

## **Missed Opportunities: Students Who Do Not Apply for Financial Aid**

---

In academic year 1999–2000, 50 percent of undergraduates who were enrolled for credit at institutions that participate in the federal Title IV student aid programs, or approximately 8 million students, failed to complete a Free Application for Federal Student Aid (FAFSA), the standard application used by the federal government, state governments, and most colleges and universities to award financial aid.<sup>1</sup> Who were these students and what might explain their failure to apply for aid? Would many of them have received aid had they applied?

This issue brief analyzes the rate at which undergraduates failed to file a financial aid application and describes the characteristics of those who did not apply, disaggregating the data by student dependency status, income, attendance status, and institution type. It also estimates the share of non-filers who may have been eligible for a federal Pell Grant based on their attendance status and an estimate of their expected family contribution. Finally, this brief reports the share of students who completed a FAFSA after the application deadline for many state and institutional aid programs, thereby reducing the amount of aid they may have received.

Among the highlights:

- Although upper-income students and students attending part time were least likely to file a FAFSA, large proportions of low-income and full-time students also did not complete an application.
- While low- and moderate-income students are in the minority among non-applicants, they still represented approximately 1.7 million individuals in 1999–2000.
- The share of students who failed to submit an application varied significantly by the type of institution attended, with students at community colleges far less likely to apply for aid than individuals attending other types of institutions.

---

<sup>1</sup> Unless noted, the source for all data is *the National Postsecondary Student Aid Study: 1999–2000*, produced by the U.S. Department of Education, National Center for Education Statistics. This data set includes FAFSA information from the Department of Education’s central processing system, so it is a highly accurate record of those students who completed an aid application. This issue brief focuses only on undergraduate students; graduate and professional students are not considered. All analyses exclude undergraduates who were not U.S. citizens or permanent residents, and therefore ineligible for most financial aid programs.

- Only a small share of those who did not file a FAFSA received aid from a source not requiring that application, so the availability of aid offered outside the FAFSA system does not explain students' failure to file the federal form.
- Approximately 850,000 students who did not file a FAFSA were likely to have been eligible for a Pell Grant.
- The majority who filed a FAFSA for the 1999–2000 academic year did so after important deadlines had passed, decreasing their likelihood of receiving state and institutional aid.

## WHO DID NOT APPLY?

Income. When factoring in income, it is important to separate dependent from independent students because of the significant differences in their age and family circumstances.<sup>2</sup> In general, dependent students were more likely to apply for aid than independent students, regardless of income or attendance status (see **Table 1**). This difference was most pronounced among upper-income students. Eighty-eight percent of independent students with the highest incomes (those of \$50,000 or more) did not file a FAFSA, compared with 57 percent of dependent students with the highest incomes (those earning \$80,000 or more).<sup>3</sup> This large discrepancy is likely due to the tendency of higher-income independent students to work full time, attend part time, and choose lower-priced community colleges, thus lessening their need for financial aid.<sup>4</sup> Among low-income students, a much smaller difference existed by dependency status, but the share of students who failed to apply for aid is still quite large. Twenty percent of dependent students with incomes lower than \$20,000, and 24 percent of independent students with incomes lower than \$10,000, did not complete a FAFSA.

Attendance Status. Slightly more than half of all undergraduates attended college full time in 1999–2000. As one would expect, full-time students were more likely to apply for financial aid than those attending half time or less. Nonetheless, one-third of all full-time/full-year students did not apply for aid, including 35 percent of dependent students and 29 percent of independent students. Smaller, but still substantial, shares of low-income full-time students did not apply for aid (14 percent of dependent

---

<sup>2</sup> Dependent students are age 24 or younger, unmarried, have no children, and are not veterans. All other students are considered independent. Parental income and assets are considered when assessing the aid eligibility of dependent students, but are not considered for independent students. In 1999–2000, 49 percent of undergraduates were independent.

<sup>3</sup> For this issue brief, students were divided roughly into quintiles by income within their dependency status.

<sup>4</sup> See “Choice of Institution: Changing Student Attendance Patterns in the 1990s” for information on the institution choices of various types of students ([http://www.acenet.edu/resources/HigherEdFacts/issue-briefs/2004student\\_college\\_choice.pdf](http://www.acenet.edu/resources/HigherEdFacts/issue-briefs/2004student_college_choice.pdf)).

and 17 percent of independent low-income, full-time students). These students would have been highly likely to receive grant assistance if they had filed an application.

Part-time students were much less likely than full-time students to apply for aid. Sixty-two percent of half-time students and 87 percent of less-than-half-time students (who generally take only one course per term) did not apply for aid. While some institutional and state financial aid programs require full-time attendance, all federal grants and loans—as well as many state and institutional grants—are available to students who attend half time. Despite the availability of this aid, 62 percent of half-time students did not apply. Thirty-five percent of dependent low-income students attending half time, and 28 percent of independent low-income students, did not apply for aid. Less-than-half-time students can qualify for Pell Grants and some other federal programs, but 57 percent of dependent low-income students and 64 percent of independent low-income students in this attendance category did not apply for aid.

**Institution Type.** The likelihood of applying for aid also varied significantly based on the type of institution that students attended. Students at community colleges were much less likely to file a FAFSA than students at other types of institutions. Sixty-seven percent of community college students did not apply for aid, compared with 42 percent of students at public four-year institutions, 33 percent of those at private not-for-profit four-year colleges and universities, and only 13 percent of students at for-profit institutions (see **Table 2**). Approximately one-third of the lowest-income community college students did not apply for aid, a far higher share than at any other type of institution.

Full-time students at community colleges also were less likely to apply for aid than were students attending other types of institutions full time. Forty-six percent of all full-time students at community colleges, and nearly one-quarter of the lowest income full-time students at those institutions, failed to file a FAFSA—higher rates for both groups than at any other type of institution (see **Table 3**). The share of low-income, full-time students who did not apply for aid was less than 20 percent at all other types of institutions. At for-profit institutions, less than 3 percent of low-income, full-time students failed to file a FAFSA.

## **CHARACTERISTICS OF NON-APPLICANTS**

The previous section described the rates at which different groups of students failed to apply for aid. However, because those groups varied tremendously in size, it does not identify which students made up the majority of those who did not apply. In this section, we examine non-applicants by income, attendance status, and institution type.

**Income.** **Table 4** divides all students who fail to apply by dependency status, income, and attendance status. It shows that more than 60 percent of all non-applicants came from the two highest income quintiles of dependent students (incomes of \$60,000 or more) and independent students (\$30,000 or more). Those in the two lowest income quintiles for dependent students (incomes less than \$40,000) and independent students (less than \$20,000) made up 21 percent of non-applicants. While the lowest-income non-applicants embodied a relatively small share of all those who failed to apply, they still represented approximately 1.7 million undergraduates.

**Attendance Status.** **Table 4** also reveals that one-third of those who did not apply were full-time students. Full-time students from the two lowest income quintiles accounted for almost 9 percent of all non-applicants, or approximately 700,000 individuals. This pattern varied markedly by dependency status. The largest share of full-time non-applicants were dependent, while the majority of less-than-half-time non-applicants were independent.

**Institution Type.** Because community colleges enroll 40 percent of all undergraduates, and community college students are less likely to apply for aid than others, these institutions enroll almost 3 out of every 5 students who do not apply for aid (see **Table 5**). Independent community college students in the two highest income quintiles accounted for one-quarter of all non-applicants. Given the low price of these institutions, and the propensity of upper-income independent students to attend college part time, it is not surprising that these students chose not to file an aid application. While a smaller group, dependent and independent community college students in the two lowest income quintiles represented 12 percent of non-applicants, or almost 1 million students. Despite the low tuition at community colleges, these students likely would have benefited from receiving financial aid.

## **EXPLANATIONS FOR NOT SUBMITTING A FAFSA**

Knowing how many and which types of students did not apply for aid is a useful first step, but in order to encourage more students to apply for aid, policy makers, college administrators, and secondary school personnel need more information on the reasons why students did not apply. The 1999–2000 National Postsecondary Student Aid Study did not ask students why they failed to apply for aid, but a previous Department of Education survey of students who began postsecondary education in 1995–96 did include such a question (see **Table 6**).<sup>5</sup> The most common responses students gave were: the family and/or student could afford to pay (41 percent), family income was too high to qualify (24 percent), they

---

<sup>5</sup> U.S. Department of Education, National Center for Education Statistics. *Beginning Postsecondary Students Longitudinal Study: 1995–96*.

missed the application deadline (9 percent), or some other reason (29 percent). Not surprisingly, the frequency with which students responded that their family could pay or that their income was too high varied by income. However, low-income students were fairly likely to say that they did not apply for aid because they or their family could afford to pay (28 percent of dependent students and 39 percent of independent students).

The second most common response for all students, and the most common response for low-income students, was “other reason.” When students selected this option during the telephone interviews conducted for this study, the interviewer collected a verbatim answer that analysts later attempted to assign to a category. That 29 percent of respondents gave an answer unique enough that it could not be categorized suggests that the reasons why students do not apply can be complex.

One of the other possible reasons for not submitting an application is that students may have received aid from a source that did not require submission of a FAFSA. Almost one-quarter of all students who did not file a FAFSA for the 1999–2000 academic year received some form of assistance (see **Table 7**); the average total amount these students received was approximately \$2,400. The most common types of aid that students who did not file a FAFSA received was employer assistance (9 percent), institutional non–need-based aid (5 percent), and private grants and loans (4 percent). Very small shares of students received aid from a variety of other programs, including veteran’s and military benefits, tuition waivers for college and university staff or their dependents, and vocational rehabilitation grants. Although the average amount that students received from these programs was small, it may have been enough that they did not need to file a FAFSA.

It is impossible to learn from existing data how many students did not complete a FAFSA because they received all the money they needed from aid programs that did not require this application form. However, the NPSAS data do indicate that low-income students who failed to complete a FAFSA were less likely to receive aid than other non-applicants. Seventeen percent of the dependent lowest-income students and 21 percent of the independent lowest-income students received aid; the average amount these students received was less than \$2,500. These findings suggest that even those low-income students who received other forms of aid could have benefited from filing a FAFSA.

Finally, while the share of all students stating that they missed the application deadline was relatively small, almost one-quarter of dependent lowest-income students who failed to apply said it was because they had missed an application deadline. Because there is no application deadline for federal student aid, it is highly likely that these students would have received aid if they had completed the application process.

## **POTENTIAL PELL GRANT ELIGIBILITY OF NON-APPLICANTS**

Another important policy question is, what would happen if the students who did not file a FAFSA began to apply? As noted, the majority of non-applicants are upper-income and part-time students who may not need assistance, but a substantial minority of non-applicants have low family incomes. If most of these students are eligible for aid, it would mean that a substantial portion of the eligible population is not being served. Further, if outreach and education efforts were successful at helping many of these students complete a FAFSA, the cost of aid programs could substantially increase.

While it would be most useful to estimate the share of students who might receive the full range of federal, state, and institutional aid, the wide variety of eligibility criteria for these programs make such an analysis impossible. As a first step, this issue brief estimates the share of students who might be eligible for the nation's single largest grant program—the Pell Grant. The NPSAS study calculates an expected family contribution (EFC) for non-applicants, based on information that students provided about their family size and income. Pell Grant eligibility is calculated by subtracting the EFC from the maximum Pell Grant award. The result of this calculation is then adjusted based on the student's total price of attendance and attendance status to determine eligibility and the grant amount.

Based on their expected family contribution and attendance status, 16 percent of non-applicants attending full time, 13 percent of half-time non-applicants, and 11 percent of less-than-half-time non-applicants may have been eligible to receive Pell Grants. These students represented approximately 850,000 undergraduates, or half of the 1.7 million low- and moderate-income students who did not file a FAFSA. However, some of these students likely would not have qualified because their educational expenses were too low, relative to their expected family contribution. This limitation primarily affects less-than-half-time students for two reasons: First, the tuition charges for these students, who often take only one course at a community college or public four-year institution, are low; and second, the Pell Grant award formula does not factor all of their living expenses into the total price of attendance.<sup>6</sup> Still, 63 percent of all less-than-half-time students who applied and had a qualifying EFC did receive a Pell Grant.

## **STUDENTS WHO APPLY LATE**

While the most significant source of concern is students who need aid but do not complete a FAFSA, another important population is students who file a FAFSA, but do so after important deadlines have passed. The federal student aid programs award funds to eligible students regardless of the date of their

---

<sup>6</sup> In the Pell Grant award formula, the price of attendance for less-than-half-time students consists of tuition, fees, books and supplies, transportation, and childcare expenses.

application, but that is not the case for many state and institutional aid programs, which distribute most or all available funds to students who apply by a set deadline. In most states, that deadline is April 1. Institutional deadlines vary, but many institutions advise students to complete their aid application before April in order to maximize the amount of aid for which they may be eligible.

What share of students apply for aid after April 1? Of those undergraduates who enrolled in fall 1999 and filed a FAFSA, only 45 percent applied in March or earlier (see **Table 8**). Another 22 percent applied in April or May and the remaining 33 percent applied in June or later. Dependent students were far more likely to apply before April than independent students (53 percent versus 33 percent). Student behavior also varied by income. Among dependent students, those in the middle- and upper-income categories were more likely to apply before April than lower-income students. Among independent students, the pattern was just the opposite. Upper-income independent students—who typically attend part time, are heavily concentrated at community colleges, and are least likely to apply for aid at all—were more likely to apply later in the year than their low-income peers. Still, low-income independent students are less likely to apply in or before March than dependent students of any income.

Applying late did reduce students' chances of receiving state and institutional aid (see **Table 9**). The share of aid applicants receiving state aid dropped from 34 percent among those who applied in or before March to 30 percent among April and May applicants and to 20 percent among those applying in June or later. The share of applicants receiving institutional aid dropped from 41 percent among those applying in or before March to 27 percent of April and May applicants and to only 18 percent of those applying in June or later. Although the share of students receiving institutional aid varied considerably by the type of institution attended, this basic pattern repeated itself across institutional types.

## **CONCLUSION**

Policy debates about financial aid typically center on one of two topics: the structure of aid programs (e.g., grants versus loans or need- versus merit-based award criteria) and the amount of funding. Analysts and policy makers rarely discuss the questions addressed in this issue brief, yet understanding who does not apply for aid and why is vital to the success of any financial aid program. One of every five dependent low-income students and one of every four independent low-income students failed to take advantage of most government and institutional financial aid programs because they did not submit a FAFSA. Many others did not receive the full amounts for which they might have been eligible because they failed to apply by established deadlines. Making sure that all low-income students apply for aid on time would not solve problems with the structure or funding of student aid programs. Indeed, additional applicants could result in further rationing of already-tight resources. Nonetheless, no student should

miss the opportunity for vital assistance because he or she lacks necessary information, is misinformed about the nature of student aid programs, or is unable to navigate the financial aid application process.

## THE AUTHOR

Jacqueline E. King is director of the ACE Center for Policy Analysis.

**Table 1: Percentage of Undergraduates Who Did Not File a FAFSA for 1999–2000,  
 by Dependency Status, Income, and Attendance Status**

	Full-Time (%)	Half-Time (%)	Less than Half-Time (%)	Mixed Attendance (%)	Total (%)
<b>All Undergraduates</b>	<b>32.5</b>	<b>62.1</b>	<b>86.9</b>	<b>51.1</b>	<b>49.8</b>
<b>All Dependent Students</b>	<b>34.5</b>	<b>64.4</b>	<b>75.1</b>	<b>50.9</b>	<b>42.2</b>
Less than \$20,000	13.7	34.6	57.4	32.1	20.5
\$20,000 to \$39,999	23.5	50.8	68.5	37.5	31.6
\$40,000 to \$59,999	34.6	71.7	82.4	49.2	43.7
\$60,000 to \$79,999	37.4	76.2	82.6	56.0	46.2
\$80,000 or more	50.4	83.3	78.3	67.1	56.9
<b>All Independent Students</b>	<b>28.6</b>	<b>61.0</b>	<b>89.3</b>	<b>51.2</b>	<b>57.1</b>
Less than \$10,000	17.4	27.8	64.0	19.3	24.3
\$10,000 to \$19,999	21.6	42.8	70.5	35.2	36.3
\$20,000 to \$29,999	31.6	53.4	85.0	48.0	54.7
\$30,000 to \$49,999	43.5	70.6	94.8	65.4	73.5
\$50,000 or more	63.6	86.8	96.7	81.4	87.8

**Table 2: Percentage of Undergraduates Who Did Not File a FAFSA for 1999–2000,  
 by Dependency Status, Income, and Institution Type**

	Public Four-Year (%)	Private Not-for-Profit Four-Year (%)	Public Two-Year (%)	Private For-Profit (%)	Other (%)	Total (%)
<b>All Undergraduates</b>	<b>42.3</b>	<b>32.9</b>	<b>67.4</b>	<b>13.3</b>	<b>37.2</b>	<b>49.8</b>
<b>All Dependent Students</b>	<b>38.7</b>	<b>24.4</b>	<b>61.5</b>	<b>12.8</b>	<b>34.0</b>	<b>42.2</b>
Less than \$20,000	16.6	8.6	33.2	3.4	15.4	20.5
\$20,000 to \$39,999	26.4	15.0	49.3	9.4	22.6	31.6
\$40,000 to \$59,999	37.0	20.1	66.7	19.1	34.8	43.7
\$60,000 to \$79,999	39.8	24.9	71.8	16.2	36.2	46.2
\$80,000 or more	55.6	36.9	81.3	29.1	49.8	56.9
<b>All Independent Students</b>	<b>48.5</b>	<b>47.4</b>	<b>70.6</b>	<b>13.5</b>	<b>40.9</b>	<b>57.1</b>
Less than \$10,000	21.3	17.5	36.7	4.7	13.5	24.3
\$10,000 to \$19,999	32.0	27.8	47.4	6.3	27.4	36.3
\$20,000 to \$29,999	49.5	39.0	65.7	16.3	40.3	54.7
\$30,000 to \$49,999	67.1	57.7	83.9	24.0	56.0	73.5
\$50,000 or more	84.5	79.7	94.6	38.4	71.5	87.8

Note: The "other" category includes students who attended more than one institution.

**Table 3: Percentage of Undergraduates Who Did Not File a FAFSA for 1999–2000,  
by Dependency Status, Income, Attendance Status, and Institution Type**

	Public Four-Year			Private Not-for-Profit Four-Year		
	Full-Time	Less than Full-Time	Total	Full-Time	Less than Full-Time	Total
	(%)	(%)	(%)	(%)	(%)	(%)
<b>All Undergraduates</b>	<b>33.5</b>	<b>60.1</b>	<b>42.3</b>	<b>22.8</b>	<b>59.0</b>	<b>32.9</b>
<b>All Dependent Students</b>	<b>35.3</b>	<b>52.5</b>	<b>38.7</b>	<b>22.1</b>	<b>42.7</b>	<b>24.4</b>
Less than \$20,000	13.5	30.2	16.6	5.8	28.0	8.6
\$20,000 to \$39,999	22.8	41.4	26.4	13.8	25.1	15.0
\$40,000 to \$59,999	33.7	49.7	37.0	16.7	47.0	20.1
\$60,000 to \$79,999	36.1	54.3	39.8	22.7	44.8	24.9
\$80,000 or more	52.4	69.0	55.6	34.8	54.7	36.9
<b>All Independent Students</b>	<b>28.1</b>	<b>64.5</b>	<b>48.5</b>	<b>25.2</b>	<b>64.4</b>	<b>47.4</b>
Less than \$10,000	18.0	28.6	21.3	16.6	20.2	17.5
\$10,000 to \$19,999	23.1	43.6	32.0	17.4	39.6	27.8
\$20,000 to \$29,999	35.8	58.2	49.5	27.1	49.7	39.0
\$30,000 to \$49,999	41.3	76.3	67.1	28.6	71.5	57.7
\$50,000 or more	65.4	88.6	84.5	56.2	85.6	79.7
	Public Two-Year			Private For-Profit		
	Full-Time	Less than Full-Time	Total	Full-Time	Less than Full-Time	Total
	(%)	(%)	(%)	(%)	(%)	(%)
<b>All Undergraduates</b>	<b>46.2</b>	<b>76.5</b>	<b>67.4</b>	<b>10.8</b>	<b>22.6</b>	<b>13.3</b>
<b>All Dependent Students</b>	<b>50.6</b>	<b>71.6</b>	<b>61.5</b>	<b>10.1</b>	<b>26.4</b>	<b>12.8</b>
Less than \$20,000	23.2	45.3	33.2	2.2	10.9	3.4
\$20,000 to \$39,999	37.0	60.1	49.3	6.8	19.8	9.4
\$40,000 to \$59,999	55.1	77.0	66.7	18.7	21.5	19.1
\$60,000 to \$79,999	60.7	82.1	71.8	9.8	43.5	16.2
\$80,000 or more	76.3	85.3	81.3	23.3	61.7	29.1
<b>All Independent Students</b>	<b>40.4</b>	<b>78.4</b>	<b>70.6</b>	<b>11.0</b>	<b>21.6</b>	<b>13.5</b>
Less than \$10,000	26.5	44.8	36.7	4.6	4.8	4.7
\$10,000 to \$19,999	29.5	56.3	47.4	5.4	9.8	6.3
\$20,000 to \$29,999	40.9	71.1	65.7	12.8	26.4	16.3
\$30,000 to \$49,999	60.3	87.5	83.9	21.2	29.4	24.0
\$50,000 or more	84.1	95.4	94.6	34.5	46.5	38.4

**Table 4: Distribution of Undergraduates Who Did Not File a FAFSA for 1999–2000,  
 by Dependency Status, Income, and Attendance Status**

	Full-Time (%)	Half-Time (%)	Less than Half-Time (%)	Mixed Attendance (%)	Total (%)
<b>All Undergraduates</b>	<b>33.9</b>	<b>20.4</b>	<b>31.9</b>	<b>13.8</b>	<b>100.0</b>
<b>All Dependent Students</b>	<b>24.1</b>	<b>6.4</b>	<b>4.6</b>	<b>6.4</b>	<b>41.5</b>
Less than \$20,000	1.3	0.5	0.4	0.4	2.7
\$20,000 to \$39,999	3.3	1.2	1.0	1.0	6.5
\$40,000 to \$59,999	5.1	1.7	1.1	1.4	9.2
\$60,000 to \$79,999	4.5	1.2	0.8	1.3	7.8
\$80,000 or more	9.9	1.8	1.3	2.3	15.3
<b>All Independent Students</b>	<b>9.8</b>	<b>14.0</b>	<b>27.2</b>	<b>7.4</b>	<b>58.5</b>
Less than \$10,000	2.2	0.8	1.4	0.5	4.9
\$10,000 to \$19,999	2.0	1.7	2.3	1.1	7.1
\$20,000 to \$29,999	1.6	2.4	3.8	1.1	8.9
\$30,000 to \$49,999	2.0	4.0	8.0	2.0	15.9
\$50,000 or more	2.1	5.1	11.7	2.7	21.7

**Table 5: Distribution of Undergraduates Who Did Not File a FAFSA for 1999–2000,  
 by Dependency Status, Income, and Institution Type**

	Public Four-Year (%)	Private Not-for-Profit Four-Year (%)	Public Two-Year (%)	Private For-Profit (%)	Other (%)	Total (%)
<b>All Undergraduates</b>	<b>26.6</b>	<b>9.2</b>	<b>57.2</b>	<b>1.3</b>	<b>5.7</b>	<b>100.0</b>
<b>All Dependent Students</b>	<b>15.2</b>	<b>4.3</b>	<b>18.9</b>	<b>0.3</b>	<b>2.8</b>	<b>41.5</b>
Less than \$20,000	0.7	0.2	1.6	0.0	0.2	2.7
\$20,000 to \$39,999	2.1	0.5	3.5	0.1	0.4	6.5
\$40,000 to \$59,999	3.1	0.7	4.8	0.1	0.6	9.2
\$60,000 to \$79,999	2.7	0.8	3.8	0.1	0.5	7.8
\$80,000 or more	6.6	2.2	5.3	0.1	1.2	15.3
<b>All Independent Students</b>	<b>11.4</b>	<b>4.9</b>	<b>38.3</b>	<b>1.0</b>	<b>2.9</b>	<b>58.5</b>
Less than \$10,000	1.3	0.4	2.9	0.1	0.2	4.9
\$10,000 to \$19,999	1.6	0.5	4.4	0.1	0.4	7.1
\$20,000 to \$29,999	1.7	0.6	6.0	0.2	0.4	8.9
\$30,000 to \$49,999	2.9	1.1	10.9	0.3	0.8	15.9
\$50,000 or more	3.9	2.3	14.2	0.3	1.1	21.7

**Table 6: Most Common Reasons 1995–96 Beginning Postsecondary Students Offered to Explain Why They Did Not Apply for Aid, by Dependency Status and Income**

	Family or Student Could Pay (%)	Other Reason (%)	Family Income Too High (%)	Missed Deadline (%)
<b>All Undergraduates</b>	<b>40.6</b>	<b>29.1</b>	<b>23.6</b>	<b>9.1</b>
<b>All Dependent Students</b>	<b>40.3</b>	<b>24.1</b>	<b>24.9</b>	<b>11.4</b>
Less than \$20,000	27.9	32.7	7.6	22.6
\$20,000 to \$39,999	33.4	29.6	15.7	16.1
\$40,000 to \$59,999	44.9	22.5	22.1	11.5
\$60,000 to \$79,999	41.9	23.9	26.1	8.8
\$80,000 or more	43.4	19.2	38.1	6.1
<b>All Independent Students</b>	<b>41.2</b>	<b>41.0</b>	<b>20.8</b>	<b>3.5</b>
Less than \$10,000	39.4	39.1	7.8	7.8
\$10,000 to \$19,999	30.5	44.7	13.2	6.2
\$20,000 to \$29,999	47.1	45.9	14.4	2.4
\$30,000 to \$49,999	32.5	44.2	38.9	2.7
\$50,000 or more	56.0	32.7	22.4	0.2

Note: Respondents could cite more than one reason.

**Table 7: Percentage of Undergraduates Who Did Not File a FAFSA But Received Aid, by Dependency Status, Income, and Type of Aid**

	Employer Aid (%)	Institutional Non-need-based Grants (%)	Private Grants and Loans (%)	Any Aid (%)
<b>All Undergraduates</b>	<b>9.0</b>	<b>4.9</b>	<b>4.2</b>	<b>23.1</b>
<b>All Dependent Students</b>	<b>2.8</b>	<b>8.2</b>	<b>6.7</b>	<b>21.1</b>
Less than \$20,000	2.8	6.1	3.3	17.1
\$20,000 to \$39,999	2.6	6.4	6.3	20.8
\$40,000 to \$59,999	3.2	7.7	6.6	21.0
\$60,000 to \$79,999	3.7	8.4	6.3	21.0
\$80,000 or more	2.3	9.5	7.6	22.0
<b>All Independent Students</b>	<b>13.4</b>	<b>2.6</b>	<b>2.5</b>	<b>24.5</b>
Less than \$10,000	2.8	3.9	3.1	20.5
\$10,000 to \$19,999	6.2	2.6	3.0	19.2
\$20,000 to \$29,999	11.2	2.7	2.9	22.8
\$30,000 to \$49,999	13.9	2.7	2.3	25.5
\$50,000 or more	18.7	2.3	2.2	27.2

**Table 8: Distribution of FAFSA Filers Who Enrolled in Fall 1999, by Date of Application and Institution Type**

	March 1999 or Earlier	April or May 1999	June 1999 or Later
<b>All Undergraduates</b>	<b>44.8</b>	<b>22.4</b>	<b>32.8</b>
<b>All Dependent Students</b>	<b>52.7</b>	<b>22.4</b>	<b>24.9</b>
Less than \$20,000	44.4	23.5	32.0
\$20,000 to \$39,999	53.0	22.5	24.5
\$40,000 to \$59,999	55.3	21.9	22.8
\$60,000 to \$79,999	55.9	21.2	23.0
\$80,000 or more	54.3	22.9	22.7
<b>All Independent Students</b>	<b>32.9</b>	<b>22.3</b>	<b>44.7</b>
Less than \$10,000	38.0	20.4	41.5
\$10,000 to \$19,999	32.2	22.8	44.9
\$20,000 to \$29,999	31.5	21.9	46.6
\$30,000 to \$49,999	29.2	25.6	45.2
\$50,000 or more	20.5	25.0	54.5

**Table 9: Percentage of FAFSA Filers Who Received State and Institutional Aid, by Date of Application, Dependency Status, and Income**

	State Aid			Institutional Aid		
	March 1999 or Earlier	April or May 1999	June 1999 or Later	March 1999 or Earlier	April or May 1999	June 1999 or Later
	(%)	(%)	(%)	(%)	(%)	(%)
<b>All Undergraduates</b>	<b>33.8</b>	<b>29.9</b>	<b>19.7</b>	<b>40.9</b>	<b>26.8</b>	<b>18.3</b>
Public Four-Year	34.8	27.0	14.6	31.4	20.1	16.8
Private Not-for-Profit Four-Year	36.0	35.6	28.8	75.7	61.6	39.5
Public Two-Year	35.3	35.0	25.0	25.5	14.0	14.6
Private For-Profit	23.0	19.5	10.4	17.1	10.3	6.9
Other	22.6	21.2	13.6	33.9	26.3	18.2