

MISSED OPPORTUNITIES REVISITED: NEW INFORMATION ON STUDENTS WHO DO NOT APPLY FOR FINANCIAL AID

SUMMARY

New information from the federal government suggests that an increasing number of low- and moderate-income college students—who likely would qualify for financial assistance—*do not* take advantage of financial aid programs, despite a trend of increased applications for aid among the general student population. Between 1999–2000 and 2003–04, the share of all undergraduates who filed a Free Application for Federal Student Aid, or FAFSA, rose from 50 percent to 59 percent. That change, coupled with increased enrollment, led to a 3 million student jump in the total number of undergraduates filing a FAFSA (from 8.2 million in 1999–2000 to 11.1 million in 2003–04). During the same period, however, the number of low- and moderate-income undergraduates who *did not* file a FAFSA, and therefore may have missed the opportunity to receive federal, state, and institutional aid to help pay for college, rose from 1.7 million to 1.8 million.

These data suggest that a substantial and rising number of students are missing out on needed assistance. More outreach is needed to inform low- and moderate-income students about the availability of financial aid and the application process.

Other important changes since 1999–2000:

- The lowest-income dependent students saw no improvement in their aid application rates, and the lowest-income independent students actually became less likely to have applied for aid (28 percent did not file a FAFSA in 2003–04, versus 24 percent in 1999–2000).¹ These students would have likely received aid had they filed an application.
- In 2004, we estimated that 850,000 individuals who did not file a FAFSA for 1999–2000 would have been likely to receive a Pell Grant if they had applied. For 2003–04, we estimate that the number of students who might have qualified for a Pell Grant has grown to 1.5 million. This large change is due to three factors: First, an \$800 increase in the maximum Pell Grant, from \$3,250 in 1999–2000 to \$4,050 in 2003–04, allowed more students to qualify for

¹ Lowest-income students are only those dependent students with income less than \$20,000 and independent students with income less than \$10,000. Low- and moderate-income students include dependent students with annual family income less than \$40,000 and independent students with annual income (including the income of a spouse) of less than \$20,000. Estimates of the number of students who do not file a FAFSA are approximate for two primary reasons: First, these estimates are based on a sample and therefore are subject to measurement error. Second, the income of those who did not file a FAFSA is an estimate reported by the student and therefore is subject to error.

this program. Second, both college enrollments and the share of students filing a FAFSA increased during this time. Finally, we were able to use more refined estimation procedures due to a larger sample size in the data set used for this report.

- Twenty-nine percent of students who did not file a FAFSA received aid from programs that do not require this application, such as employer-paid tuition reimbursement, up from 23 percent in 1999–2000. Despite this aid, most still faced out-of-pocket expenses in excess of \$5,000, suggesting that many of these students could have benefited from assistance available through the FAFSA.

The overall aid application rate rose from 50 percent in 1999–2000 to 59 percent in 2003–04. The largest increases in aid application rates were among three groups of undergraduates:

- Half-Time Students. While increases in application rates existed for students at all attendance levels, half-time students saw the largest gain in application rates. The share of students attending half time who failed to apply for aid dropped from 62 percent in 1999–2000 to 42 percent in 2003–04. Half-time students are eligible for many financial aid programs, including federal Pell Grants and student loans.
- Community College Students. As in 1999–2000, students at community colleges were the least likely to apply for aid. However, community colleges saw the largest increase in aid application rates. The share of community college students who did not apply for aid dropped from 67 percent in 1999–2000 to 55 percent in 2003–04. Unfortunately, this improvement did not extend to the lowest-income community college students. As in 1999–2000, approximately one-third of the lowest-income community college students did not apply for aid for 2003–04. Community colleges were not alone in this regard. The share of students in the lowest-income categories who did not complete a FAFSA increased modestly at all types of institutions.
- Independent Students. Undergraduates who are aged 24 or older, married, parents of dependent children, veterans, or wards of the court are considered financially independent for financial aid purposes; that is, their parents' income is not considered in determining their eligibility for financial aid. Half of all undergraduates are independent students. In 1999–2000, independent students were far less likely than dependent students to have applied for aid (57 percent of independent student did not apply, versus 42 percent of dependent students). By 2003–04, that gap had narrowed appreciably; 44 percent of independent students did not complete a FAFSA, versus 37 percent of dependent students. The largest

improvement was among independent students with annual incomes ranging from \$20,000 to \$49,999. The share of these students who did not apply for aid dropped by 20 percentage points.

INTRODUCTION

In October 2004, the American Council on Education (ACE) released *Missed Opportunities: Students Who Do Not Apply for Financial Aid*. This issue brief presented the first analysis of students who did not complete the Free Application for Federal Student Aid (FAFSA), the standard application that the federal government, state governments, and most colleges and universities use to award financial aid.² It found that 50 percent of undergraduates, or more than 8 million students, did not file a FAFSA for academic year 1999–2000.

This issue brief updates that October 2004 publication. It analyzes the rate at which undergraduates did not file a financial aid application and describes the characteristics of students who did not apply in 2003–04, 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 issue brief reports on the limited information available to explain why students may not have filed an application for aid.

WHO DID NOT APPLY IN 2003–04?

Income. When analyzing students by income, it is important to separate dependent students from independent students because of the significant differences in their financial circumstances.³ In general, dependent students are more likely to apply for aid than independent students (see **Table 1**). Among the lowest-income students, there is a smaller difference in application rates by dependency

² Unless noted, the sources for all data are the 1999–2000 and 2003–04 *National Postsecondary Student Aid Study* produced by the U.S. Department of Education, National Center for Education Statistics. These studies include FAFSA information from the U.S. Department of Education's central processing system, so they are a highly accurate record of those students who completed an aid application. This issue brief focuses only on undergraduates; 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.

³ For ease of comparison, this issue brief uses the same income categories as the original October 2004 report. These income categories divide students roughly into quintiles by dependency status. Inflation during this period did not dramatically affect the distribution of students by income, with the exception of dependent students with family incomes of \$80,000 or more, whose share grew from 13 percent of all undergraduates to 16 percent.

status, but the share of students who did not apply for aid is still quite large. Twenty-two percent of dependent students with incomes less than \$20,000, and 28 percent of independent students with incomes less than \$10,000, did not complete a FAFSA. These students would have been likely to qualify for assistance if they had applied.

The difference in application rates was most pronounced among upper-income students. Seventy-three percent of independent students with the highest incomes (those of \$50,000 or more) did not file a FAFSA, compared with 50 percent of the highest-income dependent students (those with incomes of \$80,000 or more). 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.

Attendance Status. Slightly less than half of all undergraduates attended college full time in 2003–04. As one would expect, full-time students were more likely to have applied for financial aid than those attending half time or less. Nonetheless, nearly three in 10 full-time students did not apply for aid, including 32 percent of dependent students and 23 percent of independent students. Smaller, but still substantial, shares of lowest-income full-time students did not apply for aid (17 percent of dependent and 16 percent of independent lowest-income, full-time students). These students would have been highly likely to receive grant assistance if they had filed an application.

Half-time and less-than-half-time students were much less likely than full-time students to apply for aid. Forty-two percent of half-time students and 79 percent of less-than-half-time students (who generally take only one course per term) did not apply for aid. The news for half-time students was good in that the overall application rate improved by 20 percentage points. 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. However, there was much less improvement among the lowest-income dependent students attending half time, and the share of students applying for aid actually declined among the lowest-income independent students. Twenty-nine percent of dependent lowest-income students who attended half time, and 33 percent of independent lowest-income students, did not apply for aid in 2003–04, versus 35 percent and 28 percent in 1999–2000, respectively.

Less-than-half-time students can qualify for Pell Grants and some other federal programs, but 47 percent of dependent lowest-income students and 67 percent of independent lowest-income students in this attendance category did not apply for aid. Mirroring the trend among half-time students, application rates improved for the lowest-income dependent students who were enrolled less than half time, but actually worsened for the lowest-income independent students.

Institution Type. The likelihood of applying for aid also varied significantly based on the type of institution students attended. Students at community colleges were much less likely to have filed a FAFSA than students at other types of institutions. Fifty-five percent of community college students did not apply for aid in 2003–04, compared with 37 percent of students at public four-year institutions, 27 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**). In the community college sector, the application rate substantially improved, rising by almost 13 percentage points. However, this improvement did not extend to the lowest-income students. As in 1999–2000, approximately one-third of the lowest-income community college students did not apply for aid for 2003–04. Community colleges were not alone in this regard. The share of students in the lowest-income categories who did not apply for aid increased modestly in all types of institutions.

Full-time students at community colleges also were less likely to apply for aid than students attending other types of institutions full time. Forty-one percent of all full-time students at community colleges, and close to 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 lowest-income, full-time students who did not apply for aid was 20 percent or less at all other types of institutions. At for-profit institutions, only 5 percent of lowest-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 did not file a FAFSA. 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 did not complete a FAFSA by dependency status, income, and attendance status. Those in the two lowest-income groups for dependent students (incomes less than \$40,000) and independent students (less than \$20,000) made up 24 percent of non-applicants. While low- and moderate-income non-applicants embodied a relatively small share of all those who did not apply, they still represented approximately 1.8 million undergraduates. More than 60 percent of 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).

Attendance Status. Table 4 also reveals that more than one-third of those who did not apply were full-time students. Low- and moderate-income full-time students accounted for almost 9 percent of all non-applicants, or approximately 700,000 students.

Institution Type. Despite the improvements in the application rate since 1999–2000, because community colleges enroll 40 percent of all undergraduates in credit-bearing courses, and community college students are less likely to apply for aid than others, these institutions still enroll the majority of students who do not apply for aid (see **Table 5**). Independent community college students in the two highest-income quintiles accounted for one-fifth 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 13 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.

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 students and students attending half time or less 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 makes 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 federal Pell Grant. The *National Postsecondary Student Aid Study* (NPSAS) 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, 25 percent of non-applicants who attended full time, 18 percent of half-time non-applicants, and 24 percent of less-than-half-time non-

applicants may have been eligible to receive Pell Grants.⁴ 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.⁵

Approximately 1.5 million undergraduates who did not file a FAFSA appear likely to have been eligible for a Pell Grant, a sizable increase from the 850,000 individuals we estimated would have been eligible for a Pell Grant in 1999–2000. The number of non-applicants who seem likely to be Pell-eligible grew so precipitously between 1999–2000 and 2003–04 for three reasons. First, an \$800 increase in the maximum Pell Grant, from \$3,250 in 1999–2000 to \$4,050 in 2003–04, allowed more students to qualify for this program. Second, both college enrollments and the share of students filing a FAFSA increased during this time. As a result, the number of Pell Grant recipients increased by 32 percent, or 1.2 million students, from 1999–2000 to 2003–04.⁶ Finally, we were able to use more refined estimation procedures due to larger sample size in the 2003–04 NPSAS. If all of these students filed a FAFSA and were eligible for a grant, the size of the Pell Grant program would grow by 29 percent, to approximately 6.6 million recipients.

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. Unfortunately, when U.S. Department of Education researchers asked students this question in a 1995–96 survey, the responses were not particularly enlightening. The most common responses students gave were that the family and/or student could afford to pay (41 percent), family income was too high to qualify (24 percent), they 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 rose with family income. However, lowest-income

⁴ It is not possible to estimate the share of non-applicants with mixed attendance patterns who might have been eligible for a Pell Grant.

⁵ 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.

⁶ U.S. Department of Education, Office of Postsecondary Education, *2003–04 Federal Pell Grant Program End-of-Year Report*.

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 lowest-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. The Department of Education has not queried students directly on why they do not apply for aid since this 1995–96 survey, and little other research exists on why students do not complete a FAFSA.

Even without a direct question, Department of Education data do provide some clues for why students may not apply for aid. One possible reason is that students may have received aid from a source that did not require a FAFSA to be submitted. Almost 30 percent of all students who did not file a FAFSA for the 2003–04 academic year received some form of assistance from a source that does not require this application (see **Table 6**); the average total amount these students received was just less than \$3,000. The most common types of aid that students who did not file a FAFSA received were employer assistance (13 percent), institutional non–need-based aid (6 percent), and private grants and loans (5 percent). Very small shares of students received aid from a variety of other programs, including veterans and military benefits, state non–need-based grant programs, and vocational rehabilitation grants.

The NPSAS data provide insights into how some non-applicants may have financed their education. For example, 20 percent of independent students received employer aid. Although the amount of aid these students received from their employers was relatively small, averaging less than \$1,700, this aid—coupled with part-time attendance at lower-priced institutions—may have eliminated the need for some to file a FAFSA. Indeed, 11 percent of independent non-applicants who received aid had a net price of less than \$1,000 and another 56 percent had a net price between \$1,000 and \$5,000, which suggests that many independent students who got aid from sources outside the FAFSA system may not have needed additional assistance (see **Table 7**).⁷ Further, while all students who did not file a FAFSA and received no other aid had expenses totaling more than \$1,000, more than half of independent students in this category had expenses between \$1,000 and \$5,000—an amount that may have been manageable for those in the higher-income brackets.

⁷ Net price is defined as the total student budget (including tuition, fees, books, supplies, room, board, transportation, and other living expenses) less all aid received. Student budgets are determined by institutions and represent the best available estimates of actual student expenses.

The picture was much less positive for dependent students. Only 5 percent of dependent students who did not submit a FAFSA but obtained aid outside the FAFSA system received enough assistance (or had low enough expenses) to bring their net price to below \$1,000. Seventy percent of these students faced net prices of \$5,000 or more, despite receiving aid awarded outside the FAFSA system. While these amounts may have been manageable for upper-income students, lower-income enrollees almost certainly could have benefited from filing a FAFSA—even when they received other assistance. Further, three-quarters of dependent students who did not file a FAFSA received no other assistance. Seventy percent of these students faced prices in excess of \$5,000 and most likely could have benefited from aid available to FAFSA filers.

Based on these data, the most logical conclusion is that funds awarded outside the FAFSA system may have eliminated the need for some students to apply for aid by filing a FAFSA, but this aid was clearly insufficient to explain most students' failure to file the federal form.

CONCLUSION

This issue brief updates information originally reported in 2004 about students who do not apply for most types of financial aid.⁸ The news that the share of all undergraduates who did not file a FAFSA dropped from 50 percent in 1999–2000 to 41 percent in 2003–04 suggests that, in general, students may have become more aware of the availability of aid programs and more comfortable with the application process. However, progress did not occur among the neediest students. Two out of 10 dependent lowest-income students and nearly three of 10 independent lowest-income students were not able to take advantage of most government and institutional financial aid programs because they did not submit a FAFSA. 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.

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⁸ The October 2004 issue brief included a section on students who file a FAFSA after the common deadline for state and institutional aid. This information is not yet available from the *2003–04 National Postsecondary Student Aid Study*.

Table 1: Percentage of Undergraduates Who Did Not File a FAFSA for 1999–2000 and 2003–04, by Dependency Status, Income, and Attendance Status

	Full-Time		Half-Time		Less than Half-Time		Mixed Attendance		Total	
	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)
All Undergraduates	32.5	29.0	62.1	41.9	86.9	79.2	51.1	41.3	49.8	40.7
All Dependent Students	34.5	32.0	64.4	44.9	75.1	71.9	50.9	40.4	42.2	37.2
Less than \$20,000	13.7	17.5	34.6	28.9	57.4	47.4	32.1	24.3	20.5	21.6
\$20,000 to \$39,999	23.5	19.4	50.8	23.5	68.5	57.5	37.5	25.4	31.6	23.3
\$40,000 to \$59,999	34.6	30.1	71.7	40.7	82.4	72.4	49.2	36.2	43.7	35.1
\$60,000 to \$79,999	37.4	36.8	76.2	58.3	82.6	76.2	56.0	47.3	46.2	43.1
\$80,000 or more	50.4	42.7	83.3	70.5	78.3	86.5	67.1	55.0	56.9	49.6
All Independent Students	28.6	23.2	61.0	40.7	89.3	80.9	51.2	42.3	57.1	44.1
Less than \$10,000	17.4	15.5	27.8	33.5	64.0	66.9	19.3	25.7	24.3	27.8
\$10,000 to \$19,999	21.6	16.3	42.8	24.3	70.5	67.3	35.2	26.8	36.3	27.7
\$20,000 to \$29,999	31.6	19.1	53.4	27.0	85.0	71.9	48.0	30.2	54.7	33.4
\$30,000 to \$49,999	43.5	29.2	70.6	41.7	94.8	82.1	65.4	47.8	73.5	50.1
\$50,000 or more	63.6	47.2	86.8	67.2	96.7	91.9	81.4	74.0	87.8	73.2

Table 2: Percentage of Undergraduates Who Did Not File a FAFSA for 1999–2000 and 2003–04, by Dependency Status, Income, and Institution Type

	Public Four-Year		Private Not-for-Profit Four-Year		Public Two-Year		Private For-Profit		Other	
	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)	1999–2000 (%)	2003–04 (%)
All Undergraduates	42.3	36.5	32.9	27.1	67.4	54.6	13.3	12.8	37.2	36.6
All Dependent Students	38.7	34.9	24.4	22.2	61.5	51.7	12.8	13.7	34.0	34.7
Less than \$20,000	16.6	22.0	8.6	12.0	33.2	29.9	3.4	2.9	15.4	16.5
\$20,000 to \$39,999	26.4	20.3	15.0	13.8	49.3	33.1	9.4	6.6	22.6	22.5
\$40,000 to \$59,999	37.0	30.1	20.1	17.2	66.7	50.6	19.1	17.9	34.8	33.2
\$60,000 to \$79,999	39.8	40.1	24.9	22.1	71.8	60.9	16.2	19.7	36.2	37.3
\$80,000 or more	55.6	45.5	36.9	30.3	81.3	74.8	29.1	34.6	49.8	47.9
All Independent Students	48.5	39.7	47.4	35.2	70.6	56.4	13.5	12.5	40.9	38.4
Less than \$10,000	21.3	24.9	17.5	20.5	36.7	38.7	4.7	6.8	13.5	20.0
\$10,000 to \$19,999	32.0	25.8	27.8	19.6	47.4	37.6	6.3	5.8	27.4	23.1
\$20,000 to \$29,999	49.5	31.0	39.0	23.0	65.7	44.9	16.3	6.9	40.3	25.9
\$30,000 to \$49,999	67.1	45.3	57.7	39.1	83.9	61.8	24.0	13.4	56.0	48.7
\$50,000 or more	84.5	72.5	79.7	58.5	94.6	84.8	38.4	32.3	71.5	66.1

Note: The "other" category includes students attending public less-than-two-year institutions, private not-for-profit two-year and less-than-two-year colleges, and multiple institutions within the 2003–04 academic year.

Table 3: Percentage of Undergraduates Who Did Not File a FAFSA for 2003–04, by Dependency Status, Income, Attendance Status, and Institution Type

	Public Four-Year			Private Not-for-Profit Four-Year			Public Two-Year			Private For-Profit		
	Full-Time (%)	Less than Full-Time (%)	Total (%)	Full-Time (%)	Less than Full-Time (%)	Total (%)	Full-Time (%)	Less than Full-Time (%)	Total (%)	Full-Time (%)	Less than Full-Time (%)	Total (%)
All Undergraduates	31.1	45.0	36.5	19.6	43.0	27.1	40.5	60.7	54.6	11.5	15.9	12.8
All Dependent Students	32.5	41.0	34.9	20.4	31.5	22.2	46.1	56.4	51.7	13.9	13.2	13.7
Less than \$20,000	20.1	26.5	22.0	10.9	18.5	12.0	24.5	34.5	29.9	3.1	1.9	2.9
\$20,000 to \$39,999	18.8	23.9	20.3	13.0	16.9	13.8	28.6	36.7	33.1	5.7	8.8	6.6
\$40,000 to \$59,999	29.1	32.5	30.1	14.1	31.6	17.2	45.6	55.1	50.6	18.4	16.4	17.9
\$60,000 to \$79,999	36.7	48.9	40.1	18.5	40.8	22.1	55.0	66.3	60.9	22.4	8.8	19.7
\$80,000 or more	41.8	55.7	45.5	28.8	39.2	30.3	68.1	80.1	74.8	34.0	36.7	34.6
All Independent Students	26.0	48.5	39.7	17.0	48.3	35.2	32.7	62.5	56.4	10.6	16.5	12.5
Less than \$10,000	16.9	34.1	24.9	10.0	39.1	20.5	23.4	45.6	38.7	6.2	8.6	6.8
\$10,000 to \$19,999	19.0	32.0	25.8	11.2	28.9	19.6	23.5	43.2	37.6	5.1	7.4	5.8
\$20,000 to \$29,999	23.9	35.2	31.0	10.3	32.0	23.0	28.9	49.2	44.9	7.7	5.3	6.9
\$30,000 to \$49,999	33.8	50.2	45.3	23.4	47.3	39.1	41.6	65.4	61.8	12.7	14.7	13.4
\$50,000 or more	59.1	76.5	72.5	35.9	66.3	58.5	63.2	87.5	84.8	25.8	42.9	32.3

Table 4: Distribution of Undergraduates Who Did Not File a FAFSA for 2003–04, by Dependency Status, Income, and Attendance Status

	Full-Time (%)	Half-Time (%)	Less than Half-Time (%)	Mixed Attendance (%)	Total (%)
All Undergraduates	35.5	17.4	26.7	20.4	100.0
All Dependent Students	25.4	5.3	4.8	10.0	45.6
Less than \$20,000	1.9	0.5	0.3	0.8	3.6
\$20,000 to \$39,999	2.9	0.7	0.7	1.3	5.6
\$40,000 to \$59,999	4.2	0.9	1.0	1.7	7.8
\$60,000 to \$79,999	5.0	1.1	0.9	1.9	8.8
\$80,000 or more	11.4	2.1	1.8	4.4	19.7
All Independent Students	10.0	12.1	21.9	10.4	54.4
Less than \$10,000	2.3	1.8	2.3	1.5	8.0
\$10,000 to \$19,999	1.6	1.3	2.2	1.2	6.3
\$20,000 to \$29,999	1.3	1.5	2.6	1.1	6.5
\$30,000 to \$49,999	1.9	2.6	4.9	2.3	11.6
\$50,000 or more	3.0	4.9	9.9	4.2	22.0

Note: Details may not add to totals due to rounding.

Table 5: Distribution of Undergraduates Who Did Not File a FAFSA for 2003–04, by Dependency Status, Income, and Institution Type

	Public Four-Year	Private Not-for-Profit Four-Year	Public Two-Year	Private For-Profit	Other	Total
	(%)	(%)	(%)	(%)	(%)	(%)
All Undergraduates	27.1	9.2	53.6	2.5	7.7	100.0
All Dependent Students	16.9	4.8	19.6	0.6	3.6	45.6
Less than \$20,000	1.2	0.4	1.8	0.0	0.2	3.6
\$20,000 to \$39,999	1.7	0.5	2.8	0.1	0.5	5.6
\$40,000 to \$59,999	2.6	0.6	3.8	0.1	0.6	7.8
\$60,000 to \$79,999	3.5	0.7	3.9	0.1	0.6	8.8
\$80,000 or more	7.8	2.6	7.4	0.3	1.7	19.7
All Independent Students	10.1	4.4	33.9	1.8	4.1	54.4
Less than \$10,000	1.8	0.6	4.8	0.3	0.5	8.0
\$10,000 to \$19,999	1.3	0.4	3.9	0.2	0.5	6.3
\$20,000 to \$29,999	1.2	0.5	4.2	0.2	0.4	6.5
\$30,000 to \$49,999	2.0	0.9	7.4	0.3	0.9	11.6
\$50,000 or more	3.8	2.1	13.5	0.9	1.7	22.0

Note: The "other" category includes students attending public less-than-two-year institutions, private not-for-profit two-year and less-than-two-year colleges, and multiple institutions within the 2003–04 academic year. Details may not add to totals due to rounding.

Table 6: Percentage of Undergraduates Who Did Not File a FAFSA for 2003–04 but Received Aid, and Average Total Amount Received, by Dependency Status, Income, and Type of Aid

	Employer Aid	Private Grants and Loans	Institutional Non–need-based Grants	Aid from Any Source	
	(%)	(%)	(%)	(%)	(\$)
All Undergraduates	13.3	5.4	5.6	29.0	2,954
All Dependent Students	5.7	7.1	8.9	25.5	4,115
Less than \$20,000	4.5	8.0	12.3	32.1	4,228
\$20,000 to \$39,999	6.3	6.6	10.4	30.0	3,521
\$40,000 to \$59,999	5.6	7.3	7.1	24.7	3,525
\$60,000 to \$79,999	6.3	7.4	9.3	25.3	4,197
\$80,000 or more	5.4	7.0	8.4	23.5	4,501
All Independent Students	19.6	3.9	2.9	31.9	2,181
Less than \$10,000	10.8	5.2	3.1	24.6	2,461
\$10,000 to \$19,999	13.4	4.9	4.2	31.0	2,302
\$20,000 to \$29,999	15.9	3.7	3.9	30.7	2,149
\$30,000 to \$49,999	23.2	3.3	2.8	35.8	2,088
\$50,000 or more	23.7	3.6	2.3	32.9	2,140

Table 7: Distribution of Undergraduates Who Did Not File a FAFSA for 2003–04, by Net Price Paid, Dependency Status, Income, and Other Aid Received

	Distribution by Net Price				
	Less than \$1,000	\$1,000 to \$4,999	\$5,000 to \$9,999	\$10,000 or more	Total
	(%)	(%)	(%)	(%)	(%)
All Students	Received Non-FAFSA Aid				
	8.5	43.4	27.4	20.7	100.0
All Dependent Students	5.1	24.9	31.3	38.7	100.0
Less than \$20,000	6.4	24.2	34.7	34.7	100.0
\$20,000 to \$39,999	5.0	32.0	34.3	28.7	100.0
\$40,000 to \$59,999	4.3	29.2	35.7	30.9	100.0
\$60,000 to \$79,999	6.3	22.3	34.4	37.1	100.0
\$80,000 or more	4.6	22.1	26.0	47.4	100.0
All Independent Students	10.8	55.6	24.8	8.8	100.0
Less than \$10,000	16.4	49.6	22.4	11.6	100.0
\$10,000 to \$19,999	10.7	55.3	25.2	8.8	100.0
\$20,000 to \$29,999	11.2	56.2	26.8	5.7	100.0
\$30,000 to \$49,999	9.5	56.5	24.8	9.3	100.0
\$50,000 or more	10.1	56.5	24.8	8.7	100.0
All Students	Received No Aid				
	0.0	44.6	31.6	23.8	100.0
All Dependent Students	0.0	30.2	32.2	37.6	100.0
Less than \$20,000	0.0	37.5	39.7	22.9	100.0
\$20,000 to \$39,999	0.0	37.5	35.0	27.5	100.0
\$40,000 to \$59,999	0.0	31.7	36.3	32.0	100.0
\$60,000 to \$79,999	0.0	30.6	31.6	37.9	100.0
\$80,000 or more	0.0	26.5	28.9	44.6	100.0
All Independent Students	0.0	57.4	31.2	11.4	100.0
Less than \$10,000	0.0	53.4	30.5	16.1	100.0
\$10,000 to \$19,999	0.0	57.4	29.8	12.8	100.0
\$20,000 to \$29,999	0.0	57.9	31.6	10.5	100.0
\$30,000 to \$49,999	0.0	57.0	32.3	10.6	100.0
\$50,000 or more	0.0	59.0	31.1	9.8	100.0

Note: Net price is defined as the total student budget (including tuition, fees, books, supplies, room, board, transportation, and other living expenses) less all aid received. Student budgets are determined by institutions and represent the best available estimates of actual student expenses.

Details may not add to totals due to rounding.