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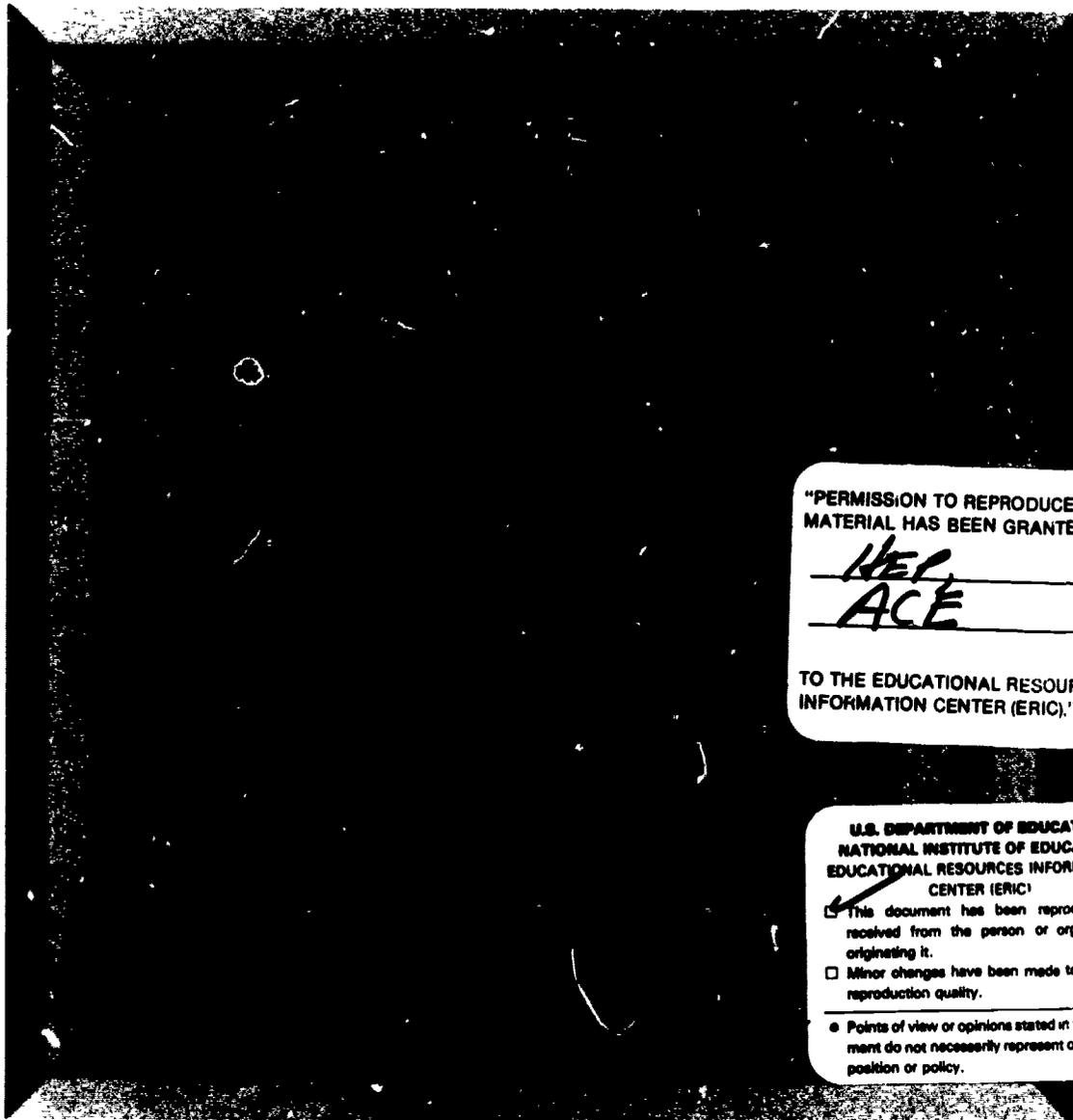
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ABSTRACT

The estimated percentage of full-time undergraduates who received aid in fall 1984 is reported, along with the total amount they received, the distribution of aided students by families' income level, and the composition of aid packages. Information is also provided on student debt, the use of special tuition plans, and how student employment figures in the financial aid package. Questionnaires were returned by 350 colleges and universities belonging to the Higher Education Panel of the American Council on Education. The study, which covered all types of postsecondary institutions except specialized institutions, found that nearly half of the full-time undergraduates received some sort of aid that is administered by the attended institution. Excluded were students that had Guaranteed Student Loans only, or veterans or social security benefits only. The aid amounted to slightly more than \$7 billion for academic year 1984-1985. Of this amount, nearly half came from the federal government. Grants and scholarships made up nearly half of the typical student aid package for low-income students. Included are detailed statistical tables, the questionnaire, information on the stratification design used to produce national estimates, and a comparison of respondents and nonrespondents according to various institutional characteristics. (SW)

STUDENT FINANCIAL AID TO FULL-TIME UNDERGRADUATES, FALL 1984

Charles J. Andersen



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HIGHER EDUCATION PANEL REPORT NUMBER 68
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AMERICAN COUNCIL ON EDUCATION

Robert H. Atwell, President

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The Higher Education Panel is a survey research program established by the Council for the purpose of securing policy-related information quickly from representative samples of colleges and universities. *Higher Education Panel Reports* are designed to expedite communication of the Panel's survey findings to policy-makers in government, in the associations, and in educational institutions across the nation.

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STUDENT FINANCIAL AID TO FULL-TIME UNDERGRADUATES
FALL 1984

Charles J. Andersen

Higher Education Panel Report
Number 68 January 1986

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HIGHLIGHTS

- Nearly half (47 percent) of the full-time, undergraduate students at the nation's universities, four-year and two-year colleges received some form of student financial aid (exclusive of Guaranteed Student Loans) in Academic Year (AY) 1984-85.
- Two out of every five students at public institutions received assistance. At independent institutions the proportion was three out of every five.
- Fifty-four percent of the student aid funds were distributed by public institutions; the remainder (46 percent), by independent colleges and universities.
- About forty percent of the dependent aided undergraduates were from families with incomes of less than \$15,000; thirty-five percent were from families with incomes in the \$15,000 to \$30,000 range; twenty-five percent were from families with incomes above \$30,000.
- Grants and scholarships made up nearly half of the typical aid package for low-income students. Loans made up about 20 percent, and employment and the student's own resources, about 16 percent each.
- Typical aid packages for middle-income students provided about 25 percent in the form of grants and scholarships, 25 percent in loans, 15 percent in employment and about 35 percent from the student and his/her family's resources.
- Institutions estimate that a student borrower graduating from a four-year college has an accumulated debt of between \$7,000 and \$8,000. The debt for a typical borrower graduating from a two-year institution is about half that amount--ranging from \$3,600 for low-income borrowers to \$4,000 for middle-income borrowers.
- Three-quarters of the independent institutions use an academic year installment plan to facilitate tuition payment. Only one-sixth of the public institutions reported using such an arrangement.
- Nearly all institutions report using federal funds for their college work-study programs. At nearly half of the institutions, these federal funds make up 75 percent or more of all the institution's work-study resources.
- Twenty-nine percent of the institutions reported using state funds for their work-study programs. At two-thirds of those institutions, the state funds accounted for less than a quarter of the institution's work-study resources.
- The amount that freshmen were expected to earn in a year--including both summer work and school-year wages--averaged \$1,200 at public institutions and \$1,500 at independent colleges. Seniors were expected to earn about \$200 more per year than freshmen.
- Undergraduate financial aid from institutional funds in AY 1984-85 was estimated to be \$2.3 billion. About one-third of those funds (\$800 million) was spent at public institutions; two-thirds (\$1.5 billion), at independent colleges and universities.
- Nearly three out of every five dollars of institutionally funded student aid was distributed on the basis of either need only or a combination of need and merit.
- About one-seventh of the institutionally funded student aid was distributed on the basis of athletic ability only.
- In the fall of 1984, fourteen percent of the nation's colleges and universities enrolled more students than they had expected. However, forty-five percent enrolled fewer students than anticipated.

INTRODUCTION

This survey was sponsored by the Department of Education as a means of gathering specific data that would describe the level and composition of student financial aid for undergraduates. It provides estimates for the percentage of full-time undergraduates who received aid in fall 1984, the total amount they received, the distribution of aided students by their families' income level, and the composition of aid packages. In addition, information is provided on student debt, the use of special tuition plans, and how student employment figures in the financial aid packages.

Several of the questions in this survey paralleled those asked in a 1983 study of student aid (1). However, several differences between

the surveys (family income levels, classification of student aid packages by income level of the student's family, exclusion of specialized institutions) mean that comparisons between the two studies must be made with caution.

Student financial aid, as used in this report, is restricted to that provided to full-time undergraduates. It includes grants and scholarships, institutionally arranged student employment, and loans. In the discussion of "aid packages", an additional item has been included: "other sources (student's savings, summer earnings, etc.; student's family's contributions, etc.)." The inclusion of this fourth item rounds out the picture of the typical aided student's total resources.

METHODS SUMMARY

The Higher Education Panel is a continuing survey research program created in 1971 by the American Council on Education to conduct specialized surveys on topics of current policy interest both to the higher education community and to government agencies.

The Panel is a disproportionate stratified sample of 1,040 colleges and universities divided into two half-samples of 520 institutions each. This sample was drawn from the population of more than 3,200 institutions listed in the National Center for Education Statistics' Education Directory, Colleges and Universities. All institutions in the population are grouped according to the Panel's stratification design, which is based primarily on three factors: institution type (research university, comprehensive, baccalaureate, specialized, two-year); control or governance (public or independent); and size (measured by full-time-equivalent enrollment). For any given survey, either one of the two half-samples, or an appropriate subgroup of the full Panel is used.

1. Charles J. Andersen, Financial Aid for Full-time Undergraduates (Washington: American Council on Education, 1984).

The survey instrument for this study was mailed in January 1985 to those Panel institutions in half-sample number 1 that had undergraduate programs. By the mid-May close of the field phase, after extensive mail and telephone follow-ups, usable data had been received from 350 institutions for a response rate of 75 percent. Data from responding institutions were statistically adjusted to represent the national population of colleges and universities (exclusive of specialized institutions) that provide financial assistance to their undergraduate students. Institutional weights were computed separately for each stratum, based on the ratio of the number of institutions in the population to the number of institutions that responded. Where appropriate, i.e., in the calculation of percentage distribution of students, institutional data were additionally weighted by enrollments prior to the assignment of institutional weights.

Appendix B presents the stratification design used to produce the national estimates and a comparison of respondents and nonrespondents according to various institutional characteristics.

FINDINGS

How Many and How Much. Nearly half (47 percent) of the full-time undergraduates enrolled in 2,600 of the nation's colleges and universities² received some form of student financial aid administered by their institutions in the fall term of 1984.

This figure varies, depending on the control of the institution--whether it is public or independent--and on its type--whether it is a research university, a comprehensive institution, a baccalaureate college, or a two-year college. Independent baccalaureate colleges show the highest percentage of aided students; public two-year institutions show the lowest.

When institutions are categorized by what it costs, on the average, for freshmen to attend (the freshman student expense budget), those institutions with budgets of less than \$5,000 reported that about 40 percent of the students received aid. At those institutions with budgets of \$5,000 or more, 53 percent of the undergraduates received aid. Institutions in the \$7,500 - \$9,999 range reported that two-thirds of their full-time undergraduates received some form of institutional aid administered.

The total amount of aid distributed was nearly \$7.3 billion in academic year 1984-85 and slightly less (\$6.8 billion) in the previous year.^{3 4}

In 1984-85 and 1983-84 this aid was divided about equally between the independent and public sectors with a slightly greater proportion in the public sector (53 percent in contrast to 47 percent).

About 30 percent of these funds were awarded to students at colleges with student expense budgets of less than \$5,000, institutions that enrolled about half of the full-time aided undergraduates. The remaining 70 percent of the aid was distributed at the institutions with student expense budgets of \$5,000 or more. The relatively few institutions with student budgets of

2. This report describes student financial aid at all of the nation's colleges and universities except those identified as "specialized" by the National Center for Education Statistics (NCES). Specialized institutions are those that award a high proportion of their degrees in specialized fields such as business, religious studies, the arts, technology, etc.

The percentages of aided students exclude students that used Guaranteed Student Loans only.

3. These figures should not be compared directly with those reported in HEP Report 60, Financial Aid for Full-time Undergraduates, because that report did include estimates for the specialized institutions.

4. These dollar amounts cover all assistance delivered to the student through the institution, including institutional and governmental (federal, state, and local) student aid such as the Pell grants, National Direct Student Loans, College Work-study, and Supplemental Educational Opportunity Grants. Excluded, however, were Guaranteed Student Loans, veterans' benefits, and social security assistance.

5. It must be remembered that these figures exclude Guaranteed Student Loans.

\$12,500 or more reported about 11 percent of the total; these institutions enroll about 4 percent of the full-time aided undergraduates.

Federal programs provided one half of these aid funds in 1983-84. In 1984-85 the figure dropped to 48 percent. But these are national averages. They blur distinctions due to differences in the type and control of institutions. In 1984-85, for example, two-thirds of the funds at two-year institutions came from federal sources. At the other end of the scale, only 30 percent of the funds distributed through independent universities were federal.⁵

When institutions are classed by their freshman expense budgets, the proportion of federal support is greatest at the low end of the budget scale. Three-quarters of the support awarded at institutions with expense budgets of less than \$3,000 per year came from the federal government. In contrast, less than one-quarter of the support at the most expensive institutions came from Washington.

When these percentages are applied to the total amount of student aid, they show that nearly \$3.5 billion came from federal undergraduate student aid programs that are administered through the institutions (excluding GSL).

Family Income of Dependent Aided Undergraduates: About two out of five of the dependent aided full-time undergraduates came from families with annual incomes of less than \$15,000. Slightly more than one-third (35 percent) came from families in the \$15,000 - \$29,999 range, and the remaining quarter were from families with even higher incomes.

Major differences in income distribution appear when these data are classified by type and control of institution. At the public two-year community college, nearly three-fifths of the dependent aided full-time undergraduates were from families with incomes of less than \$15,000. Less than 10 percent of the dependent aided students at this type of institution came from families with incomes in excess of \$30,000. At independent research universities, however, only one fifth of the aided full-time dependent undergraduates came from families with incomes of less than \$15,000, while half were from families in the top income category. At public comprehensive colleges, nearly half (47 percent) of the dependent aided students were from families with under \$15,000 annual incomes; slightly over one-third (37 percent) were in the \$15,000-\$29,999 range, and only about one in six were from the most affluent group.

An analysis of the institutions' annual freshman expense budgets supports this picture. The least expensive institutions reported that high proportions of their dependent aided students were from the lower family income ranges. The most expensive institutions showed high proportions of dependent aided students from families in the high range.

Family Income of Independent Aided Undergraduates. Seven-eighths of the independent aided undergraduates had family incomes of less than \$15,000. Nearly two-thirds had incomes of less than \$6,000. Only one-eighth had incomes of \$15,000 or more.

When the data are categorized by the institutions' student expense budgets, the distributions show a great deal of uniformity. Fifty percent of the independent aided undergraduates at the low budget institutions were in families with incomes of less than \$6,000. At the most expensive institutions seventy-five percent fell into that income range.

Student Aid Packages. Four sources of funds were identified as components of the undergraduate aid packages: scholarships and grants; student employment; loans; and other sources. This latter category, other sources, was to include the student's and the student's family's contributions from savings, summer earnings, etc. This component is frequently not included in the standard definition of a "financial aid package." However, it was used in this questionnaire in order to get data concerning the provenance of all of the resources used by the student for the year's education.

Institutions also reported the average student expense budget for low-income freshmen and seniors and for middle-income freshmen and seniors. The budgets were to include tuition and fees; room and board charges, if appropriate; books and supplies; transportation; and other expenses. This is basically the same budget definition used by the major student aid agencies.

Grants and scholarships accounted for nearly half of the typical low-income undergraduate student aid package. Student employment accounted for one-sixth, loans for one-fifth, and "other sources" for another sixth.

When public institutions' aid packages for low-income students are compared with those from independent institutions, there are little differences in the shares accounted for by grants and scholarships and by other sources. However, independent institutions reported that loans made up one-quarter of the package and employment one tenth. Public institutions, on the other hand, reported 18 percent for each of these sources.

It may be well to note here that the student expense budgets at independent institutions are about double those at public colleges and universities. Thus, the amount earned -- as distinguished from the percentage of the total package -- is about the same, whether the low-income student is at a public or independent institution. The difference between student expense budgets plus the higher percentage allotted to loans at independent institutions means that the amount borrowed by low-income students at such institutions is about three times larger than borrowings by comparable students at public institutions.

Little difference is shown in the distributions between the freshman and the senior packages.

Typical student aid packages for middle-income students nationally show scholarships and grants accounting for 25 percent of the total; employment, 14 percent; loans 27 percent; and other sources, 34 percent. The packages for freshmen and seniors do not vary by more than 2 percentage points, regardless of the institutional category and type of aid.

Differences in these middle-income freshman packages appear when the data from public institutions are compared with those from the independent sector. They center on the percentages assigned to scholarships and grants and to employment. A higher percentage of the package is allotted to employment at the public institutions (17 percent) than at the independents (11 percent). To balance things out, at independent institutions scholarships and grants make up a higher proportion (31 percent) than at the public colleges and universities (20 percent).

When institutions are classified by their student expense budgets, little difference appears in the proportion of the low-income freshman's aid package devoted to scholarships and grants, with one exception. That is at the lowest level, the one that includes only public two-year institutions where 41 percent of the package comes from grants and scholarships. The percentage that comes from other sources generally increases as the expense budget increases. Again, the exception to this pattern is at institutions in the least expensive category, where other sources account for more than one-third of the total package. Student employment covers from 9 to 19 percent of the package. Loans account for 10 to 28 percent.

For middle income students, the share of the aid package accounted for by scholarships and grants increases as the student expense budget increases, with the exception of the least expensive category. The share allotted to other sources ranges from 32 to 38 percent -- again excluding the least expensive institutional category -- with the highest percentage at the most expensive institutions. Student employment accounts for 17 percent of the freshman package at institutions with student budgets of \$3,000 to \$4,999 and drops to 8 percent at the most expensive institutions. A similar pattern is shown for loans. At the \$3,000 to \$4,999 expense budget level, they represent 30 percent of the package; at the most expensive institutions they account for 20 percent.

Cumulative Debt. The national average for a typical student borrower's debt burden upon graduation is estimated at between \$7,000 and \$8,000 for borrowers graduating from four-year colleges and from \$3,500 to \$4,000 for those completing a two-year institution. These figures are averages based on estimated institutional averages, not on student borrower records. The average for the middle income borrower was 12 percent greater than that for the low-income graduate. This difference was greater at public institutions (30 percent) than at independent ones (2 percent), but the total amount of debt carried by students graduating from independent institutions was almost double that of graduating students at the public institutions. Detailed table series 6 shows that, in general, the more expensive the institution, the greater the typical cumulative debt burden.

Figure 1--Percentage of Full-time Undergraduate Students Who Were Student Aid Recipients, Fall 1984

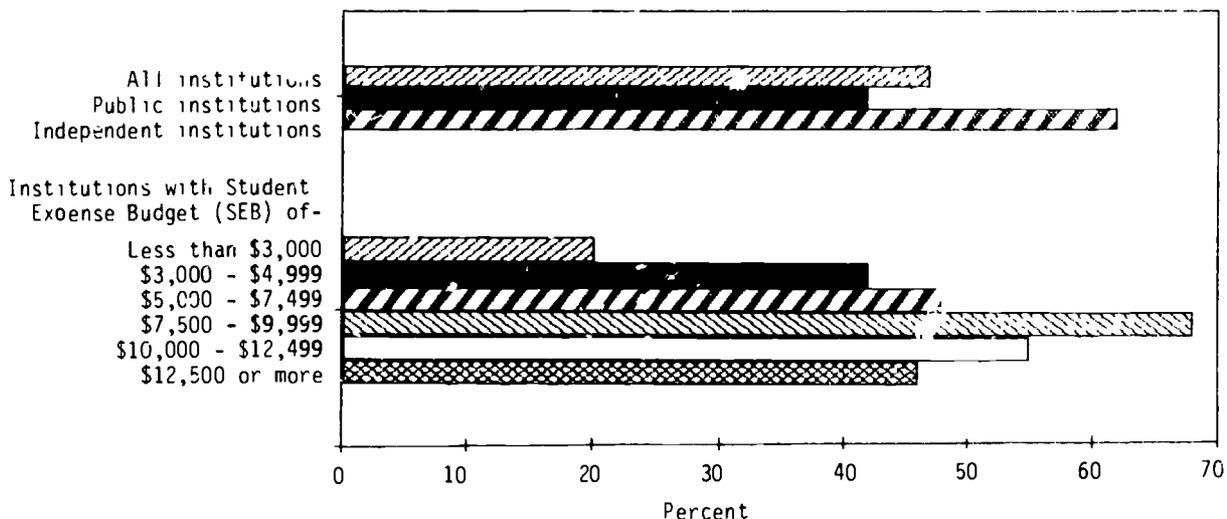


Figure 2--Composition of Typical Student Aid Packages, Fall 1984

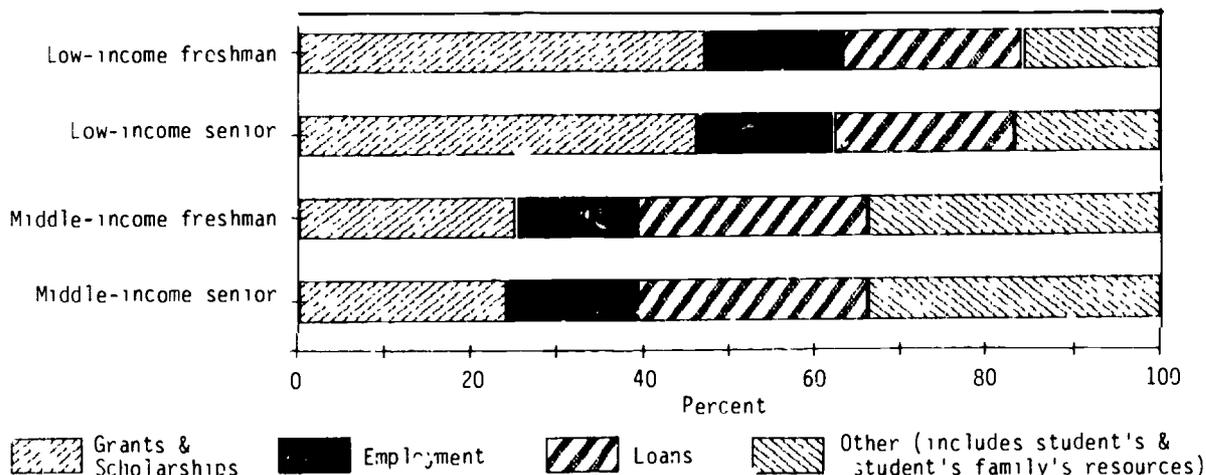
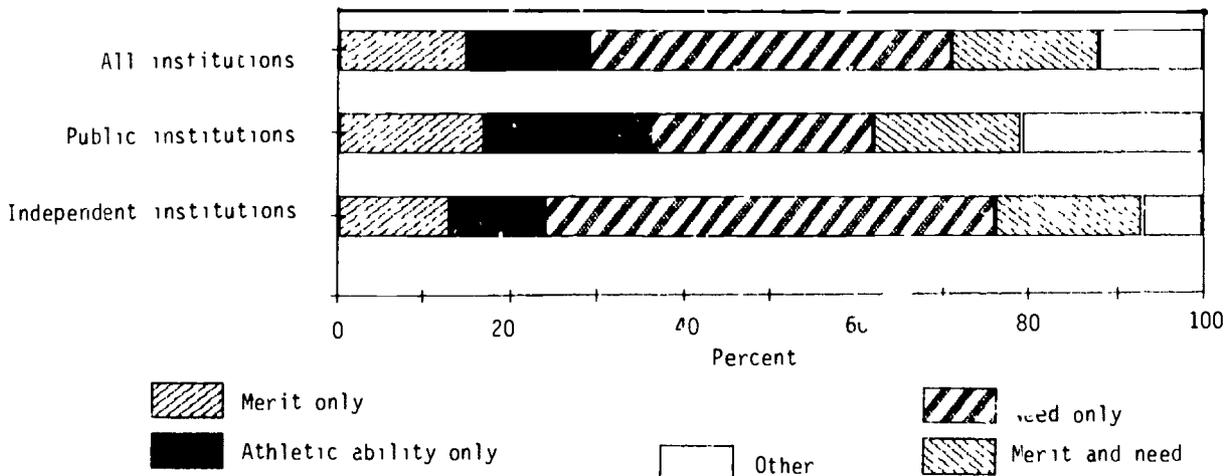


Figure 3--Institutionally Funded Student Aid, by Basis of Award, Fall 1984



Tuition Payment Plans. Just about half of the nation's colleges and universities use one or more of several special tuition payment plans. By far, the largest number of institutions--three-quarters of the independent and nearly one-fifth of the public colleges and universities--use an academic year installment plan. Six percent of all institutions reported the use of special programs that involve students in work intervals that alternate with study periods, such as cooperative education programs. Six percent reported using loans to cover a lump-sum prepaid tuition plan wherein the tuition for the full four-year program is prepaid in return for "freezing" the tuition for the four years at the current level.

The proportion of students using these plans is relatively small. Only seven percent of the students at public institutions were reported to be using the academic year installment plan, and only one percent were using cooperative education. At independent institutions 28 percent of the students were availing themselves of the academic year installment plan, less than one percent using the cooperative education program and one percent using loans for the lump-sum pre-paid tuition plan.

Employment. A special thrust of this survey was directed at the role that employment plays in student financial aid.⁶ In addition to getting estimates of the share of the typical aid package accounted for by student employment, the survey requested data on estimates of the total amount that undergraduates were expected to earn annually from all sources. This figure was to include not only what would be included in the "employment" portion of the student aid package, but also the summer earnings portion of the "other sources" part of the package.

Nationally, this figure is estimated at \$1,322 for aided freshmen and \$1,530 for aided seniors.⁶ Students at public institutions are expected to earn less than those at independent colleges and universities. The differential is about \$250 for freshmen and \$400 for seniors. In general, the more expensive the institution, the more earnings are expected. The exception to this is at the more expensive institutions which reported earnings expectations \$150 to \$200 less than institutions with student expense budgets of \$10,000 to

The source of funds that are used to pay students in college work-study programs was also a subject of the questionnaire. Nearly all (98 percent) of the institutions received work-study funds from the federal government. At almost half of the institutions, these federal funds represented three-quarters or more of all the work-study funds available.

State funds were reported by 29 percent of the institutions, most of which were public institutions. The proportion of those institutions with such funds (39 percent) was twice that of the independent sector (18 percent). Most of those institutions with state funds indicated that they represented less than one-quarter of the total work-study funds used.

6. Data have been weighted by estimated enrollments.

Nine out of ten institutions reported using institutional funds. However, half of these institutions reported that such funds represented less than one-quarter of their work-study aid. The ambiguity of state and institutional funds at state-controlled institutions may be the reason that the proportion of institutions with "institutional" funds is less than 100 percent.

Institutionally Funded Student Aid. Two and one third billion dollars worth of the student financial aid described in this report came from institutional funds. Nearly two thirds of this total was awarded at independent institutions; \$850 million was at public colleges and universities.

Two-fifths of this institutionally funded aid was distributed on the basis of need only, fifteen percent was awarded on the basis of academic or artistic merit only; 14 percent, on the basis of athletic ability only; and an additional 17 percent of it was awarded on the basis of need and merit. This last category was defined to mean selection of the awardee on the basis of merit and determination of the size of the award on the basis of need. A final "other" category that was not defined on the questionnaire accounted for 12 percent of the total.

Independent institutions reported that over half of their institutional aid was distributed on the basis of need only; the comparable figure for public colleges and universities was 27 percent. Just over one-tenth of the institutional aid at independent institutions was awarded on the basis of athletic ability only; the comparable share at public institutions was nearly one-fifth. Academic or artistic ability only was the basis for awarding 13 percent of the institutional funds at independent institutions; for public colleges and universities the comparable figure was 17 percent.

Those institutions with the highest student expense budgets awarded 84 percent of their institutional aid on the basis of need only. Ten percent went on the basis of need and ability; only 3 percent was awarded on the basis of merit only. Institutions with student expense budgets of \$3,000 - \$4,999 reported that 22 percent of their institutional aid funds was awarded on the basis of academic or artistic merit only, 23 percent on the basis of athletic ability only, and 28 percent on the basis of need only or need and merit.

Enrollment Targets. The survey included a final question only peripherally related to undergraduate student aid. It asked whether the institution's fall 1984 enrollment exceeded, met, or fell short of the planned target. Nationally, two-fifths of the institutions reported enrollments as planned. Fourteen percent reported more students than projected. However, forty-five percent reported fewer students than they had planned for. Just over half (53 percent) of the public institutions reported fewer students and 11 percent reported more than planned. Slightly more than one third (36 percent) of the independent institutions reported fewer students, 19 percent reported more students and 45 percent of these institutions reported enrollments as planned.

Two thirds of the institutions with the highest student expense budgets reported more students than planned; only five percent of these institutions reported missing enrollment targets. Fifty-five percent of the institutions with low to moderate student expense budgets (\$3,000 - \$4,999) reported fewer students than planned. Only ten percent of

these reported exceeding planned enrollment levels. None of the institutions in the lowest expense budget range (less than \$3,000) reported more students than planned; four out of ten reported fewer than planned. Such figures indicate that elements other than price alone are determinants of demand for postsecondary education.

SUMMARY

This survey, which covered all types of postsecondary education institutions except specialized institutions, indicates that nearly half of the full-time undergraduate students are receiving some sort of aid that is administered by the attended institution. This figure excludes students that had Guaranteed Student Loans (GSLs) only; it also excluded students with veterans or social security benefits only.

The aid awarded to these students amounted to slightly more than \$7 billion for academic year 1984-85. Of this amount, nearly half came from the federal government. Whereas the total amount of student aid increased slightly between 1983-84 and 1984-85, the federal share dropped by two percentage points.

The family income of aided dependent undergraduates is directly related to how expensive the attended school is. At public institutions--generally less expensive than independent ones--the proportion of students from families with incomes of \$30,000 or more is half that of independent institutions. One-fifth of the aided undergraduates at the least expensive institutions come from families with incomes of \$6,000 or less. Only five percent of the aided undergraduates at the most expensive institutions come from such families.

Grants and scholarships make up nearly half of the typical student aid package for low-income students, but only one quarter for middle-income students. The proportion that typically comes from the student and his/her family is one-sixth of the total for the low-income student and one-third for the middle income student.

The cumulative debt of the typical borrower upon graduation from a four-year institution is

approximately twice that of the typical borrower at two-year institutions. Overall, the typical middle-income borrower accumulates a debt about 12 percent greater than the low-income borrower. At the more expensive four-year colleges, however, the low-income student may end with a slightly greater debt.

The total average earnings expected of dependent freshmen was \$1,300 nationally, a figure that represented one-fifth to one-quarter of the average student expense budget, depending on the student's family income level. For seniors the expected earnings were \$1,500, from 24 to 30 percent of the average senior student expense budget.

Nearly all institutions used federal college-work study funds. The federal government was the most important source of most institutions' work-study aid.

Institutionally funded student aid amounted to \$2.3 billion in 1984-85, an amount equal to about thirty percent of all aid awarded (excluding GSLs, social security, and veterans benefits). Three-fifths of these funds were awarded by independent institutions, and most of them according to the recipients' need or a combination of need and academic or artistic merit. Less than one-fifth were awarded on the basis of athletic ability only.

Half of the public colleges and universities reported that their fall 1984 enrollments were smaller than what they had expected. Only 11 percent of the public colleges reported more students than planned. In the independent sector, just over one third of the institutions enrolled fewer students than planned, and one-fifth had more than expected.

DETAILED STATISTICAL TABLES

Table 1.-Total Full-time Undergraduate Enrollment and
Percentage of Students Receiving Student Aid, Fall 1984

(In thousands)

	Full-time Undergraduates	
	Number	Percent with Aid
All institutions	7,065.2	47%
Control and Type of Institution		
All public institutions	5,513.9	42
Research universities	1,639.8	46
Comprehensive universities	1,491.9	45
Baccalaureate colleges	308.9	57
Two-year colleges	2,073.3	36
All independent institutions	1,551.4	62
Research universities	296.6	51
Comprehensive universities	379.8	56
Baccalaureate colleges	600.0	69
Two-year colleges	275.1	65
Student Expense Budget (SEB)		
Institutions with SEB of		
Less than \$3,000	193.4	20
\$3,000 - \$4,999	3,388.7	42
\$5,000 - \$7,499	2,154.5	48
\$7,500 - \$9,999	696.4	68
\$10,000 - \$12,499	382.4	55
\$12,500 or over	249.8	46

Table 2--Total Student Aid Provided Full-time Undergraduate Students, 1983-84 and 1984-85

(In millions of dollars)

Control and Type of Institution	Total Financial Aid *		Percent Change
	1983-84	1984-85	
All institutions	\$6,935.0	\$7,437.0	7%
Control & Type of Institution			
All public institutions	3,765.4	3,999.9	6
Research universities	1,398.6	1,475.3	5
Comprehensive universities	1,215.4	1,309.6	8
Baccalaureate colleges	287.3	297.3	3
Two-year colleges	864.0	917.7	6
All independent institutions	3,169.6	3,437.1	8
Research universities	733.1	785.3	7
Comprehensive universities	717.1	779.3	9
Baccalaureate colleges	1,270.9	1,395.0	10
Two-year colleges	448.5	477.5	6
Student Expense Budget (SEB)			
Institutions with SEB of			
Less than \$3,000	41.2	45.4	10
\$3,000 - \$4,999	2,159.3	2,249.2	4
\$5,000 - \$7,499	2,015.5	2,182.5	8
\$7,500 - \$9,999	1,317.0	1,445.0	10
\$10,000 - \$12,499	713.8	759.0	6
\$12,500 or over	688.2	755.9	10

* All forms of student financial assistance that use the institution as the delivery agent, except social security benefits, veterans benefits, and GSLs. Includes Pell grants, remission of tuition and fees, institutionally-arranged student employment, and loans (except G.F.s)

Table 3--Federal Student Aid as a Percentage of All Student Aid, 1983-84 and 1984-85

	Percentage	
	1983-84	1984-85
All institutions	50	49
Control & Type of Institution		
All public institutions	60	59
Research universities	52	52
Comprehensive universities	61	57
Baccalaureate colleges	67	68
Two-year colleges	68	68
All independent institutions	39	37
Research universities	30	27
Comprehensive universities	30	28
Baccalaureate colleges	40	39
Two-year colleges	67	65
Student Expense Budget (SEB)		
Institutions with SEB of		
Less than \$3,000	77	77
\$3,000 - \$4,999	64	63
\$5,000 - \$7,499	57	56
\$7,500 - \$9,999	39	38
\$10,000 - \$12,499	35	32
\$12,500 or over	24	21

**TABLE 4.1--Student Aid Recipients, by Family Income Level, Fall 1984
Dependent Students**

Control and Type of Institution	Percentage of Students from Families with Income of-				All
	Under \$6,000-\$6,000	\$6,000-\$14,999	\$15,000-\$29,999	\$30,000 or more	
All inst.	13.9	24.7	34.9	26.5	100.0
Control & Type of Institution					
All public institutions	16.9	28.6	35.7	18.9	100.0
Research universities	9.9	21.7	38.2	30.2	100.0
Comprehensive universities	17.9	28.9	36.5	16.7	100.0
Baccalaureate colleges	24.7	34.4	31.9	9.0	100.0
Two-year colleges	22.8	35.9	32.2	9.1	100.0
All independent institutions	8.5	17.4	33.5	40.6	100.0
Research universities	6.0	14.0	29.0	51.0	100.0
Comprehensive universities	6.9	13.9	33.3	45.9	100.0
Baccalaureate colleges	9.0	19.4	35.9	35.6	100.0
Two-year colleges	11.9	20.5	31.9	35.7	100.0
Student Expense Budget (SEB)					
Institutions with SEB of					
Less than \$3,000	21.4	42.6	33.4	2.6	100.0
\$3,000 - \$4,999	21.2	32.7	34.9	11.2	100.0
\$5,000 - \$7,499	10.5	21.8	36.0	31.7	100.0
\$7,500 - \$9,999	9.5	19.4	35.7	35.5	100.0
\$10,000 - \$12,499	6.3	14.5	32.1	47.0	100.0
\$12,500 or over	5.3	12.1	29.6	53.0	100.0

**TABLE 4.2--Student Aid Recipients, by Family Income Level, Fall 1984
Independent Students**

Institution	Percentage of Students from Families with Income of-				All
	Under \$6,000-\$6,000	\$6,000-\$14,999	\$15,000-\$29,999	\$30,000 or more	
All institutions	63.1	25.3	8.9	2.6	100.0
Type & Control of Institution					
All public institutions	63.2	25.9	8.7	2.1	100.0
Research universities	67.7	20.5	8.2	3.6	100.0
Comprehensive universities	72.0	20.0	6.8	1.3	100.0
Baccalaureate colleges	56.7	23.7	13.9	5.8	100.0
Two-year colleges	56.6	33.2	9.2	1.0	100.0
All independent institutions	62.8	22.0	9.7	5.6	100.0
Research universities	72.5	16.2	4.8	6.5	100.0
Comprehensive universities	62.4	24.2	12.7	.8	100.0
Baccalaureate colleges	60.8	25.4	10.3	3.5	100.0
Two-year colleges	63.1	17.1	8.5	11.3	100.0
Student Expense Budget (SEB)					
Institutions with SEB of					
Less than \$3,000	48.8	38.8	12.3	.2	100.0
\$3,000 - \$4,999	62.5	26.7	9.1	1.7	100.0
\$5,000 - \$7,499	64.9	22.6	7.9	4.5	100.0
\$7,500 - \$9,999	62.3	25.1	11.1	1.6	100.0
\$10,000 - \$12,499	66.8	20.5	7.9	4.8	100.0
\$12,500 or over	75.0	17.1	6.3	1.6	100.0

**Table 5.1--Composition of Student Aid Packages
and Average Student Expense Budget, Fall 1984
Low-income Freshmen**

	Percentage of Typical Aid Package from-					Average Expense Budget
	Grants & Scholarships	Employ- ment	Loans	Other Sources	Total	
All institutions	47	16	21	16	100	\$5,374
Type & Control of Institution						
All public institutions	48	18	18	16	100	\$4,428
Research universities	50	15	18	17	100	5,425
Comprehensive universities	47	17	20	15	100	4,584
Baccalaureate colleges	44	19	24	13	100	4,271
Two-year colleges	47	21	15	17	100	4,024
All independent institutions	47	10	27	16	100	8,770
Research universities	44	11	22	23	100	12,669
Comprehensive universities	49	10	24	17	100	10,244
Baccalaureate colleges	51	10	23	17	100	8,013
Two-year colleges	43	11	35	13	100	7,796
Student Expense Budget (SEB)						
Institutions with SEB of						
Less than \$3,000	41	13	11	34	100	\$2,841
\$3,000 - \$4,999	48	19	17	16	100	4,000
\$5,000 - \$7,499	47	16	22	16	100	5,892
\$7,500 - \$9,999	47	11	28	15	100	8,496
\$10,000 - \$12,499	48	10	23	19	100	11,137
\$12,500 or over	48	9	18	25	100	13,945

**Table 5.2--Composition of Student Aid Packages
and Average Student Expense Budget, Fall 1984
Low-income Seniors**

	Percentage of Typical Aid Package from-					Average Expense Budget
	Grants & Scholarships	Employ- ment	Loans	Other Sources	Total	
All institutions	45	16	21	17	100	\$5,449
Control & Type of Institution						
All public institutions	45	19	19	17	100	\$4,487
Research universities	44	17	20	19	100	5,484
Comprehensive universities	45	18	20	16	100	4,607
Baccalaureate colleges	42	21	24	13	100	4,288
Two-year colleges	46	21	16	18	100	4,041
All independent institutions	45	11	26	17	100	8,817
Research universities	41	12	22	24	100	12,623
Comprehensive universities	48	11	24	17	100	10,229
Baccalaureate colleges	49	10	23	18	100	7,958
Two-year colleges	42	11	35	13	100	7,866
Student Expense Budget (SEB)						
Institutions with SEB of						
Less than \$3,000	40	13	10	36	100	\$2,841
\$3,000 - \$4,999	45	20	18	16	100	4,043
\$5,000 - \$7,499	44	17	21	17	100	5,910
\$7,500 - \$9,999	45	11	28	16	100	8,498
\$10,000 - \$12,499	45	11	23	20	100	11,130
\$12,500 or over	45	10	20	26	100	13,865

**Table 5.3--Composition of Student Aid Packages
and Average Student Expense Budget, Fall 1984
Middle-income Freshmen**

	Percentage of Typical Aid Package from-				Total	Average Expense Budget
	Grants & Scholarships	Employ- ment	Loans	Other Sources		
All institutions	25	14	27	34	100	\$6,199
Control and Type of Institution						
All public institutions	20	17	28	36	100	\$4,671
Research universities	15	15	25	45	100	5,579
Comprehensive universities	18	18	30	34	100	4,752
Baccalaureate colleges	21	22	33	24	100	4,312
Two-year colleges	25	17	28	31	100	4,077
All independent institutions	31	11	26	32	100	9,253
Research universities	30	10	23	36	100	12,818
Comprehensive universities	32	11	24	32	100	10,479
Baccalaureate colleges	35	10	24	31	100	8,401
Two-year colleges	24	14	32	29	100	7,768
Student Expense Budget (SEB)						
Institutions with SEB of						
Less than \$3,000	28	15	16	41	100	\$2,839
\$3,000 - \$4,999	20	17	30	33	100	4,960
\$5,000 - \$7,499	21	15	27	37	100	5,960
\$7,500 - \$9,999	31	12	26	31	100	8,575
\$10,000 - \$12,499	33	10	24	33	100	11,133
\$12,500 or over	33	8	20	39	100	13,944

**Table 5.4--Composition of Student Aid Packages
and Average Student Expense Budget, Fall 1984
Middle-income Seniors**

	Percentage of Typical Aid Package from-				Total	Average Expense Budget
	Grants & Scholarships	Employ- ment	Loans	Other Sources		
All institutions	24	15	27	34	100	\$6,287
Control and Type of Institution						
All public institutions	19	18	28	36	100	\$4,743
Research universities	14	16	25	44	100	5,643
Comprehensive universities	17	19	29	34	100	4,763
Baccalaureate colleges	20	23	33	24	100	4,333
Two-year colleges	24	17	28	31	100	4,102
All independent institutions	29	12	26	33	100	9,314
Research universities	28	12	24	36	100	12,804
Comprehensive universities	31	12	24	33	100	10,459
Baccalaureate colleges	33	10	25	32	100	8,319
Two-year colleges	24	14	33	29	100	7,880
Student Expense Budget (SEB)						
Institutions with SEB of						
Less than \$3,000	27	15	16	43	100	\$2,839
\$3,000 - \$4,999	19	18	30	33	100	4,114
\$5,000 - \$7,499	19	17	27	37	100	5,982
\$7,500 - \$9,999	29	13	27	32	100	8,565
\$10,000 - \$12,499	31	11	24	34	100	11,139
\$12,500 or over	31	9	21	38	100	13,912

**Table 6.1--Typical Student Borrower's Cumulative Debt upon Graduation,
Academic Year 1984-85
(Institutional Average)**

	Cumulative Debt of Single Dependent Student from-	
	Low Income Family	Middle Income Family
All institutions	\$5,328	\$5,985
Control and Type of Institution		
All public institutions	3,630	4,684
Research universities	4,823	6,848
Comprehensive universities	5,302	6,982
Baccalaureate colleges	5,299	7,358
Two-year colleges	2,773	3,397
All independent institutions	7,395	7,568
Research universities	9,887	9,962
Comprehensive universities	9,740	9,458
Baccalaureate colleges	657	8,094
Two-year colleges	566	5,511

Note: The number of students with cumulative debt at the end of their studies was not requested. Thus, these data were institutionally weighted; they were not weighted by the number of student borrowers.

**Table 6.2--Typical Student Borrower's Cumulative Debt upon Graduation,
by Student Expense Budget Range, Family Income, and Type of Institution,
Academic Year 1984-85
(Institutional Average)**

	Cumulative Debt of Single Dependent Student from-			
	Low-income Family		Middle-income Family	
	4-year Colleges	2-year Colleges	4-year Colleges	2-year Colleges
All institutions	\$7,058	\$3,557	\$7,934	\$3,991
Less than \$3,000	0	1,985	0	1,864
\$3,000 - \$4,999	4,584	2,943	6,497	3,626
\$5,000 - \$7,499	5,557	4,330	7,024	4,771
\$7,500 - \$9,999	8,619	5,991	8,728	5,790
\$10,000 - \$12,499	9,783	4,200	9,759	4,700
\$12,500 or over	10,038	0	9,953	0

Note: Figures are institutionally weighted estimates.

Table 7.1--Percentage of Institutions Using Tuition Payment Programs, Fall 1984

	Percentage of Institutions Using -						None of the Plans Listed
	Install-ment Plan	Lump-sum Prepaid Tuition	Loans for Prepaid Tuition	Work & Education Programs	Other	Any Plan*	
All institutions	44.1	1.7	6.1	6.3	9.2	51.7	48.3
Control and Type of Institution							
All public institutions	17.9	.7	1.7	8.1	7.9	29.8	70.2
Research universities	30.8	2.6	2.6	25.6	10.3	51.3	48.7
Comprehensive universities	36.0	2.7	4.3	20.0	15.6	56.7	43.3
Baccalaureate colleges	27.9	.0	5.6	11.1	5.6	44.4	55.6
Two-year colleges		.0	.0	2.2	5.6	17.4	82.6
All independent institutions	76.1	3.0	11.5	4.2	10.8	78.4	21.6
Research universities	81.8	31.8	22.7	22.7	9.1	85.4	13.6
Comprehensive universities	75.7	6.1	24.1	10.2	11.2	81.8	18.2
Baccalaureate colleges	82.7	1.3	9.9	1.3	17.3	85.3	14.7
Two-year colleges	64.3	.0	7.2	3.5	.0	64.3	35.7
Student Expense Budget (SEB)							
Institutions with SEB of							
Less than \$3,000	.0	.0	.0	7.5	.0	7.5	92.5
\$3,000 - \$4,999	15.9	.0	.3	6.4	7.1	25.4	74.6
\$5,000 - \$7,499	52.7	.5	12.0	8.2	8.5	62.8	37.2
\$7,500 - \$9,999	79.0	.0	4.3	4.2	12.5	82.2	17.8
\$10,000 - \$12,499	77.1	11.0	24.6	8.1	20.7	83.3	16.7
\$12,500 or over	88.0	31.1	25.8	3.3	6.6	88.0	12.0

* Unduplicated count of institutions using one or more of the listed tuition plans.

Table 7.2--Percentage of Students Using Selected Tuition Payment Programs, Fall 1984

	Install-ment Plan	Lump-sum Prepaid Tuition	Loans for Prepaid Tuition	Work & Education Program	Other
All institutions	11.1	.1	.3	1.0	2.2
Control and Type of Institution					
All public institutions	6.5	.0	.0	1.1	2.2
Research universities	8.8	.0	.0	1.9	2.1
Comprehensive universities	5.8	.1	.1	1.1	3.8
Baccalaureate colleges	12.6	.0	.1	2.8	.8
Two-year colleges	4.4	.0	.0	.1	1.4
All independent institutions	27.5	.1	1.1	.6	2.2
Research universities	21.7	.5	.5	.6	.6
Comprehensive universities	22.1	.1	1.6	1.7	.4
Baccalaureate colleges	31.6	.0	.7	.1	5.1
Two-year colleges	32.0	.0	1.9	.4	.0
Student Expense Budget (SEB)					
Institutions with SEB of					
Less than \$3,000	.0	.0	.0	.2	.0
\$3,000 - \$4,999	6.0	.0	.0	1.1	3.2
\$5,000 - \$7,499	9.7	.0	.4	1.1	.5
\$7,500 - \$9,999	37.1	.0	1.0	.5	4.9
\$10,000 - \$12,499	14.6	.6	.8	1.4	.6
\$12,500 or over	24.3	.4	.3	.	.8

Table 8.1-- Institutions Receiving College Work-study (CW-S) Funds from the Federal Government, by Control and Type of Institution, Fall 1984

	All Institutions No. %		Percent of Institutions- without with Federal Federal CW-S CW-S Funds Funds		Percent of Institutions Where Federal Funds Represent-		
					<25% of All CW-S Funds	25%-74% of All CW-S Funds	75% or More of All CW-S Funds
All institutions	2,650	100	2	98	5	45	47
Control and Type of Institution							
All public institutions	1,455	100	1	100	4	38	57
Research universities	104	100	3	97	18	46	33
Comprehensive universities	282	100	1	99	12	42	45
Baccalaureate colleges	127	100	0	100	0	39	61
Two-year colleges	942	100	0	100	1	26	63
Independent institutions	1,195	100	4	96	7	54	35
Research universities	58	100	0	100	5	50	45
Comprehensive universities	157	100	0	100	13	53	34
Baccalaureate colleges	612	100	0	100	9	60	31
Two-year colleges	368	100	14	86	4	42	39
Student Expense Budget (SEB)							
Institutions with SEB of-							
Less than \$3,000	121	100	0	100	5	39	57
\$3,000 - \$4,999	1,074	100	1	100	2	38	59
\$5,000 - \$7,499	587	100	9	91	12	38	41
\$7,500 - \$9,999	617	100	0	100	5	54	41
\$10,000 - \$12,499	171	100	0	100	6	73	22
\$12,500 or more	80	100	0	100	15	70	15

Table 8.2--Institutions Receiving College Work-study (CW-S) Funds from State Governments by Control and Type of Institution, Fall 1984

	All Institutions No. %		Percent of Institutions- without with State State CW-S CW-S Funds Funds		Percent of Institutions Where State Funds Represent-		
					<25% of All CW-S Funds	25%-74% of All CW-S Funds	75% or More of All CW-S Funds
All institutions	2,650	100	71	29	20	9	1
Control and Type of Institution							
All public institutions	1,455	100	61	39	26	13	1
Research universities	104	100	59	41	33	8	0
Comprehensive universities	282	100	46	54	27	25	2
Baccalaureate colleges	127	100	56	44	39	6	0
Two-year colleges	942	100	66	34	23	11	0
Independent institutions	1,195	100	82	18	13	5	0
Research universities	58	100	68	32	32	0	0
Comprehensive universities	157	100	67	33	25	8	0
Baccalaureate colleges	612	100	84	16	15	1	0
Two-year colleges	368	100	89	11	0	11	0
Student Expense Budget (SEB)							
Institutions with SEB of-							
Less than \$3,000	121	100	70	60	12	18	0
\$3,000 - \$4,999	1,074	100	64	36	25	10	0
\$5,000 - \$7,499	587	100	69	31	19	10	1
\$7,500 - \$9,999	617	100	86	14	7	7	0
\$10,000 - \$12,499	171	100	73	27	19	8	0
\$12,500 or more	80	100	47	58	58	0	0

Table 8.3--Institutions Receiving College Work-study (CW-S) Funds from Institutional Funds, by Control and Type of Institution, Fall 1984

	All Institutions No. %		Percent of Institutions-		Percent of Institutions Where Institutional Funds Represent-		
			without institutional CW-S Funds	with institutional CW-S Funds	<25% of All CW-S Funds	25%-74% of All CW-S Funds	75% or More of All CW-S Funds
All institutions	2,650	100	11	89	45	36	7
Control and Type of Institution							
All public institutions	1,455	100	16	84	57	25	3
Research universities	104	100	8	92	39	34	21
Comprehensive universities	282	100	28	72	40	29	2
Baccalaureate colleges	127	100	11	89	73	17	0
Two-year colleges	942	100	14	86	61	24	1
Independent institutions	1,195	100	6	94	32	50	12
Research universities	58	100	14	86	32	50	5
Comprehensive universities	157	100	4	96	33	51	11
Baccalaureate colleges	612	100	0	100	31	59	10
Two-year colleges	368	100	14	86	32	36	18
Student Expense Budget (SEB)							
Institutions with SEB of-							
Less than \$3,000	121	100	21	79	49	24	5
\$3,000 - \$4,999	1,074	100	15	85	58	25	2
\$5,000 - \$7,499	587	100	11	89	37	35	17
\$7,500 - \$9,999	617	100	6	94	41	27	6
\$10,000 - \$12,499	171	100	0	100	28	69	4
\$12,500 or more	80	100	7	93	9	69	15

Table 8.4--Institutions Receiving College Work-study (CW-S) Funds from Other Sources by Control and Type of Institution, Fall 1984

	All Institutions No. %		Percent of Institutions-		Percent of Institutions Where Other Funds Represent-		
			without Other CW-S Funds	with Other CW-S Funds	<25% of All CW-S Funds	25%-74% of All CW-S Funds	75% or More of All CW-S Funds
All institutions	2,650	100	91	9	9	1	0
Control and Type of Institution							
All public institutions	1,455	100	91	9	8	1	0
Research universities	104	100	87	13	13	0	0
Comprehensive universities	282	100	85	15	15	0	0
Baccalaureate colleges	127	100	89	11	6	6	0
Two-year colleges	942	100	94	6	6	0	0
Independent institutions	1,195	100	91	9	9	0	0
Research universities	58	100	95	5	5	0	0
Comprehensive universities	157	100	96	4	4	0	0
Baccalaureate colleges	612	100	90	10	10	0	0
Two-year colleges	368	100	89	11	11	0	0
Student Expense Budget (SEB)							
Institutions with SEB of-							
Less than \$3,000	121	100	93	7	7	0	0
\$3,000 - \$4,999	1,074	100	94	6	6	1	0
\$5,000 - \$7,499	587	100	86	14	14	0	0
\$7,500 - \$9,999	617	100	91	9	8	0	0
\$10,000 - \$12,499	171	100	88	12	13	0	0
\$12,500 or more	80	100	97	3	3	0	0

Table 9--Average Earnings Expected to Go to Educational Expenses, by Student Level, Fall 1984

	Earnings of	
	Freshmen	Seniors
All institutions	\$1,322	\$1,530
Control and Type of Institution		
All public institutions	1,205	1,397
Research universities	1,410	1,714
Comprehensive universities	1,112	1,357
Baccalaureate colleges	1,054	1,174
Two-year colleges	1,146	1,216
All independent institutions	1,555	1,791
Research universities	2,338	2,720
Comprehensive universities	1,676	1,935
Baccalaureate colleges	1,336	1,592
Two-year colleges	1,364	1,441
Student Expense Budget (SEB)		
Institutions with SEB of		
Less than \$3,000	949	1,010
\$3,000 - \$4,999	1,113	1,252
\$5,000 - \$7,499	1,299	1,529
\$7,500 - \$9,999	1,468	1,705
\$10,000 - \$12,499	2,132	2,427
\$12,500 or over	1,908	2,269

Note: Data have been weighted by estimated enrollments.

Table 10--Institutionally Funded Student Aid, by Basis of Award, Fall 1984

	Institutional Aid		Percent of Aid Awarded on Basis of-				
	Amount*	Per- cent	Merit Only	Ath- iletic Only	Need Only	Merit & Need	Other Criteria
All institutions	\$2,328.1	100%	15%	14%	42%	17%	12%
Control and Type of Institution							
All public institutions	847.2	100	17	15	27	17	21
Research universities	432.0	100	14	20	30	13	24
Comprehensive universities	302.3	100	16	17	27	21	20
Baccalaureate colleges	38.7	100	43	31	10	11	5
Two-year colleges	74.2	100	27	11	20	28	15
All independent institutions	1,480.9	100	13	11	51	17	7
Research universities	421.8	100	9	7	68	10	6
Comprehensive universities	486.3	100	13	18	45	21	3
Baccalaureate colleges	502.8	100	17	8	44	20	12
Two-year colleges	69.9	100	13	5	45	24	14
Student Expense Budget (SEB)							
Institutions with SEB of							
Less than \$3,000	4.9	100	41	8	21	30	**
\$3,000 - \$4,999	365.7	100	22	23	15	13	27
\$5,000 - \$7,499	521.0	100	14	16	35	20	15
\$7,500 - \$9,999	643.1	100	17	17	34	22	9
\$10,000 - \$12,499	359.7	100	17	11	45	18	9
\$12,500 or over	433.6	100	3	1	84	9	3

* In millions of dollars.

** Less than \$50,000.

Table 11--Fall 1984 Enrollment Status

	Percentage of Institutions Reporting-			Total	
	More Students than Planned	Fewer Students than Planned	Enrollment as Planned	Percent	No.
All institutions	14%	45%	41%	100%	2,650
Control and Type of Institution					
All public institutions	11	53	37	100	1,455
Research universities	33	18	49	100	104
Comprehensive universities	14	44	43	100	282
Baccalaureate colleges	11	44	44	100	127
Two-year colleges	7	60	33	100	942
All independent institutions	19	36	45	100	1,195
Research universities	27	9	64	100	58
Comprehensive universities	52	13	35	100	157
Baccalaureate colleges	15	38	47	100	612
Two-year colleges	11	46	43	100	368
Student Expense Budget (SEB)					
Institutions with SEB of					
Less than \$3,000	0	40	60	100	121
\$3,000 - \$4,999	10	55	35	100	1,074
\$5,000 - \$7,499	13	49	38	100	587
\$7,500 - \$9,999	18	37	45	100	617
\$10,000 - \$12,499	21	18	61	100	171
\$12,500 or over	67	5	28	100	80

APPENDIX A: SURVEY INSTRUMENT

AMERICAN COUNCIL ON EDUCATION

Higher Education Panel

December 31, 1984

Dear Student Financial Aid Officer:

The Department of Education has asked the American Council on Education's Higher Education Panel (HEP) to conduct the attached Survey Number 68, "Student Financial Aid to Full-time Undergraduates, Fall 1984." The survey has been designed with special attention directed to funding, the composition of "typical" student aid packages, and the role of special tuition payment programs and student employment in providing financial assistance to undergraduates. We are asking you to assist us by completing the questionnaire.

As you know, the Higher Education Act is due to be reauthorized during the current session of Congress. Current data are needed to evaluate the recent changes in federal aid programs and to help in developing new proposals.

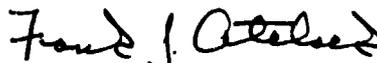
We know that you are especially busy now, but we hope you can find time to help us with this important survey. We realize that precise data for several of the questions are not yet available for the current academic year. We ask, therefore, that you provide your best estimates in those instances where exact figures are not at hand.

Please understand that your institution's response will be protected to the maximum extent permissible by law. As with all our surveys, the data you provide will be reported in summary fashion only and will not be identifiable with your institution. This survey is authorized by the National Science Foundation Act of 1950, as amended. Although you are not required to respond, your cooperation is needed to make the results comprehensive, reliable, and timely.

Please complete the questionnaire and return it to us by February 4, 1985 in the enclosed prepaid reply envelope. If you have any problems or questions concerning the survey, please do not hesitate to telephone us collect at (202)833-4757.

Thank you for your assistance.

Sincerely,



Frank J. Atvesek
Panel Director

Enclosures

One Dupont Circle, Washington, D.C. 20036-1193 (202) 833-4757

Higher Education Panel Survey No. 68

**Student Financial Aid to
Full-time Undergraduates, Fall 1984**

DEFINITIONS

1. **Student financial aid.** For questions 1-5, student financial aid is meant to include all forms of student financial assistance **except** social security benefits, veterans benefits, and Guaranteed Student Loans (GSLs). Be sure to include all scholarships and grants (including Pell Grants, remission of tuition and fees), institutionally arranged student employment (including college work-study programs) and loans, **with the exception of the GSLs as noted above.**
2. **Dependent/independent.** Student's status regarding dependency on parents for financial support, according to the definition your institution uses for federal student aid purposes.
3. **Student aid package--total student resources (question 6).** All the resources that a typical aided student has to meet a year's college costs. This includes the funds arranged for by the institution (scholarships/grants, employment, loans including GSLs) plus the expected contribution from the student and the student's family.
4. **Full-time undergraduate.** Any student defined by the institution as a full-time undergraduate during the traditional fall 1984 term.

- 1a. What was your fall 1984 **full-time undergraduate student** enrollment? _____
- b. What proportion of these students in fall 1984, received some form of student financial aid from programs that use your institution as the delivery agent? See definition 1 above, for types of aid to be included. **Note: Do NOT include students who have only GSLs.** _____ %
2. Please estimate the total dollar amount of financial aid provided to your full time undergraduate students through programs that use your institution as the delivery agent. See definition 1 for programs to be included. Estimate for the entire 1984-85 academic year. **Note: Do NOT include GSL funds.**
 1983-84 \$ _____ 1984-85 \$ _____
3. Of the amounts shown in question 2, what percentage was funded by federal student aid programs?
 1983-84 _____ % 1984-85 _____ %
4. What percentage of your full-time undergraduate students **who receive federal aid** are classified as "independent" students?
 _____ %
5. Please characterize your institution's fall 1984 full-time undergraduate student aid recipients by their family income level. To determine dependency status, use the definition your institution uses for **federal** student aid purposes.

<u>Total Family Income</u>	<u>Percentage of Full-time Dependent Undergraduates</u>	<u>Percentage of Full-time Independent Undergraduates</u>
a. \$0-5,999	_____ %	_____ %
b. \$6,000-\$14,999	_____ %	_____ %
c. \$15,000-\$29,999	_____ %	_____ %
d. \$30,000 or more	_____ %	_____ %
Total	100%	100%

6. **Student Aid Packages--Total Student Resources.** To the extent that there are "typical single freshman and senior student financial aid packages" at your institution for the classifications shown below, indicate the proportion of each "package" that comes from each of the sources listed on lines 6a through 6d. Make sure that the percentages total 100 percent. **Note that we ask you to indicate the percentage contributed by the student and the student's family (line 6d).**

Source	Single, Full-time, Dependent, Resident Student from			
	Low-income Family (\$10,000-\$15,000)		Middle-income Family (\$25,000-\$35,000)	
	Freshman	Senior*	Freshman	Senior*
a. Grants and scholarships	___%	___%	___%	___%
b. Student employment	___%	___%	___%	___%
c. Student loans (include NDSLs and GSLs)	___%	___%	___%	___%
d. Other sources (student's savings, summer earnings, etc.; contributions of the student's family; parental loans, etc.)	___%	___%	___%	___%
Total	100%	100%	100%	100%

*At 2-year institutions, second year students

7. **Student Expense Budget.** Please indicate the average annual student expense budget for each student classification shown in question 6. Include tuition and fees, room and board, transportation, books and supplies, and other expenses. Public institutions should show only the expense budgets for in-state students.

\$_____ \$_____ \$_____ \$_____

8. **Cumulative Debt.** For the typical undergraduate student who uses loans (including GSLs), please estimate the average cumulative student debt upon graduation for each type of student.

Low-income Single Dependent Student	Middle-income Single Dependent Student
\$_____	\$_____

9. **Tuition Payment Programs.** Some institutions are offering students and families alternative ways of paying for college costs. Many stretch out payments over an academic year; some freeze the student's four-year tuition at the current level in return for a lump-sum payment of the four years' tuition; some offer parent loans for such lump-sum payments and provide long-term repayment options. Some colleges have "earn-as-you-go" or cooperative education programs that let students alternate between full-time study and full-time employment.

On the blanks below, please indicate what percent of your full-time undergraduates are using each of these alternatives.

Tuition Payment Programs	Percent of Full-time Undergraduate Students
a. Academic year installment plan	_____%
b. Lump-sum prepaid tuition for 4 or 2 years, in return for freezing the tuition at the current level	_____%
c. Loan to cover the lump-sum prepaid tuition plan (with repayment extending beyond graduation)	_____%
d. Special programs that involve students in work periods alternating with study. (The most common is the "cooperative education" plan.) Do NOT include the conventional federal, state, or institutional "work-study" program(s).	_____%
e. Other; specify. _____	_____%

10. Indicate the source (in percentages) of the funds used to pay undergraduate students in your institutionally administered "work-study program(s)." Count state and institutional "matching funds" for government-sponsored "work-study" programs on the state and institutional lines, respectively.

<u>Source</u>	
Federal	_____ %
State	_____ %
Institutional	_____ %
Other	_____ %
Total	100%

11. In developing your aid packages, how much do you expect a typical single, dependent, full-time undergraduate student to earn from all sources--including summer earnings and work-study--to meet the cost of education during the year?

Freshman: \$ _____ total dollars earned
 _____ percent of cost covered by earnings

Senior: \$ _____ total dollars earned
 _____ percent of cost covered by earnings

12. Please estimate the amount of student financial aid for the current year that is funded by your institution and awarded according to the criteria listed below. Exclude financial aid that comes from outside sources such as National Merit Scholarships and/or government programs such as Pell Grants, SEOG, NDSL, federal or state College Work-Study, etc.

<u>Criteria by Which Aid Is Distributed</u>	<u>Amount of Institutionally Funded Aid</u>
a. A student's academic or artistic merit only	\$ _____
b. A student's athletic ability only	\$ _____
c. A student's need only	\$ _____
d. A combination of a student's academic or artistic merit and need, i.e., selection based on merit and amount of award based on need.	\$ _____
e. Other	\$ _____
Total institutionally funded student aid	\$ _____

13. Did your institution enroll more or fewer full-time undergraduate students last fall (1984) than you had planned?

___ More. How many more? _____

___ Fewer. How many fewer? _____

___ Enrollment was as planned.

Thank you for your assistance. Please return this form by February 4 1985 to

Higher Education Panel
 American Council on Education
 One Dupont Circle Suite 829
 Washington, DC 20036

Please keep a copy of this form for your records. Person completing the form:

Name _____

Title _____

Telephone (_____) _____

APPENDIX B: TECHNICAL NOTES

The survey instrument was sent to all 465 Panel colleges and universities in half-sample 1 that were deemed to have undergraduate programs. Excluded were independent schools of medicine, health sciences, theology, business, law, education and small institutions specializing in religious studies, the arts, and technology, and other institutions that offered only post-baccalaureate study. Responses were received from 350 institutions, for an overall response rate of 75 percent. Table B 1 shows the population and responses by stratum.

Table B-1--Stratification Design

Cell	Type of Institution	Population	Respondents
	Total	2,650	350
Certainty Domain			
1	Public university	104	39
2	Private university	58	21
3,5	Public comprehensive	96	42
4,6	Private comprehensive	31	11
7	Public 2-year	43	14
Probability Domain			
8,9,14	Public comprehensive	185	30
10	Private comprehensive	126	20
11	Public baccalaureate	127	18
12,13	Private baccalaureate	612	51
17-20	Public 2-year academic/comprehensive	616	63
21	Private 2-year academic/comprehensive	129	10
22,23	Public 2-year occupational	284	22
24	Private 2-year occupational	239	9

Weighting

Data from the 350 responding institutions were statistically adjusted to represent the population of institutions with undergraduate programs. The weighting technique used was the standard one employed for Panel surveys. Data received from Panel members were adjusted for item and institutional nonresponse within each cell. Then institutional weights were applied to bring Panel data up to estimates representative of the national population.

However, for a number of questions that requested percentages rather than actual counts, prior to the assignment of institutional weights, it was necessary to convert them into counts, either of dollars or of students, before they could be institutionally weighted and aggregated for national and sectoral totals. Questions 1b-7, 9 and 11 were given this additional weighting by undergraduate enrollment.

For question 4 (distribution of families by income level), the percentage provided by the in-

stitution was converted into a student count by using data from question 1a and the dependent/independent proportion from question 4 (percentage of federally assisted students deemed independent).

For question 6 (composition of student aid packages) estimates of enrollment by income level were based in part on data from the ACE-UCLA Cooperative Institutional Research Program, and estimates for enrollment by class level were based on data from the National Center for Education Statistics and the Census Bureau.

Comparison of Respondents and Nonrespondents: Table B-2 compares the survey respondents and nonrespondents against several variables. Higher than average response rates were recorded for baccalaureate colleges and institutions with one to five thousand full-time-equivalent (FTE) enrollments. Two-year colleges and institutions with FTE enrollments of less than 1,000 had response rates that were lower than average.

Table B-2--Comparison of Respondents and Nonrespondents

(In percentages)

Institutional Characteristics	Respondents (N=350)	Nonrespondents (N=115)	Response Rate
Total	100.0	100.0	75.3
Control			
Public	65.1	70.4	73.8
Independent	34.9	29.6	78.2
Type			
Universities	17.1	18.3	74.0
Comprehensive	29.4	24.3	78.6
Baccalaureate	19.7	14.8	80.2
Two-year	33.8	42.6	70.7
Region			
East	22.6	26.1	72.5
Midwest	24.3	27.0	73.3
South	33.1	28.6	77.9
West	20.0	18.3	76.9
Full-time-equivalent undergraduate enrollment (1982)			
Less than 1,000	16.6	23.5	68.2
1,000 - 4,999	41.6	33.1	79.3
5,000 - 9,999	20.9	24.3	72.3
10,000 or more	20.9	19.1	76.8

Reliability of Survey Estimates: Because the statistics presented in this report are based on a sample, they will differ somewhat from the figures which would have been obtained if a complete census had been taken using the same survey instrument,

instructions, and procedures. As in any survey, the results are also subject to reporting and processing errors and errors due to nonresponse. To the extent possible, these types of errors were kept to a minimum by methods built into the survey procedures.

The standard error is primarily a measure of sampling variability--that is, the variations that might occur by chance because only a sample of the institutions is surveyed. The chances are about 90 out of 100 that it would be less than 1.65 times the standard error; about 95 out of 100 that it would be less than 1.96 times the standard error; and about 99 out of 100 that it would be less than 2.5 times as large. Thus, knowing the standard error permits us to specify a range within which we can have a stated confidence that a given estimate would lie if a complete census, rather than a sample survey, had been conducted.

In this survey, a question that lends itself to this type of analysis is question 2, the undergraduate full-time enrollment in Fall 1984. As table B-3 shows, the 90 percent confidence interval

is plus or minus 318,100. Thus, chances are about 90 out of 100 that a complete census would show the Fall 1984 full-time undergraduate enrollment to be more than 6,747,100 and less than 7,383,300.

Table B-3--Ninety Percent Confidence Intervals for Selected Survey Estimates

Item	Estimate	Confidence Interval (+ or -)
Full-time undergraduate enrollment	7,065,200	318,100
Total student aid (in millions)		
Academic year 1983-84	\$6,934.8	\$403.8
Academic year 1984-85	7,436.8	427.3
Institutionally funded student aid (in millions)	\$2,328.1	\$292.9

Other Reports of the Higher Education Panel American Council on Education

- Atelsek, Frank J. and Gomberg, Irene L. **Estimated Number of Student Aid Recipients, 1976-77.** Higher Education Panel Report, No 36, September, 1977
- Gomberg, Irene L. and Atelsek, Frank J. **International Scientific Activities at Selected Institutions, 1975-76 and 1976-77.** Higher Education Panel Report, No 37, January, 1978
- Atelsek, Frank J. and Gomberg, Irene L. **New Full-Time Faculty 1976-77: Hiring Patterns by Field and Educational Attainment.** Higher Education Panel Report, No 38, March, 1978
- Gomberg, Irene L. and Atelsek, Frank J. **Nontenure-Track Science Personnel: Opportunities for Independent Research.** Higher Education Panel Report, No 39, September, 1978
- Atelsek, Frank J. and Gomberg, Irene L. **Scientific and Technical Cooperation with Developing Countries, 1977-78.** Higher Education Panel Report, No 40, August, 1978
- Atelsek, Frank J. and Gomberg, Irene L. **Special Programs for Female and Minority Graduate Students.** Higher Education Panel Report, No 41, November, 1978
- Gomberg, Irene L. and Atelsek, Frank J. **The Institutional Share of Undergraduate Financial Assistance, 1976-77.** Higher Education Panel Report, No 42, May, 1979
- Atelsek, Frank J. and Gomberg, Irene L. **Young Doctoral Faculty in Science and Engineering: Trends in Composition and Research Activity.** Higher Education Panel Report, No 43, February, 1979
- Atelsek, Frank J. and Gomberg, Irene L. **Shared Use of Scientific Equipment at Colleges and Universities, F 1978.** Higher Education Panel Report, No 44, November, 1979
- Gomberg, Irene L. and Atelsek, Frank J. **Newly Qualified Elementary and Secondary School Teachers, 1977-78 and 1978-79.** Higher Education Panel Report, No 45, February, 1980
- Atelsek, Frank J. and Gomberg, Irene L. **Refund Policies and Practices of Colleges and Universities.** Higher Education Panel Report, No 46, February, 1980
- Gomberg, Irene L. and Atelsek, Frank J. **Expenditures for Scientific Research Equipment at Ph.D.-Granting Institutions, FY 1978.** Higher Education Panel Report, No 47, March, 1980
- Atelsek, Frank J. and Gomberg, Irene L. **Tenure Practices at Four-Year Colleges and Universities.** Higher Education Panel Report, No 48, July, 1980
- Gomberg, Irene L. and Atelsek, Frank J. **Trends in Financial Indicators of Colleges and Universities.** Higher Education Panel Report, No 49, April, 1981
- Atelsek, Frank J. and Gomberg, Irene L. **An Analysis of Travel by Academic Scientists and Engineers to International Scientific Meetings in 1979-80.** Higher Education Panel Report, No 50, February, 1981
- Atelsek, Frank J. and Gomberg, Irene L. **Selected Characteristics of Full-Time Humanities Faculty, Fall 1979.** Higher Education Panel Report, No 51, August, 1981
- Atelsek, Frank J. and Gomberg, Irene L. **Recruitment and Retention of Full-Time Engineering Faculty, Fall 1980.** Higher Education Panel Report, No 52, October, 1981
- Andersen, Charles J. and Atelsek, Frank J. **Sabbatical and Research Leaves in Colleges and Universities.** Higher Education Panel Report, No 53, February, 1982
- Atelsek, Frank J. and Andersen, Charles J. **Undergraduate Student Credit Hours in Science, Engineering, and the Humanities, Fall 1980.** Higher Education Panel Report, No 54, June, 1982
- Andersen, Charles J. and Atelsek, Frank J. **An Assessment of College Student Housing and Physical Plant.** Higher Education Panel Report, No 55, October, 1982
- Gomberg, Irene L. and Atelsek, Frank J. **Financial Support for the Humanities: A Special Methodological Report.** Higher Education Panel Report, No 56, January, 1983
- Gomberg, Irene L. and Atelsek, Frank J. **Neuroscience Personnel and Training.** Higher Education Panel Report, No 57, June, 1983
- Atelsek, Frank J. **Student Quality in the Sciences and Engineering: Opinions of Senior Academic Officials.** Higher Education Panel Report, No 58, February, 1984
- Andersen, Charles J. **Student Quality in the Humanities: Opinions of Senior Academic Officials.** Higher Education Panel Report, No 59, February, 1984
- Andersen, Charles J. **Financial Aid For Full-Time Undergraduates.** Higher Education Panel Report, No 60, April, 1984
- Gomberg, Irene L. and Atelsek, Frank J. **Full-time Humanities Faculty, Fall 1982.** Higher Education Panel Report, No 61, August 1984
- Andersen, Charles J. **Plant Biology Personnel and Training at Doctorate-granting Institutions.** Higher Education Panel Report, No 62, November, 1984
- Andersen, Charles J. **Conditions Affecting College and University Financial Strength.** Higher Education Panel Report No 63, October 1985
- Holmstrom, Engin Inel and Petrovich, Janice **Engineering Programs in Emerging Areas, 1983-84.** Higher Education Panel Report No 64, November 1985
- El-Khawas, Elaine **Campus Trends, 1984.** Higher Education Panel Report No 65, February, 1985
- Sunewick, Nancy and El-Khawas, Elaine **General Education Requirements in the Humanities.** Higher Education Panel Report No 66, October, 1985
- Holmstrom, Engin Inel. **Recent Changes in Teacher Education Programs.** Higher Education Panel Report No 67, November 1985