



COLORADO COMMUNITY
COLLEGE SYSTEM

Colorado Community College System

**ACADEMIC YEAR 2009-2010
NEED-BASED FINANCIAL AID
APPLICANT DEMOGRAPHICS
BASED ON 9 MONTH EFC**

SEPTEMBER 2013

2009-2010 Aid Recipients and Applicants

For academic year 2009-2010, 37,720 resident students attending a Colorado Community College System (CCCS) college received some sort of need-based financial aid. The amount received by these students totaled \$130.3 million (Table 1). Eighty-one percent of the total – \$105.3 million – came from federal grant and work study programs. Pell grants were the single largest source of need-based financial aid for CCCS students, accounting for \$102.3 million of the total. The state contributed 18% of the total, while institutional contributions made up the remainder. The average need-based award per student considering all sources equaled \$3,455. In addition to the amounts in Table 1, CCCS students received \$169.5 million in federal loans.

Table 1. Need-Based Financial Aid Awards to Colorado Resident CCCS Students

Type	Source	Name	Academic Year 2009 - 2010
Grants	Federal	Federal Pell	\$102,323,671
		Federal SEOG*	\$825,019
		Academic Competitiveness Grant	\$412,290
		Subtotal Federal	\$103,560,980
	State	CO Student Grant	\$19,045,863
		Governor's Opportunity Scholarship	\$37,236
		GearUp	\$73,208
		CLEAP**	\$340,141
		Subtotal State	\$19,496,448
	Institutional	Institutional Need-Based Awards	\$1,290,471
Total Grants			\$124,347,899
Work Study	Federal	Federal Work Study	\$1,704,695
	State	CO Work Study - need based	\$4,253,510
	Total Work Study		\$5,958,205
Total need-based aid			\$130,306,104

*Supplemental Educational Opportunity Grant

** Colorado Leveraging Educational Assistance Partnership Program

In 2009-2010, 32,635 Full Time Equivalent (FTE) resident students applied for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA).¹ This number equates to 59% of our resident student FTE (Table 2)². Further, 40.8% of our resident student FTE were eligible to receive a federal Pell Grant based on their Expected Family Contribution, and 35.9% actually received Pell funds.

Table 2. Financial Aid Applicants, Pell Eligible Applicants, and Pell Recipients as a Percent of Resident FTE by Institution

College	CCCS Resident FTE	Aid Applicants		Pell Eligible		Pell Recipients	
		FTE	%	FTE	%	FTE	%
ACC	5,226	2,751	52.6%	1,607	30.8%	1,368	26.2%
CCA	3,987	2,601	65.2%	1,827	45.8%	1,583	39.7%
CCD	6,926	4,184	60.4%	3,221	46.5%	2,889	41.7%
CNCC	731	371	50.8%	207	28.4%	182	24.9%
FRCC	12,200	6,847	56.1%	4,145	34.0%	3,550	29.1%
LCC	1,251	403	32.2%	326	26.1%	303	24.2%
MCC	1,103	626	56.8%	479	43.4%	440	39.9%
NJC	1,372	951	69.3%	600	43.7%	559	40.7%
OJC	1,227	888	72.4%	720	58.7%	679	55.3%
PCC	4,685	3,564	76.1%	2,957	63.1%	2,702	57.7%
PPCC	9,229	5,503	59.6%	3,792	41.1%	3,316	35.9%
RRCC	5,899	2,920	49.5%	1,821	30.9%	1,524	25.8%
TSJC	1,431	1,027	71.7%	822	57.5%	770	53.8%
Total	55,267	32,635	59.0%	22,525	40.8%	19,863	35.9%

¹ The number of FTE students is calculated based on 30 credit hours of resident instruction. We were unable to match 0.8% of students in the financial aid database with credit-hour data from SURDS enrollment files.

² The FTE numbers by institution and for CCCS do not match other published FTE numbers for academic year 2009-2010 because these FTE numbers correspond to the financial aid reporting period, which includes Fall 2009, Spring 2010, and Summer 2010 (rather than Summer 2009).



A student's Expected Family Contribution (EFC) is a dollar amount used to determine eligibility for federal student aid, particularly Pell grants. A student's EFC is an indicator of ability to pay: the lower the EFC, the greater the need for financial aid. The EFC calculation takes into account a student's income and assets – and those of his or her parents, if applicable – adjusted for age and the number of family members at home and in college. As such, the EFC can vary widely at similar income levels. The EFC is measured against the student's cost of attending school to arrive at need for aid.

Students with an EFC of \$5,350 or less were eligible to receive a Pell Grant in 2009-2010, an increase in Pell Grant eligibility of 13.1% over the prior year. Students eligible for a Pell Grant may also be eligible for programs such as the federal Supplemental Education Opportunity Grant (SEOG), the Colorado Student Grant, subsidized and unsubsidized federal loans, and work-study funds. Aid from some programs, like SEOG and the Colorado Student Grant, is allocated to and disbursed by institutions.

Calculating EFC is complex. Tables 3 and 4 are examples of financial aid eligibility for the predominant programs; they are provided to increase the reader's understanding of how financial aid works. Financial aid eligibility is significantly different for dependent versus independent students. Few dependent students qualify for need-based financial aid. Table 3 displays data for dependent students, while Table 4 includes data on independent students.

Table 3. Examples of Financial Aid Available Based on Household Size, Income, and EFC for a *Dependent Student**

Household Size	Adjusted Gross Income (Parent)	EFC	Aid Potentially Available
2	\$39,000	\$3,170	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
3	\$60,500	\$7,575	Subsidized and Unsubsidized Federal Student Loans
4	\$76,510	\$9,300	Subsidized and Unsubsidized Federal Student Loans
5	\$74,425	\$6,975	Subsidized and Unsubsidized Federal Student Loans

Table 4. Examples of Financial Aid Available Based on Household Size, Income, and EFC for an *Independent Student**

Household Size	Adjusted Gross Income (Student)	EFC	Aid Potentially Available
1	\$15,800	\$3,350	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
2	\$23,000	\$0	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
3	\$26,600	\$0	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
4	\$39,650	\$1,075	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
5	\$44,050	\$1,085	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans

*The numbers in Tables 3 and 4 are for illustrative purposes only and are not meant to imply an entitlement to the various types of aid listed based on income. The types and amounts of aid a student receives depend on an individual student's circumstances and the amount of money a school receives for allocation, among other factors.

Overall, students in our system eligible for a Pell grant have an average household size of 2.9 and an average adjusted gross income of \$20,646, compared to an average household size of 3.0 and average adjusted gross income of \$77,863 for non-Pell-eligible students (Table 5).

Table 5. Average Household Size and Income by EFC*

Expected Family Contribution – Pell Eligible	Average Household Size	Average Household Income
Pell Eligible	2.9	\$20,646

Expected Family Contribution – Non Pell Eligible	Average Household Size	Average Household Income
100 - 150% of Pell Eligible	2.7	\$48,126
150 - 200% of Pell Eligible	2.7	\$57,620
200%+ of Pell Eligible	3.2	\$98,792
Total Non Pell Eligible	3.0	\$77,863

*EFC, or Expected Family Contribution, is represented by a percentage of Pell eligibility threshold.



While 41% of CCCS FTE students did not apply for federal aid, 40.8% applied and were Pell eligible, and 18.3% applied for federal aid and were not eligible (Table 6).

Table 6. FTE Students by Percentage of EFC by Institution*

Did Not Apply		Pell Eligible		Applied for Federal Aid, but Non Pell Eligible	
FTE	%	FTE	%	FTE	%
22,632	41.0%	22,525	40.8%	10,110	18.3%

College	Did Not Apply		Pell Eligible		150% EFC		200% EFC		200%+ EFC	
	FTE	%	FTE	%	FTE	%	FTE	%	FTE	%
ACC	2,475	47.4%	1,607	30.8%	288	5.5%	192	3.7%	664	12.7%
CCA	1,386	34.8%	1,827	45.8%	206	5.2%	158	4.0%	410	10.3%
CCD	2,743	39.6%	3,221	46.5%	284	4.1%	195	2.8%	484	7.0%
CNCC	360	49.2%	207	28.4%	38	5.3%	22	3.0%	103	14.1%
FRCC	5,354	43.9%	4,145	34.0%	696	5.7%	460	3.8%	1,546	12.7%
LCC	848	67.8%	326	26.1%	18	1.5%	11	0.9%	48	3.8%
MCC	477	43.2%	479	43.4%	34	3.0%	17	1.5%	97	8.8%
NJC	422	30.7%	600	43.7%	93	6.8%	50	3.6%	207	15.1%
OJC	339	27.6%	720	58.7%	32	2.6%	32	2.6%	105	8.5%
PCC	1,121	23.9%	2,957	63.1%	194	4.1%	107	2.3%	306	6.5%
PPCC	3,726	40.4%	3,792	41.1%	451	4.9%	284	3.1%	975	10.6%
RRCC	2,979	50.5%	1,821	30.9%	256	4.3%	177	3.0%	665	11.3%
TSJC	404	28.3%	822	57.5%	45	3.1%	30	2.1%	130	9.1%
Total	22,632	41.0%	22,525	40.8%	2,635	4.8%	1,735	3.1%	5,740	10.4%

*EFC: Expected Family Contribution

Student Demographics

The following pages examine demographic characteristics of students who applied for student aid. These characteristics include gender; race/ethnicity; age; where students live, for which school location in an urban or rural area is used as a proxy; household attributes; and dependency status. Please note that the student demographic information in this section is based on headcount rather than FTE.³ A total of 57,659 resident students applied for financial aid. Of these applicants, 39,955 were Pell eligible and 17,704 were not.⁴

Gender

Females are more likely than males to be Pell eligible. Of Pell-eligible resident students, 62.9% were female, compared to 58.4% of the overall CCCS resident population (Table 7). Males are under-represented in the Pell-eligible population compared to their representation in the CCCS population as a whole. Of female students who applied for aid, 71.2% were Pell eligible; 66.2% of male applicants were Pell eligible.

Table 7. EFC Eligibility by Gender

Expected Family Contribution	Male	Female	Not Reported
Pell Eligible	37.0%	62.9%	0.1%
Non Pell Eligible	42.6%	57.4%	0.0%
150% of Pell Eligible	42.0%	58.0%	0.0%
200% of Pell Eligible	42.6%	57.3%	0.0%
200%+ of Pell Eligible	42.9%	57.1%	0.0%
Resident CCCS Population	41.5%	58.4%	0.1%

³ Demographic information includes duplication of students when students are attending and/or receiving financial aid at more than one CCCS institution. Comparisons to the overall CCCS resident population are based on the same time frame as the financial aid student count.

⁴ Not all students eligible for a Pell grant receive aid. Of those eligible, 33,377 received a Pell grant.

Race/Ethnicity

Pell-eligible students are more likely to be minority: 39.4% of all Pell-eligible resident students were minorities, compared to 27.2% of the resident CCCS population (Table 8). Overall, 79.6% of minority students who applied for federal financial aid were Pell eligible. White students tend to be non Pell eligible at greater rates than minority students, particularly Black or Hispanic students.

Table 8. EFC Eligibility by Ethnicity*

Expected Family Contribution	Non-Resident Alien	Black	Am. Indian/AK Native	Asian/Pacific Islander	Hispanic	White	Not Reported	Minority
Pell Eligible	0.1%	12.1%	2.2%	3.6%	21.5%	53.7%	6.8%	39.4%
Non Pell Eligible	0.1%	5.5%	1.3%	3.2%	12.8%	71.5%	5.7%	22.8%
150% of Pell Eligible	0.1%	7.1%	1.3%	3.6%	14.8%	66.8%	6.2%	26.8%
200% of Pell Eligible	0.1%	5.4%	2.0%	3.6%	13.8%	68.8%	6.4%	24.7%
200%+ of Pell Eligible	0.1%	4.7%	1.1%	2.9%	11.4%	74.6%	5.2%	20.2%
Resident CCCS Population	0.3%	6.9%	1.5%	3.6%	15.3%	64.4%	8.1%	27.2%

*Ethnicities included in the minority group include Black, American Indian/Alaskan native, Asian, Hawaiian/Pacific Islander, and Hispanic.

Students at Hispanic Serving Institutions (HSI) are more likely to be Pell eligible.⁵ HSIs enrolled 24.7% of the CCCS resident population, while 33.6% of Pell-eligible, resident students attended an HSI (Table 9). Eighty percent of resident federal aid applicants enrolled at HSIs were Pell eligible compared to 64.9% of applicants enrolled at other institutions.

⁵ Hispanic Serving Institutions include CCD, OJC, PCC, and TSJC.

Table 9. EFC Eligibility by Hispanic-Serving-Institution Status

Expected Family Contribution	Non HSI	HSI
Pell Eligible	66.4%	33.6%
Non Pell Eligible	81.1%	18.9%
150% of Pell Eligible	79.3%	20.7%
200% of Pell Eligible	79.8%	20.2%
200%+ of Pell Eligible	82.4%	17.6%
Resident CCCS Population	75.3%	24.7%

Age

Students from older age groups are more likely than traditional-aged students to be Pell eligible (Table 10). Overall, 57.5% of CCCS Pell-eligible students are 25 or older; this age group comprises 49.2% of the CCCS resident population. Students aged 24 and younger are less likely to qualify for Pell grants, and are also more likely to have an EFC that is more than 200% of the eligibility threshold. These students are generally dependents and their EFC is based on their parents' incomes.

Table 10. EFC Eligibility by Age Group

Expected Family Contribution	24 & Under	25 & Over
Pell Eligible	42.5%	57.5%
Non Pell Eligible	55.3%	44.7%
150% of Pell Eligible	47.2%	52.8%
200% of Pell Eligible	48.2%	51.8%
200%+ of Pell Eligible	61.5%	38.5%
Resident CCCS Population	50.8%	49.2%

Table 10. EFC Eligibility by Age Group (continued)

Expected Family Contribution	<18	18-20	21-24	25-34	35-44	45-54	55-64	65+
Pell Eligible	1.0%	21.7%	19.8%	34.9%	14.0%	6.8%	1.5%	0.3%
Non Pell Eligible	0.7%	32.8%	21.9%	26.6%	10.5%	5.9%	1.6%	0.1%
150% of Pell Eligible	0.5%	26.2%	20.6%	35.1%	11.3%	5.1%	1.2%	0.1%
200% of Pell Eligible	0.5%	27.1%	20.6%	35.4%	10.2%	5.1%	1.1%	0.0%
200%+ of Pell Eligible	0.8%	37.8%	22.9%	19.5%	10.3%	6.6%	2.0%	0.1%
Resident CCCS Population	6.6%	24.9%	19.2%	25.5%	12.2%	8.0%	2.9%	0.7%

Location

The location of a student’s home, as measured by whether a student attends a rural or urban institution, appears to have little impact on Pell eligibility.⁶ Of Pell-eligible resident students, 88.7% attended an urban college compared to 88.2% of the overall resident population. Conversely a slightly lesser proportion of Pell-eligible students attended a rural college compared to the overall population: 11.3% compared to 11.8% (Table 11).

Table 11. EFC Eligibility by Location

Expected Family Contribution	Rural	Urban
Pell Eligible	11.3%	88.7%
Non Pell Eligible	7.9%	92.1%
150% of Pell Eligible	7.5%	92.5%
200% of Pell Eligible	6.6%	93.4%
200%+ of Pell Eligible	8.4%	91.6%
CCCS Resident Population	11.8%	88.2%

⁶ Rural institutions include CNCC, LCC, MCC, NJC, OJC, and TSJC. The remaining seven institutions are classified as urban institutions.

Dependency Status

Students who are financially independent are more likely to be Pell eligible than those who are dependent on their families for financial support: 74.8% of Pell-eligible students were independent, while the non-Pell-eligible population was split about half and half between independent and dependent students (Table 12). As the Pell eligibility threshold increases, the proportion of dependent students also increases. In total, about two-thirds of CCCS resident financial aid applicants were considered independent, while the remaining one-third were dependents.

Table 12. EFC Eligibility by Dependency Status

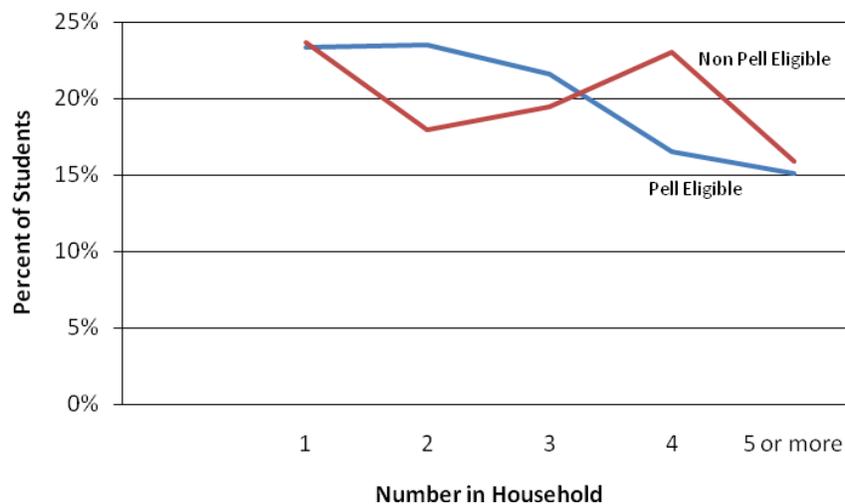
Expected Family Contribution	Dependent	Independent
Pell Eligible	25.2%	74.8%
Non Pell Eligible	49.8%	50.2%
150% of Pell Eligible	37.8%	62.2%
200% of Pell Eligible	40.5%	59.5%
200%+ of Pell Eligible	58.5%	41.5%

Household Attributes

As household size increases, students are less likely to be Pell eligible (Table 13). Non-Pell-eligible students in single person households tend to be at 150% or 200% of the Pell eligibility threshold whereas students in larger households are more likely to exceed 200% of the Pell eligibility threshold.

Table 13. EFC Eligibility by Household Size

Expected Family Contribution	1	2	3	4	5 or more
Pell Eligible	23.3%	23.5%	21.6%	16.5%	15.1%
Non Pell Eligible	23.7%	18.0%	19.5%	23.0%	15.9%
150% of Pell Eligible	35.8%	15.8%	15.6%	17.9%	14.8%
200% of Pell Eligible	34.8%	15.7%	14.9%	18.5%	16.2%
200%+ of Pell Eligible	14.2%	19.7%	22.8%	26.9%	16.3%



Students who live alone and thus are the only member of a household in college are more likely to be Pell eligible than students in households in which more than one person attends college. Of Pell-eligible students, 82.5% live in one-person households; 78.6% of non-Pell-eligible students reside in one-person households (Table 14).

Table 14. EFC Eligibility by Number in College

Expected Family Contribution	1	2	3 or more
Pell Eligible	82.5%	15.3%	2.2%
Non Pell Eligible	78.6%	18.5%	2.9%
150% of Pell Eligible	77.3%	19.2%	3.4%
200% of Pell Eligible	75.7%	20.6%	3.6%
200%+ of Pell Eligible	80.1%	17.5%	2.4%