

WEB TABLES

U.S. DEPARTMENT OF EDUCATION
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Trends in Student Financing of Undergraduate Education: Selected Years, 1995–96 to 2007–08

From 1995–96 to 2007–08, the number of undergraduates in the United States grew from about 16.7 million to 21 million (Horn and Berkold 1998; Wei et al. 2009). In 2007–08, two-thirds of all undergraduates received some type of financial aid, including grants, loans, work-study, or some combination of these types of aid. These Web Tables provide information on undergraduate financing during the 1995–96, 1999–2000, 2003–04, and 2007–08 academic years. Estimates are presented for all undergraduates and for undergraduates who attended public 2- and 4-year, private nonprofit, and for-profit institutions by student and enrollment characteristics. The tables are grouped into three sections.

Section 1 presents trends in the average undergraduate price of attendance and tuition and fees, by selected student characteristics.

- Table 1.1 shows average price of attendance for all undergraduates and those attending full-time, full-year.
- Table 1.2 displays average tuition and fees for all undergraduates and those attending full-time, full-year.

Section 2 shows trends in undergraduate financial aid. The tables display the percentages of undergraduates receiving each of the major types of financial aid and the average amounts received, by selected student and institutional characteristics.

- Tables 2.1 A–D show the percentage of undergraduates who received any financial aid, any grants, any loans, and any work-study along with average aid amounts.
- Tables 2.2 A–D display the percentage of undergraduates who re-

ceived any federal financial aid, federal grants, federal loans, and federal campus-based aid along with the corresponding average federal aid amounts.

- Table 2.3 displays the percentage of undergraduates who received any state financial aid along with the average amounts.
- Table 2.4 shows the percentage of undergraduates who received institutional aid along with the average amounts.

Section 3 presents the net price of college by institution type, student's out-of-pocket price, expected family contribution (EFC), financial need, and remaining financial need after all financial aid, by selected student and institutional characteristics.

- Table 3.1 shows average net price (price of attendance minus all grants) for all undergraduates and

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for those attending full-time for a full academic year.

- Table 3.2 presents average out-of-pocket net price (price of attendance minus all financial aid) for all undergraduates and those attending full-time, full-year.
- Table 3.3 displays the average federal expected family contribution (EFC). The EFC is calculated during federal need analysis and is a measure of how much a family can be expected to contribute toward financing a student's postsecondary education, based upon their income, assets, and other related factors.
- Table 3.4 displays the percentage of undergraduates who had financial need, defined as the total price of attendance minus the EFC, along with average amounts for those with need.
- Table 3.5 shows the percentage of undergraduates who had remaining financial need, after accounting for all financial aid, and the average amount of such need.

RELATED NCES REPORTS

2007–08 National Postsecondary Student Aid Study (NPSAS:08): Student Financial Aid Estimates for 2007–08: First Look (NCES 2009-166).

Web Tables—Undergraduate Financial Aid Estimates by Type of Institution in 2007–08 (NCES 2009-201).

Web Tables—Student Financing of Undergraduate Education: 2007–08 (NCES 2010-162).

2003–04 National Postsecondary Student Aid Study (NPSAS:04): Undergraduate Financial Aid Estimates for 12 States: 2003–04 (NCES 2006-158).

2003–04 National Postsecondary Student Aid Study (NPSAS:04) Undergraduate Financial Aid Estimates for 2003–04 by Type of Institution (NCES 2005-163).

2003–04 National Postsecondary Student Aid Study (NPSAS:04): Student Financial Aid Estimates for 2003–04 (NCES 2005-158).

National Postsecondary Student Aid Study: Student Financial Aid Estimates for 1999–2000 (NCES 2001-209).

NPSAS: Student Financial Aid Estimates for 1995–96 (NCES 97-570).

National Postsecondary Student Aid Study, 1995–96: Student Financial Aid Estimates for Federal Aid Recipients, 1995–96 (NCES 97-937).

DATA

All data in these Web Tables are from the 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 students are selected from these institutions during the second stage. The NPSAS:08 target population consisted of all eligible students enrolled at any time between July 1, 2007, and June 30, 2008 at Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Target populations for earlier NPSAS administrations were defined in the same way. Approximately 114,000 undergraduates were study respondents in NPSAS:08, 111,000 were in NPSAS:04, 57,000 in NPSAS:2000, and 47,000 in NPSAS:96.

The estimates in these tables reflect reweighted data for the NPSAS:96, NPSAS:2000, and NPSAS:04 surveys. The data for those years were reweighted so that they could be compared with NPSAS:08 data.¹

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,² 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

of its functions. For a description of all the options available, users should access the DAS at <http://nces.ed.gov/dasolv2>.

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REFERENCES

- Horn, L., and Berkold, J. (1998). *Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1995–96* (NCES 98-084). National Center for Education Statistics, U.S. Department of Education. Washington, DC.
- Wei, C., Berkner, L., He, S., and Lew, S. (2009). *2007–08 National Postsecondary Student Aid Study (NPSAS:08): Student Financial Aid Estimates for 2007–08: First Look* (NCES 2009-166). National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education. Washington, DC.

ENDNOTES

¹ 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 adjusted in 2009 to sum to the total Stafford loan net disbursements, making them comparable to NPSAS:08. Data for the years published in these tables will differ from data in previous NCES publications on graduate borrowing of Stafford loans due to this reweighting. The 1989–90 and 1992–93 NPSAS surveys did not use Stafford loan totals (either gross or net commitments) in their weighting procedures, and, therefore, the estimates did not need to be reweighted.

² 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.

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² Out-of-pocket net price is total price of attendance minus all financial aid.

³ Financial need is total price of attendance minus the expected family contribution (EFC).

⁴ Remaining financial need is total price of attendance minus the EFC minus all financial aid.

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Table 1.1. Average price of attendance for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$7,500	\$9,200	\$11,100	\$14,000	\$12,400	\$14,600	\$17,100	\$22,400
Type of institution ¹								
Public 2-year	3,800	4,900	6,100	7,000	7,100	9,000	10,400	12,600
Public 4-year	8,700	10,100	12,200	15,200	10,800	12,500	15,100	18,900
Private nonprofit 4-year	15,100	18,600	22,000	28,200	19,700	23,600	28,200	35,500
For-profit ²	10,400	14,200	14,400	20,600	14,300	18,100	20,200	28,600
Sex								
Male	7,600	9,200	11,400	14,000	12,200	14,700	17,200	22,400
Female	7,400	9,200	10,900	14,000	12,500	14,600	16,900	22,300
Race/ethnicity ³								
White	7,500	9,400	11,500	14,400	12,500	15,100	17,300	22,700
Black	7,000	8,500	10,300	13,200	11,700	13,400	16,400	22,000
Hispanic	6,700	8,100	9,800	12,400	10,500	12,400	15,600	20,000
Asian/Pacific Islander	9,500	10,000	12,100	14,900	14,800	15,500	18,500	23,700
American Indian	6,800	7,600	8,800	12,100	11,500	13,600	14,600	19,100
Other or Two or more races	10,800	10,000	11,400	14,800	13,700	15,200	17,100	22,800
Age								
18 or younger	10,000	11,300	13,700	17,100	12,500	14,800	17,300	21,700
19–23	9,100	11,100	13,000	16,100	12,600	15,000	17,500	22,500
24–29	6,100	7,700	9,200	11,600	11,900	13,400	15,900	21,900
30–39	5,100	6,500	8,200	11,000	11,600	13,100	15,500	23,500
40 or older	4,200	5,200	7,200	9,300	11,100	12,800	15,300	23,000
Dependency/marital status ⁴								
Dependent	9,500	11,500	13,700	16,700	12,600	15,100	17,600	22,400
Independent	5,500	6,900	8,500	11,000	11,600	13,300	15,600	22,200
Unmarried with no dependents	5,900	7,300	9,200	11,100	12,100	13,700	16,300	21,700
Married with no dependents	4,900	5,900	7,800	10,500	11,200	13,300	15,800	22,500
Unmarried with dependents	5,600	7,600	8,800	11,700	11,100	13,100	15,000	22,100
Married with dependents	5,200	6,500	7,800	10,400	11,500	13,100	15,300	23,000

See notes at end of table.

National Center for Education Statistics

Table 1.1. Average price of attendance for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income ⁵								
Lowest 25 percent	\$8,500	\$10,200	\$12,200	\$14,200	\$11,600	\$13,100	\$16,000	\$19,700
Lower middle 25 percent	8,800	11,000	12,700	14,900	11,900	14,400	16,500	20,900
Upper middle 25 percent	9,300	11,900	13,900	17,200	12,400	15,500	17,600	22,500
Highest 25 percent	11,300	13,300	16,000	20,800	14,400	17,200	20,100	25,900
Independent student family income ⁵								
Lowest 25 percent	7,000	9,000	9,700	12,700	11,500	13,200	15,400	20,900
Lower middle 25 percent	5,800	7,700	9,000	11,500	11,400	13,100	15,600	21,700
Upper middle 25 percent	4,900	6,000	8,200	10,600	11,800	13,600	15,900	23,200
Highest 25 percent	4,400	5,200	7,100	9,300	11,700	14,100	16,000	25,400

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

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

⁵ See glossary for income cutpoints used for each survey year.

NOTE: Price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. This table excludes students attending more than one institution. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

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Table S1.1. Standard errors for table 1.1: Average price of attendance for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$110	\$60	\$100	\$70	\$220	\$110	\$180	\$110
Type of institution								
Public 2-year	110	70	80	70	260	120	170	110
Public 4-year	100	70	100	100	110	100	110	80
Private nonprofit 4-year	500	210	420	250	470	240	420	270
For-profit	300	370	330	470	280	380	460	360
Sex								
Male	120	90	130	100	240	150	200	160
Female	130	70	100	90	270	140	190	130
Race/ethnicity								
White	130	80	150	110	240	140	200	130
Black	180	180	220	200	400	340	310	270
Hispanic	250	170	170	250	520	340	330	370
Asian/Pacific Islander	410	220	250	300	640	400	300	400
American Indian	720	440	400	910	800	1,130	940	1,320
Other or Two or more races	620	250	230	380	940	440	350	570
Age								
18 or younger	210	200	210	230	350	250	250	210
19–23	170	80	120	90	250	130	190	130
24–29	110	90	90	140	230	170	220	240
30–39	150	90	100	160	310	230	240	390
40 or older	110	90	120	200	360	410	330	440
Dependency/marital status								
Dependent	180	90	130	90	270	130	190	130
Independent	90	60	80	110	200	150	190	220
Unmarried with no dependents	110	110	100	130	190	190	240	240
Married with no dependents	200	100	120	230	280	280	240	410
Unmarried with dependents	160	100	120	190	340	220	350	320
Married with dependents	130	90	110	160	370	240	190	380

See notes at end of table.

National Center for Education Statistics

Table S1.1. Standard errors for table 1.1: Average price of attendance for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income								
Lowest 25 percent	\$230	\$160	\$160	\$170	\$330	\$200	\$280	\$180
Lower middle 25 percent	200	150	140	160	310	210	200	200
Upper middle 25 percent	220	140	170	230	290	180	200	230
Highest 25 percent	290	180	280	190	370	210	260	240
Independent student family income								
Lowest 25 percent	150	120	120	200	250	170	240	240
Lower middle 25 percent	180	110	110	140	220	210	230	260
Upper middle 25 percent	140	80	120	180	380	260	300	390
Highest 25 percent	160	80	100	180	470	430	260	470

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

National Center for Education Statistics

Table 1.2. Average tuition and fees for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$2,900	\$3,400	\$4,500	\$5,800	\$5,600	\$6,400	\$7,700	\$10,300
Type of institution ¹								
Public 2-year	600	700	1,000	1,200	1,300	1,500	2,000	2,400
Public 4-year	2,800	3,100	4,200	5,500	3,700	4,200	5,400	7,100
Private nonprofit 4-year	9,400	11,100	13,700	17,800	12,800	15,000	18,400	23,400
For-profit ²	5,200	6,500	7,300	10,200	6,900	8,900	10,600	11,900
Sex								
Male	2,900	3,400	4,700	5,800	5,400	6,500	7,800	10,500
Female	2,800	3,400	4,300	5,800	5,700	6,400	7,500	10,200
Race/ethnicity ³								
White	2,900	3,600	4,700	6,200	5,700	6,900	8,000	10,900
Black	2,500	2,800	3,900	5,100	4,900	5,300	6,900	9,100
Hispanic	2,100	2,500	3,500	4,500	4,000	4,500	6,200	8,100
Asian/Pacific Islander	4,200	3,800	5,000	6,500	7,500	6,900	8,600	11,600
American Indian	2,000	2,200	2,700	4,400	4,000	5,100	5,200	8,000
Other or Two or more races	4,900	3,900	4,500	6,000	6,600	7,000	7,500	10,400
Age								
18 or younger	4,500	4,900	6,200	7,900	6,100	7,000	8,200	10,600
19–23	3,900	4,600	5,700	7,300	5,900	7,000	8,200	10,900
24–29	1,800	2,200	3,100	4,100	4,100	4,500	6,000	8,400
30–39	1,500	1,600	2,500	3,500	3,900	3,900	5,400	8,000
40 or older	1,100	1,200	2,000	2,600	3,400	3,800	5,400	7,200
Dependency/marital status ⁴								
Dependent	4,200	4,900	6,200	7,700	6,100	7,100	8,300	11,100
Independent	1,600	1,900	2,700	3,700	4,000	4,400	5,700	8,000
Unmarried with no dependents	1,900	2,100	3,200	4,000	4,600	5,000	6,400	8,600
Married with no dependents	1,300	1,500	2,300	3,200	3,600	4,100	5,700	8,000
Unmarried with dependents	1,600	2,200	2,900	3,900	3,500	4,400	5,400	7,600
Married with dependents	1,500	1,600	2,300	3,200	3,700	3,900	5,200	7,600

See notes at end of table.

National Center for Education Statistics

Table 1.2. Average tuition and fees for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income ⁵								
Lowest 25 percent	\$3,500	\$3,900	\$5,100	\$6,000	\$5,300	\$5,600	\$7,100	\$8,800
Lower middle 25 percent	3,700	4,500	5,500	6,500	5,500	6,500	7,600	10,000
Upper middle 25 percent	4,000	5,200	6,200	8,000	5,900	7,400	8,300	11,100
Highest 25 percent	5,500	6,300	8,000	10,600	7,500	8,800	10,400	13,900
Independent student family income ⁵								
Lowest 25 percent	2,300	2,800	3,300	4,700	4,100	4,500	5,700	7,900
Lower middle 25 percent	1,600	2,200	3,000	4,000	3,800	4,400	5,700	7,900
Upper middle 25 percent	1,300	1,500	2,500	3,300	3,900	4,200	5,800	8,000
Highest 25 percent	1,200	1,300	2,000	2,600	3,900	4,600	5,700	8,300

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

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

⁵ See glossary for income cutpoints used for each survey year.

NOTE: This table excludes students attending more than one institution. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S1.2. Standard errors for table 1.2: Average tuition and fees for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$80	\$40	\$70	\$70	\$190	\$90	\$150	\$110
Type of institution								
Public 2-year	40	20	30	20	70	50	60	30
Public 4-year	70	50	70	80	90	70	100	60
Private nonprofit 4-year	450	190	390	250	410	230	420	290
For-profit	190	270	230	500	330	300	390	570
Sex								
Male	90	60	100	80	210	140	180	140
Female	100	50	70	90	240	110	150	130
Race/ethnicity								
White	100	60	100	90	220	130	180	130
Black	100	120	140	180	270	220	250	250
Hispanic	170	90	110	170	310	230	250	250
Asian/Pacific Islander	290	140	180	230	550	330	280	380
American Indian	280	310	270	690	630	990	760	1,270
Other or Two or more races	610	160	160	290	990	360	310	560
Age								
18 or younger	170	150	150	170	280	210	220	190
19–23	130	60	90	70	230	110	160	120
24–29	50	50	50	130	160	130	200	230
30–39	70	40	50	120	190	170	180	310
40 or older	50	40	60	150	210	270	250	370
Dependency/marital status								
Dependent	150	70	100	70	240	120	170	110
Independent	40	30	40	110	120	110	140	200
Unmarried with no dependents	60	70	70	100	160	170	220	240
Married with no dependents	60	50	60	140	160	210	210	250
Unmarried with dependents	70	50	70	180	240	170	240	300
Married with dependents	60	30	50	120	190	140	150	330

See notes at end of table.

National Center for Education Statistics

Table S1.2. Standard errors for table 1.2: Average tuition and fees for all undergraduate students, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income								
Lowest 25 percent	\$150	\$100	\$130	\$130	\$260	\$160	\$250	\$160
Lower middle 25 percent	150	110	110	110	250	180	170	170
Upper middle 25 percent	180	100	130	170	280	160	180	220
Highest 25 percent	240	150	200	160	340	200	230	220
Independent student family income								
Lowest 25 percent	80	70	70	160	180	120	210	210
Lower middle 25 percent	50	60	70	130	130	150	180	300
Upper middle 25 percent	40	40	60	130	210	170	230	330
Highest 25 percent	60	30	50	100	220	380	210	270

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

National Center for Education Statistics

Table 2.1-A. Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	50.0	\$4,800	55.0	\$6,000	62.7	\$7,000	65.6	\$9,100
Type of institution ¹								
Public 2-year	32.0	1,700	36.6	2,200	45.7	2,900	47.6	3,400
Public 4-year	56.7	5,100	62.6	6,000	69.2	7,400	71.3	9,400
Private nonprofit 4-year	72.0	9,100	77.0	11,500	83.4	12,800	84.7	17,400
For-profit ²	82.1	4,800	88.0	6,800	90.6	8,000	96.3	10,800
More than one institution	75.0	4,100	66.3	6,200	62.8	6,600	68.9	9,000
Attendance status ³								
Full-time, full-year	68.6	6,900	72.2	8,300	75.5	9,700	79.5	12,700
Full-time, part-year	57.0	3,700	64.3	4,700	67.6	5,700	71.0	7,500
Part-time, full-year	44.8	3,300	47.4	4,200	59.1	4,900	61.2	6,200
Part-time, part-year	26.9	1,800	31.5	2,100	40.8	2,900	44.3	3,800
Sex								
Male	47.1	5,000	52.2	6,100	60.1	7,300	61.4	9,300
Female	52.3	4,700	57.2	6,000	64.7	6,900	68.8	9,000
Race/ethnicity ⁴								
White	47.2	4,900	52.9	6,300	60.8	7,200	63.5	9,400
Black	64.7	4,600	69.3	5,600	75.6	6,800	76.2	9,000
Hispanic	54.6	4,100	57.9	5,100	63.0	6,300	69.0	7,900
Asian/Pacific Islander	43.3	6,200	44.0	6,900	50.8	7,800	54.3	9,400
American Indian	59.8	4,500	57.8	5,200	66.6	5,900	70.8	7,200
Other or Two or more races	57.6	5,200	52.5	6,300	63.5	7,400	67.6	10,100
Age								
18 or younger	59.0	6,000	63.3	7,200	66.9	8,600	70.9	10,600
19–23	53.2	5,600	58.2	7,000	63.8	8,100	66.1	10,400
24–29	48.6	4,200	54.6	5,200	65.6	6,100	66.3	7,800
30–39	46.9	3,300	50.2	4,200	61.8	5,200	66.4	6,900
40 or older	36.7	2,800	41.2	3,200	52.2	4,400	56.2	5,800
Dependency/marital status ⁵								
Dependent	51.6	5,900	59.1	7,300	64.0	8,500	66.5	10,800
Independent	48.5	3,700	50.9	4,500	61.5	5,500	64.6	7,100
Unmarried with no dependents	44.7	4,400	48.9	5,300	60.4	6,300	62.5	7,900
Married with no dependents	35.9	3,100	35.5	3,800	49.9	4,500	56.4	6,600
Unmarried with dependents	59.8	3,500	59.6	4,600	71.6	5,600	72.2	7,100
Married with dependents	51.5	3,400	53.7	3,900	58.8	4,800	63.0	6,400

See notes at end of table.

National Center for Education Statistics

Table 2.1-A. Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	68.4	\$5,800	74.7	\$6,900	78.8	\$8,400	79.9	\$10,200
Lower middle 25 percent	55.9	6,100	60.0	7,300	65.8	8,200	66.6	10,700
Upper middle 25 percent	46.3	5,900	54.6	7,800	59.3	8,700	63.1	11,100
Highest 25 percent	35.5	6,000	46.9	7,500	51.0	9,000	55.8	11,600
Independent student family income ⁶								
Lowest 25 percent	69.6	4,600	72.0	5,800	70.3	6,600	74.3	8,400
Lower middle 25 percent	51.5	3,800	57.5	4,700	71.9	5,800	70.0	7,400
Upper middle 25 percent	40.6	3,100	42.0	3,700	60.0	4,900	63.8	6,600
Highest 25 percent	32.2	2,400	33.1	2,600	42.7	3,800	50.0	5,500

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. Aid excludes federal education tax benefits but includes federal Parent PLUS loans, veterans benefits, and job training funds. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.1-A. Standard errors for table 2.1-A: Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.67	\$100	0.46	\$60	0.64	\$60	1.20	\$150
Type of institution								
Public 2-year	1.68	90	0.93	60	1.10	70	2.42	100
Public 4-year	0.57	70	0.44	70	0.76	70	0.73	60
Private nonprofit 4-year	1.56	350	0.81	210	0.77	370	0.97	260
For-profit	1.28	160	0.85	260	0.38	200	0.25	170
More than one institution	1.78	100	1.27	120	1.34	130	2.05	370
Attendance status								
Full-time, full-year	0.85	160	0.58	100	0.56	100	0.37	120
Full-time, part-year	1.24	130	1.23	160	0.97	130	1.52	220
Part-time, full-year	1.00	90	0.87	100	0.82	70	1.24	110
Part-time, part-year	0.95	80	0.86	60	1.13	70	2.51	70
Sex								
Male	0.91	120	0.65	100	0.89	90	1.38	160
Female	0.81	120	0.55	60	0.56	60	1.04	150
Race/ethnicity								
White	0.76	120	0.49	90	0.99	90	1.32	130
Black	2.11	160	1.41	240	0.84	160	1.56	180
Hispanic	2.36	260	1.62	180	0.95	130	0.76	270
Asian/Pacific Islander	1.73	390	1.79	320	1.52	200	1.87	330
American Indian	5.07	420	4.08	390	3.57	370	2.92	670
Other or Two or more races	6.14	870	2.30	300	1.29	210	1.44	270
Age								
18 or younger	0.98	190	1.02	200	1.34	150	0.99	250
19–23	0.76	140	0.59	80	0.68	90	1.08	140
24–29	1.50	100	1.09	90	0.72	90	1.60	190
30–39	1.69	100	1.00	100	1.01	80	1.82	150
40 or older	1.79	130	1.25	140	1.07	100	1.48	130
Dependency/marital status								
Dependent	0.88	160	0.58	90	0.75	90	1.06	150
Independent	0.96	60	0.74	70	0.68	50	1.42	140
Unmarried with no dependents	1.54	120	0.98	100	0.85	100	1.63	170
Married with no dependents	1.74	160	1.22	150	1.01	110	1.30	200
Unmarried with dependents	1.93	100	1.05	80	0.89	100	2.16	180
Married with dependents	1.46	90	1.10	100	1.09	80	1.09	170

See notes at end of table.

National Center for Education Statistics

Table S2.1-A. Standard errors for table 2.1-A: Percentage of undergraduates receiving any aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	0.95	\$210	0.64	\$150	0.57	\$140	1.01	\$230
Lower middle 25 percent	1.69	190	0.89	170	0.81	130	1.65	230
Upper middle 25 percent	1.41	210	1.04	190	1.14	140	0.88	160
Highest 25 percent	1.27	200	0.95	150	1.23	160	1.01	170
Independent student family income								
Lowest 25 percent	1.30	120	0.75	100	0.84	110	1.29	230
Lower middle 25 percent	1.87	90	1.09	90	0.76	90	1.85	180
Upper middle 25 percent	1.57	130	1.06	120	1.09	80	1.86	150
Highest 25 percent	1.24	130	1.11	120	0.92	110	1.04	110

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

National Center for Education Statistics

Table 2.1-B. Percentage of undergraduates receiving grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	39.4	\$2,700	44.5	\$3,500	51.0	\$4,000	51.7	\$4,900
Type of institution ¹								
Public 2-year	27.4	1,300	32.2	1,600	39.5	2,200	39.6	2,200
Public 4-year	40.9	2,600	46.6	3,200	52.6	4,000	52.9	5,200
Private nonprofit 4-year	61.6	5,600	67.4	7,100	74.1	7,700	73.6	10,200
For-profit ²	57.6	1,900	61.9	2,600	69.1	3,200	70.4	3,200
More than one institution	54.1	1,900	50.7	3,500	46.8	3,500	51.3	4,400
Attendance status ³								
Full-time, full-year	54.9	4,000	59.0	5,000	62.6	5,600	64.4	7,100
Full-time, part-year	43.2	1,800	50.6	2,400	50.9	2,900	53.3	3,400
Part-time, full-year	35.2	1,700	38.3	2,300	49.2	2,700	48.7	2,900
Part-time, part-year	21.3	900	25.2	1,100	32.6	1,600	33.3	1,700
Sex								
Male	36.2	2,800	40.4	3,500	46.8	4,100	46.7	5,000
Female	41.8	2,700	47.6	3,500	54.1	3,900	55.5	4,800
Race/ethnicity ⁴								
White	35.6	2,700	41.5	3,600	48.1	4,000	48.2	5,000
Black	54.4	2,600	58.6	3,100	64.9	3,800	63.5	4,400
Hispanic	48.0	2,400	49.9	3,000	53.8	3,800	58.1	4,300
Asian/Pacific Islander	35.9	4,200	37.5	4,500	41.3	5,200	43.8	6,200
American Indian	48.7	3,000	50.7	3,400	58.8	3,600	60.4	4,300
Other or Two or more races	48.5	3,400	43.3	4,100	51.9	4,100	53.5	5,700
Age								
18 or younger	48.9	3,900	55.0	4,700	58.4	5,300	60.2	6,600
19–23	40.8	3,300	45.9	4,300	50.7	4,800	51.0	6,000
24–29	38.5	1,900	43.8	2,400	52.9	3,000	52.0	3,200
30–39	38.2	1,700	41.6	2,100	51.4	2,600	53.0	2,900
40 or older	28.7	1,600	33.9	1,700	43.2	2,400	45.0	2,700
Dependency/marital status ⁵								
Dependent	39.3	3,700	46.6	4,600	51.0	5,200	51.4	6,400
Independent	39.4	1,800	42.4	2,300	51.1	2,800	52.0	3,100
Unmarried with no dependents	32.6	1,900	38.0	2,400	46.8	3,000	47.1	3,400
Married with no dependents	25.6	1,600	25.6	1,900	36.3	2,400	38.7	3,000
Unmarried with dependents	55.7	1,900	54.8	2,600	66.7	3,100	66.3	3,200
Married with dependents	42.6	1,700	45.0	2,000	48.3	2,500	49.1	2,800

See notes at end of table.

National Center for Education Statistics

Table 2.1-B. Percentage of undergraduates receiving grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	64.1	\$3,700	71.4	\$4,400	75.1	\$5,500	74.7	\$6,500
Lower middle 25 percent	43.6	3,600	48.0	4,500	52.9	4,700	51.9	6,000
Upper middle 25 percent	28.5	3,600	36.1	5,000	40.3	5,000	41.6	6,400
Highest 25 percent	20.6	3,600	30.6	4,900	34.1	5,300	36.8	6,800
Independent student family income ⁶								
Lowest 25 percent	63.7	2,300	67.6	3,000	66.0	3,600	67.9	3,900
Lower middle 25 percent	39.7	1,800	46.8	2,300	60.2	2,800	57.5	3,100
Upper middle 25 percent	31.7	1,400	31.4	1,600	46.8	2,300	49.2	2,500
Highest 25 percent	22.5	1,300	24.8	1,400	29.9	2,000	32.8	2,400

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. Grant aid includes grants, scholarships, and tuition waivers. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.1-B. Standard errors for table 2.1-B: Percentage of undergraduates receiving grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.61	\$80	0.47	\$50	0.55	\$60	0.96	\$80
Type of institution								
Public 2-year	1.56	60	0.87	40	0.95	30	1.99	60
Public 4-year	0.71	50	0.48	40	0.77	40	0.59	50
Private nonprofit 4-year	1.73	280	1.11	170	1.28	290	0.93	170
For-profit	0.82	80	1.17	70	0.85	80	0.91	50
More than one institution	2.36	70	1.16	90	1.03	80	1.66	150
Attendance status								
Full-time, full-year	0.93	140	0.58	80	0.51	110	0.38	70
Full-time, part-year	1.21	80	1.15	80	1.09	80	1.24	120
Part-time, full-year	0.78	50	0.81	60	0.81	40	1.15	50
Part-time, part-year	0.84	50	0.72	30	0.88	40	1.96	40
Sex								
Male	0.82	100	0.62	80	0.73	70	1.16	90
Female	0.72	100	0.56	40	0.54	60	0.78	90
Race/ethnicity								
White	0.72	90	0.47	60	0.84	70	0.95	70
Black	2.26	120	1.66	120	0.86	90	1.31	120
Hispanic	2.21	150	1.44	90	0.93	80	0.99	140
Asian/Pacific Islander	1.61	340	1.59	260	1.45	150	1.43	220
American Indian	6.47	340	3.74	270	3.51	300	3.12	470
Other or Two or more races	6.55	590	2.18	240	1.46	140	1.34	230
Age								
18 or younger	1.31	150	1.03	150	1.26	110	1.15	150
19–23	0.71	120	0.60	60	0.59	90	0.97	100
24–29	1.30	50	0.97	50	0.72	40	1.10	70
30–39	1.29	50	1.02	60	0.93	40	1.48	60
40 or older	1.39	100	1.18	60	0.97	60	1.09	70
Dependency/marital status								
Dependent	0.84	140	0.57	70	0.64	90	0.94	110
Independent	0.84	40	0.71	30	0.61	30	1.06	60
Unmarried with no dependents	1.15	70	1.06	60	0.75	60	1.16	100
Married with no dependents	1.56	120	1.05	90	1.01	70	0.89	100
Unmarried with dependents	1.96	50	1.06	50	0.86	50	1.93	70
Married with dependents	1.44	50	1.08	50	1.07	40	1.04	60

See notes at end of table.

National Center for Education Statistics

Table S2.1-B. Standard errors for table 2.1-B: Percentage of undergraduates receiving grant aid and average grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	0.95	\$150	0.63	\$90	0.61	\$100	1.08	\$140
Lower middle 25 percent	1.40	180	0.88	150	0.77	120	1.41	150
Upper middle 25 percent	1.41	190	0.97	180	0.92	130	0.81	160
Highest 25 percent	1.24	170	0.84	130	1.03	160	0.78	130
Independent student family income								
Lowest 25 percent	1.25	60	0.78	50	0.87	50	1.12	100
Lower middle 25 percent	1.54	60	1.08	50	0.70	50	1.49	100
Upper middle 25 percent	1.48	60	0.98	60	1.07	40	1.40	60
Highest 25 percent	0.95	100	0.98	70	0.82	60	0.77	70

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

National Center for Education Statistics

Table 2.1-C. Percentage of undergraduates borrowing and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	25.9	\$3,800	28.4	\$4,700	33.8	\$5,300	38.5	\$7,100
Type of institution ¹								
Public 2-year	4.7	2,300	5.4	3,200	9.3	3,300	13.2	4,100
Public 4-year	37.8	3,800	40.4	4,400	45.6	5,100	46.2	6,600
Private nonprofit 4-year	48.5	4,300	51.8	5,700	56.2	6,400	58.9	9,100
For-profit ²	61.3	3,800	75.2	4,900	77.3	5,500	91.6	8,100
More than one institution	47.4	3,300	39.1	4,500	36.6	5,000	44.7	6,800
Attendance status ³								
Full-time, full-year	44.1	4,100	44.6	5,000	47.8	5,700	52.9	8,000
Full-time, part-year	30.2	3,300	36.9	3,900	41.9	4,500	46.0	6,300
Part-time, full-year	18.0	3,700	18.7	4,800	24.9	5,200	30.0	6,700
Part-time, part-year	6.8	2,900	8.4	3,700	13.0	3,900	18.9	4,800
Sex								
Male	24.9	3,900	27.0	4,700	32.3	5,400	34.8	7,200
Female	26.7	3,700	29.5	4,700	34.9	5,200	41.3	7,000
Race/ethnicity ⁴								
White	25.8	3,900	28.6	4,800	33.9	5,300	38.2	7,200
Black	32.2	3,600	35.4	4,600	41.8	5,100	49.5	7,000
Hispanic	22.4	3,600	24.8	4,400	29.4	5,000	34.3	6,900
Asian/Pacific Islander	21.6	3,800	21.6	4,700	23.9	5,400	26.2	6,900
American Indian	23.6	3,700	23.6	4,200	30.0	5,200	35.5	5,800
Other or Two or more races	24.4	3,900	23.9	4,900	34.5	5,500	40.7	7,200
Age								
18 or younger	33.6	3,000	32.9	3,700	36.3	4,300	38.9	6,100
19–23	31.9	3,700	34.4	4,600	37.7	5,200	40.2	7,200
24–29	24.8	4,300	28.5	5,300	36.8	5,800	41.6	7,400
30–39	16.8	4,400	19.3	5,300	28.3	5,700	37.6	7,300
40 or older	10.0	4,000	10.7	5,500	18.3	5,600	25.8	7,100
Dependency/marital status ⁵								
Dependent	31.7	3,500	35.3	4,400	38.2	5,000	40.2	7,000
Independent	20.2	4,200	21.6	5,200	29.4	5,600	36.6	7,200
Unmarried with no dependents	23.8	4,500	26.0	5,600	34.0	6,100	38.4	7,600
Married with no dependents	12.2	4,500	12.8	5,600	20.0	5,900	27.9	7,700
Unmarried with dependents	22.1	3,800	24.6	4,600	34.3	5,100	42.0	6,700
Married with dependents	19.0	4,100	18.9	5,200	24.2	5,500	32.5	7,200

See notes at end of table.

National Center for Education Statistics

Table 2.1-C. Percentage of undergraduates borrowing and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	36.1	\$3,300	38.0	\$4,200	39.6	\$4,700	42.1	\$6,200
Lower middle 25 percent	37.8	3,600	38.0	4,300	42.1	4,900	43.1	7,000
Upper middle 25 percent	31.9	3,500	38.0	4,400	40.1	5,100	42.1	7,300
Highest 25 percent	21.0	3,600	26.8	4,700	30.4	5,400	33.1	7,800
Independent student family income ⁶								
Lowest 25 percent	33.6	4,200	37.7	5,100	36.2	5,400	45.3	6,900
Lower middle 25 percent	24.2	4,200	26.7	5,100	38.2	5,600	43.4	7,100
Upper middle 25 percent	14.8	4,200	15.6	5,500	28.4	5,700	36.1	7,300
Highest 25 percent	8.1	4,400	7.3	5,800	13.9	6,100	21.1	8,000

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average loan amounts are calculated only for students who borrowed. Loans only include loans to students. Excludes federal Parent PLUS loans. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.1-C. Standard errors for table 2.1-C: Percentage of undergraduates borrowing and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.20	\$20	0.11	\$20	0.17	\$40	0.23	\$50
Type of institution								
Public 2-year	0.37	90	0.15	120	0.22	140	0.41	120
Public 4-year	0.26	40	0.27	50	0.33	40	0.29	60
Private nonprofit 4-year	0.85	80	0.49	70	0.66	130	0.54	130
For-profit	2.31	130	0.88	150	0.53	150	0.26	130
More than one institution	1.75	60	1.07	70	1.13	140	2.73	140
Attendance status								
Full-time, full-year	0.71	30	0.44	40	0.44	50	0.42	60
Full-time, part-year	1.29	80	1.03	120	0.64	100	0.83	140
Part-time, full-year	0.53	80	0.66	80	0.46	80	0.40	70
Part-time, part-year	0.37	80	0.31	100	0.40	90	1.09	80
Sex								
Male	0.47	50	0.41	50	0.49	60	0.44	90
Female	0.33	30	0.35	30	0.26	40	0.25	50
Race/ethnicity								
White	0.47	30	0.33	40	0.59	50	0.52	70
Black	1.52	70	1.74	100	1.65	90	1.04	90
Hispanic	2.16	160	1.20	140	0.92	140	1.10	100
Asian/Pacific Islander	1.32	90	1.23	120	0.95	170	0.89	150
American Indian	2.78	220	3.14	330	3.66	340	3.34	430
Other or Two or more races	4.34	320	1.24	210	1.13	160	1.37	230
Age								
18 or younger	0.93	30	1.04	80	0.92	90	0.79	120
19–23	0.47	30	0.32	40	0.40	50	0.31	60
24–29	0.80	70	0.56	90	0.70	70	0.61	110
30–39	0.69	70	0.74	100	0.58	80	0.78	140
40 or older	0.83	160	0.68	170	0.65	110	0.83	130
Dependency/marital status								
Dependent	0.51	20	0.38	30	0.47	50	0.32	60
Independent	0.40	50	0.34	60	0.33	50	0.35	70
Unmarried with no dependents	0.89	80	0.54	100	0.59	100	0.73	90
Married with no dependents	0.77	130	0.58	160	0.80	130	1.31	270
Unmarried with dependents	0.99	110	0.69	80	1.08	70	0.85	90
Married with dependents	0.78	110	0.68	120	0.67	80	0.67	130

See notes at end of table.

National Center for Education Statistics

Table S2.1-C. Standard errors for table 2.1-C: Percentage of undergraduates borrowing and average loan amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	1.27	\$60	0.90	\$70	0.61	\$90	0.77	\$90
Lower middle 25 percent	1.33	50	0.76	60	0.68	70	0.77	120
Upper middle 25 percent	0.99	50	0.83	60	0.90	70	0.59	90
Highest 25 percent	0.78	40	0.62	100	0.78	110	0.64	130
Independent student family income								
Lowest 25 percent	0.99	90	0.73	90	0.81	80	0.73	100
Lower middle 25 percent	1.03	90	0.90	90	1.04	80	0.67	90
Upper middle 25 percent	0.57	90	0.63	120	0.74	100	0.82	110
Highest 25 percent	0.69	140	0.37	220	0.62	130	0.75	200

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

National Center for Education Statistics

Table 2.1-D. Percentage of undergraduates receiving work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	5.3	\$1,400	5.6	\$1,600	7.7	\$1,900	7.4	\$2,400
Type of institution ¹								
Public 2-year	1.5	1,300	1.4	1,600	3.5	2,100	3.3	3,000
Public 4-year	5.9	1,400	6.6	1,700	8.7	2,000	7.7	2,500
Private nonprofit 4-year	18.3	1,400	18.3	1,600	21.5	1,800	23.2	2,100
For-profit ²	0.4	‡	0.9 !	2,400	2.4	2,400	2.0	3,500
More than one institution	4.2	1,600	4.0	1,400	7.2	1,900	7.7	2,200
Attendance status ³								
Full-time, full-year	12.0	1,400	11.6	1,700	13.9	1,900	13.5	2,300
Full-time, part-year	2.8	1,200	3.9	1,100	4.8	1,800	5.2	2,200
Part-time, full-year	2.4	1,600	2.4	2,000	4.2	2,100	4.1	2,800
Part-time, part-year	0.6	1,700	0.5	1,800	2.0	2,000	2.0	3,300
Sex								
Male	4.5	1,400	4.8	1,600	7.5	2,000	7.2	2,500
Female	5.8	1,400	6.2	1,600	7.8	1,900	7.6	2,300
Race/ethnicity ⁴								
White	4.8	1,400	5.6	1,600	7.5	1,900	7.3	2,400
Black	6.4	1,400	6.1	1,500	8.6	1,900	7.2	2,400
Hispanic	6.1	1,200	5.2	1,700	7.0	2,000	7.2	2,600
Asian/Pacific Islander	6.7	1,600	5.3	1,900	9.2	2,100	8.6	2,500
American Indian	4.2 !	‡	3.1	‡	4.9	1,700	5.3	2,100
Other or Two or more races	5.1 !	‡	6.4	1,700	8.5	2,000	10.8	2,500
Age								
18 or younger	10.1	1,200	10.0	1,400	11.9	1,700	11.8	2,100
19–23	7.6	1,400	8.0	1,600	10.6	2,000	10.1	2,400
24–29	2.5	1,600	2.6	1,800	4.0	2,100	3.8	2,700
30–39	1.6	1,600	1.7	2,100	3.3	2,100	2.7	2,600
40 or older	1.1	1,900	1.0	2,000	2.8	2,400	2.0	3,000
Dependency/marital status ⁵								
Dependent	8.2	1,400	9.2	1,600	11.4	1,900	11.0	2,300
Independent	2.4	1,500	2.1	1,900	3.9	2,100	3.3	2,700
Unmarried with no dependents	2.5	1,500	2.5	1,900	4.9	2,100	4.3	2,600
Married with no dependents	1.0	2,000 !	1.0	1,800	2.8	2,000	3.5	3,000
Unmarried with dependents	3.8	1,500	2.8	1,800	4.5	2,000	3.2	2,600
Married with dependents	1.7	1,600	1.4	2,000	2.8	2,500	2.1	2,800

See notes at end of table.

National Center for Education Statistics

Table 2.1-D. Percentage of undergraduates receiving work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	11.0	\$1,300	12.6	\$1,500	15.3	\$1,900	13.3	\$2,200
Lower middle 25 percent	9.8	1,300	10.7	1,600	12.7	1,900	12.5	2,300
Upper middle 25 percent	7.2	1,400	8.7	1,600	10.2	1,800	10.3	2,400
Highest 25 percent	4.7	1,400	4.7	1,700	7.0	2,000	7.9	2,400
Independent student family income ⁶								
Lowest 25 percent	5.9	1,500	5.7	1,700	7.7	2,000	6.6	2,400
Lower middle 25 percent	2.4	1,700	1.5	2,000	4.2	2,300	3.3	2,800
Upper middle 25 percent	1.0	1,400	1.0	2,400	2.7	2,100	2.0	3,000
Highest 25 percent	0.2	‡	0.2	‡	0.9	2,500	1.2	3,600

! Interpret data with caution. Estimates are unstable.

‡ Reporting standards not met.

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving a particular type of aid. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.1-D. Standard errors for table 2.1-D: Percentage of undergraduates receiving work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.32	\$50	0.20	\$40	0.24	\$30	0.20	\$30
Type of institution								
Public 2-year	0.35	220	0.17	90	0.25	90	0.27	120
Public 4-year	0.32	80	0.41	60	0.30	50	0.32	40
Private nonprofit 4-year	1.83	60	0.83	40	1.32	40	0.79	40
For-profit	0.13	†	0.34	510	0.34	170	0.29	290
More than one institution	1.14	280	0.31	80	0.39	80	0.44	80
Attendance status								
Full-time, full-year	0.73	50	0.48	40	0.41	40	0.29	30
Full-time, part-year	0.31	130	0.25	70	0.31	70	0.37	100
Part-time, full-year	0.29	130	0.23	110	0.27	80	0.26	110
Part-time, part-year	0.09	420	0.07	220	0.20	160	0.26	160
Sex								
Male	0.38	70	0.19	50	0.30	40	0.31	50
Female	0.33	50	0.28	40	0.24	30	0.18	30
Race/ethnicity								
White	0.38	40	0.24	40	0.29	30	0.25	30
Black	0.54	80	0.50	80	0.46	70	0.35	70
Hispanic	0.90	200	0.56	110	0.44	80	0.33	100
Asian/Pacific Islander	0.82	130	0.58	130	0.57	90	0.52	90
American Indian	1.35	†	0.68	†	1.09	280	1.12	280
Other or Two or more races	1.58	†	0.75	110	0.56	110	0.94	120
Age								
18 or younger	0.70	30	0.64	60	0.48	40	0.44	60
19–23	0.46	60	0.32	30	0.32	30	0.29	30
24–29	0.25	130	0.23	110	0.31	100	0.23	100
30–39	0.27	250	0.26	130	0.23	110	0.28	140
40 or older	0.21	270	0.15	200	0.25	180	0.17	190
Dependency/marital status								
Dependent	0.52	50	0.37	30	0.33	30	0.29	30
Independent	0.21	110	0.15	70	0.18	60	0.16	70
Unmarried with no dependents	0.22	90	0.21	110	0.38	80	0.22	90
Married with no dependents	0.19	670	0.21	210	0.31	190	0.33	180
Unmarried with dependents	0.51	140	0.30	130	0.32	90	0.25	120
Married with dependents	0.33	220	0.22	180	0.21	150	0.23	170

See notes at end of table.

National Center for Education Statistics

Table S2.1-D. Standard errors for table 2.1-D: Percentage of undergraduates receiving work-study and average work-study amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	0.71	\$80	0.69	\$50	0.52	\$50	0.42	\$50
Lower middle 25 percent	0.82	40	0.55	50	0.54	40	0.51	60
Upper middle 25 percent	0.66	80	0.57	60	0.49	40	0.47	50
Highest 25 percent	0.63	80	0.40	80	0.43	60	0.32	70
Independent student family income								
Lowest 25 percent	0.50	100	0.40	70	0.44	70	0.31	80
Lower middle 25 percent	0.46	230	0.19	150	0.33	100	0.25	140
Upper middle 25 percent	0.18	180	0.20	190	0.24	150	0.22	170
Highest 25 percent	0.05	†	0.04	†	0.14	340	0.18	320

† 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 2.2-A. Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	36.3	\$4,200	38.7	\$4,900	45.7	\$5,700	47.0	\$6,600
Type of institution ¹								
Public 2-year	17.1	2,000	19.2	2,400	27.7	3,000	27.4	3,500
Public 4-year	44.8	4,700	47.2	5,200	52.8	6,200	51.2	7,100
Private nonprofit 4-year	54.2	5,900	58.3	6,500	62.9	7,400	62.5	8,700
For-profit ²	74.8	4,400	84.4	5,900	83.6	6,600	93.0	7,500
More than one institution	68.0	3,700	49.6	5,000	45.5	5,800	51.9	6,600
Attendance status ³								
Full-time, full-year	55.3	5,100	56.4	5,800	59.8	6,800	62.2	7,900
Full-time, part-year	45.3	3,300	51.9	4,000	52.4	4,700	53.4	5,600
Part-time, full-year	28.8	3,700	28.9	4,300	41.3	4,700	42.1	5,500
Part-time, part-year	13.0	2,400	14.2	2,900	21.0	3,200	23.3	3,700
Sex								
Male	32.3	4,500	35.0	5,100	41.3	5,900	41.1	6,700
Female	39.3	4,100	41.6	4,800	48.9	5,500	51.4	6,500
Race/ethnicity ⁴								
White	32.7	4,400	35.5	5,100	41.9	5,800	43.1	6,700
Black	50.6	4,000	53.3	4,900	61.9	5,700	62.2	6,700
Hispanic	44.3	3,500	44.7	4,300	50.3	5,100	52.4	6,000
Asian/Pacific Islander	33.0	4,500	32.6	5,100	36.2	5,700	36.6	6,500
American Indian	45.9	3,700	42.2	4,300	47.4	5,100	53.5	5,600
Other or Two or more races	44.6	3,700	38.0	4,600	47.4	5,800	50.8	6,900
Age								
18 or younger	45.2	4,300	46.7	4,800	50.1	5,800	51.7	6,700
19–23	42.1	4,400	43.9	5,100	48.5	5,800	48.1	6,800
24–29	35.6	4,200	40.3	5,000	50.5	5,700	50.0	6,400
30–39	28.1	3,900	30.6	4,700	42.6	5,200	46.8	6,100
40 or older	17.9	3,400	18.2	4,200	27.8	5,200	32.3	5,800
Dependency/marital status ⁵								
Dependent	40.0	4,500	44.1	5,100	48.1	5,900	47.8	6,900
Independent	32.7	3,900	33.4	4,700	43.2	5,400	46.0	6,200
Unmarried with no dependents	30.5	4,500	33.0	5,400	44.0	5,800	45.0	6,600
Married with no dependents	17.6	3,800	15.7	5,100	24.9	5,300	31.3	6,100
Unmarried with dependents	46.7	3,500	46.6	4,300	59.3	5,300	58.6	6,100
Married with dependents	32.2	3,700	31.3	4,400	36.2	5,100	40.4	5,900

See notes at end of table.

National Center for Education Statistics

Table 2.2-A. Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	60.3	\$4,100	66.5	\$4,800	68.3	\$5,900	70.1	\$6,700
Lower middle 25 percent	44.2	4,400	44.3	4,700	50.8	5,400	48.4	6,300
Upper middle 25 percent	33.2	4,700	38.3	5,400	40.9	6,000	39.9	7,000
Highest 25 percent	21.8	5,500	26.9	6,100	31.1	6,800	32.2	8,000
Independent student family income ⁶								
Lowest 25 percent	59.8	4,000	63.0	5,000	59.9	5,800	62.7	6,700
Lower middle 25 percent	39.1	3,800	43.1	4,500	57.6	5,300	56.7	6,000
Upper middle 25 percent	23.0	3,600	21.9	4,400	39.6	4,900	44.2	5,800
Highest 25 percent	8.7	4,200	7.1	5,200	14.1	5,500	19.4	6,000

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. Federal aid includes all federal grants, loans, college work-study awards, federal Workforce Investment Act (WIA) job training funds, and federal Parent PLUS loans. Excludes veterans benefits and education tax credit and tax deduction benefits. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.2-A. Standard errors for table 2.2-A: Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.26	\$40	0.19	\$40	0.50	\$50	0.78	\$110
Type of institution								
Public 2-year	0.76	90	0.28	40	1.02	110	1.64	160
Public 4-year	0.43	60	0.33	50	0.56	70	0.75	60
Private nonprofit 4-year	1.09	160	0.83	110	0.53	120	0.52	140
For-profit	2.30	160	0.95	200	0.58	130	0.38	110
More than one institution	2.28	90	1.17	90	1.42	130	3.12	230
Attendance status								
Full-time, full-year	0.68	60	0.47	60	0.43	50	0.33	70
Full-time, part-year	1.38	130	1.17	110	0.92	70	1.23	130
Part-time, full-year	0.67	80	0.77	70	0.78	90	0.80	110
Part-time, part-year	0.46	70	0.45	70	0.96	70	2.02	80
Sex								
Male	0.45	50	0.41	60	0.71	60	0.87	120
Female	0.43	50	0.40	50	0.48	60	0.70	100
Race/ethnicity								
White	0.45	60	0.33	60	0.96	60	0.92	100
Black	1.65	100	1.35	130	0.97	140	1.58	140
Hispanic	2.25	160	1.76	150	1.18	80	0.74	150
Asian/Pacific Islander	1.61	180	1.36	170	1.27	160	1.13	190
American Indian	5.38	320	3.81	240	4.14	280	3.19	460
Other or Two or more races	7.17	700	1.96	160	1.18	160	1.34	180
Age								
18 or younger	0.82	110	0.95	120	1.02	90	0.74	160
19–23	0.59	50	0.40	40	0.59	50	0.73	80
24–29	0.99	70	0.61	70	0.62	90	0.97	140
30–39	1.03	110	0.81	100	0.92	100	1.41	140
40 or older	0.86	120	0.70	140	0.93	110	1.37	220
Dependency/marital status								
Dependent	0.62	60	0.42	50	0.57	50	0.70	90
Independent	0.44	40	0.35	40	0.60	80	0.95	140
Unmarried with no dependents	1.02	90	0.69	90	0.73	100	0.98	130
Married with no dependents	1.41	170	0.75	140	1.09	150	1.35	190
Unmarried with dependents	1.09	80	0.94	70	0.78	110	1.80	180
Married with dependents	1.23	90	0.81	90	1.15	90	0.81	150

See notes at end of table.

National Center for Education Statistics

Table S2.2-A. Standard errors for table 2.2-A: Percentage of undergraduates receiving any federal aid and average federal aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	0.99	\$90	0.76	\$90	0.58	\$70	0.64	\$110
Lower middle 25 percent	1.52	60	0.73	80	0.74	80	1.18	120
Upper middle 25 percent	1.01	90	0.80	90	1.00	100	0.68	110
Highest 25 percent	0.83	140	0.63	160	0.83	120	0.73	160
Independent student family income								
Lowest 25 percent	1.28	70	0.69	70	0.76	110	0.70	160
Lower middle 25 percent	0.99	70	1.11	70	0.71	90	1.29	140
Upper middle 25 percent	0.96	100	0.71	110	1.23	100	1.43	170
Highest 25 percent	0.73	140	0.35	180	0.63	100	0.80	110

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

National Center for Education Statistics

Table 2.2-B. Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	22.2	\$1,700	23.0	\$2,100	28.0	\$2,600	27.6	\$2,800
Type of institution ¹								
Public 2-year	14.9	1,500	16.8	1,800	22.8	2,300	21.1	2,300
Public 4-year	23.9	1,800	24.6	2,200	27.3	2,800	25.6	3,200
Private nonprofit 4-year	23.8	2,000	25.2	2,400	29.0	2,900	26.2	3,500
For-profit ²	50.5	1,600	55.1	2,100	57.4	2,500	62.8	2,600
More than one institution	43.3	1,400	26.4	2,000	25.8	2,600	28.0	2,700
Attendance status ³								
Full-time, full-year	30.3	2,000	30.3	2,500	33.4	3,200	33.0	3,700
Full-time, part-year	30.6	1,300	34.9	1,700	32.0	2,000	33.7	2,300
Part-time, full-year	19.2	1,600	18.8	1,800	29.8	2,200	28.3	2,300
Part-time, part-year	9.5	1,000	9.8	1,100	14.3	1,200	14.7	1,300
Sex								
Male	18.4	1,700	19.3	2,100	23.1	2,600	21.7	2,900
Female	25.1	1,700	26.0	2,100	31.6	2,600	32.0	2,800
Race/ethnicity ⁴								
White	16.6	1,600	17.6	1,900	21.5	2,400	20.7	2,700
Black	39.5	1,700	40.4	2,100	48.8	2,600	46.4	2,800
Hispanic	36.5	1,800	34.7	2,200	38.3	2,700	39.5	2,900
Asian/Pacific Islander	23.1	1,900	22.6	2,400	22.9	3,000	23.1	3,200
American Indian	37.6	2,000	33.2	2,300	35.1	2,800	39.3	3,200
Other or Two or more races	33.0	1,700	25.3	2,100	30.8	2,600	31.4	2,900
Age								
18 or younger	23.5	1,800	25.9	2,200	28.2	2,800	27.4	3,300
19–23	22.9	1,700	22.4	2,100	26.0	2,700	24.6	3,000
24–29	25.7	1,600	30.0	2,000	37.4	2,500	36.5	2,500
30–39	21.8	1,600	22.9	2,000	31.2	2,300	32.6	2,400
40 or older	13.5	1,500	13.5	1,800	19.1	2,400	21.1	2,400
Dependency/marital status ⁵								
Dependent	19.0	1,800	20.2	2,200	23.4	2,700	22.1	3,200
Independent	25.3	1,600	25.8	2,000	32.7	2,500	33.7	2,500
Unmarried with no dependents	19.1	1,500	21.6	2,000	28.3	2,400	29.8	2,600
Married with no dependents	8.9	1,400	7.5	1,700	11.0	2,200	12.7	2,500
Unmarried with dependents	44.6	1,700	42.9	2,100	55.4	2,600	54.0	2,600
Married with dependents	26.3	1,500	24.5	1,900	26.8	2,200	26.6	2,300

See notes at end of table.

National Center for Education Statistics

Table 2.2-B. Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	53.9	\$2,000	60.6	\$2,400	62.8	\$3,100	64.4	\$3,500
Lower middle 25 percent	20.0	1,300	17.9	1,400	25.1	1,800	21.8	2,100
Upper middle 25 percent	1.4	1,100	1.6	1,100	2.6	1,500	0.5	2,400
Highest 25 percent	0.2	‡	0.5	1,500	0.8	1,400	0.6	2,800
Independent student family income ⁶								
Lowest 25 percent	56.0	1,700	58.9	2,200	56.2	2,800	58.9	3,000
Lower middle 25 percent	27.5	1,600	31.4	2,000	44.9	2,400	44.5	2,400
Upper middle 25 percent	16.1	1,300	13.5	1,300	25.9	1,800	29.7	1,900
Highest 25 percent	1.5	800	0.8	1,200	1.7	1,200	0.6	800

‡ Reporting standards not met.

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.2-B. Standard errors for table 2.2-B: Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.09	\$20	0.07	\$10	0.30	\$30	0.47	\$50
Type of institution								
Public 2-year	0.73	40	0.20	20	0.84	60	1.18	80
Public 4-year	0.72	20	0.22	20	0.33	30	0.42	30
Private nonprofit 4-year	0.72	60	0.38	40	0.44	50	0.31	50
For-profit	1.65	40	1.07	40	0.93	40	0.74	30
More than one institution	2.84	40	0.85	40	1.04	50	2.18	90
Attendance status								
Full-time, full-year	0.65	30	0.34	20	0.29	20	0.38	30
Full-time, part-year	1.18	30	0.91	30	0.83	30	0.99	40
Part-time, full-year	0.64	30	0.54	30	0.65	30	0.60	30
Part-time, part-year	0.44	40	0.37	20	0.78	20	1.36	20
Sex								
Male	0.29	20	0.33	20	0.46	30	0.59	60
Female	0.24	20	0.27	10	0.34	30	0.37	50
Race/ethnicity								
White	0.32	20	0.32	20	0.61	20	0.39	50
Black	1.47	30	1.04	30	0.91	40	1.19	60
Hispanic	2.15	40	1.61	30	1.05	50	0.63	60
Asian/Pacific Islander	1.59	50	1.13	50	0.93	60	0.89	70
American Indian	5.36	120	3.10	170	3.62	300	3.51	300
Other or Two or more races	7.90	150	1.78	90	1.34	60	1.20	90
Age								
18 or younger	0.72	40	0.75	40	0.68	40	0.85	70
19–23	0.38	20	0.26	20	0.30	30	0.37	50
24–29	0.71	30	0.53	30	0.53	30	0.72	50
30–39	0.89	40	0.66	40	0.82	40	0.96	50
40 or older	0.71	40	0.53	50	0.77	70	0.81	70
Dependency/marital status								
Dependent	0.29	30	0.25	20	0.29	30	0.37	50
Independent	0.35	20	0.24	10	0.53	30	0.63	50
Unmarried with no dependents	0.68	30	0.69	30	0.62	40	0.65	60
Married with no dependents	1.11	70	0.50	80	0.74	70	0.62	90
Unmarried with dependents	1.08	30	0.93	20	0.76	40	1.52	50
Married with dependents	1.11	30	0.70	30	1.08	30	0.67	60

See notes at end of table.

National Center for Education Statistics

Table S2.2-B. Standard errors for table 2.2-B: Percentage of undergraduates receiving federal grant aid and average federal grant amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	0.91	\$30	0.78	\$20	0.62	\$30	0.62	\$50
Lower middle 25 percent	0.82	40	0.55	30	0.58	30	0.68	40
Upper middle 25 percent	0.22	90	0.18	120	0.22	110	0.09	430
Highest 25 percent	0.06	†	0.10	230	0.13	170	0.09	610
Independent student family income								
Lowest 25 percent	1.19	20	0.68	20	0.76	30	0.60	50
Lower middle 25 percent	0.71	30	0.86	30	0.66	40	1.04	50
Upper middle 25 percent	0.87	40	0.56	50	1.06	30	1.04	50
Highest 25 percent	0.17	100	0.16	200	0.19	200	0.12	150

† 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table 2.2-C. Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	25.6	\$3,700	27.5	\$4,200	32.5	\$4,500	34.7	\$5,100
Type of institution ¹								
Public 2-year	4.5	2,400	5.0	3,000	8.5	3,100	10.2	3,700
Public 4-year	37.6	3,800	39.4	4,100	43.9	4,600	41.5	5,100
Private nonprofit 4-year	48.1	4,200	50.3	4,600	54.3	4,800	54.3	5,500
For-profit ²	59.8	3,700	74.3	4,500	75.8	4,700	87.9	5,500
More than one institution	47.4	3,300	37.7	4,100	34.8	4,400	40.5	5,000
Attendance status ³								
Full-time, full-year	43.6	4,000	43.5	4,400	46.1	4,800	49.1	5,400
Full-time, part-year	29.6	3,200	36.0	3,500	40.1	3,800	41.1	4,400
Part-time, full-year	17.7	3,800	18.0	4,500	23.8	4,800	26.8	5,400
Part-time, part-year	6.6	2,900	7.8	3,500	12.2	3,500	15.1	3,900
Sex								
Male	24.4	3,800	26.1	4,200	30.9	4,500	30.8	5,000
Female	26.4	3,700	28.6	4,200	33.7	4,500	37.6	5,100
Race/ethnicity ⁴								
White	25.5	3,800	27.7	4,200	32.5	4,500	34.3	5,000
Black	31.7	3,600	34.8	4,300	40.6	4,700	46.0	5,400
Hispanic	22.1	3,500	23.8	4,100	28.1	4,300	30.2	5,100
Asian/Pacific Islander	21.1	3,700	21.1	4,300	22.2	4,400	22.9	5,000
American Indian	23.6	3,600	22.8	3,800	29.0	4,700	31.9	4,700
Other or Two or more races	22.7	3,900	23.1	4,200	33.0	4,500	37.8	5,400
Age								
18 or younger	33.3	2,900	32.1	3,000	35.1	3,200	36.2	4,000
19–23	31.5	3,700	33.4	4,000	36.0	4,200	35.8	4,800
24–29	24.5	4,300	27.8	5,000	35.6	5,300	37.4	5,900
30–39	16.5	4,400	18.6	5,100	27.4	5,300	34.6	5,800
40 or older	9.6	4,000	10.1	5,100	17.5	5,400	23.3	5,800
Dependency/marital status ⁵								
Dependent	31.4	3,400	34.2	3,800	36.5	3,900	36.0	4,500
Independent	19.9	4,200	21.0	4,900	28.4	5,200	33.2	5,800
Unmarried with no dependents	23.2	4,500	25.2	5,200	32.9	5,500	34.3	6,100
Married with no dependents	12.0	4,500	12.3	5,300	19.0	5,500	24.8	6,100
Unmarried with dependents	21.9	3,800	24.1	4,400	33.3	4,800	38.5	5,500
Married with dependents	18.7	4,100	18.1	4,900	23.4	5,200	29.9	5,800

See notes at end of table.

National Center for Education Statistics

Table 2.2-C. Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	35.5	\$3,300	37.1	\$3,800	38.3	\$4,000	39.0	\$4,700
Lower middle 25 percent	37.4	3,500	37.0	3,800	40.5	4,000	38.8	4,600
Upper middle 25 percent	31.7	3,400	36.9	3,700	38.1	3,800	37.0	4,400
Highest 25 percent	20.6	3,500	25.5	3,800	28.6	3,800	28.9	4,400
Independent student family income ⁶								
Lowest 25 percent	33.2	4,200	37.0	4,800	35.0	5,000	41.0	5,700
Lower middle 25 percent	23.7	4,300	26.1	4,800	37.1	5,200	39.7	5,700
Upper middle 25 percent	14.6	4,200	15.0	5,100	27.5	5,300	32.8	6,000
Highest 25 percent	8.0	4,400	6.6	5,400	13.0	5,800	18.7	6,100

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. Total federal loans includes Stafford and Perkins loans and other federal loans to students. Excludes federal Parent PLUS loans. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.2-C. Standard errors for table 2.2-C: Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.16	\$20	0.08	\$10	0.14	\$20	0.16	\$20
Type of institution								
Public 2-year	0.26	150	0.12	60	0.21	140	0.34	150
Public 4-year	0.27	40	0.24	30	0.31	30	0.28	60
Private nonprofit 4-year	0.85	80	0.47	40	0.63	50	0.32	50
For-profit	1.99	130	0.87	110	0.55	80	0.18	70
More than one institution	1.75	60	1.10	60	1.12	150	2.79	170
Attendance status								
Full-time, full-year	0.67	30	0.41	20	0.43	40	0.44	20
Full-time, part-year	1.28	70	1.01	90	0.63	50	0.74	70
Part-time, full-year	0.55	80	0.65	60	0.47	70	0.39	70
Part-time, part-year	0.34	60	0.29	60	0.35	70	1.00	50
Sex								
Male	0.40	30	0.40	30	0.48	30	0.36	40
Female	0.34	40	0.34	20	0.26	30	0.24	30
Race/ethnicity								
White	0.45	30	0.32	30	0.55	30	0.50	30
Black	1.41	60	1.69	80	1.65	70	1.01	50
Hispanic	2.16	160	1.14	110	0.92	80	1.16	50
Asian/Pacific Islander	1.36	100	1.23	120	0.93	100	0.91	90
American Indian	2.78	230	3.09	280	3.74	240	3.49	330
Other or Two or more races	4.34	350	1.27	120	1.11	100	1.40	130
Age								
18 or younger	0.95	30	1.06	50	0.88	30	0.83	40
19–23	0.44	30	0.30	20	0.38	30	0.29	20
24–29	0.79	80	0.52	60	0.72	50	0.49	80
30–39	0.72	70	0.68	90	0.59	60	0.68	80
40 or older	0.67	130	0.62	130	0.64	80	0.86	140
Dependency/marital status								
Dependent	0.51	20	0.37	20	0.45	20	0.29	20
Independent	0.37	60	0.32	50	0.33	30	0.28	60
Unmarried with no dependents	0.94	90	0.53	70	0.60	70	0.61	70
Married with no dependents	0.74	120	0.56	130	0.77	120	1.18	160
Unmarried with dependents	0.99	110	0.66	80	1.06	60	0.82	90
Married with dependents	0.77	110	0.64	90	0.67	60	0.67	80

See notes at end of table.

National Center for Education Statistics

Table S2.2-C. Standard errors for table 2.2-C: Percentage of undergraduates with federal loans and average amount borrowed, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	1.22	\$50	0.93	\$50	0.61	\$50	0.78	\$40
Lower middle 25 percent	1.35	40	0.74	50	0.67	40	0.68	40
Upper middle 25 percent	0.99	40	0.81	40	0.87	30	0.57	40
Highest 25 percent	0.77	40	0.64	50	0.75	40	0.69	40
Independent student family income								
Lowest 25 percent	0.97	90	0.70	70	0.81	60	0.84	60
Lower middle 25 percent	0.92	80	0.87	80	1.04	50	0.61	80
Upper middle 25 percent	0.55	100	0.62	70	0.73	80	0.75	90
Highest 25 percent	0.69	140	0.33	170	0.59	90	0.74	110

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

National Center for Education Statistics

Table 2.2-D. Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	10.1	\$1,500	10.5	\$1,500	12.6	\$1,800	11.7	\$2,000
Type of institution ¹								
Public 2-year	3.9	900	4.4	800	6.0	1,200	5.1	1,900
Public 4-year	11.4	1,600	11.5	1,700	14.1	2,000	11.6	2,200
Private nonprofit 4-year	24.7	1,900	23.5	2,100	26.1	2,300	26.3	2,500
For-profit ²	16.3	700	20.9	600	19.9	700	21.0	700
More than one institution	12.9	1,300	8.8	1,400	10.6	1,700	11.0	1,900
Attendance status ³								
Full-time, full-year	19.1	1,700	18.4	1,800	20.6	2,100	18.7	2,200
Full-time, part-year	9.1	1,000	11.7	800	11.5	1,100	11.8	1,200
Part-time, full-year	6.7	1,200	6.3	1,300	8.2	1,400	7.9	1,700
Part-time, part-year	2.4	800	1.9	700	3.6	1,100	3.8	1,800
Sex								
Male	8.6	1,600	8.8	1,600	11.1	1,900	10.0	2,300
Female	11.3	1,400	11.8	1,500	13.7	1,700	12.9	1,800
Race/ethnicity ⁴								
White	8.8	1,500	9.3	1,600	11.1	1,900	10.2	2,100
Black	13.6	1,500	15.2	1,400	17.3	1,500	15.5	1,700
Hispanic	13.6	1,200	11.9	1,300	14.6	1,500	13.7	1,800
Asian/Pacific Islander	12.5	1,700	11.2	1,700	13.0	2,300	12.2	2,300
American Indian	11.7	1,200	9.3	1,100	9.9	1,400	11.0	1,300
Other or Two or more races	9.8	1,700	10.3	1,600	13.0	1,900	15.2	2,300
Age								
18 or younger	16.1	1,800	15.7	1,900	17.6	2,000	16.3	2,300
19–23	11.9	1,600	12.4	1,700	14.4	2,000	13.2	2,200
24–29	8.9	1,200	9.7	1,100	11.5	1,300	10.7	1,400
30–39	7.1	1,000	6.7	1,100	9.5	1,200	8.7	1,300
40 or older	4.2	1,100	3.7	1,100	6.1	1,300	5.1	1,400
Dependency/marital status ⁵								
Dependent	12.1	1,700	12.8	1,800	14.8	2,100	13.6	2,300
Independent	8.2	1,100	8.2	1,100	10.3	1,200	9.5	1,400
Unmarried with no dependents	7.2	1,300	7.6	1,300	10.3	1,500	9.3	1,800
Married with no dependents	2.7	1,100	2.3	1,500	4.4	1,400	5.1	2,300
Unmarried with dependents	14.1	1,000	14.2	900	17.1	1,000	14.6	1,000
Married with dependents	7.7	1,000	6.4	1,100	6.9	1,300	6.4	1,300

See notes at end of table.

National Center for Education Statistics

Table 2.2-D. Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	21.9	\$1,600	25.2	\$1,700	26.8	\$2,000	24.6	\$2,100
Lower middle 25 percent	14.7	1,800	14.5	2,000	16.2	2,300	14.8	2,400
Upper middle 25 percent	8.1	1,700	8.2	1,900	9.9	2,000	9.2	2,600
Highest 25 percent	3.4	1,600	3.1	1,900	5.5	2,100	5.5	2,500
Independent student family income ⁶								
Lowest 25 percent	19.4	1,200	20.6	1,100	20.1	1,300	18.6	1,400
Lower middle 25 percent	8.8	1,000	9.2	900	13.5	1,200	12.3	1,200
Upper middle 25 percent	4.1	1,000	3.1	1,400	6.1	1,300	5.8	1,400
Highest 25 percent	0.7	1,100	0.4	1,200	1.0	1,500	1.0	3,500

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. Campus-based aid includes Supplemental Education Opportunity Grant (SEOG), federal work-study, and Perkins loans. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.2-D. Standard errors for table 2.2-D: Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.34	\$40	0.21	\$40	0.25	\$30	0.22	\$30
Type of institution								
Public 2-year	0.48	90	0.27	40	0.31	70	0.26	80
Public 4-year	0.47	50	0.40	60	0.37	50	0.29	30
Private nonprofit 4-year	1.08	70	0.73	60	1.12	70	0.69	60
For-profit	1.37	80	2.30	60	1.42	100	1.49	60
More than one institution	1.98	100	0.55	60	0.38	60	0.73	70
Attendance status								
Full-time, full-year	0.69	40	0.42	40	0.46	30	0.30	30
Full-time, part-year	0.65	60	0.86	60	0.56	70	0.60	80
Part-time, full-year	0.49	80	0.32	70	0.29	60	0.33	60
Part-time, part-year	0.26	90	0.18	60	0.25	90	0.35	120
Sex								
Male	0.40	50	0.27	60	0.34	40	0.26	40
Female	0.43	40	0.30	40	0.29	40	0.30	40
Race/ethnicity								
White	0.35	40	0.24	40	0.33	40	0.24	40
Black	0.95	70	0.96	80	0.64	60	0.58	70
Hispanic	1.35	120	0.71	90	0.70	80	0.48	70
Asian/Pacific Islander	1.42	100	0.92	170	0.67	90	0.50	100
American Indian	2.15	210	1.76	170	1.46	190	2.39	330
Other or Two or more races	2.24	370	0.91	140	0.75	100	0.94	180
Age								
18 or younger	0.74	60	0.62	70	0.55	50	0.46	70
19–23	0.42	40	0.30	40	0.32	40	0.25	30
24–29	0.45	60	0.51	70	0.43	60	0.48	60
30–39	0.72	110	0.47	80	0.41	70	0.49	90
40 or older	0.30	80	0.31	90	0.39	90	0.33	100
Dependency/marital status								
Dependent	0.47	50	0.31	40	0.32	40	0.25	30
Independent	0.39	50	0.30	40	0.29	40	0.32	50
Unmarried with no dependents	0.41	60	0.45	80	0.45	70	0.36	70
Married with no dependents	0.42	100	0.26	200	0.38	130	0.38	160
Unmarried with dependents	1.04	70	0.65	50	0.71	50	0.70	50
Married with dependents	0.54	80	0.39	100	0.36	70	0.38	90

See notes at end of table.

National Center for Education Statistics

Table S2.2-D. Standard errors for table 2.2-D: Percentage of undergraduates receiving federal campus-based aid and average aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	1.04	\$70	0.93	\$50	0.70	\$50	0.52	\$50
Lower middle 25 percent	0.92	50	0.54	60	0.57	50	0.50	60
Upper middle 25 percent	0.60	40	0.46	70	0.54	50	0.42	60
Highest 25 percent	0.37	70	0.26	110	0.30	70	0.25	90
Independent student family income								
Lowest 25 percent	0.94	60	0.81	60	0.70	50	0.65	50
Lower middle 25 percent	0.74	90	0.47	60	0.51	60	0.58	70
Upper middle 25 percent	0.38	80	0.27	120	0.32	70	0.47	110
Highest 25 percent	0.15	180	0.09	280	0.12	220	0.19	340

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

National Center for Education Statistics

Table 2.3. Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	11.7	\$1,600	14.2	\$1,800	15.9	\$2,100	17.5	\$2,600
Type of institution ¹								
Public 2-year	6.0	800	9.9	1,000	12.1	1,100	12.8	1,300
Public 4-year	15.0	1,700	17.4	1,900	20.4	2,400	24.1	3,100
Private nonprofit 4-year	23.2	2,100	22.7	2,700	22.9	2,900	25.3	3,500
For-profit ²	10.6	2,500	8.7	2,400	9.8	2,900	8.1	2,600
More than one institution	9.9	1,400	12.7	1,900	11.2	1,900	15.3	2,700
Attendance status ³								
Full-time, full-year	20.8	1,900	22.9	2,200	24.3	2,500	27.7	3,200
Full-time, part-year	12.4	1,400	14.7	1,300	12.7	1,600	15.0	1,900
Part-time, full-year	8.6	1,200	10.6	1,400	13.2	1,400	13.7	1,700
Part-time, part-year	2.9	900	4.4	900	5.7	900	6.1	1,200
Sex								
Male	10.4	1,700	12.2	1,800	14.1	2,200	15.6	2,700
Female	12.8	1,600	15.8	1,800	17.2	2,000	19.0	2,600
Race/ethnicity ⁴								
White	11.1	1,600	13.4	1,900	15.2	2,000	16.9	2,600
Black	15.9	1,500	19.4	1,500	19.2	1,900	19.8	2,400
Hispanic	11.5	1,600	14.4	1,600	15.8	2,200	18.9	2,500
Asian/Pacific Islander	11.7	2,400	12.9	2,400	15.6	2,800	15.4	3,400
American Indian	13.2	2,100	12.5	1,600	16.9	1,700	16.8	2,200
Other or Two or more races	6.7	2,600	12.8	2,100	16.1	2,400	18.1	2,800
Age								
18 or younger	16.7	1,800	21.3	2,000	22.7	2,300	27.1	2,800
19–23	13.6	1,700	16.0	2,000	17.9	2,300	20.3	2,900
24–29	9.8	1,400	12.4	1,400	12.6	1,700	12.4	2,000
30–39	9.7	1,400	11.4	1,200	12.6	1,500	12.1	1,800
40 or older	6.2	1,700	7.1	1,200	10.4	1,600	10.2	1,800
Dependency/marital status ⁵								
Dependent	13.7	1,800	17.1	2,100	19.1	2,400	22.0	3,000
Independent	9.8	1,400	11.4	1,300	12.6	1,700	12.5	1,900
Unmarried with no dependents	9.3	1,700	11.5	1,500	12.2	1,800	12.5	2,200
Married with no dependents	4.4	1,400	5.6	1,300	7.6	1,800	8.4	2,000
Unmarried with dependents	15.0	1,200	16.0	1,200	17.0	1,600	16.3	1,800
Married with dependents	9.0	1,500	10.1	1,200	11.3	1,500	10.4	1,800

See notes at end of table.

National Center for Education Statistics

Table 2.3. Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	23.5	\$1,900	29.1	\$2,000	30.0	\$2,500	34.0	\$3,000
Lower middle 25 percent	17.1	1,800	20.8	2,200	22.9	2,300	25.6	3,000
Upper middle 25 percent	9.8	1,500	11.8	2,100	14.4	2,100	16.5	2,800
Highest 25 percent	4.3	1,700	6.5	2,200	8.3	2,400	11.5	3,100
Independent student family income ⁶								
Lowest 25 percent	18.1	1,500	21.2	1,500	17.8	1,800	18.5	2,100
Lower middle 25 percent	11.9	1,300	14.4	1,200	16.5	1,600	15.6	1,900
Upper middle 25 percent	6.5	1,400	7.7	1,200	10.9	1,600	11.3	1,800
Highest 25 percent	2.6	1,800	2.7	1,100	4.6	1,500	4.5	1,900

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. State aid includes all grant, loan, and work-study aid funded by the state. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.3. Standard errors for table 2.3: Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.44	\$60	0.60	\$50	0.46	\$40	0.35	\$40
Type of institution								
Public 2-year	0.58	50	1.26	60	0.56	30	0.68	30
Public 4-year	0.91	90	0.66	30	0.71	40	0.53	50
Private nonprofit 4-year	1.35	70	1.26	140	1.74	110	0.78	100
For-profit	2.68	290	1.88	410	1.16	230	0.64	170
More than one institution	1.13	140	0.66	80	0.46	90	0.60	80
Attendance status								
Full-time, full-year	0.85	70	0.61	50	0.59	50	0.43	40
Full-time, part-year	1.31	140	1.37	80	0.68	60	0.59	60
Part-time, full-year	0.49	50	0.54	50	0.65	40	0.39	30
Part-time, part-year	0.29	80	0.65	80	0.35	60	0.49	50
Sex								
Male	0.46	70	0.59	60	0.49	40	0.52	40
Female	0.51	60	0.67	50	0.49	50	0.29	40
Race/ethnicity								
White	0.51	50	0.40	50	0.54	40	0.48	40
Black	1.16	90	2.79	150	0.96	100	0.49	60
Hispanic	1.43	190	1.16	140	0.65	90	0.51	70
Asian/Pacific Islander	0.81	170	0.92	120	0.79	90	0.68	120
American Indian	3.10	190	2.20	320	1.95	260	2.22	360
Other or Two or more races	1.69	500	1.19	180	0.85	130	0.82	130
Age								
18 or younger	0.85	70	0.85	80	0.87	60	0.77	70
19–23	0.62	60	0.47	40	0.52	50	0.43	40
24–29	0.62	100	0.92	60	0.53	60	0.43	50
30–39	0.79	110	1.21	70	0.65	60	0.51	70
40 or older	0.65	200	1.00	100	0.58	80	0.59	100
Dependency/marital status								
Dependent	0.64	60	0.45	50	0.58	50	0.47	40
Independent	0.46	80	0.95	50	0.48	50	0.36	40
Unmarried with no dependents	0.53	120	1.01	70	0.53	60	0.42	70
Married with no dependents	0.49	130	0.87	150	0.50	100	0.52	100
Unmarried with dependents	1.41	100	1.46	70	0.81	80	0.57	60
Married with dependents	0.69	90	0.88	80	0.62	60	0.49	70

See notes at end of table.

National Center for Education Statistics

Table S2.3. Standard errors for table 2.3: Percentage of undergraduates receiving state aid and average state aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	1.12	\$100	0.90	\$60	0.77	\$60	0.57	\$50
Lower middle 25 percent	0.97	80	0.78	70	0.74	60	0.77	60
Upper middle 25 percent	0.86	70	0.57	100	0.79	70	0.60	90
Highest 25 percent	0.66	120	0.44	120	0.59	90	0.53	100
Independent student family income								
Lowest 25 percent	1.19	100	1.37	60	0.74	70	0.54	60
Lower middle 25 percent	0.86	80	1.36	70	0.72	60	0.53	60
Upper middle 25 percent	0.60	130	0.86	90	0.57	70	0.61	60
Highest 25 percent	0.36	260	0.66	110	0.47	90	0.39	140

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

National Center for Education Statistics

Table 2.4. Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	16.1	\$3,000	17.7	\$3,800	19.1	\$4,300	20.8	\$5,000
Type of institution ¹								
Public 2-year	8.2	600	7.7	600	8.2	1,300	11.1	800
Public 4-year	15.9	2,200	18.7	2,500	22.9	3,000	23.6	3,700
Private nonprofit 4-year	44.1	5,300	47.8	6,800	51.5	7,200	53.1	9,600
For-profit ²	10.4	1,600	7.8	1,300	8.7	2,400	8.6	2,100
More than one institution	13.6	2,000	19.7	3,100	14.6	3,800	21.5	3,900
Attendance status ³								
Full-time, full-year	28.9	4,000	31.4	4,800	32.0	5,100	34.0	6,500
Full-time, part-year	13.4	1,800	13.7	2,400	14.7	3,200	16.7	3,700
Part-time, full-year	11.7	1,200	11.4	2,000	12.2	2,200	14.6	2,100
Part-time, part-year	5.3	800	5.1	900	5.6	1,700	7.6	1,300
Sex								
Male	15.6	3,000	16.7	3,900	18.8	4,400	20.2	5,200
Female	16.4	3,000	18.4	3,700	19.3	4,100	21.2	4,900
Race/ethnicity ⁴								
White	15.3	3,200	17.8	4,200	19.9	4,600	20.8	5,600
Black	17.6	2,700	15.9	3,400	16.8	4,000	17.3	4,400
Hispanic	16.8	1,900	17.9	2,300	17.5	2,900	22.4	3,300
Asian/Pacific Islander	19.7	3,600	20.1	3,600	19.5	4,600	23.8	5,100
American Indian	14.5	2,700	12.6	2,800	17.3	2,800	15.9	3,400
Other or Two or more races	21.9	3,900	18.4	4,400	19.3	3,900	24.2	5,000
Age								
18 or younger	27.7	3,900	29.4	4,700	31.5	5,000	32.9	6,000
19–23	20.1	3,500	23.1	4,400	24.4	4,900	25.9	5,900
24–29	10.6	1,300	10.6	1,700	11.5	2,200	13.3	2,200
30–39	8.6	1,300	7.7	1,400	9.7	1,600	10.5	1,700
40 or older	8.6	900	7.4	1,200	8.5	1,700	9.4	1,600
Dependency/marital status ⁵								
Dependent	21.9	3,800	25.7	4,600	27.2	5,100	28.5	6,100
Independent	10.3	1,300	9.7	1,700	10.7	2,100	12.1	2,200
Unmarried with no dependents	11.1	1,500	11.2	1,800	13.3	2,400	14.4	2,500
Married with no dependents	9.9	1,500	7.3	1,700	9.3	2,300	11.6	2,700
Unmarried with dependents	11.5	1,000	11.0	1,700	10.3	1,700	11.8	1,800
Married with dependents	8.4	1,100	8.2	1,400	9.0	1,700	9.7	1,800

See notes at end of table.

National Center for Education Statistics

Table 2.4. Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	24.9	\$3,400	28.4	\$3,500	29.8	\$4,300	29.8	\$4,700
Lower middle 25 percent	24.4	4,000	26.4	4,700	27.8	4,900	29.5	5,800
Upper middle 25 percent	21.4	4,000	25.3	5,300	27.1	5,500	28.4	6,900
Highest 25 percent	16.9	4,000	22.7	5,200	23.9	6,000	26.1	7,200
Independent student family income ⁶								
Lowest 25 percent	18.1	1,400	18.0	1,800	15.4	2,300	17.9	2,500
Lower middle 25 percent	11.6	1,200	10.8	1,600	12.7	1,900	13.4	2,100
Upper middle 25 percent	6.6	1,200	6.3	1,400	9.3	1,900	11.0	1,800
Highest 25 percent	5.0	1,200	4.1	1,600	5.1	2,100	5.8	2,100

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Average aid amounts are calculated only for students receiving aid. Institutional aid includes all grant, loan, and work-study aid funded by the institution in which the student is enrolled. For students attending more than one institution, includes aid received at the NPSAS institution but may not include aid received at other institutions. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S2.4. Standard errors for table 2.4: Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.67	\$160	0.38	\$110	0.53	\$110	0.60	\$130
Type of institution								
Public 2-year	1.04	120	0.58	40	0.59	100	0.90	30
Public 4-year	0.61	80	0.53	60	0.62	70	0.41	80
Private nonprofit 4-year	2.74	270	1.30	190	2.60	210	1.24	140
For-profit	1.61	140	1.34	250	1.02	300	1.70	390
More than one institution	1.62	290	0.93	170	0.56	150	0.58	260
Attendance status								
Full-time, full-year	1.11	190	0.67	140	0.72	140	0.52	100
Full-time, part-year	0.85	120	0.67	200	0.74	170	0.93	300
Part-time, full-year	0.82	100	0.48	130	0.75	120	0.81	80
Part-time, part-year	0.65	120	0.37	70	0.40	130	0.92	80
Sex								
Male	0.67	140	0.44	140	0.60	120	0.71	140
Female	0.81	210	0.41	110	0.55	120	0.56	140
Race/ethnicity								
White	0.80	140	0.40	110	0.63	120	0.57	110
Black	1.32	250	1.05	270	0.95	170	0.87	250
Hispanic	1.19	260	1.10	160	0.91	180	0.84	200
Asian/Pacific Islander	1.62	530	1.22	380	0.93	230	1.34	330
American Indian	2.73	710	2.28	380	2.01	430	2.11	510
Other or Two or more races	5.55	990	1.33	350	0.92	260	1.23	360
Age								
18 or younger	1.26	190	0.89	220	0.99	150	0.75	160
19–23	0.87	190	0.52	110	0.60	130	0.59	120
24–29	0.60	110	0.54	110	0.59	130	0.79	130
30–39	1.13	120	0.49	110	0.56	90	0.92	120
40 or older	1.13	140	0.52	100	0.60	100	0.82	130
Dependency/marital status								
Dependent	0.91	190	0.54	120	0.62	130	0.59	110
Independent	0.70	80	0.40	70	0.49	80	0.73	120
Unmarried with no dependents	1.11	160	0.60	110	0.66	130	0.87	150
Married with no dependents	1.11	160	0.50	130	0.75	180	0.81	190
Unmarried with dependents	1.18	100	0.70	110	0.61	90	0.85	140
Married with dependents	0.92	100	0.55	100	0.53	90	0.89	150

See notes at end of table.

National Center for Education Statistics

Table S2.4. Standard errors for table 2.4: Percentage of undergraduates receiving institutional aid and average institutional aid amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	1.50	\$260	1.08	\$150	0.78	\$150	0.72	\$140
Lower middle 25 percent	1.23	230	0.70	190	0.82	160	0.91	180
Upper middle 25 percent	1.38	210	0.82	200	0.80	140	0.68	190
Highest 25 percent	1.12	180	0.84	130	0.85	180	0.76	150
Independent student family income								
Lowest 25 percent	1.78	160	0.90	90	0.85	130	0.89	140
Lower middle 25 percent	1.23	130	0.62	120	0.72	100	0.87	160
Upper middle 25 percent	0.69	90	0.40	130	0.54	110	0.92	120
Highest 25 percent	0.67	150	0.34	170	0.40	140	0.50	170

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

National Center for Education Statistics

Table 3.1. Average net price (price of attendance minus all grants) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$6,400	\$7,700	\$9,000	\$11,500	\$10,100	\$11,600	\$13,400	\$17,600
Type of institution ¹								
Public 2-year	3,500	4,400	5,200	6,200	6,200	7,700	8,600	10,600
Public 4-year	7,700	8,600	10,100	12,500	9,300	10,400	12,300	15,200
Private nonprofit 4-year	11,600	13,800	16,300	20,800	14,700	17,100	20,500	25,500
For-profit ²	9,300	12,600	12,200	18,400	12,800	15,900	17,100	25,800
Sex								
Male	6,600	7,800	9,400	11,600	10,200	12,000	13,800	17,900
Female	6,200	7,500	8,700	11,400	10,100	11,400	13,100	17,400
Race/ethnicity ³								
White	6,500	7,900	9,500	12,000	10,500	12,200	14,000	18,300
Black	5,500	6,700	7,800	10,500	8,400	9,700	11,700	16,400
Hispanic	5,500	6,600	7,700	9,900	8,000	9,500	11,600	15,100
Asian/Pacific Islander	8,000	8,400	9,800	12,200	11,900	12,300	14,500	18,800
American Indian	5,300	5,900	6,700	9,500	8,400	9,300	10,400	13,900
Other or Two or more races	9,100	8,200	9,300	11,700	11,300	11,800	13,600	17,200
Age								
18 or younger	8,100	8,700	10,600	13,100	9,800	11,200	13,100	16,200
19–23	7,700	9,100	10,500	13,000	10,300	12,000	13,800	17,600
24–29	5,400	6,700	7,600	9,900	10,000	10,800	12,600	18,100
30–39	4,400	5,600	6,900	9,500	9,600	10,700	12,500	20,000
40 or older	3,700	4,600	6,100	8,100	9,600	10,600	12,500	19,400
Dependency/marital status ⁴								
Dependent	8,000	9,400	11,000	13,300	10,300	11,900	13,800	17,400
Independent	4,800	6,000	7,100	9,400	9,500	10,800	12,400	18,400
Unmarried with no dependents	5,300	6,400	7,800	9,500	10,100	11,300	13,200	17,700
Married with no dependents	4,500	5,400	6,900	9,300	9,900	11,700	13,600	19,400
Unmarried with dependents	4,600	6,200	6,700	9,600	8,500	10,100	10,900	17,900
Married with dependents	4,500	5,600	6,600	9,000	9,500	10,600	12,400	19,700

See notes at end of table.

National Center for Education Statistics

Table 3.1. Average net price (price of attendance minus all grants) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income ⁵								
Lowest 25 percent	\$6,100	\$7,000	\$8,000	\$9,300	\$7,600	\$8,500	\$10,000	\$11,900
Lower middle 25 percent	7,200	8,800	10,200	11,700	9,200	11,200	12,900	15,800
Upper middle 25 percent	8,300	10,000	11,800	14,500	10,700	12,700	14,700	18,500
Highest 25 percent	10,500	11,800	14,100	18,100	13,300	15,100	17,500	22,400
Independent student family income ⁵								
Lowest 25 percent	5,500	7,000	7,300	10,000	8,600	9,700	11,000	15,900
Lower middle 25 percent	5,100	6,600	7,300	9,700	9,500	10,900	12,200	17,900
Upper middle 25 percent	4,500	5,500	7,100	9,400	10,400	12,000	13,700	20,500
Highest 25 percent	4,100	4,800	6,500	8,500	10,900	13,200	14,900	23,600

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

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

⁵ See glossary for income cutpoints used for each survey year.

NOTE: In calculating the net price, all grant aid is subtracted from the price of attendance. Price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. Federal education tax benefits are not included in the calculation. Averages include students who received no grant aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. This table excludes students attending more than one institution.

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

National Center for Education Statistics

Table S3.1. Standard errors for table 3.1: Average net price (price of attendance minus all grants) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$80	\$50	\$70	\$70	\$160	\$100	\$110	\$110
Type of institution								
Public 2-year	120	70	80	60	300	130	170	110
Public 4-year	100	60	90	100	110	80	110	90
Private nonprofit 4-year	320	170	270	230	360	230	310	280
For-profit	300	360	310	460	310	410	400	390
Sex								
Male	90	80	100	100	180	130	130	160
Female	100	60	70	80	190	110	130	120
Race/ethnicity								
White	100	60	100	80	190	110	130	120
Black	150	150	190	190	290	320	290	280
Hispanic	200	150	150	220	440	300	300	330
Asian/Pacific Islander	320	180	200	260	460	320	260	420
American Indian	700	360	280	810	870	1,080	770	1,130
Other or Two or more races	600	240	200	310	800	420	300	490
Age								
18 or younger	170	170	140	220	250	220	160	230
19–23	130	70	90	80	170	100	120	120
24–29	100	80	70	130	220	160	170	240
30–39	130	70	90	140	300	220	230	420
40 or older	100	80	110	180	340	370	310	440
Dependency/marital status								
Dependent	140	70	100	90	190	110	120	120
Independent	80	60	70	100	200	140	160	220
Unmarried with no dependents	100	100	90	110	180	160	190	230
Married with no dependents	180	90	100	220	280	260	240	460
Unmarried with dependents	130	90	100	180	290	230	320	340
Married with dependents	110	80	90	150	350	240	180	400

See notes at end of table.

National Center for Education Statistics

Table S3.1. Standard errors for table 3.1: Average net price (price of attendance minus all grants) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income								
Lowest 25 percent	\$160	\$120	\$130	\$130	\$230	\$160	\$180	\$150
Lower middle 25 percent	130	100	110	120	200	140	140	180
Upper middle 25 percent	170	110	120	170	210	150	130	180
Highest 25 percent	260	150	210	180	330	170	200	230
Independent student family income								
Lowest 25 percent	130	110	100	190	230	160	200	250
Lower middle 25 percent	160	110	100	140	200	220	210	270
Upper middle 25 percent	130	80	100	160	360	290	270	390
Highest 25 percent	150	80	100	160	430	430	240	500

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

National Center for Education Statistics

Table 3.2. Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$5,100	\$5,900	\$6,700	\$8,000	\$7,600	\$8,600	\$9,600	\$12,000
Type of institution ¹								
Public 2-year	3,300	4,100	4,700	5,400	5,600	7,000	7,600	9,100
Public 4-year	5,800	6,300	7,100	8,500	6,800	7,500	8,500	10,300
Private nonprofit 4-year	8,500	9,700	11,300	13,500	10,600	12,000	14,000	16,600
For-profit ²	6,400	8,200	7,100	10,200	9,000	10,400	10,500	16,000
Sex								
Male	5,200	6,100	7,000	8,300	7,700	8,900	9,900	12,400
Female	5,000	5,800	6,400	7,900	7,500	8,400	9,300	11,800
Race/ethnicity ³								
White	5,200	6,200	7,100	8,500	7,900	9,100	10,000	12,600
Black	4,000	4,700	5,200	6,400	5,300	6,100	7,200	9,500
Hispanic	4,500	5,200	5,800	7,000	6,000	7,100	8,500	10,200
Asian/Pacific Islander	6,800	7,000	8,000	9,800	9,900	10,100	11,600	14,800
American Indian	4,100	4,600	4,900	7,100	6,000	6,600	7,100	9,700
Other or Two or more races	7,800	6,700	6,700	8,000	9,400	9,300	9,800	11,500
Age								
18 or younger	6,500	6,800	7,900	9,500	7,600	8,500	9,600	11,600
19–23	6,100	7,000	7,800	9,100	7,900	9,000	10,000	12,200
24–29	4,100	4,900	5,200	6,400	6,600	7,200	7,900	11,100
30–39	3,600	4,400	5,100	6,500	6,600	7,300	8,400	12,900
40 or older	3,200	3,900	4,900	6,100	7,300	7,600	9,100	13,200
Dependency/marital status ⁴								
Dependent	6,400	7,200	8,100	9,500	8,000	9,000	10,100	12,100
Independent	3,700	4,700	5,200	6,500	6,400	7,500	8,300	11,900
Unmarried with no dependents	4,000	4,700	5,400	6,300	6,400	7,300	8,600	10,700
Married with no dependents	3,800	4,600	5,600	6,900	7,400	8,800	10,100	13,200
Unmarried with dependents	3,500	4,900	4,800	6,600	6,100	7,600	7,300	12,200
Married with dependents	3,500	4,400	5,000	6,400	6,200	7,200	8,500	12,900

See notes at end of table.

National Center for Education Statistics

Table 3.2. Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income ⁵								
Lowest 25 percent	\$4,500	\$5,000	\$5,600	\$6,000	\$5,200	\$5,700	\$6,600	\$7,300
Lower middle 25 percent	5,400	6,600	7,300	7,800	6,500	8,000	9,000	10,000
Upper middle 25 percent	6,600	7,600	8,700	10,100	8,200	9,400	10,500	12,700
Highest 25 percent	9,200	9,800	11,300	14,200	11,400	12,400	13,900	17,300
Independent student family income ⁵								
Lowest 25 percent	3,800	4,800	5,100	6,500	5,200	6,100	7,100	10,000
Lower middle 25 percent	3,900	5,000	4,900	6,400	6,300	7,900	7,600	11,500
Upper middle 25 percent	3,700	4,500	5,200	6,500	7,500	8,400	9,500	13,300
Highest 25 percent	3,600	4,300	5,400	6,600	8,900	11,100	11,800	16,500

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

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

⁵ See glossary for income cutpoints used for each survey year.

NOTE: In calculating the out-of-pocket net price, all financial aid received, including Parent PLUS loans, is subtracted from the price of attendance. Price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. Federal education tax benefits are not included in the calculation. Averages include students who received no aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. This table excludes students attending more than one institution.

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

National Center for Education Statistics

Table S3.2. Standard errors for table 3.2: Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Total	\$80	\$50	\$60	\$80	\$140	\$80	\$100	\$120
Type of institution								
Public 2-year	120	70	70	50	310	120	170	120
Public 4-year	80	50	70	150	110	70	90	150
Private nonprofit 4-year	290	170	260	220	350	250	350	270
For-profit	210	230	210	440	310	360	270	410
Sex								
Male	90	60	70	110	160	110	110	170
Female	90	50	60	80	160	100	120	120
Race/ethnicity								
White	90	60	70	80	160	100	120	130
Black	120	100	150	130	200	260	280	250
Hispanic	160	110	140	130	330	190	280	220
Asian/Pacific Islander	270	170	170	250	390	280	270	440
American Indian	750	310	210	550	1,060	860	770	790
Other or Two or more races	580	210	160	260	870	420	260	470
Age								
18 or younger	140	130	110	170	200	190	140	210
19–23	110	60	80	100	160	100	110	140
24–29	110	70	70	130	250	140	170	240
30–39	110	70	70	110	290	220	230	370
40 or older	90	80	90	140	410	220	330	400
Dependency/marital status								
Dependent	110	70	90	100	160	100	110	120
Independent	80	50	60	90	200	110	160	200
Unmarried with no dependents	80	70	70	90	220	150	190	230
Married with no dependents	170	90	90	130	340	250	250	380
Unmarried with dependents	110	90	100	160	320	220	300	300
Married with dependents	90	70	70	120	300	200	190	350

See notes at end of table.

National Center for Education Statistics

Table S3.2. Standard errors for table 3.2: Average out-of-pocket net price (price of attendance minus total aid) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	All undergraduates				Full-time, full-year			
	1995–96	1999–2000	2003–04	2007–08	1995–96	1999–2000	2003–04	2007–08
Dependent student family income								
Lowest 25 percent	\$140	\$90	\$110	\$100	\$210	\$120	\$150	\$130
Lower middle 25 percent	100	80	100	100	150	130	130	170
Upper middle 25 percent	140	100	110	140	180	150	140	200
Highest 25 percent	240	150	170	190	320	160	180	260
Independent student family income								
Lowest 25 percent	100	80	90	160	200	140	200	220
Lower middle 25 percent	150	90	80	120	220	190	210	260
Upper middle 25 percent	130	70	90	120	290	210	260	330
Highest 25 percent	130	70	70	120	410	370	260	410

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

National Center for Education Statistics

Table 3.3. Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96	1999–2000	2003–04	2007–08
Total	\$7,400	\$8,800	\$9,400	\$10,200
Type of institution ¹				
Public 2-year	7,400	8,700	8,900	8,300
Public 4-year	7,800	9,100	10,300	12,500
Private nonprofit 4-year	8,700	10,200	11,400	14,700
For-profit ²	3,800	4,100	4,700	4,200
Attendance status ³				
Full-time, full-year	7,400	9,000	10,000	12,400
Full-time, part-year	5,600	6,300	7,900	9,100
Part-time, full-year	7,600	9,200	8,600	8,700
Part-time, part-year	8,200	9,400	10,200	8,700
Sex				
Male	7,800	9,300	10,500	11,200
Female	7,100	8,400	8,600	9,400
Race/ethnicity ⁴				
White	8,400	10,100	11,300	12,400
Black	4,000	5,100	4,800	5,100
Hispanic	4,800	6,100	5,900	6,600
Asian/Pacific Islander	7,200	8,100	8,800	9,000
American Indian	4,600	7,100	6,900	7,200
Other or Two or more races	6,900	8,000	8,800	9,200
Age				
18 or younger	7,800	9,900	11,800	13,400
19–23	7,500	9,300	10,900	12,600
24–29	4,700	5,600	5,300	4,300
30–39	7,800	8,200	7,300	7,200
40 or older	10,200	10,800	9,900	9,300
Dependency/marital status ⁵				
Dependent	8,200	10,500	12,100	14,000
Independent	6,600	7,100	6,700	5,900
Unmarried with no dependents	5,100	6,600	5,800	4,000
Married with no dependents	11,700	15,700	16,600	11,100
Unmarried with dependents	2,700	2,700	1,300	2,500
Married with dependents	9,000	7,000	7,900	9,600

See notes at end of table.

National Center for Education Statistics

Table 3.3. Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08
—Continued

Characteristic	1995–96	1999–2000	2003–04	2007–08
Dependent student family income ⁶				
Lowest 25 percent	\$1,300	\$1,400	\$1,300	\$1,200
Lower middle 25 percent	3,800	5,300	5,500	6,500
Upper middle 25 percent	8,500	11,000	12,100	15,100
Highest 25 percent	19,500	24,500	30,700	34,000
Independent student family income ⁶				
Lowest 25 percent	500	700	400	200
Lower middle 25 percent	2,600	2,800	2,100	2,100
Upper middle 25 percent	6,400	7,000	5,500	4,600
Highest 25 percent	17,100	17,600	19,600	16,800

¹ Students attending public less-than-2-year, private nonprofit less-than-4-year, and multiple institutions are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: The federal expected family contribution (EFC) used in federal need analysis is an estimate of the amount that students and parents should be able to contribute toward educational expenses. The EFC is calculated by taking into account a family's income, assets, family size, number of children in college, and other factors affecting the ability to pay for a postsecondary education. The income of parents is included in calculating the EFC of dependent students, but not that of independent students. 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 Studies (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08).

National Center for Education Statistics

Table S3.3. Standard errors for table 3.3: Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96	1999–2000	2003–04	2007–08
Total	\$130	\$80	\$110	\$80
Type of institution				
Public 2-year	290	130	290	160
Public 4-year	110	90	120	150
Private nonprofit 4-year	260	200	260	240
For-profit	200	180	180	160
Attendance status				
Full-time, full-year	130	120	110	130
Full-time, part-year	230	150	200	300
Part-time, full-year	210	190	180	110
Part-time, part-year	250	160	290	180
Sex				
Male	140	90	150	120
Female	140	100	120	90
Race/ethnicity				
White	170	80	140	100
Black	140	160	140	150
Hispanic	320	230	150	130
Asian/Pacific Islander	550	320	300	230
American Indian	910	760	610	770
Other or Two or more races	1,140	410	370	360
Age				
18 or younger	160	220	230	270
19–23	120	100	120	100
24–29	120	110	130	90
30–39	220	170	210	150
40 or older	510	270	290	200
Dependency/marital status				
Dependent	120	90	120	110
Independent	190	90	160	80
Unmarried with no dependents	160	110	140	70
Married with no dependents	410	300	490	230
Unmarried with dependents	150	80	60	130
Married with dependents	350	180	250	190

See notes at end of table.

National Center for Education Statistics

Table S3.3. Standard errors for table 3.3: Average federal expected family contribution (EFC) among all undergraduates, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96	1999–2000	2003–04	2007–08
Dependent student family income				
Lowest 25 percent	\$50	\$40	\$50	\$40
Lower middle 25 percent	40	40	50	80
Upper middle 25 percent	90	90	80	70
Highest 25 percent	230	210	270	240
Independent student family income				
Lowest 25 percent	20	30	10	20
Lower middle 25 percent	50	50	40	40
Upper middle 25 percent	120	80	90	70
Highest 25 percent	210	210	370	190

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

National Center for Education Statistics

Table 3.4. Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	56.4	\$6,900	58.2	\$8,200	68.7	\$9,100	69.7	\$11,400
Type of institution ¹								
Public 2-year	40.3	3,900	42.8	4,700	57.4	5,200	59.1	6,000
Public 4-year	65.1	6,500	64.4	7,400	71.2	8,700	69.5	10,700
Private nonprofit 4-year	75.7	12,000	77.9	14,000	82.9	16,300	82.6	20,200
For-profit ²	87.9	8,800	92.5	11,700	92.8	11,600	97.5	17,300
Attendance status ³								
Full-time, full-year	77.1	9,100	77.0	10,600	80.1	12,700	79.7	16,600
Full-time, part-year	66.8	5,700	69.7	6,900	74.0	7,600	73.5	9,800
Part-time, full-year	52.9	5,700	54.1	6,300	67.7	6,800	70.3	8,400
Part-time, part-year	27.9	3,000	28.2	3,200	46.7	3,500	51.9	4,400
Sex								
Male	54.5	6,800	55.8	8,100	65.8	9,300	66.1	11,200
Female	57.9	7,000	60.0	8,200	70.8	9,000	72.4	11,600
Race/ethnicity ⁴								
White	51.5	6,800	53.6	8,100	63.5	9,000	64.5	11,100
Black	71.2	7,000	71.0	8,200	82.9	9,400	82.2	12,100
Hispanic	66.1	6,600	66.3	7,900	76.2	8,700	76.9	11,200
Asian/Pacific Islander	64.6	8,700	62.4	9,300	71.6	10,500	73.0	12,500
American Indian	65.5	7,400	60.5	7,400	70.9	7,800	77.8	9,900
Other or Two or more races	75.8	8,200	65.4	8,700	71.1	9,300	74.0	12,800
Age								
18 or younger	66.7	7,600	62.0	9,000	68.2	10,400	67.4	12,800
19–23	63.3	7,300	63.7	8,700	68.5	10,100	67.5	12,300
24–29	60.3	6,400	64.3	7,800	76.5	8,400	82.6	10,800
30–39	44.1	6,100	49.2	7,000	69.3	7,400	70.5	10,400
40 or older	31.6	5,600	34.7	6,000	58.2	6,500	60.2	8,700
Dependency/marital status ⁵								
Dependent	60.9	7,400	60.7	8,800	66.1	10,400	64.4	12,400
Independent	52.1	6,400	55.7	7,500	71.3	7,900	75.5	10,500
Unmarried with no dependents	55.3	6,300	56.0	7,500	72.1	8,300	82.6	10,100
Married with no dependents	28.9	6,000	24.5	6,600	39.5	6,800	57.2	9,200
Unmarried with dependents	71.6	6,400	76.9	8,200	94.3	8,500	88.0	11,800
Married with dependents	44.5	6,500	52.6	6,900	64.4	7,000	61.4	9,900

See notes at end of table.

National Center for Education Statistics

Table 3.4. Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	91.0	\$8,200	94.8	\$9,400	96.0	\$11,600	97.0	\$13,500
Lower middle 25 percent	77.4	7,300	75.5	8,600	80.4	10,000	76.4	12,300
Upper middle 25 percent	50.7	6,500	49.3	8,200	55.9	9,100	53.9	11,400
Highest 25 percent	24.4	6,900	22.2	8,100	28.7	9,400	28.4	10,700
Independent student family income ⁶								
Lowest 25 percent	89.9	7,300	96.5	8,700	99.5	9,400	99.6	12,500
Lower middle 25 percent	68.8	5,900	77.0	7,200	88.1	8,200	90.5	10,700
Upper middle 25 percent	38.5	5,600	39.4	6,000	70.6	6,400	79.0	9,100
Highest 25 percent	12.2	4,700	11.4	4,900	23.8	5,100	31.9	7,500

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Financial need is defined as the total price of attendance minus the expected family contribution (EFC). Those with a negative or zero balance after subtraction are considered to have zero need. The federal expected family contribution (EFC) used in federal need analysis is an estimate of the amount that students and parents should be able to contribute toward educational expenses. The EFC is calculated by taking into account a family's income, assets, family size, number of children in college, and other factors affecting the ability to pay for a postsecondary education. The income of parents is included in calculating the EFC of dependent students, but not that of independent students. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. This table excludes students attending more than one institution.

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

National Center for Education Statistics

Table S3.4. Standard errors for table 3.4: Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.61	\$100	0.30	\$80	0.46	\$70	0.60	\$100
Type of institution								
Public 2-year	1.13	150	0.63	70	0.98	80	1.12	60
Public 4-year	0.56	90	0.42	80	0.35	70	0.32	60
Private nonprofit 4-year	1.13	340	0.57	210	0.49	330	0.45	230
For-profit	0.80	230	0.68	350	0.44	290	0.19	480
Attendance status								
Full-time, full-year	0.52	170	0.45	100	0.31	140	0.27	110
Full-time, part-year	1.63	150	0.93	200	0.91	160	0.90	250
Part-time, full-year	1.16	110	0.96	90	0.66	70	0.55	100
Part-time, part-year	1.19	100	0.60	70	0.98	60	1.42	60
Sex								
Male	0.84	120	0.53	110	0.62	110	0.69	110
Female	0.67	130	0.41	90	0.47	80	0.57	110
Race/ethnicity								
White	0.80	120	0.39	100	0.69	100	0.57	110
Black	1.16	170	1.06	160	0.51	200	1.03	190
Hispanic	2.51	220	1.27	190	0.68	180	0.54	260
Asian/Pacific Islander	1.99	440	1.44	260	1.15	250	1.12	250
American Indian	6.80	560	4.00	410	2.56	430	2.95	900
Other or Two or more races	4.33	410	2.20	270	1.23	210	1.19	430
Age								
18 or younger	1.10	170	0.95	200	0.76	160	0.80	190
19–23	0.80	150	0.48	90	0.48	100	0.57	100
24–29	0.90	110	0.76	110	0.67	100	0.62	160
30–39	1.50	150	0.88	140	0.88	110	1.13	220
40 or older	1.35	230	0.90	130	0.95	150	1.21	220
Dependency/marital status								
Dependent	0.76	160	0.46	100	0.47	100	0.55	100
Independent	0.80	90	0.51	80	0.60	80	0.70	150
Unmarried with no dependents	1.50	140	0.83	150	0.67	120	0.68	150
Married with no dependents	1.97	160	0.93	240	1.64	140	1.19	280
Unmarried with dependents	1.50	170	0.73	110	0.38	130	1.18	200
Married with dependents	1.61	170	1.11	130	1.01	120	0.89	250

See notes at end of table.

National Center for Education Statistics

Table S3.4. Standard errors for table 3.4: Percentage of undergraduates who had financial need and average financial need, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	0.83	\$230	0.51	\$150	0.31	\$160	0.24	\$160
Lower middle 25 percent	0.80	210	0.77	180	0.60	140	1.06	180
Upper middle 25 percent	1.75	210	0.90	170	0.74	170	0.69	230
Highest 25 percent	1.04	310	0.62	220	0.76	260	0.56	200
Independent student family income								
Lowest 25 percent	1.37	140	0.39	120	0.11	120	0.10	210
Lower middle 25 percent	1.50	120	0.68	110	0.58	110	0.71	160
Upper middle 25 percent	1.44	150	0.94	140	0.84	120	0.83	220
Highest 25 percent	0.78	240	0.56	230	0.83	170	0.97	220

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

National Center for Education Statistics

Table 3.5. Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	46.0	\$4,100	44.8	\$4,800	51.1	\$5,300	50.2	\$6,800
Type of institution ¹								
Public 2-year	36.9	3,000	38.8	3,500	49.9	3,800	50.1	4,500
Public 4-year	48.9	3,900	44.1	4,400	45.9	5,200	43.2	6,400
Private nonprofit 4-year	55.5	6,300	52.4	7,200	55.8	8,900	49.7	10,700
For-profit ²	75.2	5,500	74.9	7,200	67.3	6,600	71.9	10,500
Attendance status ³								
Full-time, full-year	60.5	4,900	56.3	5,900	58.8	7,000	55.0	9,300
Full-time, part-year	54.9	3,700	54.1	4,400	53.4	4,800	51.1	6,200
Part-time, full-year	46.1	4,100	45.0	4,300	52.3	4,300	53.5	5,600
Part-time, part-year	23.0	2,300	23.0	2,300	35.3	2,400	39.4	3,200
Sex								
Male	43.8	4,100	42.6	4,900	47.9	5,600	46.8	6,800
Female	47.6	4,200	46.5	4,700	53.5	5,200	52.8	6,700
Race/ethnicity ⁴								
White	40.6	4,000	39.5	4,700	44.8	5,400	43.9	6,700
Black	59.7	3,900	56.5	4,400	64.8	4,900	61.2	6,600
Hispanic	58.7	4,000	56.2	4,700	62.9	5,000	61.4	6,500
Asian/Pacific Islander	56.8	5,600	52.7	6,000	58.8	6,800	59.7	8,300
American Indian	53.7	4,600	48.8	4,200	52.0	4,200	58.6	6,100
Other or Two or more races	64.8	5,600	53.8	5,400	52.4	5,400	53.1	7,200
Age								
18 or younger	53.2	4,100	46.0	4,600	49.4	5,500	46.4	6,500
19–23	50.4	4,300	47.4	5,100	49.3	5,900	45.8	7,100
24–29	51.0	4,100	51.5	4,800	58.2	5,000	63.5	6,800
30–39	36.7	3,900	40.4	4,300	53.7	4,600	53.9	6,700
40 or older	27.2	3,700	29.0	3,900	46.5	4,300	47.5	5,800
Dependency/marital status ⁵								
Dependent	47.7	4,300	43.4	4,800	46.1	5,900	41.7	6,900
Independent	44.2	4,000	46.1	4,800	56.2	4,900	59.5	6,700
Unmarried with no dependents	45.2	4,000	42.9	4,600	51.9	5,300	63.2	6,500
Married with no dependents	23.5	4,200	17.3	4,400	27.2	4,700	41.8	6,500
Unmarried with dependents	64.6	4,000	69.1	5,300	82.6	4,900	75.8	7,200
Married with dependents	37.1	4,000	43.9	4,300	50.1	4,300	45.4	6,400

See notes at end of table.

National Center for Education Statistics

Table 3.5. Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income ⁶								
Lowest 25 percent	81.3	\$4,400	81.5	\$4,700	80.3	\$5,800	79.8	\$6,400
Lower middle 25 percent	62.8	3,900	55.8	4,700	57.8	5,700	49.6	6,700
Upper middle 25 percent	32.7	4,100	25.6	4,800	29.5	6,100	24.7	7,700
Highest 25 percent	14.2	5,700	9.8	5,900	13.3	7,700	10.7	9,100
Independent student family income ⁶								
Lowest 25 percent	80.3	4,300	83.4	5,200	86.5	5,500	85.4	7,400
Lower middle 25 percent	58.9	3,900	64.8	4,800	69.5	4,800	72.2	6,700
Upper middle 25 percent	30.9	3,800	30.6	4,000	52.0	4,100	61.4	6,000
Highest 25 percent	8.0	3,100	7.2	3,500	13.6	3,700	17.9	5,700

¹ Students attending public less-than-2-year and private nonprofit less-than-4-year institutions are included in the total but are not shown separately.

² For-profit institutions include less-than-2-year, 2-year, and 4-year institutions.

³ Students who were enrolled part time for any amount of time during the 9-month academic year, including those who were enrolled full time for part of the year, are included in the part-time, full-year or part-time, part-year categories.

⁴ American Indian includes Alaska Native, Asian/Pacific Islander includes Native Hawaiian, Black includes African American, Hispanic includes Latino, and Other includes respondents having origins in a race not listed. Students in NPSAS:96 were not given the option to indicate "Two or more races" in the questionnaire. Race categories exclude persons of Hispanic ethnicity.

⁵ Divorced, separated, and widowed students are included in the unmarried categories.

⁶ See glossary for income cutpoints used for each survey year.

NOTE: Remaining need is defined as the total price of attendance minus the expected family contribution (EFC) minus all types of financial aid, except federal education tax benefits. Price of attendance includes tuition and fees, books and supplies, housing, meals, transportation, and other miscellaneous, or personal, expenses. The calculation of the percentage with remaining need includes students who had no need and those who received no aid. The calculation of the average amount of remaining need includes only those who had any remaining need and excludes those with zero remaining need. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. This table excludes students attending more than one institution.

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

National Center for Education Statistics

Table S3.5. Standard errors for table 3.5: Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Total	0.64	\$60	0.36	\$60	0.37	\$60	0.38	\$90
Type of institution								
Public 2-year	1.20	130	0.65	70	0.87	80	0.77	60
Public 4-year	0.55	50	0.51	60	0.50	70	0.40	100
Private nonprofit 4-year	1.06	180	0.76	190	1.24	260	0.76	230
For-profit	0.90	140	1.10	230	0.94	200	1.68	380
Attendance status								
Full-time, full-year	0.67	100	0.63	100	0.45	100	0.39	120
Full-time, part-year	1.61	100	0.78	110	0.90	120	0.97	220
Part-time, full-year	1.04	90	0.89	70	0.61	60	0.59	80
Part-time, part-year	1.20	90	0.62	50	0.82	40	0.70	50
Sex								
Male	0.71	70	0.55	70	0.54	80	0.42	120
Female	0.72	80	0.41	70	0.43	70	0.45	100
Race/ethnicity								
White	0.73	80	0.46	70	0.48	70	0.37	110
Black	1.39	110	1.01	100	0.89	160	0.87	160
Hispanic	2.68	120	1.19	120	0.91	180	0.74	150
Asian/Pacific Islander	1.78	260	1.57	190	1.28	210	1.04	250
American Indian	8.25	620	4.16	270	2.59	280	3.44	550
Other or Two or more races	5.36	500	2.38	220	1.57	170	1.43	390
Age								
18 or younger	0.95	120	0.93	140	0.64	110	0.89	150
19–23	0.76	90	0.48	70	0.38	100	0.36	100
24–29	1.06	90	0.75	80	0.74	80	0.70	150
30–39	1.40	130	0.84	100	0.85	100	0.74	170
40 or older	1.18	140	0.95	90	0.91	130	1.06	160
Dependency/marital status								
Dependent	0.71	90	0.47	80	0.38	100	0.37	100
Independent	0.83	70	0.54	60	0.59	70	0.50	120
Unmarried with no dependents	1.37	90	0.81	90	0.79	100	0.76	110
Married with no dependents	1.93	130	0.77	190	1.30	140	1.03	190
Unmarried with dependents	1.68	120	0.76	100	0.67	100	1.03	170
Married with dependents	1.42	130	1.16	100	0.87	80	0.90	180

See notes at end of table.

National Center for Education Statistics

Table S3.5. Standard errors for table 3.5: Percentage of undergraduates who had remaining need after receiving financial aid (price of attendance minus the expected family contribution [EFC] and any financial aid) and average remaining need amount, by selected institutional and student characteristics: 1995–96, 1999–2000, 2003–04, and 2007–08—Continued

Characteristic	1995–96		1999–2000		2003–04		2007–08	
	Percent	Average amount	Percent	Average amount	Percent	Average amount	Percent	Average amount
Dependent student family income								
Lowest 25 percent	1.21	\$140	0.76	\$90	0.63	\$120	0.52	\$100
Lower middle 25 percent	0.91	120	0.93	120	0.73	120	0.73	150
Upper middle 25 percent	1.32	180	0.69	150	0.66	180	0.61	290
Highest 25 percent	0.78	390	0.54	210	0.52	300	0.42	400
Independent student family income								
Lowest 25 percent	1.24	110	0.63	80	0.60	90	0.49	160
Lower middle 25 percent	1.61	100	0.74	100	0.77	90	0.75	140
Upper middle 25 percent	1.49	120	0.90	110	0.80	100	0.84	160
Highest 25 percent	0.60	200	0.49	280	0.63	150	0.57	210

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

Glossary

This glossary describes the variables in the 1995–96, 1999–2000, 2003–04, and 2007–08 National Postsecondary Student Aid Study (NPSAS:96, NPSAS:2000, NPSAS:04, and NPSAS:08) Data Analysis System (DAS) used to generate these tables. The DAS is a web-based application that allows users to create tables with estimates and standard errors from the NPSAS:08 data and other surveys (see the Data Analysis System section for a more detailed description). The DAS can be accessed at <http://www.nces.ed.gov/das/>. In the glossary, variables are listed in alphabetical order by the variable label as it appears in the tables. The name of each variable appears to the right of the variable label. The variable name is the same for all four survey years unless otherwise specified. All variables pertain to the academic year of the survey unless otherwise specified.

LABEL

VARIABLE NAME

Age

AGE

Student's age as of December 31 of the academic year. Based on the birth date as reported in the Free Application for Federal Student Aid (FAFSA); if not available, taken from the student interview. If both were not available, taken from institution records.

Attendance status

ATTNSTAT (NPSAS:2000, 2004, 2008) ATTNST3 (NPSAS:1996)

Number of months enrolled full time or part time at all institutions. Full-year is defined as enrollment for 9 or more months. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month to be considered enrolled for that month. Full-time is usually defined as 12 or more credit hours per term. The categories are as follows:

Full-time, full-year	Enrolled full time for 9 or more months.
Full-time, part-year	Enrolled full time, but for fewer than 9 months.
Part-time, full-year	Enrolled for 9 or more months, but fewer than 9 months were full time.
Part-time, part-year	Enrolled for fewer than 9 months, and these months were not all full time.

Dependency/marital status

DEPEND5B

Student's dependency status for federal financial aid purposes. Students were considered to be financially independent of their parents for federal financial aid purposes if they were age 24 or older on 12/31 of the academic year or if they met any of the following criteria: were married; had dependents; were veterans of the U.S. military or on active duty; were orphans or wards of the court; or were enrolled in a graduate or first-professional degree program. (As of 2007–08, those on active duty in the U.S. military were also considered independent.) All other students under 24 were considered dependent unless they could document that they were receiving no parental support and were determined to be independent by a financial aid officer. For independent students, also presents student's marital status and whether they had dependents. Unmarried includes divorced, separated, and widowed. Spouses were not considered dependents. Taken from the FAFSA; if not available, taken from the student interview and institution records.

Dependent student family income

PCTDEP

The total income of the student's parents for the year preceding the academic year. Prior calendar year income was reported in the federal financial aid application and was used to determine the expected family contribution (EFC) in federal need analysis. The incomes are divided into four categories such that each category contains about 25 percent of the students in a given year.

Dependent student family income—continued

PCTDEP

NPSAS:1996

Lowest 25 percent	Less than \$24,992
Lower middle 25 percent	\$24,993 to \$46,488
Upper middle 25 percent	\$46,489 to \$70,000
Highest 25 percent	\$70,001 or more

NPSAS:2000

Lowest 25 percent	Less than \$31,044
Lower middle 25 percent	\$31,045 to \$54,038
Upper middle 25 percent	\$54,039 to \$83,618
Highest 25 percent	\$83,619 or more

NPSAS:2004

Lowest 25 percent	Less than \$31,960
Lower middle 25 percent	\$31,961 to \$58,679
Upper middle 25 percent	\$58,680 to \$90,763
Highest 25 percent	\$90,764 or more

NPSAS:2008

Lowest 25 percent	Less than \$36,149
Lower middle 25 percent	\$36,150 to \$66,621
Upper middle 25 percent	\$66,622 to \$104,586
Highest 25 percent	\$104,587 or more

Expected family contribution

**EFC (NPSAS:2004, 2008)
EFC4 (NPSAS:1996, 2000)**

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

Federal aid total

TFEDAID

Total amount of federal financial aid received. This includes federal grants, federal student loans, federal work-study, and federal Parent PLUS loans. It does not include federal tax benefits, federal veterans benefits, or Department of Defense aid programs.

Federal campus-based aid**CAMPAMT**

Total amount of federal aid award that is campus based (allocated by the institution's financial aid office). Includes Supplemental Educational Opportunity Grant (SEOG), intended as a supplement to the Pell Grant for students who show exceptional financial need; federal college work-study, which subsidizes students' wages; and Perkins loans, low-interest loans offered to students who show exceptional financial need. All of the federal campus-based aid is allocated on the basis of need.

Federal grants**TFEDGRT**

Total amount of federal grants received by a student. Federal grants include Pell Grants, Supplemental Educational Opportunity Grants (SEOG), Academic Competitiveness Grants (ACG), Science and Mathematics Access to Retain Talent (SMART) Grants, Robert Byrd Scholarships, and several smaller federal grant programs. This variable does not include federal tax benefits, federal veterans benefits, or benefits from Department of Defense aid programs.

Federal loans**TFEDLN**

Total amount of federal student loans received by the student. Federal student loans are primarily Stafford loans (subsidized and unsubsidized), but they also include Perkins loans and a small percentage of federal loans through the Public Health Service. This variable does not include federal Parent PLUS loans.

Financial need (price of attendance minus EFC)**SNEED1**

The student's total need for financial aid as determined by federal need analysis. Need is defined as the total price of attendance (BUDGETA2/BUDGETAJ) minus the federal expected family contribution (EFC4/EFC). The averages in the tables include only students with positive need values. When the EFC is greater than the price of attendance (and therefore the student has no need), the student is not eligible for need-based aid and the resulting negative value for need is set to zero. A student with no federal need may still be eligible for federal non-need-based aid (primarily unsubsidized Stafford loans or Parent PLUS loans). Similarly, a student without federal need may also receive any nonfederal grants, loans, or any other aid as long as no federal need-based aid is accepted. Need was calculated only for students who attended one institution in the survey year. See the NOTE under "Out-of-pocket price" for an explanation of the difference between remaining need and net price variable calculations.

Independent student family income**PCTINDEP**

This is the total income of the student (and spouse if married) in the year preceding the academic year. Prior calendar year income was reported in the financial aid application and was used to determine the EFC in federal need analysis. The incomes are divided into four categories such that each category contains about 25 percent of the students in a given year.

Independent student family income—continued

PCTINDEP

NPSAS:1996

Lowest 25 percent	Less than \$8,163
Lower middle 25 percent	\$8,164 to \$18,808
Upper middle 25 percent	\$18,809 to \$34,992
Highest 25 percent	\$34,993 or more

NPSAS:2000

Lowest 25 percent	Less than \$12,000
Lower middle 25 percent	\$12,001 to \$25,987
Upper middle 25 percent	\$25,988 to \$48,000
Highest 25 percent	\$48,001 or more

NPSAS:2004

Lowest 25 percent	Less than \$11,045
Lower middle 25 percent	\$11,046 to \$25,169
Upper middle 25 percent	\$25,170 to \$48,908
Highest 25 percent	\$48,909 or more

NPSAS:2008

Lowest 25 percent	Less than \$11,008
Lower middle 25 percent	\$11,009 to \$25,978
Upper middle 25 percent	\$25,979 to \$48,429
Highest 25 percent	\$48,430 or more

Institutional aid total

INSTAMT

Total amount of institutional aid received. This includes all types of institutional grants and scholarships from institutional funds, tuition waivers, institutional loans, and institutional work-study (outside of the federal work-study program).

Institution type

AIDSECT

Control and level of the NPSAS sample institution attended by the student, based on the classification in the Integrated Postsecondary Education Data System (IPEDS) Institutional Characteristics (IC) files. Control concerns the source of revenue and control of operations (public, private nonprofit, for-profit), and level concerns the highest degree or award offered by the institution in any program. Doctorate-granting institutions award a doctoral or first-professional degree in one or more programs; 4-year non-doctorate-granting institutions award at least a bachelor's degree; 2-year institutions award at least an associate's degree; and less-than-2-year institutions award certificates or other credentials in vocational programs. Some community colleges have begun to offer bachelor's degrees in a few programs and have been reclassified as 4-year institutions in IPEDS. The four major types of institutions were used in these tables.

Institution type—continued

AIDSECT

Public 2-year	Includes public 2-year institutions
Public 4-year	Includes non-doctorate-granting and doctorate-granting public 4-year institutions
Private nonprofit 4-year	Includes non-doctorate-granting and doctorate-granting private nonprofit 4-year institutions
For-profit	Includes for-profit less-than-2-year and 2-year or more institutions
More than one institution	Includes students who attended more than one institution.

Those attending more than one institution were included in the financial aid tables, but were excluded from tables showing tuition, price, net price, and financial need. Other types of institutions include public less-than-2-year and private nonprofit less-than-4-year institutions, which are included in all undergraduate estimates but not in the estimates for specific types of institutions.

Net price (price of attendance minus all grants)

NETCST3

The net price of attendance after all grants. Equal to the total price of attendance (BUDGETA2/BUDGETAJ) minus total grant aid from federal, state, institutional, or other sources (TOTGRT). Grants include tuition waivers and employer tuition reimbursements. They do not include federal veterans benefits or military education benefits. For students who did not receive any grants, this amount is the same as the price of attendance. Calculated only for students who attended one institution. See the NOTE under “Out-of-pocket price” for more information.

Out-of-pocket price

(price of attendance minus total aid)

NETCST1

The net price of attendance after all financial aid received. Equal to the total price of attendance (BUDGETA2/BUDGETAJ) minus total aid (TOTALID). It represents the estimated “out-of-pocket” expense to students remaining after all financial aid, including loans, is received. For students who did not receive any financial aid, this amount is the same as the price of attendance. Calculated only for students who attended one institution.

NOTE: Net price of attendance variables are calculated by subtracting financial aid (total or only some types, such as grants) from the price of attendance (the student budget). The net price variables are never less than zero because a basic principle of financial aid is that total aid may not exceed the student budget. Need and remaining need variables are calculated by subtracting the EFC as well as financial aid from the student budget. Need may be negative because the EFC

Out-of-pocket price

(price of attendance minus total aid)—continued

NETCST1

may be greater than the student budget. If the EFC is less than the student budget (so that need is positive), non-need-based aid (such as unsubsidized Stafford loans) may reduce the remaining need (student budget minus EFC minus aid) to a negative value. In the Data Analysis System (DAS), negative values for need and remaining need were set to zero.

Price of attendance

BUDGETAJ (NPSAS:2004, 2008)

BUDGETA2 (NPSAS:1996, 2000)

Total educational expenses of the student, adjusted for attendance status. The total price of attendance includes the tuition and fees as well as all other expenses related to enrollment: books and supplies; room and board (or housing and meal allowances for off-campus students); transportation; and other personal living expenses. The total price of attendance is based on the student budget as reported by the institution. Student budgets are prepared by institutional financial aid offices to estimate the typical educational expenses of various types of students (e.g., dependent, independent, on-campus, off-campus, living with parents) and are used as part of the federal need analysis that determines the student’s need for financial aid. Calculated only for students who attended one institution.

Race/ethnicity

RACE (NPSAS:1996, 2004, 2008)

RACE2 (NPSAS:2000)

Student’s race/ethnicity with Hispanic or Latino origin as a separate category. Uses census race categories excluding Hispanic origin unless specified. Questions concerning race/ethnicity changed over time. In 1995–96, respondents of more than one race were asked to choose one category, whereas in subsequent studies respondents could identify as multiracial. Based on the student interview; if not available, taken from institution records.

White	Origins in any of the original peoples of Europe, the Middle East, or North Africa.
Black	Origins in any of the black racial groups of Africa.
Hispanic	Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.
Asian/Pacific Islander	Origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam. Origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

LABEL**VARIABLE NAME****Race/ethnicity—continued****RACE (NPSAS:1996, 2004, 2008)****RACE2 (NPSAS:2000)**

American Indian

Origins in any of the original peoples of North and South America (including Central America).

Other or Two or more races

A person reporting having origins in a race not listed above or in more than one race.

Remaining need after receiving financial aid**(price of attendance minus EFC minus total aid)****SNEED2**

The remaining need after all financial aid (need-based and non-need-based) is received. Equal to the total price of attendance (BUDGETAJ) minus the federal EFC and total financial aid (TOTAID). Negative values were set to zero. The averages in the tables include only students with positive remaining need values after financial aid was subtracted from need (SNEED1). Calculated only for students who attended one institution. See the NOTE under “Out-of-pocket price” for an explanation of the difference between remaining need and net price variable calculations.

Sex**GENDER**

Student’s sex as reported in the student interview; if not available, taken from institution records. If both were not available, taken from the FAFSA.

State total aid**STATEAMT**

Total amount of state-funded financial aid received by the student. This includes state grants, state loans, state-sponsored work-study, and vocational rehabilitation and job training grants, including any federal Workforce Investment Act (WIA) funds.

Total aid**TOTAID**

Total amount of financial aid received by a student from any source except parents, relatives, or friends. It includes any grants, student loans, work-study, Parent PLUS loans, job training funds, veterans benefits and benefits from Department of Defense aid programs, and graduate assistantships. It does not include federal tax benefits.

Total grants**TOTGRT**

Total amount of all grants and scholarships received by a student. Grants are a type of financial aid that do not require repayment or employment. This variable is equal to the sum of all federal grants, state grants, institutional grants, and grants from employers or private sources. All need-based grants, merit scholarships, tuition waivers, and employer tuition reimbursements are included.

Total loans**TOTLOAN**

Total amount of all student loans received. This variable includes all student loans received through federal, state, institutional, or private programs. It excludes federal Parent PLUS loans and any loans from family or friends.

LABEL**VARIABLE NAME****Total work-study****TOTWKST**

Total amount of work-study aid received. This variable includes all federal, state, and institutional work-study aid, including undergraduates who had assistantships, tutoring, dormitory, or advising jobs. Graduate research, teaching, or other assistantships are classified separately.

Tuition and fees**TUITION2**

Student's tuition and fees at the sampled institution for students who attended only one institution. Taken from institution records or IPEDS. Edited and adjusted for attendance status and residency if necessary.