

Table 3.2a of the 2008 ISAC Data Book
Stafford Loan Program (Subsidized and Unsubsidized)
Borrower Characteristics, FY2004-FY2008

<u>STAFFORD BORROWERS</u>	<u>FY2004</u>		<u>FY2005</u>		<u>FY2006</u>		<u>FY2007</u>		<u>FY2008</u>	
Unduplicated Subsidized Borrowers	108,598		109,624		111,720		99,674		99,733	
Average Loan Size per Borrower	\$4,806		\$4,895		\$4,813		\$4,486		\$4,976	
Unduplicated Unsubsidized Borrowers	77,637		79,262		83,824		74,460		72,122	
Average Loan Size per Borrower	\$5,985		\$6,234		\$6,055		\$5,706		\$6,206	
All Stafford Unduplicated Borrowers	127,398		128,898		133,024		120,227		118,561	
Average Loan Size per Borrower	\$7,744		\$7,997		\$7,858		\$7,253		\$7,562	
Average Cumulative Loan per Borrower	\$14,427		\$15,495		\$16,271		\$15,629		\$15,749	
<u>BORROWER CHARACTERISTICS</u>	#	%	#	%	#	%	#	%	#	%
Chicago (Zip 606)	26,794	21.0%	25,782	20.0%	26,116	19.6%	22,947	19.1%	22,937	19.4%
Collar Area (Zip 600-605, 607, 608)	46,652	36.6%	47,895	37.2%	49,900	37.5%	46,464	38.7%	44,088	37.2%
Other IL (Zip 609-629)	28,739	22.6%	28,780	22.3%	29,907	22.5%	30,366	25.2%	33,115	27.9%
Out of State	25,213	19.8%	26,441	20.5%	27,101	20.4%	20,450	17.0%	18,421	15.5%
Age 21 or less	38,395	30.1%	38,534	30.0%	39,905	30.0%	36,988	30.8%	35,639	30.1%
Age 22 - 23	22,753	17.9%	22,370	17.3%	23,094	17.4%	21,900	18.2%	22,146	18.6%
Age 24 or over	66,250	52.0%	67,994	52.7%	70,025	52.6%	61,339	51.0%	60,776	51.3%
Freshmen	34,117	26.8%	32,880	25.5%	34,005	25.6%	30,383	25.3%	29,978	25.3%
Sophomores	22,356	17.5%	23,031	17.9%	23,274	17.5%	21,710	18.0%	22,306	18.8%
Juniors	19,302	15.2%	19,779	15.3%	20,432	15.4%	18,243	15.2%	18,608	15.7%
Seniors	17,079	13.4%	17,047	13.2%	18,047	13.6%	17,053	14.2%	17,627	14.9%
Fifth-Year Seniors	3,696	2.9%	3,911	3.0%	4,372	3.3%	4,409	3.7%	2,936	2.5%
Graduates	30,848	24.2%	32,250	25.0%	32,894	24.7%	28,429	23.6%	27,106	22.8%
Full-time	106,381	83.5%	108,899	84.5%	110,028	82.7%	99,989	83.2%	100,205	84.5%