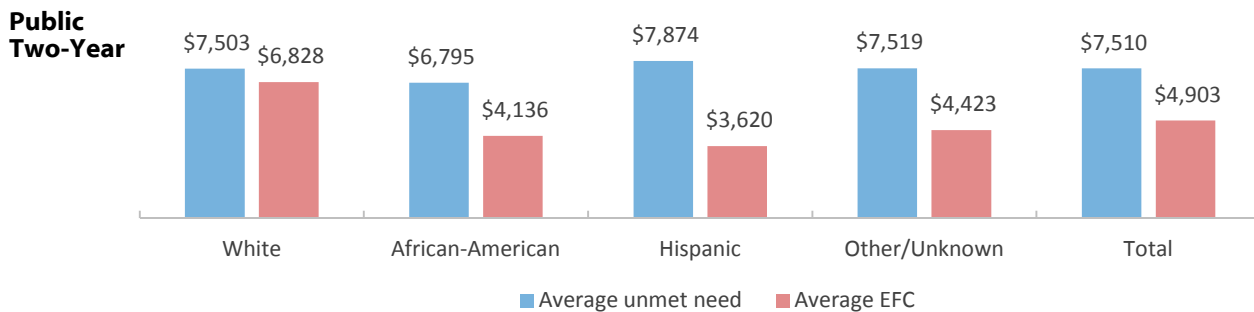
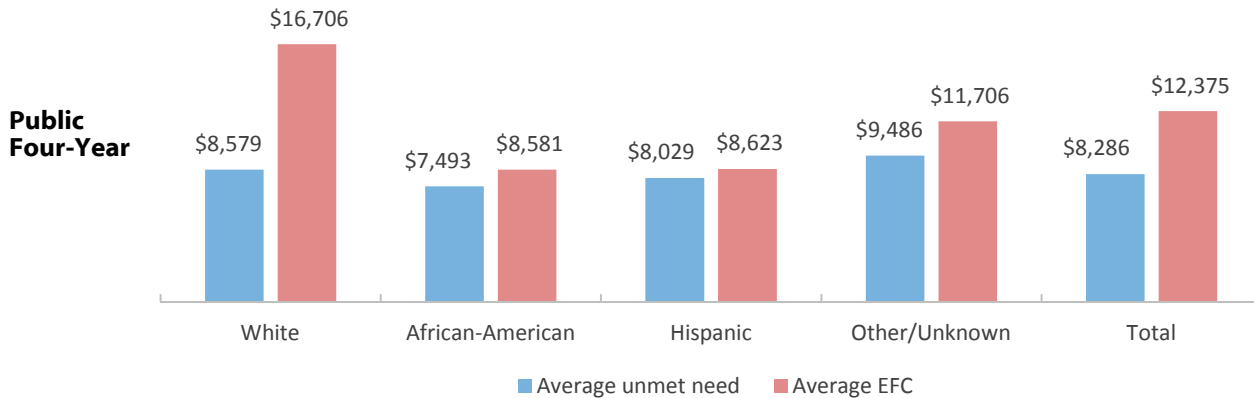


Community College Students Expected to Pay Far Less But Have Almost As Much Unmet Need

Average Unmet Need and Average EFC* by Race/Ethnicity for Texas Public Institutions (Fall 2014)



Despite substantially lower cost of attendance at public two-year schools, unmet need* is not significantly lower on average for students at these institutions compared to students at public four-year institutions. For all racial/ethnic groups, average expected family contribution (EFC)** was much higher at four-year universities due to a higher cost of attendance and a larger concentration of students from higher income families. Higher income students are disproportionately White or in the “Other/unknown” category, which explains the higher EFC amounts for those racial/ethnic groups. This is particularly evident at public four-year schools, where students in these racial/ethnic groups are not only wealthier on average but also more likely to enroll at higher cost universities.

* “Unmet need” is the gap that remains between a student’s resources and his/her total cost of attendance even after accounting for both grant and loan aid and EFC.

**EFC is the formulaically determined amount that the student can reasonably be expected to pay out of pocket.

Note: Both graphs exclude institutions whose Fall 2014 data had unresolved inconsistencies as of publication.

Texas Higher Education Coordinating Board (THECB), “Unmet Need and Expected Family Contribution” (unpublished tables).

