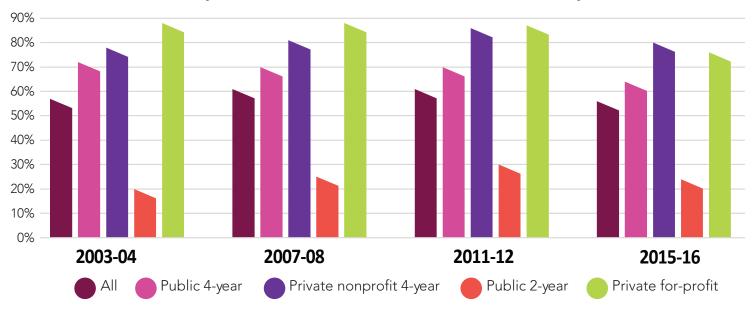


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## Less need for federal loans

Community college students with Pell grants are less likely to take on student debt than similar students in other sectors of higher education.

## Percent of Pell Grant recipients with any federal student loans, by control and level of institutions in selected years



**Source:** U.S. Department of Education, National Center for Education Statistics, "Data Point: Trends in Ratio of Pell Grant to Total Price of Attendance and Federal Loan Receipt," July 2019.



Pell grants are a federally funded, needs-based source of financial aid to help students pay for college. About one-third (34 percent) of community college students received a Pell Grant in the 2015-16 academic year. On average, Pell grants cover nearly one-third (31 percent) of all education expenses for community college students — a higher percentage than other sectors. Community college students who received the grants were also significantly less likely to take on federal-loan debt for educational expenses not covered by the Pell Grant. In fact, only one-quarter of community college Pell Grant recipients took on federal-loan debt in the 2015-16 academic year, compared to 64 percent of students in public four-year colleges, 80 percent in private nonprofit four-year institutions, and 76 percent in for-profit colleges.

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