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National Postsecondary Student Aid Study:
Student Financial Aid Estimates for 1995-96

This tabulation describes briefly some of the key findings of the 1996 National Postsecondary Student Aid Study based on a data file of approximately 41,000 undergraduates, and 7000 graduate and first-professional students. The sample represents about 16.7 million undergraduates, and 2.8 million graduate and first-professional students enrolled during 1995-96.

Data Series:
NPSAS-1996

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More than 850 individuals at the postsecondary institutions and 100 field data collectors assisted in the data collection activities at 836 institutions. These institutional coordinators, financial aid administrators, and their staff were helpful, diligent, and productive. Without their assistance, the 1996 NPSAS would not exist.

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The 1996 NPSAS received support and advice from a varied constituency over the duration of the study. The National Center for Education Statistics is indebted to all these individuals who assisted NCES and Research Triangle Institute in the planning, design and implementation of the study.

INTRODUCTION

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive study that examines how students and their families pay for postsecondary education, and describes other characteristics of students. It includes nationally representative samples of undergraduate, graduate, and first-professional students; students attending less-than-2-year, 2-year, 4-year, and doctorate-granting institutions; students who receive financial aid and those who do not receive aid.

This tabulation is based on information from about 48,300 undergraduate and graduate students enrolled during the 1995-96 year was collected at 836 postsecondary institutions. The sample represents about 16.7 million undergraduates, 2.4 million graduate and 320,000 first-professional students enrolled at any time between July 1, 1995 - June 30, 1996.¹

Estimates in this tabulation focus primarily on percentages of students receiving specified types of financial aid, and average amounts of specific types of financial aid received. Unless otherwise noted, all average amounts of aid described in the highlights and presented in the tables reflect the weighted means and are based only on the recipients of that source of aid.

ACCURACY OF THE ESTIMATES IN THIS TABULATION

The estimates in this tabulation are subject to sampling and nonsampling errors. Nonsampling errors are due to a number of sources, including but not limited to, nonresponse, inaccurate coding, misspecification of composite variables, and inaccurate imputations. Sampling errors exist in all sample-based data sets, including NPSAS. Estimates based on a sample may differ from those based on a different sample of the same underlying population. Thus, estimates of average aid amounts based on the NPSAS sample will probably differ from specific program amounts reported by the Department's program offices--which are typically based on a census.

The standard error is a measure of the precision of the estimate. In this tabulation, each estimate's standard error was calculated using Taylor residual procedures and can be produced using the 1996 NPSAS Data Analysis System software. Additional information including selected standard errors for the estimated percentages in Table 1 are presented in the Appendix. All differences reported in the Highlights were significant at the .05 level, using the Bonferroni procedure when appropriate. This assures both the individual comparison would have $p \leq .05$ and that when multiple comparisons were made within a family of possible tests, the significance level of the comparisons would sum to $p \leq .05$.

The procedure that computed the estimates in this tabulation required 30 or more unweighted cases. For those estimates with fewer than 30 unweighted cases, the cell was labeled as "low n." Readers are cautioned that "low n" should only be interpreted as "fewer than 30 cases were in the NPSAS analysis file to produce this estimate." That is, "low n" does not necessarily mean that a low number of students received the specific type of aid, or that the amount of aid received was low.

¹ Using this time period would have delayed final sampling for many institutions until the first 1996 summer session began. Therefore, the survey population was defined as those students who were enrolled in any term beginning between May 1, 1995 and April 30, 1996.

CAUTIONS AGAINST COMPARING THESE ESTIMATES TO PRIOR NPSAS ESTIMATES

Two design features of the 1996 NPSAS sample suggest that the estimates in this tabulation, while generally comparable to NPSAS:93, and NPSAS:90, are not comparable to published estimates from the 1987 NPSAS. These design changes were made beginning with the 1990 NPSAS to improve full-year estimates. The 1987, and 1990 NPSAS sampled students enrolled in the fall (October). However, the 1990 NPSAS also sampled students who were enrolled in summer (August), winter (February), and spring (June). In NPSAS:93 and NPSAS:96, institutions were asked to provide one list (if possible), that represented students enrolled at any time during the 1995-96 year. In each NPSAS survey, those students who were initially sampled in the fall could have been enrolled for the full academic year.

The 1990, 1993, and 1996 NPSAS samples also included a small sample of students from Puerto Rico. Students from Puerto Rico were not included in the 1987 NPSAS. The final restricted data files and the 1996 NPSAS Data Analysis System software will allow users to produce estimates comparable to 1987 by selecting only students who were enrolled in the fall and exclude those sampled from Puerto Rico. These estimates will reflect full-year amounts of aid for students who were enrolled in the fall. Such estimates, however, will not reflect total expenditures as reported by the Department's specific Title IV program offices. This will be explained more fully in the forthcoming methodology report.

OTHER CAUTIONARY NOTES

The estimates for average amounts in this tabulation are only for aid recipients who received the specified type of aid. For example, among Title IV aid recipients, dependent undergraduates with family incomes of \$100,000 or more, received an average Title IV award of \$6,560 (including PLUS loans). But among undergraduate Title IV aid recipients, about 2 percent came from families with incomes above \$100,000. Further, NCES recommends that readers not try to produce their own estimates such as the percentage of all students receiving aid or the numbers of undergraduates enrolled in the fall who received any aid, federal aid, state aid, etc., by combining estimates in this tabulation with the Center's Integrated Postsecondary Education Data System (IPEDS) fall 1995 enrollment numbers. The IPEDS enrollment data are for fall enrollment only and include some students not eligible for NPSAS (for example, those enrolled in U.S. Service Academies, those taking college courses while enrolled in high school). Additional information on the NPSAS:96 sample will be described in the forthcoming methodology report.

ADDITIONAL ESTIMATES

All estimates in this tabulation were produced using software developed by NCES. The software includes more than 800 variables and allows users to produce tables or correlation matrices for use in regression analyses. Users can specify row and column variables to produce estimated means, percentages, standard errors, and weighted sample sizes. Estimates can be produced for specific subgroups--for example, aided, full-time, dependent students. To download the software containing the NCES 1996 NPSAS Data Analysis System readers can connect directly to the NCES Data Analysis Systems WEB site <http://www.pedar-das.org> or contact the NCES Postsecondary Education Outcomes and Longitudinal Studies program; 555 New Jersey Avenue NW; Room 310; Washington, DC 20208-5652; or call (202) 219-1365. The software for NPSAS:96 should be available by late-September 1997.

REPORTS IN PROGRESS

Methodology Report for the National Postsecondary Student Aid Study: 1995-96

Describes the sampling, student eligibility, data collection procedures, variables in the Data Analysis System, weighting and variance estimation procedures for the study.

Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1995-96

Report describes the characteristics of undergraduates enrolled during 1995-96, including age, race, gender, income, financial aid receipt, community service, veteran status, and more, based on the 1996 National Postsecondary Student Aid Study. The report will include a special section on student employment.

Student Financing of Graduate and First-professional Education 1995-96

Based on data from the 1996 NPSAS, this report describes the characteristics of graduate and first-professional students enrolled during 1995-96, including age, race, gender, income, financial aid receipt, community service, veteran status, and more. Also, the report describes those graduate and first-professional students who received financial aid, including grants, loans and work-study from federal, state, institution, or other sources, by selected student characteristics. The report will include a section on the timing of graduate education--the number of years between finishing undergraduate work and beginning graduate study.

Student Financing of Undergraduate Education, 1995-96

This report focuses on undergraduate students, and examines how undergraduate students enrolled in the 1995-96 financed their education. The report includes a section that explores undergraduate borrowing, including information from the National Student Loan Data System on cumulative borrowing. Other tables in the report include information on total costs of attendance, the distribution of financial aid among students by type of institution, and the net costs of attendance.

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HIGHLIGHTS

All estimates presented in this tabulation are based on students participating in the 1996 National Postsecondary Student Aid Study (NPSAS). The National Postsecondary Student Aid Study is a comprehensive study designed to describe characteristics of students, including how students and their families pay for postsecondary education. It includes nationally representative samples of undergraduate, graduate, and first-professional students; students attending less-than-2-year, 2-year, 4-year, and doctoral-granting institutions; students who receive financial aid as well as those who do not receive aid.

The estimates in this tabulation are based on more than 48,000 undergraduate and graduate students' information from institution financial aid and admissions records, and computer-assisted telephone interviews, and the Department of Education's administrative files. The sample represents about 16.7 million undergraduates, 2.4 million graduate and 320,000 first-professional students enrolled during 1995-96. Unless otherwise noted, all average amounts of aid described in the highlights and presented in the tables are based on recipients of that source of aid. Highlights are presented separately for undergraduates and graduate and first-professional students.

AMONG THE 16.7 MILLION UNDERGRADUATES (INCLUDING FULL-TIME AND PART-TIME STUDENTS) ENROLLED DURING 1995-96:

- ▶ Fifty percent of undergraduates (about 8.3 million) received some type of financial aid; averaging \$4,926 [Tables 1, 2].
- ▶ Overall, about three out of eight undergraduates (37 percent) received some type of federal aid [Table 3].
- ▶ Percentages of undergraduates receiving federal aid varied, depending on family income and the type of institution. Among dependent students, percentages ranged from about 63 percent of undergraduates from families with incomes less than \$20,000 to about 14 percent of undergraduates from families with incomes of \$100,000 or more. Among independent students, 59 percent of those with incomes less than \$10,000 received some federal financial aid [Table 3].
- ▶ The percentage of undergraduates receiving federal aid ranged from 16 percent of students at public less-than-2-year institutions to 71 percent of undergraduates enrolled at private for-profit, 2-year or higher institutions [Table 3].

- ▶ Forty-three percent of undergraduates at private not-for-profit 4-year institutions received some institutional aid, averaging about \$5,150. Sixteen percent of undergraduates at public 4-year institutions received some institutional aid, averaging about \$2,160 [Table 3, 4].
- ▶ Nearly 1 of every 5 dependent undergraduates (19 percent) came from families making less than \$20,000 [Table 5]. Among Title IV aid recipients who were dependent on their families for financial support, 30 percent had incomes less than \$20,000 [Table 6].
- ▶ One of every two independent undergraduates (52 percent) who received Title IV aid, had family incomes less than \$10,000 [Table 7].
- ▶ One of every five undergraduates (22 percent) received a federally subsidized Stafford loan, averaging \$3,114. One of every ten received an unsubsidized Stafford loan, averaging \$2,925 [Table 8, 9].
- ▶ Among the recipients enrolled in private not-for-profit, doctorate-granting institutions, the average Title IV loan amount was \$4,802. At private not-for-profit, non-doctorate-granting 4-year institutions, the average received was \$4,322 [Table 9].
- ▶ Fifty-two percent of students enrolled in private for-profit less-than-2-year institutions received a Title IV loan; the average received was \$3,857 [Table 8, 9].
- ▶ Among students enrolled full-time for the full year, 30 percent received a federal Pell grant, averaging \$1,776 [Table 10, 11].

AMONG THE 2.8 MILLION GRADUATE AND FIRST-PROFESSIONAL STUDENTS (INCLUDING FULL-TIME AND PART-TIME STUDENTS) ENROLLED DURING 1995-96:

- ▶ About one of every two graduate/first-professional students received some financial aid averaging \$9,814 [Table 13, 14].
- ▶ Overall, 25 percent received some institutional aid, averaging \$6,503; but this varied considerably depending on the type of program. Twenty-two percent of students in Master's degree programs compared to 42 percent of students in doctorate or first-professional degree programs received some institution aid [Table 13, 14].

Table 1.--Percentage of undergraduates receiving selected types of aid: 1995-96

	Any aid	Grants	Loans	Work- study	Other
Total	49.7	39.0	25.6	5.0	7.4
Dependency and 1994 income level					
Dependent	50.9	38.8	30.5	7.8	7.7
Less than \$20,000	70.2	66.3	35.4	10.9	6.5
\$20,000-\$39,999	60.3	51.0	38.2	10.4	7.5
\$40,000-\$59,999	47.4	30.4	32.4	7.8	9.0
\$60,000-\$79,999	42.5	25.3	27.0	5.8	8.1
\$80,000-\$99,999	37.6	20.4	23.3	4.9	9.0
\$100,000 or more	27.5	17.3	12.6	2.7	6.0
Independent	48.5	39.2	20.9	2.3	7.1
Less than \$9,999	67.4	60.5	34.0	5.7	8.4
\$10,000-\$19,999	50.6	38.4	23.7	1.6	7.7
\$20,000-\$29,999	41.9	34.0	15.7	0.9	6.3
\$30,000-\$49,999	36.3	24.7	12.3	0.6	6.9
\$50,000 or more	29.3	20.7	5.9	0.1	4.9
Tuition and fees					
\$0-\$999	30.6	24.5	7.0	0.9	4.5
\$1,000-\$1,999	56.8	45.0	25.8	3.9	6.7
\$2,000-\$2,999	63.3	48.4	37.4	5.0	8.1
\$3,000-\$3,999	67.9	49.9	44.8	8.0	10.1
\$4,000-\$4,999	68.4	51.0	49.2	6.3	11.1
\$5,000-\$7,499	76.7	57.4	56.0	8.3	13.2
\$7,500 or more	75.5	62.7	57.4	20.8	15.3
Institution type					
Public					
Less-than-2-year	35.7	28.5	3.0	0.1	10.3
2-year	35.2	28.9	8.6	1.5	4.9
4-year	55.9	40.6	36.3	5.5	7.9
Non-doctorate-granting	55.7	41.4	35.0	5.8	6.7
Doctorate-granting	56.0	40.0	37.2	5.4	8.8
Private not-for-profit					
Less-than-4-year	62.9	47.7	36.3	2.3	8.8
4-year	70.9	60.9	45.3	17.2	11.9
Non-doctorate-granting	74.4	64.5	47.1	17.8	12.1
Doctorate-granting	63.6	53.6	41.6	16.0	11.5
Private for-profit					
Less-than-2-year	77.7	56.5	54.7	0.2	12.2
2-years or more	77.7	55.1	57.2	0.7	13.2
Attendance pattern					
Full-time/full year	68.4	54.1	43.7	11.0	10.9
Full-time/part year	51.8	39.7	24.6	1.9	8.2
Part-time/full year	44.1	34.6	18.2	2.2	5.5
Part-time/part year	25.2	20.0	5.3	0.4	3.9

NOTE: "Any" includes grants, loans, work-study and other. For example, 49.7 percent received some type of financial aid (grants, loans, work-study or PLUS loans to parents).

"Other" includes PLUS loans to parents, veteran's benefits, and any vocational rehabilitation.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 2.--Average amounts of aid received by undergraduates: 1995-96

	Any aid	Grants	Loans	Work- study	Other
Total	\$4,926	\$2,716	\$4,074	\$1,397	\$3,692
Dependency and 1994 income level					
Dependent	5,923	3,626	3,685	1,356	4,872
Less than \$20,000	5,799	3,723	3,530	1,339	3,189
\$20,000-\$39,999	6,111	3,591	3,719	1,353	3,860
\$40,000-\$59,999	6,009	3,680	3,670	1,389	4,791
\$60,000-\$79,999	5,809	3,566	3,797	1,314	5,743
\$80,000-\$99,999	5,945	3,546	3,676	1,313	6,584
\$100,000 or more	5,536	3,194	3,944	1,503	7,245
Independent	3,915	1,846	4,626	1,534	2,453
Less than \$9,999	4,763	2,235	4,555	1,508	2,617
\$10,000-\$19,999	3,916	1,765	4,630	1,720	2,320
\$20,000-\$29,999	3,333	1,370	4,627	1,529	2,999
\$30,000-\$49,999	3,020	1,331	4,922	low n	2,251
\$50,000 or more	2,235	1,419	4,659	low n	1,754
Tuition and fees					
\$0-\$999	1,789	1,011	3,057	1,509	1,643
\$1,000-\$1,999	3,348	1,854	3,309	1,408	2,372
\$2,000-\$2,999	4,591	2,254	4,018	1,354	3,042
\$3,000-\$3,999	5,508	2,746	4,239	1,360	3,569
\$4,000-\$4,999	6,065	3,147	4,126	1,224	3,889
\$5,000-\$7,499	6,479	3,252	4,312	1,286	4,396
\$7,500 or more	10,918	6,405	4,965	1,434	7,064
Institution type					
Public					
Less-than-2-year	2,083	1,774	3,573	low n	1,259
2-year	2,113	1,274	2,994	1,424	1,984
4-year	5,220	2,561	4,133	1,432	3,756
Non-doctorate-granting	4,590	2,233	3,805	1,472	3,244
Doctorate-granting	5,645	2,791	4,342	1,403	4,021
Private not-for-profit					
Less-than-4-year	4,799	2,484	4,174	1,168	3,338
4-year	8,877	5,385	4,584	1,371	5,878
Non-doctorate-granting	7,996	4,753	4,421	1,253	4,798
Doctorate-granting	11,018	6,965	4,967	1,643	8,234
Private for-profit					
Less-than-2-year	4,770	1,879	3,927	low n	4,049
2-years or more	5,321	2,065	4,327	low n	3,897
Attendance pattern					
Full-time/full year	6,832	3,864	4,345	1,371	4,904
Full-time/part year	3,282	1,656	3,320	1,239	2,483
Part-time/full year	3,305	1,664	3,946	1,629	2,381
Part-time/part year	1,555	840	2,970	1,668	1,541

NOTE: Average amounts shown above are for recipients of the specified aid.

"Any" aid includes grants, loans, work-study, or other (excludes aid from parents, friends, relatives).

"low n" means too few students in sample to produce reliable estimate.

"Other" includes PLUS loans to parents, veteran's benefits, and any vocational rehabilitation.

SOURCE: U.S. Department of Education, National Center for Education Statistics,
National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 3.--Percentage of undergraduates receiving selected types of federal, state or institution aid: 1995-96

	Federal aid					Institutional aid		State aid	
	Any	Grants	Loans	Work-study	PLUS	Any	Grants	Any	Grants
Total	36.6	21.9	25.3	4.1	2.4	15.9	14.1	11.5	10.6
Dependency and 1994 income level									
Dependent	39.2	18.9	30.1	6.2	4.9	21.5	19.7	13.3	12.6
Less than \$20,000	62.9	57.0	35.2	9.6	3.0	23.9	22.3	23.0	22.3
\$20,000-\$39,999	49.2	31.7	37.4	8.8	4.4	25.9	23.7	19.3	18.7
\$40,000-\$59,999	34.6	3.7	32.2	6.2	6.3	21.6	19.8	12.1	11.3
\$60,000-\$79,999	28.4	0.5	26.6	3.8	5.6	20.4	18.7	6.6	6.0
\$80,000-\$99,999	24.4	0.2	23.1	2.8	6.0	17.2	14.8	4.3	3.6
\$100,000 or more	13.9	0.3	12.2	1.4	4.1	12.9	11.4	2.9	2.6
Independent	34.1	24.8	20.5	2.0	N/A	10.5	8.6	9.7	8.7
Less than \$9,999	59.0	52.3	33.7	5.2	N/A	17.2	15.1	17.8	16.3
\$10,000-\$19,999	38.6	24.4	23.1	1.2	N/A	11.7	9.4	10.3	9.3
\$20,000-\$29,999	26.0	18.3	15.4	0.8	N/A	7.8	6.4	7.1	6.6
\$30,000-\$49,999	16.4	6.0	12.1	0.5	N/A	5.7	4.1	4.6	3.6
\$50,000 or more	7.0	0.1	5.8	0.0	N/A	4.2	2.2	1.5	0.9
Tuition and fees									
\$0-\$999	17.7	13.0	6.8	0.8	0.3	7.1	5.9	3.3	2.8
\$1,000-\$1,999	43.2	29.2	25.4	3.2	1.1	13.3	11.7	13.8	13.0
\$2,000-\$2,999	50.1	31.2	37.0	3.6	2.2	16.3	14.3	16.4	15.1
\$3,000-\$3,999	54.8	29.8	44.5	6.3	4.2	17.4	14.4	23.3	22.2
\$4,000-\$4,999	57.1	31.7	48.1	4.7	5.1	20.9	18.0	22.7	21.5
\$5,000-\$7,499	63.5	34.7	55.7	6.5	5.6	27.6	23.7	20.2	18.4
\$7,500 or more	60.9	24.8	56.5	17.3	9.7	49.6	46.5	23.0	22.0
Institution type									
Public									
Less-than-2-year	16.0	14.3	3.0	0.1	0.0	6.2	5.6	11.2	8.6
2-year	22.1	16.6	8.3	1.4	0.4	8.3	7.2	6.1	5.5
4-year	44.5	24.0	36.1	4.0	3.3	15.6	13.4	14.2	13.2
Non-doctorate-granting	45.6	26.5	34.8	4.4	2.3	12.6	11.2	15.5	14.3
Doctorate-granting	43.7	22.4	36.9	3.7	4.0	17.6	14.9	13.4	12.5
Private not-for-profit									
Less-than-4-year	52.2	32.3	35.7	2.0	3.6	21.4	16.2	14.5	13.1
4-year	52.4	23.6	44.8	14.5	5.8	43.2	40.6	22.2	21.5
Non-doctorate-granting	55.7	26.9	46.8	14.7	5.5	44.1	41.8	25.2	24.6
Doctorate-granting	45.6	16.8	40.6	14.2	6.3	41.3	38.3	16.1	15.2
Private for-profit									
Less-than-2-year	70.2	51.6	52.1	0.1	4.8	12.9	6.3	7.7	5.4
2-years or more	71.1	45.9	56.9	0.7	5.9	6.3	4.8	13.5	12.2
Attendance pattern									
Full-time/full year	55.6	30.6	43.2	9.0	5.0	27.7	25.3	19.8	18.7
Full-time/part year	40.5	27.6	24.2	1.5	2.0	11.7	9.9	11.1	9.8
Part-time/full-year	29.4	19.2	17.8	1.7	0.8	11.4	9.6	8.1	7.5
Part-time/part year	11.9	8.1	5.1	0.3	0.1	5.0	3.6	2.4	2.0

NOTE: "Any" includes grants, loans, work-study and other. For example, 36.6 percent received federal aid (grants, loans, work-study or PLUS loans to parents). Students can receive more than one type of aid.
N/A Not applicable

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 4.--Average amounts of selected types of federal, state or institution aid received by undergraduates: 1995-96

	Federal aid					Institutional aid		State aid	
	Any	Grants	Loans	Work-study	PLUS	Any	Grants	Any	Grants
Total	\$4,475	\$1,668	\$4,041	\$1,322	\$5,917	\$2,928	\$2,943	\$1,647	\$1,571
Dependency and 1994 income level									
Dependent	4,632	1,775	3,615	1,282	5,917	3,761	3,723	1,793	1,732
Less than \$20,000	4,221	2,034	3,492	1,238	4,016	3,428	3,427	1,907	1,873
\$20,000-\$39,999	4,465	1,480	3,684	1,325	4,864	3,687	3,737	1,897	1,844
\$40,000-\$59,999	4,704	1,044	3,593	1,305	5,381	4,079	3,996	1,564	1,495
\$60,000-\$79,999	5,061	1,430	3,705	1,196	6,556	3,830	3,717	1,516	1,375
\$80,000-\$99,999	5,612	low n	3,623	1,241	7,715	3,951	3,835	1,722	1,567
\$100,000 or more	6,089	low n	3,601	1,466	9,070	3,659	3,565	1,798	1,491
Independent	4,300	1,590	4,645	1,444	N/A	1,280	1,223	1,454	1,345
Less than \$9,999	4,411	1,690	4,567	1,448	N/A	1,362	1,305	1,476	1,393
\$10,000-\$19,999	4,158	1,625	4,685	1,391	N/A	1,221	1,129	1,313	1,179
\$20,000-\$29,999	4,070	1,270	4,670	1,542	N/A	1,051	982	1,356	1,206
\$30,000-\$49,999	4,373	890	4,871	low n	N/A	1,290	1,240	1,760	1,589
\$50,000 or more	4,399	low n	4,658	low n	N/A	1,331	1,501	1,844	2,281
Tuition and fees									
\$0-\$999	2,527	1,288	3,126	1,452	5,860	384	388	634	576
\$1,000-\$1,999	3,425	1,633	3,343	1,339	3,354	1,221	1,187	1,035	995
\$2,000-\$2,999	4,462	1,740	4,016	1,273	4,463	1,571	1,537	1,361	1,284
\$3,000-\$3,999	5,089	1,897	4,207	1,232	4,784	1,843	1,814	1,772	1,733
\$4,000-\$4,999	5,092	1,723	4,142	1,186	4,728	2,233	2,116	2,467	2,412
\$5,000-\$7,499	5,374	1,802	4,242	1,217	4,555	2,887	2,867	2,233	1,931
\$7,500 or more	7,056	2,192	4,803	1,354	7,539	5,874	5,683	2,371	2,240
Institution type									
Public									
Less-than-2-year	2,117	1,432	3,573	low n	low n	870	904	2,184	2,491
2-year	2,647	1,472	3,070	1,408	5,184	564	577	808	768
4-year	4,943	1,747	4,111	1,343	5,294	2,163	2,176	1,685	1,620
Non-doctorate-granting	4,412	1,731	3,796	1,437	4,447	1,613	1,606	1,455	1,376
Doctorate-granting	5,318	1,759	4,312	1,269	5,621	2,430	2,466	1,867	1,810
Private not-for-profit									
Less-than-4-year	4,172	1,639	4,065	1,066	3,706	1,514	1,612	2,490	2,247
4-year	6,030	2,032	4,472	1,288	7,448	5,140	4,967	2,079	1,984
Non-doctorate-granting	5,669	1,997	4,327	1,177	6,680	4,309	4,184	1,996	1,904
Doctorate-granting	6,945	2,149	4,819	1,526	8,833	6,981	6,740	2,351	2,254
Private for-profit									
Less-than-2-year	4,374	1,555	3,857	low n	4,299	1,643	800	3,214	2,800
2-years or more	4,946	1,557	4,268	low n	4,652	1,429	1,063	2,178	1,926
Attendance pattern									
Full-time/full year	5,362	2,001	4,288	1,302	6,334	3,848	3,808	1,916	1,829
Full-time/part year	3,091	1,167	3,252	1,041	3,785	1,596	1,504	1,315	1,212
Part-time/full-year	3,807	1,549	3,988	1,608	5,035	1,101	991	1,102	1,033
Part-time/part year	2,265	903	3,033	1,429	low n	713	640	816	736

NOTE: "Any" includes grants, loans, work-study and other. Average amounts are for recipients of the specified aid. For example, among the 36.6 percent of undergraduates who received federal aid (table 3), the average amount was \$4,475.

N/A Not applicable; "low n" means too few students in sample to produce reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 5.--Income distribution of undergraduates enrolled in 1995-96

	Dependent						Independent				
	Less than \$20,000	\$20,000- \$39,999	\$40,000- \$59,999	\$60,000- \$79,999	\$80,000- \$99,999	\$100,000 or more	Less than \$9,999	\$10,000- \$19,999	\$20,000- \$29,999	\$30,000- \$49,999	\$50,000 or more
Total	9.3	11.2	11.2	8.2	4.1	5.2	14.8	11.5	8.3	9.0	7.2
Dependency status											
Dependent	18.8	22.8	22.7	16.7	8.3	10.7	N/A	N/A	N/A	N/A	N/A
Independent	N/A	N/A	N/A	N/A	N/A	N/A	29.1	22.7	16.3	17.7	14.2
Tuition and fees											
\$0-\$999	7.0	8.1	7.8	5.6	2.3	2.3	15.1	15.4	12.0	13.3	11.1
\$1,000-\$1,999	11.1	13.5	13.5	7.5	4.2	3.8	16.0	10.7	7.1	7.1	5.5
\$2,000-\$2,999	10.5	13.0	14.1	10.8	4.7	6.4	15.7	9.6	5.2	5.5	4.6
\$3,000-\$3,999	10.7	14.1	14.7	12.6	5.5	7.3	14.8	6.7	3.6	5.8	4.1
\$4,000-\$4,999	12.4	13.0	14.4	9.1	6.5	9.5	14.8	7.1	5.5	4.9	2.8
\$5,000-\$7,499	11.7	12.7	11.5	10.4	4.8	6.4	18.5	9.2	5.6	5.5	3.8
\$7,500 or more	11.4	15.7	16.2	14.0	8.4	14.9	8.5	4.2	2.9	2.3	1.5
Total aid											
Did not receive any aid	5.5	8.9	11.7	9.4	5.1	7.5	9.6	11.3	9.6	11.4	10.1
Aid recipient	13.1	13.6	10.7	7.0	3.1	2.9	20.1	11.8	7.0	6.6	4.2
Recipients of various federal aid											
Pell grant recipients	24.3	16.1	1.6	0.0	0.0	0.0	35.7	12.9	7.0	2.5	0.0
Stafford loan recipients	12.7	16.5	14.4	8.8	3.8	2.6	19.6	10.6	5.1	4.3	1.7
Federal subsidized loan recipients	14.0	18.3	14.1	6.4	2.1	1.0	21.6	11.8	5.6	4.1	1.1
Federal unsubsidized loan recipients	3.8	6.8	12.0	12.4	6.1	4.7	23.3	13.8	6.7	7.0	3.6
Title IV aid recipients	16.2	15.4	10.7	6.4	2.7	2.0	24.1	11.9	5.7	3.7	1.2
Title IV loan (except PLUS) recipients	12.9	16.6	14.3	8.6	3.7	2.5	19.7	10.6	5.1	4.3	1.7
Federal Perkins loan recipients	19.7	24.7	16.3	6.0	1.6	1.1	20.1	6.0	2.6	1.9	0.1
Attendance pattern											
Full-time/full year	12.8	16.5	16.5	12.7	6.3	9.0	12.0	6.0	3.4	3.0	1.9
Full-time/part year	11.2	10.3	10.4	7.5	3.4	4.9	21.8	13.2	7.3	6.5	3.5
Part-time/full-year	7.0	8.4	7.5	5.5	2.7	2.7	14.9	14.7	11.4	13.4	11.7
Part-time/part year	4.9	6.0	7.1	4.4	2.3	2.1	15.2	16.1	13.5	15.3	13.2
Institution type											
Public											
Less-than-2-year	8.7	6.2	6.7	1.6	0.8	0.4	22.5	19.0	11.7	13.6	8.8
2-year	7.5	9.8	9.3	6.2	2.8	2.8	15.5	14.4	11.0	11.8	9.0
4-year	10.8	13.6	14.4	11.0	5.5	7.6	12.7	8.0	5.3	5.9	5.2
Non-doctorate-granting	10.2	13.0	13.1	9.4	4.2	4.6	14.6	8.9	7.0	8.4	6.6
Doctorate-granting	11.2	14.1	15.3	12.1	6.3	9.7	11.4	7.4	4.2	4.2	4.3
Private not-for-profit											
Less-than-4-year	8.7	7.6	7.3	5.4	1.7	2.2	22.9	16.4	9.5	10.3	8.1
4-year	11.3	13.0	13.1	11.1	6.4	9.8	9.6	6.8	5.4	7.1	6.5
Non-doctorate-granting	12.1	13.3	13.2	9.9	5.4	7.4	10.4	7.5	5.7	8.2	7.1
Doctorate-granting	9.6	12.2	12.7	13.6	8.5	14.9	8.0	5.6	4.8	4.8	5.3
Private for-profit											
Less-than-2-year	9.3	6.5	3.9	2.4	1.7	1.3	36.3	17.7	9.6	7.7	3.6
2-years or more	11.0	7.9	6.6	4.0	2.1	2.1	26.3	16.7	8.4	8.0	6.7

NOTE: All 11 columns sum across; but may not total 100 percent due to rounding. Among all undergraduates, 9.3% of students were dependent AND their parents' income in 1994 was less than \$20,000. Among dependent students, 18.8% had family incomes less than \$20,000. N/A Not applicable

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 6.--Income distribution of dependent undergraduates enrolled in 1995-96 by selected variables

	Less than \$20,000	\$20,000- \$39,999	\$40,000- \$59,999	\$60,000- \$79,999	\$80,000- \$99,999	\$100,000 or more
Total	18.8	22.8	22.7	16.7	8.3	10.7
Tuition and fees						
\$0-\$999	21.1	24.4	23.5	16.9	7.1	7.1
\$1,000-\$1,999	20.7	25.1	25.1	14.0	7.8	7.1
\$2,000-\$2,999	17.7	21.8	23.7	18.2	7.9	10.8
\$3,000-\$3,999	16.5	21.8	22.6	19.4	8.5	11.3
\$4,000-\$4,999	19.1	20.0	22.2	14.0	10.0	14.6
\$5,000-\$7,499	20.4	22.1	19.9	18.1	8.4	11.1
\$7,500 or more	14.2	19.5	20.1	17.4	10.4	18.5
Total aid						
Did not receive any financial aid	11.4	18.5	24.4	19.5	10.6	15.7
Aid recipient	26.0	27.1	21.2	13.9	6.1	5.8
Recipients of various federal aid						
Pell grant recipients	57.9	38.3	3.8	0.1	0.0	0.0
Stafford loan recipients	21.6	28.1	24.6	14.9	6.5	4.4
Federal subsidized loan recipients	25.0	32.8	25.3	11.5	3.7	1.8
Federal unsubsidized loan recipients	8.3	14.8	26.2	27.1	13.3	10.3
Title IV aid recipients	30.4	28.9	20.1	11.9	5.1	3.7
Title IV loan (except PLUS) recipients	22.0	28.4	24.3	14.7	6.4	4.3
Federal Perkins loan recipients	28.4	35.6	23.4	8.7	2.3	1.5
Attendance pattern						
Full-time/full year	17.3	22.4	22.4	17.1	8.6	12.2
Full-time/part year	23.5	21.6	21.7	15.7	7.1	10.4
Part-time/full year	20.8	24.8	22.2	16.3	8.0	8.0
Part-time/part year	18.3	22.4	26.5	16.5	8.6	7.7
Institution type						
Public						
Less-than-2-year	35.6	25.4	27.4	6.6	3.4	1.6
2-year	19.4	25.4	24.3	16.2	7.4	7.3
4-year	17.2	21.7	22.9	17.4	8.7	12.1
Non-doctorate-granting	18.7	23.8	24.0	17.2	7.7	8.5
Doctorate-granting	16.4	20.5	22.3	17.6	9.2	14.1
Private not-for-profit						
Less-than-4-year	26.4	23.1	22.3	16.4	5.3	6.6
4-year	17.5	20.1	20.2	17.1	9.9	15.2
Non-doctorate-granting	19.8	21.8	21.6	16.1	8.8	12.0
Doctorate-granting	13.5	17.0	17.8	19.0	11.9	20.8
Private for-profit						
Less-than-2-year	37.2	26.0	15.4	9.4	6.9	5.1
2-years or more	32.6	23.5	19.6	11.9	6.3	6.2

NOTE: Table based on dependent undergraduates only. Columns sum across, and may not total 100 percent due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 7.--Income distribution of independent undergraduates enrolled in 1995-96

	Less than \$9,999	\$10,000- \$19,999	\$20,000- \$29,999	\$30,000- \$49,999	\$50,000 or more
Total	29.1	22.7	16.3	17.7	14.2
Tuition and fees					
\$0-\$999	22.6	23.0	18.0	19.8	16.6
\$1,000-\$1,999	34.5	23.0	15.3	15.2	12.0
\$2,000-\$2,999	38.7	23.6	12.7	13.5	11.4
\$3,000-\$3,999	42.4	19.0	10.4	16.7	11.6
\$4,000-\$4,999	42.2	20.2	15.6	14.0	8.0
\$5,000-\$7,499	43.5	21.6	13.2	12.9	8.9
\$7,500 or more	43.8	21.4	15.1	11.8	7.9
Total aid					
Did not receive any financial aid	18.5	21.8	18.4	21.9	19.5
Aid recipient	40.5	23.7	14.1	13.2	8.5
Recipients of various federal aid					
Pell grant recipients	61.5	22.2	12.1	4.3	0.0
Stafford loan recipients	47.4	25.7	12.4	10.5	4.1
Federal subsidized loan recipients	49.0	26.7	12.6	9.3	2.5
Federal unsubsidized loan recipients	42.8	25.4	12.3	12.9	6.6
Title IV aid recipients	51.7	25.5	12.3	8.0	2.5
Title IV loan (except PLUS) recipients	47.8	25.6	12.3	10.4	4.0
Federal Perkins loan recipients	65.7	19.4	8.5	6.1	0.3
Attendance pattern					
Full-time/full year	45.8	22.9	12.9	11.3	7.1
Full-time/part year	41.8	25.3	13.9	12.4	6.6
Part-time/full-year	22.5	22.3	17.3	20.2	17.8
Part-time/part year	20.7	22.0	18.4	20.9	18.0
Institution type					
Public					
Less-than-2-year	29.8	25.1	15.5	18.0	11.6
2-year	25.1	23.4	17.9	19.1	14.6
4-year	34.3	21.6	14.4	15.8	14.0
Non-doctorate-granting	32.2	19.6	15.4	18.5	14.4
Doctorate-granting	36.3	23.5	13.4	13.3	13.7
Private not-for-profit					
Less-than-4-year	34.1	24.4	14.1	15.4	12.1
4-year	27.1	19.3	15.3	20.0	18.3
Non-doctorate-granting	26.7	19.2	14.8	21.0	18.2
Doctorate-granting	28.3	19.5	16.8	16.9	18.5
Private for-profit	44.5	24.4	12.8	11.1	7.3
Less-than-2-year	48.4	23.7	12.8	10.3	4.9
2-years or more	39.8	25.2	12.7	12.1	10.2

NOTE: Table based on independent undergraduates only. Columns sum across, and may not total 100 percent due to rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 8.--Percentage of undergraduates receiving selected Title IV aid: 1995-96

	Any Title IV	Pell grant	Title IV loans	Stafford		Perkins loan	
				Total	Subsidized		Unsubsidized
Total	35.6	21.6	25.3	24.7	21.7	10.0	3.7
Dependency and 1994 income level							
Dependent	38.7	18.5	30.1	29.4	24.6	9.3	5.3
Less than \$20,000	62.5	56.7	35.2	33.7	32.7	4.1	8.0
\$20,000-\$39,999	49.0	30.9	37.4	36.2	35.3	6.0	8.2
\$40,000-\$59,999	34.2	3.1	32.2	31.8	27.3	10.7	5.4
\$60,000-\$79,999	27.6	0.1	26.6	26.4	17.0	15.1	2.8
\$80,000-\$99,999	23.8	0.0	23.1	22.9	11.0	14.9	1.5
\$100,000 or more	13.3	0.0	12.2	12.1	4.1	9.0	0.8
Independent	32.6	24.7	20.5	20.1	18.8	10.7	2.3
Less than \$9,999	57.9	52.0	33.7	32.6	31.6	15.7	5.1
\$10,000-\$19,999	36.6	24.2	23.1	22.7	22.1	12.0	1.9
\$20,000-\$29,999	24.7	18.3	15.4	15.2	14.6	8.1	1.2
\$30,000-\$49,999	14.7	6.0	12.1	11.9	9.9	7.8	0.8
\$50,000 or more	5.8	0.0	5.8	5.8	3.3	5.0	0.1
Tuition and fees							
\$0-\$999	16.6	13.0	6.8	6.5	5.7	2.6	0.5
\$1,000-\$1,999	41.9	28.9	25.4	24.8	21.2	9.9	2.2
\$2,000-\$2,999	49.3	30.8	37.0	35.9	31.8	13.9	4.3
\$3,000-\$3,999	54.1	29.5	44.5	43.4	37.7	19.2	7.8
\$4,000-\$4,999	56.7	31.3	48.1	46.3	40.1	20.1	7.3
\$5,000-\$7,499	62.9	33.9	55.7	55.0	49.3	27.3	6.5
\$7,500 or more	60.4	23.5	56.5	55.8	49.9	20.5	14.2
Institution type							
Public							
Less-than-2-year	15.3	14.3	3.0	3.0	2.9	1.5	0.0
2-year	21.0	16.6	8.3	8.1	6.9	3.4	0.5
4-year	43.6	23.6	36.0	35.2	30.3	13.7	5.5
Non-doctorate-granting	44.8	26.2	34.8	33.8	29.5	12.3	4.1
Doctorate-granting	42.8	21.9	36.9	36.2	30.9	14.7	6.4
Private not-for-profit							
Less-than-4-year	51.7	31.9	35.7	35.4	31.3	21.0	0.6
4-year	51.3	22.5	44.8	43.8	39.3	14.0	10.7
Non-doctorate-granting	54.4	25.9	46.8	45.7	41.0	15.1	9.7
Doctorate-granting	45.0	15.7	40.6	39.8	36.0	11.6	12.8
Private for-profit							
Less-than-2-year	70.1	51.2	52.1	50.8	48.9	31.1	1.5
2-years or more	70.6	45.7	56.9	56.4	50.9	33.7	6.1
Attendance pattern							
Full-time/full year	54.7	30.1	43.2	42.2	36.8	16.0	7.6
Full-time/part year	39.4	27.3	24.2	23.7	21.5	11.5	2.4
Part-time/full year	28.4	19.1	17.8	17.3	15.4	7.4	1.8
Part-time/part year	10.7	8.0	5.1	5.0	4.4	2.4	0.4

NOTE: "Any" Title IV aid includes Perkins loans, Stafford loans, PLUS loans, federal work-study, Pell grants, and Supplemental Educational Opportunity Grants--(SEOG)

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 9.--Average amounts of selected financial aid among undergraduate aid recipients

	Title IV total	Pell grant	Title IV loans	Stafford			Perkins loan
				Total	Subsidized	Unsubsidized	
Total	\$4,430	\$1,510	\$4,037	\$3,922	\$3,114	\$2,925	\$1,396
Dependency and 1994 income level							
Dependent	4,618	1,564	3,612	3,445	3,073	2,767	1,417
Less than \$20,000	4,190	1,814	3,488	3,307	3,065	2,754	1,408
\$20,000-\$39,999	4,436	1,266	3,680	3,469	3,188	2,165	1,472
\$40,000-\$59,999	4,710	768	3,587	3,408	3,026	2,382	1,350
\$60,000-\$79,999	5,068	low n	3,705	3,593	2,896	3,015	1,412
\$80,000-\$99,999	5,588	low n	3,623	3,543	2,970	3,249	1,548
\$100,000 or more	6,277	low n	3,601	3,539	3,124	3,349	1,119
Independent	4,214	1,471	4,642	4,598	3,165	3,058	1,349
Less than \$9,999	4,303	1,558	4,566	4,501	3,238	2,834	1,334
\$10,000-\$19,999	4,080	1,512	4,681	4,644	3,103	3,081	1,433
\$20,000-\$29,999	3,908	1,189	4,661	4,622	3,077	3,172	1,323
\$30,000-\$49,999	4,397	802	4,864	4,876	3,175	3,391	1,255
\$50,000 or more	4,670	low n	4,658	4,643	2,811	3,555	low n
Tuition and fees							
\$0-\$999	2,476	1,235	3,126	3,139	2,462	2,537	1,382
\$1,000-\$1,999	3,347	1,530	3,343	3,295	2,699	2,491	1,390
\$2,000-\$2,999	4,404	1,629	4,012	3,984	3,250	2,853	1,260
\$3,000-\$3,999	5,019	1,710	4,206	4,073	3,230	2,862	1,337
\$4,000-\$4,999	4,999	1,609	4,142	4,095	3,230	2,989	1,334
\$5,000-\$7,499	5,268	1,609	4,241	4,146	3,003	2,928	1,264
\$7,500 or higher	6,966	1,664	4,794	4,475	3,579	3,464	1,495
Institution type							
Public							
Less-than-2-year	2,038	1,429	3,573	3,592	2,408	2,437	low n
2-year	2,563	1,403	3,070	3,084	2,382	2,514	1,392
4-year	4,873	1,590	4,108	3,986	3,319	2,904	1,403
Non-doctorate-granting	4,337	1,606	3,796	3,735	3,141	2,737	1,421
Doctorate-granting	5,253	1,577	4,308	4,146	3,434	2,999	1,395
Private not-for-profit							
Less-than-4-year	4,091	1,481	4,064	4,069	2,611	2,975	low n
4-year	6,021	1,623	4,463	4,231	3,548	3,263	1,382
Non-doctorate-granting	5,691	1,636	4,322	4,160	3,459	3,194	1,269
Doctorate-granting	6,847	1,579	4,802	4,400	3,759	3,448	1,561
Private for-profit							
Less-than-2-year	4,310	1,494	3,857	3,895	2,211	2,894	1,963
2-years or more	4,847	1,422	4,268	4,165	2,636	2,990	1,313
Attendance pattern							
Full-time/full year	5,277	1,776	4,284	4,117	3,373	3,103	1,459
Full-time/part year	3,044	1,107	3,251	3,217	2,244	2,440	1,029
Part-time/full-year	3,785	1,436	3,985	3,965	3,063	2,909	1,363
Part-time/part year	2,210	847	3,033	3,038	2,246	2,220	888

Note: Average amounts shown above are for recipients of the specified aid.
"low n" means too few students in sample to produce reliable estimate.

SOURCE: U.S. Department of Education, National Center for Education Statistics,
National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 10.--Percentage of full-time/full-year undergraduates receiving selected financial aid: 1995-96

	Any aid	Any Title IV	Pell grant	Title IV loans	Stafford			Perkins loan
					Total	Subsidized	Unsubsidized	
Total	68.4	54.7	30.1	43.2	42.2	36.8	16.0	7.6
Dependency and 1994 income level								
Dependent	64.8	50.0	22.6	40.7	39.8	33.4	12.1	7.9
Less than \$20,000	86.5	78.1	70.7	48.7	47.0	45.4	5.5	12.3
\$20,000-\$39,999	78.0	65.0	42.0	50.9	49.2	48.3	7.4	12.6
\$40,000-\$59,999	63.2	46.7	4.4	44.2	43.5	38.2	13.5	8.3
\$60,000-\$79,999	56.3	38.0	0.0	36.6	36.3	23.7	19.9	4.2
\$80,000-\$99,999	50.4	33.5	0.0	32.4	32.2	16.7	20.0	2.4
\$100,000 or more	34.3	17.0	0.0	15.6	15.6	5.6	11.3	1.1
Independent	78.6	68.2	51.1	50.2	49.1	46.3	27.1	7.0
Less than \$9,999	88.3	83.2	74.8	57.0	55.4	53.7	28.4	10.5
\$10,000-\$19,999	78.5	67.9	42.8	50.7	50.2	49.5	27.4	4.8
\$20,000-\$29,999	71.7	56.4	38.8	44.2	43.8	41.8	22.4	4.4
\$30,000-\$49,999	62.6	46.4	17.9	41.4	40.1	34.0	28.4	4.3
\$50,000 or more	55.0	29.2	0.0	29.2	29.2	16.3	24.7	0.2
Tuition and fees								
\$0-\$999	49.7	43.5	30.2	24.1	22.9	20.2	8.3	2.5
\$1,000-\$1,999	64.4	48.4	33.2	29.0	28.5	23.8	10.9	2.2
\$2,000-\$2,999	66.7	51.4	32.4	38.4	37.3	32.7	13.8	4.8
\$3,000-\$3,999	71.4	58.1	32.5	47.2	45.8	39.4	19.5	9.5
\$4,000-\$4,999	67.4	58.1	31.3	50.1	48.4	41.3	19.6	8.0
\$5,000-\$7,499	79.8	65.6	34.6	58.0	57.2	49.6	26.7	7.0
\$7,500 or more	76.6	61.2	23.2	57.5	56.8	50.5	19.0	15.4
Institution type								
Public								
Less-than-2-year	39.5	20.2	18.5	4.4	4.4	4.3	2.4	0.0
2-year	55.9	43.3	31.1	21.3	20.7	17.5	8.6	1.4
4-year	66.8	53.9	28.6	45.2	44.2	37.5	17.3	7.5
Non-doctorate-granting	69.3	59.1	34.0	47.2	45.8	39.7	16.9	6.0
Doctorate-granting	65.4	50.9	25.5	44.1	43.2	36.3	17.5	8.5
Private not-for-profit								
Less-than-4-year	79.2	66.8	39.5	51.7	51.2	45.3	30.2	1.4
4-year	80.4	63.0	26.7	56.5	55.4	49.9	15.5	15.2
Non-doctorate-granting	85.6	67.6	31.4	60.0	58.8	52.9	17.0	14.3
Doctorate-granting	70.6	54.5	17.8	49.9	48.9	44.2	12.7	17.0
Private for-profit								
Less-than-2-year	86.6	78.8	58.3	60.3	58.8	56.2	33.9	1.8
2-years or more	85.8	80.0	48.8	70.9	70.5	62.4	42.6	8.0

NOTE: "Any" includes grants, loans, work-study and other aid from any source except parents and relatives .

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 11.--Average amounts of aid received by full-time/full year undergraduates: 1995-96

	Any aid	Any Title IV	Pell grant	Title IV loans	Stafford			Perkins loan
					Total	Subsidized	Unsubsidized	
Total	\$6,832	\$5,277	\$1,776	\$4,284	\$4,117	\$3,373	\$3,103	\$1,459
Dependency and 1994 income level								
Dependent	6,938	5,118	1,709	3,816	3,615	3,251	2,904	1,458
Less than \$20,000	7,198	4,883	2,043	3,732	3,496	3,267	2,895	1,435
\$20,000-\$39,999	7,258	4,900	1,366	3,919	3,666	3,389	2,248	1,523
\$40,000-\$59,999	6,913	5,086	822	3,813	3,608	3,204	2,564	1,404
\$60,000-\$79,999	6,455	5,314	low n	3,815	3,676	3,042	3,094	1,444
\$80,000-\$99,999	6,758	5,965	low n	3,731	3,640	3,062	3,298	1,564
\$100,000 or more	6,051	6,557	low n	3,707	3,636	3,115	3,481	1,117
Independent	6,587	5,607	1,860	5,357	5,266	3,621	3,355	1,463
Less than \$9,999	7,051	5,695	1,920	5,262	5,146	3,672	3,096	1,457
\$10,000-\$19,999	6,310	5,516	1,919	5,513	5,412	3,593	3,436	1,530
\$20,000-\$29,999	6,065	5,428	1,656	5,235	5,137	3,516	3,474	1,467
\$30,000-\$49,999	6,420	5,749	1,059	5,839	5,879	3,657	3,931	low n
\$50,000 or more	4,597	4,943	low n	4,933	4,924	3,186	3,722	low n
Tuition and fees								
\$0-\$999	3,816	3,761	1,817	3,572	3,583	2,875	2,859	1,612
\$1,000-\$1,999	3,774	3,652	1,789	3,531	3,464	2,865	2,802	1,612
\$2,000-\$2,999	4,911	4,705	1,772	4,243	4,196	3,499	3,044	1,349
\$3,000-\$3,999	5,798	5,223	1,818	4,285	4,124	3,368	2,897	1,396
\$4,000-\$4,999	6,580	5,265	1,758	4,261	4,190	3,431	3,114	1,357
\$5,000-\$7,499	6,877	5,454	1,791	4,244	4,135	3,163	2,975	1,358
\$7,500 or more	11,324	7,033	1,710	4,738	4,392	3,637	3,461	1,504
Institution type								
Public								
Less-than-2-year	2,667	2,312	1,655	3,563	3,593	2,468	2,085	low n
2-year	3,416	3,327	1,826	3,308	3,310	2,556	2,744	low n
4-year	5,977	5,272	1,752	4,283	4,136	3,485	3,013	1,455
Non-doctorate-granting	5,441	4,764	1,809	3,986	3,911	3,314	2,834	1,491
Doctorate-granting	6,305	5,612	1,708	4,467	4,274	3,593	3,113	1,441
Private not-for-profit								
Less-than-4-year	6,210	5,024	1,789	4,478	4,487	2,917	3,246	low n
4-year	10,794	6,523	1,766	4,517	4,215	3,643	3,327	1,434
Non-doctorate-granting	9,798	6,230	1,794	4,401	4,172	3,577	3,286	1,327
Doctorate-granting	13,069	7,208	1,670	4,781	4,313	3,795	3,431	1,604
Private for-profit								
Less-than-2-year	5,658	5,091	1,796	4,270	4,315	2,508	3,326	low n
2-years or more	7,052	6,242	1,805	5,072	4,908	3,208	3,427	1,651

NOTE: Average amounts shown above are for recipients of the specified type of financial aid.

"Any" includes grants, loans, work-study and other.

"low n" means too few students in the sample to produce a reliable estimate

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 12.--Percentage of undergraduates receiving various combinations of financial aid: 1995-96

	No aid received	Grants only	Grants and work-study	Grants, loans, work-study	Grants and loans	Loans only	Other
Total (all undergraduates)	50.3	18.9	1.1	2.8	12.4	6.5	7.9
Dependency and 1994 income level							
Dependent	49.1	16.2	1.5	4.6	12.2	8.0	8.4
Less than \$20,000	29.8	28.4	3.9	6.2	22.4	2.7	6.6
\$20,000-\$39,999	39.7	18.6	1.4	6.9	18.8	6.6	8.0
\$40,000-\$59,999	52.6	11.6	0.9	4.6	8.8	11.6	9.9
\$60,000-\$79,999	57.5	11.9	0.8	3.1	6.1	11.6	9.2
\$80,000-\$99,999	62.4	9.7	0.5	2.1	5.1	9.8	10.5
\$100,000 or more	72.5	11.4	0.4	1.1	2.6	5.2	6.8
Independent	51.5	21.6	0.7	1.1	12.7	5.1	7.3
Less than \$9,999	32.6	26.0	1.8	2.9	24.3	3.6	8.9
\$10,000-\$19,999	49.4	20.6	0.6	0.8	13.0	7.8	7.8
\$20,000-\$29,999	58.1	21.2	0.2	0.5	9.5	4.1	6.4
\$30,000-\$49,999	63.7	18.0	0.1	0.2	5.1	5.9	7.0
\$50,000 or more	70.7	18.7	0.0	0.1	1.2	4.3	4.9
Tuition and fees							
\$0-\$999	69.4	19.2	0.6	0.1	3.3	2.8	4.5
\$1,000-\$1,999	43.2	24.5	1.6	1.5	14.0	7.9	7.3
\$2,000-\$2,999	36.7	20.1	1.4	2.4	20.4	10.2	8.9
\$3,000-\$3,999	32.1	17.0	1.4	4.2	21.8	11.8	11.6
\$4,000-\$4,999	31.6	14.5	1.2	3.8	25.1	12.2	11.6
\$5,000-\$7,499	23.3	14.2	1.3	4.7	29.4	12.9	14.1
\$7,500 or more	24.5	13.1	1.7	14.8	22.6	7.3	16.0
Institution type							
Public							
Less-than-2-year	64.4	23.0	0.1	0.0	1.4	0.8	10.4
2-year	64.8	21.5	1.0	0.2	4.4	3.1	5.0
4-year	44.1	15.1	1.0	2.9	17.6	10.3	8.9
Non-doctorate-granting	44.3	16.2	1.2	3.2	17.8	9.8	7.6
Doctorate-granting	44.0	14.4	0.9	2.7	17.5	10.7	9.8
Private not-for-profit							
Less-than-4-year	37.1	22.5	0.7	1.3	18.5	11.1	8.9
4-year	29.1	19.2	2.0	12.2	19.4	5.7	12.4
Non-doctorate-granting	25.6	20.5	2.3	12.4	20.8	6.0	12.5
Doctorate-granting	36.4	16.7	1.3	11.7	16.7	5.1	12.2
Private for-profit							
Less-than-2-year	22.3	17.7	0.0	0.1	32.8	14.8	12.2
2-years or more	22.3	16.0	0.2	0.4	31.8	16.1	13.3
Attendance pattern							
Full-time/full year	31.6	18.5	2.1	6.4	20.3	9.3	11.8
Full-time/part year	48.2	21.5	0.3	1.1	13.1	7.3	8.4
Part-time/full year	55.9	21.2	0.9	0.9	9.5	5.9	5.7
Part-time/part year	74.8	16.1	0.2	0.2	2.8	1.9	3.9
Financial aid recipients	N/A	38.1	2.2	5.7	25.0	13.1	15.9

NOTE: Students whose parents received PLUS loans are included only in the "Other" column. The loans in columns 4, 5, and 6 refer to student loans. For example, if students received Pell grants, Stafford loans, and their parents received a PLUS loan, they are included only in the "Other" column.
N/A Not applicable

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Undergraduate Students

Table 13.--Percentage of graduate and first-professional students receiving various kinds of financial aid: 1995-96

	Any aid	Stafford		Perkins loan	Institutional aid	Total assistantships	Employer aid	
		Total	Subsidized					Unsubsidized
Total	51.9	24.3	22.9	15.6	3.2	25.0	11.1	20.5
Type of graduate program								
Master's and doctoral students	53.7	21.4	19.9	12.5	1.6	28.0	14.9	22.4
Master's degree	51.3	21.8	20.3	12.7	1.8	22.5	10.3	25.7
Doctorate	65.0	19.5	18.1	11.7	0.9	53.2	35.9	7.9
Other graduate program	29.0	9.1	8.1	5.2	0.7	10.7	2.0	23.7
Post baccalaureate certificate	33.4	15.7	13.9	8.8	1.2	12.0	3.4	17.6
Other, including non-degree	25.1	3.3	3.0	2.0	0.3	9.6	0.7	31.5
First-professional	80.2	67.9	66.4	52.1	17.0	31.0	4.1	4.5
Institution control								
Public	50.6	21.5	20.4	12.1	2.9	26.8	15.5	19.3
Private not-for-profit	53.7	28.1	26.5	20.3	3.8	23.3	5.3	21.3
Private for-profit	54.4	30.8	23.5	24.0	0.0	0.0	0.0	43.8
Graduate program and institution type								
Master's public non-doctorate-granting	39.0	15.3	14.0	6.8	0.7	14.3	6.9	18.8
Master's public doctorate-granting	56.4	21.8	20.6	11.1	1.9	30.2	18.9	23.8
Master's private non-doctorate-granting	49.4	22.9	20.9	14.5	0.6	13.0	1.3	32.1
Master's private doctorate-granting	52.4	25.5	24.3	17.9	3.3	24.0	5.3	25.9
Doctorate public	67.4	16.8	15.8	9.0	0.8	57.5	43.9	9.7
Doctorate private	61.1	20.9	19.5	13.2	1.1	49.8	24.5	5.2
First-professional public	84.3	76.4	74.9	53.2	20.8	34.0	5.2	2.1
First-professional private	77.4	61.8	60.3	51.4	14.3	28.9	3.2	6.1
Other public non-doctorate-granting	25.9	7.7	7.0	4.1	0.9	8.7	2.5	23.4
Other public doctorate-granting	34.8	11.7	10.1	7.1	0.4	14.5	1.0	24.4
Income 1994								
Less than \$10,000	69.4	45.5	44.8	27.3	8.6	36.1	15.2	8.0
\$10,000-\$19,999	54.7	28.4	27.7	17.6	2.7	32.8	17.7	8.1
\$20,000-\$29,999	47.4	20.5	19.3	14.0	1.5	23.1	9.0	22.2
\$30,000-\$49,999	45.9	13.9	12.7	9.9	1.2	19.8	8.5	32.5
\$50,000 or more	38.1	8.7	5.7	7.0	0.4	11.8	4.9	31.7
Attendance pattern								
Full-time/full year	76.1	48.0	45.7	33.1	8.1	43.4	19.5	9.6
Full-time/part year	46.1	20.9	19.5	12.8	2.6	23.7	11.4	14.2
Part-time/full year	48.7	17.6	16.1	10.1	0.9	21.2	10.3	27.6
Part-time/part year	28.5	4.5	4.2	2.2	0.3	8.5	2.3	27.1

NOTE: "Any" includes grants, loans, work-study and other. For example, 51.9 percent received some type of financial aid (grants, loans, work-study or other financial aid).

Although assistantships may include federal, state, or institutional dollars, all assistantships are counted as "institutional aid".

NCES defines first-professional programs to include the following ten fields of study: dentistry, medicine, optometry, osteopathic medicine, pharmacy, podiatric medicine, veterinary medicine, chiropractic, law, and theological professions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study:1995-96 Graduate and First-professional Students

Table 14.--Average amounts of selected financial aid received by graduate and first-professional students: 1995-96

	Any	Stafford		Perkins loan	Institutional aid	Total assis- tantships	Employer aid	
	aid	Total	Subsidized					Unsubsidized
Total	\$9,814	\$11,008	\$6,971	\$6,901	\$2,138	\$6,503	\$7,002	\$2,821
Type of graduate program								
Master's and doctoral students	8,622	9,609	6,527	6,047	2,027	6,977	7,168	3,120
Master's degree	7,825	9,606	6,513	6,092	2,033	5,628	6,106	3,133
Doctorate	11,431	9,295	6,499	5,558	low n	9,572	8,554	2,938
Other	5,284	8,619	6,000	5,775	low n	4,143	3,688	1,418
Post baccalaureate certificate	6,405	8,574	6,069	5,743	low n	3,519	low n	2,463
Other including non-degree	3,973	8,806	5,693	low n	low n	4,838	low n	692
First-professional	17,357	14,174	7,967	8,308	2,240	5,349	6,118	4,053
Institution control								
Public	8,524	9,576	6,663	5,786	2,035	6,448	6,852	1,999
Private not-for-profit	11,640	12,593	7,340	7,826	2,250	6,591	7,627	3,886
Private for-profit	7,213	10,204	6,042	7,160	low n	low n	low n	2,667
Graduate program and institution type								
Master's public non-doctorate-granting	4,440	6,797	5,407	4,158	low n	3,020	3,542	768
Master's public doctorate-granting	7,735	8,519	6,384	4,885	1,688	6,459	6,648	2,719
Master's private non-doctorate-granting	6,696	9,921	6,481	6,336	low n	2,609	low n	2,609
Master's private doctorate-granting	10,811	12,324	7,300	7,707	2,413	6,109	5,663	5,735
Doctorate public	10,116	8,291	6,378	4,234	low n	8,721	8,195	low n
Doctorate private	14,070	10,762	6,677	7,204	low n	11,361	9,725	low n
First-professional public	16,157	13,004	7,842	7,639	2,305	4,939	5,231	low n
First-professional private	18,287	15,203	8,078	8,799	2,172	5,692	7,152	4,127
Other public non-doctorate-granting	4,250	7,880	5,619	5,171	low n	3,594	low n	645
Other public doctorate-granting	6,697	9,515	6,484	6,423	low n	4,745	low n	2,819
Income 1994								
Less than \$10,000	12,889	11,425	7,324	7,016	2,117	6,743	6,355	4,388
\$10,000-\$19,999	11,352	10,806	6,911	6,549	2,137	7,493	7,632	2,134
\$20,000-\$29,999	8,702	10,270	6,320	6,282	1,939	6,100	7,587	2,139
\$30,000-\$49,999	7,531	11,273	6,685	7,332	2,405	6,451	7,929	2,960
\$50,000 or more	5,081	9,923	6,061	7,392	low n	4,210	5,577	2,724
Attendance pattern								
Full-time/full year	14,362	12,379	7,531	7,524	2,213	7,903	7,334	7,187
Full-time/part year	7,780	8,598	5,800	5,228	2,063	5,401	7,875	2,230
Part-time/full year	7,058	9,364	6,448	6,003	1,832	5,537	6,545	2,815
Part-time/part year	2,358	6,535	4,671	4,365	low n	2,209	low n	992

NOTE: Average amounts shown above are for recipients of the specified type of financial aid.

"Any" aid includes financial aid from any source except parents, friends, or relatives.

"low n" means too few students in the sample to produce reliable estimate.

Although assistantships may include federal, state, or institutional dollars, all assistantships are counted as "institutional aid".

NCES defines first-professional programs to include the following ten fields of study: dentistry, medicine, optometry, osteopathic medicine, pharmacy, podiatric medicine, veterinary medicine, chiropractic, law, and theological professions.

SOURCE: U.S. Department of Education, National Center for Education Statistics,
National Postsecondary Student Aid Study:1995-96 Graduate and First-professional Students

TECHNICAL APPENDIX

A stratified sample of 973 postsecondary institutions was selected from all institutions listed in the 1993-94 Integrated Postsecondary Education Data System (IPEDS) Institutional Characteristics (IC) data base. Institutions were selected with probabilities proportional to a composite measure of size based on expected numbers of enrollees in the four student-level sampling strata: potential first-time, beginning students; other undergraduate students; graduate students; and first-professional students. One-hundred thirty-one institutions had such large size measures that they were selected with certainty, and the remaining 842 sample institutions were selected with probabilities proportional to size from the nine institutional sampling strata shown in Table A-1. Out of the 900 NPSAS-eligible institutions, 836 sent enrollment lists/files. Table A-1 shows: the number of institutions sampled; the number eligible, the number agreeing initially to participate, and the number providing lists for sampling by sector.

Table A-2 shows the numbers of institutions that provided student level data from institutional records and the response rates by institutional strata. Table A-3 shows the overall student interview response rates for the two phases of telephone interviews, the total number interviewed and the weighted overall effective response rates for the computer assisted telephone interview. Additional information will be available in the *NPSAS:96 Methodology Report*. Table A-4 shows some sample standard errors for selected estimates in Table 1.

Table A.1—Overall institutional eligibility and enrollment list participation rates

Type of institution ^a	Institutions Sampled	Eligible institutions ^b		Institutions agreeing to participate		Institutions providing lists ^c		
		Number	Percent ^d	Number	Percent ^e	Number	Percent ^e	
							Unweighted	Weighted
All institutions	973	900	92.5	896	99.6	836	92.9	91.1
Institutional level								
Less-than-2-year	172	118	68.6	117	99.2	100	84.7	92.1
2-year	264	251	95.1	249	99.2	238	94.8	94.2
4-year non-doctoral/first-professional	266	260	97.7	260	100.0	242	93.1	87.1
4-year doctoral/first-professional	271	271	100.0	270	99.6	256	94.5	83.6
Institutional control:								
Public	455	448	98.5	447	99.8	434	96.9	97.6
Private, not-for-profit	321	303	94.4	302	99.7	274	90.4	89.3
Private, for-profit	197	149	75.6	147	98.7	128	85.9	87.8
Institutional sector:								
Public, less-than-2-year	38	33	86.8	33	100.0	31	93.9	99.6
Public, 2-year	167	165	98.8	164	99.4	159	96.4	97.2
Public 4-year, non-doctoral/first-professional	123	123	100.0	123	100.0	119	96.7	96.0
Public doctoral/first-professional	127	127	100.0	127	100.0	125	98.4	98.0
Private not-for-profit, 2-year or less	57	45	78.9	45	100.0	42	93.3	99.3
Private not-for-profit, 4-year non-doctoral /first professional	121	115	95.0	115	100.0	102	88.7	83.5
Private not-for-profit, doctoral/first professional	143	143	100.0	142	99.3	130	90.9	76.3
Private for profit, less-than-2-year	117	75	64.1	74	98.7	61	81.3	89.8
Private for-profit, 2-year or more	80	74	92.5	73	98.6	67	90.5	80.5

^a Institutional classifications used here were verified by the institutions to correct classification errors on the sampling frame.

^b Among the 73 institutions considered ineligible: 23 had closed since the sampling frame time frame; 4 were duplicates with other selected institutions (some through merger since the time frame of the sampling frame); and the remaining 46 failed to meet one or more of the criteria for institutional NPSAS eligibility.

^c Unreadable electronic files were obtained from eight additional institutions.

^d Percent is based on the total number of institutions sampled within the row under consideration.

^e Percents are based on only the *eligible* institutions within the row under consideration.

Additional information will be available in the forthcoming Methodology Report.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:96 Methodology Report (forthcoming).

**Table A.2 —Institution-level rates for obtaining institutional record data (CADE),
by selected classifications**

Type of institution ^a	Eligible and provided lists ^b	Provided record data ^c		
		Number	Percentages ^d	
			Unweighted	Weighted
All institutions	836	804	96.2	96.3
Institution level				
Less-than-2-year	100	93	93.0	94.6
2-year	238	229	96.2	97.7
4-year non-doctoral/first-professional	242	237	97.9	97.8
Doctoral/first-professional	256	245	95.7	97.1
Institution control				
Public	434	424	97.7	98.7
Private not-for-profit	274	261	95.3	97.6
Private for profit	128	119	93.0	93.5
Institution type				
Public less-than-2-year	31	31	100.0	100.0
Public 2-year	159	155	97.5	98.2
Public 4-year, non-doctoral/first-professional	119	117	98.3	99.4
Public doctoral/first professional	125	121	96.8	97.6
Private not-for-profit, 2 year or less	42	38	90.5	98.4
Private not-for-profit,4-year non-doctoral/first-professional	102	100	98.0	97.1
Private not-for-profit, doctoral/first-professional	130	123	94.6	96.8
Private for-profit, less-than-2-year	61	56	91.8	93.4
Private for-profit, 2-year or more	67	63	94.0	94.0

NOTE: All percentages are based on the eligible group for the row under consideration.

- ^a Institutional classifications were verified by participating schools to correct classification errors in the sampling frame.
- ^b The eligible group is comprised of the 836 NPSAS-eligible institutions that provided lists or data files for student sampling.
- ^c Includes schools providing only partial data and those providing data for only a subset of sampled students; eight of the institutions provided these data only after interviewing had been initiated for students selected from their school.
- ^d NPSAS:96 was designed to produce efficient estimates only at the student level. Institutions were selected with probabilities proportional to size. Therefore, weighted institution-level estimates are subject to a high level of sampling variation, and the unweighted estimates may be more reliable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:96 Methodology Report (forthcoming).

Table A.3— Phase-1, phase-2, and overall student interview response rates, by selected classifications

Type of Student	Total interviewed	Weighted effective response rate ^a
All Students	31,328	76.4
Institution level of offering		
Less-than-2-year	2,421	70.1
2-year	6,459	74.0
4-year non-doctoral/first-professional	10,149	78.8
4-year doctoral/first professional	12,299	77.8
Institution control:		
Public	17,446	76.4
Private, not-for-profit	10,354	77.4
Private, for-profit	3,528	72.7
Institution type:		
Public less-than-2-year	610	75.1
Public 2-year	3,954	74.1
Public 4-year, non-doctoral/first professional	5,607	78.1
Public doctoral/first professional	7,275	78.6
Private not-for-profit, 2-year or less	1,335	71.0
Private not-for-profit, 4-year non-doctoral /first-professional	4,018	80.1
Private not-for-profit, doctoral/first professional	5,001	75.6
Private for profit, less-than-2-year	1,641	69.1
Private for-profit, 2-year or more	1,887	74.9
Student interview stratum		
Potential first-time-beginner (FTB)	14,936	77.6
Other undergraduate, federal aid applicant	7,805	80.7
Other undergraduate, non-applicant	4,552	72.0
Graduate, federal aid applicant	1,226	81.5
Graduate, non-applicant	1,609	76.5
First-professional, federal aid applicant	995	81.6
First-professional, non-applicant	205	77.7

NOTE:

^a This rate reflects the extent of respondent “coverage” of the full CATI sample and accounts for differential Phase-2 sampling rates; under such rate differentials, an unweighted coverage rate would not be meaningful.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:96 Methodology Report (forthcoming).

Table A-4.--Sample standard errors for selected estimates in Table 1.

	Any aid	Grants	Loans	Work-study	Other
Total	0.73	0.69	0.57	0.27	0.33
Tuition and fees					
\$0-\$999	1.03	0.98	0.44	0.22	0.47
\$1,000-\$1,999	1.23	1.30	1.00	0.40	0.56
\$2,000-\$2,999	1.45	1.51	1.37	0.48	0.64
\$3,000-\$3,999	1.39	1.37	1.57	0.91	0.84
\$4,000-\$4,999	1.75	1.82	1.80	0.88	0.86
\$5,000-\$7,499	1.69	1.86	2.00	1.09	1.10
\$7,500 or higher	1.08	1.24	1.15	1.27	0.81
Dependency and 1994 income level					
Dependent: Less than \$20,000	1.42	1.45	1.35	0.76	0.51
Dependent: \$20,000-\$39,999	1.43	1.33	1.35	0.66	0.51
Dependent: \$40,000-\$59,999	1.36	1.16	1.15	0.60	0.57
Dependent: \$60,000-\$79,999	1.61	1.31	1.18	0.57	0.54
Dependent: \$80,000-\$99,999	1.73	1.27	1.33	0.61	0.88
Dependent: \$100,000 or more	1.44	1.08	0.86	0.36	0.61
Independent: Less than \$9,999	1.23	1.29	1.22	0.50	0.68
Independent: \$10,000-\$19,999	1.86	1.80	1.21	0.27	0.62
Independent: \$20,000-\$29,999	1.98	1.70	0.95	0.21	0.85
Independent: \$30,000-\$49,999	1.83	1.63	0.89	0.18	0.98
Independent: \$50,000 or more	1.64	1.42	0.62	0.07	0.82
Attendance pattern					
Full-time/full year	0.78	0.82	0.83	0.56	0.44
Full-time/part year	1.41	1.39	1.23	0.24	0.71
Part-time/full year	1.16	1.07	0.80	0.23	0.49
Part-time/part year	1.04	0.92	0.36	0.10	0.54
Institution type and highest degree					
Public less-than-2-year	7.12	6.39	1.39	0.06	2.96
Public 2-year	1.28	1.21	0.66	0.29	0.56
Public 4-year, non-doctorate-granting	1.26	1.15	1.36	0.59	0.47
Public doctorate-granting	1.02	0.95	0.99	0.55	0.60
Private not-for-profit, less-than-4-year	5.81	4.53	6.25	0.99	2.59
Private not-for-profit, 4-year, non-doctorate-granting	1.55	1.87	2.10	1.65	1.17
Private not-for-profit, doctorate-granting	1.33	1.36	1.47	1.31	0.69
Private for-profit, less-than-2-year	4.16	4.30	5.48	0.09	1.82
Private for profit, 2-years or more	2.10	2.83	3.26	0.22	1.67

SOURCE: U.S. Department of Education, National Center for Education Statistics NPSAS:96.

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VARIABLES USED IN THIS TABULATION THAT CAN BE USED FOR ADDITIONAL ANALYSES USING THE DATA ANALYSIS SYSTEM ARE LISTED BELOW IN UPPERCASE. ADDITIONAL RELATED VARIABLES ARE INCLUDED IN THE VARIABLE DESCRIPTIONS THAT FOLLOW.

INCOME Dependency and 1994 income level
TUITION Tuition and fees
SECTOR9 Institution type and highest degree 1995-96
ATTNSTAT Attendance pattern 1995-96
DEPEND Dependency status 1995-96

COLUMN VARIABLES USED IN TABLES 1-2

TOTAID Total aid 1995-96
TOTGRT Total grant 1995-96
TOTLOAN Total loan (except PLUS) 1995-96
TOTWKST Total work-study 1995-96
TOTOTHR Total other type of aid (includes assistantships & PLUS) 1995-96

COLUMN VARIABLES USED IN TABLES 3-4

TFEDAID2 Total federal aid amount (including VA/DOD) 1995-96
TFEDGRT Total federal grant amount 1995-96
TFEDLN Total federal loan amount (except PLUS) 1995-96
TFEDWRK Total federal work-study 1995-96
PLUSAMT3 PLUS loan total 1995-96
INSTAMT Institutional total aid 1995-96
INGRTAMT Institutional grant total 1995-96
STATEAMT Total state aid amount 1995-96
STGTAMT State grant total 1995-96

ADDITIONAL ROW VARIABLES USED IN TABLES 5-7; ALSO USED AS COLUMN VARIABLES IN TABLES 8-11

TOTAID Total aid 1995-96
PELLAMT Pell grant 1995-96
STAFFAMT Stafford loan total amount (FFEL+Direct) 1995-96
STAFSUB Stafford subsidized amount (FFEL+Direct) 1995-96
STAFUNSB Stafford unsubsidized amount (FFEL+Direct) 1995-96
TITIVAMT Title IV aid total amount 1995-96
T4LNAMT1 Title IV loans (except PLUS) 1995-96
PERKAMT Perkins loan amount 1995-96

COLUMN VARIABLES USED IN TABLES 13-14

TOTAID Total aid 1995-96
TOTLOAN Total loan (except PLUS) 1995-96
STAFFAMT Stafford loan total amount (FFEL+Direct) 1995-96

STAFSUB Stafford subsidized amount (FFEL+Direct) 1995-96
STAFUNSB Stafford unsubsidized amount (FFEL+Direct) 1995-96
PERKAMT Perkins amount 1995-96
INSTAMT Institutional total aid 1995-96
ASTAMT Total assistantships 1995-96
EMPLYAMT Total employer aid 1995-96

ROW VARIABLES USED IN TABLES 13-14

CONTROL Institution control 1995-96
DEGFIRST Degree program during first term 1995-96
STYPELST Student type during last term enrolled
PGMSEC Graduate program and institution type 1995-96

+++++

DATA SOURCES for NPSAS:96

CADE (Computer Assisted Data Entry)

Data from institutional financial aid and registrar records, entered at the institution by field collectors or institutional personnel in 1996.

Student CATI (Computer Assisted Telephone Interview) Data collected in telephone interviews of the sampled students in 1996.

CPS96 (Central Processing System)

U. S. Department of Education data base of federal financial aid applications for the 1995-96 academic year.

Derived

Composite variable was created by combining data from more than one source or from more than one other variable.

IPEDS-IC (Integrated Postsecondary Education Data System-Institutional Characteristics)

U. S. Department of Education data base of descriptive information about individual postsecondary institutions.

NSLDS (National Student Loan Data System)

U. S. Department of Education data base of federal Title IV loans.

Pell file

U. S. Department of Education data file of payments made to Pell Grant recipients in 1995-96.

VARIABLE DESCRIPTIONS:

ASTAMT Total assistantships 1995-96

+++++

Indicates amount of assistantships received during 1995-96. Sum of amounts from all research assistantships (RESAMT), teaching assistantships (TEACHAMT), and other assistantships (UNKNAST) at the NPSAS institution during the NPSAS year. Classified as "other" type of aid in the award grid (see TOTAID). Assistantships are often treated as employee salaries rather than financial aid by institutions and may not be recorded in the financial aid records. The CADE institutional reported amounts should therefore be used with caution and it should be assumed that these amounts are underreported.

Related variables:

RESAMT Research assistantship amount

TEACHAMT Teaching assistantship amount

PELLAMT Total fellowship amount

ASTAMT Total assistantship amount

TOTOTHR Total other amount

INOTHAMT Institutional other amount

Sources: CADE, Student CATI

ATTNSTAT Attendance pattern 1995-96

+++++

Indicates a student's attendance intensity and persistence during 1995-96. Intensity refers to the student's full or part time attendance while enrolled. Persistence refers to the number of months a student was enrolled during the year. Students were considered to have enrolled for a full year if they were enrolled 8 or more months during the NPSAS year. Months did not have to be contiguous or at the same institution, and students did not have to be enrolled for a full month in order to be considered enrolled for that month. In prior NPSAS surveys full year has been defined as 9 or more months. This proved to be unrealistic in NPSAS:96 because at a number of institutions, including several major universities, there were no undergraduates who attended more than 8 months full time and these students were paying the normal tuition charged for a complete academic year. Comparability with prior NPSAS surveys may be achieved by using the variable ATTNST3 which utilizes the 9 month definition for full-year.

Specific categories of ATTNSTAT:

Full time, full year:

Enrolled 8 or more months full time during 1995-96.

Additional months enrolled could be part time.

Full time, part year:

Enrolled less than 8 months during 1995-96 and attending full time in all of these months.

Part time, full year:

Enrolled 8 or more months during 1995-96 and some of these months were part time.

Part time, part year:

Enrolled less than 8 months during 1995-96 and some of these months were part time

Related variables:

ATTEND2 Attendance status for first term enrolled.

ATTEND Attendance status during the fall or during the first month enrolled after October.

ATTNPT1 Attendance pattern across the academic year at the NPSAS institution

Sources: Derived

EMPLYAMT Total employer aid 1995-96

+ +

Indicates total amount of aid received from employers during 1995-96. Includes tuition waivers for employees and dependents of postsecondary institutions (CFEMPWAI) and employer-paid tuition. Sources: CADE, Student CATI

CONTROL Institution control 1995-96

+ +

Indicates the control of the NPSAS institution. Sources: IPEDS-IC 1995

DEGFIRST Degree program during first term 1995-96

+ +

Degree program during first term.

Related variables:

DEGLAST Degree program during last term

ZDEGFRST Sources for degree program during first term

Sources: Derived

DEPEND Dependency status 1995-96

+ +

Student dependency status. Students were considered independent if they met any of the following criteria:

1) Age 24 or older as of 12/31/95 (born before January 1,1972)

assistantships (INOTHAMT).
See grid under TOTAID for more information.
Sources: CADE

PELLAMT Pell grant 1995-96

+++++

Indicates the federal Pell grant amount received during 1995-96 at all schools attended. Institutional reports in CADE were supplemented with the 1995-96 Pell Grant payment file information which includes payments at schools other than the NPSAS school if the student attended more than one during the NPSAS year. The portion of PELLAMT received at the non-NPSAS institution is PELL2AMT. Pell grants are awarded to undergraduates who have not yet received a Bachelor's or first professional degree. They are intended as a financial base, to which other financial aid awards can be added. The amount of a Pell grant depends on EFC, cost of attendance, and attendance status (i.e. full time or part time, full year or part year). In 1995-96 the maximum Pell grant amount was \$2,340.

Related variables:

PELL2AMT Pell grant amount received at non-NPSAS inst. in 1995-96

Sources: CADE, Pell file

PERKAMT Perkins loan amount 1995-96

+++++

Indicates the federal Perkins loan amount received during 1995-96. The Perkins loan is a campus-based (i.e. administered by each institution) low-interest loan for students who show exceptional financial need. It is intended to supplement the Pell grant (priority is given to Pell grant recipients). For undergraduates, total annual awards cannot exceed \$3,000, and the maximum amount that can be borrowed is \$15,000. For graduate students, total annual awards cannot exceed \$5,000, and the maximum amount that can be borrowed is \$30,000.

Related variables:

PERKAMT is a component of the following composite variables:
CAMPAMT, T4LNAMT1, TLN4AMT2, TITIVAMT, TFEDLN, TFEDLN2, TFEDAID, TFEDAID2, TOTLOAN, TOTLOAN2, TOTAID

Sources: CADE, NSLDS

PGMSEC Graduate program and institution type 1995-96

+++++

Indicates the level and control of the NPSAS institution (SECTOR) and the type of graduate program the student is enrolled in (DEGLAST). Derived for graduate students only.

Sources: IPEDS-IC95, Derived

PLUSAMT3 PLUS loan total 1995-96

+++++

Indicates the total federal PLUS loans (Direct and FFEL) received during 1995-96. PLUS loans are unsubsidized variable-interest rate loans awarded to parents of dependent students who are able to meet criteria for credit worthiness. PLUS loans are awarded up to the maximum amount of the cost of attendance at the institution minus any other financial aid. Two types of PLUS loans are available to eligible students, Direct and FFEL PLUS loans. Direct loans are available through the institution, and FFEL loans are offered by commercial lenders such as banks, credit unions, or savings and loans associations. Interest rate cannot exceed 9 percent. PLUS loans received at the second institution (PLUSAMT4) are included in the calculation of PLUSAMT3.

PLUSAMT3 is a component of the following composite variables: T4LNAMT2, TITIVAMT, TFEDLN2, TFEDAID, TFEDAID2, TOTLOAN, TOTLOAN2, TOTAID, TFEDOTHR, TOTOTHR.

Related variables:

SCHOOL2 Loans at a second institution

PLUSAMT1 PLUS loan amount - FFEL

PLUSAMT2 PLUS loan amount - direct

PLUSAMT4 PLUS loan amount received at second institution

Sources: CADE, NSLDS

SECTOR9 Institution type and highest degree 1995-96

+++++

Indicates the institution type and highest degree offered at the NPSAS institution. Constructed by combining the CONTROL of the institution and the highest level of degree (HLOFFER2) offered at that institution.

STAFFAMT Stafford loan total amount (FFEL+Direct) 1995-96

+++++

Indicates the total amount of Stafford loans (Direct, FFEL, subsidized and unsubsidized) received during 1995-96, including

Indicates the state grant/scholarships and fellowship/traineeships, including the federal portion of State Student Incentive Grants (SSIG) received during 1995-96.
See grid under TOTAID for more information.
Sources: CADE

TFEDAID2 Total federal aid amount (including VA/DOD) 1995-96

+++++

Indicates the total amount of federal financial aid, including veterans benefits received during 1995-96. Equal to the sum of TFEDAID and VADODAMT.
See grid under TOTAID for more information.
Sources: CPS96, CADE, Pell file, NSLDS

TFEDGRT Total federal grant amount 1995-96

+++++

Indicates the total amount of federal grants, including PELL (PELLAMT), Supplemental Educational Opportunity Grants (SEOGAMT) and other federal grant/scholarships or fellowship/traineeships, but not including veteran's benefits (VADODAMT) received during 1995-96.
See grid under TOTAID for more information.
Sources: CADE, Pell file

TFEDLN Total federal loan amount (except PLUS) 1995-96

+++++

Indicates the total amount of federal loans, excluding PLUS. Includes Perkins (PERKAMT), Stafford (STAFFAMT), and federal loans through the Public Health Service received during 1995-96. Includes amounts borrowed at a second, non-NPSAS institution (FDLNAMT2). See SCHOOL2 and STAFFAMT.
See grid under TOTAID for more information.
Sources: CADE, NSLDS

TFEDWRK Total federal work-study 1995-96

+++++

Indicates the total amount of federal work study (FWSP) received during 1995-96.
Related variables:
TFEDWRK is one component of TFEDAID (total federal aid), along with TFEDLN (federal loan amount), TFEDGRT (federal grant amount), and

TOTOTHR Total other type of aid (includes assistantships & PLUS) 1995-96

+++++

Indicates the total of amount of aid received during 1995-96 that was not classified as grants, loans, or work study. Includes teaching and research assistantships, PLUS loans, veteran's benefits and military tuition aid, vocational rehabilitation and JTPA (VOCHELP). Equal to the sum of other federal amounts (TFEDOTHR), other state amounts (STOTHAMT), and other institutional amounts (INOTHAMT).

Related variables:

See also the related variable OTHRSCR, the total of all amounts that could not be classified by source as federal, state, or institutional.

See grid under TOTAID for more information.

TOTWKST Total work-study 1995-96

+++++

Indicates the total amount of all work study awards received during 1995-96. Equal to the sum of federal work-study amount (TFEDWRK), state work-study amount (STWKAMT), institution work-study amount (INSTWRK), and other unclassified work-study amount (OTHWKAMT).

Related variables:

TOTWKST is one component of TOTAID (total amount of all aid), along with TOTGRT (total grant amount), TOTLOAN (total loan amount), and TOTOTHR (total other amount). See grid under TOTAID for more details. Research assistantships and teaching assistantships are included in INOTHAMT ("other" institutional aid amounts).

Sources: CADE

TUITION Tuition and fees for terms attended-NPSAS inst 1995-96

+++++

Indicates amount of tuition charged the student for the terms attended, as reported by the NPSAS institution. If tuition amounts were not reported they were estimated based on the average per credit or per term charges for other students at the institution according to their class level, degree program, and attendance status.

Sources: CADE, Imputation

Analysis weights

Additional information on the weight components will be described in the forthcoming Methodology Report. The weight components for the student weights for this analysis are the following:

- (1) Institution Sampling Weight (WT1)
- (2) Adjustment for Institution Multiplicity (WT2)
- (3) Adjustment for Institution Nonresponse (WT3)
- (4) Student Sampling Weight (WT4)
- (5) Student Subsampling Weight (WT5)
- (6) Adjustment for Student Multiplicity (WT6)
- (7) Adjustment for Unknown Eligibility Status (WT7)
- (8) Adjustment for Insufficient CADE or CPS Data (WT8)
- (9) Phase One CATI Sampling Weight (WT9)
- (10) Phase Two CATI Sampling Weight (WT10)
- (11) Adjustment for Not Locating Student (WT11)
- (12) Adjustment for CATI Nonresponse (WT12)
- (13) Weight Trimming Adjustment (WT13)
- (14) Poststratification Adjustment (WT14)

Computation of standard errors

To facilitate computation of standard errors for nonlinear statistics using the first-order Taylor series approximation, RTI defined analysis strata and analysis replicates. Each non-certainty sample institution was defined to be an analysis replicate, except when it contained fewer than four undergraduate students. It was then combined with another comparable institution to form an analysis replicate. Each certainty institution was divided into two random half-samples, each of which was defined to be an analysis replicate, except when that resulted in a replicate contained fewer than four responding undergraduate students. Those certainty institutions were then treated as individual replicates. The sample replicates (non-certainty institutions and half-samples of students from certainty institutions) were then assigned to analysis strata based on the nine institutional sampling strata and regional substrata. Analysis strata were defined to be large enough that each stratum which contained a graduate or first-professional (graduate or first-professional) student contained at least two replicates with four or more responding graduate/first-professional students to facilitate Taylor series variance computations for graduate/first-professional students.