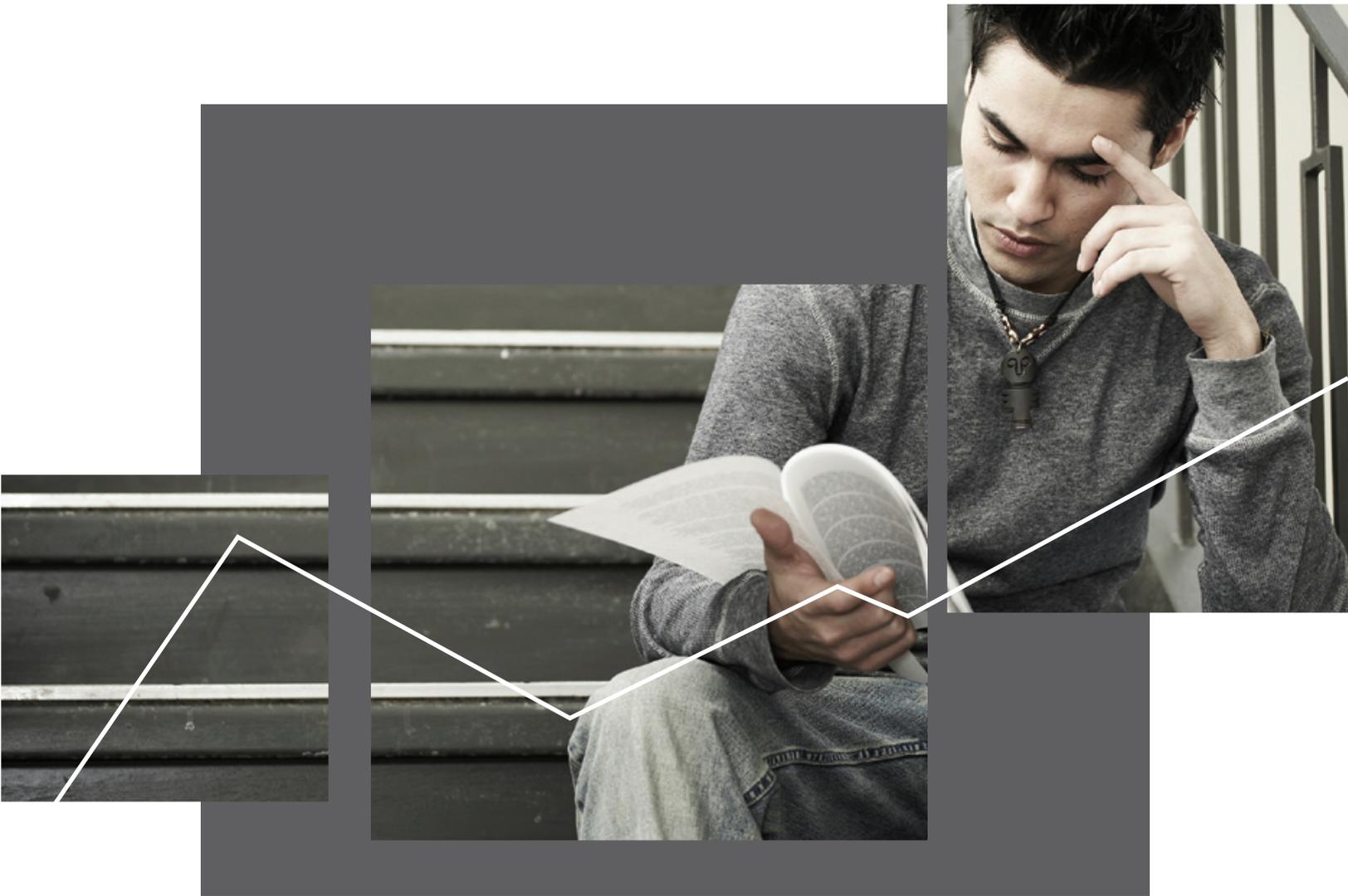


# How Latino students pay for college

Patterns of Financial Aid in 2003-04



**Excelencia in Education** aims to accelerate higher education success for Latino students by providing data-driven analysis of the educational status of Latino students, and by promoting education policies and institutional practices that support their academic achievement. A 501(c)(3) organization, *Excelencia* is building a network of results-oriented educators, including university and community-based professionals and policymakers, adding value to their individual efforts with the means and momentum to address the U.S. economy's need for a highly educated workforce. For more information, visit the organization's Web site, [www.EdExcelencia.org](http://www.EdExcelencia.org).

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# How Latino students pay for college

Patterns of Financial Aid in 2003-04



# Foreword

The financial aid needs of today's college students are a topic of frequent dialogue and debate. From congressional deliberations over the Higher Education Act reauthorization, to individual family planning to pay for the rising costs of college, student aid is a top priority at many levels. Despite this high level of interest, very little information has ever been published on one of the nation's most important groups: the rapidly growing Latino population.

*Excelencia* in Education and the Institute for Higher Education Policy have partnered in the preparation of this study for two key reasons. First, both organizations are committed to expanding understanding about Latino education issues and their centrality to the national goal of equalizing educational opportunity. Second, we stand together as organizations committed to informing and educating those who make and influence policy in higher education, including government policymakers, higher education leaders, media, researchers, and private sector leaders.

One important aspect of this groundbreaking study is that it is being simultaneously published in Spanish and English. We believe that this bilingual approach to the dissemination of policy information will help to better inform a wider audience of individuals who need to know about, and be able to act upon, the information in the study. Our future plans for collaboration on other critical issues in higher education for Latino students will continue this simultaneous publication model.

We are grateful to Deborah Santiago, Vice President for Policy and Research at *Excelencia* in Education, and Alisa Cunningham, Director of Research at the Institute for Higher Education Policy, for serving as the principal analysts and primary authors of this study. The report represents the collective effort of a wide array of individuals including Margarita Benitez, Senior Associate with the Institute; Loretta Hardge, Director of Communication and Marketing; and Yuliya Keselman, Research Analyst. We also thank Matt Maurer and Mary Callahan at CommunicationWorks for their expert guidance in disseminating this report. Finally, we are deeply appreciative for the generous support of Henry Fernandez, Executive Director of Scholarships, Outreach, and Philanthropy and his staff at USA Funds. We acknowledge the assistance and support of USA Funds and other organizations that provided feedback and recognize that they are not responsible for any errors of omission or interpretation contained herein.

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# Executive Summary

Financial aid plays a critical role in the postsecondary education of Latino students. However, very little comprehensive information is available about the sources or amount of financial aid Latinos receive to pay for college. The goal of this brief is to use the most recent data available to provide timely and accurate information about how Latino undergraduates participate in financial aid programs. The brief also offers some policy recommendations for consideration. Among the report's main findings are the following:

- Latino undergraduates actively applied for financial aid and many received aid to pay for college in 2003-04. Almost 80 percent of Latino undergraduates applied for financial aid and 63 percent of Latinos who applied for aid received some form of aid to pay for college.
- Latinos received the lowest average financial aid award of any racial/ethnic group. The average total aid award for all undergraduates in 2003-04 was \$6,890. Asians received the highest average financial aid awards to pay for college (\$7,620) while Latinos received the lowest average aid award (\$6,250). This pattern has not changed since 1995-96.
- Federal financial aid has been a critical source of aid for Latino undergraduates. In 2003-04, 50 percent of Latino undergraduates received federal aid, while only 16 percent of Latino undergraduates received state aid and 17 percent received institutional aid.
- Latinos were more likely to receive federal aid (50 percent) than the combination of all racial/ethnic groups (46 percent) in 2003-04. Only African American students were more likely to receive federal aid (62 percent). However, Latinos received the lowest average federal aid awards of any racial/ethnic group. The average federal aid award for Latinos was \$5,415, while for whites the average award was \$6,230, for African Americans it was \$6,145, and for Asians it was \$5,995.
- Grants have been critical for Latinos paying for college. In 2003-04, half of Latinos received grants while less than one-third received loans (30 percent). However, the average loan amounts Latinos received (\$5,620) were higher than the grant amounts they received (\$3,810).

- Latino participation in most financial aid programs to pay for college has increased since 1995-96. However, Latino receipt of institutional aid has not improved since 1995-96 (17 percent).
- Almost half of Latino undergraduates were enrolled in public two-year institutions in 2003-04. Latinos also enrolled in institutions with relatively low tuition and fees. About 40 percent of Latinos enrolled at institutions with tuition and fees between \$0 and \$1,000, and 36 percent enrolled at institutions with tuition and fees between \$1,000 and \$5,000.
- Although Latino undergraduates were similar in many ways to all undergraduates enrolled in 2003-04, Latinos were more likely to be first-generation students (49 percent), to be enrolled on a part-time basis (51 percent), and to have relatively low family incomes.

Based on these findings, the following policy recommendations are offered:

### Federal level

- Increase the maximum award amount for Pell grants to better align with the increased price of college.
- Develop explicit outreach strategies to target information on financial aid options to the Latino community.
- Create a significant entitlement-based loan forgiveness program for Latino students who study in areas of national need.

### State/local level

- Establish a predictable tuition and fee policy.
- Develop an explicit information outreach strategy to Latino students and families.

### Institutional level

- Disaggregate institutional data to look at Latino students.
- Ensure course availability and strengthen course planning.

### K-12 school boards/superintendents and city councils (as appropriate)

- Encourage mentoring by experienced parents and students.
- Offer a course on paying for college.

# Introduction

Financial aid plays a critical role in the postsecondary education of Latino students. However, very little comprehensive and easy to understand information is available about what types or how much financial aid Latinos receive. The goal of this brief is to provide timely and accurate information about how Latino undergraduates currently participate in different financial aid programs to pay for college. The brief is a summary of the status of aid to Latinos that can inform national debates, taking into consideration such ongoing discussions as reauthorization of the Higher Education Act (HEA), state policies and initiatives regarding Latino students, budget debates, and continuing dialogue about access and success for Latino students.

The analysis in this policy brief is based on the most recent data from the National Postsecondary Student Aid Study (NPSAS) for the 2003-04 academic year, which were released in spring 2005. The National Center for Education Statistics (NCES) of the U.S. Department of Education uses NPSAS to collect comprehensive data on financial aid, such as information on demographic characteristics of students, enrollment patterns, student need, and the ways students pay for college. NPSAS provides information on students who have already accessed higher education and enrolled in a college or university. The study is based on a nationally representative sample, and data are collected on institutions and students using institutional records, government databases, and telephone interviews. These parameters of NPSAS provide a wealth of data for analysis on how Latinos participate and pay for college at a national level.

The financial aid highlighted in this brief includes two types of aid—grants and loans—and three sources of aid—federal, state, and institutional aid. Other types of financial aid, such as tax credits, and other sources of aid, such as personal contributions and private sources, are not addressed in this brief.

The brief is organized in six main sections. The first section provides a profile of Latino undergraduates to provide context for their participation in financial aid. The profile is followed by an overview of Latino participation in financial aid. The third section includes a description of Latino participation by type of aid, followed by a section with Latino participation in financial aid by source of aid. Within each section, several important demographic and enrollment characteristics are considered: gender, age, dependency status, parental educational attainment, family income, expected family contribution (EFC), attendance pattern, institutional type, Hispanic origin, and total tuition and fees (see Appendix tables 1 to 10 for more details on these patterns). The following section includes analysis of how Latinos pay for college by type of institution and Latino origin. The brief concludes with recommendations and next steps for policy and research.

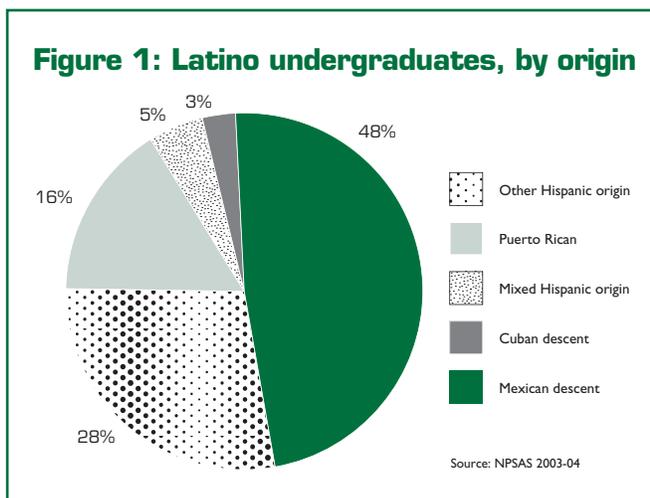
## Profile of Latino Undergraduates

In 2003-04, Latino<sup>1</sup> undergraduates mirrored their representation in the U.S. population as a whole. Latinos represented 13 percent of the undergraduates in higher education, similar to their representation in the latest Census (13 percent). Among Latinos, almost half of undergraduates are of Mexican descent (48 percent), 28 percent are of “other” Hispanic origin, 16 percent are Puerto Rican, 3 percent are Cuban (Figure 1).

In many ways, the profile of Latino undergraduates enrolled in postsecondary education in 2003-04 paralleled that of all undergraduates (see Appendix table 1). The majority of Latino undergraduates were traditional college-age students, were financially dependent on their parents, and attended only one institution. Similar proportions of Latino and other undergraduates worked while enrolled in college, had family sizes with three members or less, and were married. In addition, almost 60 percent of Latino undergraduates were women, similar to the gender representation of all undergraduates.

Nevertheless, there were some student characteristics where Latinos varied from all undergraduates in 2003-04. (See Appendix table 2 for details by Hispanic origin.) For example:

- Latino students were more likely to be *first-generation college students*—where their parents’ highest level of educational attainment was a high school diploma or less—than were all undergraduates. Almost half of all Latino undergraduates were first-generation college students, compared to about one-third of all undergraduates.
- Latinos were more likely to *live with their parents* than all undergraduates, one-third compared to less than a quarter of all undergraduates. Further, Latino undergraduates were half as likely to live on campus (7 percent) than all undergraduates (14 percent).
- Latino undergraduates were more likely to be *enrolled part-time* than all undergraduates. More than half of Latinos were enrolled part-time, compared to 45 percent of all undergraduates.
- Latino undergraduates were more likely to *enroll in public two-year institutions* (46 percent) and private for-profit institutions (12 percent) than were all



<sup>1</sup> For the purposes of this brief, the terms Latino and Hispanic are used interchangeably to describe students whose origin are Mexican, Puerto Rican, Cuban, Central or South American, or other Hispanic/Latino, regardless of race.

undergraduates, but less likely to attend four-year institutions (25 percent), especially public four-year institutions.<sup>2</sup>

- Higher proportions of Latino students, both dependent and independent, had *relatively low family incomes* compared to all undergraduates. Almost 25 percent of dependent Latinos had incomes under \$40,000, and 25 percent of independent Latino undergraduates had incomes under \$20,000, compared to about 16 percent and 21 percent, respectively, of all undergraduates. Further, Latino students were half as likely as all undergraduates to have family incomes of \$80,000 or more (8 percent versus 16 percent).
- A relatively high proportion of Latino undergraduates had *expected family contributions (EFCs)* of \$1,000 or less—42 percent, compared to 30 percent of all undergraduates.
- While the vast majority of Latinos were *U.S. citizens* (85 percent), this proportion is lower than the 93 percent for all undergraduates, and Latinos were twice as likely to be resident aliens as all undergraduates.
- Latino students tended to go to institutions with low *tuition and fees* in 2003-04. A higher proportion of Latino undergraduates (41 percent) paid tuition and fees of \$1,000 or less than did all undergraduates (30 percent). Conversely, a smaller proportion of Latinos paid tuition and fees between \$1,001-\$5,000 than all undergraduates.

These general characteristics are useful background for a review of Latino student participation in financial aid programs as these characteristics impact the likelihood of receiving various forms of aid as well as the average amount of aid received.

### Puerto Rico

All Puerto Ricans are U.S. citizens at birth, and institutions in Puerto Rico are part of the U.S. higher education system. In 2001-02, more than 10 percent of Hispanics in the U.S. system of higher education were enrolled at institutions in Puerto Rico.<sup>3</sup> However, general discussions of Latinos in higher education often exclude students in Puerto Rico because of significant differences between the participation of students in Puerto Rico and Latino students in the continental United States that may skew the overall profile of Latinos in higher education. For example, as a group, more than half of all Latinos in Puerto Rico were enrolled in private institutions (61 percent); the majority of Latino students attended full time (81 percent); and almost all students were Latino (close to 100 percent). In comparison, the majority of Latino students on the mainland were enrolled in public institutions (67 percent); only half of all Latino students attended full time (50 percent); and while there were some institutions with large Latino enrollments, Latinos were less than 15 percent of total enrollment (13 percent).<sup>4</sup> These differences influenced the data on overall Latino participation in financial aid. However, for the purposes of this brief, it was important to include and disaggregate data on Puerto Rican students to provide a meaningful picture of how all Latino students pay for college.

<sup>2</sup> The remainder was enrolled at other types of institutions or was enrolled at multiple institutions during the academic year.

<sup>3</sup> National Center for Education Statistics (NCES), Integrated Postsecondary Education Data System, 2001-02.

<sup>4</sup> Ibid.

# Overview of Latino Undergraduates Participating in Financial Aid

As with the profiles of Latino undergraduates, the characteristics of Latino students who received financial aid in 2003-04 were similar to the characteristics of all undergraduates. For Latino students, as with many students, the price of college and available financial aid were among the most significant factors that influence their college choices.<sup>5</sup> There are four primary ways to pay for college: grants, loans, work-study, and personal contributions. These four options are not mutually exclusive, and most students use a combination to pay for their college education. In addition, these types of financial aid are available from a variety of sources, including federal and state governments and colleges themselves. A majority of both Latino and all undergraduate students received some form of financial aid in 2003-04 to help them pay for their education.

Analysis of Latino participation in financial aid in 2003-04 yielded the following highlights:

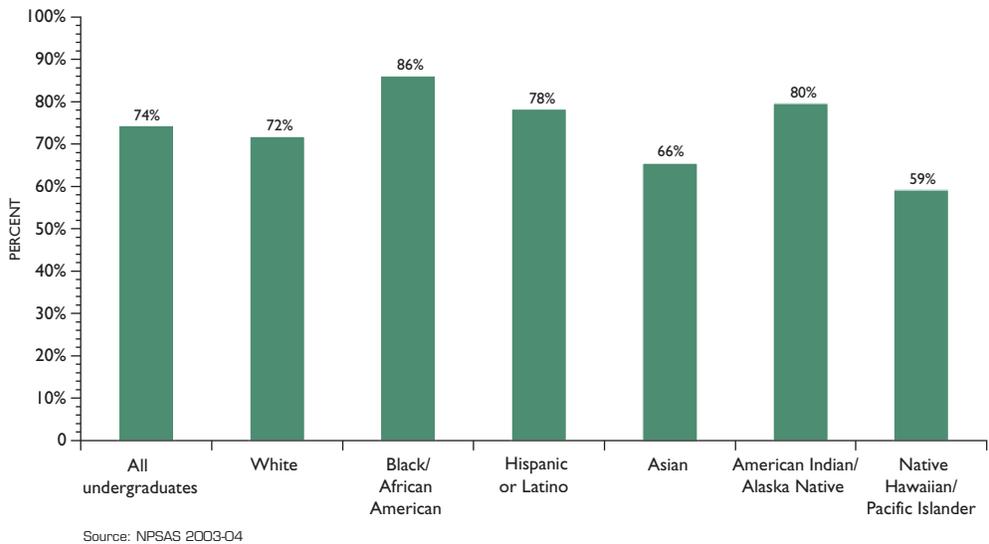
**Latinos actively applied for financial aid.** Almost 80 percent of Latino undergraduates applied for financial aid in 2003-04 (Figure 2). Only African American and American Indian students applied at higher rates than Latinos. However, not all Latino undergraduates who applied for financial aid received aid. Only 63 percent of Latinos who applied for aid received some form of aid to pay for college in 2003-04.

**Latinos were as likely as all undergraduates to receive financial aid from any source.** In 2003-04, Latinos were as likely as all undergraduates to receive financial aid to pay for their education (Figure 3). More than 60 percent of all undergraduates and Latino undergraduates received some form of financial aid to pay for college. Only African American and American Indian students were more likely to receive some form of financial aid than Latino students.

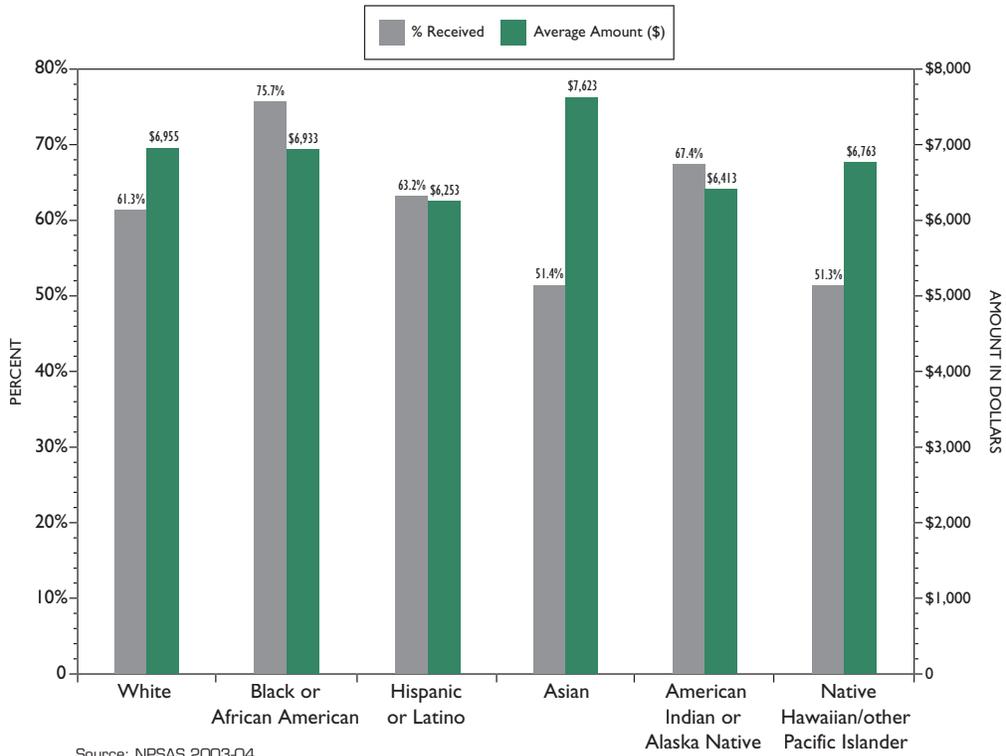
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<sup>5</sup> The College Board. (2003). *Trends in College Pricing: 2003*. College Entrance Examination Board. Washington, DC.

**Figure 2: Percentage of undergraduates who applied for financial aid, by race/ethnicity, 2003-04**



**Figure 3: Percentage of undergraduates who received financial aid and average amount received, by race/ethnicity, 2003-04**



**Overall, Latinos received the lowest average financial aid award of any racial/ethnic group.**

While a vast majority of Latino undergraduates applied for and received financial aid in 2003-04, Latinos also received the lowest average financial aid award of any racial/ethnic group (Figure 3). The average total aid award for all undergraduates in 2003-04 was \$6,890. Asians received the highest average financial aid awards to pay for college (\$7,620) while Latinos received the lowest average aid award (\$6,250). This pattern has not changed since 1995-96.

**Among Latinos, Puerto Ricans were most likely to receive some form of financial aid, but Latinos of mixed origin received the highest average financial aid awards.**

Almost 80 percent of Puerto Rican undergraduates received financial aid in 2003-04. In comparison, about 70 percent of Hispanics of Cuban descent, 60 percent of Hispanics of Mexican descent, and 62 percent of Latinos of other Hispanic origin received financial aid (Figure 4). However, Puerto Ricans also received the lowest average amounts of financial aid of any Latino group (\$5,940). The average financial aid award for Latinos of mixed origin was \$7,145. Latinos of Cuban origin received average awards of \$6,575, Latinos of other origin received \$6,500, and Latinos of Mexican descent received an average award of \$6,100. (Also see Appendix table 4.)

**Overall, Latinos were more likely to receive grants than loans.** More than half of all Latino undergraduates received grants in 2003-04, while only about 30 percent received loans to pay for college (Figure 5). Latino students were the most likely of all racial/ethnic groups to receive grants, with the exception of African Americans, and Latino students were one of the racial/groups least likely to receive loans.

**Latinos were more likely to receive federal financial aid than state or**

**institutional aid.** As mentioned earlier, 50 percent of Latino undergraduates received federal financial aid in 2003-04. In comparison, only 16 percent of Latino students received state aid, and 17 percent received institutional aid (Figure 5).

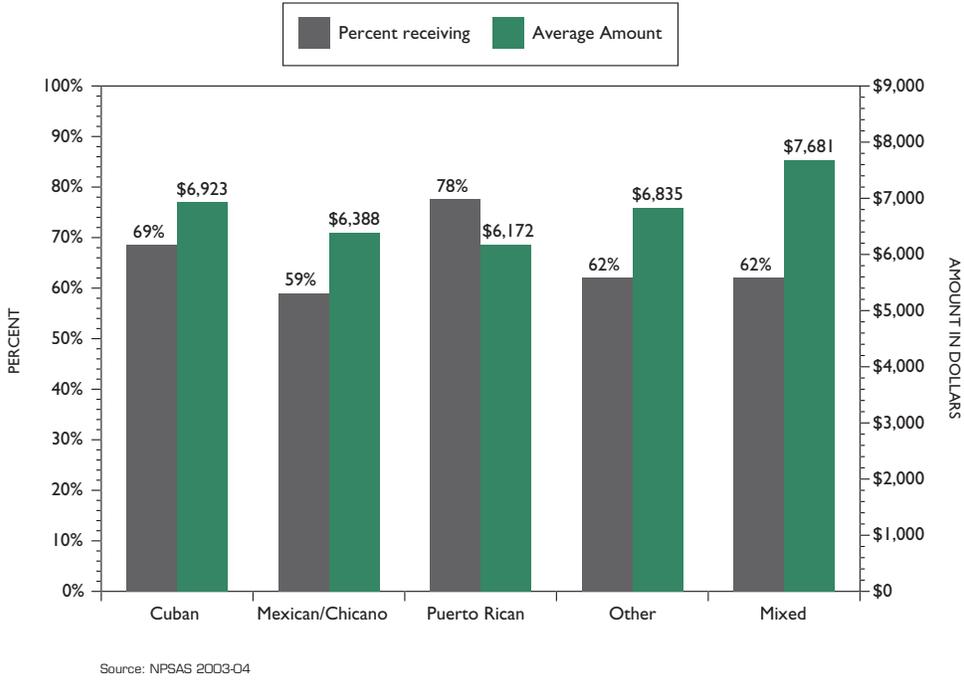
**Latino participation in federal and state financial aid programs has increased**

**over time but has remained the same for institutional aid.** In 1995-96, 42 percent of Latino undergraduates received federal aid and 10 percent received state aid. In 2003-04, 50 percent of Latinos received federal aid and 16 percent receive state aid to pay for college. The only source of aid in which Latinos have not increased participation is institutional aid. In 1995-96, 17 percent of Latinos received institutional aid. In 2003-04, the percentage of Latinos receiving institutional aid had not changed. (See Appendix table 5.)

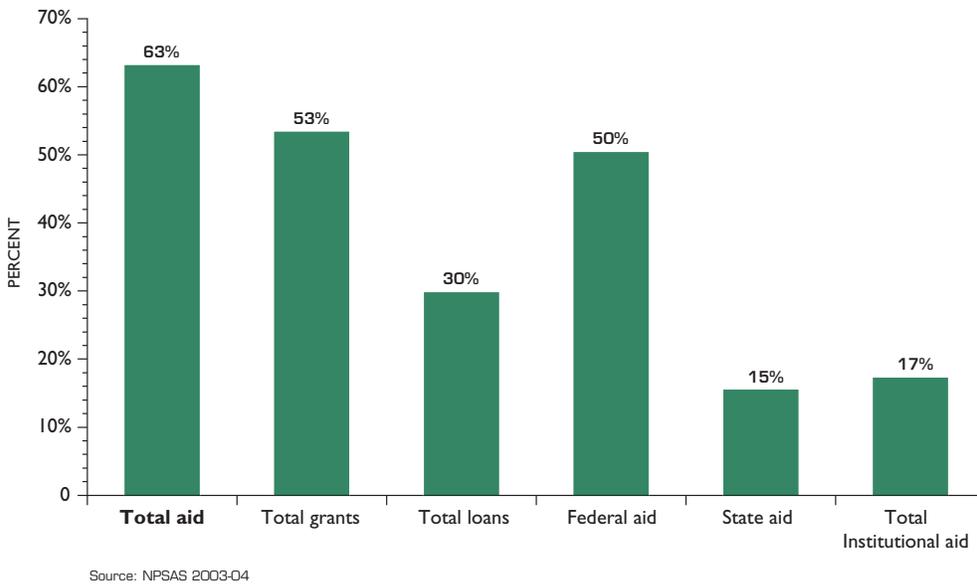
**The higher a parent's educational attainment, the higher the average financial aid amount awarded from any source.**

First-generation Latino college students were more likely to receive financial aid but received lower average aid amounts. In 2003-04, 67 percent of Latino undergraduates whose parents had attained a high school education or less received financial aid to pay for college. In comparison, less than 60 percent of students whose parents had higher educational attainment levels received some form of aid.

**Figure 4: Percentage of undergraduates who received financial aid and average amount received, by Hispanic origin, 2003-04**



**Figure 5: Percentage of Latino undergraduates receiving aid, by type and source of aid, 2003-04**



However, the average financial aid award amount for first-generation students was \$6,095, compared to \$6,280 for students whose parents had some college, \$6,520 for those with a bachelor's degree, and \$6,640 for those with advanced degrees.

**Latino students with non-traditional characteristics were less likely to receive aid from any source than more traditional Latino undergraduates.** For example, more than 55 percent of Latino undergraduates 30 years old or older received financial aid to pay for college, compared to 65 percent of traditional college-age students and students 24-29 years of age. In addition, the average financial aid award for traditional college-age Latinos was higher than for either of the other two groups of students. Similarly, about 65 percent of dependent Latino undergraduates and 64 percent of independent students with dependents received some form of financial aid to pay for college, while less than 60 percent of independent Latino students without dependents received aid. Dependent Latino students also received higher average aid awards than both groups of independent students. In addition, three-quarters of Latino students who enrolled full time received financial aid to pay for college, compared to only 44 percent of Latino students who enrolled part-time. Full-time students also received higher average financial aid awards to pay for college.

**Latinos with relatively high family incomes received higher average financial aid awards than lower income Latino students.** Half of dependent Latino students with family incomes of \$80,000 or more received financial aid from any source. In comparison, 80 percent with incomes under \$20,000 received aid. However, students with the higher family incomes received average financial aid awards of \$8,430, while Latino students with family incomes under \$20,000 received average awards of \$6,945.

**Latinos at public two-year institutions (or less) were less likely to receive some form of financial aid.** A smaller proportion of Latinos at these institutions received aid than Latinos at other institutional sectors (43 percent). In comparison, 75 percent of students at public four-year institutions; 86 percent of those at private, not-for-profit, four-year institutions, and 91 percent of students at private, for-profit institutions received aid. Further, Latino undergraduates at private institutions received higher average financial aid awards than students at public institutions—ranging from \$10,500 at private, not-for-profit, four-year institutions to \$2,870 at public two-year institutions.

The following section discusses in more detail the participation of Latino undergraduates in financial aid programs by selected characteristics, type, and source of aid in 2003-04.

## Grants

Grant aid is a financial subsidy to pay for college that students are not required to repay. Almost 55 percent of Latinos received grants, and the average award amount was \$3,810 in 2003-04. Compared to all undergraduates, Latinos were slightly more likely to receive grants, but received a lower average grant award amount than all undergraduates. Only American Indian students received lower average grant awards.

Certain groups of Latino undergraduates were more likely to receive grants (see Appendix tables 6 and 7 for details). For example, first-generation Latino college students were more likely to receive grants than students whose parents had higher educational attainment. However, the average grant award amounts for first-generation students were lower than those of students whose parents had attended college. Another example was Hispanic women who were more likely to receive grants than Hispanic men. Traditional college-aged Latinos were more likely to receive grants than Latino students 30 years old and older; traditional college-aged Latinos also received substantially higher average grant awards. Dependent Latino students and independent students with dependents were more likely to receive grants than independent students without dependents, while dependent students received higher average grant awards than both groups of independent students.

Independent Latino students with incomes of less than \$20,000 and dependent Latinos with incomes less than \$40,000 were more likely to receive grants—ranging from two-thirds to three-quarters of these students—than students of other income levels. In contrast, while only about 30 percent of students with family incomes above \$60,000 received grants, they received the highest average awards. In addition, Latino undergraduates with EFCs of \$5,000 or less were more likely to receive grant aid than students with higher EFCs.

Latino full-time students were much more likely than part-time students to receive grants, and the average grant award for full-time students was substantially higher. As with total aid, Latino students at public two-year institutions were less likely to receive grants than students in other sectors. Latino students attending private institutions were the most likely to receive grant aid, with the highest average amount at private, not-for-profit, four-year institutions. Also, similar to the pattern of all aid, Latino students who paid \$1,000 or less in tuition and fees were less likely to receive grant aid and received the lowest average amount of aid. About 70 percent or more of Latino students received grant aid in other tuition categories.

**Table 1: Percentage of Latino undergraduates receiving grants and the average amounts received, by selected characteristics, 2003-04**

		Percentage received	Average amount received (\$)
<b>Expected Family Contribution</b>	\$0 to \$1,000	73.2	4,133
	\$1,001 to \$5,000	57.1	3,211
	\$5,001 to \$10,000	28.8	3,370
	\$10,001 to \$15,000	23.4	3,656
	\$15,001 to \$20,000	32.7	3,578
	\$20,001 plus	22.3	4,193
<b>Attendance intensity</b>	Exclusively full-time	64.6	4,705
	Exclusively part-time	36.4	1,946
	Mixed full-time and part-time	63.1	3,895
<b>Institution sector</b>	Public 4-year	62.0	4,301
	Private not-for-profit 4-year	77.7	6,560
	Public 2-year or less	37.4	2,275
	Private for-profit	73.1	3,229
	More than one institution/other	54.9	3,384

Source: NPSAS 2003-04

## Loans

Loans are a financial aid source to pay for college that must be repaid. About 30 percent of Latino undergraduates received loans to pay for college in 2003-04; a slightly higher percentage of all undergraduates, 35 percent, received loans in 2003-04 to pay for college. In addition to having lower percentages receive loans to pay for college, Latinos receive the lowest average loan award of all undergraduates by race/ethnicity (\$5,620).

While about the same proportion of both Hispanic men and women received loans, men had higher average loan awards than Latinas (\$6,030 versus \$5,325). In addition to gender, age, dependency status, and income were important characteristics. A quarter of Latino undergraduates who were 30 years old and older received loans, a lower proportion than younger students. However, Latinos 30 years old and older received higher average loan amounts than traditional college-age Latino students.

Dependent Latino students were slightly more likely to receive loans than independent students, but independent students without dependents tended to receive the highest average loan awards. Overall, Latinos at all income and dependency levels received loans at similar percentages (around 30 percent), with the exception of independent students with incomes over \$50,000. While only 16 percent of these students received loans, this group received substantially higher average loan awards than any income or dependency level.

In terms of enrollment, Latino students who attended full time were more likely to receive loans than students of mixed attendance or part-time attendance, and had higher average loan awards than part-time students. While 40 percent of Latinos were enrolled at public two-year institutions, only 7 percent received loans. In comparison, while only 12 percent of Latinos were enrolled at for-profit institutions, almost 70 percent received loans in 2003-04. In tandem with this observation, only about 6 percent of Latino students who paid \$1,000 or less in tuition and fees received loans from any source.

**Table 2: Percentage of Latino undergraduates receiving loans and the average amounts received, by selected characteristics, 2003-04**

		Percentage received	Average amount received (\$)
<b>Age</b>	15-23	31.2	5,039
	24-29	32.7	6,302
	30 or above	24.0	6,643
<b>Attendance intensity</b>	Exclusively full-time	64.6	4,705
	Exclusively part-time	36.4	1,946
	Mixed full-time and part-time	63.1	3,895
<b>Institution sector</b>	Public 4-year	62.0	4,301
	Private not-for-profit 4-year	77.7	6,560
	Public 2-year or less	37.4	2,275
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Source: NPSAS 2003-04

# Federal Financial Aid

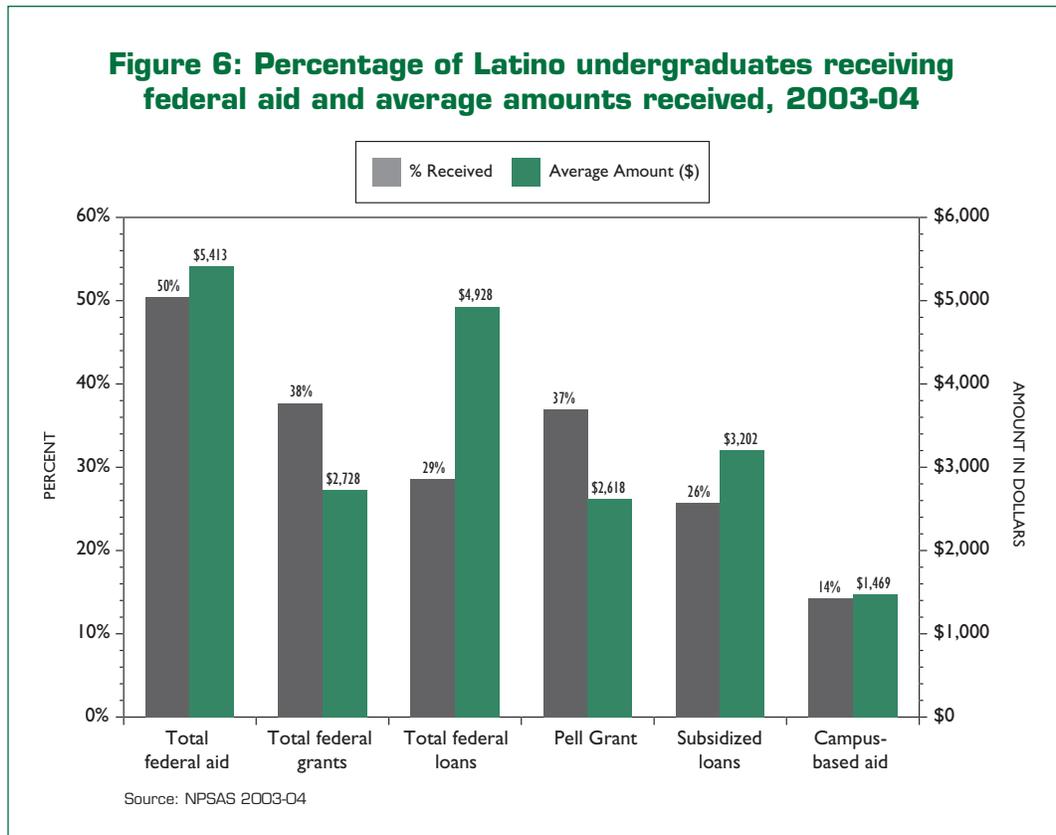
Approximately two-thirds of all student financial aid for higher education comes from federal programs administered by the U.S. Department of Education. Among the most prominent federal grant programs for financial aid are Pell grants, federally subsidized and unsubsidized loans, and campus-based programs (these include the Perkins loans, College Work-Study, and Supplemental Educational Opportunity Grants (SEOG) programs). (See Appendix tables 7 and 8 for details on federal aid patterns.)

Half of Latino students received federal financial aid in 2003-04. This participation rate in federal financial aid was slightly higher than for all undergraduates. The average federal financial aid award Latino undergraduates received in 2003-04 was also substantially higher than either state aid or institutional aid awards. The average federal aid amount for Latinos was \$5,415, compared to the average state aid award of \$2,235 or institutional aid award of \$2,965.

In general, Latino students were more likely to receive federal grants than federal loans, and in particular, Latinos were more likely to receive Pell grants than federally subsidized loans (Figure 6). Just over one-third of Latino undergraduates received Pell grants, while about a quarter of Latinos received federally subsidized loans, and 17 percent received federally unsubsidized loans. Latinos were about as likely to receive campus-based aid as all students. The high participation rates in Pell grants do not correspond with the highest amounts of aid. While more Latinos received Pell grants than federally subsidized loans, the average federally subsidized and unsubsidized loan awards were higher than the average amount of Pell awards. The smallest awards were for campus-based aid.

Given the overview of Latino undergraduate participation in federal financial aid, there are some interesting student characteristics to consider (Table 3). For example, first-generation college students were more likely to receive federal aid in general, and federal grants in particular, than students whose parents had higher educational attainment levels. Further, while Hispanic women were more likely to receive federal aid in 2003-04 than Hispanic men, Hispanic men received higher average federal financial aid awards than women. Larger subsidized loan awards and campus-based aid account for much of this difference. Among Latinos participating in federal financial aid, Puerto Ricans were much more likely to receive grants than other subgroups, Latinos of Cuban origin were more likely to receive loans, and Puerto Ricans were more likely to receive campus-based aid than other Latino subgroups.

**Figure 6: Percentage of Latino undergraduates receiving federal aid and average amounts received, 2003-04**



**Table 3: Percentage of Latino undergraduates receiving federal aid, and the average amounts received, by selected characteristics, 2003-04**

		Percentage received	Average amount received (\$)
<b>Parents' Highest Educational Attainment</b>	High School or less	54.3	5,326
	Some College	47.7	5,471
	Bachelor's degree	44.9	5,526
	Advanced Degree	42.3	5,824
<b>Institutional sector</b>	Public 4-year	61.9	5,804
	Private not-for-profit 4-year	73.2	6,308
	Public 2-year or less	28.6	3,034
	Private for-profit	84.5	6,990
	More than one institution or other	58.1	5,814
<b>Tuition and fees</b>	\$0 to \$1,000	25.1	3,004
	\$1,001 to \$5,000	59.5	4,731
	\$5,001 to \$10,000	78.7	6,474
	\$10,001 to \$15,000	86.5	8,412
	\$15,001 to \$20,000	87.8	9,553
	\$20,001 plus	71.9	9,324

Source: NPSAS 2003-04

More than 40 percent of Latino undergraduates were enrolled at institutions with tuition and fees of \$1,000 or less. Latino undergraduates who paid \$1,000 or less in tuition and fees in 2003-04 were the least likely to receive federal aid. For example, Latino students attending public two-year institutions were less likely to receive federal financial aid than Latino students attending other types of institutions.

The percentage of students receiving federal aid and the average amounts received were higher for students paying higher tuition and fee amounts. For example, Latino students attending private for-profit institutions were most likely to receive most forms of federal financial aid—85 percent received any federal aid, 64 percent received federal grants, and 66 percent received federal loans. For the percentage of Latino students receiving federal loans, this was particularly true.

### **Pell Grants**

A federal Pell grant, unlike a loan, does not have to be repaid. Pell grants are the foundation of federal financial aid. Latinos were more likely to receive federal Pell grants than all undergraduates and also received higher grant amounts than all undergraduates. Certain groups of Latino undergraduates were more likely to participate in the Pell grant program. For example, while Hispanic women were more likely to receive Pell grants than men, both men and women received similar average Pell grant awards. College students up to 29 years of age were more likely than students 30 years old and older to receive Pell grants. In addition, independent students with dependents were more likely to receive Pell grants than dependent students or independent students without dependents. Despite this lower participation rate, however, dependent students received the highest average Pell award among Latinos by dependency status.

Analysis by attendance intensity shows that almost half of Latino students attending full time received Pell grants. This is twice the participation rate of part-time Latino undergraduates. Finally, while it was noted earlier that almost half of Latinos are enrolled in public two-year institutions, only 25 percent of these students received Pell grants. Further, only 22 percent of Latino undergraduates who paid \$1,000 or less in tuition and fees in 2003-04 received Pell grants.

### **Subsidized loans**

Federally subsidized loans are financial aid provided by the government that must be repaid once a student completes their education or enrolls less than full time. The two programs identified as subsidized loans are the Federal Family Education Loan (FFEL) Program and the William D. Ford Federal Direct Loan (Direct Loan) Program. Latinos were less likely to receive federal loans than all undergraduates and received lower federal loan awards than the average for all undergraduates. Among Latinos who did receive loans, Latino students aged 24-29 were more likely to receive federally subsidized loans than either traditional college-age students or those 30 years old and older. Further, Latino students 24-29 years of age tended to receive the highest average awards. In addition, independent Latino students without dependents were slightly more likely to receive federally subsidized loans than other Latinos.

Institution type and college prices also were related to Latino undergraduate participation in federally subsidized loans. For example, Latino students attending full time

were three times more likely to receive federally subsidized loans than part-time students. Full-time Latino students also received higher average subsidized loan amounts. Among Latinos who attended public two-year (or less) institutions, only 6 percent received federally subsidized loans. Since most public two-year institutions also were relatively inexpensive, it is consistent to note that only about 6 percent of Latino undergraduates who paid \$1,000 or less in tuition and fees in 2003-04 received federal loans.

Although this brief did not examine the receipt of federally unsubsidized loans by Latino undergraduates in detail, independent students, full time/mixed, those attending for-profit institutions, and higher income dependent students were more likely than their counterparts to receive loans.

### **Campus-based aid (Perkins, Work-Study, and SEOG)**

Campus-based programs are administered directly by the financial aid office at each participating school. Not all schools participate in all programs. In 2003-04, Latinos were slightly more likely to receive campus-based aid than all undergraduates (14 percent versus 12 percent) and were second only to African Americans (17 percent). However, Latinos also received one of the lowest average campus-based aid awards of any racial/ethnic group. The average award for Latinos in 2003-04 was \$1,470, compared to \$1,770 for all undergraduates.

## State Financial Aid

As mentioned earlier, 16 percent of Latino undergraduates received state financial aid in 2003-04. This participation is similar to all undergraduates. However, Latinos received slightly lower average state aid award amounts than all undergraduates. First-generation Latino students were slightly more likely to receive state grants than students whose parents had a bachelor's degree or higher. In addition, Hispanic men received higher average state aid awards than Hispanic women. Further, traditional college-age students were more likely to receive state aid than older students and received higher average awards. Similarly, dependent Latino students were more likely to receive state aid than independent students and received higher average state aid awards. Latino students with full-time and mixed attendance were more likely to receive state aid than part-time students and on average received greater aid awards.

At the same time, dependent Latino students with incomes less than \$40,000 were more likely to receive state aid than other groups of dependent and independent Latino students. However, the dependent students who received the highest average award were the wealthiest students with family incomes of \$80,000 or more. Independent Latino students with incomes less than \$20,000 received much lower average state aid awards. Latino undergraduates with relatively low EFCs were more likely to receive state aid than those in the higher EFC categories, although there was little variation in the average amounts. In addition, only 6 percent of Latino students who paid \$1,000 or less in tuition and fees received state aid; in comparison, about a quarter of Latino students received aid in most of the other tuition categories. Average award amounts also increased with the amount of tuition and fees paid. About a quarter of Latino students attending four-year institutions received state aid, compared to about 10 percent of students attending other types of institutions. (See Appendix tables 7 and 9 for more details.)

## Institutional Aid

Although the percentage of Latinos receiving institutional aid was only slightly lower than for all undergraduates in 2003-04, the average aid award to Latinos was substantially lower.

Similar to other forms of aid, Hispanic men received higher average institutional awards than women. In addition, traditional college-age Latino students were more likely to receive institutional aid than older students and received more than twice the average institutional aid award received by students in older age categories. Dependent Latino students were more likely to receive institutional aid than independent students, with higher average institutional aid awards. Further, a quarter of dependent Latino students with family incomes under \$40,000 received institutional aid. However, in general, the higher the family income for dependent students the higher the average institutional aid award, ranging from \$2,415 for students with incomes less than \$20,000 to \$5,500 for students with incomes greater than \$60,000. The average awards for independent students were lower. At the same time, Latino undergraduates with EFCs of \$5,000 or less were more likely to receive institutional aid than students in other categories. However, students with higher EFCs received higher average amounts.

In terms of student enrollment, Latino students of full-time and mixed attendance were more likely to receive institutional aid than part-time students. However, full-time students received substantially higher average institutional aid awards (\$3,940) than either mixed attendance (\$2,205) or part-time (\$1,160) students. In terms of institutions attended, slightly more than a third of Latino students who attended private, not-for-profit, four-year institutions received institutional aid, as well as about a quarter of students enrolled in public four-year institutions. Latino students attending other types of institutions were less likely to receive institutional aid. Furthermore, Latino students who paid greater amounts of tuition and fees in 2003-04 were significantly more likely to receive institutional aid, and higher average award amounts, than students who paid relatively low amounts of tuition and fees. (See Appendix tables 7 and 9 for more details.)

# Receipt of Aid by Type of Institution and Hispanic Origin

While Latino undergraduates were enrolled at all types of institutions, they were more likely to attend public two-year institutions and private for-profit institutions than students from other racial/ethnic backgrounds. Therefore, it is important to explore patterns of financial aid receipt within each institutional sector.<sup>6</sup>

**Public two-year (or less) institutions:** Latinos were less likely to receive financial aid than all students (43 versus 47 percent). Further, the average financial aid amount Latinos received in 2003-04 (\$2,855) also was lower than the average award for all undergraduates at public two-year institutions (\$3,160).

When examining types of aid, Latinos at public two-year institutions were much more likely to receive grants than loans (37 percent received grants and 7 percent received loans). While Latinos were less likely to receive either grants or loans compared to all undergraduates, the average grant award for Latinos was slightly higher than that of all undergraduates (\$2,275 versus \$2,160).

More than 50 percent of Latinos at public two-year institutions were of Mexican descent, and 42 percent received financial aid to pay for college. However, these students received the lowest average amount of financial aid of all undergraduates and other students of Latino origin. The average award for Latinos of Mexican descent was \$2,700, compared to \$3,160 for all undergraduates.

**Public four-year institutions:** Latinos at public four-year institutions were more likely to receive financial aid to pay for college than all undergraduates. In 2003-04, 75 percent of Latino undergraduates received aid, compared to 68 percent of all undergraduates. However, Latinos received lower average financial aid awards than all undergraduates (\$6,760 versus \$7,090).

Latinos at public four-year institutions also were more likely to receive grants than loans. Just over 60 percent of Latino undergraduates received grants to pay for college, while about 40 percent received loans. Compared to all undergraduates, Latinos also were more likely to receive grants than loans, and the average grant award for Latinos was higher (\$4,300) than for all undergraduates (\$3,990).

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<sup>6</sup> We have not included students who attended other institutions, or more than one institution, for the sake of simplicity.

Of Latinos enrolled in public four-year institutions, 45 percent were of Mexican descent and 75 percent received financial aid to pay for college. In 2003-04, these students received the highest average financial aid award of all Latinos and all undergraduates. The average award for Latinos of Mexican origin was \$7,300 compared to \$6,760 for all Latinos and \$7,090 for all undergraduates. This aid included both grants and loans, and Latinos of Mexican descent actually were slightly more likely to receive loans than all undergraduates (47 versus 45 percent).

**Private for-profit institutions:** Latinos were about as likely as all undergraduates at private four-year institutions to receive financial aid (90 percent). Of this aid, Latinos also were slightly more likely to receive grants than loans. However the average loan amount (\$6,730) was twice as high as the average grant award (\$3,230).

Almost 45 percent of Latinos enrolled at private for-profit institutions were of Mexican descent, and 91 percent received financial aid in 2003-04. Diverging from the general pattern of all Latinos, Mexican students were more likely to receive loans than grants (74 versus 70 percent) to pay for college. The average loan amount was more than twice as high (\$6,995) as the average grant award (\$3,100).

**Private not-for-profit four-year institutions:** Latino students were more likely to receive financial aid than all undergraduates (86 versus 83 percent). However, the average aid amount was much lower for Latinos (\$10,005) than for all undergraduates (\$12,100). Latinos also were more likely to receive grants than loans—close to 80 percent received grants in 2003-04, while 50 percent received loans. In contrast to private, four-year, for-profit institutions, where Latino students received much higher average loan awards than grants, the average award amounts for grants versus loans was similar at private, four-year, not-for-profit institutions.

Among Latinos, 43 percent of undergraduates enrolled at private, four-year, not-for-profit institutions were Puerto Rican, and 87 percent of these students received financial aid. The average financial aid award for these Puerto Rican students was substantially lower than all other Latinos or all undergraduates. In 2003-04, the average financial aid award for Puerto Ricans at private, four-year, not-for-profit institutions was \$6,900. In comparison, the average aid award for all undergraduates was \$12,100, and the average award for all other Latinos was \$12,550. (See Appendix tables 4 and 10 for more details.)

## Policy Recommendations and Next Steps

The findings in this brief portray a complex picture of how Latino undergraduates pay for college. While high percentages of Latinos receive financial aid, the amount of the average financial aid they receive is less than other racial/ethnic groups. Further, federal aid in general, and grants in particular, are critical sources of aid for Latinos to pay for college. Latinos are less likely to receive loans to pay for their college education than other racial/ethnic groups. When looking at how Latinos pay for college, it is clear that their student characteristics and attendance at certain types of institutions is related to their levels of financial aid. For example, Latino undergraduates are more likely than all undergraduates to be first-generation students, to be enrolled on a part-time basis, to come from families with relatively low family incomes, and to enroll in two-year institutions.

These findings just scratch the surface of how Latino students pay for college. More research is needed to understand the actual costs—both the “sticker price” and “net price”—Latino students pay for their college education. Research on the specific sources of aid Latino students receive, as well as aid availability, perceived and real, and the influence of these on Latino students’ college choices is important to develop policies and programs that more effectively respond to this large and growing community. For example, information about how colleges and universities use their own resources to support student financial aid programs needs to be conducted with a specific focus on why Latinos receive relatively lower average aid awards than other students. Similarly, more analysis is needed about the impact on Latino students of an institutions’ emphasis on need-based aid versus institutions that emphasize aid programs awarded based on non-need criteria, such as test scores and athletic ability.

Whereas most discussions of financial aid focus on the role aid plays in facilitating access to higher education, the analysis in this brief focuses on students who have already accessed higher education and enrolled in a college or university. A fundamental question raised by this analysis is whether the amount of financial aid influenced the college choices of Latino students, or whether the college choices Latino students make determines the amount of financial aid they receive. The question of which comes first—like the question of the chicken or the egg—is valuable to study. For example, is

the fact that Latino undergraduates receive lower average aid awards caused by the fact that the institutions Latino students choose have less aid to award? If the college choices Latino students make determine the amount of financial aid they receive, then it could suggest that Latino students are self-selecting institutions for financial as well as other reasons, but independent of the amount of aid they receive. This is an intriguing issue, which cannot be fully explored through reviewing the data from NPSAS alone and will require further study.

The analysis in this brief points the way toward some clear policy avenues to ensure that Latino students and all students have the opportunity to access financial support to secure a quality postsecondary education. The following recommendations are potential starting points for action.

### Federal level

**Increase the maximum award amount for Pell grants to better align with the increased price of college.** Latinos are more likely to receive federal aid, in general, and Pell grants in particular, to pay for college than any other financial aid. However, the declining purchasing power of Pell grants may be a critical limitation to Latino students' college choices. Increased Pell grant award amounts can increase the purchasing power, and thus college choices, of students with the most financial need, and can also enable students to plan for the financing of their higher educations more effectively.

**Develop explicit outreach strategies to target information on financial aid options to the Latino community.** While the federal government has improved the translation of publications about federal financial aid in Spanish, translation alone is not sufficient to inform Latino students and their families about the options of paying for college. Targeting outreach strategies to the Latino community through local community-based organizations working with the Latino community, school district offices serving large numbers of Latino students, and media events (both in English and Spanish) that also target Latino youth about education, are also needed to more directly inform families on their college options and financing of their education.

**Create a significant entitlement-based loan forgiveness program for Latino students who study in areas of national need.** Focusing such loan forgiveness on under-represented groups such as low-income students, first-generation undergraduates, and students of color will ensure that these funds are effectively used to meet our nation's critical economic, social, and national security needs.

### State/local level

**Establish a predictable tuition and fee policy.** Recently, several state and federal legislators have proposed containing college prices or managing the increase in price through policy. Rather than regulating price, one option is to set a predictable policy for increasing tuition and fees at public institution that clarifies the college "sticker price" for prospective

students. This might allow Latino students and families to more effectively plan for the expenses associated with going to college and facilitate their college choices based on a predictable amount.

**Develop an explicit information outreach strategy to Latino students and families.** While the vast majority of Latino undergraduates applied for financial aid in 2003-04, those who received aid were more likely to receive federal aid. While Latinos participated in state financial aid at rates similar to all undergraduates, this rate is still low. Providing information on state-supported programs and options available to save and pay for college (i.e., education savings accounts, state grants) might expand the college choices available to Latino students.

### **Institutional level**

**Disaggregate institutional data to look at Latino students.** As with this brief, disaggregating data to understand Latinos participation, strengths, and needs as a group of students enrolled at the institution can inform the institutional practices and programs that serve them, as well as all students.

**Ensure course availability and strengthen course planning.** Navigating college access, financing, and course planning is complicated. If prerequisite courses are not available, students might have to extend their time to degree completion. This extension could add to their college costs substantially. Given that many Latino students are first-generation college students, attend part-time, and live off-campus, the availability of information needed for course planning and the availability of prerequisite courses might decrease the amount of time, and thus the amount of financial support students need to pay for college.

### **K-12 school boards/superintendents and city councils (as appropriate)**

**Encourage mentoring by experienced parents and students.** While school boards and district staff do not have direct responsibility for college access or opportunity, they do have influence on the information and preparation of Latino students for higher education. Board members, district staff, and schools can encourage parents and students (PTAs, alumni) from high school who have experienced the process of paying for college to mentor or provide workshops for high school/middle school families in community.

**Offer a course on paying for college.** Given the complexity of sources and types of financial aid to help Latino students pay for college, it would almost seem that a single workshop would not be sufficient to learn to navigate the aid options and college choices available. An elective course that details the plethora of types and sources of aid, as well as the combinations available to pay for college, as well as the diverse college opportunities available could be offered to Latino middle or high school students. Combined with monthly workshops open to Latino parents and community members, these courses can help to equip a student with the information they need to make the best college choice available to them.

### Next steps

The analysis in this brief raised additional issues for research to better understand how Latinos pay for college, the role students' characteristics, knowledge of college options, and college choices play, and the impact of policy decisions at multiple levels on Latino participation, persistence, and completion in higher education. Both *Excelencia* in Education and the Institute for Higher Education Policy intend to continue their focus on these additional issues.

## Appendix

**Table A1: Demographic and enrollment patterns for Latino students and undergraduates of all race/ethnicities, by financial aid receipt, 2003-04**

All values are in percentages (%)	All undergraduates		Undergraduates who received financial aid *	
	All racial/ethnic groups	All Latino students	All racial/ethnic groups	All Latino students
<b>Gender</b>				
Male	42.4	40.7	40.6	39.7
Female	57.6	59.3	59.4	60.3
<b>Age</b>				
15-23	56.8	56.6	57.6	58.3
24-29	17.3	20.6	18.3	21.0
30 or above	25.9	22.9	24.1	20.7
<b>Citizenship</b>				
US citizen	92.9	86.1	93.8	87.0
Resident alien	5.5	12.4	5.4	12.2
Foreign/international	1.7	1.5	0.8	0.8
<b>Marital Status</b>				
Single, divorced, widowed	76.7	76.5	78.2	78.3
Married	21.3	21.0	19.3	18.5
Separated	2.0	2.5	2.5	3.2
Single Parent Independent	13.2	16.3	15.0	18.1
Has Dependents	27.1	31.3	28.3	31.8
<b>Parents' highest education level</b>				
High school or less	34.6	48.6	37.1	51.7
Some college	24.4	23.0	24.4	21.6
Bachelor's degree	22.0	16.6	20.8	15.6
Advanced degree	19.1	11.8	17.7	11.1
<b>Family size</b>				
1	15.8	15.9	15.5	15.3
2	18.2	18.5	18.1	18.7
3	58.2	56.3	22.6	22.8
4 or more	7.8	9.3	43.8	43.3
<b>Dependency status</b>				
Dependent	49.7	46.8	50.1	48.1
Independent without dependents	23.2	21.9	21.6	20.1
Independent with dependents	27.1	31.3	28.3	31.8
<b>Income</b>				
<i>Dependent</i>				
Less than \$20,000	6.5	11.7	8.0	14.7
\$20,000-39,999	9.6	12.5	11.6	15.0
\$40,000-59,999	9.0	8.6	9.0	7.6
\$60,000-79,999	8.4	6.0	7.8	4.5
\$80,000 or more	16.3	8.0	13.9	6.3

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**Table A1 continued**

All values are in percentages (%)	All undergraduates		Undergraduates who received financial aid *	
	All racial/ethnic groups	All Latino students	All racial/ethnic groups	All Latino students
<i>Independent</i>				
Less than \$20,000	20.5	24.7	23.2	28.1
\$20,000-49,999	17.4	18.6	17.7	17.8
\$50,000 or more	12.4	9.9	8.9	5.9
<b>Expected Family Contribution (EFC)</b>				
\$0 to \$1,000	29.5	42.2	35.6	50.7
\$1,001 to \$5,000	21.9	23.3	24.1	23.8
\$5,001 to \$10,000	17.4	15.2	15.9	12.5
\$10,001 to \$15,000	10.7	8.2	9.2	5.4
\$15,001 to \$20,000	6.7	4.1	5.6	3.6
\$20,001 or more	13.7	7.0	9.7	4.0
<b>Employment</b>				
Did not work while enrolled	22.3	21.2	21.8	22.8
Part-time	43.5	40.6	45.3	42.4
Full-time	34.2	38.2	32.9	34.8
<b>Institutional type</b>				
Public 4-year	30.0	20.9	32.5	24.9
Private not-for-profit 4-year	13.5	12.7	17.8	17.3
Public 2-year	40.7	46.2	30.2	31.3
Private for-profit	7.8	12.2	10.9	17.5
Other/more than one	8.0	8.1	8.6	9.1
<b>Attendance Intensity</b>				
Full-time	54.8	49.5	63.9	60.5
Part-time	45.2	50.6	36.1	39.6
<b>Housing</b>				
On campus	13.8	6.8	17.3	8.8
Off campus	55.2	53.2	55.0	52.7
Living with parents	23.5	32.8	19.9	30.8
More than one institution	7.5	7.1	7.9	7.8
<b>Number of institutions attended</b>				
One	92.5	92.9	92.1	92.2
More than one	7.5	7.1	7.9	7.8
<b>Tuition and fees</b>				
\$0 to \$1,000	30.3	41.3	19.0	26.1
\$1,001 to \$5,000	42.6	36.1	45.4	41.5
\$5,001 to \$10,000	14.9	14.0	19.1	19.4
\$10,001 to \$15,000	4.5	4.3	6.1	6.5
\$15,001 to \$20,000	3.6	2.1	5.1	3.2
\$20,001 plus	4.1	2.3	5.2	3.3

\* Participating in any kind of financial aid  
Source: NPSAS 2003-04

**Table A2: Profile of Latino undergraduates by Hispanic origin, 2003-04**

All values are in percentages (%)	Cuban		Puerto Rican		Mexican		Mixed descent		Other descent	
	All Cuban undergraduates	Received Financial Aid*	All Puerto Rican undergraduates	Received Financial Aid*	All Mexican undergraduates	Received Financial Aid*	All under-graduates of mixed Hispanic descent	Received Financial Aid*	All under-graduates of other Hispanic descent	Received Financial Aid*
<b>Gender</b>										
Male	44.3	40.0	40.1	38.9	40.3	40.3	34.9	36.3	42.5	40.0
Female	55.7	60.0	59.9	61.2	59.8	59.7	65.2	63.7	57.5	60.0
<b>Age</b>										
15-23	65.6	66.7	59.9	61.0	55.4	57.6	60.2	60.1	55.0	56.2
24-29	15.0	16.7	18.7	19.3	21.2	22.2	21.9	25.0	20.9	20.3
30 or above	19.5	16.7	21.4	19.7	23.3	20.2	17.9	14.9	24.2	23.6
<b>Citizenship</b>										
US citizen	91.7	91.1	98.9	99.1	87.4	87.4	88.5	88.4	75.7	77.3
Resident alien	8.1	8.7	1.0	0.8	11.4	12.2	11.3	11.3	21.1	20.8
Foreign/International	0.2	0.2	0.1	0.1	1.1	0.4	0.2	0.3	3.2	1.8
<b>Marital Status</b>										
Single, divorced, widowed	81.4	81.6	80.8	81.3	75.2	76.6	77.7	80.4	75.7	78.1
Married	16.4	15.2	16.7	15.6	22.0	19.8	21.0	17.6	22.0	19.0
Separated	2.2	3.2	2.5	3.1	2.8	3.6	1.3	2.0	2.3	3.0
Single Parent Independent	12.5	14.5	16.2	16.4	17.2	19.0	11.9	14.9	16.3	18.8
Has Dependents	22.9	24.3	29.0	28.7	33.1	33.5	26.3	26.9	31.4	33.2
<b>Parents' highest education level</b>										
High school or less	36.5	39.7	39.5	42.4	55.5	58.9	43.6	44.8	44.4	49.2
Some college	23.2	24.8	25.0	24.3	21.4	19.9	27.4	25.4	23.7	21.5
Bachelor's degree	22.6	18.6	21.8	20.9	13.6	12.7	15.7	16.7	18.2	16.2
Advanced degree	17.8	16.9	13.8	12.5	9.5	8.6	13.3	13.1	13.7	13.1
<b>Family size</b>										
1	16.4	18.0	15.6	15.0	15.5	14.5	16.0	19.0	16.8	15.9
2	19.4	22.2	16.6	16.9	18.9	19.6	17.1	17.3	18.9	18.2
3	56.9	21.7	61.4	24.9	54.7	20.7	52.9	22.7	56.8	24.6
4 or more	7.3	38.1	6.4	43.3	10.9	45.2	14.0	41.0	7.5	41.3

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**Table A2 continued**

All values are in percentages (%)	Cuban		Puerto Rican		Mexican		Mixed descent		Other descent	
	All Cuban under-graduates	Received Financial Aid*	All Puerto Rican undergraduates	Received Financial Aid*	All Mexican under-graduates	Received Financial Aid*	All under-graduates of mixed Hispanic descent	Received Financial Aid*	All under-graduates of other Hispanic descent	Received Financial Aid*
<b>Dependency status</b>										
Dependent	54.7	52.4	51.5	52.9	45.4	46.7	51.2	48.5	44.9	46.4
Independent without dependents	22.4	23.3	19.6	18.3	21.6	19.8	22.5	24.6	23.7	20.5
Independent with dependents	22.9	24.3	29.0	28.8	33.1	33.5	26.3	26.9	31.4	33.2
<b>Income</b>										
<b>Dependent</b>										
Less than \$20,000	9.9	13.2	18.3	22.4	10.3	12.6	10.2	9.5	10.9	14.0
\$20,000-39,999	9.7	12.4	13.5	15.5	13.1	15.9	13.7	14.6	10.9	13.6
\$40,000-59,999	8.8	8.7	7.8	6.9	9.0	7.6	7.8	7.9	8.5	8.0
\$60,000-79,999	7.6	6.3	5.0	3.6	5.7	4.2	8.4	7.7	6.3	4.6
\$80,000 or more	18.8	11.7	6.8	4.7	7.2	6.4	11.0	8.8	8.3	6.2
<b>Independent</b>										
Less than \$20,000	22.8	26.9	27.0	28.6	24.3	27.5	23.0	31.9	24.6	28.4
\$20,000-49,999	12.0	10.9	15.8	15.0	19.7	19.6	16.4	14.0	19.5	18.6
\$50,000 or more	10.5	9.9	5.8	3.5	10.7	6.2	9.5	5.5	11.0	6.7
<b>Expected Family Contribution (EFC)</b>										
\$0 to \$1,000	35.5	44.4	54.4	61.8	40.7	47.9	38.8	46.6	39.3	49.0
\$1,001 to \$5,000	17.4	20.0	19.6	19.3	24.6	25.7	21.6	24.4	24.3	24.3
\$5,001 to \$10,000	14.9	12.1	11.5	9.7	15.6	13.2	16.9	14.9	16.2	12.9
\$10,001 to \$15,000	10.4	7.4	6.8	4.3	8.4	5.7	9.1	4.7	8.2	5.4
\$15,001 to \$20,000	5.7	6.7	3.9	2.2	4.0	3.7	4.5	5.0	4.2	3.7
\$20,001 or more	16.2	9.4	3.9	2.8	6.7	3.8	9.0	4.4	7.9	4.6
<b>Employment</b>										
Did not work while enrolled	17.0	19.7	28.2	30.0	19.7	21.6	21.7	19.8	20.2	20.8
Part-time	45.0	45.8	38.4	38.7	40.3	42.7	47.5	46.3	40.7	43.3
Full-time	38.0	34.5	33.4	31.3	40.0	35.8	30.8	34.0	39.0	35.9

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**Table A2 continued**

All values are in percentages (%)	Cuban		Puerto Rican		Mexican		Mixed descent		Other descent	
	All Cuban under-graduates	Received Financial Aid*	All Puerto Rican undergraduates	Received Financial Aid*	All Mexican under-graduates	Received Financial Aid*	All under-graduates of mixed Hispanic descent	Received Financial Aid*	All under-graduates of other Hispanic descent	Received Financial Aid*
<b>Institutional type</b>										
Public 4-year	30.2	33.4	23.9	22.6	19.6	25.0	17.9	23.1	21.1	25.7
Private not-for-profit 4-year	14.9	18.6	34.8	39.1	6.6	9.5	11.9	16.1	10.6	14.6
Public 2-year	33.8	21.8	20.0	14.2	53.7	37.9	51.1	36.2	48.5	32.9
Private for-profit	9.5	13.4	14.6	17.6	11.3	17.4	11.5	16.8	12.6	18.1
Other/more than one	11.7	12.8	6.8	6.6	8.8	10.2	7.6	7.8	7.3	8.8
<b>Attendance Intensity</b>										
Full-time	49.8	63.5	63.4	69.5	44.3	56.2	53.3	61.5	49.6	60.5
Part-time	50.2	36.5	36.6	30.5	55.7	43.8	46.7	38.5	50.4	39.5
<b>Housing</b>										
On campus	10.1	12.5	5.7	6.3	5.9	8.4	9.6	9.9	8.2	10.6
Off campus	44.9	47.3	50.2	48.6	54.5	54.8	52.2	53.5	53.9	52.6
Living with parents	34.3	28.4	39.2	40.8	31.8	27.9	31.2	29.5	31.2	28.8
<b>Number of institutions attended</b>										
One	89.3	88.1	95.1	95.6	92.1	91.1	93.0	92.9	93.3	92.0
More than one	10.7	11.9	4.9	4.4	7.9	8.9	7.0	7.1	6.7	8.0
<b>Tuition and fees</b>										
\$0 to \$1,000	25.3	12.8	20.9	14.4	50.8	34.6	45.6	27.4	37.9	22.6
\$1,001 to \$5,000	46.0	48.3	47.3	48.9	31.6	37.7	28.1	34.7	37.6	42.6
\$5,001 to \$10,000	15.9	21.7	24.0	26.8	10.3	15.6	15.7	22.1	13.9	19.4
\$10,001 to \$15,000	2.9	3.4	3.7	4.6	4.0	6.7	4.9	7.7	5.3	7.5
\$15,001 to \$20,000	4.9	7.3	2.3	2.9	1.7	2.9	1.6	2.3	2.3	3.6
\$20,001 plus	5.0	6.5	1.9	2.5	1.6	2.5	4.1	5.9	3.0	4.3

\* Participating in any kind of financial aid  
Source: NPSAS 2003-2004

**Table A3: Percentage of undergraduates who applied for financial aid, by race/ethnicity and Hispanic origin, 2003-04**

	Applied for Any Aid (%)	Applied for Federal Aid (%)
All undergraduates	74.4	58.8
White	71.8	54.5
Black or African American	86.1	74.0
Hispanic or Latino	78.3	66.2
Asian	65.5	50.9
American Indian or Alaska Native	79.6	62.6
Native Hawaiian / other Pacific Islander	59.2	45.2
Other	79.2	65.3
More than one race	75.2	58.9
<b>Hispanic origin</b>		
Cuban descent	78.6	65.3
Mexican or Chicano descent	76.0	64.1
Puerto Rican	88.0	79.6
Other Hispanic origin	76.4	62.6
Mixed Hispanic origin	80.1	65.9

Source: NPSAS 2003-04

**Table A4: Percentage of Latino undergraduates receiving any aid, grants, and loans and average amount received, by Hispanic origin, source of aid, and institutional type, 2003-04**

	Total aid		Total grants		Total loans (excluding PLUS)	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Cuban origin</b>						
<i>Source of aid</i>						
All Aid	68.5	6,923	57.2	4,055	34.6	5,716
Federal Aid	52.1	5,656	36.1	2,712	33.5	4,889
State Aid	21.2	2,214	†	†	†	†
Institutional Aid	20.3	3,522	†	†	†	†
<i>Institutional type</i>						
Public 2-year or less	44.3	2,772	40.1	2,530	5.1	‡
Private for-profit	97.0	8,136	80.1	4,470	74.2	5,620
Public 4-year Institutions	75.9	5,408	61.9	3,664	35.3	‡
Private not-for profit 4 year	85.7	12,222	71.4	7,295	65.4	7,275
<b>Mexican or Chicano descent</b>						
<i>Source of aid</i>						
All Aid	59.0	6,388	48.7	3,494	28.9	5,782
Federal Aid	46.6	5,456	34.2	2,590	27.6	5,035
State Aid	11.7	2,397	†	†	†	†
Institutional Aid	17.17	2,496	†	†	†	†

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**Table A4 continued**

	Total aid		Total grants		Total loans (excluding PLUS)	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b><i>Institutional type</i></b>						
Public 2-year or less	41.6	2,701	36.9	2,114	6.6	3,294
Private for-profit	90.7	8,455	70.3	3,097	74.0	6,994
Public 4-year Institutions	74.9	7,300	59.4	4,500	47.4	5,272
Private not-for profit 4 year	85.6	12,214	73.6	7,607	65.5	6,826
<b>Puerto Rican</b>						
<b><i>Source of aid</i></b>						
All Aid	77.6	6,172	69.6	3,879	31.0	5,271
Federal Aid	67.0	4,925	55.3	2,982	30.0	4,592
State Aid	22.3	1,704	†	†	†	†
Institutional Aid	16.3	3,037	†	†	†	†
<b><i>Institutional type</i></b>						
Public 2-year or less	55.3	3,328	48.3	2,666	12.4	2,684
Private for-profit	93.3	6,579	79.8	3,359	48.8	6,510
Public 4-year Institutions	73.1	5,358	66.2	3,756	25.2	4,571
Private not-for profit 4 year	87.3	6,913	81.0	4,657	36.5	5,277
<b>Other Hispanic origin</b>						
<b><i>Source of aid</i></b>						
All Aid	62.0	6,835	51.8	4,149	30.2	5,470
Federal Aid	47.5	5,571	34.5	2,732	28.5	4,918
State Aid	17.7	2,391	†	†	†	†
Institutional Aid	17.2	3,489	†	†	†	†
<b><i>Institutional type</i></b>						
Public 2-year or less	42.1	2,838	35.1	2,306	7.4	3,449
Private for-profit	89.4	7,750	73.3	3,290	68.8	6,386
Public 4-year Institutions	75.4	6,968	62.3	4,523	42.2	4,936
Private not-for profit 4 year	85.1	12,509	76.7	8,672	54.0	6,473
<b>Mixed Hispanic origin</b>						
<b><i>Source of aid</i></b>						
All Aid	62.0	7,681	53.7	4,234	29.9	6,014
Federal Aid	49.8	6,057	35.3	2,733	29.9	5,129
State Aid	14.6	2,572	†	†	†	†
Institutional Aid	20.1	3,666	†	†	†	†
<b><i>Institutional type</i></b>						
Public 2-year or less	43.9	3,690	40.7	2,894	4.7	‡
Private for-profit	89.1	9,063	67.7	2,793	78.2	7,307
Public 4-year Institutions	80.3	6,822	69.6	3,966	45.6	4,792
Private not-for profit 4 year	84.3	13,285	77.9	8,738	60.3	6,540

† For institutional and state aid, figures were not calculated for total grants and loans because almost all aid is in the form of grants and the cases for loans were very small.

‡ Not enough cases for a reliable estimate.

Source: NPSAS 2003-04

**Table A5: Percentage of students receiving aid and average amounts received, Latino and all students, 1995-96, 1999-2000, and 2003-04**

	1995-96		1999-2000		2003-04	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Total federal aid</b>						
All undergraduates	36.0	4,455	39.2	5,237	46.4	6,085
Latino students	41.9	3,666	45.1	4,522	50.4	5,413
<b>Total federal grants</b>						
All undergraduates	22.0	1,675	23.1	2,067	27.6	2,609
Latino students	33.6	1,765	35.3	2,223	37.7	2,728
<b>Total federal loans</b>						
All undergraduates	25.8	4,001	27.9	4,655	35.0	5,816
Latino students	21.7	3,597	23.1	4,594	29.8	5,619
<b>Total state aid</b>						
All undergraduates	11.5	1,730	14.2	1,808	15.6	2,069
Latino students	10.4	1,777	15.5	1,493	15.5	2,234
<b>Total institutional aid</b>						
All undergraduates	16.5	2,920	17.6	3,796	18.8	4,257
Latino students	17.3	1,898	17.9	2,230	17.3	2,965

Source: NPSAS 2003-04; 1999-2000; 1995-96

**Table A6: Percentage of Latino undergraduates receiving financial aid from any source and the average amounts received, by selected characteristics, 2003-04**

	Total aid		Total grants		Total loans (excluding PLUS)	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>All Latino undergraduates</b>	<b>63.2</b>	<b>6,551</b>	<b>53.4</b>	<b>3,807</b>	<b>29.8</b>	<b>5,619</b>
<b>Gender</b>						
Male	61.7	6,869	49.8	3,811	30.4	6,031
Female	64.2	6,342	55.9	3,805	29.5	5,326
<b>Dependency status</b>						
Dependent	65.0	7,341	54.7	4,749	31.5	4,897
Independent without dependents	57.8	6,228	44.2	2,880	30.0	6,817
Independent with dependents	64.3	5,561	58.0	2,975	27.3	5,938
<b>Age groups</b>						
15-23	65.1	7,126	55.6	4,489	31.2	5,039
24-29	64.7	5,971	53.5	2,900	32.7	6,302
30 or above	57.1	5,523	47.8	2,757	24.0	6,643

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Table A6 continued

	Total aid		Total grants		Total loans (excluding PLUS)	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Parents' Highest Educational Attainment</b>						
High School or less	66.7	6,094	58.3	3,634	30.3	5,620
Some College	58.5	6,279	48.5	3,831	27.8	5,740
Bachelor's degree	59.2	6,521	48.2	4,195	29.6	5,458
Advanced Degree	58.8	6,639	45.2	4,389	30.5	5,610
<b>Attendance intensity</b>						
Exclusively full-time	76.6	8,092	64.6	4,705	42.5	5,894
Exclusively part-time	43.6	3,440	36.4	1,946	13.5	4,845
Mixed full-time and part-time	73.2	6,636	63.1	3,895	34.4	5,443
<b>Institution sector</b>						
Public 4-year	75.1	7,103	62.0	4,301	41.3	5,055
Private not-for-profit 4-year	86.2	10,497	77.7	6,560	50.0	6,251
Public 2-year or less	42.9	2,870	37.4	2,275	7.1	3,273
Private for-profit	90.9	8,421	73.1	3,229	67.9	6,730
More than one institution/other	70.7	6,635	54.9	3,384	41.2	5,437
<b>Income</b>						
<b>Dependent</b>						
Less than \$20,000	79.5	6,944	77.2	4,786	29.1	4,960
\$20,000-39,999	76.0	7,198	70.0	4,683	33.5	4,894
\$40,000-59,999	55.8	6,969	42.1	4,267	32.6	4,510
\$60,000-79,999	47.4	8,225	30.9	5,352	30.3	4,819
\$80,000 or more	49.9	8,427	29.0	5,133	31.4	5,308
<b>Independent</b>						
Less than \$20,000	72.1	6,132	66.6	3,276	32.7	6,004
\$20,000-49,999	60.6	5,683	48.6	2,607	29.6	6,518
\$50,000 or more	37.5	4,738	23.6	1,894	15.8	7,254
<b>Expected Family Contribution</b>						
\$0 to \$1,000	75.9	6,511	73.2	4,133	30.2	5,285
\$1,001 to \$5,000	64.5	6,429	57.1	3,211	31.5	5,993
\$5,001 to \$10,000	52.2	6,369	28.8	3,370	33.3	5,582
\$10,001 to \$15,000	41.4	7,054	23.4	3,656	26.0	5,852
\$15,001 to \$20,000	55.1	6,830	32.7	3,578	30.4	5,925
\$20,001 plus	36.5	7,520	22.3	4,193	19.3	6,216
<b>Tuition and fees</b>						
\$0 to \$1,000	39.8	2,644	34.9	2,039	6.0	3,604
\$1,001 to \$5,000	72.2	5,339	60.9	3,465	31.8	4,705
\$5,001 to \$10,000	87.2	7,924	72.5	4,146	58.4	6,110
\$10,001 to \$15,000	93.2	10,808	79.0	5,398	80.0	6,893
\$15,001 to \$20,000	96.4	14,953	83.1	8,385	82.4	7,999
\$20,001 plus	89.5	19,352	79.4	13,859	69.5	7,913

Source: NPSAS 2003-04

**Table A7: Percentage of undergraduates receiving aid and average amount received, by type of aid and race/ethnicity, 2003-04**

	Total aid			Aid from any source						Federal aid						State aid			Institutional aid							
	Total aid			Total grants			Total loans (excluding PLUS)			Total aid			Total grants			Total loans (excluding PLUS)			Total aid			Total aid				
	% Received	Average Amount (\$)		% Received	Average Amount (\$)		% Received	Average Amount (\$)		% Received	Average Amount (\$)		% Received	Average Amount (\$)		% Received	Average Amount (\$)		% Received	Average Amount (\$)		% Received	Average Amount (\$)			
All undergraduates	63.1	6,892		50.7	4,019		35.0	5,816		46.4	6,085		27.6	2,609		33.7	5,055		12.3	1,768		15.6	2,069		18.8	4,257
White	61.3	6,955		47.8	4,031		35.2	5,861		42.9	6,229		21.3	2,492		33.9	5,009		10.9	1,866		14.9	2,005		19.6	4,551
Black or African American	75.7	6,933		64.3	3,841		43.1	5,692		62.1	6,145		47.7	2,675		41.9	5,290		16.9	1,539		19.1	1,902		16.7	3,960
Hispanic or Latino	63.2	6,253		53.4	3,811		29.8	5,619		50.4	5,413		37.7	2,728		28.5	4,928		14.2	1,469		15.5	2,234		17.3	2,965
Asian	51.4	7,623		41.5	5,241		24.8	5,899		37.0	5,995		22.9	3,012		23.0	4,996		13.3	2,303		15.6	2,787		19.8	4,579
American Indian or Alaska Native	67.4	6,413		59.1	3,678		32.4	6,011		48.7	5,769		35.8	2,857		31.4	5,420		10.5	1,452		17.9	1,750		17.0	2,864
Native Hawaiian/other Pacific Islander	51.3	6,763		37.5	4,133		26.8	6,336		36.2	6,244		20.8	2,583		25.8	5,290		7.3	1,529		10.8	2,969		13.7	4,454
Other	66.3	6,827		53.7	3,842		35.6	5,949		50.7	5,909		33.6	2,675		33.8	5,102		12.9	1,951		17.2	2,274		19.9	3,204
More than one race	61.8	7,354		49.9	4,222		34.9	6,099		45.5	6,429		28.3	2,509		33.5	5,038		12.8	1,930		14.6	2,334		18.5	4,326

Source: NPSAS 2003-04

**Table A8: Percentage of Latino undergraduates receiving federal financial aid and the average amounts received, by selected characteristics, 2003-04**

	Total aid			Total grants			Total loans (excluding PLUS)			Federal Pell Grant			Federal subsidized loans			Federal unsubsidized loans			Federal campus-based aid		
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	
<b>All Latino students</b>	50.4	5,413	37.7	2,728	28.5	4,928	36.9	2,618	25.7	3,202	16.7	3,488	14.2	1,469							
<b>Gender</b>																					
Male	46.7	5,743	32.9	2,747	28.6	5,067	32.2	2,630	25.8	3,317	16.6	3,573	12.6	1,511							
Female	53.0	5,213	41.0	2,717	28.5	4,832	40.2	2,611	25.6	3,123	16.8	3,432	15.3	1,444							
<b>Dependency status</b>																					
Dependent	53.5	5,338	37.6	2,934	29.7	4,027	36.9	2,800	25.1	3,180	12.0	3,300	16.4	1,716							
Independent without dependents	42.0	5,876	25.7	2,415	29.2	6,106	24.9	2,318	27.6	3,467	21.8	3,799	10.0	1,433							
Independent with dependents	51.6	5,266	46.2	2,599	26.3	5,531	45.5	2,513	25.3	3,033	20.1	3,421	13.9	1,048							
<b>Age groups</b>																					
15-23	54.0	5,361	40.1	2,890	29.5	4,256	39.4	2,761	25.6	3,129	13.8	3,279	16.9	1,601							
24-29	51.7	5,522	40.2	2,463	31.5	5,717	39.6	2,370	30.6	3,351	22.8	3,410	11.6	1,315							
30 or above	40.4	5,460	29.5	2,507	23.5	6,065	28.6	2,442	21.5	3,227	18.4	3,965	9.9	1,072							
<b>Parents' Highest Educational Attainment</b>																					
High School or less	54.3	5,326	43.7	2,768	29.0	4,921	43.1	2,650	27.2	3,105	16.8	3,473	15.3	1,350							
Some College	47.7	5,471	35.4	2,796	26.9	5,078	34.6	2,680	24.2	3,393	15.4	3,545	14.2	1,546							
Bachelor's degree	44.9	5,526	29.2	2,680	27.7	4,744	28.5	2,577	23.3	3,201	16.4	3,446	11.7	1,721							
Advanced Degree	42.3	5,824	22.8	2,729	28.7	4,796	21.7	2,641	23.0	3,415	16.4	3,614	12.5	1,741							
<b>Attendance intensity</b>																					
Exclusively full-time	65.4	6,157	47.6	3,123	40.7	5,030	46.4	2,987	36.7	3,251	24.1	3,535	20.4	1,480							
Exclusively part-time	27.8	3,607	21.3	1,718	12.9	4,517	20.9	1,673	11.5	2,712	8.1	3,335	4.8	1,360							
Mixed full-time and part-time	63.3	5,253	49.5	2,742	32.8	4,969	48.8	2,640	29.7	3,470	17.2	3,485	19.6	1,499							

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**Table A8 continued**

	Total aid		Total grants		Total loans (excluding PLUS)		Federal Pell Grant		Federal subsidized loans		Federal unsubsidized loans		Federal campus-based aid	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Institution sector</b>														
Public 4-year	61.9	5,804	41.6	3,029	39.7	4,843	41.1	2,894	33.5	3,713	18.4	3,687	17.0	1,795
Private not-for-profit 4-year	73.2	6,308	51.6	3,096	48.2	4,887	50.4	2,814	44.1	3,512	20.8	3,873	28.0	1,900
Public 2-year or less	28.6	3,034	24.7	2,373	6.3	3,368	24.4	2,318	5.3	2,349	3.4	2,594	7.1	1,296
Private for-profit	84.5	6,990	64.1	2,639	66.1	5,624	61.5	2,601	64.6	2,817	55.6	3,419	23.4	666
More than one institution or other	58.1	5,814	40.3	2,641	39.2	4,894	40.0	2,585	34.8	3,126	22.2	3,522	12.1	1,628
<b>Income</b>														
<b>Dependent</b>														
Less than \$20,000	72.8	5,388	69.9	3,461	28.0	4,204	69.0	3,266	27.9	3,276	8.0	3,328	30.3	1,417
\$20,000-39,999	68.1	4,974	59.4	2,712	32.1	4,137	58.8	2,590	31.1	3,313	9.6	3,071	17.9	1,896
\$40,000-59,999	42.3	4,842	20.8	1,630	29.9	3,879	19.9	1,586	27.7	3,166	9.4	3,007	11.4	2,200
\$60,000-79,999	31.0	5,921	2.4	†	28.0	3,842	2.0	†	21.7	2,932	14.1	3,109	8.7	1,906
\$80,000 or more	31.5	6,688	1.0	†	29.3	3,888	†	†	11.4	2,654	23.0	3,653	5.1	1,904
<b>Independent</b>														
Less than \$20,000	61.7	5,442	55.9	2,733	31.5	5,442	55.0	2,620	30.7	3,182	22.1	3,343	21.0	1,165
\$20,000-49,999	45.7	5,454	32.6	2,185	28.8	6,067	32.3	2,124	28.0	3,271	22.8	3,649	6.5	1,262
\$50,000 or more	16.7	6,080	2.2	957	15.2	6,535	1.2	†	12.0	3,249	13.8	4,344	1.4	†
<b>Expected Family Contribution</b>														
\$0 to \$1,000	68.2	5,365	65.8	3,146	28.9	4,789	64.7	3,012	28.6	3,143	15.2	3,216	24.7	1,272
\$1,001 to \$5,000	51.2	4,864	41.8	1,580	30.1	5,223	41.3	1,502	29.5	3,402	16.4	3,476	10.2	2,142
\$5,001 to \$10,000	33.5	5,860	0.6	†	32.3	4,952	†	†	30.7	3,252	18.0	3,335	5.5	1,916
\$10,001 to \$15,000	25.7	6,245	0.7	†	23.7	5,015	†	†	17.6	2,819	18.0	3,858	4.2	1,598
\$15,001 to \$20,000	30.5	6,591	0.8	†	29.5	4,837	†	†	12.1	2,807	26.9	4,041	4.0	†
\$20,001 plus	18.0	7,371	0.3	†	17.6	4,482	†	†	2.4	†	16.6	4,392	1.0	†

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**Table A8 continued**

	Total aid		Total grants		Total loans (excluding PLUS)		Federal Pell Grant		Federal subsidized loans		Federal unsubsidized loans		Federal campus-based aid	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Tuition and fees</b>														
\$0 to \$1,000	25.1	3,004	21.8	2,233	5.5	3,609	21.6	2,183	5.0	2,535	2.7	2,635	6.3	1,367
\$1,001 to \$5,000	59.5	4,731	45.4	2,808	30.1	4,477	44.5	2,726	26.3	3,159	15.5	3,336	15.7	1,265
\$5,001 to \$10,000	78.7	6,474	57.9	2,839	57.2	5,340	56.1	2,730	52.9	3,090	40.7	3,485	23.7	1,086
\$10,001 to \$15,000	86.5	8,412	56.9	3,113	78.4	5,810	55.7	2,969	73.6	3,232	56.3	3,861	22.7	1,316
\$15,001 to \$20,000	87.8	9,553	51.7	3,549	80.4	5,731	50.9	3,052	72.2	3,932	44.0	4,015	39.2	2,565
\$20,001 plus	71.9	9,324	31.8	3,823	64.0	5,054	29.2	2,928	58.7	4,209	18.4	4,069	46.9	3,005

‡ Not enough cases for a reliable estimate.

Note: Federal campus-based aid includes work-study, Perkins loans, and Supplemental Education Opportunity Grants (SEOG).

Source: NPSAS 2003-04

**Table A9: Percentage of Latino undergraduates receiving state and institutional aid and the average amounts received, by selected characteristics, 2003-04**

	State aid				Institutional aid			
	Total aid		Total grants		Total aid		Total grants	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>All Latino undergraduates</b>	<b>15.5</b>	<b>2,234</b>	<b>14.8</b>	<b>2,137</b>	<b>17.3</b>	<b>2,965</b>	<b>16.1</b>	<b>2,944</b>
<b>Gender</b>								
Male	13.5	2,326	12.8	2,203	16.9	3,192	15.8	3,156
Female	16.8	2,192	16.3	2,101	17.6	2,816	16.3	2,803
<b>Dependency status</b>								
Dependent	20.8	2,440	20.3	2,395	22.4	3,882	21.5	3,832
Independent without dependents	9.0	1,959	8.1	1,673	14.0	1,889	12.8	1,808
Independent with dependents	12.2	1,873	11.4	1,682	11.9	1,269	10.3	1,171
<b>Age groups</b>								
15-23	19.3	2,384	18.8	2,339	21.3	3,621	20.1	3,580
24-29	10.7	1,875	10.0	1,706	12.3	1,616	11.0	1,577
30 or above	10.4	1,911	9.2	1,538	11.9	1,320	10.7	1,239
<b>Attendance intensity</b>								
Exclusively full-time	21.3	2,540	20.5	2,439	22.0	3,940	20.4	3,971
Exclusively part-time	5.5	1,380	5.2	1,289	8.7	1,159	7.8	1,046
Mixed full-time and part-time	23.0	1,996	22.0	1,878	24.6	2,204	23.6	2,115
<b>Institution sector</b>								
Public 4-year	27.6	2,488	26.8	2,423	25.6	2,329	23.3	2,291
Private not-for-profit 4-year	24.6	3,010	24.3	2,980	37.4	6,226	36.4	6,130
Public 2-year or less	9.5	1,096	9.1	1,052	10.9	871	10.2	792
Private for-profit	11.1	2,821	9.6	2,457	9.5	1,824	7.9	1,777
More than one institution/other	10.9	2,575	9.4	2,070	12.3	2,660	11.5	2,519
<b>Income</b>								
<b>Dependent</b>								
Less than \$20,000	28.1	2,243	28.2	2,235	24.8	2,413	23.9	2,332
\$20,000-39,999	26.9	2,616	27.0	2,590	25.3	3,367	24.3	3,293
\$40,000-59,999	18.2	2,406	17.6	2,330	18.4	4,622	17.4	4,702
\$60,000-79,999	14.5	2,279	13.6	2,214	20.2	5,598	19.4	5,604
\$80,000 or more	7.7	2,843	7.3	2,597	20.5	5,494	19.4	5,423
<b>Independent</b>								
Less than \$20,000	14.0	1,857	13.2	1,737	17.4	1,615	15.8	1,544
\$20,000-49,999	10.3	1,963	9.6	1,670	11.4	1,338	9.8	1,212
\$50,000 or more	3.8	2,008	2.8	‡	3.9	1,989	3.2	1,999

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**Table A9 continued**

	State aid				Institutional aid			
	Total aid		Total grants		Total aid		Total grants	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Expected Family Contribution</b>								
\$0 to \$1,000	20.4	2,137	19.7	2,075	19.7	2,111	18.3	2,066
\$1,001 to \$5,000	17.8	2,413	17.1	2,285	19.8	3,015	18.6	3,006
\$5,001 to \$10,000	10.6	2,133	9.8	2,061	14.8	3,928	14.0	3,936
\$10,001 to \$15,000	6.7	2,142	5.8	1,672	10.2	5,146	9.4	5,082
\$15,001 to \$20,000	7.0	3,401	6.5	‡	14.2	5,173	12.9	5,350
\$20,001 plus	4.5	2,400	4.1	‡	9.5	5,355	9.0	5,295
<b>Tuition and fees</b>								
\$0 to \$1,000	6.3	929	6.2	898	10.8	720	10.1	643
\$1,001 to \$5,000	22.2	1,815	21.3	1,749	16.7	1,786	15.1	1,710
\$5,001 to \$10,000	21.2	3,213	19.1	2,942	21.5	2,588	19.9	2,573
\$10,001 to \$15,000	22.5	3,541	22.4	3,521	31.6	4,092	29.4	4,150
\$15,001 to \$20,000	37.6	3,493	37.4	3,427	54.7	6,526	53.0	6,185
\$20,001 plus	27.4	4,886	27.2	4,777	71.2	10,930	69.3	10,946

‡ Not enough cases for a reliable estimate.

Source: NPSAS 2003-04

**Table A10: Percentage of undergraduates receiving any aid, grants, and loans, by institutional type and race/ethnicity, 2003-04**

	Total aid excluding PLUS		Total grants		Total loans (excluding PLUS)	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Public 2-year or less</b>						
<b>All students in public 2-year institutions</b>	<b>46.8</b>	<b>3,159</b>	<b>39.8</b>	<b>2,160</b>	<b>12.1</b>	<b>3,658</b>
White	44.6	3,100	37.1	2,018	12.8	3,709
Black or African American	64.5	3,451	56.9	2,379	16.9	3,534
Hispanic or Latino	42.9	2,856	37.4	2,276	7.1	3,273
Asian	32.4	3,076	27.7	2,398	4.4	3,888
American Indian or Alaska Native	54.3	3,242	48.8	2,086	12.5	4,510
Native Hawaiian / other Pacific Islander	31.3	2,560	25.5	1,971	4.9	‡
Other	51.9	3,656	45.1	2,536	14.2	3,703
More than one race	43.0	3,719	36.2	2,388	12.2	4,309

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**Table A10 continued**

	Total aid excluding PLUS		Total grants		Total loans (excluding PLUS)	
	% Received	Average Amount (\$)	% Received	Average Amount (\$)	% Received	Average Amount (\$)
<b>Private for-profit</b>						
<b>All students in private for-profit institutions</b>	<b>89.2</b>	<b>8,294</b>	<b>65.7</b>	<b>3,275</b>	<b>73.4</b>	<b>6,759</b>
White	87.3	8,357	58.3	3,218	74.0	6,959
Black or African American	92.1	8,097	76.1	3,267	77.0	6,116
Hispanic or Latino						
Asian	84.2	9,606	53.0	3,652	70.2	8,161
American Indian or Alaska Native	88.1	8,600	67.2	3,086	70.9	7,684
Native Hawaiian / other Pacific Islander	93.2	10,895	61.1	5,099	79.2	8,491
Other	90.7	9,418	70.6	3,652	78.4	6,749
More than one race	88.5	9,021	66.3	3,733	73.0	6,969
<b>Public 4-year Institutions</b>						
<b>All students in public 4-year institutions</b>	<b>68.4</b>	<b>7,089</b>	<b>51.7</b>	<b>3,986</b>	<b>44.5</b>	<b>5,593</b>
White	66.3	6,814	48.3	3,665	44.0	5,609
Black or African American	79.2	8,222	64.8	4,819	57.5	6,023
Hispanic or Latino						
Asian	62.2	7,524	50.3	5,404	33.1	5,073
American Indian or Alaska Native	75.1	7,314	64.9	3,862	48.2	5,700
Native Hawaiian / other Pacific Islander	64.9	6,214	47.1	3,733	39.1	‡
Other	71.8	6,306	52.7	3,554	40.8	5,521
More than one race	69.3	6,972	54.6	3,757	43.4	5,587
<b>Private not-for profit 4 year</b>						
<b>All students in private not-for profit 4-year institutions</b>	<b>83.2</b>	<b>12,202</b>	<b>73.5</b>	<b>7,681</b>	<b>56.3</b>	<b>6,943</b>
White	82.1	12,368	72.6	7,816	55.8	7,054
Black or African American	88.8	11,408	76.1	6,947	66.3	6,606
Hispanic or Latino						
Asian	73.6	15,512	66.4	10,846	49.2	7,178
American Indian or Alaska Native	98.6	14,888	97.1	9,013	62.9	9,067
Native Hawaiian / other Pacific Islander	‡	‡	‡	‡	‡	‡
Other	79.3	12,028	71.5	7,079	50.5	8,096
More than one race	84.6	13,724	71.9	8,907	59.6	7,847

‡ Not enough cases for a reliable estimate.

Note: Students who attended other types of institutions, or more than one institution, are not included in the table.

Source: NPSAS 2003-04

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