

HOW FLORIDIANS PAY FOR COLLEGE

TECHNICAL REPORT

Prepared By:

HUMAN CAPITAL RESEARCH CORPORATION

for the

POSTSECONDARY EDUCATION PLANNING COMMISSION

July 25, 1994

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The Postsecondary Education Planning Commission, initially created by executive order in 1980 and subsequently given statutory authority (SS 240.145 and 240.147, Florida Statutes), serves as a citizen board to coordinate the efforts of postsecondary institutions and provide independent policy analyses and recommendations to the State Board of Education and the Legislature. The Commission is composed of 11 members of the general public and one full-time student registered at a postsecondary education institution in Florida. Members are appointed by the Governor with the approval of three members of the State Board of Education and subject to confirmation by the Senate.

The major responsibility of the Commission is preparing and updating every five years a master plan for postsecondary education. The enabling legislation provides that the Plan "shall include consideration of the promotion of quality, fundamental educational goals, programmatic access, needs for remedial education, regional and state economic development, international education programs, demographic patterns, student demand for programs, needs of particular subgroups of the population, implementation of innovative educational techniques and technology, and the requirements of the labor market. The capacity of existing programs, in both public and independent institutions, to respond to identified needs shall be evaluated and a plan shall be developed to respond efficiently to unmet needs."

Other responsibilities include recommending to the State Board of Education program contracts with independent institutions; advising the State Board regarding the need for and location of new programs, branch campuses and centers of public postsecondary education institutions; reviewing public postsecondary education budget requests for compliance with the State Master Plan; and periodically conducting special studies, analyses, and evaluations related to specific postsecondary education issues and programs.

Further information about the Commission, its publications, meetings and other activities may be obtained from the Commission office, 231 Collins Building, Department of Education, Tallahassee, Florida, 32399-0400; telephone (904) 488-7894; FAX (904) 922-5388.

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PREFACE

Challenges, Realities, Strategies: The Master Plan for Florida Postsecondary Education for the 21st Century recognized that educational opportunity is essential to a prosperous and competitive Florida and emphasized the importance of quality educational opportunities available at affordable costs to citizens of Florida who wish and need to improve their educational background. While the economic circumstances of both the State and families have significantly changed in recent years, relatively little is known about the financial characteristics of those who attend Florida's colleges and universities and how they pay for their education. In this technical report of the Florida Family Funding Study, we provide the data that begins to answer these critical questions.

HOW FLORIDIANS PAY FOR COLLEGE: TECHNICAL REPORT

OVERVIEW

How much do Floridians pay for their higher education? Do families save for college, and if so, how much do they save? Who applies for financial aid and who receives it? Who doesn't apply for aid, and why don't they? Who will be able to keep up with rising college costs?

These and other questions led to a study of more than 8,500 state residents enrolled in a Florida college or university during 1992-93, and the results challenge our conventional wisdom about the costs of higher education and raise questions regarding future funding. Many families who are potentially eligible for financial aid are not applying. Less than one-third of all families saved any money for their children's education, and half of all families say they will not be able to keep pace with rising costs through completion.

This technical report is a statistical digest of student and family characteristics, financial aid, and funding data derived from the Florida Funding Study, and presents in-depth statistical data on the characteristics of Floridian students and their families, the costs of Florida higher education, family income and financial aid status, savings behavior, family contributions, gift aid and planned future support broken down by dependency status, education system and other relevant factors. Appendix A provides a copy of the survey instrument for dependent students; Appendix B provides a copy of the independent survey instrument; Appendix C lists the members of the Family Resources Study Technical Group; Appendix D provides the survey sample frame and response rates.

HOW FLORIDIANS PAY FOR COLLEGE: Technical Report

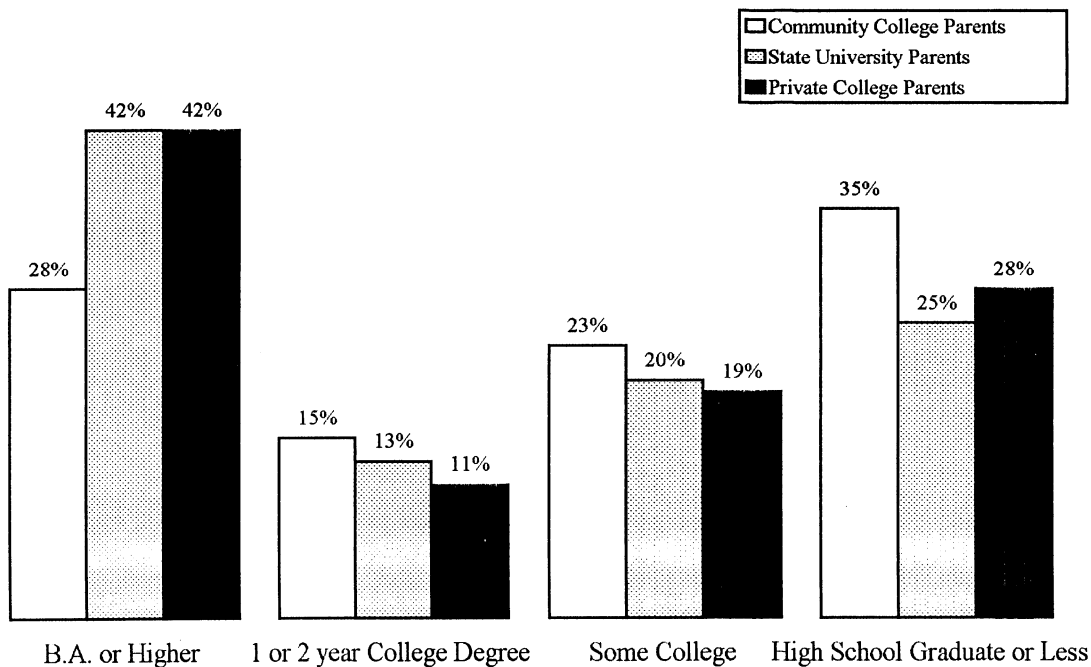
WHO ARE OUR STUDENTS?

Dependent Students and Their Parents

For Florida's three higher education systems combined, the education attainment of parents of dependent students is substantially higher than for Florida's adult population as a whole. According to the 1990 Census, less than 25 percent of all adult Floridians have a college degree, while only 18 percent have a bachelor's degree or higher. By contrast, 52 percent of all dependents attending Florida colleges and universities have a parent with a college degree and 39 percent have a parent with at least a Bachelor's. (Exhibit 1)

EXHIBIT 1

Parental Education Attainment of Dependent Students



N= 478-C.C.; 984-S.U.; 634-P.C.

Regardless of parental education attainment, virtually all parents of dependent college students expect their son or daughter to earn a degree (92 percent Bachelor's, 6 percent Associate's). (Exhibit 2a) Moreover, nearly 86 percent expect their children to complete their undergraduate education within 5 years from when they start (Exhibit 2b).

EXHIBIT 2a

Parental Responses To The Question: *Which of the following best describes the student's undergraduate goal?*¹

Complete courses, but not earn a formal award	1 percent
Earn a certificate, but less than A.A.	1 percent
Earn an A.A. or equivalent	6 percent
Earn a B.A.	92 percent

N=2097

EXHIBIT 2b

Parental Responses To The Question: *How many years, from start to finish, do you expect the student will take to complete his/her undergraduate education?*

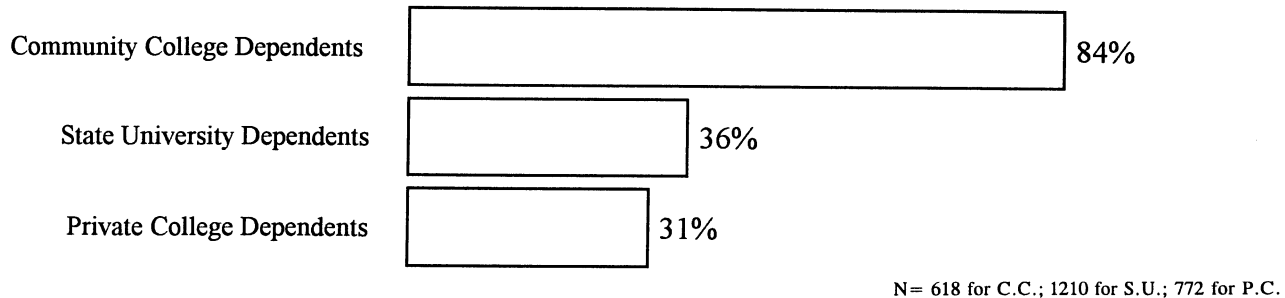
Community College N=511	State University N=614	Private College N=948
1 Year = 3 percent	3 Years = 11 percent	3 Years = 9 percent
2 Years = 11 percent	4 Years = 53 percent	4 Years = 34 percent
3 Years = 10 percent	5 Years = 27 percent	5 Years = 42 percent
4 Years = 26 percent	6 Years = 7 percent	6 Years = 12 percent
5 Years = 30 percent	7+ Years = 2 percent	7+ Years = 3 percent
6 Years = 14 percent		
7+ Years = 6 percent		

¹For those parents who expect that their child will achieve academic goal.

Nearly half of all students live with their parents while attending college. Student living arrangements, however, differ sharply by type of institutions: Among dependents who attend community colleges, 84 percent live at home compared with 33 percent of all dependents attending public and private baccalaureate granting institutions. (Exhibit 3)

EXHIBIT 3

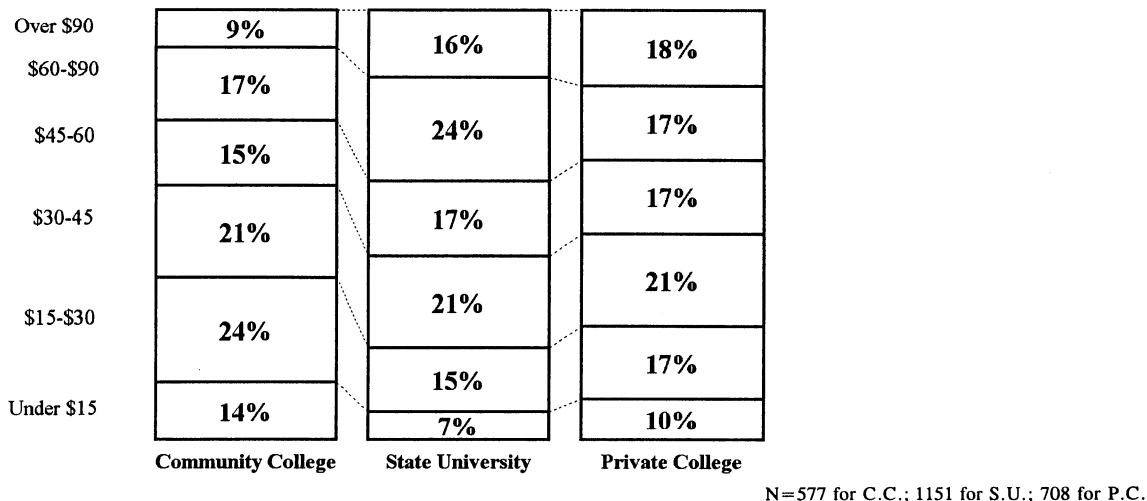
Percent of Dependents Who Lived With Parents In Fall, 1992-93 or Spring 1993



For resident dependents who attended Florida’s private baccalaureate institutions, median family income is estimated at \$45,850, compared to \$50,750 for students who attended public four-year institutions and \$36,780 for dependents attending Florida’s community colleges. In comparison, the 1991 median family income for all Florida families with college-age children was \$45,500. Compared with public four-year institutions, the private sector has a greater proportion of families with incomes above \$90,000 and below \$30,000. (Exhibit 4)

EXHIBIT 4

Family Income of Dependents Attending Florida Colleges and Universities In 1992-93



Differences in student family incomes strongly reflect differences in family composition and parent labor force status. For example, less than 37 percent of families with incomes under \$30,000 report both parents working full-time, compared with 59 percent for families with incomes above \$60,000. (Exhibit 5) Similarly, the proportion of dependents from single parent families is nearly five times greater for those with incomes under \$30,000 than for those above \$60,000 (Exhibit 6). Single parent households are most prevalent among black community college and private college dependents. Black community college dependents are about twice as likely to come from single parent households as Hispanic or white dependents.

EXHIBIT 5

Percent of Two Parent Dependent Households Where Both Parents Work Full-Time

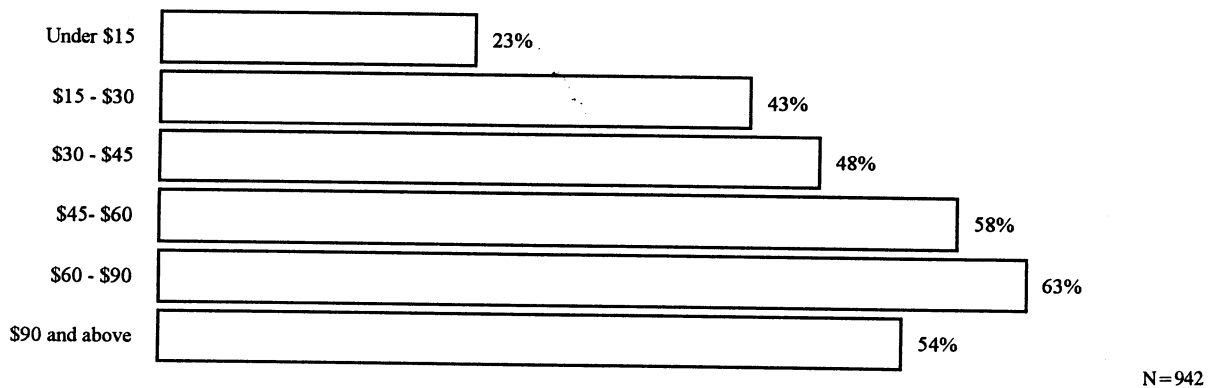
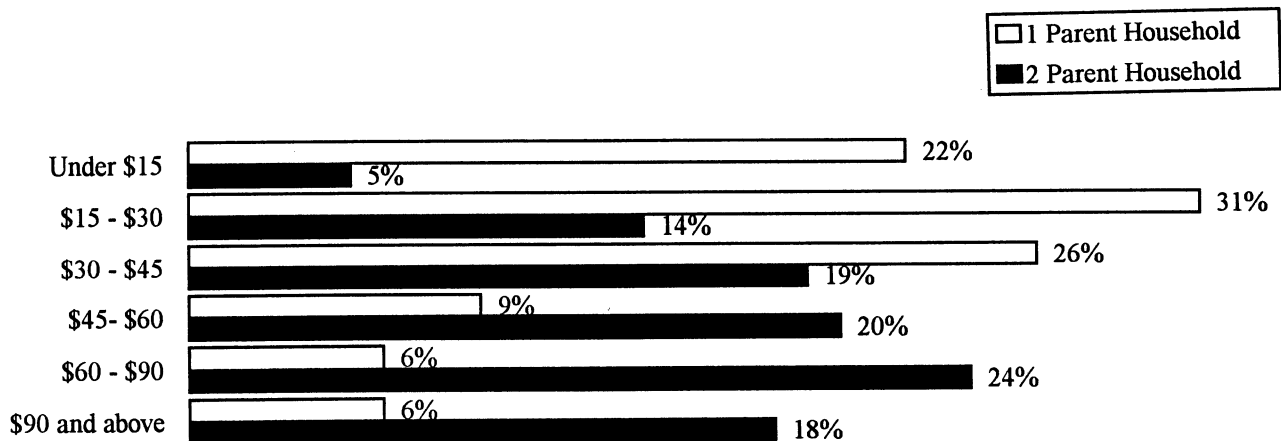


EXHIBIT 6

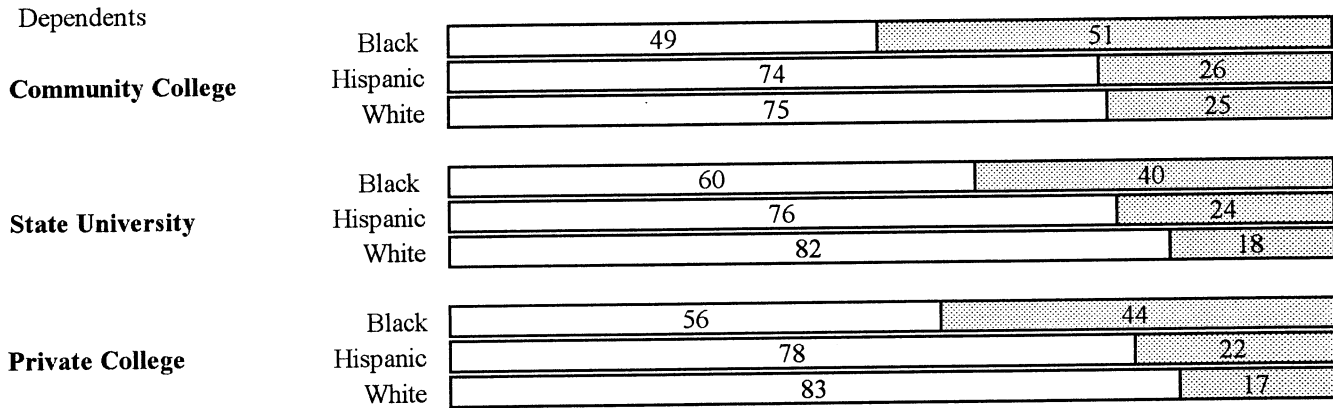
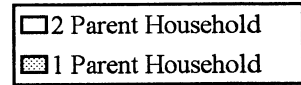
Dependent Student Family Income By 1 and 2 Parent Households



N = 1841 for 2 parent households; 590 for 1 parent households

EXHIBIT 7

Distribution of Dependent Students By Number of Parents, Race and System



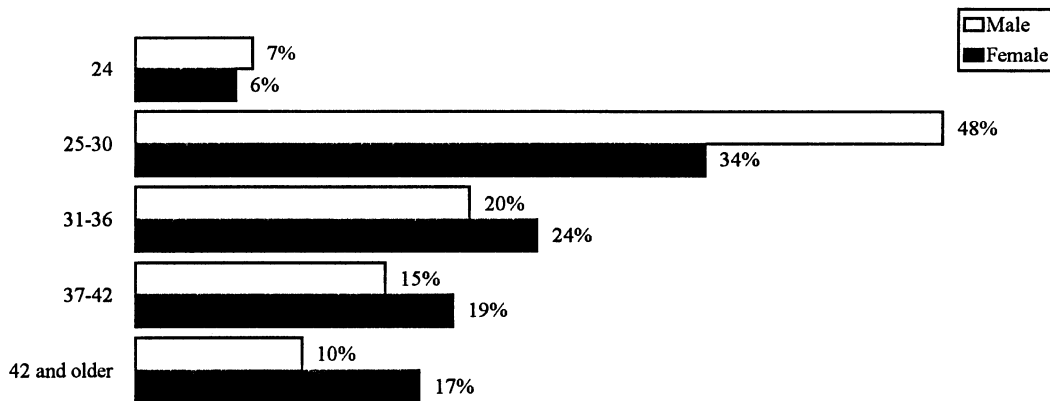
N = 384-Black.; 454-Hispanic; 1486-White

Independent Students

Relative to dependents, independent students represent a more diverse population in terms of family composition, labor force participation, credit loads, and age. During the 1992-93 academic year, the median age for all independent students was 32. (Exhibit 8) Despite being classified as financially self-sufficient, 18 percent of all independent students live with their parents, with a larger proportion of males living at home than females. (Exhibit 9)

EXHIBIT 8

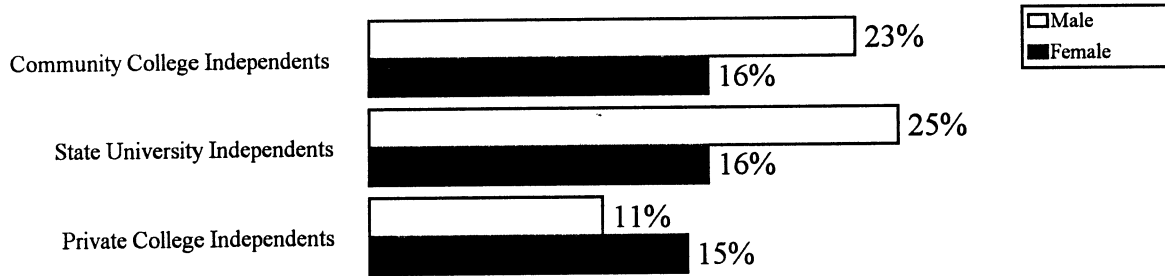
Age Distribution of Independent Students



N=779-Males; 1228-Females

EXHIBIT 9

Percent Independent Students Who Live With Their Parents, By Gender



N=779-Males; 1228-Females

Irrespective of student background, the overwhelming majority of independent students share the common objective of a college degree. For the three systems combined, 95 percent of all independent students seek a formal award, with nearly 82 percent seeking a Bachelor's degree and 8 percent seeking an Associate's. (Exhibit 10)

EXHIBIT 10

Independent Student Objectives

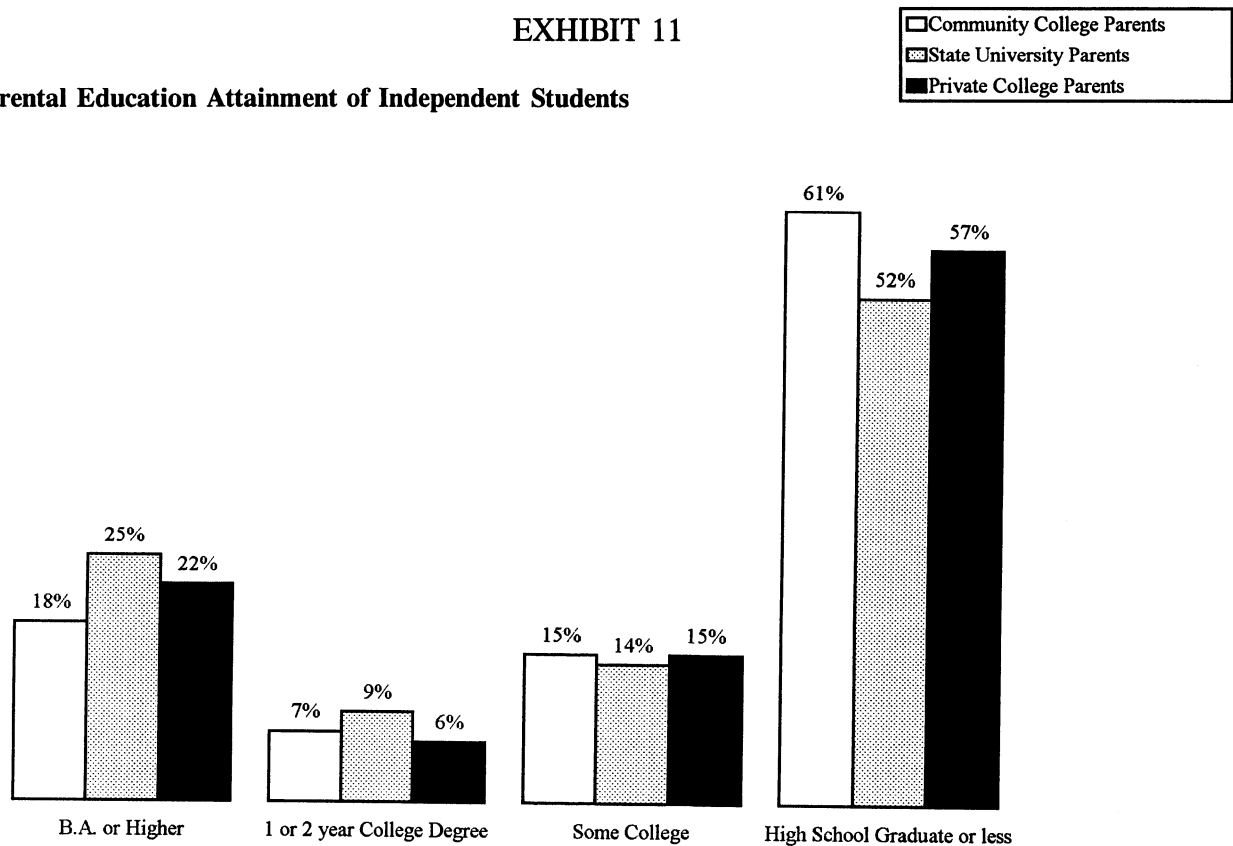
	Comm. College Male / Female	State University Male / Female	Priv. College Male / Female
No Formal Award	4% / 3%	1% / 1%	1% / 1%
Earn Certificate	2% / 4%	0% / 1%	1% / 0%
Earn A.A. or Equivalent	30% / 36%	3% / 3%	6% / 3%
Earn B.A.	64% / 58%	96% / 96%	92% / 95%

N= 738-C.C.; 634-S.U.; 635-P.C.

In contrast with dependent students, nearly 60 percent of all independent students come from families where neither parent has earned a college degree. (Exhibit 11)

EXHIBIT 11

Parental Education Attainment of Independent Students

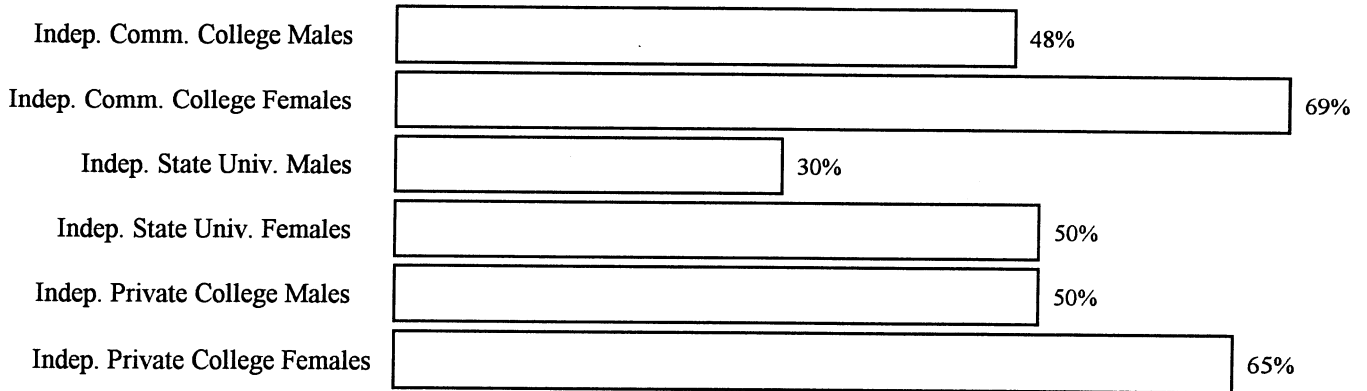


N= 738-C.C.; 634-S.U.; 635-P.C.

For a majority of independent students, college attendance competes against the responsibilities of family and employment. More than 61 percent of all female independent students are parents and of those, 39 percent are single parents. (Exhibits 12a and 12b) Single independent parent households are most prevalent among black state university and private college students. (Exhibit 12c) More than 80 percent of all independent students work while attending college and 56 percent work full-time. (Exhibit 13) Fewer than one-third of all independent students attend college full-time while nearly 20 percent take less than a half-time load. (Exhibit 14) Among those independent students attending public and private four-year institutions, one-half first began their education at least eight years earlier. (Exhibit 15) Based on when they began college and their current age, more than one-half of all independent students started their college education as dependents.

EXHIBIT 12a

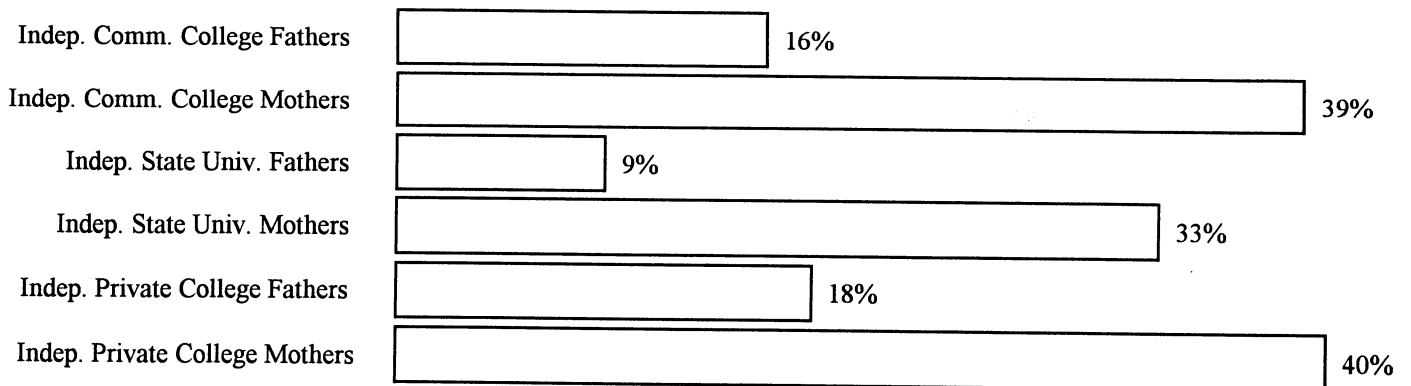
Percent of Independents Who Are Parents



N=1219-Males, 1055-Females

EXHIBIT 12b

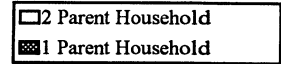
Percent of Independent Parents Who Are Single Parents



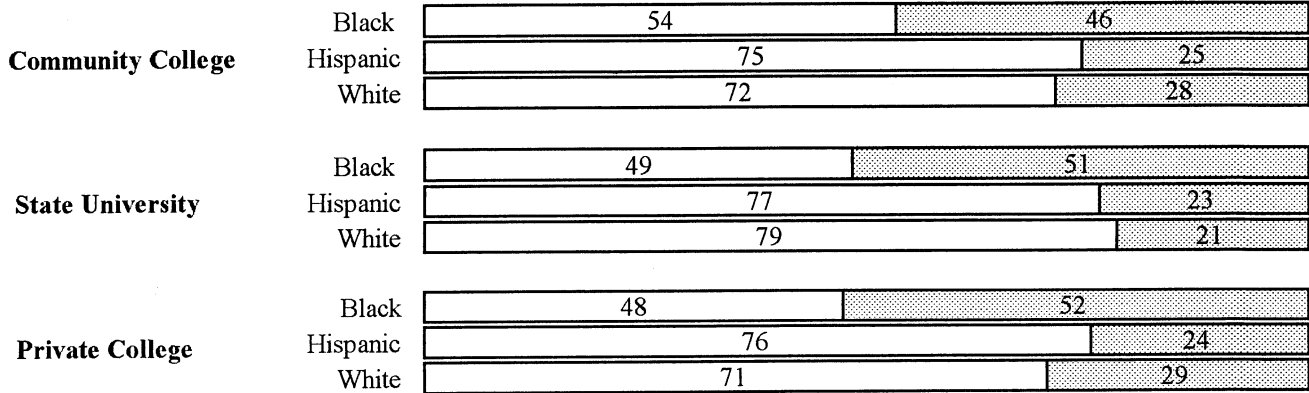
N=819-Males; 389-Females

EXHIBIT 12c

Distribution of Independent Students By Number of Parents, Race and System



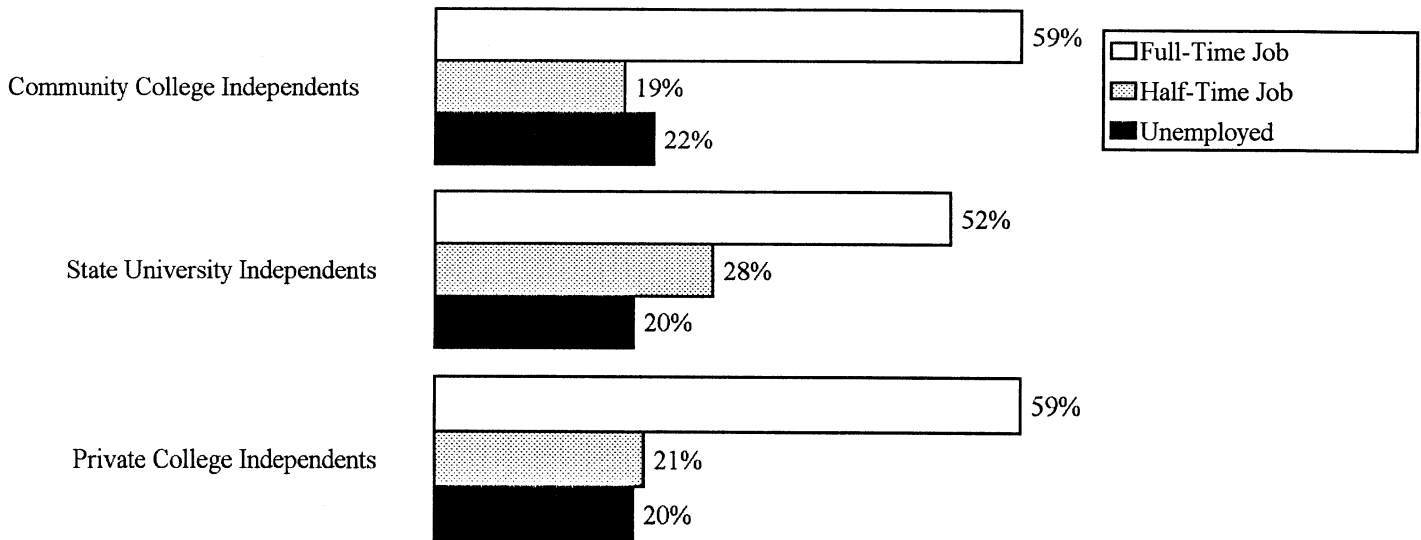
Independents



N=213-Black; 171-Hispanic; 710-White

EXHIBIT 13

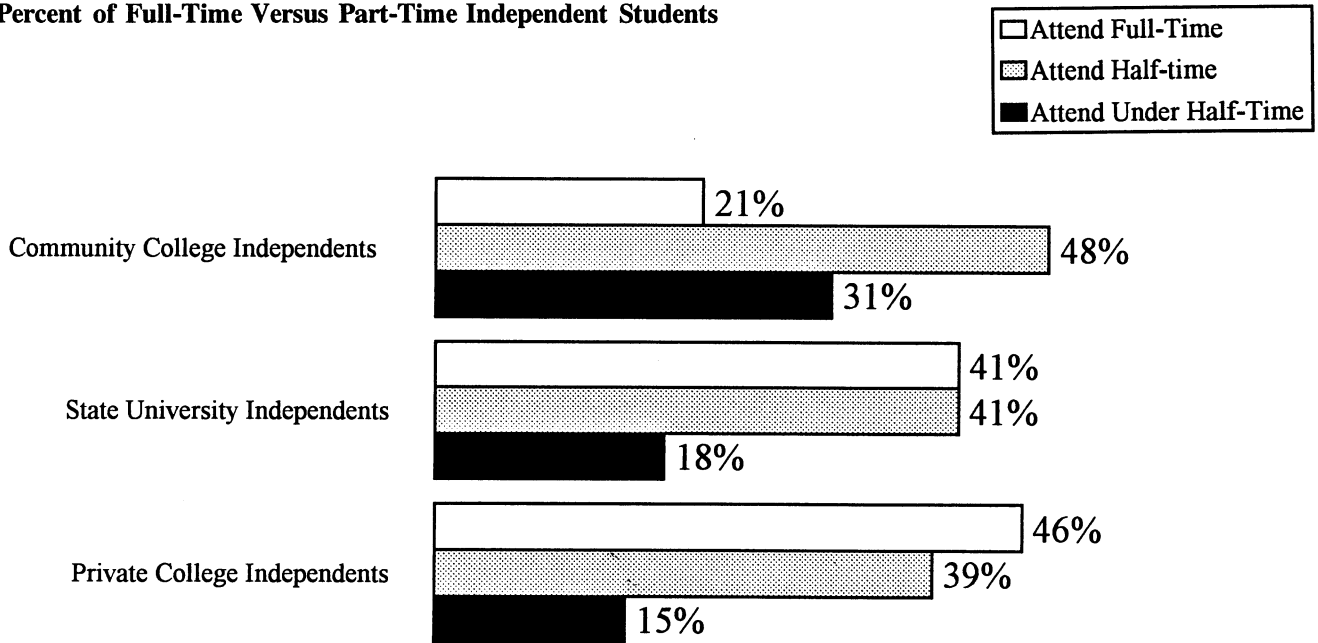
Percent of Independents Who Work While Enrolled In College



N=522-C.C.; 407-S.U.; 279-P.C.

EXHIBIT 14

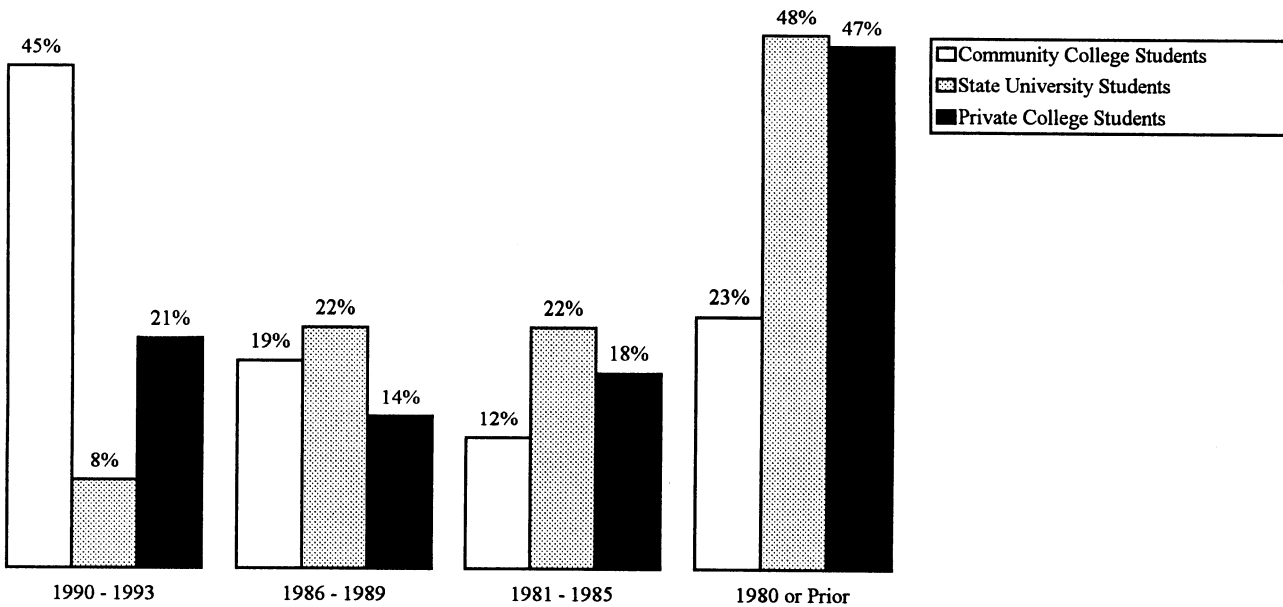
Percent of Full-Time Versus Part-Time Independent Students



N=522-C.C.; 279-S.U.; 407-P.C.

EXHIBIT 15

Response To The Question: *In what year did you first attend college?*



N=522-C.C.; 279-S.U.; 407-P.C.

The 1991 median family income of the independent students who attended Florida's private colleges during the 1992-1993 academic year is estimated at \$27,000, compared to \$21,125 for students who attended public four-year institutions and \$19,700 for independents attending Florida's community colleges. For the independent population as a whole, median family income is estimated at \$23,960, approximately \$4,100 below the 1991 Floridian household median. (Exhibit 16) Income is also linked to age and parental status. (Exhibit 17)

EXHIBIT 16

Family Income of Independents Attending Florida Colleges and Universities In 1992-93

Over \$55	12%	12%	18%
\$40-\$55	12%	14%	16%
\$25-\$40	19%	19%	22%
\$15-\$25	23%	19%	18%
Under \$15	34%	34%	26%
	Community College	State University	Private College

N=841-C.C.; 676-S.U.; 681-P.C.

EXHIBIT 17

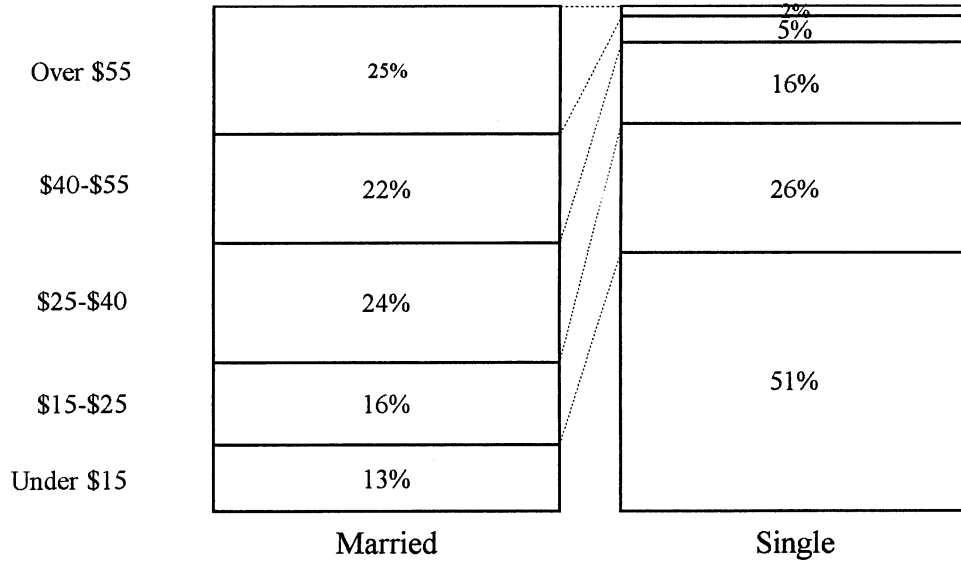
Family Income of Independents By Age and Parental Status

Nonparent, Under 33	53%	40%	23%	13%	14%
Nonparent, 33 and Older	9%	12%	13%	12%	9%
Parent, Under 33	20%	18%	19%	18%	14%
Parent, 33 and Older	18%	30%	45%	58%	63%
	Under \$15	\$15-\$25	\$25-\$40	\$40-\$55	Over \$55

N=2198

EXHIBIT 18

Family Income of Independents By Marital Status



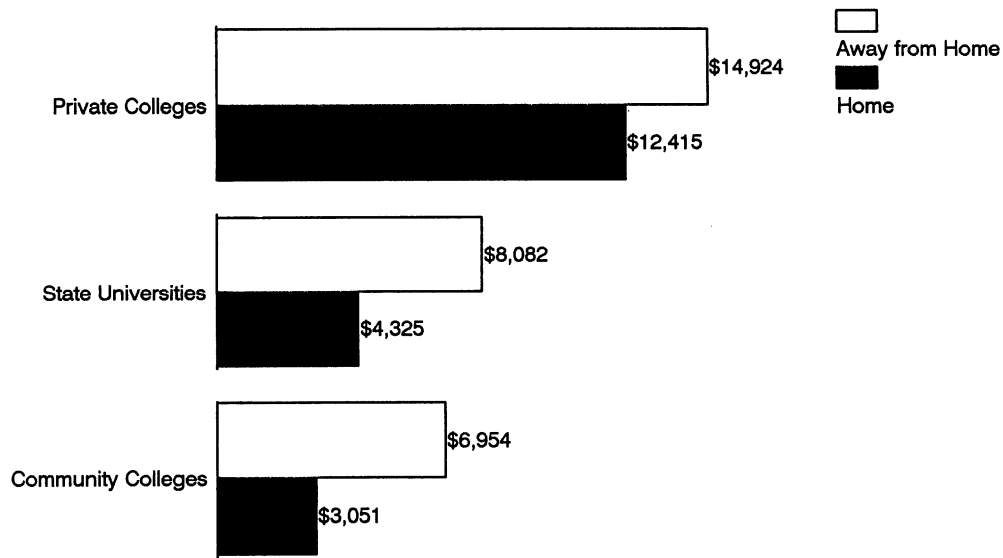
N= 1063-Married; 1109-Single

WHAT DO FAMILIES CONTRIBUTE TOWARD COLLEGE?

For both dependent and independent students, college attendance costs, which include tuition, fees, books, transportation and incidental living expenses, differ substantially by system. For full-time dependent students living away from home, the average cost of attending a community college was \$6,954, compared with \$8,082 at state universities and \$14,924 for those attending private colleges. For full-time dependents living with their parents, average attendance costs (excluding room and board) were \$3,051 at community colleges, \$4,325 at state universities and \$12,415 at private colleges. (Exhibits 19 and 20) For full-time independent students, average attendance costs (excluding room and board) were \$3,301 at community colleges, \$4,736 at state universities and \$9,690 at private colleges. (Exhibit 21)

EXHIBIT 19

Costs of Attendance For Dependents By Living Arrangement¹

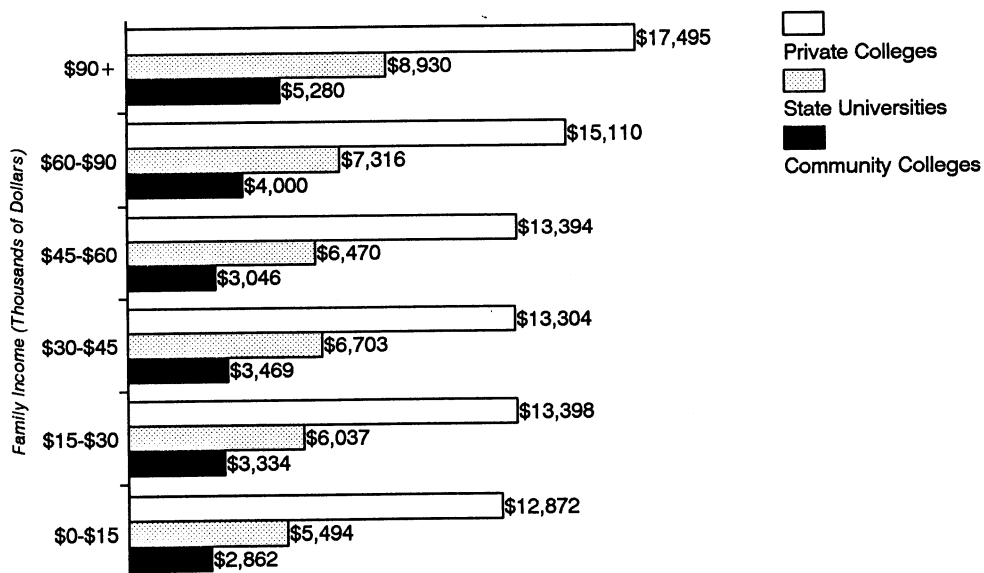


N= 287-C.C.; 1032-S.U.; 573-P.C.

¹Costs provided for students living at home exclude room and board

EXHIBIT 20

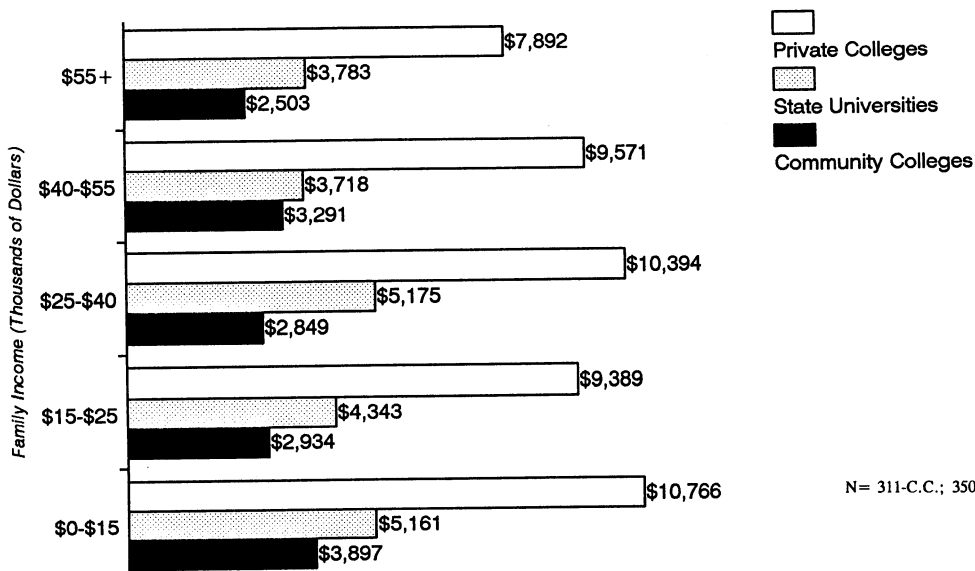
Average Cost of Attendance For Full-Time Dependents By Income



N= 287-C.C.; 1032-S.U.; 573-P.C.

EXHIBIT 21

Average Costs of Attendance For Full-Time Independents By Income²

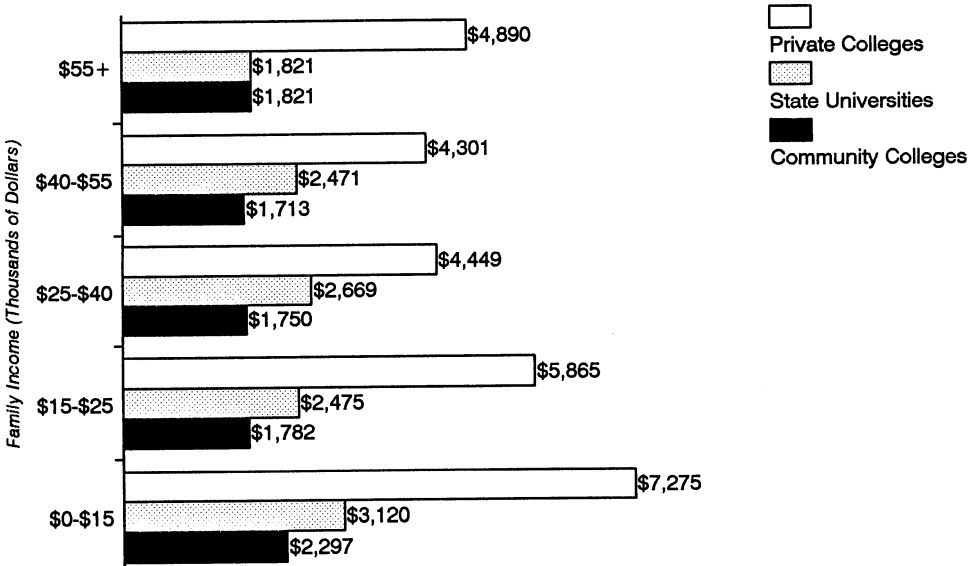


N= 311-C.C.; 350-S.U.; 286-P.C.

²Costs for Independents exclude room and board

EXHIBIT 22

Average Costs of Attendance For Part-Time Independents By Income³



N= 587-C.C.; 261-S.U.; 319-P.C.

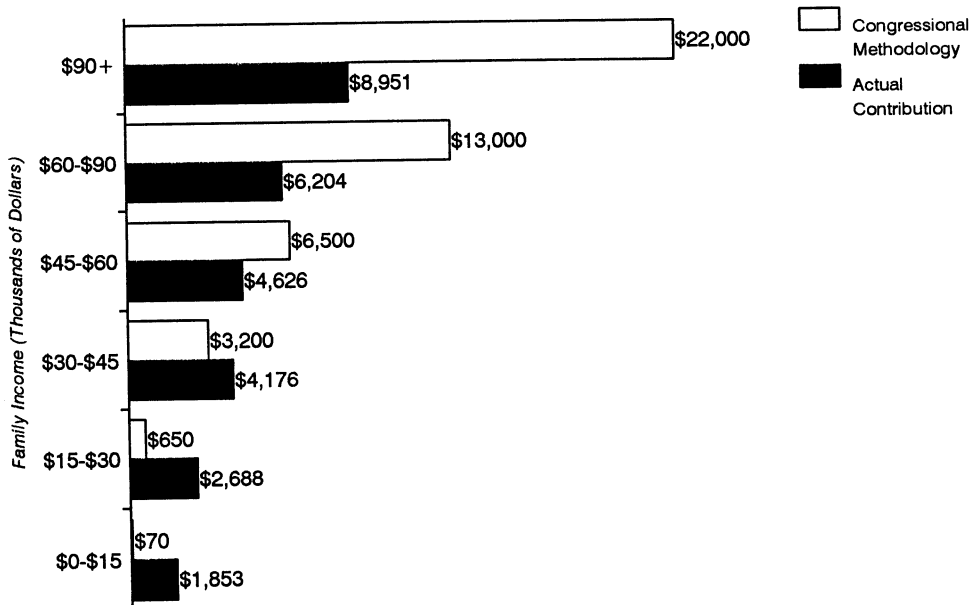
³Costs for Independents exclude room and board

Dependent Students: Parental Contributions Diverge From Federal Expectations

For the parents of dependents with family incomes under \$30,000, actual contributions in all three systems exceeded contributions expected under Congressional Methodology--the federal needs analysis used to determine how much students and parents should contribute towards their education. On average, low income parents contributed between \$500 and \$1,500 more than the federally defined expectation which ranges from a community college average of \$1,245 to a private college average of \$3,814. For families with incomes, above \$45,000, patterns of parental support were less consistent, with more than 40 percent of all parents contributing less than expected given their resources and less than 15 percent contributing more than expected under Congressional Methodology. (Exhibit 23)

EXHIBIT 23

Dependent Parental Contributions Compared to Congressional Methodology

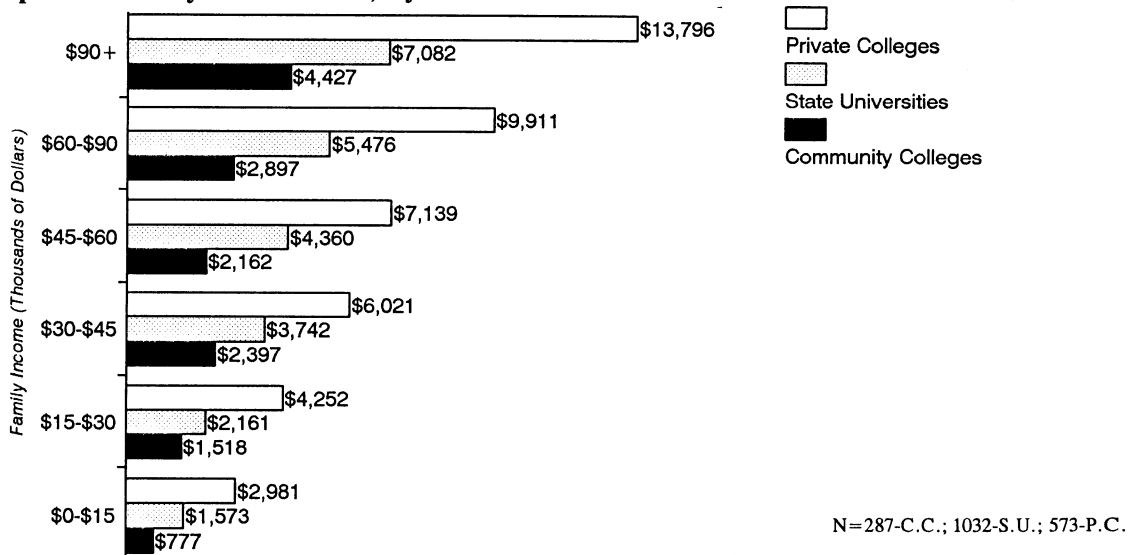


N=1892

Under the federal needs analysis, families of identical means are expected to provide comparable levels of support, regardless of attendance costs. For Florida families, however, parent contributions differ substantially depending on the type of institution. Among low income families for example, parents of dependents attending private colleges typically contribute \$2,500 above their state university and community college counterparts. (Exhibit 24)

EXHIBIT 24

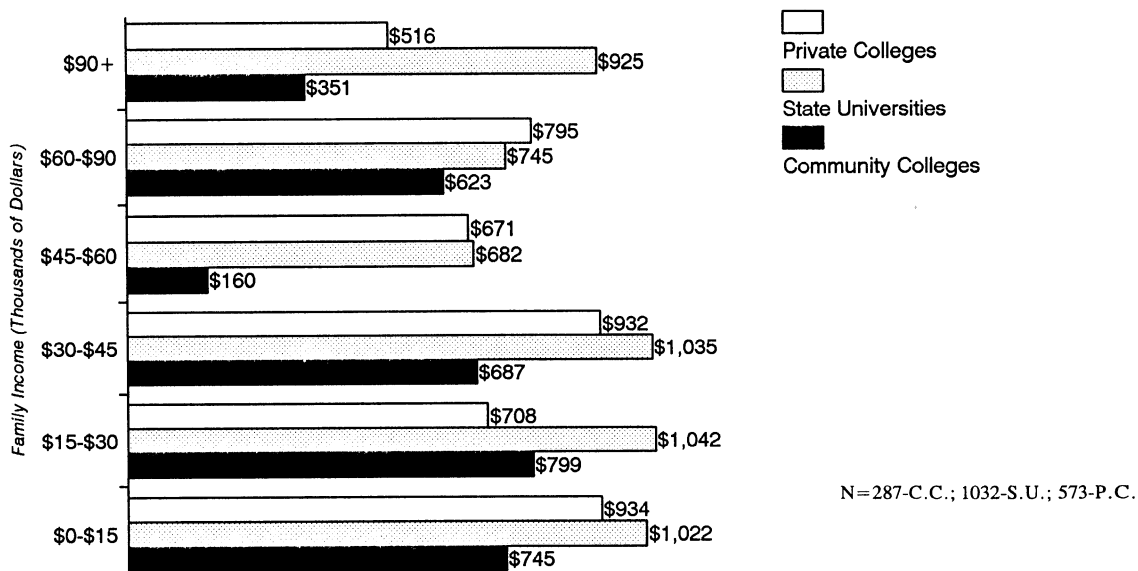
Full-Time Dependent Family Contributions, By Sector



On average, dependent students contribute about \$950 towards their college education through employment and savings, with more than three-fourths of that contribution coming from current income as opposed to savings. (Exhibit 25)

EXHIBIT 25

Full-Time Dependent Student Contributions By Income and Sector



Independent Students: Income From Employment Is Key

Although financial aid (grants and loans) are a dominant funding source, particularly among full-time independent students with incomes under \$15,000, employment represents the primary source of education funding for most independent students. Among part-time students, employment income represents more than half of total attendance costs. On average, community college students attending full-time contributed about \$1,200 towards their college education through current income, compared with \$1,600 at state universities and \$2,100 at private colleges. (Exhibits 26 and 27) In aggregate, more than 70 percent of all independent students rely on employment to pay for some part of their attendance costs. (Exhibits 28 and 29)

EXHIBIT 26

Average Contribution From Employment By Full-Time Independents, By Sector

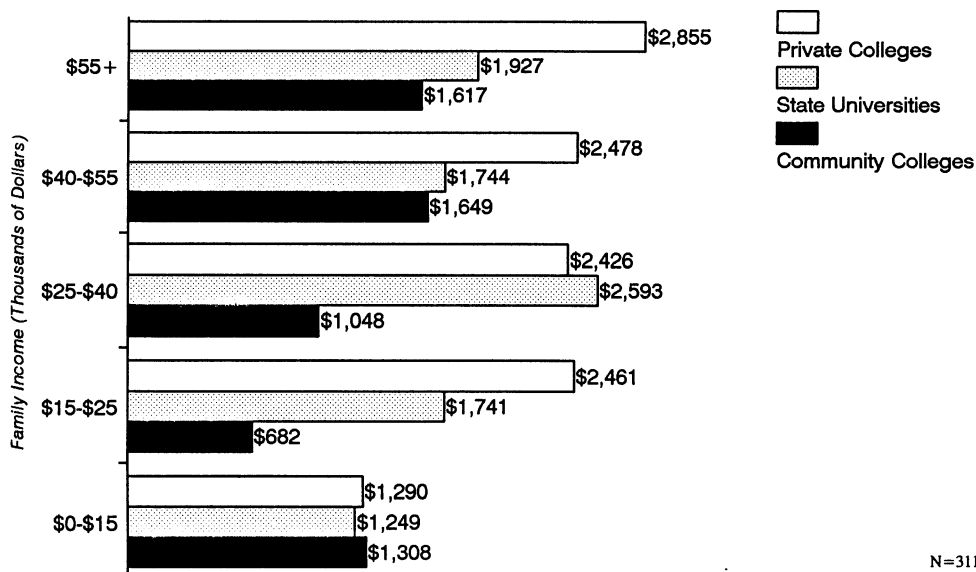


EXHIBIT 27

Average Contribution From Employment By Part-Time Independents, By Sector

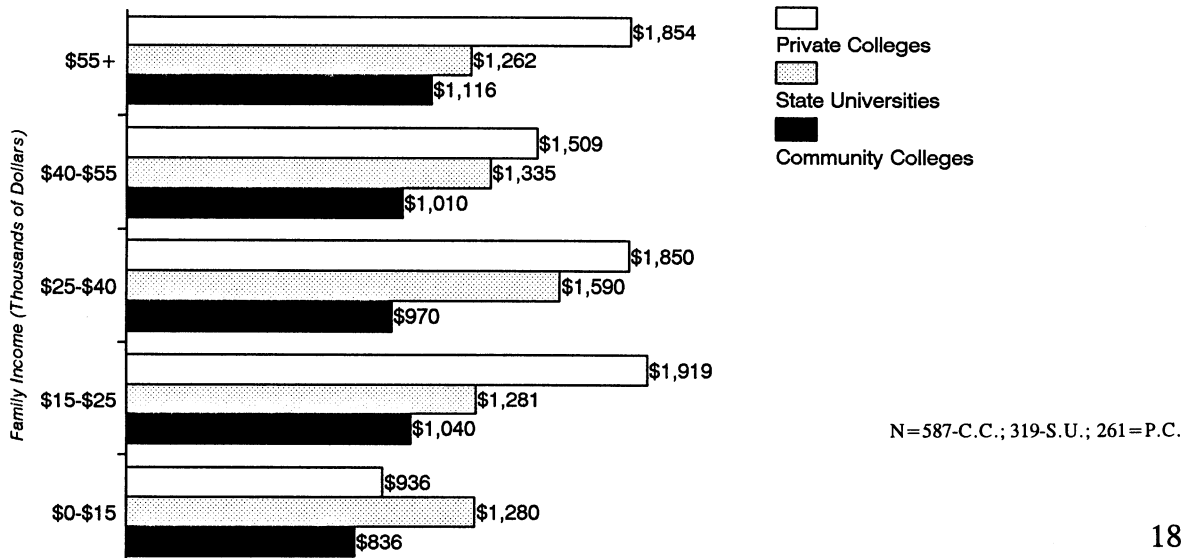
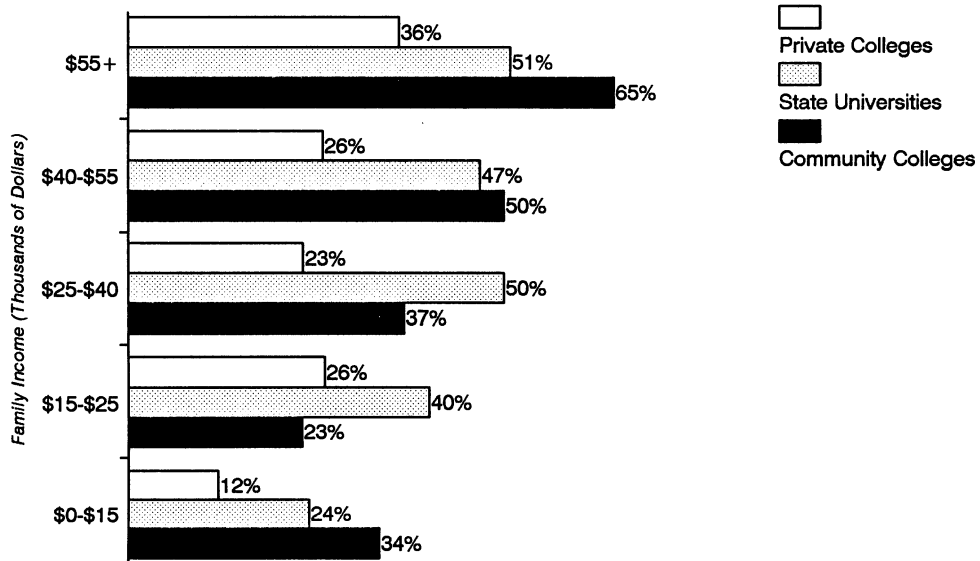


EXHIBIT 28

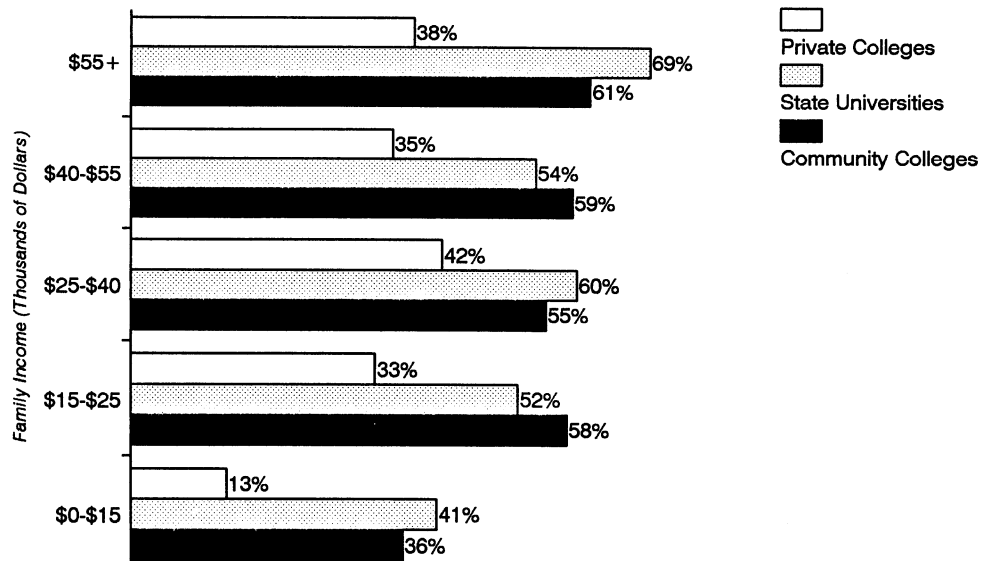
Percent of Attendance Costs for Full-Time Independent Students Met By Employment Income, By Sector



N=311-C.C.; 350-S.U.; 286-P.C.

EXHIBIT 29

Percent of Attendance Costs for Part-Time Independent Students Met By Employment, By Sector



N=587-C.C.; 319-S.U.; 261=P.C.

EXHIBIT 30

Percentage of Full-Time Independent Students Who Contribute From Employment Income

Income (Thousands of Dollars)	System	Percentage of Full-Time Independent Students Who Contribute From Employment Income
\$0-\$15	Community Colleges	42%
\$15-\$25		56%
\$25-\$40		52%
\$40-\$55		76%
\$55+		83%
\$0-\$15	State Universities	45%
\$15-\$25		77%
\$25-\$40		60%
\$40-\$55		70%
\$55+		59%
\$0-\$15	Private Colleges	54%
\$15-\$25		64%
\$25-\$40		75%
\$40-\$55		75%
\$55+		67%

N=311-C.C.; 286-S.U.; 356-P.C.

EXHIBIT 31

Percentage of Part-Time Independent Students Who Contribute From Employment Income

Income (Thousands of Dollars)	System	Percentage of Part-Time Independent Students Who Contribute From Employment Income
\$0-\$15	Community Colleges	60%
\$15-\$25		75%
\$25-\$40		81%
\$40-\$55		69%
\$55+		88%
\$0-\$15	State Universities	67%
\$15-\$25		73%
\$25-\$40		74%
\$40-\$55		68%
\$55+		77%
\$0-\$15	Private Colleges	53%
\$15-\$25		70%
\$25-\$40		78%
\$40-\$55		76%
\$55+		84%

N=587-C.C.; 261-S.U.; 319-P.C.

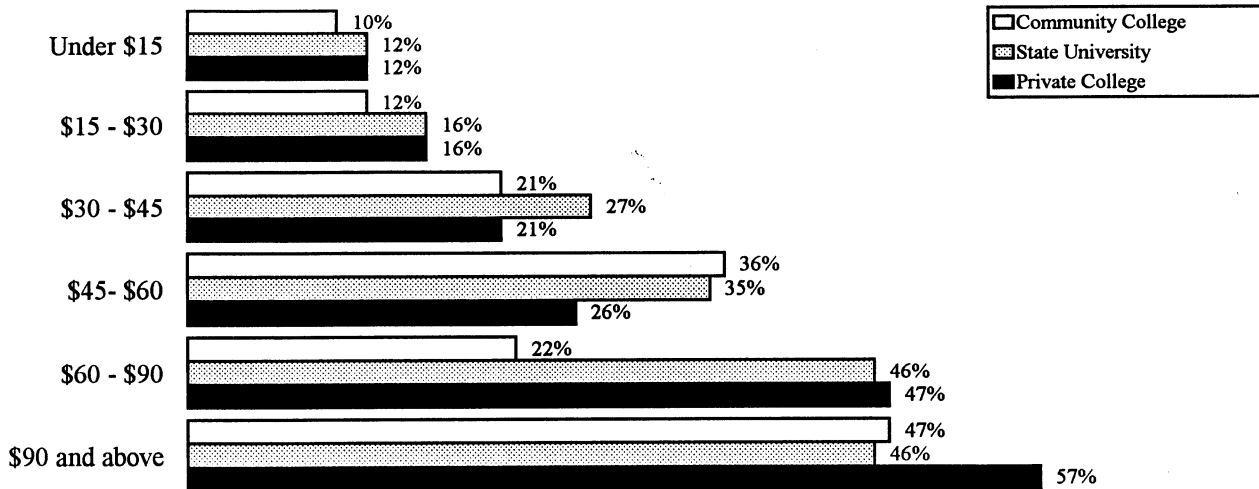
SAVINGS

Dependent Students: Few Families Prepare For Their Children's Education

Over two-thirds of all Florida families with dependents in college did not save for their son or daughter's education. (Exhibit 32) As expected, the likelihood of saving for college rises dramatically with family income, but even among families with incomes above \$60,000 slightly less than half have saved for college. (Exhibit 33)

EXHIBIT 32

Percent of Dependent Families Who Saved For Student's Education, By Income



N=573-C.C.; 1148-S.U.; 704-P.C.

EXHIBIT 33

Median Amounts Saved By Dependent Family Savers

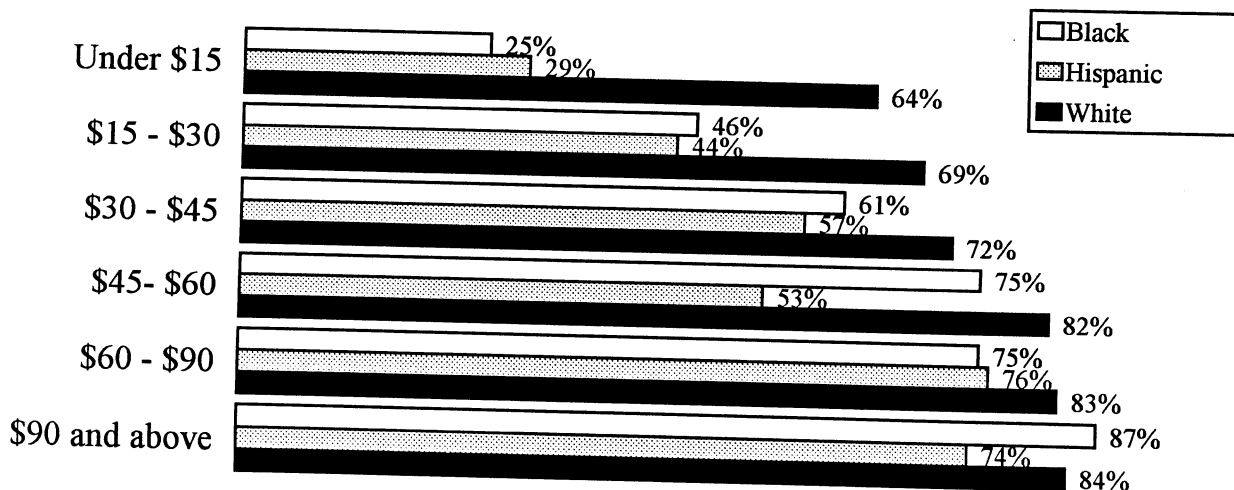
Income (Thousands of Dollars)	System	Median Savings
\$0-\$15	Community Colleges	\$5,000
\$15-\$30		\$5,000
\$30-\$45		\$5,000
\$45-\$60		\$5,000
\$60-\$90		\$10,000
\$90+		\$15,000
\$0-\$15	State Universities	\$4,000
\$15-\$30		\$6,000
\$30-\$45		\$5,000
\$45-\$60		\$8,000
\$60-\$90		\$10,000
\$90+		\$15,000
\$0-\$15	Private Colleges	\$2,000
\$15-\$30		\$10,000
\$30-\$45		\$11,000
\$45-\$60		\$20,000
\$60-\$90		\$12,000
\$90+		\$25,000

N=104-C.C.; 328-S.U.; 180-P.C.

Both savers and non-savers are familiar with the Florida Prepaid College Program. (Exhibit 34) More than two-thirds of all parents were aware of the program, although families with incomes under \$30,000 were less aware (53 percent). Among those families who saved for college, 16 percent used the Florida Prepaid College Program. Reasons for not enrolling in the program vary by family income. (Exhibit 35)

EXHIBIT 34

Percent of Dependent Families Familiar With The Florida Prepaid Tuition Program



N=412-Black; 488-Hispanic; 1604-White

EXHIBIT 35

Reasons Families Did Not Enroll In The Florida Prepaid Tuition Program

Reason	Family Income		
	\$0-\$30	\$30-\$60	\$60+
Couldn't afford to enroll	43%	28%	8%
Didn't know enough about the program	13%	13%	9%
Not available at time of entry	12%	13%	13%
Same benefit as other forms of savings	7%	15%	26%
Didn't think saving was necessary	4%	6%	10%
Didn't know how to enroll	2%	0%	1%
<u>Other</u>	<u>19%</u>	<u>25%</u>	<u>32%</u>
All Reasons	100%	100%	100%

N= 211-\$0-\$30; 440-\$30-\$60; 550-\$60+

Independent Students: Less Than One-Fourth Save For College

Irrespective of financial background, very few independent students prepare financially for their education. More than three-fourths of all independent students have not saved for college. (Exhibit 36) Among those who have saved, the average independent student accumulated \$5,000. (Exhibit 37) For all three systems combined, only five percent used the Florida Prepaid College Program--although 55 percent of independent savers and non-savers were aware of the program. (Exhibit 38)

EXHIBIT 36

Percent of Independent Families Who Saved For Student's Education, By Income

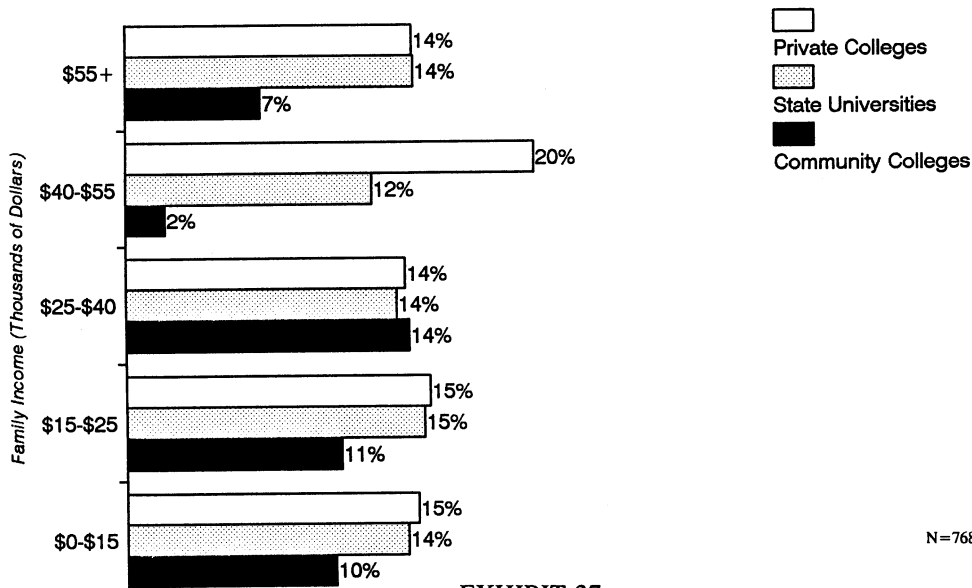


EXHIBIT 37

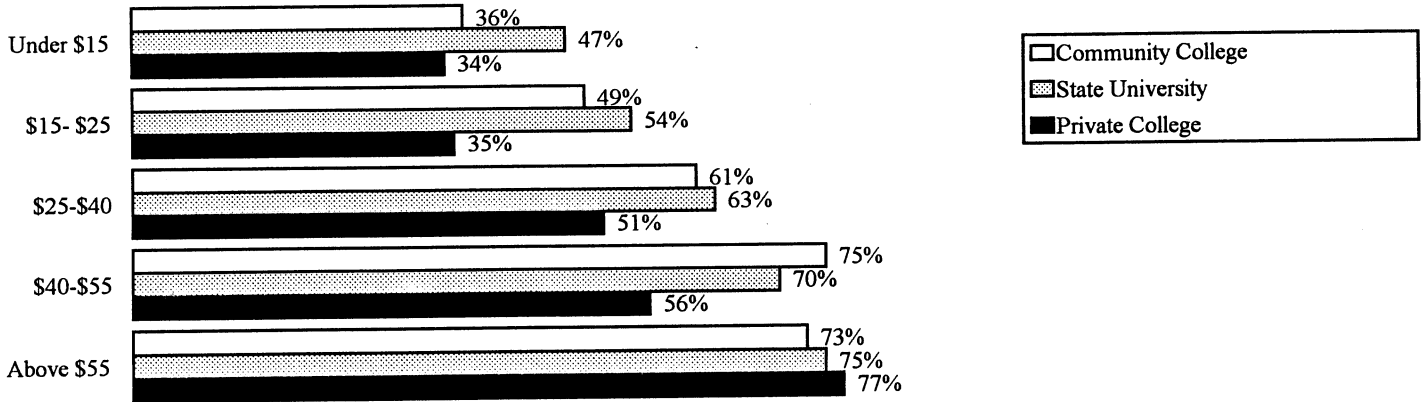
Median Amounts Saved By Independent Family Savers

Income (Thousands of Dollars)	System	Median Savings
\$0-\$15	Community Colleges	\$3,500
\$15-\$25		\$2,000
\$25-\$40		\$1,000
\$40-\$55		\$1,000
\$55+		\$2,000
\$0-\$15	State Universities	\$4,000
\$15-\$25		\$5,500
\$25-\$40		\$3,000
\$40-\$55		\$7,500
\$55+		\$5,000
\$0-\$15	Private Colleges	\$5,000
\$15-\$25		\$2,000
\$25-\$40		\$4,000
\$40-\$55		\$4,000
\$55+		\$9,000

N=768-C.C.; 662-S.U.; 535-P.C.

EXHIBIT 38

Percent of Independent Students Familiar With The Florida Prepaid Tuition Program



N=816-C.C.; 642-S.U.; 593-P.C.

EXHIBIT 39

Reasons Families Did Not Enroll In The Florida Prepaid Tuition Program

Reason Independent Students Did Not Enroll in Prepaid Tuition By Family Income			
Reason	\$0-\$15	\$15-\$40	\$40+
Couldn't afford to enroll	21%	13%	5%
Not available at time of entry	21%	28%	35%
Didn't know enough about the program	18%	17%	9%
Didn't think saving was necessary	6%	7%	7%
Same benefit as other forms of savings	5%	8%	12%
Didn't know how to enroll	2%	1%	0%
<u>Other</u>	<u>27%</u>	<u>27%</u>	<u>31%</u>
All Reasons	100%	100%	100%

N=226-\$0-\$15; 335-\$15-40; 232-\$40+

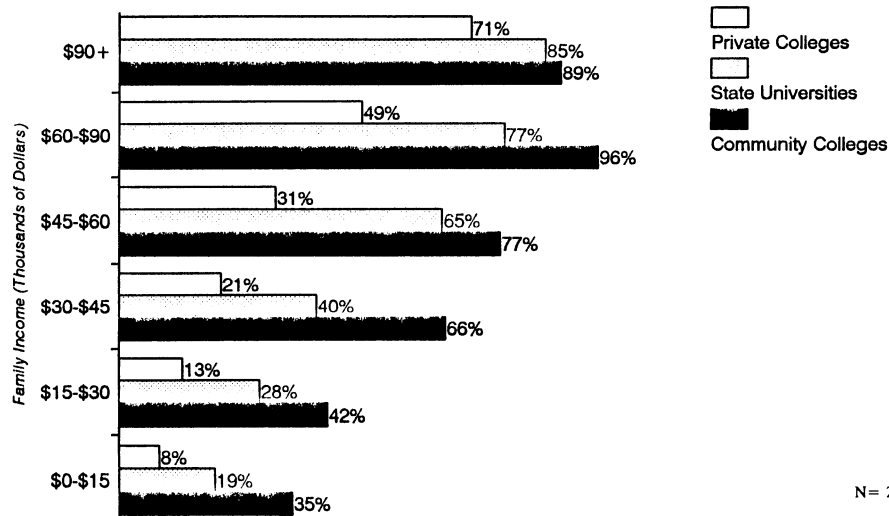
WHO ARE OUR AID APPLICANTS?

Dependent Students: Not All Needy Families Apply

Approximately 67 percent of all full-time private college students, 45 percent of all full-time state university students, and 37 percent of all full-time community college students applied for financial aid during the 1992-93 academic year. Even at family incomes of less than \$30,000, about 26 percent of state university students, 11 percent of private college and 39 percent of community college dependent students did not apply for financial aid. (Exhibit 40)

EXHIBIT 40

Percent of Dependent Families Not Applying For Financial Aid



Although a small portion of low and moderate income students are ineligible due to individual circumstances, most would have received some form of assistance including federal, state or institutional grants, work study and/or subsidized loans. The most common reasons low income families did not apply for aid include: 17 percent couldn't finish the application or didn't know how to apply; 17 percent thought they were ineligible; 20 percent felt they didn't need or want assistance; and 14 percent thought it wasn't worth the trouble or didn't get around to it. (Exhibit 41)

EXHIBIT 41

Reasons Why Dependent Families Earning \$30,000 Or Less Did Not Apply For Financial Aid

- 17 percent thought they were ineligible
- 14 percent thought they did not need assistance
- 13 percent did not know how to apply
- 7 percent thought it wasn't worth the effort
- 7 percent never got to it
- 6 percent did not want assistance
- 4 percent could not complete application
- 4 percent were concerned about privacy
- 30 percent had other reasons

N=133

Independent Students: Opportunity For More Students To Receive Aid

Among independent students taking at least a 6 credit load, more than half apply for financial aid. Among those attending full-time, approximately 74 percent of all private college, 64 percent of all public university and 73 percent of all community college students applied for financial aid. As with low income dependent students, a substantial number of needy independent students do not seek assistance. Among full-time independent students with incomes under \$15,000, approximately 21 percent of public university students, 12 percent of private college and 19 percent community college students did not apply for financial aid. Most non-applicants did not apply under the assumption that they either were ineligible, did not need the aid, or that the assistance was not worth the effort.

EXHIBIT 42

Percent of Full-Time Independent Families Not Applying For Financial Aid, By Income

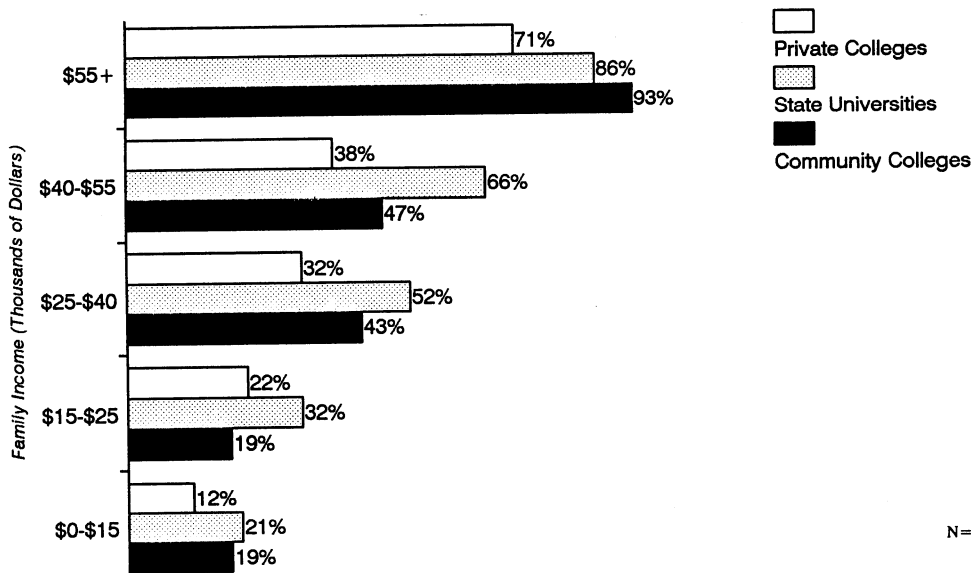


EXHIBIT 43

Percent of Part-Time Independent Families Not Applying For Financial Aid, By Income

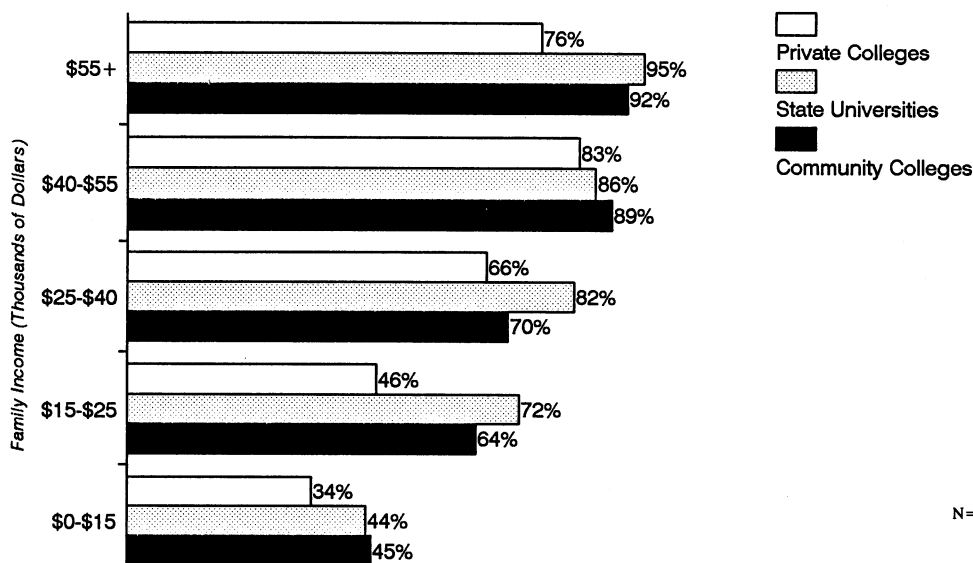


EXHIBIT 44

Reasons Why Independent Families Earning \$15,000 or Less Did Not Apply For Financial Aid

19 percent thought they did not need assistance	
16 percent thought they were ineligible	
11 percent thought it wasn't worth the effort	
7 percent could not complete the application	
7 percent did not want assistance	
5 percent did not know how to apply	
3 percent never got to it	
1 percent were concerned about privacy	
32 percent had other reasons	
	N=76

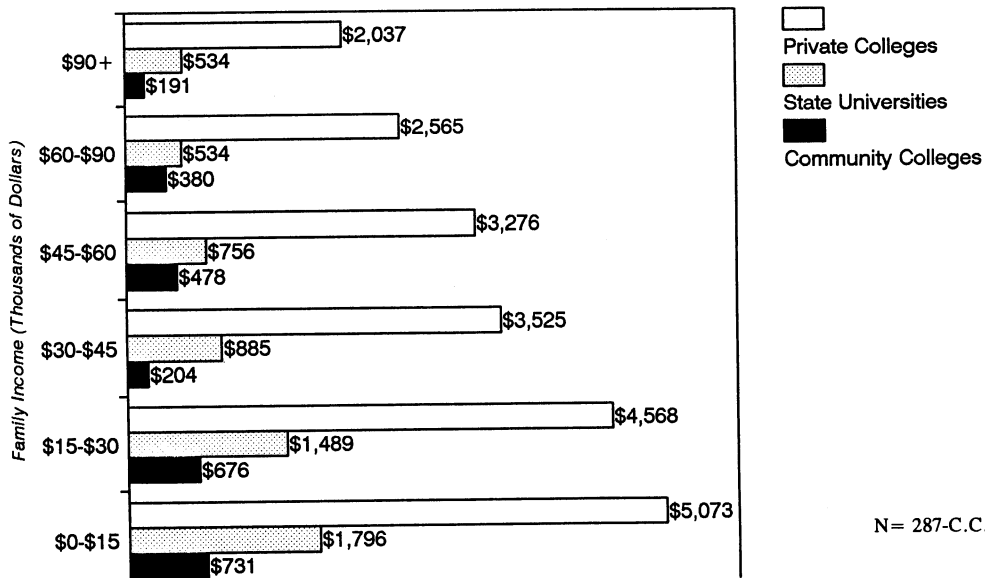
WHO RECEIVES GRANT AID, AND WHAT ARE THE REMAINING COSTS

Dependent Students: Grant Aid Is Available For Needy and Non-Needy Families

Students with family incomes under \$30,000 receive more than \$4,700 in grant aid resulting in a 36 percent reduction in attendance costs. For a student of similar financial means attending a public university or community college the provision of grant aid reduces attendance costs by approximately 28 percent. For wealthier students both the level of grant aid and its impact on reducing attendance costs is diminished. For students from families with incomes above \$60,000, grant aid reduces attendance costs by 14 percent at private institutions and 7 percent at public colleges and universities.

EXHIBIT 45

Average Grant Aid For Full-Time Dependents



N= 287-C.C.; 1032-S.U.; 573-P.C.

EXHIBIT 46

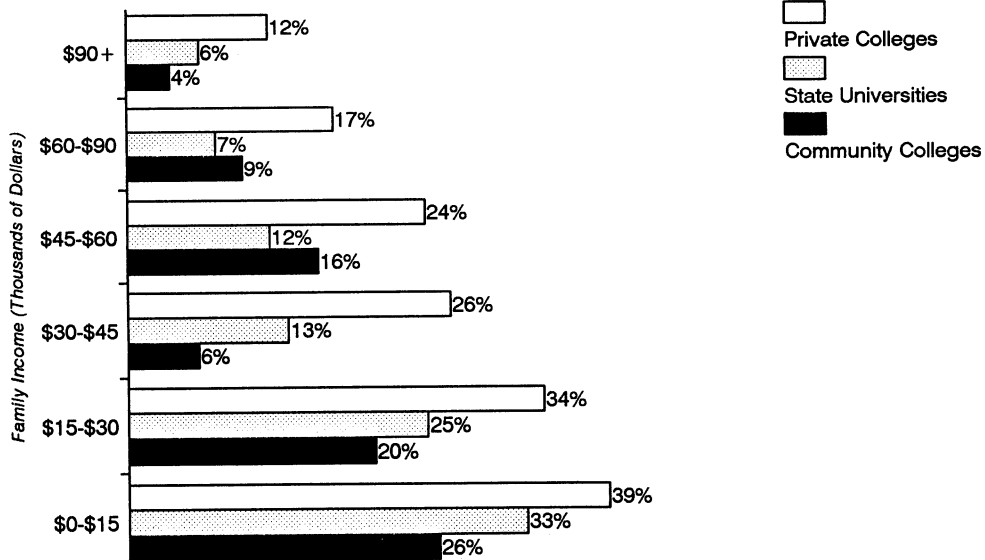
Percent of Full-Time Dependents Who Receive Grant Aid

Income (Thousands of Dollars)	System	Percent of Full-Time Dependents Receiving Grants
\$0-\$15	Community Colleges	41%
\$15-\$30		35%
\$30-\$45		14%
\$45-\$60		16%
\$60-\$90		12%
\$90+		13%
\$0-\$15	State Universities	59%
\$15-\$30		49%
\$30-\$45		38%
\$45-\$60		26%
\$60-\$90		18%
\$90+		17%
\$0-\$15	Private Colleges	70%
\$15-\$30		63%
\$30-\$45		56%
\$45-\$60		58%
\$60-\$90		41%
\$90+		42%

N=287-C.C.; 1032-S.U.; 573-P.C.

EXHIBIT 47

Average Discount From Grant For Full Time Dependents

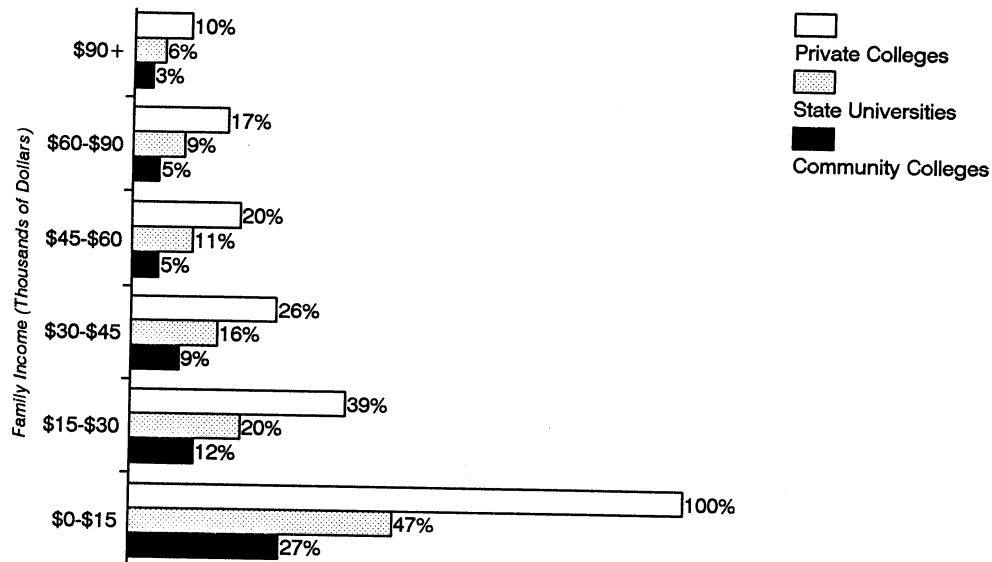


N=287-C.C.; 1032-S.U.; 573-P.C.

For a student attending a private college from a family with income under \$30,000, the remaining cost of attendance after receipt of grant aid represents the equivalent of 57 percent of family income, compared with 14 percent for families with income over \$60,000. Similarly for a student attending a public university, remaining cost for a low income family represents 29 percent of income compared with 9 percent for a middle or upper income family.

EXHIBIT 48

Net Attendance Costs For Full-Time Dependents As A Percentage of Family Income



N=287-C.C.; 1032- S.U.; 573-P.C.

Independent Students: Less Grant Aid Is Available

For independent students, the provision of grant aid is substantially lower. In large part, this difference is due to reduced credit loads, which results in either disproportionately reduced awards or ineligibility altogether. Even at full-time loads, however, independent students tend to have a smaller proportion of their attendance costs paid for through grant aid than dependent students.

EXHIBIT 49

Average Grant Aid For Full Time Independents

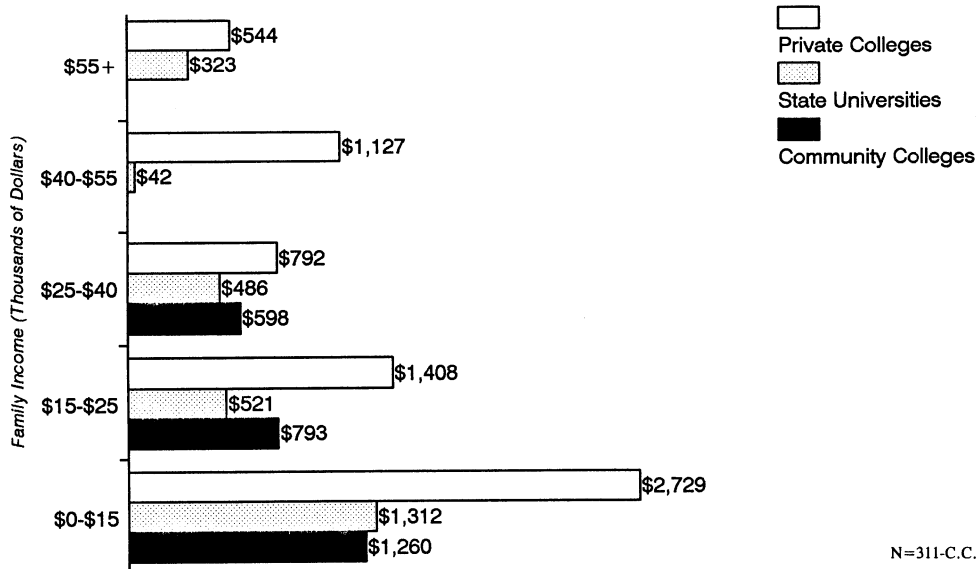


EXHIBIT 50

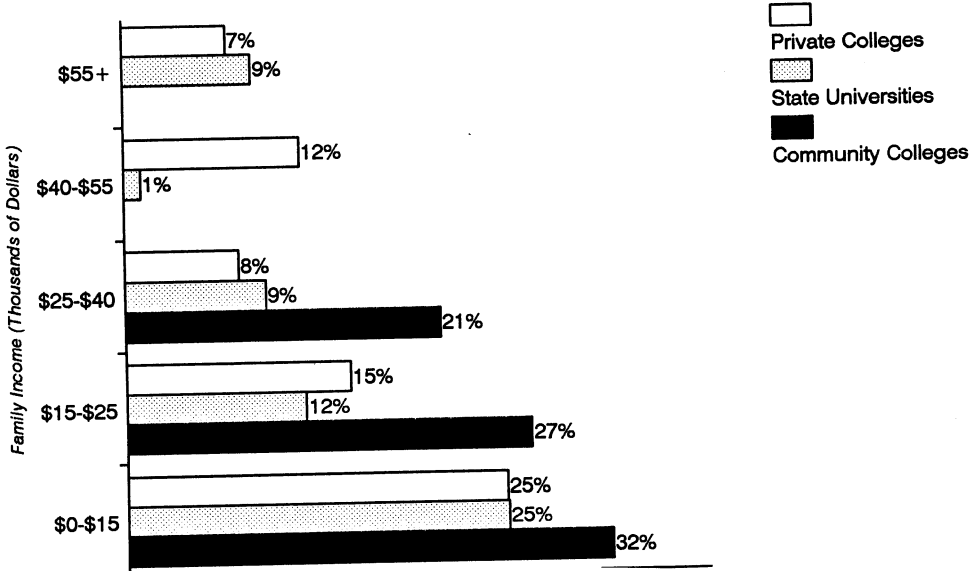
Percent of Full-Time Independents Who Receive Grant Aid

Income (Thousands of Dollars)	System	Percentage of Full-Time Independent Students Receiving Grants
\$0-\$15	Community Colleges	67%
\$15-\$25		55%
\$25-\$40		40%
\$40-\$55		0%
\$55+		0%
\$0-\$15	State Universities	53%
\$15-\$25		31%
\$25-\$40		27%
\$40-\$55		5%
\$55+		14%
\$0-\$15	Private Colleges	64%
\$15-\$25		31%
\$25-\$40		37%
\$40-\$55		40%
\$55+		17%

N=311-C.C.; 350-S.U.; 286-P.C.

EXHIBIT 51

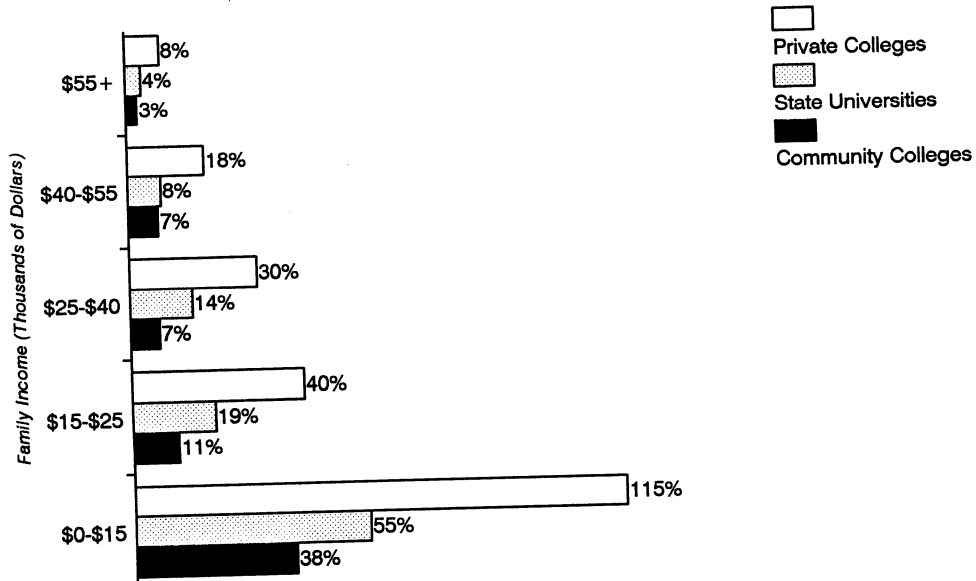
Average Discount From Grant Aid For Full-Time Independents



N=311-C.C.; 350-S.U.; 286-P.C.

EXHIBIT 52

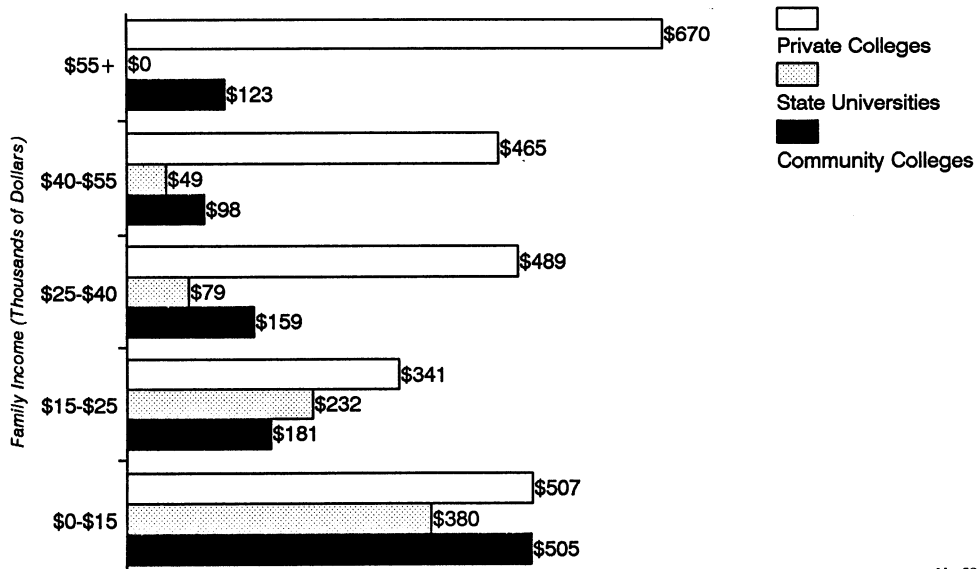
Net Attendance Costs For Full-Time Independents



N=311-C.C.; 350-S.U.; 286-P.C.

EXHIBIT 53

Average Grant Aid For Part-Time Independents



N=587-C.C.; 319-S.U.; 261-P.C.

EXHIBIT 54

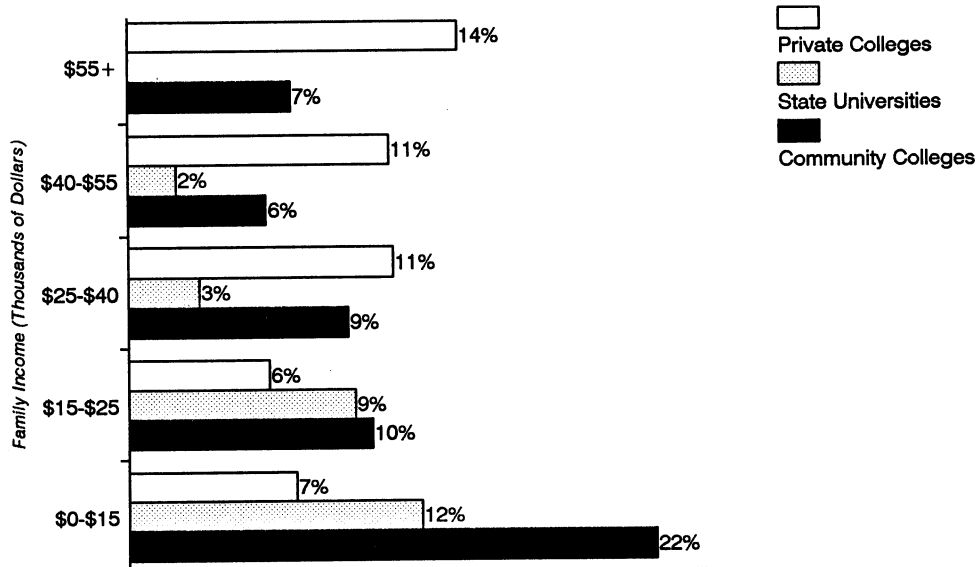
Percent of Part-Time Independents Who Receive Grant Aid

Income (Thousands of Dollars)	System	Percentage of Part-Time Independent Students Receiving Grants
\$0-\$15	Community Colleges	33%
		16%
		15%
		1%
		13%
\$15-\$25	State Universities	24%
		18%
		7%
		8%
		0%
\$25-\$40	Private Colleges	26%
		19%
		16%
		16%
		11%

N=587-C.C.; 319-S.U.; 261-P.C.

EXHIBIT 55

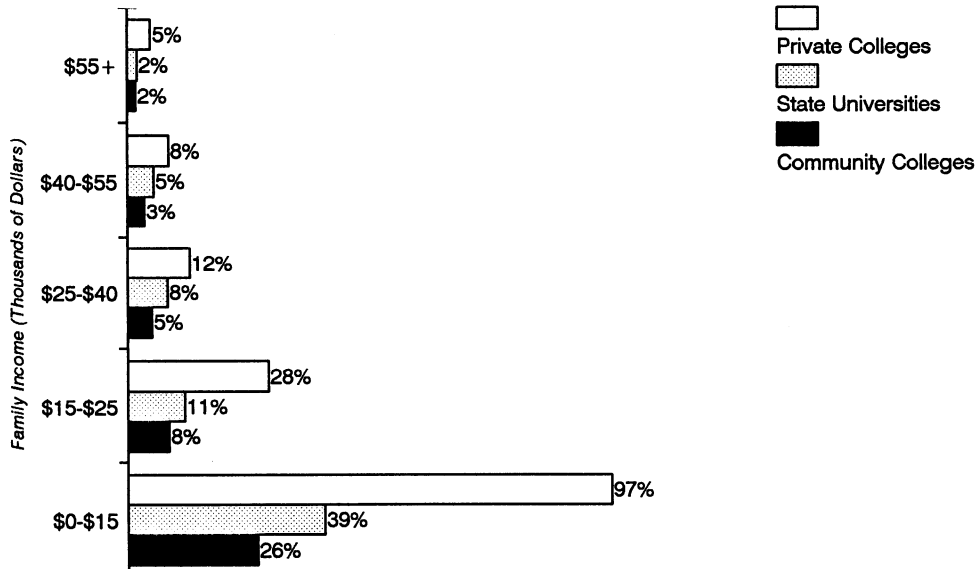
Average Discount From Grant Aid For Part-Time Independents



N=587-C.C.; 319-S.U.; 261-P.C.

EXHIBIT 56

Net Attendance Costs For Part-Time Independents



N=587-C.C.; 319-S.U.; 261-P.C.

DEBT AND KEEPING UP WITH COLLEGE COSTS

Dependent Students: Debt Plays A Growing Role

At private colleges, where financial need is greatest, nearly two-thirds of all full-time students from families with incomes under \$30,000 take out loans to help pay for college, borrowing on average about \$5,000. For low income students attending state universities, 34 percent have student loans averaging just under \$2,900. At community colleges where attendance costs are considerably lower, 16 percent of all low income students borrowed with average loans of \$1,960. (Exhibit 57)

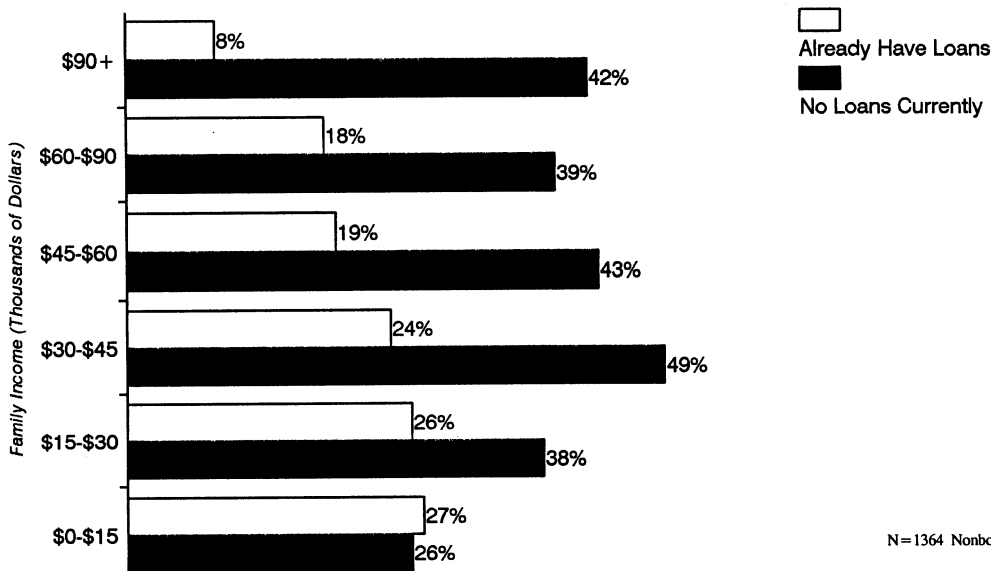
EXHIBIT 57

Income (Thousands of Dollars)	System	Percent of Full-Time Dependents Receiving Loans	Median Loan
\$0-\$15	Community Colleges	19%	\$1,200
\$15-\$30		19%	\$2,000
\$30-\$45		14%	\$2,300
\$45-\$60		10%	\$1,000
\$60-\$90		5%	\$1,400
\$90+		4%	NA
\$0-\$15	State Universities	29%	\$3,000
\$15-\$30		40%	\$2,800
\$30-\$45		39%	\$3,000
\$45-\$60		28%	\$4,000
\$60-\$90		18%	\$4,000
\$90+		11%	\$4,000
\$0-\$15	Private Colleges	64%	\$5,500
\$15-\$30		73%	\$4,950
\$30-\$45		64%	\$5,200
\$45-\$60		40%	\$4,500
\$60-\$90		34%	\$4,600
\$90+		20%	\$5,000

N=295-C.C.; 1038-S.U.; 578-P.C.

EXHIBIT 58

Percent of Dependent Borrowers Who Would Have Borrowed Or Borrowed More If Eligible



N=1364 Nonborrowers; 477 Borrowers

Independent Students: Debt Levels Higher Than Dependents

For independent students attending full time, both the incidence of borrowing and average loan levels are substantially higher than for dependents. For example, more than 43 percent of all full-time independent students at state universities and nearly 55 percent at private colleges assumed loans during the 1992-93 year. Moreover, the levels of debt independent students assume are on average \$1,000 to \$2,000 higher than their dependent counterparts.

EXHIBIT 59

Percent of Full-Time Independents Who Borrow and Average Loan Amount, by Income and Sector

Income (Thousands of Dollars)	System	Percentage of Full-Time Independent Students Who Receive Loans	Median Loan
\$0-\$15	Community Colleges	31%	\$1,500
\$15-\$25		25%	\$3,000
\$25-\$40		16%	\$3,000
\$40-\$55		42%	\$2,500
\$55+		0%	\$0
\$0-\$15	State Universities	51%	\$5,000
\$15-\$25		48%	\$5,000
\$25-\$40		37%	\$4,500
\$40-\$55		30%	\$5,000
\$55+		14%	\$4,000
\$0-\$15	Private Colleges	74%	\$2,500
\$15-\$25		59%	\$3,000
\$25-\$40		50%	\$2,500
\$40-\$55		41%	\$3,000
\$55+		19%	\$4,000

N=311-C.C.; 350-S.U.; 286-P.C.

EXHIBIT 60

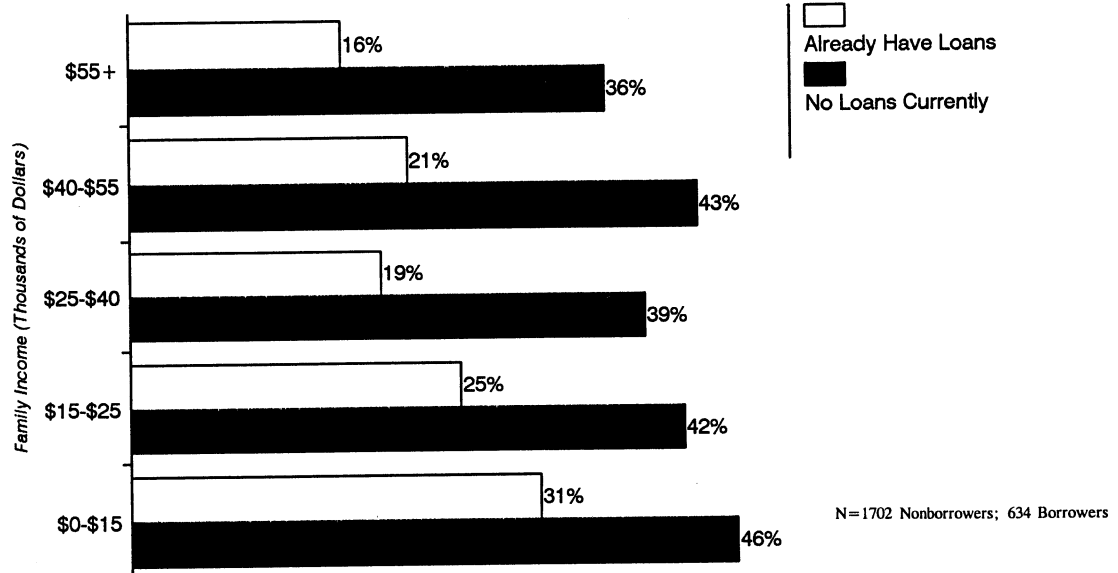
Percent of Part-Time Independents Who Borrow and Average Loan Amount, by Income and Sector

Income (Thousands of Dollars)	System	Percentage of Part-Time Independent Students Who Receive Loans	Median Loan
\$0-\$15	Community Colleges	31%	\$2,000
\$15-\$25		25%	\$1,200
\$25-\$40		16%	\$2,000
\$40-\$55		42%	\$1,300
\$55+		0%	\$1,000
\$0-\$15	State Universities	51%	\$4,500
\$15-\$25		48%	\$3,900
\$25-\$40		37%	\$4,000
\$40-\$55		30%	\$2,800
\$55+		14%	\$6,000
\$0-\$15	Private Colleges	74%	\$3,000
\$15-\$25		59%	\$2,000
\$25-\$40		50%	\$2,000
\$40-\$55		41%	\$2,000
\$55+		19%	\$1,500

N=587-C.C.; 319-S.U.; 261-P.C.

EXHIBIT 61

Percent of Independent Borrowers Who Would Have Borrowed More If Eligible

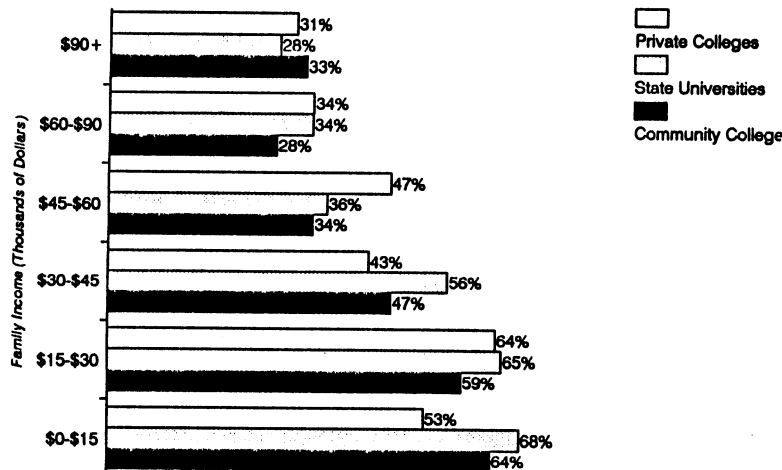


KEEPING UP WITH RISING COSTS

Half of all parents of dependents anticipate that they will be unable to keep pace with rising college costs before their son or daughter finishes school. Among parents with family incomes under \$30,000, two-thirds expect that their contributions will either remain constant (and therefore lag with inflation) or actually decline.

EXHIBIT 62

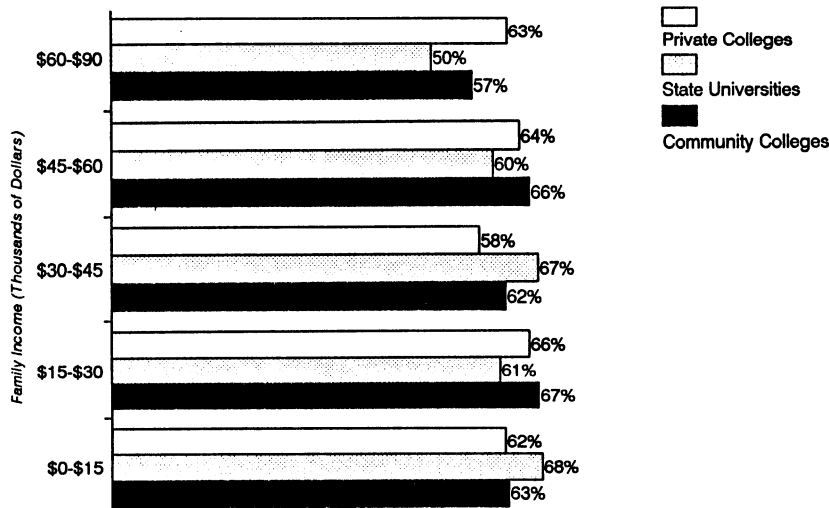
Proportion of Dependent Families Indicating That Their Support Will Not Keep Pace With Rising College Costs



The pattern of diminished or constant future support for independent students closely matches that of dependents. For the three systems combined, nearly two-thirds of those with incomes under \$15,000 anticipate that they will not keep pace with rising attendance costs.

EXHIBIT 63

Proportion of Independent Families Indicating That Their Support Will Not Keep Pace With Rising College Costs



N = 697-C.C.; 442-S.U.; 489-P.C.

Appendix A

Dependent Survey Instrument

APPENDIX A

Dependent Survey Instrument

Florida Family Funding Study



Dependent Students

Florida
Postsecondary Education
Planning Commission

STATEMENT OF CONFIDENTIALITY

Some of the survey questions relate to family income and debt. We are aware that this information is personal and that you may be concerned about your privacy. To guarantee that your answers remain confidential, we are taking several precautions:

First, personal identifiers, such as name, address, and phone number do not appear anywhere on the survey questionnaire. To track responses we have assigned a unique I.D. number to each participant. This I.D. is separate from all other records, making it impossible for anyone outside this project to match individual students of families with their survey results.

Second, all data processing will be handled by an independent research organization which has signed a contract explicitly forbidding the reproduction or use of this data in any form.

Third, all data will be tabulated for groups of no fewer than 180 families, making it impossible to identify individuals based on their survey responses.

PLEASE COMPLETE THIS SURVEY ONLY FOR THE STUDENT LISTED ON THE COVER LETTER.

STUDENT STATUS

1. a. Was the student born before January 1, 1969? 1. Yes 2. No
b. Is the student a veteran of the U.S. Armed Forces? 1. Yes 2. No
c. Was the student legally married (or separated) as of 1992? 1. Yes 2. No
d. Does the student have legal dependents (other than a spouse)? 1. Yes 2. No

If you answered "NO" to all parts of question 1, please continue to fill out this survey.

If you answered "YES" to any part of question 1, you should NOT complete this survey. Instead, a different survey will be sent to your son or daughter. Please write the current mailing address for your student in the space provided below. Then return this questionnaire (with your completed answers for question 1) using the directions shown in the enclosed letter.

Student's address:

If you have any questions, please call: 1-800-349-2397

FAMILY INFORMATION

2. What is your gender (the person completing this questionnaire)?
1. Male
2. Female
3. How many family dependents will/did you report on your 1991 Federal income tax return?
0. Zero 3. Three 6. Six
1. One 4. Four 7. Seven
2. Two 5. Five 8. Eight or more
- 4a. Would you describe your living arrangement as:
1. a two-parent household?
2. a one-parent household?
- 4b. Does the student have a non-custodial parent?
1. Yes
2. No

5. Please identify the following:

Your age _____
Your spouse's age (if applicable) _____

6. Number of Children: (of the person completing this survey)

Under 18 years old _____
18-23 years old _____
24 years old or older _____

7. Number of family members who attended college full-time or part-time in the academic year 1992-93: (Please enter the number for each family group.)

You and (if applicable) your spouse _____
Children under 24 years old _____
Children 24 years and older _____

8. Did the student live at home with you during the:

ANSWER YES OR NO FOR EACH TERM

Fall Term 1992-93 ... 1. Yes 2. No
Spring Term 1993 ... 1. Yes 2. No

9a. Your Employment Status (circle one)

- 1. Full-time (35 + hours per week)
- 2. Part-time (less than 35 hours per week)
- 3. Unemployed--seeking work
- 4. Unemployed--retired / not seeking work

Your Spouse's (if applicable) Employment Status (circle one)

- 1. Full-time (35 + hours per week)
- 2. Part-time (less than 35 hours per week)
- 3. Unemployed--seeking work
- 4. Unemployed--retired / not seeking work

9b. Your Education Level (circle one)

- 1. High school graduate or less / GED
- 2. Some college (no degree)
- 3. 1-2 year college degree
- 4. Bachelors or higher
- 5. Don't know

Your Spouse's (if applicable) Education Level (circle one)

- 1. High school graduate or less / GED
- 2. Some college (no degree)
- 3. 1-2 year college degree
- 4. Bachelors or higher
- 5. Don't know

FINANCIAL RESOURCES

10. Please indicate below the category closest to the combined adjusted gross income reported by you and (if applicable) your spouse on your **1991** Federal income tax return(s): (circle one)

- | | | |
|--------------------------|---------------------|-----------------------|
| 1. Did not file a return | 8. 30,000 - 34,999 | 15. 65,000 - 69,999 |
| 2. \$0 - 4,999 | 9. 35,000 - 39,999 | 16. 70,000 - 79,999 |
| 3. 5,000 - 9,999 | 10. 40,000 - 44,999 | 17. 80,000 - 89,999 |
| 4. 10,000 - 14,999 | 11. 45,000 - 49,999 | 18. 90,000 - 99,999 |
| 5. 15,000 - 19,999 | 12. 50,000 - 54,999 | 19. 100,000 - 149,999 |
| 6. 20,000 - 24,999 | 13. 55,000 - 59,999 | 20. 150,000 - 249,999 |
| 7. 25,000 - 29,999 | 14. 60,000 - 64,999 | 21. 250,000 and above |

11. Do you or your spouse own a business or farm?
ANSWER YES OR NO FOR EACH TYPE

- | | | |
|-------------------|--------|-------|
| a. Business . . . | 1. Yes | 2. No |
| b. Farm | 1. Yes | 2. No |

12. In 1991, what was the approximate net worth (market value minus what you owed on it) of the following properties added together?

Business + Farm + other real estate (excluding your home)

- | | | |
|--------------------|--------------------|-----------------------|
| 1. \$0 - 4,999 | 5. 20,000 - 29,999 | 9. 75,000 - 99,999 |
| 2. 5,000 - 9,999 | 6. 30,000 - 44,999 | 10. 100,000 - 149,999 |
| 3. 10,000 - 14,999 | 7. 45,000 - 59,999 | 11. 150,000 - 249,999 |
| 4. 15,000 - 19,999 | 8. 60,000 - 74,999 | 12. 250,000 and above |

13. In 1991, approximately how much did you and your spouse (if applicable) have in cash, savings and checking accounts?

\$ _____ (to the nearest thousand dollars)

PAYING FOR COLLEGE

14a. To help the student pay for college during the 1992-93 academic year, did your family apply for financial aid?

1. Yes 2. No

If you answered "Yes" to question 14a, go to question 15.

14b. Indicate which reason best describes why your family did not apply for assistance: (choose one answer)

1. Did not know how to apply for aid or did not know aid was available
2. Began to apply, but could not complete the application
3. Wanted to apply, but never got to it
4. Not eligible for assistance (our income is too high)
5. Not worth the effort to apply (would not receive enough aid)
6. Concerned about our privacy
7. Do not want assistance; paying for college is the family's responsibility
8. Do not need assistance
9. Other _____

15. Before receipt of any financial assistance such as gift aid, tuition discounts or prepaid tuition, what do you estimate as the total cost to send the student to college for all of the terms she/he was enrolled during the 1992-93 academic year?

Include tuition, fees, books, transportation, and incidental living expenses before any assistance. Do not include any expenses for room and board if the student lived at home.

\$ _____

Of the total cost of attendance (excluding room and board if the student lived at home), how much did you and (if applicable) your spouse pay from:

15a. INCOME AND SAVINGS? (report Florida Prepaid tuition in 15g) \$ _____

15b. PARENT LOANS--including home equity and personal loans? \$ _____

How much was paid (if applicable) by the student's
15c. NON-CUSTODIAL PARENT? \$ _____

How much did the student pay from:

15d. EMPLOYMENT during the 1992-93 academic year? \$ _____

15e. SAVINGS? \$ _____

15f. STUDENT LOANS? \$ _____

How much of the balance was paid by:

15g. FLORIDA PREPAID TUITION? \$ _____

15h. GIFT AID? -- including all tuition discounts, federal, state and institutional grants and scholarships.
(DO NOT INCLUDE STUDENT LOANS HERE) \$ _____

15i. OTHER SOURCES not listed above?
including: employer training and veterans assistance,
other relatives or friends
(Please specify the source(s)) \$ _____

15j. TOTAL (sum of line 15a to 15i) \$ _____

16a. Excluding Florida Prepaid Tuition, did you and your spouse (if applicable) save or invest for the student's college education?

1. Yes 2. No

If you answered "No" to question 16a, go to 17a.

16b. Approximately when did you and your spouse (if applicable) begin to save or invest for the student's college education?

_____ year(s) before he/she started their first year of college.

16c. Approximately how much did you and your spouse (if applicable) save by the time the student started his/her first year of college?

\$ _____ (to the nearest thousand dollars)

16d. Approximately how much did you and your spouse (if applicable) plan to have saved for the student by the time he/she started his/her first year of college?

\$ _____ (to the nearest thousand dollars)

17a. In 1987, Florida created a prepaid tuition program to help families pay for college. Are you aware of the program?

1. Yes 2. No

If you answered "No" to question 17a, go to question 18a.

17b. Did you, or anyone else (friend or relative) enroll the student in the program?

1. Yes 2. No

If you answered "Yes" to question 17b, go to question 18a.

17c. Which reason best describes why the student is not enrolled in Florida's Prepaid Tuition Program?

1. Didn't know enough about the program
2. Didn't know how to enroll
3. Couldn't afford to enroll in the program
4. Didn't think prepaid tuition would be more beneficial than other forms of savings or investments for college
5. Didn't think prepaid tuition or saving for college was necessary
6. Prepaid tuition not available at time of college entry
7. Other

PLANS AND EXPECTATIONS

18a. In what year did the student first attend college?

19 _____

18b. Which of the following best describes the student's undergraduate education goal?

1. To complete courses, but not earn a formal award (degree, diploma or certificate)
2. Earn a certificate, but less than an Associates (Two-Year) degree
3. Earn an Associates (Two-Year) degree or its equivalent
4. Earn a Bachelors degree

If the student has already graduated, indicate the degree he or she received by circling the appropriate response above. Then go to question 20.

18c. Do you expect the student to complete his/her undergraduate goal given his/her current progress?

1. Yes 2. No

18d. Based on the student's current progress, how many years total do you expect the student to attend college for his/her undergraduate education?

_____ total year(s) in college (as an undergraduate)

19a. What is your financial support to the student most likely to be from Fall 1993 until the student no longer attends college as an undergraduate?
Will the dollar amount:

1. increase to keep pace with rising tuition and living expenses
2. continue at approximately the same dollar amount provided for the 1992-93 academic year, regardless of tuition increases, or
3. will the dollar amount decrease?

19b. What is the non-custodial parent's financial support to the student most likely to be from Fall 1993 until the student no longer attends college as an undergraduate?
Will the dollar amount:

1. increase to keep pace with rising tuition and living expenses
2. continue at approximately the same dollar amount provided for the 1992-93 academic year, regardless of tuition increases, or
3. will the dollar amount decrease
4. student does not have a non-custodial parent

20. Considering your household financial situation, how much do you feel you and (if applicable) your spouse should be expected to contribute for the student to attend his/her institution at the student's 1992-93 class load?

\$ _____

21. In 1993, the federal government increased loan eligibility and raised the amount that students could borrow for their education.

If your family could have borrowed more money to help pay college expenses for the 1992-93 academic year, realistically, how much more would your family have borrowed, in addition to the total parent and student loans you already borrowed for that year?

\$ _____

If you have any other comments, enter them below.

THANK YOU FOR YOUR HELP WITH THIS PROJECT.

Please write your phone number and the best time to contact you in the space provided below. We will only call to ensure that we recorded your answers correctly. No one will verify the data through any other source.

Phone number: _____ Contact time: _____

If you would like to receive a summary of the results, please check the box below.

If you have any further questions about this survey, don't hesitate to call us at:

1-800-349-2397

Appendix B

Independent Survey Instrument

APPENDIX B

Independent Survey Instrument

Florida Family Funding Study



Independent Students

Florida
Postsecondary Education
Planning Commission

STATEMENT OF CONFIDENTIALITY

Some of the survey questions relate to family income and debt. We are aware that this information is personal and that you may be concerned about your privacy. To guarantee that your answers remain confidential, we are taking several precautions:

First, personal identifiers such as name, address, and phone number do not appear anywhere on the survey questionnaire. To track responses we have assigned a unique I.D. number to each participant. This I.D. is separate from all other records, making it impossible for anyone outside this project to match individual students of families with their survey results.

Second, all data processing will be handled by an independent research organization which has signed a contract explicitly forbidding the reproduction or use of this data in any form.

Third, all data will be tabulated for groups of no fewer than 180 families, making it impossible to identify individuals based on their survey responses.

FAMILY INFORMATION

STUDENT STATUS

1.
 - a. Was the student born before January 1, 1969? 1. Yes 2. No
 - b. Is the student a veteran of the U.S. Armed Forces? 1. Yes 2. No
 - c. Was the student legally married (or separated) as of 1992? 1. Yes 2. No
 - d. Does the student have legal dependents (other than a spouse)? 1. Yes 2. No
2. What is your gender (the person completing this questionnaire)?
 1. Male
 2. Female
3. How many family dependents will/did you report on your 1991 Federal income tax return?
 0. Zero 3. Three 6. Six
 1. One 4. Four 7. Seven
 2. Two 5. Five 8. Eight or more

If you answered "NO" to all parts of question 1, please continue to fill out this survey.

4

If you answered "YES" to any part of question 1, you should NOT complete this survey. Instead, a different survey will be sent to your son or daughter. Please write the current mailing address for your student in the space provided below. Then return this questionnaire (with your completed answers for question 1) using the directions shown in the enclosed letter.

Student's address: _____

If you have any questions, please call: 1-800-349-2397

5. Please identify the following:

Your age _____

Your spouse's age (if applicable) _____

6. Number of Children: (of the person completing this survey)

Under 18 years old _____

18-23 years old _____

24 years old or older _____

7. Number of family members who attended college full-time or part-time in the academic year 1992-93: (Please enter the number for each family group.)

You and (if applicable) your spouse _____

Children under 24 years old _____

Children 24 years and older _____

8. Did *the student* live at home with you during the:

ANSWER YES OR NO FOR EACH TERM

Fall Term 1992-93 ... 1. Yes 2. No

Spring Term 1993 ... 1. Yes 2. No

9a. Your Employment Status (circle one)

1. Full-time (35 + hours per week)
2. Part-time (less than 35 hours per week)
3. Unemployed--seeking work
4. Unemployed--retired / not seeking work

Your Spouse's (if applicable) Employment Status (circle one)

1. Full-time (35 + hours per week)
2. Part-time (less than 35 hours per week)
3. Unemployed--seeking work
4. Unemployed--retired / not seeking work

9b. Your Education Level (circle one)

1. High school graduate or less / GED
2. Some college (no degree)
3. 1-2 year college degree
4. Bachelors or higher
5. Don't know

Your Spouse's (if applicable) Education Level (circle one)

1. High school graduate or less / GED
2. Some college (no degree)
3. 1-2 year college degree
4. Bachelors or higher
5. Don't know

FINANCIAL RESOURCES

10. Please indicate below the category closest to the combined adjusted gross income reported by you and (if applicable) your spouse on your **1991** Federal income tax return(s): (circle one)

- 1. Did not file a return
- 2. \$0 - 4,999
- 3. 5,000 - 9,999
- 4. 10,000 - 14,999
- 5. 15,000 - 19,999
- 6. 20,000 - 24,999
- 7. 25,000 - 29,999
- 8. 30,000 - 34,999
- 9. 35,000 - 39,999
- 10. 40,000 - 44,999
- 11. 45,000 - 49,999
- 12. 50,000 - 54,999
- 13. 55,000 - 59,999
- 14. 60,000 - 64,999
- 15. 65,000 - 69,999
- 16. 70,000 - 79,999
- 17. 80,000 - 89,999
- 18. 90,000 - 99,999
- 19. 100,000 - 149,999
- 20. 150,000 - 249,999
- 21. 250,000 and above

11. Do you or your spouse own a business or farm?

ANSWER YES OR NO FOR EACH TYPE

- a. Business . . . 1. Yes 2. No
- b. Farm 1. Yes 2. No

12. In 1991, what was the approximate net worth (market value minus what you owed on it) of the following properties added together?

Business + Farm + other real estate (excluding your home)

- 1. \$0 - 4,999
- 2. 5,000 - 9,999
- 3. 10,000 - 14,999
- 4. 15,000 - 19,999
- 5. 20,000 - 29,999
- 6. 30,000 - 44,999
- 7. 45,000 - 59,999
- 8. 60,000 - 74,999
- 9. 75,000 - 99,999
- 10. 100,000 - 149,999
- 11. 150,000 - 249,999
- 12. 250,000 and above

13. In 1991, approximately how much did you and your spouse (if applicable) have in cash, savings and checking accounts?

\$ _____ (to the nearest thousand dollars)

PAYING FOR COLLEGE

14a. To help the student pay for college during the 1992-93 academic year, did your family apply for financial aid?

- 1. Yes
- 2. No

If you answered "Yes" to question 14a, go to question 15.

14b. Indicate which reason best describes why your family did not apply for assistance: (choose one answer)

- 1. Did not know how to apply for aid or did not know aid was available
- 2. Began to apply, but could not complete the application
- 3. Wanted to apply, but never got to it
- 4. Not eligible for assistance (our income is too high)
- 5. Not worth the effort to apply (would not receive enough aid)
- 6. Concerned about our privacy
- 7. Do not want assistance; paying for college is the family's responsibility
- 8. Do not need assistance
- 9. Other _____

15. Before receipt of any financial assistance such as gift aid, tuition discounts or prepaid tuition, what do you estimate as the total cost to send the student to college for all of the terms she/he was enrolled during the 1992-93 academic year?

Include tuition, fees, books, transportation, and incidental living expenses before any assistance. Do not include any expenses for room and board if the student lived at home.

\$ _____

Of the total cost of attendance (excluding room and board if the student lived at home), how much did you and (if applicable) your spouse pay from:

15a. INCOME AND SAVINGS? (report Florida Prepaid tuition in 15g) \$ _____

15b. PARENT LOANS--including home equity and personal loans? \$ _____

How much was paid (if applicable) by the student's
15c. NON-CUSTODIAL PARENT? \$ _____

How much did the student pay from:
15d. EMPLOYMENT during the 1992-93 academic year? \$ _____
15e. SAVINGS? \$ _____
15f. STUDENT LOANS? \$ _____

B-7
How much of the balance was paid by:
15g. FLORIDA PREPAID TUITION? \$ _____
15h. GIFT AID? -- including all tuition discounts, federal, state and institutional grants and scholarships. (DO NOT INCLUDE STUDENT LOANS HERE) \$ _____
15i. OTHER SOURCES not listed above? including: employer training and veterans assistance, other relatives or friends \$ _____
(Please specify the source(s))
15j. TOTAL (sum of line 15a to 15i) \$ _____

16a. Excluding Florida Prepaid Tuition, did you and your spouse (if applicable) save or invest for the student's college education?

- 1. Yes
- 2. No

If you answered "No" to question 16a, go to 17a.

16b. Approximately when did you and your spouse (if applicable) begin to save or invest for the student's college education?

_____ year(s) before he/she started their first year of college.

16c. Approximately how much did you and your spouse (if applicable) save by the time the student started his/her first year of college?

\$ _____ (to the nearest thousand dollars)

16d. Approximately how much did you and your spouse (if applicable) plan to have saved for the student by the time he/she started his/her first year of college?

\$ _____ (to the nearest thousand dollars)

17a. In 1987, Florida created a prepaid tuition program to help families pay for college. Are you aware of the program?

- 1. Yes
- 2. No

If you answered "No" to question 17a, go to question 18a.

17b. Did you, or anyone else (friend or relative) enroll *the student* in the program?

1. Yes 2. No

If you answered "Yes" to question 17b, go to question 18a.

17c. Which reason best describes why *the student* is not enrolled in Florida's Prepaid Tuition Program?

1. Didn't know enough about the program
2. Didn't know how to enroll
3. Couldn't afford to enroll in the program
4. Didn't think prepaid tuition would be more beneficial than other forms of savings or investments for college
5. Didn't think prepaid tuition or saving for college was necessary
6. Prepaid tuition not available at time of college entry
7. Other

PLANS AND EXPECTATIONS

18a. In what year did *the student* first attend college?

19 _____

18b. Which of the following best describes *the student's* undergraduate education goal?

1. To complete courses, but not earn a formal award (degree, diploma or certificate)
2. Earn a certificate, but less than an Associates (Two-Year) degree
3. Earn an Associates (Two-Year) degree or its equivalent
4. Earn a Bachelors degree

If the student has already graduated, indicate the degree he or she received by circling the appropriate response above. Then go to question 20.

18c. Do you expect *the student* to complete his/her undergraduate goal given his/her current progress?

1. Yes 2. No

18d. Based on *the student's* current progress, how many years total do you expect the student to attend college for his/her undergraduate education?

_____ total year(s) in college (as an undergraduate)

19a. What is your financial support to the student most likely to be from Fall 1993 until the student no longer attends college as an undergraduate?
Will the dollar amount:

1. increase to keep pace with rising tuition and living expenses
2. continue at approximately the same dollar amount provided for the 1992-93 academic year, regardless of tuition increases, or
3. will the dollar amount decrease?

19b. What is the non-custodial parent's financial support to the student most likely to be from Fall 1993 until the student no longer attends college as an undergraduate?

Will the dollar amount:

1. increase to keep pace with rising tuition and living expenses
2. continue at approximately the same dollar amount provided for the 1992-93 academic year, regardless of tuition increases, or
3. will the dollar amount decrease
4. student does not have a non-custodial parent

20. Considering your household financial situation, how much do you feel you and (if applicable) your spouse should be expected to contribute for the student to attend his/her institution at the student's 1992-93 class load?

\$ _____

21. In 1993, the federal government increased loan eligibility and raised the amount that students could borrow for their education.

If your family could have borrowed more money to help pay college expenses for the 1992-93 academic year, realistically, how much more would your family have borrowed, in addition to the total parent and student loans you already borrowed for that year?

\$ _____

If you have any other comments, enter them below.

THANK YOU FOR YOUR HELP WITH THIS PROJECT.

Please write your phone number and the best time to contact you in the space provided below. We will only call to ensure that we recorded your answers correctly. No one will verify the data through any other source.

Phone number: _____ Contact time: _____

If you would like to receive a summary of the results, please check the box below.

If you have any further questions about this survey, don't hesitate to call us at:

1-800-349-2397

Appendix C

Family Resources Study Technical Group

APPENDIX C

POSTSECONDARY EDUCATION PLANNING COMMISSION

**Family Resources Study
Technical Group**

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Patrick Dallet, Assistant Executive Director
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Student Financial Aid
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FAX: (904) 487-4568

Appendix D

Survey Sample Frame and Response Rates

Appendix D Survey Sample Frame And Response Rates

Institution/Sector	Dependents: Original Survey Sample					Dependents: Number Surveys Completed					Dependents: Percent Surveys Completed				
	Black	Hispanic	White	All Other	Total	Black	Hispanic	White	All Other	Total	Black	Hispanic	White	All Other	Total
Brevard Community College	9	3	58	2	70			14		14	0%	0%	25%	0%	20%
Broward Community College	27	28	75	3	131	11	7	38	1	57	41%	27%	51%	33%	44%
Central Florida Junior College	8	1	28		35	1	1	3		5	17%	100%	11%		14%
Chipola Junior College	1		12		13	1		11		12	100%		92%		92%
Daytona Beach Community College	5	3	38	1	45			17	1	19	0%	33%	47%	100%	42%
Edison Community College	4	2	30		36	3	1	18		20	75%	50%	53%		58%
Florida Community College at Jacksonville	25	3	51	2	81	7	2	27		36	28%	87%	53%	0%	44%
Florida Keys Community College			6		6			3		3			50%		50%
Gulf Coast Community College	6		24	1	31	1		8	1	8	17%		25%	100%	28%
Hillsborough Community College	13	20	57	1	91	4	8	25	1	38	31%	40%	44%	100%	42%
Indian River Community College	5		28		31	3		13		16	80%		50%		52%
Lake City Community College			9		9			3		3			33%		33%
Lake-Sumter Community College			10		10			8		8			80%		80%
Manatee Community College	1	1	25		27			10		10	0%	0%	40%		37%
Miami-Dade Community College	75	228	38	4	345	23	88	19	3	133	31%	39%	50%	75%	39%
North Florida Junior College	1		1		2			1		1	0%		100%		50%
Okaloosa Walton Community College	2		22		24	1		11		12	50%		50%		50%
Palm Beach Community College	9	9	55	2	75	2	5	32	1	40	22%	58%	58%	50%	53%
Pasco Hernando Community College	2		22		24			8		8	0%		27%		25%
Pensacola Junior College	9		35	3	47	2		13	1	16	22%		37%	33%	34%
Polk Community College	7	1	30		38	3	1	13		17	43%	100%	43%		45%
Santa Fe Community College	10	2	41		53	4		19		23	40%	0%	48%		43%
Seminole Community College	3	2	28	1	32	1	1	10		12	33%	50%	38%	0%	38%
South Florida Community College	3		6		9	1		2		3	33%		33%		33%
St. Johns River Community College	1		15		16	1		12		13	100%		80%		81%
St. Petersburg Junior College	10	5	80	3	98	1		35	2	38	10%	0%	44%	87%	39%
Tallahassee Community College	20	2	39		61	7	1	19		27	35%	50%	49%		44%
Valencia Community College	17	21	68	4	110	8	10	28	2	48	47%	45%	41%	50%	44%
Community College Total	271	329	923	27	1550	85	126	412	13	636	31%	38%	45%	48%	41%
Florida A & M	172		7		179	88		1		89	51%		14%		50%
Florida Atlantic University	13	18	83	5	99	8	8	35	2	51	48%	44%	56%	40%	52%
Florida International University	33	206	49	8	296	18	115	24	4	159	48%	58%	49%	50%	54%
Florida State University	58	31	278	10	373	33	19	200	5	257	58%	61%	72%	50%	66%
University of Central Florida	21	36	166	13	236	15	23	102	8	148	71%	84%	61%	82%	83%
University of Florida	21	38	233	13	303	13	28	198	8	247	62%	78%	85%	82%	82%
University of North Florida	16	4	57	9	86	11	3	35	4	53	69%	75%	61%	44%	62%
University of South Florida	34	47	218	13	312	18	29	129	5	181	53%	62%	59%	38%	58%
University of West Florida	14	1	49	3	67	8		37	2	47	57%	0%	78%	67%	70%
State University Total	380	379	1118	74	1951	208	225	781	38	1232	55%	59%	68%	51%	63%
Barry University	24	75	118	7	224	9	30	81	5	105	38%	40%	52%	71%	47%
Bethune-Cookman College	181				181	84				84	48%				48%
Clearwater Christian College			13		13			5		5			38%		38%
Eckerd College	2		23	3	28	1		9	1	11	50%		39%	33%	39%
Embry-Riddle Aeronautical University	5	16	241	9	271	3	7	147	5	162	80%	44%	61%	58%	80%
Flagler College	21		2	52	75	5		2	22	29	24%		100%	42%	39%
Florida Institute of Technology	1	43			44			19		19	0%	44%			43%
Florida Southern College			60		60			25		25			42%		42%
Jacksonville University	6	4	47	3	60	2	1	19	1	23	33%	25%	40%	33%	38%
Nova University	6	15	19	1	41	2	5	9		16	33%	33%	47%	0%	39%
Palm Beach Atlantic College	4	3	53		60			14		14	0%	0%	25%		23%
Ringling School of Art and Design		1	14		15			1		10		100%	84%		67%
Rollins College	4	10	49	4	67			19	1	22	0%	20%	39%	25%	33%
St. Leo College	5			56	61				11	11	0%			20%	18%
Stetson University		3	45	1	49		3	39	1	43		100%	87%	100%	88%
University of Miami	38	142	115	30	325	23	73	85	15	176	61%	51%	57%	50%	54%
University of Tampa	1	8	31	3	43		2	22	2	26	0%	25%	71%	87%	60%
Webber College			5		5			4		4			80%		80%
Private College Total	298	320	835	169	1622	129	143	449	84	785	43%	45%	54%	38%	48%
Total/Average	949	1028	2876	270	5123	422	494	1823	117	2856	44%	48%	56%	43%	52%

Institution/Sector	Independents: Original Survey Sample					Independents: Number Surveys Completed					Independents: Percent Surveys Completed				
	Black	Hispanic	White	All Other	Total	Black	Hispani	White	All Other	Total	Black	Hispanic	White	All Other	Total
Brevard Community College	9	5	63	1	78		1	20		21	0%	20%	32%	0%	27%
Broward Community College	34	13	73	5	125	24	12	54	3	93	71%	92%	74%	60%	74%
Central Florida Junior College	4		20		24			9		9	0%		45%		38%
Chipola Junior College	1		7		8			6		6	0%		86%		75%
Daytona Beach Community College	6	1	32		39	4		20		24	67%	0%	63%		62%
Edison Community College	1	2	27		30		2	19		21	0%	100%	70%		70%
Florida Community College at Jacksonville	34	6	73	4	117	15	2	39	1	57	44%	33%	53%	25%	49%
Florida Keys Community College			4		4			3		3			75%		75%
Gulf Coast Community College	3		24		27	3		14		17	100%		56%		63%
Hillsborough Community College	14	14	60		88	7	9	42		58	50%	64%	70%		66%
Indian River Community College	3	1	27		31	3	1	20		24	100%	100%	74%		77%
Lake City Community College	2		4		6			3		3	0%		75%		50%
Lake-Sumter Community College			6		6			5		5			83%		83%
Manatee Community College	2		29		31			23		23	0%		79%		74%
Miami-Dade Community College	56	152	36	4	248	36	103	28	2	169	64%	68%	78%	50%	68%
North Florida Junior College			2		2			1		1			50%		50%
Okaloosa Walton Community College	3	1	23		27	3		14		17	100%	0%	61%		63%
Palm Beach Community College	12	8	70	1	91	3	6	40	1	50	25%	75%	57%	100%	53%
Pasco Hernando Community College			27		27			15		15			56%		56%
Pensacola Junior College	7		41	2	50	6		29	1	36	86%		71%	50%	72%
Polk Community College	3		21		24	3		18		21	100%		86%		88%
Santa Fe Community College	8	1	37		46	5	1	22		28	63%	100%	59%		61%
Seminole Community College	3	4	25	1	33	3	5	17	1	26	100%	125%	68%	100%	79%
South Florida Community College	1		9		10			7		7	0%		78%		70%
St. Johns River Community College			8		8			5		5			63%		63%
St. Petersburg Junior College	8	4	79	2	93	5	2	56		63	63%	50%	71%	0%	68%
Tallahassee Community College	9		17		26	6		11		17	67%		85%		65%
Valencia Community College	9	14	63	2	88	9	8	52	1	70	100%	57%	83%	50%	80%
Community College Total	232	226	907	22	1387	135	152	592	10	889	58%	67%	65%	45%	64%
Florida A & M	32		6		38	18		6		24	56%		100%		63%
Florida Atlantic University	22	12	92	8	134	16	9	63	7	95	73%	75%	68%	88%	71%
Florida International University	34	126	48	6	214	27	84	32	5	148	79%	67%	67%	83%	69%
Florida State University	4	2	50	2	58	4	2	36	1	43	100%	100%	72%	50%	78%
University of Central Florida	14	16	127	7	164	8	8	88	5	109	57%	50%	69%	71%	66%
University of Florida	2	5	38	2	47	2	4	37	1	44	100%	80%	97%	50%	86%
University of North Florida	11	2	57	3	73	6	2	39	2	49	55%	100%	68%	67%	67%
University of South Florida	20	19	160	6	205	13	13	124	4	154	65%	68%	78%	67%	75%
University of West Florida	5		41	1	47	5		29		34	100%		71%	0%	72%
State University Total	144	182	619	35	980	99	122	454	25	700	69%	67%	73%	71%	72%
Barry University	51	66	133	8	258	23	34	78	3	138	45%	52%	59%	38%	53%
Bethune-Cookman College	117		4	11	132	68		1	8	77	58%		25%	73%	58%
Clearwater Christian College			3		3			3		3			100%		100%
Eckerd College	6	1	64	3	74	3		45	3	51	50%	0%	70%	100%	69%
Embry-Riddle Aeronautical University	4	12	109	10	135	2	7	62	6	77	50%	58%	57%	60%	57%
Flagler College			2		2			1		1			50%		50%
Florida Institute of Technology		31		1	32		23			23		74%			72%
Florida Southern College			8		8			6		6			75%		75%
Jacksonville University	9	3	31		43	5	1	13		19	56%	33%	42%		44%
Nova University	39	36	90	2	167	25	22	61	1	109	64%	61%	68%	50%	65%
Palm Beach Atlantic College	5	1	26	1	33	3		22	1	26	60%	0%	85%	100%	79%
Ringling School of Art and Design			7		7			6		6			86%		86%
Rollins College	6	4	71	2	83	1	3	51	1	56	17%	75%	72%	50%	67%
St. Leo College	38			168	206	6		43		49	16%			26%	24%
Stetson University			15		15		1	9		10			60%		67%
University of Miami	6	35	25	5	71	5	20	16	3	44	83%	57%	64%	60%	62%
University of Tampa	4	5	34	1	44	1	3	20	1	25	25%	60%	59%	100%	57%
Webber College			7	1	8			3	1	4			43%	100%	50%
Private College Total	285	194	627	215	1321	142	114	396	72	724	50%	59%	63%	33%	55%
	661	602	2153	272	3688	380	369	1443	125	2337	57%	65%	67%	46%	63%