Financial Aid Professionals at Work in 1999-2000:

Results from the 2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures

The College Board and the
National Association of Student Financial Aid Administrators

The College Board

N·A·S·F·A·A
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

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Executive Summary

The 2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures (SUFAPPP) is the fourth in a series of surveys on the processes used by campus aid administrators to award financial assistance to undergraduates. This most recent survey asked chief financial aid administrators to provide more information on the procedures they used to distribute financial assistance to undergraduates during the 1999-2000 academic year. While there are many studies on financial aid recipients and award amounts, SUFAPPP is unique because it examines these issues from the viewpoint of aid administrators on campus, rather than students.

The SUFAPPP survey was sent to the chief financial aid administrators at 2,554 higher education institutions that were members of NASFAA or The College Board as of October 2001. Roughly 30 percent of these institutions provided usable survey responses. Despite the low response rate, several characteristics of the respondents were very similar to the survey population, which suggests that the survey results reflect the full population of institutions within the NASFAA and College Board memberships.

This report first describes the aid application procedures aid administrators used to determine award eligibility, and the use of professional judgment to adjust students' aid application data. Next, the report describes the number of students who received financial aid, the funding and distribution of institutional scholarships, and student loan borrowing and cumulative debt. The study then shows the percentage of aid applicants who had financial need and the proportion of need met by total financial aid. The final section of the report describes the salary levels and demographic characteristics of aid administrators, average number of aid administration staff by type of institution, and technology used by aid offices to process applications.

Highlights of the 2001 SUFAPPP, by subject area covered by the survey, include:

Aid Application Procedures and Professional Judgment

- While all students who wish to receive federally funded financial aid must complete the Free Application for Federal Student Aid (FAFSA), many institutions require undergraduates to file additional aid applications in order to receive aid from non-federal sources. In 1999-2000, about 62 percent of four-year private colleges and universities, 52 percent of two-year private colleges, 28 percent of four-year public institutions, and 44 percent of two-year public (community) colleges required students to fill out one or more aid applications in addition to the FAFSA (the SUFAPPP response rate for private, for-profit [proprietary] schools was too low to provide any estimates).
- The types of additional aid application forms varied by type of institution. About one fifth of four-year private colleges, versus 4 percent of four-year public institutions, required first-time aid applicants whose parents have divorced or separated to file a divorced/separated parents' statement; 24 percent of four-year private colleges, compared with 4 percent of four-year publics, required a business/farm supplement form.
- Professional judgment allows aid administrators to adjust the aid application data for students who are in unusual or special circumstances. About 97 percent of all institutions used professional judgment, but its use differed by type of institution. One fifth of four-year private colleges said they routinely reviewed the need analysis data for all aid applicants and used professional judgment when appropriate. This compares with 6 percent of four-year public colleges, 5 percent of community colleges, and 15 percent of two-year private schools.
- At all institutional types, professional judgment reviews occurred due to actions taken by students and their families. The two most frequent actions taken by aid applicants were appeals of financial aid award letters (48 percent of respondents said this action "frequently" or "always" led to a professional judgment review) and new information submitted by students and their families (36 percent).
- Professional judgment reviews generally appear to have benefited aid recipients. On average across all institutional types, 47 percent of the reviews resulted in increases in students' total financial aid awards; only 4 percent led to decreases in total financial aid awarded.

Financial Aid Recipients and Average Awards

- There were only small differences in the proportion of students who received Federal Pell Grants (need-based grants for low-income undergraduates) and average awards by institutional type. About one quarter of the undergraduates at community colleges received Pell Grants, compared with 35 percent at two-year private schools, 26 percent at four-year public colleges and 21 percent at four-year private institutions. The average Pell Grant was $1,995 at four-year public colleges and universities, $1,945 at four-year private institutions, $1,879 at two-year private colleges, and $1,633 at two-year public schools.
- There were, however, large differences in the receipt of federal student loans, as roughly 45 percent of the undergraduates at four-year private colleges, and nearly half of those at two-year private colleges, received Federal Stafford Subsidized Loans. Only 8 percent of students at community colleges borrowed subsidized loans. Average subsidized loan amounts ranged from $3,808 at four-year private colleges and universities to $2,168 at community colleges.

- Students at four- and two-year private, non-profit institutions were also more likely than their peers at public schools to receive institutional grants, with 55 percent of undergraduates at four-year private colleges and 46 percent at two-year private schools being awarded institutionally funded scholarships. Only 8 percent of undergraduates at community colleges and one quarter at four-year public schools were provided institutional grants. The average institutional grant was $7,094 at four-year private colleges, $2,978 at four-year public institutions, $2,033 at two-year private schools, and $1,325 at community colleges.
- At most institutions, average grant awards do not change appreciably between the first and higher years of study, but average loans grew substantially. This result occurred primarily because the federal student loan limits rise sharply after the freshman year.

Funding and Distribution of Institutional Grants

- Most institutions, especially private, non-profit schools, relied heavily on tuition and fee dollars to fund their institutional grant programs. Tuition and fee revenue made up two thirds of the funding for institutional scholarships at four-year private colleges, 41 percent at two-year private colleges, 39 percent at four-year public schools, and 36 percent at community colleges.
- The plurality (45 percent) of institutional grant dollars was awarded for academic merit or other "non-need" purposes. Only 31 percent of the grants were awarded based entirely on students' financial need, and 24 percent were "merit-within-need" awards.
- On average, 35 percent of the institutional scholarships distributed by four-year public colleges and universities were awarded based on undergraduates' demonstrated financial need (a combination of exclusively need-based and "merit-within-need" awards). Sixty-five percent of the awards provided by four-year private schools, 70 percent of the grants awarded by two-year private colleges, and 55 percent of those given by community colleges were distributed based in whole or in part on need.
- To determine eligibility for need-based institutional grants, the majority of institutions (57 percent of four-year private colleges and 87 percent of four-year public schools) used the federal need analysis methodology exclusively. Only 1 percent of four-year public colleges and 16 percent of four-year private institutions used the College Board Institutional Methodology.
- Most non-need-based institutional grants were distributed based on academic merit, athletics, and artistic or "special" talents. These categories were not mutually exclusive; many institutions used two or more criteria to award non-need scholarships.
- Forty percent of the recipients of non-need institutional grants at four-year public colleges and 58 percent of those at four-year private schools had demonstrated financial need. Generally, non-need grants appear to have been directed toward students who needed the funds to pay their postsecondary education costs.

Student Loans and Cumulative Debt

- More than 60 percent of four-year public colleges and 49 percent of four-year private institutions routinely packaged three loans or more in the financial aid awards of first-year undergraduates; most often, the three loans included in aid packages were Federal Stafford Subsidized Loans, Federal Stafford Unsubsidized Loans, and Federal Perkins Loans. Only 7 percent of community colleges and 22 percent of two-year private schools routinely packaged at least three loans.
- Among SUFAPPP respondents, the average cumulative federal student loan debt for students who received undergraduate degrees or certificates in 1999-2000 was $13,535 at four-year public colleges and $15,523 at four-year private institutions (these figures are based on students who graduated with federal student loan debt). The debt amounts recorded by SUFAPPP respondents are lower than the national averages for all colleges and universities.
- About 7 percent of the undergraduates at SUFAPPP institutions received private/alternative (non-governmental) student loans. The average private loan was $6,123. Aid administrators believed that most students who chose to receive private loans did so because the aid amounts they were awarded from other sources were not large enough to cover their total higher education costs.

Unmet Financial Need

- About 63 percent of the students who applied for financial assistance had demonstrated financial need (as defined by the federal need analysis formula). The proportion of aid applicants with need was fairly equivalent across institutional types, ranging from 60 percent at community colleges to 68 percent at four-year private institutions.
- On average, aid dollars covered just 72 percent of students' full demonstrated financial need. At four-year public colleges, grants covered only 39 percent of need, compared with 54 percent at four-year private schools. The difference between students' total financial need and the amounts they receive in aid is often referred to as "unmet financial need."
- Approximately 49 percent of the aid administrators at four-year public colleges believed that the action most frequently used by their students with "unmet" need to cover the gap between their financial aid amounts and their total need was to get a full- or part-time job. In contrast, 48 percent of the survey respondents at four-year private colleges believed the strategy used most often by their students with unmet need was to borrow private loans.

Characteristics of Chief Financial Aid Administrators

- The majority of chief financial aid administrators were female, had 15 or more years of experience in financial aid, and were at least 45 years old.
- Despite relatively equal levels of years of experience and similar age levels between men and women in the aid profession, the median salary for male chief aid administrators was 16 percent higher than the median for females.
- One possible reason men earned higher salaries was because they generally had higher levels of educational attainment. Seven out of ten of the male chief aid officials had a master's, doctoral, or first professional degree. Only 53 percent of women had earned a master's degree or higher.

Financial Aid Office Staffing and Use of Technology

- The average number of full-time equivalent (FTE) professional staff members in financial aid offices at four-year public colleges and universities with FTE undergraduate enrollments of 5,000 or more was 13.8. At four-year public schools with FTE undergraduate enrollment of less than 2,500, the average number of FTE professional staff in the aid office was 3.0.
- Nearly all aid offices had direct access to the World Wide Web, e-mail, online access to the National Student Loan Data System, and on-line access to aid applicants' records. However, a higher share of financial aid staff at large four-year public and private schools also had access to other technological advances—instant messaging, document scanning, and document imaging—than staff at other types of institutions.

The SUFAPPP results highlight several troubling issues in financial aid. Despite the best efforts of aid professionals, and despite receiving more than $56 billion in financial assistance from federal, institutional, state, and private sources, most undergraduates do not receive enough funding in their aid packages to meet their financial need fully. Further, it appears that many aid offices have small staffs that must serve more students who seek financial assistance. Unfortunately, the survey results do not provide any easy solutions to these problems. Additional research might provide some answers to serious concerns about problems in financial aid and the aid profession.

Introduction

The College Board's most recent *Trends in Student Aid* report shows that postsecondary education students received more than $72 billion in financial aid to help pay their higher education expenses in academic year 1999-2000. Roughly 73 percent of these funds—$56 billion—was provided to undergraduates. While many studies have described the characteristics of undergraduates who received financial assistance, very little is known about the distribution of grants, loans, and work-study from the perspective of the on-campus financial aid administrator. Financial aid administrators are the professionals who use federal and state laws and regulations and other rules to determine which students are eligible to receive financial assistance and the amounts they receive. To help shed more light on the contributions and workloads of the aid professionals, the National Association of Student Financial Aid Administrators (NASFAA) and The College Board have conducted the 2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures (SUFAPPP).

The SUFAPPP is the fourth in a series of studies on financial aid administration NASFAA and The College Board have cosponsored. These surveys examine the processes institutions use to package financial aid to undergraduate students. The last SUFAPPP, from 1995-1996, found that:

- Many undergraduates received assistance to pay postsecondary education expenses. Roughly three quarters of the students who applied for aid received a grant, loan, or work-study award.
- Student loans constituted the majority of aid at all institutional types. At four-year public colleges and universities, 50 percent of the financial assistance provided to undergraduates came from the Federal Stafford Subsidized and Unsubsidized Loan programs. Grants and campus-based aid (Federal Supplemental Educational Opportunity Grants [FSEOG], Federal Work-Study, and Federal Perkins Loans) accounted for only 41 percent. The rest of the aid came from institutional, state, and private (non-governmental) grants and loans.
- Total financial aid covered just 68 percent of the total demonstrated financial need for undergraduates who attended two-year public colleges, and 82 percent for aid recipients at four-year public and private, non-profit institutions.
- Nearly all institutions awarded institutional grants based on academic merit or some other "non-need-based" purpose. However, family income level was the major criterion upon which most institutional scholarships were awarded. Many institutions, particularly four-year private colleges and universities, used several different aid applications and methodologies to determine which students were to receive institutional grants. These findings suggested that most institutionally funded scholarships were still being awarded to students based on their demonstrated financial need.
- Financial aid administrators used a wide variety of technological advances—such as EdExpress and electronic FAFSAs—to help process students' aid applications. Despite the wide use of technology, aid administrators at many campuses faced a growing and burdensome workload, due to increased numbers of aid recipients.

However, several changes in financial aid awarding, and the technology used to process awards and determine student eligibility, have taken place since 1996. During the last six years, the number of students with student loans, particularly private/alternative loans, has risen dramatically. The last few years have also brought expanded use of the World Wide Web, which has made EdExpress and other "older" aid processing techniques obsolete.

These and other new issues, along with the upcoming reauthorization of the Higher Education Act (the law that authorizes federal financial aid programs for postsecondary education students), have made it necessary for NASFAA and The College Board to gather new information on the funding and distribution of aid awards and other issues. The 2001 SUFAPPP provides new insights on the financial aid policies and procedures used by aid administrators to award aid to undergraduates during the 1999-2000 award year.

The first section of this report reviews the characteristics of institutions that responded to the survey. Next, the study describes the aid application procedures institutions used to determine undergraduates' eligibility for financial assistance. This discussion includes an examination of the use of professional judgment. The following sections show the proportions of students who received financial assistance and average amounts of aid received by aid program and institution type; the funding and distribution of institutional grants; the use of student loans, including cumulative debt and borrowing private/alternative loans; the proportion of students' financial need covered by average aid awards, by type of institution; the demographic characteristics and salary levels of chief financial aid administrators; and the number of employees in the financial aid office and access to technology in on-campus financial aid departments.

Whenever possible, the results of the SUFAPPP are compared with the National Center for Education Statistics' 2000 National Postsecondary Student Aid Study (NPSAS). There are a number of differences between SUFAPPP and NPSAS. NPSAS is based on a statistically weighted sample of undergraduates enrolled at all types of postsecondary education institutions in 1999-2000. SUFAPPP is an un-weighted census that includes only those higher education institutions that were members of NASFAA or The College Board. NPSAS collected data from a variety of sources, while SUFAPPP gathered data from aid administrators exclusively. NPSAS does not include information on uses of professional judgment, funding of institutional grants, characteristics of aid administrators, and other information on aid operations. Nonetheless, NPSAS does provide important information that can be used to judge the reliability of the results for SUFAPPP. In all cases, however, comparisons between the two surveys should be interpreted cautiously.

Results for the 2001 SUFAPPP were not compared with results from the 1996 or other previous SUFAPPP surveys. Many of the questions asked on the most recent SUFAPPP were unique to the current survey, and changes in need analysis laws and regulations over the past years make comparisons between the past and most recent surveys difficult to interpret accurately. The appendix contains the survey instrument used for the 2001 SUFAPPP.

Acknowledgements

The 2001 SUFAPPP was directed by Timothy Christensen and Kenneth Redd from NASFAA and Kathleen Little of The College Board. The final report was written by Kenneth Redd, with assistance from Carla Miller, NASFAA's research assistant. Funding for the SUFAPPP was provided by NASFAA's Project Development Fund.

Completion of this project would not have been possible without valuable contributions from many individuals. Several financial aid administrators and higher education policy analysts served on the SUFAPPP Advisory Board, which developed the survey instrument and provided comments and suggestions on the early results. Members of the Advisory Board included: Ronald Allan, Georgetown University; Frank Balz, National Association of Independent Colleges and Universities; Melanie Corrigan and Jacqueline King, the American Council on Education; Alisa Cunningham, the Institute for Higher Education Policy; Carol Mowbray, Northern Virginia Community College; Shirley Ort, University of North Carolina at Chapel Hill; William Schilling, University of Pennsylvania; and William Wells, Wake Forest University.

We would also like to recognize and thank the aid administrators who served as survey field testers: Shirley Ort; William Wells; Joseph Russo from the University of Notre Dame; Albert Hermsen, the University of Michigan; Karen Fooks, the University of Florida; Jay Larsen, South Dakota State University; George Chin, City University of New York; David Mohning, Vanderbilt University; Barry Simmons, Jr., Virginia Polytechnic Institute and State University; and Claire Roemer, Tarrant County College.

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However, this report would not have been possible without the support of the chief financial aid administrators and their staffs at over 700 postsecondary education institutions who took the time and effort to respond to the complex SUFAPPP survey. We are extremely grateful for the support these and other persons gave to the survey project, but recognize that any errors found in this report are solely the responsibility of the author.

SUFAPPP Population and Respondents

The Web-based SUFAPPP survey instrument was sent to 2,554 chief financial aid administrators whose institutions were members of NASFAA or The College Board as of October 2001. Institutional membership in these organizations is broadly representative of most postsecondary education institutional types in the United States. About 82 percent of the accredited four-year public colleges and universities that participated in the federal student aid programs in 1999-2000 were members of one or both associations, as were 63 percent of the four-year private, non-profit institutions and 62 percent of the two-year public (community) colleges. However, only 9 percent of the two-year private colleges and 6 percent of the private, for profit (proprietary) schools were members of at least one of the associations. Thus, the survey responses from these two institutional types most likely will not be representative of all these institutions nationally.

Roughly 30 percent (757) of the SUFAPPP population returned usable survey responses. Fortunately, despite this low response rate, the distribution of respondents was nearly equal to the distribution of postsecondary education institutions in the survey population. Roughly 22 percent of the survey respondents came from four-year public institutions; this compares with 20 percent of the total population (see Table 1). About 42 percent of the responses came from four-year private colleges and universities, versus 39 percent of the population. Community colleges accounted for 29 percent of the responses and 30 percent of the population.

Table 1

SUFAPP Response Rates, by Institutional Type

	Survey Population	% of Total	Survey Respondent	% of Total	Response Rate by Inst. Type
4-Yr Public	516	20%	169	22%	33%
4-Yr Private	998	39%	320	42%	32%
2-Yr Public*	759	30%	220	29%	29%
2-Yr Private*	86	3%	27	4%	31%
Proprietary	159	6%	21	3%	13%
Missing	36	1%	0	0%	0%
All Institutional Types	2,554	100%	757	100%	30%

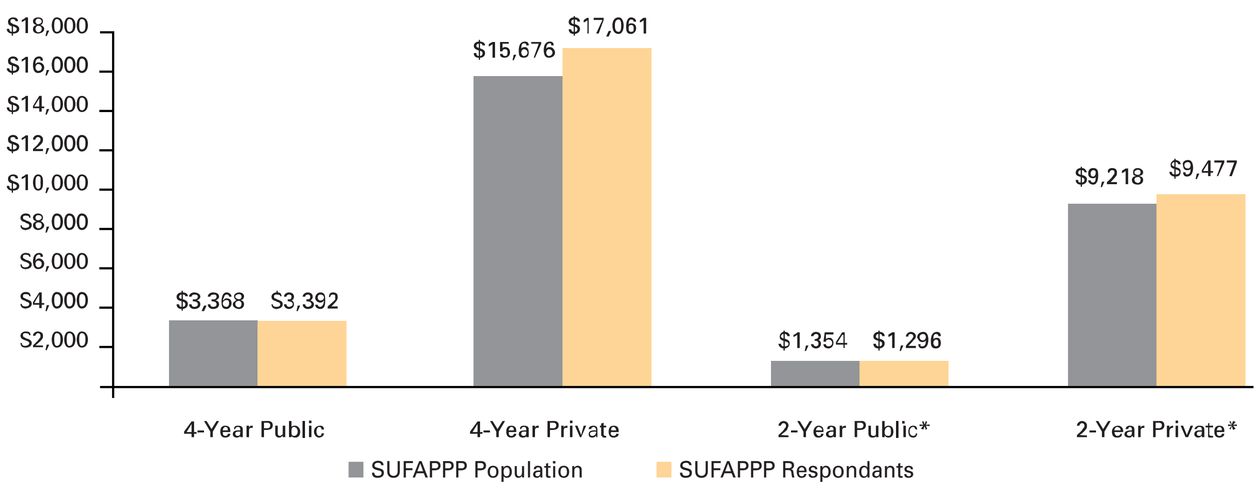
*Includes less than-two-year institutions.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Table 1 also displays the survey response rates by type of institution. About one third of the four-year public and private colleges and universities participated in the project, compared with 29 percent of the community colleges and 31 percent of the two-year private college. However, only 13 percent of the proprietary schools sent survey responses. Because the response rate was so low, none of the analyses that show responses by institutional type include private, for profit institutions.

Several characteristics of the SUFAPPP respondents were similar to the survey population. For instance, the 1999-2000 average undergraduate tuition and fee charges, weighted by full-time equivalent (FTE) enrollment, at four-year public colleges that responded to the survey ($3,392) was nearly equal to the survey population ($3,368—see Figure 1). Among community colleges, the average tuition charge for respondents was only $58 lower than the population ($1,296 versus $1,354). The average tuition and fee price for respondents from four-year private colleges and universities was higher than the average for the SUFAPPP population ($17,061 compared with $15,676), but this difference is not substantial.

Figure 1

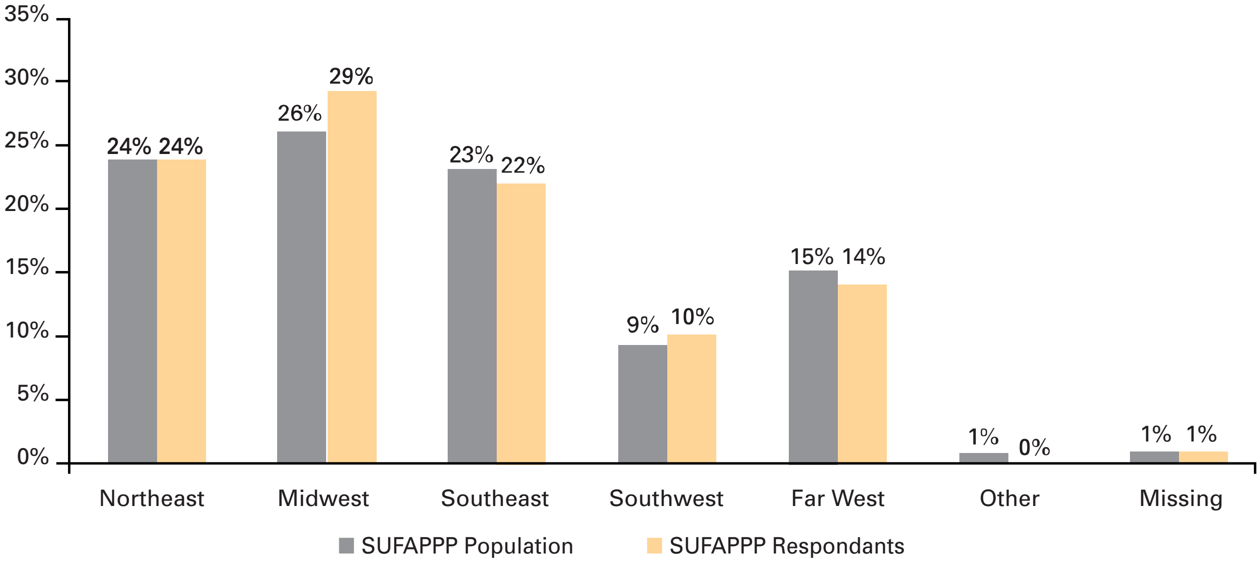
Weighted Average Tuition and Fee Charges for Full-Time, Full-Year Undergraduates in 1999-2000 for SUFAPPP Population and Responding Institutons, by Institutional Type



*Includes less-than-two-year institutions.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Education Statistics, 1999 Integrated Postsecondary Education Data System, Institutional Characteristics Survey Dataset.

When compared by regional location within the United States, respondents to the survey appear to reflect the population of NASFAA and College Board members (see Figure 2). Approximately one quarter of both the survey population and respondents were located in the Northeast, 15 percent were in the Far West, and 22 percent were in the Southeast. Twenty-nine percent of the SUFAPPP respondents were in the Midwest, compared with 26 percent of the population.

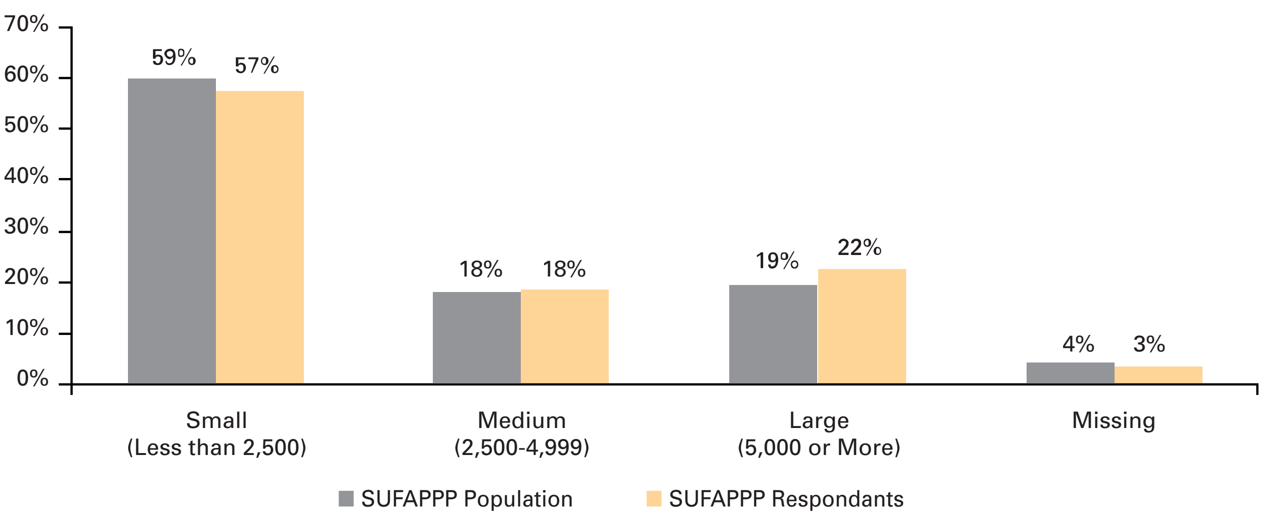
Figure 2
Regional Distribution of SUFAPPP Population and Respondents



Due to rounding, details may not total to 100 percent.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Education Statistics, 1999 Integrated Postsecondary Education Data System, Institutional Characteristics Survey Dataset.

Figure 3 compares the respondents and survey population by enrollment size. Roughly 59 percent of the institutions within the SUFAPPP population had undergraduate FTE enrollments of less than 2,500, compared with 57 percent of the respondents. Approximately 18 percent of both the respondents and survey population had FTE enrollments that ranged between 2,500 and 4,999, and about one fifth of the respondents and population had enrollments of 5,000 or more. The median undergraduate FTE enrollment for SUFAPPP respondents (1,697) was nearly the same as the median for the survey population (1,686).

Figure 3
SUFAPPP Population and Respondents by Institutional Enrollment Size*

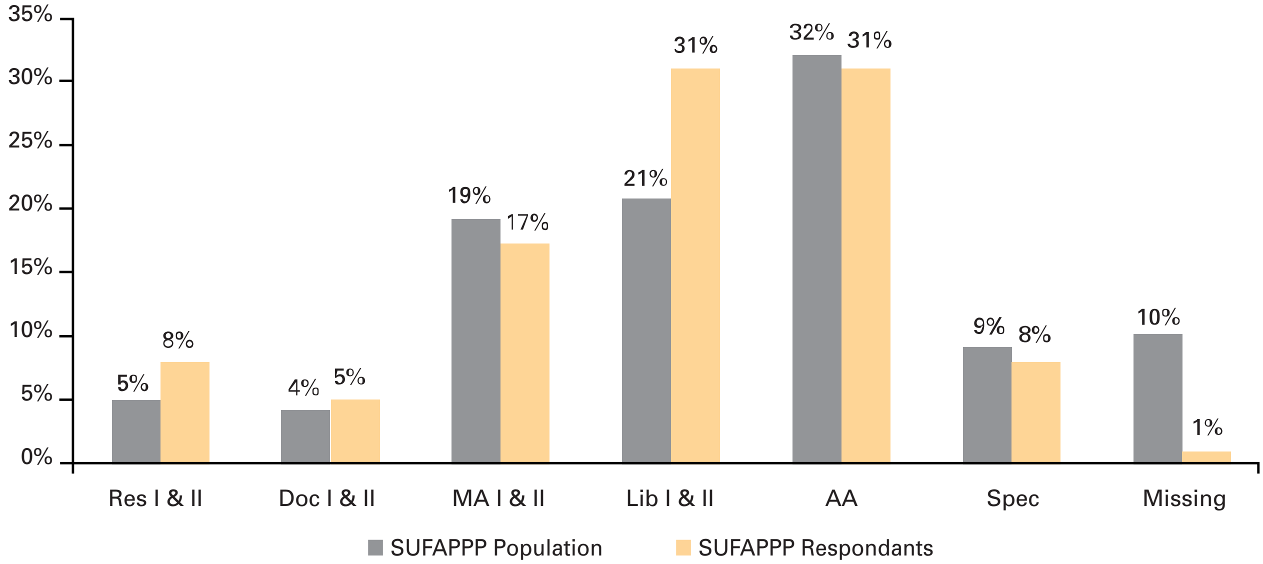


*Enrollment size is based on full-time equivalent undergraduate enrollments as of fall1999.
Due to rounding, details may not total to 100 percent.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Education Statistics, 1999 Integrated Postsecondary Education Data System, Fall Enrollment Survey Dataset.

One noticeable difference between the survey respondents and the population was in the Carnegie Classification of institutions. More than 30 percent of the SUFAPPP respondents were categorized as Liberal Arts I & II institutions, compared with 21 percent of the population (see Figure 4). The difference most likely will affect results for the four-year private colleges and universities. Approximately 31 percent of the respondents were Associate's of Arts (AA) institutions versus 32 percent of the population.

Figure 4

Carnegie Classifications of SUFAPPP Population and Respondents



Due to rounding, details may not total to 100 percent.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Education Statistics, 1999 Integrated Postsecondary Education Data System, Institutional Characteristics Survey Dataset.

The similarities between the SUFAPPP respondents and population suggest that the survey results generally reflect the financial aid policies and practices used by the NASFAA and College Board members. Additionally, some of the characteristics of the four-year public and private institutions that responded to SUFAPPP may also be similar to all four-year public and private colleges nationally. According to the College Board's most recent *Trends in College Pricing* report, the weighted average tuition and fee charges at all four-year public and private colleges and universities nationally in 1999-2000 were $3,362 and $15,518, respectively, which are very close to the amounts reported for the SUFAPPP population and participants. The average FTE undergraduate enrollments for four-year colleges that responded to the SUFAPPP (9,658 at public colleges and 1,789 at private institutions) are also similar to the entire population of four-year schools in the U.S. (7,781 for public colleges and 1,555 for private institutions). Thus, it is possible that the SUFAPPP results also will reflect the financial aid policies and procedures used by all four-year colleges and universities in the nation.

Aid Application Procedures & Professional Judgment

The SUFAPPP survey instrument asked aid administrators to describe the applications prospective undergraduate aid recipients needed to file in order to receive financial assistance. In order to qualify for Federal Pell Grants (aid for undergraduates with exceptional financial need) or other federal financial assistance authorized by the Higher Education Act, prospective recipients must file the Free Application for Federal Student Aid (FAFSA). The FAFSA collects demographic, income, and other data that is used to determine the amounts students and their families can afford to contribute toward their estimated cost of attending higher education. Total costs of postsecondary education include tuition and fees; housing, meals, and other living costs; books and educational supplies; and other miscellaneous education-related expenses. The amount students and their families can afford to pay toward these costs is called the Expected Family Contribution (EFC). The formula used to determine the EFC is called the Federal Methodology (FM), which is established in Part F of Title IV of the Higher Education Act. The entire aid application process is sometimes referred to as need analysis, because program administrators are trying to determine each applicant's need for financial assistance.

The FAFSA, however, does not require aid applicants to report their home equity. Because some institutions believe this and other information not collected by the FAFSA should be considered when determining eligibility for aid from non-federal sources, they require students to submit at least one additional aid application in order to complete the need analysis process. Any information collected from the additional applications cannot be used to determine eligibility for federal financial aid; only the FAFSA data can be used for federal-aid purposes.

During the SUFAPPP survey period, about 62 percent of four-year private colleges and universities, 52 percent of two-year private colleges, 28 percent of four-year public institutions, and 44 percent of community colleges required undergraduates to fill out one or more aid applications in addition to the FAFSA to qualify for financial assistance from non-federal sources. Overall, about half the institutions required a separate aid application.

The types of additional aid applications used by the schools varied by institutional type. As Table 2 illustrates, one third of the four-year private colleges and universities required their new undergraduate aid applicants to fill out the CSS/PROFILE—an aid application developed by the College Scholarship Service. Only 2 percent of the four-year public institutions used the CSS/PROFILE. Nearly 94 percent of the four-year public schools and 68 percent of the four-year private colleges required their new aid applicants to file a separate institutional application (not including the CSS/PROFILE). Additionally, 20 percent of four-year private colleges, versus only 4 percent of four-year public institutions, required new prospective aid recipients whose parents have divorced or separated to file a divorced/separated parents' statement. The types of additional aid applications used by institutions for determining aid eligibility for continuing undergraduates were fairly similar to those used for new students.

Table 2

Aid Applications (in Addition to the FAFSA) Required for New and Continuing Undergraduate Students in 1999-200, by Type of Institution*

New Students:

	None	CSS/Profile	Seperate Institution Application	Aid App. Foreign Students	Business or Supplement Form	Divorced/ Seperated Parents Statement	Other
4-Year Public	#	2%	94%	2%	4%	4%	4%
4-Year Private	3%	33%	68%	29%	24%	20%	7%
2-Year Public**	2%	#	93%	1%	6%	1%	6%
2-Year Private**	#	#	93%	7%	#	#	7%
All Types	2%	19%	79%	17%	16%	12%	7%

Continuing Students:

	None	CSS/Profile	Seperate Institution Application	Aid App. Foreign Students	Business or Supplement Form	Divorced/ Seperated Parents Statement	Other
4-Year Public	4%	2%	85%	4%	4%	4%	4%
4-Year Private	9%	21%	76%	18%	18%	17%	5%
2-Year Public**	3%	#	92%	2%	5%	#	4%
2-Year Private**	7%	#	86%	7%	#	#	7%
All Types	7%	12%	81%	12%	13%	10%	5%

*Percentages are based on those institutions that required any separate aid applications for new or continuing undergraduates.
**Includes less than-two-year institutions.
Less than 1 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Generally, a higher share of four-year private institutions used the separate aid applications to collect more detailed financial information. Table 3 shows that roughly one fifth of the four-year private institutions that required separate aid applications used the additional forms to collect aid applicants' home equity data, compared with only 7 percent of two-year private colleges and 4 percent of four-year public schools. One quarter of four-year private colleges and 43 percent of two-year private schools, versus 17 percent of four-year public colleges and 22 percent of community colleges, used separate applications to collect additional information on income, and 19 percent of four-year private colleges (compared with 2 percent of four-year publics, 3 percent of community colleges, and 7 percent of two-year private institutions) used separate applications to gather more details on other financial assets (such as stocks and bonds).

Table 3

Data Elements Collected by Separate Aid Applications During the 1999-2000 Award Year, by Institutional Type*

	Additional Income Date	Home Equity	Other Assets	Information on Special Student Circumstances	More Detailed Biographical Information	Information About Non-Custodial Parents	More Details on Parents' Business or Family Farm	Other
4-Year Public	17%	4%	2%	34%	57%	6%	4%	47%
4-Year Private	25%	21%	19%	44%	60%	22%	10%	28%
2-Year Public**	22%	#	3%	29%	61%	5%	3%	44%
2-Year Private**	43%	7%	7%	43%	43%	7%	7%	36%
All Types	24%	12%	12%	38%	60%	14%	7%	36%

*Percentages are based on those institutions that required any separate aid applications for new or continuing undergraduates.
**Includes less-than-two-year institutions.
Less than 1 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

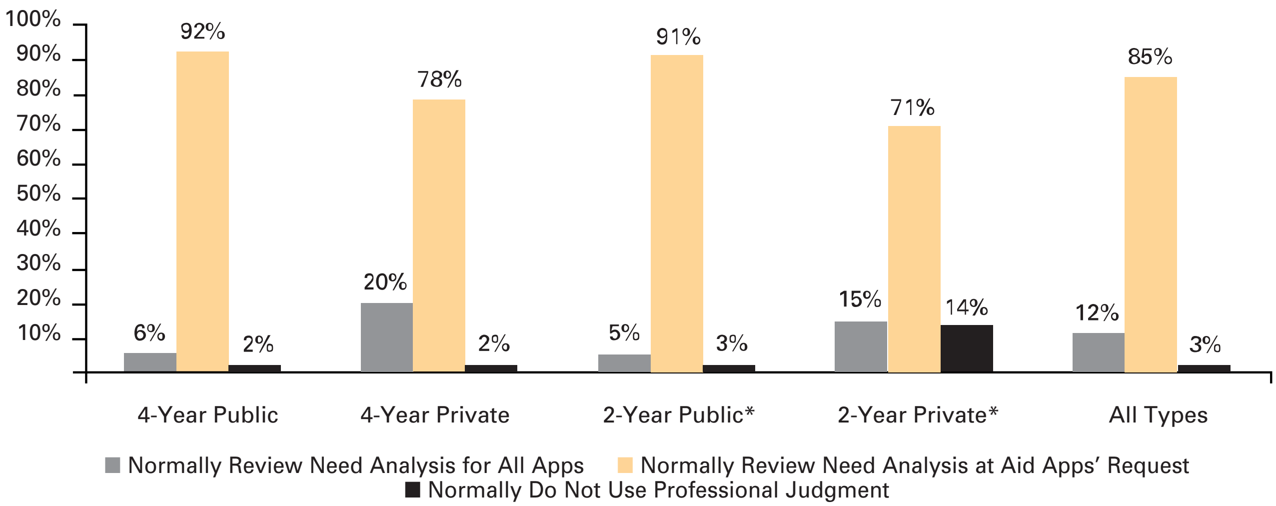
Four-year private institutions, due to their higher costs, tend to have a higher proportion of students who apply for aid from non-federal sources. Because this aid is relatively scarce, institutions often must come up with ways outside the federal need analysis system to distribute these funds. Two- and four-year public colleges, because they usually charge lower prices than four-year private institutions, tend to rely more on the FM to distribute their non-federal aid (more information on these issues is provided in the **Funding and Distribution of Institution Grants** section of this report).

Professional Judgment. Aid administrators at most institutions have the ability to adjust the data used to determine students' eligibility for federal financial assistance. The process aid administrators use to adjust aid applicants' data is referred to as "professional judgment." Professional judgment is reserved for students in special or unique circumstances that warrant a review or adjustment of their information for purposes of calculating eligibility for federal financial aid. Under professional judgment, aid administrators review the data collected on the FAFSA and may change the data elements used to determine students' award eligibility, if such change is necessary.

During the 1999-2000 award year, 97 percent of the SUFAPPP respondents said they used professional judgment, but the use of professional judgment differed by type of institution. Figure 5 illustrates these differences. One fifth of the respondents from four-year private colleges and universities, and 15 percent of those from two-year private colleges, said they "normally review the need analysis data for all aid applicants and exercise professional judgment, if warranted." Only 6 percent of four-year public colleges and 5 percent of community colleges said they routinely review the need analysis data for all aid applicants. On the other hand, more than 90 percent of four- and two-year public institutions said they "review the need analysis data at the aid applicant's request and exercise professional judgment, if warranted," compared with 78 percent of four-year private colleges and 71 percent of two-year private schools.

Figure 5

Use of Professional Judgment in 1999-2000, by Institutional Type



*Includes less-than-two-year institutions.
Due to rounding, details may not total to 100 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

The differences in use of professional judgment may have occurred because of institutional size. Private institutions tend to have smaller student enrollments; thus, the aid office may have been more able to provide routine reviews of need analysis information for all aid applicants, rather than only those who requested these reviews. Private colleges also usually have higher tuition and fee charges and other expenses, and thus generally have a higher share of students with financial need. It is possible that the higher incidence of routine use of need analysis reviews is needed by aid administrators at private colleges to make sure aid applicants' data accurately reflects their financial need.

While there were some differences in the use of professional judgment, the plurality of both public and private colleges said they were more likely to undertake these reviews when aid applicants initiated some action that they believed might influence their aid awards. Fifty-two percent of the four-year public institutions, 46 percent of four-year private colleges and universities, and 49 percent of two-year public schools said they "frequently" or "always" began a professional judgment review when aid applicants or their families appealed their financial aid award letters (see Table 4). About 48 percent of the respondents from two-year private schools said they at least "frequently" conducted professional judgment reviews when they received new information from students or their families (such as a change in the aid applicants' employment status). Only 1 percent of survey respondents from four-year public colleges and 2 percent of those from four-year private schools "frequently" or "always" initiate professional judgment reviews based on the aid office's review of the aid applicants' FAFSA data.

Table 4

Percentage of Financial Aid Offices that "Frequently" or "Always" Initiated a Professional Judgment Review in 1999-2000, by Institution Type*

	Review of FAFSA Data	Edit Messages on the ISIR	Information From the Institutional Aid Application	Information from Students' or Families' Tax Returns	Other Information Submitted by Students or Families	Appeals of Financial Aid Award Letters	Missing/No Response
Four-Year Public	1%	1%	4%	3%	36%	52%	2%
Four-Year Private	2%	1%	8%	5%	36%	46%	1%
Two-Year Public**	4%	1%	4%	5%	35%	49%	1%
Two-Year Private**	9%	4%	0%	4%	48%	26%	9%
All Types	3%	1%	6%	4%	36%	48%	2%

*Percentages based on institutions that use professional judgment.
**Includes less than-two-year institutions.
Due to rounding, details may not total to 100 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Thus, it appears that aid applicants initiate professional judgment reviews when they believe new information will increase their chances of receiving higher financial aid award amounts. And, as Table 5 reveals, a plurality of professional judgment reviews did lead to increases in students' total aid awards. On average across all institutional types, about 47 percent of all professional judgment reviews resulted in increases in students' total aid awards. Just 4 percent of professional judgment reviews resulted in a decrease in students' total aid. About 3 percent of the reviews resulted in a denial or reduction in students' eligibility for federal student loans.

Table 5

Average Disposition of Professional Judgment Review Decisions* in 1999-2000, by Institutional Type

	Change in Students' Financial Dependncy Status	Increase in the EFC	Decrease in the EFC	Increase in Total Cost of Attendance	Decrease in Total Cost of Attendance	Increase in Total Financial Aid Award	Decrease in Total Financial Aid Award	Change in Students' Satisfactory Academic Progress	Denial or Reduction in Federal Student Loan Eligibility
Four-Year Public	17%	6%	45%	19%	1%	46%	5%	25%	4%
Four-Year Private	9%	10%	48%	8%	1%	50%	4%	8%	2%
Two-Year Public**	19%	8%	41%	7%	1%	44%	4%	22%	5%
Two-Year Private**	18%	3%	40%	7%	1%	41%	4%	6%	3%
All Types	14%	8%	45%	10%	1%	47%	4%	16%	3%

*Review decisions are not mutually exclusive. Percentages are based on institutions that use professional judgment.
**Includes less-than-two-year institutions.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

While the SUFAPPP results show that professional judgment is used on a case-by-case basis to increase awards for students, it is not clear what types of additional aid undergraduates may have received. Any additional funds students received as a result of professional judgment reviews may have come from student loan programs.

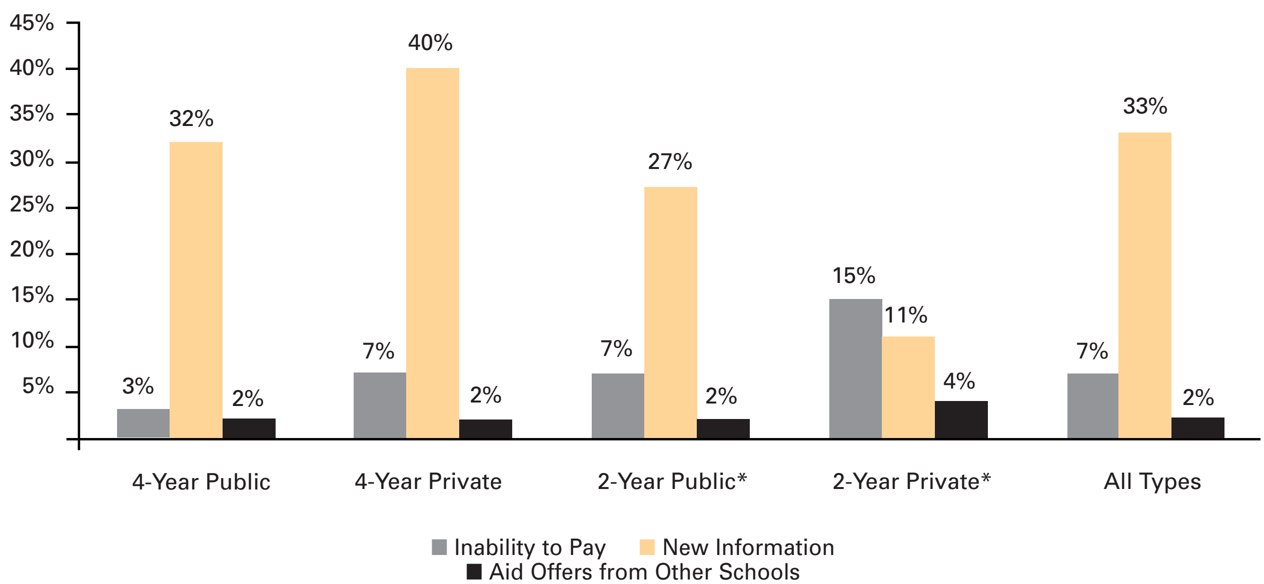
Other Adjustments to Financial Aid Packages. At some institutions, professional judgment is not the only avenue used for making adjustments to students' financial aid packages. Recent media reports have suggested that some institutions are willing to "negotiate" financial aid awards with students and their families because of the intense competition to fill entering classes with new undergraduates. *The Wall Street Journal*, for example, recently revealed that one college "negotiated" adjustments in financial aid awards for 314 students.

At some institutions, adjustments to aid packages may be based on families' stated inability (or unwillingness) to pay college costs, on new financial or other information provided by students and families, and on aid offers prospective students may receive from other institutions. The SUFAPPP asked respondents to indicate how often they were willing to adjust aid packages based on these three factors. Figure 6 displays these results.

Relatively few respondents indicated that their institutions were willing to adjust aid awards based on families' stated inability to pay or aid offers prospective freshmen received from other schools. Only 7 percent of all respondents said they "frequently" or "always" altered financial aid offers based on families' stated inability to pay, and just 2 percent said they would change aid offers based on packages offered by other institutions. Two-year private colleges seemed to be the most willing to make these adjustments, as 15 percent said they at least "frequently" changed awards when families informed them of their inability to pay. Only 7 percent of four-year private institutions and 3 percent of four-year public schools said they "frequently" or "always" take families' stated inability to pay into account when making aid decisions. Conversely, one third of all institutions, 40 percent of four-year private colleges, and 32 percent of four-year public schools, said they were willing to make changes in aid packages based on new information provided by students and their families. Perhaps institutions believed this new information could be verified more easily than families' statements of inability to pay.

Figure 6

Percentage of Institutions that "Frequently" or "Always" Adjusted Financial Aid Packages Based on Families Inability to Pay College Costs, New Information from Students, and Aid Offers from Other Schools.



*Includes less-than-two-year institutions.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002

Financial Aid Recipients and Average Awards

The proportion of undergraduates who received financial aid—especially student loans—varied substantially and institutional type. As Table 6 shows, about 45 percent of the undergraduates at four-year private colleges and 47 percent of those at two-year private schools received Federal Stafford Subsidized Loans, compared with 37 percent of students at four-year public colleges and 8 percent at community colleges. More than one third of the undergraduates at four-year private schools received Federal Stafford Unsubsidized Loans, versus 4 percent at community colleges, 23 percent at four-year public institutions, and 28 percent at two-year private colleges.

Table 6

Percentage of Undergraduates Who Received Financial Aid in 1999-2000, by Aid Program and Institutional Type

	Federal Pell Grants	FSEOG	Federal Work-Study	Federal Perkins Loans	Federal Stafford Subsidized Loans*	Federal Stafford Unsubsidized Loans*	Institutional Grants
4-Yr Public	26%	7%	6%	7%	37%	23%	24%
4-Yr Private	21%	12%	18%	14%	45%	37%	55%
2-Yr Public**	25%	6%	2%	#	8%	4%	8%
2-Yr Private**	35%	14%	10%	2%	47%	28%	46%
All Types	25%	8%	7%	6%	30%	20%	24%

*Inlcudes loans provided through the Federal Family Education Loan Program and the Federal Direct Student Loan Program.
**Includes less-than-two-year institutions.
Less than 1 percent.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

The percentages of undergraduates with student loans at NASFAA and College Board-affiliated schools were higher than the national averages reported by the NPSAS study. According to the U.S. Department of Education survey, 31 percent of the undergraduates at four-year public colleges and 41 percent at four-year private institutions received Stafford Subsidized Loans. The higher share of SUFAPPP survey respondents from Liberal Arts I & II colleges and universities may account for some of the differences in the proportions of undergraduates who received student loans. The **Student Loans and Cumulative Debt** section of this study provides further details on these issues.

There were also large differences in the proportions of students who received institutional grants by school type. Approximately 55 percent of the undergraduates at four-year private colleges and 46 percent at two-year private schools were awarded institutionally funded scholarships. Just 8 percent of those at community colleges and one quarter at four-year public schools were provided institutional grants. The proportions of undergraduates enrolled at SUFAPPP respondents with institutional grants were higher than the national average. According to the NPSAS database, 45 percent of the undergraduates at four-year private colleges, and 16 percent at four-year public institutions, received institutional grants in 1999-2000. The **Funding and Distribution of Institutional Grants** section of this report provides more details on receipt of institutional scholarships.

While the incidence of borrowing and receipt of institutional scholarships were much different by types of schools, there were only small differences in the proportions of students who received Federal Pell Grants. About one quarter of the undergraduates at community colleges received Pell Grants. This compares with 35 percent at two-year private institutions, 26 percent at four-year public colleges, and 21 percent at four-year private institutions.

Average loan and grant awards to undergraduates also varied by aid program and institutional type (see Table 7). The average Federal Stafford Subsidized Loan for undergraduates at four-year private colleges and universities in 1999-2000 was $3,808; this compares with $3,252 at four-year public institutions, $2,489 at two-year private colleges, and $2,168 at community colleges. The average FSEOG award at four-year private institutions also was substantially higher than the average at four-year public colleges ($1,323 versus $770) and community colleges ($401). Further, the average institutional grant award for undergraduates at four-year private schools was $7,094, compared with $2,978 at four-year public institutions, $2,033 at two-year private institutions, and $1,325 at community colleges. On the other hand, the average Federal Pell Grant was roughly the same at all types of institutions ($1,995 at four-year public colleges and universities, $1,945 at four-year private institutions, $1,879 at two-year private colleges, and $1,633 at two-year public schools).

Table 7

Average Financial Aid Awards to Undergraduates in 1999-2000, by Aid Program and Institutional Type

	Federal Pell Grants	FSEOG	Federal Work-Study	Federal Perkins Loans	Federal Stafford Subsidized Loans*	Federal Stafford Unsubsidized Loans*	Institutional Grants
4-Yr Public	$1,995	$770	$321	$1,529	$3,253	$3,390	$2,978
4-Yr Private	$1,945	$1,323	$1,137	$1,576	$3,808	$2,160	$7,094
2-Yr Public**	$1,633	$1,401	$1,263	$1,306	$2,168	$2,724	$1,325
2-Yr Private**	$1,879	$771	$937	$1,924	$2,489	$2,767	$2,033
All Types	$1,872	$825	$1,233	$1,544	$3,292	$2,910	$4,148

*Inlcudes loans provided through the Federal Family Education Loan Program and the Federal Direct Student Loan Program.
**Includes less-than-two-year institutions.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Table 8 compares the average federal student loan and institutional grant amounts by institutional type between the SUFAPPP and NPSAS surveys. The average student loan amounts reported by SUFAPPP are generally very close to those produced from NPSAS. At four-year private colleges and universities nationally, the average Stafford Subsidized Loan was $3,694. The average subsidized loan at four-year public institutions was $3,354. The national average institutional grant for undergraduates in 1999-2000 ($4,165) was nearly identical to the average reported by SUFAPPP respondents ($4,148).

Table 8

Comparison of Average Federal Stafford Subsidized Loans, Stafford Unsubsidized Loans, and Institutional Grant Amounts in 1999-2000, Between the NPSAS and SUFAPPP Studies, by Institutional Type

	Stafford Subsidized*		Stafford Unsubsidized*		Institutional Grants	
	NPSAS	SUFAPP	NPSAS	SUFAPP	NPSAS	SUFAPP
4-Yr Public	$3,354	$3,253	$3,307	$3,390	$2,573	$2,978
4-Yr Private	$3,694	$3,808	$3,723	$2,160	$6,605	$7,094
2-Yr Public**	$2,194	$2,168	$2,404	$2,224	$826	$1,325
2-Yr Private**	$2,358	$2,489	$2,852	$2,767	$2,615	$2,033
All Institutional Types	$3,214	$3,292	$3,327	$2,910	$4,165	$4,148

*Includes loans provided through the Federal Family Education Loan Program and the Federal Direct Student Loan Program.
*Includes less-than-two-year institutions.

Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Educaltion Statistics, *2000 National Postsecondary Student Aid Study, Undergraduate Data Analysis System*, October 2001.

Private, non-profit institutions have higher average tuition and fee prices and other expenses than other institutional types. It appears that private colleges try to make up for some of the price difference by using institutional grants and student loans.

Changes in Grant, Loan, and Work-Study Awards After the Freshman Year. Under the Federal Stafford Subsidized Loan program, the maximum amount students can borrow grows from $2,625 in the first year of undergraduate study to $3,500 in the second year. Because of the increase in federal student loan limits after the freshman year, it is likely that the average or "typical" loan awards for students will rise after the first year of study at most institutions. Table 9 reveals that, at most types of institutions, average grant and work-study aid does not change substantially after the first year, but loan amounts rise noticeably.

Table 9

How Institutions Changed Average Grant, Loan, and Work-Study Awards from First-Year Undergraduates to Continuing Students in 1999-2000, by Type of Aid Award and Institutional Type

	Grants			
	Normally About the Same	Normally Higher	Normally Lower	Missing/ No Response
4-Year Public	86%	2%	9%	3%
4-Year Private	82%	7%	10%	1%
2-Year Public*	88%	6%	2%	4%
2-Year Private*	74%	11%	7%	7%
All Institutional Types	85%	6%	7%	2%

	Loans			
	Normally About the Same	Normally Higher	Normally Lower	Missing/ No Response
4-Year Public	43%	53%	1%	3%
4-Year Private	28%	70%	#	1%
2-Year Public*	65%	17%	2%	16%
2-Year Private*	48%	41%	#	11%
All Institution Types	44%	49%	1%	6%

	Work-Study			
	Normally About the Same	Normally Higher	Normally Lower	Missing/ No Response
4-Year Public	84%	10%	2%	4%
4-Year Private	81%	15%	3%	2%
2-Year Public*	85%	6%	2%	6%
2-Year Private*	52%	4%	11%	33%
All Institutional Types	81%	11%	3%	5%

*Includes less-than-two-year institutions.
#Less than 1 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

At 86 percent of four-year public colleges and 82 percent of four-year private institutions, average grant awards normally stayed about the same between the freshmen and higher years (these results assume that there was no substantive change in students' academic records or financial circumstances from the first to the second or higher years of undergraduate study). Only 2 percent of the respondents at four-year public colleges said average grants were normally higher and just 9 percent said grants were normally lower. At the same time, 53 percent of four-year public colleges and 70 percent of four-year private institutions said their average loan awards were normally higher after the freshman year. Apparently, many institutions expected second- and higher-year students to take advantage of the rising federal student loan limits. Approximately 81 percent of four-year private institutions and 84 percent of four-year public schools said their work-study awards normally remained about the same between the freshman and higher years.

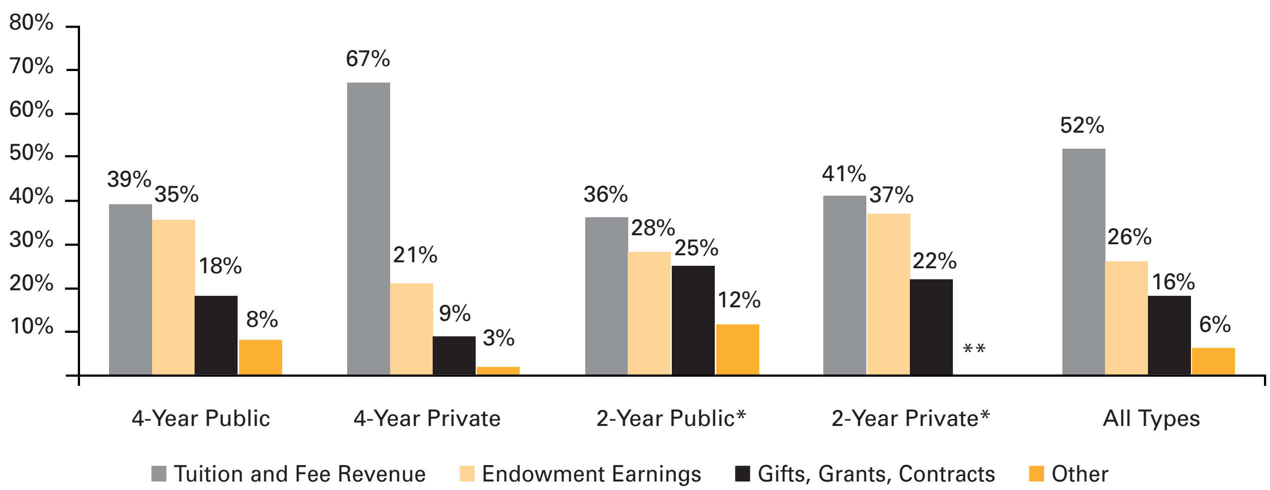
Funding and Distribution of Institutional Grants

In 1999-2000, nearly all institutions that responded to the SUFAPPP (97 percent of four-year public colleges and universities, 98 percent of four-year private institutions, 84 percent of community colleges, and 74 percent of two-year private colleges) said they distributed institutionally funded grant aid to undergraduates. Due to the near-universal use of institutionally provided dollars to undergraduates, the SUFAPPP asked aid administrators to report on the revenue sources their institutions used to fund their institutional grant programs and the criteria they used to distribute institution-based funds to undergraduates. Additional analysis on the results for four-year private colleges and universities is provided due to the large proportion of students at these schools who received institutional grants during the survey period.

At most institutional types, especially four-year private colleges, tuition and fee revenue (the collective amount of tuition and fees students and their families paid to attend postsecondary schools) provided the lion's share of funding for institutional grants. Tuition and fee dollars made up two thirds of the funding for institutional scholarships at four-year private colleges, 41 percent at two-year private colleges, 39 percent at four-year public schools, and 36 percent at community colleges (see Figure 7). Endowment earnings accounted for 37 percent and 35 percent of the funding for grants distributed by two-year private institutions and four-year public colleges, respectively, compared with 28 percent at community colleges and 21 percent at four-year private institutions. Grants, gifts, alumni donations, and contracts made up about one quarter of the funding for two-year public and private colleges, compared with 18 percent at four-year public colleges and only 9 percent at four-year private institutions.

Figure 7

Average Sources of Funding for Institutional Grants in 1999-2000, by Institutional Type



*Includes less-than-two-year institutions.
**Less than 1 percent.
Due to rounding, details may not total to 100 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Among four-year private colleges and universities, the sources of funding varied substantially by level of undergraduate admissions selectivity. On average, tuition and fees accounted for just one third of the total dollars for institutional aid at highly selective institutions (generally, those that accepted 30 percent or fewer of their applicants for admission to the entering freshman class—see the Appendix for definitions of admissions selectivity levels), while endowment earnings made up 58 percent and private gifts and other sources made up 9 percent (see Table 10). At moderately selective institutions, nearly three quarters of the institutional grants came from tuition and fees, 15 percent was funded through endowment income, and 8 percent was funded via private gifts and contracts. Highly selective institutions tend to have large endowments and receive larger gifts that can be used for financial aid and other purposes.

Table 10

Average Sources of Funding for Institutional Grants for Four-Year Private Colleges and Universities in 1999-2000, by Undergraduate Admissions Selectivity Level

Selectivity Level	Number of Institutions	Tuition and Fee Revenue	Endowment Earnings	Grants, Gifts Contracts	Other
Highly Selective	17	33%	58%	9%	#
Selective	35	67%	25%	7%	1%
Moderately Selective	164	74%	15%	8%	2%
Minimally Selective	25	61%	16%	12%	11%
Non-Competitive	5	42%	50%	4%	4%
Missing	17	38%	34%	20%	7%
All Four-Year Private Institutions	263	67%	21%	9%	3%

*Includes less-than-two-year institutions.
Less than 1 percent.
Due to Rounding, details may not total to 100 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

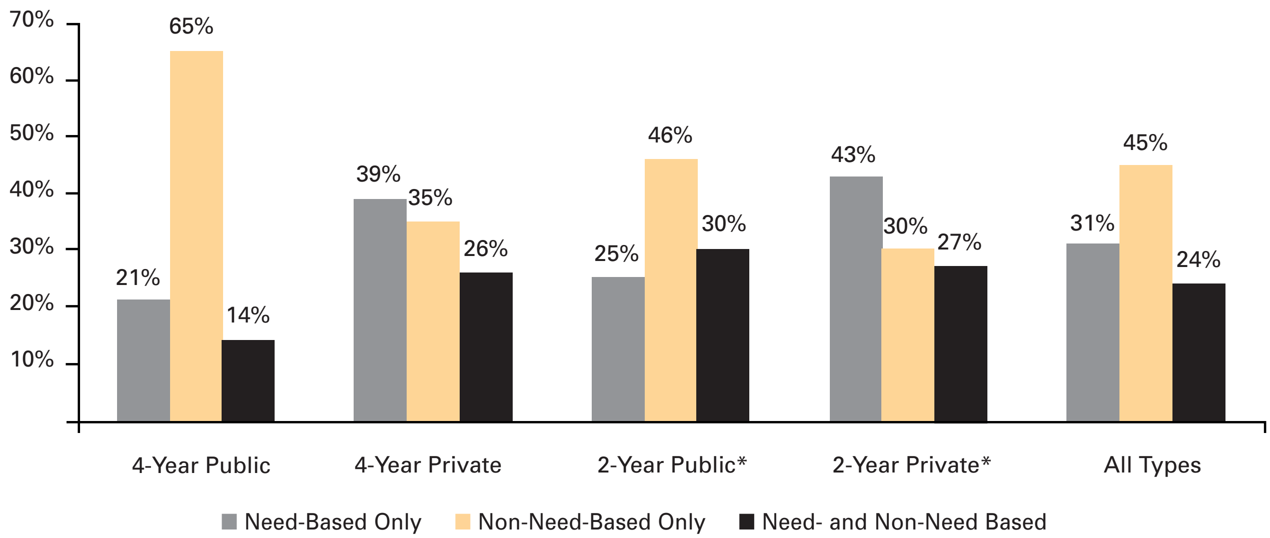
The heavy reliance on tuition and fees to fund institutional grants is potentially a great risk for a number of private schools. Many private colleges depend on tuition and fee dollars to fund their basic educational operations. Institutions that use more of their tuition and fees to fund institutional scholarships may have fewer dollars available for instruction, libraries, faculty and administrators' salaries, and other academically related expenses.

Criteria Used to Distribute Institutional Grants. Many institutions use three sets of criteria to award institutional scholarships to undergraduates. The first, need-based grants, is distributed based exclusively on students' demonstrated financial need. Typically, need-based scholarships are provided to students from low- and moderate-income families, or to families who have exceptionally high college costs. The second type of institutional grant is the merit or "non-need" award, which is provided to students based entirely on their academic achievement, athletics, or other criteria besides financial need. Non-need-based grants are available to students regardless of their families' income, financial assets, or demonstrated need. The third grant type is the "merit within need" award—a combination of need- and non-need criteria. "Merit-within-need" scholarships are usually awarded to students based on their financial need *plus* some other criterion, such as academic merit.

The 2001 survey results reveal that, on average across all institutional types, only 31 percent of institutional grants distributed in 1999-2000 were exclusively need-based scholarships, while 45 percent were exclusively merit or non-need awards and 24 percent were "merit-within-need" (see Figure 8). At four-year public colleges and universities, 65 percent of the institutional grants were exclusively non-need-based, while only 21 percent were exclusively need-based. At four-year private colleges, 35 percent of the grants were exclusively non-need and 39 percent were entirely need-based.

Figure 8

Average Distribution of Institutional Grants in 1999-2000, by Institutional Type



*Includes less-than-two-year institutions.
Due to rounding, details may not total to 100 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Overall, about 55 percent of the institutional grants distributed to undergraduates were awarded based on financial need (a combination of exclusively need-based and merit-within-need awards). The proportion of scholarship aid that was need-based varied by type of institution. On average, only about one third of the institutional scholarships provided by four-year public colleges and universities was awarded based in whole or in part on students' financial need, compared with 65 percent at four-year private colleges and universities, 55 percent at community colleges, and 70 percent at two-year private colleges.

Many institutions, including public colleges, face pressures to enroll more and more of the "best and brightest" undergraduates. Organizations that rank colleges and universities, such as *U.S. News and World Report*, often base part of their rankings on the proportions of entering undergraduates who have high college admissions test scores, high school grade point averages, and other criteria that demonstrate academic achievement. These students are generally targeted for the non-need scholarships. In 1999-2000, it is possible that more four-year public institutions used a larger share of their aid to compete with private schools for these meritorious students.

The share of institutional grant assistance at four-year private colleges and universities that was need-based differed noticeably when admissions selectivity level was considered. At highly selective private schools, about three quarters of the aid was entirely need-based, only 6 percent was exclusively non-need, and 19 percent was merit-within-need (see Table 11). At minimally selective institutions, on the other hand, just 22 percent of the aid was exclusively need-based, while 49 percent was exclusively non-need and 29 percent was merit-within-need.

Table 11

Average Distribution of Institutional Grants by Four-Year Private Colleges and Universities in 1999-2000, by Undergraduate Admissions Selectivity Level

Selectivity Level	Need-Based	Non-Need-Based	Need- and Non-Need-Based
Highly Selective	75%	6%	19%
Selective	57%	23%	20%
Moderately Selective	34%	39%	27%
Minimally Selective	22%	49%	29%
Non-Competitive	22%	36%	42%
Missing	33%	34%	33%
All Four-Year Private Institutions	39%	35%	26%

*Includes less-than-two-year institutions.
Due to Rounding, details may not total to 100 percent.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Institutions had a variety of need analysis procedures to choose from when determining financial eligibility for need-based institutional grants. However, as Table 12 indicates, the majority of public and private colleges used the federal need analysis methodology exclusively. Fifty-seven percent of four-year private colleges, 79 percent of two-year private institutions, 87 percent of four-year public schools, and 81 percent of community colleges said they used the Federal Methodology exclusively to determine financial eligibility for need-based institutional grants. Only 1 percent of four-year public colleges and 16 percent of four-year private institutions used the College Board Institutional Methodology, while 6 percent of four-year public institutions and 12 percent of four-year private schools used an institutionally developed methodology.

Table 12

Need Analysis Methodologies Used to Determine Eligibility for Need-Based Institutional Grants in 1999-2000, by Institutional Type

	Federal Methodology	College Board Methodology	Institutionally Developed Methodology	Two or More Methodology	Missing/No Response
4-Year Public	7%	1%	6%	5%	1%
4-Year Private	57%	16%	12%	14%	1%
2-Year Public**	81%	#	10%	8%	1%
2-Year Private**	79%	4%	8%	8%	1%
All Institutions	71%	8%	11%	10%	1%

*Figures are based on institutions that awarded institutional grants in 1999-2000.
**Includes less-than-two-year institutions.
Less than 1 percent.
Due to rounding, details may not total to 100 percent.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

In contrast, schools used many criteria to award non-need institutional grants, as Table 13 suggests. The criteria differed substantially by school type, and were not mutually exclusive (many institutions used two or more of the categories to award their non-need-based institutional grants). Of the institutions that offered any non-need-based institutional scholarships in 1999-2000:

- Ninety-four percent of the four-year public colleges and 93 percent of the four-year private institutions used academic merit to distribute non-need grants. This compares with 87 percent of the two-year public and private colleges.
- About half the four-year public colleges based their non-need awards on students' race or ethnicity, versus one quarter of community colleges, 43 percent of four-year private colleges, and less than 1 percent of two-year private schools.
- More than three quarters of the four-year public colleges awarded athletic scholarships, and 69 percent distributed funds based on students' demonstrated artistic or other "special talents." Only half the four-year private colleges awarded athletic aid, while two thirds provided scholarships based on artistic or other talents.
- Many four-year private colleges and universities are affiliated with a church, synagogue, or other religious organization, so it should come as no surprise that nearly 43 percent of these institutions awarded non-need institutional aid based on students' religious affiliation. Only 12 percent of the two-year private colleges, 4 percent of four-year public institutions, and 1 percent of community colleges provided aid based on membership in a religion.

• About one third of the four-year public and private institutions based their non-need awards on students' affiliation with college alumni (typically, these awards are provided to students whose parents or other relatives are graduates of the school). Only 10 percent of community colleges and 12 percent of two-year private colleges said they offered "alumni-affiliation" awards.

Table 13

Percentage of Institutions That Awarded Non-Need Institutional to Undergraduates, by Institutional Type and Criteria Used to Distribute the Grants in 1999-2000*

	Academic Merit	Race or Ethnicity	Artistic or Other Talents	Athletics	Alumni Affiliation	Religious Affiliation
4-Yr Public	94%	47%	69%	78%	31%	4%
4-Yr Private	93%	43%	66%	47%	37%	43%
2-Yr Public**	87%	26%	49%	48%	10%	1%
2-Yr Private**	87%	#	37%	25%	12%	12%
All Institutional Types	92%	37%	61%	53%	27%	21%

*Percentages are based on the institutions that awarded non-need-based institutional grants in 1999-2000. Criteria for awarding non-need institutional grants are not mutually exclusive.
**Includes less-than-two-year institutions.
Less than 1 percent.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Some believe the proliferation of non-need awards indicates that colleges and universities are turning away from their traditional mission of using their grant funds to provide educational access for students from low-income families. Instead, many higher education analysts fear, educational institutions are using their grants as marketing "tools" to attract the "best and brightest" undergraduates to their campuses, regardless of the students' income or financial need. However, the SUFAPPP results provide some evidence that, at many schools, a large share of the non-need grants were actually being directed toward students with demonstrated financial need.

On average, 49 percent the non-need awardees at all institutional types had demonstrated need, as defined by the Federal Methodology. Sixty-nine percent of the SUFAPPP respondents reported that at least three quarters of their non-need institutional grant recipients had need. Only 15 percent of the respondents said that less than one quarter of their non-need awardees had demonstrated financial need (see Table 14). At four- and two-year private colleges, an average of 58 percent and 57 percent, respectively, of the non-need grant recipients had financial need, compared with 40 percent at four-year public institutions and 39 percent at community colleges. Approximately 82 percent of the four-year private institutions and 70 percent of the four-year public schools reported that at least three quarters of their non-need grantees had financial need.

Table 14

Distribution of Non-Need-Based Institutional Grants to Students with Demonstrated Financial Need* in 1999-2000, by Institutional Type

	25% or Fewer	26% - 49%	50%-74%	75% or More	Average % of Non-Need Recipients Who Had Financial Need
4-Yr Public	11%	10%	8%	70%	40%
4-Yr Private	7%	2%	9%	82%	58%
2-Yr Public**	33%	7%	16%	44%	39%
2-Yr Private**	27%	#	36%	36%	57%
All Institutional Types	15%	5%	11%	69%	49%

*Figures are based on institutions that awarded institutional grants in 1999-2000.
**Includes less than-two-year institutions.
Less than 1 percent.
Due to rounding, details may not total to 100 percent.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

These results should not be surprising. As college costs rise, more and more families—even those with higher incomes—will demonstrate need for financial aid. Families who wish to attend very high-cost schools, and those with more than one family member in college, are particularly more likely to have need for aid. For most middle-income families, the chances of receiving Federal Pell Grants are extremely slim. Non-need aid from institutions often is the only assistance besides student loans these families are eligible to receive. It appears, therefore, that a large portion of the exclusively non-need awards are actually being offered to help meet these students' need.

The SUFAPPP results suggest that many of the "non-need" and "merit-within need" awards were in reality need-based—in the sense that, for all intents and purposes, they appear to have been awarded to help recipients meet their demonstrated financial need. Such grants are typically provided to middle- and upper-income students who do not meet the traditional definitions of "financially needy," but nonetheless often have difficulties in paying for college. It is possible that institutions have used non-need aid to help financially needy students afford to attend higher education. The cost of this achievement, however, may have been decreased college access for low-income families and increased threats to the fiscal health of institutions that used a large share of their tuition and fee revenue to pay the cost of institutional aid.

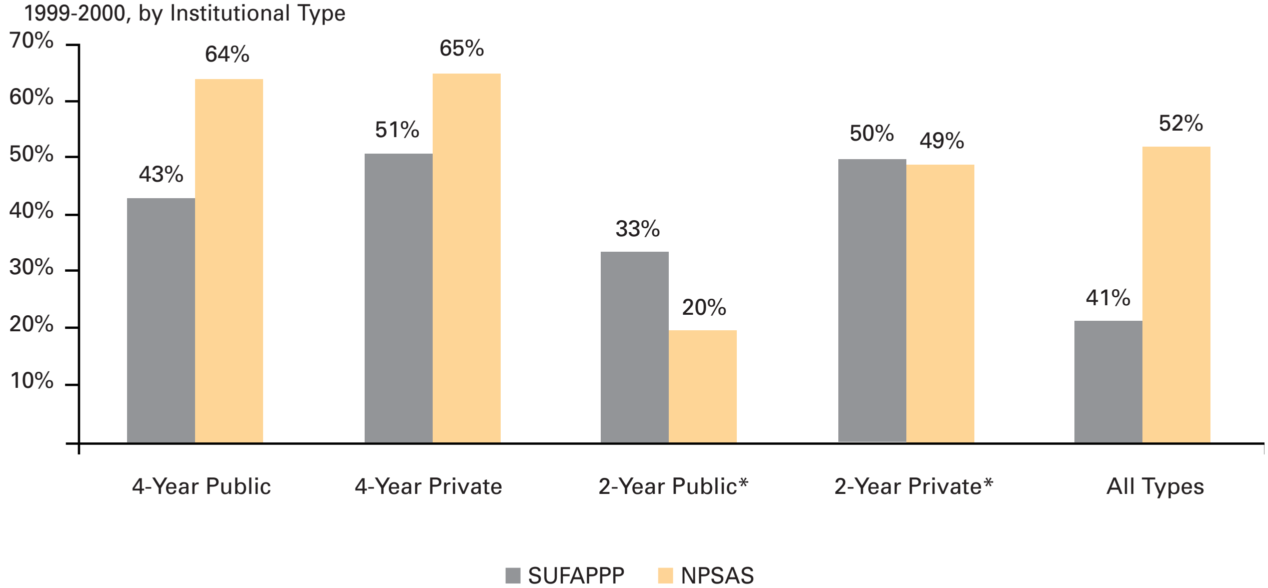
Student Loans and Cumulative Debt

In spite of the widespread use of need- and non-need-based institutional grants, more and more students and their families are borrowing in order to pay the cost of higher education. The College Board's *2001 Trends in Student Aid* report shows that, from 1990 to 2001, the total amount of loans awarded to all postsecondary education students jumped 136 percent in inflation-adjusted dollars, while total grant dollars rose 64 percent. Private/alternative student loans accounted for much of the growth in borrowing. From 1995-1996 to 1999-2000, the amount of private loans soared 218 percent in inflation-adjusted dollars, from $1.3 billion to $3.4 billion. Total amounts borrowed from all student loan programs (federal, state, institutional, and private) accounted for 59 percent of total financial aid in 1999-2000 (up from 48 percent ten years earlier).

About 41 percent of the undergraduate financial aid recipients at SUFAPPP-respondent schools received at least one student loan during the 1999-2000 award year; this compares with 52 percent of all undergraduate aid recipients nationally, as reported by the NPSAS database (see Figure 9). Fifty-one percent of the aid recipients at four-year private colleges and universities that responded to SUFAPPP received at least one loan, compare with 65 percent of the undergraduates from the NPSAS study. SUFAPPP also reports a much lower percentage of aid recipients at four-year public institutions with one or more loans than the NPSAS study (43 percent versus 64 percent). At community colleges, however, the SUFAPPP study shows a higher proportion of students with at least one loan than NPSAS (33 percent versus 20 percent). At two-year private colleges, however, the proportion of undergraduates who borrowed at SUFAPPP institutions (50 percent) is nearly identical to the national average (49 percent).

Figure 9

Percentage of Undergraduate Financial Aid Recipients Who Received At Least One Student Loan From Any Source in 1999-2000, by Institutional Type



*Includes less-than-two-year institutions.
Due to rounding, details may not total to 100 percent.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Educaltion Statistics, *2000 National Postsecondary Student Aid Study, Undergraduate Data Analysis System*, October 2001

At many institutions, undergraduates receive more than one loan to help meet their postsecondary education expenses. Students in their first year of postsecondary education are particularly more likely than those in the second or higher years of study to receive multiple student loans, due to the low maximum amount first-year undergraduates are eligible to receive under the Federal Stafford Subsidized Loan program. More than one third of the SUFAPPP respondents from four-year public and private colleges and universities said they routinely included three loans—Federal Stafford Subsidized Loans, Federal Stafford Unsubsidized Loans, and Federal Perkins Loans—in the financial aid packages of their freshmen students (see Table 15). Routinely packaged loans are those that are automatically included in prospective recipients' aid awards (assuming the students meet the eligibility requirements for the loans), even if the loans are not specifically requested by students or their families. One fifth of the four-year public colleges and universities routinely offered four loans (Stafford Subsidized Loan, Stafford Unsubsidized Loan, Perkins Loan, and Federal Parent Loan for Undergraduate Students [PLUS]) in the aid packages of first-year undergraduates.

Table 15

Loan Packaging Policies* for First-Year Undergraduates in 1999-2000, by Institution Type.

	Stafford Subsidized Loans	Stafford Subsidized & Unsubsidized	Perkins Subsidized & Unsubsidized	PLUS Subsidized & Unsubsidized	Perkins & PLUS Subsidized & Unsubsidized	Other	Don't Package Loans
4-Yr Public	2%	6%	36%	4%	21%	31%	8%
4-Yr Private	4%	11%	34%	6%	9%	35%	3%
2-Yr Public**	12%	13%	3%	3%	1%	35%	33%
2-Yr Private**	11%	30%	7%	11%	4%	26%	11%
All Types	7%	11%	24%	6%	9%	31%	12%

*Loan packaging policies are loans that are automatically included in students' financial aid packages (assuming students meet eligibility requirements for the loans), even if the prospective aid recipients do not specifically request the loans.
** Includes less-than-two-year institutions.
Due to rounding, details may not total to 100 percent.

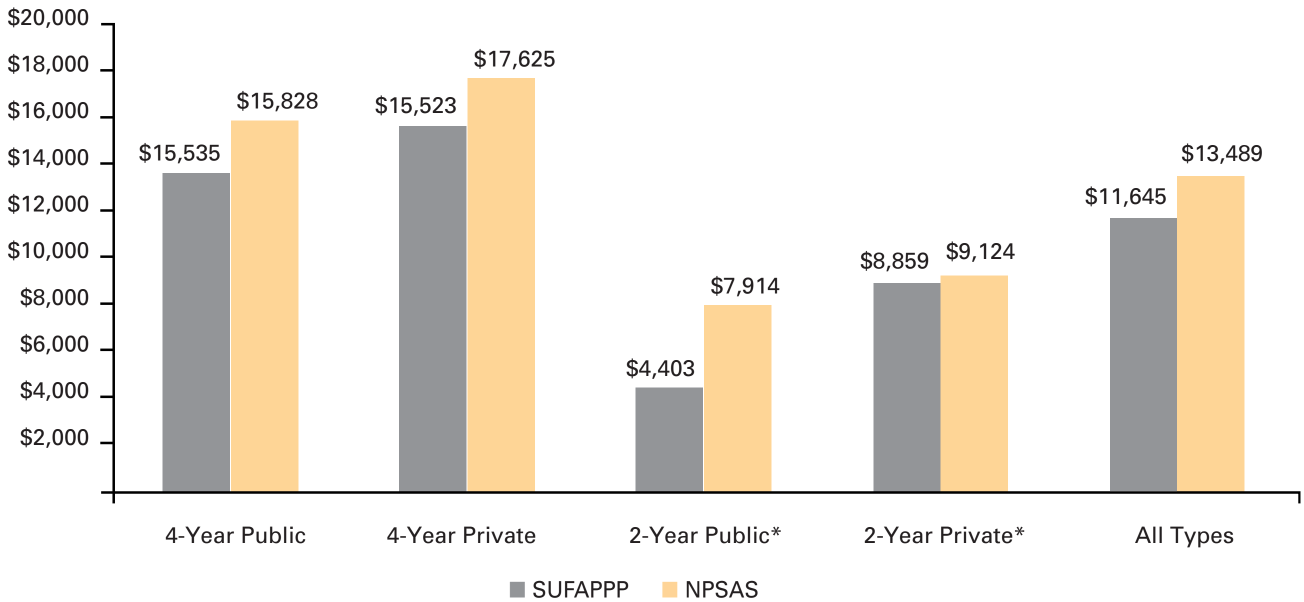
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Overall, about 61 percent of four-year public colleges and 49 percent of four-year private institutions routinely included three loans or more in the financial aid packages of their first-year undergraduates. Only 7 percent of community colleges and 22 percent of two-year private schools routinely packaged at least three loans. Of course, students did not have to accept all the loans in their aid packages, and it is likely that some borrowers declined all or a portion of the loans they were offered. But it is also likely that many students simply accepted the aid packages they were provided by their institutions, and used two or more loans during their first year of postsecondary education.

Cumulative Debt. The use of multiple loans contributed to the amount of debt students incurred during their college years. In 1999-2000, undergraduates who received a degree or certificate from a SUFAPPP-respondent four-year private college graduated with, on average, $15,523 in federal student loan debt (the average amount is based on students who graduated with federal student loan debt in 1999-2000). The average cumulative debt for graduates from four-year public colleges was $13,535, while degree/certificate recipients from community colleges owed $4,403 (see Figure 10). The cumulative debt amounts for graduates from SUFAPPP institutions actually were lower than the national averages reported from NPSAS, which show that four-year public college graduates owed $15,828, while those from four-year private schools borrowed $17,625, and community college graduates owed $7,914.

Figure 10

Cumulative Federal Student Loan Debt for Students Who Earned Degrees or Certificates in Academic Year 1999-2000, by Institutional Type



*Includes less-than-two-year institutions.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Educaltion Statistics, *2000 National Postsecondary Student Aid Study, Undergraduate Data Analysis System*, October 2001

For both NPSAS and SUFAPPP, the cumulative figures include only the principal balances from Federal Stafford Subsidized Loans, Stafford Unsubsidized Loans, and Perkins Loans. Most borrowers who receive unsubsidized loans choose to capitalize the interest (that is, add it to their principal balances). Because more students have received unsubsidized loans, it is likely that the principal balances reported from the two surveys underestimate the amounts students actually owed when they left their institutions.

Private/Alternative Loans. The cumulative debt figures also do not include amounts borrowed under the private/alternative student loan programs. About 7 percent of the undergraduates at SUFAPPP institutions received private loans during the survey period. This compares with 11 percent of all undergraduates nationally, as reported by NPSAS (see Table 16). According to SUFAPPP, just 2 percent of students at four-year public colleges, and 4 percent at four-year private institutions, received private loans; this compares with 6 percent and 11 percent of undergraduates at four-year public and private colleges, respectively, from the NPSAS survey.

Table 16

Percentage of Undergraduates Who Received Private Student Loans in 1999-2000, and Average Loan Amounts, from the SUFAPPP and NPSAS Surveys, by Type of Institution

	Percentage with Private Loans (SUFAPPP)	Percentage with Private Loans (NPSAS)	Average Private Loan (SUFAPPP)	Average Private Loan (NPSAS)
4-Yr Public	2%	6%	$5,089	$4,050
4-Yr Private	4%	11%	$7,360	$6,298
2-Yr Public*	12%	13%	$2,045	$3,893
2-Yr Private*	11%	30%	$9,213	$6,405
All Institutional Types	7%	11%	$6,123	$5,135

*Includes less than-two-year institutions.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Educaltion Statistics, *2000 National Postsecondary Student Aid Study, Undergraduate Data Analysis System*, October 2001

It is likely that the NPSAS figures more accurately reflect the distribution of private loans. Unlike other sources of aid, students at many institutions can receive private loans without having to apply for financial assistance through their campus financial aid department. Because the NPSAS results are based on a telephone survey that included all students who received private loans whether or not they were distributed through the aid office, NPSAS is more likely to report those borrowers who received awards for which the aid office had no information.

Table 16 also compares the average private/alternative loans by type of institution from the SUFAPPP and NPSAS surveys. SUFAPPP reports that the average private loan for all undergraduates was $6,123. Two-year private colleges and universities had the highest average amounts—$9,213—followed by four-year private colleges ($7,360) and four-year public institutions ($5,089). These amounts are actually higher than those reported by the NPSAS study. Perhaps because NPSAS has higher numbers of students with private loans, it better reflects the average amounts undergraduates received.

SUFAPPP asked aid administrators for their opinions on the reasons undergraduates at their campuses cited most often for choosing to receive private loans (NPSAS does not contain comparable data). Nearly three quarters of the respondents from four-year private colleges and universities, along with two thirds of those from four-year public institutions, said the most common reason undergraduates at their campuses cited for choosing to get private loans was that the borrowers had received federal financial aid, but their aid amounts were not large enough to meet their full financial need (see Table 17). At one fifth of the four-year private colleges and universities (compared with 8 percent of four-year public institutions), students' parents' unwillingness or inability to borrow through the PLUS program was the most often cited reason for receiving private loans.

Table 17

Reasons Most Often Cited by Borrowers* for Wanting to Receive Private Student Loans in 1999-2000, by Institutional Type

	Ineligible for Federal Loans	Ineligible for Any Federal Aid	Received Aid But Needed Additional Funds	Parents Unable or Unwilling to Get PLUS Loans	Other/Missing Response
4-Yr Public	9%	10%	67%	8%	6%
4-Yr Private	2%	1%	73%	21%	3%
2-Yr Public**	6%	18%	44%	3%	29%
2-Yr Private**	#	6%	76%	12%	6%
All Institutional Types	4%	6%	68%	15%	7%

*Based on the observations and opinions of financial aid administrators. Percentages are based on those institutions that had undergraduates who received private/alternative loans in 1999-2000.
**Includes less-than-two-year institutions.
Less than 1 percent.
Due to rounding, details may not total to 100 percent.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

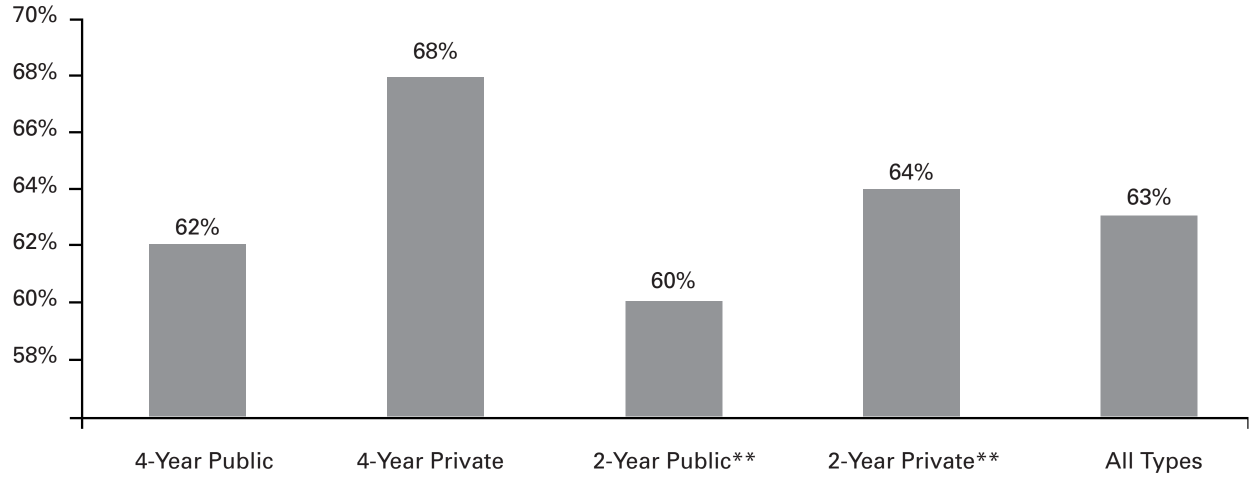
The SUFAPPP results indicate that many students who received loans borrowed through two or more federal loan programs to pay their college costs. The results further suggest that, even with the federal loans, some students needed to borrow additional funds through private programs to meet their financial need, and this finding provides evidence that financial aid from all sources did not meet students' full demonstrated financial need.

"Unmet" Financial Need

During the 1999-2000 award year, about six out of every ten undergraduates who applied for financial assistance had demonstrated financial need, based on the FM. The proportion of aid applicants with need was fairly equivalent across institutional type, ranging from 60 percent at community colleges to 68 percent at four-year private institutions (see Figure 11).

Figure 11

Percentage of Financial Aid Applicants Who Had Financial Need*, by Institutional Type

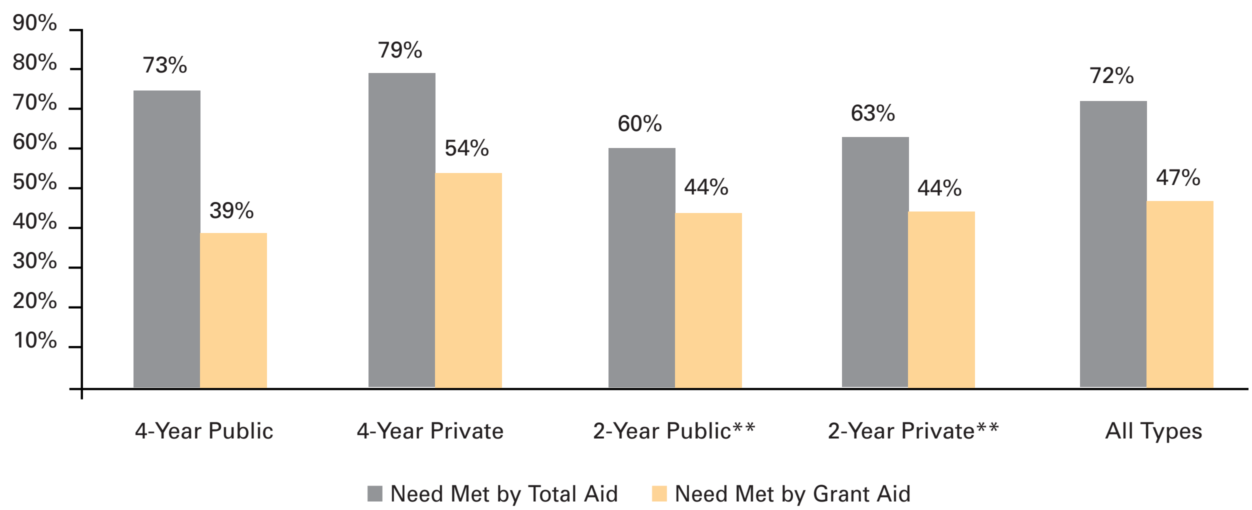


*Financial need is based on the Federal Methodology.
**Includes less-than-two-year institutions.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

While the majority of aid applicants had financial need, most recipients did not receive enough assistance to meet their full need. On average, financial aid of all types (grants, loans, work-study, other) and all sources (federal, state, institutional, other) met just three quarters of students' full need (see Figure 12). Total aid covered an average of only 73 percent of students' need at four-year public colleges, 79 percent at four-year private institutions, 63 percent at two-year private colleges, and 60 percent at community colleges. Dollars from all grant programs covered only 39 percent of students' demonstrated need at four-year public institutions, 44 percent at community colleges and two-year private schools, and 54 percent at four-year private institutions. The remainder was provided by "self-help" aid—loans and work-study. The difference between students' total demonstrated financial need and the amounts they receive in financial assistance is sometimes referred to as "unmet financial need."

Figure 12

Average Percentage of Financial Need* Met by Total Financial Aid and Grant Aid, by Institutional Type.



*Financial need is based on the Federal Methodology. Total aid includes grants, loans, and work-study from all sources. Grant aid includes grants from federal, state, institutional, and private (non-governmental) sources.
**Includes less-than-two-year institutions.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Table 18 illustrates the wide variation in the proportion of total need covered by average financial aid awards by institutional type. Seventy percent of the respondents from four-year private colleges and universities said their institutions met between 75 percent and 99 percent of their aid recipients' total need, while only 8 percent said they met less than half of total need. Just 6 percent of four-year private colleges said they routinely awarded enough aid to meet 100 percent of students' demonstrated financial need. Sixty-three percent of four-year public colleges met between three quarters and 99 percent of need, but only 2 percent said they routinely met full need. One third of community colleges met between three quarters and 99 percent of students' financial need, while 5 percent covered full need. One fifth of two-year private schools met between 75 percent and 99 percent of full need, while 12 percent met full need. In total, approximately 56 percent of all institutions said their average aid awards covered between 75 percent and 99 percent of need, while 13 percent met less than 50 percent of need. Only 5 percent of SUFAPPP respondents routinely met students' total need.

Table 18

Distribution of Non-Need-Based Institutional Grants to Students with Demonstrated Financial Need* in 1999-2000, by Institutional Type

	Less that 50%	50% - 74%	75%-99%	100%	Average % of Need Met By Total Aid
4-Yr Public	9%	26%	63%	2%	75%
4-Yr Private	8%	16%	70%	6%	79%
2-Yr Public**	23%	39%	33%	5%	60%
2-Yr Private**	21%	46%	21%	12%	63%
All Institutional Types	13%	27%	56%	5%	72%

*Financial need as defined by the Federal Methodology.
**Includes less than-two-year institutions.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

SUFAPPP did not collect the dollar amounts of gaps between aid awards and financial need, or the income levels or other characteristics of students with unmet need. But the NPSAS study indicates that low-income undergraduates were the most affected by gaps in financial aid packages. The average amount of unmet need for financially dependent undergraduates from low-income families (those with annual income below $30,000) at four-year public colleges and universities in 1999-2000 was $3,564, compared with $2,531 for students from middle-income families (those with income between $30,000 and $69,999), and $974 for those from upper-income families ($70,000 and above). At community colleges, average amounts of unmet need ranged from $3,070 for low-income students to $241 for upper-income undergraduates.

The SUFAPPP asked aid administrators for their opinions on the actions or strategies undergraduates at their institutions used most frequently to cover their unmet need. Table 19 suggests that most students either worked or borrowed additional private/alternative loans in order to close the gap. Of course, students may have used more than one strategy to cover their full financial need, and it is likely that a number of students both worked *and* borrowed additional funds. SUFAPPP did not collect the number of students using multiple strategies. But aid administrators believed working and borrowing alternative loans were the choices used most often by undergraduates to make up for any gaps between their financial aid awards and demonstrated financial need.

At four-year public colleges and universities, 49 percent of the aid administrators believed their students got a new full- or part-time job, and 12 percent thought their students worked additional hours at jobs they already had, in order to cover their unmet need (these figures do not include hours required for Federal Work-Study jobs). At four-year private schools, 48 percent of the aid administrators thought their students with unmet need borrowed private loans, while 17 percent believed their students got new full- or part-time jobs and 11 percent thought their students worked additional hours at jobs they already had.

Table 19

Financial Aid Administrators' Opinions on the Actions Undergraduates At Their Institutions Used Most Often To Reduce Unmet Financial Need in 1999-2000, by Institutional Type*

	Got a Job**	Worked Extra Hours**	Borrowed Private Loans	Borrowed from Parents	Other	Missing/ No Response
4-Year Public	49%	12%	22%	10%	4%	3%
4-Year Private	17%	11%	48%	12%	11%	1%
2-Year Public***	53%	16%	#	9%	17%	4%
2-Year Private***	33%	29%	19%	14%	5%	0%
All Institutional Types	35%	13%	28%	10%	12%	2%

*Figures are based on the percentages of institutions that did not meet full demonstrated financial need in 1999-2000. Financial need is based on the Federal Methodology.
**Does not include jobs or work hours required for Federal Work-Study jobs.
***Includes less-than-two-year institutions.
Less than 1 percent.
Due to rounding, details may not total to 100 percent.

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

SUFAPPP did not attempt to collect information that would measure the effects of unmet need on students' academic performance or persistence toward a degree or certificate, but the recent study *Access Denied: Restoring the Nation's Commitment to Equal Educational Opportunity* found that low-income students with unmet need were less likely than others to persist in college and complete degrees. Those with unmet need often attend college part-time, live off-campus, or work longer hours to make up the difference between their financial need and total aid amounts. These student financing actions often make it more difficult for students to remain in postsecondary education long enough to earn their degrees.

How much of an impact unmet need actually has on students and their families is not completely clear, however. For undergraduates whose families have substantial assets, unmet need may occur due to elements within the federal need analysis formula. For example, because the FM does not consider families' home equity, the need analysis system may cause some students to appear to be "needy" when in fact they have a substantial asset that could be used to help pay their college expenses. Thus, the FM may not accurately reflect the full financial circumstances of families with large home values. On the other hand, it is likely that some students truly are adversely affected by the inability of current grant and government-sponsored loan programs to keep pace with college costs. It is likely that students' use of private loans and full- or part-time employment has been caused in part by large amounts of unmet need.

Characteristics of Chief Financial Aid Administrators

During the 1999-2000 award year, the majority of financial aid administrators were female, most had attained at least a bachelor's degree, and the majority had 15 years or more of experience in financial aid administration. However, the SUFAPPP results reveal substantial gaps in salary levels and educational attainment between men and women in the aid profession.

About 62 percent of the chief financial aid administrators at NASFAA- and College Board-member institutions were female. The percentage of aid administrators who were women differed somewhat by type of institution. At community colleges, 70 percent of the administrators were women; this compares with 53 percent at four-year public colleges and universities, 56 percent at two-year private colleges, and 62 percent at four-year private schools.

Men and women in the financial aid profession appear to have similar age levels and years of financial aid experience. The median age for male aid administrators in 1999-2000 (47.7 years old) was almost exactly equal to that of females (47.3 years old). About 48 percent of the women were between 45 and 54 years old, compared with 40 percent of men. Conversely, 21 percent of the men were age 55 and older, versus 14 percent of women. The difference between men and women in median years of experience in financial aid is also very small (17.6 years for men, 15.8 years for women). About 46 percent of the men and 35 percent of the women had 20 years or more of aid experience, while 21 percent of men and 20 percent of women had less than 10 years.

Despite similar age levels and years of experience, men generally made much higher salaries than women in the financial aid profession. Table 20 shows that the median salary for male chief aid administrators was $59,662, while the median for women was $51,589. This equates to a 16 percent gap in earnings. About 17 percent of the men had annual earnings of at least $80,000, compared with 11 percent of women. On the other hand, only 10 percent of men had salaries below $40,000, versus 23 percent of women.

Table 20

Salary Levels of Financial Aid Administrators* in 1999-2000, by Gender

	Less than $20,000	$20,000 - $39,999	$40,000 - $59,999	$60,000 - $79,999	$80,000 - $99,999	$100,000 and Over	Median
Men	1%	8%	42%	32%	13%	4%	$59,662
Women	0%	23%	46%	20%	9%	2%	$51,589
Total	#	18%	44%	25%	10%	3%	$54,466

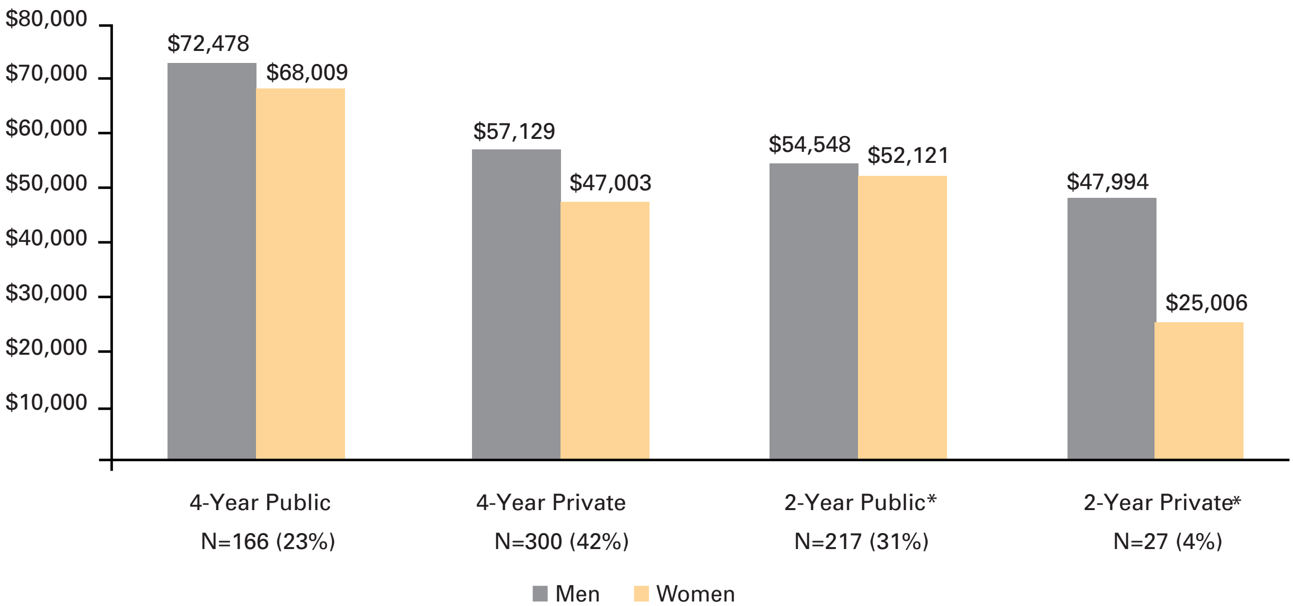
*Figures include only those aid administrators who provided salary level information.
#Less than 1 percent

Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Gender differences in salary were even larger at four- and two-year private institutions. The median salary for men at four-year private colleges and universities ($57,129) was 21 percent higher than the median for women ($47,303). At two-year private colleges, the median salary for men was nearly twice as high as the median for women (see Figure 13). At four-year public institutions, however, men earned "only" 7 percent more than women— $72,478 versus $68,009—while salaries at community colleges were about the same.

Figure 13

Median Salaries for Chief Financial Aid Administrators, by Gender and Institutional Type



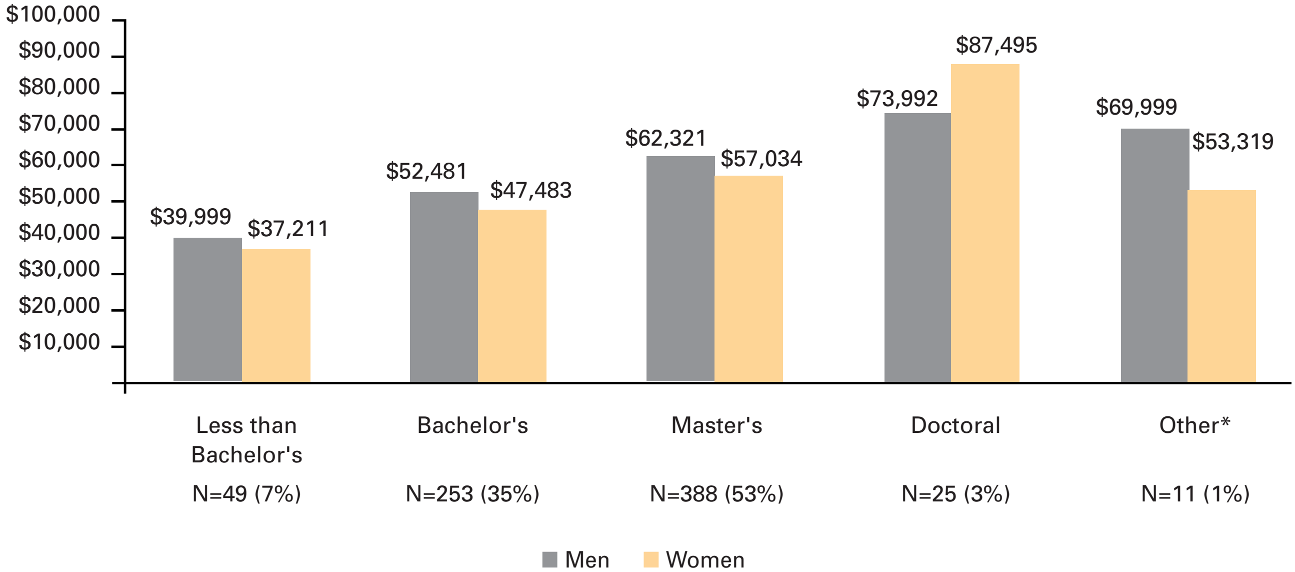
N=Number of survey respondents.
*Includes less-than-two-year institutions.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Three quarters of the men at four-year public colleges and universities earned $60,000 or more, while 65 percent of the women had salaries in this range. More than four out of ten of the male administrators at four-year private institutions earned $60,000 or more per year, compared with 21 percent of the females. At community colleges, one third of the men and 28 percent of the women had salaries of $60,000 or more.

Even women who had similar levels of education as men generally had lower salaries, as Figure 14 demonstrates. Men who had achieved a master's degree had median earnings of $62,321, versus $57,034 for women. Among the one third of SUFAPPP respondents who held a bachelor's degree (without a master's), men earned about 10 percent more than women ($52,481 compared with $47,483). Female chief financial aid administrators with doctoral degrees had higher median salaries than their male counterparts, but only 3 percent of the respondents who provided salary information had doctorates.

Figure 14

Median Salaries for Chief Financial Aid Administrators, by Gender and Highest Level of Educational Attainment



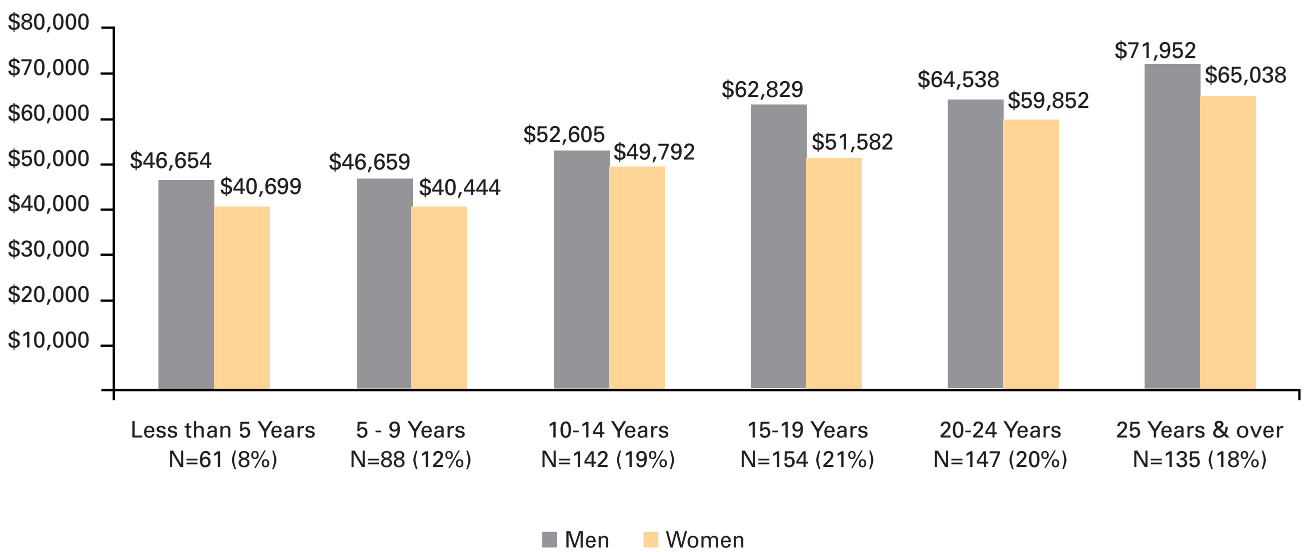
N=Number of survey respondents. Figures inlclude only those aid administrators who provided salary information.
*Includes first professional degrees and specialist certificates, such as Ed.S. awards.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Fifty-five percent of the men who held a master's degree had salaries of $60,000 or more; just 40 percent of the female master's-degree holders had salaries at this level. Among those with a bachelor's degree (without a master's), 29 percent of men earned at least $60,000, versus 20 percent of women.

As anticipated, earnings for both men and women rise as their years of experience in financial aid increase. But the wage difference between men and women does not appear to narrow with added years in the profession. As Figure 15 shows, the gap in earnings between men and women with less than five years of service ($46,654 versus $40,699) is about the same as it is for those with 25 years or more ($71,952 compared with $65,038).

Figure 15

Median Salaries for Chief Financial Aid Administrators, by Gender and Years of Service in the Financial Aid Profession



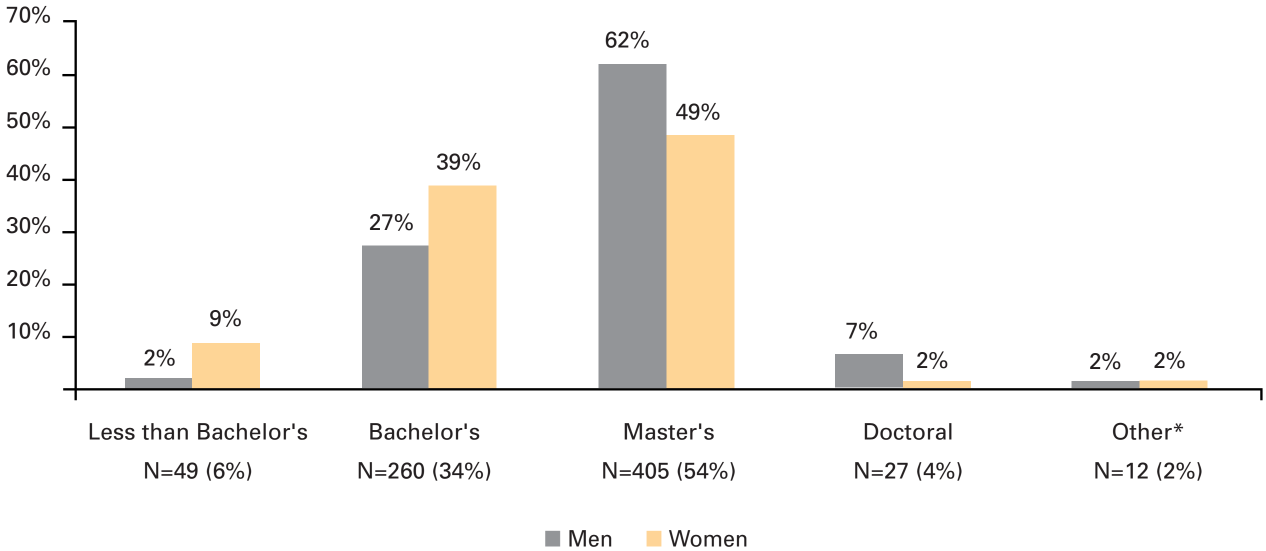
N=Number of survey respondents.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

Salaries for men and women appear to rise at about the same rate as their years of service increase, but women apparently start out at lower salaries and have a difficult time "catching up" with their male colleagues. Curiously, in some instances, added years of experience may be a greater benefit to men. The median wage for men with 15 to 19 years of experience was more than $10,000 higher than the median for those with 10 to 14 years. For women, the median salary difference between these two experience levels is less than $2,000.

Why is there a 16 percent gap in median earnings between men and women in the financial aid office? One possible reason is that the overall results mask substantial differences in education levels between men and women, as a substantially higher proportion of men received at least a master's degree. Six out of ten of the male administrators had a master's degree; less than half the female chief financial aid officials had achieved this high level of education (see Figure 16). Only 2 percent of the women had received a doctoral degree, compared with 7 percent of men. At the same time, 39 percent of women had received a bachelor's degree (without a master's), versus 27 percent of men. Overall, about seven out of ten of the male chief aid officials had a master's, doctoral, or first professional degree. Only 53 percent of women had earned a master's degree or higher.

Figure 16

Highest Level of Educational Attainment for Chief Financial Aid Administrators, by Gender



N=Number of survey respondents. Due to rounding, percentages may not total to 100.
Percentages are based on all respondents, whether or not they provided salary information.
*Includes first professional degrees and specialist certificates, such as Ed.S. awards.
Source: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002.

The difference in educational attainment between men and women is even more striking at four-year private colleges and universities, where 70 percent of men had a master's, doctoral, or first professional degree, compared with 47 percent of women. At four-year public colleges and universities, 87 percent of men and 73 percent of women held at least a master's degree; and at community colleges, 60 percent of men and 54 percent of women had a master's degree or higher.

The difference in education level is just one factor that might have influenced the male/female earnings gap among aid administrators. There are probably several other reasons for these differences that could not be explained by the survey results. While the SUFAPPP findings cannot provide a complete picture of all the factors that make up wages for men and women, they do provide some important clues for aid administrators who want to know more about equity in compensation levels in their profession.

Financial Aid Office Staffing Levels and Use of Technology

The SUFAPPP asked the aid administrators to provide their numbers of FTE staff members in the aid office, and their access to technology within the campus financial aid department, during the survey period. These findings provide a picture of the workload aid offices faced, and the tools available to help administrators do their jobs, in the 1999-2000 award year.

The number of FTE staff members working in financial aid offices during the 1999-2000 award year varied by institutional type and enrollment size. Table 21 shows that, on average, large four-year public colleges and universities (those with full time equivalent undergraduate enrollments of 5,000 or more) had an average of 13.8 FTE professional staff, compared with an average of 3.0 FTE professionals at small four-year public institutions (those with less than 2,500 FTE undergraduates). Financial aid offices at large four-year private colleges and universities had an average of 12.9 FTE professional staff, while small private colleges had an average of 4.4 FTE professionals.

Table 21

Average Number of Full-Time Equivalent (FTE) Professional Staff in the Financial Aid Office During the 1999-2000 Award Year, by Institutional Type and Undergraduate Full Time Equivalent Enrollment Size

	Small (Less than 2,500)	Medium (2,500-4,999)	Large (5,000 or More)	Missing	All Institutional Sizes
4-Year Public	3.0	5.3	13.8	24.0	10.7
4-Year Private	4.4	6.2	12.9	3.2	5.1
2-Year Public*	2.0	2.8	6.6	6.7	3.0
2-Year Private*	1.4	**	**	**	1.4
All Institutional Types	3.4	4.7	12.0	6.6	5.6

*Includes less than-two-year institutions.
**Sample size too small for a reliable estimate.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Education Statistics, 1999 Integrated Postsecondary Data System, Fall Enrollment Survey Dataset.

Access to technology also varied by institutional type and enrollment size. Since 1996, use of the World Wide Web, electronic mail (e-mail), and the National Student Loan Data System (NSLDS) has become nearly universal in the financial aid office. Nearly all of the respondents to the SUFAPPP survey reported that they had access to the Web, e-mail, on-line access to the NSLDS, and on-line access to the records of students on their campuses who applied for financial aid. These four forms of technology have become essential for aid administrators to do their jobs. For example, much of the communications from students to financial aid officials comes via e-mail; the U.S. Department of Education and other agencies provide information on aid programs and processing procedures through the Web; and most campuses use on-line access to aid applicants' records to prepare reports for campus officials and other interested groups. Therefore, aid administrators need access to the Web, NSLDS, student records, and e-mail to perform many of their duties.

Access to other forms of technology—instant messaging, document scanning, and document imaging—were much less common, particularly at four-year institutions with enrollments of less than 2,500. The majority (53 percent) of aid offices at small four-year private colleges and universities had direct access to only the four technologies of the World Wide Web, on-line access to the NSLDS, on-line student record access, and e-mail (see Table 22). Roughly 18 percent of small four-year private schools had access to the four technologies plus instant messaging. Only 1 percent of small four-year private institutions had access to the four basic technologies, plus instant messaging, document scanning, and document imaging, compared with 19 percent of large four-year public institutions and 12 percent of small four-year public colleges.

Table 22

Access to Technology in the Financial Aid Office During the 1999-2000 Award Year, by Institutional Type and Undergraduate Full Time Equivalent Enrollment Size

	Four Technologies Only*	Four Technologies and Instant Messaging	Four Technologies Instant Messaging and Document Scanning	Four Technologies Instant Messaging Document Scanning and Ducument Imaging	Other Combinations
Small 4-Yr Public	42%	27%	4%	12%	15%
Medium 4-Yr Public	33%	30%	#	7%	30%
Large 4-Yr Public	28%	20%	8%	19%	24%
Small 4-Yr Private	53%	18%	2%	1%	27%
Medium 4-Yr Private	50%	29%	2%	5%	14%
Large 4-Yr Private	16%	42%	#	5%	37%
Small 2-Yr Public**	45%	20%	2%	3%	30%
Medium 2-Yr Public**	44%	22%	2%	5%	27%
Large 2-Yr Public**	40%	11%	#	11%	38%
Small 2-Yr Private**	50%	11%	#	4%	35%
All Institutional Types***	44%	20%	3%	6%	27%

*Four Technologies include: the World Wide Web, E-mail, On-line access to NSLDS, and On-line access to aid applicants' records.
**Includes less than-two-year institutions. The number of Medium and Large size two-year private colleges were too low to provide reliable estimates.
***Includes institutions whose enrollment size levels were missing.
Less than 1 percent.
Due to rounding, details may not total to 100 percent.
Sources: NASFAA and The College Board, *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*, March 2002; U.S. Department of Education, National Center for Education Statistics, 1999 Integrated Postsecondary Data System, Fall Enrollment Survey Dataset.

For the most part, higher percentages of public and private, non-profit institutions with larger enrollments had access to document scanning, document imaging, and instant messaging. Greater access to these other forms of technology probably reflects the higher number of aid recipients served by aid administrators at larger-sized institutions; they may need the other technologies to keep up with the demands of their duties. The differences in access to technology may also reflect budgetary considerations at the various institutional types, as larger public and private institutions may have more resources available to financial aid departments and may have been more likely than smaller schools to have the necessary funds to purchase additional forms of technology.

Summary

The results from the 2001 SUFAPPP indicate that many undergraduates have demonstrated financial need and receive student financial aid, especially loans, to pay their higher education expenses. During the 1999-2000 academic year, almost two thirds of the undergraduates who applied for financial assistance had demonstrated financial need, based on the Federal Methodology. Relatively few students received Federal Pell Grants, while about half the aid recipients received one or more student loans.

SUFAPPP also gives key insights into the use of professional judgment, funding and distribution of institutional grants, routine packaging of student loans, unmet financial need, demographic characteristics of aid administrators, and use of technology in the financial aid office. Very little research, if any, is conducted on many of these topics, and what little is done does not take the aid administrators' point of view into consideration. SUFAPPP attempts to fill this void in the knowledge base of financial aid research. Listed below are some of the important findings of the 2001 SUFAPPP for each of these topics.

Aid Application Procedures and Professional Judgment

- About 62 percent of four-year private colleges and universities, 52 percent of two-year private colleges, 28 percent of four-year public institutions, and 44 percent of community colleges required students to fill out one or more aid applications *in addition to the FAFSA* in order to qualify for non-federal financial assistance.
- The types of information collected through the additional applications varied by institution type. One fifth of four-year private colleges, versus just 4 percent of public institutions, required first-time aid applicants whose parents have divorced or separated to file a divorced/separated parents' statement; 24 percent of four-year private institutions, compared with just 4 percent of four-year publics, required a business/farm supplement form.
- More than 90 percent of postsecondary education institutions used professional judgment. At all institutional types, professional judgment reviews usually occurred after aid applicants appealed their financial aid award letters (48 percent of SUFAPPP respondents said this action "frequently" or "always" led to a professional judgment review), and after new information was submitted by students and their families (36 percent).
- The majority of professional judgment reviews appear to have benefited aid recipients. On average across all institutional types, 47 percent of the reviews resulted in increases in students' total financial aid awards, while only 4 percent led to decreases in total financial aid and 3 percent led to a denial or reduction in students' eligibility for federal student loans.
- While competition amongst institutions for new students is often fierce, it appears that very few institutions change aid packages based solely on families' stated inability to pay their college costs or aid offers received from other higher education institutions. "Negotiation" of financial aid packages does not appear to be common, which suggests that much of the financial aid distributed to undergraduates remains need based.

Financial Aid Recipients and Average Awards

- There were only small differences in the proportion of students who received Federal Pell Grants and average awards by type of institution. About one quarter of the undergraduates at community colleges received Pell Grants, compared with 35 percent at two-year private colleges, 26 percent at four-year public colleges and 21 percent at four-year private institutions. The average Pell Grant was $1,995 at four-year public colleges and universities, $1,945 at four-year private institutions, $1,879 at two-year private colleges, and $1,633 at two-year public schools.
- There were, however, large differences in the receipt of federal student loans, as roughly 45 percent of the undergraduates at four-year private colleges, and nearly half of those at two-year private colleges, received Federal Stafford Subsidized Loans. Only 8 percent of students at community colleges borrowed subsidized loans. The average Stafford Subsidized Loan amounts at SUFAPPP institutions were: $3,808 at four-year private colleges and universities, $3,252 at four-year public colleges, $2,489 at two-year private colleges, and $2,168 at community colleges. These average loan amounts were very close to the national averages for the respective institutional types.
- Approximately 55 percent of undergraduates at four-year private colleges and 46 percent at two-year private schools received institutional grants, compared with 8 percent of those at community colleges and one quarter at four-year public schools. The average scholarships by institutional type from SUFAPPP-respondents ($7,094 at four-year private colleges, $2,978 at four-year public institutions, $2,033 at two-year private schools, and $1,325 at community colleges) were close to the national averages.
- At most institutions, average grant awards from all sources did not change appreciably between the freshmen and higher years of undergraduate study, but average loans grew substantially. This result occurred primarily because federal student-loan limits increased after the freshman year.

Funding and Distribution of Institutional Grants

- Most institutions, especially four-year private colleges, relied heavily on tuition and fee dollars to fund their institutional grant programs. Tuition and fee revenue made up two thirds of the funding for institutional scholarships at four-year private colleges and universities, 41 percent at two-year private colleges, 39 percent at four-year public schools, and 36 percent at community colleges.
- The plurality (45 percent) of institutional grant dollars was awarded for academic merit or other "non-need" purposes. Only 31 percent of the grants were awarded based entirely on students' financial need, and 24 percent were "merit-within-need" awards.
- On average across all types of schools, 55 percent of the institutionally funded scholarships were distributed based on students' demonstrated financial need (a combination of exclusively need-based awards and "merit-within-need" grants). The percentage of aid based on need varied by type of institution. At four-year public institutions, only 35 percent of the institutional grants were distributed based in whole or in part on financial need, compared with 70 percent at two-year private colleges, 65 percent at four-year private schools, and 55 percent at community colleges.
- To determine eligibility for need-based institutional grants, the majority of four-year institutions (57 percent of four-year private colleges and 87 percent of the four-year public schools) used the federal need analysis methodology exclusively. Only 1 percent of four-year public colleges and 16 percent of four-year private institutions used the College Board Institutional Methodology.
- A wide variety of criteria were used to determine eligibility for non-need institutional grants. The most widely used determining factors included: academic merit, athletics, and artistic or other "special" talents.
- Non-need institutional grants generally appear to be directed toward students who had demonstrated financial need. Sixty-nine percent of the SUFAPPP respondents reported that more than three quarters of their non-need institutional scholarship recipients had financial need (based on the Federal Methodology). On average, approximately 40 percent of the recipients of non-need grants at four-year public colleges, 58 percent of those at four-year private schools, 57 percent at two-year private colleges, and 39 percent at community colleges had demonstrated need.

Student Loans and Cumulative Debt

- About 40 percent of all undergraduate aid recipients at SUFAPPP institutions received at least one student loan. This proportion was lower than the national average reported by the NPSAS study.
- More than 60 percent of four-year public colleges and 49 percent of four-year private institutions routinely packaged three loans or more in the financial aid awards of first-year undergraduates. Only 7 percent of community colleges and 22 percent of two-year private schools routinely packaged at least three loans.
- The average cumulative federal student loan debt for undergraduates who received degrees or certificates in 1999-2000 from SUFAPPP-respondent institutions was $13,535 at four-year public colleges and $15,523 at four-year private institutions (figures are based on students who graduated with federal student loan debt in 1999-2000). The cumulative debt amounts collected from SUFAPPP participants are lower than the national averages.
- About 7 percent of undergraduates at SUFAPPP institutions received a private/alternative loan, and the average private loan was $6,123. Aid administrators believed that most students who chose to receive private loans did so because the aid amounts they received from other sources were not large enough to cover their total college costs.

Unmet Financial Need

- Sixty-three percent of undergraduates who applied for financial aid had demonstrated financial need (as defined by the Federal Methodology). The proportion of aid applicants with need was fairly equivalent across the types of institutions, ranging from 60 percent at two-year public schools to 68 percent at four-year private colleges and universities.
- On average, aid dollars covered just three quarters of students' full demonstrated financial need. At four-year public colleges, grants covered only 39 percent of need, compared with 54 percent at four-year private schools.
- To meet their "unmet" financial need, most students either worked additional hours at their jobs or borrowed private/alternative loans. Approximately 49 percent of the aid administrators at four-year public colleges believed that the action most frequently used by their students with "unmet" need to cover the gap between their financial aid amounts and their total need was to get a full- or part-time job. In contrast, 48 percent of administrators at four-year private colleges believed that the action taken most frequently by their students with unmet need was to borrow additional private loans.

Characteristics of Chief Aid Administrators

- Most aid administrators were female, had 15 years or more of experience in financial aid, and were at least 45 years old.
- Despite relatively equal levels of years of experience and age levels between men and women in the aid profession, the median salary for male chief aid administrators was 16 percent higher than the median for females.
- One reason men earned higher salaries was because they generally had higher levels of educational attainment. Seven out of ten of the male chief aid officials had a master's, doctoral, or first professional degree. Only 53 percent of women had earned a master's degree or higher.

Financial Aid Office Staffing and Use of Technology

- The average number of full-time equivalent professional staff members in financial aid offices at large four-year public colleges and universities was 13.8; this compares with an average of 3.0 FTE professional staff at small four-year public institutions and 4.4 at small four-year private colleges.
- Nearly all aid offices had direct access to the World Wide Web, e-mail, online access to the National Student Loan Data System, and on-line access to aid applicants' records. These four technologies have become a basic part of the aid office.
- However, a higher share of financial aid staff at four-year public schools with enrollments of 5,000 or more had access to other technological advances—instant messaging, document scanning, and document imaging—than staff at institutions with enrollments of less than 2,500.

The 2001 SUFAPPP provides evidence of some disturbing issues in financial aid. First, it appears that unmet financial need may be a problem at many campuses. How large a problem unmet need poses for students and their families is not clear. Some of the unmet need may be due to elements within the federal need analysis formulas. Not counting home equity, for example, may not accurately reflect some students' total financial circumstances. However, it is likely that some students truly are adversely affected by the inability of current grant and government-sponsored loan programs to keep pace with rising college prices. Students' use of private loans and full- or part-time employment may have been caused, in part, by large amounts of unmet need.

Second, the 2001 survey found widespread use of tuition and fee revenue to fund need- and non-need-based institutional grants. While these scholarships appear to help many students who have financial need, they may cause institutions to have less funding available for instruction and other valuable campus activities. It is also possible that the increased use of non-need grants has come at the expense of enrollments of and aid to low-income students, who are more likely to be dependent upon exclusively need-based aid to attend college.

On the positive side, the results provide evidence that most aid continues to be provided to students who have financial need. Very few institutions said they "frequently" or "always" altered financial aid packages based on families' stated inability or unwillingness to pay college prices, which suggests that the extent to which institutions are willing to use financial aid to "negotiate" for students is limited. In general, grant and loan dollars appear to have helped students who genuinely had need for the funds.

For the workloads of aid administrators, the survey results provide both positive and negative signs as well. On the positive side, it appears that most financial aid offices have access to the technology they need most to perform their duties—e-mail, the Web, electronic access to aid applicants' records, and electronic access to the NSLDS. On the negative side, the survey results reveal a sizable gap in pay levels between male and female aid administrators. Further, many aid offices, particularly those with relatively small student enrollments, apparently had do their jobs with relatively small staffs. At the same time, only a small share of these aid offices had access to other forms of technology that might help them do their jobs more quickly. The aid administrators at small campuses appear to have had to provide even more services with relatively fewer resources when compared with larger public and private institutions.

Unfortunately, the SUFAPPP results do not provide any easy solutions to these problems. Further research might provide some answers to serious concerns about the distribution of aid funds, the effects of unmet need, and the influences of salary differences and workload issues on job satisfaction in the aid profession. More research might also provide additional insights on the effects these issues have on students' efforts to enroll and succeed in postsecondary education.

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Appendix

Undergraduate Admissions Selectivity Definitions

Highly Selective—More than 75% of the freshmen were in the top 10% of their high school class and scored over 1310 on the SAT I (verbal and mathematical combined) or over 29 on the ACT (composite); about 30% or fewer of the applicants were accepted [for admission to the entering freshman class].

Selective— More than 50% of the freshmen were in the top 10% of their high school class and scored over 1230 on the SAT I (verbal and mathematical combined) or over 26 on the ACT (composite); about 60% or fewer of the applicants were accepted [for admission to the entering freshman class].

Moderately Selective— More than 75% of the freshmen were in the top half of their high school class and scored over 1010 on the SAT I (verbal and mathematical combined) or over 18 on the ACT (composite); about 85% or fewer of the applicants were accepted [for admission to the entering freshman class].

Minimally Selective— Most freshmen were not in the top half of their high school class and scored somewhat below 1010 on the SAT I (verbal and mathematical combined) or below 19 on the ACT (composite); up to 95% of the applicants were accepted [for admission to the entering freshman class].

Noncompetitive—Virtually all applicants were accepted [for admission to the entering freshman class] regardless of high school rank or [admissions] test scores.

Source: Peterson's. (1999). Peterson's 2000 guide to four year colleges, Princeton, NJ: Author

2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures (SUFAPPP)

Thank you for participating in the *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures* (SUFAPPP), a project sponsored by NASFAA and The College Board. By responding to this survey on or before February 28, 2002, you will be eligible for a drawing to receive a complimentary registration to the 2002 NASFAA National Conference in New Orleans, LA, or the 2002 College Board National Forum in Atlanta, GA. You will also be eligible to receive a copy of the research database that will be developed from some of the responses to the survey. Survey respondents can use this database to perform peer analyses and other research on financial aid awards and administration by institution type and other variables.

Responses to the survey should be based on financial aid policies, practices, and procedures at individual institutions; responses should not be based on multiple campuses or state university systems. Additional instructions and specific information for each question are in bold.

Most of the questions inquire about financial aid award amounts, policies, and procedures as they relate to undergraduates during the 1999-2000 award year. Many of the survey items may be available from your annual reports or may be answered based on your personal experience or expertise.

Please be as precise as possible, but do not spend an unwarranted amount of time pursuing exact numbers. Educated estimates are adequate. You should provide information about your undergraduate student financial aid applicants and recipients only. Unless otherwise indicated, all references to the Stafford Subsidized, Stafford Unsubsidized, and PLUS loan programs should include loans provided through the Federal Family Education Loan and Federal Direct Student Loan programs.

All responses will be kept strictly confidential—no one outside of NASFAA or The College Board will have access to the data from individual institutions (the research database will NOT include data that can be used to identify individual institutions). If, however, you find any question objectionable, please leave it blank and complete the rest of the survey. If you have any questions or comments about the SUFAPPP survey instrument or project, please contact Kenneth Redd, NASFAA's Director of Research and Policy Analysis, at reddk@nasfaa.org or (202) 785-0453, ext. 138.

Section 1. Student Financial Aid Applicants and Recipients

1. Approximately how many undergraduates applied for financial aid at your institution in 1999-2000? (Include the unduplicated count of enrolled undergraduates who completed a FAFSA, an institutional aid application, or an application for financial aid from any other source known to you, whether or not your office was directly involved with the selection of recipients.): ________________

2. Approximately how many undergraduates received financial aid at your institution from any source in 1999-2000? (Include the unduplicated count of all undergraduates who received need-based or non-need-based scholarships, fellowships, grants, tuition waivers, athletic aid, assistantships, loans, and work-study awards from federal, state, institutional, or private sources known to you, whether or not your office selected the recipients. However, do NOT include Federal PLUS Loan recipients.): ________________

3. What percentage of your undergraduate aid recipients were: (Percentages should total to 100. Report percentages as whole numbers—no decimal points.)
   a. Dependent? ________%
   b. Independent without dependents? ________%
   c. Independent with dependents? ________%

4. How many undergraduates at your institution received financial aid from the following programs in 1999-2000? (Fill in the unduplicated count of undergraduate financial aid recipients for each of the programs. Do NOT include Federal PLUS Loans. Write in a zero [0] for any aid program for which there were no undergraduate recipients.)

   a. Federal Pell Grants ________________
   b. FSEOG ________________
   c. Federal Work-Study ________________
   d. Federal Perkins Loans ________________
   e. Federal Subsidized Stafford Loans (Direct and/or FFEL) ________________
   f. Federal Unsubsidized Stafford Loans (Direct and/or FFEL) ______________
   g. Institutional scholarships, fellowships, tuition waivers, athletic scholarships, and other gift aid ________________
   h. Institutional loans ________________
   i. State aid (LEAP, other state scholarships, fellowships, assistantships, grants, tuition waivers, state loans, and state work-study) ______________
   j. Grants, scholarships, fellowships, or assistantships from outside/external sources (e.g., Rotary Scholarships) ________________
   k. Private/alternative loans (including loans cosigned by parents or legal guardians) ________________
   l. Any other aid from any other source (e.g., ROTC Scholarships, veterans benefits, etc., but NOT including PLUS Loans) ________________

5. Approximately what was the total amount of financial aid funds disbursed to undergraduates from each of the following financial aid programs at your institution in 1999-2000? (Fill in the dollar amounts in the spaces provided. Remember to include amounts disbursed to undergraduates only. Do NOT include Federal PLUS Loans. Write in a zero [0] for any source of aid for which no undergraduates received any funds.)

   a. Federal Pell Grants $_______________
   b. FSEOG (federal funds and institutional matching funds) $_______________
   c. Federal Work-Study (federal funds and institutional matching funds) $_______________
   d. Federal Perkins Loans (federal funds and institutional funds) $_______________
   e. Federal Stafford Subsidized Loans (Direct and/or FFEL) $_______________
   f. Federal Stafford Unsubsidized Loans (Direct and/or FFEL) $_______________
   g. Institutional scholarships, fellowships, tuition waivers, athletic scholarships, and other gift aid $_______________
   h. Institutional loans $_______________
   i. State aid (LEAP, other state scholarships, fellowships, assistantships, grants, tuition waivers, state loans, or state work-study $_______________
   j. Grants, scholarships, fellowships, or assistantships from outside/external Sources (e.g., Rotary Scholarships) $_______________
   k. Private/alternative loans (including loans cosigned by parents or legal guardians) $_______________
   l. Any other aid from any other source (e.g., ROTC Scholarships, veterans benefits, etc., but NOT including PLUS Loans) $_______________

6. In 1999-2000, what percentage of Federal Work-Study dollars offered to undergraduates did students actually earn? (For example, if your institution awarded $2 million in FWS funds, but students earned just $1 million, then your percentage of dollars earned would be 50%) (Report percentages as whole numbers—no decimal points.) __________%

7. In 1999-2000, was undergraduate admission to your institution dependent upon the amounts of aid applicants' demonstrated financial need? (Circle only one response.)

   a. No, admission is always completely need-blind.
   b. Yes, demonstrated financial need was taken into consideration in admitting a subset of applicants for admission.

Section 2. Student Aid Application Procedures and Need Analysis

8. During the 1999-2000 academic year, did your institution require aid applicants to complete a separate application for financial aid in addition to the FAFSA? (Circle only one response. Responses should include students enrolled for the regular academic year [i.e., not including summer terms.].)

   a. Yes
   b. No (Skip to Question 11.)

9a. Which separate application(s) did your institution require for new undergraduate students? (Circle as many responses as apply.)

   a. None
   b. CSS/PROFILE
   c. Separate institutional application
   d. Financial aid application for foreign students
   e. Divorced/separated parents statement
   f. Business/farm supplement
   g. Other (Please specify: ______________________________________)

9b. Which separate application(s) did your institution require for continuing undergraduate students? (Circle as many responses as apply.)

   a. None
   b. CSS/PROFILE
   c. Separate institutional application
   d. Financial aid application for foreign students
   e. Divorced/separated parents statement
   f. Business/farm supplement
   g. Other (Please specify: ______________________________________)

10. If your institution requires an institutional application (other than the CSS/PROFILE) do you use it to collect: (Circle as many as apply.)

a. Additional income information?
b. Home equity data?
c. Other asset data?
d. Information on special student circumstances?
e. More detailed biographical information?
f. Information about non-custodial parents?
g. More detailed information on parents' business or family farm?
h. Other (Please specify: ____)

11. Which of the following statements best describes the federal verification procedures (i.e., verification based on federal requirements and criteria) your institution used in 1999-2000? (Choose only one response.)

a. We verify 30%
b. We verify 100%
c. We verify all students selected under federal criteria
d. We verify all students selected under federal and institutional criteria
e. We participate in the Institutional Quality Assurance Program
f. Other (Please specify: ____)

12. For undergraduates whose information your institution verified in 1999-2000, which data elements did you review? (Choose only one response.)

a. Only those data elements specified by the U.S. Department of Education (ED)
b. An institutionally defined set of data elements that includes all data required by ED as well as others
c. An institutionally defined set of data elements developed through our participation in the Institutional Quality Assurance Program

13. What primary need analysis methodology does your institution use to award institutional aid funds? (Choose only one item.)

a. Federal Methodology
b. College Board Institutional Methodology (with or without adjustments)
c. Institutionally developed methodology
d. Two or more of the above
e. We do not award institutional aid (Skip to Question 15)

14a. When you determine eligibility for institutional aid, how do you consider proceeds from state sponsored prepaid tuition (Section 529) plans? (Circle as many as apply.)

a. As an offset for the Expected Family Contribution
b. As an offset for self-help aid
c. As an outside resource
d. As a parent asset as treated by the College Board Institutional Methodology
e. As a reduction to the cost of attendance as allowed by the Federal Methodology
f. Other (Please specify: ____)

14b. When you determine eligibility for institutional aid, how do you consider proceeds from Roth/Education IRA? (Circle as many as apply.)

a. As an offset for the Expected Family Contribution
b. As an offset for self-help aid
c. As an outside resource
d. As a parent asset as treated by the College Board Institutional Methodology
e. Other (Please specify: ____)

Section 3. Professional Judgment

15. Which statement best describes your institution's use of professional judgment in 1999-2000? (Choose only one response).

a. We normally review the need analysis data for all aid applicants and exercise professional judgment, if warranted
b. We review the need analysis data at the aid applicant's request and exercise professional judgment, if warranted
c. We generally do not exercise professional judgment (Skip to Question 19.)

16. How often did the following items trigger a professional judgment review during the 1999-2000 award year? (Choose one response for each item. Responses are: 0=Never, 1=Rarely, 2=Sometimes, 3=Frequently, 4=Always.)

   a. Review of FAFSA data ____________
   b. Edit messages on the ISIR ____________
   c. Information collected on an institutional application ____________
   d. Tax returns submitted by aid applicants or their parents ___________
   e. Other information received from the aid applicants or their parents (not including income or income tax returns) _______
   f. Appeals of financial aid award letters by aid applicants or their parents ________

17. Of the reasons listed in Question 16, which one was the most likely at your institution to trigger a professional judgement review? (Fill in one choice, A-F) here:______

18. Of the professional judgment cases you reviewed in 1999-2000, approximately what percentage resulted in: (Fill in the percentages. Percentages do not have to total to 100. Report percentages as whole numbers—no decimal points.)

   a. A change in dependency status? ________%
   b. An increase in the Expected Family Contribution (EFC)? ________%
   c. A decrease in the EFC? _______%
   d. An increase in the total cost of attendance? _______%
   e. A decrease in the total cost of attendance? ______%
   f. An increase in total financial aid awarded? _______%
   g. A decrease in total financial aid awarded? _____%
   h. A change in student's satisfactory academic progress? ____%
   i. A denial or reduction in eligibility for federal student loans? ____%

Section 4. Demonstrated Financial Need and Financial Aid Packages

19. In 1999-2000, approximately how many undergraduate financial aid applicants at your institution had any demonstrated financial need (as defined by the Federal Methodology)? (If possible, include only the aid applicants who met your institution's application deadline. Include enrolled undergraduates who completed a FAFSA.) _______________

20. On average, approximately what percentage of the aid recipient's total demonstrated financial need (as defined by the Federal Methodology) did you meet in 1999-2000? (If possible, your response should include only the aid applicants who met your institution's application deadline. Include need met from all types and sources of financial aid known to you, except Federal PLUS loans. Also do NOT include need met from prepaid tuition plans, state savings plans, qualified college savings plans, or other savings or investments. Report percentages as whole numbers—no decimal points.) _______%

21. On average, approximately what percentage of the aid recipient's total demonstrated financial need did you meet with grants, scholarships, fellowships, and tuition waivers in 1999-2000? (If possible, your response should include only the aid applicants who met your institution's application deadline. Include need met from Federal Pell Grants, FSEOG, state grants, need- and non-need-based institutional grants, tuition waivers, athletic aid, and any need- or non-need-based gift aid from private/external sources. Report percentages as whole numbers—no decimal points.) _______%

22. On average, approximately what percentage of the aid recipient's total demonstrated financial need did you meet with student loans? (If possible, your response should include only the aid applicants who met your institution's application deadline. Include need met from Federal Stafford Subsidized and Unsubsidized Loans, Federal Perkins Loans, state loans, institutional loans, state loans, and private/alternative loans. Do NOT include Federal PLUS Loans, home equity loans, credit cards, or personal lines of credit. Report percentages as whole numbers—no decimal points.) _____%

23. On average, approximately what percentage of the aid recipient's total financial need did you meet with work-study? (If possible, your response should include only the aid applicants who met your institution's application deadline. Include need met from Federal Work-Study, state-funded work-study, and institutional work-study funds. Report percentages as whole numbers—no decimal points.))_____%

24a. To the best of your knowledge, which actions or strategies did undergraduates at your institution undertake to reduce or eliminate their unmet demonstrated financial need (as defined by the Federal Methodology)? (Circle as many responses as apply.)

a. Got a full-time or part-time job (NOT including a work-study job)
b. Worked additional hours (NOT including hours required for work-study jobs)
c. Borrowed private/alternative student loans (including loans for which parents or legal guardians were cosigners)
d. Borrowed funds from credit cards, personal lines of credit, or home equity loans
e. Borrowed funds from parents, other family members, or friends
f. Reduced number of courses
g. Changed living arrangements
h. Other (Please specify: ____)

24b. Of the responses listed in Question 24a, which one was the most often used by undergraduates at your institution to reduce or eliminate their unmet demonstrated financial need? (Fill in one letter response, A-H) ___

25a. To the best of your knowledge, which of the following actions or strategies did the families of undergraduate financial aid recipients at your institution undertake to meet their expected family contributions (EFCs—as defined by the Federal Methodology)? (Circle as many responses as apply.)

a. Used proceeds from savings or investments (including cash savings, stocks, bonds, mutual funds, CDs, prepaid tuition plans, college savings plans, Roth/Education IRAs, pension plans, 401(k) plans, or any other savings or investment vehicles
b. Worked extra hours at their current jobs
c. Took an additional full-time or part-time job
d. Borrowed funds from credit cards, personal lines of credit, or home equity loans
e. Borrowed funds from other family members or friends
f. Borrowed Federal PLUS Loans
g. Borrowed or cosigned private/alternative loans
h. Other (Please specify: ____)

25b. Of the responses listed in Question 25a, which one was the most often used by families of aid recipients at your institution to meet their EFCs? (Fill in one letter response, A-H) ____

26. Which of the following student loans did you routinely package (i.e., include in an aid package even if not specifically requested from aid applicants) for first-year undergraduate students in 1999-2000? (Circle all that apply.)

a. Federal Stafford Subsidized Loan (FFEL and/or Direct)
b. Federal Stafford Unsubsidized Loan (FFEL and/or Direct)
c. Federal PLUS Loan (FFEL and/or Direct)
d. Federal Perkins Loan
e. Institutional loan
f. Private/alternative loan (including loans for which parents or legal guardians were cosigners)
g. Other (Please specify: ____)

27. Which of the following do you routinely package (i.e., include in an aid package even if not specifically requested from aid applicants) for second-year or higher undergraduate students? (Check all that apply.)

a. Federal Stafford Subsidized Loan (FFEL and/or Direct)
b. Federal Stafford Unsubsidized Loan (FFEL and/or Direct)
c. Federal PLUS Loan (FFEL and/or Direct)
d. Federal Perkins Loan
e. Institutional loan
f. Private/alternative loan (including loans for which parents or legal guardians were cosigners)
g. Other (Please specify: ____)

28. In 1999-2000, how did you adjust a student's financial aid package upon receipt of scholarship or grant aid from an external source? (Choose one response for each item. Responses are: 1=First priority, 2=Second priority, 3=Third priority, 4=Fourth priority, 5=Fifth priority, 8=We do not make adjustments for this item, 9=Don't know.)

a. Allowed it to reduce unmet demonstrated financial need ______
b. Allowed it to replace student loans ______
c. Allowed it to replace work-study funds _____
d. Used it to reduce institutional gift aid ______
e. Used it to reduce FSEOG awards ______

29. Assuming there were no significant change in aid recipients' financial circumstances or academic situation, how did the percentage of grants, loans, and work-study normally provided to continuing students compare with what they were offered as entering students? (Check one response for each item):

	Normally Lower	Normally About the Same	Normally Higher
a. Grants	_____	_____	_____
b. Loans	_____	_____	_____
c. Work	_____	_____	_____

30. How often are your institution's aid packages adjusted to reflect: (Choose one response for each item. Responses are: 0=Never, 1=Rarely, 2=Sometimes, 3=Frequently, 4=Always)

a. Families' stated inability to pay? ____
b. New information provided by families? ____
c. Financial aid offers prospective students may receive from other institutions? ___----__

Section 5. Institutional Grants

31. In 1999-2000, did your institution award any institutionally funded scholarships, fellowships, grants, tuition waivers, or athletic aid to undergraduates? (Choose one response.)

a. Yes
b. No (Skip to Question 38.)

32. Approximately what percentage of your institutional scholarships, grants, tuition waivers, and other gift aid for undergraduates was funded by: (Percentages should total to 100. Report percentages as whole numbers—no decimal points.)

a. Tuition and fee revenue? ______%
b. Earnings from your institution's endowment? ______%
c. Non-governmental annual gifts, grants, donations, or other funds from sources outside your institution (e.g., alumni donations)? ______%
d. Any other source? _____%

33. Approximately what percentage of your institutional scholarships, grants, and tuition waivers awards were distributed to undergraduates on the basis of: (Percentages should total to 100. Report percentages as whole numbers—no decimal points.)

a. Financial need-based only (Federal Methodology or Institutional Methodology? ______%
b. Merit- or non-need criteria only (including aid based entirely on academic merit, athletics, artistic ability, residency status, and any other criteria besides demonstrated financial need) _____%
c. A combination of need- and merit/non-need? _______%

34. In 1999-2000, did your institution use factors other than demonstrated financial need to award any institutional scholarships, grants, and tuition waivers to undergraduates? (Choose only one response.)

a. Yes
b. No (Skip to Question 38.)

35. Which of the following criteria other than demonstrated financial need did your institution use in 1999-2000 to award institutional grants? (Circle all that apply.)

a. Academic merit/desirability
b. Race/ethnicity
c. State of residence
d. Artistic or other special talents
e. Athletics
f. Dependency status
g. Enrollment status (full time or part time)
h. Academic field of study
i. Date financial aid application was received
j. Religious affiliation
k. Alumni affiliation
l. Other (Please specify: ____)

36. Approximately what percentage of the undergraduates who received non-need based institutional grants had any demonstrated financial need (as defined by the Federal Methodology. If none, enter zero [0]. Report percentages as whole numbers—no decimal points.) _________%

37. Approximately what percentage of your institutional scholarships, grants, and tuition waivers were designated exclusively for racial/ethnic minority undergraduate students (percentage based on total number of institutional grant awards provided in 1999-2000)? (If none, enter zero [0]. Report percentages as whole numbers—no decimal points.) ________%

Section 6. Student Borrowing

38. In 1999-2000, approximately how many undergraduate financial aid recipients at your institution received at least one student loan from any source? (Include the unduplicated count of all undergraduates who received at least one federal student loan (except Federal PLUS Loans), state loan, institutional loan, or private/alternative loan. Include private/alternative loans for which parents or legal guardians were cosigners, but do NOT include home equity loans, credit cards, or personal lines of credit.) ______________

39. Approximately how many of your undergraduate Federal Stafford Subsidized or Unsubsidized Loan borrowers received the maximum loan amount allowable for their academic grade level? ____________________

40. Approximately what percentage of the undergraduates at your institution who completed a degree or certificate program in 1999-2000 had any federal student loan debt? (Include debt from Federal Stafford Subsidized and Unsubsidized Loans, Federal Supplemental Loans for Students, and Federal Perkins Loans. Do NOT include Federal PLUS Loans. If possible, include loans students received prior to entering your institution. Report percentages as whole numbers—no decimal points.) __________%

41. What was the average total amount of federal student loan indebtedness for an undergraduate who completed a degree or certificate program at your institution in 1999-2000? (Include Federal Stafford Subsidized and Unsubsidized Loans, Federal Supplemental Loans for Students, and Federal Perkins Loans. Do NOT include Federal PLUS Loans. The average debt figures should be based on undergraduates who graduated with federal student loan debt in 1999-2000. If possible, include loans students received prior to entering your institution.) $___________________

42a. Which type(s) of formats did your institution use for loan entrance counseling in 1999-2000? (Circle as many as apply).

a. Individual in person
b. Group in person
c. Video
d. PC- or Web-based
e. Telephone/Voice
f. We are not required to do loan entrance counseling

42b. Which type(s) of formats did you use for loan exit counseling in 1999-2000? (Circle as many as apply).

a. Individual in person
b. Group in person
c. Video
d. PC- or Web-based
e. Telephone/Voice
f. We are not required to do loan exit counseling

43. Did your institution participate in the Federal Direct Student Loan Program in 1999-2000? (Choose only one response.)

a. Yes
b. No (Skip to Question 46.)

44. Approximately what percentage of your Federal Stafford Subsidized, Federal Stafford Unsubsidized, and Federal PLUS Loans for undergraduate borrowers at your institution was provided through the Federal Direct Student Loan program? (Report percentages as whole numbers—no decimal points.) ______%

45. To what extent do you believe the Federal Direct Student Loan Program has improved overall loan delivery and service to students? (Choose only one response.)

a. Greatly improved loan service and delivery
b. Somewhat improved service and delivery
c. Has had no effect on loan delivery or service
d. Has eroded loan service and delivery

46. Did any undergraduates at your institution receive private/alternative student loans (including private/alternative loans cosigned by parents or legal guardians) in 1999-2000? (Choose only one response.)

a. Yes
b. No (Skip to Question 49.)

47. To the best of your knowledge, which of the following reasons did undergraduates cite for receiving private/alternative student loans at your institution in 1999-2000? (Circle as many responses as apply.)

a. Borrowers were ineligible for federal student loans
b. Borrowers were ineligible for any federal financial aid
c. Borrowers received federal student loans, but still needed the additional funds from private/alternative loans to pay their postsecondary education expenses
d. Borrowers did not want to apply for federal financial aid
e. Borrowers believed it was easier to get private/alternative loans than it was to get federal student loans
f. Borrowers believed the loan repayment terms and interest rates for private/alternative loans were better than those for federal student loans
g. Students' parents were unable or unwilling to borrow Federal PLUS Loans
h. Other (Please specify: ____)

48. Of the reasons listed in Question 47, which one was the most often cited by borrowers at your institution for wanting to receive private/alternative loans? (Fill in one letter response, A-H: ________

Section 7. Financial Aid Office Management Issues

49. In 1999-2000, how many full-time equivalent professional staff members worked in the financial aid office at your institution? __________

50. In 1999-2000, how many full-time equivalent support staff members (not including student interns or work-study students) worked in the financial aid office at your institution? __________

51. In 1999-2000, how many full-time equivalent student workers (work-study and non-work-study) were employed in your institution's financial aid office? ___________

52. What is the title of the chief financial aid administrator at your institution? (Choose only one response.)

a. Vice President
b. Dean
c. Director
d. Associate Director
e. Assistant Director
f. Manager/Supervisor
g. Counselor/Advisor
h. Other (Please specify: ____)

53. In 1999-2000, to whom did the chief financial aid administrator at your institution directly report? (Choose only one response.)

a. President/Chancellor
b. Vice President/Vice Chancellor/Provost
c. Associate or Assistant Vice President/Chancellor/Provost
d. Dean
e. Associate or Assistant Dean
f. Director
g. Other (Please specify: ____)

54. Does your financial aid office have direct access to: (Circle as many as apply.)

a. The World Wide Web?
b. On-line access to the NSLDS?
c. On-line access to aid applicants' records?
d. E-mail?
e. Instant messaging?
f. Document scanning?
g. Document imaging?

Section 8. Institutional and Financial Aid Administrator Information.

(NOTE: Information collected from this section will be kept completely confidential.)

55. Please provide the complete name of the postsecondary education institution for which you completed this survey: ___________________________________

56. In what city and state is your institution located?

    a. City: _______________________________________
    b. State (Two-letter postal abbreviation): ____

57. What is the 12-month full-time, full-year salary of the chief financial aid administrator at your institution? (Choose only one response.)

    a. Less than $20,000
    b. $20,000 to $39,999
    c. $40,000 to $59,999
    d. $60,000 to $79,999
    e. $80,000 to $99,999
    f. $100,000 & Over

58. What is the highest level of educational attainment for the chief financial aid administrator at your institution? (Choose only one response.)

    a. High School Diploma
    b. Some High School, No College
    c. Bachelor's Degree
    d. Master's Degree
    e. Doctoral Degree
    f. First Professional Degree
    g. Other (Please specify: _______________________________________)

59. What is the gender of the chief financial aid administrator at your institution? (Choose only one response.)

    a. Male
    b. Female

60. How many total years of experience in financial aid administration does the chief financial aid administrator at your institution have (including any years as a student worker or intern in a financial aid office and any previous professional service in financial aid at any institution)? (Choose only one response.)

    a. Less than 5 years
    b. 5 to 9 years
    c. 10 to 14 years
    d. 15 to 19 years
    e. 20 to 24 years
    f. 25 years & over

61. What is the age level of the chief financial aid administrator at your institution (Choose only one response.)

    a. Less than 25 years old
    b. 25 to 34 years old
    c. 35 to 44 years old
    d. 45 to 54 years old
    e. 55 years old and older

62. Would you like to receive a copy of the research database for this survey?

    a. Yes
    b. No

Thank you for completing the *2001 Survey of Undergraduate Financial Aid Policies, Practices, and Procedures*. If you do not want to submit your survey responses electronically, please fax this completed form to Kenneth Redd, NASFAA's Director of Research and Policy Analysis, at (202) 785-1487. Or you may mail it to: SUFAPPP Survey, NASFAA, 1129 20th Street NW, Suite 400, Washington, DC, 20036. Survey responses should be sent on or before January 2, 2002.

By completing this survey, you have become eligible for a drawing to receive a complimentary registration to the 2002 NASFAA National Conference in New Orleans, LA, or the 2002 College Board National Forum in Atlanta, GA. Responses must be received by January 2, 2002, to be eligible for the drawing.

N·A·S·F·A·A
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