

Trends in Student Aid and College Pricing FLORIDA

1997-98 to 2001-02

September 2003



Council for Education Policy,
Research and Improvement



Educational Policy Institute

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THE ORGANIZATIONS

The Council for Educational Policy Research and Improvement (CEPRI) is a citizen board for independent policy analysis and research. It is housed under the Office of Legislative Services. The Council is required by the Legislature (Chapters 2001-170, Laws of Florida) to conduct and review educational research, provide independent analysis on educational progress, and provide evaluation of education issues of statewide concern. CEPRI is located in the state capital of Tallahassee, Florida. (www.cepri.state.fl.us)

The Office of Student Financial Assistance (OSFA) is the division within the Florida Department of Education that administers state and federal financial aid programs to institutions and students. The office has two major functions. First, it serves as the Guaranty Agency for the Federal Family Education Loan Program for the state of Florida. Second, it administers the state's scholarship and grant programs. Guaranty agencies throughout the nation are designed to administer the federal education loan program at regional levels as authorized through the amended Higher Education Act of 1965. The federal loan program is an insurance program promising lenders reimbursement for student loans if the borrowers fail to repay. Through the state scholarship and grant program, OSFA administers the delivery of state funded need- and non-need-based awards to eligible Florida postsecondary students. OSFA is located in the state capital of Tallahassee, Florida. (www.floridastudentfinancialaid.org)

The **Educational Policy Institute, Inc. (EPI)** is a non-profit, non-governmental organization dedicated to policy-based research on educational opportunity for all students. Headquartered in the Washington, DC-metropolitan area, with satellite centers in Los Angeles and Toronto, the mission of EPI is to impact the development and implementation of public policy and educational practice through high-level research and analysis. EPI is directed by Dr. Watson Scott Swail, who previously co-directed the College Board's annual *Trends in Student Aid* and *Trends in College Pricing* reports. (www.educationalpolicy.org)

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INTRODUCTION

The state policy context for Florida's financial aid program is established in Section 1009.93, Florida Statutes. The objective of the state program is to "...supplement a basic national program which will provide equal access to postsecondary education to citizens of this state who have the ability and motivation to benefit from a postsecondary education." In the development of a state program to achieve this objective, it shall be the policy that:

- State student financial aid be provided primarily on the basis of financial need;
- Students receiving need-based financial aid be expected to contribute toward their cost of education through self-help resources such as savings, work, and loans;
- Student financial aid be available to state residents for attendance at accredited public or private institutions of higher education in this state;
- Student financial aid be provided for all levels of postsecondary education; and
- State student financial aid be administered by a central state agency.

This document establishes the parameter that the purpose of the state aid program is to supplement the national program and introduces the concept of a "shared responsibility" for financing postsecondary education. Further, it establishes the primacy of need-based aid. Finally, it makes clear that students at all levels and sectors of postsecondary education are to be served.

The goal of this report is to provide the most complete accounting to date of the amounts and types of financial aid that were made available to students from 1997-98 to 2001-02, from all funding sources and at all levels and sectors of postsecondary education. In so doing, we will come to a better understanding of the relative contribution made by various parties that share responsibility for providing affordable and accessible postsecondary education.

This report was conceived and developed by the Council for Education Policy Research and Improvement (CEPRI) and the Florida Office of Student Financial Assistance (OSFA), in association with the Washington, DC-based Educational Policy Institute. The purpose of the project was to collect current and historical data on the costs associated with attending postsecondary education in the state of Florida, as well as the available financial aid to help students and families reduce the burden of postsecondary education.

What we included in this report. This report provides data on the major financial aid programs at the federal, state, and institutional levels, as well as private aid. Data are inclusive of the academic years of 1997-98 to 2001-02, and are disaggregated by the following institutional categories¹:

- Florida State University System (SUS) - 11 universities
- Florida Community College (FCC) system - 28 colleges
- Florida School District Postsecondary Career and Technical Education (CTE) centers – 50 centers on 53 campuses
- Independent Colleges and Universities of Florida (ICUF) - 27 member institutions
- Florida Association of Postsecondary Schools and Colleges (FAPSC) – 98 member institutions at 150 locations, and
- “Other Private” colleges and universities not affiliated with either ICUF or FAPSC associations.

What we left behind. We chose to count only the aid we were able to count. Examples of data that were unavailable for inclusion include federal education tax credits, employer-sponsored tuition payments, and veterans and military aid. Finally, we were unable to collect data regarding private, or alternative loan aid to students from lending institutions and other private sources.

Data Sources. Data for this report were collected via a number of mechanisms. Federal data were obtained from the U.S. Department of Education, and state data were collected from the Office of Student Financial Assistance. Institutional and private data were collected via a survey designed for this project and completed by all public institutions (SUS, FCC, and CTE) and ICUF institutions.

LIMITATIONS

The project team worked diligently to provide the most accurate review of student aid and affordability data possible. However, we must acknowledge the following limitations to the data collection and reporting:

Survey Accuracy. The survey designed for this project was developed by a survey team with input from representatives of each institutional sector (see Acknowledgements). To aid survey completion, a website was developed to provide timely answers to questions and clarify the data request. However, even with the careful creation of the survey and support, we cannot guarantee that all responses are completely accurate.

Undergraduate and graduate aid. This study does not consistently separate graduate and undergraduate student aid. Although some programs can be separated, not all data sources were able to do this. Thus, we must limit much of our analysis to the aggregate student body.

Federal Loan Aid. Federal loan data are delivered through two mechanisms: the Federal Family Education Loans (FFEL) program, which is delivered through loan guarantors authorized by the federal government, and through the Federal Direct Student Loan (FDSL) program, which delivers loan funding to students directly through Title IV insti-

¹ Listings of the colleges and universities are provided in Table 30, page 73.

tutions. In the technical supplement to this report, downloadable from the CEPRI and EPI web sites, we have separated the two programs. However, the two programs were aggregated in this main report to provide a focus on the amount of aid and number of recipients, rather than the mechanisms used to provide that aid to students.

State Aid. Florida has more state aid programs than any other state in the union. Through the Office of Student Financial Assistance (OSFA), we were able to collect data for all state programs over the five-year period reviewed in this report. However, due to the size and scope of this report, we have not supplied all details on all programs in this main report, with the exception of Bright Futures, FSAG, and FRAG programs. Table 28 and Table 29 provide aggregate-level data on each of the state programs administered by OSFA. Details by institution sector and type will be provided in a technical supplement, to be made available online or from the CEPRI office upon request.

READING THIS REPORT

This report is divided into two major sections. The main body of this report provides a descriptive analysis of the data collected in this study, complete with charts to illustrate student aid developments in Florida. All fiscal trends are provided in constant, or inflation-adjusted, dollars to provide an accurate comparison across years. Further information on this calculation can be found in Appendix B.

The appendix of the report provides detailed tables for each institutional sector and for the major aid programs. Tables are provided in both current and constant dollars.

HIGHLIGHTS

ENROLLMENT. According to the National Center for Education Statistics, over 684,000 students were enrolled at the postsecondary level in the state of Florida in 1999, four-fifths at a publicly-funded institution. Between 1997-98 and 2001-02, FTE (full-time equivalent) enrollment in Florida grew 22 percent to 517,953. Forty-one percent of this enrollment was in Florida Community Colleges (FCC), 25 percent State University System (SUS), and 12 percent Independent Colleges and Universities of Florida (ICUF). A greater percentage of Florida students enroll part-time and at community colleges than is the case nationally.

TUITION AND FEES. Tuition and required fee charges at Florida postsecondary institutions ranged from \$1,472 for FCC students in 2001-02, to \$15,681 for ICUF students. SUS students faced charges of \$2,465, compared to \$1,630 for Career and Technical Education (CTE) students. Florida Association of Postsecondary Schools and Colleges (FAPSC) and other private schools average \$6,023 and \$7,983, respectively.

Increases in tuition and fees between 1997-98 and 2001-02 varied greatly. SUS tuition and fees increased 18 percent, 7 percent at FCC, and 60 percent at CTE centers. ICUF charges rose 15 percent, translating into an additional \$1,988 per year, the highest dollar increase. FAPSC institutions realized a \$1,143, or 23 percent, increase.

COST OF ATTENDANCE. Total cost of attendance charges for the SUS were \$12,058 in 2001-02, up 14 percent from 1997-98, compared to \$24,838 for ICUF institutions, an increase of 13 percent.

TOTAL STUDENT AID. Statewide, student aid totaled \$4.1 billion in 2001-02, half in the form of federal loans and 70 percent, or \$2.9 billion, from federal sources. State aid accounted for 10 percent (\$407 million) of the total, while institutional aid accounted for 14 percent, or \$583 million.

Total student aid in the state increased by 47 percent, after adjusting for inflation, between 1997-98 and 2001-02. Thirty-eight percent of all aid in the state, regardless of source, went to ICUF students (\$1.5 billion), and 32 percent (1.3 billion) went to SUS students. Together, public institutions received 48 percent of all student aid (1.9 billion).

PELL GRANTS. In 2001-02, \$555 million in Pell Grants were distributed to Florida postsecondary students, a 59 percent increase (\$207 million) since 1997-98. During that year, 257,000 Florida students received a Pell Grant, averaging \$2,158 per recipient. FCC had the largest number of Pell Grant recipients (112,874) and one-fifth attended SUS institutions.

CAMPUS-BASED AID. Aid from the three federal campus-based aid programs totaled over \$93 million in 2001-02, an increase of 9 percent since 1997-98. Most campus-based aid went to ICUF students (39 percent), 31 percent to SUS and 20 percent to FCC students in 2001-02. Supplemental Educational Opportunity Grants (**SEOG**): \$35,444,602 to 52,425 students, averaging \$676 per student. **Perkins Loans**: \$25 million to 14,000 students, averaging \$1,823 per recipient. Federal Work Study (**FWS**): \$33 million to 20,161 Florida students, averaging \$1,635.

FEDERAL LOANS. Total loan volume in Florida grew to \$2.1 billion in 2001-02, from \$1.6 billion in 1997-98, accounting for half of the total student aid pie. The greatest share of this volume, \$809 million, went to students

attending ICUF schools, who require the most loan aid due to the higher cost of those institutions. SUS students accounted for the second highest federal loan total, \$659 million, followed by FAPSC students (\$381 million).

FEDERAL UNSUBSIDIZED LOANS. Half (\$1 billion) of all federal loans distributed in Florida during 2001-02 were unsubsidized. Approximately 230,000 Florida students received an unsubsidized loan in 2001-02, averaging \$4,505. SUS institutions distributed more unsubsidized loans than any other sector (72,230), averaging \$4,944 per recipient. The 54,638 ICUF students borrowed, on average, \$6,485 in unsubsidized loans. The unsubsidized program grew by 20 percent (inflation adjusted) between 1997-98 and 2001-02.

FEDERAL SUBSIDIZED LOANS. The subsidized program is similar in size to the unsubsidized program in Florida (\$944 million). In total, there were 169,811 subsidized borrowers in 2001-02, averaging \$5,556. As with unsubsidized loans, most of the subsidized borrowers attended SUS schools (54,039), with an average loan of \$5,032, and 42,900 ICUF borrowers averaged \$9,367. The subsidized program grew by 56 percent (inflation adjusted) between 1997-98 and 2001-02.

PLUS LOANS. The smallest of the federal loan programs, over 16,000 PLUS loans were distributed in 2001-02, averaging \$8,935 per recipient. Over two-thirds of the PLUS volume and recipients were equally distributed between ICUF and FAPSC institutions, averaging above \$10,000 per recipient. The PLUS program grew by 28 percent (inflation adjusted) between 1997-98 and 2001-02.

STATE AID PROGRAMS. The State of Florida provided \$407 million, or 10 percent of total aid, to students in 2001-02, an increase of 47 percent (constant dollars) since 1997-98. Two thirds of this aid, or \$246 million, was classified as non-need-based aid, referring to the award criteria, not students' use of the aid. There are 30 student financial aid programs operated through the Office of Student Financial Assistance (OSFA) in Tallahassee, 3 of which account for 85 percent of all state aid:

BRIGHT FUTURES. This merit-based program, legislated in 1997, accounted for almost half of all state aid (\$175 million) in 2001-02, providing over 100,000 awards, averaging \$1,744 per award. Approximately three-quarters of Bright Futures awards and funding went to SUS students.

FLORIDA STUDENT ASSISTANCE GRANT. FSAG is a need-based program consisting of three separate programs available to undergraduate students. In total, \$73 million in FSAG grants were provided to students during the 2001-02 academic year, averaging \$923 per recipient.

FLORIDA RESIDENT ACCESS GRANT. FRAG provided \$70 million to 31,000 students attending private, non-profit institutions in Florida during the 2001-02 academic year. The average FRAG grant that year was \$2,214, up from \$1,508 in 1997-98.

INSTITUTIONAL AID. In total, \$583 million in institutional aid was awarded in 2001-02, a 50 percent increase since 1997-98. Over half of all institutional aid was awarded to ICUF students (53 percent), 34 percent to SUS students, and 13 percent to FCC students.

Most of institutional aid is provided through fee waivers to students. Over 113,000 fee waivers were provided in 2001-02, totaling \$163 million and averaging \$1,435 per recipient. The volume of fee waivers grew by 38 percent

(inflation adjusted) between 1997-98 and 2001-02, while the number of waivers increased by 133 percent. Most fee waivers were granted to FCC students (59,031), followed by SUS (39,893). ICUF institutions granted only 4,238 fee waivers.

PRIVATE AID. Aid from private sources outside of the institution (but including institutional foundations) accounted for five percent of all student aid in the state of Florida. Private aid doubled in constant dollars between 1997-98 and 2001-02 to \$184 million, and 58 percent can be attributed to ICUF schools, with the remainder at SUS.

OVERALL AFFORDABILITY INDICATORS. Comparing the costs associated with attending postsecondary education with the median household income (MHI) of Floridians provides one measure of affordability. In Florida, tuition and fee charges at public institutions required between 4 and 7 percent of MHI in 2001-02, a relatively small cost-to-income ratio. Comparatively, FAPSC institutions required 16.5 percent and ICUF schools required 43.1 percent of MHI. Total cost of attendance (TCA) at four-year institutions raises the cost-to-income ratio significantly. At SUS institutions (TCA - \$12,058), the ratio becomes one-to-three, and two-to-three at ICUF institutions (TCA - \$24,838).

Between 1997-98 and 2001-02, tuition and fee charges rose 18 percent at SUS, 7 percent at FCC, 60 percent at CTE schools, and ICUF schools 16 percent. Comparatively, median family income rose 2 percent. To partially make up the difference, grant aid rose 26 percent. However, loan aid rose 63 percent during this time, providing further burdens on students.

AID PER UNDERGRADUATE FTE. In total, Florida students (FTE) averaged \$7,835 in student aid in 2001-02, up from \$6,501 in 1997-98, an increase of 20 percent after controlling for inflation. ICUF students received the highest average aid (\$23,197). SUS students averaged \$9,854, while FCC students averaged \$2,988.

GRANTS VERSUS LOANS. Public institutions provided a higher percentage of grant aid versus loan aid. CTE students were almost exclusively grant-aided, while 65 percent of FCC aid and 40 percent of SUS aid were grant-based. One-third of ICUF aid was grant-based, but ICUF students received the most grant aid per student (\$6,679), compared to \$3,532 for SUS students.

ICUF students also received the largest loans per FTE, averaging \$14,884, compared to \$5,257 for SUS students. Over time, the loan volume and average per FTE rose considerably at ICUF institutions (25 percent) while average loan aid per FTE decreased at SUS schools by 10 percent.

NEED- VERSUS NON-NEED-BASED AID. Half of all student aid in 2001-02 was need-based, but the ratio of need-versus non-need-based aid varied greatly among the various sectors and institution types. SUS and FAPSC institutions hovered close to the 50 percent mark, while CTE (85 percent) and FCC (69 percent) institutions were predominantly need-based. ICUF institutions provide more non-need- than need-based aid. Slightly less than 20 percent of state aid was solely based on need in 2001-02.

NET COST. The average out-of-pocket expenses (cost of attendance minus all aid) at SUS in 2001-02 was \$2,204 and ICUF at \$1,640. When grants (and not loans) are backed out of the equation, students attending ICUF institutions hold the greatest burden, at \$18,159 per year. Over a four-year period that would amount to approximately \$74,000

in debt. Other private institutions come in at \$10,294 and SUS at \$8,527. Thus, the average degree finds an SUS student in debt to the tune of \$34,000. These comparisons do not reflect the fact that approximately 75 percent of the instructional costs for students attending public postsecondary institutions are covered by the State.

COMPARISON WITH THE NATION. Comparing Florida with other states which rank among the largest in the U.S., by FTE count, provides us with a reference point for how well Florida performs nationally. We found that 58 percent of Florida youth go on to postsecondary studies, ranking 7th and at par with the national average. As well, Florida had the second lowest tuition and fee charge in the nation (\$2,365), behind North Carolina (\$2,299). The national average was \$3,506.

The average state grant per FTE in Florida was \$638, or 4th among our cohort states. Comparatively, New York's average state grant per FTE was \$818. However, most of Florida's grant aid is in the form of non-need based grants, with need-based grant aid providing only \$139 per FTE, compared to \$794 for New York. Only 15 percent of Florida FTEs received any state need-based grant aid. New York provided similar aid to 41 percent of its FTEs.

SUMMARY

In sum, we wish to answer several key questions through the data collected for this study.

Did median income keep up with increases in cost of attendance? Between 1997-98 and 2001-02, tuition increases and total cost of attendance far outstripped increases in median household income (MHI). During that five-year period, MHI increased only 2 percent in Florida, while the U.S. increase was just 4 percent. Comparatively, tuition increased 18 percent at SUS, 15 percent at ICUF, 7 percent at FCC, and 60 percent at CTE institutions. Nationally, tuition charges at public four year institutions increased 21 percent. Total cost of attendance for the SUS increased 14 percent and almost 13 percent at ICUF institutions.

Did aid keep up with increases in costs? Overall, aid did manage to keep up with costs. Between 1997-98 and 2001-02, loan aid increased by 63 percent and grant aid by 26 percent, compared to the costs described above. However, much of this aid was in the form of either loans or merit-based aid. Thus, students with the heaviest burden were not necessarily the recipients of this increased aid.

At which kinds of institutions do students pay the greatest share of the cost of education? The costliest institutions in Florida are the non-public, ICUF and FAPSC institutions, which ran average tuitions of \$15,681 and \$6,023, respectively. When average total aid per FTE is factored into our discussion, the out-of-pocket expenses at ICUF and SUS institutions ran \$1,640 and \$2,204, respectively. However, when net cost derived with grant aid only is calculated, ICUF students pay or borrow \$18,159 per year on average. For a four-year degree program, ICUF students must pay or borrow approximately \$74,000 for their education. Comparatively, SUS students pay or borrow \$8,527 per year, or \$34,000.

Do the various postsecondary sectors do an equal job of providing institutional aid? Institutional aid varies greatly by sector. Of the \$583 million in institutional aid awarded in 2001-02, half went to ICUF students (53 percent), 34 percent to SUS students, and 13 percent to FCC students. On average, \$4,739 in institutional aid was

awarded to ICUF students in 2001-02, the largest average amount of any Florida sector. Comparatively, SUS students received \$1,525 and FCC students \$357. CTE students received a negligible amount of institutional aid.

SURVEY FINDINGS

The following section provides general findings on various student aid components in the state of Florida. Detailed tables that coincide with the discussion and exhibits in this section may be found in the Appendix of this report.

ENROLLMENT AND COST OF ATTENDANCE

POSTSECONDARY ENROLLMENT

In 1999, over 684,000 students were enrolled at the postsecondary level in the state of Florida, four-fifths of whom enrolled in a publicly-funded institution². This represents a three-fold increase since 1970. In terms of full-time equivalent status, there were 517,953 FTEs attending postsecondary education in Florida in 2001-02, an increase of 22 percent since the 1997-98 academic year. (Table 1).

As can be seen in Exhibit 1 and Exhibit 2, the largest percentage of students attends Florida Community Colleges (FCC). Forty-one percent of FTE students, or 213,011, attended FCC institutions in 2001-02, an increase of 16 percent since 1997-98. State university system (SUS) students account for one-quarter of FTEs in the state, a percentage that has remained constant over the past five years. Private, not-for-profit, institutions who are members of the Independent Colleges and Universities of Florida (ICUF) organization, enrolled 64,731 students in 2001-02, representing 12 percent of state postsecondary enrolment. The public career and technical education (CTE) institutions enrolled 53,564, or 10 percent of all postsecondary students. Florida Association of Postsecondary Schools and Colleges (FAPSC) institutions, which represents over 500 private career schools throughout the state, enrolled 40,833 FTEs in 2001-02, and 15,189 students attended “other private” institutions.

Exhibit 1. Florida FTE totals by institutional sector, 2001-02

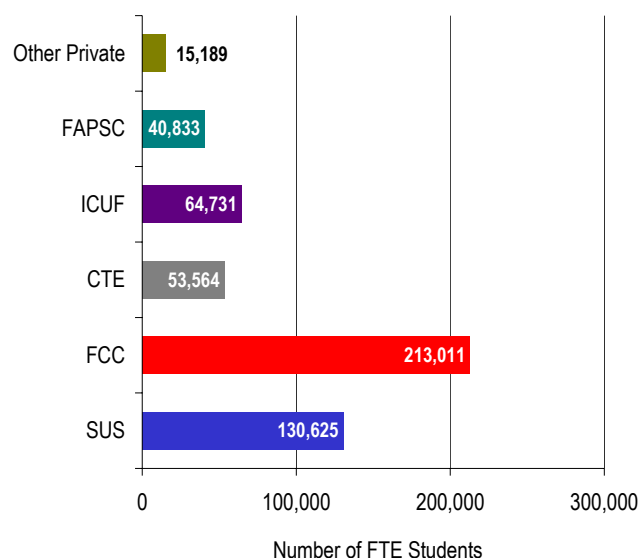
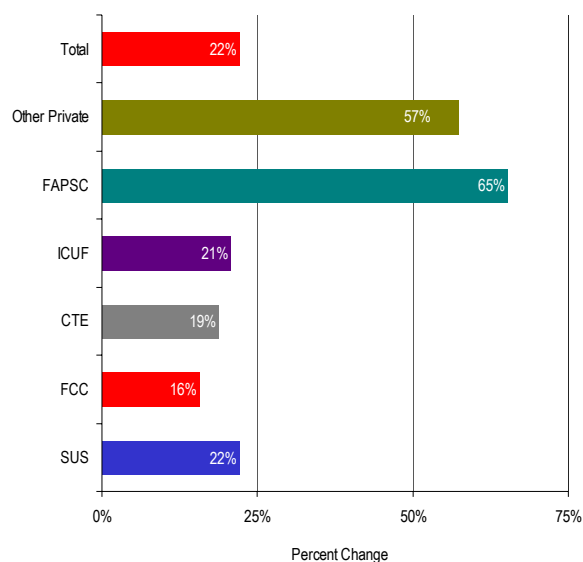


Exhibit 2. Florida FTE percentage growth by institutional sector, 1997-98 to 2001-02



² NCES (2002). *Digest of Education Statistics 2001*. Washington, DC: US Department of Education, p. 225).

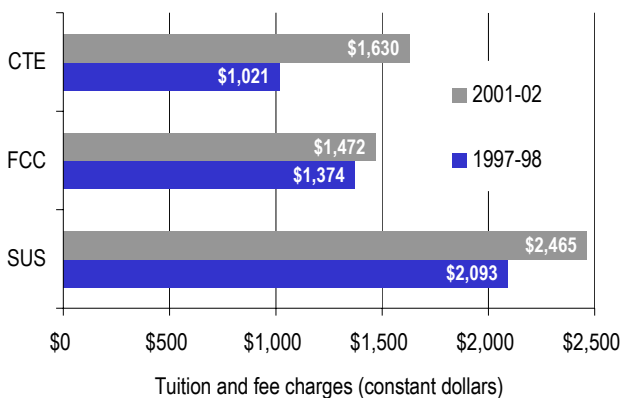
TUITION AND FEE CHARGES

Tuition and fee charges at Florida postsecondary institutions ranged from \$1,472 to \$15,681 in 2001-02 (Table 2). The lowest-cost alternative for Florida students is the FCC sector, where student charges total, on average, \$1,472 per academic year. State university charges totaled \$2,465, and the third public sector, the CTE institutions, average \$1,630 per year. ICUF schools are the most costly in the state, averaging \$15,681, and FAPSC and other private institutions average \$6,023 and \$7,983, respectively.

After adjusting for inflation, the change in tuition and fee charges between 1997-98 and 2001-02 varied greatly, even within the public sector (see Exhibit 3). SUS tuition and fee charges increased 18 percent over 5 years and 7 percent at FCC institutions. A 60 percent increase at CTE schools resulted in a \$609 increase during this period, the largest dollar increase of any public institution type. This increase in technical center fees was due to a change in legislative policy, phased in over the four year period from 1997-98 to 2000-01, that increased fees from 10 percent of the cost of instruction to 25 percent.

At ICUF schools, tuition and fees increased \$1,988, or 15 percent, and FAPSC institutions realized a \$1,143 or 23 percent increase. Tuition and fees at other private institutions increased 10 percent, or \$716.

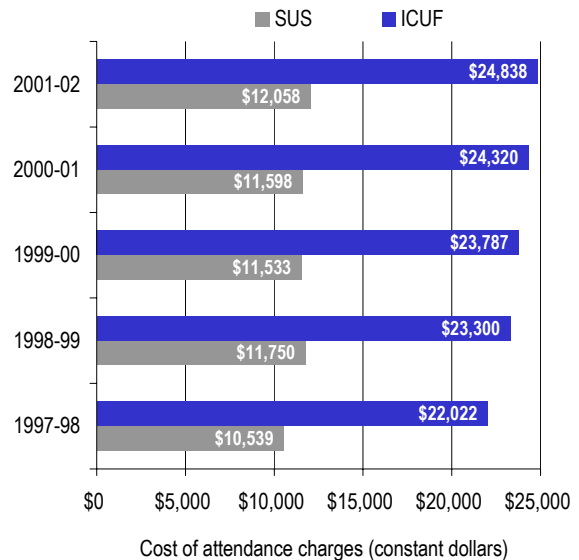
Exhibit 3. Enrollment-weighted tuition and fee charges for Florida public institutions, 1997-98 and 2001-02 (constant dollars)



COST OF ATTENDANCE

Cost of attendance charges, which include tuition, fees, room, board, books and supplies, can only be calculated accurately for SUS and ICUF schools. While students attending FCC and some other schools may reside in campus housing, most students do not. Thus we restrict this analysis to SUS and ICUF. In total, cost of attendance (COA) charges for students attending SUS institutions were \$12,058 in 2001-02, up 14 percent from 1997-98 (Exhibit 4). At ICUF institutions, total cost of attendance was \$24,838, an increase of 13 percent since 1997-98.

Exhibit 4. Enrollment-weighted cost of attendance charges for SUS and ICUF institutions, 1997-98 to 2001-02 (constant dollars)

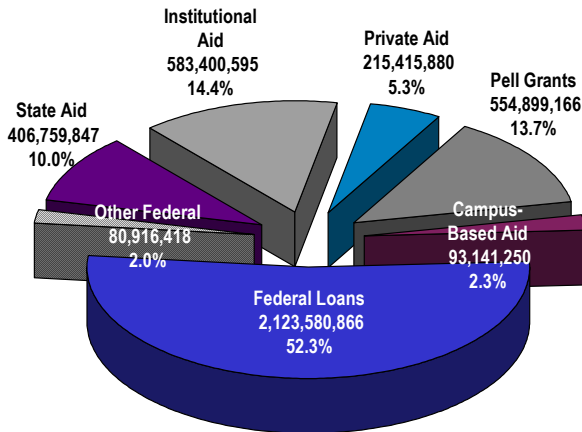


STUDENT AID BY POSTSECONDARY SECTOR

AID ACROSS ALL SECTORS

Statewide, student aid totaled \$4.1 billion in 2001-02 (Exhibit 5). Slightly more than half of all student aid in the state came in the form of federal loans, and approximately 70 percent, or \$2.9 billion, came from federal sources. State aid accounted for 10 percent (\$407 million) of the total, and institutional aid accounted for 14.4 percent, or \$583 million. Pell Grants provided another \$555 million in aid (13.7 percent), and private aid contributed \$215 million (5.3 percent) to total aid. Campus-based programs contributed \$93 million to students (2.3 percent) in 2001-02.

Exhibit 5. Distribution of aid to students attending all Florida postsecondary institutions, by aid program, 2001-02



May not sum to total due to rounding

TOTAL AID TO STUDENTS = \$4.1 Billion

Since 1997-98, total student aid in the state increased by 47 percent after adjusting for inflation (Exhibit 6). The largest percentage increases were in the areas of private (145 percent) and state aid (84 percent). Most of the increases in state-based aid can be attributed to the Bright Futures program, which represented \$175 million of the \$378 million in state aid in 2001-02. The largest dollar increases occurred in the federal loan

(\$541 million) and Pell Grant (\$207 million) programs. Institutional aid rose by half (53 percent) or \$201 million, and campus-based aid programs remained relatively level (9 percent increase).

Exhibit 6. Aid volume at all Florida postsecondary institutions, by aid program, 1997-98 to 2001-02 (constant dollars)

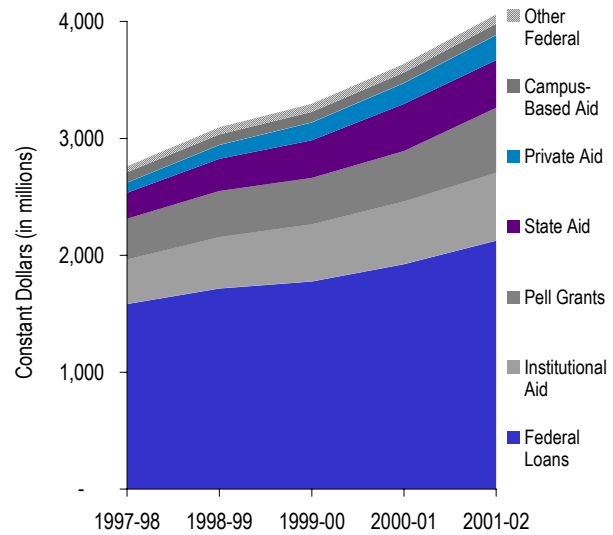
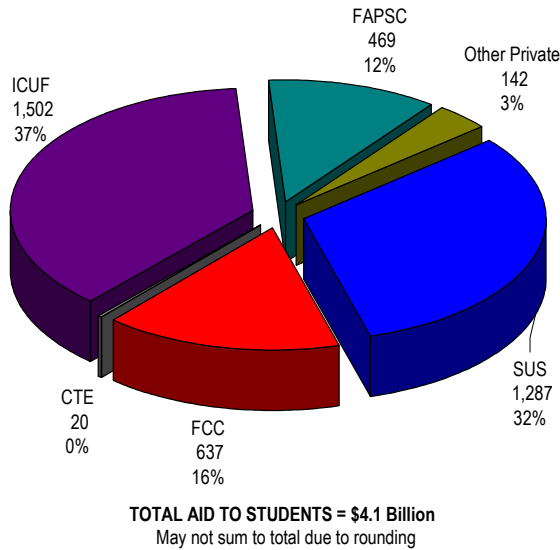


Exhibit 7 illustrates the distribution of total student aid by institutional sector. Students attending ICFW institutions received 37 percent of all student aid in the state, the largest piece of the student aid pie (\$1.5 billion). SUS students received 32 percent of aid, or 1.3 billion. Together, public institutions received 48 percent of all student aid (1.9 billion), and private institutions received 52 percent of total state aid.

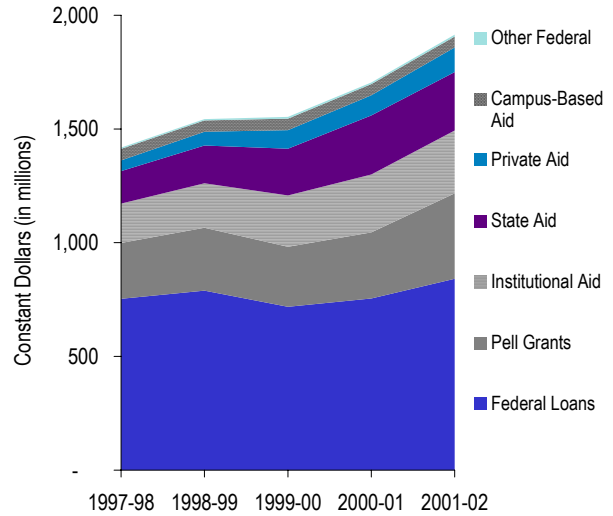
Exhibit 7. Distribution of Aid to Students Attending All Florida Public Postsecondary Institutions, by Aid Program, 2001-02 (in millions)



PUBLIC INSTITUTIONS

Of the \$1.9 billion in student aid directed through public institutions, 44 percent is in the form of federal loans, 20 percent in Pell Grant funds, 15 percent in state aid, and 14 percent in institutional aid (Exhibit 8). The largest public sector increases between 1997-98 and 2001-02 were in state aid (74 percent), private aid (130 percent), and institutional aid (59 percent). Federal loans grew by 12 percent at public institutions, much lower than the total state average of 35 percent. The largest volume growth in dollars was in the Pell Grant program, which grew by \$131 million in constant dollars, or 53 percent. Over two-thirds of all state aid to public institutions was in the form of a Bright Futures scholarship.

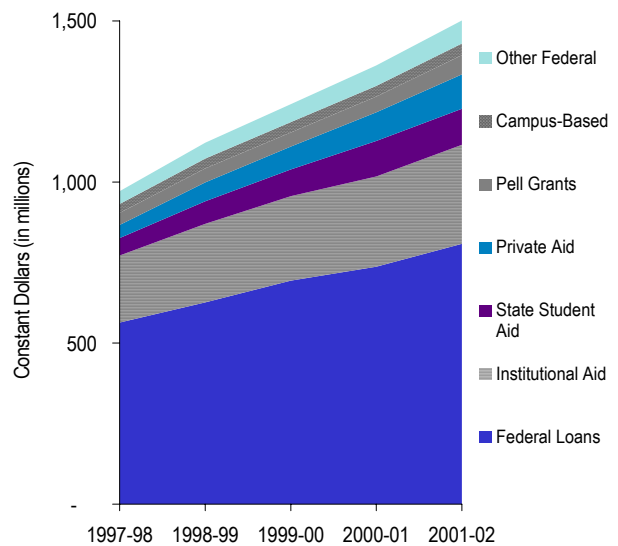
Exhibit 8. Aid volume at Florida Public Postsecondary Institutions, by Aid Program, 1997-98 to 2001-02 (constant dollars)



ICUF INSTITUTIONS

Thirty-eight percent of all aid goes to students attending ICUF schools, equivalent to \$1.5 billion (Exhibit 9). Similar to the state as a whole, 54 percent of all aid at ICUF institutions is in federal loans (\$809 million). Institutional aid accounts for 20 percent (\$307 million), and Pell Grants account for only 4 percent (\$60 million) of all aid at ICUF institutions, compared to 20 percent in the public sector.

Exhibit 9. Aid volume at ICUF institutions, by Aid Program, 1997-98 to 2001-02 (constant dollars)



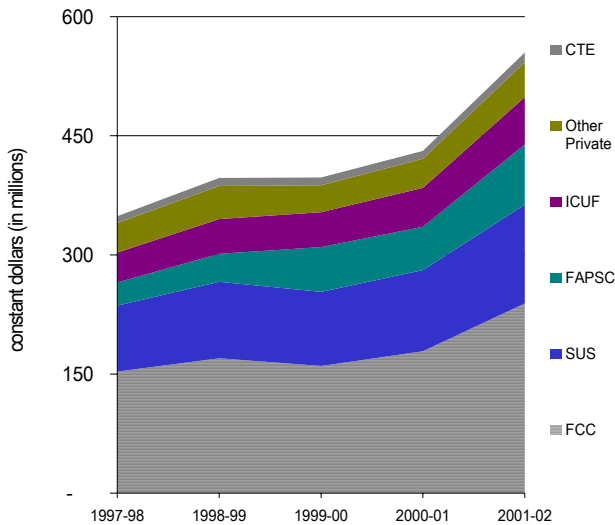
FEDERAL STUDENT AID PROGRAMS

PELL GRANTS

In 2001-02, \$555 million in Pell Grants were distributed to students attending postsecondary institutions in Florida, an increase of \$207 million since 1997-98, or 59 percent (Exhibit 10). These increases are due in large part to increased costs associated with attending college or university in Florida, thus increased need generated through the Pell Grant formula.

The majority of Pell Grant funds went to students attending FCC institutions (43 percent), followed by SUS (22 percent) and FAPSC (14 percent). Eleven percent of Pell Grant funds were distributed to ICUF students. The largest percent growth in volume between 1997-98 and 2001-02 occurred at FAPSC schools (159 percent; \$47 million), while FCC schools had the largest dollar increase (\$86 million).

Exhibit 10. Pell Grant volume at Florida postsecondary institutions, by sector, 1997-98 to 2001-02 (constant dollars)



Over 257,000 students attending a Florida postsecondary institution received a Pell Grant during the 2001-02 academic year, averaging \$2,158 per recipient (Exhibit 11 and Exhibit 12). FCC had the largest number of Pell Grant recipients, totaling 112,874 and

averaging \$2,118 per recipient. One-fifth of all Pell Grant recipients attended SUS institutions, averaging \$2,366, and 38,317 FAPSC students received an average Pell Grant of \$1,984. Approximately 25,000 ICUF students received an average Pell Grant of \$2,364 in 2001-02.

Exhibit 11. Pell Grant recipients at Florida postsecondary institutions, by sector, 2001-02

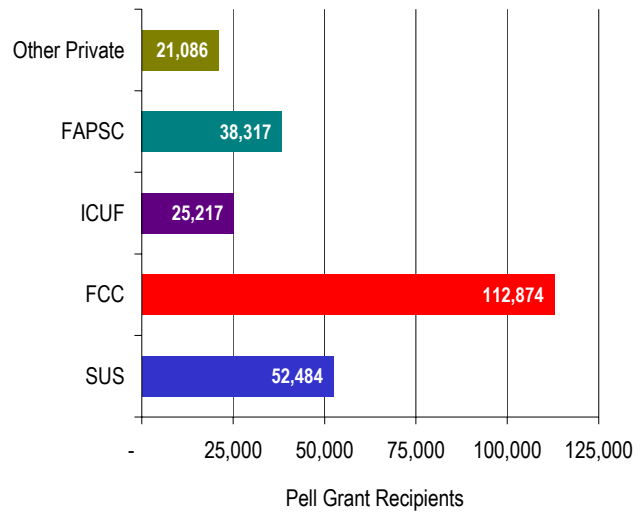
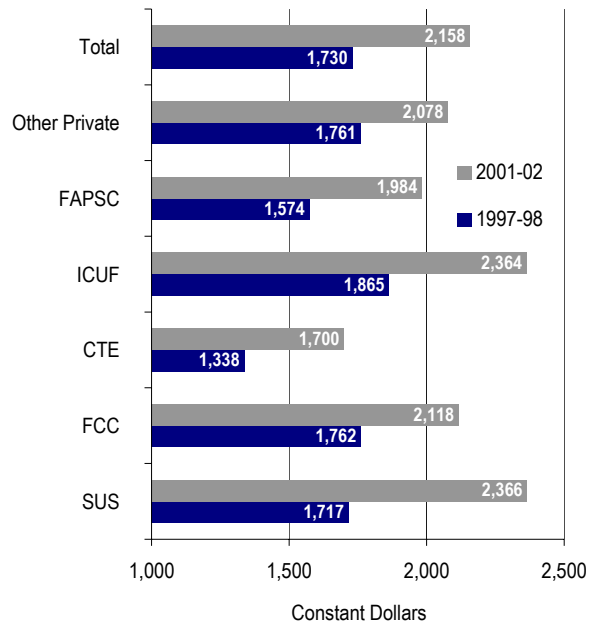
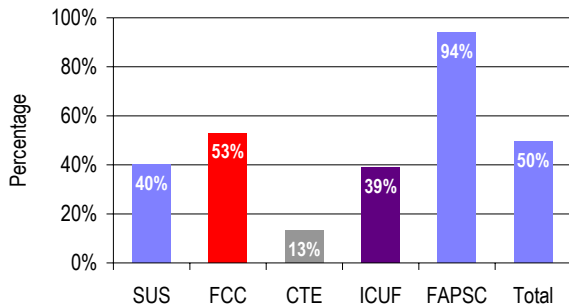


Exhibit 12. Average Pell Grant at Florida institutions, 1997-98 and 2001-02 (constant dollars)



Comparing the number of Pell Grant recipients versus the total FTE population at a particular institution provides us with an idea of who serves low-income students in Florida. The Pell Grant ratio to FTE students averaged 50 percent across all institutions, and was highest at FAPSC institutions (94 percent) (Exhibit 13). FCC 's ratio was 53 percent, the highest public sector ratio of Pell recipients to FTE, while SUS and ICUF sectors each had ratios approximating 40 percent.

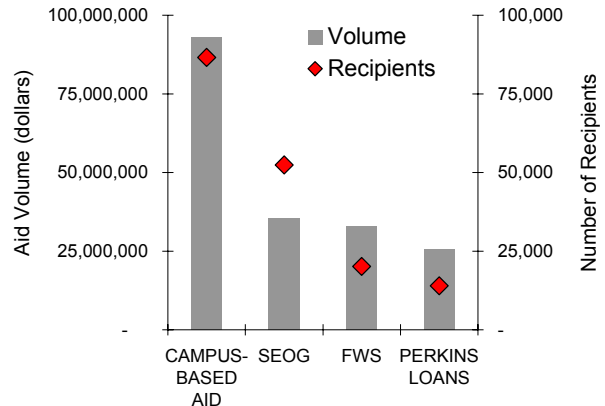
Exhibit 13. Ratio of Pell Grant recipients versus total FTE, by sector, 2001-02



CAMPUS-BASED AID

Federal campus-based aid program consists of three distinct programs: the Supplemental Educational Opportunity Grants (SEOG) program, the Perkins Loan program, and the Federal Work Study (FWS) program. In total, over \$93 million in campus-based aid is distributed to students through these three programs in Florida, an increase of 9 percent between 1997-98 and 2001-02. Thirty-nine percent (\$36 million) of campus-based aid goes to ICUF students, 31 percent (\$29 million) to SUS and 20 percent (\$19 million) to FCC students.

Exhibit 14. Campus-based aid volume and number of recipients, by program type, 2001-02



SEOG. The Supplemental Educational Opportunity Grants (SEOG) program provides grant aid to extremely-needy students. In 2001-02, 52,425 students received \$35,444,602 in SEOG funds, averaging \$676 per student. Thirty-one percent (\$11 million) of all SEOG funds go to ICUF students, 26 percent (\$9.3 million) to SUS and 24 percent (\$8.5 million) to FCC students. The average SEOG at ICUF was \$1,123 and \$1,077 at SUS.

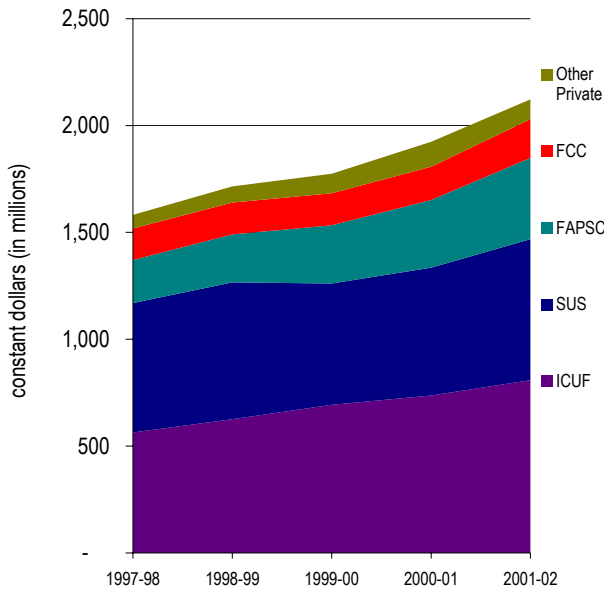
Perkins Loans. The Perkins Loan program provides low-interest loans to needy students. Over \$25 million in Perkins loans were distributed to Florida students in 2001-02, averaging \$1,823 per recipient. Almost all Perkins funding went to SUS and ICUF students, the latter of which received half of all Perkins aid and averaged \$1,677 per Perkins recipient. SUS students received 39 percent of the Perkins funding, averaging \$2,270.

FWS. Federal work study funding is provided to students through colleges and universities in the form of work-based aid. Students typically work during the summer and academic year for these funds. In 2001-02, \$33 million was distributed to 20,161 Florida students, averaging \$1,635. As with other campus-based awards, the largest share of funding and awards went to ICUF students (36 percent), and most of the remainder to SUS (28 percent) and FCC (26 percent) students. FCC students received the highest average FWS amount (\$1,901), compared to \$1,452 for ICUF students and \$1,679 for SUS students.

FEDERAL LOAN PROGRAMS

Total loan volume in Florida grew to \$2.1 billion in 2001-02, from \$1.6 billion in 1997-98, covering half of the total student aid pie (Exhibit 15). The greatest share of this volume, \$809 million, went to students attending ICUF schools, who require the most loan aid considering the high cost of those institutions. SUS students accounted for the second highest federal loan total, \$659 million, followed by FAPSC students (\$381 million).

Exhibit 15. Federal loan volume at Florida postsecondary institutions, by sector, 1997-98 to 2001-02 (constant dollars)



Federal unsubsidized loans. Federal unsubsidized loans provide low-interest loan aid to students without subsidizing the interest during schooling. Half of all federal loans in Florida (\$1 billion) were unsubsidized loans in 2001-02. Approximately 230,000 Florida students received an unsubsidized loan in 2001-02, averaging \$4,505 (Exhibit 16 and Exhibit 17). The average loan varies greatly by institution type. For instance, SUS institutions distribute more unsubsidized loans than any other sector (72,230) and averaged \$4,944 per recipient. The 54,638 ICUF students borrowed, on average, \$6,485 in unsubsidized loans,

while 41,440 borrowers at FCC schools averaged \$2,725.

Exhibit 16. Federal Unsubsidized Loan recipients at Florida postsecondary institutions, by sector, 2001-02

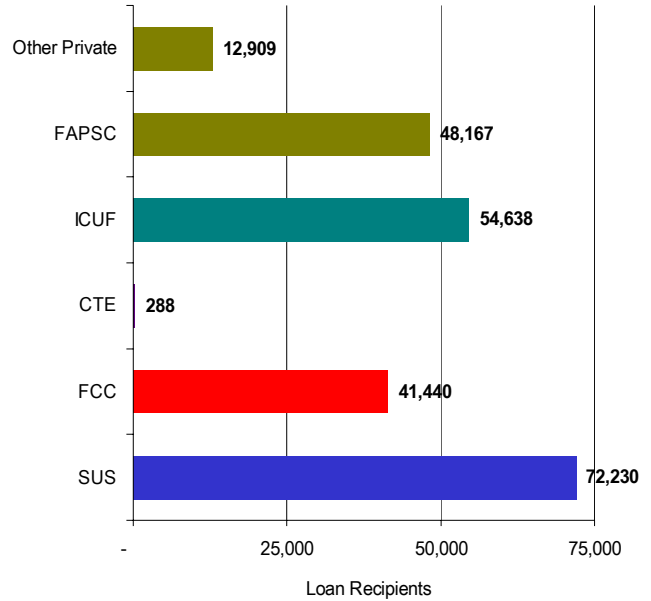
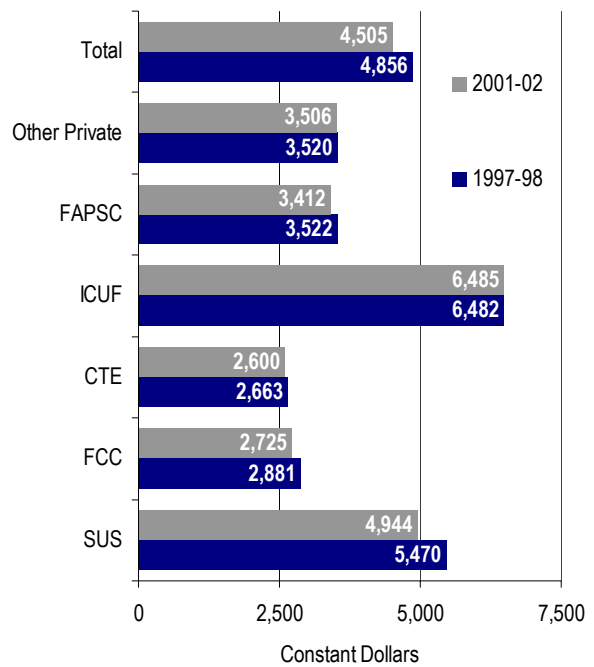


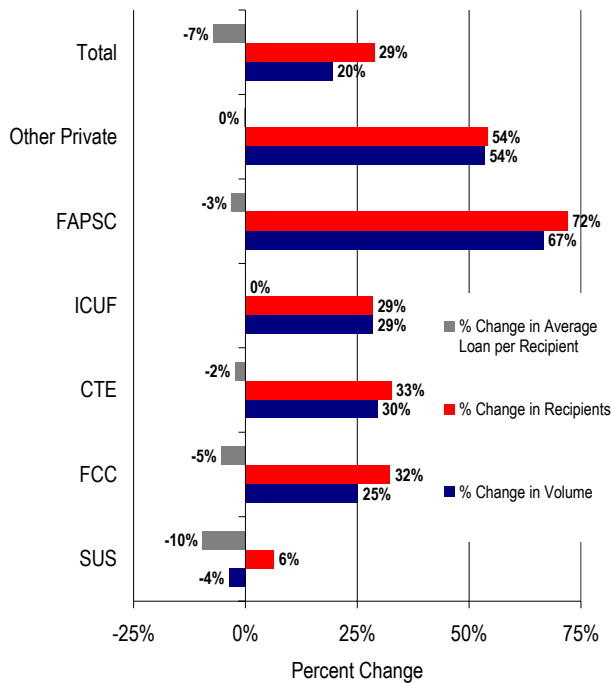
Exhibit 17. Average Unsubsidized Loan at selected Florida institutions, 1997-98 and 2001-02 (constant dollars)



Interestingly, while the number of unsubsidized loan recipients increased by 29 percent between 1997-98 and

2001-02, total unsubsidized volume increased by just 20 percent, resulting in a *decrease* in the average unsubsidized loan by 7 percent in five years and an increased number of borrowers with relatively smaller loans. As can be seen in Exhibit 17 and Exhibit 18, the average unsubsidized loan per recipient decreased for all but one sector, ICUF, which remained flat.

Exhibit 18. *Percent change in unsubsidized loan volume, recipients, and average loan, by sector, 1997-98 to 2001-02 (constant dollars)*



Federal subsidized loans. Stafford subsidized loans are based on need, providing interest-free loans to students who attend a qualifying postsecondary institution. While the unsubsidized program volume in Florida grew by 20 percent between 1997-98 and 2001-02, the subsidized program grew by 56 percent to \$944 million, almost matching the size of the unsubsidized program. In total, there were 169,811 subsidized borrowers in 2001-02, averaging \$5,556 (Exhibit 19 and Exhibit 20). As with unsubsidized loans, most of the subsidized borrowers attended SUS schools (54,039), with an average loan of \$5,032. FCC borrowers (21,103) received an average of \$3,121, and

the 42,900 ICUF borrowers averaged \$9,367. Between 1997-98 and 2001-02, the average subsidized loan in public institutions remained constant or decreased, while average subsidized loans increased in the private sector.

Exhibit 19. *Federal Subsidized Loan recipients at Florida postsecondary institutions, by sector, 2001-02*

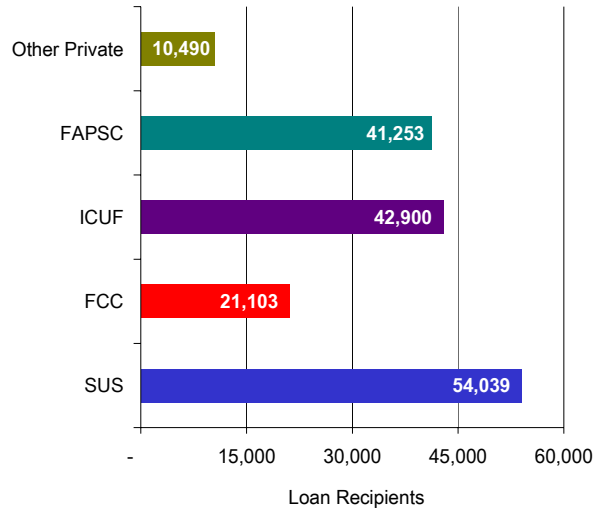
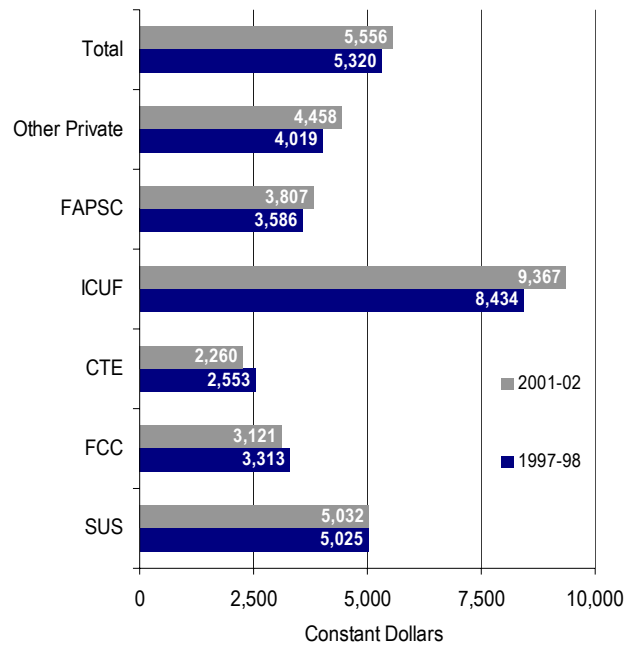


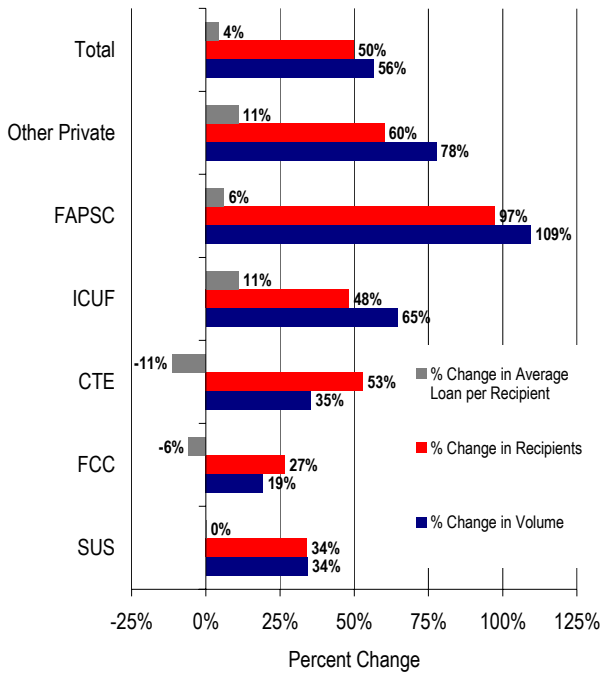
Exhibit 20. *Average Subsidized Loan at selected Florida institutions, 1997-98 and 2001-02 (constant dollars)*



The number of subsidized loan recipients and total subsidized volume in Florida increased by half between 1997-

98 and 2001-02, and the average subsidized loan was four percent higher than in 1997-98 (Exhibit 21). The number of recipients at public institutions increased faster than the subsidized volume, resulting in a decrease in the average loan, with the exception of SUS, where the increase in volume and recipients was equal (34 percent). Volume at ICUF and FAPSC institutions rose higher than recipients, resulting in an increase in the average subsidized loan at those institutions of 11 and 6 percent, respectively.

Exhibit 21. Percent change in subsidized loan volume, recipients, and average loan, by sector, 1997-98 to 2001-02 (constant dollars)

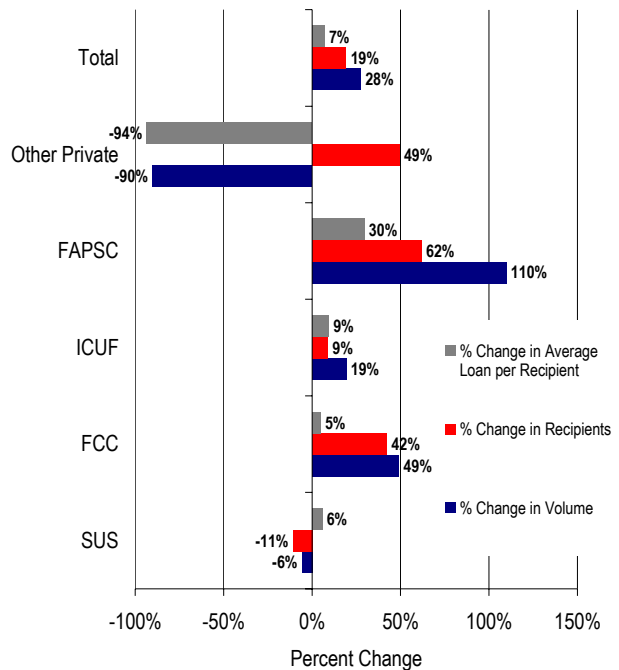


PLUS Loans. The third major federal loan program is the Parent Loans for Undergraduate Students (PLUS) program. Compared to the subsidized and unsubsidized programs, the PLUS program is marginal in size

and scope, representing only 7 percent of total federal loan volume. Still, that small margin resulted in \$145 million in unsubsidized loans to 16,274 dependent students, averaging \$8,935 per recipient.

Over two-thirds of the PLUS volume and recipients were equally distributed between ICUF and FAPSC institutions, averaging above \$10,000 per recipient. As Exhibit 22 illustrates, the PLUS program declined at SUS and other private institutions, but increased at FCC, FAPSC, and ICUF schools.

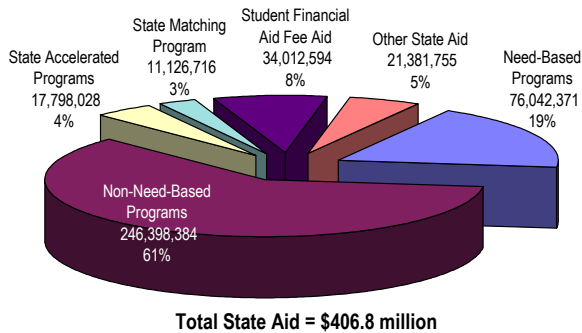
Exhibit 22. Percent change in PLUS loan volume, recipients, and average loan, by sector, 1997-98 to 2001-02 (constant dollars)



STATE STUDENT AID PROGRAMS

The State of Florida provided \$407 million to students in 2001-02, an increase of 47 percent since 1997-98. The biggest share, 61 percent or \$246 million, is classified as non-need-based aid. However, only 19 percent of state aid is fully considered need-based.

Exhibit 23. Distribution of Florida state student aid, 2001-02



There are 30 student financial aid programs operated through the Office of Student Assistance (OSFA) in Tallahassee (Table 28 and Table 29). Of these programs, 3 account for 85 percent of all state aid, and 99 percent of the aid distributed through OSFA. These are the Bright Futures Scholarship program, Florida Student Assistance Grant (FSAG), and the Florida Resident Access Grant (FRAG).

BRIGHT FUTURES SCHOLARSHIP PROGRAM

This merit-based program was developed in 1997 by the state legislature to reward high school graduates and keep them in the state. Bright Futures recipients may qualify for one of three awards: the Florida Academic Scholars Award, the Florida Medallion Scholars Award, and the Florida Gold Seal Vocational Scholars Award. Bright Futures is funded by a government-sponsored state lottery fund, and recipients may use their award at most institutions within the state. No income data has to be submitted by recipients.

The initial expenditure of \$76.4 million in 1997-98 grew to \$175 million by 2001-02, providing over

100,000 awards in that year. As Exhibit 24 illustrates, most of Bright Futures awards go to SUS students. The distribution between SUS, FCC, and ICUF students remained relatively stable between 1997-98 and 2001-02, where SUS students receive 77 percent of all Bright Futures aid, FCC students 9 percent, and ICUF students 13 percent. Fifty-nine percent of Bright Futures funding was provided through the Merit Scholars program, averaging \$1,437. An additional 38 percent of Bright Futures funding was distributed to students through the Academic Scholars program, at an average award of \$2,693.

Exhibit 24. Bright Futures volume at Florida postsecondary institutions, by sector, 1997-98 to 2001-02 (constant dollars)

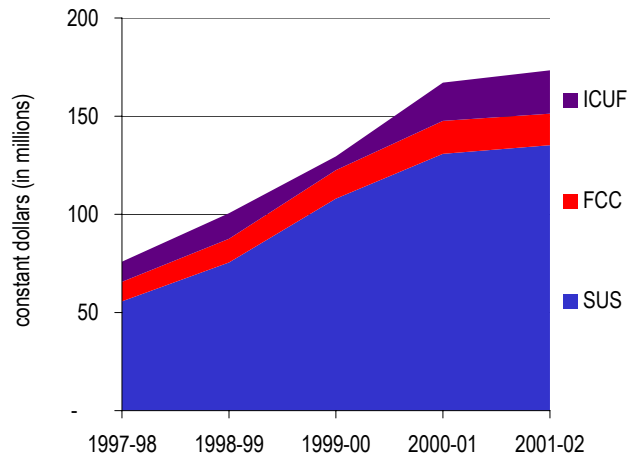


Exhibit 25. Bright Futures recipients at Florida postsecondary institutions, by sector, 1997-98 to 2001-02 (constant dollars)

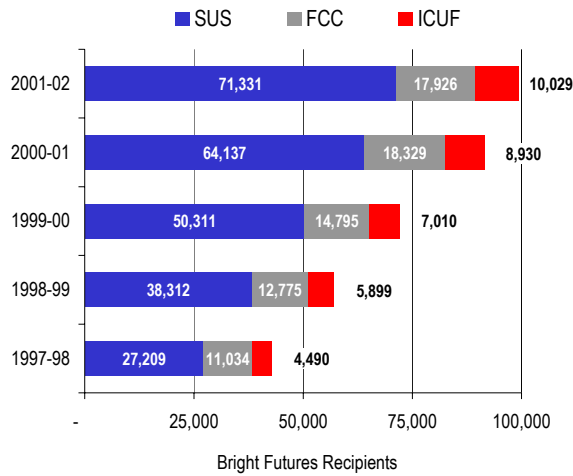
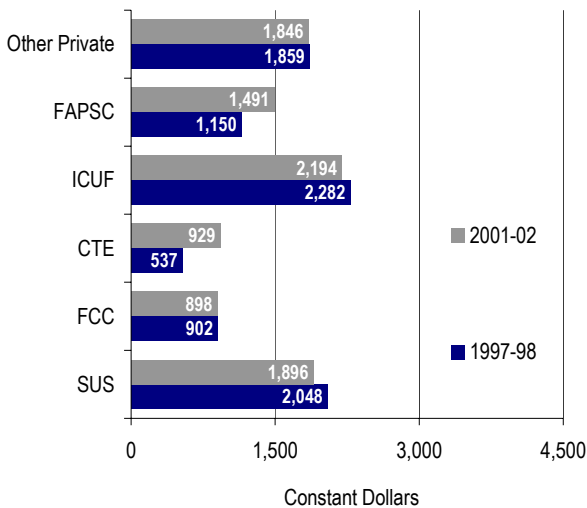


Exhibit 26 shows the average Bright Futures award at various postsecondary sectors in Florida. The average awards vary greatly by institution type, but the change in average award between 1997-98 and 2001-02 was slight.

Exhibit 26. Average Bright Futures grant at Florida institutions, 1997-98 and 2001-02 (constant dollars)

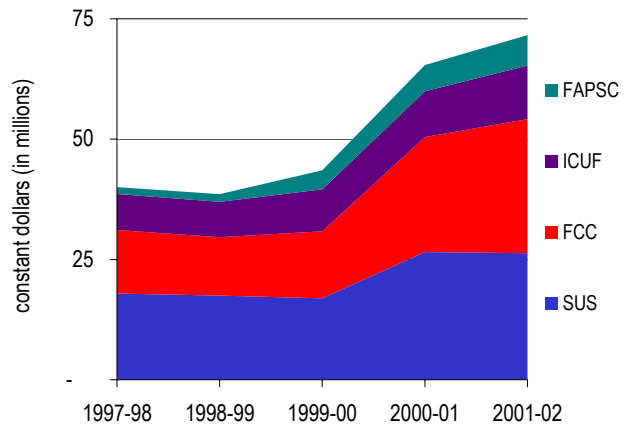


FLORIDA STUDENT ASSISTANCE GRANT

The FSAG is a need-based program consisting of three separate programs available to undergraduate students: one is targeted at public institutions, a second for pri-

vate institutions, and a third for postsecondary institutions that do not fit within the guidelines of the first two programs. As illustrated in Exhibit 27, FSAG volume jumped prior to the 2000-01 academic year to \$73 million in constant dollars.

Exhibit 27. FSAG volume at Florida postsecondary institutions, by sector, 1997-98 to 2001-02 (constant dollars)



Three-quarters of total FSAG funding is equally distributed to SUS and FCC schools (\$26 and \$28 million respectively), while ICUF receives \$11 million. The overall funding levels for the public and independent sectors are separately determined by the Legislature each year. In 1989, the Legislature divided what had been a single grant program into separate components for public and independent institutions. FCC institutions have the largest number of FSAG recipients, 32,548, compared to 25,141 at SUS and 11,348 at ICUF institutions. The largest number of FSAG recipients attends FCC (32,548) and SUS (25,141) institutions (see Exhibit 28).

The average value of a FSAG grant is \$923 across all Florida institutions, down slightly from the 1997-98 FSAG average (see Exhibit 29). Most students receive about the same amount regardless of institution type, with the exception of FAPSE and other private institutions, where students receive about \$200 to \$300 per grant lower, on average.

Exhibit 28. FSAG aid recipients at Florida postsecondary institutions, by sector, 2001-02

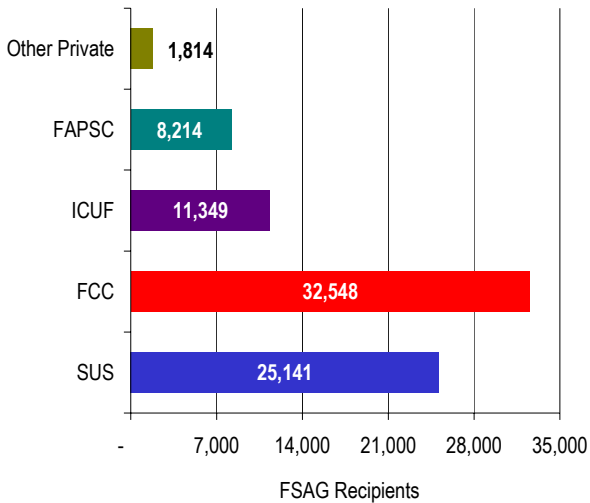
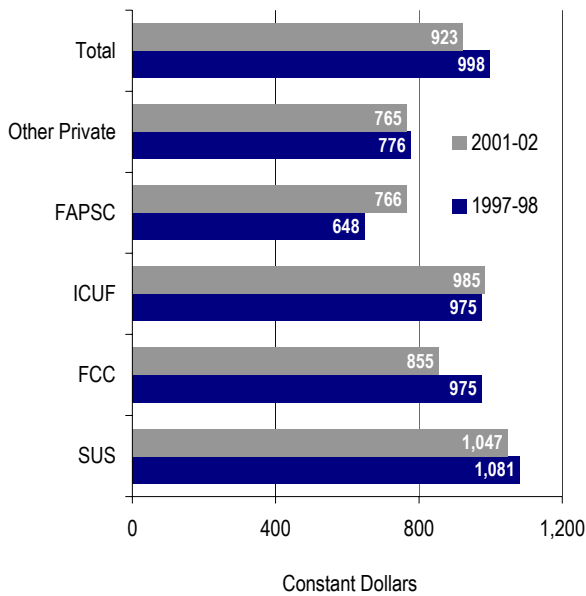


Exhibit 29. Average FSAG grant at Florida institutions, 1997-98 and 2001-02 (constant dollars)

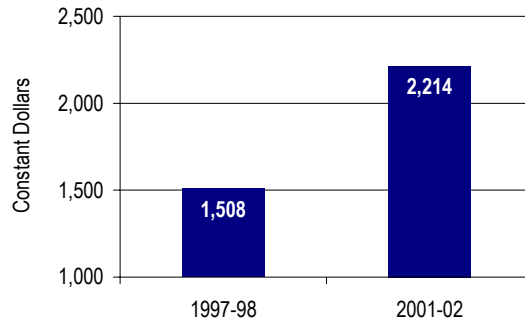


FLORIDA RESIDENT ACCESS GRANT

The Florida Resident Access Grant, or FRAG, provides tuition assistance to resident undergraduate students attending regionally-accredited Florida non-profit colleges and universities. Essentially, this program serves students attending ICUF institutions in the state, although ICUF membership is not a prerequisite.

In 2001-02, \$70 million in FRAG funding was distributed to over 31,000 students in Florida. The average grant was \$2,214 in 2001-02, up from \$1,508 in 1997-98.

Exhibit 30. Average FRAG grant at ICUF institutions, 1997-98 and 2001-02 (constant dollars)

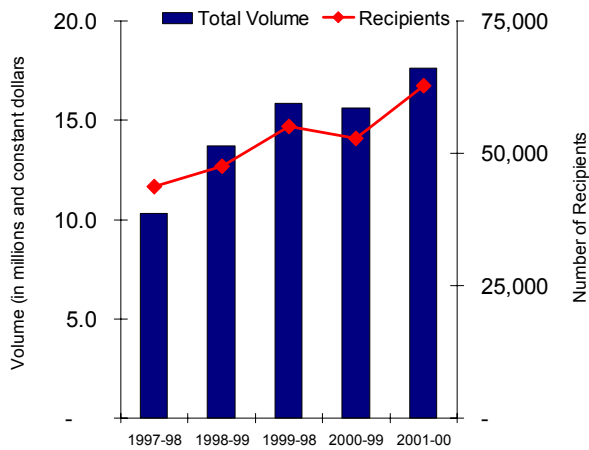


OTHER STATE AID

During the development of the survey instrument for this project, it was strongly recommended that dual enrollment and early admissions programs be considered as “student aid,” since these programs reduce the cost of postsecondary attendance for students. In the grand scheme of financial aid matters, these programs are very, very small. Still, they are exhibiting growth and certainly lighten the financial burden for many students and families, even if recipients/users are less likely to be financially needy.

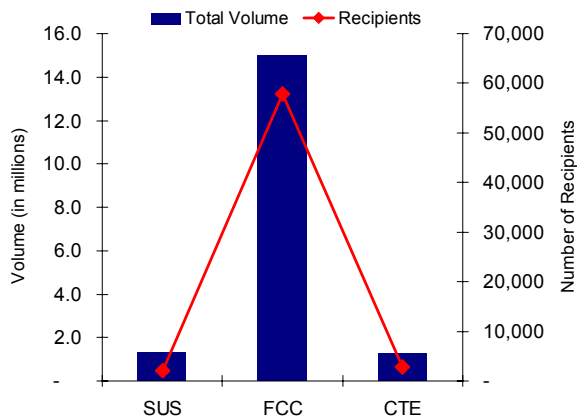
Dual Enrollment. Dual enrollment programs, which offer high students the opportunity to enroll in postsecondary course offerings in addition to their high school courses, are a growing commodity in the U.S. and in Florida. Dual enrollment is not a budgeted program in Florida, as with most student aid programs. Rather, costs are generally covered by the participating campus, and sometimes by participating school districts. Institutional respondents to our survey were asked to calculate the “cost” of providing these courses to high school students, as calculated by total credit-hour cost. As Exhibit 31 illustrates, the volume of dual enrollment in terms of constant dollars increased by 71 percent since 1997-98, from \$10.3 million in 1997-98 to \$17.6 million in 2001-02. Participation peaked in 2001-02 with 62,687 students.

Exhibit 31. Dual Enrollment - Recipients and Total Volume, 1997-98 to 2001-02 (constant dollars)



As of the 2001-02 academic year, only public colleges and universities participated in dual enrollment programs. The highest cost of participation is at SUS schools due to the higher credit cost of instruction. However, participation is highest at FCC schools, where approximately 57,902 students participated in a dual-enrollment course in 2001-02³.

Exhibit 32. Dual Enrollment - Volume and recipients by institution type, 2001-02

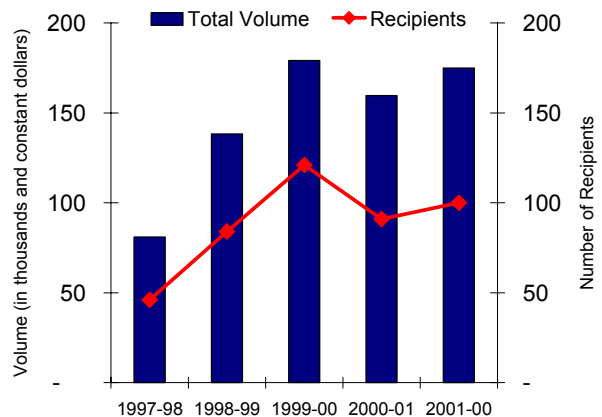


³ This figure may include duplicated students.

Early Admissions. Students admitted to postsecondary institutions before high school graduation generally do not pay for credit courses. While early admissions programs are considered a growing issue in Florida, data clearly show that it remains a boutique-type program, despite the growth in the past few years. For instance, only 100 students were registered in early admissions programming during the 2001-02 academic year (Exhibit 33). Ninety-one of these 100 students attended SUS schools.

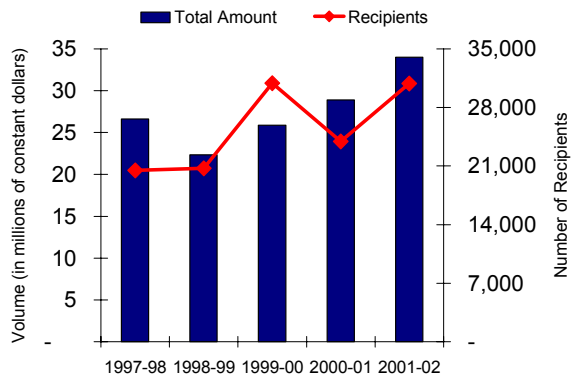
According to our survey, the average cost of early admissions to institutions is approximately \$1,700 per student, or \$175,000 in total in 2001-02.

Exhibit 33. Early Admissions - Recipients and Total Volume (in thousands), 1997-98 to 2001-02 (constant dollars)



Student Financial Aid Fee. The state allows public institutions to collect a student financial aid fee which is redistributed in the form of need- and non-need institutional aid, although this amount is not counted as institutional aid. In 2001-02, approximately \$34 million in fees were collected and redistributed to 30,869 students attending SUS, FCC, and CTE institutions (Exhibit 34). Sixty-nine percent of this aid was distributed in the form of need-based grants. State law(s.1009.23(8)(a), F.S.) provides that that any community college which collects less than \$250,000 may transfer from the general fund an amount equal to the difference.

Exhibit 34. Statewide Student Aid Fee - Total aid and number of recipients, 1997-98 to 2001-02 (constant dollars)



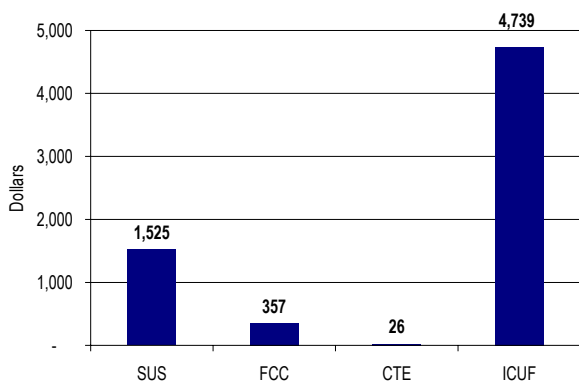
INSTITUTIONAL AID

Institutional aid is an important component of the student aid package for students, especially students of private institutions. This aid is provided through a number of products, including grants, loans, fee waivers, and other mechanisms to reduce the cost of attendance for students.

In total, \$583 million in institutional aid was awarded in 2001-02, a 50 percent increase since 1997-98. Over half of all institutional aid was awarded to ICUF students (53 percent), 34 percent to SUS students, and 13 percent to FCC students.

On average, \$4,739 in institutional aid was awarded to ICUF students in 2001-02, the largest average amount of any Florida sector student (see Exhibit 35). Comparatively, SUS students received \$1,525 and FCC students \$357. CTE students received a negligible amount of institutional aid.

Exhibit 35. Average institutional aid per FTE, by sector, 2001-02

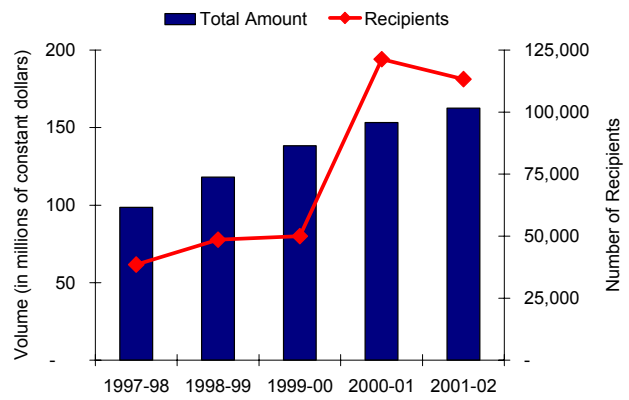


FEE WAIVERS

Institutions provide fee waivers to students either as partial payment for a scholarship or as an incentive to enroll. Over 113,000 fee waivers were provided to Florida students in 2001-02, substantially reducing the cost of attendance for these students. The cost of these fee waivers totaled \$163 million, averaging \$1,435 per

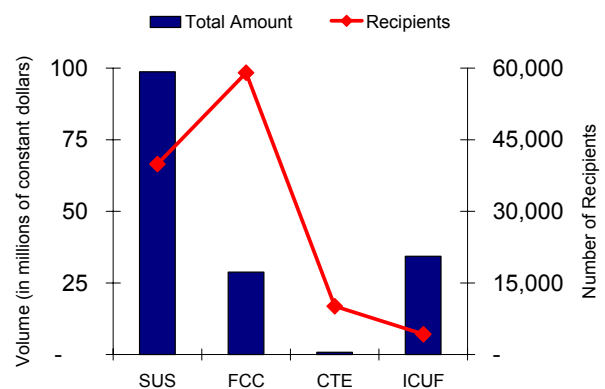
recipient. As can be seen in Exhibit 36, the number and volume of fee waivers grew substantially between 1997-98 and 2001-02. Total volume grew 38 percent after adjusting for inflation, and the number of waivers increased by 133 percent.

Exhibit 36. Institutional Fee Waivers - 1997-98 to 2001-02 (constant dollars)



Most fee waivers granted in the 2001-02 academic year went to students attending FCC schools (59,031), followed by SUS (39,893) (Exhibit 37). ICUF institutions granted only 4,238 fee waivers. However, the average ICUF fee waiver of \$8,094 was much higher than the \$2,474 SUS waiver or the \$487 FCC waiver.

Exhibit 37. Institutional Fee Waivers, total volume and number of recipients, SUS, FCC, CTE, and ICUF institutions, 2001-02

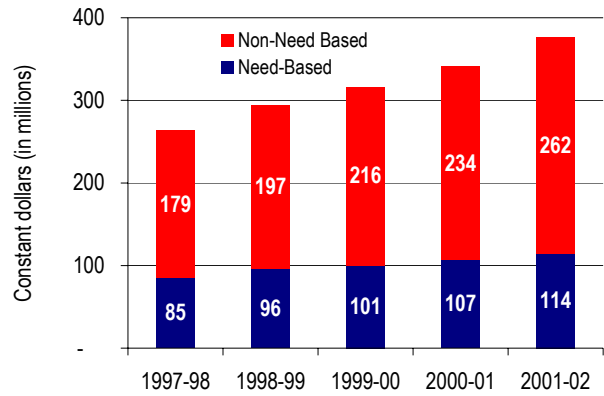


OTHER INSTITUTIONAL AID

Other institutional aid comes in the form of grants, loans, scholarships, and other sources. Through our survey, we were able to categorize institutional aid (with the exception of fee waivers) as need- or non-need-based aid. As illustrated in Exhibit 38, most of the institutional aid provided by colleges and universities is in the form of non-need-based aid. Over the years, this ratio has remained at approximately 30 percent need to non-need for institutional aid.

Approximately two-thirds of this type of aid, both need- and non-need-based, originates in ICUF schools.

Exhibit 38. Institutional need- and non-need-based aid volume, 1997-98 to 2001-02 (constant dollars)

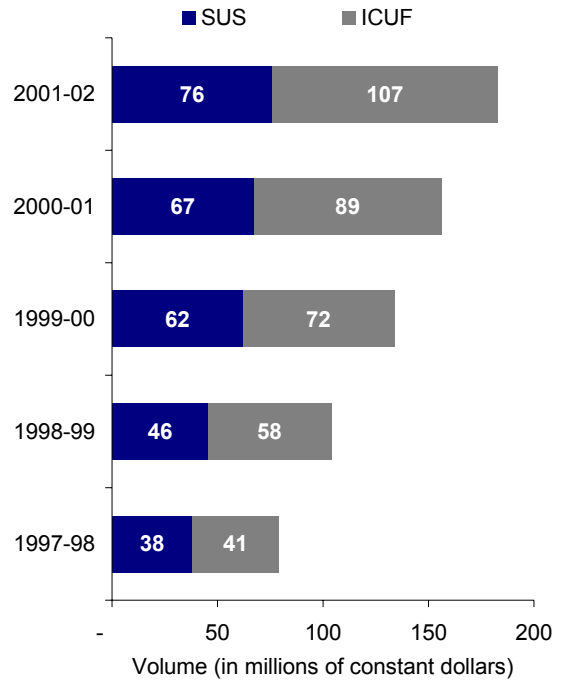


PRIVATE AID

Aid from private sources accounted for five percent of all student aid in the state of Florida in 2001-02. Private aid may include scholarships from private organizations as well as aid generated from institutional foundations. Almost all private aid is non-need-based.

Exhibit 39 illustrates the growth in private aid between 1997-98 and 2001-02. In total, private aid increased by 145 percent (in constant dollars) to a total of \$215 million. Fifty percent of private aid is attributed to ICUF schools.

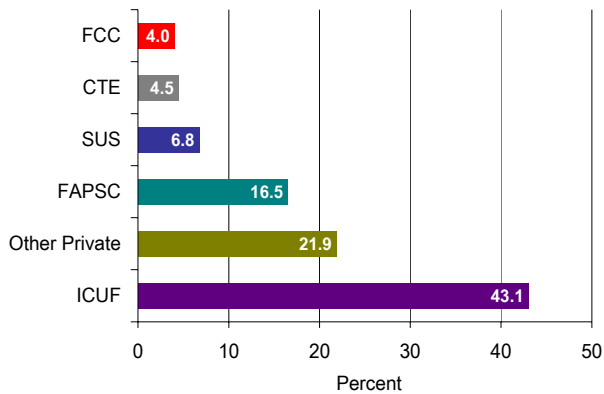
Exhibit 39. Private aid distributed to students at SUS and ICUF schools, 1997-98 to 2001-02 (constant dollars)



OVERALL AFFORDABILITY INDICATORS

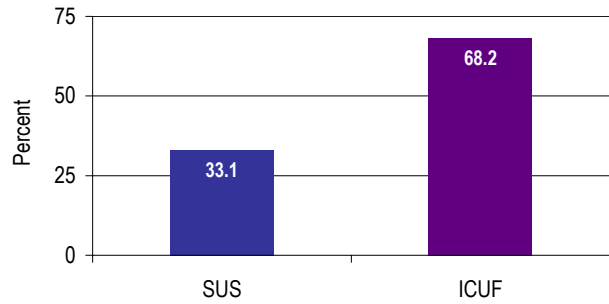
Comparing the costs associated with attending postsecondary education with the median household income (MHI) of Floridians provides one measure of affordability, understanding that these calculations do not account for student aid (Exhibit 40). In Florida, tuition and fee charges at public institutions required between 4 and 7 percent of MHI in 2001-02, a relatively small cost-to-income ratio. Comparatively, FAPSC institutions required 16.5 percent and ICUF schools required 43.1 percent of MHI, exhibited by the greater effort required of individuals with lower income.

Exhibit 40. Tuition and fee charges as a percentage of median household income for Florida postsecondary institutions, by sector, 2001-02



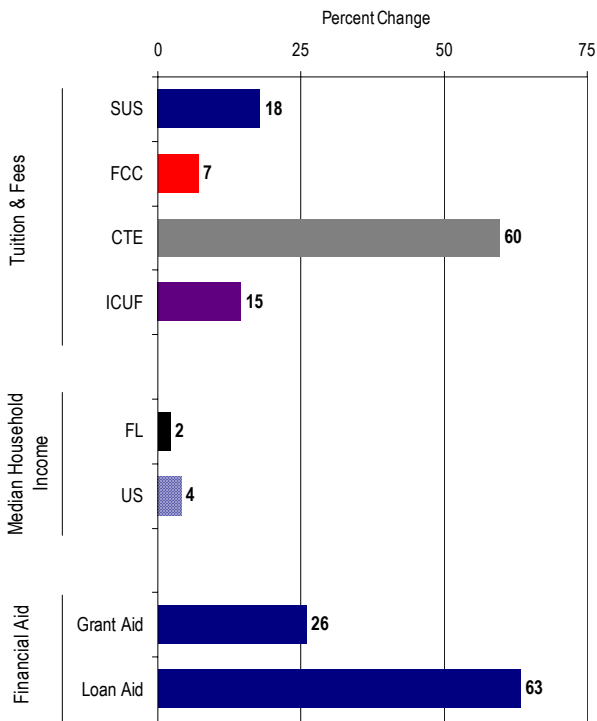
Total cost of attendance at four-year institutions raises the cost-to-income ratio significantly. At SUS institutions, the ratio becomes one-to-three (33.1 percent), and two-to-three at ICUF institutions (68.2 percent).

Exhibit 41. Cost of attendance as a percentage of median household income for Florida SUS and ICUF postsecondary institutions, 2001-02



Changes in tuition and fee charges compared to changes in median family income and student aid provide yet another affordability measure. As can be seen in Exhibit 42, total grant aid rose 26 percent between 1997-98 and 2001-02, while loan aid increased 63 percent. Comparatively, SUS tuition and fee charges rose 18 percent, FCC 7 percent, CTE schools 60 percent, and ICUF schools 16 percent. During the same period, median family income rose 2 percent in Florida. The good news is that grant aid rose significantly, even compared to tuition and fee increases (notwithstanding CTE). However, the increases in income during that period were almost negligible, meaning that families had to pay more, on average, than they did five-years previously. Additionally, most of the increases in grant aid came in the form of merit aid, not providing much assistance to students who financially require the most assistance.

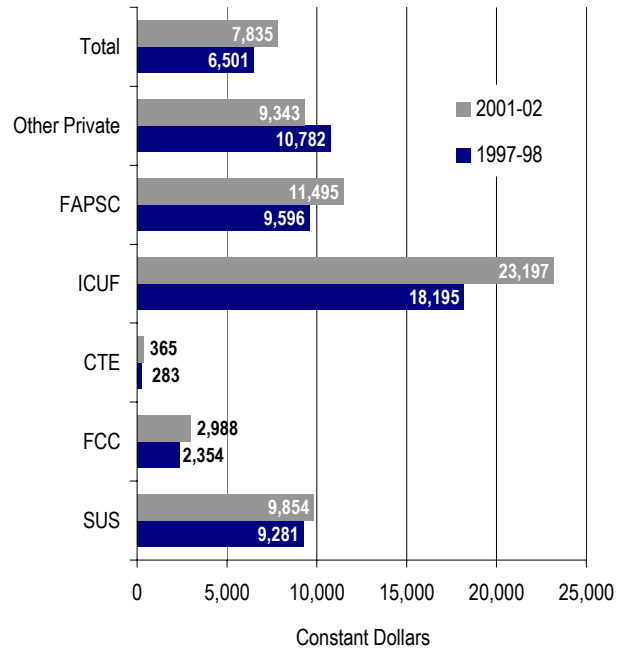
Exhibit 42. Five-year percent change in tuition and fee charges, median family income, and grant and loan aid, 1997-98 to 2001-02 (constant dollars)



AID PER FTE

In total, Florida students (FTE) averaged \$7,835 in student aid in 2001-02, up from \$6,501 in 1997-98, an increase of 20 percent after controlling for inflation (Exhibit 43). ICUF students received the highest amount of aid, averaging \$23,197, a rise of 24 percent. SUS students received the most aid in the public sector, averaging \$9,854 (6 percent increase), while FCC students averaged \$2,988 (21 percent increase).

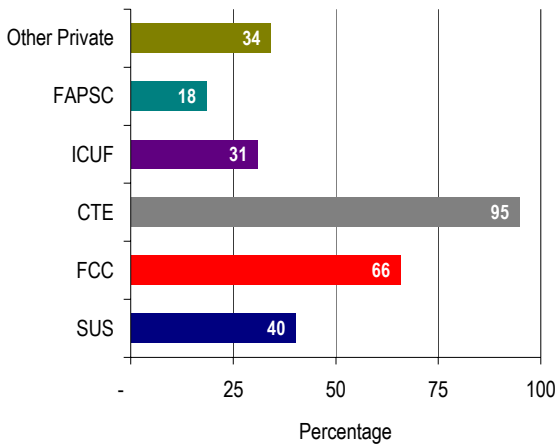
Exhibit 43. Average total aid per FTE at Florida institutions, 1997-98 and 2001-02 (constant dollars)



GRANT VS. LOAN AID

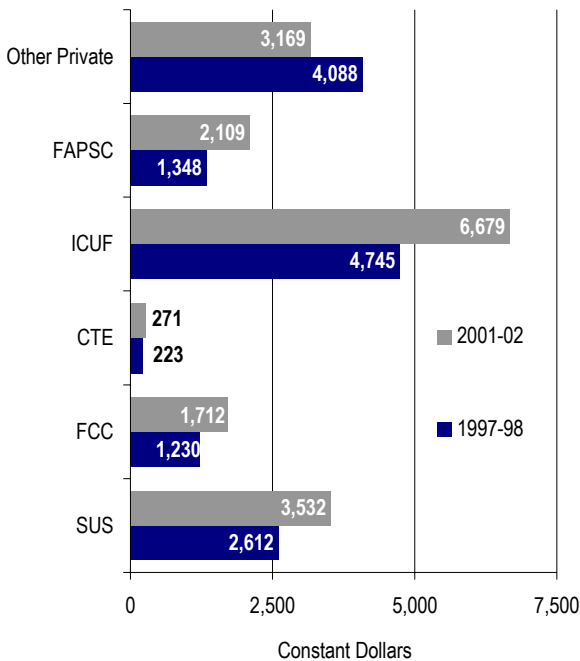
When discussing student aid, one must consider how much aid is in the form of grants versus repayable loans. Exhibit 43 illustrates the average aid per FTE at Florida institutions, by sector and type. Exhibit 44 provides a perspective on grant versus loan aid at the institutional level. As illustrated, the public institutions—SUS, FCC, and CTE schools—provide a higher percentage of grant aid versus loan aid. In particular, CTE students are almost exclusively grant aided. Sixty-six percent of FCC aid is in the form of grants, compared to 40 percent of SUS aid. Approximately one-third of ICUF aid is grant-based.

Exhibit 44. Percent of grant aid versus total grant and loan aid, by sector, 2001-02



When gauged by FTE counts, ICUF provides the most grant aid per student (\$6,679), compared to \$3,532 for SUS students (Exhibit 45). Grant aid increased at these institutional sectors by 40 and 35 percent respectively, between 1997-98 and 2001-02.

Exhibit 45. Average grant aid per FTE at Florida institutions, 1997-98 and 2001-02 (constant dollars)



ICUF students also receive the largest loans per FTE (Exhibit 46). On average, \$14,884 in loan aid is provided to students, compared to \$5,257 for SUS

students. Students at FAPSC and other private institutions also receive considerable loan aid. Over time, the loan volume and average per FTE rose considerably at ICUF institutions (25 percent), while average loan aid per FTE decreased at SUS schools by 10 percent.

Exhibit 46. Average loan aid per FTE at Florida institutions, 1997-98 and 2001-02 (constant dollars)

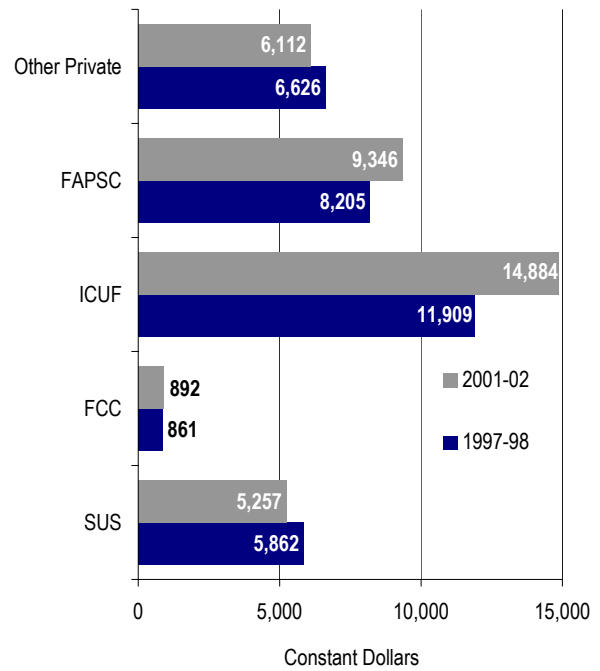
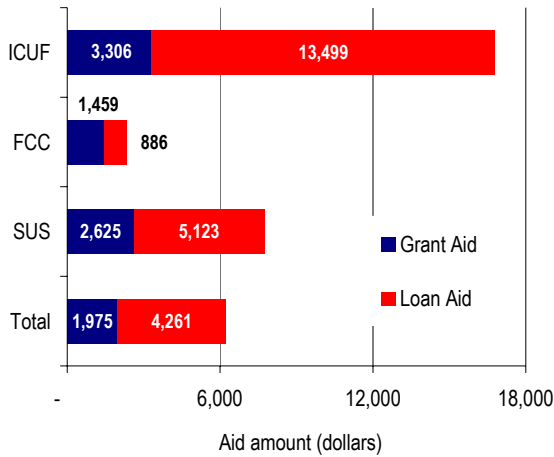


Exhibit 47 focuses on federal and state grant and loan aid only, thus removing all institutional and private sources. In 2001-02, the average federal grant per FTE was \$1,967 with a federal loan total of \$4,261. ICUF students received higher average federal grants and federal loans per FTE than any other institutional sector or type. ICUF students received \$3,306 in federal grants and \$13,499 in federal loans, when averaged across FTEs. By contract, SUS students received \$2,625 in federal grants and \$5,123 in federal loans.

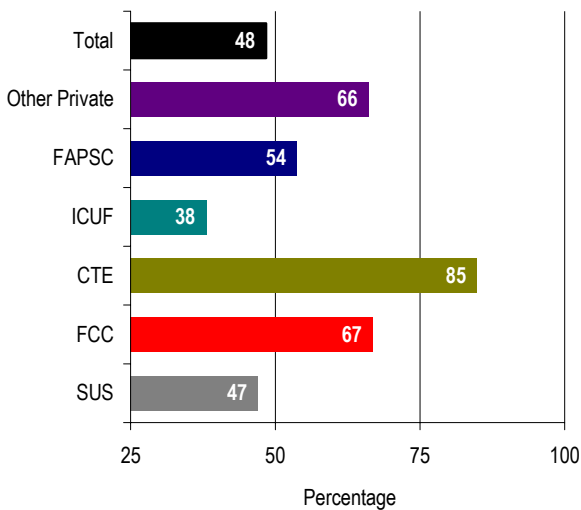
Exhibit 47. Combined federal and state grant and loan aid per FTE student, by grants and loans, 2001-02



NEED- VERSUS NON-NEED-BASED AID

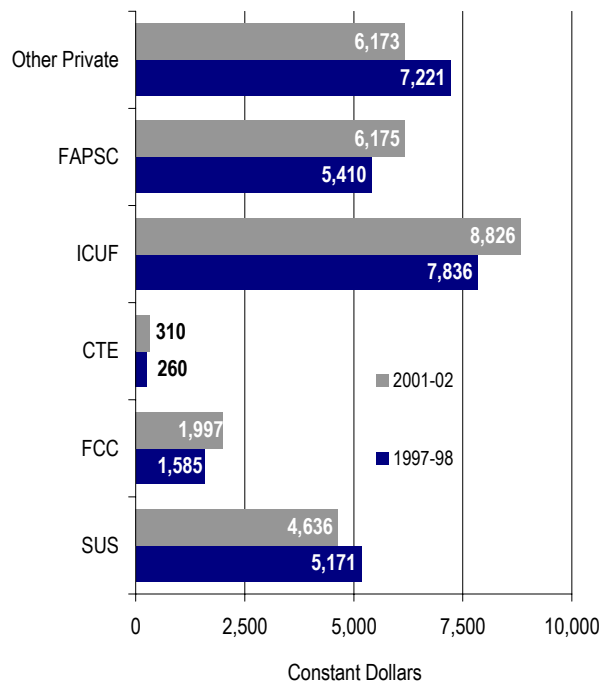
Half of all student aid in Florida is need-based (Exhibit 48), but the ratio of need- versus non-need-based aid varies greatly among the various sectors and institution types. For instance, SUS and FAPSC institutions hover close to the average; CTE and FCC institutions have high percentages of need-based aid (85 and 67 percent respectively); and ICUF institutions provide more non-need- than need-based aid.

Exhibit 48. Percent of need-based student aid versus total aid, by sector, 2001-02



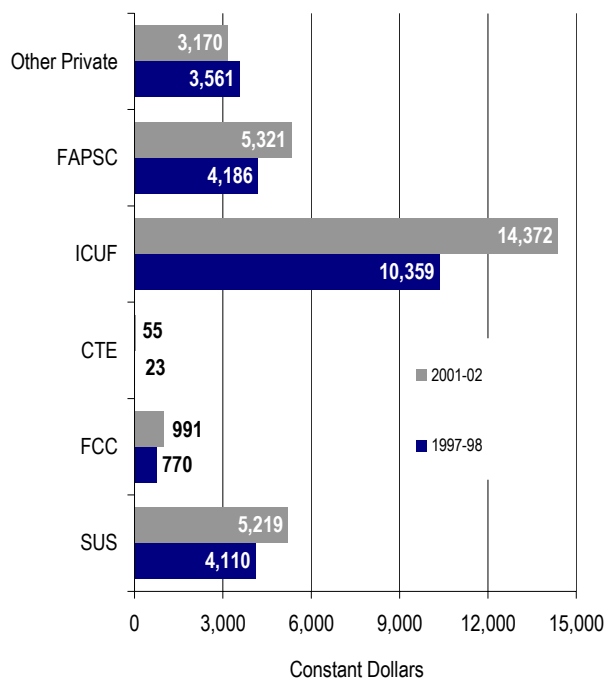
However, the aggregate distribution of aid within a sector tells only part of the story. ICUF institutions, by example, provide more average dollars of need-based aid per FTE than any other institution type. With an average need-based aid amount of \$8,826 in 2001-02, ICUF institutions provide almost double what SUS institutions provide and a third more than FAPSC schools (Exhibit 49).

Exhibit 49. Average need-based aid per FTE at Florida institutions, 1997-98 and 2001-02 (constant dollars)



Focusing on non-need aid, ICUF schools again provide the greatest amount of average resources to students (Exhibit 50). In 2001-02, ICUF awarded, on average, \$14,372 per FTE in non-need aid, a 38 percent increase from 1997-98 after adjusting for inflation. On average, the SUS awarded \$5,219, a 27 percent increase. While ICUF need- and non-need-based aid both increased between 1997-98 and 2001-02, only non-need-based aid increased at SUS, while need-based declined in real value.

Exhibit 50. Average non-need-based aid per FTE at Florida institutions, 1997-98 and 2001-02 (constant dollars)

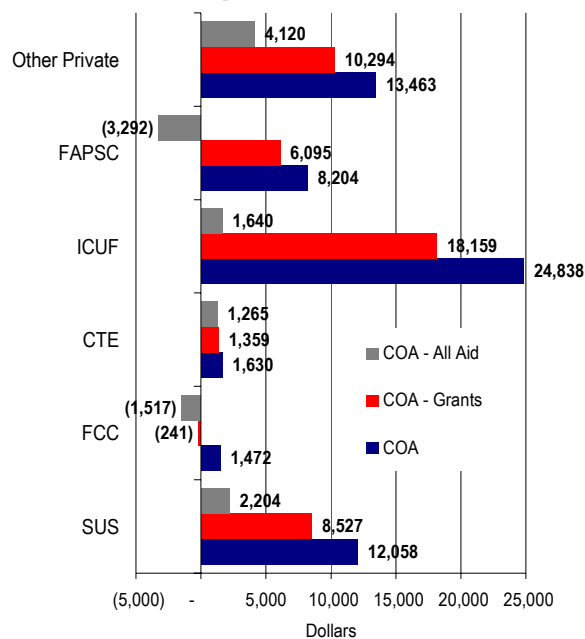


NET COST

Using average cost of attendance at Florida institutions, combined with average grant aid and average total aid per FTE, we can calculate the average cost of attendance minus student aid for students, acknowledging that this is a rough average and not a precise measure of net cost.

There are a number of ways to look at net cost. We will focus on two methods here—net cost where average total aid per FTE is subtracted from total cost of attendance, and net cost where average total grant aid per FTE is subtracted from total cost of attendance. The former provides what we call the “out-of-pocket” expenses for students. That is, what amount is left over after all aid is considered. The second method provides us with a reasonable estimate as to the total real cost of attendance that they must pay off, either now through contributions, or later, through loan payments.

Exhibit 51. Average cost of attendance* (COA), average COA minus grant aid per FTE, and average COA minus total aid per FTE, 2001-02



*COA calculated only for SUS, ICUF, and other private institutions. Tuition and fee charges used for FAPSC, CTE, and FCC.

Considering first the out-of-pocket expenses, most institutions fall within a relatively affordable level. The most expensive sector from an out-of-pocket perspective is the “other private” sector at \$4,120. SUS follows at \$2,204, with ICUF at \$1,640. However, one must remember that these figures include average loans. If we look further to our second net-cost calculation subtracting only grant aid from our total, we see a very different picture. After grants are considered, students attending ICUF institutions hold the greatest burden, at \$18,159 per year. Over a four-year period that would amount to approximately \$74,000 in debt. Other private institutions come in at \$10,294 and SUS at \$8,527. Thus, the average degree finds an SUS student in debt to the tune of \$34,000.

Understanding that these figures are calculated using averages per FTE, it is true that the actual debt load would vary compared to these figures. But because these figures are calculated based on all FTE, and that aid goes to a smaller segment of the population, it is estimated that these figures are low compared to the average indebtedness of students.

FLORIDA AND THE NATION

The final analysis of this paper involves comparing Florida's situation to (a) the nation, and (b) within the cohort comprising the top ten FTE states in the U.S. (see Exhibit 52 and Exhibit 53).

Florida ranks sixth on the list of FTEs served (475,226). Illinois, Pennsylvania, and Ohio are peer states in terms of FTE count, while California is the largest FTE state, having enrolled 1.3 million FTEs in 1999-00.

The postsecondary continuation rate in Florida, as measured by the percentage of students that go onto PSE immediately after high school, ranks 7th within our cohort and is on par with the nation as a whole (Approximately 58 percent). Massachusetts has the highest PSE rate at 69 percent, with North Carolina following at 65 percent.

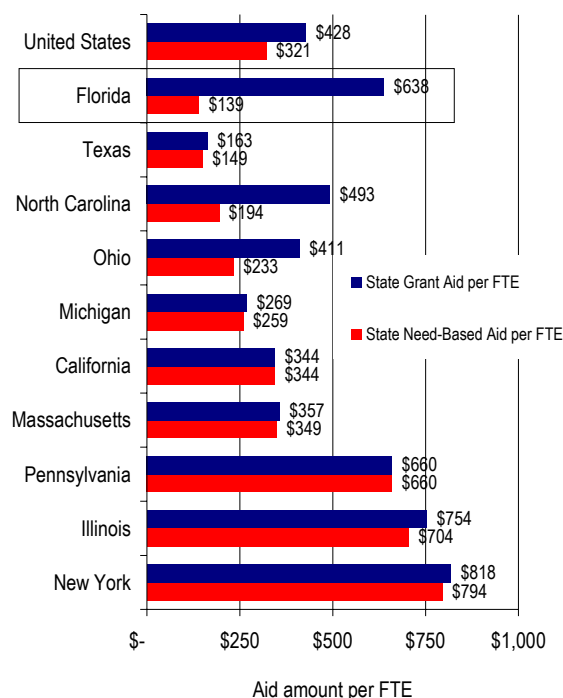
With regard to four-year tuition and fee charges, Florida has the second lowest average charge in the nation (\$2,365), next only to North Carolina (\$2,299). These figures compare to a national average of \$3,506 (1999-00 data).

Florida provided \$303 million in state grant assistance in 2000-01, ranking 6th among the cohort. Of this \$303 million, only \$66 million was need-based aid; the remainder with some type of meritorious requirement. Comparatively, New York provided over twice as much state aid as Florida (\$664 million). The main difference is that almost all of New York's state aid was need-based (\$645 million). Florida's ranking of need-based aid was 9 out of 10 states.

Of course, these numbers are more meaningful when we equate for FTE count. When averaged across FTEs, Florida ranks 4th in state aid at \$638 per FTE, compared to New York (\$818), Illinois (\$754), and

Pennsylvania (\$660). Looking only at need-based state grants only, Florida ranks 10th out of the 10 states, with \$139 per FTE, compared to \$794 for New York students, \$704 for Illinois, and \$660 for Pennsylvania. Only 15 percent of Florida FTEs received any state need-based grant aid. New York, on the other hand, provided need-based grant aid to 41 percent of its FTEs.

Exhibit 52. Need-based aid state grant aid per FTE versus total state grant per FTE among 10 largest states (by FTE count), 2000-01



Florida Trends in Student Aid and College Pricing

Exhibit 53. Comparison among the 10 largest states, in terms of FTE counts, by various characteristics.

PSE Continuation Rate (2000-01)			FTE (1999-00)		Tuition and Fees (1999-00)		Need-Based Aid (in millions) (2000-01)		Non-Need-Based Aid (in millions) (2000-01)					
1	Massachusetts	69	1	California	1,342,663	1	N. Carolina	\$2,299	1	New York	\$645	1	Florida	\$236
2	N. Carolina	65	2	New York	812,246	2	Florida	\$2,365	2	California	\$462	2	Ohio	\$75
3	New York	64	3	Texas	712,158	3	California	\$2,561	3	Illinois	\$360	3	N. Carolina	\$62
4	Pennsylvania	62	4	Illinois	511,234	4	Texas	\$2,803	4	Pennsylvania	\$325	4	Illinois	\$23
5	Illinois	60	5	Pennsylvania	493,122	5	Massachusetts	\$4,003	5	Massachusetts	\$114	5	New York	\$14
6	Michigan	59	6	Florida	475,226	6	New York	\$4,062	6	Texas	\$106	6	Massachusetts	\$2.8
7	Florida	58	7	Ohio	423,561	7	Illinois	\$4,177	7	Michigan	\$102	7	Texas	\$2.2
8	Ohio	56	8	Michigan	394,123	8	Michigan	\$4,626	8	Ohio	\$99	8	California	\$-
9	Texas	53	9	Massachusetts	327,196	9	Ohio	\$4,740	9	Florida	\$66	9	Pennsylvania	\$-
10	California	48	10	N. Carolina	302,786	10	Pennsylvania	\$5,918	10	N. Carolina	\$59	10	Michigan	\$-
	U.S.	57		U.S.	10,943,609		U.S.	\$3,506		U.S.	\$3,516		U.S.	\$1,090
SOURCE: Measuring Up 2000: National Center for Higher Education Policy			SOURCE: NCES Digest of Education Statistics, 2001, Table 203. FTE for degree-granting institutions only.		SOURCE: NCES Digest of Education Statistics 2001, Table 317		SOURCE: NASSGAP Annual Survey of State Grant Programs, 2000-01, Table 1		SOURCE: NASSGAP Annual Survey of State Grant Programs, 2000-01, Table 1					

Total State Grant Aid (in millions) (2000-01)			State Grant Aid per FTE		State Need-Based Aid per FTE		Percent Undergrads Receiving Need-Based Aid (2000-01)				
1	New York	\$664	1	New York	\$818	1	New York	\$794	1	New York	40.7%
2	California	\$462	2	Illinois	\$754	2	Illinois	\$704	2	Massachusetts	36.5%
3	Illinois	\$385	3	Pennsylvania	\$660	3	Pennsylvania	\$660	3	Pennsylvania	33.8%
4	Pennsylvania	\$325	4	Florida	\$638	4	Massachusetts	\$349	4	Illinois	28.0%
5	Florida	\$303	5	N. Carolina	\$493	5	California	\$344	5	Ohio	20.2%
6	Ohio	\$174	6	Ohio	\$411	6	Michigan	\$259	6	Florida	14.9%
7	N. Carolina	\$149	7	Massachusetts	\$357	7	Ohio	\$233	7	Michigan	14.2%
8	Massachusetts	\$117	8	California	\$344	8	N. Carolina	\$194	8	California	10.7%
9	Texas	\$116	9	Michigan	\$269	9	Texas	\$149	9	Texas	7.5%
10	Michigan	\$106	10	Texas	\$163	10	Florida	\$139	10	N. Carolina	5.8%
	U.S.	\$4,681		U.S.	\$428		U.S.	321		U.S.	-
SOURCE: NASSGAP Annual Survey of State Grant Programs, 2000-01, Table 1			SOURCE: Calculated figure from Aid and FTE data		SOURCE: Calculated figure from Aid and FTE data		SOURCE: NASSGAP Annual Survey of State Grant Programs, 2000-01, Table 14				

POLICY IMPLICATIONS

One of the guiding principles of K-20 education in Florida is “a system that maximizes educational access and allows the opportunity for a high quality education for all Floridians.” At the postsecondary level, this is contingent upon the appropriate balance among funding, pricing, and financial aid policies.

Since the 1970s, Florida’s relative position with regard to student charges has declined from above the national average to near the bottom of the 50 states (49th or 48th) in recent years. Yet, for many Floridians, going to college is less affordable today than it was five years ago. While student fees are relatively low, the share of family income required to pay these fees is higher than it was in 1997-98. While available aid has increased, most of the growth in aid has come in the form of non-need-based grants and loans, and an increasing proportion of the borrowing is unsubsidized.

The overriding challenge for Florida policy makers is how to sustain access to postsecondary education for the state’s growing and changing college-age population as well as non-traditional, older students. We offer the following recommendations:

Reaffirm the commitment to need-based aid. As stated at the outset of this report, Florida law directs (Section 1009.93, F.S.) that state student financial aid be provided primarily on the basis of financial need. Currently, Florida is in violation of that directive. According to Table 3, need-based aid has consistently accounted for only about one quarter of the state aid total since 1997-98. Zucker⁴ points out that in 2001-02, roughly \$24 million was awarded to SUS students in excess of their demonstrated financial need. Coinci-

⁴ Zucker, Brian (in press). An upcoming publication from CEPRI.

dentally, the total unmet need for students with need beyond \$6,200 (the maximum they could borrow annually in Stafford and PLUS loans) totaled \$24 million. Aside from equity issues inherent in Florida’s current state student aid policy, Zucker’s study also calls into question merit aid’s efficacy in retaining students in Florida.

Consider the rate of fee increases over time within a broader context. At this writing state revenue forecasts are not promising with little prospect of improvement in the immediate future. Responses to this have included proposals for significant increases in tuition to offset declines in general revenue. This has implications for students and their families as well as ongoing programs such as the Bright Futures Scholarships and Prepaid Tuition.

Providing consistency and fairness in tuition increases over time will require a range of policy responses that expand revenue from other sources, cut institutional operating expenses, and promote more cost-effective delivery of higher education. Local boards of trustees and other policy makers should consider student fee increases within the context of annual growth of family income thus gearing the price of higher education to a broad measure of economic well-being and family ability to pay.

Undertake a thorough review and reappraisal of financing including state funding, student pricing and student aid delivery. The Council has already begun assessing the overall funding structure for public education in Florida. Student aid is not a panacea for the problems of educational access and choice; its delivery is flawed on several counts. Need-based aid policies and procedures require constant review and sharpening. Issues that should be addressed include:

Awareness and Predictability of Aid. Sticker prices can discourage needy students who may not know about financial aid or may be deterred by the application process. Information and outreach are important to increase awareness of available aid. Aid programs should be publicized and accessible to those who need help the most. Such efforts are especially important where high school guidance and counseling resources are inadequate. Continuity of aid levels from year to year is also important, so students can count on the support they need to complete their degrees.

Standards of Need. Federal criteria for determining student need are used to determine recipients of both federal and non-federal aid across the country. While the federal commitment to funding student aid may have eroded, the federal methodology of need analysis has been widely adopted. The 1992 reauthorization of the Higher Education Act substantially altered federal need standards, stretching eligibility to larger numbers of the middle class but with no assurance of commensurate federal funding. The result has been like an “unfunded mandate,” a legitimization of increased need without federal help for states and institutions to satisfy the greater demand. Under the revised standards, available funds may be awarded further up the income scale, at the expense of more disadvantaged students. State policy makers should study award patterns to find out what shifts are occurring and whether the interests of needy students are being well served.

Nontraditional Students. Student aid programs have been designed primarily for dependent students of traditional college age. The system as it has evolved is not generally well suited to meet the needs and circumstances of older adults returning to higher education for a second chance, retraining, or mid-career change—students who typically attend part-time while holding down job and fam-

ily responsibilities. Policy makers need to fashion more appropriate mechanisms for helping nontraditional students meet the costs of higher education.

Simplification. The aid process must be made as simple and straightforward as possible for students, while at the same time targeting aid to the neediest. According to Wellman⁵, Florida manages more state aid programs than any other state. There are too many programs, too many forms, too many procedures—to the point that the system itself can become a barrier to educational access.

Expand programs that reach out to disadvantaged students in middle and secondary school and help them prepare for postsecondary education. In the final analysis, we know that financial aid is not enough to close gaps in opportunity. Enrollment and success in higher education are influenced by many factors, not just ability to pay. Of all the variables that determine who enters and who succeeds in college, the Council’s Student Progression Cohort Analysis has demonstrated that aspirations and academic preparation are the most powerful. For the long haul, we need direct outreach to more of the current generation: intervention programs that make a difference in the lives of young, disadvantaged children.

In the wake of Proposition 209 in California, which eliminated state affirmative action programs, similar steps in Texas, Florida and the recent University of Michigan case before the U.S. Supreme Court, deeper and wider commitments are needed by states and institutions. The state needs to assure that alternatives to affirmative action, such as One Florida and The Talented Twenty Program, will achieve the same broad goals of access and campus diversity. The colleges have an obvious stake in partnerships with schools to expand the potential college-bound and qualified pool.

⁵ Wellman, Jane (2002). *Accounting for State Student Aid: How State Policy and Student Aid Connect*. Washington, DC: Institute for Higher Education Policy.

Student aid delivery is an enormously complex system, driven substantially by federal rules and regulations. As a state policy issue, aid has moved from the periphery to the center of higher education finance. It has become increasingly important for state and higher education leaders to focus on this area in order to sharpen priorities and fashion more effective aid policies.

Policy makers and program administrators need to know more about overall funding procedures and the financial aid system and how they work. We hope the baseline data contained in this report will contribute to such understanding.

As we have also suggested, financial aid alone will not assure wider and more equitable access to higher education. Making college affordable is critically important, but it is not enough. Complementary strategies are required to reach, motivate, and prepare students for postsecondary education and to increase their odds of earning a degree in areas beneficial both to state and individual needs.

APPENDIX

APPENDIX A. DETAILED TABLES

Florida Trends in Student Aid and College Pricing

Table 1. Student enrollment at Florida institutions of higher education, by institution type, attendance status, and undergraduate, graduate, and total enrollment, 1997-98 to 2001-02

Full-Time Equivalent (FTE)							
Year	<i>SUS</i>	<i>FCC</i>	<i>CTE</i>	<i>ICUF</i>	<i>FAPSC</i>	<i>Other Private</i>	<i>Total</i>
1997-98	107,035	184,180	45,053	53,606	24,715	9,651	424,240
1998-99	114,243	183,603	57,802	55,414	25,861	12,447	449,369
1999-00	117,541	185,839	50,691	58,756	29,110	12,714	454,651
2000-01	123,202	193,439	52,540	61,850	31,745	16,096	478,871
2001-02	130,625	213,011	53,564	64,731	40,833	15,189	517,953
Net Change	23,590	28,831	8,511	11,125	16,118	5,538	93,713
% Change	22%	16%	19%	21%	65%	57%	22%

Distribution of Total FTE Enrollment by Sector							
Year	<i>SUS</i>	<i>FCC</i>	<i>CTE</i>	<i>ICUF</i>	<i>FAPSC</i>	<i>Other Private</i>	<i>Total</i>
1997-98	25%	43%	11%	13%	6%	2%	100%
1998-99	25%	41%	13%	12%	6%	3%	100%
1999-00	26%	41%	11%	13%	6%	3%	100%
2000-01	26%	40%	11%	13%	7%	3%	100%
2001-02	25%	41%	10%	12%	8%	3%	100%

Florida Trends in Student Aid and College Pricing

Table 2. Average undergraduate tuition, fees, cost of attendance, and income of Florida residents, in current and constant dollars, 1997-98 to 2001-02

Current Dollars								
Year	Tuition & Fees						Median Household Income	
	SUS	FCC	CTE	ICUF	FAPSC	Other Private	Florida	U.S.
1997-98	\$1,907	\$1,252	\$930	\$12,477	\$4,446	\$6,622	\$32,455	\$37,005
1998-99	\$2,042	\$1,280	\$1,043	\$13,073	\$3,587	\$4,644	\$34,909	\$38,885
1999-00	\$2,165	\$1,332	\$1,401	\$13,745	\$5,962	\$7,219	\$35,876	\$40,816
2000-01	\$2,252	\$1,393	\$1,493	\$14,849	\$4,746	\$7,456	\$37,942	\$42,022
2001-02	\$2,465	\$1,472	\$1,630	\$15,681	\$6,023	\$7,983	\$36,421	\$42,228
Year	Cost of Attendance						Per Capita Personal Income	
	SUS	FCC	CTE	ICUF	FAPSC	Other Private	Florida	U.S.
1997-98	\$9,602	\$10,936	\$3,446	\$20,065	\$6,386	\$13,008	\$24,869	\$25,412
1998-99	\$10,833	\$11,370	\$4,024	\$21,482	\$7,427	\$11,554	\$26,161	\$26,893
1999-00	\$10,899	\$11,667	\$3,967	\$22,478	\$8,426	\$10,786	\$26,593	\$27,843
2000-01	\$11,340	\$11,945	\$3,570	\$23,779	\$6,753	\$10,910	\$27,764	\$29,469
2001-02	\$12,058	\$11,825	\$8,471	\$24,838	\$8,204	\$13,463	\$28,831	\$31,022
Constant Dollars								
Year	Tuition & Fees						Median Household Income	
	SUS	FCC	CTE	ICUF	FAPSC	Other Private	Florida	U.S.
1997-98	\$2,093	\$1,374	\$1,021	\$13,694	\$4,880	\$7,268	\$35,620	\$40,614
1998-99	\$2,215	\$1,388	\$1,131	\$14,179	\$3,891	\$5,037	\$37,863	\$42,176
1999-00	\$2,291	\$1,410	\$1,483	\$14,545	\$6,309	\$7,640	\$37,965	\$43,192
2000-01	\$2,303	\$1,425	\$1,527	\$15,187	\$4,854	\$7,626	\$38,805	\$42,978
2001-02	\$2,465	\$1,472	\$1,630	\$15,681	\$6,023	\$7,983	\$36,421	\$42,228
Net Change	\$372	\$98	\$609	\$1,988	\$1,143	\$716	\$801	\$1,614
Net % Change	18%	7%	60%	15%	23%	10%	2%	4%
Year	Cost of Attendance						Per Capita Personal Income	
	SUS	FCC	CTE	ICUF	FAPSC	Other Private	Florida	U.S.
1997-98	\$10,539	\$12,002	\$3,782	\$22,022	\$7,009	\$14,277	\$27,295	\$27,890
1998-99	\$11,750	\$12,332	\$4,365	\$23,300	\$8,056	\$12,531	\$28,375	\$29,169
1999-00	\$11,533	\$12,346	\$4,198	\$23,787	\$8,917	\$11,414	\$28,141	\$29,464
2000-01	\$11,598	\$12,217	\$3,651	\$24,320	\$6,907	\$11,158	\$28,396	\$30,140
2001-02	\$12,058	\$11,825	\$8,471	\$24,838	\$8,204	\$13,463	\$28,831	\$31,022
Net Change	\$1,520	(\$177)	\$4,689	\$2,816	\$1,195	(\$813)	\$1,536	\$3,131
Net % Change	14%	-1%	124%	13%	17%	-6%	6%	11%

Florida Trends in Student Aid and College Pricing

Table 3. Student aid awarded to students at all Florida postsecondary institutions, by program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	2,066,978,792	2,260,651,633	2,329,967,684	2,518,975,499	2,852,537,700
Pell Grants	348,309,623	396,314,726	397,042,686	430,372,919	554,899,166
Campus-Based Aid	85,627,097	89,245,127	90,309,808	90,418,225	93,141,250
SEOG	31,619,283	33,246,942	34,722,438	33,743,984	34,655,909
FWS	29,047,183	30,937,695	32,055,781	31,683,381	32,971,986
PERKINS LOANS	24,960,631	25,060,490	23,531,589	24,990,860	25,513,355
LEAP	1,751,817	867,014	845,519	1,343,904	1,931,218
FFEL	1,582,497,891	1,715,523,044	1,775,754,537	1,924,829,636	2,123,580,866
UNSUBSIDIZED	865,411,733	907,376,774	900,016,687	945,803,981	1,034,676,181
SUBSIDIZED	603,131,538	678,694,164	743,108,997	828,903,130	943,504,137
PLUS	113,954,620	129,452,106	132,628,853	150,122,525	145,400,548
Other Federal Grants	10,336,105	13,076,298	14,814,837	17,541,384	21,005,891
Other Federal Loans	38,456,259	45,625,423	51,200,298	54,469,430	57,979,309
STATE PROGRAMS	43,372,394	52,473,736	48,679,735	70,236,239	76,042,371
Need-Based Programs	108,257,355	144,896,248	189,792,572	241,695,763	246,398,384
Non-Need-Based Programs	10,364,968	13,846,085	16,017,273	15,777,282	17,798,028
State Accelerated Programs	10,283,981	13,707,797	15,838,106	15,617,658	17,623,068
Dual Enrollment	80,987	138,288	179,166	159,625	174,960
Early Admission	17,285,782	21,780,717	20,479,212	22,699,953	11,126,716
State Matching Program	26,626,986	22,319,406	25,859,437	28,906,016	34,012,594
Student Financial Aid Fee Aid	15,230,212	17,989,645	20,603,445	24,486,329	21,381,755
Other State Aid					
INSTITUTIONAL PROGRAMS	382,043,362	439,717,074	488,441,064	535,491,733	583,400,595
PRIVATE AID	87,882,810	118,158,980	153,267,256	177,744,481	215,415,880
TOTAL AID TO STUDENTS	2,758,042,661	3,091,833,524	3,293,107,678	3,636,013,295	4,058,114,021

Florida Trends in Student Aid and College Pricing

Table 4. Student aid awarded to students at public Florida postsecondary institutions, by program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	1,054,772,707	1,121,540,297	1,039,228,472	1,101,288,953	1,274,710,349
Pell Grants	244,883,706	276,363,214	263,439,101	290,787,344	375,456,823
Campus-Based Aid	50,953,597	50,639,047	50,552,075	48,806,942	48,339,051
<i>SEOG</i>	<i>18,075,272</i>	<i>18,248,161</i>	<i>19,489,234</i>	<i>18,275,329</i>	<i>18,387,156</i>
<i>FWS</i>	<i>18,232,574</i>	<i>18,668,493</i>	<i>18,937,106</i>	<i>18,380,107</i>	<i>18,502,320</i>
<i>PERKINS LOANS</i>	<i>14,645,751</i>	<i>13,722,394</i>	<i>12,125,735</i>	<i>12,151,506</i>	<i>11,449,574</i>
LEAP	1,751,817	867,014	845,519	1,343,904	1,931,218
FFEL	753,497,982	789,242,736	718,168,735	754,438,154	841,570,683
<i>UNSUBSIDIZED</i>	<i>461,822,904</i>	<i>472,776,912</i>	<i>422,555,300</i>	<i>437,266,242</i>	<i>470,750,035</i>
<i>SUBSIDIZED</i>	<i>257,764,980</i>	<i>277,879,446</i>	<i>266,359,114</i>	<i>281,856,635</i>	<i>337,863,130</i>
<i>PLUS</i>	<i>33,910,098</i>	<i>38,586,378</i>	<i>29,254,321</i>	<i>35,315,277</i>	<i>32,957,518</i>
Other Federal Grants	1,632,316	1,876,667	1,771,048	2,003,597	1,627,804
Other Federal Loans	3,805,106	3,418,634	5,297,514	5,252,915	5,784,770
STATE PROGRAMS	164,303,975	190,022,748	232,462,514	284,962,163	285,477,946
Need-Based Programs	33,066,825	31,741,643	34,261,458	53,018,145	56,240,601
Non-Need-Based Programs	66,475,019	88,329,119	121,983,193	148,445,817	152,844,844
State Accelerated Programs	10,364,968	13,846,085	16,017,273	15,777,282	17,798,028
<i>Dual Enrollment</i>	<i>10,283,981</i>	<i>13,707,797</i>	<i>15,838,106</i>	<i>15,617,658</i>	<i>17,623,068</i>
<i>Early Admission</i>	<i>80,987</i>	<i>138,288</i>	<i>179,166</i>	<i>159,625</i>	<i>174,960</i>
State Matching Program	15,885,437	20,224,842	19,079,968	21,260,240	9,565,662
Student Financial Aid Fee Aid	26,626,986	22,319,406	25,859,437	28,906,016	34,012,594
Other State Aid	11,884,740	13,561,654	15,261,186	17,554,663	15,016,217
INSTITUTIONAL PROGRAMS	173,592,103	195,587,130	225,809,627	255,282,682	276,626,926
PRIVATE AID	47,050,096	59,854,049	81,616,874	88,962,087	108,399,037
TOTAL AID TO STUDENTS	1,439,718,881	1,567,004,225	1,579,117,488	1,730,495,886	1,943,283,041

Florida Trends in Student Aid and College Pricing

Table 5. Number of recipients and total aid awarded to students at Florida State University System (SUS) institutions, by program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	718,990,470	765,457,518	690,846,598	729,940,553	812,914,748
Pell Grants	82,976,913	96,505,101	93,469,219	102,305,604	124,183,556
Campus-Based Aid	29,534,507	28,219,846	29,603,523	28,664,678	28,546,857
SEOG	8,827,266	8,288,707	10,071,828	9,198,574	9,348,401
FWS	8,296,148	8,500,387	8,801,330	9,047,909	9,348,921
PERKINS LOANS	12,411,092	11,430,752	10,730,365	10,418,195	9,849,535
LEAP	-	-	-	-	-
FFEL	605,720,937	639,971,707	566,998,047	598,165,424	659,329,248
UNSUBSIDIZED	371,078,481	379,937,585	328,470,873	339,760,304	357,090,697
SUBSIDIZED	202,510,491	223,514,386	211,399,722	225,785,906	271,932,719
PLUS	32,131,965	36,519,737	27,127,453	32,619,214	30,305,832
Other Federal Grants	758,114	760,863	775,809	804,847	855,087
Other Federal Loans	-	-	-	-	-
STATE PROGRAMS	103,491,542	120,674,193	157,475,570	194,304,619	199,184,047
Need-Based Programs	19,337,242	18,762,191	19,807,519	27,807,768	27,049,881
Non-Need-Based Programs	56,196,196	75,994,645	107,134,572	131,354,164	135,723,341
State Accelerated Programs	378,786	1,298,325	1,611,662	1,471,516	1,491,070
Dual Enrollment	297,936	1,160,335	1,432,495	1,312,046	1,322,012
Early Admission	80,850	137,990	179,166	159,470	169,058
State Matching Program	3,334,634	3,206,204	3,547,585	3,907,988	3,666,196
Student Financial Aid Fee Aid	12,359,944	7,959,635	10,218,869	12,310,795	16,387,341
Other State Aid	11,884,740	13,453,191	15,155,363	17,452,388	14,866,217
INSTITUTIONAL PROGRAMS	132,826,821	145,470,706	163,594,137	183,532,696	199,221,125
PRIVATE AID	38,047,798	45,511,720	62,025,352	67,288,495	75,897,170
TOTAL AID TO STUDENTS	993,356,632	1,077,114,136	1,073,941,656	1,175,066,365	1,287,217,090

Florida Trends in Student Aid and College Pricing

Table 6. Student aid awarded to students at Florida Community Colleges (FCC), by program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	325,334,069	344,570,518	336,979,492	359,985,756	445,880,315
Pell Grants	153,121,137	169,806,578	160,053,458	178,692,375	239,054,039
Campus-Based Aid	20,377,748	21,545,398	20,217,726	19,171,448	18,834,821
<i>SEOG</i>	<i>8,582,154</i>	<i>9,436,591</i>	<i>8,919,063</i>	<i>8,530,205</i>	<i>8,525,594</i>
<i>FWS</i>	<i>9,560,936</i>	<i>9,817,166</i>	<i>9,903,292</i>	<i>8,907,931</i>	<i>8,709,188</i>
<i>PERKINS LOANS</i>	<i>2,234,659</i>	<i>2,291,642</i>	<i>1,395,371</i>	<i>1,733,312</i>	<i>1,600,039</i>
LEAP	-	-	-	-	-
FFEL	147,155,875	148,684,104	150,415,554	155,670,267	181,433,968
<i>UNSUBSIDIZED</i>	<i>90,166,646</i>	<i>92,294,956</i>	<i>93,384,549</i>	<i>96,952,951</i>	<i>112,910,639</i>
<i>SUBSIDIZED</i>	<i>55,211,096</i>	<i>54,322,507</i>	<i>54,904,137</i>	<i>56,021,253</i>	<i>65,871,643</i>
<i>PLUS</i>	<i>1,778,134</i>	<i>2,066,641</i>	<i>2,126,869</i>	<i>2,696,063</i>	<i>2,651,686</i>
Other Federal Grants	874,202	1,115,804	995,239	1,198,750	772,717
Other Federal Loans	3,805,106	3,418,634	5,297,514	5,252,915	5,784,770
STATE PROGRAMS	59,302,424	67,230,112	72,478,089	87,369,579	82,760,004
Need-Based Programs	13,729,583	12,979,452	14,453,940	25,210,377	29,190,720
Non-Need-Based Programs	10,209,581	12,265,011	14,765,370	17,009,136	17,024,795
State Accelerated Programs	9,673,001	11,970,365	13,699,968	13,452,817	15,008,279
<i>Dual Enrollment</i>	<i>9,672,864</i>	<i>11,970,067</i>	<i>13,699,968</i>	<i>13,452,663</i>	<i>15,002,377</i>
<i>Early Admission</i>	<i>137</i>	<i>298</i>	-	<i>154</i>	<i>5,902</i>
State Matching Program	12,550,802	17,018,638	15,532,383	17,352,251	5,899,465
Student Financial Aid Fee Aid	13,139,456	12,996,645	14,026,428	14,344,997	15,636,744
Other State Aid	-	-	-	-	-
INSTITUTIONAL PROGRAMS	40,104,907	48,926,156	60,737,026	70,116,923	75,990,573
PRIVATE AID	8,863,417	13,735,284	18,944,875	21,002,539	31,880,125
TOTAL AID TO STUDENTS	433,604,817	474,462,070	489,139,482	538,474,797	636,511,017

Florida Trends in Student Aid and College Pricing

Table 7. Student aid awarded to students at Florida District Postsecondary Career & Technical Education (CTE) Centers, by specific program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	10,448,168	11,512,261	11,402,382	11,362,644	13,984,067
Pell Grants	8,785,656	10,051,534	9,916,423	9,789,365	12,219,228
Campus-Based Aid	1,041,342	873,803	730,826	970,816	957,373
SEOG	665,852	522,863	498,343	546,550	513,162
FWS	375,490	350,940	232,483	424,267	444,211
PERKINS LOANS	-	-	-	-	-
LEAP	-	-	-	-	-
FFEL	621,170	586,924	755,133	602,463	807,467
UNSUBSIDIZED	577,777	544,371	699,878	552,987	748,699
SUBSIDIZED	43,393	42,553	55,255	49,476	58,768
PLUS	-	-	-	-	-
Other Federal Grants	-	-	-	-	-
Other Federal Loans	-	-	-	-	-
STATE PROGRAMS	1,510,009	2,118,444	2,508,856	3,287,965	3,533,896
Need-Based Programs	-	-	-	-	-
Non-Need-Based Programs	69,242	69,462	83,251	82,516	96,708
State Accelerated Programs	313,181	577,395	705,643	852,949	1,298,679
Dual Enrollment	313,181	577,395	705,643	852,949	1,298,679
Early Admission	-	-	-	-	-
State Matching Program	-	-	-	-	-
Student Financial Aid Fee Aid	1,127,586	1,363,125	1,614,140	2,250,224	1,988,509
Other State Aid	-	108,462	105,822	102,276	150,000
INSTITUTIONAL PROGRAMS	660,375	1,190,268	1,478,465	1,633,063	1,415,228
PRIVATE AID	138,881	607,045	646,647	671,053	621,742
TOTAL AID TO STUDENTS	12,757,433	15,428,019	16,036,350	16,954,724	19,554,934

Florida Trends in Student Aid and College Pricing

Table 8. Student aid awarded to students at Independent Colleges and Universities of Florida (ICUF) institutions, by program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	671,878,022	753,903,020	828,149,721	883,775,062	975,729,877
Pell Grants	36,983,476	43,149,851	43,360,014	48,452,423	59,612,617
Campus-Based Aid	28,067,071	31,147,761	32,047,314	33,592,562	36,012,470
SEOG	9,460,668	10,428,930	10,434,447	10,571,286	11,021,983
FWS	9,497,363	10,530,876	11,210,008	11,204,301	11,926,251
PERKINS LOANS	9,109,040	10,187,955	10,402,860	11,816,975	13,064,236
LEAP	-	-	-	-	-
FFEL	563,484,716	626,201,428	693,797,409	736,978,843	808,535,165
UNSUBSIDIZED	275,531,838	293,925,647	315,128,575	320,757,095	354,340,544
SUBSIDIZED	244,069,603	281,927,498	329,914,289	363,920,271	401,832,952
PLUS	43,883,276	50,348,284	48,754,545	52,301,478	52,361,669
Other Federal Grants	8,691,606	11,197,191	13,042,201	15,534,718	19,375,087
Other Federal Loans	34,651,153	42,206,789	45,902,783	49,216,515	52,194,539
STATE PROGRAMS	54,188,784	69,994,655	82,418,438	110,546,616	112,074,479
Need-Based Programs	8,026,802	7,945,359	9,219,759	10,247,341	12,103,105
Non-Need-Based Programs	41,416,164	56,065,430	66,457,176	91,950,541	92,066,925
State Accelerated Programs	-	-	-	-	-
Dual Enrollment	-	-	-	-	-
Early Admission	-	-	-	-	-
State Matching Program	1,400,346	1,555,875	1,399,244	1,417,068	1,538,912
Student Financial Aid Fee Aid	-	-	-	-	-
Other State Aid	3,345,472	4,427,992	5,342,259	6,931,665	6,365,538
INSTITUTIONAL PROGRAMS	208,451,259	244,129,944	262,631,437	280,209,050	306,773,668
PRIVATE AID	40,832,714	58,304,931	71,650,382	88,782,394	107,016,842
TOTAL AID TO STUDENTS	975,350,779	1,126,332,550	1,244,849,978	1,363,313,121	1,501,594,867

Florida Trends in Student Aid and College Pricing

Table 9. Student aid awarded to students at FAPSC Institutions, by program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	235,133,432	264,542,410	332,176,393	376,017,567	462,193,321
Pell Grants	29,320,023	35,087,439	56,328,307	54,440,600	76,011,226
Campus-Based Aid	3,996,199	4,746,180	3,656,488	4,977,132	5,489,127
<i>SEOG</i>	<i>2,262,796</i>	<i>2,752,875</i>	<i>2,113,139</i>	<i>2,739,360</i>	<i>2,945,457</i>
<i>FWS</i>	<i>763,988</i>	<i>1,062,691</i>	<i>1,028,451</i>	<i>1,288,258</i>	<i>1,599,476</i>
<i>PERKINS LOANS</i>	<i>969,415</i>	<i>930,614</i>	<i>514,898</i>	<i>949,515</i>	<i>944,195</i>
LEAP	-	-	-	-	-
FFEL	201,806,246	224,707,164	272,190,805	316,599,835	380,692,968
<i>UNSUBSIDIZED</i>	<i>98,575,126</i>	<i>106,439,317</i>	<i>121,638,578</i>	<i>137,332,932</i>	<i>164,327,749</i>
<i>SUBSIDIZED</i>	<i>74,962,964</i>	<i>87,002,882</i>	<i>108,005,909</i>	<i>129,928,873</i>	<i>157,047,253</i>
<i>PLUS</i>	<i>28,268,156</i>	<i>31,264,965</i>	<i>42,546,317</i>	<i>49,338,029</i>	<i>59,317,966</i>
Other Federal Grants	10,964	1,627	794	-	-
Other Federal Loans	-	-	-	-	-
STATE PROGRAMS	2,026,908	12,198,748	4,959,537	6,189,338	7,197,598
Need-Based Programs	1,802,025	11,942,032	3,983,789	5,495,835	6,310,901
Non-Need-Based Programs	224,883	256,715	975,748	693,502	886,697
State Accelerated Programs	-	-	-	-	-
<i>Dual Enrollment</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Early Admission</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
State Matching Program	-	-	-	-	-
Student Financial Aid Fee Aid	-	-	-	-	-
Other State Aid	-	-	-	-	-
INSTITUTIONAL PROGRAMS	-	-	-	-	-
PRIVATE AID	-	-	-	-	-
TOTAL AID TO STUDENTS	237,160,340	276,741,157	337,135,931	382,206,905	469,390,919

Florida Trends in Student Aid and College Pricing

Table 10. Student aid awarded to students at other Florida Private Colleges, by program, in constant dollars, 1997-98 to 2001-02

	1997-98	1998-99	1999-00	2000-01	2001-02
FEDERAL PROGRAMS	103,442,814	119,798,892	129,567,579	156,550,013	139,904,153
Pell Grants	37,122,419	41,714,223	33,915,264	36,692,552	43,818,500
Campus-Based Aid	2,610,230	2,712,139	4,053,931	3,041,589	3,300,603
<i>SEOG</i>	<i>1,820,547</i>	<i>1,816,977</i>	<i>2,685,618</i>	<i>2,158,009</i>	<i>2,301,314</i>
<i>FWS</i>	<i>553,258</i>	<i>675,636</i>	<i>880,217</i>	<i>810,716</i>	<i>943,940</i>
<i>PERKINS LOANS</i>	<i>236,425</i>	<i>219,527</i>	<i>488,096</i>	<i>72,864</i>	<i>55,349</i>
LEAP	-	-	-	-	-
FFEL	63,708,947	75,371,716	91,597,589	116,812,804	92,782,050
<i>UNSUBSIDIZED</i>	<i>29,481,865</i>	<i>34,234,898</i>	<i>40,694,235</i>	<i>50,447,712</i>	<i>45,257,853</i>
<i>SUBSIDIZED</i>	<i>26,333,991</i>	<i>31,884,338</i>	<i>38,829,685</i>	<i>53,197,351</i>	<i>46,760,802</i>
<i>PLUS</i>	<i>7,893,091</i>	<i>9,252,480</i>	<i>12,073,670</i>	<i>13,167,741</i>	<i>763,395</i>
Other Federal Grants	1,218	813	794	3,068	3,000
Other Federal Loans	-	-	-	-	-
STATE PROGRAMS	618,030	1,089,686	1,591,183	2,103,465	2,009,824
Need-Based Programs	476,742	844,702	1,214,728	1,474,917	1,387,764
Non-Need-Based Programs	141,289	244,984	376,455	605,902	599,918
State Accelerated Programs	-	-	-	-	-
<i>Dual Enrollment</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Early Admission</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
State Matching Program	-	-	-	22,646	22,142
Student Financial Aid Fee Aid	-	-	-	-	-
Other State Aid	-	-	-	-	-
INSTITUTIONAL PROGRAMS	-	-	-	-	-
PRIVATE AID	-	-	-	-	-
TOTAL AID TO STUDENTS	104,060,844	120,888,578	131,158,762	158,653,478	141,913,977

Table 11. Total aid volume in current and constant dollars, total average aid per FTE, and percent distribution of total aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,439,718,881	1,567,004,225	1,579,117,488	1,730,495,886	1,943,283,041
<i>SUS</i>	993,356,632	1,077,114,136	1,073,941,656	1,175,066,365	1,287,217,090
<i>FCC</i>	433,604,817	474,462,070	489,139,482	538,474,797	636,511,017
<i>CTE</i>	12,757,433	15,428,019	16,036,350	16,954,724	19,554,934
ICUF	975,350,779	1,126,332,550	1,244,849,978	1,363,313,121	1,501,594,867
FAPSC	237,160,340	276,741,157	337,135,931	382,206,905	469,390,919
Other Private	104,060,844	120,888,578	131,158,762	158,653,478	141,913,977
Total*	2,758,042,661	3,091,833,524	3,293,107,678	3,636,013,295	4,058,114,021

Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,311,778,414	1,444,745,234	1,492,237,115	1,691,989,875	1,943,283,041
<i>SUS</i>	905,082,099	993,076,783	1,014,855,203	1,148,919,455	1,287,217,090
<i>FCC</i>	395,072,570	437,444,139	462,227,855	526,492,962	636,511,017
<i>CTE</i>	11,623,745	14,224,312	15,154,057	16,577,458	19,554,934
ICUF	888,676,334	1,038,455,135	1,176,360,439	1,332,977,452	1,501,594,867
FAPSC	216,085,111	255,149,579	318,587,282	373,702,254	469,390,919
Other Private	94,813,488	111,456,749	123,942,629	155,123,211	141,913,977
Total*	2,512,949,489	2,850,606,066	3,111,926,465	3,555,106,793	4,058,114,021

Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	4,281	4,406	4,460	4,687	4,892
<i>SUS</i>	9,281	9,428	9,137	9,538	9,854
<i>FCC</i>	2,354	2,584	2,632	2,784	2,988
<i>CTE</i>	283	267	316	323	365
ICUF	18,195	20,326	21,187	22,042	23,197
FAPSC	9,596	10,701	11,581	12,040	11,495
Other Private	10,782	9,713	10,316	9,857	9,343
Total	6,501	6,880	7,243	7,593	7,835

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	52%	51%	48%	48%	48%
<i>SUS</i>	36%	35%	33%	32%	32%
<i>FCC</i>	16%	15%	15%	15%	16%
<i>CTE</i>	0%	0%	0%	0%	0%
ICUF	35%	36%	38%	37%	37%
FAPSC	9%	9%	10%	11%	12%
Other Private	4%	4%	4%	4%	3%
Total	100%	100%	100%	100%	100%

*Total does not add up to the sum of the institution components due to the addition of LEAP/SLEAP funding, which we were not able to disaggregate by institution type. Thus, we cannot distribute LEAP/SLEAP funding by institution, only in the total sum.

Table 12. Total Pell Grant volume in current and constant dollars, number of recipients (unduplicated), average aid per Pell Recipient, average aid per FTE, and percent distribution of total Pell Grant aid, by institutional sector and type, 1997-98 to 2001-02

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	244,883,706	276,363,214	263,439,101	290,787,344	375,456,823
SUS	82,976,913	96,505,101	93,469,219	102,305,604	124,183,556
FCC	153,121,137	169,806,578	160,053,458	178,692,375	239,054,039
CTE	8,785,656	10,051,534	9,916,423	9,789,365	12,219,228
ICUF	36,983,476	43,149,851	43,360,014	48,452,423	59,612,617
FAPSC	29,320,023	35,087,439	56,328,307	54,440,600	76,011,226
Other Private	37,122,419	41,714,223	33,915,264	36,692,552	43,818,500
Total	348,309,623	396,314,726	397,042,686	430,372,919	554,899,166
Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	223,122,141	254,801,123	248,945,127	284,316,910	375,456,823
SUS	75,603,178	88,975,692	88,326,701	100,029,158	124,183,556
FCC	139,514,043	156,558,126	151,247,588	174,716,214	239,054,039
CTE	8,004,920	9,267,305	9,370,838	9,571,538	12,219,228
ICUF	33,696,943	39,783,263	40,974,419	47,374,287	59,612,617
FAPSC	26,714,502	32,349,887	53,229,219	53,229,219	76,011,226
Other Private	33,823,539	38,459,644	32,049,304	35,876,090	43,818,500
Total	317,357,125	365,393,917	375,198,069	420,796,506	554,899,166
Number of Recipients (unduplicated)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	141,798	148,204	140,694	148,756	172,544
SUS	48,319	51,521	46,049	47,925	52,484
FCC	86,911	89,967	88,201	94,533	112,874
CTE	6,568	6,716	6,444	6,298	7,186
ICUF	19,833	21,824	20,957	22,769	25,217
FAPSC	18,626	20,590	24,801	31,301	38,317
Other Private	21,077	22,098	17,848	19,610	21,086
Total	201,334	212,716	204,300	222,436	257,164
Aid per Recipient					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,727	1,865	1,872	1,955	2,176
SUS	1,717	1,873	2,030	2,135	2,366
FCC	1,762	1,887	1,815	1,890	2,118
CTE	1,338	1,497	1,539	1,554	1,700
ICUF	1,865	1,977	2,069	2,128	2,364
FAPSC	1,574	1,704	2,271	1,739	1,984
Other Private	1,761	1,888	1,900	1,871	2,078
Total	1,730	1,863	1,943	1,935	2,158

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Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	728	777	744	788	945
<i>SUS</i>	775	845	795	830	951
<i>FCC</i>	831	925	861	924	1,122
<i>CTE</i>	195	174	196	186	228
ICUF	690	779	738	783	921
FAPSC	1,186	1,357	1,935	1,715	1,862
Other Private	3,846	3,351	2,668	2,280	2,885
Total	821	882	873	899	1,071

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	70%	70%	66%	68%	68%
<i>SUS</i>	24%	24%	24%	24%	22%
<i>FCC</i>	44%	43%	40%	42%	43%
<i>CTE</i>	3%	3%	2%	2%	2%
ICUF	11%	11%	11%	11%	11%
FAPSC	8%	9%	14%	13%	14%
Other Private	11%	11%	9%	9%	8%
Total	100%	100%	100%	100%	100%

Table 13. Total FFEL (all programs) volume in current and constant dollars, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	753,497,982	789,242,736	718,168,735	754,438,154	841,570,683
<i>SUS</i>	605,720,937	639,971,707	566,998,047	598,165,424	659,329,248
<i>FCC</i>	147,155,875	148,684,104	150,415,554	155,670,267	181,433,968
<i>CTE</i>	621,170	586,924	755,133	602,463	807,467
ICUF	563,484,716	626,201,428	693,797,409	736,978,843	808,535,160
FAPSC	201,806,246	224,707,164	272,190,805	316,599,835	380,692,968
Other Private	63,708,947	75,371,716	91,597,589	116,812,804	92,782,050
Total	1,582,497,891	1,715,523,044	1,775,754,537	1,924,829,636	2,123,580,866
Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	686,538,463	727,665,352	678,656,306	737,650,825	841,570,683
<i>SUS</i>	551,893,609	590,040,575	535,802,774	584,855,387	659,329,248
<i>FCC</i>	134,078,884	137,083,645	142,139,945	152,206,381	181,433,968
<i>CTE</i>	565,970	541,132	713,587	589,057	807,467
ICUF	513,410,706	577,344,665	655,625,849	720,580,009	808,535,160
FAPSC	183,872,755	207,175,322	257,215,327	309,555,035	380,692,968
Other Private	58,047,458	69,491,151	86,558,045	114,213,552	92,782,050
Total	1,441,869,382	1,581,676,490	1,678,055,527	1,881,999,421	2,123,580,866
Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	2,241	2,219	2,028	2,044	2,119
<i>SUS</i>	5,659	5,602	4,824	4,855	5,047
<i>FCC</i>	799	810	809	805	852
<i>CTE</i>	14	10	15	11	15
ICUF	10,512	11,301	11,808	11,916	12,491
FAPSC	8,165	8,689	9,350	9,973	9,323
Other Private	6,601	6,056	7,205	7,257	6,109
Total	3,730	3,818	3,906	4,020	4,100
Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	48%	46%	40%	39%	40%
<i>SUS</i>	38%	37%	32%	31%	31%
<i>FCC</i>	9%	9%	8%	8%	9%
<i>CTE</i>	0%	0%	0%	0%	0%
ICUF	36%	37%	39%	38%	38%
FAPSC	13%	13%	15%	16%	18%
Other Private	4%	4%	5%	6%	4%
Total	100%	100%	100%	100%	100%

Table 14. Total FFEL unsubsidized volume in current and constant dollars, number of recipients, average aid per recipient, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	461,822,904	472,776,912	422,555,300	437,266,242	470,750,035
<i>SUS</i>	371,078,481	379,937,585	328,470,873	339,760,304	357,090,697
<i>FCC</i>	90,166,646	92,294,956	93,384,549	96,952,951	112,910,639
<i>CTE</i>	577,777	544,371	699,878	552,987	748,699
ICUF	275,531,838	293,925,647	315,128,575	320,757,095	354,340,544
FAPSC	98,575,126	106,439,317	121,638,578	137,332,932	164,327,749
Other Private	29,481,865	34,234,898	40,694,235	50,447,712	45,257,853
Total	865,411,733	907,376,774	900,016,687	945,803,981	1,034,676,181
Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	420,783,060	435,890,459	399,307,022	427,536,442	470,750,035
<i>SUS</i>	338,102,631	350,294,534	310,398,961	332,200,151	357,090,697
<i>FCC</i>	82,153,996	85,094,026	88,246,689	94,795,609	112,910,639
<i>CTE</i>	526,433	501,899	661,372	540,682	748,699
ICUF	251,046,730	270,993,320	297,790,734	313,619,790	354,340,544
FAPSC	89,815,258	98,134,832	114,946,229	134,277,078	164,327,749
Other Private	26,861,962	31,563,862	38,455,307	49,325,178	45,257,853
Total	788,507,010	836,582,473	850,499,292	924,758,488	1,034,676,181
Number of Recipients (unduplicated)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	99,354	101,299	97,796	102,683	113,958
<i>SUS</i>	67,839	69,096	64,986	67,439	72,230
<i>FCC</i>	31,298	31,999	32,548	35,029	41,440
<i>CTE</i>	217	204	262	215	288
ICUF	42,506	46,165	47,488	50,140	54,638
FAPSC	27,988	29,669	34,233	39,276	48,167
Other Private	8,375	9,712	10,968	13,561	12,909
Total	178,223	186,845	190,485	205,660	229,672
Aid per Recipient					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	4,648	4,667	4,321	4,258	4,131
<i>SUS</i>	5,470	5,499	5,054	5,038	4,944
<i>FCC</i>	2,881	2,884	2,869	2,768	2,725
<i>CTE</i>	2,663	2,668	2,671	2,572	2,600
ICUF	6,482	6,367	6,636	6,397	6,485
FAPSC	3,522	3,588	3,553	3,497	3,412
Other Private	3,520	3,525	3,710	3,720	3,506
Total	4,856	4,856	4,725	4,599	4,505

Florida Trends in Student Aid and College Pricing

Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,373	1,329	1,193	1,184	1,185
<i>SUS</i>	3,467	3,326	2,795	2,758	2,734
<i>FCC</i>	490	503	503	501	530
<i>CTE</i>	13	9	14	11	14
ICUF	5,140	5,304	5,363	5,186	5,474
FAPSC	3,989	4,116	4,179	4,326	4,024
Other Private	3,055	2,751	3,201	3,134	2,980
Total	2,040	2,019	1,980	1,975	1,998

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	53%	52%	47%	46%	45%
<i>SUS</i>	43%	42%	36%	36%	35%
<i>FCC</i>	10%	10%	10%	10%	11%
<i>CTE</i>	0%	0%	0%	0%	0%
ICUF	32%	32%	35%	34%	34%
FAPSC	11%	12%	14%	15%	16%
Other Private	3%	4%	5%	5%	4%
Total	100%	100%	100%	100%	100%

Table 15. Total FFEL subsidized volume in current and constant dollars, number of recipients, average aid per recipient, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	257,764,980	277,879,446	266,359,114	281,856,635	337,863,130
<i>SUS</i>	202,510,491	223,514,386	211,399,722	225,785,906	271,932,719
<i>FCC</i>	55,211,096	54,322,507	54,904,137	56,021,253	65,871,643
<i>CTE</i>	43,393	42,553	55,255	49,476	58,768
ICUF	244,069,603	281,927,498	329,914,289	363,920,271	401,832,952
FAPSC	74,962,964	87,002,882	108,005,909	129,928,873	157,047,253
Other Private	26,333,991	31,884,338	38,829,685	53,197,351	46,760,802
Total	603,131,538	678,694,164	743,108,997	828,903,130	943,504,137
Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	234,858,722	256,199,057	251,704,486	275,584,921	337,863,130
<i>SUS</i>	184,514,417	206,075,605	199,768,867	220,761,846	271,932,719
<i>FCC</i>	50,304,768	50,084,219	51,883,404	54,774,700	65,871,643
<i>CTE</i>	39,537	39,233	52,215	48,375	58,768
ICUF	222,380,383	259,931,277	311,762,963	355,822,524	401,832,952
FAPSC	68,301,388	80,214,844	102,063,607	127,037,770	157,047,253
Other Private	23,993,824	29,396,695	36,693,341	52,013,634	46,760,802
Total	549,534,317	625,741,873	702,224,397	810,458,849	943,504,137
Number of Recipients (unduplicated)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	56,984	58,961	58,501	62,704	75,168
<i>SUS</i>	40,303	42,526	41,727	44,738	54,039
<i>FCC</i>	16,664	16,419	16,751	17,950	21,103
<i>CTE</i>	17	16	23	16	26
ICUF	28,939	31,126	34,781	38,468	42,900
FAPSC	20,902	23,509	28,521	33,743	41,253
Other Private	6,553	7,454	8,336	10,819	10,490
Total	113,378	121,050	130,139	145,734	169,811
Aid per Recipient					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	4,523	4,713	4,553	4,495	4,495
<i>SUS</i>	5,025	5,256	5,066	5,047	5,032
<i>FCC</i>	3,313	3,309	3,278	3,121	3,121
<i>CTE</i>	2,553	2,660	2,402	3,092	2,260
ICUF	8,434	9,058	9,485	9,460	9,367
FAPSC	3,586	3,701	3,787	3,851	3,807
Other Private	4,019	4,277	4,658	4,917	4,458
Total	5,320	5,607	5,710	5,688	5,556

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Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	767	781	752	763	851
<i>SUS</i>	1,892	1,956	1,799	1,833	2,082
<i>FCC</i>	300	296	295	290	309
<i>CTE</i>	1	1	1	1	1
ICUF	4,553	5,088	5,615	5,884	6,208
FAPSC	3,033	3,364	3,710	4,093	3,846
Other Private	2,729	2,562	3,054	3,305	3,079
Total	1,422	1,510	1,634	1,731	1,822

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	43%	41%	36%	34%	36%
<i>SUS</i>	34%	33%	28%	27%	29%
<i>FCC</i>	9%	8%	7%	7%	7%
<i>CTE</i>	0%	0%	0%	0%	0%
ICUF	40%	42%	44%	44%	43%
FAPSC	12%	13%	15%	16%	17%
Other Private	4%	5%	5%	6%	5%
Total	100%	100%	100%	100%	100%

Table 16. Total PLUS volume in current and constant dollars, number of recipients, average aid per recipient, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	33,910,098	38,586,378	29,254,321	35,315,277	32,957,518
<i>SUS</i>	32,131,965	36,519,737	27,127,453	32,619,214	30,305,832
<i>FCC</i>	1,778,134	2,066,641	2,126,869	2,696,063	2,651,686
<i>CTE</i>	-	-	-	-	-
ICUF	43,883,276	50,348,284	48,754,545	52,301,478	52,361,669
FAPSC	28,268,156	31,264,965	42,546,317	49,338,029	59,317,966
Other Private	7,893,091	9,252,480	12,073,670	13,167,741	763,395
Total	113,954,620	129,452,106	132,628,853	150,122,525	145,400,548

Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	30,896,681	35,575,836	27,644,798	34,529,462	32,957,518
<i>SUS</i>	29,276,561	33,670,436	25,634,946	31,893,390	30,305,832
<i>FCC</i>	1,620,120	1,905,400	2,009,852	2,636,072	2,651,686
<i>CTE</i>	-	-	-	-	-
ICUF	39,983,593	46,420,068	46,072,152	51,137,695	52,361,669
FAPSC	25,756,109	28,825,646	40,205,491	48,240,187	59,317,966
Other Private	7,191,672	8,530,594	11,409,397	12,874,740	763,395
Total	103,828,055	119,352,144	125,331,838	146,782,084	145,400,548

Number of Recipients (unduplicated)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	4,729	5,362	4,146	4,699	4,417
<i>SUS</i>	4,358	4,937	3,739	4,181	3,889
<i>FCC</i>	371	425	407	518	528
<i>CTE</i>	-	-	-	-	-
ICUF	4,705	5,252	5,120	5,268	5,127
FAPSC	3,490	3,765	4,486	4,986	5,651
Other Private	722	857	1,252	1,300	1,079
Total	13,646	15,236	15,004	16,253	16,274

Aid per Recipient					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	7,171	7,196	7,056	7,515	7,462
<i>SUS</i>	7,373	7,397	7,255	7,802	7,793
<i>FCC</i>	4,793	4,863	5,226	5,205	5,022
<i>CTE</i>	-	-	-	-	-
ICUF	9,327	9,586	9,522	9,928	10,213
FAPSC	8,100	8,304	9,484	9,895	10,497
Other Private	10,932	10,796	9,644	10,129	708
Total	8,351	8,496	8,840	9,237	8,935

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Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	101	108	83	96	83
<i>SUS</i>	<i>300</i>	<i>320</i>	<i>231</i>	<i>265</i>	<i>232</i>
<i>FCC</i>	<i>10</i>	<i>11</i>	<i>11</i>	<i>14</i>	<i>12</i>
<i>CTE</i>	-	-	-	-	-
ICUF	819	909	830	846	809
FAPSC	1,144	1,209	1,462	1,554	1,453
Other Private	818	743	950	818	50
Total	269	288	292	313	281

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	30%	30%	22%	24%	23%
<i>SUS</i>	<i>28%</i>	<i>28%</i>	<i>20%</i>	<i>22%</i>	<i>21%</i>
<i>FCC</i>	<i>2%</i>	<i>2%</i>	<i>2%</i>	<i>2%</i>	<i>2%</i>
<i>CTE</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
ICUF	39%	39%	37%	35%	36%
FAPSC	25%	24%	32%	33%	41%
Other Private	7%	7%	9%	9%	1%
Total	100%	100%	100%	100%	100%

Florida Trends in Student Aid and College Pricing

Table 17. Total Campus-Based Program volume in current and constant dollars, number of recipients, average aid per recipient, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	50,953,597	50,639,047	50,552,075	48,806,942	48,339,051
<i>SUS</i>	29,534,507	28,219,846	29,603,523	28,664,678	28,546,857
<i>FCC</i>	20,377,748	21,545,398	20,217,726	19,171,448	18,834,821
<i>CTE</i>	1,041,342	873,803	730,826	970,816	957,373
ICUF	28,067,071	31,147,761	32,047,314	33,592,562	36,012,470
FAPSC	3,996,199	4,746,180	3,656,488	4,977,132	5,489,127
Other Private	2,610,230	2,712,139	4,053,931	3,041,589	3,300,603
Total	85,627,097	89,245,127	90,309,808	90,418,225	93,141,250
Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	46,425,611	46,688,146	47,770,785	47,720,918	48,339,051
<i>SUS</i>	26,909,926	26,018,110	27,974,787	28,026,848	28,546,857
<i>FCC</i>	18,566,882	19,864,408	19,105,381	18,744,856	18,834,821
<i>CTE</i>	948,803	805,628	690,617	949,214	957,373
ICUF	25,572,894	28,717,586	30,284,125	32,845,079	36,012,470
FAPSC	3,641,077	4,375,879	3,455,314	4,866,384	5,489,127
Other Private	2,378,272	2,500,536	3,830,891	2,973,909	3,300,603
Total	78,017,854	82,282,147	85,341,115	88,406,290	93,141,250
Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	152	142	143	132	122
<i>SUS</i>	276	247	252	233	219
<i>FCC</i>	111	117	109	99	88
<i>CTE</i>	23	15	14	18	18
ICUF	524	562	545	543	556
FAPSC	162	184	126	157	134
Other Private	270	218	319	189	217
Total	202	199	199	189	180
Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	60%	57%	56%	54%	52%
<i>SUS</i>	34%	32%	33%	32%	31%
<i>FCC</i>	24%	24%	22%	21%	20%
<i>CTE</i>	1%	1%	1%	1%	1%
ICUF	33%	35%	35%	37%	39%
FAPSC	5%	5%	4%	6%	6%
Other Private	3%	3%	4%	3%	4%
Total	100%	100%	100%	100%	100%

Table 18. Total Bright Futures Program volume in current and constant dollars, number of recipients, average aid per recipient, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	65,741,960	87,606,036	122,624,170	147,714,268	151,428,407
<i>SUS</i>	55,721,869	75,528,070	108,036,844	130,850,153	135,241,845
<i>FCC</i>	9,951,377	12,009,527	14,504,075	16,781,599	16,092,749
<i>CTE</i>	68,714	68,439	83,251	82,516	93,812
ICUF	10,244,565	13,125,393	15,562,401	19,519,472	22,006,668
FAPSC	224,165	254,385	970,807	687,384	879,923
Other Private	141,289	243,357	370,121	598,015	599,918
Total	76,351,980	101,229,171	139,527,499	168,519,139	174,914,916

Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	59,899,808	80,770,939	115,877,595	144,427,414	151,428,407
<i>SUS</i>	50,770,151	69,635,306	102,092,839	127,938,549	135,241,845
<i>FCC</i>	9,067,049	11,072,534	13,706,086	16,408,185	16,092,749
<i>CTE</i>	62,608	63,099	78,670	80,680	93,812
ICUF	9,334,183	12,101,339	14,706,184	19,085,136	22,006,668
FAPSC	204,245	234,538	917,395	672,089	879,923
Other Private	128,733	224,370	349,758	584,708	599,918
Total	69,566,969	93,331,186	131,850,932	164,769,347	174,914,916

Number of Recipients (duplicated)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	38,371	51,186	65,202	82,566	89,358
<i>SUS</i>	27,209	38,312	50,311	64,137	71,331
<i>FCC</i>	11,034	12,775	14,795	18,329	17,926
<i>CTE</i>	128	99	96	100	101
ICUF	4,490	5,899	7,010	8,930	10,029
FAPSC	195	213	601	410	590
Other Private	76	136	218	308	325
Total	43,132	57,434	73,031	92,214	100,302

Aid per Recipient					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,713	1,712	1,881	1,789	1,695
<i>SUS</i>	2,048	1,971	2,147	2,040	1,896
<i>FCC</i>	902	940	980	916	898
<i>CTE</i>	537	691	867	825	929
ICUF	2,282	2,225	2,220	2,186	2,194
FAPSC	1,150	1,194	1,615	1,677	1,491
Other Private	1,859	1,789	1,698	1,942	1,846
Total	1,770	1,763	1,911	1,827	1,744

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Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	196	246	346	400	381
<i>SUS</i>	<i>521</i>	<i>661</i>	<i>919</i>	<i>1,062</i>	<i>1,035</i>
<i>FCC</i>	<i>54</i>	<i>65</i>	<i>78</i>	<i>87</i>	<i>76</i>
<i>CTE</i>	<i>2</i>	<i>1</i>	<i>2</i>	<i>2</i>	<i>2</i>
ICUF	191	237	265	316	340
FAPSC	9	10	33	22	22
Other Private	15	20	29	37	39
Total	180	225	307	352	338

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	86%	87%	88%	88%	87%
<i>SUS</i>	<i>73%</i>	<i>75%</i>	<i>77%</i>	<i>78%</i>	<i>77%</i>
<i>FCC</i>	<i>13%</i>	<i>12%</i>	<i>10%</i>	<i>10%</i>	<i>9%</i>
<i>CTE</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
ICUF	13%	13%	11%	12%	13%
FAPSC	0%	0%	1%	0%	1%
Other Private	0%	0%	0%	0%	0%
Total	100%	100%	100%	100%	100%

Florida Trends in Student Aid and College Pricing

Table 19. Total FSAG volume in current and constant dollars, number of recipients, average aid per recipient, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	31,146,831	29,619,077	30,859,965	50,434,545	54,148,023
<i>SUS</i>	17,914,196	17,492,428	16,931,048	26,534,525	26,322,035
<i>FCC</i>	13,232,635	12,126,649	13,928,917	23,900,020	27,825,988
<i>CTE</i>	-	-	-	-	-
ICUF	7,410,241	7,363,207	8,688,555	9,510,300	11,178,705
FAPSC	1,473,685	1,574,336	3,973,638	5,479,544	6,289,139
Other Private	368,027	401,695	1,211,298	1,474,917	1,387,764
Total	40,398,784	38,958,315	44,733,455	66,899,305	73,003,631

Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	28,378,971	27,308,172	29,162,102	49,312,304	54,148,023
<i>SUS</i>	16,322,253	16,127,654	15,999,530	25,944,094	26,322,035
<i>FCC</i>	12,056,718	11,180,518	13,162,572	23,368,210	27,825,988
<i>CTE</i>	-	-	-	-	-
ICUF	6,751,731	6,788,723	8,210,525	9,298,682	11,178,705
FAPSC	1,342,726	1,451,505	3,755,015	5,357,616	6,289,139
Other Private	335,322	370,354	1,144,654	1,442,098	1,387,764
Total	36,808,750	35,918,754	42,272,296	65,410,700	73,003,631

Number of Recipients (unduplicated)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	30,142	29,652	34,762	48,705	57,689
<i>SUS</i>	16,566	16,924	17,726	23,435	25,141
<i>FCC</i>	13,576	12,728	17,036	25,270	32,548
<i>CTE</i>	-	-	-	-	-
ICUF	7,600	7,857	9,009	9,875	11,349
FAPSC	2,274	2,410	5,393	6,839	8,214
Other Private	474	531	1,460	1,809	1,814
Total	40,490	40,450	50,624	67,228	79,066

Aid per Recipient					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,033	999	888	1,036	939
<i>SUS</i>	1,081	1,034	955	1,132	1,047
<i>FCC</i>	975	953	818	946	855
<i>CTE</i>	-	-	-	-	-
ICUF	975	937	964	963	985
FAPSC	648	653	737	801	766
Other Private	776	756	830	815	765
Total	998	963	884	995	923

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Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	93	83	87	137	136
<i>SUS</i>	167	153	144	215	202
<i>FCC</i>	72	66	75	124	131
<i>CTE</i>	-	-	-	-	-
ICUF	138	133	148	154	173
FAPSC	60	61	137	173	154
Other Private	38	32	95	92	91
Total	95	87	98	140	141

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	77%	76%	69%	75%	74%
<i>SUS</i>	44%	45%	38%	40%	36%
<i>FCC</i>	33%	31%	31%	36%	38%
<i>CTE</i>	0%	0%	0%	0%	0%
ICUF	18%	19%	19%	14%	15%
FAPSC	4%	4%	9%	8%	9%
Other Private	1%	1%	3%	2%	2%
Total	100%	100%	100%	100%	100%

Florida Trends in Student Aid and College Pricing

Table 20. Total FRAG volume in current and constant dollars, number of recipients, average aid per recipient, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

	1997-98	1998-99	1999-00	2000-01	2001-02
Constant Dollars	30,766,683	42,051,255	50,419,679	72,252,604	69,940,547
Current Dollars	28,032,605	38,770,381	47,645,674	70,644,880	69,940,547
Number of Recipients(duplicated)	20,403	21,657	23,787	29,999	31,596
Aid per Recipient	1,508	1,942	2,120	2,409	2,214
Aid per FTE	574	759	858	1,168	1,080

Florida Trends in Student Aid and College Pricing

Table 21. Total need-based aid volume in current and constant dollars, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	857,087,216	899,882,197	847,155,324	915,432,135	1,047,526,702
<i>SUS</i>	553,488,372	574,315,324	525,203,325	560,444,758	605,535,506
<i>FCC</i>	291,868,652	312,047,161	308,244,368	340,730,607	425,398,750
<i>CTE</i>	11,730,192	13,519,712	13,707,631	14,256,769	16,592,446
ICUF	420,034,886	465,039,607	494,840,695	513,568,755	571,288,114
FAPSC	133,704,337	158,216,595	185,607,956	202,246,500	252,139,003
Other Private	69,692,473	79,506,776	79,878,953	91,659,838	93,767,720
Total	1,480,518,912	1,602,645,176	1,607,482,928	1,722,907,228	1,964,721,538

Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	780,922,250	829,672,630	800,546,271	895,062,459	1,047,526,702
<i>SUS</i>	504,302,686	529,506,758	496,307,527	547,974,060	605,535,506
<i>FCC</i>	265,931,775	287,700,979	291,285,284	333,148,863	425,398,750
<i>CTE</i>	10,687,790	12,464,893	12,953,461	13,939,536	16,592,446
ICUF	382,708,530	428,756,825	467,615,398	502,141,115	571,288,114
FAPSC	121,822,715	145,872,403	175,396,120	197,746,226	252,139,003
Other Private	63,499,259	73,303,590	75,484,148	89,620,275	93,767,720
Total	1,348,952,754	1,477,605,448	1,519,041,937	1,684,570,075	1,964,721,538

Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	2,549	2,530	2,393	2,480	2,637
<i>SUS</i>	5,171	5,027	4,468	4,549	4,636
<i>FCC</i>	1,585	1,700	1,659	1,761	1,997
<i>CTE</i>	260	234	270	271	310
ICUF	7,836	8,392	8,422	8,304	8,826
FAPSC	5,410	6,118	6,376	6,371	6,175
Other Private	7,221	6,388	6,283	5,695	6,173
Total	3,490	3,566	3,536	3,598	3,793

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	58%	56%	53%	53%	53%
<i>SUS</i>	37%	36%	33%	33%	31%
<i>FCC</i>	20%	19%	19%	20%	22%
<i>CTE</i>	1%	1%	1%	1%	1%
ICUF	28%	29%	31%	30%	29%
FAPSC	9%	10%	12%	12%	13%
Other Private	5%	5%	5%	5%	5%
Total	100%	100%	100%	100%	100%

Florida Trends in Student Aid and College Pricing

Table 22. Total non-need-based aid volume in current and constant dollars, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	582,631,666	667,122,028	731,962,164	815,063,752	895,756,339
<i>SUS</i>	439,868,260	502,798,812	548,738,331	614,621,606	681,681,584
<i>FCC</i>	141,736,165	162,414,908	180,895,114	197,744,190	211,112,267
<i>CTE</i>	1,027,241	1,908,307	2,328,718	2,697,955	2,962,488
ICUF	555,315,893	661,292,942	750,009,283	849,744,366	930,306,753
FAPSC	103,456,003	118,524,562	151,527,975	179,960,405	217,251,916
Other Private	34,368,371	41,381,802	51,279,809	66,993,640	48,146,257
Total	1,275,771,932	1,488,321,334	1,684,779,231	1,911,762,163	2,091,461,265
Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	530,856,164	615,072,605	691,690,844	796,927,416	895,756,339
<i>SUS</i>	400,779,413	463,570,025	518,547,677	600,945,395	681,681,584
<i>FCC</i>	129,140,796	149,743,160	170,942,571	193,344,099	211,112,267
<i>CTE</i>	935,955	1,759,419	2,200,596	2,637,922	2,962,488
ICUF	505,967,804	609,698,309	708,745,041	830,836,337	930,306,753
FAPSC	94,262,396	109,277,176	143,191,162	175,956,028	217,251,916
Other Private	31,314,229	38,153,159	48,458,481	65,502,936	48,146,257
Total	1,162,400,593	1,372,201,249	1,592,085,528	1,869,222,718	2,091,461,265
Aid per FTE					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,733	1,876	2,067	2,208	2,255
<i>SUS</i>	4,110	4,401	4,668	4,989	5,219
<i>FCC</i>	770	885	973	1,022	991
<i>CTE</i>	23	33	46	51	55
ICUF	10,359	11,934	12,765	13,739	14,372
FAPSC	4,186	4,583	5,205	5,669	5,321
Other Private	3,561	3,325	4,033	4,162	3,170
Total	3,007	3,312	3,706	3,992	4,038
Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	46%	45%	43%	43%	43%
<i>SUS</i>	34%	34%	33%	32%	33%
<i>FCC</i>	11%	11%	11%	10%	10%
<i>CTE</i>	0%	0%	0%	0%	0%
ICUF	44%	44%	45%	44%	44%
FAPSC	8%	8%	9%	9%	10%
Other Private	3%	3%	3%	4%	2%
Total	100%	100%	100%	100%	100%

Table 23. Total grant aid volume in current and constant dollars, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	516,213,115	587,640,176	633,745,329	721,316,865	840,532,679
<i>SUS</i>	279,546,287	320,536,818	369,214,388	421,837,739	461,307,229
<i>FCC</i>	226,619,373	255,568,913	252,909,447	287,894,064	364,725,129
<i>CTE</i>	10,047,455	11,534,446	11,621,495	11,585,061	14,500,320
ICUF	254,349,483	313,037,631	346,916,930	395,930,955	432,355,401
FAPSC	33,307,717	40,475,612	63,391,626	63,353,006	86,132,519
Other Private	39,457,889	44,186,896	38,189,429	40,957,094	48,132,638
Total	843,328,204	985,340,315	1,082,243,314	1,221,557,920	1,407,153,236

Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	470,339,890	541,791,994	598,877,733	705,266,532	840,532,679
<i>SUS</i>	254,704,436	295,528,265	348,900,837	412,451,245	461,307,229
<i>FCC</i>	206,480,866	235,629,211	238,994,797	281,488,009	364,725,129
<i>CTE</i>	9,154,589	10,634,518	10,982,100	11,327,277	14,500,320
ICUF	231,746,743	288,614,171	327,830,147	387,120,924	432,355,401
FAPSC	30,347,830	37,317,671	59,903,926	61,943,311	86,132,519
Other Private	35,951,468	40,739,397	36,088,311	40,045,740	48,132,638
Total	768,385,931	908,463,233	1,022,700,118	1,194,376,507	1,407,153,236

Aid per FTE (constant dollars)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	1,535	1,652	1,790	1,954	2,116
<i>SUS</i>	2,612	2,806	3,141	3,424	3,532
<i>FCC</i>	1,230	1,392	1,361	1,488	1,712
<i>CTE</i>	223	200	229	220	271
ICUF	4,745	5,649	5,904	6,402	6,679
FAPSC	1,348	1,565	2,178	1,996	2,109
Other Private	4,088	3,550	3,004	2,545	3,169
Total	1,988	2,193	2,380	2,551	2,717

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	61%	60%	59%	59%	60%
<i>SUS</i>	33%	33%	34%	35%	33%
<i>FCC</i>	27%	26%	23%	24%	26%
<i>CTE</i>	1%	1%	1%	1%	1%
ICUF	30%	32%	32%	32%	31%
FAPSC	4%	4%	6%	5%	6%
Other Private	5%	4%	4%	3%	3%
Total	100%	100%	100%	100%	100%

Table 24. Total loan aid volume in current and constant dollars, average aid per FTE, and percent distribution of aid, by institutional sector and type, 1997-98 to 2001-02.

Constant Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	786,679,353	823,263,592	757,885,028	796,697,086	877,613,951
<i>SUS</i>	627,477,933	659,151,825	588,631,294	621,180,046	686,712,686
<i>FCC</i>	158,578,647	163,524,049	168,495,238	174,913,069	190,091,442
<i>CTE</i>	622,773	587,718	758,496	603,970	809,823
ICUF	638,376,599	722,789,796	805,795,930	868,373,434	963,438,004
FAPSC	202,775,661	225,642,117	272,705,702	317,549,350	381,637,163
Other Private	63,945,372	75,595,581	92,085,686	116,885,668	92,837,399
Total	1,691,776,984	1,847,291,086	1,928,472,346	2,099,505,538	2,315,526,517

Current Dollars					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	716,771,174	759,031,872	716,187,476	778,969,435	877,613,951
<i>SUS</i>	571,717,172	607,724,244	556,245,796	607,357,901	686,712,686
<i>FCC</i>	144,486,572	150,765,765	159,224,915	171,021,003	190,091,442
<i>CTE</i>	567,430	541,864	716,765	590,531	809,823
ICUF	581,647,330	666,397,127	761,462,401	849,050,882	963,438,004
FAPSC	184,756,023	208,037,329	257,701,896	310,483,422	381,637,163
Other Private	58,262,873	69,697,550	87,019,287	114,284,795	92,837,399
Total	1,541,437,400	1,703,163,878	1,822,371,060	2,052,788,534	2,315,526,517

Aid per FTE (constant dollars)					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	2,339	2,315	2,140	2,158	2,210
<i>SUS</i>	5,862	5,770	5,008	5,042	5,257
<i>FCC</i>	861	891	907	904	892
<i>CTE</i>	14	10	15	11	15
ICUF	11,909	13,044	13,714	14,040	14,884
FAPSC	8,205	8,725	9,368	10,003	9,346
Other Private	6,626	6,074	7,243	7,262	6,112
Total	3,988	4,111	4,242	4,384	4,471

Distribution of Aid					
	1997-98	1998-99	1999-00	2000-01	2001-02
Public Institutions	47%	45%	39%	38%	38%
<i>SUS</i>	37%	36%	31%	30%	30%
<i>FCC</i>	9%	9%	9%	8%	8%
<i>CTE</i>	0%	0%	0%	0%	0%
ICUF	38%	39%	42%	41%	42%
FAPSC	12%	12%	14%	15%	16%
Other Private	4%	4%	5%	6%	4%
Total	100%	100%	100%	100%	100%

Florida Trends in Student Aid and College Pricing

Table 25. *Fee Waivers for SUS Institutions, 1997-98 to 2001-02 (Current and Constant Dollars)*

CURRENT DOLLARS										
	1997-98		1998-99		1999-00		2000-01		2001-02	
	N	\$	N	\$	N	\$	N	\$	N	\$
TOTAL	49,165	48,522,953	55,606	61,669,671	59,958	77,330,880	63,713	90,981,238	59,092	99,037,484
UF	12,830	14,633,228	13,884	18,656,562	15,726	25,060,905	17,540	30,399,917	19,121	35,125,146
FSU	9,073	10,331,995	10,018	14,216,938	11,862	19,309,496	12,275	21,820,975	11,596	24,997,160
FAMU	2,703	2,626,415	2,738	3,062,430	2,510	3,267,337	2,738	3,689,625	1,641	3,178,647
USF	8,200	7,533,849	10,501	9,190,773	10,458	10,891,006	10,607	12,638,913	9,273	12,503,817
FAU	3,612	2,980,786	3,989	3,628,581	4,562	4,331,623	4,946	5,024,634	4,253	5,101,675
UWF	1,743	1,398,752	1,938	1,599,313	2,042	1,750,290	2,193	1,951,748	1,863	2,010,939
UCF	5,147	4,005,792	5,064	4,472,539	4,930	4,597,288	4,834	5,296,542	4,354	5,553,074
FIU	3,756	3,440,002	5,216	4,840,354	5,384	5,940,742	5,938	7,622,821	5,128	8,154,289
UNF	1,712	1,415,072	1,691	1,668,307	1,857	1,680,810	1,901	1,852,907	1,213	1,434,770
FGCU	389	157,062	567	333,874	627	501,383	741	683,156	467	637,350
NCF	0	0	0	0	0	0	0	0	183	340,617

CONSTANT DOLLARS										
	N	\$	N	\$	N	\$	N	\$	N	\$
	TOTAL	49,165	53,255,497	55,606	66,888,357	59,958	81,833,204	63,713	93,051,773	59,092
UF	12,830	16,060,437	13,884	20,235,340	15,726	26,519,990	17,540	31,091,753	19,121	35,125,146
FSU	9,073	11,339,696	10,018	15,420,021	11,862	20,433,725	12,275	22,317,573	11,596	24,997,160
FAMU	2,703	2,882,575	2,738	3,321,583	2,510	3,457,566	2,738	3,773,593	1,641	3,178,647
USF	8,200	8,268,641	10,501	9,968,526	10,458	11,525,097	10,607	12,926,547	9,273	12,503,817
FAU	3,612	3,271,508	3,989	3,935,643	4,562	4,583,817	4,946	5,138,984	4,253	5,101,675
UWF	1,743	1,535,175	1,938	1,734,652	2,042	1,852,195	2,193	1,996,166	1,863	2,010,939
UCF	5,147	4,396,485	5,064	4,851,020	4,930	4,864,949	4,834	5,417,080	4,354	5,553,074
FIU	3,756	3,775,513	5,216	5,249,960	5,384	6,286,621	5,938	7,796,300	5,128	8,154,289
UNF	1,712	1,553,087	1,691	1,809,485	1,857	1,778,669	1,901	1,895,075	1,213	1,434,770
FGCU	389	172,381	567	362,127	627	530,574	741	698,703	467	637,350
NCF	0	0	0	0	0	0	0	0	183	340,617

N=number of waivers granted, not students. Students may receive multiple waivers per year.

Florida Trends in Student Aid and College Pricing

Table 26. Fee Waivers for FCC Institutions, 1997-98 to 2001-02 (Current Dollars)

	CURRENT DOLLARS									
	1997-98		1998-99		1999-00		2000-01		2001-02	
	N	\$	N	\$	N	\$	N	\$	N	\$
BREVARD CC	21,076	812,297	19,962	810,118	23,650	1,009,221	24,088	1,248,670	16,410	968,407
BROWARD CC	5,878	230,379	5,384	221,302	8,690	377,722	9,609	417,992	73,461	3,235,916
CENTRAL FLORIDA CC	17,202	532,316	16,528	601,771	8,580	694,096	8,777	797,086	2,029	113,523
CHIPOLA CC	4,504	329,163	5,369	416,165	4,948	432,832	4,617	451,110	15,067	958,493
DAYTONA BEACH CC	20,431	782,720	22,139	1,016,511	31,256	2,108,281	34,393	2,338,735	62,325	3,271,992
EDISON CC	10,127	349,855	13,464	751,376	15,710	859,919	14,579	729,771	47,423	2,646,861
FLORIDA COMMUNITY AT JACKSONVILLE	37,140	781,457	65,404	1,861,312	70,984	2,947,172	63,485	3,032,100	0	0
FLORIDA KEYS CC	2,688	122,169	2,621	127,936	2,689	134,731	2,373	115,723	0	0
GULF COAST CC	13,948	616,469	12,418	703,913	12,877	768,783	12,444	798,952	6,240	327,706
HILLSBOROUGH CC	21,133	865,957	19,752	894,405	19,364	916,849	36,051	1,804,461	80,972	1,241,085
INDIAN RIVER CC	27,151	1,042,556	32,657	1,596,316	40,914	2,280,519	44,900	2,451,865	4,077	358,724
LAKE CITY CC	4,552	208,289	4,384	209,565	3,357	183,714	3,776	245,309	5,170	216,933
LAKE SUMTER CC	3,897	171,639	5,779	265,504	5,525	302,113	5,514	273,240	53,753	6,276,644
MANATEE CC	3,707	146,641	4,106	174,631	5,098	230,939	5,932	296,422	9,825	600,405
MIAMI-DADE CC	26,876	1,204,001	12,007	1,070,932	13,321	800,345	14,395	769,436	17,757	1,119,900
NORTH FLORIDACC	4,488	177,267	5,666	246,950	5,341	298,245	4,977	280,121	0	471,527
OKALOOSA WALTON CC	5,951	212,452	8,232	544,414	8,585	563,081	5,991	457,091	26,512	1,041,822
PALM BEACH CC	9,986	475,634	15,184	725,960	26,991	2,755,881	206,367	5,038,502	16,098	912,094
PASCO-HERNANDO CC	9,823	463,308	9,331	471,987	8,979	488,050	8,188	477,568	25,011	1,117,884
PENSACOLA JUNIOR COLLEGE	14,982	820,790	14,771	838,054	15,231	912,545	14,376	909,213	79,469	366,941
POLK CC	3,479	190,902	4,053	194,225	5,197	296,156	4,361	286,484	13,168	328,583
ST. JOHNS RIVER CC	9,328	402,540	15,302	653,593	18,861	861,232	21,976	937,607	0	0
ST. PETERSBURG COLLEGE	20,231	885,648	21,059	954,569	17,296	871,828	17,960	877,113	31,259	2,290,240
SANTA FE CC	14,215	438,935	13,665	503,498	16,936	681,187	18,951	839,347	0	0
SEMINOLE CC	24,294	563,592	38,206	414,361	24,922	535,120	76,232	373,457		
SOUTH FLORIDA CC	9,770	353,354	10,245	465,506	9,742	481,874	10,340	529,046	0	0
TALLAHASSEE CC	12,791	606,447	12,722	547,046	15,040	893,021	25,989	833,498		
VALENCIA CC	14,796	547,139	13,168	851,500	27,883	1,543,473	29,061	1,380,549		

N=number of waivers granted, not students. Students may receive multiple waivers per year.

Florida Trends in Student Aid and College Pricing

Table 27. Fee Waivers for FCC Institutions, 1997-98 to 2001-02 (Constant Dollars)

	CONSTANT DOLLARS									
	1997-98		1998-99		1999-00		2000-01		2001-02	
	N	\$	N	\$	N	\$	N	\$	N	\$
BREVARD CC	21,076	891,522	19,962	878,673	23,650	1,067,980	24,088	1,277,087	16,410	968,407
BROWARD CC	5,878	252,848	5,384	240,029	8,690	399,714	9,609	427,504	73,461	3,235,916
CENTRAL FLORIDA CC	17,202	584,234	16,528	652,695	8,580	734,507	8,777	815,226	2,029	113,523
CHIPOLA CC	4,504	361,267	5,369	451,382	4,948	458,032	4,617	461,376	15,067	958,493
DAYTONA BEACH CC	20,431	859,060	22,139	1,102,532	31,256	2,231,028	34,393	2,391,960	62,325	3,271,992
EDISON CC	10,127	383,977	13,464	814,960	15,710	909,985	14,579	746,379	47,423	2,646,861
FLORIDA COMMUNITY AT JACKSONVILLE	37,140	857,674	65,404	2,018,823	70,984	3,118,761	63,485	3,101,104	0	0
FLORIDA KEYS CC	2,688	134,085	2,621	138,762	2,689	142,575	2,373	118,356	0	0
GULF COAST CC	13,948	676,594	12,418	763,480	12,877	813,543	12,444	817,134	6,240	327,706
HILLSBOROUGH CC	21,133	950,416	19,752	970,092	19,364	970,229	36,051	1,845,527	80,972	1,241,085
INDIAN RIVER CC	27,151	1,144,238	32,657	1,731,401	40,914	2,413,294	44,900	2,507,664	4,077	358,724
LAKE CITY CC	4,552	228,604	4,384	227,299	3,357	194,410	3,776	250,891	5,170	216,933
LAKE SUMTER CC	3,897	188,379	5,779	287,972	5,525	319,703	5,514	279,458	53,753	6,276,644
MANATEE CC	3,707	160,943	4,106	189,409	5,098	244,385	5,932	303,168	9,825	600,405
MIAMI-DADE CC	26,876	1,321,430	12,007	1,161,558	13,321	846,942	14,395	786,946	17,757	1,119,900
NORTH FLORIDACC	4,488	194,556	5,666	267,847	5,341	315,609	4,977	286,496	0	471,527
OKALOOSA WALTON CC	5,951	233,173	8,232	590,485	8,585	595,865	5,991	467,493	26,512	1,041,822
PALM BEACH CC	9,986	522,024	15,184	787,393	26,991	2,916,333	206,367	5,153,167	16,098	912,094
PASCO-HERNANDO CC	9,823	508,495	9,331	511,928	8,979	516,465	8,188	488,437	25,011	1,117,884
PENSACOLA JUNIOR COLLEGE	14,982	900,843	14,771	908,973	15,231	965,675	14,376	929,904	79,469	366,941
POLK CC	3,479	209,521	4,053	210,661	5,197	313,399	4,361	293,004	13,168	328,583
ST. JOHNS RIVER CC	9,328	441,801	15,302	708,902	18,861	911,374	21,976	958,945	0	0
ST. PETERSBURG COL- LEGE	20,231	972,027	21,059	1,035,348	17,296	922,587	17,960	897,074	31,259	2,290,240
SANTA FE CC	14,215	481,745	13,665	546,106	16,936	720,847	18,951	858,448	0	0
SEMINOLE CC	24,294	618,561	38,206	449,425	24,922	566,275	76,232	381,956		0
SOUTH FLORIDA CC	9,770	387,818	10,245	504,899	9,742	509,929	10,340	541,085	0	0
TALLAHASSEE CC	12,791	665,595	12,722	593,339	15,040	945,014	25,989	852,466		0
VALENCIA CC	14,796	600,503	13,168	923,557	27,883	1,633,336	29,061	1,411,967		0

N=number of waivers granted, not students. Students may receive multiple waivers per year.

Florida Trends in Student Aid and College Pricing

Table 28. *Need-Based State Aid Programs - Number of recipients and total aid awarded to students at all Florida postsecondary institutions, by specific program, in constant dollars*

NEED-BASED PROGRAMS	1997-98		1998-99		1999-00		2000-01		2001-02	
	Recipients	Total Amount	Recipients	Total Amount	Recipients	Total Amount	Recipients	Total Amount	Recipients	Total Amount
TOTAL	41,261	43,372,394	41,436	52,473,736	53,119	48,679,735	68,564	70,236,239	80,377	76,042,371
(AAC) + (LACB)	26	630,719	13	10,133,200	8	76,885	4	42,175	2	11,663
Critical Teacher Shortage (CTS) Loan Forgiveness	-	-	-	-	-	-	-	-	-	-
Forgivable Loan Program (CTS)****	226	1,066,559	199	985,242	110	522,590	214	877,108	121	514,161
Ethics in Business Scholarship	-	-	218	261,235	1,787	1,899,039	439	799,527	401	648,506
Florida Student Assistance Grant (FSAG)	40,490	40,398,784	40,450	38,958,315	50,624	44,733,455	67,228	66,899,305	79,066	73,003,631
Florida Work Experience Program (FWEP)	248	526,720	294	613,955	272	611,058	355	832,228	487	1,147,109
Instructional Aide/Critical Teachers Shortage	-	-	-	-	-	-	-	-	-	-
Jose Marti Scholarship Challenge Grant	84	195,361	79	973,519	72	133,336	68	129,890	83	156,000
Mary McLeod Bethune Scholarship (MMB)	132	411,575	125	383,957	188	563,503	189	552,289	169	490,500
Nursing Loan Forgiveness Program	-	-	-	-	-	-	-	-	-	-
OT/PT Loan Forgiveness Program	-	-	-	-	-	-	-	-	-	-
OT/PT Scholarship Loan Program (OT/PT)***	15	63,429	15	56,400	10	40,212	9	28,637	2	8,000
Rosewood Family Scholarship	25	46,297	25	49,149	25	51,102	26	50,140	20	41,637
Seminole/Miccosukee Indian Scholarship	15	32,952	18	58,765	23	48,555	32	24,937	26	21,163

Florida Trends in Student Aid and College Pricing

Table 29. Non-Need Based State Aid Programs - Number of recipients and total aid awarded to students at all Florida postsecondary institutions, by specific program, in constant dollars

NON-NEED BASED PROGRAMS	1997-98		1998-99		1999-00		2000-01		2001-02	
	Recipients	Total Amount	Recipients	Total Amount	Recipients	Total Amount	Recipients	Total Amount	Recipients	Total Amount
TOTAL	64,387	108,257,355	79,969	144,896,248	97,746	189,792,572	123,145	241,695,763	132,680	246,398,384
Bright Futures	43,132	76,351,980	57,434	101,229,171	73,031	139,527,499	92,214	168,519,139	100,302	174,914,916
<i>Top Scholars</i>	200	318,146	216	328,027	238	377,778	244	351,117	263	366,737
<i>Academic Scholars</i>	18,866	47,855,759	21,845	56,212,764	24,663	69,047,207	25,731	70,365,351	24,981	67,261,535
<i>Merit Scholars</i>	13,387	16,728,853	25,745	33,789,425	41,737	60,685,714	62,157	92,635,286	72,210	103,792,891
<i>Gold Seal Scholarship</i>	10,856	11,449,222	9,628	10,898,955	6,603	8,030,530	4,314	5,167,386	3,076	4,209,362
Chappie James Promising Teacher Schol. Children of Deceased/Disabled Veterans (CDDV)	416	665,928	437	654,028	423	637,314	509	584,506	381	530,250
	96	147,103	114	185,096	142	227,370	158	256,906	173	297,062
Critical Teacher Shortage (CTS) Tuition Reim.	-	-	-	-	-	-	-	-	-	-
Exceptional Child Scholarship	-	-	-	-	-	-	-	-	-	-
Florida Fund for Minority Teachers	-	-	-	-	-	-	-	-	-	-
Florida Resident Access Grant (FRAG)	20,403	30,766,683	21,657	42,051,255	23,787	50,419,679	29,999	72,252,604	31,596	69,940,547
Grants for Teachers for Special Training in ESE	-	-	-	-	-	-	-	-	-	-
Limited Access Competitive Grant (LACG)	158	301,025	234	421,504	148	348,081	28	61,994	-	-
Nicaraguan/Haitian Scholarship	2	9,528	2	9,416	2	9,186	2	8,879	-	-

Table 30. Florida institutions of postsecondary education

SUS INSTITUTIONS (11)

University of Florida (UF)
Florida State University (FSU)
Florida Agric. and Mechanical University (FAMU)
University of Southern Florida (USF)
Florida Atlantic University (FAU)
University of West Florida (UWF)
University of Central Florida (UCF)
Florida International University (FIU)
University of North Florida (UNF)
Florida Gulf Coast University (FGCU)
New College of Florida (NCF)

FLORIDA COMMUNITY COLLEGES (28)

Brevard Community College
Broward Community College
Central Florida Community College
Chipola Community College
Daytona Beach Community College
Edison Community College
Florida Community At Jacksonville
Florida Keys Community College
Gulf Coast Community College
Hillsborough Community College
Indian River Community College
Lake City Community College
Lake Sumter Community College
Manatee Community College
Miami-Dade Community College
North Florida Community College
Okaloosa Walton Community College
Palm Beach Community College
Pasco-Hernando Community College
Pensacola Junior College
Polk Community College
St. Johns River Community College
St. Petersburg College
Santa Fe Community College
Seminole Community College
South Florida Community College
Tallahassee Community College
Valencia Community College

ICUF INSTITUTIONS (27)

Barry University
Bethune-Cookman College
Clearwater Christian College
Eckerd College
Edward Waters College
Embry-Riddle Aeronautical University
Flagler College
Florida College
Florida Hospital College of Health Sciences
Florida Institute of Technology
Florida Memorial College
Florida Southern College
International College
Jacksonville University
Lynn University
Nova Southeastern University
Palm Beach Atlantic University
Ringling School of Art And Design
Rollins College
Saint Leo University
St Thomas University
Southeastern College
Stetson University
University Of Miami
The University Of Tampa
Warner Southern College
Webber International University

FAPSC INSTITUTIONS

130 institutions at 150 locations
(www.fapsc.org)

APPENDIX B. NOTES AND SOURCES

NOTES AND SOURCES

TABLE 1

Full-Time Equivalent (FTE) Enrollment. FTE data for FCC and SUS were taken from state fact books. All other FTE calculations were made using NCES methodology.

TABLE 2

Tuition & Fee/Cost of Attendance data. CEPRI using the U.S. Department of Education's Peer Analysis System and College Opportunities On-Line.

Median Household Income. U.S. Census Bureau Historical Income Tables 2001 CPI-U-RS adjusted dollars (www.census.gov/hhes/income/histinc/h08.html).

Per Capita Personal Income. U.S. Department of Commerce, Bureau of Economic Analysis. United States CA1-3 – Per capita personal income (<http://www.bea.doc.gov/bea/regional/reis/drill.cfm>). Per capita personal income computed using Census Bureau midyear population estimates. Estimates for 1990-2000 reflect county population estimates available as of April 2002. 2001-02 estimated using three-year, prior-year average.

TABLE 3 to 10

FEDERAL STUDENT AID

All federal data were collected from the U.S. Department of Education, with the exception of LEAP and "other" programs.

Pell Grant Data. The Pell Grant program is the foundational program sponsored through the U.S. Department of Education. This need-based program provided grants of up to \$4,000 to low-income undergraduate students in the 2001-02 academic year.

Campus-Based Aid Programs. Three programs make up the federal campus-based aid programs, including the SEOG, FWS, and Perkins Loan programs. Data for 2001-02 is estimated using an average change of the three prior years of data.

Supplemental Educational Opportunity Grant (SEOG) Program. SEOG provides additional need-based funds to undergraduate students who show exceptional need. Grants range from \$100 to \$4,000.

Federal Work Study (FWS) Program. Provides jobs to undergraduate and graduate students during the academic year and during the summer.

Federal Perkins Loans Program. The Perkins Loan program provides low-interest loans to undergraduate, graduate, and professional students.

Leveraging Educational Assistance Program (LEAP) and Special Leveraging Educational Assistance Program (SLEAP). LEAP and SLEAP are federal matching program with states. States must match the federal dollars on a 1:1 basis, but because Florida gets an amount larger than \$30 million, it must make a 3:1 contribution. S/LEAP data is only available at the state level, since the funds are matched and distributed in a variety of ways by the Office of Student Financial Assistance. LEAP data are from the annual survey of the National Association of State Student Grant Assistance Programs (NASS-GAP). S/LEAP data are only shown for the aggregate table 3, since the funding is not earmarked for a particular institutional sector or type, but rather, invested into state-wide programs. In actuality, other sectors would have a small allocation of S/LEAP funding. On table 3, the S/LEAP funding presented under federal aid is backed out of the state aid total to balance the sheet.

The Federal Family Education Loan (FFEL) Program. The FFEL program is the federal loan program. For the purpose of this report, we have embedded the

Federal Direct Student Loan Program with the FFEL to simplify the analysis and discussion. The Federal Direct Loan Program differs from the FFEL program only in terms of the delivery mechanism: FDLP provides funds directly to institutions, while FFEL uses financial institutions as the distribution and administrative unit. There are three types of loan programs: subsidized, unsubsidized, and PLUS (Parent Loans to Undergraduate Students) programs. Each program provides low-interest loans to undergraduate and graduate students. The government pays the interest generated during college for subsidized loans, while these charges are not covered in the unsubsidized and PLUS loans.

Other Federal Grants and Loans. Include all other federal grants and loans not previously identified that do not fall under Title IV Federal Student Aid Guidelines (i.e., Bureau of Indian Affairs Grants, Robert C. Byrd Honors Scholarship, etc.). These data were collected via the institutional survey.

STATE AID

State Student Aid Programs. State programs are listed in Table 28 and Table 29. Descriptions of these programs can be found at:

<http://www.firn.edu/doe/osfa/splist.htm>

Program data were provided by the Florida State Office of Student Financial Assistance.

State Accelerated Programs. Data on dual enrollment and early admissions programs were collected using the institutional survey.

Dual Enrollment Programs. These programs allow high school students to take college courses while still in high school. This occurs almost exclusively at community colleges in Florida. Generally speaking, postsecondary institutions are not repaid for fees related to dual enrollment programs for high school

students. However, in some cases, school districts transfer funds to the local institution to cover the credit hour costs of instruction.

Early Admissions programs. These programs allow students to enroll in postsecondary education while still in high school.

State Matching Programs. Several state-funded programs require the institution to match funds in order to participate. Institutions provided the institutional match for this line item.

Student Financial Aid Fee. Institutions are required to take five percent of all tuition and fee charges and redistribute as financial aid. Of this fund, 72 percent is to be used as need-based aid. These data were collected via the institutional survey.

Other State Aid. Includes need-based aid from Direct Appropriations for Student Financial Aid and Minority Medical Education Programs, plus non-need-based aid from Direct Appropriations for Student Financial Aid, Medical Education Reimbursement and Loan Repayment Program, and the Virgil Hawkins Law Scholarship. As well, institutions were allowed to submit “other” for programs that were not categorized by the state. These data provided by the Office of Student Financial Assistance and the institutional survey.

INSTITUTIONAL AID

Institutional aid refers to all other non-governmental aid that comes directly from institutional sources, such as tuition waivers, institutional grants and loans, fellowships, etc. Institutional aid DOES NOT include aid generated by the state student financial aid fee, which is considered state aid. The institution may direct that aid, but it does not originate from institutional coffers.

Institutional aid also includes third-party aid, which refers to all student aid from third-party, or non-

institutional sources, in the form of tuition, fee, and assorted cost payments. Employer aid is the best example of third-party aid, and includes military-sponsored aid to military “employees.” VA benefits would also be considered third-party aid. Data collected via the institutional survey.

PRIVATE AID

Private aid is aid that is provided to a student or students through the institution in a scholarship, grant, or bursary. Institutional foundation aid is considered private aid because it comes from a separate, non-profit entity affiliated, but legally separate, from the institution. Examples included Rotary Club or Kiwanis scholarships to students or a personal scholarship endowment from a citizen.

Constant Dollar Conversion

The Consumer Price Index for all urban dwellers (the CPI-U) is used to adjust for inflation. Updated CPI data are available from the U.S. Bureau of Labor Statistics website (<http://stats.bls.gov/cpihome.htm>). An academic base-year calculation was used in most cases, and was calculated using CPI data for the months inclusive of July 1999 to June 2000.

Formula for Constant Dollar Conversion:

$$\text{Factor for current year} = \frac{\text{Base Year CPI}}{\text{Current Year CPI}}$$

(Base Year). The table below provides academic year CPI data. The factor column provides the user with a multiplication factor equal to that of CPI (base year) divided by CPI (current year), as illustrated in the right-hand side of the above equation. A simple multiplication of a current year figure by the associated factor will yield a constant-dollar result.

Consumer Price Indexes
(1982–84=100)
Academic Year

Year	CPI	Factor
1997	161.7	1.0975
1998	163.7	1.0846
1999	167.8	1.0582
2000	173.6	1.0228
2001	177.5	1.0000

Primary Sources of Student Aid Data

Data for student aid were collected using several methods. First, federal aid data were collected from the US Department of Education. Second, state aid data were collected with the assistance of OSFA. Third, tuition and fee and FTE data were pulled from factbooks and other sources. The tuition and fee charges in this report were then enrollment-weighted using FTE data. Fourth, income data were pulled from the Bureau of Labor Statistics. Fifth, primary data were collected through an institutional survey designed by CEPRI and the Educational Policy Institute. This survey was distributed, through sector offices, to all SUS, FCC, CTE, and ICUF institutions.