



COLORADO COMMUNITY
COLLEGE SYSTEM

Colorado Community College System

ACADEMIC YEAR 2008-2009 NEED-BASED FINANCIAL AID APPLICANT DEMOGRAPHICS BASED ON 9 MONTH EFC

JULY 2010
UPDATED FROM THE APRIL 2010 REPORT
BASED ON 12 MONTH EFC

2008-2009 Aid Recipients and Applicants

For the academic year 2008-2009, over 51,000 students attending a Colorado Community College System (CCCS) college received some sort of financial aid. These students received nearly \$81 million in need-based aid (Table 1), exclusive of loans. In addition, Colorado Community College students received approximately \$111 million in federal loans.

Table 1. Amount of need based financial aid awarded to resident students in academic year 2008-2009.

Need-Based Financial Aid Awards - CO Residents

			Academic Year 2008 - 2009
Need-based grants	Federal	Federal Pell	\$53,949,658
		Federal SEOG*	\$893,421
		Academic Competitiveness Grant	\$161,875
	State	CO Student Grant	\$18,370,876
		Governor's Opportunity Scholarship	\$292,623
		GearUp	\$104,769
		CO Pre-Collegiate Academic Competitiveness Grant	\$69,069
		CLEAP**	\$336,461
	Institutional	Institutional need-based awards	\$1,479,301
	Total		\$75,658,053
Need-based work study	Federal	Federal Work Study	\$1,168,304
	State	CO Work Study - need based	\$4,057,531
	Total		\$5,225,835
Total need-based aid			\$80,883,888

*Supplemental Educational Opportunity Grant

**Colorado Leveraging Educational Assistance Partnership program



31,025 Full Time Equivalent (FTE) resident students applied for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA.) This equates to 69.1% of our resident student FTE (Table 2). Nationally, 46% of community college students apply for financial aid, according to the Western Interstate Commission for Higher Education. 41.1% of our resident student FTE were eligible to receive the Federal Pell Grant based on their Expected Family Contribution, and 36.3% actually received Pell funds.

Table 2. Resident financial aid applicants by FTE for academic year 2008-2009, with percentage of total that applied for federal aid, were Pell eligible, and received Pell funds.

Financial Aid Applicants for Academic Year 2008-2009 by FTE

College	CCCS Resident FTE	Aid Applicants		Pell Eligible		Pell Recipients	
		FTE	%	FTE	%	FTE	%
ACC	4,370	2,655	60.8%	1,262	28.9%	1,112	25.5%
CCA	3,907	2,530	64.8%	1,541	39.4%	1,273	32.6%
CCD	6,655	3,528	53.0%	2,384	35.8%	2,027	30.5%
CNCC	686	325	47.3%	157	22.9%	139	20.2%
FRCC	9,945	6,347	63.8%	3,208	32.3%	2,784	28.0%
LCC	674	448	66.5%	315	46.8%	290	43.0%
MCC	999	628	62.9%	417	41.7%	389	39.0%
NJC	1,343	894	66.5%	455	33.9%	427	31.8%
OJC	1,123	901	80.2%	686	61.0%	651	58.0%
PCC	3,761	3,586	95.3%	2,709	72.0%	2,514	66.9%
PPCC	7,624	5,537	72.6%	3,175	41.7%	2,819	37.0%
RRCC	4,841	2,668	55.1%	1,401	28.9%	1,199	24.8%
TSJC	1,283	976	76.1%	736	57.4%	683	53.2%
Total	44,920	31,025	69.1%	18,446	41.1%	16,308	36.3%



Pell Grant eligibility is determined by a student's Expected Family Contribution (EFC.) According to the CDHE Financial Aid Report, the EFC "is a commonly used indicator of ability to pay, primarily based on a family's income adjusted for the number of family members, other financial assets and number of family members in college." This number can vary widely depending on a number of factors.

For the 2008-2009 academic year, students with an EFC of \$4,041 or less were eligible to receive the Pell Grant. These students may also be eligible for the federal Academic Competitiveness Grant, as well as the Supplemental Education Opportunity Grant (SEOG.) In addition, these students are eligible for the Colorado Student Grant, as well as subsidized loans and work-study funds.

Calculating EFC is complex. Tables 3 and 4 are representative examples of financial aid eligibility. These are provided to increase the reader's understanding of how financial aid works. The data reflect actual **median** data from Front Range Community College federal financial aid applicants. Financial aid eligibility is significantly different for dependent versus independent students. Few dependent students qualify for need-based financial aid. Table 3 displays the median data for dependent students, while Table 4 includes data on independent students.



Table 3. Average adjusted gross income and Expected Family Contribution of dependent Front Range Community College Financial Aid Recipients by household size.

Median Income and EFC by Household Size (Dependents)

Household Size	Median Gross Income (Parent)	Median EFC	Aid Potentially Available
2	\$39,393.00	\$4,292	CO Student Grant, Work Study, Subsidized and Unsubsidized Student Loans, Merit Aid
3	\$59,173.00	\$8,270	Subsidized Student Loans, Merit Aid
4	\$75,849.00	\$10,213	Subsidized Student Loans, Merit Aid
5	\$72,042.00	\$7,978	Subsidized Student Loans, Merit Aid

Table 4. Average adjusted gross income and Expected Family Contribution of independent Front Range Community College Financial Aid Recipients by household size.

Median Income and EFC by Household Size (Independents)

Household Size	Median Gross Income (Student)	Median EFC	Aid Potentially Available
1	\$16,044.00	\$4,070	CO Student Grant, Work Study, Subsidized and Unsubsidized Student Loans, Merit Aid
2	\$20,761.50	\$714	Pell Grant, Academic Competitiveness Grant, SEOG, CO Student Grant, Work Study, Subsidized Student Loans, Merit Aid
3	\$26,192.00	\$907	Pell Grant, Academic Competitiveness Grant, SEOG, CO Student Grant, Work Study, Subsidized Student Loans, Merit Aid
4	\$40,406.00	\$2,296	Pell Grant, Academic Competitiveness Grant, SEOG, CO Student Grant, Work Study, Subsidized Student Loans, Merit Aid
5	\$40,867.50	\$1,680	Pell Grant, Academic Competitiveness Grant, SEOG, CO Student Grant, Work Study, Subsidized Student Loans, Merit Aid

Overall, students in our system eligible for a Pell grant have an average household size of 2.9 and an average adjusted gross income of \$18,139.47, compared to an average household size of 3.0 and average adjusted gross income of \$68,115.87 for non-Pell-eligible students (Table 5).

Table 5. Average household size and income by Expected Family Contribution, represented by percentage of Pell eligibility threshold.

Average Household Size and Income by EFC

Expected Family Contribution	Average Household Size	Average Household Income	Aid Available
Pell Eligible	2.9	\$18,139.47	Pell Grant, Academic Competitiveness Grant, SEOG, CO Student Grant, Work Study, Subsidized Student Loans, Merit Aid
Non Pell Eligible	3.0	\$68,115.87	Subsidized or Unsubsidized Student Loans, Merit Aid
150% of Pell Eligible	2.8	\$40,563.42	CO Student Grant, Work Study, Subsidized Student Loans, Merit Aid
200% of Pell Eligible	2.7	\$46,624.11	Work Study, Subsidized Student Loans, Merit Aid
200% + of Pell Eligible	3.1	\$83,545.77	Unsubsidized Student Loans, Merit Aid



While 41.1% of FTE are Pell eligible, 28% of our students (on an FTE basis) applied for federal aid and were not eligible, and 30.9% did not apply (Table 6).

Table 6. FTE students by percentage of EFC by college for academic year 2008-2009.

FTE Students by Percentage of EFC*

Did Not Apply		Pell Eligible		Applied for Federal Aid, but Non Pell Eligible	
FTE	%	FTE	%	FTE	%
13,895	30.9%	18,446	41.1%	12,579	28.0%

College	Did Not Apply		Pell Eligible		150% EFC		200% EFC		200% + EFC	
	FTE	%	FTE	%	FTE	%	FTE	%	FTE	%
ACC	1,715	39.2%	1,262	28.9%	269	6.2%	216	4.9%	908	20.8%
CCA	1,377	35.2%	1,541	39.4%	210	5.4%	167	4.3%	613	15.7%
CCD	3,127	47.0%	2,384	35.8%	306	4.6%	204	3.1%	634	9.5%
CNCC	361	52.7%	157	22.9%	28	4.1%	25	3.6%	115	16.8%
FRCC	3,598	36.2%	3,208	32.3%	610	6.1%	491	4.9%	2,038	20.5%
LCC	226	33.5%	315	46.8%	29	4.3%	25	3.7%	79	11.7%
MCC	371	37.1%	417	41.7%	46	4.6%	32	3.2%	133	13.3%
NJC	449	33.5%	455	33.9%	102	7.6%	65	4.8%	272	20.2%
OJC	222	19.8%	686	61.0%	56	5.0%	34	3.1%	125	11.1%
PCC	175	4.7%	2,709	72.0%	243	6.5%	156	4.2%	478	12.7%
PPCC	2,087	27.4%	3,175	41.7%	500	6.6%	365	4.8%	1,497	19.6%
RRCC	2,173	44.9%	1,401	28.9%	254	5.2%	197	4.1%	816	16.9%
TSJC	307	23.9%	736	57.4%	52	4.0%	28	2.2%	160	12.5%
Total	13,895	30.9%	18,446	41.1%	2,705	6.0%	2,006	4.5%	7,868	17.5%

*EFC: Expected Family Contribution

Student Demographics

Females are much more likely to be Pell eligible. Of Pell-eligible resident students, 65.1% were female, compared to 58.6% of the overall CCCS population (Table 7). Of all students not eligible to receive a Pell grant, 59.2% are female.

Table 7. EFC eligibility for academic year 2008-2009 by gender.

EFC Eligibility by Gender

Expected Family Contribution	Male	Female
Pell Eligible	34.9%	65.1%
Non Pell Eligible	40.8%	59.2%
150% of Pell Eligible	40.1%	59.9%
200% of Pell Eligible	40.1%	59.9%
200% + of Pell Eligible	41.2%	58.7%
Overall CCCS Population	41.2%	58.6%

Pell eligible students are more likely to be minority: 44.0% of all Pell eligible resident students were minorities, compared to 26.3% of the total CCCS population (Table 8). Overall, 71% of minority students that applied for federal financial aid were Pell eligible. White students tend to be non-Pell-eligible at greater rates than minority students, particularly Black or Hispanic students. Of the non-Pell-eligible students, minority students are more likely to be at 150% or 200% of the Pell eligibility threshold than higher.

Table 8. EFC eligibility for academic year 2008-2009 by ethnicity. Ethnicities included in the minority group include Black, American Indian / Alaskan native, Asian / Pacific Islander, and Hispanic.

EFC Eligibility by Ethnicity

Expected Family Contribution	Non-Resident Alien	Black	American Indian / Alaskan Native	Asian / Pacific Islander	Hispanic	Minority	White	Not Reported
Pell Eligible	0.1%	12.8%	1.9%	3.6%	25.7%	44.0%	55.9%	4.7%
Non Pell Eligible	0.1%	6.2%	1.3%	3.4%	15.9%	26.8%	73.0%	3.9%
150% of Pell Eligible	0.1%	8.3%	1.5%	3.6%	19.1%	32.5%	67.4%	4.0%
200% of Pell Eligible	0.3%	6.5%	1.6%	3.8%	16.9%	28.8%	70.9%	4.6%
200% + of Pell Eligible	0.1%	5.3%	1.2%	3.2%	14.5%	24.3%	75.6%	3.7%
Overall CCCS Population	1.7%	6.0%	1.2%	3.4%	15.7%	26.3%	66.1%	5.9%

Students from older age groups tend to be more likely than traditional-aged students to be Pell eligible (Table 9). Overall, 56.8% of CCCS' Pell-eligible students are over the age of 25, versus representing only 45.0% of the CCCS' general population. Students under the age of 24 are less likely to qualify for Pell grants, and are also more likely to have an EFC that is more than 200% of the eligibility threshold. These students are generally dependents and their EFC is based on their parents' incomes.

Table 9. EFC eligibility for academic year 2008-2009 by age group.

EFC Eligibility by Age Group

Expected Family Contribution	<18	18-20	21-24	25-34	35-44	45-54	55-64	65+
Pell Eligible	1.1%	22.4%	19.8%	34.6%	14.3%	6.3%	1.4%	0.2%
Non Pell Eligible	0.7%	32.0%	22.8%	27.4%	10.3%	5.6%	1.1%	0.1%
150% of Pell Eligible	0.4%	28.1%	20.8%	32.7%	11.0%	5.7%	1.2%	0.1%
200% of Pell Eligible	0.7%	26.5%	23.3%	33.7%	9.5%	5.4%	0.7%	0.1%
200% + of Pell Eligible	0.8%	34.8%	23.4%	23.9%	10.3%	5.6%	1.2%	0.1%
Overall CCCS Population	7.4%	28.1%	19.5%	23.4%	11.3%	7.4%	2.3%	0.6%

Expected Family Contribution	<18-24	25+
Pell Eligible	43.2%	56.8%
Non Pell Eligible	55.5%	44.5%
150% of Pell Eligible	49.3%	50.7%
200% of Pell Eligible	50.5%	49.5%
200% + of Pell Eligible	59.0%	41.0%
Overall CCCS Population	55.0%	45.0%