

WEB TABLES

U.S. DEPARTMENT OF EDUCATION
SEPTEMBER 2010 NCES 2010-180

Trends in Graduate Borrowing: Selected Years, 1995–96 to 2007–08

From 1995 to 2007, fall enrollment for graduate and professional students increased by 30 percent, from 2 to 2.6 million students (Snyder, Dillow, and Hoffman 2009, tables 206 and 207). Average tuition and fees also went up over this same period; the average full-time tuition and fees paid by graduate students increased 37 percent, in inflation-adjusted terms, from \$9,100 to \$12,500 (Snyder, Dillow, and Hoffman 2009, table 334).

These Web Tables show borrowing rates, average loan amounts, and other aspects of borrowing for graduate students from 1995–96 to 2007–08, using data from four separate administrations of the National Postsecondary Student Aid Study (NPSAS): 1995–96, 1999–2000, 2003–04, and 2007–08.

Table 1 profiles graduate and professional students by degree program, at-

tendance intensity, and institution type through the survey years.

Table 2 displays trends in the average total price of attendance and tuition and fees by degree program, attendance intensity, and institution type.

Tables 3 and 4 show trends in the rate of borrowing and the average amount borrowed from any source for federal loans by degree program, attendance intensity, and institution type.

Tables 5 and 6 present trends in graduate students' borrowing rates and average cumulative amounts for those who borrowed only as undergraduates, those who borrowed only as graduate students, and those who borrowed at either level. The data are presented by degree program, attendance intensity, and institution type.

Table 7 presents the percentage of graduate borrowers who received oth-

er types of financial aid by degree program, attendance intensity, and institution type.

Table 8 details trends in the average ratio of loans to total aid for graduate borrowers by degree program, attendance intensity, and institution type.

Table 9 compares percentages of graduate students borrowing the full annual Stafford maximum, those borrowing less than the maximum, and those who took no Stafford loan by degree program, attendance intensity, and institution type.

RELATED NCES REPORTS

Web Tables—Profile of Students in Graduate and First-Professional Education: 2007–08 (NCES 2010-177)

Web Tables—Student Financing of Graduate and First-Professional Education: 2007–08 (NCES 2010-172)

This report was prepared for the National Center for Education Statistics under Contract No. ED-07-CO-0104 with MPR Associates, Inc. Mention of trade names, commercial products, or organizations does not imply endorsement by the U.S. Government. These Web Tables were authored by Jennie Woo and Paul Skomsvold of MPR Associates, Inc. The NCES Project Officer was Thomas Weko. For questions about content or to view this report online, go to <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2010180>.

DATA

The estimates presented in these tables were generated from the 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08), a comprehensive, nationally representative survey of how students finance their postsecondary education conducted by the National Center for Education Statistics (NCES). NPSAS also includes a broad array of demographic and enrollment characteristics.

NPSAS uses a two-stage sampling design. Institutions are selected for inclusion in the first stage, and from these institutions students are selected in the second stage. The NPSAS:08 target population consisted of all eligible undergraduate and graduate students enrolled any time between July 1, 2007, and June 30, 2008 at Title IV¹ eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Approximately 114,000 undergraduates and 14,000 graduate students were study respondents for NPSAS:08.

The estimates in these tables reflect the newly reweighted data for the NPSAS:96, NPSAS:2000, and NPSAS:04

surveys. The Stafford loan data for those years were reweighted so that they could be compared with NPSAS:08.² This publication contains the reweighted Stafford loan estimates for those survey years. The Federal Stafford loan program is the largest student loan program available to undergraduate and graduate students, offering both subsidized and unsubsidized loans. The reweighted Stafford loan estimates also affected the total loan estimates.

For more information on NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08, see the following methodology reports:

- *Methodology Report for the 1995–96 National Postsecondary Student Aid Study* (<http://nces.ed.gov/pubs98/98073.pdf>)
- *Methodology Report for the 1999–2000 National Postsecondary Student Aid Study* (<http://nces.ed.gov/pubs2002/2002152.pdf>)
- *2004 National Postsecondary Student Aid Study (NPSAS:04) Full-scale Methodology Report* (<http://nces.ed.gov/pubs2006/2006180.pdf>)
- *2007–08 National Postsecondary Student Aid Study (NPSAS:08): Student Financial Aid Estimates for 2007–08: First Look* (<http://nces.ed.gov/pubs2009/2009166.pdf>).

DATA ANALYSIS SYSTEM (DAS)

These estimates were produced using the Data Analysis System (DAS), a web-based software application that enables users to generate tables for most of the postsecondary surveys conducted by NCES. The DAS produces the design-adjusted standard errors necessary for testing the statistical significance of differences between the estimates. The DAS also contains a detailed description of how each variable was created and includes the wording of questions for variables coming directly from the interview.

With the DAS, users can replicate or expand upon the tables presented here. The output from the DAS includes the parameter estimates (e.g., percentages or means), their standard errors,³ and weighted sample sizes. If the number of valid cases is too small (i.e., fewer than 30 cases) to produce a reliable estimate, the DAS prints the message “low-N” instead of the estimate.

In addition to generating tables, DAS users may conduct covariance analyses with either weighted least squares or logistic regression. Many options are available for output with the regression results. For example, a Winsor filter can be used to eliminate cases with extreme values by deleting some cases from the top and bottom of the range.

The DAS can be accessed electronically at <http://nces.ed.gov/DAS>. If users are

new to the DAS, the DAS User Help Center (<http://nces.ed.gov/dasol/help>) provides online tutorials offering step-by-step instructions on how to use all the functions of the DAS. For a description of all the options available, users should access the DAS at <http://nces.ed.gov/dasolv2>.

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REFERENCES

Snyder, T.D., Dillow, S.A., and Hoffman, C.M. (2009). *Digest of Education Statistics, 2008* (NCES 2009-020). National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education. Washington, DC.

ENDNOTES

¹ Title IV institutions are those eligible to participate in the federal financial aid programs included in Title IV of the Higher Education Act. These programs include Pell Grants, federal student loans, work-study, and other federal aid.

² NCES surveys use weights to inflate sample results to population totals. For NPSAS:08, NCES shifted its weighting procedure from gross commitments to net disbursements because it concluded that net disbursements provide a more accurate measure of student loan amounts applied to the cost of attendance than do gross commitments. For NPSAS:96, NPSAS:2000, and NPSAS:04, the weights were based originally on Stafford loan gross commitments. These estimates were then adjusted in 2009 to sum to the total Stafford loan net disbursements, making them comparable to NPSAS:08. Data in these tables will differ from previous NCES publications on graduate borrowing of Stafford loans.

³ NPSAS samples are not simple random samples; therefore, simple random sample techniques for estimating sampling errors 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 using a bootstrap technique. This technique approximates the estimator by replications of the sampled population.

National Center for Education Statistics

Table 1. Percentage distribution of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96	1999–2000	2003–04	2007–08
Degree program				
Total	100.0	100.0	100.0	100.0
Master's degree	56.4	59.2	65.9	69.7
Doctoral degree	12.4	13.2	15.2	16.2
First-professional degree	11.6	11.3	13.7	9.3
Other graduate program ¹	19.6	16.3	5.3	4.9
Attendance intensity				
Total	100.0	100.0	100.0	100.0
Full-time, full-year	31.2	33.5	32.4	34.1
Part-time or part-year	68.8	66.5	67.6	65.9
Institution type				
Total	100.0	100.0	100.0	100.0
Public	56.5	55.5	51.3	48.7
Private nonprofit	40.2	39.1	41.1	40.5
For-profit	1.6	1.8	4.0	7.0
Attended more than one institution	1.6	3.5	3.6	3.9

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

NOTE: Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S1. Standard errors for table 1: Percentage distribution of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96	1999–2000	2003–04	2007–08
Degree program				
Total	†	†	†	†
Master's degree	1.19	0.67	0.78	1.16
Doctoral degree	0.82	0.42	0.80	1.15
First-professional degree	0.03	0.55	0.38	0.42
Other graduate program	1.22	0.51	0.51	0.47
Attendance intensity				
Total	†	†	†	†
Full-time, full-year	1.02	0.67	1.84	0.77
Part-time or part-year	1.02	0.67	1.84	0.77
Institution type				
Total	†	†	†	†
Public	0.76	0.59	1.04	0.46
Private nonprofit	0.75	0.49	0.74	0.38
For-profit	0.41	0.29	0.60	0.18
Attended more than one institution	0.13	0.24	0.98	0.90

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 2. Average total price of attendance and tuition and fees of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	Average total price of attendance				Average tuition and fees			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$11,200	\$14,900	\$18,500	\$22,700	\$4,700	\$5,600	\$7,400	\$9,400
Degree program								
Master's degree	10,300	13,300	15,900	20,200	4,200	4,700	6,100	8,000
Doctoral degree	13,800	19,600	24,300	30,100	5,500	6,400	9,700	12,000
First-professional degree	22,800	27,800	32,100	42,100	11,100	13,500	14,600	21,600
Other graduate program ¹	5,300	10,700	11,200	12,600	2,000	3,500	3,800	4,300
Master's degree								
Business administration (M.B.A.)	12,400	14,500	18,000	23,600	5,700	5,800	7,100	10,100
Education (any master's)	7,200	9,800	12,500	15,800	2,500	3,000	4,400	5,300
M.A., M.S., and any other master's degree	10,800	14,700	17,200	21,600	4,200	5,300	6,700	8,900
Doctoral degree								
Ph.D. except in education	14,700	22,000	26,000	31,800	5,800	7,100	10,500	12,900
Education (any doctorate)	8,900	12,300	16,500	21,200	3,600	3,600	5,700	7,200
Any other doctoral degree	13,400	18,400	25,200	31,300	5,600	6,700	10,300	12,800
First-professional degree								
Medicine (M.D.)	26,600	30,500	38,000	43,100	12,300	14,700	16,200	19,200
Other health science degree	23,400	27,200	33,700	38,900	11,300	13,400	15,000	17,900
Law (LL.B. or J.D.)	23,500	28,600	32,500	44,900	12,300	14,400	15,900	25,500
Theology (M.Div., M.H.L., B.D.)	12,600	14,800	16,200	23,400	5,700	4,000	5,600	9,300
Attendance intensity								
Full-time, full-year	20,000	25,900	30,900	37,300	9,200	11,000	13,400	16,700
Part-time or part-year	7,300	9,300	12,700	15,100	2,700	2,900	4,500	5,600
Institution type ²								
Public	9,100	11,700	15,100	18,400	3,000	3,300	4,800	6,100
Private nonprofit	14,200	19,400	22,300	26,800	7,200	8,900	10,600	13,300
For-profit	12,600	16,000	23,500	28,200	5,000	6,300	6,800	10,000
Tuition and fees								
Less than \$5,000	6,600	11,700	10,800	11,900	1,800	1,900	2,400	2,500
\$5,000–14,999	18,500	19,400	22,100	24,300	8,700	8,500	8,700	8,800
\$15,000–24,999	31,100	16,000	34,800	37,100	19,000	19,700	19,100	19,500
\$25,000 or more	42,300	45,400	47,700	52,500	29,800	28,400	29,600	33,700

See notes at end of table.

National Center for Education Statistics

Table 2. Average total price of attendance and tuition and fees of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	Average total price of attendance				Average tuition and fees			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Sex								
Male	\$12,300	\$16,300	\$20,000	\$24,500	\$5,300	\$6,300	\$8,100	\$10,300
Female	10,200	13,900	17,500	21,400	4,200	5,100	6,800	8,800
Citizenship								
U.S. citizen	10,800	14,300	18,100	22,100	4,500	5,300	7,000	8,900
Resident alien	15,400	17,500	20,400	22,500	6,700	6,900	8,100	9,900
Foreign/international student	15,300	19,500	22,400	28,600	7,200	8,100	10,700	13,800
Age								
24 or younger	15,500	20,300	23,900	28,400	7,100	8,700	10,100	13,100
25–29	12,900	17,100	21,000	25,400	5,600	6,700	8,600	10,800
30–34	10,300	13,400	17,100	20,600	4,200	4,700	6,500	7,800
35–39	9,100	12,100	15,000	19,600	3,500	4,100	5,400	7,500
40 or older	6,800	9,600	12,800	16,300	2,500	2,900	4,500	5,900
Race/ethnicity ³								
White	10,500	14,100	17,800	21,900	4,400	5,300	7,000	9,100
Black	10,800	14,900	18,300	21,300	4,200	5,000	6,700	7,500
Hispanic	14,500	19,200	22,800	27,900	6,600	8,100	10,100	13,200
Asian/Pacific Islander	12,200	14,800	18,300	23,800	4,700	5,100	6,800	9,300
Other or Two or more races	15,000	17,700	20,600	22,900	6,900	6,700	8,500	9,900
Dependents and marital status ⁴								
No dependents, unmarried	13,500	18,100	22,300	26,400	5,900	7,400	9,300	11,500
No dependents, married	9,600	12,900	17,000	20,400	3,900	4,500	6,500	8,400
With dependents, unmarried	9,100	12,100	15,000	18,700	3,500	4,100	5,300	6,400
With dependents, married	7,900	11,300	13,800	17,900	3,000	3,600	4,900	6,800
Income (including spouse's)								
Lowest quartile	15,700	21,100	24,100	29,300	7,300	8,800	10,300	12,900
Second quartile	12,600	15,600	20,400	23,400	5,200	5,700	8,200	9,800
Third quartile	10,100	11,900	16,400	19,100	4,100	4,100	6,100	7,400
Highest quartile	7,800	10,400	13,400	17,400	3,100	3,600	4,900	6,800

See notes at end of table.

National Center for Education Statistics

Table 2. Average total price of attendance and tuition and fees of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	Average total price of attendance				Average tuition and fees			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Master's field of study								
Humanities	\$12,400	\$16,000	\$16,900	\$22,200	\$5,300	\$6,000	\$6,500	\$9,400
Social/behavioral sciences	12,500	16,400	17,500	21,800	4,700	6,000	6,700	8,500
Life and physical sciences	11,500	14,300	17,000	20,100	4,100	4,600	5,900	7,600
Engineering/computer science/ mathematics	9,900	13,200	16,400	20,600	4,000	4,600	6,800	9,200
Business/management	11,800	14,200	17,200	22,500	5,300	5,600	6,700	9,400
Health	12,000	15,000	18,900	23,200	4,900	5,200	7,000	9,600
Other/undeclared	10,100	13,900	17,200	21,200	4,100	5,300	6,800	8,800
Doctoral field of study								
Humanities	15,200	18,000	21,100	28,400	6,400	5,600	8,200	11,600
Social/behavioral sciences	15,000	21,500	25,600	33,100	6,300	7,100	10,600	13,300
Life and physical sciences	15,400	25,500	28,500	33,300	5,700	8,000	11,100	13,500
Engineering/computer science/ mathematics	13,200	21,600	26,200	33,500	5,600	8,100	11,400	13,700
Business/management	12,000	16,200	20,500	25,900	4,300	5,500	7,200	9,200
Health	‡	19,600	27,700	29,300	‡	6,700	10,800	12,100
Other/undeclared	14,300	18,200	25,200	31,000	5,500	5,000	10,400	12,200

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

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

² Students attending more than one institution were excluded.

³ Black includes African American, Hispanic includes Latino, and Asian includes Pacific Islander. Other includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

⁴ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Tuition and fees at the sampled institution are for students who attended only one institution during the academic year. Total price of attendance is the total budget (attendance intensity-adjusted) at the institution for students who attended only one institution during the academic year. The budget includes room and board, books and supplies, transportation, and personal expenses. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2. Standard errors for table 2: Average total price of attendance and tuition and fees of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	Average total price of attendance				Average tuition and fees			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$220	\$180	\$530	\$260	\$120	\$90	\$360	\$180
Degree program								
Master's degree	250	200	470	250	130	110	310	220
Doctoral degree	500	280	850	520	300	160	510	310
First-professional degree	700	690	1,360	580	540	480	1,090	520
Other graduate program	310	480	880	580	190	220	410	260
Master's degree								
Business administration (M.B.A.)	500	430	910	830	360	230	650	980
Education (any master's)	340	250	420	400	180	120	210	200
M.A., M.S., and any other master's degree	360	280	580	340	190	160	380	210
Doctoral degree								
Ph.D. except in education	520	390	730	680	390	170	440	470
Education (any doctorate)	770	510	720	890	380	220	390	480
Any other doctoral degree	980	980	1,490	960	680	560	1,000	480
First-professional degree								
Medicine (M.D.)	1,280	930	1,110	1,190	1,310	640	1,040	1,140
Other health science degree	680	1,170	1,990	1,030	760	910	1,700	970
Law (LL.B. or J.D.)	1,050	580	1,130	980	620	490	1,090	700
Theology (M.Div., M.H.L., B.D.)	4,530	1,200	1,110	2,030	2,210	710	1,120	1,270
Attendance intensity								
Full-time, full-year	360	270	470	350	280	200	480	240
Part-time or part-year	210	120	260	230	100	60	180	230
Institution type								
Public	200	150	260	280	100	70	110	140
Private nonprofit	430	420	1,010	420	240	240	740	270
For-profit	1,150	2,600	1,400	1,700	690	880	1,050	2,010
Tuition and fees								
Less than \$5,000	130	110	210	170	30	20	70	50
\$5,000–14,999	320	220	220	280	130	80	110	70
\$15,000–24,999	530	450	500	450	210	280	200	160
\$25,000 or more	1,360	360	440	880	640	230	510	260

See notes at end of table.

National Center for Education Statistics

Table S2. Standard errors for table 2: Average total price of attendance and tuition and fees of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	Average total price of attendance				Average tuition and fees			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Sex								
Male	\$280	\$300	\$620	\$470	\$180	\$160	\$480	\$260
Female	230	180	520	250	120	110	320	200
Citizenship								
U.S. citizen	210	170	540	260	120	90	360	190
Resident alien	820	1,180	1,070	1,040	510	570	770	750
Foreign/international student	1,040	460	750	510	510	250	520	360
Age								
24 or younger	420	400	760	420	260	290	520	260
25–29	290	230	540	350	170	130	360	230
30–34	440	360	740	520	210	190	430	350
35–39	390	370	640	980	210	170	380	1,050
40 or older	260	260	550	430	150	120	360	230
Race/ethnicity								
White	210	160	470	270	110	90	330	210
Black	520	570	690	600	270	240	510	290
Hispanic	660	490	870	510	380	320	540	330
Asian/Pacific Islander	630	510	1,220	840	420	300	690	420
Other or Two or more races	880	770	1,240	1,380	430	520	750	820
Dependents and marital status								
No dependents, unmarried	260	250	620	350	150	160	430	210
No dependents, married	350	290	580	430	180	150	380	370
With dependents, unmarried	490	360	720	950	220	170	380	380
With dependents, married	260	250	480	540	160	90	310	560
Income (including spouse's)								
Lowest quartile	330	350	730	380	240	230	540	240
Second quartile	380	320	560	500	190	170	380	460
Third quartile	300	220	480	390	180	110	310	180
Highest quartile	240	240	540	450	130	110	300	280

See notes at end of table.

National Center for Education Statistics

Table S2. Standard errors for table 2: Average total price of attendance and tuition and fees of graduate students, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	Average total price of attendance				Average tuition and fees			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Master's field of study								
Humanities	\$630	\$780	\$1,070	\$810	\$420	\$620	\$790	\$500
Social/behavioral sciences	680	540	1,050	840	290	310	640	530
Life and physical sciences	760	650	1,020	970	540	370	600	520
Engineering/computer science/ mathematics	600	540	830	780	330	240	650	540
Business/management	460	450	810	750	300	240	570	810
Health	1,020	530	1,240	870	610	340	850	420
Other/undeclared	760	630	760	660	450	320	530	470
Doctoral field of study								
Humanities	1,020	940	1,130	1,370	900	370	750	770
Social/behavioral sciences	670	1,030	760	1,040	600	700	770	810
Life and physical sciences	1,410	860	970	850	700	390	710	650
Engineering/computer science/ mathematics	990	650	790	1,040	700	290	520	590
Business/management	1,780	1,280	3,280	2,090	1,270	750	1,860	950
Health	†	1,620	1,410	1,200	†	610	980	730
Other/undeclared	1,090	830	1,150	760	780	360	700	600

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 3. Percentage of students who borrowed from any source and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	26.0	\$11,100	30.4	\$13,500	40.0	\$15,700	42.7	\$18,500
Degree program								
Master's degree	23.9	9,200	28.4	11,800	38.3	13,000	43.6	15,600
Doctoral degree	21.0	9,000	22.3	12,300	28.3	16,000	31.8	20,300
First-professional degree	67.6	15,800	73.1	18,700	74.6	24,000	78.7	31,400
Other graduate program ¹	10.6	8,000	24.4	9,900	30.1	8,300	30.0	11,800
Master's degree								
Business administration (M.B.A.)	19.0	10,800	24.6	13,900	39.1	15,000	45.2	16,600
Education (any master's)	20.5	7,700	24.4	9,400	34.8	11,900	44.4	13,200
M.A., M.S., and any other master's degree	26.7	9,200	32.1	12,100	40.1	12,900	42.5	16,900
Doctoral degree								
Ph.D. except in education	19.3	9,100	21.8	11,500	19.9	12,300	20.4	15,500
Education (any doctorate)	15.7	‡	21.1	12,000	27.1	13,600	42.1	16,900
Any other doctoral degree	23.2	9,400	25.0	14,900	49.5	20,500	52.2	26,300
First-professional degree								
Medicine (M.D.)	68.3	17,000	68.9	18,400	77.3	28,400	76.4	34,600
Other health science degree	76.3	15,800	76.1	17,300	81.7	25,000	81.8	29,900
Law (LL.B. or J.D.)	74.8	16,000	81.8	20,300	81.0	22,600	81.5	31,800
Theology (M.Div., M.H.L., B.D.)	‡	‡	23.0	‡	30.0	10,600	50.7	12,500
Attendance intensity								
Full-time, full-year	48.3	13,100	52.3	15,900	61.0	19,700	58.2	24,300
Part-time or part-year	15.5	8,400	19.3	10,300	30.0	11,900	34.6	13,500
Institution type ²								
Public	22.2	9,200	24.5	11,000	33.3	13,400	35.1	15,500
Private nonprofit	30.8	13,100	37.6	16,200	44.9	18,300	44.9	21,700
For-profit	27.0	8,500	48.8	13,900	75.9	13,500	79.0	17,700
Tuition and fees								
Less than \$5,000	16.5	7,400	19.0	9,000	27.9	11,500	29.8	11,500
\$5,000–14,999	41.0	12,300	46.4	14,000	51.0	15,100	51.7	17,600
\$15,000–24,999	58.2	18,400	62.5	20,100	56.6	21,400	51.3	24,300
\$25,000 or more	60.6	23,800	67.8	26,200	65.6	28,600	57.8	33,500

See notes at end of table.

National Center for Education Statistics

Table 3. Percentage of students who borrowed from any source and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Sex								
Male	25.0	\$12,000	31.0	\$14,000	39.6	\$16,200	39.1	\$19,300
Female	26.9	10,300	29.9	13,200	40.4	15,400	45.1	18,000
Citizenship								
U.S. citizen	27.0	11,000	33.1	13,500	43.0	15,700	46.2	18,500
Resident alien	28.8	12,400	35.9	14,800	40.0	18,900	37.2	20,700
Foreign/international student	‡	‡	1.6	‡	6.4	9,500	9.0	14,200
Age								
24 or younger	45.5	11,400	43.3	14,400	51.3	18,000	48.1	21,000
25–29	30.5	11,800	37.3	14,100	46.4	16,600	47.7	20,300
30–34	19.7	10,200	24.5	12,900	33.6	13,500	39.5	16,500
35–39	16.5	10,500	23.4	11,600	33.8	13,800	43.6	15,100
40 or older	12.6	9,100	17.4	11,500	27.7	13,000	32.0	15,300
Race/ethnicity ³								
White	26.1	11,200	30.2	13,400	38.4	15,700	40.8	18,500
Black	37.8	10,700	42.6	13,400	55.6	14,500	62.6	17,600
Hispanic	22.7	11,700	19.9	15,400	26.7	18,400	24.8	21,300
Asian/Pacific Islander	35.1	10,500	32.6	12,900	49.3	15,600	54.4	17,900
Other or Two or more races	6.6	9,900	29.7	14,700	51.7	16,600	42.5	20,600
Dependents and marital status ⁴								
No dependents, unmarried	33.5	11,600	39.1	14,300	48.2	17,400	48.1	20,600
No dependents, married	17.3	10,700	20.2	12,700	31.4	13,900	34.2	17,100
With dependents, unmarried	22.7	8,800	30.7	12,300	41.8	12,700	54.2	15,100
With dependents, married	17.0	10,100	21.1	12,000	29.7	13,500	32.7	15,300
Income (including spouse's)								
Lowest quartile	49.3	12,100	54.7	14,700	57.3	18,500	54.4	22,000
Second quartile	29.4	10,700	31.8	13,000	46.0	14,700	50.6	17,000
Third quartile	21.1	10,400	21.1	12,000	35.3	14,100	37.5	16,300
Highest quartile	11.4	10,000	11.3	12,200	22.3	13,400	25.6	15,800

See notes at end of table.

National Center for Education Statistics

Table 3. Percentage of students who borrowed from any source and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Master's field of study								
Humanities	31.2	\$9,400	36.6	\$10,800	40.5	\$13,200	37.3	\$16,900
Social/behavioral sciences	40.5	10,500	51.1	12,800	47.2	12,500	57.7	17,700
Life and physical sciences	26.1	7,700	21.7	10,000	44.1	11,100	36.6	15,000
Engineering/computer science/ mathematics	10.4	7,800	11.6	10,600	24.7	11,700	19.3	14,900
Business/management	21.7	9,900	25.6	13,800	38.9	14,700	45.0	15,600
Health	35.5	10,400	41.9	12,200	46.8	15,100	51.6	18,700
Other/undeclared	23.8	8,500	29.7	12,900	45.8	11,800	50.2	16,800
Doctoral field of study								
Humanities	28.5	9,100	20.3	10,900	20.9	11,300	25.7	16,600
Social/behavioral sciences	30.3	9,200	42.3	14,700	37.9	14,900	47.9	21,300
Life and physical sciences	10.7 !	‡	16.7	8,900	14.7	10,700	15.2	15,700
Engineering/computer science/ mathematics	7.6 !	‡	7.9	7,300	10.1	11,100	16.4 !	20,000
Business/management	37.8 !	‡	14.8	‡	31.2 !	13,600	42.6	19,100
Health	‡	‡	24.1	14,000	53.7	21,900	54.8	25,400
Other/undeclared	23.9	‡	24.4	13,500	17.9	13,100	16.3	11,700

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

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

² Students attending more than one institution were excluded.

³ Black includes African American, Hispanic includes Latino, and Other or Two or more races includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

⁴ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Average amount borrowed is the total for the current academic year from any source. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S3. Standard errors for table 3: Percentage of students who borrowed from any source and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.18	\$90	0.35	\$160	1.16	\$280	0.30	\$150
Degree program								
Master's degree	0.78	180	0.60	300	1.46	280	0.60	220
Doctoral degree	1.84	360	1.95	1,100	1.49	650	1.49	680
First-professional degree	2.85	260	1.46	340	1.84	650	1.65	580
Other graduate program	0.99	400	2.12	550	4.71	690	3.03	770
Master's degree								
Business administration (M.B.A.)	2.03	550	1.55	930	3.49	920	2.14	770
Education (any master's)	2.15	450	1.28	310	1.81	400	1.93	420
M.A., M.S., and any other master's degree	1.18	220	0.91	280	1.75	370	1.14	300
Doctoral degree								
Ph.D. except in education	2.08	510	1.76	950	1.19	650	1.65	920
Education (any doctorate)	4.23	†	2.05	680	2.46	690	2.92	1,040
Any other doctoral degree	2.92	840	4.52	2,040	4.17	1,270	3.39	920
First-professional degree								
Medicine (M.D.)	3.30	890	3.06	750	2.59	1,100	2.79	1,160
Other health science degree	3.29	750	2.71	700	2.59	1,150	2.74	1,140
Law (LL.B. or J.D.)	2.61	530	1.89	450	1.90	900	1.90	750
Theology (M.Div., M.H.L., B.D.)	†	†	5.52	†	5.06	1,450	6.62	890
Attendance intensity								
Full-time, full-year	1.29	190	0.76	310	1.25	420	1.27	310
Part-time or part-year	0.60	230	0.51	230	1.07	220	0.61	220
Institution type								
Public	0.40	210	0.38	180	1.06	340	0.46	280
Private nonprofit	0.60	240	0.66	360	1.42	530	0.34	290
For-profit	6.09	290	8.03	640	6.99	1,260	2.15	1,020
Tuition and fees								
Less than \$5,000	0.56	140	0.50	190	1.15	340	0.98	280
\$5,000–14,999	1.81	250	1.26	300	1.41	390	0.99	280
\$15,000–24,999	2.14	550	1.75	460	2.68	790	2.00	850
\$25,000 or more	11.29	2,250	3.13	1,850	2.75	1,220	2.06	1,530

See notes at end of table.

National Center for Education Statistics

Table S3. Standard errors for table 3: Percentage of students who borrowed from any source and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Sex								
Male	0.66	\$210	0.80	\$280	1.57	\$500	0.96	\$390
Female	0.70	150	0.51	260	1.35	300	0.67	200
Citizenship								
U.S. citizen	0.20	90	0.47	170	1.16	280	0.40	160
Resident alien	3.09	750	3.28	930	3.92	1,170	3.11	1,120
Foreign/international student	†	†	0.38	†	1.02	1,530	1.36	1,260
Age								
24 or younger	1.65	350	1.34	320	1.73	540	1.31	480
25–29	0.97	190	0.79	370	1.31	450	1.02	310
30–34	1.40	390	1.34	410	3.39	780	2.21	590
35–39	1.64	430	1.63	460	2.97	790	2.38	750
40 or older	0.81	420	1.15	420	2.45	560	1.81	610
Race/ethnicity								
White	0.43	120	0.56	180	1.11	330	0.55	250
Black	2.55	400	2.24	450	2.78	680	2.34	570
Hispanic	3.03	750	1.25	720	2.22	1,070	1.30	1,140
Asian/Pacific Islander	4.44	720	1.97	710	4.54	830	2.09	860
Other or Two or more races	1.31	1,040	2.44	1,090	4.29	1,270	3.49	1,420
Dependents and marital status								
No dependents, unmarried	0.73	160	0.68	190	1.24	380	0.79	270
No dependents, married	1.19	380	0.85	510	2.08	700	1.59	690
With dependents, unmarried	1.67	390	1.67	510	3.07	660	3.07	510
With dependents, married	1.09	400	0.94	440	2.47	410	1.34	480
Income (including spouse's)								
Lowest quartile	1.39	220	1.00	240	1.81	500	1.03	330
Second quartile	1.34	240	0.93	410	1.49	480	1.49	370
Third quartile	1.04	260	0.84	400	1.56	440	1.27	510
Highest quartile	0.88	310	0.82	620	2.00	770	1.17	650

See notes at end of table.

National Center for Education Statistics

Table S3. Standard errors for table 3: Percentage of students who borrowed from any source and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Master's field of study								
Humanities	3.79	\$570	2.96	\$720	3.86	\$900	2.43	\$860
Social/behavioral sciences	3.33	430	2.90	550	4.24	780	3.08	760
Life and physical sciences	5.49	680	2.75	720	6.00	1,330	3.72	860
Engineering/computer science/ mathematics	2.16	1,030	1.74	1,530	6.42	1,190	1.89	1,190
Business/management	2.12	570	1.72	910	2.73	780	1.91	700
Health	4.04	710	2.59	610	4.00	870	2.75	670
Other/undeclared	3.67	700	2.56	950	3.01	700	2.36	580
Doctoral field of study								
Humanities	4.03	740	2.48	760	2.34	720	3.21	2,820
Social/behavioral sciences	4.43	760	6.01	2,270	3.91	1,480	4.82	1,610
Life and physical sciences	3.24	†	1.95	820	2.17	1,560	1.82	1,390
Engineering/computer science/ mathematics	3.11	†	2.20	1,170	1.48	1,070	5.80	5,230
Business/management	16.27	†	3.97	†	10.03	1,480	9.74	4,310
Health	†	†	3.83	1,280	3.73	1,230	3.80	1,160
Other/undeclared	5.66	†	3.82	1,080	2.65	1,160	1.86	900

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 4. Percentage of students who took out federal loans and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	25.7	\$10,700	29.2	\$12,400	38.1	\$14,600	39.2	\$17,700
Degree program								
Master's degree	23.7	9,000	27.2	10,900	36.2	12,400	39.6	14,800
Doctoral degree	21.0	8,900	21.3	12,100	26.4	15,300	29.7	19,300
First-professional degree	66.3	14,800	71.2	16,400	72.0	21,100	76.9	29,500
Other graduate program ¹	10.4	8,100	23.5	9,400	29.4	8,100	25.6	11,500
Master's degree								
Business administration (M.B.A.)	18.8	10,200	23.3	11,600	37.6	13,100	42.1	14,900
Education (any master's)	20.3	7,700	23.1	9,300	33.6	11,800	39.6	12,700
M.A., M.S., and any other master's degree	26.6	9,100	30.9	11,400	37.2	12,500	38.7	16,100
Doctoral degree								
Ph.D. except in education	19.3	9,000	20.6	11,200	18.4	11,900	19.3	14,900
Education (any doctorate)	15.7	‡	20.2	12,100	24.9	14,100	36.9	16,300
Any other doctoral degree	23.2	9,200	24.5	14,200	46.9	19,000	49.9	24,500
First-professional degree								
Medicine (M.D.)	68.1	15,300	68.1	16,600	74.1	27,100	76.4	32,900
Other health science degree	74.1	15,500	74.6	16,600	79.0	24,000	79.7	28,300
Law (LL.B. or J.D.)	74.4	14,400	80.3	16,400	78.2	17,800	79.7	29,400
Theology (M.Div., M.H.L., B.D.)	‡	‡	14.2	‡	30.0	10,300	43.0	13,200
Attendance intensity								
Full-time, full-year	47.8	12,400	50.8	14,200	57.8	17,700	55.4	22,400
Part-time or part-year	15.3	8,300	18.3	9,900	28.6	11,700	30.8	13,400
Institution type ²								
Public	22.1	9,100	23.5	10,800	31.2	13,400	31.6	15,900
Private nonprofit	30.2	12,400	36.1	14,000	42.8	16,100	41.7	20,400
For-profit	27.0	8,500	48.0	13,200	75.5	12,900	73.5	15,200
Tuition and fees								
Less than \$5,000	16.4	7,400	18.0	9,000	26.6	11,400	25.6	12,000
\$5,000–14,999	40.3	12,100	45.0	13,400	48.7	14,700	48.9	16,700
\$15,000–24,999	57.7	16,400	60.9	17,000	53.0	18,900	48.2	22,400
\$25,000 or more	58.3	21,100	65.0	18,800	61.2	21,900	54.7	30,300

See notes at end of table.

National Center for Education Statistics

Table 4. Percentage of students who took out federal loans and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Sex								
Male	24.6	\$11,500	29.7	\$12,700	37.8	\$14,800	34.9	\$19,000
Female	26.7	10,000	28.8	12,100	38.3	14,500	42.1	17,100
Age								
24 or younger	45.0	10,800	42.7	12,800	48.7	16,600	44.2	20,100
25–29	30.1	11,300	35.7	12,700	44.2	14,900	44.7	19,200
30–34	19.4	10,000	23.4	12,200	31.7	12,800	36.8	15,600
35–39	16.5	10,400	22.4	11,000	32.3	13,600	37.3	14,400
40 or older	12.6	9,000	16.3	11,100	26.2	12,800	28.9	15,200
Race/ethnicity ³								
White	25.9	10,800	29.1	12,300	36.6	14,600	37.9	17,700
Black	37.3	10,200	41.6	12,400	54.0	13,900	59.4	16,700
Hispanic	22.4	11,000	18.8	14,000	23.3	17,400	19.7	21,800
Asian/Pacific Islander	34.7	10,200	30.7	11,300	47.4	14,400	47.6	17,100
Other or Two or more races	6.0	9,300	28.3	12,800	48.6	14,300	39.1	19,400
Dependents and marital status ⁴								
No dependents, unmarried	33.2	11,100	38.1	12,800	46.0	15,700	44.3	19,700
No dependents, married	17.2	10,300	18.8	11,900	29.2	13,300	31.0	16,600
With dependents, unmarried	22.6	8,700	29.9	11,700	39.8	12,500	49.7	14,700
With dependents, married	16.6	10,000	19.7	11,500	28.4	13,400	29.9	14,400
Income (including spouse's)								
Lowest quartile	48.9	11,500	53.8	13,200	54.5	17,100	49.9	21,200
Second quartile	29.0	10,400	30.5	12,000	44.1	13,600	47.3	16,300
Third quartile	20.7	10,000	19.9	11,100	33.4	13,100	35.0	15,300
Highest quartile	11.3	9,700	10.0	11,600	20.8	13,100	22.1	15,300
Master's field of study								
Humanities	30.3	9,500	34.5	10,500	37.9	12,500	34.8	16,200
Social/behavioral sciences	40.5	10,500	50.7	12,100	44.5	12,300	55.5	16,600
Life and physical sciences	26.1	7,600	20.1	10,200	37.6	11,300	34.7	14,500
Engineering/computer science/ mathematics	10.4	7,500	9.9	10,400	21.5 !	11,800	12.0	16,100
Business/management	21.5	9,400	24.5	11,700	37.4	13,300	40.2	14,300
Health	35.4	10,100	40.2	11,300	44.8	14,000	49.2	17,600
Other/undeclared	23.8	8,500	27.9	11,800	42.6	11,400	47.9	15,800

See notes at end of table.

National Center for Education Statistics

Table 4. Percentage of students who took out federal loans and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctoral field of study								
Humanities	28.5	\$9,100	19.3	\$10,300	19.6	\$11,400	24.2	\$16,500
Social/behavioral sciences	30.3	9,100	41.6	14,100	36.3	14,200	46.5	20,700
Life and physical sciences	10.7 !	‡	15.1	8,600	14.1	10,900	13.3	15,000
Engineering/computer science/ mathematics	7.6 !	‡	7.3	‡	7.2	10,500	15.6 !	16,200
Business/management	37.8 !	‡	12.9	‡	29.0 !	13,400	38.8	‡
Health	‡	‡	23.4	14,100	50.9	20,500	52.7	24,300
Other/undeclared	23.9	‡	22.1	‡	17.5	11,900	15.5	11,600

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

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

² Students attending more than one institution were excluded.

³ Black includes African American, Hispanic includes Latino, and Other or Two or more races includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

⁴ Divorced, separated, and widowed students are included in the unmarried categories.

NOTE: Federal loans are subsidized or unsubsidized Stafford loans and include Graduate PLUS loans. The average amount borrowed is the total for the current academic year. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S4. Standard errors for table 4: Percentage of students who took out federal loans and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.15	\$90	0.32	\$90	1.12	\$220	0.21	\$100
Degree program								
Master's degree	0.79	170	0.56	150	1.42	230	0.47	210
Doctoral degree	1.84	370	1.92	1,000	1.43	560	1.44	600
First-professional degree	2.95	220	1.66	270	1.85	490	1.87	570
Other graduate program	0.98	400	2.13	540	4.85	660	2.98	730
Master's degree								
Business administration (M.B.A.)	2.05	470	1.55	460	3.36	710	2.21	870
Education (any master's)	2.15	440	1.28	270	1.76	390	1.68	320
M.A., M.S., and any other master's degree	1.18	220	0.84	220	1.79	280	1.07	300
Doctoral degree								
Ph.D. except in education	2.08	530	1.71	840	1.16	560	1.66	890
Education (any doctorate)	4.23	†	2.04	690	2.37	680	2.84	790
Any other doctoral degree	2.92	850	4.56	1,850	4.03	1,020	3.40	1,000
First-professional degree								
Medicine (M.D.)	3.26	750	2.98	540	2.79	930	2.79	1,240
Other health science degree	3.43	700	2.83	850	3.41	900	2.81	1,120
Law (LL.B. or J.D.)	2.70	490	1.80	290	2.12	280	2.05	730
Theology (M.Div., M.H.L., B.D.)	†	†	3.52	†	5.06	1,480	7.35	1,000
Attendance intensity								
Full-time,full-year	1.29	170	0.79	180	1.32	340	1.23	280
Part-time or part-year	0.59	210	0.48	190	1.04	220	0.56	240
Institution type								
Public	0.40	210	0.37	170	1.03	340	0.34	260
Private nonprofit	0.60	220	0.65	190	1.33	370	0.27	270
For-profit	6.09	290	8.26	940	7.03	1,170	1.62	1,110
Tuition and fees								
Less than \$5,000	0.56	140	0.49	170	1.15	320	0.95	260
\$5,000–14,999	1.84	230	1.27	260	1.42	370	1.02	220
\$15,000–24,999	2.09	450	1.69	410	2.78	680	2.06	840
\$25,000 or more	10.28	1,780	2.98	630	3.00	670	2.25	1,700

See notes at end of table.

National Center for Education Statistics

Table S4. Standard errors for table 4: Percentage of students who took out federal loans and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Sex								
Male	0.66	\$210	0.72	\$190	1.54	\$360	0.92	\$340
Female	0.67	120	0.52	180	1.32	250	0.64	200
Age								
24 or younger	1.65	320	1.33	270	1.78	480	1.35	450
25–29	0.97	170	0.78	200	1.26	340	1.03	310
30–34	1.38	360	1.29	350	3.32	730	2.14	540
35–39	1.64	400	1.59	400	2.97	720	2.41	790
40 or older	0.78	390	1.07	380	2.45	520	1.76	540
Race/ethnicity								
White	0.41	110	0.53	130	1.09	260	0.51	200
Black	2.57	350	2.31	330	2.78	620	2.36	580
Hispanic	2.92	640	1.28	420	2.26	850	1.19	1,200
Asian/Pacific Islander	4.30	670	2.24	430	4.37	720	2.17	770
Other or Two or more races	1.18	960	2.35	740	4.55	920	3.52	1,160
Dependents and marital status								
No dependents, unmarried	0.72	150	0.69	150	1.23	290	0.74	240
No dependents, married	1.18	370	0.81	360	1.94	590	1.49	550
With dependents, unmarried	1.67	390	1.65	420	3.04	600	3.20	410
With dependents, married	1.06	390	0.85	280	2.42	400	1.37	570
Income (including spouse's)								
Lowest quartile	1.36	190	0.99	190	1.86	410	1.10	330
Second quartile	1.33	220	0.95	230	1.52	340	1.59	370
Third quartile	1.05	270	0.83	310	1.51	370	1.30	420
Highest quartile	0.87	280	0.75	410	2.02	720	1.16	510
Master's field of study								
Humanities	3.74	620	2.69	660	3.98	660	2.26	790
Social/behavioral sciences	3.33	430	2.96	410	4.26	610	3.14	770
Life and physical sciences	5.49	660	2.63	670	5.56	1,100	3.58	930
Engineering/computer science/ mathematics	2.16	860	1.73	1,400	6.67	1,160	1.69	1,350
Business/management	2.16	530	1.70	420	2.66	570	1.95	740
Health	4.05	720	2.52	540	3.89	710	3.05	610
Other/undeclared	3.67	700	2.56	560	3.01	490	2.44	560

See notes at end of table.

National Center for Education Statistics

Table S4. Standard errors for table 4: Percentage of students who took out federal loans and average amount borrowed for graduate education during the academic year, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Doctoral field of study								
Humanities	4.03	\$740	2.56	\$530	2.19	\$600	3.20	\$2,980
Social/behavioral sciences	4.43	750	5.97	2,050	3.42	1,240	4.88	1,650
Life and physical sciences	3.24	†	1.75	570	2.15	1,630	1.74	1,520
Engineering/computer science/ mathematics	3.11	†	2.20	†	1.32	890	5.87	2,550
Business/management	16.27	†	3.74	†	10.17	1,400	10.25	†
Health	†	†	3.81	1,320	3.78	1,090	3.39	1,280
Other/undeclared	5.66	†	3.55	†	2.65	690	1.90	840

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 5. Percentage of graduate students who had ever borrowed for undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing
Total	26.9	33.4	54.4	37.3	26.2	65.3	29.9	34.0	65.2	31.5	35.1	68.0
Degree program												
Master's degree	29.7	31.3	54.5	40.1	23.6	65.3	31.9	31.4	64.4	33.4	32.9	68.6
Doctoral degree	14.0	34.9	48.7	30.7	27.1	62.1	20.7	29.9	56.9	24.0	30.7	59.3
First-professional degree	15.5	66.6	77.6	28.5	61.9	86.0	15.5	67.2	83.8	11.1	68.4	84.1
Other graduate program ¹	28.6	18.9	43.9	37.5	25.2	61.6	35.0	17.4	63.5	37.3	34.6	69.6
Master's degree												
Business administration (M.B.A.)	28.6	25.4	48.9	37.2	23.4	60.2	31.3	31.5	63.4	33.1	36.3	68.3
Education (any master's)	34.1	31.7	57.4	48.1	22.5	69.1	39.5	27.3	66.9	41.2	32.7	73.0
M.A., M.S., and any other master's degree	28.8	33.2	55.6	36.6	24.2	65.2	27.2	33.5	63.3	28.9	31.8	65.9
Doctoral degree												
Ph.D. except in education	16.6	34.2	49.3	28.2	26.4	60.2	19.2	22.0	48.5	23.7	20.7	50.1
Education (any doctorate)	‡	32.4	40.7	35.1	30.5	64.3	28.6	39.1	66.6	34.6	57.5	77.0
Any other doctoral degree	‡	38.1	47.0	34.6	26.4	65.9	20.3	47.0	71.1	19.4	42.8	70.5
First-professional degree												
Medicine (M.D.)	‡	66.4	77.4	20.9 !	62.0	84.7	‡	75.8	88.9	‡	66.7	81.0
Other health science degree	18.6	74.7	84.1	31.0	54.8	87.3	‡	73.0	88.8	‡	68.7	85.4
Law (LL.B. or J.D.)	8.5 !	73.6	82.0	25.6	73.7	90.1	8.1 !	73.1	85.6	7.9 !	69.6	85.3
Theology (M.Div., M.H.L., B.D.)	27.4 !	‡	‡	37.9	28.0	60.7	27.9	22.4	56.7	44.8	64.9	81.3
Attendance intensity												
Full-time, full-year	18.0	47.9	64.2	32.1	41.2	75.1	21.7	51.0	74.8	19.9	44.4	71.3
Part-time or part-year	29.2	26.6	49.5	38.8	19.7	60.4	32.1	26.2	60.6	35.6	29.9	66.3
Sex												
Male	27.2	33.6	54.3	37.3	27.2	65.6	26.5	34.9	62.7	30.2	34.3	64.3
Female	26.6	33.2	54.5	37.2	25.4	65.1	32.5	33.3	67.1	32.5	35.7	70.4

See notes at end of table.

National Center for Education Statistics

Table 5. Percentage of graduate students who had ever borrowed for undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing
Citizenship												
U.S. citizen	28.3	33.9	55.7	41.8	30.0	69.7	35.4	38.0	70.1	37.1	39.3	73.0
Resident alien	7.8 !	33.7	45.1	20.1	22.4	55.9	11.4	35.6	56.0	11.5	30.8	50.3
Foreign/international student	10.1	23.0	30.1	14.8	7.1	26.2	3.0	10.8	15.8	6.6	15.3	24.0
Age												
24 or younger	24.7	44.3	64.7	32.5	27.4	67.6	26.9	38.8	68.7	22.1	32.8	63.3
25–29	28.9	37.7	58.8	40.4	32.7	71.4	36.1	37.2	71.8	37.5	37.3	73.1
30–34	36.2	31.5	57.6	45.4	25.8	68.7	33.1	36.3	65.6	39.7	33.9	71.8
35–39	34.6	32.6	55.0	41.8	23.7	65.9	28.3	32.2	62.2	33.2	43.7	72.7
40 or older	15.3	22.2	35.9	31.1	20.2	52.8	24.5	27.7	53.7	25.4	31.0	58.3
Race/ethnicity ²												
White	29.3	33.7	55.8	39.0	26.7	66.1	32.9	34.3	65.3	34.8	34.8	68.1
Black	39.5	48.8	70.8	45.6	35.8	77.4	43.3	47.4	82.2	39.1	55.0	85.1
Hispanic	12.6	22.6	37.9	20.8	15.9	46.5	10.1	22.7	43.0	14.2	24.2	44.5
Asian/Pacific Islander	23.3	45.7	62.2	40.5	32.6	69.8	31.4	42.5	72.5	27.0	42.4	73.4
Other or Two or more races	9.5	21.0	29.7	41.0	26.7	67.6	25.4	39.6	72.3	38.6	29.4	69.6
Dependents and marital status ³												
No dependents, unmarried	26.8	39.8	59.8	35.4	31.4	69.2	28.2	39.7	69.4	27.7	35.7	68.6
No dependents, married	26.3	26.3	48.5	36.5	19.7	58.7	31.6	26.8	60.1	34.1	35.1	65.3
With dependents, unmarried	27.8	26.9	50.4	30.2	23.4	62.8	25.4	29.1	66.2	37.0	44.5	79.1
With dependents, married	27.1	27.8	48.3	42.8	23.0	63.8	32.4	30.7	60.6	34.8	31.2	64.1
Income (including spouse's)												
Lowest quartile	24.0	48.5	67.5	31.8	38.4	76.1	19.8	45.6	72.1	19.1	38.7	68.7
Second quartile	25.3	35.9	55.6	34.3	26.8	65.4	25.2	35.4	66.8	32.6	37.1	72.5
Third quartile	27.5	33.2	53.7	40.9	24.1	63.4	32.9	32.6	65.0	37.1	33.1	68.6
Highest quartile	28.6	22.6	45.3	39.3	17.8	55.0	35.8	23.8	57.2	36.0	31.1	62.0
Graduate institution type ⁴												
Public	28.0	30.9	52.9	38.5	21.9	62.3	31.1	26.2	60.7	31.9	29.8	63.7
Private nonprofit	25.0	36.5	56.1	34.4	31.3	68.4	27.5	40.8	68.5	30.9	37.4	68.6
For-profit	25.0	31.8	52.9	35.6	47.9	74.8	33.1 !	69.4	85.9	‡	70.6	90.4

See notes at end of table.

National Center for Education Statistics

Table 5. Percentage of graduate students who had ever borrowed for undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing
Master's field of study												
Humanities	22.4	32.2	56.0	35.8	27.7	68.2	22.3	29.1	59.7	34.4	29.1	66.3
Social/behavioral sciences	31.4	45.4	66.5	37.2	38.8	77.1	23.7	35.5	69.6	27.8	40.7	76.0
Life and physical sciences	22.2	43.0	57.6	41.0	22.1	62.6	47.0	35.6	75.6	41.9	36.7	71.1
Engineering/computer science/mathematics	28.3	19.5	44.9	36.3	12.6	52.8	26.9	29.6	52.3	29.4	22.9	51.5
Business/management	29.8	29.1	52.3	36.9	21.8	60.1	30.8	31.8	63.1	31.9	36.1	67.6
Health	28.8	38.9	59.9	40.0	28.5	72.8	24.1	38.8	66.4	25.4	36.6	70.7
Other/undeclared	24.6	29.1	48.6	36.0	22.3	64.0	30.9	39.0	70.8	24.7	30.0	67.7
Doctoral field of study												
Humanities	16.2 !	50.7	60.8	21.5	26.8	57.4	24.5	29.3	58.2	21.2	28.2	58.6
Social/behavioral sciences	18.3	45.8	61.6	34.6	41.5	77.7	19.9	38.6	65.6	19.8	51.3	72.1
Life and physical sciences	20.3	23.8	40.5	33.3	20.2	56.1	23.1	17.9	46.8	31.0	18.7	51.6
Engineering/computer science/mathematics	8.5 !	18.0 !	27.6	27.6	15.4	47.6	13.0	11.0	28.3	18.6	11.1	38.3
Business/management	‡	‡	57.5	42.4	34.8	68.4	‡	36.6 !	54.2	12.8 !	35.6	58.7
Health	‡	‡	‡	33.5	25.1	63.9	24.6	52.0	76.5	21.4	46.1	74.2
Other/undeclared	‡	‡	46.4	21.5	36.0	64.9	22.5	19.5	49.3	28.3	14.4	49.4

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

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

² Black includes African American, Hispanic includes Latino, and Other or Two or more races includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

³ Divorced, separated, and widowed students are included in the unmarried categories.

⁴ Students attending more than one institution were excluded.

NOTE: The sample is all graduate students, and the categories are mutually exclusive. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S5. Standard errors for table 5: Percentage of graduate students who had ever borrowed for undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing
Total	1.20	0.85	0.91	0.80	0.82	0.52	0.98	1.30	0.83	1.13	0.97	0.66
Degree program												
Master's degree	1.46	1.32	1.14	0.95	1.07	0.67	1.40	1.85	1.12	1.30	1.37	0.79
Doctoral degree	2.12	2.38	2.51	1.58	1.27	1.28	1.08	1.40	1.19	1.14	1.49	1.26
First-professional degree	1.86	2.74	2.10	4.24	2.48	1.12	2.91	2.74	1.41	2.03	2.08	1.27
Other graduate program	1.94	1.67	1.79	2.67	3.66	2.08	4.62	4.48	3.91	5.40	5.02	2.76
Master's degree												
Business administration (M.B.A.)	3.26	2.26	2.44	2.02	2.33	1.66	2.76	4.21	2.73	3.31	3.71	1.94
Education (any master's)	3.83	2.70	2.83	1.68	1.92	1.09	2.34	2.62	1.64	2.04	2.29	1.47
M.A., M.S., and any other master's degree	1.63	1.93	1.49	1.27	1.45	0.92	1.79	2.48	1.40	1.57	1.69	1.16
Doctoral degree												
Ph.D. except in education	3.31	2.86	3.58	1.80	1.43	1.28	1.03	1.16	1.07	1.39	1.38	1.47
Education (any doctorate)	†	7.48	6.95	4.33	3.59	2.84	3.17	3.25	2.38	4.34	3.40	2.21
Any other doctoral degree	†	4.92	4.62	4.26	3.49	3.55	3.68	4.51	2.85	2.79	3.57	2.50
First-professional degree												
Medicine (M.D.)	†	3.07	2.92	7.25	6.04	2.70	†	3.64	1.75	†	3.86	2.59
Other health science degree	4.78	4.19	2.87	8.34	6.49	2.09	†	4.65	2.08	†	4.78	2.46
Law (LL.B. or J.D.)	2.64	2.85	2.09	6.90	3.44	1.44	3.44	2.97	1.69	2.77	3.23	1.75
Theology (M.Div., M.H.L., B.D.)	11.94	†	†	9.42	7.94	7.72	5.46	5.88	4.76	9.23	7.89	4.39
Attendance intensity												
Full-time, full-year	1.76	1.47	1.20	1.36	1.48	0.69	1.61	1.77	1.12	1.31	1.57	1.18
Part-time or part-year	1.34	1.15	1.13	0.89	0.89	0.70	1.13	1.43	0.87	1.18	1.16	0.71
Sex												
Male	1.58	0.99	1.20	1.16	1.42	1.08	1.40	2.10	1.35	1.77	1.59	1.15
Female	1.43	1.25	1.11	1.15	0.97	0.78	1.35	1.36	0.97	1.24	1.18	0.74

See notes at end of table.

National Center for Education Statistics

Table S5. Standard errors for table 5: Percentage of graduate students who had ever borrowed for undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing
Citizenship												
U.S. citizen	1.30	0.90	0.94	0.89	0.98	0.56	1.14	1.36	0.77	1.21	1.16	0.58
Resident alien	2.91	3.12	3.33	3.59	3.90	3.16	3.00	4.51	3.77	2.45	3.56	3.37
Foreign/international student	2.69	4.13	4.02	1.36	1.04	1.48	0.66	1.36	1.61	0.86	1.71	1.79
Age												
24 or younger	2.38	2.45	1.72	2.28	1.81	1.20	1.93	2.05	1.37	1.44	1.72	1.30
25–29	1.97	1.70	1.38	1.24	1.16	0.70	1.70	1.98	1.06	1.73	1.41	0.92
30–34	2.79	3.11	2.35	2.01	1.89	1.32	2.63	3.46	2.44	2.95	2.12	1.71
35–39	2.92	2.52	2.54	2.59	2.42	1.97	3.15	3.80	2.60	4.29	3.77	2.34
40 or older	1.55	1.27	1.71	1.47	1.46	1.43	1.72	3.35	2.27	1.77	2.41	1.65
Race/ethnicity												
White	1.25	0.99	0.95	0.91	1.01	0.63	1.23	1.48	0.87	1.24	1.15	0.73
Black	4.29	4.92	2.83	2.90	3.55	1.93	3.78	4.25	1.86	4.00	4.49	1.69
Hispanic	2.59	2.49	3.64	1.72	1.45	1.42	1.44	2.40	2.16	1.45	1.69	1.63
Asian/Pacific Islander	4.04	7.01	4.08	3.27	2.77	1.75	3.88	4.62	2.88	3.28	3.89	2.11
Other or Two or more races	2.08	3.15	2.87	4.35	4.74	3.06	5.97	5.12	3.28	7.72	5.20	3.85
Dependents and marital status												
No dependents, unmarried	1.66	1.64	1.29	1.15	1.07	0.69	1.34	1.56	0.86	1.69	1.42	1.04
No dependents, married	2.16	1.67	1.69	1.50	1.63	1.34	2.26	2.30	1.71	2.24	2.29	1.48
With dependents, unmarried	3.10	2.35	2.57	2.36	2.40	1.89	3.25	4.10	3.24	4.02	5.08	2.42
With dependents, married	1.80	1.54	1.67	1.50	1.51	0.98	1.92	3.45	2.06	1.77	1.87	1.30
Income (including spouse's)												
Lowest quartile	2.56	1.81	1.43	1.88	1.65	0.87	1.57	2.88	1.40	1.77	1.47	1.14
Second quartile	1.93	1.84	1.40	1.54	1.44	1.05	1.59	1.87	1.28	1.90	2.22	1.26
Third quartile	1.92	2.32	1.77	1.56	1.30	1.10	1.96	2.07	1.56	1.98	1.97	1.16
Highest quartile	1.49	1.25	1.44	1.59	1.15	1.29	1.57	2.09	1.58	1.88	1.83	1.35
Graduate institution type												
Public	1.49	1.18	1.15	0.91	0.97	0.66	1.10	1.21	0.96	1.24	1.27	0.84
Private nonprofit	2.11	1.44	1.63	1.23	1.28	0.80	1.90	1.90	1.15	1.29	1.01	0.83
For-profit	6.12	4.90	3.06	8.02	10.20	5.19	10.41	9.41	4.86	†	9.88	2.85

See notes at end of table.

National Center for Education Statistics

Table S5. Standard errors for table 5: Percentage of graduate students who had ever borrowed for undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing
Master's field of study												
Humanities	5.27	4.55	3.62	2.97	3.93	2.00	3.33	5.03	3.68	4.04	3.46	2.32
Social/behavioral sciences	5.80	4.46	3.80	3.81	5.48	2.30	5.64	5.97	3.59	4.38	4.19	2.49
Life and physical sciences	5.09	10.64	6.64	3.64	3.83	2.95	7.90	8.24	4.34	6.93	5.23	3.93
Engineering/computer science/mathematics	4.79	3.63	4.74	3.10	2.79	2.75	2.92	8.41	4.36	2.61	2.93	2.99
Business/management	2.97	2.10	2.22	1.87	2.06	1.79	2.40	3.56	2.29	2.65	3.41	1.71
Health	5.20	4.58	4.28	3.72	3.36	2.31	6.13	5.65	5.12	3.30	3.44	2.31
Other/undeclared	4.06	3.70	3.67	3.73	3.18	2.49	4.01	4.80	2.76	3.08	3.22	2.19
Doctoral field of study												
Humanities	6.14	6.41	5.42	3.46	2.76	2.84	3.21	2.68	2.78	3.75	3.32	3.13
Social/behavioral sciences	4.43	6.93	5.81	4.98	3.09	3.04	2.89	2.85	2.53	3.09	5.01	3.25
Life and physical sciences	4.80	4.61	3.72	3.96	2.84	3.06	2.39	2.76	2.39	2.60	2.04	2.00
Engineering/computer science/mathematics	3.97	6.17	5.26	3.14	3.49	3.33	1.59	1.55	2.09	2.03	1.58	4.69
Business/management	†	†	14.34	10.02	6.18	4.56	†	13.24	9.47	6.33	8.84	8.90
Health	†	†	†	8.18	4.83	4.73	5.60	4.28	2.90	4.74	4.94	3.53
Other/undeclared	†	†	8.46	5.68	5.79	4.66	2.53	3.28	3.08	3.24	2.36	2.98

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 6. Average cumulative amount borrowed by graduate students who borrowed for their undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as undergraduate only	Borrowed as graduate only	Total borrowing	Borrowed as undergraduate only	Borrowed as graduate only	Total borrowing	Borrowed as undergraduate only	Borrowed as graduate only	Total borrowing	Borrowed as undergraduate only	Borrowed as graduate only	Total borrowing
Total	\$8,400	\$20,200	\$18,900	\$14,500	\$27,600	\$30,700	\$17,400	\$32,600	\$37,800	\$20,500	\$34,900	\$42,600
Degree program												
Master's degree	8,200	15,500	15,100	14,500	20,000	25,000	17,300	24,100	30,700	21,100	26,800	37,000
Doctoral degree	8,800	20,800	21,100	14,100	32,200	34,400	16,800	42,500	45,500	19,300	48,500	51,400
First-professional degree	9,200	34,800	36,900	17,700	51,400	61,100	20,100	56,900	67,000	22,800	66,000	77,900
Other graduate program ¹	8,600	12,600	12,200	13,500	18,400	22,200	15,800	21,700	27,200	17,900	24,500	31,900
Master's degree												
Business administration (M.B.A.)	9,000	18,000	16,300	14,100	22,700	25,000	17,300	29,100	34,100	23,500	28,000	38,800
Education (any master's)	6,800	11,200	11,400	13,700	15,100	20,700	16,800	21,200	28,000	20,200	22,600	33,300
M.A., M.S., and any other master's degree	8,200	16,000	15,800	15,100	21,600	27,500	17,600	23,900	31,200	20,800	29,100	38,800
Doctoral degree												
Ph.D. except in education	8,800	19,800	19,900	14,600	32,200	34,900	17,500	35,800	39,000	19,400	39,800	41,900
Education (any doctorate)	‡	‡	‡	11,500	29,500	29,400	12,400	35,800	37,000	16,400	46,700	49,200
Any other doctoral degree	‡	24,300	25,200	14,800	34,500	37,100	18,400	55,100	61,200	20,600	60,800	68,800
First-professional degree												
Medicine (M.D.)	8,600	36,200	39,000	19,700	63,500	74,300	20,800	70,400	81,800	22,500	87,700	98,700
Other health science degree	9,900	38,900	41,600	17,000	50,000	60,800	20,700	67,400	80,400	25,000	64,200	78,600
Law (LL.B. or J.D.)	9,400	33,600	36,500	17,700	48,000	58,400	20,700	48,800	59,300	22,500	60,500	73,300
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	13,100	15,300 !	19,100	14,200	19,500	24,800	17,400	26,200	31,400
Attendance intensity												
Full-time, full-year	9,100	25,600	26,900	17,100	35,600	43,100	19,500	41,900	50,700	21,600	44,600	54,700
Part-time or part-year	8,200	15,800	14,300	13,000	20,400	22,900	16,300	25,400	30,200	20,000	28,200	35,900
Sex												
Male	8,400	21,400	19,500	14,600	29,900	32,300	17,900	34,000	39,000	20,100	36,400	41,900
Female	8,500	19,200	18,400	14,500	25,800	29,400	17,000	31,600	37,000	20,800	34,100	43,100

See notes at end of table.

National Center for Education Statistics

Table 6. Average cumulative amount borrowed by graduate students who borrowed for their undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing	Borrowed as under-graduate only	Borrowed as graduate only	Total borrowing
Citizenship												
U.S. citizen	\$8,400	\$20,200	\$18,800	\$14,500	\$27,700	\$30,900	\$17,400	\$33,000	\$38,100	\$20,700	\$35,400	\$43,400
Resident alien	8,800	21,500	22,600	15,200	32,200	37,500	17,900	33,800	40,500	17,300	36,900	41,900
Foreign/international student	‡	18,500	17,900	14,600	17,400	20,400	15,300	15,600	18,500	14,700	19,600	21,500
Age												
24 or younger	9,200	19,100	20,900	18,000	25,900	34,700	18,400	31,000	38,900	21,100	31,700	41,600
25–29	8,800	23,500	21,900	16,400	30,900	35,700	19,500	36,000	42,900	21,100	39,700	47,400
30–34	8,400	19,600	16,900	13,000	27,000	27,700	16,700	34,000	36,900	20,900	37,500	44,500
35–39	7,200	18,200	14,600	12,400	25,100	26,200	15,900	29,700	33,900	20,300	30,200	39,000
40 or older	7,400	15,900	14,400	9,600	22,400	20,800	12,900	27,400	28,300	18,000	30,900	35,600
Race/ethnicity ²												
White	8,300	20,500	18,700	14,200	27,900	30,300	16,300	32,000	35,500	20,400	34,900	41,500
Black	9,500	19,800	20,200	14,900	25,600	31,800	20,600	32,400	43,600	23,600	35,700	50,200
Hispanic	7,900	20,300	19,600	16,400	31,000	34,500	19,400	38,600	44,700	17,100	35,000	38,000
Asian/Pacific Islander	8,000	19,300	19,700	13,400	23,300	27,000	18,400	30,300	38,300	18,800	33,500	42,800
Other or Two or more races	11,400	18,600	18,100	17,600	31,000	35,200	19,000	36,100	45,600	20,100	35,000	41,800
Dependents and marital status ³												
No dependents, unmarried	8,800	21,200	20,900	16,300	30,100	35,700	18,700	35,300	42,500	21,000	37,800	46,900
No dependents, married	8,300	18,900	16,900	13,400	25,800	26,500	16,400	33,400	35,500	19,700	32,900	37,900
With dependents, unmarried	8,600	18,500	17,000	14,500	24,400	30,000	19,200	29,400	39,500	22,000	32,300	44,600
With dependents, married	7,400	18,700	15,600	11,700	23,600	23,200	14,200	26,400	28,300	19,200	30,200	35,500
Income (including spouse's)												
Lowest quartile	9,300	25,100	26,400	17,600	34,800	43,900	19,200	41,600	50,500	22,300	42,800	54,000
Second quartile	8,800	20,900	20,100	15,100	25,500	30,700	19,400	28,900	38,200	21,800	32,700	43,600
Third quartile	8,300	16,400	15,800	12,800	22,400	23,900	17,300	29,200	34,300	19,400	30,600	37,300
Highest quartile	7,500	15,900	13,000	10,900	20,100	18,400	13,300	27,000	25,900	17,900	29,000	32,000
Graduate institution type ⁴												
Public	8,100	17,500	16,300	13,600	23,100	25,700	16,300	27,300	31,900	19,000	29,900	36,300
Private nonprofit	8,800	23,600	22,300	15,600	33,300	37,500	18,100	38,200	44,000	21,000	40,100	47,200
For-profit	10,500	17,200	18,200	17,000	23,500	30,800	21,800	31,000	42,200	25,900	36,800	54,300

See notes at end of table.

National Center for Education Statistics

Table 6. Average cumulative amount borrowed by graduate students who borrowed for their undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing
Master's field of study												
Humanities	\$9,000	\$15,000	\$17,200	\$14,200	\$21,100	\$27,300	\$17,200	\$23,900	\$31,700	\$21,300	\$28,800	\$38,000
Social/behavioral sciences	8,700	17,000	18,100	16,400	23,100	32,400	17,900	24,200	34,500	23,300	33,400	47,600
Life and physical sciences	8,000	18,200	18,000	13,100	17,100	20,900	20,200	21,600	32,000	21,600	25,700	34,700
Engineering/computer science/ mathematics	8,400	12,500	12,400	14,000	17,800	20,900	17,400	19,100	23,500	17,700	20,100	25,000
Business/management	8,500	16,000	15,100	14,300	22,300	25,300	17,200	27,800	33,100	22,500	26,100	36,600
Health	7,700	20,300	19,200	15,900	23,800	31,400	17,100	30,800	37,500	21,100	34,900	46,000
Other/undeclared	9,100	15,500	15,400	15,600	23,500	29,200	17,400	21,500	30,300	20,200	28,800	40,300
Doctoral field of study												
Humanities	‡	21,000	20,800	12,000	28,800	31,800	16,300	38,800	41,200	20,200	45,300	51,300
Social/behavioral sciences	10,600	23,800	25,500	16,600	44,500	51,000	19,100	48,400	55,000	20,300	52,000	59,000
Life and physical sciences	‡	14,400	13,600	15,200	21,900	25,500	15,700	26,400	29,200	19,400	35,800	35,900
Engineering/computer science/ mathematics	‡	‡	‡	15,600	18,700	23,300	16,300	23,500	25,800	17,300	39,200	38,600
Business/management	‡	‡	‡	12,800	24,500	25,800	14,500	34,600	38,500	‡	48,000	59,900
Health	‡	‡	‡	12,900	32,500	33,700	18,400	58,400	64,800	20,000	61,600	69,900
Other/undeclared	‡	‡	24,700	11,000	37,600	39,700	19,600	33,700	38,300	18,700	35,400	36,500

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

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

² Black includes African American, Hispanic includes Latino, and Other or Two or more races includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

³ Divorced, separated, and widowed students are included in the unmarried categories.

⁴ Students attending more than one institution were excluded.

NOTE: Unless specifically excluded, data include students in graduate programs other than master's, doctoral, and first-professional. Amount borrowed includes loans from all sources except PLUS loans for undergraduates. Graduate PLUS loans are included in 2007–08. Categories are mutually exclusive. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S6. Standard errors for table 6: Average cumulative amount borrowed by graduate students who borrowed for their undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing
Total	\$190	\$370	\$360	\$230	\$460	\$430	\$280	\$780	\$750	\$360	\$470	\$520
Degree program												
Master's degree	220	460	460	260	520	430	390	760	730	480	500	700
Doctoral degree	630	1,110	940	820	2,790	2,570	580	1,530	1,560	580	1,490	1,540
First-professional degree	320	900	1,010	750	1,570	1,870	800	2,170	2,450	710	1,720	2,000
Other graduate program	410	1,030	780	640	1,310	1,180	760	1,080	1,310	940	1,630	1,900
Master's degree												
Business administration (M.B.A.)	700	1,700	1,360	670	1,400	1,030	1,100	2,050	1,800	1,770	1,740	2,860
Education (any master's)	400	770	730	390	460	560	630	1,710	1,470	490	920	1,170
M.A., M.S., and any other master's degree	230	480	430	410	690	700	570	800	1,000	490	660	850
Doctoral degree												
Ph.D. except in education	660	1,350	1,330	1,120	2,750	2,370	530	1,410	1,230	820	2,130	2,040
Education (any doctorate)	†	†	†	1,420	2,400	2,320	730	2,230	2,000	1,210	2,090	2,230
Any other doctoral degree	†	4,180	2,870	1,100	5,430	5,340	1,610	3,810	4,290	1,150	2,640	2,960
First-professional degree												
Medicine (M.D.)	720	1,500	1,330	2,050	2,560	2,760	1,580	3,260	4,060	1,850	3,390	3,960
Other health science degree	620	2,630	2,610	1,360	3,490	3,140	2,480	5,020	5,060	1,850	3,550	3,900
Law (LL.B. or J.D.)	450	1,120	1,150	1,190	1,500	1,800	1,140	1,750	2,070	950	1,530	1,900
Theology (M.Div., M.H.L., B.D.)	†	†	†	2,330	4,750	3,020	2,780	3,080	3,940	3,110	3,200	3,650
Attendance intensity												
Full-time, full-year	230	560	660	420	810	880	490	1,330	1,360	520	820	970
Part-time or part-year	260	670	610	250	530	470	350	750	730	450	610	640
Sex												
Male	260	620	530	380	830	740	510	1,120	1,100	460	990	940
Female	230	430	440	270	560	510	380	980	950	520	540	660

See notes at end of table.

National Center for Education Statistics

Table S6. Standard errors for table 6: Average cumulative amount borrowed by graduate students who borrowed for their undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing	Borrowed as under-graduate only	Borrowed as grad-uate only	Total borrow-ing
Citizenship												
U.S. citizen	\$190	\$370	\$380	\$240	\$470	\$460	\$290	\$830	\$790	\$370	\$490	\$550
Resident alien	1,130	1,640	1,850	1,080	3,290	2,970	2,670	3,340	3,890	1,400	2,290	2,360
Foreign/international student	†	4,580	3,720	1,390	2,320	1,760	2,840	1,370	1,660	1,450	1,640	1,490
Age												
24 or younger	450	710	690	610	770	960	590	1,150	1,150	600	920	1,140
25–29	290	510	450	450	780	830	410	1,440	1,270	420	760	810
30–34	440	1,010	940	640	1,050	1,110	920	1,940	1,970	920	1,310	1,650
35–39	360	1,140	630	560	1,150	1,090	1,260	2,760	2,350	1,690	1,200	1,710
40 or older	410	1,140	840	330	1,000	820	760	1,470	1,440	860	1,420	1,320
Race/ethnicity												
White	180	420	360	290	510	530	330	870	760	460	680	750
Black	700	1,250	1,210	570	1,380	1,120	1,170	1,560	1,900	740	1,520	1,980
Hispanic	950	1,670	1,230	980	1,920	1,800	1,410	2,460	2,570	760	1,920	1,730
Asian/Pacific Islander	770	1,460	1,140	770	1,560	1,370	1,190	2,120	2,880	740	1,850	2,060
Other or Two or more races	2,360	3,360	2,750	1,470	3,330	2,870	1,430	3,240	3,260	2,150	2,580	3,890
Dependents and marital status												
No dependents, unmarried	240	410	490	330	590	610	450	1,040	1,050	350	690	740
No dependents, married	370	1,120	820	550	1,130	960	620	1,630	1,650	530	1,290	1,350
With dependents, unmarried	610	1,060	810	720	1,260	1,130	1,320	2,860	2,630	1,230	1,330	2,230
With dependents, married	320	860	600	310	1,090	760	460	990	880	1,060	1,110	1,190
Income (including spouse's)												
Lowest quartile	330	620	600	440	690	810	560	1,740	1,850	570	820	1,000
Second quartile	380	750	710	500	850	880	590	1,090	1,050	850	900	1,300
Third quartile	360	610	550	380	770	680	760	1,410	1,150	710	1,060	980
Highest quartile	400	780	650	340	1,050	680	560	1,220	1,040	490	1,110	1,150
Graduate institution type												
Public	230	610	440	300	560	440	330	660	580	380	630	590
Private nonprofit	340	670	700	410	870	870	480	1,600	1,650	340	740	700
For-profit	1,000	660	700	1,410	1,610	2,110	3,750	5,000	4,990	2,490	2,780	3,850

See notes at end of table.

National Center for Education Statistics

Table S6. Standard errors for table 6: Average cumulative amount borrowed by graduate students who borrowed for their undergraduate or graduate education, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing	Borrowed as under- graduate only	Borrowed as grad- uate only	Total borrow- ing
Master's field of study												
Humanities	\$590	\$1,130	\$1,250	\$990	\$1,240	\$1,660	\$1,360	\$1,580	\$2,110	\$1,110	\$1,500	\$1,680
Social/behavioral sciences	730	1,000	1,020	930	1,090	1,480	1,390	1,680	2,440	1,310	2,030	2,700
Life and physical sciences	810	2,350	2,020	1,010	1,940	1,970	1,890	2,770	2,970	1,770	2,160	2,420
Engineering/computer science/ mathematics	790	1,060	980	850	1,790	1,410	2,420	2,240	2,980	1,380	1,500	1,660
Business/management	550	1,160	1,040	550	1,200	950	850	1,620	1,420	1,520	1,400	2,360
Health	650	1,480	1,570	850	1,450	1,630	1,310	2,290	2,360	730	1,340	1,350
Other/undeclared	820	1,420	1,030	1,330	1,970	1,840	830	1,320	1,390	870	1,140	1,550
Doctoral field of study												
Humanities	†	2,300	2,060	960	1,790	2,120	1,230	2,370	2,140	3,230	5,210	6,910
Social/behavioral sciences	1,200	2,100	1,780	2,500	6,930	7,090	1,460	3,300	3,690	1,680	5,380	5,610
Life and physical sciences	†	1,820	2,030	1,080	1,400	1,550	970	2,050	2,060	1,520	3,020	2,360
Engineering/computer science/ mathematics	†	†	†	1,780	3,320	2,620	1,250	2,880	2,010	1,170	8,610	8,340
Business/management	†	†	†	1,760	4,350	3,590	2,300	5,990	6,530	†	4,320	9,340
Health	†	†	†	2,010	4,390	4,200	1,940	5,050	5,380	970	3,510	3,530
Other/undeclared	†	†	4,000	1,370	7,380	6,840	1,870	2,930	2,580	1,090	2,630	2,110

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 7. Percentage of graduate students who borrowed and received other types of financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08		
	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid
Total	45.7	24.5	29.8	49.4	31.7	18.9	57.8	25.2	17.1	58.0	27.2	14.8
Degree program												
Master's degree	49.2	21.2	29.5	53.8	29.6	16.6	60.8	22.6	16.5	62.1	26.3	11.6
Doctoral degree	22.2	15.1	62.8	31.0	27.0	42.0	39.2	25.5	35.3	42.4	21.0	36.6
First-professional degree	48.5	37.5	14.0	43.4	39.6	17.0	51.6	33.7	14.7	49.2	35.5	15.3
Other graduate program ¹	55.3	18.0	26.7	64.5	24.3	11.1	79.0	15.2 !	‡	75.3	20.0	4.7 !
Master's degree												
Business administration (M.B.A.)	46.0	30.4	23.6	53.4	35.2	11.4	51.3	35.3	13.3	60.1	33.5	6.4
Education (any master's)	71.1	12.6	16.3	71.2	20.4	8.4	69.7	19.6	10.7	72.3	20.7	7.0
M.A., M.S., and any other master's degree	45.8	21.0	33.2	46.7	31.7	21.6	59.6	19.6	20.8	56.3	27.1	16.6
Doctoral degree												
Ph.D. except in education	12.9	13.7	73.4	22.0	24.0	54.0	25.8	20.4	53.7	27.3	20.1	52.6
Education (any doctorate)	‡	‡	‡	60.8	21.7	17.5	60.5	20.7	18.8	50.3	23.5	26.1
Any other doctoral degree	25.0 !	17.9 !	57.1	33.1	38.8	28.1	44.8	32.1	23.1	52.5	20.6	26.9
First-professional degree												
Medicine (M.D.)	40.4	45.2	14.4	37.1	48.7	14.2	47.7	35.6	16.7	52.8	30.1	17.1
Other health science degree	48.1	34.8	17.0	39.5	37.4	23.1	50.3	30.5	19.2 !	48.5	41.0	10.6
Law (LL.B. or J.D.)	53.8	35.9	10.3	50.3	34.7	14.9	55.1	33.2	11.7	48.6	34.6	16.8
Theology (M.Div., M.H.L., B.D.)	‡	‡	‡	‡	‡	‡	41.1 !	47.3 !	‡	37.9	51.4	‡
Attendance intensity												
Full-time, full-year	38.7	28.4	33.0	39.9	34.7	25.4	52.1	27.7	20.1	51.9	27.1	21.0
Part-time or part-year	53.7	19.6	26.7	62.5	27.6	9.9	63.2	22.7	14.1	63.4	27.3	9.4
Sex												
Male	43.3	23.4	33.3	49.1	30.7	20.3	56.0	23.8	20.2	51.9	30.6	17.4
Female	47.7	25.4	26.8	49.7	32.5	17.8	59.0	26.2	14.9	61.6	25.2	13.2

See notes at end of table.

National Center for Education Statistics

Table 7. Percentage of graduate students who borrowed and received other types of financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08		
	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid
Citizenship												
U.S. citizen	47.0	25.1	27.9	49.5	31.7	18.8	58.0	25.2	16.8	58.1	27.1	14.9
Resident alien	36.4	21.4	42.2	50.3	32.8	16.9	59.6	26.0	14.5	57.3	32.8	9.8
Foreign/international student	‡	‡	‡	‡	‡	‡	31.9	23.6	44.5	57.9	24.7	17.3
Age												
24 or younger	45.2	24.7	30.1	38.9	36.8	24.3	50.6	25.6	23.8	54.0	27.5	18.4
25–29	42.1	26.0	31.9	50.4	31.3	18.3	55.6	25.9	18.5	54.3	27.4	18.3
30–34	42.3	22.7	35.0	49.1	32.9	18.0	57.8	26.5	15.7	63.0	23.5	13.5
35–39	51.3	23.8	24.9	57.3	27.2	15.6	57.6	29.4	13.1	66.7	25.4	7.9
40 or older	62.6	18.1	19.3	62.4	26.8	10.9	73.1	21.2	5.7	63.5	29.2	7.3
Race/ethnicity ²												
White	46.7	24.6	28.7	48.2	32.1	19.7	58.1	24.6	17.3	56.0	26.9	17.1
Black	52.2	26.3	21.5	61.5	26.0	12.5	63.5	21.1	15.4	68.9	23.3	7.9
Hispanic	40.1	22.3	37.7	45.7	33.6	20.6	51.7	26.3	22.0	48.4	33.9	17.7
Asian/Pacific Islander	43.5	31.1	25.4	48.7	35.6	15.7	51.8	34.5	13.7	59.3	30.4	10.3
Other or Two or more races	22.1 !	8.9	69.0	38.5	30.7	30.8	59.1	23.8	17.0	54.6	30.9	14.5
Dependents and marital status ³												
No dependents, unmarried	44.7	24.0	31.4	43.8	33.2	23.0	55.0	24.4	20.6	55.5	25.5	19.0
No dependents, married	42.7	27.7	29.7	55.2	29.9	14.9	58.3	26.1	15.5	55.8	31.7	12.5
With dependents, unmarried	49.7	22.9	27.4	59.6	28.0	12.4	61.5	29.8	8.6	68.6	24.2	7.1
With dependents, married	51.3	24.8	23.9	59.8	29.6	10.6	64.1	24.4	11.5	60.9	31.1	8.0
Income (including spouse's)												
Lowest quartile	44.1	26.5	29.3	38.6	35.8	25.7	50.4	24.4	25.2	53.2	24.0	22.8
Second quartile	42.1	20.1	37.8	58.8	24.5	16.7	57.4	25.8	16.8	61.4	24.7	13.9
Third quartile	51.9	25.4	22.8	56.5	33.0	10.5	63.4	25.1	11.5	60.2	31.6	8.2
Highest quartile	49.4	25.6	25.1	63.7	30.7	5.7	67.7	26.0	6.4	60.7	33.9	5.4
Graduate institution type ⁴												
Public	37.7	20.9	41.5	46.3	30.2	23.5	53.7	22.0	24.3	53.4	25.2	21.4
Private nonprofit	53.3	28.6	18.1	50.7	33.5	15.7	59.9	26.7	13.4	58.1	29.3	12.7
For-profit	70.3	24.1	‡	78.2	17.4	‡	68.2	31.3 !	‡	71.8	26.1	‡

See notes at end of table.

National Center for Education Statistics

Table 7. Percentage of graduate students who borrowed and received other types of financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08		
	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid
Master's field of study												
Humanities	50.8	33.5	15.7 !	33.3	32.7	34.0	50.5	25.0	24.5	47.3	32.4	20.3
Social/behavioral sciences	69.4	25.1	5.5 !	54.1	25.9	20.0	50.9	18.3 !	30.9	66.5	21.8	11.7
Life and physical sciences	76.1	19.8 !	‡	46.2	18.1	35.7	60.4	‡	32.5	42.8	15.9	41.3
Engineering/computer science/mathematics	‡	‡	‡	52.6	36.8	10.6 !	68.8	9.1 !	22.1 !	41.9	33.2	24.9
Business/management	61.7	33.5	4.9 !	54.7	32.7	12.6	55.5	32.0	12.4	62.4	31.5	6.1
Health	50.9	45.3	‡	52.0	38.7	9.3	61.8	23.9	14.2	52.4	37.2	10.5
Other/undeclared	61.2	32.8	‡	37.5	38.0	24.5	60.9	19.7	19.4	58.7	21.5	19.8
Doctoral field of study												
Humanities	‡	‡	‡	31.1	26.7	42.2	30.6	20.4	48.9	32.9	20.9	46.2
Social/behavioral sciences	39.8 !	57.7	‡	28.2	33.3	38.6	30.7	26.3 !	43.0	40.3	12.1	47.6
Life and physical sciences	‡	‡	‡	‡	22.3	72.1	‡	31.7 !	58.6	15.0 !	22.8	62.2
Engineering/computer science/mathematics	‡	‡	‡	16.7 !	‡	51.8	13.6 !	10.3 !	76.1	53.3 !	12.3 !	‡
Business/management	‡	‡	‡	‡	‡	‡	71.4	10.4 !	‡	68.6	‡	‡
Health	‡	‡	‡	‡	36.2	45.6 !	46.0	32.4	21.6	41.8	29.7	28.5
Other/undeclared	‡	‡	‡	50.5	‡	42.9	34.0 !	17.6	48.4	18.0	15.5 !	66.4

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

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

² Black includes African American, Hispanic includes Latino, and Other or Two or more races includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

³ Divorced, separated, and widowed students are included in the unmarried categories.

⁴ Students attending more than one institution were excluded.

NOTE: Grants include scholarships, fellowships, tuition waivers, and employer aid. Other financial aid includes work-study, institutional graduate teaching assistantships, job training, and federal veterans benefits. The sample is all graduate students who borrowed from any source, and categories are mutually exclusive. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Details may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S7. Standard errors for table 7: Percentage of graduate students who borrowed and received other types of financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08		
	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid
Total	1.55	1.66	1.90	1.34	1.17	0.94	1.53	1.33	1.00	1.30	1.23	0.61
Degree program												
Master's degree	2.16	1.93	2.31	1.87	1.43	1.45	2.30	1.99	1.42	1.71	1.62	0.58
Doctoral degree	4.59	3.31	5.45	2.63	3.83	3.57	2.78	2.49	2.49	3.19	2.03	2.87
First-professional degree	2.23	1.81	1.33	2.13	2.40	1.72	2.50	1.84	1.83	1.74	1.70	1.55
Other graduate program	4.84	3.90	4.90	4.55	4.64	2.59	6.12	5.20	†	4.15	3.79	1.92
Master's degree												
Business administration (M.B.A.)	4.79	6.04	4.27	3.47	3.21	2.28	5.80	5.80	3.42	6.24	6.07	1.17
Education (any master's)	4.47	3.23	3.02	2.56	2.36	1.51	3.75	3.34	2.12	2.23	1.93	0.94
M.A., M.S., and any other master's degree	2.70	2.36	2.87	2.41	1.89	2.04	2.77	2.26	1.95	1.97	1.74	1.15
Doctoral degree												
Ph.D. except in education	3.50	3.92	5.56	3.03	3.13	4.37	3.25	2.57	3.19	4.32	2.87	5.35
Education (any doctorate)	†	†	†	5.45	3.60	3.40	3.79	3.08	3.15	4.05	3.42	4.68
Any other doctoral degree	8.03	6.40	9.17	8.49	9.03	5.05	5.39	4.66	4.50	5.70	3.44	4.68
First-professional degree												
Medicine (M.D.)	4.59	5.29	2.46	4.29	4.63	3.26	3.37	3.11	2.74	3.98	3.96	3.92
Other health science degree	5.70	4.76	2.41	4.77	4.91	3.06	7.59	4.41	5.78	3.71	3.80	2.37
Law (LL.B. or J.D.)	3.28	2.62	1.58	3.27	3.07	3.04	3.19	2.77	1.83	2.34	2.01	1.97
Theology (M.Div., M.H.L., B.D.)	†	†	†	†	†	†	14.64	14.24	†	9.05	7.70	†
Attendance intensity												
Full-time, full-year	1.68	2.31	2.01	1.45	1.41	1.26	1.95	1.58	1.46	1.66	1.50	1.13
Part-time or part-year	2.63	2.15	2.78	1.90	1.63	0.96	2.38	2.08	1.25	1.73	1.69	0.61
Sex												
Male	1.88	1.61	2.26	1.78	1.53	1.30	2.23	1.85	1.53	2.12	2.17	0.92
Female	2.01	2.14	2.21	1.54	1.44	1.07	1.95	1.75	1.09	1.37	1.21	0.80

See notes at end of table.

National Center for Education Statistics

Table S7. Standard errors for table 7: Percentage of graduate students who borrowed and received other types of financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08		
	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid
Citizenship												
U.S. citizen	1.58	1.63	1.77	1.38	1.19	0.98	1.56	1.39	1.02	1.31	1.25	0.62
Resident alien	4.46	3.53	5.19	5.55	4.49	3.96	6.54	6.21	3.77	4.64	4.66	2.13
Foreign/international student	†	†	†	†	†	†	7.08	6.79	8.77	7.51	6.27	4.90
Age												
24 or younger	2.48	1.47	2.10	2.30	2.41	2.11	2.33	2.16	1.88	1.73	1.65	1.24
25–29	2.07	2.68	3.05	1.89	1.69	1.23	1.98	1.50	1.63	1.93	1.49	1.08
30–34	5.00	4.00	4.68	2.99	3.04	2.23	5.19	4.68	2.44	3.54	2.85	1.70
35–39	3.80	2.77	3.41	3.57	3.38	2.02	5.17	4.92	2.49	3.75	3.21	1.47
40 or older	3.66	1.70	3.52	3.12	2.69	1.71	4.70	4.46	1.32	3.73	4.07	1.28
Race/ethnicity												
White	1.79	1.72	1.78	1.52	1.21	1.07	1.66	1.27	1.18	1.59	1.40	0.86
Black	4.25	3.10	3.75	3.41	3.11	2.03	4.33	2.98	2.52	3.19	3.09	1.11
Hispanic	5.99	4.78	6.82	4.00	3.90	2.85	4.16	3.58	3.25	4.25	4.62	2.77
Asian/Pacific Islander	4.39	4.35	5.02	3.61	3.65	2.66	6.18	6.25	2.56	3.45	3.51	1.59
Other or Two or more races	7.00	2.53	8.16	5.61	5.70	5.16	5.79	4.54	3.69	6.39	5.73	3.32
Dependents and marital status												
No dependents, unmarried	1.46	1.89	2.23	1.63	1.55	1.30	1.61	1.35	1.34	1.19	0.98	0.94
No dependents, married	3.42	3.04	3.21	3.13	2.43	1.88	3.99	3.02	2.17	3.02	3.40	1.28
With dependents, unmarried	5.54	2.89	5.11	3.56	3.39	2.10	5.04	4.94	1.86	3.42	3.47	1.19
With dependents, married	3.45	2.88	2.48	3.03	2.61	1.30	3.98	3.50	2.53	3.67	3.46	0.96
Income (including spouse's)												
Lowest quartile	1.96	2.25	2.72	1.74	1.75	1.50	2.91	2.21	2.03	1.52	1.17	1.23
Second quartile	2.33	1.78	1.98	2.21	1.90	1.54	2.17	1.76	1.58	2.27	1.91	1.00
Third quartile	2.34	2.26	2.55	3.02	2.74	1.50	2.83	2.63	1.53	2.78	2.98	1.13
Highest quartile	4.50	5.07	3.23	4.32	3.94	1.63	4.45	4.22	1.61	3.56	3.80	0.91
Graduate institution type												
Public	1.86	2.36	2.65	1.71	1.32	1.31	1.55	1.17	1.31	1.73	1.41	1.12
Private nonprofit	2.50	2.37	2.47	2.14	1.83	1.46	2.69	2.20	1.76	1.30	1.16	0.98
For-profit	3.52	0.99	†	2.63	3.04	†	10.10	10.18	†	6.92	6.66	†

See notes at end of table.

National Center for Education Statistics

Table S7. Standard errors for table 7: Percentage of graduate students who borrowed and received other types of financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96			1999–2000			2003–04			2007–08		
	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid	Loans only	Loans and grants only	Loans and any other financial aid
Master's field of study												
Humanities	5.65	5.38	5.94	4.10	5.12	4.42	5.92	5.37	5.06	3.57	3.34	3.05
Social/behavioral sciences	6.10	5.00	2.46	4.29	3.50	3.41	7.78	5.53	7.80	3.97	3.89	2.12
Life and physical sciences	7.85	6.55	†	6.81	4.98	7.32	7.92	†	7.01	6.16	4.11	6.08
Engineering/computer science/mathematics	†	†	†	8.90	9.10	3.91	10.38	3.58	8.44	5.28	5.61	4.35
Business/management	5.13	4.99	1.73	3.02	2.91	1.88	5.11	4.96	2.96	4.88	4.78	0.93
Health	6.73	7.12	†	4.71	4.47	2.14	6.39	5.15	4.15	4.12	4.46	1.94
Other/undeclared	8.86	8.30	†	5.57	4.90	4.70	4.25	3.95	3.16	3.06	2.52	2.26
Doctoral field of study												
Humanities	†	†	†	4.97	5.13	6.25	5.33	4.41	5.54	7.74	4.79	7.41
Social/behavioral sciences	14.09	13.37	†	6.04	7.29	4.82	4.74	7.99	7.06	5.64	2.60	4.94
Life and physical sciences	†	†	†	†	5.41	5.88	†	9.57	8.61	4.93	4.93	5.75
Engineering/computer science/mathematics	†	†	†	7.58	†	13.87	4.27	4.25	6.09	22.54	5.83	†
Business/management	†	†	†	†	†	†	13.28	5.21	†	16.68	†	†
Health	†	†	†	†	9.13	15.68	6.05	4.43	5.99	4.36	5.60	5.87
Other/undeclared	†	†	†	9.74	†	8.74	10.39	4.41	9.21	3.93	5.13	5.96

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 8. Average ratio of loans to total aid for graduate students with any financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08
Total	42.0	42.2	48.5	50.4
Degree program				
Master's degree	39.1	41.0	48.2	52.5
Doctoral degree	22.9	20.2	25.6	28.2
First-professional degree	74.9	74.2	74.7	78.9
Other graduate program ¹	31.5	33.6	57.1	52.6
Master's degree				
Business administration (M.B.A.)	31.5	35.2	45.3	49.4
Education (any master's)	47.0	46.2	52.7	62.2
M.A., M.S., and any other master's degree	39.8	40.9	47.0	48.5
Doctoral degree				
Ph.D. except in education	17.9	15.4	13.3	13.8
Education (any doctorate)	34.1	35.8	34.6	47.8
Any other doctoral degree	26.1	26.9	54.3	55.3
First-professional degree				
Medicine (M.D.)	69.9	70.4	74.3	82.1
Other health science degree	81.8	77.6	80.1	81.5
Law (LL.B. or J.D.)	84.0	81.7	81.0	79.9
Theology (M.Div., M.H.L., B.D.)	‡	18.9	31.8	44.3
Attendance intensity				
Full-time, full-year	52.6	50.6	60.2	56.9
Part-time or part-year	32.2	35.1	41.1	46.1
Sex				
Male	38.6	39.8	44.4	43.0
Female	45.1	44.2	51.9	55.8
Citizenship				
U.S. citizen	43.6	45.9	52.3	54.5
Resident alien	39.7	48.6	47.1	44.7
Foreign/international student	‡	1.8	5.7	10.5
Age				
24 or younger	57.6	49.2	55.3	53.0
25–29	43.2	46.8	51.4	52.0
30–34	32.7	36.5	40.7	48.2
35–39	32.0	36.8	45.2	54.3
40 or older	31.4	32.9	42.5	45.4
Race/ethnicity ²				
White	42.5	42.2	48.0	49.1
Black	56.0	57.5	60.9	69.9
Hispanic	37.9	27.8	30.7	27.4
Asian/Pacific Islander	50.7	44.7	57.0	59.4
Other or Two or more races	10.9	35.8	56.3	52.0

See notes at end of table.

National Center for Education Statistics

Table 8. Average ratio of loans to total aid for graduate students with any financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08
Dependents and marital status ³				
No dependents, unmarried	47.7	47.3	53.1	53.9
No dependents, married	32.9	33.8	40.0	40.7
With dependents, unmarried	43.5	50.1	55.7	63.9
With dependents, married	31.2	33.3	41.8	43.6
Income (including spouse's)				
Lowest quartile	58.8	55.0	60.8	59.0
Second quartile	43.7	45.0	50.2	55.6
Third quartile	37.3	34.0	44.5	48.7
Highest quartile	24.6	22.1	35.1	33.6
Graduate institution type ⁴				
Public	35.8	35.9	40.5	41.8
Private nonprofit	48.9	48.5	53.8	53.0
For-profit	47.5	66.1	78.3	80.6
Master's field of study				
Humanities	39.6	41.2	44.9	42.6
Social/behavioral sciences	57.5	57.4	55.4	70.3
Life and physical sciences	24.1	24.3	43.8	37.2
Engineering/computer science/mathematics	14.9	47.1	28.7	19.9
Business/management	35.9	36.4	45.6	50.0
Health	52.3	53.9	63.7	59.3
Other/undeclared	42.0	39.7	54.3	57.1
Doctoral field of study				
Humanities	25.4	18.4	18.7	20.0
Social/behavioral sciences	28.6	38.2	32.8	41.4
Life and physical sciences	8.0 !	7.2	6.6	8.9
Engineering/computer science/mathematics	‡	4.0	5.2	13.0 !
Business/management	‡	14.5 !	38.6	45.8
Health	‡	21.3	53.2	58.3
Other/undeclared	28.2 !	27.4	13.8	8.4

! Interpret data with caution (estimates are unstable).

‡ Reporting standards not met.

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

² Black includes African American, Hispanic includes Latino, and Other or Two or more races includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

³ Divorced, separated, and widowed students are included in the unmarried categories.

⁴ Students attending more than one institution were excluded.

NOTE: Ratio of total loans to total aid received during academic year. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S8. Standard errors for table 8: Average ratio of loans to total aid for graduate students with any financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08
Total	0.95	0.52	1.08	0.62
Degree program				
Master's degree	1.21	0.80	1.47	0.85
Doctoral degree	2.78	2.68	1.39	1.64
First-professional degree	4.02	1.55	1.74	1.15
Other graduate program	3.00	2.51	6.20	4.15
Master's degree				
Business administration (M.B.A.)	2.75	1.96	3.34	2.58
Education (any master's)	4.36	1.94	2.52	2.18
M.A., M.S., and any other master's degree	1.96	1.05	1.87	1.35
Doctoral degree				
Ph.D. except in education	2.61	2.21	1.04	1.65
Education (any doctorate)	8.00	3.51	3.40	2.35
Any other doctoral degree	3.11	5.49	3.38	3.70
First-professional degree				
Medicine (M.D.)	3.18	2.92	2.79	2.23
Other health science degree	3.46	2.64	3.03	2.07
Law (LL.B. or J.D.)	1.74	1.79	1.75	1.38
Theology (M.Div., M.H.L., B.D.)	†	4.78	8.55	6.14
Attendance intensity				
Full-time, full-year	1.70	0.91	1.10	1.48
Part-time or part-year	1.05	0.78	1.34	0.83
Sex				
Male	1.51	0.98	1.70	1.14
Female	1.34	0.64	1.30	0.87
Citizenship				
U.S. citizen	1.00	0.59	0.99	0.58
Resident alien	4.62	4.00	4.79	4.59
Foreign/international student	†	0.51	1.02	1.69
Age				
24 or younger	1.83	1.27	1.63	1.39
25–29	1.43	1.04	1.25	1.12
30–34	2.25	1.88	3.72	2.84
35–39	3.35	2.05	3.69	2.41
40 or older	1.74	1.99	3.17	1.91
Race/ethnicity				
White	1.07	0.73	1.09	0.80
Black	2.99	2.68	2.79	2.25
Hispanic	4.13	1.80	2.35	1.47
Asian/Pacific Islander	8.87	2.42	4.08	2.09
Other or Two or more races	2.84	2.52	4.34	3.36

See notes at end of table.

National Center for Education Statistics

Table S8. Standard errors for table 8: Average ratio of loans to total aid for graduate students with any financial aid, by selected enrollment and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment and student characteristics	1995–96	1999–2000	2003–04	2007–08
Dependents and marital status				
No dependents, unmarried	0.94	0.82	1.15	0.98
No dependents, married	2.09	1.40	2.27	1.94
With dependents, unmarried	3.16	2.44	3.43	2.69
With dependents, married	1.97	1.33	2.80	1.46
Income (including spouse's)				
Lowest quartile	1.85	1.01	1.87	1.16
Second quartile	1.79	1.27	1.43	1.72
Third quartile	2.29	1.30	1.83	1.42
Highest quartile	1.53	1.42	2.45	1.23
Graduate institution type				
Public	1.04	0.84	1.15	0.95
Private nonprofit	2.25	0.95	1.42	0.65
For-profit	7.61	7.90	4.92	3.07
Master's field of study				
Humanities	5.88	3.02	3.96	2.73
Social/behavioral sciences	3.23	2.86	4.18	2.89
Life and physical sciences	5.90	3.08	6.39	3.87
Engineering/computer science/mathematics	2.74	2.74	7.64	2.14
Business/management	2.80	2.08	2.74	2.25
Health	3.82	3.18	4.37	2.38
Other/undeclared	7.70	3.36	3.25	2.61
Doctoral field of study				
Humanities	3.69	1.86	2.08	3.40
Social/behavioral sciences	3.80	7.79	4.45	5.19
Life and physical sciences	2.86	0.94	1.28	1.17
Engineering/computer science/mathematics	†	0.78	0.80	6.42
Business/management	†	4.42	10.82	10.95
Health	†	4.16	3.22	3.29
Other/undeclared	9.05	4.45	2.86	1.03

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 9. Percentage of graduate students who did not borrow, who borrowed Stafford loans at less than and at the annual maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$20,500)
Total	74.4	18.5	7.1	70.9	20.7	8.3	62.6	23.6	13.8	61.1	24.6	14.3
Degree program												
Master's degree	76.4	18.9	4.7	72.9	21.9	5.2	64.2	26.7	9.1	60.6	29.1	10.4
Doctoral degree	79.0	18.2	2.8	78.8	16.3	4.9 !	74.2	16.1	9.7	70.7	15.0	14.3
First-professional degree	34.0	34.9	31.1	29.5	31.8	38.7	30.6	21.0	48.4	23.6	19.7	56.8
Other graduate program ¹	89.6	8.0	2.3	86.3	12.5	1.3	70.7	27.8	1.6 !	74.4	21.8	3.8
Master's degree												
Business administration (M.B.A.)	81.2	14.0	4.8	76.7	16.5	6.7	62.5	22.9	14.6	57.9	29.9	12.2
Education (any master's)	79.7	18.3	2.0	76.9	20.6	2.5	66.4	27.6	6.0	60.5	33.4	6.1
M.A., M.S., and any other master's degree	73.7	20.7	5.6	69.2	24.7	6.1	63.4	27.5	9.0	61.6	26.1	12.3
Doctoral degree												
Ph.D. except in education	80.7	16.9	2.4 !	79.5	17.4	3.1 !	81.8	14.4	3.8	81.1	13.3	5.6
Education (any doctorate)	84.3	14.3	‡	79.8	14.3	5.9	75.3	15.4	9.3	64.2	21.4	14.4
Any other doctoral degree	76.8	19.9	3.3 !	76.0	14.7	9.4 !	55.0	20.8	24.2	50.3	15.2	34.5
First-professional degree												
Medicine (M.D.)	32.3	40.8	26.8	32.0	33.3	34.7	29.4	19.0	51.5	25.4	14.0	60.6
Other health science degree	26.4	40.0	33.6	26.9	36.6	36.4	27.3	23.3	49.4	20.5	29.3	50.2
Law (LL.B. or J.D.)	25.9	35.0	39.1	20.0	31.1	48.9	22.7	20.3	57.1	20.3	17.2	62.5
Theology (M.Div., M.H.L., B.D.)	93.9	‡	#	88.2	11.1 !	‡	70.3	23.1	6.6 !	57.0	31.3	11.7 !
Attendance intensity												
Full-time, full-year	52.4	30.2	17.4	49.5	31.4	19.1	43.6	25.5	31.0	44.8	25.6	29.6
Part-time or part-year	84.8	12.8	2.4	81.8	15.4	2.9	71.7	22.7	5.6	69.5	24.0	6.4
Sex												
Male	75.4	16.5	8.0	70.5	20.6	8.9	62.9	23.3	13.8	65.3	20.4	14.3
Female	73.5	20.3	6.2	71.3	20.9	7.8	62.3	23.8	13.9	58.3	27.4	14.3
Citizenship												
U.S. citizen	73.4	19.2	7.3	68.1	22.8	9.1	59.3	26.0	14.8	57.1	27.1	15.8
Resident alien	71.6	20.8	7.6	65.1	23.4	11.5	61.8	17.5	20.7	65.1	21.9	13.0
Foreign/international student	100.0	#	#	100.0	#	#	99.8	‡	#	100.0	#	#

See notes at end of table.

National Center for Education Statistics

Table 9. Percentage of graduate students who did not borrow, who borrowed Stafford loans at less than and at the annual maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$20,500)
Age												
24 or younger	55.5	30.1	14.4	57.7	29.7	12.6	52.0	26.1	21.9	56.1	24.4	19.5
25–29	70.0	21.2	8.8	64.4	24.4	11.2	56.9	26.6	16.4	55.5	25.6	18.9
30–34	80.6	15.2	4.2	76.7	16.9	6.4	69.0	23.4	7.7	63.6	27.3	9.1
35–39	83.5	12.9	3.6	77.6	18.0	4.4	67.8	18.9	13.3	62.8	27.8	9.4
40 or older	87.5	10.2	2.4	83.8	12.6	3.6	74.0	19.2	6.9	71.4	20.1	8.5
Race/ethnicity ²												
White	74.3	18.4	7.3	71.0	20.6	8.4	64.0	22.7	13.3	62.4	23.9	13.7
Black	62.8	28.4	8.8	58.6	30.2	11.2	46.4	34.5	19.1	41.2	38.2	20.6
Hispanic	77.6	16.5	5.9	81.5	11.9	6.5	77.3	11.8	10.9	80.5	11.0	8.5
Asian/Pacific Islander	66.2	25.0	8.8	69.7	23.8	6.5	53.1	31.1	15.8	52.6	29.6	17.7
Other or Two or more races	94.0	4.8	1.2	72.0	20.6	7.4	52.2	32.6	15.2	60.9	23.3	15.8
Dependents and marital status ³												
No dependents, unmarried	67.0	23.0	10.0	62.1	26.2	11.7	54.8	26.1	19.0	56.0	25.1	18.9
No dependents, married	82.8	12.6	4.6	81.2	13.5	5.3	71.4	19.5	9.1	69.2	20.0	10.8
With dependents, unmarried	77.5	18.5	4.0	70.1	23.1	6.8	60.5	28.3	11.2	50.5	36.0	13.5
With dependents, married	83.4	13.0	3.5	80.5	14.8	4.7	71.9	19.9	8.2	70.2	22.3	7.5
Income (including spouse's)												
Lowest quartile	51.6	33.7	14.7	46.6	36.6	16.7	47.0	29.0	24.0	50.4	27.1	22.4
Second quartile	71.0	21.4	7.6	69.6	22.2	8.2	56.3	29.6	14.1	53.1	31.4	15.6
Third quartile	79.3	14.9	5.7	80.1	15.3	4.6	67.1	23.4	9.5	65.2	24.7	10.1
Highest quartile	88.7	8.8	2.5	90.0	7.1	2.9	79.2	12.6	8.1	78.0	14.6	7.4
Graduate institution type ⁴												
Public	78.1	18.4	3.4	76.5	20.0	3.4	69.4	23.2	7.4	68.8	22.7	8.5
Private nonprofit	69.8	18.1	12.1	64.2	20.7	15.1	58.0	21.8	20.3	58.4	22.1	19.4
For-profit	73.0	23.3 !	3.7 !	52.0	29.6	18.4 !	24.5	47.3	28.2	26.5	47.4	26.1

See notes at end of table.

National Center for Education Statistics

Table 9. Percentage of graduate students who did not borrow, who borrowed Stafford loans at less than and at the annual maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$20,500)
Master's field of study												
Humanities	69.9	23.3	6.9	65.8	29.8	4.4	62.8	27.7	9.5 !	65.6	22.9	11.5
Social/behavioral sciences	59.5	29.4	11.1	49.3	40.1	10.6	56.0	33.1	11.0	44.9	34.7	20.4
Life and physical sciences	75.9	21.0	3.1 !	79.9	16.9	3.2 !	62.4	29.4	8.2 !	65.3	28.0	6.7
Engineering/computer science/mathematics	89.6	8.9	1.5 !	90.1	7.9	±	78.6	19.7 !	±	88.2	8.1	3.7
Business/management	78.5	16.4	5.1	75.5	18.0	6.5	62.7	24.0	13.3	59.8	29.3	10.9
Health	64.9	25.3	9.8	59.8	30.2	9.9	56.5	26.0	17.5	51.5	30.7	17.8
Other/undeclared	76.5	20.3	3.2 !	72.1	23.3	4.6	58.4	33.3	8.4	52.7	33.3	14.0
Doctoral field of study												
Humanities	71.5	25.1	±	80.8	17.8	1.4 !	80.7	16.1	3.1	76.2	17.0	6.8 !
Social/behavioral sciences	69.7	25.6	4.7 !	58.5	27.7	13.8 !	64.1	24.5	11.5	54.0	22.2	23.8
Life and physical sciences	89.3	10.1 !	±	84.9	14.4	±	86.1	11.3	2.6 !	87.4	10.1	2.5 !
Engineering/computer science/mathematics	92.4	7.6 !	#	92.8	6.7 !	±	92.9	5.7	1.3 !	84.5	6.4	±
Business/management	62.2	33.5 !	4.4 !	87.1	11.7 !	±	71.7	±	9.7 !	61.2	15.1 !	23.7 !
Health	±	±	±	77.8	16.6	±	52.3	20.5	27.2	47.5	19.3	33.2
Other/undeclared	76.1	16.0 !	7.9 !	77.9	12.4	9.7	82.5	14.5	3.0 !	84.5	14.5	1.0 !

Rounds to zero.

! Interpret data with caution (estimates are unstable).

± Reporting standards not met.

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

² Black includes African American, Hispanic includes Latino, and Other or Two or more races includes American Indian and Alaska Native and respondents having origins in a race/ethnicity not listed.

Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

³ Divorced, separated, and widowed students are included in the unmarried categories.

⁴ Students attending more than one institution were excluded.

NOTE: Estimates in this table include both subsidized and unsubsidized Stafford loans, and the loan limit shown is for both types of loans for the academic year. Borrowing the maximum means borrowing the maximum for both types of loans. If a student borrowed only the maximum subsidized loan, he or she would not be considered to have borrowed the maximum. The annual limit for students in certain health professions was \$38,500 until July 1, 2007, when it was raised to \$40,500. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Detail may not sum totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S9. Standard errors for table 9: Percentage of graduate students who did not borrow, who borrowed Stafford loans at less than and at the annual maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$20,500)
Total	0.15	0.29	0.23	0.31	0.35	0.32	1.07	0.85	0.63	0.21	0.38	0.28
Degree program												
Master's degree	0.79	0.60	0.40	0.56	0.53	0.44	1.40	1.16	0.83	0.47	0.59	0.51
Doctoral degree	1.84	1.50	0.71	1.92	0.83	1.65	1.38	1.33	0.85	1.45	0.84	1.42
First-professional degree	2.91	2.09	1.95	1.66	1.43	1.41	1.76	1.37	2.14	1.92	1.34	1.81
Other graduate program	0.95	0.77	0.41	1.09	1.01	0.33	4.84	4.93	0.50	2.98	2.74	0.83
Master's degree												
Business administration (M.B.A.)	2.05	1.56	0.97	1.55	1.16	1.07	3.35	2.57	2.49	2.21	2.59	2.03
Education (any master's)	2.15	2.04	0.42	1.28	1.25	0.41	1.77	1.60	0.96	1.68	1.73	0.65
M.A., M.S., and any other master's degree	1.21	1.06	0.53	0.84	0.77	0.59	1.77	1.63	1.15	1.06	1.01	0.89
Doctoral degree												
Ph.D. except in education	2.08	1.71	0.87	1.70	0.98	1.28	1.16	1.14	0.63	1.58	0.77	1.40
Education (any doctorate)	4.23	4.03	†	2.04	1.70	0.97	2.37	1.89	1.27	2.93	2.48	2.37
Any other doctoral degree	2.92	2.96	1.25	4.54	1.88	3.81	3.77	3.82	2.82	3.42	2.00	3.79
First-professional degree												
Medicine (M.D.)	3.19	4.12	2.87	2.96	2.66	3.11	3.18	2.56	3.57	3.02	2.18	3.12
Other health science degree	3.56	3.92	5.07	2.95	2.94	4.57	3.48	3.05	5.24	2.81	2.80	3.45
Law (LL.B. or J.D.)	2.68	3.87	2.81	1.87	2.69	2.52	2.08	2.07	2.51	2.06	1.82	2.50
Theology (M.Div., M.H.L., B.D.)	24.66	†	†	4.42	4.18	†	5.41	5.43	3.24	7.35	6.92	3.67
Attendance intensity												
Full-time,full-year	1.35	1.16	0.90	0.80	0.85	0.83	1.24	1.23	1.14	1.24	1.08	1.00
Part-time or part-year	0.59	0.52	0.28	0.47	0.45	0.27	1.02	1.06	0.48	0.56	0.58	0.34
Sex												
Male	0.66	0.75	0.47	0.73	0.78	0.54	1.49	1.42	0.95	0.92	0.92	0.65
Female	0.67	0.73	0.32	0.51	0.56	0.46	1.29	1.04	0.80	0.64	0.67	0.48
Citizenship												
U.S. citizen	0.20	0.30	0.25	0.42	0.41	0.37	1.05	0.90	0.65	0.27	0.44	0.33
Resident alien	3.02	2.33	1.47	3.24	2.54	1.79	3.83	2.49	3.49	3.13	2.75	1.67
Foreign/international student	#	†	†	#	†	†	0.15	†	†	#	†	†

See notes at end of table.

National Center for Education Statistics

Table S9. Standard errors for table 9: Percentage of graduate students who did not borrow, who borrowed Stafford loans at less than and at the annual maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$20,500)
Age												
24 or younger	1.63	1.77	1.14	1.33	1.25	0.77	1.73	1.63	1.48	1.36	1.17	1.30
25–29	0.95	0.83	0.43	0.79	0.88	0.73	1.25	1.27	0.97	1.06	0.89	0.80
30–34	1.39	1.32	0.56	1.29	1.26	0.78	3.31	2.95	1.43	2.15	2.35	0.78
35–39	1.64	1.40	0.54	1.58	1.42	0.62	2.95	2.47	2.70	2.42	2.69	1.14
40 or older	0.78	0.74	0.32	1.07	0.93	0.46	2.46	2.46	1.19	1.79	1.70	1.03
Race/ethnicity												
White	0.41	0.42	0.32	0.53	0.43	0.38	1.04	0.96	0.68	0.51	0.56	0.50
Black	2.58	2.30	0.95	2.25	2.01	1.20	2.81	3.19	1.95	2.36	3.01	2.23
Hispanic	2.92	2.58	0.77	1.27	1.03	0.81	2.20	1.42	1.77	1.19	1.24	0.80
Asian/Pacific Islander	4.18	3.65	1.61	2.24	2.06	1.07	4.38	3.92	2.68	2.18	2.35	1.68
Other or Two or more races	1.18	1.14	0.29	2.35	2.16	1.38	4.56	4.24	3.16	3.52	3.02	2.51
Dependents and marital status												
No dependents, unmarried	0.72	0.61	0.43	0.68	0.60	0.45	1.15	1.01	1.13	0.75	0.78	0.58
No dependents, married	1.18	0.92	0.64	0.81	0.81	0.42	1.92	1.94	0.87	1.48	1.27	0.88
With dependents, unmarried	1.65	1.55	0.46	1.65	1.50	0.82	3.05	3.04	1.96	3.20	3.06	1.97
With dependents, married	1.06	1.05	0.46	0.86	0.75	0.48	2.41	2.27	1.01	1.38	1.37	0.64
Income (including spouse's)												
Lowest quartile	1.38	1.32	0.83	0.98	0.96	0.62	1.79	1.89	1.52	1.13	1.05	0.78
Second quartile	1.33	1.19	0.64	0.94	0.87	0.72	1.50	1.32	1.09	1.60	1.67	1.00
Third quartile	1.05	0.98	0.41	0.82	0.80	0.45	1.50	1.46	1.01	1.30	1.29	0.93
Highest quartile	0.87	0.74	0.26	0.75	0.59	0.36	2.03	2.05	1.05	1.17	0.90	0.93
Graduate institution type												
Public	0.38	0.62	0.44	0.36	0.41	0.25	1.01	1.07	0.47	0.34	0.46	0.45
Private nonprofit	0.60	0.59	0.42	0.64	0.78	0.80	1.22	1.20	1.41	0.26	0.67	0.53
For-profit	6.09	7.28	1.40	8.26	4.31	7.49	7.03	9.86	7.79	1.62	4.10	4.18

See notes at end of table.

National Center for Education Statistics

Table S9. Standard errors for table 9: Percentage of graduate students who did not borrow, who borrowed Stafford loans at less than and at the annual maximum amount, by selected enrollment characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Enrollment characteristics	1995–96			1999–2000			2003–04			2007–08		
	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$18,500)	None	Less than maximum	Maximum (\$20,500)
Master's field of study												
Humanities	3.72	3.47	1.56	2.69	2.40	1.20	4.00	3.35	2.91	2.29	1.87	1.61
Social/behavioral sciences	3.33	3.06	2.09	2.96	2.55	1.70	4.21	3.93	2.70	3.17	2.76	3.37
Life and physical sciences	4.97	4.49	1.35	2.63	2.40	1.22	5.56	5.08	2.94	3.58	3.40	1.44
Engineering/computer science/ mathematics	2.16	2.12	0.54	1.73	1.05	†	6.67	6.58	†	1.70	1.50	0.80
Business/management	2.16	1.61	1.09	1.70	1.29	1.07	2.65	2.31	2.09	1.95	2.19	1.61
Health	4.06	3.20	2.60	2.52	2.47	1.70	3.84	4.50	3.63	3.12	2.59	3.10
Other/undeclared	3.69	3.28	1.18	2.56	2.62	0.91	2.98	2.78	1.76	2.41	2.15	1.67
Doctoral field of study												
Humanities	4.03	4.25	†	2.52	2.45	0.53	2.17	2.01	0.89	3.20	1.86	2.69
Social/behavioral sciences	4.43	3.48	1.99	5.98	2.67	6.59	3.42	4.03	2.73	4.87	3.00	4.58
Life and physical sciences	3.24	3.32	†	1.75	1.76	†	2.13	2.29	1.24	1.71	1.44	0.88
Engineering/computer science/ mathematics	3.11	3.11	†	2.20	2.20	†	1.33	1.15	0.51	5.88	1.04	†
Business/management	16.27	14.59	1.94	3.74	3.82	†	10.30	†	3.31	10.25	6.36	11.63
Health	†	†	†	3.72	3.53	†	3.24	2.63	3.17	3.36	2.47	3.07
Other/undeclared	5.66	4.98	3.62	3.55	2.55	2.76	2.65	2.50	1.09	1.90	1.83	0.38

† Not applicable.

Rounds to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

Glossary

All of the variables that were used in these tables are described in this glossary. The variables were taken directly from the 1996, 2000, 2004, and 2008 National Postsecondary Student Aid Study (NPSAS) Data Analysis System (DAS). The DAS is a web-based application that allows users to create tables with estimates and standard errors from the NPSAS data and other surveys (see the Data Analysis System section for a more detailed description), and it can be accessed at <http://www.nces.ed.gov/das/>. In the glossary, the items are listed in alphabetical order by the variable label. The name of each variable appears to the right of the variable label.

LABEL

VARIABLE NAME

Age

AGE (NPSAS:1996, 2000, 2004, 2008)

Student's age as of December 31 of the academic survey year.

- 24 or younger
- 25–29
- 30–34
- 35–39
- 40 or older

Aid package by type of aid

AIDTYPE (NPSAS:2000, 2004, 2008)

AIDPACK (NPSAS:1996)

Type of aid package a student received during the survey year. For students with any aid, this variable indicates combinations of aid from grants, loans, and other types of aid.

- | | |
|---------------------------|--|
| Grant only | Student received grant aid only. Grants include scholarships, fellowships, tuition waivers, and employer aid. |
| Grants and loans only | Student received grant and loan aid only. |
| Loans only | Student received loans only. |
| Other combinations of aid | Student received any other combinations of aid. Other combinations might include state aid or employer aid, for example. |
| Unaided | Student did not receive any type of financial aid. |

Attendance intensity

ATTNSTAT (NPSAS:1996, 2000, 2004, 2008)

Based on the number of months that students were enrolled full time or part time at all institutions attended during the survey year. Full-year is defined as enrollment for 9 or more months during the academic year. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month. Full-time is usually defined as 12 or more credit hours.

- | | |
|------------------------|---|
| Full-time, full-year | Student was enrolled full time for at least 9 months during the academic year. Additional months enrolled could be part time. For example, a student who was enrolled full time during the fall and spring semesters and part time in the summer would be considered a full-time student. |
| Part-time or part-year | Student was not enrolled full time for at least 9 months during the academic year. |

Citizenship**CITIZEN2 (NPSAS:1996, 2000, 2004, 2008)**

Student's citizenship status and financial aid eligibility. Variable was constructed from data reported on the Free Application for Federal Student Aid (FAFSA). When a FASFA was not available, data provided by the student or institution were used.

U.S. citizen	Student was a U.S. citizen or U.S. national in the academic year.
Resident alien	Student was not a U.S. citizen in the academic year but was eligible for federal financial aid (sometimes referred to as a "permanent resident").
Foreign/international student	Student was not a U.S. citizen and was ineligible for federal financial aid in the academic year (includes those holding student or exchange visitor visas; sometimes referred to as a nonresident alien).

Degree program**GRADDEG (NPSAS:1996, 2000, 2004, 2008)**

Type of degree the student was seeking during his or her last term during the survey year.

Master's degree	Student was seeking a master's degree.
Doctoral degree	Student was seeking a doctoral degree.
First-professional degree	Student was seeking one of the following degrees: Chiropractic (D.C. or D.C.M.), Pharmacy (Pharm.D.), Dentistry (D.D.S. or D.M.D.), Podiatry (Pod.D. or D.P.), Medicine (M.D.), Veterinary Medicine (D.V.M.), Optometry (O.D.), Law (L.L.B. or J.D.), Osteopathic Medicine (D.O.), or Theology (M.Div., M.H.L., or B.D.).
Other graduate program	Student was enrolled in a program or course at the post-baccalaureate level that does not lead to a graduate or first-professional degree or was enrolled in a post-baccalaureate certificate program (including teacher education programs).

Dependents and marital status**DEPEND5B (NPSAS:1996, 2000, 2004, 2008)**

Student's marital status and whether or not the student had dependents.

No dependents, unmarried	Student was single or separated and had no dependents (includes those who were widowed or divorced).
--------------------------	--

Dependents and marital status—continued **DEPEND5B (NPSAS:1996, 2000, 2004, 2008)**

No dependents, married Student was married and had no dependents (a spouse is not considered a dependent).

With dependents,
unmarried Student was single or separated and had dependents (includes those who were widowed or divorced).

With dependents,
married Student was married and had dependents (a spouse is not considered a dependent).

Ever borrowed **BORAMT3 (NPSAS:1996, 2000, 2004, 2008)**

The total amount the student borrowed from all sources (including family and friends) for undergraduate and graduate education through June of the survey year.

Ever borrowed, graduate **BORAMT2 (NPSAS:1996, 2000, 2004, 2008)**

The total amount the student borrowed from all sources (including family and friends) for graduate education through June of the survey year.

Ever borrowed, undergraduate **BORAMT1 (NPSAS:1996, 2000, 2004, 2008)**

The total amount the student borrowed from all sources (including family and friends) for undergraduate education through June of the survey year.

Federal loans **TFEDLN (NPSAS:1996, 2000, 2004, 2008)**

Total amount of all federal loans received during the survey year. Includes Perkins loans, Stafford loans, Graduate PLUS loans, and federal loans through the Public Health Service.

Graduate and first-professional program type **GRADPGM (NPSAS:2004, 2008)**
GRADPGM2 (NPSAS:2000)
MASTERS, FRSTPROF, DOCTOR (NPSAS:1996)

Student's specific graduate or first-professional degree program.

Master's degree/program

Business Administration Business Administration (M.B.A.)

Education (any master's) M.Ed., M.A.T., or any other master's degree and education as the field of study

M.A., M.S., and any other
master's degree Master of Arts (M.A.) in any field except education, Master of Science (M.S.) in any field except education, and any other master's degree such as M.S.W. (Master of Social Work), M.P.A. (Master of Public Administration), and M.F.A. (Master of Fine Arts)

Graduate and first-professional program type—continued**GRADPGM (NPSAS:2004, 2008)****GRADPGM2 (NPSAS:2000)****MASTERS, FRSTPROF, DOCTOR (NPSAS:1996)****Doctoral degree/program**

Ph.D. except in education	Ph.D. in any field except education
Education (any doctorate)	Ed.D. or any other doctoral degree and education as the field of study
Any other doctoral degree	Examples include D.B.A. (Doctor of Business Administration), D.F.A. (Doctor of Fine Arts), and D.P.A. (Doctor of Public Administration)

First-professional degree

Medicine (M.D.)	Medicine (M.D.)
Other health science degree	Includes chiropractic (D.C. or D.C.M.), dentistry (D.D.S. or D.M.D.), optometry (O.D.), osteopathic medicine (D.O.), pharmacy (Pharm.D.), podiatry (Pod.D. or D.P.M.), and veterinary medicine (D.V.M.)
Law (L.L.B. or J.D.)	Law (L.L.B. or J.D.)
Theology (M.Div., M.H.L., B.D.)	Theology (M.Div., M.H.L., B.D.)

Graduate field of study**MAJORSGR (NPSAS:2004, 2008)****MAJORS4 (NPSAS:1996, 2000)**

Student's field of study during the survey year. This variable was grouped differently in the tables for master's degree and doctoral degree students. See "Other/undeclared" for explanation.

Humanities	Area and ethnic studies, English, foreign language, liberal studies, philosophy, theology, art, music, fine and performing arts.
Social/behavioral sciences	Psychology, social work, anthropology, economics, political science, history, sociology.
Life and physical sciences	Biological sciences, physical sciences, natural resources, forestry, geography, environmental science.
Engineering/computer science/mathematics	Engineering, computer and information sciences, mathematics.
Education	Elementary/secondary education, other education.

Graduate field of study—continued**MAJORSGR (NPSAS:2004, 2008)****MAJORS4 (NPSAS:1996, 2000)**

Business/management	Accounting, finance, business, marketing, public administration.
Health	Medicine, dentistry, veterinary medicine, nursing, public health, other health fields.
Other/undeclared	This category includes not in a degree program, in law, and in other fields not listed above.

Income (including spouse's)**INDEPINC (NPSAS:2000, 2008)****PCTINDEP (NPSAS:1996, 2004)**

Indicates income percentiles for independent students in the survey year. Equal to the proportion of the sample of independent students who had an income equal to or lower than that of the sample student.

1996 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–10,536
Low middle 25 percent	\$10,537–25,000
High middle 25 percent	\$25,001–46,289
Highest 25 percent	\$46,290 and above

2000 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–14,994
Low middle 25 percent	\$14,995–35,000
High middle 25 percent	\$35,001–65,926
Highest 25 percent	\$65,927 and above

2004 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–15,265
Low middle 25 percent	\$15,266–33,784
High middle 25 percent	\$33,785–64,981
Highest 25 percent	\$64,982 and above

2008 cut points for graduate student income quartiles:

Lowest 25 percent	\$0–16,455
Low middle 25 percent	\$16,456–40,205
High middle 25 percent	\$40,206–74,000
Highest 25 percent	\$74,001 and above

Institution type**AIDCTRL (NPSAS:1996, 2000, 2004, 2008)**

Control of the NPSAS sample institution attended during the survey year for students who attended only one institution.

- Public
- Private nonprofit
- For-profit
- Attended more than one institution

Race/ethnicity

RACE (NPSAS:2004, 2008)

RACE2 (NPSAS:1996, 2000)

Student's race/ethnicity with Hispanic/Latino origin as a separate category as reported by the student. Based on the Census race categories, the categories exclude Hispanic origin unless specified. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one racial background were asked to choose one category, whereas in subsequent studies respondents could choose to identify themselves as multiracial.

White	A person having origins in any of the original peoples of Europe, North Africa, or the Middle East.
Black	A person having origins in any of the black racial groups of Africa.
Hispanic	A person of Mexican, Puerto Rican, Cuban, Central or South American, or other Spanish culture or origin, regardless of race.
Asian/Pacific Islander	Asian includes respondents who reported having origins in any of the peoples of the Far East, Southeast Asia, and the Indian sub-continent. This includes people from China, Japan, Korea, India, and Vietnam. Pacific Islander includes respondents with origins in Hawaii or other islands in the Pacific Ocean.
Other or Two or more races	Includes American Indians, Alaska Natives, respondents reporting two or more races, and those reporting having origins in a race not listed above.

Ratio of loans to total aid

LOANPCT (NPSAS:1996, 2000, 2004, 2008)

For all aided students, the percentage of total aid that was made up of loans expressed as a percentage.

Sex

GENDER (NPSAS:1996, 2000, 2004, 2008)

Male
Female

Stafford loans

STAFFAMT (NPSAS:1996, 2000, 2004, 2008)

Stafford loans are a specific type of loan aid, and the federal government provides this form of aid. This variable includes the amount of Stafford loans taken out during the academic year. This includes all subsidized and unsubsidized Stafford loans received through the Direct Loan program or Federal Family Education Loan (FFEL) program at all institutions that the student attended during the academic year. Students with financial need may obtain subsidized Stafford loans, in which the federal government pays the interest on the loan until the student begins repayment. Students without financial need may obtain unsubsidized Stafford loans,

Stafford loans—continued

STAFFAMT (NPSAS:1996, 2000, 2004, 2008)

on which they owe interest from the date of the loan. Under the Direct Loan program, the federal government makes loans directly to students through their institutions, and under the FFEL program, private lenders make the loans. The terms of the loans are the same regardless of the source of funds. The Stafford loan program was formerly known as the Guaranteed Student Loan (GSL) program.

Stafford total maximum

STAFCT2 (NPSAS:2000, 2004, 2008)

STAFCT2 (NPSAS:1996)

Classifies the total Stafford loan amount (subsidized and unsubsidized combined) received during the academic year into categories based on the maximum loan limits (\$18,500 for graduate and first-professional students).

None

Less than maximum

Maximum (\$18,500)

Total loans

TOTLOAN (NPSAS:1996, 2000, 2004, 2008)

Total loans received during the academic year. This includes all loans through federal, state, or institutional programs. 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.

Total student budget

BUDGETA1 (NPSAS:1996, 2004, 2008)

BUDGETA2 (NPSAS:2000)

Total educational expenses of the student at the NPSAS institution during the academic year. Students attending more than one institution are not included. The total student budget includes tuition and fees (TUITION2) as well as all other nontuition 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 student budget is based on information 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 for the need analysis that determines the student's eligibility for financial aid.

Tuition and fees

TUITION2 (NPSAS:1996, 2000, 2004, 2008)

Actual amount of tuition charged the student for the terms attended as reported by the institution. If tuition amounts were not reported, they were estimated based on the average per credit or per term charges for other students at the institution by their class level, degree program, and attendance status. Students who attended more than one institution were excluded.