



COLORADO COMMUNITY  
COLLEGE SYSTEM

# Colorado Community College System

**ACADEMIC YEAR 2011-2012  
NEED-BASED FINANCIAL AID  
APPLICANT DEMOGRAPHICS  
BASED ON 9 MONTH EFC**

**SEPTEMBER 2013**

## 2011-2012 Aid Recipients and Applicants

For academic year 2011-2012, 50,304 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 \$172.2 million (Table 1). Four-fifths of the total – \$140.2 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 \$137.7 million of the total. The state contributed 17% of the total, while institutional contributions made up the remainder. In addition to the amounts in Table 1, CCCS students received approximately \$220 million in federal loans.

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

Type	Source	Name	Academic Year 2011 - 2012
Grants	Federal	Federal Pell	\$137,657,178
		Federal SEOG*	\$1,006,229
		Subtotal Federal	\$138,663,407
	State	CO Student Grant	\$24,771,395
		GearUp	\$262,945
		Subtotal State	\$25,034,340
	Institutional	Institutional Need-Based Awards	\$2,639,403
Total		\$166,337,150	
Work Study	Federal	Federal Work Study	\$1,489,306
	State	CO Work Study - Need Based	\$4,394,342
	Total		\$5,883,648
<b>Total Need-Based Aid</b>			<b>\$172,220,798</b>

\*Supplemental Educational Opportunity Grant

In 2011-2012, 38,479 Full Time Equivalent (FTE) resident students applied for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA).<sup>1</sup> This number equates to 65.4% of our resident student FTE (Table 2)<sup>2</sup>. Forty-nine percent of our resident student FTE were eligible to receive a federal Pell Grant based on their Expected Family Contribution, and 44.7% 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	5,778	3,346	57.9%	2,215	38.3%	1,952	33.8%
CCA	4,611	3,046	66.1%	2,374	51.5%	2,161	46.9%
CCD	7,668	5,206	67.9%	4,307	56.2%	3,977	51.9%
CNCC	657	357	54.4%	225	34.2%	196	29.9%
FRCC	13,105	8,502	64.9%	5,844	44.6%	5,215	39.8%
LCC	610	377	61.7%	290	47.6%	276	45.2%
MCC	1,099	628	57.1%	506	46.0%	481	43.7%
NJC	1,442	1,063	73.7%	647	44.8%	621	43.1%
OJC	1,088	795	73.1%	648	59.5%	618	56.8%
PCC	4,899	3,791	77.4%	3,234	66.0%	3,059	62.4%
PPCC	10,170	6,643	65.3%	5,053	49.7%	4,618	45.4%
RRCC	6,267	3,655	58.3%	2,572	41.0%	2,239	35.7%
TSJC	1,401	1,068	76.3%	897	64.0%	861	61.5%
<b>Total</b>	<b>58,796</b>	<b>38,479</b>	<b>65.4%</b>	<b>28,812</b>	<b>49.0%</b>	<b>26,273</b>	<b>44.7%</b>

<sup>1</sup> The number of FTE students is calculated based on 30 credit hours. We were unable to match 0.7% of students in the financial aid database with credit-hour data, although it appears that 60% of the unmatched students were students who withdrew after financial aid disbursement and therefore may not be included in credit-hour data.

<sup>2</sup> The time frame for financial aid data does not exactly match the time frame for FTE data. Both sets of data include three semesters and both sets include Fall 2011 and Spring 2012. However, financial aid data includes Summer 2012, while FTE data is based on Summer 2011.



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. These students 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 of these 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 examples for dependent students, while Table 4 presents examples for 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	\$35,600	\$3,150	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
3	\$52,780	\$5,350	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
4	\$73,300	\$7,750	Subsidized and Unsubsidized Federal Student Loans
5	\$71,350	\$6,085	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	\$14,300	\$2,090	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
2	\$21,250	\$850	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
3	\$23,195	\$0	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
4	\$34,925	\$0	Pell Grant, SEOG, CO Student Grant, Work Study, Subsidized and Unsubsidized Federal Student Loans
5	\$37,590	\$0	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 had an average household size of 2.8 and an average adjusted gross income of \$20,347, compared to an average household size of 3.0 and average adjusted gross income of \$79,770 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	\$20,347

Expected Family Contribution – Non Pell Eligible	Average Household Size	Average Household Income
100 - 150% of Pell Eligible	2.6	\$50,999
150 - 200% of Pell Eligible	2.8	\$62,302
200%+ of Pell Eligible	3.2	\$104,149
<b>Total Non Pell Eligible</b>	<b>3.0</b>	<b>\$79,770</b>

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

While 34.6% of CCCS FTE students did not apply for federal financial aid, 49% applied and were found to be Pell eligible, and 16.4% applied 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 Not Pell Eligible	
FTE	%	FTE	%	FTE	%
20,318	34.6%	28,812	49.0%	9,667	16.4%

College	Did Not Apply		Pell Eligible		150% EFC		200% EFC		200% + EFC	
	FTE	%	FTE	%	FTE	%	FTE	%	FTE	%
ACC	2,433	42.1%	2,215	38.3%	316	5.5%	216	3.7%	598	10.4%
CCA	1,565	33.9%	2,374	51.5%	217	4.7%	122	2.7%	333	7.2%
CCD	2,461	32.1%	4,307	56.2%	312	4.1%	179	2.3%	409	5.3%
CNCC	300	45.6%	225	34.2%	27	4.2%	17	2.6%	88	13.3%
FRCC	4,602	35.1%	5,844	44.6%	785	6.0%	501	3.8%	1,372	10.5%
LCC	234	38.3%	290	47.6%	17	2.8%	15	2.5%	54	8.9%
MCC	471	42.9%	506	46.0%	38	3.4%	22	2.0%	63	5.8%
NJC	379	26.3%	647	44.8%	92	6.4%	63	4.4%	261	18.1%
OJC	293	26.9%	648	59.5%	39	3.6%	20	1.8%	89	8.1%
PCC	1,108	22.6%	3,234	66.0%	182	3.7%	107	2.2%	268	5.5%
PPCC	3,527	34.7%	5,053	49.7%	501	4.9%	264	2.6%	825	8.1%
RRCC	2,612	41.7%	2,572	41.0%	316	5.0%	217	3.5%	549	8.8%
TSJC	332	23.7%	897	64.0%	53	3.8%	20	1.5%	98	7.0%
<b>Total</b>	<b>20,318</b>	<b>34.6%</b>	<b>28,812</b>	<b>49.0%</b>	<b>2,895</b>	<b>4.9%</b>	<b>1,764</b>	<b>3.0%</b>	<b>5,008</b>	<b>8.5%</b>

\*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.<sup>3</sup> A total of 70,848 resident students applied for financial aid. Of these applicants, 53,404 were Pell eligible and 17,444 were not.<sup>4</sup>

### Gender

Females are more likely than males to be Pell eligible. Of Pell-eligible resident students, 61.3% were female, compared to 57.6% of the overall resident CCCS population (Table 7). Males are under-represented in the Pell-eligible population compared to their representation in the CCCS population as a whole. Of students not eligible for Pell grants, female students are more likely to be at 150% of Pell eligibility than higher; the opposite is true for male students. Of female students who applied for aid, 76.8% were Pell eligible; 73.2% of male applicants were Pell eligible.

**Table 7. EFC Eligibility by Gender**

Expected Family Contribution	Male	Female	Not Reported
<b>Pell Eligible</b>	38.6%	61.3%	0.1%
<b>Non Pell Eligible</b>	43.2%	56.7%	0.1%
150% of Pell Eligible	42.0%	57.8%	0.1%
200% of Pell Eligible	43.0%	57.0%	0.0%
200%+ of Pell Eligible	44.0%	55.9%	0.1%
<b>CCCS Resident Population</b>	<b>42.2%</b>	<b>57.6%</b>	<b>0.2%</b>

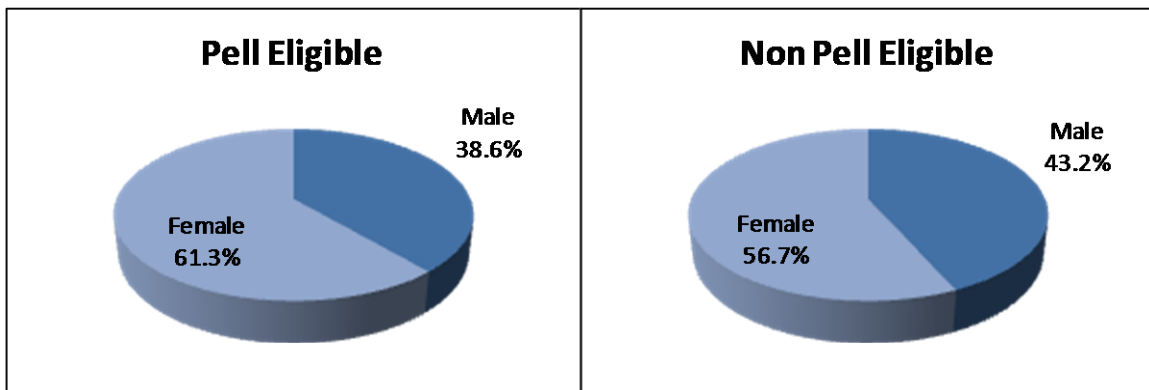
<sup>3</sup> Demographic information includes duplication of students when students are attending and/or receiving financial aid at more than one CCCS institution. For example, 1.1% of financial aid students are counted more than once. Comparisons to the CCCS population are for the financial aid reporting period.

<sup>4</sup> Not all Pell-eligible students receive a Pell grant. Of eligible students, 46,569 received a grant.



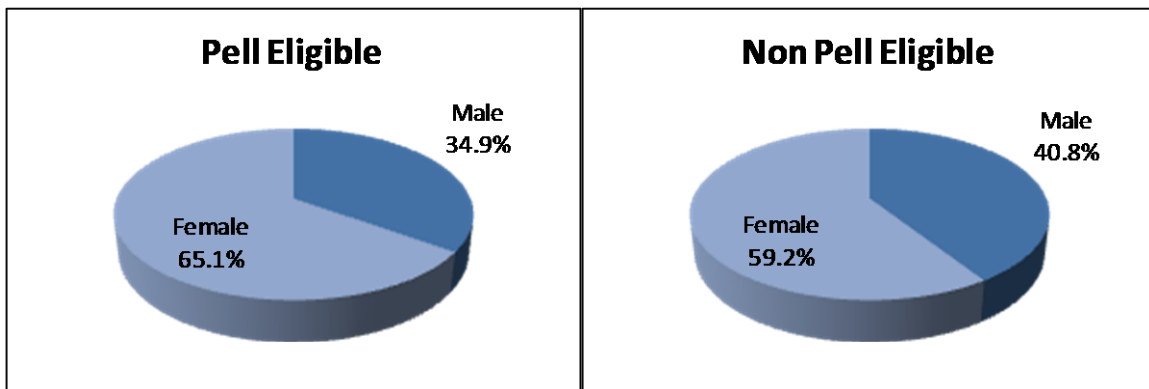
The gap between males and females in terms of Pell eligibility has narrowed in recent years, as illustrated in Figure 1. Since 2008-2009, the gender gap for eligibility for Pell grants has decreased 7.5 percentage points, while the difference between the overall proportions of resident male and female students decreased 2.2 percentage points.

**Figure 1. Comparison of Pell Eligibility Status by Gender**  
Academic Year 2011-2012



Note: Percentages do not sum to 100 because unreported gender information is not included in the totals.

Academic Year 2008-2009



### Race/Ethnicity

Pell-eligible students are more likely to be minority: 41.5% of all Pell-eligible resident students were minorities, compared to 30.7% of the CCCS population (Table 8). Overall, 83.9% 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-Res. Alien	Black	Am. Indian/AK Native	Asian	Hawaiian/Pacific Islander	Hispanic	Multiple	Minority	White	Not Reported
<b>Pell Eligible</b>	0.0%	12.0%	1.4%	2.9%	0.3%	21.3%	3.5%	41.5%	50.7%	7.8%
<b>Non Pell Eligible</b>	0.1%	4.3%	0.9%	2.2%	0.3%	13.5%	3.2%	24.4%	67.8%	7.6%
150% of Pell Eligible	0.1%	5.8%	0.8%	2.6%	0.2%	16.0%	3.3%	28.6%	63.9%	7.4%
200% of Pell Eligible	0.1%	4.0%	1.0%	2.5%	0.3%	14.6%	3.4%	25.9%	66.5%	7.6%
200% + of Pell Eligible	0.1%	3.6%	0.9%	1.9%	0.4%	11.5%	3.1%	21.3%	70.8%	7.8%
<b>Resident CCCS Population</b>	<b>0.5%</b>	<b>7.2%</b>	<b>1.0%</b>	<b>2.9%</b>	<b>0.3%</b>	<b>16.4%</b>	<b>2.8%</b>	<b>30.7%</b>	<b>59.4%</b>	<b>9.5%</b>

\*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.<sup>5</sup> HSIs enrolled 24.3% of the CCCS resident population, while 31.6% of Pell-eligible, resident students attended an HSI (Table 9). Eighty-four percent of HSI financial aid applicants qualified as Pell eligible compared to 72% of applicants at other institutions.

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

Expected Family Contribution	Non HSI	HSI
<b>Pell Eligible</b>	68.4%	31.6%
<b>Non Pell Eligible</b>	81.6%	18.4%
150% of Pell Eligible	79.6%	20.4%
200% of Pell Eligible	81.7%	18.3%
200%+ of Pell Eligible	82.7%	17.3%
<b>Resident CCCS Population</b>	<b>75.7%</b>	<b>24.3%</b>

### Age

Students from older age groups tend to be more likely than traditional-aged students to be Pell eligible (Table 10). Overall, 58.8% of CCCS Pell-eligible students are age 25 or older; this age group comprises 48.2% of the CCCS general population. Students under the age of 24 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.

<sup>5</sup> Hispanic Serving Institutions include CCD, OJC, PCC, and TSJC.

**Table 10. EFC Eligibility by Age Group**

Expected Family Contribution	<18	18-20	21-24	25-34	35-44	45-54	55-64	65+
<b>Pell Eligible</b>	0.7%	20.8%	19.7%	34.8%	14.9%	6.9%	1.9%	0.3%
<b>Non Pell Eligible</b>	0.9%	33.0%	22.2%	25.5%	10.4%	5.9%	2.0%	0.1%
150% of Pell Eligible	0.6%	25.2%	20.1%	35.4%	11.3%	5.7%	1.6%	0.1%
200% of Pell Eligible	1.0%	26.8%	21.5%	32.3%	11.2%	5.1%	2.0%	0.1%
200%+ of Pell Eligible	1.0%	40.1%	23.7%	16.8%	9.5%	6.3%	2.3%	0.2%
<b>Resident CCCS Population</b>	<b>9.4%</b>	<b>23.7%</b>	<b>18.7%</b>	<b>26.1%</b>	<b>11.8%</b>	<b>7.1%</b>	<b>2.7%</b>	<b>0.6%</b>

Expected Family Contribution	24 & Under	25 & Over
<b>Pell Eligible</b>	41.2%	58.8%
<b>Non Pell Eligible</b>	56.0%	44.0%
150% of Pell Eligible	45.9%	54.1%
200% of Pell Eligible	49.3%	50.7%
200%+ of Pell Eligible	64.9%	35.1%
<b>Resident CCCS Population</b>	<b>51.8%</b>	<b>48.2%</b>

## 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.<sup>6</sup> Of Pell-eligible resident students, 91.2% attended an urban college compared to 90.4% of the overall resident population. Conversely a slightly lesser proportion of Pell-eligible students attended a rural college compared to the overall population: 8.8% compared to 9.67% (Table 11).

**Table 11. EFC Eligibility by Location**

Expected Family Contribution	Rural	Urban
<b>Pell Eligible</b>	8.8%	91.2%
<b>Non Pell Eligible</b>	7.8%	92.2%
150% of Pell Eligible	6.5%	93.5%
200% of Pell Eligible	6.5%	93.5%
200%+ of Pell Eligible	9.0%	91.0%
<b>CCCS Resident Population</b>	<b>9.6%</b>	<b>90.4%</b>

## 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: 75.1% 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 increases. In total, two-thirds of CCCS resident financial aid applicants were considered independent, while the remaining one-third were dependents.

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

**Table 12. EFC Eligibility by Dependency Status**

Expected Family Contribution	Dependent	Independent
<b>Pell Eligible</b>	24.9%	75.1%
<b>Non Pell Eligible</b>	51.6%	48.4%
150% of Pell Eligible	38.5%	61.5%
200% of Pell Eligible	43.4%	56.6%
200%+ of Pell Eligible	62.8%	37.2%

### Household Attributes

Twenty-five percent of students who applied for financial aid live in a one-person household, and a one-person household was the largest household size for both Pell-eligible and non-Pell-eligible students (Table 13). Students who are non Pell eligible and are the only person in the household 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. Students in a one-person household are more likely to be male than female (53.3% compared to 46.7%), nonminority than minority (66.8% compared to 32.2%), and in the 25 to 34 age group (53.7% of all students in one-person households).

**Table 13. EFC Eligibility by Household Size**

Expected Family Contribution	1	2	3	4	5 or more
<b>Pell Eligible</b>	25.4%	22.1%	21.0%	16.5%	15.1%
<b>Non Pell Eligible</b>	23.9%	18.7%	19.2%	22.7%	15.5%
150% of Pell Eligible	36.9%	16.7%	15.1%	17.5%	13.8%
200% of Pell Eligible	32.7%	16.9%	14.6%	20.3%	15.6%
200%+ of Pell Eligible	12.5%	20.6%	23.5%	26.8%	16.6%

Households in which more than one student attends college are more likely to be non Pell eligible. Eighteen percent of Pell-eligible students reported more than one person in college, whereas 21.8% of non-Pell-eligible students reported multiple students attending college (Table 14).

**Table 14. EFC Eligibility by Number in College**

<b>Expected Family Contribution</b>	<b>1</b>	<b>2</b>	<b>3 or more</b>
<b>Pell Eligible</b>	82.0%	15.7%	2.3%
<b>Non Pell Eligible</b>	78.2%	18.5%	3.3%
150% of Pell Eligible	77.9%	18.9%	3.3%
200% of Pell Eligible	73.6%	22.3%	4.1%
200%+ of Pell Eligible	80.1%	16.9%	3.0%