



National Postsecondary
Student Aid Study

U.S. Department of Education
NCES 2006-186

Student Financing of Undergraduate Education: 2003-04

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

Statistical Analysis Report



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

Statistical Analysis Report

August 2006

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Executive Summary

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

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

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

¹ Compendium tables 1.5 and 1.6.

Data and Methods

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

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

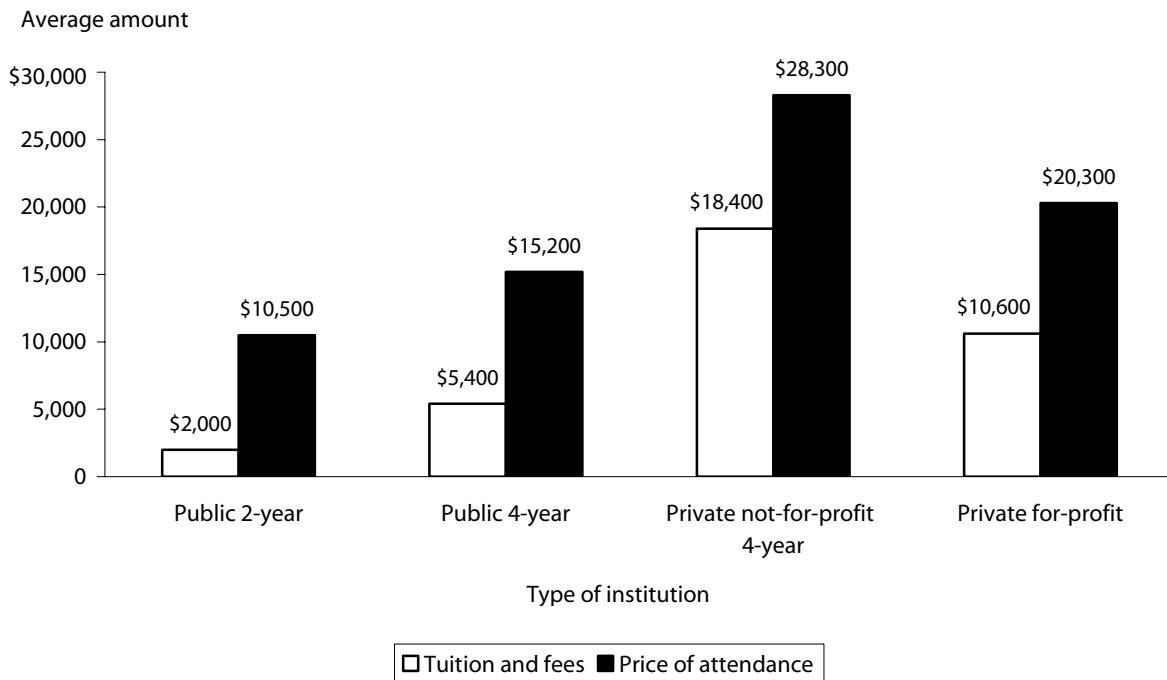
Tuition and Total Price of Attendance in 2003–04

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

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

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

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



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

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

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

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

Financial Aid in 2003–04

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

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

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

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

Net Price of Attendance in 2003–04

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

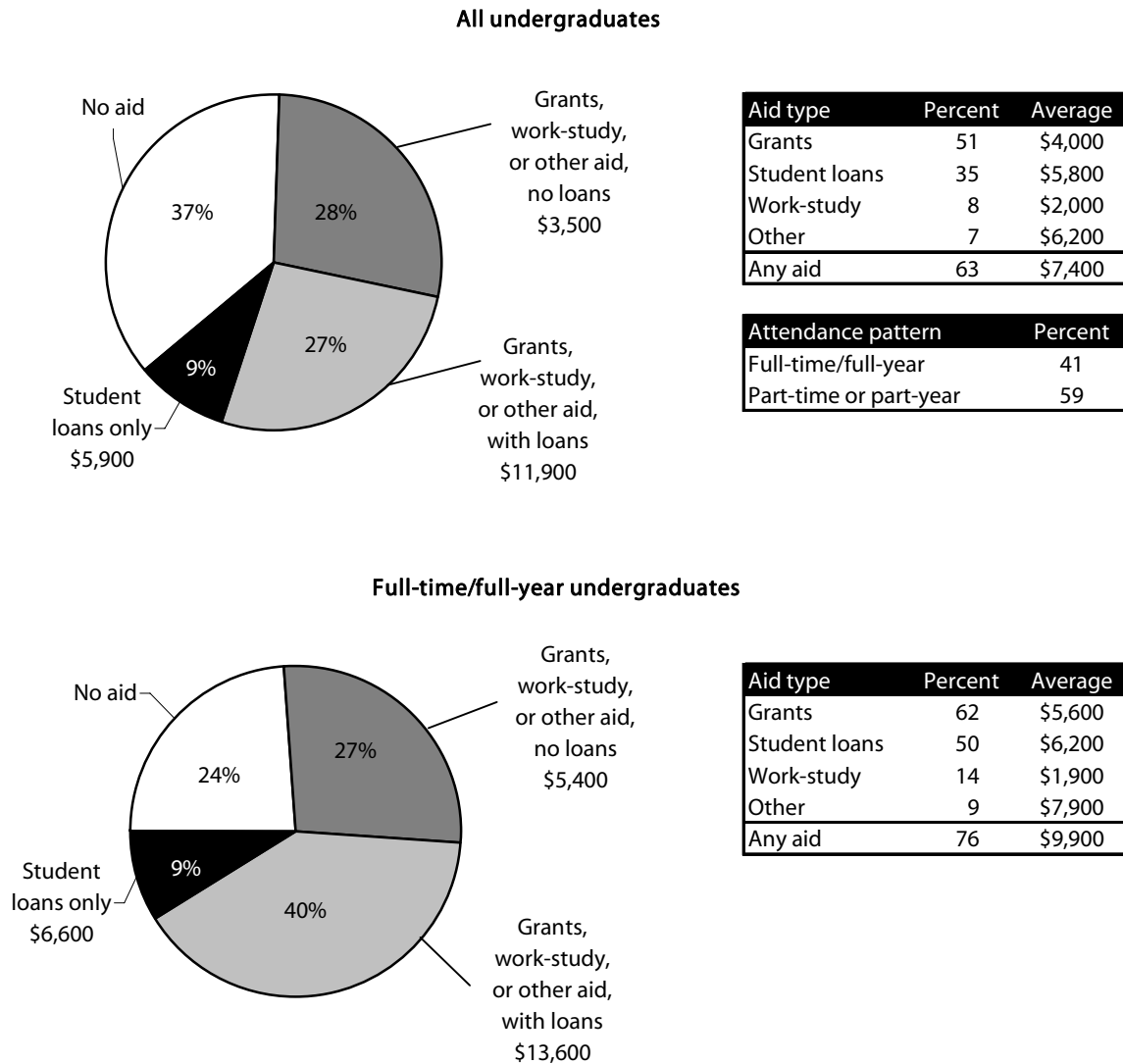
Net Tuition in 2003–04

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

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

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

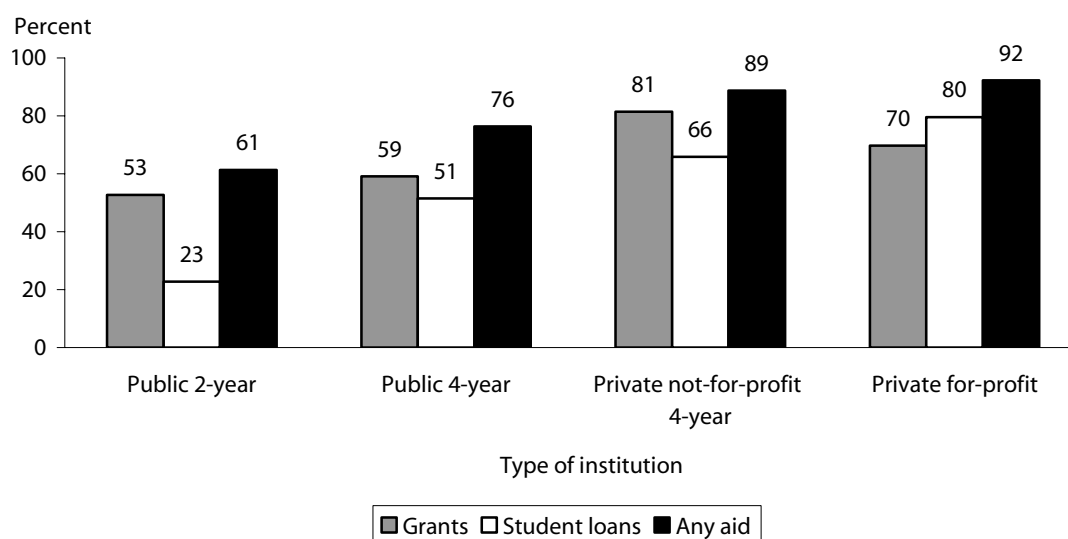
Figure B. Percentage distribution of undergraduates by type of aid package, percentage receiving different types of aid, and average amount of aid for aided students: 2003–04



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

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

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



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

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

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

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

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

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

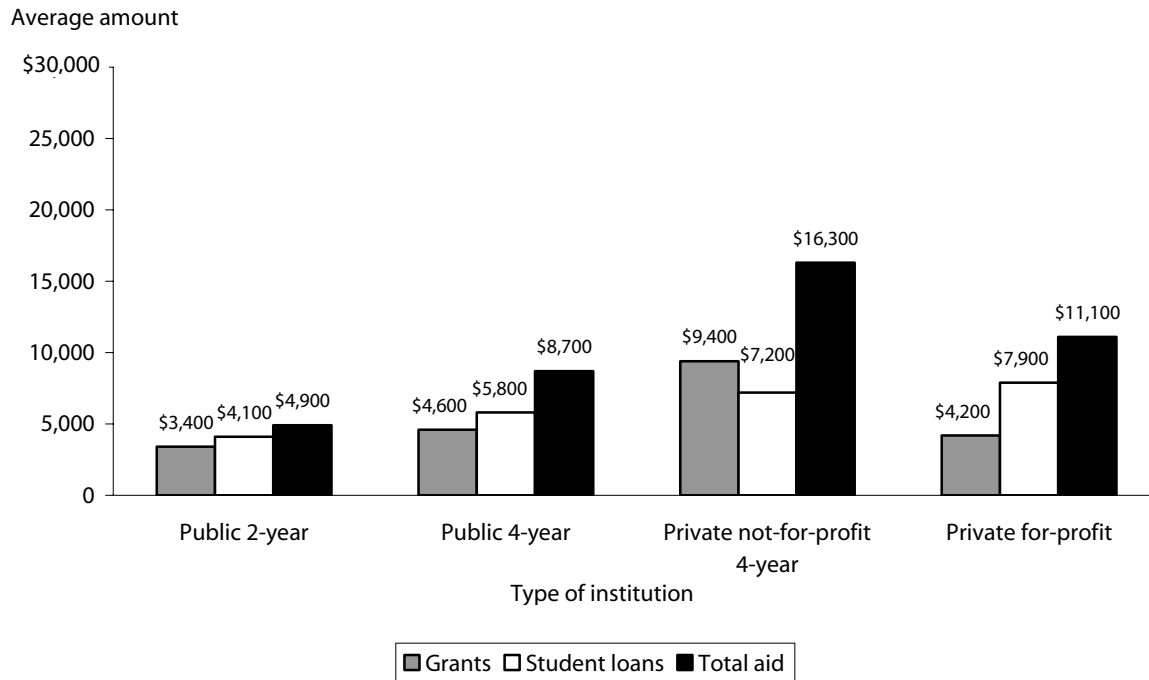
⁶ Compendium table 1.4.

⁷ Compendium table 1.4 and text figure 7.

⁸ Compendium table 1.4 and text figure 8.

⁹ Compendium table 1.4 and text figure 10.

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



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

Federal Education Tax Credits and Deductions in 2003–04

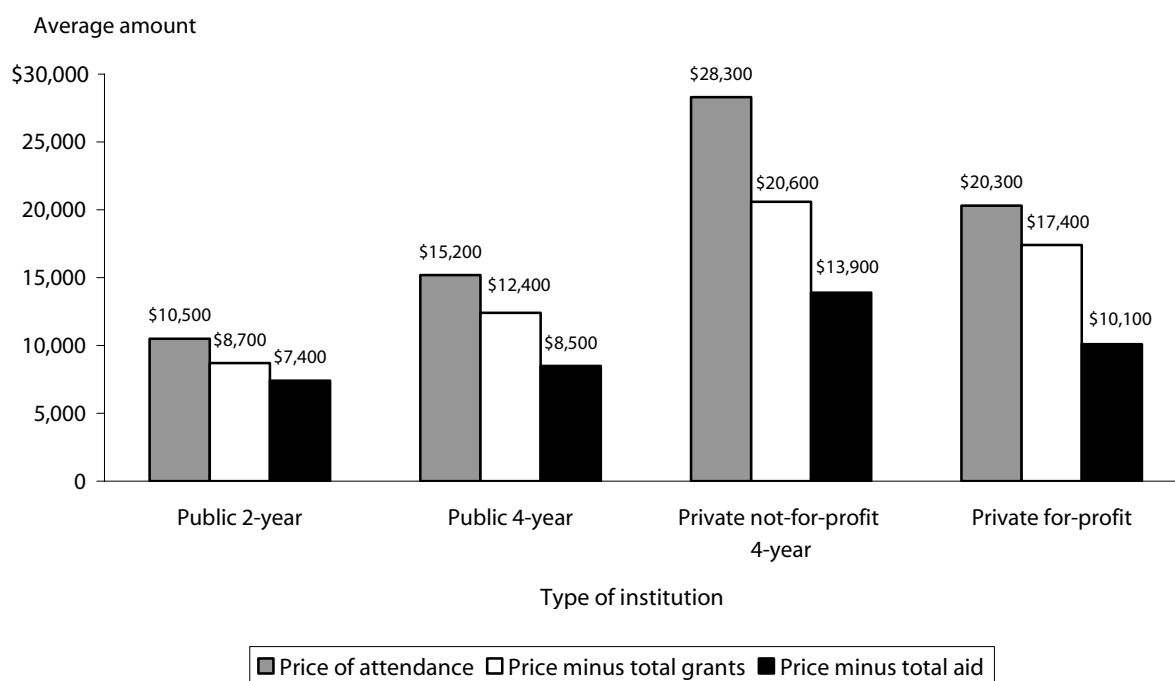
In addition to the traditional types of financial aid described above, the federal government provides financial assistance to postsecondary students and their families through education tax credits and deductions that reduce the amount of federal income tax owed. There are three types of federal education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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

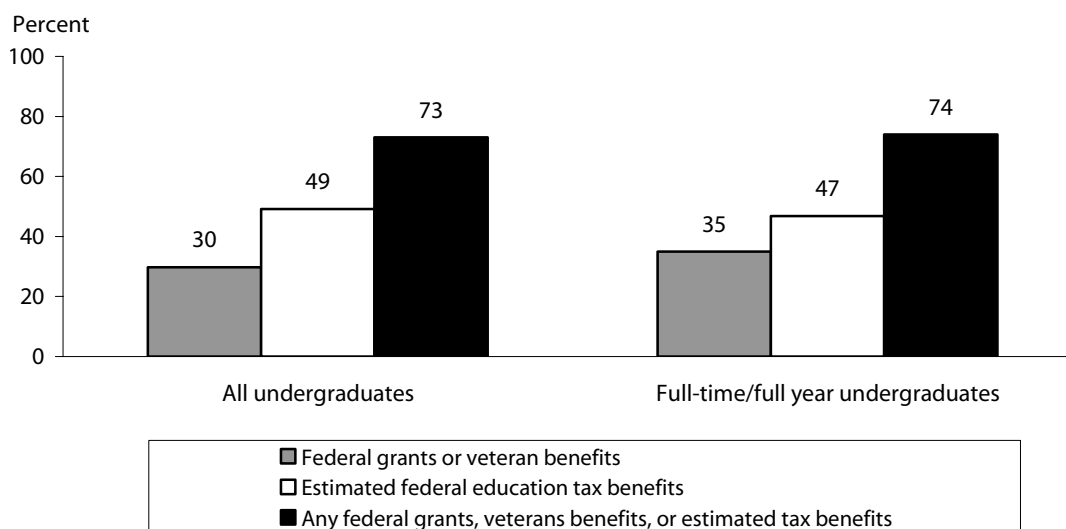
The NPSAS:04 data on net tuition, income, federal taxes, class level, and attendance status were used to identify the students in the sample who met the eligibility requirements for each of the three federal education tax benefits and to estimate the amount of those benefits for which they were eligible.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

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

¹² See appendix B for details about the methodology.

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

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



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

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

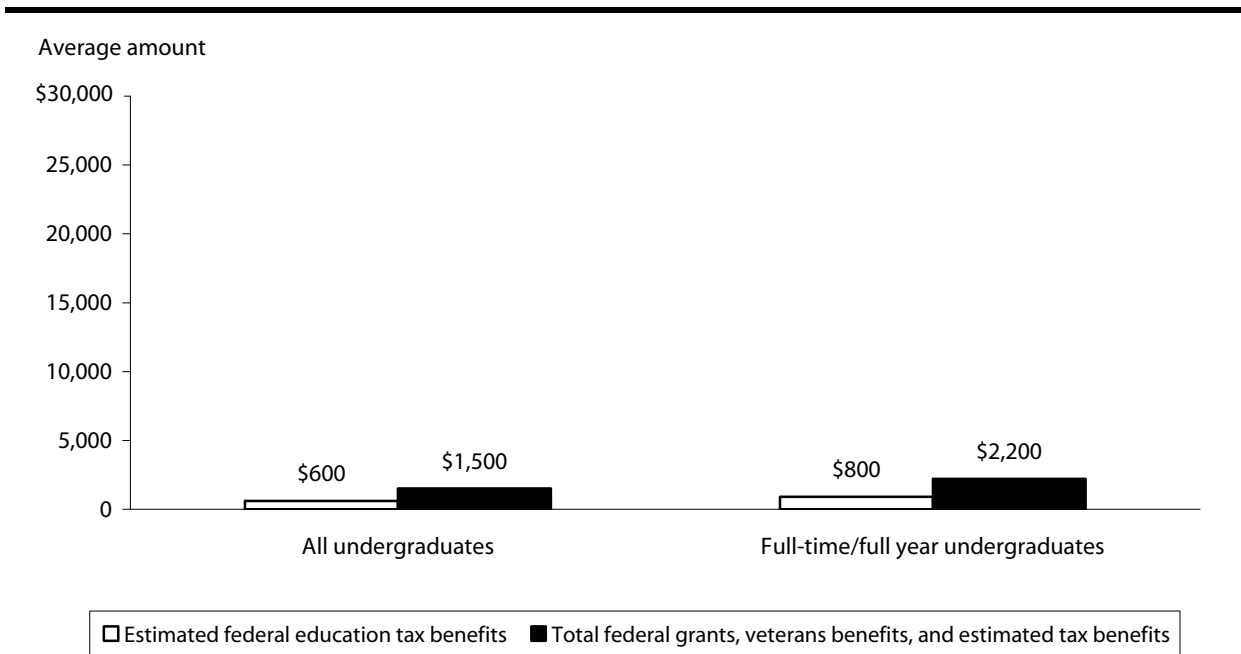
(figure G). Among full-time undergraduates, 47 percent are estimated to have received the federal tax benefits, and the estimated average value of the benefits to these students was \$900.

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

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

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

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



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

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

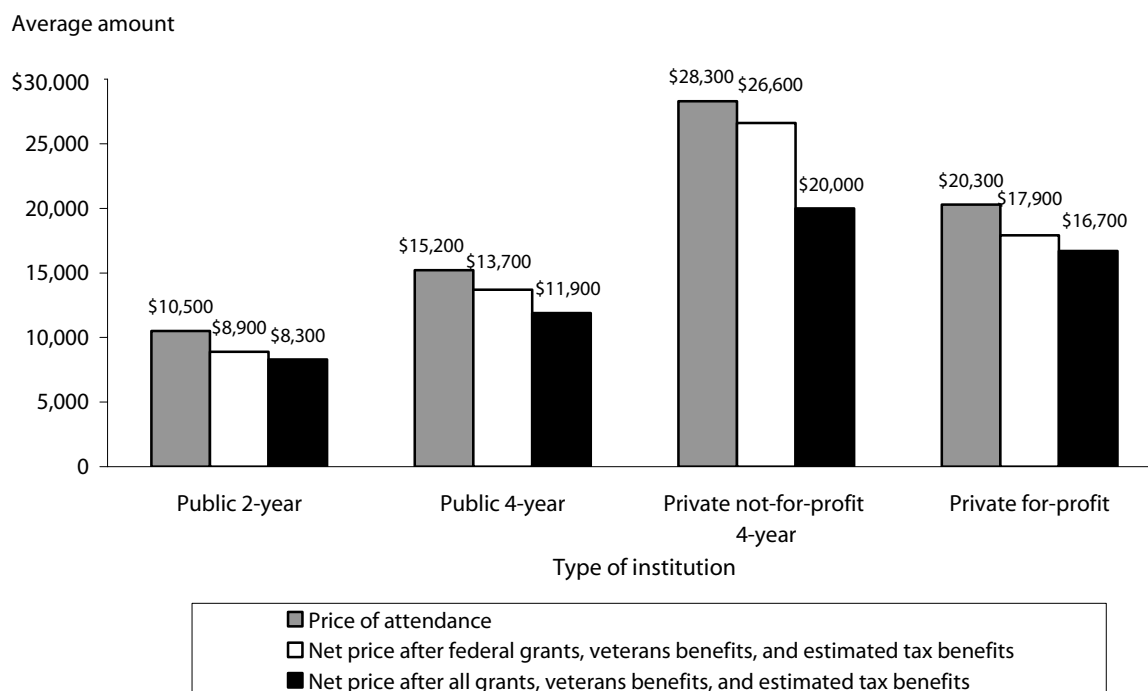
Summary and Conclusion

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

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

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

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



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

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

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

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

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

¹⁵ Compendium table 1.5.

Foreword

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

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

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

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

Acknowledgments

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

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

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

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

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

Introduction

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Tuition and Total Price of Attendance in 2003–04

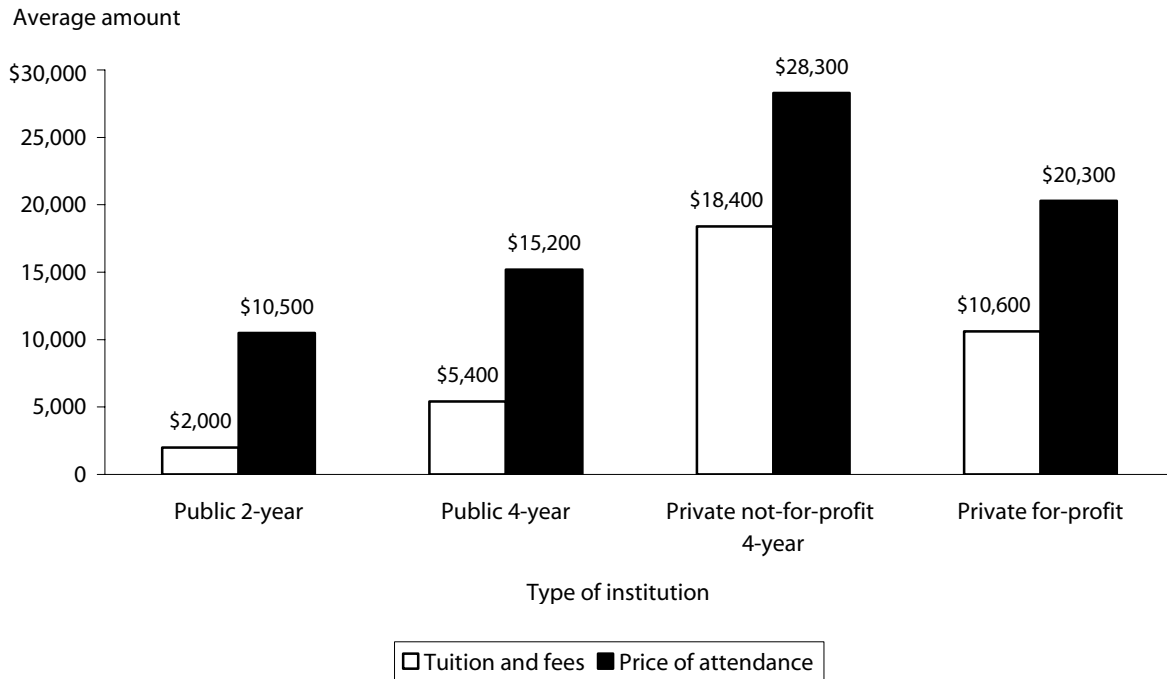
A basic component of postsecondary prices is the tuition and required fees charged by the institution for enrollment. “Tuition” generally refers to the price of instruction, while “fees” usually refer to charges for other services provided by the campus.⁵ In 2003–04, average tuition and fees for full-time/full-year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

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

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

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

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



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

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

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

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

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

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

Financial Aid in 2003–04

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

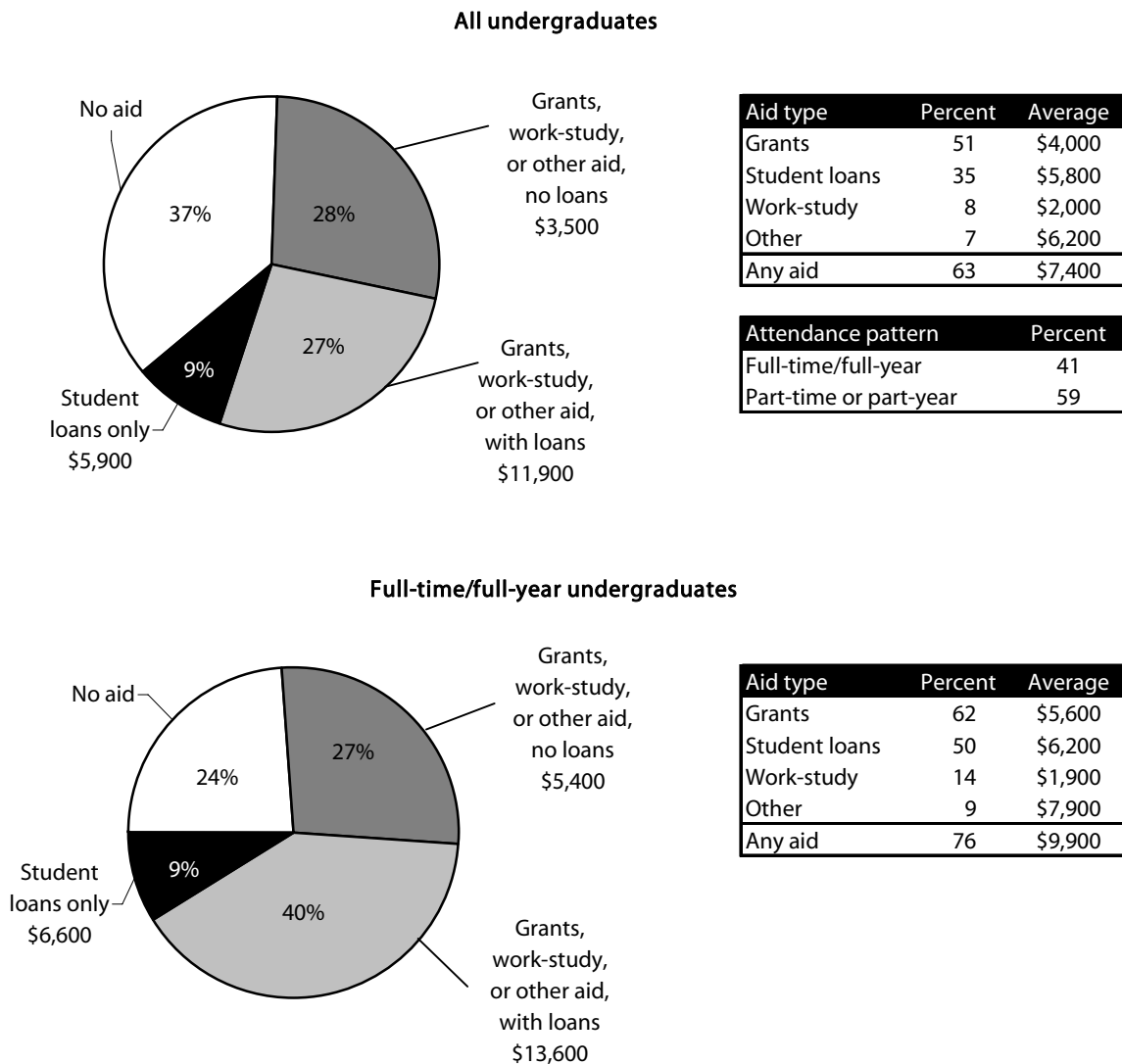
In 2003–04, 63 percent of all undergraduates received some type of traditional financial aid from federal, state, institutional, or other sources (figure 2). Among full-time undergraduates, about three-fourths (76 percent) received financial aid, and the average total amount received was \$9,900. Sixty-two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

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

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

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

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



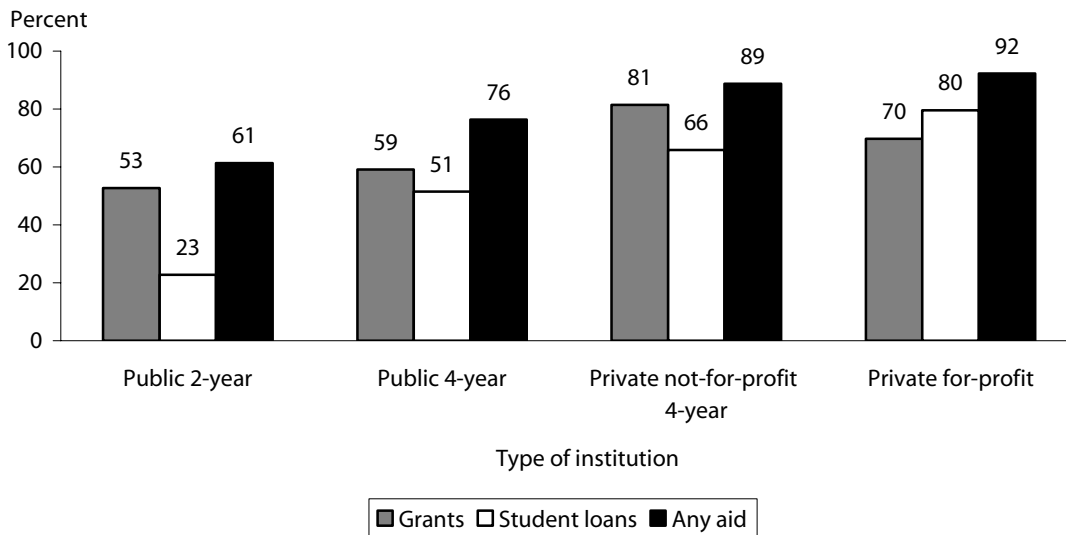
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Student loans may be from any source, but exclude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

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

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

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

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



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

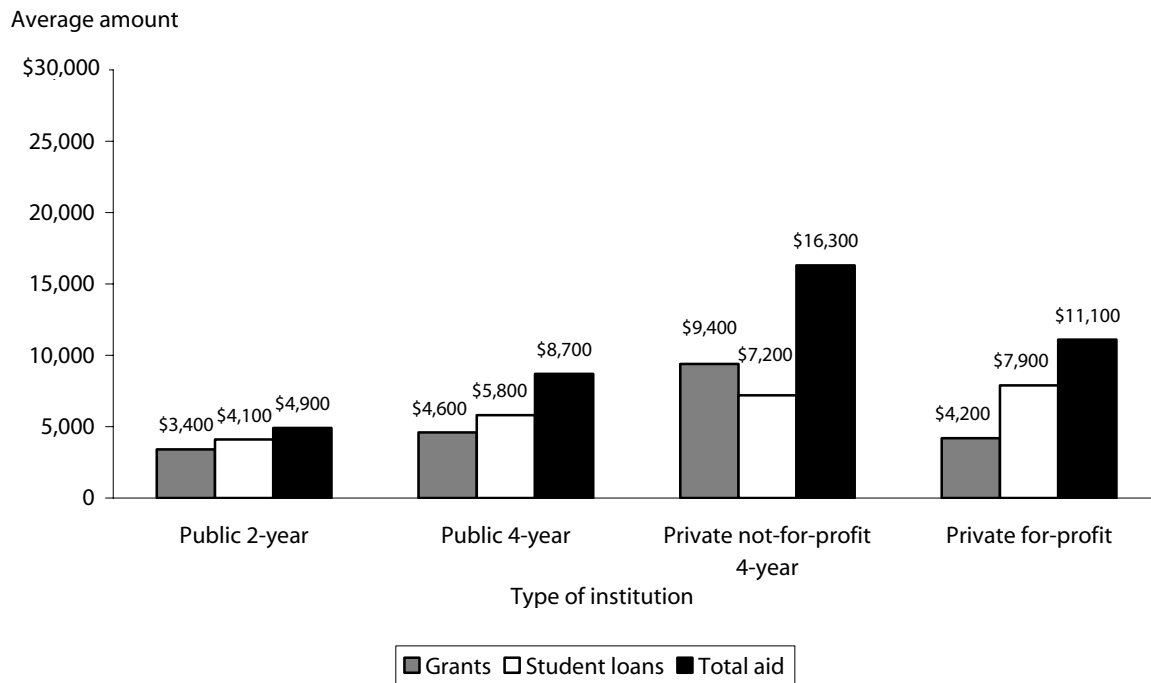
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

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

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

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

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

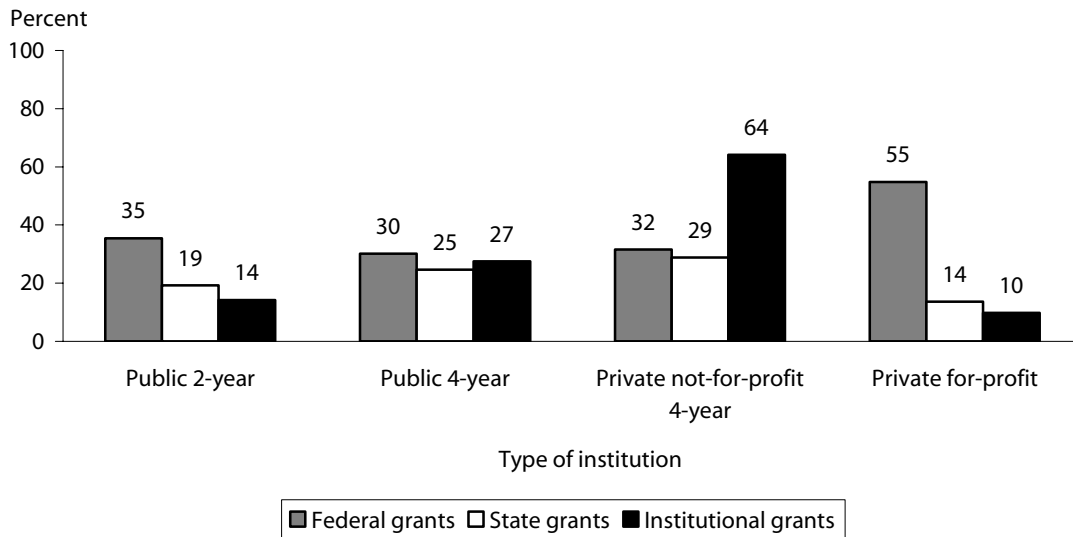


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources,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

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

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

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



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

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

¹¹ Compendium table 1.2.

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

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

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

Net Price of Attendance in 2003–04

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

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

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

¹⁴ Compendium table 1.1.

¹⁵ Compendium table 1.3.

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

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

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

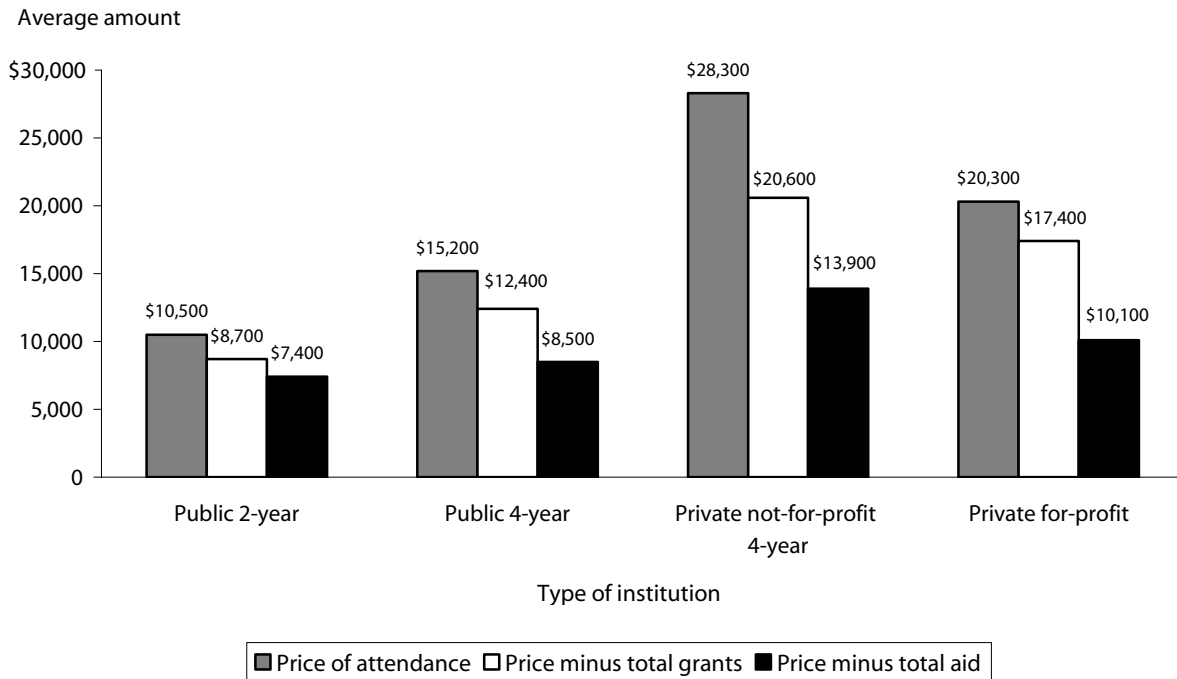
The average out-of-pocket net price of attendance after all financial aid (including loans) for all full-time undergraduates in 2003–04 (whether or not they received any financial aid) was \$7,400 at public 2-year institutions, \$8,500 at public 4-year institutions, \$10,100 at private for-profit institutions,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

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

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

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

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



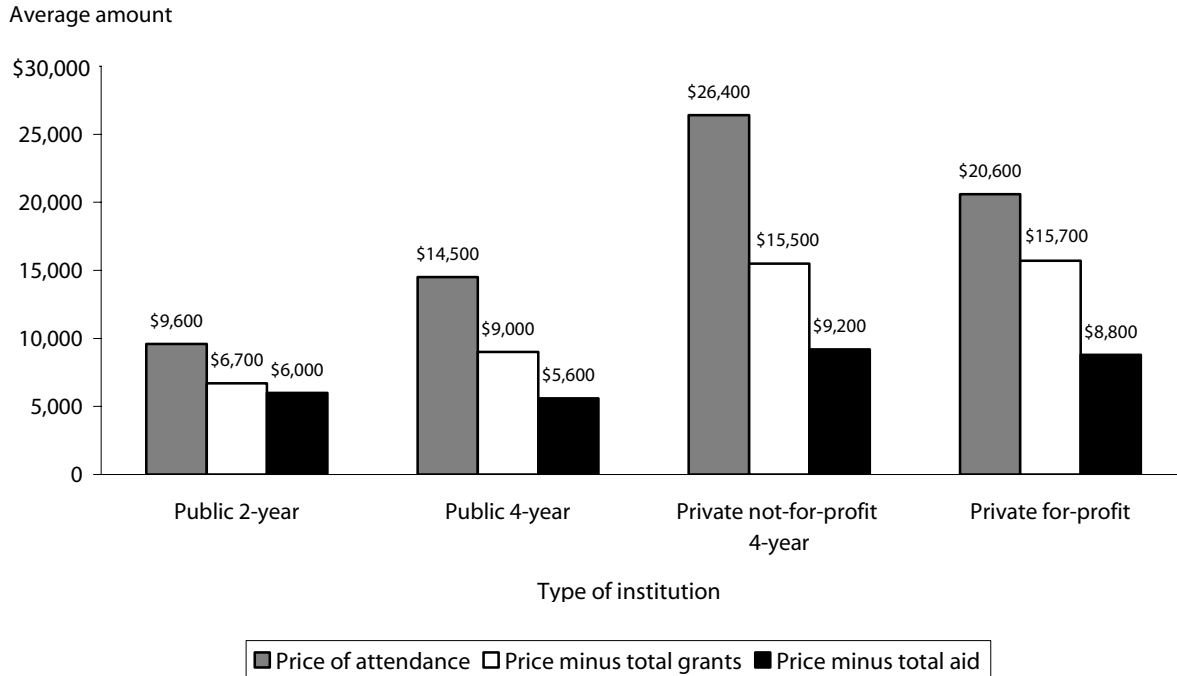
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all other expenses related to enrollment such as books and supplies, room and board, transportation, and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

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

Net Tuition in 2003–04

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

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



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

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

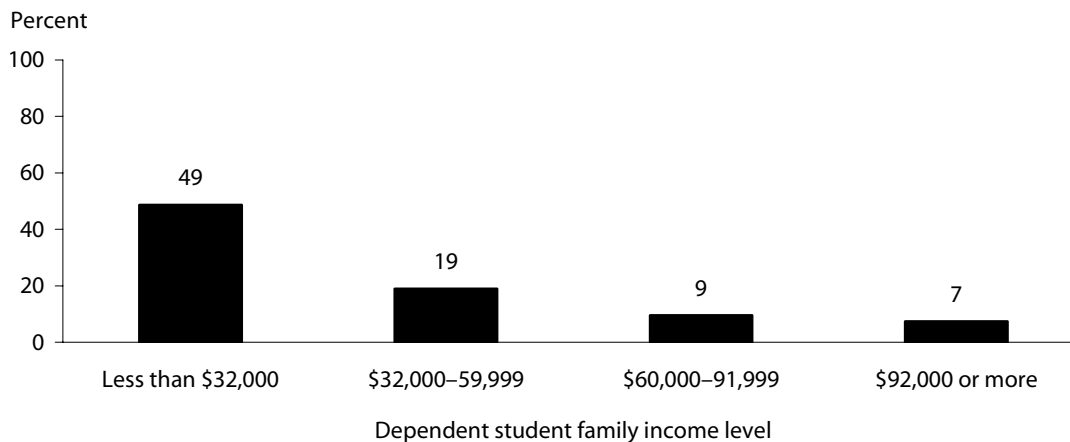
values were set to zero; that is, if the grant amount covered more than tuition and fees, the student did not have to pay any of the tuition and fees charged by the institution.¹⁸

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

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

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

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



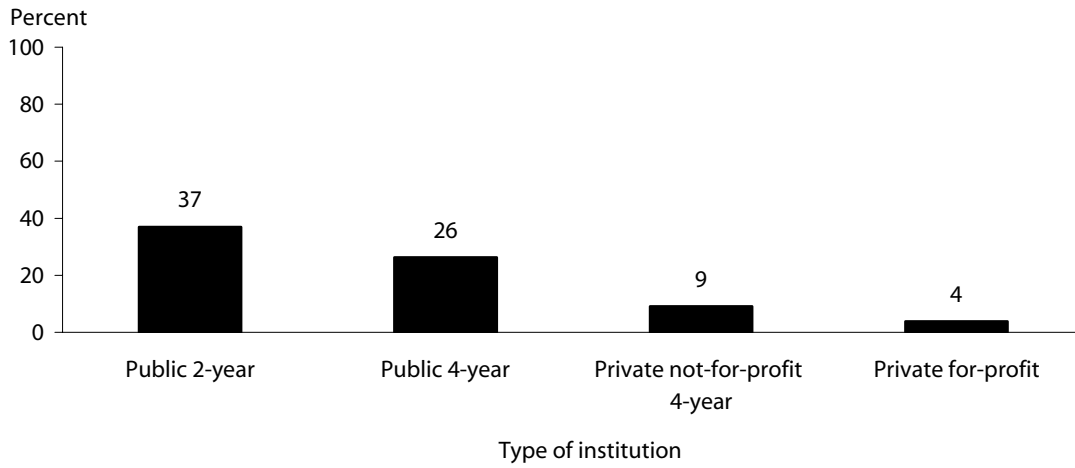
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships, or tuition waivers from federal, state, institutional, or private sources, including employers. Grants do not include federal veterans benefits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

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

¹⁹ Compendium table 1.4.

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

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



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

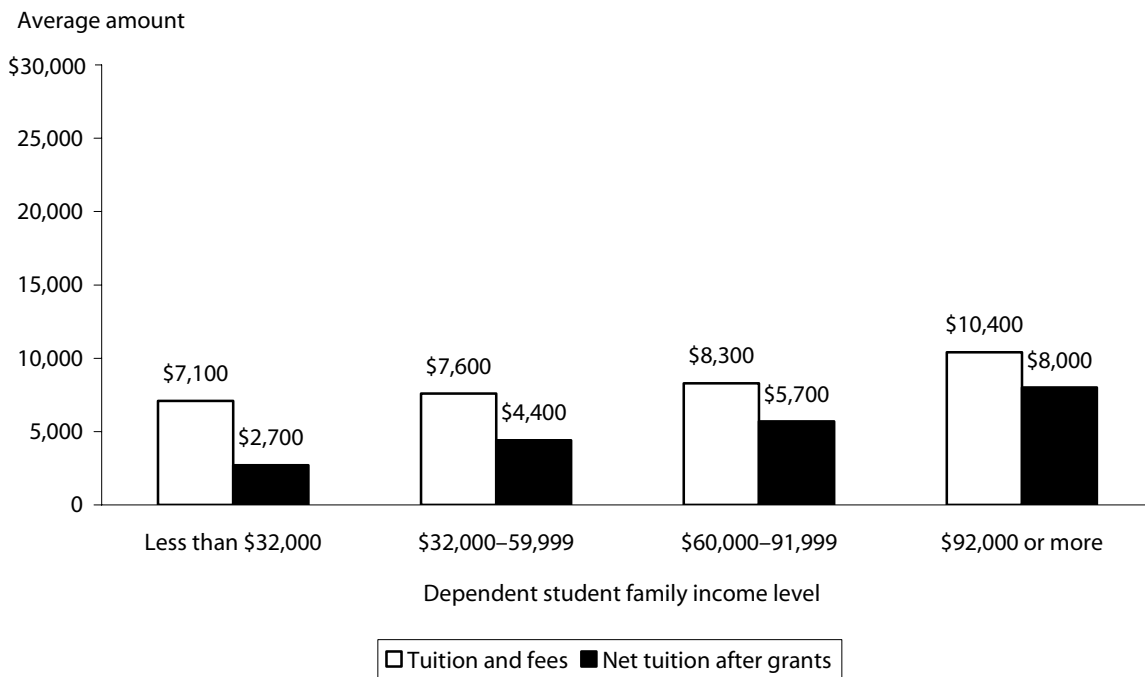
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

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

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

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

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



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

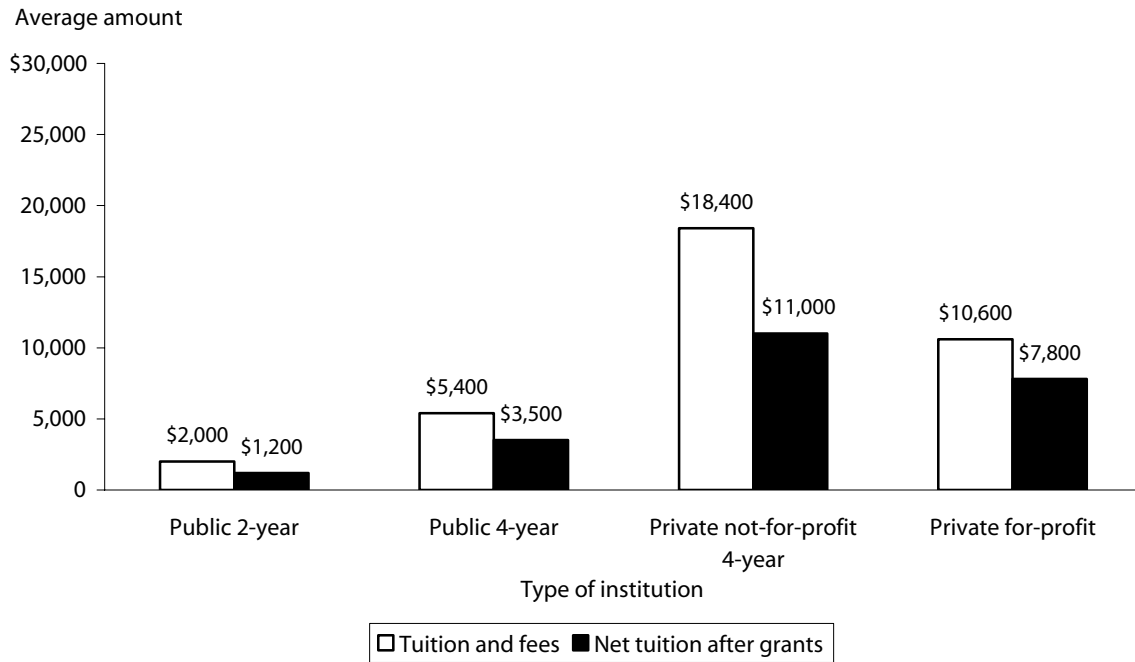
SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

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

Federal Education Tax Credits and Deductions in 2003–04

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

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



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

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

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

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

²² See appendix B for more details.

²³ Compendium tables 1.5 and 1.6.

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

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

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

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

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

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

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

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

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

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

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

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

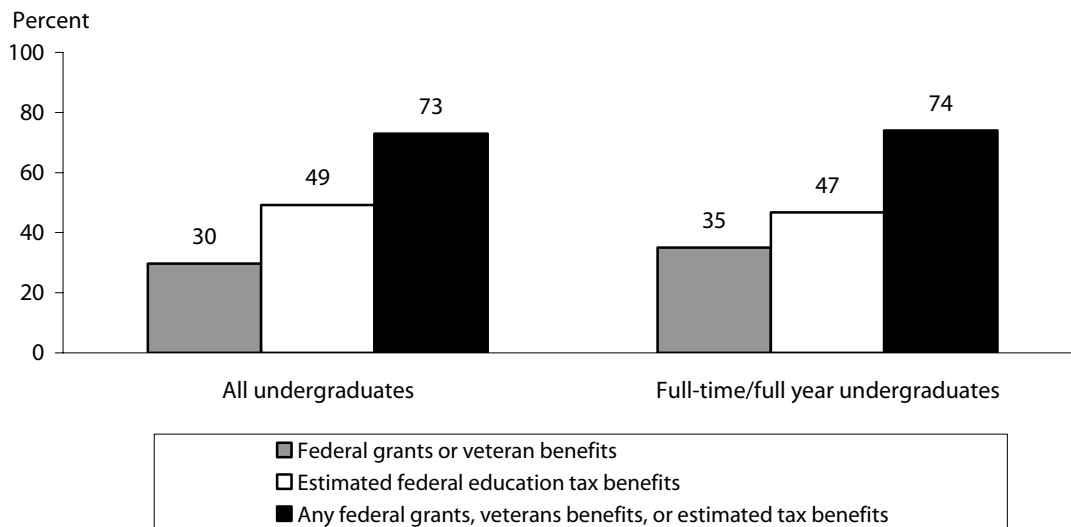
²⁷ In addition to the income limits, the amount of the tax credit benefits are phased out for single filers with incomes above \$41,000 and married filers with incomes above \$83,000.

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

²⁹ See appendix B for details.

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

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



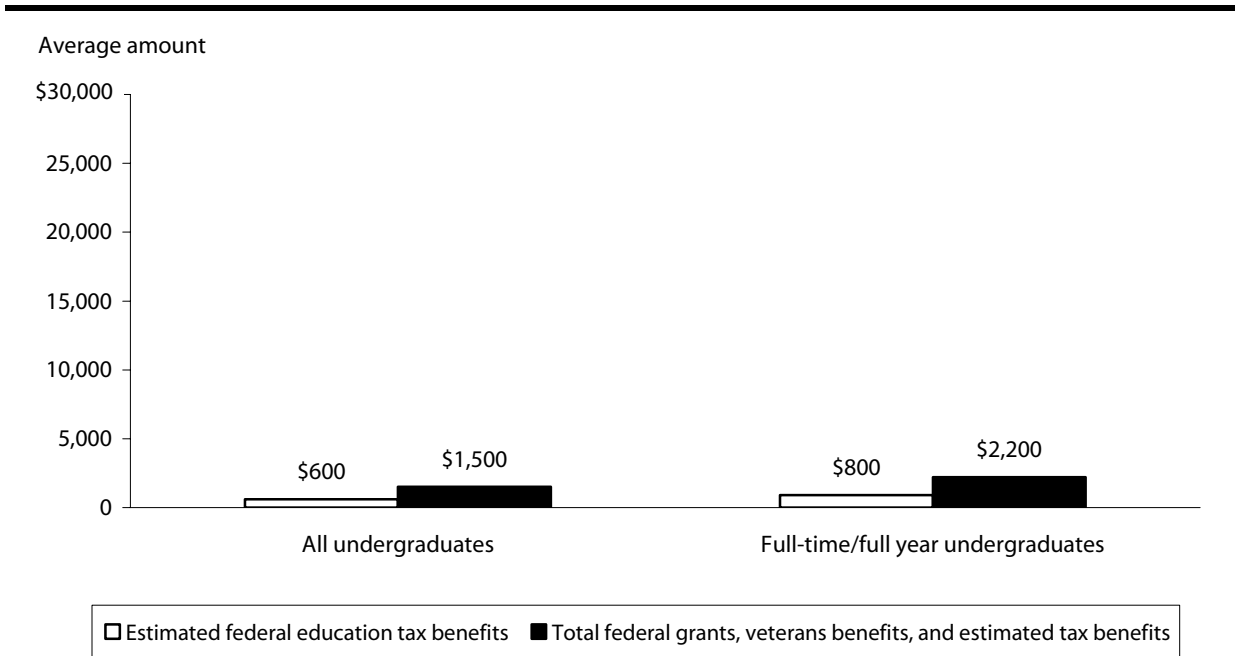
NOTE: Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming the Hope or Lifetime Learning tax credits or the Tuition and Fees deduction.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

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

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

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

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

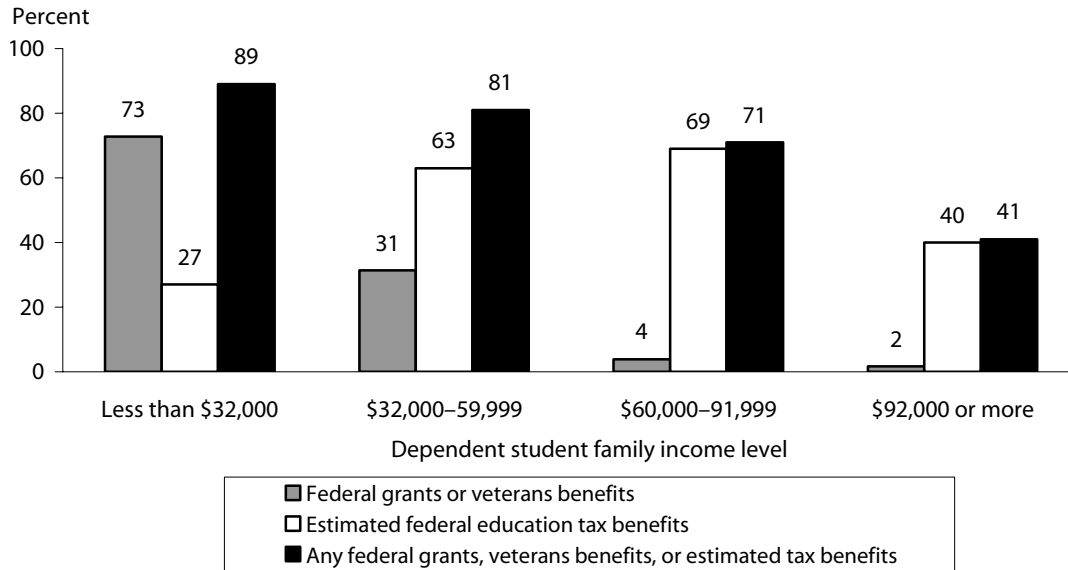


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming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

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

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

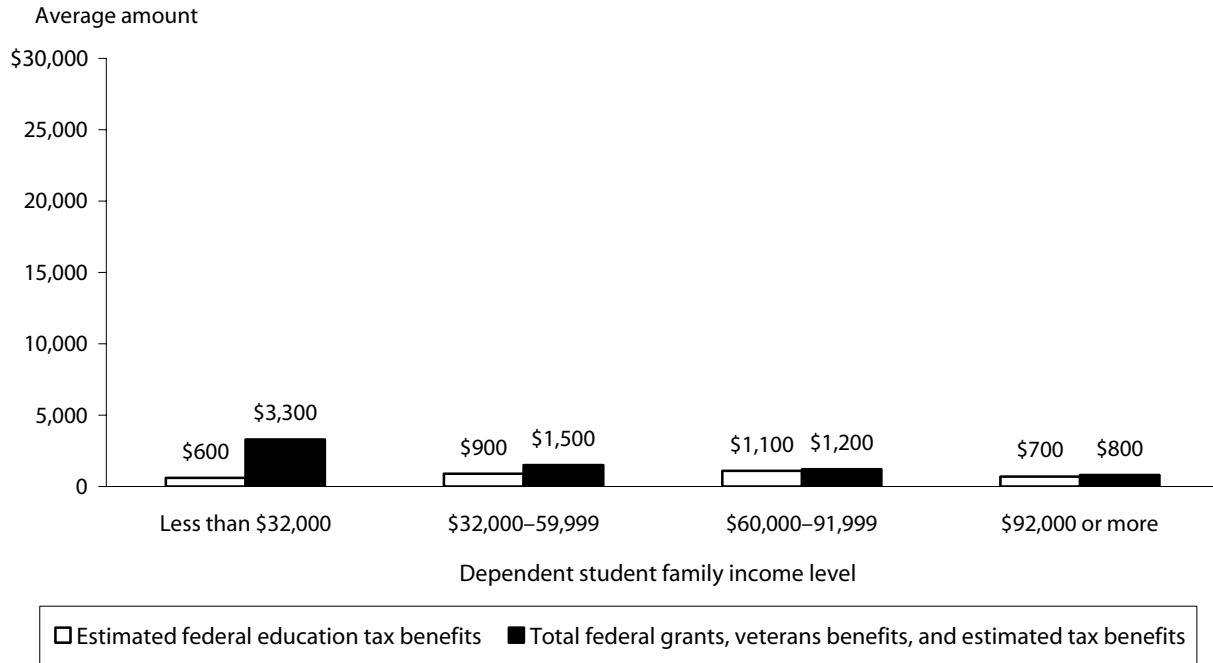
Figure 13. Percentage of full-time/full-year dependent undergraduates who received federal grants or veterans benefits, estimated federal education tax benefits, and any federal grants, veterans benefits, or estimated tax benefits, by family income level: 2003–04



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

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

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

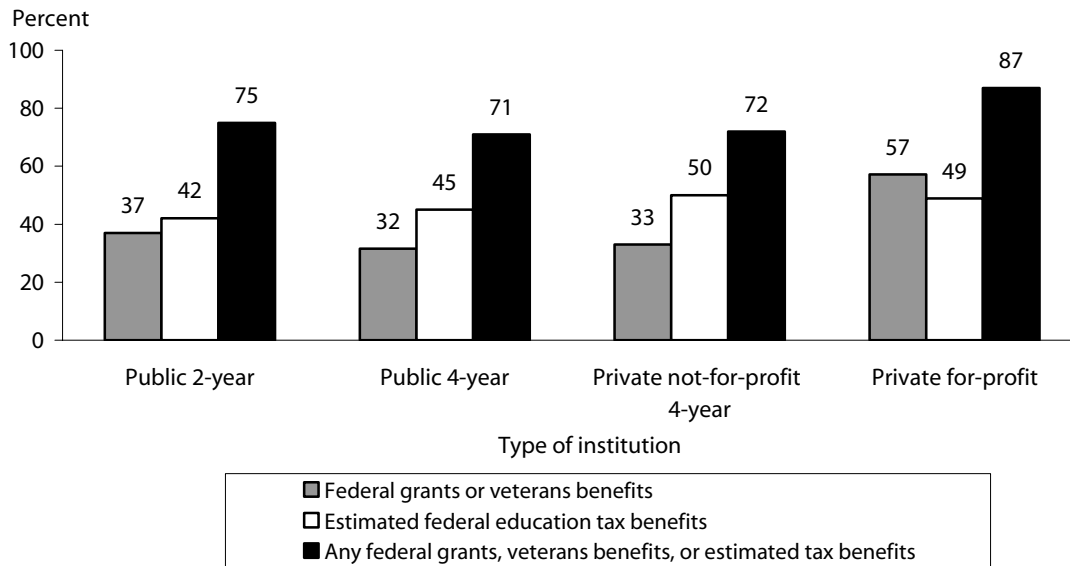


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming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

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

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

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



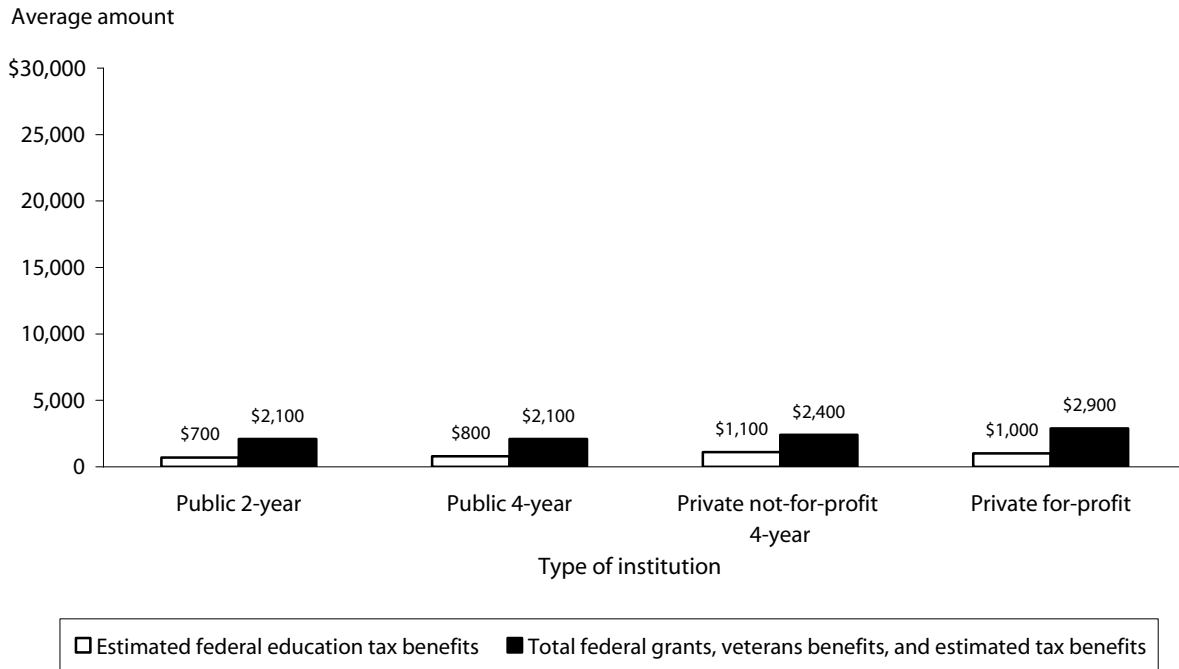
NOTE: Percentages with a type of institution all have the same denominator (all full-time/full-year students in that type of institution). Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount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

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

Summary and Conclusions

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

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

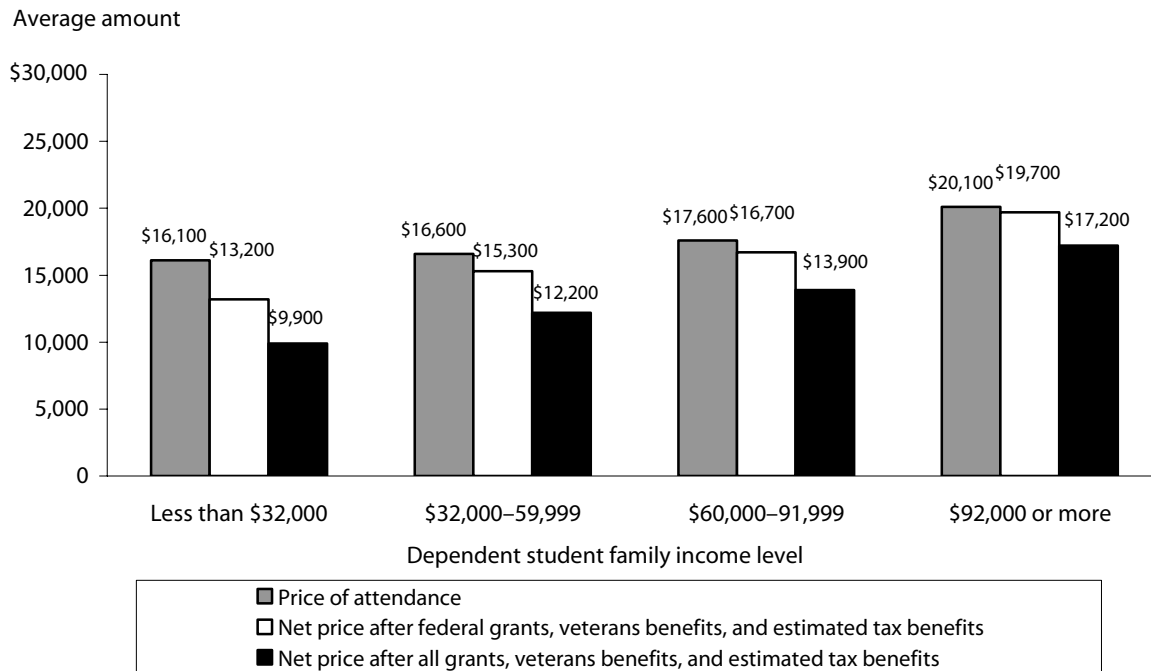


NOTE: Aid averages are for those students who received the specified type of aid. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Federal education tax benefits are the estimated amount of the reduction in federal tax liability by claiming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

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

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

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

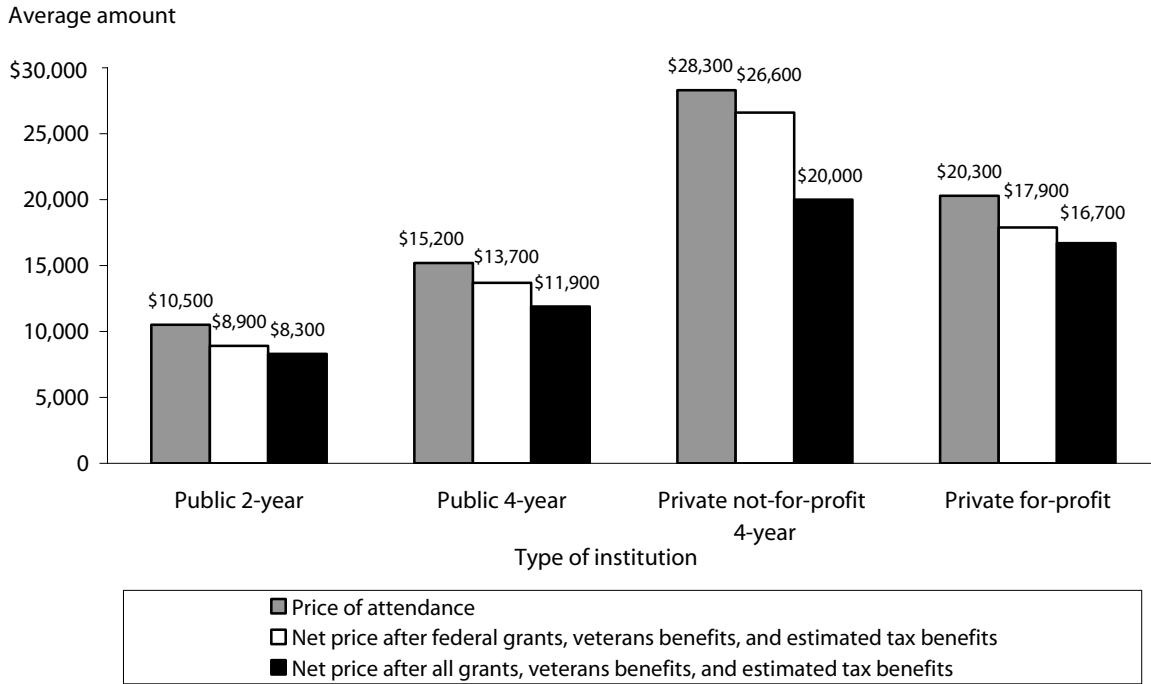


NOTE: Average amounts are for all students, including those who received no financial aid or tax benefits. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The price of attendance includes tuition and fees charged by the institution and all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

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

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

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



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

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

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Table Compendium

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Section 1: Supplemental Text Tables

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

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

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

‡ Reporting standards not met.

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

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

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

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

NOTE: Average amounts are for all undergraduates, including those who did not receive grant aid. When grant aid is greater than tuition, the additional amount is used to cover room and board and other expenses. Negative net tuition amounts were set to zero before calculating net tuition averages. Therefore the average net tuition shown will be greater than the difference between the average tuition and the average grant amounts. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. Grants include any grants, scholarships or tuition waivers from federal, state, institutional, or private sources, including employers. Grants do not include federal veterans benefits, Department of Defense aid, or federal education tax benefits. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

‡ Reporting standards not met.

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

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

Rounds to zero.

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

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

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Section 2: Tuition and Price of Attendance

Price of Attendance

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

Tuition and Fees

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

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

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

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

See notes at end of table.

Section 2: Tuition and Price of Attendance

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

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

‡ Reporting standards not met.

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

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

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

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

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

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

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

See notes at end of table.

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

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

‡ Reporting standards not met.

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

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

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

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

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

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

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

See notes at end of table.

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

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

Rounds to zero.

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

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

NOTE: Detail may not sum to totals because of rounding. This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

Section 2: Tuition and Price of Attendance

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

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

‡ Reporting standards not met.

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

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

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

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

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

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

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

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

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

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

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

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

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

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

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

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

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

See notes at end of table.

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

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

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

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

NOTE: Detail may not sum to totals because of rounding. This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Section 3: Financial Aid

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

All Types of Aid

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

Federal Aid

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

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

State Aid

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

Institutional Aid

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

Aid Packages

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

Aid by Institution Type

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

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

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

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

See notes at end of table.

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

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

† Not applicable.

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

² Excludes students attending more than one institution.

³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. "Any aid" excludes federal education tax benefits. "Any other type of aid" includes PLUS loans, veterans benefits, and WIA job training funds. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS). PLUS loans are included in "other type of aid."² Excludes students attending more than one institution.³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Total aid excludes the federal education tax credit and tax deduction benefits. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

Institutional and student characteristics	Public 4-year			Private not-for-profit 4-year		Private for-profit	All institutions ¹
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
U.S. total (excluding Puerto Rico)	46.8	67.5	69.1	85.1	80.1	89.2	63.0
Total (50 states, DC, and Puerto Rico)	46.8	67.6	69.2	85.1	80.4	89.2	63.2
Attendance status							
Full-time/full-year	61.3	77.4	75.8	92.0	84.2	92.3	76.2
Full-time/part-year	49.7	62.0	61.2	84.0	74.3	88.1	66.2
Part-time/full-year	51.8	62.8	68.1	84.2	80.5	88.8	60.5
Part-time/part-year	32.4	41.8	42.9	62.4	61.7	85.5	40.5
Housing²							
On campus	68.2	77.6	74.5	91.0	81.9	72.0	79.2
Off campus	49.0	67.4	68.6	81.6	77.2	90.1	62.9
Living with parents	41.6	59.9	62.1	84.2	83.3	87.6	53.6
Tuition and fees²							
Less than \$500	31.5	34.0	28.3	60.2	‡	‡	31.7
\$500–999	49.4	42.8	45.4	61.8	36.0	76.7	49.2
\$1,000–1,999	58.7	59.1	58.3	51.4	65.1	75.1	58.8
\$2,000–3,999	62.2	71.7	71.4	79.2	73.1	83.9	70.5
\$4,000–7,999	54.1	76.1	75.1	85.1	77.4	90.0	78.0
\$8,000 or more	‡	77.1	69.3	90.9	82.7	91.9	85.7
Price of attendance²							
Less than \$4,000	28.7	26.9	30.5	44.5	39.3	66.3	29.5
\$4,000–7,999	50.8	56.4	48.5	67.8	59.8	75.1	53.0
\$8,000–11,999	63.6	73.7	69.9	82.1	79.4	89.1	70.5
\$12,000–15,999	69.5	76.4	76.9	90.6	79.3	89.9	78.1
\$16,000 or more	67.1	82.6	77.3	91.1	83.0	94.3	85.3
Gender							
Male	42.3	66.1	67.2	82.3	78.9	90.7	60.6
Female	50.0	68.8	70.9	87.4	81.5	88.3	65.2

See notes at end of table.

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Race/ethnicity³							
White	44.5	66.5	66.6	84.5	78.5	87.4	61.5
Black	64.6	73.4	82.8	88.8	89.1	92.1	75.8
Hispanic	43.1	73.8	76.0	85.8	87.0	90.9	63.2
Asian	32.5	56.0	65.2	72.6	74.0	84.2	51.6
American Indian	54.3	71.5	76.6	97.9	‡	88.2	67.4
Pacific Islander	31.1	‡	71.8	‡	‡	93.2	51.3
Multiple races	42.9	68.9	69.7	85.9	84.0	88.6	61.9
Other	52.3	74.8	70.1	78.6	80.2	90.7	66.4
Age as of 12/31/03							
18 years or younger	46.4	73.9	74.0	91.8	83.1	88.3	65.5
19–23 years	44.9	68.4	67.9	86.9	80.6	86.7	63.9
24–29 years	52.2	67.3	74.0	83.4	81.6	91.2	66.8
30–39 years	50.1	66.8	68.1	84.2	76.8	90.8	63.3
40 years or older	42.4	57.8	59.9	76.3	70.4	88.8	53.9
Dependency status							
Dependent	42.7	69.3	69.1	88.4	81.2	85.2	63.8
Independent	49.5	65.3	69.3	81.3	77.5	90.5	62.7
Unmarried, no dependents	45.4	66.2	70.9	80.2	76.5	89.8	62.1
Married, no dependents	39.2	54.7	60.3	75.4	76.9	83.0	52.1
Single parent	61.1	75.3	76.2	84.9	80.3	93.7	71.8
Married parents	47.4	63.2	68.1	82.1	77.8	89.5	60.3
Dependency and income in 2002							
Dependent							
Less than \$10,000	62.2	83.8	84.3	93.6	94.5	93.9	77.8
\$20,000–39,999	60.5	83.3	82.5	92.8	90.4	91.7	76.2
\$40,000–59,999	40.2	71.2	71.8	89.6	87.8	81.9	63.2
\$60,000–79,999	32.3	65.0	67.2	89.0	80.3	79.2	58.7
\$80,000–99,999	31.8	63.4	67.7	90.7	77.0	72.5	60.5
\$100,000 or more	20.9	50.6	54.3	79.0	72.3	65.1	50.1
Independent							
Less than \$10,000	58.1	76.4	74.2	83.3	80.7	91.4	70.5
\$10,000–19,999	62.9	74.2	79.8	84.9	83.1	93.9	73.3
\$20,000–29,999	56.2	70.9	73.5	84.7	80.5	93.0	68.4
\$30,000–49,999	47.9	63.9	66.9	81.4	76.8	90.0	60.6
\$50,000 or more	31.2	44.7	50.1	76.1	70.3	83.5	45.6

See notes at end of table.

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Income group							
Lowest 25 percent	61.0	80.1	80.8	89.6	88.6	91.9	74.6
Middle 50 percent	48.2	69.7	70.8	86.4	83.4	90.6	64.6
Highest 25 percent	28.4	48.4	55.4	78.9	71.8	80.2	48.6
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant status							
No grants	11.6	34.3	35.5	41.0	31.5	68.6	25.5
Received grants	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loan status⁴							
No loans	39.5	43.9	43.2	64.7	57.7	59.5	43.4
Received loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Excludes students attending more than one institution.³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Federal aid excludes veterans benefits and the education tax credit and tax deduction benefits. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 3.1-D. Average amount of total aid received by undergraduates who received any aid, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	\$3,200	\$6,800	\$8,100	\$12,500	\$15,300	\$8,900	\$7,400
Total (50 states, DC, and Puerto Rico)	3,200	6,700	8,100	12,100	15,000	8,800	7,400
Attendance status							
Full-time/full-year	4,900	8,000	9,100	15,400	17,600	11,100	9,900
Full-time/part-year	2,700	4,300	5,200	8,300	10,300	7,800	5,900
Part-time/full-year	3,000	5,700	7,500	8,500	10,600	8,900	5,400
Part-time/part-year	1,500	2,900	3,800	4,900	6,100	5,500	3,000
Housing²							
On campus	4,800	8,100	9,100	17,300	18,100	12,800	12,400
Off campus	3,200	6,700	8,100	9,100	11,800	8,600	6,400
Living with parents	3,000	5,300	6,200	9,900	11,900	9,100	5,600
Price of attendance²							
Less than \$4,000	1,000	1,100	1,200	1,200	2,000	1,500	1,000
\$4,000–7,999	2,500	3,300	3,400	3,200	3,500	3,600	2,800
\$8,000–11,999	4,600	5,800	6,000	5,500	5,400	6,400	5,400
\$12,000–15,999	6,000	8,300	8,000	8,200	7,000	8,200	7,800
\$16,000 or more	11,100	11,200	11,800	15,700	17,400	11,700	14,000
Gender							
Male	3,100	6,700	8,100	12,100	14,700	10,000	7,600
Female	3,200	6,800	8,100	12,100	15,200	8,000	7,200
Race/ethnicity³							
White	3,100	6,600	7,800	12,900	14,700	8,900	7,500
Black	3,500	7,700	10,000	11,000	15,900	8,300	7,200
Hispanic	2,900	6,400	7,600	8,500	13,700	8,400	6,600
Asian	3,100	6,800	8,200	13,200	17,500	10,900	8,000
American Indian	3,300	7,100	7,400	12,700	‡	8,800	6,400
Pacific Islander	2,600	‡	6,700	‡	‡	11,800	7,400
Multiple races	3,700	5,800	7,100	13,300	12,900	10,100	7,200
Other	3,700	7,500	8,000	13,200	17,600	9,700	8,000
Age as of 12/31/03							
18 years or younger	3,400	6,800	7,900	15,000	16,900	10,400	8,300
19–23 years	3,200	6,900	8,100	14,600	16,000	9,000	8,300
24–29 years	3,500	6,600	8,700	9,700	11,500	8,700	6,800
30–39 years	3,200	6,800	7,600	7,800	8,300	8,400	5,800
40 years or older	2,600	6,000	6,600	6,600	7,800	8,300	5,000
Dependency status							
Dependent	3,200	6,800	8,000	15,000	16,400	10,000	8,600
Independent	3,200	6,600	8,300	8,500	10,100	8,400	6,100
Unmarried, no dependents	3,400	7,200	8,700	10,000	11,200	8,900	7,000
Married, no dependents	2,100	5,300	7,400	7,300	9,100	8,500	5,300
Single parent	3,600	7,900	8,500	8,700	10,300	8,000	6,100
Married parents	2,900	5,500	7,600	7,300	8,900	8,300	5,400

See notes at end of table.

Table 3.1-D. Average amount of total aid received by undergraduates who received any aid, by type of institution and selected institutional and student characteristics: 2003–04—Continued

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

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Excludes students attending more than one institution.³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Federal aid excludes veterans benefits and the education tax credit and tax deduction benefits. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

Rounds to zero.

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

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

³ Excludes students attending more than one institution.

⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

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

NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

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

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

³ Excludes students attending more than one institution.

⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

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

NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

Institutional and student characteristics	Public 4-year			Private not-for-profit 4-year		Private for-profit	All institutions ¹
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
U.S. total (excluding Puerto Rico)	29.2	52.6	51.2	64.3	58.1	81.2	46.1
Total (50 states, DC, and Puerto Rico)	29.2	52.8	51.3	65.1	59.0	81.4	46.4
Attendance status							
Full-time/full-year	46.2	63.4	57.6	78.0	66.3	86.3	60.8
Full-time/part-year	32.2	49.7	44.6	62.9	48.2	80.2	50.4
Part-time/full-year	33.9	47.5	51.7	60.4	52.1	80.1	43.3
Part-time/part-year	13.3	23.3	23.5	25.3	32.4	73.8	20.6
Housing							
On campus	55.6	63.2	55.4	74.3	62.1	65.5	61.7
Off campus	30.0	52.3	51.2	58.8	52.7	81.6	45.3
Living with parents	26.3	45.3	44.9	66.1	64.3	81.9	38.5
Price of attendance							
Less than \$4,000	9.6	6.8	7.5	5.4	10.9	35.8	9.4
\$4,000–7,999	32.7	38.1	30.7	27.1	28.1	58.9	33.9
\$8,000–11,999	48.7	58.4	53.5	59.0	55.3	80.3	55.0
\$12,000–15,999	54.5	65.4	59.1	72.9	50.0	83.7	63.2
\$16,000 or more	53.6	69.0	59.5	76.4	63.6	89.5	70.6
Gender							
Male	22.5	49.7	49.2	59.1	55.8	81.3	42.0
Female	33.9	55.2	53.1	69.8	61.5	81.4	49.6
Race/ethnicity²							
White	25.3	50.4	47.5	62.4	54.7	78.9	42.9
Black	47.8	62.9	71.8	73.9	73.0	85.2	62.1
Hispanic	28.8	63.0	61.2	72.9	73.7	84.5	50.4
Asian	19.6	46.0	46.5	49.6	54.4	72.3	37.0
American Indian	33.9	47.0	62.5	59.4	‡	82.7	48.7
Pacific Islander	14.7	‡	52.2	‡	‡	83.4	36.2
Multiple races	28.9	51.1	49.4	63.5	64.1	78.0	45.5
Other	40.2	51.7	49.2	56.4	57.5	83.6	50.7
Age as of 12/31/03							
18 years or younger	30.1	58.1	51.7	72.7	61.8	85.8	48.1
19–23 years	30.3	54.9	50.1	70.4	60.4	81.6	48.6
24–29 years	34.6	54.8	61.2	68.2	61.5	85.5	52.3
30–39 years	30.7	47.6	50.1	62.2	48.5	80.0	44.7
40 years or older	19.3	36.6	35.9	39.4	36.8	73.8	30.2
Dependency status							
Dependent	28.0	55.1	50.4	71.5	60.8	80.0	47.8
Independent	30.0	49.7	53.6	57.7	52.9	81.8	45.0
Unmarried, no dependents	27.2	52.4	56.8	63.0	52.2	82.5	46.4
Married, no dependents	10.9	39.4	43.5	45.1	52.3	65.8	28.1
Single parent	47.9	65.1	61.2	65.4	63.0	89.5	59.6
Married parents	25.2	40.7	49.0	52.0	47.5	75.9	38.5

See notes at end of table.

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	51.9	75.2	69.3	81.7	75.1	92.0	66.8
\$20,000–39,999	47.7	72.8	70.5	82.7	75.5	87.8	64.8
\$40,000–59,999	24.3	53.8	54.6	74.4	72.6	74.1	47.2
\$60,000–79,999	14.0	49.1	44.8	72.4	61.2	72.9	40.2
\$80,000–99,999	13.0	45.7	45.3	68.4	57.8	64.3	40.6
\$100,000 or more	6.9	36.4	33.1	55.5	45.6	55.6	31.1
Independent							
Less than \$10,000	45.6	69.9	64.1	73.8	65.5	87.1	60.5
\$10,000–19,999	46.8	64.3	69.7	69.7	69.9	89.1	60.5
\$20,000–29,999	38.5	59.7	57.9	71.5	59.0	88.0	53.9
\$30,000–49,999	25.0	43.0	47.8	54.1	46.2	80.2	38.8
\$50,000 or more	5.8	16.3	23.1	34.6	32.4	61.8	18.2
Income group							
Lowest 25 percent	49.1	71.7	68.5	78.8	72.4	88.3	64.0
Middle 50 percent	29.8	54.0	53.0	69.1	64.7	83.8	47.8
Highest 25 percent	6.2	28.4	32.2	46.2	43.7	60.8	25.2
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	62.4	78.1	74.2	76.5	73.3	91.2	73.3
Grant status							
No grants	6.9	30.3	31.3	31.8	25.6	62.1	20.5
Received grants	62.9	74.7	69.6	76.3	72.3	91.4	71.6
Loan status ³							
No loans	20.1	20.4	13.1	19.9	15.5	34.1	19.1
Received loans	95.5	97.1	96.7	97.9	96.6	98.5	97.0

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Federal aid excludes veterans benefits and the education tax credit and tax deduction benefits. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: This table excludes students attending more than one institution. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Federal aid excludes veterans benefits and the education tax credit and tax deduction benefits. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

Rounds to zero.

¹ Excludes students attending more than one institution.

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

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

NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ Excludes students attending more than one institution.

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

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

NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting		
U.S. total (excluding Puerto Rico)	12.3	20.9	18.9	25.3	19.6	15.6
Total (50 states, DC, and Puerto Rico)	12.3	21.0	19.0	24.6	19.7	15.7
Attendance status						
Full-time/full-year	20.6	29.5	24.0	33.6	23.9	23.7
Full-time/part-year	13.8	13.2	12.0	17.9	14.1	12.4
Part-time/full-year	13.0	12.6	14.8	17.8	15.1	13.1
Part-time/part-year	5.9	6.3	4.5	5.9	5.3	5.6
Housing²						
On campus	16.3	28.3	24.0	29.4	20.2	24.5
Off campus	12.1	16.8	16.3	20.2	14.7	13.8
Living with parents	12.5	24.1	19.5	28.6	31.7	16.5
Price of attendance²						
Less than \$4,000	5.1	3.7	2.7	1.0	1.0	4.7
\$4,000–7,999	12.6	10.7	8.7	5.5	4.8	11.2
\$8,000–11,999	21.0	25.0	17.6	13.8	12.6	19.2
\$12,000–15,999	22.8	27.8	25.1	22.3	14.5	23.0
\$16,000 or more	18.8	24.2	20.3	32.6	22.5	23.4
Gender						
Male	10.1	18.6	17.3	19.9	17.5	13.9
Female	13.8	22.8	20.4	28.3	21.5	17.0
Race/ethnicity³						
White	11.9	19.7	16.8	24.1	16.3	15.0
Black	17.9	22.8	21.7	28.9	31.8	19.1
Hispanic	9.5	27.2	27.9	22.9	27.4	15.5
Asian	8.2	26.5	26.3	19.6	20.8	15.7
American Indian	16.2	18.2	17.1	39.8	‡	17.9
Pacific Islander	6.5	‡	20.7	‡	‡	10.8
Multiple races	10.1	17.5	18.5	24.4	24.3	14.7
Other	15.1	21.0	22.2	17.6	28.6	17.6
Age as of 12/31/03						
18 years or younger	15.7	30.4	28.1	31.7	21.2	22.0
19–23 years	12.7	23.7	19.7	27.7	20.6	17.6
24–29 years	11.9	14.4	13.3	22.5	20.5	12.9
30–39 years	12.1	16.1	14.0	20.2	10.3	12.8
40 years or older	10.0	12.9	10.3	15.0	12.4	10.5
Dependency status						
Dependent	13.0	25.0	21.1	28.9	20.7	18.7
Independent	11.8	15.6	14.0	19.6	16.6	12.7
Unmarried, no dependents	10.5	16.2	14.7	17.1	15.7	12.5
Married, no dependents	6.6	10.8	7.9	10.4	10.4	7.8
Single parent	16.6	21.8	19.4	30.9	27.7	17.2
Married parents	11.1	13.1	13.3	16.7	15.3	11.4

See notes at end of table.

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Non-doctorate-granting	Non-doctorate-granting			
Dependency and income in 2002							
Dependent							
Less than \$20,000	18.3	42.1	39.8	32.1	43.8	15.4	28.0
\$20,000–39,999	20.8	40.1	35.8	42.6	31.9	14.6	28.8
\$40,000–59,999	12.6	30.2	23.6	39.7	32.3	12.9	21.6
\$60,000–79,999	9.5	18.7	16.5	31.4	18.8	11.5	15.6
\$80,000–99,999	7.2	11.1	13.5	19.5	13.3	4.5	11.5
\$100,000 or more	5.1	7.0	9.3	11.0	7.4	3.4	7.6
Independent							
Less than \$10,000	15.9	27.1	20.7	24.3	22.2	12.2	17.8
\$10,000–19,999	18.2	18.5	19.8	28.7	21.3	11.7	18.0
\$20,000–29,999	14.2	14.7	10.6	25.7	19.8	8.4	14.1
\$30,000–49,999	10.7	12.4	9.1	17.0	11.3	6.9	10.7
\$50,000 or more	4.0	4.9	5.4	9.6	10.6	3.9	4.9
Income group							
Lowest 25 percent	18.1	34.5	32.3	31.4	34.3	13.0	23.6
Middle 50 percent	12.9	20.8	17.6	29.0	22.3	9.7	16.2
Highest 25 percent	4.5	6.1	9.4	10.8	7.9	3.8	6.5
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	26.2	31.0	27.4	28.9	24.6	11.0	24.8
Grant status							
No grants	0.7	1.2	0.6	0.1	0.3	2.1	0.9
Received grants	29.7	40.2	35.7	32.9	27.6	13.8	30.1
Loan status ⁴							
No loans	10.8	15.0	13.4	11.2	7.6	10.0	11.3
Received loans	23.3	29.2	25.5	34.3	30.2	9.7	23.8

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Excludes students attending more than one institution.³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	\$1,100	\$2,200	\$2,500	\$2,800	\$3,200	\$3,000	\$2,100
Total (50 states, DC, and Puerto Rico)	1,100	2,200	2,500	2,700	3,200	2,900	2,100
Attendance status							
Full-time/full-year	1,400	2,400	2,600	3,000	3,300	3,200	2,500
Full-time/part-year	1,000	1,500	1,700	1,900	2,300	2,900	1,700
Part-time/full-year	1,000	1,600	2,100	2,200	2,800	2,000	1,400
Part-time/part-year	600	1,100	1,400	1,500	1,900	2,300	900
Housing²							
On campus	1,200	2,300	2,600	3,200	3,500	2,900	2,800
Off campus	1,100	2,100	2,400	2,200	2,900	2,900	1,900
Living with parents	1,100	2,200	2,400	2,800	2,700	2,900	1,900
Price of attendance²							
Less than \$4,000	600	‡	‡	‡	‡	‡	600
\$4,000–7,999	900	1,200	1,200	1,100	‡	1,600	1,000
\$8,000–11,999	1,300	2,100	1,900	1,300	900	1,600	1,600
\$12,000–15,999	1,600	2,300	2,500	1,900	2,200	2,700	2,300
\$16,000 or more	2,400	3,300	3,100	3,000	3,400	3,400	3,200
Gender							
Male	1,100	2,300	2,500	2,700	3,100	3,000	2,100
Female	1,100	2,200	2,500	2,700	3,200	2,800	2,000
Race/ethnicity³							
White	1,100	2,100	2,300	2,600	3,000	2,700	2,000
Black	1,000	2,300	2,500	2,800	3,100	2,900	1,900
Hispanic	1,100	2,300	2,600	2,800	3,200	2,800	2,200
Asian	1,400	2,500	3,200	3,600	3,800	3,700	2,800
American Indian	700	‡	‡	‡	‡	‡	1,700
Pacific Islander	‡	‡	‡	‡	‡	‡	3,000
Multiple races	1,400	‡	2,400	2,700	‡	‡	2,300
Other	1,200	‡	2,400	‡	‡	‡	2,300
Age as of 12/31/03							
18 years or younger	1,300	2,400	2,600	3,100	3,000	2,800	2,300
19–23 years	1,200	2,300	2,600	3,000	3,300	2,900	2,300
24–29 years	1,100	1,900	1,900	2,400	2,500	2,300	1,700
30–39 years	900	1,800	1,800	1,900	‡	3,000	1,500
40 years or older	1,100	2,100	1,700	2,200	‡	4,000	1,700
Dependency status							
Dependent	1,200	2,300	2,600	3,000	3,300	3,000	2,300
Independent	1,100	1,900	2,000	2,300	2,500	2,800	1,700
Unmarried, no dependents	1,100	2,000	2,100	2,300	2,600	2,500	1,800
Married, no dependents	1,100	2,100	2,300	2,500	‡	4,000	1,900
Single parent	1,000	2,100	1,800	2,500	2,800	2,700	1,600
Married parents	1,000	1,700	1,800	2,000	2,100	3,000	1,500

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Excludes students attending more than one institution.³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

Rounds to zero.

¹ Excludes students attending more than one institution.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ Excludes students attending more than one institution.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	8.2	17.6	25.5	50.3	56.4	8.2	18.9
Total (50 states, DC, and Puerto Rico)	8.3	17.4	25.5	48.8	55.2	8.2	18.8
Attendance status							
Full-time/full-year	15.2	24.3	32.2	67.7	64.0	11.2	31.4
Full-time/part-year	5.4	10.9	16.0	41.3	52.6	7.2	14.1
Part-time/full-year	9.7	10.6	17.4	23.9	37.2	7.3	12.3
Part-time/part-year	3.5	6.0	10.1	12.5	23.3	4.5	5.4
Housing²							
On campus	22.6	25.3	35.1	78.3	66.3	13.2	46.9
Off campus	7.2	16.0	21.9	30.2	42.4	6.8	14.0
Living with parents	9.6	14.1	21.0	47.2	49.9	13.0	15.5
Price of attendance²							
Less than \$4,000	3.2	3.1	5.8	3.8	12.7	8.6	3.5
\$4,000–7,999	8.8	8.9	10.7	11.1	13.3	4.7	9.0
\$8,000–11,999	12.9	16.1	20.1	23.7	21.8	5.7	15.3
\$12,000–15,999	17.3	23.6	27.4	35.6	42.6	7.1	23.6
\$16,000 or more	19.7	32.2	38.9	66.8	63.7	11.1	46.0
Gender							
Male	7.5	17.3	23.9	46.3	55.2	8.7	18.5
Female	8.8	17.5	26.8	50.7	55.2	7.8	19.1
Race/ethnicity³							
White	7.5	16.4	24.4	53.9	56.8	7.7	19.6
Black	9.2	17.2	28.1	36.9	54.5	7.1	16.7
Hispanic	10.9	21.5	28.3	32.9	44.6	9.5	17.3
Asian	7.9	18.9	30.2	55.0	55.2	13.2	19.8
American Indian	5.7	21.3	31.9	71.4	‡	4.9	17.0
Pacific Islander	6.3	‡	20.7	‡	‡	4.3	13.7
Multiple races	6.5	29.4	20.1	53.0	62.3	7.9	18.5
Other	11.4	21.5	25.3	42.4	59.1	11.2	19.9
Age as of 12/31/03							
18 years or younger	14.6	26.8	35.8	74.3	64.9	17.5	30.3
19–23 years	8.8	18.9	26.9	65.6	62.2	10.7	24.4
24–29 years	6.5	12.6	19.0	29.5	31.8	6.5	11.7
30–39 years	7.2	13.6	15.9	20.6	19.5	6.7	10.0
40 years or older	6.5	12.2	13.2	18.2	17.6	4.7	8.6
Dependency status							
Dependent	10.1	20.6	28.7	69.0	63.6	14.5	26.9
Independent	7.1	13.2	17.9	25.6	27.6	6.2	10.9
Unmarried, no dependents	7.5	16.6	19.6	33.6	31.2	8.2	13.4
Married, no dependents	5.1	9.1	14.2	27.8	29.6	7.3	9.5
Single parent	8.4	13.3	16.0	26.1	25.4	4.9	10.5
Married parents	6.4	11.0	19.1	16.4	21.4	5.3	9.1

See notes at end of table.

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Non-Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	15.5	25.6	38.8	58.1	67.9	13.9	28.5
\$20,000–39,999	14.3	28.6	39.6	66.2	71.7	15.5	30.6
\$40,000–59,999	9.8	17.9	29.0	71.8	71.1	13.8	26.0
\$60,000–79,999	8.7	20.9	29.0	74.9	66.3	18.3	27.2
\$80,000–99,999	6.2	16.6	24.3	76.9	61.9	6.3	26.3
\$100,000 or more	3.8	13.7	19.1	65.7	54.9	15.1	23.2
Independent							
Less than \$10,000	9.7	19.6	25.1	43.4	35.6	6.4	15.6
\$10,000–19,999	9.5	18.7	20.2	33.2	37.0	8.2	14.0
\$20,000–29,999	9.0	10.3	17.9	23.2	27.0	6.0	11.4
\$30,000–49,999	6.2	10.6	13.8	19.2	30.4	5.6	9.1
\$50,000 or more	3.0	6.3	8.7	14.8	12.9	4.4	5.3
Income group							
Lowest 25 percent	12.0	23.5	34.1	53.5	58.3	9.3	22.5
Middle 50 percent	8.6	17.5	25.5	50.2	60.4	8.2	19.1
Highest 25 percent	3.4	10.3	17.4	42.2	47.0	6.0	14.5
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	17.6	25.8	36.8	57.3	68.7	9.2	29.8
Grant status							
No grants	0.5	1.3	1.8	2.5	3.4	1.6	1.2
Received grants	19.9	33.1	47.1	64.4	76.0	11.6	36.0
Loan status ⁴							
No loans	7.7	13.9	20.3	31.0	37.1	5.6	12.8
Received loans	12.2	22.2	31.6	61.7	71.0	9.1	30.1

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Excludes students attending more than one institution.³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	\$1,300	\$2,400	\$3,200	\$6,500	\$8,400	\$2,400	\$4,300
Total (50 states, DC, and Puerto Rico)	1,300	2,400	3,200	6,400	8,300	2,400	4,300
Attendance status							
Full-time/full-year	1,900	2,600	3,400	7,300	9,200	3,100	5,100
Full-time/part-year	1,200	1,500	2,100	3,700	6,200	1,800	3,100
Part-time/full-year	900	1,900	2,600	4,600	5,800	1,900	2,300
Part-time/part-year	800	1,500	2,400	2,700	3,500	1,200	1,700
Housing²							
On campus	2,200	2,900	3,700	8,400	9,800	2,100	6,700
Off campus	1,100	2,200	3,000	4,100	6,500	2,300	2,900
Living with parents	1,500	2,200	2,900	4,500	5,900	2,400	2,900
Price of attendance²							
Less than \$4,000	600	‡	900	‡	‡	‡	600
\$4,000–7,999	900	1,300	1,200	1,500	1,800	800	1,000
\$8,000–11,999	1,500	2,000	1,800	2,000	2,000	1,400	1,700
\$12,000–15,999	1,800	2,300	2,600	2,800	3,100	1,500	2,500
\$16,000 or more	6,700	3,900	4,700	7,300	9,100	3,200	6,900
Gender							
Male	1,500	2,500	3,400	6,500	8,100	2,800	4,400
Female	1,200	2,300	3,100	6,400	8,500	2,100	4,100
Race/ethnicity³							
White	1,500	2,400	3,100	6,800	8,100	2,600	4,600
Black	1,400	3,100	4,400	5,300	8,500	2,200	4,000
Hispanic	900	1,800	2,600	4,400	8,300	1,800	3,000
Asian	1,300	2,200	3,200	6,800	10,500	2,400	4,600
American Indian	‡	‡	2,200	‡	‡	‡	2,864
Pacific Islander	‡	‡	‡	‡	‡	‡	4,454
Multiple races	1,200	2,200	3,000	5,800	9,500	‡	4,326
Other	800	‡	2,900	5,200	6,100	‡	3,204
Age as of 12/31/03							
18 years or younger	2,100	2,300	3,500	7,600	9,700	2,600	5,000
19–23 years	1,300	2,800	3,500	7,100	8,500	2,800	5,000
24–29 years	1,000	1,600	2,000	3,700	5,000	1,900	2,300
30–39 years	800	1,600	1,500	2,500	4,500	2,000	1,600
40 years or older	1,100	1,800	1,400	3,000	3,800	2,000	1,700
Dependency status							
Dependent	1,700	2,700	3,500	7,400	8,800	3,000	5,100
Independent	1,000	1,800	2,100	3,300	5,100	1,900	2,100
Unmarried, no dependents	1,000	1,800	2,200	4,300	5,200	1,800	2,400
Married, no dependents	900	2,400	2,700	2,800	5,400	2,000	2,400
Single parent	1,000	1,500	1,900	2,700	4,500	1,800	1,700
Married parents	1,000	1,700	1,700	2,800	4,700	2,000	1,800

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Excludes students attending more than one institution.³ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.⁴ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

Rounds to zero.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes federal Parent Loans to Undergraduate Students (PLUS).³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes federal Parent Loans to Undergraduate Students (PLUS).³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

NOTE: Averages are for those who received the specified combinations. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

Institutional and student characteristics	Any aid	Any grants	Any work-study	Any loans ¹	Any federal aid ²	Any state aid	Any institution aid
Dependency and income in 2002							
Dependent							
Less than \$20,000	94.0	92.2	33.5	60.0	78.9	37.0	62.2
\$20,000–39,999	91.8	88.8	37.3	67.4	79.6	38.0	68.6
\$40,000–59,999	88.9	82.4	37.4	66.6	73.6	36.7	71.5
\$60,000–79,999	85.2	76.7	33.8	66.4	67.6	26.0	71.1
\$80,000–99,999	84.3	74.7	31.1	62.2	63.4	16.6	69.9
\$100,000 or more	75.2	64.2	18.0	47.6	49.9	9.0	59.6
Independent							
Less than \$10,000	82.6	78.2	16.8	57.3	71.5	23.7	41.2
\$10,000–19,999	84.5	74.4	6.5	57.7	69.7	26.9	34.1
\$20,000–29,999	83.9	66.6	3.8	61.3	69.0	24.6	24.0
\$30,000–49,999	80.4	64.7	3.3	47.0	52.4	15.8	21.6
\$50,000 or more	74.8	54.4	0.6	35.0	34.1	9.8	14.3
Income group							
Lowest 25 percent	89.3	85.7	28.3	60.9	76.5	32.5	55.2
Middle 50 percent	85.4	75.3	22.9	61.9	67.6	26.6	53.8
Highest 25 percent	75.8	61.6	13.0	44.1	45.1	9.6	44.3
Undergraduate class level							
First year	82.8	75.6	22.6	54.1	63.3	22.2	55.4
Second year	84.0	76.7	23.4	56.2	64.6	26.2	54.5
Third year	85.7	73.5	21.9	60.0	65.8	23.3	51.8
Fourth year or more	84.0	72.1	19.7	59.6	63.9	22.3	48.8
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	100.0	88.2	25.3	67.5	75.3	27.3	61.5
Grant status							
No grants	37.1	†	5.4	29.8	29.2	0.2	2.8
Received grants	100.0	100.0	26.8	65.8	74.9	30.9	68.7
Loan status¹							
No loans	61.9	57.4	8.7	†	18.1	9.8	33.5
Received loans	100.0	86.0	30.8	100.0	97.4	32.9	65.0

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

¹ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).² Includes all federal grants, loans, college work study awards, and parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits.³ Excludes students attending more than one institution.⁴ Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.NOTE: Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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Section 4: Net Price and Need

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

Net Price

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

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

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

Financial Aid Need

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

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

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

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

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

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

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

Table 4.1-A. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

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

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

‡ Reporting standards not met.

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

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

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

NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.1-B. Average net price (price of attendance minus all grants) among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.1-B. Average net price (price of attendance minus all grants) among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

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

‡ Reporting standards not met.

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

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

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

NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.1-C. Average net price after federal grants among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
U.S. total (excluding Puerto Rico)	\$5,600	\$10,000	\$12,500	\$18,800	\$26,600	\$13,600	\$10,600
Total (50 states, DC, and Puerto Rico)	5,600	10,000	12,400	18,400	26,100	13,500	10,500
Attendance status							
Full-time/full-year	9,400	12,600	15,000	24,100	31,400	18,500	16,100
Full-time/part-year	5,300	7,100	8,700	14,900	19,800	11,500	9,200
Part-time/full-year	5,900	8,500	10,500	13,600	17,900	12,400	8,100
Part-time/part-year	3,100	4,300	5,100	6,500	8,600	7,800	4,000
Housing							
On campus	6,200	12,600	14,400	26,000	31,300	16,200	19,100
Off campus	5,500	9,600	12,000	14,300	21,300	13,400	9,300
Living with parents	5,800	8,700	10,500	16,500	20,000	13,500	8,400
Price of attendance							
Less than \$4,000	2,800	3,100	3,100	3,200	3,300	3,100	2,800
\$4,000–7,999	5,400	5,800	5,900	5,600	5,600	5,500	5,500
\$8,000–11,999	8,600	9,200	9,500	9,300	9,000	8,900	9,000
\$12,000–15,999	12,400	12,800	13,100	12,900	13,200	12,400	12,800
\$16,000 or more	17,000	18,200	19,200	24,900	31,000	19,300	23,100
Gender							
Male	5,800	10,300	12,600	18,500	26,500	15,000	11,000
Female	5,500	9,800	12,300	18,400	25,700	12,500	10,200
Race/ethnicity²							
White	5,800	10,300	12,600	19,800	27,100	14,000	11,100
Black	5,300	8,900	11,900	15,400	22,200	12,300	9,200
Hispanic	5,200	8,800	10,700	14,400	19,800	12,900	8,900
Asian	6,200	10,200	13,600	21,800	30,400	16,400	11,800
American Indian	5,100	10,000	9,700	16,900	‡	12,000	8,100
Pacific Islander	4,600	‡	13,200	‡	‡	15,900	9,000
Multiple races	5,600	10,100	12,700	18,600	28,900	14,500	10,700
Other	6,300	10,500	11,900	18,700	26,000	13,900	10,900
Age as of 12/31/03							
18 years or younger	6,300	11,300	14,100	23,900	30,100	14,700	12,800
19–23 years	6,000	11,000	13,300	22,500	28,600	13,700	12,500
24–29 years	5,400	8,400	10,100	13,700	16,200	13,200	8,600
30–39 years	5,300	8,200	9,000	12,000	13,400	13,300	7,900
40 years or older	4,900	7,700	8,200	11,100	13,000	13,400	7,000
Dependency status							
Dependent	6,200	11,300	13,600	23,500	29,300	14,800	13,100
Independent	5,200	8,300	9,700	12,700	15,200	13,100	8,000
Unmarried, no dependents	5,400	8,800	10,300	14,700	16,400	14,300	8,900
Married, no dependents	5,200	8,400	10,200	11,900	15,200	14,700	8,000
Single parent	5,100	7,900	8,900	12,300	14,500	11,600	7,500
Married parents	5,200	7,800	8,800	11,500	13,700	13,100	7,500

See notes at end of table.

Table 4.1-C. Average net price after federal grants among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

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

‡ Reporting standards not met.

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

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

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

NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.1-D. Average net tuition (tuition and fees minus total grants) among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.1-D. Average net tuition (tuition and fees minus total grants) among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

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

‡ Reporting standards not met.

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

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

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

NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. If the grant amount is greater than tuition and fees, the net tuition was set to zero. Averages include students who received no aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

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

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

NOTE: Federal education tax benefits are not included in this table. Students age 24 or older are independent. This table excludes students attending more than one institution. Averages include students who received no aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

‡ Reporting standards not met.

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

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

NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Averages include students who received no aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.1-G. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.1-G. Average out-of-pocket net price (price of attendance minus total aid) of postsecondary education among full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Non-doctorate-granting	Doctorate-granting			
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$6,100	\$5,200	\$5,800	\$7,900	\$10,700	\$8,500	\$6,600
\$20,000–39,999	6,400	5,600	6,700	8,400	12,600	9,100	7,300
\$40,000–59,999	8,000	8,100	9,200	10,000	14,000	11,100	9,300
\$60,000–79,999	9,000	8,700	10,200	11,100	17,700	10,500	10,400
\$80,000–99,999	8,400	9,800	10,100	11,800	19,600	11,800	11,100
\$100,000 or more	8,900	10,500	12,200	17,300	23,800	12,600	14,100
Independent							
Less than \$10,000	6,500	4,400	5,400	8,700	10,600	9,800	6,700
\$10,000–19,999	5,800	5,700	5,400	8,900	11,300	9,700	6,900
\$20,000–29,999	7,000	5,800	6,400	11,100	11,700	9,700	8,000
\$30,000–49,999	7,800	9,000	7,900	12,800	14,300	10,200	9,300
\$50,000 or more	9,600	10,900	10,000	12,500	20,000	11,600	11,000
Income group							
Lowest 25 percent	6,200	5,000	5,700	8,100	10,900	9,500	6,700
Middle 50 percent	7,700	7,900	9,100	10,700	15,800	10,000	9,300
Highest 25 percent	9,100	10,500	11,700	15,800	23,500	11,800	13,300
Aid status							
No aid	10,200	13,600	15,900	29,100	35,700	18,300	15,100
Received aid	5,700	5,800	6,700	9,700	14,100	9,400	7,800
Grant status							
No grants	9,600	10,800	12,700	22,800	30,800	12,700	12,900
Received grants	5,500	5,400	6,300	9,200	13,300	9,000	7,500
Loan status³							
No loans	8,400	10,600	12,800	18,700	26,700	15,100	12,300
Received loans	4,300	4,800	5,300	8,000	11,400	8,800	6,600

‡ Reporting standards not met.

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

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

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

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

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

Table 4.1-H. Average net tuition (tuition and fees minus total grants) among full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.1-H. Average net tuition (tuition and fees minus total grants) among full-time/full-year undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

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

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. If the grant amount is greater than tuition and fees, the net tuition was set to zero. Averages include students who received no aid. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.2. Average federal expected family contribution (EFC) among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.2. Average federal expected family contribution (EFC) among undergraduates, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Non-Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$600	\$400	\$600	\$600	\$1,000	\$700	\$600
\$20,000–39,999	2,700	2,400	2,600	2,700	3,200	2,200	2,700
\$40,000–59,999	6,600	6,100	6,000	5,900	6,300	6,100	6,300
\$60,000–79,999	10,900	10,400	10,700	10,300	10,800	10,600	10,700
\$80,000–99,999	16,200	15,500	15,400	15,500	16,000	15,100	15,700
\$100,000 or more	36,900	30,400	32,100	31,400	33,500	28,300	33,300
Independent							
Less than \$10,000	300	400	300	200	800	200	300
\$10,000–19,999	1,500	2,000	2,200	1,600	2,300	1,400	1,700
\$20,000–29,999	2,800	3,400	4,000	3,200	4,100	2,600	3,100
\$30,000–49,999	6,000	6,500	6,900	6,100	7,400	6,400	6,200
\$50,000 or more	19,900	20,100	20,800	19,300	20,400	16,200	19,500
Income group							
Lowest 25 percent	800	900	1,000	900	1,500	500	800
Middle 50 percent	5,800	6,900	7,700	6,500	8,300	4,300	6,400
Highest 25 percent	24,400	24,500	27,900	24,300	29,400	17,900	25,200
Aid status							
No aid	12,100	14,100	16,000	15,000	19,800	10,400	13,300
Received aid	5,200	6,900	9,300	9,200	13,000	4,800	7,400
Grant status							
No grants	11,800	13,400	15,600	13,700	20,600	10,600	13,100
Received grants	4,500	5,200	7,400	8,800	11,800	2,700	6,200
Loan status ³							
No loans	9,400	11,000	13,800	12,600	17,400	7,300	10,800
Received loans	5,000	7,000	8,400	8,200	11,600	4,700	7,300

‡ Reporting standards not met.

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

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

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

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

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

Table 4.3-A. Percentage of undergraduates who have need for federal aid, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
U.S. total (excluding Puerto Rico)	58.0	69.6	69.3	81.0	81.9	90.7	67.9
Total (50 states, DC, and Puerto Rico)	58.0	69.9	69.4	81.7	82.3	90.8	68.2
Attendance status							
Full-time/full-year	74.9	77.4	73.7	90.2	87.5	94.2	79.4
Full-time/part-year	61.5	70.3	64.7	80.7	78.7	91.3	72.6
Part-time/full-year	62.9	68.7	71.0	82.4	79.0	88.6	67.8
Part-time/part-year	41.8	43.8	48.4	50.8	56.2	83.7	45.9
Housing							
On campus	59.7	71.8	69.4	87.1	84.5	83.2	75.8
Off campus	60.4	70.4	70.2	77.5	78.7	91.0	68.9
Living with parents	53.3	67.2	66.7	83.4	84.2	90.9	62.2
Price of attendance							
Less than \$4,000	38.9	33.1	36.0	30.2	40.2	59.3	38.4
\$4,000–7,999	61.6	60.0	54.7	56.2	49.6	77.6	61.2
\$8,000–11,999	74.8	73.7	69.3	78.6	73.3	90.0	75.1
\$12,000–15,999	86.1	78.3	73.1	87.2	76.3	94.1	79.6
\$16,000 or more	90.8	86.3	79.5	89.9	87.1	94.8	87.3
Gender							
Male	53.0	68.0	67.8	80.6	81.2	90.1	65.4
Female	61.4	71.4	70.8	82.5	83.2	91.2	70.3
Race/ethnicity²							
White	50.9	66.2	65.3	78.2	79.7	87.3	63.0
Black	77.0	78.7	83.4	89.8	88.3	94.4	82.4
Hispanic	65.5	81.5	78.1	88.6	89.1	94.8	75.9
Asian	61.9	79.0	77.0	88.0	89.0	92.7	72.8
American Indian	63.4	68.5	77.8	83.7	‡	83.1	70.8
Pacific Islander	41.9	‡	76.3	‡	‡	82.4	57.3
Multiple races	57.4	68.9	70.6	85.3	79.6	89.3	67.7
Other	68.5	83.8	71.4	82.6	77.4	94.0	75.1
Age as of 12/31/03							
18 years or younger	56.4	70.4	66.5	83.1	81.0	92.3	66.8
19–23 years	54.9	69.0	66.9	86.5	84.5	90.9	67.5
24–29 years	66.7	76.6	83.9	84.0	86.4	95.0	76.7
30–39 years	62.1	68.9	72.0	80.0	69.9	89.7	69.4
40 years or older	52.3	63.0	61.3	61.7	64.0	84.0	58.5
Dependency status							
Dependent	50.2	67.5	65.4	85.1	83.4	87.9	64.9
Independent	62.9	73.1	78.7	77.7	78.8	91.7	71.4
Unmarried, no dependents	60.4	76.0	84.4	78.7	81.4	92.4	72.7
Married, no dependents	24.9	51.9	59.1	49.4	64.1	72.7	40.2
Single parent	92.2	93.3	95.5	97.2	97.3	98.8	94.2
Married parents	56.7	67.1	69.8	73.3	72.5	87.9	64.7

See notes at end of table.

Table 4.3-A. Percentage of undergraduates who have need for federal aid, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	95.7	99.2	98.4	99.4	99.6	99.3	97.7
\$20,000–39,999	83.3	95.8	96.5	97.3	98.2	99.6	91.7
\$40,000–59,999	54.5	86.8	89.9	94.6	96.5	94.0	77.2
\$60,000–79,999	25.7	65.7	71.5	94.2	92.3	84.9	59.2
\$80,000–99,999	12.9	37.3	45.6	84.2	92.1	64.8	44.6
\$100,000 or more	5.2	16.3	20.7	52.9	58.6	32.5	24.7
Independent							
Less than \$10,000	99.4	99.7	99.8	100.0	99.2	99.8	99.6
\$10,000–19,999	89.2	95.1	96.7	95.1	95.7	99.8	93.0
\$20,000–29,999	74.7	83.6	85.1	91.2	92.9	98.4	82.2
\$30,000–49,999	58.0	69.3	75.1	84.2	78.2	93.1	67.9
\$50,000 or more	14.5	25.1	26.9	40.7	43.0	63.9	25.1
Income group							
Lowest 25 percent	96.1	98.8	98.4	99.1	99.1	99.7	97.7
Middle 50 percent	60.1	76.3	78.8	91.3	92.9	95.7	73.5
Highest 25 percent	11.8	22.0	24.3	49.4	59.3	59.2	26.3
Aid status							
No aid	41.1	48.0	49.6	57.7	67.4	66.8	45.4
Received aid	77.1	80.4	78.2	85.9	86.0	93.7	81.6
Grant status							
No grants	43.6	54.7	54.4	65.7	68.5	80.8	51.3
Received grants	79.7	84.7	83.1	87.0	87.9	96.0	84.5
Loan status³							
No loans	54.4	59.6	58.3	68.1	72.7	77.0	58.1
Received loans	83.9	83.9	82.5	91.5	90.7	95.8	87.5

‡ Reporting standards not met.

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

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

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

NOTE: This table excludes students attending more than one institution. Need is defined as the total price of attendance minus the expected family contribution (EFC). Those with a negative or zero balance after subtraction are considered to have zero need. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.3-B. Average financial need among undergraduates who have need, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.3-B. Average financial need among undergraduates who have need, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Non-Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	\$6,600	\$10,900	\$13,300	\$20,000	\$26,100	\$14,900	\$11,900
\$20,000–39,999	5,200	9,800	11,600	21,000	25,400	13,600	11,200
\$40,000–59,999	4,200	7,200	9,000	18,400	23,700	10,900	9,800
\$60,000–79,999	3,300	5,400	7,000	16,100	20,700	9,100	9,200
\$80,000–99,999	3,000	5,000	5,900	13,900	17,700	7,100	9,700
\$100,000 or more	4,300	5,100	5,400	12,100	13,000	8,300	9,300
Independent							
Less than \$10,000	6,200	10,400	11,600	16,700	17,900	13,900	9,800
\$10,000–19,999	5,700	8,300	9,900	14,100	15,600	13,100	8,600
\$20,000–29,999	5,200	7,700	7,800	12,300	13,000	12,000	7,900
\$30,000–49,999	4,100	5,700	7,000	9,800	11,500	9,900	6,400
\$50,000 or more	3,200	4,700	5,300	6,800	8,500	7,000	5,400
Income group							
Lowest 25 percent	6,100	10,300	12,200	18,800	23,500	14,200	10,600
Middle 50 percent	4,800	7,100	8,300	14,700	19,900	11,500	8,600
Highest 25 percent	3,300	4,800	5,500	10,200	13,100	7,100	7,500
Aid status							
No aid	4,000	6,100	7,400	12,900	17,200	8,900	6,100
Received aid	6,000	8,700	9,900	15,400	19,400	12,200	10,300
Grant status							
No grants	4,100	5,900	7,100	11,400	16,000	8,300	6,300
Received grants	6,200	9,500	10,700	16,100	20,000	13,600	11,000
Loan status³							
No loans	4,900	7,300	8,400	12,800	16,900	9,900	7,200
Received loans	6,800	8,900	10,200	16,400	20,600	12,600	11,900

‡ Reporting standards not met.

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

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

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

NOTE: This table excludes students attending more than one institution and students who have no need. Need is defined as the total price of attendance minus the expected family contribution (EFC). Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.4-A. Percentage of undergraduates who have remaining need after receiving financial aid (if any), by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 2-year	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹
		Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
U.S. total (excluding Puerto Rico)	49.0	46.3	44.1	52.2	55.2	63.2	49.6
Total (50 states, DC, and Puerto Rico)	49.0	46.8	44.4	54.2	56.2	63.6	50.0
Attendance status							
Full-time/full-year	64.0	52.4	48.8	60.3	61.7	76.9	57.7
Full-time/part-year	51.7	46.7	40.0	55.6	53.3	61.2	52.2
Part-time/full-year	52.9	44.3	39.8	53.9	49.1	57.1	50.2
Part-time/part-year	35.3	29.6	31.0	30.4	32.1	44.9	34.7
Housing							
On campus	32.6	40.6	41.8	48.0	56.1	55.6	45.2
Off campus	51.0	46.0	44.6	55.3	54.4	62.9	51.2
Living with parents	46.0	53.7	47.7	62.5	61.6	67.3	50.1
Price of attendance							
Less than \$4,000	36.1	29.7	33.4	28.4	38.3	49.3	35.5
\$4,000–7,999	52.9	46.5	42.3	39.6	34.2	56.9	50.7
\$8,000–11,999	59.0	48.3	41.6	58.5	54.9	56.8	53.3
\$12,000–15,999	67.6	50.1	46.5	55.6	51.5	65.2	53.4
\$16,000 or more	48.2	48.5	47.1	57.4	58.8	68.6	56.3
Gender							
Male	44.4	45.0	43.1	55.0	56.7	57.3	47.0
Female	52.2	48.2	45.5	53.5	55.8	67.6	52.3
Race/ethnicity²							
White	42.1	42.7	40.9	47.5	52.6	54.8	44.0
Black	64.5	55.6	48.8	66.5	61.2	73.2	62.7
Hispanic	58.8	60.0	54.5	74.0	64.6	72.7	62.0
Asian	56.5	62.5	58.9	69.8	68.7	60.1	59.6
American Indian	50.5	32.0	50.7	49.1	‡	67.5	50.5
Pacific Islander	37.9	‡	55.0	‡	‡	62.6	44.1
Multiple races	45.0	44.7	46.7	46.9	50.3	68.3	47.9
Other	58.7	57.8	44.7	58.2	61.9	68.0	56.9
Age as of 12/31/03							
18 years or younger	47.5	50.2	45.9	49.7	53.7	69.0	49.3
19–23 years	46.6	46.2	43.8	55.0	58.0	67.8	48.7
24–29 years	55.0	50.5	49.2	63.2	60.2	68.4	56.1
30–39 years	52.5	42.2	40.4	54.3	50.3	59.9	51.8
40 years or older	45.3	44.5	38.4	44.4	38.6	49.8	45.2
Dependency status							
Dependent	41.9	45.0	42.6	51.8	56.4	61.5	45.6
Independent	53.5	49.3	48.5	56.9	55.4	64.3	54.4
Unmarried, no dependents	47.8	47.6	50.8	56.1	54.3	56.7	50.4
Married, no dependents	19.4	33.6	34.6	31.6	48.6	33.8	26.4
Single parent	83.1	69.2	64.6	84.2	74.8	84.3	80.8
Married parents	48.1	46.1	42.2	46.2	49.0	56.3	48.4

See notes at end of table.

Table 4.4-A. Percentage of undergraduates who have remaining need after receiving financial aid (if any), by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	87.1	82.0	79.2	87.3	88.5	86.7	84.7
\$20,000–39,999	71.2	69.9	70.5	75.3	79.0	79.2	72.3
\$40,000–59,999	42.7	60.1	61.0	61.3	70.2	55.6	54.4
\$60,000–79,999	18.6	34.1	39.5	43.4	61.4	38.6	33.5
\$80,000–99,999	7.9	17.0	22.2	32.0	49.6	18.1	21.2
\$100,000 or more	3.4	5.9	9.9	23.3	31.0	9.8	11.9
Independent							
Less than \$10,000	90.0	74.6	73.0	87.3	82.6	86.4	84.8
\$10,000–19,999	75.3	67.9	57.5	80.3	73.1	80.1	73.3
\$20,000–29,999	64.1	48.7	46.3	67.1	59.6	69.9	61.4
\$30,000–49,999	46.4	41.6	41.0	56.9	52.0	49.1	46.8
\$50,000 or more	10.5	15.4	11.1	17.2	19.6	24.5	13.5
Income group							
Lowest 25 percent	86.3	76.4	73.5	83.8	83.5	86.1	82.3
Middle 50 percent	49.0	47.6	47.8	58.5	63.3	62.9	51.4
Highest 25 percent	8.5	11.0	10.9	21.1	31.0	22.2	13.3
Aid status							
No aid	41.1	48.0	49.6	57.7	67.4	66.8	45.4
Received aid	58.0	46.2	42.1	53.5	53.5	63.2	52.7
Grant status							
No grants	39.8	39.3	40.4	51.2	58.7	43.9	41.3
Received grants	63.0	54.1	48.0	55.2	55.2	73.9	58.4
Loan status ³							
No loans	50.5	54.1	51.5	58.7	63.7	72.1	53.0
Received loans	38.1	36.8	35.9	50.9	49.7	60.5	44.4

‡ Reporting standards not met.

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

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

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

NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Remaining need is defined as the total price of attendance minus the expected family contribution (EFC) minus all types of financial aid. Averages include students who received no aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.4-B. Average amount of remaining financial need among undergraduates who have need after receiving financial aid (if any), by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.4-B. Average amount of remaining financial need among undergraduates who have need after receiving financial aid (if any), by type of institution and selected institutional and student characteristics: 2003–04—Continued

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

‡ Reporting standards not met.

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

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

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

NOTE: This table excludes students attending more than one institution and students who have no need. Remaining need is defined as the total price of attendance minus the expected family contribution (EFC) minus all types of financial aid. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.5-A. Among undergraduates with financial need, the percentage who received any financial aid, by type of institution and selected institutional and student characteristics: 2003–04

Institutional and student characteristics	Public 4-year			Private not-for-profit 4-year		Private for-profit	All institutions ¹
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting	Doctorate-granting		
U.S. total (excluding Puerto Rico)	62.3	77.7	78.0	89.5	83.7	92.0	75.2
Total (50 states, DC, and Puerto Rico)	62.3	77.8	78.0	89.5	83.9	92.1	75.3
Attendance status							
Full-time/full-year	71.1	83.1	81.2	92.9	85.8	93.6	82.3
Full-time/part-year	64.9	73.5	73.6	87.4	78.4	91.0	77.7
Part-time/full-year	65.0	72.3	76.8	86.4	83.6	92.6	71.8
Part-time/part-year	47.3	59.7	59.9	76.1	75.0	90.6	56.6
Housing							
On campus	88.6	85.4	81.9	92.3	84.5	82.2	85.6
Off campus	63.4	77.2	77.6	87.9	81.9	92.6	74.9
Living with parents	58.4	72.2	72.5	88.4	87.1	90.9	69.2
Price of attendance							
Less than \$4,000	40.7	36.5	40.4	52.7	33.3	79.0	41.0
\$4,000–7,999	64.8	67.9	60.2	77.5	75.4	82.4	66.2
\$8,000–11,999	73.2	81.4	78.9	85.2	85.8	91.7	78.8
\$12,000–15,999	75.5	81.9	82.5	92.0	83.3	91.9	83.2
\$16,000 or more	70.3	85.1	81.9	92.2	84.7	95.2	87.8
Gender							
Male	57.3	76.6	76.5	86.8	82.8	93.0	73.3
Female	65.2	78.6	79.2	91.5	84.8	91.5	76.7
Race/ethnicity²							
White	61.3	77.3	76.1	88.8	82.4	91.6	74.7
Black	74.9	83.0	87.4	92.8	91.5	93.2	83.1
Hispanic	55.8	82.3	82.0	91.5	90.1	93.0	74.0
Asian	43.3	63.2	73.3	73.5	76.3	86.3	62.0
American Indian	66.4	80.6	83.2	100.0	‡	88.0	77.1
Pacific Islander	50.4	‡	82.1	‡	‡	96.1	68.7
Multiple races	64.1	75.4	77.1	89.9	88.0	90.2	75.5
Other	64.1	78.0	77.5	84.5	82.1	93.1	75.2
Age as of 12/31/03							
18 years or younger	65.4	81.8	81.9	93.6	88.0	91.2	78.6
19–23 years	62.3	78.8	76.7	89.5	83.5	90.5	76.1
24–29 years	64.0	76.8	81.2	89.6	84.6	93.1	76.6
30–39 years	64.6	77.9	78.1	89.6	78.5	93.0	75.3
40 years or older	55.4	68.5	71.9	84.9	81.7	92.2	67.0
Dependency status							
Dependent	62.8	79.8	78.1	91.1	84.4	89.7	77.3
Independent	62.0	75.3	77.7	87.5	82.4	92.8	73.6
Unmarried, no dependents	58.5	75.1	76.8	87.2	81.9	92.3	73.0
Married, no dependents	60.3	75.0	74.2	87.0	82.4	89.9	73.7
Single parent	64.5	77.8	78.9	85.4	80.4	93.9	74.2
Married parents	62.0	73.0	81.4	90.3	85.3	92.5	73.6

See notes at end of table.

Table 4.5-A. Among undergraduates with financial need, the percentage who received any financial aid, by type of institution and selected institutional and student characteristics: 2003–04—Continued

Institutional and student characteristics	Public 4-year		Private not-for-profit 4-year		Private for-profit	All institutions ¹	
	Public 2-year	Non-doctorate-granting	Doctorate-granting	Non-doctorate-granting			Doctorate-granting
Dependency and income in 2002							
Dependent							
Less than \$20,000	64.5	84.2	84.6	93.5	94.5	94.0	78.9
\$20,000–39,999	67.4	85.1	84.2	93.3	90.6	91.9	80.3
\$40,000–59,999	56.6	76.4	75.4	91.2	88.5	84.0	74.0
\$60,000–79,999	52.8	74.1	73.8	90.8	82.2	85.2	74.8
\$80,000–99,999	61.0	73.9	75.5	93.1	78.2	85.8	78.7
\$100,000 or more	66.1	80.5	68.5	83.3	76.9	84.0	75.7
Independent							
Less than \$10,000	58.4	76.4	74.2	83.3	81.0	91.6	70.2
\$10,000–19,999	68.0	76.5	81.2	88.7	85.7	94.0	77.0
\$20,000–29,999	64.9	79.5	79.8	88.9	83.2	93.8	76.0
\$30,000–49,999	61.0	73.8	77.4	88.5	81.2	92.9	73.0
\$50,000 or more	51.2	60.6	80.4	89.7	81.7	91.7	73.0
Income group							
Lowest 25 percent	62.6	80.6	81.1	89.8	88.8	92.0	75.3
Middle 50 percent	62.8	76.9	76.8	89.8	85.2	92.4	75.4
Highest 25 percent	54.1	70.3	73.8	87.9	76.7	90.7	75.2
Aid status							
No aid	†	†	†	†	†	†	†
Received aid	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant status							
No grants	16.7	42.3	41.2	48.2	32.5	74.0	33.2
Received grants	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Loan status³							
No loans	54.3	54.9	51.8	70.1	60.8	64.8	55.9
Received loans	100.0	100.0	100.0	100.0	100.0	100.0	100.0

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution and students who have no need. Need is defined as the total price of attendance minus the expected family contribution (EFC). Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 4.5-B. Average amount of financial aid received by undergraduates who had need, by type of institution and selected institutional and student characteristics: 2003–04

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

See notes at end of table.

Table 4.5-B. Average amount of financial aid received by undergraduates who had need, by type of institution and selected institutional and student characteristics: 2003–04—Continued

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

† Not applicable.

‡ Reporting standards not met.

¹ "All institutions" also include public less-than-2-year and private not-for-profit less-than-4-year institutions in addition to those listed separately in this table.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Federal education tax benefits are not included in this table. This table excludes students attending more than one institution. Need is defined as the total price of attendance minus the expected family contribution (EFC). Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Section 5: Student Characteristics

Dependency Status

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

Attendance Status

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

Student Housing

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

Race/Ethnicity

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

Gender and Citizenship

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

Family Income

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

Institution Control and Level

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

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

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

See notes at end of table.

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

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

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

¹ Excludes students attending more than one institution.

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

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

NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

Rounds to zero.

¹ Excludes students attending more than one institution.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

¹ Excludes students attending more than one institution.

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

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

NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

¹ Excludes students attending more than one institution.

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

NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>. Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.

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

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

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

See notes at end of table.

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

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

¹ Excludes students attending more than one institution.

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

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

NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

¹ Excludes students attending more than one institution.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

¹ Excludes students attending more than one institution.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Detail may not sum to totals because of rounding. "Independent student income" includes the student's income as well as any income from the student's spouse. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

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

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

See notes at end of table.

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

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

† Not applicable.

¹ Excludes students attending more than one institution.² Black includes African American, Hispanic includes Latino, American Indian includes Alaska Native, Pacific Islander includes Native Hawaiian, and Other includes respondents having origins in a race not listed. Race categories exclude Hispanic origin unless specified.³ "Loans" only include loans to students. Excludes federal Parent Loans to Undergraduate Students (PLUS).NOTE: Detail may not sum to totals because of rounding. Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the "part-time/full-year" or "part-time/part-year" categories. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Appendix A—Glossary

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

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Age as of 12/31/03

AGE

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

Aid package by type of aid

AIDTYPE

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

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

Institution type

AIDSECT

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

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

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

Private for-profit

More than one institution

Attendance status

ATTNSTAT

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

DAS Variable

Attendance status—continued**ATTNSTAT**

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

Price of attendance**BUDGETAJ**

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

Citizenship**CITIZEN2**

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

Dependency status**DEPEND**

Dependent
Independent

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

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

Dependency status—continued

DEPEND

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

Independent student categories

DEPEND5B

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

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

Dependent student income

DEPINC

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

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

Expected family contribution

EFC

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

Gender

GENDER

- Male
- Female

Dependency and income level in 2002**INCOME**

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

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

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

Independent student income**INDEPINC**

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

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

Institutional grants**INGRTAMT**

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

Institutional loans**INLNAMT**

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

Institutional merit-only grants

INSMERIT

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

Institutional aid total

INSTAMT

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

Institutional work-study

INSTWRK

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

Housing

LOCALRES

Students' residence while enrolled

On campus

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

Off campus

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

Living with parents/other relatives

Student lived at home with parents or other relatives.

Price of attendance minus total aid

NETCST1

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

Price of attendance minus federal grants

NETCST2

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

Price of attendance minus all grants**NETCST3**

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

Tuition and fees minus all grants**NETCST9**

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

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

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

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

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

Other grants**OTHGTAMT**

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

Other types of aid**OTHTYPE**

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

Income percentile rank**PCTALL**

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

Federal PLUS loans**PLUSAMT**

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

Race/ethnicity**RACE**

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

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

Need for financial aid**SNEED1**

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

Remaining need after financial aid**SNEED2**

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

State aid total**STATEAMT**

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

State grants**STGTAMT**

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

State loans**STLNAMT**

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

State merit-only grants**STMERIT**

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

State work-study**STWKAMT**

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

Federal aid total **TFEDAID**

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

Federal grants **TFEDGRT**

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

Federal grants and veterans benefits **TFEDGRT2**

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

Federal grants, veterans benefits, and tax benefits **TFEDGRT3**

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

Federal loans (excluding PLUS) **TFEDLN**

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

Total aid **TOTAID**

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

Total grants **TOTGRT**

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

Total grants, veterans benefits, and federal tax benefits **TOTGRT3**

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

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

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

Total work-study**TOTWKST**

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

Tuition and fees**TUITION2**

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

Federal education tax benefits**TXTOTBEN**

Estimated amount of federal education tax credits and tax deduction benefits for the 2003–04 academic year. Equal to the estimated reduction in 2003 federal taxes provided by the federal education tax credits (Hope and Lifetime Learning) or the federal tuition and fees tax deduction. Estimates of the tax benefit amounts for the NPSAS:04 sample students were imputed based on the eligibility requirements and data published by the Internal Revenue Service. The Internal Revenue Service publishes aggregated annual sample data by income level that shows the number of tax filers who claimed the tax credits (Hope and Lifetime Learning combined) and the total tax credit dollars claimed, as well as the number of filers claiming the tuition and fees deductions and the total dollars claimed as deductions. The NPSAS:04 data on net tuition, income, federal taxes, class level, and attendance status were used to identify the students in the sample who met the eligibility requirements for each of the three federal education tax benefits and to estimate the amount of those benefits for which they were eligible. About one-fourth of tax filers who are eligible for one of these benefits do not claim them when filing taxes, however. Therefore the published IRS data on the number of education tax benefit claims by income level, and the dollar amounts claimed, were used to impute the number and estimate the average amount of tax benefits claimed among the eligible students in the NPSAS sample. See appendix B for details.

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Appendix B—Technical Notes and Methodology

Overview

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

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

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

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

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

Data Sources for NPSAS:04

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

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

Sample Design

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

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

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

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

Perturbation

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

Imputation

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

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

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

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

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

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

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

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

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

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

Weighting

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

Quality of Estimates

Unit Response Rates and Bias Analysis

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

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

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

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

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

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

or equivalently:

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

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

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

Institution-Level Bias Analysis

An institution respondent is defined as any sample institution for which

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

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

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

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

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

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

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

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

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

Student-Level Bias Analysis

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

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

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

For all sample members:

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

For federally aided students:

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

For students in public 2-year institutions:

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

These institution-level data were available from IPEDS.

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

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

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

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

Item-Level Bias Analysis

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

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

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

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

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

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

Standard Errors

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

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

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

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

Cautions for Analysts

Multiple Institutions

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

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

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

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

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

Comparing NPSAS:04 Estimates to Prior NPSAS Estimates

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

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

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

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

Table B-1. Standard errors for table 1.1: Average tuition and fees, average price of attendance, and percentage of undergraduates enrolled in postsecondary institutions who received any financial aid, any grants, or student loans, and among those receiving aid, the average amounts of aid received, by selected student characteristics: 2003–04

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

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

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

Data Analysis System

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

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

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

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

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Statistical Procedures

Differences Between Means

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Estimating Federal Education Tax Credits and Deductions

Since 1998 the federal government has provided postsecondary students and their families with financial assistance through federal tax reductions for certain educational expenses.¹⁴ These federal tax benefits differ from the traditional types of student financial aid in several ways. Unlike traditional financial aid, the amount of the tax benefit to the students or their families cannot be specified prior to enrollment. The amount of the actual tax benefit depends on the particular circumstances of the tax filers and their choices among several tax benefit options, which are not determined until federal taxes are filed. The amount of the education tax benefit is based on the educational expenses incurred during the entire *calendar* year of enrollment prior to

¹³ Ibid.

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

filing taxes, while traditional financial aid is awarded for an *academic* year (e.g., fall and spring semesters) that usually spans 2 calendar years. Unlike the traditional types of financial aid, the postsecondary institution does not know and therefore cannot report the dollar value of the tax benefit for an individual student. Moreover, as discussed below, the survey interviews of the students themselves have not provided reliable information about these tax benefits.

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

Summary of Methodology

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

The federal Hope tax credit is limited to undergraduates in the first and second year of study, and the students must be enrolled at least half time.¹⁵ The maximum tax credit for each of those years of study is \$1,500 per student, and tax filers¹⁶ may claim the credit for more than one student. The federal Lifetime Learning tax credit is available to any undergraduate or graduate

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

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

students even if they are enrolled in only one course. The annual maximum amount of the tax credit was \$2,000,¹⁷ but that applies to all students claimed on the same tax form. The tuition and fees deduction, on the other hand, reduces taxable income rather than reducing the tax amount directly. The maximum amount of the deduction is \$3,000 for all students per tax filer. The amount of the tax benefit (reduction in taxes) is substantially less than this, however, because the amount of the tax benefit depends on the income tax bracket. A filer in a 10 percent tax bracket, for example, would receive a tax reduction of about \$300 on a maximum tuition and fees deduction of \$3,000. The maximum tax reduction (for a filer in the 40 percent tax bracket) was about \$1,200. Tax filers may choose among the three types of tax benefits, but only one of them can be used for the same student. In general, the tax credits will result in greater tax savings than the deduction, except for filers in the higher income levels.¹⁸

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

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

There are also income limits to these benefits: eligibility is limited to single tax filers with adjusted gross incomes under \$51,000 (for tax credits) or under \$65,000 (for tax deductions), and limited to married filers with adjusted gross incomes under \$103,000 (for tax credits) or \$130,000 (for tax deductions).

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

¹⁷ The maximum was 20 percent of up to \$10,000 in net tuition.

¹⁸ In addition to the income limits, the amount of the tax credit benefits are phased out for single filers with incomes above \$41,000 and married filers with incomes above \$83,000.

- The tuition and fees charged and the grant aid and veterans benefits received in the 2003–04 academic year (July 1, 2003 to June 30, 2004) were assumed to approximate these amounts for the 2003 calendar year.
- For dependent students, it was assumed that the parents claimed the tax benefits (rather than the students themselves), and that if the parents were married, that they filed joint tax returns.

The Internal Revenue Service publishes tables based on a sample of tax returns that show the number of returns by adjusted gross income (AGI), the amount of tax liability, as well as the number and amount of various types of credits and deductions claimed (U.S. Department of the Treasury 2005a, 2005b). The amounts of the Hope and Lifetime Learning tax credits claimed are shown as a combined total “education tax credits” in the IRS tables. These are the amounts *claimed* prior to any adjustment for taxes owed, which may limit the actual amount of the benefit received. The tuition and fees deduction amounts in the IRS tables are shown as the amount of the deduction *claimed*, which is substantially larger than the value of the tax benefit. The number of education tax credit and deduction claims and the total dollars claimed by AGI levels that are reported in the IRS tables for the 2003 tax year were used as the target numbers for imputing the claims estimates in the NPSAS:04 sample data.

Using the IRS education tax credit and deduction claims data as the target numbers for imputing the estimates required two more assumptions:

- That the AGI (for 2002) in the NPSAS sample approximates the 2003 AGI used in the IRS data.
- That the number of tax returns with education tax credit or deduction claims shown in the IRS tables approximates the number of students who filed claims (or for whom parents filed claims). Since education tax benefits can be claimed for more than one student on some tax returns, this assumption somewhat underestimates the number of students and overestimates the average tax benefit per student.

More details about the methodology used for imputing the federal tax benefits for the NPSAS:04 sample of students are described in the Additional Technical Notes below. The imputations required three major phases, which may be summarized as follows:

Determining eligibility

- The net tuition (tuition and fees minus all grants and veterans benefits) in the 2003–04 academic year was calculated for each case in the sample. As indicated above, this amount was assumed to be equivalent to the prior calendar year amount.
- Both the AGI and the federal tax amounts are required to estimate eligibility for and the amount of the education tax benefits. For sample cases that had matched to the Free Application for Federal Student Aid (FAFSA) files, the student or parents’ AGI

and federal tax amounts were usually reported in the FAFSA records. If there was no FAFSA record (about 40 percent of the cases), the AGI and federal taxes were imputed using regression, with dependency, marital status, and total income as the independent variables.

- Eligibility for each of the three types of tax benefits was determined for each NPSAS sample member. In order to be eligible students had to have positive net tuition during the 2003–04 academic year, they (or the parents of dependent students) had to have a positive tax liability before the education tax benefits were subtracted, and they (or the parents of dependent students) had to have incomes below the limits for the particular tax benefit option. For the Hope tax credit eligibility, they also had to be in the first 2 years of study and enrolled at least half time. All students eligible for the Hope tax credit are also eligible for the other two options. All students eligible for the Lifetime Learning option are also eligible for the tuition and fees deduction. Approximately two-thirds of the NPSAS sample students qualified for one of the tax benefits based on these criteria.

Determining potential claim and benefit amounts

- For students eligible for either of the tax credits, a preliminary claim amount was determined as the lesser of net tuition or the maximum credit allowed (\$1,500 for Hope). This preliminary amount was then compared to the tax liability. If the dollar amount of the preliminary tax credit claim was greater than the initial tax liability, the potential tax credit *benefit* was reduced to equal the initial tax liability. In general, this resulted in smaller average tax credit benefits received than claimed, especially in the lower income levels.
- Estimating the potential amount of the tax benefit from the tuition and fees tax deduction claimed required several steps. First, a preliminary deduction claim amount was determined as the lesser of net tuition or the maximum deduction allowed (\$3,000). Then the preliminary value of the tax benefit was calculated by multiplying the preliminary deduction claim amount by the estimated marginal tax rate (based on the FAFSA reported or imputed taxes and the assumed filing status). If this preliminary tax benefit amount was greater than the initial tax liability, then the potential tax benefit amount was reduced to equal the initial tax liability.

Assigning the choice of tax benefit options

- In most cases the eligible NPSAS sample students qualified for more than one of the education tax benefits. All those eligible for Hope tax credits were also eligible for the other two options. All those eligible for Lifetime Learning tax credits were also eligible for the tuition and fees deduction. Just those whose income was above the limits for the tax credit options had only the tuition and fees deduction as a choice. The responses to the items about these options in the student interview were considered to be too incomplete and unreliable to use, as will be discussed below. Instead, as a first step, it was assumed that there would be a rational choice, and the potential tax credit

or deduction yielding the largest tax benefit would be chosen.¹⁹ Generally this meant that if they were eligible for more than one, the first choice would be the Hope credit, then the Lifetime Learning credit, and last the tuition and fees deduction.

- As expected, the weighted number of eligible NPSAS sample students who could have claimed a tax benefit and the potential claim amounts (based on the largest tax benefit) was greater than the number and amount of IRS reported claims, since about one-fourth of those who are eligible do not claim these benefits (U.S. Government Accountability Office 2005). In order to reduce the claims and the claimed dollar amounts, two steps were taken. First, eligible NPSAS cases that had been assigned to a tax benefit option were randomly selected within income levels based on the ratio of IRS reported claims to the imputed potential NPSAS student claims. This resulted in a weighted number of NPSAS sample students and potential dollars claimed that was closer to the number of claims and total dollars claimed as reported in the published IRS tables. However, the ratio of tax credit to tax deduction claims did not match the IRS totals in certain income levels, especially in the lower income levels where about one-half of the claims were for deductions, even though they resulted in lower tax benefits than if the tax credits had been chosen. As a last step, the assumption of rationality was dropped in some income levels, and eligible students were assigned to tax credits or deductions based on the IRS ratios.

The imputed number of education tax credit and deduction claims and the imputed claim dollar amounts in the NPSAS sample are compared to the claims and dollar amounts reported by the IRS as shown in table B-2.

Table B-3 displays the final imputed estimates of the tax benefits in the NPSAS sample, for all students (the IRS totals include both graduate and undergraduate claims), and for undergraduates only. The total number of students benefiting from the education tax credits or deductions is estimated to be about the same as the number of claims shown in table B-2, because it has been assumed that tax filers are equivalent to students. However, the average dollar amounts of the benefits imputed in NPSAS are lower than the average claims. The average tax credit benefit is about \$100 lower because the credits claimed were reduced if they exceeded the tax liability (this adjustment is not included in the IRS claim totals). The estimated benefits from the tuition and fees deduction are considerably lower than the deduction claims, because the deduction only lowers the taxable income (while the tax credits are directly subtracted from the tax liability), so the benefit is based on the deduction claimed times the marginal tax bracket rate. The IRS tables only report the deduction claims; they do not attempt to estimate the value of the tax benefits that these deduction claims may represent.

¹⁹ Examination of actual tax returns found that this assumption of rational choice was not necessarily the case, however (U.S. General Accountability Office 2005).

Table B-2. Comparison of 2003 Internal Revenue Service (IRS) data and NPSAS:04 estimates of federal education tax credit and tuition and fees deduction claims by adjusted gross income (AGI)

Adjusted gross income	Education Tax Credit claims					
	Internal Revenue Service			NPSAS:04 Estimates		
	Number of returns (000's)	Total claims (\$000's)	Average claim	Number of students (000's)	Total claims (\$000's)	Average claim
Total	7,300	\$5,843,000	\$800	7,350	\$5,935,900	\$800
\$15,000 or less	670	207,900	300	670	257,900	400
\$15,000–29,999	1,920	1,350,100	700	1,940	1,565,800	800
\$30,000–49,999	2,060	1,770,300	900	2,040	1,655,200	800
\$50,000–99,999	2,620	2,514,300	900	2,670	2,454,900	900
\$100,000 or more	30	1,400	100	30	2,100	100

Adjusted gross income	Tuition and Fees Deduction claims					
	Internal Revenue Service			NPSAS:04 estimates		
	Number of returns (000's)	Total claims (\$000's)	Average claim	Number of students (000's)	Total claims (\$000's)	Average claim
Total	3,600	\$6,684,000	\$1,900	3,550	\$6,797,600	\$1,900
\$15,000 or less	640	1,314,200	2,100	630	1,298,300	2,100
\$15,000–29,999	460	780,500	1,700	450	748,800	1,700
\$30,000–49,999	560	815,300	1,500	570	992,500	1,800
\$50,000–99,999	1,190	2,199,000	1,800	1,190	2,221,300	1,900
\$100,000 or more	720	1,575,000	2,200	720	1,536,700	2,100

NOTE: Education tax credits include both Hope and Lifetime Learning credits. Tax credit claims are prior to any reductions based on tax liability that is less than the claim amount. Tuition and Fees Deduction amounts claimed are not equivalent to tax credits. Deduction tax benefits are based on the marginal tax rate times the deduction. The IRS numbers represent tax returns, while the NPSAS numbers represent the weighted number of students in the sample. Totals include undergraduate and graduate/first-professional students. Adjusted gross income (AGI) for dependent undergraduates is the AGI of parents; otherwise it is the AGI of the student (and spouse). Details may not sum to totals because of rounding.

SOURCE: U.S. Department of the Treasury, Internal Revenue Service (2005a) *Individual Income Tax, All Returns: Sources of Income, Adjustments, and Tax Items, by Size of Adjusted Gross Income 2003* (table 1.4); and (2005b) *Individual Income Tax, All Returns: Tax Liability, Tax Credits, and Tax Payments, by Size of Adjusted Gross Income 2003* (table 3.3); U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

Limitations

The limitations of the imputations have been noted several times above. There is no actual data available at the student level for the tax benefit amounts. Determining eligibility requires using net tuition amounts based on the academic year 2003–04, while the IRS data and actual benefits are based on the 2003 calendar year. The IRS data is based on the number of tax filers

Table B-3. Estimated federal education tax benefits (reduction in taxes) by adjusted gross income (AGI) for postsecondary students: 2003–04

Adjusted gross income	Tax credit benefits			Tax deduction benefits			Total tax credit and deduction benefits		
	Num-ber of students (000's)	Total value (\$000's)	Average tax benefit	Num-ber of students (000's)	Total value (\$000's)	Average benefit	Num-ber of students (000's)	Total value (\$000's)	Average tax benefit
All students (undergraduate and graduate) in 2003–04									
Total	7,350	\$5,436,000	\$700	3,550	\$1,180,000	\$300	10,900	\$6,615,000	\$600
\$15,000 or less	670	180,000	300	630	81,000	100	1,300	261,000	200
\$15,000–29,999	1,940	1,263,000	700	450	101,000	200	2,390	1,364,000	600
\$30,000–49,999	2,040	1,558,000	800	570	152,000	300	2,600	1,710,000	700
\$50,000–99,999	2,670	2,433,000	900	1,190	464,000	400	3,900	2,897,000	700
\$100,000 or more	30	2,000	100	720	381,000	500	750	384,000	500
Undergraduates (only) in 2003–04									
Total	6,400	\$4,680,000	\$700	3,000	\$1,000,000	\$300	9,400	\$5,683,000	\$600
\$15,000 or less	570	144,000	300	470	57,000	100	1,000	200,000	200
\$15,000–29,999	1,590	972,000	600	370	77,000	200	2,000	1,050,000	500
\$30,000–49,999	1,770	1,329,000	800	470	122,000	300	2,240	1,451,000	600
\$50,000–99,999	2,440	2,237,000	900	1,050	400,000	400	3,490	2,636,000	800
\$100,000 or more	30	2,000	100	650	345,000	500	680	347,000	500

NOTE: Tax benefits are the estimated reduction in federal taxes for those with a positive tax liability prior to the benefit. The benefit is limited to the initial tax liability. Adjusted gross income (AGI) for dependent undergraduates is the AGI of parents; otherwise it is the AGI of the student (and spouse). Education Tax Credits include the benefits from Hope and Lifetime Learning tax credits. Amounts claimed prior to applying tax limits are shown in table B-2. Tuition and Fees Deduction benefits are estimated by applying the marginal tax bracket rate to the amount of the deduction claimed. The total amounts of the tuition and fees deductions claimed prior to applying the marginal tax rates are shown in table B-2. Details may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2003–04 National Postsecondary Student Aid Study (NPSAS:04).

(individuals or households), while the NPSAS data is based on the number of students. The imputations of the tax benefits therefore had to assume that the academic year and the calendar year data were equivalent and that tax filers were equivalent to students, neither of which is necessarily true.

The least satisfactory phases of the imputations were at the determination of the choice of benefit options. Although they were not used, the NPSAS:04 student interview included three items about the federal education tax benefits. Students were asked if they (or their parents) had claimed the federal Hope tax credit, the Lifelong Learning tax credit, or the tuition and fees tax

deduction. The response options for each item were “yes,” “no,” and “don’t know.” The nonresponse rate (“don’t know” or not answered) for each of these three items was 37–38 percent, among the highest of any items in the interview (Cominole et al. forthcoming, table 4-18). Moreover, the nonresponse rate was significantly different by the mode of administration of the interview. Among those who used the self-administered interview, about one-half (49 percent) indicated “don’t know,” compared with about one-fourth (27 percent) of those who were interviewed by telephone (Cominole et al. forthcoming, table 4-19).

Among those who responded “yes” to the Hope tax credit item, more than two-thirds (68 percent) did not meet the Hope eligibility requirements in 2003–04 (including about 400 graduate students). Among those who responded “yes” to the Lifelong Learning or the tuition and fees deduction, about one-fourth (28 and 25 percent, respectively) were not eligible to claim them based on their 2003–04 net tuition and 2003 taxes. In addition, among those who responded “yes” to any of the three items, nearly one-fifth (18 percent) indicated that more than one of them had been claimed, even though only one of the three tax benefits may be claimed for a student. The imputations assumed that a student’s net tuition for the 2003–04 academic year could be used as an approximation of the net tuition and enrollment in the 2003 calendar year. The interview, however, referred to the actual situation in the 2003 calendar year, when their eligibility may have been different. So even if the student did give an accurate response for the 2003 calendar year, the situation may have been different during the 2003–04 academic year.

Given the problem of timing, the inconsistencies in the responses, as well as the overall low response rates for these items, it was decided that the interview data was too incomplete and unreliable to use in the tax benefit imputations. In terms of the entire NPSAS:04 study sample, 12 percent gave a credible “yes” response to these items, 32 percent gave a “no” response to all three, and 56 percent were either nonrespondents or gave a response that was not credible. Moreover, if the “yes” and “no” responses had been used for the estimates, it would have required imputing a much higher proportion of claims among the nonrespondents than was reported by the interview respondents. Among those who responded, about one-third (32 percent) gave a “yes” response to at least one of the interview items, and 68 percent replied “no” to all three. However, the IRS data suggests that these tax benefits were claimed by approximately one-half of all students or parents of students (about 11 million claims filed, compared with a weighted total of 21 million students in NPSAS:04). If it had been assumed that the interview responses of “yes” represented actual claims, it would have been necessary to impute “yes” (that is, a claim) for about two-thirds of the nonrespondents in order to achieve results that were consistent with the IRS data.

Additional Technical Notes

Adjusted Gross Income and Federal Taxes

Adjusted gross income (AGI) is a critical variable for estimating the federal education tax benefits, since AGI defines who is eligible for the program, and also determines the range at which the estimated tax credit is phased out. For NPSAS students who had filed a federal aid application (FAFSA), both the total income and the AGI were available for the independent students and the parents of dependent students. This information was used to impute the AGI for those who had not filed for aid (about 40 percent), based on the estimates of family income given in the NPSAS interview. The AGI imputations are based on multiple regression models that include total income, dependency, family size, and a dummy variable for students whose family or personal income was less than \$25,000. The adjusted R^2 values for all groups were greater than .90 for imputed AGI. Examination of imputed AGI values for those with incomes under \$30,000 indicated that the model fit was less than optimal, so for these cases 95 percent of total income was used for the imputed AGI value. No change was made to zero income cases imputed by the regression model.

The amount of federal taxes paid by parents of dependent students and the amount paid by independent students is also available only for those who filed an aid application. Since the actual value of the education tax benefits is limited by the amount of taxes owed (benefits cannot be greater than the tax liability), it was necessary to impute federal taxes where they were missing. The results of applying various regression models based on the FAFSA data were unsatisfactory, producing much larger tax amounts than reported by the IRS. Instead, IRS data on the average amount of federal income tax by detailed AGI category were used to impute missing tax data.

Hope Tax Credit²⁰

The Hope Tax Credit can be claimed by undergraduates or their parents for an amount up to \$1,500 for each of the first 2 years of postsecondary education. Eligible students must be pursuing a degree or credential and be enrolled at least half time. Individuals with AGI's of \$103,000 or more (if filing a joint return) or \$51,000 or more if filing as single were ineligible for the Hope tax credit. In addition, taxpayers with AGIs between \$83,000 and \$103,000 (filing a joint return if married) or between \$41,000 and \$51,000 if filing as single had their Hope credit “phased out” or reduced.

²⁰ Descriptions of all the programs are based on U.S. Department of the Treasury (2003a).

A measure of eligibility for the Hope program was created based on having positive net tuition (tuition and fees minus all grants and veterans benefits), year in postsecondary education, an indicator that the student was in a formal degree or credential program, attendance status, and AGI. It was assumed that all dependent parents who were married filed jointly, and those who were unmarried were single filers.

Two variables were created that estimated the amount of the Hope tax credit that might be claimed by eligible students: an estimated amount prior to the AGI phaseout and an estimated amount after AGI phaseout that corresponds to the amount that could be entered as a tax credit claim on federal tax forms.

Lifetime Learning Tax Credit

The Lifetime Learning tax credit can be claimed by undergraduates, parents of undergraduates, and graduate students for an amount up to \$2,000 per household, and has fewer restrictions than the Hope tax credit. All students, regardless of year in school or attendance status are eligible, and they need not be pursuing a degree or credential. The AGI limits and phaseouts are the same as the Hope tax credit, and students must have a positive net tuition and positive tax liability in order to claim the credit.

The first step was to create an eligibility dummy variable based on having positive net tuition, AGI within limits, and marital status (to determine the appropriate AGI limits for different filing statuses). Two variables were then created to estimate the amount of the Lifetime Learning tax credit for eligible students: an estimated amount prior to AGI phaseout and an estimated amount after AGI phaseout that represents the amount that could be claimed on federal tax forms.

Total Education Tax Credits

IRS data on the amount of education tax credits claimed do not differentiate between the Hope and Lifetime Learning programs. A combined measure that reflects the maximum of the two credits that could be claimed, assuming joint eligibility, was created. The value is either the maximum of the Hope or Lifetime Learning tax credit after AGI phaseout, or if students were eligible for only one of them, the value of the tax credit claimed in the program for which they were eligible.

Tuition and Fees Deduction

The least restrictive tax benefit is the tuition and fees deduction. The only eligibility requirement to claim the deduction is enrollment in a Title IV postsecondary institution. Unlike the tax credit programs, the tuition and fees deduction does not reduce the amount of taxes owed directly. Instead, like other deductions, it reduces taxable income. The maximum amount of income eligible for reduction due to tuition and fees was \$3,000. There are more generous limits on AGI than either of the tax credit programs (up to \$65,000 if filing as single, \$130,000 for those filing a joint return) and there is no AGI phase out. Like the Hope and Lifetime Learning tax credits, students must have a positive net tuition and positive tax liability to claim the tax benefit of the deduction.

A dummy variable was created to indicate tuition and fees deduction eligibility based on having positive net tuition and eligible AGI by dependency and marital status. The amount of the tuition and fees deduction does not represent the amount of the tax benefit. The tax benefit must be estimated by multiplying the deduction by the marginal tax rate or bracket, which represents the tax savings of the deduction.

The IRS 2003 Form 1040 Tax Rate Schedule was used to determine the tax bracket for each student or family based on the federal tax (reported in the FAFSA or imputed) (U.S. Department of the Treasury 2003b, p. 74).

After the tax bracket was determined, two measures of the amount of the tuition and fees deduction were computed:

- An estimated amount of the deduction amount that could be claimed on federal tax forms.
- The estimated value of the deduction based on the marginal tax bracket rate. This variable was used to create a decision rule as to which tax program (tax credits or tax deduction) would be selected in those cases where students or their families qualified for both a tax credit and the tuition and fees deduction programs.

Imputing the Choice of Program

Students and their families might qualify for any one or all of the three tax benefit programs, although no one student may receive benefits from more than one of the three programs.²¹ Two “tax choice” variables were constructed that indicate which of the tax programs would have provided the largest reduction in taxes. The initial assumption was that the program

²¹ Families with more than one member enrolled in postsecondary education could, however, benefit from more than one of the programs.

with the largest tax benefit would be chosen, although the assumption of rationality is not always necessarily true.

The Internal Revenue Service has published data on the number of returns and the dollar amount of education tax credits (the combined amount of Hope and Lifetime Learning) and tuition and fees deductions claimed for 2003 (U.S Department of the Treasury 2005a, 2005b). The IRS numbers include graduate and undergraduate students. They also include students who attended more than one institution in 2003–04, for whom net tuition cannot be calculated in NPSAS. The income distribution of NPSAS sample cases that attended more than one institution was similar to those who attended one institution. Since the percentage of students in each AGI category who were eligible and had positive amounts that could be claimed are known for those students who attended only one institution, it was possible to select equivalent proportions of students attending more than one institution, and assign them the average amount of tax credit and the tuition and fees deduction claims. Uniformly distributed random numbers were used to select the appropriate proportion of cases within each AGI category.

The next step was to select cases from among the eligible students in the NPSAS sample so that the weighted number of NPSAS students would approximate the distribution by AGI of tax filers who claimed either the education tax credits or the tuition and fees tax deduction, and the dollar value of those claims, as reported in the IRS tables for the 2003 tax year. The number of NPSAS students eligible for the tax benefits and the value of these benefits were greater than the number and total value of education tax credits and tuition and fees deductions claimed according to the IRS data. This was not unexpected, since about one-fourth of those who are eligible do not claim the benefits on their tax returns (U.S. Government Accountability Office 2005).

Initially, uniformly distributed random numbers were generated within each AGI category to select cases among eligible NPSAS sample students that would result in a weighted distribution similar to the IRS data of the number of filers claiming education tax credits within each AGI category. Then several adjustments were required to get closer to the IRS dollar totals for tax credit and deduction claims. The assumption of “rational choice” (that the program with the largest benefit would be chosen) did not produce results consistent with the IRS data for returns with an AGI below \$10,000. Even when the tax credit would have produced a greater tax saving, low-income filers apparently were often more likely to choose the deduction.²² To get a better approximation of the IRS totals and average claims in the lower income categories, it was necessary to assume that all returns with an AGI of less than \$5,000 chose the deduction, and that

²² In conversations with IRS staff, it was suggested that many lower income filers appear to choose the tuition and fees deduction because it is simpler to complete.

others with an AGI under \$10,000 who appeared to be eligible for tax credit claims of more than \$1,000 also chose the tax deduction instead. On the other hand, for returns in the \$30,000–50,000 AGI category, the average tax credit claim amounts estimated for NPSAS were too low, so a higher proportion of cases were randomly selected from among those with tax credit claims greater than \$1,500.

The remaining eligible NPSAS sample cases that had not been allocated to the tax credit claims were then allocated to the tuition and fees deduction claims, using uniformly distributed random numbers generated within each AGI category to produce the same general distribution of the number of filers claiming tuition and fees deductions, and the dollar amount of the deduction claims shown in the IRS data.

The education tax credit and deduction *claims* estimated for the NPSAS students are compared to the IRS totals in table B-2. The IRS totals do not show the estimated amount of the tax benefits received, which were calculated for the NPSAS sample and are shown in table B-3. For the tax credits, the amounts claimed were reduced if they exceeded the tax liability, which resulted in average benefits that were lower than the claims, especially in the lower income groups. For the tuition and fees deduction, the value of the benefit shown in table B-3 is much lower than the deduction amounts shown in table B-2, because the benefit is the value of the deduction times the tax bracket rate (the average rate was 16 percent).