



Dear Karen,

Thank you for submitting your proposal. A printable summary is below. Your confirmation number is 11532. A confirmation email will be sent to you within 24 hours.

Applicants will be notified of the status of the proposed project on February 2, 2016.

If you have questions or need assistance regarding your application please contact the AIR Grant staff at 850-385-4155 x109 or grants@airweb.org.

SUMMARY

Personal Information	
Name	Dr. Karen L. Webber
Informal Name	Karen
Affiliation	University of Georgia
Unit/Department	Institute of Higher Education
Title	Associate Professor of Higher Education
Year began this position	2007
Email	kwebber@uga.edu
Cell Phone	706-202-1245
Preferred Mailing Address	212 Meigs Hall Inst of Higher Educ Athens, Georgia 30602-6772 United States Phone: (706) 542-6831 Fax: (706) 542-7588
Secondary Address	

Demographics	
Highest degree	
Discipline of highest degree	
Position description	
Staff members in IR office	
Campus type	
Years of experience in IR	
IR Roles	
Year of birth	
Race/Ethnicity	
Gender	

Grant Type
I am applying for a:

Research Grant

Financial Representative

Name

Teresa Taylor

Affiliation

University of Georgia

Department

Institute of Higher Education

Title

Business Manager

Address

Meigs Hall

UGA

City

Athens

State or Province

GA

Zip or Postal Code

30602

Country

USA

Additional Contacts

Project Description

Project title:

The Rising Tide of Graduate Student Debt: Examining Change From 2008 to 2012

Statement of the research problem and national importance (limit 750 words):

- What is the research problem this proposal intends to address?
- How does this topic relate to the research priorities areas of access, affordability, and value of legal or graduate/professional education?
- Why is this topic of national importance?
- Why is it timely to conduct this research at this time?

Student loan debt has now topped \$1.3 trillion and the Congressional Budget Office estimates the amount borrowed will double by 2025 (BloombergBusiness, 2015). While the majority of student debt is concentrated at the undergraduate level, borrowing for graduate and professional education is at a record high and increasing rapidly. The accumulated debt for 2012 private law school graduates was over \$120,000, and just under \$85,000 for those from a public law school (Access Group, 2015). Overall, graduate students in 2012 borrowed more than 35 billion dollars in federal and private loans to finance their education—more than double what was borrowed just one decade ago, after accounting for inflation (The College Board Advocacy and Policy Center, 2012). Many graduate students have become increasingly dependent on loans at the master's, professional, and doctoral levels (National Center for Education Statistics, 2011; National Science Foundation, 2012). Disparities in graduate debt by field of study also exist; for example Zeiser, Kirshstein, and Tannenbaum (2013) reported that while 58% of the social, behavioral, and economic science Ph.D. recipients accrued graduate level debt, only 28% of Ph.D. recipients in STEM fields accrued similar debt. Despite the differences, students in all disciplines face increased educational costs. The rising tide in graduate student debt may discourage many from pursuing an advanced degree, possibly restricting their human capital and contributions to the economy and knowledge production.

Despite record debt levels and the growing importance of a postbaccalaureate degree, graduate students have not been the focus of debt-reducing legislation or policy (Wendler, et al., 2012). In fact, in summer 2012, the Budget Control Act of 2011 effectively eliminated subsidized Stafford loans for students pursuing graduate degrees—a measure that is predicted to increase graduate student debt load by approximately six percent, on average (Androit, 2012). Given that 71% of all students graduating from four-year colleges have student loan debt (TICAS, 2014), an increasing number of students may choose to not pursue graduate or professional education or could be facing excessively high or insurmountable debt loads in the years to come. And since federal loans comprise approximately 67 percent of all graduate student aid, compared to only 38 percent of all federal aid available to undergraduate students (The College Board Advocacy and Policy Center, 2012), a better understanding of graduate student needs can inform possible legislative action and institutional policy changes.

Compared to that for undergraduate students, relatively few studies have focused on factors that contribute to graduate student debt. This study proposes the use of national level data from the 2008 and 2012 National Postsecondary Student Aid Study (NPSAS) to examine contributing factors to graduate and professional student debt and to compare levels in 2012 and 2008.

As an understudied topic, a better understanding of graduate student debt is of national importance because knowledge production and economic gains are deeply affected by graduate student education. Projections of a shortage in PhDs are numerous (e.g., Ehrenberg & Mavros, 1992), but if students cannot afford graduate level education, they may choose not to enroll and our nation's economic strength may be jeopardized. Deeper study of graduate student debt is urged because students may fail to consider enrollment simply due to concerns of taking on greater debt. Students who are debt-averse or who have accumulated debt from their baccalaureate education may be less likely to consider graduate education (Perna, 2004; Weiler, 1994; Zhang, 2011), and The Council on Graduate School's GradSense website (www.GradSense.org) recognizes the growing concerns about student debt and its possible impact on graduate students.

We know that graduate degrees are not awarded evenly by gender, race, or discipline (National Center for Education Statistics, 2011), but a deeper understanding of the role of financial need in the degrees awarded differential is needed. In particular, underserved minority students may be especially averse to taking on graduate school debt, and may be unaware of graduate assistantships or other financing available for graduate level education. Further, while graduate level education and degree production are of great importance in STEM fields, graduate education in the law, the humanities, and the arts are equally important to national economic and cultural strength. This study thus proposes to examine graduate student debt across all disciplines and degree levels including traditional degree programs (e.g., PhD, Master's of Science, Master's of Arts), professional degree programs (e.g., law, medicine, dentistry), and applied programs (e.g., EDd., ScID).

Review the literature and establish a theoretical grounding for the research (limit 1000 words):

- What has prior research found about this problem?
- What is the theoretical/conceptual grounding for this research?

To date, relatively few studies have specifically examined graduate student debt, but a few guide our understanding of the current status. Using 2000 and 2008 data from the National Postsecondary Study of Student Aid (NPSAS), Belasco, Trivette, and Webber (2014) found that borrowing among graduate students increased in 2008 compared to similar levels in 2000 and differed by gender and race. In addition, they found that debt incurred varied by degree program; those individuals pursuing a law degree (JD), medical degree (MD), or other professional doctorate (EdD, PsyD, D.Min) incurred more graduate debt than students pursuing a Master's or PhD degree. Borrowing levels have serious consequences for students' choice of major or professional program speciality area.

From 2005 Survey of Earned Doctorates data, Kim and Otts (2010) also found substantial differences in borrowing across degree levels and degree types. These authors found that doctoral students in engineering, physical science, and biological science were the least likely to rely on loans to finance their graduate education, while doctoral students in the social sciences and humanities were most likely to do so.

Also using data from the Survey of Earned Doctorates, Rappaport (1999) found that doctoral recipients of underrepresented minority status incurred more graduate debt than their white counterparts. In a previous study, and perhaps somewhat surprising, Rappaport (1998) found that doctoral recipients in science and engineering (S&E) fields incurred more debt, from 1993 to 1996, than students in other graduate fields. It is important to note that this study did not control for other predictors of graduate borrowing and included psychology and social sciences among S&E disciplines.

While literature exploring the predictors of graduate student debt is limited, research examining the consequences of graduate borrowing is more robust. Numerous studies have identified financial resources as an important predictor of graduate degree-related outcomes. Bair and Haworth (2004), for instance, reported that graduate students who relied on their own financial resources spent more time in graduate school and were less likely to complete their degree, while several other studies revealed that students without sufficient departmental funds in the form of fellowships or research assistantships, were less likely to complete doctoral degrees in particular (Abedi & Benkin, 1987; Bowen & Rudenstein, 1992; Delise, 2014; Dolph, 1983; Ehrenberg & Mavros, 1995; Seigfried & Stock, 2001).

Theoretical Framework

This study is guided by economic theories of human capital and rational choice, since both provide insight into the precursors of graduate school enrollment and borrowing.

Generally, human capital models posit that students invest in education to maximize their utility, and that decisions to pursue further schooling are based on expected costs and benefits (Elwood & Kane, 2000). Becker (1993 and others argue that that cost-benefit analyses related to educational pursuits are influenced by both monetary and non-monetary elements. Costs, like benefits, also assume a financial and non-financial form. In addition to direct monetary costs and foregone earnings, prospective graduate students must also account for the potential psychic costs associated with their enrollment (Cunha, Heckman, & Navarro, 2005). Individuals with a spouse and/or children, for instance, may decide against graduate education and the family-related sacrifices their attendance would likely entail, regardless of academic ability or wealth (Brus, 2006; Weiler, 1994). As such, and although individuals are anticipated to make rational decisions about education-related investments (Manski & Wise, 1983), their decisions will vary considerably, and will be dependent upon their predilections and circumstances.

DesJardins and Toutkoushian (2005), for example, argue that rationality is not exclusive to those who make investments in schooling that most observers would deem appropriate or as yielding the most benefit. Individuals can still act rationally and make choices that ultimately, and foreseeably (at least to others), produce undesirable outcomes. DesJardins and Toutkoushian (2005), as well as other economic theorists (e.g., Becker, 1993; Elwood & Kane, 2000; Paulsen, 2001), purport that such behavior is consistent with the human capital model and can be attributed to personal preferences that derive from the attributes and experiences that shape how individuals perceive postsecondary education—such as tolerance for risk or the amount and quality of education-related information to which a prospective student has access—and which can vary considerably across both race (De La Rosa & Hernandez-Gravelle, 2007; Rabin & Thaler, 2001) and gender (Alexitch, 2006; Roszkowski & Grable, 2010). Previous literature suggests, for example, that African Americans and Latinos are less likely to have adequate information about college costs and financial aid (Freeman, 1997; González, Stoner, & Jovel, 2003; Perna, 2000), and as a consequence, may incur more educational debt than non-minority students (Malcom & Dowd, 2012; Price, 2004).

In addition to personal preferences and experiences, other forces are likely to mediate graduate borrowing. For example, the financial condition of graduate schools and programs will have a substantial impact on enrollees' borrowing levels. Institutions that are better endowed and that have variety of revenue sources other than tuition are more likely and more able to provide graduate scholarships and grants (Slaughter & Rhoades, 2004), while students pursuing graduate degrees at less profitable institutions and/or in more professionalized fields are more likely to finance their graduate education via loans (Hoffer et al., 2006). The extent to which institutions are able to subsidize graduate education may also be influenced, in part, by broader economic trends and cycles. Such subsidies are likely to wane during periods of economic downturn (Hodel, Laffey, & Lingenfelter, 2006). For these reasons, select institutional characteristics are included in this study.

Describe the research method that will be used (limit 1000 words):

- What are the research questions to be addressed?
- What is the proposed research methodology?
- What is the statistical model to be used?

Guided by theories of human capital and rational choice, the research questions for this study are:

1. Has the level of graduate student borrowing changed over the period 2008 to 2012, at different degree levels and across different graduate programs?
2. Does graduate student debt differ by gender and race?
3. Does past educational debt influence graduate borrowing? and
4. Do institutional characteristics (tuition and fees, institution reliance on tuition, education expenditures, institution funds allocated for financial aid) influence graduate borrowing?

I seek to examine these questions quantitatively with the use of 2008 and 2012 National Postsecondary Study of Student Aid (NPSAS) and Integrated Postsecondary Data Education System (IPEDS) data. Respondents who are graduate and professional degree completers in the year of the sample will be included. Following thorough descriptive analyses to ensure full understanding of the data, the primary focus will use one or more advanced statistical techniques, such as multilevel regression. The dependent variable will be amount of educational debt. I will examine cumulative debt for graduate school as the primary dependent variable, but will also examine cumulative debt from undergraduate education as well as combined cumulative debt for graduate and undergraduate education. Since about 40-50% of degree completers do not take on educational loans, a tobit or poisson technique will be used to adjust for the nonnormal distribution. The two-level tobit model is formally expressed in a set of equations, where the observable variable, Y_{ij} , is equal to the latent variable whenever positive, and is zero otherwise, where Y^*_{ij} is a latent variable, and where Y_{ij} indicates the cumulative graduate debt of students who earned their graduate degree in the 2008 (or 2012) calendar year; μ_j indicates the random intercepts that vary over cluster (i.e., institution); and X_{ij} and X_j represent vectors of individual- and institution-level variables, respectively. (this formula is shown in Attachment A)

Analyses will take into account the complex sampling design of the NPSAS sample. Sampling weights will be used, and where needed, analyses will include tests for and inclusion of adjustments for design effects to improve the precision and efficiency of the estimates (Hahs-Vaughn, 2006; Thomas & Heck, 2001).

A Wald test will be used to analyze differences in mean cumulative borrowing between 2008 and 2012, and values will be adjusted for inflation. In addition to analyzing the difference in borrowing for the total group, I will also analyze difference in borrowing by subpopulations, for example, by degree level, field of study, gender, and race.

A select set of variables from NPSAS and Delta Cost Study is included in Attachment A. IPEDS variables will be used as descriptors of the institution, and may include variables from: Completions (C), Fall Enrollment (EF), Finance (F), Student Financial Aid (SFA), Graduation Rates (GR), Human Resources (HR), and Institutional Characteristics (IC). Data elements will include institution size, public/private status, Carnegie classification, percent of faculty in tenured and tenure-track positions, total education & general expenditures, expenditures for research and instruction, and revenues appropriated from federal, state, and local sources. While this list includes only a sample, it shows my level of understanding about NPSAS and IPEDS and the primary data elements needed for the proposed study.

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Project Description - Appendix

- [Attachment A](#)

Datasets

List the datasets that will be used and explain why they best serve this research (limit 500 words)

2008 and 2012 data from the National Postsecondary Study of Student Aid (NPSAS) will be the primary source of data for this study. In addition, I will use select data from IPEDS and the Delta Cost Project. NPSAS data provides a reliable and robust set of national-level data on graduate student borrowing, and IPEDS data can assist in providing data for institutional characteristics that can contribute to student borrowing. Each NPSAS cohort represents a nationally-representative picture of student borrowing. For example, the analytic sample for the 2008 NPSAS cohort included 4,520 respondents, and, after weighting, represents approximately 1.05 million students attending nearly 2,000 postsecondary institutions across the United States.

The use of restricted NPSAS data is required for this study. I currently hold license to use restricted NCES datasets, so I am able to begin this study right away.

Statement of use of restricted datasets (limit 250 words):

Applicants should provide a statement indicating whether the proposed research will require use of restricted datasets. If restricted datasets will be used, the plan for acquiring the appropriate license should be described.

If restricted datasets will not be used, leave this text box blank and click *Save and Continue*.

The use of restricted NPSAS data is required for this study and I currently hold license to use restricted NCES datasets. Detailed individual record data is required for advanced statistical analyses that exclude sole use of Powerstats. Using restricted data will enable me to complete inferential statistics through regression or other models.

Timeline and Deliverables**Timeline:**

Provide a timeline of key project activities.

Proposed Timeline

Months 1-3 after award received

- Receive final human subjects approval at researcher's home institution
- Do thorough review of existing NPSAS data
- Extract needed data from NPSAS, IPEDS, and Delta Cost Data
- Review data variables, analytic plan

Months 4-8

- Continue exploration of data file. Look for missing data and outliers. Establish data transformations that might be needed (for missing data)
- Continue analyses for the study
- Complete mid-year report to ACCESS/AIR
- Obtain permission for release of data reports from NCES as needed
- Present preliminary results at Access Group Legal Education Research Symposium (travel for PI and Graduate Assistant if possible)

Months 9-12

- Submit proposal for presentation to AIR Forum
- Finalize analyses for the study
- Write report, including executive summary, brief report, scholarly paper, and financial statement
- Submit final report to NCES officials for approval to publicly share findings
- Complete final report, present final report at AIR Forum if accepted (included in travel budget)
- Submit one or more manuscripts for hopeful publication in peer-reviewed journal(s)

Deliverables:

List deliverables such as research reports, books, and presentations that will be developed from this research initiative.

Following approval from NCES for release of NPSAS results, the preliminary (November 2016) and final written reports will be submitted to grant officials. I will present at the Access Group Legal Education Symposium in November, 2016 and would hope to present at the 2017 AIR Forum. At least one peer-reviewed manuscript will be prepared, more than one if possible. To contribute to additional dissemination of the findings, if the budget allows, a scholarly paper might be presented at the ASHE conference.

Disseminate results:

Describe how you will disseminate the results of this research.

(Note: Costs of travel to meetings should be calculated on the budget page.)

After the final report has been approved from NSF officials, the researchers will share findings from this study at multiple venues. Findings will be presented at the Access Symposium and hopefully at the AIR Forum and other educational meetings as appropriate, through professional conference presentations, one or more publications with refereed journals.

Conference/publishable papers will more deeply explore the total set of findings on graduate debt by discipline/program and by race and gender. Conference papers and publications will also include more detailed discussion on the implications for graduate education, how this relates to economic

growth, public policy for academic R&D funding, and the impact of students who wish to pursue graduate education. Publication will be sought in peer-reviewed journals such as Research in Higher Education, The Journal of Higher Education, and the Review of Higher Education. Depending on the final results and interest, the researcher will also share findings with local/state legislative or other groups to provide information for policy and practice. Once the project is approved by NCES, limited summarized results will be posted on the researcher's professional websites.

IRB Statement

Statement of Institutional Review Board approval or exemption (limit 250 words):

As part of the proposal, a statement outlining a plan for Institutional Review Board (IRB) approval is required. The statement should outline the applicant's timeline and plan for submitting the proposal to an IRB or explain why IRB approval is not necessary. Final IRB action is not necessary prior to submitting the application.

Application for full approval from the UGA IRB will be completed prior to start of the study. The PI for this study has submitted a number of IRB applications previously and is very familiar with the process. The application has been initiated and expects it to be fully approved within the next 4-8 weeks. This gives ample time prior to the start of the study in July.

Biographical Sketch(es)

Biographical sketch (limit 750 words):

Karen L. Webber is associate professor in the Institute of Higher Education at The University of Georgia. Prior to her current position, she was interim associate provost for institutional effectiveness (2006-2007) and director of institutional research (2003-2006). Prior to work at UGA, Webber served in Institutional Research & Planning at the University of Delaware for 15 years (1988-2003). Webber earned her Ph.D. in College Student Development from the University of Maryland College Park (1988). She earned her Master's degree in Community-Clinical Psychology at the University of Maryland Baltimore County and her BS (summa cum laude) in psychology from East Tennessee State University. She has published over 50 scholarly books, monographs, and journal articles. She has been a continuous member of AIR since 1988 and served as Chair of the Professional Services Committee (2005-2009), member of the Nominations Committee (2011-2013), and an institute faculty member in the AIR Summer Foundations Institute for about a decade (1997-2006). She was a fellow at the 2008 Data Policy Institute in Washington, DC and teaches a graduate level course on national datasets at The University of Georgia.

Her areas of research include the examination of factors that contribute to institutional effectiveness, institutional research, and faculty productivity. Recent publications using SDR data examined the economic benefits of the earned doctorate, and the benefits of the postdoctoral research appointment for the academic appointment. Recent publications using NPSAS data include an examination of graduate student debt and institutional factors contributing to undergraduate student loan default.

Webber currently holds license to access restricted NCES postsecondary data. She has used a number of NCES datasets in peer-reviewed publications, including NSOPF and NPSAS, as well as NSF's Survey of Doctorate Recipients. Webber teaches a graduate-level course, Introduction to the National Datasets which offers an overview of NCES and NSF datasets and data tools developed by NCES and NSF (Webcaspar, Sestat, Powerstats, and the DataCenter for IPEDS).

Budget

- [Budget](#)

Funding History

Funding history (limit 250 words):

A statement of prior, current, and pending funding for the proposed research from all sources is required. The statement should also include a history of all prior funding from AIR to any of the PIs for any activity. Funding from other sources will not disqualify the application but may be considered in the funding decision.

Webber received an AIR Research Grant in 2012. This grant enabled her to examine the economic benefits of the earned doctorate degree. In 2015 Webber (and co-PI Manuel Gonzalez Canche) were awarded an AIR grant in 2015 to examine the career path of academic faculty. As a one-year grant, that study will be finished by late spring 2016.

Dissertation Advisor Letter of Support

There are no files attached.

Attachment A: Detail on Equation and Select NPSAS and Delta Cost Study Variables

From the method section:

The two-level tobit model is formally expressed in the following system of equations, where the observable variable, \underline{Y}_{ij} , is equal to the latent variable whenever positive, and is zero otherwise:

$$Y_{ij} = \begin{cases} Y_{ij}^* & \text{if } Y_{ij}^* > 0 \\ 0 & \text{if } Y_{ij}^* \leq 0 \end{cases}$$

where Y_{ij}^* is a latent variable:

$$Y_{ij} = \mu_j + \beta X_{ij}$$

$$\mu_j = \mu + \Gamma X_j + \varepsilon_j$$

and where Y_{ij} indicates the cumulative graduate debt of students who earned their graduate degree in the 2008 (or 2012) calendar year; μ_j indicates the random intercepts that vary over cluster (i.e., institution); and X_{ij} and X_j represent vectors of individual- and institution-level variables, respectively.

Select NPSAS and Delta Cost Study Variables

NPSAS Name	NPSAS Label	Description
Dependent Variables		
BORAMT1	Cumulative amount borrowed for undergrad	Includes all loans ever borrowed for undergraduate education in 2011-12 and prior years. Does not include Direct PLUS Loans to parents of undergraduate students (PLUSCUM). Although the majority of undergraduate borrowers take out federal loans, they may also borrow additional amounts from other sources (see LOANSRC) that are not in the National Student Loan Data System (NSLDS) files.
BORAMT2	Cumulative amount borrowed for grad	Includes all loans ever borrowed for graduate education for 2011-12 and prior years.
BORAMT3	Cumulative amount borrowed for undergraduate and graduate	Includes all loans ever borrowed for both graduate and undergraduate education for 2011-12 and prior years.

Educational Variables

PROGSTAT	Completed degree program in 2011-12	Indicates whether the student completed a certificate or degree during the 2011-12 academic year. Based on the student interview and student records.
ATTEND	Attendance intensity in fall	Student's attendance status during the fall term (in September or October 2011).
GRADDEG	Graduate degree program	Indicates the general type of graduate degree program in which the student was enrolled during the 2011-12 academic year.
GRADGPG	Graduate degree programs	The detailed graduate and doctor's degree-professional practice program in which the student was enrolled in the 2011-12 academic year.
GRADLVL	Graduate class level	Graduate class level during the 2011-12 academic year.
GRADMAJ	Graduate field of study	The student's graduate major or field of study in 2011-12.
GRADPYR	Year began graduate degree	The year the student began graduate studies.
GRASTAMT	Total assistantships amount	Total amount of all graduate student assistantships received during the 2011-12 academic year.
Student Characteristics		
GENDER	Gender	Student's gender.
RACE	Race/ethnicity (with multiple)	Student's race/ethnicity with Hispanic or Latino origin (HISPANIC=1) as a separate category. Based on the census race categories (RACECEN), but the race categories exclude Hispanic origin unless specified.
SMARITAL	Marital status	Student's marital status during the 2011-12 academic year.
DEPNUM	Dependents: Has any dependents (number)	Number of student's dependents (children and others) during the 2011- 2012 academic year.
AGE	Age as of 12/31/2011	Student's age as of 12/31/2011. Aid applicants who were age 24 on or before this date were automatically determined to be independent students.

Delta Cost Study Variables	Delta Label	Description
nettuition01	Net tuition and fees revenue	Net tuition revenue is the amount of money the institution takes in from students after institutional grant aid is provided (this is not the same as the net tuition number available in IPEDS which is net of all discounts and allowances applied to tuition and fees). Revenue received by the institution through acts of a federal legislative body (except grants and contracts).
federal03	Revenue from federal appropriations	Revenue received by the institution through acts of a federal legislative body (except grants and contracts).
state03	Revenue from state and local appropriations	Revenue received by the institution through acts of a federal legislative body (except grants and contracts).
local03	Revenue from local appropriations	Revenue received by the institution through acts of a federal legislative body (except grants and contracts).
tuition_reliance_a1	Share of operating revenues from net tuition (includes basic revenue streams)	The net tuition share of operating revenues (net tuition; federal, state, and local appropriations grants, and contracts; and private gifts, grants, and contracts).
govt_reliance_a	Share of operating revenues from government sources (includes basic revenue streams)	The federal, state, and local appropriations, grants, and contracts share of operating revenue (net tuition; federal, state, and local appropriations, grants, and contracts; and private gifts, grants, and contracts).
institutional_grant_aid_share	Share of total financial aid from institutional grants	Institutional grant aid share of total student grant aid from all sources.
tuition_discount	Tuition discount	That part of a scholarship or fellowship that is used to pay institutional charges such as tuition and fees or room and board charges.
eandg01	Total education and general expenditures - current year total	Total education and general expenditures includes all core operating expenditures, including sponsored research, but excluding auxiliary enterprises.

gross_operating_margin	Margin between total revenues and total expenditures	The difference between total current funds revenue and total current funds expenditures.
total_full_time_postbacc	Total number of full-time postbaccalaureate students	The total number of full-time first-professional and graduate students.
total_part_time_postbacc	Total number of part-time postbaccalaureate students	The total number of part-time first-professional and graduate students.

Research Grant Proposal Budget Form

Personnel - Time on Project

(Enter percentage as a decimal)

Principal Investigator

% (FTE) academic year
 % (FTE) summer

Second Principal Investigator

% (FTE) academic year
 % (FTE) summer

Third Principal Investigator

% (FTE) academic year
 % (FTE) summer

Graduate Research Assistant

% (FTE) academic year
 % (FTE) summer

Personnel - Salary & Benefits

academic year \$
summer \$

academic year \$
summer \$

academic year \$
summer \$

academic year \$
summer \$

Personnel - Salary/Stipend

(Time on Project x Salary and Benefits)

academic year \$
summer \$

academic year \$
summer \$

academic year \$
summer \$

academic year \$
summer \$

Total Salary and Wages (calculated from above fields)

\$

Travel

2016 Access Group Legal Education Research symposium:

\$

Other research related travel:

\$

(*Note:* Other planned travel should be listed in the "Timelines and Deliverables" section)

Other research expenses

Please provide a breakdown of expenses below and add the total value in the box to the right. Allowable expenses include: materials, such as software, books, supplies, etc.; consultant services, such as transcription, analysis, external researchers, etc.; and costs for publishing articles in journals. The purchase of computer hardware, overhead or indirect costs, and living expenses are not allowable. If you have questions about specific expenditures please contact AIR.

\$

TOTAL REQUESTED

\$