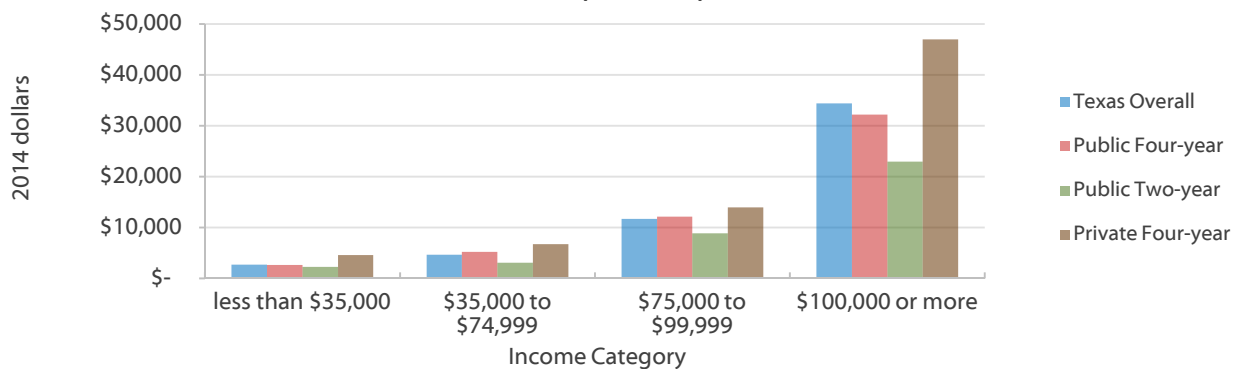


# Unmet Need for Low-Income Students in Texas More Than \$8,000 at Public Universities

**Average Unmet Need for Students in Texas by Income Category and Sector (Fall 2012\*)**



**Average EFC for Students in Texas by Income Category and Sector (Fall 2014)**



Unmet need is defined as a student’s cost of attendance\*\* minus his or her expected family contribution (EFC)\*\*\* and all financial aid including grants, scholarships, work-study, and loans. This is the amount that students and/or their families must cover over and above their EFC, which is also an out-of-pocket expense.

The lowest-income students in Texas tend to have the highest unmet need; in 2012, average unmet need for this group was about \$8,400 statewide. At private four-year schools, this group experienced average unmet need of over \$11,200. Besides having greater financial resources to contribute to EFC, those in the highest income category are more likely to attend more expensive four-year institutions, which further increases EFC. Data on students who attended proprietary institutions are not available.

\*Fall 2012 are presented due to unresolved inconsistencies with Fall 2014 data as of publication.

\*\* Estimated sum of tuition and fees, books and supplies, food and housing, transportation, and other expenses for a full-time student for nine months.

\*\*\* EFC is determined through a federal formula that takes into account family size, income, and the number of children in college, among other factors. It is considered a rough estimate of a reasonable, affordable annual payment for a family with a given set of circumstances.

Texas Higher Education Coordinating Board (THECB), “Unmet Need and Expected Family Contribution” (unpublished tables).

