

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

(Non-Resident Undergraduate Students)

Report Prepared by
Dr. La Shonda Carter-Boone
Senior Institutional Research Analyst

Office of Institutional Research and Planning
714 Lewis Hall
University of Missouri System

December 2013

IR&P 2013, Report 7

Boonel@umsystem.edu
573-884-3104

University of Missouri System
Undergraduate Financial Aid Summary Report
FY2009-FY2013
(Non-Resident Undergraduates)

Executive Summary

The *Undergraduate Financial Aid Summary Report* includes undergraduate financial aid distribution patterns for the University of Missouri System and the four 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?

System-wide trends highlighted include:

- Total aid to non-resident 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 an 84.2% increase in the number of non-resident financial aid recipients that have financial need. There is no question that there are many more students with need due to the 52.4% increase in the enrollment of non-resident, full-time, degree-seeking 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 17.3% and the overall cost to attend the University has increased 13.6% 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 is an increasing gap between tuition and required fees and the average grant aid awarded to non-resident undergraduates over the past five years (Figure 1.2).
- The number of institutional grants awarded based on need increased from 504 in FY09 to 616 in FY13 (Table 1.1).
- Missouri non-resident 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 non-resident students with and without financial

need. In FY09, 695 parents borrowed an average \$13,600 to meet their child's education expenses. Five years later, 1,135 parents borrowed approximately \$18,113 to cover these expenses. System-wide, the amount of PLUS loans distributed to non-resident undergraduates increased from \$9.5 million in FY09 to \$20.6 million in FY13 (Table 1.4).

- Students with incomes less than \$40,000 tend to 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 non-resident students increased in all income levels over the past five years (Figure 1.5).

The contextual basis of financial aid distribution

Roughly 30% of non-resident undergraduates attending the University of Missouri pay the entire cost of attendance out-of-pocket. The majority of non-resident 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

\$35,013	Budgeted Cost of Attendance	{ includes tuition & required fees, books, and living expenses
<u>(5,186)</u>	Less: Expected Family Contribution	
29,827	Financial Need	
<u>(6,917)</u>	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
22,910	Remaining Need	
(221)	Less: College Work Study	
(3,661)	Less: Need-Based Loans	
<u>(3,676)</u>	Less: Non-Need Based Loans	
\$15,353	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 Non-Resident Undergraduates from FY09 to FY13

PLEASE NOTE: The findings below highlight system-wide trends at the University of Missouri.

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

The total number of full-time, degree-seeking non-resident undergraduates steadily increased over the past five years from 5,014 to 7,639, an increase of over 52%. With this increase in enrollment, there has been an 84.2% increase in the number with financial need from 1,650 in FY09 to 3,040 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 17.3% and the budgeted cost of attendance increased 13.6% while average grant aid decreased 3.5%. The overall trend is that there is an increasing gap between tuition and required fees and the average grant aid awarded to non-resident undergraduates (Figure 1.2).

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

The number of non-resident undergraduates with need that received institutional gift aid significantly increased and the average amount of the institutional gift awards slightly decreased. In FY09 there were 1,666 institutional grants awarded to students with need. The average award was \$5,014. In FY13 there were 2,709 institutional grants awarded to students with need and the average amount awarded was \$4,965 (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 695 parents borrowed on average \$13,600 to meet their child's education expenses. Five years later, nearly 1,135 parents borrowed approximately \$18,113 to cover these expenses (Table 1.4).

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

Lower income non-residents have the most financial need and on average receive much more grant aid than higher income students. In FY09, grant aid covered nearly 50% of tuition and required fees for students with income less than \$20,000 and 45% for students with income between \$20,000 and \$40,000. By FY13, grant aid covered 44% of tuition and required fees for students with income less than \$20,000 and 38% for students with

income between \$20,000 and \$40,000. With the exception of students with family income between \$60K to \$80K, grant aid continues to cover a smaller percentage of the tuition and required fees (Table 1.2).

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

Over the past five years the University experienced an increase in the number of non-resident undergraduate students that required financial assistance at all income levels (Figure 1.3).

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

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 non-resident 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).

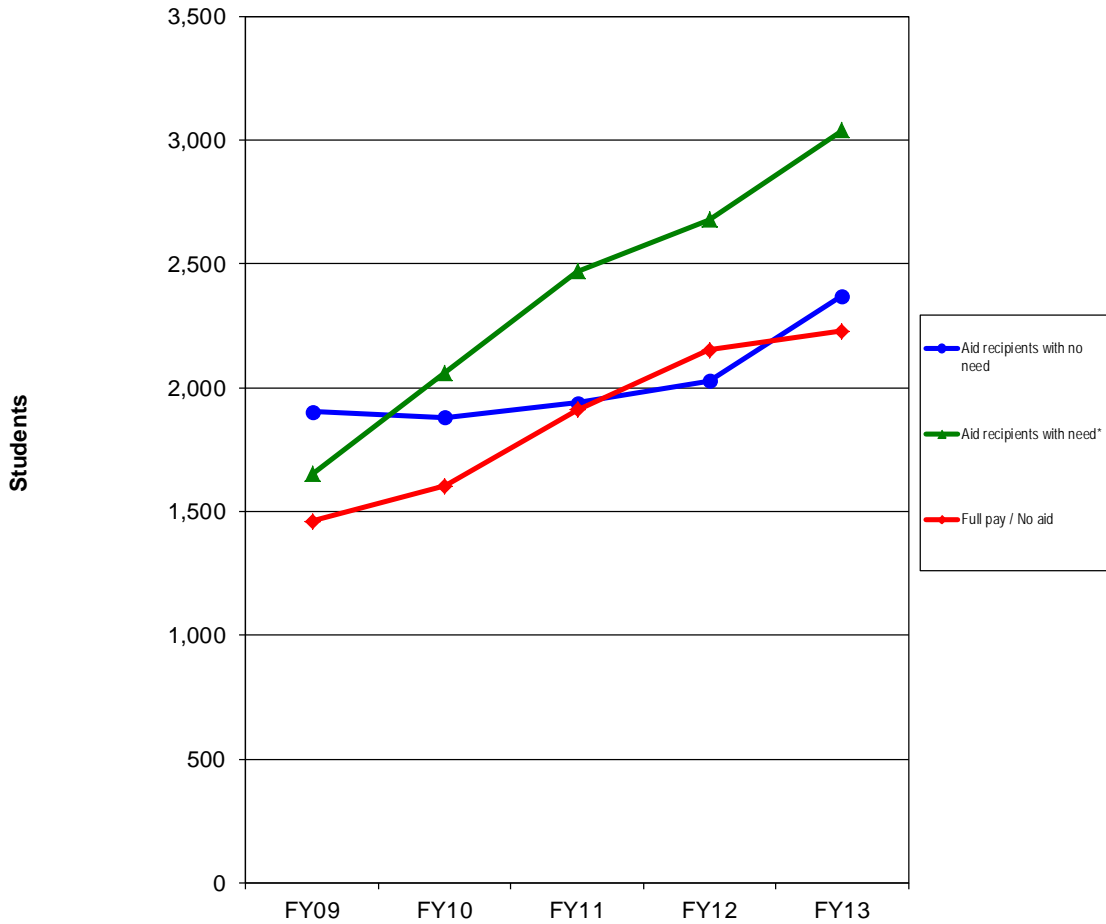
8. For non-resident students that have need, what is the average amount of unmet financial need?

Over the past five years, unmet financial need increased for non-resident students with need in all income levels. In FY13 the average amount of unmet financial need ranged from \$3,666 for students with family income greater than \$100K to \$16,253 for students with family income less than \$20K.

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, families with higher incomes borrow a larger percentage of what they are expected to pay. For example, in FY13 students with family income greater than \$100K borrowed approximately 23% of the expected family contribution (Table 1.5).

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



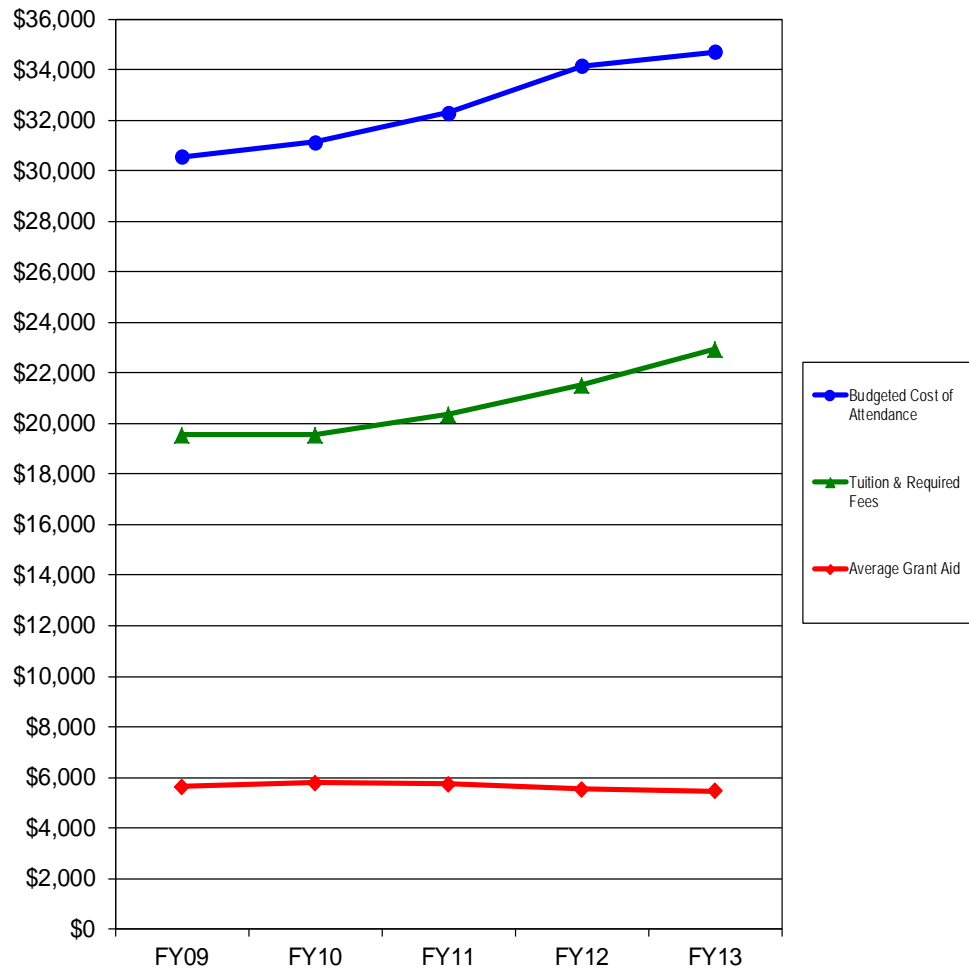
	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	857	885	931	1,009	1,200	343	40.0%
Grant aid, no FAFSA	<u>1,046</u>	<u>995</u>	<u>1,008</u>	<u>1,019</u>	<u>1,171</u>	<u>125</u>	12.0%
Aid recipients with no need	1,903	1,880	1,939	2,028	2,371	468	24.6%
Aid recipients with need*	1,650	2,061	2,470	2,680	3,040	1,390	84.2%
Full pay / No aid	1,461	1,604	1,910	2,152	2,228	767	52.5%
Total of all full-time, Degree-Seeking Non-Res UG	5,014	5,545	6,319	6,860	7,639	2,625	52.4%

* 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
 IR&P/LCB 12/13

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



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$30,564	\$31,152	\$32,298	\$34,153	\$34,719	\$4,155	13.6%
Tuition & Required Fees	\$19,547	\$19,555	\$20,368	\$21,517	\$22,937	\$3,390	17.3%
Average Grant Aid	\$5,643	\$5,786	\$5,735	\$5,536	\$5,447	-\$196	-3.5%

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

Table 1.1

Average Institutional Grant Awards Distributed to Non-Resident, 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*	504	\$2,978	575	\$2,626	536	\$3,054	650	\$3,249	616	\$3,726
Merit	997	\$5,760	1,202	\$5,910	1,415	\$5,568	1,570	\$5,398	1,864	\$5,124
Other**	165	\$6,727	202	\$7,212	220	\$6,825	204	\$6,792	229	\$7,003
Total	1,666	\$5,014	1,979	\$5,088	2,171	\$5,075	2,424	\$4,939	2,709	\$4,965

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	1,386	\$4,939	1,311	\$5,095	1,365	\$5,049	1,451	\$4,645	1,697	\$4,621
Other**	306	\$6,741	314	\$7,235	273	\$7,339	271	\$8,147	312	\$8,013
Total	1,692	\$5,265	1,625	\$5,508	1,638	\$5,431	1,722	\$5,196	2,009	\$5,148

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&PLCB 12/13

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

Income Level	FY09			FY13		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$9,708	50%	31%	\$10,073	44%	29%
\$20,000 to \$40,000	\$8,826	45%	28%	\$8,776	38%	25%
\$40,000 to \$60,000	\$6,273	32%	20%	\$6,917	30%	20%
\$60,000 to \$80,000	\$5,130	26%	17%	\$6,421	28%	16%
\$80,000 to \$100,000	\$5,185	27%	17%	\$4,555	20%	13%
>\$100,000	\$5,360	27%	17%	\$4,329	19%	12%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/13

Table 1.3

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

Income Level	FY09 % COA Met by Source of Aid					FY13 % COA Met by Source of Aid				
	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
	<\$20,000	3%	31%	2%	23%	42%	1%	29%	1%	23%
\$20,000 to \$40,00	10%	28%	1%	19%	42%	5%	25%	1%	25%	44%
\$40,000 to \$60,000	18%	23%	1%	21%	36%	15%	20%	1%	20%	44%
\$60,000 to \$80,000	38%	17%	1%	17%	28%	31%	16%	0%	18%	35%
\$80,000 to \$100,000	57%	17%	0%	11%	14%	45%	13%	0%	16%	26%
>\$100,000	76%	17%	0%	8%	0%	68%	12%	0%	10%	10%

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

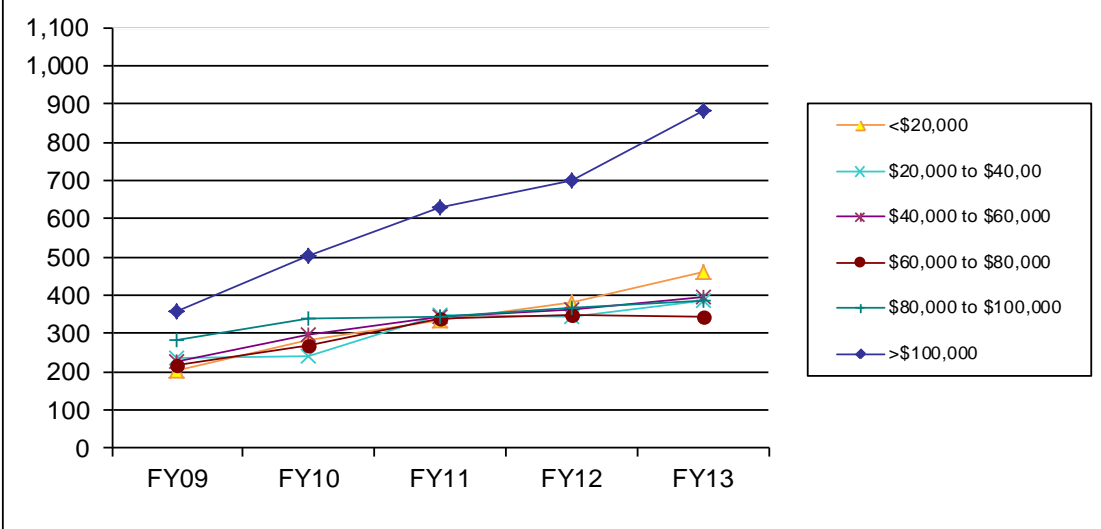
Table 1.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, 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	FY10 Mean	N	FY10 Mean
With Need*	403	\$13,556	560	\$14,701	752	\$15,722	821	\$16,429	810	\$17,155
Without Need	292	13,660	290	17,403	283	18,954	298	19,630	325	20,501
Total	695	\$13,600	850	\$15,623	1,035	\$16,605	1,119	\$17,281	1,135	\$18,113

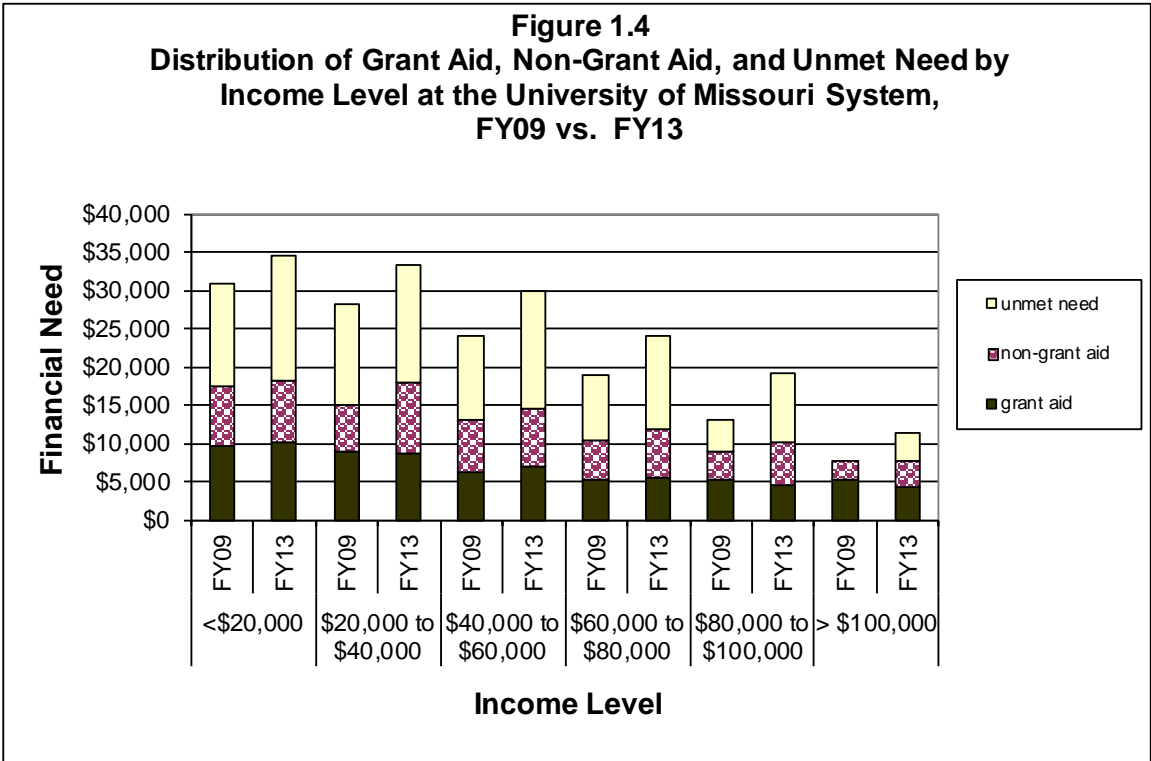
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

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



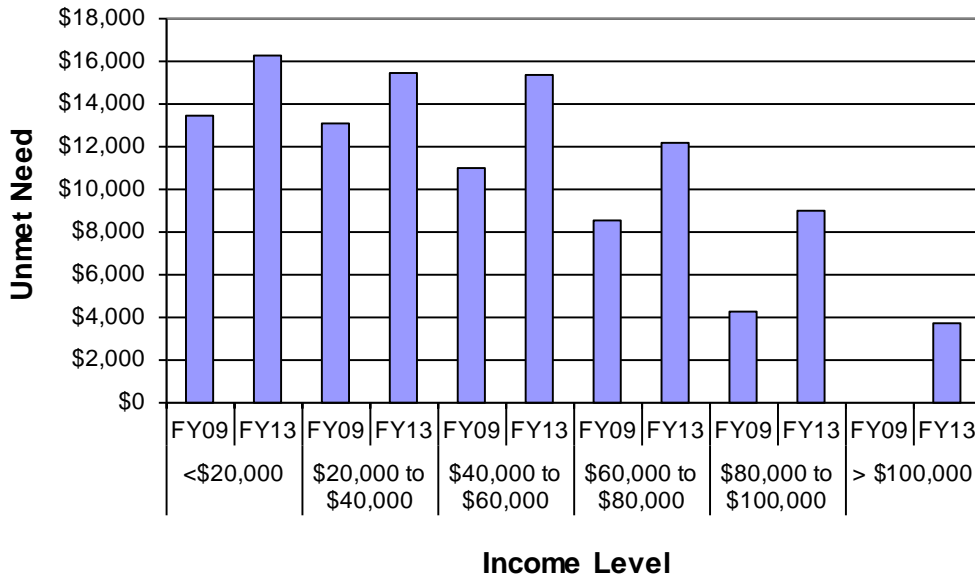
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

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 Non-Resident Undergraduate Students)

<i>University of Missouri System</i>												
<i>Income Less than \$20,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	205	282	333	383	463						258	126%
	Percent Cost of Attendance											
Cost of Attendance	\$31,653	\$31,808	\$33,008	\$34,933	\$34,869						\$3,216	10%
Less Expected Family Contribution*	<u>797</u>	<u>572</u>	<u>741</u>	<u>450</u>	<u>369</u>	3%	2%	2%	1%	1%	-428	-54%
Financial Need	30,856	31,235	32,267	34,483	34,501	97%	98%	98%	99%	99%	3,644	12%
Less Grant Aid	<u>9,708</u>	<u>10,548</u>	<u>10,496</u>	<u>9,612</u>	<u>10,073</u>	31%	33%	32%	28%	29%	365	4%
Unmet Need	\$21,148	\$20,688	\$21,771	\$24,872	\$24,427	67%	65%	66%	71%	70%	3,279	16%
% Grant Aid that Met Financial Need	31%	34%	33%	28%	29%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$475	\$303	\$405	\$330	\$237	2%	1%	1%	1%	1%	-238	-50%
Need-based Loans	3,475	3,688	3,724	3,828	3,875	11%	12%	11%	11%	11%	400	12%
Non-Need Based Loans	<u>3,801</u>	<u>4,559</u>	<u>4,640</u>	<u>4,588</u>	<u>4,062</u>	12%	14%	14%	13%	12%	260	7%
Remaining Unmet Need	\$13,397	\$12,139	\$13,003	\$16,126	\$16,253	42%	38%	39%	46%	47%	2,857	21%
*Amount Borrowed to meet EFC	\$304	\$391	\$315	\$259	\$178	1%	1%	1%	1%	1%	-126	-41%
<i>Income Between \$20,000 to \$40,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	237	241	347	346	387						150	63%
	Percent Cost of Attendance											
Cost of Attendance	\$31,220	\$31,718	\$32,707	\$34,378	\$34,862						\$3,642	12%
Less Expected Family Contribution*	<u>3,111</u>	<u>2,094</u>	<u>1,992</u>	<u>1,322</u>	<u>1,654</u>	10%	7%	6%	4%	5%	-1,458	-47%
Financial Need	28,108	29,624	30,715	33,055	33,208	90%	93%	94%	96%	95%	5,100	18%
Less Grant Aid	<u>8,826</u>	<u>9,642</u>	<u>9,152</u>	<u>8,846</u>	<u>8,776</u>	28%	30%	28%	26%	25%	-50	-1%
Unmet Need	\$19,282	\$19,982	\$21,563	\$24,210	\$24,432	62%	63%	66%	70%	70%	\$5,150	27%
% Grant Aid that Met Financial Need	31%	33%	30%	27%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	444	332	202	319	241	1%	1%	1%	1%	1%	-203	-46%
Need-based Loans	3,625	3,818	3,620	3,764	3,899	12%	12%	11%	11%	11%	274	8%
Non-Need Based Loans	<u>2,175</u>	<u>3,891</u>	<u>4,711</u>	<u>4,987</u>	<u>4,907</u>	7%	12%	14%	15%	14%	2,732	126%
Remaining Unmet Need	\$13,038	\$11,941	\$13,029	\$15,139	\$15,385	42%	38%	40%	44%	44%	2,347	18%
*Amount Borrowed to meet EFC	\$1,349	\$856	\$816	\$705	\$867	4%	3%	2%	2%	2%	-482	-36%
<i>Income Between \$40,000 to \$60,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	229	297	342	364	397						168	73%
	Percent Cost of Attendance											
Cost of Attendance	\$30,610	\$31,094	\$32,389	\$34,190	\$35,013						4,404	14%
Less Expected Family Contribution*	<u>6,538</u>	<u>5,675</u>	<u>5,520</u>	<u>5,107</u>	<u>5,186</u>	21%	18%	17%	15%	15%	-1,352	-21%
Financial Need	24,072	25,420	26,870	29,084	29,827	79%	82%	83%	85%	85%	5,756	24%
Less Grant Aid	<u>6,273</u>	<u>7,099</u>	<u>7,016</u>	<u>7,336</u>	<u>6,917</u>	20%	23%	22%	21%	20%	644	10%
Unmet Need	\$17,799	\$18,321	\$19,854	\$21,748	\$22,910	58%	59%	61%	64%	65%	5,112	29%
% Grant Aid that Met Financial Need	26%	28%	26%	25%	23%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$334	\$245	\$240	\$272	\$221	1%	1%	1%	1%	1%	-113	-34%
Need-based Loans	3,674	3,924	3,645	3,838	3,661	12%	13%	11%	11%	10%	-13	0%
Non-Need Based Loans	<u>2,828</u>	<u>2,699</u>	<u>3,942</u>	<u>4,124</u>	<u>3,676</u>	9%	9%	12%	12%	10%	847	30%
Remaining Unmet Need	\$10,963	\$11,453	\$12,026	\$13,513	\$15,353	36%	37%	37%	40%	44%	4,390	40%
*Amount Borrowed to meet EFC	\$2,818	\$2,688	\$2,854	\$2,490	\$2,330	9%	9%	9%	7%	7%	-489	-17%

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)	220	271	339	348	343						123	56%
	Percent Cost of Attendance											
Cost of Attendance	\$30,600	\$31,458	\$32,255	\$33,787	\$34,832						\$4,232	14%
Less Expected Family Contribution*	<u>11,739</u>	<u>11,119</u>	<u>10,279</u>	<u>10,805</u>	<u>10,796</u>	38%	35%	32%	32%	31%	-942	-8%
Financial Need	18,861	20,338	21,976	22,982	24,035	62%	65%	68%	68%	69%	5,174	27%
Less Grant Aid	<u>5,130</u>	<u>5,377</u>	<u>5,031</u>	<u>5,385</u>	<u>5,421</u>	17%	17%	16%	16%	16%	291	6%
Unmet Need	\$13,731	\$14,962	\$16,945	\$17,597	\$18,614	45%	48%	53%	52%	53%	4,883	36%
% Grant Aid that Met Financial Need	27%	26%	23%	23%	23%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$194	\$134	\$125	\$131	\$47	1%	0%	0%	0%	0%	-147	-76%
Need-based Loans	3,244	3,549	3,499	3,634	3,520	11%	11%	11%	11%	10%	276	8%
Non-Need Based Loans	<u>1,807</u>	<u>2,556</u>	<u>3,289</u>	<u>3,175</u>	<u>2,932</u>	6%	8%	10%	9%	8%	1,125	62%
Remaining Unmet Need	\$8,486	\$8,723	\$10,032	\$10,657	\$12,115	28%	28%	31%	32%	35%	3,629	43%
*Amount Borrowed to meet EFC	\$4,344	\$4,609	\$4,661	\$4,719	\$4,608	14%	15%	14%	14%	13%	264	6%

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)	281	338	346	366	386						105	37%
	Percent Cost of Attendance											
Cost of Attendance	\$30,362	\$31,176	\$32,223	\$34,405	\$34,579						\$4,217	14%
Less Expected Family Contribution*	<u>17,370</u>	<u>16,084</u>	<u>15,800</u>	<u>15,891</u>	<u>15,509</u>	57%	52%	49%	46%	45%	-1,860	-11%
Financial Need	12,992	15,092	16,422	18,515	19,070	43%	48%	51%	54%	55%	6,077	47%
Less Grant Aid	<u>5,185</u>	<u>5,204</u>	<u>4,756</u>	<u>4,892</u>	<u>4,555</u>	17%	17%	15%	14%	13%	-630	-12%
Unmet Need	\$7,807	\$9,887	\$11,666	\$13,623	\$14,515	26%	32%	36%	40%	42%	6,708	86%
% Grant Aid that Met Financial Need	40%	34%	29%	26%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$118	\$128	\$65	\$98	\$37	0%	0%	0%	0%	0%	-82	-69%
Need-based Loans	2,752	2,927	3,067	3,174	3,190	9%	9%	10%	9%	9%	438	16%
Non-Need Based Loans	<u>735</u>	<u>1,372</u>	<u>2,082</u>	<u>2,369</u>	<u>2,349</u>	2%	4%	6%	7%	7%	1,614	220%
Remaining Unmet Need	\$4,202	\$5,460	\$6,452	\$7,982	\$8,939	14%	18%	20%	23%	26%	4,737	113%
*Amount Borrowed to meet EFC	\$5,655	\$6,484	\$6,994	\$6,495	\$6,467	19%	21%	22%	19%	19%	812	14%

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)	360	504	629	699	881						521	145%
	Percent Cost of Attendance											
Cost of Attendance	\$31,153	\$31,616	\$32,564	\$34,482	\$35,158						\$4,005	13%
Less Expected Family Contribution*	<u>23,552</u>	<u>22,148</u>	<u>22,201</u>	<u>23,621</u>	<u>23,775</u>	76%	70%	68%	69%	68%	223	1%
Financial Need	7,601	9,468	10,362	10,861	11,383	24%	30%	32%	31%	32%	3,783	50%
Less Grant Aid	<u>5,360</u>	<u>5,006</u>	<u>4,735</u>	<u>4,325</u>	<u>4,329</u>	17%	16%	15%	13%	12%	-1,031	-19%
Unmet Need	\$2,241	\$4,463	\$5,627	\$6,537	\$7,054	7%	14%	17%	19%	20%	4,813	215%
% Grant Aid that Met Financial Need	71%	53%	46%	40%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$73	\$32	\$34	\$28	\$10	0%	0%	0%	0%	0%	-64	-87%
Need-based Loans	1,988	2,281	2,403	2,348	2,287	6%	7%	7%	7%	7%	300	15%
Non-Need Based Loans	<u>529</u>	<u>514</u>	<u>935</u>	<u>1,195</u>	<u>1,091</u>	2%	2%	3%	3%	3%	562	106%
Remaining Unmet Need	-\$349	\$1,635	\$2,255	\$2,966	\$3,666	-1%	5%	7%	9%	10%	4,015	-1152%
*Amount Borrowed to meet EFC	\$7,421	\$7,680	\$7,853	\$8,586	\$8,096	24%	24%	24%	25%	23%	676	9%

Source: UIDS, PeopleSoft
IR&PLCB 12/13

Section II

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

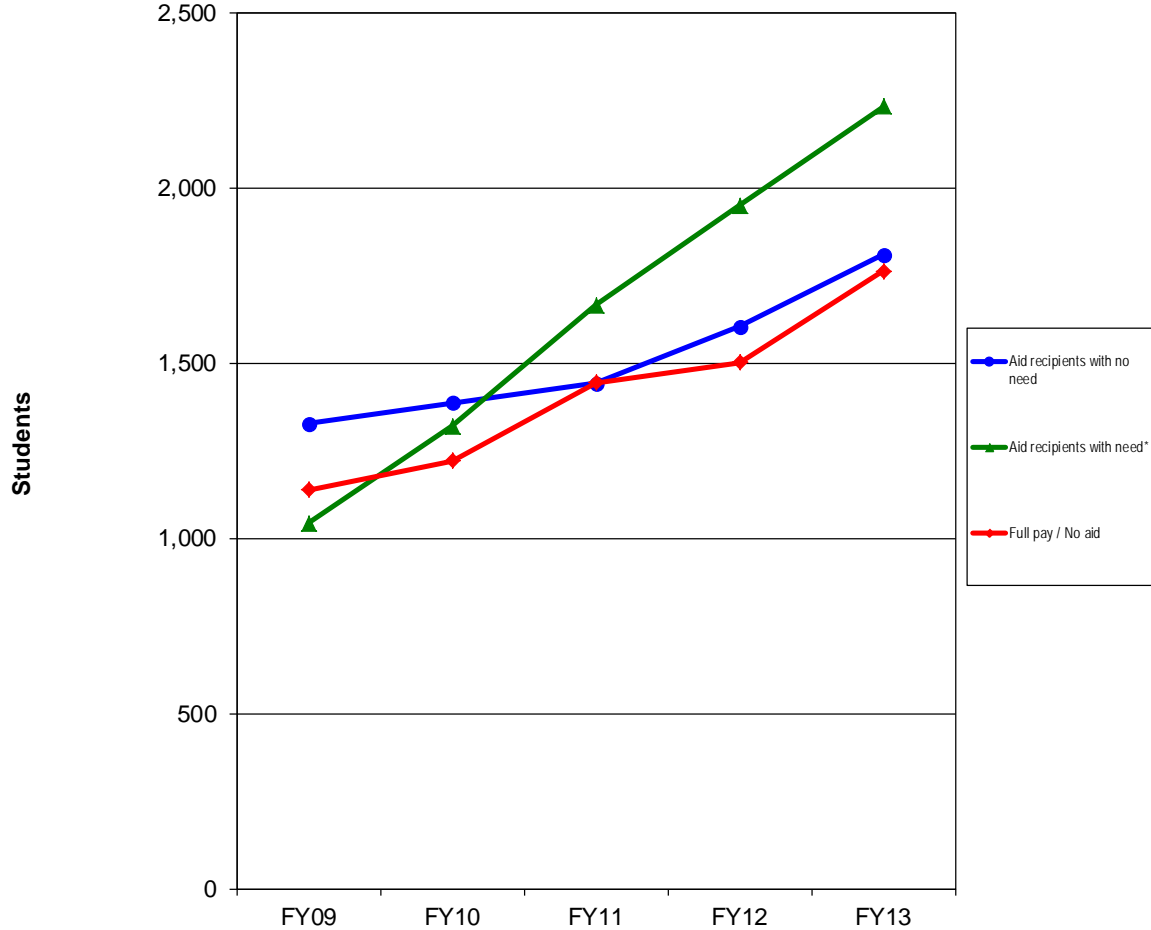
UM-Columbia (Table and Figure 2 series)

UM-Kansas City (Table and Figure 3 series)

Missouri S&T (Table and Figure 4 series)

UM-St. Louis (Table and Figure 5 series)

Figure 2.1
Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates
at the University of Missouri-Columbia, FY09 - FY13

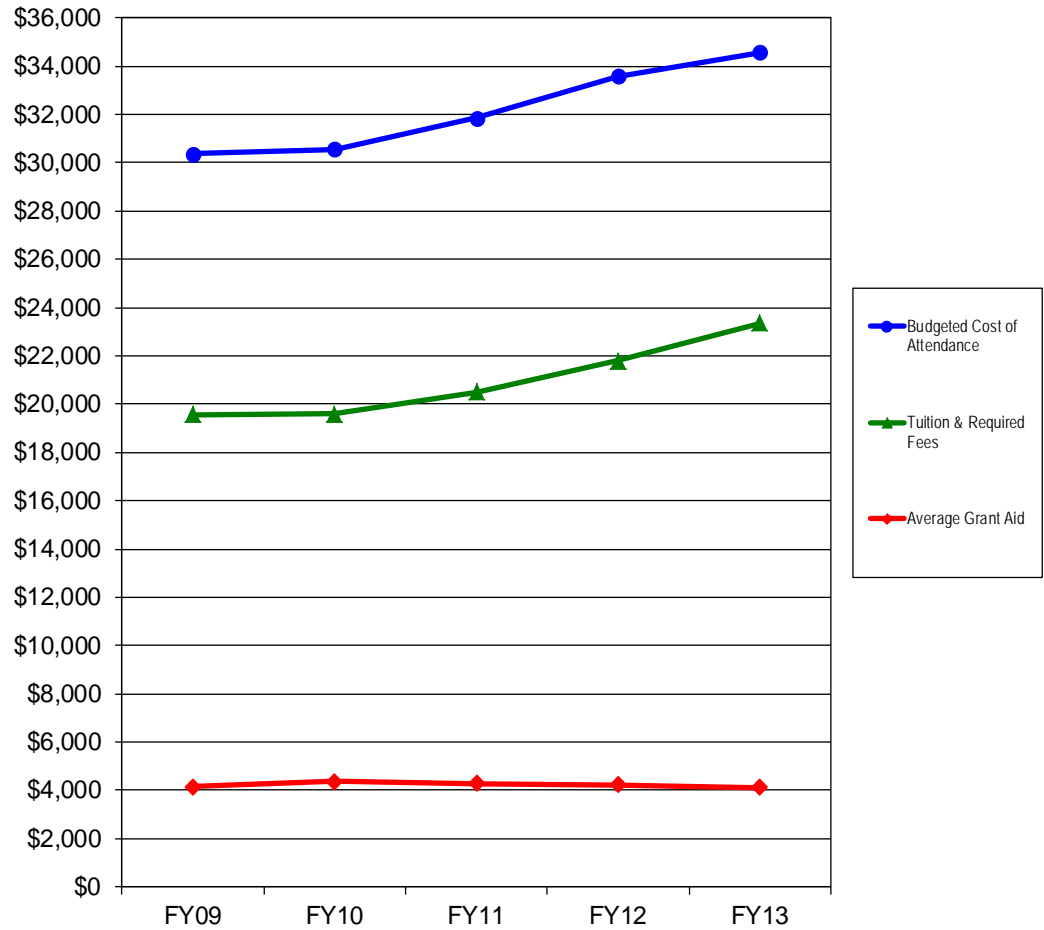


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	645	733	768	885	1,039	394	61.1%
Grant aid, no FAFSA	<u>684</u>	<u>655</u>	<u>676</u>	<u>720</u>	<u>772</u>	<u>88</u>	12.9%
Aid recipients with no need	1,329	1,388	1,444	1,605	1,811	482	36.3%
Aid recipients with need*	1,045	1,322	1,667	1,952	2,234	1,189	113.8%
Full pay / No aid	1,140	1,222	1,446	1,504	1,764	624	54.7%
Total of all full-time, Degree-Seeking Non-Res UG	3,514	3,932	4,557	5,061	5,809	2,295	65.3%

* 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&PLCB 12/13

Figure 2.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for
Full-time Undergraduate Non-Residents at the
University of Missouri-Columbia, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$30,379	\$30,552	\$31,861	\$33,579	\$34,577	\$4,198	13.8%
Tuition & Required Fees	\$19,558	\$19,592	\$20,516	\$21,784	\$23,366	\$3,808	19.5%
Average Grant Aid	\$4,147	\$4,378	\$4,275	\$4,235	\$4,130	-\$17	-0.4%

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

Table 2.1

Average Institutional Grant Awards Distributed to Non- Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, 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*	403	\$3,294	491	\$2,862	453	\$3,344	570	\$3,492	504	\$4,171
Merit	565	\$3,792	702	\$3,708	860	\$3,537	1,051	\$3,444	1,266	\$3,188
Other**	57	\$5,078	82	\$6,909	83	\$5,267	81	\$6,315	103	\$6,501
Total	1,025	\$3,668	1,275	\$3,588	1,396	\$3,577	1,702	\$3,597	1,873	\$3,635

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	979	\$3,687	956	\$3,934	999	\$3,836	1,144	\$3,627	1,265	\$3,449
Other**	130	\$6,008	155	\$7,337	120	\$6,142	132	\$7,361	139	\$8,247
Total	1,109	\$3,959	1,111	\$4,409	1,119	\$4,083	1,276	\$4,013	1,404	\$3,924

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft
IR&PLCB 12/13

Table 2.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Columbia, FY09 & FY13

Income Level	FY09			FY13		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$8,215	42%	27%	\$8,958	38%	26%
\$20,000 to \$40,000	\$7,366	38%	24%	\$8,179	35%	23%
\$40,000 to \$60,000	\$5,567	28%	18%	\$5,579	24%	16%
\$60,000 to \$80,000	\$4,051	21%	13%	\$3,862	17%	11%
\$80,000 to \$100,000	\$3,864	20%	13%	\$2,852	12%	8%
>\$100,000	\$3,237	17%	10%	\$2,635	11%	8%

Source: UIDS, Institutional Characteristics, PeopleSoft
IR&PLCB 12/13

Table 2.3
Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Columbia, FY09 & FY13

Income Level	FY09					FY13				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	2%	27%	1%	25%	45%	1%	26%	1%	24%	49%
\$20,000 to \$40,00	10%	24%	1%	19%	46%	5%	23%	1%	26%	45%
\$40,000 to \$60,000	21%	18%	1%	24%	35%	15%	16%	1%	22%	46%
\$60,000 to \$80,000	38%	13%	1%	19%	29%	31%	11%	0%	18%	38%
\$80,000 to \$100,000	58%	13%	1%	12%	16%	47%	8%	0%	16%	28%
>\$100,000	74%	10%	0%	10%	5%	69%	8%	0%	11%	13%

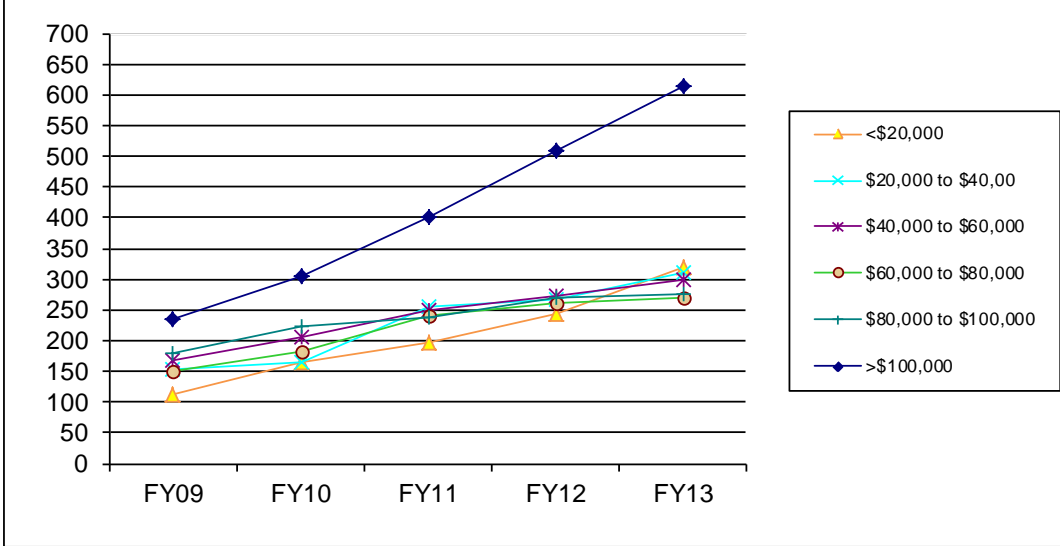
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

Table 2.4
Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Columbia, FY09 - FY13

	FY09		FY10		FY11		FY12		FY13	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	333	\$14,844	455	\$14,959	587	\$16,139	653	\$16,865	629	\$17,698
Without Need	200	17,820	237	18,156	258	19,332	272	19,861	295	20,844
Total	533	\$15,961	692	\$16,054	845	\$17,114	925	\$17,746	924	\$18,703

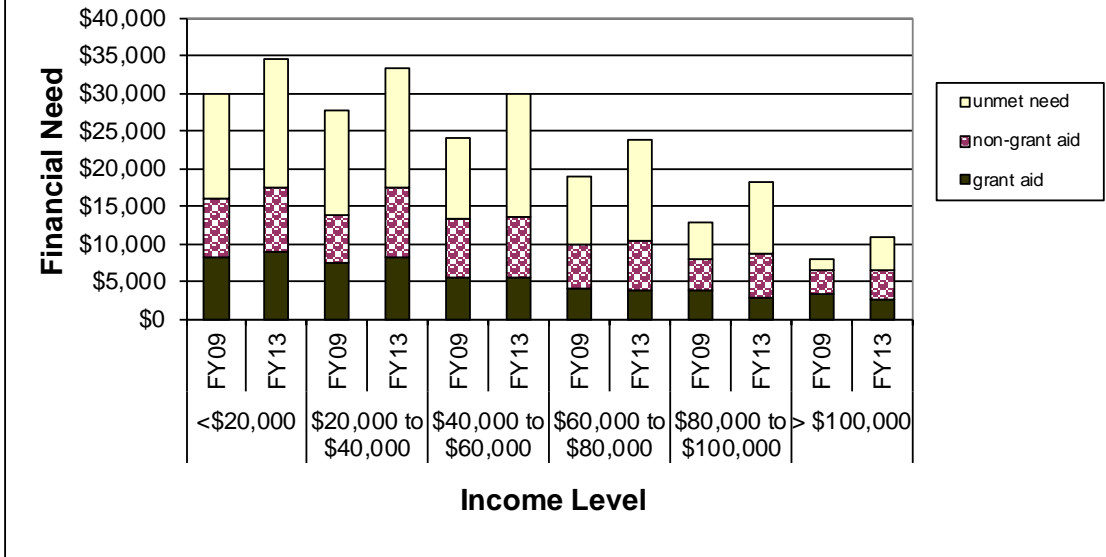
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

Figure 2.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Non-Residents with Financial Need by Income Level at the University of Missouri-Columbia, FY09 - FY13



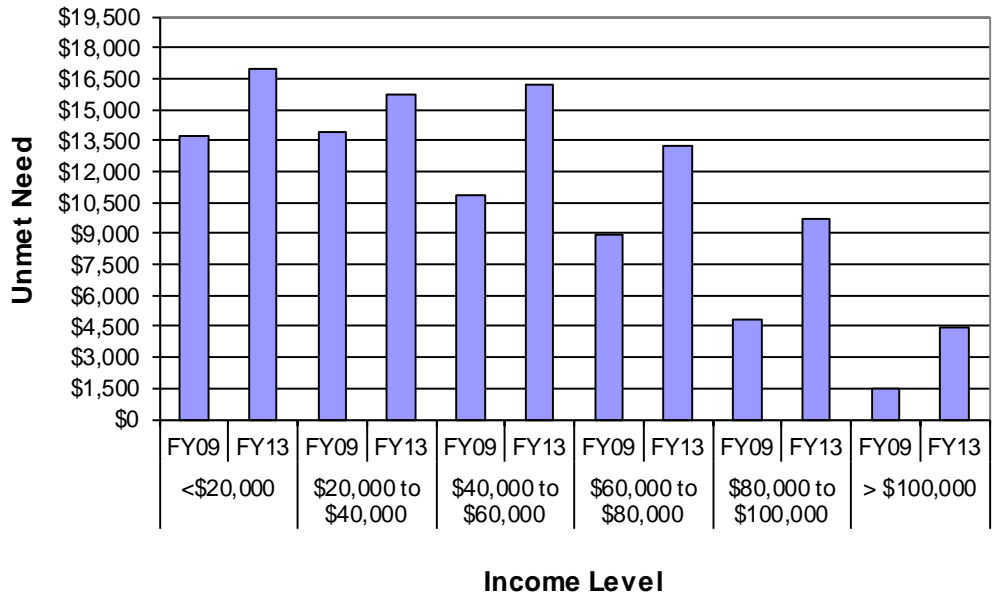
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, 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-Columbia, 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 Non-Resident Undergraduate Students)

University of Missouri-Columbia

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)	113	165	196	245	320						207	183%
	Percent Cost of Attendance											
Cost of Attendance	\$30,555	\$30,283	\$31,935	\$34,043	\$34,798						\$4,243	14%
Less Expected Family Contribution*	<u>695</u>	<u>591</u>	<u>683</u>	<u>440</u>	<u>362</u>	2%	2%	2%	1%	1%	-333	-48%
Financial Need	29,860	29,692	31,252	33,603	34,435	98%	98%	98%	99%	99%	4,575	15%
Less Grant Aid	<u>8,215</u>	<u>9,146</u>	<u>9,492</u>	<u>8,537</u>	<u>8,958</u>	27%	30%	30%	25%	26%	743	9%
Unmet Need	\$21,645	\$20,546	\$21,760	\$25,065	\$25,477	71%	68%	68%	74%	73%	3,832	18%
% Grant Aid that Met Financial Need	28%	31%	30%	25%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$279	\$200	\$329	\$327	\$297	1%	1%	1%	1%	1%	18	6%
Need-based Loans	3,155	3,625	3,693	3,878	4,013	10%	12%	12%	11%	12%	858	27%
Non-Need Based Loans	<u>4,447</u>	<u>4,623</u>	<u>4,642</u>	<u>4,739</u>	<u>4,169</u>	15%	15%	15%	14%	12%	-278	-6%
Remaining Unmet Need	\$13,764	\$12,098	\$13,096	\$16,122	\$16,999	45%	40%	41%	47%	49%	3,235	24%
*Amount Borrowed to meet EFC	\$105	\$379	\$377	\$217	\$141	0%	1%	1%	1%	0%	36	34%

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)	152	164	254	268	312						160	105%
	Percent Cost of Attendance											
Cost of Attendance	\$30,620	\$30,763	\$32,053	\$33,657	\$34,864						\$4,244	14%
Less Expected Family Contribution*	<u>2,965</u>	<u>1,963</u>	<u>2,021</u>	<u>1,269</u>	<u>1,586</u>	10%	6%	6%	4%	5%	-1,379	-47%
Financial Need	27,655	28,800	30,032	32,388	33,278	90%	94%	94%	96%	95%	5,623	20%
Less Grant Aid	<u>7,366</u>	<u>8,467</u>	<u>8,324</u>	<u>8,060</u>	<u>8,179</u>	24%	28%	26%	24%	23%	813	11%
Unmet Need	\$20,289	\$20,333	\$21,708	\$24,328	\$25,099	66%	66%	68%	72%	72%	4,810	24%
% Grant Aid that Met Financial Need	27%	29%	28%	25%	25%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$418	\$416	\$262	\$332	\$264	1%	1%	1%	1%	1%	-154	-37%
Need-based Loans	3,384	3,920	3,688	3,791	3,908	11%	13%	12%	11%	11%	524	15%
Non-Need Based Loans	<u>2,552</u>	<u>4,513</u>	<u>5,082</u>	<u>5,212</u>	<u>5,163</u>	8%	15%	16%	15%	15%	2,611	102%
Remaining Unmet Need	\$13,935	\$11,484	\$12,676	\$14,993	\$15,764	46%	37%	40%	45%	45%	1,829	13%
*Amount Borrowed to meet EFC	\$1,273	\$689	\$714	\$632	\$826	4%	2%	2%	2%	2%	-447	-35%

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)	169	207	250	274	300						131	78%
	Percent Cost of Attendance											
Cost of Attendance	\$30,535	\$30,416	\$31,950	\$33,593	\$34,971						\$4,436	15%
Less Expected Family Contribution*	<u>6,489</u>	<u>5,618</u>	<u>5,616</u>	<u>5,245</u>	<u>5,106</u>	21%	18%	18%	16%	15%	-1,383	-21%
Financial Need	24,046	24,798	26,334	28,348	29,865	79%	82%	82%	84%	85%	5,819	24%
Less Grant Aid	<u>5,567</u>	<u>6,274</u>	<u>5,834</u>	<u>6,045</u>	<u>5,579</u>	18%	21%	18%	18%	16%	12	0%
Unmet Need	\$18,479	\$18,524	\$20,500	\$22,303	\$24,285	61%	61%	64%	66%	69%	5,806	31%
% Grant Aid that Met Financial Need	23%	25%	22%	21%	19%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$413	\$292	\$329	\$337	\$257	1%	1%	1%	1%	1%	-156	-38%
Need-based Loans	3,687	3,844	3,632	3,825	3,852	12%	13%	11%	11%	11%	165	4%
Non-Need Based Loans	<u>3,542</u>	<u>3,235</u>	<u>4,383</u>	<u>4,278</u>	<u>3,941</u>	12%	11%	14%	13%	11%	399	11%
Remaining Unmet Need	\$10,837	\$11,153	\$12,156	\$13,863	\$16,235	35%	37%	38%	41%	46%	5,398	50%
*Amount Borrowed to meet EFC	\$2,887	\$2,838	\$3,114	\$2,651	\$2,362	9%	9%	10%	8%	7%	-525	-18%

Table 2.5 (Continued)

University of Missouri-Columbia

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)	149	183	242	260	271						122	82%
	Percent Cost of Attendance											
Cost of Attendance	\$30,522	\$30,844	\$31,823	\$33,185	\$34,515						\$3,993	13%
Less Expected Family Contribution*	<u>11,697</u>	<u>11,273</u>	<u>10,497</u>	<u>10,954</u>	<u>10,798</u>	38%	37%	33%	33%	31%	-899	-8%
Financial Need	18,825	19,571	21,326	22,231	23,717	62%	63%	67%	67%	69%	4,892	26%
Less Grant Aid	<u>4,051</u>	<u>4,126</u>	<u>3,605</u>	<u>4,320</u>	<u>3,862</u>	13%	13%	11%	13%	11%	-189	-5%
Unmet Need	\$14,774	\$15,445	\$17,721	\$17,911	\$19,855	48%	50%	56%	54%	58%	5,081	34%
% Grant Aid that Met Financial Need	22%	21%	17%	19%	16%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$277	\$177	\$171	\$164	\$59	1%	1%	1%	0%	0%	-218	-79%
Need-based Loans	3,259	3,471	3,565	3,706	3,617	11%	11%	11%	11%	10%	358	11%
Non-Need Based Loans	<u>2,292</u>	<u>3,248</u>	<u>3,550</u>	<u>3,274</u>	<u>2,920</u>	8%	11%	11%	10%	8%	628	27%
Remaining Unmet Need	\$8,946	\$8,549	\$10,435	\$10,767	\$13,258	29%	28%	33%	32%	38%	4,312	48%
*Amount Borrowed to meet EFC	\$4,784	\$5,364	\$4,943	\$4,968	\$4,800	16%	17%	16%	15%	14%	16	0%

Income Between \$80,000 to \$100,000

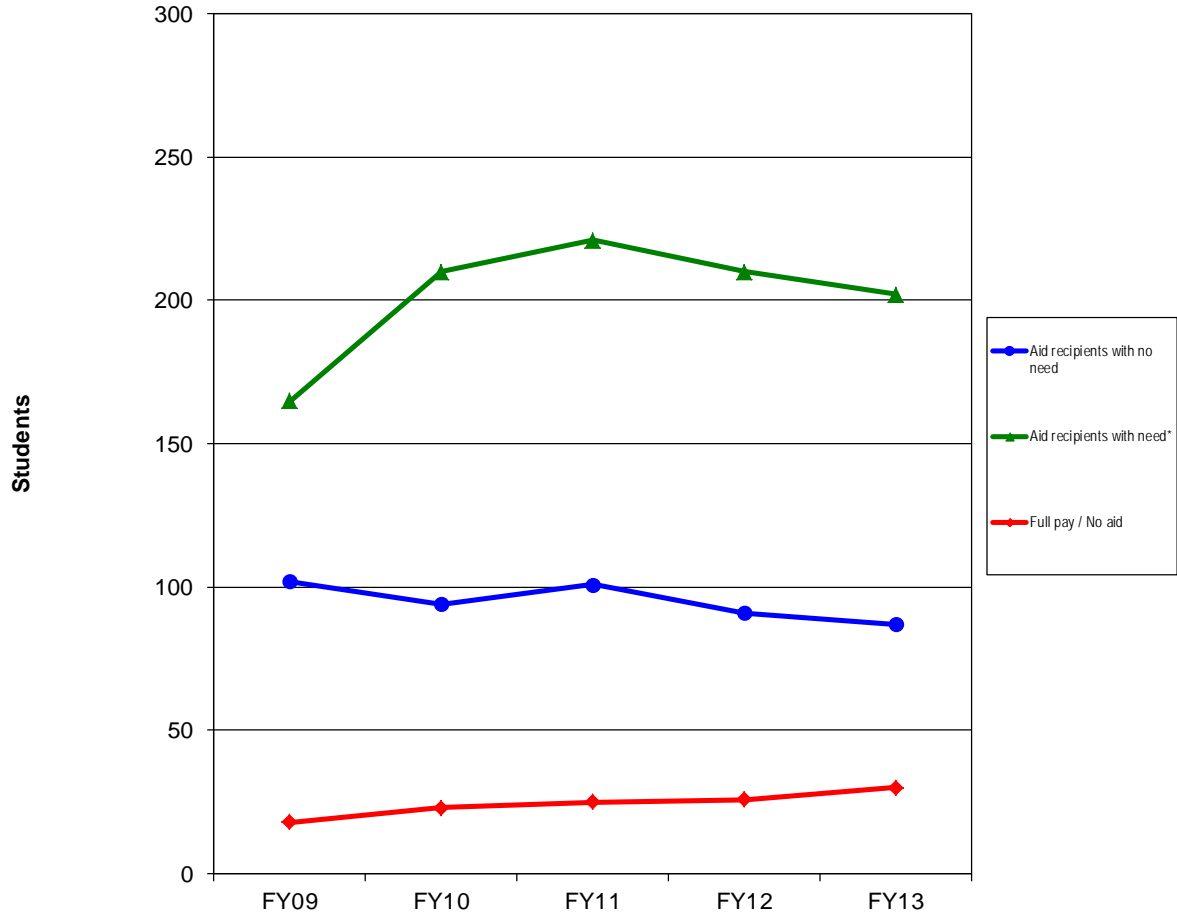
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	178	222	237	269	277						99	56%
	Percent Cost of Attendance											
Cost of Attendance	\$30,304	\$30,739	\$32,016	\$33,611	\$34,448						\$4,144	14%
Less Expected Family Contribution*	<u>17,558</u>	<u>16,472</u>	<u>16,231</u>	<u>16,117</u>	<u>16,200</u>	58%	54%	51%	48%	47%	-1,358	-8%
Financial Need	12,746	14,267	15,785	17,494	18,248	42%	46%	49%	52%	53%	5,502	43%
Less Grant Aid	<u>3,864</u>	<u>3,722</u>	<u>3,140</u>	<u>2,981</u>	<u>2,852</u>	13%	12%	10%	9%	8%	-1,012	-26%
Unmet Need	\$8,882	\$10,545	\$12,645	\$14,513	\$15,396	29%	34%	39%	43%	45%	6,514	73%
% Grant Aid that Met Financial Need	30%	26%	20%	17%	16%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$168	\$150	\$95	\$88	\$51	1%	0%	0%	0%	0%	-117	-70%
Need-based Loans	2,836	2,914	3,183	3,294	3,250	9%	9%	10%	10%	9%	414	15%
Non-Need Based Loans	<u>1,054</u>	<u>1,724</u>	<u>2,616</u>	<u>2,559</u>	<u>2,416</u>	3%	6%	8%	8%	7%	1,362	129%
Remaining Unmet Need	\$4,824	\$5,757	\$6,751	\$8,572	\$9,678	16%	19%	21%	26%	28%	4,854	101%
*Amount Borrowed to meet EFC	\$6,887	\$7,433	\$8,146	\$7,106	\$6,809	23%	24%	25%	21%	19%	-278	-4%

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)	235	306	401	510	614						379	161%
	Percent Cost of Attendance											
Cost of Attendance	\$30,875	\$30,823	\$32,060	\$33,984	\$35,089						\$4,214	14%
Less Expected Family Contribution*	<u>22,974</u>	<u>22,212</u>	<u>22,642</u>	<u>23,981</u>	<u>24,123</u>	74%	72%	71%	71%	69%	1,149	5%
Financial Need	7,901	8,611	9,418	10,003	10,966	26%	28%	29%	29%	31%	3,065	39%
Less Grant Aid	<u>3,237</u>	<u>3,010</u>	<u>2,531</u>	<u>2,721</u>	<u>2,635</u>	10%	10%	8%	8%	8%	-602	-19%
Unmet Need	\$4,664	\$5,601	\$6,887	\$7,282	\$8,331	15%	18%	21%	21%	24%	3,667	79%
% Grant Aid that Met Financial Need	41%	35%	27%	27%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$108	\$53	\$53	\$33	\$13	0%	0%	0%	0%	0%	-95	-88%
Need-based Loans	2,349	2,550	2,655	2,482	2,499	8%	8%	8%	7%	7%	150	6%
Non-Need Based Loans	<u>743</u>	<u>717</u>	<u>1,207</u>	<u>1,408</u>	<u>1,339</u>	2%	2%	4%	4%	4%	596	80%
Remaining Unmet Need	\$1,464	\$2,281	\$2,972	\$3,359	\$4,480	5%	7%	9%	10%	13%	3,016	
*Amount Borrowed to meet EFC	\$8,201	\$9,042	\$8,915	\$9,484	\$8,846	27%	29%	28%	28%	25%	645	8%

Source: UIDS, PeopleSoft
IR&PLCB 12/13

Figure 3.1
Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates
at the University of Missouri-Kansas City, FY09 - FY13

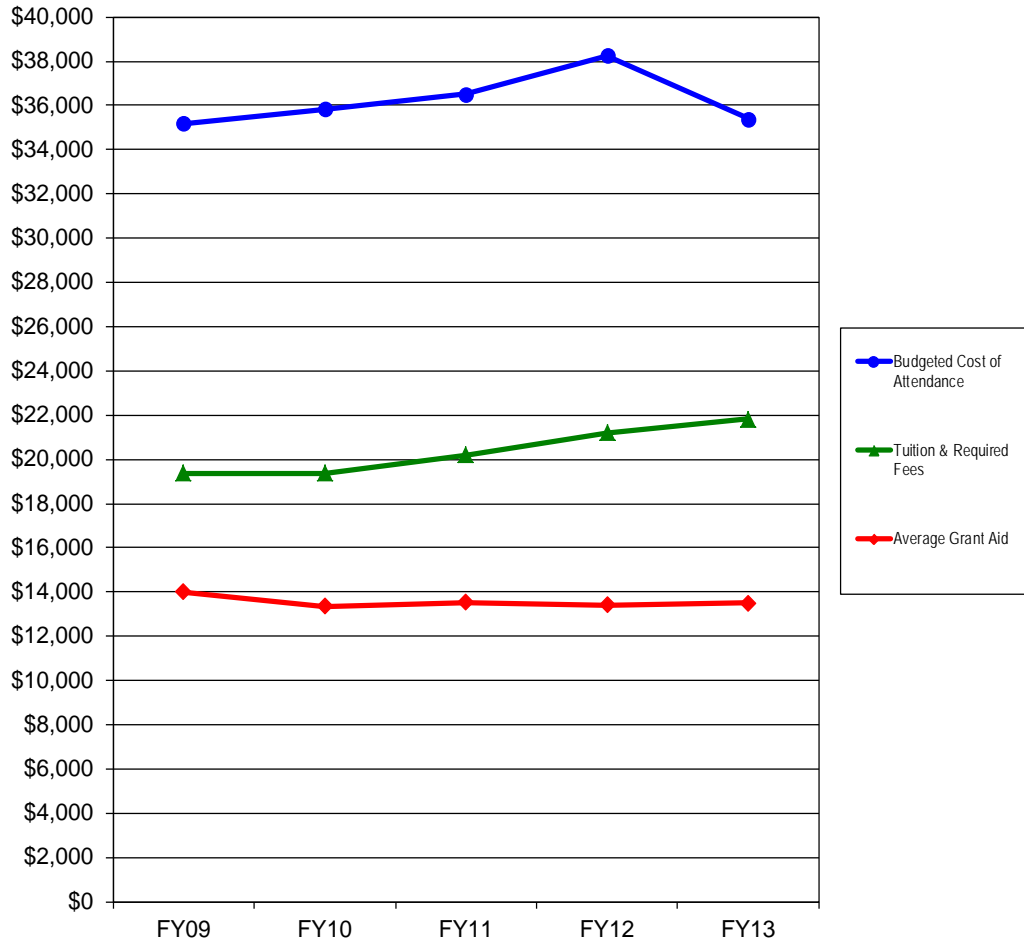


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	32	18	24	23	24	-8	-25.0%
Grant aid, no FAFSA	<u>70</u>	<u>76</u>	<u>77</u>	<u>68</u>	<u>63</u>	<u>-7</u>	-10.0%
Aid recipients with no need	102	94	101	91	87	-15	-14.7%
Aid recipients with need*	165	210	221	210	202	37	22.4%
Full pay / No aid	18	23	25	26	30	12	66.7%
Total of all full-time, Degree-Seeking Non-Res UG	285	327	347	327	319	34	11.9%

* 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
 IR&PLCB 12/13

Figure 3.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for
Full-time Undergraduate Non-Residents at the
University of Missouri-Kansas City, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$35,185	\$35,824	\$36,524	\$38,245	\$35,405	\$220	0.6%
Tuition & Required Fees	\$19,364	\$19,364	\$20,191	\$21,197	\$21,833	\$2,469	12.8%
Average Grant Aid	\$14,002	\$13,360	\$13,530	\$13,413	\$13,492	-\$510	-3.6%

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

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft

IR&P/LCB 12/13

Table 3.1

Average Institutional Grant Awards Distributed to Non-Resident, 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*	26	\$2,042	4	\$1,438	6	\$1,567	8	\$1,328	8	\$1,325
Merit	118	\$12,216	147	\$11,877	152	\$12,364	155	\$11,989	150	\$11,658
Other**	29	\$17,570	35	\$14,943	33	\$15,970	33	\$13,526	27	\$17,273
Total	173	\$11,584	186	\$12,229	191	\$12,648	196	\$11,813	185	\$12,031
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	67	\$13,700	61	\$13,646	66	\$13,765	60	\$13,551	59	\$13,008
Other**	40	\$17,186	38	\$15,034	40	\$19,525	39	\$20,317	37	\$20,455
Total	107	\$15,003	99	\$14,179	106	\$15,939	99	\$16,216	96	\$15,878

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

**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-Kansas City, FY09 & FY13

Income Level	FY09			FY13		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$11,452	59%	41%	\$14,805	68%	42%
\$20,000 to \$40,000	\$15,577	80%	45%	\$12,489	57%	37%
\$40,000 to \$60,000	\$12,331	64%	36%	\$15,960	73%	44%
\$60,000 to \$80,000	\$12,496	65%	37%	\$12,998	60%	36%
\$80,000 to \$100,000	\$8,155	42%	23%	\$13,122	60%	37%
>\$100,000	\$15,280	79%	43%	\$11,344	52%	32%

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-Kansas City, FY09 & FY13

Income Level	FY09					FY13				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	3%	41%	2%	21%	32%	1%	42%	0%	21%	35%
\$20,000 to \$40,00	8%	45%	2%	17%	28%	6%	37%	0%	17%	40%
\$40,000 to \$60,000	21%	36%	1%	9%	33%	16%	44%	1%	15%	24%
\$60,000 to \$80,000	39%	37%	0%	16%	8%	26%	36%	0%	16%	22%
\$80,000 to \$100,000	50%	23%	1%	15%	12%	41%	37%	0%	11%	11%
>\$100,000	72%	43%	0%	5%	0%	80%	32%	0%	4%	0%

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

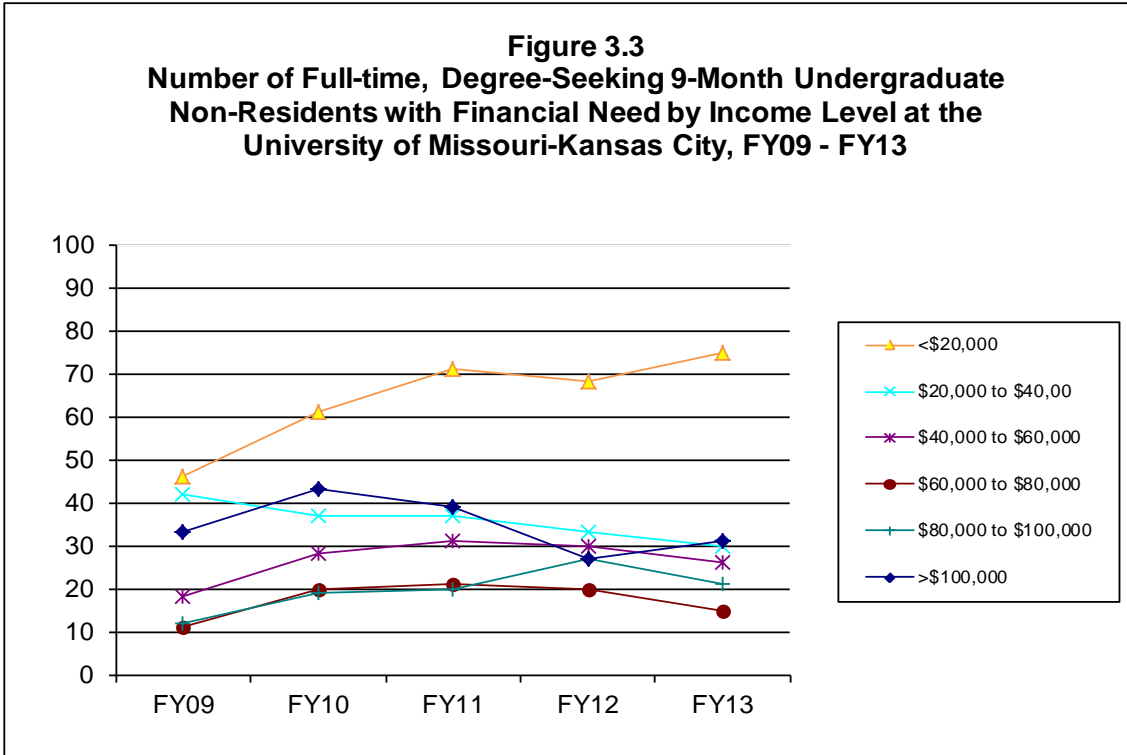
Table 3.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, 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	17	\$12,050	35	\$14,943	34	\$15,381	39	\$12,161	34	\$13,593
Without Need	5	11,928	38	15,034	3	11,079	7	17,233	8	16,728
	22	\$12,022	73	\$14,990	37	\$15,032	46	\$12,933	42	\$14,190

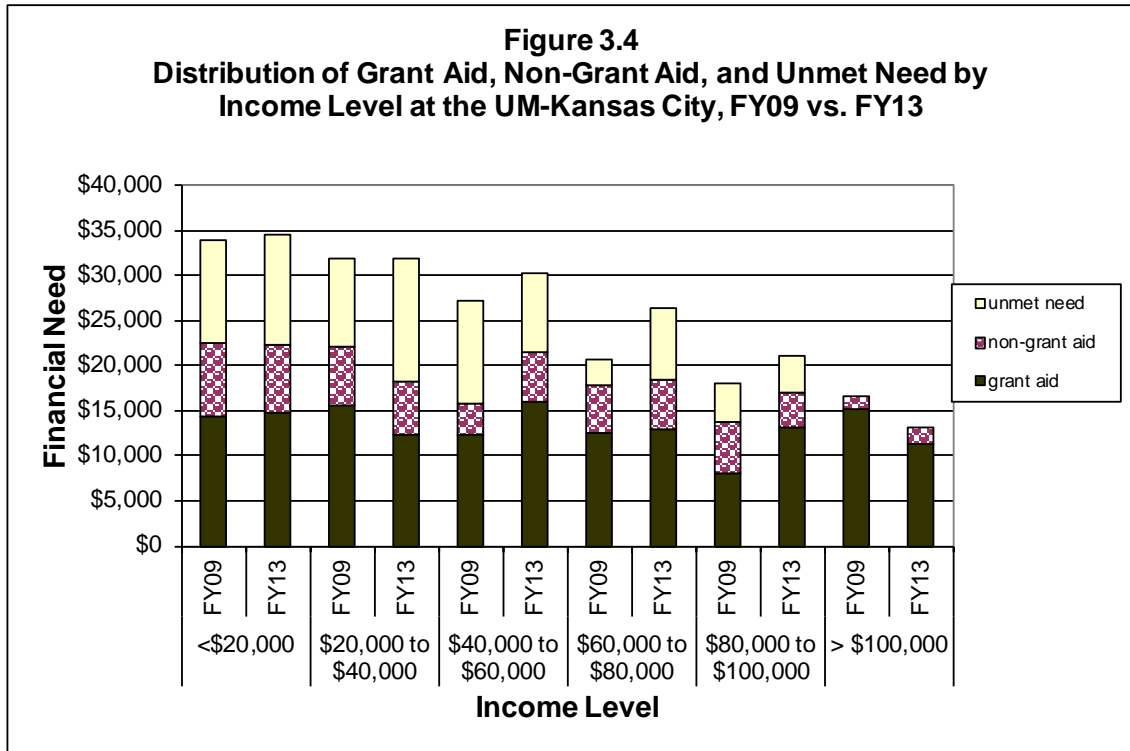
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 3.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate
Non-Residents with Financial Need by Income Level at the
University of Missouri-Kansas City, FY09 - FY13



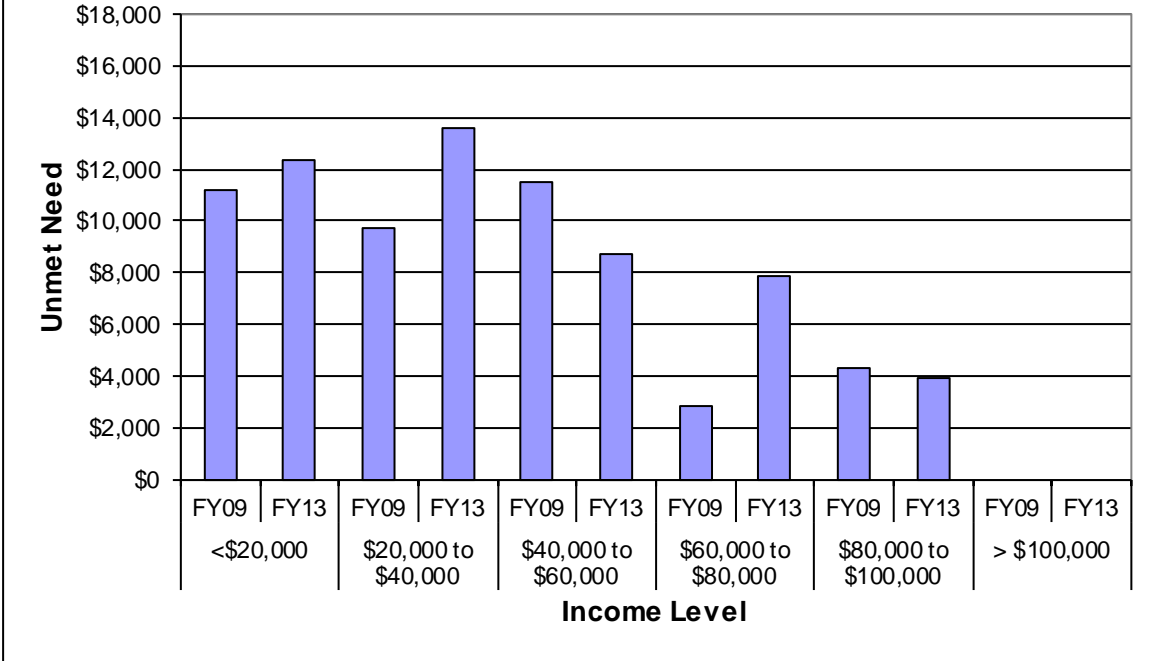
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

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



Source: UIDS, PeopleSoft

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 Non-Resident Undergraduate Students)

<i>University of Missouri-Kansas City</i>												
<i>Income Less than \$20,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change	% Change
											FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	46	61	71	68	75						29	63%
	Percent Cost of Attendance											
Cost of Attendance	\$34,851	\$35,675	\$35,725	\$38,172	\$35,215						\$364	1%
Less Expected Family Contribution*	938	569	1,336	696	519	3%	2%	4%	2%	1%	-419	-45%
Financial Need	33,913	35,106	34,389	37,476	34,696	97%	98%	96%	98%	99%	783	2%
Less Grant Aid	14,452	15,153	14,420	14,179	14,805	41%	42%	40%	37%	42%	353	2%
Unmet Need	\$19,461	\$19,953	\$19,969	\$23,297	\$19,891	56%	56%	56%	61%	56%	430	2%
% Grant Aid that Met Financial Need	43%	43%	42%	38%	43%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$798	\$596	\$805	\$458	\$41	2%	2%	2%	1%	0%	-757	-95%
Need-based Loans	3,893	3,323	3,624	3,067	3,158	11%	9%	10%	8%	9%	-735	-19%
Non-Need Based Loans	3,535	4,898	4,492	2,509	4,320	10%	14%	13%	7%	12%	785	22%
Remaining Unmet Need	\$11,235	\$11,136	\$11,048	\$17,263	\$12,372	32%	31%	31%	45%	35%	1,137	10%
*Amount Borrowed to meet EFC	\$575	\$335	\$236	\$411	\$310	2%	1%	1%	1%	1%	-265	-46%
<i>Income Between \$20,000 to \$40,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change	% Change
											FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	42	37	37	33	30						-12	-29%
	Percent Cost of Attendance											
Cost of Attendance	\$34,857	\$35,985	\$36,709	\$37,664	\$33,947						-\$910	-3%
Less Expected Family Contribution*	2,860	3,001	2,208	2,056	1,945	8%	8%	6%	5%	6%	-915	-32%
Financial Need	31,997	32,984	34,501	35,608	32,002	92%	92%	94%	95%	94%	5	0%
Less Grant Aid	15,577	14,004	14,128	14,072	12,489	45%	39%	38%	37%	37%	-3,088	-20%
Unmet Need	\$16,420	\$18,980	\$20,373	\$21,536	\$19,513	47%	53%	55%	57%	57%	3,093	19%
% Grant Aid that Met Financial Need	49%	42%	41%	40%	39%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$869	\$296	\$17	\$329	\$56	2%	1%	0%	1%	0%	-813	-94%
Need-based Loans	3,866	3,346	4,102	4,115	3,513	11%	9%	11%	11%	10%	-353	-9%
Non-Need Based Loans	1,956	3,376	4,242	3,645	2,316	6%	9%	12%	10%	7%	360	18%
Remaining Unmet Need	\$9,729	\$11,962	\$12,012	\$13,447	\$13,628	28%	33%	33%	36%	40%	3,899	40%
*Amount Borrowed to meet EFC	\$1,233	\$1,347	\$1,358	\$1,219	\$1,065	4%	4%	4%	3%	3%	-168	-14%
<i>Income Between \$40,000 to \$60,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change	% Change
											FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	18	28	31	30	26						8	44%
	Percent Cost of Attendance											
Cost of Attendance	\$34,599	\$35,340	\$36,001	\$37,421	\$36,096						\$1,497	4%
Less Expected Family Contribution*	7,309	4,359	6,302	5,674	5,791	21%	12%	18%	15%	16%	-1,518	-21%
Financial Need	27,290	30,981	29,699	31,747	30,305	79%	88%	82%	85%	84%	3,015	11%
Less Grant Aid	12,331	10,973	11,549	11,868	15,960	36%	31%	32%	32%	44%	3,629	29%
Unmet Need	\$14,959	\$20,008	\$18,150	\$19,879	\$14,346	43%	57%	50%	53%	40%	-613	-4%
% Grant Aid that Met Financial Need	45%	35%	39%	37%	53%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$372	\$355	\$0	\$146	\$307	1%	1%	0%	0%	1%	-65	-18%
Need-based Loans	2,889	3,960	3,224	4,092	2,814	8%	11%	9%	11%	8%	-75	-3%
Non-Need Based Loans	221	2,066	2,620	2,862	2,505	1%	6%	7%	8%	7%	2,284	1033%
Remaining Unmet Need	\$11,477	\$13,627	\$12,306	\$12,779	\$8,720	33%	39%	34%	34%	24%	-2,757	-24%
*Amount Borrowed to meet EFC	\$2,392	\$2,546	\$2,085	\$2,719	\$2,395	7%	7%	6%	7%	7%	3	0%

Table 3.5 (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)	11	20	21	20	15						4	36%
	Percent Cost of Attendance											
Cost of Attendance	\$33,897	\$35,852	\$37,486	\$38,153	\$35,753						\$1,856	5%
Less Expected Family Contribution*	13,225	10,813	10,247	12,891	9,291	39%	30%	27%	34%	26%	-3,934	-30%
Financial Need	20,672	25,039	27,239	25,262	26,462	61%	70%	73%	66%	74%	5,790	28%
Less Grant Aid	12,496	10,371	10,641	10,818	12,998	37%	29%	28%	28%	36%	502	4%
Unmet Need	\$8,176	\$14,668	\$16,598	\$14,444	\$13,463	24%	41%	44%	38%	38%	5,287	65%
% Grant Aid that Met Financial Need	60%	41%	39%	43%	49%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
						Percent Cost of Attendance						
College Work Study	\$130	\$192	\$43	\$153	\$0	0%	1%	0%	0%	0%	-130	-100%
Need-based Loans	3,310	3,883	3,402	2,667	2,872	10%	11%	9%	7%	8%	-438	-13%
Non-Need Based Loans	1,916	751	2,921	1,692	2,690	6%	2%	8%	4%	8%	774	40%
Remaining Unmet Need	\$2,820	\$9,842	\$10,232	\$9,932	\$7,902	8%	27%	27%	26%	22%	5,082	180%
*Amount Borrowed to meet EFC	\$4,252	\$3,319	\$3,230	\$3,585	\$3,685	13%	9%	9%	9%	10%	-567	-13%

Income Between \$80,000 to \$100,000

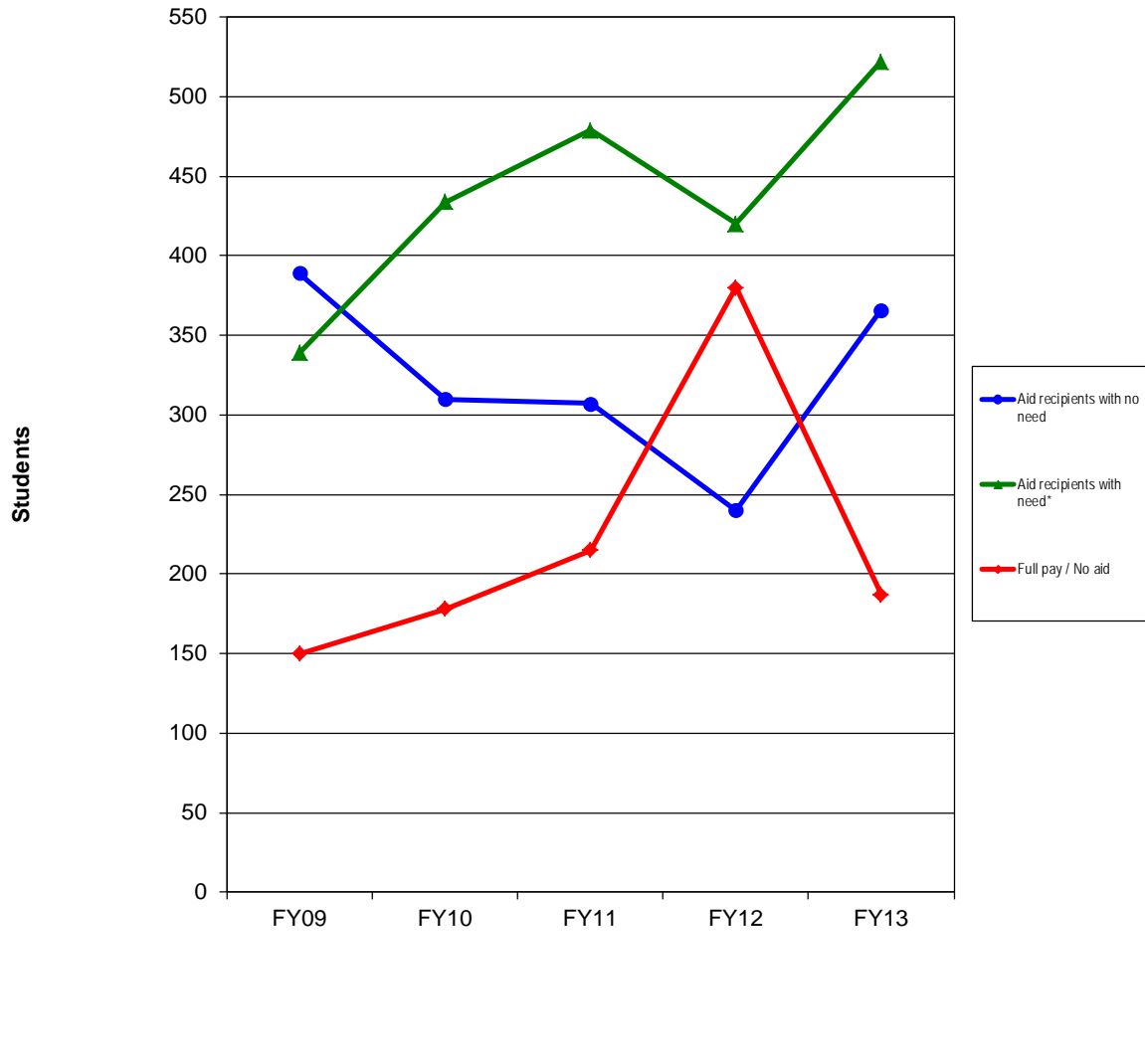
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	12	19	20	27	21						9	75%
	Percent Cost of Attendance											
Cost of Attendance	\$36,130	\$35,851	\$36,608	\$39,577	\$35,777						-\$353	-1%
Less Expected Family Contribution*	17,938	15,575	16,019	18,458	14,695	50%	43%	44%	47%	41%	-3,243	-18%
Financial Need	18,192	20,276	20,589	21,119	21,082	50%	57%	56%	53%	59%	2,890	16%
Less Grant Aid	8,155	12,989	16,128	15,439	13,122	23%	36%	44%	39%	37%	4,967	61%
Unmet Need	\$10,037	\$7,287	\$4,461	\$5,680	\$7,960	28%	20%	12%	14%	22%	-2,077	-21%
% Grant Aid that Met Financial Need	45%	64%	78%	73%	62%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
						Percent Cost of Attendance						
College Work Study	\$279	\$524	\$0	\$454	\$0	1%	1%	0%	1%	0%	-279	
Need-based Loans	3,913	2,237	3,072	2,248	3,511	11%	6%	8%	6%	10%	-402	-10%
Non-Need Based Loans	1,567	1,396	987	1,308	536	4%	4%	3%	3%	1%	-1,031	
Remaining Unmet Need	\$4,278	\$3,130	\$402	\$1,670	\$3,913	12%	9%	1%	4%	11%	-365	-9%
*Amount Borrowed to meet EFC	\$5,763	\$5,561	\$4,823	\$5,338	\$7,118	16%	16%	13%	13%	20%	1,355	24%

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)	33	43	39	27	31						-2	-6%
	Percent Cost of Attendance											
Cost of Attendance	\$35,822	\$36,395	\$37,898	\$39,155	\$34,976						-\$846	-2%
Less Expected Family Contribution*	25,811	26,161	26,019	29,090	27,817	72%	72%	69%	74%	80%	2,006	8%
Financial Need	10,011	10,234	11,879	10,065	7,159	28%	28%	31%	26%	20%	-2,852	-28%
Less Grant Aid	15,280	13,295	13,335	12,558	11,344	43%	37%	35%	32%	32%	-3,936	-26%
Unmet Need	-\$5,269	-\$3,061	-\$1,456	-\$2,493	-\$4,185	-15%	-8%	-4%	-6%	-12%	1,084	-21%
% Grant Aid that Met Financial Need	153%	130%	112%	125%	158%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
						Percent Cost of Attendance						
College Work Study	\$30	\$0	\$0	\$97	\$0	0%	0%	0%	0%	0%	-30	-100%
Need-based Loans	1,330	1,710	2,181	1,864	1,459	4%	5%	6%	5%	4%	129	10%
Non-Need Based Loans	229	132	38	0	58	1%	0%	0%	0%	0%	-171	-75%
Remaining Unmet Need	-\$6,858	-\$4,903	-\$3,675	-\$4,454	-\$5,703	-19%	-13%	-10%	-11%	-16%	1,155	-17%
*Amount Borrowed to meet EFC	\$3,735	\$6,821	\$7,366	\$7,750	\$8,355	10%	19%	19%	20%	24%	4,620	124%

Source: UIDS, PeopleSoft
IR&PLCB 12/13

Figure 4.1
Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates at Missouri S&T, FY09 - FY13

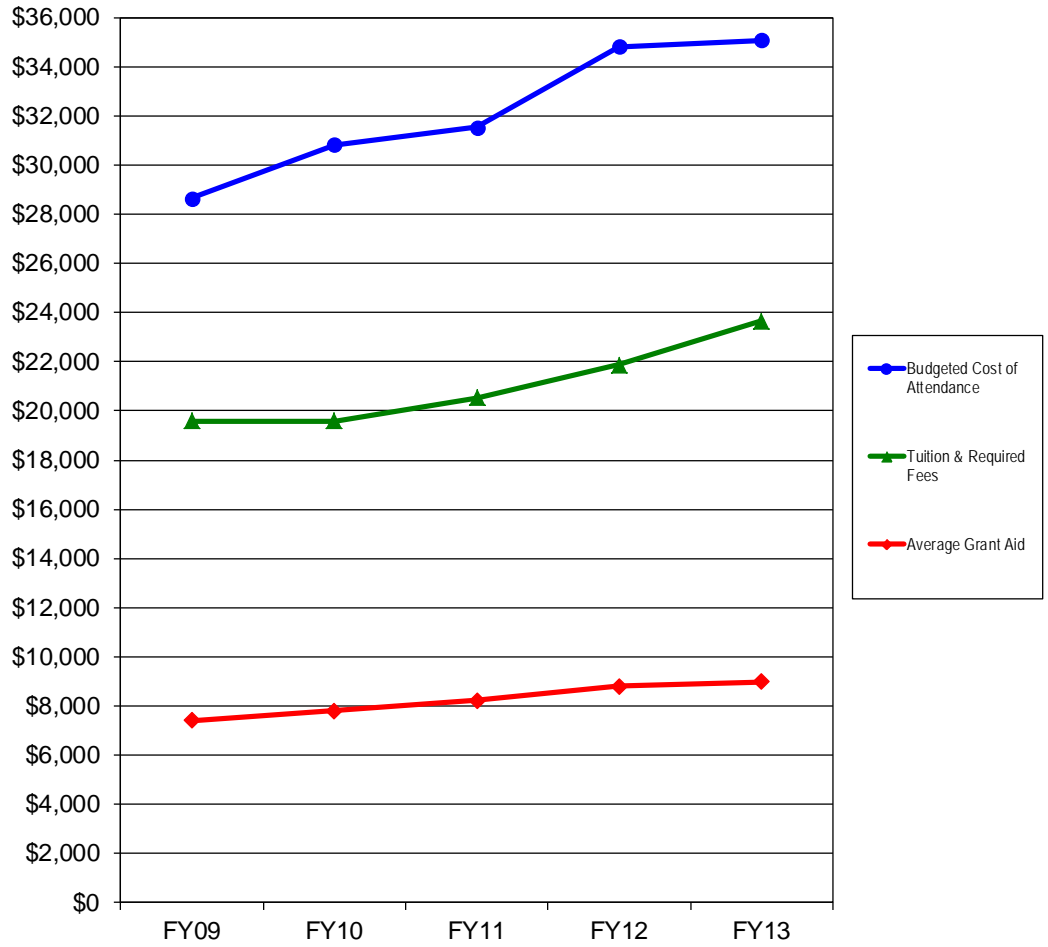


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	169	124	127	90	125	-44	-26.0%
Grant aid, no FAFSA	<u>220</u>	<u>186</u>	<u>180</u>	<u>150</u>	<u>241</u>	<u>21</u>	9.5%
Aid recipients with no need	389	310	307	240	366	-23	-5.9%
Aid recipients with need*	339	434	479	420	522	183	54.0%
Full pay / No aid	150	178	215	380	187	37	24.7%
Total of all full-time, Degree-Seeking Non-Res UG	878	922	1,001	1,040	1,075	197	22.4%

* 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 4.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for
Full-time Undergraduate Non-Residents at Missouri S&T, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$28,640	\$30,839	\$31,547	\$34,815	\$35,074	\$6,433	22.5%
Tuition & Required Fees	\$19,579	\$19,579	\$20,543	\$21,879	\$23,666	\$4,087	20.9%
Average Grant Aid	\$7,402	\$7,808	\$8,232	\$8,793	\$8,995	\$1,592	21.5%

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

Table 4.1

Average Institutional Grant Awards Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates at Missouri S&T, 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*	69	\$1,459	76	\$1,137	73	\$1,411	62	\$1,460	101	\$1,661
Merit	277	\$7,150	318	\$8,140	363	\$7,750	329	\$8,651	414	\$8,688
Other**	39	\$3,936	48	\$4,505	61	\$5,037	55	\$4,516	66	\$4,438
Total	385	\$5,804	442	\$6,541	497	\$6,486	446	\$7,141	581	\$6,983
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	296	\$7,361	250	\$7,642	254	\$7,870	208	\$7,871	324	\$7,914
Other**	85	\$4,049	59	\$4,462	53	\$4,349	32	\$4,495	60	\$3,787
Total	381	\$6,622	309	\$7,035	307	\$7,262	240	\$7,421	384	\$7,269

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&PLCB 12/13

Table 4.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at Missouri S&T, FY09 & FY13

Income Level	FY09			FY13		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$10,959	56%	38%	\$11,393	48%	33%
\$20,000 to \$40,000	\$8,548	44%	30%	\$10,801	46%	31%
\$40,000 to \$60,000	\$7,019	36%	25%	\$9,379	40%	27%
\$60,000 to \$80,000	\$6,401	33%	22%	\$11,092	47%	31%
\$80,000 to \$100,000	\$7,814	40%	27%	\$7,808	33%	23%
>\$100,000	\$7,429	38%	25%	\$8,002	34%	23%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/13

Table 4.3

Total Financial Aid as % of Cost of Attendance by Income Level at Missouri S&T, FY09 & FY13

Income Level	FY09					FY13				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	4%	38%	3%	23%	33%	0%	33%	1%	21%	45%
\$20,000 to \$40,00	15%	30%	1%	19%	36%	6%	31%	1%	29%	34%
\$40,000 to \$60,000	24%	25%	0%	17%	34%	15%	27%	0%	18%	39%
\$60,000 to \$80,000	40%	22%	0%	13%	24%	31%	31%	0%	18%	21%
\$80,000 to \$100,000	58%	27%	0%	8%	7%	38%	23%	0%	17%	21%
>\$100,000	80%	25%	0%	4%	0%	63%	23%	0%	7%	8%

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

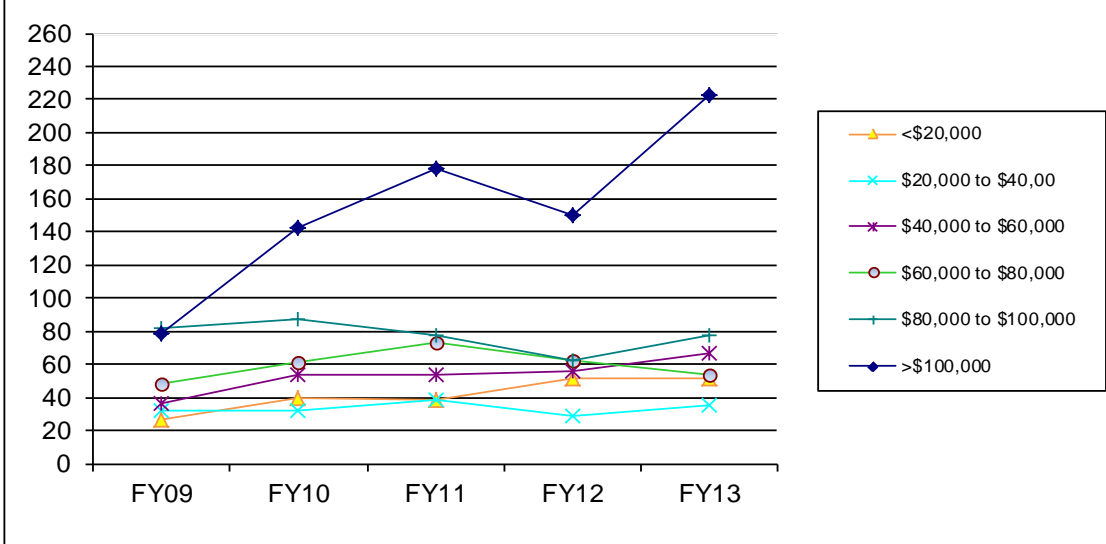
Table 4.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at Missouri S&T, FY09 - FY13

	FY09		FY10		FY11		FY12		FY13	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	39	\$3,936	55	\$12,622	114	\$14,068	111	\$16,058	133	\$15,861
Without Need	85	4,049	12	10,529	19	15,863	16	17,574	20	17,700
	124	\$4,013	67	\$12,247	133	\$14,324	127	\$16,249	153	\$16,102

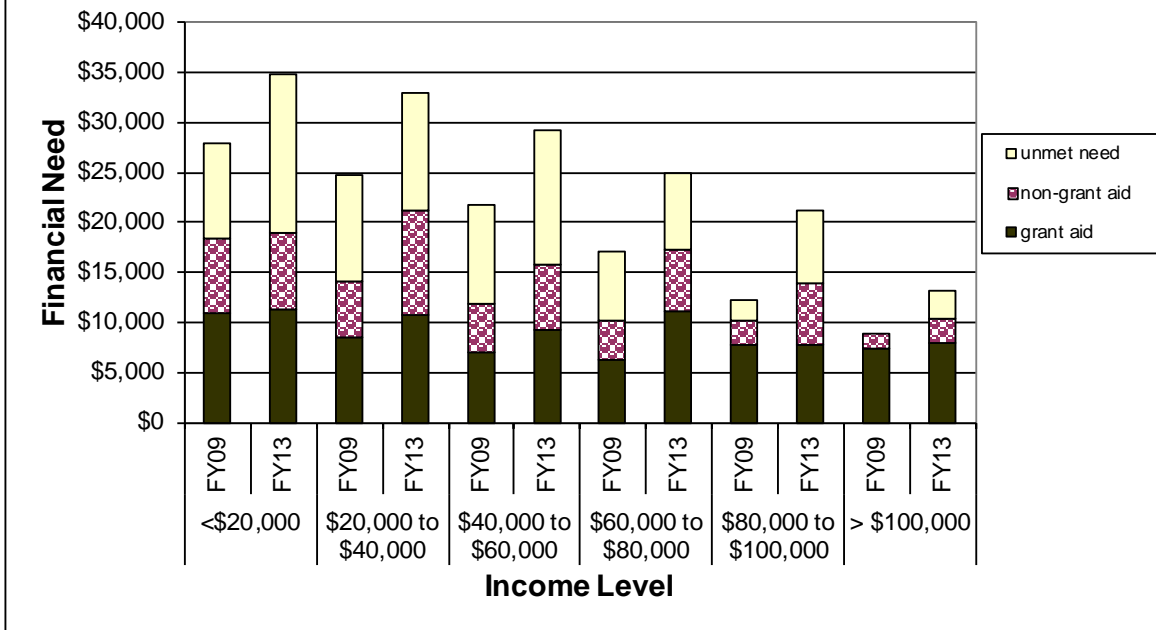
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 4.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate
Non-Residents with Financial Need by Income Level at
Missouri S&T, FY09 - FY13



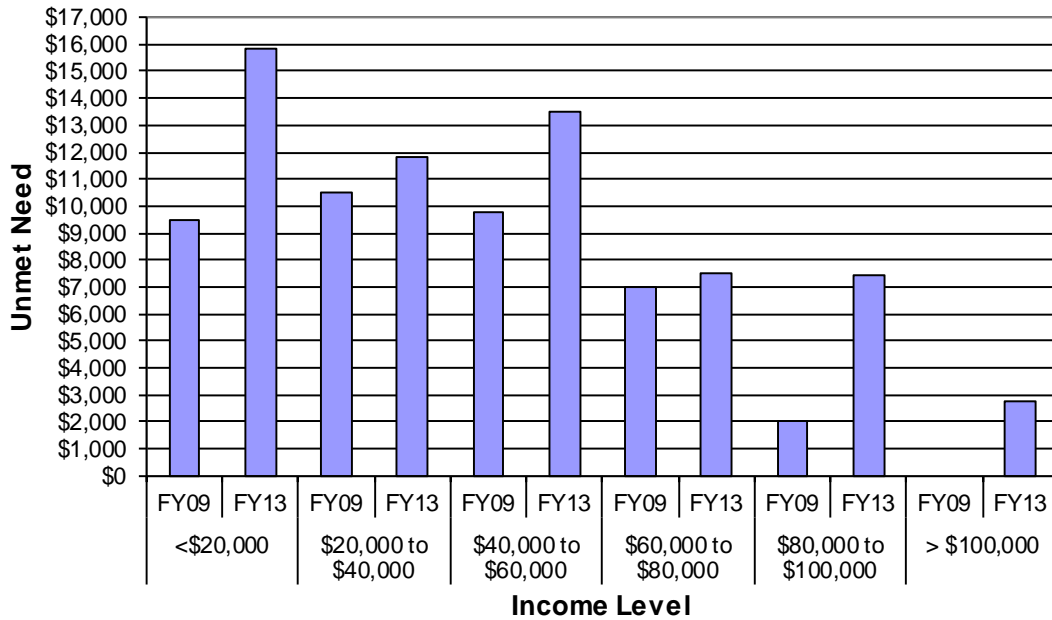
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

Figure 4.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by
Income Level at Missouri S&T, FY09 vs. FY13



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

Figure 4.5
Average Amount of Unmet Financial Need by Income Level
Missouri S&T, FY09 vs. FY13



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

Table 4.5

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 Non-Resident Undergraduate Students)

Missouri S&T												
Income Less than \$20,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	27	40	39	52	52						25	93%
	Percent Cost of Attendance											
Cost of Attendance	\$29,098	\$31,456	\$31,128	\$33,767	\$34,965						\$5,867	20%
Less Expected Family Contribution*	1,110	679	296	251	138	4%	2%	1%	1%	0%	-972	-88%
Financial Need	27,988	30,777	30,832	33,516	34,827	96%	98%	99%	99%	100%	6,839	24%
Less Grant Aid	10,959	11,390	11,525	10,402	11,393	38%	36%	37%	31%	33%	434	4%
Unmet Need	\$17,029	\$19,387	\$19,307	\$23,114	\$23,434	59%	62%	62%	68%	67%	6,405	38%
% Grant Aid that Met Financial Need	39%	37%	37%	31%	33%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$812	\$399	\$337	\$245	\$200	3%	1%	1%	1%	1%	-612	-75%
Need-based Loans	4,367	4,375	4,528	4,696	4,242	15%	14%	15%	14%	12%	-125	-3%
Non-Need Based Loans	2,388	3,980	4,045	5,923	3,137	8%	13%	13%	18%	9%	749	31%
Remaining Unmet Need	\$9,462	\$10,633	\$10,397	\$12,250	\$15,855	33%	34%	33%	36%	45%	6,393	68%
*Amount Borrowed to meet EFC	\$464	\$490	\$88	\$228	\$115	2%	2%	0%	1%	0%	-349	-75%
Income Between \$20,000 to \$40,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	32	32	39	29	35						3	9%
	Percent Cost of Attendance											
Cost of Attendance	\$28,965	\$30,978	\$30,896	\$35,362	\$35,043						\$6,078	21%
Less Expected Family Contribution*	4,218	1,802	1,861	1,432	2,039	15%	6%	6%	4%	6%	-2,179	-52%
Financial Need	24,747	29,176	29,035	33,930	33,004	85%	94%	94%	96%	94%	8,257	33%
Less Grant Aid	8,548	12,078	10,799	10,478	10,801	30%	39%	35%	30%	31%	2,253	26%
Unmet Need	\$16,199	\$17,098	\$18,236	\$23,452	\$22,203	56%	55%	59%	66%	63%	6,004	37%
% Grant Aid that Met Financial Need	35%	41%	37%	31%	33%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$163	\$25	\$74	\$365	\$260	1%	0%	0%	1%	1%	97	60%
Need-based Loans	4,605	3,940	3,141	3,868	4,524	16%	13%	10%	11%	13%	-81	-2%
Non-Need Based Loans	918	1,832	3,387	5,535	5,603	3%	6%	11%	16%	16%	4,685	510%
Remaining Unmet Need	\$10,513	\$11,301	\$11,634	\$13,684	\$11,816	36%	36%	38%	39%	34%	1,303	12%
*Amount Borrowed to meet EFC	\$1,622	\$1,024	\$971	\$1,127	\$1,164	6%	3%	3%	3%	3%	-458	-28%
Income Between \$40,000 to \$60,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	36	54	54	56	67						31	86%
	Percent Cost of Attendance											
Cost of Attendance	\$28,440	\$30,983	\$31,632	\$35,068	\$34,574						\$6,134	22%
Less Expected Family Contribution*	6,686	6,447	4,177	4,329	5,260	24%	21%	13%	12%	15%	-1,426	-21%
Financial Need	21,754	24,536	27,455	30,739	29,315	76%	79%	87%	88%	85%	7,561	35%
Less Grant Aid	7,019	8,238	10,153	11,319	9,379	25%	27%	32%	32%	27%	2,360	34%
Unmet Need	\$14,735	\$16,298	\$17,302	\$19,420	\$19,935	52%	53%	55%	55%	58%	5,200	35%
% Grant Aid that Met Financial Need	32%	34%	37%	37%	32%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$0	\$45	\$0	\$43	\$39	0%	0%	0%	0%	0%	39	
Need-based Loans	4,121	4,112	3,832	3,704	3,234	14%	13%	12%	11%	9%	-887	-22%
Non-Need Based Loans	836	974	2,835	4,203	3,163	3%	3%	9%	12%	9%	2,327	278%
Remaining Unmet Need	\$9,778	\$11,167	\$10,635	\$11,470	\$13,499	34%	36%	34%	33%	39%	3,721	38%
*Amount Borrowed to meet EFC	\$2,671	\$2,203	\$2,149	\$1,701	\$2,238	9%	7%	7%	5%	6%	-433	-16%

Table 4.5 (Continued)

Missouri S&T

Income Between \$60,000 to \$80,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	48	61	73	62	54						6	13%
	Percent Cost of Attendance											
Cost of Attendance	\$28,824	\$31,268	\$31,951	\$34,812	\$36,169						\$7,345	25%
Less Expected Family Contribution*	11,606	11,040	9,572	9,569	11,255	40%	35%	30%	27%	31%	-351	-3%
Financial Need	17,218	20,228	22,379	25,243	24,914	60%	65%	70%	73%	69%	7,696	45%
Less Grant Aid	6,401	7,603	7,844	8,126	11,092	22%	24%	25%	23%	31%	4,691	73%
Unmet Need	\$10,817	\$12,625	\$14,535	\$17,117	\$13,822	38%	40%	45%	49%	38%	3,005	28%
% Grant Aid that Met Financial Need	37%	38%	35%	32%	45%							
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	3,235	3,742	3,358	3,698	3,225	11%	12%	11%	11%	9%	-10	0%
Non-Need Based Loans	620	908	2,664	3,544	3,095	2%	3%	8%	10%	9%	2,475	399%
Remaining Unmet Need	\$6,962	\$7,975	\$8,513	\$9,875	\$7,502	24%	26%	27%	28%	21%	540	8%
*Amount Borrowed to meet EFC	\$3,488	\$2,992	\$4,219	\$4,147	\$4,000	12%	10%	13%	12%	11%	512	15%

Income Between \$80,000 to \$100,000

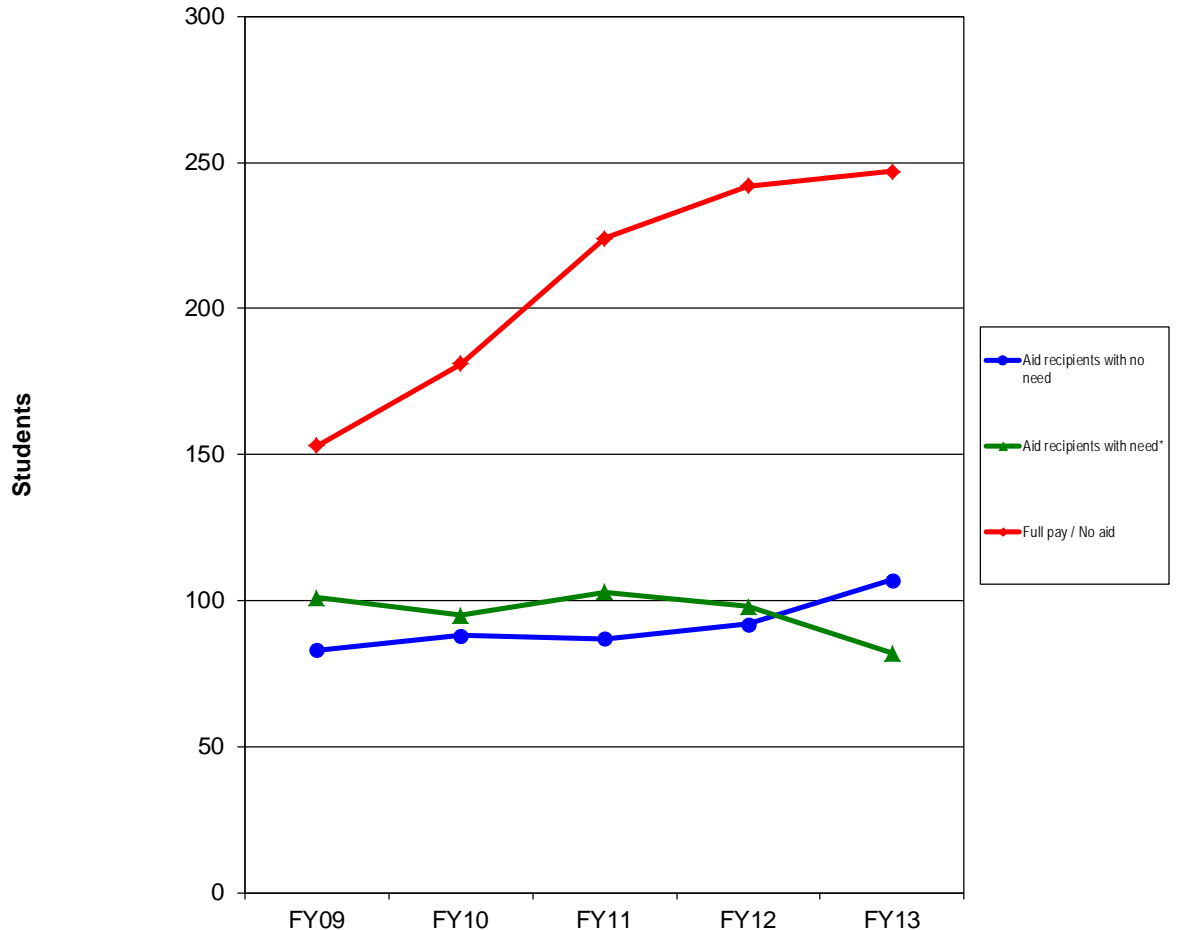
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	82	87	78	62	77						-5	-6%
	Percent Cost of Attendance											
Cost of Attendance	\$29,173	\$30,501	\$31,002	\$35,046	\$34,640						\$5,467	19%
Less Expected Family Contribution*	16,901	15,207	14,388	13,910	13,307	58%	50%	46%	40%	38%	-3,594	-21%
Financial Need	12,272	15,294	16,614	21,136	21,333	42%	50%	54%	60%	62%	9,061	74%
Less Grant Aid	7,814	7,074	6,498	8,266	7,808	27%	23%	21%	24%	23%	-6	0%
Unmet Need	\$4,458	\$8,220	\$10,116	\$12,870	\$13,525	15%	27%	33%	37%	39%	9,067	203%
% Grant Aid that Met Financial Need	64%	46%	39%	39%	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	2,427	3,096	2,868	3,110	3,150	8%	10%	9%	9%	9%	723	30%
Non-Need Based Loans	0	508	1,034	2,310	2,937	0%	2%	3%	7%	8%	2,937	
Remaining Unmet Need	\$2,031	\$4,616	\$6,214	\$7,450	\$7,439	7%	15%	20%	21%	21%	5,408	
*Amount Borrowed to meet EFC	\$3,281	\$4,324	\$4,545	\$4,664	\$6,199	11%	14%	15%	13%	18%	2,918	89%

Income > \$100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	79	143	178	150	223						144	182%
	Percent Cost of Attendance											
Cost of Attendance	\$29,415	\$31,543	\$32,233	\$34,987	\$35,302						\$5,887	20%
Less Expected Family Contribution*	23,556	20,691	20,225	21,426	22,135	80%	66%	63%	61%	63%	-1,421	-6%
Financial Need	5,859	10,852	12,008	13,561	13,167	20%	34%	37%	39%	37%	7,308	125%
Less Grant Aid	7,429	6,939	7,758	8,085	8,002	25%	22%	24%	23%	23%	573	8%
Unmet Need	-\$1,570	\$3,913	\$4,250	\$5,476	\$5,165	-5%	12%	13%	16%	15%	6,735	429%
% Grant Aid that Met Financial Need	127%	64%	65%	60%	61%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$0	\$0	\$0	\$0	\$3	0%	0%	0%	0%	0%	3	
Need-based Loans	1,244	1,866	1,886	2,064	1,816	4%	6%	6%	6%	5%	572	46%
Non-Need Based Loans	54	174	575	782	616	0%	1%	2%	2%	2%	562	1041%
Remaining Unmet Need	-\$2,868	\$1,873	\$1,789	\$2,630	\$2,730	-10%	6%	6%	8%	8%	5,598	
*Amount Borrowed to meet EFC	\$6,896	\$5,097	\$5,723	\$6,001	\$5,873	23%	16%	18%	17%	17%	-1,023	-15%

Source: UIDS, PeopleSoft
IR&PLCB 12/13

Figure 5.1
Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates
at the University of Missouri-St. Louis, FY09 - FY13

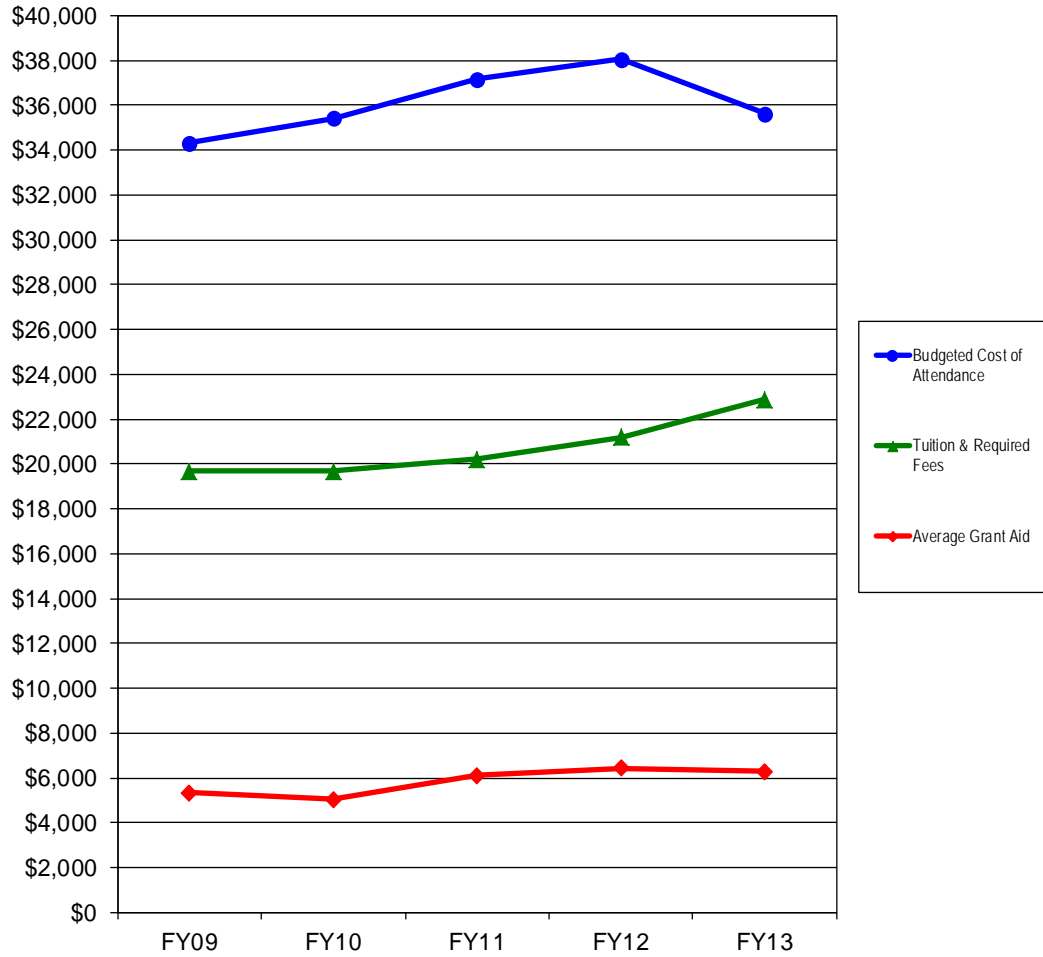


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	11	10	12	11	12	1	9.1%
Grant aid, no FAFSA	<u>72</u>	<u>78</u>	<u>75</u>	<u>81</u>	<u>95</u>	<u>23</u>	31.9%
Aid recipients with no need	83	88	87	92	107	24	28.9%
Aid recipients with need*	101	95	103	98	82	-19	-18.8%
Full pay / No aid	153	181	224	242	247	94	61.4%
Total of all full-time, Degree-Seeking Non-Res UG	337	364	414	432	436	99	29.4%

* 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&PLCB 12/13

Figure 5.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for
Full-time Undergraduate Non-Residents at the
University of Missouri-St. Louis, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$34,311	\$35,411	\$37,174	\$38,049	\$35,639	\$1,328	3.9%
Tuition & Required Fees	\$19,686	\$19,686	\$20,220	\$21,206	\$22,883	\$3,197	16.2%
Average Grant Aid	\$5,333	\$5,056	\$6,118	\$6,447	\$6,283	\$949	17.8%

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

Table 5.1

Average Institutional Grant Awards Distributed to Non-Resident, 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*	6	\$3,290	4	\$3,113	4	\$2,463	10	\$2,005	3
Merit	37	\$4,824	35	\$4,739	40	\$3,608	35	\$4,322	34	\$4,986
Other**	40	\$3,937	37	\$4,078	43	\$5,354	35	\$5,126	33	\$5,300
Total	83	\$4,285	76	\$4,332	87	\$4,419	80	\$4,384	70	\$5,134

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	44	\$3,157	44	\$3,991	46	\$3,307	39	\$3,613	49
Other**	51	\$4,902	62	\$4,839	60	\$4,250	68	\$4,412	76	\$4,865
Total	95	\$4,094	106	\$4,487	106	\$3,840.76	107	\$4,120.76	125	\$4,143.99

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&PLCB 12/13

Table 5.2

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

Income Level	FY09			FY13		
	% Total Cost of			% Total Cost of		
	Grant Aid	% Tuition & Required Fees	Attendance	Grant Aid	% Tuition & Required Fees	Attendance
<\$20,000	\$5,322	27%	16%	\$5,908	26%	17%
\$20,000 to \$40,000	\$4,043	21%	13%	\$9,195	40%	25%
\$40,000 to \$60,000	\$3,505	18%	10%	\$7,219	32%	19%
\$60,000 to \$80,000	\$6,696	34%	19%	\$6,333	28%	18%
\$80,000 to \$100,000	\$3,393	17%	10%	\$8,287	36%	24%
>\$100,000	\$5,979	30%	17%	\$4,595	20%	13%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/13

Table 5.3

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

Income Level	FY09					FY13				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	2%	16%	1%	17%	65%	2%	17%	0%	21%	61%
\$20,000 to \$40,00	9%	13%	0%	15%	64%	4%	25%	0%	13%	58%
\$40,000 to \$60,000	14%	10%	0%	16%	59%	16%	19%	0%	5%	61%
\$60,000 to \$80,000	32%	19%	0%	10%	39%	28%	18%	0%	16%	37%
\$80,000 to \$100,000	50%	10%	0%	7%	33%	43%	24%	0%	4%	30%
>\$100,000	81%	17%	0%	6%	0%	71%	13%	0%	6%	10%

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

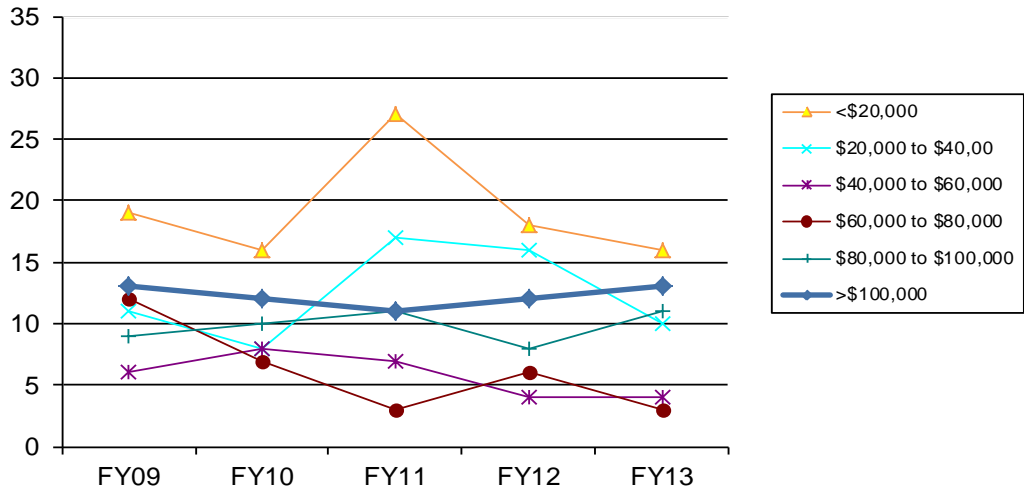
Table 5.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, 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	14	\$11,530	15	\$13,941	17	\$13,076	18	\$12,152	14	\$13,677
Without Need	2	10,476	3	15,419	3	13,824	3	15,196	2	12,999
	16	\$11,399	18	\$14,187	20	\$13,188	21	\$12,587	16	\$13,592

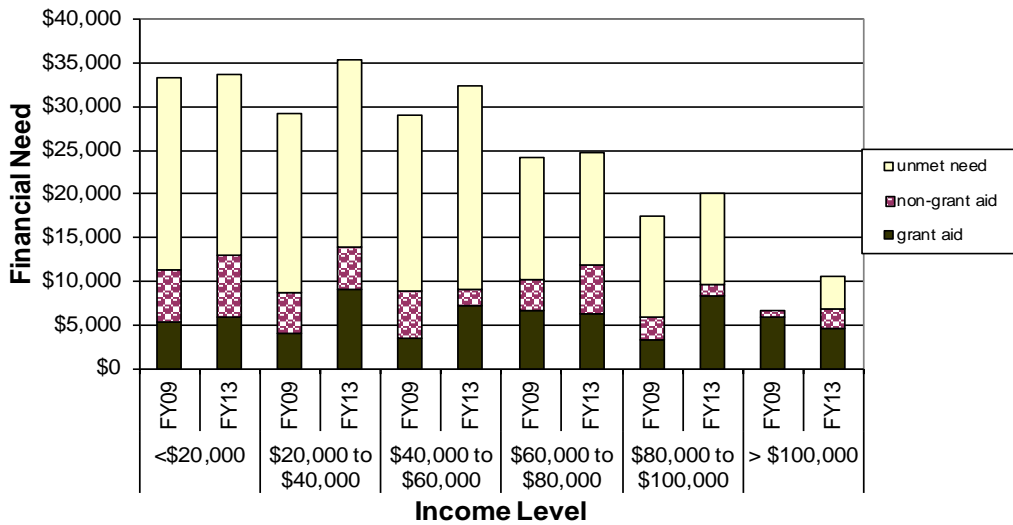
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

Figure 5.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Non-Residents with Financial Need by Income Level at the University of Missouri-St. Louis, FY09 - FY13



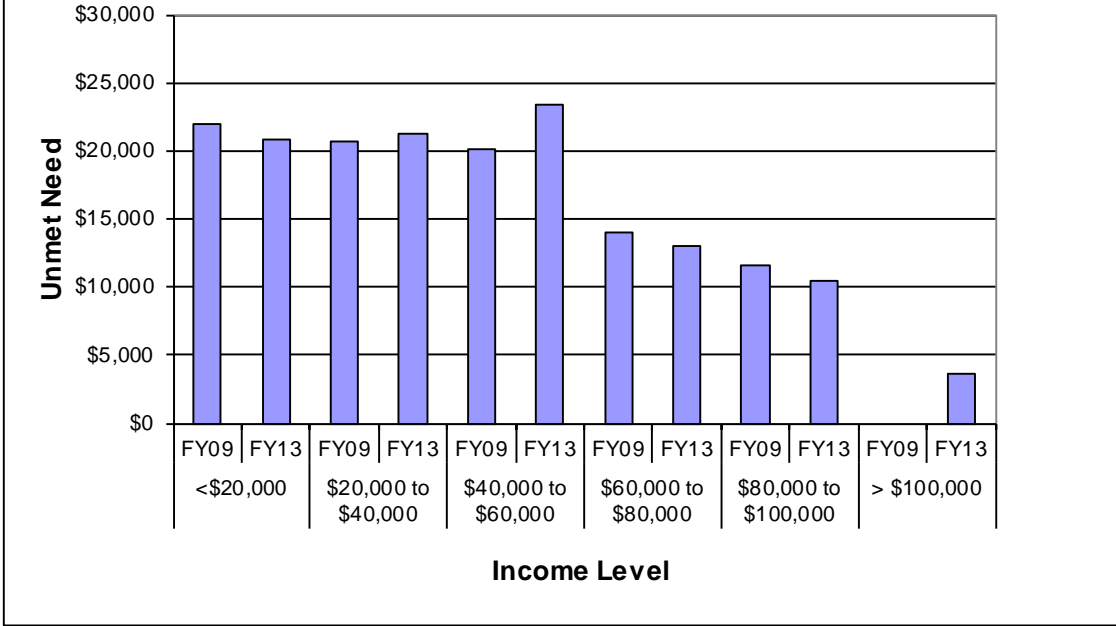
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

Figure 5.4
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 5.5
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 5.5

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 Non-Resident Undergraduate Students)

University of Missouri-St. Louis

<i>Income Less than \$20,000</i>											# Change	% Change
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	19	16	27	18	16						-3	-16%
Percent Cost of Attendance												
Cost of Attendance	\$34,073	\$33,668	\$36,372	\$38,191	\$34,364						\$291	1%
Less Expected Family Contribution*	617	127	244	231	533	2%	0%	1%	1%	2%	-84	-14%
Financial Need	33,456	33,541	36,128	37,960	33,831	98%	100%	99%	99%	98%	375	1%
Less Grant Aid	5,322	5,336	5,982	4,703	5,908	16%	16%	16%	12%	17%	586	11%
Unmet Need	\$28,134	\$28,205	\$30,146	\$33,257	\$27,923	83%	84%	83%	87%	81%	-211	-1%
% Grant Aid that Met Financial Need	16%	16%	17%	12%	17%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$380	\$0	\$0	\$135	\$82	1%	0%	0%	0%	0%	-298	
Need-based Loans	3,102	4,006	3,045	3,523	3,295	9%	12%	8%	9%	10%	193	6%
Non-Need Based Loans	2,616	4,057	5,874	6,528	3,713	8%	12%	16%	17%	11%	1,097	42%
Remaining Unmet Need	\$22,036	\$20,142	\$21,227	\$23,071	\$20,831	65%	60%	58%	60%	61%	-1,205	-5%
*Amount Borrowed to meet EFC	\$608	\$473	\$406	\$342	\$513	2%	1%	1%	1%	1%	-95	-16%
<i>Income Between \$20,000 to \$40,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	11	8	17	16	10						-1	-9%
Percent Cost of Attendance												
Cost of Attendance	\$32,181	\$34,520	\$37,922	\$37,894	\$36,914						\$4,733	15%
Less Expected Family Contribution*	2,876	1,755	1,390	509	1,539	9%	5%	4%	1%	4%	-1,337	-46%
Financial Need	29,305	32,765	36,532	37,385	35,375	91%	95%	96%	99%	96%	6,070	21%
Less Grant Aid	4,043	3,819	6,911	8,276	9,195	13%	11%	18%	22%	25%	5,152	127%
Unmet Need	\$25,262	\$28,946	\$29,621	\$29,109	\$26,180	78%	84%	78%	77%	71%	918	4%
% Grant Aid that Met Financial Need	14%	12%	19%	22%	26%							
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	3,178	3,420	2,664	2,407	2,598	10%	10%	7%	6%	7%	-580	-18%
Non-Need Based Loans	1,453	1,756	3,235	2,989	2,259	5%	5%	9%	8%	6%	806	55%
Remaining Unmet Need	\$20,631	\$23,770	\$23,722	\$23,713	\$21,324	64%	69%	63%	63%	58%	693	3%
*Amount Borrowed to meet EFC	\$2,051	\$1,354	\$794	\$94	\$527	6%	4%	2%	0%	1%	-1,524	-74%
<i>Income Between \$40,000 to \$60,000</i>												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	6	8	7	4	4						-2	-33%
Percent Cost of Attendance												
Cost of Attendance	\$33,764	\$34,543	\$37,922	\$38,604	\$38,525						\$4,761	14%
Less Expected Family Contribution*	4,721	6,537	8,972	2,276	6,000	14%	19%	24%	6%	16%	1,279	27%
Financial Need	29,043	28,006	28,950	36,328	32,524	86%	81%	76%	94%	84%	3,481	12%
Less Grant Aid	3,505	7,187	4,940	6,013	7,219	10%	21%	13%	16%	19%	3,714	106%
Unmet Need	\$25,538	\$20,819	\$24,010	\$30,315	\$25,305	76%	60%	63%	79%	66%	-233	-1%
% Grant Aid that Met Financial Need	12%	26%	17%	17%	22%							
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	2,970	4,600	4,550	4,727	1,981	9%	13%	12%	12%	5%	-990	-33%
Non-Need Based Loans	2,499	2,677	2,572	1,895	0	7%	8%	7%	5%	0%	-2,499	-100%
Remaining Unmet Need	\$20,069	\$13,542	\$16,888	\$23,693	\$23,325	59%	39%	45%	61%	61%	3,256	16%
*Amount Borrowed to meet EFC	\$3,038	\$2,595	\$2,420	\$795	\$990	9%	8%	6%	2%	3%	-2,048	-67%

Table 5.5 (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)	12	7	3	6	3						-9	-75%
	Percent Cost of Attendance											
Cost of Attendance	\$35,652	\$36,592	\$37,922	\$34,701	\$34,785						-\$867	-2%
Less Expected Family Contribution*	11,425	8,664	10,150	10,150	9,905	32%	24%	27%	29%	28%	-1,520	-13%
Financial Need	24,227	27,928	27,772	24,551	24,879	68%	76%	73%	71%	72%	652	3%
Less Grant Aid	6,696	4,405	12,332	5,083	6,333	19%	12%	33%	15%	18%	-363	-5%
Unmet Need	\$17,531	\$23,523	\$15,440	\$19,468	\$18,546	49%	64%	41%	56%	53%	1,015	6%
% Grant Aid that Met Financial Need	28%	16%	44%	21%	25%							
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	3,033	2,949	2,322	3,094	3,301	9%	8%	6%	9%	9%	268	9%
Non-Need Based Loans	432	3,988	0	0	2,275	1%	11%	0%	0%	7%	1,843	427%
Remaining Unmet Need	\$14,066	\$16,586	\$13,118	\$16,374	\$12,970	39%	45%	35%	47%	37%	-1,096	-8%
*Amount Borrowed to meet EFC	\$2,383	\$2,635	\$2,653	\$3,599	\$2,814	7%	7%	7%	10%	8%	431	18%

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)	9	10	11	8	11						2	22%
	Percent Cost of Attendance											
Cost of Attendance	\$34,651	\$37,855	\$37,358	\$38,688	\$35,162						\$511	1%
Less Expected Family Contribution*	17,165	16,064	16,138	14,965	15,106	50%	42%	43%	39%	43%	-2,059	-12%
Financial Need	17,486	21,791	21,220	23,723	20,056	50%	58%	57%	61%	57%	2,570	15%
Less Grant Aid	3,393	7,059	6,550	7,384	8,287	10%	19%	18%	19%	24%	4,894	144%
Unmet Need	\$14,093	\$14,732	\$14,670	\$16,339	\$11,769	41%	39%	39%	42%	33%	-2,324	-16%
% Grant Aid that Met Financial Need	19%	32%	31%	31%	41%							
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	2,508	3,057	1,973	2,750	1,350	7%	8%	5%	7%	4%	-1,158	-46%
Non-Need Based Loans	0	1,039	0	0	0	0%	3%	0%	0%	0%	0	
Remaining Unmet Need	\$11,585	\$10,636	\$12,697	\$13,589	\$10,418	33%	28%	34%	35%	30%	-1,167	-10%
*Amount Borrowed to meet EFC	\$2,778	\$5,948	\$3,499	\$4,029	\$3,550	8%	16%	9%	10%	10%	772	28%

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)	13	12	11	12	13						0	0%
	Percent Cost of Attendance											
Cost of Attendance	\$34,889	\$35,592	\$37,358	\$38,829	\$36,389						\$1,500	4%
Less Expected Family Contribution*	28,251	23,489	24,578	23,450	25,809	81%	66%	66%	60%	71%	-2,442	-9%
Financial Need	6,638	12,103	12,780	15,379	10,581	19%	34%	34%	40%	29%	3,943	59%
Less Grant Aid	5,979	3,160	5,699	6,946	4,595	17%	9%	15%	18%	13%	-1,384	-23%
Unmet Need	\$659	\$8,943	\$7,081	\$8,433	\$5,986	2%	25%	19%	22%	16%	5,327	808%
% Grant Aid that Met Financial Need	90%	26%	45%	45%	43%							
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	1,641	2,433	2,377	1,265	2,348	5%	7%	6%	3%	6%	707	43%
Non-Need Based Loans	301	737	0	0	0	1%	2%	0%	0%	0%	-301	-100%
Remaining Unmet Need	-\$1,283	\$5,773	\$4,704	\$7,168	\$3,638	-4%	16%	13%	18%	10%	4,921	-384%
*Amount Borrowed to meet EFC	\$5,859	\$6,789	\$5,353	\$4,619	\$10,184	17%	19%	14%	12%	28%	4,325	74%

Source: UIDS, PeopleSoft
IR&PLCB 12/13