University of Missouri System
Undergraduate Financial Aid Summary Report
FY2009-FY2013

(Metropolitan Fee Undergraduate Students)

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Executive Summary

The *Undergraduate Financial Aid Summary Report for Metropolitan Fee Undergraduates* includes undergraduate financial aid distribution patterns for the University of Missouri System and the Kansas City and St. Louis campuses from fiscal year 2008-09 (FY09) through fiscal year 2012-13 (FY13). In the first part of this report nine questions are addressed at the UM System level:

1. How many students received aid and what type of aid was received?
2. Has grant aid kept pace with increases in tuition and required fees?
3. How has the distribution of institutional gift aid changed over the past five years?
4. How has the distribution of PLUS loans changed over the past five years?
5. What percent of tuition and required fees is met by grant aid?
6. How has the number of aid recipients with need changed by income level?
7. How do financial aid packages vary by income level?
8. For students that have need, what is the average amount of unmet financial need?
9. Can families afford to pay the expected family contribution?

The second part of the report provides campus-level financial aid distribution patterns for the past five years, which may differ from system-level findings.

System-wide trends highlighted include:

- Total aid to students with need is awarded from a combination of aid based on merit and aid based on need. Over the past five years, there has been a 32.8% increase in the number of metropolitan fee financial aid recipients that have financial need. There is no question that there are many more students with need due to the 22.7% increase in the enrollment of full-time, degree-seeking metropolitan fee students over the past five years (Figure 1.1). However, an equally significant reason for the increase in students with need is the fact that tuition and required fees have increased 10.3% during the same time period (Figure 1.2). In other words, many students that otherwise would not have had a financial need became needy.

- There gap between tuition and required fees and the average grant aid awarded to undergraduates remained relatively unchanged over the past five years (Figure 1.2).

- The number of institutional grants awarded to metropolitan fee students based on need increased from 346 in FY09 to 421 in FY13. During the same time period

there has been a substantial increase in the number of merit awards given to students both with and without need (Table 1.1).

- Metropolitan fee undergraduate students in the lower income categories have the highest grant aid as a percentage of tuition and required fees (Table 1.2).

- The volume of Parent Loans for Undergraduate Students (PLUS loans) increased from FY09 to FY13 for both students with and without financial need.

- Students with incomes less than $40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, lower income students continue to have the largest amount of unmet financial need (Figure 1.4).

- The unmet financial need of students increased in all income levels over the past five years (Figure 1.5).

Campus-specific variations from System trends:

- Since FY09 the St. Louis campus experienced an overall decline in the total number of metropolitan fee undergraduate students and this decline has led to a decrease in the number of students with financial need (Figure 3.1).

- The gap between average grant aid and tuition and required fees decreased slightly for metropolitan fee students at the St. Louis campus (Figure 3.2).

The contextual basis of financial aid distribution

Less than 20% of undergraduates attending the University of Missouri pay the entire cost of attendance out-of-pocket. The majority of students receive some type of financial assistance to attend the University in the form of grants, scholarships, work study or loans. In addition, financial assistance comes from a wide variety of sources including the state and federal governments, profit and non-profit organizations, and the University (institutional gift aid). In addition, a significant amount of financial aid that is distributed is based on financial need (i.e. it is documented that the student's family cannot afford the entire cost of attendance). A student must complete a Free Application for Federal Student Aid (FAFSA) in order to determine the extent of financial need and the type and amount of aid based on need that can be awarded.

Many of the tables and figures throughout this report reference terms such as budgeted cost of attendance, financial need, grant aid, and unmet need. Assuming that a student has completed a FAFSA, Figure A.1 is provided to give an overview of how a student's financial aid package is determined.

Figure A.1
Example of How Financial Need is Determined and Aid is Distributed

$23,765	Budgeted Cost of Attendance	includes tuition & required fees, books, and living expenses
(4,881)	Less: Expected Family Contribution	
18,884	Financial Need	
(3,417)	Less: Grant Aid	includes need and non-need based grant aid from federal, state, institutional, and other sources
15,467	Remaining Need	
(11)	Less: College Work Study	
(3,268)	Less: Need-Based Loans	
(1,031)	Less: Non-Need Based Loans	
$11,157	Unmet Need	

Foremost, a BUDGETED COST OF ATTENDANCE (COA) is determined for every student that completes a FAFSA. The COA varies by student and is based on factors such as residency status, load status (full or part-time), and living arrangements (on or off-campus). Next the amount that the family is expected to contribute to cover the COA is determined based on several factors, including the family's adjusted gross income. A student's financial need is determined by subtracting the EXPECTED FAMILY CONTRIBUTION from the budgeted COA. If the calculated value of FINANCIAL NEED is positive, the student is eligible to receive need-based assistance such as pell grants, college work study and need based loans. A student's REMAINING NEED is determined after subtracting GRANT AID (aid that does not have to be repaid) from the FINANCIAL NEED. After subtracting the remaining sources of financial aid (i.e. work study, need-based loans, and alternative loans), an UNMET NEED value is determined, which is the remaining amount of money a student needs to meet the COA after all financial assistance has been provided.

Caveats

Although Figure A.1 provides a good example of how financial aid packages are determined for students, a few caveats are worth mentioning:

1. The unmet need value is based on all of the financial aid that a student ACCEPTED which does not always equal the amount of aid a student was OFFERED. For example, a student might decline a need-based loan or alternative loan which would have covered the student's remaining cost of attendance. That student would have unmet financial need even though ample aid was offered to meet the budgeted COA.

2. A student's financial need might change during the academic year based on changes to the student's budgeted COA. For example, a student might live on-campus the first semester and decide to live off-campus the next semester.

3. Many students take part-time jobs to meet the COA. However, the compensation received from part-time jobs (other than college work study) is not documented and does not count towards meeting the COA. In essence, many students work to meet the COA and for these students the true unmet need is unknown.

4. Many families borrow the "expected family contribution" and the amount borrowed is not factored into the total financial aid package, i.e. it is not counted as financial aid. Therefore, in many cases, the true financial need of a student is underestimated.

Section I

System-wide Financial Aid Trends of Full-Time, Degree-Seeking Metropolitan Fee Undergraduates from FY09 to FY13

PLEASE NOTE: The findings below highlight system-wide trends at the University of Missouri. Financial aid trends may differ by campus and are included in the second part of this report.

1. How many students received aid and what type of aid was received?

The total number of full-time, degree-seeking metropolitan fee undergraduates steadily increased over the past five years from 1,205 to 1,479, an increase of nearly 23%. With this increase in enrollment, there has been a 33% increase in the number of students with financial need from 719 in FY09 to 955 in FY13 (Figure 1.1).

2. Has grant aid kept pace with increases in tuition and required fees?

Over the past five years tuition and required fees increased 10.3% and the budgeted cost of attendance increased 0.6% while average grant aid increased 27%. Overall the gap between tuition and required fees and the average grant aid awarded to metropolitan fee undergraduates remained relatively the same from FY09 to FY13 (Figure 1.2).

3. How has the distribution of institutional gift aid changed over the past five years?

The average institutional grant awarded to metropolitan students with need increased nearly $126 over the past five years (Table 1.1).

4. How has the distribution of PLUS loans changed over the past five years?

The volume of Parent Loans for Undergraduate Students (PLUS loans) increased from FY09 to FY13 for both students with and without financial need. In FY09 nearly 46 parents of metropolitan fee students borrowed on average $10,688 to meet their child's education expenses. Five years later, nearly 72 parents borrowed approximately $9,756 to cover these expenses (Table 1.4).

5. What percent of tuition and required fees is met by grant aid?

Lower income students have the most financial need and on average receive much more grant aid than higher income students. In FY09, grant aid covered nearly 52% of tuition and required fees for students with income less than $20,000 and 50% for students with income between $20,000 and $40,000. By FY13, grant aid covered 58% of tuition and required fees for students with income less than $20,000 and 50% for students with income between $20,000 and $40,000 (Table 1.2).

6. How has the number of aid recipients with need changed by income level?

There has been a change in the number of aid recipients with need by income level. The number of aid recipients with need with income less than $20,000 increased by 61% from FY09 to FY13. In addition, there has been a significant increase in the number of aid recipients with need and incomes over $60,000. Overall, the University continues to experience an increase in the number of higher-income students that require financial assistance to meet the cost of attendance (Figure 1.3).

7. How do financial aid packages vary by income level?

Students with incomes less than $40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, by income level, there is a difference in the structure of the financial aid packages and the way that financial need is met. For example, loans cover a larger percent cost of attendance for lower income students than higher income students. Also, even though lower-income students receive the most grant aid, and take out the most loans, they continue to have the largest amount of unmet financial need (Figure 1.4 and Table 1.3).

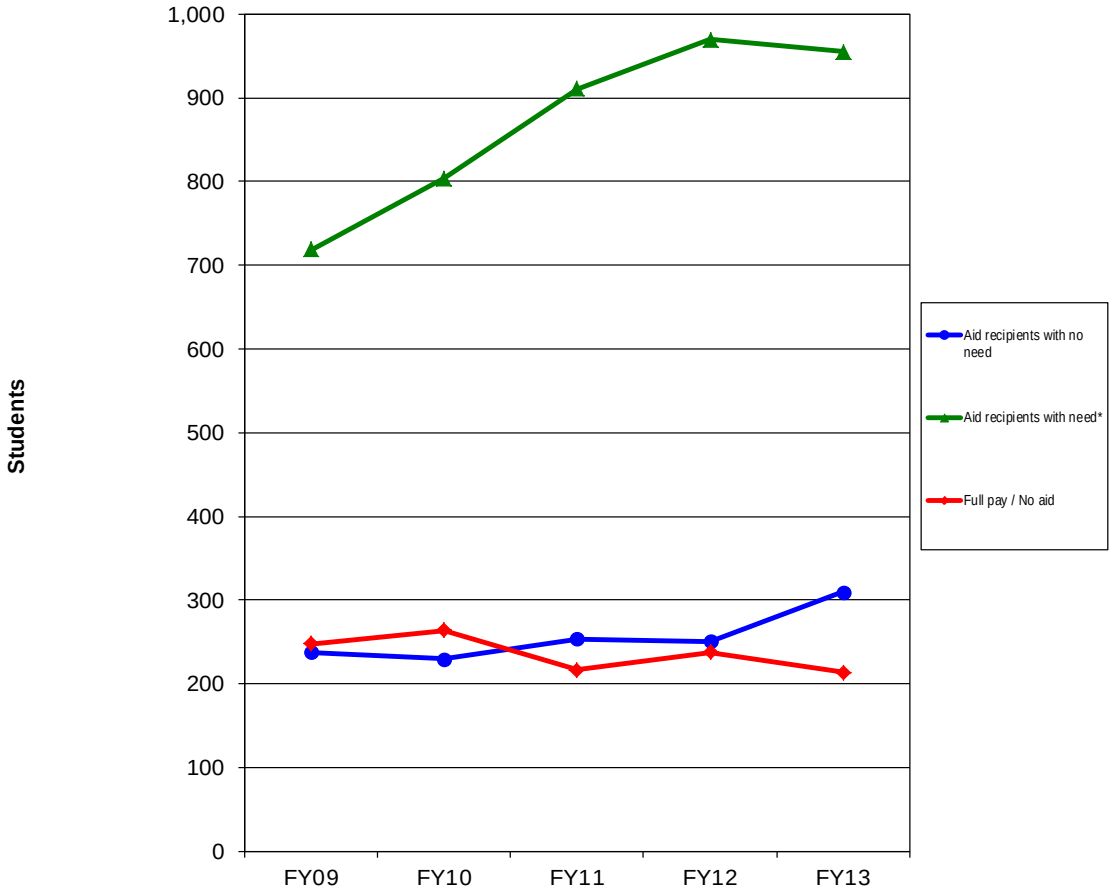
8. For students that have need, what is the average amount of unmet financial need?

Over the past five years, unmet financial need increased for students with need in all income levels. For example, the unmet need of students with income between $40k and $60k increased from $9,729 to 11,157 and the unmet need of students with income greater than $100k increased from $0 to $1,637 (Figure 1.5 and Table 1.5).

9. Can families afford to pay the expected family contribution?

On average, nearly all families borrow a portion of the amount that it is expected to pay out-of-pocket (i.e. the expected family contribution). However, higher income students borrow a significant amount of the money that the family is expected to pay out-of-pocket. For example, in FY13 families with income between $80k and $100k borrowed nearly 16% of the expected family contribution (Table 1.5).

Figure 1.1
Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri System, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	151	136	142	140	175	24	15.9%
Grant aid, no FAFSA	87	94	112	111	135	48	55.2%
Aid recipients with no need	238	230	254	251	310	72	30.3%
Aid recipients with need*	719	804	911	970	955	236	32.8%
Full pay / No aid	248	264	217	238	214	-34	-13.7%
Total of all full- time, Degree-Seeking Metro Fee UG	1,205	1,298	1,382	1,459	1,479	274	22.7%

* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.

Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.

Source: UIDS, EMSAS, and PeopleSoft

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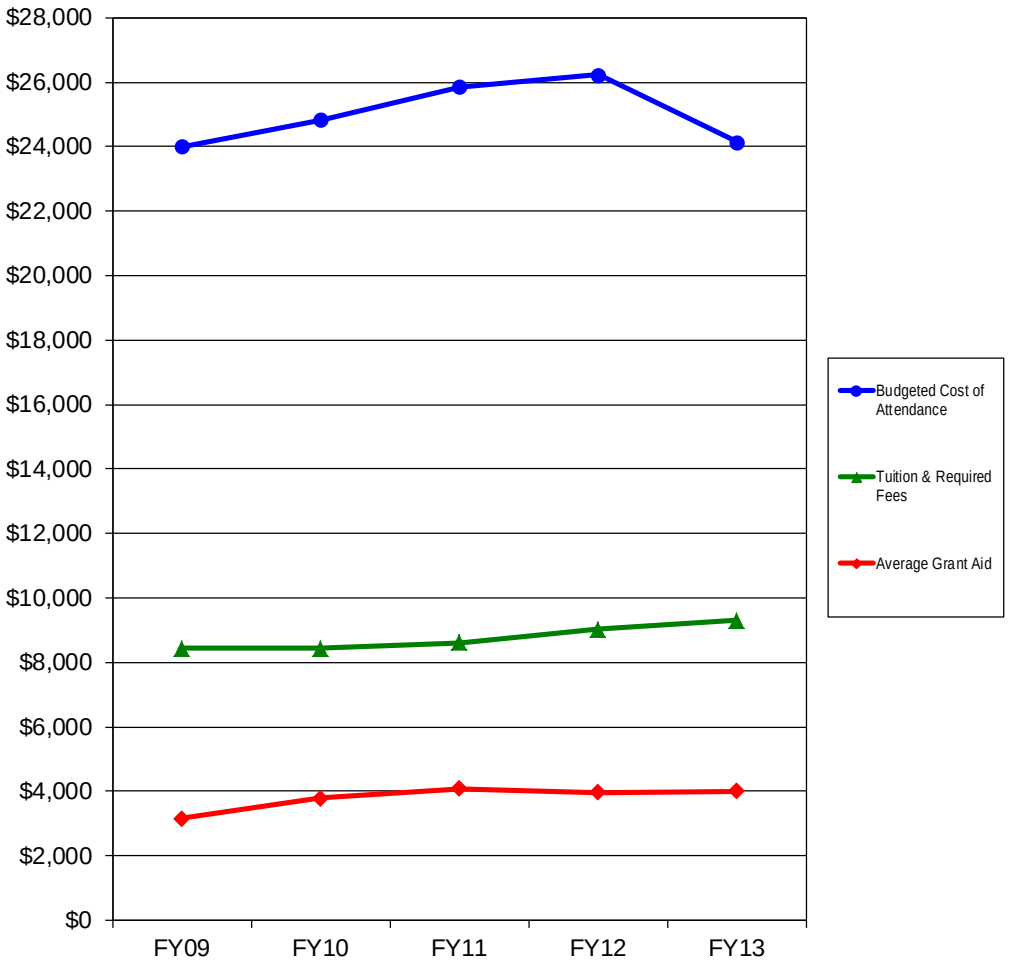
Figure 1.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Metropolitan Fee Students at the University of Missouri System, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$23,999	$24,837	$25,862	$26,222	$24,154	$155	0.6%
Tuition & Required Fees	$8,434	$8,434	$8,617	$9,034	$9,307	$873	10.3%
Average Grant Aid	$3,154	$3,792	$4,090	$3,972	$4,001	$847	26.9%

Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.
Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
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Table 1.1

Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY09 - FY13

Students with Need		FY09		FY10		FY11		FY12		FY13	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	86	$2,162	21	$2,684	21	$2,266	40	$1,994	44	$1,989
	Merit	213	$3,240	247	$3,338	306	$3,233	340	$3,288	331	$3,022
	Other**	47	$2,901	39	$3,088	36	$4,457	46	$4,521	46	$4,287
	Total	346	$2,926	307	$3,261	363	$3,298	426	$3,300	421	$3,052

Students without Need		FY09		FY10		FY11		FY12		FY13	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	136	$3,180	145	$2,970	170	$3,001	164	$3,072	211	$3,065
	Other**	29	$4,757	32	$3,103	32	$4,997	34	$5,558	44	$7,354
	Total	165	$3,457	177	$2,994	202	$3,317	198	$3,499	255	$3,805

*Institutional grant aid awarded to students with need includes both need and merit-based aid.

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

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Table 1.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri System, FY09 & FY13 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

	FY09			FY13		
Income Level	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<$20,000	$4,385	52%	18%	$5,396	58%	22%
$20,000 to $40,000	$4,252	50%	18%	$4,676	50%	19%
$40,000 to $60,000	$2,533	30%	10%	$3,417	37%	14%
$60,000 to $80,000	$1,982	24%	8%	$2,691	29%	11%
$80,000 to $100,000	$1,431	17%	6%	$2,174	23%	9%
>$100,000	$2,100	25%	8%	$2,222	24%	9%

Source: UIDS, Institutional Characteristics, PeopleSoft

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Table 1.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri System, FY09 & FY13
(Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

	FY09 % COA Met by Source of Aid					FY13 % COA Met by Source of Aid				
Income Level	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<$20,000	5%	18%	1%	30%	46%	2%	22%	1%	28%	47%
$20,000 to $40,00	16%	18%	1%	22%	44%	10%	19%	1%	21%	49%
$40,000 to $60,000	29%	10%	2%	19%	40%	21%	14%	0%	18%	47%
$60,000 to $80,000	45%	8%	1%	16%	30%	40%	11%	0%	14%	35%
$80,000 to $100,000	67%	6%	1%	14%	12%	61%	9%	0%	16%	15%
>$100,000	79%	8%	0%	12%	0%	71%	9%	0%	12%	7%

Source: UIDS, PeopleSoft
IR&P/LCB 12/13

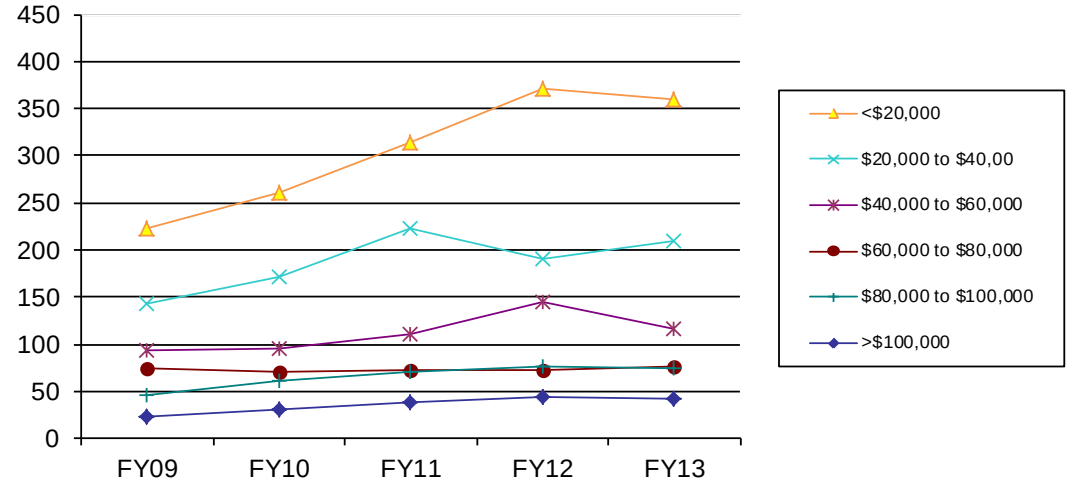
Table 1.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY09 - FY13

	FY09		FY10		FY11		FY12		FY13	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	24	$10,308	65	$9,763	58	$9,556	62	$10,385	39	$9,292
Without Need	22	11,102	31	9,651	28	9,348	32	11,418	33	10,305
Total	46	$10,688	96	$9,727	86	$9,489	94	$10,737	72	$9,756

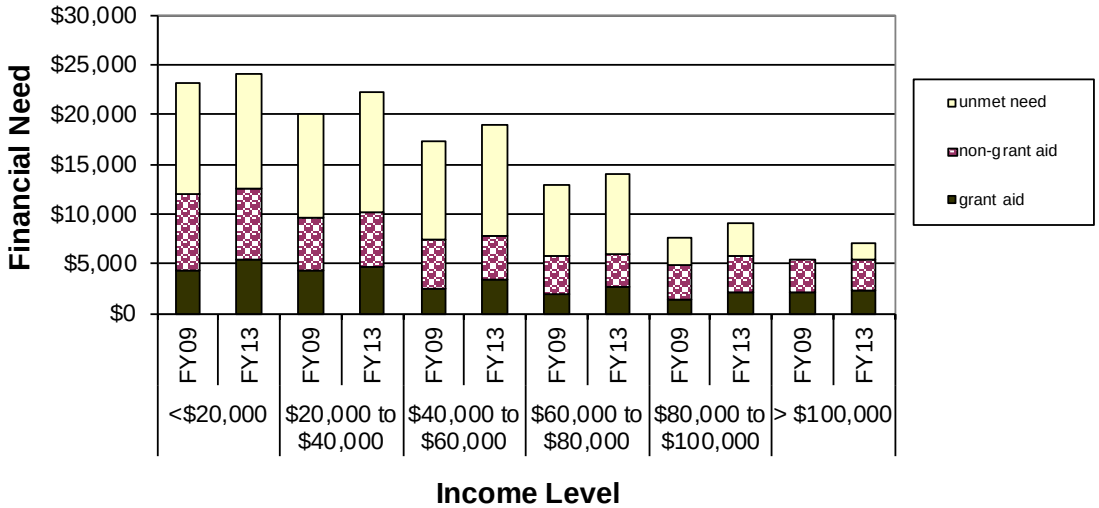
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 1.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri System, FY09 - FY13



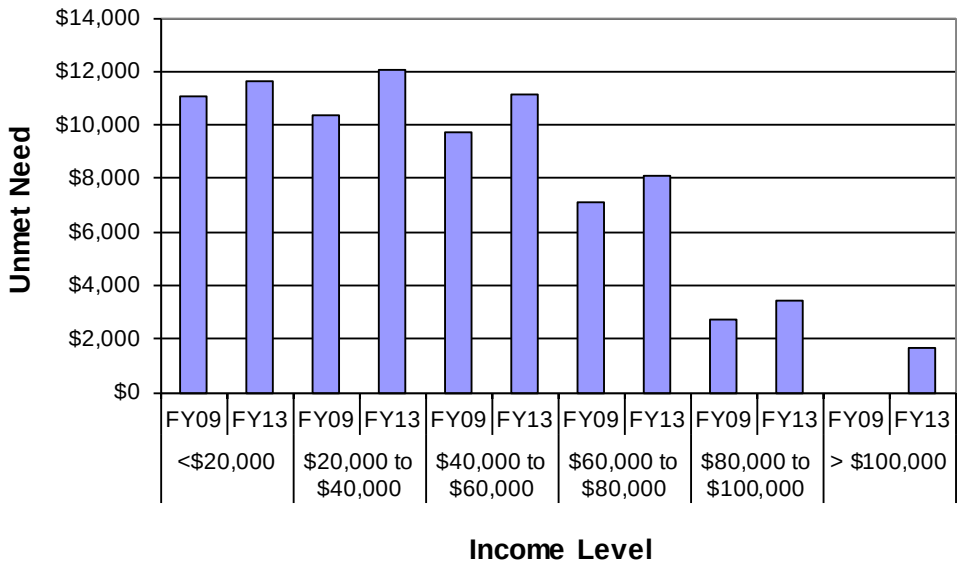
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 1.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY09 vs. FY13



Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 1.5
Average Amount of Unmet Financial Need by Income Level at the University of Missouri System, FY09 vs. FY13



Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Table 1.5

Financial Aid Indicators for all FAFSA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2009 - FY2013 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

University of Missouri System

Income Less than $20,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	223	261	315	372	359						136	61%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$24,373	$25,501	$26,275	$26,489	$24,536						$164	1%
Less Expected Family Contribution*	1,294	684	742	660	470	5%	3%	3%	2%	2%	-825	-64%
Financial Need	23,078	24,817	25,533	25,829	24,066	95%	97%	97%	98%	98%	988	4%
Less Grant Aid	4,385	5,438	5,645	5,320	5,396	18%	21%	21%	20%	22%	1,011	23%
Unmet Need	$18,693	$19,378	$19,889	$20,509	$18,670	77%	76%	76%	77%	76%	-23	0%
% Grant Aid that Met Financial Need	**19%**	**22%**	**22%**	**21%**	**22%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$237	$321	$184	$132	$161	1%	1%	1%	0%	1%	-76	-32%
Need-based Loans	4,169	3,762	3,733	3,583	3,452	17%	15%	14%	14%	14%	-718	-17%
Non-Need Based Loans	3,194	4,151	3,696	3,511	3,444	13%	16%	14%	13%	14%	250	8%
Remaining Unmet Need	$11,093	$11,145	$12,276	$13,284	$11,613	46%	44%	47%	50%	47%	520	5%
*Amount Borrowed to meet EFC	$943	$502	$496	$447	$336	4%	2%	2%	2%	1%	-607	-64%

Income Between $20,000 to $40,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	143	171	222	191	209						66	46%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$23,741	$25,132	$25,916	$26,152	$24,536						$796	3%
Less Expected Family Contribution*	3,779	2,771	2,665	2,630	2,350	16%	11%	10%	10%	10%	-1,429	-38%
Financial Need	19,962	22,361	23,251	23,523	22,186	84%	89%	90%	90%	90%	2,225	11%
Less Grant Aid	4,252	4,635	4,815	5,001	4,676	18%	18%	19%	19%	19%	424	10%
Unmet Need	$15,709	$17,726	$18,436	$18,522	$17,510	66%	71%	71%	71%	71%	$1,801	11%
% Grant Aid that Met Financial Need	**21%**	**21%**	**21%**	**21%**	**21%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	275	262	162	176	221	1%	1%	1%	1%	1%	-54	-20%
Need-based Loans	3,953	3,722	3,299	3,539	3,208	17%	15%	13%	14%	13%	-745	-19%
Non-Need Based Loans	1,133	2,464	1,790	2,012	2,014	5%	10%	7%	8%	8%	881	78%
Remaining Unmet Need	$10,348	$11,278	$13,185	$12,795	$12,067	44%	45%	51%	49%	49%	1,719	17%
*Amount Borrowed to meet EFC	$2,084	$1,889	$1,691	$1,598	$1,277	9%	8%	7%	6%	5%	-807	-39%

Income Between $40,000 to $60,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	94	96	110	145	117						23	24%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$24,378	$24,701	$25,442	$26,024	$23,765						-613	-3%
Less Expected Family Contribution*	7,170	5,649	5,336	5,440	4,881	29%	23%	21%	21%	21%	-2,288	-32%
Financial Need	17,208	19,052	20,106	20,583	18,884	71%	77%	79%	79%	79%	1,676	10%
Less Grant Aid	2,533	3,616	4,227	3,586	3,417	10%	15%	17%	14%	14%	884	35%
Unmet Need	$14,675	$15,436	$15,878	$16,998	$15,467	60%	62%	62%	65%	65%	792	5%
% Grant Aid that Met Financial Need	**15%**	**19%**	**21%**	**17%**	**18%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$397	$247	$15	$124	$11	2%	1%	0%	0%	0%	-385	-97%
Need-based Loans	4,112	3,698	3,790	3,801	3,268	17%	15%	15%	15%	14%	-844	-21%
Non-Need Based Loans	437	2,141	1,008	1,424	1,031	2%	9%	4%	5%	4%	593	136%
Remaining Unmet Need	$9,729	$9,349	$11,066	$11,649	$11,157	40%	38%	43%	45%	47%	1,428	15%
*Amount Borrowed to meet EFC	$2,404	$2,244	$2,351	$2,325	$2,073	10%	9%	9%	9%	9%	-331	-14%

Table 1.5 (Continued)

University of Missouri-System

Income Between $60,000 to $80,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	75	70	73	72	77						2	3%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$23,537	$24,149	$25,883	$25,779	$23,435						-$102	0%
Less Expected Family Contribution*	10,578	10,278	10,069	10,988	9,415	45%	43%	39%	43%	40%	-1,163	-11%
Financial Need	12,959	13,871	15,814	14,791	14,021	55%	57%	61%	57%	60%	1,062	8%
Less Grant Aid	1,982	2,178	2,253	1,994	2,691	8%	9%	9%	8%	11%	709	36%
Unmet Need	$10,977	$11,693	$13,560	$12,798	$11,330	47%	48%	52%	50%	48%	352	3%
% Grant Aid that Met Financial Need	**15%**	**16%**	**14%**	**13%**	**19%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$123	$150	$244	$169	$0	1%	1%	1%	1%	0%	-123	-100%
Need-based Loans	3,485	3,973	4,031	3,659	2,605	15%	16%	16%	14%	11%	-880	-25%
Non-Need Based Loans	259	798	413	461	605	1%	3%	2%	2%	3%	346	134%
Remaining Unmet Need	$7,110	$6,773	$8,872	$8,509	$8,120	30%	28%	34%	33%	35%	1,010	14%
*Amount Borrowed to meet EFC	$2,272	$3,355	$3,301	$2,713	$2,605	10%	14%	13%	11%	11%	333	15%

Income Between $80,000 to $100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	46	62	70	77	74						28	61%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$23,381	$23,616	$25,297	$25,363	$23,220						-$161	-1%
Less Expected Family Contribution*	15,735	15,069	15,365	15,188	14,078	67%	64%	61%	60%	61%	-1,657	-11%
Financial Need	7,645	8,547	9,932	10,175	9,142	33%	36%	39%	40%	39%	1,496	20%
Less Grant Aid	1,431	1,713	1,463	1,566	2,174	6%	7%	6%	6%	9%	743	52%
Unmet Need	$6,214	$6,833	$8,469	$8,610	$6,968	27%	29%	33%	34%	30%	754	12%
% Grant Aid that Met Financial Need	**19%**	**20%**	**15%**	**15%**	**24%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$170	$74	$0	$54	$0	1%	0%	0%	0%	0%	-170	-100%
Need-based Loans	3,304	3,598	3,426	3,347	3,165	14%	15%	14%	13%	14%	-139	-4%
Non-Need Based Loans	0	83	418	299	363	0%	0%	2%	1%	2%	363	
Remaining Unmet Need	$2,740	$3,078	$4,625	$4,910	$3,440	12%	13%	18%	19%	15%	701	26%
*Amount Borrowed to meet EFC	$3,199	$3,142	$3,306	$3,696	$3,791	14%	13%	13%	15%	16%	592	19%

Income > $100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	24	30	39	44	42						18	75%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$25,665	$25,194	$26,844	$27,956	$24,817						-$848	-3%
Less Expected Family Contribution*	20,348	17,790	20,081	19,512	17,725	79%	71%	75%	70%	71%	-2,623	-13%
Financial Need	5,317	7,403	6,764	8,444	7,092	21%	29%	25%	30%	29%	1,776	33%
Less Grant Aid	2,100	1,856	1,839	2,557	2,222	8%	7%	7%	9%	9%	122	6%
Unmet Need	$3,217	$5,548	$4,925	$5,887	$4,871	13%	22%	18%	21%	20%	1,654	51%
% Grant Aid that Met Financial Need	**39%**	**25%**	**27%**	**30%**	**31%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$103	$119	0%	0%	0%	0%	0%	119	
Need-based Loans	2,348	3,091	2,574	3,227	2,760	9%	12%	10%	12%	11%	412	18%
Non-Need Based Loans	887	713	194	682	355	3%	3%	1%	2%	1%	-532	-60%
Remaining Unmet Need	-$18	$1,744	$2,156	$1,876	$1,637	0%	7%	8%	7%	7%	1,654	-9452%
*Amount Borrowed to meet EFC	$5,478	$5,250	$5,060	$4,219	$3,104	21%	21%	19%	15%	13%	-2,374	-43%

Source: UIDS, PeopleSoft

IR&P/LCB 12/13

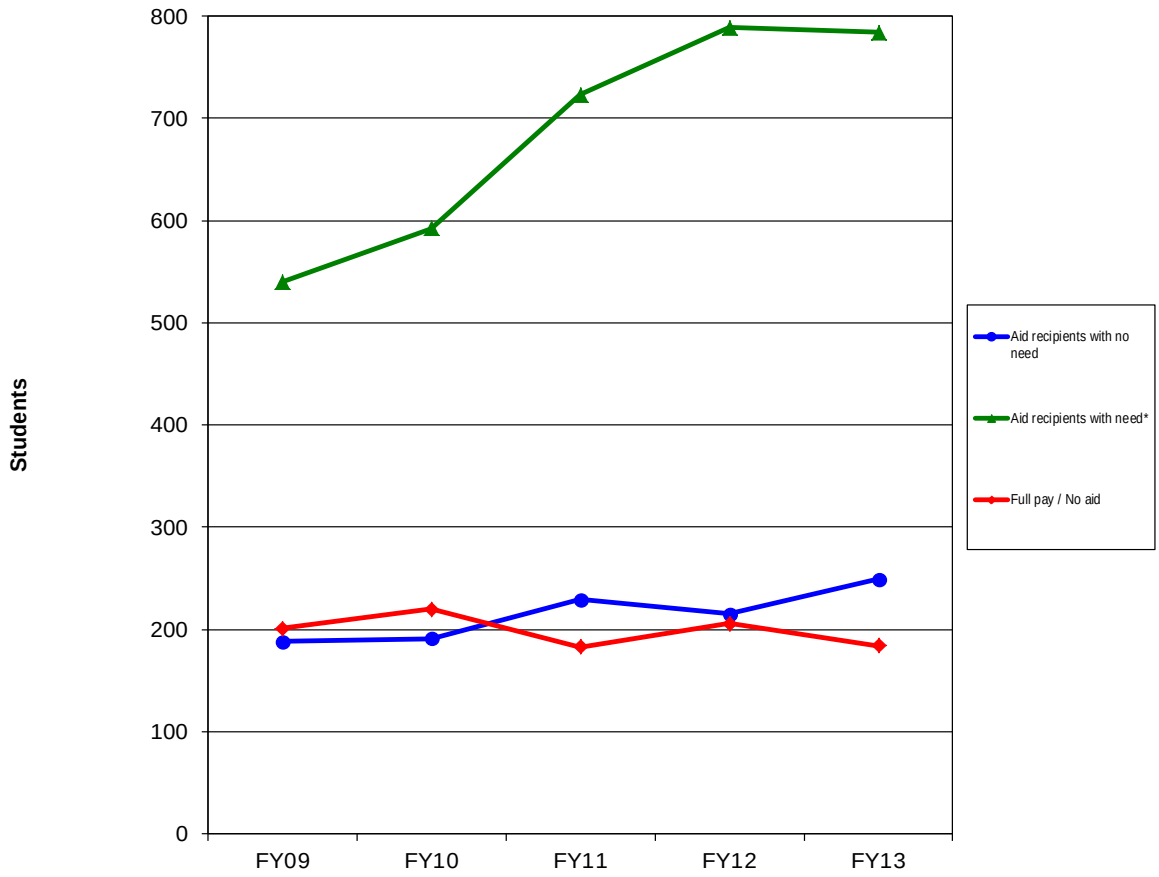
Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Metropolitan Undergraduates from FY09 to FY13

UM-Kansas City (Table and Figure 2 series)

UM-St. Louis (Table and Figure 3 series)

Figure 2.1
Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri-Kansas City, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	120	115	129	120	137	17	14.2%
Grant aid, no FAFSA	68	76	100	95	112	44	64.7%
Aid recipients with no need	188	191	229	215	249	61	32.4%
Aid recipients with need*	540	592	723	789	784	244	45.2%
Full pay / No aid	201	220	183	206	184	-17	-8.5%
Total of all full- time, Degree-Seeking Metro Fee UG	929	1,003	1,135	1,210	1,217	288	31.0%

* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.

Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.

Source: UIDS, EMSAS, and PeopleSoft

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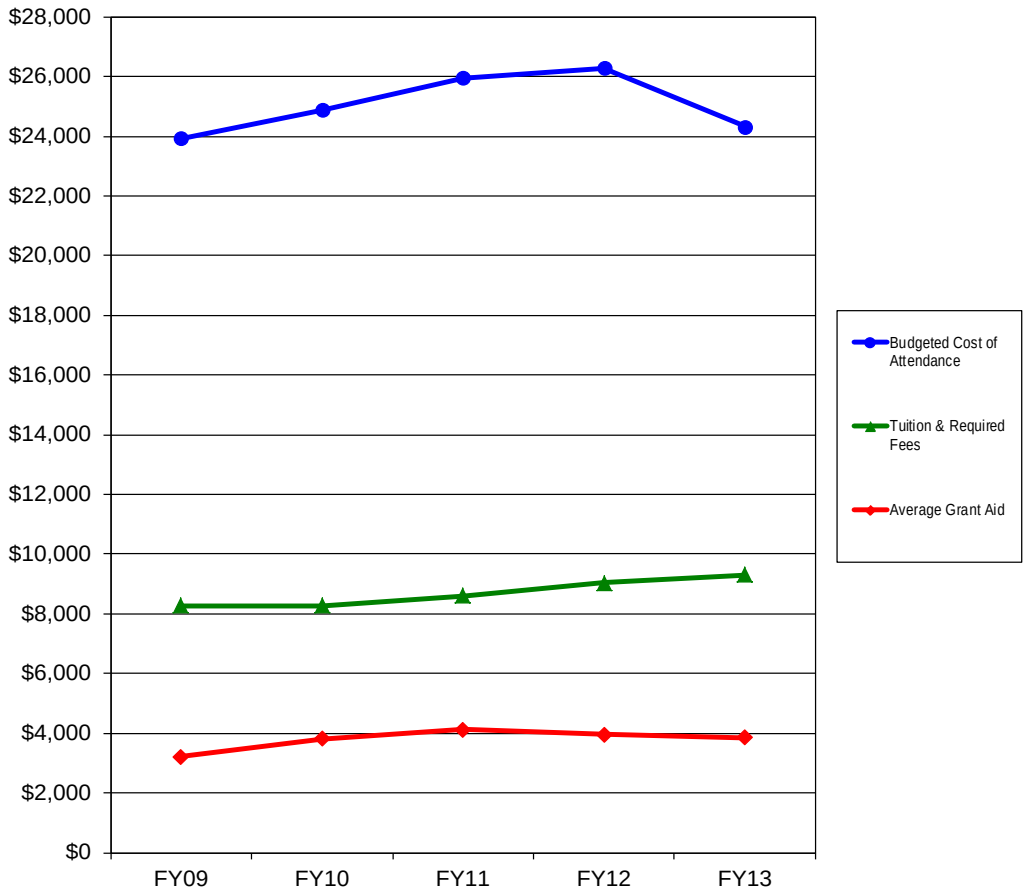
Figure 2.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Metropolitan Fee Students at the University of Missouri-Kansas City, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$23,919	$24,889	$25,946	$26,279	$24,329	$410	1.7%
Tuition & Required Fees	$8,273	$8,273	$8,602	$9,029	$9,299	$1,026	12.4%
Average Grant Aid	$3,221	$3,817	$4,131	$3,958	$3,850	$629	19.5%

Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.
Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
IR&P/LCB 12/13

Table 2.1

Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY09- FY13

Students with Need		FY09		FY10		FY11		FY12		FY13	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	72	$1,946	12	$2,179	16	$1,940	13	$2,769	33	$2,207
	Merit	165	$3,410	193	$3,592	261	$3,180	293	$3,184	274	$2,662
	Other**	19	$4,100	12	$3,615	13	$5,671	22	$4,928	20	$5,526
	Total	256	$3,049	217	$3,515	290	$3,223	328	$3,285	327	$2,792

Students without Need		FY09		FY10		FY11		FY12		FY13	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	115	$3,214	125	$2,895	156	$2,951	148	$2,907	177	$2,964
	Other**	14	$5,141	14	$3,587	22	$5,612	19	$7,259	23	$9,431
	Total	129	$3,423	139	$2,964	178	$3,280	167	$3,402	200	$3,708

*Institutional grant aid awarded to students with need includes both need and merit-based aid.

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

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Table 2.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY09 & FY13 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

	FY09			FY13		
Income Level	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<$20,000	$4,447	54%	18%	$5,332	57%	22%
$20,000 to $40,000	$4,353	53%	18%	$4,442	48%	18%
$40,000 to $60,000	$2,638	32%	11%	$3,244	35%	14%
$60,000 to $80,000	$1,728	21%	7%	$1,951	21%	8%
$80,000 to $100,000	$1,674	20%	7%	$2,049	22%	9%
>$100,000	$1,835	22%	7%	$2,187	24%	9%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/13

Table 2.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY09 & FY13

	FY09					FY13				
	% COA Met by Source of Aid					% COA Met by Source of Aid				
Income Level	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<$20,000	6%	18%	1%	30%	45%	2%	22%	1%	28%	48%
$20,000 to $40,00	16%	18%	1%	22%	43%	10%	18%	1%	21%	50%
$40,000 to $60,000	29%	11%	2%	19%	39%	20%	14%	0%	19%	48%
$60,000 to $80,000	44%	7%	1%	16%	32%	41%	8%	0%	13%	38%
$80,000 to $100,000	64%	7%	1%	15%	13%	60%	9%	0%	15%	16%
>$100,000	76%	7%	0%	15%	2%	71%	9%	0%	12%	7%

Source: UIDS, PeopleSoft

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Table 2.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY09 - FY13

	FY09		FY10		FY11		FY12		FY13	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	13	$8,696	49	$9,432	41	$9,738	51	$10,435	28	$9,783
Without Need	14	10,397	27	9,368	27	9,153	26	11,467	25	11,208
	27	$9,578	76	$9,409	68	$9,506	77	$10,784	53	$10,455

Source: UIDS, PeopleSoft

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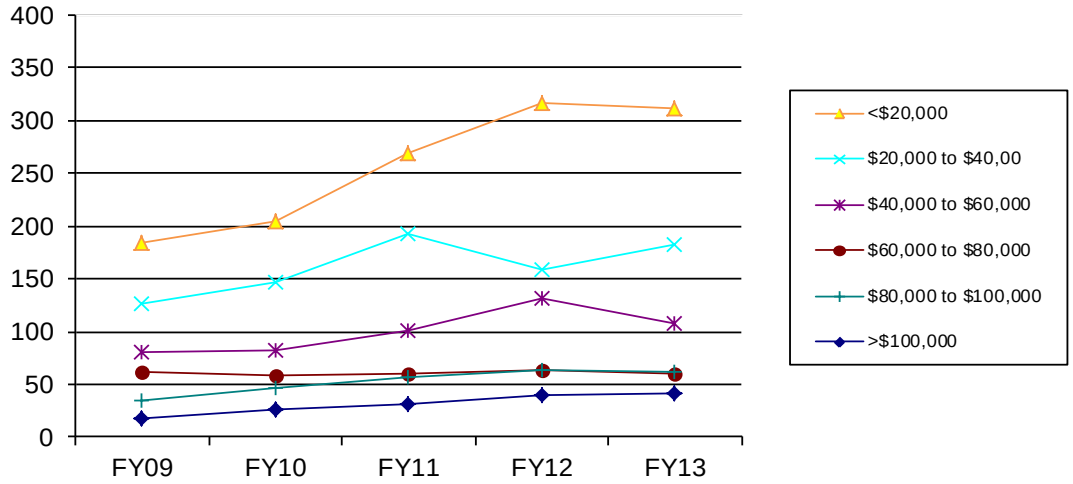
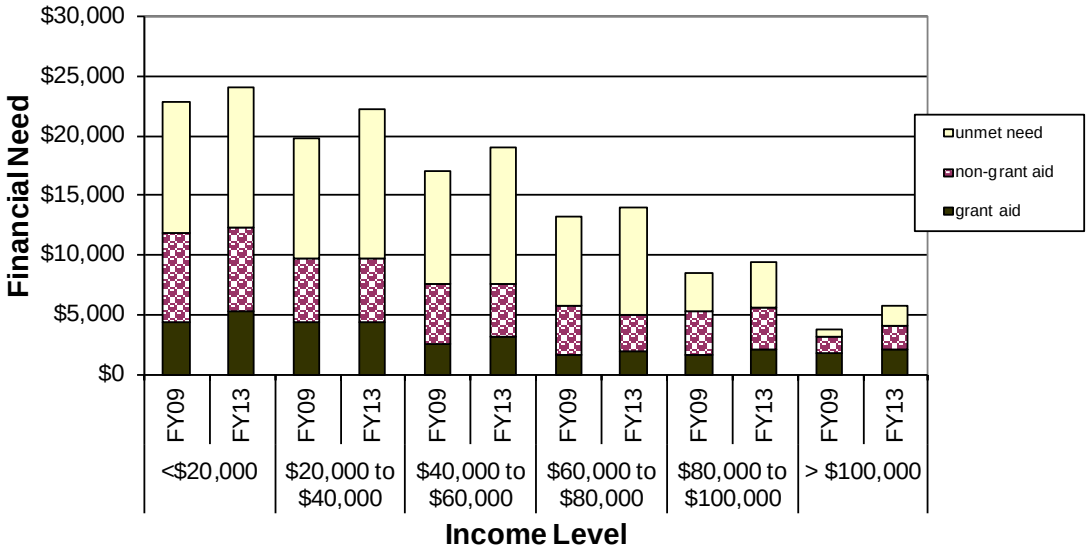
Figure 2.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri-Kansas City, FY09 - FY13



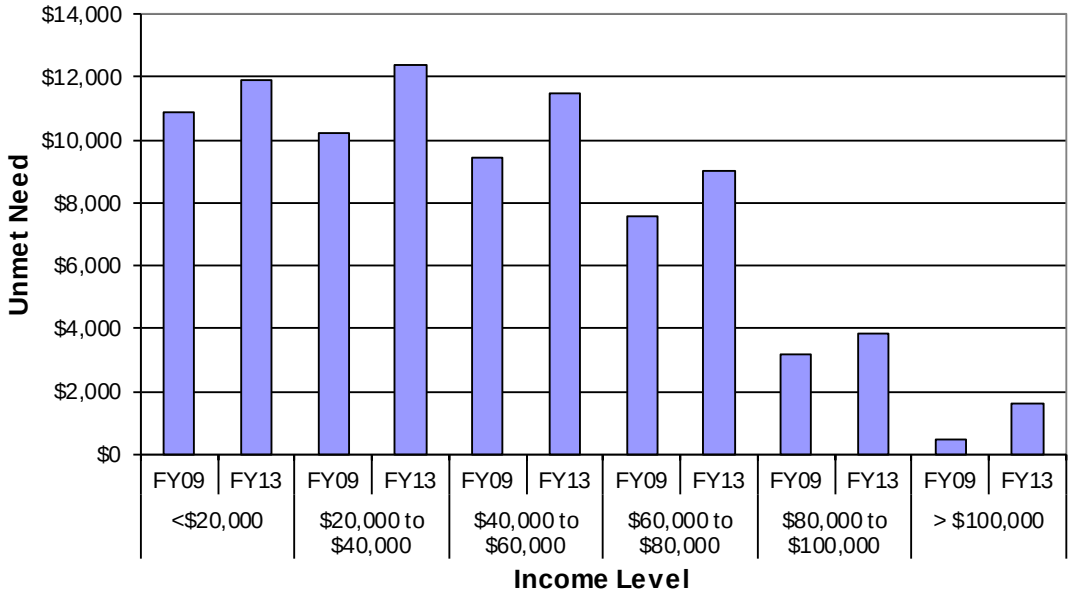
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, FY09 vs. FY13



Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at the UM-Kansas City, FY09 vs. FY13



Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Table 2.5

Financial Aid Indicators for all FAFSA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2009 - FY2013 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

University of Missouri-Kansas City

Income Less than $20,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	184	204	269	317	312						128	70%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$24,220	$25,561	$26,367	$26,433	$24,626						$406	2%
Less Expected Family Contribution*	1,370	752	742	708	481	6%	3%	3%	3%	2%	-889	-65%
Financial Need	22,850	24,809	25,625	25,725	24,145	94%	97%	97%	97%	98%	1,295	6%
Less Grant Aid	4,447	5,635	5,847	5,285	5,332	18%	22%	22%	20%	22%	885	20%
Unmet Need	$18,403	$19,174	$19,778	$20,440	$18,813	76%	75%	75%	77%	76%	410	2%
% Grant Aid that Met Financial Need	**19%**	**23%**	**23%**	**21%**	**22%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$277	$400	$211	$145	$161	1%	2%	1%	1%	1%	-116	-42%
Need-based Loans	4,206	3,783	3,761	3,663	3,423	17%	15%	14%	14%	14%	-783	-19%
Non-Need Based Loans	3,035	4,056	3,649	3,399	3,359	13%	16%	14%	13%	14%	324	11%
Remaining Unmet Need	$10,885	$10,935	$12,157	$13,233	$11,870	45%	43%	46%	50%	48%	985	9%
*Amount Borrowed to meet EFC	$977	$553	$495	$482	$352	4%	2%	2%	2%	1%	-625	-64%

Income Between $20,000 to $40,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	127	146	193	159	182						55	43%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$23,641	$25,097	$26,091	$26,197	$24,698						$1,057	4%
Less Expected Family Contribution*	3,743	2,619	2,700	2,650	2,491	16%	10%	10%	10%	10%	-1,252	-33%
Financial Need	19,898	22,478	23,391	23,547	22,207	84%	90%	90%	90%	90%	2,309	12%
Less Grant Aid	4,353	4,643	4,832	5,145	4,442	18%	19%	19%	20%	18%	89	2%
Unmet Need	$15,545	$17,835	$18,559	$18,402	$17,765	66%	71%	71%	70%	72%	2,220	14%
% Grant Aid that Met Financial Need	**22%**	**21%**	**21%**	**22%**	**20%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$310	$307	$186	$212	$244	1%	1%	1%	1%	1%	-66	-21%
Need-based Loans	3,951	3,649	3,350	3,476	3,188	17%	15%	13%	13%	13%	-763	-19%
Non-Need Based Loans	1,082	2,434	1,770	1,963	1,929	5%	10%	7%	7%	8%	847	78%
Remaining Unmet Need	$10,202	$11,445	$13,253	$12,751	$12,404	43%	46%	51%	49%	50%	2,202	22%
*Amount Borrowed to meet EFC	$2,030	$1,833	$1,690	$1,563	$1,332	9%	7%	6%	6%	5%	-698	-34%

Income Between $40,000 to $60,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	80	83	101	131	107						27	34%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$24,241	$24,799	$25,355	$26,031	$23,915						-$326	-1%
Less Expected Family Contribution*	7,141	5,760	5,417	5,405	4,782	29%	23%	21%	21%	20%	-2,359	-33%
Financial Need	17,100	19,039	19,938	20,626	19,133	71%	77%	79%	79%	80%	2,033	12%
Less Grant Aid	2,638	3,667	4,289	3,640	3,244	11%	15%	17%	14%	14%	606	23%
Unmet Need	$14,462	$15,372	$15,649	$16,986	$15,889	60%	62%	62%	65%	66%	1,427	10%
% Grant Aid that Met Financial Need	**15%**	**19%**	**22%**	**18%**	**17%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$466	$286	$16	$137	$12	2%	1%	0%	1%	0%	-454	-97%
Need-based Loans	4,111	3,722	3,721	3,858	3,314	17%	15%	15%	15%	14%	-797	-19%
Non-Need Based Loans	471	2,243	1,023	1,421	1,106	2%	9%	4%	5%	5%	635	135%
Remaining Unmet Need	$9,414	$9,121	$10,889	$11,570	$11,457	39%	37%	43%	44%	48%	2,043	22%
*Amount Borrowed to meet EFC	$2,589	$2,471	$2,381	$2,373	$2,034	11%	10%	9%	9%	9%	-555	-21%

Table 2.5 (Continued)

University of Missouri-Kansas City

Income Between $60,000 to $80,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	62	59	60	63	60						-2	-3%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$23,551	$24,169	$26,238	$26,048	$23,845						$294	1%
Less Expected Family Contribution*	10,290	10,245	10,269	11,126	9,889	44%	42%	39%	43%	41%	-401	-4%
Financial Need	13,261	13,924	15,969	14,922	13,956	56%	58%	61%	57%	59%	695	5%
Less Grant Aid	1,728	2,095	1,922	1,887	1,951	7%	9%	7%	7%	8%	223	13%
Unmet Need	$11,533	$11,829	$14,047	$13,035	$12,005	49%	49%	54%	50%	50%	472	4%
% Grant Aid that Met Financial Need	**13%**	**15%**	**12%**	**13%**	**14%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$149	$178	$297	$193	$0	1%	1%	1%	1%	0%	-149	-100%
Need-based Loans	3,520	4,038	4,030	3,577	2,517	15%	17%	15%	14%	11%	-1,003	-29%
Non-Need Based Loans	313	568	469	441	472	1%	2%	2%	2%	2%	159	51%
Remaining Unmet Need	$7,551	$7,045	$9,251	$8,824	$9,015	32%	29%	35%	34%	38%	1,464	19%
*Amount Borrowed to meet EFC	$2,350	$3,294	$3,451	$2,595	$2,793	10%	14%	13%	10%	12%	443	19%

Income Between $80,000 to $100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	35	47	56	64	62						27	77%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$23,796	$24,064	$25,288	$25,734	$23,469						-$327	-1%
Less Expected Family Contribution*	15,234	15,078	15,628	15,335	14,034	64%	63%	62%	60%	60%	-1,200	-8%
Financial Need	8,562	8,986	9,660	10,399	9,434	36%	37%	38%	40%	40%	872	10%
Less Grant Aid	1,674	1,744	1,438	1,607	2,049	7%	7%	6%	6%	9%	375	22%
Unmet Need	$6,888	$7,242	$8,222	$8,792	$7,385	29%	30%	33%	34%	31%	497	7%
% Grant Aid that Met Financial Need	**20%**	**19%**	**15%**	**15%**	**22%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$224	$98	$0	$65	$0	1%	0%	0%	0%	0%	-224	
Need-based Loans	3,498	3,598	3,289	3,412	3,243	15%	15%	13%	13%	14%	-255	-7%
Non-Need Based Loans	0	98	365	296	309	0%	0%	1%	1%	1%	309	
Remaining Unmet Need	$3,166	$3,448	$4,568	$5,019	$3,833	13%	14%	18%	20%	16%	667	21%
*Amount Borrowed to meet EFC	$3,010	$3,046	$3,565	$3,943	$3,410	13%	13%	14%	15%	15%	400	13%

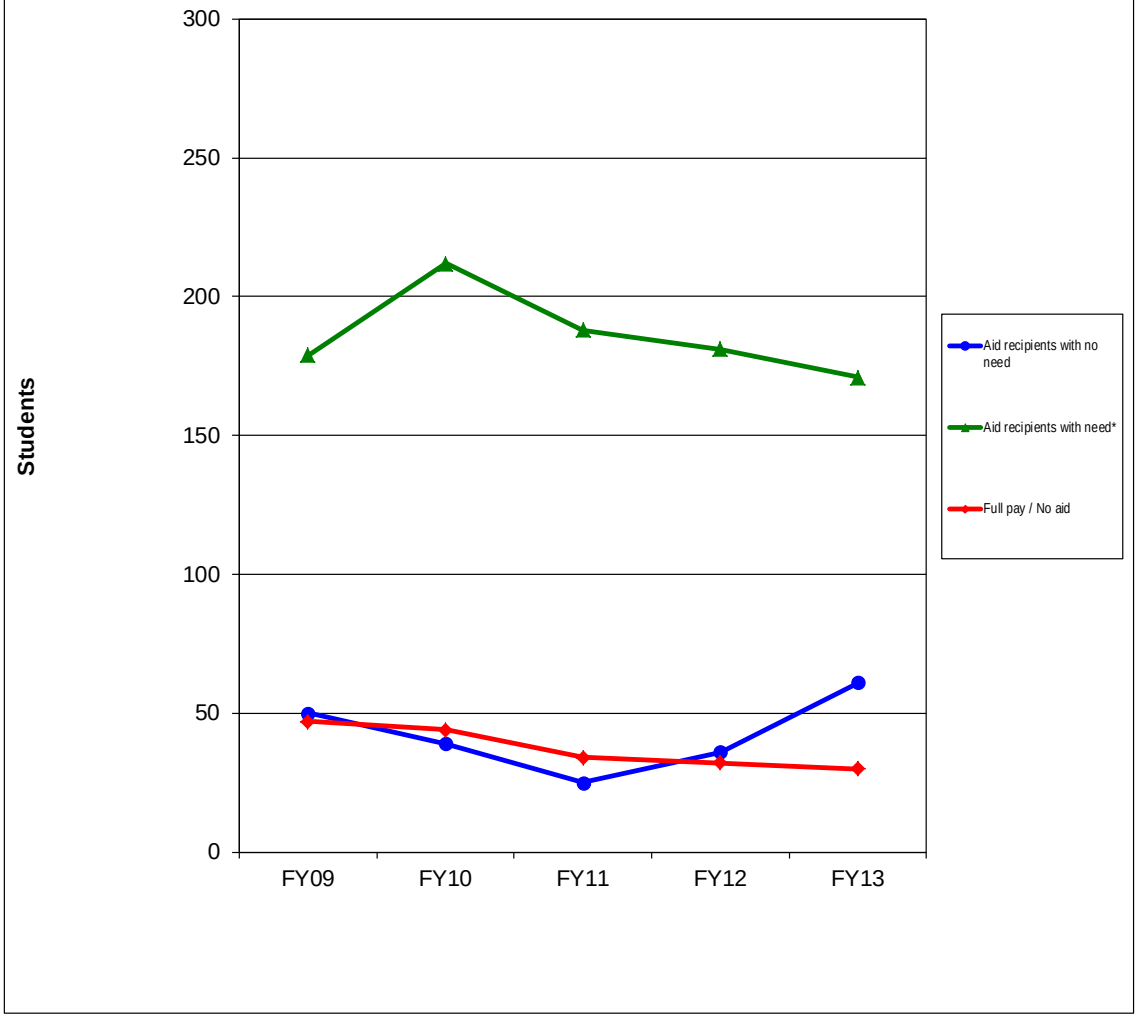
Income > $100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	18	26	32	39	41						23	128%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$25,078	$25,027	$26,787	$28,047	$24,828						-$250	-1%
Less Expected Family Contribution*	18,965	17,408	19,711	19,411	17,693	76%	70%	74%	69%	71%	-1,272	-7%
Financial Need	6,113	7,619	7,076	8,636	7,135	24%	30%	26%	31%	29%	1,022	17%
Less Grant Aid	1,835	1,789	1,485	2,339	2,187	7%	7%	6%	8%	9%	352	19%
Unmet Need	$4,278	$5,830	$5,591	$6,297	$4,947	17%	23%	21%	22%	20%	669	16%
% Grant Aid that Met Financial Need	**30%**	**23%**	**21%**	**27%**	**31%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$116	$122	0%	0%	0%	0%	0%	122	
Need-based Loans	2,604	3,136	2,813	3,243	2,827	10%	13%	11%	12%	11%	223	9%
Non-Need Based Loans	1,182	823	237	769	363	5%	3%	1%	3%	1%	-819	-69%
Remaining Unmet Need	$492	$1,871	$2,541	$2,169	$1,635	2%	7%	9%	8%	7%	1,143	232%
*Amount Borrowed to meet EFC	$4,468	$4,462	$5,021	$4,339	$3,047	18%	18%	19%	15%	12%	-1,421	-32%

Source: UIDS, PeopleSoft

IR&P/LCB 12/13

Figure 3.1
Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri-St. Louis, FY09 - FY13

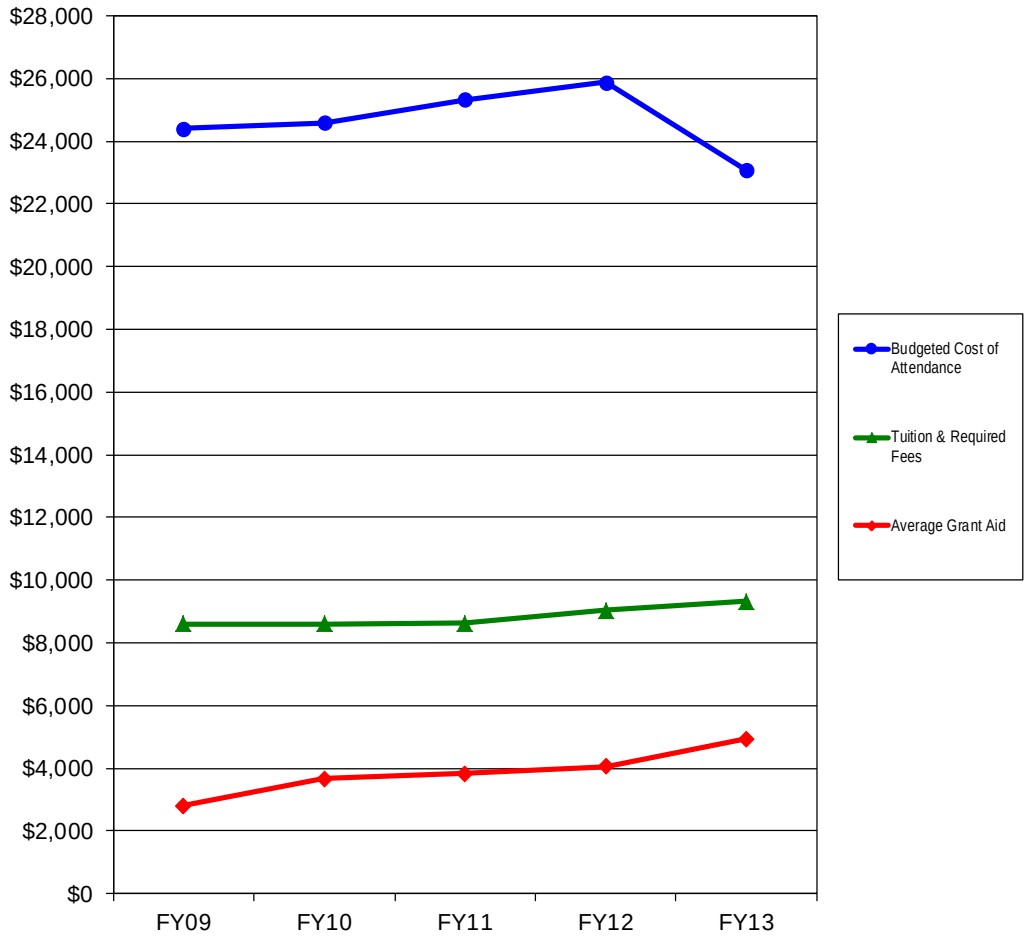


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	31	21	13	20	38	7	22.6%
Grant aid, no FAFSA	19	18	12	16	23	4	21.1%
Aid recipients with no need	50	39	25	36	61	11	22.0%
Aid recipients with need*	179	212	188	181	171	-8	-4.5%
Full pay / No aid	47	44	34	32	30	-17	-36.2%
Total of all full- time, Degree-Seeking Metro Fee UG	276	295	247	249	262	-14	-5.1%

* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.

Source: UIDS, EMSAS, and PeopleSoft
IR&P/LCB 12/13

Figure 3.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Metropolitan Fee Students at the University of Missouri-St. Louis, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$24,410	$24,591	$25,319	$25,873	$23,068	-$1,342	-5.5%
Tuition & Required Fees	$8,595	$8,595	$8,631	$9,038	$9,314	$719	8.4%
Average Grant Aid	$2,811	$3,674	$3,827	$4,053	$4,937	$2,126	75.6%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
IR&P/LCB 12/13

Table 3.1

Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY09 - FY13

Students with Need		FY09		FY10		FY11		FY12		FY13	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	14	$3,269	9	$3,357	5	$3,308	27	$1,620	11	$1,336
	Merit	48	$2,656	54	$2,430	45	$3,536	47	$3,934	57	$4,750
	Other**	28	$2,087	27	$2,853	23	$3,772	24	$4,148	26	$3,335
	Total	90	$2,574	90	$2,650	73	$3,595	98	$3,349	94	$3,959

Students without Need		FY09		FY10		FY11		FY12		FY13	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	21	$2,995	20	$3,440	14	$3,561	16	$4,595	34	$3,591
	Other**	15	$4,399	18	$2,726	10	$3,642	15	$3,404	21	$5,078
	Total	36	$3,580	38	$3,102	24	$3,595	31	$4,019	55	$4,159

*The amount and type of institutional need-based funding changes each year at UMSL.

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&P/LCB 12/13

Table 3.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY09 & FY13 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

	FY09			FY13		
Income Level	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<$20,000	$4,091	48%	16%	$5,819	62%	24%
$20,000 to $40,000	$3,453	40%	14%	$6,255	67%	27%
$40,000 to $60,000	$1,936	23%	8%	$5,275	57%	24%
$60,000 to $80,000	$3,192	37%	14%	$5,303	57%	24%
$80,000 to $100,000	$659	8%	3%	$2,817	30%	13%
>$100,000	$2,893	34%	11%	$3,625	39%	15%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/13

Table 3.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY09 & FY13

	FY09 % COA Met by Source of Aid					FY13 % COA Met by Source of Aid				
Income Level	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<$20,000	4%	16%	0%	32%	48%	2%	24%	1%	32%	41%
$20,000 to $40,00	17%	14%	0%	22%	47%	6%	27%	0%	25%	42%
$40,000 to $60,000	29%	8%	0%	17%	46%	27%	24%	0%	14%	36%
$60,000 to $80,000	51%	14%	0%	14%	21%	35%	24%	0%	18%	23%
$80,000 to $100,000	79%	3%	0%	12%	6%	65%	13%	0%	16%	6%
>$100,000	89%	11%	0%	6%	0%	78%	15%	0%	0%	7%

Source: UIDS, PeopleSoft

IR&P/LCB 12/13

Table 3.4

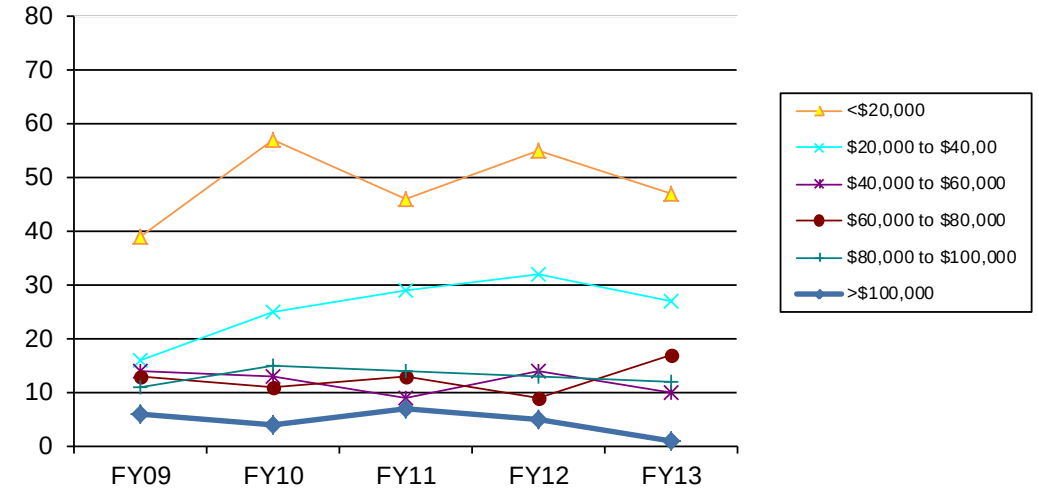
Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY09 - FY13

	FY09		FY10		FY11		FY12		FY13	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	11	$12,212	16	$10,777	17	$9,118	11	$10,154	11	$8,041
Without Need	8	12,336	4	11,566	1	14,626	6	11,202	8	7,484
	19	$12,264	20	$10,934	18	$9,424	17	$10,524	19	$7,807

Source: UIDS, PeopleSoft

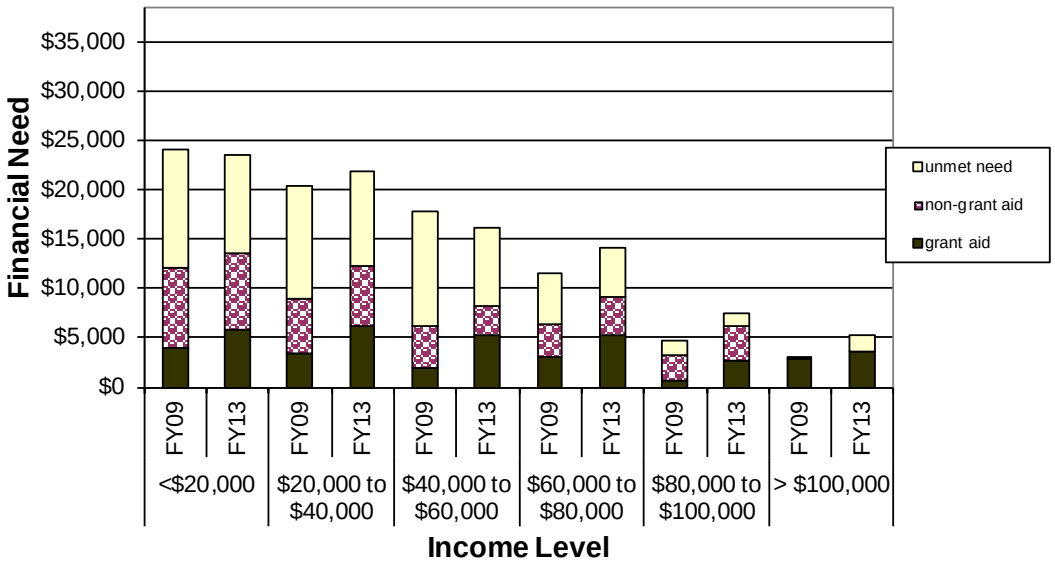
IR&P/LCB 12/13

Figure 3.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri-St. Louis, FY09 - FY13



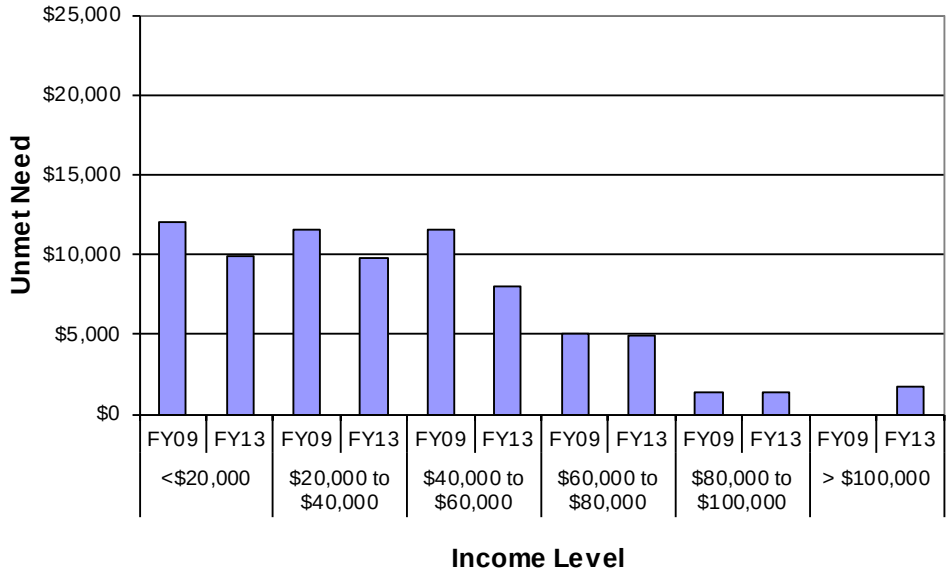
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 3.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY09 vs. FY13



Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at the UM-St. Louis, FY09 vs. FY13



Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Table 3.5

Financial Aid Indicators for all FAFSA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2009 - FY2013 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

University of Missouri-St. Louis

Income Less than $20,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	39	57	46	55	47						8	21%
						Percent Cost of Attendance						
Cost of Attendance	$25,092	$25,286	$25,737	$26,809	$23,940						-$1,152	-5%
Less Expected Family Contribution*	938	441	741	381	398	4%	2%	3%	1%	2%	-540	-58%
Financial Need	24,154	24,845	24,996	26,428	23,542	96%	98%	97%	99%	98%	-612	-3%
Less Grant Aid	4,091	4,735	4,461	5,519	5,819	16%	19%	17%	21%	24%	1,728	42%
Unmet Need	$20,063	$20,110	$20,535	$20,909	$17,723	80%	80%	80%	78%	74%	-2,340	-12%
% Grant Aid that Met Financial Need	**17%**	**19%**	**18%**	**21%**	**25%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$48	$40	$25	$54	$163	0%	0%	0%	0%	1%	115	239%
Need-based Loans	3,997	3,685	3,567	3,125	3,642	16%	15%	14%	12%	15%	-355	-9%
Non-Need Based Loans	3,944	4,489	3,969	4,154	4,008	16%	18%	15%	15%	17%	64	2%
Remaining Unmet Need	$12,074	$11,896	$12,974	$13,576	$9,911	48%	47%	50%	51%	41%	-2,163	-18%
*Amount Borrowed to meet EFC	$784	$320	$501	$247	$234	3%	1%	2%	1%	1%	-550	-70%

Income Between $20,000 to $40,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	16	25	29	32	27						11	69%
						Percent Cost of Attendance						
Cost of Attendance	$24,531	$25,338	$24,752	$25,929	$23,444						-$1,087	-4%
Less Expected Family Contribution*	4,064	3,657	2,432	2,528	1,394	17%	14%	10%	10%	6%	-2,670	-66%
Financial Need	20,467	21,681	22,320	23,401	22,050	83%	86%	90%	90%	94%	1,583	8%
Less Grant Aid	3,453	4,589	4,701	4,284	6,255	14%	18%	19%	17%	27%	2,802	81%
Unmet Need	$17,014	$17,092	$17,619	$19,117	$15,795	69%	67%	71%	74%	67%	-1,219	-7%
% Grant Aid that Met Financial Need	**17%**	**21%**	**21%**	**18%**	**28%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$0	$69	0%	0%	0%	0%	0%	69	
Need-based Loans	3,972	4,151	2,962	3,850	3,347	16%	16%	12%	15%	14%	-625	-16%
Non-Need Based Loans	1,537	2,640	1,924	2,256	2,588	6%	10%	8%	9%	11%	1,051	68%
Remaining Unmet Need	$11,505	$10,301	$12,733	$13,011	$9,791	47%	41%	51%	50%	42%	-1,714	-15%
*Amount Borrowed to meet EFC	$2,510	$2,214	$1,694	$1,772	$903	10%	9%	7%	7%	4%	-1,607	-64%

Income Between $40,000 to $60,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	14	13	9	14	10						-4	-29%
						Percent Cost of Attendance						
Cost of Attendance	$25,161	$24,072	$26,416	$25,956	$22,162						-$2,999	-12%
Less Expected Family Contribution*	7,333	4,939	4,427	5,772	5,941	29%	21%	17%	22%	27%	-1,393	-19%
Financial Need	17,828	19,133	21,989	20,184	16,221	71%	79%	83%	78%	73%	-1,607	-9%
Less Grant Aid	1,936	3,287	3,537	3,077	5,275	8%	14%	13%	12%	24%	3,339	172%
Unmet Need	$15,892	$15,846	$18,452	$17,107	$10,947	63%	66%	70%	66%	49%	-4,945	-31%
% Grant Aid that Met Financial Need	**11%**	**17%**	**16%**	**15%**	**33%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$0	$0	0%	0%	0%	0%	0%	0	
Need-based Loans	4,119	3,548	4,561	3,268	2,778	16%	15%	17%	13%	13%	-1,341	-33%
Non-Need Based Loans	245	1,491	842	1,448	229	1%	6%	3%	6%	1%	-16	-6%
Remaining Unmet Need	$11,528	$10,807	$13,049	$12,391	$7,940	46%	45%	49%	48%	36%	-3,588	-31%
*Amount Borrowed to meet EFC	$1,346	$797	$2,011	$1,874	$2,494	5%	3%	8%	7%	11%	1,148	85%

Table 3.5 (Continued)

University of Missouri-St. Louis

Income Between $60,000 to $80,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	13	11	13	9	17						4	31%
						Percent Cost of Attendance						
Cost of Attendance	$23,471	$24,042	$24,242	$23,898	$21,989						-$1,482	-6%
Less Expected Family Contribution*	11,952	10,455	9,146	10,022	7,740	51%	43%	38%	42%	35%	-4,212	-35%
Financial Need	11,519	13,587	15,096	13,876	14,249	49%	57%	62%	58%	65%	2,730	24%
Less Grant Aid	3,192	2,625	3,781	2,739	5,303	14%	11%	16%	11%	24%	2,111	66%
Unmet Need	$8,327	$10,962	$11,315	$11,137	$8,947	35%	46%	47%	47%	41%	620	7%
% Grant Aid that Met Financial Need	**28%**	**19%**	**25%**	**20%**	**37%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$0	$0	0%	0%	0%	0%	0%	0	
Need-based Loans	3,319	3,622	4,038	4,230	2,915	14%	15%	17%	18%	13%	-404	-12%
Non-Need Based Loans	0	2,029	154	601	1,072	0%	8%	1%	3%	5%	1,072	#DIV/0!
Remaining Unmet Need	$5,008	$5,311	$7,123	$6,306	$4,960	21%	22%	29%	26%	23%	-48	-1%
*Amount Borrowed to meet EFC	$1,901	$3,682	$2,610	$3,535	$1,939	8%	15%	11%	15%	9%	38	2%

Income Between $80,000 to $100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	11	15	14	13	12						1	9%
						Percent Cost of Attendance						
Cost of Attendance	$22,059	$22,211	$25,333	$23,537	$21,932						-$127	-1%
Less Expected Family Contribution*	17,330	15,041	14,312	14,463	14,302	79%	68%	56%	61%	65%	-3,028	-17%
Financial Need	4,729	7,170	11,021	9,074	7,629	21%	32%	44%	39%	35%	2,900	61%
Less Grant Aid	659	1,617	1,562	1,362	2,817	3%	7%	6%	6%	13%	2,158	327%
Unmet Need	$4,070	$5,553	$9,459	$7,712	$4,813	18%	25%	37%	33%	22%	743	18%
% Grant Aid that Met Financial Need	**14%**	**23%**	**14%**	**15%**	**37%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$0	$0	0%	0%	0%	0%	0%	0	
Need-based Loans	2,687	3,598	3,976	3,026	2,764	12%	16%	16%	13%	13%	77	3%
Non-Need Based Loans	0	35	629	313	638	0%	0%	2%	1%	3%	638	
Remaining Unmet Need	$1,383	$1,920	$4,854	$4,373	$1,411	6%	9%	19%	19%	6%	28	2%
*Amount Borrowed to meet EFC	$3,800	$3,444	$2,269	$2,478	$5,761	17%	16%	9%	11%	26%	1,961	52%

Income > $100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	6	4	7	5	1						-5	-83%
						Percent Cost of Attendance						
Cost of Attendance	$27,424	$26,276	$27,106	$27,248	$24,358						-$3,066	-11%
Less Expected Family Contribution*	24,497	20,274	21,771	20,301	19,008	89%	77%	80%	75%	78%	-5,489	-22%
Financial Need	2,927	6,002	5,335	6,947	5,350	11%	23%	20%	25%	22%	2,423	83%
Less Grant Aid	2,893	2,289	3,457	4,254	3,625	11%	9%	13%	16%	15%	732	25%
Unmet Need	$34	$3,713	$1,878	$2,693	$1,725	0%	14%	7%	10%	7%	1,691	4974%
% Grant Aid that Met Financial Need	**99%**	**38%**	**65%**	**61%**	**68%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$0	$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,580	2,796	1,483	3,105	0	6%	11%	5%	11%	0%	-1,580	-100%
Non-Need Based Loans	0	0	0	0	0	0%	0%	0%	0%	0%	0	
Remaining Unmet Need	-$1,546	$917	$395	-$412	$1,725	-6%	3%	1%	-2%	7%	3,271	-212%
*Amount Borrowed to meet EFC	$8,507	$10,369	$5,236	$3,284	$5,445	31%	39%	19%	12%	22%	-3,062	-36%

Source: UIDS, PeopleSoft
IR&P/LCB 12/13