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Graduate student finance is consistently one of the most important issues to graduate deans. The National Center for Education Statistics (NCES) has just released a new report on graduate student finance that can help shed light on national trends. Susan P. Choy and Emily Forrest Cataldi of MPR Associates, Inc. and James Griffith, Project Officer, NCES, authored “Student Financing of Graduate and First-Professional Education, 2003-2004” (Go to nces.ed.gov and search for 2006-185 for a full copy of the report). The authors show that 70% of master’s degree seeking students and 83% of doctoral degree seeking students received some form of financial aid, grants, assistantships, or loans in the 2003-04 school year. Overall, master’s students receive on average \$11,700 of aid and doctoral students receive on average \$20,200 worth of aid.

The report shows that students enrolled at least half time can borrow up to \$8,500 per year in subsidized Stafford loans. The federal government will pay the interest on the loan while the student is enrolled. A student who is not qualified for subsidized loans, or who has reached the maximum amount, can borrow \$18,500 in unsubsidized and subsidized loans per year up to \$138,000.

For master’s students, approximately the same percentage receive grants (38.4%) and loans (39.7%), while a smaller percentage (13%) receive assistantships. The average amount received from grants is \$4,500, loans \$13,500, and \$8,300 for assistantships. Master’s students at private not-for-profit institutions are more likely than those at public institutions to receive aid. Nearly three-quarters (73%) of those at private institutions receive any aid versus only two-thirds (67%) at public. These patterns differed greatly by field of study. The report compares students in business and education (the two largest fields at the master’s level) with those in other fields. Students in education (63%) are much less likely than business students (73%) and students in general (74%) to receive any aid. Moreover, half of students in business receive grants (on average \$4,900) while only a third (32%) of those in education receive grants (on average \$2,800).

Doctoral students are more likely than master’s students to receive aid. Over 80% of doctoral students receive aid, primarily grants (55%), assistantships (41%), and then loans (31%). Unlike master’s students where those at private institutions are more likely to get aid than at public, a slightly larger percentage of doctoral students at public institutions (84%) receive any aid than at private (80%). The area of greatest difference seems to be in the awarding of assistantships, where nearly half (49%) of doctoral students at public institutions receive this type of aid versus only 31 percent at private institutions. Students in education doctoral programs are less likely than students in other fields to receive aid. Eighty-seven percent of students in other fields receive some form of aid, while only 69% of students in education do so.

Another interesting contribution this report makes to our understanding of graduate students is a section on graduate student demographics. Comparing master’s to doctoral students, we find a typical master’s student to be a U.S. citizen woman enrolled part-time. Sixty percent of master’s students are women, 70 percent are enrolled part-time, and 54% are an “employee enrolled in school.” This is particularly true in the field of education where nearly all graduate students are U.S. citizens and enrolled part-time. On the contrary, doctoral students are about half women and half men, less likely to be U.S. citizens (only

77%), more likely to be enrolled full time (57%) and categorized as primarily students (54%). Doctoral students in fields other than education are even less likely to be U.S. citizens (66%), more likely to be enrolled full-time (62%), and primarily students (70%).

These findings can help those in the graduate education community to better understand the patterns of student enrollment and finance. However, we all realize that finance is a necessary but possibly insufficient condition for success at the graduate level. Aid alone is unlikely to help students overcome the barriers to accessing graduate education unless it is packaged with other forms of support. The McNair program is one of the models of merging student aid at the undergraduate level with targeted mentoring, information, and support to ease the transition to graduate school.

At the annual meeting in Palm Springs last December, two graduate students, Laura Luna and Nicole Bronson, who participated in the McNair Scholars Program as undergraduates, spoke about their experiences. The program’s ultimate goal is to help diversify the ranks of the American professorate. The 170-plus McNair programs, which are funded by competitive grants, inform students about working in the academy, assist with graduate school applications, and provide a sustained undergraduate research experience.

CGS and the Council on Opportunities in Education have had a long standing joint task force on the McNair program. As a member of the TRIO family of U.S. Department of Education programs, institutions with McNair Scholars grants must ensure that two-thirds of participants meet low-income and first college generation criteria. The remaining one-third need not meet those requirements if they are members of groups underrepresented in academia. When we approached Laura and Nicole about their session in December’s annual program, we asked them to provide suggestions for graduate deans who wish to serve the needs of non-traditional graduate students. Their thoughtful comments were worthy of a wider audience and are summarized below.

Laura, who is a second year graduate student in the General Experimental Psychology Program at California State University at San Bernardino, commented about the importance of a support network:

University deans are searching for innovative ways to recruit McNair Scholars, and as a former McNair scholar, I can say that a substantial degree of importance lies in a strong support system. Through my undergraduate career, fellow McNair scholars and faculty mentors have played a key role in my development as a student and as a researcher. This support system made the transition from undergraduate work to graduate level work attainable. An attractive graduate program and university is one that provides an environment that is conducive and accepting of cultural diversity, where students feel like accepted members of the university’s community.

Nicole is a fourth-year Ph.D. student in the Department of Health Services at UCLA. She suggests:

As a first generation college student and a current doctoral student, I found both the social and financial support provided by graduate departments to be the most beneficial to my success. They are both essential ingredients to the recruitment, retention, and graduation of students like myself. The social support provides students a sense of belonging. Many times we feel as though we don’t fit in with the traditional college students and on some occasions very

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CGS Names New Director of Research and Policy Analysis



CGS announced last month that it has named Kenneth Redd as its new Director of Research and Policy Analysis, effective August 1.

Ken has a strong reputation as an education researcher and is a national expert in one of CGS's most important policy areas, the

financing of graduate education.

In making the announcement, CGS President Debra Stewart remarked, "Ken Redd is a highly visible education researcher who has focused his intellectual efforts toward understanding factors that lead to student success. His vast knowledge of student financial aid and enrollment trends are well documented." She continued, "We are extraordinarily pleased that Ken joins CGS just at the moment when our member universities seek to know more about why students enter, persist in, and complete graduate programs, and how this experience shapes their future opportunities and contributions."

Ken comes to CGS from the National Association of Student Financial Aid Administrators, where he directed the organization's research and policy analysis for the past five years. Prior to that, he served as director of research at the USA Group

Foundation (now the Lumina Foundation for Education) and as a senior research associate at Sallie Mae. He has also worked as a researcher and analyst at the American Association of State Colleges and Universities, the National Association of Independent Colleges and Universities, and the Congressional Research Service.

The *Chronicle of Higher Education* named Mr. Redd as one of ten up-and-coming "New Thinkers in Higher Education" in 2005. He is the author of several recent publications focused on graduate and professional student aid policies. His recent publications include *Financing Graduate and Professional Education: 2003-2004*, *Financial Aid Awards and Services to Graduate/Professional Students in 2002-2003*, and the widely cited *Discounting Toward Disaster: Tuition Discounting, College Finances, and Enrollments of Low-Income Undergraduates*.

Ken holds an M.A. from the University of Minnesota and a B.A. from Tufts University. He is a board member of the Sallie Mae Fund and the Council on Public Policy in Higher Education, and has served on a number of technical review panels of the National Center for Education Statistics.

He will be replacing Heath Brown, who is joining the faculty at Roanoke College in Salem, Virginia this fall as an Assistant Professor of Political Science. Heath will be with CGS through July 31 to facilitate a smooth transition for Ken.

CGS wishes Heath the very best in his faculty career and looks forward to Ken joining the staff.

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few of us exist at the graduate level, which makes it difficult to build relationships with other students. Encouraging students to participate in student organizations, counseling sessions with department advisors, and ongoing mentoring relationships with faculty members with similar backgrounds, are proactive methods to ensuring a win-win situation for both the student and graduate school.

The level of financial support, in the form of fellowships or research assistantships, has been the deciding factor, in many cases, as to whether a student will attend graduate school. Having some form of financial assistance alleviates many burdens faced by students who must continue to work to support their family. In

some instances, it is very difficult to work and attend school on a full-time basis. As a result, many students forego advanced-level education. I believe it is important for graduate deans to consider all factors that impede one's ability to consider further education. Support on various levels is needed, even if that need is

not specifically communicated.

Considering the testimony of both students, it is quite clear that various forms of assistance, including social networking and mentoring, as well as financial support, are integral to the success of McNair scholars and other non-traditional students. If graduate schools work with academic departments to provide these kinds of services, it can be a win-win for all involved.

by Heath Brown, Director of Research and Policy Analysis

Sections of this article were authored by Priscilla Fortier, Assistant Dean and Associate Director, McNair Scholars Program, University of Illinois at Urbana

Table 1: Percentage of Graduate and First-Professional Students Who Receive Any Financial Aid, Grants, or Loans and for Aided Students, Average Amount, by Type of Degree and Institution Control: 2003-04 (Reproduced from Original Report)

Type of Degree	Any Aid		Grants		Loans		Assistantships	
	Percent	Amount	Percent	Amount	Percent	Amount	Percent	Amount
Master's Degree	70.5	\$11,700	38.4	\$4,500	39.7	\$13,500	12.7	\$8,300
Public	66.8	\$10,300	36.9	\$4,000	33.2	\$11,100	19.7	\$8,200
Private	73.3	\$12,800	40.0	\$4,900	44.6	\$15,200	5.6	\$8,500
Doctoral Degree	82.6	\$20,200	54.7	\$10,200	30.5	\$17,800	41.2	\$13,300
Public	83.6	\$18,700	57.8	\$9,400	25.8	\$14,900	49.1	\$12,600
Private	80.0	\$23,400	49.1	\$12,000	36.4	\$21,700	5.6	\$14,900