

2019-20 National Postsecondary Student Aid Study (NPSAS:20)

First Look at Student Financial Aid Estimates for 2019-20

NCES 2023-466
U.S. DEPARTMENT OF EDUCATION

A Publication of the National Center for Education Statistics



2019–20 National Postsecondary Student Aid Study (NPSAS:20)

First Look at Student Financial Aid Estimates for 2019–20

JULY 2023

Margaux Cameron
Ruby Johnson
T. Austin Lacy
Joanna Wu
Peter Siegel
Jordan Holley
Jennifer Wine
RTI International

Tracy Hunt-White
Study Director
National Center for Education Statistics

U.S. Department of Education

Miguel A. Cardona

Secretary

Institute of Education Sciences

Mark Schneider

Director

National Center for Education Statistics

Peggy G. Carr

Commissioner

The National Center for Education Statistics (NCES) is the primary federal entity for collecting, analyzing, and reporting data related to education in the United States and other nations. It fulfills a congressional mandate to collect, collate, analyze, and report full and complete statistics on the condition of education in the United States; conduct and publish reports and specialized analyses of the meaning and significance of such statistics; assist state and local education agencies in improving their statistical systems; and review and report on education activities in foreign countries.

NCES activities are designed to address high-priority education data needs; provide consistent, reliable, complete, and accurate indicators of education status and trends; and report timely, useful, and high-quality data to the U.S. Department of Education, the Congress, the states, other education policymakers, practitioners, data users, and the general public. Unless specifically noted, all information contained herein is in the public domain.

We strive to make our products available in a variety of formats and in language that is appropriate to a variety of audiences. You, as our customer, are the best judge of our success in communicating information effectively. If you have any comments or suggestions about this or any other NCES product or report, we would like to hear from you. Please direct your comments to

NCES, IES, U.S. Department of Education
Potomac Center Plaza
550 12th Street SW
Washington, DC 20202

July 2023

The NCES Home Page address is <https://nces.ed.gov>.

The NCES Publications and Products address is <https://nces.ed.gov/pubsearch>.

This publication is only available online. To download, view, and print the report as a PDF file, go to the NCES Publications and Products address shown above.

This report was prepared for the National Center for Education Statistics under Contract No. ED-IES-17-R-0028 with RTI International. Mention of trade names, commercial products, or organizations does not imply endorsement by the U.S. Government.

Suggested Citation

Cameron, M., Johnson, R., Lacy, T.A., Wu, J., Siegel, P., Holley, J., and Wine, J. (2023). *2019–20 National Postsecondary Student Aid Study (NPSAS:20): First Look at Student Financial Aid Estimates for 2019–20* (NCES 2023-466). U.S. Department of Education. Washington, DC: National Center for Education Statistics. Retrieved [date] from <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2023466>.

Content Contact

National Center for Education Statistics

NCES.info@ed.gov

(800) 677-6987

Acknowledgments

The authors sincerely thank all the individuals who contributed to the 2019–20 National Postsecondary Student Aid Study, particularly the students who participated in the survey and the institution staff who provided student records. This study could not have been completed without their contributions.

Contents

	PAGE
Acknowledgments.....	iii
List of Tables.....	v
Introduction.....	1
Selected Findings.....	4
Appendix A—Estimate and Standard Error Tables	A-1
Appendix B—Technical Notes and Methodology	B-1
Appendix C—Glossary.....	C-1

List of Tables

Appendix A

TABLE	PAGE
A-1. Selected financial aid receipt: Percentage of undergraduates receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-2
A-2. Selected financial aid amounts: Average amounts of selected types of financial aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-4
A-3. Federal, state, and institution financial aid receipt: Percentage of undergraduates receiving selected types of financial aid from federal, state, or institution sources, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20.....	A-6
A-4. Federal, state, and institution financial aid amounts: Average amounts of selected types of financial aid from federal, state, or institution sources received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-8
A-5. Title IV aid receipt: Percentage of undergraduates receiving federal Title IV aid from selected programs, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-10
A-6. Title IV aid amounts: Average amounts of federal Title IV aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-12
A-7. Selected financial aid receipt: Percentage of graduate students receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20	A-14

TABLE	PAGE
A-8. Selected financial aid amounts: Average amounts of selected types of financial aid received by graduate students who received that type of aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20	A-16
A-S1. Standard errors for table A-1: Selected financial aid receipt: Percentage of undergraduates receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-18
A-S2. Standard errors for table A-2: Selected financial aid amounts: Average amounts of selected types of financial aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-20
A-S3. Standard errors for table A-3: Federal, state, and institution financial aid receipt: Percentage of undergraduates receiving selected types of financial aid from federal, state, or institution sources, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-22
A-S4. Standard errors for table A-4: Federal, state, and institution financial aid amounts: Average amounts of selected types of financial aid from federal, state, or institution sources received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-24
A-S5. Standard errors for table A-5: Title IV aid receipt: Percentage of undergraduates receiving federal Title IV aid from selected programs, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-26
A-S6. Standard errors for table A-6: Title IV aid amounts: Average amounts of federal Title IV aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20	A-28
A-S7. Standard errors for table A-7: Selected financial aid receipt: Percentage of graduate students receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20	A-30

- A-S8. Standard errors for table A-8: Selected financial aid amounts: Average amounts of selected types of financial aid received by graduate students who received that type of aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20 A-31

Appendix B

- B-1. Numbers of sampled, eligible, and participating institutions and participation rates, by control and level of institution: 2019–20B-8
- B-2. Numbers of sampled and eligible students and number, unweighted percent of response, and weighted percent of response, by control and level of institution: 2019–20B-9
- B-3. Summary of components of the student analysis weights WTA000 and WTB000: 2019–20.....B-12

Introduction

This First Look report presents selected findings about student financial aid during the 2019–20 academic year. These findings are based on data from the 2019–20 National Postsecondary Student Aid Study (NPSAS:20). NPSAS:20 is a national study of undergraduate and graduate students enrolled any time between July 1, 2019, and June 30, 2020, in institutions that can participate in federal financial aid programs. The main purpose of NPSAS:20 is to measure how students and their families pay for postsecondary education and, particularly, their receipt of federal student aid given through Title IV of the Higher Education Act.

NPSAS:20 student surveys began in March 2020, just as the coronavirus (COVID-19) pandemic began affecting students' educational experiences. Items were added to the student survey in April to collect data about the early impact of COVID-19 on students between January 1 and June 30, 2020. Details about this impact can be found in *2019–20 National Postsecondary Student Aid Study (NPSAS:20): First Look at the Impact of the Coronavirus (COVID-19) Pandemic on Undergraduate Student Enrollment, Housing, and Finances (Preliminary Data)* (Cameron et al. 2021). Information on emergency aid related to COVID-19 is not included in that First Look report or in this report.

Data used in this report are from about 80,800 undergraduate and 19,700 graduate student survey respondents attending approximately 2,200 institutions in the 50 states, the District of Columbia, and Puerto Rico. The sample represents about 17.1 million undergraduate and 3.6 million graduate students¹ enrolled at Title IV eligible institutions at any time between July 1, 2019, and June 30, 2020.

In addition to the student survey, administrative data were collected for about 196,000 undergraduate students who did not take the survey. With both the survey and the administrative data collection, NPSAS:20 contains 276,800 undergraduate respondents and allows for representative analyses within 30 states.² State-representative data are not included in this report, but supplemental tables with state-level estimates for undergraduate students are available online. Further details about the sample, the administrative data sources used in NPSAS:20, and key changes to

¹ These population enrollment figures are adjusted to count students enrolled in more than one institution in the same academic year only once (Wine, Stollberg, and Siegel 2018). They may differ from other enrollment statistics that do not include this adjustment.

² State representation was determined by institution response, student response, and nonresponse bias analysis results. State-representative estimates are not available for graduate students.

NPSAS cycles for readers interested in comparisons over time are provided in appendix B.

This report classifies financial aid by type (grants, loans, work-study, and other) and source (federal, state, institution, employer, and other private sources). For undergraduate students, grants include scholarships, tuition waivers, employer tuition reimbursements, and federal grants such as Pell Grants. Student loans include subsidized and unsubsidized federal Direct Loans (formerly known as Stafford Loans), state loans, institution loans, and private or alternative loans. Direct Subsidized Loans are limited to students with financial need, while Direct Unsubsidized Loans are available regardless of need. Parents of dependent undergraduates may borrow using Direct PLUS Loans. These loans do not count toward students' debt because the loans are awarded to their parents, but they are considered part of students' total aid. Work-study provides part-time jobs to students with financial need. It is partially paid for by federal (and sometimes state or institution) subsidies. Other aid includes federal veterans education benefits, military (Department of Defense) aid, and vocational rehabilitation and job training grants.³

Graduate students receive grants and fellowships from the federal government, state governments, institutions, and private organizations, including their employers. Graduate students may also take out federal Direct Unsubsidized Loans and federal Direct PLUS Loans, which are awarded directly to graduate students.⁴ In addition, some graduate students may receive assistantships from their institutions or other sources, and some may participate in work-study. Further details about types of aid for both graduate and undergraduate students are provided in appendix C.

Student financial aid is often allocated based on the total price of attendance, which is the sum of tuition and fees, housing, books, and other expenses. These prices vary by type of institution. Financial aid estimates in this report are thus presented by control and level of institution.⁵ In the interest of examining gender and racial equity in financial aid receipt, estimates are also reported by gender and race/ethnicity.

³ Vocational rehabilitation and job training grants are categorized separately from other types of grants primarily because they have different eligibility requirements than typical grants or scholarships.

⁴ Direct Subsidized Loans were discontinued for graduate students after the 2011–12 academic year.

⁵ “Control” refers to the source of revenue and control of operations (public, private nonprofit, private for-profit), and “level” refers to the highest degree or award offered by the institution in any program. Additional details are available in appendix C.

Attendance pattern and income level are related to eligibility for student aid from federal and other sources. Students who enroll full time for the full academic year generally qualify for more aid than part-time students. Financial aid estimates are reported for full-time, full-year students and for students who enroll part time or for part of the year. Additionally, students with higher levels of income generally have lower financial need and, therefore, are eligible for less financial aid.⁶ For dependent students, family income consists of the student's parents' income. For independent undergraduate students and graduate students, family income consists of the student's income and, if married, their spouse's income.

Graduate student aid can also vary by graduate programs. Due to differences in aid availability and amount by program of study, financial aid estimates are reported by graduate program for graduate students.⁷

Selected findings are drawn from tables in appendix A, which also has standard error tables. Appendix B describes how NPSAS:20 was designed and conducted and how it differs from prior NPSAS administrations. It also includes the references section for this report. Appendix C describes the variables used in the tables. For more information about federal student aid programs, visit <https://studentaid.gov> or see the *2019–2020 Federal Student Aid Handbook* (U.S. Department of Education 2019).

The variables in this report are just a few of the several hundred represented in the NPSAS:20 data. Results shown in this report are not causal. Many of the variables in the report relate to one another, but only simple comparisons are presented, which do not account for all possible relationships. Comparisons of means and proportions were tested using Student's *t* statistic.

⁶ The analyses use 2017 income because it was the basis for calculating aid eligibility for the 2019–20 academic year.

⁷ Financial aid estimates by degree program for undergraduate students are not shown in this report.

Selected Findings

- Seventy-two percent of all undergraduate students received some type of financial aid in 2019–20 (table A-1). Sixty-four percent received grants, 36 percent took out student loans, 5 percent received work-study awards, 2 percent received federal veterans education benefits, and 4 percent had parents who took out federal Direct PLUS Loans.
- Seventy-four percent of undergraduates who identified as female received some type of financial aid, compared to 68 percent who identified as male and 67 percent who identified as genderqueer, gender nonconforming, or a different gender identity (table A-1).
- Among undergraduates who received any aid, the average total amount received was \$14,100 (table A-2). The average amount received from grants was \$9,300 and the average amount received from student loans was \$7,900. Students in work-study programs were awarded an average of \$2,500. Students with federal veterans education benefits received an average of \$17,900. Parents of undergraduates borrowed an average of \$16,300 in federal Direct PLUS Loans.
- Among full-time/full-year undergraduates who received any aid, dependent students received higher amounts on average (\$20,900) than independent students (\$16,500) (table A-2). While dependent students also received higher grant amounts (\$14,900) than independent students (\$8,800) on average, independent students took out higher loan amounts (\$10,900) than did dependent students (\$8,400).⁸
- Fifty-five percent of all undergraduates received federal student aid, 23 percent received state aid, and 28 percent received aid from their institution (table A-3).⁹
- The average amount of federal student aid for undergraduates who received it was \$8,700 (table A-4). The average amount of state aid for undergraduates who received it was \$3,600, and the average amount of institution aid for undergraduates who received it was \$9,900.

⁸ These loans include only loans to students and may be from federal, state, institution, or private sources. Student loans do not include Direct PLUS Loans to parents.

⁹ Students can receive aid from all these sources at the same time.

- White undergraduates who received federal student aid received on average \$8,800 (table A-4). Compared to them, Black undergraduates and undergraduates of two or more races received higher amounts on average (\$9,700 each), while Hispanic or Latino, Native Hawaiian or other Pacific Islander, and American Indian or Alaska Native undergraduates received lower amounts (\$7,500, \$7,400, and \$7,000, respectively). There was no significant difference between the average amount of federal student aid received by White and by Asian undergraduates (\$8,800 and \$9,100, respectively).
- Forty percent of undergraduates received federal Pell Grants, and 12 percent received federal campus-based aid (table A-5). Thirty-four percent of undergraduates took out subsidized or unsubsidized federal Direct Loans.
- Undergraduates who received federal Pell Grants received an average of \$4,100 (table A-6). Undergraduates who took out federal Direct Loans borrowed an average of \$6,500 overall, including an average of \$3,800 in subsidized loans and an average of \$4,000 in unsubsidized loans.
- Seventy-four percent of graduate students received some type of financial aid in 2019–20 (table A-7). Forty-three percent received grants, 12 percent received graduate assistantships, and 42 percent took out loans. Thirty-nine percent took out Direct Unsubsidized Loans, and 11 percent took out Direct PLUS Loans.¹⁰
- Among graduate students who received any aid, the average amount of aid received was \$25,300 (table A-8). The average amount received from grants was \$11,300 and the average value of a graduate assistantship was \$18,800. Graduate borrowers took out an average of \$26,000 in loans, including an average of \$18,700 in Direct Unsubsidized Loans and an average of \$25,100 in Direct PLUS Loans.

¹⁰ Federal Direct PLUS Loans to graduate students, or Graduate PLUS Loans, are unsubsidized loans available for graduate students in addition to Direct Unsubsidized Loans.

Appendix A—Estimate and Standard Error Tables

Table A-1. Selected financial aid receipt: Percentage of undergraduates receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Any aid ¹	Any grants ²	Any student loans ³	Any work-study ⁴	Federal veterans education benefits ⁵	Direct PLUS Loans to parents
Total	71.5	63.9	36.1	5.0	2.2	4.4
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	56.1	47.0	17.5 !	‡	‡	‡
2-year	56.7	51.9	12.4	1.5	2.0	0.1
4-year	74.8	65.4	39.9	4.5	2.1	5.6
Non-doctorate-granting	64.5	57.3	24.6	2.8	2.2	2.0
Primarily subbaccalaureate ⁶	55.2	49.5	12.8	1.5	2.7	0.3
Primarily baccalaureate	79.8	70.1	44.2	5.0	1.3	4.7
Doctorate-granting	79.7	69.3	47.3	5.4	2.0	7.3
Private nonprofit						
Less-than-4-year	93.7	87.0	71.0	‡	‡	‡
4-year	83.5	77.1	53.7	16.0	1.9	9.5
Non-doctorate-granting	84.8	79.5	55.2	17.9	2.0	8.9
Doctorate-granting	82.7	75.7	52.8	14.9	1.9	9.8
Private for-profit						
Less-than-2-year	84.6	78.0	62.6	‡	2.0 !	4.8
2-year	89.4	80.8	73.3	‡	3.0	6.2
4-year	88.3	76.8	62.4	0.8 !	4.9	2.3
Attended more than one institution ⁷	74.3	64.5	45.3	3.1	2.8	5.5
Gender ⁸						
Male	67.6	59.2	32.2	4.4	3.6	4.4
Female	74.5	67.3	38.9	5.3	1.3	4.3
Genderqueer, gender nonconforming, or a different gender identity	66.6	59.2	33.4	8.0	‡	5.3
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	73.6	66.7	26.3	2.7 !	4.0 !	‡
Asian, not Hispanic or Latino	65.5	59.7	26.3	6.7	1.2	3.7
Black, not Hispanic or Latino	80.6	73.8	48.9	4.6	2.2	6.0
Hispanic or Latino, of any race	72.1	67.2	27.4	4.3	1.5	2.9
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	73.9	64.7	35.8	2.0	1.8 !	3.7 !
White, not Hispanic or Latino	70.4	61.0	38.2	5.2	2.6	4.6
Two or more races, not Hispanic or Latino	67.9	60.1	36.2	4.7	2.9	5.3
Attendance pattern						
Full-time/full-year ⁹	81.3	72.9	45.5	9.2	2.3	7.9
Part-time or part-year ¹⁰	64.6	57.4	29.3	2.0	2.2	1.8

See notes at end of table.

Table A-1. Selected financial aid receipt: Percentage of undergraduates receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Any aid ¹	Any grants ²	Any student loans ³	Any work-study ⁴	Federal veterans education benefits ⁵	Direct PLUS Loans to parents
Full-time/full-year undergraduates⁹						
Dependency status and income level in 2017 ¹¹						
Dependent students	80.9	73.4	44.8	10.7	0.6	10.1
Less than \$20,000	90.2	89.6	41.9	14.6	0.2 !	7.2
\$20,000–39,999	91.4	90.6	47.6	15.7	0.6	8.6
\$40,000–59,999	91.4	89.7	51.3	15.0	0.4	9.5
\$60,000–79,999	83.7	76.3	51.3	14.0	0.8	13.3
\$80,000–99,999	79.7	67.5	51.7	12.1	1.1	12.5
\$100,000 or more	71.3	58.9	39.8	5.7	0.7	10.3
Independent students	82.5	71.2	48.3	3.3	8.2	†
Less than \$10,000	81.8	77.0	45.1	5.1	4.6	†
\$10,000–19,999	87.1	80.8	51.0	3.7	7.5	†
\$20,000–29,999	90.7	75.8	58.3	2.7	10.8	†
\$30,000–49,999	81.7	64.6	51.0	2.5	10.0	†
\$50,000 or more	72.8	52.0	40.8	0.7 !	12.2	†

† Not applicable.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent but less than 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Any aid includes all types of financial aid from any source except parents, friends, or relatives. Direct PLUS Loans to parents and other types of aid such as veterans benefits and job training funds are included, but federal tax credits for education are not included. Any aid does not include emergency aid related to COVID-19. Estimates for any aid are not comparable to estimates from the 2017–18 National Postsecondary Student Aid Study, Administrative Collection (NPSAS:18-AC).² Any grants includes grants, scholarships, or tuition waivers from federal, state, institution, or private sources, including employers.³ Student loans include only loans to students and may be from federal, state, institution, or private sources. Student loans do not include Direct PLUS Loans to parents or other forms of financing such as credit cards, home equity loans, or loans from individuals. Estimates for student loans are not comparable to estimates from NPSAS:18-AC.⁴ Any work-study includes federal, state, and institution work-study.⁵ Federal veterans education benefits includes benefits to dependents. Amounts are based on Veterans Benefits Administration data. NPSAS cycles prior to the 2015–16 National Postsecondary Student Aid Study used values reported by students or their institutions.⁶ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.⁷ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.⁸ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.⁹ Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2019, through June 30, 2020.¹⁰ Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).¹¹ Independent students include those who are age 24 or over, as well as those who are under age 24 and are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under the age of 24 are considered to be dependent. For independent students, income consists of the student's income and, if married, the income of the student's spouse. For dependent students, income consists of parents' income. Income levels are from 2017 because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-2. Selected financial aid amounts: Average amounts of selected types of financial aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Total aid ¹	Total grants ²	Total student loans ³	Total work-study ⁴	Federal veterans education benefits ⁵	Direct PLUS Loans to parents
Total	\$14,100	\$9,300	\$7,900	\$2,500	\$17,900	\$16,300
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	6,700	4,800	6,300	‡	‡	‡
2-year	5,400	4,100	4,800	2,800	13,500	5,700
4-year	13,200	8,400	7,700	2,700	17,200	15,300
Non-doctorate-granting						
Primarily subbaccalaureate ⁶	6,000	4,400	5,200	3,600	12,200	10,400
Primarily baccalaureate	12,000	7,500	7,600	2,200	17,600	11,900
Doctorate-granting	14,900	9,400	7,900	2,700	19,200	15,800
Private nonprofit						
Less-than-4-year	13,500	6,300	8,400	‡	‡	‡
4-year	28,100	20,600	9,200	2,300	24,300	18,700
Non-doctorate-granting						
Doctorate-granting	26,600	19,300	8,700	2,100	18,800	17,400
Private for-profit						
Less-than-2-year	10,100	4,400	6,900	‡	18,500	7,000
2-year	14,800	5,400	9,800	‡	29,100	13,100
4-year	13,300	5,700	9,500	2,500 !	20,200	17,200
Attended more than one institution ⁷	13,500	7,700	8,100	2,400	19,100	15,300
Gender ⁸						
Male	14,600	9,700	8,000	2,500	17,700	16,300
Female	13,700	8,900	7,900	2,500	18,100	16,200
Genderqueer, gender nonconforming, or a different gender identity	17,000	12,400	7,800	2,400	‡	18,200
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	11,600	8,900	7,600	‡	‡	‡
Asian, not Hispanic or Latino	17,300	13,000	8,900	2,700	22,300	20,800
Black, not Hispanic or Latino	13,700	8,300	7,400	2,500	13,900	14,300
Hispanic or Latino, of any race	11,900	8,500	7,500	2,500	19,100	15,500
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	10,300	6,200	7,400	‡	‡	‡
White, not Hispanic or Latino	14,500	9,300	8,200	2,400	17,900	16,200
Two or more races, not Hispanic or Latino	15,700	9,800	8,200	2,300	20,300	18,600
Attendance pattern						
Full-time/full-year ⁹	19,900	13,600	9,000	2,500	23,700	17,300
Part-time or part-year ¹⁰	8,700	5,300	6,800	2,600	13,600	13,000

See notes at end of table.

Table A-2. Selected financial aid amounts: Average amounts of selected types of financial aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Total aid ¹	Total grants ²	Total student loans ³	Total work-study ⁴	Federal veterans education benefits ⁵	Direct PLUS Loans to parents
Full-time/full-year undergraduates⁹						
Dependency status and income level in 2017 ¹¹						
Dependent students	20,900	14,900	8,400	2,400	23,300	17,300
Less than \$20,000	21,300	16,700	7,000	2,300	‡	12,500
\$20,000–39,999	22,500	17,000	7,400	2,500	‡	13,100
\$40,000–59,999	21,700	15,600	7,700	2,500	‡	14,600
\$60,000–79,999	20,500	13,600	8,100	2,500	27,300	15,800
\$80,000–99,999	20,300	13,200	8,700	2,400	18,200	16,800
\$100,000 or more	20,000	13,500	9,500	2,400	23,700	20,900
Independent students	16,500	8,800	10,900	2,700	23,800	†
Less than \$10,000	17,700	10,900	10,600	2,600	23,200	†
\$10,000–19,999	16,200	8,400	10,400	2,900	24,800	†
\$20,000–29,999	16,600	7,500	11,100	‡	25,900	†
\$30,000–49,999	16,400	7,800	11,200	3,300	24,900	†
\$50,000 or more	14,400	6,200	11,400	‡	21,100	†

† Not applicable.

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent but less than 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Total aid includes all types of financial aid from any source except parents, friends, or relatives. Direct PLUS Loans to parents and other types of aid such as veterans benefits and job training funds are included, but federal tax credits for education are not included. Total aid does not include emergency aid related to COVID-19. Estimates for total aid are not comparable to estimates from the 2017–18 National Postsecondary Student Aid Study, Administrative Collection (NPSAS:18-AC).

² Total grants includes grants, scholarships, or tuition waivers from federal, state, institution, or private sources, including employers.

³ Student loans include only loans to students and may be from federal, state, institution, or private sources. Student loans do not include Direct PLUS Loans to parents or other forms of financing such as credit cards, home equity loans, or loans from individuals. Estimates for student loans are not comparable to estimates from NPSAS:18-AC.

⁴ Total work-study includes federal, state, and institution work-study.

⁵ Federal veterans education benefits includes benefits to dependents. Amounts are based on Veterans Benefits Administration data.

NPSAS cycles prior to the 2015–16 National Postsecondary Student Aid Study used values reported by students or their institutions.

⁶ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.

⁷ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.

⁸ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.

⁹ Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2019, through June 30, 2020.

¹⁰ Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).

¹¹ Independent students include those who are age 24 or over, as well as those who are under age 24 and are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under the age of 24 are considered to be dependent. For independent students, income consists of the student's income and, if married, the income of the student's spouse. For dependent students, income consists of parents' income. Income levels are from 2017 because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-3. Federal, state, and institution financial aid receipt: Percentage of undergraduates receiving selected types of financial aid from federal, state, or institution sources, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid ¹				State aid ²		Institution aid ³	
	Any aid	Any grants	Any student loans ⁴	Any work-study	Any aid	Any grants	Any aid	Any grants
Total	55.0	40.7	34.3	4.4	22.9	22.5	27.7	27.5
All undergraduates								
Control and level of institution								
Public								
Less-than-2-year	43.5	36.5	16.0 !	‡	‡	‡	‡	‡
2-year	41.6	37.2	11.3	1.4	22.8	22.4	8.8	8.8
4-year	56.9	39.6	38.2	4.1	29.2	28.9	33.5	33.4
Non-doctorate-granting								
Primarily subbaccalaureate ⁵	49.1	39.3	23.4	2.5	24.8	24.4	17.2	17.2
Primarily baccalaureate	40.6	35.8	11.9	1.3	20.6	20.2	8.4	8.4
Primarily baccalaureate	63.0	45.1	42.5	4.5	31.8	31.5	31.9	31.7
Doctorate-granting	60.7	39.7	45.3	4.8	31.4	31.0	41.3	41.2
Private nonprofit								
Less-than-4-year	90.0	81.6	69.5	‡	‡	‡	‡	‡
4-year	62.8	36.7	51.3	14.0	18.3	18.1	57.1	57.0
Non-doctorate-granting								
Doctorate-granting	66.2	40.8	53.1	14.8	20.0	19.6	56.8	56.8
Doctorate-granting	60.9	34.3	50.2	13.5	17.3	17.2	57.2	57.1
Private for-profit								
Less-than-2-year	81.3	75.7	59.7	‡	8.5 !	7.4 !	7.4 !	7.2 !
2-year	85.1	76.1	70.3	‡	9.7	9.6	11.6 !	9.5 !
4-year	73.3	59.2	60.3	0.7 !	3.4 !	3.1 !	26.9	26.6
Attended more than one institution ⁶	60.5	44.6	43.2	2.7	18.2	18.0	22.5	21.7
Gender ⁷								
Male	48.9	34.7	30.5	3.8	21.3	20.9	27.6	27.5
Female	59.4	45.1	37.1	4.8	24.0	23.6	27.6	27.4
Genderqueer, gender nonconforming, or a different gender identity	50.2	34.7	32.0	6.7	23.5	22.8	30.0	30.0
Race/ethnicity								
American Indian or Alaska Native, not Hispanic or Latino	54.9	46.4	25.5	2.4 !	17.5	17.2	22.2	22.1
Asian, not Hispanic or Latino	46.5	34.1	24.8	5.8	23.7	23.5	33.0	32.9
Black, not Hispanic or Latino	70.5	59.9	47.5	4.2	22.8	22.4	24.3	24.1
Hispanic or Latino, of any race	57.9	49.8	25.8	3.9	29.7	29.4	23.1	22.9
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	56.3	39.7	34.2	1.8	19.9	19.9	16.7	16.4
White, not Hispanic or Latino	51.4	32.6	36.3	4.5	20.5	20.1	30.3	30.1
Two or more races, not Hispanic or Latino	52.4	39.5	34.6	4.2	19.0	18.8	25.9	25.7
Attendance pattern								
Full-time/full-year ⁸	61.4	39.3	43.9	8.0	29.4	29.0	44.4	44.2
Part-time or part-year ⁹	50.4	41.6	27.5	1.8	18.2	17.9	15.6	15.5

See notes at end of table.

Table A-3. Federal, state, and institution financial aid receipt: Percentage of undergraduates receiving selected types of financial aid from federal, state, or institution sources, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid ¹				State aid ²		Institution aid ³	
	Any aid	Any grants	Any student loans ⁴	Any work-study	Any aid	Any grants	Any aid	Any grants
Full-time/full-year undergraduates⁵								
Dependency status and income level in 2017 ¹⁰								
Dependent students	59.8	35.0	43.1	9.4	31.0	30.7	49.4	49.2
Less than \$20,000	82.0	81.3	41.0	13.3	47.4	47.1	47.0	46.9
\$20,000–39,999	84.3	83.1	46.4	14.6	52.2	52.0	52.6	52.2
\$40,000–59,999	80.7	74.3	50.0	13.9	48.6	48.4	56.9	56.7
\$60,000–79,999	63.5	31.9	50.0	12.3	36.7	36.4	54.0	53.6
\$80,000–99,999	54.8	7.6	50.0	10.6	26.4	25.7	49.8	49.7
\$100,000 or more	39.3	0.8	37.6	4.2	13.7	13.4	45.8	45.6
Independent students	67.5	55.5	46.6	3.0	23.5	23.0	26.1	25.7
Less than \$10,000	69.4	65.2	42.6	4.5	29.5	29.1	31.0	30.7
\$10,000–19,999	76.8	72.7	50.0	3.6	29.9	29.1	25.1	24.6
\$20,000–29,999	76.1	60.2	56.8	2.5	24.3	23.8	26.1	25.6
\$30,000–49,999	65.7	45.6	49.5	2.4	16.5	15.8	21.9	21.6
\$50,000 or more	48.6	23.7	39.7	0.5 !	10.9	10.5	21.7	21.5

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent but less than 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Federal aid includes all federal grants, loans, work-study awards, and Direct PLUS Loans to parents. Excludes veterans benefits and education tax credit and tax deduction benefits.

² State aid consists of all grants and scholarships, loans, and work-study provided by state governments, including vocational rehabilitation and job training grants funded by the federal Workforce Innovation and Opportunity Act.

³ Institution aid includes all institution need- and merit-based grants, scholarships, tuition waivers, loans, and work-study assistance funded by the institution attended.

⁴ Student loans exclude Direct PLUS Loans to parents.

⁵ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.

⁶ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.

⁷ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.

⁸ Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2019, through June 30, 2020.

⁹ Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).

¹⁰ Independent students include those who are age 24 or over, as well as those who are under age 24 and are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under the age of 24 are considered to be dependent. For independent students, income consists of the student's income and, if married, the income of the student's spouse. For dependent students, income consists of parents' income. Income levels are from 2017 because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Students may receive more than one type of aid and aid from more than one source. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-4. Federal, state, and institution financial aid amounts: Average amounts of selected types of financial aid from federal, state, or institution sources received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid ¹				State aid ²		Institution aid ³	
	Total aid	Total grants	Total student loans ⁴	Total work-study	Total aid	Total grants	Total aid	Total grants
Total	\$8,700	\$4,300	\$6,500	\$2,400	\$3,600	\$3,500	\$9,900	\$9,900
All undergraduates								
Control and level of institution								
Public								
Less-than-2-year	6,200	4,500	6,200	‡	‡	‡	1,900 !	1,900 !
2-year	4,600	3,600	4,700	2,800	2,000	1,900	1,400	1,400
4-year	9,200	4,600	6,400	2,600	4,500	4,400	5,200	5,200
Non-doctorate-granting								
Primarily subbaccalaureate ⁵	4,900	3,700	5,100	3,300	2,200	2,000	1,700	1,700
Primarily baccalaureate	8,700	4,600	6,500	2,100	4,800	4,700	3,300	3,300
Doctorate-granting	10,100	4,800	6,500	2,600	4,900	4,800	5,700	5,700
Private nonprofit								
Less-than-4-year	10,600	4,900	7,500	‡	2,900 !	2,600 !	2,600	2,500
4-year	11,600	4,700	6,700	2,300	4,200	4,000	20,800	20,700
Non-doctorate-granting								
Doctorate-granting	11,100	4,800	6,700	2,100	4,100	3,800	19,900	19,800
Private for-profit								
Less-than-2-year	8,700	3,900	6,300	‡	3,500	3,000	1,500 !	1,300 !
2-year	11,500	4,400	8,000	‡	3,000	3,000	2,400	1,900
4-year	10,900	4,400	8,200	2,800 !	4,100	4,300	3,500	3,500
Attended more than one institution ⁶	9,400	4,300	6,700	2,400	3,200	3,100	8,100	8,200
Gender ⁷								
Male	8,700	4,300	6,400	2,400	3,600	3,500	10,400	10,300
Female	8,800	4,300	6,600	2,400	3,600	3,500	9,500	9,500
Genderqueer, gender nonconforming, or a different gender identity	9,300	4,300	6,300	2,500	3,600	3,300	15,200	15,000
Race/ethnicity								
American Indian or Alaska Native, not Hispanic or Latino	7,000	4,300	6,700	‡	3,100	3,000	8,600	8,600
Asian, not Hispanic or Latino	9,100	5,000	6,600	2,600	4,800	4,700	12,900	12,800
Black, not Hispanic or Latino	9,700	4,300	6,900	2,500	3,400	3,300	8,800	8,800
Hispanic or Latino, of any race	7,500	4,400	6,300	2,400	3,600	3,600	8,500	8,500
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	7,400	3,900	6,500	‡	3,200	3,200	6,600	6,700
White, not Hispanic or Latino	8,800	4,100	6,500	2,400	3,400	3,300	10,000	10,000
Two or more races, not Hispanic or Latino	9,700	4,200	6,700	2,300	3,400	3,400	11,200	11,200
Attendance pattern								
Full-time/full-year ⁸	11,000	5,500	6,900	2,400	4,600	4,500	12,300	12,300
Part-time or part-year ⁹	6,700	3,400	6,100	2,500	2,400	2,300	5,000	5,000

See notes at end of table.

Table A-4. Federal, state, and institution financial aid amounts: Average amounts of selected types of financial aid from federal, state, or institution sources received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid ¹				State aid ²		Institution aid ³	
	Total aid	Total grants	Total student loans ⁴	Total work-study	Total aid	Total grants	Total aid	Total grants
Full-time/full-year undergraduates⁵								
Dependency status and income level in 2017 ¹⁰								
Dependent students	10,900	5,400	6,200	2,400	4,700	4,700	13,300	13,300
Less than \$20,000	11,200	6,700	6,100	2,300	5,300	5,200	12,900	12,900
\$20,000–39,999	11,400	6,300	6,400	2,400	5,100	5,100	12,200	12,100
\$40,000–59,999	9,600	3,900	6,200	2,300	4,400	4,400	13,800	13,800
\$60,000–79,999	9,900	2,600	6,100	2,400	4,100	4,000	13,000	13,000
\$80,000–99,999	10,300	2,300	6,200	2,400	4,200	4,100	13,400	13,300
\$100,000 or more	11,800	2,800	6,300	2,400	4,600	4,400	13,800	13,700
Independent students	11,300	5,800	9,300	2,700	3,800	3,700	5,600	5,600
Less than \$10,000	12,100	6,600	9,300	2,600	4,300	4,300	7,100	7,100
\$10,000–19,999	11,600	5,700	9,200	2,900	3,400	3,400	4,500	4,600
\$20,000–29,999	10,600	4,500	9,400	‡	3,400	3,300	5,100	5,100
\$30,000–49,999	11,300	5,900	9,400	3,300	4,000	3,300	4,900	4,900
\$50,000 or more	9,800	4,000	9,500	‡	2,900	2,600	3,900	3,900

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent but less than 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Federal aid includes all federal grants, loans, work-study awards, and Direct PLUS Loans to parents. Excludes veterans benefits and education tax credit and tax deduction benefits. Student loans exclude Direct PLUS Loans to parents.

² State aid consists of all grants and scholarships, loans, and work-study provided by state governments, including vocational rehabilitation and job training grants funded by the federal Workforce Innovation and Opportunity Act.

³ Institution aid includes all institution need- and merit-based grants, scholarships, tuition waivers, loans, and work-study assistance funded by the institution attended.

⁴ Student loans exclude Direct PLUS Loans to parents.

⁵ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.

⁶ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.

⁷ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.

⁸ Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2019, through June 30, 2020.

⁹ Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).

¹⁰ Independent students include those who are age 24 or over, as well as those who are under age 24 and are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under the age of 24 are considered to be dependent. For independent students, income consists of the student's income and, if married, the income of the student's spouse. For dependent students, income consists of parents' income. Income levels are from 2017 because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Students may receive more than one type of aid and aid from more than one source. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-5. Title IV aid receipt: Percentage of undergraduates receiving federal Title IV aid from selected programs, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Any federal Title IV aid	Federal Pell Grants	Federal campus-based aid ²	Federal Direct Loans ¹		
				Any	Subsidized	Unsubsidized
Total	54.9	40.2	12.0	34.3	28.9	28.9
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	35.2	28.2	‡	16.0 !	11.1 !	13.4 !
2-year	41.5	36.9	7.7	11.3	9.1	8.1
4-year	56.8	39.1	11.0	38.2	31.3	31.2
Non-doctorate-granting	49.0	38.8	9.1	23.4	19.5	18.3
Primarily subbaccalaureate ³	40.6	35.4	6.6	11.9	10.0	8.1
Primarily baccalaureate	62.9	44.3	13.3	42.5	35.2	35.1
Doctorate-granting	60.6	39.3	11.9	45.3	36.9	37.5
Private nonprofit						
Less-than-4-year	90.0	81.3	‡	69.5	66.5	68.4
4-year	62.6	36.1	21.3	51.3	43.5	44.9
Non-doctorate-granting	65.7	40.0	22.3	53.1	44.6	46.6
Doctorate-granting	60.8	33.8	20.7	50.2	42.8	43.9
Private for-profit						
Less-than-2-year	81.3	75.2	23.6	59.7	54.0	57.6
2-year	85.1	75.7	21.0	70.3	67.1	68.3
4-year	73.3	58.9	15.6	60.3	55.4	55.8
Attended more than one institution ⁴	60.4	44.2	10.6	43.2	37.0	37.0
Gender ⁵						
Male	48.7	34.2	9.8	30.5	25.3	25.5
Female	59.3	44.6	13.5	37.1	31.5	31.3
Genderqueer, gender nonconforming, or a different gender identity	50.0	34.1	12.5	32.0	26.4	27.0
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	54.3	45.3	11.2	25.5	20.9	22.0
Asian, not Hispanic or Latino	46.4	33.7	13.2	24.8	21.1	19.1
Black, not Hispanic or Latino	70.5	59.5	15.4	47.5	43.0	41.3
Hispanic or Latino, of any race	57.8	49.5	12.7	25.8	22.9	20.2
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	56.2	39.0	9.1	34.2	26.6	29.4
White, not Hispanic or Latino	51.2	32.1	10.6	36.3	29.0	30.9
Two or more races, not Hispanic or Latino	52.2	38.9	11.7	34.6	30.4	30.2
Attendance pattern						
Full-time/full-year ⁶	61.3	38.8	15.9	43.9	36.0	37.7
Part-time or part-year ⁷	50.2	41.3	9.1	27.5	23.8	22.5

See notes at end of table.

Table A-5. Title IV aid receipt: Percentage of undergraduates receiving federal Title IV aid from selected programs, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Any federal Title IV aid	Federal Pell Grants	Federal campus-based aid ²	Federal Direct Loans ¹		
				Any	Subsidized	Unsubsidized
Full-time/full-year undergraduates⁶						
Dependency status and income level in 2017 ⁸						
Dependent students	59.7	34.5	15.8	43.1	34.2	37.1
Less than \$20,000	82.0	81.0	36.5	41.0	40.4	30.9
\$20,000–39,999	84.3	82.8	32.0	46.4	46.0	37.0
\$40,000–59,999	80.7	74.1	20.0	50.0	49.2	40.6
\$60,000–79,999	63.5	31.6	14.3	50.0	48.2	40.8
\$80,000–99,999	54.4	6.6	11.0	50.0	43.1	44.3
\$100,000 or more	39.1	0.2	4.4	37.6	18.9	35.5
Independent students	67.2	54.8	16.2	46.6	42.7	39.9
Less than \$10,000	69.3	64.6	24.5	42.6	39.8	36.1
\$10,000–19,999	76.8	72.4	18.4	50.0	47.9	41.4
\$20,000–29,999	75.8	59.3	14.6	56.8	52.3	48.9
\$30,000–49,999	65.0	44.5	11.9	49.5	46.4	41.9
\$50,000 or more	48.0	22.4	3.6	39.7	31.5	36.2

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent but less than 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Direct Subsidized and Unsubsidized Loans, also known as Stafford Loans, are federal loans to students for postsecondary education. Students may receive both subsidized and unsubsidized loans. Subsidized loans are need based and students are not charged interest while they are enrolled. Federal Direct Loans exclude Direct PLUS Loans to parents.

² Federal campus-based aid consists of Federal Supplemental Educational Opportunity Grants and federal work-study.

³ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.

⁴ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.

⁵ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.

⁶ Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2019, through June 30, 2020.

⁷ Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).

⁸ Independent students include those who are age 24 or over, as well as those who are under age 24 and are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under the age of 24 are considered to be dependent. For independent students, income consists of the student's income and, if married, the income of the student's spouse. For dependent students, income consists of parents' income. Income levels are from 2017 because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Federal Title IV aid consists of Pell Grants, Teacher Education Assistance for College and Higher Education Grants, Iraq and Afghanistan Service Grants, Direct Subsidized and Unsubsidized Loans (also known as Stafford Loans), Direct PLUS Loans to parents, and federal campus-based aid programs. Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-6. Title IV aid amounts: Average amounts of federal Title IV aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Total federal Title IV aid	Federal Pell Grants	Federal campus-based aid ²	Federal Direct Loans ¹		
				Total	Subsidized	Unsubsidized
Total	\$8,700	\$4,100	\$1,400	\$6,500	\$3,800	\$4,000
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	6,200	4,100	400	6,200	3,100	4,800
2-year	4,600	3,600	900	4,700	2,800	3,500
4-year	9,100	4,400	1,500	6,400	4,000	3,900
Non-doctorate-granting						
Primarily subbaccalaureate ³	6,700	4,000	1,100	6,000	3,600	3,900
Primarily baccalaureate	4,900	3,700	1,100	5,100	3,000	3,700
Doctorate-granting	8,700	4,500	1,200	6,500	3,900	3,900
Doctorate-granting						
10,100	4,600	1,600	6,500	4,100	3,900	
Private nonprofit						
Less-than-4-year	10,600	4,800	‡	7,500	3,600	4,100
4-year	11,600	4,400	2,100	6,700	4,000	3,800
Non-doctorate-granting						
11,100	4,500	1,900	6,700	4,000	3,800	
Doctorate-granting						
11,900	4,300	2,200	6,800	4,100	3,700	
Private for-profit						
Less-than-2-year	8,700	3,800	200	6,300	2,800	3,900
2-year	11,500	4,300	400	8,000	3,500	4,800
4-year	10,900	4,200	600	8,200	3,900	5,100
Attended more than one institution ⁴	9,400	4,200	1,100	6,700	3,700	4,100
Gender ⁵						
Male	8,700	4,100	1,400	6,400	3,800	3,800
Female	8,700	4,100	1,400	6,600	3,800	4,100
Genderqueer, gender nonconforming, or a different gender identity	9,200	4,000	2,000	6,300	3,700	3,900
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	7,000	4,100	1,200	6,700	3,400	4,500
Asian, not Hispanic or Latino	9,100	4,700	1,800	6,600	4,100	3,900
Black, not Hispanic or Latino	9,600	4,200	1,200	6,900	3,600	4,100
Hispanic or Latino, of any race	7,500	4,200	1,300	6,300	3,700	3,800
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino						
7,400	3,900	800	6,500	3,400	4,400	
White, not Hispanic or Latino	8,800	3,900	1,500	6,500	3,800	4,000
Two or more races, not Hispanic or Latino	9,700	4,000	1,400	6,700	3,900	3,800
Attendance pattern						
Full-time/full-year ⁶	11,000	5,300	1,800	6,900	4,200	4,000
Part-time or part-year ⁷	6,700	3,300	900	6,100	3,300	3,900

See notes at end of table.

Table A-6. Title IV aid amounts: Average amounts of federal Title IV aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Total federal Title IV aid	Federal Pell Grants	Federal campus-based aid ²	Federal Direct Loans ¹		
				Total	Subsidized	Unsubsidized
Full-time/full-year undergraduates⁵						
Dependency status and income level in 2017 ⁶						
Dependent students	10,900	5,100	2,000	6,200	4,200	3,400
Less than \$20,000	11,100	6,400	1,700	6,100	4,200	2,600
\$20,000–39,999	11,400	5,900	1,900	6,400	4,400	2,600
\$40,000–59,999	9,600	3,800	2,100	6,200	4,300	2,400
\$60,000–79,999	9,900	2,500	2,300	6,100	4,300	2,500
\$80,000–99,999	10,300	1,900	2,400	6,200	4,200	2,900
\$100,000 or more	11,800	‡	2,300	6,300	3,900	4,500
Independent students	11,300	5,600	1,100	9,300	4,400	6,200
Less than \$10,000	12,000	6,300	1,100	9,300	4,400	6,200
\$10,000–19,999	11,600	5,600	1,200	9,200	4,500	6,000
\$20,000–29,999	10,600	4,300	800	9,400	4,500	6,100
\$30,000–49,999	11,400	5,800	1,200	9,400	4,300	6,400
\$50,000 or more	9,800	3,900	900	9,500	4,400	6,600

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Direct Subsidized and Unsubsidized Loans, also known as Stafford Loans, are federal loans to students for postsecondary education. Students may receive both subsidized and unsubsidized loans. Subsidized loans are need based and students are not charged interest while they are enrolled. Federal Direct Loans exclude Direct PLUS Loans to parents.

² Federal campus-based aid consists of Federal Supplemental Educational Opportunity Grants and federal work-study.

³ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.

⁴ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.

⁵ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.

⁶ Full-time/full-year students were enrolled full time for 9 or more months from July 1, 2019, through June 30, 2020.

⁷ Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).

⁸ Independent students include those who are age 24 or over, as well as those who are under age 24 and are married, have dependents, are veterans or on active duty, are orphans or wards of the courts, are homeless or at risk of homelessness, or were determined to be independent by a financial aid officer using professional judgment. Other undergraduates under the age of 24 are considered to be dependent. For independent students, income consists of the student's income and, if married, the income of the student's spouse. For dependent students, income consists of parents' income. Income levels are from 2017 because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Federal Title IV aid consists of Pell Grants, Teacher Education Assistance for College and Higher Education Grants, Iraq and Afghanistan Service Grants, Direct Subsidized and Unsubsidized Loans (also known as Stafford Loans), Direct PLUS Loans to parents, and federal campus-based aid programs. Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-7. Selected financial aid receipt: Percentage of graduate students receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20

Control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level	Grants				Student loans		
	Any aid ¹	Any grants ²	Employer aid ³	Any graduate assistantships ⁴	Any loans ⁵	Direct Unsubsidized Loans ⁶	Direct PLUS Loans ⁷
Total	73.9	43.0	13.0	12.0	42.2	39.1	11.1
Control and level of institution							
Public 4-year	73.7	46.7	12.2	18.3	36.4	33.6	8.2
Non-doctorate-granting	57.2	31.8	14.5	3.4	35.9	34.6	1.2 !
Doctorate-granting	75.0	47.8	12.1	19.4	36.5	33.6	8.7
Private nonprofit 4-year	74.0	41.4	13.7	8.5	43.6	40.4	15.2
Non-doctorate-granting	71.7	43.1	18.8	3.0 !	45.2	42.2	5.3
Doctorate-granting	74.3	41.1	13.0	9.2	43.4	40.2	16.4
Private for-profit 4-year	74.4	37.5	13.8	‡	58.8	54.0	6.4
Attended more than one institution ⁸	73.0	34.6	12.9	5.9	52.3	49.2	12.4
Gender ⁹							
Male	72.5	43.1	13.0	14.7	35.2	31.7	10.0
Female	74.9	42.9	13.1	9.9	47.3	44.4	12.0
Genderqueer, gender nonconforming, or a different gender identity	70.1	45.7	8.4	26.1	29.0	27.7	8.0 !
Race/ethnicity							
American Indian or Alaska Native, not Hispanic or Latino	62.8	39.5 !	‡	‡	39.5 !	35.8 !	‡
Asian, not Hispanic or Latino	66.8	41.8	7.6	20.2	27.2	21.4	10.0
Black, not Hispanic or Latino	80.8	39.8	12.2	7.6	60.3	57.2	13.0
Hispanic or Latino, of any race	82.4	45.5	12.3	12.2	52.0	49.3	10.6
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	59.9	41.0 !	12.2 !	‡	38.5	38.5	‡
White, not Hispanic or Latino	73.2	43.7	15.5	10.7	40.8	38.2	11.4
Two or more races, not Hispanic or Latino	72.2	43.5	11.3	9.8	43.6	41.5	10.4
Graduate program							
Master's degree	72.0	40.7	16.4	5.7	45.5	42.1	7.9
Doctoral—research/scholarship	78.9	50.8	8.0	40.4	19.1	16.7	4.1
Doctoral—professional practice	85.2	47.0	3.6	2.1	71.6	68.8	39.6
Doctoral—other	74.7	34.0	10.3	8.3	52.0	47.7	19.5
Other and nondegree	54.6	35.7	18.6	1.8 !	25.4	21.6	1.7

See notes at end of table.

Table A-7. Selected financial aid receipt: Percentage of graduate students receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level	Grants				Student loans		
	Any aid ¹	Any grants ²	Employer aid ³	Any graduate assistantships ⁴	Any loans ⁵	Direct Unsubsidized Loans ⁶	Direct PLUS Loans ⁷
Attendance pattern ¹⁰							
Full-time/full-year	83.3	48.0	7.4	18.2	49.5	46.3	18.1
Part-time or part-year	64.6	38.2	18.5	5.9	35.2	32.1	4.4
Income level in 2017 ¹¹							
Less than \$10,000	75.7	40.4	3.0	10.9	52.1	47.2	19.8
\$10,000–19,999	81.4	43.3	4.3	20.7	54.5	50.7	16.3
\$20,000–29,999	83.7	47.5	7.4	26.9	40.4	38.3	13.1
\$30,000–49,999	76.6	44.7	11.0	15.3	40.7	38.3	7.8
\$50,000–99,999	68.5	41.5	21.5	5.6	37.7	35.3	6.1
\$100,000 or more	63.7	44.2	28.6	2.9	27.2	24.7	3.7

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent but less than 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Any aid includes all types of financial aid from any source except parents, friends, or relatives. Types of aid such as federal veterans education benefits and job training funds are included, but federal tax credits for education are not included.

² Any grants includes grants, scholarships, or tuition waivers from federal, state, institution, or private sources, including employers.

³ Employer aid excludes tuition waivers to students holding assistantships.

⁴ Teaching assistantships are funded by institutions, but research assistantship funds may come from any source.

⁵ Any loans includes only loans to students and may be from any source but exclude other forms of financing such as credit cards, home equity loans, and loans from individuals.

⁶ Direct Unsubsidized Loans, also known as Stafford Loans, are federal loans to students for postsecondary education. Direct Subsidized Loans were discontinued for graduate students after 2011–12.

⁷ Federal Direct PLUS Loans to graduate students, or Graduate PLUS Loans, are unsubsidized loans available for graduate students in addition to Direct Unsubsidized Loans.

⁸ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.

⁹ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.

¹⁰ Full-time/full-year students were enrolled full time for 9 or more months between July 1, 2019, and June 30, 2020. Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).

¹¹ Income consists of the student's income and, if married, the income of their spouse. Income levels are from 2017 because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-8. Selected financial aid amounts: Average amounts of selected types of financial aid received by graduate students who received that type of aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20

Control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level	Grants				Student loans		
	Total aid ¹	Total grants ²	Employer aid ³	Total graduate assistantships ⁴	Total loans ⁵	Direct Unsubsidized Loans ⁶	Direct PLUS Loans ⁷
Total	\$25,300	\$11,300	\$7,000	\$18,800	\$26,000	\$18,700	\$25,100
Control and level of institution							
Public 4-year	22,000	9,400	5,900	16,100	23,300	18,400	19,100
Non-doctorate-granting	11,400	3,700	3,100	7,700	13,900	13,200	‡
Doctorate-granting	22,700	9,700	6,200	16,200	24,000	18,800	19,200
Private nonprofit 4-year	30,800	15,400	8,700	25,700	31,000	20,000	28,400
Non-doctorate-granting	15,200	6,400	5,800	11,200 !	16,600	13,500	18,800
Doctorate-granting	32,800	16,700	9,200	26,300	32,900	20,900	28,800
Private for-profit 4-year	16,700	3,100	4,300	‡	18,500	15,700	26,000
Attended more than one institution ⁸	22,400	8,100	6,700	12,300	23,200	16,700	25,100
Gender ⁹							
Male	26,200	13,100	8,300	20,600	27,000	19,300	24,400
Female	24,500	10,000	6,200	17,000	25,500	18,400	25,500
Genderqueer, gender nonconforming, or a different gender identity	29,300	18,300	‡	18,700	23,700	18,300	‡
Race/ethnicity							
American Indian or Alaska Native, not Hispanic or Latino	19,000	8,700	‡	‡	‡	‡	‡
Asian, not Hispanic or Latino	31,400	15,300	7,600	20,600	37,500	24,300	31,800
Black, not Hispanic or Latino	23,700	8,700	7,200	20,700	22,600	17,000	26,300
Hispanic or Latino, of any race	23,600	10,900	6,800	16,700	22,600	17,200	22,500
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	25,700	7,700	‡	‡	‡	‡	‡
White, not Hispanic or Latino	24,100	10,600	7,100	17,900	25,900	18,800	23,300
Two or more races, not Hispanic or Latino	26,700	12,700	5,100	20,200	23,900	17,300	24,600
Graduate program							
Master's degree	19,700	8,500	6,900	12,000	20,600	15,600	22,500
Doctoral—research/scholarship	27,300	17,100	9,000	22,000	19,600	15,300	24,900
Doctoral—professional practice	47,500	14,400	8,000	11,700	45,600	29,300	27,300
Doctoral—other	27,200	11,300	5,000	17,400	27,500	18,200	23,700
Other and nondegree	11,100	6,400	5,300	‡	13,400	11,800	25,900

See notes at end of table.

Table A-8. Selected financial aid amounts: Average amounts of selected types of financial aid received by graduate students who received that type of aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level	Grants				Student loans		
	Total aid ¹	Total grants ²	Employer aid ³	Total graduate assistantships ⁴	Total loans ⁵	Direct Unsubsidized Loans ⁶	Direct PLUS Loans ⁷
Attendance pattern ¹⁰							
Full-time/full-year	33,900	15,200	10,500	20,400	33,400	22,400	26,600
Part-time or part-year	14,400	6,500	5,700	14,300	15,900	13,400	19,000
Income level in 2017 ¹¹							
Less than \$10,000	32,700	12,500	11,600	13,500	34,000	23,500	24,400
\$10,000–19,999	29,200	12,300	8,700	16,700	26,600	18,900	23,800
\$20,000–29,999	28,900	14,700	8,500	19,700	28,100	19,100	25,400
\$30,000–49,999	24,800	13,000	6,400	26,500	21,600	16,000	24,800
\$50,000–99,999	18,800	8,900	6,500	17,400	19,800	15,500	26,700
\$100,000 or more	15,600	7,900	6,700	15,600	19,100	14,700	30,500

! Interpret data with caution. Estimate is unstable because the standard error represents more than 30 percent but less than 50 percent of the estimate.

‡ Reporting standards not met. Either there are too few cases for a reliable estimate or the standard error is at least 50 percent of the estimate.

¹ Total aid includes all types of financial aid from any source except parents, friends, or relatives. Types of aid such as federal veterans education benefits and job training funds are included, but federal tax credits for education are not included.

² Total grants includes grants, scholarships, or tuition waivers from federal, state, institution, or private sources, including employers.

³ Employer aid excludes tuition waivers to students holding assistantships.

⁴ Teaching assistantships are funded by institutions, but research assistantship funds may come from any source.

⁵ Total loans includes only loans to students and may be from any source but exclude other forms of financing such as credit cards, home equity loans, and loans from individuals.

⁶ Direct Unsubsidized Loans, also known as Stafford Loans, are federal loans to students for postsecondary education. Direct Subsidized Loans were discontinued for graduate students after 2011–12.

⁷ Federal Direct PLUS Loans to graduate students, or Graduate PLUS Loans, are unsubsidized loans available for graduate students in addition to Direct Unsubsidized Loans.

⁸ Students who attended more than one institution during the 2019–20 academic year are included in a separate category because they may have received financial aid from an institution other than the NPSAS sample institution.

⁹ Students who identified as male or transgender, female-to-male, are classified as male. Students who identified as female or transgender, male-to-female, are classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity are classified as genderqueer, gender nonconforming, or a different gender identity. Estimates for gender are not comparable to estimates from prior administrations of NPSAS.

¹⁰ Full-time/full-year students were enrolled full time for 9 or more months between July 1, 2019, and June 30, 2020. Part-time or part-year students may have been enrolled full time for fewer than 9 months (full-time/part-year), enrolled for 9 or more months part time (part-time/full-year), or enrolled part time for fewer than 9 months (part-time/part-year).

¹¹ Income consists of the student's income and, if married, the income of their spouse. Income levels in 2017 were used because 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

NOTE: Students may receive more than one type of aid. Estimates include students enrolled in Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. Estimates weighted by survey respondent weight WTA000.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S1. Standard errors for table A-1: Selected financial aid receipt: Percentage of undergraduates receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Any aid	Any grants	Any student loans	Any work-study	Federal veterans education benefits	Direct PLUS Loans to parents
Total	0.25	0.28	0.10	0.18	0.08	0.06
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	6.93	7.23	5.59	†	†	†
2-year	0.69	0.66	0.16	0.16	0.14	0.02
4-year	0.32	0.34	0.21	0.21	0.13	0.10
Non-doctorate-granting						
Primarily subbaccalaureate	0.61	0.55	0.24	0.21	0.26	0.10
Primarily baccalaureate	0.87	0.75	0.29	0.21	0.41	0.06
Doctorate-granting	0.70	0.74	0.38	0.43	0.20	0.26
Private nonprofit						
Less-than-4-year	0.41	0.42	0.29	0.29	0.15	0.15
4-year	2.86	6.06	8.36	†	†	†
Non-doctorate-granting	0.63	1.03	0.42	0.93	0.27	0.28
Doctorate-granting	0.97	2.05	0.64	1.98	0.48	0.41
Private for-profit						
Less-than-2-year	0.90	1.15	0.53	0.86	0.32	0.35
2-year	1.29	1.69	2.09	†	0.66	0.91
4-year	1.92	2.77	1.71	†	0.77	1.07
Attended more than one institution	0.67	2.26	0.88	0.26	0.81	0.38
	0.70	0.75	0.86	0.25	0.20	0.25
Gender						
Male	0.43	0.45	0.37	0.22	0.16	0.13
Female	0.30	0.32	0.27	0.22	0.08	0.11
Genderqueer, gender nonconforming, or a different gender identity	2.71	2.82	2.98	1.06	†	0.90
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	3.06	3.21	3.35	0.82	1.98	†
Asian, not Hispanic or Latino	0.86	0.89	1.10	0.55	0.23	0.33
Black, not Hispanic or Latino	0.48	0.62	0.59	0.30	0.22	0.32
Hispanic or Latino, of any race	0.50	0.51	0.42	0.27	0.13	0.18
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino						
	3.74	3.94	4.90	0.52	0.78	1.85
White, not Hispanic or Latino	0.40	0.45	0.24	0.25	0.14	0.12
Two or more races, not Hispanic or Latino	1.18	1.24	1.13	0.45	0.31	0.41
Attendance pattern						
Full-time/full-year	0.31	0.39	0.40	0.34	0.11	0.15
Part-time or part-year	0.40	0.38	0.32	0.12	0.12	0.10

See notes at end of table.

Table A-S1. Standard errors for table A-1: Selected financial aid receipt: Percentage of undergraduates receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—
Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Any aid	Any grants	Any student loans	Any work-study	Federal veterans education benefits	Direct PLUS Loans to parents
Full-time/full-year undergraduates						
Dependency status and income level in 2017						
Dependent students	0.37	0.41	0.40	0.39	0.05	0.20
Less than \$20,000	0.76	0.80	1.13	0.84	0.06	0.58
\$20,000–39,999	0.65	0.69	1.01	0.91	0.15	0.60
\$40,000–59,999	0.74	0.81	1.26	1.06	0.10	0.67
\$60,000–79,999	1.04	1.24	1.21	0.96	0.19	0.87
\$80,000–99,999	1.14	1.20	1.37	0.95	0.27	0.91
\$100,000 or more	0.70	0.72	0.65	0.40	0.08	0.33
Independent students	0.70	0.98	1.05	0.32	0.46	†
Less than \$10,000	1.25	1.35	1.63	0.62	0.65	†
\$10,000–19,999	1.54	1.75	2.31	0.71	1.01	†
\$20,000–29,999	1.42	2.10	2.23	0.69	1.45	†
\$30,000–49,999	2.08	2.27	2.60	0.63	1.24	†
\$50,000 or more	1.96	2.49	2.22	0.27	1.31	†

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S2. Standard errors for table A-2: Selected financial aid amounts: Average amounts of selected types of financial aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Total aid	Total grants	Total student loans	Total work-study	Federal veterans education benefits	Direct PLUS Loans to parents
Total	\$130	\$120	\$70	\$40	\$580	\$240
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	640	420	1,080	†	†	†
2-year	50	50	60	170	650	580
4-year	90	80	60	90	860	260
Non-doctorate-granting	100	70	80	140	1,440	460
Primarily subbaccalaureate	140	90	110	280	1,680	2,110
Primarily baccalaureate	140	110	110	140	1,580	460
Doctorate-granting	120	100	80	100	930	310
Private nonprofit						
Less-than-4-year	1,910	850	1,140	†	†	†
4-year	630	560	170	50	2,390	520
Non-doctorate-granting	1,300	1,030	290	50	3,710	800
Doctorate-granting	600	640	200	90	2,400	640
Private for-profit						
Less-than-2-year	280	210	160	†	4,930	780
2-year	1,040	290	810	†	4,680	3,600
4-year	600	360	460	860	4,010	2,640
Attended more than one institution	210	140	190	90	890	580
Gender						
Male	180	160	100	80	660	430
Female	160	130	100	50	840	340
Genderqueer, gender nonconforming, or a different gender identity	790	860	410	170	†	2,280
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	950	770	640	†	†	†
Asian, not Hispanic or Latino	490	380	630	170	2,920	1,780
Black, not Hispanic or Latino	180	170	100	90	1,050	510
Hispanic or Latino, of any race	160	140	130	100	1,160	740
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	750	540	690	†	†	†
White, not Hispanic or Latino	200	170	70	60	700	330
Two or more races, not Hispanic or Latino	430	380	230	130	2,070	1,210
Attendance pattern						
Full-time/full-year	220	220	110	40	670	240
Part-time or part-year	110	70	70	110	870	560

See notes at end of table.

Table A-S2. Standard errors for table A-2: Selected financial aid amounts: Average amounts of selected types of financial aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Aid type					
	Total aid	Total grants	Total student loans	Total work-study	Federal veterans education benefits	Direct PLUS Loans to parents
Full-time/full-year undergraduates						
Dependency status and income level in 2017						
Dependent students	240	240	90	40	1,130	240
Less than \$20,000	420	370	170	80	†	700
\$20,000–39,999	420	390	150	80	†	760
\$40,000–59,999	540	450	180	160	†	1,030
\$60,000–79,999	450	410	250	100	3,590	700
\$80,000–99,999	510	460	250	90	2,150	790
\$100,000 or more	290	290	170	50	1,770	400
Independent students	360	200	290	130	810	†
Less than \$10,000	410	290	350	170	1,190	†
\$10,000–19,999	470	250	330	250	1,800	†
\$20,000–29,999	610	470	520	†	1,510	†
\$30,000–49,999	720	360	590	400	1,720	†
\$50,000 or more	690	390	670	†	1,570	†

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S3. Standard errors for table A-3: Federal, state, and institution financial aid receipt: Percentage of undergraduates receiving selected types of financial aid from federal, state, or institution sources, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid				State aid		Institution aid	
	Any aid	Any grants	Any student loans	Any work-study	Any aid	Any grants	Any aid	Any grants
Total	0.12	0.05	0.09	0.16	0.25	0.25	0.49	0.49
All undergraduates								
Control and level of institution								
Public								
Less-than-2-year	9.11	8.12	5.35	†	†	†	†	†
2-year	0.19	0.13	0.12	0.16	0.54	0.53	1.08	1.08
4-year	0.23	0.12	0.19	0.20	0.39	0.39	0.50	0.51
Non-doctorate-granting								
Primarily subbaccalaureate	0.35	0.22	0.22	0.20	0.59	0.58	0.46	0.46
Primarily baccalaureate	0.42	0.27	0.25	0.20	0.87	0.85	0.53	0.53
Doctorate-granting	0.58	0.33	0.34	0.41	0.78	0.76	0.91	0.91
Private nonprofit								
Less-than-4-year	0.31	0.15	0.25	0.27	0.51	0.53	0.69	0.70
4-year	4.29	7.15	8.01	†	†	†	†	†
Non-doctorate-granting	0.53	0.31	0.40	0.81	0.73	0.73	1.77	1.77
Doctorate-granting	0.71	0.69	0.61	1.62	1.37	1.35	4.21	4.21
Private for-profit								
Less-than-2-year	0.74	0.25	0.51	0.80	0.85	0.86	1.49	1.48
2-year	1.79	1.96	1.98	†	2.93	2.91	2.64	2.63
4-year	2.63	3.33	1.86	†	2.00	1.98	4.63	4.33
Attended more than one institution	0.92	1.37	0.91	0.24	1.07	1.07	3.91	3.85
Gender								
Male	0.79	0.93	0.82	0.22	0.61	0.61	0.66	0.62
Female	0.36	0.32	0.37	0.19	0.34	0.34	0.53	0.53
Genderqueer, gender nonconforming, or a different gender identity	0.25	0.23	0.25	0.20	0.34	0.34	0.55	0.55
Race/ethnicity								
American Indian or Alaska Native, not Hispanic or Latino	2.90	2.93	2.94	0.93	1.96	1.96	2.21	2.21
Asian, not Hispanic or Latino	3.35	3.45	3.25	0.78	2.20	2.18	2.45	2.45
Black, not Hispanic or Latino	0.91	0.88	1.02	0.54	0.84	0.83	0.99	0.97
Hispanic or Latino, of any race	0.59	0.73	0.58	0.27	0.59	0.59	0.75	0.75
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	0.46	0.44	0.41	0.25	0.59	0.59	0.61	0.61
White, not Hispanic or Latino	4.35	3.99	4.87	0.44	3.92	3.92	2.71	2.68
Two or more races, not Hispanic or Latino	0.29	0.24	0.24	0.22	0.33	0.33	0.64	0.64
Attendance pattern								
Full-time/full-year	1.10	1.14	1.16	0.43	0.88	0.88	0.89	0.90
Part-time or part-year	0.36	0.32	0.39	0.30	0.42	0.42	0.66	0.65
	0.29	0.21	0.30	0.12	0.29	0.29	0.59	0.59

See notes at end of table.

Table A-S3. Standard errors for table A-3: Federal, state, and institution financial aid receipt: Percentage of undergraduates receiving selected types of financial aid from federal, state, or institution sources, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid				State aid		Institution aid	
	Any aid	Any grants	Any student loans	Any work-study	Any aid	Any grants	Any aid	Any grants
Full-time/full-year undergraduates								
Dependency status and income level in 2017								
Dependent students	0.38	0.33	0.39	0.34	0.43	0.43	0.54	0.55
Less than \$20,000	0.96	0.99	1.14	0.82	1.10	1.11	1.14	1.13
\$20,000–39,999	0.78	0.81	1.03	0.88	1.15	1.16	1.12	1.13
\$40,000–59,999	1.02	1.10	1.26	1.09	1.29	1.30	1.39	1.39
\$60,000–79,999	1.14	1.19	1.23	0.91	1.33	1.34	1.33	1.29
\$80,000–99,999	1.40	0.65	1.39	0.88	1.10	1.06	1.33	1.33
\$100,000 or more	0.62	0.10	0.62	0.33	0.54	0.53	0.81	0.81
Independent students	0.93	0.93	1.06	0.29	1.00	0.99	1.30	1.29
Less than \$10,000	1.39	1.44	1.64	0.56	1.46	1.43	1.49	1.50
\$10,000–19,999	1.94	1.99	2.34	0.70	1.67	1.65	1.87	1.86
\$20,000–29,999	2.04	2.35	2.27	0.67	1.85	1.83	2.02	1.99
\$30,000–49,999	2.53	2.25	2.58	0.62	1.77	1.71	2.13	2.12
\$50,000 or more	2.13	1.87	2.23	0.22	1.65	1.60	2.89	2.80

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S4. Standard errors for table A-4: Federal, state, and institution financial aid amounts: Average amounts of selected types of financial aid from federal, state, or institution sources received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid				State aid		Institution aid	
	Total aid	Total grants	Total student loans	Total work-study	Total aid	Total grants	Total aid	Total grants
Total	\$20	\$10	\$20	\$40	\$50	\$50	\$270	\$270
All undergraduates								
Control and level of institution								
Public								
Less-than-2-year	640	300	1,140	†	†	†	700	700
2-year	20	10	50	190	60	60	130	130
4-year	40	20	30	70	70	70	90	90
Non-doctorate-granting								
Primarily subbaccalaureate	60	30	100	270	120	100	170	170
Primarily baccalaureate	90	50	50	120	100	100	130	140
Doctorate-granting	50	20	30	90	90	90	100	100
Private nonprofit								
Less-than-4-year	760	270	530	†	1,260	970	640	640
4-year	90	40	50	50	120	110	640	630
Non-doctorate-granting								
Doctorate-granting	120	50	60	60	180	160	1,090	1,080
Private for-profit								
Less-than-2-year	180	70	160	†	680	840	580	580
2-year	330	100	200	†	400	410	460	390
4-year	270	40	170	950	1,170	1,200	600	610
Attended more than one institution	130	50	90	90	90	90	300	300
Gender								
Male	80	30	50	60	80	70	320	320
Female	50	20	30	50	50	50	290	290
Genderqueer, gender nonconforming, or a different gender identity	490	190	390	170	350	230	1230	1230
Race/ethnicity								
American Indian or Alaska Native, not Hispanic or Latino	470	230	380	†	280	280	1,950	1,950
Asian, not Hispanic or Latino	280	70	180	150	150	150	590	590
Black, not Hispanic or Latino	100	40	70	90	80	80	460	460
Hispanic or Latino, of any race	80	30	70	100	80	80	340	340
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	470	250	470	†	430	430	1,050	1,080
White, not Hispanic or Latino	70	30	40	50	60	60	290	290
Two or more races, not Hispanic or Latino	250	90	120	130	150	150	580	580
Attendance pattern								
Full-time/full-year	50	30	30	40	70	70	320	320
Part-time or part-year	50	20	50	100	50	50	210	210

See notes at end of table.

Table A-S4. Standard errors for table A-4: Federal, state, and institution financial aid amounts: Average amounts of selected types of financial aid from federal, state, or institution sources received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—
Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Federal aid				State aid		Institution aid	
	Total aid	Total grants	Total student loans	Total work-study	Total aid	Total grants	Total aid	Total grants
Full-time/full-year undergraduates								
Dependency status and income level in 2017								
Dependent students	60	30	20	40	70	70	330	330
Less than \$20,000	150	30	70	70	140	130	600	600
\$20,000–39,999	170	40	90	70	120	120	580	580
\$40,000–59,999	240	40	90	130	130	120	700	690
\$60,000–79,999	270	70	70	100	140	120	560	560
\$80,000–99,999	300	340	60	100	160	150	580	580
\$100,000 or more	170	370	30	60	150	150	330	330
Independent students	160	80	120	130	100	90	310	310
Less than \$10,000	250	100	180	190	170	180	510	510
\$10,000–19,999	250	90	210	250	160	170	450	460
\$20,000–29,999	330	190	270	†	280	270	780	800
\$30,000–49,999	350	160	290	420	430	310	600	610
\$50,000 or more	470	160	410	†	290	210	440	440

† Not applicable.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S5. Standard errors for table A-5: Title IV aid receipt: Percentage of undergraduates receiving federal Title IV aid from selected programs, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Any federal Title IV aid	Federal Pell Grants	Federal campus-based aid	Federal Direct Loans		
				Any	Subsidized	Unsubsidized
Total	0.12	#	0.24	0.09	0.02	0.03
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	4.54	1.46	†	5.35	3.64	4.05
2-year	0.19	0.13	0.25	0.12	0.07	0.07
4-year	0.23	0.11	0.29	0.19	0.12	0.13
Non-doctorate-granting	0.35	0.17	0.45	0.22	0.14	0.13
Primarily subbaccalaureate	0.41	0.20	0.60	0.25	0.16	0.15
Primarily baccalaureate	0.58	0.25	0.59	0.34	0.23	0.24
Doctorate-granting	0.31	0.15	0.36	0.25	0.16	0.18
Private nonprofit						
Less-than-4-year	4.29	7.57	†	8.01	8.43	7.90
4-year	0.53	0.28	0.89	0.40	0.21	0.27
Non-doctorate-granting	0.70	0.64	1.76	0.61	0.39	0.40
Doctorate-granting	0.74	0.21	0.90	0.50	0.24	0.35
Private for-profit						
Less-than-2-year	1.79	1.92	6.32	1.98	2.13	1.81
2-year	2.63	3.33	4.72	1.86	1.73	2.00
4-year	0.92	1.34	1.81	0.91	0.63	0.77
Attended more than one institution	0.79	0.93	0.55	0.82	0.79	0.88
Gender						
Male	0.37	0.32	0.29	0.37	0.33	0.33
Female	0.25	0.22	0.32	0.25	0.24	0.24
Genderqueer, gender nonconforming, or a different gender identity	2.89	2.90	1.33	2.94	2.94	3.01
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	3.40	3.55	1.63	3.25	2.52	3.26
Asian, not Hispanic or Latino	0.91	0.90	0.65	1.02	0.95	1.01
Black, not Hispanic or Latino	0.59	0.72	0.60	0.58	0.56	0.63
Hispanic or Latino, of any race	0.46	0.44	0.44	0.41	0.39	0.41
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	4.34	3.89	1.93	4.87	4.25	4.47
White, not Hispanic or Latino	0.28	0.23	0.30	0.24	0.21	0.23
Two or more races, not Hispanic or Latino	1.09	1.12	0.75	1.16	1.17	1.16
Attendance pattern						
Full-time/full-year	0.35	0.30	0.33	0.39	0.36	0.39
Part-time or part-year	0.29	0.21	0.28	0.30	0.28	0.31

See notes at end of table.

Table A-S5. Standard errors for table A-5: Title IV aid receipt: Percentage of undergraduates receiving federal Title IV aid from selected programs, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Any federal Title IV aid	Federal Pell Grants	Federal campus-based aid	Federal Direct Loans		
				Any	Subsidized	Unsubsidized
Full-time/full-year undergraduates						
Dependency status and income level in 2017						
Dependent students	0.38	0.33	0.36	0.39	0.35	0.37
Less than \$20,000	0.96	1.00	1.05	1.14	1.13	1.01
\$20,000–39,999	0.78	0.81	1.00	1.03	1.03	1.03
\$40,000–59,999	1.02	1.11	1.09	1.26	1.28	1.33
\$60,000–79,999	1.13	1.19	0.95	1.23	1.24	1.29
\$80,000–99,999	1.41	0.62	0.88	1.39	1.35	1.32
\$100,000 or more	0.62	0.05	0.32	0.62	0.48	0.62
Independent students	0.92	0.99	0.81	1.06	1.03	1.08
Less than \$10,000	1.39	1.42	1.29	1.64	1.58	1.64
\$10,000–19,999	1.94	2.00	1.55	2.34	2.27	2.47
\$20,000–29,999	1.98	2.21	1.50	2.27	2.31	2.30
\$30,000–49,999	2.39	2.24	1.12	2.58	2.37	2.65
\$50,000 or more	2.05	1.99	0.90	2.23	2.38	2.20

† Not applicable.

Rounds to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S6. Standard errors for table A-6: Title IV aid amounts: Average amounts of federal Title IV aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Total federal Title IV aid	Federal Pell Grants	Federal campus-based aid	Federal Direct Loans		
				Total	Subsidized	Unsubsidized
Total	\$20	#	\$30	\$20	#	\$10
All undergraduates						
Control and level of institution						
Public						
Less-than-2-year	750	\$130	100	1,140	\$290	1,060
2-year	20	10	40	50	10	30
4-year	40	10	50	30	10	20
Non-doctorate-granting	50	10	60	50	10	30
Primarily subbaccalaureate	60	20	120	100	30	60
Primarily baccalaureate	90	10	70	50	10	30
Doctorate-granting	50	10	60	30	10	20
Private nonprofit						
Less-than-4-year	760	270	†	530	270	320
4-year	90	20	60	50	10	50
Non-doctorate-granting	120	30	60	60	10	30
Doctorate-granting	140	30	90	70	20	70
Private for-profit						
Less-than-2-year	180	60	60	160	60	110
2-year	340	100	50	200	80	130
4-year	270	40	50	170	60	80
Attended more than one institution	130	40	60	90	50	70
Gender						
Male	80	30	40	50	20	40
Female	50	10	40	30	10	30
Genderqueer, gender nonconforming, or a different gender identity	490	170	230	390	140	370
Race/ethnicity						
American Indian or Alaska Native, not Hispanic or Latino	460	210	280	380	200	290
Asian, not Hispanic or Latino	280	60	110	180	70	160
Black, not Hispanic or Latino	90	40	50	70	40	60
Hispanic or Latino, of any race	80	30	50	70	30	70
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	470	240	170	470	290	370
White, not Hispanic or Latino	70	20	40	40	20	30
Two or more races, not Hispanic or Latino	250	80	100	120	70	90
Attendance pattern						
Full-time/full-year	50	30	40	30	20	30
Part-time or part-year	50	20	30	50	20	40

See notes at end of table.

Table A-S6. Standard errors for table A-6: Title IV aid amounts: Average amounts of federal Title IV aid received by undergraduates who received that type of aid, by control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level: 2019–20—Continued

Control and level of institution, gender, race/ethnicity, attendance pattern, and dependency status and income level	Total federal Title IV aid	Federal Pell Grants	Federal campus-based aid	Federal Direct Loans		
				Total	Subsidized	Unsubsidized
Full-time/full-year undergraduates						
Dependency status and income level in 2017						
Dependent students	60	20	40	20	20	30
Less than \$20,000	150	30	70	70	40	60
\$20,000–39,999	170	30	70	90	40	80
\$40,000–59,999	240	40	110	90	60	60
\$60,000–79,999	260	60	100	70	40	60
\$80,000–99,999	290	110	100	60	50	70
\$100,000 or more	170	†	60	30	50	40
Independent students	150	70	60	120	50	80
Less than \$10,000	240	70	80	180	70	140
\$10,000–19,999	250	80	110	210	100	150
\$20,000–29,999	310	160	100	270	110	180
\$30,000–49,999	330	160	160	290	140	200
\$50,000 or more	460	180	220	410	120	280

† Not applicable.

Rounds to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S7. Standard errors for table A-7: Selected financial aid receipt: Percentage of graduate students receiving selected types of financial aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20

Control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level	Grants				Student loans			
	Any aid	Any grants	Employer aid	Any graduate assistantships	Any loans	Direct Unsubsidized Loans	Direct PLUS Loans	
Total	0.92	1.11	0.59	0.68	0.25	#	0.24	
Control and level of institution								
Public 4-year	1.20	1.43	0.69	0.95	0.42	0.22	0.32	
Non-doctorate-granting	1.61	1.99	1.87	0.56	0.63	0.57	0.43	
Doctorate-granting	1.26	1.49	0.71	1.03	0.45	0.24	0.34	
Private nonprofit 4-year	1.31	1.39	0.83	0.95	0.40	0.22	0.52	
Non-doctorate-granting	1.81	3.15	2.59	0.99	1.23	0.46	0.43	
Doctorate-granting	1.44	1.56	0.92	1.08	0.41	0.26	0.58	
Private for-profit 4-year	2.89	6.33	3.20	†	1.52	0.36	0.51	
Attended more than one institution	2.78	3.07	2.13	1.51	3.02	2.73	1.62	
Gender								
Male	1.45	1.56	0.73	1.06	0.82	0.77	0.55	
Female	0.85	1.28	0.79	0.58	0.62	0.55	0.40	
Genderqueer, gender nonconforming, or a different gender identity	6.96	6.51	2.82	5.49	5.18	5.09	3.39	
Race/ethnicity								
American Indian or Alaska Native, not Hispanic or Latino	10.28	12.08	†	†	12.12	12.46	†	
Asian, not Hispanic or Latino	1.77	1.83	1.09	1.61	1.65	1.53	1.06	
Black, not Hispanic or Latino	1.27	1.81	1.32	1.12	1.70	1.72	1.14	
Hispanic or Latino, of any race	1.46	2.39	1.51	1.32	1.78	1.79	1.09	
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	13.26	12.40	5.60	†	10.44	10.44	†	
White, not Hispanic or Latino	1.15	1.27	0.73	0.67	0.71	0.70	0.47	
Two or more races, not Hispanic or Latino	2.89	3.20	2.08	1.67	2.59	2.58	1.69	
Graduate program								
Master's degree	0.90	1.21	0.77	0.46	0.71	0.61	0.53	
Doctoral—research/scholarship	1.44	2.11	0.71	1.70	1.52	1.30	0.94	
Doctoral—professional practice	1.61	2.63	0.68	0.55	1.57	1.83	2.04	
Doctoral—other	3.94	3.86	2.27	1.97	3.64	3.63	3.23	
Other and nondegree	2.81	2.74	2.12	0.55	2.06	1.92	0.48	
Attendance pattern								
Full-time/full-year	0.93	1.35	0.53	1.05	0.86	0.84	0.52	
Part-time or part-year	1.16	1.31	0.90	0.49	0.81	0.78	0.44	
Income level in 2017								
Less than \$10,000	1.63	1.57	0.63	0.74	1.48	1.41	1.12	
\$10,000–19,999	1.67	2.11	0.87	1.50	1.72	1.76	1.34	
\$20,000–29,999	1.55	2.20	0.94	1.77	1.99	1.98	1.31	
\$30,000–49,999	1.63	2.15	0.95	1.65	1.65	1.64	0.95	
\$50,000–99,999	1.46	1.57	1.24	0.69	1.28	1.32	0.64	
\$100,000 or more	1.85	2.08	1.72	0.56	1.54	1.46	0.68	

† Not applicable.

Rounds to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table A-S8. Standard errors for table A-8: Selected financial aid amounts: Average amounts of selected types of financial aid received by graduate students who received that type of aid, by control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level: 2019–20

Control and level of institution, gender, race/ethnicity, graduate program, attendance pattern, and income level	Grants				Student loans		
	Total aid	Total grants	Employer aid	Total graduate assistantships	Total loans	Direct Unsubsidized Loans	Direct PLUS Loans
Total	\$390	\$410	\$380	\$1,410	\$180	#	\$540
Control and level of institution							
Public 4-year	360	390	280	500	190	\$70	720
Non-doctorate-granting	380	300	380	770	290	130	†
Doctorate-granting	380	410	310	500	210	80	730
Private nonprofit 4-year	720	730	730	4,060	360	100	930
Non-doctorate-granting	690	430	690	4,160	520	160	1,230
Doctorate-granting	790	800	860	4,150	400	110	980
Private for-profit 4-year	710	410	440	†	590	90	2,010
Attended more than one institution	1,220	920	1,440	2,440	1,420	790	2,060
Gender							
Male	680	680	710	1,800	660	360	1,040
Female	450	430	330	1,210	390	170	720
Genderqueer, gender nonconforming, or a different gender identity	2,310	2,310	†	3,090	2,900	1,950	†
Race/ethnicity							
American Indian or Alaska Native, not Hispanic or Latino	3,590	4,170	†	†	†	†	†
Asian, not Hispanic or Latino	1,270	890	730	1,590	1,920	1,010	2,750
Black, not Hispanic or Latino	1,010	830	1,090	3,780	800	350	1,680
Hispanic or Latino, of any race	830	760	930	1,030	970	430	1,950
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	7,680	2,700	†	†	†	†	†
White, not Hispanic or Latino	510	420	420	1,260	500	240	750
Two or more races, not Hispanic or Latino	1,630	1,380	640	3,780	1,660	1,020	2,850
Graduate program							
Master's degree	490	410	480	870	530	270	1,130
Doctoral—research/scholarship	1,030	730	630	1,700	1,860	620	4,200
Doctoral—professional practice	1,520	1,020	1,490	2,720	1,370	740	1,100
Doctoral—other	2,220	2,410	550	3,150	2,410	1,260	2,190
Other and nondegree	860	1,000	910	†	880	740	5,490
Attendance pattern							
Full-time/full-year	570	570	1,120	1,730	490	240	640
Part-time or part-year	400	260	250	770	580	270	2,180
Income level in 2017							
Less than \$10,000	760	900	3,350	760	830	400	1,110
\$10,000–19,999	890	780	1,260	1,530	1,080	580	1,360
\$20,000–29,999	940	1,030	1,250	930	1,220	630	2,030
\$30,000–49,999	1,020	880	550	3,890	1,110	430	2,450
\$50,000–99,999	650	560	420	1,800	740	340	2,260
\$100,000 or more	840	590	760	3,130	1,700	780	4,550

† Not applicable.

Rounds to zero.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Appendix B—Technical Notes and Methodology

Overview

Developed by the U.S. Department of Education (ED), National Center for Education Statistics (NCES), the 2019–20 National Postsecondary Student Aid Study (NPSAS:20) includes a cross-sectional, nationally representative sample of undergraduate and graduate students enrolled in postsecondary education in the United States. NPSAS:20 also includes representative samples of undergraduate students in some states and in public 2-year and public 4-year institution sectors within states. It covers topics pertaining to student enrollment with a focus on how individuals and families finance postsecondary education. NPSAS:20 includes a student survey and collects data from the institutions attended by enrolled students and from other relevant sources, including ED records on student loan and grant programs. The result is a comprehensive dataset of student-level demographic and enrollment data with data on various forms of financial aid.

Since the first NPSAS administration in 1986–87, NCES has conducted NPSAS every 2 to 4 years, most recently during the 2019–20 academic year. NPSAS traditionally serves as the base-year data collection for two longitudinal studies—the Beginning Postsecondary Students Longitudinal Study (BPS) and the Baccalaureate and Beyond Longitudinal Study (B&B)—in alternating cycles. NPSAS:20 serves as the base year for BPS, which focuses on students beginning postsecondary education for the first time in the 2019–20 academic year. As part of the longitudinal study, NCES will contact the NPSAS:20 cohort for a follow-up survey about their academic experiences in later years. Consequently, subsets of questions in the NPSAS:20 student survey focused on first-time beginning students (FTBs), including questions about their experiences in their first year of postsecondary education.

Data Sources

Information for NPSAS:20 came from multiple sources.

- **Student survey:** A subset of NPSAS:20 respondents provided information through a self-administered web survey or computer-assisted telephone survey.
- **Student records:** Institutions were asked to provide student information from financial aid records and other institution sources.
- **Central Processing System (CPS):** CPS is an ED database that consolidates data from the Free Application for Federal Student Aid (FAFSA) forms submitted by students.
- **National Student Loan Data System (NSLDS):** NSLDS is an ED database containing student-level data on federal Pell Grants and federal student loans.
- **Integrated Postsecondary Education Data System (IPEDS):** IPEDS is the NCES database of descriptive information about every postsecondary institution that participates in federal student financial aid programs.
- **ACT:** These administrative records from ACT, Inc., contain student-reported data on students' high school courses and grades and the most recent ACT test score of each student between the 2012–13 and 2019–20 academic years.
- **SAT/College Board:** These administrative records provided by College Board contain student-reported data on students' high school courses and grades and the students' most recent SAT admissions test scores.
- **National Student Clearinghouse (NSC):** These administrative records provide enrollment and completion data for institutions that participate in NSC collections on student enrollment and completion. Approximately 3,600 public, private nonprofit, and private for-profit institutions participate in NSC collections.
- **Veterans Benefits Administration (VBA):** These administrative records identify veterans and other recipients of most categories of federal veterans education benefits, amounts of federal veterans education benefits, and military service information.

Sample Design

NPSAS:20 used a two-stage sampling design. In the first stage, institutions were selected. In the second stage, students were selected from within sampled institutions.

The NPSAS:20 institution (first stage) sampling frame included all levels (less-than-2-year, 2-year, and 4-year) and control classifications (public, private nonprofit, and private for-profit) of nearly all Title IV eligible postsecondary institutions in the 50 states, the District of Columbia, and Puerto Rico. To be eligible for NPSAS:20, an institution had to do the following during the 2019–20 academic year:

- offer an educational program designed for persons who have completed secondary education;
- offer at least one academic, occupational, or vocational program of study lasting at least 3 months or 300 clock hours;
- offer courses that were open to more than the employees or members of the company or group (e.g., union) that administered the institution;
- be located in the 50 states, the District of Columbia, or Puerto Rico;
- be other than a U.S. service academy; and
- have a signed Title IV participation agreement with the U.S. Department of Education.¹

Institutions that provided only avocational, recreational, or remedial courses or only in-house courses for their own employees or members were excluded. The seven U.S. service academies (U.S. Air Force Academy, U.S. Coast Guard Academy, U.S. Naval Academy, U.S. Merchant Marine Academy, U.S. Military Academy, Naval Postgraduate School, and Air Force Institute of Technology–Graduate School) were also excluded because of the academies’ unique funding/tuition base.

The above institution eligibility conditions are consistent with those used in all previous NPSAS administrations with three exceptions. First, institutions that were not eligible to distribute Title IV student financial aid were included before the 1999–2000 National Postsecondary Student Aid Study (NPSAS:2000). Second, otherwise-eligible institutions that offered instruction exclusively through correspondence courses were not included before the 2004 National

¹ A Title IV eligible institution has a written agreement (program participation agreement) with the U.S. Secretary of Education that allows the institution to participate in any of the Title IV federal student financial assistance programs other than the State Student Incentive Grant and the National Early Intervention Scholarship and Partnership programs.

Postsecondary Student Aid Study (NPSAS:04). Third, institutions in Puerto Rico were not included in the 1986–87 National Postsecondary Student Aid Study (NPSAS:87) or 2011–12 National Postsecondary Student Aid Study (NPSAS:12). See the “Comparison to Prior NPSAS Administrations” section later in this report for more information on how to compare estimates across NPSAS cycles.

The NPSAS:20 target population consisted of all eligible students who were enrolled at any time between July 1, 2019, and June 30, 2020,² in eligible postsecondary institutions in the United States and who were

- enrolled in (1) an academic program; (2) at least one course for credit that could be applied toward fulfilling the requirements for an academic degree; (3) exclusively noncredit remedial coursework but determined by the institution to be eligible for Title IV aid; or (4) an occupational or vocational program that required at least 3 months or 300 clock hours of instruction to receive a degree, certificate, or other type of formal award;
- not currently enrolled in high school; and
- not enrolled solely in a high school completion program.

These student eligibility criteria are consistent with those of all previous NPSAS administrations except that, before 2012, all students enrolled exclusively in noncredit remedial coursework were ineligible to participate in NPSAS.

The institution sampling frame was constructed from the IPEDS 2018–19 Institutional Characteristics Header, 2018–19 Institutional Characteristics, 2017–18 12-Month Enrollment (E12), and 2017 Fall Enrollment files. NPSAS statisticians selected 3,110 institutions, which included a census of all public 2-year and public 4-year institutions and a sample of 1,370 institutions from the “all other institutions” stratum. Within the “all other institutions” stratum, institutions were selected using stratified random sampling with probabilities proportional to a composite measure of size (PPS) (Folsom, Potter, and Williams 1987). This is the same sampling methodology that has been used since the 1995–96 National Postsecondary Student Aid Study (NPSAS:96). Institution measures of size were determined using the most recent IPEDS E12 data on the number of students enrolled.

² So as to not delay data collection, enrollment lists covered the period of July 1, 2019, through April 30, 2020, for institutions with specific enrollment dates and July 1, 2019, through March 31, 2020, for institutions with continuous enrollment. The dates of March 31 and April 30 were selected to include nearly all students enrolled before the summer term. Any lack of coverage resulting from the truncated enrollment periods is accounted for by the poststratification weight adjustment.

In stage two of the sampling design, each sampled institution verified as NPSAS eligible was asked to provide a complete enrollment list of students who met all NPSAS eligibility conditions. Students were sampled from these enrollment lists.

Before sampling, the students on the enrollment lists were matched to two administrative data sources—VBA and NSLDS. To identify and sample veterans, Social Security numbers from the student enrollment lists were sent to VBA for matching to the VBA administrative records. Graduate students on the enrollment list who were identified as veterans were placed in the “graduate students who were veterans” stratum regardless of their degree program.

After matching to the VBA and NSLDS data was completed, students were sampled by means of stratified systematic sampling with predetermined sampling rates that varied by student stratum.

The following 11 student sampling strata were identified for NPSAS:20:

- undergraduate students who were potential FTBs;
- other undergraduate students;
- graduate students who were veterans;
- master’s degree students in science, technology, engineering, and mathematics (STEM) programs;
- master’s degree students in education and business programs;
- master’s degree students in other programs;
- doctoral–research/scholarship and doctoral–other students in STEM programs;
- doctoral–research/scholarship and doctoral–other students in education and business programs;
- doctoral–research/scholarship and doctoral–other students in other programs;
- doctoral–professional practice students; and
- other graduate students.

Students from enrollment lists were also matched to NSLDS financial aid data for student implicit stratification.³ The match results identified federal student financial aid recipients. Within each undergraduate student stratum, individuals were sorted by whether they were veterans and whether they received federal aid.

³ Implicit stratification creates strata during the sampling process by sorting the data on a particular characteristic (as opposed to explicit stratification, which creates the strata before sampling).

Within each graduate student stratum, individuals were sorted by whether they received federal aid.

Within the student-explicit strata for graduate students and veteran-implicit strata for undergraduate students, individuals were sorted by whether they received federal aid, which allowed the sample proportions of aided and unaided students to approximately match the population within institution and student strata. Students were then systematically sampled so that the number of undergraduate veterans and the number of aided and unaided sampled students approximately matched the population proportions of these students within the institution and student strata. This implicit stratification was done to help produce more accurate financial aid estimates.

The NPSAS:20 student survey sample of 173,510 included several student subgroups that were intentionally sampled at rates different from their actual proportion within the population to meet specific analytic objectives. Because of their relatively small numbers within the target population, the following groups were oversampled:

- undergraduate students who were potential FTBs;
- graduate students who were veterans;
- master’s degree students in STEM programs;
- doctoral–research/scholarship and doctoral–other students in STEM programs;⁴ and
- master’s degree students enrolled in for-profit institutions.

In addition, certain student groups were undersampled because of their relatively large numbers within the target population. Sampling these groups at a rate consistent with representation in the population would have made it difficult to draw inferences about the experiences of other bachelor’s degree, master’s degree, and doctorate students. The undersampled groups are

- master’s degree students in education and business programs; and
- doctoral–research/scholarship and doctoral–other students in education and business programs.

After undergraduate students were initially sampled, they were randomly divided into two groups, within student strata and within institution. One group included students who would receive the survey, and the other group included students who

⁴ Doctoral–other degrees consist of all doctor’s degrees other than doctoral–research/scholarship degrees and doctoral–professional practice degrees. Examples include D.B.A. (Doctor of Business Administration), D.F.A. (Doctor of Fine Arts), and D.P.A. (Doctor of Public Administration).

would not receive the survey. Both groups had student records and administrative data collected.⁵ All sampled graduate students were asked to complete a survey in addition to having student records and administrative data collected.

Table B-1 shows the number of institutions that were sampled, the number of eligible institutions, and the number and unweighted and weighted percentages of eligible institutions that provided enrollment lists, by control and level of institution.

Table B-2 shows the number of students who were sampled, the number of eligible students, and the unweighted and weighted percentages of undergraduate and graduate survey respondents (defined in the next section), by control and level of institution for undergraduate students, graduate students, and all students.

⁵ Student enrollment lists from 30 institutions did not contain enough or accurate enough data to contact students for the survey, so no students selected from these institutions were surveyed.

Table B-1. Numbers of sampled, eligible, and participating institutions and participation rates, by control and level of institution: 2019–20

Control and level of institution ²	All institutions					Undergraduate-enrolling institutions				Graduate-enrolling institutions			
	Sampled institutions	Eligible institutions	Participating institutions ¹			Eligible institutions	Number	Unweighted percent	Weighted percent ³	Eligible institutions	Number	Participating institutions ¹	
			Number	Unweighted percent	Weighted percent ³							Unweighted percent	Weighted percent ³
All institutions	3,110	3,070	2,160	70.5	62.7	3,010	2,120	70.7	63.0	1,410	1,090	77.2	75.4
Control of institution													
Public	1,770	1,760	1,360	77.1	76.4	1,740	1,340	77.0	76.3	630	540	85.9	85.9
Private nonprofit	820	810	580	71.3	68.3	770	550	72.0	69.8	670	490	72.1	70.1
Private for-profit	510	500	230	46.2	44.8	500	230	46.3	44.8	100	60	55.6	74.3
Level of institution													
Less-than-2-year	270	260	110	42.4	44.6	260	110	42.4	44.6	†	†	†	†
2-year	1,150	1,140	800	69.7	63.6	1,140	800	69.7	63.6	†	†	†	†
4-year, non-doctorate-granting	880	870	620	71.4	69.4	850	610	71.5	69.5	610	440	72.5	72.1
4-year, doctorate-granting	810	800	640	80.0	77.7	750	610	81.1	80.9	800	640	80.8	78.4
Control and level of institution													
Public less-than-2-year	40	40	20	51.3	68.2	40	20	51.3	68.2	†	†	†	†
Public 2-year	960	940	690	73.7	73.8	940	690	73.7	73.8	†	†	†	†
Public 4-year, non-doctorate-granting, primarily subbaccalaureate ⁴	160	170	130	74.9	74.9	170	130	74.9	74.9	70	60	89.2	89.2
Public 4-year, non-doctorate-granting, primarily baccalaureate	230	230	180	81.4	81.4	220	180	81.2	81.2	180	150	82.3	82.3
Public 4-year, doctorate-granting	390	390	330	86.3	86.3	370	320	86.6	86.6	390	340	87.1	87.1
Private nonprofit less-than-4-year	30	30	10	43.8	58.8	30	10	43.8	58.8	†	†	†	†
Private nonprofit 4-year, non-doctorate-granting	390	370	260	70.5	67.6	360	260	70.6	67.8	270	180	68.2	66.1
Private nonprofit 4-year, doctorate-granting	390	410	300	74.2	72.8	380	290	75.8	77.3	410	300	74.7	73.3
Private for-profit less-than-2-year	230	240	100	41.8	38.6	240	100	41.8	38.6	†	†	†	†
Private for-profit 2-year	160	140	70	49.7	49.7	140	70	49.7	49.7	†	†	†	†
Private for-profit 4-year	120	120	60	50.8	61.9	120	60	51.3	62.3	100	60	55.6	74.3

† Not applicable.

¹ Participating institutions are institutions that provided enrollment lists from which students were sampled to participate in the survey.² Control and level of institution and student enrollment for sampled institutions are based on information from the institution sampling frame, which is based on 2019 Integrated Postsecondary Education Data System (IPEDS) files including the IPEDS 2018–19 Institutional Characteristics Header, 2018–19 Institutional Characteristics, 2018–19 Completions, and 2017–18 12-month Enrollment files. Control and level of institution and student enrollment for eligible and participating institutions are based on 2020 IPEDS files including the IPEDS 2019–20 Institutional Characteristics Header, 2019–20 Institutional Characteristics, 2019–20 Completions, and 2018–19 12-month Enrollment files.³ Estimates are produced using the institution base weight multiplied by the frame student enrollment.⁴ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.

NOTE: Sample sizes are rounded to the nearest 10. Percentages are based on unrounded numbers. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Table B-2. Numbers of sampled and eligible students and number, unweighted percent of response, and weighted percent of response, by control and level of institution: 2019–20

Control and level of institution ³	All students					Undergraduate students ¹					Graduate students ¹				
	Survey respondents ²					Survey respondents ²					Survey respondents ²				
	Sampled students	Eligible students	Number	Unweighted percent	Weighted percent ⁴	Sampled students	Eligible students	Number	Unweighted percent	Weighted percent ⁴	Sampled students ⁵	Eligible students	Number	Unweighted percent	Weighted percent ⁴
All institutions	173,510	167,340	100,410	60.0	63.2	145,570	140,080	80,760	57.7	61.5	27,940	27,260	19,650	72.1	71.3
Control of institution															
Public	112,060	107,470	62,930	58.6	61.8	100,130	95,880	54,500	56.8	60.3	11,940	11,580	8,420	72.7	72.0
Private nonprofit	33,370	32,700	22,290	68.2	69.2	22,280	21,850	14,510	66.4	68.6	11,090	10,860	7,780	71.7	70.1
Private for-profit	28,070	27,180	15,190	55.9	59.6	23,160	22,350	11,750	52.6	56.1	4,910	4,820	3,450	71.5	73.1
Level of institution															
Less-than-2-year	7,070	6,660	3,180	47.7	48.2	7,070	6,660	3,180	47.7	48.2	†	†	†	†	†
2-year	62,300	59,040	30,380	51.5	53.8	62,300	59,040	30,380	51.5	53.8	†	†	†	†	†
4-year, non-doctorate-granting	40,580	39,430	25,230	64.0	65.6	35,480	34,450	21,660	62.9	64.8	5,110	4,980	3,570	71.7	72.9
4-year, doctorate-granting	63,560	62,210	41,620	66.9	67.7	40,720	39,930	25,540	64.0	66.2	22,830	22,280	16,080	72.2	71.1
Control and level of institution															
Public less-than-2-year	1,580	1,450	690	47.7	55.4	1,580	1,450	690	47.7	55.4	†	†	†	†	†
Public 2-year	53,300	50,400	26,400	52.4	53.9	53,300	50,400	26,400	52.4	53.9	†	†	†	†	†
Public 4-year, non-doctorate-granting, primarily subbaccalaureate ⁶	9,300	8,800	4,840	55.1	57.4	9,140	8,640	4,720	54.6	57.1	160	150	120	81.6	88.1
Public 4-year, non-doctorate-granting, primarily baccalaureate	10,530	10,290	6,830	66.4	67.8	8,630	8,450	5,560	65.7	67.3	1,900	1,840	1,280	69.4	71.7
Public 4-year, doctorate-granting	37,350	36,520	24,160	66.2	67.8	27,470	26,930	17,140	63.6	66.5	9,880	9,590	7,020	73.2	71.9
Private nonprofit less-than-4-year	1,380	1,340	650	48.5	54.2	1,380	1,340	650	48.5	54.2	†	†	†	†	†
Private nonprofit 4-year, non-doctorate-granting	11,990	11,760	8,290	70.5	72.2	9,810	9,620	6,670	69.3	71.3	2,190	2,140	1,630	76.0	76.8
Private nonprofit 4-year, doctorate-granting	20,000	19,610	13,350	68.1	68.2	11,100	10,890	7,200	66.1	67.5	8,910	8,720	6,160	70.6	69.2
Private for-profit less-than-2-year	5,440	5,160	2,460	47.6	47.3	5,440	5,160	2,460	47.6	47.3	†	†	†	†	†
Private for-profit 2-year	7,750	7,420	3,400	45.9	47.8	7,750	7,420	3,400	45.9	47.8	†	†	†	†	†
Private for-profit 4-year	14,890	14,600	9,330	63.9	64.8	9,980	9,780	5,890	60.2	61.3	4,910	4,820	3,450	71.5	73.1

† Not applicable.

¹ Student type is the final student strata (STYPELST), which is used for weighting.² A survey respondent is defined as any eligible sample member who completed at least the enrollment and Free Application for Federal Student Aid sections of the student survey.³ Control and level of institution and student enrollment are based on information from the institution sampling frame, which is based on 2019 Integrated Postsecondary Education Data System (IPEDS) files including the IPEDS 2018–19 Institutional Characteristics Header, 2018–19 Institutional Characteristics, 2018–19 Completions, and 2017–18 12-month Enrollment files.⁴ Estimates are produced using the student sampling weight multiplied by the institution weight components, student multiplicity adjustment, and student unknown eligibility adjustment.⁵ One hundred fifty graduate students were incorrectly sampled for the undergraduate administrative-only collection and are included in the graduate survey weight adjustments as survey nonrespondents.⁶ Public 4-year, non-doctorate-granting, primarily subbaccalaureate institutions confer more than half of awards below the bachelor's degree level.

NOTE: Sample sizes are rounded to the nearest 10. Percentages are based on unrounded numbers. Detail may not sum to totals because of rounding.

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Respondents

There are several categories of respondents for NPSAS:20. The rules for defining respondents depended on the data elements that were collected from the surveys; student records; and administrative, federal, and private databases including the CPS, NSLDS, and NSC. Separate rules were established for undergraduate and graduate students.

Respondents are defined as follows:

1. **Survey respondents.** A survey respondent was defined as any undergraduate or graduate sample member who was determined to be eligible for the study and completed at least the enrollment and FAFSA sections of the student survey. The weight for the survey respondents is the survey weight (WTA000).
2. **Administrative student respondents.** An administrative student respondent was defined as any undergraduate sample member who was determined to be eligible for the study, was enrolled for at least 1 month (based on student records or administrative sources), and, at a minimum, had valid data from student records for the following items:
 - federal work-study amount awarded;
 - state aid recipient indicator;
 - state aid program name or type;
 - state aid amount by program or type;
 - institution aid recipient indicator;
 - institution aid program name or type; and
 - institution aid amount by program name or type.

There is not a separate weight for administrative student respondents. The definition of administrative student respondents is used as a component in the study respondent definition.

3. **Study respondents.** A study respondent was defined as any undergraduate sample member who was an administrative student respondent and/or survey respondent. The weight for the study respondents is the study weight (WTB000).

This report includes national estimates for undergraduate and graduate student survey respondents. State-level estimates for undergraduate study respondents are included in supplemental tables available online at <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2023466>.

Perturbation

To protect the confidentiality of information about specific individuals, NPSAS:20 data were subject to perturbation procedures to minimize disclosure risk. Perturbation procedures, which have been approved by the NCES Disclosure Review Board, preserve central tendency estimates but may result in slight increases in nonsampling errors.

Imputation

For all variables used in this report, missing values have been imputed. The imputation procedure involved a four-step process: logical imputation, identification of patterns of missingness and imputation classes, replacing missing data with valid data from donors, and cycling through imputation iteratively. In the first step, missing values were logically imputed.⁶ In the second step, variables and groups of variables were prioritized for imputation based upon their level of missing data; those with low levels of missingness were imputed before those with greater levels of missingness. For each variable or group of variables with missing values, NPSAS staff identified imputation classes, or combinations of characteristics with no missing values, from which valid values would be selected. In the third step, an initial weighted sequential hot deck process was implemented (Cox 1980),⁷ whereby missing data were replaced with valid data from other records (donors) within the same imputation classes. In the fourth step, a cyclic n -partition hot deck process (Marker, Judkins, and Winglee 2002) was implemented to iteratively cycle through n -partition hot decks.

Weighting

All estimates in this report were weighted to represent the target population described in the Sample Design section. The institution sampling weight compensates for the unequal probability of selection of institutions in the

⁶ Logical imputation is possible when a missing value can be imputed given logical or mathematical relationships between other existing variable values. For example, if a student has valid values for the total number of dependents and the number of dependent children but not the number of other dependents, the third value may be calculated as the first value minus the second value. Likewise, if a student has zero total dependents, it may be logically inferred that the student has zero dependent children.

⁷ The term *hot deck* refers to an imputation method in which valid values in the current survey dataset are used to impute missing values. In contrast, cold deck imputation replaces a missing value with a constant value from an external source, such as a value from a previous survey. (These terms date back to when a survey dataset was stored on a deck of computer punch cards. Cards from the same dataset were hot or warm to the touch from recent processing, whereas cards from a different dataset were cold.)

NPSAS:20 sample. This institution sampling weight was adjusted for nonresponse and coverage (poststratification). The institution nonresponse and poststratification adjustments incorporate student enrollment at the institution level because all NPSAS inferences will be at the student level and not at the institution level. Additionally, the institutions in the “all other institutions” stratum were selected with PPS, with the size being counts of students, as described above. This method of sampling does not yield an accurate estimate of institutions.

The student sampling weight compensates for the unequal probability of selection of students in the NPSAS:20 sample. This student sampling weight was adjusted for students attending more than one institution during the 2019–20 academic year (student multiplicity), unknown student eligibility, nonresponse, and poststratification.

A summary of all the weight components is presented in table B-3. Two weights were computed, one for survey respondents (WTA000) and one for study respondents (WTB000). The estimates in this report use the survey weight (WTA000). Both the study weight and the survey weight are the product of the weight components in table B-3.

Table B-3. Summary of components of the student analysis weights WTA000 and WTB000: 2019–20

Weight component	Purpose
Institution sampling weight	To account for the institution's probability of selection
Institution nonresponse adjustment	To adjust the institution weights to compensate for nonresponding institutions
Institution postratification adjustment	To adjust the institution weights to match population enrollment totals to ensure population coverage
Student sampling weight	To account for the student's probability of selection
Student multiplicity adjustment	To adjust the weights for students who attended more than one institution
Student unknown eligibility adjustment	To adjust the weights for nonresponding students with unknown eligibility
Student nonresponse adjustment	To adjust the weights to compensate for nonresponding students
Student poststratification adjustment	To adjust the student weights to match known population enrollment and aid totals to ensure population coverage

SOURCE: U.S. Department of Education, National Center for Education Statistics, 2019–20 National Postsecondary Student Aid Study (NPSAS:20).

Quality of Estimates

Unit Nonresponse

The overall weighted institution response rate was 63.0 percent for institutions enrolling undergraduate students and 75.4 percent for institutions enrolling graduate students. The weighted survey response rate overall for undergraduate

students was 61.5 percent, and the weighted survey response rate overall for graduate students was 71.3 percent. For the undergraduate sample, weighted response rates by institution control and level varied from 38.6 to 86.6 percent for institutions and from 47.3 to 71.3 percent for the survey. For the graduate sample, weighted response rates by institution control and level varied from 66.1 to 89.2 percent for institutions and from 69.2 to 88.1 percent for the survey. Because many of the response rates are below 85 percent, institution-level and student-level nonresponse bias analyses were conducted overall and within each category of institution control, as required by NCES statistical standards (Seastrom 2014). These analyses were conducted separately for undergraduate and graduate students.

In each analysis, bias because of nonresponse was estimated for characteristics known for most respondents and nonrespondents. These characteristics include institution- and student-level variables available from CPS, NSLDS, and IPEDS. Bias was estimated before and after nonresponse weight adjustment to examine the impact of the nonresponse adjustment. The bias was estimated for each category of the institution- or student-level variable as the weighted difference between the means (proportions) of the respondents and the means of the full sample.

Institution-level nonresponse bias. Since institution-level nonresponse weight adjustments were conducted with the primary goal of reducing bias in student-level analyses, they are less effective at removing biases observed at the institution level; however, in most analyses, there was not substantial evidence of bias either before or after weight adjustment. Across categories of institution level and control, results for both undergraduate-enrolling and graduate-enrolling institutions were mixed. For most categories of institution control and level, there was not substantial evidence of bias; however, the median effect sizes remained moderate to large for private for-profit institutions after weight adjustment.

Student-level nonresponse bias. Prior to nonresponse weight adjustment, there were a number of small but statistically significant biases in observable characteristics, and these were generally diminished after weight adjustments in both undergraduate and graduate students, overall and across categories of institution level and control.

For additional information and results, see the Data File Documentation.

Item Nonresponse

Weighted item response rates were calculated for all variables used in this report. For the variables derived from IPEDS, the overall weighted item response rates

were 100 percent for both undergraduate and graduate survey respondents. For undergraduate survey respondents, the overall weighted item response rates for the other variables in this report ranged from 73.3 percent for Total aid amount (TOTALID) to > 99.9 percent for Direct PLUS Loans to parents (PLUSAMT). For graduate survey respondents, the overall weighted item response rates for the other variables in this report ranged from 56.3 percent for Total income for graduate students (categorical) (INCOMEG) to 99.9 percent for Graduate degree program (GRADDEG). Among both undergraduate and graduate survey respondents, item response rates varied by control and level of institution.

Following similar procedures as for unit nonresponse, item nonresponse bias analyses were conducted for items in this report that had a weighted item response rate below 85 percent, overall or in one or more categories of institution level and control. Prior to imputation, there is little evidence of nonresponse bias. Where moderate levels of bias were observed, such as for INCOMEG, the differences between the preimputation and postimputation means were statistically significant, suggesting that the bias was reduced by imputation.

For additional information and results, see the Data File Documentation.

Variance Estimation

For computation of standard errors for both linear and nonlinear statistics, a vector of bootstrap replicate weights was created. Assuming B sets of replicate weights, the variance of any estimate, $\hat{\theta}$, can be estimated by replicating the estimation procedure for each replicate and computing a simple variance of the replicate estimates. The following formula describes the procedure:

$$Var(\hat{\theta}) = \frac{\sum_{b=1}^B (\hat{\theta}_b^* - \hat{\theta})^2}{B},$$

where $\hat{\theta}_b^*$ is the estimate based on the b th replicate weight (where $b = 1$ to the number of replicates) and B is the total number of sets of replicate weights ($B = 200$ for NPSAS:20). This estimate of the variance can be produced by most survey software packages such as SUDAAN, WesVAR, and Stata using replicate weights.

NPSAS:20 statisticians produced the replicate weights using a methodology that combines approaches developed by Flyer (1987) and Kott (1988).

Comparisons of means and proportions were tested using Student's t statistic. Differences between estimates were tested against the probability of a Type I

error⁸ or significance level. The statistical significance of each comparison was determined by calculating the Student's t value for the difference between each pair of estimates and comparing the t value with published tables of significance levels for two-tailed hypothesis testing. Student's t values were computed to test differences between independent estimates using the following formula:

$$t = \frac{E_1 - E_2}{\sqrt{se_1^2 + se_2^2}},$$

where E_1 and E_2 are the estimates to be compared and se_1 and se_2 are their corresponding standard errors.

Cautions for Analysts

Comparison to Prior NPSAS Administrations

There have been 11 NPSAS administrations covering the academic years ending in 1987, 1990, 1993, 1996, 2000, 2004, 2008, 2012, 2016, 2018, and 2020 (NPSAS:87; NPSAS:90; NPSAS:93; NPSAS:96; NPSAS:2000; NPSAS:04; NPSAS:08; NPSAS:12; NPSAS:16; the 2017–18 National Postsecondary Student Aid Study, Administrative Collection [NPSAS:18-AC]; and NPSAS:20, respectively). The estimates from each study can be compared to the others, but several important differences across studies limit these comparisons over time.

Puerto Rico. All administrations except NPSAS:87 and NPSAS:12 sampled institutions in Puerto Rico. At the time of sampling for NPSAS:20, there were 133 institutions in Puerto Rico, enrolling about 1 percent of both undergraduate and graduate students nationally. In NPSAS:18-AC and NPSAS:20, students attending institutions in Puerto Rico made up about 5 percent of Hispanic students nationally. Analysts who wish to compare other NPSAS administrations to NPSAS:87 or NPSAS:12 or who are interested in national estimates for Hispanic students may want to filter on COMPTO87 to exclude Puerto Rico.

Title IV eligibility. Starting with NPSAS:2000, samples were limited to institutions participating in federal Title IV student aid programs. In the earlier administrations (NPSAS:87, NPSAS:90, NPSAS:93, and NPSAS:96), about 1 percent of undergraduate students, mainly concentrated in private for-profit less-than-2-year institutions, attended institutions that were not eligible for Title IV

⁸ A Type I error occurs when one concludes that a difference observed in a sample reflects a true difference in the population from which the sample was drawn, when no such difference is present.

aid. Analysts wishing to exclude students from institutions that were not eligible for Title IV aid may filter on T4ELIG in these earlier administrations.

Community colleges. Over the past two decades, community colleges in many states began conferring bachelor's degrees in selected fields. In the IPEDS data used to determine control and level of institution in NPSAS, these institutions are categorized as public 4-year, non-doctorate-granting institutions. In NPSAS:20, this group of institutions was subdivided into two categories: (1) those that conferred mainly subbaccalaureate awards (certificates and associate's degrees) and (2) those that conferred mainly bachelor's degrees. This differs from NPSAS administrations before NPSAS:16, in which these institutions were classified together to reflect the highest level of award offered. The variable SECTOR11 makes this distinction among public 4-year institutions.

Estimates from imputed versus unimputed data. Starting with NPSAS:04, missing values were imputed for almost all variables rather than a selected subset of them. Analysts should use caution when comparing estimates based on imputed data with estimates based on unimputed data. Distributions of imputed and unimputed variables are not directly comparable because imputed variables have no missing values, and imputation may appreciably change the distribution of valid values for variables with a substantial proportion of missing data.

Enrollment period. Starting with NPSAS:90, all NPSAS samples have been based on 12-month enrollment, which is higher than fall enrollment commonly reported by IPEDS because those who enroll only in spring, summer, or winter terms are included in the 12-month total. This is particularly true at private for-profit less-than-4-year institutions, where a substantial proportion of students may enroll throughout the year and not necessarily during the fall. The NPSAS:87 sample was based on fall 1986 enrollment. Analysts wishing to compare NPSAS:87 results with those from subsequent administrations can filter on COMPTO87 in the later NPSAS administrations to select only those students who were enrolled in fall and not in Puerto Rico.

Federal loans older than 10 years. In NPSAS administrations before 2016, federal student loans older than 10 years as of the beginning of the study were excluded from the derivation of cumulative borrowing and outstanding loan amount variables. Starting in NPSAS:16, this was changed so that loans older than 10 years were included in these amounts (e.g., FEDCUM1, STFCUM1). As a result, cumulative borrowing estimates in NPSAS:20, especially for older student subpopulations, may differ from estimates for NPSAS administrations before 2016, with prior studies underestimating these amounts.

Federal veterans education benefits. In NPSAS:20, an administrative data match to VBA databases was conducted to obtain information on sampled students' receipt of federal veterans education benefits (VETBEN) and their military service. The VBA data were the sole source for federal veterans education benefits amounts, and they include payments for tuition and fees, books and supplies, work-study, housing, and other education expenses. Estimates of federal veterans education benefits in NPSAS cycles before 2016 were derived from self-reported amounts, amounts reported by the recipient's NPSAS institution, and stochastic imputation and were significantly lower on average than amounts in NPSAS:20. Estimates prior to NPSAS:16 may not include all the benefits included in the VBA data, particularly housing benefits, which were not explicitly requested from students or their institutions.

Academic year financial aid variables that include data on private loans. In NPSAS:20, a subsample of undergraduates did not complete a student survey and are considered administrative-only respondents.⁹ Without student-reported information on private loans, the percentage of missing data on private loan amounts in NPSAS:20 is too high to accurately estimate and impute private loans for students without a completed student survey. The absence of data on private loans (PRIVLOAN) has cascading effects on other financial aid variables. Variables affected by the absence of private loan data are identified with a suffix “_AC” (for “administrative collection”). These variables are not comparable to those from administrations of NPSAS before NPSAS:18-AC; however, they are comparable to those from NPSAS:18-AC. Analysts wishing to compare NPSAS:20 results with administrations from NPSAS:16 and earlier should choose financial aid variables that do not end in “_AC.” Students who completed a student survey have data on private loans (PRIVLOAN); thus, non-AC versions of these financial aid variables are available for survey respondents only.

Cumulative financial aid variables that include data on private loans.

Cumulative financial aid variables that include data on private loans (e.g., BORAMT1) are not computed for the subsample of undergraduates who did not complete a student survey. These variables are available for survey respondents only.

Degree completion and parents' education. The absence of a student survey for the administrative-only respondents in NPSAS:20 also has implications for measuring degree completion in the NPSAS year (PROGSTAT) and parents' education (PAREduc). Administrative data alone are insufficient to create

⁹ Administrative-only student respondents include students who were sampled as administrative-only sample members as well as students who were sampled to receive the survey but did not complete it.

versions of these variables for students without a complete student survey that are comparable to those from administrations of NPSAS before NPSAS:18-AC. Variables describing degree completion and parents' education that use only administrative data have all been named with a suffix “_AC” and are comparable to NPSAS:18-AC. Non-AC versions of these variables are available for survey respondents only.

Survey-only variables. Some variables in NPSAS:20 are created with data that come directly from the student survey and are not replicable from administrative sources. The subsample of undergraduate students who did not complete a student survey do not have estimates for these variables. These variables are available for survey respondents only.

Survey respondent definition. In NPSAS:20, a survey respondent was defined as any undergraduate or graduate sample member who was determined to be eligible for the study and completed at least the enrollment and FAFSA sections of the student survey. In NPSAS administrations prior to NPSAS:18-AC, all of which included survey data, respondents were defined as any sampled student who was determined to be study eligible and had valid data from any source for a predetermined list of key variables. These studies had no distinction between survey and study respondents because all respondents were administered the survey.

Gender. The student survey in NPSAS:20 allowed for self-identification of gender, including male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; and a different gender identity. The variable GENDER3 includes these categories and applies only to students who completed a student survey. The variable GENDER2 is comparable to that of prior administrations of NPSAS and applies to all administrative student respondents, including those who did not complete a student survey. The number at the end of GENDER reflects the number of analytic categories in the variable. The original categories on the student survey were collapsed down to three categories for GENDER3, where transgender, male-to-female was coded as female; transgender, female-to-male was coded as male. Genderqueer or gender nonconforming and a different gender identity were collapsed into the third category.

Graduate assistantships. In NPSAS administrations before NPSAS:20, the student survey collected graduate assistantship amounts through three separate items, each addressing a different type of assistantship (teaching, research, or other). To avoid double-counting or an inaccurate division of a total assistantship

amount across these three items, the student survey in NPSAS:20 was modified to collect a single total amount of all graduate assistantships.

Income, federal benefits, and tax variables. Without a student survey for the administrative-only student respondents, data on income for FAFSA nonfilers were missing not at random because FAFSA nonfilers have, on average, higher incomes than FAFSA filers. Therefore, missing income information was imputed for the administrative-only student respondents using donors from the student survey. Due to the high degree of missingness in federal benefits (e.g., FEDBEN) and tax-related variables (e.g., PFEDTAX) for the administrative-only student respondents, these variables are available for survey respondents only.

Perkins Loans. The Perkins Loan program was discontinued in September 2017, and disbursements ceased after June 30, 2018. Therefore, the variable for academic year Perkins Loans (PERKAMT) is not included in NPSAS:20 and is not incorporated in other financial aid variables that included Perkins Loans in previous administrations of NPSAS (e.g., FEDNEED). Due to these changes, the variables SUBLOAN and T4LNAMT1 are not included in NPSAS:20 because, without PERKAMT, they are identical to STAFSUB and STAFFAMT, respectively. Other variables that previously included PERKAMT are still comparable to those from previous administrations of NPSAS because they represent the same construct (e.g., federal need-based aid), despite excluding PERKAMT.

State-level analyses. Although NPSAS:20 was designed to provide state-representative estimates for all undergraduate students, those attending public 2-year institutions, and those attending public 4-year institutions, not all states and sectors had sufficient response to be representative. Analysts wishing to make estimates representative of all undergraduate students within a state should use the state-representation indicator (STATEREP). Meanwhile, analysts wishing to make estimates representative of undergraduate students attending public 2-year and/or public 4-year institutions within a state should use the sector-representation indicator (STSECTORREP). NPSAS:20 provides state-representative estimates for all undergraduate students in 30 states (in both public and nonpublic institutions), for undergraduate students in public 2-year institutions in 35 states, and for undergraduate students in public 4-year institutions in 40 states.

FAFSA concordance. Certain student characteristics that are relevant for federal aid can change between the date a student files their FAFSA and the end of the 2019–20 academic year. When values differ across data sources for these student characteristics, many NPSAS variables prioritize responses on the FAFSA to be consistent with student's dependency status (DEPEND), which is used in the

determination of federal financial aid awards. For instance, MILTYPE2 can be used to analyze military type in conjunction with dependency status and federal financial aid. In contrast, the alternative version MILTYPE gives priority to data from VBA.

Students Attending Multiple Institutions

About 10 percent of undergraduate students and 4 percent of graduate students attended more than one institution during the 2019–20 academic year, concurrently or sequentially. These students may have attended institutions of differing types (private nonprofit 4-year, non-doctorate-granting; private nonprofit 4-year, doctorate-granting; and so forth) and may have had varying attendance patterns (full-time/full-year or other) at different institutions. They are included in the calculation of total values in this report, but they are presented separately in results disaggregated by control and level of institution.

Sampling Error

Because NPSAS:20 consists of a representative sample of postsecondary students rather than a census of the entire population, the estimates in this report are subject to sampling error. A different sample of the same population, even one using identical methods, could yield different results. Similarly, estimates of aid will vary from population values reported by agency offices.

The sampling error of an estimate is measured by its standard error. The standard errors for the estimates in this report were calculated with bootstrap replication procedures using PowerStats software and are available at <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2023266>. Standard errors are also presented in tables A-S1 through A-S8.

Nonsampling Error

The estimates presented in this report are also subject to various types of nonsampling error, which is variation in the estimates that may be caused by population coverage limitations as well as data collection, processing, and reporting procedures. Potential sources of nonsampling error include misreporting by survey respondents, incomplete administrative records, coding and data entry errors, misspecification of derived variables, and nonresponse. Data swapping and other forms of perturbation used to limit disclosure of information about individual respondents may also lead to nonsampling error.

In general, it is difficult to identify and estimate either the amount of nonsampling error or the bias caused by this error. For NPSAS:20, efforts were made to prevent

such errors from occurring and to compensate for them where possible (e.g., training interviewers, performing quality and consistency checks on administrative sources, identifying and adjusting outlier values, and comparing data across multiple sources and resolving discrepancies).

PowerStats

The estimates in this report were produced using PowerStats, a web-based software application that enables users to generate tables with data for most of the postsecondary surveys conducted by NCES. PowerStats produces the design-adjusted standard errors necessary for testing the statistical significance of differences in the estimates. PowerStats also describes how each variable was created. With PowerStats, users can replicate or expand upon the tables presented in this report.

The output from PowerStats includes the table estimates (e.g., percentages or means), design-adjusted standard errors,¹⁰ and weighted sample sizes for the estimates. If the number of valid cases is too small to produce a reliable estimate (fewer than 30 cases), PowerStats prints the double dagger symbol (‡) instead of the estimate. Users can employ the *t*-test tool in PowerStats to replicate the comparisons reported in the selected findings of this report.

In addition to producing tables, PowerStats users may conduct linear or logistic regressions. Many options are available for output with the regression results. For a description of all the options available, users should access the PowerStats website at <https://nces.ed.gov/datalab>. For more information, contact nces.info@ed.gov.

¹⁰ The NPSAS:20 sample is not a simple random sample; therefore, simple random sample techniques for estimating sampling error cannot be applied to these data. PowerStats takes into account the complexity of the sampling procedures and calculates standard errors appropriate for such samples. The method for computing sampling errors used by PowerStats involves approximating the estimator by replication of the sampled population. The procedure used is a bootstrap technique.

References

- Cameron, M., Lacy, T.A., Siegel, P., Wu, J., Wilson, A., Johnson, R., Burns, R., and Wine, J. (2021). *2019–2020 National Postsecondary Student Aid Study (NPSAS:20): First Look at the Impact of the Coronavirus (COVID-19) Pandemic on Undergraduate Student Enrollment, Housing, and Finances (Preliminary Data)* (NCES 2021-456). U.S. Department of Education. Washington, DC: National Center for Education Statistics. Retrieved May 4, 2022, from <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2021456>.
- Cox, B.G. (1980). The Weighted Sequential Hot Deck Imputation Procedure. In *Proceedings of the Section on Survey Research Methods, American Statistical Association* (pp. 721–726). Alexandria, VA: American Statistical Association.
- Flyer, P.A. (1987). Finite Population Correction for Replication Estimates of Variance. In *Proceedings of the Section on Survey Research Methods, American Statistical Association* (pp. 732–736). Alexandria, VA: American Statistical Association.
- Folsom, R.E., Potter, F.J., and Williams, S.R. (1987). Notes on a Composite Size Measure for Self-Weighting Samples in Multiple Domains. In *Proceedings of the Section on Survey Research Methods, American Statistical Association* (pp. 792–796). Alexandria, VA: American Statistical Association.
- Kott, P.S. (1988). Model-Based Finite Population Correction for the Horvitz-Thompson Estimator. *Biometrika*, 75(4): 797–799.
- Marker, D.A., Judkins, D.R., and Winglee, M. (2002). Large-Scale Imputation for Complex Surveys. In R. Groves, D. Dillman, J. Eltinge, and R. Little (Eds.), *Survey Nonresponse*. New York: John Wiley & Sons, Inc.
- Seastrom, M. (2014). *NCES Statistical Standards* (NCES 2014-097). U.S. Department of Education. Washington, DC: National Center for Education Statistics. Retrieved May 4, 2022, from <https://nces.ed.gov/statprog/2012/>.
- U.S. Department of Education. (2019). *2019–2020 Federal Student Aid Handbook*. Washington, DC: Office of Federal Student Aid. Retrieved July 28, 2022, from <https://fsapartners.ed.gov/sites/default/files/attachments/2020-05/1920FSAHbkActiveIndex.pdf>.
- Wine, J., Stollberg, R., and Siegel, P. (2018). *2015–16 National Postsecondary Student Aid Study (NPSAS:16): Data File Documentation* (NCES 2018-482). U.S. Department of Education. Washington, DC: National Center for Education Statistics. Retrieved July 28, 2022, from <https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2018482>.

Appendix C—Glossary

This glossary includes descriptions of the variables used in this report, all of which are found in the 2019–20 National Postsecondary Student Aid Study (NPSAS:20) database. The tables in this report were generated using PowerStats, a web-based software application available to the public online at <https://nces.ed.gov/datalab>. Variables are listed in the glossary index below by general topic area and, within topic areas, in the order they appear in the tables. Each entry in the glossary index consists of a brief descriptive label on the left side and the corresponding variable name, in all capital letters, on the right side.

The glossary that follows the index is organized alphabetically by descriptive label. Some variable labels and descriptions differ from those used in PowerStats to accurately reflect the use of the variables in this First Look.

Glossary Index

	VARIABLE
Undergraduate students	
Control and level of institution.....	AIDSECT
Gender.....	GENDER3
Race/ethnicity.....	RACE
Attendance pattern.....	ATTNSTAT
Dependency status.....	DEPEND
Income level by dependency status in 2017	INCOME
Types of aid to undergraduates	
Total aid amount.....	TOTALAID
Total grants.....	TOTGRT
Total student loans	TOTLOAN
Total work-study	TOTWKST
Federal veterans education benefits.....	VETBEN
Direct PLUS Loans to parents.....	PLUSAMT
Sources of aid to undergraduates	
Federal aid total.....	TFEDAID
Federal grants total.....	TFEDGRT
Federal student loans total.....	TFEDLN
Federal work-study.....	TFEDWRK
State aid total.....	STATEAMT
State grants total.....	STGTAMT
Institution aid total	INSTAMT
Institution grants total.....	INGRTAMT

Federal Title IV aid to undergraduates

Total federal Title IV aid.....	TITIVAMT
Federal Pell Grants.....	PELLAMT
Federal campus-based aid.....	CAMPAMT
Federal Direct Loans.....	STAFFAMT
Federal Direct Subsidized Loans.....	STAFSUB
Federal Direct Unsubsidized Loans.....	STAFUNSB

Graduate students

Control and level of institution.....	AIDSECTG
Gender.....	GENDER3
Race/ethnicity.....	RACE
Graduate degree program.....	GRADDEG
Attendance pattern.....	ATTNSTAT
Graduate student income level in 2017.....	INCOMEGB

Types of aid to graduate students

Total aid amount.....	TOTAID
Total grants.....	TOTGRT
Employer aid.....	EMPLYAMT
Graduate assistantships.....	GRASTAMT
Total student loans.....	TOTLOAN
Federal Direct Unsubsidized Loans.....	STAFUNSB
Federal Direct PLUS Loans [to graduate students].....	GPLUSAMT

Attendance pattern**ATTNSTAT**

Attendance pattern of a student enrolled in a NPSAS sample institution during the 2019–20 academic year. Students were considered to have attended for a full year if they were enrolled 9 or more months during the 2019–20 academic year. Months did not have to be contiguous nor at the same institution, and students did not have to be enrolled for a full month to be considered enrolled for that month. Students who were first enrolled in November 2019 or later but who subsequently enrolled full time were classified as full-time/part-year because they were enrolled full time for fewer than 9 months during the 12 months of the 2019–20 academic year. However, some of these students may have been enrolled continuously for 9 months or more if the enrollment period after June 2020 were included. The categories follow:

Full-time/full-year, one institution	Enrolled full time for 9 or more months and attended one institution
Full-time/full-year, two or more institutions	Enrolled full time for 9 or more months and attended multiple institutions
Full-time/part-year	Enrolled full time but for fewer than 9 months
Part-time/full-year, one institution	Enrolled for 9 or more months, but fewer than 9 months were full time, and attended one institution
Part-time/full-year, two or more institutions	Enrolled for 9 or more months, but fewer than 9 months were full time, and attended multiple institutions
Part-time/part-year	Enrolled for fewer than 9 months, and these months were not all full time

Control and level of institution**AIDSECT
AIDSECTG**

Control and level of the NPSAS sample institution attended by a student during the 2019–20 academic year, based on the classification in the 2020 Integrated Postsecondary Education Data System (IPEDS) Institutional Characteristics file. “Control” refers to the source of revenue and control of operations (public, private nonprofit, private for-profit), and “level” refers to the highest degree or award offered by the institution in any program. Doctorate-granting institutions awarded a doctoral–research/scholarship or professional practice degree in one or more programs; 4-year, non-doctorate-granting institutions awarded at least a bachelor’s degree; 2-year institutions awarded at least an associate’s degree; and less-than-2-year institutions awarded certificates or other credentials in vocational programs. Public 4-year, non-doctorate-granting institutions were further subdivided by whether the institutions primarily conferred subbaccalaureate awards (certificates and associate’s degrees) or bachelor’s degrees. The graduate student variable (AIDSECTG) includes only levels of institutions that enroll graduate students.

The 11 types of institutions consisting of combinations of control and level were used as the sampling strata for the NPSAS sample. Sample members who attended more than one institution during the 2019–20 academic year were reclassified for this report into a separate category because all or part of their financial aid may not have been received at the NPSAS sample institution.

Dependency status**DEPEND**

Student's dependency status for federal financial aid purposes during the 2019–20 academic year. Students were considered to be financially independent of their parents for federal financial aid purposes during the 2019–20 academic year if they were age 24 or older on December 31, 2019, or if they were under age 24 and met any of the following criteria: were married; had legal dependents; were veterans of the U.S. armed forces or on active duty; were orphans or wards of the court; were homeless or at risk of becoming homeless; or were enrolled in a graduate degree program (beyond the bachelor's degree) during the 2019–20 academic year. All other students under 24 were considered to be dependent unless they could document that they were receiving no parental support and were determined to be independent by a financial aid officer using professional judgment.

Direct PLUS Loans [to graduate students]**GPLUSAMT**

Total amount of federal Direct PLUS Loans, also known as Graduate PLUS Loans, taken out by a graduate student at all institutions attended during the 2019–20 academic year. Federal Direct PLUS Loans were available to graduate students in addition to any federal Direct Unsubsidized Loans for which students were eligible. Direct PLUS Loans were not based on need. There was no fixed limit to the amount of a PLUS Loan, but the loan could not exceed the total price of attendance minus any other financial aid. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Direct PLUS Loans to parents**PLUSAMT**

Total amount of federal Direct PLUS Loans, also known as Parent PLUS Loans, taken out by a student's parents at all institutions attended by the student during the 2019–20 academic year. Federal Direct PLUS Loans were available to parents of dependent undergraduates in addition to any federal Direct Subsidized and Unsubsidized Loans for which students were eligible. Direct PLUS Loans were not based on need. There was no fixed limit to the amount of a PLUS Loan, but the loan could not exceed the total price of attendance minus any other financial aid. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Employer aid**EMPLYAMT**

Total amount of aid received from employers at all institutions attended by the student during the 2019–20 academic year. Employer aid consisted of grants to students from their employers or their parents' employers, including employer-paid tuition reimbursements. It included tuition waivers from postsecondary institutions for faculty or staff and their dependents, but it did not include tuition waivers for graduate students holding assistantships. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal aid total**TFEDAID**

Total amount of federal financial aid received by a student at all institutions attended during the 2019–20 academic year. This included federal grants, federal student loans, federal work-study, and federal Direct PLUS Loans. It included aid from programs in Title IV of the Higher Education Act as well as aid from other federal sources such as Public Health Service Loans, Bureau of Indian Affairs Grants, and District of Columbia Tuition Assistance Grants. It did not include federal tax benefits, federal veterans education benefits, or Department of Defense programs. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal campus-based aid**CAMPAMT**

Total amount of federal campus-based aid received by a student at all institutions attended during the 2019–20 academic year. The federal campus-based aid programs were the Federal Supplemental Educational Opportunity Grants (FSEOGs) and federal work-study. The federal campus-based program funds were allocated to institutions, and the financial aid officers at the institutions determined the allocation of awards to students within federal guidelines. All federal campus-based aid was awarded on the basis of need. Federal Pell Grant recipients were given priority for FSEOG awards. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal Direct Loans**STAFFAMT**

Total amount of federal Direct Subsidized and Unsubsidized Loans received by a student at all institutions attended during the 2019–20 academic year, including loans to attend schools other than the NPSAS sample school. As of July 1, 2012, graduate and professional students were no longer eligible to receive Direct Subsidized Loans. Direct Subsidized and Unsubsidized Loans are also known as Stafford Loans. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal Direct Subsidized Loans**STAFSUB**

Total amount of federal Direct Subsidized Loans taken out by a student at all institutions attended during the 2019–20 academic year. Direct Subsidized Loans were awarded on the basis of financial need to students enrolled at least half time (usually taking at least two courses). If a student qualified for a Direct Subsidized Loan, the federal government paid the interest on the loan until the student began repayment and during authorized periods of deferment thereafter. Annual loan limits for Direct Subsidized Loans varied by class level (first-year undergraduate, second-year undergraduate, or other undergraduate) and dependency status. As of July 1, 2012, graduate and professional students were no longer eligible to receive Direct Subsidized Loans. Direct Subsidized Loans are also known as Subsidized Stafford Loans. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal Direct Unsubsidized Loans**STAFUNSB**

Total amount of federal Direct Unsubsidized Loans taken out by a student at all institutions attended during the 2019–20 academic year. Direct Unsubsidized Loans were available to students enrolled at least half time (usually taking at least two courses) irrespective of need. Students were charged interest on the loan from the time the loan was disbursed until it was paid in full. Students could choose to pay the interest while they were enrolled or allow it to accumulate. If the student allowed the interest to accumulate, then the interest was capitalized (added to the original loan principal). Annual loan limits for Direct Unsubsidized Loans varied by class level (first-year undergraduate, second-year undergraduate, or other undergraduate) and dependency status, with different limits for graduate students. Dependent students could take out additional Direct Unsubsidized Loans at the independent student limit if their parents were not eligible for a Direct PLUS Loan. Direct Unsubsidized Loans are also known as Unsubsidized Stafford Loans. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal grants total**TFEDGRT**

Total amount of federal grants received by a student at all institutions attended during the 2019–20 academic year. These were primarily federal Pell Grants and FSEOGs, but they also included several smaller federal grant programs as well as any federal graduate fellowships or traineeships received during the 2019–20 academic year. This amount did not include federal tax benefits, federal veterans education benefits, or Department of Defense programs. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal Pell Grants**PELLAMT**

Total amount of federal Pell Grants received by a student at all institutions attended during the 2019–20 academic year. Pell Grants were need-based grants awarded to undergraduates who had not yet received a bachelor's degree and students in teaching certificate programs. They were intended as a financial base to which other financial aid awards could be added. For the 2019–20 academic year, the maximum Pell Grant amount was \$6,195 for students who had a federal expected family contribution (EFC) of zero and were enrolled full time for a full academic year. The actual amount of a Pell Grant received by the student depended on the EFC and the actual attendance pattern (full time or part time, full year or part year). Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal student loans total**TFEDLN**

Total amount of federal loans a student took out at all institutions attended during the 2019–20 academic year. These included Direct Subsidized and Unsubsidized Loans and federal loans through the Public Health Service. They included Direct PLUS Loans to graduate students but excluded Direct PLUS Loans to parents. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal veterans education benefits**VETBEN**

Total amount of all federal veterans education benefits received by a student at all institutions attended during the 2019–20 academic year. This amount included benefits to dependents of veterans. Amounts were based on Veterans Benefits Administration (VBA) administrative data and included payments for tuition and fees, books and supplies, work-study, housing, and other education expenses. NPSAS studies before the 2015–16 National Postsecondary Student Aid Study (NPSAS:16) used amounts reported by students or their institutions and may not have included all the benefits included in the VBA data, particularly housing benefits, which were not explicitly requested from students or their institutions. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Federal work-study**TFEDWRK**

Total amount awarded to a student through the federal work-study programs at all institutions attended during the 2019–20 academic year. Federal work-study was one of the three federal Title IV campus-based aid programs and was awarded based on need. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Gender**GENDER3**

Student's gender. Gender identity categories provided for self-identification in the NPSAS:20 survey included male; female; transgender, male-to-female; transgender, female-to-male; genderqueer or gender nonconforming; and a different gender identity. Students who identified as male or transgender, female-to-male, were classified as male. Students who identified as female or transgender, male-to-female, were classified as female. Students who identified as genderqueer or gender nonconforming, a different gender identity, or more than one gender identity were classified as genderqueer, gender nonconforming, or a different gender identity (except students who selected multiple responses within the same gender binary, who were classified within that binary—e.g., students who selected both male and transgender, female-to-male, are classified as male).

Graduate assistantships**GRASTAMT**

Total amount of all graduate student assistantships received by a student at all institutions attended during the 2019–20 academic year, including all research assistantships, teaching assistantships, and any other type of graduate assistantships. Assistantships were classified as institution aid, but they included research assistantships funded from federal or other sources. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Graduate degree program**GRADDEG**

General type of graduate degree program in which the student was enrolled during the 2019–20 academic year. Specific categories included master’s degree, doctoral–research/scholarship, doctoral–professional practice, and doctoral–other. Master’s degrees usually required the equivalent of one to two full-time academic years of work beyond the bachelor’s degree, but certain types of master’s degrees such as M.Div. and M.H.L./Rav may have required more than two full-time equivalent academic years. Doctoral–research/scholarship programs, such as Ph.D., Ed.D., D.M.A., D.B.A., D.Sc., D.A., and D.M., were doctoral degrees beyond the master’s level that required completion of a dissertation based on original research or an original project demonstrating substantial artistic or scholarly achievement. Doctoral–professional practice programs included one of the following: Chiropractic (D.C. or D.C.M.), Pharmacy (Pharm.D.), Dentistry (D.D.S. or D.M.D.), Podiatry (Pod.D. or D.P.), Medicine (M.D.), Veterinary Medicine (D.V.M.), Optometry (O.D.), Law (L.L.B. or J.D.), or Osteopathic Medicine (D.O.). Doctoral–other programs consisted of all other doctoral degree programs not classified as doctoral–research/scholarship or doctoral–professional practice. Students in postbaccalaureate or post-master’s certificate programs and those not enrolled in a formal degree program were included in the category “Other and nondegree” for this report.

Graduate student income level in 2017**INCOMEG**

For graduate students, the total income of the student and, if married, the income of their spouse. Prior-prior calendar year income was reported in the financial aid application and used in determining the EFC in need analysis. That is, 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

Income level by dependency status**INCOME**

Income category in 2017 by a student’s dependency status in the 2019–20 academic year. For dependent undergraduates, this was the total income of the student’s parents. For independent undergraduates, this was the total income of the student and, if married, the student’s spouse. Prior-prior calendar year income was reported in the financial aid application and used in determining the EFC in need analysis. That is, 2017 income was used to determine financial aid eligibility for the 2019–20 academic year.

Institution aid total**INSTAMT**

Total amount of institution aid received by a student at all institutions attended during the 2019–20 academic year. This included all types of institution grants and scholarships from institution funds, tuition waivers, institution loans, institution work–study (outside of the federal work–study program), and graduate student assistantships. This variable did not include state grants for California public institutions that are funded by state dollars and allocated by the institutions (e.g., Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants). These were classified as state grants (STGTAMT) in NPSAS:20, which differs from NPSAS studies before NPSAS:16. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Institution grants total**INGRTAMT**

Total amount of grant aid received by a student at all institutions attended during the 2019–20 academic year that was funded by the postsecondary institution attended. This included all grants, scholarships, tuition waivers, and graduate fellowships from institution funds. It included both need- and merit-based grants. This variable did not include state grants for California public institutions that are funded by state dollars and allocated by the institutions (e.g., Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants). These were classified as state grants (STGTAMT) in NPSAS:20, which differs from NPSAS studies before NPSAS:16. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Race/ethnicity**RACE**

Student's race/ethnicity, with Hispanic or Latino origin as a separate category.

American Indian or Alaska Native, not Hispanic or Latino	A person having origins in any of the original peoples of North and South America (including Central America) and who maintained tribal affiliation or community attachment.
Asian, not Hispanic or Latino	A person having origins in any of the original people of the Far East, Southeast Asia, or the Indian subcontinent, including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
Black, not Hispanic or Latino	A person having origins in any of the Black racial groups of Africa.
Hispanic or Latino, of any race	A person of Cuban, Mexican, Puerto Rican, Central or South American, or other Spanish culture or origin regardless of race.
Native Hawaiian or Other Pacific Islander, not Hispanic or Latino	A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Island.
White, not Hispanic or Latino	A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.
Two or more races, not Hispanic or Latino	A person who identified as more than one race.

State aid total**STATEAMT**

Total amount of state-funded financial aid received by a student at all institutions attended during the 2019–20 academic year. This included state grants, state loans, state-sponsored work-study, and vocational rehabilitation and job training grants, including any federal Workforce Innovation and Opportunity Act funds. Also included in this variable were state grants for California public institutions that are funded by state dollars but allocated by the institutions (e.g., Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants). In NPSAS studies before NPSAS:16, these were included as institution grants (INGRTAMT). Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

State grants total**STGTAMT**

Total amount of state-funded grants, scholarships, and fellowships received by a student at all institutions attended during the 2019–20 academic year. These grants included the federal matching funds to states through the Leveraging Educational Assistance Partnership program and included need- and merit-based grant programs. Also included in this variable were state grants for California public institutions that are funded by state dollars but allocated by the institutions (e.g., Community College Board of Governors Grants, California State University Grants, and Educational Opportunity Program grants). In NPSAS studies before NPSAS:16, these were included as institution grants (INGRTAMT). Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Total aid amount**TOTAID**

Total amount of financial aid received by a student at all institutions attended during the 2019–20 academic year from any source except parents, relatives, or friends. It included any grants, student loans, work-study, Direct PLUS Loans to graduate students and parents of dependent undergraduates, job training funds, federal veterans education benefits and Department of Defense programs, and graduate assistantships. It did not include federal or state tax benefits or emergency aid related to COVID-19. This variable is not comparable to the 2017–18 National Postsecondary Student Aid Study, Administrative Collection (NPSAS:18-AC). Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Total federal Title IV aid**TITIVAMT**

Total amount received by a student from federal financial aid programs in Title IV of the Higher Education Act at all institutions attended during the 2019–20 academic year. The Title IV programs included federal Pell Grants, the Teacher Education Assistance for College and Higher Education Grants, Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans to graduate students and parents of dependent undergraduates, and the federal campus-based aid programs (FSEOGs and federal work-study). Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Total grants**TOTGRT**

Total amount of all grants and scholarships received by a student at all institutions attended during the 2019–20 academic year. A grant was defined as a type of student financial aid that does not require repayment or employment. This amount was equal to the sum of all federal grants, state grants, institution grants, and grants from employers or private sources. All need-based grants, merit scholarships, tuition waivers, and employer tuition reimbursements were included. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Total student loans**TOTLOAN**

Total amount of all student loans taken out by a student at all institutions attended during the 2019–20 academic year. A student loan was defined as a type of financial aid in which funds were advanced to a student, and the receipt of aid was evidenced by a promissory note requiring the recipient to repay the specified amounts under prescribed conditions. This amount included all student loans received through federal, state, institution, or private programs. It excluded federal Direct PLUS Loans to parents and any loans from family or friends. This variable is not comparable to NPSAS:18-AC. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.

Total work-study**TOTWKST**

Total amount of work-study aid received by a student at all institutions attended during the 2019–20 academic year. This amount included all federal, state, and institution work-study aid. Graduate research, teaching, or other assistantships were classified separately. Percentage estimates indicate students who received more than \$0 in aid. Average award amounts include only students who received more than \$0 in aid.