

## 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 college student 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 student 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. Also discussed in [chapters 04](#) and [06](#), Ohio provides low "state-support" to its campuses compared to the rest of the nation, making it necessary for campuses to charge higher tuition just to maintain an average level of expenditures for the instruction of 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:** Student 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, and 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 15](#) 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](http://www.ohiocan.org/student_guide/index.asp).

Eligibility for student financial aid is determined in several ways. Some student 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 the amount of aid a student receives, is dependent upon level of family income. 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. A student may quickly check his or her eligibility for receiving "Federal need-based aid" at the following address: <http://www.finaid.org/calculators/scripts/quickefc.cgi>, or quickly check 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" student financial 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 colleges' own interest 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 four 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 (@\$1,038 in 2002-2003 annually) regardless of family income. A similar aid program is

available for full-time degree-seeking students attending Ohio's proprietary colleges (@\$1,038 in 2002-2003 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 of part-time and full-time students vary by campus. It is important to look also 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 its colleges and universities. The report documents that Ohio's families are required to devote a large share of family income to attend public two- and four-year colleges, even after factoring in financial aid. 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. Further analyses depicted in the charts below confirm that in addition to being a high-tuition, low federal-aid state, Ohio is a low state-aid state.

- Ohio students receive lower federal grants and lower state grants than the national average.
- There was significant increase in 1999-2000 in the percentage of students receiving state grants due to the inception of the 12<sup>th</sup> grade proficiency test scholarships (\$500 each student passing all 12 grade proficiency tests). This program was discontinued in academic year 2001-2002.
- Ohio's public two-year and four-year colleges provide larger institutional awards to a larger percentage of their students than the national average. Ohio's private nonprofit, four-year colleges provide slightly smaller institutional awards than the national average, but award them to a larger percentage of students.
- A larger percentage of Ohio's public two-year and four-year college students are borrowing through federally guaranteed loans than the national average and their loan amounts are considerably higher than the national average.

**Award of Financial Aid\* - Ohio Compared to National Average – 1999-2000**

|                                    | USA  | Ohio | Ohio vs. USA | USA                                | Ohio    | Ohio vs. USA |
|------------------------------------|--|------|--------------|------------------------------------|---------|--------------|
| <b>College Sector</b>              | % FTFTDSUG** Receiving: <b>Federal Grants</b>      |      |              | Average: <b>Federal Grants</b>     |         |              |
| Public, 4-year or above            | 27%  | 22%  | -6%          | \$2,298                            | \$2,254 | (\$44)       |
| Public, 2-year                     | 34%  | 35%  | 1%           | \$1,964                            | \$1,901 | (\$64)       |
| Private nonprofit, 4-year or above | 29%  | 30%  | 1%           | \$2,656                            | \$2,426 | (\$230)      |
| Private for-profit, 2-year         | 59%  | 64%  | 5%           | \$2,254                            | \$2,315 | \$62         |
| <b>College Sector</b>              | % FTFTDSUG ** Receiving: <b>State Grants</b>       |      |              | Average: <b>State Grants</b>       |         |              |
| Public, 4-year or above            | 33%  | 54%  | 20%          | \$1,877                            | \$769   | (\$1,108)    |
| Public, 2-year                     | 26%  | 38%  | 12%          | \$852                              | \$853   | \$2          |
| Private nonprofit, 4-year or above | 34%  | 63%  | 29%          | \$2,871                            | \$1,585 | (\$1,286)    |
| Private for-profit, 2-year         | 15%  | 29%  | 13%          | \$2,068                            | \$1,505 | (\$563)      |
| <b>College Sector</b>              | % FTFTDSUG ** Receiving: <b>Institution Grants</b> |      |              | Average: <b>Institution Grants</b> |         |              |
| Public, 4-year or above            | 29%  | 32%  | 3%           | \$2,482                            | \$2,901 | \$419        |
| Public, 2-year                     | 11%  | 18%  | 7%           | \$1,006                            | \$1,334 | \$327        |
| Private nonprofit, 4-year or above | 70%  | 79%  | 9%           | \$7,173                            | \$6,969 | (\$203)      |
| Private for-profit, 2-year         | 7%   | 3%   | -4%          | \$1,530                            | \$2,153 | \$624        |
| <b>College Sector</b>              | % FTFTDSUG ** Receiving: <b>Federal Loans</b>      |      |              | Average: <b>Federal Loans</b>      |         |              |
| Public, 4-year or above            | 42%  | 46%  | 4%           | \$3,158                            | \$3,766 | \$608        |
| Public, 2-year                     | 14%  | 30%  | 16%          | \$2,329                            | \$2,731 | \$402        |
| Private nonprofit, 4-year or above | 60%  | 67%  | 8%           | \$4,047                            | \$3,906 | (\$140)      |
| Private for-profit, 2-year         | 67%  | 56%  | -11%         | \$4,869                            | \$3,706 | (\$1,163)    |
| <b>College Sector</b>              | % FTFTDSUG ** Receiving: <b>Any Aid</b>            |      |              |                                    |         |              |
| Public, 4-year or above            | 70%  | 82%  | 12%          |                                    |         |              |
| Public, 2-year                     | 55%  | 68%  | 12%          |                                    |         |              |
| Private nonprofit, 4-year or above | 82%  | 90%  | 8%           |                                    |         |              |
| Private for-profit, 2-year         | 82%  | 82%  | 0%           |                                    |         |              |

\*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. 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. IPEDS data on financial aid were collected for the first time for the 1998-1999 academic year. In the future, we look forward to being able to do a 5-year trend analysis of multi-year data.

\*\*The IPEDS financial aid student cohort is defined as follows:

FULL-TIME UNDERGRADUATE STUDENT - A student enrolled in a 4- or 5-year bachelor's degree program, an associate's degree program, or a vocational or technical program below the baccalaureate. Student is enrolled for 12 or more semester credits, or 12 or more quarter credits, or 24 or more contact hours a week each term.

FIRST-TIME STUDENT - A student attending any institution for the first time at the level enrolled. Includes students enrolled in the fall term who attended a postsecondary institution for the first time at the same level in the prior summer term. Also includes students who entered with advanced standing (college credit earned before graduation from high school).

DEGREE-SEEKING STUDENTS - Students enrolled in courses for credit who are recognized by the institution as seeking a degree or formal award. At the undergraduate level, this is intended to include students enrolled in vocational or occupational programs.

**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 05](#)) and student financial aid is, in part, a function of student costs.

### Award of Financial Aid\* in Ohio By Sector 1999-2000

|                             | # FTFDSUG | Any Aid             |                     | Federal Grants |                     | State Grants** |                     | Institution Grants |                     | Federal Loans |  |
|-----------------------------|-----------|---------------------|---------------------|----------------|---------------------|----------------|---------------------|--------------------|---------------------|---------------|--|
|                             |           | % FTFDSUG receiving | % FTFDSUG receiving | Avg. Award     | % FTFDSUG receiving | Avg. Award     | % FTFDSUG receiving | Avg. Award         | % FTFDSUG receiving | Avg. Loan     |  |
| Community Colleges          | 5,251     | 53%                 | 39%                 | \$2,010        | 38%                 | \$1,001        | 18%                 | \$585              | 9%                  | \$1,790       |  |
| State Community Colleges*** | 3,814     | 68%                 | 35%                 | \$1,882        | 38%                 | \$979          | 12%                 | \$1,534            | 29%                 | \$2,155       |  |
| Technical Colleges          | 3,704     | 77%                 | 37%                 | \$1,491        | 35%                 | \$553          | 26%                 | \$1,199            | 35%                 | \$1,645       |  |
| University Branch Campuses  | 7,316     | 75%                 | 27%                 | \$2,041        | 45%                 | \$761          | 19%                 | \$2,000            | 47%                 | \$3,299       |  |
| University Main Campuses    | 34,918    | 83%                 | 21%                 | \$2,295        | 54%                 | \$772          | 33%                 | \$2,967            | 46%                 | \$3,843       |  |
| Independent Colleges        | 19,357    | 90%                 | 30%                 | \$2,420        | 63%                 | \$1,585        | 79%                 | \$6,963            | 67%                 | \$3,906       |  |
| Proprietary Colleges        | 4,931     | 88%                 | 60%                 | \$2,179        | 39%                 | \$1,509        | 2%                  | \$1,331            | 75%                 | \$3,748       |  |
| Statewide Total             | 79,482    | 81%                 | 29%                 | \$2,187        | 52%                 | \$1,057        | 39%                 | \$4,752            | 49%                 | \$3,658       |  |

\* **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. 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. See previous note for definition of FTFDSUG.

\*\* **Note:** There was significant increase in 1999-2000 in the percentage of students receiving state grants due to the inception of the 12<sup>th</sup> grade proficiency test scholarships (\$500 each student passing all 12 grade proficiency tests). This program was discontinued in academic year 2001-2002.

\*\*\* Excludes Washington State Community College.

**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 – 1999-2000 (\*see previous note)

#### Community Colleges

|                                 | Any Aid                                    |                     | Federal Grants |                     | State Grants |                     | Institution Grants |                     | Federal Loans |  |
|---------------------------------|--|---------------------|----------------|---------------------|--------------|---------------------|--------------------|---------------------|---------------|--|
|                                 | % FTFDSUG receiving                        | % FTFDSUG receiving | Avg. Award     | % FTFDSUG receiving | Avg. Award   | % FTFDSUG receiving | Avg. Award         | % FTFDSUG receiving | Avg. Loan     |  |
| Cuyahoga Community College      | 45%  | 39%                 | \$2,674        | 35%                 | \$1,136      | 2%                  | \$701              | 6%                  | \$1,969       |  |
| Jefferson Community College     | 48%  | 47%                 | \$2,103        | 31%                 | \$943        | 9%                  | \$504              | 2%                  | \$1,012       |  |
| Lakeland Community College      | 53%  | 23%                 | \$1,838        | 26%                 | \$797        | 32%                 | \$753              | 8%                  | \$2,032       |  |
| Lorain County Community College | 57%  | 21%                 | \$1,710        | 46%                 | \$1,234      | 20%                 | \$1,750            | 10%                 | \$1,450       |  |
| Sinclair Community College      | 63%  | 53%                 | \$1,345        | 46%                 | \$798        | 38%                 | \$269              | 14%                 | \$1,736       |  |
| Rio Grande Community College    | NA see independent colleges for Rio Grande |                     |                |                     |              |                     |                    |                     |               |  |

#### State Community Colleges

|  |     |     |         |     |         |     |         |     |         |
|--|-----|-----|---------|-----|---------|-----|---------|-----|---------|
| Cincinnati State Technical & Community College | 75% | 29% | \$1,584 | 43% | \$1,627 | 11% | \$1,968 | 37% | \$2,081 |
| Clark State Community College                  | 65% | 35% | \$2,330 | 38% | \$853   | 16% | \$1,290 | 20% | \$2,720 |
| Columbus State Community College               | 65% | 37% | \$1,581 | 29% | \$696   | 3%  | \$937   | 33% | \$1,905 |
| Edison State Community College                 | 67% | 33% | \$2,184 | 47% | \$833   | 14% | \$1,825 | 18% | \$2,431 |
| Northwest State Community College              | 47% | 28% | \$2,155 | 31% | \$920   | 30% | \$2,292 | 22% | \$2,195 |
| Owens State Community College                  | 69% | 40% | \$2,419 | 41% | \$866   | 4%  | \$1,362 | 28% | \$2,751 |
| Southern State Community College, Central      | 85% | 47% | \$2,005 | 56% | \$716   | 41% | \$1,267 | 37% | \$2,004 |
| Terra State Community College                  | 64% | 32% | \$1,633 | 33% | \$829   | 12% | \$468   | 15% | \$2,085 |
| Washington State Community College*            | 81% | 58% | \$2,177 | 37% | \$832   | 42% | \$1,103 | 38% | \$1,858 |

\* Accurate 1999-2000 IPEDS data for Washington State Community College were not available. The figures shown for Washington State are fall 2000 data reported to IPEDS obtained directly from the college.

**Award of Financial Aid\* in Ohio by Institution – 1999-2000 (continued)**

**Technical Colleges**

|                                   | Any Aid                    | Federal Grants             |               | State Grants               |               | Institution Grants         |               | Federal Loans              |              |
|-----------------------------------|----------------------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|--------------|
|                                   | %<br>FTFTDSUG<br>receiving | %<br>FTFTDSUG<br>receiving | Avg.<br>Award | %<br>FTFTDSUG<br>receiving | Avg.<br>Award | %<br>FTFTDSUG<br>receiving | Avg.<br>Award | %<br>FTFTDSUG<br>receiving | Avg.<br>Loan |
| Belmont Technical College         | 94%                        | 49%                        | \$2,132       | 41%                        | \$902         | 70%                        | \$2,159       | 10%                        | \$1,918      |
| Central Ohio Technical College    | 82%                        | 48%                        | \$1,988       | 57%                        | \$852         | 13%                        | \$1,696       | 48%                        | \$2,499      |
| Hocking Technical College         | 71%                        | 25%                        | \$757         | 35%                        | \$332         | 29%                        | \$764         | 37%                        | \$844        |
| Marion Technical College          | 80%                        | 44%                        | \$1,841       | 38%                        | \$665         | 40%                        | \$893         | 18%                        | \$2,407      |
| Muskingum Area Technical College  | 97%                        | 51%                        | \$1,887       | 46%                        | \$799         | 30%                        | \$1,800       | 20%                        | \$2,503      |
| North Central State College       | 76%                        | 38%                        | \$1,898       | 41%                        | \$627         | 15%                        | \$1,520       | 36%                        | \$2,275      |
| James A. Rhodes State College     | 90%                        | 49%                        | \$1,733       | 54%                        | \$602         | 8%                         | \$671         | 43%                        | \$2,813      |
| Stark State College of Technology | 67%                        | 49%                        | \$1,630       | 11%                        | \$800         | 10%                        | \$960         | 42%                        | \$2,220      |

**University Branch Campuses**

|   |     |     |         |     |       |     |         |     |         |
|---|-----|-----|---------|-----|-------|-----|---------|-----|---------|
| Bowling Green State University, Firelands | 74% | 31% | \$2,412 | 46% | \$900 | 13% | \$1,169 | 44% | \$3,033 |
| Kent State University, Ashtabula          | 80% | 22% | \$2,231 | 46% | \$877 | 24% | \$2,910 | 51% | \$3,696 |
| Kent State University, East Liverpool     | 80% | 22% | \$2,231 | 46% | \$877 | 24% | \$2,910 | 51% | \$3,696 |
| Kent State University, Geauga             | 80% | 22% | \$2,231 | 46% | \$877 | 23% | \$2,910 | 51% | \$3,696 |
| Kent State University, Salem              | 80% | 22% | \$2,231 | 46% | \$877 | 24% | \$2,910 | 51% | \$3,696 |
| Kent State University, Stark              | 80% | 22% | \$2,231 | 46% | \$877 | 24% | \$2,910 | 51% | \$3,696 |
| Kent State University, Trumbull           | 80% | 22% | \$2,231 | 46% | \$877 | 24% | \$2,910 | 51% | \$3,696 |
| Kent State University Tuscarawas          | 80% | 22% | \$2,231 | 46% | \$877 | 24% | \$2,910 | 51% | \$3,696 |
| Miami University, Hamilton                | 69% | 27% | \$1,880 | 39% | \$720 | 6%  | \$1,624 | 39% | \$3,398 |
| Miami University, Middletown              | 78% | 29% | \$1,720 | 49% | \$593 | 9%  | \$1,468 | 47% | \$3,309 |
| OSU, Agricultural Technical               | 78% | 24% | \$1,890 | 37% | \$693 | 18% | \$1,124 | 61% | \$2,824 |
| Ohio State University, Lima               | 75% | 24% | \$1,872 | 52% | \$690 | 15% | \$958   | 42% | \$2,718 |
| Ohio State University, Mansfield          | 80% | 27% | \$1,799 | 51% | \$666 | 23% | \$1,580 | 46% | \$2,823 |
| Ohio State University, Marion             | 83% | 23% | \$1,882 | 49% | \$576 | 48% | \$1,604 | 40% | \$2,436 |
| Ohio State University, Newark             | 75% | 25% | \$1,774 | 47% | \$661 | 13% | \$1,875 | 51% | \$2,683 |
| Ohio University, Chillicothe              | 67% | 35% | \$1,662 | 35% | \$732 | 17% | \$1,873 | 38% | \$2,829 |
| Ohio University, Eastern                  | 79% | 34% | \$2,304 | 47% | \$851 | 28% | \$1,390 | 37% | \$2,641 |
| Ohio University, Lancaster                | 59% | 25% | \$2,016 | 32% | \$752 | 17% | \$1,837 | 26% | \$2,967 |
| Ohio University, Southern                 | 74% | 49% | \$2,094 | 44% | \$952 | 17% | \$971   | 43% | \$3,010 |
| Ohio University, Zanesville               | 75% | 36% | \$1,944 | 43% | \$811 | 26% | \$2,972 | 37% | \$2,556 |
| University of Akron, Wayne                | 54% | 22% | \$2,278 | 52% | \$648 | 20% | \$820   | 41% | \$2,060 |
| University of Cincinnati, Clermont        | 80% | 26% | \$2,541 | 44% | \$719 | 19% | \$964   | 65% | \$4,505 |
| University of Cincinnati, Raymond Walters | 69% | 21% | \$2,777 | 36% | \$888 | 7%  | \$1,956 | 57% | \$4,905 |
| Wright State University, Lake             | 90% | 36% | \$1,482 | 46% | \$612 | 27% | \$2,622 | 29% | \$2,163 |

**University Main Campuses**

|                                |     |                    |         |     |         |     |         |     |         |
|--------------------------------|-----|--------------------|---------|-----|---------|-----|---------|-----|---------|
| Bowling Green State University | 90% | 16%                | \$2,094 | 57% | \$775   | 24% | \$3,734 | 58% | \$5,078 |
| Central State University       | 96% | 88%                | \$2,006 | 42% | \$910   | 53% | \$2,758 | 96% | \$2,971 |
| Cleveland State University     | 71% | 32%                | \$2,273 | 51% | \$1,143 | 24% | \$2,370 | 31% | \$3,379 |
| Kent State University          | 80% | 22%                | \$2,231 | 46% | \$877   | 24% | \$2,910 | 51% | \$3,696 |
| Miami University               | 73% | 8%                 | \$2,515 | 51% | \$634   | 28% | \$3,550 | 32% | \$3,845 |
| The Ohio State University      | 89% | 17%                | \$2,233 | 63% | \$742   | 51% | \$3,435 | 46% | \$3,047 |
| Ohio University                | 93% | 17%                | \$2,242 | 65% | \$679   | 25% | \$3,241 | 46% | \$3,036 |
| Shawnee State University       | 64% | Data not available |         |     |         |     |         |     |         |
| University of Akron            | 63% | 33%                | \$2,530 | 44% | \$984   | 25% | \$1,767 | 47% | \$2,686 |
| University of Cincinnati       | 83% | 21%                | \$2,657 | 51% | \$731   | 28% | \$3,245 | 67% | \$6,413 |
| University of Toledo           | 86% | 23%                | \$2,369 | 54% | \$757   | 54% | \$2,231 | 46% | \$3,044 |
| Wright State University        | 79% | 20%                | \$2,108 | 53% | \$694   | 28% | \$2,440 | 20% | \$2,873 |
| Youngstown State University    | 82% | 34%                | \$2,060 | 54% | \$835   | 32% | \$2,118 | 38% | \$2,700 |

**Award of Financial Aid\* in Ohio by Institution – 1999-2000 (continued)**

**Independent Colleges and Universities**

|  | Any Aid            |             | Federal Grants |                    | State Grants |            | Institution Grants |             | Federal Loans |                    |             |
|--|--------------------|-------------|----------------|--------------------|--------------|------------|--------------------|-------------|---------------|--------------------|-------------|
|  | FTFTDSUG receiving | % receiving | Avg. Award     | FTFTDSUG receiving | % receiving  | Avg. Award | FTFTDSUG receiving | % receiving | Avg. Award    | FTFTDSUG receiving | % receiving |
| Allegheny Wesleyan College             | 100%               |             |                |                    |              |            | 100%               |             | \$1,500       | 77%                | \$2,000     |
| Antioch University                     | 84%                | 70%         | \$2,255        | 21%                | \$1,432      | 46%        | \$4,812            | 77%         | \$1,947       |                    |             |
| Art Academy of Cincinnati              | 98%                | 23%         | \$1,993        | 63%                | \$1,391      | 48%        | \$3,587            | 81%         | \$3,275       |                    |             |
| Ashland University                     | 99%                | 22%         | \$2,623        | 92%                | \$1,436      | 91%        | \$6,507            | 71%         | \$3,871       |                    |             |
| Athenaeum of Ohio                      | 13%                |             |                |                    |              |            | 13%                | \$469       |               |                    |             |
| Baldwin-Wallace College                | 94%                | 20%         | \$2,811        | 84%                | \$1,285      | 94%        | \$6,516            | 84%         | \$2,839       |                    |             |
| Bluffton College                       | 100%               | 30%         | \$2,439        | 98%                | \$2,594      | 96%        | \$5,529            | 96%         | \$3,623       |                    |             |
| Capital University                     | 99%                | 27%         | \$3,122        | 92%                | \$1,776      | 98%        | \$6,525            | 91%         | \$3,683       |                    |             |
| Case Western Reserve University        | 65%                | 40%         | \$1,723        | 43%                | \$1,794      | 61%        | \$11,789           | 44%         | \$5,138       |                    |             |
| Cedarville University                  | 91%                | 63%         | \$2,389        | 34%                | \$1,283      | 74%        | \$2,089            | 64%         | \$7,192       |                    |             |
| Chatfield College                      | 87%                | 65%         | \$1,905        | 57%                | \$1,355      | 83%        | \$1,028            | 30%         | \$1,992       |                    |             |
| Cincinnati Bible College               | 92%                | 35%         | \$1,805        | 54%                | \$1,486      | 82%        | \$1,399            | 66%         | \$3,088       |                    |             |
| Cincinnati College of Mortuary Science | 100%               | 55%         | \$2,510        |                    |              |            |                    | 100%        | \$5,325       |                    |             |
| Circleville Bible College              | 100%               | 61%         | \$2,611        | 91%                | \$2,244      | 78%        | \$1,095            | 74%         | \$2,683       |                    |             |
| Cleveland Institute of Art             | 85%                | 33%         | \$2,638        | 83%                | \$1,569      | 81%        | \$4,461            | 70%         | \$4,921       |                    |             |
| Cleveland Institute of Music           | 100%               | 15%         | \$2,588        | 8%                 | \$1,322      | 100%       | \$7,769            | 56%         | \$6,207       |                    |             |
| College of Mount Saint Joseph          | 70%                | 64%         | \$1,010        | 67%                | \$1,750      | 68%        | \$3,920            | 69%         | \$6,420       |                    |             |
| College of Wooster                     | 100%               | 14%         | \$4,272        | 59%                | \$1,948      | 98%        | \$11,309           | 55%         | \$4,008       |                    |             |
| Columbus College of Art and Design     | 99%                | 28%         | \$2,200        | 71%                | \$600        | 76%        | \$6,000            | 51%         | \$5,000       |                    |             |
| Defiance College                       | 100%               | 33%         | \$1,482        | 38%                | \$865        | 100%       | \$3,892            | 80%         | \$2,227       |                    |             |
| Denison University                     | 97%                | 16%         | \$3,067        | 47%                | \$1,677      | 94%        | \$11,089           | 57%         | \$2,782       |                    |             |
| Franciscan University of Steubenville  | 82%                | 25%         | \$2,348        | 20%                | \$1,455      | 69%        | \$2,670            | 72%         | \$6,021       |                    |             |
| Franklin University                    | 60%                | 27%         | \$2,064        | 52%                | \$1,949      | 16%        | \$2,337            | 14%         | \$2,102       |                    |             |
| God's Bible School and College         | 82%                | 47%         | \$2,378        | 16%                | \$2,238      | 49%        | \$1,748            | 24%         | \$2,369       |                    |             |
| Heidelberg College                     | 100%               | 34%         | \$2,544        | 98%                | \$1,673      | 100%       | \$8,112            | 90%         | \$4,806       |                    |             |
| Hiram College                          | 99%                | 39%         | \$4,308        | 82%                | \$1,790      | 96%        | \$9,427            | 77%         | \$3,672       |                    |             |
| John Carroll University                | 96%                | 16%         | \$3,006        | 76%                | \$1,571      | 91%        | \$7,069            | 71%         | \$3,260       |                    |             |
| Kenyon College                         | 58%                | 10%         | \$2,929        | 22%                | \$1,414      | 56%        | \$13,512           | 26%         | \$3,745       |                    |             |
| Kettering College of Medical Arts**    | N/A                | 23%         | \$1,233        | 23%                | \$1,757      | 57%        | \$562              | 50%         | \$1,510       |                    |             |
| Lake Erie College                      | 96%                | 36%         | \$2,247        | 71%                | \$2,342      | 96%        | \$5,777            | 77%         | \$3,884       |                    |             |
| Lourdes College                        | 70%                | 33%         | \$2,463        | 64%                | \$1,813      | 42%        | \$1,270            | 45%         | \$4,128       |                    |             |
| Malone College                         | 100%               | 36%         | \$2,632        | 93%                | \$1,740      | 97%        | \$4,727            | 80%         | \$3,925       |                    |             |
| Marietta College                       | 96%                | 29%         | \$2,819        | 66%                | \$1,253      | 93%        | \$7,529            | 83%         | \$2,472       |                    |             |
| Mercy College of Northwest Ohio        | 77%                | 38%         | \$2,249        | 35%                | \$2,667      |            |                    | 50%         | \$4,123       |                    |             |
| Mount Carmel College of Nursing        | 100%               | 33%         | \$1,639        | 92%                | \$1,196      | 38%        | \$1,556            | 67%         | \$3,872       |                    |             |
| Mount Union College                    | 100%               | 28%         | \$2,148        | 92%                | \$1,612      | 98%        | \$6,610            | 81%         | \$3,025       |                    |             |
| Mount Vernon Nazarene University       | 95%                | 24%         | \$2,212        | 79%                | \$1,404      | 94%        | \$2,835            | 77%         | \$3,718       |                    |             |
| Muskingum College                      | 98%                | 24%         | \$2,234        | 89%                | \$1,737      | 93%        | \$5,075            | 61%         | \$3,191       |                    |             |
| Myers University                       | 78%                | 49%         | \$1,893        | 66%                | \$2,353      | 55%        | \$2,581            | 21%         | \$2,362       |                    |             |
| University of Northwestern Ohio        | 87%                | 63%         | \$1,435        | 24%                | \$1,412      | 6%         | \$3,690            | 87%         | \$3,296       |                    |             |
| Notre Dame College of Ohio             | 100%               | 79%         | \$4,000        | 100%               | \$1,000      | 100%       | \$6,000            | 71%         | \$3,000       |                    |             |
| Oberlin College                        | 77%                | 14%         | \$602          | 12%                | \$1,506      | 63%        | \$11,465           | 63%         | \$1,954       |                    |             |
| Ohio Dominican University              | 96%                | 41%         | \$3,234        | 88%                | \$1,687      | 82%        | \$3,258            | 68%         | \$3,243       |                    |             |
| Ohio Northern University               | 100%               | 22%         | \$2,531        | 89%                | \$1,678      | 98%        | \$11,421           | 78%         | \$6,104       |                    |             |
| Ohio Wesleyan University               | 98%                | 15%         | \$3,775        | 53%                | \$1,633      | 96%        | \$12,351           | 69%         | \$4,870       |                    |             |
| Otterbein College**                    | N/A                | 72%         | \$1,435        | 80%                | \$919        | 84%        | \$4,780            | 72%         | \$1,139       |                    |             |
| Pontifical College Josephinum          | 100%               | 83%         | \$1,675        | 67%                | \$1,034      | 100%       | \$2,167            | 17%         | \$4,263       |                    |             |
| University of Findlay                  | 90%                | 30%         | \$1,780        | 76%                | \$1,358      | 86%        | \$4,199            | 77%         | \$5,030       |                    |             |
| Tiffin University                      | 67%                | 35%         | \$2,350        | 64%                | \$2,015      | 53%        | \$1,895            | 65%         | \$2,625       |                    |             |
| Union Institute & University           | 92%                | 58%         | \$2,406        | 58%                | \$1,036      |            |                    | 67%         | \$6,125       |                    |             |
| University of Dayton                   | 89%                | 16%         | \$2,498        | 63%                | \$1,127      | 87%        | \$5,826            | 59%         | \$3,640       |                    |             |
| University of Rio Grande               | 75%                | 47%         | \$1,634        | 60%                | \$985        | 37%        | \$3,271            | 52%         | \$2,357       |                    |             |
| Urbana University                      | 50%                | 35%         | \$1,457        | 50%                | \$1,130      | 49%        | \$2,515            | 41%         | \$2,853       |                    |             |
| Ursuline College                       | 100%               | 68%         | \$2,856        | 97%                | \$1,833      | 89%        | \$5,895            | 88%         | \$3,490       |                    |             |
| Walsh University                       | 98%                | 25%         | \$2,000        | 96%                | \$1,789      | 98%        | \$4,558            | 79%         | \$2,957       |                    |             |
| Wilberforce University                 | 97%                | 94%         | \$6,063        | 40%                | \$2,305      | 85%        | \$2,855            | 75%         | \$4,077       |                    |             |
| Wilmington College                     | 94%                | 31%         | \$2,825        | 91%                | \$2,317      | 91%        | \$6,114            | 80%         | \$5,137       |                    |             |
| Wittenberg University                  | 91%                | 20%         | \$3,217        | 71%                | \$2,279      | 89%        | \$10,786           | 62%         | \$4,934       |                    |             |
| Xavier University                      | 93%                | 9%          | \$2,782        | 59%                | \$1,456      | 81%        | \$6,569            | 55%         | \$3,569       |                    |             |

\*\*Figures shown for these institutions were obtained from 1998-1999 IPEDS data.

**Award of Financial Aid\* in Ohio by Institution – 1999-2000 (continued)**

**Proprietary Colleges**

|   | Any Aid                    |                            |               | Federal Grants             |               | State Grants               |               | Institution Grants         |               | Federal Loans              |              |
|---|----------------------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|---------------|----------------------------|--------------|
|   | %<br>FTFTDSUG<br>receiving | %<br>FTFTDSUG<br>receiving | Avg.<br>Award | %<br>FTFTDSUG<br>receiving | Avg.<br>Award | %<br>FTFTDSUG<br>receiving | Avg.<br>Award | %<br>FTFTDSUG<br>receiving | Avg.<br>Award | %<br>FTFTDSUG<br>receiving | Avg.<br>Loan |
| ACA College of Design                       | 86%                        | 24%                        | \$1,939       | 19%                        | \$1,897       |                            |               |                            |               | 33%                        | \$5,281      |
| Academy of Court Reporting--Akron           | 90%                        | 90%                        | \$750         | 90%                        | \$800         |                            |               |                            |               | 90%                        | \$1,500      |
| Academy of Court Reporting--Cleveland       | 90%                        | 90%                        | \$750         | 90%                        | \$800         |                            |               |                            |               | 90%                        | \$1,500      |
| Academy of Court Reporting--Columbus        | 90%                        | 90%                        | \$750         | 90%                        | \$800         |                            |               |                            |               | 90%                        | \$1,500      |
| Antonelli College                           | 87%                        | 36%                        | \$2,275       | 33%                        | \$1,384       |                            |               |                            |               | 80%                        | \$4,001      |
| Boecker's Business College                  | 72%                        | 82%                        | \$2,378       | 50%                        | \$1,336       |                            |               |                            |               | 64%                        | \$1,505      |
| Bradford School                             | 96%                        | 96%                        | \$1,900       | 18%                        | \$3,700       | 7%                         | \$583         |                            |               | 93%                        | \$5,980      |
| Bryant & Stratton College                   | 100%                       | 80%                        | \$2,914       | 94%                        | \$600         |                            |               |                            |               | 91%                        | \$2,875      |
| Davis College                               | 100%                       | 74%                        | \$3,300       | 37%                        | \$3,936       |                            |               |                            |               | 88%                        | \$6,625      |
| DeVry Institute of Technology               | 86%                        | 40%                        | \$1,720       | 25%                        | \$1,422       | 5%                         | \$2,036       |                            |               | 82%                        | \$3,754      |
| ETI Technical College Canton                | 90%                        | 90%                        | \$1,106       | 28%                        | \$800         | 10%                        | \$1,888       |                            |               | 80%                        | \$266        |
| ETI Technical College Niles                 | 92%                        | 61%                        | \$1,819       | 43%                        | \$2,032       | 4%                         | \$2,263       |                            |               | 33%                        | \$2,470      |
| Gallipolis Career College                   | 96%                        | 96%                        | \$758         | 86%                        | \$806         |                            |               |                            |               | 71%                        | \$1,926      |
| ITT Technical Institute--Dayton             | 80%                        | 37%                        | \$1,716       | 33%                        | \$1,856       |                            |               |                            |               | 73%                        | \$4,187      |
| ITT Technical Institute--Norwood            | 84%                        | 50%                        | \$1,725       | 35%                        | \$1,497       | 1%                         | \$1,633       |                            |               | 74%                        | \$4,537      |
| ITT Technical Institute--Strongsville       | 81%                        | 35%                        | \$1,905       | 30%                        | \$1,808       | 1%                         | \$1,025       |                            |               | 73%                        | \$4,666      |
| ITT Technical Institute--Youngstown         | 90%                        | 55%                        | \$2,048       | 42%                        | \$2,015       | 2%                         | \$633         |                            |               | 76%                        | \$4,263      |
| International College of Broadcasting       | 80%                        | 80%                        | \$17,750      | 22%                        | \$2,235       | 7%                         | \$500         |                            |               | 80%                        | \$3,906      |
| Miami Jacobs College                        | 83%                        | 43%                        | \$2,271       | 23%                        | \$1,521       |                            |               |                            |               | 77%                        | \$5,262      |
| Ohio Business College Lorain                | 84%                        | 70%                        | \$2,301       | 63%                        | \$1,682       |                            |               |                            |               | 54%                        | \$3,243      |
| Ohio College of Massotherapy                | 84%                        | 27%                        | \$3,907       | 27%                        | \$1,976       |                            |               |                            |               | 30%                        | \$3,471      |
| Ohio Institute of Photography & Technology  | 90%                        | 66%                        | \$1,750       | 28%                        | \$1,885       | 2%                         | \$1,526       |                            |               | 80%                        | \$3,215      |
| Ohio Technical College                      | 93%                        | 48%                        | \$2,762       | 13%                        | \$877         | 5%                         | \$377         |                            |               | 86%                        | \$4,725      |
| Ohio Valley Business College                | 97%                        | 56%                        | \$2,442       | 50%                        | \$2,199       | 3%                         | \$750         |                            |               | 58%                        | \$2,973      |
| Professional Skills Institute               | 81%                        | 68%                        | \$3,300       |                            |               |                            |               |                            |               |                            |              |
| Remington College                           | 100%                       | 100%                       | \$1,621       | 48%                        | \$1,603       |                            |               |                            |               | 100%                       | \$3,514      |
| Rets Tech Center                            | 99%                        | 78%                        | \$1,890       | 75%                        | \$1,403       | 1%                         | \$2,500       |                            |               | 88%                        | \$2,429      |
| Southeastern Business College - Chillicothe | 77%                        | 74%                        | \$1,588       | 54%                        | \$1,433       |                            |               |                            |               | 51%                        | \$2,461      |
| Southern Ohio College Cincinnati            | 93%                        | 62%                        | \$3,101       | 47%                        | \$1,973       |                            |               |                            |               | 84%                        | \$6,232      |
| Southwestern College of Business - Dayton   | 100%                       | 100%                       | \$1,042       | 100%                       | \$328         |                            |               |                            |               |                            |              |
| Stautzenberger College Main Campus          | 100%                       | 61%                        | \$2,371       | 28%                        | \$663         |                            |               |                            |               | 94%                        | \$4,220      |
| Technology Education College                | 95%                        | 77%                        | \$2,500       | 40%                        | \$2,000       | 8%                         | \$1,000       |                            |               | 95%                        | \$3,000      |
| Trumbull Business College                   | 75%                        | 62%                        | \$2,155       | 62%                        | \$1,712       | 2%                         | \$930         |                            |               | 19%                        | \$2,605      |
| Virginia Marti College                      | 81%                        | 52%                        | \$2,551       | 50%                        | \$2,682       |                            |               |                            |               | 71%                        | \$4,756      |
| West Side Institute of Technology           | 58%                        | 39%                        | \$4,164       | 12%                        | \$1,312       |                            |               |                            |               | 23%                        | \$2,520      |