Financial aid: Degree-seeking undergraduates, FY10-11
CU-Boulder Planning, Budget, and Analysis – October 2012

Contents of the text
• Highlights for Colorado residents -- brief
• Highlights for Non-residents -- brief
• Guide to tables, methods, input parameters, and anomalies/changes in this fiscal year.
  • Tables: Data source, population, description of the columns and of the rows
  • Categories of aid shown in the tables; categories of unmet need
  • Input parameters and reference figures
  • Changes and anomalies this fiscal year

Highlights for COLORADO RESIDENTS

Of the 16,232 resident degree-seeking undergraduates enrolled fall 2010, 18% were dependent students eligible for Pell, an additional 20% were dependent students with some financial need, 9% were independent, and 53% either submitted no FAFSA or had no demonstrated financial need.

$32.2M in grant aid from all sources went to the very neediest students, those eligible for federal Pell grants, an increase of around $4.5M from FY 2010. At CU-Boulder, our financial aid policies target low-income families as determined by the Free Application for Federal Student Aid (FAFSA). Total grants to all groups: $57.7M, $2.7M more than in FY 2010.

The Pell-eligible students averaged a little over $13,000 in demonstrated financial need after all grant aid. Had they accepted all work-study and loans offered, the unmet need would be zero. Not all did accept work and loans: 32% earned work-study, 67% took out student loans, and 16% had parent loans. The unmet financial need averaged over all Pell students, after grant, accepted work, and all accepted loans, was around $7,000.

Students may handle unmet financial need by spending less than the “cost of attendance” estimate used in packaging, taking out alternative loans and credit-card debt, or receiving more funds from family than the expected contribution.

Grants based strictly on financial need went to 98% of Pell-eligible students, to 90% of other dependent students with expected family contributions up to double the Pell cutoff, to 17% of dependent students with EFC’s more than double the Pell cutoff, and to 82% of independent
students who submitted FAFSAs. The average total grant aid amounts for these four groups (from all sources, need-based and not) averaged, respectively, around $11,400, $4,000, $1,600, and $8,300 (independent students).

39% of resident undergraduates – 6,387 students – did not submit FAFSAs, thereby passing up the opportunity to apply for financial aid based on financial need. An additional 14% submitted FAFSAs but had no demonstrated financial need. Thus, 53% of resident students had no demonstrated need.

Highlights for NON-RESIDENTS

62% of the 8,574 non-resident undergraduates enrolled fall 2010 submitted no FAFSA; another 11% had no demonstrated financial need. 8% were eligible for Pell grants.

Twenty-four percent received institutional grant aid that was not necessarily need-based. This includes the Chancellor's Achievement Scholarship ($15,000 over four years to the top 25% of out-of-state admitted new freshmen; started in 2005-06; awards $5,000 per year during the freshman and sophomore years and $2,500 per year during junior and senior years); Presidential Scholars program (awards $55,000 over 4 years to a select group drawn from Chancellor’s Achievement Scholars); athletic aid; and various merit aid from CU-Boulder schools, colleges, and other sources. This aid averaged over $12,000 per recipient for a total of $24.7 million.

(Note: In FY 09-10 – the year before this one – the percentage of non-resident students receiving non-need-based grant aid was much higher than in FY 10-11, while the average amount was only about half of that year’s. This was because in 2009-10 all freshmen who did not receive a Chancellor’s or Presidential award received a Buffalo Scholarship of $800, which was not awarded in 2010-11. This relatively small amount given to a very large number of students drove the percentage of students receiving a non-need-based award up and the average amount down.)
Guide to TABLES, METHODS, input parameters, and anomalies/changes in this fiscal year

The tables show averages and percentages of students and total dollars in millions.

Source: SURDS financial aid file submitted to CCHE (Colorado Commission on Higher Education) for FY 2010-11 FINAL, plus PBA fall census frozen population

Population: Degree (and teacher licensure) seeking undergraduates with state reportable hours. This is the standard population reported on in the press and many postings. Over 90% of both residents and non-residents were enrolled at fall census for 12 or more hours. Separate breakdowns are shown for

- All resident undergrads – Table pages 1-2. The resident highlights above are from these pages.
- Remaining tables in Detail document only – in FINAL version ONLY.
  - Resident undergrads broken down by ethnicity (Asian, Black-Hispanic-Native American, White-Unknown-Other) and first generation status (first generation students are those for whom neither parent has a college degree) – Table pages 3-14. Federal policies prohibit institutions from awarding student aid based on race or ethnicity.
  - Resident undergrads broken down by college – Table pages 15-21 (basic tables) and 22-28 (dollar totals)
- All non-resident undergrads – Table pages 3-4 repeat the series shown for residents
Columns on the tables are lettered. Each column represents a subset of students defined by

- Whether the student submitted a complete and verified FAFSA, Free Application for Federal Student Aid, with information on family finances. Completion requires submission to CU-Boulder of tax forms that verify the information reported on the FAFSA.
  - Yes: Columns a-d
  - No: Column f

- Starting in FY08, the Office of Financial Aid loaded only complete FAFSA’s to the CU-Boulder financial aid system. This reduced the number of “FAFSA submitted but not verified or completed” (column e) from 875 to zero in FY09 and 4 in FY10. We’ve now dropped this column from display.

- Whether the student is dependent financially on the parent, or not. Students who are married, parents, 24 or older, or veterans are “independent.” Over 95% of independent students who file FAFSAs have demonstrated financial need.
  - Dependent: Columns a-c
  - Independent: Column d. Only student/spouse income/assets are counted in the EFC for this group.

- The EFC or expected family contribution (for that student, in that year) calculated on the FAFSA
  - If the EFC is under $5,273 the student is eligible for a federal Pell grant: Column a
  - If the EFC is over $5,273 but less that the student’s expected COA or cost of attendance (expected tuition, fees, books, room and board, transportation, and personal expenses), the student has “demonstrated financial need.” If the EFC is greater than the COA, there is no “demonstrated financial need.”
  - The “has need” group was further divided into students whose EFC was at the Pell cutoff to twice the Pell limit; column b1), and those whose EFC was greater than double Pell (column b2)
  - Pell, 2 times Pell, and others with any demonstrated need are close to levels 1, 2, and 3, respectively, in State of Colorado financial aid parlance (State level 2 = 150% of Pell, not 2 x as here).
  - If the EFC is over COA, there is no demonstrated financial need. Column c.

- The first row of each basic table shows the number of students in the column. The second row shows what percentage of students are in the column.
Rows show:
- Headcount and percentage of students in the column
- Averages (for the students in the column) for:
  - COA, cost of attendance (expected tuition, fees, books, room and board, transportation, and personal expenses). Will vary over students because some attend only one semester, or part-time, or have higher or lower tuition or housing costs. The COA is an estimate of expenses required for students in similar conditions. Some students can manage on less than the COA by putting more people in an apartment, saving on transportation, etc.
  - EFC, expected family contribution (for that student, in that year) calculated on the FAFSA. The parent and student portions are added together to form the total.
  - Adjusted gross income (this can potentially be a negative number for an individual and for an average)
  - Household size (including the student)
  - Demonstrated financial need = COA minus EFC. Missing data, floors, and rounding may lead to apparent mismatches in totals.
  - Total aid
- Then, for each of several categories of aid
  - The percentage of students in the column receiving that category. For work-study, "got aid" means "was offered work study, and accepted it, and actually worked and earned something." Loan amounts are for loans in the fiscal year shown only, not cumulative.
  - The amount averaged over recipients only, and averaged over all students in the column.

Example: 100 students in a column, 40% got one category of aid which averaged $200 each for those recipients. Thus a total of 40 x $200 = $8000 was spent on the 100 students, or an average of $80 each over all 100 students in the column.
- Then amount of unmet need
  - Unmet with grant aid
  - Unmet with aid not to be repaid; includes grant and work
  - Unmet with grant, work, and student loans
  - Unmet with all including parent loans

When average unmet need is substantial, students are staying in school by spending less than the COA and/or by obtaining alternative or private loans, or money from other sources not accounted for in the calculation of expected family contribution.

- Totals in millions of dollars for each aid category and for unmet need – in separate tables following the detailed set.
Categories of aid shown in all tables

- Any grant – All gift aid, grants, scholarships – Money that need not be repaid nor earned with work; sources include federal, state, institutional, and private (e.g., Evans, Boettcher)
- Need-based grant – The portion of grants awarded strictly on the basis of financial need
- Grants not necessarily need-based – The portion of grants not awarded strictly on the basis of financial need. Could be based partly on need, partly on other student attributes. Could go to meet financial need of some students even if awarded entirely on the basis of factors other than need.
- Work-study. Federal and state. Student must work to earn this aid. Tables show amount actually earned, which may differ from offered.
- Student loans. E.g., Stafford (subsidized and unsubsidized), Perkins. Again, these are loans actually taken out, not necessarily the amount awarded. Students can and do choose to borrow less than offered.
- Parent loans. Loans to parents of dependent students. Parent loans may be used to replace some of the EFC for the family for the year.
- Need-based institutional grants
- Not-necessarily need-based institutional grants.
- All aid is awarded by term, so preliminary tables generated in the current fiscal year, before spring awards, are estimates calculated by multiplying fall awards by 2.

Categories of unmet need shown in all tables

- Unmet with grant aid
- Unmet with aid not to be repaid
- Unmet with grants, work, and student loans
- Unmet with all including parent loans
Input parameters and reference figures

- FY = 2011, point = final
- Highest EFC eligible for Pell = $5,273
- Multiplier on actual work-study, to get to estimated FY final = 1.0
- Cost of attendance (COA) components
  - AY A&S full-time Resident UG tuition only; student share, not including COF = $7,018
  - Required fees = $1,493
  - Books and supplies = $1,748
  - On-campus housing = $10,792
  - Transportation = $1,296
  - Medical and personal = $3,400

- Total sticker COA for base year. Includes RUG tuition as above, fees, on-campus housing, books and supplies, transportation, medical, personal. = $25,747. Matches published CU-Boulder Common Dataset for the FY. [http://www.colorado.edu/pba/cds/](http://www.colorado.edu/pba/cds/)

- COA for a student
  - If no FAFSA: Sticker COA plus increment from a tuition multiplier for higher tuition colleges:
    - Business 1.6, Engineering 1.4
  - If FAFSA, COA for a student is taken from stored calculation by the Office of Financial Aid
- COA for non-residents with no FAFSA: As for residents: fees, on-campus housing, books and supplies, transportation, medical, personal. Plus non-resident undergraduate tuition for entering students in Arts and Sciences ($28,000) plus increment for higher tuition in Business and Engineering (average $633), minus increment for lower tuition for students entering prior to fall 2009 (average $1,939 – necessary to account for the non-resident tuition guarantee). Net difference from resident A&S tuition, $19,676.
  - About the non-resident tuition guarantee: [http://www.colorado.edu/pba/budget/tuitionfees/guarantee.html](http://www.colorado.edu/pba/budget/tuitionfees/guarantee.html)


PBA job stream: SURDS financial aid (IR dataset in ccfadb/deffadb) → L:\sisdoc\surds\fa\view\sis.sas (year) → L:\sisdoc\surds\fa\ufaYY9 dataset → L:\ir\emgt\fa\UG_FinancialAid_FYReport01.sas, 05.sas (parameters) → temp dataset → UG_FinancialAid_FYReport tables
Financial aid: Degree-seeking undergraduates, FY10-11

CU-Boulder PBA: l:\ir\emgt\fa\UG_FinancialAid_FYReport.sas


For Res group RESIDENTS

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<thead>
<tr>
<th>Column -- Subset based on FAFSA, EFC, Pell, dependent/independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>a: Dep, Pell Need, EFC up need, EFC &gt; COA, no eligible</td>
</tr>
<tr>
<td>b1: Dep, Pell, to 2x Pell</td>
</tr>
<tr>
<td>b2: Dep, Pell &gt; 2x Pell</td>
</tr>
<tr>
<td>c: Dep, EFC &gt; COA, no</td>
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<td>d: Indep</td>
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<td>f: No FAFSA</td>
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<tr>
<th>Headcount</th>
<th>Percent of students in the column</th>
<th>COA, cost of attendance, average</th>
<th>EFC, expected family contribution, from FAFSA, average</th>
<th>Adjusted Gross Income, average</th>
<th>Household size, average</th>
<th>Amount demo'd financial need</th>
<th>--Percentage of students in column who</th>
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<td>25,937</td>
<td>1,411</td>
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<td>24,526</td>
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<th>Aid, need-based grants</th>
<th>Aid, grants not nec need-based</th>
<th>Aid, work-study</th>
<th>Aid, student loans</th>
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<td>4,237</td>
<td>1,341</td>
<td>3,804</td>
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CU-Boulder PBA: l:\ir\emgt\fa\UG_FinancialAid_FYReport.sas


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<td>f: No FAFSA</td>
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Financial aid: Degree-seeking undergraduates, FY10-11

CU-Boulder PBA: l:/ir/emgt/fa/UG_FinancialAid_FYReport.sas


For Res group RESIDENTS

Totals in Millions of $

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<td>EFC, expected family contribution, from FAFSA, average</td>
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<td>Amount demo'd financial need</td>
</tr>
<tr>
<td>Aid total including all loans, work</td>
</tr>
<tr>
<td>Aid, total grants</td>
</tr>
<tr>
<td>Aid, need-based grants</td>
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<tr>
<td>Aid, grants not nec need-based</td>
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<td>Aid, work-study</td>
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<td>Aid, parent loans</td>
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<td>Grant, Not Necess Need, Inst</td>
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<tr>
<td>Unmet need w grant</td>
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<td>Unmet need w aid not to be repaid</td>
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<td>Unmet need w grant, work, stu loans</td>
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<td>Unmet need w all incl parent loans</td>
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</tr>
<tr>
<td>d: Indep</td>
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<tr>
<td>f: No FAFSA</td>
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</table>

**Aid total including all loans, work**

- **Aid total excluding all grants, work, student loans**
  - 44,648
  - 8,014

**Aid total including all loans, work**

- 30,999
- 22,978

**--Percentage of students in columns who got aid**

- **Got aid, any grant**
  - 95%
  - 92%
  - 34%
  - 27%
  - 31%

- **Got aid, need-based grant**
  - 95%
  - 85%
  - 6%
  - 0%

- **Got aid, not nec need-based**
  - 36%
  - 39%
  - 31%
  - 27%
  - 7%

- **Got aid, work-study**
  - 18%
  - 11%
  - 24

- **Got aid, student loans**
  - 75%
  - 80%
  - 73%
  - 77%
  - 78%

- **Got aid, parent loans**
  - 40%
  - 41%
  - 41%
  - 30%
  - 1%

- **Got aid, student loans**
  - 28%
  - 31%
  - 26%
  - 24%
  - 24%

- **Has unmet w aid not to be repaid**
  - 97%
  - 97%
  - 95%
  - 92%
  - 26%

- **Has unmet w grant, work, stu loans**
  - 95%
  - 89%
  - 79%
  - 80%
  - 23%

- **Has unmet w all incl parent loans**
  - 82%
  - 60%
  - 48%
  - 79%
  - 16%

**--Amount averaged over recipients**

- **Aid, year, total grants**
  - 14,206
  - 7,986
  - 3,408
  - 3,408
  - 14,167
  - 12,201
  - 22,978

- **Aid, need-based grants**
  - 8,527
  - 2,766
  - 1,873
  - 400
  - 9,255
  - 750

- **Aid, grants not nec need-based**
  - 15,111
  - 13,670
  - 9,164
  - 8,012
  - 20,801
  - 12,953

- **Aid, work-study**
  - 1,750
  - 1,995
  - 1,943
  - 3,211
  - 3,389

- **Aid, student loans**
  - 8,801
  - 9,853
  - 9,046
  - 9,344
  - 16,257
  - 27,652

- **Aid, parent loans**
  - 23,266
  - 27,694
  - 31,049
  - 30,214
  - 21,401

- **Grant, need-based, inst**
  - 4,072
  - 2,775
  - 1,873
  - 400
  - 5,156

- **Grant, not need-based, inst**
  - 15,131
  - 13,389
  - 7,662
  - 7,439
  - 19,924
  - 8,836

**--Amount averaged over all in column**

- **Aid, total grants**
  - 13,648
  - 7,711
  - 2,925
  - 2,143
  - 12,204
  - 2,569

- **Aid, need-based grants**
  - 8,102
  - 2,349
  - 114
  - 0
  - 6,231

- **Aid, grants not nec need-based**
  - 5,547
  - 5,362
  - 2,811
  - 2,143
  - 5,972

- **Aid, work-study**
  - 4,175
  - 2,349
  - 114
  - 0
  - 2,348

- **Aid, student loans**
  - 6,568
  - 7,857
  - 6,633
  - 4,498
  - 11,428

- **Aid, parent loans**
  - 9,243
  - 11,340
  - 12,775
  - 8,939
  - 11,453

- **Grant, need-based, inst**
  - 2,916
  - 2,349
  - 114
  - 0
  - 2,348

- **Grant, Not Need-based, Inst**
  - 4,297
  - 4,213
  - 1,929
  - 1,657
  - 4,734

**--Amount of unmet need**

- **Unmet need w grant**
  - 31,028
  - 30,492
  - 17,390
  - 0
  - 27,063

- **Unmet need w grant, work, stu loans**
  - 30,705
  - 30,292
  - 17,343
  - 0
  - 26,828

- **Unmet need w all incl parent loans**
  - 15,124
  - 13,137
  - 6,985
  - 0
  - 15,718

---
Financial aid: Degree-seeking undergraduates, FY10-11

For Res group NON-RESIDENTS

Totals in Millions of $

<table>
<thead>
<tr>
<th>Column -- Subset based on FAFSA, EFC, Pell, dependent/independent</th>
</tr>
</thead>
<tbody>
<tr>
<td>b1: Dep, Pell Need, EFC up to 2x Pell</td>
</tr>
<tr>
<td>b2: Dep, EFC &gt; 2x Pell</td>
</tr>
<tr>
<td>c: Dep, EFC &gt; COA, no</td>
</tr>
<tr>
<td>d: Indep</td>
</tr>
<tr>
<td>f: No FAFSA</td>
</tr>
<tr>
<td>a: Dep, Pell Need, EFC up Need</td>
</tr>
<tr>
<td>b2: Dep, EFC &gt; 2x Pell</td>
</tr>
<tr>
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<tr>
<td>d: Indep</td>
</tr>
<tr>
<td>f: No FAFSA</td>
</tr>
<tr>
<td>g: All</td>
</tr>
</tbody>
</table>

| COA, cost of attendance, average | 30.4 | 10.6 | 60.8 | 40.8 | 4.2 | 238.8 | 385.7 |
| EFC, expected family contribution, from FAFSA, average | 0.8 | 1.7 | 34.4 | 67.6 | 0.4 | 105.2 |
| Amount demo'd financial need | 29.5 | 8.8 | 26.3 | 0.0 | 3.9 | 0.0 | 68.7 |
| Aid total including all loans, work | 19.7 | 6.2 | 29.6 | 14.2 | 2.4 | 15.8 | 88.2 |
| Aid, total grants | 9.0 | 1.7 | 3.8 | 1.9 | 1.2 | 13.6 | 31.5 |
| Aid, need-based grants | 5.3 | 0.5 | 0.1 | 0.0 | 0.6 | 0.0 | 6.7 |
| Aid, grants not nec need-based | 3.6 | 1.2 | 3.7 | 1.9 | 0.6 | 13.5 | 24.7 |
| Aid, work-study | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.3 |
| Aid, student loans | 4.3 | 1.8 | 8.8 | 4.1 | 1.1 | 2.2 | 22.4 |
| Aid, parent loans | 6.1 | 2.6 | 16.9 | 8.1 | 0.0 | 0.0 | 33.9 |
| Grant, Need-based, Inst | 1.9 | 0.5 | 0.1 | 0.0 | 0.2 | 0.0 | 2.8 |
| Grant, Not Necess Need, Inst | 2.8 | 0.9 | 2.5 | 1.5 | 0.4 | 7.2 | 15.5 |
| Unmet need w grant | 20.5 | 7.0 | 23.0 | 0.0 | 2.7 | 0.0 | 53.4 |
| Unmet need w aid not to be repaid | 20.3 | 7.0 | 23.0 | 0.0 | 2.7 | 0.0 | 53.0 |
| Unmet need w grant, work, stu loans | 16.0 | 5.2 | 16.3 | 0.0 | 1.6 | 0.0 | 39.2 |
| Unmet need w all incl parent loans | 10.0 | 3.0 | 9.2 | 0.0 | 1.5 | 0.0 | 23.9 |