

FINANCIAL AID DISTRIBUTION 2014-2015

University of Colorado Colorado Springs Institutional Research February 2016



Introduction

Welcome to our fifth annual report on the distribution of financial aid among UCCS students. The report is intended to satisfy the need for greater transparency and to inform campus decision-makers as well as students and their families about types and amounts of financial aid distributions.

Included in the analysis are financial aid distributions throughout aid year 2014-2015 among students who were enrolled during the Fall 2014 semester. Please note that students enrolled only during the Spring 2015 semester may have received financial aid but are not included in this report.

The information in this report is drawn from a dataset used to report student-level financial aid to the Colorado Department of Higher Education via the Student Unit Record Data System (SURDS) and to the National Center for Education Statistics via the Integrated Postsecondary Education Data Systems (IPEDS). It is a cross-section of data that does not always match the exact financial transactions that occur throughout the aid year.

For more information about the intracacies of financial aid, contact the Financial Aid Office for direct support. To request further analyses or ask questions about *this* report, please contact the Institutional Research Office.

Thank you,

Robyn Marschke, Ph.D.

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Undergraduate Financial Aid

First, a brief primer on Budgets, Need, and Estimated Family Contribution; these are three vital calculations that determine a student's financial aid package. The primer is followed by brief summaries of aid sources and aid types. The Office of Institutional Research is responsible for the methods used in this report. For the best explanation of financial aid, always refer to the Office of Financial Aid at www.uccs.edu/finaid.

While considering the contents of this report, be aware that the College Opportunity Fund (COF) for residents of Colorado is considered a tuition reduction rather than financial aid. Likewise, many third parties and military benefit programs fund students' educational costs as tuition assistance but are not managed as financial aid. Education tax credits and deductions also help students cover the cost of their education, but are not considered to be financial aid.

Student Budget, Estimated Family Contribution, & Need

\$25,174 Avg Budget The **student budget** is determined by the Financial Aid Office based upon costs of attendance and student information provided in the application. Therefore, a budget is calculated for each student *who applies for aid*; it includes room and board, textbooks, transportation, and other living expenses in addition to tuition and fees for Fall and Spring terms. At UCCS, the budget assigned to each financial aid applicant is similar to the cost of attendance for one year. The average undergraduate student budget was \$25,174 for Fall 2014 students in aid year 2015.

\$12,868 AVg EFC The **expected family contribution** (EFC) is calculated by the US Department of Education and uses information reported in the Free Application for Federal Student Aid (FAFSA). EFC incorporates several factors for dependency, family size, and individual and household income. Note that it is a calculation used to determine aid eligibility and is not the actual amount of tuition and fees provided by a student's family. The average EFC was \$12,868.

\$19,208
Avg Need

Both the cost of attendance and estimated family contribution are used to calculate need. **Need** is the student budget minus the expected family contribution. Only 4% of students who applied for aid were determined to have no need. The average need was \$19,208.

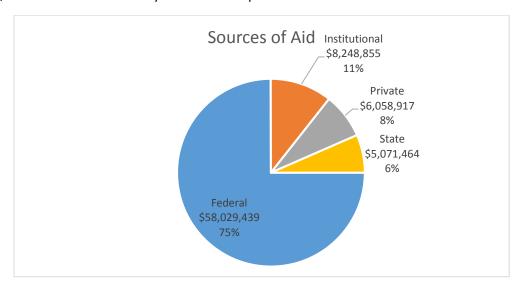
\$10,689
Avg Aid

Among 9629 undergraduate students in Fall 2014, 75% applied for aid and 67% received financial aid. The average amount of aid was \$10,689 (this includes applicants not awarded aid; the average award among *recipients* was \$12,057). On average, a student's aid covered 42% of his/her student budget while EFC should have covered 51%.

Sources of Aid

There are four sources of financial aid: federal, state, institutional, and private. The largest source distributed at UCCS is federal aid (75%) followed by institutional aid (11%), private (8%), and state aid (6%). **Federal Aid** includes Federal Direct Loans, Federal Perkins Loans, Federal Parent's Loan for Undergraduate Students (PLUS), Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (SEOG), and Federal Work Study. **Institutional Aid** includes need-based and merit-based scholarships. Athletic scholarships are an example of

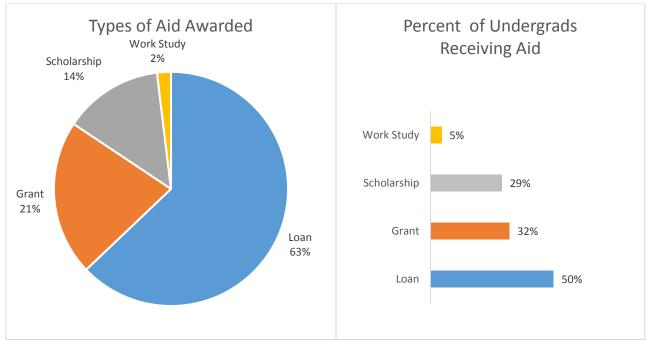
merit-based institutional aid. **Private Aid** consists of scholarships and loans from organizations outside the government. **State Aid** is provided via the state government and includes the Colorado State Grant, GearUp Scholarships, and Colorado Work Study. State aid comprised 6% of aid disbursed.

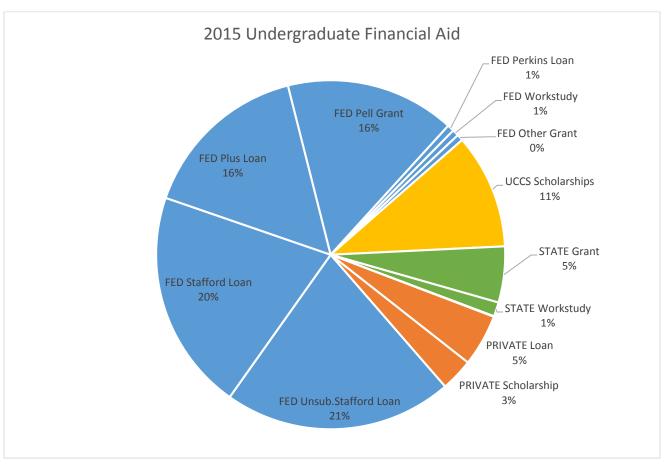


Types of Aid

Aid comes in the form of scholarships, grants, work study, and loans. Scholarships and grants do not require repayment and are the most desirable type of aid. Perkins and Subsidized Direct Loans are more desirable than other loans because the government subsidizes the interest while the student is enrolled. The government does not cover the interest for Unsubsidized Direct Loans, but they do regulate the interest rate, which is usually better than private loan interest rates. Federal Need-Based Work Study is also subsidized by the government with funds provided to institutions to cover wages earned by students. The majority of aid was in the form of loans (63%), followed by grants (22%), scholarships (14%), and work study (2%).

	Total	Percent of	Average Award among	Recipients
		Total Aid	Recipients	F
TOTAL AID	77,408,675	100.0%	\$12,057	6,420
LOAN	48,681,614	62.9%	\$10,094	4,823
GRANT	16,623,668	21.5%	\$5,376	3,092
SCHOLARSHIP	10,623,453	13.7%	\$3,801	2,788
WORK STUDY	1,479,940	1.9%	\$3,442	430

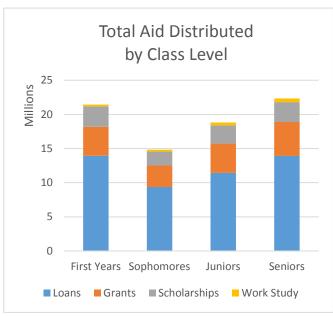


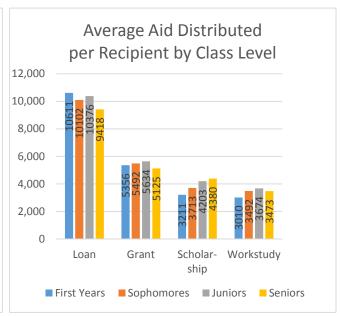


Student Characteristics

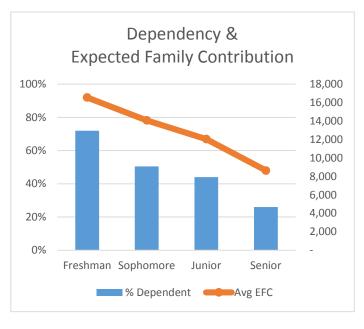
Class Level and Dependency

Like previous years, more aid was distributed to freshmen and seniors than sophomores and juniors. Since freshmen and seniors make up the majority of undergraduates (56%), it is not surprising that more aid was





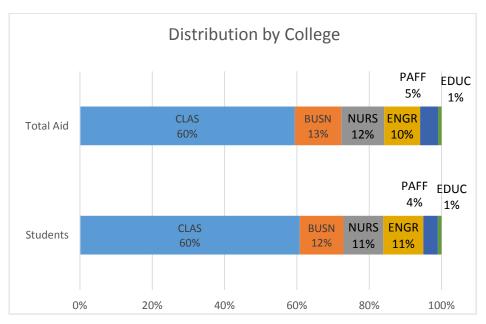
distributed to them. For a better comparison, refer to the average aid distributed per recipient by class level. Here we see that first-year students have the highest average loan amount, sophomores and juniors have greater average grants and work study awards, and seniors have the highest average scholarship awards; but, overall, the differences in average awards among the class levels is usually less than \$1000.



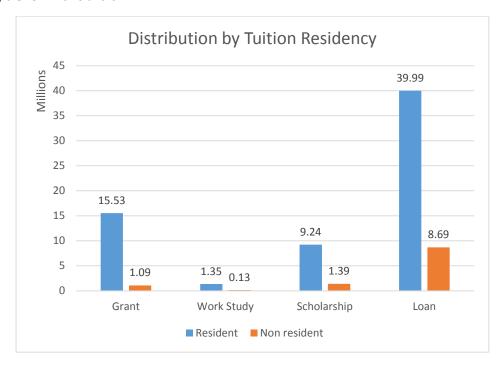
We also see that the percentage of students deemed dependent on their parents decreases as student progress through class levels. While 72% of first year students are dependent, only 26% of seniors are dependent. As students become less dependent on their parents, the contribution expected from their parents also declines. First year students have an average EFC of \$16,566 in comparison to seniors at \$8,646.

College and Residency

The distribution of aid among college programs is similar to the distribution of students among college programs, indicating that aid is not disproportionately concentrated in a particular college although tuition rates differ by college.

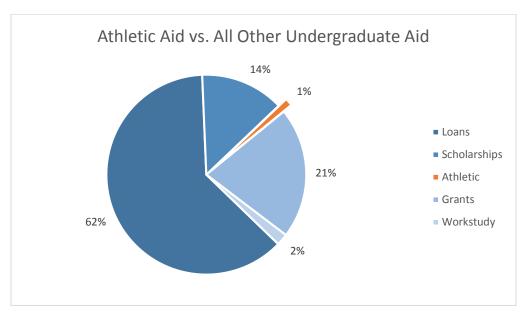


The distribution by residency indicates that the bulk of work study (91%) and grant aid (93%) as well as scholarship aid (87%) and loan aid (82%) was distributed to residents. During the fall semester, 86% of the undergraduate students were classified as residents. Non-resident students inloude 130 international students who are ineligible for financial aid.



Undergraduate Athletic Scholarships

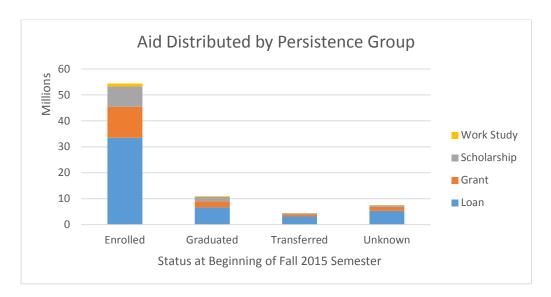
A total of 186 undergraduates received insitutional athletic aid¹: \$967,156 dollars were disbursed for an average award of \$5,200. The athletic aid comprised 11.7% of institutional aid but only 1.2% of total undergraduate aid.



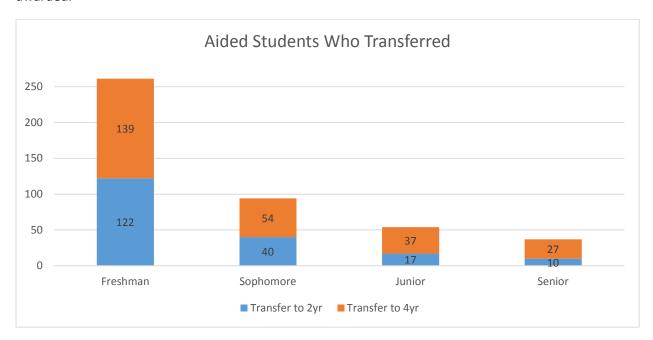
Student Persistence & Transfers Out

In this bar chart, the intention is to show the distribution of aid to students who have or have not persisted at UCCS one year later. The financial aid distribution is concentrated among students who return to UCCS. Approximately 17% of loan aid, 15% of grant aid, 9% of scholarship aid, and 7% of work study aid was disbursed to students who either transferred to another institution or dropped out of higher education at the beginning of the Fall 2015 semester. Overall, 85% of aid was distributed to students who either returned or graduated.

¹ Athletic aid is drawn from a live query rather than the SURDS dataset, using "item type codes" in Campus Solutions. We work with the Financial Aid Office to make sure we have all athletic related item types and then consider the sum to be a subset of the total institutional aid recorded within the SURDS dataset.



Aided students who transferred to another institution by Fall 2015 were mostly resident freshmen who transferred to institutions in Colorado. The 446 students who received aid at UCCS and then transferred to another institution by Fall 2015 had received \$4,457,309 in aid at UCCS or approximately 5.8% of the aid awarded.



Top 10 Institutions Aided Students Transferred to:	Number of Transfers	Total Aid	Avg Aid
PIKES PEAK COMMUNITY COLLEGE	173	943,826	7,096
UNIVERSITY OF COLORADO DENVER	57	378,576	8,604
COLORADO STATE UNIVERSITY	48	288,372	8,010
UNIVERSITY OF COLORADO BOULDER	39	142,603	8,913
METROPOLITAN STATE UNIVERSITY OF DENVER	25	219,189	10,959
COLORADO STATE UNIVERSITY - PUEBLO	20	124,680	8,312

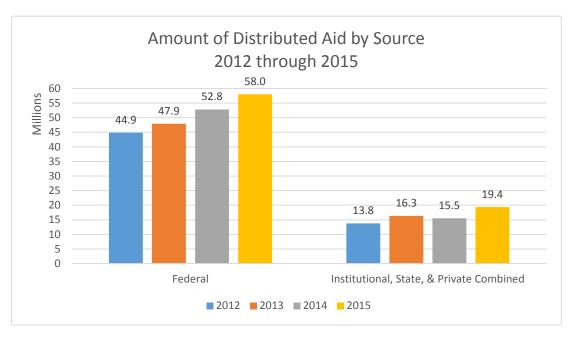


UNIVERSITY OF NORTHERN COLORADO	18	131,316	8,754
ARAPAHOE COMMUNITY COLLEGE	17	78,489	7,849
FRONT RANGE COMMUNITY COLLEGE	12	136,418	13,642
PUEBLO COMMUNITY COLLEGE	11	79,104	7,910

Trends in Undergraduate Aid

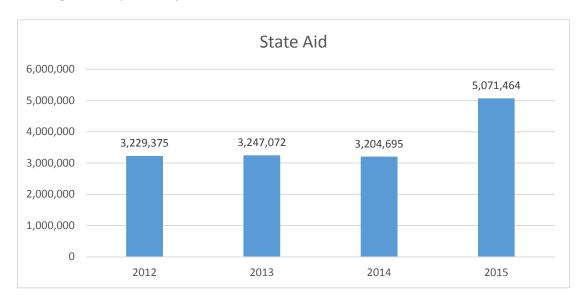
Federal Aid as Lifeblood

Federal aid continues to be the largest source of aid *and* has increased by the largest dollar amount – over \$13.1 million dollars compared to the \$5.6 million growth of institutional, state, and private aid combined. Clearly, federal aid continues to be the lifeblood of student financial aid.



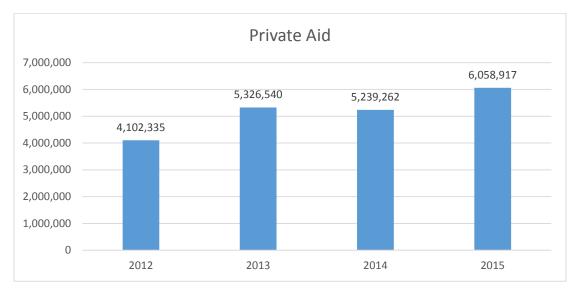
State Aid Increases

While state aid grew by \$1.8 million, the growth rate is actually the highest of the four sources of aid. State aid grew from \$3.2 million in 2010 to \$5.0 million in 2015 for a 57% growth rate. The state proportion of aid increased from 6% to 10% since 2012. This is an exciting increase as the amount of state aid was not keeping up with student growth in previous years.

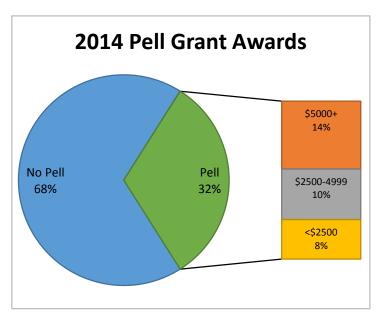


Private Aid Steps Up

Private aid continues to be the third largest source of aid, with distributions of \$1 to \$2 million more than the state aid. The distribution grew from \$4.1 million in 2012 to \$6.0 million in 2015 with a substantial growth rate of 48%. The private proportion of aid also increased from 7% to 10% since 2012.



Federal Pell Grants for One-Third of Undergraduates



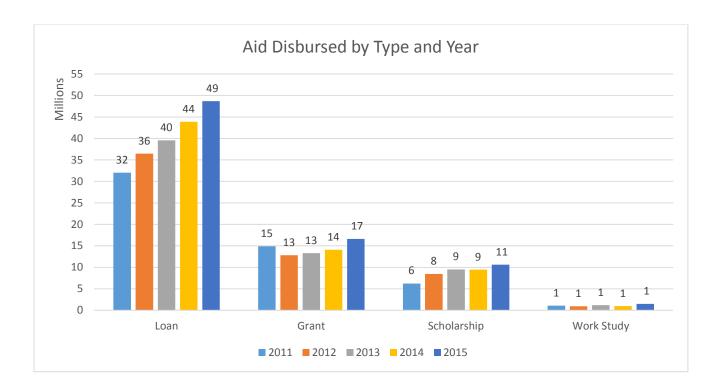
Federal Pell Grants continue to be an important part of undergraduate financial aid packages. In 2014, approximately 32% of all undergraduates received a Pell Grant with a total disbursement of \$11,210,090. In 2015, 32% of undergraduates received a Pell Grant with a total disbursement of \$12,154,675.

The average award increased from \$3772 last year to \$3942 this year. About 14% of undergraduates received a Pell Grant of \$5000 or more.

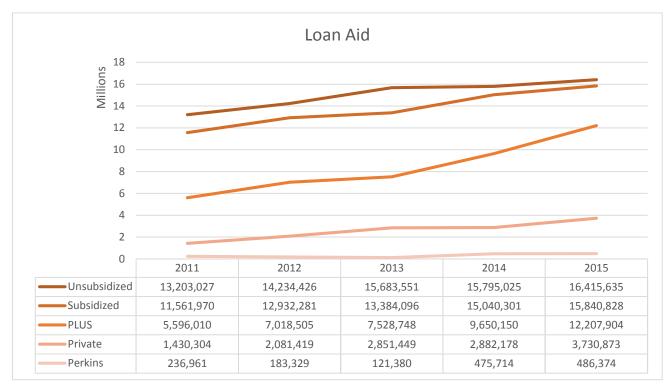
The maximum Federal Pell Grant changes every year. Please see the Office of Financial Aid for recent and upcoming eligibility requirements at www.uccs.edu/finaid/types/grants.html.

Loan Aid Approaches \$50 Million

Loan aid continues to increase by 4-5 million dollars per year, currently approaching \$50 million dollars for aid year 2014-2015. Grant aid decreased to \$13 million in 2012 and has increased to approximately \$17 million this year. Scholarship aid also increased steadily over the past few years while work study aid has remained near \$1 million dollars since 2011.

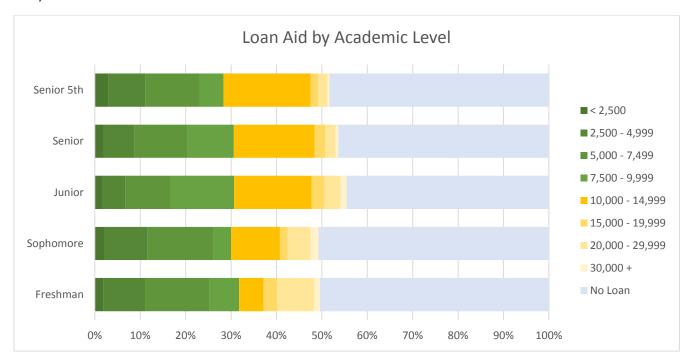


Among loans, recall that there are federal, private, and parent loans. The chart below shows the disbursed amounts per type of loan over each of the past five years. All have increased, particularly parent (PLUS) and Direct Subsidized Loans; the Perkins Loan has resurfaced after a few years (2012 and 2013) of undesirable interest rates, but it only accounts for 1% of loan aid.



Loan Amounts are Modest

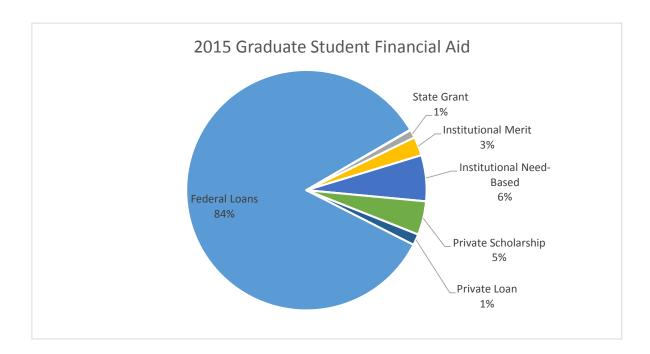
While loan aid is approaching \$50 million dollars this past year, and it covers 63% of the financial aid to undergraduates, the actual disbursements are very reasonable. We do not see an excessive amount of students with excessive loans; in fact, we see a sense of frugality or perhaps loan aversion. Approximately half of the students in each academic level *did not have a loan*. About 30% had loans under \$10,000 with the remaining 20% of students in each level having loans above \$10,000. A large loan amount may seem like an at-risk factor that would dampen student success. However, among these 1,951 students with relatively large loans, 84% either graduated within the aid year or were enrolled for the Fall 2015 semester. This is a higher success rate than that of students with loans less than \$10,000 (77% success rate) and students without loans (73% success rate).



Graduate Student Financial Aid

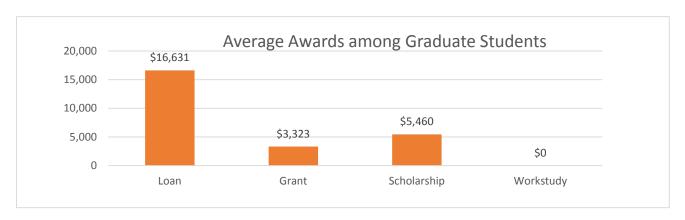
Sources and Types of Aid

Financial aid for graduate students is not as robust as that for undergraduate students. The bulk of aid disbursed to graduate students is in the form of federal loans (84%) followed by institutional aid (9%), and private aid (6%). The state provided 1% of the aid disbursed to graduate students. The state aid consisted of the Colorado Graduate Grant available to Colorado residents who are STEM majors with an Expected Family Contribution of \$4600 or less. The Colorado Grant award was capped at \$4000 per student per year.



Average Awards by Type

Among the 2,132 graduate-level students, 52% did not apply for financial aid. Among those who did, the average total aid was \$15,144. The average loan amount was \$12,964 and ranged from \$175 to \$57,752 for aid year 2015. Only 54 received grant aid, 383 received a scholarship; federal workstudy awards were not disbursed because the students received hourly student employment allocations rather than workstudy awards.



Common Forms of Graduate Aid

The most common form of aid to graduate students is the Federal Direct Unsubsized Loan, which makes up 77% of all financial aid disbursed to graduate students. The next largest disbursement is the Federal Grad PLUS Loan (7%) followed by institutional need-based aid (6%) and private scholarships (5%).

Financial aid for graduate students includes disbursements to students in the non-degree graduate career. These are students who are not seeking a master's or doctorate degree; those who are seeking a gainful employment certificate are eligible for aid, but many who are taking taking additional graduate-level coursework might not be in an aid-eligible program. As shown in the table (below), 369 non-degree graduate students comprise 17% of the graduate student population but only 49 are receiving financial aid.

Type of Aid	Graduate	Non-Degree Graduate	Total	Aid as % of Total
Enrolled students	1763	369	2132	
Enrolled and receiving aid	902	49	951	
Federal Direct Unsub. Loan	\$11,487,079	\$483,678	\$11,970,757	77%
Federal Grad PLUS Loan	\$1,060,486	\$38,600	\$1,099,086	7%
UCCS Institutional Need-Based	\$961,411	\$0	\$961,411	6%
Private Scholarship	\$666,412	\$37,483	\$703,895	5%
UCCS Institutional Merit	\$387,019	\$5,398	\$392,417	3%
Private Loan	\$208,078	\$23,000	\$231,078	1%
Other Federal Amount	\$9,242	\$0	\$9,242	0%
Federal Work Study	\$0	\$0	\$0	0%

Aid by College

The horizontal bar chart (below) shows the total dollar amount of loan, grant, and scholarship aid distributed to students in each graduate program whereas the pie chart shows the distribution of the graduate students among the programs, abbreviated as follows:

PAFF School of Public Affairs

NURS Helen and Arthur E. Johnson Beth-El College of Nursing & Health Sciences

ENGR College of Engineering & Applied Sciences

EDUC College of Education

CLAS College of Letters, Arts, and Sciences

BUSN College of Business

CERT Gainful Employment Certificate Students

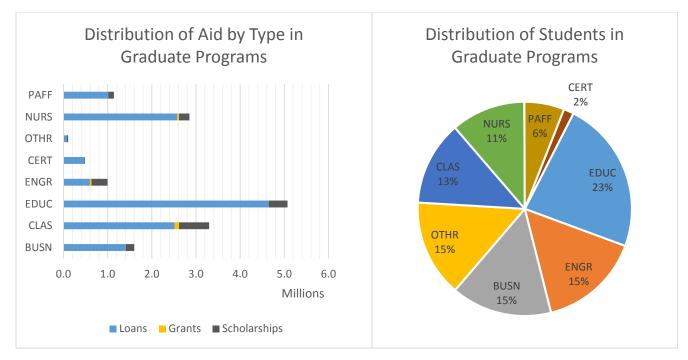
OTHR Non-Degree and Concurrent Students

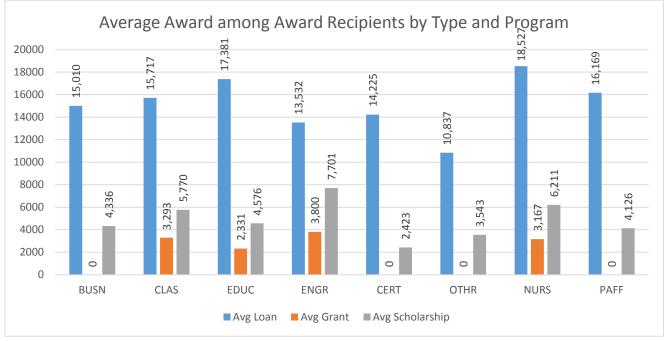
We see 35% of loan aid is distributed to EDUC (Education) students who make up 23% of the population and have an average loan of \$17,381 for aid year 2015. Not shown here is the tuition rate, which was approximately

\$3697 for a six-credit load in Fall 2014. While students may use loans to cover all costs of attendance, not just tuition, the data suggest that these students might benefit from financial aid counseling.

The patterns among Engineering (ENGR) students are also noteworthy: while making up 15% of the graduate-level students, they receive 4.5% of disbursed loan aid and average a loan amount that is smaller than all other degree-granting colleges. It seems peculiar knowing that ENGR has a relatively high tuition rate. However, the 37% of the ENGR students are aid-ineligible international students.

Therefore, interpret the data with caution as the charts do not provide all of the context needed to understand the patterns and proportions depicted.





Summary Table of Disbursed Aid

*Count of less than 10 students in a category is suppressed. Contact IR for help understanding the codes.

		Total	Total	Total	Total	Total
Academic Career	Students	Total Aid	Total Loans	Total Grants	Total Scholarships	Total Workstudy
UGRD	9,629	77,408,675	48,681,614	16,623,668	10,623,453	1,479,940
GRAD	1,763	14,949,937	12,755,643	179,452	2,014,842	
NDGR	369	588,159	545,278	-	42,881	
Academic Level	000	000,100	0.10,2.10		12,001	
Unclassified	621	109,721	75,862	2,865	30,994	-
First Year	2,653	21,435,935	13,953,602	4,220,761	3,014,716	246,856
Sophomore	1,882	14,824,895	9,364,257	3,157,865	2,019,936	282,837
Junior	1,988	18,807,823	11,434,019	4,281,555	2,673,365	418,884
Senior	1,901	15,801,280	9,666,361	3,680,321	2,071,932	382,666
Senior 5yr	890	6,533,227	4,263,375	1,280,301	840,854	148,697
Graduate	1,826	15,433,890	13,225,059	179,452	2,029,379	-
IPEDS Full Time Status	.,020	. 0, .00,000	. 0,220,000	,	_,0_0,0.0	
UGRD Full time	7,363	65,942,032	40,879,132	14,094,186	9,646,592	1,322,122
UGRD Part time	2,266	11,466,643	7,802,482	2,529,482	976,861	157,818
GRAD Full time	463	5,283,568	4,490,674	52,821	740,073	-
GRAD Part time	1,300	9,666,369	8,264,969	126,631	1,274,769	
NDGR Full time	21	82,331	72,078	-	10,253	
NDGR Part time	348	505,828	473,200		32,628	
Undergrad Cohort	0.10	000,020	110,200		02,020	
First Time	1,752	15,387,372	9,859,824	2,840,668	2,528,320	158,560
Non-degree	629	126,356	92,497	2,865	30,994	-
Transfer	1,294	10,308,256	7,003,486	2,309,410	950,724	44,636
Not applicable	8,086	67,124,787	45,026,728	11,650,177	9,171,138	1,276,744
Online Group	3,000	0.,,.0.	.0,020,.20	,000,	5,111,100	1,210,111
100% Online	934	6,395,049	5,658,656	423,535	312,858	-
Some Online	1,601	15,055,284	9,930,399	2,831,307	1,988,738	304,840
Not Online	9,226	71,496,438	46,393,480	13,548,278	10,379,580	1,175,100
Tuition Residency	-,	, ,	-,,	.,,	.,,	, 2,
Extended Studies	390	4,780	-	4,280	500	-
Non-resident	1,100	9,411,076	7,273,372	591,936	1,490,677	55,091
Nonres Online	*	33,115	26,250	2,865	4,000	-
Nonres Pres Scholar Athlete	*	113,470	66,240	1,580	45,650	-
Nonres Pres Scholar	21	214,200	99,231	27,860	87,109	-
Nonres WUE	411	4,463,466	3,489,946	463,219	436,205	74,096
Resident	8,894	72,956,995	47,076,302	14,376,675	10,192,404	1,311,614
Res Active Duty	474	2,975,648	2,051,114	709,162	196,253	19,119
Res Active Duty Dependent	18	77,119	57,699	14,220	5,200	-
Res Asset	22	25,760	-	-	25,760	-
Res Canadian Military	*	•	-	-	-	-
Res National Guard	*	78,177	58,160	7,310	12,707	-
Res Exchange	*	19,115	16,250	2,865	-	-
Res Vet Dependent	*	42,740	34,760	880	7,100	-
Res Veteran	272	1,687,771	1,078,077	511,165	79,290	19,239
Res Olympic	20	106,168	83,560	17,577	4,250	781
Res Online	82	497,708	382,765	71,526	43,417	-
Res WGRP	19	239,463	188,809	-	50,654	-
Under Review	*	·	-	-	-	-
Campus Housing						
Antero	81	896,178	650,975	106,665	132,790	5,748
Aspen	85	988,073	607,399	124,831	242,080	13,763
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Copper	85	918,638	582,277	93,524	237,870	4,967
Crestone	102	1,469,509	823,510	184,750	425,263	35,986
Eldora	106	1,234,491	766,194	186,624	263,555	18,118
MKB2	69	905,930	702,080	91,836	112,014	-
MKB3	76	1,050,157	677,374	137,980	217,568	17,235
MKB4	75	732,646	496,023	108,399	121,485	6,739
Shavano	106	1,382,553	1,059,226	142,071	170,838	10,418
Steamboat	94	1,158,902	716,140	156,280	268,420	18,062
Taos	62	739,230	469,422	125,480	127,463	16,865
Telluride	97	1,184,637	736,861	135,679	306,192	5,905
Vail	118	1,159,094	733,867	204,749	212,684	7,794
Whistler	69	645,863	423,170	111,845	107,399	3,449
Not applicable	10,536	78,480,870	52,538,017	14,892,407	9,735,555	1,314,891
Program Classification (CIP)						
050299	19	191,383	129,486	39,395	20,502	2,000
090100	542	4,516,032	2,772,787	961,906	691,539	89,800
110701	316	1,618,489	1,088,995	304,356	206,957	18,181
110804	71	482,953	343,487	93,760	38,860	6,846
111003	31	224,761	128,507	46,404	49,850	- 0,010
130301	97	910,309	869,354		40,955	
130401	125	1,318,743	1,174,649	<u> </u>	144,094	
				<u> </u>		<u>-</u>
130601	54	456,846	436,482	- 2224	20,364	
131001	52	510,924	459,097	2,234	49,593	-
131101	124	1,606,201	1,439,713	2,428	164,060	-
131210	38	295,323	165,134	78,210	47,156	4,823
139999	75	511,318	489,387	-	21,931	-
140101	174	552,379	326,923	20,000	205,456	-
140901	78	549,475	334,649	114,903	79,960	19,963
141001	204	1,548,514	916,369	301,425	304,683	26,037
141901	438	3,261,091	1,920,405	659,234	607,723	73,729
160905	38	334,297	154,000	118,261	51,036	11,000
230101	315	2,980,803	1,698,438	818,323	378,285	85,757
240199	2,189	16,584,458	11,073,754	3,459,491	1,837,941	213,272
260101	700	6,361,959	3,920,440	1,248,177	1,035,047	158,295
260202	105	935,275	557,255	204,872	149,027	24,121
270101	92	747,547	465,151	171,957	87,826	22,613
270301	17	105,133	80,592	6,000	18,541	-
300101	93	1,177,246	932,198	38,000	207,048	-
301801	30	314,661	197,978	20,000	96,683	
309999	686	610,309	561,913	2,865	45,531	_
380101	50	434,595	258,928	131,675	43,992	-
400501	95	714,738	437,560	163,019	76,011	38,148
400801	81	579,209	383,740	133,938	54,271	7,260
420101	658	6,745,134			930,839	
			4,332,675	1,343,797		137,823
430103	449	4,213,523	2,685,751	933,499	497,082	97,191
440401	96	829,738	728,428	-	101,310	
450201	97	1,031,328	644,484	288,400	71,420	27,024
450601	73	713,642	505,894	129,802	77,946	-
450701	237	1,928,842	1,242,938	466,532	198,715	20,657
450799	17	217,955	148,061	2,187	67,707	-
451001	114	1,030,522	623,558	243,423	147,314	16,227
451101	199	1,808,867	1,258,276	306,745	235,092	8,754
459999	3	11,534	7,500	4,034	-	-
500101	220	2,016,490	1,137,539	544,338	255,673	78,940
510000	506	4,299,329	2,788,396	776,611	670,414	63,908
513801	555	5,131,222	3,899,660	563,531	659,579	8,452
				,	•	•

520201	1,330	9,936,631	6,571,185	1,558,717	1,615,798	190,931
540101	272	2,597,043	1,690,819	500,671	377,365	28,188
999999	6		-	-	-	-
Military Service Indicator						
Active Duty Military	67	322,833	189,695	111,574	18,564	3,000
Active Duty Dependent	251	1,063,531	655,392	262,106	120,068	25,965
Veteran	859	5,249,766	3,026,405	1,733,072	429,752	60,537
Veteran Dependent	245	1,261,845	754,939	311,162	184,224	11,520
Not applicable	10,339	85,048,796	57,356,104	14,385,206	11,928,568	1,378,918
Race/Ethnicity						
AMERIND	51	582,159	347,835	123,528	103,762	7,034
ASIAN	370	2,459,653	1,404,705	624,570	387,548	42,830
BLACK	419	4,421,404	2,947,240	866,276	519,746	88,142
HISPA	1,656	15,847,905	9,861,447	3,460,099	2,169,106	357,253
NONRESALIEN	325	555,259	13,600	-	541,659	-
PACIF	36	307,002	212,344	71,112	23,546	-
TWOPLUS	699	6,237,151	3,877,581	1,355,148	894,613	109,809
UNKNOWN	330	2,207,183	1,486,888	430,448	256,808	33,039
WHITE	7,875	60,329,055	41,830,895	9,871,939	7,784,388	841,833
Gender	, ,		,,	-,- ,	, . ,	,,,,,,,
Female	6,208	54,241,506	36,218,679	9,598,978	7,484,184	939,665
Male	5,553	38,705,265	25,763,856	7,204,142	5,196,992	540,275
Admit Type	0,000	30,703,203	20,700,000	7,204,142	0,100,002	040,270
	26	222.740	120 220	10.000	72 500	
FR	26	222,718	129,228	19,990	73,500	447.040
FRF	1,245	10,823,396	7,163,913	1,939,738	1,602,535	117,210
FRN	196	1,650,394	865,882	392,094	360,556	31,862
FRO	255	2,560,315	1,638,551	442,937	469,339	9,488
TR	37	201,114	135,830	34,022	31,262	-
TRB	46	415,483	273,684	108,519	33,280	-
TRC	45	325,578	271,441	35,380	18,757	-
TRN	33	146,075	123,810	15,145	7,120	-
TRO	909	7,555,874	5,032,399	1,727,121	762,897	33,457
MFO	269	2,887,933	2,373,180	30,393	484,360	-
MFR	110	1,018,042	883,693	24,682	109,667	-
MTN	*	5,000	5,000	-	-	-
DFO	37	413,818	349,295	14,000	50,523	-
DFR	10	69,745	46,390	4,000	19,355	-
ND	174	11,280	-	4,280	7,000	-
NFG	132	110,389	97,744	-	12,645	-
NFN	*	36,984	30,757	3,582	2,645	-
NFU	46	4,015	-	2,865	1,150	-
NRG	74	97,730	88,850	-	8,880	-
NRU	13		-	-	-	-
RA	*	14,993	12,500	-	2,493	-
RGC	*	6,250	6,250	-	-	-
RUC	45	246,625	203,568	39,451	3,606	-
RUE	47	267,558	199,598	50,553	17,407	_
RUO	*	9,180	7,500	1,680		-
CON	7,996	63,846,282	42,043,472	11,912,688	8,602,199	1,287,923
Term GPA	7,000	00,040,202	12,070,712	11,012,000	0,002,100	1,201,323
0	708	3 027 440	2 182 062	466 096	367 295	12.015
		3,027,449	2,182,063	466,086	367,285	12,015
0.1 - 1.49	528	3,998,596	2,944,224	740,182	244,100	70,090
1.50 - 1.99	441	3,483,164	2,497,582	651,802	276,435	57,345
2.00 - 2.49	917	7,485,677	5,062,001	1,619,471	697,026	107,179
2.50 - 2.74	720	6,471,732	4,415,383	1,295,854	666,228	94,267
2.75 - 2.99	786	7,217,744	4,900,795	1,428,855	771,023	117,071

3.00 - 3.24	1,289	11,000,430	7,254,367	2,145,304	1,435,151	165,608
3.25 - 3.74	3,107	26,455,263	17,193,177	4,978,611	3,758,488	524,987
3.75 - 3.99	1,358	12,286,921	7,463,099	2,144,185	2,436,482	243,155
4.00	1,907	11,519,795	8,069,844	1,332,770	2,028,958	88,223
EFC Range						
0	2,462	32,629,222	16,104,544	10,500,129	5,320,210	704,339
1-1000	584	7,544,911	3,416,049	2,832,612	1,081,626	214,624
1001-2500	584	7,368,541	3,886,366	1,918,822	1,433,663	129,690
2501-5000	797	9,037,249	6,004,405	1,484,909	1,445,877	102,058
5001-7500	624	6,004,807	5,234,755	45,683	631,843	92,526
7501-10,000	501	4,958,665	4,481,041	8,000	406,847	62,777
10,001-12500	382	3,934,283	3,589,169	8,310	310,092	26,712
12501-15000	327	3,346,337	3,029,957	-	287,751	28,629
15001-20000	486	5,046,212	4,549,869	2,000	458,897	35,446
20001-30000	622	5,925,183	5,336,651	-	545,517	43,015
30001-40000	346	3,103,987	2,818,181	-	267,481	18,325
40001+	553	4,047,374	3,531,548	2,655	491,372	21,799
Not applicable	3,493		-	-	-	-
Income Level						
0-30k	3,192	40,669,006	21,658,590	11,810,079	6,407,806	792,531
30-48k	1,105	12,728,697	7,320,161	3,380,760	1,743,870	283,906
48-75k	1,267	13,974,871	10,266,375	1,477,510	2,040,081	190,905
75-110k	1,177	11,283,803	10,011,204	118,951	1,041,113	112,535
110k+	1,527	14,290,394	12,726,205	15,820	1,448,306	100,063
Not applicable	3,493		-	-	-	-