Chipola College Facts!

Financial Aid and Student Access

July 2026 | Academic Year 25-26 | Internal Survey

Access to higher education depends on more than admission — it depends on affordability, support, and the presence of students who might not otherwise attend college. This edition of **Chipola College Facts!** examines financial aid patterns, first-generation status, how students plan to fund their education, and enrollment trends that together paint a picture of who Chipola serves. Data are drawn from the **2025–26 Entering Student Survey (ESS)**, the **2025–26 Graduating Student Survey (GSS)**, IPEDS 12-month and Fall Enrollment surveys, and the Chipola enrollment-by-program summary.

Enrollment Growth: Five-Year Trend

Total enrollment at Chipola has grown **15.9% over five years**, from 2,597 in 2021–22 to **3,011 in 2025–26**. The AA program remains the largest pathway, growing from 1,521 to 1,721 students (+13.1%). Workforce Development programs have expanded substantially, driven by growth in public safety training (Correctional Officer, Law Enforcement) and skilled trades (welding, HVAC, electricity). Baccalaureate enrollment has modestly declined from 236 to 211 students over the period.

Program Category	2021–22	2022–23	2023–24	2024–25	2025–26
Associate in Arts (AA)	1,521	1,574	1,584	1,650	1,721
Associate in Science (AS)	234	228	176	192	165
Applied Technology Diploma	14	15	12	18	24
Bachelor's (BS)	236	230	220	220	211
Certificate (CCC)	41	37	46	47	54
Workforce Dev. (WFD)	253	369	438	472	491
Non-Degree Seeking (NPS)	270	209	293	210	246
Total	2,597	2,665	2,826	2,875	3,011

Table: Chipola College enrollment by program category, 2021–22 through 2025–26. Source: Enrollment by Program reports, April 2026..

Figure: Total enrollment trend, 2021–22 to 2025–26. Most recent year in gold.

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Financial Factors in the College Choice Decision

The ESS asked Fall 2025 entering students to rate factors influencing their decision to attend Chipola on a three-point scale (Strong Influence, Moderate Influence, Little Influence, No Influence). **Cost and financial aid availability rank among the top enrollment drivers,** confirming that Chipola's affordability is central to its access mission.

Enrollment Factor	Strong Influence	Moderate Influence	Strong + Moderate
Cost of attending Chipola	53.6%	26.3%	79.9%
Availability of financial aid	47.9%	22.7%	70.6%
Location of the campus	59.3%	20.6%	79.9%
Availability of courses in my major	40.7%	27.3%	68.0%
Advice of parents	38.7%	25.8%	64.5%
Friends/classmates attending Chipola	31.4%	19.1%	50.5%
Advice of HS counselor/teacher	29.4%	16.0%	45.4%

Table: Factors influencing the decision to attend Chipola, Fall 2025 ESS (n=194). Strong Influence + Moderate Influence combined..

Cost and location tied as the strongest enrollment drivers at 79.9% combined influence each. Financial aid availability follows closely at 70.6% — placing it above parental advice, peer influence, and high school counselor guidance as a driver of college choice. This highlights the **critical role of Financial Aid outreach** in both attracting and retaining students.

Employment While in College

The ESS asked entering students how many hours per week they plan to work while attending Chipola. Nearly **69% of entering students planned to work** at least some hours, with 27.3% planning to work 11–20 hours per week and 8.8% planning to work 36 or more hours. This working-student profile directly connects financial need to persistence risk — a key consideration for advising, scheduling, and support services.

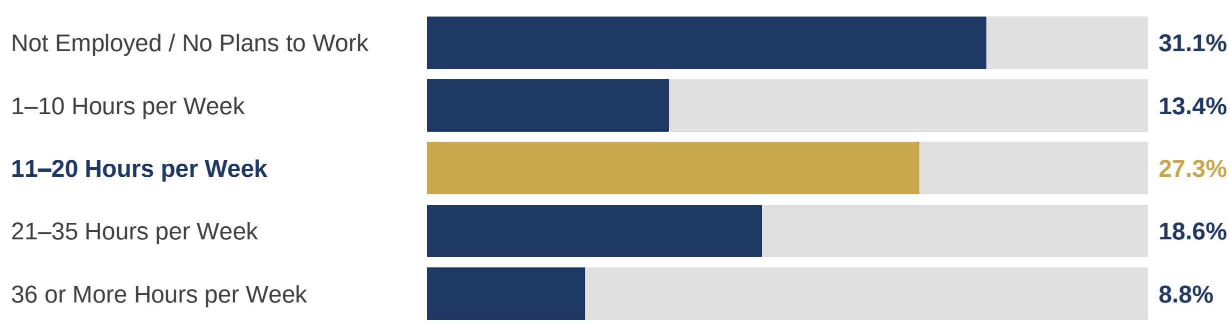

Figure: Planned hours of employment per week while attending Chipola, Fall 2025 ESS (n=194). Most common working category (11–20 hrs) in gold.

Additionally, **57.2% of entering students** reported needing "Much" or "Some" help securing financial assistance to continue their education (ESS Q: "Securing financial assistance to continue education," n=194). This is one of the highest-rated student need areas in the survey and supports the case for proactive Financial Aid advising as a retention strategy.

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Financial Aid and Affordability

Financial aid is a critical access mechanism for Chipola's student population. Data from two complementary sources — the **Entering Student Survey (ESS, Fall 2025)** and the **Graduating Student Survey (GSS, 2025–26)** — show that Pell Grant receipt increases substantially from enrollment to graduation, reflecting the persistence of financially needy students through program completion.

Entering Students with Pell Grant	Graduating Students with Pell Grant	First-Generation College Students
38.1%	**60.9%**	**39.3%**
ESS Fall 2025 (n=194)	*GSS 2025–26 (n=465)*	*ESS 2025–26 combined (n=305)*

Table: Pell Grant receipt: 38.1% of entering students (ESS) vs. 60.9% of graduating students (GSS), indicating high financial need among program completers. First-generation: 39.3% of entering students..

The gap between entering (38.1%) and graduating (60.9%) Pell Grant rates reflects that financially aided students **complete at rates comparable to or exceeding** non-aided students at Chipola — a positive access outcome. It may also reflect that students who do not receive Pell (e.g., higher-income students) are more likely to transfer or stop out before graduation.

How Students Plan to Pay for College

The ESS asked Fall 2025 entering students to select all applicable methods they plan to use to pay for college (n=194, multiple response). **Grants and scholarships dominate,** with loans being notably rare — only 6.7% of students plan to use loans. This is consistent with Chipola's low-cost positioning and strong grant/scholarship infrastructure.

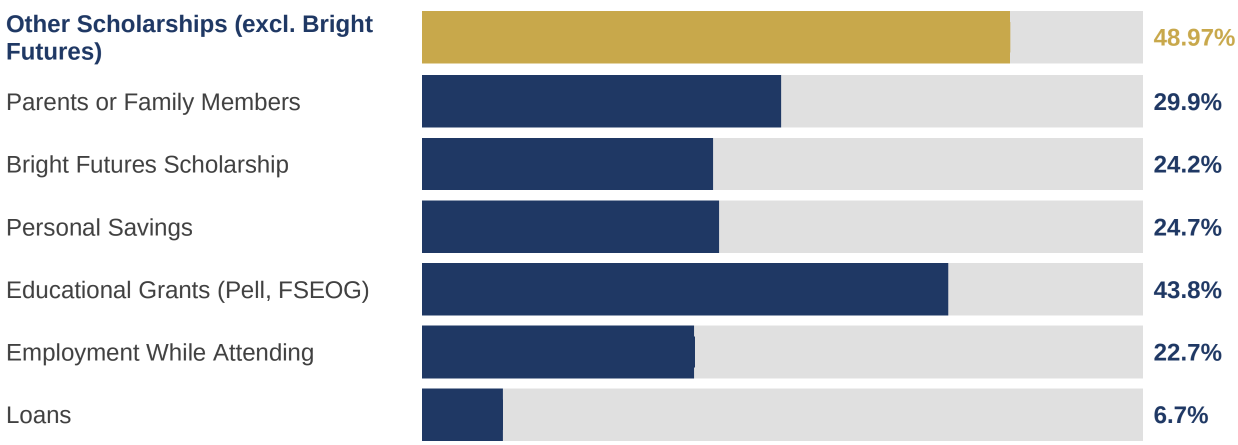

Figure: Planned payment methods for college expenses, Fall 2025 ESS (n=194, multiple response). Percentage who selected each option.

Note: Items marked as "(2)" or "(1)" in the Explorance output indicate "selected" vs. "not selected" in a multi-select format; percentages reflect those who selected each option. Sum exceeds 100% because students could select multiple methods.

The near-absence of loan use (6.7%) is a notable access indicator. It suggests that most Chipola students either qualify for grant aid sufficient to cover their costs, or avoid borrowing due to affordability concerns. The high share planning to use **employment (22.7%)** alongside education underscores the working-student profile of the Chipola population.

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First-Generation College Students

The ESS asks whether either parent or guardian holds a college degree (associate's or higher) or postsecondary certificate. Students whose parents do not are classified as **first-generation college students.** At Chipola, first-generation rates vary meaningfully by student type.

Student Group	First-Generation (%)	Has Degree-Holding Parent (%)	n
Fall 2025 Entering Students	42.3%	57.7%	194
Spring 2026 Entering Students	49.0%	51.0%	49
Dual Enrollment Summer Academy 2025	15.4%	84.6%	39
Fall 2025 Non-DE Entering Students	18.8%	81.3%	16
2025–26 ESS Combined	39.3%	60.7%	305
2025–26 Graduating Students (GSS)	43.7%	56.3%	465

Table: First-generation college student rates by ESS survey group and GSS graduating cohort, 2025–26..

The Dual Enrollment Summer Academy population shows a markedly lower first-generation rate (15.4%) compared with traditional Fall entering students (42.3%), reflecting the college-educated family background typical of dual enrollment participants. The **regular entering student first-generation rate of 42.3%** is consistent with the graduating student rate of 43.7%, suggesting that first-generation students persist to graduation at rates comparable to continuing-generation peers.

Dual Enrollment: Gateway to College Access

Dual enrollment is one of Chipola's most significant access pathways, particularly for students in the rural northwest Florida service area who may be less likely to pursue higher education otherwise. In AY 2024–25, Chipola enrolled **698 high school students** in college courses for credit (up from 674 in the prior year), representing **87.7% of all non-degree-seeking enrollment.**

Dual Enrollment Students AY 2024–25	Share of Non-Degree-Seeking Enrollment	Share of 12-Month Unduplicated Headcount
698	**87.7%**	**26.4%**
Up from 674 prior year (+3.6%)	*698 of 796 non-degree-seeking UG*	*698 of 2,634 total students*

Table: Dual enrollment, AY 2024–25: 698 HS students (up from 674), representing 87.7% of non-degree-seeking enrollment and 26.4% of total 12-month headcount..

Race/Ethnicity	Dual Enrollment Students (AY 2024–25)	% of DE Total
White	512	73.4%
Black or African American	59	8.5%
Race/Ethnicity Unknown	53	7.6%
Two or More Races	29	4.2%

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Race/Ethnicity	Dual Enrollment Students (AY 2024–25)	% of DE Total
Hispanic/Latino	14+	2.0%+
American Indian/Alaska Native	1	0.1%
Total	698	100%

Table: Dual enrollment students by race/ethnicity, AY 2024–25. Source: IPEDS 12-month Enrollment, Part C..

The racial composition of dual enrollment (73.4% White) differs from the overall student body (66% White), suggesting that **Black and Hispanic students are underrepresented in dual enrollment** relative to their share of total enrollment. Expanding dual enrollment outreach to underrepresented groups represents an equity-focused access opportunity aligned with Master Plan Goal 1 and HLC Criterion 1.

Summary of Key Findings

1. Enrollment is growing, led by AA and Workforce Development. Total enrollment reached 3,011 in 2025–26, up 15.9% over five years. AA and WFD programs are the primary drivers. The five-year trend is consistent with the institution's access and workforce mission.

2. Pell Grant rates are high and improving through the pipeline. 38.1% of entering students receive Pell Grants, rising to 60.9% among graduating students. This indicates strong persistence by financially aided students and supports Chipola's role as a Hispanic-Serving and low-income serving institution.

3. Loans are rare; grants and employment dominate financing. Only 6.7% of entering students plan to use loans. Grants, scholarships, and employment are the primary financing strategies. The low loan rate reflects Chipola's affordability and access positioning.

4. Cost and financial aid are top enrollment drivers. 79.9% of entering students cited cost as a strong or moderate influence on their decision to attend Chipola, and 70.6% cited financial aid availability. These rank above peer influence and high school counselor advice, affirming the centrality of Financial Aid outreach in recruitment.

5. First-generation rates are consistent across the pipeline. 42.3% of entering students and 43.7% of graduating students are first-generation. The consistency indicates that first-generation students are not disproportionately stopping out, a positive persistence signal.

6. Dual enrollment is a major access pathway with equity gaps. 698 HS students enrolled in AY 2024–25, representing over a quarter of the 12-month headcount. However, Black and Hispanic students are underrepresented in dual enrollment relative to their overall enrollment share, pointing to an equity-focused outreach opportunity.

Data Sources

Entering Student Survey (ESS) 2025–26, administered through Explorance (Fall 2025 primary cohort n=194; combined n=305/432, 70.6% response rate). Graduating Student Survey (GSS) 2025–26, n=465. IPEDS 12-month Enrollment Survey 2024–25 (July 1, 2024–June 30, 2025). IPEDS Fall Enrollment Survey 2025–26 (as of October 15, 2025). Enrollment by Program reports, Chipola College, April 2026.

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