



# Trends in Higher Education Finance

## Enrollment Patterns, Student Financial Aid, Net Price, and Completions

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This study focuses on student financial aid trends in postsecondary education for both the public and private sectors. It is funded by Washington's ARRA Statewide Longitudinal Data Systems Grant.

### Purpose

As part of the grant extension for the development of the P-20 data warehouse, the ERDC proposed to develop a second report on trends in higher education finance.<sup>1</sup> This report concentrates on the financing of postsecondary education in Washington state from the perspective of the student by looking at student financial aid and the cost of attendance. The institutional-level data reviewed include:

- Enrollments by sector;
- The sources of student financial aid – federal, state and institutional;
- The type of aid – grants and loans;
- The number of students receiving aid and the amounts;
- The cost of attendance and net price; and
- A measure of completions.

The analysis includes seven sectors of higher education institutions:

- Private for-profit career schools;
- Private nonprofit career schools;
- Public community and technical colleges (including the Northwest Indian College);
- Private nonprofit 4-year institutions;
- Private for-profit 4-year institutions;
- Public comprehensive institutions (including The Evergreen State College); and
- Public research universities (including the branch campuses).

A complete listing of institutions included in the analysis by sector can be found in Appendix A.

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<sup>1</sup> The first was “Report on Higher Education Financials: Utilizing Metrics Developed by the Delta Cost Project,” ERDC Brief 2014-06, Education Research and Data Center, April 2014.

## Method and Data Sources

The primary data source is IPEDS (the Integrated Postsecondary Education Data System), the core postsecondary data collection system of the National Center for Education Statistics, U.S. Department of Education. All postsecondary institutions that participate in federal financial aid programs such as Pell grants or Stafford loans are required to provide data to IPEDS. The data is provided through a series of nine interrelated surveys. The surveys cover student financial aid, institutional characteristics, enrollments, program completion and graduation rates, institutional revenues and expenditures, and human resources. The data is provided at the institution level – not at the student level – and is in the public domain. Nationwide about 7,000 institutions participate; in Washington about 125 institutions participate in any given year. Data for the Washington institutions are stored in the ERDC P20W data warehouse.

Data from the IPEDS surveys on student financial aid, institutional characteristics (for cost of attendance information), completions, fall enrollments, and 12-month enrollments are used in this report. Washington institutions that completed all five surveys in a year are included in this report. The years covered are 2009 through 2012. Not all institutions are included in every year. The institution-level data is aggregated to the sector level.

Two groups of students are analyzed in the report:

- Group 1 consists of all undergraduate students – full-time and part-time; new and continuing; degree/certificate-seeking and non-degree/certificate-seeking students.
- Group 2 consists of a subset of Group 1 – all full-time, first-time, degree/certificate seeking undergraduate students.

While Group 1 is a broader group of students, IPEDS collects more detailed information on Group 2 students. All data tables can be found in Appendix B.

All dollar values have been adjusted to 2012 dollars using the implicit price deflator for personal consumption expenditures (IPD-PCE) prepared by the Bureau of Economic Analysis, U.S. Department of Commerce.

## Results and Findings

### 1. Enrollment Patterns

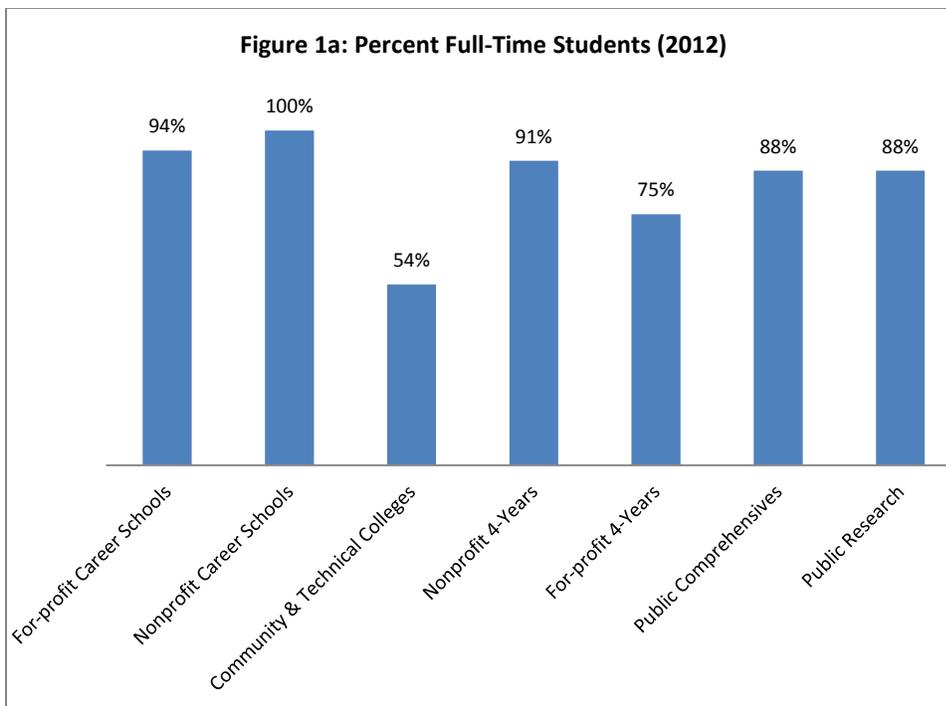
This section looks at the undergraduate enrollments in the seven sectors of postsecondary education in Washington state. It first looks at the enrollment pattern of all undergraduate students (Group 1) and then the enrollment pattern of a subgroup, the full-time, first-time, degree/certificate-seeking students (Group 2). This is followed by a similar look at the enrollment pattern of low-income students. Students that receive federal Pell grants are used as a proxy for “low-income.”

#### *Group 1: All Undergraduate Students*

Group 1 includes all undergraduate students enrolled for credit in courses or programs that can be applied towards the requirements for a Bachelor’s degree, an Associate’s degree, or any certificate below the baccalaureate level. The students do not to be seeking a degree or certificate. This includes high school students taking regular college courses for credit; it also includes students taking remedial courses if the students are degree-seeking.

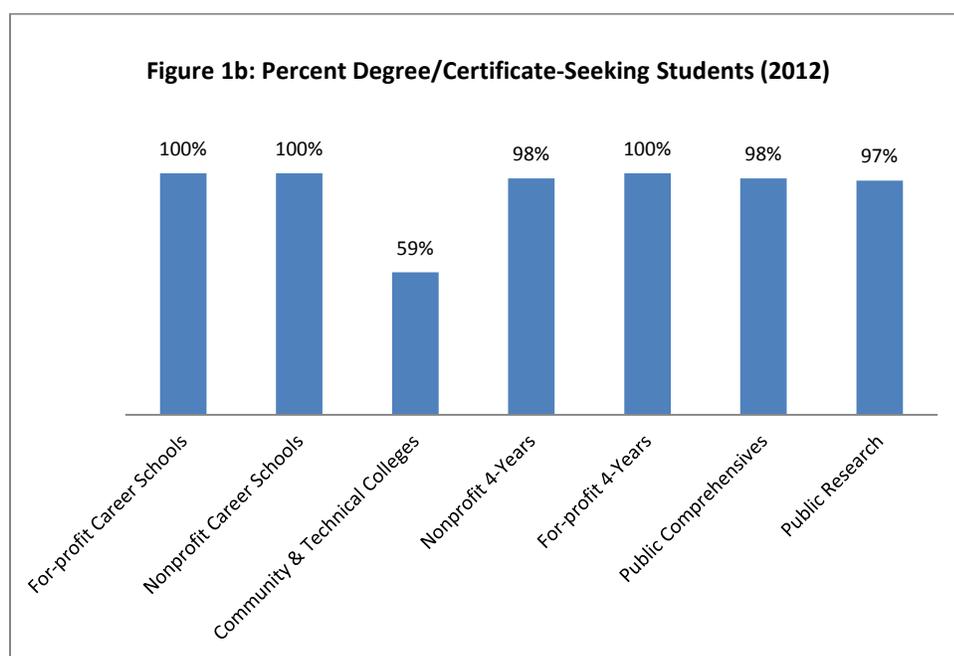
Undergraduate students can be categorized in several ways:

- New, continuing, or transfer students;
- Full-time or part-time students;
- Degree/certificate-seeking or non-degree/certificate-seeking students.



Data source: IPEDS Fall Enrollment Survey

The sectors enroll these categories of students in varying amounts (see Figures 1a and 1b and Table 1 in Appendix B). The majority of students in all sectors attend full-time but the range is from 54 percent of the community and technical college students to 100 percent at the nonprofit career schools. At the public 4-year institutions 88 percent of the students are full-time; 91 percent are full-time at the nonprofit 4-year institutions; and 94 percent are full-time at the for-profit career schools. Seventy-five percent of the students at the for-profit 4-year institutions are full-time. At the community and technical colleges 46 percent of the students are attending part-time.



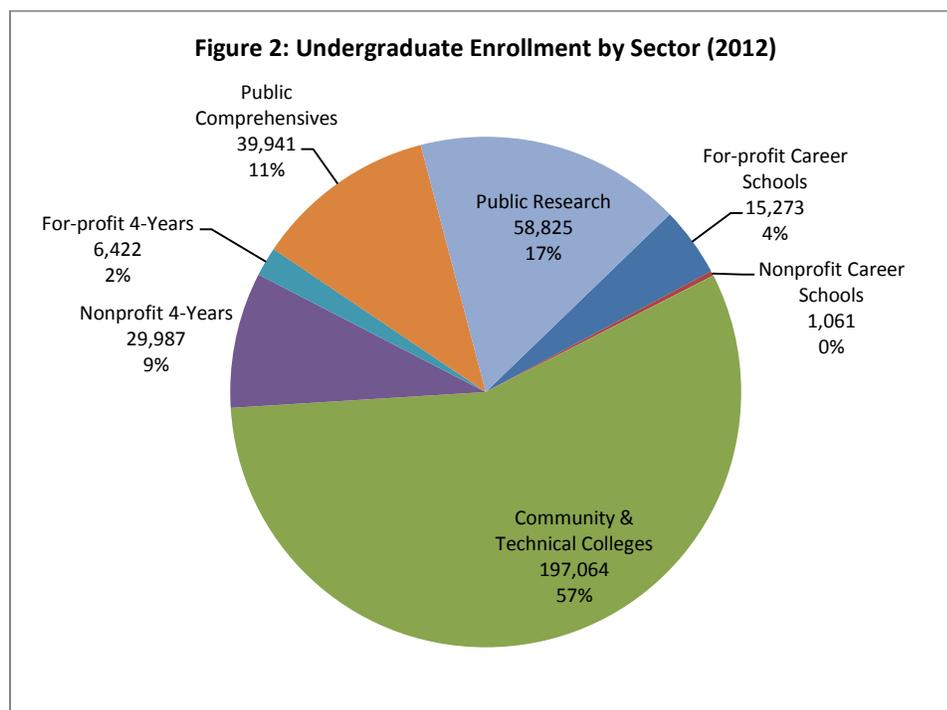
Data source: IPEDS Fall Enrollment Survey

Nearly all of the students attending postsecondary institutions are seeking a degree or certificate with the exception of community and technical college students. At the community and technical college's 59 percent of the students are seeking a degree or certificate and 41 percent are not.

Over all the sectors 76 percent of the students are seeking a degree or certificate. Forty-nine percent of the students are classified as continuing degree/certificate-seeking students, 15 percent as transfer degree/certificate-seeking students, and 13 percent are first-time degree/certificate-seeking students. These degree/certificate-seeking students include both full-time and part-time students.

The vast majority, 85 percent, of undergraduate college students in Washington state attend public institutions (see Figure 2 and Table 2 in Appendix B). Of the nearly 350,000 enrolled undergraduate students (full-time and part-time, degree/certificate-seeking and non-degree/certificate-seeking) in 2012, 57 percent were enrolled in community and technical colleges. Another 17 percent were enrolled in public research universities and 11 percent in the comprehensive institutions. The remaining 15 percent of the students are enrolled in private institutions with 9 percent in nonprofit 4-year institutions and 4 percent in for-profit career schools. The for-profit 4-year institutions enroll 2 percent of the students and the nonprofit career

schools less than one-half of one percent. This enrollment pattern among all undergraduates has been relatively stable over the four years 2009 through 2012.



Data source: IPEDS Student Financial Aid Survey

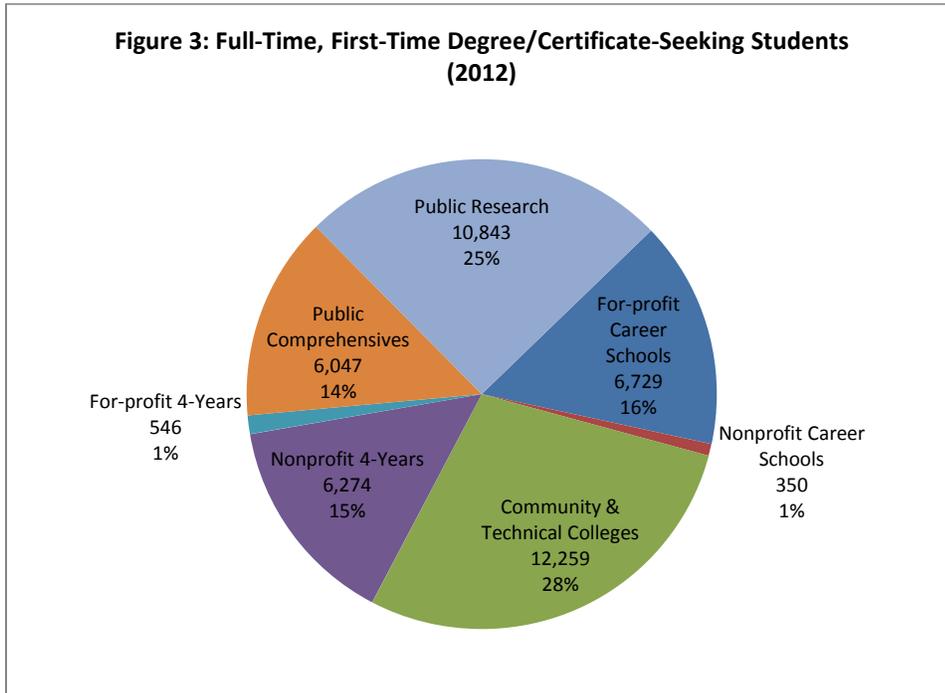
### **Group 2: Full-Time, First-Time Degree/Certificate-Seeking Students**

Group 2 consists of full-time, first-time degree/certificate-seeking undergraduate students. These are students with no prior postsecondary experience that have enrolled full-time with the intent to earn a degree, certificate or other formal award. It includes students enrolled in academic and occupational programs. Students enrolled in the fall term who attended college for the first-time in the prior summer session are considered to be first-time students. Students who entered with advanced standing with college credits earned before high school graduation (i.e., Running Start students) are also considered to be first-time students.

Looking at just full-time, first-time degree/certificate-seeking students in 2012, two-thirds were enrolled in public institutions (see Figure 3 and Table 3 in Appendix B). Some 28 percent were enrolled in the community and technical colleges and one-quarter were enrolled in the public research universities. The public comprehensive institutions enrolled another 14 percent of the new full-time students. The for-profit career schools enrolled 16 percent of the new students and the nonprofit 4-year institutions enrolled another 15 percent. The nonprofit career schools and for-profit 4-year schools had tiny slivers of 1 percent each.

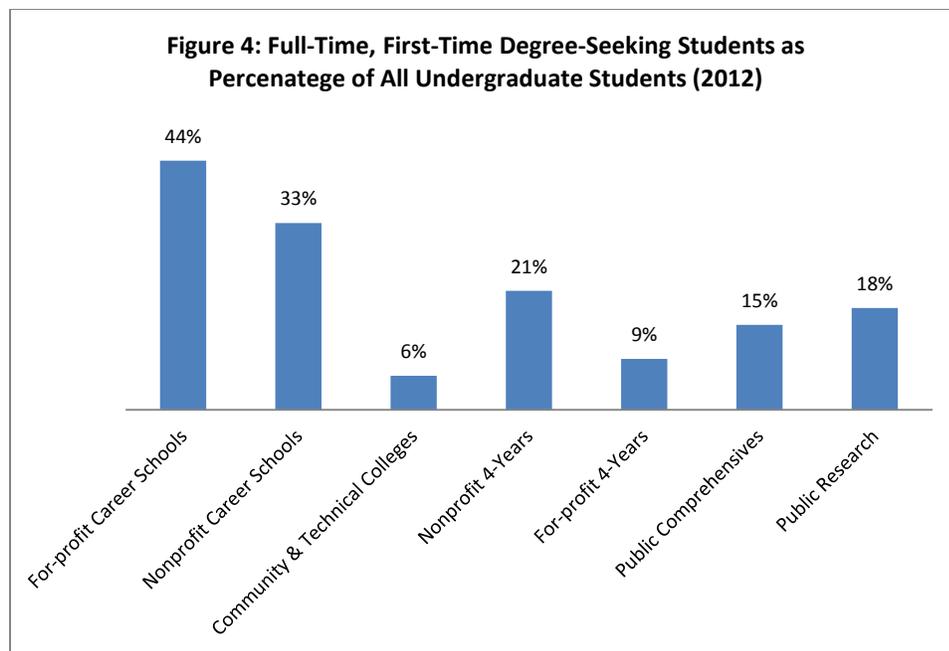
Group 2 students as a share of Group 1 students varies by sector depending on program lengths and other factors (see Figure 4 and Table 4 in Appendix B). It should be expected that schools with shorter program lengths enroll a greater share of first-time students than institutions with 4-year programs. One-third to three-fifths of the students at the career schools are first-time students seeking a certificate that takes less than

two years to earn. At the public and nonprofit 4-year institutions the share of first-time students is much lower, 15 to 21 percent, as the program length is longer with a greater portion of continuing students.



Data source: IPEDS Student Financial Aid Survey

The enrollment pattern at the community and technical colleges is completely different from the other sectors. As noted earlier the community and technical colleges have far a greater share of part-time students and far a greater share of non-degree/certificate-seeking students. Thus the share of Group 2 students at the community and technical colleges is relatively low even with shorter program lengths.



Data source: IPEDS Student Financial Aid Survey

## 2. LOW-INCOME STUDENTS

The institutions report family income data on undergraduate students for only a limited subset of full-time, first-time degree/certificate-seeking students. Instead of using family incomes, this report looks at Pell grant recipients. The Federal Pell Grant Program provides need-based grants to financially needy (low-income) undergraduate students.

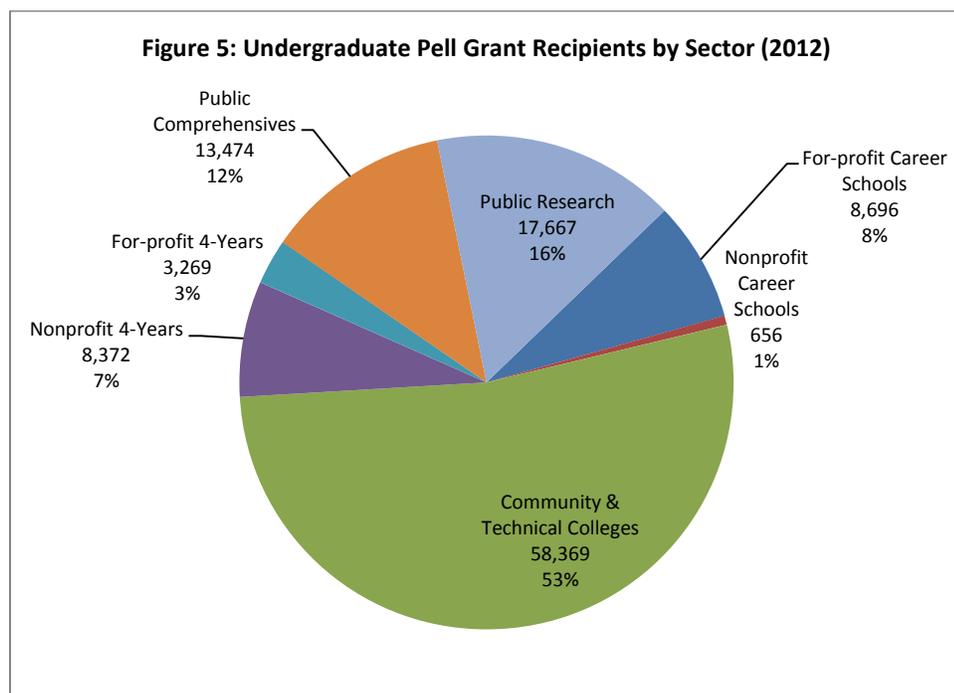
One of the requirements for a student to receive a Pell grant is to demonstrate financial need. Financial need takes into account the living situation of the student (dependent/independent, single/married), family size and family income, among other things. A calculation is made by using a formula to determine the amount that a family is able to pay toward college expenses. The result is called the Expected Family Contribution. This formula is revised and approved each year by the U.S. Congress. If the Expected Family Contribution is greater than a certain amount (\$5,081 in 2013-14) than the student is not eligible for a Pell grant. If a family's income is below a specified threshold (\$24,000 in 2013-14) the student automatically qualifies for an Expected Family Contribution of zero and a Pell grant. The grant amount depends on the Expected Family Contribution, the Cost of Attendance (tuition and fees, room and board, books, and supplies) at the college, and whether the student is full-time or part-time.

Since Congress revises the Expected Family Contribution formula every year, year-to-year changes in the number of "financially needy students" and Pell grant recipients can vary on things besides an institution's enrollment policies. Over the study period the eligibility criteria for receiving a Pell grant has been expanded and the number of Pell grant recipients has risen rapidly. In Washington state the number of Pell grant recipients increased 56 percent from 71,000 in 2009 to 110,000 in 2012. The share of all undergraduate students that were Pell grant recipients increased from 21 percent to 32 percent. Reasons for the expanded number of students receiving Pell grants include an increase in college enrollments and Pell grant

applications, the effects of a weak economy on applicant's incomes and grant eligibility, and broader eligibility rules adopted by Congress. While the definition of "needy" may change from year-to-year, it is possible to see where "low-income" students attend college in a given year.

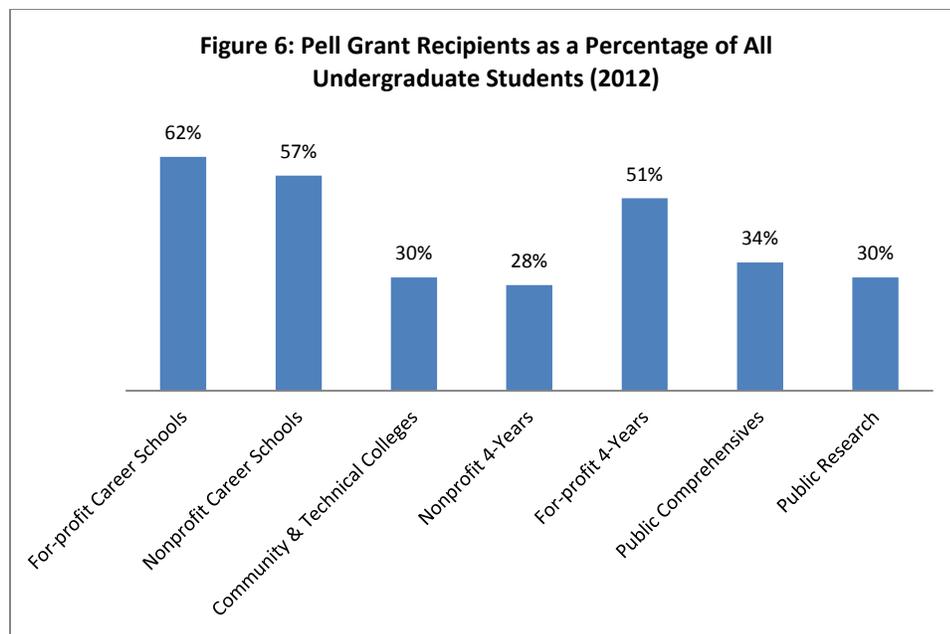
### ***Pell Grant Recipients – All Undergraduate Students***

While the number of undergraduate Pell grant recipients has increased, the sector shares have remained relatively constant (see Figure 5 and Table 5 in Appendix B). Most of the low-income college students are attending public institutions. In 2012, public institutions enrolled 81 percent of Pell grant recipients with 53 percent attending community and technical colleges, 16 percent research universities, and 12 percent comprehensive institutions. For-profit career schools enrolled 8 percent of the Pell grant recipients and nonprofit 4-year institutions enrolled another 8 percent.



Data source: IPEDS Student Financial Aid Survey

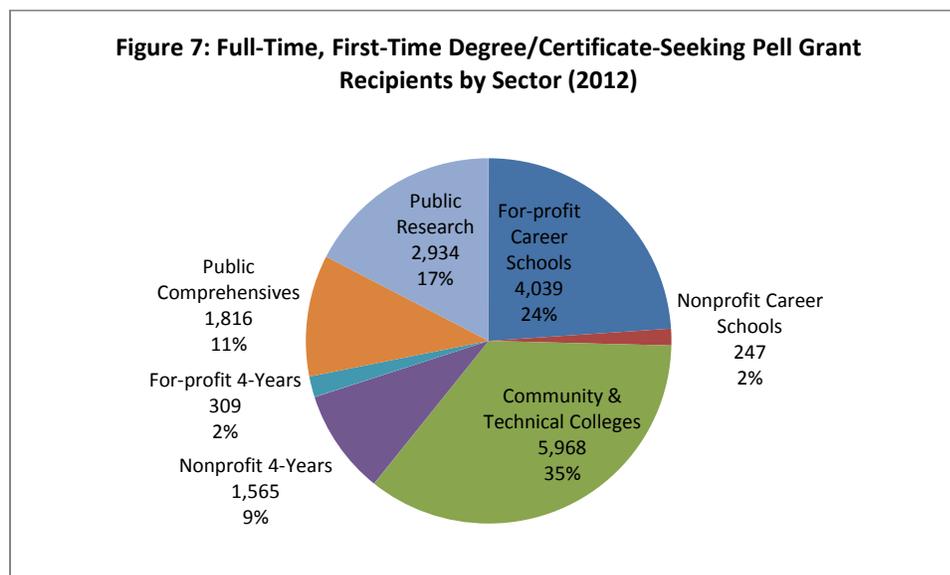
Overall in 2012, Pell grant recipients made up almost one-third of all undergraduate students (see Figure 6 and Table 6 in Appendix B). They constituted more than one-half of the students at the career schools and for-profit 4-year institutions; 62 percent of the undergraduates at the for-profit career schools; 57 percent of the undergraduates at the nonprofit career schools; and 51 percent of the undergraduates at the for-profit 4-year institutions.



Data source: IPEDS Student Financial Aid Survey

**Pell Grant Recipients – Full-Time, First-Time Degree/Certificate-Seeking Students**

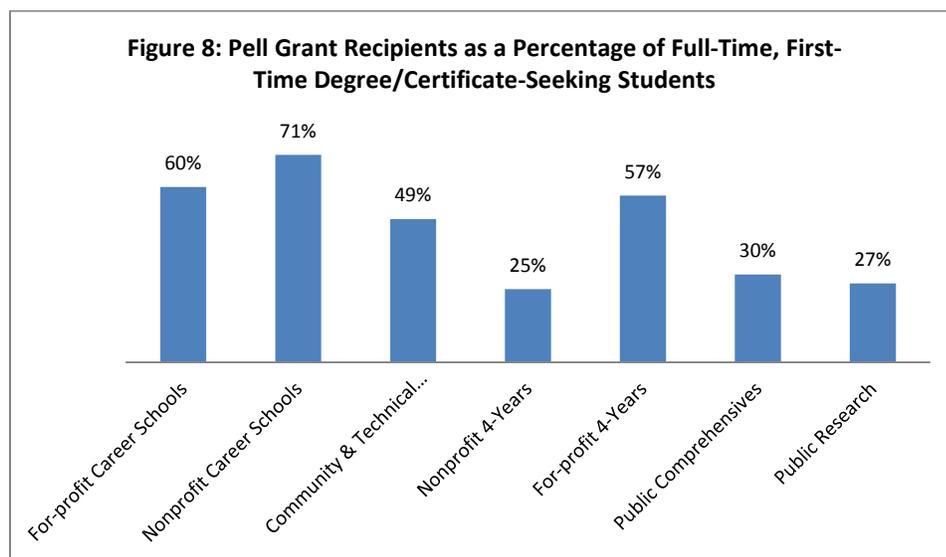
Nearly two-thirds of the Group 2 Pell grant recipients are attending public institutions (see Figure 7 and Table 7 in Appendix B). However, the for-profit career schools enroll a sizable number of low-income students – 24 percent in 2012. The nonprofit 4-year institutions enrolled 9 percent of the Group 2 Pell grant recipients.



Data source: IPEDS Student Financial Aid Survey

Among full-time, first-time degree/certificate-seeking students nearly two out of five students were Pell grant recipients (see Figure 8 and Table 8 in Appendix B). In 2012, Pell grant recipients made up 71 percent of the

full-time, first-time degree/certificate-seeking students at nonprofit career schools; 60 percent at for-profit career schools; and 57 percent at for-profit 4-year institutions.



Data source: IPEDS Student Financial Aid Survey

### 3. Student Grant Aid

This section looks at the share of students and the average amounts of student grant aid received by the Group 1 and Group 2 students, by the sources of this grant aid.

Grant aid consists of financial assistance provided to students that does not need to be repaid by the student. These grants include need-based assistance and scholarships or merit-based assistance. Grant aid does not include work study programs, tax credits or student loans. Grant aid includes:

- Federal grants: Grants provided by federal agencies such as Pell grants, Federal Supplemental Educational Opportunity Grants, Academic Competitiveness Grants, National Science and Mathematics Access to Retain Talent Grants, and Teacher Education Assistance for College and Higher Education Grants.
- State grants: Grants and scholarships awarded by the state such as the State Need Grant, College Bound Scholarships, and the Washington Scholars program.
- Institutional grants: Grants, scholarships, fellowships and tuition waivers granted and funded by the institution (or a department within the institution).
- Other sources (known to the institution): Grants and scholarships to students that are awarded and paid by an outside organization (e.g., Rotary Club) but are directed through an institution's financial aid office.

#### **Group 1: All Undergraduate Students**

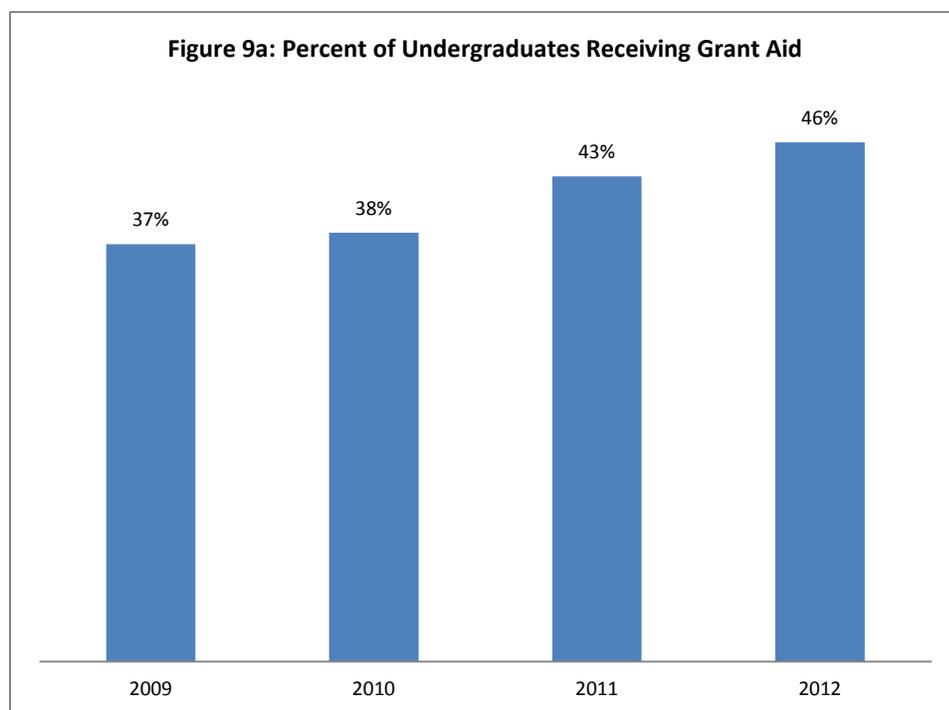
For all undergraduate students data are available only for the sum of all grant aid and Pell grants. In 2012, 46 percent of all Washington undergraduate students received some grant aid (see Figures 9a, 9b, 9c and 9d and

Table 9 in Appendix B). This is up from 37 percent in 2009. During this time the number of Pell grant recipients increased from 21 percent of undergraduate students to 32 percent.

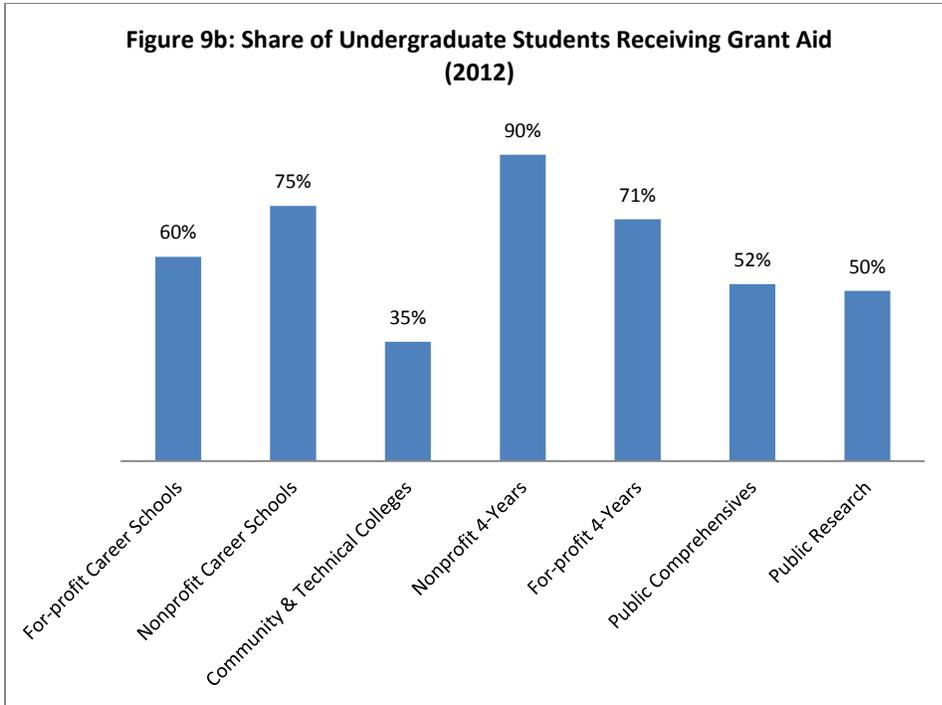
In 2012, the sectors ranged from 90 percent of nonprofit 4-year students receiving some form of grant aid to 35 percent of community and technical college students. Three-fifths of the students at for-profit career schools received some grant aid and about half the students at the public 4-year institutions received grant aid.

The average amount of grant aid increased 14 percent (after adjusting for inflation) from \$7,500 in 2009 to \$8,550 in 2012. At the nonprofit 4-year institutions the average amount of grant increased 22 percent. For the public institutions average grant aid increased 23 percent at the community and technical colleges, 18 percent at the research universities, and 11 percent at the comprehensive institutions. Average grant aid declined 11 percent at the for-profit career schools.

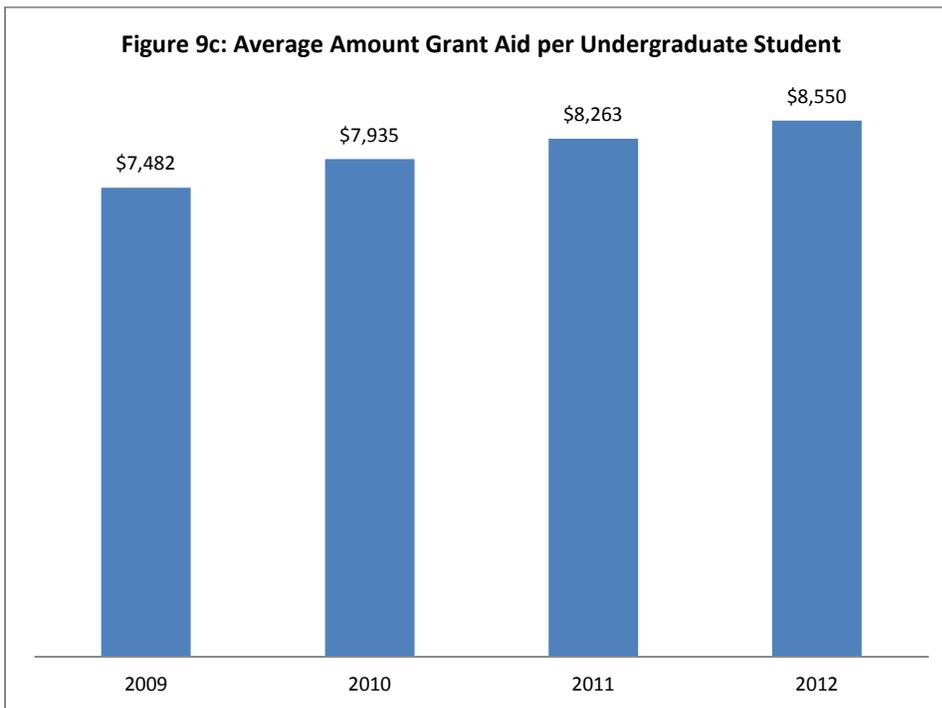
In 2012 the average amount of grant aid ranged from \$17,600 at the non-profit 4-years to \$4,000 at the for-profit 4-years. For the 50 percent of undergraduate students receiving grant aid at the research universities the average amount of aid was \$10,500. At the public comprehensives the average grant aid package was \$7,200 and at the for-profit career schools it was \$4,600.



Data source: IPEDS Student Financial Aid Survey

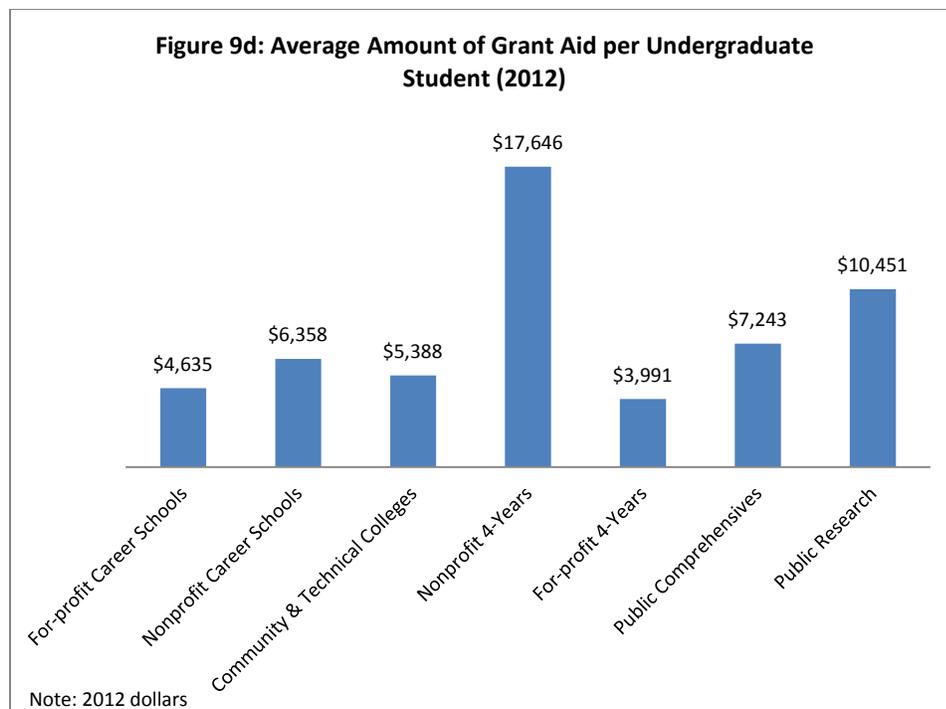


Data source: IPEDS Student Financial Aid Survey



Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.



Data source: IPEDS Student Financial Aid Survey

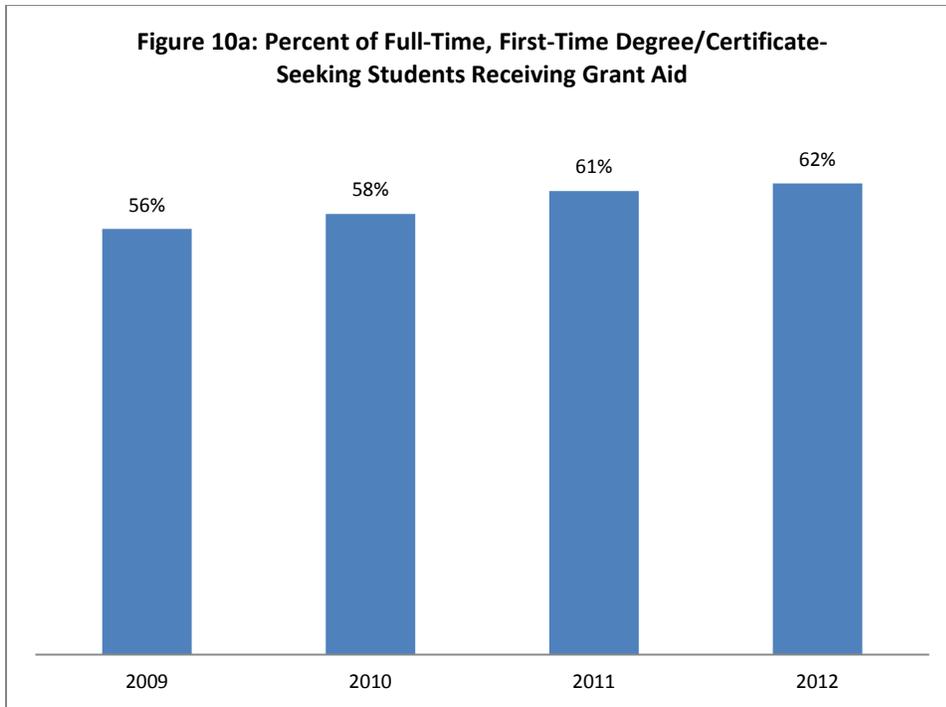
Note: Dollar figures are expressed in constant 2012 dollars.

### **Group 2: Full-Time, First-Time Degree/Certificate-Seeking Students**

More detail on the sources of grant aid is available for full-time, first-time degree/certificate-seeking students.<sup>2</sup> In 2012, 62 percent of Group 2 students received some form of grant aid (see Figures 10a, 10b, 10c and 10d and Table 10 in Appendix B).<sup>3</sup> The percentage of students receiving grant aid has increased from 2009 when 56 percent of the full-time, first-time degree/certificate-seeking students received grant aid. During this time the number of Group 2 students receiving Pell grants increased from 30 percent students to 39 percent. Institutional grants went to 30 percent of the students in 2009 and 35 percent in 2012. The share of students receiving state grants stayed relatively constant at 20 to 23 percent of the students.

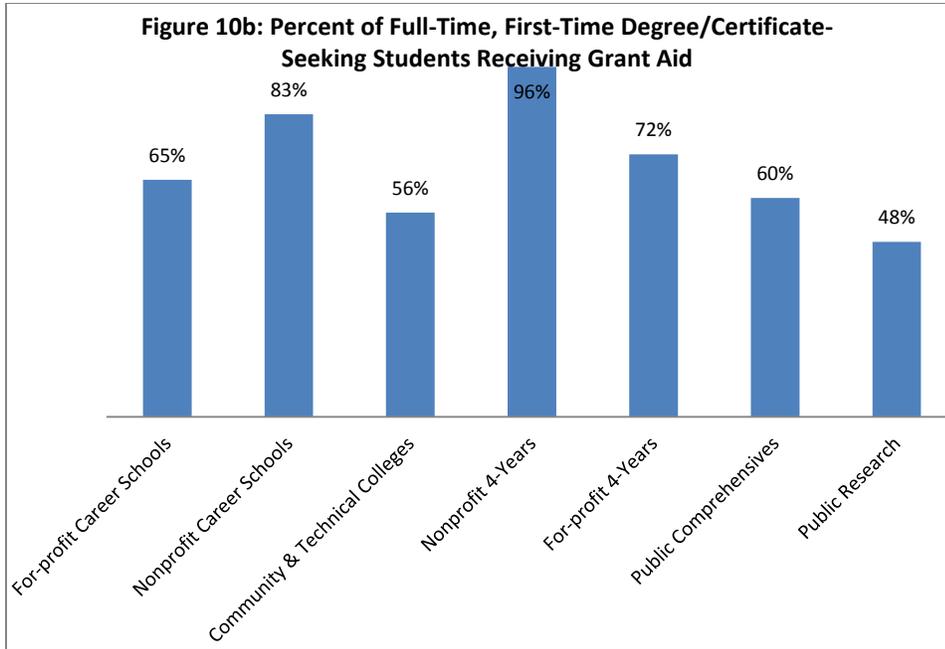
<sup>2</sup> It, however, does not include grant aid from private or other sources.

<sup>3</sup> Note that the total number of students and the average amount of all grant aid does not equal the sum of the individual sources of aid. Not all grant-receiving students receive grants from all sources. The average grant by source is calculated from only those students receiving a grant from that source.



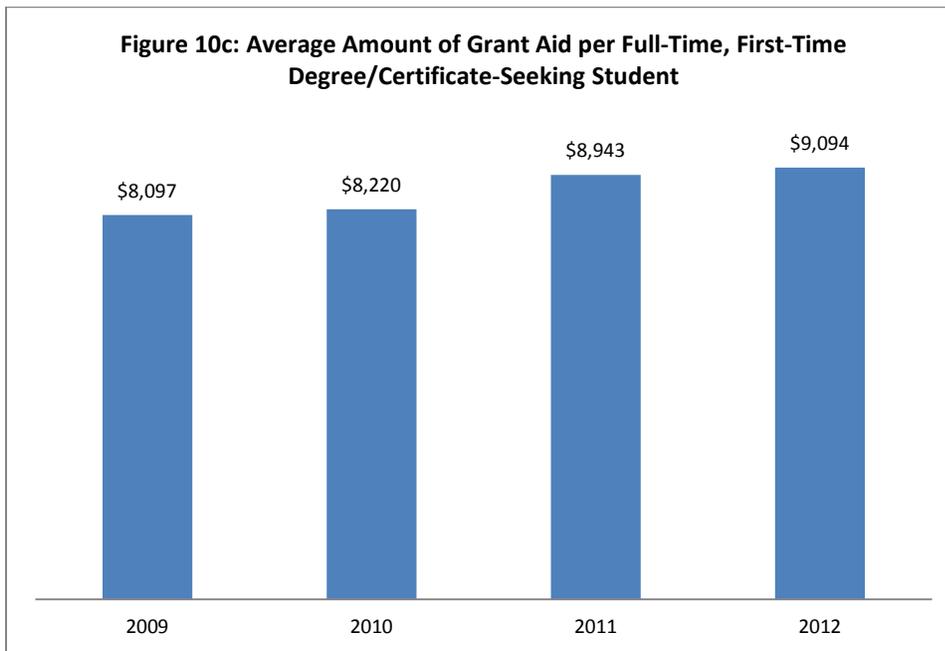
Data source: IPEDS Student Financial Aid Survey

By sector, the percentage of Group 2 students receiving grant aid ranged from 96 percent at the nonprofit 4-year institutions to 48 percent at the public research universities. Sixty-five percent of the full-time, first-time certificate-seeking students at the for-profit career schools received grant aid in 2012. At the other public institutions, 60 percent of Group 2 students received grant aid and 56 percent of community and technical college students received aid.



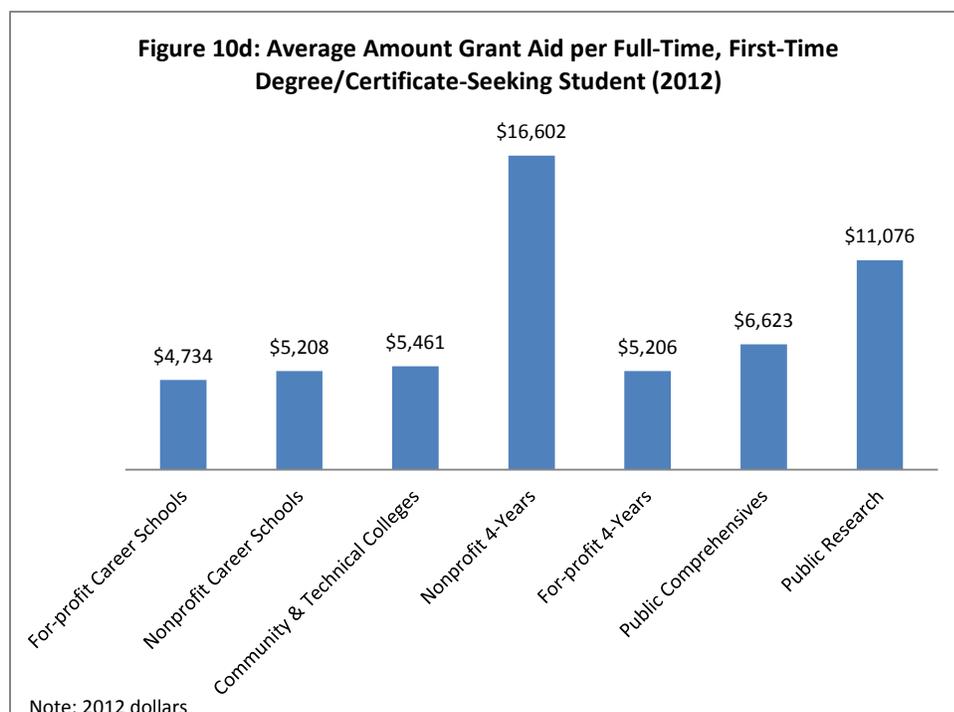
Data source: IPEDS Student Financial Aid Survey

The average amount of grant aid for students receiving assistance increased 12 percent to an average amount of \$9,100 in 2012. The average amount of grant aid was \$8,100 in 2009. The average Pell grant increased from \$3,600 to \$4,100. The average per student amount of institutional grants increased from \$7,700 to \$8,400 while the average state grant increased from \$3,400 to \$4,300.



Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.



Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.

By sector the amount of grant aid in 2012 ranged from \$16,600 at the nonprofit 4-year institutions in 2012 to \$4,700 at the for-profit career schools. For public institutions the average amount of grant aid ranged from \$11,100 at the research universities, \$6,600 at the comprehensives, and \$5,500 at the community and technical colleges.

As noted above, nonprofit 4-year institutions provided the largest amount of grant aid to the largest share of full-time, first-time degree-seeking students. Ninety-six percent of these students are receiving grant aid – most of it in the form of institutional aid such as scholarships, tuition waivers or discounts. The average amount of aid increased from \$15,300 in 2009 to \$16,600 in 2012; institutional aid increased from \$13,500 to \$14,500.

The public research universities provide nearly one-half of the Group 2 students with grant aid, primarily from institutional sources. In 2012, 48 percent of the students received an average \$11,100 in grant aid with 38 percent receiving an average of \$7,000 in institutional aid. Pell grant recipients increased from 18 to 27 percent of the students while state grant recipients fell from 27 to 18 percent of the students.

Grant aid in 2012 to full-time, first-time degree-seeking students at the public comprehensive institutions went to 60 percent of the students for an average amount of \$6,600. The share of Group 2 students receiving Pell grants increased from 20 to 30 percent and the amount of grant increased from \$3,500 to \$4,100. The share of students receiving state grants declined from 27 to 18 percent, however, the average grant increased from \$3,750 to \$6,000. The share of students receiving institutional grants increased from 37 to 49 percent and the grant amount increased from \$2,900 to \$3,200.

At the community and technical colleges 56 percent of the students received some grant aid in 2012, up from 41 percent in 2009. Again, it appears the increase is due to Pell grants with recipients going from 33 percent of the students to 49 percent. The share of state grants receiving state grants stayed relatively the same at 33 to 35 percent. The share of students receiving institutional grants went from 9 to 14 percent. The average amount of all grants increased from \$4,900 to \$5,500. The average Pell grant went from \$3,500 to \$4,100.

Sixty-five percent of the full-time, first-time degree/certificate-seeking students at the for-profit career schools received grant aid in 2012, with an average amount of \$4,700. Most of the aid came as Pell grants with 60 percent of the students receiving one with an average amount of \$4,200. State grants, averaging \$2,700, were given to 14 percent of the students. Institutional grants were few, going to just 4 percent of the students and averaging \$2,000.

#### **4. Student Loan Aid**

This section looks at the share of students and the average amounts of student loan aid received by the Group 1 and Group 2 students, by the sources of this loan aid. It also looks at default rates on federal student loans by sector.

Information on student loans is limited to the loans of which the institution has knowledge and where the student is the designated borrower. It includes federal subsidized and unsubsidized loans and all institutionally- and privately-sponsored loans. It does not include loans made directly to parents. Nor does it include debt taken on by the student outside of the institution such credit cards or second mortgages.

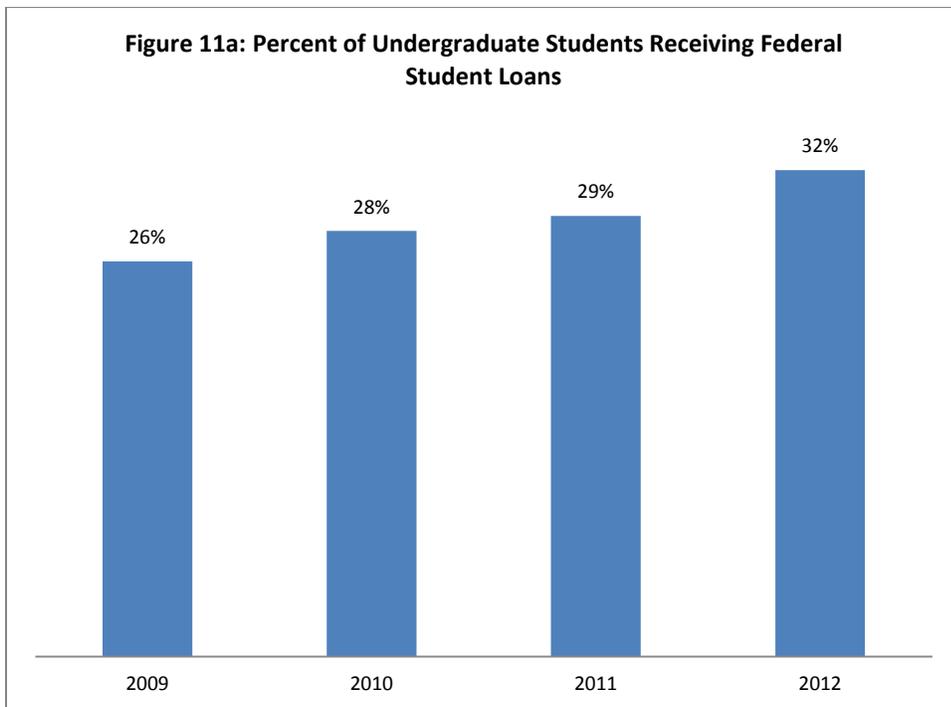
Student loan programs include:

- Federal Perkins Loans – a long-term, low interest loan based on financial need, that must be repaid.
- Federal Direct Stafford Loans – includes subsidized loans based on financial need with the federal government paying interest while the student is in school, after which the loan must be repaid; and unsubsidized loans available to students without financial need with the borrowers paying interest while in school, after which the loan must be repaid.
- Private loans – loans made to students by private banks and lenders, of which the institution is aware.

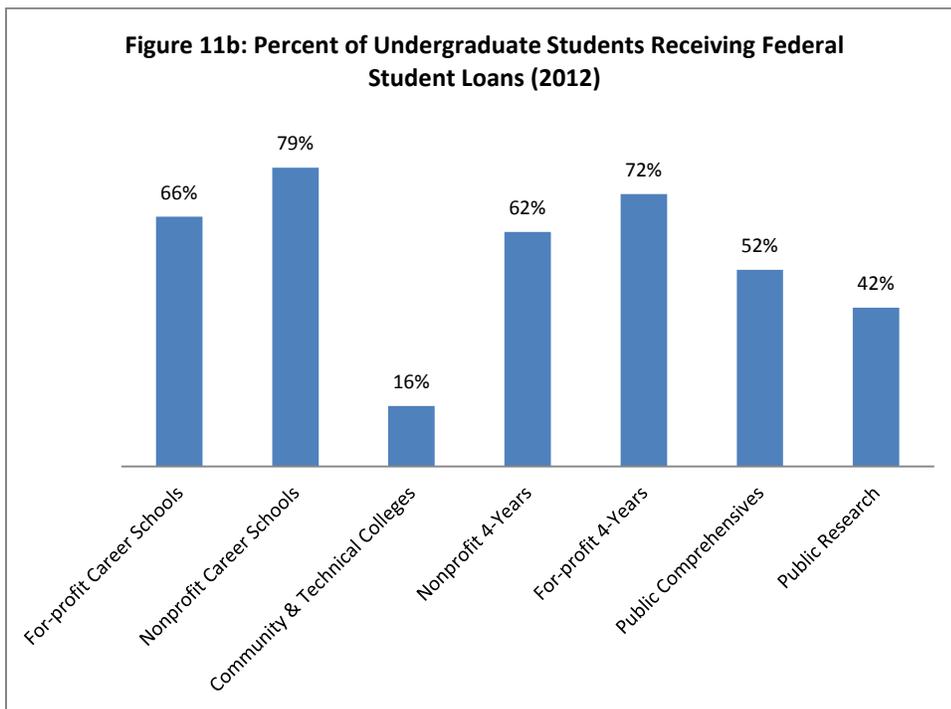
Federal Direct PLUS loans made to parents of dependent undergraduate students and to students in graduate and professional programs are not included in this analysis.

##### ***Group 1: All Undergraduate Students***

Over all the sectors, federal loans were taken out by 32 percent of undergraduate students in 2012 (see Figures 11a, 11b, 11c and 11d and Table 11 in Appendix B). This is up from 26 percent in 2009. Growth in the percentage of students receiving federal loans occurred at the public institutions share of community and technical college students receiving federal loans increased from 10 percent to 16 percent; comprehensive institution students from 46 percent to 52; and public research university students from 39 to 42 percent. At the nonprofit 4-year institutions the percent of students receiving federal loans increased to 62 percent from 58 percent. The percentage of students at the for-profit career schools taking out federal loans declined from 71 percent in 2009 to 66 percent in 2012.



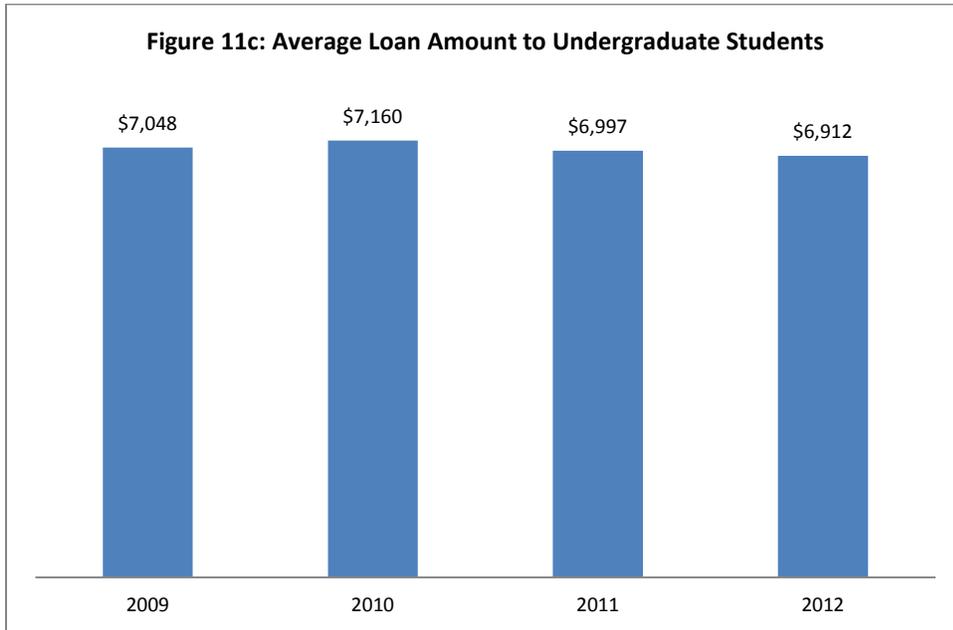
Data source: IPEDS Student Financial Aid Survey



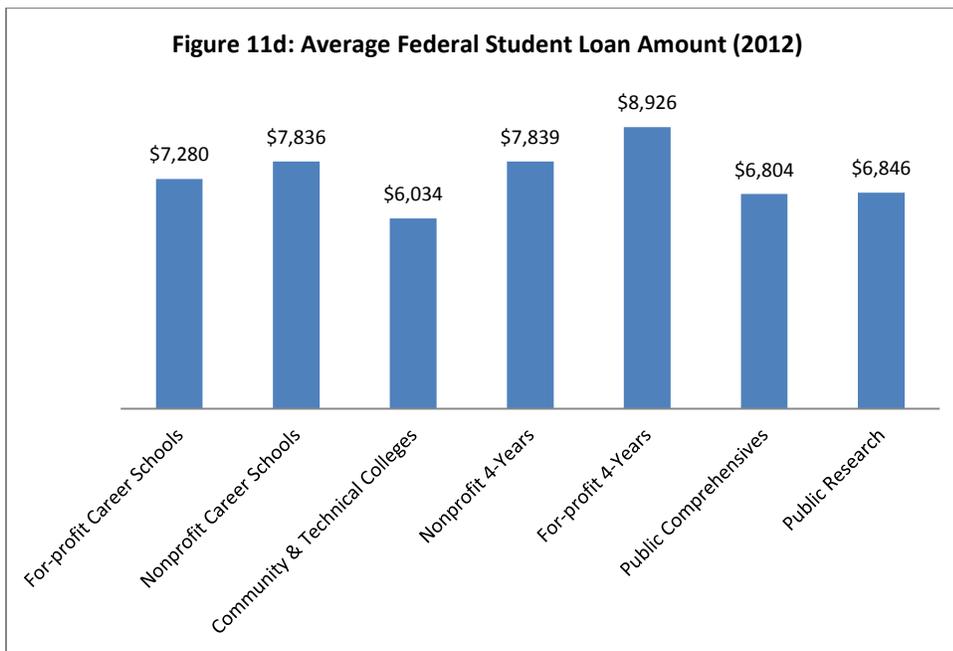
Data source: IPEDS Student Financial Aid Survey

The average loan amount for students receiving loans in 2012 was for \$6,900. After adjusting for inflation this almost the same amount as in 2009 when the average was \$7,000. Average loan amounts were higher at

the private institutions than at public institutions. In 2012, the average loan amount at the for-profit 4-year institutions was \$8,900; followed by \$7,800 at the nonprofit 4-year institutions; and \$7,300 at the for-profit career schools. The average loan amounts were \$6,800 at the public 4-year institutions and \$6,000 at the community and technical colleges.

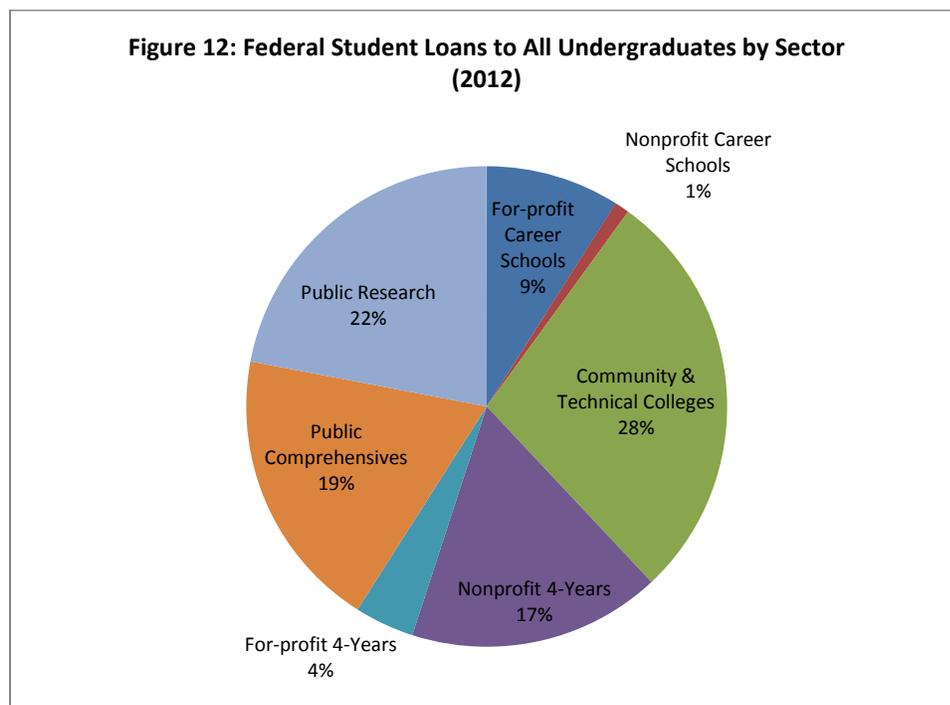


Data source: IPEDS Student Financial Aid Survey  
 Note: Dollar figures are expressed in constant 2012 dollars.



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 Note: Dollar figures are expressed in constant 2012 dollars.

Even though only 16 percent of community and technical students took out loans in 2012 and this was the lowest among all the sectors, some 28 percent of all federal loans in 2012 were to community and technical college students (see Figure 12 and Table 12 in Appendix B). Students attending public institutions took out 69 percent of the loans in 2012. The nonprofit sector students comprised 18 percent of the loans and the for-profit sector students 13 percent.



Data source: IPEDS Student Financial Aid Survey

### **Group 2: Full-Time, First-Time Degree/Certificate-Seeking Students**

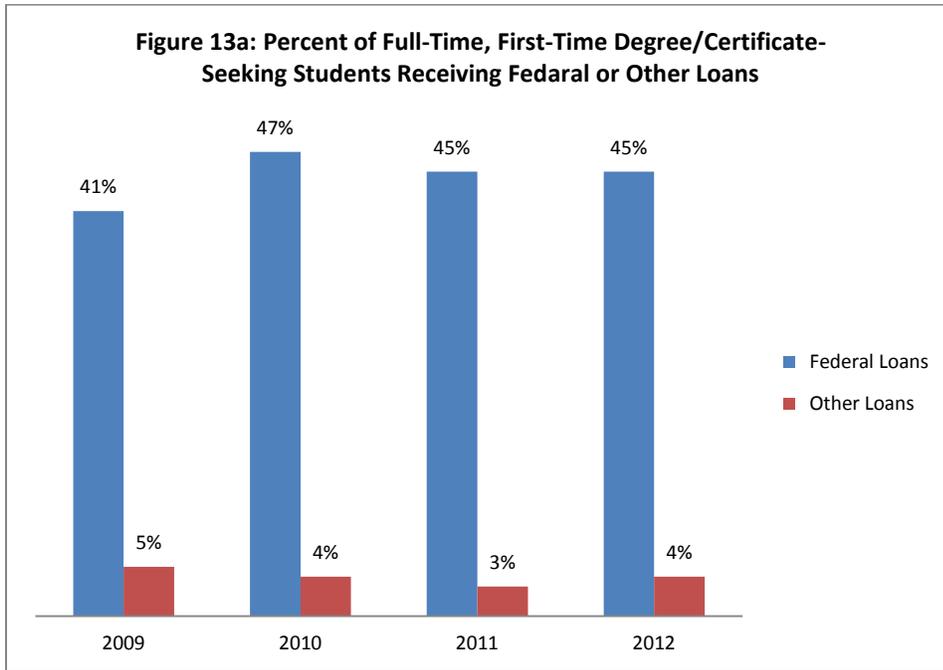
Among full-time, first-time degree/certificate-seeking students, 46 percent borrowed either from the federal government or other sources in 2012. This is up from 41 percent of the Group 2 students borrowing in 2009. The average amount being borrowed is down from \$7,000 in 2009 to \$6,600 in 2012 (see Figures 13a, 13b, 13c and 13d and Table 13 in Appendix B).

Most of the borrowing was in the form of federal loans. Forty-five percent of the students received federal loans in 2012 compared to 4 percent taking loans from other private sources.<sup>4</sup> The percentage of students borrowing from the federal government increased from 2009 while students taking private loans declined slightly from 5 percent to 4 percent.

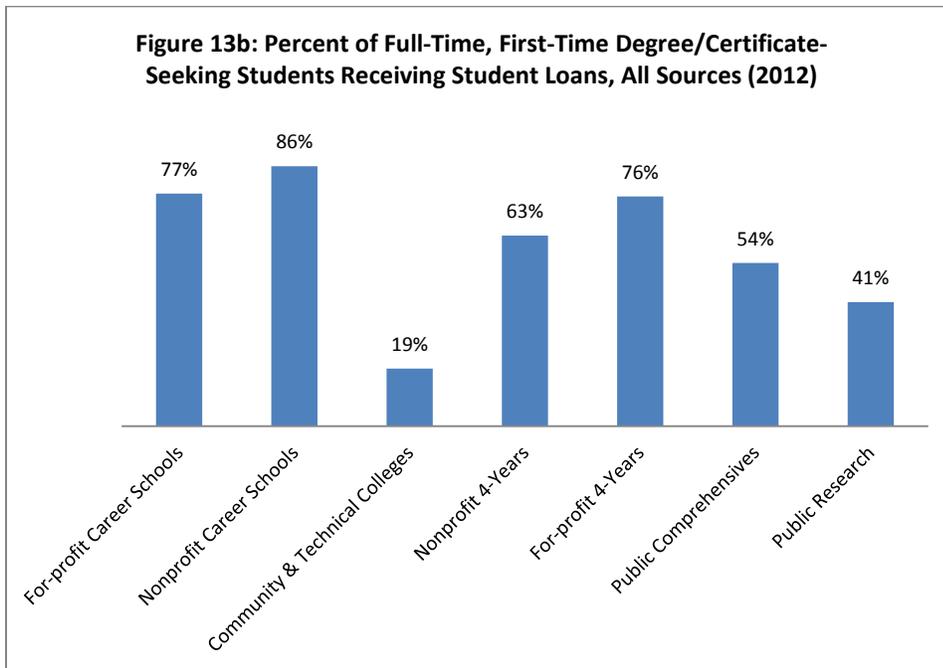
Greater shares of students attending private institutions borrow than at public institutions. By sector, the greatest percentage of Group 2 students borrowing occurs at the nonprofit career schools (86 percent), followed by the for-profit career schools (77 percent) and the for-profit 4-year institutions (76 percent). Sixty-three percent of the full-time, first-time degree-seeking students at the nonprofit 4-year institutions took

<sup>4</sup> Some of the 46 percent of students who borrowed in 2012 took loans from both the federal government and other sources.

out loans in 2012. At the public institutions 54 percent of the Group 2 attending comprehensive institutions borrowed in 2012; followed by students attending the public research universities (41 percent). Only 19 percent of the Group 2 community and technical college students received student loan assistance in 2012.

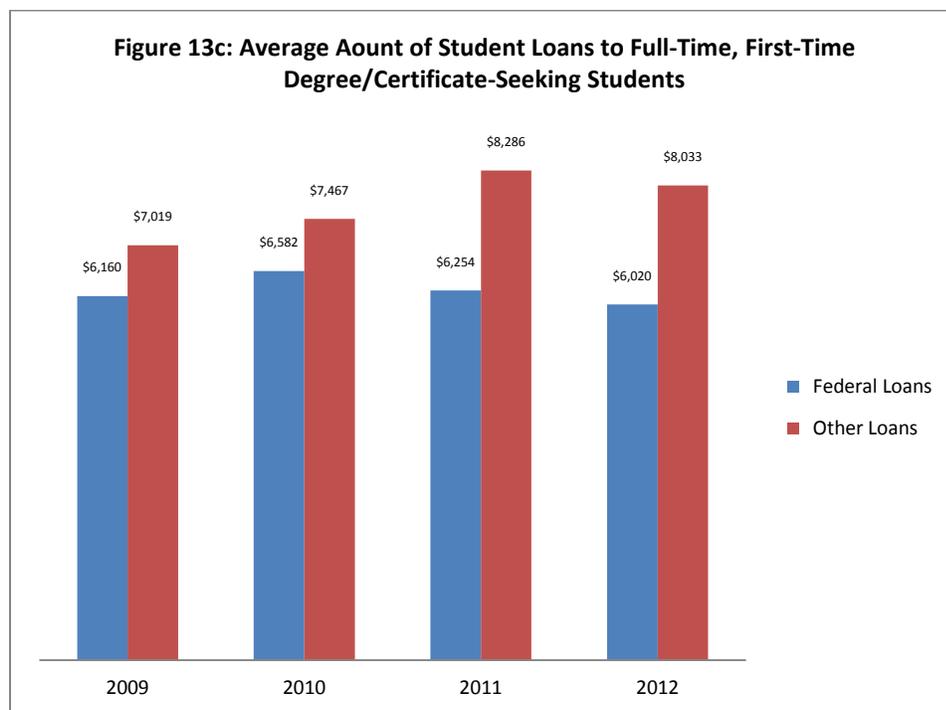


Data source: IPEDS Student Financial Aid Survey



Data source: IPEDS Student Financial Aid Survey

While loans from private sources were not nearly as popular as loans from the federal government, the average amount borrowed by students using these loans surpassed the average amount of federal student loans. The average loan from other sources was \$8,000 in 2012, up from \$7,000 in 2009. The average federal student loan in 2012 was \$6,000, down from \$6,200 in 2009.



Data source: IPEDS Student Financial Aid Survey

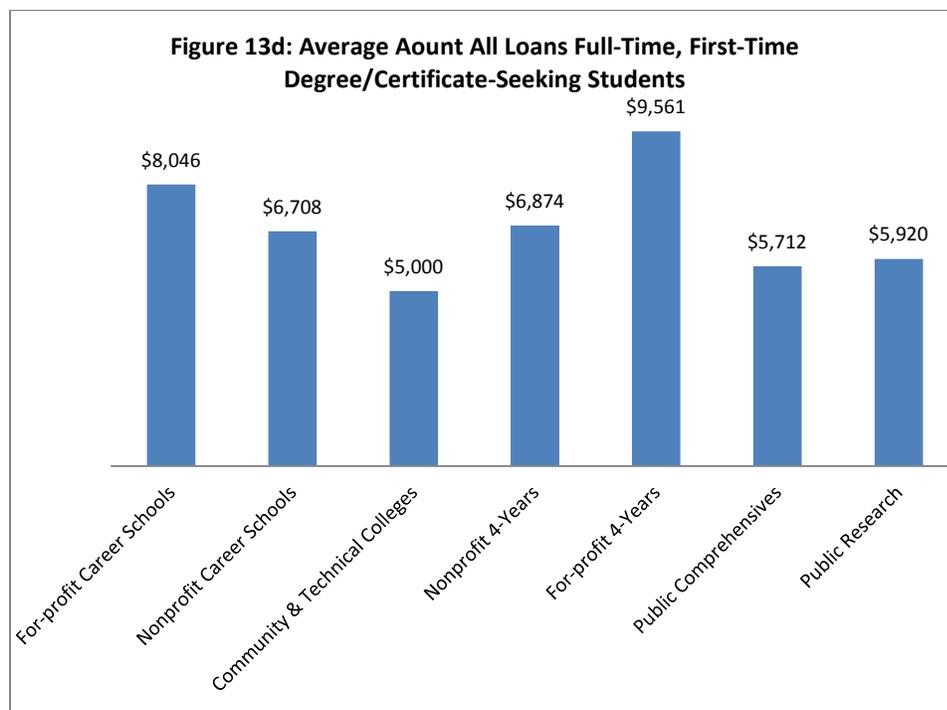
Note: Dollar figures are expressed in constant 2012 dollars.

By sector, again the greatest amount of borrowing is being done by students attending private institutions. The average loan amount at the for-profit 4-year institutions in 2012 was \$9,600; at the for-profit career schools the average loan amount was \$8,000; and at the nonprofit 4-year institutions it was \$6,900. Among the students attending the public research universities who borrowed, the average amount was \$5,900. At the public comprehensive institutions the average loan amount was \$5,700. Community and technical college students borrowed the least with average loan of \$5,000.

About three-fourths of the students at the for-profit career schools borrowed at an average of \$8,000 per year. This has remained fairly steady over the four years 2009 to 2012. Most of these students are receiving federal student loans with the amount increasing from \$6,800 in 2009 to \$7,500 in 2012. In addition, 11 percent of the students are taking another \$4,300 in other loans.

The percentage of full-time, first-time degree-seeking students attending nonprofit 4-year institutions receiving student loans has been increasing, from 56 percent in 2009 to 63 percent in 2012. The average loan amount, however, has declined, from \$7,600 to \$6,900. Within this group are 6 percent of the students receiving \$10,800 in student loans from other sources.

At the public sector schools the borrowing trend with respect to the percentage of students receiving loans has been increasing while the trend in the amount of loans has been mixed. The share of Group 2 students at the public research universities receiving student loans has increased from 35 percent to 41 percent in the four years from 2009 to 2012. The average amount of the loans has declined from \$7,200 to \$5,900. However, 2 percent of the students did borrow an average \$13,500 from sources other than the federal government. Public comprehensive institution students increased their borrowing from 46 percent to 54 percent with the average loan increasing from \$5,100 to \$5,700. At the community and technical colleges the percentage of students borrowing went from 13 percent in 2009 to 19 percent in 2012 with the average loan amount increasing from \$4,600 to \$5,000.

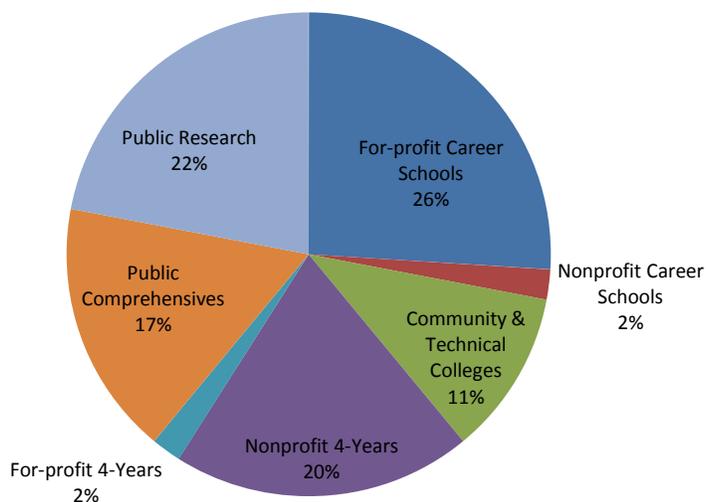


Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.

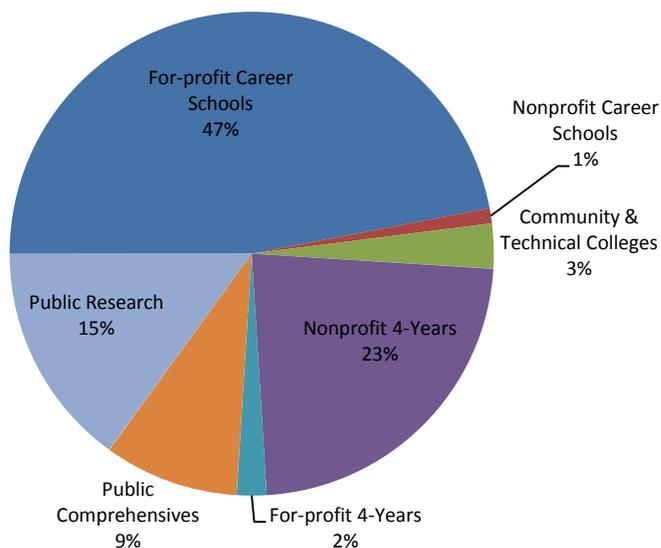
Among the sectors, federal student loans to Group 2 students are spread around with about half going to students at public institutions and the other half to students at private institutions (see Figures 14a and 14b and Table 14 in Appendix B). Public research university Group 2 students accounted for 22 percent of the loans in 2012 followed by the public comprehensive institutions with 17 percent and the community and technical colleges at 11 percent. Students attending for-profit career schools accounted for 26 percent of the loans and students at the nonprofit 4-year institutions made up 20 percent of the federal loans.

**Figure 14a: Federal Student Loans to Full-Time, First-Time Degree/Certificate-Seeking Students by Sector (2012)**



Data source: IPEDS Student Financial Aid Survey

**Figure 14b: Other Loans to Full-Time, First-Time Degree/Certificate-Seeking Students by Sector (2012)**



Data source: IPEDS Student Financial Aid Survey

As to loans from other private sources, most Group 2 students taking out these loans are attending private institutions. In 2012, 47 percent of the student loans from private sources were attending for-profit career

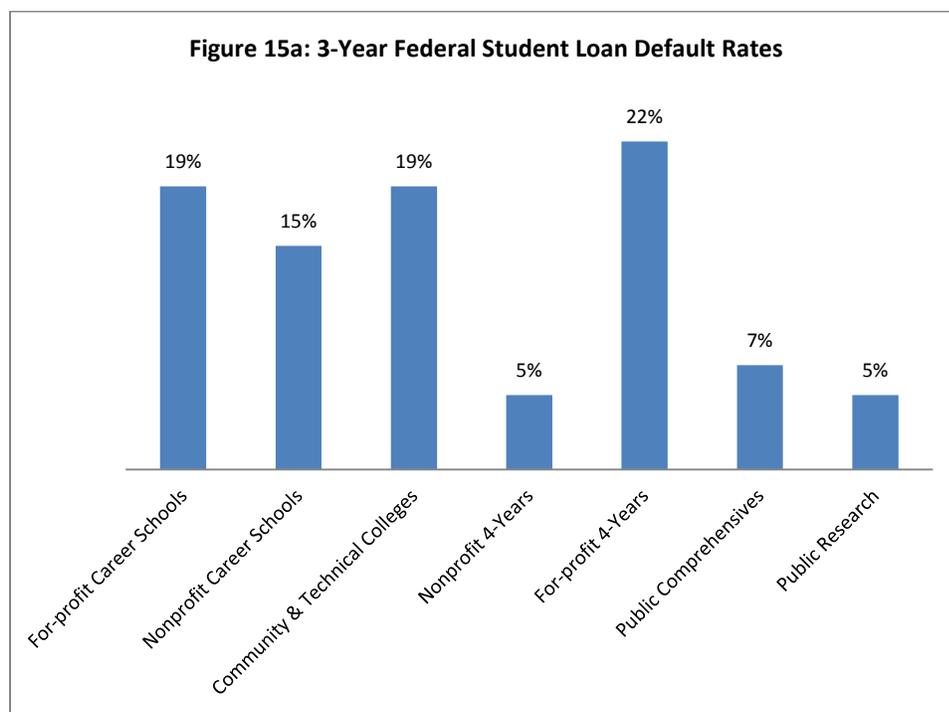
schools with another 23 percent attending nonprofit 4-year institutions. Altogether the public institutions accounted for 27 of the other loans.

### **Student Defaults on Federal Loans**

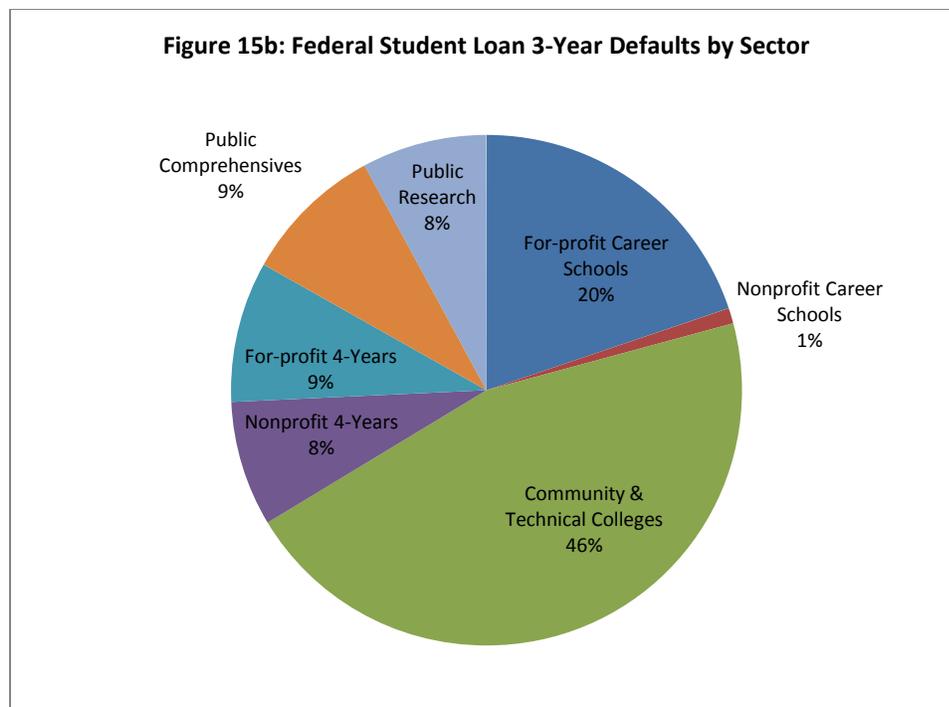
Defaulting on federal student loans is a national issue. The “cohort default rate” measures the share of federal loan borrowers who default within a specified period of time after entering repayment. The 2010 three-year cohort default rate is for borrowers who entered repayment in 2010 and defaulted in 2010, 2011 or 2012. A student defaults on a federal loan after at least nine months of non-payment.

For Washington institutions the average 2010 3-year cohort default rate was 12 percent – 12 percent of the student borrowers who were to begin repayments of their federal student loans in 2010 missed at least nine month of payments during 2010 to 2012 (see charts 15a and 15b and Table 15 in Appendix B). By sector the higher default rates are in the for-profit 4-year institutions (22 percent), for-profit career schools (19 percent) and the community and technical colleges (19 percent). Lower default rates are found in the nonprofit 4-year institutions (5 percent), public research universities (5 percent) and the public comprehensive institutions (7 percent).

The community and technical colleges provided loans to 46 percent of the defaulters and the for-profit career schools provided loans to 20 percent of the defaulters.



Data source: Federal Student Aid, U.S. Department of Education



Data source: Federal Student Aid, U.S. Department of Education

## 5. Net Price

This section looks at the cost of attendance and net price after factoring in student grant aid to full-time, first-time degree/certificate-seeking students. It also looks at the amount of grant aid as a share of the cost of attendance.

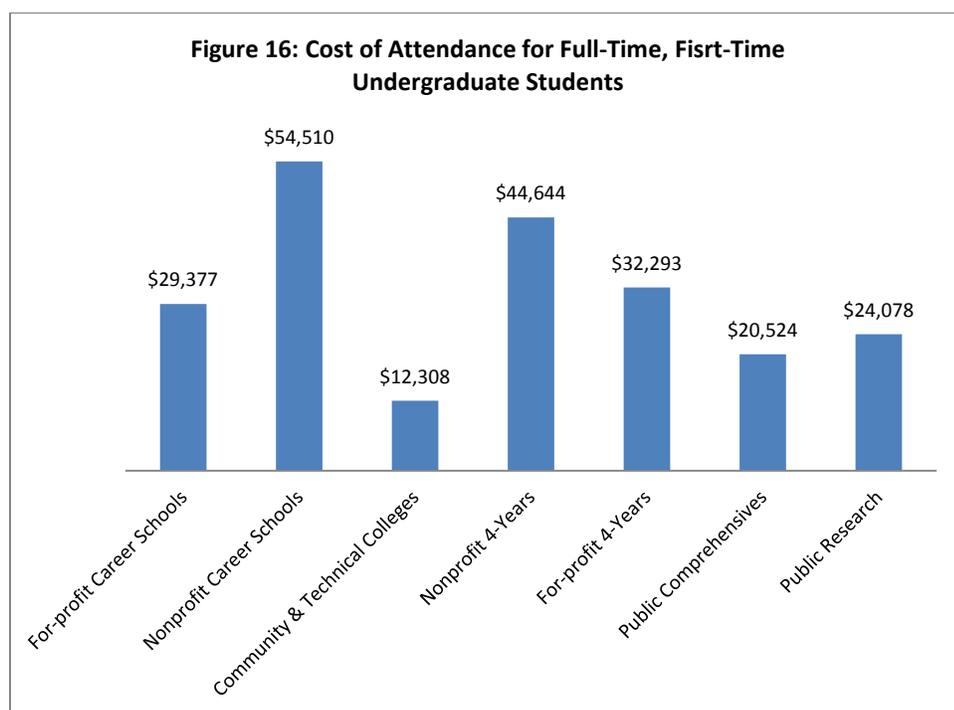
The net price of attending a postsecondary institution is calculated by subtracting the average amount of federal, state and institutional grant and scholarship aid from the total cost of attendance. The total cost of attendance is the sum of published tuition and required fees (in-state tuition for public institutions), books and supplies, and the weighted average for room and board and other expenses. The average room and board and other expenses are based on the living arrangements of full-time, first-time students at each institution.<sup>5</sup>

<sup>5</sup> The institutions report to IPEDS the estimated room and board expenses and other expenses for full-time, first-time undergraduate students for three living arrangements: (1) on-campus, (2) off-campus (not with family), and (3) off-campus (with family). They also report the number of full-time, first-time students utilizing each of these living arrangements. The institutional or sector weights for determining room and board and other expenses are based on where a majority of these students reside. Room and board and other expenses at for-profit career schools, for-profit 4-year institutions, nonprofit career schools, and four of the nonprofit 4-year institutions are weighted 100 percent to living off-campus (not with family). These expenses at the comprehensive institutions, UW-Seattle, WSU (all campuses), and 12 of the nonprofit 4-year institutions are weighted 100 percent to living on-campus. At the community and

### Cost of Attendance

The annual cost of attendance in 2012 ranged from \$12,300 at the community and technical colleges to \$54,500 per year at nonprofit career schools (see Figure 16 and Table 16 in Appendix B).<sup>6</sup> The cost of attendance at the comprehensive institutions was \$20,500 in 2012 and it was \$24,100 at the research universities. The private nonprofit 4-year institutions had a cost of attendance of \$44,600.

Tuition and fees are a significant portion of the cost, ranging from \$3,600 at the community and technical colleges to \$31,800 at the nonprofit 4-year institutions. Room and board is the next major expense averaging about \$8,000 per year. Books on average add another \$1,000 per year and other expenses add \$3,000.



Data source: IPEDS Institutional Characteristics Survey

Note: Dollar figures are expressed in constant 2012 dollars.

technical colleges and the UW branch campuses the weight is 50 percent off-campus (not with family) and 50 percent off-campus (with family).

<sup>6</sup> The nonprofit career school sector is comprised of four schools, one of which has 87% of the full-time, first-time certificate-seeking enrollment. This institute in Yakima reports to IPEDS that off-campus room and board expenses are \$26,438 per year. This amount is more than double the room and board expenses in any other sector.

### Net Price

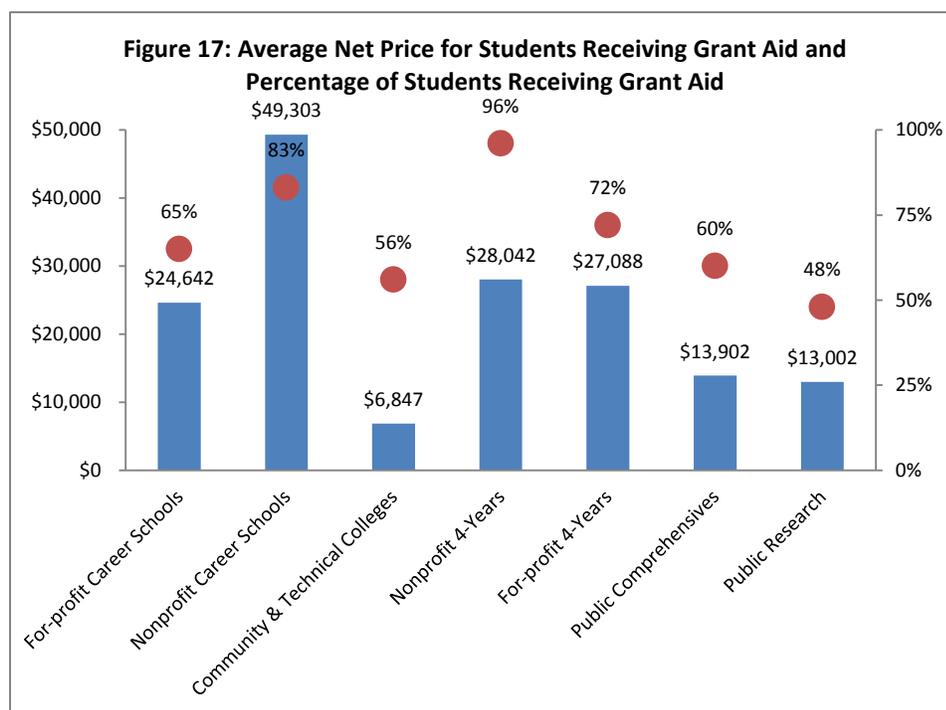
The average amount of grants received by full-time, first-time degree/certificate seeking students is deducted from the cost of attendance to arrive at the net price.

For example, at the nonprofit 4-year institutions the cost of attendance in 2012 was \$44,600 (see Figure 16). However, 96 percent of the Group 2 students received an average of \$16,600 in grant aid (see Figures 10b and 10d). The net price to these students in 2012 was \$28,000 (see Figure 17 and Table 17 in Appendix B). The net price at the nonprofit 4-year institutions increased \$1,600, or 6 percent, from 2009 to 2012.

At the public research universities the net price was \$13,000 in 2012, an increase of 9 percent or \$1,000 from 2009. During this time the cost of attendance increased 17 percent to \$24,100. However, the average grant amount increased 30 percent to \$11,100 for the 48 percent of the students receiving grants.

The net price at the comprehensive institutions in 2012 was \$13,900. This was an increase of \$1,500 or 12 percent over 2009. This sector experienced a 14 percent increase in the cost of attendance rising to \$20,500 in 2012. At these institutions 60 percent of the students received grants averaging \$6,600. The average grant amount has increased by 16 percent from 2009.

The net price at the community and technical colleges in 2012 was \$6,800; an increase of \$245 or 4 percent over 2009. During this time the cost of attendance increased 7 percent to \$12,300. Fifty-six percent of full-time, first-time degree/certificate-seeking students received grant assistance averaging \$5,500, up 12 percent from 2009.



Data source: IPEDS Student Financial Aid and Institutional Characteristics Surveys

Note: Dollar figures are expressed in constant 2012 dollars.

The net price at the for-profit career schools to the 65 percent of students receiving grant aid increased \$3,400 or 16 percent to \$24,600 in 2012. The for-profit career schools saw an increase of 11 percent in the cost of attendance to \$29,400 in 2012, up from \$26,500 in 2009. During this time the average grant amount to full-time, first-time students declined 10 percent to \$4,700 (due to a sharp drop in “other federal grants”).

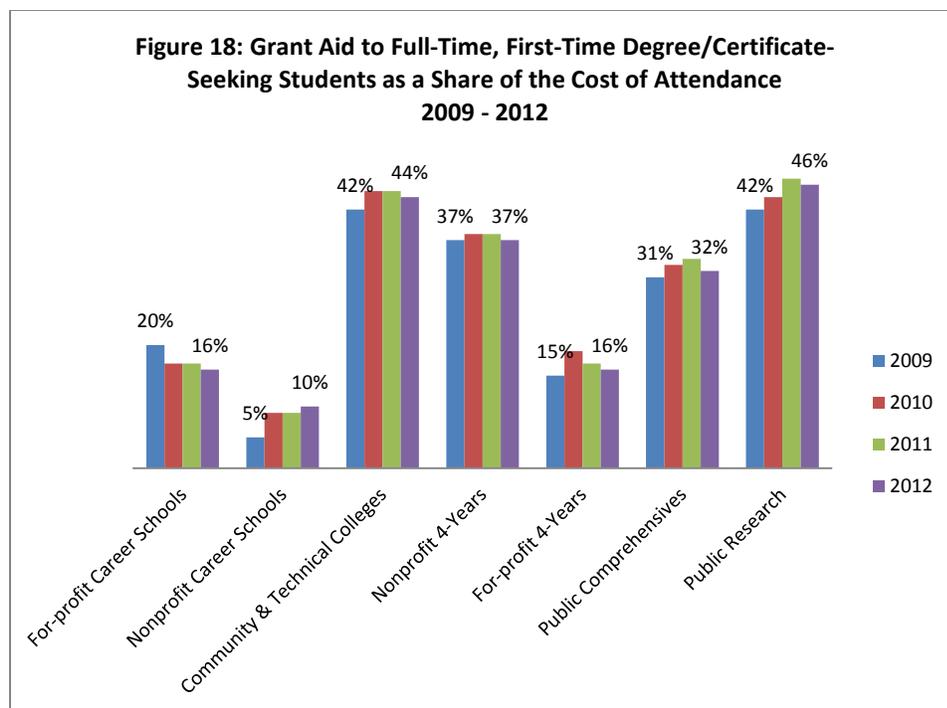
### **Grant Aid Compared to the Cost of Attendance**

With the exception of the for-profit career schools, grant aid as a percentage of the cost of attendance has either been holding steady or increasing. At the for-profit career schools total grant aid relative to the cost of attendance has been declining (see Figure 18 and Table 18 in Appendix B).

Grant aid as a share of the cost of attendance has been increasing at the public research universities, driven by increases in state grants and institutional grants. Total grant aid went from 42 percent of the cost of attendance to 46 percent. State grant aid went from 24 percent to 33 percent and institutional grants from 24 percent to 29 percent. During this time the average Pell grant remained at 18 percent of the cost of attendance.

At the comprehensive institutions, grant aid remained relatively stable at about 32 percent of the cost of attendance. From 2009 to 2012 state grant increased from 21 to 29 percent of the cost of attendance but the average Pell grant and institutional grants remained constant.

Grants as a percent of the cost of attendance also remained steady at the community and technical colleges at around 44 percent. The average Pell grant increased some from 30 to 33 percent of the cost of attendance while the average state grant and institutional grants remained relatively flat.



Data source: IPEDS Student Financial Aid and Institutional Characteristics Surveys

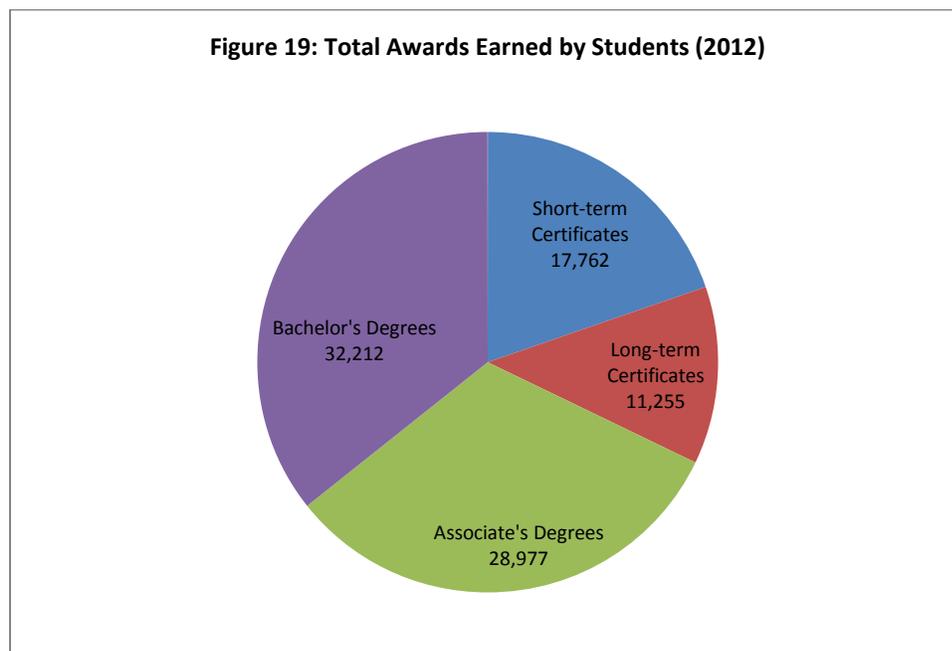
Overall grant aid at the nonprofit 4-year institutions also stayed flat at 37 percent of the cost of attendance. State grants increased slightly from 12 to 14 while the average Pell grant held at 9 percent and institutional grants at 33 percent.

Average grants at the for-profit career schools fell from 20 percent to 16 percent of the cost of attendance. While institutional grants increased, the other major sources – Pell grants and state grants – remained constant. Other federal grants declined from 10 percent to 2 percent of the cost of instruction.

## 6. Completions

This section looks at the number of undergraduate degrees and certificates earned by students attending Washington institutions of higher education. It also compares these completions to the amount of instructional activity (as measured by undergraduate full-time equivalent students) that takes place in each of the sectors.

In 2012 students at Washington state institutions of higher education earned 32,200 Bachelor's degrees, 29,000 Associate's degrees, 11,300 long-term certificates (requiring one to four years of study), and 17,800 short-term certificates (requiring less than one year of study) (see Figure 19, Tables 19a and 19b and Table 19 in Appendix B).<sup>7</sup> The Bachelor's degrees were primarily earned at the public and private 4-year institutions. The Associate's degrees and the long-term and short-term certificates were primarily earned at the community and technical colleges and the career schools.



Data source: IPEDS Completions Survey

<sup>7</sup> According to IPEDS data the actual total of Bachelor's degrees earned from Washington based postsecondary institutions in 2012 was 32,376. Two institutions that awarded Bachelor's degrees are not included in this study. All institutions that awarded Associate's degrees and short- and long-term certificates in 2012 are included.

Over the study period 2009 through 2012, the mix of awards earned at the community and technical colleges has been 56 percent Associate's degrees, 12 percent long-term certificates, and 32 percent short-term certificates. There has been tremendous growth in the number of awards earned at the community and technical colleges during this period. The number of short-term certificates awarded at the community and technical colleges grew 53 percent from 2009 to 2012 while the number of long-term certificates and Associate's degrees each increased by 32 percent. Over all the sectors, students at the community and technical colleges earned 96 percent of the Associate's degrees awarded in the state; 55 percent of the long-term certificates; and 82 percent of the short-term certificates.

The mix of completions at the for-profit career schools has been 55 percent long-term certificates, 42 percent short-term certificates, and 4 percent Associate's degrees. From 2009 to 2012 students at the for-profit career schools earned 41 percent of the long-term certificates awarded in Washington state and 17 percent of the short-term certificates. The number of long-term certificates awarded by the for-profit career schools increased by 193 percent during this time while the number of short-term certificates awarded declined by 36 percent. During this time one chain of for-profit career schools switched from primarily awarding short-term certificates to long-term certificates.

The undergraduate awards provided by 4-year institutions are almost entirely Bachelor's degrees. Nearly 100 percent of the undergraduate awards at the research universities are Bachelor's degrees, 99 percent at the comprehensive institutions, and 98 percent at the nonprofit 4-year institutions. The relatively few awards at the for-profit 4-year institutions were split 56 percent Bachelor's degrees (3 percent of all Bachelor's degrees awarded) and 41 percent Associate's degrees (2 percent of all Associate's degrees awarded).

The public research universities provided 46 percent of the Bachelor's degrees earned from 2009 to 2012. The public comprehensive institution's share was 28 percent and the nonprofit 4-year institutions provided 22 percent. The sector shares of Bachelor's degrees earned have been relatively stable over the four study years with slightly more growth occurring at the research universities than at the comprehensive institutions followed by the private nonprofit 4-year institutions.

**Table 19a: Completions by Sector by Type of Award (2009-2012)**

	Short-term Certificates	Long-term Certificates	Associate's Degrees	Bachelor's Degrees	Total Awards
For-profit Career Schools	42%	55%	4%		100%
Nonprofit Career Schools	1%	94%	5%		100%
Community & Technical Colleges	32%	12%	56%	*	100%
Nonprofit 4-Years	*	1%	1%	98%	100%
For-profit 4-Years	2%	2%	41%	56%	100%
Public Comprehensives	1%			99%	100%
Public Research	*	*		100%	100%
<b>Total All Sectors</b>	<b>20%</b>	<b>11%</b>	<b>31%</b>	<b>38%</b>	<b>100%</b>

\* Less than 0.5 percent

Data source: IPEDS Completions Survey

**Table 19b: Completions by Type of Award by Sector (2009-2012)**

	Short-term Certificates	Long-term Certificates	Associate's Degrees	Bachelor's Degrees	Total Awards
For-profit Career Schools	17%	41%	1%		8%
Nonprofit Career Schools	*	3%	*		*
Community & Technical Colleges	82%	55%	96%	*	52%
Nonprofit 4-Years	*	1%	*	22%	9%
For-profit 4-Years	*	*	2%	3%	2%
Public Comprehensives	*			28%	11%
Public Research	*	*		46%	17%
<b>Total All Sectors</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\* Less than 0.5 percent

Data source: IPEDS Completions Survey

### Performance

Trying to gauge productivity at higher education institutions and the likelihood of students successfully completing a program with a single indicator is problematic. This is truer at the community and technical colleges and the career schools where the awards are a mixture requiring different lengths of study. This is unlike the 4-year institutions where the principal award, a Bachelor's degree, requires for the most part four years' worth of credits. Also, at the community and technical colleges a "success" may not even be measured by an award – it could mean a transfer to a 4-year institution. This highlights a problem with cohort graduation rates – the exclusion of transfer students. Transfer students have become quite common as students swirl from one institution to another.

An earlier ERDC report utilizing metrics developed by the Delta Cost Project looked at degrees and completions as a factor of instructional activity (as measured by full-time equivalent (FTE) students) taking place at an institution.<sup>8</sup> That report looked at both undergraduate and graduate completions and instructional activity for single years (2002 and 2012). This report looks at undergraduate completions and instructional activity for four years combined, 2009 through 2012.

For a 4-year Bachelor's degree program, if all students completed on time, there were no dropouts or transfers, and the levels (e.g., freshmen, sophomores, etc.) were evenly distributed, the ratio would be 25 graduates per 100 FTE students. Every year one-quarter of the students would graduate. Students dropping out before completion would lower the rate; transfer students bringing credits with them would increase the rate. For a 2-year Associate's degree program the "perfect" score would be 50 completions per 100 FTE students.

Among Bachelor's degree programs, the research universities produce 26 Bachelor's degrees per 100 FTE students (see Table 20). Transfer students entering as sophomores and juniors are more than offsetting the students who dropout and the lingering students who earn more credits than necessary to graduate. The nonprofit 4-year institutions produce 24 Bachelor's degrees per 100 FTE students and the public comprehensive institutions 23 Bachelor's degrees. Completions at the for-profit 4-year institutions are a

<sup>8</sup> "Report on Higher Education Financials: Utilizing Metrics Developed by the Delta Cost Project," ERDC Brief 2014-06, Education Research and Data Center, April 2014.

mixture of Associate's and Bachelor's degrees, which on average should take less than four years of instructional activity to complete. The four year average ratio at the for-profit 4-year institutions is 21 degrees per 100 FTE students.

Among the institutions that specialize in short- and long-term certificates and Associate's degrees, the for-profit career schools produced an average of 50 certificates per 100 FTE students. The community and technical colleges produce 27 degrees and certificates per 100 FTE students. While these amounts look favorable when compared to four-year programs, the programs at these institutions should generally take either less than four years (long-term certificates), two years (Associate's degrees), or less than one year (short-term certificates) to complete. The indicated ratios indicate a sizable number of students do not complete the studies required for an award. This is not surprising at the community and technical colleges where only 59 percent of the students are seeking a degree or certificate.

**Table 20: Completions Compared to Full-Time Equivalent Undergraduate Students, Four-Year Average 2009 - 2012**

	Completions per 100 FTE Undergraduate Students	Major Types of Undergraduate Completions (percent of sector total)
<b>For-profit Career Schools</b>		
Certificates and Associate's Degrees	50.0	Long-term certificates (55%); short-term certificates (42%)
<b>Nonprofit Career Schools</b>		
Certificates and Associate's Degrees	24.1	Long-term certificates (94%); AA degrees (5%)
<b>Community &amp; Technical Colleges</b>		
Certificates and Associate's Degrees	27.0	AA degrees (56%); short-term certificates (32%); long-term certificates (12%)
<b>Nonprofit 4-Years</b>		
Bachelor's Degrees	23.6	BA degrees (98%)
<b>For-profit 4-Years</b>		
Associate's and Bachelor's Degrees	21.4	BA degrees (56%); AA degrees (41%)
<b>Public Comprehensives</b>		
Bachelor's Degrees	23.3	BA degrees (99%)
<b>Public Research</b>		
Bachelor's Degrees	26.2	BA degrees (100%)

Data sources: IPEDS Student Financial Aid and Completions Surveys

## Summary

- Eighty-five percent of undergraduate students are enrolled in public institutions with 57 percent enrolled in community and technical colleges; 17 percent in research universities; and 11 percent in comprehensive institutions. The remaining 15 percent are enrolled in private institutions: nonprofit 4-year institutions (9 percent); for-profit career schools (4 percent); for-profit 4-year institutions (2 percent); and nonprofit career schools (less than 0.5 percent).
- Two-thirds of full-time, first-time degree/certificate-seeking students are enrolled in public institutions: community and technical colleges (28 percent); research universities (25 percent); and comprehensive institutions (14 percent). Private institutions enroll one-third of the Group 2 students: for-profit career schools (16 percent); nonprofit 4-year institutions (15 percent); nonprofit career schools (1 percent); and for-profit 4-year institutions (1 percent).
- Among “low-income” undergraduate students, 81 percent attend public institutions with 53 percent enrolled in community and technical colleges. Among the private institutions “low-income” are primarily enrolled in for-profit career schools (8 percent) and nonprofit 4-year institutions (8 percent).
- Overall, “low-income” students were one-third of all students in 2012. Higher concentrations of “low-income” students were found in the for-profit career schools (62 percent); nonprofit career schools (57 percent); and for-profit 4-year institutions (51 percent).
- Nearly two-thirds of “low-income” full-time, first-time degree/certificate-seeking students attend public institutions. Nearly one-quarter attend for-profit career schools.
- In 2012, 46 percent of all undergraduate students received some grant aid, with average award of \$8,550. The average amount of grant aid increased 14 percent from 2009 (adjusted for inflation).
- Grant aid went to 62 percent of the full-time, first-time degree/certificate-seeking students in 2012. The average amount was \$9,100.
- Nearly one-third of undergraduate students received federal student loans in 2012 for an average amount of \$6,900. Students at public institutions accounted for 69 percent of the loans, nonprofit institution students 18 percent and for-profit institution students 13 percent.
- Among full-time, first-time degree/certificate-seeking students, 46 percent borrowed an average \$6,600 from the federal government and other sources.
- On average, 12 percent of student borrowers are defaulting on their federal student loans. Default rate range from 5 percent for student borrowers from nonprofit 4-year institutions and public research universities to 19 percent at the community and technical colleges and for-profit career schools and 22 percent at the for-profit 4-year institutions.
- The annual cost of attendance for full-time, first-time students ranges from \$12,300 at the community and technical colleges to \$54,500 at nonprofit career schools. Over the four years the cost of attendance increased 17 percent at the research universities, 14 percent at the comprehensive institutions, 11 percent at the for-profit career schools, and 7 percent at the community and technical colleges and the nonprofit 4-year institutions.
- After deducting student grant aid going to a portion of the students, the net price increased 4 percent at the community and technical colleges, 6 percent at the nonprofit 4-year institutions, 9 percent at

the research universities, 12 percent at the comprehensive institutions, and 16 percent at the for-profit career schools.

- Grant aid as a share of the cost of attendance has increased at the public research universities and declined at the for-profit career schools. It has remained relatively flat at the community and technical colleges, the comprehensive institutions and the nonprofit 4-year institutions.
- In 2012 students earned 32,200 Bachelor's degrees, 29,000 Associate's degrees, 11,300 long-term certificates, and 17,800 short-term certificates. During 2009 to 2012 the sources were:
  - Bachelor's degrees – 46 percent earned at the research universities, 28 percent at the comprehensive institutions, and 22 percent at the nonprofit 4-year institutions.
  - Associate's degrees – 96 percent earned at community and technical colleges.
  - Long-term certificates – earned at community and technical colleges (55 percent) and for-profit career schools (41 percent).
  - Short-term certificates – earned at community and technical colleges (82 percent) and for-profit career schools (17 percent).
- The research universities produce 26 Bachelor's degrees per 100 undergraduate FTE students; the nonprofit 4-year institutions produce 24 Bachelor's degrees per 100 undergraduate FTE students; and the comprehensives institutions produce 23 Bachelor's degrees per 100 undergraduate FTE students. (A "perfect" score would be 25 Bachelor's degrees per 100 FTE students.)
- The for-profit career schools produce 50 completions (primarily long-term and short-term certificates) per 100 undergraduate FTE students; and the community and technical colleges produce 27 completions (Associate's degrees, short-term and long-term certificates) per 100 undergraduate FTE students. (A "perfect" score is difficult to gauge with the range in program lengths and student intentions.)

# Appendix A: Institutions Included in Analysis

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## For-profit Career Schools

Academy of Cosmetology  
Alpine College  
Ashmead College-Tacoma Campus  
Beauty Academy  
Bellingham Beauty School  
BJ's Beauty & Barber College (Tacoma)  
Carrington College-Spokane  
Cascade Beauty College  
Cortiva Institute-Seattle (Federal Way)  
Cortiva Institute-Seattle (Seattle)  
Divers Institute of Technology  
Everest College-Bremerton  
Everest College-Everett  
Everest College-Renton  
Everest College-Seattle  
Everest College-Tacoma  
Everest College-Vancouver  
Everest College-Vancouver Massage Therapy  
Evergreen Beauty & Barber College-Bellevue  
Evergreen Beauty & Barber College-Everett  
Gary Manuel Aveda Institute  
Gene Juarez Academy of Beauty  
Gene Juarez Academy of Beauty-Branch Campus  
Glen Dow Academy of Hair Design  
GP Institute of Cosmetology  
Inland Massage Institute  
Interface College-Spokane (Nevada St)  
International Air and Hospitality Academy  
Kaplan College-Renton  
Le Cordon Bleu College of Culinary Arts-Seattle  
Lucas Marc Academy  
Northwest Hair Academy  
Paroba College of Cosmetology  
Paul Mitchell The School Spokane  
Pima Medical Institute-Renton  
Pima Medical Institute-Seattle  
Professional Beauty School (Sunnyside)  
Professional Beauty School (Yakima)  
Stylenmaster College of Hair Design  
Sunnyside Beauty Academy  
The Salon Professional Academy-Tacoma  
Toni & Guy Hairdressing Academy-Bellingham

Toni & Guy Hairdressing Academy-Shoreline  
Total Cosmetology Training Center  
Victoria's Academy of Cosmetology  
Yakima Beauty School Beautyworks

## **Nonprofit Career Schools**

Emil Fries Piano Hospital and Training Center  
Northwest HVAC/R Training Center  
Northwest School of Wooden Boat Building (Port Hadlock)  
Perry Technical Institute

## **Community and Technical Colleges**

Bates Technical College  
Bellevue College  
Bellingham Technical College  
Big Bend Community College  
Cascadia Community College  
Centralia College  
Clark College  
Clover Park Technical College  
Columbia Basin College  
Edmonds Community College  
Everett Community College  
Grays Harbor College  
Green River Community College  
Highline Community College  
Lake Washington Institute of Technology  
Lower Columbia College  
Northwest Indian College  
Olympic College  
Peninsula College  
Pierce College at Fort Steilacoom  
Pierce College at Puyallup  
Renton Technical College  
Seattle Community College-Central Campus  
Seattle Community College-North Campus  
Seattle Community College-South Campus  
Seattle Vocational Institute  
Shoreline Community College  
Skagit Valley College  
South Puget Sound Community College  
Spokane Community College  
Spokane Falls Community College  
Tacoma Community College  
Walla Walla Community College  
Wenatchee Valley College  
Whatcom Community College  
Yakima Valley Community College

## **Nonprofit 4-Year Institutions**

Antioch University-Seattle  
City University of Seattle  
Cornish College of the Arts  
Faith Evangelical College & Seminary (Tacoma)  
Gonzaga University  
Heritage University  
Northwest University  
Pacific Lutheran University  
Saint Martin's University  
Seattle Pacific University  
Seattle University  
Trinity Lutheran College  
University of Puget Sound  
Walla Walla University  
Whitman College  
Whitworth University

## **For-profit 4-Year Institutions**

Argosy University-Seattle  
DeVry University-Washington  
DigiPen Institute of Technology  
International Academy of Design and Technology-Seattle  
ITT Technical Institute-Everett  
ITT Technical Institute-Seattle  
ITT Technical Institute-Spokane Valley  
Northwest College of Art & Design  
The Art Institute of Seattle  
University of Phoenix-Western Washington Campus

## **Public Comprehensive Institutions**

Central Washington University  
Eastern Washington University  
The Evergreen State College  
Western Washington University

## **Public Research Universities**

University of Washington-Bothell Campus  
University of Washington-Seattle Campus  
University of Washington-Tacoma Campus  
Washington State University-All Campuses

## Appendix B: Data Tables

**Table 1: Enrollment by Type, Fall 2012**

	Enrollment Status		Degree/Certificate-Seeking				Non-Degree/Certificate-Seeking
	Full-Time	Part-Time	All	First-Time	Transfer-In	Continuing	
For-profit Career Schools	94%	6%	100%	24%	4%	72%	0%
Nonprofit Career Schools	100%	0%	100%	24%	3%	73%	0%
Community & Technical Colleges	54%	46%	59%	8%	19%	32%	41%
Nonprofit 4-Years	91%	9%	98%	20%	8%	70%	2%
For-profit 4-Years	75%	25%	100%	12%	13%	75%	*
Public Comprehensives	88%	12%	98%	16%	12%	71%	2%
Public Research	88%	12%	97%	19%	9%	68%	3%
<b>Total All Sectors</b>	<b>69%</b>	<b>31%</b>	<b>76%</b>	<b>13%</b>	<b>15%</b>	<b>49%</b>	<b>24%</b>

\* Less than 0.5%

Data Source: IPEDS Fall Enrollment Survey

**Table 2: Enrollment of All Undergraduates Students**

	2009		2010		2011		2012	
	Number	Percent of Total						
For-profit Career Schools	13,018	4%	18,767	5%	16,780	5%	15,273	4%
Nonprofit Career Schools	948	*	1,037	*	1,136	*	1,061	*
Community & Technical Colleges	201,267	59%	208,519	57%	212,891	58%	197,064	57%
Nonprofit 4-Years	28,720	8%	29,442	8%	29,862	8%	29,987	9%
For-profit 4-Years	6,610	2%	7,213	2%	7,433	2%	6,422	2%
Public Comprehensives	37,436	11%	38,931	11%	39,568	11%	39,941	11%
Public Research	53,022	16%	59,427	16%	56,626	16%	58,825	17%
<b>Total All Sectors</b>	<b>341,021</b>	<b>100%</b>	<b>363,036</b>	<b>100%</b>	<b>364,296</b>	<b>100%</b>	<b>348,573</b>	<b>100%</b>

\* Less than 0.5%

Data source: IPEDS Student Financial Aid Survey

**Table 3: Enrollment of Full-Time, First-Time Degree/Certificate-Seeking Students**

	2009		2010		2011		2012	
	Number	Percent of Total						
For-profit Career Schools	7,706	18%	11,392	24%	7,701	18%	6,729	16%
Nonprofit Career Schools	318	1%	326	1%	312	1%	350	1%
Community & Technical Colleges	13,063	30%	13,750	28%	12,716	29%	12,259	28%
Nonprofit 4-Years	6,071	14%	6,067	13%	6,401	15%	6,274	15%
For-profit 4-Years	892	2%	1,092	2%	825	2%	546	1%
Public Comprehensives	6,369	14%	6,348	13%	6,522	15%	6,047	14%
Public Research	9,560	22%	9,483	20%	9,301	21%	10,843	25%
<b>Total All Sectors</b>	<b>43,979</b>	<b>100%</b>	<b>48,458</b>	<b>100%</b>	<b>43,778</b>	<b>100%</b>	<b>43,048</b>	<b>100%</b>

Data source: IPEDS Student Financial Aid Survey

**Table 4: Full-Time, First-Time Degree/Certificate-Seeking Students as a Percentage of All Undergraduate Students**

	2009	2010	2011	2012
For-profit Career Schools	59%	61%	46%	44%
Nonprofit Career Schools	34%	31%	27%	33%
Community & Technical Colleges	6%	7%	6%	6%
Nonprofit 4-Years	21%	21%	21%	21%
For-profit 4-Years	13%	15%	11%	9%
Public Comprehensives	17%	16%	16%	15%
Public Research	18%	16%	16%	18%
<b>Total All Sectors</b>	<b>13%</b>	<b>13%</b>	<b>12%</b>	<b>12%</b>

Data source: IPEDS Student Financial Aid Survey

**Table 5: Undergraduate Pell Grant Recipients by Sector**

	2009		2010		2011		2012	
	Number	Percent of Total Pell Recipients	Number	Percent of Total Pell Recipients	Number	Percent of Total Pell Recipients	Number	Percent of Total Pell Recipients
For-profit Career Schools	6,526	9%	9,677	10%	9,094	8%	8,696	8%
Nonprofit Career Schools	462	1%	639	1%	709	1%	656	1%
Community & Technical Colleges	35,357	50%	47,049	51%	56,771	53%	58,369	53%
Nonprofit 4-Years	5,878	8%	7,445	8%	8,395	8%	8,372	8%
For-profit 4-Years	2,109	3%	3,094	3%	3,725	3%	3,269	3%
Public Comprehensives	8,864	13%	11,095	12%	12,786	12%	13,474	12%
Public Research	11,664	16%	14,161	15%	15,989	15%	17,667	16%
<b>Total All Sectors</b>	<b>70,860</b>	<b>100%</b>	<b>93,160</b>	<b>100%</b>	<b>107,469</b>	<b>100%</b>	<b>110,503</b>	<b>100%</b>

Data source: IPEDS Student Financial Aid Survey

**Table 6: Pell Grant Recipients as a Percentage of All Undergraduate Students**

	2009	2010	2011	2012
For-profit Career Schools	49%	62%	62%	62%
Nonprofit Career Schools	50%	52%	54%	57%
Community & Technical Colleges	18%	23%	27%	30%
Nonprofit 4-Years	20%	25%	28%	28%
For-profit 4-Years	32%	43%	50%	51%
Public Comprehensives	24%	29%	32%	34%
Public Research	22%	24%	28%	30%
<b>Total All Sectors</b>	<b>21%</b>	<b>26%</b>	<b>30%</b>	<b>32%</b>

Data source: IPEDS Student Financial Aid Survey

**Table 7: Full-Time, First-Time, Degree/Certificate-Seeking Pell Grant Recipients by Sector**

	2009		2010		2011		2012	
	Number	Percent of Total Pell Recipients						
For-profit Career Schools	4,452	34%	7,107	38%	4,663	27%	4,039	24%
Nonprofit Career Schools	164	1%	223	1%	200	1%	247	1%
Community & Technical Colleges	4,314	32%	5,462	29%	5,826	34%	5,968	35%
Nonprofit 4-Years	1,078	8%	1,414	8%	1,633	10%	1,565	9%
For-profit 4-Years	340	3%	592	3%	472	3%	309	2%
Public Comprehensives	1,251	9%	1,632	9%	1,950	11%	1,816	11%
Public Research	1,678	13%	2,197	12%	2,357	14%	2,934	17%
<b>Total All Sectors</b>	<b>13,277</b>	<b>100%</b>	<b>18,627</b>	<b>100%</b>	<b>17,101</b>	<b>100%</b>	<b>16,878</b>	<b>100%</b>

Data source: IPEDS Student Financial Aid Survey

**Table 8: Pell Grant Recipients as a Percentage of Full-Time, First-Time, Degree/Certificate-Seeking Students**

	2009	2010	2011	2012
For-profit Career Schools	58%	62%	61%	60%
Nonprofit Career Schools	52%	68%	64%	71%
Community & Technical Colleges	33%	40%	46%	49%
Nonprofit 4-Years	18%	23%	26%	25%
For-profit 4-Years	38%	54%	57%	57%
Public Comprehensives	20%	26%	30%	30%
Public Research	18%	23%	25%	27%
<b>Total All Sectors</b>	<b>30%</b>	<b>38%</b>	<b>39%</b>	<b>39%</b>

Data source: IPEDS Student Financial Aid Survey

**Table 9: All Undergraduate Students Receiving Grant Aid from Federal, State, Institutional or Other Sources: Percentage of Students Receiving Grant Aid and Average Amount of Grant Aid**

	2009		2010		2011		2012	
	Percent of Students	Avg. Grant Amount						
<b>For-profit Career Schools</b>								
All Grant Aid	63%	\$5,185	56%	\$4,968	58%	\$4,771	60%	\$4,635
<b>Nonprofit Career Schools</b>								
All Grant Aid	66%	\$4,228	79%	\$5,563	75%	\$5,304	75%	\$6,358
<b>Community &amp; Technical Colleges</b>								
All Grant Aid	24%	\$4,392	28%	\$5,007	32%	\$5,373	35%	\$5,388
<b>Nonprofit 4-Years</b>								
All Grant Aid	81%	\$14,438	84%	\$14,833	87%	\$15,951	90%	\$17,646
<b>For-profit 4-Years</b>								
All Grant Aid	51%	\$4,465	60%	\$5,937	62%	\$4,843	71%	\$3,991
<b>Public Comprehensives</b>								
All Grant Aid	45%	\$6,504	47%	\$7,448	52%	\$8,358	52%	\$7,243
<b>Public Research</b>								
All Grant Aid	46%	\$8,821	40%	\$10,016	47%	\$9,967	50%	\$10,451
<b>Total All Sectors</b>								
All Grant Aid	37%	\$7,482	38%	\$7,935	43%	\$8,263	46%	\$8,550

Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.

**Table 10: Full-Time, First-Time Degree/Certificate-Seeking Students Receiving Grant Aid from Federal, State, or Institutional Sources: Percentage of Students Receiving Grant Aid and Average Amount of Grant Aid**

	2009		2010		2011		2012	
	Percent of Students	Avg. Grant Amount						
<b>For-profit Career Schools</b>								
All Grant Aid	63%	\$5,247	65%	\$4,910	65%	\$5,073	65%	\$4,734
Federal Grants	60%	\$5,142	64%	\$4,791	61%	\$4,511	61%	\$4,327
Pell Grants	58%	\$3,699	62%	\$4,680	61%	\$4,404	60%	\$4,218
Other Federal	36%	\$2,632	20%	\$613	22%	\$397	17%	\$548
State Grants	7%	\$2,459	4%	\$3,073	14%	\$2,956	14%	\$2,682
Inst. Grants	3%	\$1,161	2%	\$1,959	3%	\$3,026	4%	\$1,979
<b>Nonprofit Career Schools</b>								
All Grant Aid	88%	\$3,047	80%	\$4,833	74%	\$4,573	83%	\$5,208
Federal Grants	57%	\$2,651	68%	\$3,845	65%	\$3,866	71%	\$3,932
Pell Grants	52%	\$2,918	68%	\$3,811	64%	\$3,781	71%	\$3,861
Other Federal	6%	\$221	8%	\$279	10%	\$950	9%	\$417
State Grants	36%	\$2,853	33%	\$2,900	21%	\$2,917	53%	\$2,460
Inst. Grants	20%	\$4,767	24%	\$1,164	22%	\$1,181	26%	\$820
<b>Community &amp; Technical Colleges</b>								
All Grant Aid	41%	\$4,863	46%	\$5,339	53%	\$5,411	56%	\$5,461
Federal Grants	33%	\$3,599	40%	\$4,198	46%	\$4,268	49%	\$4,114
Pell Grants	33%	\$3,490	40%	\$4,107	46%	\$4,194	49%	\$4,067
Other Federal	5%	\$776	6%	\$803	5%	\$726	4%	\$791
State Grants	33%	\$2,109	32%	\$2,086	35%	\$2,101	35%	\$2,389
Inst. Grants	9%	\$1,204	8%	\$1,345	12%	\$1,389	14%	\$1,341
<b>Nonprofit 4-Years</b>								
All Grant Aid	91%	\$15,337	93%	\$16,389	95%	\$16,756	96%	\$16,602
Federal Grants	20%	\$5,119	25%	\$5,879	26%	\$5,738	25%	\$4,977
Pell Grants	18%	\$3,538	23%	\$4,221	26%	\$4,085	25%	\$4,190
Other Federal	18%	\$2,254	21%	\$2,225	23%	\$2,080	12%	\$1,716
State Grants	15%	\$5,129	15%	\$5,572	14%	\$5,622	14%	\$6,117
Inst. Grants	91%	\$13,490	92%	\$13,971	94%	\$14,432	95%	\$14,526
<b>For-profit 4-Years</b>								
All Grant Aid	59%	\$4,734	69%	\$6,302	67%	\$5,337	72%	\$5,206
Federal Grants	39%	\$3,866	60%	\$5,718	58%	\$4,746	57%	\$4,160
Pell Grants	38%	\$3,335	54%	\$4,154	57%	\$4,486	57%	\$4,070
Other Federal	18%	\$1,322	19%	\$6,098	15%	\$1,407	5%	\$1,338
State Grants	17%	\$2,598	17%	\$2,498	15%	\$2,702	15%	\$2,178
Inst. Grants	30%	\$2,772	29%	\$1,822	22%	\$1,815	33%	\$3,182
<b>Public Comprehensives</b>								
All Grant Aid	52%	\$5,685	58%	\$6,440	60%	\$6,777	60%	\$6,623
Federal Grants	20%	\$4,301	26%	\$5,077	30%	\$4,936	30%	\$4,337
Pell Grants	20%	\$3,520	26%	\$4,193	30%	\$4,200	30%	\$4,091
Other Federal	16%	\$1,053	22%	\$1,177	24%	\$1,008	12%	\$710
State Grants	27%	\$3,750	24%	\$4,233	20%	\$4,859	18%	\$6,005
Inst. Grants	37%	\$2,937	45%	\$3,055	50%	\$3,159	49%	\$3,186
<b>Public Research</b>								
All Grant Aid	48%	\$8,535	43%	\$9,643	44%	\$10,640	48%	\$11,076
Federal Grants	18%	\$4,884	24%	\$5,520	26%	\$5,209	27%	\$4,574
Pell Grants	18%	\$3,629	23%	\$4,323	25%	\$4,288	27%	\$4,238
Other Federal	17%	\$1,548	23%	\$1,394	24%	\$1,072	22%	\$491
State Grants	27%	\$4,834	21%	\$6,200	21%	\$5,936	18%	\$7,968
Inst. Grants	40%	\$4,848	32%	\$4,760	38%	\$5,522	38%	\$6,946
<b>Total All Sectors</b>								
All Grant Aid	56%	\$8,097	58%	\$8,220	61%	\$8,943	62%	\$9,094
Federal Grants	31%	\$4,476	39%	\$4,839	39%	\$4,693	40%	\$4,348
Pell Grants	30%	\$3,573	38%	\$4,365	39%	\$4,258	39%	\$4,144
Other Federal	17%	\$1,910	17%	\$1,332	18%	\$1,077	13%	\$734
State Grants	23%	\$3,361	20%	\$3,661	23%	\$3,648	22%	\$4,330
Inst. Grants	30%	\$7,653	27%	\$7,895	34%	\$8,090	35%	\$8,413

Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.

**Table 11: All Undergraduate Students Receiving Federal Student Loans: Percentage of Students Receiving Federal Student Loans and the Average Amount of Federal Loan Aid Received**

	2009		2010		2011		2012	
	Percent of Students	Avg. Loan Amount						
<b>For-profit Career Schools</b>								
Federal Loans	71%	\$6,770	72%	\$7,729	60%	\$7,354	66%	\$7,280
<b>Nonprofit Career Schools</b>								
Federal Loans	71%	\$6,591	77%	\$7,622	76%	\$7,914	79%	\$7,836
<b>Community &amp; Technical Colleges</b>								
Federal Loans	10%	\$5,286	11%	\$5,489	13%	\$6,006	16%	\$6,034
<b>Nonprofit 4-Years</b>								
Federal Loans	58%	\$8,126	60%	\$7,816	62%	\$7,718	62%	\$7,839
<b>For-profit 4-Years</b>								
Federal Loans	75%	\$9,591	76%	\$9,942	77%	\$9,445	72%	\$8,926
<b>Public Comprehensives</b>								
Federal Loans	46%	\$6,687	49%	\$7,540	51%	\$6,821	52%	\$6,804
<b>Public Research</b>								
Federal Loans	39%	\$7,708	38%	\$7,021	41%	\$6,984	42%	\$6,846
<b>Total All Sectors</b>								
Federal Loans	26%	\$7,048	28%	\$7,160	29%	\$6,997	32%	\$6,912

Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.

**Table 12: All Undergraduate Students Receiving Federal Student Loans – Percentage by Sector**

	2009	2010	2011	2012
For-profit Career Schools	10%	13%	9%	9%
Nonprofit Career Schools	1%	1%	1%	1%
Community & Technical Colleges	22%	23%	26%	28%
Nonprofit 4-Years	19%	17%	17%	17%
For-profit 4-Years	6%	5%	5%	4%
Public Comprehensives	19%	18%	19%	19%
Public Research	23%	22%	22%	22%
<b>Total All Sectors</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

Data source: IPEDS Student Financial Aid Survey

**Table 13: Full-Time, First-Time Degree/Certificate-Seeking Students Receiving Student Loans: Percentage of Students Receiving Student Loans and the Average Amount of Loan Aid Received**

	2009		2010		2011		2012	
	Percent	Avg. Loan						
<b>For-profit Career Schools</b>								
All Loans	75%	\$7,544	79%	\$8,407	75%	\$8,203	77%	\$8,046
Federal Loans	73%	\$6,773	78%	\$7,811	74%	\$7,596	76%	\$7,522
Other Loans	16%	\$4,409	10%	\$5,219	9%	\$5,340	11%	\$4,278
<b>Nonprofit Career Schools</b>								
All Loans	75%	\$6,683	85%	\$7,291	78%	\$6,937	86%	\$6,708
Federal Loans	75%	\$6,587	85%	\$7,004	78%	\$6,769	86%	\$6,456
Other Loans	2%	\$4,254	4%	\$6,116	3%	\$4,079	6%	\$3,801
<b>Community &amp; Technical Colleges</b>								
All Loans	13%	\$4,623	15%	\$4,876	17%	\$5,130	19%	\$5,000
Federal Loans	13%	\$4,519	15%	\$4,822	17%	\$5,067	18%	\$4,965
Other Loans	*	\$4,688	*	\$3,189	*	\$7,336	*	\$6,301
<b>Nonprofit 4-Years</b>								
All Loans	56%	\$7,619	63%	\$7,323	64%	\$7,103	63%	\$6,874
Federal Loans	56%	\$6,264	62%	\$6,276	64%	\$6,184	62%	\$5,901
Other Loans	8%	\$9,742	7%	\$9,315	5%	\$10,913	6%	\$10,771
<b>For-profit 4-Years</b>								
All Loans	81%	\$11,538	82%	\$11,640	80%	\$10,207	76%	\$9,561
Federal Loans	81%	\$8,498	82%	\$8,978	79%	\$8,366	76%	\$8,536
Other Loans	22%	\$11,331	20%	\$11,065	13%	\$11,053	7%	\$11,848
<b>Public Comprehensives</b>								
All Loans	46%	\$5,101	50%	\$5,524	53%	\$5,779	54%	\$5,712
Federal Loans	45%	\$4,800	50%	\$5,331	52%	\$5,418	53%	\$5,252
Other Loans	2%	\$9,639	1%	\$10,437	2%	\$9,805	2%	\$11,491
<b>Public Research</b>								
All Loans	35%	\$7,168	38%	\$5,922	38%	\$5,783	41%	\$5,920
Federal Loans	34%	\$6,515	38%	\$5,320	38%	\$5,255	40%	\$5,212
Other Loans	2%	\$11,323	2%	\$11,986	2%	\$12,369	2%	\$13,471
<b>Total All Sectors</b>								
All Loans	41%	\$6,968	47%	\$7,228	45%	\$6,843	46%	\$6,614
Federal Loans	41%	\$6,160	47%	\$6,582	45%	\$6,254	45%	\$6,020
Other Loans	5%	\$7,019	4%	\$7,467	3%	\$8,286	4%	\$8,033

\* Less than 0.5%

Data source: IPEDS Student Financial Aid Survey

Note: Dollar figures are expressed in constant 2012 dollars.

**Table 14: Full-Time, First-Time Degree/Certificate-Seeking Students Receiving Federal Student Loans – Percentage by Sector**

	2009		2010		2011		2012	
	Federal Loans	Other Loans						
For-profit Career Schools	32%	54%	39%	54%	29%	46%	26%	47%
Nonprofit Career Schools	1%	*	1%	1%	1%	1%	2%	1%
Community & Technical Colleges	10%	2%	9%	2%	11%	2%	11%	3%
Nonprofit 4-Years	19%	22%	17%	21%	21%	23%	20%	23%
For-profit 4-Years	4%	9%	4%	10%	4%	7%	2%	2%
Public Comprehensives	16%	4%	14%	3%	17%	9%	17%	9%
Public Research	18%	9%	16%	9%	18%	11%	22%	15%
<b>Total All Sectors</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>

\* Less than 0.5%

Data source: IPEDS Student Financial Aid Survey

**Table 15: 3-Year Federal Student Loan Default Rate (FY 2010 Cohort)**

	Default Rate	Share of Total
For-profit Career Schools	19%	20%
Nonprofit Career Schools	15%	1%
Community & Technical Colleges	19%	46%
Nonprofit 4-Years	5%	8%
For-profit 4-Years	22%	9%
Public Comprehensives	7%	9%
Public Research	5%	8%
Total All Sectors	12%	100%

Data source: Federal Student Aid, U.S. Department of Education

**Table 16: Cost of Attendance for Full-Time, First-Time Undergraduate Students**

	2009	2010	2011	2012
<b>For-profit Career Schools</b>				
Cost of Attendance	\$26,518	\$28,951	\$29,048	\$29,377
Published Tuition & Fees	\$12,801	\$13,539	\$13,777	\$13,508
Books & Supplies	\$1,046	\$1,102	\$1,223	\$1,162
Room & Board	\$9,043	\$9,996	\$10,418	\$11,099
Other Expenses	\$3,628	\$4,314	\$3,631	\$3,608
<b>Nonprofit Career Schools</b>				
Cost of Attendance	\$55,580	\$53,075	\$53,599	\$54,510
Published Tuition & Fees	\$20,934	\$20,431	\$21,463	\$22,495
Books & Supplies	\$3,509	\$3,232	\$3,193	\$3,111
Room & Board	\$24,647	\$23,652	\$23,259	\$24,181
Other Expenses	\$6,491	\$5,761	\$5,684	\$4,723
<b>Community &amp; Technical Colleges</b>				
Cost of Attendance	\$11,465	\$11,966	\$12,072	\$12,308
Published Tuition & Fees	\$2,928	\$3,111	\$3,311	\$3,605
Books & Supplies	\$1,000	\$1,035	\$1,026	\$1,012
Room & Board	\$4,255	\$4,416	\$4,339	\$4,501
Other Expenses	\$3,282	\$3,404	\$3,396	\$3,189
<b>Nonprofit 4-Years</b>				
Cost of Attendance	\$41,750	\$43,049	\$43,859	\$44,644
Published Tuition & Fees	\$29,292	\$30,315	\$31,051	\$31,829
Books & Supplies	\$1,119	\$1,119	\$1,124	\$1,097
Room & Board	\$8,464	\$8,746	\$8,879	\$9,003
Other Expenses	\$2,876	\$2,870	\$2,805	\$2,715
<b>For-profit 4-Years</b>				
Cost of Attendance	\$32,298	\$32,534	\$32,174	\$32,293
Published Tuition & Fees	\$17,439	\$16,638	\$17,712	\$18,948
Books & Supplies	\$1,539	\$1,224	\$1,515	\$864
Room & Board	\$8,628	\$8,984	\$8,754	\$8,850
Other Expenses	\$4,692	\$5,689	\$4,193	\$3,630
<b>Public Comprehensives</b>				
Cost of Attendance	\$18,058	\$19,346	\$20,110	\$20,524
Published Tuition & Fees	\$5,775	\$6,398	\$7,009	\$7,622
Books & Supplies	\$1,019	\$1,044	\$1,031	\$1,012
Room & Board	\$7,887	\$8,413	\$8,664	\$8,793
Other Expenses	\$3,377	\$3,491	\$3,406	\$3,096
<b>Public Research</b>				
Cost of Attendance	\$20,498	\$21,773	\$22,812	\$24,078
Published Tuition & Fees	\$7,461	\$8,324	\$9,185	\$10,645
Books & Supplies	\$1,049	\$1,039	\$1,024	\$995
Room & Board	\$8,831	\$9,219	\$9,400	\$9,394
Other Expenses	\$3,157	\$3,192	\$3,203	\$3,045

Data source: IPEDS Institutional Characteristics Survey

Note: Dollar figures are expressed in constant 2012 dollars.

**Table 17: Net Price for Full-Time, First-Time Degree/Certificate-Seeking Students receiving Grant Aid**

	2009	2010	2011	2012
<b>For-profit Career Schools</b>				
Cost of Attendance	\$26,518	\$28,951	\$29,048	\$29,377
% Students Receiving Grants	63%	65%	65%	65%
Average Amount of Grants	\$5,247	\$4,910	\$5,073	\$4,734
Net Price - Grant Receiving	\$21,270	\$24,041	\$23,976	\$24,642
<b>Nonprofit Career Schools</b>				
Cost of Attendance	\$55,580	\$53,075	\$53,599	\$54,510
% Students Receiving Grants	88%	80%	74%	83%
Average Amount of Grants	\$3,047	\$4,833	\$4,573	\$5,208
Net Price - Grant Receiving	\$52,533	\$48,242	\$49,026	\$49,303
<b>Community &amp; Technical Colleges</b>				
Cost of Attendance	\$11,465	\$11,966	\$12,072	\$12,308
% Students Receiving Grants	41%	46%	53%	56%
Average Amount of Grants	\$4,863	\$5,339	\$5,411	\$5,461
Net Price - Grant Receiving	\$6,602	\$6,627	\$6,661	\$6,847
<b>Nonprofit 4-Years</b>				
Cost of Attendance	\$41,750	\$43,049	\$43,859	\$44,644
% Students Receiving Grants	91%	93%	95%	96%
Average Amount of Grants	\$15,337	\$16,389	\$16,756	\$16,602
Net Price - Grant Receiving	\$26,413	\$26,660	\$27,103	\$28,042
<b>For-profit 4-Years</b>				
Cost of Attendance	\$32,298	\$32,534	\$32,174	\$32,293
% Students Receiving Grants	59%	69%	67%	72%
Average Amount of Grants	\$4,734	\$6,302	\$5,337	\$5,206
Net Price - Grant Receiving	\$27,565	\$26,232	\$26,837	\$27,088
<b>Public Comprehensives</b>				
Cost of Attendance	\$18,058	\$19,346	\$20,110	\$20,524
% Students Receiving Grants	52%	58%	60%	60%
Average Amount of Grants	\$5,685	\$6,440	\$6,777	\$6,623
Net Price - Grant Receiving	\$12,373	\$12,905	\$13,332	\$13,902
<b>Public Research</b>				
Cost of Attendance	\$20,498	\$21,773	\$22,812	\$24,078
% Students Receiving Grants	48%	43%	44%	48%
Average Amount of Grants	\$8,535	\$9,643	\$10,640	\$11,076
Net Price - Grant Receiving	\$11,963	\$12,131	\$12,172	\$13,002

Data source: IPEDS Student Financial Aid and Institutional Characteristics Surveys

Note: Dollar figures are expressed in constant 2012 dollars.

**Table 18: Average Grants to Full-Time, First-Time Degree/Certificate-Seeking Students as a Share of the Cost of Attendance**

	2009	2010	2011	2012
<b>For-profit Career Schools</b>				
Cost of Attendance	\$26,518	\$28,951	\$29,048	\$29,377
All Grants	20%	17%	17%	16%
Pell Grant	14%	16%	15%	14%
Other Federal Grants	10%	2%	1%	2%
State Grants	9%	11%	10%	9%
Institutional Grants	4%	7%	10%	7%
<b>Nonprofit Career Schools</b>				
Cost of Attendance	\$55,580	\$53,075	\$53,599	\$54,510
All Grants	5%	9%	9%	10%
Pell Grant	5%	7%	7%	7%
Other Federal Grants	0%	1%	2%	1%
State Grants	5%	5%	5%	5%
Institutional Grants	1%	2%	2%	2%
<b>Community &amp; Technical Colleges</b>				
Cost of Attendance	\$11,465	\$11,966	\$12,072	\$12,308
All Grants	42%	45%	45%	44%
Pell Grant	30%	34%	35%	33%
Other Federal Grants	7%	7%	6%	6%
State Grants	18%	17%	17%	19%
Institutional Grants	11%	11%	12%	11%
<b>Nonprofit 4-Years</b>				
Cost of Attendance	\$41,750	\$43,049	\$43,859	\$44,644
All Grants	37%	38%	38%	37%
Pell Grant	8%	10%	9%	9%
Other Federal Grants	5%	5%	5%	4%
State Grants	12%	13%	13%	14%
Institutional Grants	32%	32%	33%	33%
<b>For-profit 4-Years</b>				
Cost of Attendance	\$32,298	\$32,534	\$32,174	\$32,293
All Grants	15%	19%	17%	16%
Pell Grant	10%	13%	14%	13%
Other Federal Grants	4%	19%	4%	4%
State Grants	8%	8%	8%	7%
Institutional Grants	9%	6%	6%	10%
<b>Public Comprehensives</b>				
Cost of Attendance	\$18,058	\$19,346	\$20,110	\$20,524
All Grants	31%	33%	34%	32%
Pell Grant	19%	22%	21%	20%
Other Federal Grants	6%	6%	5%	3%
State Grants	21%	22%	24%	29%
Institutional Grants	16%	16%	16%	16%
<b>Public Research</b>				
Cost of Attendance	\$20,498	\$21,773	\$22,812	\$24,078
All Grants	42%	44%	47%	46%
Pell Grant	18%	20%	19%	18%
Other Federal Grants	8%	6%	5%	2%
State Grants	24%	28%	26%	33%
Institutional Grants	24%	22%	24%	29%

Data source: IPEDS Student Financial Aid and Institutional Characteristics Surveys

Note: Dollar figures are expressed in constant 2012 dollars.

**Table 19: Undergraduate Awards**

	2009		2010		2011		2012	
	Number	Percent of Total						
<b>For-profit Career Schools</b>								
Short-term (<1 year) Certificates	3,083	23%	4,279	23%	2,325	13%	1,958	11%
Long-term (1+ years) Certificates	1,768	27%	2,637	32%	5,705	48%	5,174	46%
Associate's Degrees	85	*	210	1%	339	1%	396	1%
<b>Nonprofit Career Schools</b>								
Short-term (<1 year) Certificates			13	*				
Long-term (1+ years) Certificates	298	5%	321	4%	364	3%	335	3%
Associate's Degrees			34	*	17	*	17	*
<b>Community &amp; Technical Colleges</b>								
Short-term (<1 year) Certificates	10,142	76%	14,064	76%	14,950	85%	15,520	87%
Long-term (1+ years) Certificates	4,269	66%	5,117	63%	5,699	48%	5,656	50%
Associate's Degrees	21,083	96%	22,167	96%	26,014	96%	27,833	96%
Bachelor's Degrees	36	*	53	*	142	*	163	1%
<b>Nonprofit 4-Years</b>								
Short-term (<1 year) Certificates	12	*	3	*	6	*	3	*
Long-term (1+ years) Certificates	50	1%	62	1%	54	*	55	*
Associate's Degrees	77	*	94	*	70	*	49	*
Bachelor's Degrees	6,919	23%	6,767	22%	6,950	22%	7,068	22%
<b>For-profit 4-Years</b>								
Short-term (<1 year) Certificates			45	*	51	*		
Long-term (1+ years) Certificates	61	1%					35	*
Associate's Degrees	613	3%	535	2%	605	2%	682	2%
Bachelor's Degrees	969	3%	877	3%	760	2%	760	2%
<b>Public Comprehensives</b>								
Short-term (<1 year) Certificates			11	*	94	1%	193	1%
Bachelor's Degrees	8,669	29%	8,739	29%	8,739	28%	9,110	28%
<b>Public Research</b>								
Short-term (<1 year) Certificates	33	*	61	*	74	*	88	*
Long-term (1+ years) Certificates	19	*						
Bachelor's Degrees	13,356	45%	14,059	46%	14,530	47%	15,111	47%
<b>Grand Total</b>								
Short-term Certificates	13,270	100%	18,476	100%	17,500	100%	17,762	100%
Long-term Certificates	6,465	100%	8,137	100%	11,822	100%	11,255	100%
Associate's Degrees	21,858	100%	23,040	100%	27,045	100%	28,977	100%
Bachelor's Degrees	29,949	100%	30,495	100%	31,121	100%	32,212	100%

\* Less than 0.5%

Data source: IPEDS Completions Survey

**Table 20: Completions Compared to Full-Time Equivalent Undergraduate Students, Four-Year Average 2009 - 2012**

	Completions per 100 FTE Undergraduate Students	Major Types of Undergraduate Completions (percent of sector total)
<b>For-profit Career Schools</b>		
Certificates and Associate's Degrees	50.0	Long-term certificates (55%); short-term certificates (42%)
<b>Nonprofit Career Schools</b>		
Certificates and Associate's Degrees	24.1	Long-term certificates (94%); AA degrees (5%)
<b>Community &amp; Technical Colleges</b>		
Certificates and Associate's Degrees	27.0	AA degrees (56%); short-term certificates (32%); long-term certificates (12%)
<b>Nonprofit 4-Years</b>		
Bachelor's Degrees	23.6	BA degrees (98%)
<b>For-profit 4-Years</b>		
Associate's and Bachelor's Degrees	21.4	BA degrees (56%); AA degrees (41%)
<b>Public Comprehensives</b>		
Bachelor's Degrees	23.3	BA degrees (99%)
<b>Public Research</b>		
Bachelor's Degrees	26.2	BA degrees (100%)

Data sources: IPEDS Student Financial Aid and Completions Surveys