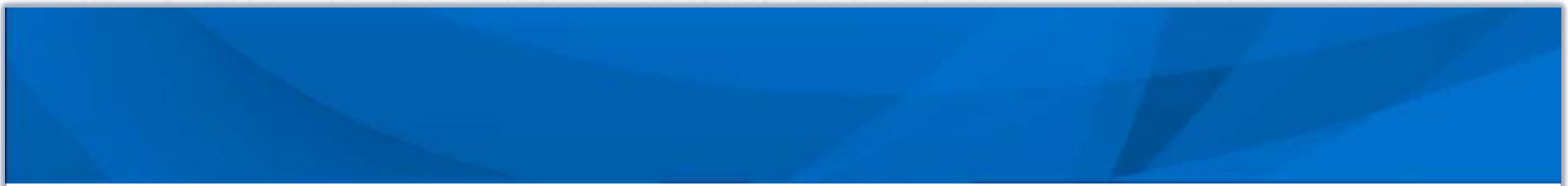






# SOSA Topics

- Demographics
- College Readiness
- Profile of Texas College Students
- Cost of Education and Sources of Aid
- Grant Aid and Net Price
- Loans
- Need and Work
- Texas College Attainment
- Student Financial Wellness
- Evidence-Based Programs and Interventions
- Consumer Debt
- Delinquencies, Defaults, and Collections
- Texas Higher Education and Student Debt Policy

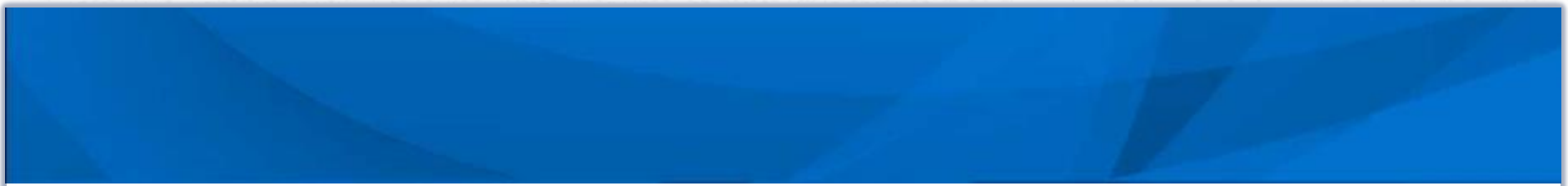


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# SOSA Report



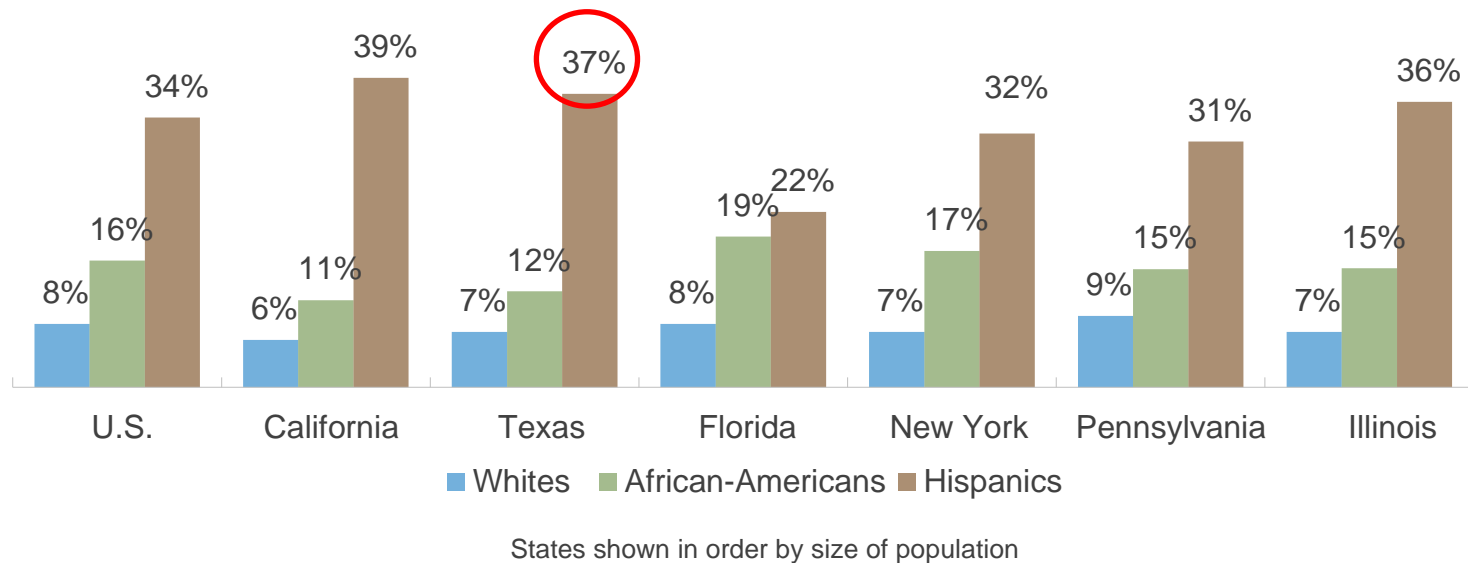




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# High School Graduation

People Age 25 and Older Who Have Not Finished High School  
(2018)

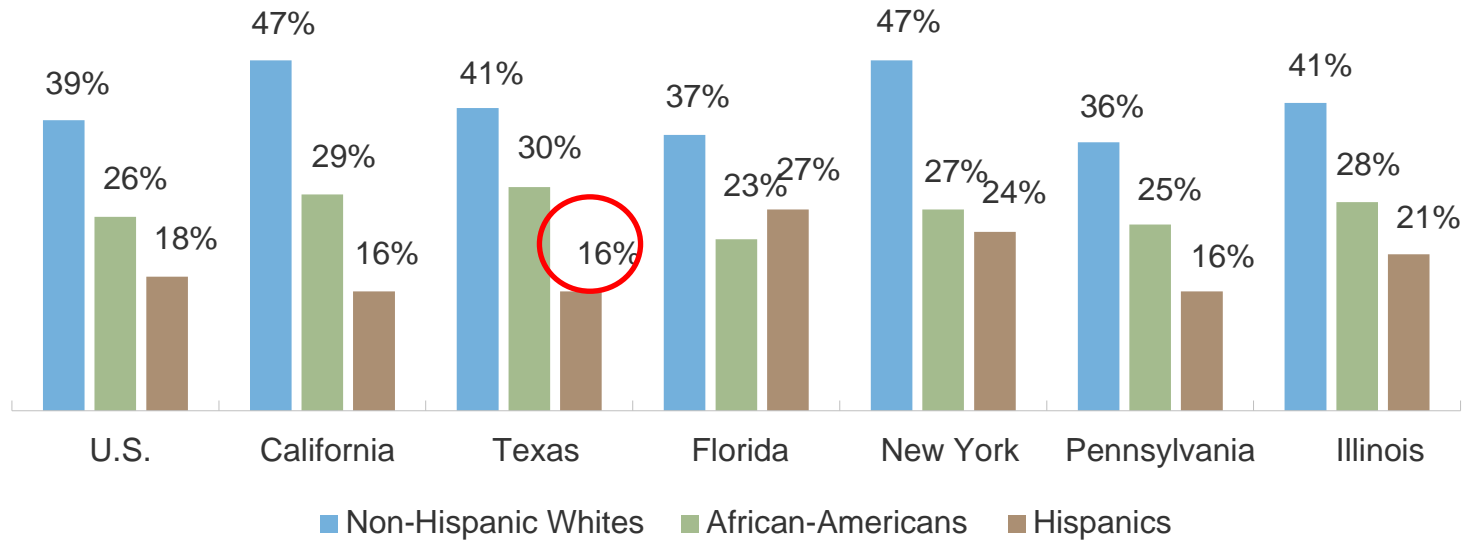




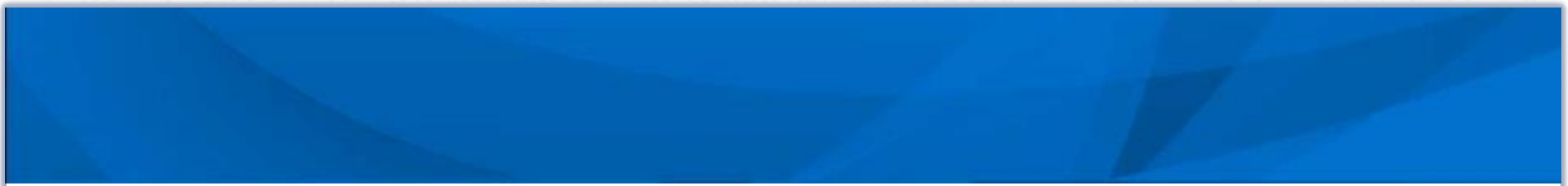


# College Attainment

Population Age 25 and Older with a Bachelor's Degree or Higher  
by Race/Ethnicity (2018)



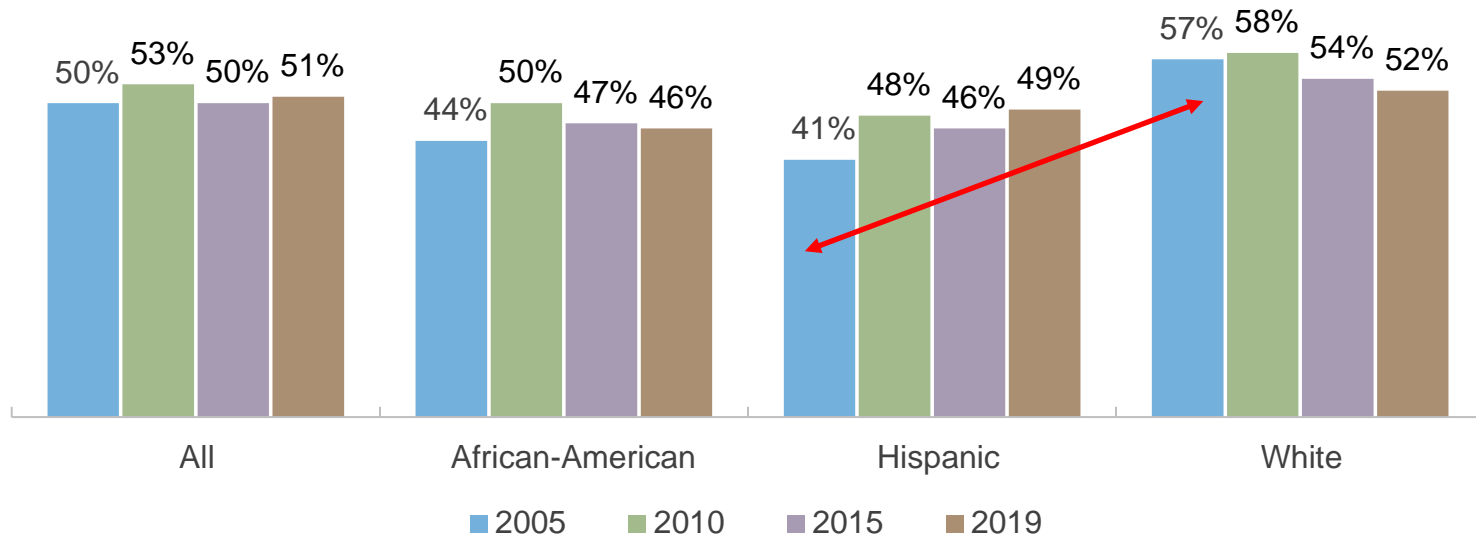
States shown in order by size of population



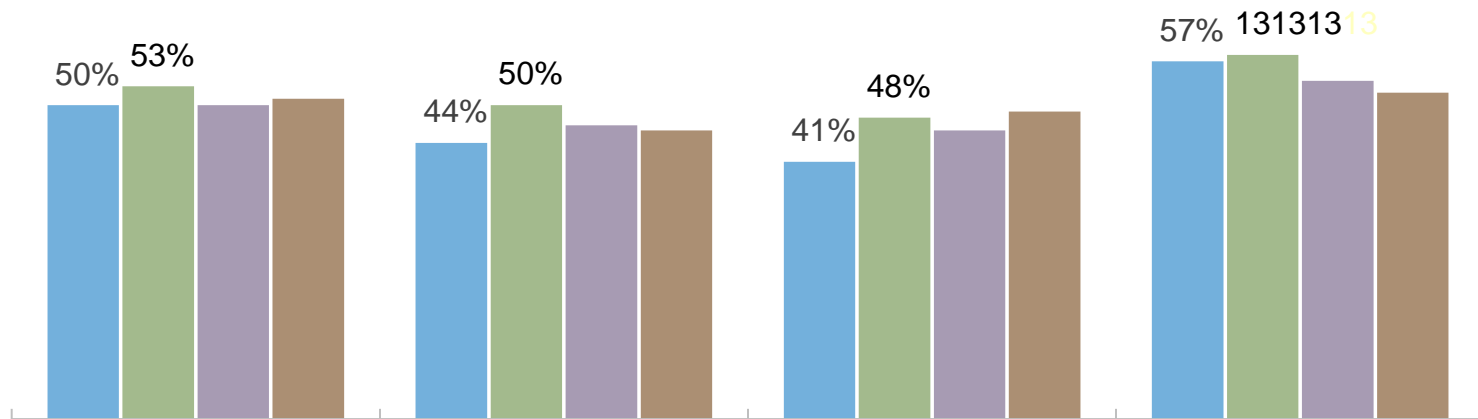
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# College Enrollment

Percentage of Texas High School Graduates Enrolling in College Immediately after Graduation

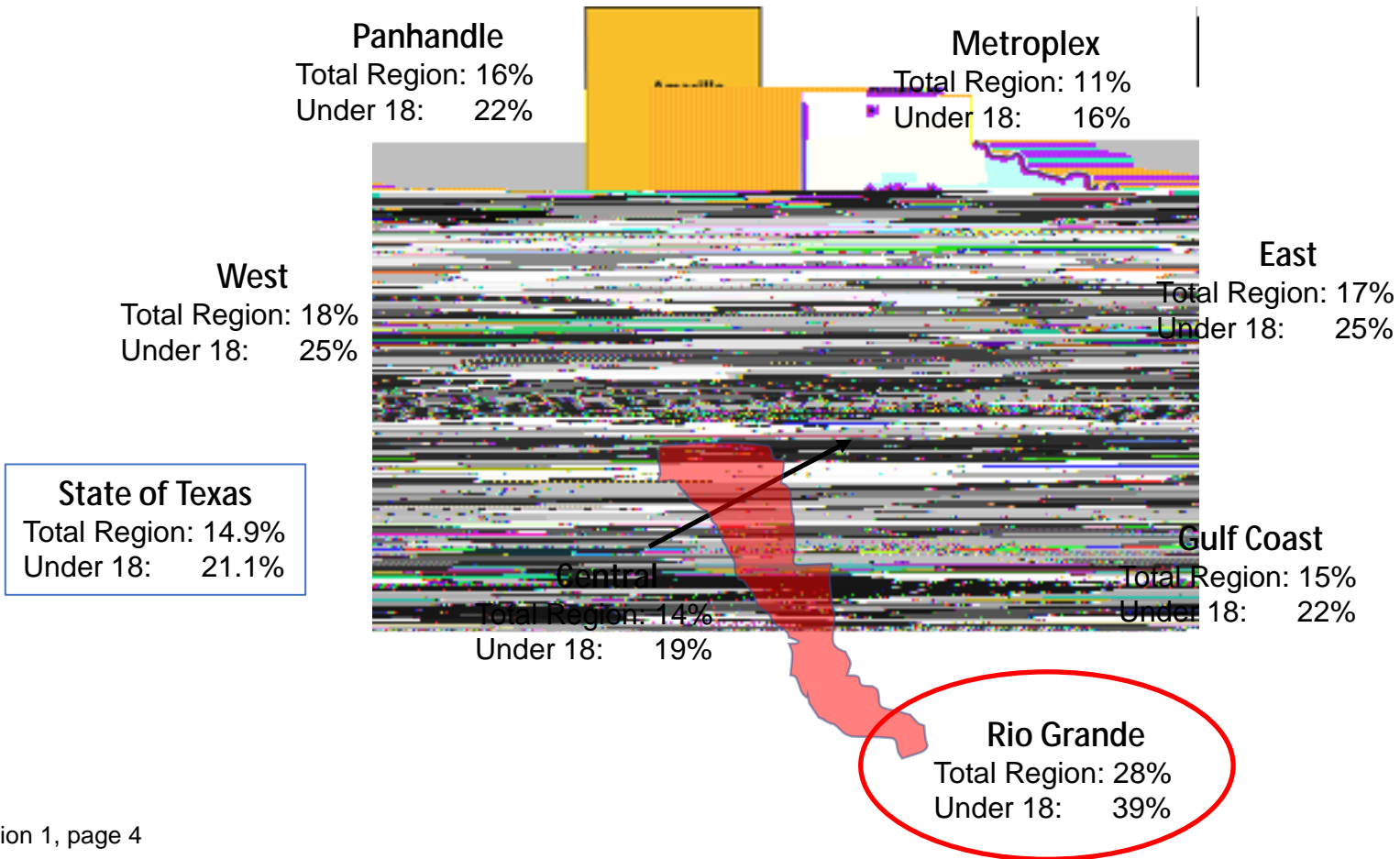


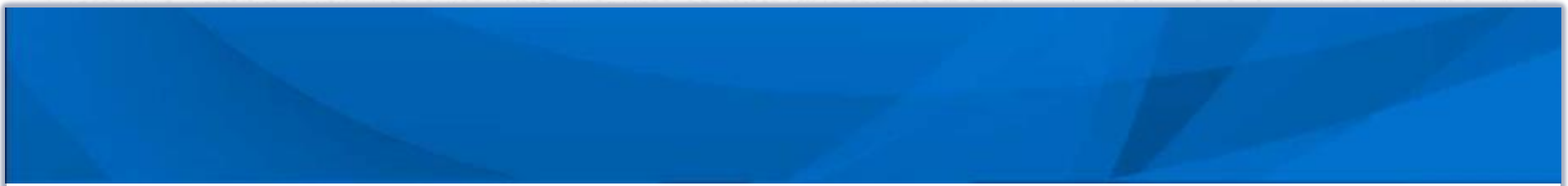
# College Enrollment





# Poverty in Texas

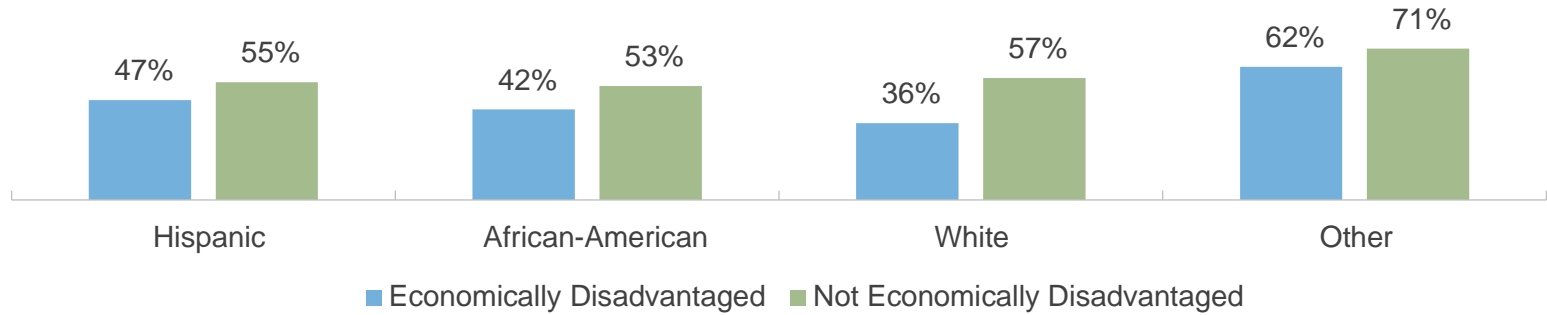




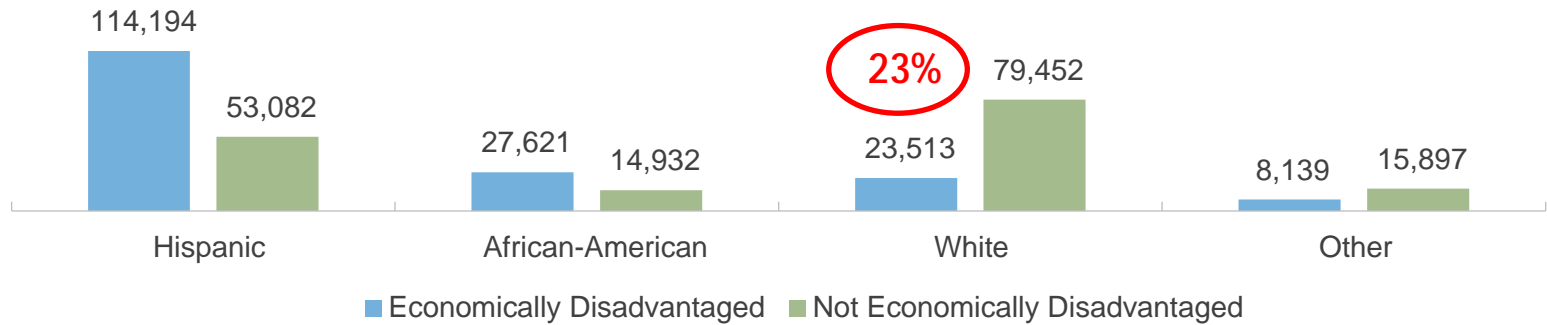
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Percentage of 2018-2019 Texas High School Graduates Enrolled in Texas Higher Education in Fall 2019, by Ethnicity



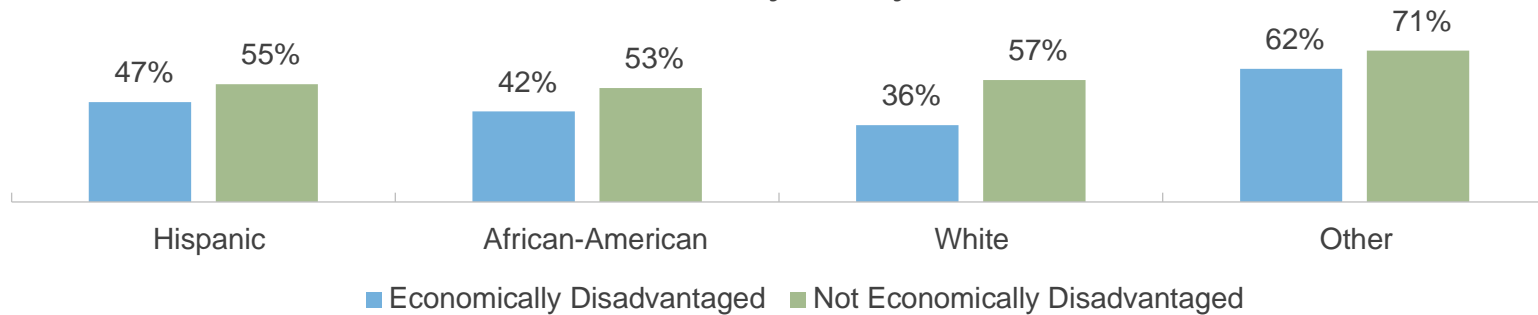
Number of 2018-2019 Texas High School Graduates, by Ethnicity



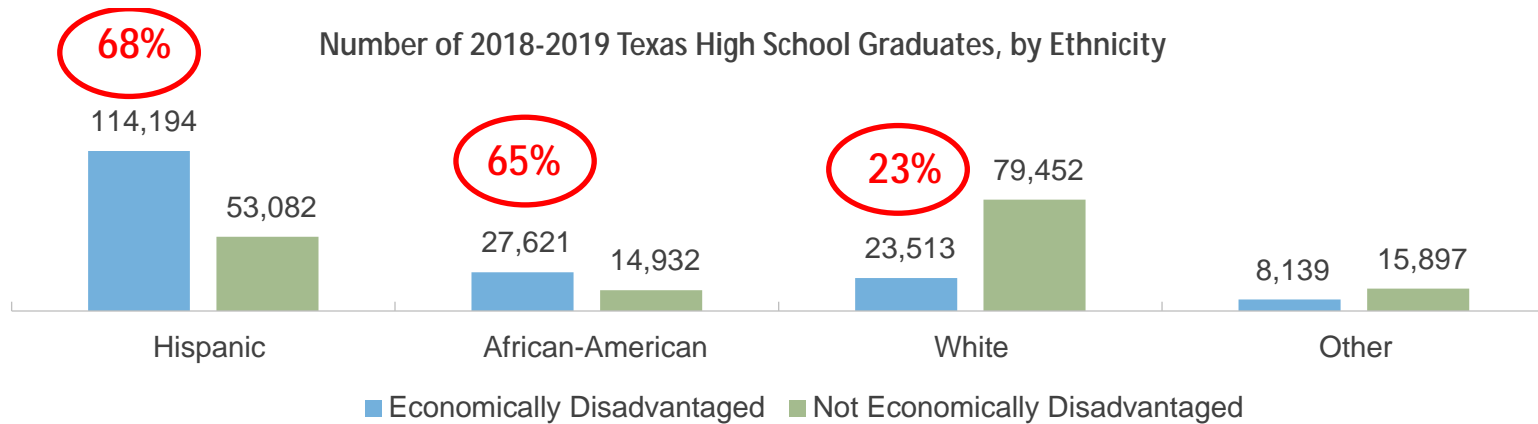


# Low-Income High School Graduates

Percentage of 2018-2019 Texas High School Graduates Enrolled in Texas Higher Education in Fall 2019, by Ethnicity

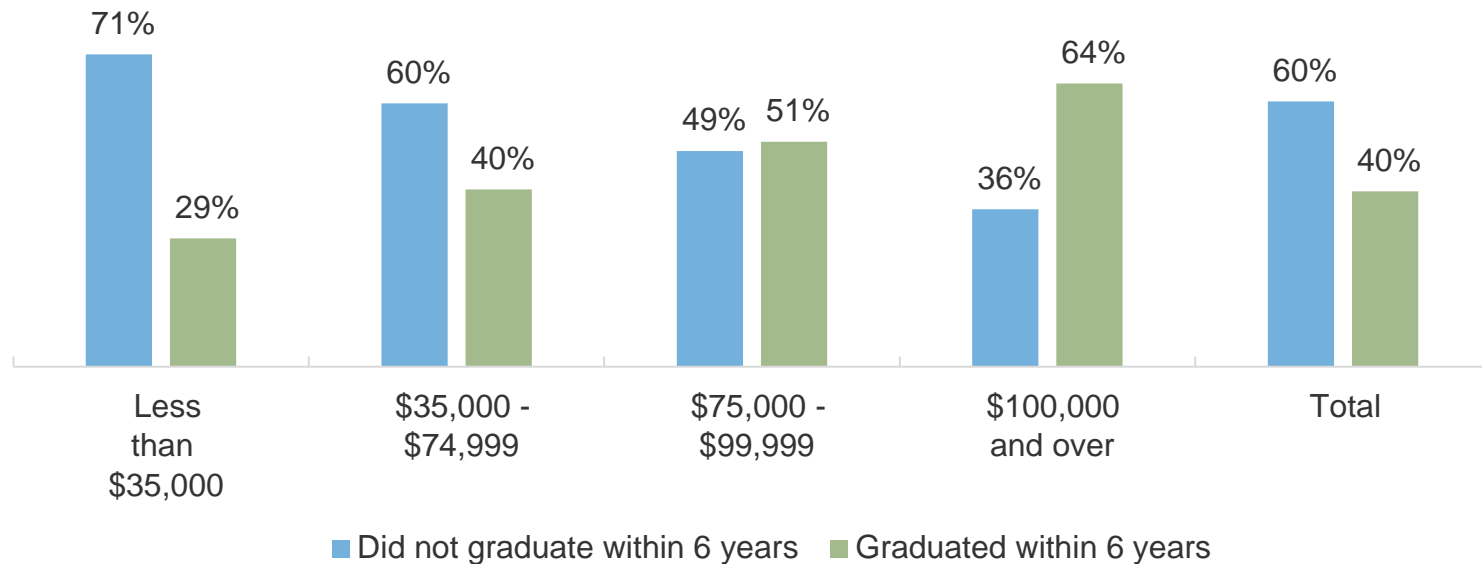


Number of 2018-2019 Texas High School Graduates, by Ethnicity

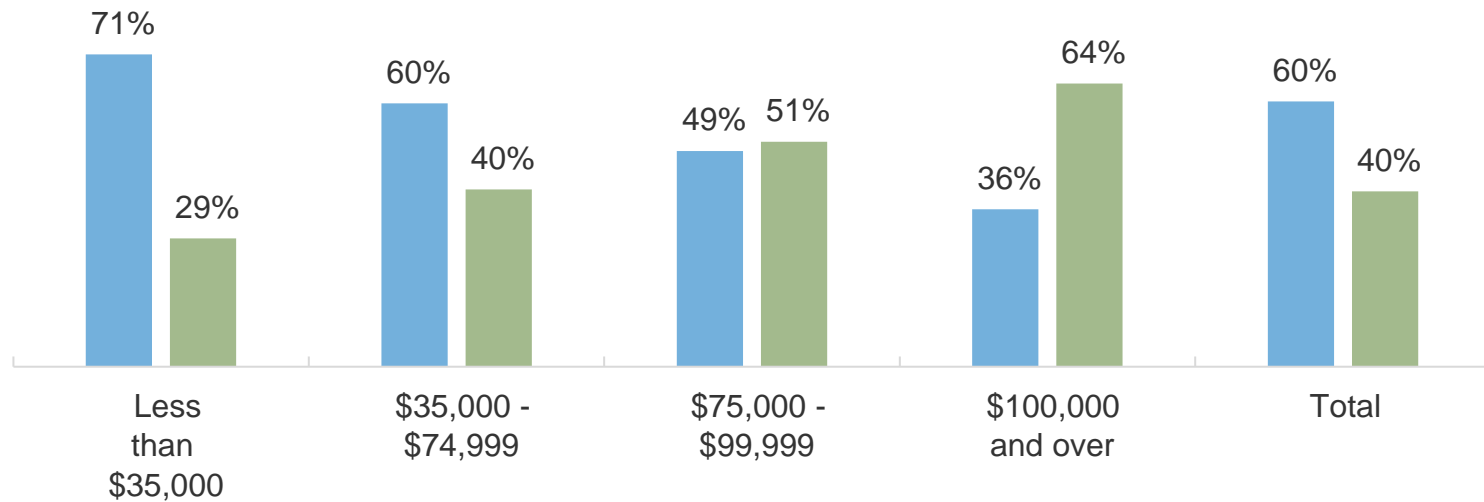


# College Completion by Income

Baccalaureate Graduation Status by 2014 Income,  
2012-13 Texas Public High School Graduates Enrolled in Fall 2013 in Texas  
Higher Education



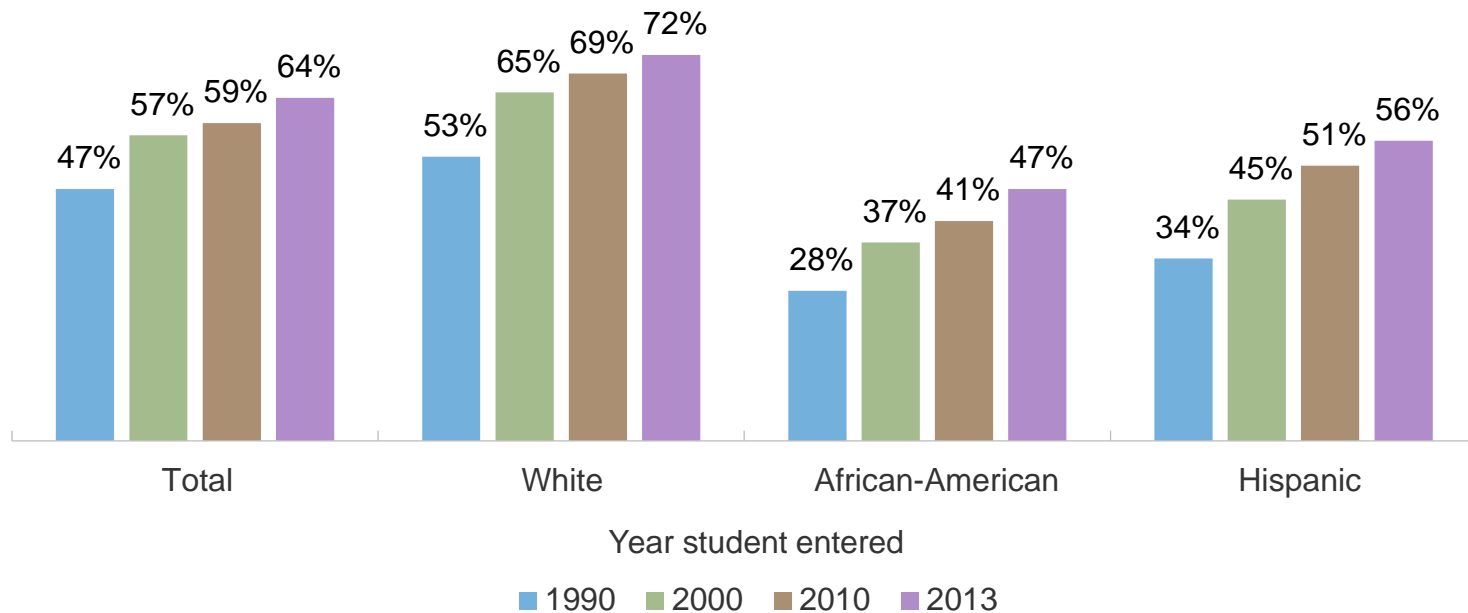
# College Completion by Income





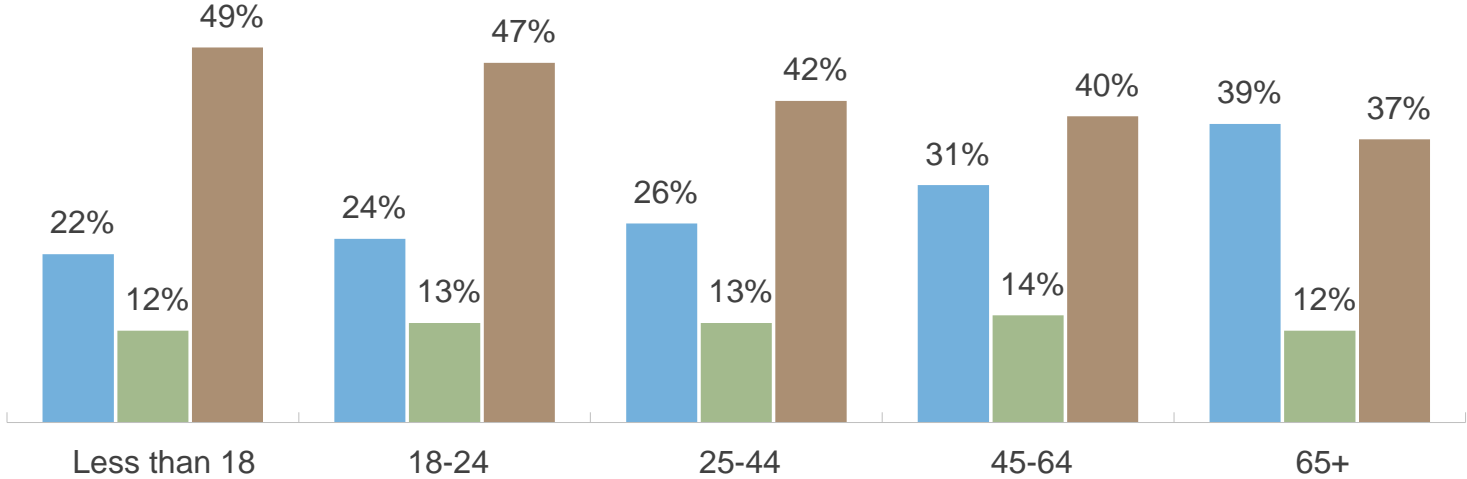
# College Completion by Race/Ethnicity

First-time Freshmen Who Entered a Texas Public University and Received a Bachelor's Degree within Six Years, by Ethnicity



# Texas' Population Projections

Projected 2050 Population by Age and Ethnicity in Texas

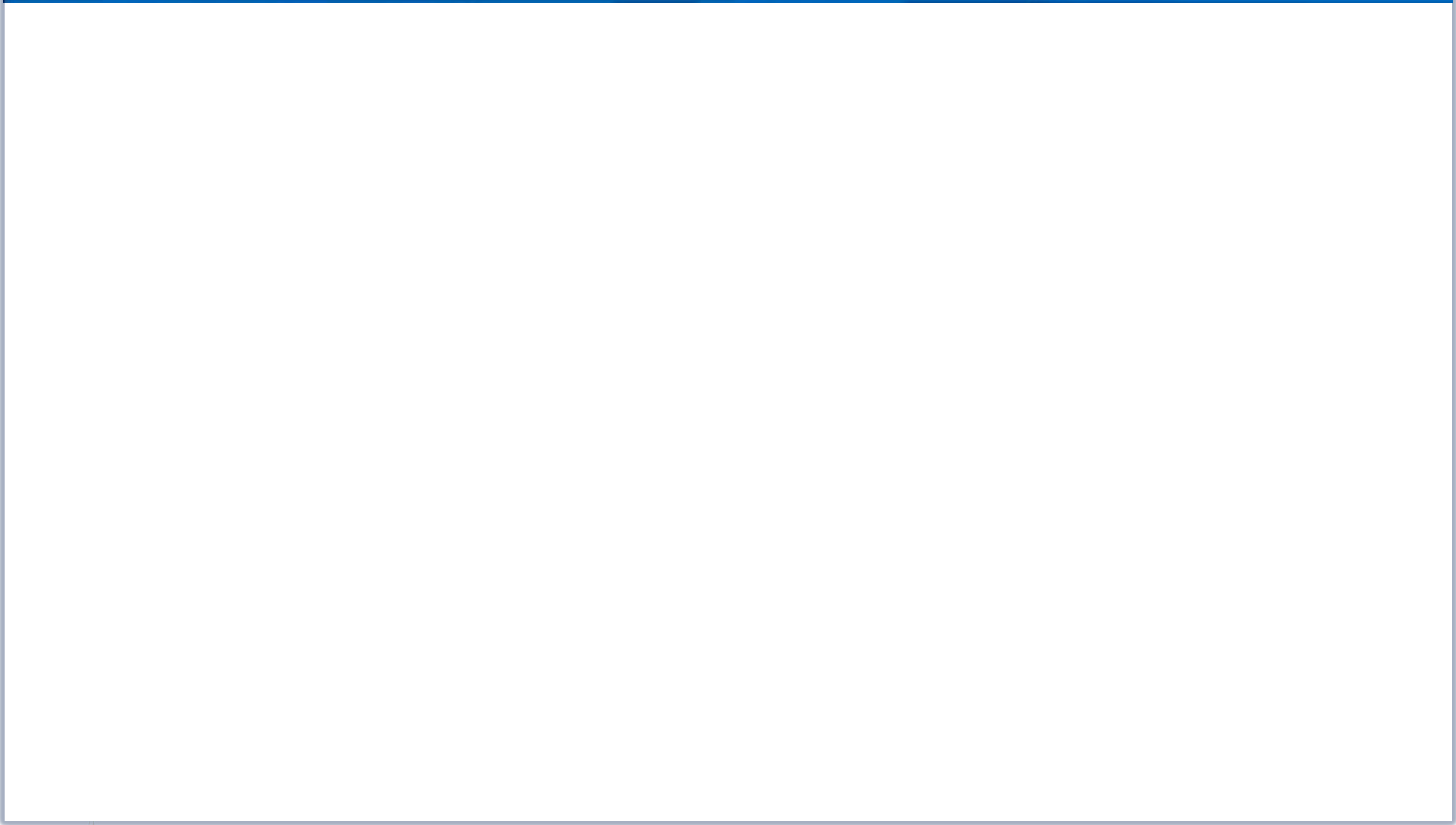


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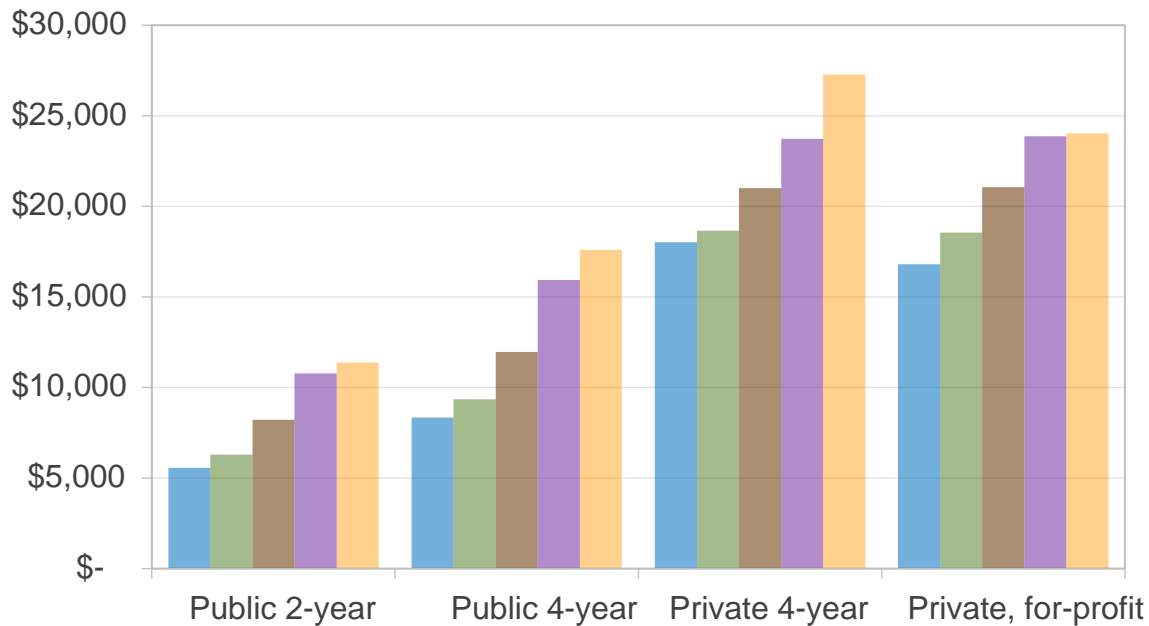
# Paying for a Public University Education in Texas





# Net Price— Lower for Low Income

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# Costs Can Be Higher With Dependents

Average USDA/HUD Food and Housing Costs for Two Semesters (9 Months) for Counties and MSAs  
Where Texas Public Universities Are Located  
(AY 2018–2019)

	Student sharing -1 bedroom unit	Student sharing -2 bedroom unit	Student living alone in 1-bedroom unit	Single parent student with 1 child in 2-bedroom unit
Food	\$2,427	\$2,427	\$2,427	\$3,648
Housing	\$3,657	\$4,515	\$7,315	\$9,030
Total Food and Housing	\$6,084	\$6,942	\$9,742	\$12,678

Average Room and Board Budget: \$9,030

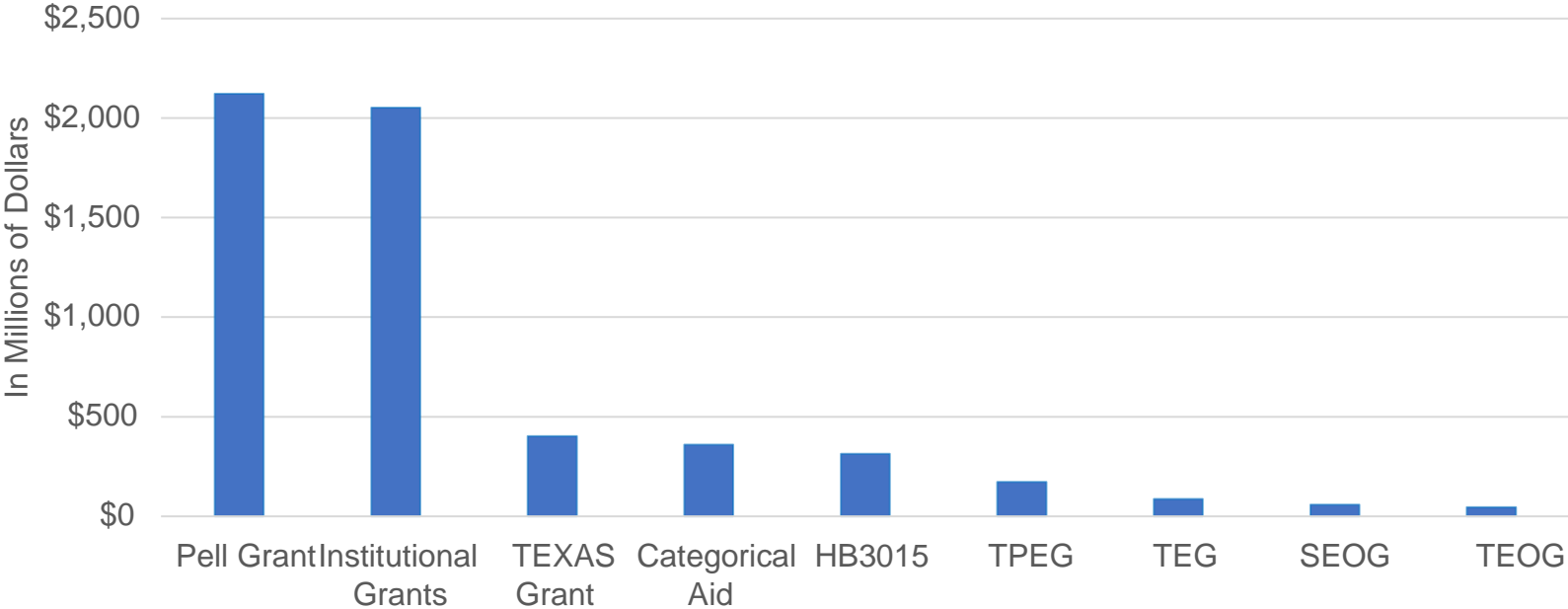


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# Total Grant Awards in Texas

Total Grant Aid Awarded in Texas by Major Grant Program, FY2018-2019

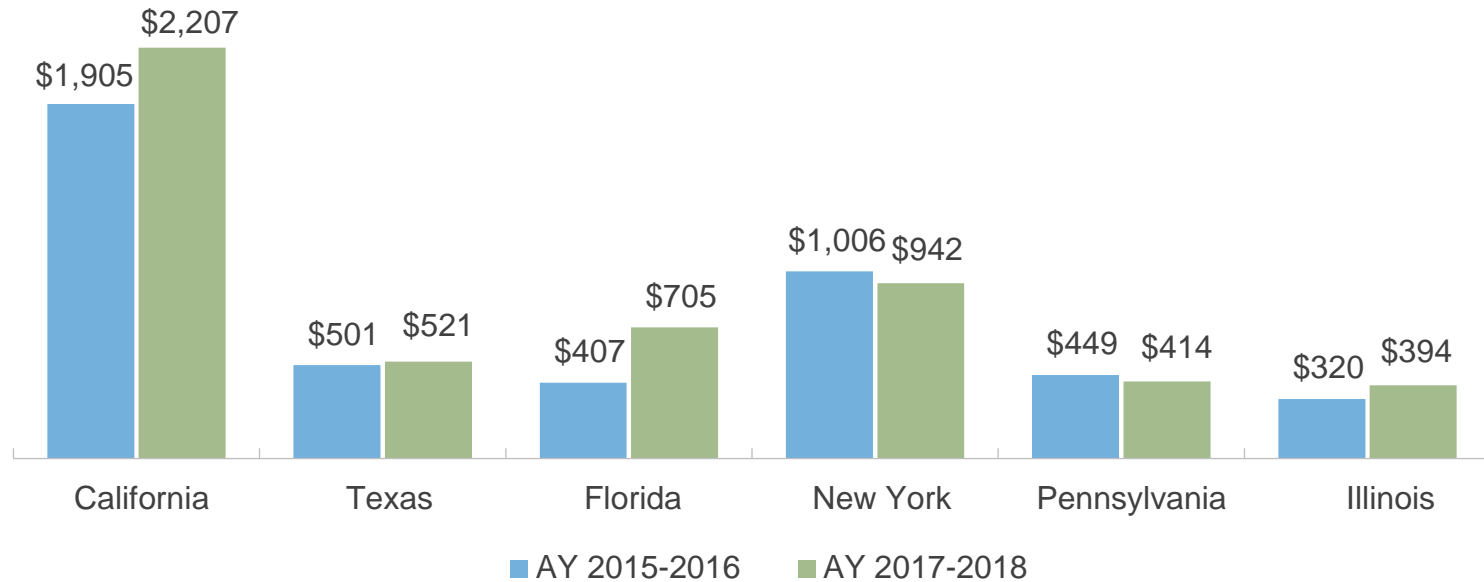






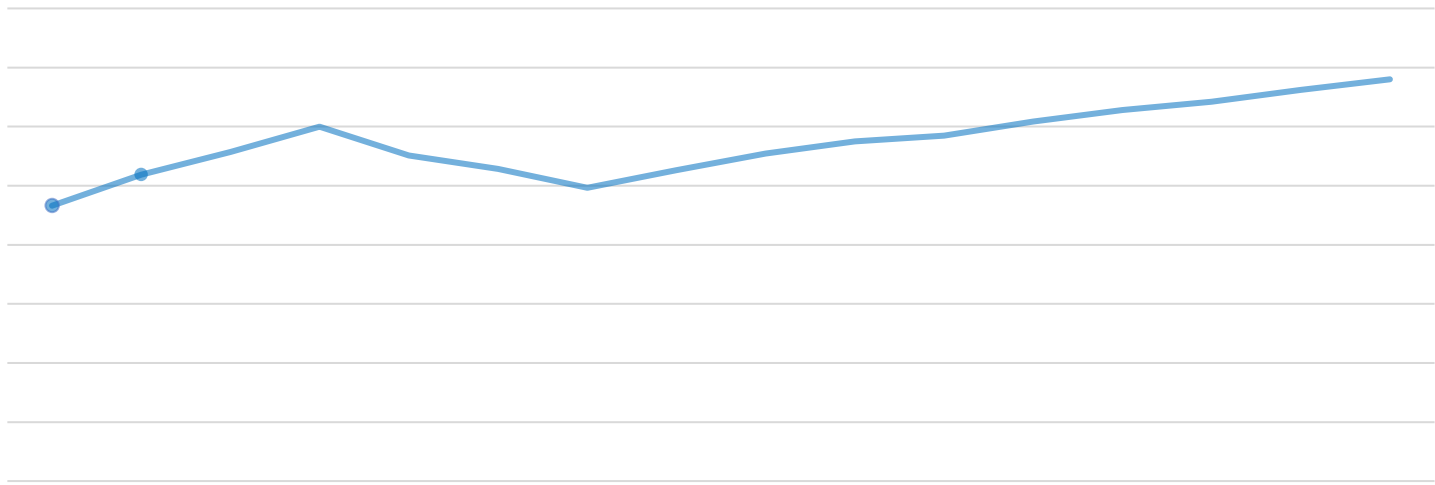
# State Grant Aid

Total State Grant Aid (millions of current dollars)



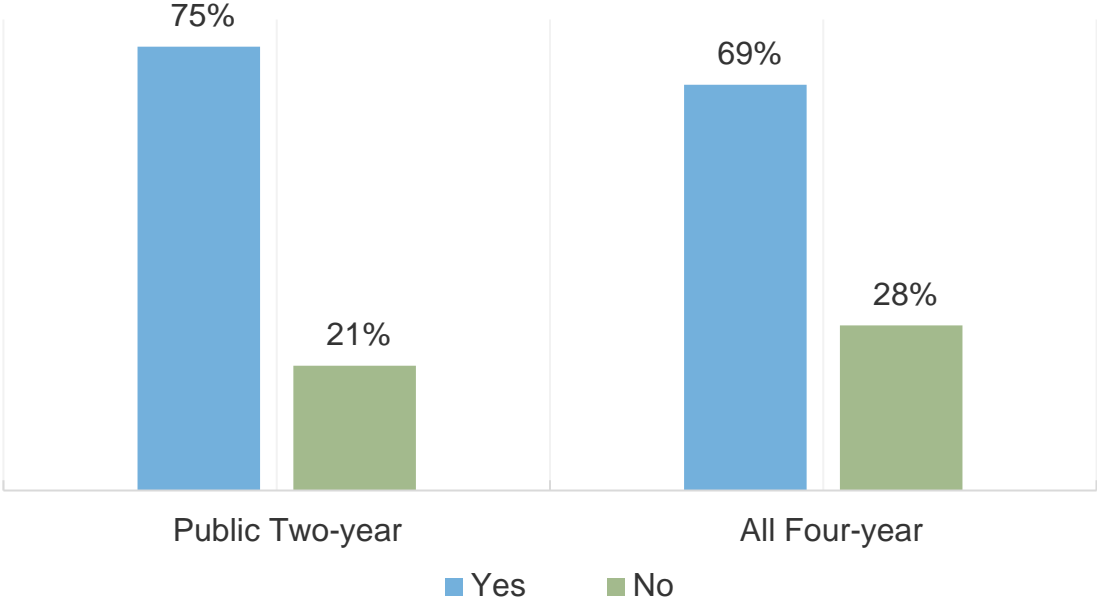
States shown in order by size of population

# Paying for School Through Work



# Working While Enrolled

Q29: Do you work for pay?





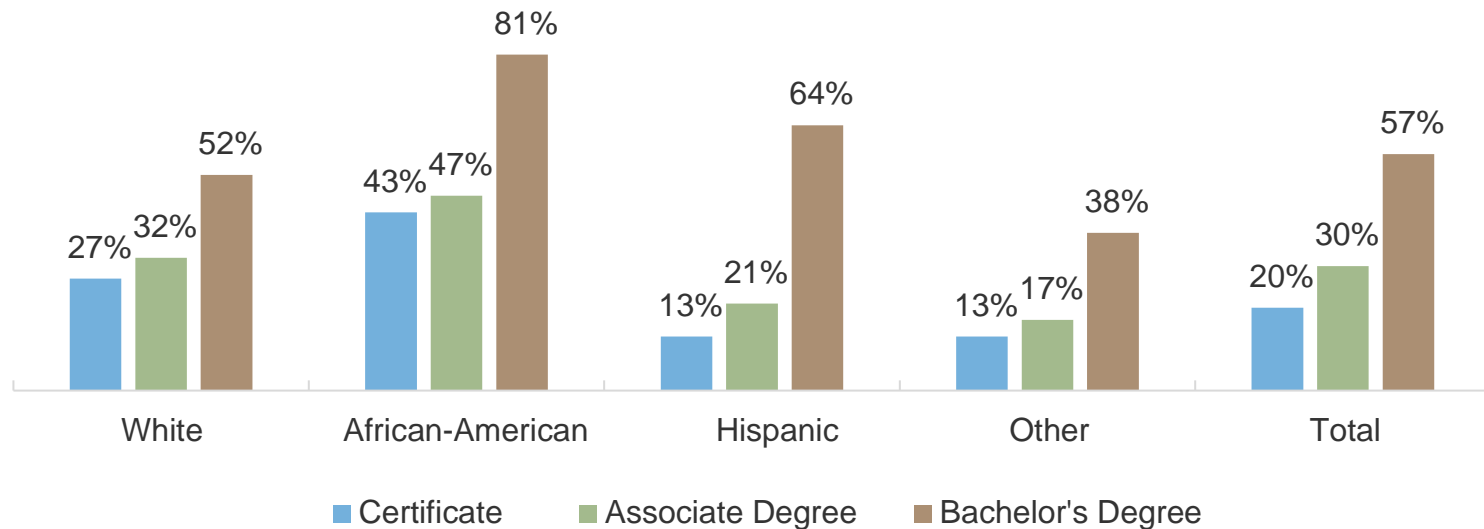


# Borrowing for College



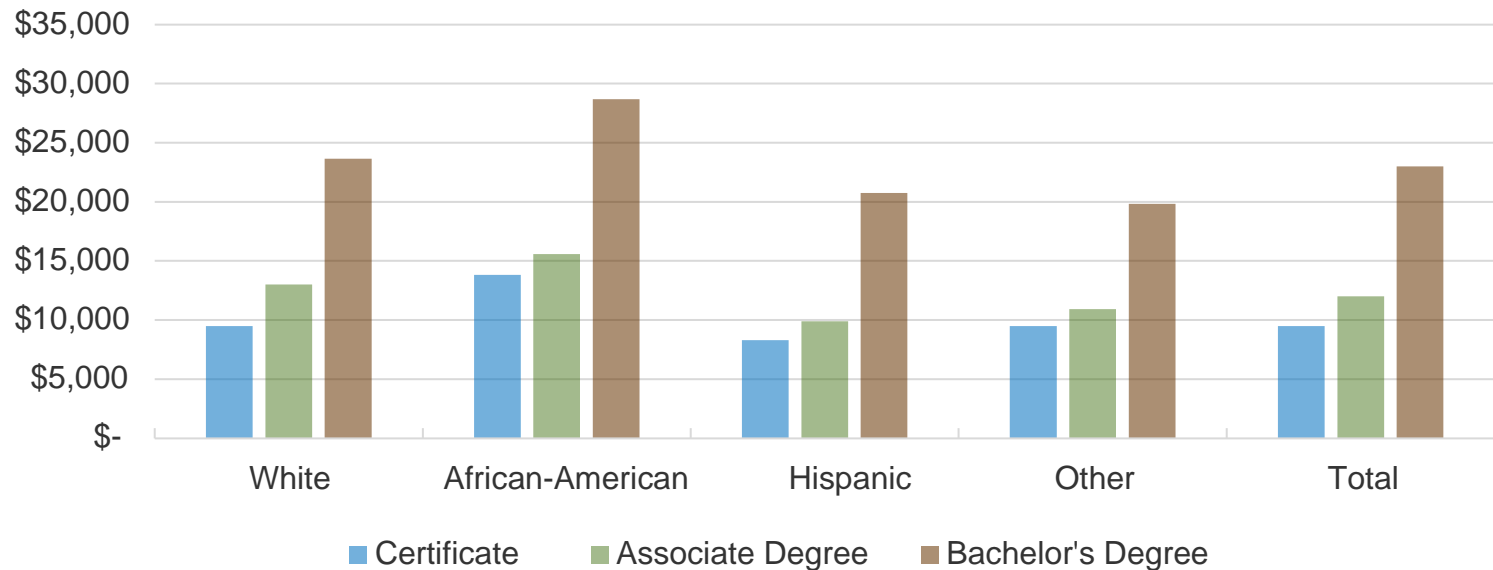
# Borrowing Rates in Texas

Percentage of Texas Graduates with Student Loans, by Degree Level and Race/Ethnicity (FY 2019 Graduates)



# Cumulative Borrowing in Texas

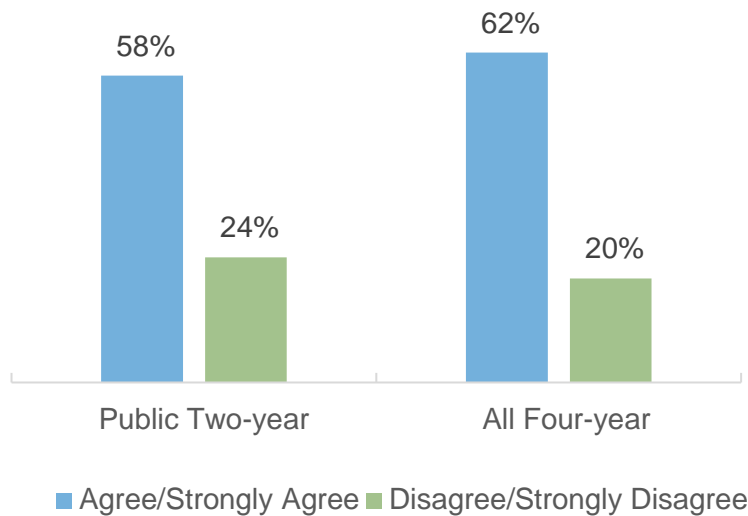
Median Loan Amount For Texas Graduates with Student Loans, by Degree Level and Race/Ethnicity (FY 2019 Graduates)



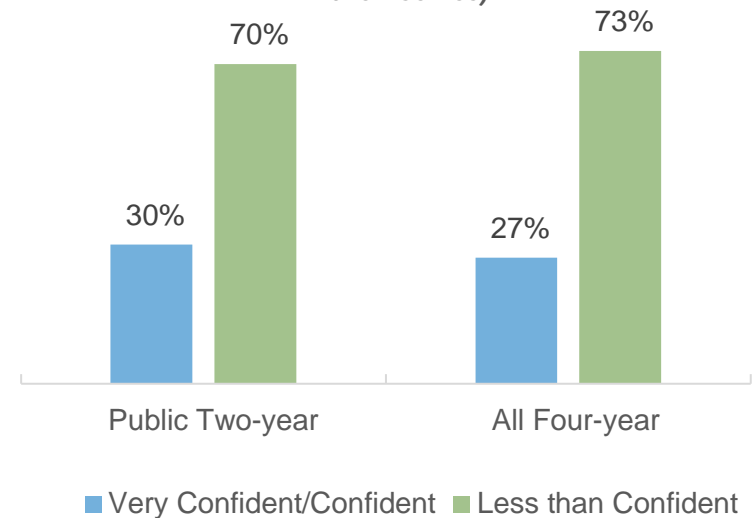


# Students Worry About Loans

Q69: I have more student loan debt than I expected to have at this point. (of those who indicated having a student loan they took out for themselves)



Q70: How confident are you that you will be able to pay off the debt acquired while you were a student? (of those who indicated having a student loan they took out for themselves)

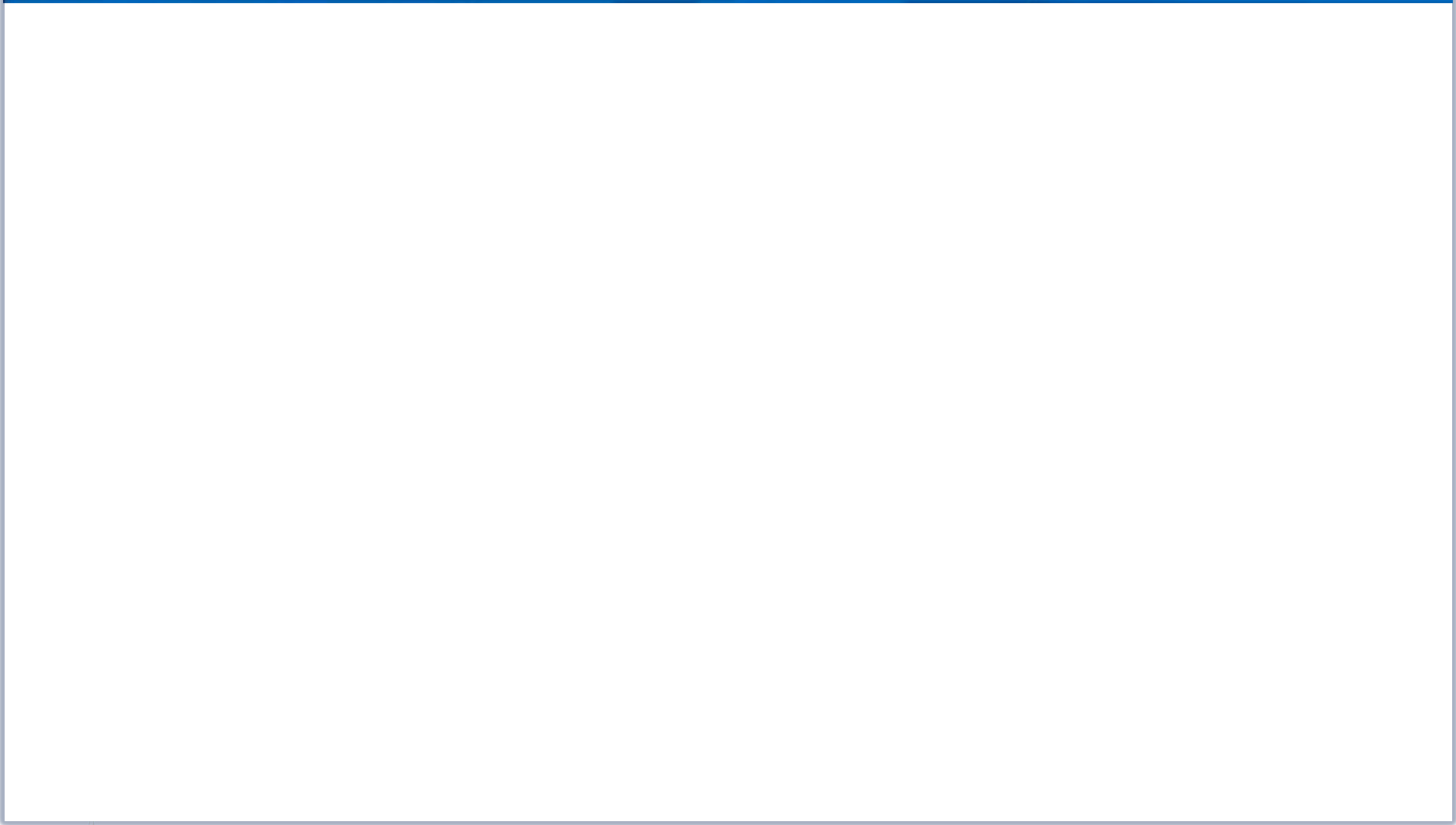


# Repayment Outcomes

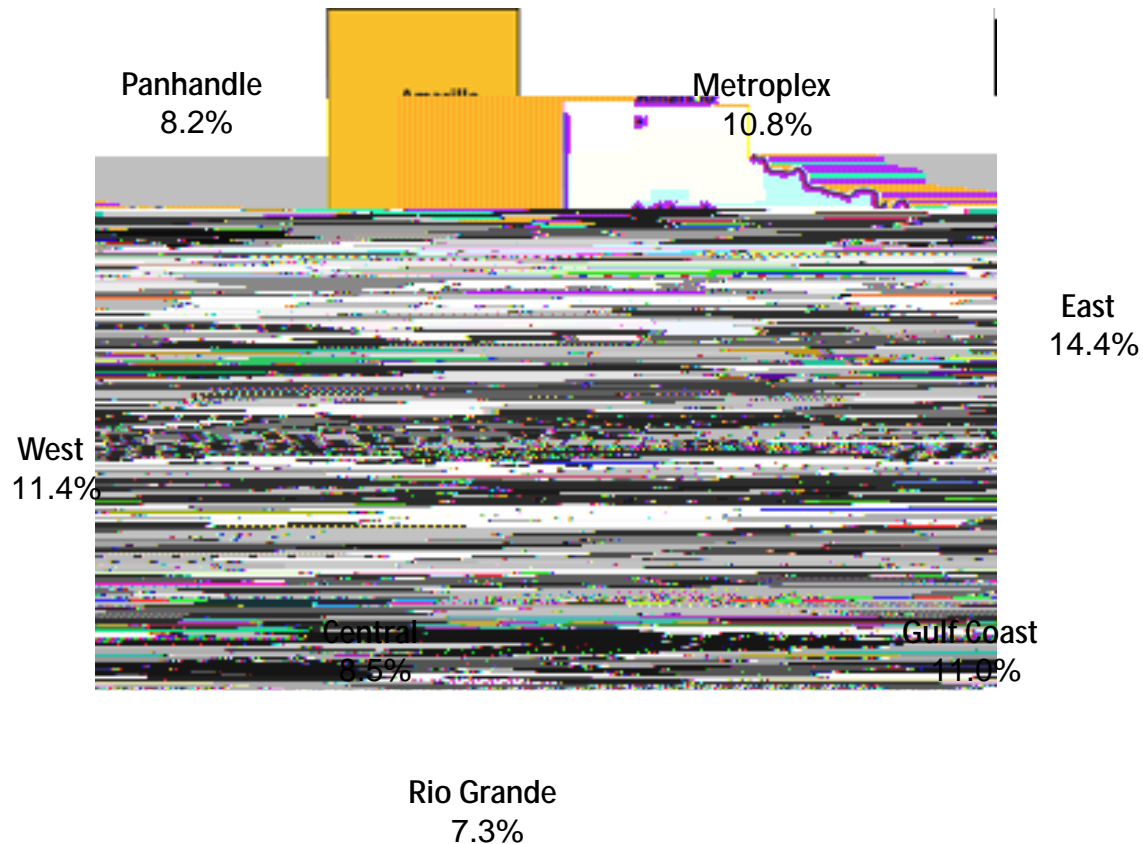
Repayment Group	Percent of Borrowers	Repayment Subgroup	Percent of Borrowers
Defaulters	24%	Paused Any Payment	14%
		Missed Any Payment	10%
Balance Increasers	21%	N/A	N/A
Balance Decreasers	45%	Uninterrupted	22%
		Paused Any Payment	20%
		Missed Any Payment	3%
Consolidators	10%	N/A	N/A

# Consumer Debt Delinquency

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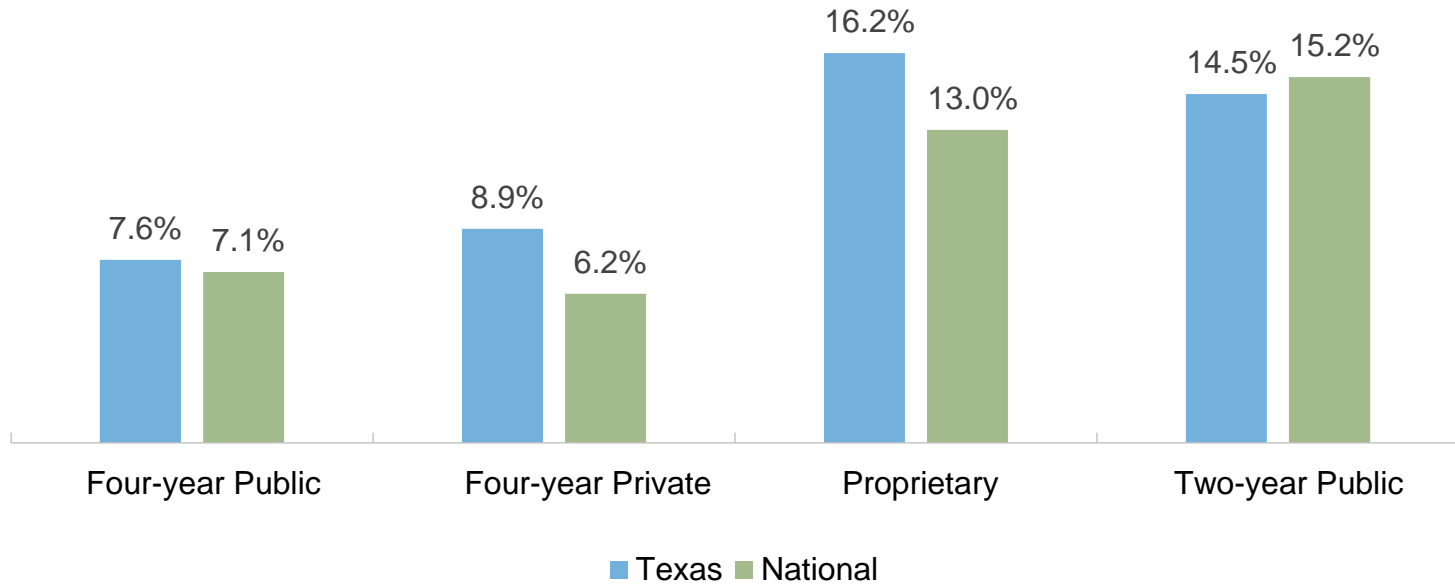


# Cohort Default Rates by Texas Region



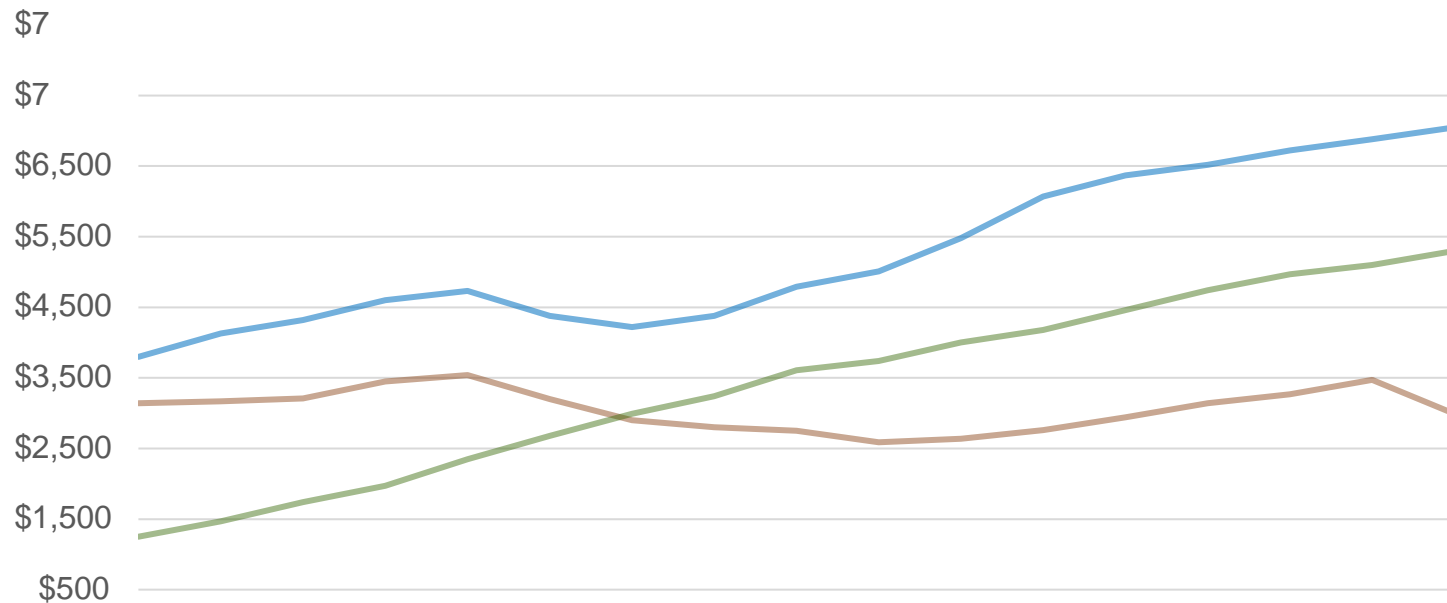
# Cohort Default Rates by Program Length

Texas Three-year Cohort Default Rates by School Type,  
FY 2017 Cohort

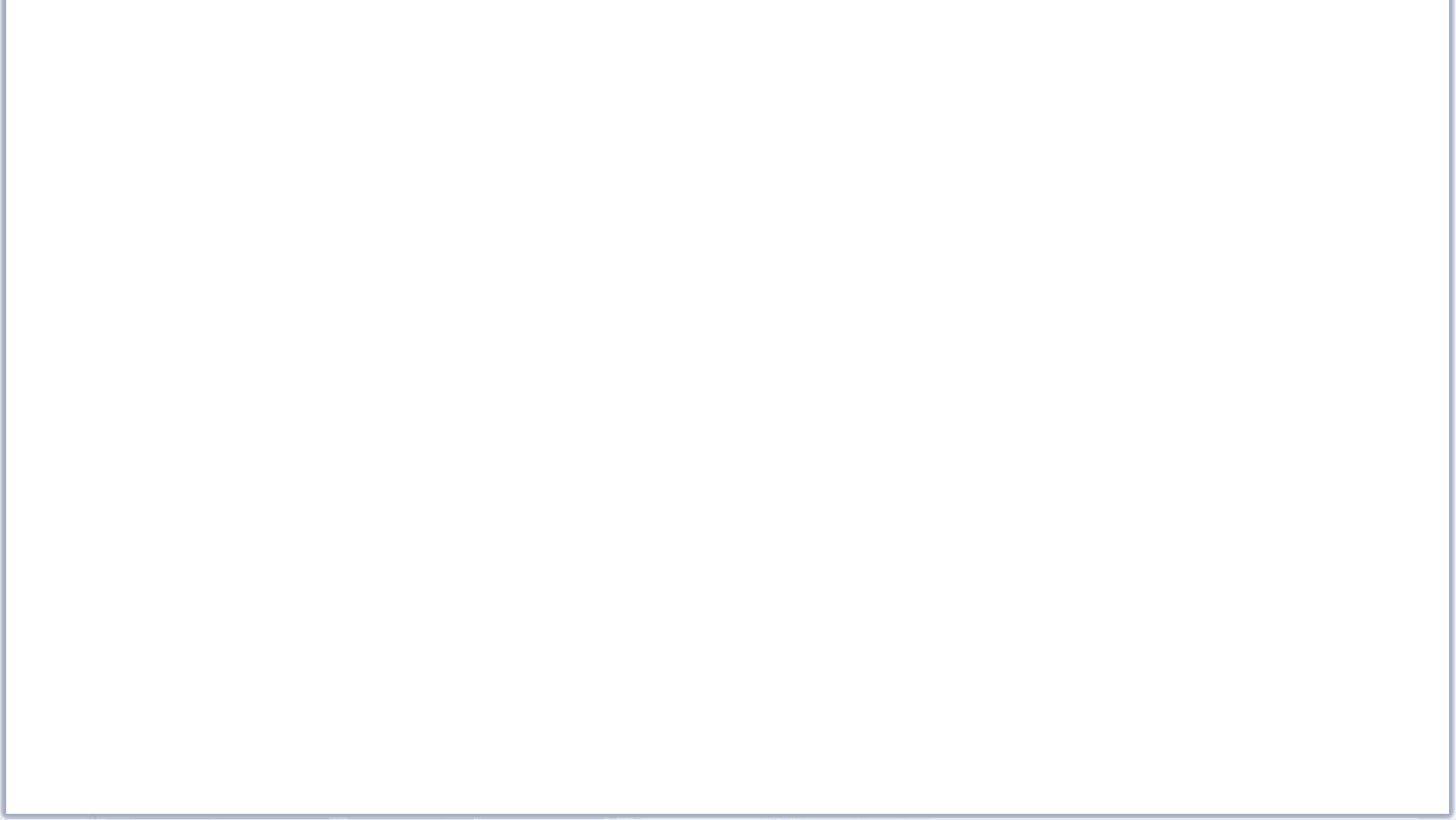
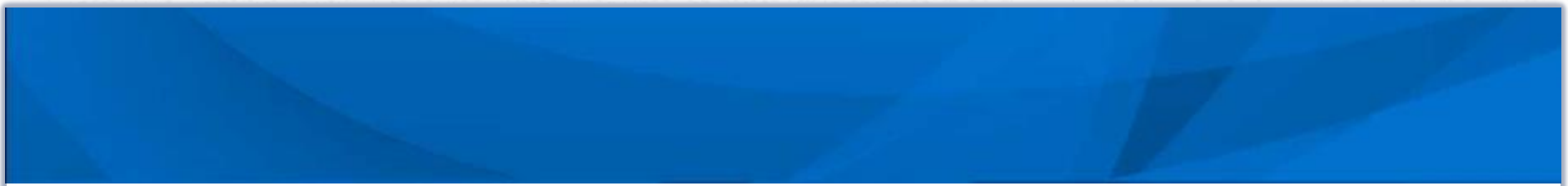




# Consumer Debt Types in Texas



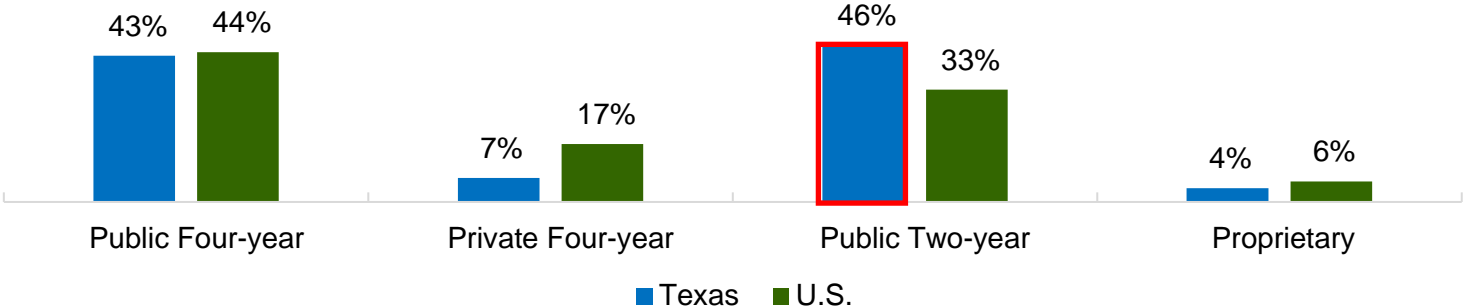




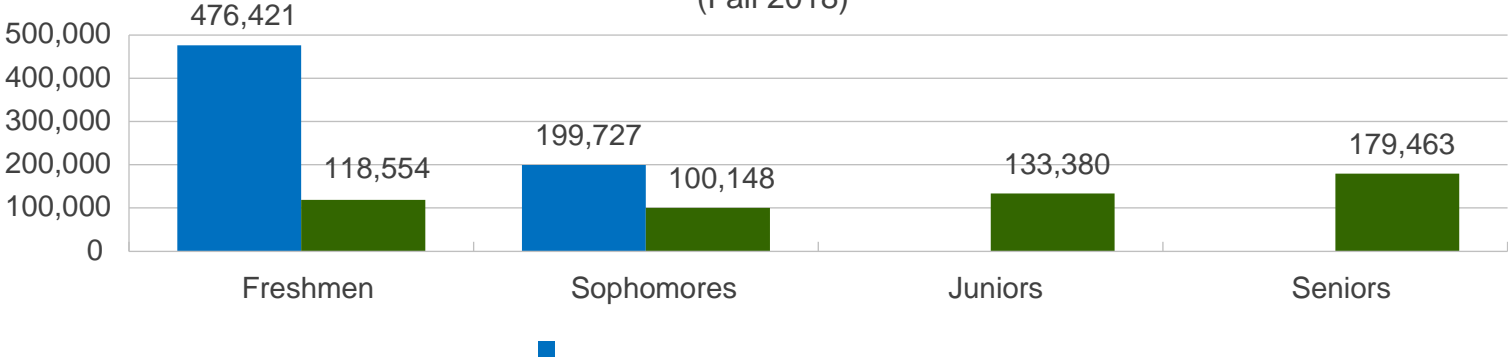




Undergraduate Enrollment by Location and Sector  
(Fall 2018)



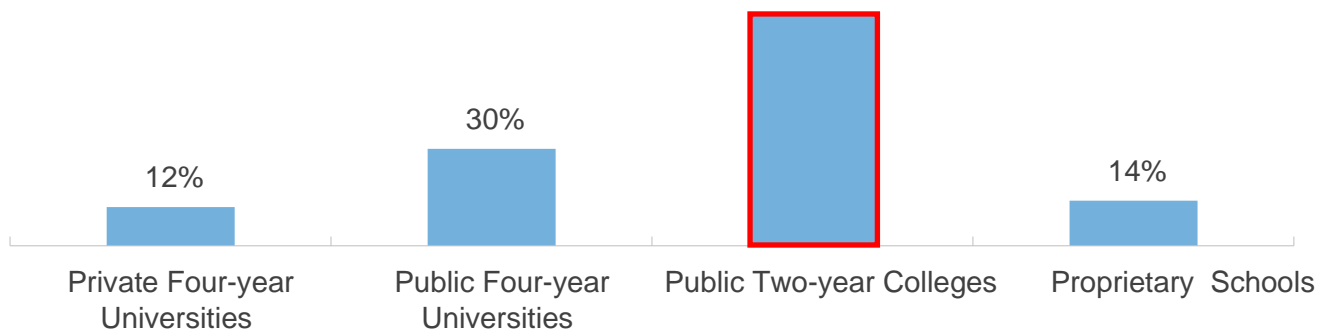
Undergraduates by Classification and Sector  
(Fall 2018)



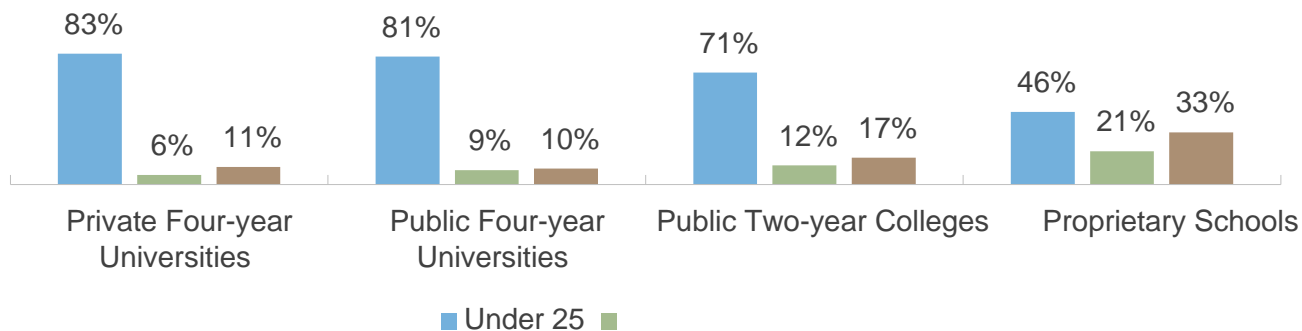


# Profile of Community College Students

Part-Time Enrollment of Undergraduates in Texas by School Sector  
(Fall 2018)

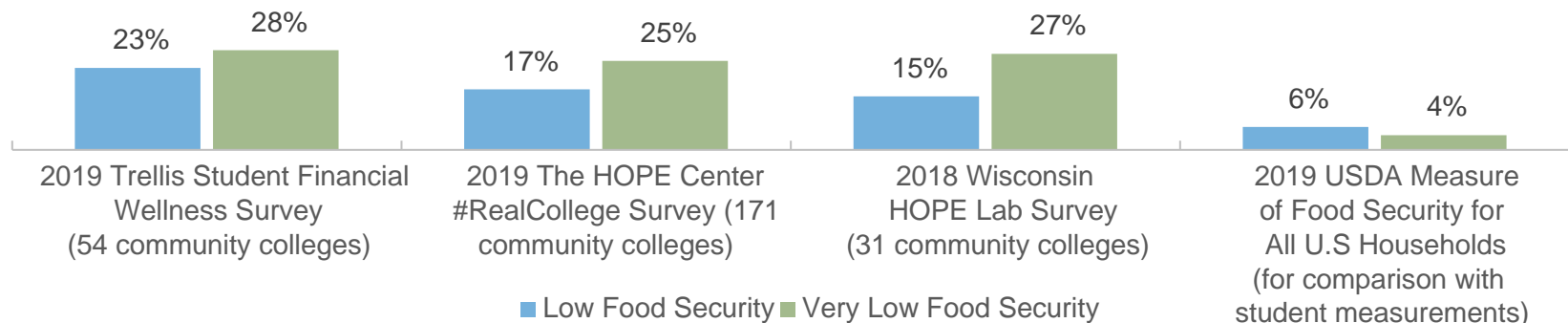


Age of Undergraduates in Texas by School Sector  
(Fall 2017)

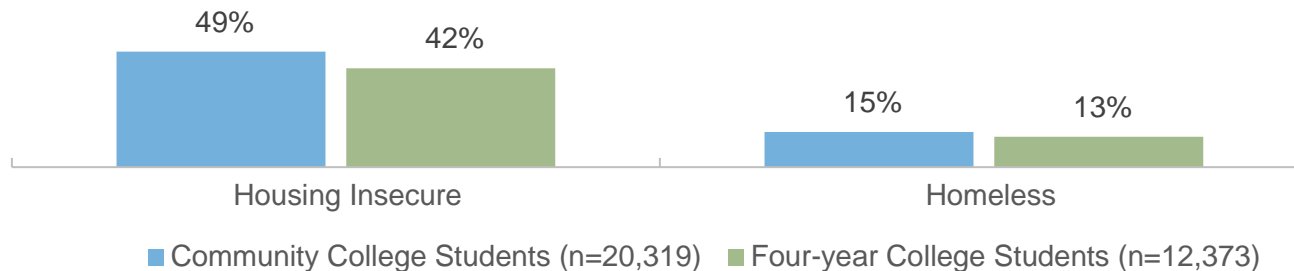


# Profile of Community College Students

Recent Studies of Food Security Amongst Community College Students Using the U.S. Department of Agriculture Scale



Housing Security and/or Homelessness within Prior Twelve Months at Community Colleges, from Trellis' Fall 2019 Survey



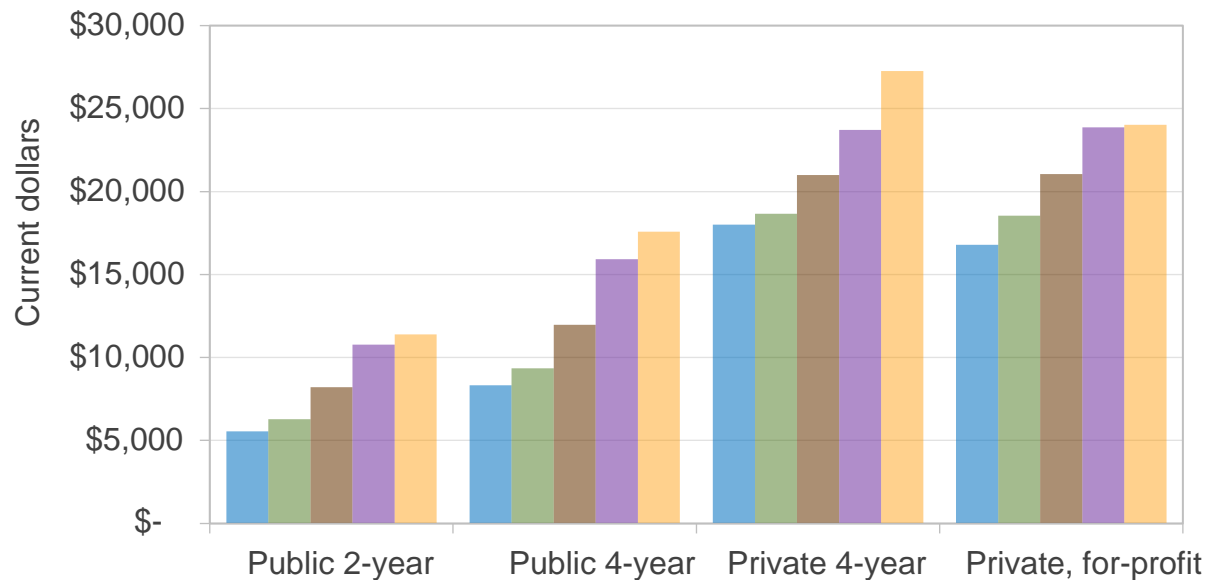
Section 9, pages 83 and 85

# Costs at Texas Community Colleges

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# Net Price—Lower for Low Income





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