

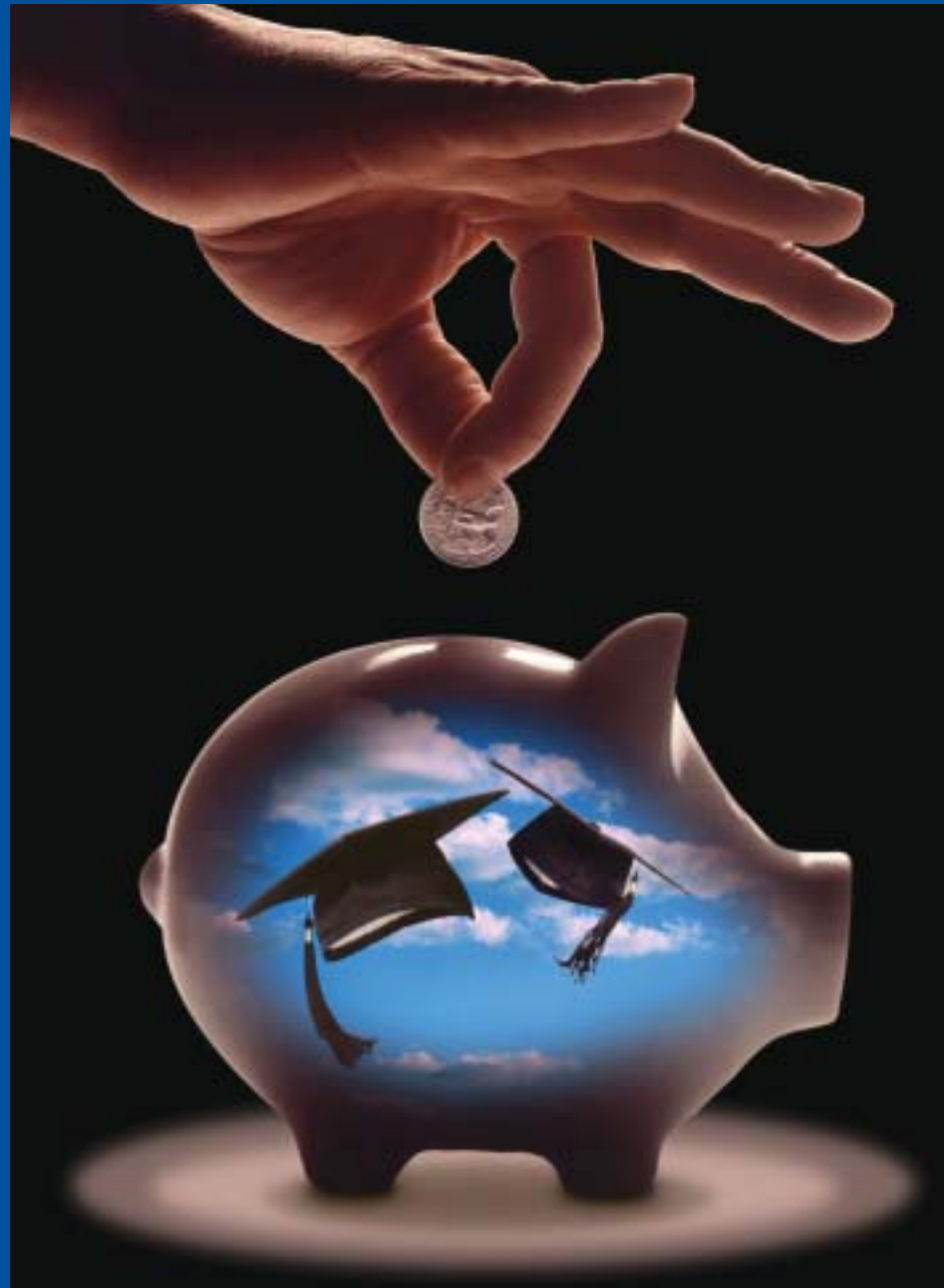


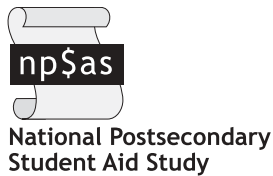
National Postsecondary
Student Aid Study

U.S. Department of Education
Office of Educational Research
and Improvement
NCES 2002-167

Student Financing of Undergraduate Education: 1999-2000

Statistical Analysis Report





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Statistical Analysis Report

July 2002

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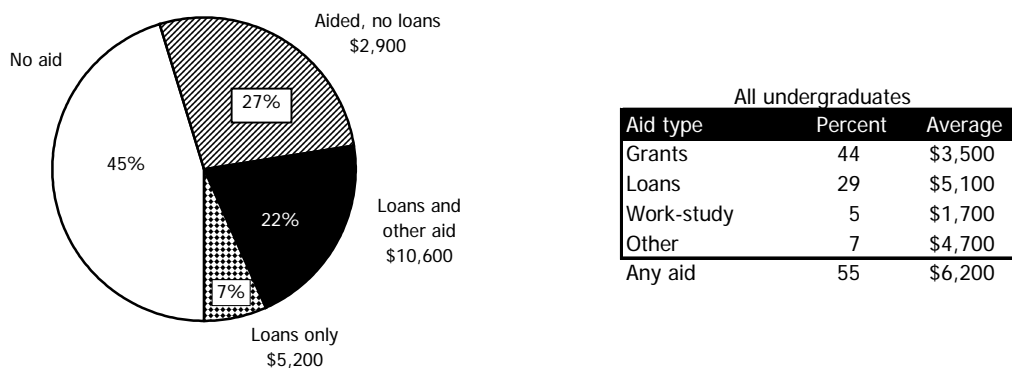
Executive Summary

During the 1999–2000 academic year, about 16.5 million¹ undergraduates were enrolled in postsecondary institutions for all or part of the year, as full- or part-time students. More than one-half (55 percent) of them received some type of financial aid from federal, state, institutional, or other sources to meet their educational expenses, receiving, on average, \$6,200 (figure A). This report describes the financing of undergraduate education by students who were enrolled in U.S. postsecondary institutions during the 1999–2000 academic year. It is based on data from the 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000), the fifth in a series of surveys

conducted by the National Center for Education Statistics (NCES), U.S. Department of Education. Each NPSAS survey is a comprehensive nationwide study to determine how students and their families pay for postsecondary education.

The two major types of financial aid awarded to students are grants and loans. In 1999–2000, 44 percent of all undergraduates received grants, for an average of \$3,500. Twenty-nine percent of all undergraduates received student loans, averaging \$5,100. In addition, 5 percent of all undergraduates held work-study jobs, earning an average of \$1,700, and 7 percent received other

Figure A.—Percentage distribution of all undergraduates according to aid package, percentage receiving different types of aid, and average amount of aid for aided students: 1999–2000



NOTE: "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid." Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

¹Data not shown. This estimate is for undergraduates enrolled at any time in 1999–2000, and is therefore higher than the total fall enrollment.

types of aid, including veteran’s benefits, job training and vocational rehabilitation funds, and federal PLUS loans to parents.

Many undergraduates received more than one type of financial aid in their aid “package.” As shown in figure A, for 7 percent of all undergraduates, student loans were the only type of financial aid received; 22 percent took out loans but were also awarded grants or other aid; and 27 percent had aid packages that included grants, work-study, or other aid, but no loans. Those who had aid packages consisting of loans and other aid averaged \$10,600 in total aid, compared with \$5,200 for those with loans only and \$2,900 for those without loans.

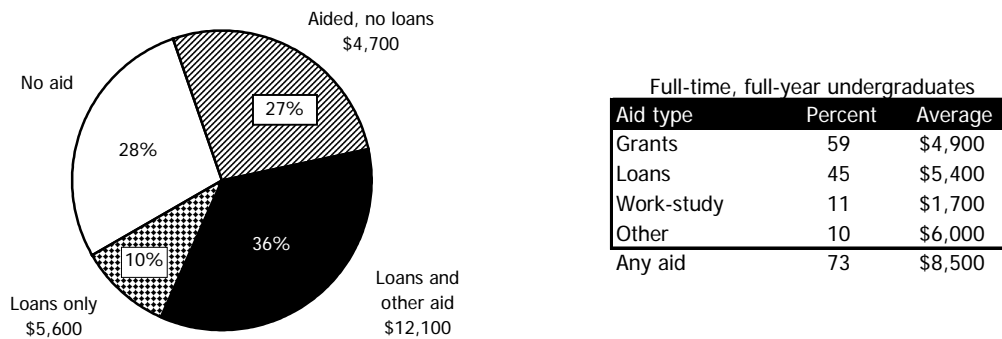
Thirty-nine percent of all undergraduates were enrolled full time for a full academic year in 1999–2000, but the proportion varied by type of institution, from more than one-half of the

undergraduates at 4-year institutions to about one-fifth at public 2-year institutions. Figure B shows that among full-time, full-year undergraduates, about three-fourths (73 percent) relied on some type of financial aid to help pay for their postsecondary education, receiving an average of \$8,500.

Tuition and the Total Price of Attendance

Within an institution, full-time, full-year students usually have the highest educational expenses because they are charged the full tuition price and incur other education-related expenses for a full academic year. As shown in figure C, the tuition and fees for full-time, full-year undergraduates in 1999–2000 averaged about \$1,600 at public 2-year institutions, \$4,300 at public 4-year institutions, \$8,900 at private for-

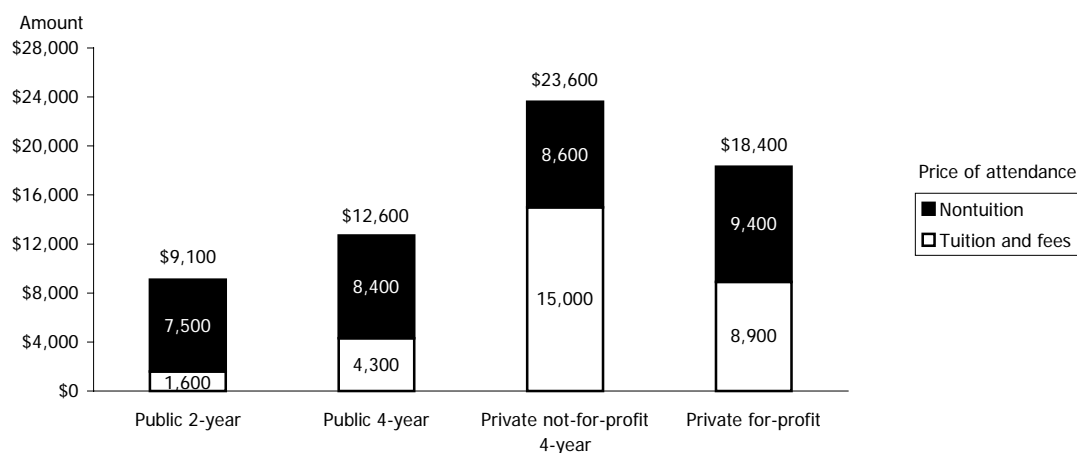
Figure B.—Percentage distribution of full-time, full-year undergraduates according to aid package, percentage receiving different types of aid, and average amount of aid for aided students: 1999–2000



NOTE: “Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.” Percentages may not sum to 100 due to rounding. Full-time, full-year students represent 39 percent of all undergraduates.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Figure C.—Average tuition and fees, nontuition expenses, and total price of attendance for full-time, full-year undergraduates, by type of institution attended: 1999–2000



NOTE: Nontuition expenses are based on institutional student budget estimates and include room and board, books and supplies, transportation, and personal expenses while enrolled. Amounts may not sum to totals due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

profit institutions, and \$15,000 at private not-for-profit 4-year institutions. The tuition and fees at any particular institution within these sectors may vary considerably from these averages.

The total price of attendance is the sum of tuition and fees and estimated nontuition expenses such as room and board, books and supplies, transportation, and personal expenses while enrolled. For full-time, full-year undergraduates, the average total price of attendance in 1999–2000 was \$9,100 at public 2-year institutions, \$12,600 at public 4-year institutions, \$18,400 at private for-profit institutions, and \$23,600 at private not-for-profit 4-year institutions. Tuition and fees and nontuition expenses for the 62 percent of undergraduates enrolled part time or part year are much lower than these amounts.

Financial Aid, Price of Attendance, and Income

The percentage of undergraduates receiving financial aid increased as the price of attendance rose, while the percentage receiving aid decreased as family income rose. These two patterns reflect the need analysis formula used to award financial aid. With the exception of some merit-based scholarships and some loan programs (notably, federal unsubsidized Stafford and PLUS loans), most financial aid programs are need based. Low-income students who have limited resources will usually qualify for need-based aid at any price of attendance; high-income students will only qualify for need-based aid if they are attending institutions with a high price of attendance. About three-fourths of all low-income dependent undergraduates (those with a family income of less than \$30,000) received financial aid in 1999–2000, compared with about one-half (48 percent)

of high-income dependent undergraduates (those with a family income of more than \$80,000).

Financial Aid by Type of Institution Attended

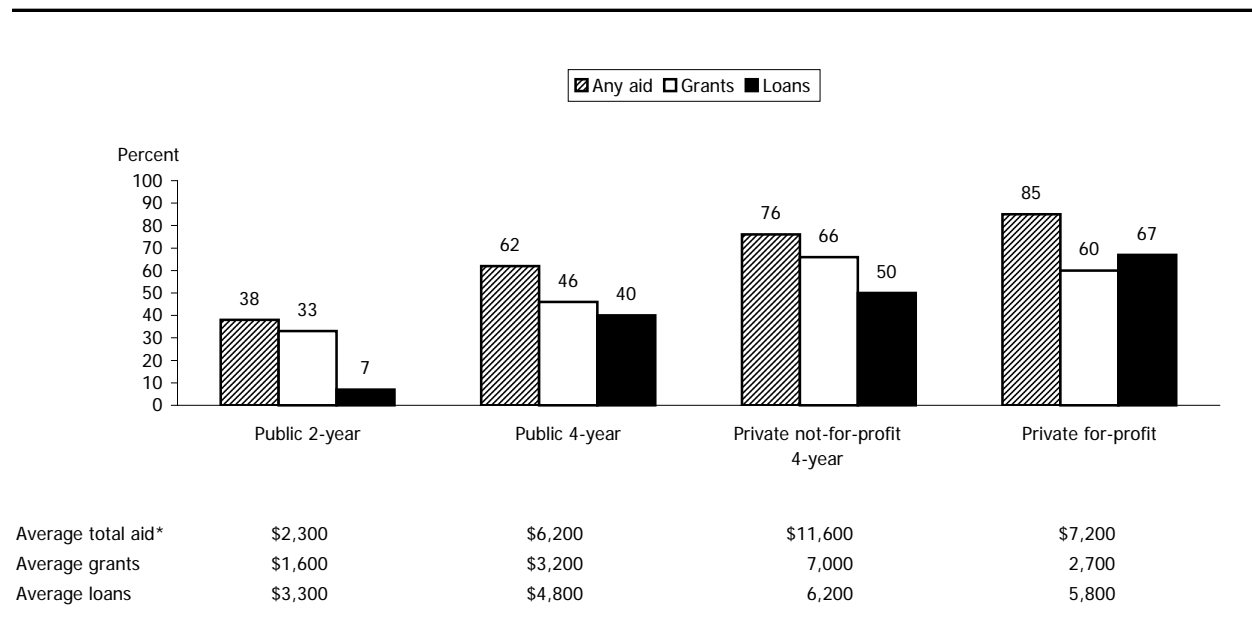
The percentage of undergraduates receiving financial aid, the types of aid received, and the average amounts varied by the type of institution attended, as shown in figure D. At public 2-year institutions, 38 percent of all undergraduates received financial aid in 1999–2000, with an average award of \$2,300. One-third (33 percent) of the public 2-year students received a grant (averaging \$1,600), and 7 percent took out a student loan (averaging \$3,300). These percentages and average amounts were lower than those in any other sectors, reflecting the lower tuition and the high percentage of part-time and part-year students (81 percent) at public 2-year institutions.

At public 4-year institutions, 62 percent of all undergraduates received financial aid, with an average award of \$6,200. The percentage awarded grants was higher than the percentage taking out student loans (46 vs. 40 percent), but the average grant amount was lower than the average loan amount (\$3,200 vs. \$4,800).

At private not-for-profit 4-year institutions, 76 percent of all undergraduates received financial aid, and the average amount was \$11,600. About two-thirds of undergraduates (66 percent) had grants, and one-half took out student loans. The average grant amount was higher than the average loan amount (\$7,000 vs. \$6,200).

At private for-profit institutions, 85 percent of undergraduates received financial aid, including 67 percent with loans and 60 percent with grants. Students enrolled at private for-profit institutions were more likely to be low income than those at the other types of institutions.

Figure D.—Percentage of all undergraduates receiving any aid, grants, or loans and average amounts received by aided students, by type of institution attended: 1999–2000



*Includes types of aid other than grants and loans.

NOTE: "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

The Sources of Financial Aid

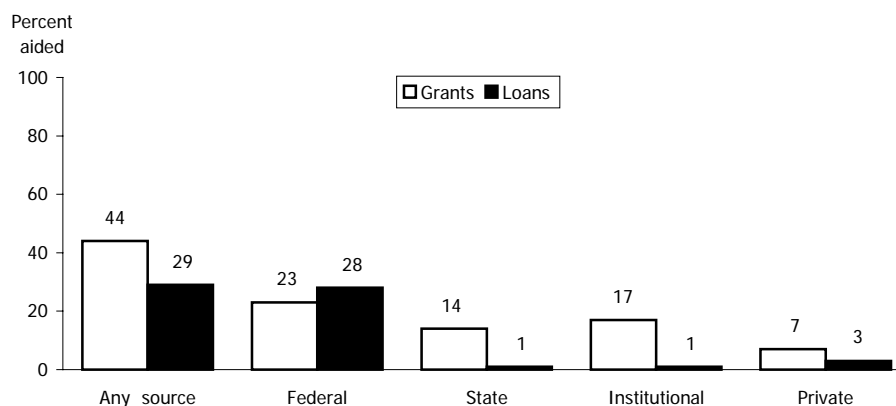
As shown in figure E, undergraduates with loans were most likely to receive them from the federal government: in 1999–2000, the percentage of undergraduates taking out federal loans (28 percent) was much higher than the percentages borrowing through state (1 percent), institutional (1 percent), and private commercial or nonprofit sources (3 percent).

Undergraduates with grants, on the other hand, were more likely to receive them from a variety of sources. More undergraduates were awarded grants from the federal government (23 percent) than from any other source, but 17 percent received grants from institutional sources, 14 percent from state sources, and 7 percent from private sources. Low-income dependent

undergraduates were more likely to receive grants from the federal government than from any other source. Middle-income dependent undergraduates were more likely to receive grants from state and institutional sources than from federal or private sources. High-income dependent undergraduates were more likely to receive grants from state, institutional, and private sources than from federal sources. Both low-income and middle-income independent undergraduates were more likely to receive grants from the federal government than from any other source.

Among all undergraduates, federal grants were awarded to 17 percent of those at public 2-year institutions, about one-quarter of those at public and private not-for-profit 4-year institutions, and 53 percent of those at private for-profit institutions. At private not-for-profit 4-year

Figure E.—Percentage of all undergraduates receiving grants or loans and average amounts received by aided students, by source of funds: 1999–2000



Average total aid*	\$6,200	\$5,200	\$1,800	\$3,800	\$3,200
Average grants	3,500	2,100	1,700	3,700	2,100
Average loans	5,100	4,600	3,900	2,400	5,100

*Includes types of aid other than grants and loans.

NOTE: "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid." Employer tuition reimbursements are not shown separately, but are included in total grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

institutions, 46 percent of all undergraduates received institutional grants, a higher percentage than at any other type of institution. Undergraduates at these institutions also received a larger average institutional grant award (\$6,600) than those at any other type of institution.

Student Loans

Among undergraduates who borrowed in 1999–2000, nearly all (97 percent) took out federal student loans; 13 percent took out nonfederal loans, usually in combination with federal loans. The average federal student loan was \$4,600.

The largest source of federal student loans is the Stafford loan program, which offers students two types of loans, subsidized and unsubsidized. Subsidized Stafford loans are awarded on the basis of need and are interest free to students while they are enrolled. Unsubsidized Stafford loans require no need test, but charge interest while students are enrolled. Depending on their financial need, students may receive subsidized loans, unsubsidized loans, or both types. Stafford loans have annual loan limits that vary by students' class level and dependency status. Students may borrow more at higher class levels, and independent students may borrow about double the amount available to dependent students at the same class level.

About one-half (48 percent) of Stafford borrowers took out need-based subsidized loans only, 17 percent took out unsubsidized loans only, and 36 percent took out both. Independent undergraduates were more likely than dependent undergraduates to take out a combination of subsidized and unsubsidized loans (58 percent vs. 21 percent), and the average Stafford loan was higher for independent than for dependent

undergraduates (\$5,500 vs. \$3,800). Among dependent Stafford borrowers, 69 percent borrowed the maximum annual amount. Among independent borrowers, whose annual loan limits were about double those for dependent borrowers, 27 percent borrowed the maximum.

Student Borrowing at Different Types of Institutions

The student loans that undergraduates took out to pay for educational expenses in 1999–2000 may only represent a portion of the cumulative amount that they had borrowed for their undergraduate education. Among all undergraduates enrolled in postsecondary education, 42 percent had borrowed through the federal student loan programs at some time, either in that academic year or in prior years, with an average cumulative amount of \$9,900. Among the seniors who received a bachelor's degree at any 4-year institution in 1999–2000, 62 percent had taken out a federal student loan at some time, and for those students, the average cumulative amount was \$16,900.

While only 7 percent of all public 2-year undergraduates took out a federal student loan in 1999–2000 (borrowing an average of \$3,100), 23 percent had taken out a federal student loan at some time, either in the 1999–2000 academic year or earlier, borrowing a cumulative amount of \$6,300, on average. Many students had already repaid their federal loans, probably because they had borrowed only in prior years and had spells in which they were not enrolled; 17 percent still had outstanding federal loan debts.

About one-half (52 percent) of all undergraduates attending public 4-year institutions in 1999–2000 had borrowed through the federal student loan programs at some time, averaging a cumulative amount of \$11,000 in federal loans.

Sixty percent of those who attained a bachelor's degree at a public 4-year institution in 1999–2000 had taken out a federal student loan at some time as an undergraduate, with a cumulative average of \$16,100 in federal loans.

At private not-for-profit 4-year institutions, 61 percent of the undergraduates had received a federal student loan at some time, with a cumulative average of \$12,000. About two-thirds (66 percent) of the graduating seniors at private not-for-profit 4-year institutions had borrowed through the federal student loan programs as an undergraduate, having received \$18,000, on average, by the completion of their bachelor's degrees.

Summary

Financial aid played a major role in the financing of undergraduate postsecondary education in 1999–2000. More than one-half of all undergraduates received some type of financial aid. More undergraduates received grants than loans to help pay for their education, but the average grant amount was less than the average amount borrowed. The average amounts of financial aid, however, varied considerably by the type of institution and price of attendance, as well as the attendance status and family income of the student. At public 2-year institutions, where students had a lower average price of attendance, most of the aided students did not take out student loans. At private not-for-profit 4-year institutions,

where students had a higher average price of attendance, about one-half of undergraduates took out student loans, but most of them also received a substantial amount of grant aid.

More undergraduates received grants from the federal financial aid programs than from any other single source, but states, postsecondary institutions, and private organizations were also important sources of grant aid to undergraduates. Low-income dependent undergraduates were more likely to receive federal grants; middle-income dependent undergraduates were more likely to receive grants from state and institutional sources than from federal sources. High-income dependent undergraduates were more likely to receive grants from state, institutional, and private sources than from federal sources. Nearly all of the undergraduates who borrowed, however, took out loans through the federal student loan programs. On average, undergraduates borrowed about \$5,100 to pay for educational expenses in 1999–2000. The cumulative federal loan amounts that undergraduates had ever borrowed were about twice this amount. Two-fifths of all undergraduates enrolled in 1999–2000 had borrowed through the federal student loan programs at some time, and their average cumulative federal loan was almost \$10,000. Three-fifths of all the graduating seniors at 4-year institutions in 1999–2000 had borrowed through the federal student loan programs at some time, and their average cumulative federal loan was almost \$17,000.

Foreword

This report describes the tuition, total price of attendance, and financial aid received by undergraduates who were enrolled in U.S. postsecondary institutions during the 1999–2000 academic year. It is based on data from the 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000), the fifth in a series of surveys conducted by the U.S. Department of Education. Each NPSAS survey is a comprehensive nationwide study to determine how students and their families pay for postsecondary education.

The report begins with a discussion of the percentage of undergraduates receiving various types of financial aid, the sources of the aid, and the average award amounts in 1999–2000. The focus is on loans and grants at the four major types of institutions where undergraduates were enrolled: public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit postsecondary institutions. In addition to the loans received in 1999–2000, there is also a description of the cumulative amount of federal loans that students had ever borrowed as undergraduates.

The report includes a compendium of tables that describe tuition, total price of attendance, and the various types and sources of financial aid in more detail by institutional and student characteristics. To facilitate comparisons, the compendium tables are numbered the same as in the NPSAS:1996 undergraduate financing descriptive report.

The estimates presented in the report were produced using the NCES Data Analysis System (DAS), a microcomputer application that allows users to specify and generate tables for the NPSAS:2000 undergraduate survey. The DAS produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. For more information on the DAS, readers should consult appendix B of this report.

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Financial Aid in 1999–2000

Introduction

During the 1999–2000 academic year, about 16.5 million undergraduates were enrolled in postsecondary institutions for all or part of the year, as full- or part-time students. More than one-half (55 percent) of them received some type of financial aid from federal, state, institutional, or other sources to meet their educational expenses. The average amount received was \$6,200 (figure 1).

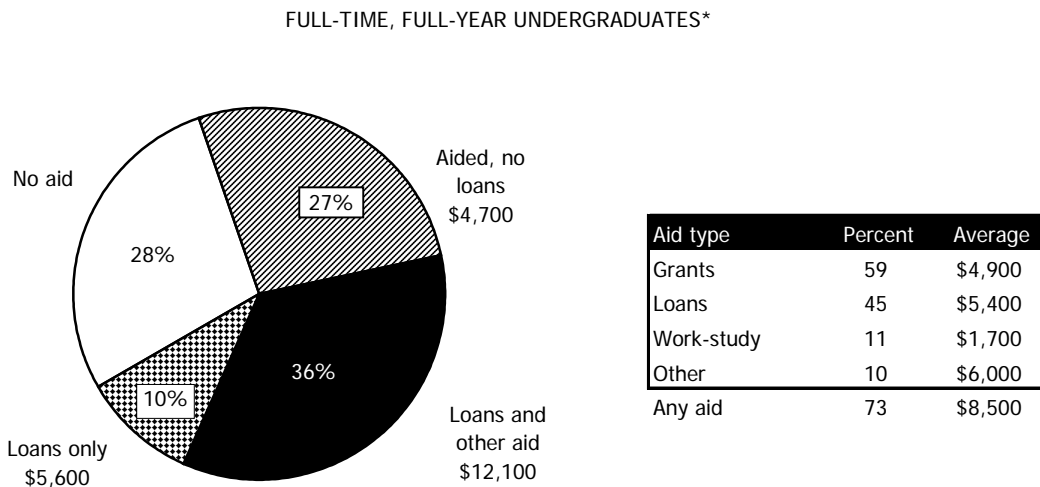
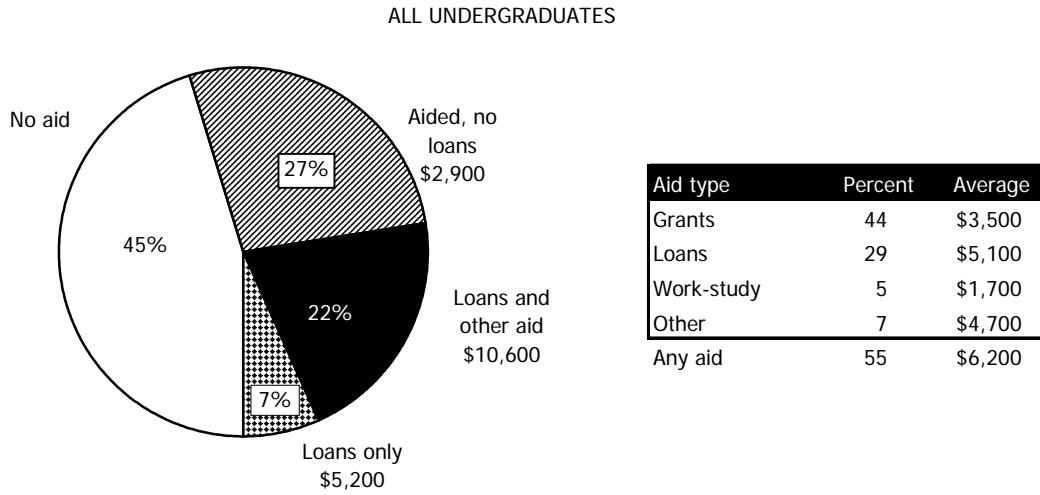
The two major types of financial aid awarded to students are grants and loans. In 1999–2000, 44 percent of all undergraduates received grants (the average amount received was about \$3,500). Grants do not need to be repaid; they include scholarships, which is a term usually applied to grants that are either wholly or partly awarded on some merit basis. Student loans, which are aid that does need to be repaid, were received by 29 percent of all undergraduates, and the average student loan was \$5,100. In addition, 5 percent of the undergraduates held work-study jobs, earning an average of \$1,700. Seven percent received other types of aid, including veteran’s benefits, job training and vocational rehabilitation funds, and federal PLUS loans to parents. In this report, PLUS loans to parents are kept separate from loans to students; in practice, however, few students had PLUS loans assumed by their parents but had no other type of loan.¹

Many of the students received more than one type of financial aid in their aid “package.”² As shown in figure 1, student loans were the only type of financial aid received for 7 percent of all undergraduates; 22 percent took out loans but were also awarded grants or other aid; and 27 percent had financial aid packages that included grants, work-study, or other aid, but no loans. Those who had aid packages including loans and other aid received an average of \$10,600 in total financial aid, compared with \$5,200 for those who had only loans and \$2,900 for those who did not have loans.

¹About 1 percent of all students receiving federal loans received only PLUS loans (Compendium table 1.5-A).

²Among aided students, 40 percent received only grants and 13 percent received only loans (Compendium table 3.5-A).

Figure 1.—Percentage distribution of undergraduates according to aid package, percentage receiving different types of aid, and average amount of aid for aided students: 1999–2000



*Represents 39 percent of all undergraduates.

NOTE: Based on Compendium tables 1.1-A, 1.2-A, 3.1-A, and 3.1-B. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid." Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Thirty-nine percent of all undergraduates were enrolled full time for a full academic year,³ but the proportion varied by type of institution. At both public and private not-for-profit 4-year institutions, more than one-half of the undergraduates attended full time for the full year (55 and 61 percent, respectively), compared with about one-fifth (19 percent) at public 2-year institutions.⁴ Within an institution, the full-time, full-year students usually have the highest educational expenses because they are charged the full tuition price and incur other education-related expenses for a full academic year. Figure 1 shows that among undergraduates who were enrolled full time for a full academic year, about three-fourths (73 percent) relied on some type of financial aid to help pay for their postsecondary education, receiving an average of \$8,500.

Tuition and the Price of Attendance in 1999–2000

The price to the student of attending a postsecondary institution has numerous components, the most basic being the tuition and fees⁵ charged by the institutions for instruction and services. The average tuition and fees for full-time, full-year undergraduates in 1999–2000 varied by type of institution (figure 2). Tuition and fees averaged about \$1,600 at public 2-year institutions, \$4,300 at public 4-year institutions, \$8,900 at private for-profit institutions, and \$15,000 at private not-for-profit 4-year institutions.⁶ The lower tuition at the public institutions reflects the direct subsidies that institutions receive from the states to meet a part of their operating costs. The tuition at any particular institution within these sectors may vary considerably from these averages. Students enrolled part time or for only part of the year are charged less tuition than full-time, full-year students.⁷

In addition to tuition and fees, the total price of attendance includes other expenses related to enrollment, such as books and supplies, room and board, transportation, and personal expenses during the academic year. The estimates of these nontuition expenses are based on student budgets prepared annually by the institutional financial aid offices, which use them in determining the financial aid need of students. The student budgets are adjusted by the institution to reflect differences in housing, transportation, and other expenses of different types of students. For example, students living at home with their parents will generally have lower nontuition expenses; a single parent with children to care for will have higher expenses. As shown in figure

³Full-time is usually 12 or more credit hours of classes. A full academic year is usually 9–10 months.

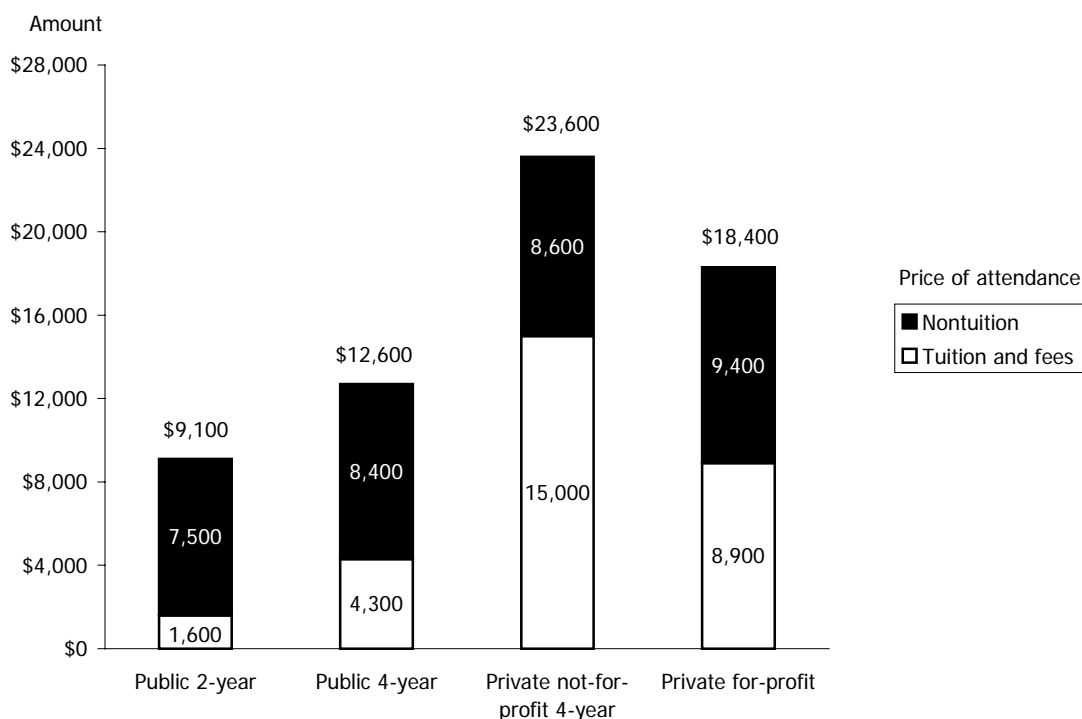
⁴Compendium table 1.0.

⁵Usually the term “tuition” is used to designate the basic price of instruction, while “required fees” designate the price of providing other campus services. However, many institutions make no distinction and use the term “fee” for both.

⁶These averages may differ from those based on IPEDS data in other NCES publications because they are weighted by institutional enrollments and include additional out-of-jurisdiction fees charged to nonresidents by public institutions.

⁷Compendium table 1.9.

Figure 2.—Average tuition and fees, nontuition expenses, and total price of attendance for full-time, full-year undergraduates, by type of institution attended: 1999–2000



NOTE: Based on Compendium table 1.9. Nontuition expenses are based on institutional student budget estimates and include room and board, books and supplies, transportation, and personal expenses while enrolled. Amounts may not sum to totals due to rounding.

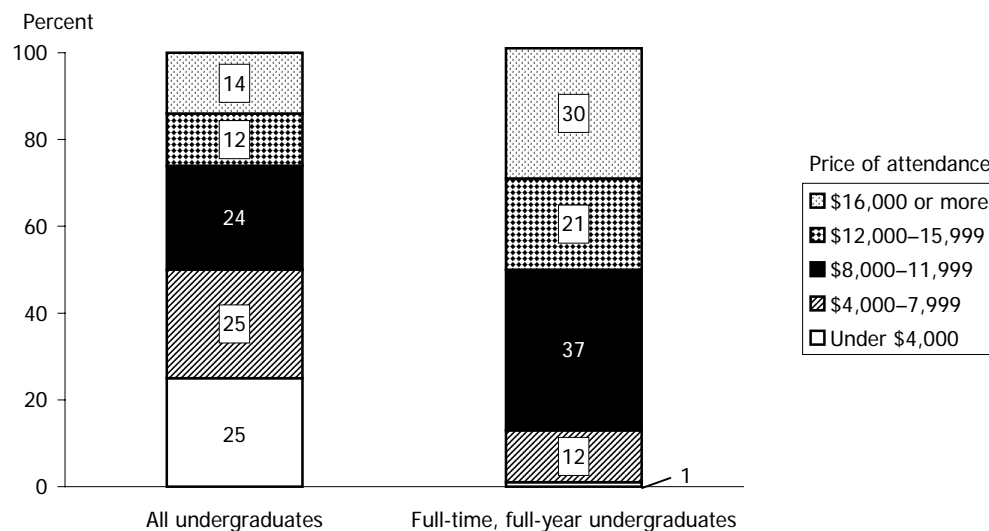
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

2, the average nontuition expenses reported in student budgets for full-time, full-year undergraduates ranged from \$7,500 at public 2-year institutions to \$9,400 at private for-profit institutions.

The total price of attendance is the sum of tuition and fees and nontuition expenses such as room and board, books and supplies, transportation, and personal expenses while enrolled. For full-time, full-year undergraduates, the average total price of attendance in 1999–2000 was \$9,100 at public 2-year institutions, \$12,600 at public 4-year institutions, \$18,400 at private for-profit institutions, and \$23,600 at private not-for-profit 4-year institutions.

The price of attendance for part-time and part-year students varies by the number of courses taken and the number of months enrolled. Their tuition and expenses are lower than those for full-time, full-year students.⁸ About 62 percent of all undergraduates were enrolled less than full time, full year;⁹ therefore, the distribution of the price of attendance for all undergraduates was not as high as the full-time, full-year averages would suggest. As shown in figure 3, among all undergraduates, one-fourth had a total price of attendance under \$4,000, and 14 percent had a total price of \$16,000 or more; the median was about \$8,000. Among full-time, full-year undergraduates, however, virtually none (less than 1 percent) had a total price under \$4,000, and 30 percent had a total price of \$16,000 or more.¹⁰

Figure 3.—Percentage distribution of all undergraduates and full-time, full-year undergraduates by total price of attendance: 1999–2000



NOTE: Based on Compendium table 2.1-C. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

⁸Compendium table 1.9.

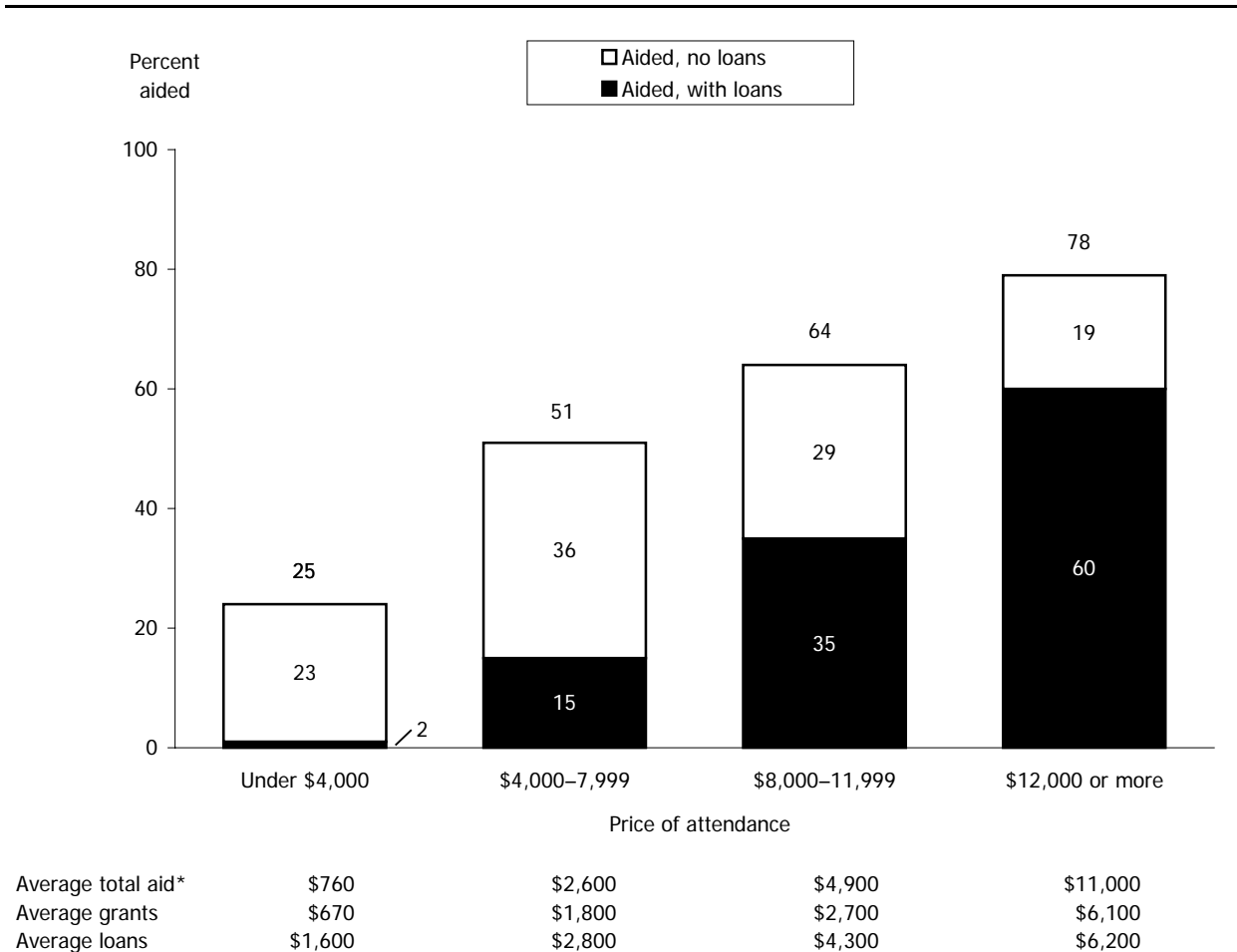
⁹Compendium table 1.0.

¹⁰Compendium table 2.1-C.

Financial Aid, Price of Attendance, and Income

The percentage of all undergraduates receiving any financial aid and the average amount of aid received were directly related to the total price of attendance (figure 4). For example, among those with a total price between \$4,000 and \$7,999, about one-half (51 percent) received financial aid with an average total amount of \$2,600; among those with a total price of \$12,000

Figure 4.—Percentage of undergraduates receiving any aid and any loans and average amounts received by aided students, by price of attendance: 1999–2000



* Includes types of aid other than grants and loans.

NOTE: Based on Compendium tables 1.1-A and 1.2-A. Price of attendance is based on institutional student budgets, which include tuition and estimated nontuition expenses. “Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.” Percentages may not sum to totals due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

or more, about three-fourths (78 percent) received aid with an average total amount of \$11,000. In the \$4,000–\$7,999 price group, 15 percent took out student loans, averaging \$2,800; in the highest price group, 60 percent took out loans, averaging \$6,200.

With the exception of some merit-based scholarships and some loan programs (notably federal unsubsidized Stafford and PLUS loans), most financial aid programs are need based. Need is determined by comparing the student’s ability to pay with the total price of attendance. The student’s ability to pay is determined by calculating an “expected family contribution” (EFC), based on family income and assets, family size, the number of family members in college, and other relevant circumstances. The average EFC is directly related to family income: low-income students have low average EFCs, while high-income students have high average EFCs.¹¹

The need for financial aid is determined by subtracting the EFC (the amount the student is expected to contribute) from the price of attendance at the institution (the estimated student budget). Low-income students who have limited resources and are able to contribute very little will usually qualify for need-based aid at any price level; high-income students will generally only qualify for need-based aid if they are attending institutions with a high price of attendance. For example, the average price of attendance for students in the highest income quartile was \$11,000 at public doctorate-granting institutions, compared with \$23,200 at private not-for-profit doctorate-granting institutions.¹² At the public doctorate-granting institutions 15 percent of the students in the highest income quartile qualified for need-based aid, while at the higher price private not-for-profit institutions 52 percent of the students in the highest income quartile qualified for need-based aid.¹³

To determine financial aid need, institutions classify students as financially dependent on their parents or as financially independent of their parents. Any undergraduate who is age 24 or older is defined as independent. All those under age 24 are assumed to be dependent unless they are married, have children, or are veterans or orphans.¹⁴ For dependent students, family income is considered to be the income of the parents; for independent students, family income is considered to be the income of the student (and spouse). About one-half (51 percent) of all undergraduates in 1999–2000 were considered financially independent.¹⁵

¹¹Compendium table 4.2.

¹²Compendium table 2.1-A.

¹³Compendium table 4.3-A.

¹⁴The definitions and requirements for federal financial aid are explained in the *Student Financial Aid Handbook* (U.S. Department of Education 2000). Available: <http://www.ifap.ed.gov/IFAPWebApp>.

¹⁵Compendium table 1.0.

The income distribution of independent students is lower than that of the parents of dependent students. The median family income among independent students was about \$26,000; the median family income for the parents of dependent students was about \$54,000.¹⁶ In this report the family income categories used for the parents of dependent students are: under \$30,000 (low), \$30,000 to \$80,000 (middle), and over \$80,000 (high). For independent students they are: under \$12,000 (low), \$12,000 to \$45,000 (middle), and over \$45,000 (high).¹⁷

While the percentage of students receiving financial aid increased as the price of attendance rose, the percentage receiving financial aid decreased as the family income rose for both independent and dependent students (figure 5). Among independent students, the percentage receiving any aid and the average amount received decreased at higher income levels. About three-fourths (73 percent) of low-income independent students received an average of \$6,200 in total aid, compared with about one-third (34 percent) of high-income independent students who received an average of \$3,100 in total aid. This pattern reflects the enrollment pattern of independent students. Lower-income independent students were more likely to attend higher-price institutions and to be enrolled full time than higher-income independent students.¹⁸

Among dependent students, the percentage receiving any aid also declined at higher family income levels, but the average amount received did not decrease (figure 5). The percentage of high-income dependent students receiving any aid (48 percent) was lower than the percentage of low-income dependent students receiving any aid (75 percent); however, the average amount received by high-income dependent students (\$7,600) was higher than the average amount received by low-income dependent students (\$7,000). This pattern of aid also reflects enrollment patterns. Among dependent students, as income went up, students were more likely to attend institutions with a price of attendance of \$16,000 or more, and more likely to be enrolled full time, full year.¹⁹

Financial Aid by Type of Institution Attended

In 1999–2000, 46 percent of all undergraduates attended public 2-year institutions (usually called community colleges), 33 percent attended public 4-year institutions, 15 percent attended

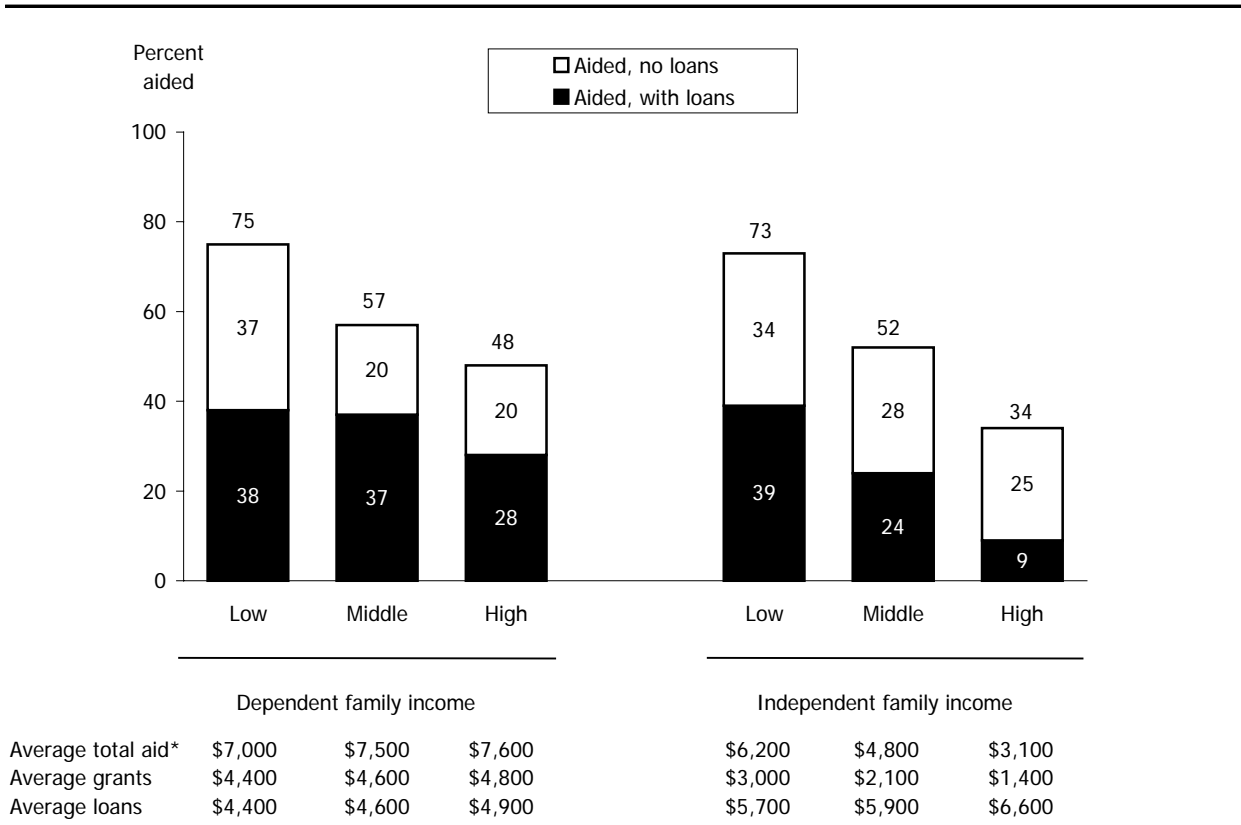
¹⁶Undergraduate Data Analysis System; not shown in table. The family income is for calendar year 1998. The income reported on the federal financial aid application (and used for need analysis) is the family income for the calendar year prior to the academic year of enrollment (in this case, 1999–2000).

¹⁷The income distributions are shown in Compendium tables 5.3 and 5.4. The low and the high categories are approximately the thresholds for the lowest and the highest income quartiles within each dependency group.

¹⁸Compendium tables 2.1-C (price) and 5.1-B (attendance).

¹⁹Compendium tables 2.1-C (price) and 5.1-B (attendance).

Figure 5.—Percentage of dependent and independent undergraduates receiving any aid and any loans and average amounts received by aided students, by family income: 1999–2000



*Includes types of aid other than grants and loans.

NOTE: Based on Compendium tables 1.1-A and 1.2-A. Percentages may not sum to totals due to rounding. Middle-income range for parents of dependent students is \$30,000–80,000; middle-income range for independent students is \$12,000–45,000. “Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

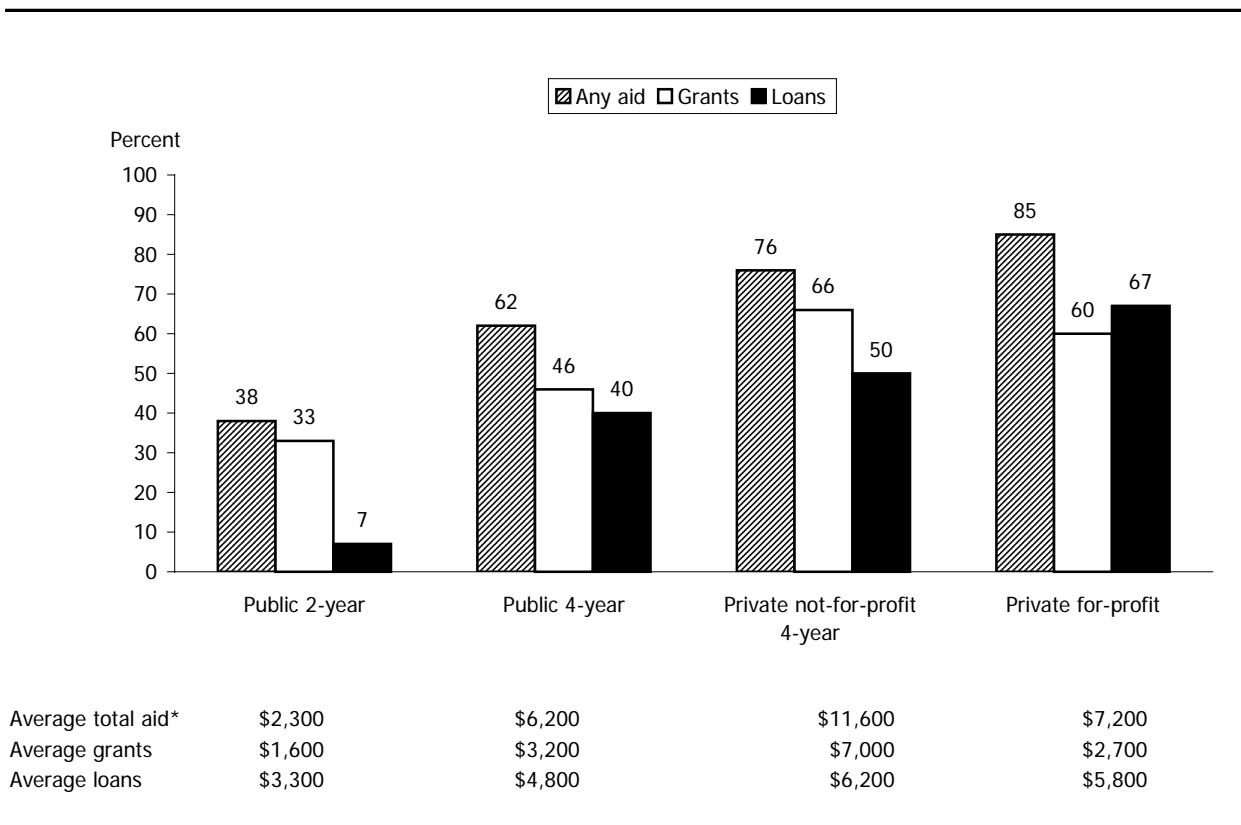
SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

private not-for-profit 4-year institutions, and 5 percent attended private for-profit postsecondary institutions (usually offering career or vocational programs of 2 years or less).²⁰

The percentage of undergraduates receiving financial aid, the types of aid received, and the average amounts varied by the type of institution attended, as shown in figure 6. At public 2-year institutions, 38 percent of all undergraduates received financial aid, with an average award of \$2,300. One-third (33 percent) of the public 2-year students received grants, with an average

²⁰Compendium table 1.10.

Figure 6.—Percentage of all undergraduates receiving any aid, grants, or loans and average amounts received by aided students, by type of institution attended: 1999–2000



*Includes types of aid other than grants and loans.

NOTE: Based on Compendium table 1.1-A. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

award of \$1,600, and 7 percent took out student loans, which averaged \$3,300. These percentages and average amounts were lower than those in any type of institution shown here. The lower levels of financial aid reflect the lower tuition and price of attendance at public 2-year institutions. About 80 percent of the undergraduates at public 2-year institutions were attending part time or for only part of the year, and 45 percent had a total price of attendance of less than \$4,000.²¹

At public 4-year institutions, 62 percent of all undergraduates received financial aid, with an average award of \$6,200. The percentage awarded grants (46 percent) was higher than the

²¹Compendium table 1.0.

percentage taking out student loans (40 percent), but the average grant amount (\$3,200) was lower than the average loan amount (\$4,800).

At private not-for-profit 4-year institutions, 76 percent of all undergraduates received financial aid, and the average amount received was \$11,600. About two-thirds of the undergraduates (66 percent) had grants, and one-half took out student loans. The average grant amount (\$7,000) was greater than the average loan amount (\$6,200).

At private for-profit institutions, 85 percent of the students received financial aid, including 67 percent with loans and 60 percent with grants. Although about two-thirds of the students at both private not-for-profit 4-year institutions and private for-profit institutions had attendance prices of \$12,000 or more (70 percent and 66 percent, respectively),²² the income levels of the students were different. Compared with students at private not-for-profit 4-year institutions, those at private for-profit institutions were more likely to be independent (73 percent versus 37 percent), and to be low income, whether they were independent (34 percent versus 20 percent) or dependent (44 percent versus 20 percent).²³

Figure 7 displays the same financial aid percentages and average amounts at the four types of institutions for only the full-time, full-year undergraduates so that the average aid amounts can be compared with the average tuition and fees and total price of attendance. For example, although the full-time, full-year undergraduates at private not-for-profit 4-year institutions had an average price of attendance of \$23,600 (figure 2), 84 percent of them received financial aid (figure 7). The average grant amounts (\$8,400), as well as the average total aid amounts (\$13,700), were higher than those at the other types of institutions.

The Sources of Financial Aid

Among all undergraduates in 1999–2000, 39 percent received some form of financial aid funded by the federal government, 17 percent received aid from institutional funds, 14 percent from state funds, and 9 percent from the funds of private organizations.²⁴ The average amounts received were \$5,200 from federal funds, \$3,800 from institutional funds, \$1,800 from state funds, and \$3,200 from private organizations (figure 8).²⁵ Students with loans were most likely to receive them from the federal government: the percentage of undergraduates taking out federal

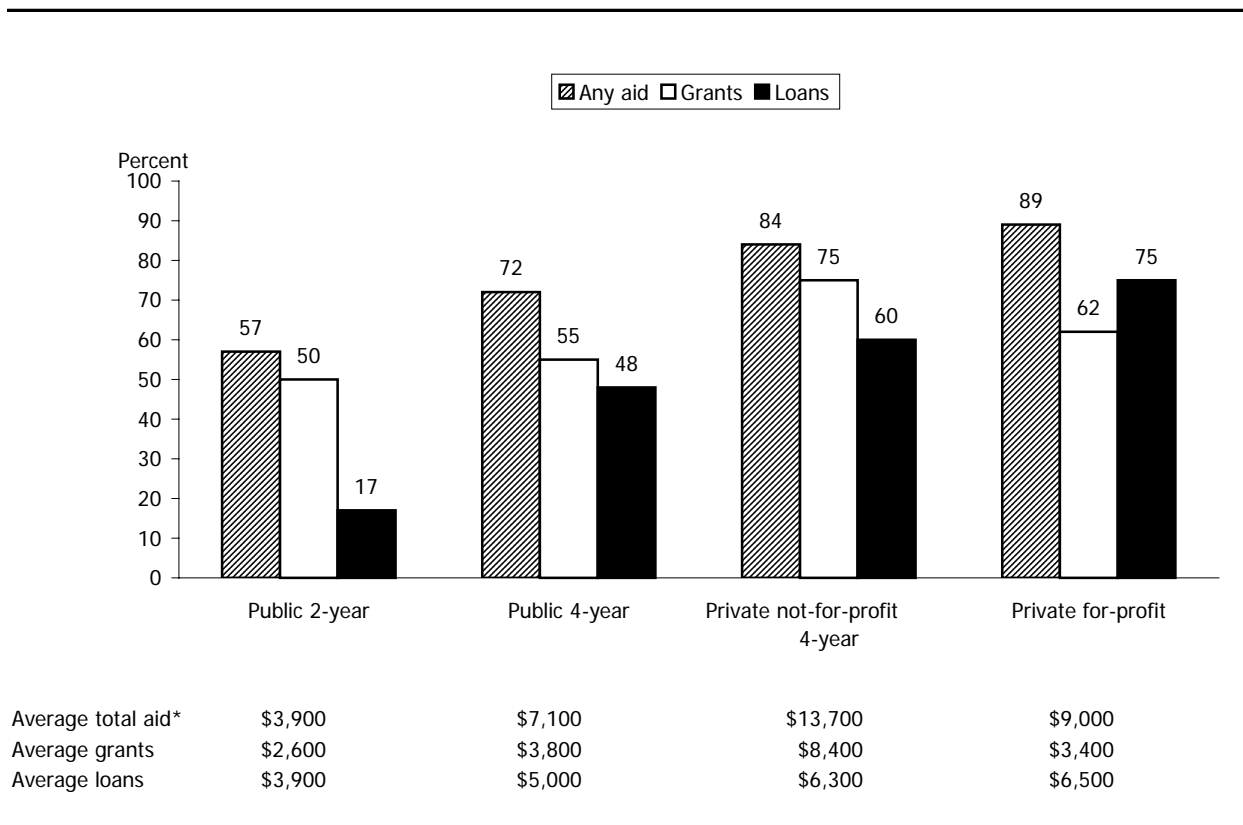
²²Compendium table 1.0.

²³Compendium table 1.0.

²⁴Compendium table 1.2-J.

²⁵The average amount of financial aid was calculated for each source using only those who received aid from that source. State funds exclude the direct state subsidies to public institutions; they only include financial aid awarded directly to students.

Figure 7.—Percentage of full-time, full-year undergraduates receiving any aid, grants, or loans and average amounts received by aided students, by type of institution attended: 1999–2000



*Includes types of aid other than grants and loans.

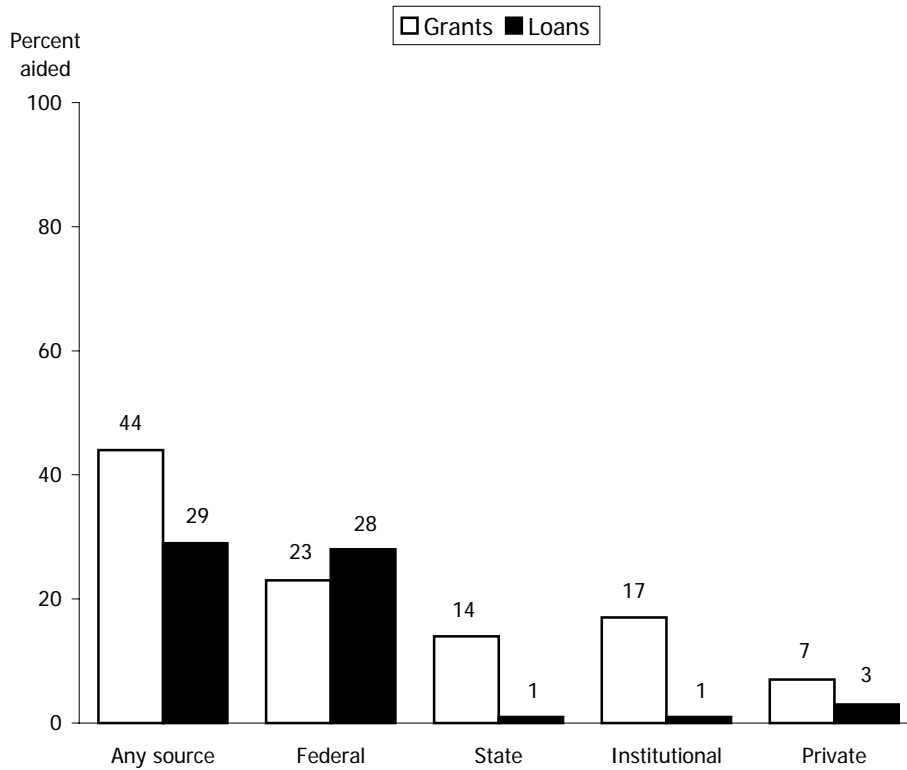
NOTE: Based on Compendium table 1.1-A. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

loans (28 percent) was much higher than the percentage borrowing through state (1 percent), institutional (1 percent), and private commercial or nonprofit sources (3 percent).

Undergraduates with grants, on the other hand, were more likely to receive them from a variety of sources. More undergraduates were awarded grants from the federal government (23 percent) than from any other source, but 17 percent received grants from institutional funds, 14 percent from state funds, and 7 percent from the funds of private organizations (figure 8). Among those undergraduates who did receive grants, about one-half (52 percent) received federal grants,

Figure 8.—Percentage of all undergraduates receiving grants or loans and average amounts received by aided students, by source of funds: 1999–2000



Average total aid*	\$6,200	\$5,200	\$1,800	\$3,800	\$3,200
Average grants	\$3,500	\$2,100	\$1,700	\$3,700	\$2,100
Average loans	\$5,100	\$4,600	\$3,900	\$2,400	\$5,100

* Includes types of aid other than grants and loans.

NOTE: Based on Compendium tables 1.2-F, 1.2-J, 1.4-A, 1.4-B, 3.3-A, 3.3-B, 3.4-A, and 3.4-B. Employer tuition reimbursements are not shown separately, but are included in total grants.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

38 percent received institutional grants, 31 percent received state grants, and 16 percent received grants from private sources.²⁶

The federal Pell Grant program is the largest single source of grant aid to undergraduates, providing about 7.3 billion dollars to 3.8 million students in 1999–2000 (The College Board

²⁶Compendium table 1.2-H.

2000). Pell grants are need-based and targeted to the lowest income students. In 1999–2000, the maximum Pell grant was \$3,125, but this amount could be supplemented by federal Supplemental Education Opportunity Grant (SEOG) grants, a smaller program with smaller average amounts.²⁷ The average federal grant was about \$2,100, and about 60 percent of both low-income dependent and independent students were awarded these grants.²⁸

State grant programs are very diverse, but most of the funds available to students are concentrated in about 10 “high aid” states (Lee and Clery 1999).²⁹ Most state grants are need-based, although they are not necessarily awarded using the same rules as federal need analysis. Since the mid-1990s, a number of states, primarily in the South, have created merit-based grant programs with awards based on high school academic performance (Creech and Davis 1999). In 1999–2000, however, relatively few students (3 percent of all undergraduates) received state merit-only grants.³⁰

Institutions award grants from their own funds according to their own policies and any restrictions placed on donated funds.³¹ In addition, many private organizations offer a diverse array of grants and scholarships to students using their own criteria.

Independent students were more likely than dependent students to receive federal grants (26 percent versus 20 percent) in 1999–2000, while dependent students were more likely than independent students to receive grants from state, institutional, or private sources.³² Both low-income and middle-income independent students were more likely to receive grants from the federal government than from any other source.³³

Figure 9 shows the percentage of dependent undergraduates who received grants from various sources by family income level. Among low-income dependent students, 61 percent received federal grants, more than received grants from state (29 percent), institutional (27 percent), or private sources (8 percent). Middle-income dependent students, in contrast, were more likely to receive grants from institutional (25 percent) or state (16 percent) funds than federal grants (11 percent). For high-income dependent students, institutions were the major

²⁷The average SEOG grant was \$700, and it was awarded to 7 percent of all undergraduates (Undergraduate Data Analysis System; not shown in table).

²⁸Compendium table 1.2-F.

²⁹The NPSAS:2000 sample is not representative at the individual state level.

³⁰Compendium table 3.3-A.

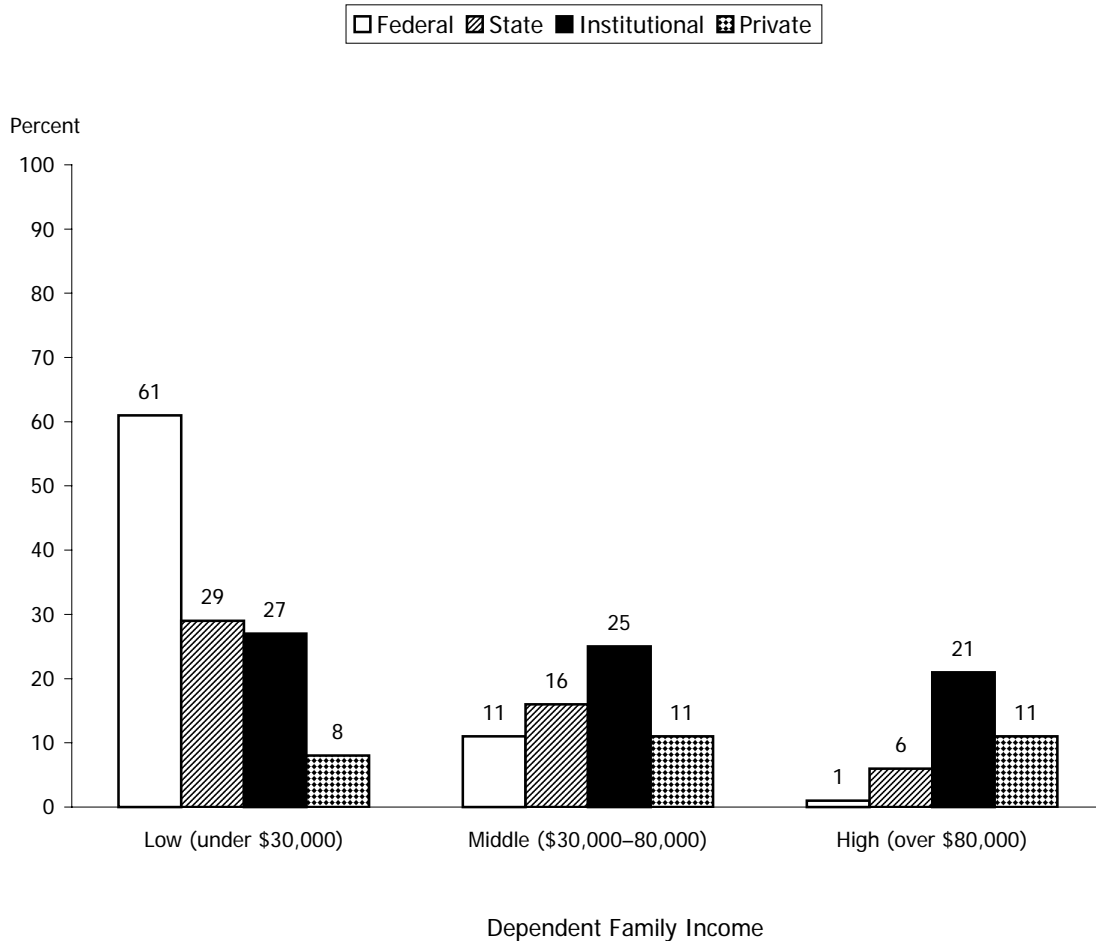
³¹Compendium table 3.4-A. Institutional merit-only grants were awarded to 6.5 percent of all undergraduates.

³²Compendium table 1.2-F.

³³Compendium table 1.2-F. The major source of grant aid for high-income independent students (17 percent) is employer tuition reimbursements (Undergraduate Data Analysis System; not shown in table).

source of grant aid: 21 percent of these students had institutional grants, while 11 percent had private grants, 6 percent had state grants, and 1 percent had federal grants.

Figure 9.—Percentage of all dependent undergraduates receiving grants and average amounts received by aided students according to dependent family income, by source of grant funds: 1999–2000



Average grant amounts:

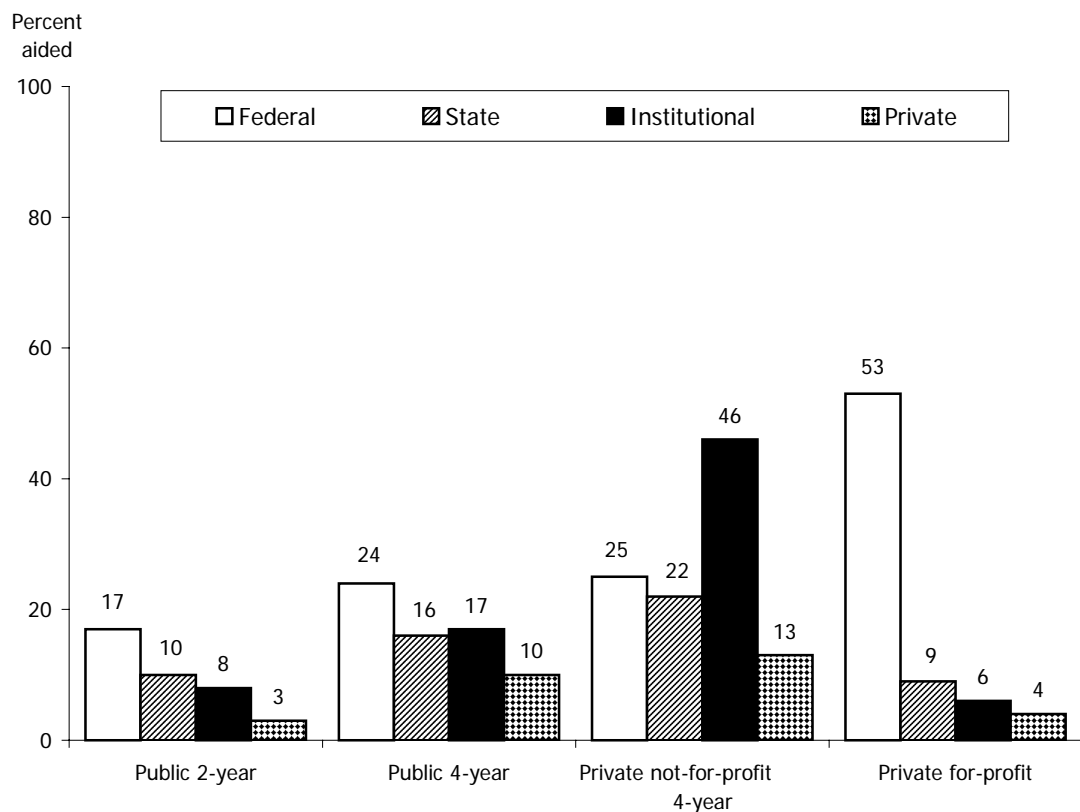
Federal	\$2,400	\$1,400	\$1,400
State	\$2,000	\$2,000	\$1,800
Institutional	\$3,400	\$4,900	\$5,000
Private	\$2,000	\$2,200	\$2,300
Total	\$4,400	\$4,600	\$4,800

NOTE: Based on Compendium tables 1.2-F and 1.1-A.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Figure 10 shows the percentage of all undergraduates within institutional types who received grants by the source of the grant funds. Federal grants were awarded to 17 percent of all undergraduates at public 2-year institutions, about one-quarter of the undergraduates at public and private not-for-profit 4-year institutions, and 53 percent of the undergraduates at private for-profit institutions. The percentage of students at private for-profit institutions receiving grants from any of the nonfederal sources was between 4 and 9 percent.

Figure 10.—Percentage of all undergraduates receiving grants and average grant amount received by aided students according to type of institution, by source of grant funds: 1999–2000



Average grant amounts:

Federal	\$1,700	\$2,200	\$2,400	\$2,200
State	\$900	\$1,800	\$2,500	\$2,100
Institutional	\$600	\$2,500	\$6,600	\$1,200
Private	\$1,100	\$1,900	\$2,700	\$2,800
Total	\$1,600	\$3,200	\$7,000	\$2,700

NOTE: Based on Compendium tables 1.2-F and 1.1-A.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

At private not-for-profit 4-year institutions, just under one-half (46 percent) of all undergraduates received institutional grants, a higher percentage than that in any other type of institution. Students at these institutions also received a larger average institutional grant award (\$6,600) than students in any other type of institution. When all sources of grants are combined, 66 percent (figure 6) of all undergraduates attending private not-for-profit 4-year institutions received an average of \$7,000 in grant aid (figure 10) in 1999–2000.

Student Loans

Among all undergraduates, 29 percent took out student loans to finance part of their postsecondary education in 1999–2000, borrowing an average of \$5,100 (figure 1). Among those undergraduates who did borrow, nearly all (97 percent) took out federal student loans; 13 percent took out nonfederal loans, usually in combination with federal loans.³⁴ The average federal student loan was \$4,600, while the average nonfederal loan was \$4,700. The nonfederal loans included loans from programs funded by states, postsecondary institutions themselves, or private sources such as commercial or nonprofit lenders. Ten percent of the borrowers took out loans from private commercial or other lenders, usually in addition to federal loans, borrowing an average of \$5,100 from these sources.³⁵

The most important source of federal student loans is the Stafford loan program: 96 percent of the undergraduates who borrowed in 1999–2000 took out Stafford loans, borrowing an average of \$4,500.³⁶ Eleven percent of the undergraduates who borrowed received federal Perkins loans, which are low-interest loans intended primarily for low-income students, and the average amount borrowed was \$1,700.³⁷ Federal PLUS loans are available to the parents of dependent undergraduates, primarily to supplement Stafford student loans. Since PLUS loans are taken out by the parents rather than the students, in this report they are not included in the student loan totals unless specifically indicated. Six percent of all dependent undergraduates had parents who took out PLUS loans, borrowing an average of \$7,100.³⁸

Perkins and PLUS loans were usually taken out to supplement Stafford loans. Among federal loan borrowers, 79 percent took out Stafford loans only, 1 percent Perkins loans only, and 1 percent PLUS loans only. The others took out some combination of the three types of loans.³⁹ Undergraduates who took out Stafford loans only borrowed an average of \$4,600; those with

³⁴Compendium table 1.4-A.

³⁵Compendium table 1.4-B.

³⁶Compendium tables 1.4-A and 1.4-B.

³⁷Compendium tables 1.4-A and 1.4-B.

³⁸Compendium tables 1.4-A and 1.4-B.

³⁹Compendium table 1.5-A.

both Stafford and Perkins loans borrowed \$6,200. The combined total loan amount for students with Stafford loans whose parents also took out a PLUS loan was \$10,600.⁴⁰

The federal Stafford loan program offers students two types of loans, subsidized and unsubsidized, both of which are available to postsecondary students at approved institutions who are enrolled at least half time (usually this means taking at least two courses). Subsidized Stafford loans are awarded on the basis of need. They are interest free to students while they are enrolled and for 6 months after they leave postsecondary education, during which time the federal government pays the interest for the student. Unsubsidized Stafford loans charge interest while the student is enrolled; the interest is usually added to the principal of the loan during the enrollment period. Students are not required to demonstrate need to qualify for unsubsidized loans, but the amount of the loan cannot exceed the price of attendance minus any other financial aid received. Depending on their financial need, students may receive subsidized, unsubsidized, or both types of Stafford loans.⁴¹

The amount of subsidized and unsubsidized loans for which a student qualifies is determined not only by financial aid need but also by the maximum loan limits in the Stafford program. These maximum loan limits vary by the class level of the student and whether the student is dependent or independent. The annual amount that a student can borrow increases at higher class levels as the student progresses through a program. For dependent students, the maximum Stafford loan amount (combined subsidized and unsubsidized) is \$2,625 for the first year, \$3,500 for the second year, and then \$5,500 for the third year or beyond. For independent students, the maximum is \$6,625 for the first year, \$7,500 for the second year, and then \$10,500 for the third year or beyond. The subsidized amount that students can borrow at each class level is the same for dependent and independent students, but independent students may borrow additional unsubsidized amounts. The unsubsidized amount is determined by subtracting the subsidized amount for which the student qualifies from the combined total maximum amount.⁴² The cumulative maximum for undergraduate study is \$23,000 for dependent students and \$46,000 for independent students.⁴³

⁴⁰Compendium table 1.5-B.

⁴¹For more details about the Stafford loan program, see Berkner (1998) and Berkner (2000).

⁴²For example, a first-year dependent student who qualifies for a maximum \$2,625 subsidized loan normally is not eligible for an additional unsubsidized amount, while a first-year independent student with a \$2,625 subsidized loan may borrow an additional unsubsidized amount of \$4,000 for a total of \$6,265. If neither student qualifies for any subsidized amounts, the dependent student may borrow up to \$2,625 unsubsidized and the independent student may borrow up to \$6,265 unsubsidized. Low-income dependent students whose parents do not qualify for PLUS loans may become eligible to borrow at the independent student maximum levels.

⁴³This is the sum of the maximum amounts for 5 years, rounded up to the nearest thousand.

Annual maximum amounts of federal Stafford loans for 1999–2000 undergraduates

	Dependent students			Independent students		
	Subsidized Loan	Unsubsidized Loan	Combined Total	Subsidized Loan	Unsubsidized Loan	Combined Total
Class level						
First-year	\$2,625	\$2,625	\$2,625	\$2,625	\$6,625	\$6,625
Second-year	3,500	3,500	3,500	3,500	7,500	7,500
Third-year	5,500	5,500	5,500	5,500	10,500	10,500
Fourth-year	5,500	5,500	5,500	5,500	10,500	10,500
Fifth-year	5,500	5,500	5,500	5,500	10,500	10,500
All years	\$23,000	\$23,000	\$23,000	\$23,000	\$46,000	\$46,000

SOURCE: U.S. Department of Education. (2000). *Student Financial Aid Handbook: 1999–2000*.

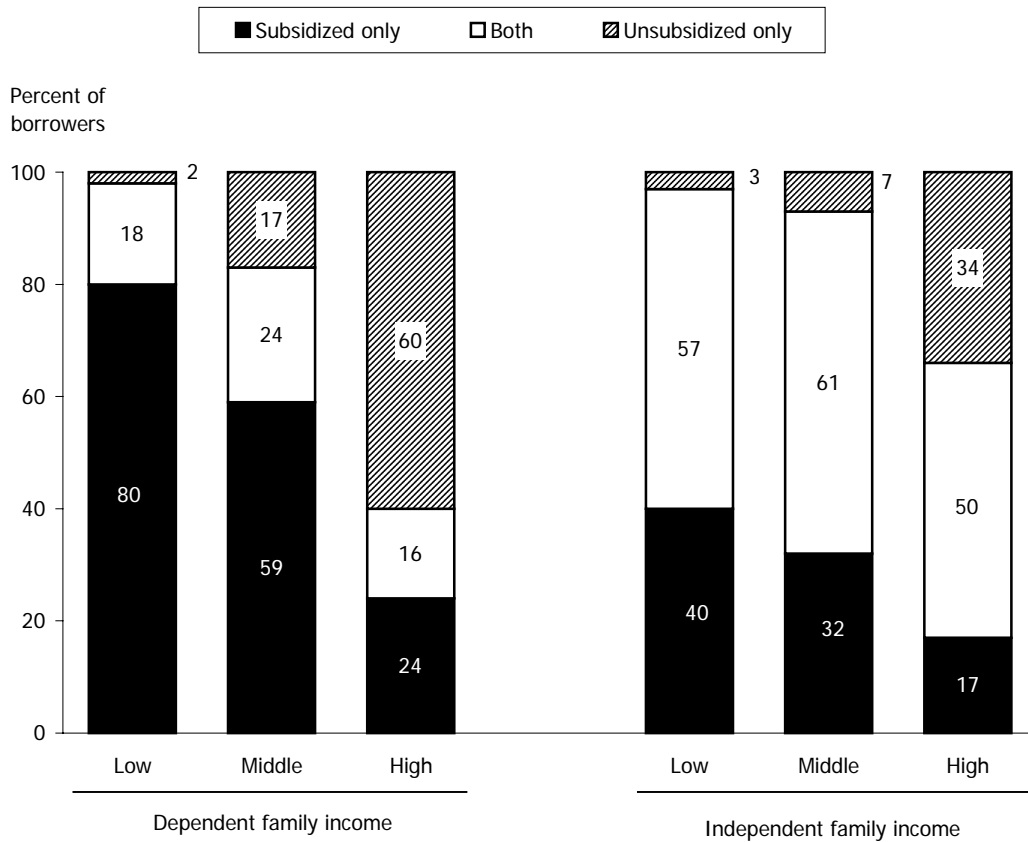
In 1999–2000, 23 percent of all undergraduates took out subsidized Stafford loans (averaging \$3,200), and 15 percent took out unsubsidized loans (\$3,300, on average).⁴⁴ About one-half (48 percent) of these borrowers took out need-based subsidized loans only, 17 percent took out unsubsidized loans only, and 36 percent took out both. Independent students were more likely than dependent students to take out a combination of subsidized and unsubsidized loans (58 percent versus 21 percent), and the average Stafford loan total amount was higher for independent students (\$5,500) than for dependent students (\$3,800).⁴⁵

Figure 11 shows the percentage of undergraduate borrowers who took out subsidized only, unsubsidized only, or both types of Stafford loans by dependency and income level. Eighty percent of the dependent low-income borrowers took out need-based subsidized loans only, while 60 percent of the high-income dependent borrowers took out unsubsidized loans only (because they did not qualify for the need-based subsidy). One-fourth or fewer of the dependent borrowers at all income levels took out both types of loans. About one-fifth (18 percent) of the low-income borrowers received both subsidized and unsubsidized loans for a combined average amount of \$5,900, which is higher than the maximum usually allowed for any dependent student class level. This pattern reflects an exception to the normal requirements. Low-income dependent students whose parents cannot qualify for a federal PLUS loan (which has credit-worthiness criteria) are allowed to supplement the maximum subsidized amount with the unsubsidized supplement

⁴⁴Table 1.6-A.

⁴⁵Compendium table 1.7.

Figure 11.—Percentage distribution of dependent and independent Stafford loan borrowers with subsidized loans, unsubsidized loans, or both according to Stafford combination and average loan amounts, by family income: 1999–2000



Average amounts:	Low	Middle	High	Low	Middle	High
Stafford loan	\$3,800	\$3,800	\$4,000	\$5,300	\$5,500	\$6,300
Unsubsidized only	\$3,300	\$3,400	\$3,800	\$4,600	\$5,200	\$6,400
Both	\$5,900	\$4,900	\$4,700	\$6,800	\$6,700	\$7,200
Subsidized only	\$3,300	\$3,400	\$3,700	\$3,300	\$3,200	\$3,200

NOTE: Based on Compendium table 1.7. Middle-income range for parents of dependent students is \$30,000–80,000; middle-income range for independent students is \$12,000–45,000. Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

usually available only to independent students. Among independent student borrowers, 50 to 61 percent, depending on income level, took out both subsidized and unsubsidized loans.

Among those with Stafford loans, about one-half (52 percent) borrowed the maximum amount that was allowed for their dependency status and class level. Borrowing at the maximum

differed by whether the student was dependent or independent. Among dependent Stafford borrowers, 69 percent borrowed the maximum amount. Among independent student borrowers, whose annual loan limits were about double those for dependent students, 27 percent borrowed the maximum annual amount.⁴⁶ Those students who did borrow the maximum amount were more likely to also take out a loan from private sources than those who borrowed less than the maximum (10 percent versus 6 percent).⁴⁷

Student Borrowing at Different Types of Institutions

Student borrowing is related to the price of attendance at the institutions, family income levels, and the requirements of the student loan programs. Since the average price of attendance, dependency and income distributions, and the student attendance patterns vary among types of institutions, the borrowing patterns of students also vary.

The student loans that undergraduates in 1999–2000 took out to pay for educational expenses for that academic year may only represent a portion of what they have borrowed for their undergraduate education. Students who were enrolled in prior years may have borrowed in those years as well, so that the total amount ever borrowed for undergraduate education may be more than the student loan amount for 1999–2000. Students at upper undergraduate class levels have had the opportunity to borrow for more years than those at lower class levels. In addition, the annual loan limits in the federal Stafford loan program are raised for students at higher class levels, so students may borrow more as they progress through a program.

Forty-two percent of all undergraduates enrolled in postsecondary education in 1999–2000 had borrowed through the federal student loan programs at some time, either in that academic year or in prior years, and the average cumulative federal amount that these students had borrowed was \$9,900.⁴⁸ The cumulative amount borrowed for undergraduate education by graduating seniors at 4-year institutions is of particular interest, because these students have finished borrowing as an undergraduate. Among the seniors who received a bachelor's degree at any 4-year institution in 1999–2000, 62 percent had taken out a federal student loan at some time, and for those students, the average cumulative federal amount borrowed was \$16,900.⁴⁹ However, the cumulative amount borrowed is not necessarily the same as the amount still owed,

⁴⁶Compendium table 1.8-B.

⁴⁷Compendium table 1.4-A.

⁴⁸Compendium table 1.3-A.

⁴⁹Compendium table 1.3-A.

because some students will already have repaid all or part of their student loans. Among graduating seniors, 59 percent still owed an average of \$16,800 in federal loans.⁵⁰

Figures 12–15 summarize information about price of attendance, annual and cumulative borrowing, and other financial aid received at the four types of institutions discussed in this report.

Public 2-Year Institutions

Forty-six percent of all undergraduates were enrolled at public 2-year institutions in 1999–2000.⁵¹ About one-fifth (19 percent) were enrolled as full-time, full-year students; the other four-fifths were enrolled part time or for only part of the academic year (figure 12).

For full-time, full-year students, the average tuition and fees were \$1,600, and the average total price of attendance was \$9,100. Forty percent of the full-time, full-year undergraduates received an average of \$2,900 in financial aid but did not take out student loans; 17 percent borrowed, and among those who borrowed, the average amount was \$3,900. Those who borrowed in addition to receiving other aid (13 percent) had an average financial aid package of \$7,400.

For the part-time or part-year students (81 percent), the average tuition and fees were \$500, and the average price of attendance was \$4,000. Just 5 percent of the part-time or part-year students took out a student loan. Part-time students who are attending less than half time do not qualify for federal Stafford loans.

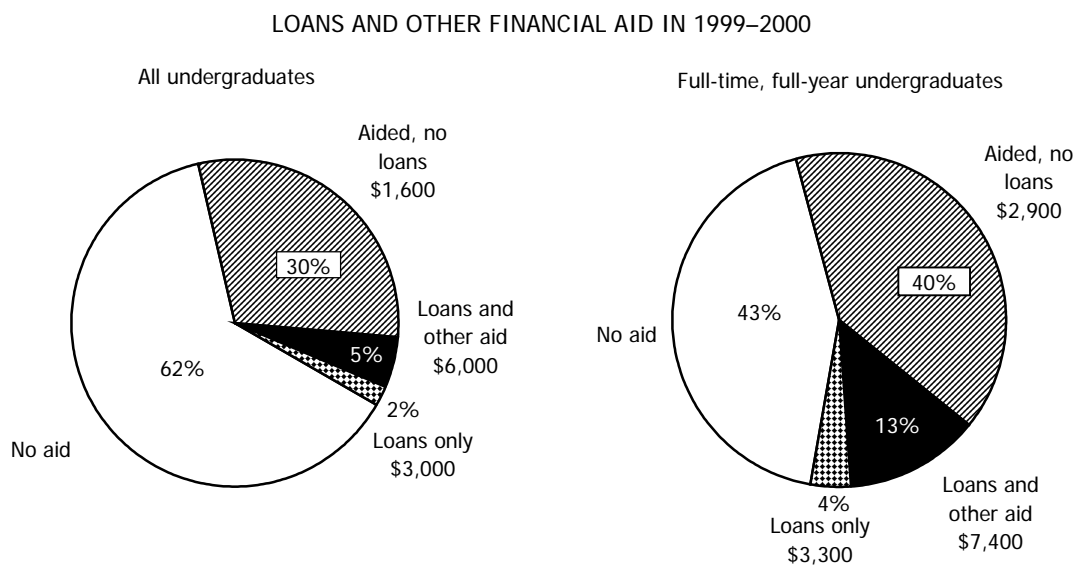
While 7 percent of all public 2-year undergraduates took out a student loan in 1999–2000 (borrowing an average of \$3,300), 23 percent had taken out a federal student loan at some time, either in the 1999–2000 academic year or earlier, borrowing an average cumulative amount of \$6,300. Among the public 2-year students who indicated that they had ever attended a 4-year institution, 34 percent had borrowed, and their cumulative average was \$8,300.⁵² By comparison, 19 percent of those who had never attended a 4-year institution had borrowed a cumulative average of \$5,000 in federal loans. Many students had already repaid their federal loans, probably because they had borrowed only in prior years and had spells in which they were not enrolled. Seventeen percent of all public 2-year students still had a federal loan debt in 1999–2000, and the average amount owed was \$6,000.

⁵⁰Compendium table 1.3-A.

⁵¹Compendium table 1.10.

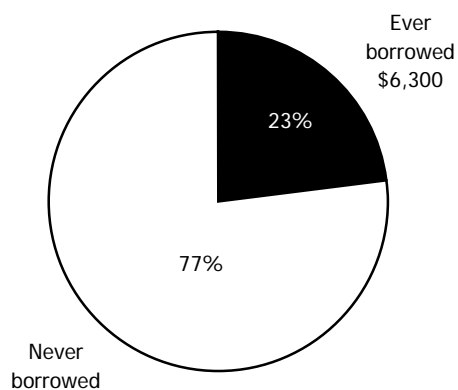
⁵²Compendium table 1.3-B.

Figure 12.—Percentage distribution of undergraduates in public 2-year institutions borrowing and receiving other aid: 1999–2000



Attendance status	Percent of students	Average tuition	Average price of attendance	Percent with loans	Average loan	Percent with any aid	Total aid
Total	100%	\$700	\$5,000	7%	\$3,300	38%	\$2,300
Full-time, full-year	19%	\$1,600	\$9,100	17%	\$3,900	57%	\$3,900
Part-time or part-year	81%	\$500	\$4,000	5%	\$2,900	33%	\$1,700

CUMULATIVE FEDERAL LOAN BORROWING THROUGH 1999–2000



FEDERAL LOANS		
Class level*	Ever borrowed	Cumulative amount
First-year	22%	\$5,500
Second-year	27%	\$7,000

*Students beyond the second year and unclassified students are not shown, but are included in totals.

NOTE: Based on Compendium tables 1.1-B, 1.2-B, 1.3-B, and 1.9. “Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.” Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Public 4-Year Institutions

One-third of all undergraduates were enrolled at public 4-year institutions in 1999–2000.⁵³ Fifty-five percent were full-time, full-year students who were charged an average of \$4,300 in tuition and fees and had an average total price of attendance of \$12,600 (figure 13). About three-fourths (72 percent) of the full-time, full-year students received some type of financial aid, receiving an average total amount of \$7,100. Forty-eight percent took out student loans in 1999–2000, borrowing an average \$5,000. The full-time, full-year students who took out loans and also received other types of aid (36 percent) had an average financial aid award package of \$9,600.

About one-half (52 percent) of all undergraduates attending public 4-year institutions in 1999–2000 had borrowed through the federal student loan programs at some time; these students had a cumulative average of \$11,000 in federal loans. Sixty percent of those who attained a bachelor's degree at a public 4-year institution in 1999–2000 had taken out federal student loans at some time during their undergraduate years; the graduating seniors had taken out a cumulative average of \$16,100 in federal loans.⁵⁴

Private Not-for-Profit 4-Year Institutions

Fifteen percent of all undergraduates were enrolled in private not-for-profit 4-year institutions in 1999–2000.⁵⁵ Sixty-one percent were full-time, full-year students who were charged an average of \$15,000 in tuition and fees and had an average total price of attendance of \$23,600 (figure 14). Eighty-four percent of the full-time, full-year undergraduates received an average of \$13,700 in financial aid, including the 60 percent who took out an average of \$6,300 in student loans. Those full-time, full-year students who took out loans in addition to receiving grants or other aid (54 percent of these undergraduates) had an average financial aid award package of \$16,900.

Sixty-one percent of all the undergraduates enrolled at private not-for-profit 4-year institutions had received a federal student loan at some time, and the average cumulative federal loan amount was \$12,000. About two-thirds (66 percent) of the graduating seniors at private not-for-profit 4-year institutions had borrowed through the federal student loan programs as an undergraduate. The average cumulative federal loan amount when they completed their bachelor's degrees was \$18,000.⁵⁶

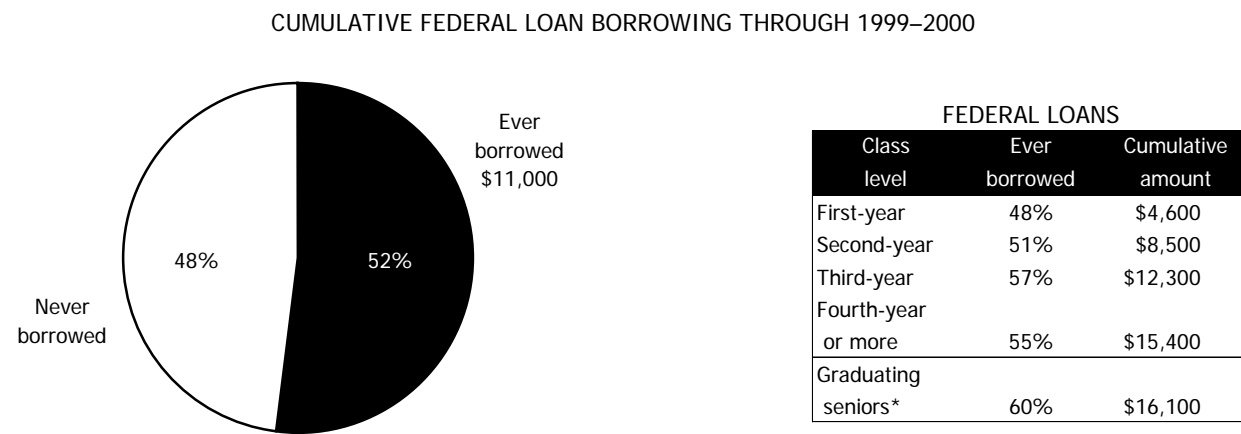
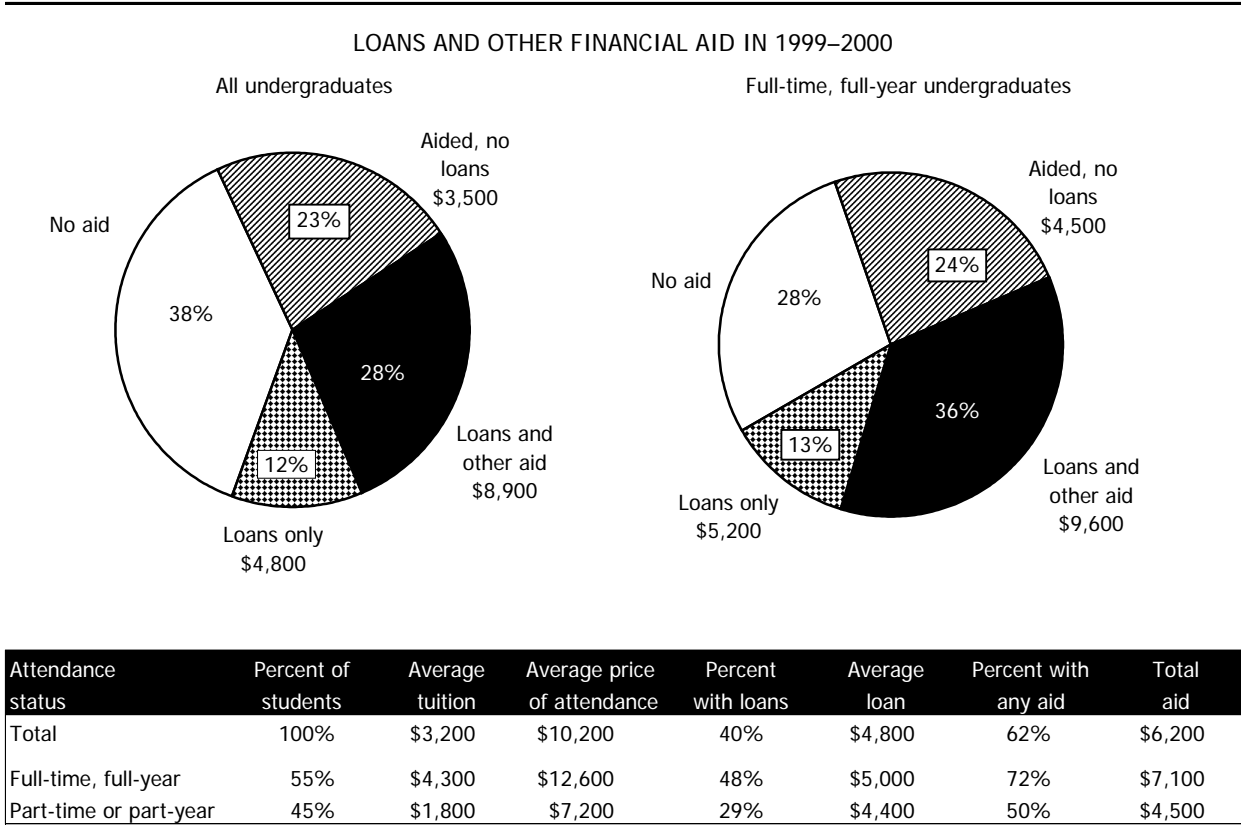
⁵³Compendium table 1.10.

⁵⁴Compendium table 1.3-C.

⁵⁵Compendium table 1.10.

⁵⁶Compendium table 1.3-D.

Figure 13.—Percentage distribution of undergraduates in public 4-year institutions borrowing and receiving other aid: 1999–2000



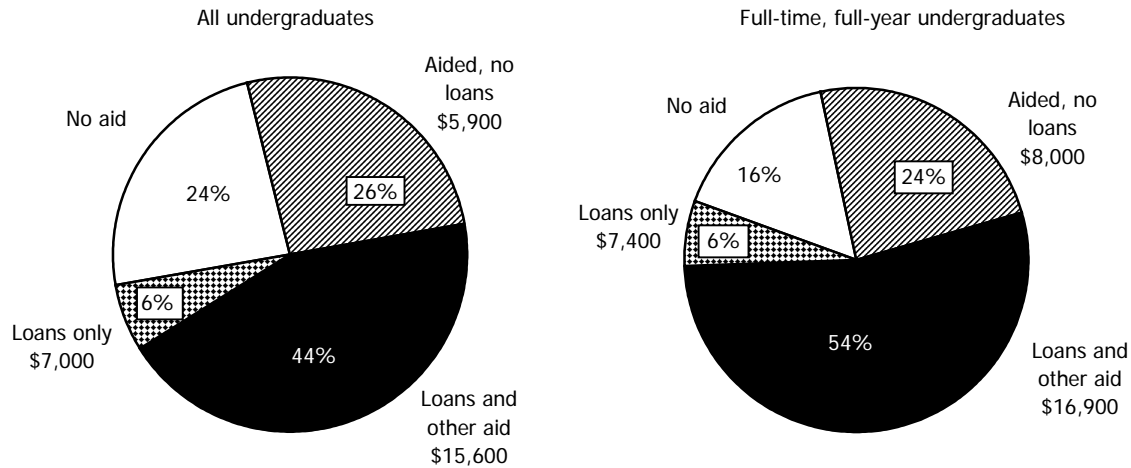
*Also included in fourth-year or more.

NOTE: Based on Compendium tables 1.1-C, 1.2-C, 1.3-C, and 1.9. “Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.” Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

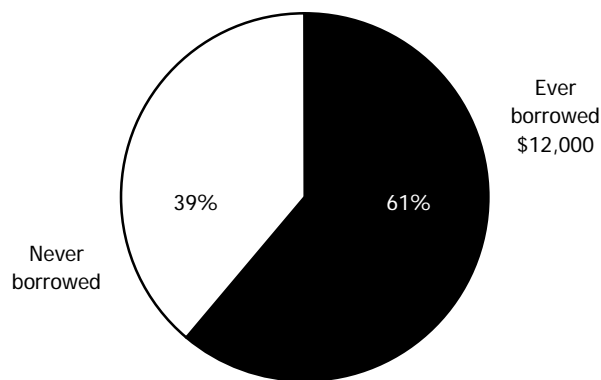
Figure 14.—Percentage distribution of undergraduates in private not-for-profit 4-year institutions borrowing and receiving other aid: 1999–2000

LOANS AND OTHER FINANCIAL AID IN 1999–2000



Attendance status	Percent of students	Average tuition	Average price of attendance	Percent with loans	Average loan	Percent with any aid	Total aid
Total	100%	\$11,100	\$18,600	50%	\$6,200	76%	\$11,600
Full-time, full-year	61%	\$15,000	\$23,600	60%	\$6,300	84%	\$13,700
Part-time or part-year	39%	\$5,000	\$10,600	34%	\$6,000	64%	\$7,200

CUMULATIVE FEDERAL LOAN BORROWING THROUGH 1999–2000



Class level	FEDERAL LOANS	
	Ever borrowed	Cumulative amount
First-year	58%	\$4,900
Second-year	61%	\$9,200
Third-year	68%	\$14,300
Fourth-year or more	62%	\$17,600
Graduating seniors*	66%	\$18,000

*Also included in fourth-year or more.

NOTE: Based on Compendium tables 1.1-D, 1.2-D, 1.3-D, and 1.9. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid." Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Private For-Profit Institutions

Five percent of undergraduates were enrolled in private for-profit institutions that were eligible for participation in the federal Title IV financial aid programs.⁵⁷ Private for-profit institutions offer primarily career and vocational programs that usually require 2 or less years to complete, but also include some 4-year institutions offering bachelor's degrees. One-third of the students were enrolled full time for a full academic year, and their average price of attendance was \$18,400 (figure 15). Three-fourths of the full-time, full-year undergraduates took out a student loan in 1999–2000, averaging \$6,500.

About three-fourths (77 percent) of all the undergraduates at private for-profit institutions had borrowed through the federal student loan programs at some time, with a cumulative amount of \$9,500. Among graduating seniors at 4-year private for-profit institutions, 77 percent had borrowed through the federal student loan programs as undergraduates, and their average cumulative federal loan amount was \$24,400.⁵⁸

Conclusion

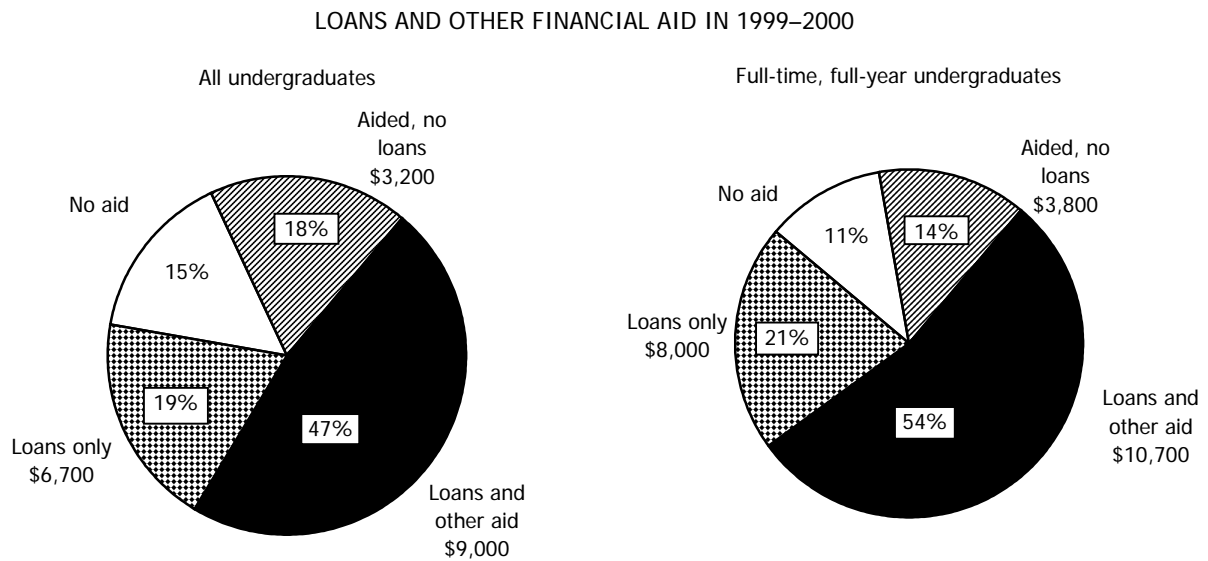
Financial aid had a major role in the financing of undergraduate postsecondary education in 1999–2000. More than one-half of all undergraduates received some type of financial aid, and the average aid amount received was about \$6,200. More undergraduates received grants than loans to help pay for their education, but the average grant amount was less than the average amount borrowed. On average, the students who were awarded grants and also took out student loans were able to cover about \$10,600 of their educational expenses with financial aid. The average amounts of financial aid, however, varied considerably by the type of institution and price of attendance, as well as the attendance status and family income of the student. At the lower price public 2-year institutions, most of the aided students did not take out student loans. At the higher price private not-for-profit 4-year institutions, about one-half of the students took out student loans, but most of them also received a substantial amount of grant aid.

More students received grants from the federal financial aid programs than any other single source, but states, postsecondary institutions, and private organizations were also important sources of grant aid to students. Low-income dependent students were more likely to receive federal grants; middle-income dependent students were more likely to receive grants from state

⁵⁷The major federal Title IV financial aid programs are Stafford loans, Pell Grants, and the campus-based programs (SEOG grants, Perkins loans, and College Work-Study).

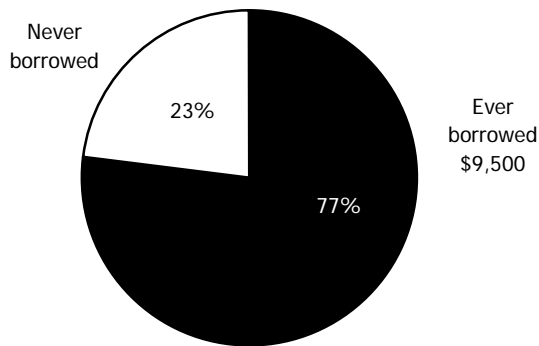
⁵⁸Compendium table 1.3-E. Graduating seniors who received bachelor's degrees represented about 2 percent of all students at for-profit institutions. Undergraduate Data Analysis System; data not shown in table or figure 15.

Figure 15.—Percentage distribution of undergraduates in private for-profit institutions borrowing and receiving other aid: 1999–2000



Attendance status	Percent of students	Average tuition	Average price of attendance	Percent with loans	Average loan	Percent with any aid	Total aid
Total	100%	\$6,600	\$14,300	67%	\$5,800	85%	\$7,200
Full-time, full-year	33%	\$8,900	\$18,400	75%	\$6,500	89%	\$9,000
Part-time or part-year	67%	\$5,400	\$12,300	62%	\$5,300	83%	\$6,300

CUMULATIVE FEDERAL LOAN BORROWING THROUGH 1999–2000



FEDERAL LOANS		
Class level*	Ever borrowed	Cumulative amount
First-year	83%	\$6,500
Second-year	89%	\$12,800

*Students beyond the second year and unclassified students are not shown, but are included in totals.

NOTE: Based on Compendium tables 1.1-E, 1.2-E, 1.3-E, and 1.9. “Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.” Percentages may not sum to 100 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

and institutional funds than from federal funds. High-income dependent students were more likely to receive grants from state, institutional, and private funds than from federal funds. Nearly all of the students who borrowed, however, took out loans through the federal student loan programs.

On average, students borrowed about \$5,100 in 1999–2000 to pay for educational expenses during that academic year. The cumulative federal loan amounts that students had *ever* borrowed were about twice this amount. About two-fifths (42 percent) of all undergraduates enrolled in 1999–2000 had borrowed through the federal student loan programs at some time, and had a cumulative average amount of almost \$10,000 in federal student loans. More than three-fifths (62 percent) of the graduating seniors at 4-year colleges and universities in 1999–2000 had borrowed an average of nearly \$17,000 in federal student loans by the time they had finished their bachelor's degrees.

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Section 1: Supplemental Text Tables

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Table 1.0.—Percentage distribution (by columns) of undergraduates according to selected characteristics, by type of institution attended: 1999–2000

	Total ¹	Public 2-year	Public 4-year	Private not-for-profit 4-year	Private for-profit
All undergraduates					
Column total	100.0	100.0	100.0	100.0	100.0
Attendance pattern					
Full-time, full-year	38.5	19.1	54.5	61.0	33.2
Part-time or part-year	61.5	80.9	45.5	39.0	66.8
Dependency status					
Dependent	49.1	36.3	62.4	63.3	27.1
Independent	50.9	63.7	37.6	36.7	72.9
Dependent 1998 income					
Low (under \$30,000)	23.8	26.9	21.4	20.3	43.8
Middle (\$30,000–80,000)	48.9	51.8	48.7	46.4	42.9
High (over \$80,000)	27.3	21.3	29.9	33.3	13.3
Independent 1998 income					
Low (under \$12,000)	19.8	14.7	26.0	19.9	34.0
Middle (\$12,000–45,000)	51.6	52.5	50.8	48.8	51.6
High (over \$45,000)	28.5	32.8	23.2	31.3	14.5
Price of attendance ²					
Less than \$4,000	25.0	45.0	9.8	7.0	3.1
\$4,000–7,999	25.3	34.7	21.2	10.7	11.5
\$8,000–11,999	24.0	18.3	37.7	12.5	19.2
\$12,000 or more	25.7	2.1	31.4	69.9	66.2
Full-time, full-year undergraduates					
Dependency status					
Dependent	73.5	63.4	78.0	81.8	34.6
Independent	26.5	36.6	22.0	18.2	65.4
Dependent 1998 income					
Low (under \$30,000)	22.2	28.4	20.9	19.2	42.7
Middle (\$30,000–80,000)	48.7	52.2	48.8	46.6	41.2
High (over \$80,000)	29.1	19.4	30.3	34.2	16.0
Independent 1998 income					
Low (under \$12,000)	35.3	29.1	41.7	34.6	33.3
Middle (\$12,000–45,000)	52.3	56.8	49.6	50.9	51.9
High (over \$45,000)	12.4	14.0	8.7	14.5	14.8
Price of attendance ²					
Less than \$4,000	0.1	0.3	0.0	0.0	0.0
\$4,000–7,999	11.6	35.8	6.0	2.0	0.3
\$8,000–11,999	36.8	55.6	45.3	7.7	7.8
\$12,000 or more	51.5	8.4	48.7	90.3	91.8

¹Total includes public less-than-2-year and private not-for-profit less-than-4-year institutions.

²Excludes students attending more than one institution.

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.1-A.—Percentage of 1999–2000 undergraduates receiving any aid, any grants, or any loans, and average amount received

Institutional and student characteristics	Total aid		Total grants		Total loans ¹	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
	All undergraduates					
Total	55.3	\$6,206	44.4	\$3,476	28.8	\$5,131
Attendance pattern						
Full-time, full-year	72.5	8,474	58.7	4,949	45.4	5,437
Part-time or part-year	44.6	3,902	35.4	1,952	18.4	4,660
Institution type ²						
Public 2-year	37.8	2,311	32.7	1,571	7.4	3,319
Public 4-year	62.1	6,188	46.3	3,203	39.6	4,834
Private not-for-profit 4-year	76.1	11,577	66.4	7,008	49.8	6,226
Private for-profit	84.9	7,218	59.7	2,654	66.5	5,772
Price of attendance ²						
Less than \$4,000	24.8	763	22.1	673	1.4	1,635
\$4,000–7,999	50.6	2,581	42.1	1,843	14.8	2,762
\$8,000–11,999	64.2	4,948	49.7	2,692	35.4	4,268
\$12,000 or more	78.4	11,035	62.1	6,145	59.5	6,222
Dependency status						
Dependent	58.9	7,367	46.1	4,574	34.9	4,612
Independent	51.9	4,932	42.7	2,331	23.0	5,893
Dependent 1998 income						
Low (under \$30,000)	74.8	7,005	71.4	4,383	38.1	4,427
Middle (\$30,000–80,000)	57.4	7,508	42.5	4,648	37.3	4,575
High (over \$80,000)	47.7	7,561	30.6	4,777	27.8	4,922
Independent 1998 income						
Low (under \$12,000)	72.6	6,226	67.9	2,979	38.6	5,704
Middle (\$12,000–45,000)	51.8	4,753	40.5	2,116	23.5	5,895
High (over \$45,000)	34.3	3,051	24.9	1,410	8.9	6,583

See footnotes at end of table.

Table 1.1-A.—Percentage of 1999–2000 undergraduates receiving any aid, any grants, or any loans, and average amount received—Continued

Institutional and student characteristics	Total aid		Total grants		Total loans ¹	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Full-time, full-year undergraduates						
Total	72.5	\$8,474	58.7	\$4,949	45.4	\$5,437
Institution type ²						
Public 2-year	56.9	3,919	49.7	2,646	17.1	3,869
Public 4-year	72.2	7,137	54.5	3,794	48.4	5,043
Private not-for-profit 4-year	84.1	13,712	75.0	8,400	59.9	6,324
Private for-profit	89.1	8,970	61.5	3,412	74.9	6,489
Price of attendance ²						
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	65.0	3,305	58.3	2,660	16.8	2,711
\$8,000–11,999	67.2	5,090	53.5	2,929	36.1	4,130
\$12,000 or more	77.7	11,549	62.7	6,702	57.8	6,179
Dependency status						
Dependent	70.2	8,636	56.0	5,425	44.2	4,888
Independent	78.7	8,074	65.9	3,828	49.0	6,807
Dependent 1998 income						
Low (under \$30,000)	86.0	8,687	83.0	5,499	48.2	4,747
Middle (\$30,000–80,000)	70.3	8,781	54.0	5,444	48.3	4,836
High (over \$80,000)	58.1	8,286	38.8	5,261	34.2	5,163
Independent 1998 income						
Low (under \$12,000)	86.1	8,833	81.6	4,285	55.3	6,536
Middle (\$12,000–45,000)	77.7	7,567	61.3	3,428	47.7	6,825
High (over \$45,000)	57.3	6,807	30.7	2,731	32.8	8,235

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¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid” and are included in “Total aid.”

²Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.1-B.—Percentage of 1999–2000 undergraduates in public 2-year institutions receiving any aid, any grants, or any loans, and average amounts received

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
	All undergraduates					
Total	37.8	\$2,311	32.7	\$1,571	7.4	\$3,319
Attendance pattern						
Full-time, full-year	56.9	3,919	49.7	2,646	17.1	3,869
Part-time or part-year	33.2	1,660	28.6	1,131	5.1	2,885
Price of attendance						
Less than \$4,000	24.1	678	22.0	624	0.9	1,314
\$4,000–7,999	46.7	2,152	39.8	1,698	9.2	2,389
\$8,000–11,999	52.6	3,703	44.4	2,313	17.5	3,760
\$12,000 or more	58.8	7,960	45.5	3,298	33.3	6,631
Dependency status						
Dependent	34.6	2,400	29.7	1,795	7.9	2,731
Independent	39.5	2,267	34.4	1,461	7.2	3,685
Dependent 1998 income						
Low (under \$30,000)	57.7	2,822	55.3	2,323	8.8	2,497
Middle (\$30,000–80,000)	30.1	2,066	23.8	1,273	8.8	2,816
High (over \$80,000)	16.2	2,006	11.3	1,201	4.4	(#)
Independent 1998 income						
Low (under \$12,000)	60.6	2,963	58.0	1,985	13.0	3,342
Middle (\$12,000–45,000)	40.8	2,331	34.3	1,425	8.2	3,792
High (over \$45,000)	25.7	1,174	20.8	713	2.3	4,238

See footnotes at end of table.

Table 1.1-B.—Percentage of 1999–2000 undergraduates in public 2-year institutions receiving any aid, any grants, or any loans, and average amounts received—Continued

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Full-time, full-year undergraduates						
Total	56.9	\$3,919	49.7	\$2,646	17.1	\$3,869
Price of attendance						
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	58.7	2,932	52.1	2,485	10.9	2,510
\$8,000–11,999	55.9	4,009	48.8	2,622	19.0	3,704
\$12,000 or more	56.2	7,766	43.8	3,613	31.7	6,531
Dependency status						
Dependent	49.6	3,183	42.8	2,433	13.7	3,052
Independent	69.6	4,826	61.5	2,903	23.1	4,705
Dependent 1998 income						
Low (under \$30,000)	76.2	3,933	73.8	3,213	14.3	2,880
Middle (\$30,000–80,000)	43.7	2,658	35.3	1,689	14.9	3,157
High (over \$80,000)	26.7	2,364	17.8	1,684	9.2	(#)
Independent 1998 income						
Low (under \$12,000)	80.8	5,300	78.5	3,305	27.2	4,309
Middle (\$12,000–45,000)	69.4	4,756	58.1	2,787	23.6	4,811
High (over \$45,000)	42.5	2,976	30.9	(#)	11.0	(#)

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*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid" and are included in "Total aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.1-C.—Percentage of 1999–2000 undergraduates in public 4-year institutions receiving any aid, any grants, or any loans, and average amounts received

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
	All undergraduates					
Total	62.1	\$6,188	46.3	\$3,203	39.6	\$4,834
Attendance pattern						
Full-time, full-year	72.2	7,137	54.5	3,794	48.4	5,043
Part-time or part-year	50.0	4,549	36.4	2,144	29.0	4,417
Price of attendance						
Less than \$4,000	24.8	1,058	19.8	768	4.4	1,991
\$4,000–7,999	54.7	3,247	42.8	2,046	26.2	2,958
\$8,000–11,999	68.5	5,581	50.0	2,893	45.7	4,373
\$12,000 or more	71.7	8,938	53.0	4,493	52.9	5,934
Dependency status						
Dependent	64.5	6,027	45.9	3,468	41.4	4,204
Independent	58.2	6,484	46.9	2,773	36.6	6,020
Dependent 1998 income						
Low (under \$30,000)	80.6	7,007	76.9	4,135	49.9	4,030
Middle (\$30,000–80,000)	65.8	5,845	43.4	3,110	45.2	4,186
High (over \$80,000)	50.8	5,298	27.9	3,062	29.1	4,460
Independent 1998 income						
Low (under \$12,000)	76.2	8,213	68.8	3,477	56.8	6,122
Middle (\$12,000–45,000)	57.0	5,860	42.4	2,392	35.3	5,852
High (over \$45,000)	36.0	3,458	26.1	1,473	11.7	6,344

See footnotes at end of table.

Table 1.1-C.—Percentage of 1999–2000 undergraduates in public 4-year institutions receiving any aid, any grants, or any loans, and average amounts received—Continued

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Full-time, full-year undergraduates						
Total	72.2	\$7,137	54.5	\$3,794	48.4	\$5,043
Price of attendance						
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	78.9	4,058	71.3	2,925	33.2	3,012
\$8,000–11,999	71.7	5,673	53.2	3,065	46.9	4,262
\$12,000 or more	71.7	8,884	53.8	4,612	51.7	5,806
Dependency status						
Dependent	70.1	6,583	51.3	3,780	45.5	4,398
Independent	79.3	8,877	66.2	3,834	58.9	6,813
Dependent 1998 income						
Low (under \$30,000)	87.4	7,840	84.2	4,664	55.0	4,262
Middle (\$30,000–80,000)	71.8	6,353	49.2	3,362	49.8	4,351
High (over \$80,000)	55.6	5,704	31.8	3,211	32.0	4,677
Independent 1998 income						
Low (under \$12,000)	86.2	9,769	79.8	4,234	66.5	6,821
Middle (\$12,000–45,000)	77.1	7,988	58.9	3,342	55.2	6,691
High (over \$45,000)	51.6	6,869	25.2	2,237	33.9	7,684

#Too small to report.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid" and are included in "Total aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.1-D.—Percentage of 1999–2000 undergraduates in private not-for-profit 4-year institutions receiving any aid, any grants, or any loans, and average amounts received

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
	All undergraduates					
Total	76.1	\$11,577	66.4	\$7,008	49.8	\$6,226
Attendance pattern						
Full-time, full-year	84.1	13,712	75.0	8,400	59.9	6,324
Part-time or part-year	63.6	7,164	53.0	3,931	34.0	5,957
Price of attendance						
Less than \$4,000	35.7	1,072	31.2	1,024	1.6	(#)
\$4,000–7,999	61.9	2,912	54.7	2,124	15.7	3,069
\$8,000–11,999	75.5	5,088	64.3	3,051	37.2	4,404
\$12,000 or more	82.5	14,092	72.4	8,489	62.2	6,483
Dependency status						
Dependent	80.6	13,528	71.8	8,473	57.7	5,777
Independent	68.3	7,612	57.1	3,835	36.1	7,464
Dependent 1998 income						
Low (under \$30,000)	90.5	13,273	87.8	8,618	62.5	5,644
Middle (\$30,000–80,000)	83.1	14,487	75.3	9,037	64.6	5,753
High (over \$80,000)	71.1	12,165	57.2	7,305	45.3	5,935
Independent 1998 income						
Low (under \$12,000)	82.4	9,912	78.9	5,091	53.6	7,044
Middle (\$12,000–45,000)	67.9	7,844	54.4	3,495	39.6	7,788
High (over \$45,000)	58.1	4,747	44.4	2,744	17.9	7,381

See footnotes at end of table.

Table 1.1-D.—Percentage of 1999–2000 undergraduates in private not-for-profit 4-year institutions receiving any aid, any grants, or any loans, and average amounts received—Continued

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Full-time, full-year undergraduates						
Total	84.1	\$13,712	75.0	\$8,400	59.9	\$6,324
Price of attendance						
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	97.6	3,463	91.4	3,065	23.6	(#)
\$8,000–11,999	84.7	4,716	78.4	3,162	32.7	3,828
\$12,000 or more	83.6	14,736	74.4	9,025	63.0	6,415
Dependency status						
Dependent	83.7	14,342	74.9	9,044	60.9	5,926
Independent	85.5	10,942	75.3	5,525	55.7	8,279
Dependent 1998 income						
Low (under \$30,000)	93.5	14,699	91.3	9,602	66.0	5,980
Middle (\$30,000–80,000)	87.2	15,312	79.5	9,549	69.2	5,874
High (over \$80,000)	73.6	12,518	59.4	7,641	46.6	5,988
Independent 1998 income						
Low (under \$12,000)	88.2	11,814	85.6	6,413	58.8	7,572
Middle (\$12,000–45,000)	86.4	10,598	74.9	4,716	57.0	8,747
High (over \$45,000)	75.0	9,323	48.3	5,054	42.9	9,036

#Too small to report.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.1-E.—Percentage of 1999–2000 undergraduates in private for-profit institutions receiving any aid, any grants, or any loans, and average amounts received

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
	All undergraduates					
Total	84.9	\$7,218	59.7	\$2,654	66.5	\$5,772
Attendance pattern						
Full-time, full-year	89.1	8,970	61.5	3,412	74.9	6,489
Part-time or part-year	82.8	6,281	58.8	2,260	62.3	5,344
Price of attendance						
Less than \$4,000	36.1	1,809	29.3	1,554	10.0	(#)
\$4,000–7,999	70.7	3,200	57.8	2,029	28.9	3,216
\$8,000–11,999	81.1	4,951	58.1	2,165	53.9	4,411
\$12,000 or more	90.9	8,451	62.0	2,913	79.5	6,222
Dependency status						
Dependent	82.2	7,636	54.2	2,720	66.4	4,926
Independent	85.9	7,069	61.7	2,633	66.5	6,087
Dependent 1998 income						
Low (under \$30,000)	90.8	7,384	83.4	2,986	64.1	5,194
Middle (\$30,000–80,000)	77.4	7,773	36.5	2,220	70.4	4,762
High (over \$80,000)	69.2	8,232	15.8	(#)	61.1	4,613
Independent 1998 income						
Low (under \$12,000)	92.7	6,560	89.0	2,617	63.2	5,442
Middle (\$12,000–45,000)	84.7	7,475	52.7	2,683	71.4	6,262
High (over \$45,000)	72.0	7,293	17.3	2,345	60.0	7,244

See footnotes at end of table.

Table 1.1-E.—Percentage of 1999–2000 undergraduates in private for-profit institutions receiving any aid, any grants, or any loans, and average amounts received—Continued

Institutional and student characteristics	Total aid		Total grants		Total loans*	
	Percent	Average amount	Percent	Average amount	Percent	Average amount
Full-time, full-year undergraduates						
Total	89.1	\$8,970	61.5	\$3,412	74.9	\$6,489
Price of attendance						
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	(#)	(#)	(#)	(#)	(#)	(#)
\$8,000–11,999	94.8	4,118	89.5	2,865	35.2	3,466
\$12,000 or more	88.6	9,436	59.0	3,485	78.4	6,603
Dependency status						
Dependent	88.2	9,258	58.1	3,366	73.7	5,467
Independent	89.6	8,820	63.3	3,434	75.5	7,018
Dependent 1998 income						
Low (under \$30,000)	93.8	8,888	85.6	3,691	69.2	5,507
Middle (\$30,000–80,000)	87.0	9,651	43.3	3,025	81.3	5,326
High (over \$80,000)	76.3	9,315	22.7	(#)	66.5	5,799
Independent 1998 income						
Low (under \$12,000)	94.0	8,486	90.8	3,415	69.6	6,326
Middle (\$12,000–45,000)	91.2	9,139	56.9	3,537	83.3	7,063
High (over \$45,000)	73.3	8,633	13.8	(#)	65.4	8,711

#Too small to report.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-A.—Percentage distribution of 1999–2000 undergraduates and average amount of financial aid according to combinations of loans and other aid¹ received

Institutional and student characteristics	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	26.5	21.5	7.3	44.7	\$2,913	\$10,625	\$5,156	\$6,206
Attendance pattern								
Full-time, full-year	27.0	36.0	9.5	27.6	4,703	12,070	5,564	8,474
Part-time or part-year	26.2	12.4	6.0	55.4	1,758	8,011	4,753	3,902
Institution type ²								
Public 2-year	30.3	5.1	2.3	62.3	1,630	6,040	3,038	2,311
Public 4-year	22.5	27.9	11.7	37.9	3,520	8,920	4,792	6,188
Private not-for-profit 4-year	26.3	43.7	6.1	23.9	5,878	15,648	7,019	11,577
Private for-profit	18.4	47.1	19.4	15.1	3,176	9,004	6,720	7,218
Price of attendance ²								
Less than \$4,000	23.3	0.7	0.8	75.2	678	2,630	1,760	763
\$4,000–7,999	35.8	9.8	5.0	49.4	2,000	4,496	2,987	2,581
\$8,000–11,999	28.8	24.8	10.6	35.9	3,051	7,320	4,542	4,948
\$12,000 or more	18.8	48.2	11.4	21.6	6,964	13,681	6,583	11,035
Dependency status								
Dependent	24.0	26.2	8.7	41.1	3,948	11,500	4,375	7,367
Independent	28.9	17.0	6.0	48.1	2,080	9,321	6,249	4,932
Dependent 1998 income								
Low (under \$30,000)	36.8	36.0	2.0	25.2	3,527	10,682	4,719	7,005
Middle (\$30,000–80,000)	20.2	26.8	10.4	42.6	3,882	11,543	4,133	7,508
High (over \$80,000)	19.9	16.4	11.4	52.3	4,745	12,946	4,722	7,561
Independent 1998 income								
Low (under \$12,000)	34.0	35.4	3.1	27.4	2,687	9,612	6,372	6,226
Middle (\$12,000–45,000)	28.4	15.9	7.6	48.2	2,014	9,012	6,088	4,753
High (over \$45,000)	25.4	3.1	5.8	65.7	1,512	9,131	6,537	3,051

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-B.—Percentage distribution of 1999–2000 undergraduates in public 2-year institutions and average amount of financial aid according to combinations of loans and other aid received

Institutional and student characteristics	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	30.3	5.1	2.3	62.3	\$1,630	\$6,040	\$3,038	\$2,311
Attendance pattern								
Full-time, full-year	39.8	12.7	4.4	43.1	2,872	7,411	3,296	3,919
Part-time or part-year	28.1	3.3	1.9	66.8	1,214	4,784	2,894	1,660
Price of attendance								
Less than \$4,000	23.3	0.6	0.3	75.9	627	(#)	(#)	678
\$4,000–7,999	37.5	5.9	3.2	53.3	1,828	4,037	2,461	2,152
\$8,000–11,999	35.1	12.7	4.8	47.5	2,603	6,665	3,915	3,703
\$12,000 or more	25.5	23.4	9.9	41.2	4,795	13,220	(#)	7,960
Dependency status								
Dependent	26.8	4.6	3.3	65.4	1,922	4,987	2,688	2,400
Independent	32.4	5.4	1.8	60.5	1,492	6,550	3,404	2,267
Dependent 1998 income								
Low (under \$30,000)	48.9	7.9	0.9	42.3	2,402	5,388	(#)	2,822
Middle (\$30,000–80,000)	21.4	4.2	4.6	69.9	1,478	4,412	2,662	2,066
High (over \$80,000)	11.7	1.3	3.1	83.9	1,359	(#)	(#)	2,006
Independent 1998 income								
Low (under \$12,000)	47.5	12.4	0.6	39.4	2,050	6,434	(#)	2,963
Middle (\$12,000–45,000)	32.6	5.8	2.4	59.3	1,499	6,607	3,295	2,331
High (over \$45,000)	23.4	0.8	1.5	74.3	826	(#)	(#)	1,174

#Too small to report.

NOTE: Percentages may not sum to 100.0 due to rounding. This table excludes students attending more than one institution. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-C.—Percentage distribution of 1999–2000 undergraduates in public 4-year institutions and average amount of financial aid according to combinations of loans and other aid received

Institutional and student characteristics	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	22.5	27.9	11.7	37.9	\$3,520	\$8,920	\$4,792	\$6,188
Attendance pattern								
Full-time, full-year	23.7	35.9	12.6	27.8	4,512	9,567	5,161	7,137
Part-time or part-year	21.0	18.4	10.6	50.0	2,180	7,414	4,265	4,549
Price of attendance								
Less than \$4,000	20.4	1.1	3.3	75.2	807	2,952	1,979	1,058
\$4,000–7,999	28.4	17.2	9.0	45.4	2,294	4,813	3,262	3,247
\$8,000–11,999	22.7	31.4	14.3	31.6	3,444	7,589	4,563	5,581
\$12,000 or more	18.8	39.9	13.0	28.3	5,880	11,372	5,888	8,938
Dependency status								
Dependent	23.1	28.0	13.3	35.6	4,018	8,488	4,327	6,027
Independent	21.6	27.7	8.9	41.9	2,633	9,646	5,955	6,484
Dependent 1998 income								
Low (under \$30,000)	30.8	47.5	2.3	19.4	4,546	8,714	4,672	7,007
Middle (\$30,000–80,000)	20.6	28.9	16.2	34.2	3,952	8,127	4,178	5,845
High (over \$80,000)	21.6	12.6	16.5	49.2	3,584	9,228	4,532	5,298
Independent 1998 income								
Low (under \$12,000)	19.4	50.9	5.9	23.8	3,806	10,143	6,032	8,213
Middle (\$12,000–45,000)	21.7	23.6	11.7	43.0	2,485	8,940	5,884	5,860
High (over \$45,000)	24.3	4.4	7.3	64.0	1,623	9,265	6,093	3,458

NOTE: Percentages may not sum to 100.0 due to rounding. This table excludes students attending more than one institution. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-D.—Percentage distribution of 1999–2000 undergraduates in private not-for-profit 4-year institutions and average amount of financial aid according to combinations of loans and other aid received

Institutional and student characteristics	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	26.3	43.7	6.1	23.9	\$5,878	\$15,648	\$7,019	\$11,577
Attendance pattern								
Full-time, full-year	24.2	54.3	5.7	15.9	7,973	16,930	7,360	13,712
Part-time or part-year	29.6	27.1	6.9	36.4	3,203	11,636	6,581	7,164
Price of attendance								
Less than \$4,000	34.0	0.9	0.7	64.3	979	(#)	(#)	1,072
\$4,000–7,999	46.2	11.7	4.0	38.1	2,426	4,595	3,599	2,912
\$8,000–11,999	38.4	28.8	8.3	24.5	3,478	7,139	5,410	5,088
\$12,000 or more	20.3	55.8	6.4	17.5	8,763	16,791	7,478	14,092
Dependency status								
Dependent	22.9	52.5	5.2	19.4	7,885	16,721	6,136	13,528
Independent	32.2	28.4	7.7	31.7	3,418	12,235	8,052	7,612
Dependent 1998 income								
Low (under \$30,000)	28.0	60.8	1.6	9.5	5,864	16,909	(#)	13,273
Middle (\$30,000–80,000)	18.5	59.5	5.0	16.9	8,859	16,984	5,651	14,487
High (over \$80,000)	25.8	37.7	7.7	28.9	8,252	15,957	6,704	12,165
Independent 1998 income								
Low (under \$12,000)	28.8	51.3	2.3	17.6	4,360	13,016	(#)	9,912
Middle (\$12,000–45,000)	28.3	29.8	9.8	32.1	3,438	12,013	7,889	7,844
High (over \$45,000)	40.2	9.1	8.7	41.9	2,887	9,964	7,861	4,747

#Too small to report.

NOTE: Percentages may not sum to 100.0 due to rounding. This table excludes students attending more than one institution. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-E.—Percentage distribution of 1999–2000 undergraduates in private for-profit institutions and average amount of financial aid according to combinations of loans and other aid received

Institutional and student characteristics	Percentage				Average amount of financial aid			
	Aided, no loans	Loans and other aid	Loans only	No aid	Aided, no loans	Loans and other aid	Loans only	Total aid
Total	18.4	47.1	19.4	15.1	\$3,176	\$9,004	\$6,720	\$7,218
Attendance pattern								
Full-time, full-year	14.2	54.4	20.5	10.9	3,796	10,676	8,035	8,970
Part-time or part-year	20.5	43.5	18.9	17.2	2,962	7,963	6,012	6,281
Price of attendance								
Less than \$4,000	26.1	4.5	5.6	63.9	1,596	(#)	(#)	1,809
\$4,000–7,999	41.8	19.2	9.7	29.3	2,390	4,627	3,863	3,200
\$8,000–11,999	27.2	36.3	17.6	18.9	2,663	6,654	4,979	4,951
\$12,000 or more	11.5	57.3	22.2	9.1	4,204	9,715	7,382	8,451
Dependency status								
Dependent	15.8	51.4	15.0	17.8	3,029	9,658	5,542	7,636
Independent	19.4	45.5	21.0	14.1	3,221	8,728	7,032	7,069
Dependent 1998 income								
Low (under \$30,000)	26.7	59.1	5.0	9.2	2,808	9,615	(#)	7,384
Middle (\$30,000–80,000)	7.0	49.1	21.3	22.6	3,840	9,229	5,715	7,773
High (over \$80,000)	8.1	33.9	27.2	30.8	(#)	11,900	5,165	8,232
Independent 1998 income								
Low (under \$12,000)	29.5	60.3	2.9	7.3	2,689	8,495	5,636	6,560
Middle (\$12,000–45,000)	13.3	43.8	27.6	15.3	3,728	8,930	6,973	7,475
High (over \$45,000)	12.0	11.1	48.9	28.0	4,912	9,565	7,361	7,293

#Too small to report.

NOTE: Percentages may not sum to 100.0 due to rounding. This table excludes students attending more than one institution. "Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-F.—Percentage of all 1999–2000 undergraduates receiving grants, and average grant amount, according to the source of grant funds

Institutional and student characteristics	Federal grants		State grants		Institutional grants		Private grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	23.1	\$2,063	13.6	\$1,681	16.7	\$3,722	6.9	\$2,051
Any aid	41.7	2,063	24.6	1,681	30.1	3,722	12.5	2,051
Any loan ¹	43.7	2,218	24.3	2,004	29.5	4,574	11.4	1,970
Any grants	52.0	2,063	30.7	1,681	37.5	3,722	15.6	2,051
Attendance pattern								
Full-time, full-year	30.3	2,524	21.7	2,012	29.5	4,626	12.7	2,215
Part-time or part-year	18.6	1,594	8.6	1,156	8.6	1,789	3.3	1,649
Institution type ²								
Public 2-year	17.2	1,741	9.8	916	7.6	594	3.1	1,129
Public 4-year	24.4	2,197	16.3	1,773	17.1	2,503	9.6	1,907
Private not-for-profit 4-year	24.7	2,393	21.5	2,460	45.5	6,606	13.1	2,736
Private for-profit	52.8	2,164	9.1	2,093	6.2	1,171	3.7	2,779
Price of attendance ²								
Less than \$4,000	6.1	892	3.2	537	4.0	385	1.8	647
\$4,000–7,999	26.0	1,726	12.3	947	10.1	886	3.8	1,170
\$8,000–11,999	29.8	2,202	18.8	1,419	15.5	1,538	8.1	1,488
\$12,000 or more	29.9	2,466	20.9	2,468	36.2	5,832	13.7	2,708
Dependency status								
Dependent	20.1	2,133	16.1	1,957	24.1	4,556	10.3	2,218
Independent	26.0	2,012	11.2	1,298	9.4	1,662	3.6	1,590
Dependent 1998 income								
Low (under \$30,000)	61.0	2,409	28.6	1,958	26.5	3,423	8.1	1,972
Middle (\$30,000–80,000)	11.1	1,412	15.8	1,995	24.6	4,934	11.2	2,243
High (over \$80,000)	0.5	1,437	5.8	1,773	21.3	5,003	10.6	2,334
Independent 1998 income								
Low (under \$12,000)	59.2	2,176	20.8	1,457	17.1	1,788	5.2	1,884
Middle (\$12,000–45,000)	24.0	1,831	11.4	1,188	8.7	1,553	3.6	1,513
High (over \$45,000)	1.2	1,120	2.9	1,045	4.1	1,602	2.3	1,228

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

NOTE: Employer tuition reimbursements are not shown as a separate category, but are included in total grants on other tables.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-G.—Percentage of 1999–2000 full-time, full-year undergraduates receiving grants, and average grant amount, according to the source of grant funds

Institutional and student characteristics	Federal grants		State grants		Institutional grants		Private grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	30.3	\$2,524	21.7	\$2,012	29.5	\$4,626	12.7	\$2,215
Any aid	41.8	2,524	30.0	2,012	40.7	4,626	17.6	2,215
Any loan ¹	41.5	2,532	28.5	2,252	37.9	5,084	14.8	1,991
Any grants	51.6	2,524	37.1	2,012	50.3	4,626	21.7	2,215
Institution type ²								
Public 2-year	32.4	2,481	20.6	1,183	15.6	866	7.0	1,370
Public 4-year	28.9	2,482	21.4	1,945	23.4	2,747	13.7	1,981
Private not-for-profit 4-year	27.5	2,723	26.1	2,613	58.9	7,284	17.6	2,783
Private for-profit	51.7	2,563	15.2	2,536	10.4	1,508	5.1	2,602
Price of attendance ²								
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	42.1	2,463	19.9	1,134	19.1	974	7.1	1,156
\$8,000–11,999	31.5	2,468	22.5	1,500	18.0	1,499	10.7	1,457
\$12,000 or more	27.3	2,630	22.3	2,527	40.3	6,078	15.5	2,651
Dependency status								
Dependent	22.8	2,405	20.9	2,121	32.8	5,111	14.6	2,257
Independent	51.0	2,671	24.0	1,749	20.2	2,445	7.5	1,985
Dependent 1998 income								
Low (under \$30,000)	72.4	2,753	38.2	2,164	36.0	4,077	12.0	2,061
Middle (\$30,000–80,000)	13.5	1,579	21.2	2,146	34.1	5,474	16.1	2,281
High (over \$80,000)	0.6	1,605	7.3	1,825	28.3	5,383	14.2	2,338
Independent 1998 income								
Low (under \$12,000)	73.9	2,821	30.5	1,893	26.2	2,400	7.9	1,976
Middle (\$12,000–45,000)	43.4	2,455	22.1	1,605	17.3	2,440	7.7	1,997
High (over \$45,000)	2.2	(#)	8.8	1,423	10.8	2,842	5.6	1,963

#Too small to report.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

NOTE: Employer tuition reimbursements are not shown as a separate category, but are included in total grants on other tables.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-H.—Among all 1999–2000 undergraduates who received any grants, the percentage receiving grants, and average grant amount, according to the source of grant funds

Institutional and student characteristics	Federal grants		State grants		Institutional grants		Private grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	52.0	\$2,063	30.7	\$1,681	37.5	\$3,722	15.6	\$2,051
Any aid	52.0	2,063	30.7	1,681	37.5	3,722	15.6	2,051
Any loan ¹	63.2	2,218	35.2	2,004	42.8	4,574	16.4	1,970
Any grants	52.0	2,063	30.7	1,681	37.5	3,722	15.6	2,051
Attendance pattern								
Full-time, full-year	51.6	2,524	37.1	2,012	50.3	4,626	21.7	2,215
Part-time or part-year	52.5	1,594	24.1	1,156	24.4	1,789	9.2	1,649
Institution type ²								
Public 2-year	52.7	1,741	30.1	916	23.2	594	9.6	1,129
Public 4-year	52.6	2,197	35.2	1,773	37.0	2,503	20.8	1,907
Private not-for-profit 4-year	37.3	2,393	32.4	2,460	68.5	6,606	19.7	2,736
Private for-profit	88.5	2,164	15.2	2,093	10.5	1,171	6.1	2,779
Price of attendance ²								
Less than \$4,000	27.7	892	14.6	537	18.0	385	7.9	647
\$4,000–7,999	61.8	1,726	29.2	947	24.0	886	9.1	1,170
\$8,000–11,999	59.9	2,202	37.9	1,419	31.2	1,538	16.3	1,488
\$12,000 or more	48.2	2,466	33.7	2,468	58.3	5,832	22.1	2,708
Dependency status								
Dependent	43.5	2,133	34.9	1,957	52.3	4,556	22.4	2,218
Independent	61.0	2,012	26.3	1,298	22.1	1,662	8.5	1,590
Dependent 1998 income								
Low (under \$30,000)	85.4	2,409	40.0	1,958	37.1	3,423	11.4	1,972
Middle (\$30,000–80,000)	26.1	1,412	37.2	1,995	57.8	4,934	26.4	2,243
High (over \$80,000)	1.7	1,437	18.8	1,773	69.7	5,003	34.8	2,334
Independent 1998 income								
Low (under \$12,000)	87.3	2,176	30.6	1,457	25.2	1,788	7.6	1,884
Middle (\$12,000–45,000)	59.2	1,831	28.0	1,188	21.6	1,553	8.9	1,513
High (over \$45,000)	4.9	1,120	11.5	1,045	16.6	1,602	9.2	1,228

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

NOTE: Employer tuition reimbursements are not shown as a separate category, but are included in total grants on other tables.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-I.—Among 1999–2000 full-time, full-year undergraduates who received any grants, the percentage receiving grants, and average grant amount, according to the source of grant funds

Institutional and student characteristics	Federal grants		State grants		Institutional grants		Private grants	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	51.6	\$2,524	37.1	\$2,012	50.3	\$4,626	21.7	\$2,215
Any aid	51.6	2,524	37.1	2,012	50.3	4,626	21.7	2,215
Any loan ¹	56.9	2,532	39.0	2,252	51.9	5,084	20.3	1,991
Any grants	51.6	2,524	37.1	2,012	50.3	4,626	21.7	2,215
Institution type ²								
Public 2-year	65.2	2,481	41.5	1,183	31.4	866	14.1	1,370
Public 4-year	53.0	2,482	39.3	1,945	42.9	2,747	25.1	1,981
Private not-for-profit 4-year	36.7	2,723	34.9	2,613	78.6	7,284	23.5	2,783
Private for-profit	84.2	2,563	24.7	2,536	17.0	1,508	8.3	2,602
Price of attendance ²								
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	72.2	2,463	34.1	1,134	32.8	974	12.2	1,156
\$8,000–11,999	58.8	2,468	42.0	1,500	33.7	1,499	20.0	1,457
\$12,000 or more	43.5	2,630	35.6	2,527	64.3	6,078	24.7	2,651
Dependency status								
Dependent	40.8	2,405	37.3	2,121	58.6	5,111	26.1	2,257
Independent	77.3	2,671	36.4	1,749	30.7	2,445	11.4	1,985
Dependent 1998 income								
Low (under \$30,000)	87.2	2,753	46.1	2,164	43.4	4,077	14.4	2,061
Middle (\$30,000–80,000)	25.0	1,579	39.3	2,146	63.1	5,474	29.8	2,281
High (over \$80,000)	1.6	1,605	18.7	1,825	72.9	5,383	36.6	2,338
Independent 1998 income								
Low (under \$12,000)	90.6	2,821	37.4	1,893	32.2	2,400	9.7	1,976
Middle (\$12,000–45,000)	70.8	2,455	36.1	1,605	28.3	2,440	12.5	1,997
High (over \$45,000)	7.3	(#)	28.7	1,423	35.0	2,842	18.2	1,963

#Too small to report.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

NOTE: Employer tuition reimbursements are not shown as a separate category, but are included in total grants on other tables.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-J.—Percentage of all 1999–2000 undergraduates receiving aid, and average aid amount, according to the source of aid funds

Institutional and student characteristics	Federal aid		State aid		Institutional aid		Private aid	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total ¹	39.1	\$5,226	14.1	\$1,797	17.4	\$3,776	9.1	\$3,217
Any aid ¹	70.6	5,226	25.5	1,797	31.5	3,776	16.4	3,217
Any loan ²	97.6	6,448	25.7	2,189	31.4	4,613	18.8	3,950
Any grants	68.4	5,111	31.3	1,777	38.4	3,800	18.5	3,010
Attendance pattern								
Full-time, full-year	56.8	6,088	22.6	2,152	30.8	4,690	16.2	3,377
Part-time or part-year	28.0	4,133	8.8	1,229	9.1	1,832	4.6	2,860
Institution type ³								
Public 2-year	20.7	2,609	10.2	988	7.7	607	3.6	1,697
Public 4-year	46.4	5,574	17.0	1,873	18.6	2,525	11.9	2,600
Private not-for-profit 4-year	56.6	6,858	22.3	2,662	46.7	6,758	18.7	4,599
Private for-profit	80.3	6,307	9.5	2,331	7.3	1,380	7.8	5,145
Price of attendance ³								
Less than \$4,000	6.8	1,103	3.3	538	4.1	389	2.0	752
\$4,000–7,999	33.0	2,611	12.6	973	10.4	917	4.8	1,426
\$8,000–11,999	48.4	4,616	19.6	1,506	16.5	1,598	10.1	1,970
\$12,000 or more	64.5	7,274	21.9	2,674	37.9	5,886	18.8	4,457
Dependency status								
Dependent	43.7	5,237	16.9	2,106	25.3	4,610	13.2	3,282
Independent	34.6	5,214	11.5	1,361	9.9	1,717	5.0	3,053
Dependent 1998 income								
Low (under \$30,000)	66.8	4,928	28.9	2,011	27.7	3,459	10.6	2,977
Middle (\$30,000–80,000)	41.3	5,110	16.6	2,168	25.6	4,988	14.4	3,229
High (over \$80,000)	27.8	6,220	6.7	2,189	22.6	5,072	13.4	3,593
Independent 1998 income								
Low (under \$12,000)	63.7	5,398	21.2	1,518	18.0	1,848	6.8	3,216
Middle (\$12,000–45,000)	35.1	4,928	11.7	1,254	9.1	1,609	5.3	3,008
High (over \$45,000)	9.0	5,959	3.0	1,104	4.3	1,631	3.2	2,882

¹Includes aid other than grants and loans.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

³Excludes students attending more than one institution.

NOTE: Employer tuition reimbursements are not shown as a separate category, but are included in total grants on other tables.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.2-K.—Percentage of 1999–2000 full-time, full-year undergraduates receiving aid, and average aid amount, according to the source of aid funds

Institutional and student characteristics	Federal aid		State aid		Institutional aid		Private aid	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total ¹	56.8	\$6,088	22.6	\$2,152	30.8	\$4,690	16.2	\$3,377
Any aid ¹	78.3	6,088	31.2	2,152	42.5	4,690	22.4	3,377
Any loan ²	98.1	6,984	30.1	2,452	39.8	5,161	22.5	3,911
Any grants	76.0	6,053	37.9	2,130	51.4	4,725	25.6	3,202
Institution type ³								
Public 2-year	40.2	3,536	21.8	1,300	15.7	884	8.2	2,245
Public 4-year	56.4	6,041	22.2	2,060	25.3	2,768	16.4	2,620
Private not-for-profit 4-year	67.2	7,283	27.1	2,825	60.5	7,455	24.4	4,561
Private for-profit	85.6	7,654	15.9	2,875	11.4	1,647	10.1	5,020
Price of attendance ³								
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	50.0	3,033	20.2	1,148	19.4	1,009	8.6	1,355
\$8,000–11,999	50.6	4,684	23.5	1,594	19.2	1,577	12.6	1,798
\$12,000 or more	62.5	7,416	23.3	2,733	42.1	6,145	20.4	4,216
Dependency status								
Dependent	53.1	5,765	21.9	2,279	34.3	5,174	18.3	3,350
Independent	66.9	6,800	24.6	1,840	21.2	2,515	10.5	3,509
Dependent 1998 income								
Low (under \$30,000)	79.0	5,690	38.8	2,221	37.5	4,117	15.1	3,031
Middle (\$30,000–80,000)	52.6	5,523	22.2	2,327	35.5	5,542	20.2	3,308
High (over \$80,000)	34.3	6,514	8.4	2,272	29.9	5,456	17.6	3,639
Independent 1998 income								
Low (under \$12,000)	79.2	7,117	31.5	1,964	27.5	2,473	10.5	3,389
Middle (\$12,000–45,000)	65.1	6,364	22.7	1,714	18.1	2,520	10.9	3,281
High (over \$45,000)	32.2	7,467	9.1	1,576	11.3	2,841	8.5	5,101

#Too small to report.

¹Includes aid other than grants and loans.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

³Excludes students attending more than one institution.

NOTE: Employer tuition reimbursements are not shown as a separate category, but are included in total grants on other tables.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.3-A.—Percentage of 1999–2000 undergraduates who received a federal student loan in 1999–2000 or ever received a federal student loan through 2000 and average amounts borrowed, by student characteristics

Institutional and student characteristics	Received federal student loan in 1999–2000	Amount of federal student loan in 1999–2000	Ever received federal student loans through 2000	Cumulative amount of federal student loans through 2000	Still owe federal under-graduate loans in 2000	Amount still owed on federal under-graduate loans in 2000
Total	27.9	\$4,643	42.0	\$9,939	38.2	\$9,952
Attendance pattern						
Full-time, full-year	44.3	4,825	52.5	10,529	51.1	10,413
Part-time or part-year	17.7	4,357	35.4	9,393	30.2	9,464
Institution type ¹						
Public 2-year	7.0	3,052	22.5	6,305	17.4	6,030
Public 4-year	38.5	4,568	51.9	11,043	49.1	11,007
Private not-for-profit 4-year	48.2	5,132	60.8	11,990	57.7	11,872
Private for-profit	65.3	5,338	76.9	9,470	74.2	9,014
Price of attendance ¹						
Less than \$4,000	1.1	1,801	21.1	7,502	13.9	7,384
\$4,000–7,999	14.1	2,705	30.6	7,330	26.7	7,223
\$8,000–11,999	34.2	4,123	46.5	9,242	43.7	9,194
\$12,000 or more	58.3	5,367	65.6	12,172	64.3	11,927
Dependency status						
Dependent	33.8	3,999	43.0	8,792	42.0	8,705
Independent	22.3	5,584	41.1	11,100	34.6	11,414
Dependent 1998 income						
Low (under \$30,000)	37.2	4,028	46.8	8,414	45.9	8,340
Middle (\$30,000–80,000)	36.2	3,971	45.2	8,894	44.2	8,802
High (over \$80,000)	26.5	4,031	35.8	8,993	34.5	8,906
Independent 1998 income						
Low (under \$12,000)	37.9	5,444	53.2	12,307	49.9	12,393
Middle (\$12,000–45,000)	22.8	5,546	42.5	10,867	36.2	11,166
High (over \$45,000)	8.2	6,310	28.5	9,760	19.0	10,015
Undergraduate class level						
First year	24.6	3,444	35.9	5,417	32.1	5,078
Second year	26.3	4,150	41.1	8,505	37.3	8,530
Third year	48.5	5,791	59.9	13,132	57.6	13,129
Fourth year or more	38.9	5,748	57.3	16,245	53.7	16,291
Graduating seniors ²	44.3	5,733	62.1	16,888	58.7	16,786

¹Excludes students attending more than one institution.

²Also included in fourth year or more.

NOTE: "Federal student loans" exclude parent PLUS loans.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.3-B.—Percentage of 1999–2000 undergraduates in public 2-year institutions who received a federal student loan in 1999–2000 or ever received a federal student loan through 2000 and average amounts borrowed, by student characteristics

Institutional and student characteristics	Received federal student loan in 1999–2000	Amount of federal student loan in 1999–2000	Ever received federal student loans through 2000	Cumulative amount of federal student loans through 2000	Still owe federal undergraduate loans in 2000	Amount still owed on federal undergraduate loans in 2000
Total	7.0	\$3,052	22.5	\$6,305	17.4	\$6,030
Attendance pattern						
Full-time, full-year	16.3	3,361	27.1	5,766	24.4	5,507
Part-time or part-year	4.8	2,805	21.4	6,466	15.7	6,223
Price of attendance						
Less than \$4,000	0.6	(#)	17.9	6,450	11.2	5,957
\$4,000–7,999	8.8	2,364	23.0	5,739	19.3	5,541
\$8,000–11,999	16.7	3,577	30.8	6,507	26.9	6,404
\$12,000 or more	30.0	4,494	37.2	9,000	36.5	8,485
Dependency status						
Dependent	7.4	2,357	17.3	4,216	16.0	4,017
Independent	6.8	3,484	25.4	7,113	18.2	7,040
Dependent 1998 income						
Low (under \$30,000)	8.2	2,296	17.9	3,874	17.1	3,648
Middle (\$30,000–80,000)	8.2	2,363	17.9	4,292	16.6	4,183
High (over \$80,000)	4.2	(#)	14.9	4,516	13.2	4,118
Independent 1998 income						
Low (under \$12,000)	12.3	3,294	30.1	6,857	25.8	6,911
Middle (\$12,000–45,000)	7.9	3,578	27.5	6,910	20.0	7,213
High (over \$45,000)	1.9	3,609	19.7	7,759	11.1	6,749
Undergraduate class level*						
First year	8.1	2,733	21.6	5,502	16.7	5,089
Second year	8.2	3,562	26.6	6,954	21.4	6,806
Ever attend 4-year college						
Attended 4-year college	6.2	3,641	34.1	8,260	25.4	7,803
Never attended 4-year college	9.1	2,946	19.2	5,030	15.4	4,862

#Too small to report.

*Unclassified students and students beyond the second year are not shown, but are included in the totals.

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.3-C.—Percentage of 1999–2000 undergraduates in public 4-year institutions who received a federal student loan in 1999–2000 or ever received a federal student loan through 2000 and average amounts borrowed, by student characteristics

Institutional and student characteristics	Received federal student loan in 1999–2000	Amount of federal student loan in 1999–2000	Ever received federal student loans through 2000	Cumulative amount of federal student loans through 2000	Still owe federal undergraduate loans in 2000	Amount still owed on federal undergraduate loans in 2000
Total	38.5	\$4,568	51.9	\$11,043	49.1	\$11,007
Attendance pattern						
Full-time, full-year	47.4	4,737	55.1	10,841	54.0	10,733
Part-time or part-year	27.9	4,226	48.0	11,321	43.3	11,418
Price of attendance						
Less than \$4,000	3.5	2,099	35.9	10,270	27.6	10,534
\$4,000–7,999	25.1	2,884	43.5	8,941	39.9	8,929
\$8,000–11,999	44.5	4,241	54.5	10,325	52.7	10,270
\$12,000 or more	52.1	5,433	59.7	12,937	58.5	12,732
Dependency status						
Dependent	40.1	3,898	49.4	8,985	48.5	8,903
Independent	35.9	5,816	56.0	14,063	50.2	14,388
Dependent 1998 income						
Low (under \$30,000)	48.9	3,835	58.0	8,602	57.1	8,544
Middle (\$30,000–80,000)	43.9	3,876	53.0	9,151	52.3	9,049
High (over \$80,000)	27.8	4,033	37.3	9,026	36.2	8,967
Independent 1998 income						
Low (under \$12,000)	56.3	5,883	69.9	16,216	67.9	16,143
Middle (\$12,000–45,000)	34.4	5,690	56.0	13,383	50.6	13,518
High (over \$45,000)	11.0	6,119	37.0	10,566	25.4	11,428
Undergraduate class level						
First year	41.7	3,064	48.1	4,621	46.6	4,446
Second year	40.0	3,817	51.0	8,514	48.9	8,566
Third year	45.8	5,381	56.7	12,289	54.8	12,264
Fourth year or more	35.5	5,502	54.5	15,399	51.0	15,507
Graduating seniors*	41.7	5,364	59.9	16,117	56.7	16,080
Ever attend community college						
Attended community college	39.4	5,035	55.5	12,120	51.5	12,184
Never attended community college	41.7	4,201	53.6	10,383	51.7	10,299

*Also included in fourth year or more.

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.3-D.—Percentage of 1999–2000 undergraduates in private not-for-profit 4-year institutions who received a federal student loan in 1999–2000 or ever received a federal student loan through 2000 and average amounts borrowed, by student characteristics

Institutional and student characteristics	Received federal student loan in 1999–2000	Amount of federal student loan in 1999–2000	Ever received federal student loans through 2000	Cumulative amount of federal student loans through 2000	Still owe federal undergraduate loans in 2000	Amount still owed on federal undergraduate loans in 2000
Total	48.2	\$5,132	60.8	\$11,990	57.7	\$11,872
Attendance pattern						
Full-time, full-year	58.2	5,135	65.2	11,691	64.1	11,526
Part-time or part-year	32.6	5,121	53.9	12,556	47.7	12,601
Price of attendance						
Less than \$4,000	1.0	(#)	35.1	9,373	22.0	9,804
\$4,000–7,999	14.6	2,891	42.4	8,963	35.8	8,457
\$8,000–11,999	34.7	4,242	53.2	10,524	48.7	10,431
\$12,000 or more	60.7	5,238	67.5	12,595	66.2	12,397
Dependency status						
Dependent	56.0	4,523	64.0	10,785	63.1	10,649
Independent	34.8	6,819	55.3	14,395	48.4	14,617
Dependent 1998 income						
Low (under \$30,000)	61.0	4,761	70.2	10,773	69.3	10,729
Middle (\$30,000–80,000)	63.1	4,535	70.9	10,902	70.0	10,735
High (over \$80,000)	43.0	4,292	50.7	10,567	49.5	10,411
Independent 1998 income						
Low (under \$12,000)	52.4	6,512	68.1	15,307	64.7	15,395
Middle (\$12,000–45,000)	38.1	6,913	58.7	15,129	53.7	14,766
High (over \$45,000)	16.6	7,245	40.6	11,705	28.5	12,874
Undergraduate class level						
First year	50.6	3,520	57.8	4,850	55.0	4,599
Second year	52.4	4,259	61.1	9,170	59.1	9,162
Third year	55.2	6,295	68.3	14,277	65.2	14,328
Fourth year or more	44.3	6,068	61.7	17,627	58.1	17,548
Graduating seniors*	49.8	6,103	66.2	17,969	62.9	17,747
Ever attend community college						
Attended community college	48.8	5,798	63.8	14,103	59.4	13,940
Never attended community college	54.9	4,814	64.3	11,629	62.1	11,630

#Too small to report.

*Also included in fourth year or more.

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.3-E.—Percentage of 1999–2000 undergraduates in private for-profit institutions who received a federal student loan in 1999–2000 or ever received a federal student loan through 2000 and average amounts borrowed, by student characteristics

Institutional and student characteristics	Received federal student loan in 1999–2000	Amount of federal student loan in 1999–2000	Ever received federal student loans through 2000	Cumulative amount of federal student loans through 2000	Still owe federal undergraduate loans in 2000	Amount still owed on federal undergraduate loans in 2000
Total	65.3	\$5,338	76.9	\$9,470	74.2	\$9,014
Attendance pattern						
Full-time, full-year	74.0	5,943	80.3	11,799	78.6	11,296
Part-time or part-year	60.9	4,973	75.2	8,235	72.0	7,776
Level of institution						
4-year	67.3	6,470	75.9	14,209	73.4	13,595
2-year	75.4	5,079	86.3	9,693	84.5	9,142
Less than 2-year	54.0	4,879	68.2	6,148	64.6	5,841
Price of attendance						
Less than \$4,000	8.8	(#)	33.8	6,770	28.1	5,047
\$4,000–7,999	28.0	3,222	49.2	6,933	44.0	6,127
\$8,000–11,999	51.5	4,247	68.1	6,998	64.9	6,450
\$12,000 or more	78.5	5,691	86.3	10,330	84.3	9,904
Dependency status						
Dependent	65.3	4,454	74.3	8,060	73.3	7,722
Independent	65.2	5,668	77.9	9,971	74.5	9,487
Dependent 1998 income						
Low (under \$30,000)	63.1	4,751	72.8	7,905	72.1	7,683
Middle (\$30,000–80,000)	69.5	4,278	77.7	8,019	76.8	7,514
High (over \$80,000)	59.2	4,078	68.2	8,752	65.9	8,643
Independent 1998 income						
Low (under \$12,000)	62.2	5,059	73.5	8,204	70.9	7,823
Middle (\$12,000–45,000)	70.4	5,848	83.2	10,700	79.9	10,198
High (over \$45,000)	56.7	6,743	72.5	12,088	66.9	11,491
Undergraduate class level						
First year	74.3	4,648	82.7	6,514	80.3	6,034
Second year	78.5	5,907	88.5	12,803	87.0	12,390
Third year	74.6	8,206	80.4	19,374	78.7	18,254
Fourth year or more	63.9	7,609	76.7	20,479	73.1	20,523
Graduating seniors*	57.9	7,979	77.2	24,392	71.7	24,786
Ever attend community college						
Attended community college	74.5	5,538	85.8	10,231	83.3	9,750
Never attended community college	61.1	5,260	74.3	8,431	71.0	8,082

#Too small to report.

*Also included in fourth year or more.

NOTE: "Federal student loans" exclude parent PLUS loans. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.4-A.—Percentage of 1999–2000 undergraduates receiving loans from various types of programs, by institutional and student characteristics

Institutional and student characteristics	Any loan (including PLUS)	All non-federal loans ¹	Private sources loans	Any federal loan (except PLUS)	Stafford loan	Perkins loan	Any federal loan (including PLUS)	PLUS loan
Total	29.0	3.9	2.9	27.9	27.6	3.2	28.2	2.9
Any aid	52.4	7.0	5.3	50.5	49.9	5.9	50.9	5.2
Any loan ²	100.0	13.4	10.1	96.9	95.8	11.2	97.0	9.4
Stafford loan								
maximum 1999–2000								
No Stafford	1.9	1.3	0.9	0.5	(†)	0.4	0.8	0.3
Less than maximum	100.0	7.5	5.8	100.0	100.0	8.8	100.0	4.7
Maximum	100.0	13.6	10.4	100.0	100.0	12.2	100.0	14.2
Attendance pattern								
Full-time, full-year	45.8	6.8	5.0	44.3	43.7	6.6	44.7	5.6
Part-time or part-year	18.5	2.1	1.6	17.7	17.5	1.1	17.8	1.2
Institution type ³								
Public 2-year	7.5	1.0	0.7	7.0	6.9	0.2	7.0	0.1
Public 4-year	39.8	4.1	3.1	38.5	38.0	4.7	38.8	3.5
Private not-for-profit 4-year	50.1	10.9	8.0	48.2	47.3	9.5	48.6	7.1
Private for-profit	66.8	6.5	4.8	65.3	65.0	2.3	65.6	6.7
Price of attendance ³								
Less than \$4,000	1.4	0.4	0.3	1.1	1.1	0.0	1.1	0.0
\$4,000–7,999	14.9	1.3	1.0	14.1	13.9	0.6	14.2	0.4
\$8,000–11,999	35.6	3.5	2.6	34.2	33.8	2.6	34.4	2.2
\$12,000 or more	59.9	9.8	7.3	58.3	57.7	9.4	58.8	8.2
Dependency status								
Dependent	35.3	5.6	4.2	33.8	33.4	4.8	34.2	5.8
Independent	23.0	2.2	1.7	22.3	22.0	1.8	22.3	(†)
Dependent 1998 income								
Low (under \$30,000)	38.2	5.0	3.7	37.2	36.3	7.6	37.4	3.3
Middle (\$30,000–80,000)	37.7	6.1	4.5	36.2	35.8	5.3	36.6	6.5
High (over \$80,000)	28.3	5.2	3.9	26.5	26.4	1.3	27.2	6.7
Independent 1998 income								
Low (under \$12,000)	38.6	3.0	2.2	37.9	37.2	4.3	37.9	(†)
Middle (\$12,000–45,000)	23.5	2.4	1.9	22.8	22.6	1.4	22.8	(†)
High (over \$45,000)	8.9	1.2	1.0	8.2	8.2	0.2	8.2	(†)

†Not applicable.

¹State, institutional and private sources.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

³Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.4-B.—Average amount of loans received by 1999–2000 undergraduates from various types of programs, by institutional and student characteristics

Institutional and student characteristics	Any loan (including PLUS)	All non-federal loans ¹	Private sources loans	Any federal loan (except PLUS)	Stafford loan	Perkins loan	Any federal loan (including PLUS)	PLUS loan
Total	\$5,802	\$4,713	\$5,135	\$4,643	\$4,492	\$1,695	\$5,334	\$7,080
Any aid	5,802	4,713	5,135	4,643	4,492	1,695	5,334	7,080
Any loan ²	5,788	4,713	5,135	4,643	4,492	1,695	5,316	7,020
Stafford loan								
maximum 1999–2000								
No Stafford	4,215	3,866	4,447	1,729	(†)	1,691	4,446	8,224
Less than maximum	4,441	3,943	4,294	3,874	3,717	1,705	4,144	5,764
Maximum	7,209	5,496	5,861	5,416	5,205	1,690	6,461	7,352
Attendance pattern								
Full-time, full-year	6,318	4,939	5,268	4,825	4,611	1,783	5,728	7,493
Part-time or part-year	5,006	4,248	4,867	4,357	4,308	1,373	4,716	5,857
Institution type ³								
Public 2-year	3,395	3,519	3,898	3,052	3,035	(#)	3,135	(#)
Public 4-year	5,351	3,764	4,051	4,568	4,419	1,655	5,096	6,153
Private not-for-profit 4-year	7,423	5,750	6,298	5,132	4,853	1,776	6,368	8,753
Private for-profit	6,371	5,502	6,207	5,338	5,308	1,383	5,949	6,211
Price of attendance ³								
Less than \$4,000	1,647	1,068	(#)	1,801	1,807	(#)	1,815	(#)
\$4,000–7,999	2,820	2,064	2,235	2,705	2,712	968	2,766	2,647
\$8,000–11,999	4,537	2,831	3,016	4,123	4,051	1,536	4,399	4,729
\$12,000 or more	7,271	5,874	6,451	5,367	5,126	1,788	6,436	7,969
Dependency status								
Dependent	5,728	4,605	4,912	3,999	3,800	1,703	5,151	7,082
Independent	5,912	4,980	5,660	5,584	5,504	1,676	5,604	(†)
Dependent 1998 income								
Low (under \$30,000)	4,856	3,772	4,181	4,028	3,759	1,709	4,466	5,157
Middle (\$30,000–80,000)	5,616	4,406	4,697	3,971	3,757	1,697	5,049	6,320
High (over \$80,000)	7,024	5,712	5,958	4,031	3,954	1,713	6,222	9,230
Independent 1998 income								
Low (under \$12,000)	5,734	4,564	5,404	5,444	5,340	1,722	5,475	(†)
Middle (\$12,000–45,000)	5,910	5,008	5,549	5,546	5,473	1,612	5,561	(†)
High (over \$45,000)	6,579	5,782	6,507	6,310	6,278	(#)	6,307	(†)

#Too small to report.

†Not applicable.

¹State, institutional or private sources.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

³Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.5-A.—Percentage distribution of 1999–2000 federal student loan borrowers according to combinations of loans from various federal programs, by institutional and student characteristics

Institutional and student characteristics	Stafford only	Stafford and Perkins	Stafford and PLUS	Stafford, Perkins, PLUS	Perkins only	PLUS only	Other combinations
Total	79.1	9.2	8.4	1.1	1.1	0.8	0.3
Any federal loan ¹	79.8	9.3	8.4	1.1	1.1	(t)	0.3
Attendance pattern							
Full-time, full-year	74.0	11.9	10.1	1.6	1.2	0.8	0.4
Part-time or part-year	87.2	5.1	5.6	0.3	0.9	0.7	0.1
Institution type ²							
Public 2-year	95.7	1.6	1.5	0.0	0.5	0.5	0.1
Public 4-year	79.4	9.9	7.6	0.8	1.3	0.7	0.3
Private not-for-profit 4-year	68.1	15.2	11.1	2.7	1.6	0.8	0.6
Private for-profit	86.5	2.9	9.5	0.3	0.4	0.5	0.0
Price of attendance ²							
Less than \$4,000	95.9	1.4	0.5	0.0	1.0	1.2	0.0
\$4,000–7,999	92.6	2.6	2.3	0.0	1.9	0.6	0.1
\$8,000–11,999	86.3	6.0	5.4	0.4	1.1	0.6	0.2
\$12,000 or more	71.7	13.0	11.2	1.9	1.0	0.7	0.4
Dependency status							
Dependent	70.8	10.9	13.8	1.8	1.1	1.3	0.2
Independent	91.4	6.8	(t)	(t)	1.1	(t)	0.4
Dependent 1998 income							
Low (under \$30,000)	72.0	16.4	6.7	1.7	2.3	0.6	0.4
Middle (\$30,000–80,000)	70.2	11.0	14.2	2.4	0.9	1.1	0.2
High (over \$80,000)	70.9	4.0	21.6	0.6	0.2	2.5	0.2
Independent 1998 income							
Low (under \$12,000)	87.9	9.3	(t)	(t)	1.9	(t)	0.3
Middle (\$12,000–45,000)	93.2	5.6	(t)	(t)	0.6	(t)	0.4
High (over \$45,000)	97.3	2.3	(t)	(t)	0.1	(t)	0.2
Undergraduate class level							
First year	78.1	8.1	10.2	1.4	0.7	1.3	0.2
Second year	77.6	9.7	9.4	1.3	1.1	0.7	0.2
Third year	80.3	9.4	7.7	1.0	1.0	0.6	0.1
Fourth year or more	81.2	10.4	5.4	0.5	1.7	0.4	0.5
Graduating senior ³	79.7	10.3	6.7	0.6	1.4	0.6	0.7

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

³Also included in fourth year or more.

NOTE: PLUS loans are available only to parents of dependent students. Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.5-B.—Average amount received by federal student loan borrowers in 1999–2000 according to combinations of loans from various federal programs, by institutional and student characteristics

Institutional and student characteristics	Stafford only	Stafford and Perkins	Stafford and PLUS	Stafford, Perkins, PLUS	Perkins only	PLUS only	Other combinations
Total	\$4,602	\$6,198	\$10,641	\$11,397	\$1,682	\$7,989	\$8,222
Any federal loan ¹	4,602	6,198	10,641	11,397	1,682	(†)	8,222
Attendance pattern							
Full-time, full-year	4,759	6,320	11,288	11,653	1,845	8,879	8,811
Part-time or part-year	4,395	5,749	8,821	(#)	1,336	6,384	(#)
Institution type ²							
Public 2-year	3,049	(#)	(#)	(#)	(#)	(#)	(#)
Public 4-year	4,515	5,996	9,939	9,694	1,774	6,192	6,106
Private not-for-profit 4-year	5,118	6,369	12,632	12,133	1,664	13,614	10,881
Private for-profit	5,506	7,854	9,384	(#)	(#)	5,425	(#)
Price of attendance ²							
Less than \$4,000	1,814	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	2,747	3,148	4,249	(#)	1,008	(#)	(#)
\$8,000–11,999	4,158	4,928	8,003	(#)	1,641	(#)	(#)
\$12,000 or more	5,431	6,597	11,792	11,674	2,052	11,038	9,198
Dependency status							
Dependent	3,856	5,496	10,642	11,426	1,821	7,878	8,540
Independent	5,458	7,867	(†)	(†)	1,469	(†)	7,917
Dependent 1998 income							
Low (under \$30,000)	3,774	5,613	8,349	11,117	1,820	(#)	(#)
Middle (\$30,000–80,000)	3,827	5,353	9,868	11,072	1,829	6,937	(#)
High (over \$80,000)	4,026	5,861	12,724	(#)	(#)	9,880	(#)
Independent 1998 income							
Low (under \$12,000)	5,278	7,689	(†)	(†)	1,557	(†)	(#)
Middle (\$12,000–45,000)	5,416	8,139	(†)	(†)	1,266	(†)	(#)
High (over \$45,000)	6,283	(#)	(†)	(†)	(#)	(†)	(#)
Undergraduate class level							
First year	3,427	4,902	9,430	10,206	1,627	7,016	(#)
Second year	4,070	5,464	10,882	11,360	1,794	(#)	(#)
Third year	5,701	7,430	11,913	13,841	(#)	(#)	(#)
Fourth year or more	5,690	7,160	12,105	12,571	1,539	10,627	8,111
Graduating senior ³	5,641	7,165	12,110	14,929	1,587	11,066	10,060

#Too small to report.

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

³Also included in fourth year or more.

NOTE: PLUS loans are available only to parents of dependent students. Averages for “Other combinations” in table 1.5a are not shown because sample sizes were too small.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.6-A.—Percentage of 1999–2000 undergraduates receiving any Stafford, any subsidized, and any unsubsidized loans, and average loan amounts, by institutional and student characteristics

Institutional and student characteristics	Any Stafford loan	Total Stafford amount	Subsidized loan	Subsidized amount	Unsubsidized loan	Unsubsidized amount
Total undergraduates	27.6	\$4,492	23.2	\$3,214	14.9	\$3,328
Any aid	49.9	4,492	41.9	3,214	26.9	3,328
Any loan ¹	95.8	4,492	80.4	3,214	51.7	3,328
Any Stafford loan	100.0	4,492	83.9	3,214	54.0	3,328
Attendance pattern						
Full-time, full-year	43.7	4,611	36.1	3,469	22.2	3,438
Part-time or part-year	17.5	4,308	15.1	2,831	10.3	3,179
Institution type ²						
Public 2-year	6.9	3,035	5.7	2,191	3.6	2,390
Public 4-year	38.0	4,419	30.6	3,354	19.8	3,307
Private not-for-profit 4-year	47.3	4,853	40.6	3,694	21.5	3,723
Private for-profit	65.0	5,308	61.2	2,724	51.9	3,435
Dependency status						
Dependent	33.4	3,800	26.0	3,145	14.7	3,060
Independent	22.0	5,504	20.5	3,299	15.0	3,581
Dependent 1998 income						
Low (under \$30,000)	36.3	3,759	35.6	3,238	7.9	2,663
Middle (\$30,000–80,000)	35.8	3,757	29.9	3,119	15.0	2,773
High (over \$80,000)	26.4	3,954	10.6	3,002	20.3	3,574
Independent 1998 income						
Low (under \$12,000)	37.2	5,340	36.2	3,416	23.1	3,232
Middle (\$12,000–45,000)	22.6	5,473	21.3	3,214	15.8	3,505
High (over \$45,000)	8.2	6,278	5.6	3,195	6.9	4,859
Undergraduate class level						
First year	24.4	3,286	20.5	2,205	12.8	2,731
Second year	26.0	3,986	21.8	2,882	13.7	2,992
Third year	48.1	5,646	40.4	4,249	26.0	3,834
Fourth year or more	38.2	5,626	32.0	4,080	21.7	3,915
Graduating senior ³	43.6	5,590	36.0	4,156	24.1	3,915

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

³Also included in fourth year or more.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.6-B.—Percentage of 1999–2000 undergraduate Stafford loan borrowers with subsidized and unsubsidized loans, and average loan amounts, by institutional and student characteristics

Institutional and student characteristics	Total Stafford amount	Subsidized loan	Subsidized amount	Unsubsidized loan	Unsubsidized amount
Total Stafford borrowers	\$4,492	83.9	\$3,214	54.0	\$3,328
Attendance pattern					
Full-time, full-year	4,611	82.7	3,469	50.7	3,438
Part-time or part-year	4,308	85.9	2,831	59.0	3,179
Institution type ¹					
Public 2-year	3,035	81.6	2,191	52.2	2,390
Public 4-year	4,419	80.5	3,354	51.9	3,307
Private not-for-profit 4-year	4,853	85.7	3,694	45.4	3,723
Private for-profit	5,308	94.1	2,724	79.9	3,435
Dependency status					
Dependent	3,800	77.9	3,145	44.2	3,060
Independent	5,504	92.8	3,299	68.2	3,581
Dependent 1998 income					
Low (under \$30,000)	3,759	98.2	3,238	21.7	2,663
Middle (\$30,000–80,000)	3,757	83.3	3,119	41.8	2,773
High (over \$80,000)	3,954	40.1	3,002	77.0	3,574
Independent 1998 income					
Low (under \$12,000)	5,340	97.4	3,416	62.2	3,232
Middle (\$12,000–45,000)	5,473	94.2	3,214	69.8	3,505
High (over \$45,000)	6,278	68.6	3,195	84.4	4,859
Undergraduate class level					
First year	3,286	84.0	2,205	52.5	2,731
Second year	3,986	83.6	2,882	52.7	2,992
Third year	5,646	84.1	4,249	54.0	3,834
Fourth year or more	5,626	83.6	4,080	56.6	3,915
Graduating senior ²	5,590	82.5	4,156	55.2	3,915

¹Excludes students attending more than one institution.

²Also included in fourth year or more.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.7—Percentage distribution of 1999–2000 undergraduates with Stafford loans according to subsidized and unsubsidized loan combinations and average loan amounts, by institutional and student characteristics

Institutional and student characteristics	Percentage			Average amount			
	Subsidized loan only	Subsidized and unsubsidized loans	Unsubsidized loan only	Subsidized only amount	Subsidized and unsubsidized amount	Unsubsidized only amount	Stafford loan total amount
Total Stafford borrowers	47.5	35.9	16.7	\$3,348	\$6,209	\$4,056	\$4,492
Attendance pattern							
Full-time, full-year	50.7	31.1	18.2	3,607	6,491	4,193	4,611
Part-time or part-year	42.5	43.3	14.2	2,865	5,894	3,781	4,308
Institution type ¹							
Public 2-year	48.6	32.8	18.6	2,214	4,497	2,595	3,035
Public 4-year	49.5	30.7	19.8	3,401	6,321	4,019	4,419
Private not-for-profit 4-year	55.7	29.7	14.6	3,851	6,961	4,381	4,853
Private for-profit	22.8	68.8	8.4	2,846	6,008	6,245	5,308
Price of attendance ¹							
Less than \$4,000	56.0	13.9	30.2	1,637	2,247	1,922	1,807
\$4,000–7,999	51.9	26.1	22.0	2,213	3,656	2,769	2,712
\$8,000–11,999	48.8	32.9	18.3	3,116	5,479	3,982	4,051
\$12,000 or more	45.8	39.8	14.4	3,818	6,801	4,649	5,126
Dependency status							
Dependent	57.0	20.6	22.4	3,390	5,098	3,653	3,800
Independent	33.5	58.3	8.2	3,242	6,782	5,662	5,504
Dependent 1998 income							
Low (under \$30,000)	80.2	17.6	2.1	3,294	5,928	3,331	3,759
Middle (\$30,000–80,000)	59.2	23.8	17.0	3,397	4,904	3,406	3,757
High (over \$80,000)	23.8	16.1	60.0	3,736	4,706	3,838	3,954
Independent 1998 income							
Low (under \$12,000)	39.8	57.4	2.9	3,275	6,809	4,610	5,340
Middle (\$12,000–45,000)	31.9	61.0	7.2	3,209	6,685	5,230	5,473
High (over \$45,000)	16.8	49.5	33.7	3,226	7,213	6,429	6,278
Undergraduate class level							
First year	48.4	35.1	16.5	2,297	4,905	2,739	3,286
Second year	48.8	34.5	16.7	3,063	5,571	3,405	3,986
Third year	47.8	35.7	16.5	4,475	7,381	5,290	5,646
Fourth year or more	45.1	37.5	17.4	4,277	7,280	5,563	5,626
Graduating senior ²	46.9	34.8	18.4	4,377	7,381	5,296	5,590

¹Excludes students attending more than one institution.

²Also included in fourth year or more.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances. Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.8-A.—Percentage of 1999–2000 undergraduates receiving Stafford subsidized loans and average loan amounts according to subsidized maximum or less than maximum amounts borrowed, by institutional and student characteristics

Institutional and student characteristics	All students		Subsidized loans		Average amount		
	Less than maximum	Maximum	Less than maximum	Maximum	Less than maximum	Maximum	Total subsidized
Total	10.5	12.6	45.5	54.5	\$2,388	\$3,903	\$3,214
Attendance pattern							
Full-time, full-year	13.6	22.5	37.8	62.2	2,608	3,992	3,469
Part-time or part-year	8.6	6.5	57.0	43.0	2,169	3,709	2,831
Institution type ¹							
Public 2-year	3.3	2.4	57.6	42.4	1,649	2,927	2,191
Public 4-year	15.9	14.8	51.8	48.2	2,608	4,155	3,354
Private not-for-profit 4-year	13.9	26.7	34.2	65.8	2,651	4,237	3,694
Private for-profit	20.0	41.2	32.8	67.3	1,889	3,130	2,724
Price of attendance ¹							
Less than \$4,000	0.7	0.0	94.8	5.2	1,551	(#)	1,606
\$4,000–7,999	8.3	2.6	76.3	23.7	1,824	2,896	2,078
\$8,000–11,999	14.7	12.9	53.3	46.7	2,400	3,609	2,965
\$12,000 or more	16.4	33.5	32.8	67.2	2,656	4,020	3,573
Dependency status							
Dependent	11.8	14.2	45.5	54.5	2,369	3,793	3,145
Independent	9.3	11.2	45.4	54.6	2,411	4,038	3,299
Dependent 1998 income							
Low (under \$30,000)	14.4	21.3	40.3	59.7	2,511	3,728	3,238
Middle (\$30,000–80,000)	14.1	15.8	47.1	52.9	2,364	3,790	3,119
High (over \$80,000)	5.6	5.0	52.7	47.3	2,067	4,045	3,002
Independent 1998 income							
Low (under \$12,000)	15.7	20.6	43.3	56.8	2,467	4,140	3,416
Middle (\$12,000–45,000)	9.7	11.6	45.7	54.3	2,373	3,920	3,214
High (over \$45,000)	3.1	2.5	55.8	44.2	2,374	4,230	3,195
Undergraduate class level							
First year	7.6	12.9	37.1	62.9	1,478	2,634	2,205
Second year	8.9	12.9	40.9	59.1	1,953	3,525	2,882
Third year	20.8	19.7	51.4	48.7	3,062	5,502	4,249
Fourth year or more	18.2	13.8	56.9	43.1	3,003	5,501	4,080
Graduating senior ²	19.9	16.1	55.4	44.6	2,988	5,604	4,156
Private sources loan							
No private loan	10.1	11.8	46.0	54.0	2,389	3,907	3,209
Received private loan	25.6	39.2	39.5	60.5	2,378	3,861	3,275

#Too small to report.

¹Excludes students attending more than one institution.

²Also included in fourth year or more.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances. Maximum annual subsidized loan amounts vary by class level. Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.8-B.—Percentage of 1999–2000 undergraduates receiving any Stafford loans and average loan amounts according to total maximum or less than maximum amounts borrowed, by institutional and student characteristics

Institutional and student characteristics	All students		Stafford loans		Average Stafford amount		
	Less than maximum	Maximum	Less than maximum	Maximum	Less than maximum	Maximum	Total
Total	13.2	14.4	47.9	52.1	\$3,717	\$5,205	\$4,492
Attendance pattern							
Full-time, full-year	16.2	27.5	37.0	63.0	4,040	4,946	4,611
Part-time or part-year	11.4	6.2	64.9	35.2	3,430	5,927	4,308
Institution type ¹							
Public 2-year	5.1	1.9	73.1	26.9	2,644	4,097	3,035
Public 4-year	19.4	18.6	51.0	49.0	3,962	4,895	4,419
Private not-for-profit 4-year	14.9	32.5	31.5	68.5	4,075	5,210	4,853
Private for-profit	29.1	35.9	44.8	55.2	3,882	6,466	5,308
Price of attendance ¹							
Less than \$4,000	1.0	0.1	95.4	4.6	1,768	(#)	1,807
\$4,000–7,999	11.0	2.9	79.2	20.8	2,504	3,504	2,712
\$8,000–11,999	19.3	14.5	57.2	42.8	3,705	4,512	4,051
\$12,000 or more	19.4	38.3	33.7	66.3	4,421	5,484	5,126
Dependency status							
Dependent	10.2	23.1	30.7	69.3	2,591	4,335	3,800
Independent	16.1	5.9	73.1	26.9	4,408	8,484	5,504
Dependent 1998 income							
Low (under \$30,000)	13.1	23.2	36.1	63.9	2,527	4,455	3,759
Middle (\$30,000–80,000)	11.2	24.7	31.2	68.8	2,598	4,282	3,757
High (over \$80,000)	6.1	20.3	23.0	77.0	2,690	4,330	3,954
Independent 1998 income							
Low (under \$12,000)	29.2	8.0	78.6	21.4	4,465	8,554	5,340
Middle (\$12,000–45,000)	16.0	6.6	70.7	29.3	4,304	8,292	5,473
High (over \$45,000)	5.2	3.0	63.0	37.0	4,665	9,025	6,278
Undergraduate class level							
First year	10.2	14.2	41.9	58.1	2,586	3,790	3,286
Second year	11.5	14.6	44.1	55.9	3,099	4,684	3,986
Third year	23.9	24.1	49.8	50.2	4,549	6,732	5,646
Fourth year or more	22.3	16.0	58.2	41.8	4,622	7,024	5,626
Graduating senior ²	24.1	19.5	55.3	44.7	4,537	6,894	5,590
Private sources loan							
No private loan	12.8	13.3	49.2	50.8	3,728	5,234	4,494
Received private loan	26.4	51.5	33.9	66.1	3,535	4,952	4,472

#Too small to report.

¹Excludes students attending more than one institution.

²Also included in fourth year or more.

NOTE: Includes Federal Family Education Loans (FFEL) and Direct Loans. Subsidized loans are interest-free while the student is enrolled; unsubsidized loans are not. Students may borrow either subsidized or unsubsidized, depending on circumstances. Maximum annual subsidized loan amounts vary by class level. Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.9—Average tuition and fees, nontuition expenses, and total price of attendance for 1999–2000 undergraduates, by type of institution and attendance pattern

Institutional and student characteristics	Tuition and fees	Nontuition expenses	Total price of attendance
All undergraduates			
Total	\$3,431	\$5,846	\$9,283
Institution type			
Public 2-year	721	4,275	4,997
Public 4-year	3,150	6,987	10,153
Private not-for-profit 4-year	11,100	7,423	18,578
Private for-profit	6,570	7,719	14,294
Full-time, full-year undergraduates			
Total	\$6,452	\$8,263	\$14,710
Institution type			
Public 2-year	1,558	7,525	9,083
Public 4-year	4,251	8,354	12,601
Private not-for-profit 4-year	15,031	8,570	23,617
Private for-profit	8,919	9,438	18,360
Part-time or part-year undergraduates			
Total	\$1,566	\$4,343	\$5,910
Institution type			
Public 2-year	523	3,504	4,028
Public 4-year	1,834	5,319	7,167
Private not-for-profit 4-year	4,953	5,601	10,575
Private for-profit	5,401	6,865	12,274

NOTE: Detail may not sum to totals due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 1.10—Percentage distribution of 1999–2000 undergraduates according to type of institution attended, by institutional and student characteristics

Institutional and student characteristics	Public 2-year	Public 4-year	Private not-for-profit 4-year	Private for-profit	Other
Total	45.5	33.1	14.8	5.1	1.5
Any aid	32.6	37.5	20.4	7.8	1.7
Any loan ¹	15.2	46.1	25.7	11.8	1.2
Any grants	34.5	34.8	22.1	6.9	1.8
Combinations of loans and other aid					
Aided, no loans	51.4	28.3	14.7	3.5	2.1
Loans and other aid	13.8	43.6	30.1	11.2	1.4
Loans only	19.5	53.4	12.8	13.5	0.8
No aid	61.5	27.7	7.8	1.7	1.3
Attendance pattern					
Full-time, full-year	24.0	46.9	23.4	4.4	1.4
Part-time or part-year	59.0	24.5	9.4	5.5	1.6
Price of attendance ²					
Less than \$4,000	81.0	13.0	4.1	0.7	1.2
\$4,000–7,999	61.7	27.8	6.3	2.4	1.8
\$8,000–11,999	34.3	52.2	7.7	4.2	1.5
\$12,000 or more	3.7	40.7	40.5	13.5	1.6
Dependency status					
Dependent	34.6	42.3	19.1	2.8	1.2
Independent	56.0	24.3	10.7	7.3	1.8
Dependent 1998 income					
Low (under \$30,000)	39.5	37.7	16.2	5.2	1.5
Middle (\$30,000–80,000)	36.1	42.2	18.0	2.5	1.3
High (over \$80,000)	27.8	46.6	23.4	1.4	0.8
Independent 1998 income					
Low (under \$12,000)	43.9	31.6	10.4	11.7	2.5
Middle (\$12,000–45,000)	57.6	23.2	10.2	7.2	1.9
High (over \$45,000)	63.5	19.8	11.8	3.7	1.2

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes students attending more than one institution.

NOTE: This table is based on the type of institution where the student was sampled, and includes those attending more than one institution (except for the price of attendance which only includes those attending one institution). Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Section 2: Tuition and Price of Attendance

- In the 1999–2000 academic year, the average cost of tuition and fees differed depending on the type of institution attended. The average tuition and fees were \$700 at public 2-year institutions, \$3,500 at public 4-year doctorate-granting institutions, and \$14,200 at private not-for-profit 4-year doctorate-granting institutions (table 2.2-A).
- Twelve percent of all undergraduates (full-time and part-time) were charged \$8,000 or more for tuition and fees; 26 percent were charged less than \$500. Among full-time, full-year students, however, about one-fourth (27 percent) were charged \$8,000 or more for tuition and fees, and 4 percent were charged less than \$500 (table 2.2-D).
- Within the type of institution attended, the average tuition and fees also varied according to undergraduates' attendance patterns. For full-time, full-year students, the average tuition and fees were \$1,600 at public 2-year institutions, \$4,600 at public 4-year doctorate-granting institutions, and \$17,800 at private not-for-profit 4-year doctorate-granting institutions (table 2.2-B). In contrast, for part-time, part-year students, the average tuition and fees were \$500 at public 2-year institutions, \$2,100 at public 4-year doctorate-granting institutions, and \$6,300 at private not-for-profit 4-year doctorate-granting institutions (table 2.2-C).
- The type of institution that undergraduates attended also influenced their average total price of attendance. Among students attending public 2-year institutions, the average total price of attendance was \$5,000, whereas among those attending public doctorate-granting and private not-for-profit doctorate-granting institutions, the average prices were \$10,900 and \$22,200, respectively (table 2.1-A).
- Among dependent students, the average price of attendance for those from families with incomes of less than \$20,000 was \$9,900; for those from families with incomes of \$100,000 or more, the average price was \$13,700 (table 2.1-A). In part, this pattern reflected the attendance patterns of dependent students with family incomes of \$100,000 or more, who were more likely than their counterparts with family incomes of less than \$20,000 to be enrolled full time, full year (see table 5.1-B).
- Among independent students, the average price of attendance decreased as family income increased (table 2.1-A). This pattern partly reflected the attendance patterns of independent students, who were less likely to be enrolled full time, full year as their family income increased (see table 5.1-B).
- Half of all undergraduates in 1999–2000 had an average price of attendance of less than \$8,000 and 14 percent had an average price of \$16,000 or more (table 2.1-C).
- Among full-time, full-year students, 30 percent had an average price of attendance of \$16,000 or more (table 2.1-C).

- Among undergraduates who received aid, 11 percent attended postsecondary institutions with an average price of attendance of less than \$4,000, while 21 percent attended postsecondary institutions with an average price of more than \$16,000. However, among unaided undergraduates, 41 percent attended colleges and universities with an average price of less than \$4,000, while 6 percent of those students attended institutions with a price of attendance of \$16,000 or more (table 2.1-C).
- Among undergraduates who received grants, 13 percent attended postsecondary institutions with an average price of attendance of less than \$4,000, while 21 percent attended institutions with an average price of \$16,000 or more. Conversely, 35 percent of those who did not receive grants attended postsecondary institutions with an average price of attendance of less than \$4,000, while 8 percent of those undergraduates attended postsecondary institutions with an average price of \$16,000 or more (table 2.1-C).
- Just 1 percent of loan recipients attended postsecondary institutions with an average price of attendance of less than \$4,000 in 1999–2000, while 32 percent of borrowers attended postsecondary institutions with an average price of \$16,000 or more (table 2.1-C).

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Table 2.1-A.—Average total price of attendance according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$4,997	\$8,839	\$10,915	\$16,242	\$22,212	\$14,294	\$9,283
Attendance pattern							
Full-time, full-year	9,083	11,238	13,278	21,131	26,790	18,360	14,710
Full-time, part-year	4,978	6,537	7,394	11,584	14,865	12,875	7,991
Part-time, full-year	6,209	8,605	10,089	12,725	15,431	14,076	8,109
Part-time, part-year	2,325	3,414	4,323	5,492	5,691	7,842	2,968
Local residence							
On campus	5,261	10,492	12,694	22,138	26,984	17,222	15,713
Off campus	4,828	8,802	10,626	12,740	18,212	14,373	8,180
With parents/other relatives	5,347	7,758	9,361	14,312	19,722	13,676	7,915
Tuition and fees							
Less than \$500	3,266	2,113	2,564	2,415	2,719	(#)	3,210
\$500–999	5,526	4,797	4,511	3,619	2,932	3,129	5,248
\$1,000–1,999	7,656	7,698	7,862	5,434	4,921	6,123	7,541
\$2,000–3,999	9,499	10,158	11,162	9,084	8,735	9,999	10,370
\$4,000–7,999	12,161	12,735	13,582	13,474	12,926	14,735	13,592
\$8,000 or more	(#)	17,050	19,790	23,516	27,211	18,911	23,458
Gender							
Male	4,943	8,852	10,895	16,288	22,196	14,972	9,298
Female	5,039	8,829	10,933	16,209	22,225	13,846	9,271
Race							
One race							
White	4,940	8,834	10,878	16,855	22,361	14,585	9,410
Black or African American	5,041	8,826	10,655	13,647	19,489	13,270	8,559
Asian	5,200	9,166	11,890	18,513	25,991	15,688	10,132
American Indian/Alaska Native	5,132	7,381	9,381	12,225	(#)	12,292	7,369
Native Hawaiian/ other Pacific Islander	5,431	9,698	9,645	(#)	(#)	13,691	8,345
Other race	5,309	8,505	10,825	12,827	20,746	14,310	8,897
More than one race	4,919	9,545	11,436	12,792	20,921	13,308	9,488
Hispanic or Latino (any race)							
Not Hispanic or Latino	5,001	8,961	10,989	17,053	22,678	14,468	9,428
Hispanic or Latino	4,974	7,922	10,119	11,090	18,279	13,639	8,235
Age as of 12/31/99							
18 years or younger	5,674	9,127	12,006	19,170	25,991	14,289	11,077
19–23 years	5,688	9,461	11,563	19,551	24,529	14,112	11,150
24–29 years	5,038	8,397	9,571	12,474	14,190	14,517	7,962
30–39 years	4,555	7,817	8,624	10,327	11,050	14,452	6,696
40 years or older	3,667	6,691	7,117	9,641	9,597	14,068	5,341

See footnotes at end of table.

Table 2.1-A.—Average total price of attendance according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non- doctorate- granting	Doctorate- granting	Non- doctorate- granting	Doctorate- granting		
Dependency status							
Dependent	\$5,813	\$9,491	\$11,718	\$19,930	\$25,244	\$14,622	\$11,563
Independent	4,530	7,983	9,306	11,322	13,528	14,172	7,102
Unmarried, no dependents	4,523	8,378	9,509	12,547	14,055	14,474	7,531
Married, no dependents	3,915	7,119	8,809	10,296	11,078	14,138	6,077
Single parent	4,979	8,426	9,785	11,653	16,801	13,438	7,684
Married parents	4,501	7,491	8,658	10,427	10,511	14,904	6,628
Dependency and income level in 1998							
Dependent							
Less than \$20,000	5,759	8,861	11,219	14,326	21,970	13,679	9,914
\$20,000–39,999	5,832	9,166	11,452	18,944	23,675	14,300	10,679
\$40,000–59,999	5,911	9,528	11,438	19,934	25,875	14,378	11,212
\$60,000–79,999	5,990	9,800	11,824	21,258	25,205	15,255	11,869
\$80,000–99,999	5,688	10,036	11,733	21,196	25,341	16,664	12,260
\$100,000 or more	5,501	9,720	12,442	22,925	26,873	17,518	13,748
Independent							
Less than \$10,000	5,724	9,624	10,867	14,077	17,195	13,599	9,318
\$10,000–19,999	5,621	8,867	10,264	12,505	16,240	14,604	8,491
\$20,000–29,999	4,571	7,789	9,149	11,642	12,589	14,177	6,948
\$30,000–49,999	4,058	7,134	7,786	10,410	12,344	14,549	5,992
\$50,000 or more	3,593	6,152	7,151	9,193	8,986	14,447	5,247
Income percentile rank							
Lowest quartile	5,761	9,171	11,019	15,253	20,618	13,733	9,668
Middle quartiles	5,080	8,853	10,828	16,612	22,198	14,561	9,147
Highest quartile	4,162	8,400	10,973	16,387	23,206	15,112	9,178
Aid status							
No aid	4,293	7,377	9,483	12,489	20,169	11,189	6,570
Received aid	6,154	9,710	11,789	17,267	22,985	14,842	11,548
Grant status							
No grants	4,478	8,107	10,192	13,777	20,681	13,874	7,539
Received grants	6,065	9,623	11,784	17,375	23,085	14,577	11,499
Loan status²							
No loans	4,726	7,771	9,916	12,921	19,795	11,275	7,274
Received loans	8,372	10,591	12,355	19,579	24,634	15,809	14,483

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 2.1-B.—Average total price of attendance for full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$9,083	\$11,238	\$13,278	\$21,131	\$26,790	\$18,360	\$14,710
Attendance pattern							
On campus	9,289	11,527	13,794	23,473	28,597	20,361	18,375
Off campus	9,947	12,145	13,664	19,701	25,673	18,681	14,282
With parents/other relatives	8,186	9,504	11,252	17,029	22,943	17,193	11,332
Tuition and fees							
Less than \$500	8,443	(#)	(#)	(#)	(#)	(#)	8,477
\$500–999	8,433	8,280	8,390	(#)	(#)	(#)	8,441
\$1,000–1,999	8,856	9,621	10,293	(#)	(#)	(#)	9,213
\$2,000–3,999	9,897	10,490	11,823	10,244	10,236	13,027	11,061
\$4,000–7,999	12,621	12,916	13,879	14,227	14,736	16,456	13,972
\$8,000 or more	(#)	17,188	20,016	24,036	28,288	20,276	24,329
Gender							
Male	9,156	11,306	13,267	20,942	26,672	19,191	14,744
Female	9,028	11,188	13,287	21,266	26,891	17,843	14,684
Race							
One race							
White	9,130	11,297	13,242	21,693	27,057	18,706	14,938
Black or African American	8,775	11,211	13,117	18,845	24,335	17,442	13,527
Asian	9,310	11,664	14,233	24,997	30,053	20,121	15,755
American Indian/Alaska Native	(#)	(#)	13,812	17,940	(#)	(#)	13,174
Native Hawaiian/ other Pacific Islander	(#)	(#)	12,266	(#)	(#)	(#)	13,589
Other race	9,111	10,019	12,622	15,777	23,852	17,378	13,254
More than one race	(#)	11,460	13,570	16,901	24,882	16,637	14,560
Hispanic or Latino (any race)							
Not Hispanic or Latino	9,102	11,409	13,384	22,285	27,330	18,788	14,967
Hispanic or Latino	8,936	9,813	12,105	13,565	21,922	16,797	12,618
Age as of 12/31/99							
18 years or younger	8,437	10,717	13,116	20,704	27,477	17,715	14,621
19–23 years	8,744	11,127	13,215	22,178	27,169	18,242	15,091
24–29 years	9,963	11,940	13,725	17,502	21,747	18,237	13,649
30–39 years	10,253	12,101	14,057	17,506	19,990	19,108	13,495
40 years or older	9,965	11,715	13,978	17,523	20,032	18,575	13,238
Dependency status							
Dependent	8,591	11,005	13,175	22,124	27,370	18,603	15,107
Independent	9,935	11,899	13,696	17,730	22,547	18,231	13,609
Unmarried, no dependents	9,892	12,170	13,576	19,365	22,622	18,918	14,024
Married, no dependents	10,176	11,659	14,031	17,954	19,310	18,614	13,630
Single parent	9,687	11,728	13,690	17,000	25,284	17,082	13,297
Married parents	10,228	11,829	13,746	16,482	19,313	18,727	13,430

See footnotes at end of table.

Table 2.1-B.—Average total price of attendance for full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency and income level in 1998							
Dependent							
Less than \$20,000	\$8,185	\$10,283	\$12,378	\$16,231	\$24,308	\$16,840	\$12,740
\$20,000–39,999	8,710	10,451	12,854	20,679	26,124	18,183	14,058
\$40,000–59,999	8,573	10,936	12,863	22,263	27,727	19,157	14,674
\$60,000–79,999	8,773	11,447	13,400	23,086	27,576	19,565	15,504
\$80,000–99,999	8,760	11,631	13,251	23,880	27,106	20,222	15,870
\$100,000 or more	8,635	11,611	13,976	25,113	28,849	21,875	17,638
Independent							
Less than \$10,000	9,731	11,961	13,391	17,444	22,256	16,804	13,473
\$10,000–19,999	9,971	11,691	13,660	17,550	23,462	18,449	13,427
\$20,000–29,999	9,694	11,609	13,848	17,402	21,511	18,169	13,445
\$30,000–49,999	10,381	12,232	14,417	18,228	23,728	19,764	14,025
\$50,000 or more	10,072	12,329	14,715	18,612	20,548	20,076	14,356
Income percentile rank							
Lowest quartile	8,936	10,887	12,885	17,782	24,216	16,894	13,293
Middle quartiles	9,165	11,259	13,219	21,472	26,921	19,012	14,582
Highest quartile	9,111	11,749	13,794	23,991	28,217	20,404	16,802
Aid status							
No aid	9,092	11,399	13,255	24,550	29,360	19,369	13,574
Received aid	9,077	11,184	13,287	20,676	26,089	18,236	15,145
Grant status							
No grants	9,122	11,478	13,295	22,947	28,534	19,478	13,929
Received grants	9,044	11,063	13,262	20,644	26,046	17,662	15,258
Loan status ²							
No loans	8,897	10,869	13,079	20,027	26,906	16,644	13,167
Received loans	9,986	11,622	13,491	21,804	26,703	18,936	16,595

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: This table excludes students attending more than one institution. Full-time, full-year students represent 39 percent of all undergraduates.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 2.1-C.—Percentage distribution of undergraduates according to total price of attendance, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Less than \$4,000	\$4,000–7,999	\$8,000–11,999	\$12,000–15,999	\$16,000 or more
Total	25.0	25.3	24.0	11.9	13.8
Institution type					
Public	30.1	29.1	26.4	10.8	3.7
Less-than-2-year	34.6	42.4	14.7	6.1	2.2
2-year	45.0	34.7	18.3	1.9	0.2
4-year	9.8	21.2	37.7	22.9	8.5
Nondoctorate-granting	12.8	28.0	40.5	15.2	3.6
Doctorate-granting	8.0	17.2	36.1	27.4	11.4
Private not-for-profit	7.0	11.1	13.5	12.6	55.8
Less-than-4-year	7.0	18.9	32.1	21.2	20.9
4-year	7.0	10.7	12.5	12.1	57.7
Nondoctorate-granting	8.1	13.0	14.7	15.7	48.6
Doctorate-granting	5.2	7.2	9.0	6.6	72.0
Private for-profit	3.1	11.5	19.2	26.2	40.0
Attendance status					
Full-time, full-year	0.1	11.6	36.8	21.4	30.1
Full-time, part-year	14.4	51.0	16.8	10.0	7.9
Part-time, full-year	17.5	37.4	30.8	9.4	5.0
Part-time, part-year	73.6	21.8	3.3	0.9	0.3
Local residence					
On campus	6.6	11.3	24.7	18.5	38.9
Off campus	30.6	24.3	23.3	12.0	9.9
With parents/other relatives	23.0	36.8	25.3	7.4	7.6
Gender					
Male	25.6	24.8	23.9	11.8	13.9
Female	24.6	25.7	24.1	11.9	13.7
Race					
One race					
White	25.0	24.5	24.3	11.7	14.5
Black or African American	25.1	29.4	22.9	11.6	11.0
Asian	24.9	20.5	22.8	15.8	15.9
American Indian/Alaska Native	31.2	36.3	16.8	9.0	6.8
Native Hawaiian/other Pacific Islander	24.6	30.3	24.7	10.5	9.9
Other race	23.6	28.7	25.3	11.2	11.2
More than one race	26.4	22.5	24.8	11.9	14.4
Hispanic or Latino (any race)					
Not Hispanic or Latino	24.9	24.4	24.0	12.2	14.5
Hispanic or Latino	25.5	31.8	24.0	9.6	9.0

See footnotes at end of table.

Table 2.1-C.—Percentage distribution of undergraduates according to total price of attendance, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Less than \$4,000	\$4,000–7,999	\$8,000–11,999	\$12,000–15,999	\$16,000 or more
Age as of 12/31/99					
18 years or younger	14.4	27.9	25.7	12.7	19.4
19–23 years	14.4	24.5	27.7	14.5	18.9
24–29 years	29.2	27.3	23.0	11.5	9.0
30–39 years	39.2	26.5	19.6	8.2	6.5
40 years or older	53.4	22.3	14.3	5.7	4.3
Dependency status					
Dependent	12.7	24.4	28.0	14.5	20.4
Independent	36.8	26.2	20.1	9.3	7.5
Unmarried, no dependents	33.8	26.7	20.5	10.4	8.6
Married, no dependents	46.6	23.3	17.3	7.6	5.3
Single parent	31.0	28.2	22.3	10.1	8.4
Married parents	40.3	25.5	19.4	8.3	6.5
Dependency and income level in 1998					
Dependent					
Less than \$20,000	14.3	31.5	28.8	12.2	13.2
\$20,000–39,999	14.0	27.3	27.8	14.2	16.8
\$40,000–59,999	13.1	24.3	29.8	14.2	18.7
\$60,000–79,999	11.7	23.4	27.6	15.3	21.9
\$80,000–99,999	11.9	20.8	27.0	16.8	23.5
\$100,000 or more	10.8	18.2	26.4	14.8	29.9
Independent					
Less than \$10,000	19.1	27.3	26.9	14.9	11.8
\$10,000–19,999	22.9	30.1	25.6	11.6	9.7
\$20,000–29,999	37.1	26.6	20.5	8.9	6.9
\$30,000–49,999	46.8	24.4	16.6	6.9	5.3
\$50,000 or more	53.5	23.8	13.1	5.4	4.3
Income percentile rank					
Lowest quartile	16.8	29.2	27.3	13.8	12.9
Middle quartiles	25.2	25.4	24.5	11.7	13.2
Highest quartile	32.8	21.3	19.8	10.3	15.8
Aid status					
No aid	41.4	27.5	18.9	6.5	5.7
Received aid	11.4	23.5	28.2	16.3	20.6
Grant status					
No grants	34.8	26.2	21.6	9.3	8.1
Received grants	12.6	24.2	27.1	15.1	21.0
Loan status*					
No loans	34.2	29.9	21.5	7.4	7.0
Received loans	1.3	13.4	30.4	23.3	31.5

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Percentages may not sum to 100.0 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 2.2-A.—Average tuition and fees for undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$721	\$2,520	\$3,514	\$9,123	\$14,163	\$6,570	\$3,431
Attendance pattern							
Full-time, full-year	1,558	3,551	4,597	12,873	17,774	8,919	6,452
Full-time, part-year	751	1,673	2,039	5,509	8,294	5,719	2,723
Part-time, full-year	735	1,904	2,681	5,171	7,855	5,844	1,886
Part-time, part-year	321	844	1,174	2,428	2,828	3,599	693
Local residence							
On campus	907	3,492	4,632	14,072	17,922	8,581	8,124
Off campus	632	2,295	3,168	6,144	10,834	6,421	2,536
With parents/other relatives	898	2,316	3,065	7,733	12,837	6,710	2,672
Price of attendance							
Less than \$4,000	297	622	728	1,079	1,026	1,309	387
\$4,000–7,999	828	1,511	1,577	2,359	2,617	2,860	1,188
\$8,000–11,999	1,367	2,783	2,907	4,123	4,268	4,705	2,536
\$12,000–15,999	2,504	4,183	4,111	6,462	7,391	6,570	4,706
\$16,000 or more	(#)	7,417	9,074	14,736	18,236	8,956	13,570
Gender							
Male	725	2,545	3,528	9,190	14,119	7,083	3,462
Female	718	2,502	3,502	9,076	14,199	6,229	3,407
Race							
One race							
White	746	2,564	3,537	9,657	14,333	6,735	3,574
Black or African American	696	2,463	3,133	6,823	11,410	5,911	2,801
Asian	732	2,529	4,272	10,826	17,593	7,401	3,950
American Indian/Alaska Native	567	1,969	2,433	5,643	(#)	5,311	2,011
Native Hawaiian/ other Pacific Islander	505	2,269	2,591	(#)	(#)	6,414	2,436
Other race	578	2,096	3,051	6,539	12,776	6,639	2,896
More than one race	585	2,663	3,623	6,077	13,155	6,370	3,498
Hispanic or Latino (any race)							
Not Hispanic or Latino	748	2,618	3,596	9,761	14,567	6,703	3,555
Hispanic or Latino	536	1,791	2,632	5,077	10,762	6,066	2,533
Age as of 12/31/99							
18 years or younger	950	2,883	4,224	11,730	17,296	7,109	4,709
19–23 years	911	2,934	3,930	11,837	16,082	6,664	4,631
24–29 years	675	2,053	2,524	5,741	7,685	6,646	2,315
30–39 years	565	1,723	2,103	4,361	5,231	6,224	1,717
40 years or older	433	1,476	1,716	4,053	4,415	6,265	1,313

See footnotes at end of table.

Table 2.2-A.—Average tuition and fees for undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$969	\$3,006	\$4,053	\$12,232	\$16,650	\$7,203	\$4,956
Independent	580	1,894	2,470	5,048	7,300	6,334	1,989
Unmarried, no dependents	600	2,123	2,579	5,901	7,843	6,805	2,255
Married, no dependents	484	1,630	2,281	4,422	5,233	6,329	1,569
Single parent	647	1,956	2,771	5,296	9,910	5,902	2,236
Married parents	556	1,676	2,021	4,361	4,952	6,386	1,683
Dependency and income level in 1998							
Dependent							
Less than \$20,000	958	2,555	3,644	7,842	14,205	6,257	3,737
\$20,000–39,999	1,002	2,858	3,841	11,334	15,266	7,165	4,286
\$40,000–59,999	996	3,082	3,795	12,312	17,008	7,284	4,673
\$60,000–79,999	1,001	3,172	4,167	13,167	16,642	7,992	5,142
\$80,000–99,999	923	3,360	4,028	13,358	16,885	7,988	5,443
\$100,000 or more	856	3,052	4,671	14,651	17,977	9,105	6,681
Independent							
Less than \$10,000	762	2,444	2,959	6,934	10,222	6,103	2,947
\$10,000–19,999	725	2,171	2,901	5,556	9,086	6,732	2,483
\$20,000–29,999	610	1,756	2,316	5,162	6,408	6,336	1,874
\$30,000–49,999	514	1,615	1,940	4,458	6,382	6,255	1,521
\$50,000 or more	430	1,379	1,813	3,854	4,087	6,246	1,304
Income percentile rank							
Lowest quartile	862	2,537	3,356	8,271	12,916	6,238	3,390
Middle quartiles	742	2,542	3,452	9,320	14,087	6,786	3,309
Highest quartile	555	2,450	3,779	9,465	15,029	6,827	3,714
Aid status							
No aid	602	2,074	3,148	7,131	13,225	5,539	2,035
Received aid	917	2,789	3,740	9,673	14,518	6,753	4,602
Grant status							
No grants	639	2,343	3,327	7,575	13,336	6,666	2,480
Received grants	890	2,711	3,740	9,844	14,637	6,504	4,644
Loan status²							
No loans	667	2,158	3,269	7,030	12,677	5,223	2,310
Received loans	1,389	3,123	3,871	11,237	15,657	7,248	6,340

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 2.2-B.—Average tuition and fees for full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$1,558	\$3,551	\$4,597	\$12,873	\$17,774	\$8,919	\$6,452
Attendance pattern							
On campus	1,814	3,983	5,222	15,324	19,320	10,997	9,977
Off campus	1,541	3,600	4,433	10,641	16,378	8,772	5,348
With parents/other relatives	1,544	3,027	3,862	9,794	15,351	8,862	4,359
Price of attendance							
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	1,218	1,869	1,715	2,831	(#)	(#)	1,430
\$8,000–11,999	1,592	3,007	3,094	4,004	3,282	4,850	2,611
\$12,000–15,999	2,885	4,428	4,204	7,102	7,089	6,881	4,548
\$16,000 or more	(#)	7,933	9,285	15,449	19,095	9,929	14,429
Gender							
Male	1,644	3,584	4,584	12,784	17,649	9,384	6,473
Female	1,493	3,526	4,609	12,938	17,881	8,629	6,436
Race							
One race							
White	1,638	3,624	4,635	13,410	18,040	9,153	6,700
Black or African American	1,376	3,548	4,121	10,693	15,123	8,350	5,282
Asian	1,685	3,359	5,366	15,237	20,740	9,646	7,120
American Indian/Alaska Native	(#)	(#)	4,419	9,285	(#)	(#)	4,789
Native Hawaiian/ other Pacific Islander	(#)	(#)	3,629	(#)	(#)	(#)	4,921
Other race	1,169	2,755	3,901	8,661	15,313	8,326	5,150
More than one race	(#)	3,626	4,500	9,098	16,144	8,247	6,449
Hispanic or Latino (any race)							
Not Hispanic or Latino	1,613	3,685	4,702	13,797	18,233	9,267	6,670
Hispanic or Latino	1,140	2,432	3,444	6,793	13,608	7,651	4,670
Age as of 12/31/99							
18 years or younger	1,598	3,574	4,685	13,053	18,460	9,286	6,791
19–23 years	1,617	3,687	4,701	14,018	18,211	9,305	7,015
24–29 years	1,455	3,199	4,016	8,650	12,664	8,818	4,616
30–39 years	1,395	2,945	3,772	8,275	10,891	8,400	4,138
40 years or older	1,414	2,992	3,619	8,048	9,240	8,233	4,028
Dependency status							
Dependent	1,636	3,683	4,733	14,079	18,391	9,650	7,123
Independent	1,424	3,175	4,053	8,778	13,431	8,532	4,604
Unmarried, no dependents	1,555	3,571	4,158	10,397	13,874	9,479	5,147
Married, no dependents	1,398	2,956	3,855	8,210	9,866	8,626	4,262
Single parent	1,318	2,864	4,233	8,576	16,139	8,086	4,503
Married parents	1,445	3,097	3,538	7,386	10,013	7,985	4,114

See footnotes at end of table.

Table 2.2-B.—Average tuition and fees for full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency and income level in 1998							
Dependent							
Less than \$20,000	\$1,452	\$3,069	\$4,115	\$9,257	\$15,909	\$8,188	\$5,211
\$20,000–39,999	1,774	3,572	4,434	12,889	17,066	9,493	6,266
\$40,000–59,999	1,709	3,726	4,477	14,262	18,646	10,233	6,805
\$60,000–79,999	1,660	3,889	4,884	14,868	18,639	10,784	7,400
\$80,000–99,999	1,646	4,058	4,758	15,488	18,279	10,296	7,681
\$100,000 or more	1,461	3,791	5,453	16,468	19,697	11,635	9,217
Independent							
Less than \$10,000	1,391	3,307	3,892	9,065	13,753	8,224	4,723
\$10,000–19,999	1,403	3,026	4,300	8,829	13,858	9,008	4,519
\$20,000–29,999	1,628	3,177	4,161	8,604	12,487	8,420	4,656
\$30,000–49,999	1,433	3,163	3,723	8,470	13,839	8,509	4,396
\$50,000 or more	1,269	3,128	4,256	8,560	10,973	8,507	4,620
Income percentile rank							
Lowest quartile	1,512	3,256	4,117	10,199	15,560	8,281	5,245
Middle quartiles	1,619	3,612	4,550	13,114	17,819	9,305	6,325
Highest quartile	1,447	3,860	5,186	15,230	19,107	9,460	8,277
Aid status							
No aid	1,555	3,608	4,796	15,811	20,189	9,506	5,445
Received aid	1,561	3,532	4,516	12,484	17,119	8,848	6,837
Grant status							
No grants	1,591	3,722	4,721	14,198	19,327	9,593	5,675
Received grants	1,525	3,425	4,488	12,517	17,110	8,497	6,997
Loan status ²							
No loans	1,492	3,346	4,646	12,032	17,984	7,804	5,225
Received loans	1,880	3,764	4,545	13,385	17,615	9,294	7,948

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution. Full-time, full-year students represent 39 percent of all undergraduates.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 2.2-C.—Average tuition and fees for part-time or part-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$523	\$1,517	\$2,051	\$4,317	\$6,324	\$5,401	\$1,566
Attendance pattern							
Full-time, full-year	(t)	(t)	(t)	(t)	(t)	(t)	(t)
Full-time, part-year	751	1,673	2,039	5,509	8,293	5,719	2,723
Part-time, full-year	734	1,904	2,681	5,171	7,855	5,844	1,885
Part-time, part-year	321	844	1,174	2,428	2,828	3,599	692
Local residence							
On campus	599	1,875	2,571	7,597	9,836	5,915	3,123
Off campus	489	1,461	1,956	3,738	5,234	5,356	1,450
With parents/other relatives	608	1,545	2,039	4,360	6,482	5,485	1,467
Price of attendance							
Less than \$4,000	297	621	728	1,079	1,026	1,309	387
\$4,000–7,999	731	1,417	1,561	2,309	2,560	2,859	1,137
\$8,000–11,999	1,053	2,277	2,576	4,202	4,764	4,682	2,428
\$12,000–15,999	1,382	3,005	3,645	5,885	7,510	6,469	5,062
\$16,000 or more	(#)	3,083	6,924	10,180	12,356	7,476	9,175
Gender							
Male	511	1,524	2,127	4,495	6,325	5,999	1,590
Female	532	1,512	1,983	4,193	6,323	4,993	1,548
Race							
One race							
White	536	1,525	2,044	4,494	6,221	5,400	1,566
Black or African American	547	1,461	1,985	3,812	5,599	4,913	1,582
Asian	462	1,720	2,607	5,372	8,344	6,463	1,734
American Indian/Alaska Native	440	1,233	1,175	3,165	(#)	(#)	1,029
Native Hawaiian/ other Pacific Islander	390	(#)	1,465	(#)	(#)	6,476	1,268
Other race	423	1,441	1,686	3,430	6,306	5,884	1,508
More than one race	480	1,477	2,306	2,491	7,752	5,363	1,669
Hispanic or Latino (any race)							
Not Hispanic or Latino	540	1,553	2,096	4,529	6,408	5,442	1,588
Hispanic or Latino	409	1,274	1,591	3,034	5,709	5,243	1,418
Age as of 12/31/99							
18 years or younger	602	1,353	2,456	6,102	8,878	5,115	1,622
19–23 years	625	1,767	2,403	5,857	8,387	5,346	1,991
24–29 years	551	1,472	1,721	4,101	4,865	5,616	1,579
30–39 years	468	1,302	1,627	3,075	3,863	5,308	1,247
40 years or older	367	1,172	1,408	3,243	3,755	5,322	1,005

See footnotes at end of table.

Table 2.2-C.—Average tuition and fees for part-time or part-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$635	\$1,763	\$2,484	\$6,218	\$8,893	\$5,404	\$2,010
Independent	475	1,359	1,669	3,486	4,411	5,400	1,345
Unmarried, no dependents	488	1,488	1,721	3,938	4,781	5,689	1,482
Married, no dependents	406	1,254	1,622	3,251	3,512	5,208	1,085
Single parent	525	1,418	1,745	3,330	5,650	5,095	1,499
Married parents	464	1,213	1,540	3,295	3,429	5,584	1,213
Dependency and income level in 1998							
Dependent							
Less than \$20,000	655	1,708	2,504	4,866	7,236	4,886	1,936
\$20,000–39,999	649	1,504	2,483	6,244	8,714	5,679	1,897
\$40,000–59,999	617	1,854	2,335	5,734	9,356	5,404	1,861
\$60,000–79,999	668	1,863	2,553	6,819	7,925	5,519	2,000
\$80,000–99,999	627	1,929	2,408	6,963	10,683	5,548	2,227
\$100,000 or more	578	1,814	2,648	7,227	9,142	6,504	2,345
Independent							
Less than \$10,000	587	1,636	1,923	4,727	5,857	5,228	1,964
\$10,000–19,999	567	1,533	1,806	3,354	5,765	5,688	1,640
\$20,000–29,999	499	1,331	1,576	3,641	3,741	5,472	1,286
\$30,000–49,999	441	1,241	1,600	3,331	4,212	5,410	1,129
\$50,000 or more	393	1,191	1,477	3,112	3,379	5,188	1,030
Income percentile rank							
Lowest quartile	613	1,623	2,169	4,945	6,705	5,248	1,903
Middle quartiles	534	1,503	2,029	4,238	6,445	5,560	1,516
Highest quartile	438	1,448	1,992	4,068	5,934	5,298	1,387
Aid status							
No aid	457	1,317	1,855	3,345	5,324	4,289	1,009
Received aid	656	1,715	2,249	4,826	7,012	5,632	2,296
Grant status							
No grants	480	1,418	1,968	3,606	5,649	5,307	1,235
Received grants	630	1,673	2,207	4,906	7,016	5,468	2,189
Loan status²							
No loans	497	1,355	1,877	3,368	5,135	4,367	1,118
Received loans	1,003	1,968	2,445	6,173	8,599	6,027	3,733

#Too small to report.

†Not applicable.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution. Part-time or part-year students represent 61 percent of all undergraduates.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 2.2-D.—Percentage distribution of all undergraduates according to tuition and fees, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Less than \$500	\$500–999	\$1,000–1,999	\$2,000–3,999	\$4,000–7,999	\$8,000 or more
Total	26.1	13.7	17.0	20.2	10.9	12.2
Institution type						
Public	32.7	16.5	19.7	21.1	7.4	2.6
Less-than-2-year	43.1	30.3	11.1	6.4	8.1	1.0
2-year	53.5	21.5	18.0	6.4	0.6	0.0
4-year	4.4	9.6	22.2	41.2	16.7	6.0
Nondoctorate-granting	6.1	12.9	28.0	37.3	13.1	2.7
Doctorate-granting	3.4	7.7	18.8	43.4	18.7	7.9
Private not-for-profit	1.6	3.5	7.0	15.4	17.0	55.5
Less-than-4-year	1.4	3.1	12.8	29.3	29.7	23.8
4-year	1.6	3.6	6.7	14.6	16.3	57.3
Nondoctorate-granting	1.9	4.5	7.8	18.1	20.0	47.7
Doctorate-granting	1.1	2.1	4.9	9.2	10.6	72.1
Private for-profit	0.4	1.0	5.2	21.0	44.8	27.7
Attendance status						
Full-time, full-year	4.4	3.4	14.1	33.5	17.4	27.2
Full-time, part-year	14.7	21.1	25.0	17.4	14.9	6.9
Part-time, full-year	25.2	20.7	25.7	17.0	7.7	3.6
Part-time, part-year	64.3	18.8	9.6	4.8	2.0	0.4
Local residence						
On campus	6.3	4.1	9.7	24.8	17.2	37.9
Off campus	31.6	15.4	16.9	18.8	10.0	7.4
With parents/other relatives	25.0	15.6	21.7	20.6	9.1	7.9
Gender						
Male	26.0	13.3	16.9	20.2	11.0	12.4
Female	26.1	13.9	17.0	20.1	10.8	12.1
Race						
One race						
White	24.8	13.5	17.2	20.9	10.5	13.1
Black or African American	25.4	17.5	16.7	19.8	12.1	8.6
Asian	32.1	8.7	12.5	18.4	14.4	13.9
American Indian/Alaska Native	41.0	15.9	20.5	9.3	7.0	6.3
Native Hawaiian/ other Pacific Islander	42.9	9.1	18.1	14.2	7.4	8.2
Other race	32.8	12.8	17.5	17.0	11.3	8.7
More than one race	26.1	13.1	18.7	19.2	9.8	13.0
Hispanic or Latino (any race)						
Not Hispanic or Latino	25.0	13.7	16.8	20.6	11.0	13.0
Hispanic or Latino	33.8	13.5	18.3	17.3	10.2	6.8

See footnotes at end of table.

Table 2.2-D.—Percentage distribution of all undergraduates according to tuition and fees, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Less than \$500	\$500–999	\$1,000–1,999	\$2,000–3,999	\$4,000–7,999	\$8,000 or more
Age as of 12/31/99						
18 years or younger	18.0	10.6	17.8	22.3	12.2	19.1
19–23 years	16.2	10.7	16.7	25.5	12.8	18.1
24–29 years	29.1	17.1	19.6	17.9	10.2	6.2
30–39 years	39.0	18.8	17.4	13.0	8.3	3.5
40 years or older	51.8	16.9	13.2	9.2	6.3	2.6
Dependency status						
Dependent	14.6	9.8	16.8	25.9	13.0	19.9
Independent	36.9	17.4	17.1	14.7	9.0	5.0
Unmarried, no dependents	33.8	16.4	17.4	16.2	9.8	6.4
Married, no dependents	45.5	15.6	15.9	13.0	6.8	3.4
Single parent	32.4	18.7	16.5	16.5	10.1	5.8
Married parents	39.9	18.3	18.0	12.2	8.2	3.3
Dependency and income level in 1998						
Dependent						
Less than \$20,000	15.9	12.0	20.4	26.7	12.2	12.9
\$20,000–39,999	15.5	12.3	16.7	25.9	13.1	16.4
\$40,000–59,999	15.2	9.4	18.3	26.3	12.5	18.3
\$60,000–79,999	14.1	9.1	17.1	24.5	13.9	21.3
\$80,000–99,999	13.1	9.1	14.3	27.3	13.9	22.4
\$100,000 or more	13.1	6.3	13.4	25.4	12.5	29.3
Independent						
Less than \$10,000	22.2	14.0	18.4	23.0	13.8	8.7
\$10,000–19,999	26.3	17.9	19.9	18.1	11.0	6.9
\$20,000–29,999	38.1	17.4	17.7	14.3	8.0	4.5
\$30,000–49,999	44.1	19.2	16.1	10.8	6.6	3.3
\$50,000 or more	50.3	18.0	14.2	9.2	6.1	2.2
Income percentile rank						
Lowest quartile	19.3	13.5	18.8	24.2	13.0	11.3
Middle quartiles	26.3	14.2	17.5	19.7	10.6	11.7
Highest quartile	32.2	12.8	14.1	17.3	9.5	14.2
Aid status						
No aid	41.5	16.8	16.6	14.0	5.7	5.5
Received aid	13.1	11.1	17.3	25.3	15.3	17.9
Grant status						
No grants	35.0	15.6	16.8	16.9	8.4	7.3
Received grants	14.7	11.2	17.1	24.4	14.1	18.5
Loan status*						
No loans	35.3	17.1	18.0	16.4	6.7	6.5
Received loans	2.1	4.8	14.3	30.1	21.8	27.0

*“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

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Section 3: Financial Aid

All Types of Aid

- Fifty-five percent of undergraduates received some form of financial aid in 1999–2000: of these, 44 percent received grants, 29 percent received loans, and 5 percent received aid through subsidized work-study jobs (table 3.1-A).
- The proportion of students receiving any financial aid was directly related to the tuition and fees charged at the institution attended, as well as the students' total price of attendance (table 3.1-A). For example, one-quarter of students who attended institutions with an average price of attendance of less than \$4,000 received some financial aid, compared with 81 percent of those who attended institutions with an average price of \$16,000 or more.
- Financial aid was received by 38 percent of the students in public 2-year institutions, by 62 percent in public 4-year institutions, and by 76 percent in private not-for-profit 4-year institutions (table 3.1-A).
- One-third of the students at public 2-year institutions received grants, compared with 46 percent at public 4-year institutions and 66 percent at private not-for-profit 4-year institutions (table 3.1-A).
- At public 2-year institutions, 7 percent of the students took out a student loan in 1999–2000, compared with 40 percent at public 4-year institutions, 50 percent at private not-for-profit 4-year institutions, and 67 percent at private for-profit institutions (table 3.1-A).
- At private not-for-profit 4-year institutions, 18 percent of the undergraduates held work-study jobs. Students attending institutions that charged \$8,000 or more for tuition and fees were more likely to hold a work-study job. About one-fifth (21 percent) of the students attending these institutions held a work-study job, compared with 8 percent at institutions that charged \$4,000–7,999, 6 percent at institutions that charged \$2,000–3,999, and 3 percent or less at institutions that charged less than \$2,000 (table 3.1-A).
- As family income increased, the percentage of students who received any financial aid decreased. About three-fourths (74 percent) of the students in the lowest income quartile received financial aid, compared with about half (54 percent) in the middle two quartiles and 41 percent of those in the highest quartiles (table 3.1-A).
- In 1999–2000, undergraduates who resided on campus were more likely to receive any grants, work-study assistance, loans, and other types of aid than their peers residing off campus or living with parents/other relatives. Seventy-three percent of undergraduates

residing on campus received some form of aid, while 53 percent of those living off campus and 50 percent of those living with parents/other relatives did so (table 3.1-A).

- About 40 percent of female undergraduates received some form of grant aid in 1999–2000, compared with 48 percent of male undergraduates. Female undergraduates were also less likely than their male counterparts to receive loans (27 versus 30 percent) (table 3.1-A).
- Among students who received aid, 80 percent received grants, and about half (52 percent) received student loans. Among those who received student loans, two-thirds (69 percent) also received grants (table 3.1-A).
- The average amount of financial aid received by aided students in 1999–2000 was \$6,200. The average grant was \$3,500. Students receiving loans borrowed an average of \$5,100 (table 3.1-B).
- The average amount of financial aid received was directly related to the amount of tuition charged. For example, students charged less than \$500 in tuition and fees received an average of \$1,400 in aid, while those charged \$8,000 or more received an average of \$13,600 (table 3.1-B).

Federal Aid

- Thirty-nine percent of undergraduates received some form of federal aid. Federal student loans (received by 28 percent) were more common than federal grants (received by 23 percent) (table 3.2-A).
- About half (53 percent) of the students attending private for-profit institutions received federal grant aid (which primarily consisted of Pell grants), compared with about one-fourth (26 percent) at private not-for-profit institutions (table 3.2-A).
- In 1999–2000, 44 percent of all dependent undergraduates received some form of federal aid, compared with 35 percent of independent undergraduates (table 3.2-A).
- Independent students who were unmarried with no dependents were more likely to receive federal aid than married students with no dependents. Forty-seven percent of single parents received some form of aid, while 32 percent of married parents did so (table 3.2-A).
- Independent students were more likely to receive federal grants than dependent students (26 versus 20 percent). However, independent students were less likely to receive federal loans than dependent students (22 versus 34 percent) (table 3.2-A).
- Married independent students without dependents were less likely than other students to receive federal aid (table 3.2-A).
- Sixty percent of the students in the lowest family income quartile (including dependent and independent students) received federal grants, and 37 percent received federal loans. About 1 percent of the students in the highest income quartile received federal grant aid, and 17 percent received federal student loans (table 3.2-A).

- Black or African-American undergraduates were more likely to receive some form of federal aid than their White and Asian peers (table 3.2-A).
- Forty-five percent of all Hispanic or Latino students received some form of federal aid, while 38 percent of students who were not Hispanic or Latino did so (table 3.2-A).
- Among students who received grant aid from any source, 52 percent received federal grants. Among those who received student loans from any source, 97 percent received federal loans (table 3.2-A).
- The average federal grant amount received by undergraduates in 1999–2000 was about \$2,100; the average federal student loan was about \$4,600; and the average federal work-study amount was about \$1,500 (table 3.2-B).
- The average federal loan amount borrowed in 1999–2000 was directly related to the price of attendance. Students who attended institutions with a price of less than \$4,000 borrowed an average federal loan of about \$1,800, while those attending institutions with a price of \$16,000 or more borrowed an average federal loan of nearly \$5,500 (table 3.2-B).
- The average federal loan borrowed by independent students in 1999–2000 was about \$1,600 more than that borrowed by dependent students (\$5,600 versus \$4,000) (table 3.2-B).
- There was no difference detected between the average federal loan amount borrowed by students who received grant aid and the amount borrowed by those who did not receive grants (\$4,650 and \$4,620, respectively) (table 3.2-B).
- Students at private for-profit institutions were more likely to receive federal aid than those at public or private not-for-profit 4-year institutions or those at public 2-year institutions (table 3.2-C).
- Among students who received aid from any source, 71 percent received federal aid. At private for-profit institutions, 95 percent of aided students received federal aid, compared with 55 percent at public 2-year institutions (table 3.2-C).
- The average amount of federal aid received by students who had student loans in 1999–2000 was \$6,400. Students who did not have student loans that year received \$2,100 in federal aid (table 3.2-D).

State Aid

- In the 1999–2000 academic year, most of the state aid received by undergraduates was in the form of grant aid. Overall, 14 percent of undergraduates received some form of grants, while less than 1 percent of students received state loans or state work-study aid (table 3.3-A).
- About 3 percent of the undergraduates received state grants or scholarships that were not based on need (table 3.3-A).

- In 1999–2000, 21 percent of undergraduates attending private not-for-profit 4-year institutions received state grants, compared with 16 percent of their peers at public 4-year institutions (table 3.3-A).
- Twenty-five percent of undergraduates in the lowest income quartile received state grants, while 13 percent of undergraduates in the middle quartiles and 4 percent in highest quartile did so (table 3.3-A).
- Among undergraduates with loans, 24 percent received state grants in 1999–2000. Nine percent of those students with no loans received state grants (table 3.3-A).
- Compared with those who had other attendance patterns, full-time, full-year undergraduates received the highest average amount of state grants (\$2,000), whereas part-time, part-year undergraduates received the lowest average amount (\$900) (table 3.3-B).
- The average amount of grant aid received by students who were awarded state grants was \$1,700 (table 3.3-B).
- As the price of attendance at colleges and universities rose, so did the average amount of state grant aid that undergraduates received. For example, state grant aid recipients at institutions with a price of attendance of less than \$4,000 received an average amount of \$500. Conversely, their peers in institutions with a price of attendance of \$16,000 or more received an average of \$2,900 in state grant aid (table 3.3-B).
- The average amount of state aid for full-time, full-year undergraduates attending public 2-year institutions was about \$1,300; their counterparts attending private not-for-profit 4-year doctorate-granting institutions received about \$3,200 (table 3.3-D).

Institutional Aid

- Seventeen percent of undergraduates received aid directly from their respective institutions. Grants were the most common type of institutional aid (17 percent of all undergraduates received these grants). The average amount of institutional aid received by aided undergraduates was \$3,800 (tables 3.4-A and 3.4-B).
- Forty-six percent of the undergraduates who attended private not-for-profit 4-year institutions received institutional grants, compared with 17 percent of undergraduates attending public 4-year institutions (table 3.4-A).
- As with state grants, the percentage of undergraduates who received institutional grants, as well as the average amount received, was generally higher for those who attended postsecondary institutions with higher prices of attendance (tables 3.4-A and 3.4-B).
- The percentage of undergraduates receiving institutional grants varied according to their living arrangements. Thirty-nine percent of those who lived on campus received institutional grants, as did 12 percent of those who lived off campus and 14 percent of those who lived with their parents/other relatives (table 3.4-A).

- Almost one-fourth of dependent undergraduates received institutional grants in 1999–2000. However, among independent undergraduates, 9 percent received institutional grants (table 3.4-A).
- In 1999–2000, 22 percent of students in the lowest income quartile received institutional grant aid, while 16 percent of those in middle income quartiles and 12 percent of those in the highest income quartile did so (table 3.4-A).
- Thirty percent of those with loans received institutional grants, compared with 12 percent for those without loans (table 3.4-A).
- At private not-for-profit 4-year institutions, 23 percent of undergraduates received merit-only grants from their institutions, compared with 7 percent who received such grants at public 4-year institutions (table 3.4-A).
- At private not-for-profit 4-year institutions, the average amount of institutional grant aid was \$6,600, while it averaged \$2,500 at public 4-year institutions (table 3.4-B).
- At private not-for-profit 4-year institutions, 44 percent of students at nondoctorate-granting institutions and 51 percent of students at doctorate-granting institutions received aid funded by their institutions. At public 4-year institutions, 15 percent of students at nondoctorate-granting institutions and 21 percent of students at doctorate-granting institutions received institutional aid (table 3.4-C).
- Aided undergraduates who attended institutions that charged \$8,000 or more in tuition and fees received an average of \$7,300 in institutional aid (table 3.4-D).

Aid Packages

- Among those who received aid, 40 percent of undergraduates received only grant aid, 26 percent received only grants and loans, and 13 percent received only loans (table 3.5-A).
- Overall, the average aid package received by undergraduates was about \$6,200. However, students who received a combination of grants, loans, and work-study had an average aid package of \$14,700 (table 3.5-B).
- About 41 percent of undergraduates in the lowest income quartile received only grants, compared with 47 percent of undergraduates in the highest income quartile. At the same time, only 4 percent of undergraduates in the lowest income quartile received only loans, while 21 percent of undergraduates in the highest income quartile did so (table 3.5-A).

Aid by Institution Type

- At public 4-year institutions, 72 percent of full-time, full-year undergraduates received financial aid and the average amount was \$7,100. Fifty-five percent received an

average of \$3,800 in grants and 48 percent received loans averaging \$5,000 (tables 3.6-A and 3.6-B).

- At public 2-year institutions, 57 percent of full-time, full-year students received an average of \$3,900 in financial aid. Fifty percent received grants averaging \$2,600, and 17 percent received loans averaging \$3,900 (tables 3.7-A and 3.7-B).
- At private not-for-profit 4-year institutions, 84 percent of full-time, full-year undergraduates received financial aid, with an average amount of \$13,700. Three-fourths (75 percent) received grants averaging \$8,400 and 60 percent received loans averaging \$8,400 (tables 3.8-A and 3.8-B).

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Table 3.1-A.—Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loan ¹	Any other type of aid ²
Total	55.3	44.4	5.4	28.8	6.9
Institution type					
Public	48.1	38.4	3.6	21.0	5.5
Less-than-2-year	43.9	34.1	1.4	6.3	12.6
2-year	37.8	32.7	1.5	7.4	4.3
4-year	62.1	46.3	6.4	39.6	7.0
Nondoctorate-granting	62.4	48.1	6.8	37.6	6.1
Doctorate-granting	61.9	45.3	6.2	40.7	7.5
Private not-for-profit	76.0	66.4	17.2	49.1	10.8
Less-than-4-year	75.1	66.5	9.4	37.0	11.1
4-year	76.1	66.4	17.6	49.8	10.7
Nondoctorate-granting	78.4	68.2	16.6	49.8	11.0
Doctorate-granting	72.5	63.5	19.2	49.9	10.3
Private for-profit	84.9	59.7	1.0	66.5	12.9
More than one institution	68.9	50.7	3.5	43.8	9.7
Attendance pattern					
Full-time, full-year	72.5	58.7	11.2	45.4	9.6
Full-time, part-year	63.0	49.9	3.6	33.9	8.4
Part-time, full-year	48.5	38.6	2.4	20.5	4.5
Part-time, part-year	31.7	25.3	0.5	8.6	4.1
Local residence					
On campus	73.1	60.4	18.0	52.1	12.5
Off campus	52.9	41.9	3.1	25.7	6.3
With parents/other relatives	49.9	40.2	3.3	21.4	4.8
Tuition and fees ³					
Less than \$500	27.4	24.8	0.6	2.2	3.0
\$500–999	44.1	36.0	1.2	9.7	6.0
\$1,000–1,999	55.4	44.3	3.3	23.5	5.7
\$2,000–3,999	68.4	53.1	6.4	41.5	6.8
\$4,000–7,999	76.3	56.8	7.7	55.5	10.3
\$8,000 or more	79.6	66.6	20.8	61.4	13.9
Price of attendance ³					
Less than \$4,000	24.8	22.1	0.1	1.4	2.5
\$4,000–7,999	50.6	42.1	2.2	14.8	5.3
\$8,000–11,999	64.2	49.7	5.7	35.4	6.6
\$12,000–15,999	75.0	56.2	8.5	54.8	10.5
\$16,000 or more	81.3	67.1	19.2	63.6	14.5
Gender					
Male	52.5	40.3	4.7	27.3	8.8
Female	57.5	47.5	6.0	30.0	5.5
Race					
One race					
White	53.7	42.1	5.4	28.7	7.0
Black or African American	68.7	57.4	5.8	35.1	8.0
Asian	43.8	37.3	5.5	21.6	4.6
American Indian/Alaska Native	57.5	51.2	3.3	22.9	9.0
Native Hawaiian/other Pacific Islander	44.2	37.0	2.8	22.4	6.2
Other race	58.7	50.0	5.7	26.4	6.4
More than one race	56.0	45.9	6.8	25.1	5.5

See footnotes at end of table.

Table 3.1-A.—Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loan ¹	Any other type of aid ²
Hispanic or Latino (any race)					
Not Hispanic or Latino	54.9	43.6	5.5	29.4	7.0
Hispanic or Latino	58.3	50.3	5.3	24.4	6.2
Age as of 12/31/99					
18 years or younger	61.6	53.8	9.1	29.7	8.4
19–23 years	58.4	45.8	7.9	34.6	7.1
24–29 years	55.7	44.3	2.6	30.1	7.2
30–39 years	51.4	42.1	1.8	21.1	6.1
40 years or older	42.2	34.1	1.0	11.9	5.7
Dependency status					
Dependent	58.9	46.1	8.9	34.9	7.8
Independent	51.9	42.7	2.1	23.0	6.1
Unmarried, no dependents	50.4	38.6	2.6	27.9	5.8
Married, no dependents	36.9	25.9	1.0	14.5	5.5
Single parent	59.9	55.0	2.8	24.9	5.8
Married parents	54.6	45.4	1.5	20.3	7.1
Dependency and income level in 1998					
Dependent					
Less than \$20,000	77.4	75.0	12.2	35.8	5.1
\$20,000–39,999	67.6	61.1	11.9	38.8	6.6
\$40,000–59,999	57.5	42.7	9.9	38.1	8.3
\$60,000–79,999	53.8	34.7	8.0	36.6	9.4
\$80,000–99,999	52.3	33.2	5.5	32.6	8.8
\$100,000 or more	44.4	28.7	4.2	24.4	8.3
Independent					
Less than \$10,000	74.0	69.4	6.1	39.7	6.6
\$10,000–19,999	63.5	52.7	2.5	33.2	6.9
\$20,000–29,999	51.9	41.1	1.3	22.1	6.8
\$30,000–49,999	41.6	31.1	0.8	15.2	6.6
\$50,000 or more	33.4	23.9	0.1	8.4	4.2
Income percentile rank					
Lowest quartile	73.6	69.4	9.0	38.2	6.1
Middle quartiles	53.8	40.5	5.2	29.8	7.7
Highest quartile	40.6	27.6	2.4	17.7	6.2
Aid status					
No aid	(†)	(†)	(†)	(†)	(†)
Received aid	100.0	80.2	9.8	52.1	12.5
Grant status					
No grants	19.7	(†)	1.0	16.0	5.6
Received grants	100.0	100.0	11.0	44.9	8.5
Loan status ¹					
No loans	37.2	34.4	2.1	(†)	4.3
Received loans	100.0	69.1	13.8	100.0	13.5

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Includes PLUS loans, veteran’s benefits, job training grants, and unidentified types of aid.

³Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.1-B.—Average amount of aid received by aided undergraduates according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Total aid amount	Total grant amount	Total work-study amount	Total loan amount ¹	Total other type of aid ²
Total	\$6,206	\$3,476	\$1,653	\$5,131	\$4,667
Institution type					
Public	4,431	2,406	1,738	4,530	3,490
Less-than-2-year	2,712	1,924	(#)	4,697	1,676
2-year	2,311	1,571	1,636	3,319	2,053
4-year	6,188	3,203	1,769	4,834	4,761
Nondoctorate-granting	5,319	2,690	1,704	4,444	3,953
Doctorate-granting	6,693	3,518	1,810	5,043	5,137
Private not-for-profit	11,308	6,831	1,571	6,155	7,161
Less-than-4-year	6,328	3,590	1,003	4,395	5,817
4-year	11,577	7,008	1,588	6,226	7,237
Nondoctorate-granting	10,224	6,065	1,433	5,950	6,109
Doctorate-granting	13,843	8,578	1,795	6,654	9,109
Private for-profit	7,218	2,654	2,347	5,772	5,314
More than one institution	6,597	3,457	1,424	5,073	5,409
Attendance pattern					
Full-time, full-year	8,474	4,949	1,672	5,437	6,028
Full-time, part-year	4,779	2,384	1,082	4,264	3,969
Part-time, full-year	4,467	2,262	2,006	5,318	3,465
Part-time, part-year	2,267	1,108	1,732	4,163	1,822
Local residence					
On campus	10,388	6,331	1,624	4,993	7,039
Off campus	5,294	2,640	1,808	5,498	3,575
With parents/other relatives	4,621	2,849	1,396	4,258	4,235
Tuition and fees ³					
Less than \$500	1,387	965	1,757	3,584	1,680
\$500–999	2,173	1,503	1,719	3,072	1,681
\$1,000–1,999	3,793	2,228	1,683	3,802	2,871
\$2,000–3,999	5,874	3,091	1,692	4,794	4,132
\$4,000–7,999	7,618	3,694	1,537	5,538	5,090
\$8,000 or more	13,647	8,164	1,675	6,390	8,363
Price of attendance ³					
Less than \$4,000	763	673	(#)	1,635	662
\$4,000–7,999	2,581	1,843	1,263	2,762	1,764
\$8,000–11,999	4,948	2,692	1,635	4,268	3,555
\$12,000–15,999	7,725	3,716	1,698	5,530	5,046
\$16,000 or more	13,658	7,893	1,748	6,734	8,250
Gender					
Male	6,282	3,490	1,640	5,180	4,554
Female	6,152	3,467	1,661	5,097	4,809
Race					
One race					
White	6,312	3,521	1,632	5,156	4,843
Black or African American	5,735	3,064	1,570	5,047	3,981
Asian	7,145	4,471	1,980	5,184	5,212
American Indian/Alaska Native	5,146	3,185	(#)	4,504	2,703
Native Hawaiian/other Pacific Islander	6,496	3,487	(#)	5,699	4,294
Other race	5,690	3,277	1,819	4,989	4,423
More than one race	6,162	3,846	1,672	5,282	4,415

See footnotes at end of table.

Table 3.1-B.—Average amount of aid received by aided undergraduates according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Total aid amount	Total grant amount	Total work-study amount	Total loan amount ¹	Total other type of aid ²
Hispanic or Latino (any race)					
Not Hispanic or Latino	\$6,346	\$3,549	\$1,648	\$5,152	\$4,752
Hispanic or Latino	5,239	3,010	1,689	4,952	3,956
Age as of 12/31/99					
18 years or younger	6,905	4,532	1,386	3,743	6,914
19–23 years	7,133	4,246	1,661	4,864	5,722
24–29 years	5,660	2,478	1,801	5,961	3,004
30–39 years	4,618	2,155	2,071	6,023	2,550
40 years or older	3,539	1,764	1,912	6,165	2,390
Dependency status					
Dependent	7,367	4,574	1,598	4,612	6,202
Independent	4,932	2,331	1,878	5,893	2,781
Unmarried, no dependents	5,832	2,435	1,925	6,327	3,181
Married, no dependents	4,272	1,888	1,848	6,315	2,746
Single parent	4,864	2,618	1,773	5,134	2,412
Married parents	4,293	2,036	1,989	5,925	2,711
Dependency and income level in 1998					
Dependent					
Less than \$20,000	6,692	4,283	1,502	4,382	4,177
\$20,000–39,999	7,398	4,449	1,576	4,588	4,748
\$40,000–59,999	7,383	4,546	1,664	4,453	5,375
\$60,000–79,999	7,782	5,082	1,550	4,649	6,308
\$80,000–99,999	7,416	4,538	1,694	4,911	7,746
\$100,000 or more	7,678	4,970	1,706	4,933	8,572
Independent					
Less than \$10,000	6,408	3,126	1,803	5,703	2,987
\$10,000–19,999	5,503	2,492	1,859	5,767	3,179
\$20,000–29,999	4,516	2,009	2,117	5,848	2,949
\$30,000–49,999	3,835	1,551	2,230	6,146	2,359
\$50,000 or more	2,993	1,399	(#)	6,715	2,401
Income percentile rank					
Lowest quartile	6,614	3,690	1,620	5,076	3,552
Middle quartiles	6,163	3,370	1,677	5,096	4,464
Highest quartile	5,600	3,262	1,670	5,366	6,233
Aid status					
No aid	(t)	(t)	(t)	(t)	(t)
Received aid	6,206	3,476	1,653	5,131	4,667
Grant status					
No grants	5,497	(t)	1,787	5,022	4,603
Received grants	6,381	3,476	1,638	5,180	4,721
Loan status ¹					
No loans	2,913	2,673	1,692	(t)	3,075
Received loans	9,236	4,463	1,639	5,131	5,918

#Too small to report.

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Includes PLUS loans, veteran's benefits, job training grants, and unidentified types of aid.

³Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.1-C.—Percentage of undergraduates receiving any aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	37.8	62.4	61.9	78.4	72.5	84.9	55.3
Attendance pattern							
Full-time, full-year	56.9	74.8	70.9	88.3	78.7	89.1	72.5
Full-time, part-year	49.0	61.1	58.2	78.1	65.4	86.4	63.0
Part-time, full-year	38.6	56.4	54.9	72.3	67.1	83.0	48.5
Part-time, part-year	25.4	32.7	35.1	48.1	44.6	67.4	31.7
Local residence							
On campus	29.4	76.7	72.3	90.7	80.9	80.3	73.1
Off campus	39.2	59.9	59.3	70.3	64.7	84.6	52.9
With parents/other relatives	35.6	57.7	55.8	76.6	70.6	86.5	49.9
Tuition and fees ²							
Less than \$500	27.4	28.4	23.5	40.0	36.1	(#)	27.4
\$500–999	44.8	43.6	38.8	51.6	54.2	29.9	44.1
\$1,000–1,999	53.7	59.0	56.1	56.2	39.3	62.4	55.4
\$2,000–3,999	55.7	71.8	68.1	72.7	65.0	81.9	68.4
\$4,000–7,999	41.8	75.5	69.4	82.2	72.9	88.0	76.3
\$8,000 or more	(#)	69.5	63.5	86.6	76.8	89.3	79.6
Price of attendance ²							
Less than \$4,000	24.1	27.1	22.7	36.8	33.0	36.1	24.8
\$4,000–7,999	46.7	58.4	51.1	63.2	58.3	70.7	50.6
\$8,000–11,999	52.6	71.1	66.7	79.4	65.7	81.1	64.2
\$12,000–15,999	56.2	75.5	70.6	86.0	74.3	91.1	75.0
\$16,000 or more	(#)	72.6	71.3	86.9	77.5	90.8	81.3
Gender							
Male	34.1	59.9	59.6	77.2	72.4	84.4	52.5
Female	40.6	64.2	64.0	79.2	72.7	85.3	57.5
Race							
One race							
White	35.2	60.5	60.1	79.0	70.6	84.1	53.7
Black or African American	54.8	75.3	78.1	79.2	85.3	88.7	68.7
Asian	25.9	45.3	53.9	60.5	64.0	73.4	43.8
American Indian/Alaska Native	47.7	67.5	62.6	71.7	(#)	88.3	57.5
Native Hawaiian/ other Pacific Islander	23.9	62.8	58.0	(#)	(#)	87.7	44.2
Other race	40.2	70.8	67.9	79.2	83.4	87.4	58.7
More than one race	38.3	64.7	64.4	71.7	72.7	85.1	56.0
Hispanic or Latino (any race)							
Not Hispanic or Latino	37.6	61.8	61.4	78.2	71.2	83.9	54.9
Hispanic or Latino	38.6	66.7	67.2	79.3	83.6	88.9	58.3
Age as of 12/31/99							
18 years or younger	38.3	74.2	69.8	87.2	79.4	87.9	61.6
19–23 years	36.8	63.2	62.3	83.1	73.7	84.2	58.4
24–29 years	41.3	60.3	61.3	74.1	66.5	88.1	55.7
30–39 years	40.6	58.0	58.1	68.2	64.1	83.1	51.4
40 years or older	33.0	53.0	46.3	65.8	60.8	79.9	42.2

See footnotes at end of table.

Table 3.1-C.—Percentage of undergraduates receiving any aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	34.6	65.0	64.2	84.4	76.1	82.2	58.9
Independent	39.5	59.0	57.5	70.5	62.8	85.9	51.9
Unmarried, no dependents	34.3	58.9	61.7	67.6	64.7	85.1	50.4
Married, no dependents	25.9	41.2	49.0	56.5	50.9	75.6	36.9
Single parent	50.8	66.1	52.0	76.2	57.8	88.3	59.9
Married parents	43.0	61.8	62.5	77.1	74.7	87.1	54.6
Dependency and income level in 1998							
Dependent							
Less than \$20,000	63.4	83.8	80.9	93.0	87.4	91.4	77.4
\$20,000–39,999	45.4	76.7	75.1	88.9	85.2	86.0	67.6
\$40,000–59,999	30.8	67.1	66.3	83.3	80.6	73.4	57.5
\$60,000–79,999	22.2	59.0	62.4	88.1	77.3	78.8	53.8
\$80,000–99,999	19.4	54.0	58.7	82.4	74.1	69.7	52.3
\$100,000 or more	13.6	41.9	47.6	71.7	63.8	68.5	44.4
Independent							
Less than \$10,000	62.0	78.1	76.7	85.7	75.3	92.7	74.0
\$10,000–19,999	53.2	70.5	63.6	76.3	69.6	89.6	63.5
\$20,000–29,999	42.0	60.7	52.6	71.6	55.3	82.0	51.9
\$30,000–49,999	31.5	48.4	46.6	65.8	53.3	80.2	41.6
\$50,000 or more	24.5	35.1	34.8	59.5	55.4	70.3	33.4
Income percentile rank							
Lowest quartile	59.2	79.3	78.0	89.7	83.2	92.0	73.6
Middle quartiles	36.0	62.3	61.3	79.0	74.1	82.6	53.8
Highest quartile	22.8	42.4	47.7	67.8	64.0	70.7	40.6
Grant status							
No grants	7.6	27.5	30.4	31.9	24.7	62.6	19.7
Received grants	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loan status³							
No loans	32.8	39.8	35.7	56.9	45.2	55.0	37.2
Received loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0

#Too small to report.

¹Total includes public less-than-2-year and private not-for-profit less-than-4-year.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.1-D.—Average amount of total aid received by undergraduates who received any aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$2,311	\$5,319	\$6,693	\$10,224	\$13,843	\$7,218	\$6,206
Attendance pattern							
Full-time, full-year	3,919	6,315	7,567	12,299	15,728	8,970	8,474
Full-time, part-year	2,098	3,724	4,593	7,786	9,557	6,283	4,779
Part-time, full-year	2,143	4,664	6,030	7,566	10,303	7,161	4,467
Part-time, part-year	947	2,229	3,411	3,649	3,577	5,167	2,267
Local residence							
On campus	3,317	6,292	7,486	14,122	16,816	11,464	10,388
Off campus	2,302	5,591	6,770	7,505	11,301	7,090	5,294
With parents/other relatives	2,210	3,817	5,030	8,101	10,768	7,031	4,621
Tuition and fees ²							
Less than \$500	1,366	1,377	2,156	1,639	(#)	(#)	1,387
\$500–999	1,981	2,853	2,902	2,136	1,295	(#)	2,173
\$1,000–1,999	3,230	4,177	4,896	2,519	3,065	3,442	3,793
\$2,000–3,999	4,432	5,786	6,711	5,350	4,561	4,625	5,874
\$4,000–7,999	(#)	7,504	7,949	7,913	7,441	7,351	7,618
\$8,000 or more	(#)	8,151	10,102	14,130	16,458	9,382	13,647
Price of attendance ²							
Less than \$4,000	678	1,061	1,054	1,158	837	1,809	763
\$4,000–7,999	2,152	3,217	3,280	2,770	3,345	3,200	2,581
\$8,000–11,999	3,703	5,466	5,661	5,139	4,931	4,951	4,948
\$12,000–15,999	6,372	7,802	8,021	8,384	7,122	6,858	7,725
\$16,000 or more	(#)	11,861	11,504	14,336	16,566	9,499	13,658
Gender							
Male	2,241	5,273	6,720	9,926	13,381	7,937	6,282
Female	2,357	5,350	6,671	10,428	14,234	6,746	6,152
Race							
One race							
White	2,412	5,238	6,356	10,586	13,509	7,289	6,312
Black or African American	2,058	5,863	8,078	9,289	14,134	6,770	5,735
Asian	2,317	5,572	7,286	10,202	17,218	8,859	7,145
American Indian/Alaska Native	2,688	4,922	8,406	6,932	(#)	(#)	5,146
Native Hawaiian/ other Pacific Islander	(#)	(#)	6,308	(#)	(#)	7,750	6,496
Other race	2,006	4,774	7,136	7,539	13,342	7,121	5,690
More than one race	1,940	4,902	6,518	8,488	13,655	6,864	6,162
Hispanic or Latino (any race)							
Not Hispanic or Latino	2,355	5,461	6,677	10,895	14,052	7,492	6,346
Hispanic or Latino	2,019	4,332	6,852	6,027	12,341	6,242	5,239
Age as of 12/31/99							
18 years or younger	2,435	4,816	6,156	11,442	15,918	7,181	6,905
19–23 years	2,364	5,307	6,650	12,068	14,891	7,206	7,133
24–29 years	2,656	5,924	7,581	8,026	10,066	7,374	5,660
30–39 years	2,373	5,677	6,633	6,652	7,931	7,039	4,618
40 years or older	1,601	4,268	5,612	5,439	5,925	7,141	3,539

See footnotes at end of table.

Table 3.1-D.—Average amount of total aid received by undergraduates who received any aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$2,400	\$5,093	\$6,493	\$12,178	\$15,320	\$7,636	\$7,367
Independent	2,267	5,639	7,126	7,155	8,904	7,069	4,932
Unmarried, no dependents	2,320	6,129	7,574	8,917	10,646	7,408	5,832
Married, no dependents	1,621	4,683	6,134	6,706	6,474	7,456	4,272
Single parent	2,505	6,283	7,428	6,981	10,448	6,524	4,864
Married parents	2,206	4,704	6,506	5,913	6,354	7,362	4,293
Dependency and income level in 1998							
Dependent							
Less than \$20,000	2,918	5,813	7,929	9,452	16,570	7,329	6,692
\$20,000–39,999	2,524	5,602	7,282	12,895	17,623	7,595	7,398
\$40,000–59,999	1,836	4,934	6,083	13,529	17,117	7,557	7,383
\$60,000–79,999	2,148	4,642	6,163	12,745	15,329	8,107	7,782
\$80,000–99,999	1,823	4,419	5,541	12,070	14,020	8,622	7,416
\$100,000 or more	2,207	4,163	5,762	11,057	12,106	7,776	7,678
Independent							
Less than \$10,000	3,045	7,700	8,923	9,201	11,917	6,497	6,408
\$10,000–19,999	2,906	6,000	7,455	8,531	9,692	7,386	5,503
\$20,000–29,999	2,366	4,566	6,221	7,490	9,734	7,250	4,516
\$30,000–49,999	1,424	4,517	5,356	6,073	7,812	7,601	3,835
\$50,000 or more	1,184	2,724	3,561	4,738	4,395	7,368	2,993
Income percentile rank							
Lowest quartile	2,880	6,473	8,180	10,280	15,212	6,787	6,614
Middle quartiles	2,217	5,012	6,325	10,855	14,906	7,553	6,163
Highest quartile	1,329	3,755	5,223	8,831	11,185	7,560	5,600
Grant status							
No grants	2,490	4,693	5,888	7,152	9,569	7,280	5,497
Received grants	2,283	5,505	6,989	10,679	14,449	7,192	6,381
Loan status³							
No loans	1,630	2,949	3,906	5,046	7,502	3,176	2,913
Received loans	5,096	6,885	8,141	13,200	16,728	8,338	9,236

#Too small to report.

¹Total includes public less-than-2-year and private not-for-profit less-than-4-year.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.2-A.—Percentage of undergraduates receiving federal aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Any federal aid ¹	Federal grants	Federal work-study	Federal loans ²	Federal PLUS loans ³
Total	39.1	23.1	4.1	27.9	2.9
Institution type					
Public	31.6	20.3	2.7	20.3	1.6
Less-than-2-year	25.3	23.4	0.7	6.1	0.3
2-year	20.7	17.2	1.3	7.0	0.1
4-year	46.4	24.4	4.6	38.5	3.5
Nondoctorate-granting	47.6	27.8	5.1	36.7	2.2
Doctorate-granting	45.7	22.4	4.3	39.6	4.3
Private not-for-profit	56.7	25.6	13.0	47.6	7.1
Less-than-4-year	57.7	40.9	6.8	36.7	7.0
4-year	56.6	24.7	13.4	48.2	7.1
Nondoctorate-granting	58.1	27.2	11.7	48.2	6.6
Doctorate-granting	54.3	20.9	16.0	48.3	7.9
Private for-profit	80.3	52.8	0.9	65.3	6.7
More than one institution	53.4	27.3	2.7	42.5	5.6
Attendance pattern					
Full-time, full-year	56.8	30.3	8.5	44.3	5.6
Full-time, part-year	50.1	34.5	2.8	32.9	2.8
Part-time, full-year	30.3	19.1	1.7	19.7	1.0
Part-time, part-year	14.5	9.9	0.3	8.0	0.5
Local residence					
On campus	56.6	22.9	13.2	50.8	10.0
Off campus	35.8	23.2	2.3	24.9	1.2
With parents/other relatives	35.9	23.0	2.6	20.6	2.4
Tuition and fees ⁴					
Less than \$500	9.5	8.7	0.6	1.9	0.1
\$500–999	26.0	21.2	1.0	9.1	0.1
\$1,000–1,999	39.6	28.0	2.5	22.5	1.0
\$2,000–3,999	52.6	31.0	4.6	40.3	2.7
\$4,000–7,999	63.2	33.5	5.8	54.5	5.8
\$8,000 or more	64.3	24.5	15.9	60.0	11.0
Price of attendance ⁴					
Less than \$4,000	6.8	6.1	0.1	1.1	0.0
\$4,000–7,999	33.0	26.0	1.7	14.1	0.4
\$8,000–11,999	48.4	29.8	4.3	34.2	2.2
\$12,000–15,999	62.0	32.7	6.0	53.8	5.7
\$16,000 or more	66.7	27.6	14.6	62.2	10.3
Gender					
Male	35.2	19.4	3.4	26.4	3.1
Female	42.0	26.0	4.7	29.1	2.7
Race					
One race					
White	36.7	19.2	3.9	27.8	3.1
Black or African American	52.9	39.5	5.0	34.4	2.6
Asian	32.2	22.5	4.4	21.0	1.8
American Indian/Alaska Native	40.4	32.7	2.4	22.2	1.0
Native Hawaiian/other Pacific Islander	34.7	24.1	2.2	22.4	2.2
Other race	44.5	33.2	4.5	25.2	2.4
More than one race	41.6	28.1	5.3	24.3	2.3

See footnotes at end of table.

Table 3.2-A.—Percentage of undergraduates receiving federal aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Any federal aid ¹	Federal grants	Federal work-study	Federal loans ²	Federal PLUS loans ³
Hispanic or Latino (any race)					
Not Hispanic or Latino	38.2	21.5	4.1	28.6	3.0
Hispanic or Latino	45.0	35.1	4.2	23.3	2.0
Age as of 12/31/99					
18 years or younger	44.1	25.4	7.4	28.8	6.6
19–23 years	44.1	22.3	5.7	33.6	4.7
24–29 years	41.7	30.4	2.0	29.3	(†)
30–39 years	32.1	23.3	1.5	20.5	(†)
40 years or older	19.4	13.7	0.9	11.3	(†)
Dependency status					
Dependent	43.7	20.1	6.6	33.8	5.8
Independent	34.6	26.0	1.7	22.3	(†)
Unmarried, no dependents	34.7	22.1	2.0	27.1	(†)
Married, no dependents	17.4	7.7	0.8	14.0	(†)
Single parent	47.0	43.1	2.3	24.4	(†)
Married parents	32.5	24.8	1.3	19.4	(†)
Dependency and income level in 1998					
Dependent					
Less than \$20,000	70.0	65.9	10.5	35.2	2.8
\$20,000–39,999	56.3	43.6	9.9	37.9	4.4
\$40,000–59,999	40.8	8.9	7.7	36.9	6.0
\$60,000–79,999	36.9	1.4	5.3	35.4	8.2
\$80,000–99,999	32.5	0.5	2.8	31.1	7.1
\$100,000 or more	24.5	0.4	1.8	23.3	6.5
Independent					
Less than \$10,000	65.7	61.5	5.0	39.0	(†)
\$10,000–19,999	51.5	38.6	1.9	32.6	(†)
\$20,000–29,999	34.9	24.8	1.1	21.4	(†)
\$30,000–49,999	20.3	11.6	0.7	14.6	(†)
\$50,000 or more	7.8	0.2	0.1	7.7	(†)
Income percentile rank					
Lowest quartile	65.0	59.7	7.6	37.4	1.8
Middle quartiles	37.1	16.4	3.9	28.9	3.3
Highest quartile	17.6	0.7	1.1	16.7	3.2
Aid status					
No aid	(†)	(†)	(†)	(†)	(†)
Received aid	70.6	41.7	7.4	50.5	5.2
Grant status					
No grants	15.7	(†)	0.5	15.3	2.1
Received grants	68.4	52.0	8.6	43.8	3.9
Loan status ⁵					
No loans	15.4	14.8	1.4	(†)	0.3
Received loans	97.6	43.7	10.9	96.9	9.4

†Not applicable.

¹Excludes veteran's benefits.

²Excludes PLUS loans.

³PLUS loans are only available to parents of dependent students.

⁴Excludes students attending more than one institution.

⁵"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.2-B.—Average amount of federal aid received by undergraduates who received federal aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Total federal aid ¹	Total federal grants	Total federal work-study	Total federal loans ²	Federal PLUS loans ³
Total	\$5,226	\$2,063	\$1,534	\$4,643	\$7,080
Institution type					
Public	4,452	1,973	1,623	4,273	6,076
Less-than-2-year	2,824	1,760	(#)	4,613	(#)
2-year	2,609	1,741	1,589	3,052	(#)
4-year	5,574	2,197	1,636	4,568	6,153
Nondoctorate-granting	4,912	2,131	1,600	4,226	5,119
Doctorate-granting	5,972	2,245	1,660	4,751	6,461
Private not-for-profit	6,749	2,368	1,451	5,084	8,594
Less-than-4-year	4,780	2,091	963	3,943	5,625
4-year	6,858	2,393	1,464	5,132	8,753
Nondoctorate-granting	6,413	2,278	1,270	5,096	7,608
Doctorate-granting	7,596	2,628	1,683	5,187	10,245
Private for-profit	6,307	2,164	2,199	5,338	6,211
More than one institution	5,561	2,029	1,275	4,732	6,717
Attendance pattern					
Full-time, full-year	6,088	2,524	1,556	4,825	7,493
Full-time, part-year	4,095	1,715	1,006	3,876	5,596
Part-time, full-year	4,699	1,762	1,903	5,035	6,489
Part-time, part-year	3,208	1,103	1,423	3,994	5,594
Local residence					
On campus	6,471	2,391	1,460	4,224	7,692
Off campus	5,181	1,969	1,738	5,107	6,787
With parents/other relatives	4,065	2,087	1,331	3,919	5,777
Tuition and fees ⁴					
Less than \$500	2,070	1,409	1,638	3,252	(#)
\$500–999	2,362	1,514	1,721	3,003	(#)
\$1,000–1,999	3,641	1,928	1,575	3,647	4,272
\$2,000–3,999	5,234	2,296	1,529	4,510	5,458
\$4,000–7,999	6,244	2,252	1,461	5,105	5,599
\$8,000 or more	7,815	2,612	1,554	5,268	8,912
Price of attendance ⁴					
Less than \$4,000	1,103	892	(#)	1,801	(#)
\$4,000–7,999	2,611	1,726	1,160	2,705	2,647
\$8,000–11,999	4,616	2,202	1,524	4,123	4,729
\$12,000–15,999	6,465	2,376	1,733	5,199	5,756
\$16,000 or more	7,921	2,559	1,583	5,491	9,017
Gender					
Male	5,386	2,053	1,503	4,648	7,119
Female	5,122	2,069	1,552	4,639	7,046
Race					
One race					
White	5,287	1,981	1,507	4,607	7,097
Black or African American	5,175	2,131	1,519	4,759	7,044
Asian	5,484	2,434	1,879	4,764	7,607
American Indian/Alaska Native	4,469	2,306	(#)	4,214	(#)
Native Hawaiian/other Pacific Islander	5,208	2,029	(#)	5,006	(#)
Other race	4,781	2,171	1,621	4,680	6,578
More than one race	4,781	2,194	1,312	4,725	6,742

See footnotes at end of table.

Table 3.2-B.—Average amount of federal aid received by undergraduates who received federal aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Total federal aid ¹	Total federal grants	Total federal work-study	Total federal loans ²	Federal PLUS loans ³
Hispanic or Latino (any race)					
Not Hispanic or Latino	\$5,334	\$2,029	\$1,535	\$4,646	\$7,096
Hispanic or Latino	4,559	2,216	1,527	4,613	6,895
Age as of 12/31/99					
18 years or younger	4,688	2,195	1,396	3,122	7,641
19–23 years	5,289	2,126	1,500	4,288	6,927
24–29 years	5,548	2,008	1,673	5,686	(†)
30–39 years	5,179	1,981	2,039	5,726	(†)
40 years or older	4,733	1,799	1,868	5,795	(†)
Dependency status					
Dependent	5,237	2,133	1,470	3,999	7,082
Independent	5,214	2,012	1,774	5,584	(†)
Unmarried, no dependents	6,020	1,985	1,691	5,971	(†)
Married, no dependents	5,684	1,686	1,705	6,051	(†)
Single parent	4,624	2,145	1,729	4,883	(†)
Married parents	4,883	1,874	2,021	5,614	(†)
Dependency and income level in 1998					
Dependent					
Less than \$20,000	4,882	2,591	1,410	4,015	5,342
\$20,000–39,999	4,925	1,920	1,480	4,095	5,367
\$40,000–59,999	5,014	1,188	1,505	3,950	6,183
\$60,000–79,999	5,464	1,400	1,464	3,889	6,678
\$80,000–99,999	5,828	(#)	1,522	4,002	8,488
\$100,000 or more	6,582	(#)	1,449	4,058	9,789
Independent					
Less than \$10,000	5,509	2,279	1,662	5,443	(†)
\$10,000–19,999	5,045	1,993	1,655	5,482	(†)
\$20,000–29,999	4,674	1,755	2,106	5,501	(†)
\$30,000–49,999	4,934	1,173	2,438	5,774	(†)
\$50,000 or more	6,297	(#)	(#)	6,362	(†)
Income percentile rank					
Lowest quartile	5,151	2,280	1,514	4,755	5,155
Middle quartiles	5,055	1,693	1,563	4,581	6,460
Highest quartile	6,212	1,304	1,459	4,610	9,405
Aid status					
No aid	(†)	(†)	(†)	(†)	(†)
Received aid	5,226	2,063	1,534	4,643	7,080
Grant status					
No grants	5,630	(†)	1,475	4,621	7,887
Received grants	5,111	2,063	1,538	4,652	6,531
Loan status ⁵					
No loans	2,087	1,879	1,526	(†)	7,901
Received loans	6,448	2,218	1,536	4,643	7,020

#Too small to report.

†Not applicable.

¹Excludes veteran's benefits.

²Excludes PLUS loans.

³PLUS loans are only available to parents of dependent students.

⁴Excludes students attending more than one institution.

⁵"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.2-C.—Percentage of undergraduates receiving federal aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	20.7	47.6	45.7	58.1	54.3	80.3	39.1
Attendance pattern							
Full-time, full-year	40.2	61.2	54.1	71.6	61.7	85.6	56.8
Full-time, part-year	33.2	48.3	44.9	61.1	50.3	81.8	50.1
Part-time, full-year	20.7	39.3	38.3	44.4	45.8	77.7	30.3
Part-time, part-year	8.4	15.6	19.7	19.8	19.4	59.6	14.5
Local residence							
On campus	17.4	62.7	53.6	72.7	64.6	77.5	56.6
Off campus	20.7	45.0	44.3	45.8	43.7	79.1	35.8
With parents/other relatives	21.1	42.5	39.6	64.1	55.1	83.9	35.9
Tuition and fees							
Less than \$500	9.6	8.1	5.5	7.1	9.2	(#)	9.5
\$500–999	27.6	28.2	21.8	8.1	7.8	26.0	26.0
\$1,000–1,999	37.2	45.3	41.6	33.2	15.2	55.7	39.6
\$2,000–3,999	42.8	56.6	51.4	51.6	43.5	76.3	52.6
\$4,000–7,999	30.0	62.9	54.7	62.4	53.3	83.7	63.2
\$8,000 or more	(#)	54.6	44.4	69.6	60.6	85.3	64.3
Price of attendance							
Less than \$4,000	6.9	7.6	5.1	3.3	2.3	27.0	6.8
\$4,000–7,999	28.8	43.3	35.2	36.3	36.0	62.4	33.0
\$8,000–11,999	36.7	57.4	50.1	59.6	42.0	75.1	48.4
\$12,000–15,999	44.8	64.2	55.8	68.5	56.2	88.3	62.0
\$16,000 or more	(#)	55.1	54.8	69.8	61.4	87.1	66.7
Gender							
Male	15.6	43.9	43.7	56.6	54.1	78.3	35.2
Female	24.7	50.4	47.6	59.2	54.6	81.6	42.0
Race							
One race							
White	18.4	44.9	42.3	57.6	51.3	79.4	36.7
Black or African American	33.6	62.6	68.0	61.8	70.9	84.5	52.9
Asian	14.3	35.3	42.8	39.5	47.9	69.9	32.2
American Indian/Alaska Native	27.1	52.0	52.1	54.3	(#)	83.7	40.4
Native Hawaiian/ other Pacific Islander	14.1	59.5	47.9	(#)	(#)	87.7	34.7
Other race	23.2	58.0	55.3	69.0	65.5	80.5	44.5
More than one race	23.9	47.4	49.7	55.6	59.9	82.3	41.6
Hispanic or Latino (any race)							
Not Hispanic or Latino	20.7	46.4	44.8	56.2	52.3	79.0	38.2
Hispanic or Latino	20.8	56.4	55.5	70.4	71.8	85.2	45.0
Age as of 12/31/99							
18 years or younger	24.2	56.2	45.8	68.6	61.7	84.9	44.1
19–23 years	22.8	49.7	46.7	66.2	57.4	81.8	44.1
24–29 years	24.1	48.7	51.0	57.8	47.9	84.9	41.7
30–39 years	20.9	40.5	40.0	43.1	37.0	76.2	32.1
40 years or older	11.0	31.5	24.1	30.0	30.0	66.0	19.4

See footnotes at end of table.

Table 3.2-C.—Percentage of undergraduates receiving federal aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non- doctorate- granting	Doctorate- granting	Non- doctorate- granting	Doctorate- granting		
Dependency status							
Dependent	21.1	50.3	46.8	67.2	59.2	79.0	43.7
Independent	20.5	44.2	43.6	46.2	41.1	80.7	34.6
Unmarried, no dependents	15.8	45.0	49.7	49.8	47.4	79.6	34.7
Married, no dependents	5.5	27.9	32.4	30.3	28.4	64.3	17.4
Single parent	35.5	56.3	41.5	56.7	44.6	85.4	47.0
Married parents	20.6	40.0	42.7	44.0	36.4	80.8	32.5
Dependency and income level in 1998							
Dependent							
Less than \$20,000	53.6	77.6	73.9	88.8	80.0	90.6	70.0
\$20,000–39,999	32.4	67.1	62.2	79.2	76.1	84.3	56.3
\$40,000–59,999	12.9	49.8	49.0	68.3	68.9	67.9	40.8
\$60,000–79,999	8.5	43.7	42.7	68.0	57.5	74.4	36.9
\$80,000–99,999	7.3	29.8	35.3	57.7	52.9	61.2	32.5
\$100,000 or more	2.2	23.4	26.4	41.2	39.2	63.8	24.5
Independent							
Less than \$10,000	49.2	73.2	70.6	78.9	64.5	90.9	65.7
\$10,000–19,999	37.6	60.2	54.9	64.1	54.7	86.2	51.5
\$20,000–29,999	23.5	45.4	36.4	53.2	40.8	77.8	34.9
\$30,000–49,999	9.6	28.3	26.6	36.6	29.6	70.9	20.3
\$50,000 or more	1.9	10.0	10.1	16.6	15.1	55.1	7.8
Income percentile rank							
Lowest quartile	47.1	73.3	70.0	83.7	74.8	90.3	65.0
Middle quartiles	18.2	46.2	44.7	60.3	58.2	77.5	37.1
Highest quartile	2.8	20.0	24.4	33.1	36.9	58.4	17.6
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	54.8	76.3	73.9	74.2	74.9	94.5	70.6
Grant status							
No grants	3.6	23.8	27.1	24.8	21.1	57.3	15.7
Received grants	55.9	73.3	68.3	73.6	73.5	95.8	68.4
Loan status³							
No loans	14.7	17.2	10.1	19.1	11.3	43.6	15.4
Received loans	95.4	98.1	97.6	97.5	97.6	98.8	97.6

#Too small to report.

†Not applicable.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: This table excludes students attending more than one institution. Federal aid excludes veteran's benefits.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.2-D.—Average amount of federal aid received by undergraduates who received federal aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$2,609	\$4,912	\$5,972	\$6,413	\$7,596	\$6,307	\$5,226
Attendance pattern							
Full-time, full-year	3,536	5,430	6,384	6,822	7,963	7,654	6,088
Full-time, part-year	1,879	3,464	4,148	4,859	5,527	5,479	4,095
Part-time, full-year	2,529	4,712	6,228	6,851	7,553	6,565	4,699
Part-time, part-year	1,485	3,034	3,987	4,098	4,594	4,769	3,208
Local residence							
On campus	3,494	5,235	6,090	7,112	7,900	9,605	6,471
Off campus	2,712	5,402	6,332	6,349	7,717	6,159	5,181
With parents/other relatives	2,267	3,483	4,492	4,937	6,349	6,280	4,065
Tuition and fees							
Less than \$500	2,046	2,726	3,103	(#)	(#)	(#)	2,070
\$500–999	2,074	3,210	3,513	(#)	(#)	(#)	2,362
\$1,000–1,999	3,012	3,953	4,823	2,060	(#)	3,193	3,641
\$2,000–3,999	3,729	5,247	5,974	4,533	4,427	4,475	5,234
\$4,000–7,999	(#)	6,119	6,566	6,056	5,712	6,371	6,244
\$8,000 or more	(#)	6,537	8,123	7,477	8,227	7,876	7,815
Price of attendance							
Less than \$4,000	979	1,690	1,659	(#)	(#)	1,934	1,103
\$4,000–7,999	2,215	3,069	3,304	2,546	3,368	3,097	2,611
\$8,000–11,999	3,581	4,963	5,270	4,394	4,811	4,575	4,616
\$12,000–15,999	4,678	6,708	6,983	6,173	5,024	6,106	6,465
\$16,000 or more	(#)	8,271	8,195	7,563	8,205	7,923	7,921
Gender							
Male	2,643	4,873	5,871	6,395	7,443	6,779	5,386
Female	2,592	4,938	6,055	6,426	7,726	6,007	5,122
Race							
One race							
White	2,716	4,962	5,907	6,485	7,281	6,292	5,287
Black or African American	2,385	5,166	6,691	6,882	8,992	6,071	5,175
Asian	2,774	4,621	5,454	7,534	8,618	7,784	5,484
American Indian/Alaska Native	3,107	4,265	5,827	5,195	(#)	(#)	4,469
Native Hawaiian/ other Pacific Islander	(#)	(#)	5,041	(#)	(#)	7,436	5,208
Other race	2,320	3,978	5,708	4,821	7,478	6,396	4,781
More than one race	2,169	4,789	5,344	4,937	6,464	5,660	4,781
Hispanic or Latino (any race)							
Not Hispanic or Latino	2,623	5,101	6,026	6,837	7,728	6,489	5,334
Hispanic or Latino	2,508	3,751	5,506	4,270	6,786	5,670	4,559
Age as of 12/31/99							
18 years or younger	2,119	3,984	5,208	5,382	7,280	6,378	4,688
19–23 years	2,474	4,656	5,601	6,584	7,580	6,277	5,289
24–29 years	2,880	5,642	7,182	6,654	8,193	6,324	5,548
30–39 years	2,942	6,057	7,300	6,331	8,377	6,363	5,179
40 years or older	2,424	5,120	7,215	6,393	7,010	6,204	4,733

See footnotes at end of table.

Table 3.2-D.—Average amount of federal aid received by undergraduates who received federal aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$2,369	\$4,412	\$5,433	\$6,353	\$7,539	\$6,746	\$5,237
Independent	2,749	5,646	7,093	6,528	7,824	6,147	5,214
Unmarried, no dependents	2,832	6,042	7,298	7,368	8,905	6,501	6,020
Married, no dependents	3,116	5,030	6,680	7,093	5,405	6,619	5,684
Single parent	2,620	5,702	6,884	6,062	7,587	5,662	4,624
Married parents	2,828	5,219	7,089	5,794	7,350	6,346	4,883
Dependency and income level in 1998							
Dependent							
Less than \$20,000	2,539	4,507	5,842	5,788	8,385	6,575	4,882
\$20,000–39,999	2,199	4,436	5,421	6,379	7,837	6,313	4,925
\$40,000–59,999	2,007	4,205	4,897	6,289	7,063	6,614	5,014
\$60,000–79,999	2,580	4,492	5,468	5,976	6,607	7,277	5,464
\$80,000–99,999	(#)	4,391	5,367	6,815	7,563	8,713	5,828
\$100,000 or more	(#)	4,556	5,943	7,572	7,981	7,256	6,582
Independent							
Less than \$10,000	2,794	6,457	7,612	6,833	8,446	5,672	5,509
\$10,000–19,999	2,886	5,529	6,746	6,208	7,204	6,381	5,045
\$20,000–29,999	2,639	4,402	6,613	6,680	7,833	6,208	4,674
\$30,000–49,999	2,217	5,379	6,446	5,829	6,971	6,614	4,934
\$50,000 or more	(#)	4,793	6,645	7,140	8,222	6,796	6,297
Income percentile rank							
Lowest quartile	2,586	5,288	6,554	6,405	8,149	5,881	5,151
Middle quartiles	2,594	4,682	5,547	6,196	7,105	6,557	5,055
Highest quartile	3,142	4,474	5,790	7,148	7,882	7,195	6,212
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	2,609	4,912	5,972	6,413	7,596	6,307	5,226
Grant status							
No grants	3,071	4,495	5,698	6,911	8,967	6,714	5,630
Received grants	2,547	5,058	6,104	6,335	7,370	6,143	5,111
Loan status²							
No loans	1,770	2,351	2,533	2,563	3,598	2,144	2,087
Received loans	4,218	5,660	6,488	7,175	8,063	7,233	6,448

#Too small to report.

†Not applicable.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution. Federal aid excludes veteran's benefits.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.3-A.—Percentage of undergraduates receiving state aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Any state aid	State grants	State loans	State work-study	State merit-only grants ¹
Total	14.1	13.6	0.5	0.3	2.7
Institution type					
Public	13.0	12.5	0.3	0.3	3.1
Less-than-2-year	6.4	5.6	0.0	0.7	1.3
2-year	10.2	9.8	0.2	0.1	2.7
4-year	17.0	16.3	0.5	0.6	3.7
Nondoctorate-granting	18.4	17.8	0.4	0.5	2.7
Doctorate-granting	16.1	15.4	0.5	0.6	4.4
Private not-for-profit	22.2	21.4	1.1	0.6	1.6
Less-than-4-year	19.6	19.4	0.4	0.3	1.5
4-year	22.3	21.5	1.1	0.6	1.6
Nondoctorate-granting	24.5	23.7	1.0	0.7	1.4
Doctorate-granting	18.9	18.1	1.2	0.4	1.9
Private for-profit	9.5	9.1	0.8	0.0	0.0
More than one institution	12.2	11.9	0.3	0.2	1.9
Attendance pattern					
Full-time, full-year	22.6	21.7	0.8	0.6	4.1
Full-time, part-year	14.5	14.1	0.4	0.2	2.7
Part-time, full-year	10.7	10.2	0.3	0.3	1.9
Part-time, part-year	4.4	4.3	0.1	0.1	1.2
Local residence					
On campus	21.2	20.4	0.8	0.9	4.3
Off campus	12.1	11.6	0.4	0.3	2.1
With parents/other relatives	14.7	14.3	0.3	0.2	2.9
Tuition and fees ²					
Less than \$500	3.7	3.7	0.0	0.0	2.0
\$500–999	10.6	10.4	0.1	0.1	2.9
\$1,000–1,999	16.0	15.4	0.5	0.4	2.9
\$2,000–3,999	21.0	20.1	0.6	0.5	4.2
\$4,000–7,999	20.1	19.3	0.7	0.5	2.4
\$8,000 or more	22.0	21.0	1.4	0.7	1.5
Price of attendance ²					
Less than \$4,000	3.3	3.2	0.0	0.0	1.4
\$4,000–7,999	12.6	12.3	0.2	0.2	2.9
\$8,000–11,999	19.6	18.8	0.6	0.4	4.2
\$12,000–15,999	21.6	20.8	0.7	0.7	3.1
\$16,000 or more	22.1	21.0	1.4	0.8	1.9
Gender					
Male	12.1	11.6	0.4	0.3	2.2
Female	15.7	15.2	0.5	0.4	3.0
Race					
One race					
White	13.5	12.9	0.5	0.4	2.3
Black or African American	18.7	18.5	0.2	0.1	6.1
Asian	12.5	12.2	0.3	0.2	1.7
American Indian/Alaska Native	12.7	12.5	0.2	0.5	1.1
Native Hawaiian/other Pacific Islander	8.7	8.5	0.2	0.0	0.7
Other race	14.6	14.2	0.3	0.6	0.7
More than one race	14.5	13.1	1.1	0.6	1.4

See footnotes at end of table.

Table 3.3-A.—Percentage of undergraduates receiving state aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Any state aid	State grants	State loans	State work-study	State merit-only grants ¹
Hispanic or Latino (any race)					
Not Hispanic or Latino	14.0	13.6	0.5	0.3	2.9
Hispanic or Latino	14.8	14.1	0.5	0.7	1.0
Age as of 12/31/99					
18 years or younger	20.9	20.1	0.6	0.6	5.6
19–23 years	15.8	15.2	0.7	0.4	2.9
24–29 years	12.5	12.3	0.2	0.2	1.5
30–39 years	11.5	11.1	0.2	0.2	2.1
40 years or older	7.2	7.0	0.1	0.1	1.8
Dependency status					
Dependent	16.9	16.1	0.7	0.5	3.4
Independent	11.5	11.2	0.2	0.2	1.9
Unmarried, no dependents	11.8	11.5	0.3	0.2	1.5
Married, no dependents	5.6	5.4	0.2	0.1	1.6
Single parent	16.0	15.7	0.2	0.3	2.7
Married parents	10.2	10.0	0.2	0.2	1.9
Dependency and income level in 1998					
Dependent					
Less than \$20,000	28.9	28.5	0.3	0.5	3.4
\$20,000–39,999	26.1	25.6	0.8	0.5	3.8
\$40,000–59,999	18.0	17.2	0.6	0.8	3.9
\$60,000–79,999	11.1	10.1	0.9	0.5	3.1
\$80,000–99,999	7.6	6.6	0.8	0.3	3.4
\$100,000 or more	6.1	5.2	0.8	0.1	2.8
Independent					
Less than \$10,000	21.8	21.3	0.4	0.5	2.0
\$10,000–19,999	17.4	17.2	0.3	0.3	2.2
\$20,000–29,999	11.5	11.1	0.2	0.1	2.5
\$30,000–49,999	6.8	6.6	0.2	0.1	2.1
\$50,000 or more	2.5	2.3	0.1	0.0	1.1
Income percentile rank					
Lowest quartile	25.0	24.6	0.4	0.5	2.8
Middle quartiles	13.6	13.1	0.5	0.4	2.9
Highest quartile	4.6	4.1	0.4	0.1	2.1
Aid status					
No aid	(†)	(†)	(†)	(†)	(†)
Received aid	25.5	24.6	0.8	0.6	4.8
Grant status					
No grants	0.5	(†)	0.3	0.1	(†)
Received grants	31.3	30.7	0.7	0.6	6.0
Loan status ³					
No loans	9.4	9.3	(†)	0.1	2.8
Received loans	25.7	24.3	1.6	0.8	2.4

†Not applicable.

¹Included in state grant total as well.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.3-B.—Average amount of state aid received by undergraduates who received state aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	State aid total	State grant total	State loan total	State work-study total	State merit-only grants ¹
Total	\$1,797	\$1,681	\$3,851	\$1,778	\$1,410
Institution type					
Public	1,476	1,387	3,150	1,937	1,353
Less-than-2-year	972	721	(#)	(#)	(#)
2-year	988	916	(#)	(#)	745
4-year	1,873	1,773	3,288	1,990	1,943
Nondoctorate-granting	1,651	1,538	3,869	2,233	1,738
Doctorate-granting	2,020	1,931	3,015	1,871	2,015
Private not-for-profit	2,638	2,444	5,140	1,419	1,992
Less-than-4-year	2,148	2,125	(#)	(#)	(#)
4-year	2,662	2,460	5,193	1,438	1,967
Nondoctorate-granting	2,455	2,292	5,153	1,098	2,182
Doctorate-granting	3,079	2,800	5,243	(#)	1,712
Private for-profit	2,331	2,093	(#)	(#)	(#)
More than one institution	1,911	1,865	(#)	(#)	1,347
Attendance pattern					
Full-time, full-year	2,152	2,012	4,411	1,769	1,657
Full-time, part-year	1,237	1,192	2,167	(#)	954
Part-time, full-year	1,387	1,276	3,070	2,167	1,371
Part-time, part-year	889	853	(#)	(#)	766
Local residence					
On campus	2,522	2,378	4,441	1,486	1,891
Off campus	1,566	1,432	3,712	1,975	1,224
With parents/other relatives	1,589	1,536	3,224	(#)	1,290
Tuition and fees ²					
Less than \$500	720	721	(#)	(#)	611
\$500–999	764	748	(#)	(#)	722
\$1,000–1,999	1,183	1,106	(#)	2,147	1,378
\$2,000–3,999	1,749	1,634	3,741	1,855	2,086
\$4,000–7,999	2,164	2,051	3,758	1,899	1,748
\$8,000 or more	3,114	2,857	5,409	1,440	1,702
Price of attendance ²					
Less than \$4,000	538	537	(#)	(#)	615
\$4,000–7,999	973	947	(#)	(#)	999
\$8,000–11,999	1,506	1,419	2,789	1,761	1,640
\$12,000–15,999	2,157	2,008	4,567	1,958	1,977
\$16,000 or more	3,109	2,860	5,200	1,788	1,990
Gender					
Male	1,828	1,715	3,707	1,830	1,471
Female	1,779	1,662	3,959	1,745	1,377
Race					
One race					
White	1,821	1,681	3,900	1,754	1,589
Black or African American	1,506	1,482	(#)	(#)	1,031
Asian	2,507	2,433	(#)	(#)	1,382
American Indian/Alaska Native	1,465	1,358	(#)	(#)	(#)
Native Hawaiian/ other Pacific Islander	1,781	1,618	(#)	(#)	(#)
Other race	1,776	1,715	(#)	(#)	(#)
More than one race	1,953	1,602	(#)	(#)	(#)

See footnotes at end of table.

Table 3.3-B.—Average amount of state aid received by undergraduates who received state aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	State aid total	State grant total	State loan total	State work-study total	State merit-only grants ¹
Hispanic or Latino (any race)					
Not Hispanic or Latino	\$1,838	\$1,721	\$4,053	\$1,741	\$1,425
Hispanic or Latino	1,514	1,405	2,573	1,901	1,096
Age as of 12/31/99					
18 years or younger	1,977	1,874	(#)	(#)	1,540
19–23 years	2,038	1,891	3,925	1,805	1,637
24–29 years	1,444	1,371	(#)	(#)	993
30–39 years	1,215	1,155	(#)	(#)	965
40 years or older	1,224	1,178	(#)	(#)	737
Dependency status					
Dependent	2,106	1,957	4,190	1,735	1,683
Independent	1,361	1,298	2,821	1,877	938
Unmarried, no dependents	1,572	1,490	2,851	(#)	1,107
Married, no dependents	1,372	1,220	(#)	(#)	912
Single parent	1,230	1,202	(#)	(#)	669
Married parents	1,270	1,212	(#)	(#)	1,166
Dependency and income level in 1998					
Dependent					
Less than \$20,000	1,960	1,911	(#)	(#)	1,034
\$20,000–39,999	2,180	2,078	3,335	1,727	1,671
\$40,000–59,999	2,090	1,941	4,274	1,812	1,722
\$60,000–79,999	2,138	1,889	4,098	(#)	1,826
\$80,000–99,999	1,982	1,674	(#)	(#)	1,822
\$100,000 or more	2,373	1,867	5,529	(#)	1,995
Independent					
Less than \$10,000	1,537	1,475	2,127	1,997	873
\$10,000–19,999	1,370	1,299	(#)	(#)	930
\$20,000–29,999	1,150	1,103	(#)	(#)	936
\$30,000–49,999	1,194	1,122	(#)	(#)	961
\$50,000 or more	1,085	1,017	(#)	(#)	1,009
Income percentile rank					
Lowest quartile	1,805	1,750	2,581	1,900	1,105
Middle quartiles	1,776	1,640	3,957	1,662	1,481
Highest quartile	1,879	1,545	4,686	(#)	1,617
Grant status					
No grants	2,926	(†)	3,419	(#)	(†)
Received grants	1,777	1,681	4,103	1,761	1,410
Loan status ³					
No loans	1,366	1,340	(†)	1,837	1,321
Received loans	2,189	2,004	3,851	1,754	1,663

†Not applicable.

#Too small to report.

¹Included in state grant total as well.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.3-C.—Percentage of undergraduates receiving state aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	10.2	18.4	16.1	24.5	18.9	9.5	14.1
Attendance pattern							
Full-time, full-year	21.8	25.7	20.5	31.3	21.8	15.9	22.6
Full-time, part-year	17.8	14.7	12.9	25.0	15.4	5.9	14.5
Part-time, full-year	8.5	14.7	11.3	17.2	17.9	10.1	10.7
Part-time, part-year	3.9	3.9	5.9	6.7	3.5	4.1	4.4
Local residence							
On campus	4.7	26.6	21.7	29.3	20.0	16.2	21.2
Off campus	10.1	15.7	14.0	18.1	15.2	8.1	12.1
With parents/other relatives	11.2	18.5	15.0	33.6	25.8	12.4	14.7
Tuition and fees ²							
Less than \$500	4.0	0.3	1.9	1.4	0.5	(#)	3.7
\$500–999	13.2	5.7	4.2	2.2	2.3	0.0	10.6
\$1,000–1,999	19.4	14.7	12.8	9.0	4.1	7.9	16.0
\$2,000–3,999	25.5	25.4	19.3	24.7	5.7	8.0	21.0
\$4,000–7,999	13.6	28.0	23.1	22.5	21.9	7.6	20.1
\$8,000 or more	(#)	16.7	7.7	30.9	21.9	14.4	22.0
Price of attendance ²							
Less than \$4,000	3.8	0.9	1.3	1.3	0.0	4.3	3.3
\$4,000–7,999	13.3	13.9	9.9	13.6	5.9	6.1	12.6
\$8,000–11,999	19.0	24.5	18.3	25.4	10.0	10.7	19.6
\$12,000–15,999	17.4	26.3	22.1	25.3	26.5	10.2	21.6
\$16,000 or more	(#)	19.5	15.8	31.2	22.1	9.8	22.1
Gender							
Male	7.8	17.1	14.5	21.0	18.1	7.8	12.1
Female	12.0	19.4	17.5	27.1	19.5	10.6	15.7
Race							
One race							
White	9.0	18.0	14.4	25.0	17.6	10.9	13.5
Black or African American	18.8	21.6	22.0	24.0	20.5	5.2	18.7
Asian	5.9	16.9	21.2	10.0	24.8	4.9	12.5
American Indian/Alaska Native	11.5	14.2	13.2	13.3	(#)	11.6	12.7
Native Hawaiian/ other Pacific Islander	7.5	10.6	14.8	(#)	(#)	0.0	8.7
Other race	8.6	22.3	21.9	30.2	21.8	10.2	14.6
More than one race	8.2	12.2	22.3	27.7	22.4	21.8	14.5
Hispanic or Latino (any race)							
Not Hispanic or Latino	10.4	18.3	15.8	23.3	18.5	8.3	14.0
Hispanic or Latino	8.3	19.2	18.9	32.7	21.8	13.8	14.8
Age as of 12/31/99							
18 years or younger	15.3	25.1	25.3	32.4	19.0	16.5	20.9
19–23 years	10.5	19.8	16.1	28.8	20.4	10.9	15.8
24–29 years	9.8	18.5	13.8	21.4	16.5	9.4	12.5
30–39 years	11.1	11.4	12.6	17.2	13.1	7.4	11.5
40 years or older	6.3	11.4	7.7	10.5	11.3	3.5	7.2

See footnotes at end of table.

Table 3.3-C.—Percentage of undergraduates receiving state aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	10.9	20.5	17.5	29.4	20.3	13.9	16.9
Independent	9.7	15.8	13.5	18.1	14.8	7.8	11.5
Unmarried, no dependents	8.9	17.2	15.4	18.7	17.6	6.9	11.8
Married, no dependents	4.3	6.8	9.0	9.2	8.4	3.4	5.6
Single parent	15.4	21.6	14.1	26.7	16.9	9.7	16.0
Married parents	8.8	13.3	12.3	16.3	13.0	7.8	10.2
Dependency and income level in 1998							
Dependent							
Less than \$20,000	23.3	33.7	33.1	43.7	35.3	19.4	28.9
\$20,000–39,999	16.7	33.2	31.0	43.5	29.8	17.4	26.1
\$40,000–59,999	9.0	24.2	17.7	35.4	31.8	11.5	18.0
\$60,000–79,999	4.6	10.4	10.9	24.3	20.4	10.2	11.1
\$80,000–99,999	2.7	5.6	10.1	13.9	8.5	0.0	7.6
\$100,000 or more	2.6	6.4	6.5	10.6	7.2	3.1	6.1
Independent							
Less than \$10,000	20.3	29.5	24.4	34.6	26.2	10.2	21.8
\$10,000–19,999	17.2	20.1	16.7	31.2	20.9	9.5	17.4
\$20,000–29,999	10.9	16.7	8.7	17.6	11.3	8.2	11.5
\$30,000–49,999	5.8	8.3	7.3	12.0	11.7	3.9	6.8
\$50,000 or more	2.1	3.0	2.3	3.9	2.9	1.5	2.5
Income percentile rank							
Lowest quartile	20.5	31.3	29.5	40.2	30.2	13.5	25.0
Middle quartiles	9.6	17.5	14.2	26.6	23.1	8.0	13.6
Highest quartile	2.3	5.0	6.7	8.0	6.5	1.9	4.6
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	26.9	29.6	26.0	31.3	26.0	11.2	25.5
Grant status							
No grants	0.3	0.6	0.8	0.4	0.4	0.9	0.5
Received grants	30.5	37.7	34.6	35.8	29.5	15.2	31.3
Loan status³							
No loans	8.8	11.3	9.5	14.1	7.4	8.6	9.4
Received loans	27.4	30.3	25.7	35.1	30.4	9.9	25.7

#Too small to report.

†Not applicable.

¹Total includes public less-than-2-year and private not-for-profit less-than-4-year.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.3-D.—Average amount of state aid received by undergraduates who received state aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$988	\$1,651	\$2,020	\$2,455	\$3,079	\$2,331	\$1,797
Attendance pattern							
Full-time, full-year	1,300	1,824	2,206	2,592	3,248	2,875	2,152
Full-time, part-year	805	1,138	1,360	2,217	1,860	1,545	1,237
Part-time, full-year	890	1,444	1,652	2,078	2,917	1,989	1,387
Part-time, part-year	559	796	1,430	1,825	(#)	(#)	889
Local residence							
On campus	(#)	1,809	2,257	3,059	3,233	(#)	2,522
Off campus	949	1,609	1,932	2,037	3,005	2,462	1,566
With parents/other relatives	1,048	1,568	1,805	2,039	2,868	2,087	1,589
Tuition and fees ²							
Less than \$500	716	(#)	(#)	(#)	(#)	(#)	720
\$500–999	715	937	1,043	(#)	(#)	(#)	764
\$1,000–1,999	1,045	1,336	1,513	914	(#)	(#)	1,183
\$2,000–3,999	1,600	1,674	2,077	1,043	(#)	752	1,749
\$4,000–7,999	(#)	2,037	2,258	2,133	1,709	2,178	2,164
\$8,000 or more	(#)	2,114	2,155	3,060	3,341	3,295	3,114
Price of attendance ²							
Less than \$4,000	519	(#)	(#)	(#)	(#)	(#)	538
\$4,000–7,999	891	1,262	1,283	466	(#)	766	973
\$8,000–11,999	1,233	1,615	1,887	966	1,669	840	1,506
\$12,000–15,999	2,090	2,015	2,216	2,229	2,137	1,980	2,157
\$16,000 or more	(#)	2,423	2,653	3,123	3,306	3,674	3,109
Gender							
Male	1,074	1,664	2,014	2,366	2,780	2,189	1,828
Female	945	1,643	2,024	2,503	3,315	2,401	1,779
Race							
One race							
White	1,092	1,637	1,883	2,488	2,841	2,509	1,821
Black or African American	743	1,823	2,088	2,386	3,309	2,168	1,506
Asian	(#)	1,805	2,599	(#)	4,021	(#)	2,507
American Indian/Alaska Native	(#)	(#)	(#)	(#)	(#)	(#)	1,465
Native Hawaiian/ other Pacific Islander	(#)	(#)	(#)	(#)	(#)	(#)	1,781
Other race	852	1,317	2,385	2,065	3,162	1,580	1,776
More than one race	(#)	(#)	2,362	(#)	(#)	(#)	1,953
Hispanic or Latino (any race)							
Not Hispanic or Latino	995	1,709	1,973	2,751	3,057	2,916	1,838
Hispanic or Latino	927	1,238	2,439	1,119	3,234	999	1,514
Age as of 12/31/99							
18 years or younger	1,144	1,739	1,972	2,786	3,867	1,866	1,977
19–23 years	1,047	1,738	2,176	2,653	3,067	2,559	2,038
24–29 years	950	1,344	1,697	1,697	2,606	2,631	1,444
30–39 years	900	1,454	1,338	1,963	1,788	1,746	1,215
40 years or older	829	1,739	1,592	1,828	2,767	(#)	1,224

See footnotes at end of table.

Table 3.3-D.—Average amount of state aid received by undergraduates who received state aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$1,179	\$1,743	\$2,165	\$2,717	\$3,174	\$2,393	\$2,106
Independent	867	1,498	1,656	1,896	2,719	2,291	1,361
Unmarried, no dependents	977	1,522	1,656	2,393	2,811	2,832	1,572
Married, no dependents	852	1,427	1,553	1,948	(#)	(#)	1,372
Single parent	783	1,533	1,608	1,663	2,761	1,952	1,230
Married parents	892	1,423	1,788	1,589	2,597	2,030	1,270
Dependency and income level in 1998							
Dependent							
Less than \$20,000	1,159	1,855	2,247	2,317	3,761	1,878	1,960
\$20,000–39,999	1,270	1,840	2,220	2,758	3,972	2,846	2,180
\$40,000–59,999	854	1,599	2,124	3,037	2,742	(#)	2,090
\$60,000–79,999	(#)	1,233	2,140	2,625	2,528	(#)	2,138
\$80,000–99,999	(#)	(#)	2,041	1,809	3,236	(#)	1,982
\$100,000 or more	(#)	(#)	1,965	3,347	2,645	(#)	2,373
Independent							
Less than \$10,000	902	1,722	1,758	2,033	3,106	2,103	1,537
\$10,000–19,999	930	1,367	1,584	2,025	2,548	2,340	1,370
\$20,000–29,999	753	1,232	1,391	1,611	(#)	3,135	1,150
\$30,000–49,999	862	1,336	1,529	1,746	(#)	(#)	1,194
\$50,000 or more	(#)	(#)	(#)	1,526	(#)	(#)	1,085
Income percentile rank							
Lowest quartile	1,041	1,776	2,034	2,341	3,558	2,099	1,805
Middle quartiles	946	1,499	2,047	2,526	2,820	2,726	1,776
Highest quartile	936	1,938	1,854	2,490	2,866	(#)	1,879
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	988	1,651	2,020	2,455	3,079	2,331	1,797
Grant status							
No grants	(#)	(#)	2,495	(#)	(#)	(#)	2,926
Received grants	954	1,620	2,007	2,442	3,065	2,270	1,777
Loan status³							
No loans	935	1,674	2,091	1,550	2,346	1,109	1,366
Received loans	1,202	1,637	1,981	2,823	3,257	2,870	2,189

#Too small to report.

†Not applicable.

¹Total includes public less-than-2-year and private not-for-profit less-than-4-year.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.4-A.—Percentage of undergraduates receiving institutional aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Any institutional aid	Institutional grants	Institutional loans	Institutional work-study	Institutional merit-only grants ¹
Total	17.4	16.7	0.6	1.2	6.5
Institution type					
Public	12.3	11.6	0.3	0.7	3.9
Less-than-2-year	4.5	4.5	0.0	0.0	0.3
2-year	7.7	7.6	0.1	0.1	1.3
4-year	18.6	17.1	0.6	1.6	7.4
Nondoctorate-granting	14.8	13.8	0.2	1.4	5.8
Doctorate-granting	20.8	19.0	0.8	1.6	8.3
Private not-for-profit	45.9	44.8	2.3	4.3	22.5
Less-than-4-year	32.8	32.4	0.6	2.5	15.9
4-year	46.7	45.5	2.4	4.4	22.8
Nondoctorate-granting	44.0	43.1	1.8	5.0	23.5
Doctorate-granting	50.8	49.2	3.4	3.6	21.7
Private for-profit	7.3	6.2	1.0	0.1	1.7
More than one institution	18.9	18.4	0.4	0.9	4.3
Attendance pattern					
Full-time, full-year	30.8	29.5	1.1	2.5	13.5
Full-time, part-year	13.0	12.3	0.6	0.7	4.1
Part-time, full-year	11.4	10.8	0.3	0.6	2.7
Part-time, part-year	5.1	4.9	0.1	0.1	0.7
Local residence					
On campus	41.2	39.3	1.9	4.8	20.0
Off campus	12.4	11.8	0.4	0.6	3.7
With parents/other relatives	14.5	14.0	0.2	0.6	4.8
Tuition and fees ²					
Less than \$500	7.9	7.9	0.0	0.1	0.4
\$500–999	6.1	5.9	0.2	0.1	1.2
\$1,000–1,999	11.1	10.6	0.2	0.5	3.9
\$2,000–3,999	17.9	16.4	0.6	1.6	7.6
\$4,000–7,999	22.8	21.4	0.8	1.8	10.2
\$8,000 or more	52.8	51.0	2.9	5.2	25.5
Price of attendance ²					
Less than \$4,000	4.1	4.0	0.1	0.0	0.5
\$4,000–7,999	10.4	10.1	0.1	0.3	2.5
\$8,000–11,999	16.5	15.5	0.4	1.1	6.2
\$12,000–15,999	24.6	23.0	1.1	2.1	10.1
\$16,000 or more	49.3	47.5	2.5	4.8	23.4
Gender					
Male	16.4	15.6	0.7	1.2	6.2
Female	18.3	17.5	0.6	1.3	6.8
Race					
One race					
White	17.5	16.7	0.7	1.4	7.4
Black or African American	15.4	14.7	0.6	0.8	4.5
Asian	19.8	19.1	0.6	0.9	3.5
American Indian/Alaska Native	13.1	12.7	0.3	0.4	2.3
Native Hawaiian/ other Pacific Islander	18.8	18.4	0.8	0.5	4.3
Other race	19.2	18.6	0.3	0.7	4.2
More than one race	17.4	16.4	0.5	1.3	5.8

See footnotes at end of table.

Table 3.4-A.—Percentage of undergraduates receiving institutional aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Any institutional aid	Institutional grants	Institutional loans	Institutional work-study	Institutional merit-only grants ¹
Hispanic or Latino (any race)					
Not Hispanic or Latino	17.4	16.6	0.7	1.3	6.9
Hispanic or Latino	17.9	17.4	0.3	0.7	4.0
Age as of 12/31/99					
18 years or younger	28.0	27.3	1.1	1.4	13.9
19–23 years	23.0	21.9	0.8	2.1	9.5
24–29 years	10.9	10.3	0.3	0.5	1.9
30–39 years	7.9	7.6	0.3	0.1	1.6
40 years or older	7.4	7.2	0.2	0.0	1.1
Dependency status					
Dependent	25.3	24.1	0.9	2.2	11.2
Independent	9.9	9.4	0.3	0.3	2.1
Unmarried, no dependents	11.4	10.8	0.4	0.5	2.1
Married, no dependents	7.5	7.2	0.2	0.2	2.3
Single parent	11.1	10.6	0.3	0.3	2.1
Married parents	8.3	8.0	0.3	0.1	1.9
Dependency and income level in 1998					
Dependent					
Less than \$20,000	26.7	25.6	1.1	1.5	7.7
\$20,000–39,999	28.1	26.9	0.9	2.0	9.9
\$40,000–59,999	25.9	24.9	1.0	2.1	11.6
\$60,000–79,999	24.2	23.2	1.0	2.6	12.6
\$80,000–99,999	23.9	22.6	1.0	2.6	12.8
\$100,000 or more	21.6	20.4	0.7	2.4	12.4
Independent					
Less than \$10,000	18.9	17.9	0.5	0.8	3.7
\$10,000–19,999	13.4	12.8	0.4	0.5	2.7
\$20,000–29,999	8.1	7.8	0.4	0.1	2.0
\$30,000–49,999	6.4	6.1	0.2	0.1	1.2
\$50,000 or more	3.9	3.8	0.1	0.0	1.0
Income percentile rank					
Lowest quartile	22.9	21.9	0.8	1.3	6.1
Middle quartiles	16.9	16.3	0.6	1.2	6.7
Highest quartile	13.1	12.4	0.5	1.2	6.7
Aid status					
No aid	(†)	(†)	(†)	(†)	(†)
Received aid	31.5	30.1	1.1	2.2	11.8
Grant status					
No grants	0.7	(†)	0.2	0.4	(†)
Received grants	38.4	37.5	1.1	2.2	14.7
Loan status ³					
No loans	11.8	11.5	(†)	0.6	4.5
Received loans	31.4	29.5	2.1	2.8	11.6

†Not applicable.

¹Included in institutional grant total as well.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.4-B.—Average amount of institutional aid received by undergraduates who received institutional aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Institutional aid total	Institutional grant amount	Institutional loan amount	Institutional work-study amount	Institutional merit-only grants ¹
Total	\$3,776	\$3,722	\$2,424	\$1,723	\$3,653
Institution type					
Public	1,836	1,787	1,847	1,771	2,396
Less-than-2-year	667	667	(#)	(#)	(#)
2-year	607	594	(#)	(#)	1,149
4-year	2,525	2,503	2,038	1,784	2,694
Nondoctorate-granting	1,837	1,784	(#)	1,643	1,966
Doctorate-granting	2,807	2,804	2,162	1,854	2,988
Private not-for-profit	6,607	6,456	2,852	1,694	4,856
Less-than-4-year	2,690	2,615	(#)	(#)	2,527
4-year	6,758	6,606	2,871	1,712	4,945
Nondoctorate-granting	5,865	5,724	1,588	1,651	4,217
Doctorate-granting	7,957	7,804	3,911	1,844	6,164
Private for-profit	1,380	1,171	2,279	(#)	1,333
More than one institution	3,144	3,086	1,400	1,432	2,866
Attendance pattern					
Full-time, full-year	4,690	4,626	2,789	1,726	3,998
Full-time, part-year	2,326	2,295	1,741	1,326	2,203
Part-time, full-year	2,001	1,969	1,329	1,870	2,676
Part-time, part-year	851	797	(#)	2,259	1,262
Local residence					
On campus	6,060	5,970	2,917	1,806	4,492
Off campus	2,519	2,487	2,029	1,681	3,060
With parents/other relatives	2,228	2,206	1,619	1,367	2,526
Tuition and fees ²					
Less than \$500	400	383	(#)	(#)	988
\$500–999	817	791	(#)	(#)	772
\$1,000–1,999	1,278	1,247	(#)	1,613	1,368
\$2,000–3,999	2,185	2,112	2,019	1,834	2,174
\$4,000–7,999	2,864	2,850	1,994	1,393	2,848
\$8,000 or more	7,334	7,218	2,965	1,775	5,452
Price of attendance ²					
Less than \$4,000	389	385	(#)	(#)	538
\$4,000–7,999	917	886	(#)	1,539	1,250
\$8,000–11,999	1,598	1,538	1,487	1,773	1,777
\$12,000–15,999	2,684	2,645	1,790	1,250	2,757
\$16,000 or more	7,259	7,158	3,198	1,905	5,537
Gender					
Male	3,911	3,852	2,564	1,733	3,821
Female	3,682	3,633	2,298	1,715	3,534
Race					
One race					
White	3,986	3,931	2,495	1,677	3,672
Black or African American	3,226	3,226	1,889	1,424	3,616
Asian	3,630	3,520	(#)	2,294	3,764
American Indian/Alaska Native	2,586	2,555	(#)	(#)	(#)
Native Hawaiian/ other Pacific Islander	2,413	2,347	(#)	(#)	(#)
Other race	2,666	2,597	(#)	2,888	3,457
More than one race	4,249	4,256	(#)	(#)	2,951

See footnotes at end of table.

Table 3.4-B.—Average amount of institutional aid received by undergraduates who received institutional aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Institutional aid total	Institutional grant amount	Institutional loan amount	Institutional work-study amount	Institutional merit-only grants ¹
Hispanic or Latino (any race)					
Not Hispanic or Latino	\$3,981	\$3,931	\$2,450	\$1,701	\$3,731
Hispanic or Latino	2,315	2,265	2,042	2,016	2,672
Age as of 12/31/99					
18 years or younger	4,530	4,476	2,851	1,008	3,897
19–23 years	4,372	4,319	2,414	1,817	3,869
24–29 years	1,779	1,732	1,756	1,727	2,183
30–39 years	1,425	1,368	1,757	(#)	1,238
40 years or older	1,191	1,117	3,358	(#)	1,399
Dependency status					
Dependent	4,610	4,556	2,582	1,692	3,946
Independent	1,717	1,662	1,972	1,935	2,132
Unmarried, no dependents	1,873	1,774	2,038	2,535	2,388
Married, no dependents	1,777	1,758	(#)	(#)	1,681
Single parent	1,703	1,688	1,489	1,180	2,715
Married parents	1,455	1,400	2,589	(#)	1,500
Dependency and income level in 1998					
Dependent					
Less than \$20,000	3,186	3,138	1,894	1,825	2,878
\$20,000–39,999	4,078	4,027	2,861	1,599	3,541
\$40,000–59,999	4,936	4,892	2,303	1,702	3,731
\$60,000–79,999	5,444	5,402	2,276	1,541	4,278
\$80,000–99,999	4,889	4,859	2,088	1,754	4,111
\$100,000 or more	5,211	5,113	4,380	1,839	4,693
Independent					
Less than \$10,000	1,920	1,868	2,003	2,023	2,725
\$10,000–19,999	1,614	1,548	1,880	1,778	2,206
\$20,000–29,999	1,623	1,559	(#)	(#)	1,736
\$30,000–49,999	1,538	1,507	(#)	(#)	1,714
\$50,000 or more	1,579	1,531	(#)	(#)	1,138
Income percentile rank					
Lowest quartile	2,831	2,793	1,956	1,721	2,913
Middle quartiles	4,094	4,036	2,411	1,693	3,666
Highest quartile	4,571	4,501	3,253	1,782	4,285
Grant status					
No grants	2,671	(†)	3,946	1,956	(†)
Received grants	3,800	3,722	2,092	1,665	3,653
Loan status ³					
No loans	2,873	2,833	(†)	1,902	3,829
Received loans	4,613	4,574	2,424	1,627	3,488

#Too small to report.

†Not applicable.

¹Included in institutional grant total as well.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.4-C.—Percentage of undergraduates receiving institutional aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	7.7	14.8	20.8	44.0	50.8	7.3	17.4
Attendance pattern							
Full-time, full-year	15.7	21.2	27.3	60.0	61.1	11.4	30.8
Full-time, part-year	6.6	12.1	15.3	38.8	42.3	5.2	13.0
Part-time, full-year	8.6	8.8	14.1	23.6	28.6	4.9	11.4
Part-time, part-year	3.7	5.2	6.0	10.1	16.0	5.5	5.1
Local residence							
On campus	11.0	22.9	30.1	74.4	66.1	31.3	41.2
Off campus	6.8	12.9	18.2	24.4	36.5	6.2	12.4
With parents/other relatives	9.4	13.1	16.2	39.3	47.3	7.0	14.5
Tuition and fees ²							
Less than \$500	8.3	2.4	4.6	6.7	2.6	(#)	7.9
\$500–999	5.0	9.9	7.2	11.4	15.1	0.0	6.1
\$1,000–1,999	9.5	13.1	13.7	6.1	10.8	2.2	11.1
\$2,000–3,999	6.2	17.5	22.9	16.1	24.8	3.6	17.9
\$4,000–7,999	8.4	19.7	26.7	37.0	33.4	5.3	22.8
\$8,000 or more	(#)	22.9	32.7	68.3	61.1	14.6	52.8
Price of attendance ²							
Less than \$4,000	4.0	4.1	3.2	5.8	12.1	1.0	4.1
\$4,000–7,999	9.9	11.7	11.6	8.7	19.4	4.3	10.4
\$8,000–11,999	12.0	16.5	20.2	25.1	25.7	4.9	16.5
\$12,000–15,999	12.2	21.8	26.6	41.0	38.2	6.9	24.6
\$16,000 or more	(#)	29.4	35.1	67.0	61.4	10.0	49.3
Gender							
Male	6.4	14.7	19.9	41.9	49.6	6.5	16.4
Female	8.7	14.9	21.6	45.5	51.8	7.7	18.3
Race							
One race							
White	6.8	14.0	19.5	48.2	50.8	8.7	17.5
Black or African American	8.6	13.7	25.3	26.4	47.6	5.0	15.4
Asian	12.1	16.7	24.8	33.3	49.0	7.3	19.8
American Indian/Alaska Native	2.7	22.2	23.3	29.0	(#)	1.2	13.1
Native Hawaiian/other Pacific Islander	11.3	33.2	19.4	(#)	(#)	0.0	18.8
Other race	13.8	21.7	25.2	27.3	50.8	4.7	19.2
More than one race	5.8	22.2	23.0	29.3	59.0	3.2	17.4
Hispanic or Latino (any race)							
Not Hispanic or Latino	6.8	14.3	20.5	47.6	51.0	7.9	17.4
Hispanic or Latino	14.0	18.6	23.8	21.0	49.3	4.8	17.9
Age as of 12/31/99							
18 years or younger	11.2	24.9	28.7	67.5	65.4	17.5	28.0
19–23 years	9.2	16.9	22.6	59.5	56.0	7.8	23.0
24–29 years	6.9	10.5	14.5	23.3	32.4	6.3	10.9
30–39 years	5.7	8.5	11.8	14.5	16.6	4.7	7.9
40 years or older	5.8	6.7	13.0	12.0	20.8	5.6	7.4

See footnotes at end of table.

Table 3.4-C.—Percentage of undergraduates receiving institutional aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	9.7	18.6	23.7	62.8	59.5	10.7	25.3
Independent	6.6	9.9	15.2	19.4	26.7	6.0	9.9
Unmarried, no dependents	7.2	11.4	16.0	24.8	28.9	7.3	11.4
Married, no dependents	3.5	7.4	15.2	16.8	23.4	4.0	7.5
Single parent	8.9	10.0	15.1	19.8	27.1	6.0	11.1
Married parents	5.6	9.1	13.8	15.1	25.3	5.0	8.3
Dependency and income level in 1998							
Dependent							
Less than \$20,000	16.9	23.8	32.5	42.4	65.9	7.0	26.7
\$20,000–39,999	13.0	21.6	30.9	66.2	65.1	12.8	28.1
\$40,000–59,999	8.3	19.7	25.1	68.0	67.2	14.5	25.9
\$60,000–79,999	5.3	14.1	21.7	71.7	65.6	11.4	24.2
\$80,000–99,999	7.1	17.8	17.9	65.3	58.9	7.9	23.9
\$100,000 or more	5.1	13.3	16.0	55.8	45.3	10.5	21.6
Independent							
Less than \$10,000	15.9	17.3	24.3	34.6	43.2	6.3	18.9
\$10,000–19,999	10.4	12.3	16.8	28.9	34.0	6.6	13.4
\$20,000–29,999	5.2	6.6	13.1	17.6	20.7	5.4	8.1
\$30,000–49,999	4.0	8.2	8.9	12.7	18.3	5.9	6.4
\$50,000 or more	2.2	3.2	6.8	9.4	13.6	4.5	3.9
Income percentile rank							
Lowest quartile	15.5	20.0	28.3	46.1	56.6	7.2	22.9
Middle quartiles	6.5	14.0	20.5	47.5	55.4	7.5	16.9
Highest quartile	3.3	10.5	14.2	35.9	41.3	6.3	13.1
Grant status							
No grants	0.0	0.9	1.5	1.2	3.1	1.3	0.7
Received grants	23.5	29.8	44.2	63.9	78.1	11.3	38.4
Loan status³							
No loans	7.3	13.0	16.5	25.1	30.5	4.2	11.8
Received loans	13.0	17.8	27.1	63.1	71.2	8.8	31.4

#Too small to report.

¹Total includes public less-than-2-year and private not-for-profit less-than-4-year.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.4-D.—Average amount of institutional aid received by undergraduates who received institutional aid, by type of institution and student characteristics: 1999–2000

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		
Total	\$607	\$1,837	\$2,807	\$5,865	\$7,957	\$1,380	\$3,776
Attendance pattern							
Full-time, full-year	884	2,045	3,046	6,502	8,646	1,647	4,690
Full-time, part-year	474	1,224	1,842	3,946	4,730	988	2,326
Part-time, full-year	503	1,649	2,377	4,305	6,147	1,676	2,001
Part-time, part-year	299	819	1,585	1,968	1,707	971	851
Local residence							
On campus	1,199	2,263	3,165	7,218	9,625	1,635	6,060
Off campus	540	1,728	2,713	3,869	6,314	1,318	2,519
With parents/other relatives	614	1,543	2,226	4,253	4,967	1,376	2,228
Tuition and fees ²							
Less than \$500	352	(#)	(#)	(#)	(#)	(#)	400
\$500–999	541	947	1,061	(#)	(#)	(#)	817
\$1,000–1,999	1,090	1,197	1,627	1,277	(#)	(#)	1,278
\$2,000–3,999	1,291	1,824	2,389	2,840	1,907	1,004	2,185
\$4,000–7,999	(#)	2,688	2,933	3,112	2,917	1,478	2,864
\$8,000 or more	(#)	4,267	5,761	6,890	8,804	1,412	7,334
Price of attendance ²							
Less than \$4,000	298	707	774	(#)	(#)	(#)	389
\$4,000–7,999	652	1,195	1,413	1,490	1,426	789	917
\$8,000–11,999	734	1,619	1,958	2,295	2,069	1,391	1,598
\$12,000–15,999	(#)	2,286	2,680	3,423	3,179	1,145	2,684
\$16,000 or more	(#)	4,342	5,448	6,992	8,873	1,553	7,259
Gender							
Male	628	1,988	3,027	5,754	7,817	1,591	3,911
Female	595	1,726	2,627	5,937	8,072	1,262	3,682
Race							
One race							
White	684	1,878	2,806	5,922	7,779	1,307	3,986
Black or African American	534	2,186	3,131	5,521	8,018	1,626	3,226
Asian	449	1,353	2,848	6,603	10,175	(#)	3,630
American Indian/Alaska Native	(#)	(#)	(#)	(#)	(#)	(#)	2,586
Native Hawaiian/ other Pacific Islander	(#)	(#)	(#)	(#)	(#)	(#)	2,413
Other race	401	1,525	2,297	4,871	8,167	(#)	2,666
More than one race	(#)	(#)	2,377	7,206	7,210	(#)	4,249
Hispanic or Latino (any race)							
Not Hispanic or Latino	661	1,939	2,877	5,960	8,085	1,361	3,981
Hispanic or Latino	427	1,246	2,161	4,500	6,845	1,495	2,315

See footnotes 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 student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Age as of 12/31/99							
18 years or younger	\$805	\$1,768	\$2,891	\$6,682	\$9,427	\$1,357	\$4,530
19–23 years	669	1,964	3,026	6,309	8,209	1,393	4,372
24–29 years	554	1,414	1,913	3,216	4,008	1,182	1,779
30–39 years	496	1,906	1,863	2,503	3,213	1,461	1,425
40 years or older	400	1,253	1,905	2,579	2,646	1,860	1,191
Dependency status							
Dependent	747	1,924	3,035	6,498	8,598	1,569	4,610
Independent	489	1,624	2,120	3,184	4,014	1,253	1,717
Unmarried, no dependents	425	1,585	2,076	3,490	4,205	1,057	1,873
Married, no dependents	681	1,741	1,637	2,737	3,661	(#)	1,777
Single parent	523	1,351	2,577	3,665	5,021	1,134	1,703
Married parents	450	1,931	2,042	2,487	2,652	1,695	1,455
Dependency and income level in 1998							
Dependent							
Less than \$20,000	622	1,598	2,859	4,933	8,224	(#)	3,186
\$20,000–39,999	676	1,680	2,756	5,936	10,084	1,386	4,078
\$40,000–59,999	743	2,017	2,898	7,275	9,506	1,511	4,936
\$60,000–79,999	(#)	1,985	3,426	6,830	8,903	(#)	5,444
\$80,000–99,999	(#)	2,504	2,549	7,028	7,353	(#)	4,889
\$100,000 or more	(#)	2,163	3,863	6,072	7,150	(#)	5,211
Independent							
Less than \$10,000	462	1,714	2,310	3,377	4,880	913	1,920
\$10,000–19,999	480	1,308	1,999	3,225	3,991	1,225	1,614
\$20,000–29,999	573	1,701	1,969	3,366	3,450	1,184	1,623
\$30,000–49,999	404	1,825	1,890	3,168	3,702	1,671	1,538
\$50,000 or more	(#)	(#)	1,935	2,463	2,125	(#)	1,579
Income percentile rank							
Lowest quartile	535	1,561	2,537	4,672	7,885	1,073	2,831
Middle quartiles	635	1,891	2,847	6,271	8,633	1,540	4,094
Highest quartile	789	2,301	3,216	6,149	6,871	1,799	4,571
Grant status							
No grants	(#)	1,542	2,445	(#)	5,048	2,463	2,671
Received grants	604	1,846	2,822	5,897	8,024	1,297	3,800
Loan status³							
No loans	598	1,992	3,442	5,693	6,919	1,905	2,873
Received loans	666	1,648	2,247	5,934	8,405	1,255	4,613

#Too small to report.

¹Total includes public less-than-2-year and private not-for-profit less-than-4-year.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.5-A.—Percentage distribution of aided undergraduates according to combination of financial aid received by institutional and student characteristics: 1999–2000

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 ¹	Other combinations ²
Total	39.9	2.1	5.6	25.8	13.2	0.5	12.9
Institution type							
Public	47.2	2.2	3.5	21.6	13.0	0.6	11.9
Less-than-2-year	55.9	2.4	0.0	9.2	3.7	0.0	28.8
2-year	67.8	2.3	0.8	11.1	6.2	0.1	11.8
4-year	30.3	2.1	5.7	30.4	18.8	1.0	11.8
Nondoctorate-granting	32.5	3.0	5.7	30.3	17.3	1.1	10.2
Doctorate-granting	29.0	1.6	5.7	30.5	19.6	0.9	12.7
Private not-for-profit	28.4	3.1	15.0	30.4	8.0	0.6	14.6
Less-than-4-year	42.5	4.1	5.4	25.7	7.4	0.0	14.9
4-year	27.6	3.0	15.5	30.6	8.1	0.6	14.6
Nondoctorate-granting	28.7	3.4	13.4	31.2	8.4	0.4	14.5
Doctorate-granting	25.7	2.4	19.0	29.7	7.5	0.9	14.8
Private for-profit	17.9	0.4	0.7	43.0	22.8	0.0	15.2
More than one institution	30.9	0.7	3.2	31.5	19.2	0.4	14.2
Attendance pattern							
Full-time, full-year	30.2	3.0	9.1	30.0	13.1	0.8	13.8
Full-time, part-year	37.8	1.6	3.1	29.6	14.1	0.2	13.6
Part-time, full-year	50.1	1.5	2.2	21.3	14.9	0.3	9.8
Part-time, part-year	61.8	0.6	0.5	13.0	10.8	0.1	13.1
Local residence							
On campus	22.7	2.9	15.9	29.4	10.3	1.2	17.6
Off campus	42.7	1.4	3.2	26.0	14.2	0.4	12.2
With parents/other relatives	49.1	3.2	2.1	21.7	13.5	0.3	10.1
Tuition and fees ³							
Less than \$500	80.1	1.6	0.5	4.8	2.1	0.1	10.9
\$500–999	64.2	1.7	0.6	10.6	9.2	0.1	13.7
\$1,000–1,999	47.6	2.8	1.8	22.5	14.3	0.2	10.8
\$2,000–3,999	33.0	2.4	4.8	31.8	16.6	1.0	10.4
\$4,000–7,999	21.9	1.9	5.9	36.7	19.0	0.7	13.9
\$8,000 or more	17.4	2.6	18.0	33.0	10.4	0.8	17.9
Price of attendance ³							
Less than \$4,000	84.2	0.3	0.1	2.4	3.0	0.0	10.0
\$4,000–7,999	58.9	2.9	1.0	16.6	9.9	0.1	10.7
\$8,000–11,999	36.8	2.7	3.9	28.4	16.5	0.9	10.8
\$12,000–15,999	20.8	2.0	6.9	36.9	18.3	0.7	14.4
\$16,000 or more	16.8	2.2	16.2	34.4	11.6	0.7	18.2
Gender							
Male	37.5	1.9	4.9	23.9	14.1	0.4	17.2
Female	41.6	2.3	6.1	27.1	12.6	0.6	9.8
Race							
One race							
White	38.8	1.9	5.7	24.9	14.7	0.6	13.4
Black or African American	40.8	1.9	5.3	29.5	10.4	0.3	11.9
Asian	41.7	3.2	7.8	26.9	9.0	0.3	11.1
American Indian/Alaska Native	48.9	1.7	3.2	26.1	4.4	0.0	15.6
Native Hawaiian/ other Pacific Islander	40.4	2.0	2.5	32.3	8.8	0.0	14.1
Other race	45.4	4.2	4.3	26.0	8.9	0.3	11.0
More than one race	46.2	3.6	6.5	20.6	12.0	0.4	10.8

See footnotes at end of table.

Table 3.5-A.—Percentage distribution of aided undergraduates according to combination of financial aid received by institutional and student characteristics: 1999–2000—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 ¹	Other combinations ²
Hispanic or Latino (any race)							
Not Hispanic or Latino	38.7	1.9	5.8	26.0	13.9	0.6	13.2
Hispanic or Latino	48.5	3.8	4.3	24.1	8.3	0.2	10.8
Age as of 12/31/99							
18 years or younger	44.9	3.3	8.4	21.6	7.2	0.4	14.2
19–23 years	34.4	2.6	7.8	26.7	15.0	0.9	12.7
24–29 years	36.1	1.3	2.9	32.3	14.4	0.1	13.0
30–39 years	49.0	1.3	1.6	24.4	11.8	0.1	11.9
40 years or older	58.9	0.8	1.0	15.1	10.5	0.0	13.6
Dependency status							
Dependent	34.4	2.9	8.6	24.6	14.7	0.9	13.8
Independent	46.0	1.2	2.2	27.1	11.6	0.1	11.9
Unmarried, no dependents	36.0	1.3	3.0	30.6	17.4	0.1	11.7
Married, no dependents	47.8	0.7	1.4	15.6	19.2	0.1	15.1
Single parent	49.9	1.7	2.5	31.7	4.3	0.1	9.8
Married parents	51.8	1.0	1.5	22.8	9.9	0.1	13.1
Dependency and income level in 1998							
Dependent							
Less than \$20,000	46.2	5.3	9.5	30.7	1.5	0.1	6.8
\$20,000–39,999	36.3	3.7	11.1	32.0	6.2	0.7	10.1
\$40,000–59,999	28.0	2.3	10.0	24.8	18.4	1.3	15.2
\$60,000–79,999	26.8	1.5	8.4	18.9	24.6	1.4	18.4
\$80,000–99,999	31.6	1.7	4.8	17.5	25.5	1.2	17.7
\$100,000 or more	37.1	2.1	3.6	14.0	22.6	1.0	19.6
Independent							
Less than \$10,000	38.9	2.6	4.6	40.7	4.1	0.1	9.0
\$10,000–19,999	40.0	1.0	2.3	33.2	12.5	0.1	10.9
\$20,000–29,999	46.9	0.9	1.2	23.6	14.2	0.1	13.1
\$30,000–49,999	49.4	0.8	0.9	18.2	14.5	0.1	16.1
\$50,000 or more	63.1	0.1	0.3	6.0	17.9	0.0	12.7
Income percentile rank							
Lowest quartile	40.9	3.6	7.3	36.0	3.5	0.2	8.5
Middle quartiles	36.5	1.5	5.6	24.3	16.8	0.7	14.7
Highest quartile	47.3	1.1	2.5	11.6	21.0	0.7	15.9
Grant status							
No grants	(†)	(†)	(†)	(†)	66.8	2.6	30.6
Received grants	49.8	2.7	7.0	32.1	(†)	(†)	8.5
Loan status ⁴							
No loans	83.3	4.4	(†)	(†)	(†)	(†)	12.3
Received loans	(†)	(†)	10.7	49.5	25.4	1.0	13.5

†Not applicable.

¹Excludes PLUS loans.

²Includes PLUS loans.

³Excludes students attending more than one institution.

⁴“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.5-B.—Average amount of financial aid received by undergraduates who received various combinations of financial aid, by institutional and student characteristics: 1999–2000

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 ¹	Other combinations ²	Total aid
Total	\$2,534	\$6,843	\$14,716	\$8,952	\$5,156	\$6,975	\$9,349	\$6,206
Institution type								
Public	2,023	5,371	10,165	7,470	4,420	6,381	6,539	4,431
Less-than-2-year	1,804	(#)	(#)	7,224	(#)	(#)	2,780	2,712
2-year	1,410	4,260	(#)	5,384	3,038	(#)	3,452	2,311
4-year	3,150	6,411	10,438	8,091	4,792	6,493	9,186	6,188
Nondoctorate-granting	2,439	5,980	9,665	7,264	4,292	6,172	7,768	5,319
Doctorate-granting	3,615	6,874	10,885	8,569	5,048	6,717	9,846	6,693
Private not-for-profit	5,057	10,288	18,225	12,785	6,954	8,719	15,987	11,308
Less-than-4-year	2,970	6,412	11,997	7,087	5,647	(#)	12,833	6,328
4-year	5,230	10,576	18,343	13,043	7,019	8,719	16,161	11,577
Nondoctorate-granting	4,382	9,883	16,621	11,951	6,875	(#)	14,323	10,224
Doctorate-granting	6,820	12,231	20,373	14,962	7,288	10,846	19,168	13,843
Private for-profit	2,347	(#)	(#)	8,317	6,720	(#)	10,360	7,218
More than one institution	3,057	6,365	13,184	8,531	5,537	(#)	9,971	6,597
Attendance pattern								
Full-time, full-year	4,188	7,584	15,435	10,168	5,564	7,341	12,575	8,474
Full-time, part-year	1,951	5,120	9,844	6,903	4,470	(#)	7,138	4,779
Part-time, full-year	1,833	5,357	13,399	8,154	5,277	(#)	6,547	4,467
Part-time, part-year	907	(#)	9,493	5,997	4,210	(#)	2,951	2,267
Local residence								
On campus	5,388	10,211	16,185	10,604	4,714	7,197	14,793	10,388
Off campus	2,012	5,908	12,815	8,700	5,628	6,689	7,066	5,294
With parents/other relatives	2,470	5,011	11,671	7,615	4,175	(#)	7,560	4,621
Tuition and fees ³								
Less than \$500	866	(#)	(#)	5,201	2,936	(#)	2,541	1,387
\$500–999	1,394	(#)	(#)	5,132	2,884	(#)	2,607	2,173
\$1,000–1,999	2,112	4,758	8,542	6,063	3,778	(#)	5,425	3,793
\$2,000–3,999	3,125	5,793	9,767	7,796	4,928	6,240	8,430	5,874
\$4,000–7,999	4,118	7,089	10,969	8,872	6,184	6,846	10,449	7,618
\$8,000 or more	8,161	12,829	18,652	13,847	7,140	9,066	17,673	13,647
Price of attendance ³								
Less than \$4,000	657	(#)	(#)	2,579	1,760	(#)	871	763
\$4,000–7,999	1,865	4,034	5,301	4,390	2,987	(#)	2,678	2,581
\$8,000–11,999	2,680	5,369	8,231	6,955	4,542	5,641	6,660	4,948
\$12,000–15,999	4,048	7,387	11,099	9,232	5,939	7,283	9,895	7,725
\$16,000 or more	8,138	13,563	18,855	13,788	7,387	8,832	18,050	13,658
Gender								
Male	2,640	7,019	14,994	9,033	5,181	7,409	8,717	6,282
Female	2,466	6,741	14,557	8,901	5,136	6,737	10,133	6,152
Race								
One race								
White	2,595	7,132	14,772	8,972	5,141	7,005	9,710	6,312
Black or African American	2,206	5,876	13,315	8,533	5,106	(#)	8,076	5,735
Asian	3,122	7,312	16,852	9,999	5,766	(#)	9,619	7,145
American Indian/Alaska Native	2,294	(#)	(#)	8,824	(#)	(#)	7,083	5,146
Native Hawaiian/ other Pacific Islander	2,873	(#)	(#)	10,085	(#)	(#)	8,128	6,496
Other race	2,338	6,494	14,997	8,725	5,281	(#)	8,686	5,690
More than one race	2,453	(#)	17,052	10,349	5,337	(#)	8,369	6,162

See footnotes at end of table.

Table 3.5-B.—Average amount of financial aid received by undergraduates who received various combinations of financial aid, by institutional and student characteristics: 1999–2000—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 ¹	Other combinations ²	Total aid
Hispanic or Latino (any race)								
Not Hispanic or Latino	\$2,593	\$7,192	\$14,695	\$9,030	\$5,145	\$6,817	\$9,534	\$6,346
Hispanic or Latino	2,210	5,658	14,918	8,365	5,288	(#)	7,786	5,239
Age as of 12/31/99								
18 years or younger	3,304	7,263	15,057	8,520	3,296	(#)	12,778	6,905
19–23 years	3,243	7,238	15,146	9,131	4,604	6,880	11,561	7,133
24–29 years	1,838	5,833	12,189	8,784	6,151	(#)	6,482	5,660
30–39 years	1,678	4,695	12,798	8,721	6,388	(#)	5,409	4,618
40 years or older	1,368	(#)	10,992	9,111	6,473	(#)	3,786	3,539
Dependency status								
Dependent	3,481	7,368	15,156	9,162	4,375	6,825	12,219	7,367
Independent	1,756	5,476	12,849	8,741	6,249	(#)	5,686	4,932
Unmarried, no dependents	1,716	6,008	13,779	9,188	6,459	(#)	6,696	5,832
Married, no dependents	1,488	(#)	13,511	9,021	6,418	(#)	4,510	4,272
Single parent	2,006	4,943	12,048	8,411	4,874	(#)	6,042	4,864
Married parents	1,628	5,692	12,040	8,507	6,358	(#)	4,963	4,293
Dependency and income level in 1998								
Dependent								
Less than \$20,000	3,128	5,791	14,687	9,061	4,564	(#)	10,203	6,692
\$20,000–39,999	3,124	7,745	14,958	8,712	4,544	(#)	12,086	7,398
\$40,000–59,999	3,087	7,662	15,311	8,854	3,967	6,955	11,780	7,383
\$60,000–79,999	4,087	7,464	15,616	9,860	4,235	7,338	12,236	7,782
\$80,000–99,999	3,696	7,441	16,045	10,284	4,595	(#)	12,991	7,416
\$100,000 or more	4,595	11,177	15,022	10,090	4,837	7,532	13,356	7,678
Independent								
Less than \$10,000	2,446	5,570	13,303	9,038	6,551	(#)	8,232	6,408
\$10,000–19,999	1,998	4,859	11,958	8,560	6,141	(#)	6,932	5,503
\$20,000–29,999	1,524	(#)	(#)	8,518	5,829	(#)	5,684	4,516
\$30,000–49,999	1,282	(#)	(#)	8,174	6,260	(#)	3,950	3,835
\$50,000 or more	1,328	(#)	(#)	9,373	6,572	(#)	3,140	2,993
Income percentile rank								
Lowest quartile	2,734	6,070	14,325	8,906	5,724	(#)	9,533	6,614
Middle quartiles	2,356	7,068	15,030	8,808	4,970	6,783	9,079	6,163
Highest quartile	2,590	10,579	14,863	9,988	5,378	6,982	9,824	5,600
Grant status								
No grants	(†)	(†)	(†)	(†)	5,156	6,975	6,116	5,497
Received grants	2,534	6,843	14,716	8,952	(†)	(†)	12,213	6,381
Loan status ³								
No loans	2,534	6,843	(†)	(†)	(†)	(†)	4,060	2,913
Received loans	(†)	(†)	14,716	8,952	5,156	6,975	13,789	9,236

#Too small to report.

†Not applicable.

¹Excludes PLUS loans.

²Includes PLUS loans.

³"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Averages are for those who received the specified combinations.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.6-A.—Percentage of undergraduates in public 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1999–2000

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loans ¹	Any federal aid ²	Any state aid	Any institution aid
Total	62.1	46.3	6.4	39.6	46.4	17.0	18.6
Attendance pattern							
Full-time, full-year	72.2	54.5	9.2	48.4	56.4	22.2	25.3
Full-time, part-year	59.4	41.9	4.3	38.8	46.3	13.6	14.0
Part-time, full-year	55.5	40.8	3.7	32.8	38.7	12.7	11.9
Part-time, part-year	34.1	25.4	1.0	15.0	18.0	5.1	5.7
Local residence							
On campus	73.6	56.6	12.2	51.4	56.3	23.2	27.9
Off campus	59.5	43.7	5.1	38.9	44.5	14.6	16.3
With parents/other relatives	56.7	42.3	3.6	28.9	40.9	16.6	14.8
Tuition and fees ³							
Less than \$500	26.0	21.0	0.6	5.5	6.8	1.1	3.5
\$500–999	41.2	31.7	1.0	16.5	25.0	4.9	8.5
\$1,000–1,999	57.4	42.9	3.6	32.7	43.3	13.6	13.4
\$2,000–3,999	69.3	52.1	7.7	46.5	53.1	21.3	21.1
\$4,000–7,999	71.1	51.3	10.3	52.6	57.0	24.5	24.7
\$8,000 or more	64.5	47.1	10.1	43.2	46.1	9.2	31.1
Price of attendance ³							
Less than \$4,000	24.8	19.8	0.1	4.4	6.3	1.1	3.6
\$4,000–7,999	54.7	42.8	2.7	26.2	39.1	11.8	11.6
\$8,000–11,999	68.5	50.0	7.2	45.7	53.0	20.8	18.8
\$12,000–15,999	71.8	52.9	9.5	53.3	57.8	23.1	25.4
\$16,000 or more	71.5	53.4	11.5	52.0	54.9	16.4	34.2
Gender							
Male	59.7	43.3	5.2	37.7	43.7	15.4	18.2
Female	64.1	48.8	7.4	41.1	48.6	18.2	19.0
Race							
One race							
White	60.3	43.5	5.7	38.1	43.2	15.7	17.5
Black or African American	76.9	62.3	9.7	55.4	65.8	21.8	20.4
Asian	51.5	42.7	7.1	29.6	40.7	20.0	22.6
American Indian/Alaska Native	64.4	53.3	7.4	40.5	52.1	13.6	22.9
Native Hawaiian/ other Pacific Islander	60.0	50.6	4.6	41.5	52.8	13.1	25.2
Other race	69.1	55.6	8.9	38.9	56.4	22.1	23.8
More than one race	64.5	47.3	6.6	36.9	48.8	18.1	22.7
Hispanic or Latino (any race)							
Not Hispanic or Latino	61.6	45.4	6.3	39.9	45.4	16.7	18.3
Hispanic or Latino	67.0	55.0	6.9	36.5	55.9	19.0	21.5
Age as of 12/31/99							
18 years or younger	71.3	58.6	8.0	38.9	49.4	25.2	27.4
19–23 years	62.6	44.2	7.6	41.3	47.7	17.3	20.7
24–29 years	60.9	47.7	4.7	43.1	50.1	15.6	13.0
30–39 years	58.0	45.7	2.7	34.2	40.2	12.0	10.1
40 years or older	49.6	42.3	1.8	21.9	27.7	9.5	9.9

See footnotes at end of table.

Table 3.6-A.—Percentage of undergraduates in public 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1999–2000—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 status							
Dependent	64.5	45.9	7.7	41.4	48.0	18.5	22.0
Independent	58.2	46.9	4.2	36.6	43.9	14.5	13.0
Unmarried, no dependents	60.6	46.4	5.1	42.5	47.9	16.1	14.2
Married, no dependents	45.9	30.8	2.6	26.8	30.6	8.1	12.1
Single parent	58.2	52.1	5.3	36.7	48.0	17.4	12.9
Married parents	62.1	52.9	2.5	33.0	41.4	12.8	11.4
Dependency and income level in 1998							
Dependent							
Less than \$20,000	82.0	79.7	13.8	48.0	75.3	33.4	29.1
\$20,000–39,999	75.7	67.0	14.2	48.9	64.0	31.8	27.6
\$40,000–59,999	66.6	44.8	8.5	46.5	49.3	19.9	23.2
\$60,000–79,999	61.3	32.5	4.8	43.1	43.0	10.7	19.3
\$80,000–99,999	57.2	30.7	3.3	33.9	33.6	8.7	17.9
\$100,000 or more	46.1	25.7	1.7	25.8	25.6	6.5	15.3
Independent							
Less than \$10,000	77.2	70.5	10.2	57.7	71.6	26.3	21.7
\$10,000–19,999	66.5	51.2	4.4	47.7	57.1	18.1	15.0
\$20,000–29,999	56.2	41.5	2.0	32.0	40.4	12.2	10.3
\$30,000–49,999	47.4	35.4	1.2	24.9	27.4	7.8	8.5
\$50,000 or more	34.9	25.4	0.4	10.5	10.1	2.6	5.2
Income percentile rank							
Lowest quartile	78.5	73.0	12.3	52.7	71.2	30.2	25.1
Middle quartiles	61.7	41.8	5.7	41.0	45.3	15.5	18.0
Highest quartile	45.9	27.5	1.8	23.1	23.0	6.1	13.0
Undergraduate class level							
First year	64.9	51.8	6.1	36.7	46.5	19.2	18.9
Second year	65.2	48.7	7.9	40.0	48.1	19.9	19.1
Third year	62.9	46.4	7.1	41.9	48.6	17.6	17.6
Fourth year or more	63.2	45.8	6.4	44.2	49.6	16.0	20.2
Graduating senior ⁴	61.5	43.2	5.6	42.8	47.6	14.6	19.8
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	100.0	74.6	10.3	63.8	74.8	27.3	30.0
Grant status							
No grants	29.4	(†)	2.0	26.6	25.9	0.7	1.3
Received grants	100.0	100.0	11.5	54.6	70.2	35.8	38.7
Loan status¹							
No loans	37.2	34.8	2.9	(†)	12.8	10.2	15.2
Received loans	100.0	63.9	11.8	100.0	97.8	27.3	23.9

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes veterans’ benefits.

³Excludes students attending more than one institution.

⁴Also included in fourth year or more.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.6-B.—Average amount of financial aid received by aided undergraduates in public 4-year institutions: according to type and source of aid, by student characteristics: 1999–2000

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
Total	\$6,188	\$3,203	\$1,769	\$4,834	\$5,574	\$1,873	\$2,525
Attendance pattern							
Full-time, full-year	7,137	3,794	1,750	5,043	6,041	2,060	2,768
Full-time, part-year	4,237	2,134	1,087	3,495	3,864	1,265	1,630
Part-time, full-year	5,462	2,534	2,318	5,254	5,598	1,553	2,156
Part-time, part-year	2,944	1,280	2,219	3,961	3,646	1,229	1,296
Local residence							
On campus	7,115	3,787	1,704	4,358	5,806	2,104	2,945
Off campus	6,343	3,024	1,904	5,366	5,993	1,807	2,432
With parents/other relatives	4,469	2,866	1,494	3,829	4,015	1,685	1,951
Tuition and fees ³							
Less than \$500	1,726	1,018	(#)	3,227	2,877	(#)	1,648
\$500–999	2,876	1,539	(#)	3,723	3,345	983	996
\$1,000–1,999	4,555	2,332	1,718	4,185	4,403	1,425	1,434
\$2,000–3,999	6,393	3,252	1,813	4,907	5,717	1,918	2,233
\$4,000–7,999	7,814	4,059	1,660	5,309	6,425	2,186	2,877
\$8,000 or more	9,753	5,681	1,694	5,342	7,810	2,142	5,578
Price of attendance ³							
Less than \$4,000	1,058	768	(#)	1,991	1,677	633	738
\$4,000–7,999	3,247	2,046	1,338	2,958	3,178	1,271	1,307
\$8,000–11,999	5,581	2,893	1,655	4,373	5,139	1,760	1,841
\$12,000–15,999	7,965	3,848	1,808	5,645	6,909	2,160	2,597
\$16,000 or more	11,560	6,210	2,196	6,729	8,207	2,610	5,300
Gender							
Male	6,223	3,256	1,747	4,827	5,528	1,881	2,738
Female	6,161	3,165	1,781	4,840	5,609	1,868	2,355
Race							
One race							
White	5,950	2,977	1,796	4,840	5,551	1,781	2,538
Black or African American	7,172	3,654	1,514	4,984	6,084	1,979	2,866
Asian	6,874	4,237	1,951	4,689	5,256	2,415	2,545
American Indian/Alaska Native	7,018	4,482	(#)	4,212	5,234	(#)	1,852
Native Hawaiian/ other Pacific Islander	6,288	3,238	(#)	4,399	4,917	(#)	1,844
Other race	6,156	3,519	2,035	4,587	4,988	1,949	2,012
More than one race	5,854	3,390	(#)	4,707	5,123	2,125	1,947
Hispanic or Latino (any race)							
Not Hispanic or Latino	6,240	3,196	1,731	4,876	5,688	1,870	2,615
Hispanic or Latino	5,736	3,264	2,095	4,412	4,718	1,901	1,809
Age as of 12/31/99							
18 years or younger	5,672	3,486	1,426	3,300	4,724	1,891	2,536
19–23 years	6,200	3,466	1,761	4,518	5,275	2,010	2,739
24–29 years	6,951	2,781	1,820	6,001	6,608	1,537	1,758
30–39 years	6,149	2,461	2,592	6,308	6,667	1,394	1,882
40 years or older	4,912	2,245	(#)	6,070	6,057	1,678	1,691

See footnotes at end of table.

Table 3.6-B.—Average amount of financial aid received by aided undergraduates in public 4-year institutions: according to type and source of aid, by student characteristics: 1999–2000—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 status							
Dependent	\$6,027	\$3,468	\$1,688	\$4,204	\$5,080	\$2,010	\$2,725
Independent	6,484	2,773	2,019	6,020	6,473	1,583	1,959
Unmarried, no dependents	7,038	2,783	2,089	6,202	6,847	1,601	1,925
Married, no dependents	5,612	2,296	1,663	6,189	6,078	1,511	1,662
Single parent	6,855	3,296	1,985	5,608	6,273	1,567	2,156
Married parents	5,609	2,376	2,101	6,032	6,183	1,597	1,998
Dependency and income level in 1998							
Dependent							
Less than \$20,000	7,082	4,351	1,798	3,924	5,303	2,091	2,455
\$20,000–39,999	6,668	3,735	1,586	4,181	5,049	2,077	2,451
\$40,000–59,999	5,685	2,923	1,736	4,096	4,656	1,905	2,641
\$60,000–79,999	5,692	2,936	1,533	4,279	5,149	1,857	3,087
\$80,000–99,999	5,214	2,839	1,720	4,605	5,099	2,029	2,535
\$100,000 or more	5,380	3,270	2,167	4,331	5,610	2,004	3,475
Independent							
Less than \$10,000	8,462	3,651	1,945	6,164	7,171	1,743	2,132
\$10,000–19,999	6,817	2,723	2,012	5,849	6,216	1,485	1,764
\$20,000–29,999	5,436	2,367	(#)	5,789	5,520	1,296	1,893
\$30,000–49,999	4,942	1,762	(#)	6,142	5,913	1,429	1,860
\$50,000 or more	3,188	1,456	(#)	6,091	5,827	1,642	1,863
Income percentile rank							
Lowest quartile	7,527	3,841	1,774	5,063	6,061	1,933	2,244
Middle quartiles	5,822	2,810	1,732	4,725	5,212	1,811	2,566
Highest quartile	4,780	2,627	1,967	4,679	5,416	1,877	2,974
Undergraduate class level							
First year	5,112	3,034	1,558	3,368	4,437	1,733	2,402
Second year	5,750	3,357	1,582	3,958	4,924	1,933	2,738
Third year	6,550	3,348	1,884	5,010	5,788	2,023	2,604
Fourth year or more	7,248	3,301	1,942	6,027	6,649	1,886	2,380
Graduating senior ⁴	6,784	3,143	1,957	5,672	6,184	1,772	2,532
Grant status							
No grants	5,492	(†)	1,848	4,697	5,308	2,779	2,221
Received grants	6,425	3,203	1,752	4,912	5,688	1,852	2,537
Loan status¹							
No loans	3,520	3,234	1,929	(†)	2,440	1,916	2,971
Received loans	7,705	3,178	1,709	4,834	6,199	1,849	2,092

#Too small to report.

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes veterans’ benefits.

³Excludes students attending more than one institution.

⁴Also included in fourth year or more.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.7-A.—Percentage of undergraduates in public 2-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1999–2000

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loans ¹	Any federal aid ²	Any state aid	Any institution aid
Total	37.8	32.7	1.5	7.4	20.7	10.2	7.7
Attendance pattern							
Full-time, full-year	56.9	49.7	4.2	17.1	40.2	21.8	15.7
Full-time, part-year	49.0	43.3	1.7	9.9	33.2	17.8	6.6
Part-time, full-year	38.6	33.1	1.4	7.6	20.7	8.5	8.6
Part-time, part-year	25.4	21.7	0.2	2.2	8.4	3.9	3.7
Local residence							
On campus	29.4	25.2	2.1	10.6	17.4	4.7	11.0
Off campus	39.2	33.9	1.4	7.8	20.7	10.1	6.8
With parents/other relatives	35.6	30.8	1.6	6.0	21.1	11.2	9.4
Tuition and fees ³							
Less than \$500	27.4	25.0	0.6	2.0	9.6	4.0	8.3
\$500–999	44.8	37.3	1.3	7.9	27.6	13.2	5.0
\$1,000–1,999	53.7	45.3	3.5	16.5	37.2	19.4	9.5
\$2,000–3,999	55.7	45.3	3.2	24.6	42.8	25.5	6.2
\$4,000–7,999	41.8	35.0	2.2	16.9	30.0	13.6	8.4
\$8,000 or more	(#)	(#)	(#)	(#)	(#)	(#)	(#)
Price of attendance ³							
Less than \$4,000	24.1	22.0	0.1	0.9	6.9	3.8	4.0
\$4,000–7,999	46.7	39.8	1.9	9.2	28.8	13.3	9.9
\$8,000–11,999	52.6	44.4	3.6	17.5	36.7	19.0	12.0
\$12,000–15,999	56.2	42.4	5.5	29.3	44.8	17.4	12.2
\$16,000 or more	(#)	(#)	(#)	(#)	(#)	(#)	(#)
Gender							
Male	34.1	27.8	1.1	6.3	15.6	7.8	6.4
Female	40.6	36.4	1.8	8.3	24.7	12.0	8.7
Race							
One race							
White	35.2	29.8	1.3	7.7	18.4	9.0	6.8
Black or African American	54.8	48.6	1.7	9.3	33.6	18.8	8.6
Asian	25.9	23.4	1.7	2.6	14.3	5.9	12.1
American Indian/Alaska Native	47.7	43.3	1.3	9.0	27.1	11.5	2.7
Native Hawaiian/ other Pacific Islander	23.9	21.1	0.0	0.9	14.1	7.5	11.3
Other race	40.2	37.7	2.5	5.4	23.2	8.6	13.8
More than one race	38.3	32.7	2.2	4.6	23.9	8.2	5.8
Hispanic or Latino (any race)							
Not Hispanic or Latino	37.6	32.3	1.4	7.9	20.7	10.4	6.8
Hispanic or Latino	38.6	35.0	2.2	4.4	20.8	8.3	14.0
Age as of 12/31/99							
18 years or younger	38.3	35.8	2.1	4.2	24.2	15.3	11.2
19–23 years	36.8	31.7	1.7	9.0	22.8	10.5	9.2
24–29 years	41.3	34.4	1.2	9.9	24.1	9.8	6.9
30–39 years	40.6	35.9	1.5	7.4	20.9	11.1	5.7
40 years or older	33.0	28.0	0.9	3.4	11.0	6.3	5.8

See footnotes at end of table.

Table 3.7-A.—Percentage of undergraduates in public 2-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1999–2000—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 status							
Dependent	34.6	29.7	2.0	7.9	21.1	10.9	9.7
Independent	39.5	34.4	1.1	7.2	20.5	9.7	6.6
Unmarried, no dependents	34.3	28.7	0.9	8.0	15.8	8.9	7.2
Married, no dependents	25.9	20.3	0.3	3.4	5.5	4.3	3.5
Single parent	50.8	46.8	1.7	9.0	35.5	15.4	8.9
Married parents	43.0	37.3	1.4	7.1	20.6	8.8	5.6
Dependency and income level in 1998							
Dependent							
Less than \$20,000	63.4	61.1	6.3	8.0	53.6	23.3	16.9
\$20,000–39,999	45.4	42.6	2.0	9.3	32.4	16.7	13.0
\$40,000–59,999	30.8	23.9	1.8	9.7	12.9	9.0	8.3
\$60,000–79,999	22.2	14.6	1.1	7.6	8.5	4.6	5.3
\$80,000–99,999	19.4	13.5	0.4	7.1	7.3	2.7	7.1
\$100,000 or more	13.6	9.5	0.0	2.3	2.2	2.6	5.1
Independent							
Less than \$10,000	62.0	59.4	3.5	13.6	49.2	20.3	15.9
\$10,000–19,999	53.2	47.7	1.5	13.1	37.6	17.2	10.4
\$20,000–29,999	42.0	36.1	1.0	8.2	23.5	10.9	5.2
\$30,000–49,999	31.5	25.2	0.7	3.9	9.6	5.8	4.0
\$50,000 or more	24.5	19.6	0.1	2.2	1.9	2.1	2.2
Income percentile rank							
Lowest quartile	59.2	56.7	4.0	11.1	47.1	20.5	15.5
Middle quartiles	36.0	29.6	1.1	8.2	18.2	9.6	6.5
Highest quartile	22.8	18.0	0.1	2.7	2.8	2.3	3.3
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	100.0	86.5	3.9	19.7	54.8	26.9	20.4
Grant status							
No grants	7.6	(†)	0.2	3.8	3.6	0.3	0.0
Received grants	100.0	100.0	4.1	15.0	55.9	30.5	23.5
Loan status¹							
No loans	32.8	30.0	1.1	(†)	14.7	8.8	7.3
Received loans	100.0	65.9	5.4	100.0	95.4	27.4	13.0

#Too small to report.

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes veterans’ benefits.

³Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.7-B.—Average amount of financial aid received by aided undergraduates in public 2-year institutions: according to type and source of aid, by student characteristics: 1999–2000

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
Total	\$2,311	\$1,571	\$1,636	\$3,319	\$2,609	\$988	\$607
Attendance pattern							
Full-time, full-year	3,919	2,646	1,693	3,869	3,536	1,300	884
Full-time, part-year	2,098	1,494	(#)	2,204	1,879	805	474
Part-time, full-year	2,143	1,395	1,876	3,443	2,529	890	503
Part-time, part-year	947	667	(#)	2,448	1,485	559	299
Local residence							
On campus	3,317	1,859	(#)	3,481	3,494	(#)	1,199
Off campus	2,302	1,469	1,771	3,559	2,712	949	540
With parents/other relatives	2,210	1,795	1,300	2,557	2,267	1,048	614
Tuition and fees ³							
Less than \$500	1,366	957	(#)	3,643	2,046	716	352
\$500–999	1,981	1,485	(#)	2,568	2,074	715	541
\$1,000–1,999	3,230	2,221	1,682	3,164	3,012	1,045	1,090
\$2,000–3,999	4,432	2,689	(#)	4,127	3,729	1,600	1,291
\$4,000–7,999	(#)	(#)	(#)	(#)	(#)	(#)	(#)
\$8,000 or more	(#)	(#)	(#)	(#)	(#)	(#)	(#)
Price of attendance ³							
Less than \$4,000	678	624	(#)	1,314	979	519	298
\$4,000–7,999	2,152	1,698	1,296	2,389	2,215	891	652
\$8,000–11,999	3,703	2,313	1,939	3,760	3,581	1,233	734
\$12,000–15,999	6,372	3,180	(#)	5,067	4,678	2,090	(#)
\$16,000 or more	(#)	(#)	(#)	(#)	(#)	(#)	(#)
Gender							
Male	2,241	1,431	1,589	3,333	2,643	1,074	628
Female	2,357	1,655	1,659	3,310	2,592	945	595
Race							
One race							
White	2,412	1,536	1,612	3,486	2,716	1,092	684
Black or African American	2,058	1,578	(#)	2,783	2,385	743	534
Asian	2,317	2,017	(#)	(#)	2,774	(#)	449
American Indian/Alaska Native	2,688	1,818	(#)	(#)	3,107	(#)	(#)
Native Hawaiian/ other Pacific Islander	(#)	(#)	(#)	(#)	(#)	(#)	(#)
Other race	2,006	1,493	(#)	(#)	2,320	852	401
More than one race	1,940	1,517	(#)	(#)	2,169	(#)	(#)
Hispanic or Latino (any race)							
Not Hispanic or Latino	2,355	1,576	1,589	3,337	2,623	995	661
Hispanic or Latino	2,019	1,542	(#)	3,094	2,508	927	427
Age as of 12/31/99							
18 years or younger	2,435	1,974	(#)	3,022	2,119	1,144	805
19–23 years	2,364	1,715	1,398	2,696	2,474	1,047	669
24–29 years	2,656	1,564	(#)	3,679	2,880	950	554
30–39 years	2,373	1,525	(#)	4,057	2,942	900	496
40 years or older	1,601	1,067	(#)	4,109	2,424	829	400

See footnotes at end of table.

Table 3.7-B.—Average amount of financial aid received by aided undergraduates in public 2-year institutions: according to type and source of aid, by student characteristics: 1999–2000—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 status							
Dependent	\$2,400	\$1,795	\$1,511	\$2,731	\$2,369	\$1,179	\$747
Independent	2,267	1,461	1,764	3,685	2,749	867	489
Unmarried, no dependents	2,320	1,237	(#)	3,717	2,832	977	425
Married, no dependents	1,621	910	(#)	3,913	3,116	852	681
Single parent	2,505	1,833	(#)	3,193	2,620	783	523
Married parents	2,206	1,395	(#)	4,152	2,828	892	450
Dependency and income level in 1998							
Dependent							
Less than \$20,000	2,918	2,480	1,374	2,599	2,539	1,159	622
\$20,000–39,999	2,524	1,837	(#)	3,125	2,199	1,270	676
\$40,000–59,999	1,836	1,013	(#)	2,450	2,007	854	743
\$60,000–79,999	2,148	1,360	(#)	2,569	2,580	(#)	(#)
\$80,000–99,999	1,823	864	(#)	(#)	(#)	(#)	(#)
\$100,000 or more	2,207	1,568	(#)	(#)	(#)	(#)	(#)
Independent							
Less than \$10,000	3,045	2,098	(#)	3,226	2,794	902	462
\$10,000–19,999	2,906	1,786	(#)	3,817	2,886	930	480
\$20,000–29,999	2,366	1,345	(#)	4,033	2,639	753	573
\$30,000–49,999	1,424	892	(#)	3,217	2,217	862	404
\$50,000 or more	1,184	702	(#)	4,629	(#)	(#)	(#)
Income percentile rank							
Lowest quartile	2,880	2,120	1,507	3,035	2,586	1,041	535
Middle quartiles	2,217	1,350	1,887	3,388	2,594	946	635
Highest quartile	1,329	811	(#)	3,903	3,142	936	789
Grant status							
No grants	2,490	(†)	(#)	3,123	3,071	(#)	(#)
Received grants	2,283	1,571	1,606	3,420	2,547	954	604
Loan status¹							
No loans	1,630	1,468	1,581	(†)	1,770	935	598
Received loans	5,096	2,155	1,780	3,319	4,218	1,202	666

#Too small to report.

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes veterans’ benefits.

³Excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.8-A.—Percentage of undergraduates in private not-for-profit 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1999–2000

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loans ¹	Any federal aid ²	Any state aid	Any institution aid
Total	76.1	66.4	17.6	49.8	56.6	22.3	46.7
Attendance pattern							
Full-time, full-year	84.1	75.0	25.2	59.9	67.2	27.1	60.5
Full-time, part-year	74.2	63.8	11.1	47.6	57.8	22.1	39.9
Part-time, full-year	70.5	57.9	6.0	39.7	44.9	17.5	25.3
Part-time, part-year	47.1	38.5	1.3	16.2	19.6	5.7	11.9
Local residence							
On campus	86.3	77.6	33.2	66.5	69.1	25.1	70.7
Off campus	68.3	57.2	6.6	38.7	45.1	17.1	28.7
With parents/other relatives	74.4	66.7	13.1	42.9	60.7	30.7	42.3
Tuition and fees ³							
Less than \$500	38.9	33.3	0.3	3.1	7.6	1.1	5.6
\$500–999	52.2	42.5	0.0	4.5	8.1	2.2	12.2
\$1,000–1,999	51.4	44.8	1.1	12.9	28.0	7.6	7.5
\$2,000–3,999	70.8	61.2	5.9	30.1	49.5	20.0	18.3
\$4,000–7,999	79.8	65.9	9.0	52.1	60.1	22.4	36.1
\$8,000 or more	81.7	72.8	26.6	62.6	65.2	26.4	64.8
Price of attendance ³							
Less than \$4,000	35.7	31.2	0.0	1.6	3.0	0.9	7.7
\$4,000–7,999	61.9	54.7	3.7	15.7	36.2	11.6	11.5
\$8,000–11,999	75.5	64.3	7.1	37.2	54.6	21.1	25.3
\$12,000–15,999	83.5	69.7	11.0	57.7	65.9	25.5	40.4
\$16,000 or more	82.3	73.0	26.3	63.2	65.7	26.8	64.3
Gender							
Male	75.2	64.1	16.4	48.3	55.5	19.8	45.1
Female	76.8	68.1	18.6	51.0	57.5	24.3	47.8
Race							
One race							
White	75.9	66.3	18.1	49.8	55.3	22.2	49.2
Black or African American	81.6	68.3	15.3	58.6	65.4	22.6	34.7
Asian	62.8	57.7	18.9	40.8	44.9	19.6	43.5
American Indian/Alaska Native	73.3	68.3	7.2	37.9	55.7	16.1	38.7
Native Hawaiian/ other Pacific Islander	86.2	75.8	17.8	65.1	78.0	12.7	62.5
Other race	81.1	69.8	15.6	43.7	67.5	26.5	37.7
More than one race	72.1	66.6	19.0	41.3	57.4	25.4	42.1
Hispanic or Latino (any race)							
Not Hispanic or Latino	75.4	65.4	18.0	51.3	54.6	21.4	49.0
Hispanic or Latino	80.7	73.5	15.3	39.3	70.9	29.1	30.5
Age as of 12/31/99							
18 years or younger	83.5	78.0	28.3	55.6	65.4	26.1	66.5
19–23 years	78.9	69.8	23.6	56.3	62.3	25.0	57.9
24–29 years	71.8	60.6	4.9	44.2	54.7	19.9	26.1
30–39 years	67.3	54.5	2.2	35.6	41.7	16.3	14.9
40 years or older	64.6	51.7	0.9	25.2	30.0	10.7	14.2

See footnotes at end of table.

Table 3.8-A.—Percentage of undergraduates in private not-for-profit 4-year institutions receiving financial aid according to type and source of aid, by student characteristics: 1999–2000—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 status							
Dependent	80.6	71.8	25.7	57.7	63.5	25.3	61.3
Independent	68.3	57.1	3.7	36.1	44.8	17.2	21.5
Unmarried, no dependents	66.7	54.1	5.3	44.1	49.1	18.4	26.1
Married, no dependents	54.9	42.3	2.5	26.6	29.7	9.0	18.6
Single parent	70.5	66.3	5.2	37.1	52.9	23.6	22.1
Married parents	76.6	61.8	1.4	32.1	42.2	15.5	17.4
Dependency and income level in 1998							
Dependent							
Less than \$20,000	90.8	88.3	29.9	58.3	85.3	40.4	51.7
\$20,000–39,999	87.4	82.9	32.1	64.8	78.0	38.0	65.8
\$40,000–59,999	82.2	74.8	32.0	66.6	68.5	33.9	67.7
\$60,000–79,999	83.4	74.3	28.7	63.6	63.5	22.6	69.0
\$80,000–99,999	78.3	65.8	18.7	56.3	55.3	11.2	62.1
\$100,000 or more	67.2	52.5	13.8	39.3	40.1	8.7	49.8
Independent							
Less than \$10,000	82.1	78.3	11.1	53.5	73.9	31.7	37.6
\$10,000–19,999	74.2	66.0	4.4	46.6	61.1	27.9	30.5
\$20,000–29,999	67.7	51.5	2.1	40.7	50.2	16.1	18.4
\$30,000–49,999	62.6	49.1	2.0	31.0	34.8	11.9	14.1
\$50,000 or more	58.4	44.2	0.2	17.4	16.2	3.6	10.5
Income percentile rank							
Lowest quartile	87.2	84.0	22.6	59.2	80.3	36.4	50.1
Middle quartiles	77.2	67.4	20.4	54.8	59.6	25.3	50.4
Highest quartile	66.1	51.9	9.8	35.0	34.8	7.3	38.3
Undergraduate class level							
First year	78.6	71.6	20.4	48.3	59.0	23.2	51.8
Second year	78.9	70.0	21.5	52.8	60.9	23.6	50.1
Third year	78.8	67.5	18.0	54.7	60.1	24.6	48.1
Fourth year or more	75.2	63.0	11.8	49.2	55.2	21.1	37.0
Graduating senior ⁴	76.1	65.4	17.1	52.0	55.7	22.2	48.6
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	100.0	87.3	23.2	65.5	74.4	29.3	61.3
Grant status							
No grants	28.8	(†)	2.8	23.7	23.2	0.4	2.0
Received grants	100.0	100.0	25.1	63.0	73.6	33.4	69.3
Loan status¹							
No loans	52.3	48.9	5.5	(†)	16.1	11.5	27.2
Received loans	100.0	84.0	29.9	100.0	97.5	33.2	66.3

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes veterans’ benefits.

³Excludes students attending more than one institution.

⁴Also included in fourth year or more.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 3.8-B.—Average amount of financial aid received by aided undergraduates in private not-for-profit 4-year institutions according to type and source of aid, by student characteristics: 1999–2000

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
Total	\$11,577	\$7,008	\$1,588	\$6,226	\$6,858	\$2,662	\$6,758
Attendance pattern							
Full-time, full-year	13,712	8,400	1,621	6,324	7,283	2,825	7,455
Full-time, part-year	8,260	4,604	1,171	5,161	5,036	2,141	4,198
Part-time, full-year	8,450	4,499	1,662	7,145	7,094	2,370	5,011
Part-time, part-year	3,628	2,068	(#)	4,860	4,248	1,796	1,861
Local residence							
On campus	15,247	9,582	1,606	5,777	7,440	3,121	8,221
Off campus	8,786	4,797	1,699	7,130	6,821	2,343	4,977
With parents/other relatives	9,041	5,497	1,321	5,515	5,412	2,298	4,550
Tuition and fees ³							
Less than \$500	1,612	1,242	(#)	(#)	(#)	(#)	(#)
\$500–999	1,934	1,591	(#)	(#)	(#)	(#)	2,169
\$1,000–1,999	2,640	1,743	(#)	3,503	2,292	1,141	1,505
\$2,000–3,999	5,171	3,194	822	4,819	4,510	1,073	2,526
\$4,000–7,999	7,803	3,942	1,282	5,786	5,979	2,027	3,066
\$8,000 or more	15,211	9,266	1,666	6,578	7,822	3,175	7,783
Price of attendance ³							
Less than \$4,000	1,072	1,024	(#)	(#)	(#)	(#)	780
\$4,000–7,999	2,912	2,124	753	3,069	2,761	512	1,462
\$8,000–11,999	5,088	3,051	908	4,404	4,485	1,060	2,230
\$12,000–15,999	8,144	4,182	1,214	5,568	5,964	2,208	3,373
\$16,000 or more	15,360	9,355	1,679	6,659	7,855	3,197	7,868
Gender							
Male	11,316	6,826	1,602	6,164	6,821	2,524	6,701
Female	11,772	7,139	1,579	6,271	6,886	2,747	6,799
Race							
One race							
White	11,607	7,001	1,557	6,247	6,762	2,594	6,642
Black or African American	11,272	6,346	1,508	6,275	7,777	2,713	6,861
Asian	14,840	9,667	2,292	6,064	8,283	3,928	9,212
American Indian/Alaska Native	8,165	4,948	(#)	5,855	5,203	(#)	3,948
Native Hawaiian/ other Pacific Islander	13,692	7,266	(#)	(#)	7,413	(#)	(#)
Other race	10,177	6,807	1,565	5,994	5,962	2,464	6,834
More than one race	10,724	7,137	1,636	5,650	5,620	2,555	7,208
Hispanic or Latino (any race)							
Not Hispanic or Latino	12,089	7,322	1,621	6,276	7,179	2,857	6,846
Hispanic or Latino	8,215	5,049	1,311	5,769	5,123	1,651	5,769
Age as of 12/31/99							
18 years or younger	13,455	9,128	1,311	4,402	6,230	3,160	7,959
19–23 years	13,250	8,088	1,649	6,153	6,996	2,804	7,132
24–29 years	8,606	3,983	1,598	7,770	7,067	1,929	3,518
30–39 years	6,919	3,249	(#)	7,298	6,729	1,932	2,676
40 years or older	5,554	2,959	(#)	7,150	6,549	2,079	2,603

See footnotes 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 according to type and source of aid, by student characteristics: 1999–2000—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 status							
Dependent	\$13,528	\$8,473	\$1,580	\$5,777	\$6,856	\$2,884	\$7,426
Independent	7,612	3,835	1,680	7,464	6,865	2,098	3,477
Unmarried, no dependents	9,449	4,424	1,801	8,237	7,838	2,520	3,740
Married, no dependents	6,646	3,436	2,080	7,200	6,645	2,073	3,060
Single parent	7,868	4,234	1,377	6,690	6,463	1,908	4,183
Married parents	6,011	3,050	(#)	7,143	6,098	1,780	2,541
Dependency and income level in 1998							
Dependent							
Less than \$20,000	12,170	7,916	1,314	5,606	6,754	2,817	6,595
\$20,000–39,999	14,719	9,417	1,582	5,853	6,942	3,134	7,561
\$40,000–59,999	14,981	9,347	1,665	5,631	6,610	2,923	8,189
\$60,000–79,999	13,784	8,542	1,562	5,759	6,224	2,587	7,685
\$80,000–99,999	12,985	7,524	1,717	5,929	7,170	2,344	7,181
\$100,000 or more	11,624	7,135	1,621	5,941	7,800	3,014	6,630
Independent							
Less than \$10,000	10,061	5,344	1,636	6,856	7,319	2,339	3,973
\$10,000–19,999	8,874	4,023	1,723	7,830	6,489	2,148	3,494
\$20,000–29,999	7,932	3,456	(#)	8,009	6,905	1,797	3,389
\$30,000–49,999	6,459	2,889	(#)	7,335	6,082	1,874	3,348
\$50,000 or more	4,654	2,665	(#)	7,599	7,401	1,556	2,350
Income percentile rank							
Lowest quartile	12,067	7,342	1,467	6,148	7,022	2,725	6,050
Middle quartiles	12,262	7,309	1,644	6,281	6,518	2,623	7,213
Highest quartile	9,853	6,005	1,608	6,187	7,496	2,640	6,498
Undergraduate class level							
First year	10,947	7,235	1,364	4,500	5,761	2,689	6,992
Second year	11,722	7,248	1,582	5,502	6,382	2,733	6,953
Third year	12,486	7,363	1,640	6,920	7,473	2,730	7,038
Fourth year or more	11,019	6,175	1,892	7,512	7,550	2,638	6,215
Graduating Senior ⁴	12,082	6,951	1,697	7,073	7,533	2,507	6,418
Grant status							
No grants	8,034	(†)	1,675	6,677	7,705	(#)	4,076
Received grants	12,094	7,008	1,583	6,140	6,723	2,648	6,798
Loan status¹							
No loans	5,878	5,547	1,568	(†)	2,850	1,750	6,232
Received loans	14,586	7,867	1,591	6,226	7,524	2,979	6,976

#Too small to report.

†Not applicable.

¹“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

²Excludes veterans’ benefits.

³Excludes students attending more than one institution.

⁴Also included in fourth year or more.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

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Section 4: Net Price and Need

Net Price

- The average net price (total price of attendance less total financial aid) in 1999–2000 was \$5,900 for all undergraduates at all institutions. For those who received no financial aid, the average net price was \$6,600, and for those who received financial aid, it was \$5,400 (table 4.1-A).
- The average net price varied directly with the price of attendance. For example, students with a total price of attendance of less than \$4,000 had an average net price of \$1,900, while students with a total price of attendance of \$16,000 or more had an average net price of \$12,300 (table 4.1-A).
- Students attending private not-for-profit 4-year doctorate-granting institutions had a higher net price (\$12,200) than students attending other types of 4-year institutions (table 4.1-A).
- Among all dependent students, average net price increased as family income increased. Among all independent students, however, average net price decreased as family income increased (table 4.1-A).
- Using a more restricted measure of net price, the total price of attendance minus grant aid only was \$7,800 for all students. This net price measure was somewhat higher for students who received grants than for those who did not (\$8,000 versus \$7,500) (table 4.1-B).
- Using another more restricted measure of net price, the total price of attendance minus all federal grants only (Pell and SEOG grants) was \$8,800 for all students (table 4.1-C).
- The average net tuition (tuition and fees minus grant aid) for all students was \$2,200. Among low-income (less than \$20,000) dependent students at private not-for-profit 4-year doctorate-granting institutions, the net tuition was \$5,700 (table 4.1-D); their average tuition before grant aid was \$14,200 (table 2.2-A).
- The average net price (total price of attendance less total financial aid) for dependent undergraduates was \$4,700 for low-income (less than \$20,000) students, while it was more than double that amount (\$10,400) for high-income (\$100,000 or more) students (table 4.1-E). The average net price for independent undergraduates was \$4,700 for low-income (less than \$10,000) students and \$4,300 for high-income (\$50,000 or more) students (table 4.1-F).
- The average net price (total price of attendance less total financial aid) for dependent undergraduates was \$3,900 for low-income (less than \$20,000) students who received

grant aid, and was \$7,200 for their counterparts who did not receive such aid (table 4.1-E). The average net price for low-income (less than \$10,000) independent students was \$4,200 for those who received grant aid; it was \$6,000 for those low-income dependents who did not receive such aid (table 4.1-F).

- Among full-time, full-year undergraduates, the net price (total price of attendance less total financial aid) was directly related to family income: students in the lowest income quartile had an average net price of \$5,800, whereas students in the highest income quartile had an average net price twice that amount (\$12,200) (table 4.1-G).
- The average net price (total price of attendance less total financial aid) for all full-time, full-year students who received financial aid was \$6,700; the net price for those who received no financial aid was \$13,600 (table 4.1-G).

Financial Aid Need

- The federal expected family contribution (EFC) is the amount the student is expected to contribute to finance postsecondary education. It is based on family income and other circumstances related to the capacity to pay. For example, the average EFC for dependent students from families with annual incomes of less than \$20,000 was \$700, compared with \$28,900 for dependent students from families with incomes of \$100,000 or more. Similarly, independent students with incomes of less than \$10,000 were expected to contribute \$500, while those with incomes of \$50,000 or more were expected to contribute an average of \$18,200 (table 4.2).
- Students between the ages of 24 and 29, who are all independent by definition, had a lower average EFC (\$5,600) than that of any other age group (table 4.2).
- The average EFC for students who received no financial aid was nearly \$11,600; for those who received financial aid, it was \$6,600 (table 4.2).
- Financial aid need is determined by subtracting the EFC from the estimated price of attendance. Fifty-eight percent of all undergraduates and about three-fourths (76 percent) of full-time, full-year students had financial need (that is, their price of attendance was higher than their EFC) (table 4.3-A).
- Financial need varied directly with family income and the price of attendance. About 96 percent of students in the lowest income quartile had need, compared with 16 percent of students in the highest income quartile. Eighty-seven percent of students attending institutions with a price of attendance of \$16,000 or more had some financial need, compared with 21 percent of students attending institutions with a price of attendance of less than \$4,000 (table 4.3-A).
- Fifty-eight percent of undergraduates had financial need before receiving aid, and 45 percent of those with need had remaining need after receiving financial aid. The average amount of need before receiving aid was \$8,300; for those with remaining need after receiving financial aid, the average need was \$4,800 (tables 4.3-A, 4.3-B, 4.4-A, and 4.4-B).

- Seventy-three percent of all undergraduates with financial need received aid. Those who were charged less than \$500 for tuition and fees were the least likely (51 percent) to receive any aid (table 4.5-A).
- The average amount of aid received by students with financial need was \$6,600. The average aid award for undergraduates with need attending institutions whose price of attendance was \$16,000 or more was \$12,600; the average award for undergraduates with need whose price of attendance was less than \$4,000 was \$1,000 (table 4.5-B).

Table 4.1-A.—Average net price (total price of attendance less total aid) of postsecondary education among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$4,122	\$5,499	\$6,764	\$8,198	\$12,171	\$8,157	\$5,924
Attendance pattern							
Full-time, full-year	6,851	6,512	7,936	10,270	14,461	10,365	8,579
Full-time, part-year	3,950	4,245	4,737	5,539	8,664	7,441	5,084
Part-time, full-year	5,379	5,956	6,759	7,239	8,469	8,128	5,984
Part-time, part-year	2,083	2,671	3,166	3,704	4,128	4,323	2,415
Local residence							
On campus	4,284	5,652	7,281	9,308	13,350	8,018	8,054
Off campus	3,921	5,422	6,592	7,446	10,975	8,370	5,463
With parents/other relatives	4,558	5,553	6,579	8,102	12,118	7,582	5,706
Tuition and fees							
Less than \$500	2,890	1,713	2,090	1,766	2,139	(#)	2,829
\$500–999	4,636	3,535	3,425	2,510	2,215	2,412	4,292
\$1,000–1,999	5,920	5,219	5,097	4,041	3,697	3,956	5,435
\$2,000–3,999	7,032	5,990	6,609	5,164	5,836	6,200	6,357
\$4,000–7,999	10,088	7,072	8,106	6,965	7,515	8,268	7,792
\$8,000 or more	(#)	11,376	13,369	11,292	14,623	10,529	12,615
Price of attendance							
Less than \$4,000	1,846	1,935	1,991	2,026	2,046	2,088	1,874
\$4,000–7,999	4,892	4,463	4,583	4,372	4,323	3,963	4,733
\$8,000–11,999	7,676	6,163	6,509	5,963	7,003	6,159	6,809
\$12,000–15,999	9,675	7,568	7,892	6,842	8,775	7,715	7,854
\$16,000 or more	(#)	10,001	11,516	11,363	14,643	11,085	12,254
Gender							
Male	4,178	5,670	6,889	8,585	12,562	8,258	6,071
Female	4,078	5,372	6,652	7,924	11,841	8,090	5,808
Race							
One race							
White	4,089	5,640	7,054	8,441	12,813	8,445	6,095
Black or African American	3,912	4,400	4,308	6,333	7,467	7,264	4,705
Asian	4,593	6,636	7,954	12,346	15,046	9,188	7,093
American Indian/Alaska Native	3,851	4,051	4,005	7,254	(#)	6,765	4,574
Native Hawaiian/other Pacific Islander	4,819	5,766	5,936	(#)	(#)	6,895	5,563
Other race	4,498	5,105	5,970	6,802	9,668	8,056	5,615
More than one race	4,176	6,327	7,300	6,707	11,033	7,465	6,099
Hispanic or Latino (any race)							
Not Hispanic or Latino	4,111	5,564	6,879	8,497	12,669	8,175	6,014
Hispanic or Latino	4,194	5,011	5,522	6,300	7,965	8,090	5,274
Age as of 12/31/99							
18 years or younger	4,742	5,549	7,710	9,193	13,351	7,980	6,866
19–23 years	4,819	6,101	7,426	9,513	13,559	8,041	7,050
24–29 years	3,938	4,781	4,924	6,558	7,620	8,007	4,896
30–39 years	3,586	4,452	4,660	5,762	6,378	8,581	4,417
40 years or older	3,134	4,403	4,531	6,022	6,043	8,372	3,924

See footnotes at end of table.

Table 4.1-A.—Average net price (total price of attendance less total aid) of postsecondary education among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$4,983	\$6,177	\$7,545	\$9,645	\$13,581	\$8,347	\$7,262
Independent	3,629	4,609	5,198	6,269	8,134	8,086	4,644
Unmarried, no dependents	3,724	4,726	4,878	6,507	7,567	8,142	4,722
Married, no dependents	3,491	5,145	5,783	6,506	7,738	8,495	4,565
Single parent	3,705	4,249	5,949	6,306	10,764	7,682	4,883
Married parents	3,548	4,521	4,433	5,860	6,065	8,484	4,360
Dependency and income level in 1998							
Dependent							
Less than \$20,000	3,910	3,992	4,805	5,538	7,496	6,981	4,744
\$20,000–39,999	4,685	4,870	5,979	7,479	8,681	7,766	5,723
\$40,000–59,999	5,345	6,217	7,402	8,640	12,090	8,828	7,002
\$60,000–79,999	5,512	7,059	7,977	10,017	13,331	8,864	7,723
\$80,000–99,999	5,333	7,651	8,470	11,246	14,924	10,651	8,454
\$100,000 or more	5,200	7,977	9,698	15,001	19,114	12,189	10,383
Independent							
Less than \$10,000	3,835	3,583	4,154	6,269	8,563	7,575	4,744
\$10,000–19,999	4,065	4,620	5,538	5,974	9,610	7,975	5,086
\$20,000–29,999	3,573	5,000	5,854	6,364	7,292	8,188	4,669
\$30,000–49,999	3,606	4,922	5,269	6,360	8,310	8,444	4,495
\$50,000 or more	3,301	5,163	5,855	6,337	6,798	9,267	4,324
Income percentile rank							
Lowest quartile	4,055	4,029	4,691	6,059	8,023	7,488	4,888
Middle quartiles	4,280	5,717	6,942	8,004	11,138	8,305	5,903
Highest quartile	3,858	6,789	8,445	10,331	16,024	9,769	6,978
Aid status							
No aid	4,293	7,376	9,483	12,489	20,169	11,189	6,570
Received aid	3,841	4,380	5,103	7,026	9,144	7,623	5,384
Grant status							
No grants	4,288	6,802	8,406	11,509	18,426	9,308	6,538
Received grants	3,780	4,101	4,789	6,676	8,605	7,382	5,143
Loan status²							
No loans	4,190	6,589	8,507	10,025	16,377	9,522	6,209
Received loans	3,276	3,710	4,251	6,362	7,956	7,472	5,186

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¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.1-B.—Average total price of attendance less all grants among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$4,483	\$7,537	\$9,311	\$12,073	\$16,724	\$12,708	\$7,750
Attendance pattern							
Full-time, full-year	7,769	9,367	11,107	15,301	19,874	16,259	11,787
Full-time, part-year	4,330	5,689	6,468	8,628	11,937	11,410	6,831
Part-time, full-year	5,745	7,586	9,043	10,417	12,153	12,801	7,240
Part-time, part-year	2,180	3,162	3,934	4,622	5,007	7,028	2,725
Local residence							
On campus	4,792	8,698	10,398	14,994	19,155	15,164	11,831
Off campus	4,327	7,616	9,208	10,413	14,642	12,843	7,090
With parents/other relatives	4,793	6,557	8,135	10,903	15,571	11,996	6,780
Tuition and fees							
Less than \$500	3,025	1,872	2,367	2,017	2,277	(#)	2,970
\$500–999	4,971	4,238	4,072	2,867	2,498	2,847	4,703
\$1,000–1,999	6,649	6,624	6,909	4,596	4,244	5,370	6,548
\$2,000–3,999	8,280	8,559	9,422	6,968	7,174	8,576	8,728
\$4,000–7,999	10,933	10,758	11,458	10,725	10,762	13,095	11,496
\$8,000 or more	(#)	14,981	16,985	16,990	20,217	17,067	18,011
Price of attendance							
Less than \$4,000	1,872	2,058	2,090	2,104	2,075	2,286	1,914
\$4,000–7,999	5,221	5,328	5,515	4,992	5,024	5,053	5,261
\$8,000–11,999	8,596	8,562	8,868	7,904	8,729	8,918	8,645
\$12,000–15,999	11,911	11,521	11,489	10,986	11,715	12,320	11,556
\$16,000 or more	(#)	15,823	16,306	17,239	20,407	17,797	18,065
Gender							
Male	4,545	7,632	9,374	12,454	17,001	13,563	7,900
Female	4,434	7,467	9,255	11,804	16,490	12,142	7,631
Race							
One race							
White	4,480	7,668	9,495	12,492	17,145	13,097	7,936
Black or African American	4,274	6,975	8,057	10,265	13,640	11,554	6,807
Asian	4,723	7,924	9,857	15,242	19,167	13,988	8,478
American Indian/Alaska Native	4,346	5,580	6,569	9,401	(#)	9,203	5,784
Native Hawaiian/ other Pacific Islander	4,953	7,988	8,037	(#)	(#)	11,928	7,069
Other race	4,743	6,763	8,689	9,258	14,408	12,569	7,262
More than one race	4,424	8,103	9,723	8,947	14,961	11,520	7,699
Hispanic or Latino (any race)							
Not Hispanic or Latino	4,490	7,695	9,423	12,680	17,189	12,954	7,890
Hispanic or Latino	4,434	6,358	8,115	8,223	12,796	11,775	6,734
Age as of 12/31/99							
18 years or younger	4,968	7,291	9,850	12,688	18,154	12,241	8,628
19–23 years	5,145	8,164	9,911	14,208	18,502	12,477	9,211
24–29 years	4,499	7,140	8,167	10,149	11,493	12,814	6,873
30–39 years	4,004	6,649	7,489	8,510	9,402	12,992	5,812
40 years or older	3,365	5,746	6,173	8,078	8,017	13,066	4,758

See footnotes at end of table.

Table 4.1-B.—Average total price of attendance less all grants among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$5,281	\$8,149	\$10,000	\$14,233	\$18,689	\$13,147	\$9,448
Independent	4,026	6,735	7,930	9,193	11,096	12,544	6,125
Unmarried, no dependents	4,166	7,209	8,098	10,250	11,385	13,293	6,607
Married, no dependents	3,728	6,527	8,004	8,926	9,445	13,539	5,603
Single parent	4,120	6,675	8,080	8,836	13,912	11,155	6,276
Married parents	3,978	6,280	7,301	8,548	8,403	13,343	5,718
Dependency and income level in 1998							
Dependent							
Less than \$20,000	4,244	5,849	7,455	8,717	12,875	10,931	6,680
\$20,000–39,999	5,048	7,023	8,745	12,216	14,216	12,627	7,956
\$40,000–59,999	5,669	8,524	9,970	13,481	18,114	13,720	9,269
\$60,000–79,999	5,791	9,268	10,674	15,320	18,301	14,739	10,098
\$80,000–99,999	5,571	9,297	10,799	16,190	20,429	16,408	10,755
\$100,000 or more	5,351	9,207	11,485	19,132	23,154	17,190	12,321
Independent							
Less than \$10,000	4,478	7,073	8,228	10,134	12,433	11,241	7,166
\$10,000–19,999	4,764	7,496	8,838	9,854	13,502	12,748	7,189
\$20,000–29,999	4,084	6,725	8,212	9,779	11,002	12,765	6,136
\$30,000–49,999	3,832	6,495	7,203	9,011	10,868	13,752	5,539
\$50,000 or more	3,454	5,777	6,774	7,932	7,959	14,152	4,929
Income percentile rank							
Lowest quartile	4,558	6,625	8,033	10,007	12,846	11,362	7,108
Middle quartiles	4,679	7,872	9,533	12,259	16,189	13,325	7,793
Highest quartile	4,015	7,872	10,144	13,453	19,778	14,752	8,290
Aid status							
No aid	4,293	7,376	9,483	12,489	20,169	11,189	6,570
Received aid	4,794	7,633	9,206	11,960	15,419	12,976	8,734
Grant status							
No grants	4,478	8,107	10,192	13,777	20,681	13,874	7,539
Received grants	4,493	6,926	8,252	11,290	14,467	11,923	8,017
Loan status²							
No loans	4,284	6,806	8,676	10,377	16,760	10,043	6,370
Received loans	6,951	8,736	10,226	13,778	16,687	14,045	11,319

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.1-C.—Average total price of attendance less federal grants among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$4,697	\$8,240	\$10,408	\$15,615	\$21,662	\$13,149	\$8,809
Attendance pattern							
Full-time, full-year	8,280	10,396	12,621	20,308	26,135	17,031	13,933
Full-time, part-year	4,579	6,066	7,023	10,996	14,506	11,658	7,425
Part-time, full-year	5,944	8,123	9,719	12,319	14,986	13,253	7,769
Part-time, part-year	2,258	3,328	4,193	5,349	5,558	7,252	2,876
Local residence							
On campus	5,011	9,836	12,128	21,542	26,413	16,162	15,160
Off campus	4,530	8,216	10,118	12,200	17,754	13,258	7,728
With parents/other relatives	5,033	7,172	8,936	13,375	18,977	12,431	7,437
Tuition and fees							
Less than \$500	3,138	1,998	2,543	2,394	2,461	(#)	3,087
\$500–999	5,164	4,477	4,309	3,585	2,856	2,871	4,923
\$1,000–1,999	7,060	7,079	7,437	5,048	4,805	5,545	6,997
\$2,000–3,999	8,810	9,426	10,554	8,136	8,012	8,783	9,655
\$4,000–7,999	11,656	12,066	12,998	12,770	12,497	13,519	12,836
\$8,000 or more	(#)	16,482	19,344	22,925	26,618	17,782	22,818
Price of attendance							
Less than \$4,000	1,952	2,176	2,215	2,423	2,293	2,398	2,008
\$4,000–7,999	5,491	5,746	5,893	5,604	5,631	5,261	5,588
\$8,000–11,999	8,979	9,349	9,756	9,053	9,731	9,129	9,328
\$12,000–15,999	12,550	12,704	12,890	13,235	13,633	12,693	12,868
\$16,000 or more	(#)	17,857	19,105	23,243	26,888	18,486	22,658
Gender							
Male	4,735	8,317	10,439	15,690	21,651	14,034	8,903
Female	4,667	8,184	10,380	15,562	21,671	12,563	8,735
Race							
One race							
White	4,696	8,349	10,501	16,323	21,942	13,605	9,032
Black or African American	4,508	7,827	9,480	12,741	18,486	11,841	7,725
Asian	4,894	8,509	11,231	17,990	25,162	14,389	9,596
American Indian/Alaska Native	4,586	6,437	8,330	11,262	(#)	10,663	6,638
Native Hawaiian/ other Pacific Islander	5,207	8,917	9,034	(#)	(#)	12,015	7,850
Other race	4,942	7,454	10,020	11,459	19,765	12,904	8,171
More than one race	4,561	8,812	10,866	11,801	20,098	11,915	8,864
Hispanic or Latino (any race)							
Not Hispanic or Latino	4,709	8,421	10,513	16,555	22,200	13,438	8,996
Hispanic or Latino	4,617	6,890	9,281	9,650	17,114	12,054	7,457
Age as of 12/31/99							
18 years or younger	5,289	8,397	11,510	18,353	25,331	12,831	10,513
19–23 years	5,369	8,924	11,125	18,924	23,992	12,908	10,679
24–29 years	4,696	7,645	8,760	11,639	13,463	13,294	7,353
30–39 years	4,229	7,179	8,045	9,802	10,598	13,413	6,237
40 years or older	3,515	6,224	6,748	9,317	9,341	13,368	5,100

See footnotes at end of table.

Table 4.1-C.—Average total price of attendance less federal grants among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$5,532	\$8,974	\$11,315	\$19,326	\$24,722	\$13,684	\$11,136
Independent	4,219	7,278	8,589	10,666	12,896	12,949	6,583
Unmarried, no dependents	4,344	7,746	8,748	11,894	13,303	13,683	7,094
Married, no dependents	3,864	6,915	8,508	10,115	10,839	13,810	5,948
Single parent	4,344	7,275	8,868	10,454	15,971	11,582	6,781
Married parents	4,194	6,860	7,943	9,903	10,011	13,780	6,162
Dependency and income level in 1998							
Dependent							
Less than \$20,000	4,652	6,919	9,284	11,890	19,706	11,462	8,215
\$20,000–39,999	5,391	8,121	10,539	17,676	22,103	13,377	9,843
\$40,000–59,999	5,877	9,407	11,324	19,726	25,657	14,186	11,106
\$60,000–79,999	5,981	9,791	11,806	21,233	25,120	15,234	11,848
\$80,000–99,999	5,683	10,036	11,730	21,185	25,327	16,654	12,255
\$100,000 or more	5,501	9,718	12,431	22,920	26,862	17,491	13,741
Independent							
Less than \$10,000	4,800	7,896	9,261	12,125	15,509	11,595	7,914
\$10,000–19,999	5,015	8,022	9,518	11,574	15,554	13,258	7,730
\$20,000–29,999	4,260	7,204	8,748	11,055	12,214	13,181	6,520
\$30,000–49,999	3,979	6,956	7,605	10,238	12,147	14,172	5,865
\$50,000 or more	3,593	6,148	7,144	9,193	8,986	14,446	5,245
Income percentile rank							
Lowest quartile	4,906	7,547	9,480	13,264	18,643	11,826	8,312
Middle quartiles	4,872	8,539	10,597	16,269	21,918	13,788	8,873
Highest quartile	4,157	8,394	10,962	16,378	23,186	15,038	9,169
Aid status							
No aid	4,293	7,376	9,483	12,489	20,169	11,189	6,570
Received aid	5,360	8,755	10,972	16,470	22,226	13,494	10,678
Grant status							
No grants	4,478	8,107	10,192	13,777	20,681	13,874	7,539
Received grants	5,147	8,383	10,667	16,461	22,221	12,661	10,423
Loan status²							
No loans	4,483	7,415	9,712	12,512	19,577	10,393	6,997
Received loans	7,357	9,595	11,411	18,735	23,751	14,531	13,499

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.1-D.—Average tuition and fees less all grants among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$477	\$1,620	\$2,413	\$5,328	\$9,040	\$5,064	\$2,235
Attendance pattern							
Full-time, full-year	938	2,214	3,073	7,385	11,187	6,907	4,063
Full-time, part-year	462	1,149	1,451	3,085	5,802	4,339	1,880
Part-time, full-year	512	1,241	1,991	3,276	5,158	4,626	1,306
Part-time, part-year	248	675	923	1,761	2,247	2,845	534
Local residence							
On campus	644	2,141	3,065	7,435	10,582	6,553	4,767
Off campus	401	1,487	2,191	4,096	7,533	4,983	1,748
With parents/other relatives	628	1,537	2,213	4,629	8,884	5,087	1,835
Tuition and fees							
Less than \$500	162	241	272	250	251	(#)	169
\$500–999	478	516	573	500	422	566	494
\$1,000–1,999	841	912	990	904	1,051	1,021	899
\$2,000–3,999	1,741	1,635	1,838	1,534	1,642	1,823	1,742
\$4,000–7,999	4,075	3,510	3,535	3,478	4,058	4,953	3,866
\$8,000 or more	(#)	7,912	9,016	8,925	11,645	8,686	9,798
Price of attendance							
Less than \$4,000	227	512	633	808	815	981	303
\$4,000–7,999	515	910	1,097	1,425	1,526	1,825	749
\$8,000–11,999	879	1,720	1,917	2,245	2,912	3,495	1,631
\$12,000–15,999	1,844	2,734	2,667	3,794	5,248	4,970	3,115
\$16,000 or more	(#)	5,386	6,724	8,589	11,563	7,136	8,771
Gender							
Male	517	1,703	2,481	5,707	9,269	5,741	2,354
Female	447	1,559	2,352	5,060	8,845	4,615	2,141
Race							
One race							
White	515	1,733	2,545	5,658	9,448	5,322	2,388
Black or African American	342	1,162	1,492	3,865	6,026	4,276	1,540
Asian	581	1,816	2,908	7,702	10,984	5,711	2,705
American Indian/Alaska Native	262	913	1,158	3,741	(#)	3,454	1,146
Native Hawaiian/ other Pacific Islander	367	1,331	1,449	(#)	(#)	4,671	1,547
Other race	348	1,078	1,804	3,405	7,128	4,976	1,732
More than one race	350	1,717	2,490	2,447	7,888	4,691	2,079
Hispanic or Latino (any race)							
Not Hispanic or Latino	503	1,713	2,499	5,777	9,433	5,275	2,344
Hispanic or Latino	305	927	1,482	2,477	5,733	4,267	1,443
Age as of 12/31/99							
18 years or younger	594	1,628	2,781	5,809	9,983	5,100	2,751
19–23 years	648	2,013	2,784	6,900	10,400	5,100	3,055
24–29 years	424	1,211	1,544	3,669	5,261	5,046	1,531
30–39 years	326	964	1,333	2,763	3,636	4,851	1,125
40 years or older	285	826	1,112	2,732	2,994	5,338	913

See footnotes at end of table.

Table 4.1-D.—Average tuition and fees less all grants among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$695	\$2,049	\$2,863	\$6,958	\$10,484	\$5,771	\$3,216
Independent	354	1,068	1,540	3,191	5,056	4,800	1,307
Unmarried, no dependents	418	1,325	1,598	3,899	5,367	5,663	1,567
Married, no dependents	384	1,214	1,687	3,174	3,715	5,769	1,208
Single parent	297	852	1,701	2,858	7,201	3,746	1,302
Married parents	322	862	1,097	2,738	3,069	4,956	1,066
Dependency and income level in 1998							
Dependent							
Less than \$20,000	337	755	1,287	2,678	5,682	3,590	1,429
\$20,000–39,999	573	1,329	1,996	5,225	6,558	5,532	2,129
\$40,000–59,999	824	2,249	2,747	6,305	9,573	6,642	2,970
\$60,000–79,999	873	2,754	3,287	7,653	10,106	7,507	3,572
\$80,000–99,999	841	2,768	3,367	8,621	12,056	7,749	4,098
\$100,000 or more	768	2,637	3,963	11,114	14,579	8,777	5,444
Independent							
Less than \$10,000	288	838	1,246	3,412	5,813	3,835	1,471
\$10,000–19,999	360	1,260	1,888	3,289	6,665	5,018	1,604
\$20,000–29,999	360	1,007	1,673	3,500	4,930	5,030	1,299
\$30,000–49,999	388	1,147	1,479	3,214	4,907	5,500	1,174
\$50,000 or more	351	1,095	1,529	2,794	3,163	5,995	1,062
Income percentile rank							
Lowest quartile	350	915	1,409	3,497	5,759	3,957	1,541
Middle quartiles	535	1,808	2,523	5,343	8,425	5,634	2,208
Highest quartile	471	2,039	3,174	6,802	11,845	6,501	2,961
Aid status							
No aid	602	2,074	3,148	7,131	13,225	5,539	2,035
Received aid	272	1,347	1,961	4,830	7,455	4,979	2,403
Grant status							
No grants	639	2,343	3,327	7,575	13,336	6,666	2,480
Received grants	144	841	1,306	4,281	6,573	3,981	1,922
Loan status²							
No loans	461	1,540	2,477	4,850	9,968	4,092	1,698
Received loans	679	1,754	2,320	5,811	8,107	5,554	3,628

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.1-E.—Average net price (total price of attendance less total aid) of postsecondary education among dependent undergraduates according to dependent student family income, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Average net price						
	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
Total	\$4,744	\$5,723	\$7,002	\$7,724	\$8,450	\$10,382	\$7,262
Institution type							
Public	4,195	5,154	6,234	6,735	7,144	7,827	6,164
Less-than-2-year	5,826	4,652	5,565	5,668	(#)	(#)	5,332
2-year	3,910	4,685	5,345	5,512	5,333	5,200	4,983
4-year	4,487	5,579	6,993	7,687	8,208	9,247	7,093
Nondoctorate-granting	3,992	4,870	6,217	7,059	7,651	7,975	6,177
Doctorate-granting	4,805	5,979	7,402	7,985	8,457	9,698	7,545
Private not-for-profit	6,270	7,839	9,954	11,305	12,933	17,188	11,256
Less-than-4-year	5,777	5,777	7,838	7,661	8,556	11,045	7,344
4-year	6,310	7,956	10,063	11,458	13,065	17,331	11,434
Nondoctorate-granting	5,538	7,479	8,640	10,019	11,242	15,001	9,645
Doctorate-granting	7,496	8,681	12,090	13,344	14,924	19,093	13,581
Private for-profit	6,979	7,766	8,828	8,864	10,651	12,189	8,346
Attendance pattern							
Full-time, full-year	5,474	6,762	8,563	9,556	10,560	13,158	9,022
Full-time, part-year	4,177	4,597	5,104	5,439	5,544	6,162	5,081
Part-time, full-year	4,966	6,000	6,758	6,776	7,194	7,627	6,548
Part-time, part-year	2,292	2,642	2,753	2,738	3,003	2,867	2,705
Local residence							
On campus	4,784	5,681	7,440	8,539	10,135	12,842	8,462
Off campus	5,167	6,221	7,558	8,241	8,199	10,522	7,666
With parents/other relatives	4,446	5,348	6,274	6,591	7,135	7,358	6,035
Tuition and fees							
Less than \$500	3,004	3,524	3,467	3,580	3,606	3,523	3,453
\$500–999	3,915	4,516	4,752	5,337	4,875	4,735	4,658
\$1,000–1,999	4,008	4,925	6,236	6,235	6,452	6,817	5,699
\$2,000–3,999	4,490	5,607	6,902	7,450	7,899	8,482	6,756
\$4,000–7,999	5,957	6,306	7,928	8,472	9,050	9,682	7,845
\$8,000 or more	8,231	9,244	11,370	12,520	14,311	18,233	12,935
Price of attendance							
Less than \$4,000	1,955	2,133	2,096	2,041	2,167	1,968	2,065
\$4,000–7,999	3,685	4,504	5,337	5,439	5,449	5,443	4,900
\$8,000–11,999	5,203	6,041	7,196	7,603	7,967	8,516	7,036
\$12,000–15,999	5,768	7,022	8,356	9,159	9,627	10,452	8,446
\$16,000 or more	8,328	9,079	11,257	12,363	14,017	18,030	12,775

See footnotes at end of table.

Table 4.1-E.—Average net price (total price of attendance less total aid) of postsecondary education among dependent undergraduates according to dependent student family income, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Average net price						
	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
Gender							
Male	\$4,832	\$5,893	\$7,062	\$7,909	\$8,312	\$10,245	\$7,370
Female	4,677	5,568	6,948	7,562	8,577	10,518	7,165
Race							
One race							
White	5,120	5,898	7,088	7,716	8,618	10,449	7,575
Black or African American	3,648	4,498	5,538	6,461	6,784	7,116	4,992
Asian	5,171	7,502	8,010	9,664	7,962	12,888	8,212
American Indian/Alaska Native	(#)	5,588	(#)	(#)	(#)	(#)	6,221
Native Hawaiian/other Pacific Islander	(#)	4,693	7,249	(#)	(#)	(#)	6,294
Other race	4,486	5,305	6,694	7,554	7,744	10,346	6,352
More than one race	5,383	5,512	6,510	8,491	9,891	9,408	7,031
Hispanic or Latino (any race)							
Not Hispanic or Latino	4,787	5,853	7,093	7,800	8,551	10,549	7,465
Hispanic or Latino	4,610	4,941	6,144	6,771	7,054	7,818	5,665
Age as of 12/31/99							
18 years or younger	4,317	5,308	6,432	7,022	8,963	10,618	6,945
19–23 years	4,840	5,822	7,120	7,890	8,339	10,329	7,333
Income percentile rank							
Lowest quartile	4,744	5,322	(†)	(†)	(†)	(†)	5,014
Middle quartiles	(†)	6,240	7,002	7,724	7,690	(†)	7,143
Highest quartile	(†)	(†)	(†)	(†)	8,644	10,382	9,768
Aid status							
No aid	7,214	7,407	8,030	8,433	9,005	10,984	8,706
Received aid	4,002	4,881	6,216	7,092	7,920	9,607	6,220
Grant status							
No grants	7,153	7,189	7,738	7,950	8,644	10,536	8,377
Received grants	3,921	4,765	6,004	7,297	8,058	9,998	5,945
Loan status*							
No loans	5,403	6,582	7,663	8,269	8,929	10,894	7,997
Received loans	3,505	4,288	5,883	6,751	7,404	8,744	5,829

#Too small to report.

†Not applicable.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: Students age 24 or older are independent. This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.1-F.—Average net price (total price of attendance less total aid) of postsecondary education among independent undergraduates according to independent student income, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Average net price					
	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more	All independent students
Total	\$4,744	\$5,086	\$4,669	\$4,490	\$4,329	\$4,644
Institution type						
Public	3,898	4,453	4,122	3,975	3,813	4,033
Less-than-2-year	5,043	5,138	5,330	4,137	4,301	4,791
2-year	3,835	4,065	3,573	3,593	3,314	3,629
4-year	3,940	5,152	5,475	5,112	5,530	4,945
Nondoctorate-granting	3,583	4,620	5,000	4,925	5,158	4,609
Doctorate-granting	4,154	5,538	5,854	5,290	5,834	5,198
Private not-for-profit	6,977	7,008	6,557	6,848	6,449	6,757
Less-than-4-year	6,523	5,846	6,112	6,663	6,212	6,291
4-year	7,039	7,115	6,587	6,858	6,456	6,791
Nondoctorate-granting	6,269	5,974	6,364	6,385	6,320	6,269
Doctorate-granting	8,563	9,610	7,292	8,252	6,851	8,134
Private for-profit	7,575	7,976	8,188	8,592	9,054	8,086
Attendance pattern						
Full-time, full-year	5,924	7,114	7,759	8,899	10,668	7,347
Full-time, part-year	4,827	5,030	5,248	5,352	5,568	5,087
Part-time, full-year	4,999	5,577	5,771	5,830	5,883	5,687
Part-time, part-year	2,353	2,554	2,300	2,378	2,167	2,319
Local residence						
On campus	4,458	5,711	4,697	3,418	4,851	4,631
Off campus	4,741	5,072	4,715	4,558	4,356	4,654
With parents/other relatives	4,865	5,021	4,285	3,986	3,390	4,563
Tuition and fees						
Less than \$500	3,073	3,205	2,465	2,394	2,388	2,594
\$500–999	3,556	4,082	4,291	4,288	4,143	4,094
\$1,000–1,999	4,287	4,664	5,557	5,760	5,843	5,186
\$2,000–3,999	4,506	5,404	5,973	6,744	7,198	5,687
\$4,000–7,999	6,352	7,369	7,936	8,729	9,572	7,718
\$8,000 or more	10,083	11,668	11,509	12,017	13,807	11,383
Price of attendance						
Less than \$4,000	1,858	1,900	1,779	1,837	1,762	1,811
\$4,000–7,999	3,901	4,322	4,708	4,881	5,133	4,584
\$8,000–11,999	5,229	5,914	6,585	7,577	8,310	6,507
\$12,000–15,999	5,291	6,641	7,278	8,433	9,407	6,975
\$16,000 or more	9,544	10,925	10,981	11,626	12,961	10,888
Gender						
Male	4,645	5,416	4,751	4,448	4,165	4,640
Female	4,811	4,876	4,611	4,520	4,450	4,647

See footnotes at end of table.

Table 4.1-F.—Average net price (total price of attendance less total aid) of postsecondary education among independent undergraduates according to independent student income, by institutional and student characteristics: 1999–2001—Continued

Institutional and student characteristics	Average net price					
	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more	All independent students
Race						
One race						
White	4,682	5,077	4,572	4,414	4,231	4,552
Black or African American	4,316	4,561	4,693	4,390	4,873	4,536
Asian	6,238	7,334	5,886	5,547	4,832	5,945
American Indian/Alaska Native	4,072	3,550	4,095	3,490	3,830	3,786
Native Hawaiian/ other Pacific Islander	5,355	4,891	(#)	(#)	(#)	4,815
Other race	5,141	5,253	5,033	4,591	4,172	4,894
More than one race	5,377	4,826	5,085	6,108	4,482	5,158
Hispanic or Latino (any race)						
Not Hispanic or Latino	4,683	5,016	4,580	4,497	4,323	4,598
Hispanic or Latino	5,059	5,467	5,237	4,438	4,387	4,950
Age as of 12/31/99						
18 years or younger	5,642	(#)	(#)	(#)	(#)	5,828
19–23 years	5,427	5,950	5,383	5,101	5,714	5,540
24–29 years	4,680	5,213	4,919	4,759	4,800	4,896
30–39 years	4,180	4,474	4,375	4,387	4,531	4,417
40 years or older	3,752	4,003	3,941	4,133	3,818	3,924
Dependency status						
Independent						
Unmarried, no dependents	4,419	5,429	4,889	4,341	4,283	4,722
Married, no dependents	4,807	4,904	4,418	4,745	4,411	4,565
Single parent	5,120	5,175	4,915	4,245	4,126	4,883
Married parents	4,545	3,984	4,204	4,634	4,324	4,360
Income percentile rank						
Lowest quartile	4,744	4,857	(†)	(†)	(†)	4,765
Middle quartiles	(†)	5,156	4,669	4,431	(†)	4,718
Highest quartile	(†)	(†)	(†)	5,296	4,329	4,384
Aid status						
No aid	6,335	5,919	4,692	4,373	4,254	4,821
Received aid	4,161	4,595	4,647	4,666	4,482	4,475
Grant status						
No grants	6,048	5,755	4,753	4,546	4,420	4,887
Received grants	4,163	4,490	4,545	4,358	4,042	4,312
Loan status*						
No loans	5,687	5,527	4,672	4,346	4,182	4,758
Received loans	3,226	4,158	4,659	5,358	6,031	4,242

#Too small to report.

†Not applicable.

*"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.1-G.—Average net price (total price of attendance less total aid) of postsecondary education among full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$6,851	\$6,512	\$7,936	\$10,270	\$14,461	\$10,365	\$8,579
Local residence							
On campus	6,623	6,075	7,906	10,013	14,241	8,401	9,252
Off campus	7,022	6,805	8,019	11,098	15,084	10,840	8,591
With parents/other relatives	6,707	6,499	7,767	9,627	14,001	9,612	7,806
Tuition and fees							
Less than \$500	6,718	(#)	(#)	(#)	(#)	(#)	6,741
\$500–999	6,779	4,407	5,449	(#)	(#)	(#)	6,577
\$1,000–1,999	6,534	5,914	5,995	(#)	(#)	(#)	6,353
\$2,000–3,999	7,110	6,019	6,846	5,668	6,905	9,238	6,651
\$4,000–7,999	10,499	7,093	8,067	7,045	8,006	9,724	7,999
\$8,000 or more	(#)	11,393	13,421	11,548	15,184	10,965	13,027
Price of attendance							
Less than \$4,000	(#)	(#)	(#)	(#)	(#)	(#)	(#)
\$4,000–7,999	5,165	4,057	4,469	4,144	(#)	(#)	4,887
\$8,000–11,999	7,544	6,076	6,500	5,948	7,319	6,634	6,753
\$12,000–15,999	10,265	7,564	7,916	6,137	8,407	7,871	7,894
\$16,000 or more	(#)	10,689	11,783	11,786	15,179	11,464	12,735
Gender							
Male	7,189	6,783	8,028	10,849	14,875	10,694	8,872
Female	6,595	6,310	7,855	9,855	14,107	10,161	8,346
Race							
One race							
White	6,922	6,788	8,348	10,476	15,316	10,592	8,918
Black or African American	5,958	4,638	4,738	7,885	8,959	9,481	6,134
Asian	7,885	7,693	9,028	16,940	16,978	13,337	10,313
American Indian/Alaska Native	(#)	(#)	4,938	9,350	(#)	(#)	6,272
Native Hawaiian/ other Pacific Islander	(#)	(#)	6,279	(#)	(#)	(#)	7,751
Other race	7,184	5,843	6,549	8,538	10,629	9,951	7,555
More than one race	(#)	7,434	8,220	7,770	12,433	8,118	8,200
Hispanic or Latino (any race)							
Not Hispanic or Latino	6,859	6,587	8,110	10,706	15,066	10,462	8,762
Hispanic or Latino	6,792	5,886	6,010	7,414	9,001	10,013	7,083
Age as of 12/31/99							
18 years or younger	6,699	6,378	8,395	9,941	14,081	9,434	8,637
19–23 years	7,061	6,911	8,259	10,833	14,906	10,135	9,026
24–29 years	6,449	5,696	5,773	8,232	10,617	9,762	6,929
30–39 years	6,256	4,970	5,249	8,513	11,004	12,045	7,109
40 years or older	7,227	4,472	5,201	8,644	11,272	11,122	7,512

See footnotes at end of table.

Table 4.1-G.—Average net price (total price of attendance less total aid) of postsecondary education among full-time, full-year undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$7,012	\$6,913	\$8,315	\$10,742	\$14,655	\$10,439	\$9,022
Independent	6,572	5,375	6,386	8,656	13,041	10,326	7,347
Unmarried, no dependents	6,781	5,547	5,618	8,759	10,855	10,520	7,058
Married, no dependents	8,445	7,285	7,355	9,785	11,556	11,283	8,587
Single parent	5,860	4,594	7,801	8,920	17,382	9,541	7,442
Married parents	6,445	5,313	4,809	7,663	9,936	10,739	6,952
Dependency and income level in 1998							
Dependent							
Less than \$20,000	5,095	4,179	4,920	6,122	7,678	8,758	5,474
\$20,000–39,999	6,314	5,225	6,403	8,050	9,301	9,244	6,762
\$40,000–59,999	7,561	6,896	8,161	9,426	12,746	11,627	8,563
\$60,000–79,999	7,894	8,055	8,855	11,018	14,278	10,621	9,552
\$80,000–99,999	7,971	8,598	9,561	12,661	16,069	12,480	10,567
\$100,000 or more	8,117	9,392	10,803	16,726	20,764	15,501	13,160
Independent							
Less than \$10,000	5,535	3,887	4,635	7,758	10,777	8,864	5,924
\$10,000–19,999	5,980	5,343	6,842	7,935	14,878	9,830	7,114
\$20,000–29,999	6,057	6,412	8,171	8,751	11,980	10,531	7,759
\$30,000–49,999	8,701	6,545	7,464	8,852	16,133	11,807	8,881
\$50,000 or more	8,668	9,572	11,384	11,778	15,729	13,550	10,712
Income percentile rank							
Lowest quartile	5,489	4,266	5,060	6,878	8,842	8,817	5,835
Middle quartiles	7,259	6,878	8,177	9,803	13,085	10,698	8,529
Highest quartile	8,304	9,151	10,483	14,903	19,618	13,715	12,189
Aid status							
No aid	9,092	11,399	13,255	24,550	29,359	19,369	13,574
Received aid	5,158	4,870	5,742	8,372	10,393	9,262	6,669
Grant status							
No grants	8,638	9,304	10,823	19,365	25,553	13,258	11,791
Received grants	5,041	4,474	5,373	7,833	9,725	8,558	6,329
Loan status²							
No loans	7,517	8,907	10,950	15,273	22,053	14,494	10,837
Received loans	3,628	4,020	4,686	7,220	8,718	8,981	5,821

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.2—Average federal expected family contribution (EFC) among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$8,595	\$8,168	\$9,898	\$9,345	\$12,215	\$4,660	\$8,847
Attendance pattern							
Full-time, full-year	6,990	7,795	10,236	9,276	12,970	5,383	9,070
Full-time, part-year	6,440	7,370	8,443	6,729	9,974	3,620	6,456
Part-time, full-year	9,120	8,586	9,844	10,574	11,091	6,116	9,221
Part-time, part-year	9,567	9,452	9,782	10,600	10,482	5,353	9,457
Local residence							
On campus	9,239	8,910	11,291	10,650	14,684	7,288	11,067
Off campus	8,546	7,973	9,567	9,234	10,554	4,688	8,500
With parents/other relatives	8,613	8,062	9,025	7,014	9,915	4,226	8,268
Tuition and fees							
Less than \$500	9,674	9,552	10,684	11,398	6,684	(#)	9,664
\$500–999	7,257	8,559	9,520	11,090	11,564	7,901	7,836
\$1,000–1,999	7,570	7,415	8,154	8,061	10,553	4,854	7,682
\$2,000–3,999	7,157	8,093	9,779	7,330	9,660	3,698	8,429
\$4,000–7,999	5,783	8,465	10,625	7,752	9,578	4,287	8,128
\$8,000 or more	(#)	10,594	13,005	10,741	13,145	5,802	11,241
Price of attendance							
Less than \$4,000	9,920	10,130	10,374	12,165	9,956	7,195	9,976
\$4,000–7,999	7,657	7,552	8,825	7,705	9,925	4,040	7,731
\$8,000–11,999	7,301	7,711	9,656	6,332	9,394	4,106	7,961
\$12,000–15,999	7,155	8,250	10,239	7,563	9,831	4,004	8,526
\$16,000 or more	(#)	9,233	11,237	10,805	13,257	5,327	10,668
Gender							
Male	9,412	8,205	10,078	9,471	12,347	5,372	9,368
Female	7,962	8,142	9,738	9,256	12,103	4,189	8,443
Race							
One race							
White	9,367	8,972	10,948	10,246	13,439	5,709	9,809
Black or African American	5,451	5,015	5,036	6,013	7,267	2,763	5,150
Asian	9,076	7,633	7,790	8,347	10,410	4,213	8,229
American Indian/Alaska Native	7,252	7,549	8,659	5,759	(#)	1,633	7,102
Native Hawaiian/ other Pacific Islander	8,276	8,404	6,754	(#)	(#)	1,713	7,690
Other race	6,846	5,361	7,628	4,921	8,866	2,710	6,424
More than one race	7,482	7,016	9,075	5,598	9,997	3,899	7,398
Hispanic or Latino (any race)							
Not Hispanic or Latino	8,797	8,602	10,183	10,241	12,835	5,284	9,227
Hispanic or Latino	7,212	4,924	6,827	3,664	7,003	2,299	6,061
Age as of 12/31/99							
18 years or younger	8,729	8,388	12,402	10,376	14,983	4,114	10,121
19–23 years	8,352	9,041	10,849	9,831	12,784	4,515	9,471
24–29 years	6,614	4,932	4,557	5,195	6,433	3,228	5,552
30–39 years	8,596	7,436	8,328	8,495	9,501	5,409	8,162
40 years or older	11,065	9,919	11,321	12,174	10,985	8,241	10,826

See footnotes at end of table.

Table 4.2—Average federal expected family contribution (EFC) among undergraduates according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$9,566	\$9,690	\$11,897	\$10,561	\$13,939	\$6,441	\$10,638
Independent	8,043	6,207	6,024	7,751	7,458	3,997	7,118
Unmarried, no dependents	7,765	5,649	4,884	6,666	6,496	4,810	6,562
Married, no dependents	17,006	14,174	12,433	16,167	15,140	12,783	15,705
Single parent	3,103	2,308	2,788	2,811	3,107	975	2,658
Married parents	7,368	6,417	7,243	7,717	8,236	4,472	7,048
Dependency and income level in 1998							
Dependent							
Less than \$20,000	616	644	829	512	1,294	423	687
\$20,000–39,999	3,235	2,577	3,019	2,741	2,559	3,021	2,951
\$40,000–59,999	7,128	6,298	6,798	6,245	7,037	6,164	6,727
\$60,000–79,999	11,694	11,269	11,288	11,109	11,014	12,197	11,359
\$80,000–99,999	17,522	16,512	16,846	16,176	17,017	16,516	16,895
\$100,000 or more	28,731	27,382	29,369	28,286	30,077	26,758	28,863
Independent							
Less than \$10,000	493	562	664	406	810	242	513
\$10,000–19,999	1,831	2,019	2,162	1,829	2,591	1,686	1,912
\$20,000–29,999	4,289	4,007	4,579	4,080	4,798	3,693	4,209
\$30,000–49,999	7,869	7,429	8,015	7,521	7,374	6,810	7,685
\$50,000 or more	18,390	17,415	18,117	18,455	19,380	17,031	18,156
Income percentile rank							
Lowest quartile	1,028	1,013	1,238	980	1,296	551	1,038
Middle quartiles	6,380	6,494	7,181	6,539	7,438	4,749	6,507
Highest quartile	19,703	20,587	23,155	21,285	25,002	17,578	21,078
Aid status							
No aid	10,728	11,825	13,315	13,522	16,269	9,116	11,595
Received aid	5,079	5,963	7,796	8,191	10,680	3,869	6,628
Grant status							
No grants	10,580	11,303	12,777	12,921	17,093	9,536	11,443
Received grants	4,502	4,787	6,415	7,679	9,415	1,364	5,593
Loan status²							
No loans	8,941	9,832	12,226	11,542	15,370	5,304	9,935
Received loans	4,288	5,403	6,512	7,125	9,042	4,336	6,159

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

NOTE: This table excludes students attending more than one institution.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.3-A.—Percentage of undergraduates with financial need for federal aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	43.5	63.1	63.5	75.6	78.2	89.7	57.9
Attendance pattern							
Full-time, full-year	70.4	74.9	70.6	88.1	85.8	93.7	76.4
Full-time, part-year	59.6	60.0	61.5	80.1	76.0	92.0	68.5
Part-time, full-year	47.5	61.2	62.1	61.9	67.4	83.9	54.3
Part-time, part-year	24.2	30.3	33.9	38.5	41.7	72.5	27.9
Local residence							
On campus	37.7	67.2	65.2	85.6	83.0	85.5	69.3
Off campus	42.7	62.1	63.7	66.1	72.2	89.7	55.3
With parents/other relatives	46.2	62.4	60.5	82.5	81.2	90.2	57.0
Tuition and fees							
Less than \$500	29.7	23.2	18.0	17.6	35.9	(#)	29.3
\$500–999	50.9	43.2	38.7	26.7	16.4	49.3	47.7
\$1,000–1,999	63.2	63.1	61.5	52.0	35.1	68.9	62.0
\$2,000–3,999	75.3	70.5	66.6	69.1	63.8	86.8	70.1
\$4,000–7,999	81.9	76.4	70.4	78.7	72.5	92.2	78.3
\$8,000 or more	(#)	77.9	76.8	87.2	86.1	93.7	85.9
Price of attendance							
Less than \$4,000	21.3	20.2	19.0	17.1	20.8	41.4	21.2
\$4,000–7,999	54.3	59.0	51.6	54.7	51.5	77.5	55.3
\$8,000–11,999	72.9	72.0	66.6	78.8	67.8	90.1	71.8
\$12,000–15,999	83.9	78.2	72.6	82.1	78.1	93.3	78.4
\$16,000 or more	(#)	83.8	81.3	87.8	86.3	94.2	87.2
Gender							
Male	39.4	62.1	62.5	75.9	78.3	88.6	55.5
Female	46.7	63.9	64.4	75.4	78.1	90.4	59.7
Race							
One race							
White	39.3	59.7	59.8	74.5	76.1	87.1	54.4
Black or African American	58.7	74.9	79.2	77.6	84.7	94.2	70.2
Asian	45.3	64.5	73.0	75.8	82.9	87.6	61.3
American Indian/Alaska Native	50.2	60.2	65.1	81.3	(#)	97.2	59.2
Native Hawaiian/ other Pacific Islander	48.8	63.7	77.5	(#)	(#)	96.8	61.2
Other race	54.5	79.7	71.8	83.0	86.0	97.0	68.5
More than one race	47.3	67.3	65.9	84.3	81.2	89.0	63.3
Hispanic or Latino (any race)							
Not Hispanic or Latino	42.6	61.3	62.6	74.0	77.4	87.9	56.7
Hispanic or Latino	50.2	76.3	72.9	85.5	85.1	96.4	66.6
Age as of 12/31/99							
18 years or younger	45.8	66.1	59.3	82.2	80.6	90.8	60.2
19–23 years	49.2	63.2	63.1	82.6	82.7	89.5	63.0
24–29 years	50.1	72.8	76.7	80.7	75.3	94.5	64.9
30–39 years	40.5	57.4	57.8	60.5	56.0	87.6	49.8
40 years or older	27.2	46.6	42.2	48.2	47.2	79.6	35.1

See footnotes at end of table.

Table 4.3-A.—Percentage of undergraduates with financial need for federal aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	43.6	61.1	60.1	82.0	81.6	84.7	59.7
Independent	43.5	65.8	70.3	67.0	68.4	91.5	56.1
Unmarried, no dependents	39.7	68.1	74.8	73.6	70.1	90.7	56.8
Married, no dependents	12.9	34.0	47.8	38.3	45.3	65.9	25.1
Single parent	68.5	84.1	83.1	83.4	88.0	97.9	77.0
Married parents	43.0	61.8	63.0	64.6	59.1	91.6	53.0
Dependency and income level in 1998							
Dependent							
Less than \$20,000	96.0	98.7	99.1	98.7	98.8	98.8	97.8
\$20,000–39,999	72.3	94.4	95.2	98.5	97.8	95.5	87.0
\$40,000–59,999	40.4	76.6	82.9	92.3	96.2	88.3	68.7
\$60,000–79,999	14.9	42.5	53.1	86.5	91.5	67.5	46.2
\$80,000–99,999	1.8	17.1	25.0	68.8	78.3	57.8	27.9
\$100,000 or more	0.6	6.5	9.3	41.2	51.8	29.1	16.9
Independent							
Less than \$10,000	95.9	98.3	98.0	99.7	99.5	100.0	97.6
\$10,000–19,999	82.8	92.8	93.9	94.5	89.9	98.8	88.4
\$20,000–29,999	49.3	72.1	74.8	80.4	79.6	94.3	61.6
\$30,000–49,999	24.1	46.5	45.3	62.8	61.4	84.4	35.7
\$50,000 or more	4.1	13.6	16.3	23.0	18.6	55.5	10.3
Income percentile rank							
Lowest quartile	92.0	97.8	97.5	99.1	98.4	99.6	95.7
Middle quartiles	42.2	66.5	71.7	85.1	89.4	90.5	60.3
Highest quartile	4.0	12.8	15.4	38.6	51.6	54.1	16.1
Aid status							
No aid	27.7	37.8	42.6	48.8	62.7	61.8	34.2
Received aid	69.6	78.2	76.3	82.9	84.1	94.6	77.6
Grant status							
No grants	29.6	45.3	50.1	57.6	63.6	77.0	40.4
Received grants	72.2	82.2	79.6	83.9	86.5	98.2	80.1
Loan status²							
No loans	40.2	49.8	49.4	59.7	65.2	79.1	46.3
Received loans	85.2	85.0	83.9	91.5	91.2	94.9	87.7

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

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).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.3-B.—Average financial need among undergraduates who have need according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$4,684	\$6,858	\$8,021	\$12,655	\$16,406	\$11,892	\$8,262
Attendance pattern							
Full-time, full-year	6,617	7,849	9,129	14,912	18,506	14,629	10,738
Full-time, part-year	4,031	5,072	5,428	8,651	10,653	10,993	6,823
Part-time, full-year	4,846	6,456	7,082	9,872	11,934	10,933	6,428
Part-time, part-year	2,331	3,168	4,123	5,060	4,893	6,814	3,157
Local residence							
On campus	4,632	7,291	8,646	15,373	18,306	13,570	11,820
Off campus	4,911	7,298	8,153	10,982	14,968	12,012	7,783
With parents/other relatives	4,210	5,612	6,667	10,767	14,448	11,342	6,653
Tuition and fees							
Less than \$500	3,611	2,897	3,683	(#)	(#)	(#)	3,595
\$500–999	4,539	4,411	4,027	3,394	(#)	3,353	4,468
\$1,000–1,999	5,492	6,051	5,834	4,720	4,564	5,502	5,658
\$2,000–3,999	6,208	7,161	7,871	7,580	6,576	8,735	7,445
\$4,000–7,999	9,128	8,468	9,195	9,688	8,939	12,175	9,945
\$8,000 or more	(#)	11,033	12,558	16,369	18,688	14,736	16,310
Price of attendance							
Less than \$4,000	1,939	2,140	1,947	2,267	1,962	2,670	1,974
\$4,000–7,999	4,205	4,780	4,587	4,824	5,281	5,268	4,435
\$8,000–11,999	6,662	6,865	6,716	7,462	6,834	8,033	6,859
\$12,000–15,999	8,974	9,199	9,159	9,936	9,495	11,365	9,612
\$16,000 or more	(#)	12,976	13,259	16,528	18,834	15,892	16,458
Gender							
Male	4,389	6,800	7,951	12,320	16,184	12,063	8,192
Female	4,878	6,899	8,081	12,893	16,594	11,781	8,313
Race							
One race							
White	4,504	6,589	7,615	12,818	15,832	11,776	8,166
Black or African American	4,984	7,760	9,251	12,280	16,605	11,555	8,262
Asian	5,249	7,787	9,359	15,832	20,779	14,120	9,678
American Indian/Alaska Native	5,272	6,562	8,265	9,979	(#)	11,222	7,232
Native Hawaiian/ other Pacific Islander	4,749	6,575	6,486	(#)	(#)	12,579	7,338
Other race	4,996	6,803	8,486	10,947	16,594	12,269	8,170
More than one race	4,377	7,637	8,423	10,575	17,100	11,762	8,643
Hispanic or Latino (any race)							
Not Hispanic or Latino	4,656	6,874	8,004	13,169	16,557	11,830	8,305
Hispanic or Latino	4,847	6,761	8,180	9,832	15,247	12,105	7,996
Age as of 12/31/99							
18 years or younger	4,764	6,347	8,084	13,306	17,662	11,934	8,856
19–23 years	4,526	6,604	7,852	13,997	17,095	11,767	8,793
24–29 years	4,917	7,505	8,632	11,156	13,968	12,486	7,972
30–39 years	5,113	7,386	8,015	9,462	11,233	11,939	7,228
40 years or older	4,104	7,034	7,562	8,669	9,274	10,308	6,138

See footnotes at end of table.

Table 4.3-B.—Average financial need among undergraduates who have need according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$4,365	\$6,312	\$7,594	\$13,874	\$17,121	\$11,236	\$8,850
Independent	4,867	7,522	8,752	10,665	13,963	12,119	7,663
Unmarried, no dependents	4,311	7,344	8,632	11,342	14,297	11,543	7,721
Married, no dependents	4,272	6,207	7,304	9,052	11,524	8,754	6,814
Single parent	5,391	8,436	9,834	11,851	16,436	12,873	8,240
Married parents	4,736	6,947	8,147	9,278	10,192	12,457	6,993
Dependency and income level in 1998							
Dependent							
Less than \$20,000	5,435	8,338	10,588	14,026	21,040	13,449	9,507
\$20,000–39,999	4,565	7,113	9,109	16,555	21,647	12,132	9,293
\$40,000–59,999	2,933	5,303	6,506	15,243	19,974	9,830	8,318
\$60,000–79,999	2,391	3,973	5,138	12,723	16,033	7,564	8,236
\$80,000–99,999	(#)	3,423	4,480	10,573	12,980	6,290	8,461
\$100,000 or more	(#)	2,623	4,250	8,393	10,075	(#)	7,946
Independent							
Less than \$10,000	5,576	9,259	10,491	13,727	16,630	13,358	9,107
\$10,000–19,999	5,019	7,510	8,740	11,434	15,333	13,106	7,717
\$20,000–29,999	4,395	6,549	7,199	10,107	10,934	11,472	6,680
\$30,000–49,999	3,901	5,821	6,165	7,788	11,726	10,188	6,081
\$50,000 or more	2,399	3,175	4,487	6,502	6,629	6,794	4,761
Income percentile rank							
Lowest quartile	5,343	8,383	10,158	14,449	19,732	13,240	9,149
Middle quartiles	4,168	5,967	6,903	12,664	17,142	11,416	7,733
Highest quartile	2,606	3,401	4,451	8,786	10,905	6,840	7,058
Aid status							
No aid	3,571	5,016	6,367	9,624	14,003	8,972	5,583
Received aid	5,411	7,388	8,584	13,142	17,084	12,229	9,249
Grant status							
No grants	3,545	4,869	6,068	9,487	13,252	8,622	5,770
Received grants	5,643	8,031	9,497	13,654	17,728	13,619	9,857
Loan status²							
No loans	4,441	6,014	7,000	9,799	13,737	9,910	6,338
Received loans	6,111	7,670	8,887	14,528	18,318	12,721	10,890

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

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).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.4-A.—Percentage of undergraduates who have remaining financial need after receiving financial aid (if any), according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	38.7	45.2	42.8	51.1	54.2	73.2	44.5
Attendance pattern							
Full-time, full-year	61.1	52.9	47.3	59.8	59.6	78.9	56.0
Full-time, part-year	52.5	41.9	41.3	51.5	52.5	76.5	53.7
Part-time, full-year	43.5	46.1	43.3	41.5	45.2	65.3	44.4
Part-time, part-year	21.6	21.8	21.9	27.4	29.8	49.7	22.9
Local residence							
On campus	31.9	42.2	41.1	47.7	51.8	59.3	43.5
Off campus	38.1	44.2	42.6	49.0	53.0	73.4	43.6
With parents/other relatives	41.3	49.4	45.6	63.9	64.1	74.9	47.5
Tuition and fees							
Less than \$500	27.3	17.7	12.9	13.6	34.2	(#)	26.8
\$500–999	45.3	33.6	28.9	19.8	7.0	33.5	41.1
\$1,000–1,999	54.8	48.6	41.4	43.6	25.0	50.8	49.5
\$2,000–3,999	63.1	48.1	43.2	51.7	51.5	69.2	49.8
\$4,000–7,999	76.3	49.5	47.2	52.4	49.0	76.4	56.2
\$8,000 or more	(#)	63.0	58.6	55.8	58.9	77.3	60.2
Price of attendance							
Less than \$4,000	19.9	16.7	16.0	16.2	16.4	34.0	19.6
\$4,000–7,999	48.3	48.4	40.0	46.7	44.1	64.5	47.6
\$8,000–11,999	63.8	49.5	45.0	60.6	51.2	70.0	54.8
\$12,000–15,999	68.9	50.3	44.8	52.9	57.7	76.6	53.1
\$16,000 or more	(#)	51.6	53.8	54.6	58.0	78.1	59.0
Gender							
Male	34.4	45.5	42.6	51.7	55.9	69.4	42.3
Female	42.1	44.9	42.9	50.6	52.8	75.8	46.3
Race							
One race							
White	34.3	41.5	40.2	48.6	51.7	69.6	40.7
Black or African American	54.1	55.6	49.1	54.0	56.4	77.8	55.9
Asian	42.0	53.8	57.5	61.5	66.0	79.0	52.1
American Indian/Alaska Native	44.0	40.7	35.9	68.3	(#)	82.3	47.5
Native Hawaiian/ other Pacific Islander	45.5	35.2	54.2	(#)	(#)	78.9	50.0
Other race	50.7	63.3	46.5	65.9	62.6	82.7	56.4
More than one race	41.1	57.0	48.3	69.3	59.7	78.1	52.0
Hispanic or Latino (any race)							
Not Hispanic or Latino	37.5	42.6	42.3	47.3	53.3	70.0	42.9
Hispanic or Latino	46.9	64.4	48.1	74.9	61.7	85.6	56.6
Age as of 12/31/99							
18 years or younger	41.5	46.6	42.0	54.6	50.5	77.6	45.8
19–23 years	44.1	44.9	42.7	53.1	57.2	73.6	47.2
24–29 years	43.5	52.7	50.8	61.1	58.9	78.1	51.0
30–39 years	35.9	40.2	34.5	43.2	42.2	72.4	40.0
40 years or older	24.4	36.7	29.8	35.7	33.8	57.3	28.9

See footnotes at end of table.

Table 4.4-A.—Percentage of undergraduates who have remaining financial need after receiving financial aid (if any), according to type of institution, by institutional and student characteristics: 1999–2000
—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions ¹
		Non- doctorate- granting	Doctorate- granting	Non- doctorate- granting	Doctorate- granting		
Dependency status							
Dependent	38.6	43.0	39.7	51.6	54.2	65.6	43.2
Independent	38.8	48.1	48.9	50.3	54.3	76.1	45.8
Unmarried, no dependents	33.2	46.1	49.3	51.9	55.5	70.0	42.7
Married, no dependents	10.5	21.5	29.4	22.3	39.2	36.0	17.3
Single parent	64.2	66.9	67.3	71.3	72.3	90.5	68.8
Married parents	38.4	46.5	40.5	49.1	41.9	76.1	43.6
Dependency and income level in 1998							
Dependent							
Less than \$20,000	89.9	81.2	78.1	84.7	83.3	91.6	85.2
\$20,000–39,999	65.9	75.7	71.7	76.1	76.8	82.4	71.3
\$40,000–59,999	33.7	49.1	54.3	58.1	62.9	65.8	47.5
\$60,000–79,999	10.4	21.5	27.2	38.4	55.2	27.9	24.4
\$80,000–99,999	0.4	6.8	9.4	30.9	41.9	18.4	12.2
\$100,000 or more	0.0	1.2	3.4	18.5	29.9	2.5	7.9
Independent							
Less than \$10,000	88.2	72.2	68.8	86.6	84.5	94.5	83.2
\$10,000–19,999	74.4	69.4	67.4	75.6	73.2	85.9	74.0
\$20,000–29,999	42.4	55.3	51.7	58.5	61.5	74.6	49.4
\$30,000–49,999	21.0	31.5	29.6	42.8	46.7	56.2	27.2
\$50,000 or more	3.2	8.6	9.4	10.5	10.4	27.2	6.1
Income percentile rank							
Lowest quartile	85.2	77.8	72.3	82.5	82.2	92.8	81.8
Middle quartiles	36.4	44.6	46.9	54.9	60.1	69.5	44.4
Highest quartile	2.9	6.6	6.6	17.8	29.5	24.2	8.4
Aid status							
No aid	27.7	37.8	42.6	48.8	62.7	61.8	34.2
Received aid	56.9	49.6	42.9	51.7	51.0	75.3	53.1
Grant status							
No grants	27.5	34.5	38.2	46.7	55.8	52.1	33.7
Received grants	61.8	56.6	48.3	53.1	53.3	87.5	58.2
Loan status²							
No loans	38.0	46.2	44.3	52.0	56.9	75.4	42.8
Received loans	48.3	43.6	40.5	50.1	51.5	72.2	48.9

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: This table excludes students attending more than one institution. Remaining need is defined as the total price of attendance minus the expected family contribution minus all types of financial aid

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.4-B.—Average amount of remaining financial need among undergraduates who have need after receiving financial aid (if any) according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$3,452	\$3,810	\$4,749	\$6,349	\$8,649	\$7,174	\$4,785
Attendance pattern							
Full-time, full-year	4,495	4,040	5,250	7,235	9,566	8,296	5,866
Full-time, part-year	2,985	3,027	3,399	4,566	6,246	6,918	4,331
Part-time, full-year	3,840	4,156	4,513	5,564	6,489	6,489	4,297
Part-time, part-year	1,889	2,286	2,740	3,219	3,819	4,187	2,252
Local residence							
On campus	3,010	3,274	4,667	6,463	8,297	6,438	5,439
Off campus	3,570	4,140	4,899	6,482	9,174	7,424	4,846
With parents/other relatives	3,255	3,513	4,416	5,881	8,270	6,570	4,266
Tuition and fees							
Less than \$500	2,902	2,329	3,297	(#)	(#)	(#)	2,902
\$500–999	3,502	2,923	2,734	2,177	(#)	2,979	3,388
\$1,000–1,999	3,691	3,687	3,661	3,565	3,357	3,979	3,693
\$2,000–3,999	4,309	3,706	4,293	4,474	3,949	6,150	4,318
\$4,000–7,999	7,475	4,479	5,200	5,235	5,198	7,217	5,804
\$8,000 or more	(#)	6,433	8,572	7,958	9,792	8,284	8,655
Price of attendance							
Less than \$4,000	1,610	1,764	1,721	1,899	2,162	1,782	1,644
\$4,000–7,999	3,093	2,880	3,003	3,394	3,114	3,391	3,088
\$8,000–11,999	5,003	3,943	3,969	4,674	4,680	5,462	4,539
\$12,000–15,999	6,590	4,802	5,274	5,133	5,744	6,721	5,612
\$16,000 or more	(#)	7,430	8,366	8,187	9,906	9,284	8,941
Gender							
Male	3,418	3,870	4,867	6,475	8,899	7,094	4,883
Female	3,474	3,765	4,643	6,258	8,427	7,222	4,715
Race							
One race							
White	3,264	3,763	4,775	6,319	8,794	7,209	4,760
Black or African American	3,573	3,590	3,875	6,078	6,648	6,861	4,379
Asian	4,303	5,074	5,888	11,534	11,026	7,917	6,171
American Indian/Alaska Native	3,570	(#)	3,398	5,482	(#)	(#)	4,114
Native Hawaiian/ other Pacific Islander	3,963	(#)	3,671	(#)	(#)	7,391	4,259
Other race	3,903	3,827	4,429	5,512	7,815	7,333	4,802
More than one race	3,541	4,329	5,140	5,170	8,155	6,893	4,991
Hispanic or Latino (any race)							
Not Hispanic or Latino	3,408	3,784	4,794	6,565	8,915	7,057	4,787
Hispanic or Latino	3,695	3,941	4,318	5,482	6,711	7,536	4,778
Age as of 12/31/99							
18 years or younger	3,414	3,416	4,683	5,868	8,258	6,827	4,676
19–23 years	3,490	3,779	4,906	6,921	9,172	7,059	5,082
24–29 years	3,531	4,252	4,678	6,320	7,789	7,320	4,762
30–39 years	3,525	3,600	3,840	5,122	6,091	7,323	4,295
40 years or older	3,087	3,717	3,755	4,898	5,434	7,135	3,858

See footnotes 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) according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
Dependency status							
Dependent	\$3,296	\$3,490	\$4,531	\$6,582	\$8,569	\$6,620	\$4,820
Independent	3,542	4,186	5,104	6,029	8,880	7,352	4,754
Unmarried, no dependents	3,301	4,007	4,542	6,105	7,638	6,910	4,545
Married, no dependents	3,135	4,020	4,460	5,740	6,775	5,710	4,325
Single parent	3,873	4,611	6,620	6,887	12,138	7,684	5,325
Married parents	3,317	3,862	3,747	5,078	6,045	7,539	4,200
Dependency and income level in 1998							
Dependent							
Less than \$20,000	3,765	4,203	5,335	6,024	7,840	7,218	4,902
\$20,000–39,999	3,433	3,452	4,904	6,889	8,537	6,507	4,710
\$40,000–59,999	2,470	3,128	4,191	6,823	10,254	6,063	4,597
\$60,000–79,999	2,147	2,879	3,346	6,745	8,913	5,383	4,862
\$80,000–99,999	(#)	(#)	3,528	6,004	8,189	(#)	5,764
\$100,000 or more	(#)	(#)	3,322	6,280	6,795	(#)	6,044
Independent							
Less than \$10,000	3,943	4,395	5,366	6,881	9,485	7,784	5,260
\$10,000–19,999	3,619	4,354	5,622	6,220	10,250	7,578	4,877
\$20,000–29,999	3,219	4,282	4,992	6,001	6,432	7,000	4,361
\$30,000–49,999	3,113	3,665	3,392	4,781	8,432	6,492	4,001
\$50,000 or more	1,496	2,183	2,949	4,161	5,202	4,849	2,969
Income percentile rank							
Lowest quartile	3,802	4,058	5,154	6,419	8,486	7,540	4,960
Middle quartiles	3,162	3,663	4,532	6,396	9,158	6,933	4,616
Highest quartile	1,949	2,568	3,264	5,812	7,612	5,209	4,912
Aid status							
No aid	3,571	5,016	6,367	9,624	14,003	8,972	5,583
Received aid	3,358	3,263	3,769	5,504	6,160	6,914	4,356
Grant status							
No grants	3,502	4,602	5,691	8,998	13,084	6,791	5,349
Loan status²							
No loans	3,576	4,575	5,841	7,637	11,676	8,379	5,087
Received loans	2,243	2,482	3,029	5,004	5,297	6,542	4,103

#Too small to report.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: This table excludes students attending more than one institution. Remaining need is defined as the total price of attendance minus the expected family contribution minus all types of financial aid

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.5-A.—Percentage of undergraduates with need who received financial aid according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	60.5	77.7	74.6	86.1	78.0	89.7	73.1
Attendance pattern							
Full-time, full-year	68.4	83.0	78.7	89.9	80.8	90.6	79.9
Full-time, part-year	68.1	78.2	71.5	83.6	73.8	90.3	76.8
Part-time, full-year	55.9	69.6	66.4	81.7	73.7	88.0	63.9
Part-time, part-year	51.0	56.8	62.1	66.0	54.4	84.8	55.8
Local residence							
On campus	53.7	87.9	81.4	93.0	84.2	88.2	83.9
Off campus	62.2	75.9	72.8	81.2	71.1	89.3	71.4
With parents/other relatives	57.9	73.7	70.5	83.2	76.9	90.8	68.8
Tuition and fees							
Less than \$500	51.2	50.9	40.6	(#)	(#)	(#)	50.8
\$500–999	64.4	68.5	62.8	62.4	(#)	53.9	64.5
\$1,000–1,999	69.1	74.0	72.1	75.4	56.2	83.1	71.2
\$2,000–3,999	64.0	81.9	78.2	84.2	73.6	89.3	78.1
\$4,000–7,999	43.3	81.6	76.4	87.4	80.7	90.2	82.2
\$8,000 or more	(#)	77.9	67.0	88.3	78.8	90.9	82.2
Price of attendance							
Less than \$4,000	46.5	46.8	36.6	41.2	31.2	64.6	45.7
\$4,000–7,999	65.7	73.9	67.6	75.1	77.6	82.9	68.4
\$8,000–11,999	62.8	80.2	76.1	85.3	71.8	86.0	73.3
\$12,000–15,999	62.5	83.1	78.7	89.9	76.4	92.2	81.5
\$16,000 or more	(#)	78.4	74.8	88.6	79.6	92.1	83.8
Gender							
Male	54.2	74.4	71.8	85.2	78.5	89.0	69.9
Female	64.7	80.0	77.1	86.9	77.6	90.1	75.4
Race							
One race							
White	58.4	76.8	72.9	86.9	76.3	89.5	72.2
Black or African American	72.6	85.4	87.7	88.7	88.1	92.0	81.8
Asian	46.9	60.0	65.5	64.7	69.6	80.8	60.0
American Indian/Alaska Native	68.1	88.0	82.0	74.0	(#)	90.8	74.5
Native Hawaiian/ other Pacific Islander	46.2	93.2	65.9	(#)	(#)	90.6	64.8
Other race	58.6	79.7	81.0	89.2	85.2	89.6	74.1
More than one race	64.9	71.9	74.0	77.0	82.6	89.5	73.6
Hispanic or Latino (any race)							
Not Hispanic or Latino	60.5	77.2	74.0	86.0	76.7	89.2	72.6
Hispanic or Latino	60.7	80.4	80.3	86.8	88.3	91.3	76.0
Age as of 12/31/99							
18 years or younger	63.3	85.4	82.5	90.3	85.6	91.7	78.9
19–23 years	56.9	77.4	73.5	87.8	77.3	89.2	72.7
24–29 years	63.4	73.3	73.2	82.9	74.3	91.5	72.8
30–39 years	65.0	78.1	78.4	82.2	72.8	89.0	73.1
40 years or older	59.4	79.9	71.6	78.9	75.0	85.3	68.3

See footnotes at end of table.

Table 4.5-A.—Percentage of undergraduates with need who received financial aid according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions ¹
		Non- doctorate- granting	Doctorate- granting	Non- doctorate- granting	Doctorate- granting		
Dependency status							
Dependent	58.1	80.2	76.9	88.7	80.4	88.8	75.4
Independent	61.9	74.6	70.7	82.0	69.8	90.0	70.7
Unmarried, no dependents	57.0	74.3	74.3	78.8	74.4	89.7	70.3
Married, no dependents	59.0	76.4	72.1	81.9	65.7	92.8	71.4
Single parent	63.6	72.4	59.6	82.3	60.7	89.8	68.9
Married parents	64.6	77.6	79.1	85.2	80.4	90.0	73.6
Dependency and income level in 1998							
Dependent							
Less than \$20,000	65.1	84.1	81.4	94.1	87.1	92.5	78.1
\$20,000–39,999	57.6	79.9	77.6	89.0	86.6	88.6	74.2
\$40,000–59,999	50.7	77.1	71.4	87.5	81.8	79.9	71.6
\$60,000–79,999	45.9	79.1	76.2	91.6	80.3	92.4	77.8
\$80,000–99,999	(#)	80.8	85.7	87.9	77.7	85.5	83.3
\$100,000 or more	(#)	94.8	85.0	76.5	69.4	(#)	76.2
Independent							
Less than \$10,000	63.8	79.0	77.2	85.5	73.8	92.7	74.3
\$10,000–19,999	60.7	74.3	67.5	78.9	73.0	90.7	68.7
\$20,000–29,999	64.4	72.7	62.9	82.1	61.1	86.7	69.3
\$30,000–49,999	58.4	71.4	70.7	78.6	60.1	87.4	68.2
\$50,000 or more	52.6	59.5	59.5	85.7	78.4	84.9	69.0
Income percentile rank							
Lowest quartile	63.0	80.7	79.2	90.0	82.9	92.3	75.3
Middle quartiles	58.4	75.8	70.7	85.0	78.4	87.7	71.1
Highest quartile	57.7	71.8	79.8	82.4	71.4	86.0	75.5
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant status							
No grants	13.6	39.8	41.0	42.2	25.5	70.1	31.0
Received grants	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loan status²							
No loans	53.8	54.4	44.7	65.0	47.3	65.0	53.4
Received loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0

#Too small to report.

†Not applicable.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

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).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 4.5-B.—Average amount of financial aid received by undergraduates who had need according to type of institution, by institutional and student characteristics: 1999–2000

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		
Total	\$2,687	\$5,580	\$6,937	\$10,321	\$13,853	\$6,594	\$6,605
Attendance pattern							
Full-time, full-year	3,849	6,251	7,558	11,548	15,173	8,303	8,350
Full-time, part-year	1,986	3,868	4,710	7,308	8,767	5,586	4,525
Part-time, full-year	2,487	5,066	6,701	8,676	10,839	6,707	4,997
Part-time, part-year	1,359	3,225	4,210	4,940	4,512	4,768	2,662
Local residence							
On campus	3,719	6,266	7,522	13,485	16,433	10,470	10,610
Off campus	2,772	6,003	7,211	7,981	11,776	6,400	5,766
With parents/other relatives	2,377	4,035	5,013	7,652	10,246	6,621	4,726
Tuition and fees							
Less than \$500	1,793	2,604	3,573	(#)	(#)	(#)	1,832
\$500–999	2,157	3,393	3,465	(#)	(#)	(#)	2,441
\$1,000–1,999	3,306	4,424	5,209	2,359	4,175	3,260	3,957
\$2,000–3,999	4,329	5,939	6,865	5,238	4,726	4,480	5,912
\$4,000–7,999	(#)	7,158	7,913	7,516	6,914	6,548	7,210
\$8,000 or more	(#)	7,701	9,997	13,362	15,724	8,593	12,932
Price of attendance							
Less than \$4,000	948	1,672	1,609	(#)	(#)	1,919	1,044
\$4,000–7,999	2,320	3,414	3,485	2,726	3,659	3,074	2,733
\$8,000–11,999	3,708	5,590	5,820	4,923	5,082	4,641	4,972
\$12,000–15,999	4,955	7,669	8,140	8,037	7,098	6,344	7,501
\$16,000 or more	(#)	9,301	10,464	13,426	15,758	8,438	12,574
Gender							
Male	2,683	5,541	6,882	9,891	13,258	7,054	6,795
Female	2,690	5,606	6,981	10,617	14,352	6,307	6,481
Race							
One race							
White	2,900	5,588	6,679	10,702	13,502	6,648	6,847
Black or African American	2,315	5,942	7,931	9,590	14,123	6,241	5,928
Asian	2,638	5,705	7,399	11,178	18,230	7,966	7,541
American Indian/Alaska Native	2,898	4,343	6,791	6,477	(#)	(#)	4,701
Native Hawaiian/ other Pacific Islander	(#)	(#)	5,632	(#)	(#)	7,436	6,060
Other race	2,241	4,622	7,073	7,188	13,107	6,580	5,719
More than one race	2,218	5,491	6,356	8,844	13,016	6,123	6,393
Hispanic or Latino (any race)							
Not Hispanic or Latino	2,755	5,819	6,960	11,206	14,217	6,816	6,850
Hispanic or Latino	2,309	4,220	6,744	5,739	11,490	5,845	5,197
Age as of 12/31/99							
18 years or younger	2,500	4,879	6,230	10,967	15,485	6,901	7,059
19–23 years	2,548	5,386	6,730	11,489	14,379	6,658	7,285
24–29 years	2,883	6,121	7,744	7,889	10,156	6,643	5,864
30–39 years	3,018	6,621	7,748	7,467	8,944	6,426	5,291
40 years or older	2,390	5,352	7,534	6,938	8,301	6,181	4,665

See footnotes at end of table.

Table 4.5-B.—Average amount of financial aid received by undergraduates who had need according to type of institution, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public 2-year	Public 4-year		Private, not-for-profit 4-year		Private, for-profit	All institutions ¹
		Non- doctorate- granting	Doctorate- granting	Non- doctorate- granting	Doctorate- granting		
Dependency status							
Dependent	\$2,584	\$5,152	\$6,594	\$11,617	\$14,866	\$7,295	\$7,618
Independent	2,746	6,165	7,590	7,788	9,694	6,350	5,443
Unmarried, no dependents	2,714	6,517	7,741	8,991	10,896	6,746	6,259
Married, no dependents	2,950	5,391	7,214	8,298	7,959	6,793	6,114
Single parent	2,669	6,304	7,340	7,323	10,125	5,880	4,867
Married parents	2,866	5,699	7,754	6,594	7,586	6,516	5,034
Dependency and income level in 1998							
Dependent							
Less than \$20,000	2,856	5,458	7,538	8,902	15,665	7,006	6,425
\$20,000–39,999	2,538	5,352	6,851	11,811	16,394	6,961	7,126
\$40,000–59,999	1,848	4,804	5,838	12,851	15,711	7,326	7,629
\$60,000–79,999	3,171	4,821	6,372	11,678	14,137	8,018	8,729
\$80,000–99,999	(#)	5,365	6,076	11,953	13,418	9,401	9,762
\$100,000 or more	(#)	(#)	7,052	12,269	12,804	(#)	10,714
Independent							
Less than \$10,000	2,858	7,264	8,376	8,527	11,348	5,914	5,944
\$10,000–19,999	2,836	5,988	7,112	7,901	9,163	6,641	5,234
\$20,000–29,999	2,648	4,653	6,699	7,298	9,100	6,531	4,818
\$30,000–49,999	2,291	5,583	6,592	6,770	7,978	6,705	5,041
\$50,000 or more	(#)	4,439	7,189	7,665	(#)	6,678	6,081
Income percentile rank							
Lowest quartile	2,769	6,130	7,754	9,545	14,413	6,214	6,264
Middle quartiles	2,600	5,183	6,303	10,553	14,043	6,875	6,571
Highest quartile	2,643	4,570	6,583	11,300	12,583	7,340	8,995
Aid status							
No aid	(†)	(†)	(†)	(†)	(†)	(†)	(†)
Received aid	2,687	5,580	6,937	10,321	13,853	6,594	6,605
Grant status							
No grants	3,334	4,560	5,723	6,621	8,906	6,791	5,668
Received grants	2,637	5,809	7,309	10,759	14,366	6,525	6,774
Loan status²							
No loans	1,910	3,132	4,183	5,422	8,454	2,345	3,110
Received loans	4,865	6,704	7,829	12,108	15,446	7,636	8,831

#Too small to report.

†Not applicable.

¹Includes public less-than-2-year and private not-for-profit less-than-4-year.

²"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

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).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

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Section 5: Student Characteristics

Dependency Status

- Almost half (49 percent) of all undergraduates were considered dependent for financial aid purposes, 16 percent were independent and unmarried with no dependents, 8 percent were married independent students with no dependents, and about 27 percent were independent (married or unmarried) with dependents (table 5.1-A).
- Among students 18 years or younger, 93 percent were dependent; among those aged 19–23, 84 percent were dependent (table 5.1-A).
- Public institutions with longer programs of study were more likely to enroll dependent students than were public less-than-4-year institutions. Fifty-six percent of students at public 4-year nondoctorate-granting institutions were financially dependent, compared with 36 percent at public 2-year institutions and 21 percent at less-than-2-year institutions (table 5.1-A).
- Dependency was related to institutional control. Students at private not-for-profit institutions were more likely to be dependent than those at other types of institutions. Conversely, students enrolled in private for-profit institutions were more likely to be independent (table 5.1-A).
- Dependency status was also related to students' attendance patterns, with those who attended full time for the entire 1999–2000 academic year most likely to be financially dependent. Students who attended part time for all or part of the year were more likely to be independent than dependent (table 5.1-A).

Attendance Status

- Thirty-eight percent of the undergraduates were enrolled full time for a full year (9 or more months). Twenty-six percent were enrolled part time for less than a full year, and 22 percent were enrolled part time for a full year. The remaining 14 percent were enrolled full time for less than a full year (table 5.1-B).
- Fifty-five percent of undergraduates attending public 4-year institutions and 61 percent attending private not-for-profit 4-year institutions were enrolled as full-time, full-year students, compared with 25 percent of undergraduates enrolled in public less-than-2-year institutions and 19 percent attending public 2-year institutions (table 5.1-B).
- Dependent students were more likely to be enrolled full time, full year than were independent students (58 versus 20 percent) (table 5.1-B).

Residence

- About 60 percent of undergraduates enrolled during the 1999–2000 academic year lived in off-campus housing; 24 percent lived with their parents or other relatives; and 16 percent lived in on-campus housing. Thirty percent of students enrolled full time, full year lived on campus (table 5.1-C).
- Hispanic or Latino students were more likely than non-Hispanic students to live at home (table 5.1-C).
- As tuition and fees increased, so did the likelihood of living on campus. Nearly one-half (48 percent) of the undergraduates who were charged \$8,000 or more in tuition and fees lived in on-campus housing, compared with 4 percent of undergraduates who were charged less than \$500 in tuition and fees (table 5.1-C).

Race/Ethnicity

- Seventy-two percent of all undergraduates in 1999–2000 were White; 13 percent were Black or African American; 6 percent were Asian; and about 1 percent were either American Indian/Alaska Native or Native Hawaiian/other Pacific Islander. About 6 percent of undergraduates identified themselves as some other race, and less than 2 percent selected more than one race (table 5.2-A).
- The racial/ethnic distribution of undergraduates varied by institution control. Students at public or private not-for-profit institutions were more likely than those at private for-profit institutions to be White (table 5.2-A).
- White students represented 55 percent of dependent low-income (less than \$20,000) undergraduates. Twenty percent of the low-income dependent students were Black or African American, and 10 percent were Asian (table 5.2-A).

Gender and Citizenship

- A majority of the undergraduates were women (56 percent). There was a higher proportion of women than men both among dependents (53 versus 47 percent) and independents (59 versus 41 percent) (table 5.2-B).
- Ninety-three percent of all undergraduates were U.S. citizens (table 5.2-B).

Family Income

- Among dependent undergraduates, 13 percent were from families with incomes of less than \$20,000, and 16 percent were from families with incomes of \$100,000 or more (table 5.3).
- Thirty percent of the dependent students attending private for-profit institutions were from families with incomes of less than \$20,000, compared with 13 percent of the

dependent undergraduates attending public institutions and 12 percent attending private not-for-profit institutions (table 5.3).

- Private not-for-profit institutions enrolled a higher percentage (21 percent) of dependent students with family incomes of \$100,000 or more than did public or private for-profit institutions (table 5.3).
- Among dependent undergraduates, 10 percent of White students were from families with incomes of less than \$20,000, compared with 27 percent of Black or African American students and 22 percent of Asian students (table 5.3).
- Twenty percent of independent undergraduates had incomes of less than \$10,000, and 24 percent had incomes of \$50,000 or more (table 5.4).
- Among independent students attending private for-profit institutions, 34 percent had incomes of less than \$10,000, and 11 percent had incomes of \$50,000 or more (table 5.4).
- Younger independent students were more likely to have low incomes than older independent students. For example, 58 percent of independent students age 18 or younger had incomes of less than \$10,000, compared with 9 percent of those age 40 or older (table 5.4).
- Forty-six percent of married independent students with no dependents and 45 percent of married independent students with dependents had family incomes of \$50,000 or more. Nine percent of unmarried independent students with no dependents and 8 percent of unmarried independent students with dependents had family incomes in this range (table 5.4).

Institution Control and Level

- Six percent of all undergraduates attended more than one postsecondary institution in 1999–2000 (table 5.5).
- Forty-two percent of undergraduates were enrolled in public 2-year institutions. Thirty-one percent were enrolled in public 4-year institutions; 14 percent were enrolled in private not-for-profit 4-year institutions; and 5 percent were enrolled in private for-profit institutions (table 5.5).
- Public 2-year institutions enrolled 21 percent of full-time, full-year students, 35 percent of full-time, part-year students, 53 percent of part-time, full-year students, and 68 percent of part-time, part-year students (table 5.5).
- Ninety-two percent of the students who were charged less than \$500 in tuition and fees and 71 percent of those charged between \$500 and \$999 attended public 2-year institutions (table 5.5).
- More than half (53 percent) of all independent students attended public 2-year institutions, while 31 percent of dependent students did so (table 5.5).

Table 5.1-A.—Percentage distribution of undergraduates according to dependency status, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Dependent	Independent			
		Unmarried, no dependents	Married, no dependents	Single parents	Married parents
Total	49.1	16.0	8.0	13.3	13.6
Institution type					
Public	47.2	16.6	8.7	13.4	14.1
Less-than-2-year	21.1	16.3	9.6	27.2	25.8
2-year	36.3	18.3	11.0	16.4	18.1
4-year	62.4	14.4	5.7	9.2	8.4
Nondoctorate-granting	56.3	15.0	6.2	11.1	11.4
Doctorate-granting	66.0	14.0	5.3	8.1	6.6
Private not-for-profit	62.7	11.7	6.2	9.3	10.2
Less-than-4-year	52.6	12.5	4.8	20.2	10.0
4-year	63.3	11.6	6.3	8.6	10.2
Nondoctorate-granting	56.7	13.1	7.5	9.8	12.9
Doctorate-granting	73.4	9.4	4.5	6.9	5.9
Private for-profit	27.1	22.4	6.1	26.6	17.7
More than one institution	57.1	13.9	5.9	10.2	13.0
Attendance pattern					
Full-time, full-year	73.5	8.9	3.3	8.5	5.8
Full-time, part-year	48.6	16.4	5.7	18.2	11.2
Part-time, full-year	34.5	20.7	10.7	14.1	20.0
Part-time, part-year	25.7	22.3	14.1	17.0	20.9
Local residence					
On campus	89.5	4.8	1.1	2.8	1.8
Off campus	27.1	20.5	12.5	18.4	21.5
With parents/other relatives	77.6	12.0	1.5	7.4	1.6
Tuition and fees ¹					
Less than \$500	27.2	20.9	14.2	16.7	20.9
\$500–999	34.7	19.3	9.3	18.4	18.3
\$1,000–1,999	48.2	16.5	7.6	13.1	14.5
\$2,000–3,999	62.5	13.0	5.3	11.0	8.3
\$4,000–7,999	57.8	14.5	5.1	12.4	10.2
\$8,000 or more	79.2	8.5	2.2	6.4	3.7
Price of attendance ¹					
Less than \$4,000	24.8	21.6	15.1	16.7	21.7
\$4,000–7,999	47.0	16.9	7.5	15.0	13.6
\$8,000–11,999	57.1	13.7	5.8	12.5	10.9
\$12,000–15,999	59.8	14.1	5.2	11.5	9.5
\$16,000 or more	72.4	10.0	3.1	8.2	6.3
Gender					
Male	52.5	18.2	7.8	9.1	12.4
Female	46.5	14.3	8.2	16.5	14.6

See footnotes at end of table.

Table 5.1-A.—Percentage distribution of undergraduates according to dependency status, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Dependent	Independent			
		Unmarried, no dependents	Married, no dependents	Single parents	Married parents
Race					
One race					
White	51.2	15.6	9.0	10.5	13.8
Black or African American	37.4	15.9	4.0	28.8	13.9
Asian	51.0	21.3	8.4	10.2	9.2
American Indian/Alaska Native	32.7	20.4	9.2	20.4	17.3
Native Hawaiian/ other Pacific Islander	50.8	23.9	5.1	8.4	11.9
Other race	49.9	14.6	5.1	15.7	14.8
More than one race	50.8	14.9	7.2	15.3	11.9
Hispanic or Latino (any race)					
Not Hispanic or Latino	49.6	16.0	8.3	12.7	13.4
Hispanic or Latino	45.7	15.7	6.3	17.3	15.1
Age as of 12/31/99					
18 years or younger	93.2	0.9	0.4	5.2	0.4
19–23 years	84.4	1.8	2.7	8.8	2.3
24–29 years	(†)	52.5	12.1	19.4	16.1
30–39 years	(†)	25.4	13.6	23.0	38.0
40 years or older	(†)	21.9	23.1	17.4	37.5
Income percentile rank					
Lowest quartile	49.9	23.4	2.7	20.6	3.4
Middle quartiles	49.0	17.3	6.9	14.1	12.6
Highest quartile	48.6	6.1	15.3	4.6	25.4
Aid status					
No aid	45.2	17.8	11.3	11.9	13.8
Received aid	52.3	14.5	5.4	14.4	13.4
Grant status					
No grants	47.6	17.6	10.7	10.7	13.4
Received grants	51.1	13.9	4.7	16.4	13.9
Loan status ²					
No loans	45.0	16.2	9.6	14.0	15.2
Received loans	59.5	15.5	4.1	11.5	9.6

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

¹Excludes students attending more than one institution.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 5.1-B.—Percentage distribution of undergraduates according to attendance pattern, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
Total	38.5	13.6	21.8	26.1
Institution type				
Public	34.1	11.9	24.1	29.9
Less-than-2-year	25.3	32.9	17.7	24.1
2-year	19.1	11.4	27.7	41.9
4-year	54.5	12.3	19.4	13.8
Nondoctorate-granting	49.3	13.3	21.7	15.6
Doctorate-granting	57.5	11.6	18.1	12.8
Private not-for-profit	60.1	12.7	14.0	13.2
Less-than-4-year	43.7	35.1	10.5	10.7
4-year	61.0	11.4	14.2	13.4
Nondoctorate-granting	56.2	13.1	15.5	15.3
Doctorate-granting	68.5	8.9	12.3	10.4
Private for-profit	33.2	45.3	10.8	10.7
More than one institution	43.2	11.3	21.8	23.6
Local residence				
On campus	73.0	10.4	9.1	7.5
Off campus	28.3	13.5	25.5	32.7
With parents/other relatives	41.4	16.0	21.0	21.6
Tuition and fees ¹				
Less than \$500	6.4	7.8	21.1	64.7
\$500–999	9.6	21.3	33.1	36.0
\$1,000–1,999	31.7	20.3	33.1	14.9
\$2,000–3,999	63.4	11.9	18.4	6.3
\$4,000–7,999	60.8	18.9	15.4	4.9
\$8,000 or more	85.0	7.7	6.4	0.9
Price of attendance ¹				
Less than \$4,000	0.1	8.0	15.2	76.7
\$4,000–7,999	17.5	27.9	32.2	22.4
\$8,000–11,999	58.8	9.7	27.9	3.6
\$12,000–15,999	69.2	11.6	17.2	2.0
\$16,000 or more	83.7	7.9	7.8	0.6
Gender				
Male	38.5	14.2	21.0	26.3
Female	38.5	13.2	22.5	25.9
Race				
One race				
White	39.4	12.8	21.9	26.0
Black or African American	33.4	18.3	20.6	27.8
Asian	41.6	12.2	20.3	26.0
American Indian/Alaska Native	26.6	20.5	28.0	24.9
Native Hawaiian/ other Pacific Islander	32.5	15.8	26.5	25.3
Other race	38.8	14.6	22.9	23.7
More than one race	38.0	12.1	24.7	25.1

See footnotes at end of table.

Table 5.1-B.—Percentage distribution of undergraduates according to attendance pattern, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Full-time		Part-time	
	Full-year	Part-year	Full-year	Part-year
Hispanic or Latino (any race)				
Not Hispanic or Latino	39.1	13.4	21.5	26.0
Hispanic or Latino	34.3	15.1	23.9	26.7
Age as of 12/31/99				
18 years or younger	59.7	14.8	11.0	14.4
19–23 years	52.7	14.7	16.7	15.9
24–29 years	24.4	15.4	26.7	33.5
30–39 years	16.4	11.7	31.6	40.3
40 years or older	10.5	8.3	32.6	48.7
Dependency status				
Dependent	57.6	13.5	15.3	13.6
Independent	20.1	13.8	28.1	38.1
Unmarried, no dependents	21.3	14.0	28.3	36.4
Married, no dependents	15.7	9.7	29.0	45.7
Single parent	24.7	18.7	23.2	33.4
Married parents	16.5	11.2	32.1	40.1
Dependency and income level in 1998				
Dependent				
Less than \$20,000	54.4	17.9	14.1	13.7
\$20,000–39,999	54.4	14.3	16.1	15.2
\$40,000–59,999	57.1	12.7	15.8	14.5
\$60,000–79,999	58.2	12.9	16.4	12.5
\$80,000–99,999	59.1	12.1	16.1	12.6
\$100,000 or more	63.2	11.5	13.1	12.2
Independent				
Less than \$10,000	35.7	25.5	17.9	20.9
\$10,000–19,999	29.4	17.7	24.9	28.1
\$20,000–29,999	17.5	13.2	29.8	39.5
\$30,000–49,999	12.4	8.8	31.4	47.4
\$50,000 or more	8.1	5.8	35.0	51.1
Income percentile rank				
Lowest quartile	44.2	20.6	17.0	18.2
Middle quartiles	37.7	12.7	22.7	26.9
Highest quartile	34.5	8.8	24.7	32.0
Aid status				
No aid	23.7	11.3	25.1	39.8
Received aid	50.4	15.5	19.1	14.9
Grant status				
No grants	28.6	12.3	24.1	35.0
Received grants	50.9	15.3	19.0	14.8
Loan status ²				
No loans	29.5	12.7	24.4	33.5
Received loans	60.7	16.1	15.5	7.7

¹Excludes students attending more than one institution.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 5.1-C.—Percentage distribution of undergraduates according to local residence, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	On campus	Off campus	With parents/ other relatives
Total	15.7	60.1	24.2
Institution type			
Public	12.0	62.4	25.6
Less-than-2-year	2.4	76.2	21.4
2-year	4.4	66.7	29.0
4-year	22.5	56.4	21.1
Nondoctorate-granting	18.3	55.5	26.2
Doctorate-granting	24.9	56.9	18.2
Private not-for-profit	36.5	46.6	16.9
Less-than-4-year	18.7	53.3	28.0
4-year	37.5	46.2	16.3
Nondoctorate-granting	34.2	49.0	16.8
Doctorate-granting	42.6	42.0	15.4
Private for-profit	3.5	71.1	25.4
More than one institution	20.1	55.2	24.7
Attendance pattern			
Full-time, full-year	29.8	44.1	26.1
Full-time, part-year	12.0	59.6	28.4
Part-time, full-year	6.6	70.1	23.3
Part-time, part-year	4.5	75.4	20.1
Tuition and fees ¹			
Less than \$500	3.7	73.1	23.2
\$500–999	4.6	67.9	27.6
\$1,000–1,999	8.9	60.1	31.0
\$2,000–3,999	19.0	56.3	24.7
\$4,000–7,999	24.3	55.4	20.3
\$8,000 or more	47.8	36.5	15.7
Price of attendance ¹			
Less than \$4,000	4.1	73.5	22.4
\$4,000–7,999	6.9	57.8	35.3
\$8,000–11,999	15.9	58.5	25.6
\$12,000–15,999	24.2	60.7	15.1
\$16,000 or more	43.7	43.0	13.3
Gender			
Male	16.6	57.3	26.1
Female	15.1	62.2	22.8
Race			
One race			
White	16.4	60.3	23.3
Black or African American	16.8	61.5	21.7
Asian	14.4	58.2	27.4
American Indian/Alaska Native	8.5	70.1	21.4
Native Hawaiian/ other Pacific Islander	8.8	59.4	31.8
Other race	8.2	54.1	37.7
More than one race	13.9	57.8	28.3

See footnotes at end of table.

Table 5.1-C.—Percentage distribution of undergraduates according to local residence, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	On campus	Off campus	With parents/ other relatives
Hispanic or Latino (any race)			
Not Hispanic or Latino	16.9	60.6	22.6
Hispanic or Latino	7.5	56.2	36.4
Age as of 12/31/99			
18 years or younger	39.2	16.6	44.2
19–23 years	22.8	43.5	33.7
24–29 years	4.1	80.6	15.3
30–39 years	1.8	91.5	6.7
40 years or older	1.6	95.0	3.4
Dependency status			
Dependent	28.6	33.1	38.3
Independent	3.3	86.1	10.7
Unmarried, no dependents	4.7	77.1	18.2
Married, no dependents	2.2	93.4	4.4
Single parent	3.3	83.2	13.5
Married parents	2.1	95.1	2.8
Dependency and income level in 1998			
Dependent			
Less than \$20,000	20.5	32.0	47.5
\$20,000–39,999	25.8	33.4	40.9
\$40,000–59,999	28.2	31.5	40.3
\$60,000–79,999	30.7	32.7	36.6
\$80,000–99,999	31.6	35.5	33.0
\$100,000 or more	35.3	34.6	30.1
Independent			
Less than \$10,000	7.0	74.4	18.6
\$10,000–19,999	3.3	81.5	15.2
\$20,000–29,999	2.4	86.8	10.8
\$30,000–49,999	2.1	90.7	7.2
\$50,000 or more	1.7	94.8	3.5
Income percentile rank			
Lowest quartile	14.6	54.2	31.2
Middle quartiles	15.4	60.0	24.6
Highest quartile	17.5	65.7	16.8
Aid status			
No aid	9.5	63.4	27.2
Received aid	20.8	57.4	21.8
Grant status			
No grants	11.2	62.8	26.0
Received grants	21.4	56.6	22.0
Loan status ²			
No loans	10.6	62.7	26.8
Received loans	28.4	53.6	18.0

¹Excludes students attending more than one institution.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 5.2-A.—Percentage distribution of undergraduates according to race/ethnicity, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	One race reported						More than one race reported	Hispanic or Latino (any race) ¹
	White	Black or African American	Asian	American Indian/Alaska Native	Native Hawaiian/other Pacific Islander	Other		
Total	72.4	12.9	5.6	1.1	0.9	5.5	1.7	12.0
Institution type								
Public	72.5	12.8	5.9	1.1	0.9	5.3	1.6	11.4
Less-than-2-year	62.8	22.8	5.8	1.3	0.6	4.5	2.2	12.0
2-year	70.8	13.7	5.6	1.4	1.1	5.8	1.6	12.7
4-year	75.0	11.3	6.3	0.8	0.7	4.7	1.5	9.7
Nondoctorate-granting	74.2	12.8	4.7	0.8	0.8	5.1	1.6	11.8
Doctorate-granting	75.5	10.3	7.2	0.7	0.6	4.4	1.4	8.5
Private not-for-profit	75.8	11.1	4.5	0.9	0.5	4.9	2.3	12.6
Less-than-4-year	64.7	20.0	4.5	0.9	0.3	8.0	1.5	15.8
4-year	76.4	10.6	4.5	0.9	0.5	4.7	2.3	12.5
Nondoctorate-granting	78.6	10.6	2.6	1.2	0.5	4.3	2.2	13.6
Doctorate-granting	73.2	10.6	7.4	0.5	0.6	5.3	2.6	10.6
Private for-profit	62.0	20.6	4.9	0.6	1.0	8.8	2.1	20.9
More than one institution	71.1	12.4	6.0	1.1	0.9	6.5	2.0	10.1
Attendance pattern								
Full-time, full-year	74.1	11.2	6.1	0.7	0.7	5.5	1.7	10.7
Full-time, part-year	67.7	17.3	5.0	1.6	1.0	5.9	1.5	13.3
Part-time, full-year	72.6	12.1	5.2	1.4	1.0	5.7	2.0	13.1
Part-time, part-year	72.2	13.7	5.6	1.0	0.8	5.0	1.7	12.3
Local residence								
On campus	75.7	13.7	5.1	0.6	0.5	2.9	1.5	5.7
Off campus	72.7	13.2	5.4	1.3	0.9	4.9	1.7	11.2
With parents/other relatives	69.5	11.6	6.3	1.0	1.1	8.5	2.0	18.0
Tuition and fees ²								
Less than \$500	69.0	12.6	6.9	1.7	1.4	6.8	1.7	15.7
\$500–999	71.5	16.5	3.6	1.3	0.6	5.0	1.6	11.9
\$1,000–1,999	73.5	12.7	4.1	1.3	0.9	5.6	1.9	13.1
\$2,000–3,999	75.0	12.7	5.1	0.5	0.6	4.6	1.6	10.4
\$4,000–7,999	70.0	14.3	7.4	0.7	0.6	5.6	1.5	11.4
\$8,000 or more	77.8	9.0	6.4	0.6	0.6	3.8	1.8	6.8
Price of attendance ²								
Less than \$4,000	72.4	13.0	5.6	1.3	0.9	5.1	1.8	12.4
\$4,000–7,999	70.2	15.1	4.5	1.5	1.0	6.1	1.5	15.3
\$8,000–11,999	73.3	12.3	5.3	0.8	0.9	5.7	1.8	12.2
\$12,000–15,999	71.5	12.7	7.4	0.8	0.8	5.1	1.7	9.8
\$16,000 or more	76.0	10.3	6.4	0.5	0.6	4.4	1.8	8.0
Gender								
Male	73.4	11.0	6.2	1.0	0.9	5.6	1.8	12.2
Female	71.6	14.4	5.2	1.1	0.8	5.4	1.6	11.8

See footnotes at end of table.

Table 5.2-A.—Percentage distribution of undergraduates according to race/ethnicity, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	One race reported						More than one race reported	Hispanic or Latino (any race) ¹
	White	Black or African American	Asian	American Indian/ Alaska Native	Native Hawaiian/ other Pacific Islander	Other		
Age as of 12/31/99								
18 years or younger	74.2	10.6	5.5	1.0	0.9	5.8	2.1	12.6
19–23 years	74.1	11.2	5.7	0.8	0.8	5.6	1.8	11.6
24–29 years	66.7	15.1	7.4	1.6	1.0	6.5	1.6	14.4
30–39 years	69.8	16.6	4.5	1.2	1.2	5.1	1.6	12.0
40 years or older	75.5	13.7	4.1	1.3	0.4	3.6	1.3	9.5
Dependency status								
Dependent	75.4	9.8	5.8	0.7	0.9	5.6	1.8	11.2
Independent	69.5	15.8	5.4	1.4	0.8	5.4	1.7	12.8
Unmarried, no dependents	70.5	12.8	7.5	1.4	1.3	5.0	1.6	11.8
Married, no dependents	81.1	6.3	5.8	1.2	0.5	3.5	1.5	9.5
Single parent	57.1	28.0	4.3	1.7	0.5	6.5	2.0	15.6
Married parents	73.5	13.2	3.8	1.4	0.8	5.9	1.5	13.3
Dependency and income level in 1998								
Dependent								
Less than \$20,000	54.9	20.2	9.8	1.1	0.9	10.4	2.7	23.8
\$20,000–39,999	68.2	14.9	6.2	0.8	1.4	6.6	1.9	14.2
\$40,000–59,999	78.9	7.4	5.6	0.6	0.7	5.3	1.6	9.4
\$60,000–79,999	82.9	5.9	4.2	0.6	0.7	3.8	1.9	7.4
\$80,000–99,999	83.8	5.6	4.0	0.7	0.8	3.9	1.3	6.5
\$100,000 or more	83.3	5.0	5.4	0.5	0.9	3.7	1.3	6.3
Independent								
Less than \$10,000	61.7	21.1	6.7	1.4	1.0	6.4	1.8	16.0
\$10,000–19,999	63.3	19.4	5.7	1.4	0.9	7.1	2.2	15.3
\$20,000–29,999	68.3	17.6	4.7	1.7	0.8	5.4	1.5	13.4
\$30,000–49,999	73.0	13.2	5.0	1.6	0.7	5.0	1.5	11.4
\$50,000 or more	78.5	9.8	4.9	1.1	0.8	3.5	1.4	9.1
Income percentile rank								
Lowest quartile	61.0	19.6	7.5	1.1	1.1	7.5	2.1	17.6
Middle quartiles	73.6	12.3	5.1	1.2	0.8	5.4	1.7	11.3
Highest quartile	81.1	7.5	4.8	0.8	0.8	3.7	1.3	7.9
Aid status								
No aid	75.1	9.0	7.1	1.0	1.1	5.1	1.7	11.2
Received aid	70.2	16.0	4.4	1.1	0.7	5.8	1.7	12.6
Grant status								
No grants	75.3	9.9	6.3	0.9	1.0	4.9	1.7	10.7
Received grants	68.8	16.7	4.7	1.2	0.7	6.2	1.8	13.6
Loan status³								
No loans	72.5	11.7	6.2	1.2	0.9	5.7	1.8	12.8
Received loans	72.1	15.7	4.2	0.9	0.7	5.0	1.5	10.2

¹Included in race categories as well.

²Excludes students attending more than one institution.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 5.2-B.—Percentage distribution of undergraduates according to gender and citizenship, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Gender		Citizenship		
	Male	Female	U.S. citizen	Resident alien	Foreign/International student
Total	43.7	56.3	93.3	4.7	2.0
Institution type					
Public	44.5	55.6	93.4	4.8	1.8
Less-than-2-year	49.5	50.5	93.9	5.8	0.3
2-year	43.7	56.3	92.9	5.5	1.6
4-year	45.4	54.6	94.0	4.0	2.0
Nondoctorate-granting	42.5	57.5	94.2	4.3	1.5
Doctorate-granting	47.1	52.9	94.0	3.8	2.3
Private not-for-profit	43.2	56.8	93.6	3.3	3.1
Less-than-4-year	42.8	57.2	87.7	7.2	5.1
4-year	43.2	56.8	93.9	3.0	3.0
Nondoctorate-granting	41.4	58.6	95.4	2.4	2.2
Doctorate-granting	46.0	54.0	91.6	4.0	4.4
Private for-profit	39.9	60.1	90.9	6.9	2.2
More than one institution	39.4	60.7	93.5	5.1	1.4
Attendance pattern					
Full-time, full-year	43.8	56.3	93.2	4.5	2.3
Full-time, part-year	45.6	54.4	91.8	5.7	2.6
Part-time, full-year	42.1	57.9	93.1	5.5	1.4
Part-time, part-year	44.1	55.9	94.6	3.9	1.6
Local residence					
On campus	46.1	53.9	95.1	2.7	2.2
Off campus	41.7	58.3	93.3	4.7	2.0
With parents/other relatives	47.1	52.9	92.3	6.1	1.6
Tuition and fees ¹					
Less than \$500	43.9	56.1	93.6	5.3	1.1
\$500–999	42.9	57.1	94.1	4.4	1.5
\$1,000–1,999	44.0	56.1	93.6	5.1	1.3
\$2,000–3,999	44.2	55.8	94.0	4.4	1.7
\$4,000–7,999	44.5	55.5	91.7	5.1	3.2
\$8,000 or more	44.7	55.3	91.7	3.4	4.9
Price of attendance ¹					
Less than \$4,000	45.0	55.0	94.7	3.9	1.4
\$4,000–7,999	43.2	56.8	93.2	5.3	1.5
\$8,000–11,999	43.9	56.1	93.2	5.3	1.6
\$12,000–15,999	43.7	56.3	92.6	5.4	2.0
\$16,000 or more	44.5	55.5	92.0	3.6	4.4
Race					
One race					
White	44.3	55.7	97.0	2.1	0.9
Black or African American	37.3	62.7	92.7	5.9	1.4
Asian	48.3	51.7	60.5	25.1	14.4
American Indian/Alaska Native	41.1	59.0	94.5	4.8	0.7
Native Hawaiian/ other Pacific Islander	47.3	52.7	77.4	18.1	4.6
Other race	45.0	55.0	83.1	13.5	3.3
More than one race	46.7	53.3	90.1	6.0	4.0

See footnotes at end of table.

Table 5.2-B.—Percentage distribution of undergraduates according to gender and citizenship, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Gender		Citizenship		
	Male	Female	U.S. citizen	Resident alien	Foreign/International student
Hispanic or Latino (any race)					
Not Hispanic or Latino	43.6	56.4	94.3	3.8	2.0
Hispanic or Latino	44.5	55.5	86.5	11.5	2.0
Age as of 12/31/99					
18 years or younger	41.0	59.0	95.1	3.2	1.7
19–23 years	45.8	54.2	93.5	4.2	2.3
24–29 years	46.5	53.5	90.7	6.6	2.8
30–39 years	40.0	60.0	92.7	5.9	1.4
40 years or older	37.7	62.3	95.6	4.0	0.4
Dependency status					
Dependent	46.7	53.3	93.9	4.0	2.1
Independent	40.8	59.2	92.8	5.4	1.8
Unmarried, no dependents	49.8	50.3	91.3	6.1	2.6
Married, no dependents	42.6	57.4	94.1	4.0	1.9
Single parent	30.1	69.9	92.3	5.8	1.8
Married parents	39.8	60.2	94.2	5.1	0.8
Dependency and income level in 1998					
Dependent					
Less than \$20,000	42.8	57.2	87.2	10.6	2.2
\$20,000–39,999	47.0	53.0	91.5	6.2	2.3
\$40,000–59,999	46.7	53.3	94.3	3.2	2.6
\$60,000–79,999	46.5	53.6	96.3	1.6	2.1
\$80,000–99,999	47.2	52.8	97.5	1.4	1.1
\$100,000 or more	49.4	50.7	96.8	1.2	2.1
Independent					
Less than \$10,000	40.7	59.3	88.8	9.1	2.1
\$10,000–19,999	38.4	61.6	91.4	6.4	2.2
\$20,000–29,999	41.5	58.5	92.3	5.8	2.0
\$30,000–49,999	40.6	59.4	94.6	3.9	1.5
\$50,000 or more	42.6	57.4	96.0	2.8	1.3
Income percentile rank					
Lowest quartile	42.3	57.7	89.1	8.8	2.1
Middle quartiles	43.6	56.4	93.8	4.1	2.1
Highest quartile	45.5	54.6	96.5	2.0	1.5
Aid status					
No aid	46.5	53.5	92.5	4.0	3.5
Received aid	41.5	58.5	94.0	5.3	0.7
Grant status					
No grants	46.9	53.1	93.4	3.7	2.9
Received grants	39.7	60.3	93.2	6.0	0.8
Loan status ²					
No loans	44.6	55.4	92.5	4.8	2.7
Received loans	41.5	58.6	95.5	4.4	0.1

¹Excludes students attending more than one institution.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 5.3.—Percentage distribution of dependent undergraduates according to parents' income, by institutional and student characteristics: 1999–2000

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
Total	13.3	20.8	21.6	17.2	11.1	16.2
Institution type						
Public	13.1	21.2	22.3	17.3	11.0	15.1
Less-than-2-year	11.9	28.0	25.3	20.0	8.5	6.2
2-year	15.4	22.9	23.3	17.1	9.2	12.0
4-year	11.3	19.8	21.5	17.5	12.4	17.5
Nondoctorate-granting	13.5	21.6	22.5	17.0	11.6	13.9
Doctorate-granting	10.3	18.9	21.1	17.7	12.7	19.3
Private not-for-profit	11.6	18.0	20.3	17.5	11.6	21.1
Less-than-4-year	20.3	22.1	22.7	16.3	7.7	11.0
4-year	11.2	17.8	20.2	17.5	11.7	21.6
Nondoctorate-granting	12.4	19.7	21.8	18.2	10.9	17.0
Doctorate-granting	9.8	15.5	18.3	16.7	12.8	27.0
Private for-profit	29.7	26.0	18.0	13.0	7.1	6.2
More than one institution	12.9	21.6	19.2	16.2	12.6	17.5
Attendance pattern						
Full-time, full-year	12.5	19.6	21.4	17.3	11.4	17.7
Full-time, part-year	17.6	22.0	20.3	16.4	10.0	13.8
Part-time, full-year	12.2	21.8	22.2	18.3	11.7	13.8
Part-time, part-year	13.3	23.2	22.9	15.8	10.3	14.5
Local residence						
On campus	9.5	18.7	21.3	18.4	12.2	19.9
Off campus	12.8	20.9	20.6	16.9	11.9	16.9
With parents/other relatives	16.5	22.2	22.8	16.4	9.6	12.7
Tuition and fees ¹						
Less than \$500	14.5	22.0	22.7	16.6	9.8	14.4
\$500–999	16.3	26.1	20.9	16.1	10.2	10.4
\$1,000–1,999	16.1	20.5	23.7	17.5	9.3	12.8
\$2,000–3,999	13.7	20.6	22.1	16.3	11.5	15.7
\$4,000–7,999	12.5	21.0	21.0	18.4	11.7	15.5
\$8,000 or more	8.6	17.1	20.1	18.4	12.4	23.6
Price of attendance ¹						
Less than \$4,000	15.0	22.9	22.4	15.9	10.3	13.6
\$4,000–7,999	17.2	23.2	21.7	16.6	9.4	12.0
\$8,000–11,999	13.7	20.5	23.2	17.0	10.6	15.1
\$12,000–15,999	11.2	20.2	21.3	18.2	12.7	16.4
\$16,000 or more	8.6	17.0	19.9	18.5	12.6	23.4
Gender						
Male	12.2	20.9	21.6	17.1	11.2	17.1
Female	14.2	20.6	21.6	17.2	11.0	15.4

See footnotes at end of table.

Table 5.3.—Percentage distribution of dependent undergraduates according to parents' income, by institutional and student characteristics: 1999–2000—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
Race						
One race						
White	9.7	18.8	22.6	18.9	12.3	17.8
Black or African American	27.4	31.5	16.3	10.4	6.3	8.2
Asian	22.3	22.0	20.6	12.4	7.6	15.1
American Indian/Alaska Native	21.2	23.2	19.5	14.3	10.9	10.9
Native Hawaiian/ other Pacific Islander	12.6	32.5	16.2	12.9	10.3	15.4
Other race	24.8	24.7	20.4	11.6	7.8	10.8
More than one race	20.0	22.7	19.3	18.5	8.0	11.6
Hispanic or Latino (any race)						
Not Hispanic or Latino	11.4	20.0	22.0	17.9	11.7	17.0
Hispanic or Latino	28.3	26.4	18.3	11.3	6.5	9.2
Age as of 12/31/99 ²						
18 years or younger	13.1	21.7	20.4	18.0	10.8	16.0
19–23 years	13.3	20.5	21.9	17.0	11.2	16.2
Income percentile rank						
Lowest quartile	53.1	46.9	(†)	(†)	(†)	(†)
Middle quartiles	(†)	18.1	43.2	34.3	4.5	(†)
Highest quartile	(†)	(†)	(†)	0.1	35.3	64.6
Aid status						
No aid	7.3	16.4	22.3	19.3	12.9	21.8
Received aid	17.4	23.8	21.1	15.7	9.8	12.2
Grant status						
No grants	6.2	15.0	23.0	20.8	13.8	21.4
Received grants	21.6	27.5	20.0	12.9	8.0	10.1
Loan status ³						
No loans	13.1	19.5	20.5	16.7	11.5	18.7
Received loans	13.7	23.1	23.6	18.0	10.4	11.3

†Not applicable.

¹Excludes students attending more than one institution.

²All students age 24 or older are considered to be independent.

³“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 5.4.—Percentage distribution of independent undergraduates according to students' income, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Less than \$10,000	\$10,000–19,999	\$20,000–29,999	\$30,000–49,999	\$50,000 or more
Total	19.8	19.1	16.0	21.1	24.0
Institution type					
Public	18.2	18.5	16.2	22.1	24.9
Less-than-2-year	20.9	21.2	18.5	20.2	19.2
2-year	14.7	17.2	16.8	23.8	27.5
4-year	26.0	21.4	15.0	18.5	19.2
Nondoctorate-granting	22.8	20.8	15.5	21.0	20.0
Doctorate-granting	28.4	21.8	14.7	16.6	18.6
Private not-for-profit	21.1	18.9	15.4	18.4	26.2
Less-than-4-year	37.3	24.1	14.4	14.5	9.7
4-year	20.0	18.5	15.4	18.7	27.4
Nondoctorate-granting	18.2	17.7	16.4	19.3	28.3
Doctorate-granting	24.3	20.5	13.1	17.2	25.0
Private for-profit	34.0	25.0	15.0	14.7	11.4
More than one institution	22.2	21.1	14.4	19.6	22.8
Attendance pattern					
Full-time, full-year	35.3	28.0	13.9	13.0	9.7
Full-time, part-year	36.7	24.5	15.2	13.5	10.1
Part-time, full-year	12.7	17.0	17.0	23.5	29.9
Part-time, part-year	10.9	14.1	16.6	26.3	32.2
Local residence					
On campus	42.6	19.5	11.8	13.7	12.3
Off campus	17.1	18.1	16.1	22.2	26.5
With parents/other relatives	34.5	27.2	16.1	14.3	7.9
Tuition and fees ¹					
Less than \$500	11.8	13.6	16.6	25.3	32.8
\$500–999	15.9	19.6	16.1	23.4	25.0
\$1,000–1,999	21.2	22.2	16.6	20.0	20.0
\$2,000–3,999	30.7	23.3	15.6	15.5	15.0
\$4,000–7,999	30.3	23.4	14.4	15.5	16.5
\$8,000 or more	34.5	26.3	14.5	14.0	10.8
Price of attendance ¹					
Less than \$4,000	10.2	11.9	16.2	26.9	34.7
\$4,000–7,999	20.6	21.9	16.3	19.6	21.6
\$8,000–11,999	26.4	24.3	16.4	17.4	15.5
\$12,000–15,999	31.6	23.7	15.3	15.7	13.7
\$16,000 or more	31.4	24.9	15.0	15.1	13.7
Gender					
Male	19.8	18.0	16.2	21.0	25.1
Female	19.9	19.9	15.8	21.2	23.3

See footnotes at end of table.

Table 5.4.—Percentage distribution of independent undergraduates according to students' income, by institutiona and student characteristics: 1999–2000—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
Race					
One race					
White	17.6	17.4	15.7	22.2	27.1
Black or African American	26.4	23.4	17.8	17.6	14.9
Asian	24.5	20.2	13.9	19.5	21.9
American Indian/Alaska Native	19.4	19.1	19.2	23.4	18.8
Native Hawaiian/ other Pacific Islander	23.2	21.4	15.0	18.7	21.7
Other race	23.5	25.3	16.0	19.5	15.7
More than one race	21.3	25.0	14.5	19.2	19.9
Hispanic or Latino (any race)					
Not Hispanic or Latino	19.1	18.6	15.9	21.4	25.0
Hispanic or Latino	24.8	22.8	16.6	18.8	17.0
Age as of 12/31/99					
18 years or younger	58.2	7.7	13.0	13.3	7.8
19–23 years	39.4	26.8	13.8	12.8	7.2
24–29 years	23.4	26.8	18.2	19.0	12.5
30–39 years	12.2	13.8	16.8	25.5	31.8
40 years or older	9.3	10.2	13.3	24.5	42.7
Dependency status					
Dependent	(†)	(†)	(†)	(†)	(†)
Independent	19.8	19.1	16.0	21.1	24.0
Unmarried, no dependents	29.5	24.6	17.7	19.5	8.8
Married, no dependents	6.7	9.1	12.9	25.2	46.1
Single parent	31.6	27.9	17.1	15.7	7.8
Married parents	4.7	10.1	14.7	25.7	44.7
Income percentile rank					
Lowest quartile	81.9	18.2	(†)	(†)	(†)
Middle quartiles	(†)	29.4	31.8	38.9	(†)
Highest quartile	(†)	(†)	(†)	6.1	93.9
Aid status					
No aid	10.7	14.5	16.0	25.6	33.2
Received aid	28.3	23.4	16.0	16.9	15.4
Grant status					
No grants	10.6	15.8	16.4	25.4	31.9
Received grants	32.2	23.6	15.4	15.3	13.4
Loan status ²					
No loans	15.5	16.6	16.2	23.2	28.6
Received loans	34.3	27.7	15.3	14.0	8.7

†Not applicable.

¹Excludes students attending more than one institution.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Table 5.5.—Percentage distribution of undergraduates according to type of institution attended, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Public				Private not-for-profit			Private for-profit	More than one institution
	Less-than-2-year	2-year	4-year		Less-than-4-year	4-year			
			Non-doctorate-granting	Doctorate-granting		Non-doctorate-granting	Doctorate-granting		
Total	0.7	42.1	11.5	19.9	0.8	8.5	5.5	4.9	6.2
Control of institution ¹									
Public	0.9	56.8	15.5	26.8	(t)	(t)	(t)	(t)	(t)
Private not-for-profit	(t)	(t)	(t)	(t)	5.2	57.6	37.2	(t)	(t)
Private for-profit	(t)	(t)	(t)	(t)	(t)	(t)	(t)	100.0	(t)
Attendance pattern									
Full-time, full-year	0.4	20.9	14.7	29.7	0.9	12.4	9.8	4.2	7.0
Full-time, part-year	1.6	35.1	11.2	17.0	2.0	8.2	3.6	16.3	5.2
Part-time, full-year	0.5	53.4	11.4	16.5	0.4	6.0	3.1	2.4	6.2
Part-time, part-year	0.6	67.6	6.9	9.8	0.3	5.0	2.2	2.0	5.7
Local residence									
On campus	0.1	11.7	13.4	31.5	0.9	18.6	14.9	1.1	7.9
Off campus	0.8	46.8	10.6	18.8	0.7	7.0	3.9	5.8	5.7
With parents/other relatives	0.6	50.3	12.4	14.9	0.9	5.9	3.5	5.1	6.4
Tuition and fees ¹									
Less than \$500	1.2	92.1	2.8	2.8	0.0	0.7	0.3	0.1	(t)
\$500–999	1.6	70.5	11.5	12.0	0.2	3.0	0.9	0.4	(t)
\$1,000–1,999	0.5	47.7	20.2	23.5	0.6	4.2	1.7	1.6	(t)
\$2,000–3,999	0.2	14.2	22.6	45.6	1.2	8.2	2.7	5.4	(t)
\$4,000–7,999	0.5	2.4	14.6	36.4	2.2	16.7	5.7	21.4	(t)
\$8,000 or more	0.1	0.1	2.7	13.7	1.6	35.4	34.6	11.8	(t)
Price of attendance ¹									
Less than \$4,000	1.0	81.0	6.2	6.7	0.2	2.9	1.2	0.7	(t)
\$4,000–7,999	1.2	61.7	13.5	14.3	0.6	4.6	1.7	2.4	(t)
\$8,000–11,999	0.4	34.3	20.6	31.6	1.1	5.6	2.2	4.2	(t)
\$12,000–15,999	0.4	7.3	15.6	48.5	1.5	12.0	3.3	11.6	(t)
\$16,000 or more	0.1	0.6	3.2	17.3	1.2	31.9	30.4	15.2	(t)
Gender									
Male	0.7	42.1	11.1	21.4	0.8	8.1	5.8	4.5	5.6
Female	0.6	42.1	11.7	18.7	0.8	8.9	5.3	5.2	6.7
Race									
One race									
White	0.6	41.2	11.8	20.7	0.7	9.3	5.6	4.2	6.1
Black or African American	1.2	44.9	11.4	16.0	1.2	7.0	4.5	7.8	6.0
Asian	0.7	41.7	9.6	25.4	0.6	3.9	7.2	4.3	6.6
American Indian/Alaska Native	0.8	55.7	8.3	13.5	0.7	9.9	2.3	2.7	6.2
Native Hawaiian/ other Pacific Islander	0.5	54.9	10.2	13.9	0.3	4.5	3.5	5.9	6.4
Other race	0.5	44.3	10.8	15.9	1.1	6.8	5.4	7.9	7.4
More than one race	0.8	39.9	10.8	15.6	0.7	10.9	8.2	5.8	7.3
Hispanic or Latino (any race)									
Not Hispanic or Latino	0.7	41.8	11.5	20.7	0.7	8.4	5.6	4.4	6.4
Hispanic or Latino	0.7	44.7	11.3	14.1	1.0	9.7	4.9	8.5	5.3

See footnotes at end of table.

Table 5.5.—Percentage distribution of undergraduates according to type of institution attended, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Public				Private not-for-profit			Private for-profit	More than one institution
	Less-than-2-year	2-year	4-year		Less-than-4-year	4-year			
			Non-doctorate-granting	Doctorate-granting		Non-doctorate-granting	Doctorate-granting		
Age as of 12/31/99									
18 years or younger	0.3	37.9	12.1	22.7	1.2	9.1	8.1	3.5	5.2
19–23 years	0.4	32.3	12.8	25.9	0.8	9.3	7.5	3.8	7.3
24–29 years	0.8	45.7	11.3	18.1	0.7	6.6	2.9	8.1	5.9
30–39 years	1.2	56.1	9.9	9.6	0.7	8.6	2.4	6.3	5.1
40 years or older	1.2	63.3	7.7	8.1	0.5	7.8	2.6	4.1	4.5
Dependency status									
Dependent	0.3	31.1	13.2	26.7	0.8	9.8	8.2	2.7	7.2
Independent	1.0	52.7	9.9	13.3	0.7	7.3	2.9	7.0	5.3
Unmarried, no dependents	0.7	48.1	10.7	17.4	0.6	7.0	3.2	6.9	5.5
Married, no dependents	0.8	57.4	8.8	13.2	0.5	7.9	3.1	3.7	4.6
Single parent	1.4	52.0	9.6	12.2	1.2	6.3	2.9	9.8	4.8
Married parents	1.3	56.1	9.6	9.6	0.6	8.1	2.4	6.4	6.0
Dependency and income level in 1998									
Dependent									
Less than \$20,000	0.3	36.1	13.3	20.7	1.3	9.2	6.1	6.0	7.0
\$20,000–39,999	0.4	34.3	13.7	24.3	0.9	9.4	6.1	3.4	7.5
\$40,000–59,999	0.3	33.6	13.7	26.0	0.9	9.9	7.0	2.3	6.4
\$60,000–79,999	0.3	31.1	13.0	27.5	0.8	10.5	8.0	2.1	6.8
\$80,000–99,999	0.2	25.8	13.7	30.7	0.6	9.6	9.5	1.7	8.2
\$100,000 or more	0.1	23.1	11.3	31.9	0.6	10.4	13.7	1.0	7.9
Independent									
Less than \$10,000	1.1	39.2	11.3	19.0	1.4	6.7	3.5	12.0	5.9
\$10,000–19,999	1.1	47.4	10.7	15.2	0.9	6.7	3.1	9.2	5.8
\$20,000–29,999	1.2	55.3	9.6	12.2	0.6	7.4	2.4	6.6	4.7
\$30,000–49,999	1.0	59.5	9.8	10.5	0.5	6.7	2.3	4.9	4.9
\$50,000 or more	0.8	60.5	8.2	10.3	0.3	8.6	3.0	3.3	5.1
Income percentile rank									
Lowest quartile	0.7	38.0	12.5	20.5	1.2	7.8	4.8	8.1	6.5
Middle quartiles	0.7	43.9	11.7	19.1	0.7	8.5	4.8	4.6	6.0
Highest quartile	0.5	42.5	10.1	20.8	0.4	9.3	7.6	2.4	6.4
Aid status									
No aid	0.8	58.7	9.7	16.9	0.4	4.1	3.4	1.7	4.3
Received aid	0.5	28.7	12.9	22.2	1.0	12.1	7.2	7.5	7.8
Grant status									
No grants	0.8	51.0	10.7	19.6	0.5	4.9	3.6	3.6	5.5
Received grants	0.5	31.0	12.4	20.3	1.2	13.1	7.9	6.6	7.1
Loan status²									
No loans	0.9	54.7	10.1	16.5	0.7	6.0	3.9	2.3	4.9
Received loans	0.1	10.8	15.0	28.1	1.0	14.7	9.5	11.3	9.5

†Not applicable.

¹Excludes students attending more than one institution.

²“Loans” only include loans to students. Parent PLUS loans are categorized as “other aid.”

NOTE: Percentages may not sum to 100.0 due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

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Appendix A—Glossary

This glossary describes the variables used in this report. The variables were taken directly from the NCES NPSAS: 2000 undergraduate Data Analysis System (DAS), an NCES software application that generates tables from the NPSAS:2000 data (see appendix B for a description of the DAS). The variables listed in the index below are organized by category in the order they appear in the report within that category. The glossary is in alphabetical order by variable name in the DAS (displayed in bold letters along the right-hand column).

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DAS variable name

Age as of 12/31/99

AGE

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

Control of institution

AIDCTRL

Source of revenue and control of operations for the NPSAS sample institution attended by the student. Students who attended more than one institution during the 1999–2000 academic year are classified separately.

- Public
A postsecondary education institution supported primarily by public funds and operated by publicly elected or appointed officials who control the programs and activities.
- Private not-for-profit
A postsecondary institution that is controlled by an independent governing board and incorporated under Section 501(c)(3) of the Internal Revenue Code.
- Private for-profit
A postsecondary institution that is privately owned and operated as a profit-making enterprise. Includes career colleges and proprietary institutions.
- More than one institution
Student attended another institution as well as the sample institution during 1999–2000.

Level of institution

AIDLEVL

Highest award offering of the NPSAS sample institution attended by the student. Students who attended more than one institution during the 1999–2000 academic year are classified separately.

- 4-year
Denotes 4-year institutions that can award bachelor’s degrees or higher, including institutions that award doctorate degrees and first-professional degrees. These include chiropractic, pharmacy, dentistry, podiatry, medicine, veterinary medicine, optometry, law, osteopathic medicine, and theology.
- 2-year
Institution that does not confer bachelor’s degrees, but does provide 2-year programs that result in a certificate or an associate’s degree, or 2-year programs that fulfill part of the requirements for a bachelor’s degree or higher at 4-year institutions.
- Less-than-2-year
At least one of the programs offered at the institution is 3 months or longer, and produces a terminal award or certificate. No program at the institution lasts longer than 2 years.
- More than one institution
Student attended another institution as well as the NPSAS sample institution during 1999–2000.

*DAS variable name****Aid package by type of aid*****AIDPACK**

Indicates the type of aid package (combinations of grants, loans, work-study, other) received during 1999–2000.

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 by the student. Level concerns the institution's highest offering (see AIDLEVL) and control concerns the source of revenue and control of operations (see AIDCTRL). Doctorate-granting institutions award at least a doctoral or first-professional degree in one or more programs. Students who attended more than one institution during the 1999–2000 academic year are classified separately.

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

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

Private for-profit

More than one institution

Attendance pattern**ATTNSTAT**

Combined attendance intensity and persistence during 1999–2000. 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 nine or more months during 1999–2000. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month.

Full-time, full-year	Student was enrolled full time for at least 9 months during 1999–2000. 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 1999–2000 but attended full time in all of these months.

DAS variable name

Part-time, full-year	Student was enrolled 9 or more months during 1999–2000, but less than 9 months were full-time.
Part-time, part-year	Student was enrolled less than 9 months during 1999–2000, and all or some of these months were part-time.

Cumulative undergraduate federal loans

BORFED1

Indicates the cumulative federal loan amount the student ever borrowed for undergraduate education through July 1, 2000. Includes Stafford and Perkins loans, but excludes PLUS loans to parents. Based on the student CATI interview and the amounts reported in the National Student Loan Data System (NSLDS). Perkins loans are under-reported in NSLDS. If there were discrepancies in the student-reported and the NSLDS amounts, the greater of the two was used to derive this variable.

Price of attendance

BUDGETA2

The attendance-adjusted student budget at the NPSAS sample institution for students who attended only one institution during 1999–2000. 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 full-time, full-year students who applied for financial aid. Budgets for students who did not apply for financial aid were imputed by calculating the average non-tuition budget amounts for aided students at the institution by dependency status and then adding the tuition and fees paid. Non-tuition expenses for part-time and part-year students were adjusted to reflect the number of months enrolled and the attendance intensity.

Race

CENRACE2

Undergraduate's race, regardless of Hispanic ethnicity. Comparable to Census 2000 categories.

White	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.
Black or African American	A person having origins in any of the black racial groups of Africa.
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.
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.
Pacific Islander/Native Hawaiian	A person having origins in the Pacific Islands including Hawaii and Samoa.
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.

*DAS variable name****Citizenship*****CITIZEN2**

U.S. citizen	Student was a U.S. citizen or U.S. national in 1999–2000.
Resident alien	Student was a permanent or temporary U.S. resident eligible for federal financial aid in 1999–2000.
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).

Graduating senior**COLLGRAD**

Indicates whether the student received a bachelor's degree in 1999–2000. In addition to those whose degree status was confirmed in the CATI interview, this variable includes CATI non-respondents who were reported to be graduating seniors by the institution in CADE. It also includes some students who earned their bachelor's degree in the third year.

Dependency status**DEPEND**

Dependent
Independent

Students were considered to be financially independent for federal financial aid purposes in 1999–2000 if they met any of the following criteria:

- 1) Student was 24 years old or older as of 12/31/99;
- 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 1999–2000;
- 4) Student was married;
- 5) Student was an orphan or ward of the court; or
- 6) Student had legal dependents other than spouse

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

Dependency for independents**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).

DAS variable name

Dependent 1998 income

DEPINC

Indicates dependent student parents' total income for 1998. 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 income quartiles for dependent student families.

- Low (under \$30,000)
- Middle (\$30,000–80,000)
- High (over \$80,000)

Expected family contribution

EFC4

Composite estimate of the federal Expected Family Contribution used in need analysis. For Pell Grant recipients the EFC on the Pell grant record in NSLDS was used; for other federal financial aid applicants the primary EFC from the most recent CPS record was used if available; otherwise the EFC reported by the NPSAS institution in CADE was used. For students who did not apply for federal financial aid (42 percent), the EFC was imputed by regression for each dependency status.

Gender

GENDER

- Male
- Female

Hispanic or Latino (any race)

HISPANIC

Indicates whether the student had a Hispanic or Latino ethnicity, based on the student's report or information obtained from the institution.

- | | |
|------------------------|--|
| Hispanic or Latino | A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race. |
| Not Hispanic or Latino | |

Dependency and income level in 1998

INCOME

The dependency status and categorical income level of students in 1998. The source of income for dependent students is their parents or guardians; the source for independent students is their own earnings (including income of a spouse, if married). Prior calendar year income is reported in the financial aid application and used in determining the Expected Family Contribution. That is, 1998 income was used to determine financial aid eligibility for the 1999–2000 academic year. Income was based on financial aid applications, student CATI interviews, or stochastic imputation (42 percent of dependent student parents' income and 24 percent of independent student income).

- 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

DAS variable name

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

Independent 1998 income**INDEPINC**

Total income of independent students in 1998, including income of a spouse. Based on amounts reported in the financial aid application, the student CATI interview, or stochastic imputation. The low and high categories used in this report are approximately the lowest and highest income quartiles for independent students.

Low (under \$12,000)
 Middle (\$12,000–45,000)
 High (over \$45,000)

Institutional grants**INGRTAMT**

Indicates the total grant aid from institutional funds received in 1999–2000. Includes all institutional grants, scholarships, and tuition waivers received during the NPSAS year. Includes need-based and merit-only 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 Governor’s Grants, California State University Grants, and Educational Opportunity Grants are classified as institutional grants.

Institutional loans**INLNAMT**

Indicates the loan amount from funds provided by the educational institution during 1999–2000.

Institutional merit-only grants**INSMERIT**

Institutional merit-only grants and scholarships. 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 1999–2000. 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 INGRTAMT).

Institutional work-study**INSTWRK**

Indicates the amount of institutional sponsored work-study received during 1999–2000.

DAS variable name

Combination of loans and other aid

LOANAID2

Indicates whether a student received only a student loan, a combination of student loans and other aid, or only other aid. Parent PLUS loans are considered to be “other” aid, but are usually received in combination with loans to students.

Aided, no loans	Received grants and/or any aid other than loans
Loans and other aid	Received loans and some other type of aid, including grants
Loans only	Received student loans only, no other type of aid
No aid	Did not receive any type of financial aid

Federal loan combinations

LOANPK

Indicates the combination of federal Stafford loans, Perkins loans, and PLUS loans received.

- Stafford only
- Stafford and Perkins only
- Stafford and PLUS only
- Stafford, Perkins, and PLUS only
- Perkins only
- PLUS only
- Other combinations
- No federal loans received

Local residence

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.

Ever attend 4-year institution

NBEVR4YR

Indicates whether the student was enrolled at a 4-year institution in 1999–2000 or a positive response to the question, “Have you ever attended a 4-year school?” in the student CATI interview.

*DAS variable name****Ever attend community college*****NBEVRCC**

Indicates whether the student was enrolled at a public 2-year institution in 1999–2000 or a positive response to the question, “Have you ever taken classes at a community college?” in the student CATI interview.

Price of attendance less total aid**NETCST1**

Net total price of attendance after all financial aid in 1999–2000. Equal to the attendance-adjusted student budget minus total aid (BUDGETA2 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 1999–2000.

Price of attendance less federal grants**NETCST2**

Net total price of attendance after federal grants. Equal to the attendance-adjusted student budget minus federal grants (BUDGETA2 minus TFEDGRT). Federal grants include Pell Grants, SEOG, and a small number of Robert Byrd Scholarships. They do not include federal veteran’s benefits or military education 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 1999–2000.

Price of attendance less 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 (BUDGETA2 minus TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veteran’s benefits or military education 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 1999–2000.

Tuition and fees less all grants**NETCST9**

Net tuition and fees after all grants. Equal to tuition and fees minus grant aid (TUITION2 minus TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veteran’s benefits or military education 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 1999–2000.

Amount still owed on federal undergraduate loans**OWEFED1**

The federal student loan amount borrowed for undergraduate education in 1999–2000 or prior years that is still outstanding in the second half of 2000. Includes Stafford and Perkins loan amounts owed, but excludes PLUS loans to parents. Based on the student CATI interviews (primarily between July and December 2000) and the amounts reported in the National Student Loan Data System (NSLDS) in January 2001. See BORFED1.

DAS variable name

Income percentile rank

PCTALL2

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 to other students of the same dependency status. Uses parents' total income if student is dependent and student's own income if student is independent (see DEPINC and INDEPINC). Total income in 1998 is used because this was the income reported on the financial aid applications and used for federal need analysis for the 1999–2000 academic year.

Perkins loans

PERKAMT

Indicates the federal Perkins loan amount received during 1999–2000. The Perkins loan is a campus-based (administered by each institution) low-interest loan for students who show exceptional financial need. Priority is given to Pell grant recipients. For undergraduates, total annual awards cannot exceed \$3,000, and the maximum amount that can be borrowed is \$15,000.

PLUS loans

PLUSAMT

Total amount of federal PLUS loans to parents in 1999–2000. Federal Parent Loans to Undergraduate Students 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.

Private sources grants

PRIVAID

Indicates the amount of grants and scholarships from private outside sources received during 1999–2000.

Private sources total aid

PRIVAMT

Indicates the total amount of grants and loans from private outside sources received during 1999–2000. The sum of private grants (PRIVAID) and loans (PRIVLOAN).

Private sources loans

PRIVLOAN

Commercial or private sources loans received in 1999–2000 for education. Does not include loans from family or friends.

Non-tuition expenses

SBNONTA2

Indicates student budget non-tuition expenses at the NPSAS institution, during the months attended. Equal to the sum of books and supplies, room and board, transportation and personal expenses. A component of the price of attendance (see BUDGETA2).

DAS variable name

Need for financial aid

SNEED1

The student's total need for need-based financial aid. Equal to the price of attendance (student budget) minus the federal expected family contribution (BUDGETA2 minus EFC4). 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. Equal to the price of attendance (student budget) minus the expected family contribution (EFC) minus total financial aid (BUDGETA2 minus EFC4 minus TOTAID). This is the same value as SNEED1 minus TOTAID. 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.

Stafford loan total

STAFFAMT

Indicates the total amount of Stafford loans (subsidized and unsubsidized) received during 1999–2000, including loans borrowed to attend schools other than the NPSAS sample school. Includes Stafford loans delivered either through the Ford Direct Loan or the FFELP programs.

Stafford total maximum

STAFCT2R

Stafford loan total (subsidized and unsubsidized) maximum amount categories. Maximum total Stafford loan amounts vary by dependency and class level. For dependent students the total Stafford loan maximum is \$2,625 for first-year students, \$3,500 for second-year students, and \$5,500 for third-year and above. For independent students the total Stafford loan maximum is \$6,625 for first-year students, \$7,500 for second-year students, and \$10,500 for third-year and above.

No Stafford loan	Did not receive a Stafford loan
Less than maximum amount	Received less than the maximum total loan
Maximum amount	Received the maximum total Stafford loan amount

Stafford subsidized maximum

STAFFCT1

Stafford subsidized loan maximum categories, based on the subsidized loan amount received in 1999–2000. Maximum subsidized amounts vary by undergraduate class level. Maximum is \$2,625 for first-year students, \$3,500 for second-year students, and \$5,500 for third-year and above.

No subsidized Stafford	Did not receive a subsidized Stafford loan
Less than maximum subsidized amount	Received less than the subsidized loan maximum
Maximum subsidized amount	Received the subsidized maximum amount

DAS variable name

Stafford subsidized loan

STAFSUB

Indicates the amount of subsidized Stafford loans received in 1999–2000. Subsidized Stafford loans are need-based and the federal government pays the interest while the student is enrolled and for 6 months after leaving postsecondary education.

Stafford loan combinations

STAFATYPE

Indicates whether a student received a subsidized Stafford loan, an unsubsidized Stafford loan, or a combination of both in 1999–2000.

Subsidized loan only	Received a subsidized Stafford loan only in 1999–2000
Subsidized and unsubsidized loans	Received a combination of subsidized and unsubsidized Stafford loans in 1999–2000
Unsubsidized loan only	Received only an unsubsidized Stafford loan in 1999–2000

Stafford unsubsidized loan

STAFUNSB

Indicates the amount of unsubsidized Stafford loans received during 1999–2000. Unsubsidized Stafford loans are available to students enrolled at least half-time (usually taking at least 2 courses) without demonstrating need. Students are charged interest on the loan while they are enrolled, and the interest is added to the original loan principal.

State aid total

STATEAMT

Indicates the amount of state aid received by the student during 1999–2000. Includes state grants, state loans, state-sponsored work-study, and all other state financial aid. State grants include the 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 INGRAMT).

State grants

STGTAMT

Total amount of state grants and scholarships (including the federal portion of LEAP funds to states) received by the student in 1999–2000. 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).

State loans

STLNAMT

Indicates the amount of state funded loans received during 1999–2000.

State merit-only grants

STMERIT

State funded merit-only grants and scholarships received in 1999–2000.

	<i>DAS variable name</i>
<i>State work-study</i>	STWKAMT
Indicates the state funded work-study amount received during 1999–2000.	
<i>Total federal aid</i>	TFEDAID
Indicates the total amount of federal financial aid received in 1999–2000. Includes federal loans, federal grants, federal work-study, and other federal financial aid (including PLUS loans). Does not include federal veteran’s benefits or military education aid. Positive values on this variable were used to identify the percentage of students who received this category of aid.	
<i>Total federal grants</i>	TFEDGRT
Total amount of federal grants received by a student in 1999–2000. Includes Pell Grants, SEOG grants, and a small number of Robert Byrd Scholarships. Does not include federal veteran’s benefits or military education aid.	
<i>Total federal loans (excluding PLUS)</i>	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 1999–2000.	
<i>Total federal loans (including PLUS)</i>	TFEDLN2
Indicates the total amount of federal loans received during 1999–2000, including PLUS loans to parents. Includes Perkins, Stafford, other federal loans through the Public Health Service, and PLUS. Includes amounts borrowed at a second, non-NPSAS school.	
<i>Total non-federal loans</i>	TNFEDLN
Loans from sources other than the federal government. The sum of state, institutional, and private or commercial loans. Does not include loans from family or friends.	
<i>Federal work-study</i>	TFEDWRK
Indicates the total amount of federal work-study received during 1999–2000. Includes the institutional matching funds. Institutions were asked to report the amount actually received, which may be less than the amount awarded.	
<i>Total aid</i>	TOTAID
Total amount of financial aid received by a student in 1999–2000. Includes grants, loans, work-study, or any other types of aid, as well as loans to parents under the PLUS program and veterans benefits and military education aid. The percentage of students with any aid is the percentage with positive amounts recorded for this variable.	

DAS variable name

Total grants

TOTGRT

Total amount of grants received by a student in 1999–2000. 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. The percentage of students with grants is the percentage with positive amounts recorded for this variable.

Total loans

TOTLOAN

Total student loan amount received in 1999–2000. 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. The percentage of students with loans is the percentage with positive amounts recorded for this variable.

Total loans (including PLUS)

TOTLOAN2

Indicates the total amount of all student loans (federal, state, institutional, and private sector) and federal PLUS loans to parents received during 1999–2000. Does not include loans from family or friends to the student or commercial loans to parents (such as home equity loans).

Other types of aid

TOTOTHR

Indicates the total amount of aid received during 1999–2000 that was not classified as grants, student loans, or work-study. Includes PLUS loans, vocational rehabilitation and job training grants, and veteran’s benefits and military tuition aid.

Total work-study

TOTWKST

Indicates the total amount of all work-study awards received during 1999–2000. 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 1999–2000.

*DAS variable name****Undergraduate class level*****UGLVL2**

Undergraduate class level in 1999–2000, with priority to the highest class level reported on a federal student loan record. It is based first on the highest class level reported on any federal loan record for 1999–2000 in NSLDS; if not available, on the institution-reported class level in CADE; and if this was not available, on the student-reported class level in CATI. This variable was used to derive the Stafford loan maximum variables.

- First-year
- Second-year
- Third-year
- Fourth-year or more
- Unclassified/other

CAUTION about the class level variable: Undergraduate class level was reported in three separate sources: the institution records (CADE); the student interview (CATI); and the federal student loan records (NSLDS) if the student had taken out a loan. There were frequent discrepancies among these sources in reporting class level: when there were two sources available, about one-third disagreed; when all three sources were available, about one-half disagreed. In part this has to do with differences in timing. Some students advanced to a higher class level or into graduate programs during the year; others started new programs at the same or another institution, and a lower class level was then reported. This means that defining a class level variable depends on the priority given to the conflicting sources. (An alternative class level variable UGLVL1 was derived to be consistent with degree programs and is available in the Data Analysis System.)

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Appendix B—Technical Notes and Methodology

The 1999–2000 National Postsecondary Student Aid Study

The 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000) is a comprehensive nationwide study conducted by the U.S. Department of Education’s National Center for Education Statistics (NCES) to determine how students and their families pay for postsecondary education.⁵⁹ It also describes demographic and other characteristics of students enrolled. The study is based on a nationally representative sample of all students in postsecondary education institutions, including undergraduate, graduate, and first-professional students. For NPSAS:2000, information was obtained from more than 900 postsecondary institutions on approximately 50,000 undergraduate, 9,000 graduate, and 3,000 first-professional students. They represented 16.5 million undergraduates, 2.4 million graduate students, and 300,000 first-professional students who were enrolled at some time between July 1, 1999 and June 30, 2000 (the NPSAS year). Because they represent estimates of students enrolled at any time during the NPSAS year, these totals are larger than the fall 1999 enrollments reported in IPEDS. About 6 percent of the undergraduates were enrolled at more than one institution during the NPSAS year. For these students, tuition and student budgets at the second institution are not known, and they were excluded from the variables for tuition and total price of attendance, as well as the calculations of net price and need.

The response rate for obtaining institutional record data for all students was 97 percent and the weighted overall student interview response rate was 65.6 percent.⁶⁰ Because the student telephone interview response rates for NPSAS:2000 were less than 70 percent in some institutional sectors, an analysis was conducted to determine if Computer Assisted Telephone Interview (CATI) estimates were significantly biased due to CATI nonresponse.⁶¹ Considerable information was known for CATI nonrespondents and these data were used to analyze and reduce the bias. The distributions of several variables using the design-based, adjusted weights

⁵⁹For more information on the NPSAS survey, consult U.S. Department of Education, National Center for Education Statistics, *Methodology Report for the 1999–2000 National Postsecondary Student Aid Study* (NCES 2002–152) (Washington, DC: 2001). Additional information is also available at the NPSAS website <http://nces.ed.gov/npsas>.

⁶⁰Ibid.

⁶¹For nonresponse bias analysis, see U.S. Department of Education, National Center for Education Statistics, *National Postsecondary Student Aid Study, 1999–2000 (NPSAS:2000), CATI Nonresponse Bias Analysis Report* (NCES 2002–03) (Washington, DC: 2002), available at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=200203>

for study respondents (study weights) were found to be biased before CATI nonresponse adjustments. The CATI nonresponse and poststratification procedures, however, reduced the bias for these variables; and the remaining relative bias ranged from 0 to 0.35 percent.

Accuracy of Estimates

The statistics in this report are estimates derived from a sample. Two broad categories of error occur in such estimates: sampling and nonsampling errors. Sampling errors occur because observations are made only on samples of students, not entire populations. Nonsampling errors occur not only in sample surveys but also in complete censuses of entire populations. Nonsampling errors can be attributed to a number of sources: inability to obtain complete information about all students in all institutions in the sample (some students or institutions refused to participate, or students participated but answered only certain items); ambiguous definitions; differences in interpreting questions; inability or unwillingness to give correct information; mistakes in recording or coding data; and other errors of collecting, processing, sampling, and imputing missing data.

Data Analysis System

The estimates presented in this report were produced using the NPSAS:2000 undergraduate Data Analysis Systems (DAS) using the full sample study weight (STUDYWT) for all undergraduates.

The DAS software makes it possible for users to specify and generate their own tables. With the DAS, users can replicate or expand upon the tables presented in this report. In addition to the table estimates, the DAS calculates proper standard errors⁶² and weighted sample sizes for these estimates. For example, table B1 contains standard errors that correspond to compendium table 1.3, generated by the DAS. If the number of valid cases is too small to produce a reliable estimate (less than 30 cases), the DAS prints the message “low-N” instead of the estimate.

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

⁶²The NPSAS:2000 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 the linear terms of a Taylor series expansion. The procedure is typically referred to as the Taylor series method.

Table B1.—Standard errors for table 3.1-A: Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1999–2000

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loan ¹	Any other type of aid ²
Total	0.6	0.6	0.2	0.5	0.3
Institution type					
Public	0.7	0.7	0.2	0.5	0.3
Less-than-2-year	3.7	3.9	0.5	3.4	2.4
2-year	1.1	1.1	0.2	0.5	0.5
4-year	0.6	0.6	0.3	0.7	0.3
Nondoctorate-granting	1.2	1.3	0.7	1.4	0.5
Doctorate-granting	0.6	0.5	0.3	0.7	0.3
Private not-for-profit	0.7	1.0	0.8	1.2	0.6
Less-than-4-year	3.7	3.4	2.1	5.0	1.7
4-year	0.8	1.0	0.8	1.2	0.6
Nondoctorate-granting	1.1	1.5	1.2	1.8	0.9
Doctorate-granting	1.0	1.1	0.9	1.2	0.7
Private for-profit	1.3	1.9	0.3	2.6	1.4
More than one institution	1.1	1.2	0.3	0.9	0.6
Attendance pattern					
Full-time, full-year	0.5	0.6	0.4	0.6	0.3
Full-time, part-year	1.3	1.2	0.3	1.5	0.7
Part-time, full-year	0.9	0.9	0.2	0.7	0.3
Part-time, part-year	1.0	0.8	0.1	0.4	0.6
Local residence					
On campus	0.8	0.9	0.7	0.8	0.5
Off campus	0.7	0.7	0.2	0.6	0.3
With parents/other relatives	1.0	0.9	0.3	0.7	0.3
Tuition and fees ³					
Less than \$500	1.3	1.2	0.3	0.3	0.3
\$500–999	1.5	1.4	0.2	0.7	1.2
\$1,000–1,999	1.0	1.0	0.3	0.8	0.5
\$2,000–3,999	0.8	0.9	0.4	0.9	0.4
\$4,000–7,999	0.9	0.9	0.6	1.2	0.6
\$8,000 or more	0.7	1.1	1.0	0.9	0.6
Price of attendance ³					
Less than \$4,000	1.0	1.0	0.1	0.2	0.3
\$4,000–7,999	1.1	1.0	0.2	0.7	0.7
\$8,000–11,999	0.8	0.8	0.4	0.8	0.4
\$12,000–15,999	0.8	0.9	0.5	0.9	0.5
\$16,000 or more	0.7	1.0	0.9	0.9	0.6
Gender					
Male	0.7	0.7	0.2	0.6	0.3
Female	0.7	0.6	0.2	0.6	0.3
Race					
One race					
White	0.6	0.6	0.2	0.5	0.2
Black or African American	1.4	1.5	0.5	1.8	0.8
Asian	1.7	1.6	0.7	1.4	0.6
American Indian/Alaska Native	3.4	3.4	0.8	2.6	1.9
Native Hawaiian/other Pacific Islander	4.6	4.0	0.8	3.4	1.5
Other race	1.8	1.7	0.7	1.5	0.8
More than one race	2.6	2.4	1.0	1.8	0.9

See footnotes at end of table.

Table B1.—Standard errors for table 3.1-A: Percentage of undergraduates receiving aid according to type of aid, by institutional and student characteristics: 1999–2000—Continued

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loan ¹	Any other type of aid ²
Hispanic or Latino (any race)					
Not Hispanic or Latino	0.6	0.6	0.2	0.5	0.3
Hispanic or Latino	1.6	1.6	0.5	1.2	0.7
Age as of 12/31/99					
18 years or younger	1.2	1.2	0.6	1.0	0.5
19–23 years	0.6	0.6	0.3	0.6	0.2
24–29 years	1.1	1.0	0.2	0.9	0.5
30–39 years	1.0	1.0	0.3	0.8	0.5
40 years or older	1.4	1.2	0.2	0.6	0.8
Dependency status					
Dependent	0.6	0.6	0.3	0.6	0.3
Independent	0.9	0.8	0.1	0.7	0.4
Unmarried, no dependents	1.0	0.9	0.2	0.9	0.4
Married, no dependents	1.4	1.1	0.2	0.7	0.7
Single parent	1.2	1.2	0.3	1.0	0.6
Married parents	1.1	1.0	0.3	0.8	0.5
Dependency and income level in 1998					
Dependent					
Less than \$20,000	1.1	1.2	0.8	1.3	0.5
\$20,000–39,999	1.0	1.0	0.6	1.1	0.5
\$40,000–59,999	1.0	1.0	0.6	1.0	0.5
\$60,000–79,999	1.2	1.1	0.6	1.0	0.5
\$80,000–99,999	1.4	1.2	0.5	1.2	0.6
\$100,000 or more	1.0	0.9	0.4	0.8	0.5
Independent					
Less than \$10,000	0.9	1.0	0.4	1.2	0.5
\$10,000–19,999	1.4	1.3	0.3	1.2	0.5
\$20,000–29,999	1.4	1.3	0.3	1.0	0.7
\$30,000–49,999	1.2	1.1	0.3	0.8	0.7
\$50,000 or more	1.2	1.0	0.1	0.5	0.6
Income percentile rank					
Lowest quartile	0.7	0.7	0.4	0.9	0.3
Middle quartiles	0.7	0.6	0.2	0.6	0.3
Highest quartile	0.8	0.6	0.2	0.5	0.4
Aid status					
No aid	0.0	0.0	0.0	0.0	0.0
Received aid	0.0	0.5	0.3	0.8	0.4
Grant status					
No grants	0.6	0.0	0.1	0.4	0.4
Received grants	0.0	0.0	0.4	0.8	0.3
Loan status					
No loans	0.7	0.7	0.1	0.0	0.3
Received loans ⁴	0.0	0.6	0.5	0.0	0.4

¹Excludes PLUS loans.

²Includes PLUS loans, veteran's benefits, job training grants, and unidentified types of aid.

³Excludes students attending more than one institution.

⁴"Loans" only include loans to students. Parent PLUS loans are categorized as "other aid."

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

must be adjusted with the design effects to take into account the stratified sampling method used in the NPSAS surveys.

For more information about the NPSAS:2000 and other Data Analysis Systems, consult the NCES DAS website (www.nces.ed.gov/das) or contact:

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Statistical Procedures

Two types of statistical procedures were employed in this report: testing differences between means (or proportions) and testing linear trends. Each procedure is described below.

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,⁶³ 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.

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:

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

⁶³A Type I error occurs when one concludes that a difference observed in a sample reflects a true difference in the population from which the sample was drawn, when no such difference is present.

where r is the correlation between the two estimates.⁶⁴ This formula is used when comparing two percentages from a distribution that adds to 100. If the comparison is between the mean of a subgroup and the mean of the total group, the following formula is used:

$$t = \frac{E_{\text{sub}} - E_{\text{tot}}}{\sqrt{se_{\text{sub}}^2 + se_{\text{tot}}^2 - 2p se_{\text{sub}}^2}} \quad (3)$$

where p is the proportion of the total group contained in the subgroup.⁶⁵ 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 students in the specific categories used for comparison. Hence, a small difference compared across a large number of students would produce a large t statistic.

A second hazard in reporting statistical tests for each comparison occurs when making multiple comparisons among categories of an independent variable. For example, when making paired comparisons among different levels of income, the probability of a Type I error for these comparisons taken as a group is larger than the probability for a single comparison. When more than one difference between groups of related characteristics or “families” are tested for statistical significance, one must apply a standard that assures a level of significance for all of those comparisons taken together.

Comparisons were made in this report only when $p \leq .05/k$ for a particular pairwise comparison, where that comparison was one of k tests within a family. This guarantees both that the individual comparison would have $p \leq .05$ and that for k comparisons within a family of possible comparisons, the significance level for all the comparisons will sum to $p \leq .05$.⁶⁶

For example, in a comparison of males and females, only one comparison is possible (males versus females). In this family, $k=1$, and the comparison can be evaluated without adjusting the significance level. When students are divided into five age categories (18 or younger, 19–23, 24–29, 30–39 and 40 or older) and all possible comparisons are made, then $k=10$

⁶⁴U.S. Department of Education, National Center for Education Statistics, A Note from the Chief Statistician, no. 2, 1993.

⁶⁵Ibid.

⁶⁶The standard that $p \leq .05/k$ for each comparison is more stringent than the criterion that the significance level of the comparisons should sum to $p \leq .05$. For tables showing the t statistic required to ensure that $p \leq .05/k$ for a particular family size and degrees of freedom, see Olive Jean Dunn, “Multiple Comparisons Among Means,” *Journal of the American Statistical Association* 56 (1961): 52–64.

and the significance level of each test must be $p \leq .05/10$, or $p \leq .005$. The formula for calculating family size (k) is as follows:

$$k = \frac{j(j-1)}{2} \quad (4)$$

where j is the number of categories for the variable being tested. In the case of age, there are five age groups, so substituting 5 for j in equation 4, results in the following family size.

$$k = \frac{5(5-1)}{2} = 10 \quad (5)$$

Linear Trends

While many descriptive comparisons in this report were tested using Student's t statistic, some comparisons among categories of an ordered variable with three or more levels involved a test for a linear trend across all categories, rather than a series of tests between pairs of categories. In this report, when differences among percentages were examined relative to a variable with ordered categories, Analysis of Variance (ANOVA) was used to test for a linear relationship between the two variables. To do this, ANOVA models included orthogonal linear contrasts corresponding to successive levels of the independent variable. The squares of the Taylorized standard errors (that is, standard errors that were calculated by the Taylor series method), the variance between the means, and the unweighted sample sizes were used to partition total sum of squares into within- and between-group sums of squares. These were used to create mean squares for the within- and between-group variance components and their corresponding F statistics, which were then compared with published values of F for a significance level of .05.⁶⁷ Significant values of both the overall F and the F associated with the linear contrast term were required as evidence of a linear relationship between the two variables. Means and Taylorized standard errors were calculated by the DAS. Unweighted sample sizes are not available from the DAS and were provided by NCES.

⁶⁷More information about ANOVA and significance testing using the F statistic can be found in any standard textbook on statistical methods in the social and behavioral sciences.