

Three recent graduates who have benefited from diversity and inclusiveness programs served as the final panel by sharing their personal perspectives on what such programs can mean to students. Dr. Kristie Dotson, a graduate of the University of Memphis and now Assistant Professor of Philosophy at Michigan State University, talked about the importance of having mentors and the courage they imparted to her. She shared her story, noting the challenges that she and her siblings had faced, and that with determination and supportive programs they had all successfully earned graduate degrees.

Ali Gonzales Torres, Resident Director at the State University of New York, College at Brockport, shared his experience with the audience. As a native of Puerto Rico and Army veteran who was able to earn a bachelor's degree with support from the G.I. Bill, the encouragement and assistance of mentors allowed him to dream of earning a master's degree. With support from a diversity fellowship program highlighted in the report, he was able to complete his graduate studies at Brockport and has now become a mentor and example to young people first

coming to college.

Dr. Desmond Stubbs, Senior Project Manager at Oak Ridge Associated Universities (ORAU) is also Scientist-in-Residence at Battelle. A postdoctoral appointment at ORAU has allowed him to work on projects that seek to bring more K-12 students into STEM (science, technology, engineering, and math) fields. He and the other panelists serve as a living embodiment of the report's recommendations: to scale up successful programs, to foster a culture of inclusiveness at all levels of graduate education, and to take advantage of the talent available in the domestic talent pool to the benefit of all.

Following a question and answer session, CGS Board Chair Karen DePauw, Vice President and Dean of Graduate Education at Virginia Tech, concluded the forum by noting that this issue is an incredibly important one, to which we all must recommit ourselves.

More information about the report, including an executive summary and press release, is available on the CGS website.

## Data Sources: How Graduate Students Finance their Education

In the latest Council of Graduate Schools *Pressing Issues Survey*, 49% of graduate deans reported that student financing is one of the most pressing issues they face (Bell, 2009). With the cost of graduate education rising and university budgets tightening, many deans are concerned about how they will fund the increasing numbers of graduate students entering their universities.

Despite the importance of the topic, there are few sources of data on how doctoral students fund their studies, and even less is known about master's-level student financing. The National Postsecondary Student Aid Study (NPSAS) provides some of the most detailed information available. Conducted every three to four years by the National Center for Education Statistics, the NPSAS provides national-level financial aid data for a randomly selected sample of graduate students. According to new NPSAS data released in April, nearly three-quarters of all master's-level students and 86% of all doctoral students received some type of financial aid in 2007-08 (Wei, et al., 2009). This article uses the NPSAS dataset to examine how graduate students finance their education.

### Financing for Master's-Level Students

The annual total price of attendance (the total cost of tuition, fees, books, educational supplies, living expenses, and other education-related charges) for full-time/full-year students in master's degree programs at public colleges and universities

averaged \$28,375 in 2007-08. At private, not-for-profit institutions, the total price was about 36% higher, at \$38,665. And at private, for-profit institutions, the total price was \$34,674 on average.

Of the 73.5% of all master's-level students who received some type of financial aid in 2007-08, the average amount

received was \$14,386 (see Table 1).

Women received slightly more aid on average than men (\$14,446 vs. \$14,294), and Black/African American and Hispanic students received more aid on average than their Asian and White counterparts.

Student loans were the most common type of financial aid received by master's-level students in 2007-08, with 43.6% receiving this type of aid. Among the students who received loans, the average amount received in 2007-08 was \$15,644. Stafford loans were the most common form of loan for master's-level students, with 39.4% of students receiving them; the average Stafford loan was \$13,664. Private commercial or alternative loans (excluding loans from family and friends) averaging \$8,032 were received by 11.5% of master's students. Small percentages of students received graduate PLUS loans (3.1%) and Perkins loans (1.9%), with loan amounts averaging \$13,268 and \$3,587, respectively.

One in five master's-level students (21.4%) received some form of financial support from their institution in 2007-08, with aid averaging

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**Table 1.** Average Amount of Financial Aid Received by Graduate Students by Level, Gender, Citizenship, and Race/Ethnicity, 2007-08

	Level	
	Master's	Doctoral
<b>Total</b>	\$14,386	\$23,773
<b>Gender</b>		
Male	\$14,294	\$24,280
Female	14,446	23,244
<b>Citizenship</b>		
U.S. Citizens	\$14,496	\$23,890
Permanent Residents	13,446	18,165
Temporary Residents	13,341	24,255
<b>Race/Ethnicity *</b>		
Asian	\$15,846	\$23,748
Black/African American	16,608	23,210
Hispanic/Latino	16,653	27,370
White	13,486	23,265
More than one race	14,952	25,106

Notes: Data for American Indians/Alaska Natives, Native Hawaiians/Other Pacific Islanders, and students of other races/ethnicities were suppressed due to small sample sizes. Amounts are averages for those who received financial aid.

\* Includes U.S. citizens and permanent residents only. Source: National Center for Education Statistics, 2007-08 National Postsecondary Student Aid Study (NPSAS:08)

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\$10,179. Within this category of support, 8.8% of master's-level students received fellowships averaging \$7,225, and 7.0% of students received tuition and fee waivers from their institution, with the waiver amount averaging \$6,387. In addition, small percentages of students received financial support from their institution in the form of loans, work study, and/or tuition waivers as staff or families of staff at the institution they attended.

The 21.4% of students receiving financial support from their institution includes the small percentages of students receiving assistantships. Among master's-level students in 2007-08, 3.8% received research assistantships averaging \$10,178, 5.4% received teaching assistantships averaging \$7,680, and 3.5% received other graduate assistantships averaging \$6,816.

One-quarter (25.9%) of all master's-level students received financial support from their employers in 2007-08, either in the form of tuition waivers or tuition reimbursements. The average amount of employer aid received was \$5,245.

### Financing for Doctoral Students

The annual total price of attendance for full-time/full-year students in doctoral programs at public colleges and universities averaged \$32,966 in 2007-08. At private, not-for-profit institutions, the total price was nearly 40% higher, at \$46,029 on average.


Of the 85.9% of all doctoral students who received some type of financial aid in 2007-08, the average amount received was \$23,773 (see Table 1). Men received slightly more aid on average than women (\$24,280 vs. \$23,244), and Hispanic/Latino students received more aid on average than their Asian, White, and Black/African American peers.

Nearly one-third (31.7%) of all doctoral students in 2007-08 received loans, and among those receiving this type of aid, the average amount of loans received was \$20,297. Stafford loans were the most common; 29.3% of doctoral students received Stafford loans, and the average Stafford loan amount was \$17,844. Private commercial or alternative loans averaging \$9,706 were received by 7.2% of doctoral students. Small percentages of doctoral students received graduate PLUS loans (3.5%) and Perkins loans (1.7%), with loan amounts averaging \$12,346 and \$3,644, respectively.

Nearly two-thirds of all doctoral students (63.0%) received financial support from their institution in 2007-08, with aid averaging \$19,377. Within this category, more than one-quarter (27.1%) of doctoral students received fellowships, with fellowships averaging \$11,604. Nearly one-quarter (22.8%) of doctoral students received tuition and fee waivers from their institution, with the waiver amount averaging \$7,827. In addition, small percentages of students received financial support from their institution in the form of loans, work study, and/or tuition waivers as staff or families of staff at the institution they attended.

Nearly half of all doctoral students received financial support through one or more types of assistantships in 2007-08; 26.0%


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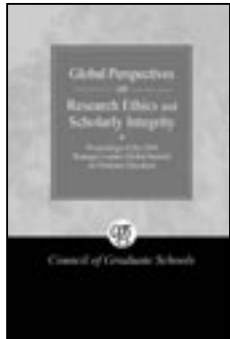
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received research assistantships averaging \$14,055, 23.6% received teaching assistantships averaging \$11,763, and 8.4% received other graduate assistantships averaging \$9,380.

Federal traineeships were received by 1.3% of all doctoral students. Among the students who received this type of financial support in 2007-08, the average amount was \$17,764. A much larger percentage (13.2%) of all doctoral students received financial support from their employers, receiving \$7,358 on average.

### Implications

With nearly one-third of all doctoral students and 44% of all master's-level students taking out loans in 2007-08, cumulative loan debt is a concern. According to the NPSAS data, more than half (53.2%) of all current graduate students in 2007-08 had graduate loan debt, with average cumulative debt among these students totaling \$34,910. Furthermore, 40.2% of all current graduate students in 2007-08 still owed on undergraduate loans, with an average amount of \$21,217 owed by these students.

Also concerning are the relatively small percentages of master's-level students with institutional support and assistantships. While these are the primary forms of support for doctoral students, master's-level students are more likely to

rely on loans and employer support to fund their education than on institutional support and assistantships.

Finally, while the NPSAS dataset provides a detailed view of how graduate students fund their studies, the 2007-08 dataset does not include a breakout of the data by discipline. If this information were available, we would undoubtedly see large differences by discipline, particularly at the doctoral level where students in the sciences and engineering are more likely to be funded by research assistantships and traineeships than students in education and the arts and humanities.

*By Nathan E. Bell, Director, Research and Policy Analysis*

### References:

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