



COLORADO COMMUNITY
COLLEGE SYSTEM

Colorado Community College System

**ACADEMIC YEAR 2010-2011
NEED-BASED FINANCIAL AID
APPLICANT DEMOGRAPHICS
BASED ON 9 MONTH EFC**

SEPTEMBER 2013

2010-2011 Aid Recipients and Applicants

For the academic year 2010-2011, 46,873 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 \$167.3 million (Table 1). Eighty-four percent of the total – \$139.9 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 \$137.1 million of the total. The state contributed 15% of the total, while institutional contributions made up the remainder. The average need-based award per student considering all sources equaled \$3,570. In addition to the amounts in Table 1, CCCS students received approximately \$204 million in federal loans.

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

Type	Source	Name	Academic Year 2010 - 2011
Grants	Federal	Federal Pell	\$137,051,456
		Federal SEOG*	\$755,806
		Academic Competitiveness Grant	\$633,768
		Subtotal Federal	\$138,441,030
	State	CO Student Grant	\$20,466,176
		GearUp	\$103,138
		CLEAP**	\$368,037
		Subtotal State	\$20,937,351
	Institutional	Institutional Need-Based Awards	\$2,266,195
	Total		\$161,644,576
Work Study	Federal	Federal Work Study	\$1,447,285
	State	CO Work Study - need based	\$4,231,403
	Total		\$5,678,688
Total need-based aid			\$167,323,264

*Supplemental Educational Opportunity Grant

** Colorado Leveraging Educational Assistance Partnership Program

In 2010-2011, 38,537 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 65% of our resident student FTE (Table 2)². Further, 48.2% of our resident student FTE were eligible to receive a federal Pell Grant based on their Expected Family Contribution, and 43.8% 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	5,688	3,268	57.5%	2,133	37.5%	1,895	33.3%
CCA	4,511	2,954	65.5%	2,219	49.2%	1,962	43.5%
CCD	7,817	5,452	69.7%	4,496	57.5%	4,195	53.7%
CNCC	733	404	55.2%	257	35.1%	230	31.4%
FRCC	13,102	8,313	63.5%	5,584	42.6%	4,988	38.1%
LCC	644	406	63.1%	323	50.1%	299	46.4%
MCC	1,154	665	57.7%	534	46.3%	509	44.2%
NJC	1,442	1,050	72.8%	687	47.6%	659	45.7%
OJC	1,188	854	71.9%	698	58.7%	670	56.4%
PCC	4,918	3,817	77.6%	3,255	66.2%	3,059	62.2%
PPCC	10,292	6,570	63.8%	4,915	47.8%	4,436	43.1%
RRCC	6,390	3,682	57.6%	2,538	39.7%	2,210	34.6%
TSJC	1,437	1,101	76.7%	938	65.3%	890	61.9%
Total	59,316	38,537	65.0%	28,577	48.2%	26,004	43.8%

¹ The number of FTE students is calculated based on 30 credit hours. We were unable to match 0.6% 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 2010-2011 because these FTE numbers correspond to the financial aid reporting period, which includes Fall 2010, Spring 2011, and Summer 2011 (rather than Summer 2010).



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 \$5,550 or less were eligible to receive a Pell Grant in 2010-2011, an increase in Pell Grant eligibility of 3.7% over the prior year. Students eligible for a Pell Grant may also be eligible for 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; 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, CLEAP, 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, CLEAP, Work Study, Subsidized and Unsubsidized Federal Student Loans
2	\$23,000	\$0	Pell Grant, SEOG, CO Student Grant, CLEAP, Work Study, Subsidized and Unsubsidized Federal Student Loans
3	\$26,600	\$0	Pell Grant, SEOG, CO Student Grant, CLEAP, Work Study, Subsidized and Unsubsidized Federal Student Loans
4	\$39,650	\$1,075	Pell Grant, SEOG, CO Student Grant, CLEAP, Work Study, Subsidized and Unsubsidized Federal Student Loans
5	\$44,050	\$1,085	Pell Grant, SEOG, CO Student Grant, CLEAP, 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 2.8 and an average adjusted gross income of \$20,402, compared to an average household size of 2.9 and average adjusted gross income of \$79,831 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	2.8	\$20,402

Expected Family Contribution – Non Pell Eligible	Average Household Size	Average Household Income
100 - 150% of Pell Eligible	2.6	\$49,848
150 - 200% of Pell Eligible	2.7	\$60,911
200% + of Pell Eligible	3.2	\$104,632
Total Non Pell Eligible	2.9	\$79,831

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



While 35% of CCCS FTE students did not apply for federal aid, 48.2% applied and were Pell eligible, and 16.8% 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	%
20,779	35.0%	28,577	48.2%	9,960	16.8%

College	Did Not Apply		Pell Eligible		150% EFC		200% EFC		200% + EFC	
	FTE	%	FTE	%	FTE	%	FTE	%	FTE	%
ACC	2,420	42.5%	2,133	37.5%	301	5.3%	224	3.9%	609	10.7%
CCA	1,557	34.5%	2,219	49.2%	219	4.8%	149	3.3%	369	8.2%
CCD	2,365	30.3%	4,496	57.5%	332	4.2%	173	2.2%	451	5.8%
CNCC	328	44.8%	257	35.1%	30	4.1%	19	2.6%	98	13.4%
FRCC	4,789	36.5%	5,584	42.6%	794	6.1%	494	3.8%	1,442	11.0%
LCC	238	36.9%	323	50.1%	19	3.0%	12	1.9%	52	8.1%
MCC	488	42.3%	534	46.3%	46	4.0%	23	2.0%	62	5.4%
NJC	391	27.2%	687	47.6%	77	5.4%	67	4.6%	219	15.2%
OJC	334	28.1%	698	58.7%	46	3.9%	26	2.2%	84	7.0%
PCC	1,102	22.4%	3,255	66.2%	189	3.9%	122	2.5%	250	5.1%
PPCC	3,723	36.2%	4,915	47.8%	495	4.8%	288	2.8%	872	8.5%
RRCC	2,708	42.4%	2,538	39.7%	333	5.2%	220	3.4%	591	9.3%
TSJC	336	23.3%	938	65.3%	51	3.6%	24	1.7%	88	6.1%
Total	20,779	35.0%	28,577	48.2%	2,933	4.9%	1,840	3.1%	5,187	8.7%

*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 67,847 resident students applied for financial aid. Of these applicants, 50,432 were Pell eligible and 17,415 were not.⁴

Gender

Females are more likely than males to be Pell eligible. Of Pell-eligible resident students, 61.8% were female, compared to 57.7% 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, 75.7% were Pell eligible; 72.2% of male applicants were Pell eligible. The proportions of males and females not eligible for Pell grants are similar to their proportions of the resident student enrollment.

Table 7. EFC Eligibility by Gender

Expected Family Contribution	Male	Female	Not Reported
Pell Eligible	38.2%	61.8%	0.1%
Non Pell Eligible	42.5%	57.5%	0.1%
150% of Pell Eligible	41.4%	58.5%	0.0%
200% of Pell Eligible	44.4%	55.6%	0.1%
200%+ of Pell Eligible	42.4%	57.5%	0.1%
Resident CCCS Population	42.1%	57.7%	0.1%

³ Demographic information includes duplication of students when students are attending and/or receiving financial aid at more than one CCCS institution. For example, 1.3% of financial aid students are counted more than once. Comparisons to the overall CCCS resident population are based on the time period for financial aid reporting.

⁴ Not all students eligible for a Pell grant receive aid. Of those eligible, 43,643 received a Pell grant.

Race/Ethnicity

Pell-eligible students are more likely to be minority: 40.2% of all Pell-eligible resident students were minorities, compared to 29.3% of the resident CCCS population (Table 8). Overall, 83.1% 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	Asian	Black	Hawaiian/ Pacific Islander	Hispanic	Multiple	Am. Indian/AK Native	Non Res. Alien	Not Reported	White	Minority
Pell Eligible	2.9%	11.6%	0.4%	21.5%	2.3%	1.5%	0.1%	9.3%	50.5%	40.2%
Non Pell Eligible	2.4%	4.4%	0.4%	13.7%	1.9%	0.9%	0.0%	9.8%	66.5%	23.7%
150% of Pell Eligible	2.6%	5.6%	0.5%	15.4%	2.2%	0.8%	0.0%	9.7%	63.1%	27.2%
200% of Pell Eligible	2.5%	4.6%	0.3%	14.2%	1.5%	1.3%	0.1%	9.4%	66.2%	24.4%
200%+ of Pell Eligible	2.2%	3.6%	0.3%	12.5%	1.9%	0.9%	0.0%	9.9%	68.6%	21.5%
Resident CCCS Population	2.8%	7.0%	0.4%	16.2%	1.9%	1.1%	0.5%	11.3%	58.9%	29.3%

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

Students at Hispanic Serving Institutions (HSI) are more likely to be Pell eligible.⁵ HSIs enrolled 24.5% of the CCCS resident population, while 32.3% of Pell-eligible, resident students attended an HSI (Table 9). Of resident federal aid applicants enrolled at HSIs, 83.6% were Pell eligible compared to 70.6% 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	67.7%	32.3%
Non Pell Eligible	81.7%	18.3%
150% of Pell Eligible	79.2%	20.8%
200% of Pell Eligible	81.0%	19.0%
200%+ of Pell Eligible	83.4%	16.6%
Resident CCCS Population	75.5%	24.5%

Age

Students from older age groups are more likely than traditional-aged students to be Pell eligible (Table 10). Overall, 58.3% of CCCS Pell-eligible students are 25 or older; this age group comprises 48.6% 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	41.7%	58.3%
Non Pell Eligible	54.4%	45.6%
150% of Pell Eligible	45.9%	54.1%
200% of Pell Eligible	47.9%	52.1%
200% + of Pell Eligible	61.9%	38.1%
Resident CCCS Population	51.4%	48.6%

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	0.9%	21.2%	19.6%	34.7%	14.6%	6.9%	1.8%	0.3%
Non Pell Eligible	0.8%	32.0%	21.6%	27.0%	10.7%	5.9%	1.8%	0.1%
150% of Pell Eligible	0.6%	25.1%	20.3%	36.1%	10.9%	5.5%	1.5%	0.1%
200% of Pell Eligible	0.7%	26.3%	20.9%	33.7%	10.9%	5.9%	1.4%	0.0%
200% + of Pell Eligible	1.0%	38.3%	22.6%	19.2%	10.5%	6.1%	2.1%	0.1%
Resident CCCS Population	8.3%	24.2%	18.9%	26.0%	11.8%	7.4%	2.8%	0.6%

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, 90.3% attended an urban college compared to 89.7% of the overall resident population. Conversely a slightly lesser proportion of Pell-eligible students attended a rural college compared to the overall population: 9.7% compared to 10.3% (Table 11).

Table 11. EFC Eligibility by Location

Expected Family Contribution	Rural	Urban
Pell Eligible	9.7%	90.3%
Non Pell Eligible	7.5%	92.5%
150% of Pell Eligible	7.0%	93.0%
200% of Pell Eligible	6.9%	93.1%
200% + of Pell Eligible	8.0%	92.0%
CCCS Resident Population	10.3%	89.7%

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: 74.7% 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

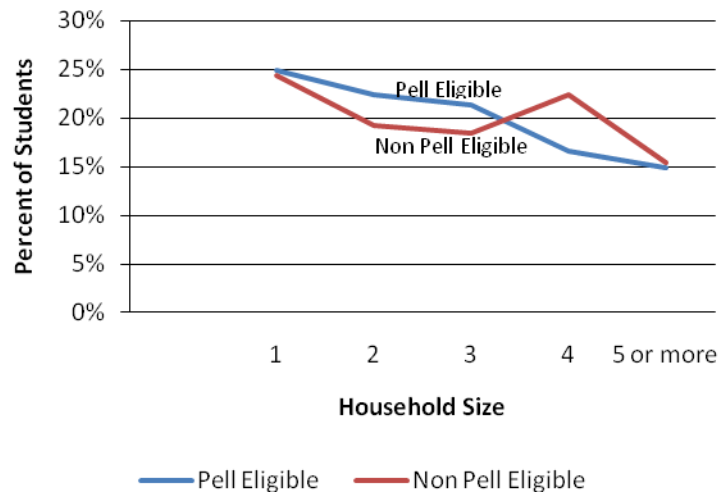
Expected Family Contribution	Dependent	Independent
Pell Eligible	25.3%	74.7%
Non Pell Eligible	49.7%	50.3%
150% of Pell Eligible	37.2%	62.8%
200% of Pell Eligible	42.3%	57.7%
200%+ of Pell Eligible	59.9%	40.1%

Household Attributes

As household size increases, students are less likely to be Pell eligible. The most common household size for both Pell-eligible and non-Pell-eligible students is a one-person household (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	24.9%	22.3%	21.3%	16.6%	14.9%
Non Pell Eligible	24.4%	19.3%	18.5%	22.4%	15.4%
150% of Pell Eligible	37.5%	16.4%	14.5%	17.6%	14.0%
200% of Pell Eligible	33.1%	17.5%	14.1%	20.4%	15.0%
200%+ of Pell Eligible	13.4%	21.6%	22.5%	26.1%	16.4%



Single-person households are more likely to be Pell eligible than households in which more than one student attends college. Of Pell-eligible students, 82.2% are one-person households; 77.9% 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	82.2%	15.7%	2.1%
Non Pell Eligible	77.9%	19.1%	3.0%
150% of Pell Eligible	77.2%	19.4%	3.4%
200% of Pell Eligible	74.4%	21.9%	3.7%
200%+ of Pell Eligible	79.5%	17.9%	2.5%