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Student Aid Study

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2003-04 National Postsecondary Student Aid Study (NPSAS:04)

Undergraduate Financial Aid Estimates for 12 States: 2003-04

E.D. TAB

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Foreword

This E.D. TAB is based on 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. NPSAS is a nationally representative survey that examines how students and their families pay for postsecondary education. In addition to providing national estimates, the NPSAS:04 survey was designed to provide representative samples of undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions in 12 states: California, Connecticut, Delaware, Georgia, Indiana, Illinois, Minnesota, Nebraska, New York, Oregon, Texas, and Tennessee. For the in-state undergraduates in each of these states, this E.D. TAB describes average tuition and fees, total price of attendance, the percentages of undergraduates receiving various types of financial aid and the average amounts received, and other aspects of financing an undergraduate education. National (the 50 states, D.C., and Puerto Rico) totals limited to in-state undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions are also provided to allow for comparisons.

NPSAS surveys have been conducted every 3 or 4 years since 1987, but the NPSAS:04 study was the first to include samples at the state level. The descriptive reports for all of the NPSAS studies and public access data files are available at <http://nces.ed.gov/das>.

Other reports based on NPSAS:04 published by NCES include:

- *Student Financial Aid Estimates for 2003–04*. (NCES 2005-158)
- *Undergraduate Financial Aid Estimates for 2003–04 by Type of Institution*. (NCES 2005-163)
- *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 2003–04*. (NCES 2006-184)
- *Student Financing of Graduate and First-Professional Education: 2003–04*. (NCES 2006-185)
- *Student Financing of Undergraduate Education: 2003–04*. (NCES 2006-186)
- *2004 National Postsecondary Student Aid Study Full-Scale Methodology Report*. (NCES 2006-180)

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Tricia Grimes of the Minnesota Office of Higher Education was instrumental in organizing meetings and discussions of common issues with representatives from the 12 states that participated in this study. She was also responsible for obtaining a grant from the Lumina Foundation for Education to fund training sessions for representatives of the 12 states in using the NCES Data Analysis System (DAS) to analyze their NPSAS data.

At MPR, Shirley He and Stephen Lew wrote the programs to create the derived variables used in this report. Vicky Dingler, Joanna Wu, and John Vavricka created the Data Analysis System files, Annabelle Yang and Patti Gildersleeve formatted the tables and figures, and Barbara Kridl copyedited and coordinated the final production.

At NCES, Dennis Carroll reviewed the work and contributed many helpful comments and suggestions. Paula Knepper provided a comprehensive technical and methodological review of the report.

The final report also benefited from reviews by Tricia Grimes of the Minnesota Office of Higher Education, Kent Phillippe of the American Association of Community Colleges, and Jerry S. Davis, recently retired from the Lumina Foundation for Education. Duc-Le To provided a final review for the Institute of Education Sciences.

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Introduction

This E.D. TAB presents selected findings about the price of attendance and the types and amounts of financial aid received by in-state undergraduates enrolled in public 2-year, public 4-year, and private not-for-profit 4-year institutions during the 2003–04 academic year in 12 selected states. It is based on the undergraduate data in the 2003–04 National Postsecondary Student Aid Study (NPSAS:04), a nationally representative survey of undergraduate, graduate, and first-professional students who were enrolled at any time between July 1, 2003, and June 30, 2004, in institutions that were eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act. The information about undergraduates in NPSAS:04 was collected from a sample of about 80,000 students in about 1,300 postsecondary institutions located in the 50 states, the District of Columbia, and Puerto Rico. As a demonstration project, the NPSAS:04 sample was also designed to provide state-level estimates for undergraduates enrolled in three types of institutions (public 2-year, public 4-year, and private not-for-profit 4-year) in four large states (California, Illinois, New York, Texas), four middle-size states (Georgia, Indiana, Minnesota, Tennessee), and four small states (Connecticut, Delaware, Nebraska, Oregon). Prior NPSAS studies were not representative at the state level.

The NPSAS:04 sample of undergraduates represents about 19 million students, including about 7 million undergraduates in the 12 states with state representative samples. The sample of students in each of the 12 states was only designed to be representative of the three major types of institutions (public 2-year, public 4-year, and private not-for-profit 4-year). In order to provide comparable estimates, the national data presented in this E.D. TAB is also limited to undergraduates in these three types of institutions. In addition, both the national and the 12-state estimates presented in the tables exclude students who enrolled in more than one institution during 2003–04, and also exclude out-of-state students. Nationally, the percentage of students excluded was about 9 percent who attended other types of institutions (private for-profit, public less-than-2-year, and private not-for-profit less-than-4-year), about 8 percent who attended more than one institution during the year, and about 11 percent who were nonresidents of the state.¹

The estimates presented in this E.D. TAB were produced using the NCES Data Analysis System (DAS) Online, a web-based table-generating application that provides the public with direct, free access to the NPSAS:04 data as well as other postsecondary datasets collected by NCES. The NPSAS:04 estimates are subject to nonsampling measurement errors and to sampling

¹ National Postsecondary Student Aid Study (NPSAS:04), Data Analysis System, unpublished tabulation.

errors. The DAS will suppress the printing of estimates when the number of sample cases in a table cell is too low to produce a reliable estimate; this is indicated in the tables of this E.D. TAB by the symbol “‡” and a note that reporting standards were not met. The DAS produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. Because of the small sample sizes for some of the 12 states, caution is advised when comparing estimates among states. The symbol “!” in the tables indicates that the standard error is greater than or equal to 20 percent of the estimate and therefore should be interpreted with caution because of possible sampling error.

Organization of the E.D. TAB

This introduction briefly describes the student characteristics shown in the tables, some variations among the 12 states, and the topics covered in the tables. The percentage distributions of students and their characteristics, nationally and within each of the 12 states, are shown in table 1.0. This is followed by a set of seven tables (tables 1.1–1.7) that present national (the 50 states, D.C., and Puerto Rico) estimates of percentages and averages for in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions. The tables of national totals are followed by comparable sets of seven tables for each of the 12 states with representative samples in NPSAS:04 in alphabetical order: California, Connecticut, Delaware, Georgia, Illinois, Indiana, Minnesota, Nebraska, New York, Oregon, Tennessee, and Texas. The national and state tables exclude out-of-state students, students who enrolled in more than one institution during 2003–04, and students who attended types of institutions that were not included in the state-level representative samples (private for-profit, public less-than-2-year, and private not-for-profit less-than-4-year institutions are excluded).

The variables used to produce the tables are described in the glossary (appendix A). Additional information about public access to the data files with the DAS, the methodology of the survey, and the samples for each of the 12 states is presented in appendix B.

Student Characteristics

The tables in this E.D. TAB display totals for all in-state undergraduates (full-time and part-time), and separate totals for those who were enrolled full time for a full academic year (enrolled full time for 9 or more months between July 1, 2003 and June 30, 2004).

The tables display estimates by student dependency status and income within dependency status. For federal financial aid purposes, most undergraduates under the age of 24 are considered to be financially dependent on their parents, while students age 24 or older are considered to be independent for financial aid purposes. Students under 24 who are married, have dependents of

their own, are veterans, or are orphans or wards of the court are also considered to be independent.

Financial aid need analysis takes into consideration the income of the parents of dependent students, but for independent students only the income of the student (and a spouse, if married) is considered. The income shown in the tables is for 2002, because income in the prior calendar year is used in financial aid need analysis. The income levels shown in the national tables are approximately the lowest 25 percent (less than \$32,000), the middle 50 percent (\$32,000–\$92,000), and the highest 25 percent (more than \$92,000) for the parents of all dependent undergraduates, and income levels above and below the median (about \$25,000) for all independent students. The income groups on the state tables are based on the separate income distributions of in-state undergraduates in each of the 12 states, which are indicated in the income variable descriptions in appendix A.

Variations in the 12 States

Students who are nonresidents of a state are usually charged higher tuition and fees than residents at public institutions, and nonresidents are usually not eligible for state grants.² Among the 12 states under consideration, the proportion of nonresident undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions ranged from about 5 percent in California and Illinois to about one-fourth in Connecticut and Delaware (table 1.0). To provide comparability, nonresidents were excluded from the tables for the 12 states and also from the tables of national totals for the three types of institutions.

The distribution of students among the three types of institutions included in the tables should be considered when comparing state-level averages in prices and financial aid. Nationally, about one-half (52 percent) of the in-state students were enrolled in public 2-year colleges, but the percentage ranged from about 35 percent in Indiana, Nebraska, and New York to 73 percent in California (table 1.0). The national average of in-state enrollments in private not-for-profit 4-year institutions was 12 percent, but it ranged from 6 percent in California to 30 percent in New York.

Public institution tuition and fees vary by state. For example, average in-state tuition and fees for full-time/full-year undergraduates at public 2-year institutions ranged from \$600 in California to \$3,200 in Minnesota (tables 2.1 and 8.1). State grant programs also vary by state in funding size and eligibility criteria. New York and Georgia both have large state grant programs,

² Some states, especially in the Midwest, have tuition reciprocity agreements, and some states provide portable state grants that may be applied to tuition in other states.

but most of the state grant funds in New York are for need-based programs, while most of the funds in Georgia are for merit-based programs.³

Topics Covered in the Tables

- Average tuition and fees and total price of attendance. The price of attendance includes tuition and fees as well as all other expenses related to enrollment: books and supplies, room and board (or housing and meal allowances for off-campus students), transportation, and other personal living expenses.
- The percentage of students receiving any financial aid, any grants and any student loans and the average amount of total aid, grants, and loans received.
- The percentage of students receiving grants from federal, state, institutional, and other sources (including employers) and the average amount of grant aid received from these sources.
- The percentage of students receiving merit-based grants from state and institutional sources, the percentage of students receiving any need-based grants (federal, state, or institutional) and the average amount received from each of these.
- The percentage of students receiving any federal loans and any loans from nonfederal sources in 2003–04, and the average loan amounts. Student loans from private sources (alternative loans) are also shown separately.
- The percentage of students who had ever borrowed as undergraduates (in 2003–04 or prior years) and their cumulative student loan amount to date (as of June 2004). It includes students at all class levels, not just graduating seniors.
- The percentage of students whose net tuition (tuition minus grants) was zero, that is, whose entire tuition and fees were covered by grant aid.
- The average net price after grants (price of attendance minus total grants) and the average net price after total aid, including loans. These averages include students who received no aid. The average net price after total aid includes student loans, so it is only a measure of the short-term net price to students in that academic year. The actual, long-term net price of attendance will be greater because eventually the loans must be repaid with interest.
- The average federal expected family contribution (EFC), the percentage of students with financial need (price of attendance minus EFC), the average need for those with need, the percentage with remaining need after subtracting grants, the average remaining need after grants for those who still have need after grants, the percentage with remaining need after subtracting all financial aid (including loans that must be repaid with interest), and the average remaining need for those who still have need after all types of financial aid is subtracted. Average remaining need after total aid may sometimes be greater than average

³ National Association of State Student Grant and Aid Programs, *35th Annual Survey Report (2003–04)* retrieved September 20, 2006 from <http://www.nassgap.org/>. This provides comprehensive information about grant programs by state.

need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid, such as loans.

- The percentage of students who worked while enrolled, the average hours per week that they worked, the percentage that worked full time, the average earning from work, the percentage with work-study jobs, and the average amount received from work-study.

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Selected Findings

NOTE: The national and state tables exclude out-of-state students, students who enrolled in more than one institution during 2003–04, and students who attended types of institutions that were not included in the state-level representative samples. Private for-profit, public less-than-2-year, and private not-for-profit less-than-4-year institutions are excluded.

National Totals for In-State Undergraduates

- Overall, in 2003–04, 60 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions received an average of \$6,600 in financial aid. About one-half (49 percent) received grants and 30 percent received student loans (table 1.1).
- About one-fourth (26 percent) of in-state undergraduates received a federal grant, 18 percent received a state grant, 17 percent received institutional grants, and 14 percent received grants from private or other sources, including employers (table 1.2).
- About one-third (34 percent) received a need-based grant in 2003–04 (table 1.3). Ten percent received grants that were based only on merit, including 4 percent who received merit-based grants from state-funded programs, and 7 percent who received institutional merit-based grants.
- Among those enrolled in 2003–04, 28 percent received a federal student loan and 4 percent took out nonfederal loans, including private (alternative) loans (table 1.4). Forty-two percent had accumulated student loan debt, and had borrowed an average of \$11,600 during their undergraduate years.
- Overall, one-fourth (25 percent) of in-state undergraduate enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 1.5).
- About three-fourths (77 percent) of the in-state full-time, full-year undergraduates had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,300 (table 1.6). Fifty-six percent of those with need had an average remaining need of \$5,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates worked while enrolled, including about one-third (34 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 1.7).

California

- Overall, in 2003–04, 39 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in California received an average of \$6,100 in financial aid. One-third (33 percent) received grants and 14 percent took out student loans (table 2.1).
- Nineteen percent of in-state California undergraduates received a federal grant, 8 percent received a state grant, 20 percent received institutional grants, and 8 percent received grants from private or other sources, including employers (table 2.2).
- One-fourth (25 percent) of in-state undergraduates in California received a need-based grant in 2003–04 (table 2.3). Two percent received institutional grants based only on merit.
- Thirteen percent of in-state undergraduates in California took out a federal student loan in 2003–04, and 2 percent took out nonfederal loans, including private (alternative) loans (table 2.4). About one-fourth (26 percent) of in-state California undergraduates had accumulated student loan debt, and had borrowed an average of \$11,500 during their undergraduate years.
- Overall, one-fourth (25 percent) of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in California had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 2.5).
- Seventy-seven percent of the full-time, full-year, in-state undergraduates in California had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,700 (table 2.6). Sixty-two percent of those with need had an average remaining need of \$6,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates in California worked while enrolled, including 37 percent who worked 35 or more hours per week during the 2003–04 academic year (table 2.7).

Connecticut

- Overall, in 2003–04, 59 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Connecticut received an average of \$7,500 in financial aid. Forty-eight percent received grants and 29 percent took out student loans (table 3.1).
- Twenty percent of in-state Connecticut undergraduates received a federal grant, 17 percent received a state grant, 22 percent received institutional grants, and 17 percent received grants from private or other sources, including employers (table 3.2).
- About one-third (34 percent) of in-state undergraduates in Connecticut received a need-based grant in 2003–04 (table 3.3). Six percent received institutional grants based only on merit.

- Twenty-eight percent of in-state undergraduates in Connecticut took out a federal student loan in 2003–04, and 5 percent took out nonfederal loans, including private (alternative) loans (table 3.4). Forty percent of in-state Connecticut undergraduates had accumulated student loan debt, and had borrowed an average of \$12,200 during their undergraduate years.
- Overall, 22 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Connecticut had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 3.5).
- Seventy-two percent of the full-time, full-year, in-state undergraduates in Connecticut had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$12,900 (table 3.6). Fifty-three percent of those with need had an average remaining need of \$7,000 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (81 percent) in-state undergraduates in Connecticut worked while enrolled, including 34 percent who worked 35 or more hours per week during the 2003–04 academic year (table 3.7).

Delaware

- Overall, in 2003–04, one-half (50 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Delaware received an average of \$6,100 in financial aid. Thirty-eight percent received grants and 26 percent took out student loans (table 4.1).
- Fourteen percent of in-state Delaware undergraduates received a federal grant, about 3 percent received a state grant, 13 percent received institutional grants, and 21 percent received grants from private or other sources, including employers (table 4.2).
- One-fifth (20 percent) of in-state undergraduates in Delaware received a need-based grant in 2003–04 (table 4.3). About 7 percent received institutional grants based only on merit.
- Twenty-four percent of in-state undergraduates in Delaware took out a federal student loan in 2003–04, and 3 percent took out nonfederal loans, including private (alternative) loans (table 4.4). Forty-two percent of in-state Delaware undergraduates had accumulated student loan debt, and had borrowed an average of \$9,900 during their undergraduate years.
- Overall, 15 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Delaware had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 4.5).
- Sixty-eight percent of the full-time, full-year, in-state undergraduates in Delaware had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$8,600 (table 4.6). Sixty percent of those with need had an average remaining need of \$4,100

after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).

- About four out of five (83 percent) in-state undergraduates in Delaware worked while enrolled, including 42 percent who worked 35 or more hours per week during the 2003–04 academic year (table 4.7).

Georgia

- Overall, in 2003–04, about three-fourths (78 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Georgia received an average of \$4,800 in financial aid. Seventy percent received grants and 22 percent took out student loans (table 5.1).
- Twenty-nine percent of in-state Georgia undergraduates received a federal grant, 54 percent received a state grant, 9 percent received institutional grants, and 11 percent received grants from private or other sources, including employers (table 5.2).
- About one-third (34 percent) of in-state undergraduates in Georgia received a need-based grant in 2003–04 (table 5.3). About one-half (49 percent) received a state grant based only on merit and 5 percent received merit-based grants from institutional funds.
- Twenty-one percent of in-state undergraduates in Georgia took out a federal student loan in 2003–04, and 2 percent took out nonfederal loans, including private (alternative) loans (table 5.4). About one-third (34 percent) of in-state Georgia undergraduates had accumulated student loan debt, and had borrowed an average of \$11,800 during their undergraduate years.
- Overall, 54 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Georgia had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 5.5).
- About three-fourths (76 percent) of the full-time, full-year, in-state undergraduates in Georgia had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,800 (table 5.6). Fifty-four percent of those with need had an average remaining need of \$5,400 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates in Georgia worked while enrolled, including 37 percent who worked 35 or more hours per week during the 2003–04 academic year (table 5.7).

Illinois

- Overall, in 2003–04, 53 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Illinois received an average of \$6,600 in financial aid. Forty-five percent received grants and 22 percent took out student loans (table 6.1).

- About one-fifth (21 percent) of in-state Illinois undergraduates received a federal grant, 19 percent received a state grant, 16 percent received institutional grants, and 15 percent received grants from private or other sources, including employers (table 6.2).
- About one-fourth (27 percent) of in-state undergraduates in Illinois received a need-based grant in 2003–04 (table 6.3). Eight percent received institutional grants that were based only on merit.
- Twenty-two percent of in-state undergraduates in Illinois took out a federal student loan in 2003–04, and 3 percent took out nonfederal loans, including private (alternative) loans (table 6.4). About one-third (34 percent) of in-state Illinois undergraduates had accumulated student loan debt, and had borrowed an average of \$11,000 during their undergraduate years.
- Overall, about one-fifth (22 percent) of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Illinois had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 6.5).
- About three-fourths (76 percent) of the full-time, full-year, in-state undergraduates in Illinois had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,400 (table 6.6). Fifty-nine percent of those with need had an average remaining need of \$5,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (79 percent) in-state undergraduates in Illinois worked while enrolled, including 36 percent who worked 35 or more hours per week during the 2003–04 academic year (table 6.7).

Indiana

- Overall, in 2003–04, two-thirds (66 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Indiana received an average of \$7,700 in financial aid. Fifty-one percent received grants and 38 percent took out student loans (table 7.1).
- About one-fourth (26 percent) of in-state Indiana undergraduates received a federal grant, 19 percent received a state grant, 16 percent received institutional grants, and 19 percent received grants from private or other sources, including employers (table 7.2).
- One-third (33 percent) of in-state undergraduates in Indiana received a need-based grant in 2003–04 (table 7.3). Ten percent received institutional grants that were based only on merit.
- Thirty-seven percent of in-state undergraduates in Indiana took out a federal student loan in 2003–04, and 7 percent took out nonfederal loans, including private (alternative) loans (table 7.4). About one-half (51 percent) of in-state Indiana undergraduates had accumulated student loan debt, and had borrowed an average of \$12,200 during their undergraduate years.

- Overall, 27 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Indiana had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 7.5).
- About three-fourths (73 percent) of the full-time, full-year, in-state undergraduates in Indiana had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,000 (table 7.6). Forty-three percent of those with need had an average remaining need of \$5,100 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (78 percent) in-state undergraduates in Indiana worked while enrolled, including 32 percent who worked 35 or more hours per week during the 2003–04 academic year (table 7.7).

Minnesota

- Overall, in 2003–04, 72 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Minnesota received an average of \$8,200 in financial aid. Fifty-two percent received grants and 49 percent took out student loans (table 8.1).
- About one-fourth (24 percent) of in-state Minnesota undergraduates received a federal grant, 22 percent received a state grant, 18 percent received institutional grants, and 21 percent received grants from private or other sources, including employers (table 8.2).
- Thirty-nine percent of in-state undergraduates in Minnesota received a need-based grant in 2003–04 (table 8.3). Seven percent received institutional grants that were based only on merit.
- Forty-five percent of in-state undergraduates in Minnesota took out a federal student loan in 2003–04, and 19 percent took out nonfederal loans, including 11 percent who took out private (alternative) loans (table 8.4). Sixty percent of in-state Minnesota undergraduates had accumulated student loan debt, and had borrowed an average of \$11,800 during their undergraduate years.
- Overall, 20 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Minnesota had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 8.5).
- About four out of five (78 percent) of the full-time, full-year in-state undergraduates in Minnesota had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,400 (table 8.6). About one-half (48 percent) of those with need had an average remaining need of \$5,200 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).

- About four out of five (82 percent) in-state undergraduates in Minnesota worked while enrolled, including 30 percent who worked 35 or more hours per week during the 2003–04 academic year (table 8.7).

Nebraska

- Overall, in 2003–04, 72 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Nebraska received an average of \$7,600 in financial aid. Fifty-eight percent received grants and 45 percent took out student loans (table 9.1).
- Twenty-seven percent of in-state Nebraska undergraduates received a federal grant, 12 percent received a state grant, 33 percent received institutional grants, and 25 percent received grants from private or other sources, including employers (table 9.2).
- Thirty-eight percent of in-state undergraduates in Nebraska received a need-based grant in 2003–04 (table 9.3). Eighteen percent received institutional grants that were based only on merit.
- Forty-three percent of in-state undergraduates in Nebraska took out a federal student loan in 2003–04, and about 6 percent took out nonfederal loans, including private (alternative) loans (table 9.4). Fifty-seven percent of in-state Nebraska undergraduates had accumulated student loan debt, and had borrowed an average of \$11,300 during their undergraduate years.
- Overall, 30 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Nebraska had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 9.5).
- About four out of five (78 percent) of the full-time, full-year, in-state undergraduates in Nebraska had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,800 (table 9.6). One-half (50 percent) of those with need had an average remaining need of \$4,400 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (82 percent) in-state undergraduates in Nebraska worked while enrolled, including 31 percent who worked 35 or more hours per week during the 2003–04 academic year (table 9.7).

New York

- Overall, in 2003–04, about three-fourths (73 percent) of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in New York received an average of \$8,300 in financial aid. Sixty-five percent received grants and 39 percent took out student loans (table 10.1).

- About one-third (35 percent) of in-state New York undergraduates received a federal grant, 44 percent received a state grant, 21 percent received institutional grants, and 12 percent received grants from private or other sources, including employers (table 10.2).
- Fifty-six percent of in-state undergraduates in New York received a need-based grant in 2003–04 (table 10.3). Eleven percent received institutional grants that were based only on merit.
- Thirty-seven percent of in-state undergraduates in New York took out a federal student loan in 2003–04, and 7 percent took out nonfederal loans, including private (alternative) loans (table 10.4). About one-half (53 percent) of in-state New York undergraduates had accumulated student loan debt, and had borrowed an average of \$12,300 during their undergraduate years.
- Overall, about one-fourth (23 percent) of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in New York had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 10.5).
- About four-fifths (83 percent) of the full-time, full-year, in-state undergraduates in New York had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$14,300 (table 10.6). Sixty-three percent of those with need had an average remaining need of \$6,900 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About four out of five (77 percent) in-state undergraduates in New York worked while enrolled, including 31 percent who worked 35 or more hours per week during the 2003–04 academic year (table 10.7).

Oregon

- Overall, in 2003–04, 57 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Oregon received an average of \$7,000 in financial aid. Forty-four percent received grants and about one-third (34 percent) took out student loans (table 11.1).
- About one-fourth (26 percent) of in-state Oregon undergraduates received a federal grant, 10 percent received a state grant, 15 percent received institutional grants, and 16 percent received grants from private or other sources (table 11.2).
- Twenty-nine percent of in-state undergraduates in Oregon received a need-based grant in 2003–04 (table 11.3). Six percent received institutional grants that were based only on merit.
- One-third (32 percent) of in-state undergraduates in Oregon took out a federal student loan in 2003–04, and 4 percent took out nonfederal loans, including private (alternative) loans (table 11.4). Forty-four percent of in-state Oregon undergraduates had accumulated student loan debt, and had borrowed an average of \$11,700 during their undergraduate years.

- Overall, 21 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Oregon had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 11.5).
- Four out of five (80 percent) of the full-time, full-year, in-state undergraduates in Oregon had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$11,100 (table 11.6). About one-half (49 percent) of those with need had an average remaining need of \$5,100 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About three-fourths (76 percent) of Oregon in-state undergraduates worked while enrolled, including about one-third (32 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 11.7).

Tennessee

- Overall, in 2003–04, 62 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Tennessee received an average of \$5,900 in financial aid. About one-half (50 percent) received grants and about one-third (33 percent) took out student loans (table 12.1).
- Thirty percent of in-state Tennessee undergraduates received a federal grant, 8 percent received a state grant, 14 percent received institutional grants, and 16 percent received grants from private or other sources, including employers (table 12.2).
- About one-third (35 percent) in-state undergraduates in Tennessee received a need-based grant in 2003–04 (table 12.3). Eight percent received institutional grants that were based only on merit.
- Thirty-one percent of in-state undergraduates in Tennessee took out a federal student loan in 2003–04, and 5 percent took out nonfederal loans, including private (alternative) loans (table 12.4). About one-half (47 percent) of the Tennessee in-state undergraduates had accumulated student loan debt, and had borrowed an average of \$10,700 during their undergraduate years.
- Overall, 27 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Tennessee had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 12.5).
- About four out of five (79 percent) of the full-time, full-year, in-state undergraduates in Tennessee had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,800 (table 12.6). Fifty-nine percent of those with need had an average remaining need of \$5,700 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).

- Four out of five (80 percent) Tennessee in-state undergraduates worked while enrolled, including about one-third (37 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 12.7).

Texas

- Overall, in 2003–04, 57 percent of all in-state undergraduates attending public 2-year, public 4-year, and private not-for-profit 4-year institutions in Texas received an average of \$6,000 in financial aid. About one-half (47 percent) received grants and one-fourth (25 percent) took out student loans (table 13.1).
- Twenty-eight percent of in-state undergraduates in Texas received a federal grant, 10 percent received a state grant, 16 percent received institutional grants, and 13 percent received grants from private or other sources (table 13.2).
- About one-third (35 percent) of in-state undergraduates in Texas received a need-based grant in 2003–04 (table 13.3). Six percent received institutional grants that were based only on merit.
- About one-fourth (24 percent) of in-state Texas undergraduates enrolled in 2003–04 took out a federal student loan, and 5 percent took out nonfederal loans, including private (alternative) loans (table 13.4). Thirty-seven percent of the Texas undergraduates had accumulated student loan debt, and had borrowed an average of \$11,500 during their undergraduate years.
- Overall, 29 percent of in-state undergraduates enrolled at public 2-year, public 4-year, and private not-for-profit 4-year institutions in Texas had zero net tuition, that is, the entire tuition and fees amount was covered by grant aid (table 13.5).
- About three-fourths (76 percent) of the full-time, full-year, in-state undergraduates in Texas had some financial need, which is calculated as the price of attendance minus the expected family contribution (EFC), and the average amount of financial need among those with need was \$10,400 (table 13.6). Fifty-four percent of those with need had an average remaining need of \$5,200 after subtracting all types of financial aid (including loans, which must eventually be repaid with interest).
- About three-fourths (77 percent) of Texas in-state undergraduates worked while enrolled, including about one-third (37 percent) who worked 35 or more hours per week during the 2003–04 academic year (table 13.7).

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Tables

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National and State Distributions for Student Characteristics

Table 1.0. Percentage distribution (in columns) of undergraduates enrolled in public 2-year, public 4-year, and private not-for-profit 4-year institutions within national totals and 12 representative sample states, by student characteristics: 2003–04

Student characteristics	National	California	Connecticut	Delaware	Georgia	Illinois
All undergraduates						
Total	100.0	100.0	100.0	100.0	100.0	100.0
State residency						
In-state resident	89.1	96.0	76.2	73.1	91.7	94.8
Nonresident	10.9	4.1	23.8	26.9	8.3	5.2
All in-state undergraduates						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Attendance status						
Full-time/full-year	39.1	27.8	45.8	25.0	33.6	38.1
Part-time or part-year	60.9	72.2	54.2	75.1	66.5	61.9
Dependency status						
Dependent	49.8	45.5	53.6	47.8	44.7	48.1
Independent	50.2	54.5	46.4	52.2	55.3	51.9
Dependent student family income						
Less than \$32,000	24.7	30.1	17.7	21.3	27.4	20.4
\$32,000 to 92,000	51.9	46.6	54.7	53.0	49.8	56.1
More than \$92,000	23.4	23.3	27.7	25.7	22.8	23.5
Independent student income						
Less than \$25,000	48.1	47.5	41.9	43.0	51.0	40.3
\$25,000 or more	51.9	52.5	58.1	57.0	49.0	59.7
Institution type						
Public 2-year	51.7	72.9	39.4	55.1	51.8	63.3
Public 4-year	36.2	21.0	39.0	26.8	40.7	20.3
Private not-for-profit 4-year	12.2	6.1	21.6	18.1	7.5	16.5
Full-time/full-year in-state undergraduates						
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dependency status						
Dependent	73.7	74.6	80.7	68.5	69.3	75.2
Independent	26.3	25.4	19.3	31.5	30.7	24.8
Dependent student family income						
Less than \$32,000	23.6	29.2	15.9	21.1	25.5	19.8
\$32,000 to 92,000	52.0	46.5	54.4	53.6	49.0	54.4
More than \$92,000	24.4	24.4	29.7	25.3	25.6	25.9
Institution type						
Public 2-year	29.0	40.1	25.5	68.6	24.5	41.8
Public 4-year	53.9	48.3	53.9	22.7	62.3	35.2
Private not-for-profit 4-year	17.1	11.7	20.6	8.7	13.2	23.1

See notes at end of table.

Table 1.0. Percentage distribution (in columns) of undergraduates enrolled in public 2-year, public 4-year, and private not-for-profit 4-year institutions within national totals and 12 representative sample states, by student characteristics: 2003–04—Continued

Student characteristics	Indiana	Minnesota	Nebraska	New York	Oregon	Tennessee	Texas
All undergraduates							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
State residency							
In-state resident	84.2	87.1	86.6	87.8	85.8	84.7	91.1
Nonresident	15.8	12.9	13.4	12.2	14.2	15.3	8.9
All in-state undergraduates							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Attendance status							
Full-time/full-year	46.8	45.0	51.2	51.5	32.3	37.4	35.0
Part-time or part-year	53.2	55.0	48.8	48.5	67.7	62.7	65.0
Dependency status							
Dependent	53.5	55.9	57.5	58.3	46.3	47.9	48.5
Independent	46.5	44.1	42.5	41.7	53.7	52.1	51.5
Dependent student family income							
Less than \$32,000	14.4	17.5	19.2	29.4	20.9	21.1	28.2
\$32,000 to 92,000	56.1	55.1	60.3	49.3	60.1	56.5	49.4
More than \$92,000	29.5	27.4	20.5	21.3	19.0	22.4	22.4
Independent student income							
Less than \$25,000	47.3	40.6	46.1	51.8	51.5	47.2	50.1
\$25,000 or more	52.7	59.4	53.9	48.2	48.5	52.8	49.9
Institution type							
Public 2-year	34.6	50.2	35.2	36.5	58.7	49.5	57.9
Public 4-year	51.8	34.3	39.8	33.5	34.9	39.4	33.9
Private not-for-profit 4-year	13.6	15.5	25.0	29.9	6.4	11.1	8.2
Full-time/full-year in-state undergraduates							
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dependency status							
Dependent	78.1	71.7	77.8	74.8	66.2	68.8	73.3
Independent	21.9	28.3	22.2	25.2	33.8	31.2	26.7
Dependent student family income							
Less than \$32,000	13.2	18.1	21.2	29.1	20.2	20.7	27.5
\$32,000 to 92,000	56.4	52.9	60.6	47.8	59.8	56.2	48.6
More than \$92,000	30.4	29.0	18.1	23.1	20.1	23.1	23.9
Institution type							
Public 2-year	22.2	47.9	21.7	23.0	26.0	24.2	33.0
Public 4-year	64.3	34.4	53.7	41.1	64.1	58.1	52.9
Private not-for-profit 4-year	13.6	17.7	24.6	36.0	9.9	17.8	14.1

NOTE: National estimates include undergraduates in the 50 states, DC, and Puerto Rico. The table excludes students attending more than 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).

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Tables—National Totals for In-State Undergraduates

Table 1.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: National 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 in-state undergraduates								
Total	\$3,300	\$9,800	59.6	\$6,600	49.0	\$3,800	29.6	\$5,400
Attendance status								
Full-time/full-year	5,900	15,200	75.3	9,100	62.5	5,300	46.4	5,800
Part-time or part-year	1,700	6,400	49.5	4,100	40.3	2,300	18.7	4,800
Dependency status								
Dependent	4,600	11,900	61.3	7,600	49.1	4,800	34.1	4,900
Independent	2,000	7,800	58.0	5,400	48.9	2,800	25.1	6,100
Dependent student family income								
Less than \$32,000	4,000	11,000	77.3	7,800	74.0	5,400	33.9	4,700
\$32,000 to 92,000	4,500	11,700	59.6	7,400	45.2	4,300	36.9	4,900
More than \$92,000	5,500	13,100	48.1	7,800	31.4	4,800	28.0	5,300
Independent student income								
Less than \$25,000	2,300	8,500	67.9	6,200	60.9	3,300	31.6	6,000
\$25,000 or more	1,800	7,100	48.7	4,500	37.8	2,100	19.0	6,300
Institution type								
Public 2-year	1,000	6,100	47.0	3,200	40.4	2,100	12.1	3,600
Public 4-year	3,600	11,700	69.0	7,400	52.2	3,900	44.8	5,500
Private not-for-profit 4-year	12,200	20,200	85.2	12,500	75.8	7,300	58.5	6,800
Full-time/full-year in-state undergraduates								
Total	5,900	15,200	75.3	9,100	62.5	5,300	46.4	5,800
Dependency status								
Dependent	6,300	15,400	72.9	9,000	59.3	5,600	44.3	5,200
Independent	4,500	14,600	82.1	9,300	71.7	4,600	52.4	7,100
Dependent student family income								
Less than \$32,000	5,700	14,600	88.9	9,800	86.1	6,600	46.1	5,000
\$32,000 to 92,000	6,200	15,200	71.3	8,800	56.1	5,000	47.0	5,300
More than \$92,000	7,400	16,800	60.7	8,600	40.1	5,300	36.8	5,400
Institution type								
Public 2-year	1,900	10,300	62.4	4,900	53.8	3,300	22.8	4,000
Public 4-year	4,600	14,300	76.9	8,500	60.0	4,500	51.9	5,700
Private not-for-profit 4-year	16,600	26,300	92.2	15,700	85.5	9,200	69.4	7,100

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: National 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 in-state undergraduates								
Total	26.3	\$2,600	17.5	\$1,900	16.8	\$3,500	14.1	\$1,700
Attendance status								
Full-time/full-year	34.5	3,300	28.5	2,400	29.1	4,200	14.8	2,100
Part-time or part-year	21.0	1,900	10.5	1,200	8.9	2,000	13.7	1,500
Dependency status								
Dependent	22.7	2,700	21.9	2,200	23.2	4,300	12.9	1,900
Independent	29.8	2,500	13.2	1,400	10.4	1,800	15.3	1,600
Dependent student family income								
Less than \$32,000	62.1	3,200	34.9	2,500	27.4	3,400	11.1	1,900
\$32,000 to 92,000	13.9	1,800	21.3	2,100	23.3	4,300	14.1	1,800
More than \$92,000	0.8	1,700	9.7	2,200	18.7	5,500	12.2	2,100
Independent student income								
Less than \$25,000	47.8	2,700	18.4	1,500	14.1	1,800	10.6	1,600
\$25,000 or more	13.2	1,800	8.3	1,300	7.0	1,900	19.6	1,600
Institution type								
Public 2-year	23.5	2,300	11.8	1,000	7.5	1,100	11.8	1,100
Public 4-year	27.8	2,800	20.6	2,200	19.8	2,500	14.3	1,900
Private not-for-profit 4-year	33.5	3,000	32.7	2,800	47.5	6,400	23.3	2,700
Full-time/full-year in-state undergraduates								
Total	34.5	3,300	28.5	2,400	29.1	4,200	14.8	2,100
Dependency status								
Dependent	26.4	3,100	29.0	2,500	31.9	4,700	15.9	2,000
Independent	57.4	3,500	27.1	2,000	21.1	2,400	11.7	2,300
Dependent student family income								
Less than \$32,000	74.0	3,700	47.0	2,800	36.8	3,900	13.8	1,900
\$32,000 to 92,000	16.6	1,900	28.5	2,300	32.5	4,600	17.3	1,900
More than \$92,000	1.0	2,100	12.5	2,300	25.8	5,700	14.9	2,300
Institution type								
Public 2-year	36.6	3,200	20.3	1,300	14.0	1,500	10.3	1,500
Public 4-year	31.9	3,200	27.6	2,400	26.3	2,700	14.9	2,000
Private not-for-profit 4-year	39.2	3,500	45.1	3,000	63.4	7,200	21.9	2,600

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. 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 in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: National 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	34.0	\$3,500	10.1	\$3,400	3.9	\$1,800	7.1	\$3,800
Attendance status								
Full-time/full-year	47.4	4,600	18.6	3,900	6.0	2,300	14.6	4,100
Part-time or part-year	25.4	2,200	4.7	2,000	2.6	1,100	2.3	2,800
Dependency status								
Dependent	34.0	4,100	16.0	3,800	5.8	2,100	11.8	4,100
Independent	33.9	2,900	4.3	1,800	2.1	1,200	2.4	2,300
Dependent student family income								
Less than \$32,000	67.1	4,800	14.2	3,300	5.1	1,900	10.3	3,600
\$32,000 to 92,000	29.0	3,400	16.4	3,700	5.9	2,000	12.2	4,000
More than \$92,000	10.1	4,000	16.8	4,400	6.3	2,400	12.4	4,800
Independent student income								
Less than \$25,000	51.8	3,200	5.2	1,900	2.2	1,200	3.0	2,300
\$25,000 or more	17.4	2,100	3.5	1,800	1.9	1,200	1.7	2,300
Institution type								
Public 2-year	27.4	2,400	4.6	1,300	3.1	1,000	1.6	1,700
Public 4-year	35.7	3,700	12.0	2,900	5.1	2,400	8.1	2,800
Private not-for-profit 4-year	56.5	5,600	28.2	5,400	3.7	2,300	27.1	5,300
Full-time/full-year in-state undergraduates								
Total	47.4	4,600	18.6	3,900	6.0	2,300	14.6	4,100
Dependency status								
Dependent	41.5	4,800	22.1	4,100	7.2	2,300	17.4	4,200
Independent	63.8	4,300	8.8	2,700	2.4	2,100	6.7	2,700
Dependent student family income								
Less than \$32,000	79.4	5,800	19.8	3,700	6.3	2,300	15.5	3,800
\$32,000 to 92,000	37.4	3,900	22.9	4,000	7.3	2,200	18.2	4,100
More than \$92,000	13.6	4,200	22.8	4,700	8.0	2,600	17.5	4,900
Institution type								
Public 2-year	43.5	3,400	8.7	1,700	4.0	1,300	5.2	1,800
Public 4-year	42.3	4,300	17.2	3,000	7.1	2,500	12.1	2,800
Private not-for-profit 4-year	69.8	6,600	40.2	5,900	5.9	2,500	38.6	5,800

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. 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 in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: National 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	28.4	\$4,800	4.3	\$5,300	3.7	\$5,500	42.2	\$11,600
Attendance status								
Full-time/full-year	45.0	5,100	7.3	5,700	6.0	6,000	53.9	12,100
Part-time or part-year	17.8	4,500	2.4	4,600	2.1	4,700	34.7	11,100
Dependency status								
Dependent	32.6	4,100	6.2	5,600	5.3	5,800	42.9	10,200
Independent	24.2	5,800	2.4	4,500	2.0	4,800	41.4	13,000
Dependent student family income								
Less than \$32,000	32.9	4,100	4.7	4,700	3.8	5,000	43.2	9,600
\$32,000 to 92,000	35.4	4,100	7.0	5,500	6.0	5,700	45.8	10,200
More than \$92,000	26.4	4,100	6.0	6,700	5.3	6,800	36.4	11,000
Independent student income								
Less than \$25,000	30.6	5,700	2.8	4,300	2.3	4,800	48.5	13,000
\$25,000 or more	18.3	6,000	2.1	4,700	1.8	4,800	34.8	13,000
Institution type								
Public 2-year	11.3	3,400	1.6	3,400	1.4	3,400	25.8	7,700
Public 4-year	43.3	5,100	5.5	5,000	4.5	5,200	56.4	12,600
Private not-for-profit 4-year	56.8	5,500	12.5	6,800	10.7	7,200	69.6	15,200
Full-time/full-year in-state undergraduates								
Total	45.0	5,100	7.3	5,700	6.0	6,000	53.9	12,100
Dependency status								
Dependent	42.7	4,300	8.2	5,800	6.8	6,000	50.8	10,800
Independent	51.5	6,800	4.7	5,100	3.7	5,700	62.6	14,800
Dependent student family income								
Less than \$32,000	44.8	4,400	6.5	4,500	5.1	4,900	53.6	10,400
\$32,000 to 92,000	45.3	4,300	9.2	5,800	7.8	6,000	53.2	11,000
More than \$92,000	35.0	4,200	7.6	7,000	6.6	7,100	42.8	11,100
Institution type								
Public 2-year	21.7	3,700	3.0	3,600	2.6	3,600	32.5	7,000
Public 4-year	50.3	5,200	6.7	5,200	5.4	5,400	58.6	12,100
Private not-for-profit 4-year	67.9	5,600	16.4	6,900	13.8	7,500	75.4	15,600

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students’ parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: National 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$3,300	25.4	\$2,000	\$9,800	\$8,000	\$5,900
Attendance status						
Full-time/full-year	5,900	28.3	3,300	15,200	11,900	8,300
Part-time or part-year	1,700	23.6	1,100	6,400	5,400	4,300
Dependency status						
Dependent	4,600	21.4	2,800	11,900	9,500	7,200
Independent	2,000	29.3	1,200	7,800	6,400	4,600
Dependent student family income						
Less than \$32,000	4,000	49.7	1,300	11,000	7,000	4,900
\$32,000 to 92,000	4,500	14.3	2,800	11,700	9,800	7,300
More than \$92,000	5,500	7.6	4,200	13,100	11,600	9,400
Independent student income						
Less than \$25,000	2,300	40.6	1,000	8,500	6,500	4,300
\$25,000 or more	1,800	18.9	1,300	7,100	6,300	4,900
Institution type						
Public 2-year	1,000	28.9	600	6,100	5,200	4,600
Public 4-year	3,600	24.6	2,200	11,700	9,600	6,600
Private not-for-profit 4-year	12,200	12.7	6,900	20,200	14,600	9,500
Full-time/full-year in-state undergraduates						
Total	5,900	28.3	3,300	15,200	11,900	8,300
Dependency status						
Dependent	6,300	23.5	3,700	15,400	12,100	8,900
Independent	4,500	41.5	2,200	14,600	11,200	6,900
Dependent student family income						
Less than \$32,000	5,700	56.1	1,700	14,600	8,800	5,900
\$32,000 to 92,000	6,200	15.7	3,800	15,200	12,400	8,900
More than \$92,000	7,400	8.6	5,500	16,800	14,700	11,600
Institution type						
Public 2-year	1,900	38.1	1,100	10,300	8,500	7,300
Public 4-year	4,600	28.3	2,700	14,300	11,600	7,800
Private not-for-profit 4-year	16,600	11.4	9,000	26,300	18,400	11,800

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. 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 in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: National 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$9,800	\$9,500	65.0	\$8,100	62.3	\$5,800	48.1	\$4,600
Attendance status								
Full-time/full-year	15,200	9,700	77.2	11,300	73.9	7,800	55.6	5,900
Part-time or part-year	6,400	9,400	57.2	5,200	54.8	4,100	43.4	3,500
Dependency status								
Dependent	11,900	12,000	61.7	9,000	58.1	6,200	43.7	5,000
Independent	7,800	7,100	68.3	7,200	66.5	5,500	52.5	4,300
Dependent student family income								
Less than \$32,000	11,000	1,300	95.5	10,400	92.5	6,500	79.4	5,100
\$32,000 to 92,000	11,700	8,700	63.9	8,300	60.0	6,000	42.2	4,800
More than \$92,000	13,100	30,600	21.2	7,700	17.7	5,600	9.5	5,800
Independent student income								
Less than \$25,000	8,500	1,300	93.2	8,000	91.6	6,000	75.4	4,500
\$25,000 or more	7,100	12,400	45.1	5,700	43.1	4,600	31.4	3,600
Institution type								
Public 2-year	6,100	8,900	57.9	5,200	55.9	4,000	48.9	3,700
Public 4-year	11,700	10,300	69.2	8,400	66.2	6,200	44.4	4,700
Private not-for-profit 4-year	20,200	9,900	82.9	15,700	77.9	10,400	56.1	7,700
Full-time/full-year in-state undergraduates								
Total	15,200	9,700	77.2	11,300	73.9	7,800	55.6	5,900
Dependency status								
Dependent	15,400	11,800	71.7	10,700	67.6	7,200	50.5	5,700
Independent	14,600	3,900	92.4	12,600	91.6	9,100	69.9	6,500
Dependent student family income								
Less than \$32,000	14,600	1,100	99.1	13,700	97.4	8,100	82.3	6,100
\$32,000 to 92,000	15,200	8,600	79.6	9,500	74.8	6,800	53.6	5,300
More than \$92,000	16,800	29,000	28.4	7,900	23.3	5,800	12.9	5,800
Institution type								
Public 2-year	10,300	7,600	74.5	8,000	73.0	5,800	63.6	5,200
Public 4-year	14,300	10,600	74.5	10,000	71.1	7,100	49.1	5,200
Private not-for-profit 4-year	26,300	10,400	90.3	19,500	84.6	12,400	62.5	8,900

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. 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 1.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: National 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	79.0	34.5	29.5	\$12,500	7.0	\$2,000
Attendance status						
Full-time/full-year	75.1	17.5	23.9	7,400	12.8	1,900
Part-time or part-year	81.5	45.4	32.8	15,600	3.4	2,000
Dependency status						
Dependent	77.5	18.9	24.5	6,200	9.9	1,900
Independent	80.6	50.0	34.2	18,600	4.2	2,100
Dependent student family income						
Less than \$32,000	76.7	21.0	25.6	6,300	14.8	1,900
\$32,000 to 92,000	79.4	19.5	24.6	6,200	9.6	1,900
More than \$92,000	73.9	15.2	23.3	6,200	5.3	2,100
Independent student income						
Less than \$25,000	78.3	41.1	31.9	12,900	6.6	2,100
\$25,000 or more	82.6	58.3	36.3	23,600	2.1	2,100
Institution type						
Public 2-year	80.8	42.1	32.0	14,200	3.6	2,000
Public 4-year	76.7	24.4	26.2	9,900	8.2	2,000
Private not-for-profit 4-year	78.2	32.3	28.1	13,000	18.4	1,800
Full-time/full-year in-state undergraduates						
Total	75.1	17.5	23.9	7,400	12.8	1,900
Dependency status						
Dependent	74.7	11.8	21.7	5,300	13.8	1,900
Independent	76.3	33.4	29.9	13,100	10.0	2,100
Dependent student family income						
Less than \$32,000	74.1	14.2	22.7	5,500	20.9	1,900
\$32,000 to 92,000	77.2	12.1	21.8	5,300	13.8	1,800
More than \$92,000	70.0	9.0	20.6	5,100	6.9	2,100
Institution type						
Public 2-year	78.9	24.0	26.8	8,700	6.8	2,000
Public 4-year	72.7	13.7	22.4	6,500	11.3	2,000
Private not-for-profit 4-year	76.3	18.6	23.1	7,700	27.7	1,800

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. National estimates include undergraduates in the 50 states, DC, and Puerto Rico. 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).

Tables—California

Table 2.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: California 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 in-state undergraduates								
Total	\$1,800	\$8,300	38.9	\$6,100	33.3	\$4,000	13.8	\$5,400
Attendance status								
Full-time/full-year	4,600	15,400	61.4	9,100	51.6	6,100	31.7	5,700
Part-time or part-year	700	5,600	30.3	3,800	26.3	2,400	6.9	5,000
Dependency status								
Dependent	2,900	10,300	42.2	7,300	35.6	5,200	16.9	4,500
Independent	900	6,600	36.2	4,900	31.4	2,800	11.1	6,600
Dependent student family income								
Lowest 25 percent	2,300	9,400	61.6	7,100	60.0	5,600	16.4	4,000
Middle 50 percent	2,600	9,900	39.6	7,400	32.5	5,100	18.2	4,500
Highest 25 percent	4,000	11,900	28.4	7,400	17.8	4,000	14.9	5,300
Independent student income								
Lower 50 percent	1,100	7,300	47.9	5,500	43.8	3,200	15.8	6,400
Upper 50 percent	800	6,000	24.7	3,800	19.1	2,000	6.4	7,000
Institution type								
Public 2-year	300	5,500	27.6	2,900	25.1	2,100	2.9	4,200
Public 4-year	3,200	13,200	67.0	8,200	54.6	5,400	38.9	5,000
Private not-for-profit 4-year	15,500	24,800	77.7	13,600	57.7	9,100	56.3	7,200
Full-time/full-year in-state undergraduates								
Total	4,600	15,400	61.4	9,100	51.6	6,100	31.7	5,700
Dependency status								
Dependent	5,100	15,600	57.6	8,900	48.0	6,500	28.2	4,600
Independent	3,300	14,700	72.7	9,300	62.2	5,100	41.9	7,700
Dependent student family income								
Lowest 25 percent	4,400	14,500	77.7	9,500	75.5	7,600	30.9	4,000
Middle 50 percent	4,600	15,000	55.7	8,900	46.6	6,100	28.9	4,600
Highest 25 percent	6,700	17,700	43.4	8,100	26.2	4,700	24.5	5,400
Institution type								
Public 2-year	600	9,900	42.2	4,300	37.4	3,100	8.4	4,600
Public 4-year	4,000	15,700	71.4	9,100	60.1	6,200	41.9	5,100
Private not-for-profit 4-year	21,200	32,800	86.2	16,800	65.5	11,300	69.6	7,400

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: California 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 in-state undergraduates								
Total	19.1	\$2,700	7.6	\$3,400	19.8	\$2,200	7.9	\$1,700
Attendance status								
Full-time/full-year	31.5	3,300	18.8	3,800	35.3	3,200	9.3	2,400
Part-time or part-year	14.2	2,200	3.3	2,300	13.8	1,100	7.4	1,300
Dependency status								
Dependent	19.3	2,800	12.7	3,700	22.5	3,000	7.2	2,200
Independent	18.9	2,500	3.4	2,200	17.6	1,300	8.5	1,300
Dependent student family income								
Lowest 25 percent	48.7	3,300	23.1	3,600	38.4	2,100	5.5	3,000 !
Middle 50 percent	14.2	2,100	12.5	4,000	20.9	3,600	7.6	1,600
Highest 25 percent	0.4 !	‡	2.9 !	‡	10.0	4,200	7.9	2,600
Independent student income								
Lower 50 percent	32.4	2,700	5.6	1,900	28.5	1,300	5.8	1,400 !
Upper 50 percent	5.4	1,700	1.2 !	‡	6.8	1,400 !	11.2	1,300
Institution type								
Public 2-year	14.2	2,500	2.8	1,300	13.5	600	6.4	1,100
Public 4-year	34.2	2,900	22.3	3,500	36.0	2,600	10.1	2,400
Private not-for-profit 4-year	24.1	2,700	14.9	7,400	38.8	7,600	18.8	2,900
Full-time/full-year in-state undergraduates								
Total	31.5	3,300	18.8	3,800	35.3	3,200	9.3	2,400
Dependency status								
Dependent	24.8	3,200	20.8	4,100	31.4	3,800	10.2	2,500
Independent	51.2	3,400	13.0	2,600	46.9	2,100	6.7 !	‡
Dependent student family income								
Lowest 25 percent	62.3	3,800	37.3	4,200	50.7	3,000	8.3	‡
Middle 50 percent	19.9	2,300	21.0	4,200	30.8	4,200	10.7	2,000
Highest 25 percent	0.7 !	‡	5.8 !	‡	15.5	4,800	10.9	3,100
Institution type								
Public 2-year	25.9	3,200	7.4	1,500	23.5	700	5.4 !	‡
Public 4-year	36.8	3,400	27.7	3,600	41.3	2,900	9.7	2,700
Private not-for-profit 4-year	29.2	3,100	21.2	7,600	51.3	8,500	20.8 !	2,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 2.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: California 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	25.2	\$4,200	2.4	\$4,100	0.6	\$1,900	1.9	\$4,500
Attendance status								
Full-time/full-year	43.7	5,900	7.0	4,000	2.2	1,900	5.4	4,400
Part-time or part-year	18.1	2,700	0.6 !	4,600 !	#	‡	0.6 !	4,600 !
Dependency status								
Dependent	28.5	5,200	4.4	4,400	1.4	1,900	3.4	5,000
Independent	22.5	3,200	0.7 !	‡	#	‡	0.7 !	‡
Dependent student family income								
Lowest 25 percent	55.9	5,500	2.8 !	‡	1.1 !	‡	2.1 !	‡
Middle 50 percent	26.1	5,000	4.6	4,700	1.1 !	‡	3.6	5,300
Highest 25 percent	6.1 !	3,800 !	5.8 !	4,300	2.3 !	‡	4.2 !	5,000
Independent student income								
Lower 50 percent	37.2	3,400	0.8 !	‡	#	‡	0.8 !	‡
Upper 50 percent	8.0	2,400	0.5 !	‡	#	‡	0.5 !	‡
Institution type								
Public 2-year	18.0	2,400	0.1 !	‡	0.1 !	‡	0.1 !	‡
Public 4-year	45.4	5,600	6.1	2,300	2.6	1,800	4.0	2,300
Private not-for-profit 4-year	41.7	8,500	16.9 !	6,000	0.7 !	‡	16.6 !	6,000
Full-time/full-year in-state undergraduates								
Total	43.7	5,900	7.0	4,000	2.2	1,900	5.4	4,400
Dependency status								
Dependent	38.7	6,300	8.3	4,200	3.0	1,900	6.1	4,800
Independent	58.3	5,100	3.4 !	‡	#	‡	3.4 !	‡
Dependent student family income								
Lowest 25 percent	69.5	7,400	5.7 !	‡	2.6 !	‡	4.0 !	‡
Middle 50 percent	39.9	5,600	8.0	4,400	2.2 !	‡	6.1	5,100
Highest 25 percent	9.0	4,400 !	11.0 !	4,300	4.7 !	‡	7.7 !	5,000 !
Institution type								
Public 2-year	32.7	3,200	0.3 !	‡	0.3 !	‡	0.1 !	‡
Public 4-year	50.6	6,300	9.0	2,400	4.0	1,800	5.9	2,400
Private not-for-profit 4-year	52.8	10,000	22.0 !	6,600	1.3 !	‡	21.5 !	6,600

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 2.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: California 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	13.1	\$5,100	1.5	\$5,400	1.3	\$5,500	25.6	\$11,500
Attendance status								
Full-time/full-year	30.4	5,200	3.6	5,800	3.4	5,800	38.6	12,400
Part-time or part-year	6.5	4,800	0.7	‡	0.6 !	‡	20.5	10,800
Dependency status								
Dependent	16.1	4,000	2.1	5,800	1.9	5,900	25.0	10,500
Independent	10.6	6,400	1.0 !	4,800 !	0.9 !	‡	26.0	12,300
Dependent student family income								
Lowest 25 percent	15.8	3,800	1.3 !	‡	1.2 !	‡	25.0	8,300
Middle 50 percent	17.3	4,100	2.2	4,800	2.0	4,800	26.6	10,700
Highest 25 percent	14.2	4,100	2.4 !	‡	2.3 !	‡	21.7	12,400
Independent student income								
Lower 50 percent	15.1	6,300	1.4 !	‡	1.2 !	‡	30.1	11,900
Upper 50 percent	6.2	6,700	0.7 !	‡	0.6 !	‡	22.0	12,900
Institution type								
Public 2-year	2.5 !	4,300	0.5 !	‡	0.5 !	‡	14.9	9,300
Public 4-year	38.1	4,900	2.0 !	‡	1.9 !	‡	50.8	12,200
Private not-for-profit 4-year	54.2	6,000	11.3	6,900	9.7	7,000	65.9	15,500
Full-time/full-year in-state undergraduates								
Total	30.4	5,200	3.6	5,800	3.4	5,800	38.6	12,400
Dependency status								
Dependent	27.1	4,100	3.2	5,900	3.0	5,900	34.7	11,000
Independent	40.2	7,400	4.8 !	‡	4.4 !	‡	50.1	15,200
Dependent student family income								
Lowest 25 percent	30.0	3,800	2.1 !	‡	1.9 !	‡	38.9	8,700
Middle 50 percent	27.9	4,200	3.3 !	‡	3.0 !	‡	35.2	11,300
Highest 25 percent	23.0	4,200	4.2 !	‡	4.1 !	‡	30.1	12,900
Institution type								
Public 2-year	7.0 !	‡	2.0 !	‡	1.8 !	‡	13.9	9,100
Public 4-year	41.1	5,000	2.1 !	‡	2.1 !	‡	50.4	11,700
Private not-for-profit 4-year	66.8	5,900	15.8	7,800	14.4	7,900	75.1	16,400

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 2.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: California 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$1,800	24.6	\$1,100	\$8,300	\$7,000	\$5,900
Attendance status						
Full-time/full-year	4,600	34.3	2,700	15,400	12,200	9,800
Part-time or part-year	700	20.8	500	5,600	4,900	4,400
Dependency status						
Dependent	2,900	23.8	1,800	10,300	8,400	7,200
Independent	900	25.2	600	6,600	5,700	4,800
Dependent student family income						
Lowest 25 percent	2,300	52.2	800 !	9,400	6,000	5,000
Middle 50 percent	2,600	19.4	1,500	9,900	8,200	7,000
Highest 25 percent	4,000	4.7 !	3,400	11,900	11,200	9,800
Independent student income						
Lower 50 percent	1,100	36.8	600	7,300	5,900	4,600
Upper 50 percent	800	13.8	600	6,000	5,600	5,000
Institution type						
Public 2-year	300	21.2	200	5,500	5,000	4,700
Public 4-year	3,200	40.2	1,600	13,200	10,200	7,700
Private not-for-profit 4-year	15,500	11.1 !	10,600	24,800	19,500	14,200
Full-time/full-year in-state undergraduates						
Total	4,600	34.3	2,700	15,400	12,200	9,800
Dependency status						
Dependent	5,100	29.5	3,000	15,600	12,500	10,400
Independent	3,300	48.5	1,800	14,700	11,500	7,900
Dependent student family income						
Lowest 25 percent	4,400	64.8	1,400 !	14,500	8,800	7,100
Middle 50 percent	4,600	26.0	2,400	15,000	12,100	10,000
Highest 25 percent	6,700	4.7 !	5,600	17,700	16,500	14,200
Institution type						
Public 2-year	600	30.1	400	9,900	8,700	8,100
Public 4-year	4,000	43.4	1,900	15,700	12,000	9,200
Private not-for-profit 4-year	21,200	11.3 !	14,200	32,800	25,400	18,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 2.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: California 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$8,300	\$10,100	59.9	\$7,200	58.1	\$5,300	50.3	\$4,700
Attendance status								
Full-time/full-year	15,400	9,900	76.9	11,700	75.0	8,100	61.6	6,900
Part-time or part-year	5,600	10,100	53.3	4,700	51.6	3,800	46.0	3,500
Dependency status								
Dependent	10,300	12,400	57.4	8,600	54.9	5,900	46.2	5,300
Independent	6,600	8,100	62.0	6,100	60.8	4,900	53.8	4,200
Dependent student family income								
Lowest 25 percent	9,400	800	97.2	8,900	93.0	5,700	83.2	5,300
Middle 50 percent	9,900	7,900	57.5	8,300	55.3	5,800	45.1	5,100
Highest 25 percent	11,900	32,900	17.8	8,900	16.5	7,200	11.8	7,400
Independent student income								
Lower 50 percent	7,300	1,300	90.5	6,800	89.4	5,300	79.1	4,600
Upper 50 percent	6,000	14,800	33.8	4,300	32.5	3,800	28.7	3,200
Institution type								
Public 2-year	5,500	9,800	53.9	4,800	52.7	4,000	49.6	3,800
Public 4-year	13,200	10,000	74.6	9,600	71.6	6,200	51.3	5,200
Private not-for-profit 4-year	24,800	13,600	80.6	18,800	76.4	13,600	56.2	11,900
Full-time/full-year in-state undergraduates								
Total	15,400	9,900	76.9	11,700	75.0	8,100	61.6	6,900
Dependency status								
Dependent	15,600	11,900	70.9	11,400	68.8	7,600	57.4	6,800
Independent	14,700	3,900	94.4	12,300	93.3	9,100	73.8	7,200
Dependent student family income								
Lowest 25 percent	14,500	800!	99.2	13,800	97.7	8,200	86.2	7,400
Middle 50 percent	15,000	7,600	79.4	10,500	77.1	7,300	63.6	6,300
Highest 25 percent	17,700	29,900	29.9	8,600	27.3	7,000	20.1	7,100
Institution type								
Public 2-year	9,900	7,500	71.8	7,700	70.8	6,200	66.5	5,800
Public 4-year	15,700	10,700	78.2	11,400	76.1	7,200	57.2	6,000
Private not-for-profit 4-year	32,800	14,800	89.2	23,500	85.0	16,600	62.6	14,500

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 2.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: California 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	79.3	37.4	30.4	\$14,700	5.8	\$2,200
Attendance status						
Full-time/full-year	74.4	16.3	23.3	8,200	12.0	2,100
Part-time or part-year	81.2	45.6	32.9	17,100	3.4	2,200
Dependency status						
Dependent	76.0	22.0	26.2	7,200	7.4	2,100
Independent	82.0	50.3	33.7	20,600	4.4	2,200
Dependent student family income						
Lowest 25 percent	74.9	24.4	27.0	7,300	13.1	2,000
Middle 50 percent	77.7	23.4	26.7	7,400	6.7	2,200
Highest 25 percent	73.8	16.8	24.1	6,700	3.1 !	‡
Independent student income						
Lower 50 percent	80.8	41.1	30.8	13,700	7.2	2,100
Upper 50 percent	83.2	59.5	36.4	27,300	1.7 !	‡
Institution type						
Public 2-year	80.9	42.9	32.1	16,000	4.3	2,200
Public 4-year	74.6	20.5	24.8	10,200	8.4	2,200
Private not-for-profit 4-year	76.0	31.2	27.7	14,700	14.6 !	2,000
Full-time/full-year in-state undergraduates						
Total	74.4	16.3	23.3	8,200	12.0	2,100
Dependency status						
Dependent	72.9	11.8	21.9	6,000	11.3	2,100
Independent	78.8	29.5	27.1	14,300	13.9 !	2,100
Dependent student family income						
Lowest 25 percent	72.1	14.9	22.2	5,700	19.6	2,000
Middle 50 percent	75.0	12.6	23.1	6,300	10.8	2,200
Highest 25 percent	69.4	7.6 !	19.2	5,500	4.8 !	‡
Institution type						
Public 2-year	80.1	19.8	24.9	8,900	10.7 !	2,100 !
Public 4-year	70.3	13.7	22.2	7,300	10.9	2,100
Private not-for-profit 4-year	71.6	14.8 !	21.6	9,100 !	20.5 !	2,200

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Connecticut

Table 3.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Connecticut 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 in-state undergraduates								
Total	\$5,300	\$12,200	59.1	\$7,500	48.2	\$4,600	29.1	\$5,900
Attendance status								
Full-time/full-year	8,300	17,900	64.5	11,100	52.4	6,600	44.2	6,300
Part-time or part-year	2,700	7,400	54.6	4,000	44.6	2,700	16.3	5,200
Dependency status								
Dependent	7,100	15,400	58.6	10,000	45.4	6,500	38.7	5,700
Independent	3,200	8,600	59.7	4,700	51.3	2,800	18.0	6,400
Dependent student family income								
Lowest 25 percent	6,500	14,200	73.2	9,800	65.8	7,500	36.9	5,400
Middle 50 percent	7,200	15,500	54.5	10,600	45.2	5,900	38.3	6,000
Highest 25 percent	7,600	16,300	52.4	9,200	26.1	5,800	41.4	5,600
Independent student income								
Lower 50 percent	3,600	9,800	68.0	5,400	58.5	3,300	24.5	6,200
Upper 50 percent	2,700	7,400	51.5	3,700	44.3	2,100	11.5	‡
Institution type								
Public 2-year	1,300	6,600	47.6	2,300	43.4	2,100	3.0 !	‡
Public 4-year	4,900	13,300	62.3	8,200	44.0	4,800	44.9	5,500
Private not-for-profit 4-year	13,300	20,600	74.3	12,500	64.3	7,600	48.2	7,100
Full-time/full-year in-state undergraduates								
Total	8,300	17,900	64.5	11,100	52.4	6,600	44.2	6,300
Dependency status								
Dependent	8,700	18,300	63.0	11,600	50.3	7,000	45.4	6,200
Independent	6,700	16,500	70.8	9,200	61.3	5,300	39.5	6,700
Dependent student family income								
Lowest 25 percent	8,500	17,700	74.9	12,300	69.4	8,700	46.5	5,900
Middle 50 percent	8,900	18,600	62.1	12,000	52.4	6,400	46.1	6,500
Highest 25 percent	8,400	18,100	55.4	10,100	31.7	5,900	43.1	5,900
Institution type								
Public 2-year	2,100	10,500	41.9	3,400	39.9	3,100	4.9 !	‡
Public 4-year	5,900	15,800	67.4	9,300	49.2	5,300	52.4	5,500
Private not-for-profit 4-year	22,200	32,700	84.5	19,500	76.4	11,100	71.6	8,000

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Connecticut 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 in-state undergraduates								
Total	19.6	\$2,500	16.9	\$2,200	22.3	\$4,600	16.7	\$2,100
Attendance status								
Full-time/full-year	20.5	3,500	25.0	2,700	32.1	5,500	14.8	2,300
Part-time or part-year	18.8	1,500	10.0	1,300	14.0	3,000 !	18.3	2,000
Dependency status								
Dependent	15.4	2,700	20.9	2,700	29.3	5,700	13.2	2,100
Independent	24.4	2,300	12.3	1,200	14.3	2,000 !	20.8	2,100
Dependent student family income								
Lowest 25 percent	48.6	3,000	30.1	2,100	38.9	6,800 !	12.3	‡
Middle 50 percent	6.7 !	1,500	23.9	3,200	30.1	5,000	14.9	2,000
Highest 25 percent	#	‡	6.3 !	‡	18.6	5,800	10.5 !	‡
Independent student income								
Lower 50 percent	41.0	2,600	17.9	1,300	20.0	2,000 !	10.8	‡
Upper 50 percent	8.1 !	‡	6.7 !	‡	8.6 !	‡	30.6	2,000
Institution type								
Public 2-year	24.4	1,900	13.6	1,000	17.4	1,300	10.8 !	1,000
Public 4-year	16.2	2,900	16.6	2,600	21.1	4,100 !	16.1	2,200
Private not-for-profit 4-year	16.8	3,200	23.5	3,100	33.4	8,400	28.6	2,800
Full-time/full-year in-state undergraduates								
Total	20.5	3,500	25.0	2,700	32.1	5,500	14.8	2,300
Dependency status								
Dependent	14.7	3,300	25.1	3,000	34.1	5,700	16.2	2,200
Independent	44.7	3,700	24.8 !	‡	23.9 !	‡	8.8 !	‡
Dependent student family income								
Lowest 25 percent	50.9	3,900	37.1	2,400	42.7	6,900	17.6	‡
Middle 50 percent	7.5 !	‡	29.1	3,400	36.5	5,200	17.6	2,100
Highest 25 percent	#	‡	8.4 !	‡	23.1 !	5,600	12.6 !	‡
Institution type								
Public 2-year	22.0	2,900	19.0 !	1,200	17.7 !	‡	5.9 !	‡
Public 4-year	19.5	3,500	22.3	2,600	26.7	3,600	17.1 !	2,300
Private not-for-profit 4-year	21.1	4,100	39.7	3,700	64.2	8,800	19.8 !	2,600 !

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Connecticut 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	33.9	\$4,200	7.5	\$5,800	1.4	‡	6.2	\$6,600
Attendance status								
Full-time/full-year	42.1	5,700	12.9	5,500	2.2	‡	10.8	6,200
Part-time or part-year	27.0	2,200	2.9 !	‡	0.6 !	‡	2.3 !	‡
Dependency status								
Dependent	35.0	5,300	12.4	6,000	2.4	‡	10.1	6,900
Independent	32.8	2,800	1.8 !	‡	0.1 !	‡	1.7 !	‡
Dependent student family income								
Lowest 25 percent	61.3	6,200	10.8 !	‡	3.1 !	‡	7.7 !	‡
Middle 50 percent	34.0	4,900	13.7	4,900	3.4	‡	10.5	5,800
Highest 25 percent	11.3 !	‡	11.6 !	‡	#	‡	11.6 !	‡
Independent student income								
Lower 50 percent	52.3	3,100	1.8 !	‡	0.2 !	‡	1.6 !	‡
Upper 50 percent	13.6 !	1,600	1.8 !	‡	#	‡	1.8 !	‡
Institution type								
Public 2-year	34.6	2,300	0.2 !	‡	#	‡	0.2 !	‡
Public 4-year	31.5	4,000	10.3	4,600 !	3.3	‡	7.1	‡
Private not-for-profit 4-year	37.2	7,600	15.8	7,300	0.3 !	‡	15.5	7,400
Full-time/full-year in-state undergraduates								
Total	42.1	5,700	12.9	5,500	2.2	‡	10.8	6,200
Dependency status								
Dependent	39.0	6,000	14.8	5,400	2.7 !	‡	12.2	6,100
Independent	55.1	4,800	5.3 !	‡	0.5 !	‡	4.8 !	‡
Dependent student family income								
Lowest 25 percent	66.2	7,900	10.5 !	‡	5.1 !	‡	5.4 !	‡
Middle 50 percent	40.6	5,300	16.8	5,000	3.1 !	‡	14.0	5,600
Highest 25 percent	15.2 !	‡	14.2 !	‡	#	‡	14.2 !	‡
Institution type								
Public 2-year	36.9	3,202	0.5 !	‡	#	‡	0.5 !	‡
Public 4-year	38.9	4,479	11.9	3,500 !	4.2	‡	7.9 !	‡
Private not-for-profit 4-year	57.1	9,774	31.1	7,600	#	‡	31.1	7,600

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Connecticut 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	27.9	\$4,800	5.5	\$7,300	5.5	\$7,300	40.2	\$12,200
Attendance status								
Full-time/full-year	43.1	4,900	8.8	7,800	8.8	7,800	51.4	11,900
Part-time or part-year	15.1	4,600	2.6 !	‡	2.6 !	‡	30.7	12,600
Dependency status								
Dependent	37.2	4,200	8.8	7,400	8.8	7,400	48.4	11,000
Independent	17.3	6,100	1.6 !	‡	1.6 !	‡	30.6	14,400
Dependent student family income								
Lowest 25 percent	36.9	4,300	9.2 !	‡	9.2 !	‡	47.4	9,600
Middle 50 percent	36.3	4,200	9.2	8,100	9.2	8,100	49.3	11,500
Highest 25 percent	39.2	4,200	7.4 !	‡	7.4 !	‡	47.8	11,200
Independent student income								
Lower 50 percent	23.1	6,000	2.8 !	‡	2.8 !	‡	37.1	13,100
Upper 50 percent	11.5	‡	0.5 !	‡	0.5 !	‡	24.3	16,500
Institution type								
Public 2-year	3.0 !	‡	#	‡	#	‡	14.6	8,100 !
Public 4-year	43.8	4,800	6.3	‡	6.3	‡	56.0	12,000
Private not-for-profit 4-year	44.8	4,900	13.8 !	8,900	13.8 !	8,900	58.0	14,300
Full-time/full-year in-state undergraduates								
Total	43.1	4,900	8.8	7,800	8.8	7,800	51.4	11,900
Dependency status								
Dependent	44.0	4,500	10.3	7,800	10.3	7,800	52.5	11,500
Independent	39.5	6,300	2.6 !	‡	2.6 !	‡	46.5	13,800
Dependent student family income								
Lowest 25 percent	46.5	4,700	12.4 !	‡	12.4 !	‡	56.2	10,000
Middle 50 percent	44.6	4,500	11.0 !	‡	11.0 !	‡	53.8	12,200
Highest 25 percent	41.0	4,500	7.4 !	‡	7.4 !	‡	47.4	11,400
Institution type								
Public 2-year	4.9 !	‡	#	‡	#	‡	20.0 !	‡
Public 4-year	51.9	4,800	7.4 !	‡	7.4 !	‡	57.2	11,500
Private not-for-profit 4-year	67.5	5,100	23.4 !	‡	23.4 !	‡	74.8	15,000

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Connecticut 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$5,300	21.6	\$3,500	\$12,200	\$10,000	\$7,800
Attendance status						
Full-time/full-year	8,300	16.7	5,300	17,900	14,400	10,800
Part-time or part-year	2,700	25.6	1,900	7,400	6,200	5,300
Dependency status						
Dependent	7,100	15.5	4,600	15,400	12,400	9,500
Independent	3,200	28.5	2,100	8,600	7,200	5,800
Dependent student family income						
Lowest 25 percent	6,500	33.1	2,700	14,200	9,200	7,000
Middle 50 percent	7,200	11.8 !	4,800	15,500	12,800	9,700
Highest 25 percent	7,600	5.7 !	6,300	16,300	14,800	11,500
Independent student income						
Lower 50 percent	3,600	36.9	2,300	9,800	7,900	6,100
Upper 50 percent	2,700	20.3	2,000	7,400	6,500	5,500
Institution type						
Public 2-year	1,300	35.2	800	6,600	5,700	5,500
Public 4-year	4,900	13.9 !	3,200	13,300	11,100	8,200
Private not-for-profit 4-year	13,300	10.5 !	8,700	20,600	15,700	11,300
Full-time/full-year in-state undergraduates						
Total	8,300	16.7	5,300	17,900	14,400	10,800
Dependency status						
Dependent	8,700	14.3	5,500	18,300	14,700	11,000
Independent	6,700	27.0 !	4,100	16,500	13,200	10,000
Dependent student family income						
Lowest 25 percent	8,500	28.5	3,400	17,700	11,600	8,400
Middle 50 percent	8,900	12.1 !	5,800	18,600	15,200	11,200
Highest 25 percent	8,400	7.2 !	6,800	18,100	16,200	12,500
Institution type						
Public 2-year	2,100	29.4	1,500	10,500	9,300	9,100
Public 4-year	5,900	16.1 !	3,800	15,800	13,100	9,500
Private not-for-profit 4-year	22,200	2.6 !	13,900	32,700	24,200	16,200

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Connecticut 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$12,200	\$11,300	62.8	\$9,600	59.4	\$6,900	47.4	\$5,600
Attendance status								
Full-time/full-year	17,900	12,600	72.1	12,900	69.4	8,900	53.4	7,000
Part-time or part-year	7,400	10,200	54.9	5,900	50.9	4,500	42.2	4,100
Dependency status								
Dependent	15,400	14,000	63.1	11,100	58.9	7,500	43.9	6,000
Independent	8,600	8,200	62.4	7,700	60.0	6,100	51.4	5,200
Dependent student family income								
Lowest 25 percent	14,200	2,200	96.3	12,600	88.7	8,100	77.7	6,700
Middle 50 percent	15,500	10,600	64.8	10,900	62.3	7,400	44.6	5,500
Highest 25 percent	16,300	32,300	27.5!	7,300	23.5!	5,700	9.6!	‡
Independent student income								
Lower 50 percent	9,800	2,100	89.9	8,800	89.3	6,800	80.4	5,500
Upper 50 percent	7,400	14,200	35.3	5,000	31.1	4,200	22.8	3,800
Institution type								
Public 2-year	6,600	9,800	54.1	5,500	50.8	4,300	49.3	4,300
Public 4-year	13,300	12,100	65.9	8,700	62.3	6,400	43.5	4,900
Private not-for-profit 4-year	20,600	12,700	72.8	16,600	70.0	11,000	50.8	8,800
Full-time/full-year in-state undergraduates								
Total	17,900	12,600	72.1	12,900	69.4	8,900	53.4	7,000
Dependency status								
Dependent	18,300	14,500	67.7	12,700	64.4	8,400	47.4	6,500
Independent	16,500	4,900	90.6	13,700	90.6	10,200	78.8	8,100
Dependent student family income								
Lowest 25 percent	17,700	2,300	99.2	15,500	97.8	9,500	83.4	7,700
Middle 50 percent	18,600	10,400	76.7	12,000	73.7	8,100	52.6	5,900
Highest 25 percent	18,100	31,500	26.6!	8,300	21.2!	6,400!	10.0!	‡
Institution type								
Public 2-year	10,500	10,700	72.1	7,200	71.8	5,500	68.2	5,600
Public 4-year	15,800	13,500	65.3	10,400	61.1	7,600	43.5	5,500
Private not-for-profit 4-year	32,700	12,700	89.9	23,400	88.2	14,600	61.2	11,600

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 3.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Connecticut 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	81.4	34.2	28.4	\$13,500	4.8	\$1,900
Attendance status						
Full-time/full-year	75.6	14.3	21.5	7,700	8.9	2,000
Part-time or part-year	86.3	51.0	33.5	17,800	1.4 !	‡
Dependency status						
Dependent	81.4	19.0	22.9	7,400	7.8	1,700
Independent	81.5	51.8	34.8	20,600	1.4 !	‡
Dependent student family income						
Lowest 25 percent	82.6	24.3	25.0	6,600	10.9 !	‡
Middle 50 percent	85.8	18.3	22.4	8,300 !	8.0	1,800
Highest 25 percent	71.8	15.2 !	21.5	6,100	4.3 !	‡
Independent student income						
Lower 50 percent	77.5	41.8	32.3	13,700	1.4 !	‡
Upper 50 percent	85.4	61.6	37.0	26,800	1.5 !	‡
Institution type						
Public 2-year	83.7	47.5	32.2	14,200	1.4 !	‡
Public 4-year	79.8	21.0	24.2	10,600	4.9	‡
Private not-for-profit 4-year	80.2	33.9	28.8	17,400	11.0	2,000
Full-time/full-year in-state undergraduates						
Total	75.6	14.3	21.5	7,700	8.9	2,000
Dependency status						
Dependent	76.6	11.6	20.0	7,000 !	9.8	1,800
Independent	71.7	25.6 !	28.4	11,100	4.8 !	‡
Dependent student family income						
Lowest 25 percent	78.6	20.9 !	22.7	5,500	15.3 !	‡
Middle 50 percent	82.4	11.5 !	20.2	8,700 !	9.8	2,000
Highest 25 percent	64.3	4.5 !	16.9	4,300	5.8 !	‡
Institution type						
Public 2-year	81.2	22.7	25.7	8,000	0.9 !	‡
Public 4-year	73.7	10.0	19.6	8,000 !	7.1	‡
Private not-for-profit 4-year	73.9	15.1	20.8	6,800	23.4	2,100

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Delaware

Table 4.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Delaware 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 in-state undergraduates								
Total	\$3,100	\$8,100	50.3	\$6,100	37.7	\$3,700	25.7	\$5,000
Attendance status								
Full-time/full-year	4,100	10,800	54.6	8,100	39.0	4,800	37.8	4,800
Part-time or part-year	2,800	7,200	48.9	5,300	37.2	3,300	21.7	5,100
Dependency status								
Dependent	4,500	10,400	55.9	7,600	43.5	4,700	35.3	4,400
Independent	1,900	6,000	45.3	4,300	32.4	2,500	17.0	6,000
Dependent student family income								
Lowest 25 percent	3,200	8,600	58.7	7,800	49.9	5,500	36.5	4,600
Middle 50 percent	4,900	10,800	54.6	8,200	46.6	4,700	35.5	4,500
Highest 25 percent	4,800	11,200	56.2	6,100	31.3	3,500	33.8	4,100
Independent student income								
Lower 50 percent	2,000	6,400	49.1	5,200	34.8	2,900	22.2	5,900
Upper 50 percent	1,800	5,600	41.7	3,400	30.1	2,000	12.1	6,300
Institution type								
Public 2-year	1,200	4,700	29.4	2,100	21.7	1,700	7.3	‡
Public 4-year	6,500	13,900	76.9	8,800	62.0	5,100	50.7	5,100
Private not-for-profit 4-year	4,200	10,000	74.9	6,600	50.4	3,700	45.0	6,100
Full-time/full-year in-state undergraduates								
Total	4,100	10,800	54.6	8,100	39.0	4,800	37.8	4,800
Dependency status								
Dependent	4,800	11,600	59.7	8,800	45.3	5,200	45.9	4,200
Independent	2,400	9,000	43.6	6,100	25.3	3,400	20.2	7,500
Dependent student family income								
Lowest 25 percent	3,600	10,300	82.1	6,500	64.3	4,500	55.2	4,000
Middle 50 percent	5,700	12,400	58.2	10,400	48.9	5,600 !	45.1	4,200
Highest 25 percent	4,000 !	11,100	43.8 !	8,100	21.3 !	4,700 !	39.5 !	4,400
Institution type								
Public 2-year	1,800	7,500	35.2	3,000 !	22.1	‡	16.4	‡
Public 4-year	9,200	18,000	96.7	12,700	73.9	6,100	89.5	5,700
Private not-for-profit 4-year	8,900	17,700	97.4	11,000	80.9	6,600	71.4	6,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Delaware 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 in-state undergraduates								
Total	14.3	\$2,600	2.7 !	\$2,000	13.0	\$3,700	21.1	\$2,200
Attendance status								
Full-time/full-year	19.8	3,300	3.5 !	‡	16.4	4,600 !	17.9 !	2,100
Part-time or part-year	12.5	2,200	2.5 !	‡	11.9 !	3,400	22.2	2,200
Dependency status								
Dependent	16.6	2,900	5.2 !	1,900	24.1	3,800	21.6	2,500
Independent	12.3	2,300	0.5 !	‡	2.8 !	3,100 !	20.7	2,000
Dependent student family income								
Lowest 25 percent	39.8 !	3,200	4.2 !	‡	22.9	4,300	11.4 !	‡
Middle 50 percent	14.8	2,500	5.5 !	‡	27.6	3,700	27.9	2,400
Highest 25 percent	0.5 !	‡	5.2 !	‡	17.7	3,600	17.0 !	2,200
Independent student income								
Lower 50 percent	21.8 !	2,500	0.6 !	‡	4.5 !	‡	13.8	2,000 !
Upper 50 percent	3.5 !	‡	0.4 !	‡	1.3 !	‡	27.1	2,000
Institution type								
Public 2-year	8.8	‡	#	‡	#	‡	13.8	1,000
Public 4-year	22.4	2,800	7.7	‡	41.1	3,600	32.7	2,700
Private not-for-profit 4-year	19.2	2,300	3.6 !	‡	10.9	4,800	26.2	3,200
Full-time/full-year in-state undergraduates								
Total	19.8	3,300	3.5 !	‡	16.4	4,600 !	17.9 !	2,100
Dependency status								
Dependent	24.3 !	3,300	4.7 !	‡	21.7	4,700 !	18.2 !	2,200
Independent	10.1 !	3,600	0.8 !	‡	5.0 !	‡	17.3	‡
Dependent student family income								
Lowest 25 percent	52.6 !	3,600	11.3 !	‡	11.3 !	‡	16.4 !	‡
Middle 50 percent	24.2 !	‡	2.6 !	‡	30.7	4,800 !	22.4 !	2,000 !
Highest 25 percent	0.5 !	‡	4.0 !	‡	10.9 !	‡	10.4 !	‡
Institution type								
Public 2-year	11.2 !	‡	#	‡	#	‡	14.2	‡
Public 4-year	38.3 !	3,400	6.2 !	‡	55.2	4,100 !	29.1 !	2,700 !
Private not-for-profit 4-year	39.4	3,600	24.0 !	‡	44.5 !	6,200	18.3 !	‡

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Delaware 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	20.0	\$4,000	7.0 !	\$2,800	0.4 !	‡	6.6 !	\$2,800
Attendance status								
Full-time/full-year	28.5	5,400	7.8 !	3,700 !	0.8 !	‡	6.9 !	‡
Part-time or part-year	17.1	3,300	6.7 !	2,400	0.3 !	‡	6.5 !	2,400
Dependency status								
Dependent	27.9	4,700	13.4 !	2,900	0.8 !	‡	12.9 !	2,900
Independent	12.6	2,800	1.1 !	‡	0.2 !	‡	0.9 !	‡
Dependent student family income								
Lowest 25 percent	42.9 !	4,900	14.1 !	‡	0.1 !	‡	14.0 !	‡
Middle 50 percent	29.5	4,900	12.5 !	3,400 !	1.4 !	‡	11.5 !	3,500 !
Highest 25 percent	11.6 !	2,900	14.9	2,300	0.1 !	‡	14.8	2,300
Independent student income								
Lower 50 percent	22.4 !	3,000	1.1 !	‡	0.2 !	‡	0.9 !	‡
Upper 50 percent	3.6 !	‡	1.1 !	‡	0.1 !	‡	1.0 !	‡
Institution type								
Public 2-year	8.8	‡	#	‡	#	‡	#	‡
Public 4-year	40.3	5,100	21.9 !	2,600	1.3 !	‡	21.0 !	2,600
Private not-for-profit 4-year	23.6	3,100	6.1 !	‡	0.6 !	‡	5.6 !	‡
Full-time/full-year in-state undergraduates								
Total	28.5	5,400	7.8 !	3,700 !	0.8 !	‡	6.9 !	‡
Dependency status								
Dependent	36.7	5,600	9.7 !	4,000 !	0.7 !	‡	9.0 !	‡
Independent	10.7 !	3,800	3.5 !	‡	1.0 !	‡	2.5 !	‡
Dependent student family income								
Lowest 25 percent	56.3 !	4,700 !	1.8 !	‡	0.4 !	‡	1.4 !	‡
Middle 50 percent	41.3	6,300 !	13.5 !	‡	1.2 !	‡	12.3 !	‡
Highest 25 percent	9.9 !	‡	8.3 !	‡	0.2 !	‡	8.1 !	‡
Institution type								
Public 2-year	11.2 !	‡	#	‡	#	‡	#	‡
Public 4-year	66.0	6,700 !	23.5 !	‡	1.8 !	‡	21.7 !	‡
Private not-for-profit 4-year	66.7	5,100	27.7 !	‡	4.5 !	‡	23.2 !	‡

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Delaware 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	24.4	\$4,800	3.3	\$3,500 !	3.1	\$3,600 !	41.5	\$9,900
Attendance status								
Full-time/full-year	35.4	4,400	5.1	‡	5.1	‡	53.5	8,500
Part-time or part-year	20.8	5,000	2.7 !	‡	2.4 !	‡	37.6	10,600
Dependency status								
Dependent	33.8	4,200	4.8 !	3,400 !	4.8 !	3,400 !	46.1	9,600
Independent	15.9	6,000	1.9 !	‡	1.6 !	‡	37.4	10,200
Dependent student family income								
Lowest 25 percent	36.4	4,500	0.9 !	‡	0.8 !	‡	49.5	10,500 !
Middle 50 percent	34.3	4,100	6.1 !	‡	6.0 !	‡	45.2	9,400
Highest 25 percent	30.5	3,900	5.4 !	‡	5.4 !	‡	45.0	9,200
Independent student income								
Lower 50 percent	21.3	5,600	2.5 !	‡	2.5 !	‡	42.8	10,400
Upper 50 percent	10.9	6,600	1.4 !	‡	0.8 !	‡	32.4	10,000
Institution type								
Public 2-year	5.8	‡	1.7	‡	1.7	‡	27.3	4,300
Public 4-year	50.0	4,700	6.4	‡	6.4	‡	57.4	13,000
Private not-for-profit 4-year	43.4	5,900	3.6 !	‡	2.6 !	‡	61.5	13,100
Full-time/full-year in-state undergraduates								
Total	35.4	4,400	5.1	‡	5.1	‡	53.5	8,500
Dependency status								
Dependent	43.9	3,900	4.6 !	‡	4.5 !	‡	57.8	7,700 !
Independent	17.1	7,100	6.2 !	‡	6.2 !	‡	44.0	10,600
Dependent student family income								
Lowest 25 percent	55.2	3,900	1.8 !	‡	1.8 !	‡	69.8	5,000
Middle 50 percent	43.6	3,900	4.7 !	‡	4.6 !	‡	54.0	8,700 !
Highest 25 percent	34.6 !	4,100	6.7 !	‡	6.7 !	‡	55.8	8,300
Institution type								
Public 2-year	13.6	‡	2.8 !	‡	2.8 !	‡	37.7	4,300
Public 4-year	89.3	5,100	9.4 !	‡	9.4 !	‡	92.9	12,500
Private not-for-profit 4-year	67.1	5,500	12.1 !	‡	11.5 !	‡	74.4	12,000

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Delaware 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$3,100	14.8	\$2,100	\$8,100	\$6,700	\$5,000
Attendance status						
Full-time/full-year	4,100	12.9 !	2,600	10,800	8,900	6,300
Part-time or part-year	2,800	15.5	1,900	7,200	6,000	4,600
Dependency status						
Dependent	4,500	14.1	2,900	10,400	8,400	6,200
Independent	1,900	15.5	1,300	6,000	5,200	4,000
Dependent student family income						
Lowest 25 percent	3,200	26.9 !	1,200	8,600	5,900	4,000
Middle 50 percent	4,900	12.3	3,100	10,800	8,700	6,400
Highest 25 percent	4,800	7.0 !	3,900	11,200	10,100	7,700
Independent student income						
Lower 50 percent	2,000	17.4 !	1,300	6,400	5,300	3,800
Upper 50 percent	1,800	13.7	1,300	5,600	5,000	4,100
Institution type						
Public 2-year	1,200	13.2	1,000	4,700	4,300	4,000
Public 4-year	6,500	17.6	3,900	13,900	10,700	7,100
Private not-for-profit 4-year	4,200	15.6	2,700	10,000	8,100	5,000
Full-time/full-year in-state undergraduates						
Total	4,100	12.9 !	2,600	10,800	8,900	6,300
Dependency status						
Dependent	4,800	14.3 !	2,900	11,600	9,300	6,300
Independent	2,400	9.9	1,700	9,000	8,200	6,400
Dependent student family income						
Lowest 25 percent	3,600	32.9 !	1,400 !	10,300	7,400	4,900
Middle 50 percent	5,700	10.9 !	3,400 !	12,400	9,600	6,300
Highest 25 percent	4,000 !	5.7 !	3,300 !	11,100	10,100	7,500
Institution type						
Public 2-year	1,800	13.7 !	1,500	7,500	7,000	6,500
Public 4-year	9,200	9.6	5,000 !	18,000	13,400	5,700 !
Private not-for-profit 4-year	8,900	15.3	4,700	17,700	12,400	7,000

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 4.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Delaware 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$8,100	\$9,200	58.9	\$6,300	56.6	\$4,800	47.7	\$3,500
Attendance status								
Full-time/full-year	10,800	8,900	68.3	8,600	67.1	6,300	60.0	4,100
Part-time or part-year	7,200	9,200	55.8	5,400	53.1	4,100	43.6	3,300
Dependency status								
Dependent	10,400	11,400	56.2	8,000	52.5	5,600	43.3	4,100
Independent	6,000	7,100	61.4	4,900	60.4	4,100	51.7	3,100
Dependent student family income								
Lowest 25 percent	8,600	600!	99.8	8,100	98.5	5,400	92.5	3,800
Middle 50 percent	10,800	8,500	59.0	8,600	54.4	6,100	43.0	4,400
Highest 25 percent	11,200	26,800	12.4!	‡	8.6!	‡	1.6!	‡
Independent student income								
Lower 50 percent	6,400	1,800	86.5	5,600	85.5	4,600	74.5	3,500
Upper 50 percent	5,600	12,000	38.2	3,400	37.2	2,900	30.6	2,300
Institution type								
Public 2-year	4,700	7,200	55.4	3,700	55.4	3,200	53.3	3,000
Public 4-year	13,900	11,800	65.1	10,200	58.6	7,100	43.8	4,700
Private not-for-profit 4-year	10,000	11,100	60.5	7,400	57.4	5,600	36.5	3,900
Full-time/full-year in-state undergraduates								
Total	10,800	8,900	68.3	8,600	67.1	6,300	60.0	4,100
Dependency status								
Dependent	11,600	10,400	63.4	9,400	61.8	6,300	55.4	3,600
Independent	9,000	5,500	79.0	7,300	78.4	6,400	69.9	4,900
Dependent student family income								
Lowest 25 percent	10,300	900	100.0	9,400	100.0	6,500	97.0	4,200
Middle 50 percent	12,400	6,600	71.7	9,900	70.6	6,400!	62.9	3,300
Highest 25 percent	11,100	26,800	14.2	‡	10.2!	‡	3.8!	‡
Institution type								
Public 2-year	7,500	8,700	64.6	5,200	64.6	4,500	63.1	4,000
Public 4-year	18,000	9,100	75.8	15,500	72.5	10,500	56.2	3,900
Private not-for-profit 4-year	17,700	10,000	78.7	13,100	72.6	8,000	45.5	5,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 4.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Delaware 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	82.7	41.9	31.6	\$13,900	5.4	\$1,300
Attendance status						
Full-time/full-year	80.4	27.1 !	27.8	9,400	8.9 !	1,200 !
Part-time or part-year	83.4	46.9	32.8	15,300	4.2 !	‡
Dependency status						
Dependent	78.7	22.2	26.1	6,900	7.5	1,200
Independent	86.2	59.9	36.2	19,700	3.4 !	‡
Dependent student family income						
Lowest 25 percent	83.9	25.4	28.3	6,300	14.1 !	‡
Middle 50 percent	82.8	22.9	25.4	7,200	7.0 !	‡
Highest 25 percent	65.5	18.2	25.4	6,800	2.8 !	‡
Independent student income						
Lower 50 percent	86.6	52.8	33.5	14,400	6.4 !	‡
Upper 50 percent	85.9	66.6	38.8	24,600	0.7 !	‡
Institution type						
Public 2-year	85.0	46.9	33.5	14,500	3.0	‡
Public 4-year	77.7	21.9	24.3	8,100	10.0	‡
Private not-for-profit 4-year	82.9	56.4	35.9	19,900	5.7 !	‡
Full-time/full-year in-state undergraduates						
Total	80.4	27.1 !	27.8	9,400	8.9 !	1,200 !
Dependency status						
Dependent	78.2	16.6 !	25.1	5,900	9.3 !	‡
Independent	85.0	49.9	33.0	16,300	7.9 !	‡
Dependent student family income						
Lowest 25 percent	81.5	13.6 !	25.1	6,400	7.4 !	‡
Middle 50 percent	87.0	20.8 !	25.0	5,500	13.1 !	‡
Highest 25 percent	56.4 !	9.9 !	25.6	6,900	2.6 !	‡
Institution type						
Public 2-year	80.5	29.6	29.8	11,000	3.1 !	‡
Public 4-year	79.0	23.6 !	22.6 !	5,700 !	21.9 !	‡
Private not-for-profit 4-year	83.1	16.2 !	25.0	6,200	20.0 !	‡

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Georgia

Table 5.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Georgia 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 in-state undergraduates								
Total	\$2,300	\$9,100	78.0	\$4,800	70.3	\$3,000	22.0	\$5,400
Attendance status								
Full-time/full-year	4,500	14,500	88.4	8,100	78.3	5,200	39.8	5,500
Part-time or part-year	1,300	6,400	72.7	2,800	66.3	1,700	13.0	5,300
Dependency status								
Dependent	3,300	10,800	79.5	5,800	71.0	4,100	26.6	4,300
Independent	1,500	7,700	76.8	4,000	69.8	2,100	18.3	6,800
Dependent student family income								
Lowest 25 percent	2,800	10,000	90.6	6,400	88.9	4,400	29.0	4,300
Middle 50 percent	3,400	10,600	76.6	5,600	66.4	3,900	27.2	4,500
Highest 25 percent	3,700	12,000	74.0	5,500	62.3	4,000	23.1	3,800
Independent student income								
Lower 50 percent	1,600	8,000	83.1	4,200	77.9	2,500	18.3	6,500
Upper 50 percent	1,500	7,400	70.6	3,700	61.9	1,700	18.2	7,000
Institution type								
Public 2-year	800	6,300	79.5	2,100	76.4	1,600	4.1 !	3,300
Public 4-year	2,700	10,600	74.0	6,300	59.9	3,800	37.5	5,200
Private not-for-profit 4-year	11,200	20,300	89.1	15,200	85.1	8,700	61.3	7,200
Full-time/full-year in-state undergraduates								
Total	4,500	14,500	88.4	8,100	78.3	5,200	39.8	5,500
Dependency status								
Dependent	4,800	14,600	89.6	7,900	79.6	5,600	39.6	4,500
Independent	3,700	14,400	85.7	8,400	75.4	4,400	40.3	7,800
Dependent student family income								
Lowest 25 percent	4,400	13,900	93.0	9,800	91.6	6,600	43.5	4,300
Middle 50 percent	5,100	14,600	88.9	7,900	76.7	5,400	42.0	4,800
Highest 25 percent	4,800	15,000	87.6	6,400	74.3	4,700	32.0	3,800
Institution type								
Public 2-year	1,600	11,300	85.6	4,300	79.6	3,200	12.0 !	3,400
Public 4-year	3,500	13,500	87.5	7,100	74.1	4,600	43.5	5,100
Private not-for-profit 4-year	14,700	25,300	97.7	18,400	95.7	10,800	73.6	7,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Georgia 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 in-state undergraduates								
Total	28.6	\$2,100	53.6	\$1,700	9.2	\$4,600	10.8	\$1,700
Attendance status								
Full-time/full-year	35.0	3,000	59.2	2,900	17.9	5,700	14.5	2,000
Part-time or part-year	25.4	1,400	50.8	1,000	4.8	2,700	9.0	1,500
Dependency status								
Dependent	22.5	2,400	58.5	2,300	14.0	5,700	10.1	2,000
Independent	33.5	1,900	49.7	1,100	5.3	2,300	11.4	1,500
Dependent student family income								
Lowest 25 percent	60.1	3,000	62.6	1,800	13.6	6,100	10.0 !	1,900 !
Middle 50 percent	13.9	1,300	57.2	2,300	15.4	5,600	10.1	2,100
Highest 25 percent	2.0 !	‡	57.1	2,900	11.9 !	5,400 !	10.4 !	‡
Independent student income								
Lower 50 percent	50.7	2,100	53.2	1,200	5.0	2,800 !	9.0	1,700
Upper 50 percent	16.6	1,400	46.2	1,100	5.5	‡	13.8	1,400 !
Institution type								
Public 2-year	31.1	1,600	64.8	1,000	1.9 !	1,800 !	8.1	1,300
Public 4-year	25.0	2,600	36.2	3,200	9.7	2,800	11.2	1,400
Private not-for-profit 4-year	30.4	3,500	70.8	2,100	56.9	6,900	27.5	3,200
Full-time/full-year in-state undergraduates								
Total	35.0	3,000	59.2	2,900	17.9	5,700	14.5	2,000
Dependency status								
Dependent	26.3	3,000	64.2	3,200	22.0	5,800	16.4	2,100
Independent	54.5	3,100	47.9	2,200	8.6 !	4,700 !	10.2 !	‡
Dependent student family income								
Lowest 25 percent	71.8	3,800	58.2	2,600	21.8	6,900	15.5 !	2,000 !
Middle 50 percent	17.0	1,500	65.7	3,100	25.5	5,700	15.9	2,200
Highest 25 percent	3.1 !	‡	66.8	3,600	16.0 !	4,800	18.0 !	‡
Institution type								
Public 2-year	50.7	2,600	60.0	1,700	3.9 !	‡	9.9 !	‡
Public 4-year	29.2	3,100	53.1	3,600	12.2	2,900 !	11.9	1,600
Private not-for-profit 4-year	33.1	4,200	86.4	2,477	70.3	8,200	35.1	2,900

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Georgia 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	33.7	\$2,500	50.8	\$2,100	48.6	\$1,700	5.2	\$4,000
Attendance status								
Full-time/full-year	44.4	3,600	56.0	3,700	51.5	3,100	11.7	4,200
Part-time or part-year	28.3	1,500	48.3	1,100	47.1	1,000	1.9 !	3,600 !
Dependency status								
Dependent	30.5	3,100	56.7	3,000	53.2	2,400	9.7	4,300
Independent	36.3	2,000	46.1	1,200	44.8	1,100	1.5 !	‡
Dependent student family income								
Lowest 25 percent	63.0	3,600	60.6	2,400	57.1	1,800	8.5 !	5,200
Middle 50 percent	24.2	2,600	55.6	3,000	51.6	2,400	10.8	3,900
Highest 25 percent	10.9 !	3,200 !	55.0	3,500	52.5	2,900	8.7 !	4,600 !
Independent student income								
Lower 50 percent	51.9	2,200	49.3	1,200	48.4	1,200	1.3 !	‡
Upper 50 percent	21.0	1,500	43.0	1,200	41.4	1,100	1.7 !	‡
Institution type								
Public 2-year	33.6	1,600	61.8	1,000	61.5	1,000	0.5 !	‡
Public 4-year	25.7	2,600	37.6	3,600	34.6	3,300	6.7	3,200 !
Private not-for-profit 4-year	77.5	4,700	46.6	5,200	35.3	2,600	29.2	5,300
Full-time/full-year in-state undergraduates								
Total	44.4	3,600	56.0	3,700	51.5	3,100	11.7	4,200
Dependency status								
Dependent	37.5	3,900	62.5	4,100	57.6	3,300	15.1	4,300
Independent	60.0	3,200	41.2	2,500	37.8	2,300	4.0 !	‡
Dependent student family income								
Lowest 25 percent	74.2	4,600	58.9	3,800	52.6	2,700	15.0	‡
Middle 50 percent	33.1	3,100 !	63.6	4,200	58.1	3,300	17.7	4,100
Highest 25 percent	13.6	4,100 !	63.8	4,100	61.1	3,700	10.8 !	‡
Institution type								
Public 2-year	55.8	2,600	54.8	1,800	53.3	1,700	2.4 !	‡
Public 4-year	30.4	3,000	54.8	4,000	51.7	3,700	10.2	2,900
Private not-for-profit 4-year	89.4	5,800	63.7	5,500	47.6	2,800	36.1	6,000

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Georgia 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	21.3	\$5,100	2.1	\$5,100	1.9	\$5,300	34.3	\$11,800
Attendance status								
Full-time/full-year	38.6	5,100	4.0	6,000	3.5 !	6,400	49.2	11,500
Part-time or part-year	12.5	5,200	1.1 !	‡	1.1 !	‡	26.7	12,000
Dependency status								
Dependent	25.6	3,900	3.2	4,800	2.9	5,000	36.9	9,400
Independent	17.7	6,600	1.1 !	‡	1.1 !	‡	32.1	13,900
Dependent student family income								
Lowest 25 percent	28.2	4,200	1.8 !	‡	1.7 !	‡	36.2	10,100
Middle 50 percent	26.0	3,800	4.4 !	‡	4.1 !	‡	38.8	9,300
Highest 25 percent	22.3	3,600	2.4 !	‡	1.9 !	‡	33.9	9,000
Independent student income								
Lower 50 percent	17.8	6,500	0.9 !	‡	0.9 !	‡	33.3	14,500
Upper 50 percent	17.7	6,700	1.4 !	‡	1.4 !	‡	30.9	13,300
Institution type								
Public 2-year	3.8 !	3,300	0.5 !	‡	0.5 !	‡	15.1	6,100
Public 4-year	36.9	5,100	2.4 !	‡	2.1 !	‡	52.2	12,900
Private not-for-profit 4-year	57.4	6,100	11.4	‡	10.9	‡	69.3	15,800
Full-time/full-year in-state undergraduates								
Total	38.6	5,100	4.0	6,000	3.5 !	6,400	49.2	11,500
Dependency status								
Dependent	38.2	3,900	5.2 !	5,200	4.5 !	‡	47.8	9,600
Independent	39.6	7,500	1.3 !	‡	1.3 !	‡	52.2	15,500
Dependent student family income								
Lowest 25 percent	43.1	4,300	1.8 !	‡	1.6 !	‡	51.5	10,200
Middle 50 percent	40.2	3,800	8.1 !	‡	7.4 !	‡	50.6	9,500
Highest 25 percent	30.6	3,700	3.0 !	‡	2.1 !	‡	39.9	9,400
Institution type								
Public 2-year	11.3 !	3,400	0.8 !	‡	0.8 !	‡	24.7	4,600
Public 4-year	42.7	4,900	3.2 !	‡	2.7 !	‡	52.9	11,500
Private not-for-profit 4-year	69.9	6,000	13.5	‡	12.7 !	‡	76.7	15,800

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Georgia 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$2,300	54.5	\$900	\$9,100	\$7,000	\$5,300
Attendance status						
Full-time/full-year	4,500	54.5	1,500	14,500	10,400	7,300
Part-time or part-year	1,300	54.4	600	6,400	5,200	4,300
Dependency status						
Dependent	3,300	51.7	1,200	10,800	7,900	6,200
Independent	1,500	56.7	700	7,700	6,200	4,700
Dependent student family income						
Lowest 25 percent	2,800	74.6	500	10,000	6,000	4,100
Middle 50 percent	3,400	44.0	1,400	10,600	8,000	6,300
Highest 25 percent	3,700	43.8	1,600	12,000	9,500	8,000
Independent student income						
Lower 50 percent	1,600	66.2	600	8,000	6,100	4,500
Upper 50 percent	1,500	47.5	800	7,400	6,400	4,800
Institution type						
Public 2-year	800	70.1	200	6,300	5,100	4,700
Public 4-year	2,700	40.6	1,200	10,600	8,300	5,900
Private not-for-profit 4-year	11,200	21.7	4,600	20,300	13,000	6,800
Full-time/full-year in-state undergraduates						
Total	4,500	54.5	1,500	14,500	10,400	7,300
Dependency status						
Dependent	4,800	54.0	1,500	14,600	10,100	7,400
Independent	3,700	55.7	1,500	14,400	11,000	7,100
Dependent student family income						
Lowest 25 percent	4,400	71.3	700	13,900	7,800	4,800
Middle 50 percent	5,100	47.6	1,800	14,600	10,500	7,600
Highest 25 percent	4,800	50.1	1,800	15,000	11,500	9,400
Institution type						
Public 2-year	1,600	70.0	400	11,300	8,700	7,700
Public 4-year	3,500	55.7	1,200	13,500	10,100	7,200
Private not-for-profit 4-year	14,700	20.5	5,400	25,300	15,000	7,300

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 5.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Georgia 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$9,100	\$8,000	67.4	\$7,300	62.8	\$5,200	51.3	\$4,200
Attendance status								
Full-time/full-year	14,500	9,400	76.2	10,800	68.8	7,200	53.6	5,400
Part-time or part-year	6,400	7,200	63.0	5,200	59.7	4,000	50.1	3,500
Dependency status								
Dependent	10,800	11,700	59.0	8,100	52.2	5,100	41.6	4,000
Independent	7,700	5,000	74.2	6,800	71.3	5,300	59.1	4,300
Dependent student family income								
Lowest 25 percent	10,000	1,200	94.3	9,700	90.7	5,800	79.0	4,300
Middle 50 percent	10,600	8,800	60.5	7,400	52.5	4,800	40.7	3,700
Highest 25 percent	12,000	27,800	21.1	5,000	13.3	3,100!	6.3!	‡
Independent student income								
Lower 50 percent	8,000	1,000	94.5	7,500	92.2	5,600	81.9	4,700
Upper 50 percent	7,400	8,900	54.4	5,600	50.9	4,600	36.8	3,400
Institution type								
Public 2-year	6,300	5,900	67.0	5,600	63.8	4,300	60.5	4,000
Public 4-year	10,600	10,400	65.5	7,600	59.3	5,600	41.1	4,100
Private not-for-profit 4-year	20,300	9,000	81.0	16,200	74.4	9,000	43.0	5,700
Full-time/full-year in-state undergraduates								
Total	14,500	9,400	76.2	10,800	68.8	7,200	53.6	5,400
Dependency status								
Dependent	14,600	12,100	67.6	10,100	58.3	6,100	45.6	4,500
Independent	14,400	3,500	95.4	12,000	92.6	8,900	71.7	6,700
Dependent student family income								
Lowest 25 percent	13,900	1,200!	97.4	13,500	95.1	7,500	79.0	5,300
Middle 50 percent	14,600	8,900	78.4	8,900	66.0	5,500	50.3	4,100
Highest 25 percent	15,000	26,900	23.4	4,900	13.2!	‡	8.6!	‡
Institution type								
Public 2-year	11,300	5,100	84.1	9,200	81.6	6,600	73.0	6,400
Public 4-year	13,500	11,100	70.8	9,300	61.8	6,800	47.3	4,800
Private not-for-profit 4-year	25,300	9,800	86.5	19,600	78.3	10,000	47.4	5,200

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 5.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Georgia 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	79.1	37.1	30.2	\$12,000	6.2	\$1,900
Attendance status						
Full-time/full-year	74.6	19.7	23.9	7,400	13.3	1,900
Part-time or part-year	81.4	45.9	33.1	14,100	2.6	1,900
Dependency status						
Dependent	77.5	21.7	25.2	6,200	9.6	2,000
Independent	80.3	49.6	34.1	16,400	3.3	1,700
Dependent student family income						
Lowest 25 percent	76.2	22.4	26.2	6,000	11.0 !	2,100
Middle 50 percent	77.5	22.9	25.5	6,000	9.6	2,000
Highest 25 percent	79.0	18.6	23.6	6,700	8.3 !	‡
Independent student income						
Lower 50 percent	77.3	40.0	31.4	11,100	5.7	1,600
Upper 50 percent	83.3	59.1	36.5	21,300	1.0 !	‡
Institution type						
Public 2-year	80.4	43.6	32.7	13,200	2.5	1,900
Public 4-year	76.4	28.6	27.2	10,400	7.3	1,900
Private not-for-profit 4-year	84.2	38.7	28.1	11,700	25.4	1,900
Full-time/full-year in-state undergraduates						
Total	74.6	19.7	23.9	7,400	13.3	1,900
Dependency status						
Dependent	72.7	13.0	21.4	4,900	14.7	1,900
Independent	79.0	34.7	29.1	12,500	10.2 !	‡
Dependent student family income						
Lowest 25 percent	71.1	15.3 !	22.9	4,400	18.8 !	2,000
Middle 50 percent	72.8	15.3	22.0	5,200	16.4	2,000
Highest 25 percent	73.8	7.2 !	19.2	4,600	8.0 !	‡
Institution type						
Public 2-year	77.3	29.2	28.6	9,000	5.3 !	‡
Public 4-year	72.3	13.8	21.7	6,000	11.5	1,800
Private not-for-profit 4-year	80.5	30.0	25.2	10,100	36.3	1,900

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Illinois

Table 6.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Illinois 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 in-state undergraduates								
Total	\$3,800	\$9,700	52.9	\$6,600	45.2	\$4,300	22.5	\$5,200
Attendance status								
Full-time/full-year	6,900	15,800	68.1	9,300	58.5	6,100	38.3	5,400
Part-time or part-year	1,900	6,000	43.5	4,000	36.9	2,500	12.7	5,000
Dependency status								
Dependent	5,600	12,500	56.0	8,300	46.1	5,600	30.6	4,900
Independent	2,100	7,200	50.1	4,900	44.3	3,000	14.9	5,800
Dependent student family income								
Lowest 25 percent	5,000	11,600	69.8	9,300	67.5	6,500	32.6	5,000
Middle 50 percent	4,700	11,400	51.1	7,700	40.5	4,700	29.4	5,000
Highest 25 percent	8,100	15,700	51.9	8,300	36.1	5,700	31.0	4,600
Independent student income								
Lower 50 percent	2,400	8,100	59.8	5,800	54.4	3,500	20.5	5,800
Upper 50 percent	1,900	6,300	40.7	3,500	34.5	2,100	9.5	5,800
Institution type								
Public 2-year	1,000	5,800	39.2	2,500	34.9	1,900	5.3	3,000
Public 4-year	4,500	12,600	70.4	8,000	54.3	4,900	46.0	4,900
Private not-for-profit 4-year	13,600	21,400	84.3	12,600	73.5	7,900	59.6	6,200
Full-time/full-year in-state undergraduates								
Total	6,900	15,800	68.1	9,300	58.5	6,100	38.3	5,400
Dependency status								
Dependent	7,500	16,200	66.9	9,500	56.1	6,400	38.9	5,100
Independent	4,900	14,600	71.9	8,900	66.0	5,300	36.4	6,300
Dependent student family income								
Lowest 25 percent	7,000	15,700	82.6	11,400	79.6	8,100	45.4	5,200
Middle 50 percent	6,300	14,800	63.5	8,700	52.4	5,300	38.2	5,200
Highest 25 percent	10,000	19,000	59.6	8,800	42.7	6,100	34.5	4,900
Institution type								
Public 2-year	1,900	10,100	48.3	3,900	43.7	3,100	9.1 !	3,000
Public 4-year	5,600	15,200	77.5	9,100	61.9	5,600	54.8	5,000
Private not-for-profit 4-year	17,800	27,000	89.8	14,900	80.3	9,500	65.8	6,500

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 6.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Illinois 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 in-state undergraduates								
Total	21.4	\$2,500	19.5	\$2,400	16.4	\$4,100	15.4	\$1,600
Attendance status								
Full-time/full-year	29.6	3,200	31.7	3,000	29.6	4,600	15.7	1,900
Part-time or part-year	16.4	1,700	11.9	1,500	8.3	3,000	15.3	1,400
Dependency status								
Dependent	19.2	2,700	21.2	2,900	25.1	4,800	12.5	1,900
Independent	23.6	2,300	18.0	1,900	8.3	2,200	18.2	1,400
Dependent student family income								
Lowest 25 percent	55.4	3,100	43.7	3,000	27.1	4,200	9.9	1,900 !
Middle 50 percent	10.1	1,500	19.6	2,800	22.6	4,500	12.5	1,700
Highest 25 percent	1.1 !	‡	1.7 !	‡	28.4	5,900	15.1	2,100 !
Independent student income								
Lower 50 percent	40.4	2,500	28.7	1,900	10.8	2,000	11.7	1,300
Upper 50 percent	7.1 !	1,300	7.5	1,800	5.9 !	2,600 !	24.5	1,400
Institution type								
Public 2-year	17.5	2,100	11.5	1,000	3.9 !	1,300	14.8	900
Public 4-year	27.2	2,800	33.5	3,000	20.6	2,900	13.9	2,100
Private not-for-profit 4-year	29.6	2,900	32.7	3,700	59.2	5,400	20.0	2,900
Full-time/full-year in-state undergraduates								
Total	29.6	3,200	31.7	3,000	29.6	4,600	15.7	1,900
Dependency status								
Dependent	22.9	3,000	27.9	3,200	33.5	5,100	15.2	2,000
Independent	50.3	3,400	43.3	2,500	17.9	2,200	17.3 !	1,600 !
Dependent student family income								
Lowest 25 percent	66.6	3,700	59.5	3,500	38.3	4,500	12.1	1,800 !
Middle 50 percent	14.3	1,600	27.2	2,900	30.9	4,800	14.8	1,900
Highest 25 percent	0.9 !	‡	2.4 !	‡	33.8	6,200	18.5	2,200 !
Institution type								
Public 2-year	26.7	3,000	20.3	1,300	8.0 !	1,800	13.4 !	1,100
Public 4-year	32.4	3,100	41.2	3,200	26.6	3,300	14.0	2,100
Private not-for-profit 4-year	30.7	3,600	38.0	4,200	73.3	6,000	22.5	2,500

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 6.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Illinois 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	27.4	\$4,300	8.6	\$4,100	0.5 !	‡	8.3	\$4,200
Attendance status								
Full-time/full-year	39.5	5,700	17.6	4,300	1.0 !	‡	17.0	4,300
Part-time or part-year	19.9	2,600	3.1 !	3,600 !	0.1 !	‡	3.0 !	3,600 !
Dependency status								
Dependent	28.8	5,200	14.9	4,400	0.9	‡	14.5	4,500
Independent	26.0	3,500	2.7	2,600	0.1 !	‡	2.7	2,600
Dependent student family income								
Lowest 25 percent	59.1	6,100	13.2	3,800	0.7 !	‡	12.9	3,800
Middle 50 percent	24.4	4,200	12.9	4,100	1.2 !	‡	12.1	4,300
Highest 25 percent	7.5 !	‡	20.7	5,200	0.5 !	‡	20.7	5,200
Independent student income								
Lower 50 percent	42.8	3,800	3.6 !	‡	0.1 !	‡	3.5 !	‡
Upper 50 percent	9.7	2,400	1.9 !	‡	#	‡	1.9 !	‡
Institution type								
Public 2-year	18.9	2,500	1.9 !	1,500	0.2 !	‡	1.7 !	‡
Public 4-year	36.7	4,800	9.1	2,400	1.0 !	‡	8.4	2,400
Private not-for-profit 4-year	48.5	6,600	33.7	5,200	0.7 !	‡	33.7	5,200
Full-time/full-year in-state undergraduates								
Total	39.5	5,700	17.6	4,300	1.0 !	‡	17.0	4,300
Dependency status								
Dependent	34.7	6,000	20.7	4,600	1.2	‡	20.0	4,600
Independent	54.0	5,200	8.0 !	‡	0.3 !	‡	7.7 !	‡
Dependent student family income								
Lowest 25 percent	70.5	7,400	19.8	4,000	0.9 !	‡	19.3	4,000
Middle 50 percent	32.2	4,600	18.4	4,300	1.8 !	‡	17.3	4,400
Highest 25 percent	8.7 !	‡	25.6 !	5,200	0.5 !	‡	25.6 !	5,200
Institution type								
Public 2-year	28.0	3,700	6.3 !	‡	0.6 !	‡	5.7 !	‡
Public 4-year	44.4	5,400	12.9	2,500	1.4 !	‡	12.0	2,400
Private not-for-profit 4-year	52.7	8,100	45.1	5,700	1.2 !	‡	45.1	5,700

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 6.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Illinois 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	21.6	\$4,800	3.0	\$4,700	2.8	\$4,900	34.2	\$11,000
Attendance status								
Full-time/full-year	37.2	5,000	4.6	4,400	4.4	4,400	45.8	11,100
Part-time or part-year	11.9	4,400	2.0 !	5,100 !	1.8 !	5,600 !	27.1	10,900
Dependency status								
Dependent	29.4	4,300	4.5	4,900	4.2	5,200	40.4	10,200
Independent	14.3	5,700	1.6 !	‡	1.5 !	‡	28.5	12,000
Dependent student family income								
Lowest 25 percent	31.5	4,600	2.6 !	‡	2.6 !	‡	42.8	10,200
Middle 50 percent	28.4	4,300	5.1	5,000	4.7	5,300	38.7	10,200
Highest 25 percent	29.5	4,100	5.3 !	‡	4.8 !	‡	41.5	10,300
Independent student income								
Lower 50 percent	19.8	5,500	2.4 !	‡	2.3 !	‡	35.9	12,000
Upper 50 percent	8.9	5,900	0.8 !	‡	0.7 !	‡	21.2	12,200
Institution type								
Public 2-year	4.4 !	2,900	1.3 !	‡	1.0 !	‡	17.7	6,700
Public 4-year	44.5	4,700	3.7	‡	3.5	‡	57.8	11,200
Private not-for-profit 4-year	59.4	5,400	8.6	6,200	8.6	6,100	68.7	15,200
Full-time/full-year in-state undergraduates								
Total	37.2	5,000	4.6	4,400	4.4	4,400	45.8	11,100
Dependency status								
Dependent	38.0	4,600	4.9	4,700	4.7	4,800	46.0	10,800
Independent	34.9	6,200	3.6 !	‡	3.5 !	‡	45.3	12,100
Dependent student family income								
Lowest 25 percent	43.4	4,800	3.8 !	‡	3.8 !	‡	52.3	10,700
Middle 50 percent	37.7	4,600	5.3 !	‡	5.3 !	‡	44.1	11,100
Highest 25 percent	34.0	4,300	5.1 !	‡	4.5 !	‡	43.8	10,300
Institution type								
Public 2-year	7.7 !	3,000	1.8 !	‡	1.7 !	‡	19.4	5,200
Public 4-year	53.8	4,800	3.9 !	‡	3.6 !	‡	60.5	10,800
Private not-for-profit 4-year	65.5	5,700	10.7	‡	10.7	‡	71.1	14,400

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 6.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Illinois 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$3,800	21.5	\$2,300	\$9,700	\$7,800	\$6,200
Attendance status						
Full-time/full-year	6,900	23.5	4,000	15,800	12,200	9,400
Part-time or part-year	1,900	20.3	1,200	6,000	5,100	4,300
Dependency status						
Dependent	5,600	16.3	3,400	12,500	10,000	7,900
Independent	2,100	26.4	1,200	7,200	5,900	4,700
Dependent student family income						
Lowest 25 percent	5,000	41.4	1,700	11,600	7,200	5,100
Middle 50 percent	4,700	9.7	3,000	11,400	9,500	7,500
Highest 25 percent	8,100	4.5 !	6,100	15,700	13,600	11,400
Independent student income						
Lower 50 percent	2,400	35.0	1,100	8,100	6,100	4,600
Upper 50 percent	1,900	17.9	1,300	6,300	5,600	4,900
Institution type						
Public 2-year	1,000	23.8	700	5,800	5,100	4,800
Public 4-year	4,500	25.4	2,600	12,600	9,900	6,900
Private not-for-profit 4-year	13,600	8.1 !	8,000	21,400	15,500	10,800
Full-time/full-year in-state undergraduates						
Total	6,900	23.5	4,000	15,800	12,200	9,400
Dependency status						
Dependent	7,500	17.6	4,500	16,200	12,600	9,800
Independent	4,900	41.2	2,500	14,600	11,100	8,200
Dependent student family income						
Lowest 25 percent	7,000	48.2	2,200	15,700	9,300	6,300
Middle 50 percent	6,300	10.6	3,900	14,800	12,100	9,300
Highest 25 percent	10,000	4.2 !	7,500	19,000	16,400	13,700
Institution type						
Public 2-year	1,900	28.0	1,300	10,100	8,700	8,200
Public 4-year	5,600	29.8	3,100	15,200	11,700	8,100
Private not-for-profit 4-year	17,800	5.6 !	10,300	27,000	19,300	13,600

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 6.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Illinois 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$9,700	\$9,800	60.6	\$8,200	57.8	\$5,700	48.3	\$4,500
Attendance status								
Full-time/full-year	15,800	10,200	76.3	11,400	72.5	7,600	58.9	5,900
Part-time or part-year	6,000	9,500	50.8	5,200	48.7	3,900	41.8	3,300
Dependency status								
Dependent	12,500	12,000	61.3	9,300	57.5	6,100	46.3	4,700
Independent	7,200	7,700	59.9	7,100	58.1	5,300	50.2	4,300
Dependent student family income								
Lowest 25 percent	11,600	1,600	92.9	11,100	91.8	6,500	81.9	4,900
Middle 50 percent	11,400	8,800	60.6	8,100	56.2	5,800	43.8	4,300
Highest 25 percent	15,700	29,100	31.2	8,400	25.9	6,000	15.7	6,200!
Independent student income								
Lower 50 percent	8,100	1,500	88.9	7,700	87.8	5,700	77.6	4,600
Upper 50 percent	6,300	13,800	31.5	5,400	29.0	4,100	23.4	3,400
Institution type								
Public 2-year	5,800	9,200	51.9	5,100	50.6	4,000	46.8	3,900
Public 4-year	12,600	10,600	70.5	8,900	66.8	6,000	47.5	4,200
Private not-for-profit 4-year	21,400	11,300	81.5	14,900	74.3	9,600	55.2	6,700
Full-time/full-year in-state undergraduates								
Total	15,800	10,200	76.3	11,400	72.5	7,600	58.9	5,900
Dependency status								
Dependent	16,200	12,200	71.8	10,800	66.8	7,000	53.0	5,500
Independent	14,600	4,400	90.1	12,700	90.1	8,900	76.9	6,900
Dependent student family income								
Lowest 25 percent	15,700	1,600	98.2	14,500	97.4	8,100	84.8	6,000
Middle 50 percent	14,800	8,800	78.5	9,100	72.3	6,400	56.4	4,900
Highest 25 percent	19,000	27,200	37.6	9,000	30.9	6,300!	19.9	6,200!
Institution type								
Public 2-year	10,100	9,000	69.1	7,600	68.6	5,800	64.3	5,600
Public 4-year	15,200	10,200	78.6	10,300	74.4	6,600	52.6	4,600
Private not-for-profit 4-year	27,000	12,700	85.9	18,400	76.9	11,700	58.7	8,200

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 6.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Illinois 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	79.3	35.8	29.5	\$13,100	6.2	\$1,800
Attendance status						
Full-time/full-year	77.1	17.8	23.2	7,500	12.1	1,600
Part-time or part-year	80.6	46.8	33.2	16,400	2.5 !	2,300
Dependency status						
Dependent	78.9	18.3	23.6	5,800	9.8	1,700
Independent	79.6	52.0	34.9	19,800	2.8	2,200
Dependent student family income						
Lowest 25 percent	79.1	18.5	24.1	6,300	11.9	1,600
Middle 50 percent	81.9	19.4	23.9	5,500	11.1	1,700
Highest 25 percent	72.7	15.7 !	22.2	5,900	5.2 !	‡
Independent student income						
Lower 50 percent	75.5	45.3	33.3	14,100	4.7 !	2,000 !
Upper 50 percent	83.7	58.5	36.3	24,700	0.9 !	‡
Institution type						
Public 2-year	81.1	43.2	32.0	14,800	1.6 !	‡
Public 4-year	72.4	18.4	23.4	8,600	10.8	1,500 !
Private not-for-profit 4-year	80.6	28.5	26.6	11,300	18.0	1,700
Full-time/full-year in-state undergraduates						
Total	77.1	17.8	23.2	7,500	12.1	1,600
Dependency status						
Dependent	77.2	11.9	21.0	5,400	13.3	1,600
Independent	77.0	35.7	29.9	14,100	8.6 !	‡
Dependent student family income						
Lowest 25 percent	74.6	12.0 !	21.8	6,000	17.3	1,600
Middle 50 percent	81.6	12.4	21.2	5,300	15.3	1,700
Highest 25 percent	71.5	10.9 !	20.1	5,100	6.3 !	‡
Institution type						
Public 2-year	81.8	24.9	26.4	9,400	3.1 !	‡
Public 4-year	69.9	10.1	19.8	4,600	14.9	1,600 !
Private not-for-profit 4-year	79.7	16.7	21.9	8,000	24.2	1,600

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Indiana

Table 7.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Indiana 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 in-state undergraduates								
Total	\$4,000	\$10,800	66.4	\$7,700	51.0	\$4,700	38.0	\$5,400
Attendance status								
Full-time/full-year	6,100	15,600	76.8	10,400	59.4	6,500	50.0	5,900
Part-time or part-year	2,100	6,600	57.3	4,400	43.6	2,500	27.4	4,500
Dependency status								
Dependent	5,500	13,300	67.4	9,400	49.3	6,400	41.5	5,200
Independent	2,200	8,000	65.3	5,600	53.0	2,900	34.0	5,700
Dependent student family income								
Lowest 25 percent	5,200	12,500	75.7	10,400	72.7	7,200	42.6	4,700
Middle 50 percent	5,700	13,800	71.3	9,300	46.1	6,000	48.2	5,500
Highest 25 percent	5,200	13,100	51.0	8,200	32.9	5,700	26.7	5,000
Independent student income								
Lower 50 percent	2,400	8,900	83.7	6,000	72.9	3,300	42.5	5,800
Upper 50 percent	2,000	7,000	47.0	4,900	33.2	2,200	25.6	5,500
Institution type								
Public 2-year	1,300	7,000	53.0	3,900	42.6	2,600	18.0	4,100
Public 4-year	3,700	11,300	70.3	7,400	49.9	4,000	45.7	5,500
Private not-for-profit 4-year	12,000	18,900	85.8	14,200	76.8	9,400	59.7	6,200
Full-time/full-year in-state undergraduates								
Total	6,100	15,600	76.8	10,400	59.4	6,500	50.0	5,900
Dependency status								
Dependent	6,800	16,000	75.8	10,500	55.8	6,900	50.2	5,500
Independent	3,700	14,300	80.3	10,100	72.2	5,300	49.4	7,500
Dependent student family income								
Lowest 25 percent	6,900	15,700	83.3	12,500	81.8	8,400	57.6	4,900
Middle 50 percent	6,600	15,800	78.8	10,100	51.7	6,000	55.1	5,900
Highest 25 percent	6,900	16,600	62.2	9,000	39.9	6,700	32.5	5,000
Institution type								
Public 2-year	2,200	12,000	62.1	6,400	44.0	4,400	28.7	4,800
Public 4-year	4,800	14,300	77.7	9,100	57.4	5,100	53.3	5,900
Private not-for-profit 4-year	18,600	27,700	96.4	19,700	94.3	12,200	69.4	7,000

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 7.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Indiana 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 in-state undergraduates								
Total	25.9	\$2,400	19.0	\$2,900	16.0	\$4,700	19.0	\$2,500
Attendance status								
Full-time/full-year	27.8	3,200	28.0	3,400	26.4	5,100	21.8	3,100
Part-time or part-year	24.3	1,700	11.1	1,800	6.9	3,200 !	16.4	1,700
Dependency status								
Dependent	19.1	2,500	22.0	3,400	25.7	5,100	20.1	3,000
Independent	33.8	2,400	15.6	2,000	4.9	2,200 !	17.6	1,700
Dependent student family income								
Lowest 25 percent	59.6	2,800	48.2	3,900	25.2	4,300	19.0	3,100
Middle 50 percent	9.0	1,400	18.7	2,800	30.0	5,200	20.0	2,700
Highest 25 percent	0.1 !	‡	3.1 !	‡	17.7 !	5,700	21.6 !	3,600 !
Independent student income								
Lower 50 percent	57.7	2,600	28.2	2,000	6.5 !	2,500 !	13.0 !	1,200 !
Upper 50 percent	9.9 !	1,500	3.0 !	‡	3.2 !	‡	22.2	2,100
Institution type								
Public 2-year	29.1	2,200	12.1	1,100	0.5 !	‡	14.3	2,000 !
Public 4-year	23.3	2,700	21.2	2,800	16.6	2,500	18.2	2,200
Private not-for-profit 4-year	27.9	2,500	28.6 !	5,000	53.5	7,200	33.8	3,600
Full-time/full-year in-state undergraduates								
Total	27.8	3,200	28.0	3,400	26.4	5,100	21.8	3,100
Dependency status								
Dependent	19.7	2,700	25.5	3,700	32.2	5,100	23.8	3,200
Independent	56.7	3,700	37.2	2,600	5.9 !	‡	14.9	‡
Dependent student family income								
Lowest 25 percent	64.2	3,200	60.8	4,300	33.0	4,500	24.1	2,900
Middle 50 percent	8.9 !	1,400	20.0	2,800	35.3	5,100	22.9	2,700
Highest 25 percent	0.1 !	‡	3.4 !	‡	24.7	5,900	25.3	4,300 !
Institution type								
Public 2-year	27.7	3,700	16.4	‡	1.6 !	‡	17.9 !	‡
Public 4-year	27.0	3,100	28.8	3,000	22.6	2,900	19.9	2,700
Private not-for-profit 4-year	31.7	2,700	43.7	5,600	85.1	7,900	37.5	4,100

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 7.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Indiana 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	33.1	\$4,000	11.3	\$4,200	1.6 !	\$2,600	10.0	\$4,400
Attendance status								
Full-time/full-year	39.5	5,400	19.5	4,400	3.0 !	‡	17.1	4,600
Part-time or part-year	27.4	2,200	4.1	3,300 !	0.3 !	‡	3.8	3,500 !
Dependency status								
Dependent	30.0	4,900	19.4	4,500	2.8 !	‡	17.2	4,700
Independent	36.6	3,200	2.0 !	‡	0.2 !	‡	1.8 !	‡
Dependent student family income								
Lowest 25 percent	66.2	5,500	20.8 !	4,300	5.6 !	‡	15.4 !	4,400
Middle 50 percent	24.2	4,400	20.9	4,400	2.4 !	‡	19.3	4,600
Highest 25 percent	6.1 !	‡	15.0 !	5,000	0.8 !	‡	14.6 !	5,000
Independent student income								
Lower 50 percent	61.4	3,400	2.6 !	‡	0.4 !	‡	2.2 !	‡
Upper 50 percent	11.9 !	1,900	1.3 !	‡	#	‡	1.3 !	‡
Institution type								
Public 2-year	29.5	2,600	0.2	‡	#	‡	0.2	‡
Public 4-year	30.4	3,700	11.7	3,100	2.8 !	‡	9.4	3,100 !
Private not-for-profit 4-year	52.4	6,700	38.1	5,500	1.1 !	‡	37.4	5,600
Full-time/full-year in-state undergraduates								
Total	39.5	5,400	19.5	4,400	3.0 !	‡	17.1	4,600
Dependency status								
Dependent	33.4	5,500	24.4	4,500	3.6 !	‡	21.5	4,600
Independent	61.2	5,300	2.1 !	‡	1.0 !	‡	1.2 !	‡
Dependent student family income								
Lowest 25 percent	74.0	6,400	28.2 !	4,400	7.5 !	‡	21.1 !	4,600
Middle 50 percent	27.5	4,600	24.4	4,200	3.1 !	‡	22.4	4,400
Highest 25 percent	7.2 !	‡	20.7	5,200	1.2 !	‡	20.0 !	5,300
Institution type								
Public 2-year	29.1	4,500	0.7	‡	#	‡	0.7	‡
Public 4-year	36.4	4,500	17.3	3,400	4.4 !	‡	13.6	3,400 !
Private not-for-profit 4-year	71.1	8,300	60.6	5,900	1.4 !	‡	60.1	5,900

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 7.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Indiana 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	36.8	\$4,700	6.8	\$4,500	6.0	\$4,900	51.1	\$12,200
Attendance status								
Full-time/full-year	49.2	4,900	11.0	5,000	9.7	5,400	56.5	12,700
Part-time or part-year	25.8	4,400	3.1 !	‡	2.7 !	‡	46.4	11,600
Dependency status								
Dependent	40.4	4,200	9.5	4,900	8.4	5,300	52.2	11,100
Independent	32.6	5,600	3.7 !	‡	3.3 !	‡	49.9	13,500
Dependent student family income								
Lowest 25 percent	42.2	4,200	6.2 !	‡	4.6 !	‡	50.3	9,600
Middle 50 percent	46.7	4,100	12.8	5,500	11.5	5,900	58.4	11,100
Highest 25 percent	26.0	4,100	6.0 !	‡	5.6 !	‡	41.7	12,900
Independent student income								
Lower 50 percent	42.0	5,600	2.7 !	‡	1.9 !	‡	54.4	13,800
Upper 50 percent	23.1	5,500	4.6 !	‡	4.6 !	‡	45.4	13,000
Institution type								
Public 2-year	18.0	3,900	1.0 !	‡	0.8 !	‡	32.5	7,900
Public 4-year	44.5	4,800	8.2	4,300	7.0	4,800	58.7	13,300
Private not-for-profit 4-year	55.0	5,300	16.0 !	4,900 !	15.1 !	5,100 !	69.5	13,500
Full-time/full-year in-state undergraduates								
Total	49.2	4,900	11.0	5,000	9.7	5,400	56.5	12,700
Dependency status								
Dependent	49.2	4,400	12.5	4,900	10.8	5,400	57.1	11,500
Independent	49.4	6,900	5.6 !	‡	5.6 !	‡	54.6	17,200
Dependent student family income								
Lowest 25 percent	57.1	4,400	9.4 !	‡	6.9 !	‡	61.5	10,500
Middle 50 percent	53.4	4,400	16.8	5,600	14.9	6,000	62.5	11,900
Highest 25 percent	32.5	4,300	6.1 !	‡	5.6 !	‡	41.1	11,800
Institution type								
Public 2-year	28.7	4,300	3.0 !	‡	2.3 !	‡	34.7	9,300
Public 4-year	52.2	5,000	11.4	4,500	10.0	4,800	60.9	12,800
Private not-for-profit 4-year	68.6	5,100	22.0	6,200	20.0 !	6,600	71.5	15,200

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 7.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Indiana 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$4,000	26.7	\$2,100	\$10,800	\$8,400	\$5,700
Attendance status						
Full-time/full-year	6,100	29.5	3,100	15,600	11,700	7,600
Part-time or part-year	2,100	24.2	1,300	6,600	5,500	4,100
Dependency status						
Dependent	5,500	22.7	3,000	13,300	10,200	7,000
Independent	2,200	31.4	1,200	8,000	6,400	4,300
Dependent student family income						
Lowest 25 percent	5,200	50.6	1,400	12,500	7,300	4,700
Middle 50 percent	5,700	14.8	3,400	13,800	11,000	7,100
Highest 25 percent	5,200	11.3 !	3,600	13,100	11,200	8,900
Independent student income						
Lower 50 percent	2,400	48.7	900	8,900	6,600	3,900
Upper 50 percent	2,000	14.1 !	1,400	7,000	6,300	4,700
Institution type						
Public 2-year	1,300	35.1	700	7,000	5,900	4,900
Public 4-year	3,700	24.0	2,200	11,300	9,300	6,000
Private not-for-profit 4-year	12,000	15.4	5,300	18,900	11,700	6,700
Full-time/full-year in-state undergraduates						
Total	6,100	29.5	3,100	15,600	11,700	7,600
Dependency status						
Dependent	6,800	22.9	3,600	16,000	12,100	8,000
Independent	3,700	53.0	1,300	14,300	10,400	6,200
Dependent student family income						
Lowest 25 percent	6,900	53.4	1,700	15,700	8,900	5,300
Middle 50 percent	6,600	14.2	4,000	15,800	12,700	7,900
Highest 25 percent	6,900	12.6 !	4,700	16,600	13,900	11,000
Institution type						
Public 2-year	2,200	38.9	1,300	12,000	10,100	8,100
Public 4-year	4,800	28.9	2,800	14,300	11,400	7,200
Private not-for-profit 4-year	18,600	17.3	7,700	27,700	16,200	8,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 7.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Indiana 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$10,800	\$9,800	66.1	\$8,100	62.7	\$5,200	42.0	\$3,900
Attendance status								
Full-time/full-year	15,600	11,000	72.6	11,000	67.6	6,900	43.4	5,100
Part-time or part-year	6,600	8,800	60.3	5,000	58.3	3,500	40.7	2,800
Dependency status								
Dependent	13,300	12,800	59.5	9,400	53.7	5,600	32.3	4,100
Independent	8,000	6,400	73.6	6,800	73.0	5,000	53.2	3,800
Dependent student family income								
Lowest 25 percent	12,500	2,600	90.9	11,600	87.7	6,100	62.2	4,700
Middle 50 percent	13,800	11,000	61.5	8,500	54.8	5,500	28.8	3,700
Highest 25 percent	13,100	26,400	24.6	5,700	18.0!	3,600	9.9!	‡
Independent student income								
Lower 50 percent	8,900	1,200	96.6	8,000	96.1	5,600	72.1	4,100
Upper 50 percent	7,000	11,700	50.6	4,600	49.9	3,700	34.3	3,000
Institution type								
Public 2-year	7,000	8,600	58.4	5,500	57.0	4,000	47.1	3,600
Public 4-year	11,300	10,600	67.6	7,700	64.4	5,400	38.5	4,100
Private not-for-profit 4-year	18,900	9,900	79.7	14,100	70.4	7,100	42.1	4,000
Full-time/full-year in-state undergraduates								
Total	15,600	11,000	72.6	11,000	67.6	6,900	43.4	5,100
Dependency status								
Dependent	16,000	13,200	67.1	10,300	60.7	6,200	36.6	4,400
Independent	14,300	3,300!	91.9	12,800	91.9	8,700	67.5	6,300
Dependent student family income								
Lowest 25 percent	15,700	2,000	99.5	13,900	98.6	7,100	67.2	5,500
Middle 50 percent	15,800	11,300	69.6	8,800	62.3	5,900	34.9	3,800
Highest 25 percent	16,600	28,000	30.7	6,100	20.7!	3,700	11.0!	‡
Institution type								
Public 2-year	12,000	9,700	61.9	9,200	60.9	7,000	51.3	6,000
Public 4-year	14,300	11,300	72.3	9,500	67.6	6,500	40.8	4,800
Private not-for-profit 4-year	27,700	11,900	91.5	18,500	78.3	8,500	42.8	4,500

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 7.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Indiana 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	78.1	31.8	28.5	\$11,700	6.9	\$2,100
Attendance status						
Full-time/full-year	74.9	17.0	22.8	6,600	12.9	2,200
Part-time or part-year	80.8	44.8	33.2	15,800	1.7 !	‡
Dependency status						
Dependent	77.6	17.8	23.4	5,300	11.5	1,900
Independent	78.6	47.9	34.4	18,900	1.6 !	‡
Dependent student family income						
Lowest 25 percent	80.0	19.0	24.0	5,500	15.0	1,700
Middle 50 percent	82.9	18.1	23.2	5,200	13.3	2,100
Highest 25 percent	64.4	16.2 !	22.9	5,500	4.5 !	‡
Independent student income						
Lower 50 percent	79.0	41.3	32.0	11,800	2.7 !	‡
Upper 50 percent	78.1	54.4	36.9	26,200	0.5 !	‡
Institution type						
Public 2-year	76.9	40.5	32.0	12,500	2.3 !	‡
Public 4-year	77.2	25.4	26.3	10,400	5.2	2,000
Private not-for-profit 4-year	84.5	34.2	28.1	14,600 !	25.1	1,700
Full-time/full-year in-state undergraduates						
Total	74.9	17.0	22.8	6,600	12.9	2,200
Dependency status						
Dependent	74.7	13.8	21.5	5,100	14.5	2,000
Independent	75.7	28.3 !	27.7	12,100 !	7.2 !	‡
Dependent student family income						
Lowest 25 percent	78.6	12.6 !	22.4	5,000	21.5	1,800
Middle 50 percent	80.0	15.2	21.4	5,000	15.0	2,200
Highest 25 percent	59.4	11.8 !	20.4	5,500 !	6.6 !	‡
Institution type						
Public 2-year	75.9	33.4 !	28.6	9,600 !	7.4 !	‡
Public 4-year	74.1	13.5	21.9	6,200	8.0	2,100
Private not-for-profit 4-year	77.3	6.6 !	18.1	3,900	45.1	1,800

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Minnesota

Table 8.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Minnesota 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 in-state undergraduates								
Total	\$5,000	\$12,400	71.8	\$8,200	52.2	\$4,300	49.0	\$6,100
Attendance status								
Full-time/full-year	6,700	16,500	83.6	10,300	61.4	5,200	65.6	6,600
Part-time or part-year	3,700	9,100	62.2	5,900	44.8	3,300	35.5	5,300
Dependency status								
Dependent	6,800	14,800	73.6	9,600	51.3	5,500	56.9	6,000
Independent	2,800	9,500	69.6	6,400	53.4	2,900	39.0	6,300
Dependent student family income								
Lowest 25 percent	6,600	14,500	83.1	10,300	78.6	6,000	55.0	5,500
Middle 50 percent	6,300	14,000	74.7	9,200	46.1	5,200	63.5	5,800
Highest 25 percent	8,000	16,300	62.5	9,600	34.5	5,100	47.0	7,000
Independent student income								
Lower 50 percent	3,400	10,900	76.9	7,600	61.0	3,500	48.3	6,400
Upper 50 percent	2,200	8,100	62.5	4,900	45.9	2,100	29.8	6,000
Institution type								
Public 2-year	2,100	9,700	64.9	5,100	46.4	2,600	35.6	4,500
Public 4-year	4,100	11,300	73.6	8,200	46.5	3,700	60.2	6,300
Private not-for-profit 4-year	16,700	23,800	90.5	15,500	83.8	8,300	67.8	8,200
Full-time/full-year in-state undergraduates								
Total	6,700	16,500	83.6	10,300	61.4	5,200	65.6	6,600
Dependency status								
Dependent	7,600	16,900	81.5	10,600	57.1	5,700	68.1	6,400
Independent	4,600	15,700	88.8	9,700	72.2	4,300	59.2	7,400
Dependent student family income								
Lowest 25 percent	6,800	15,600	87.9	10,800	86.1	5,900	64.1	5,200
Middle 50 percent	7,300	16,700	84.4	10,400	53.2	5,700	75.3	6,400
Highest 25 percent	8,700	18,400	71.0	10,900	37.3	5,300	59.6	7,400
Institution type								
Public 2-year	3,200	14,100	75.2	7,100	55.2	3,600	48.9	5,000
Public 4-year	4,900	14,200	87.7	9,500	53.3	3,800	79.9	6,900
Private not-for-profit 4-year	19,800	27,900	98.2	18,500	93.7	9,300	82.6	8,800

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 8.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Minnesota 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 in-state undergraduates								
Total	24.1	\$2,500	22.1	\$1,700	18.2	\$4,800	20.6	\$1,900
Attendance status								
Full-time/full-year	30.7	3,000	30.3	1,800	24.3	5,200	21.8	2,200
Part-time or part-year	18.8	2,000	15.3	1,700	13.3	4,100	19.6	1,600
Dependency status								
Dependent	20.8	2,600	26.8	2,000	27.1	5,300	17.4	1,700
Independent	28.4	2,500	16.0	1,200	7.0	2,200	24.6	2,100
Dependent student family income								
Lowest 25 percent	61.6	2,900	55.3	2,000	29.5	4,900	19.3	1,900
Middle 50 percent	10.0	1,600	25.4	1,900	25.2	5,700	19.0	1,700
Highest 25 percent	1.5 !	‡	2.2 !	‡	28.3	5,100	12.5	1,700
Independent student income								
Lower 50 percent	47.3	2,700	25.7	1,100	9.2 !	‡	16.9	2,300 !
Upper 50 percent	9.8 !	1,400	6.5 !	‡	4.9 !	‡	32.3	2,000
Institution type								
Public 2-year	24.5	2,400	18.8	900	2.3 !	‡	20.0	1,900
Public 4-year	23.0	2,600	22.1	2,000	17.2	2,100	18.4	1,700
Private not-for-profit 4-year	25.8	2,800	32.5	3,000	72.3	6,400	27.1	2,200
Full-time/full-year in-state undergraduates								
Total	30.7	3,000	30.3	1,800	24.3	5,200	21.8	2,200
Dependency status								
Dependent	22.7	2,800	29.9	1,900	29.3	5,800	20.1	1,800
Independent	50.9	3,200	31.1	1,400	11.6 !	‡	26.0	3,200
Dependent student family income								
Lowest 25 percent	69.2	3,000	61.7	2,000	25.2	5,900	22.5	1,300
Middle 50 percent	10.5	1,800	29.6	1,800	31.1	5,800	23.3	2,000
Highest 25 percent	1.0 !	‡	1.9 !	‡	30.1	5,600	12.7	1,600 !
Institution type								
Public 2-year	33.6	3,000	29.5	1,000	4.1 !	‡	20.7	2,800
Public 4-year	28.8	2,700	27.3	2,000	19.4	2,000 !	20.9	1,500
Private not-for-profit 4-year	26.5	3,300	38.2	3,000	88.6	6,900	26.5	2,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 8.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Minnesota 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	38.8	\$3,900	7.4	\$4,600	# !	‡	7.4	\$4,600
Attendance status								
Full-time/full-year	50.2	4,300	10.6	4,900	0.1 !	‡	10.5	4,900
Part-time or part-year	29.6	3,200	4.7	3,900	#	‡	4.7	3,900
Dependency status								
Dependent	42.0	4,400	12.4	4,600	0.1 !	‡	12.4	4,600
Independent	34.8	3,000	1.0 !	‡	#	‡	1.0 !	‡
Dependent student family income								
Lowest 25 percent	74.4	5,100	11.0 !	4,800	#	‡	11.0 !	4,800
Middle 50 percent	38.1	3,800	11.5	4,500	#	‡	11.5	4,500
Highest 25 percent	18.1	4,400 !	15.5	4,600	0.2 !	‡	15.3	4,700
Independent student income								
Lower 50 percent	52.6	3,400	0.9 !	‡	#	‡	0.9 !	‡
Upper 50 percent	17.4	1,800	1.0	‡	#	‡	1.0	‡
Institution type								
Public 2-year	33.1	2,600	0.2 !	‡	#	‡	0.2 !	‡
Public 4-year	36.9	3,700	0.4 !	‡	#	‡	0.4 !	‡
Private not-for-profit 4-year	61.8	6,200	46.0	4,600	0.2 !	‡	45.8	4,600
Full-time/full-year in-state undergraduates								
Total	50.2	4,300	10.6	4,900	0.1 !	‡	10.5	4,900
Dependency status								
Dependent	47.2	4,400	14.6	4,900	0.1 !	‡	14.6	4,900
Independent	57.7	4,100	0.4 !	‡	#	‡	0.4 !	‡
Dependent student family income								
Lowest 25 percent	84.1	5,100	11.0 !	‡	#	‡	11.0 !	‡
Middle 50 percent	44.1	3,700	15.6	4,800	#	‡	15.6	4,800
Highest 25 percent	18.9	4,600 !	16.2	5,100	0.3 !	‡	15.9	5,200
Institution type								
Public 2-year	45.3	3,400	0.5 !	‡	#	‡	0.5 !	‡
Public 4-year	46.2	3,600	0.7 !	‡	#	‡	0.7 !	‡
Private not-for-profit 4-year	71.0	6,800	57.4	4,900	0.4 !	‡	57.1	4,900

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 8.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Minnesota 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	45.3	\$4,400	18.5	\$5,300	10.7	\$5,100	59.6	\$11,800
Attendance status								
Full-time/full-year	63.1	4,600	26.2	5,600	12.0	6,000	72.0	11,900
Part-time or part-year	30.7	4,200	12.2	4,700	9.7	4,100	49.5	11,600
Dependency status								
Dependent	51.8	3,800	26.9	5,400	15.0	5,200	63.5	10,900
Independent	37.0	5,600	7.9	4,700 !	5.3 !	‡	54.7	13,000
Dependent student family income								
Lowest 25 percent	51.0	3,900	22.3	4,600	8.4 !	‡	63.3	9,200
Middle 50 percent	57.3	3,600	30.2	5,300	18.1	4,800	67.9	10,900
Highest 25 percent	42.5	4,000	25.4	6,300	15.9	6,000	55.8	12,900
Independent student income								
Lower 50 percent	46.0	5,800	9.6 !	‡	5.3 !	‡	62.3	13,600
Upper 50 percent	28.2	5,200	6.3 !	‡	5.2 !	‡	47.2	12,200
Institution type								
Public 2-year	32.7	3,800	10.1	3,800	6.9	3,100 !	50.3	7,800
Public 4-year	54.9	4,600	25.0	5,100	11.9	5,000	66.4	14,000
Private not-for-profit 4-year	64.8	5,100	31.5	7,200	20.8	7,300	74.9	16,000
Full-time/full-year in-state undergraduates								
Total	63.1	4,600	26.2	5,600	12.0	6,000	72.0	11,900
Dependency status								
Dependent	64.6	3,900	32.5	5,600	14.5	5,800	73.1	11,000
Independent	59.2	6,400	10.4 !	‡	5.7 !	‡	69.1	14,100
Dependent student family income								
Lowest 25 percent	59.3	3,800	27.5	4,000	5.5 !	‡	71.8	8,900
Middle 50 percent	72.8	3,800	35.1	5,800	17.6	5,600	76.2	10,900
Highest 25 percent	55.8	4,100	32.5	6,500	17.6	‡	69.2	13,300
Institution type								
Public 2-year	46.9	4,000	13.1	4,400	6.9 !	‡	60.3	7,500
Public 4-year	76.8	4,700	38.0	4,900	13.5 !	5,500	81.5	13,900
Private not-for-profit 4-year	80.4	5,100	39.1	7,900	23.2	8,200	85.0	16,600

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 8.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Minnesota 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$5,000	19.9	\$3,100	\$12,400	\$10,200	\$6,500
Attendance status						
Full-time/full-year	6,700	21.2	4,000	16,500	13,300	7,900
Part-time or part-year	3,700	18.9	2,400	9,100	7,600	5,400
Dependency status						
Dependent	6,800	13.9	4,300	14,800	11,900	7,700
Independent	2,800	27.6	1,600	9,500	7,900	5,000
Dependent student family income						
Lowest 25 percent	6,600	37.8	2,600	14,500	9,800	5,900
Middle 50 percent	6,300	7.4	4,100	14,000	11,600	7,200
Highest 25 percent	8,000	3.0 !	6,400	16,300	14,600	10,300
Independent student income						
Lower 50 percent	3,400	34.9	1,800	10,900	8,700	5,100
Upper 50 percent	2,200	20.4	1,400	8,100	7,100	5,000
Institution type						
Public 2-year	2,100	26.3	1,300	9,700	8,500	6,400
Public 4-year	4,100	17.7	2,800	11,300	9,600	5,300
Private not-for-profit 4-year	16,700	4.2 !	9,900	23,800	16,900	9,800
Full-time/full-year in-state undergraduates						
Total	6,700	21.2	4,000	16,500	13,300	7,900
Dependency status						
Dependent	7,600	14.3	4,600	16,900	13,600	8,200
Independent	4,600	38.6	2,300	15,700	12,600	7,100
Dependent student family income						
Lowest 25 percent	6,800	38.7	2,400	15,600	10,500	6,100
Middle 50 percent	7,300	7.8 !	4,600	16,700	13,700	7,900
Highest 25 percent	8,700	3.2 !	6,800	18,400	16,400	10,600
Institution type						
Public 2-year	3,200	31.6	1,800	14,100	12,100	8,700
Public 4-year	4,900	15.7	3,300	14,200	12,100	5,800
Private not-for-profit 4-year	19,800	3.5 !	11,100	27,900	19,100	9,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 8.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Minnesota 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$12,400	\$10,500	66.4	\$9,400	63.9	\$6,600	39.2	\$4,900
Attendance status								
Full-time/full-year	16,500	11,200	78.0	11,400	75.2	7,900	47.5	5,200
Part-time or part-year	9,100	10,000	56.9	7,300	54.7	5,200	32.5	4,500
Dependency status								
Dependent	14,800	13,100	64.6	10,200	61.4	6,600	33.7	5,000
Independent	9,500	7,200	68.6	8,600	67.2	6,700	46.3	4,800
Dependent student family income								
Lowest 25 percent	14,500	2,300	96.6	12,700	94.4	8,100	69.1	6,000
Middle 50 percent	14,000	10,200	68.4	8,700	65.5	5,600	29.4	3,600
Highest 25 percent	16,300	28,700	27.0	8,500	22.3	5,400	7.6	5,200!
Independent student income								
Lower 50 percent	10,900	2,200	92.5	9,600	91.7	7,400	66.8	5,400
Upper 50 percent	8,100	12,200	45.2	6,500	43.1	5,300	26.2	3,500
Institution type								
Public 2-year	9,700	9,300	66.8	7,100	64.8	5,700	47.7	4,400
Public 4-year	11,300	11,400	59.7	8,100	57.7	5,800	25.1	3,800
Private not-for-profit 4-year	23,800	12,900	79.8	18,000	75.0	10,700	43.3	8,000
Full-time/full-year in-state undergraduates								
Total	16,500	11,200	78.0	11,400	75.2	7,900	47.5	5,200
Dependency status								
Dependent	16,900	13,600	71.5	10,600	68.0	6,800	37.6	4,600
Independent	15,700	4,900	94.5	13,000	93.6	9,900	72.6	5,900
Dependent student family income								
Lowest 25 percent	15,600	2,300	98.7	13,500	97.6	8,500	72.8	5,900
Middle 50 percent	16,700	9,800	82.8	9,100	79.8	5,800	37.2	3,500
Highest 25 percent	18,400	30,300	27.9	8,500	21.5	5,700	6.6!	‡
Institution type								
Public 2-year	14,100	9,300	81.5	9,700	80.4	7,500	62.7	5,300
Public 4-year	14,200	12,300	68.8	9,000	67.3	6,500	29.4	3,900
Private not-for-profit 4-year	27,900	14,100	86.2	19,300	76.8	11,300	41.6	6,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 8.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Minnesota 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	82.4	30.2	27.7	\$10,900	13.9	\$2,300
Attendance status						
Full-time/full-year	81.8	18.4	23.4	6,800	21.5	2,300
Part-time or part-year	82.8	39.9	31.2	14,100	7.7	2,300
Dependency status						
Dependent	81.2	18.0	23.7	5,800	20.0	2,300
Independent	83.9	45.7	32.6	17,000	6.2	2,600
Dependent student family income						
Lowest 25 percent	81.6	21.3	25.6	5,800	26.8	2,500
Middle 50 percent	83.4	17.9	23.5	5,700	19.6	2,200
Highest 25 percent	76.9	14.9	22.2	6,100	14.3	1,800
Independent student income						
Lower 50 percent	84.9	35.1	30.0	10,800	10.7	2,800
Upper 50 percent	83.0	56.2	35.2	23,300	1.7	‡
Institution type						
Public 2-year	86.4	38.6	30.2	12,000	8.3	2,800
Public 4-year	75.0	20.7	25.7	9,700	10.4	2,500
Private not-for-profit 4-year	85.7	23.9	23.4	9,400	40.1	1,900
Full-time/full-year in-state undergraduates						
Total	81.8	18.4	23.4	6,800	21.5	2,300
Dependency status						
Dependent	82.9	14.8	21.9	5,000	24.6	2,300
Independent	79.2	27.5	27.7	11,600	13.5	‡
Dependent student family income						
Lowest 25 percent	83.9	17.8	23.6	4,800	28.6	2,600
Middle 50 percent	85.8	12.4	21.0	4,900	27.6	2,200
Highest 25 percent	77.0	16.0	21.8	5,400	16.0	1,700
Institution type						
Public 2-year	85.4	24.7	26.3	7,800	13.9	2,600
Public 4-year	76.4	12.7	21.6	6,300	17.3	2,400
Private not-for-profit 4-year	82.7	12.2	18.6	4,800	50.2	2,000

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Nebraska

Table 9.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Nebraska 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 in-state undergraduates								
Total	\$3,700	\$10,500	71.7	\$7,600	57.9	\$4,400	44.6	\$4,900
Attendance status								
Full-time/full-year	5,400	14,200	84.4	9,600	71.7	5,600	58.4	5,100
Part-time or part-year	1,800	6,600	58.5	4,600	43.4	2,400	30.1	4,500
Dependency status								
Dependent	4,800	12,400	78.3	8,300	61.6	5,200	52.9	4,500
Independent	2,100	8,000	62.8	6,400	52.9	3,200	33.3	5,700
Dependent student family income								
Lowest 25 percent	5,200	12,900	86.4	9,200	82.8	5,900	55.9	4,300
Middle 50 percent	5,000	12,700	78.6	8,600	57.0	4,900	59.7	4,600
Highest 25 percent	3,900	11,000	69.0	6,400	48.6	4,600	35.3	4,300
Independent student income								
Lower 50 percent	2,300	8,200	70.7	6,500	61.9	3,300	39.5	5,300
Upper 50 percent	1,900	7,700	54.7	6,300	43.5	3,200	26.9	6,300
Institution type								
Public 2-year	800	5,900	55.2	3,800	45.8	2,200	25.5	2,800
Public 4-year	3,400	11,500	78.3	7,700	57.4	4,400	54.6	5,100
Private not-for-profit 4-year	8,000	15,400	84.5	11,000	75.7	6,400	55.5	5,900
Full-time/full-year in-state undergraduates								
Total	5,400	14,200	84.4	9,600	71.7	5,600	58.4	5,100
Dependency status								
Dependent	5,900	14,400	86.3	9,400	72.8	5,800	57.9	4,700
Independent	3,700	13,500	77.6	10,100	67.6	4,800	60.2	6,400
Dependent student family income								
Lowest 25 percent	6,600	15,200	92.7	10,900	91.4	6,800	62.1	4,900
Middle 50 percent	5,900	14,400	85.9	9,400	66.8	5,400	63.9	4,800
Highest 25 percent	5,000	13,500	79.2	7,400	64.3	5,100	38.3	4,100
Institution type								
Public 2-year	1,600	9,800	84.1	5,300	72.4	3,000	46.4	3,200
Public 4-year	3,900	12,700	80.8	8,400	64.4	4,900	53.0	5,200
Private not-for-profit 4-year	12,100	21,500	92.4	15,100	87.0	8,600	80.8	5,900

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 9.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Nebraska 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 in-state undergraduates								
Total	27.4	\$2,700	12.1	\$800	33.3	\$3,600	25.3	\$2,200
Attendance status								
Full-time/full-year	35.8	3,000	18.0	800	50.7	4,000	30.8	2,400
Part-time or part-year	18.6	2,000	5.9 !	‡	15.0	2,000 !	19.5	1,800
Dependency status								
Dependent	25.2	2,600	13.5	800	44.6	4,200	27.3	2,000
Independent	30.4	2,800	10.2 !	700	17.9 !	1,500	22.6	2,400
Dependent student family income								
Lowest 25 percent	67.2	2,900	34.3	900	54.8	3,900	29.6	1,800 !
Middle 50 percent	15.8	2,100	9.2	700	44.0	4,200	26.2	2,200
Highest 25 percent	#	‡	0.4 !	‡	35.0	4,700	27.2	2,100 !
Independent student income								
Lower 50 percent	46.4	2,900	16.0 !	800	22.8 !	1,200	19.8	1,500 !
Upper 50 percent	13.9 !	‡	4.3 !	‡	12.8 !	‡	25.5	3,100
Institution type								
Public 2-year	28.4	2,700	6.8 !	‡	10.1 !	900 !	17.3	800
Public 4-year	27.6	2,800	14.8	700	41.6	2,500	25.7	2,200
Private not-for-profit 4-year	25.5	2,600	15.4	1,000	52.7	5,600	35.9	3,000
Full-time/full-year in-state undergraduates								
Total	35.8	3,000	18.0	800	50.7	4,000	30.8	2,400
Dependency status								
Dependent	30.5	2,800	17.6	800	56.6	4,400	33.3	2,200
Independent	54.0	3,500	19.4 !	‡	30.0 !	1,600	22.2	‡
Dependent student family income								
Lowest 25 percent	77.2	3,100	45.9	900	67.2	4,000	33.9	2,000 !
Middle 50 percent	19.3	2,100	10.2 !	‡	54.3	4,400	31.6	2,300
Highest 25 percent	#	‡	0.6 !	‡	48.9	5,000	36.6	2,300 !
Institution type								
Public 2-year	48.4	3,300	14.6 !	‡	21.3 !	‡	26.8	‡
Public 4-year	29.1	3,000	14.4	800	52.1	2,700	29.8	2,500
Private not-for-profit 4-year	39.1	2,900	28.8	1,000	73.6	6,700	36.7	3,000 !

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 9.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Nebraska 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	37.9	\$3,400	17.5	\$3,800	#	‡	17.5	\$3,800
Attendance status								
Full-time/full-year	51.1	4,000	29.4	3,900	#	‡	29.4	3,900
Part-time or part-year	24.1	2,100	5.0 !	‡	#	‡	5.0 !	‡
Dependency status								
Dependent	40.6	3,600	27.6	3,900	#	‡	27.6	3,900
Independent	34.3	3,100	3.9 !	‡	#	‡	3.9 !	‡
Dependent student family income								
Lowest 25 percent	71.1	4,200	33.0	3,600	#	‡	33.0	3,600
Middle 50 percent	36.8	3,100	25.1	3,900	#	‡	25.1	3,900
Highest 25 percent	15.9 !	‡	27.0	4,200	#	‡	27.0	4,200
Independent student income								
Lower 50 percent	49.8	3,300	3.8 !	‡	#	‡	3.8 !	‡
Upper 50 percent	18.3 !	‡	3.9 !	‡	#	‡	3.9 !	‡
Institution type								
Public 2-year	29.7	2,700	6.2 !	‡	#	‡	6.2 !	‡
Public 4-year	38.4	3,400	18.4	3,300	#	‡	18.4	3,300
Private not-for-profit 4-year	48.7	4,000	32.0	5,000	#	‡	32.0	5,000
Full-time/full-year in-state undergraduates								
Total	51.1	4,000	29.4	3,900	#	‡	29.4	3,900
Dependency status								
Dependent	49.3	4,000	36.1	4,000	#	‡	36.1	4,000
Independent	57.3	4,100	6.2 !	‡	#	‡	6.2 !	‡
Dependent student family income								
Lowest 25 percent	81.1	4,700	44.6	3,700	#	‡	44.6	3,700
Middle 50 percent	43.7	3,400	31.5	4,000	#	‡	31.5	4,000
Highest 25 percent	23.6 !	‡	36.6	4,600	#	‡	36.6	4,600
Institution type								
Public 2-year	51.4	3,300	12.3 !	‡	#	‡	12.3 !	‡
Public 4-year	42.7	3,600	26.1	3,300	#	‡	26.1	3,300
Private not-for-profit 4-year	69.1	5,000	51.9	5,200	#	‡	51.9	5,200

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 9.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Nebraska 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	43.2	\$4,500	6.2 !	\$4,000	5.9 !	\$4,100	56.9	\$11,300
Attendance status								
Full-time/full-year	57.4	4,600	8.1 !	4,400	7.5 !	4,600	63.3	11,100
Part-time or part-year	28.3	4,300	4.2 !	‡	4.2 !	‡	50.1	11,600
Dependency status								
Dependent	52.1	4,000	7.7	3,800	7.1 !	3,900	57.0	10,400
Independent	31.0	5,600	4.2 !	‡	4.2 !	‡	56.7	12,500
Dependent student family income								
Lowest 25 percent	55.7	4,000	5.5 !	‡	5.1 !	‡	60.2	11,100
Middle 50 percent	58.8	4,100	8.8 !	‡	8.3 !	‡	63.8	10,700
Highest 25 percent	33.9	3,800	7.7 !	‡	6.9 !	‡	38.9	8,400
Independent student income								
Lower 50 percent	36.5	5,300	3.7 !	‡	3.7 !	‡	58.3	11,400
Upper 50 percent	25.4	5,900	4.7 !	‡	4.7 !	‡	55.0	13,800
Institution type								
Public 2-year	23.0	2,800	3.7 !	‡	3.6 !	‡	40.1	5,000
Public 4-year	53.4	4,700	6.3 !	‡	6.3 !	‡	60.8	13,200
Private not-for-profit 4-year	55.4	5,200	9.5 !	‡	8.3 !	‡	74.2	13,700
Full-time/full-year in-state undergraduates								
Total	57.4	4,600	8.1 !	4,400	7.5 !	4,600	63.3	11,100
Dependency status								
Dependent	57.0	4,200	8.5 !	4,000	7.7 !	4,200	60.8	10,700
Independent	58.9	5,900	6.8 !	‡	6.8 !	‡	72.1	12,500
Dependent student family income								
Lowest 25 percent	61.9	4,500	7.7 !	‡	7.0 !	‡	62.1	12,300
Middle 50 percent	63.1	4,100	9.4 !	‡	8.7 !	‡	67.5	10,500
Highest 25 percent	36.2	3,700	7.4 !	‡	6.1 !	‡	43.1	8,400
Institution type								
Public 2-year	41.8	3,100	7.1 !	‡	6.7 !	‡	55.2	5,200
Public 4-year	53.0	4,700	4.1 !	‡	4.1 !	‡	56.7	12,200
Private not-for-profit 4-year	80.7	5,000	17.8 !	‡	15.5 !	‡	84.9	12,900

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 9.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Nebraska 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$3,700	29.5	\$1,800	\$10,500	\$7,900	\$5,000
Attendance status						
Full-time/full-year	5,400	33.5	2,400	14,200	10,200	6,200
Part-time or part-year	1,800	25.3	1,200	6,600	5,500	3,900
Dependency status						
Dependent	4,800	26.5	2,400	12,400	9,200	5,800
Independent	2,100	33.7	1,100	8,000	6,300	3,900
Dependent student family income						
Lowest 25 percent	5,200	46.6	1,500	12,900	8,000	4,900
Middle 50 percent	5,000	18.6	2,800	12,700	9,900	6,000
Highest 25 percent	3,900	21.7	2,300	11,000	8,700	6,500
Independent student income						
Lower 50 percent	2,300	42.7	1,100	8,200	6,200	3,600
Upper 50 percent	1,900	24.4	1,100	7,700	6,300	4,300
Institution type						
Public 2-year	800	34.9	400	5,900	4,900	3,800
Public 4-year	3,400	29.9	1,900	11,500	9,000	5,500
Private not-for-profit 4-year	8,000	21.3	3,800	15,400	10,600	6,100
Full-time/full-year in-state undergraduates						
Total	5,400	33.5	2,400	14,200	10,200	6,200
Dependency status						
Dependent	5,900	29.9	2,600	14,400	10,200	6,300
Independent	3,700	46.1	1,800	13,500	10,300	5,700
Dependent student family income						
Lowest 25 percent	6,600	48.8	1,800	15,200	9,000	5,100
Middle 50 percent	5,900	21.6	3,000	14,400	10,800	6,400
Highest 25 percent	5,000	26.5	2,700	13,500	10,200	7,600
Institution type						
Public 2-year	1,600	52.2	600	9,800	7,700	5,400
Public 4-year	3,900	34.2	2,000	12,700	9,500	5,900
Private not-for-profit 4-year	12,100	15.5	5,100	21,500	14,000	7,500

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 9.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Nebraska 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$10,500	\$11,200	68.3	\$8,300	64.7	\$5,600	44.9	\$3,700
Attendance status								
Full-time/full-year	14,200	9,300	77.9	10,800	73.6	6,900	50.0	4,400
Part-time or part-year	6,600	13,200	58.2	4,900	55.5	3,900	39.5	2,900
Dependency status								
Dependent	12,400	12,100	67.1	9,100	62.2	5,800	42.4	3,800
Independent	8,000	10,100	69.8	7,300	68.1	5,500	48.3	3,700
Dependent student family income								
Lowest 25 percent	12,900	1,500	99.3	11,600	97.3	6,800	86.4	4,200
Middle 50 percent	12,700	8,100	74.5	7,900	66.9	5,300	35.7	3,500
Highest 25 percent	11,000	32,200	16.4!	5,300!	14.3!	‡	9.2!	‡
Independent student income								
Lower 50 percent	8,200	1,200	92.6	7,800	92.5	5,700	68.1	4,200
Upper 50 percent	7,700	19,200	46.4	6,300	43.0	5,000	28.0	2,400
Institution type								
Public 2-year	5,900	11,500	61.0	5,200	60.0	3,700	49.0	2,900
Public 4-year	11,500	11,100	69.9	8,000	65.1	5,900	39.0	4,200
Private not-for-profit 4-year	15,400	11,200	76.0	12,300	70.8	7,600	48.5	4,400
Full-time/full-year in-state undergraduates								
Total	14,200	9,300	77.9	10,800	73.6	6,900	50.0	4,400
Dependency status								
Dependent	14,400	9,800	74.3	10,500	68.8	6,400	47.1	4,000
Independent	13,500	7,700!	90.4	11,500	90.4	8,000	60.3	5,400
Dependent student family income								
Lowest 25 percent	15,200	1,300	100.0	13,900	98.5	7,800	85.3	4,700
Middle 50 percent	14,400	7,600	84.7	8,700	76.2	5,800	43.8	3,500
Highest 25 percent	13,500	25,300	17.6!	‡	14.4!	‡	8.1!	‡
Institution type								
Public 2-year	9,800	4,900	82.1	7,800	82.1	5,300	65.8	3,800
Public 4-year	12,700	10,800	70.7	9,000	64.9	6,400	39.2	4,500
Private not-for-profit 4-year	21,500	10,100	89.7	16,300	85.0	9,100	59.6	4,800

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 9.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Nebraska 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	81.7	31.1	27.6	10,500	9.1	1,500
Attendance status						
Full-time/full-year	79.0	14.1	21.9	6,000	15.1	1,600
Part-time or part-year	84.4	49.0	33.1	14,900	2.7 !	‡
Dependency status						
Dependent	78.5	14.0	22.3	5,300	13.6	1,500
Independent	85.9	54.3	34.1	16,900	2.9 !	‡
Dependent student family income						
Lowest 25 percent	80.9	14.1	21.9	5,100	21.1	1,200
Middle 50 percent	80.1	14.4	22.0	5,100	14.7	1,600
Highest 25 percent	72.8	13.3 !	23.5	6,200	3.3 !	‡
Independent student income						
Lower 50 percent	83.3	41.2	30.2	11,100	5.0 !	‡
Upper 50 percent	88.5	67.7	37.8	22,500	0.7 !	‡
Institution type						
Public 2-year	80.8	40.2	31.0	12,000	2.9 !	‡
Public 4-year	77.7	17.6	23.3	6,600	9.1 !	2,000
Private not-for-profit 4-year	89.0	39.8	29.1	14,000	17.8	1,000
Full-time/full-year in-state undergraduates						
Total	79.0	14.1	21.9	6,000	15.1	1,600
Dependency status						
Dependent	78.0	8.2	19.7	4,100	18.4	1,600
Independent	82.5	34.7	29.2	12,500	3.7 !	‡
Dependent student family income						
Lowest 25 percent	82.8	10.0 !	20.2	4,500	27.6	1,300
Middle 50 percent	78.6	6.7 !	19.0	3,900	19.1	1,700
Highest 25 percent	70.8	9.8 !	20.9	4,000 !	5.3 !	‡
Institution type						
Public 2-year	78.6	15.3 !	23.4	6,200	6.3 !	‡
Public 4-year	75.5	11.3	21.0	4,800	10.8 !	2,200
Private not-for-profit 4-year	87.0	19.2	22.5	8,200	32.2	900

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—New York

Table 10.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: New York 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 in-state undergraduates								
Total	\$6,200	\$13,200	72.6	\$8,300	65.2	\$4,900	38.6	\$5,800
Attendance status								
Full-time/full-year	9,200	18,100	82.6	10,800	76.1	6,300	51.3	6,100
Part-time or part-year	3,100	7,900	61.9	4,700	53.7	2,700	25.1	5,100
Dependency status								
Dependent	7,600	14,800	73.9	9,400	67.0	5,500	42.6	5,300
Independent	4,300	10,900	70.7	6,600	62.7	3,800	33.0	6,500
Dependent student family income								
Lowest 25 percent	6,600	13,300	87.1	9,300	84.8	7,300	33.5	4,500
Middle 50 percent	7,300	14,300	73.1	9,100	67.9	4,600	45.8	5,400
Highest 25 percent	9,400	17,300	62.1	10,300	47.4	5,000	45.4	5,900
Independent student income								
Lower 50 percent	4,900	12,100	80.0	7,700	73.5	4,700	38.9	6,400
Upper 50 percent	3,700	9,700	61.7	5,400	52.2	2,600	27.1	6,700
Institution type								
Public 2-year	2,000	7,200	60.6	3,700	53.6	2,600	19.5	3,700
Public 4-year	4,000	11,600	73.2	6,900	65.0	3,800	39.2	5,200
Private not-for-profit 4-year	13,800	22,200	86.4	13,600	79.6	7,600	61.2	7,000
Full-time/full-year in-state undergraduates								
Total	9,200	18,100	82.6	10,800	76.1	6,300	51.3	6,100
Dependency status								
Dependent	9,600	18,100	81.4	11,100	75.1	6,400	51.5	5,600
Independent	7,700	18,100	86.3	10,100	79.0	5,900	50.8	7,500
Dependent student family income								
Lowest 25 percent	8,300	16,300	94.0	11,200	92.2	8,700	42.3	4,600
Middle 50 percent	9,500	17,900	83.3	10,800	79.9	5,400	56.1	5,700
Highest 25 percent	11,000	20,100	66.2	11,700	50.5	5,700	51.7	6,100
Institution type								
Public 2-year	3,000	10,700	71.7	5,200	64.5	3,700	29.1	4,000
Public 4-year	5,000	14,000	80.0	8,000	72.7	4,400	46.4	5,400
Private not-for-profit 4-year	17,800	27,600	92.7	16,400	87.4	9,300	71.2	7,100

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 10.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: New York 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 in-state undergraduates								
Total	34.6	\$2,800	44.4	\$2,100	21.4	\$4,800	12.2	\$2,100
Attendance status								
Full-time/full-year	39.7	3,400	61.0	2,400	30.3	5,800	10.5	2,200
Part-time or part-year	29.2	1,900	26.7	1,300	11.9	2,200	14.0	1,900
Dependency status								
Dependent	32.4	2,900	51.8	2,100	26.0	5,800	9.4	2,100
Independent	37.6	2,600	34.0	2,100	14.8	2,500 !	16.1	2,100
Dependent student family income								
Lowest 25 percent	76.4	3,600	66.9	3,300	23.5	4,700	6.1	2,200
Middle 50 percent	26.3	2,000	58.9	1,600	26.2	5,600	8.9	2,000
Highest 25 percent	0.5 !	‡	22.4	700	28.2	6,900	13.6	2,100
Independent student income								
Lower 50 percent	59.0	2,800	46.4	2,400	17.8	2,700 !	8.9	2,300 !
Upper 50 percent	16.8	1,900	21.8	1,500	11.9 !	2,200 !	23.1	2,000
Institution type								
Public 2-year	34.9	2,300	31.7	1,300	7.2	600 !	9.4	1,400
Public 4-year	35.7	3,000	50.6	2,100	9.3	1,700	10.5	1,900
Private not-for-profit 4-year	33.0	3,100	52.8	2,600	52.0	6,200	17.5	2,700
Full-time/full-year in-state undergraduates								
Total	39.7	3,400	61.0	2,400	30.3	5,800	10.5	2,200
Dependency status								
Dependent	34.3	3,300	61.6	2,300	32.5	6,400	10.3	2,200
Independent	55.8	3,500	59.3	2,700	23.8 !	3,400 !	11.3	2,500 !
Dependent student family income								
Lowest 25 percent	84.9	4,000	79.1	3,800	27.0	5,600	6.7	2,200
Middle 50 percent	27.4	2,200	72.6	1,800	35.0	6,100	11.3	2,200
Highest 25 percent	0.1 !	‡	25.0	700	33.0	7,500	11.7	2,000 !
Institution type								
Public 2-year	43.1	3,300	50.5	1,600	5.8 !	1,400 !	7.6 !	1,700 !
Public 4-year	41.1	3,300	62.3	2,400	13.2	1,700	9.5	2,000
Private not-for-profit 4-year	36.0	3,600	66.2	2,800	65.5	7,000	13.6	2,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 10.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: New York 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	55.7	\$4,200	11.5	\$4,200	0.3 !	‡	11.3	\$4,200
Attendance status								
Full-time/full-year	68.9	5,200	18.8	4,500	0.5 !	‡	18.5	4,600
Part-time or part-year	41.6	2,500	3.7	2,400	#	‡	3.7	2,400
Dependency status								
Dependent	60.3	4,500	16.1	4,500	0.4 !	‡	15.9	4,500
Independent	49.2	3,800	5.0 !	2,800 !	#	‡	4.9 !	2,900 !
Dependent student family income								
Lowest 25 percent	82.3	6,700	12.0	3,800	0.1 !	‡	12.0	3,800
Middle 50 percent	64.3	3,400	16.1	4,200	0.7 !	‡	15.7	4,300
Highest 25 percent	30.1	3,100	20.3	5,300	0.1 !	‡	20.2	5,400
Independent student income								
Lower 50 percent	67.3	4,500	4.9 !	3,100 !	#	‡	4.8 !	‡
Upper 50 percent	31.4	2,300	5.1 !	‡	#	‡	5.1 !	‡
Institution type								
Public 2-year	46.2	2,700	1.1 !	‡	0.1 !	‡	1.0 !	‡
Public 4-year	56.6	3,800	7.3	1,800	0.5 !	‡	7.0	1,800
Private not-for-profit 4-year	66.1	6,000	28.8	5,000	0.3 !	‡	28.7	5,000
Full-time/full-year in-state undergraduates								
Total	68.9	5,200	18.8	4,500	0.5 !	‡	18.5	4,600
Dependency status								
Dependent	68.2	5,100	21.6	4,700	0.6 !	‡	21.3	4,800
Independent	71.1	5,600	10.2 !	3,200 !	0.1 !	‡	10.1 !	3,300 !
Dependent student family income								
Lowest 25 percent	89.9	8,000	15.8	4,000	0.2 !	‡	15.8	4,000
Middle 50 percent	75.9	3,900	23.1	4,400	1.1 !	‡	22.5	4,400
Highest 25 percent	33.9	3,300 !	24.4	5,800	0.1 !	‡	24.3	5,900
Institution type								
Public 2-year	59.8	3,700	2.4 !	‡	0.3 !	‡	2.2 !	‡
Public 4-year	66.2	4,300	10.6	1,900	0.7 !	‡	10.1	1,800
Private not-for-profit 4-year	77.9	6,900	38.5	5,500	0.4 !	‡	38.4	5,500

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 10.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: New York 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	37.3	\$4,800	6.8	\$6,300	6.7	\$6,200	53.2	\$12,300
Attendance status								
Full-time/full-year	50.1	5,100	9.0	6,500	8.9	6,500	60.8	13,100
Part-time or part-year	23.7	4,300	4.4	5,800	4.4	5,700	45.1	11,200
Dependency status								
Dependent	41.3	4,300	8.5	6,000	8.4	6,000	52.2	11,600
Independent	31.7	5,900	4.5	6,900	4.3	7,000	54.5	13,400
Dependent student family income								
Lowest 25 percent	32.8	4,000	4.7 !	‡	4.6 !	‡	42.5	10,200
Middle 50 percent	44.6	4,300	9.5	5,600	9.4	5,600	56.9	11,500
Highest 25 percent	43.3	4,300	10.4	7,900	10.3	7,600	52.6	12,800
Independent student income								
Lower 50 percent	38.4	5,700	4.5 !	‡	4.2 !	‡	60.2	14,000
Upper 50 percent	25.1	6,000	4.5 !	‡	4.5 !	‡	48.9	12,700
Institution type								
Public 2-year	18.3	3,300	2.5 !	‡	2.5 !	‡	36.2	7,400
Public 4-year	38.0	4,800	5.1 !	4,300	5.1 !	4,000	53.2	12,100
Private not-for-profit 4-year	59.7	5,400	14.0	7,400	13.7	7,400	73.9	15,500
Full-time/full-year in-state undergraduates								
Total	50.1	5,100	9.0	6,500	8.9	6,500	60.8	13,100
Dependency status								
Dependent	50.0	4,500	10.5	6,200	10.4	6,100	58.6	12,100
Independent	50.2	6,700	4.7 !	‡	4.3 !	‡	67.4	15,900
Dependent student family income								
Lowest 25 percent	41.2	4,200	6.0 !	‡	5.9 !	‡	51.2	10,000
Middle 50 percent	54.4	4,600	12.4	5,600	12.3	5,600	62.5	12,500
Highest 25 percent	50.1	4,400	11.2	8,500	11.2	8,100	58.5	12,700
Institution type								
Public 2-year	27.2	3,500	3.6 !	‡	3.5 !	‡	40.5	6,900
Public 4-year	45.2	4,900	6.0 !	4,500	6.0 !	4,200	57.7	11,900
Private not-for-profit 4-year	70.2	5,500	16.0	7,500	15.6	7,600	77.5	16,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 10.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: New York 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$6,200	22.5	\$3,600	\$13,200	\$10,000	\$7,200
Attendance status						
Full-time/full-year	9,200	24.2	5,000	18,100	13,300	9,200
Part-time or part-year	3,100	20.8	2,000	7,900	6,500	5,000
Dependency status						
Dependent	7,600	20.6	4,500	14,800	11,100	7,800
Independent	4,300	25.2	2,300	10,900	8,500	6,200
Dependent student family income						
Lowest 25 percent	6,600	54.5	1,900	13,300	7,100	5,100
Middle 50 percent	7,300	12.5	4,400	14,300	11,200	7,700
Highest 25 percent	9,400	2.8 !	7,100	17,300	14,900	10,900
Independent student income						
Lower 50 percent	4,900	34.8	2,100	12,100	8,700	6,000
Upper 50 percent	3,700	15.9	2,500	9,700	8,300	6,400
Institution type						
Public 2-year	2,000	27.8	1,200	7,200	5,800	5,000
Public 4-year	4,000	27.7	2,200	11,600	9,100	6,600
Private not-for-profit 4-year	13,800	10.3 !	8,000	22,200	16,100	10,400
Full-time/full-year in-state undergraduates						
Total	9,200	24.2	5,000	18,100	13,300	9,200
Dependency status						
Dependent	9,600	21.6	5,400	18,100	13,300	9,100
Independent	7,700	31.8	3,900 !	18,100	13,500	9,400
Dependent student family income						
Lowest 25 percent	8,300	62.0	2,200	16,300	8,300	5,800
Middle 50 percent	9,500	12.2	5,500	17,900	13,600	8,900
Highest 25 percent	11,000	1.3 !	8,200	20,100	17,200	12,400
Institution type						
Public 2-year	3,000	36.5	1,600	10,700	8,300	7,000
Public 4-year	5,000	31.1	2,600	14,000	10,800	7,600
Private not-for-profit 4-year	17,800	8.4 !	9,900	27,600	19,500	12,400

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 10.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: New York 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$13,200	\$8,800	74.1	\$11,000	71.1	\$7,300	55.7	\$5,700
Attendance status								
Full-time/full-year	18,100	8,800	83.1	14,300	80.8	9,100	63.5	6,900
Part-time or part-year	7,900	8,800	64.5	6,400	60.9	4,700	47.5	4,100
Dependency status								
Dependent	14,800	10,100	73.6	11,400	69.9	7,100	53.4	5,400
Independent	10,900	7,000	74.7	10,300	72.8	7,500	59.0	6,100
Dependent student family income								
Lowest 25 percent	13,300	700!	99.0	12,800	94.9	6,800	87.6	5,200
Middle 50 percent	14,300	6,800	79.8	10,800	76.5	7,300	56.1	5,300
Highest 25 percent	17,300	26,300	35.5	10,600	31.4	6,900	13.5	7,700
Independent student income								
Lower 50 percent	12,100	1,300	96.2	11,400	93.6	8,100	79.8	6,200
Upper 50 percent	9,700	12,600	53.8	8,500	52.5	6,600	38.6	5,900!
Institution type								
Public 2-year	7,200	8,300	64.4	6,000	62.0	4,100	53.1	3,800
Public 4-year	11,600	9,100	73.0	8,800	70.5	5,800	54.0	4,700
Private not-for-profit 4-year	22,200	9,100	87.1	17,400	82.9	11,500	60.9	8,700
Full-time/full-year in-state undergraduates								
Total	18,100	8,800	83.1	14,300	80.8	9,100	63.5	6,900
Dependency status								
Dependent	18,100	10,400	79.3	13,500	76.2	8,100	58.0	5,900
Independent	18,100	4,100!	94.5	16,200	94.4	11,400	79.6	8,900
Dependent student family income								
Lowest 25 percent	16,300	700!	99.6	15,800	97.5	7,900	90.9	5,800
Middle 50 percent	17,900	7,000	89.9	12,800	87.2	8,500	63.9	5,900
Highest 25 percent	20,100	25,800	40.8	11,200	36.0	7,000	16.8	7,100
Institution type								
Public 2-year	10,700	7,200	77.3	8,400	76.3	5,500	66.1	4,900
Public 4-year	14,000	8,900	79.2	10,300	77.1	6,600	59.2	5,200
Private not-for-profit 4-year	27,600	9,800	91.3	21,400	87.8	13,600	66.7	9,800

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 10.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: New York 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	77.5	30.6	27.9	\$12,000	8.8	\$1,900
Attendance status						
Full-time/full-year	75.6	20.4	24.1	8,300	13.6	1,900
Part-time or part-year	79.5	41.4	31.8	15,700	3.6 !	2,100
Dependency status						
Dependent	75.6	14.2	22.7	5,800	12.2	1,900
Independent	80.2	53.5	34.7	20,100	4.0	2,100
Dependent student family income						
Lowest 25 percent	73.4	14.5	22.8	6,000	15.7	1,900
Middle 50 percent	78.3	15.6	23.3	5,600	12.2	1,800
Highest 25 percent	72.1	11.1	21.6	6,200	8.7 !	2,200
Independent student income						
Lower 50 percent	77.1	46.2	33.1	14,600	5.9 !	2,000 !
Upper 50 percent	83.2	60.7	36.2	25,100	2.2 !	‡
Institution type						
Public 2-year	80.0	35.4	30.1	12,300	2.6 !	1,500
Public 4-year	75.1	25.5	25.8	11,500	6.3	1,600
Private not-for-profit 4-year	77.1	30.5	27.5	12,100	19.1 !	2,100
Full-time/full-year in-state undergraduates						
Total	75.6	20.4	24.1	8,300	13.6	1,900
Dependency status						
Dependent	74.8	11.7	21.0	5,300	15.6	1,800
Independent	77.7	46.2	32.9	17,100	7.7 !	2,200 !
Dependent student family income						
Lowest 25 percent	71.6	12.6	21.3	5,000	19.2	1,900
Middle 50 percent	79.4	13.0	21.5	5,000	16.8 !	1,800
Highest 25 percent	69.5	8.6 !	19.8	6,000 !	10.1 !	2,000
Institution type						
Public 2-year	78.0	28.5	27.8	8,700	4.0 !	1,600
Public 4-year	72.4	15.6	22.2	7,800	8.4	1,600
Private not-for-profit 4-year	77.6	20.7 !	23.8	8,600	25.7 !	2,000

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Oregon

Table 11.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Oregon 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 in-state undergraduates								
Total	\$3,100	\$8,900	57.0	\$7,000	43.8	\$3,300	33.6	\$5,600
Attendance status								
Full-time/full-year	6,100	15,300	77.8	10,400	59.3	4,900	57.3	6,400
Part-time or part-year	1,700	5,900	47.1	4,400	36.4	2,200	22.3	4,500
Dependency status								
Dependent	4,200	10,400	57.9	7,400	41.1	4,100	35.6	4,500
Independent	2,200	7,700	56.3	6,700	46.1	2,700	32.0	6,600
Dependent student family income								
Lowest 25 percent	3,500	9,600	68.8	7,400	62.5	4,200	37.8	3,600
Middle 50 percent	4,400	10,600	56.1	7,300	37.2	4,100	36.1	4,900
Highest 25 percent	4,600	10,800	50.3	7,900	27.5	3,900 !	32.3	4,600
Independent student income								
Lower 50 percent	2,700	8,700	66.6	7,900	58.9	3,300	43.6	6,500
Upper 50 percent	1,700	6,800	46.4	4,900	33.8	1,800	20.8	6,700
Institution type								
Public 2-year	1,100	5,400	46.3	3,700	39.1	2,100	17.4	3,800
Public 4-year	4,400	12,300	69.5	8,800	46.1	3,300	56.5	6,100
Private not-for-profit 4-year	15,200	23,000	87.6	15,100	74.6	9,200	57.6	7,800
Full-time/full-year in-state undergraduates								
Total	6,100	15,300	77.8	10,400	59.3	4,900	57.3	6,400
Dependency status								
Dependent	6,400	15,100	72.5	9,600	53.1	4,900	50.0	5,200
Independent	5,400	15,600	88.1	11,600	71.4	4,800	71.5	8,100
Dependent student family income								
Lowest 25 percent	5,400	13,900	82.2	9,900	75.1	5,400	50.9	4,400
Middle 50 percent	6,600	15,100	69.2	9,700	48.7	4,800	51.5	5,800
Highest 25 percent	7,200	16,200	69.1	9,000	39.6	4,000 !	45.9	4,700
Institution type								
Public 2-year	2,600	10,800	71.1	7,000	63.7	4,300	30.0	4,900
Public 4-year	5,600	15,200	79.5	10,200	54.3	3,900	66.7	6,400
Private not-for-profit 4-year	18,100	27,300	84.0	19,000	80.4	10,400	68.3	8,600

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 11.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Oregon 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 in-state undergraduates								
Total	25.8	\$2,500	9.8	\$1,100	15.0	\$3,200	16.0	\$1,400
Attendance status								
Full-time/full-year	38.2	3,300	19.6	1,400	30.9	3,300	16.3	2,100
Part-time or part-year	19.8	1,800	5.1	700	7.3	3,100	15.8	1,000
Dependency status								
Dependent	19.3	2,400	8.0	1,300	22.1	3,900	14.9	1,800
Independent	31.4	2,600	11.3	1,100	8.8	1,900	16.8	1,100
Dependent student family income								
Lowest 25 percent	48.6	2,800	26.9	1,200	29.4	2,500	13.7 !	1,800 !
Middle 50 percent	13.9	1,800	2.6 !	‡	20.2	4,500	16.0	2,000
Highest 25 percent	0.3 !	‡	#	‡	18.4	4,800	14.1 !	1,300
Independent student income								
Lower 50 percent	49.8	2,700	18.3	1,000	13.3	2,100 !	12.3 !	1,200
Upper 50 percent	13.8	2,200	4.6 !	‡	4.5 !	‡	21.3	1,000
Institution type								
Public 2-year	24.4	2,300	9.4	800	8.0	800	14.0	900
Public 4-year	27.9	2,800	11.0	1,500	18.6	1,600	16.7	1,800
Private not-for-profit 4-year	26.9	2,800	7.0 !	2,300	59.2	9,000	29.9	2,200
Full-time/full-year in-state undergraduates								
Total	38.2	3,300	19.6	1,400	30.9	3,300	16.3	2,100
Dependency status								
Dependent	24.6	3,000	12.4	1,400	35.0	3,700	18.7	2,100
Independent	64.8	3,500	33.6	1,300	22.8	2,000	11.6 !	‡
Dependent student family income								
Lowest 25 percent	59.8	3,500	40.4	1,400	45.7	2,500	15.4 !	‡
Middle 50 percent	18.6	2,200	4.4 !	‡	32.8	4,200	20.7	2,300 !
Highest 25 percent	0.7 !	‡	#	‡	28.6	4,500 !	18.0 !	‡
Institution type								
Public 2-year	50.6	3,600	34.6	1,100	23.1	‡	12.6 !	‡
Public 4-year	34.4	3,100	15.3	1,500	28.6	1,600	16.2	2,100
Private not-for-profit 4-year	30.3 !	3,300	7.7 !	‡	66.1	9,800	27.2 !	2,500 !

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 11.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Oregon 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	29.3	\$3,300	6.0	\$3,600	# !	‡	6.0	\$3,600
Attendance status								
Full-time/full-year	46.0	4,400	13.0	3,500	0.1 !	‡	13.0	3,500
Part-time or part-year	21.4	2,200	2.7	3,800	#	‡	2.7	3,800
Dependency status								
Dependent	26.3	3,600	11.7	3,600	0.1 !	‡	11.7	3,600
Independent	32.0	3,100	1.1 !	‡	#	‡	1.1 !	‡
Dependent student family income								
Lowest 25 percent	52.7	4,000	9.8 !	2,000 !	#	‡	9.8 !	2,000 !
Middle 50 percent	22.7	3,000	12.0	4,000	0.1 !	‡	12.0	4,000
Highest 25 percent	6.8 !	‡	13.2	4,200	#	‡	13.2	4,200
Independent student income								
Lower 50 percent	50.5	3,300	1.7 !	‡	#	‡	1.7 !	‡
Upper 50 percent	14.2	2,700	0.5 !	‡	#	‡	0.5 !	‡
Institution type								
Public 2-year	25.2	2,700	1.7 !	‡	#	‡	1.7 !	‡
Public 4-year	32.0	3,400	8.2	1,600	0.1 !	‡	8.2	1,600
Private not-for-profit 4-year	53.3	5,800	34.1	7,600	#	‡	34.1	7,600
Full-time/full-year in-state undergraduates								
Total	46.0	4,400	13.0	3,500	0.1 !	‡	13.0	3,500
Dependency status								
Dependent	35.6	4,300	17.9	3,500	0.1 !	‡	17.9	3,500
Independent	66.5	4,600	3.5 !	‡	#	‡	3.5 !	‡
Dependent student family income								
Lowest 25 percent	65.1	5,300	14.6 !	‡	#	‡	14.6 !	‡
Middle 50 percent	32.6	3,500	17.5	3,700 !	0.3 !	‡	17.5	3,700 !
Highest 25 percent	11.2 !	‡	22.1	4,000 !	#	‡	22.1	4,000 !
Institution type								
Public 2-year	54.3	4,300	4.1 !	‡	#	‡	4.1 !	‡
Public 4-year	39.9	3,900	12.6	1,600	0.1 !	‡	12.6	1,600
Private not-for-profit 4-year	64.1	6,700	39.4 !	8,100	#	‡	39.4 !	8,100

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 11.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Oregon 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	32.5	\$5,000	4.2	\$5,600	4.0	\$5,700	43.9	\$11,700
Attendance status								
Full-time/full-year	56.2	5,700	6.9	6,600	6.5	6,900	62.7	12,600
Part-time or part-year	21.1	4,200	2.9	‡	2.9	‡	34.9	11,000
Dependency status								
Dependent	34.4	3,700	5.2	5,800	5.2	5,800	43.0	9,300
Independent	30.8	6,300	3.3 !	‡	3.0 !	‡	44.6	13,700
Dependent student family income								
Lowest 25 percent	37.1	3,300	1.8 !	‡	1.8 !	‡	41.5	7,400
Middle 50 percent	34.3	3,900	7.5	‡	7.5	‡	42.6	10,000
Highest 25 percent	31.9	3,900	4.1 !	‡	4.1 !	‡	45.4	9,700
Independent student income								
Lower 50 percent	42.6	6,300	3.5 !	‡	3.0 !	‡	55.9	14,000
Upper 50 percent	19.5	6,200	3.0 !	‡	3.0 !	‡	33.8	13,300
Institution type								
Public 2-year	16.8	3,700	1.9 !	‡	1.9 !	‡	28.1	8,200
Public 4-year	54.3	5,600	6.1	‡	5.7	‡	66.8	13,600
Private not-for-profit 4-year	57.3	5,900	14.5	7,700	14.5	7,700	63.4	15,100
Full-time/full-year in-state undergraduates								
Total	56.2	5,700	6.9	6,600	6.5	6,900	62.7	12,600
Dependency status								
Dependent	48.3	4,300	7.3	7,000	7.3	7,000	56.2	10,200
Independent	71.5	7,600	6.0 !	‡	4.8 !	‡	75.6	16,000
Dependent student family income								
Lowest 25 percent	49.6	4,100	3.1 !	‡	3.1 !	‡	56.0	8,100
Middle 50 percent	49.2	4,500	10.4	‡	10.4	‡	56.9	11,700
Highest 25 percent	45.3	4,100	5.2 !	‡	5.2 !	‡	54.9	9,300
Institution type								
Public 2-year	30.0	4,800	1.0 !	‡	1.0 !	‡	36.4	7,600
Public 4-year	65.0	5,800	7.3	‡	6.6	‡	71.8	13,200
Private not-for-profit 4-year	68.0	6,400	19.5 !	‡	19.5 !	‡	73.4	15,200

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 11.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Oregon 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$3,100	20.6	\$2,000	\$8,900	\$7,500	\$4,900
Attendance status						
Full-time/full-year	6,100	21.3	3,800	15,300	12,400	7,200
Part-time or part-year	1,700	20.2	1,200	5,900	5,100	3,900
Dependency status						
Dependent	4,200	13.3	2,800	10,400	8,700	6,100
Independent	2,200	26.8	1,400	7,700	6,400	4,000
Dependent student family income						
Lowest 25 percent	3,500	33.5	1,600	9,600	6,900	4,500
Middle 50 percent	4,400	8.6 !	3,100	10,600	9,100	6,500
Highest 25 percent	4,600	2.5 !	3,500	10,800	9,700	6,800
Independent student income						
Lower 50 percent	2,700	32.4	1,400	8,700	6,700	3,400
Upper 50 percent	1,700	21.5	1,300	6,800	6,100	4,500
Institution type						
Public 2-year	1,100	27.6	700	5,400	4,600	3,700
Public 4-year	4,400	11.0	3,100	12,300	10,700	6,100
Private not-for-profit 4-year	15,200	8.8 !	8,500	23,000	16,100	9,800
Full-time/full-year in-state undergraduates						
Total	6,100	21.3	3,800	15,300	12,400	7,200
Dependency status						
Dependent	6,400	14.4	4,200	15,100	12,500	8,100
Independent	5,400	34.8	2,900	15,600	12,200	5,400
Dependent student family income						
Lowest 25 percent	5,400	36.8	2,400	13,900	9,800	5,700
Middle 50 percent	6,600	9.7 !	4,500	15,100	12,800	8,400
Highest 25 percent	7,200	0.8 !	5,600	16,200	14,600	10,000
Institution type						
Public 2-year	2,600	46.0	1,300	10,800	8,100	5,900
Public 4-year	5,600	13.8	3,900	15,200	13,100	7,100
Private not-for-profit 4-year	18,100	4.3 !	9,800	27,300	18,900	11,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 11.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Oregon 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$8,900	\$9,000	62.3	\$7,700	60.5	\$5,700	42.6	\$4,000
Attendance status								
Full-time/full-year	15,300	8,600	79.6	11,100	76.9	7,900	48.9	5,100
Part-time or part-year	5,900	9,200	54.1	5,300	52.7	4,200	39.6	3,300
Dependency status								
Dependent	10,400	12,000	57.5	7,900	54.2	5,600	37.4	4,300
Independent	7,700	6,400	66.5	7,600	66.0	5,800	47.1	3,800
Dependent student family income								
Lowest 25 percent	9,600	2,000	95.0	8,200	91.7	5,700	71.8	4,500
Middle 50 percent	10,600	9,900	57.5	7,600	53.9	5,600	35.8	4,100
Highest 25 percent	10,800	26,700	18.8	7,500	16.4	5,200	5.5!	‡
Independent student income								
Lower 50 percent	8,700	1,200	91.2	8,300	90.4	6,200	67.1	3,900
Upper 50 percent	6,800	11,300	42.8	6,100	42.5	5,000	27.9	3,600
Institution type								
Public 2-year	5,400	8,500	55.1	5,200	54.0	3,900	42.8	3,300
Public 4-year	12,300	9,100	72.2	8,800	69.8	7,100	41.8	4,600
Private not-for-profit 4-year	23,000	12,300	75.1	18,800	70.3	11,300	44.7	7,300
Full-time/full-year in-state undergraduates								
Total	15,300	8,600	79.6	11,100	76.9	7,900	48.9	5,100
Dependency status								
Dependent	15,100	11,000	73.2	9,700	69.7	6,800	45.1	5,200
Independent	15,600	4,000!	92.1	13,200	91.0	9,600	56.3	5,000
Dependent student family income								
Lowest 25 percent	13,900	2,300	98.7	11,800	95.7	8,000	67.4	6,300
Middle 50 percent	15,100	9,000	80.5	8,900	76.8	6,500	50.2	4,700!
Highest 25 percent	16,200	24,100	31.8	7,300	28.0!	5,000	11.3!	‡
Institution type								
Public 2-year	10,800	5,100!	87.0	9,000	84.6	6,200	68.2	4,600
Public 4-year	15,200	9,300	76.7	10,500	74.5	8,100	41.7	5,100
Private not-for-profit 4-year	27,300	13,100!	79.2	20,800	71.9	12,200	44.0	7,100!

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 11.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Oregon 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	76.3	32.0	28.9	\$10,800	7.6	\$1,900
Attendance status						
Full-time/full-year	71.4	13.6	22.1	5,800	16.2	1,900
Part-time or part-year	78.6	40.8	31.9	12,900	3.5	1,800
Dependency status						
Dependent	76.8	17.5	24.0	5,500	10.0	1,700
Independent	75.8	44.5	33.2	15,400	5.6	2,100
Dependent student family income						
Lowest 25 percent	75.1	19.1	24.6	5,300	15.6	1,900
Middle 50 percent	77.7	14.5 !	23.4	5,100	9.0	1,400
Highest 25 percent	76.7	22.3 !	24.7	6,800	6.3 !	‡
Independent student income						
Lower 50 percent	75.8	36.9	31.0	10,000	9.1 !	2,300
Upper 50 percent	75.7	51.8	35.4	20,500	2.3 !	‡
Institution type						
Public 2-year	77.0	38.6	31.6	12,300	1.9 !	‡
Public 4-year	74.6	21.5	25.0	8,200	12.5	2,000
Private not-for-profit 4-year	79.1	28.7 !	24.9	10,100	33.7	1,400
Full-time/full-year in-state undergraduates						
Total	71.4	13.6	22.1	5,800	16.2	1,900
Dependency status						
Dependent	69.9	9.5	20.5	4,700	14.9	1,800
Independent	74.2	21.6	25.1	7,800	18.8 !	‡
Dependent student family income						
Lowest 25 percent	74.0	15.5 !	22.7	5,200	27.4	2,200
Middle 50 percent	69.7	6.5 !	19.1	4,000	12.7 !	1,400
Highest 25 percent	66.3	9.7 !	21.1	5,700	6.7 !	‡
Institution type						
Public 2-year	66.0	16.3 !	24.7	7,500	7.1 !	‡
Public 4-year	74.0	13.4	21.8	5,300	17.0	2,100
Private not-for-profit 4-year	68.2	8.2 !	18.3	4,700	35.5 !	1,400

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Tennessee

Table 12.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Tennessee 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 in-state undergraduates								
Total	\$2,900	\$9,300	62.2	\$5,900	49.7	\$3,300	32.5	\$5,000
Attendance status								
Full-time/full-year	5,100	14,700	77.8	8,200	63.1	4,800	47.1	5,600
Part-time or part-year	1,600	6,100	52.8	3,800	41.7	2,000	23.9	4,300
Dependency status								
Dependent	3,800	10,900	60.5	6,600	45.3	4,400	34.5	4,600
Independent	2,100	7,700	63.7	5,200	53.7	2,600	30.7	5,400
Dependent student family income								
Lowest 25 percent	3,500	10,500	77.7	6,800	74.8	4,400	34.9	4,900
Middle 50 percent	3,800	11,000	61.4	6,600	40.3	4,300	40.5	4,500
Highest 25 percent	4,000	11,100	41.3	6,100	26.1	4,400	21.8	4,800
Independent student income								
Lower 50 percent	2,400	8,800	74.3	6,000	67.4	3,100	40.0	5,100
Upper 50 percent	1,800	6,700	53.2	4,100	40.2	1,800	21.5	5,800
Institution type								
Public 2-year	1,000	5,900	52.1	2,800	44.7	2,000	13.8	2,900
Public 4-year	2,900	10,800	67.4	6,700	47.7	3,100	47.6	5,400
Private not-for-profit 4-year	11,200	18,800	88.2	11,800	79.1	7,400	62.8	6,100
Full-time/full-year in-state undergraduates								
Total	5,100	14,700	77.8	8,200	63.1	4,800	47.1	5,600
Dependency status								
Dependent	5,500	14,800	72.2	8,000	57.1	5,300	43.3	5,000
Independent	4,400	14,400	90.3	8,500	76.5	4,100	55.3	6,600
Dependent student family income								
Lowest 25 percent	5,000	13,900	90.4	8,600	87.0	5,700	50.4	4,800
Middle 50 percent	5,500	14,900	71.8	8,100	53.3	5,000	47.3	5,000
Highest 25 percent	5,800	15,400	56.0	6,800	36.5	5,000 !	29.1	5,200
Institution type								
Public 2-year	1,800	10,700	76.2	4,400	63.9	3,300	21.2 !	3,200
Public 4-year	3,700	13,500	73.8	7,400	55.2	3,600	51.3	5,500
Private not-for-profit 4-year	14,400	23,700	93.4	14,400	88.1	8,700	68.4	6,800

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 12.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Tennessee 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 in-state undergraduates								
Total	30.1	\$2,400	8.5	\$1,800	13.6	\$3,900	15.7	\$1,500
Attendance status								
Full-time/full-year	38.3	3,100	14.6	2,200	26.0	4,700	14.9	2,000
Part-time or part-year	25.2	1,900	4.8 !	900 !	6.2	2,000	16.2	1,300
Dependency status								
Dependent	22.6	2,400	9.0	2,200	19.6	4,800	15.7	1,800
Independent	37.1	2,500	8.0	1,300	8.1	2,000	15.7	1,300
Dependent student family income								
Lowest 25 percent	64.3	2,900	21.3	2,300	21.0	3,500	12.4 !	‡
Middle 50 percent	12.9	1,300	4.9 !	‡	21.1	5,300	18.3	2,000
Highest 25 percent	0.3 !	‡	5.0 !	‡	15.2	5,000	13.6 !	1,800 !
Independent student income								
Lower 50 percent	58.4	2,700	13.5	1,500	11.5	1,500	9.3 !	‡
Upper 50 percent	15.9	1,600	2.5 !	‡	4.7 !	‡	22.1	1,300
Institution type								
Public 2-year	29.8	2,300	6.5	800	3.0 !	‡	14.2	1,000 !
Public 4-year	28.4	2,600	8.3	2,000	14.3	2,300	13.3	1,700
Private not-for-profit 4-year	37.2	2,600	17.9	3,000 !	58.6	6,100	30.8	2,500
Full-time/full-year in-state undergraduates								
Total	38.3	3,100	14.6	2,200	26.0	4,700	14.9	2,000
Dependency status								
Dependent	25.6	2,900	12.0	2,600	30.9	5,100	18.8	2,000
Independent	66.4	3,300	20.3 !	‡	15.3 !	‡	6.2 !	‡
Dependent student family income								
Lowest 25 percent	74.6	3,400	33.2	2,600	36.0	3,600	11.6 !	‡
Middle 50 percent	15.0	1,500	5.9 !	‡	31.3	6,000	21.8	2,200 !
Highest 25 percent	0.5 !	‡	4.0 !	‡	25.2	5,000	19.7 !	‡
Institution type								
Public 2-year	51.2	3,200	18.7	‡	7.7 !	‡	9.8 !	‡
Public 4-year	32.7	3,100	11.2	2,400	19.6	2,700	13.6	1,700
Private not-for-profit 4-year	39.4	3,000	20.1	‡	71.8	7,100	25.8	2,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 12.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Tennessee 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	34.6	\$3,100	8.0	\$3,900	0.4 !	‡	7.7	\$4,000
Attendance status								
Full-time/full-year	46.2	4,200	16.1	4,600	0.2 !	‡	16.1	4,600
Part-time or part-year	27.7	2,100	3.1 !	‡	0.5 !	‡	2.7 !	‡
Dependency status								
Dependent	28.8	3,700	13.5	4,200	0.8 !	‡	12.9	4,400
Independent	39.9	2,700	2.9 !	‡	#	‡	2.9 !	‡
Dependent student family income								
Lowest 25 percent	65.0	4,200	14.6	2,300	#	‡	14.6	2,300
Middle 50 percent	21.5	3,000	13.0	5,200	0.5 !	‡	12.8	5,200
Highest 25 percent	7.5 !	‡	13.5 !	4,300 !	2.2 !	‡	11.4 !	5,000 !
Independent student income								
Lower 50 percent	62.0	3,000	3.9 !	‡	#	‡	3.9 !	‡
Upper 50 percent	18.1	1,800	1.8 !	‡	#	‡	1.8 !	‡
Institution type								
Public 2-year	31.7	2,300	0.9 !	‡	0.1 !	‡	0.8 !	‡
Public 4-year	32.0	3,100	9.0	2,200	0.7 !	‡	8.3	2,300
Private not-for-profit 4-year	56.9	4,900	35.8	5,800	0.7 !	‡	35.8	5,800
Full-time/full-year in-state undergraduates								
Total	46.2	4,200	16.1	4,600	0.2 !	‡	16.1	4,600
Dependency status								
Dependent	34.6	4,500	21.0	4,600	0.3 !	‡	21.0	4,600
Independent	71.7	3,800	5.1 !	‡	#	‡	5.1 !	‡
Dependent student family income								
Lowest 25 percent	76.1	5,400	24.2	‡	#	‡	24.2	‡
Middle 50 percent	26.8	3,400	20.9	5,600	0.6 !	‡	20.9	5,600
Highest 25 percent	11.0 !	‡	18.4 !	5,200 !	#	‡	18.4 !	5,200 !
Institution type								
Public 2-year	55.1	3,300	1.7 !	‡	#	‡	1.7 !	‡
Public 4-year	38.0	3,700	11.9	2,600	#	‡	11.9	2,600
Private not-for-profit 4-year	60.7	6,000	49.0	6,300	1.1 !	‡	49.0	6,200

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 12.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Tennessee 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	30.8	\$4,600	4.8	\$4,200	4.2	\$4,000	47.3	\$10,700
Attendance status								
Full-time/full-year	45.2	4,900	7.5	5,400	6.4	5,000	55.1	11,600
Part-time or part-year	22.2	4,300	3.3 !	‡	2.9 !	‡	42.6	10,000
Dependency status								
Dependent	32.5	3,900	6.6	4,700	5.4	4,900	44.2	9,200
Independent	29.2	5,300	3.2 !	‡	3.1 !	‡	50.1	11,900
Dependent student family income								
Lowest 25 percent	34.3	4,500	2.9 !	‡	1.9 !	‡	46.6	9,700
Middle 50 percent	37.6	3,700	8.8	4,600	6.9	‡	49.5	8,800
Highest 25 percent	20.4	3,900	5.7 !	‡	5.7 !	‡	31.2	9,600
Independent student income								
Lower 50 percent	38.2	5,100	3.7 !	‡	3.7 !	‡	57.4	11,500
Upper 50 percent	20.3	5,700	2.8 !	‡	2.5 !	‡	42.7	12,400
Institution type								
Public 2-year	12.7	2,600	2.8 !	‡	2.8 !	‡	32.2	6,100
Public 4-year	45.8	5,000	5.5	4,600	5.0	‡	60.3	12,900
Private not-for-profit 4-year	58.0	5,400	11.5 !	‡	7.4 !	‡	68.2	13,300
Full-time/full-year in-state undergraduates								
Total	45.2	4,900	7.5	5,400	6.4	5,000	55.1	11,600
Dependency status								
Dependent	40.6	4,100	10.2	5,100	8.6	5,100	49.2	9,600
Independent	55.3	6,300	1.6 !	‡	1.6 !	‡	68.0	14,800
Dependent student family income								
Lowest 25 percent	49.2	4,500	4.4 !	‡	2.6 !	‡	59.6	9,300
Middle 50 percent	43.6	3,800	13.6 !	‡	11.4 !	‡	53.2	9,200
Highest 25 percent	26.6	4,000	8.8 !	‡	8.8 !	‡	31.7	11,700
Institution type								
Public 2-year	21.2 !	2,800	3.0 !	‡	3.0 !	‡	35.2	6,200 !
Public 4-year	48.6	5,000	7.8	‡	7.0	‡	57.8	11,900
Private not-for-profit 4-year	66.3	5,600	12.4 !	‡	9.2 !	‡	73.2	14,400 !

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 12.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Tennessee 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$2,900	26.9	\$1,700	\$9,300	\$7,600	\$5,600
Attendance status						
Full-time/full-year	5,100	30.2	2,800	14,700	11,600	8,300
Part-time or part-year	1,600	24.9	1,000	6,100	5,200	4,000
Dependency status						
Dependent	3,800	19.3	2,200	10,900	9,000	7,000
Independent	2,100	33.8	1,200	7,700	6,400	4,400
Dependent student family income						
Lowest 25 percent	3,500	47.5	1,200	10,500	7,300	5,200
Middle 50 percent	3,800	12.3	2,300	11,000	9,300	7,000
Highest 25 percent	4,000	5.3 !	3,000	11,100	10,000	8,600
Independent student income						
Lower 50 percent	2,400	47.0	1,100	8,800	6,700	4,300
Upper 50 percent	1,800	20.8	1,300	6,700	6,000	4,500
Institution type						
Public 2-year	1,000	32.5	600	5,900	5,000	4,400
Public 4-year	2,900	22.8	1,900	10,800	9,400	6,300
Private not-for-profit 4-year	11,200	15.8 !	5,800	18,800	13,000	8,400
Full-time/full-year in-state undergraduates						
Total	5,100	30.2	2,800	14,700	11,600	8,300
Dependency status						
Dependent	5,500	22.9	3,100	14,800	11,800	9,000
Independent	4,400	46.3	2,200	14,400	11,300	6,700
Dependent student family income						
Lowest 25 percent	5,000	56.0	1,400	13,900	8,900	6,000
Middle 50 percent	5,500	14.4	3,300	14,900	12,200	9,100
Highest 25 percent	5,800	8.5 !	4,200	15,400	13,600	11,600
Institution type						
Public 2-year	1,800	51.1	800	10,700	8,600	7,400
Public 4-year	3,700	26.2	2,300	13,500	11,500	8,100
Private not-for-profit 4-year	14,400	15.0 !	7,100	23,700	16,100	10,300

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. Standard error tables are available at <http://nces.ed.gov/das/library/reports.asp>.

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

Table 12.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Tennessee 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$9,300	\$10,000	63.0	\$7,800	61.0	\$5,700	47.8	\$4,400
Attendance status								
Full-time/full-year	14,700	9,200	78.7	10,800	75.2	7,700	58.6	5,700
Part-time or part-year	6,100	10,600	53.6	5,200	52.5	4,000	41.3	3,300
Dependency status								
Dependent	10,900	13,000	58.4	8,400	55.4	5,900	41.7	4,800
Independent	7,700	7,400	67.1	7,400	66.2	5,600	53.3	4,100
Dependent student family income								
Lowest 25 percent	10,500	1,400!	98.1	9,500	97.4	6,200	85.5	4,800
Middle 50 percent	11,000	9,000	59.9	7,700	55.6	5,700	39.1	4,700
Highest 25 percent	11,100	32,600	15.7	6,500	12.8!	‡	3.1!	‡
Independent student income								
Lower 50 percent	8,800	1,300	94.8	8,100	94.5	6,000	80.0	4,200
Upper 50 percent	6,700	13,400	39.7	5,800	38.1	4,700	26.9	3,600
Institution type								
Public 2-year	5,900	9,800	56.1	5,300	55.3	3,900	48.9	3,600
Public 4-year	10,800	10,000	66.9	8,000	64.4	6,400	44.1	4,800
Private not-for-profit 4-year	18,800	11,200	79.8	15,300	74.6	9,500	55.7	6,500
Full-time/full-year in-state undergraduates								
Total	14,700	9,200	78.7	10,800	75.2	7,700	58.6	5,700
Dependency status								
Dependent	14,800	12,100	70.8	9,800	66.1	6,700	49.5	5,500
Independent	14,400	2,600!	96.1	12,500	95.5	9,300	78.5	6,100
Dependent student family income								
Lowest 25 percent	13,900	1,900!	98.9	12,400	98.9	7,500	84.5	5,500
Middle 50 percent	14,900	8,600	81.7	8,800	74.3	6,400	55.5	5,300
Highest 25 percent	15,400	28,600	23.8!	7,100	19.7!	‡	5.6!	‡
Institution type								
Public 2-year	10,700	5,800	81.8	8,200	79.0	6,000	71.2	5,300
Public 4-year	13,500	10,700	73.0	9,600	69.8	7,500	51.4	5,600
Private not-for-profit 4-year	23,700	8,900	93.2	17,300	87.7	10,300	64.8	6,900

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 12.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Tennessee 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	79.6	37.0	29.9	\$11,300	6.1	\$1,600
Attendance status						
Full-time/full-year	71.4	14.6	23.0	6,400	11.4	1,700
Part-time or part-year	84.5	50.3	33.4	13,800	3.0 !	‡
Dependency status						
Dependent	77.3	21.8	24.9	5,400	7.9	1,300
Independent	81.7	50.9	34.3	16,500	4.5 !	‡
Dependent student family income						
Lowest 25 percent	76.2	22.2	25.5	5,400	12.0 !	1,400
Middle 50 percent	79.4	23.1	25.0	5,100	8.3	1,300
Highest 25 percent	73.9	18.8 !	24.2	6,200	3.2 !	‡
Independent student income						
Lower 50 percent	77.9	39.2	31.4	11,200	7.5 !	‡
Upper 50 percent	85.5	62.6	36.9	21,200	1.5 !	‡
Institution type						
Public 2-year	82.3	46.3	32.9	12,400	2.2 !	‡
Public 4-year	77.4	27.8	27.0	10,100	5.7	1,700
Private not-for-profit 4-year	75.2	27.8	26.3	10,700	25.1	1,300
Full-time/full-year in-state undergraduates						
Total	71.4	14.6	23.0	6,400	11.4	1,700
Dependency status						
Dependent	71.0	8.6	20.9	4,900	11.8	1,400
Independent	72.1	27.9	27.5	9,700	10.7 !	‡
Dependent student family income						
Lowest 25 percent	77.3	9.2 !	21.9	5,100	18.0 !	‡
Middle 50 percent	72.0	10.8 !	21.6	5,200	11.9	1,400
Highest 25 percent	63.3	3.8 !	18.2	3,900	5.7 !	‡
Institution type						
Public 2-year	72.0	19.0 !	25.2	7,400	3.6 !	‡
Public 4-year	70.3	12.0	22.0	5,900	7.7 !	‡
Private not-for-profit 4-year	73.9	17.5 !	23.0	6,400	34.4	1,400

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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).

Tables—Texas

Table 13.1. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: Texas 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 in-state undergraduates								
Total	\$2,400	\$8,700	57.2	\$6,000	47.2	\$3,400	25.4	\$5,800
Attendance status								
Full-time/full-year	4,700	14,100	74.0	8,900	62.3	4,900	43.0	6,300
Part-time or part-year	1,200	5,700	48.2	3,600	39.0	2,000	15.9	5,000
Dependency status								
Dependent	3,400	10,400	56.7	7,100	46.2	4,200	29.0	5,500
Independent	1,500	7,100	57.7	5,000	48.1	2,600	21.9	6,100
Dependent student family income								
Lowest 25 percent	2,600	9,100	74.2	6,600	72.8	4,400	30.0	4,800
Middle 50 percent	3,300	10,100	55.5	6,900	43.1	3,800	31.2	5,400
Highest 25 percent	4,600	12,200	40.8	8,600	24.7	4,800	23.5	6,400
Independent student income								
Lower 50 percent	1,600	7,600	69.1	5,500	62.5	2,900	25.5	6,300
Upper 50 percent	1,400	6,600	46.6	4,300	34.1	2,000	18.5	5,900
Institution type								
Public 2-year	800	5,500	47.3	2,900	40.1	2,200	9.2	3,500
Public 4-year	3,000	11,400	67.8	7,500	52.1	3,400	46.4	5,900
Private not-for-profit 4-year	11,900	19,600	83.6	13,200	76.8	7,300	52.6	8,000
Full-time/full-year in-state undergraduates								
Total	4,700	14,100	74.0	8,900	62.3	4,900	43.0	6,300
Dependency status								
Dependent	5,200	14,400	69.4	8,800	56.9	5,200	39.7	5,900
Independent	3,400	13,400	86.5	9,000	77.1	4,300	52.0	7,100
Dependent student family income								
Lowest 25 percent	3,600	12,300	88.5	8,300	88.5	5,500	41.3	5,000
Middle 50 percent	5,200	14,300	69.2	8,700	53.7	5,000	43.0	6,000
Highest 25 percent	6,600	16,500	52.1	9,900	33.6	5,200	32.1	6,900
Institution type								
Public 2-year	1,300	9,100	66.4	4,700	60.2	3,400	17.7	4,000
Public 4-year	3,900	14,400	74.6	8,900	58.2	4,300	53.5	6,200
Private not-for-profit 4-year	15,700	25,100	89.3	16,100	82.6	9,200	62.5	8,100

NOTE: Aid averages are for those students who received the specified type of aid. 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). 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. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 13.2. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving federal, state, institutional, or other grants and average amounts received, by student characteristics: Texas 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 in-state undergraduates								
Total	28.0	\$2,600	10.2	\$1,900	16.3	\$2,700	13.3	\$1,600
Attendance status								
Full-time/full-year	38.3	3,400	18.5	2,400	32.3	3,300	14.9	1,800
Part-time or part-year	22.4	1,900	5.8	1,200	7.6	1,300	12.4	1,400
Dependency status								
Dependent	24.2	2,700	14.2	2,200	21.9	3,300	13.8	1,600
Independent	31.5	2,600	6.5	1,400	11.0	1,500	12.8	1,600
Dependent student family income								
Lowest 25 percent	63.7	3,200	25.8	2,100	23.1	2,200	10.3	1,200
Middle 50 percent	15.5	1,800	14.6	2,400	23.8	3,200	16.1	1,500
Highest 25 percent	0.9 !	‡	1.2 !	‡	16.9	5,300	12.7	2,100
Independent student income								
Lower 50 percent	47.9	2,800	7.8	1,400	13.8	1,400	11.4	1,900
Upper 50 percent	15.5	1,900	5.2 !	1,400	8.2	1,600	14.2	1,400
Institution type								
Public 2-year	27.1	2,400	6.4	1,000	6.6	900	10.7	900
Public 4-year	29.9	2,900	11.9	2,100	23.8	1,800	14.4	1,800
Private not-for-profit 4-year	26.1	2,700	30.2	3,100	53.0	6,000	26.9	2,900
Full-time/full-year in-state undergraduates								
Total	38.3	3,400	18.5	2,400	32.3	3,300	14.9	1,800
Dependency status								
Dependent	29.6	3,100	20.8	2,400	33.3	3,700	16.8	1,800
Independent	62.2	3,700	12.2	2,000	29.6	2,100	9.7	2,200
Dependent student family income								
Lowest 25 percent	79.4	3,700	37.8	2,300	35.6	2,400	12.9	1,300
Middle 50 percent	20.2	2,000	22.5	2,600	36.5	3,700	18.9	1,700
Highest 25 percent	0.6 !	‡	2.0 !	‡	25.1	5,400	16.5	2,200
Institution type								
Public 2-year	46.9	3,400	13.0	1,100	16.8	1,200	10.6	1,100
Public 4-year	35.2	3,400	16.7	2,200	32.7	2,000	14.9	1,800
Private not-for-profit 4-year	29.6	3,200	38.2	3,600	66.8	7,000	25.0	2,600

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Federal grants are Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and a small percentage of grants and scholarships from other federal programs. State and institutional grants include any grants, scholarships, or tuition waivers that are funded by a state or by the institution attended, respectively. Other grants include grants and scholarships from private sources outside of the institution, including tuition aid from employers. Students may receive grants from more than one source. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 13.3. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage receiving any need-based grants, percentage receiving merit-based grants from state and institutional sources, and average amounts received, by student characteristics: Texas 2003–04

Student characteristics	Need-based grants		Merit-based grants					
	Percent	Average amount	Total		State		Institutional	
			Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	34.8	\$3,200	6.1	\$3,400	#	‡	6.0	\$3,400
Attendance status								
Full-time/full-year	49.6	4,300	14.2	3,600	0.1 !	‡	14.2	3,600
Part-time or part-year	26.8	2,000	1.7	2,400	#	‡	1.7	2,400
Dependency status								
Dependent	34.2	3,700	9.7	3,800	#	‡	9.7	3,800
Independent	35.4	2,700	2.7	2,100 !	#	‡	2.7	2,100 !
Dependent student family income								
Lowest 25 percent	68.8	4,100	8.1	2,600	#	‡	8.1	2,600
Middle 50 percent	29.3	3,300	9.4	3,600	0.1 !	‡	9.4	3,600
Highest 25 percent	8.0	2,800	11.8	5,000	#	‡	11.8	5,000
Independent student income								
Lower 50 percent	52.1	2,900	3.2 !	1,900 !	#	‡	3.2 !	1,900 !
Upper 50 percent	19.2	2,100	2.2 !	‡	#	‡	2.2 !	‡
Institution type								
Public 2-year	30.2	2,500	1.6 !	1,400	0.1 !	‡	1.6 !	1,400
Public 4-year	38.9	3,400	7.1	2,100	#	‡	7.1	2,100
Private not-for-profit 4-year	50.2	5,300	32.8	5,200	#	‡	32.8	5,200
Full-time/full-year in-state undergraduates								
Total	49.6	4,300	14.2	3,600	0.1 !	‡	14.2	3,600
Dependency status								
Dependent	42.7	4,500	15.9	3,900	0.1 !	‡	15.9	3,900
Independent	68.6	4,000	9.4	2,400 !	#	‡	9.4	2,400 !
Dependent student family income								
Lowest 25 percent	84.7	5,000	12.8	2,600	#	‡	12.8	2,600
Middle 50 percent	38.9	4,000	15.9	3,800	0.2 !	‡	15.9	3,800
Highest 25 percent	10.8	3,300	18.9	4,800	#	‡	18.9	4,800
Institution type								
Public 2-year	51.7	3,500	6.0 !	1,700 !	0.2 !	‡	6.0 !	1,600
Public 4-year	45.5	4,100	11.3	2,300	#	‡	11.3	2,300
Private not-for-profit 4-year	60.2	6,400	44.2	5,500	#	‡	44.2	5,500

Rounds to zero.

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

NOTE: Grant averages are for those students who received the specified type of grant aid. Need-based grants are grants from any source awarded on the basis of family income or some other measure of ability to pay, such as the federal expected family contribution. They include grants that are based on both need and merit. Merit-based grants only include state and institutional grants awarded on the basis of academic achievement, athletics, or special talents without regard to need. The merit-based grant totals do not include grants from private sources because the merit basis of private grants cannot be identified. Students may receive both need- and merit-based grants. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 13.4. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who took out student loans from federal, nonfederal, and private sources and average annual amounts received in 2003–04, and percentage of students who ever took out student loans and cumulative amount borrowed to date, by student characteristics: Texas 2003–04

Student characteristics	Federal loans		Nonfederal loans		Private loans ¹		Cumulative amount borrowed to date	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
All in-state undergraduates								
Total	23.9	\$5,100	5.0	\$5,000	3.7	\$5,600	37.1	\$11,500
Attendance status								
Full-time/full-year	41.2	5,400	8.8	5,700	6.9	6,200	49.1	12,000
Part-time or part-year	14.6	4,600	3.0	3,900	2.0	4,600	30.6	11,100
Dependency status								
Dependent	27.6	4,400	6.1	6,200	5.0	6,400	35.4	10,300
Independent	20.4	6,000	4.0	3,300	2.5	4,200	38.7	12,600
Dependent student family income								
Lowest 25 percent	29.2	4,300	5.0	‡	3.7 !	‡	34.6	9,400
Middle 50 percent	29.8	4,300	6.1	6,800	5.0	7,300	38.6	10,100
Highest 25 percent	21.6	4,600	7.2	7,200	6.5	6,600	29.8	11,700
Independent student income								
Lower 50 percent	24.2	6,000	4.5	3,300	2.8 !	4,100	42.3	13,200
Upper 50 percent	16.8	5,800	3.4	‡	2.3 !	‡	35.1	11,900
Institution type								
Public 2-year	8.4	3,400	1.4 !	2,900 !	1.1 !	‡	21.1	8,000
Public 4-year	44.0	5,500	8.0	4,100	5.2	4,800	58.1	12,600
Private not-for-profit 4-year	50.4	5,500	18.0	7,800	16.3	7,600	63.1	15,600
Full-time/full-year in-state undergraduates								
Total	41.2	5,400	8.8	5,700	6.9	6,200	49.1	12,000
Dependency status								
Dependent	38.1	4,700	8.9	6,500	7.4	6,600	44.2	10,500
Independent	49.8	6,800	8.7 !	‡	5.5 !	‡	62.8	14,800
Dependent student family income								
Lowest 25 percent	40.2	4,600	7.9 !	‡	5.8 !	‡	46.8	9,600
Middle 50 percent	41.3	4,700	9.4	6,900	7.6	7,200	46.6	10,500
Highest 25 percent	30.4	4,800	8.8	‡	8.6	‡	37.2	11,600
Institution type								
Public 2-year	17.0	3,800	2.6 !	‡	1.8 !	‡	23.8	6,700
Public 4-year	51.4	5,700	9.1	4,600	6.8	5,100	59.8	12,200
Private not-for-profit 4-year	59.9	5,400	22.3	8,300	19.5	8,200	68.3	15,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in nonfederal loans.

NOTE: The estimates for federal and nonfederal (including private) loans are for student loans taken out in 2003–04. Federal student loans are Stafford subsidized and unsubsidized loans, Perkins loans, and a small percentage of Public Health Service loans. They do not include federal Parent Loans to Undergraduate Students (PLUS). Nonfederal loans are from state, institutional, or private sources. Loans from family or friends are not included. Private (also called “alternative”) loans are offered by a variety of commercial organizations. Cumulative loans borrowed indicates the percentage of students (at all class levels) who took out loans at any time (in 2003–04 or before) and the cumulative total amount borrowed through June 2004. Continuing students may accumulate more loans later. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 13.5. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, percentage with zero net tuition and average amount of net tuition, average price of attendance, average net price after grants, and average net price after total aid received, by student characteristics: Texas 2003–04

Student characteristics	Average tuition and fees	Net tuition after grants		Average price of attendance	Average net price after grants	Average net price after total aid
		Percent zero net tuition	Average amount including zero			
All in-state undergraduates						
Total	\$2,400	28.6	\$1,400	\$8,700	\$7,100	\$5,200
Attendance status						
Full-time/full-year	4,700	34.4	2,500	14,100	11,100	7,600
Part-time or part-year	1,200	25.4	800	5,700	4,900	4,000
Dependency status						
Dependent	3,400	24.3	2,100	10,400	8,400	6,300
Independent	1,500	32.5	800	7,100	5,800	4,200
Dependent student family income						
Lowest 25 percent	2,600	58.8	800	9,100	5,900	4,200
Middle 50 percent	3,300	15.9	2,000	10,100	8,500	6,300
Highest 25 percent	4,600	5.5 !	3,500	12,200	11,000	8,700
Independent student income						
Lower 50 percent	1,600	47.5	600	7,600	5,800	3,800
Upper 50 percent	1,400	18.0	900	6,600	5,900	4,600
Institution type						
Public 2-year	800	32.0	400	5,500	4,600	4,100
Public 4-year	3,000	26.4	1,800	11,400	9,600	6,300
Private not-for-profit 4-year	11,900	13.3	6,600	19,600	14,000	8,600
Full-time/full-year in-state undergraduates						
Total	4,700	34.4	2,500	14,100	11,100	7,600
Dependency status						
Dependent	5,200	27.7	3,000	14,400	11,500	8,300
Independent	3,400	53.0	1,400	13,400	10,100	5,700
Dependent student family income						
Lowest 25 percent	3,600	72.0	800	12,300	7,500	4,900
Middle 50 percent	5,200	17.5	3,000	14,300	11,600	8,300
Highest 25 percent	6,600	5.3 !	4,900	16,500	14,800	11,400
Institution type						
Public 2-year	1,300	49.9	600	9,100	7,100	6,000
Public 4-year	3,900	30.9	2,200	14,400	11,900	7,700
Private not-for-profit 4-year	15,700	11.4	8,400	25,100	17,500	10,700

! Interpret data with caution. Standard error is .20 or greater than the estimate.

NOTE: Net tuition after grants is total tuition and fees charged minus any grant amounts received. Grants may cover living expenses as well as tuition and fees, so grant amounts may be greater than tuition and fees. Negative net tuition amounts were set to zero. The average net tuition estimate includes zero values. The price of attendance includes tuition and fees and all other expenses related to enrollment such as books and supplies, room and board, transportation, and other personal living expenses. The net price after grants is the price of attendance minus any grant aid received. The net price after total aid is the price of attendance minus the total amount of financial aid received, including loans and work-study. Net tuition and net price averages include students with zero net prices and students who did not receive any financial aid. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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 13.6. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average price of attendance, average federal expected family contribution (EFC), percentage with financial need and average amount of need, and percentage with remaining need after aid and average amount of remaining need, by student characteristics: Texas 2003–04

Student characteristics	Average price of attendance	Average federal EFC	Financial need		Remaining need after grants		Remaining need after total aid	
			Percent with need	Average need	Percent with need	Average need	Percent with need	Average need
All in-state undergraduates								
Total	\$8,700	\$9,100	63.6	\$7,100	61.0	\$5,100	47.2	\$4,000
Attendance status								
Full-time/full-year	14,100	9,600	76.0	10,400	73.2	7,000	54.5	5,200
Part-time or part-year	5,700	8,800	56.9	4,800	54.4	3,700	43.2	3,300
Dependency status								
Dependent	10,400	11,400	58.2	7,900	54.8	5,400	42.1	4,300
Independent	7,100	6,900	68.7	6,500	66.8	4,900	51.9	3,800
Dependent student family income								
Lowest 25 percent	9,100	1,000	94.0	8,800	91.9	5,500	80.5	4,200
Middle 50 percent	10,100	8,000	59.9	7,500	55.9	5,400	38.9	4,400
Highest 25 percent	12,200	29,500	17.4	6,300	13.9	5,000	8.8	4,700
Independent student income								
Lower 50 percent	7,600	1,100	93.1	7,100	91.2	5,300	74.2	4,100
Upper 50 percent	6,600	12,400	45.0	5,200	42.9	4,100	30.2	3,200
Institution type								
Public 2-year	5,500	8,300	57.6	4,900	55.6	3,600	49.5	3,300
Public 4-year	11,400	9,900	70.3	8,300	67.6	6,200	44.1	4,600
Private not-for-profit 4-year	19,600	11,600	78.7	14,000	71.3	9,000	43.6	7,300
Full-time/full-year in-state undergraduates								
Total	14,100	9,600	76.0	10,400	73.2	7,000	54.5	5,200
Dependency status								
Dependent	14,400	11,800	69.4	9,900	65.9	6,500	50.4	5,100
Independent	13,400	3,700	94.2	11,400	93.0	8,000	65.8	5,400
Dependent student family income								
Lowest 25 percent	12,300	700	99.2	11,700	98.5	6,900	85.3	5,100
Middle 50 percent	14,300	8,100	78.8	9,200	74.9	6,400	53.3	5,100
Highest 25 percent	16,500	29,100	24.3	6,800	19.3	5,500	12.7	5,500
Institution type								
Public 2-year	9,100	6,300	75.0	7,500	74.3	5,000	64.6	4,400
Public 4-year	14,400	10,600	74.6	10,200	72.1	7,400	50.1	5,100
Private not-for-profit 4-year	25,100	14,000	83.8	16,700	74.7	10,300	47.3	8,100

NOTE: Price of attendance includes tuition and fees and all other expenses related to enrollment, such as room and board. Expected family contribution (EFC) is the amount that students and family are expected to contribute toward the price of attendance, as calculated in federal need analysis. Financial need is the price of attendance minus the EFC. If the EFC is greater than or equal to the price, the student has no financial need. Need and remaining need averages only include the corresponding percentage of students who have need or remaining need after aid (zero need and zero remaining need are excluded in averages). Remaining need after grants is need minus grant aid; average remaining need after grants only includes students who still have need after subtracting grants. Remaining need after total aid is need minus total aid (including loans); average remaining need only includes students who have need remaining after subtracting total aid. Average remaining need after total aid may sometimes be greater than average need after grants, because it includes all those with need who received no aid, but excludes those whose remaining need after grants has been met by other aid. Income groups shown represent the lowest 25 percent, middle 50 percent, and highest 25 percent of all dependent students' parental income and the lower and upper half of independent student income. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than 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 13.7. Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, percentage who worked while enrolled, percentage who worked full time while enrolled, average number of hours worked per week, average amount earned while enrolled, and percentage who received work-study and average amount received, by student characteristics: Texas 2003–04

Student characteristics	Percent worked while enrolled	Percent worked full time while enrolled	Average number of hours worked per week	Average amount earned while enrolled	Work-study jobs ¹	
					Percent	Average amount
All in-state undergraduates						
Total	77.3	36.8	30.7	\$12,100	5.1	\$2,500
Attendance status						
Full-time/full-year	71.9	17.9	25.3	7,400	9.4	2,500
Part-time or part-year	80.2	47.0	33.3	14,400	2.7	2,700
Dependency status						
Dependent	73.7	21.6	26.1	6,600	6.3	2,400
Independent	80.7	51.0	34.7	16,800	3.9	2,700
Dependent student family income						
Lowest 25 percent	74.6	22.3	26.3	7,400	9.3	2,300
Middle 50 percent	76.2	24.6	26.9	6,600	6.3	2,300
Highest 25 percent	67.6	14.7	24.0	5,900	3.3 !	‡
Independent student income						
Lower 50 percent	78.6	44.7	33.3	13,400	5.1	2,500
Upper 50 percent	82.6	57.2	35.9	20,000	2.7 !	‡
Institution type						
Public 2-year	78.6	43.1	32.6	12,900	3.0 !	2,600
Public 4-year	75.6	28.6	28.4	10,700	5.0	2,900
Private not-for-profit 4-year	74.8	26.2	26.6	12,000	19.8	2,100
Full-time/full-year in-state undergraduates						
Total	71.9	17.9	25.3	7,400	9.4	2,500
Dependency status						
Dependent	69.8	13.6	23.6	6,000	9.6	2,400
Independent	77.6	29.6	29.6	10,900	8.8	‡
Dependent student family income						
Lowest 25 percent	73.4	18.4	25.4	7,800 !	13.1 !	2,500
Middle 50 percent	71.4	13.2	23.4	5,300	11.0	2,300
Highest 25 percent	63.4	9.8	22.1	5,500	3.7 !	‡
Institution type						
Public 2-year	73.8	23.6	27.9	7,000	5.9 !	‡
Public 4-year	71.5	16.1	24.6	7,500	6.6	2,800
Private not-for-profit 4-year	68.6	10.9	21.8	8,000 !	28.1	2,100

! Interpret data with caution. Standard error is .20 or greater than the estimate.

‡ Reporting standards not met (too few cases).

¹ Included in work totals.

NOTE: The percentage who worked while enrolled includes students with work-study jobs. Full-time work is 35 or more hours per week. Average hours per week worked while enrolled is only calculated for students who worked, including those who worked full time or held work-study jobs. Average earnings per year are the average amount earned while enrolled during the 2003–04 academic year. The percentage with work-study jobs and the average work-study amount earned per academic year are included in the total percentage who worked and the total average earnings per academic year. Income groups are based on in-state student income percentiles in each state. Income is for 2002. Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2003 to June 30, 2004. The table excludes students attending more than one institution and out-of-state students. 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

The variables used in this report are described in this glossary. All variables are found in the NCES 2003–04 National Postsecondary Student Aid Study (NPSAS:2004) Data Analysis System (DAS), which is an NCES software application that allows researchers to generate tables using the NPSAS variables online. The DAS software description is found in appendix B.

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Attendance status

ATTNSTAT

Based on the number of months enrolled full time or part time during the 2003–04 academic year (July 1, 2003 to June 30, 2004). Full-year is defined as enrollment for 9 or more months during the academic year. Full-time is usually defined as 12 or more credit hours. The categories are:

Full-time/full-year	Enrolled full time for 9 or more months.
Part-time or part-year	Enrolled for less than 9 months full time.

Cumulative amount borrowed to date

BORAMT1

The total amount of all student loans borrowed by the student during all years of undergraduate education through June 2004. This includes loans from federal, state, institutional, or private sources. It does not include Federal Parent Loans to Undergraduate Students (PLUS) or loans from family or friends. Based on the student interview and the federal loan amounts reported in the National Student Loan Data System (NSLDS). The cumulative amount borrowed is not necessarily the same as the student's student loan debt, since some of the loan amounts may already have been repaid.

Price of attendance

BUDGETAJ

Total educational expenses of the student during the 2003–04 academic year. The total price of attendance includes the tuition and fees as well as all other expenses related to enrollment: books and supplies, room and board (or housing and meal allowances for off-campus students), transportation, and other personal living expenses. The total price of attendance is based on the student budgets reported by the institutions. Student budgets are prepared by institutional financial aid offices to estimate the typical educational expenses of various types of students (e.g., dependent, independent, on-campus, off-campus, living with parents) and are used as part of the need analysis that determines the student's need for financial aid.

Dependency status

DEPEND

The student's dependency status for federal financial aid purposes during the 2003–04 academic year. Students were considered to be financially independent of their parents for federal financial aid purposes in 2003–04 if they met any of the following criteria: was age 24 or older on 12/31/03; was married; had legal dependents; was a veteran of U.S. armed forces; was an orphan or ward of the court; or was enrolled in a graduate or first-professional degree program (beyond a bachelor's degree) in 2003–04. All other students under 24 were considered to be dependent unless they could document that they were receiving no parental support and were determined to be independent by a financial aid officer using professional judgment.

Dependent student family income

DEPINC

For dependent undergraduates, this is the total income of the student's parents in 2002. Prior calendar year income is reported in the financial aid application and used in determining the expected family contribution (EFC) in need analysis. That is, 2002 income was used to determine financial aid eligibility for the 2003–04 academic year. The median income of all dependent students' parents was approximately \$60,000 in 2002. See PCT12D for income quartile values for in-state undergraduates in each of the 12 states with representative samples in NPSAS:04. Values are based on the financial aid application or the student interview.

DAS Variable***Expected family contribution*****EFC**

The federal expected family contribution (EFC) used in need analysis. It is an estimate of the amount that students and parents should be able to contribute towards educational expenses. A zero EFC means that the student and family cannot afford to contribute any amount. Students with a zero EFC are eligible for a maximum Pell Grant (\$4,050 in 2003–04). The EFC is calculated by taking into account a family’s income, assets, family size, number of children in college, and other factors affecting the ability to pay for a postsecondary education. The income of parents is included in calculating the EFC of dependent students, but not for independent students. EFC values were taken from federal sources for Pell Grant recipients and students with federal financial aid application records, or from institutional records. These were available for about 60 percent of the students. If the EFC was not available in any of these sources, it was imputed by regression using dependency, family size, income, and number in college. EFC is generally imputed for students who did not receive any federal aid.

Independent student income**INDEPINC**

For independent students, this is the total income of the student (and spouse, if married) in 2002. Prior calendar year income is reported in the financial aid application and used in determining the expected family contribution (EFC) in need analysis. That is, 2002 income was used to determine financial aid eligibility for the 2003–04 academic year. The median income of all independent students (and spouse, if married) was approximately \$25,000 in 2002. See PCT12D for income quartile values for in-state undergraduates in each of the 12 states with representative samples in NPSAS:04.

Institutional grants**INGRTAMT**

Indicates the total grant aid from institutional funds received in 2003–04. It includes all institutional grants and scholarships (from restricted or unrestricted funds) and tuition waivers, and both need-based and merit-based awards. In states with decentralized grant programs where the state grants are distributed by the public institutions, the distinction between state and institutional grants is not always clear, and not always consistently reported. The grants at California public institutions that are based on state funds but allocated by the institutions (Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants) are classified as institutional, rather than state grants.

Institutional merit-based grants**INSMERIT**

Institutional grants and scholarships received during the 2003–04 academic year that were based only on merit rather than need, including all athletic scholarships. Students who receive need-based grants may also receive merit scholarships that are not based on need.

Representative sample states**INSTSAST**

Identifies the undergraduates in public 2-year, public 4-year, and private not-for-profit 4-year institutions in each of the 12 states for which the NPSAS:2004 study includes a representative sample.

Earnings from work while enrolled**JOBEARN2**

Student’s total amount earned from work (including work-study) while enrolled during the 2003–04 academic year, based on the student interview.

DAS Variable***Hours worked per week*****JOBHOUR2**

Average hours the student worked per week while enrolled during the 2003–04 academic year, including work-study and assistantships. This is based on the student interview. This variable is also used to indicate whether the student worked while enrolled and whether the student worked full time (35 or more hours per week) while enrolled.

Merit-based grants**MERITAD**

Total amount of grants and scholarships received during the 2003–04 academic year that were based only on merit, rather than need. Equal to the sum of state and institutional merit-based grants and scholarships, including athletic scholarships. Grants based on both merit and need are classified as need-based (NEEDAID). Students who receive merit-based grants may also receive need-based grants.

Need-based grants**NEEDAID**

Total amount of need-based grants received during 2003–04. Includes the sum of Federal Pell grants, Federal Supplemental Educational Opportunity Grants (SEOG), state need-based grants, and institutional need-based grants. The institutional and state totals include grants that are both need-based and have a merit consideration. Does not include any private grants, employer aid, or veterans benefits.

Net price after total aid**NETCST1**

The net price of attendance after all financial aid in 2003–04. Equal to the total price of attendance (BUDGETAJ) minus total aid (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.

NOTE: *Net price of attendance* variables are calculated by subtracting financial aid (total or only some types, such as grants) from the price of attendance (the student budget). The net price variables are never less than zero, since a basic principle of financial aid is that total aid may not exceed the student budget. *Need* and *Remaining need* variables subtract the EFC as well as financial aid from the student budget. Since the EFC may be greater than the student budget, need may be negative. Even if the EFC is less than the student budget (so that need is positive), financial aid may include non-need-based aid (such as unsubsidized Stafford loans), so the remaining need (student budget-EFC-aid) may be negative. In the Data Analysis System (DAS), the negative values for need and remaining need are set to zero.

Net price after grants**NETCST3**

The net price of attendance after all grants for the 2003–04 academic year. Equal to the total price of attendance (BUDGETAJ) minus total grant aid from federal, state, institutional, or other sources (TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veterans benefits or military education benefits. For students who did not receive any grants, this amount is the same as the price of attendance. Calculated only for students who attended one institution during 2003–04. See the note for NETCST1 for the difference between *Net price* and *Remaining need* variable calculations.

DAS Variable***Net tuition*****NETCST9**

The net tuition and fees after all grants for 2003–04. Equal to tuition and fees (TUICTION2) minus total grant aid from federal, state, institutional, or other sources (TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veterans benefits or military education benefits. For students who did not receive any grants this amount is the same as the tuition and fees. Grants help cover the entire price of attendance (not just tuition), so the grant amount may be greater than tuition alone. Negative values (if TOTGRT was greater than TUICTION2) were set to zero. The average net tuition shown in the tables includes these zero values. Calculated only for students who attended one institution during 2003–04.

Other grants**OTHGTAMT**

Indicates the total amount of grant aid received during the 2003–04 academic year that was funded from sources other than the institution attended or federal and state governments. It includes grants and scholarships from foundations or other private organizations, the student's employer, or the student's parents' employers. These types of grants are not included in the need-based (NEEDAID) and merit-based (MERITAID) grant totals.

Dependent student family income (12 states)**PCT12D**

This variable indicates the income quartile of the parents of dependent students who are in-state residents enrolled in public 2-year, public 4-year, or private not-for-profit 4-year institutions in the 12 representative sample states (see INSTSAST and DEPINC). The quartiles were calculated separately for dependent and independent student (PCT12I) residents of each state as shown below.

STATE	Dependent quartiles			Independent quartiles		
	25%	50%	75%	25%	50%	75%
California	26,200	53,600	89,800	11,100	27,400	56,500
Connecticut	39,600	66,500	94,700	14,200	30,800	62,700
Delaware	34,000	58,200	95,200	17,400	32,700	54,900
Georgia	30,400	55,000	90,100	11,300	24,500	43,400
Illinois	36,200	61,200	91,500	13,700	30,400	55,100
Indiana	42,200	67,100	98,600	11,500	28,700	51,200
Minnesota	39,600	67,800	93,200	14,800	30,700	55,600
Nebraska	37,700	57,600	82,500	12,800	27,700	50,200
New York	28,300	51,500	86,000	10,900	24,100	45,100
Oregon	35,600	59,200	88,600	9,000	24,500	49,900
Tennessee	33,700	61,000	85,200	11,600	26,600	53,000
Texas	29,400	57,000	88,800	11,000	24,700	46,200

Independent student income (12 states)**PCT12I**

This variable indicates the income quartile of independent students who are in-state residents enrolled in public 2-year, public 4-year, or private not-for-profit 4-year institutions in the 12 representative sample states (see INSTSAST and INDEPINC). The quartiles were calculated separately for dependent (PCT12D) and independent student residents of each state. See PCT12D for the quartile values.

DAS Variable**Private loans****PRIVLOAN**

The amount of alternative commercial or private loans taken out by students in 2003–04. Examples include personal loans secured through financial institutions or lenders like TERI or Sallie Mae. They do not include loans from family or friends or commercial loans (such as home equity loans) taken out by parents.

State residency**SAMESTAT**

Indicates whether the student was a resident of the state where the institution attended was located.

Institution type**SECTOR4**

The type of postsecondary institution attended during the 2003–04 academic year, for students who attended only one institution. This variable identifies the four major institutional sectors: public 2-year, public 4-year, private not-for-profit 4-year, and private for-profit institutions. Students who attended more than one institution during the 2003–04 study year have been classified into a separate category (since all or part of their financial aid may not have been received at the sample institution) that also includes students in public less-than-2-year and private less-than-4-year institutions (who represent 1 percent of the total undergraduates).

Financial need**SNEED1**

The student's total need for need-based financial aid, as determined by federal need analysis. Equal to the total price of attendance (BUDGETAJ) minus the federal expected family contribution (EFC). The fundamental rule in federal financial aid need analysis is that the student's need is determined by subtracting the EFC from the price of attendance (student budget). If SNEED1 is zero or negative, the student is not eligible for any need-based federal aid. 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. The averages in the tables only include students with positive need values. A student with no federal need may still be eligible for federal non-need-based aid (primarily unsubsidized Stafford loans or PLUS loans to parents). Similarly, a student without federal need may also receive any nonfederal grants, loans, or any other aid as long as no federal need-based aid is accepted. Calculated only for students who attended one institution in 2003–04.

Remaining need after total aid**SNEED2**

The remaining need after all financial aid (need-based and non-need-based) received in 2003–04. Equal to the total price of attendance (BUDGETAJ) minus the federal expected family contribution (EFC), and minus total financial aid (TOTAID). Negative values have been set to zero. The averages in the tables only include students with positive remaining need values after financial aid was subtracted from need (SNEED1). Calculated only for students who attended one institution in 2003–04. See the note for NETCST1 for the difference between *Remaining need* and *Net price* variable calculations.

Remaining need after grants**SNEED5**

The remaining need after all grant aid received in 2003–04. Equal to the total price of attendance (BUDGETAJ) minus the federal expected family contribution (EFC), and minus total grant aid (TOTGRT). Negative values have been set to zero. The averages in the tables only include students with positive remaining need values after grant aid was subtracted from need (SNEED1). Calculated only for students who attended one institution in 2003–04. See the note for NETCST1 for the difference between *Remaining need* and *Net price* variable calculations.

DAS Variable***State grants*****STGTAMT**

Total amount of state grants and scholarships (including the federal portion of Leveraging Education Assistance Partnership [LEAP] funds to states) received by the student in 2003–04. State-funded grants may be need-based, merit-based, or both. They include tuition waivers and special purpose grants that are neither need-based or merit-based, such as waivers for National Guard or state employees. In states with decentralized grant programs where the state grants are distributed by the public institutions, the distinction between state and institutional grants is not always clear, and not always consistently reported. The grants at California public institutions that are based on state funds but allocated by the institutions (Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants) are classified as institutional, rather than state grants.

State merit-based grants**STMERIT**

The total amount of state grants and scholarships received during the 2003–04 academic year that were based only on merit, such as high school grades or admission test scores. Does not include state grants based on both merit and need or special purpose grants that are neither need-based or merit-based, such as waivers for National Guard or state employees. The states of Florida and Georgia have the largest merit-based state grant programs.

Federal grants**TFEDGRT**

Total amount of federal grants received by a student in 2003–04. Primarily includes Federal Pell Grants and Federal Supplemental Educational Opportunity Grants (SEOG), but also includes amounts from several smaller programs with frequencies in the sample that are too low to report separately (AmeriCorps, Bureau of Indian Affairs, Public Health Service grants, Byrd Scholarships). Does not include federal veterans benefits or military aid.

Federal loans**TFEDLN**

The total amount of federal student loans received by the student during 2003–04. Primarily Stafford loans (subsidized and unsubsidized), Perkins loans, and a small percentage of federal loans through the Public Health Service. Does not include Federal Parent Loans to Undergraduate Students (PLUS).

NOTE: The major sources of loans to students are the federal Stafford loan programs. Annual loan limits for Stafford loans vary by class level and dependency status. There are two types of federal Stafford loans. Subsidized Stafford loans are awarded on the basis of financial need. If a student qualifies for a subsidized loan, the federal government pays the interest on the loan until the student begins repayment, and during authorized periods of deferment thereafter. Unsubsidized Stafford loans are not awarded on the basis of need. Students who qualify for an unsubsidized loan are charged interest from the time the loan is disbursed until it is paid in full. Students can choose to pay the interest or allow it to accumulate. If the student allows the interest to accumulate, it will be capitalized (added to the principal amount of the loan). Students may receive either subsidized or unsubsidized Stafford loans or a combination of the two types.

Nonfederal loans**TNFEDLN**

Total amount of student loans received during the 2003–04 academic year that are not from federal programs. Equal to the sum of state, institutional, and alternative loans from private or commercial sources. Does not include loans from family or friends or commercial loans taken out by parents (such as home equity loans).

Total aid

TOTAID

Total amount of all financial aid received by a student in 2003–04. Includes grants, loans, work-study, or any other type of aid, as well as loans to parents under the PLUS program and veterans benefits and military education aid. Does not include loans from family or friends or commercial loans taken out by parents (such as home equity loans).

Total grants

TOTGRT

Total amount of all grants and scholarships 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-based scholarships, tuition waivers, and employer tuition reimbursements. Includes all federal, state, institutional, and other grants. Does not include federal veterans benefits or military aid.

Total loans

TOTLOAN

Total amount of all student loans received in 2003–04. This includes all student loans through federal, state, institutional, or private (alternative) programs except federal 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 or commercial loans taken out by parents (such as home equity loans).

Work-study jobs

TOTWKST

The total amount of all work-study awards received during 2003–04. This is equal to the sum of all federal work-study, state work-study, and institutional work-study, including assistantships. Most work-study awards are through the federal program, and only a few states have state work-study programs.

Tuition and fees

TUITION2

Indicates the total amount of tuition and fees charged to the student at the NPSAS sample institution during the 2003–04 academic year. Although there are variations in the use of the terms, the price charged by institutions for instruction is generally called “tuition” and additional charges to students for other services, equipment, or use of particular facilities are called “fees.” (In some states public institutions use the term “fees” for all charges to students.)

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 2004 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 Institutions were selected using Chromy’s sequential probability minimum replacement

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).

(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.

Variables requiring imputation were not imputed simultaneously. Basic demographic variables that had low levels of missing data 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) that in turn were used to impute the financial aid variables (such as aid receipt and loan amounts).

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.

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.

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.

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

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.

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:

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

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. The institutional response rates for the three types of institutions in each of the 12 representative sample states are shown in table B-1.

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;
- 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.

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.

Table B-1. Number of sampled, eligible, and participating institutions and percentage of eligible institutions providing enrollment lists, by representative sampled state and institution type: 2003–04

State and institution type	Sampled institutions	Eligible institutions	Institutions providing lists		
			Number	Unweighted percent	Weighted percent
California					
Public 2-year	40	40	30	65.8	66.2
Public 4-year	30	30	20	57.6	53.3
Private not-for-profit 4-year	40	40	30	73.2	77.6
Connecticut					
Public 2-year	20	20	10	86.7	99.9
Public 4-year	10	10	10	100.0	100.0
Private not-for-profit 4-year	20	20	20	85.0	99.2
Delaware					
Public 2-year	#	#	#	100.0	100.0
Public 4-year	#	#	#	100.0	100.0
Private not-for-profit 4-year	#	#	#	100.0	100.0
Georgia					
Public 2-year	30	30	30	100.0	100.0
Public 4-year	20	20	20	100.0	100.0
Private not-for-profit 4-year	30	30	30	81.8	91.1
Illinois					
Public 2-year	30	30	30	90.0	90.0
Public 4-year	10	10	10	83.3	87.7
Private not-for-profit 4-year	30	30	20	75.9	77.1
Indiana					
Public 2-year	20	20	20	100.0	100.0
Public 4-year	10	10	10	100.0	100.0
Private not-for-profit 4-year	30	30	30	90.0	92.0
Minnesota					
Public 2-year	30	30	30	100.0	100.0
Public 4-year	10	10	10	100.0	100.0
Private not-for-profit 4-year	40	40	30	85.7	94.6
Nebraska					
Public 2-year	10	10	10	71.4	67.2
Public 4-year	10	10	10	85.7	97.0
Private not-for-profit 4-year	20	20	10	86.7	68.2
New York					
Public 2-year	40	40	30	86.5	93.0
Public 4-year	30	30	30	93.1	94.2
Private not-for-profit 4-year	40	40	30	81.6	82.6
Oregon					
Public 2-year	20	20	10	82.4	85.3
Public 4-year	10	10	10	90.0	97.0
Private not-for-profit 4-year	30	20	20	91.7	94.7
Tennessee					
Public 2-year	20	20	20	100.0	100.0
Public 4-year	10	10	10	100.0	100.0
Private not-for-profit 4-year	30	30	20	80.0	84.6
Texas					
Public 2-year	30	30	30	93.1	91.5
Public 4-year	30	30	30	86.7	87.7
Private not-for-profit 4-year	30	30	20	80.0	84.4

Rounds to zero (less than 5).

NOTE: Institution types are based on the 2000–01 and 2002–03 Integrated Postsecondary Education Data System (IPEDS). The numbers of institutions are rounded to nearest 10. Percentages are based on the unrounded number of eligible institutions within the row. SOURCE: U.S. Department of Education, National Center for Education Statistics, 2004 National Postsecondary Student Aid Study (NPSAS:04).

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, 5.6 percent, 6.3 percent, and 6.8 percent, respectively, of the variable categories before weighting adjustments were significantly biased. After weighting adjustments, 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. The student response rates within each type of institution in the 12 states with representative samples is shown in table B-2.

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:

Table B-2. Number of sampled and eligible undergraduates and percentage of eligible undergraduates who were respondents, by representative sampled state and institution type: 2003–04

State and institution type	Sampled undergraduates	Eligible undergraduates	Undergraduate respondents	
			Unweighted percent	Weighted percent
California				
Public 2-year	5,390	4,800	59.4	64.5
Public 4-year	1,390	1,400	90.2	91.3
Private not-for-profit 4-year	840	820	90.1	91.1
Connecticut				
Public 2-year	610	570	73.9	77.5
Public 4-year	520	500	99.0	99.1
Private not-for-profit 4-year	490	480	95.4	95.5
Delaware				
Public 2-year	900	840	55.0	60.6
Public 4-year	610	590	91.6	98.3
Private not-for-profit 4-year	540	530	85.7	93.0
Georgia				
Public 2-year	2,110	1,930	90.5	93.4
Public 4-year	940	910	95.4	94.9
Private not-for-profit 4-year	470	450	98.2	98.2
Illinois				
Public 2-year	1,950	1,640	86.4	88.8
Public 4-year	740	730	95.2	95.5
Private not-for-profit 4-year	740	710	95.9	96.5
Indiana				
Public 2-year	410	350	98.3	98.4
Public 4-year	930	920	92.8	95.1
Private not-for-profit 4-year	560	540	98.3	98.5
Minnesota				
Public 2-year	1,430	1,320	60.0	61.0
Public 4-year	630	620	79.5	78.4
Private not-for-profit 4-year	510	500	97.8	98.8
Nebraska				
Public 2-year	450	390	97.0	98.2
Public 4-year	520	510	95.7	94.4
Private not-for-profit 4-year	340	330	100.0	100.0
New York				
Public 2-year	2,200	2,030	83.6	87.1
Public 4-year	1,490	1,450	85.2	84.7
Private not-for-profit 4-year	1,660	1,590	96.6	96.8
Oregon				
Public 2-year	1,040	920	90.7	92.8
Public 4-year	640	630	97.1	97.7
Private not-for-profit 4-year	340	330	98.2	99.4
Tennessee				
Public 2-year	1,120	960	89.2	90.5
Public 4-year	790	760	90.9	93.3
Private not-for-profit 4-year	390	390	96.4	95.3
Texas				
Public 2-year	3,170	2,800	88.2	90.8
Public 4-year	1,620	1,560	95.7	96.0
Private not-for-profit 4-year	640	620	98.6	98.4

NOTE: Institution types are based on the 2000–01 and 2002–03 Integrated Postsecondary Education Data System (IPEDS). Eligible undergraduates were identified in the student interview or from institutional records. Respondents were defined as any eligible students for whom sufficient data were obtained from one or more sources used in the survey. The numbers of students are rounded to the nearest 10. Percentages are based on the number of eligible students within the row under consideration.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2004 National Postsecondary Student Aid Study (NPSAS:04).

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 public 2-year institutions applying for and receiving federal aid. Although there was considerable reduction in bias due to weighting adjustments, nonresponse bias remains in nearly 30 percent of the variables after weighting adjustments. All significant bias was eliminated for the non-aid variables (i.e., region, institution total enrollment, percent part-time fall enrollment, and in-state tuition). Detailed results of the student nonresponse bias analysis for selected variables (including Pell grants, Stafford loans, and tuition) for public 2-year institutions in California, Connecticut, Delaware, Minnesota, and New York are available in appendix K of the NPSAS:2004 methodology report (Cominole et al. 2006).

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. As shown in table B-3, for the responding students, the weighted item response rates for selected items used in this E.D. TAB ranged from 68.5 percent to 100 percent for all students. The item response rates by type of institution ranged from 47.6 percent to 100 percent. All of the items, except for other grants, dependent student income, and independent student income, had response rates of 85 percent or above, both overall and by type of institution. For each of these three items, the overall response rates are below 85 percent. For other grants, the response rate is below 85 percent for each type of institution. For dependent student income, the response rate is below 85 percent for three of nine types of institution. For independent student income, the response rate is below 85 percent for six of the nine types of institution.

Therefore, a nonresponse bias analysis was conducted for other grants, dependent student income, and independent student income. 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. Table B-4 shows that the variables for other grants, dependent student income, and independent student income have a large amount of significant bias prior to imputation. For all students, the mean estimated relative bias ranges from 0.09 to 0.11, the median ranges from 0.03 to 0.05, and the percentage of all variable categories with significant bias ranges from 47.3 to 50 percent. Results are also presented for types of institutions. The three statistics vary considerably. For example, the percentage of categories with significant bias ranges from a low of 2.6 percent to a high of 42.2 percent.

Table B-3. Item response rates for all students, by type of institution: 2003–04

Variable	Variable label	All students	Public 2-year	Public non-doctoral 4-year	Public 4-year doctoral	Private not-for-profit 4-year non-doctoral	Private not-for-profit 4-year doctoral
TOTAID	Aid total amount	100.0	100.0	100.0	100.0	100.0	100.0
TFEDGRT	Total federal grants	99.2	99.5	99.2	99.2	99.0	97.9
INGRTAMT	Institutional grants total	98.2	98.0	99.4	98.5	98.5	99.2
STGTAMT	State grants total	98.1	98.0	99.4	98.4	98.5	99.2
TOTGRT	Total grants	99.9	100.0	99.9	99.8	99.9	99.5
TOTLOAN	Total loans (excluding PLUS)	100.0	100.0	100.0	100.0	100.0	100.0
TOTWKST	Total work-study	98.2	98.1	99.5	98.5	98.6	99.2
ATTNSTAT	Attendance pattern	99.0	98.6	99.6	99.4	99.7	99.8
DEPEND	Dependency status	94.1	92.6	94.2	93.2	97.0	96.1
SECTOR4	Type of institution	100.0	100.0	100.0	100.0	100.0	100.0
TUITION2	Tuition and fees	100.0	100.0	100.0	100.0	100.0	100.0
BUDGETADJ	Total price of attendance	100.0	100.0	100.0	100.0	100.0	100.0
OTHGTAMT	Other grants	68.5	67.7	69.9	71.8	68.0	71.5
DEPINC	Dependent student income	83.9	77.1	87.1	86.1	91.7	88.2
INDEPINC	Independent student income	81.5	77.2	81.0	82.8	84.3	83.9

NOTE: Item response rates are calculated per NCES Statistical Standard 1-3-5 as the ratio of the number of respondents for whom an in-scope response was obtained to the number of respondents who were asked to answer that item. The column “All students” includes those attending institutions not listed separately in this table.

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

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-imputed 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 are presented in the methodology report. All variables used in this report were fully imputed; therefore, all nonresponse was eliminated.

Table B-4. Summary of item nonresponse bias analysis for all students and by institutional sector: 2003–04

Variable	All students	Public 2-year	Public 4-year nondoctoral	Public 4-year doctoral	Private not-for-profit 4-year nondoctoral	Private not-for-profit 4-year doctoral
Other grants (OTHGTAMT)						
Mean estimated relative bias	0.11	0.09	0.09	0.07	0.05	0.06
Median estimated relative bias	0.05	0.03	0.03	0.02	0.03	0.02
Percent significant bias	49.09	29.27	18.18	23.91	18.6	11.11
Dependent student income (DEPINC)						
Mean estimated relative bias	0.09	0.12	†	†	†	†
Median estimated relative bias	0.03	0.03	†	†	†	†
Percent significant bias	50.00	27.50	†	†	†	†
Independent student income (INDEPINC)						
Mean estimated relative bias	0.09	0.12	0.12	0.09	0.06	0.08
Median estimated relative bias	0.03	0.06	0.05	0.03	0.03	0.02
Percent significant bias	47.27	36.59	25.00	32.61	27.91	42.22

† Not applicable.

NOTE: Nonresponse bias analysis was conducted for three items for all students and for types of institution with a weighted response rate less than 85 percent. Nonresponse bias analysis was based on the student-level variables known for both respondents and nonrespondents (described in the student-level bias analysis section above). Item nonresponse bias analysis was conducted using unimputed data after weight adjustments because weight adjustments were not designed to reduce item nonresponse bias. A byproduct of the imputation is the reduction or elimination of item nonresponse bias. The effectiveness of imputation implemented to reduce item nonresponse bias will be presented in the forthcoming methodology report. The column “All students” includes those attending institutions not listed separately in this table.

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

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.,

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

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 International 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.

Sources of Error

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 table 2.1 (California representative sample) are presented in table B-5.⁸ 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 is explained more fully in the methodology report.

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

⁸ All standard errors for estimates presented in this report can be viewed at <http://nces.ed.gov/das/library/reports.asp>.

Table B-5. Standard errors for table 2.1: Among in-state undergraduates at public 2-year, public 4-year, and private not-for-profit 4-year institutions, average tuition and fees, average price of attendance, and percentage receiving any aid, grants, or student loans and average amounts received, by student characteristics: California 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 in-state undergraduates								
Total	\$120	\$220	1.80	\$200	1.69	\$140	0.69	\$120
Attendance status								
Full-time/full-year	270	340	1.69	270	1.77	190	1.40	190
Part-time or part-year	70	140	1.95	210	1.84	120	0.51	230
Dependency status								
Dependent	210	350	1.81	270	1.76	190	1.00	140
Independent	60	160	2.05	220	1.90	130	0.72	250
Dependent student family income								
Lowest 25 percent	240	450	2.59	380	2.74	290	1.85	260
Middle 50 percent	160	300	2.06	340	2.12	290	1.08	210
Highest 25 percent	550	820	2.89	580	2.23	550	1.83	510
Independent student income								
Lower 50 percent	80	210	2.95	310	3.03	170	1.43	330
Upper 50 percent	80	180	1.92	340	1.52	220	0.85	540
Institution type								
Public 2-year	10	100	1.94	190	1.87	110	0.53	330
Public 4-year	40	100	1.36	180	1.48	130	1.50	140
Private not-for-profit 4-year	1,070	1,350	3.21	830	4.02	760	3.65	420
Full-time/full-year in-state undergraduates								
Total	270	340	1.69	270	1.77	190	1.40	190
Dependency status								
Dependent	330	420	2.05	320	2.04	250	1.56	160
Independent	310	340	2.62	510	2.91	230	2.59	420
Dependent student family income								
Lowest 25 percent	450	620	3.19	540	3.54	390	2.84	220
Middle 50 percent	330	430	2.90	460	2.76	390	2.40	210
Highest 25 percent	710	800	2.79	650	2.73	660	2.26	590
Institution type								
Public 2-year	20	160	2.34	380	2.74	220	1.82	460
Public 4-year	50	100	1.77	230	1.84	160	1.65	160
Private not-for-profit 4-year	1,070	1,320	3.39	970	5.23	970	4.66	560

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

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 is described in the 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 errors⁹ and weighted sample sizes for these estimates. For example, table B-5 contains standard errors that correspond to estimates in table 2.1 in this report. If the number of valid cases in the denominator (in a row for percentages or in a cell for averages) 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 as well as the table parameter files (tpf) that were used to produce the tables 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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⁹ 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.

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,¹⁰ 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.¹¹ 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:

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

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:

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

¹⁰ 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.

¹¹ U.S. Department of Education, National Center for Education Statistics, *A Note from the Chief Statistician*, no. 2, 1993.

where p is the proportion of the total group contained in the subgroup.¹² 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.

¹² Ibid.