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## ABSTRACT

The National Postsecondary Student Aid Study (NPSAS) is a comprehensive survey that examines how students and their families pay for postsecondary education. The study included nationally representative samples of students, including those who do and do not receive financial aid. This report has been prepared to provide some key estimates as policymakers, researchers, and analysts begin working on research for the next reauthorization of the Higher Education Act. It is based on information about 50,000 undergraduates, 11,000 graduate students, and 1,000 first-professional students enrolled at approximately 1,000 institutions. The sample represents about 15.5 million undergraduates, 2.3 graduate students, and 330,000 first-professional students. In the 1999-2000 academic year, 55% of undergraduates received some type of financial aid, and about 39% received some type of federal aid. Percentages of undergraduates receiving federal aid varied depending on family income and type of institution. At private institutions, 80% of undergraduates received federal aid; at public institutions, the percentage was 21%. About 30% of students enrolled full time for the full year received a federal Pell grant, and about 23% received a Stafford loan. About 6 in 10 graduate and first-professional students received some financial aid, averaging \$13,255. Eight of 10 full-time/full-year students received some types of financial aid. Overall, 29% of graduate and first-professional students received Stafford loans, and overall, 27% received some institutional aid, although this varied considerably, depending on the types of program. About one in four master's degree students received employer aid. A technical appendix provides details and contains supplemental information. (Contains 20 tables.) (SLD)

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**July 2001**

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National Postsecondary Student Aid Study:  
Student Financial Aid Estimates for 1999–2000

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## INTRODUCTION

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

This report has been prepared to provide some key estimates as policymakers, researchers, and analysts begin working on research for the next reauthorization of the Higher Education Act. It is based on information from about 50,000 undergraduates, 11,000 graduate students and 1,000 first-professional students enrolled at approximately 1,000 postsecondary institutions during the 1999–2000 academic year. The sample represents about 16.5 million undergraduates, 2.3 million graduate, and 330,000 first-professional students enrolled at any time between July 1, 1999 and June 30, 2000. Considerably more detail on how students finance their postsecondary education and student background characteristics will be published in subsequent reports.

Estimates in this report focus primarily on percentages of students receiving specified types of financial aid, and average amounts of specific types of financial aid received. Unless otherwise noted, all average amounts of financial aid described in the report Highlights and presented in the tables reflect the weighted means and are based only on the recipients of the specified types of aid. Further, the estimates in this report are subject to sampling and nonsampling errors. Additional information, including NPSAS:2000 data sources and a description of the variables, is presented in the Technical Appendix.



## HIGHLIGHTS

The estimates in this report are based on information from 50,000 undergraduates, 11,000 graduate students and 1,000 first-professional students enrolled at approximately 1,000 postsecondary institutions at any time during the 1999–2000 academic year. Unless otherwise noted, all average amounts of aid described here and presented in the tables reflect the weighted means and are based only on the amounts received by recipients of the specified aid. Highlights are presented separately for undergraduates and graduate and first-professional students.

### **Among the 16.5 million undergraduates (including full-time and part-time students) enrolled during 1999–2000:**

- Fifty-five percent of undergraduates (about 9.2 million) received some type of financial aid, averaging \$6,265 (table 1, 2). Overall, about two out of five undergraduates (39 percent) received some type of federal aid, averaging about \$5,230 (table 3, 4).
- Percentages of undergraduates receiving federal aid varied depending on family income and type of institution. Among dependent students, percentages receiving federal aid ranged from 70 percent of undergraduates from families with incomes of less than \$20,000 to about 25 percent of undergraduates from families with incomes of \$100,000 or more. Among independent students, 67 percent of those with incomes less than \$10,000 received some federal financial aid (table 3).
- Percentages of undergraduates receiving federal aid ranged from 21 percent at public 2-year institutions to 80 percent at private for-profit institutions (table 3).
- Forty-seven percent of undergraduates at private not-for-profit 4-year institutions received some institutional aid, averaging about \$6,760 (table 3, 4).
- About one of every eight dependent undergraduates (13 percent) came from families with income less than \$20,000 (table 6). Among Title IV aid recipients who were dependent on their parents for financial support, 21 percent had incomes less than \$20,000 (table 6). Three of every eight independent undergraduates (38 percent) who received Title IV aid had family incomes less than \$10,000 (table 7).
- Among students enrolled full time for the full year at one institution, about 30 percent received a federal Pell grant, averaging \$2,281 (table 8, 9).
- Nearly one of every four undergraduates (23 percent) received a federally subsidized Stafford loan, averaging about \$3,214 (table 8, 9).
- Among the Title IV loan recipients enrolled in private not-for-profit, doctorate-granting institutions, the average loan amount was \$5,161. At private not-for-profit non-doctorate-granting 4-year institutions, the average received was \$5,095 (table 9).
- Among the Title IV loan recipients enrolled in public doctorate-granting institutions, the average student loan amount was \$4,743. At public non-doctorate-granting 4-year institutions, the average received was \$4,225 (table 9).

- Fifty-four percent of students enrolled in private for-profit less-than-2-year institutions received a Title IV loan; the average received was \$4,878 (table 8, 9).
- Among full-time, full-year students, about 39 percent at public 2-year, 56 percent of those at public 4-year institutions and 67 percent of those at private not-for-profit 4-year institutions received some Title IV financial aid (table 10).
- Among aided undergraduates, 40 percent received grants only; 13 percent received loans only; 26 percent received grants and loans; 8 percent received grants, loans, and work-study; and the remaining 13 percent received other combinations of aid (table 12B).

**Among the 2.7 million graduate and first-professional students (including full-time and part-time students) enrolled during 1999–2000:**

- About six of every ten graduate/first-professional students received some financial aid averaging \$13,255. Eight of every 10 full-time/full-year students (82 percent) received some type of financial aid, averaging almost \$19,600. First-professional students received an average of about \$21,500 (table 13, 14).
- Overall, 29 percent of graduate and first-professional students received Stafford loans, averaging nearly \$12,850. Average amounts borrowed varied considerably by degree program. For example, about 73 percent of first-professional students took out loans, compared to 26 percent for master's students and 21 percent for doctoral students (table 13, 14).
- Overall, 27 percent received some institutional aid, averaging about \$9,840; but this varied considerably depending on the type of program. For example, 22 percent of students in master's degree programs compared to 58 percent of students in doctoral degree programs received some institutional aid (table 13, 14).
- About one in four master's degree students received employer aid, averaging about \$3,840. About 11 percent of doctoral students and 5 percent of first-professional students received employer aid (table 13, 14).

## REPORTS IN PROGRESS

Additional information on NPSAS will be published in future reports, including the following:

*Methodology Report for the National Postsecondary Student Aid Study: 1999–2000*

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

*Bias Analysis Report for the National Postsecondary Student Aid Study: 1999–2000*

Describes the methods used to analyze and reduce the bias in survey estimates due to institution and student nonresponse, and contains tables displaying estimates of bias before and after weighting for selected variables.

*Profile of Undergraduates in U.S. Postsecondary Education Institutions: 1999–2000*

Describes the characteristics of undergraduates enrolled during 1999–2000, including age, race/ethnicity, gender, income, financial aid receipt, community service, veteran status, and more. Includes an essay on the diversity of undergraduate students.

*Student Financing of Undergraduate Education: 1999–2000*

Focuses on how undergraduate students enrolled during 1999–2000 financed their education, with detailed tables on the distribution and average amounts of grants, loans, and work-study funds received by students from federal, state, institutional, and private sources. These are shown by selected student characteristics, such as age, gender, race/ethnicity, income, and attendance status for the various types of institutions. Information includes tuition, total student budgets, and the net price of attendance by type of institution. Includes an essay on students who borrow at the federal loan limits.

*Student Financing of Graduate and First-Professional Education: 1999–2000*

Describes the characteristics of graduate and first-professional students enrolled during 1999–2000, including age, race, gender, income, financial aid receipt, community service, veteran status, and more. Also describes those graduate and first-professional students who received financial aid, including grants, loans and work-study from federal, state, institutional, or other sources, by selected student characteristics. Includes an essay on graduate students with assistantships.

## TABLES

**Table 1.—Percentage of undergraduates receiving selected types of aid: 1999–2000**

	Any aid	Grants	Loans	Work-study	Other
Total	55.3	44.4	28.8	5.4	6.9
Dependency and 1998 income level					
Dependent	58.9	46.1	34.9	8.9	7.8
Less than \$20,000	77.4	75.0	35.8	12.2	5.1
\$20,000–39,999	67.6	61.1	38.8	11.9	6.6
\$40,000–59,999	57.5	42.7	38.1	9.9	8.3
\$60,000–79,999	53.8	34.7	36.6	8.0	9.4
\$80,000–99,999	52.3	33.2	32.6	5.5	8.8
\$100,000 or more	44.4	28.7	24.4	4.2	8.3
Independent	51.9	42.7	23.0	2.1	6.1
Less than \$10,000	74.6	70.0	40.7	6.2	6.6
\$10,000–19,999	62.2	51.5	32.5	2.5	6.9
\$20,000–29,999	52.7	41.8	22.1	1.3	6.9
\$30,000–49,999	41.8	31.3	15.3	0.9	6.5
\$50,000 or more	33.6	24.2	8.4	0.2	4.1
Tuition and fees					
\$1–\$999	38.3	31.4	11.0	1.1	4.7
\$1,000–1,999	56.4	45.7	23.3	3.4	5.8
\$2,000–2,999	66.8	52.4	37.3	6.2	6.3
\$3,000–3,999	70.5	53.5	45.4	7.6	8.0
\$4,000–4,999	69.9	52.1	48.2	8.0	8.8
\$5,000–7,499	77.3	59.0	54.7	7.2	9.1
\$7,500 or more	80.5	66.5	61.9	18.8	14.0
Institution type					
Public					
Less-than-2-year	43.8	34.1	6.3	1.4	12.6
2-year	37.7	32.6	7.4	1.5	4.3
4-year	62.0	46.3	39.6	6.4	7.0
Non-doctorate-granting	62.4	48.1	37.6	6.8	6.1
Doctorate-granting	61.9	45.3	40.7	6.2	7.5
Private not-for-profit					
Less-than-4-year	75.1	66.5	37.0	9.4	11.1
4-year	75.9	66.4	49.8	17.6	10.7
Non-doctorate-granting	78.4	68.2	49.7	16.6	11.0
Doctorate-granting	72.5	63.5	49.8	19.2	10.3
Private for-profit					
Less-than-2-year	85.9	66.3	55.7	0.6	11.9
2-year or more	84.3	55.4	73.4	1.2	13.5
Attendance pattern					
Full-time/full-year	72.1	58.3	45.1	11.6	9.5
Full-time/part-year	62.1	49.2	32.8	3.6	8.2
Part-time/full-year	48.9	39.5	20.5	2.7	4.5
Part-time/part-year	29.7	24.4	6.7	0.5	3.9

NOTE: "Any aid" includes all types of financial aid except aid from parents, friends, and relatives. "Other" aid includes PLUS loans to parents, veteran's benefits, and any vocational rehabilitation aid. Students can receive more than one type of aid. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 2.—Average amounts of aid received by undergraduates: 1999–2000**

	Any aid	Grants	Loans	Work-study	Other
Total	\$6,265	\$3,519	\$5,173	\$1,653	\$4,687
Dependency and 1998 income level					
Dependent	7,443	4,621	4,666	1,598	6,237
Less than \$20,000	6,727	4,309	4,405	1,502	4,178
\$20,000–39,999	7,430	4,476	4,601	1,576	4,748
\$40,000–59,999	7,425	4,580	4,476	1,664	5,386
\$60,000–79,999	7,826	5,141	4,657	1,550	6,317
\$80,000–99,999	7,686	4,617	5,227	1,694	7,786
\$100,000 or more	7,838	5,110	5,009	1,706	8,723
Independent	4,973	2,368	5,917	1,878	2,781
Less than \$10,000	6,491	3,149	5,728	1,803	2,969
\$10,000–19,999	5,495	2,489	5,765	1,869	3,079
\$20,000–29,999	4,542	2,023	5,952	2,058	2,955
\$30,000–49,999	3,903	1,622	6,157	2,163	2,478
\$50,000 or more	3,116	1,596	6,683	2,005	2,370
Tuition and fees					
\$1–\$999	3,179	1,812	4,528	1,619	2,784
\$1,000–1,999	3,693	2,196	3,688	1,631	2,822
\$2,000–2,999	5,192	2,804	4,499	1,683	3,408
\$3,000–3,999	6,563	3,373	5,099	1,657	4,768
\$4,000–4,999	6,977	3,602	5,055	1,747	4,788
\$5,000–7,499	7,342	3,625	5,486	1,499	4,713
\$7,500 or more	12,951	7,569	6,406	1,665	7,960
Institution type					
Public					
Less-than-2-year	2,795	2,030	4,697	—	1,676
2-year	2,327	1,590	3,319	1,636	2,053
4-year	6,281	3,226	4,878	1,769	4,761
Non-doctorate-granting	5,339	2,713	4,448	1,704	3,953
Doctorate-granting	6,750	3,538	5,107	1,810	5,137
Private not-for-profit					
Less-than-4-year	6,390	3,625	4,457	1,003	5,817
4-year	11,814	7,118	6,295	1,588	7,294
Non-doctorate-granting	10,317	6,146	5,985	1,433	6,120
Doctorate-granting	14,086	8,727	6,774	1,795	9,242
Private for-profit					
Less-than-2-year	6,028	2,341	5,356	—	5,323
2-year or more	8,080	2,949	6,014	—	5,395
Attendance pattern					
Full-time/full-year	8,581	5,022	5,518	1,677	6,063
Full-time/part-year	4,724	2,380	4,254	1,159	3,955
Part-time/full-year	4,623	2,427	5,334	1,969	3,471
Part-time/part-year	1,969	1,075	3,918	1,688	1,378

—Too few cases for a reliable estimate

NOTE: Average amounts shown above are for recipients of the specified aid. "Any aid" includes all types of financial aid except aid from parents, friends, and relatives. "Other" aid includes PLUS loans to parents, veteran's benefits, and any vocational rehabilitation aid. Students can receive more than one type of aid. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 3.—Percentage of undergraduates receiving selected types of federal, institutional, or state aid: 1999–2000**

	Federal aid					Institutional aid		State aid	
	Any aid	Grants	Loans	Work-study	PLUS	Any aid	Grants	Any aid	Grants
Total	39.1	23.1	27.9	4.1	2.9	15.4	14.6	16.1	15.6
Dependency and 1998 income level									
Dependent	43.7	20.1	33.8	6.6	5.8	23.5	22.4	18.5	17.7
Less than \$20,000	70.0	65.9	35.2	10.5	2.8	21.5	20.4	33.4	33.1
\$20,000–39,999	56.3	43.6	37.9	9.9	4.4	24.9	23.7	29.2	28.6
\$40,000–59,999	40.8	8.9	36.9	7.7	6.0	24.6	23.6	19.2	18.5
\$60,000–79,999	36.9	1.4	35.4	5.3	8.2	23.9	22.9	11.4	10.4
\$80,000–99,999	32.5	0.5	31.1	2.8	7.1	23.8	22.5	7.7	6.8
\$100,000 or more	24.5	0.4	23.3	1.8	6.5	21.5	20.3	6.3	5.3
Independent	34.6	26.0	22.3	1.7	†	7.5	7.1	13.8	13.5
Less than \$10,000	67.4	63.1	39.9	5.1	†	12.8	11.8	27.9	27.3
\$10,000–19,999	50.4	37.9	32.0	1.9	†	9.0	8.6	20.7	20.5
\$20,000–29,999	35.1	24.9	21.4	1.1	†	6.9	6.5	12.9	12.6
\$30,000–49,999	20.4	11.6	14.7	0.7	†	5.7	5.4	7.6	7.2
\$50,000 or more	7.8	0.2	7.7	0.1	†	4.0	3.9	3.0	3.0
Tuition and fees									
\$1–\$999	17.7	13.9	6.9	0.7	0.5	3.6	3.4	10.1	10.0
\$1,000–1,999	40.2	28.6	22.5	2.6	1.1	9.8	9.3	18.3	17.7
\$2,000–2,999	49.0	29.3	36.1	4.1	1.7	17.0	15.6	21.8	20.6
\$3,000–3,999	55.7	31.2	44.2	5.6	4.3	19.9	18.5	23.9	23.3
\$4,000–4,999	56.3	29.0	47.5	6.0	4.9	21.4	20.4	22.6	21.7
\$5,000–7,499	64.1	35.0	53.6	5.6	5.0	23.1	21.8	19.7	19.2
\$7,500 or more	65.8	27.8	60.4	14.2	10.4	48.2	46.4	21.2	20.2
Institution type									
Public									
Less-than-2-year	25.3	23.4	6.1	0.7	0.3	4.5	4.5	6.4	5.6
2-year	20.7	17.2	7.0	1.3	0.1	4.1	4.0	13.6	13.2
4-year	46.4	24.4	38.5	4.6	3.5	17.4	15.9	18.1	17.4
Non-doctorate-granting	47.6	27.8	36.7	5.1	2.2	13.0	12.0	20.2	19.6
Doctorate-granting	45.7	22.4	39.6	4.3	4.3	19.9	18.2	16.8	16.1
Private not-for-profit									
Less-than-4-year	57.7	40.9	36.7	6.8	7.0	32.8	32.4	19.6	19.4
4-year	56.6	24.7	48.2	13.4	7.1	46.7	45.5	22.3	21.5
Non-doctorate-granting	58.1	27.2	48.2	11.7	6.6	44.0	43.1	24.6	23.8
Doctorate-granting	54.3	20.9	48.3	16.0	7.9	50.8	49.2	18.9	18.1
Private for-profit									
Less-than-2-year	80.1	64.0	54.1	0.6	3.7	6.1	3.8	4.1	4.1
2-year or more	80.4	45.6	72.4	1.1	8.6	8.0	7.8	12.9	12.2
Attendance pattern									
Full-time/full-year	56.2	29.7	43.9	8.8	5.5	29.2	27.8	24.5	23.6
Full-time/part-year	49.1	33.9	31.8	2.7	2.6	11.4	10.7	16.2	15.9
Part-time/full-year	31.2	20.5	19.8	1.9	0.9	8.7	8.1	14.0	13.5
Part-time/part-year	12.3	9.1	6.2	0.4	0.3	3.1	3.0	6.0	5.9

†Not applicable.

NOTE: Students can receive more than one type of aid. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 4.—Average amounts of selected types of federal, institutional, or state aid received by undergraduates: 1999–2000**

	Federal aid					Institutional aid		State aid	
	Any aid	Grants	Loans	Work-study	PLUS	Any aid	Grants	Any aid	Grants
Total	\$5,230	\$2,064	\$4,643	\$1,534	\$7,127	\$4,203	\$4,165	\$1,652	\$1,546
Dependency and 1998 income level									
Dependent	5,243	2,133	3,999	1,470	7,129	4,896	4,853	1,989	1,849
Less than \$20,000	4,883	2,591	4,015	1,410	5,345	3,796	3,773	1,796	1,752
\$20,000–39,999	4,925	1,920	4,095	1,480	5,367	4,501	4,463	2,036	1,942
\$40,000–59,999	5,017	1,188	3,950	1,505	6,199	5,165	5,128	2,004	1,862
\$60,000–79,999	5,467	1,400	3,889	1,464	6,688	5,508	5,469	2,091	1,844
\$80,000–99,999	5,838	—	4,002	1,522	8,538	4,914	4,885	1,958	1,654
\$100,000 or more	6,633	—	4,058	1,449	9,981	5,238	5,141	2,320	1,820
Independent	5,214	2,013	5,584	1,774	†	2,105	2,055	1,218	1,163
Less than \$10,000	5,507	2,278	5,444	1,662	†	2,454	2,436	1,355	1,303
\$10,000–19,999	5,039	1,994	5,470	1,655	†	2,125	2,041	1,173	1,112
\$20,000–29,999	4,683	1,762	5,523	2,093	†	1,963	1,914	1,077	1,031
\$30,000–49,999	4,947	1,188	5,779	2,388	†	1,805	1,772	1,108	1,033
\$50,000 or more	6,290	—	6,341	—	†	1,715	1,667	1,097	1,058
Tuition and fees									
\$1–\$999	2,875	1,485	3,759	1,634	6,290	1,152	1,132	588	582
\$1,000–1,999	3,533	1,914	3,520	1,559	4,019	1,176	1,141	1,144	1,091
\$2,000–2,999	4,768	2,226	4,251	1,603	4,680	1,844	1,792	1,629	1,475
\$3,000–3,999	5,656	2,393	4,675	1,434	5,956	2,243	2,141	1,824	1,715
\$4,000–4,999	5,834	2,286	4,725	1,637	5,721	2,259	2,235	2,090	1,974
\$5,000–7,499	5,955	2,217	5,029	1,381	5,318	2,954	2,913	2,036	1,950
\$7,500 or more	7,634	2,527	5,290	1,543	8,663	7,015	6,918	3,055	2,811
Institution type									
Public									
Less-than-2-year	2,824	1,760	4,613	—	—	667	667	972	721
2-year	2,609	1,741	3,052	1,589	—	846	829	826	768
4-year	5,574	2,197	4,568	1,636	6,153	2,590	2,573	1,867	1,773
Non-doctorate-granting	4,912	2,131	4,226	1,600	5,119	1,926	1,873	1,618	1,513
Doctorate-granting	5,972	2,245	4,751	1,660	6,461	2,839	2,840	2,039	1,955
Private not-for-profit									
Less-than-4-year	4,780	2,091	3,943	963	5,625	2,690	2,615	2,148	2,125
4-year	6,869	2,398	5,132	1,464	8,840	6,757	6,605	2,661	2,460
Non-doctorate-granting	6,415	2,285	5,096	1,270	7,627	5,863	5,722	2,454	2,292
Doctorate-granting	7,621	2,628	5,187	1,683	10,420	7,957	7,804	3,079	2,800
Private for-profit									
Less-than-2-year	5,284	2,177	4,878	—	5,303	1,252	740	538	526
2-year or more	6,976	2,154	5,558	—	6,597	1,442	1,306	2,697	2,427
Attendance pattern									
Full-time/full-year	6,092	2,508	4,832	1,561	7,589	5,009	4,957	2,077	1,935
Full-time/part-year	4,001	1,677	3,827	1,102	5,686	2,588	2,572	1,181	1,140
Part-time/full-year	4,762	1,901	5,037	1,839	6,579	2,567	2,558	1,216	1,124
Part-time/part-year	2,810	1,088	3,701	1,412	4,515	1,160	1,086	699	672

—Too few cases for a reliable estimate.

†Not applicable.

NOTE: Average amounts shown above are for recipients of the specified aid. Students can receive more than one type of aid. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).



**Table 5.—Percentage of undergraduates at specified dependency and income levels: 1999–2000**

	Dependent					
	Less than \$20,000	\$20,000– 39,999	\$40,000– 59,999	\$60,000– 79,999	\$80,000– 99,999	\$100,000 or more
Total	6.5	10.2	10.6	8.4	5.5	7.9
Tuition and fees						
\$1–\$999	4.7	7.3	6.6	5.3	3.2	4.2
\$1,000–1,999	8.1	10.3	11.7	8.2	4.8	6.0
\$2,000–2,999	7.7	12.2	14.4	10.2	6.9	8.9
\$3,000–3,999	9.1	13.6	13.9	10.9	8.4	11.4
\$4,000–4,999	7.7	13.4	13.5	13.1	8.4	12.3
\$5,000–7,499	7.9	11.0	11.0	9.7	5.8	7.5
\$7,500 or more	6.6	13.2	14.9	13.2	9.1	16.7
Institution type						
Public						
Less-than-2-year	2.5	5.9	5.3	4.2	1.8	1.3
2-year	5.6	8.3	8.5	6.2	3.3	4.4
4-year	7.1	12.4	13.4	10.9	7.7	10.9
Non-doctorate-granting	7.6	12.2	12.7	9.6	6.5	7.8
Doctorate-granting	6.8	12.5	13.9	11.7	8.4	12.7
Private not-for-profit						
Less-than-4-year	10.7	11.6	11.9	8.6	4.1	5.8
4-year	7.1	11.2	12.8	11.1	7.4	13.6
Non-doctorate-granting	7.0	11.2	12.4	10.3	6.2	9.7
Doctorate-granting	7.2	11.3	13.5	12.3	9.4	19.8
Private for-profit						
Less-than-2-year	9.2	5.7	3.3	1.7	0.7	0.6
2-year or more	7.3	7.9	5.9	4.7	2.7	2.4
Attendance pattern						
Full-time/full-year	9.1	14.5	16.0	12.9	8.4	13.1
Full-time/part-year	8.3	10.6	9.9	7.9	4.8	6.6
Part-time/full-year	4.5	7.4	7.6	6.3	3.9	4.6
Part-time/part-year	3.4	5.6	5.8	3.9	2.5	3.5
Total aid						
Did not receive any financial aid	3.3	7.4	10.1	8.7	5.8	9.9
Aid recipient	9.1	12.5	11.0	8.2	5.2	6.4
Recipients of various federal aid						
Pell grant recipients	18.8	19.3	3.8	0.3	—	—
Stafford loan recipients	8.1	13.7	14.0	10.7	6.1	6.7
Stafford subsidized loan recipients	9.5	16.0	14.8	8.7	3.5	2.6
Stafford unsubsidized loan recipients	3.3	6.0	9.7	11.4	8.3	10.0
Title IV aid recipients	11.7	14.7	11.1	8.0	4.5	4.9
Title IV loan (except PLUS) recipients	8.2	13.8	14.0	10.7	6.1	6.6
Perkins loan recipients	14.3	26.5	18.6	7.5	3.1	2.3

Independent					
Less than \$10,000	\$10,000– 19,999	\$20,000– 29,999	\$30,000– 49,999	\$50,000 or more	
10.1	9.7	8.1	10.7	12.2	Total
					Tuition and fees
9.3	11.7	11.3	16.3	20.1	\$1–\$999
10.2	11.2	8.8	10.0	10.9	\$1,000–1,999
10.4	9.3	5.9	7.2	6.8	\$2,000–2,999
10.2	7.5	5.2	5.1	4.8	\$3,000–3,999
9.8	7.6	4.6	4.8	4.9	\$4,000–4,999
13.8	10.2	6.5	8.1	8.6	\$5,000–7,499
8.7	6.3	3.9	4.2	3.3	\$7,500 or more
					Institution type
					Public
16.5	16.7	14.6	16.0	15.1	Less-than-2-year
9.4	11.0	10.7	15.2	17.6	2-year
9.8	8.0	5.6	6.9	7.2	4-year
10.0	9.1	6.8	9.2	8.7	Non-doctorate-granting
9.7	7.4	5.0	5.7	6.3	Doctorate-granting
					Private not-for-profit
17.7	11.4	6.8	6.9	4.6	Less-than-4-year
7.3	6.8	5.7	6.9	10.1	4-year
7.9	7.7	7.1	8.4	12.3	Non-doctorate-granting
6.5	5.5	3.5	4.6	6.6	Doctorate-granting
					Private for-profit
34.5	18.7	10.6	8.7	6.3	Less-than-2-year
18.5	17.9	11.2	12.0	9.6	2-year or more
					Attendance pattern
9.1	7.3	3.7	3.5	2.5	Full-time/full-year
19.0	12.6	7.9	7.0	5.4	Full-time/part-year
8.9	11.4	11.0	15.1	19.3	Part-time/full-year
8.0	10.5	12.6	19.9	24.4	Part-time/part-year
					Total aid
5.6	8.4	8.6	14.1	18.2	Did not receive any financial aid
13.2	11.1	7.7	8.2	7.5	Aid recipient
					Recipients of various federal aid
27.2	16.4	8.8	5.4	0.0	Pell grant recipients
13.9	11.4	6.2	5.6	3.4	Stafford loan recipients
16.2	13.2	6.9	6.0	2.6	Stafford subsidized loan recipients
15.9	14.3	8.2	7.6	5.4	Stafford unsubsidized loan recipients
17.0	12.8	7.3	5.6	2.4	Title IV aid recipients
14.1	11.4	6.2	5.6	3.3	Title IV loan (except PLUS) recipients
14.3	7.4	3.0	2.9	0.2	Perkins loan recipients

—Too few cases for a reliable estimate.

NOTE: This table was designed to span facing pages. All 11 columns sum across; but may not total 100 percent due to rounding. Among all undergraduates, 6.5 percent of students were dependent *and* their parents' income in 1998 was less than \$20,000. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 6.—Percentage of dependent undergraduates at specified income levels: 1999–2000**

	Less than \$20,000	\$20,000– 39,999	\$40,000– 59,999	\$60,000– 79,999	\$80,000– 99,999	\$100,000 or more
Total	13.3	20.8	21.6	17.2	11.1	16.2
Tuition and fees						
\$1–\$999	15.1	23.4	21.2	16.8	10.2	13.3
\$1,000–1,999	16.4	21.0	23.8	16.8	9.7	12.3
\$2,000–2,999	12.8	20.2	23.9	16.9	11.5	14.7
\$3,000–3,999	13.5	20.3	20.7	16.2	12.4	16.9
\$4,000–4,999	11.2	19.6	19.8	19.1	12.2	18.0
\$5,000–7,499	14.9	20.8	20.8	18.3	11.0	14.3
\$7,500 or more	9.0	17.9	20.2	17.9	12.3	22.7
Institution type						
Public						
Less-than-2-year	11.9	28.0	25.3	20.0	8.5	6.2
2-year	15.4	22.9	23.3	17.1	9.2	12.0
4-year	11.3	19.8	21.5	17.5	12.4	17.5
Non-doctorate-granting	13.5	21.6	22.5	17.0	11.6	13.9
Doctorate-granting	10.3	18.9	21.1	17.7	12.7	19.3
Private not-for-profit						
Less-than-4-year	20.3	22.1	22.7	16.3	7.7	11.0
4-year	11.2	17.8	20.2	17.5	11.7	21.6
Non-doctorate-granting	12.4	19.7	21.8	18.2	10.9	17.0
Doctorate-granting	9.8	15.5	18.3	16.7	12.8	27.0
Private for-profit						
Less-than-2-year	43.4	26.8	15.6	8.1	3.2	2.8
2-year or more	23.7	25.6	19.1	15.1	8.8	7.7
Attendance pattern						
Full-time/full-year	12.3	19.7	21.6	17.4	11.3	17.7
Full-time/part-year	17.2	22.0	20.6	16.5	9.9	13.8
Part-time/full-year	13.1	21.7	22.1	18.2	11.4	13.5
Part-time/part-year	13.8	22.5	23.3	15.8	10.3	14.3
Total aid						
Did not receive any financial aid	7.3	16.4	22.3	19.3	12.9	21.8
Aid recipient	17.4	23.8	21.1	15.7	9.8	12.2
Recipients of various federal aid						
Pell grant recipients	44.6	45.8	8.9	0.7	—	—
Stafford loan recipients	13.7	23.1	23.6	18.1	10.3	11.2
Stafford subsidized loan recipients	17.2	29.0	26.9	15.8	6.3	4.7
Stafford unsubsidized loan recipients	6.8	12.2	19.9	23.5	17.1	20.5
Title IV aid recipients	21.3	26.8	20.2	14.5	8.2	9.0
Title IV loan (except PLUS) recipients	13.8	23.3	23.6	18.0	10.2	11.1
Perkins loan recipients	19.8	36.7	25.7	10.4	4.3	3.1

—Too few cases for a reliable estimate.

NOTE: Table based on dependent undergraduates only. Columns sum across, but may not total 100 percent due to rounding. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 7.—Percentage of independent undergraduates at specified income levels: 1999–2000**

	Less than \$10,000	\$10,000– 19,999	\$20,000– 29,999	\$30,000– 49,999	\$50,000 or more
Total	19.3	19.4	16.0	21.2	24.1
Tuition and fees					
\$1–\$999	13.6	17.0	16.4	23.7	29.2
\$1,000–1,999	20.0	22.0	17.2	19.5	21.3
\$2,000–2,999	26.3	23.4	15.0	18.2	17.0
\$3,000–3,999	31.0	23.0	15.9	15.6	14.6
\$4,000–4,999	30.8	23.9	14.6	15.1	15.6
\$5,000–7,499	29.2	21.6	13.8	17.2	18.2
\$7,500 or more	33.0	24.0	14.9	15.7	12.5
Institution type					
Public					
Less-than-2-year	22.9	21.5	20.3	18.5	16.9
2-year	14.5	18.2	16.9	23.6	26.7
4-year	24.7	21.0	14.4	19.0	20.9
Non-doctorate-granting	21.7	20.6	15.6	21.2	20.9
Doctorate-granting	27.0	21.3	13.5	17.4	20.8
Private not-for-profit					
Less-than-4-year	35.1	24.9	12.8	18.1	9.2
4-year	19.0	17.5	15.2	19.5	28.8
Non-doctorate-granting	17.9	17.3	15.5	19.4	29.9
Doctorate-granting	21.6	18.0	14.6	19.9	25.9
Private for-profit					
Less-than-2-year	43.3	24.4	13.6	11.8	7.0
2-year or more	26.2	25.5	16.7	17.4	14.3
Attendance pattern					
Full-time/full-year	32.6	26.1	14.7	15.0	11.7
Full-time/part-year	32.5	23.3	15.8	16.3	12.1
Part-time/full-year	13.8	17.5	17.7	23.3	27.7
Part-time/part-year	11.6	16.2	15.5	24.8	32.0
Total aid					
Did not receive financial aid	10.2	15.3	15.7	25.6	33.2
Financial aid recipient	27.8	23.3	16.2	17.1	15.6
Recipients of various federal aid					
Pell grant recipients	47.0	28.3	15.3	9.4	0.0
Stafford loan recipients	34.3	28.0	15.4	14.0	8.4
Stafford subsidized loan recipients	35.9	29.3	15.5	13.4	5.8
Stafford unsubsidized loan recipients	30.9	27.6	16.0	14.9	10.6
Title IV aid recipients	37.6	28.3	16.2	12.5	5.4
Title IV loan (except PLUS) recipients	34.6	27.9	15.3	14.0	8.3
Perkins loan recipients	51.5	25.9	10.9	10.9	0.8

NOTE: Table based on independent undergraduates only. Columns sum across, but may not total 100 percent due to rounding. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 8.—Percentage of undergraduates receiving selected types of Title IV aid: 1999–2000**

	Any Title IV	Pell grants	Title IV loans	Stafford loans			Perkins loans
				Total	Subsidized	Unsubsidized	
Total	39.0	22.6	27.9	27.6	23.2	14.9	3.2
Dependency and 1998 income level							
Dependent	43.5	19.4	33.8	33.4	26.0	14.7	4.8
Less than \$20,000	69.9	65.3	35.1	34.3	33.7	7.6	7.1
\$20,000–39,999	56.3	43.0	37.9	37.1	36.3	8.7	8.4
\$40,000–59,999	40.7	8.0	36.9	36.5	32.4	13.6	5.7
\$60,000–79,999	36.8	0.8	35.4	35.2	24.0	20.2	2.9
\$80,000–99,999	32.2	—	31.1	31.0	14.8	22.7	1.9
\$100,000 or more	24.2	—	23.3	23.2	7.6	18.8	0.9
Independent	34.5	25.7	22.3	22.0	20.5	15.0	1.8
Less than \$10,000	65.7	61.1	39.0	38.2	37.1	23.5	4.6
\$10,000–19,999	51.4	38.2	32.6	32.3	31.5	21.8	2.5
\$20,000–29,999	34.8	24.6	21.4	21.2	19.8	15.0	1.2
\$30,000–49,999	20.3	11.4	14.6	14.5	12.9	10.5	0.9
\$50,000 or more	7.7	—	7.6	7.6	4.9	6.6	0.1
Tuition and fees							
\$1–\$999	17.6	13.8	6.9	6.9	5.7	3.5	0.3
\$1,000–1,999	40.2	28.3	22.5	22.1	18.4	11.1	1.3
\$2,000–2,999	48.7	28.7	36.1	35.7	28.9	19.1	2.5
\$3,000–3,999	55.4	30.5	44.2	43.6	36.0	23.1	5.7
\$4,000–4,999	56.3	28.5	47.5	46.7	36.5	27.7	6.0
\$5,000–7,499	64.0	34.2	53.6	53.2	45.8	33.2	4.8
\$7,500 or more	65.6	26.6	60.4	59.8	51.6	31.3	11.4
Institution type							
Public							
Less-than-2-year	25.3	23.4	6.1	5.9	5.6	4.6	0.2
2-year	20.6	16.9	7.0	6.9	5.7	3.6	0.2
4-year	46.3	23.9	38.5	38.0	30.6	19.8	4.7
Non-doctorate-granting	47.6	27.4	36.7	36.1	29.4	18.6	3.5
Doctorate-granting	45.5	21.8	39.6	39.2	31.4	20.4	5.4
Private not-for-profit							
Less-than-4-year	57.7	39.8	36.7	36.4	33.5	21.4	2.4
4-year	56.5	23.7	48.2	47.3	40.6	21.5	9.5
Non-doctorate-granting	58.0	26.3	48.1	47.5	40.5	22.9	7.3
Doctorate-granting	54.2	19.7	48.3	47.1	40.7	19.3	13.0
Private for-profit							
Less-than-2-year	80.1	63.6	54.1	53.9	52.5	42.2	0.9
2-year or more	80.4	44.5	72.4	72.2	66.8	58.2	3.3
Attendance pattern							
Full-time/full-year	56.0	28.9	43.9	43.3	35.7	22.0	6.7
Full-time/part-year	49.0	33.4	31.8	31.4	27.6	18.7	1.9
Part-time/full-year	31.0	20.1	19.8	19.6	16.5	11.5	1.6
Part-time/part-year	12.3	9.0	6.2	6.2	5.4	3.5	0.3

—Too few cases for a reliable estimate.

NOTE: "Any Title IV" includes Perkins loans, Stafford loans, PLUS loans, federal work-study, Pell grants, and Supplemental Educational Opportunity Grants (SEOG). Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 9.—Average amounts of Title IV aid received by undergraduates: 1999–2000**

	Any Title IV	Pell grants	Title IV loans	Stafford loans			Perkins loans
				Total	Subsidized	Unsubsidized	
<b>Total</b>	\$5,228	\$1,910	\$4,637	\$4,492	\$3,214	\$3,328	\$1,695
<b>Dependency and 1998 income level</b>							
Dependent	5,245	1,940	3,995	3,800	3,145	3,060	1,703
Less than \$20,000	4,875	2,384	4,011	3,754	3,178	2,878	1,713
\$20,000–39,999	4,916	1,701	4,086	3,786	3,283	2,472	1,701
\$40,000–59,999	5,020	1,009	3,950	3,722	3,131	2,542	1,732
\$60,000–79,999	5,465	1,173	3,885	3,771	2,979	3,035	1,608
\$80,000–99,999	5,877	—	4,001	3,928	2,959	3,446	1,433
\$100,000 or more	6,676	—	4,051	3,979	3,056	3,681	2,101
Independent	5,208	1,889	5,577	5,504	3,299	3,581	1,676
Less than \$10,000	5,497	2,116	5,432	5,329	3,417	3,254	1,771
\$10,000–19,999	5,032	1,880	5,475	5,398	3,296	3,247	1,549
\$20,000–29,999	4,682	1,684	5,499	5,435	3,145	3,526	1,734
\$30,000–49,999	4,922	1,099	5,766	5,716	3,227	3,922	1,438
\$50,000 or more	6,346	—	6,363	6,354	3,158	5,031	—
<b>Tuition and fees</b>							
\$1–\$999	2,873	1,437	3,757	3,695	2,657	2,933	1,824
\$1,000–1,999	3,528	1,836	3,518	3,496	2,601	2,666	1,201
\$2,000–2,999	4,764	2,088	4,247	4,170	3,126	3,059	1,841
\$3,000–3,999	5,671	2,255	4,672	4,533	3,317	3,388	1,598
\$4,000–4,999	5,821	2,098	4,717	4,584	3,355	3,304	1,638
\$5,000–7,499	5,956	2,049	5,025	4,941	3,182	3,526	1,395
\$7,500 or more	7,632	2,118	5,281	4,995	3,557	3,677	1,798
<b>Institution type</b>							
<b>Public</b>							
Less-than-2-year	2,807	1,707	4,613	4,746	2,426	3,135	—
2-year	2,610	1,673	3,051	3,035	2,191	2,390	—
4-year	5,572	2,033	4,562	4,419	3,354	3,307	1,655
Non-doctorate-granting	4,906	2,012	4,225	4,145	3,129	3,096	1,572
Doctorate-granting	5,974	2,049	4,743	4,564	3,476	3,417	1,686
<b>Private not-for-profit</b>							
Less-than-4-year	4,770	1,899	3,943	3,838	2,358	2,852	1,969
4-year	6,862	2,010	5,121	4,853	3,694	3,723	1,776
Non-doctorate-granting	6,412	2,009	5,095	4,898	3,618	3,763	1,689
Doctorate-granting	7,609	2,011	5,161	4,782	3,812	3,650	1,852
<b>Private for-profit</b>							
Less-than-2-year	5,282	2,112	4,878	4,870	2,361	3,274	1,569
2-year or more	6,974	2,045	5,558	5,517	2,906	3,510	1,352
<b>Attendance pattern</b>							
Full-time/full-year	6,092	2,281	4,824	4,615	3,479	3,441	1,775
Full-time/part-year	4,001	1,592	3,825	3,800	2,423	2,802	1,256
Part-time/full-year	4,763	1,775	5,033	4,947	3,343	3,637	1,598
Part-time/part-year	2,804	1,057	3,699	3,679	2,435	2,715	1,118

—Too few cases for a reliable estimate.

NOTE: Average amounts shown above are for recipients of the specified aid. "Any Title IV" includes Perkins loans, Stafford loans, PLUS loans, federal work-study, Pell grants, and Supplemental Educational Opportunity Grants (SEOG). Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 10.—Percentage of full-time/full-year undergraduates receiving selected Title IV aid: 1999–2000**

	Any Title IV	Pell grants	Title IV loans	Stafford loans			Perkins loans
				Total	Subsidized	Unsub- sidized	
Total	56.0	28.9	43.9	43.3	35.7	22.0	6.7
Dependency and 1998 income level							
Dependent	52.6	21.9	42.7	42.1	32.8	18.3	7.1
Less than \$20,000	79.4	74.2	43.6	42.3	41.6	7.9	10.7
\$20,000–39,999	69.5	53.1	49.2	48.2	46.9	11.0	12.9
\$40,000–59,999	52.0	10.1	47.5	47.1	42.3	16.7	9.0
\$60,000–79,999	47.2	0.7	45.8	45.7	31.3	25.6	4.3
\$80,000–99,999	40.2	—	39.2	39.1	19.4	27.7	2.9
\$100,000 or more	29.1	—	27.9	27.8	9.1	22.5	1.4
Independent	65.5	48.9	47.4	46.7	44.1	32.6	5.4
Less than \$10,000	77.5	72.3	52.9	51.3	50.3	32.4	8.8
\$10,000–19,999	70.0	50.4	50.6	50.0	48.6	35.0	4.9
\$20,000–29,999	63.7	42.3	44.8	44.6	41.9	34.0	3.8
\$30,000–49,999	52.1	26.8	41.8	41.8	37.9	30.9	2.3
\$50,000 or more	30.2	—	30.2	30.1	20.3	26.5	0.4
Tuition and fees							
\$1–\$999	34.9	31.4	8.4	8.3	6.9	4.9	0.3
\$1,000–1,999	45.9	34.1	22.8	22.4	18.5	10.5	1.3
\$2,000–2,999	52.3	30.6	38.1	37.6	29.5	20.1	2.5
\$3,000–3,999	57.0	30.8	45.5	44.8	36.1	21.9	7.1
\$4,000–4,999	58.4	29.7	49.4	48.3	36.5	26.9	7.9
\$5,000–7,499	64.6	31.1	55.1	54.6	45.3	32.8	5.6
\$7,500 or more	64.2	23.0	60.1	59.4	50.4	27.9	13.2
Institution type							
Public							
Less-than-2-year	44.9	40.9	10.9	10.9	10.1	8.4	—
2-year	38.7	30.3	16.1	15.9	12.8	8.7	0.3
4-year	55.8	27.5	47.2	46.6	36.9	24.2	6.5
Non-doctorate-granting	60.7	33.1	47.9	47.3	38.1	25.3	5.0
Doctorate-granting	53.4	24.8	46.8	46.3	36.4	23.7	7.2
Private not-for-profit							
Less-than-4-year	59.7	38.4	39.4	38.9	34.6	21.2	4.3
4-year	66.8	25.8	58.2	57.1	48.7	23.5	13.6
Non-doctorate-granting	71.1	29.5	60.7	60.0	50.7	26.1	11.1
Doctorate-granting	61.3	21.2	55.0	53.5	46.1	20.2	16.9
Private for-profit							
Less-than-2-year	87.7	68.8	59.8	59.8	57.0	43.1	2.2
2-year or more	84.7	44.1	78.3	78.3	72.9	62.6	4.0

—Too few cases for a reliable estimate.

NOTE: "Any Title IV" includes Perkins loans, Stafford loans, PLUS loans, federal work-study, Pell grants, and Supplemental Educational Opportunity Grants (SEOG). Estimates based on undergraduates enrolled full-time, full-year at one institution, about 35 percent of undergraduates

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 11.—Average amounts of Title IV aid received by full-time/full-year undergraduates: 1999–2000**

	Any Title IV	Pell grants	Title IV loans	Stafford loans			Perkins loans
				Total	Subsidized	Unsubsidized	
Total	\$6,092	\$2,281	\$4,824	\$4,615	\$3,479	\$3,441	\$1,775
Dependency and 1998 income level							
Dependent	5,794	2,147	4,208	3,962	3,314	3,192	1,761
Less than \$20,000	5,702	2,714	4,265	3,945	3,446	2,965	1,784
\$20,000–39,999	5,585	1,883	4,349	3,963	3,478	2,526	1,768
\$40,000–59,999	5,429	1,091	4,165	3,864	3,282	2,567	1,787
\$60,000–79,999	5,767	—	4,023	3,885	3,100	3,140	1,628
\$80,000–99,999	6,189	—	4,202	4,114	3,050	3,665	1,425
\$100,000 or more	7,014	—	4,265	4,170	3,226	3,863	2,195
Independent	6,771	2,450	6,395	6,285	3,825	3,839	1,829
Less than \$10,000	7,218	2,698	6,224	6,084	3,979	3,466	1,914
\$10,000–19,999	6,380	2,302	6,178	6,085	3,766	3,473	1,643
\$20,000–29,999	6,222	2,309	6,455	6,322	3,563	3,904	1,873
\$30,000–49,999	6,503	1,524	6,821	6,724	3,877	4,345	—
\$50,000 or more	7,607	—	7,598	7,585	3,520	5,987	—
Tuition and fees							
\$1–\$999	3,351	2,297	3,923	3,875	2,713	2,739	—
\$1,000–1,999	3,903	2,298	3,682	3,659	2,863	2,765	1,553
\$2,000–2,999	4,921	2,298	4,307	4,224	3,253	3,132	2,138
\$3,000–3,999	5,674	2,393	4,524	4,346	3,333	3,398	1,565
\$4,000–4,999	6,024	2,293	4,687	4,527	3,565	3,284	1,660
\$5,000–7,499	6,256	2,208	5,169	5,047	3,473	3,604	1,570
\$7,500 or more	7,936	2,202	5,252	4,902	3,723	3,701	1,848
Institution type							
Public							
Less-than-2-year	3,506	2,325	5,551	5,551	2,829	3,834	—
2-year	3,484	2,324	3,326	3,336	2,445	2,520	—
4-year	6,014	2,263	4,719	4,531	3,491	3,397	1,740
Non-doctorate-granting	5,375	2,257	4,468	4,354	3,288	3,192	1,623
Doctorate-granting	6,371	2,266	4,845	4,620	3,596	3,505	1,780
Private not-for-profit							
Less-than-4-year	5,506	2,286	4,236	4,058	2,725	2,995	—
4-year	7,291	2,219	5,112	4,775	3,822	3,705	1,818
Non-doctorate-granting	6,823	2,251	5,079	4,824	3,767	3,774	1,731
Doctorate-granting	7,972	2,164	5,157	4,707	3,898	3,592	1,889
Private for-profit							
Less-than-2-year	5,728	2,394	4,847	4,776	2,503	3,314	—
2-year or more	8,291	2,439	6,256	6,178	3,311	3,870	—

—Too few cases for a reliable estimate.

NOTE: Estimates based on undergraduates enrolled full-time, full-year at one institution, about 35 percent of undergraduates. Average amounts shown above are for full-time/full-year undergraduate recipients of the specified aid. "Any Title IV" includes Perkins loans, Stafford loans, PLUS loans, federal work-study, Pell grants, and Supplemental Educational Opportunity Grants (SEOG).

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).



**Table 12A.—Percentage of undergraduates receiving various combinations of financial aid: 1999–2000**

	No aid received	Grants only	Grants, loans, and work-study	Grants and loans	Loans only	Other
Total	44.7	22.1	4.3	14.3	7.3	7.4
Dependency and 1998 income level						
Dependent	41.1	20.3	6.8	14.5	8.7	8.7
Less than \$20,000	22.6	35.7	11.5	23.7	1.2	5.3
\$20,000–39,999	32.4	24.5	10.0	21.6	4.2	7.3
\$40,000–59,999	42.5	16.1	7.1	14.3	10.6	9.5
\$60,000–79,999	46.2	14.4	5.3	10.2	13.2	10.7
\$80,000–99,999	47.7	16.5	3.4	9.2	13.3	9.9
\$100,000 or more	55.6	16.5	2.5	6.2	10.0	9.2
Independent	48.1	23.8	1.8	14.0	6.0	6.2
Less than \$10,000	25.4	28.4	5.5	30.9	3.1	6.8
\$10,000–19,999	37.8	24.7	2.1	20.7	7.8	7.0
\$20,000–29,999	47.3	24.9	1.1	12.3	7.4	7.0
\$30,000–49,999	58.2	20.8	0.6	7.6	6.1	6.7
\$50,000 or more	66.4	21.3	0.1	2.0	6.0	4.2
Tuition and fees						
\$1–\$999	64.3	24.0	0.8	3.8	2.7	4.5
\$1,000–1,999	43.6	27.6	2.6	12.5	7.6	6.2
\$2,000–2,999	33.2	24.4	4.6	19.7	10.6	7.4
\$3,000–3,999	29.5	20.9	5.8	22.3	12.3	9.2
\$4,000–4,999	30.1	17.6	6.1	23.7	12.6	9.9
\$5,000–7,499	22.7	18.7	5.9	28.7	14.3	9.8
\$7,500 or more	19.5	14.2	14.8	27.5	9.1	14.9
Institution type						
Public						
Less-than-2-year	56.2	24.5	1.0	4.0	1.6	12.6
2-year	62.3	25.6	1.2	4.2	2.3	4.5
4-year	37.9	18.8	4.8	18.9	11.7	7.9
Non-doctorate-granting	37.6	20.3	5.4	18.9	10.8	7.1
Doctorate-granting	38.1	17.9	4.5	18.9	12.2	8.5
Private not-for-profit						
Less-than-4-year	25.0	31.9	7.2	19.3	5.5	11.2
4-year	23.9	21.0	14.1	23.3	6.1	11.6
Non-doctorate-granting	21.7	22.5	13.1	24.5	6.6	11.7
Doctorate-granting	27.5	18.6	15.5	21.5	5.5	11.4
Private for-profit						
Less-than-2-year	14.1	24.3	0.6	35.9	13.2	11.9
2-year or more	15.7	9.3	1.2	36.9	23.4	13.5
Attendance pattern						
Full-time/full-year	27.9	21.8	9.1	21.2	9.5	10.5
Full-time/part-year	37.9	24.1	2.9	17.9	8.7	8.5
Part-time/full-year	51.1	24.6	2.0	10.7	6.8	4.8
Part-time/part-year	70.3	19.5	0.4	3.5	2.4	4.0

NOTE: The loans in columns 3, 4, and 5 refer to student loans. Students whose parents received PLUS loans are included only in the "other" column. For example, if students received Pell grants, Stafford loans, and their parent received a PLUS loan, they are included only in the "Other" column. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 12B.—Percentage of aided undergraduates receiving various combinations of financial aid: 1999–2000**

	Grants only	Grants, loans, and work-study	Grants and loans	Loans only	Other
Total	39.9	7.7	25.8	13.2	13.4
Dependency and 1998 income level					
Dependent	34.4	11.6	24.6	14.7	14.7
Less than \$20,000	46.2	14.8	30.7	1.5	6.9
\$20,000–39,999	36.3	14.7	32.0	6.2	10.8
\$40,000–59,999	28.0	12.3	24.8	18.4	16.5
\$60,000–79,999	26.8	9.9	18.9	24.6	19.8
\$80,000–99,999	31.6	6.5	17.5	25.5	18.9
\$100,000 or more	37.1	5.6	14.0	22.6	20.6
Independent	46.0	3.5	27.1	11.6	12.0
Less than \$9,999	38.1	7.3	41.4	4.1	9.1
\$10,000–19,999	39.7	3.3	33.2	12.5	11.2
\$20,000–29,999	47.3	2.1	23.4	14.0	13.3
\$30,000–49,999	49.8	1.5	18.1	14.5	16.0
\$50,000 or more	63.5	0.4	6.0	17.7	12.4
Tuition and fees					
\$1–\$999	67.2	2.1	10.5	7.5	12.7
\$1,000–1,999	48.9	4.6	22.1	13.5	11.0
\$2,000–2,999	36.6	6.9	29.5	15.9	11.1
\$3,000–3,999	29.7	8.3	31.7	17.4	13.0
\$4,000–4,999	25.2	8.7	34.0	18.0	14.1
\$5,000–7,499	24.2	7.6	37.1	18.5	12.6
\$7,500 or more	17.6	18.4	34.2	11.3	18.5
Institution type					
Public					
Less-than-2-year	55.9	2.4	9.2	3.7	28.8
2-year	67.8	3.1	11.1	6.2	11.8
4-year	30.3	7.8	30.4	18.8	12.8
Non-doctorate-granting	32.5	8.6	30.3	17.3	11.3
Doctorate-granting	29.0	7.3	30.5	19.6	13.6
Private not-for-profit					
Less-than-4-year	42.5	9.6	25.7	7.4	14.9
4-year	27.6	18.5	30.6	8.1	15.2
Non-doctorate-granting	28.7	16.8	31.2	8.4	14.9
Doctorate-granting	25.7	21.4	29.7	7.5	15.7
Private for-profit					
Less-than-2-year	28.3	0.7	41.8	15.3	13.9
2-year or more	11.1	1.4	43.8	27.8	16.1
Attendance pattern					
Full-time/full-year	30.3	12.6	29.5	13.1	14.6
Full-time/part-year	38.8	4.7	28.8	14.1	13.7
Part-time/full-year	50.2	4.1	21.9	14.0	9.8
Part-time/part-year	65.5	1.4	11.7	8.2	13.3

NOTE: The loans in columns 2, 3, and 4 refer to student loans. Students whose parents received PLUS loans are included only in the "other" column. For example, if students received Pell grants, Stafford loans, and their parent received a PLUS loan, they are included only in the "Other" column. Estimates by tuition and fees categories, institution type, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

**Table 13.—Percentage of graduate and first-professional students receiving various types of financial aid: 1999–2000**

	Any aid	Stafford loans			Perkins loans	Institutional aid		Employer aid
		Total	Subsidized	Unsubsidized		Institutional aid, any	Assistantships	
<b>Total</b>	59.7	29.0	26.9	22.6	3.7	27.2	13.6	19.8
<b>Type of graduate program</b>								
Master's and doctoral students	60.6	25.1	22.7	18.8	2.2	28.8	16.5	22.1
Master's degree	57.9	26.0	23.4	19.5	2.1	22.2	10.5	24.7
Doctorate	72.4	21.3	19.4	15.4	3.0	58.3	42.7	10.5
Other graduate program	36.3	12.7	10.9	8.9	0.9	12.4	2.2	21.0
Post baccalaureate certificate	43.8	22.0	19.1	15.9	1.2	13.2	3.7	17.0
Other, including non-degree	30.5	5.6	4.6	3.6	0.7	11.8	1.0	24.2
First-professional	85.4	73.1	71.7	62.8	15.4	37.1	7.1	4.6
<b>Institution control</b>								
Public	55.5	23.8	22.0	16.8	2.5	28.4	17.4	17.5
Private not-for-profit	65.2	35.4	32.9	29.8	5.4	27.1	9.1	22.4
Private for-profit	70.0	46.0	41.1	43.5	1.1	5.3	1.8	35.4
<b>Graduate program and institution type</b>								
<b>Master's</b>								
Public non-doctorate-granting	43.8	19.5	17.4	12.7	1.4	12.4	4.8	20.6
Public doctorate-granting	58.8	23.4	21.2	15.8	1.3	28.8	17.7	21.5
Private non-doctorate-granting	55.3	26.0	21.9	20.2	1.6	11.3	3.5	31.3
Private doctorate-granting	63.8	31.4	29.1	26.0	3.8	24.5	7.4	27.4
<b>Doctorate</b>								
Public	72.1	18.2	16.8	11.8	0.7	61.4	50.9	10.7
Private not-for-profit	75.0	26.8	24.3	22.2	7.5	56.3	32.0	10.0
<b>First-professional</b>								
Public	87.2	77.5	76.5	62.5	17.9	37.1	7.8	3.0
Private not-for-profit	85.3	71.5	69.8	64.2	13.9	37.9	6.7	5.5
<b>Other program</b>								
Public non-doctorate-granting	30.6	8.2	6.7	4.2	0.7	9.2	1.1	17.7
Public doctorate-granting	37.9	12.8	10.5	8.8	0.9	15.2	3.2	22.8
Other, including for-profit	45.5	20.7	18.5	17.3	1.0	10.7	2.9	23.7
<b>Attendance pattern</b>								
Full-time/full-year	82.3	52.1	49.5	41.6	8.8	48.7	26.5	6.5
Full-time/part-year	62.1	31.3	28.1	24.1	2.7	27.9	17.2	10.6
Part-time/full-year	54.7	21.3	18.9	16.4	1.1	19.0	6.6	31.4
Part-time/part-year	35.5	7.1	6.2	4.9	0.3	9.2	3.0	28.2
<b>Total 1998 income</b>								
Less than \$5,000	84.7	65.3	64.1	48.7	15.5	45.0	17.4	2.9
\$5,000–9,999	82.0	61.8	60.6	45.6	10.5	46.2	24.9	4.5
\$10,000–19,999	71.5	44.4	43.0	33.6	5.2	41.1	29.9	6.2
\$20,000–29,999	63.3	33.9	32.8	26.9	2.8	28.6	15.4	14.2
\$30,000–49,999	52.0	20.5	18.6	16.3	1.0	21.5	9.6	24.7
\$50,000 or more	47.8	11.8	8.1	10.5	0.4	14.6	4.9	32.0

NOTE: "Any aid" includes all types of financial aid except aid from parents, friends, and relatives. Students can receive more than one type of aid. Although assistantships may include federal, state, or institutional dollars, all assistantships are counted both as "institutional aid" and as assistantships. NCEES defines first-professional programs to include the following fields of study: dentistry, medicine, optometry, osteopathic medicine, veterinary medicine, pharmacy, podiatric medicine, chiropractic, law, and theological professions. Private master's and doctoral program are private not-for-profit. All for-profit programs are included under "other program". Estimates by type of graduate program, institution control, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NP5AS:2000).

**Table 14.—Average amounts of selected types of aid received by graduate and first-professional students: 1999–2000**

	Any aid	Stafford loans			Perkins loans	Institutional aid		Employer aid
		Total	Subsidized	Unsubsidized		Institutional aid, any	Assistantships	
<b>Total</b>	\$13,255	\$12,849	\$7,099	\$8,067	\$2,767	\$9,839	\$9,179	\$3,546
<b>Type of graduate program</b>								
Master's and doctoral students	12,160	11,426	6,706	7,175	2,459	10,918	9,505	3,852
Master's degree	10,391	11,309	6,655	7,054	2,627	7,731	7,481	3,838
Doctorate	18,466	12,059	6,983	7,860	1,952	16,320	11,676	3,998
Other graduate program	6,465	9,515	5,962	6,254	—	4,726	—	1,324
Post baccalaureate certificate	8,700	9,912	6,114	6,357	—	6,572	—	2,101
Other, including non-degree	3,994	8,320	5,477	5,903	—	3,126	—	903
First-professional	21,505	16,428	8,042	9,945	3,081	7,221	4,981	4,847
<b>Institution control</b>								
Public	10,976	11,060	6,766	6,822	2,536	8,969	9,165	2,365
Private, not-for-profit	16,245	14,624	7,467	9,091	2,979	11,342	9,477	4,756
Private, for profit	12,545	14,714	7,012	8,936	—	—	—	4,874
<b>Graduate program and institution type</b>								
<b>Master's</b>								
Public non-doctorate-granting	6,561	8,849	5,867	5,529	—	4,095	5,560	1,734
Public doctorate-granting	9,168	9,764	6,228	6,103	2,361	7,804	7,611	2,685
Private non-doctorate-granting	7,970	10,479	6,317	6,678	—	4,594	—	3,435
Private doctorate-granting	14,086	13,521	7,349	8,086	3,126	9,393	8,955	5,987
<b>Doctorate</b>								
Public	16,065	10,279	6,567	6,551	—	14,334	11,374	4,020
Private not-for-profit	23,332	14,422	7,448	9,265	1,954	20,632	12,957	4,292
<b>First-professional</b>								
Public	18,101	14,633	7,995	8,360	2,767	4,614	5,896	—
Private not-for-profit	24,014	17,787	8,079	11,024	3,363	9,001	4,216	5,612
<b>Other program</b>								
Public non-doctorate-granting	3,295	—	—	—	—	—	—	700
Public doctorate-granting	6,829	9,294	6,331	5,991	—	5,833	—	1,432
Other, including for-profit	8,793	12,396	6,672	7,672	—	4,153	—	2,934
<b>Attendance pattern</b>								
Full-time/full-year	19,589	14,417	7,709	8,874	2,881	12,361	9,888	6,034
Full-time/part-year	11,515	10,507	5,989	6,651	—	8,402	7,464	6,298
Part-time/full-year	8,689	11,474	6,509	7,437	2,052	6,018	7,935	3,738
Part-time/part-year	3,738	7,089	4,650	4,456	—	3,479	7,646	2,143
<b>Total 1998 income</b>								
Less than \$5,000	18,669	14,057	7,668	8,811	2,683	7,888	5,937	—
\$5,000–9,999	17,381	12,841	7,537	7,378	2,727	9,062	8,092	5,507
\$10,000–19,999	17,436	12,669	7,288	7,423	2,558	12,584	10,791	4,533
\$20,000–29,999	13,779	12,684	6,808	7,723	3,418	10,915	10,962	2,967
\$30,000–49,999	10,423	11,858	6,257	7,808	—	9,173	8,981	2,798
\$50,000 or more	8,043	12,394	6,242	9,081	—	7,352	7,879	3,728

—Too few cases for a reliable estimate.

NOTE: Average amounts shown above are for recipients of the specified aid. "Any aid" includes all types of financial aid except aid from parents, friends, and relatives. Students can receive more than one type of aid. Although assistantships may include federal, state, or institutional dollars, all assistantships are counted both as "institutional aid" and as assistantships. NCES defines first-professional programs to include the following fields of study: dentistry, medicine, optometry, osteopathic medicine, veterinary medicine, pharmacy, podiatric medicine, chiropractic, law, and theological professions. Private master's and doctoral programs are private not-for-profit. All for-profit programs are included under "other program". Estimates by type of graduate program, institution control, and attendance pattern exclude students who attended multiple institutions.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999-2000 National Postsecondary Student Aid Study (NPSAS:2000).

## TECHNICAL APPENDIX

A stratified sample of 1,083 postsecondary institutions was selected from all Title IV-participating institutions listed in the 1998-99 Integrated Postsecondary Education Data System (IPEDS) Institutional Characteristics (IC) database. Readers interested in learning more about the Department of Education's Title IV aid programs can find it by pointing their Web browser to: <http://www.ed.gov/offices/OSFAP/Students/student.html>.

Specifically, to be eligible for NPSAS:2000 an institution was required, during the 1999–2000 academic year, to:

- offer an educational program designed for persons who have completed secondary education; and
- offer more than just correspondence courses; and
- offer at least one academic, occupational, or vocational program off study lasting at least 3 months or 300 clock hours; and
- offer courses that were open to more than the employees or members of the company or group (e.g., union) that administers the institution; and
- be located in the 50 states, the District of Columbia, or Puerto Rico;
- be other than a U.S. Service Academy; and
- have a Title-IV program participation agreement with the Department of Education.

The postsecondary students eligible for NPSAS:2000 were those who attended a NPSAS-eligible institution sometime between July 1, 1999 and June 30, 2000 and who were:

- enrolled in *either* (a) an academic program; (b) at least one course for credit that could be applied toward fulfilling the requirements for an academic degree; *or* (c) an occupational or vocational program that required at least 3 months or 300 clock hours of instruction to receive a degree, certificate, or other formal award;
- not concurrently enrolled in high school; and
- not enrolled *solely* in a GED or other high school completion program.

Institutions were selected with probabilities proportional to a composite measure of size based on expected enrollment in the seven student-level sampling strata: baccalaureate students majoring in business; other baccalaureate students; other undergraduate students; master's students, doctoral students; other graduate students; and first-professional students. A total of 287 institutions had such large expected enrollment that they were selected with certainty, and the remaining 796 sample institutions were selected with probabilities proportional to size from the 22 institutional sampling strata. Out of the 1,072 NPSAS-eligible institutions, 999 sent enrollment lists/files. Table A-1 shows: the number of institutions sampled; the number eligible, and the number providing lists for sampling by sector.

Table A-2 shows the numbers of institutions that provided student level data from institutional records for at least one student sampled at that institution and the response rates by institutional strata. Rates for obtaining institutional record data among all eligible sample

students are shown in Table A-3. Table A-4 shows student interview response rates, overall and by institutional sector. Student response, or participation rates for the overall study are presented in Table A-5 and are based on the numbers of students with completed institutional records data and/or student interview data. Additional information on the sampling procedures and response rates will be available in the NPSAS:2000 Methodology Report. Finally, Table A-6 shows standard errors for estimates in Table 1.

**DATA SOURCES for NPSAS:2000** Information for NPSAS:2000 came from several sources, including:

- **CADE** (Computer Assisted Data Entry) Data from institutional financial aid and registrar records entered at the institution by field collectors or institutional personnel in 1999–2000.
- **Student CATI** (Computer Assisted Telephone Interview) Data collected in telephone interviews of the sampled students in 1999–2000.
- **CPS:2000** (Central Processing System) U. S. Department of Education database of federal financial aid applications for the 1999–2000 academic year.
- **NSLDS** (National Student Loan Data System) U. S. Department of Education database of federal Title IV loans and Pell Grants.
- **IPEDS-IC** (Integrated Postsecondary Education Data System-Institutional Characteristics) U. S. Department of Education, National Center for Education Statistics, database of descriptive information about individual postsecondary institutions.
- **Testing Organizations (ETS/ACT)** Educational Testing Service and American College Testing program provide SAT/ACT information on sampled students who took the SAT/ACT college entrance examination since 1995.
- **Derived**--Composite variables created by combining data from more than one source or from more than one other variable.

### **DATA LIMITATIONS AND ACCURACY OF ESTIMATES**

Students who attended more than one institution (about 6 percent of undergraduates and nearly 4 percent of graduate students) are coded in a separate category ("multiple institutions") for institution type, institution control, and attendance pattern. Although included in the "totals" in this report, due to confounding tuition and fees and attendance patterns, students who attended multiple institutions were excluded in the estimates by institution type, tuition and fees categories, and attendance pattern in this report.

The estimates in this report are subject to sampling and nonsampling errors. Nonsampling errors are due to a number of sources, including but not limited to, nonresponse, inaccurate coding, misspecification of composite variables, and inaccurate imputations. Sampling errors exist in all sample-based data sets, including NPSAS. Estimates calculated from a sample will differ from estimates calculated from other samples even if all the samples used the same sample design and methods. For similar reasons, estimates of average aid amounts based on

the NPSAS sample will probably differ from specific program amounts reported by the Department's program offices.

The standard error is a measure of the precision of the estimate. In this tabulation, each estimate's standard error was calculated using Taylor series procedures and can be produced using the NPSAS:2000 Data Analysis System software. Standard errors for Table 1 are reported in Table A-6. All differences reported in the Highlights were significant at the .05 level, using the Bonferroni procedure when appropriate.

### **CAUTIONS WHEN COMPARING NPSAS:2000 ESTIMATES TO PRIOR NPSAS ESTIMATES**

Comparison of results with prior rounds of NPSAS requires compensation for three changes in the design of the survey over time. For NPSAS:2000, the survey was restricted for the first time to institutions participating in Title IV student aid programs. According to the Data Analysis System (DAS) for NPSAS:96, only about 1 percent of the sampled undergraduates were attending an institution not eligible to participate in the Department's Title IV aid programs. When students attending non-Title IV-eligible institutions were excluded from the NPSAS:96 sample, the percentage of undergraduates who received financial aid increased by less than 0.3 percent. This small change primarily affects comparisons of students enrolled in less-than-2-year and private for-profit institutions. When using the DAS from prior NPSAS studies for comparisons to NPSAS:2000, analysts may want to filter cases in the prior studies (e.g, NPSAS:96 or NPSAS:93) based on the variable that identifies whether the student was sampled from an institution that was eligible to participate in Title IV aid programs (T4ELIG).

Another design change was made beginning with NPSAS:90 to improve full-year estimates. NPSAS:87 sampled students enrolled in the fall (October). However, NPSAS:90 sampled students who were enrolled at four discrete points in time: summer (August), fall (October), winter (February), and spring (June). In NPSAS:93, NPSAS:96, and NPSAS:2000, institutions were asked to provide one list (if possible), that represented students enrolled at any time during the respective financial aid award year. In NPSAS:87 and NPSAS:90, those students who were initially sampled in the fall could have been enrolled for the full academic year.

The 1990, 1993, 1996, and 2000 NPSAS samples also included some students from Puerto Rico. Puerto Rico was not included in the NPSAS:87 sample. The final restricted data files and the 2000 NPSAS Data Analysis System software will allow users to produce estimates comparable to 1987 by selecting only students who were enrolled in the fall and excluding those sampled from Puerto Rico (see the variable description for COMPT087 in the Data Analysis System). These estimates will reflect full-year amounts of aid for students who were enrolled in the fall. Such estimates, however, will not reflect total expenditures as reported by the Department's specific Title IV program offices. This difference will be explained more fully in the forthcoming methodology report.

The estimates for average amounts in this report are only for aid recipients who received the specified type of aid. Further, average aid amounts for specific groups where most students do not receive aid are not reflective of the amount of support these students receive overall, and the type of support (e.g., whether it is grants, subsidized loans, unsubsidized loans, work-study, or some combination) is likely to differ. For example, among Title IV aid recipients, dependent undergraduates with family incomes of \$100,000 or more, 24.2 percent received Title IV aid (including PLUS loans); average amount among recipients in this group was \$6,676 (including PLUS loans). But 69.9 percent of dependent undergraduates with parent income of less than \$20,000 received Title IV aid; average amount was \$4,875 (table 8, 9).

Further, NCES recommends that readers not try to produce their own estimates such as the percentage of all students receiving aid or the numbers of undergraduates enrolled in the fall who received any aid, federal aid, state aid, etc., by combining estimates in this tabulation with the Center's Integrated Postsecondary Education Data System (IPEDS) fall 1999 enrollment numbers. The IPEDS enrollment data are for fall enrollment only and include some students not eligible for NPSAS (e.g., those enrolled in U.S. Service Academies, those taking college courses while enrolled in high school). Additional information on the NPSAS:2000 sample will be described in the forthcoming methodology report.

#### **ADDITIONAL NOTES ON THE ACCURACY OF THE ESTIMATES**

Unit nonresponse can cause bias in survey estimates. Weight adjustments are typically used to reduce bias due to unit nonresponse. RTI incorporated all potentially biased variables that were known for most respondents and nonrespondents into the nonresponse adjustment models to maximize the bias reduction. Three stages of CATI nonresponse adjustment also were used to adjust for the bias resulting from three different types of nonresponse: adjustment for inability to locate; adjustment for refusal among located students; and adjustment for other nonresponse among located students who did not refuse. Poststratification to control totals also was used to adjust for the potential for bias resulting from frame errors. Control totals included weighted totals (using the study weight) for six variables (age, gender, applied for federal aid, received federal aid, received state aid, and received institution aid) crossed with type of institution. These variables were known for most respondents and nonrespondents. Additional details regarding the weighting process will be described in the forthcoming Methodology Report.

RTI conducted a bias analysis to determine if any variables were significantly biased due to nonresponse. Several variables were found to be biased before weighting. The weighting procedures appear to have reduced the bias for these variables. However one variable that was known for respondents and nonrespondents (fall attendance status) was still slightly biased. The poststratification adjustments were re-computed adding as additional control totals the weighted totals for this variable crossed with type of institution. Therefore, when the weighting was completed, no variables available for most respondents and nonrespondents had significant bias. Additional information on the nonresponse bias analysis will be described in the forthcoming Bias Analysis Report.



## COMPUTATION OF STANDARD ERRORS

To facilitate computation of standard errors for nonlinear statistics using the first-order Taylor series approximation, RTI defined analysis strata and analysis replicates (or PSUs). Each non-certainty sample institution was defined to be an analysis replicate, except when it contained fewer than four responding students. It was then combined with another comparable institution to form an analysis replicate. Each certainty institution was divided into two, three, or four random samples, each of which was defined to be an analysis replicate, except when that resulted in a replicate containing fewer than four responding students. The sample replicates (non-certainty institutions and samples of students from certainty institutions) were then assigned to analysis strata by pairing the replicates within institutional sampling strata, where possible. When a sampling stratum had an odd number of replicates from non-certainty institutions, then one analysis stratum contained three replicates rather than two. Some certainty institutions contained three or four replicates which formed an analysis stratum.

All estimates in this tabulation were produced using software developed by NCES. The software includes more than 200 variables and allows users to produce tables or correlation matrices for use in regression analyses. Users can specify row and column variables to produce estimated means, percentages, standard errors, and weighted sample sizes. Estimates can be produced for specific subgroups—for example, aided, full-time, dependent students. To download the software containing the NCES 2000 NPSAS Data Analysis System readers can connect directly to the NCES Data Analysis Systems Web Site at <http://nces.ed.gov/das> or contact the NCES Postsecondary Studies Division, 1990 K Street, NW, Washington, DC 20006; or call (202) 502-7334. The software for NPSAS:2000 should be available on CD-ROM by late September 2001.

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

Type of institution <sup>1</sup>	Institutions sampled <sup>2</sup>	Eligible Institutions <sup>2</sup>	Institutions providing lists <sup>4</sup>		
			Number	Unweighted percent	Weighted percent
All institutions	1,083	1,072	999	93.2	91.3
Institutional level					
Less-than-2-year	123	117	103	88.0	87.5
2-year	247	244	232	95.1	95.9
4-year non-doctorate granting	317	315	292	92.7	86.1
4-year doctorate granting	396	396	372	93.9	96.2
Institutional control					
Public	580	576	545	94.6	94.4
Private not-for-profit	376	371	339	91.4	88.6
Private for-profit	127	125	115	92.0	91.0
Institutional sector					
Public less-than-2-year	34	32	28	87.5	79.1
Public 2-year	198	196	185	94.4	96.4
Public 4-year non-doctorate granting	127	127	123	96.9	94.0
Public 4-year doctorate granting	221	221	209	94.6	95.0
Private not-for-profit, 2-year or less	35	32	30	93.8	97.6
Private not-for-profit, 4-year non-doctorate granting	173	171	153	89.5	81.6
Private not-for-profit, 4-year doctorate granting	168	168	156	92.9	96.5
Private for-profit, less-than-2-year	77	75	67	89.3	88.4
Private for-profit, 2-year or more	50	50	48	96.0	94.8

<sup>1</sup>Institution classifications were verified by participating institutions to correct classification errors on the sampling frame.

<sup>2</sup>During institution contacting, it was discovered that part of one school had recently split off and formed a separate institution. Both institutions are included.

<sup>3</sup>Among the 11 institutions considered ineligible: 2 closed after the sampling frame was defined; 2 were duplicates with other selected institutions; and the remaining 7 failed to meet one or more of the criteria for institutional NPSAS eligibility.

<sup>4</sup>Percentages are based on the eligible institutions within the row under consideration.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:2000 Methodology Report (forthcoming).

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

Type of institution	Eligible institutions <sup>1,2</sup>	Institution yield <sup>3</sup>	Unweighted percent <sup>4</sup>	Weighted percent <sup>4</sup>
All institutions	999	937	93.8	95.0
Institution level				
Less than 2-year	103	89	86.4	91.1
2-year	232	222	95.7	98.6
4-year non-doctorate granting	292	274	93.8	94.6
4-year doctorate granting	372	352	94.6	94.1
Institutional control				
Public	545	514	94.3	95.8
Private not-for-profit	339	317	93.5	93.6
Private for-profit	115	106	92.2	95.6
Institutional sector				
Public less than-2-year	28	25	89.3	88.2
Public 2-year	185	176	95.1	97.3
Public 4-year nondoctorate-granting	123	117	95.1	95.4
Public 4-year doctorate-granting	209	196	93.8	93.8
Private not-for-profit 2-year or less	30	27	90.0	93.8
Private not-for-profit 4-year non-doctorate granting	153	141	92.2	93.3
Private not-for-profit 4-year doctorate granting	156	149	95.5	94.0
Private for-profit less than-2-year	67	58	86.6	92.4
Private for profit 2-year or more	48	48	100.0	100.0

<sup>1</sup>Institutional classifications were verified by participating institutions to correct classification errors on the sampling frame.

<sup>2</sup>Institutions that provided lists for student sampling.

<sup>3</sup>CADE (Computer Assisted Data Entry for institutional record data) respondents must have provided at least one student record.

<sup>4</sup>Percentages are based on the eligible institutions within the row under consideration.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:2000 Methodology Report (forthcoming).

**Table A-3.—Student-level rates for obtaining institutional record data (CADE) by selected classifications**

Type of student <sup>1,2</sup>	Eligible students <sup>3</sup>	Student yield <sup>4</sup>	Unweighted percent <sup>5</sup>	Weighted percent <sup>5</sup>
All students	64,471	59,284	92.0	97.1
Institution level				
Less than 2-year	5,810	4,640	79.9	86.4
2-year	11,548	10,967	95.0	94.5
4-year non-doctorate granting	17,383	16,281	93.7	92.1
4-year doctorate granting	29,730	27,396	92.1	93.6
Institutional control				
Public	39,984	37,199	93.0	93.4
Private not-for-profit	17,995	16,439	91.4	93.5
Private for-profit	6,492	5,646	87.0	94.2
Institutional sector				
Public less than 2-year	1,169	912	78.0	81.6
Public 2-year	9,167	8,687	94.8	94.3
Public 4-year nondoctorate-granting	9,132	8,676	95.0	91.2
Public 4-year doctorate-granting	20,516	18,924	92.2	93.2
Private not-for-profit, 2-year or less	1,659	1,475	88.9	97.4
Private not-for-profit 4-year non-doctorate granting	7,481	6,838	91.4	92.2
Private not-for-profit, 4-year doctorate granting	8,855	8,126	91.8	94.5
Private for-profit less than 2-year	4,096	3,316	81.0	87.0
Private for profit 2-year or more	2,396	2,330	97.2	98.0
Student type				
Undergraduate	52,033	48,007	92.3	93.7
Graduate	11,155	10,147	91.0	92.3
First-professional	1,283	1,130	88.1	90.8

<sup>1</sup>Institutional classifications were verified by participating institutions to correct classification errors on the sampling frame.

<sup>2</sup>Student classifications have been verified against collected data to correct errors on the sampling frame.

<sup>3</sup>The eligible group is comprised of all 70,232 sampled students minus the 5,761 found to be NPSAS-ineligible at any stage of data collection.

<sup>4</sup>Although the institution provides the information, a student is classified as a CADE respondent if key demographic, enrollment, and financial aid data were provided.

<sup>5</sup>Percentages are based on eligible students within the row under consideration.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:2000 Methodology Report (forthcoming).

**Table A-4.--Student interview response rates, by selected classifications**

Type of Institution <sup>1</sup>	Eligible students <sup>2</sup>	Student yield	Unweighted student percentage yield <sup>3</sup>	Weighted student percentage yield <sup>3</sup>	Weighted institutional percentage yield <sup>3</sup>	Overall weighted response <sup>3,4</sup>
All students	63,603	44,491	70.0	71.9	91.3	65.6
Institution Level						
Less than 2-year	5,741	3,537	61.6	67.8	87.5	59.3
2-year	11,400	7,488	65.7	68.8	95.9	66.0
4-year non-doctorate granting	17,206	12,630	73.4	74.9	86.1	64.5
4-year doctorate granting	29,526	21,016	71.2	74.1	96.2	71.2
Institutional control						
Public	39,485	28,064	71.1	71.5	94.4	67.5
Private not-for-profit	17,698	12,535	70.8	74.2	88.6	65.7
Private for-profit	6,420	3,892	60.6	68.7	91.0	62.5
Institutional sector						
Public less than-2-year	1,149	742	64.6	71.8	79.1	56.8
Public 2-year	9,048	5,954	65.8	68.7	96.4	66.2
Public 4-year nondoctorate-granting	9,047	6,725	74.3	75.7	94.0	71.1
Public 4-year doctorate-granting	20,241	14,643	72.3	74.1	95.0	70.4
Private not-for-profit, 2-year or less	1,631	979	60.0	68.7	97.6	67.0
Private not-for-profit, 4-year non-doctorate granting	7,405	5,407	73.0	74.5	81.6	60.8
Private not-for-profit, 4-year doctorate granting	8,662	6,149	71.0	74.3	96.5	71.7
Private for-profit, less than-2-year	4,059	2,345	57.8	67.1	88.4	59.4
Private for profit, 2-year or more	2,361	1,547	65.5	69.5	94.8	65.9

<sup>1</sup> Institutional classifications were verified by participating institutions to correct classification errors on the sampling frame.

<sup>2</sup> The eligible group is comprised of all 70,232 sampled students minus the 5,761 found to be NPSAS-ineligible at any stage of data collection, and 868 sample members excluded from CATI-eligibility (e.g., out-of-country, institutionalized), even though they were CADE eligible.

<sup>3</sup> Percents are based on eligible students within the row under consideration.

<sup>4</sup> The overall student response rate is computed as the product of the weighted student yield and the weighted institutional yield and, thus, accounts for nonresponse at each stage of data collection.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:2000 Methodology Report (forthcoming).

**Table A-5.—Study respondents by selected classifications**

Type of institution	Eligible students <sup>1</sup>	Student yield <sup>2</sup>	Unweighted student percent <sup>3</sup>	Weighted student percent <sup>3</sup>	Weighted institutional percent <sup>3</sup>	Overall weighted response percent <sup>3,4</sup>
All students	64,471	61,767	95.8	97.1	91.3	88.7
Institution level						
Less than 2-year	5,810	5,143	88.5	93.5	87.5	81.8
2-year	11,548	11,222	97.2	97.2	95.9	93.2
4-year non-doctorate granting	17,383	16,910	97.3	97.2	86.1	83.7
4-year doctorate granting	29,730	28,492	95.8	97.2	96.2	93.4
Institutional control						
Public	39,984	38,675	96.7	97.1	94.4	91.7
Private not-for-profit	17,995	17,113	95.1	97.3	88.6	86.2
Private for-profit	6,492	5,979	92.1	96.8	91.0	88.1
Institutional sector						
Public less than 2-year	1,169	1,063	90.9	95.4	79.1	75.5
Public 2-year	9,167	8,932	97.4	97.2	96.4	93.7
Public 4-year nondoctorate-granting	9,132	8,950	98.0	97.0	94.0	91.2
Public 4-year doctorate-granting	20,516	19,730	96.2	97.1	95.0	92.2
Private not-for-profit, 2-year or less	1,659	1,511	91.1	98.4	97.6	96.1
Private not-for-profit, 4-year non-doctorate granting	7,481	7,190	96.1	97.2	81.6	79.3
Private not-for-profit, 4-year doctorate granting	8,855	8,412	95.0	97.4	96.5	94.0
Private for-profit less than 2-year	4,096	3,632	88.7	93.2	88.4	82.4
Private for-profit 2-year or more	2,396	2,347	98.0	98.6	94.8	93.5

<sup>1</sup>The eligible group is comprised of all 70,232 sampled students minus the 5,761 found to be NPSAS-ineligible at any stage of data collection.

<sup>2</sup>All students completing at least a partial interview, and those with sufficient information from institutional records, including the Department of Education's Central Processing System, and National Student Loan Data System were classified as a respondent for analysis purposes.

<sup>3</sup>Percents are based on eligible students within the row under consideration.

<sup>4</sup>The overall study weighted response rate is computed as the product of the weighted student yield and the weighted institutional yield and, thus, accounts for nonresponse at each stage of data collection.

SOURCE: U.S. Department of Education, National Center for Education Statistics, NPSAS:2000 Methodology Report (forthcoming).

**Table A-6.—Standard errors for estimates in Table 1**

	Any aid	Grants	Loans	Work-study	Other
Total	0.61	0.56	0.51	0.19	0.27
Dependency and 1998 income level					
Dependent	0.62	0.64	0.56	0.33	0.26
Less than \$20,000	1.14	1.21	1.27	0.81	0.45
\$20,000–39,999	0.95	1.00	1.09	0.62	0.45
\$40,000–59,999	1.02	1.00	0.99	0.56	0.49
\$60,000–79,999	1.17	1.08	1.00	0.55	0.53
\$80,000–99,999	1.39	1.24	1.19	0.53	0.60
\$100,000 or more	1.00	0.87	0.80	0.37	0.51
Independent	0.85	0.75	0.65	0.14	0.41
Less than \$10,000	1.06	1.08	1.21	0.43	0.53
\$10,000–19,999	1.40	1.32	1.24	0.28	0.50
\$20,000–29,999	1.37	1.31	1.00	0.26	0.72
\$30,000–49,999	1.24	1.15	0.78	0.25	0.62
\$50,000 or more	1.13	0.97	0.47	0.06	0.58
Tuition and fees					
\$1–\$999	1.14	1.03	0.39	0.19	0.53
\$1,000–1,999	1.14	1.18	0.87	0.31	0.47
\$2,000–2,999	0.92	1.03	1.04	0.55	0.45
\$3,000–3,999	0.96	1.25	1.17	0.55	0.58
\$4,000–4,999	1.17	1.28	1.34	0.68	0.63
\$5,000–7,499	1.04	1.39	1.53	0.65	0.67
\$7,500 or more	0.71	0.98	0.95	0.99	0.62
Institution type					
Public					
Less-than-2-year	3.68	3.89	3.37	0.48	2.38
2-year	1.13	1.06	0.54	0.20	0.50
4-year	0.57	0.57	0.66	0.34	0.26
Non-doctorate-granting	1.18	1.27	1.38	0.73	0.46
Doctorate-granting	0.60	0.50	0.69	0.33	0.32
Private not-for-profit					
Less-than-4-year	3.65	3.38	5.02	2.10	1.71
4-year	0.76	1.01	1.19	0.83	0.62
Non-doctorate-granting	1.06	1.50	1.80	1.22	0.90
Doctorate-granting	1.04	1.14	1.18	0.94	0.72
Private for-profit					
Less-than-2-year	2.02	2.47	5.49	0.44	3.03
2-year or more	1.53	2.50	2.40	0.46	1.33
Attendance pattern					
Full-time/full-year	0.55	0.63	0.66	0.41	0.33
Full-time/part-year	1.38	1.24	1.52	0.33	0.67
Part-time/full-year	0.97	0.92	0.70	0.22	0.31
Part-time/part-year	1.01	0.79	0.36	0.09	0.64

SOURCE: U.S. Department of Education, National Center for Education Statistics, 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000).

Variables used in this report using the Data Analysis System are listed below in uppercase.

**ROW VARIABLES IN MOST TABLES**

**INCOME** Dependency and 1998 income level  
**TUITION2** Tuition and fees 1999–2000  
**AIDSECT** Institution type 1999–2000  
**ATTNSTAT** Attendance pattern 1999–2000  
**DEPEND** Dependency status 1999–2000

**COLUMN VARIABLES USED IN TABLES 1-2**

**TOTAID** Total aid 1999–2000  
**TOTGRT** Total grants 1999–2000  
**TOTLOAN** Total loans (except PLUS) 1999–2000  
**TOTWKST** Total work-study 1999–2000  
**TOTOTHR** Total other type of aid (includes assistantships & PLUS) 1999–2000

**COLUMN VARIABLES USED IN TABLES 3-4**

**TFEDAID** Total federal aid amount 1999–2000  
**TFEDGRT** Total federal grant amount 1999–2000  
**TFEDLN** Total federal loan amount (except PLUS) 1999–2000  
**TFEDWRK** Total federal work-study 1999–2000  
**PLUSAMT** PLUS loan total 1999–2000  
**INSTAMT** Institutional total aid 1999–2000  
**INGRTAMT** Institutional grant total 1999–2000  
**STATEAMT** State aid total amount 1999–2000  
**STGTAMT** State grant total 1999–2000

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

**TOTAID** Total aid 1999–2000  
**PELLAMT** Pell grant 1999–2000  
**STAFFAMT** Stafford loan total amount (FFEL+Direct) 1999–2000  
**STAFSUB** Stafford subsidized amount (FFEL+Direct) 1999–2000  
**STAFUNSB** Stafford unsubsidized amount (FFEL+Direct) 1999–2000  
**TITIVAMT** Title IV aid total amount 1999–2000  
**T4LNAMT1** Title IV loans (except PLUS) 1999–2000  
**PERKAMT** Perkins loan amount 1999–2000

**COLUMN VARIABLE USED IN TABLE 12**

**AIDPACK** Aid package by type of aid 1999–2000



**COLUMN VARIABLES USED IN TABLES 13-14**

<b>TOTAID</b>	Total aid 1999–2000
<b>TOTLOAN</b>	Total loan (except PLUS) 1999–2000
<b>STAFFAMT</b>	Stafford loan total amount (FFEL+Direct) 1999–2000
<b>STAFSUB</b>	Stafford subsidized amount (FFEL+Direct) 1999–2000
<b>STAFUNSB</b>	Stafford unsubsidized amount (FFEL+Direct) 1999–2000
<b>PERKAMT</b>	Perkins amount 1999–2000
<b>INSTAMT</b>	Institutional total aid 1999–2000
<b>ASTAMT</b>	Total assistantships 1999–2000
<b>EMPLYAMT</b>	Total employer aid 1999–2000

**ROW VARIABLES USED IN TABLES 13-14**

<b>AIDCTRL</b>	Institution control 1999–2000
<b>GRADDEG</b>	Type of graduate program 1999–2000
<b>PGMSEC</b>	Graduate program and institution type 1999–2000
<b>INCOME</b>	1998 income level

+++++

**DESCRIPTION OF VARIABLES USED IN THIS REPORT**

Readers interested in learning more about the Department of Education’s Title IV aid programs can find it by pointing their Web browser to:  
<http://www.ed.gov/offices/OSFAP/Students/student.html>

Students who attended more than one institution (about 6 percent of undergraduates and nearly 4 percent of graduate students) are coded in a separate category (“multiple institutions”) for institution type, institution control, and attendance pattern. Although included in the “totals” in this report, due to confounding tuition and fees and attendance patterns, students who attended multiple institution were excluded in the estimates by institution type, tuition and fees categories, and attendance pattern.

**AIDCTRL Institution control (with multiple) 1999–2000**

Control of the NPSAS sample institution attended during 1999–2000, indicating those who also attended other institutions. Students who attended more than one institution (about 6 percent of undergraduates and nearly 4 percent of graduate students) are coded in a separate category, but were not reported in the estimates for institution control in this report. For students who attended more than one institution during 1999–2000, the NPSAS sample institution may not represent where all or part of the financial aid was actually received.  
Sources: Derived

**AIDPACK Aid package by type of aid 1999–2000**

Indicates package by type of aid (grants, loans, work-study, other) received during 1999–2000. For students with any aid (TOTAID >0), indicates combinations of aid from grants (TOTGRT), student loans (TOTLOAN), work-study (TOTWKST), and other types of aid (TOTOTHR, which includes parent PLUS loans).  
See individual variable descriptions for further details.  
Sources: Derived

**AIDSECT Institution type (with multiple) 1999–2000**

Indicates the level and control of the institution attended. For students who attended only one institution (STUDMULT=1), this is the same as the NPSAS sample institution type (SECTOR9). Students who attended more than one institution (about 6 percent of undergraduates and nearly 4 percent of graduate students) are coded in a separate category, but were not reported in the estimates for institution type in this report. For students who attended more than one institution during 1999–2000, the NPSAS sample institution may not represent where all or part of the financial aid was actually received.

See individual variable descriptions for further details.

Sources: Derived

**ASTAMT Assistantship amount total 1999–2000**

Indicates total amount of assistantship funds received during 1999–2000. The sum of amounts from all research assistantships (RESAMT), teaching assistantships (TEACHAMT), and any other type of graduate assistantship (GRADAST). Classified as "other" type of institutional aid in the award grid (see TOTAID). Assistantships are often treated as employee salaries rather than financial aid by institutions and may not be recorded in the financial aid records. For nonrespondents to the telephone interviews, assistantships are substantially underreported in CADE, so the CATIWT should be used for reliable estimates of these variables.

See individual variable descriptions for further details.

Sources: Student CATI, CADE

**ATTNSTAT Attendance pattern 1999–2000**

Indicates a student's attendance pattern at all institutions attended during 1999–2000. Students are considered to have enrolled for a full year if they were enrolled 9 or more months during the NPSAS year. Months did not have to be contiguous, and students did not have to be enrolled for a full month in order to be considered enrolled for that month. Specific categories of ATTNSTAT: Full-time/full-year, 1 institution: Enrolled 9 or more months full time during 1999–2000. (Additional months enrolled could be part time) Full-time/part-year, 1 institution: Enrolled less than 9 months during 1999–2000 and attending full time in all of these months. Part-time/full-year, 1 institution: Enrolled 9 or more months during 1999–2000, but less than 9 months were full time. Part-time/part-year, 1 institution: Enrolled less than 9 months during 1999–2000 and all or some of these months were part time. Multiple institutions: Student attended more than one institution in 1999–2000. Sources: CADE, student CATI

**DEPEND Dependency status 1999–2000**

Student dependency status for federal financial aid. Students under age 24 are generally considered to be dependent on their parents for financial support. Students were considered to be independent in 1999–2000 if they met any of the following criteria:

- 1) Age twenty-four or older as of 12/31/1999
- 2) A veteran of the U.S. Armed Forces
- 3) Enrolled in a graduate or professional program beyond a bachelor's degree
- 4) Married
- 5) Orphan or ward of the court
- 6) Have legal dependents other than a spouse

Students under 24 who do not meet any of these conditions but are receiving no parental support may be classified as independent by campus financial aid officers using their professional judgment.

Sources: CPS:2000, CADE, derived from Student CATI, imputation

**EMPLYAMT Employer aid 1999–2000**

Indicates total amount of aid received from employers during 1999–2000. Includes tuition waivers for employees and dependents of postsecondary institutions and employer-paid tuition reimbursements. Employer paid tuition reimbursements are usually paid directly to the student, and not through the financial aid office, so they are substantially underreported by institutions in CADE. For a more reliable estimate use the CATI weight.

Sources: Student CATI, CADE

**GRADDEG Type of graduate program 1999–2000**

Indicates the general type of graduate degree program in which the student was enrolled in 1999–2000. For a detailed list of the degree programs see DEGPGM. NCES defines first-professional programs to include the following ten fields of study: dentistry, medicine, optometry, osteopathic medicine, pharmacy, podiatric medicine, veterinary medicine, chiropractic, law, and theological professions.

Sources: Student CATI, CADE

**INCOME Dependency and 1998 income level**

Indicates total income in 1998 (categorical). Recodes total income (CINCOME) by dependency (DEPEND) into categorical income levels. Calendar year income in 1998 was used for the federal need analysis to determine financial aid eligibility in 1999–2000. DEPINC, INDEPINC, and CINCOME are continuous income variables.

See individual variable descriptions for further details.

Sources: CPS:2000, Student CATI, imputation

**INGRTAMT Institutional grants total 1999–2000**

Indicates the total amount of institutional grant aid received in 1999–2000. Includes all grants and scholarships, tuition waivers, and graduate fellowships received during the NPSAS year. See grid under TOTAID for more information.

Sources: CADE, student CATI

**INSTAMT Institutional aid total 1999–2000**

Indicates the total institutional aid amount received during 1999–2000. Equal to the sum of institutional grants and fellowships (INGRTAMT), institutional loans (INLNAMT), institution-sponsored work-study (INSTWRK), and all other institutional amounts including assistantships (INOTHAMT).

See grid under TOTAID for more information.

Sources: CADE, student CATI

**PELLAMT Pell Grant total amount 1999–2000**

Indicates the federal Pell grant amount received at all institutions attended during 1999–2000. Pell grants are awarded to undergraduates who have not yet received a Bachelor's or first professional degree. They are intended as a financial base, to which other financial aid awards can be added. The amount of a Pell grant depends on the Expected Family Contribution (EFC), price of attendance, and attendance status (full time or part time, full year or part year). In 1999–2000 the maximum Pell grant amount was \$3,125.

Sources: NSLDS, CADE

**PERKAMT Perkins loan amount 1999–2000**

Indicates the federal Perkins loan amount received during 1999–2000. The Perkins loan is a campus-based (administered by each institution) low-interest loan for students who show exceptional financial need. Priority is given to Pell grant recipients. For undergraduates, total annual awards cannot exceed \$3,000, and the maximum amount that can be borrowed is \$15,000. Perkins loans are underreported in NSLDS, so CADE institution reported Perkins loans are also included in this variable.

Sources: NSLDS, CADE

**PGMSEC Graduate program and institution type 1999–2000**

Indicates the type of NPSAS sample institution (SECTOR9) and the type of degree program in which graduate/first-professional students were enrolled (GRADDEG). Graduate students sampled at less-than-4-year institutions (where they were taking undergraduate courses) are classified as "other."

Sources: Derived

**STAFFAMT Stafford loan total (sub+unsub) 1999–2000**

Indicates the total amount of Stafford loans (Direct, Federal Family Education Loan (FFEL), subsidized, and unsubsidized) received during 1999–2000, including loans borrowed to attend schools other than the NPSAS sample school. All of the federal loan variables in NPSAS:2000 include the loans borrowed at all institutions attended.

NOTE: There are four categories of Federal Stafford Loans. Under the DIRECT loan program, the federal government makes loans directly to students and parents through schools. Under the FFEL Program, private lenders such as banks, credit unions, and savings and loan associations usually make the loans. Although the source of funds is different, both programs provide the same types of loans. A SUBSIDIZED loan is awarded on the basis of financial need. If a student qualifies for a subsidized loan, the federal government pays the interest on the loan until the student begins repayment, and during authorized periods of deferment thereafter. An UNSUBSIDIZED loan is not awarded on the basis of need. Students who qualify for an unsubsidized loan are charged interest from the time the loan is disbursed until it is paid in full. Students can choose to pay the interest or allow it to accumulate. If the student allows the interest to accumulate, it will be capitalized (added to the principal amount of the loan). Annual loan limits for Stafford loans vary by class level and dependency status.

Sources: NSLDS, CADE

**STAFSUB Stafford subsidized loan 1999–2000**

Indicates the amount of subsidized Stafford (FFEL or Direct) loans received during 1999–2000. For more information about loans see STAFFAMT.

Sources: NSLDS, CADE

**STAFUNSB Stafford unsubsidized loan 1999–2000**

Indicates the amount of unsubsidized Stafford (FFEL or Direct) loans received during 1999–2000.

For more information about loans see STAFFAMT.

Sources: NSLDS, CADE

**STATEAMT State aid total 1999–2000**

Indicates the amount of state aid received during 1999–2000. Equal to the sum of state grants (STGTAMT), state loans (STLNAMT), state-sponsored work-study (STWKAMT), and all other state financial aid (STOTHAMT). State grants include the LEAP portions funded by the federal government.

See grid under TOTAID for more information.

Sources: CADE

**STGTAMT State grants total 1999–2000**

Total amount of state grants, scholarships, and fellowships, (including the federal portion of Leveraging Education Assistance Program [LEAP] funds to states) received in 1999–2000.

See grid under TOTAID for more information.

Sources: CADE

**T4LNAMT1 Federal Title IV loans (except PLUS) 1999–2000**

Sum of all federal Title IV student loans except PLUS loans to parents. Includes Stafford subsidized and unsubsidized loans and Perkins loans.

Sources: NSLDS, CADE

**TFEDLN Total federal loans (except PLUS) 1999–2000**

Indicates the total amount of federal loans, excluding PLUS loans to parents. Includes Perkins (PERKAMT), Stafford (STAFFAMT), and federal loans through the Public Health Service received during 1999–2000.

See grid under TOTAID for more information.

Sources: NSLDS, CADE

**TFEDAID Total federal aid 1999–2000**

Indicates the total amount of federal financial aid, excluding veterans benefits (included in OTHRSCR). Equal to the sum of federal loans (TFEDLN), federal grant (TFEDGRT), federal work-study (TFEDWRK), and other federal financial aid (TFEDOTHR, primarily PLUS loans) received during 1999–2000.

See grid under TOTAID for more information.

Sources: NSLDS, CADE

**TFEDGRT Total federal grants 1999–2000**

Indicates the total amount of federal grants received in 1999–2000. Primarily Pell Grants (PELLAMT) and Supplemental Educational Opportunity Grants (SEOGAMT), but also Robert Byrd Scholarships and any other federal grants, fellowships, or traineeships received during 1999–2000. Does not include federal veteran's benefits or military aid (VADODAMT).

See grid under TOTAID for more information.

Sources: NSLDS, CADE

**TFEDWRK Federal College Work-study 1999–2000**

Indicates the total amount of federal work-study received during 1999–2000. Includes the institutional matching funds. Usually this represents the amount awarded, which may be more than the amount actually earned during the year.

See grid under TOTAID for more information.

Sources: CADE

**TITIVAMT Total federal Title IV aid 1999–2000**

Indicates the total amount of federal Title IV financial aid awards received during 1999–2000. Equal to the sum of Perkins loans (PERKAMT), Stafford loans (STAFFAMT), PLUS loans (PLUSAMT), Pell grants (PELLAMT), Supplemental Educational Opportunity Grants-SEOG (SEOGAMT), and college work-study(TFEDWRK).

Sources: Derived

**TOTAID Total aid amount 1999–2000**

Indicates the total amount of all financial aid received during 1999–2000. TOTAID is related to other award variables by type and source of aid according to this grid:

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

PLUS loans are included in TFEDOTHR and TOTOTHR rather than in TFEDLN and TOTLOAN. Veteran's and military benefits (VADODAMT) are included in OTHROTHR ("other" financial aid), and not as part of any federal aid.

Assistantships are classified as "other" type and "institutional" source (INOTHAMT). There are two totals of "other" amounts, other by type and other by source:

TOTOTHR is the total of all amounts that were not classified by type as grants, loans, or work-study. This includes PLUS loans (PLUSAMT), veterans benefits and military aid (VADODAMT) and vocational rehabilitation and job training grants (VOHELP).

OTHRSCR is the total of all amounts that were not classified by source as federal, state, or institutional, including employer aid (EMPLYAMT), private aid (PRIVAID), and federal veteran's benefits (VADODAMT).

Sources: Derived.

**TOTGRT Total grants and scholarships 1999–2000**

Indicates the total amount of all grants and scholarships: federal, state, institutional, and other received during 1999–2000. Equal to sum of all federal grants (TFEDGRT), state grants (STGTAMT), institutional grants (INGTAMT), and "other" grants that were not classified as federal, state or institutional (OTHGTAMT). Includes employer tuition reimbursements (EMPLYAMT) and grants from private sources (PRIVAID).

See grid under TOTAID for more information.

Sources: CADE, NSLDS, student CATI

**TOTLOAN Total student loans (except PLUS) 1999–2000**

Indicates the total amount of all loans to students: federal, state, institutional, and private sector received during 1999–2000. Equal to the sum of federal loan amount (TFEDLN), state loan amount (STLNAMT), institution loan amount (INLNAMT), and other loan amounts (OTHLNAMT) which include private commercial loans (PRIVLOAN). Does not include PLUS loans (PLUSAMT).

See grid under TOTAID for more information.

Sources: NSLDS, CADE, student CATI

**TOTOTHR Other type of aid (includes PLUS) 1999–2000**

Indicates the total amount of aid received during 1999–2000 that was not classified as grants, student loans, or work-study. Equal to the sum of other federal amounts (TFEDOTHR), other state amounts (STOTHAMT), other institutional amounts (INOTHAMT), and other types of aid from other sources (OTHRSCR). Includes PLUS loans (in TFEDOTHR), teaching and research assistantships (in INOTHAMT), vocational rehabilitation and job training grants (usually in STOTHAMT), and veterans benefits and military tuition aid (in OTHRSCR).

See grid under TOTAID for more information.

Sources: Derived

**TOTWKST Total work-study amount 1999–2000**

Indicates the total amount of all work study awards received during 1999–2000. Equal to the sum of federal work-study amount (TFEDWRK), state work-study amount (STWKAMT), institution work-study amount (INSTWRK), and other unclassified work-study amount (OTHWKAMT). Usually reflects the amount awarded, which may be more than the amount actually earned. Research and teaching assistantships are included in INOTHAMT ("other" institutional aid amounts).

See grid under TOTAID for more details.

Sources: CADE

**TUITION2 Tuition and fees 1999–2000**

Tuition and fees charged at the sampled NPSAS institution for students who attended only one institution during 1999–2000. Based primarily on information from the registrar's office.

Excludes about 6 percent of undergraduates and nearly 4 percent of graduate students who attended more than one institution because the tuition that the student was charged at the other institution(s) was not known.

Sources: CADE, IPEDS-IC, Derived

## Analysis Weights

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

- (1) Institution Sampling Weight (WT1)
- (2) Adjustment for Institution Multiplicity (WT2)
- (3) Institution Poststratification Adjustment (WT3)
- (4) Adjustment for Institution Nonresponse (WT4)
- (5) Student Sampling Weight (WT5)
- (6) Student Subsampling Weight (WT6)
- (7) Adjustment for Students Never Sent to CATI (WT7)
- (8) Adjustment for Student Multiplicity (WT8)
- (9) Adjustment for Unknown Eligibility Status (WT9)
- (10) Weight Trimming Adjustment (WT10)
- (11) Adjustment for Study Nonresponse (WT11)
- (12) Poststratification Adjustment for Study Respondents (WT12)
- (13) Adjustment for Not Locating Students (WT13)
- (14) Adjustment for CATI Refusals (WT14)
- (15) Adjustment for Other CATI Nonresponse (WT15)
- (16) Poststratification Adjustment for CATI Respondents (WT16)

Properly combined, these components result in two analysis weights: CATIWT and STUDYWT. Except for employer aid and assistantships for graduate students, all estimates in this report were produced using the STUDYWT. The appropriate weight for analysis depends on the particular variables of interest to the analyst, as described below:

**CATIWT** is the analysis weight for computer-assisted telephone interview (CATI) respondents. Use this weight when producing estimates where the items of interest are based entirely on telephone interview data (or require interview data to be reliable). These would include estimates such as: the percentage employed or percentage who did any community service or other items where the primary source of the information is the telephone interview (Student CATI).

**STUDYWT** is the analysis weight for all students in the study, including those without a telephone interview. Use this weight when the primary source of the data is from the institution (CADE), the Central Processing System (CPS) or the National Student Loan Data System (NSLDS). For example, when producing percentages and average amounts of financial aid by institution type or family income level, the STUDYWT should be used.

For further information on these and other variables in the NPSAS:2000 data set, see the full Data Analysis System at <http://nces.ed.gov/das>, or the forthcoming NPSAS:2000 Methodology Report.





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