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

This tabulation describes some of the key findings of the 1996 NPSAS for federal aid recipients based on a preliminary data file of more than 21,500 students, including undergraduate, graduate, and first-professional students.

The tabulation will be formatted so that it can be retrieved from an electronic bulletin board and printed using most readily available printers.

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With the help of nearly 700 individuals at the postsecondary institutions who assisted more than 100 data collectors, the records of about 60,000 students were extracted. 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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INTRODUCTION

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive study that examines how students and their families pay for postsecondary education, and 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 doctoral-granting institutions; students who receive financial aid and those who do not receive aid. A small sample of students' parents participate in NPSAS.

The 1996 NPSAS gathered information on more than 60,000 undergraduate and graduate students enrolled at any time during the 1995-96 year at about 800 postsecondary institutions. The sample represents students enrolled during any term that began between July 1, 1995 - June 30, 1996.

This first tabulation for NPSAS:96 is based on 21,500 Title IV aid recipients student data from those institutions that had completed and returned the computer-assisted data entry (CADE) diskette by August 21, 1996. The August cut-off date was selected so that these preliminary results could be released in October 1996 as Department staff and others planning for the next reauthorization of the Higher Education Act.

In addition to information provided by the institutions, the analysis also includes data from the Department's financial aid Central Processing System (CPS) for 1995-96 federal student financial aid applications. These data are considered to be sufficient to support analyses regarding the federal Title IV financial aid recipients, but they are not considered sufficient to support analyses regarding students who are not Title IV financial aid recipients.

Estimates focus primarily on percentages of students receiving Title IV financial aid, and average amounts of specific types of financial aid received. All average amounts of aid described in the highlights and presented in the tables reflect the weighted means and are based on the recipients of that source of aid only, and are for federally aided (Title IV) students. In this report, the terms "federal" aid and "Title IV" aid are used interchangeably. "Title IV" refers to aid awarded by the US Department of Education. Students who received other aid, such as employer aid, or assistantships, or veterans benefits but did not receive Title IV aid are not included in the estimates.

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 table generation software. The Appendix provides readers with additional information about the standard errors for the estimated percentages and average amounts shown below. 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 k 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 requires 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.

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: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 public use 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. Further, a subsequent report that controls for these design changes will focus on 1987 through 1996.

OTHER CAUTIONARY NOTES

The estimates for average amounts in this tabulation are for federal (Title IV) aid recipients who also received the specified type of aid. For example, Table 1 shows that 74.7 percent of federally aided undergraduates received a Title IV loan. This does not mean that 74.7 percent of all undergraduates received a Title IV loan. Rather, among all undergraduates who received any Title IV financial aid (including grants, loans and work-study), about 75 percent received a loan. 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. 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 200 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, federally-aided, full-time, dependent students. To use the software, users should have (1) a computer capable of running MS-DOS applications with about 1 megabyte of space available on a hard disk, and (2) access to INTERNET compatible mail. To request a copy of the NCES 1996 NPSAS Data Analysis System for federal aid recipients, readers should first look for information on the Internet at NCES home page, <http://www.ed.gov/NCES> or contact the NCES Longitudinal Studies Group; 555 New Jersey Avenue NW; Room 310; Washington, DC 20208-5652; or call (202) 219-1365.

Student and parent telephone interviews will continue through November 1996. Complete data from NPSAS:96 is scheduled for release in spring 1997. As soon as results are available for public use, an announcement will be placed on the NCES home page.

HIGHLIGHTS

All estimates presented in this tabulation are based on federal (Title IV) student financial aid recipients participating in the 1996 National Postsecondary Student Aid Study (NPSAS). The National Postsecondary Student Aid Study is a comprehensive study designed to examine 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, and a sample of students' parents participate in NPSAS.

The estimates in this tabulation, however, are based on an analysis file of more than 21,500 undergraduate and graduate students containing information from institution financial aid and admissions records and the Department of Education's Pell grant recipient, National Student Loan Data System (NSLDS), and Central Processing System files. Students were enrolled during the 1995-96 year. All average amounts of aid described here and presented in the tables are based on recipients of that type of financial aid. Highlights are presented separately for undergraduates and graduate and first-professional students.

AMONG THE 6.3 MILLION FEDERALLY AIDED UNDERGRADUATES (INCLUDING FULL-TIME AND PART-TIME STUDENTS) ENROLLED DURING 1995-96:

- ▶ Students received average of \$4,535, including federal grants, loans, and work-study.
- ▶ About 57 percent (about 3.6 million) received a Pell grant; averaging about \$1,500. About one of every seven Pell grant recipients also received \$5,000 or more in Title IV loans [Tables 1 and 2].
- ▶ About 3 of every 4 federally aided undergraduates took out a federal (Title IV) loan, averaging \$4,010. Percentages of federally aided undergraduates receiving Title IV loans varied, depending on the type of institution--from about 39 percent of federally aided undergraduates at public 2-year institutions to 90 percent of the federally aided students at private, not-for-profit, doctorate-granting institutions.

- ▶ Average amounts also varied considerably, depending on the type of institution. Among federally aided undergraduates enrolled at public 2-year institutions, the average amount of Title IV loan aid received was about \$3,210. At public doctorate-granting institutions, the average Title IV loan amount was about \$4,330. At other public 4-year institutions, the average Title IV loan amount was \$3,720. [Table 2]
- ▶ Among the federally aided students enrolled at private not-for-profit, doctoral-granting institutions, the average Title IV loan amount was about \$4,790. At other private not-for-profit, 4-year institutions, the average amount was about \$4,250.
- ▶ Federally aided students enrolled at private for-profit institutions, took out an average Title IV loan of about \$3,980.
- ▶ Nearly one of every four federally aided undergraduates received an institution grant, averaging about \$3,730.

AMONG THE 630,000 GRADUATE AND FIRST-PROFESSIONAL STUDENTS FEDERALLY AIDED (INCLUDING FULL-TIME AND PART-TIME STUDENTS) ENROLLED DURING 1995-96:

- ▶ Graduate students who took out a federal Stafford loan borrowed an average of about \$9,120. Students enrolled in professional programs such as medical, dentistry, veterinary programs, and law school borrowed an average of \$13,780 in federal Stafford loans.
- ▶ About one of every three graduate/first-professional students also received some institutional aid averaging \$5,400.
- ▶ About seven out of ten federally aided students in doctoral or first-professional programs received an unsubsidized federal loan, averaging about \$7,630.

Table 1.--Percentage of federally aided undergraduates receiving various types of aid during 1995-96

| | Pell grant | SEOG | Total federal grant | Stafford unsubsidized | loans subsidized | Total Stafford loan | Title IV loans (except PLUS) | PLUS loan |
|-----------------------------|------------|------|---------------------|-----------------------|------------------|---------------------|------------------------------|-----------|
| Total | 57.5 | 14.8 | 58.4 | 31.0 | 63.7 | 73.3 | 74.7 | 7.2 |
| Income and dependency level | | | | | | | | |
| Dependent | | | | | | | | |
| Less than \$10,000 | 87.7 | 22.4 | 87.7 | 8.5 | 54.1 | 57.3 | 60.0 | 3.6 |
| \$10,000-\$19,999 | 91.6 | 26.2 | 92.1 | 7.8 | 56.9 | 58.7 | 61.0 | 4.1 |
| \$20,000-\$29,999 | 76.7 | 19.2 | 77.9 | 11.4 | 69.0 | 72.0 | 74.2 | 6.1 |
| \$30,000-\$39,999 | 44.2 | 13.2 | 46.3 | 16.3 | 80.1 | 83.5 | 85.7 | 11.4 |
| \$40,000-\$49,999 | 14.8 | 5.6 | 16.6 | 28.9 | 82.7 | 93.1 | 94.2 | 15.4 |
| \$50,000-\$59,999 | 0.0 | 1.0 | 1.5 | 37.9 | 79.2 | 95.7 | 96.8 | 20.7 |
| \$60,000-\$69,999 | 0.0 | 1.0 | 1.3 | 54.2 | 65.5 | 96.5 | 97.4 | 18.8 |
| \$70,000-\$79,999 | 0.0 | 0.4 | 0.4 | 58.9 | 59.7 | 97.6 | 97.8 | 21.7 |
| \$80,000-\$99,999 | 0.0 | 0.8 | 0.9 | 62.4 | 47.5 | 97.2 | 97.7 | 23.7 |
| \$100,000 or more | 0.0 | 0.2 | 0.2 | 72.9 | 29.6 | 94.6 | 94.9 | 27.4 |
| Independent | | | | | | | | |
| Less than \$5,000 | 88.9 | 23.9 | 90.2 | 28.4 | 56.8 | 60.4 | 61.8 | 0.4 |
| \$5,000-\$9,999 | 86.6 | 21.1 | 87.0 | 33.6 | 58.4 | 61.5 | 62.9 | 0.3 |
| \$10,000-\$19,999 | 63.8 | 16.0 | 64.3 | 36.5 | 65.0 | 67.5 | 68.4 | 0.3 |
| \$20,000-\$29,999 | 72.2 | 12.8 | 72.6 | 38.0 | 63.5 | 66.7 | 67.4 | 0.2 |
| \$30,000-\$49,999 | 37.8 | 6.9 | 38.0 | 56.1 | 71.5 | 84.3 | 85.7 | 0.5 |
| \$50,000 or more | 0.0 | 0.2 | 0.2 | 86.2 | 61.9 | 100.0 | 100.0 | 0.0 |
| Institution type | | | | | | | | |
| Public | | | | | | | | |
| Less-than-2-year | 98.2 | 0.0 | 98.2 | 9.2 | 15.6 | 17.6 | 17.6 | 0.1 |
| 2-year | 73.8 | 14.4 | 74.3 | 18.7 | 36.7 | 44.3 | 45.2 | 2.7 |
| 4-year | 51.6 | 12.5 | 52.2 | 33.4 | 69.7 | 82.4 | 84.1 | 7.9 |
| non-doctorate-granting | 57.8 | 13.8 | 58.2 | 28.9 | 67.6 | 78.1 | 80.0 | 4.7 |
| doctorate-granting | 46.7 | 11.4 | 47.4 | 37.0 | 71.4 | 85.8 | 87.3 | 10.4 |
| Private not-for-profit | | | | | | | | |
| Less-than-4-year | 59.9 | 10.7 | 60.6 | 49.4 | 72.5 | 80.1 | 80.5 | 6.5 |
| 4-year | 41.6 | 19.9 | 44.1 | 28.1 | 77.8 | 87.4 | 89.1 | 11.5 |
| non-doctorate-granting | 48.6 | 22.6 | 50.8 | 28.5 | 77.2 | 86.6 | 88.4 | 10.1 |
| doctorate-granting | 27.2 | 14.2 | 30.2 | 27.4 | 79.0 | 89.1 | 90.6 | 14.2 |
| Private for-profit | | | | | | | | |
| Less-than-2-year | 69.0 | 17.0 | 69.4 | 53.2 | 77.7 | 81.7 | 83.0 | 7.3 |
| 2-year or more | 78.4 | 18.0 | 78.9 | 54.9 | 76.4 | 78.5 | 80.4 | 5.1 |
| 2-year or more | 58.2 | 16.0 | 58.6 | 51.3 | 79.2 | 85.3 | 86.0 | 9.8 |
| Attendance pattern | | | | | | | | |
| Full-time/full year | 52.6 | 17.1 | 53.7 | 31.5 | 69.1 | 79.8 | 81.5 | 9.4 |
| Full-time/part year | 63.5 | 10.6 | 64.4 | 33.4 | 62.9 | 70.2 | 71.5 | 6.5 |
| Part-time/full year | 66.2 | 16.2 | 66.8 | 27.9 | 53.1 | 61.3 | 62.7 | 2.9 |
| Part-time/part year | 58.9 | 9.0 | 59.5 | 29.6 | 55.3 | 65.3 | 66.1 | 4.4 |
| Dependency status | | | | | | | | |
| Dependent | | | | | | | | |
| 44.1 | 12.3 | 45.1 | 26.3 | 65.7 | 79.4 | 81.0 | 13.1 | |
| Independent | | | | | | | | |
| Unmarried, no dependents | 71.9 | 16.6 | 72.8 | 34.5 | 54.3 | 57.6 | 59.2 | 0.3 |
| Married, no dependents | 66.6 | 13.3 | 67.4 | 37.3 | 41.9 | 51.6 | 53.0 | 0.4 |
| With dependents | 83.5 | 25.1 | 83.7 | 41.1 | 95.8 | 100.0 | 100.0 | 0.2 |
| Tuition and fees | | | | | | | | |
| \$0-\$999 | 70.7 | 10.9 | 71.1 | 20.1 | 39.6 | 47.7 | 48.6 | 3.3 |
| \$1,000-\$1,999 | 65.9 | 14.9 | 66.4 | 26.7 | 55.3 | 64.9 | 66.3 | 2.7 |
| \$2,000-\$2,999 | 58.1 | 13.1 | 59.0 | 31.4 | 66.7 | 76.4 | 78.6 | 5.2 |
| \$3,000-\$3,999 | 52.0 | 14.6 | 52.6 | 37.5 | 73.1 | 83.7 | 85.4 | 8.7 |
| \$4,000-\$4,999 | 53.0 | 13.1 | 53.6 | 38.8 | 74.1 | 84.8 | 87.9 | 9.1 |
| \$5,000-\$7,499 | 57.2 | 19.0 | 58.2 | 45.9 | 80.1 | 88.6 | 89.5 | 8.4 |
| \$7,500 or higher | 37.0 | 19.7 | 39.2 | 35.0 | 82.3 | 93.3 | 94.3 | 16.0 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table.

Stafford, Title IV, and PLUS loans also include amounts borrowed at institutions other than the NPSAS institution in 1995-96

Table 1.--Percentage of federally aided undergraduates receiving various types of aid during 1995-96--continued

| | Perkins loan | Federal work-study | Campus-based federal aid | Total state aid | Total institution grant | Total non-federal aid |
|-----------------------------|--------------|--------------------|--------------------------|-----------------|-------------------------|-----------------------|
| Total | 10.5 | 11.8 | 27.3 | 30.3 | 22.4 | 49.9 |
| Income and dependency level | | | | | | |
| Dependent | | | | | | |
| Less than \$10,000 | 11.6 | 15.1 | 35.3 | 39.1 | 21.5 | 55.8 |
| \$10,000-\$19,999 | 14.4 | 17.4 | 38.8 | 43.6 | 26.1 | 60.9 |
| \$20,000-\$29,999 | 16.3 | 17.9 | 34.6 | 41.6 | 30.5 | 60.9 |
| \$30,000-\$39,999 | 16.9 | 20.2 | 35.0 | 35.4 | 34.6 | 59.4 |
| \$40,000-\$49,999 | 17.7 | 18.1 | 29.7 | 32.0 | 34.8 | 55.8 |
| \$50,000-\$59,999 | 14.1 | 17.5 | 25.3 | 21.2 | 33.7 | 49.8 |
| \$60,000-\$69,999 | 9.5 | 15.4 | 20.2 | 17.8 | 36.2 | 48.8 |
| \$70,000-\$79,999 | 9.9 | 11.0 | 16.9 | 10.9 | 36.9 | 44.4 |
| \$80,000-\$99,999 | 6.7 | 12.0 | 14.9 | 10.8 | 33.1 | 43.9 |
| \$100,000 or more | 5.8 | 10.8 | 12.8 | 6.4 | 31.9 | 41.9 |
| Independent | | | | | | |
| Less than \$5,000 | 8.6 | 9.6 | 31.7 | 32.8 | 13.3 | 46.2 |
| \$5,000-\$9,999 | 8.1 | 8.4 | 29.5 | 36.2 | 11.8 | 50.3 |
| \$10,000-\$19,999 | 5.3 | 2.9 | 20.4 | 27.0 | 11.3 | 41.4 |
| \$20,000-\$29,999 | 5.3 | 3.4 | 17.9 | 27.2 | 11.5 | 42.8 |
| \$30,000-\$49,999 | 6.3 | 3.6 | 14.2 | 20.4 | 16.1 | 39.6 |
| \$50,000 or more | 2.4 | 2.4 | 3.4 | 6.9 | 9.4 | 25.0 |
| Institution type | | | | | | |
| Public | | | | | | |
| Less-than-2-year | N/A | N/A | N/A | 18.4 | 2.1 | 40.0 |
| 2-year | 2.1 | 6.7 | 19.5 | 29.4 | 6.4 | 38.9 |
| 4-year | 12.1 | 9.0 | 24.6 | 31.5 | 15.4 | 48.2 |
| non-doctorate-granting | 8.7 | 9.2 | 23.8 | 35.6 | 10.5 | 48.5 |
| doctorate-granting | 14.7 | 8.8 | 25.3 | 28.2 | 19.3 | 48.1 |
| Private not-for-profit | | | | | | |
| Less-than-4-year | 1.1 | 4.1 | 14.3 | 23.1 | 23.3 | 51.4 |
| 4-year | 21.4 | 30.5 | 47.8 | 40.1 | 63.3 | 77.6 |
| non-doctorate-granting | 18.2 | 30.2 | 47.4 | 43.2 | 61.7 | 77.7 |
| doctorate-granting | 28.1 | 31.1 | 48.5 | 33.5 | 66.5 | 77.3 |
| Private for-profit | | | | | | |
| Less-than-2-year | 5.8 | 0.5 | 20.9 | 11.9 | 7.5 | 28.0 |
| 2-year or more | 2.1 | 0.2 | 19.2 | 6.9 | 8.4 | 27.2 |
| | 10.1 | 0.9 | 22.8 | 17.5 | 6.6 | 28.9 |
| Attendance pattern | | | | | | |
| Full-time/full year | 14.7 | 18.1 | 34.8 | 36.3 | 32.9 | 62.2 |
| Full-time/part year | 6.7 | 4.3 | 17.8 | 22.5 | 12.8 | 37.8 |
| Part-time/full year | 6.0 | 6.6 | 23.7 | 32.0 | 11.5 | 44.5 |
| Part-time/part year | 4.0 | 2.3 | 13.6 | 13.2 | 5.1 | 21.3 |
| Dependency status | | | | | | |
| Dependent | 13.6 | 16.5 | 29.8 | 31.0 | 30.8 | 54.7 |
| Independent | | | | | | |
| Unmarried, no dependents | 7.5 | 7.2 | 24.6 | 31.2 | 12.8 | 46.1 |
| Married, no dependents | 4.7 | 5.0 | 19.2 | 26.4 | 12.3 | 42.2 |
| With dependents | 7.7 | 5.1 | 29.1 | 29.3 | 11.6 | 42.5 |
| Tuition and fees | | | | | | |
| \$0-\$999 | 2.4 | 4.5 | 15.5 | 21.3 | 3.4 | 29.1 |
| \$1,000-\$1,999 | 5.7 | 7.4 | 22.2 | 31.2 | 10.6 | 44.4 |
| \$2,000-\$2,999 | 8.9 | 7.0 | 22.3 | 29.0 | 15.3 | 47.1 |
| \$3,000-\$3,999 | 14.3 | 11.3 | 28.9 | 37.2 | 16.6 | 53.3 |
| \$4,000-\$4,999 | 12.4 | 9.5 | 27.6 | 36.6 | 19.6 | 55.8 |
| \$5,000-\$7,499 | 9.5 | 11.1 | 30.7 | 30.1 | 29.2 | 53.9 |
| \$7,500 or higher | 24.5 | 30.2 | 48.3 | 35.2 | 63.7 | 76.5 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table.

Estimates for state aid, institution grants, and non-federal aid are based on those students who also received Title IV aid.

Table 2.--Average amount received by federally aided undergraduates during 1995-96

| | Pell grant | SEOG | Total federal grant | Stafford unsubsidized | loans subsidized | Total Stafford loan | Title IV loans (except PLUS) | PLUS loan |
|-----------------------------|------------|---------|---------------------|-----------------------|------------------|---------------------|------------------------------|-----------|
| Total | \$1,501 | \$697 | \$1,661 | \$2,908 | \$3,062 | \$3,889 | \$4,010 | \$5,817 |
| Income and dependency level | | | | | | | | |
| Dependent | | | | | | | | |
| Less than \$10,000 | \$1,913 | \$766 | \$2,110 | \$2,526 | \$2,945 | \$3,153 | \$3,285 | \$3,305 |
| \$10,000-\$19,999 | \$1,763 | \$890 | \$2,028 | \$2,155 | \$2,986 | \$3,181 | \$3,382 | \$2,954 |
| \$20,000-\$29,999 | \$1,340 | \$1,008 | \$1,574 | \$1,829 | \$3,148 | \$3,307 | \$3,503 | \$4,457 |
| \$30,000-\$39,999 | \$1,006 | \$901 | \$1,230 | \$2,156 | \$3,096 | \$3,391 | \$3,616 | \$4,909 |
| \$40,000-\$49,999 | \$756 | \$894 | \$1,002 | \$2,191 | \$3,016 | \$3,360 | \$3,565 | \$5,090 |
| \$50,000-\$59,999 | low n | low n | low n | \$2,514 | \$2,952 | \$3,441 | \$3,604 | \$5,604 |
| \$60,000-\$69,999 | low n | low n | low n | \$2,757 | \$2,982 | \$3,572 | \$3,683 | \$6,414 |
| \$70,000-\$79,999 | low n | low n | low n | \$3,203 | \$2,773 | \$3,631 | \$3,765 | \$6,390 |
| \$80,000-\$99,999 | low n | low n | low n | \$3,399 | \$3,024 | \$3,660 | \$3,751 | \$7,628 |
| \$100,000 or more | low n | low n | low n | \$3,500 | \$3,149 | \$3,680 | \$3,741 | \$8,759 |
| Independent | | | | | | | | |
| Less than \$5,000 | \$1,712 | \$557 | \$1,836 | \$2,806 | \$3,189 | \$4,321 | \$4,411 | low n |
| \$5,000-\$9,999 | \$1,313 | \$508 | \$1,440 | \$2,729 | \$3,102 | \$4,431 | \$4,497 | low n |
| \$10,000-\$19,999 | \$1,526 | \$499 | \$1,638 | \$2,868 | \$3,076 | \$4,513 | \$4,566 | low n |
| \$20,000-\$29,999 | \$1,223 | \$569 | \$1,316 | \$3,152 | \$3,054 | \$4,699 | \$4,759 | low n |
| \$30,000-\$49,999 | \$779 | \$593 | \$882 | \$3,887 | \$3,227 | \$5,324 | \$5,331 | low n |
| \$50,000 or more | low n | low n | low n | \$4,176 | \$2,645 | \$5,235 | \$5,265 | low n |
| Institution type | | | | | | | | |
| Public | | | | | | | | |
| Less-than-2-year | \$1,249 | low n | \$1,249 | \$2,767 | \$2,250 | \$3,438 | \$3,438 | low n |
| 2-year | \$1,398 | \$355 | \$1,459 | \$2,662 | \$2,530 | \$3,222 | \$3,213 | \$5,841 |
| 4-year | \$1,568 | \$695 | \$1,726 | \$2,982 | \$3,239 | \$3,950 | \$4,071 | \$5,197 |
| non-doctorate-granting | \$1,586 | \$565 | \$1,711 | \$2,804 | \$3,030 | \$3,663 | \$3,721 | \$4,516 |
| doctorate-granting | \$1,551 | \$821 | \$1,741 | \$3,092 | \$3,395 | \$4,157 | \$4,326 | \$5,443 |
| Private not-for-profit | | | | | | | | |
| Less-than-4-year | \$1,536 | \$772 | \$1,681 | \$2,431 | \$2,426 | \$3,695 | \$3,695 | \$3,061 |
| 4-year | \$1,606 | \$1,115 | \$2,039 | \$3,303 | \$3,500 | \$4,181 | \$4,428 | \$7,316 |
| non-doctorate-granting | \$1,589 | \$1,074 | \$2,018 | \$3,191 | \$3,396 | \$4,081 | \$4,250 | \$6,260 |
| doctorate-granting | \$1,668 | \$1,253 | \$2,113 | \$3,543 | \$3,714 | \$4,383 | \$4,791 | \$8,886 |
| Private for-profit | | | | | | | | |
| Less-than-2-year | \$1,460 | \$409 | \$1,552 | \$2,625 | \$2,340 | \$3,937 | \$3,978 | \$4,283 |
| 2-years or more | \$1,500 | \$281 | \$1,555 | \$2,530 | \$2,118 | \$3,830 | \$3,798 | \$3,457 |
| 2-years or more | \$1,400 | \$573 | \$1,548 | \$2,740 | \$2,584 | \$4,048 | \$4,169 | \$4,771 |
| Attendance pattern | | | | | | | | |
| Full-time/full year | \$1,767 | \$846 | \$2,012 | \$3,151 | \$3,372 | \$4,161 | \$4,340 | \$6,316 |
| Full-time/part year | \$1,225 | \$432 | \$1,278 | \$2,255 | \$2,229 | \$3,071 | \$3,120 | \$4,724 |
| Part-time/full year | \$1,409 | \$522 | \$1,530 | \$3,064 | \$3,068 | \$4,047 | \$4,086 | \$4,839 |
| Part-time/part year | \$1,029 | \$350 | \$1,077 | \$2,647 | \$2,731 | \$3,510 | \$3,523 | \$4,219 |
| Dependency status | | | | | | | | |
| Dependent | | | | | | | | |
| Dependent | \$1,547 | \$895 | \$1,769 | \$2,710 | \$3,021 | \$3,399 | \$3,565 | \$5,880 |
| Independent | | | | | | | | |
| Unmarried, no dependents | \$1,437 | \$539 | \$1,544 | \$3,251 | \$3,290 | \$5,044 | \$5,086 | low n |
| Married, no dependents | \$1,361 | \$483 | \$1,451 | \$3,752 | \$3,349 | \$5,432 | \$5,406 | low n |
| With dependents | \$1,600 | \$550 | \$1,761 | \$2,176 | \$2,787 | \$3,565 | \$3,663 | low n |
| Tuition and fees | | | | | | | | |
| \$0-\$999 | \$1,262 | \$335 | \$1,309 | \$2,711 | \$2,613 | \$3,310 | \$3,310 | \$5,992 |
| \$1,000-\$1,999 | \$1,505 | \$461 | \$1,601 | \$2,532 | \$2,681 | \$3,325 | \$3,375 | \$3,502 |
| \$2,000-\$2,999 | \$1,597 | \$591 | \$1,713 | \$2,801 | \$3,130 | \$3,880 | \$3,919 | \$4,366 |
| \$3,000-\$3,999 | \$1,704 | \$672 | \$1,883 | \$2,875 | \$3,182 | \$4,068 | \$4,205 | \$4,754 |
| \$4,000-\$4,999 | \$1,583 | \$534 | \$1,695 | \$3,034 | \$3,078 | \$4,076 | \$4,119 | \$4,483 |
| \$5,000-\$7,499 | \$1,623 | \$626 | \$1,809 | \$2,803 | \$2,909 | \$4,080 | \$4,172 | \$4,260 |
| \$7,500 or higher | \$1,621 | \$1,246 | \$2,177 | \$3,436 | \$3,545 | \$4,417 | \$4,752 | \$7,534 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table. Average amounts are for recipients of that type of financial aid. Stafford, Title IV, and PLUS loans include amounts borrowed at all institutions attended during 1995-96.

Table 2.--Average amount received by federally aided undergraduates during 1995-96--continued

| | Perkins loan | Federal work-study | Campus- based federal aid | Total Title IV aid | Total state aid | Total institution grant | Total non-federal aid | Total aid |
|-----------------------------|-----------------|-----------------------|------------------------------------|--------------------------|-----------------------|-------------------------------|-----------------------------|--------------|
| Total | \$1,386 | \$1,307 | \$1,474 | \$4,535 | \$1,555 | \$3,729 | \$3,175 | \$6,124 |
| Income and dependency level | | | | | | | | |
| Dependent | | | | | | | | |
| Less than \$10,000 | \$1,413 | \$1,173 | \$1,451 | \$4,114 | \$1,675 | \$3,747 | \$2,910 | \$5,746 |
| \$10,000-\$19,999 | \$1,352 | \$1,273 | \$1,672 | \$4,251 | \$1,964 | \$4,191 | \$3,527 | \$6,420 |
| \$20,000-\$29,999 | \$1,351 | \$1,330 | \$1,883 | \$4,332 | \$2,015 | \$4,604 | \$4,111 | \$6,844 |
| \$30,000-\$39,999 | \$1,590 | \$1,238 | \$1,823 | \$4,471 | \$1,796 | \$4,402 | \$4,123 | \$6,930 |
| \$40,000-\$49,999 | \$1,308 | \$1,276 | \$1,725 | \$4,537 | \$1,486 | \$4,857 | \$4,501 | \$7,062 |
| \$50,000-\$59,999 | \$1,395 | \$1,368 | \$1,755 | \$4,898 | \$1,528 | \$4,578 | \$4,558 | \$7,180 |
| \$60,000-\$69,999 | \$1,470 | \$1,230 | \$1,690 | \$4,990 | \$1,489 | \$4,476 | \$4,439 | \$7,161 |
| \$70,000-\$79,999 | \$1,414 | \$1,099 | \$1,566 | \$5,194 | \$1,495 | \$4,868 | \$5,143 | \$7,477 |
| \$80,000-\$99,999 | \$1,592 | \$1,244 | \$1,769 | \$5,629 | \$1,650 | \$4,374 | \$4,392 | \$7,558 |
| \$100,000 or more | \$1,149 | \$1,499 | \$1,802 | \$6,108 | \$2,301 | \$3,921 | \$4,188 | \$7,864 |
| Independent | | | | | | | | |
| Less than \$5,000 | \$1,325 | \$1,341 | \$1,186 | \$4,516 | \$1,318 | \$1,769 | \$1,889 | \$5,391 |
| \$5,000-\$9,999 | \$1,276 | \$1,570 | \$1,160 | \$4,211 | \$1,239 | \$1,835 | \$2,060 | \$5,256 |
| \$10,000-\$19,999 | \$1,440 | \$1,357 | \$958 | \$4,223 | \$1,267 | \$1,533 | \$1,909 | \$5,015 |
| \$20,000-\$29,999 | \$1,392 | low n | \$1,128 | \$4,225 | \$1,166 | \$1,263 | \$1,809 | \$5,003 |
| \$30,000-\$49,999 | \$1,294 | low n | \$1,169 | \$4,958 | \$1,454 | \$1,771 | \$2,096 | \$5,787 |
| \$50,000 or more | low n | low n | low n | \$5,299 | low n | low n | \$2,767 | \$5,992 |
| Institution type | | | | | | | | |
| Public | | | | | | | | |
| Less-than-2-year | low n | low n | low n | \$1,834 | \$2,278 | low n | \$1,749 | \$2,533 |
| 2-year | \$1,227 | \$1,398 | \$867 | \$2,784 | \$669 | \$853 | \$960 | \$3,159 |
| 4-year | \$1,405 | \$1,360 | \$1,534 | \$4,853 | \$1,670 | \$1,993 | \$2,294 | \$5,965 |
| non-doctorate-granting | \$1,331 | \$1,465 | \$1,384 | \$4,320 | \$1,402 | \$1,443 | \$1,798 | \$5,193 |
| doctorate-granting | \$1,439 | \$1,273 | \$1,646 | \$5,276 | \$1,938 | \$2,231 | \$2,690 | \$6,578 |
| Private not-for-profit | | | | | | | | |
| Less-than-4-year | low n | \$967 | \$951 | \$4,214 | \$2,478 | \$1,431 | \$2,267 | \$5,397 |
| 4-year | \$1,372 | \$1,258 | \$1,882 | \$6,058 | \$2,043 | \$5,175 | \$5,882 | \$10,637 |
| non-doctorate-granting | \$1,242 | \$1,181 | \$1,741 | \$5,765 | \$2,001 | \$4,593 | \$5,239 | \$9,848 |
| doctorate-granting | \$1,549 | \$1,414 | \$2,170 | \$6,668 | \$2,155 | \$6,299 | \$7,225 | \$12,278 |
| Private for-profit | | | | | | | | |
| Less-than-2-year | \$1,480 | low n | \$780 | \$4,696 | \$1,800 | \$721 | \$1,954 | \$5,243 |
| 2-year or more | \$2,136 | low n | \$512 | \$4,456 | \$1,456 | \$699 | \$1,771 | \$4,938 |
| | \$1,328 | low n | \$1,037 | \$4,968 | \$1,956 | \$753 | \$2,151 | \$5,589 |
| Attendance pattern | | | | | | | | |
| Full-time/full year | \$1,457 | \$1,303 | \$1,708 | \$5,440 | \$1,907 | \$4,300 | \$4,033 | \$7,956 |
| Full-time/part year | \$1,129 | \$977 | \$920 | \$3,402 | \$1,001 | \$1,911 | \$1,672 | \$4,034 |
| Part-time/full year | \$1,355 | \$1,575 | \$1,139 | \$3,825 | \$962 | \$1,529 | \$1,427 | \$4,464 |
| Part-time/part year | \$911 | low n | \$710 | \$3,179 | \$675 | \$1,224 | \$1,180 | \$3,433 |
| Dependency status | | | | | | | | |
| Dependent | | | | | | | | |
| Dependent | \$1,408 | \$1,269 | \$1,715 | \$4,660 | \$1,779 | \$4,434 | \$4,018 | \$6,865 |
| Independent | | | | | | | | |
| Unmarried, no dependents | \$1,387 | \$1,412 | \$1,194 | \$4,241 | \$1,289 | \$1,813 | \$2,004 | \$5,166 |
| Married, no dependents | \$1,251 | \$1,435 | \$1,010 | \$3,918 | \$1,223 | \$1,650 | \$1,932 | \$4,739 |
| With dependents | \$1,270 | \$1,466 | \$1,073 | \$5,215 | \$1,300 | \$1,391 | \$1,861 | \$6,009 |
| Tuition and fees | | | | | | | | |
| \$0-\$999 | \$1,231 | \$1,381 | \$819 | \$2,796 | \$540 | \$680 | \$778 | \$3,024 |
| \$1,000-\$1,999 | \$1,387 | \$1,362 | \$1,120 | \$3,493 | \$1,007 | \$1,017 | \$1,340 | \$4,093 |
| \$2,000-\$2,999 | \$1,298 | \$1,330 | \$1,283 | \$4,406 | \$1,303 | \$1,360 | \$1,733 | \$5,227 |
| \$3,000-\$3,999 | \$1,304 | \$1,232 | \$1,464 | \$5,128 | \$1,755 | \$1,572 | \$2,187 | \$6,299 |
| \$4,000-\$4,999 | \$1,332 | \$1,126 | \$1,238 | \$5,044 | \$2,409 | \$1,798 | \$2,762 | \$6,587 |
| \$5,000-\$7,499 | \$1,261 | \$1,228 | \$1,222 | \$5,275 | \$1,995 | \$2,410 | \$3,035 | \$6,918 |
| \$7,500 or higher | \$1,485 | \$1,328 | \$2,092 | \$6,934 | \$2,367 | \$5,637 | \$6,608 | \$12,007 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table.

Estimates for state aid, institution grants, non-federal aid and total aid are based on those students who also received Title IV aid.

Total aid may not include some financial aid from sources not typically available in financial aid offices, such as employer aid.

Table 3.--Average amount of Title IV aid received by undergraduates during 1995-96 by dependency and income

| | DEPENDENT | | | | | | | | | | INDEPENDENT | | | | | | Total Title IV |
|-------------------------------------|--------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-----------------|-------------------|-------------------|-------------------|------------------|----------------|
| | Less than \$10,000 | \$10,000-\$19,999 | \$20,000-\$29,999 | \$30,000-\$39,999 | \$40,000-\$49,999 | \$50,000-\$59,999 | \$60,000-\$69,999 | \$70,000-\$79,999 | \$80,000-\$99,999 | \$100,000 or more | Less than \$5,000 | \$5,000-\$9,999 | \$10,000-\$19,999 | \$20,000-\$29,999 | \$30,000-\$49,999 | \$50,000 or more | |
| Total | \$4,114 | \$4,251 | \$4,332 | \$4,471 | \$4,537 | \$4,898 | \$4,990 | \$5,194 | \$5,629 | \$6,108 | \$4,516 | \$4,211 | \$4,223 | \$4,225 | \$4,958 | \$5,299 | \$4,535 |
| Institution type and highest degree | | | | | | | | | | | | | | | | | |
| Public | | | | | | | | | | | | | | | | | |
| Less-than-2-year | low n | low n | low n | low n | low n | low n | low n | low n | low n | low n | \$1,670 | \$2,170 | \$2,093 | low n | low n | low n | \$1,834 |
| 2-year | \$2,477 | \$2,245 | \$2,006 | \$2,350 | \$2,563 | \$4,524 | \$3,848 | low n | low n | low n | \$2,731 | \$2,609 | \$2,620 | \$2,290 | \$4,122 | low n | \$2,784 |
| 4-year | \$4,602 | \$4,427 | \$4,284 | \$4,391 | \$4,510 | \$4,339 | \$4,570 | \$4,903 | \$5,254 | \$5,687 | \$5,795 | \$5,258 | \$5,211 | \$4,824 | \$5,340 | \$5,123 | \$4,853 |
| non-doctorate-granting | \$4,222 | \$3,843 | \$3,826 | \$3,894 | \$3,997 | \$4,069 | \$3,917 | \$4,277 | \$4,448 | \$5,485 | \$5,405 | \$4,496 | \$4,437 | \$4,158 | \$4,438 | \$4,800 | \$4,320 |
| doctorate-granting | \$4,903 | \$4,874 | \$4,650 | \$4,780 | \$4,864 | \$4,488 | \$4,921 | \$5,270 | \$5,610 | \$5,761 | \$6,204 | \$6,000 | \$6,015 | \$5,644 | \$6,203 | low n | \$5,276 |
| Private not-for-profit | | | | | | | | | | | | | | | | | |
| Less-than-4-year | \$3,682 | \$3,757 | \$4,172 | \$3,745 | \$4,169 | \$4,495 | low n | low n | low n | low n | \$3,930 | \$4,278 | \$4,487 | \$4,732 | \$4,790 | \$4,884 | \$4,214 |
| 4-year | \$5,274 | \$6,086 | \$6,485 | \$6,147 | \$5,581 | \$6,034 | \$5,903 | \$5,325 | \$5,808 | \$6,662 | \$6,349 | \$6,273 | \$5,827 | \$6,111 | \$6,045 | \$6,386 | \$6,058 |
| non-doctorate-granting | \$5,041 | \$5,850 | \$6,446 | \$6,099 | \$5,402 | \$5,762 | \$5,500 | \$4,925 | \$5,368 | \$5,250 | \$6,203 | \$6,244 | \$5,278 | \$5,884 | \$5,791 | \$5,650 | \$5,765 |
| doctorate-granting | \$5,863 | \$6,918 | \$6,585 | \$6,249 | \$5,906 | \$6,482 | \$6,619 | \$5,895 | \$6,273 | \$7,648 | \$6,782 | \$6,329 | \$7,330 | \$6,885 | \$6,926 | low n | \$6,668 |
| Private for-profit | | | | | | | | | | | | | | | | | |
| Less-than-2-year | \$4,336 | \$4,652 | \$4,374 | \$4,588 | \$5,013 | \$5,764 | \$5,499 | low n | low n | low n | \$4,357 | \$4,698 | \$4,609 | \$5,104 | \$4,603 | \$5,510 | \$4,696 |
| 2-year or more | \$4,324 | \$4,159 | \$4,184 | \$4,169 | low n | low n | low n | low n | low n | low n | \$4,193 | \$4,666 | \$4,483 | \$5,047 | \$4,517 | \$4,320 | \$4,456 |
| 2-year or more | \$4,349 | \$5,119 | \$4,504 | \$4,849 | \$5,615 | \$6,263 | \$5,567 | low n | low n | low n | \$4,632 | \$4,750 | \$4,782 | \$5,178 | \$4,667 | \$6,155 | \$4,968 |
| Attendance pattern | | | | | | | | | | | | | | | | | |
| Full-time/full year | \$4,905 | \$5,000 | \$5,097 | \$5,015 | \$5,029 | \$5,203 | \$5,363 | \$5,345 | \$5,813 | \$6,388 | \$6,036 | \$5,671 | \$5,802 | \$5,985 | \$6,167 | \$6,266 | \$5,440 |
| Full-time/part year | \$3,010 | \$3,008 | \$2,738 | \$2,831 | \$2,945 | \$4,035 | \$3,387 | \$5,316 | \$6,160 | \$4,145 | \$3,326 | \$3,093 | \$3,334 | \$4,064 | \$4,382 | \$3,654 | \$3,402 |
| Part-time/full year | \$3,243 | \$3,119 | \$3,170 | \$3,630 | \$3,727 | \$3,758 | \$4,516 | \$4,372 | low n | low n | \$4,179 | \$3,943 | \$3,742 | \$3,222 | \$4,456 | \$5,299 | \$3,825 |
| Part-time/part year | \$2,396 | \$2,774 | \$2,620 | \$3,183 | \$3,609 | \$4,820 | low n | low n | \$4,193 | low n | \$2,904 | \$2,640 | \$3,076 | \$3,082 | \$3,938 | low n | \$3,179 |
| Dependency status | | | | | | | | | | | | | | | | | |
| Dependent | \$4,114 | \$4,251 | \$4,332 | \$4,471 | \$4,537 | \$4,898 | \$4,990 | \$5,194 | \$5,629 | \$6,108 | N/A | N/A | N/A | N/A | N/A | N/A | \$4,660 |
| Independent | | | | | | | | | | | | | | | | | |
| Unmarried, no dependents | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | \$4,424 | \$3,956 | \$3,960 | \$4,067 | \$7,179 | \$7,661 | \$4,241 |
| Married, no dependents | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | \$3,708 | \$3,402 | \$3,452 | \$3,684 | \$4,746 | \$5,843 | \$3,918 |
| With dependents | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | \$5,457 | \$5,517 | \$5,543 | \$5,038 | \$4,426 | \$4,214 | \$5,215 |
| Tuition and fees | | | | | | | | | | | | | | | | | |
| \$0-\$999 | \$2,441 | \$2,202 | \$2,097 | \$2,458 | \$3,137 | \$5,205 | \$4,297 | low n | \$6,383 | low n | \$2,468 | \$2,310 | \$2,471 | \$2,502 | \$4,177 | low n | \$2,796 |
| \$1,000-\$1,999 | \$3,201 | \$3,085 | \$2,809 | \$3,104 | \$3,163 | \$3,224 | \$3,028 | \$3,485 | \$3,355 | low n | \$4,259 | \$3,665 | \$3,802 | \$3,447 | \$3,835 | \$3,466 | \$3,493 |
| \$2,000-\$2,999 | \$3,760 | \$4,079 | \$4,232 | \$4,181 | \$4,014 | \$3,998 | \$4,399 | \$4,441 | \$5,402 | low n | \$4,839 | \$4,739 | \$4,818 | \$3,840 | \$4,462 | \$4,887 | \$4,406 |
| \$3,000-\$3,999 | \$4,724 | \$4,605 | \$4,617 | \$4,566 | \$4,532 | \$4,287 | \$4,968 | \$5,376 | \$5,055 | \$5,135 | \$6,300 | \$5,754 | \$5,212 | \$5,622 | \$5,861 | low n | \$5,128 |
| \$4,000-\$4,999 | \$4,994 | \$4,971 | \$4,804 | \$4,204 | \$4,875 | \$4,275 | \$4,396 | \$5,560 | \$5,930 | low n | \$5,075 | \$5,123 | \$5,849 | \$5,167 | \$5,543 | low n | \$5,044 |
| \$5,000-\$7,499 | \$5,549 | \$4,842 | \$5,081 | \$4,512 | \$4,701 | \$5,039 | \$4,464 | \$4,026 | \$5,685 | low n | \$5,725 | \$5,391 | \$5,476 | \$6,153 | \$5,429 | \$6,232 | \$5,275 |
| \$7,500 or higher | \$6,920 | \$7,573 | \$6,912 | \$6,822 | \$6,179 | \$6,614 | \$6,320 | \$5,719 | \$6,137 | \$6,968 | \$8,077 | \$7,520 | \$7,606 | \$7,885 | \$7,038 | \$7,438 | \$6,934 |

Note: Estimates shown in this table include PLUS loans.

Table 4.--Percentage of Pell recipients receiving various combinations of aid during 1995-96, by selected characteristics

| | Pell only | Pell, other (including Stafford) | Pell & campus based | Pell & institution only | Pell & state only | Pell & other |
|-----------------------------|-----------|----------------------------------|---------------------|-------------------------|-------------------|--------------|
| Total | 16.6 | 56.9 | 3.9 | 2.3 | 8.6 | 11.7 |
| Income and dependency level | | | | | | |
| Dependent | | | | | | |
| Less than \$10,000 | 16.6 | 52.1 | 3.9 | 3.1 | 10.5 | 13.9 |
| \$10,000-\$19,999 | 14.3 | 55.2 | 4.5 | 2.2 | 9.8 | 14.0 |
| \$20,000-\$29,999 | 12.1 | 64.9 | 1.5 | 2.6 | 7.7 | 11.2 |
| \$30,000-\$39,999 | 11.4 | 69.3 | 2.2 | 3.8 | 3.7 | 9.6 |
| \$40,000-\$49,999 | 6.1 | 75.9 | 1.9 | 1.4 | 2.9 | 11.8 |
| \$50,000 or more | low n | low n | low n | low n | low n | low n |
| Independent | | | | | | |
| Less than \$5,000 | 17.4 | 56.8 | 4.7 | 1.9 | 9.0 | 10.2 |
| \$5,000-\$9,999 | 16.4 | 56.0 | 3.3 | 2.2 | 7.9 | 14.2 |
| \$10,000-\$19,999 | 22.6 | 50.0 | 5.5 | 2.5 | 8.9 | 10.6 |
| \$20,000-\$29,999 | 19.7 | 54.6 | 4.5 | 2.3 | 10.6 | 8.3 |
| \$30,000-\$49,999 | 18.0 | 59.9 | 2.5 | 1.0 | 6.3 | 12.4 |
| \$50,000 or more | low n | low n | low n | low n | low n | low n |
| Institution type | | | | | | |
| Public | | | | | | |
| Less-than-2-year | 53.6 | 16.1 | 0.0 | 3.6 | 10.6 | 16.2 |
| 2-year | 30.4 | 26.0 | 7.7 | 3.5 | 16.7 | 15.8 |
| 4-year | 9.3 | 70.3 | 1.9 | 1.8 | 5.9 | 10.9 |
| non-doctorate-granting | 11.4 | 65.2 | 2.5 | 1.6 | 7.6 | 11.8 |
| doctorate-granting | 7.2 | 75.3 | 1.4 | 1.9 | 4.2 | 10.1 |
| Private not-for-profit | | | | | | |
| Less-than-4-year | 12.2 | 68.2 | 1.8 | 5.4 | 4.8 | 7.5 |
| 4-year | 6.0 | 77.2 | 1.3 | 1.4 | 2.7 | 11.4 |
| non-doctorate-granting | 5.6 | 78.4 | 1.2 | 1.0 | 2.9 | 10.9 |
| doctorate-granting | 7.5 | 72.7 | 1.7 | 2.9 | 1.9 | 13.4 |
| Private for-profit | | | | | | |
| Less-than-2-year | 12.4 | 74.1 | 3.8 | 1.4 | 3.4 | 4.9 |
| 2-year or more | 13.2 | 73.0 | 3.8 | 2.2 | 2.6 | 5.3 |
| 2-year or more | 11.2 | 75.8 | 4.0 | 0.3 | 4.5 | 4.2 |
| Attendance pattern | | | | | | |
| Full-time/full year | 8.3 | 65.8 | 3.1 | 2.2 | 6.8 | 13.8 |
| Full-time/part year | 21.6 | 55.5 | 2.8 | 2.9 | 9.8 | 7.4 |
| Part-time/full year | 22.4 | 43.6 | 5.5 | 2.4 | 11.9 | 14.1 |
| Part-time/part year | 32.8 | 44.5 | 6.2 | 1.9 | 8.0 | 6.5 |
| Dependency status | | | | | | |
| Dependent | | | | | | |
| Dependent | 13.7 | 59.6 | 3.1 | 2.7 | 8.3 | 12.6 |
| Independent | | | | | | |
| Unmarried, no dependents | 23.5 | 42.3 | 5.8 | 2.5 | 11.6 | 14.4 |
| Married, no dependents | 30.1 | 28.9 | 6.7 | 3.9 | 12.9 | 17.5 |
| With dependents | 0.0 | 100.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Tuition and fees | | | | | | |
| \$0-\$999 | 36.7 | 28.1 | 7.2 | 3.6 | 13.6 | 10.7 |
| \$1,000-\$1,999 | 17.6 | 48.5 | 5.2 | 2.7 | 11.3 | 14.8 |
| \$2,000-\$2,999 | 11.0 | 63.2 | 2.5 | 1.6 | 7.5 | 14.2 |
| \$3,000-\$3,999 | 5.5 | 73.0 | 2.0 | 1.8 | 5.8 | 12.0 |
| \$4,000-\$4,999 | 3.6 | 75.0 | 2.6 | 0.8 | 5.1 | 12.9 |
| \$5,000-\$7,499 | 3.7 | 83.2 | 0.6 | 2.5 | 3.0 | 7.1 |
| \$7,500 or higher | 1.0 | 89.6 | 0.4 | 0.8 | 0.5 | 7.8 |

Source: U.S. Department of Education, National Center for Education Statistics, NPSAS:96 Federal Aid Recipients, 1995-96

Table 5.--Percentage of Pell recipients receiving selected amounts of Title IV loans in 1995-96

| | No Title IV loans | \$1- \$1,000 | \$1,000- \$2,999 | \$3,000- \$4,999 | \$5,000 or more |
|-----------------------------|----------------------|-----------------|---------------------|---------------------|--------------------|
| Total | 41.4 | 2.9 | 21.6 | 15.9 | 18.2 |
| Income and dependency level | | | | | |
| Dependent | | | | | |
| Less than \$10,000 | 45.4 | 4.3 | 23.6 | 16.8 | 9.9 |
| \$10,000-\$19,999 | 42.5 | 2.2 | 26.4 | 16.3 | 12.6 |
| \$20,000-\$29,999 | 32.9 | 2.7 | 27.3 | 20.7 | 16.4 |
| \$30,000-\$39,999 | 28.5 | 3.3 | 27.8 | 22.5 | 18.0 |
| \$40,000-\$49,999 | 22.7 | 2.9 | 26.8 | 32.2 | 15.4 |
| \$50,000 or more | low n | low n | low n | low n | low n |
| Independent | | | | | |
| Less than \$5,000 | 41.9 | 3.3 | 18.6 | 14.2 | 22.0 |
| \$5,000-\$9,999 | 42.8 | 1.8 | 19.9 | 13.0 | 22.5 |
| \$10,000-\$19,999 | 48.9 | 2.8 | 17.0 | 12.9 | 18.4 |
| \$20,000-\$29,999 | 44.8 | 2.5 | 18.6 | 13.4 | 20.7 |
| \$30,000-\$49,999 | 37.4 | 5.7 | 14.1 | 16.0 | 26.8 |
| \$50,000 or more | low n | low n | low n | low n | low n |
| Institution type | | | | | |
| Public | | | | | |
| Less-than-2-year | 83.9 | 1.3 | 8.8 | 3.0 | 3.0 |
| 2-year | 73.1 | 2.5 | 16.0 | 4.7 | 3.7 |
| 4-year | 27.7 | 2.3 | 24.3 | 19.9 | 25.8 |
| non-doctorate-granting | 32.6 | 2.7 | 26.3 | 20.0 | 18.5 |
| doctorate-granting | 22.9 | 1.9 | 22.5 | 19.8 | 32.9 |
| Private not-for-profit | | | | | |
| Less-than-4-year | 31.4 | 5.2 | 26.8 | 18.8 | 17.7 |
| 4-year | 20.1 | 3.1 | 22.0 | 25.0 | 29.8 |
| non-doctorate-granting | 18.7 | 3.5 | 23.7 | 25.9 | 28.1 |
| doctorate-granting | 25.1 | 1.7 | 15.5 | 21.4 | 36.3 |
| Private for-profit | | | | | |
| Less-than-2-year | 24.3 | 4.9 | 27.6 | 22.3 | 21.0 |
| 2-year or more | 24.8 | 3.2 | 27.0 | 25.7 | 19.2 |
| 23.5 | 7.4 | 28.5 | 17.0 | 23.7 | |
| Attendance pattern | | | | | |
| Full-time/full year | 32.2 | 1.8 | 20.0 | 19.5 | 26.5 |
| Full-time/part year | 43.2 | 4.5 | 29.5 | 14.0 | 8.8 |
| Part-time/full year | 54.6 | 3.3 | 15.8 | 11.8 | 14.6 |
| Part-time/part year | 55.1 | 4.1 | 23.9 | 11.1 | 5.8 |
| Dependency status | | | | | |
| Dependent | | | | | |
| 38.1 | 3.0 | 26.1 | 19.1 | 13.7 | |
| Independent | | | | | |
| Unmarried, no dependents | 56.0 | 1.6 | 11.2 | 9.8 | 21.4 |
| Married, no dependents | 69.5 | 1.2 | 6.8 | 5.9 | 16.6 |
| With dependents | 0.0 | 6.3 | 41.5 | 27.1 | 25.2 |
| Tuition and fees | | | | | |
| \$0-\$999 | 71.2 | 2.7 | 17.0 | 5.2 | 3.8 |
| \$1,000-\$1,999 | 49.8 | 3.6 | 23.6 | 11.4 | 11.6 |
| \$2,000-\$2,999 | 34.0 | 4.1 | 23.4 | 16.9 | 21.7 |
| \$3,000-\$3,999 | 25.2 | 2.9 | 21.9 | 22.3 | 27.6 |
| \$4,000-\$4,999 | 20.8 | 2.5 | 28.2 | 25.3 | 23.1 |
| \$5,000-\$7,499 | 15.9 | 2.7 | 29.4 | 28.4 | 23.6 |
| \$7,500 or higher | 8.9 | 1.0 | 16.2 | 28.3 | 45.7 |

Note: Estimates for Title IV loan amounts shown in this table exclude PLUS loans

Source: U.S. Department of Education, National Center for Education Statistics, NPSAS:96 Federal Aid Recipients, 1995-96

Table 6.--Percentage of undergraduate federal aid recipients in various income and dependency categories for selected Title IV programs during 1995-96

| | DEPENDENT | | | | | | | | | | INDEPENDENT | | | | | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------|----------------------|---------------------|-----------------------|-----------------------|-----------------------|---------------------|
| | Less than \$10,000 | \$10,000- \$19,999 | \$20,000- \$29,999 | \$30,000- \$39,999 | \$40,000- \$49,999 | \$50,000- \$59,999 | \$60,000- \$69,999 | \$70,000- \$79,999 | \$80,000- \$99,999 | \$100,000 or more | Less than \$5,000 | \$5,000- \$9,999 | \$10,000- \$19,999 | \$20,000- \$29,999 | \$30,000- \$49,999 | \$50,000 or more |
| Total | 7.1 | 7.9 | 8.3 | 7.1 | 6.3 | 5.3 | 4.3 | 2.6 | 3.0 | 1.8 | 13.8 | 10.3 | 11.2 | 5.8 | 4.1 | 1.2 |
| Pell grant amount | | | | | | | | | | | | | | | | |
| No Pell grant | 2.1 | 1.6 | 4.6 | 9.4 | 12.8 | 12.6 | 10.2 | 6.2 | 7.1 | 4.3 | 3.6 | 3.3 | 9.6 | 3.8 | 6.0 | 2.8 |
| Pell grant recipient | 10.8 | 12.5 | 11.0 | 5.4 | 1.6 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 21.1 | 15.4 | 12.3 | 7.2 | 2.6 | 0.0 |
| SEOG amount | | | | | | | | | | | | | | | | |
| No SEOG | 6.5 | 6.9 | 7.9 | 7.3 | 7.0 | 6.2 | 5.0 | 3.1 | 3.5 | 2.1 | 12.3 | 9.6 | 11.0 | 5.9 | 4.4 | 1.4 |
| SEOG recipient | 10.6 | 13.9 | 10.6 | 6.3 | 2.4 | 0.4 | 0.3 | 0.1 | 0.2 | 0.0 | 22.0 | 14.6 | 12.0 | 4.9 | 1.9 | 0.0 |
| Perkins amount | | | | | | | | | | | | | | | | |
| No Perkins | 7.0 | 7.6 | 7.8 | 6.6 | 5.8 | 5.1 | 4.3 | 2.7 | 3.1 | 1.9 | 14.0 | 10.6 | 11.8 | 6.1 | 4.2 | 1.3 |
| Perkins recipient | 7.8 | 10.8 | 12.8 | 11.4 | 10.6 | 7.1 | 3.9 | 2.5 | 1.9 | 1.0 | 11.3 | 7.9 | 5.7 | 2.9 | 2.4 | 0.3 |
| Stafford loan total amount (FFEL+Direct) | | | | | | | | | | | | | | | | |
| No Stafford | 11.5 | 12.4 | 8.8 | 4.4 | 1.7 | 0.9 | 0.6 | 0.2 | 0.3 | 0.4 | 20.6 | 15.0 | 13.7 | 7.3 | 2.4 | 0.0 |
| Stafford loan recipient | 5.5 | 6.3 | 8.1 | 8.1 | 8.0 | 6.9 | 5.6 | 3.5 | 4.0 | 2.4 | 11.3 | 8.6 | 10.2 | 5.2 | 4.6 | 1.6 |
| Title IV loans (except PLUS) | | | | | | | | | | | | | | | | |
| No federal loans | 11.4 | 12.4 | 8.6 | 4.1 | 1.5 | 0.7 | 0.5 | 0.2 | 0.3 | 0.4 | 21.0 | 15.3 | 14.1 | 7.5 | 2.3 | 0.0 |
| Federal loan recipient | 5.7 | 6.4 | 8.2 | 8.1 | 8.0 | 6.8 | 5.6 | 3.4 | 3.9 | 2.3 | 11.3 | 8.7 | 10.2 | 5.2 | 4.6 | 1.6 |
| PLUS loan amount-total | | | | | | | | | | | | | | | | |
| No PLUS | 7.3 | 8.1 | 8.4 | 6.8 | 5.7 | 4.5 | 3.7 | 2.2 | 2.5 | 1.4 | 14.7 | 11.0 | 11.9 | 6.2 | 4.3 | 1.3 |
| PLUS loan recipient | 3.8 | 4.8 | 7.6 | 12.1 | 14.6 | 16.4 | 12.1 | 8.5 | 10.6 | 7.5 | 0.7 | 0.4 | 0.4 | 0.2 | 0.3 | 0.0 |
| Campus-based federal aid (Perkins, SEOG, FWS) | | | | | | | | | | | | | | | | |
| No campus based aid | 6.3 | 6.7 | 7.5 | 6.4 | 6.1 | 5.4 | 4.7 | 3.0 | 3.5 | 2.2 | 12.9 | 10.0 | 12.2 | 6.5 | 4.8 | 1.6 |
| Campus based recipient | 9.1 | 11.2 | 10.5 | 9.1 | 6.8 | 4.9 | 3.2 | 1.6 | 1.6 | 0.9 | 15.9 | 11.1 | 8.3 | 3.8 | 2.1 | 0.2 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table.

Rows sum across to 100 percent. For example, about 11 percent of Pell grant recipients were dependent students whose families had incomes less than \$10,000.

Table 7.--Percentage of full-time/full-year federally aided undergraduates receiving various types of aid

| | Pell grant | SEOG | Perkins Loan | Federal work-study | Stafford unsubsidized | loans subsidized | Title IV loans (except PLUS) | PLUS loan | Total state aid | Total institution grant | Total non-federal aid |
|-----------------------------|------------|------|--------------|--------------------|-----------------------|------------------|------------------------------|-----------|-----------------|-------------------------|-----------------------|
| Total | 52.6 | 17.1 | 14.7 | 18.1 | 31.5 | 69.1 | 81.5 | 9.4 | 36.3 | 32.9 | 62.2 |
| Income and dependency level | | | | | | | | | | | |
| Dependent | | | | | | | | | | | |
| Less than \$10,000 | 88.0 | 27.3 | 14.8 | 20.3 | 9.5 | 57.7 | 64.9 | 3.4 | 45.2 | 27.2 | 64.8 |
| \$10,000-\$19,999 | 92.6 | 30.9 | 17.7 | 23.4 | 7.6 | 60.5 | 64.8 | 4.2 | 49.9 | 34.7 | 71.5 |
| \$20,000-\$29,999 | 78.6 | 24.0 | 18.8 | 23.7 | 10.7 | 72.4 | 76.6 | 6.8 | 48.4 | 38.9 | 72.1 |
| \$30,000-\$39,999 | 46.0 | 16.2 | 20.9 | 25.9 | 15.7 | 80.9 | 86.8 | 13.6 | 42.5 | 43.2 | 72.2 |
| \$40,000-\$49,999 | 14.7 | 7.2 | 20.3 | 23.6 | 26.9 | 85.2 | 95.3 | 15.7 | 37.5 | 43.1 | 65.7 |
| \$50,000-\$59,999 | 0.0 | 1.4 | 15.9 | 22.3 | 37.2 | 77.9 | 95.8 | 19.8 | 25.1 | 42.5 | 59.2 |
| \$60,000-\$69,999 | 0.0 | 1.0 | 11.6 | 18.4 | 51.2 | 65.7 | 97.0 | 19.9 | 19.8 | 43.6 | 56.6 |
| \$70,000-\$79,999 | 0.0 | 0.5 | 12.7 | 14.0 | 53.4 | 62.3 | 97.6 | 21.3 | 12.0 | 46.8 | 53.5 |
| \$80,000-\$99,999 | 0.0 | 0.9 | 8.6 | 15.6 | 60.0 | 52.3 | 98.1 | 23.6 | 12.7 | 41.6 | 53.1 |
| \$100,000 or more | 0.0 | 0.3 | 6.8 | 12.8 | 71.5 | 32.0 | 95.8 | 25.1 | 6.9 | 36.3 | 48.3 |
| Independent | | | | | | | | | | | |
| Less than \$5,000 | 91.6 | 29.4 | 13.8 | 16.5 | 33.3 | 65.8 | 70.3 | 0.4 | 40.8 | 19.2 | 56.8 |
| \$5,000-\$9,999 | 87.8 | 26.6 | 11.5 | 12.7 | 40.1 | 69.6 | 72.9 | 0.0 | 45.0 | 19.9 | 64.3 |
| \$10,000-\$19,999 | 63.0 | 21.8 | 7.9 | 4.0 | 43.5 | 75.1 | 77.6 | 0.1 | 37.8 | 18.5 | 56.8 |
| \$20,000-\$29,999 | 68.9 | 18.5 | 10.6 | 6.4 | 45.5 | 79.4 | 83.7 | 0.0 | 34.3 | 18.5 | 55.7 |
| \$30,000-\$49,999 | 36.6 | 9.0 | 12.0 | 8.7 | 62.8 | 78.4 | 90.3 | 0.0 | 28.3 | 21.1 | 48.5 |
| \$50,000 or more | 0.0 | 0.6 | 4.9 | 5.9 | 84.4 | 68.3 | 100.0 | 0.0 | 12.5 | 15.4 | 35.7 |
| Institution type | | | | | | | | | | | |
| Public | | | | | | | | | | | |
| Less-than-2-year | 96.9 | 0.0 | 0.0 | 0.0 | 9.1 | 18.9 | 19.0 | 0.2 | 30.5 | 2.4 | 46.7 |
| 2-year | 77.0 | 21.4 | 2.3 | 14.5 | 17.2 | 33.5 | 41.3 | 0.6 | 38.1 | 13.0 | 54.4 |
| 4-year | 50.6 | 13.5 | 13.5 | 11.1 | 33.8 | 69.8 | 85.2 | 9.5 | 36.4 | 19.1 | 55.9 |
| non-doctorate-granting | 56.4 | 15.2 | 9.6 | 11.6 | 29.6 | 68.7 | 81.7 | 5.8 | 42.0 | 13.8 | 58.0 |
| doctorate-granting | 46.2 | 12.4 | 16.5 | 10.8 | 36.9 | 70.6 | 87.8 | 12.3 | 32.2 | 23.0 | 54.4 |
| Private not-for-profit | | | | | | | | | | | |
| Less-than-4-year | 61.0 | 13.8 | 2.0 | 7.5 | 49.9 | 73.7 | 81.4 | 6.3 | 32.4 | 31.6 | 63.0 |
| 4-year | 40.1 | 21.7 | 25.2 | 37.7 | 25.9 | 79.7 | 91.2 | 13.3 | 42.4 | 72.5 | 84.7 |
| non-doctorate-granting | 47.8 | 25.1 | 22.0 | 38.1 | 26.3 | 79.1 | 90.4 | 11.9 | 46.2 | 72.0 | 85.3 |
| doctorate-granting | 25.0 | 15.1 | 31.5 | 36.9 | 25.2 | 80.9 | 92.8 | 16.1 | 34.9 | 73.5 | 83.5 |
| Private for-profit | | | | | | | | | | | |
| Less-than-2-year | 81.7 | 20.8 | 2.4 | 0.2 | 51.9 | 76.5 | 80.8 | 5.5 | 8.0 | 10.0 | 32.6 |
| 2-year or more | 53.6 | 16.3 | 11.1 | 0.9 | 56.2 | 85.0 | 92.2 | 12.9 | 19.9 | 5.9 | 32.3 |
| Dependency status | | | | | | | | | | | |
| Dependent | | | | | | | | | | | |
| 42.4 | 14.3 | 16.3 | 21.4 | 26.5 | 68.2 | 83.8 | 13.7 | 35.4 | 39.2 | 64.5 | |
| Independent | | | | | | | | | | | |
| Unmarried, no dependents | 73.5 | 21.9 | 12.4 | 12.4 | 42.7 | 66.6 | 71.0 | 0.2 | 40.6 | 20.7 | 59.8 |
| Married, no dependents | 64.0 | 18.3 | 8.2 | 9.6 | 44.7 | 55.0 | 64.2 | 0.2 | 33.8 | 17.8 | 52.7 |
| With dependents | 87.9 | 31.4 | 11.3 | 8.3 | 39.8 | 96.6 | 100.0 | 0.0 | 38.2 | 16.9 | 55.4 |
| Tuition and fees | | | | | | | | | | | |
| \$0-\$999 | 88.4 | 20.2 | 2.7 | 15.3 | 10.3 | 22.1 | 28.0 | 0.4 | 33.6 | 5.7 | 46.8 |
| \$1,000-\$1,999 | 66.5 | 16.5 | 4.4 | 10.7 | 25.4 | 51.3 | 62.8 | 2.5 | 36.5 | 14.4 | 53.0 |
| \$2,000-\$2,999 | 57.8 | 14.3 | 9.6 | 8.9 | 29.5 | 65.8 | 78.3 | 5.3 | 30.8 | 17.0 | 51.0 |
| \$3,000-\$3,999 | 52.8 | 15.2 | 16.4 | 13.5 | 34.6 | 71.1 | 84.3 | 10.0 | 40.7 | 16.6 | 56.3 |
| \$4,000-\$4,999 | 51.8 | 11.6 | 13.8 | 10.5 | 34.6 | 72.7 | 88.1 | 9.2 | 43.3 | 19.4 | 61.4 |
| \$5,000-\$7,499 | 57.0 | 19.1 | 9.2 | 13.5 | 44.1 | 77.5 | 89.0 | 8.7 | 34.9 | 29.9 | 58.9 |
| \$7,500 or higher | 36.0 | 20.3 | 26.0 | 33.0 | 32.2 | 82.0 | 94.6 | 16.6 | 36.4 | 66.9 | 79.1 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table.

Estimates for state aid, institution grants, and non-federal aid are based on those students who also received Title IV aid.

Table 8.--Average amounts received by full-time/full-year federally aided undergraduates during 1995-96

| | Pell grant | SEOG | Total federal grant | Stafford unsubsidized | loans subsidized | Total Stafford loan | Title IV loans (except PLUS) | PLUS loan |
|-----------------------------|------------|---------|---------------------|-----------------------|------------------|---------------------|------------------------------|-----------|
| Total | \$1,767 | \$846 | \$2,012 | \$3,151 | \$3,372 | \$4,161 | \$4,340 | \$6,316 |
| Income and dependency level | | | | | | | | |
| Dependent | | | | | | | | |
| Less than \$10,000 | \$2,159 | \$870 | \$2,432 | \$2,985 | \$3,268 | \$3,486 | \$3,678 | \$4,153 |
| \$10,000-\$19,999 | \$1,953 | \$1,023 | \$2,308 | \$2,306 | \$3,316 | \$3,497 | \$3,761 | \$3,513 |
| \$20,000-\$29,999 | \$1,494 | \$1,055 | \$1,798 | \$2,098 | \$3,463 | \$3,662 | \$3,927 | \$5,044 |
| \$30,000-\$39,999 | \$1,060 | \$975 | \$1,347 | \$2,293 | \$3,288 | \$3,576 | \$3,878 | \$4,976 |
| \$40,000-\$49,999 | \$829 | \$934 | \$1,143 | \$2,424 | \$3,236 | \$3,642 | \$3,865 | \$5,452 |
| \$50,000-\$59,999 | low n | low n | low n | \$2,790 | \$3,070 | \$3,630 | \$3,804 | \$6,214 |
| \$60,000-\$69,999 | low n | low n | low n | \$2,946 | \$3,181 | \$3,749 | \$3,888 | \$6,815 |
| \$70,000-\$79,999 | low n | low n | low n | \$3,269 | \$3,054 | \$3,750 | \$3,922 | \$6,355 |
| \$80,000-\$99,999 | low n | low n | low n | \$3,494 | \$3,056 | \$3,792 | \$3,907 | \$7,535 |
| \$100,000 or more | low n | low n | low n | \$3,636 | \$3,241 | \$3,806 | \$3,880 | \$9,875 |
| Independent | | | | | | | | |
| Less than \$5,000 | \$2,125 | \$690 | \$2,311 | \$3,199 | \$3,659 | \$5,082 | \$5,210 | low n |
| \$5,000-\$9,999 | \$1,611 | \$646 | \$1,807 | \$3,035 | \$3,600 | \$5,215 | \$5,338 | low n |
| \$10,000-\$19,999 | \$1,945 | \$612 | \$2,157 | \$3,408 | \$3,692 | \$5,527 | \$5,642 | low n |
| \$20,000-\$29,999 | \$1,665 | \$725 | \$1,844 | \$3,651 | \$3,507 | \$5,363 | \$5,506 | low n |
| \$30,000-\$49,999 | \$1,037 | low n | \$1,138 | \$4,164 | \$3,652 | \$6,224 | \$6,258 | low n |
| \$50,000 or more | low n | low n | low n | \$4,842 | \$2,979 | \$6,120 | \$6,182 | low n |
| Institution type | | | | | | | | |
| Public | | | | | | | | |
| Less-than-2-year | \$1,539 | low n | \$1,539 | \$2,260 | \$2,580 | \$3,653 | \$3,653 | low n |
| 2-year | \$1,900 | \$384 | \$1,988 | \$2,677 | \$2,227 | \$3,013 | \$3,003 | low n |
| 4-year | \$1,750 | \$766 | \$1,939 | \$3,135 | \$3,441 | \$4,152 | \$4,294 | \$5,449 |
| non-doctorate-granting | \$1,809 | \$636 | \$1,964 | \$2,951 | \$3,268 | \$3,921 | \$3,983 | \$4,649 |
| doctorate-granting | \$1,698 | \$884 | \$1,917 | \$3,244 | \$3,565 | \$4,309 | \$4,507 | \$5,730 |
| Private not-for-profit | | | | | | | | |
| Less-than-4-year | \$1,902 | \$848 | \$2,110 | \$2,871 | \$2,821 | \$4,349 | \$4,346 | \$3,866 |
| 4-year | \$1,709 | \$1,200 | \$2,259 | \$3,377 | \$3,647 | \$4,221 | \$4,542 | \$7,688 |
| non-doctorate-granting | \$1,693 | \$1,151 | \$2,244 | \$3,313 | \$3,577 | \$4,170 | \$4,414 | \$6,591 |
| doctorate-granting | \$1,768 | \$1,357 | \$2,311 | \$3,507 | \$3,781 | \$4,318 | \$4,787 | \$9,275 |
| Private for-profit | | | | | | | | |
| Less-than-2-year | \$1,739 | \$500 | \$1,869 | \$3,123 | \$2,883 | \$4,711 | \$4,783 | \$5,231 |
| 2-year or more | \$1,750 | \$326 | \$1,826 | \$2,895 | \$2,444 | \$4,284 | \$4,239 | \$4,262 |
| | \$1,722 | \$732 | \$1,938 | \$3,343 | \$3,297 | \$5,093 | \$5,282 | \$5,665 |
| Dependency status | | | | | | | | |
| Dependent | | | | | | | | |
| | \$1,693 | \$987 | \$1,985 | \$2,917 | \$3,253 | \$3,643 | \$3,852 | \$6,332 |
| Independent | | | | | | | | |
| Unmarried, no dependents | \$1,837 | \$717 | \$2,032 | \$3,606 | \$3,740 | \$5,827 | \$5,935 | low n |
| Married, no dependents | \$1,740 | \$561 | \$1,869 | \$4,124 | \$3,846 | \$6,363 | \$6,342 | low n |
| With dependents | \$1,974 | \$611 | \$2,195 | \$2,482 | \$3,298 | \$4,172 | \$4,335 | low n |
| Tuition and fees | | | | | | | | |
| \$0-\$999 | \$1,974 | \$384 | \$2,034 | low n | \$2,030 | \$2,717 | \$2,599 | low n |
| \$1,000-\$1,999 | \$1,793 | \$489 | \$1,920 | \$2,950 | \$2,932 | \$3,640 | \$3,709 | \$4,609 |
| \$2,000-\$2,999 | \$1,738 | \$625 | \$1,882 | \$3,084 | \$3,465 | \$4,183 | \$4,241 | \$4,763 |
| \$3,000-\$3,999 | \$1,830 | \$709 | \$2,012 | \$2,953 | \$3,372 | \$4,162 | \$4,323 | \$5,129 |
| \$4,000-\$4,999 | \$1,730 | \$578 | \$1,839 | \$3,302 | \$3,328 | \$4,192 | \$4,249 | \$4,626 |
| \$5,000-\$7,499 | \$1,794 | \$693 | \$2,007 | \$2,979 | \$3,108 | \$4,224 | \$4,329 | \$4,582 |
| \$7,500 or higher | \$1,652 | \$1,283 | \$2,271 | \$3,433 | \$3,621 | \$4,356 | \$4,711 | \$7,618 |

Note: Only full-time students enrolled for 8 or more months at the sampled institution who received federal (Title IV) aid are included in the estimates shown above.

Average amounts are for recipients of that type of aid. Attendance status does not reflect transfers to other institutions.

Table 8.--Average amounts of selected aid received by full-time/full-year federally aided undergraduates during 1995-96--continued

| | Perkins loan | Federal work-study | Campus- based federal aid | Total Title IV aid | Total state aid | Total institution grant | Total non-federal aid | Total aid |
|-----------------------------|-----------------|-----------------------|------------------------------------|--------------------------|-----------------------|-------------------------------|-----------------------------|--------------|
| Total | \$1,457 | \$1,303 | \$1,708 | \$5,440 | \$1,907 | \$4,300 | \$4,033 | \$7,956 |
| Income and dependency level | | | | | | | | |
| Dependent | | | | | | | | |
| Less than \$10,000 | \$1,461 | \$1,187 | \$1,624 | \$4,905 | \$2,047 | \$4,292 | \$3,583 | \$7,235 |
| \$10,000-\$19,999 | \$1,439 | \$1,247 | \$1,884 | \$5,000 | \$2,256 | \$4,617 | \$4,215 | \$8,042 |
| \$20,000-\$29,999 | \$1,461 | \$1,351 | \$2,034 | \$5,097 | \$2,297 | \$5,110 | \$4,801 | \$8,571 |
| \$30,000-\$39,999 | \$1,646 | \$1,268 | \$1,947 | \$5,015 | \$1,942 | \$4,679 | \$4,478 | \$8,259 |
| \$40,000-\$49,999 | \$1,336 | \$1,291 | \$1,814 | \$5,029 | \$1,595 | \$5,216 | \$5,025 | \$8,347 |
| \$50,000-\$59,999 | \$1,346 | \$1,421 | \$1,812 | \$5,203 | \$1,648 | \$4,818 | \$4,997 | \$8,172 |
| \$60,000-\$69,999 | \$1,514 | \$1,212 | \$1,721 | \$5,363 | \$1,518 | \$4,681 | \$4,651 | \$8,004 |
| \$70,000-\$79,999 | \$1,408 | \$1,148 | \$1,599 | \$5,345 | \$1,638 | \$5,127 | \$5,609 | \$8,343 |
| \$80,000-\$99,999 | \$1,608 | \$1,251 | \$1,790 | \$5,813 | \$1,653 | \$4,534 | \$4,686 | \$8,301 |
| \$100,000 or more | \$1,142 | \$1,521 | \$1,833 | \$6,388 | low n | \$4,086 | \$4,320 | \$8,472 |
| Independent | | | | | | | | |
| Less than \$5,000 | \$1,380 | \$1,283 | \$1,438 | \$6,036 | \$1,768 | \$2,272 | \$2,628 | \$7,534 |
| \$5,000-\$9,999 | \$1,457 | \$1,543 | \$1,428 | \$5,671 | \$1,692 | \$2,186 | \$2,862 | \$7,522 |
| \$10,000-\$19,999 | \$1,546 | low n | \$1,160 | \$5,802 | \$1,744 | \$2,004 | \$2,601 | \$7,283 |
| \$20,000-\$29,999 | \$1,527 | low n | \$1,479 | \$5,985 | \$1,642 | \$1,601 | \$2,575 | \$7,428 |
| \$30,000-\$49,999 | \$1,449 | low n | \$1,310 | \$6,167 | \$1,911 | \$2,739 | \$3,105 | \$7,674 |
| \$50,000 or more | low n | low n | low n | \$6,266 | low n | low n | \$3,502 | \$7,517 |
| Institution type | | | | | | | | |
| Public | | | | | | | | |
| Less-than-2-year | low n | low n | low n | \$2,190 | low n | low n | \$2,292 | \$3,260 |
| 2-year | low n | \$1,234 | \$993 | \$3,002 | \$913 | \$1,041 | \$1,393 | \$3,765 |
| 4-year | \$1,459 | \$1,353 | \$1,650 | \$5,318 | \$1,850 | \$2,139 | \$2,533 | \$6,739 |
| non-doctorate-granting | \$1,425 | \$1,417 | \$1,492 | \$4,807 | \$1,584 | \$1,539 | \$1,984 | \$5,960 |
| doctorate-granting | \$1,473 | \$1,303 | \$1,761 | \$5,694 | \$2,107 | \$2,405 | \$2,965 | \$7,314 |
| Private not-for-profit | | | | | | | | |
| Less-than-4-year | low n | \$994 | \$1,066 | \$5,130 | \$2,738 | \$1,646 | \$2,731 | \$6,878 |
| 4-year | \$1,428 | \$1,294 | \$2,013 | \$6,598 | \$2,252 | \$5,702 | \$6,676 | \$12,274 |
| non-doctorate-granting | \$1,318 | \$1,217 | \$1,877 | \$6,335 | \$2,236 | \$5,097 | \$6,053 | \$11,520 |
| doctorate-granting | \$1,578 | \$1,449 | \$2,286 | \$7,112 | \$2,292 | \$6,860 | \$7,922 | \$13,749 |
| Private for-profit | | | | | | | | |
| Less-than-2-year | \$1,809 | low n | \$991 | \$5,888 | \$2,380 | \$832 | \$2,408 | \$6,670 |
| 2-year or more | \$1,709 | low n | \$581 | \$5,161 | \$1,895 | \$695 | \$1,996 | \$5,812 |
| | | low n | \$1,397 | \$6,650 | \$2,585 | \$1,073 | \$2,844 | \$7,568 |
| Dependency status | | | | | | | | |
| Dependent | | | | | | | | |
| | \$1,460 | \$1,285 | \$1,848 | \$5,229 | \$1,992 | \$4,778 | \$4,566 | \$8,186 |
| Independent | | | | | | | | |
| Unmarried, no dependents | \$1,472 | \$1,373 | \$1,500 | \$5,893 | \$1,775 | \$2,439 | \$2,873 | \$7,615 |
| Married, no dependents | \$1,347 | \$1,466 | \$1,259 | \$5,438 | \$1,621 | \$2,132 | \$2,574 | \$6,799 |
| With dependents | \$1,441 | \$1,298 | \$1,233 | \$6,369 | \$1,737 | \$1,528 | \$2,505 | \$7,765 |
| Tuition and fees | | | | | | | | |
| \$0-\$999 | low n | \$1,215 | \$1,090 | \$2,750 | \$739 | low n | \$1,074 | \$3,253 |
| \$1,000-\$1,999 | \$1,783 | \$1,258 | \$1,184 | \$3,853 | \$1,164 | \$1,138 | \$1,510 | \$4,663 |
| \$2,000-\$2,999 | \$1,405 | \$1,382 | \$1,423 | \$4,790 | \$1,377 | \$1,511 | \$1,882 | \$5,757 |
| \$3,000-\$3,999 | \$1,371 | \$1,231 | \$1,566 | \$5,397 | \$1,806 | \$1,609 | \$2,259 | \$6,669 |
| \$4,000-\$4,999 | \$1,322 | \$1,130 | \$1,312 | \$5,251 | \$2,568 | \$2,061 | \$3,043 | \$7,119 |
| \$5,000-\$7,499 | \$1,419 | \$1,335 | \$1,376 | \$5,585 | \$2,158 | \$2,509 | \$3,174 | \$7,467 |
| \$7,500 or higher | \$1,487 | \$1,332 | \$2,141 | \$7,013 | \$2,434 | \$5,830 | \$6,888 | \$12,479 |

Note: Only full-time students enrolled for 8 or more months at the sampled institution who received federal (Title IV) aid are included in the estimates shown above.

Estimates for state aid, institution grants, non-federal aid and total aid are based on those students who also received that type of financial aid.

Source: U.S. Department of Education, National Center for Education Statistics, NPSAS:96 Federal Aid Recipients, 1995-96

Table 9.--Percentage of federally aided graduate and first-professional students receiving various types of aid during 1995-96

| | Stafford subsi- dized | loans unsubsi- dized | Institution aid | Total assistant- ships | Perkins loan |
|---|-----------------------------|----------------------------|--------------------|------------------------------|-----------------|
| Total | 91.4 | 65.0 | 35.0 | 9.4 | 12.9 |
| Attendance pattern | | | | | |
| Full-time/full year | 93.6 | 69.5 | 42.2 | 10.2 | 16.1 |
| Full-time/part year | 87.5 | 60.9 | 18.5 | 5.4 | 12.7 |
| Part-time/full year | 89.1 | 59.7 | 28.3 | 9.7 | 5.4 |
| Part-time/part year | 86.9 | 49.0 | 14.2 | 4.8 | 6.9 |
| Graduate program and institution type | | | | | |
| Masters, public non-doctoral | 83.7 | 44.8 | 22.0 | 10.1 | 3.5 |
| Masters, public doctoral | 90.3 | 54.8 | 38.9 | 18.9 | 8.6 |
| Masters, private non-doctoral | 84.6 | 66.0 | 30.6 | 2.9 | 1.8 |
| Masters, private doctoral | 93.5 | 71.1 | 40.8 | 6.9 | 13.1 |
| Doctorate, public | 90.1 | 55.2 | 49.8 | 21.5 | 6.9 |
| Doctorate, private | 91.1 | 70.7 | 43.4 | 15.0 | 4.9 |
| First professional, public | 95.8 | 67.5 | 38.5 | 2.5 | 25.1 |
| First professional, private | 96.5 | 80.0 | 30.0 | 1.4 | 24.2 |
| Other graduate | 83.4 | 62.4 | 10.5 | 5.3 | 1.7 |
| Income level | | | | | |
| Less than \$5,000 | 92.8 | 61.3 | 35.8 | 6.8 | 19.1 |
| \$5,000-\$9,999 | 95.7 | 62.6 | 42.3 | 14.4 | 15.1 |
| \$10,000-\$19,999 | 95.2 | 64.7 | 41.2 | 14.3 | 9.2 |
| \$20,000-\$29,999 | 94.9 | 67.7 | 32.9 | 9.9 | 8.1 |
| \$30,000-\$49,999 | 90.0 | 69.0 | 24.8 | 5.3 | 8.0 |
| \$50,000 or more | 67.9 | 77.1 | 20.2 | 2.3 | 5.2 |
| Degree during first or only term | | | | | |
| Graduate/post baccalaureate certificate | 87.2 | 56.6 | 27.7 | 9.4 | 7.5 |
| Masters | 89.3 | 60.6 | 34.8 | 11.5 | 8.0 |
| Doctoral or first professional | 95.3 | 72.1 | 38.5 | 7.0 | 19.6 |
| Graduate other including non degree | 85.4 | 58.5 | 18.9 | 8.6 | 8.3 |
| Student type in first/only term | | | | | |
| Graduate | 89.2 | 60.3 | 36.3 | 13.0 | 7.2 |
| First-professional | 96.2 | 75.3 | 33.2 | 1.8 | 24.6 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table.

Estimates for institution aid includes institution grants and loans; institution aid and assistantship estimates are based on those students who also received Title IV aid. Assistantships may be underreported.

Table 10.--Average amounts of aid graduate and first-professional students received during 1995-96

| | Stafford subsi- dized | loans unsubsi- dized | Stafford loan total | Institution aid | Total assistant- ships | Perkins loan |
|---|-----------------------------|----------------------------|---------------------------|--------------------|------------------------------|-----------------|
| Total | \$6,750 | \$6,631 | \$10,621 | \$5,389 | \$4,778 | \$2,133 |
| Attendance pattern | | | | | | |
| Full-time/full year | \$7,373 | \$7,304 | \$12,079 | \$5,798 | \$4,743 | \$2,222 |
| Full-time/part year | \$5,131 | \$4,844 | \$7,570 | \$3,872 | low n | \$2,097 |
| Part-time/full year | \$6,252 | \$5,770 | \$9,191 | \$4,834 | \$5,211 | \$1,822 |
| Part-time/part year | \$4,721 | \$4,609 | \$6,515 | low n | low n | low n |
| Graduate program and institution type | | | | | | |
| Masters, public non-doctoral | \$5,171 | \$4,595 | \$6,529 | \$2,379 | low n | low n |
| Masters, public doctoral | \$6,247 | \$4,870 | \$8,401 | \$4,974 | \$5,029 | \$1,717 |
| Masters, private non-doctoral | \$6,162 | \$6,273 | \$9,398 | \$3,940 | low n | low n |
| Masters, private doctoral | \$7,125 | \$7,466 | \$12,028 | \$6,257 | low n | low n |
| Doctorate, public | \$5,759 | \$4,327 | \$7,705 | \$4,923 | \$5,076 | low n |
| Doctorate, private | \$6,999 | \$6,881 | \$11,242 | \$9,138 | low n | low n |
| First professional, public | \$7,629 | \$7,058 | \$12,226 | \$4,745 | low n | \$2,284 |
| First professional, private | \$7,937 | \$8,683 | \$14,724 | \$5,929 | low n | \$2,192 |
| Other graduate | \$5,082 | \$4,958 | \$7,552 | low n | low n | low n |
| Income level | | | | | | |
| Less than \$5,000 | \$7,126 | \$7,041 | \$11,169 | \$5,280 | \$4,223 | \$2,164 |
| \$5,000-\$9,999 | \$7,207 | \$6,490 | \$11,085 | \$5,292 | \$4,603 | \$2,082 |
| \$10,000-\$19,999 | \$6,625 | \$6,190 | \$10,391 | \$5,569 | \$4,157 | \$2,136 |
| \$20,000-\$29,999 | \$5,967 | \$6,094 | \$9,831 | \$5,453 | low n | low n |
| \$30,000-\$49,999 | \$6,448 | \$6,788 | \$10,566 | \$5,947 | low n | low n |
| \$50,000 or more | \$5,841 | \$6,842 | \$9,265 | \$4,558 | low n | low n |
| Degree during first or only term | | | | | | |
| Graduate/post baccalaureate certificate | \$5,371 | \$5,090 | \$7,605 | \$4,912 | low n | low n |
| Masters | \$6,322 | \$5,949 | \$9,335 | \$5,082 | \$4,491 | \$2,035 |
| Doctoral or first professional | \$7,513 | \$7,632 | \$12,795 | \$5,833 | \$5,254 | \$2,213 |
| Graduate other including non degree | \$5,740 | \$4,593 | \$8,027 | low n | low n | low n |
| Student type in first/only term | | | | | | |
| Graduate | \$6,220 | \$5,736 | \$9,117 | \$5,392 | \$4,698 | \$1,993 |
| First-professional | \$7,820 | \$8,129 | \$13,777 | \$5,407 | low n | \$2,227 |

Note: Only students who received federal (Title IV) aid are included in the estimates shown in this table.

Estimates for institution aid includes institution grants and loans; institution aid and assistantship estimates are based on those students who also received the specified type of aid. Assistantships may be underreported.

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.

Table A-2 shows the numbers of institutions that had completed CADE by the August 21 cut-off date and the response rates by institutional strata. Institutions were classified as responding if they not only provided a student list for sample selection but also provided sufficient data for at least one student to be classified as a CADE/CPS respondent.

Students were classified as responding (i.e., having sufficient CADE/CPS data to support student-level analysis) if they were classified as eligible, had some data regarding their enrollment status, and had some data regarding their aid status. Students were classified as having some enrollment data if they had CADE data for any of the following: attendance status by term; credit hours by term; clock hours per week; or total tuition. Students were classified as having some aid status data if they had a response to the financial aid gateway question in CADE; a student aid report (SAR) obtained during CADE; or data obtained from the central processing system (CPS) for 1995-96 student aid applications by matching on the student's social security number. The numbers of eligible sample students and student response rates for CADE/CPS among responding institutions are shown in Tables A-3 and A-4, respectively, by institutional and student strata.

Analysis weights

Although about 75 percent of all eligible sample institutions had responded by August 21, the response rates by strata vary considerably from 54 percent for private, for-profit, less-than-2-year institutions to 88 percent for public, 4-year, non-doctorate-granting institutions. The institutional response rates will be much higher when CADE has been completed for all schools. For this first report, nonresponse adjustments by type of institution were made to reduce the potential nonresponse bias that could result from these relatively low institutional response rates.

The weight components for the student weights for this analysis are the following:

1. Reciprocal of the institution probability of selection.
2. Weighting class weight adjustment for institution-level nonresponse for student sampling as well as CADE abstraction of student data.
3. Reciprocal of the student-level probability of selection.
4. Weighting class adjustment for student-level CADE/CPS nonresponse, given institutional CADE/CPS response.
5. Adjustment to control totals for enrollment, numbers of Pell recipients, and dollars of Pell grants.
6. Trimming and smoothing to reduce unequal weighting design effects.

The weighting classes defined for both institution-level nonresponse and lack of student-level CADE/CPS data within responding institutions (technically, another type of institution nonresponse) were essentially the nine institutional sampling strata, except that the stratum of private, for-profit, 2-year or more institutions were divided into two weighting classes: 4-year and 2-year or less private, for-profit institutions. These weighting classes were considered appropriate because of the high variability in response rates by type of institution (see Tables A-2 and A-4) and because of high student-level CADE/CPS response rates within participating institutions. The private, for-profit, 2-year or more institutions were partitioned into two weighting classes because there were a sufficient number (23) of 4-year institutions in the sample and because the response rates for the 4-year and 2-year private, for-profit institutions were quite different (91 percent and 66 percent, respectively).

The control totals for total annual enrollment were derived from the 1994-95 IPEDS Fall Enrollment (EF) survey by student level (undergraduate, graduate, and first-professional). The 1994-95 EF survey, rather than the 1995-96 EF survey was used because data editing and imputations had not yet been completed for the 1995-96 survey. The EF survey was used because institutions typically are able to report their fall enrollment much more accurately than their annual enrollment (available from the IPEDS IC survey). The fall enrollment totals from the EF survey were adjusted to annual totals by using annual-to-fall ratios based on the NPSAS data. Further, adjustments were made for using the 1994-95 survey (instead of the 1995-96 survey) by using adjustment factors based on EF survey changes from the 1993-94 academic year to the 1994-95 award year.

The control totals for Pell grant awards (numbers of unique recipients and dollars awarded) were derived from the administrative records for the 1995-96 Federal Pell Grant Program. We started with "average expected disbursement" and "number of recipients" by type

of institution based on the Department of Education's August 31 Recipient History Summary Statistics. The most recent data (July 1996) from the Department's Pell Grant Forecasting Report to adjust to "net unduplicated recipients," adjusting for recipients receiving Pell grants at more than one institution and for recipients receiving Pell grants of "zero" dollars. Finally, the Department's Pell Grant Forecasting Report for 1994-95 awards was used to adjust for changes in numbers of recipients and dollars of grants awarded from the October report to the year-end report.

The analysis file used for this report is a single data base with separate analysis weights for:

- all responding Title IV federal financial aid recipients;
- recipients who were undergraduate students in either their first or their last term at the sample institution during the NPSAS year; and
- recipients who were graduate or first-professional students in either their first or their last term at the sample institution during 1995-96.

This differs from previous NPSAS studies that provided separate data bases for undergraduate and graduate or first-professional students. This facilitates analysis of total aid by student level, including graduate and undergraduate students. It also facilitates more accurate treatment of data for students who were undergraduate students in their first term in the NPSAS year but were a graduate or first-professional student in their last term, as well as students who were graduate or first-professional students in their first term and changed to undergraduate programs (e.g., from Doctor of Pharmacy to a bachelor's in Biochemistry) in their last term.

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.¹

¹Replicates (institutions) with fewer than four responding Graduate or first-professional students will not contribute to estimation of the standard errors of statistics computed using the weight specifically for graduate or first-professional students. To produce standard errors for graduate or first-professional statistics, use the weight for *all* students and an indicator of the graduate or first-professional students as a row or column variable in the analysis.

Table A-1. Numbers of certainty and non-certainty sample institutions

| Institutional stratum | Sample institutions | | |
|--|---------------------|---------------|-------|
| | Certainty | Non-certainty | Total |
| Total | 131 | 842 | 973 |
| 1. Public, less-than-2-year | 10 | 29 | 39 |
| 2. Public, 2-year | 7 | 158 | 165 |
| 3. Public, 4-year, non-doctorate-granting | 14 | 111 | 125 |
| 4. Public, 4-year, doctorate-granting | 29 | 95 | 124 |
| 5. Private, not-for-profit, less-than-4-year | 6 | 50 | 56 |
| 6. Private, not-for-profit, 4-year, non-doctorate-granting | 2 | 118 | 120 |
| 7. Private, not-for-profit, 4-year, doctorate-granting | 54 | 89 | 143 |
| 8. Private, for-profit, less-than-2-year | 2 | 118 | 120 |
| 9. Private, for-profit, 2-year or more | 7 | 74 | 81 |

Note: A “certainty” institution is an institution whose enrollment was large enough that it is “automatically” included in the sample. Additional information on the sampling procedures will be provided in the methodology report.

Table A-2. Institutional sample sizes and response rates

| Institutional stratum | Number sampled | Number eligible | Number responding^a | Response rate^a |
|--|-----------------------|------------------------|--------------------------------------|----------------------------------|
| Total | 973 | 900 | 688 | 0.76 |
| 1. Public, less than 2-year | 39 | 34 | 26 | 0.76 |
| 2. Public, 2-year | 165 | 164 | 137 | 0.84 |
| 3. Public, 4-year, non-doctorate-granting | 125 | 125 | 110 | 0.88 |
| 4. Public, 4-year, doctorate-granting | 124 | 124 | 100 | 0.81 |
| 5. Private, not-for-profit, less-than-4-year | 56 | 44 | 31 | 0.70 |
| 6. Private, not-for-profit, 4-year, non-doctorate-granting | 120 | 114 | 84 | 0.74 |
| 7. Private, not-for-profit, 4-year, doctorate-granting | 143 | 143 | 102 | 0.71 |
| 8. Private, for-profit, less-than-2-year | 120 | 79 | 43 | 0.54 |
| 9. Private, for-profit, 2-year or more | 81 | 73 | 55 | 0.75 |

^a An institution is considered to be responding if it provided a list for student sampling, completed CADE by August 21, and provided sufficient data for at least one student to be classified as a CADE/CPS respondent. Table A-5 shows expected response rates as of October 10, 1996.

Table A-3. Eligible student sample sizes among the responding institutions

| Institutional stratum | Potential beginners | Other undergrad | Graduate student | First-professional | Total |
|--|----------------------------|------------------------|-------------------------|---------------------------|--------------|
| Total | 17,850 | 21,787 | 7,582 | 2,100 | 49,319 |
| 1. Public, less than 2-year | 754 | 401 | 0 | 0 | 1,155 |
| 2. Public, 2-year | 3,747 | 3,145 | 0 | 0 | 6,892 |
| 3. Public, 4-year, non-doctorate-granting | 2,654 | 4,774 | 1,518 | 3 | 8,949 |
| 4. Public, 4-year, doctorate-granting | 2,254 | 5,088 | 2,925 | 765 | 11,032 |
| 5. Private, not-for-profit, less-than-4-year | 1,125 | 876 | 0 | 0 | 2,001 |
| 6. Private, not-for-profit, 4-year, non-doctorate-granting | 1,915 | 2,802 | 1,490 | 9 | 6,216 |
| 7. Private, not-for-profit, 4-year, doctorate-granting | 2,111 | 3,237 | 1,436 | 1,319 | 8,103 |
| 8. Private, for-profit, less-than-2-year | 1,894 | 215 | 0 | 0 | 2,109 |
| 9. Private, for-profit, 2-year or more | 1,396 | 1,249 | 213 | 4 | 2,862 |

Table A-4. Conditional student response rates, given institutional response

| Institutional stratum | Potential beginners | Other undergrad | Graduate student | First-professional | Total |
|--|----------------------------|------------------------|-------------------------|---------------------------|--------------|
| Total | 0.99 | 0.98 | 0.99 | 1.00 | 0.98 |
| 1. Public, less than 2-year | 1.00 | 1.00 | -- | -- | 1.00 |
| 2. Public, 2-year | 0.97 | 0.96 | -- | -- | 0.97 |
| 3. Public, 4-year, non-doctorate-granting | 0.99 | 0.97 | 0.99 | 1.00 | 0.98 |
| 4. Public, 4-year, doctorate-granting | 1.00 | 0.99 | 0.98 | 1.00 | 0.99 |
| 5. Private, not-for-profit, less-than-4-year | 1.00 | 1.00 | -- | -- | 1.00 |
| 6. Private, not-for-profit, 4-year, non-doctorate-granting | 0.99 | 1.00 | 0.99 | 1.00 | 0.99 |
| 7. Private, not-for-profit, 4-year, doctorate-granting | 0.97 | 0.98 | 0.97 | 1.00 | 0.98 |
| 8. Private, for-profit, less-than-2-year | 1.00 | 1.00 | -- | -- | 1.00 |
| 9. Private, for-profit, 2-year or more | 0.99 | 1.00 | 1.00 | 1.00 | 0.99 |

Note: A student is classified as a CADE/CPS respondent if we obtained sufficient data for the student from CADE and/or from the CPS match.

Table A-5. Expected institutional sample sizes and response rates at the conclusion of CADE

| Institutional stratum | Number sampled | Number eligible | Number responding | Response rate |
|--|-----------------------|------------------------|--------------------------|----------------------|
| Total | 973 | 900 | 794 | 0.88 |
| 1. Public, less than 2-year | 39 | 34 | 31 | 0.91 |
| 2. Public, 2-year | 165 | 164 | 149 | 0.91 |
| 3. Public, 4-year, non-doctorate-granting | 125 | 125 | 118 | 0.94 |
| 4. Public, 4-year, doctorate-granting | 124 | 124 | 117 | 0.94 |
| 5. Private, not-for-profit, less-than-4-year | 56 | 44 | 36 | 0.82 |
| 6. Private, not-for-profit, 4-year, non-doctorate-granting | 120 | 114 | 99 | 0.87 |
| 7. Private, not-for-profit, 4-year, doctorate-granting | 143 | 143 | 123 | 0.86 |
| 8. Private, for-profit, less-than-2-year | 120 | 79 | 59 | 0.75 |
| 9. Private, for-profit, 2-year or more | 81 | 73 | 62 | 0.85 |

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

Table A-6.--Selected standard errors for estimates in Tables 1 and 2

| | Pell grant | SEOG | Total federal grant | Stafford unsubsidized | loans subsidized | Total Stafford loan | Title IV loans (except PLUS) | PLUS loan |
|---|------------|-------|---------------------|-----------------------|------------------|---------------------|------------------------------|-----------|
| Standard errors for estimated percentages | | | | | | | | |
| Income and dependency level | | | | | | | | |
| Dependent: Less than \$10,000 | 1.35 | 1.70 | 1.35 | 1.15 | 2.83 | 2.89 | 2.83 | 0.71 |
| Dependent: \$10,000-\$19,999 | 1.05 | 1.65 | 1.04 | 1.13 | 2.30 | 2.28 | 2.28 | 0.69 |
| Dependent: \$20,000-\$29,999 | 1.50 | 1.44 | 1.50 | 1.25 | 2.14 | 2.06 | 2.05 | 0.81 |
| Dependent: \$30,000-\$39,999 | 1.98 | 1.38 | 2.02 | 1.49 | 1.83 | 1.69 | 1.62 | 1.14 |
| Dependent: \$40,000-\$49,999 | 1.37 | 0.89 | 1.41 | 1.97 | 1.69 | 0.92 | 0.85 | 1.45 |
| Dependent: \$50,000-\$59,999 | 0.00 | 0.43 | 0.51 | 2.39 | 1.90 | 0.78 | 0.61 | 2.05 |
| Dependent: \$60,000-\$69,999 | 0.00 | 0.32 | 0.37 | 2.37 | 2.37 | 0.75 | 0.68 | 1.72 |
| Dependent: \$70,000-\$79,999 | 0.00 | 0.27 | 0.27 | 2.81 | 2.99 | 0.67 | 0.65 | 2.56 |
| Dependent: \$80,000-\$99,999 | 0.00 | 0.35 | 0.38 | 2.58 | 2.66 | 0.73 | 0.65 | 2.27 |
| Dependent: \$100,000 or more | 0.00 | 0.23 | 0.23 | 2.69 | 2.71 | 1.44 | 1.44 | 2.69 |
| Independent: Less than \$5,000 | 1.00 | 1.56 | 0.92 | 1.82 | 1.84 | 1.84 | 1.83 | 0.15 |
| Independent: \$5,000-\$9,999 | 1.22 | 1.69 | 1.20 | 2.01 | 2.20 | 2.23 | 2.15 | 0.12 |
| Independent: \$10,000-\$19,999 | 1.73 | 1.31 | 1.74 | 2.03 | 1.95 | 1.93 | 1.90 | 0.18 |
| Independent: \$20,000-\$29,999 | 1.81 | 1.76 | 1.81 | 2.32 | 2.43 | 2.41 | 2.41 | 0.16 |
| Independent: \$30,000-\$49,999 | 2.51 | 1.56 | 2.53 | 2.70 | 2.61 | 2.10 | 2.03 | 0.32 |
| Independent: \$50,000 or more | 0.00 | 0.22 | 0.22 | 3.17 | 4.20 | 0.00 | 0.00 | 0.00 |
| Institution type and highest degree | | | | | | | | |
| Public less-than-2-year | 0.68 | 0.00 | 0.68 | 4.15 | 7.56 | 7.32 | 7.32 | 0.07 |
| Public 2-year | 2.09 | 1.53 | 2.06 | 1.48 | 2.42 | 2.72 | 2.67 | 0.54 |
| Public 4-year non-doctorate | 1.84 | 1.09 | 1.83 | 1.48 | 2.00 | 2.17 | 2.17 | 0.54 |
| Public doctorate-granting | 1.46 | 0.77 | 1.43 | 1.49 | 1.40 | 1.27 | 1.26 | 1.12 |
| Private not-for-profit less-than-4-year | 2.76 | 1.99 | 2.81 | 6.36 | 6.39 | 5.56 | 5.51 | 1.33 |
| Private nfp, 4-year non-doctorate | 3.23 | 2.24 | 3.30 | 2.74 | 2.69 | 2.57 | 2.04 | 1.52 |
| Private not-for-profit doctorate-granting | 1.70 | 1.06 | 1.68 | 1.69 | 1.50 | 1.43 | 1.32 | 1.17 |
| Private for profit less-than-2-year | 3.28 | 4.01 | 3.23 | 6.45 | 5.06 | 5.01 | 4.68 | 1.35 |
| Private for-profit, 2-year-or-more | 2.69 | 2.16 | 2.69 | 3.48 | 3.40 | 3.50 | 3.53 | 1.99 |
| Standard errors for estimated average amounts | | | | | | | | |
| Total | \$14 | \$31 | \$16 | \$42 | \$26 | \$37 | \$38 | \$169 |
| Income and dependency level (categorical) | | | | | | | | |
| Dependent: Less than \$10,000 | \$27 | \$58 | \$34 | \$216 | \$71 | \$73 | \$84 | \$414 |
| Dependent: \$10,000-\$19,999 | \$26 | \$64 | \$40 | \$165 | \$64 | \$65 | \$72 | \$308 |
| Dependent: \$20,000-\$29,999 | \$29 | \$67 | \$38 | \$119 | \$65 | \$63 | \$66 | \$304 |
| Dependent: \$30,000-\$39,999 | \$31 | \$71 | \$39 | \$118 | \$52 | \$53 | \$59 | \$280 |
| Dependent: \$40,000-\$49,999 | \$39 | \$88 | \$54 | \$103 | \$65 | \$65 | \$72 | \$284 |
| Dependent: \$50,000-\$59,999 | low n | low n | low n | \$96 | \$69 | \$62 | \$68 | \$250 |
| Dependent: \$60,000-\$69,999 | low n | low n | low n | \$110 | \$82 | \$66 | \$67 | \$273 |
| Dependent: \$70,000-\$79,999 | low n | low n | low n | \$129 | \$109 | \$88 | \$88 | \$566 |
| Dependent: \$80,000-\$99,999 | low n | low n | low n | \$102 | \$110 | \$77 | \$80 | \$699 |
| Dependent: \$100,000 or more | low n | low n | low n | \$106 | \$135 | \$82 | \$83 | \$553 |
| Independent: Less than \$5,000 | \$20 | \$30 | \$25 | \$102 | \$68 | \$101 | \$105 | low n |
| Independent: \$5,000-\$9,999 | \$28 | \$36 | \$33 | \$80 | \$71 | \$112 | \$113 | low n |
| Independent: \$10,000-\$19,999 | \$30 | \$33 | \$33 | \$79 | \$64 | \$108 | \$109 | low n |
| Independent: \$20,000-\$29,999 | \$32 | \$63 | \$42 | \$113 | \$86 | \$146 | \$147 | low n |
| Independent: \$30,000-\$49,999 | \$41 | \$126 | \$48 | \$209 | \$109 | \$206 | \$208 | low n |
| Independent: \$50,000 or more | low n | low n | low n | \$192 | \$183 | \$224 | \$225 | low n |
| Institution type and highest degree | | | | | | | | |
| Public less-than-2-year | \$82 | low n | \$82 | \$261 | \$99 | \$259 | \$259 | low n |
| Public 2-year | \$30 | \$29 | \$31 | \$168 | \$78 | \$112 | \$109 | \$934 |
| Public 4-year non-doctorate | \$30 | \$29 | \$32 | \$67 | \$45 | \$60 | \$59 | \$156 |
| Public doctorate-granting | \$21 | \$71 | \$30 | \$63 | \$40 | \$58 | \$58 | \$183 |
| Private not-for-profit less-than-4-year | \$47 | \$129 | \$71 | \$124 | \$61 | \$128 | \$129 | \$236 |
| Private nfp, 4-year non-doctorate | \$46 | \$93 | \$53 | \$97 | \$63 | \$101 | \$110 | \$431 |
| Private not-for-profit doctorate-granting | \$30 | \$85 | \$53 | \$103 | \$53 | \$83 | \$82 | \$500 |
| Private for profit less-than-2-year | \$46 | \$36 | \$47 | \$151 | \$92 | \$226 | \$219 | \$238 |
| Private for-profit, 2-year-or-more | \$39 | \$62 | \$46 | \$122 | \$86 | \$171 | \$177 | \$664 |

Note: Standard errors for estimates are available upon request.

DESCRIPTION OF VARIABLES USED IN THIS TABULATION

(The acronym CADE stands for Computer Assisted Data Entry and refers to the student information obtained from institutional records; CATI stands for Computer Assisted Telephone Interviews)

The names that appear in UPPERCASE are the variable names on the DATA ANALYSIS SYSTEM, and are provided for readers who may wish to use similar variables in producing their own tables.

VARIABLES USED IN THIS TABULATION:

INCOME Income and dependency level (Tables 1-8)

Description:

Dependency status and categorical income level. Equal to CINCOME for both dependent students (DEPEND=1,2) and independent students (DEPEND=3). NOTE: Students' dependency and income status for variables in this file are based on a dependency status used primarily for Pell grant determination. About 3 percent of the students who received federal aid were classified as dependent for Pell grant purposes, but independent for federal loan purposes. See also DEPEND, DEPEND2, and DEPLOAN.
Sources: N96 CADE, CPS

SECTOR2 Institution type (Tables 1-8)

Description:

Institution type and highest degree. Variable combines institutional level and control, as well as highest degree offered for 4-year institutions.

| Code | Percent | Category label |
|------|---------|--|
| 1 | 0.8 | Public, less-than-2-year |
| 2 | 22.4 | Public, 2-year |
| 3 | 16.9 | Public, 4-year non-doctorate-granting |
| 4 | 24.4 | Public, 4-year doctorate-granting |
| 5 | 2.1 | Private, not-for-profit, less than 4-year |
| 6 | 13.5 | Private, not-for-profit, 4-year non-doctorate-granting |
| 7 | 9.9 | Private, not-for-profit, 4-year doctorate-granting |
| 8 | 5.2 | Private, for-profit, less-than-2-year |
| 9 | 4.9 | Private, for-profit, 2-year or more |

TUITION Tuition and fees (Tables 1-8)

Description:

Amount of tuition charged the student for the terms attended, as reported by the institution. If tuition amounts were not reported they were estimated based on the average per credit or

per term charges for other students at the institution according to their class level, degree program, and attendance status.

Sources: N96 CADE, Imputation

| Code | Percent | Value label |
|------|---------|---------------------------------|
| c | 99.4 | {9.00-39440.00;4693.36/5051.06} |
| -1 | 0.6 | {Missing, legit skip, etc.} |

ATTNST2 Attendance pattern (Tables 1-10)

Description:

Attendance intensity & persistence 1995-96 at the NPSAS institution. 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 at the NPSAS institution.

Because this information is based only on the report of the NPSAS institution, it does not accurately represent the experience of students who transferred during the NPSAS year (approximately 5%-10%) and is not strictly comparable to prior NPSAS surveys. Students were considered to have enrolled for a full year at the NPSAS institution if they were enrolled 8 or more months during the NPSAS year. Months did not have to be contiguous, 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 for the number of months attended full time (MFT). Full time, full year students may be identified in any of the NPSAS datasets by filtering for either MFT>=9 or MFT>=8;

Specific categories of ATTNST2:

Full time, full year:

Enrolled 8 or more months full time at the NPSAS institution.

Additional months enrolled could be part time.

Full time, part year:

Enrolled less than 8 months at the NPSAS institution and attending full time in all of these months.

Part time, full year:

Enrolled 8 or more months at the NPSAS institution and some of these months were part time.

Part time, part year:

Enrolled less than 8 months at the NPSAS institution and some of these months were part time

Related variables:

ATTEND provides the attendance status in the fall term (September or October) at the NPSAS institution.

ATTEND2 provides the attendance status during the first term enrolled in the NPSAS year (any time).

ATTNPTRN provides the attendance pattern across the academic year at the NPSAS institution.

DEPEND2 Student: Dependency status for financial aid (Tables 1-8)

Description:

Dependency status for financial aid (derived). Variable combined student dependency status (DEPEND), marital status (SMARITAL), and whether they have dependents (CPS31).

The distinction between the two types of independent students changed between NPSAS:93 and NPSAS:96 as a result of the 1992 Reauthorization Amendments. Prior to the 1993-4 academic year the spouse of a married student was considered to be a dependent of the student, and married students without children were classified as independent WITH dependents. As of 1993-4 the spouse of a student is not considered to be that student's dependent, so married students without children are classified as independent WITHOUT dependents in NPSAS:96.

This variable is provided to allow comparability between the two surveys. In NPSAS:96 the combination of categories 2 and 3 are defined as independent WITHOUT dependents for the purpose of federal need analysis. In NPSAS:93 only category 2 was defined as independent WITHOUT dependents, while the combination of categories 3 and 4 were defined as independent WITH dependents for need analysis. The dependency classification which was used to calculate the EFC in NPSAS:96 is reported in the variable EFC formula type (CPS160).

Sources: N96 CADE, CPS

PELLAMT Pell grant (Tables 1, 2, 4-8)

Description:

Federal Pell grant amount received during the NPSAS year at all schools attended. Institutional reports in CADE were supplemented with the 1995-6 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.

Pell grants are awarded to undergraduates who haven't 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 AY 1995-96 the maximum Pell grant amount was \$2,340. See PELLAMT2 and PELLSCH2.

Sources: N96 CADE, Pell file

SEOGAMT SEOG amount (Tables 1, 2, 7, 8)

Description:

Amount of SEOG (Supplemental Educational Opportunity Grant). The SEOG is a federal, campus-based (administered by each institution)

grant for undergraduates who have not yet received a Bachelor's or first professional degree, and who show exceptional financial need. It is intended to supplement the Pell grant (priority is given to Pell grant recipients), and awards a maximum of \$4000 per year. However, unlike the Pell grant, eligibility does not guarantee an SEOG award, as the funds available to a particular institution may be limited.

Related variables:

SEOGAMT is a component of the following composite variables:

CAMPAMT (amount of campus-based aid), TITIVAMT (amount of Title IV aid), TFEDAID (total amount of all federal aid, excluding veteran's programs), TFEDAID2 (total amount of all federal aid, including veteran's programs), TOTGRT (total amount of all grants), and TOTAID (total amount of all financial aid). Also see grid under TOTAID.

Sources: N96 CADE

TFEDGRT Total federal grant amount (Tables 1, 2, 7, 8)

Description:

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).

Related variables:

See grid under TOTAID (total amount of all aid) for details.

Sources: N96 CADE, Pell file

STAFUNSB Stafford unsubsidized amount (FFEL+Direct) (Tables All except 4)

Description:

Amount of unsubsidized Stafford (FFEL or Direct) loan during NPSAS year.

For more information about loans see STAFFAMT

Related Variables:

SCHOOL2 (Loans at a second institution)
FFELAMT (FFEL Stafford loan - total)
FFELSUB (FFEL Stafford loan subsidized amount)
FFELUNSB (FFEL Stafford loan unsubsidized amount)
DIRECTLN (Direct Stafford loan amount - total)
DIRECTSB (Direct Stafford loan subsidized amount)
DIRECTUN (Direct Stafford loan unsubsidized amount)
STAFFAMT (Stafford loan - total)
STAFFSUB (Stafford loan total subsidized amount)

Sources: N96 CADE, Imputation, NSLDS

STAFSUB Stafford subsidized amount (FFEL+Direct) (Tables All except 4)

Description:

Amount of subsidized Stafford (FFEL or direct) loan during NPSAS year.

For more information about loans see STAFFAMT

Related Variables:

SCHOOL2 (Loans at a second institution)
FFELAMT (FFEL Stafford loan - total)
FFELSUB (FFEL Stafford loan subsidized amount)
FFELUNSB (FFEL Stafford loan unsubsidized amount)
DIRECTLN (Direct Stafford loan amount - total)
DIRECTSB (Direct Stafford loan subsidized amount)
DIRECTUN (Direct Stafford loan unsubsidized amount)
STAFFAMT (Stafford loan - total)
STAFUNSB (Stafford loan total unsubsidized amount)

Sources: N96 CADE, Imputation, NSLDS

STAFFAMT Stafford loan total amount (FFEL+Direct) (Tables 1, 2, 6-8, 10)

Description:

Amount of Stafford loan during NPSAS year, including loans borrowed to attend schools other than the NPSAS school. All of the federal loan variables in NPSAS:96 include the loans borrowed at all schools attended, since the CADE institutional reported amounts were supplemented with information from the National Student Loans Data System (NSLDS). In order to restrict the analysis to federal loan amounts received at the NPSAS school, use the filter variable SCHOOL2=0. The campus-based aid (CAMPAMT), institutional aid (INSTAMT), state aid (STATEAMT), and other (OTHRSCR) are only reported for the NPSAS school.

There are four categories of Federal Stafford Loans.

Under the DIRECT loan program, the federal government makes loans directly to students and parents through schools.

Under the FFEL Program, private lenders such as banks, credit unions, and savings and loan associations usually make the loans. Although the source of funds is different, both programs provide the same types of loans.

A SUBSIDIZED loan is awarded on the basis of financial need. If a student qualifies for a subsidized loan, the federal government pays the interest on the loan until the student begins repayment, and during authorized periods of deferment thereafter. An UNSUBSIDIZED loan is not awarded on the basis of need. If a student qualifies for an unsubsidized loan, they are charged interest from the time the loan is disbursed until it is paid in full. Students can choose to pay the interest or allow it to accumulate. If the student allows the interest to accumulate, it will be capitalized (added to the principal amount of the loan).

Annual loan limits vary considerably. See STAFFCT1 and STAFFCT2 for the restrictions.

Related Variables:

SCHOOL2 (Loans at a second institution)
FFELAMT (FFEL Stafford loan - total)
FFELSUB (FFEL Stafford loan subsidized amount)
FFELUNSB (FFEL Stafford loan unsubsidized amount)
DIRECTLN (Direct Stafford loan amount - total)

DIRECTSB (Direct Stafford loan subsidized amount)
DIRECTUN (Direct Stafford loan unsubsidized amount)
STAFFSUB (Stafford loan total subsidized amount)
STAFUNSB (Stafford loan total unsubsidized amount)
Sources: N96 CADE, Imputation, NSLDS

T4LNAMT1 Aid, federal loan: Title IV loans (except PLUS) (Tables 1, 2, 6-8)

Description:

Amount of (federal) Title IV loans, including Perkins (PERKAMT), and Stafford (STAFFAMT), but not including PLUS loans (PLUSAMT3).
Related variables:
T4LNAMT2 (Total federal loan amount, including PLUS)
Sources: N96 CADE, NSLDS

PLUSAMT3 Aid, federal other: PLUS loan amount-total (Tables 1, 2, 6-8)

Description:

Amount of federal PLUS loan - total. Plus loans are variable-interest rate loans awarded to parents of dependent students who are attending school at least half-time. 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 PLUS loans are offered by commercial lenders such as banks, credit unions, or savings and loans associations. Interest rate cannot exceed 9 percent.
Related variables:
SCHOOL2 (Loans at a second institution)
PLUSAMT1 (PLUS loan amount - FFEL)
PLUSAMT2 (PLUS loan amount - direct)
PLUSAMT3 is a component of the following composite variables:
T4LNAMT2, TITIVAMT, TFEDLN2, TFEDAID, TFEDAID2, TOTLOAN, TOTLOAN2, TOTAID, TFEDOTHR, TOTOTHR.
Sources: N96 CADE

PERKAMT Perkins loan amount (Tables 1, 2, 6-10)

Description:

Amount of federal Perkins loan. 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, T4AMT1, T4AMT2, TITIVAMT, TFEDLN, TFEDLN2, TFEDAID, TFEDAID2, TOTLOAN, TOTLOAN2, TOTAID.

Sources: N96 CADE

FWSP Federal work-study amount (Tables 1-2, 6-8)

Description:

Federal work study-amount. College work study is a campus-based program (administered by the financial aid office at each institution). The Federal Work-Study (FWS) Program provides jobs for undergraduates and graduate students with financial need, allowing them to earn money to help pay educational expenses. The program encourages community service work and work related to the student's course of study. The minimum federal work study salary is minimum wage, but may be higher depending upon the type of work performed and the skills required. The number of hours worked by each student is assigned by the employer and financial aid office, taking into account the student's class schedule and academic progress.

Sources: N96 CADE

CAMPAMT Campus-based federal aid (Perkins, SEOG, FWS) (Tables 1-2, 6, 8)

Description:

Amount of federal financial aid award that is campus-based (allocated by the institution's financial aid office). Includes SEOG grant (SEOGAMT), federal college work study (FWSP), and Perkins loans (PERKAMT).

Sources: N96 CADE

STATEAMT Total state aid amount (Tables 1, 2, 7, 8)

Description:

Total amount of state aid. Equal to the sum of state grants (STGTAMT), state loans (STLNAMT), state-sponsored work-study (STWKAMT), and all other state financial aid (STOTHAMT). Includes amounts awarded for state work study and SSIG grants (including the federal portion).

Related variables:

See grid under TOTAID for details.

Sources: N96 CADE

TITIVAMT Title IV aid total amount (Table 2, 6, 8)

Description:

Total amount of Title IV (federal) financial aid awards. Equal to the sum of Perkins loans (PERKAMT), Stafford loans (STAFFAMT), and PLUS loans (PLUSAMT), Pell grants (PELLAMT), Supplemental Educational Opportunity Grants-SEOG (SEOGAMT), and college work study (FWSP).

Sources: N96 CADE, Pell file, NSLDS

INGRTAMT Institutional grant total (Table 1, 2, 7, 8)

Description:

Total amount of institutional grant aid. Includes all grants and scholarships, tuition waivers, and graduate fellowships received at the NPSAS institution during the NPSAS year.

Related variables:

See grid under TOTAID for more information.

Sources: N96 CADE

INSTAMT Aid, institutional: Institutional total aid amount (Tables 9, 10)

Description:

Total institutional aid amount. Equal to the sum of institutional grants (INGRTAMT), loans (INLNAMT), institution-sponsored work study (INSTWRK), and all other institutional amounts (INOTHAMT).

Related variables:

See grid under TOTAID for details.

Sources: N96 CADE

TNFEDAID Aid, total: Total non-federal aid amount (Tables 1, 2, 7, 8)

Description:

Total amount of non-federal aid. Equal to total amount of all aid (TOTAID) minus total amount of federal aid (TFEDAID2).

Related variables:

TNFEDLN: Total amount of non-federal loans.

TNFEDGRT: Total amount of non-federal grants

Sources: N96 CADE

TOTAID Aid, total: Total aid amount (Table 2, 8)

Description:

Total amount of all financial aid received. TOTAID is related to other award variables by type and source of aid according to this grid:

| | | | | | | | | | |
|--------|----------|---|----------|---|----------|---|----------|---|---------|
| - | | | | | | | | | Total |
| Type : | federal | + | state | + | inst. | + | other | = | by Type |
| - | | | | | | | | | |
| Grant: | TFEDGRT | + | STGTAMT | + | INGRTAMT | + | OTHGTAMT | = | TOTGRT |
| Loans: | TFEDLN | + | STLNAMT | + | INLNAMT | + | OTHLNAMT | = | TOTLOAN |
| Work : | TFEDWRK | + | STWKAMT | + | INSTCWS | + | OTHWKAMT | = | TOTWKST |
| Other: | TFEDOTHR | + | STOTHAMT | + | INOTHAMT | + | OTHROTHR | = | TOTOTHR |
| Total: | TFEDAID | + | STATEAMT | + | INSTAMT | + | OTHRSCR | = | TOTAID |

(by source)

PLUS loans are included in TFEDOTHR rather than in TFEDLN.

Veteran's and military benefits (VADODAMT) are included in OTHROTHR ("other" financial aid), rather than as part of any federal aid totals.

There are two totals of "other" amounts, other by type and other by source:

TOTOTHR is the total of all amounts that were not classified by type as grants, loans, or work-study.

OTHRSCR is the total of all amounts that were not classified by source as federal, state, or institutional.

Sources: N96 CADE, Pell file, NSLDS

PELLPACK Aid package: Package with Pell grants (Table 4)

Description:

Students receiving combinations of Pell grants (PELLAMT), and SEOG grants (SEOGAMT), Federal work-study (FWSP), Perkins loans (PERKAMT), State aid (STATEAMT), institutional aid (INSTAMT), other aid (OTHERSCR), and Stafford loans (STAFFAMT).

Sources: N96 CADE, Pell file, NSLDS

In Table 4, "Pell & Campus based" includes categories 2,3,4, and 5 shown below.

| Code | Percent | Category label |
|------|---------|----------------------------------|
| 1 | 8.6 | Pell only |
| 2 | 1.4 | Pell & SEOG only |
| 3 | 0.3 | Pell & FWSP only |
| 4 | 0.2 | Pell, SEOG, FWSP |
| 5 | 0.1 | Pell, SEOG & Perkins |
| 6 | 4.4 | Pell & state (only) |
| 7 | 1.2 | Pell & institution (only) |
| 8 | 0.0 | Pell & Other (only) |
| 9 | 6.1 | Pell, & Other (no Stafford) |
| 10 | 29.6 | Pell, other (including Stafford) |
| 0 | 48.0 | {No Pell} |

DEGREE_F Degree during first or only term in 1995-96 (Table 9, 10)

Description:

Degree program during first or only term at NPSAS school.
Sources: N96 CADE

| Code | Percent | Category label |
|------|---------|---|
| 1 | 25.7 | Associate Degree Program |
| 2 | 50.2 | Bachelor's Degree Program |
| 3 | 8.7 | Undergraduate Certificate Other Formal Award |
| 4 | 5.9 | Undergraduate, Non-degree Program |
| 5 | 0.6 | Graduate/Post-Baccalaureate Certificate Program |
| 6 | 4.4 | Master's Degree Program |
| 7 | 4.1 | Doctoral or First Professional Degree Program |
| 8 | 0.4 | Graduate, Other (including Non-degree Programs) |
| -1 | 0.1 | {Missing, legit skip, etc.} |

STUDTYPF Student type (3-level UG/G/FP) in first/only term (Table 9, 10)

Description:

Student type during first or only term at NPSAS school, 3-level (Undergraduate, graduate, or first-professional).
Sources: N96 CADE

| Code | Percent | Category label |
|------|---------|--------------------|
| 1 | 90.5 | Undergraduate |
| 2 | 6.3 | Graduate |
| 3 | 3.2 | First-professional |

ASTAMT Total amount received for all assistantships (Table 9, 10)

Description:

Sum of amounts from all research assistantships (RESAMT), teaching assistantships (TEACHAMT), and other assistantships (UNKASST) 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.
Sources: N96 CADE

PGMSEC Graduate program and institution type (Table 9, 10)

Description:

Graduate program and institution type. Variable indicates type of graduate degree program and the doctoral degree granting status of

the institution (SECTOR2).
Percentages shown below are based on weight for "all students".
The 90.5 percent missing indicates that among the student in the
federal aid recipient file, about 91 percent were undergraduates.

| Code | Percent | Category label |
|------|---------|--|
| 1 | 0.6 | Masters degree, public non-doctorate-granting |
| 2 | 1.8 | Masters degree, public doctorate-granting |
| 3 | 0.6 | Masters degree, private non-doctorate-granting |
| 4 | 1.3 | Masters degree, private doctorate-granting |
| 5 | 1.0 | Doctoral degree, public |
| 6 | 0.5 | Doctoral degree, private |
| 7 | 1.2 | First professional, public |
| 8 | 2.0 | First professional, private |
| 9 | 0.6 | Other graduate |
| -1 | 90.5 | {Missing, legit skip, etc.} |