

Financial Aid for Undergraduate Students at Ohio's Colleges and Universities

Questions: How much and what types of financial aid are available to undergraduate students attending college in Ohio? How does Ohio's financial aid compare to the rest of the country? How much do colleges and universities provide of their own funds as financial aid for students? Does institutional financial aid vary by campus type and by institution?

Why ask about student financial aid?

For public policy purposes: From the state perspective, student financial aid is one component of the complexity of funding higher education. As discussed in [chapter 04](#), Ohio is a “high tuition” state. As discussed in [chapters 04](#) and [06](#), Ohio provides low “state support” to its campuses compared to the rest of the nation, which causes the campuses to have to charge higher tuition just to spend average expenditures for the cost of instructing Ohio college students. Published tuition, fees, and room and board costs can be offset by financial aid provided to students to help reduce their costs. The federal government provides financial aid to needy students through grants or loans. Ohio spends approximately \$200 million per year on financial aid. Institutions provide financial aid to students from their own funds.

To inform prospective students and their families: Financial aid for college is described by most students and families as complex, bewildering, and intimidating. For example, a recent national survey demonstrated that the American public overestimates public four-year university charges by 145%. In light of this widespread misperception, it is important to provide accurate and timely information about these charges. Despite these roadblocks, a majority of students who persist in their efforts to obtain financial aid do receive some form of assistance to reduce college costs. The stated price of tuition, fees, room and board is often therefore, not the price that students must pay to attend college.

There is financial aid available in the form of grants, which do not require repayment. Loans are also available which do require repayment but typically after all college is completed and at reasonable interest rates. Students are better able to repay those loans when they are earning higher incomes based upon their degrees (See [Chapter 14](#) for examples of the salaries of recent college graduates).

Interested students and their families can begin researching financial aid long before a student applies for admission to college. The following address is a great starting place to learn more about how financial aid can make college more accessible to Ohio students and their families:

http://www.ohiocan.org/student_guide/index.asp

Eligibility for financial aid is determined in several ways. Some financial aid that is available from both the state and federal governments is “need-based”. This is aid provided to students who come from families with low to moderate income. Eligibility for the aid, and amount of aid a student receives is dependent upon level of family income, and there is often a sliding scale with the largest awards going to students with the lowest family income and lower awards being offered as family income increases. You may quickly check your eligibility for receiving “Federal need-based aid” at the following address: <http://www.finaid.org/calculators/scripts/quickefc.cgi> You may quickly check your eligibility for receiving “Ohio need-based aid” at the following address:

<http://www.regents.state.oh.us/sgs/OIGestimator2001.html>

In addition to “need-based” aid, there are federal and state funds available to academically or physically talented students that are described as “merit-based”. These are grants or loans provided to students with no consideration of family income. It is in America's interest, Ohio's interest, and the college's own interests to attract and retain talented students. Information on “merit based” aid can be found at the following state address: <http://www.regents.state.oh.us/sgs/index.html> as well as at each campus financial aid office: <http://www.regents.state.oh.us/sgs/sfas.html>

Recently, the Bill and Melinda Gates Foundation announced the creation of a \$1 billion fund to provide financial aid to financially needy and academically talented students from 4 minority groups: African Americans; Asian Americans; American Indians; and Hispanic Americans. This is a combined need-based and merit-based program: <http://www.gmsp.org/flash.htm>

Full-time, degree seeking students attending Ohio's independent colleges are eligible to receive Student Choice Awards (@\$1,062 annually) irrespective of family income. A similar aid program is available for full-time degree seeking students attending Ohio's proprietary colleges (@\$384 annually) through the Student Workforce Awards. These are not need-based awards, but they do help defray the larger published tuition costs of independent and proprietary colleges for Ohio's students.

When looking at financial aid, it is important to look at average financial aid awards per full-time student who receives aid, instead of total financial aid expenditures, since enrollment levels vary by campus. It is also important to look at the percentage of students who do receive various types of financial aid.

National and State Comparisons: Recently the National Center for Public Policy & Higher Education gave Ohio a grade of D- for the affordability of Ohio's colleges and universities. The report documents that Ohio requires families to devote a large share of family income, even after financial aid, to attend its public two-and four-year colleges. Ohio's low score also reflects the state's very poor performance in providing financial aid for low-income students and families. This report was a wake-up call to state policy makers and further analyses in the charts below confirmed that Ohio's label of being a high-tuition, low-state-aid state should be expanded to include low state-aid state.

- Ohio students receive lower federal grant, and lower state grants than the national average.
- Ohio colleges and universities are providing larger institutional awards to students, or institutional awards to a larger percentage of its students than the national average.
- A larger percentage of Ohio's college students are borrowing through federally guaranteed loans than the national average.

Award of Financial Aid* - Ohio Compared to National Average – 1998-1999

	USA	Ohio	Ohio vs. USA	USA	Ohio	Ohio vs. USA
College Sector	% full time Freshmen Receiving: Federal Grants			Average: Federal Grants		
Public, 4-year or above	31%	27%	-4%	\$2,230	\$2,089	(\$141)
Public, 2 year	38%	39%	1%	\$1,847	\$1,814	(\$33)
Private nonprofit, 4-year or above	31%	32%	1%	\$2,486	\$2,322	(\$164)
College Sector	% full time Freshmen Receiving: State Grants			Average: State Grants		
Public, 4-year or above	27%	21%	-6%	\$1,777	\$1,053	(\$725)
Public, 2 year	25%	33%	8%	\$856	\$738	(\$118)
Private nonprofit, 4-year or above	30%	66%	36%	\$2,669	\$1,374	(\$1,295)
College Sector	% full time Freshmen Receiving: Institution Grants			Average: Institution Grants		
Public, 4-year or above	26%	26%	0%	\$2,250	\$2,642	\$392
Public, 2 year	11%	11%	0%	\$896	\$1,140	\$244
Private nonprofit, 4-year or above	65%	79%	15%	\$6662	\$6,424	(\$239)
College Sector	% full time Freshmen Receiving: Federal Loans			Average: Federal Loans		
Public, 4-year or above	43%	51%	8%	\$3,196	\$3,495	\$299
Public, 2 year	13%	21%	8%	\$2,279	\$2,191	(\$87)
Private nonprofit, 4-year or above	57%	70%	13%	\$3,716	\$3,565	(\$151)

***Note:** To report financial aid data, data from the Integrated Postsecondary Data System (IPEDS) maintained by the National Center for Education Statistics (NCES) at the U.S. Department of Education were used. IPEDS data on financial aid were collected for the first time for the 1998-1999 academic year. These data have not been adjudicated by NCES although they have been reviewed in Ohio by campuses and corrections to these data have been made.

Sector Comparisons: Federal financial aid awards, state financial aid awards, student receipt of institution awards, and student loan rates vary greatly by sector. This is understandable as the cost of tuition and fees also varies (See [Chapter 04](#)) and student financial aid is, in part, a function of student costs.

Award of Financial Aid* in Ohio By Sector 1998-1999

	Federal Grants			State Grants		Institution Grants		Federal Loans	
	# Full-time Freshmen	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Loan
Community Colleges	6,346	43%	\$1,720	35%	\$718	9%	\$1,216	20%	\$1,871
State Community Colleges	4,707	37%	\$1,818	32%	\$724	13%	\$1,562	34%	\$1,991
Technical Colleges	4,585	46%	\$1,797	33%	\$669	15%	\$1,106	32%	\$2,780
University Branch Campuses	6,625	35%	\$1,860	24%	\$769	12%	\$1,242	45%	\$2,591
University Main Campuses	34,941	27%	\$2,097	22%	\$1,077	26%	\$2,673	55%	\$3,201
Independent Colleges	19,558	30%	\$2,317	63%	\$1,393	78%	\$6,504	69%	\$3,647
Proprietary Colleges	5,987	61%	\$2,328	25%	\$1,630	4%	\$1,242	58%	\$3,271
Statewide Total	82,749	34%	\$2,079	34%	\$1,159	33%	\$4,681	53%	\$3,382

***Note:** To report financial aid data, data from the Integrated Postsecondary Data System (IPEDS) maintained by the National Center for Education Statistics (NCES) at the Department of Education were used. IPEDS data on financial aid were collected for the first time for the 1998-1999 academic year. These data have not been adjudicated by NCES although they have been reviewed in Ohio by campuses and corrections to these data have been made. Note that Owens Community college data reflect 1999-2000.

Campus Answers: Campus awards of financial aid vary greatly, reflecting their various student populations, as well as perhaps the information their students have about the availability of financial aid.

Award of Financial Aid* in Ohio by Institution – 1998-1999 (*see previous note)

Community Colleges

	Federal Grants		State Grants		Institution Grants		Federal Loans	
	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Loan
Cuyahoga Community College	37%	\$2,139	39%	\$787	8%	\$1,044	6%	\$1,790
Jefferson Community College	34%	\$1,599	23%	\$694	7%	\$1,395	0%	
Lakeland Community College	25%	\$1,962	23%	\$835	12%	\$1,156	13%	\$1,939
Lorain County Community College	32%	\$1,831	24%	\$860	12%	\$1,660	9%	\$2,137
Sinclair Community College	53%	\$1,302	36%	\$533	5%	\$466	29%	\$1,474
Rio Grande Community College	NA see independent colleges for Rio Grande							

State Community Colleges

Cincinnati State Technical & Community College	33%	\$2,450	35%	\$580	7%	\$3,500	47%	\$2,520
Clark State Community College	45%	\$1,800	40%	\$600	35%	\$1,200	15%	\$2,000
Columbus State Community College	33%	\$1,466	28%	\$601	2%	\$906	37%	\$1,443
Edison State Community College	26%	\$2,060	19%	\$1,249	17%	\$1,684	14%	\$2,258
Northwest State Community College	45%	\$1,616	37%	\$585	32%	\$2,250	34%	\$2,064
Owens State Community College	40%	\$2,419	41%	\$866	4%	\$1,362	28%	\$2,751
Southern State Community College, Central	49%	\$1,659	37%	\$1,209	56%	\$867	40%	\$1,730
Terra State Community College	37%	\$1,760	28%	\$939	9%	\$478	27%	\$2,220
Washington State Community College	39%	\$1,562	24%	\$819	6%	\$1,982	35%	\$2,434

Technical Colleges

Belmont Technical College	51%	\$1,836	35%	\$728	52%	\$569	7%	\$4,488
Central Ohio Technical College	59%	\$1,778	56%	\$696	13%	\$1,337	50%	\$2,333
Hocking Technical College	35%	\$1,638	24%	\$724	11%	\$1,733	31%	\$2,813
Lima Technical College	47%	\$1,917	23%	\$725	9%	\$600	29%	\$5,215
Marion Technical College	40%	\$1,736	35%	\$703	25%	\$871	22%	\$720
Muskingum Area Technical College	75%	\$1,950	55%	\$534	10%	\$600	40%	\$2,600
North Central Technical College	78	\$1,575	51	\$641	16	\$1,382	56	\$3,269
Stark State College of Technology	31%	\$2,042	24%	\$732	9%	\$1,404	30%	\$2,220

Award of Financial Aid* in Ohio by Institution – 1998-1999 (Continued)

University Branch Campuses

	Federal Grants		State Grants		Institution Grants		Federal Loans	
	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Loan
Bowling Green State University, Firelands	21%	\$1,618	12%	\$827	1%	\$663	30%	\$2,261
Kent State University, Ashtabula	42%	\$1,854	31%	\$598	2%	\$1,271	42%	\$2,657
Kent State University, East Liverpool	50%	\$2,027	34%	\$927	8%	\$1,212	50%	\$2,887
Kent State University, Geauga	26%	\$1,817	16%	\$912	4%	\$467	23%	\$2,800
Kent State University, Salem	50%	\$1,505	30%	\$638	2%	\$1,433	45%	\$2,484
Kent State University, Stark	33%	\$1,664	23%	\$837	5%	\$1,749	45%	\$2,551
Kent State University, Trumbull	40%	\$1,826	25%	\$775	4%	\$1,145	42%	\$2,666
Kent State University Tuscarawas	41%	\$1,910	28%	\$857	8%	\$1,376	43%	\$2,591
Miami University, Hamilton	30%	\$2,095	21%	\$781	6%	\$2,076	54%	\$3,231
Miami University, Middletown	32%	\$1,937	24%	\$730	10%	\$2,072	53%	\$3,398
Ohio State University, Agricultural Technical	28%	\$1,859	19%	\$766	18%	\$1,177	52%	\$2,347
Ohio State University, Lima	25%	\$1,883	16%	\$785	13%	\$1,009	39%	\$2,402
Ohio State University, Mansfield	31%	\$1,992	21%	\$819	25%	\$1,805	40%	\$2,466
Ohio State University, Marion	28%	\$1,866	17%	\$664	28%	\$1,144	38%	\$2,437
Ohio State University, Newark	27%	\$1,810	19%	\$758	10%	\$1,625	43%	\$2,552
Ohio University, Chillicothe	37%	\$1,772	26%	\$873	25%	\$1,015	49%	\$2,103
Ohio University, Eastern	66%	\$1,696	28%	\$677	26%	\$668	49%	\$1,749
Ohio University, Lancaster	32%	\$1,686	22%	\$640	17%	\$1,379	41%	\$1,909
Ohio University, Southern	69%	\$1,882	47%	\$767	17%	\$779	66%	\$2,115
Ohio University, Zanesville	50%	\$1,803	28%	\$779	19%	\$706	46%	\$1,998
University of Akron, Wayne	30%	\$1,849	36%	\$672	16%	\$753	35%	\$2,917
University of Cincinnati, Clermont	36%	\$2,183	24%	\$780	16%	\$904	53%	\$3,208
University of Cincinnati, Raymond Walters	21%	\$2,272	18%	\$835	2%	\$1,717	43%	\$3,010

University Main Campuses

Bowling Green State University	17%	\$1,551	10%	\$816	19%	\$2,204	51%	\$2,143
Central State University	73%	\$2,020	56%	\$958	48%	\$3,188	77%	\$3,103
Cleveland State University	34%	\$2,214	31%	\$1,170	24%	\$2,725	33%	\$3,501
Kent State University	26%	\$2,127	18%	\$944	29%	\$2,905	55%	\$3,299
Miami University	8%	\$2,334	6%	\$1,184	21%	\$4,017	39%	\$3,484
Ohio State University	20%	\$2,242	15%	\$1,105	47%	\$2,692	58%	\$2,738
Ohio University	24%	\$1,591	12%	\$950	35%	\$1,511	61%	\$2,060
Shawnee State University	55%	\$1,997	41%	\$940	23%	\$1,441	37%	\$2,447
University of Akron	41%	\$2,046	45%	\$994	15%	\$3,375	59%	\$3,306
University of Cincinnati	23%	\$2,519	26%	\$1,329	21%	\$3,217	53%	\$3,248
University of Toledo	31%	\$2,062	23%	\$920	NA	NA	55%	\$4,846
Wright State University	23%	\$2,070	17%	\$971	26%	\$2,928	62%	\$3,120
Youngstown State University	34%	\$2,037	29%	\$1,080	31%	\$2,185	33%	\$2,796

Award of Financial Aid* in Ohio by Institution – 1998-1999 (continued)

Independent Colleges and Universities

	Federal Grants		State Grants		Institution Grants		Federal Loans	
	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Loan
Antioch University	64%	\$2,514	25%	\$1,169	68%	\$8,105	65%	\$3,317
Art Academy of Cincinnati	28%	\$1,162	59%	\$899	59%	\$2,275	74%	\$2,523
Ashland University	29%	\$2,423	91%	\$1,244	94%	\$6,275	77%	\$3,728
Baldwin-Wallace College	23%	\$2,403	88%	\$1,187	84%	\$7,444	57%	\$2,978
Bluffton College	27%	\$2,765	96%	\$2,336	93%	\$4,422	92%	\$3,650
Capital University	27%	\$3,220	91%	\$1,322	99%	\$6,760	76%	\$3,473
Case Western Reserve University	46%	\$1,787	66%	\$2,164	84%	\$9,951	60%	\$5,253
Cedarville University	17%	\$2,164	33%	\$893	69%	\$1,293	52%	\$2,794
Chatfield College	59%	\$2,064	56%	\$1,845	85%	\$1,215	37%	\$1,642
Cincinnati Bible College	28%	\$2,096	49%	\$1,371	67%	\$1,576	49%	\$1,460
Cincinnati College of Mortuary Science	37%	\$3,000	42%	\$4,924	3%	\$300	69%	\$10,500
Circleville Bible College	66%	\$1,537	87%	\$1,798	16%	\$983	97%	\$4,159
Cleveland Institute of Art	21%	\$1,394	50%	\$1,127	86%	\$3,052	69%	\$4,147
Cleveland Institute of Music	14%		34%		98%		98%	
College of Mount Saint Joseph	26%	\$1,761	86%	\$1,218	90%	\$5,511	85%	\$3,131
College of Wooster	12%	\$2,925	54%	\$1,138	94%	\$10,113	51%	\$3,311
Columbus College of Art and Design	72%	\$1,500	49%	\$2,200	87%	\$2,500	84%	\$4,200
Myers University	71%	\$2,085	48%	\$4,138	71%	\$2,222	39%	\$3,320
Defiance College	38%	\$2,908	79%	\$1,269	96%	\$5,485	96%	\$4,721
Denison University	15%	\$2,401	37%	\$1,271	97%	\$10,194	78%	\$1,943
Franciscan University of Steubenville	37%	\$2,080	23%	\$1,677	60%	\$3,571	72%	\$4,019
Franklin University	30%	\$1,913	69%	\$1,592	13%	\$1,234	34%	\$2,713
God's Bible School and College	67%	\$1,875	23%	\$2,250			11%	\$2,575
Heidelberg College	36%	\$2,490	96%	\$1,371	100%	\$8,088	89%	\$3,016
Hiram College	44%	\$2,733	83%	\$1,402	75%	\$8,700	87%	\$3,417
John Carroll University	20%	\$2,755	74%	\$1,176	90%	\$6,967	87%	\$3,325
Kenyon College	11%	\$2,668	45%	\$1,357	72%	\$9,052	79%	\$2,046
Kettering College of Medical Arts	23%	\$1,233	23%	\$1,757	57%	\$562	50%	\$1,510
Lake Erie College	32%	\$2,458	59%	\$1,545	94%	\$5,270	79%	\$4,178
Lourdes College	42%	\$2,746	86%	\$1,678	61%	\$963	47%	\$3,861
Malone College	30%	\$2,599	89%	\$1,241	95%	\$4,423	77%	\$4,876
Marietta College	29%	\$2,585	61%	\$1,160	95%	\$8,298	79%	\$2,994
Mercy College of Northwest Ohio	50%	\$2,946	21%	\$3,099	7%	\$398	86%	\$3,933
Mount Carmel College of Nursing	21%	\$2,670	100%	\$924	38%	\$1,167	79%	\$2,638
Mount Union College	26%	\$2,061	89%	\$1,170	94%	\$6,427	78%	\$3,103
Mount Vernon Nazarene College	31%	\$2,372	83%	\$1,186	92%	\$2,586	78%	\$3,391
Muskingum College	25%	\$2,630	89%	\$1,361	90%	\$4,899	61%	\$3,563
University of Northwestern Ohio	31%	\$1,530	11%	\$1,606	NA	NA	64%	\$4,816
Notre Dame College of Ohio	54%	\$2,149	100%	\$1,831	94%	\$7,639	98%	\$5,352
Oberlin College	18%	\$2,828	13%	\$1,650	68%	\$13,587	66%	\$3,752
Ohio Dominican College	35%	\$2,627	90%	\$1,380	74%	\$2,754	70%	\$3,413
Ohio Northern University	26%	\$2,905	67%	\$2,015	97%	\$11,090	56%	\$6,878
Ohio Wesleyan University	18%	\$2,782	50%	\$1,064	68%	\$7,755	65%	\$5,832
Otterbein College	72%	\$1,435	80%	\$919	84%	\$4,780	72%	\$1,139
Pontifical College Josephinum	15%	\$1,060	15%	\$882	18%	\$1,500	6%	\$3,062
University of Findlay	30%	\$1,100	85%	\$1,200	70%	\$6,000	75%	\$3,000
Tiffin University	72%	\$2,742	80%	\$2,326	79%	\$2,708	76%	\$3,508
University of Dayton	18%	\$2,762	69%	\$1,089	97%	\$5,720	68%	\$3,350
University of Rio Grande	63%	\$2,505	52%	\$1,088	32%	\$1,918	69%	\$2,925
Urbana University	79%	\$1,738	100%	\$1,325	94%	\$2,271	83%	\$3,822
Ursuline College	43%	\$2,450	94%	\$1,827	87%	\$4,011	73%	\$3,742
Walsh University	41%	\$2,110	70%	\$1,301	60%	\$3,484	87%	\$3,918
Wilberforce University	57%	\$3,738	36%	\$2,101	39%	\$1,262	64%	\$6,258
Wilmington College	26%	\$3,347	71%	\$1,441	68%	\$5,308	74%	\$4,106
Xavier University	14%	\$3,294	58%	\$1,132	74%	\$5,373	55%	\$3,313

Award of Financial Aid* in Ohio by Institution – 1998-1999 (continued)

Proprietary Colleges

	Federal Grants		State Grants		Institution Grants		Federal Loans	
	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Award	% Full-time Freshmen receiving	Avg. Loan
ACA College of Design	23%	\$1,750	17%	\$1,613	22%	\$1,100	72%	\$3,862
Academy of Hair Design	33%	\$3,000	1%	\$500	1%	\$1,000		
Bohecker's Business College	57%	\$1,964	41%	\$1,535	4%	\$1,250	53%	\$1,960
Bradford School	72%	\$2,387	15%	\$2,946	4%	\$500	91%	\$6,194
Bryant & Stratton College	55%	\$1,188	52%	\$939	7%	\$550	64%	\$1,585
Bryant & Stratton College	85%	\$790	67%	\$1,750	3%	\$1,000	92%	\$3,000
Bryant & Stratton College	95%	\$3,000	85%	\$1,875			95%	\$6,600
Carousel Beauty College	77%	\$1,328						
Carousel Beauty College	52%	\$1,543						
Davis College	39%	\$3,000	13%	\$3,750			48%	\$3,500
Devry Institute of Technology	46%	\$2,122	19%	\$1,182	4%	\$2,304	87%	\$2,638
Remington College	85%	\$2,700	30%	\$2,000			95%	\$2,800
ETI Technical College Canton	60%	\$4,000	20%	\$2,572	3%	\$1,200	75%	\$3,360
International Academy of Hair Design	45%	\$1,634			12%	\$800	35%	\$1,775
International College of Broadcasting	70%	\$2,600	63%	\$2,400	20%	\$500	90%	\$4,600
ITT Technical Institute	47%	\$1,908	33%	\$1,690			88%	\$3,607
ITT Technical Institute	49%	\$2,341	34%	\$2,036			87%	\$3,358
ITT Technical Institute	48%	\$2,019	40%	\$1,761			88%	\$3,302
ITT Technical Institute	37%	\$2,139	31%	\$1,566			83%	\$4,007
Miami Jacobs College	30%	\$2,000	25%	\$2,300			80%	\$2,500
Moore University of Hair Design	74%	\$3,000						
National Beauty College	2%	\$3,000						
Ohio Business College	67%	\$2,356	48%	\$1,091	39%	\$500	70%	\$3,130
Ohio College of Massotherapy	50%	\$800	10%	\$1,000	25%	\$400	75%	\$4,000
Ohio Institute of Photography & Technology	58%	\$1,546	17%	\$1,176	1%	\$1,856	66%	\$2,372
Ohio State Beauty Academy	55%	\$2,900			10%	\$5,000	5%	\$2,625
Ohio Technical College	32%	\$2,543	1%	\$2,344	13%	\$1,230	62%	\$4,145
Ohio Valley Business College	79%	\$1,873	40%	\$1,640	1%	\$750	45%	\$2,434
Omni Technical School	62%	\$3,100			1%	\$1,000		
Paramount Beauty Academy	54%				1%	\$4,500		
Professional Skills Institute	72%	\$1,851	13%	\$1,232			79%	\$3,100
Raphaels School of Beauty Culture	92%	\$2,820						
Raphaels School of Beauty Culture	63%	\$2,740						
Raphaels School of Beauty Culture	100%	\$3,000						
Raphaels School of Beauty Culture	96%	\$2,976						
Rets Tech Center	60%	\$1,800	28%	\$1,300			74%	\$2,065
Southeastern Business College	69%	\$658	56%	\$746			69%	\$1,179
Southeastern Business College-Chillicothe	86%	\$781	58%	\$800	1%	\$6,240	58%	\$795
Southern Ohio College-Cincinnati	65%	\$3,079	49%	\$1,988			84%	\$6,342
Southern Ohio College-Northeast	81%	\$3,144	64%	\$2,591			85%	\$4,464
Southwestern College of Business-Cincinnati	83%	\$2,700	24%	\$2,100	1%	\$2,400		
Southwestern College of Business-Dayton	82%	\$2,700	20%	\$2,100	1%	\$2,400		
Southwestern College of Business-Middletown	84%	\$2,700	20%	\$2,100	1%	\$2,400		
Southwestern College of Business-tri-County	74%	\$2,700	20%	\$2,100	1%	\$2,400		
Stautzenberger College	68%	\$2,750	18%	\$1,776			100%	\$6,502
Stautzenberger College Main Campus	51%	\$600	40%	\$600			69%	\$1,500
Technology Education College	75%	\$2,750	40%	\$2,000	6%	\$600	95%	\$4,000
Tiffin Academy of Hair Design	12%	\$2,318					23%	\$2,562
Toledo Academy of Beauty Culture-East	76%	\$2,700			24%	\$300		
Toledo Academy of Beauty Culture-North	69%	\$2,700			9%	\$300		
Toledo Academy of Beauty Culture-South	84%	\$2,700			12%	\$300		
Trumbull Business College	75%	\$3,600	60%	\$975	1%	\$8,910	20%	\$3,062
Valley Beauty School	90%	\$3,000			10%	\$500		