

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

(Missouri Resident Undergraduate Students)

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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?

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 23.6% increase in the number of financial aid recipients that have financial need. There is no question that there are many more students with need due to the 8.3% increase in the enrollment of 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 10% and the overall cost to attend the University has increased 7.2% 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 undergraduates over the past five years (Figure 1.2).
- The number of institutional grants awarded based on need increased from 3,969 in FY09 to 5,368 in FY13. During the same time period there has been a substantial increase in the number of merit awards given to students with need (Table 1.1).

- Missouri resident undergraduate students in the lower income categories had 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 students with financial need and decreased for students without need. In FY09, 3,422 parents borrowed an average \$9,402 to meet their child's education expenses. Five years later, 3,614 parents borrowed approximately \$10,631 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from \$32.2 million in FY09 to \$38.4 million in FY13 (Table 1.4).
- 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:

- Compared to the St. Louis and Kansas City campuses, grant aid distributed to lower income students at the Columbia and Missouri S&T campuses cover a much larger portion of tuition and required fees (Tables 2.2, 3.2, 4.2 and 5.2).
- Low-income students on the Kansas City and St. Louis campuses have a much larger amount of unmet need when compared to students in the same income categories on the other campuses (Figures 3.5 and 5.5).
- Students on the St. Louis campus experienced a decline in the amount of unmet financial need from FY09 to FY13 (Figure 5.5).

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

\$22,827	Budgeted Cost of Attendance	{ includes tuition & required fees, books, and living expenses
(4,480)	Less: Expected Family Contribution	
18,346	Financial Need	
(5,453)	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
12,893	Remaining Need	
(121)	Less: College Work Study	
(3,597)	Less: Need-Based Loans	
(1,360)	Less: Non-Need Based Loans	
\$7,815	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 Missouri 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 resident undergraduates steadily increased over the past five years from 30,611 to 33,142, an increase of over 8%. With this increase in enrollment, there has been a 23.6% increase in the number of students with financial need from 14,954 in FY09 to 18,483 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% and the budgeted cost of attendance increased 7.2% while average grant aid increased 8.5%. The overall trend is that there is a slightly increasing gap between tuition and required fees and the average grant aid awarded to undergraduates (Figure 1.2).

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

There has been a significant increase in the overall number of students with need that received institutional grant aid, and the average institutional grant award increased nearly \$95 over the past five years. In FY09 there were 10,261 institutional grants awarded to students with need. The average award amount was \$2,700. Five years later there were 13,106 institutional grants awarded to students with need and the average amount of the award was \$2,795. The university continues to award the majority of institutional gift aid to students with financial need (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 students with financial need and decreased for students without need. In FY09, 3,422 parents borrowed an average \$9,402 to meet their child's education expenses. Five years later, 3,614 parents borrowed approximately \$10,631 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from \$32.2 million in FY09 to \$38.4 million in FY13 (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 78% of tuition and required fees for students with income less than \$20,000 and 74% for students with income between \$20,000 and \$40,000. By FY13, grant aid covered 74% of tuition and required fees for students with income less than \$20,000 and remained at 74% 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 39% from FY09 to FY13. In addition, there has been a dramatic increase in the number of aid recipients with need and incomes over \$100,000. 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 (Table 1.5).

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).

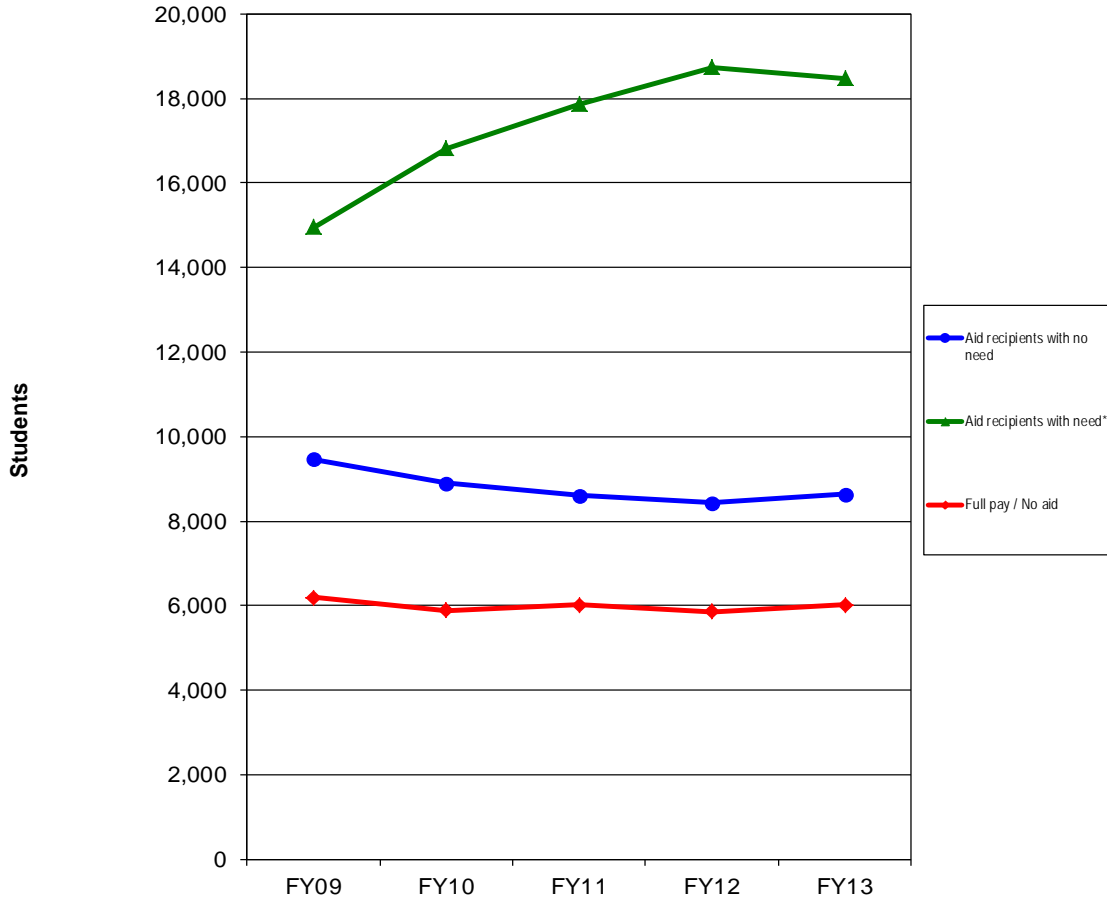
8. For students that have need, what is the average amount of unmet financial need?

Over the past five years, unmet financial need increased for students with need in all income levels and the five-year trend shows that students in higher income categories experienced the biggest increase. For example, the unmet need of students with income between \$60k and \$80k increased from \$3,094 in FY09 to \$5,390 in FY13, an increase of nearly 74%.

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 > \$100k borrowed nearly 22% of the expected family contribution (Table 1.5).

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



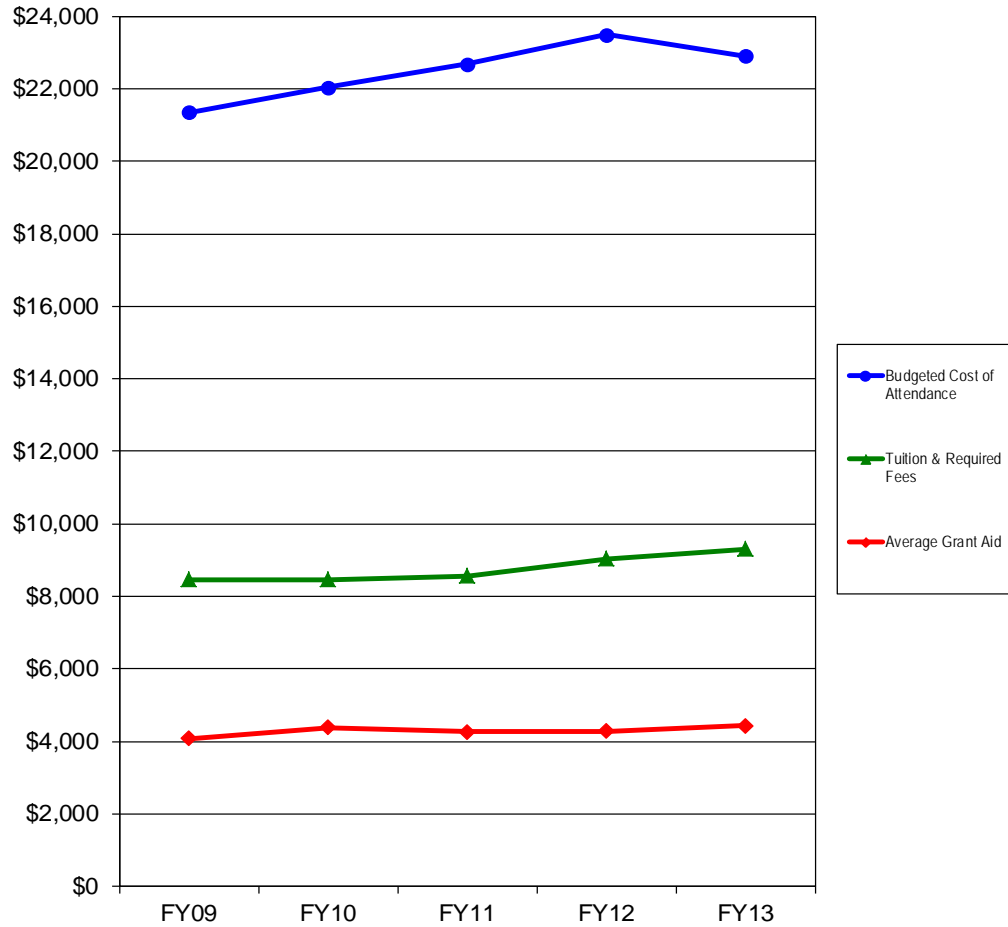
	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	5,961	5,933	5,744	5,674	5,887	-74	-1.2%
Grant aid, no FAFSA	<u>3,505</u>	<u>2,963</u>	<u>2,866</u>	<u>2,759</u>	<u>2,755</u>	<u>-750</u>	<u>-21.4%</u>
Aid recipients with no need	9,466	8,896	8,610	8,433	8,642	-824	-8.7%
Aid recipients with need*	14,954	16,822	17,864	18,734	18,483	3,529	23.6%
Full pay / No aid	6,191	5,892	6,012	5,861	6,017	-174	-2.8%
Total of all full-time, Degree-Seeking MO UG	30,611	31,610	32,486	33,028	33,142	2,531	8.3%

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



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$21,354	\$22,039	\$22,682	\$23,501	\$22,900	\$1,546	7.2%
Tuition & Required Fees	\$8,456	\$8,464	\$8,566	\$9,035	\$9,305	\$849	10.0%
Average Grant Aid	\$4,078	\$4,383	\$4,272	\$4,287	\$4,425	\$346	8.5%

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 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*	3,969	\$2,493	3,742	\$1,999	3,173	\$2,290	4,180	\$2,481.73	5,368	\$2,307
	Merit	5,651	\$2,909	6,080	\$3,191	6,667	\$3,086	7,092	\$3,210	7,044	\$3,180
	Other**	641	\$2,145	716	\$2,341	748	\$2,207	729	\$2,568	694	\$2,652
	Total	10,261	\$2,700	10,538	\$2,710	10,588	\$2,785	12,001	\$2,917	13,106	\$2,795

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	5,337	\$3,101	5,095	\$3,138	4,969	\$3,133	5,073	\$3,153	5,348	\$3,132
	Other**	625	\$2,104	533	\$2,396	476	\$2,412	457	\$2,519	472	\$2,512
	Total	5,962	\$2,997	5,628	\$3,068	5,445	\$3,070	5,530	\$3,101	5,820	\$3,081

*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

Income Level	FY09			FY13		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$6,586	78%	29%	\$6,927	74%	30%
\$20,000 to \$40,000	\$6,298	74%	29%	\$6,869	74%	30%
\$40,000 to \$60,000	\$4,986	59%	23%	\$5,453	59%	24%
\$60,000 to \$80,000	\$3,752	44%	18%	\$3,949	42%	17%
\$80,000 to \$100,000	\$2,640	31%	12%	\$2,788	30%	12%
>\$100,000	\$2,376	28%	11%	\$2,515	27%	11%

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

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	4%	29%	1%	30%	37%	1%	30%	1%	31%
\$20,000 to \$40,00	13%	29%	1%	22%	34%	7%	30%	1%	25%	38%
\$40,000 to \$60,000	28%	23%	1%	21%	27%	20%	24%	1%	22%	34%
\$60,000 to \$80,000	50%	18%	1%	17%	15%	40%	17%	0%	19%	24%
\$80,000 to \$100,000	72%	12%	0%	13%	1%	60%	12%	0%	16%	11%
>\$100,000	72%	11%	0%	14%	3%	70%	11%	0%	13%	5%

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

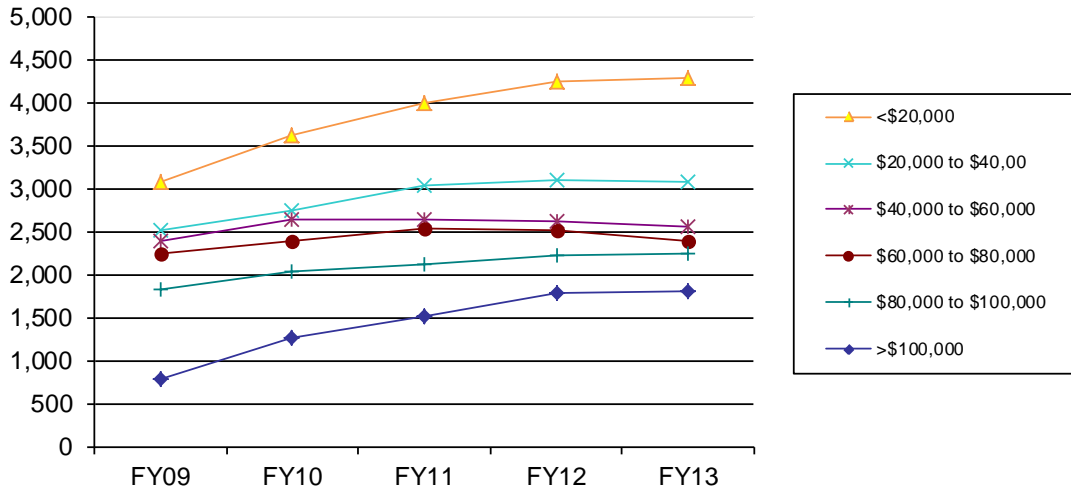
Table 1.4

Average PLUS Loan Awarded to PLUS Loan Recipients, 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	Mean	N	Mean
With Need*	1,904	\$8,380	2,222	\$8,681	2,664	\$9,226	2,781	\$9,708	2,288	\$9,903
Without Need	1,518	10,684	1,467	10,779	1,377	11,289	1,411	11,980	1,326	11,886
Total	3,422	\$9,402	3,689	\$9,515	4,041	\$9,929	4,192	\$10,473	3,614	\$10,631

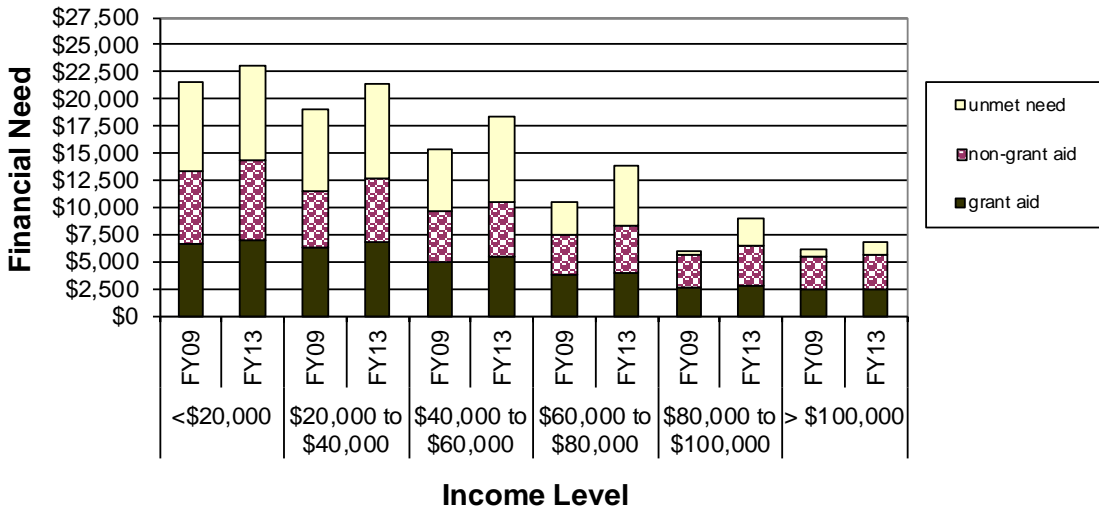
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

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



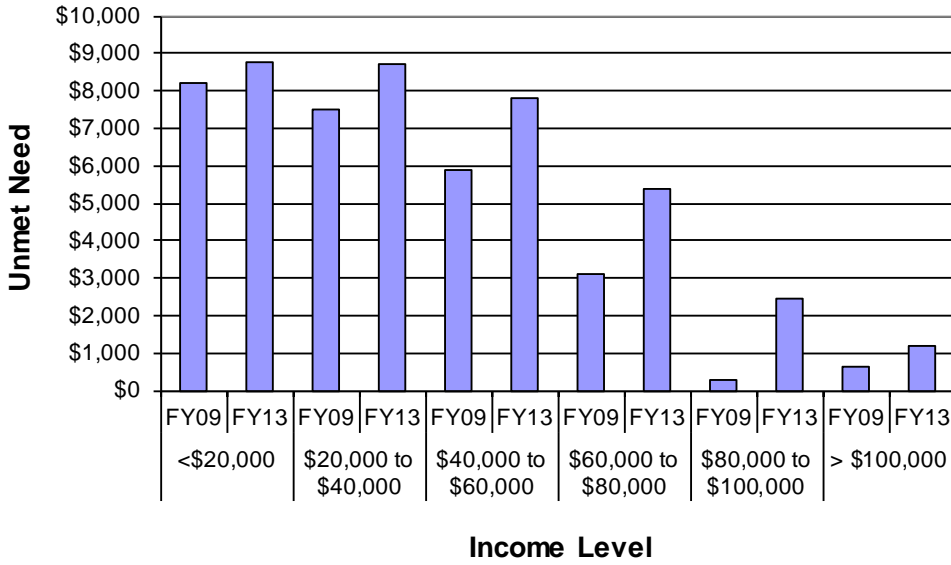
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

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 Resident 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)	3,071	3,609	3,995	4,231	4,272						1,201	39%
	Percent Cost of Attendance											
Cost of Attendance	\$22,395	\$23,125	\$23,996	\$24,619	\$23,392						\$997	4%
Less Expected Family Contribution*	<u>813</u>	<u>588</u>	<u>506</u>	<u>385</u>	<u>319</u>	4%	3%	2%	2%	1%	-494	-61%
Financial Need	21,582	22,537	23,490	24,234	23,073	96%	97%	98%	98%	99%	1,491	7%
Less Grant Aid	<u>6,586</u>	<u>7,075</u>	<u>6,854</u>	<u>6,726</u>	<u>6,927</u>	29%	31%	29%	27%	30%	341	5%
Unmet Need	\$14,996	\$15,462	\$16,636	\$17,508	\$16,146	67%	67%	69%	71%	69%	1,150	8%
% Grant Aid that Met Financial Need	31%	31%	29%	28%	30%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$258	\$254	\$179	\$195	\$187	1%	1%	1%	1%	1%	-71	-28%
Need-based Loans	3,698	3,896	3,823	3,866	3,814	17%	17%	16%	16%	16%	116	3%
Non-Need Based Loans	<u>2,816</u>	<u>3,238</u>	<u>3,524</u>	<u>3,625</u>	<u>3,406</u>	13%	14%	15%	15%	15%	590	21%
Remaining Unmet Need	\$8,224	\$8,074	\$9,111	\$9,822	\$8,739	37%	35%	38%	40%	37%	515	6%
*Amount Borrowed to meet EFC	\$508	\$380	\$324	\$241	\$184	2%	2%	1%	1%	1%	-324	-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)	2,506	2,750	3,024	3,087	3,075						569	23%
	Percent Cost of Attendance											
Cost of Attendance	\$21,805	\$22,484	\$23,205	\$23,889	\$23,108						\$1,303	6%
Less Expected Family Contribution*	<u>2,855</u>	<u>1,802</u>	<u>1,805</u>	<u>1,553</u>	<u>1,694</u>	13%	8%	8%	7%	7%	-1,161	-41%
Financial Need	18,950	20,682	21,401	22,337	21,414	87%	92%	92%	93%	93%	2,464	13%
Less Grant Aid	<u>6,298</u>	<u>7,265</u>	<u>6,981</u>	<u>6,894</u>	<u>6,869</u>	29%	32%	30%	29%	30%	572	9%
Unmet Need	\$12,652	\$13,417	\$14,420	\$15,443	\$14,545	58%	60%	62%	65%	63%	\$1,892	15%
% Grant Aid that Met Financial Need	33%	35%	33%	31%	32%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	252	234	185	206	180	1%	1%	1%	1%	1%	-72	-29%
Need-based Loans	3,573	3,693	3,686	3,772	3,617	16%	16%	16%	16%	16%	44	1%
Non-Need Based Loans	<u>1,336</u>	<u>1,855</u>	<u>2,128</u>	<u>2,378</u>	<u>2,058</u>	6%	8%	9%	10%	9%	723	54%
Remaining Unmet Need	\$7,492	\$7,634	\$8,420	\$9,087	\$8,690	34%	34%	36%	38%	38%	1,198	16%
*Amount Borrowed to meet EFC	\$1,407	\$942	\$1,003	\$852	\$877	6%	4%	4%	4%	4%	-531	-38%
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)	2,389	2,636	2,631	2,610	2,549						160	7%
	Percent Cost of Attendance											
Cost of Attendance	\$21,360	\$22,049	\$22,656	\$23,455	\$22,827						1,467	7%
Less Expected Family Contribution*	<u>5,938</u>	<u>5,122</u>	<u>5,082</u>	<u>4,755</u>	<u>4,480</u>	28%	23%	22%	20%	20%	-1,457	-25%
Financial Need	15,422	16,927	17,574	18,701	18,346	72%	77%	78%	80%	80%	2,924	19%
Less Grant Aid	<u>4,986</u>	<u>5,448</u>	<u>5,123</u>	<u>5,198</u>	<u>5,453</u>	23%	25%	23%	22%	24%	467	9%
Unmet Need	\$10,436	\$11,479	\$12,451	\$13,503	\$12,893	49%	52%	55%	58%	56%	2,457	24%
% Grant Aid that Met Financial Need	32%	32%	29%	28%	30%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$206	\$202	\$148	\$167	\$121	1%	1%	1%	1%	1%	-85	-41%
Need-based Loans	3,570	3,722	3,573	3,690	3,597	17%	17%	16%	16%	16%	27	1%
Non-Need Based Loans	<u>801</u>	<u>1,095</u>	<u>1,337</u>	<u>1,493</u>	<u>1,360</u>	4%	5%	6%	6%	6%	559	70%
Remaining Unmet Need	\$5,859	\$6,461	\$7,393	\$8,153	\$7,815	27%	29%	33%	35%	34%	1,956	33%
*Amount Borrowed to meet EFC	\$2,085	\$2,074	\$2,043	\$1,914	\$1,796	10%	9%	9%	8%	8%	-289	-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)	2,243	2,395	2,524	2,516	2,392						149	7%
Percent Cost of Attendance												
Cost of Attendance	\$21,055	\$21,779	\$22,344	\$23,161	\$22,758						\$1,703	8%
Less Expected Family Contribution*	<u>10,500</u>	<u>9,724</u>	<u>9,211</u>	<u>9,273</u>	<u>9,001</u>	50%	45%	41%	40%	40%	-1,498	-14%
Financial Need	10,555	12,055	13,133	13,888	13,757	50%	55%	59%	60%	60%	3,202	30%
Less Grant Aid	<u>3,752</u>	<u>3,580</u>	<u>3,530</u>	<u>3,606</u>	<u>3,949</u>	18%	16%	16%	16%	17%	198	5%
Unmet Need	\$6,803	\$8,475	\$9,604	\$10,281	\$9,807	32%	39%	43%	44%	43%	3,004	44%
% Grant Aid that Met Financial Need	36%	30%	27%	26%	29%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$141	\$115	\$77	\$101	\$72	1%	1%	0%	0%	0%	-69	-49%
Need-based Loans	3,194	3,528	3,611	3,595	3,441	15%	16%	16%	16%	15%	247	8%
Non-Need Based Loans	<u>375</u>	<u>632</u>	<u>817</u>	<u>893</u>	<u>904</u>	2%	3%	4%	4%	4%	529	141%
Remaining Unmet Need	\$3,094	\$4,200	\$5,098	\$5,693	\$5,390	15%	19%	23%	25%	24%	2,296	74%
*Amount Borrowed to meet EFC	\$3,278	\$3,242	\$3,115	\$3,116	\$3,101	16%	15%	14%	13%	14%	-177	-5%

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)	1,831	2,033	2,123	2,212	2,249						418	23%
Percent Cost of Attendance												
Cost of Attendance	\$21,230	\$21,834	\$22,328	\$23,168	\$22,769						\$1,539	7%
Less Expected Family Contribution*	<u>15,357</u>	<u>14,366</u>	<u>14,181</u>	<u>14,227</u>	<u>13,765</u>	72%	66%	64%	61%	60%	-1,591	-10%
Financial Need	5,873	7,468	8,146	8,941	9,004	28%	34%	36%	39%	40%	3,130	53%
Less Grant Aid	<u>2,640</u>	<u>2,773</u>	<u>2,678</u>	<u>2,766</u>	<u>2,788</u>	12%	13%	12%	12%	12%	147	6%
Unmet Need	\$3,233	\$4,695	\$5,468	\$6,174	\$6,216	15%	22%	24%	27%	27%	2,983	92%
% Grant Aid that Met Financial Need	45%	37%	33%	31%	31%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$73	\$57	\$60	\$66	\$42	0%	0%	0%	0%	0%	-31	-42%
Need-based Loans	2,563	2,962	3,152	3,242	3,206	12%	14%	14%	14%	14%	643	25%
Non-Need Based Loans	<u>317</u>	<u>357</u>	<u>447</u>	<u>511</u>	<u>495</u>	1%	2%	2%	2%	2%	177	56%
Remaining Unmet Need	\$280	\$1,318	\$1,809	\$2,354	\$2,473	1%	6%	8%	10%	11%	2,193	
*Amount Borrowed to meet EFC	\$4,662	\$4,704	\$4,700	\$4,593	\$4,397	22%	22%	21%	20%	19%	-265	-6%

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)	775	1,258	1,501	1,784	1,801						1,026	132%
Percent Cost of Attendance												
Cost of Attendance	\$21,691	\$22,190	\$22,551	\$23,411	\$23,177						\$1,486	7%
Less Expected Family Contribution*	<u>15,597</u>	<u>15,219</u>	<u>16,102</u>	<u>16,791</u>	<u>16,324</u>	72%	69%	71%	72%	70%	727	5%
Financial Need	6,094	6,971	6,448	6,621	6,853	28%	31%	29%	28%	30%	759	12%
Less Grant Aid	<u>2,376</u>	<u>2,611</u>	<u>2,368</u>	<u>2,448</u>	<u>2,515</u>	11%	12%	11%	10%	11%	139	6%
Unmet Need	\$3,718	\$4,360	\$4,080	\$4,172	\$4,338	17%	20%	18%	18%	19%	620	17%
% Grant Aid that Met Financial Need	39%	37%	37%	37%	37%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$62	\$43	\$14	\$21	\$7	0%	0%	0%	0%	0%	-55	-89%
Need-based Loans	2,392	2,533	2,609	2,598	2,549	11%	11%	12%	11%	11%	157	7%
Non-Need Based Loans	<u>641</u>	<u>696</u>	<u>542</u>	<u>529</u>	<u>576</u>	3%	3%	2%	2%	2%	-64	-10%
Remaining Unmet Need	\$623	\$1,088	\$915	\$1,024	\$1,206	3%	5%	4%	4%	5%	583	94%
*Amount Borrowed to meet EFC	\$4,880	\$4,790	\$5,329	\$5,584	\$5,108	22%	22%	24%	24%	22%	228	5%

Source: UIDS, PeopleSoft
IR&PLCB 12/13

Section II

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

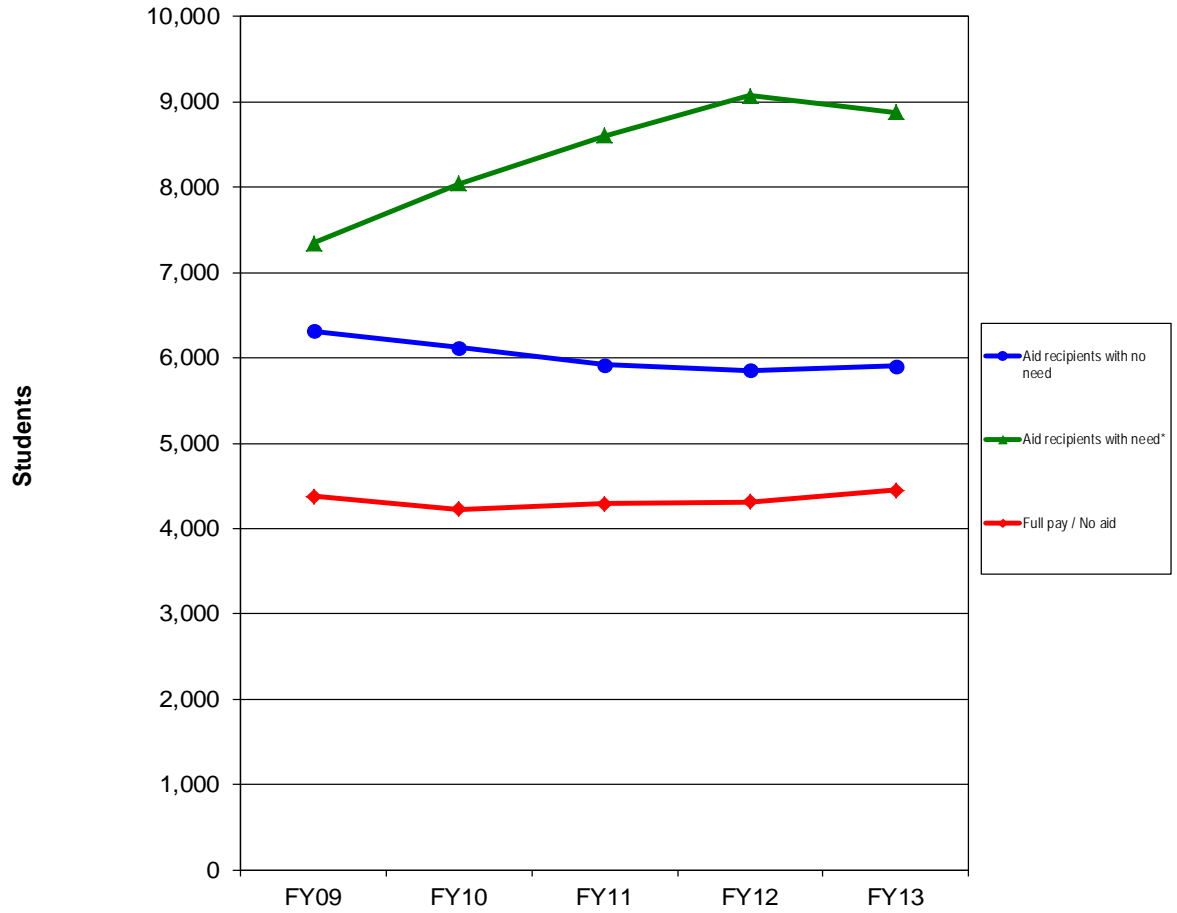
UM-Columbia (Table and Figure 2 series)

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 Missouri Undergraduates at
the University of Missouri-Columbia, FY09 - FY13

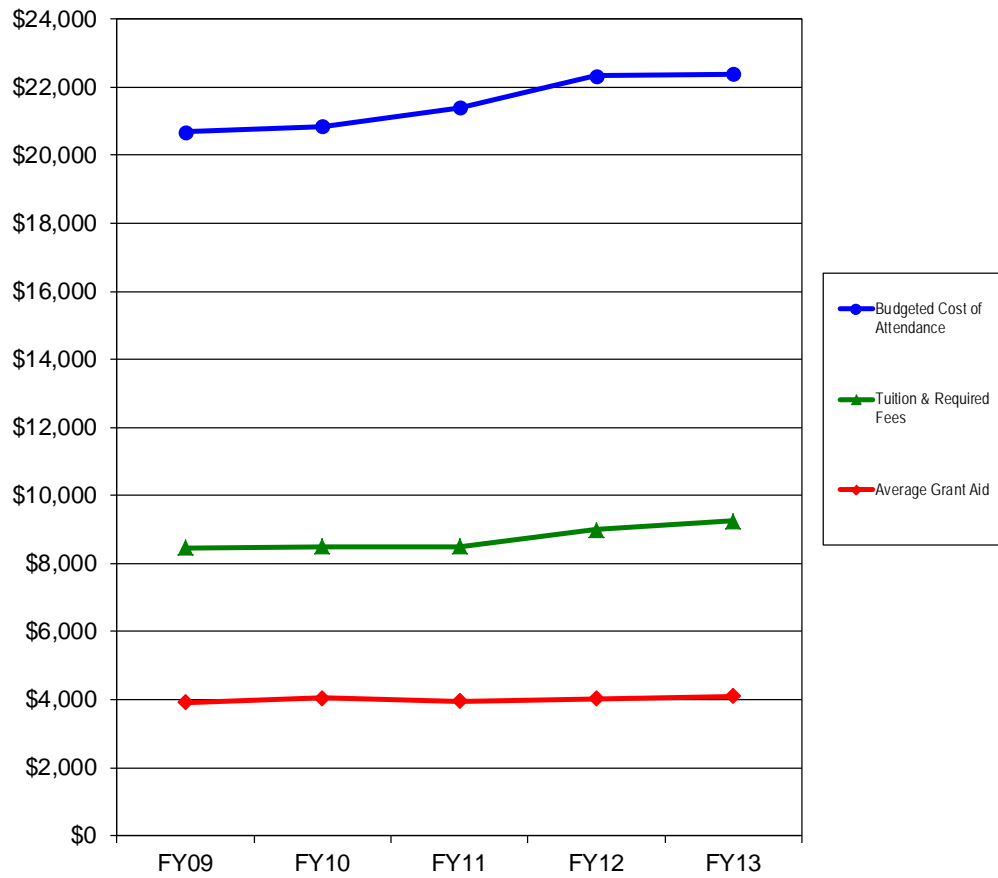


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,034	4,222	4,101	4,110	4,118	84	2.1%
Grant aid, no FAFSA	<u>2,284</u>	<u>1,898</u>	<u>1,819</u>	<u>1,741</u>	<u>1,790</u>	<u>-494</u>	<u>-21.6%</u>
Aid recipients with no need	6,318	6,120	5,920	5,851	5,908	-410	-6.5%
Aid recipients with need*	7,348	8,044	8,601	9,071	8,876	1,528	20.8%
Full pay / No aid	4,380	4,229	4,291	4,315	4,453	73	1.7%
Total of all full- time, Degree-Seeking MO UG	18,046	18,393	18,812	19,237	19,237	1,191	6.6%

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



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$20,683	\$20,848	\$21,398	\$22,341	\$22,385	\$1,702	8.2%
Tuition & Required Fees	\$8,467	\$8,501	\$8,501	\$8,989	\$9,257	\$790	9.3%
Average Grant Aid	\$3,920	\$4,053	\$3,953	\$4,028	\$4,101	\$181	4.6%

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

Table 2.1

Average Institutional Grant Awards Distributed to 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*	2,991	\$2,640	3,134	\$2,035	2,558	\$2,427	3,189	\$2,762	3,379	\$2,750
Merit	2,490	\$2,805	2,673	\$2,955	2,901	\$2,892	3,094	\$2,877	3,091	\$2,799
Other**	234	\$1,403	322	\$1,907	276	\$1,859	288	\$2,038	284	\$2,003
Total	5,715	\$2,661	6,129	\$2,430	5,735	\$2,635	6,571	\$2,784	6,754	\$2,741

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	3,351	\$2,812	3,286	\$2,845	3,171	\$2,869	3,306	\$2,794	3,431	\$2,727
Other**	311	\$1,435	298	\$1,905	274	\$1,723	255	\$1,603	271	\$1,791
Total	3,662	\$2,695	3,584	\$2,767	3,445	\$2,778	3,561	\$2,709	3,702	\$2,658

*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 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	\$7,541	89%	36%	\$7,942	86%	35%
\$20,000 to \$40,000	\$7,049	83%	34%	\$7,618	82%	34%
\$40,000 to \$60,000	\$5,438	64%	26%	\$5,739	62%	26%
\$60,000 to \$80,000	\$3,911	46%	19%	\$4,117	44%	18%
\$80,000 to \$100,000	\$2,482	29%	12%	\$2,576	28%	11%
>\$100,000	\$2,292	27%	11%	\$1,988	21%	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-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	4%	36%	1%	31%	29%	1%	35%	1%	31%	32%
\$20,000 to \$40,00	13%	34%	1%	24%	28%	7%	34%	1%	25%	33%
\$40,000 to \$60,000	29%	26%	1%	22%	22%	20%	26%	1%	22%	31%
\$60,000 to \$80,000	50%	19%	1%	19%	12%	41%	18%	0%	20%	21%
\$80,000 to \$100,000	73%	12%	0%	14%	0%	63%	11%	0%	17%	8%
>\$100,000	69%	11%	0%	16%	4%	71%	9%	0%	15%	5%

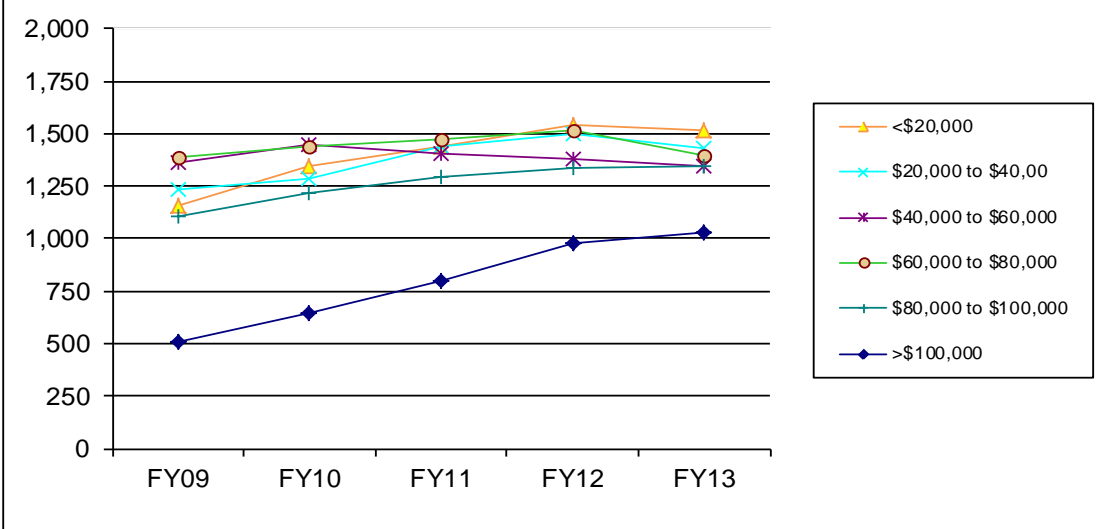
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

Table 2.4
Average PLUS Loan Awarded to PLUS Loan Recipients, 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	1,497	\$8,581	1,524	\$8,514	1,671	\$9,130	1,680	\$9,765	1,400	\$9,953
Without Need	1,220	11,107	1,176	11,089	1,088	11,701	1,093	12,347	1,010	12,258
Total	2,717	\$9,715	2,700	\$9,635	2,759	\$10,144	2,773	\$10,783	2,410	\$10,919

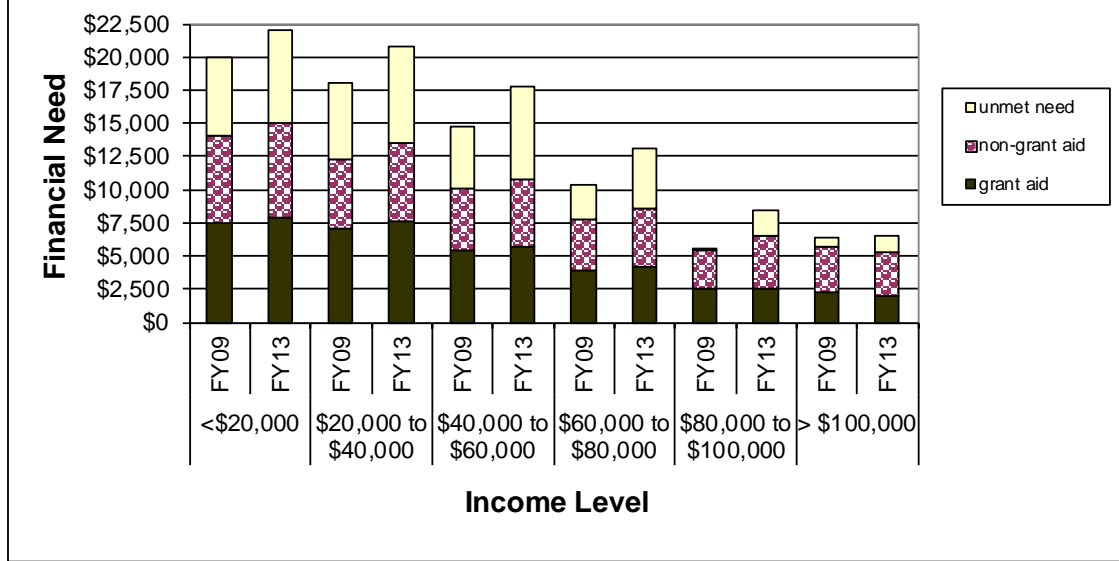
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

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



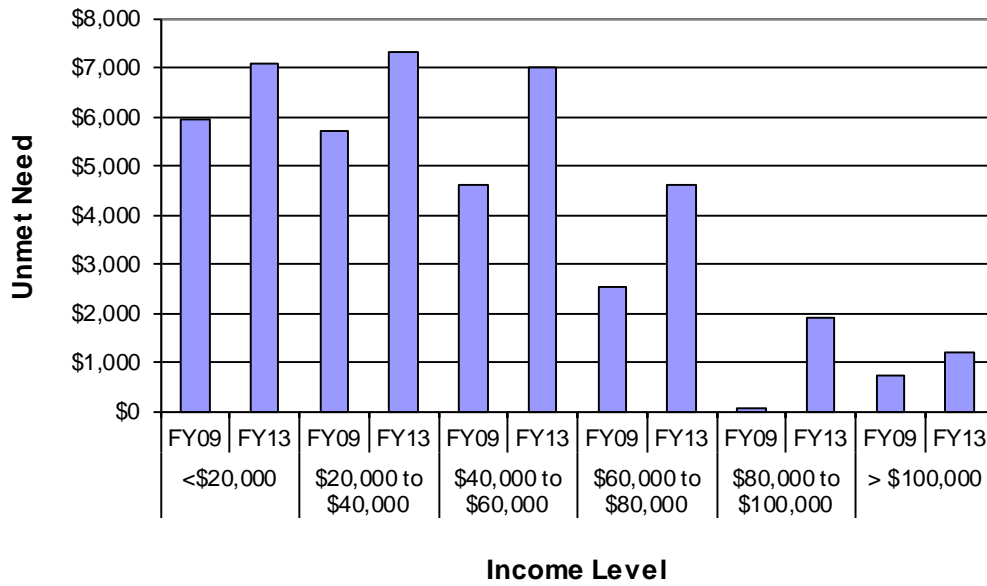
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

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 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)	1,159	1,347	1,443	1,540	1,518						359	31%
	Percent Cost of Attendance											
Cost of Attendance	\$20,673	\$20,866	\$21,530	\$22,337	\$22,379						\$1,706	8%
Less Expected Family Contribution*	733	563	415	303	309	4%	3%	2%	1%	1%	-424	-58%
Financial Need	19,940	20,303	21,115	22,034	22,070	96%	97%	98%	99%	99%	2,130	11%
Less Grant Aid	7,541	7,884	7,959	7,681	7,942	36%	38%	37%	34%	35%	401	5%
Unmet Need	\$12,399	\$12,418	\$13,156	\$14,353	\$14,128	60%	60%	61%	64%	63%	1,729	14%
% Grant Aid that Met Financial Need	38%	39%	38%	35%	36%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$221	\$171	\$146	\$143	\$119	1%	1%	1%	1%	1%	-102	-46%
Need-based Loans	3,624	4,008	3,924	3,987	3,994	18%	19%	18%	18%	18%	370	10%
Non-Need Based Loans	2,617	2,733	3,026	3,191	2,923	13%	13%	14%	14%	13%	306	12%
Remaining Unmet Need	\$5,937	\$5,506	\$6,060	\$7,032	\$7,091	29%	26%	28%	31%	32%	1,155	19%
*Amount Borrowed to meet EFC	\$356	\$271	\$218	\$141	\$129	2%	1%	1%	1%	1%	-227	-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)	1,235	1,283	1,443	1,500	1,430						195	16%
	Percent Cost of Attendance											
Cost of Attendance	\$20,693	\$20,841	\$21,457	\$22,381	\$22,378						\$1,685	8%
Less Expected Family Contribution*	2,639	1,542	1,508	1,349	1,617	13%	7%	7%	6%	7%	-1,022	-39%
Financial Need	18,054	19,299	19,949	21,032	20,761	87%	93%	93%	94%	93%	2,707	15%
Less Grant Aid	7,049	7,959	7,679	7,687	7,618	34%	38%	36%	34%	34%	569	8%
Unmet Need	\$11,005	\$11,340	\$12,270	\$13,344	\$13,143	53%	54%	57%	60%	59%	2,138	19%
% Grant Aid that Met Financial Need	39%	41%	38%	37%	37%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$215	\$210	\$183	\$208	\$165	1%	1%	1%	1%	1%	-50	-23%
Need-based Loans	3,594	3,874	3,823	3,918	3,782	17%	19%	18%	18%	17%	188	5%
Non-Need Based Loans	1,486	1,857	2,126	2,273	1,886	7%	9%	10%	10%	8%	400	27%
Remaining Unmet Need	\$5,710	\$5,398	\$6,139	\$6,946	\$7,311	28%	26%	29%	31%	33%	1,600	28%
*Amount Borrowed to meet EFC	\$1,273	\$689	\$714	\$661	\$684	6%	3%	3%	3%	3%	-588	-46%

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)	1,363	1,447	1,401	1,382	1,348						-15	-1%
	Percent Cost of Attendance											
Cost of Attendance	\$20,719	\$20,883	\$21,385	\$22,372	\$22,351						\$1,632	8%
Less Expected Family Contribution*	5,965	5,292	5,081	4,786	4,579	29%	25%	24%	21%	20%	-1,386	-23%
Financial Need	14,755	15,591	16,304	17,587	17,773	71%	75%	76%	79%	80%	3,018	20%
Less Grant Aid	5,438	5,672	5,334	5,666	5,739	26%	27%	25%	25%	26%	301	6%
Unmet Need	\$9,317	\$9,919	\$10,970	\$11,921	\$12,034	45%	47%	51%	53%	54%	2,717	29%
% Grant Aid that Met Financial Need	37%	36%	33%	32%	32%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$219	\$206	\$172	\$204	\$150	1%	1%	1%	1%	1%	-70	-32%
Need-based Loans	3,542	3,901	3,732	3,829	3,736	17%	19%	17%	17%	17%	194	5%
Non-Need Based Loans	945	1,164	1,406	1,325	1,156	5%	6%	7%	6%	5%	212	22%
Remaining Unmet Need	\$4,610	\$4,648	\$5,660	\$6,563	\$6,992	22%	22%	26%	29%	31%	2,382	52%
*Amount Borrowed to meet EFC	\$2,183	\$2,169	\$2,090	\$1,929	\$1,804	11%	10%	10%	9%	8%	-379	-17%

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)	1,390	1,436	1,476	1,513	1,396						6	0%
	Percent Cost of Attendance											
Cost of Attendance	\$20,718	\$20,891	\$21,409	\$22,338	\$22,408						\$1,690	8%
Less Expected Family Contribution*	<u>10,387</u>	<u>9,838</u>	<u>9,392</u>	<u>9,392</u>	<u>9,265</u>	50%	47%	44%	42%	41%	-1,123	-11%
Financial Need	10,330	11,053	12,017	12,946	13,143	50%	53%	56%	58%	59%	2,813	27%
Less Grant Aid	<u>3,911</u>	<u>3,687</u>	<u>3,548</u>	<u>3,803</u>	<u>4,117</u>	19%	18%	17%	17%	18%	206	5%
Unmet Need	\$6,419	\$7,367	\$8,469	\$9,143	\$9,026	31%	35%	40%	41%	40%	2,606	41%
% Grant Aid that Met Financial Need	38%	33%	30%	29%	31%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$142	\$121	\$108	\$104	\$86	1%	1%	1%	0%	0%	-56	-39%
Need-based Loans	3,240	3,580	3,706	3,664	3,502	16%	17%	17%	16%	16%	262	8%
Non-Need Based Loans	<u>518</u>	<u>697</u>	<u>791</u>	<u>888</u>	<u>821</u>	3%	3%	4%	4%	4%	303	58%
Remaining Unmet Need	\$2,519	\$2,969	\$3,864	\$4,487	\$4,616	12%	14%	18%	20%	21%	2,097	83%
*Amount Borrowed to meet EFC	\$3,518	\$3,397	\$3,335	\$3,244	\$3,106	17%	16%	16%	15%	14%	-412	-12%

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

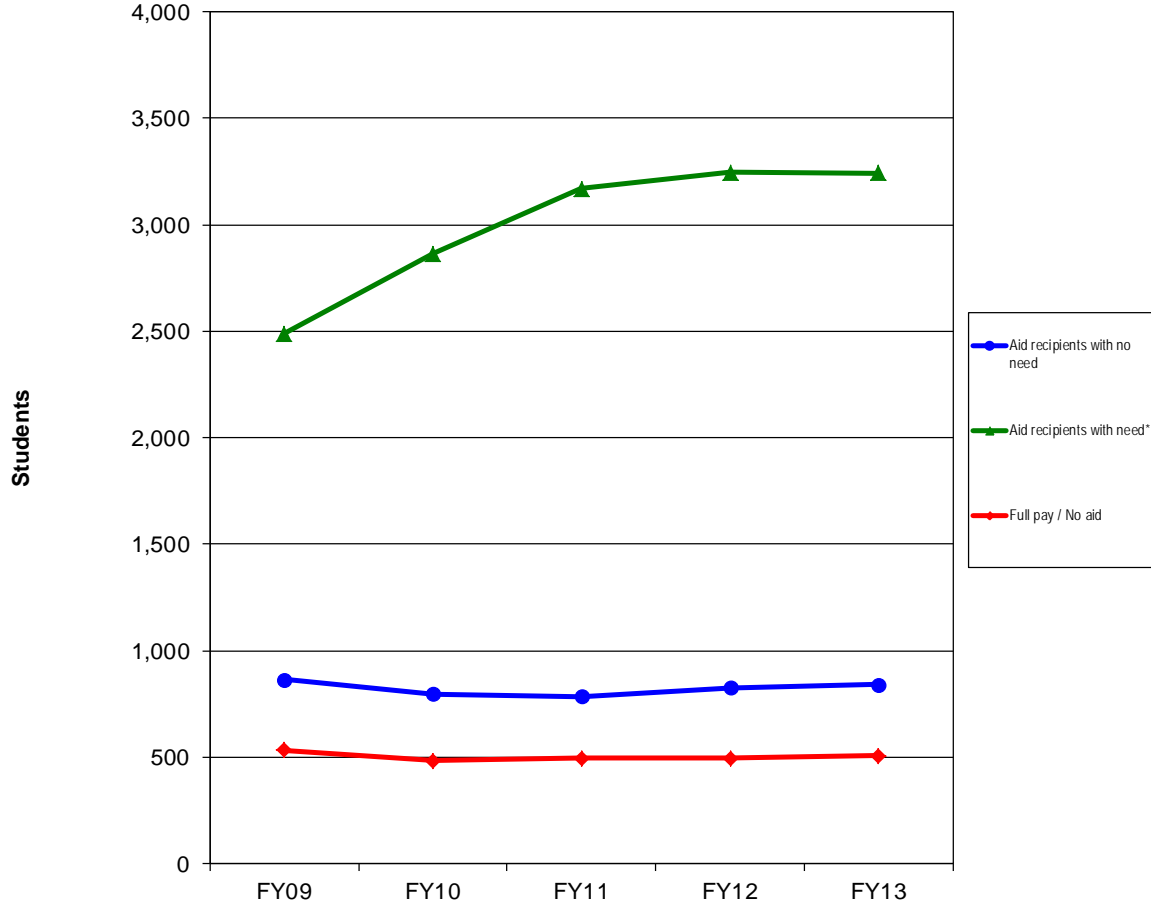
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	1104	1217	1296	1335	1346						242	22%
	Percent Cost of Attendance											
Cost of Attendance	\$20,753	\$20,923	\$21,468	\$22,368	\$22,469						\$1,717	8%
Less Expected Family Contribution*	<u>15,236</u>	<u>14,366</u>	<u>14,335</u>	<u>14,459</u>	<u>14,066</u>	73%	69%	67%	65%	63%	-1,170	-8%
Financial Need	5,517	6,557	7,133	7,909	8,404	27%	31%	33%	35%	37%	2,887	52%
Less Grant Aid	<u>2,482</u>	<u>2,651</u>	<u>2,534</u>	<u>2,601</u>	<u>2,576</u>	12%	13%	12%	12%	11%	94	4%
Unmet Need	\$3,035	\$3,907	\$4,599	\$5,308	\$5,828	15%	19%	21%	24%	26%	2,793	92%
% Grant Aid that Met Financial Need	45%	40%	36%	33%	31%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$56	\$45	\$62	\$75	\$33	0%	0%	0%	0%	0%	-23	-42%
Need-based Loans	2,592	2,957	3,206	3,323	3,327	12%	14%	15%	15%	15%	736	28%
Non-Need Based Loans	<u>314</u>	<u>420</u>	<u>464</u>	<u>502</u>	<u>560</u>	2%	2%	2%	2%	2%	246	78%
Remaining Unmet Need	\$73	\$485	\$867	\$1,408	\$1,907	0%	2%	4%	6%	8%	1,834	
*Amount Borrowed to meet EFC	\$5,470	\$5,239	\$5,208	\$4,933	\$4,767	26%	25%	24%	22%	21%	-703	-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)	512	643	795	975	1,026						514	100%
	Percent Cost of Attendance											
Cost of Attendance	\$20,766	\$21,100	\$21,582	\$22,527	\$22,614						\$1,848	9%
Less Expected Family Contribution*	<u>14,330</u>	<u>14,396</u>	<u>15,480</u>	<u>16,067</u>	<u>16,099</u>	69%	68%	72%	71%	71%	1,769	12%
Financial Need	6,435	6,703	6,101	6,460	6,515	31%	32%	28%	29%	29%	79	1%
Less Grant Aid	<u>2,292</u>	<u>2,176</u>	<u>1,893</u>	<u>1,940</u>	<u>1,988</u>	11%	10%	9%	9%	9%	-304	-13%
Unmet Need	\$4,143	\$4,527	\$4,209	\$4,520	\$4,527	20%	21%	20%	20%	20%	384	9%
% Grant Aid that Met Financial Need	36%	32%	31%	30%	31%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$42	\$15	\$23	\$20	\$12	0%	0%	0%	0%	0%	-30	-72%
Need-based Loans	2,512	2,625	2,631	2,677	2,661	12%	12%	12%	12%	12%	149	6%
Non-Need Based Loans	<u>854</u>	<u>890</u>	<u>739</u>	<u>710</u>	<u>651</u>	4%	4%	3%	3%	3%	-202	-24%
Remaining Unmet Need	\$735	\$998	\$816	\$1,113	\$1,203	4%	5%	4%	5%	5%	468	64%
*Amount Borrowed to meet EFC	\$5,309	\$5,094	\$5,871	\$6,097	\$5,389	26%	24%	27%	27%	24%	80	2%

Source: UIDS
IR&PLCB 12/13

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



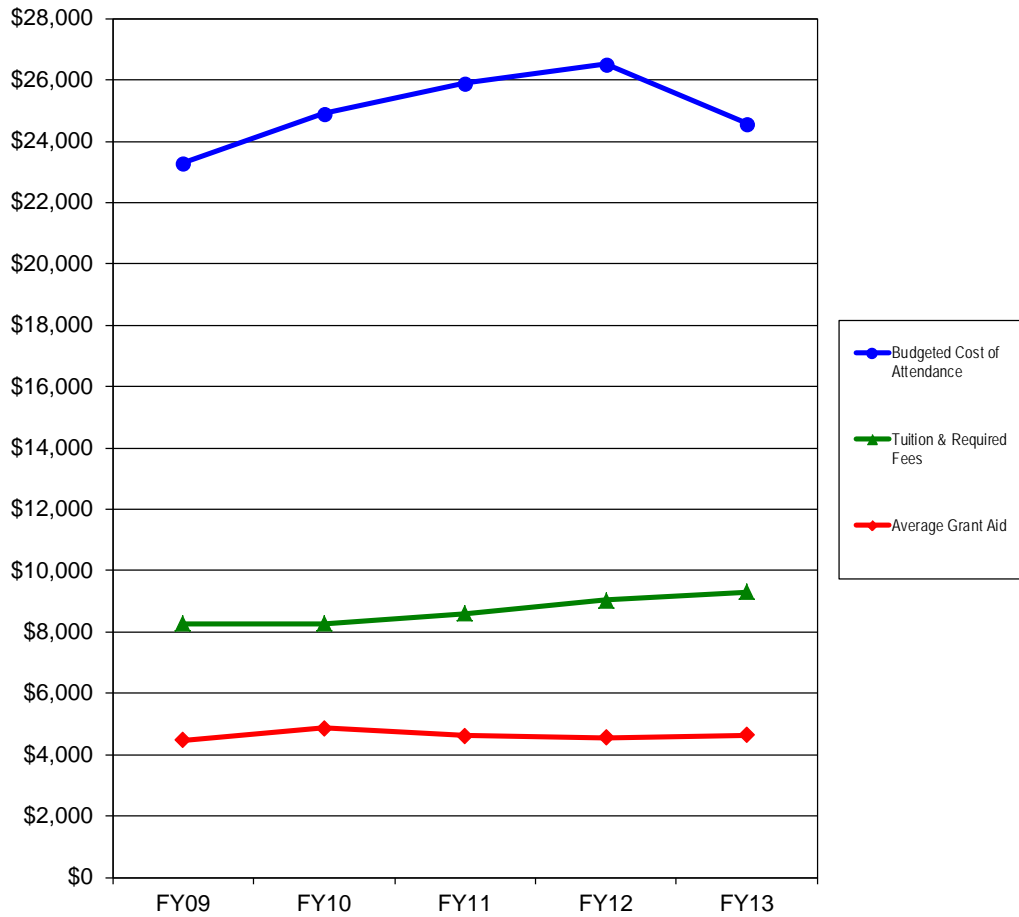
	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	549	507	483	523	547	-2	-0.4%
Grant aid, no FAFSA	316	290	301	302	293	-23	-7.3%
Aid recipients with no need	865	797	784	825	840	-25	-2.9%
Aid recipients with need*	2,490	2,863	3,168	3,247	3,242	752	30.2%
Full pay / No aid	533	483	495	495	508	-25	-4.7%
Total of all full-time, Degree-Seeking MO UG	3,888	4,143	4,447	4,567	4,590	702	18.1%

* 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 3.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri 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	\$23,285	\$24,891	\$25,901	\$26,513	\$24,565	\$1,280	5.5%
Tuition & Required Fees	\$8,273	\$8,273	\$8,602	\$9,029	\$9,299	\$1,026	12.4%
Average Grant Aid	\$4,481	\$4,860	\$4,618	\$4,546	\$4,643	\$162	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 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*	447	\$1,976	118	\$2,005	122	\$1,796	153	\$1,431	361	\$2,216
Merit	1,024	\$3,509	1,158	\$3,716	1,262	\$3,136	1,391	\$3,213	1,300	\$2,850
Other**	44	\$4,449	92	\$2,731	83	\$3,686	82	\$4,376	90	\$4,860
Total	1,515	\$3,084	1,368	\$3,502	1,467	\$3,055	1,626	\$3,104	1,751	\$2,823

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	574	\$3,295	529	\$3,255	562	\$3,177	581	\$3,194	605	\$3,349
Other**	88	\$2,784	47	\$4,283	39	\$4,620	50	\$3,759	45	\$4,836
Total	662	\$3,227	576	\$3,339	601	\$3,270	631	\$3,239	650	\$3,452

*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 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	\$6,662	81%	28%	\$6,124	66%	25%
\$20,000 to \$40,000	\$5,650	68%	23%	\$6,005	65%	24%
\$40,000 to \$60,000	\$4,196	51%	18%	\$4,812	52%	20%
\$60,000 to \$80,000	\$3,548	43%	15%	\$3,025	33%	12%
\$80,000 to \$100,000	\$2,718	33%	11%	\$2,559	28%	10%
>\$100,000	\$2,766	33%	11%	\$2,416	26%	10%

Source: UIDS, Institutional Characteristics, PeopleSoft
IR&PLCB 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					Expected				
	Family Contribution	Gift Aid	Work Study	Loans	Family Contribution	Gift Aid	Work Study	Loans		
<\$20,000	4%	28%	2%	28%	38%	1%	25%	2%	31%	42%
\$20,000 to \$40,00	12%	23%	2%	21%	41%	7%	24%	1%	24%	43%
\$40,000 to \$60,000	25%	18%	2%	19%	37%	18%	20%	1%	22%	39%
\$60,000 to \$80,000	47%	15%	2%	16%	21%	36%	12%	0%	18%	33%
\$80,000 to \$100,000	66%	11%	1%	13%	9%	59%	10%	1%	15%	15%
>\$100,000	80%	11%	1%	10%	0%	75%	10%	0%	13%	2%

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

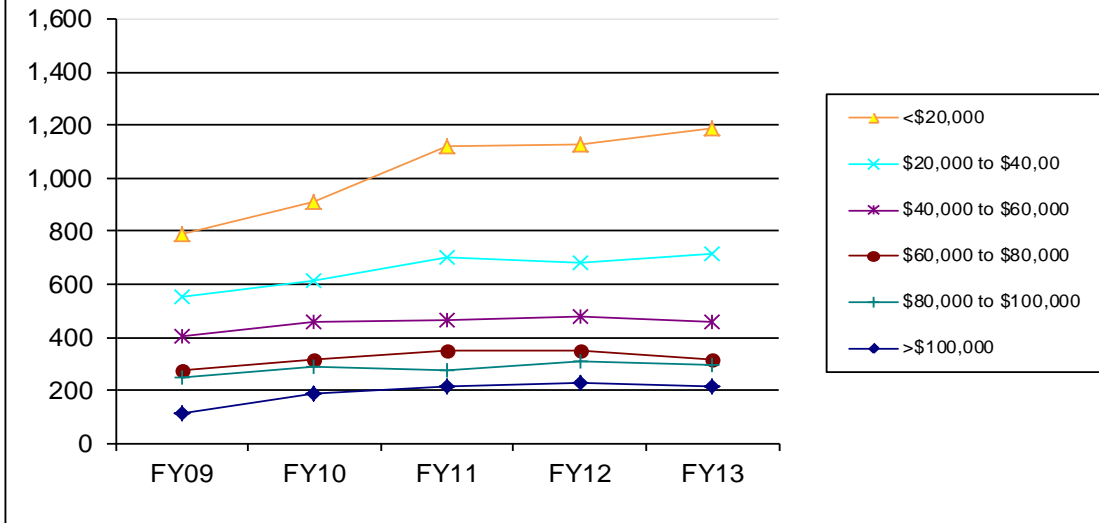
Table 3.4

Average PLUS Loan Awarded to PLUS Loan Recipients, 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	109	\$8,447	316	\$9,631	344	\$10,886	398	\$10,676	304	\$10,461
Without Need	83	9,821	124	10,560	103	10,349	128	11,756	117	12,120
	192	\$9,041	440	\$9,893	447	\$10,762	526	\$10,939	421	\$10,922

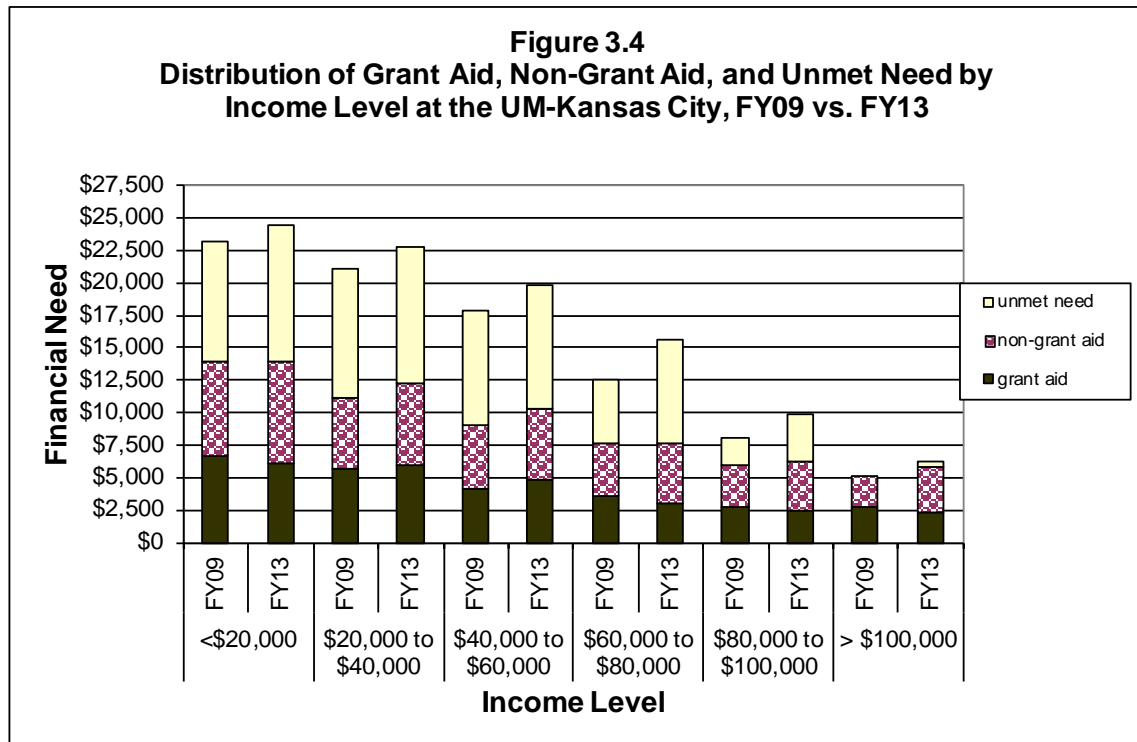
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

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



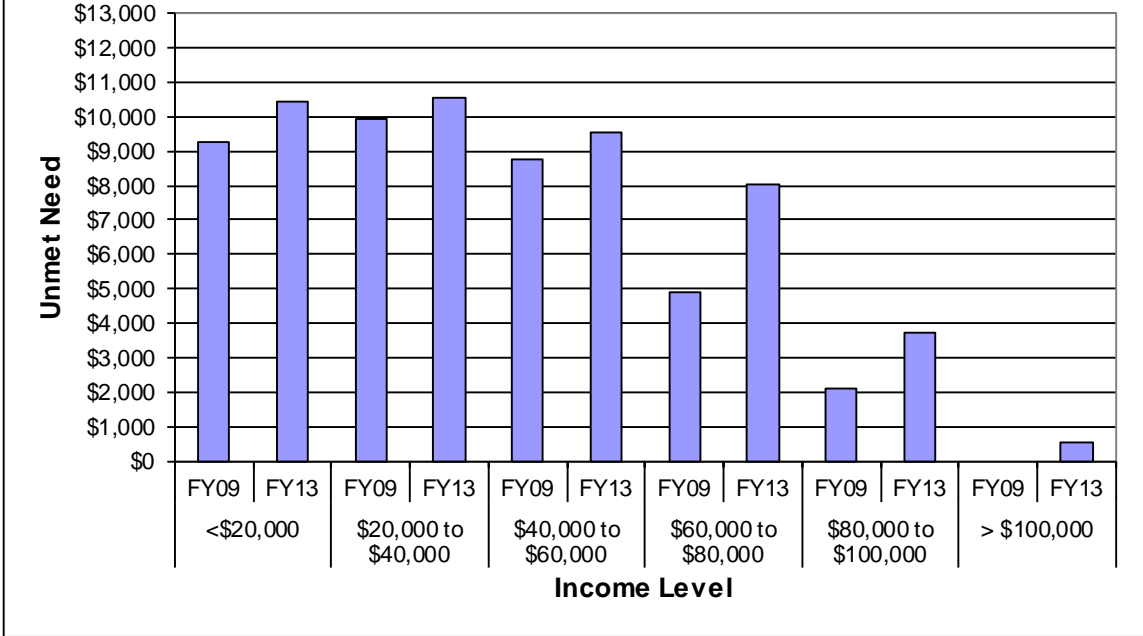
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

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
 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 Resident Undergraduate Students)

University of Missouri-Kansas City

<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)	787	913	1,120	1,127	1,188						401	51%
	Percent Cost of Attendance											
Cost of Attendance	\$24,103	\$25,284	\$26,260	\$26,970	\$24,829						\$726	3%
Less Expected Family Contribution*	929	635	571	394	369	4%	3%	2%	1%	1%	-561	-60%
Financial Need	23,174	24,649	25,689	26,576	24,460	96%	97%	98%	99%	99%	1,286	6%
Less Grant Aid	6,662	6,961	6,375	6,335	6,124	28%	28%	24%	23%	25%	-538	-8%
Unmet Need	\$16,511	\$17,688	\$19,314	\$20,241	\$18,336	69%	70%	74%	75%	74%	1,824	11%
% Grant Aid that Met Financial Need	29%	28%	25%	24%	25%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$490	\$506	\$331	\$377	\$407	2%	2%	1%	1%	2%	-83	-17%
Need-based Loans	3,806	3,755	3,793	3,681	3,644	16%	15%	14%	14%	15%	-162	-4%
Non-Need Based Loans	2,982	3,642	4,067	4,017	3,868	12%	14%	15%	15%	16%	886	30%
Remaining Unmet Need	\$9,234	\$9,786	\$11,123	\$12,165	\$10,417	38%	39%	42%	45%	42%	1,183	13%
*Amount Borrowed to meet EFC	\$658	\$497	\$393	\$291	\$258	3%	2%	1%	1%	1%	-400	-61%
<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)	554	616	700	684	715						161	29%
	Percent Cost of Attendance											
Cost of Attendance	\$24,155	\$24,910	\$26,104	\$26,517	\$24,633						\$478	2%
Less Expected Family Contribution*	3,017	2,263	2,144	1,867	1,770	12%	9%	8%	7%	7%	-1,247	-41%
Financial Need	21,138	22,647	23,960	24,650	22,863	88%	91%	92%	93%	93%	1,725	8%
Less Grant Aid	5,650	6,429	6,085	5,994	6,005	23%	26%	23%	23%	24%	354	6%
Unmet Need	\$15,488	\$16,218	\$17,875	\$18,656	\$16,859	64%	65%	68%	70%	68%	1,371	9%
% Grant Aid that Met Financial Need	27%	28%	25%	24%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$503	\$437	\$315	\$308	\$329	2%	2%	1%	1%	1%	-174	-35%
Need-based Loans	3,587	3,435	3,556	3,506	3,421	15%	14%	14%	13%	14%	-166	-5%
Non-Need Based Loans	1,446	1,985	2,454	2,757	2,541	6%	8%	9%	10%	10%	1,095	76%
Remaining Unmet Need	\$9,953	\$10,361	\$11,550	\$12,085	\$10,568	41%	42%	44%	46%	43%	616	6%
*Amount Borrowed to meet EFC	\$1,609	\$1,441	\$1,352	\$1,138	\$1,126	7%	6%	5%	4%	5%	-483	-30%
<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)	408	462	466	480	459						51	13%
	Percent Cost of Attendance											
Cost of Attendance	\$23,859	\$24,714	\$25,785	\$25,990	\$24,408						\$549	2%
Less Expected Family Contribution*	5,995	5,220	5,283	4,839	4,510	25%	21%	20%	19%	18%	-1,485	-25%
Financial Need	17,864	19,495	20,502	21,151	19,898	75%	79%	80%	81%	82%	2,034	11%
Less Grant Aid	4,196	4,612	4,338	4,325	4,812	18%	19%	17%	17%	20%	616	15%
Unmet Need	\$13,668	\$14,883	\$16,164	\$16,826	\$15,085	57%	60%	63%	65%	62%	1,418	10%
% Grant Aid that Met Financial Need	23%	24%	21%	20%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$407	\$480	\$268	\$289	\$185	2%	2%	1%	1%	1%	-222	-55%
Need-based Loans	3,619	3,463	3,465	3,556	3,427	15%	14%	13%	14%	14%	-192	-5%
Non-Need Based Loans	857	1,284	1,638	1,897	1,912	4%	5%	6%	7%	8%	1,055	123%
Remaining Unmet Need	\$8,785	\$9,657	\$10,792	\$11,084	\$9,562	37%	39%	42%	43%	39%	777	9%
*Amount Borrowed to meet EFC	\$1,990	\$2,235	\$2,178	\$2,080	\$2,092	8%	9%	8%	8%	9%	102	5%

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)	276	320	349	350	319						43	16%
	Percent Cost of Attendance											
Cost of Attendance	\$23,617	\$24,551	\$25,786	\$26,201	\$24,520						\$903	4%
Less Expected Family Contribution*	11,041	10,042	9,805	9,290	8,799	47%	41%	38%	35%	36%	-2,242	-20%
Financial Need	12,575	14,509	15,981	16,911	15,721	53%	59%	62%	65%	64%	3,145	25%
Less Grant Aid	3,548	3,197	2,825	3,059	3,025	15%	13%	11%	12%	12%	-523	-15%
Unmet Need	\$9,028	\$11,312	\$13,156	\$13,853	\$12,696	38%	46%	51%	53%	52%	3,668	41%
% Grant Aid that Met Financial Need	28%	22%	18%	18%	19%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$415	\$292	\$78	\$238	\$118	2%	1%	0%	1%	0%	-297	-72%
Need-based Loans	3,438	3,454	3,424	3,383	3,486	15%	14%	13%	13%	14%	48	1%
Non-Need Based Loans	247	714	1,008	787	1,055	1%	3%	4%	3%	4%	808	327%
Remaining Unmet Need	\$4,927	\$6,852	\$8,646	\$9,446	\$8,037	21%	28%	34%	36%	33%	3,109	63%
*Amount Borrowed to meet EFC	\$2,738	\$3,351	\$2,967	\$2,982	\$3,165	12%	14%	12%	11%	13%	427	16%

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

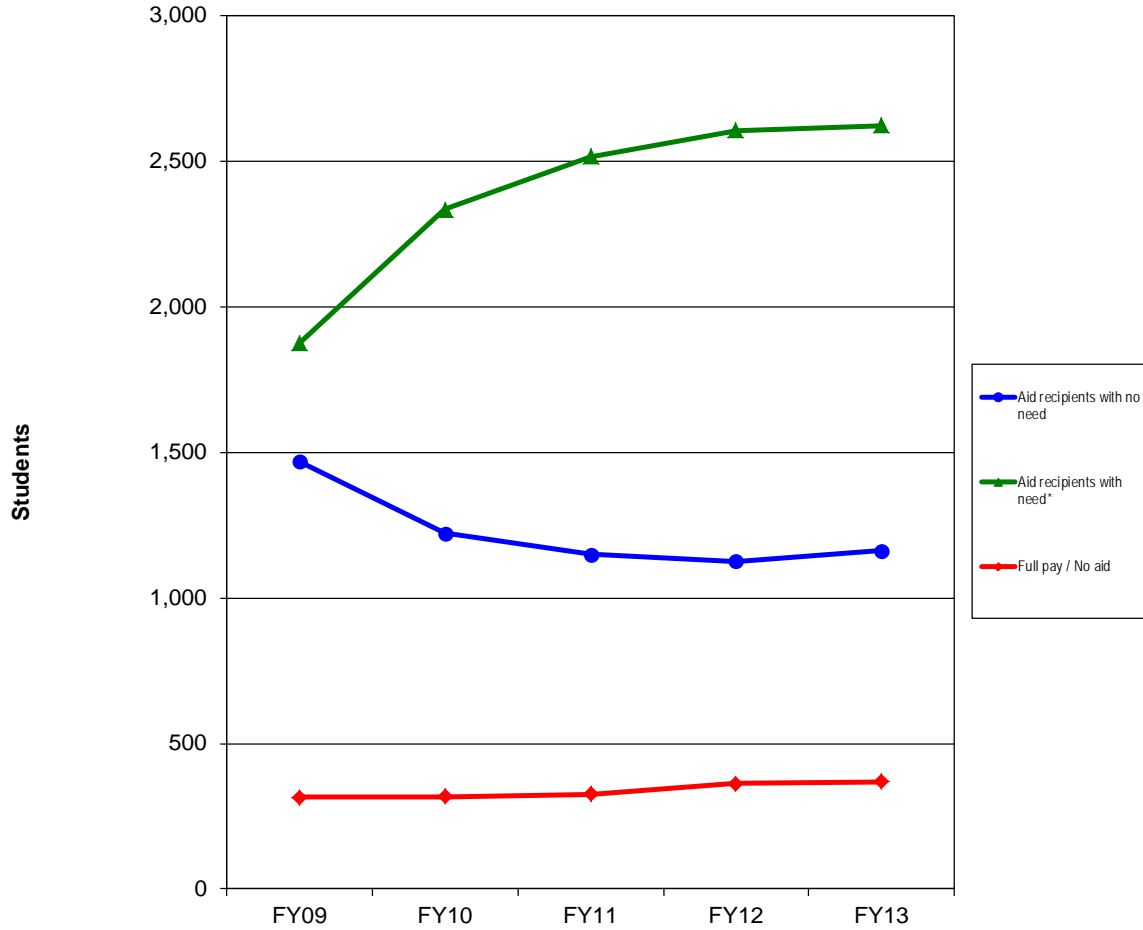
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	248	290	278	309	298						50	20%
	Percent Cost of Attendance											
Cost of Attendance	\$24,146	\$25,018	\$25,724	\$26,579	\$24,380						\$234	1%
Less Expected Family Contribution*	16,054	15,612	15,056	15,145	14,406	66%	62%	59%	57%	59%	-1,648	-10%
Financial Need	8,092	9,405	10,668	11,433	9,974	34%	38%	41%	43%	41%	1,882	23%
Less Grant Aid	2,718	3,019	2,548	2,520	2,559	11%	12%	10%	9%	10%	-159	-6%
Unmet Need	\$5,373	\$6,386	\$8,120	\$8,913	\$7,415	22%	26%	32%	34%	30%	2,042	38%
% Grant Aid that Met Financial Need	34%	32%	24%	22%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$253	\$213	\$166	\$152	\$166	1%	1%	1%	1%	1%	-87	-34%
Need-based Loans	2,851	3,229	3,250	3,191	3,099	12%	13%	13%	12%	13%	249	9%
Non-Need Based Loans	164	405	413	646	437	1%	2%	2%	2%	2%	273	166%
Remaining Unmet Need	\$2,106	\$2,540	\$4,291	\$4,925	\$3,713	9%	10%	17%	19%	15%	1,607	76%
*Amount Borrowed to meet EFC	\$2,895	\$4,637	\$4,008	\$4,647	\$4,212	12%	19%	16%	17%	17%	1,317	45%

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)	116	186	216	230	215						99	85%
	Percent Cost of Attendance											
Cost of Attendance	\$24,998	\$25,858	\$26,364	\$27,279	\$25,200						\$201	1%
Less Expected Family Contribution*	19,904	18,050	19,958	21,046	18,873	80%	70%	76%	77%	75%	-1,031	-5%
Financial Need	5,094	7,808	6,407	6,233	6,327	20%	30%	24%	23%	25%	1,233	24%
Less Grant Aid	2,766	3,194	2,492	2,300	2,416	11%	12%	9%	8%	10%	-349	-13%
Unmet Need	\$2,329	\$4,615	\$3,915	\$3,933	\$3,911	9%	18%	15%	14%	16%	1,582	68%
% Grant Aid that Met Financial Need	54%	41%	39%	37%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$231	\$240	\$2	\$71	\$0	1%	1%	0%	0%	0%	-231	-100%
Need-based Loans	2,182	2,603	2,852	2,875	2,780	9%	10%	11%	11%	11%	597	27%
Non-Need Based Loans	242	708	274	234	595	1%	3%	1%	1%	2%	353	146%
Remaining Unmet Need	-\$326	\$1,065	\$787	\$754	\$536	-1%	4%	3%	3%	2%	862	-264%
*Amount Borrowed to meet EFC	\$3,918	\$5,235	\$5,589	\$6,107	\$5,449	16%	20%	21%	22%	22%	1,530	39%

Source: UIDS
IR&PLCB 12/13

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

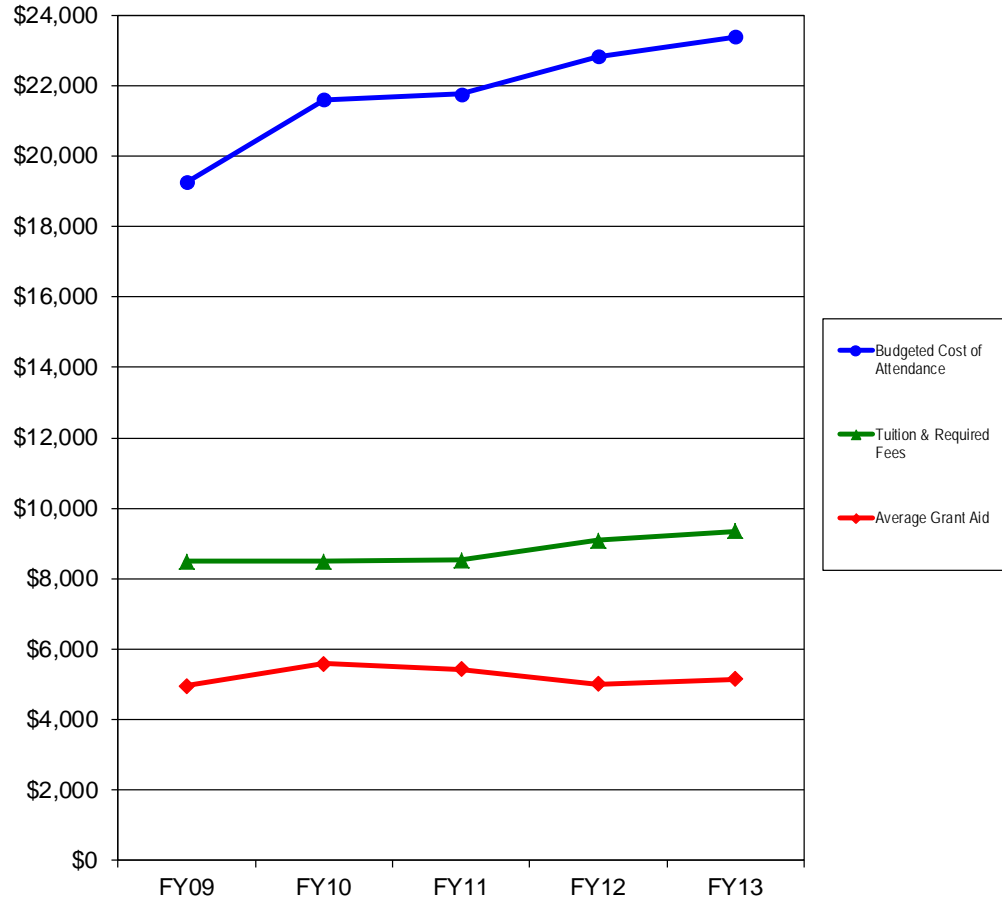


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	896	712	668	657	694	-202	-22.5%
Grant aid, no FAFSA	<u>573</u>	<u>510</u>	<u>481</u>	<u>469</u>	<u>469</u>	<u>-104</u>	<u>-18.2%</u>
Aid recipients with no need	1,469	1,222	1,149	1,126	1,163	-306	-20.8%
Aid recipients with need*	1,877	2,335	2,515	2,605	2,622	745	39.7%
Full pay / No aid	316	317	325	362	368	52	16.5%
Total of all full-time, Degree-Seeking MO UG	3,662	3,874	3,989	4,093	4,153	491	13.4%

* 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 Missouri Residents at Missouri S&T, FY09 - FY13



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$19,260	\$21,600	\$21,766	\$22,828	\$23,380	\$4,120	21.4%
Tuition & Required Fees	\$8,488	\$8,488	\$8,528	\$9,084	\$9,350	\$862	10.2%
Average Grant Aid	\$4,966	\$5,598	\$5,426	\$5,013	\$5,159	\$193	3.9%

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

Table 4.1

Average Institutional Grant Awards Distributed to 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*	333	\$1,521	376	\$1,493	382	\$1,375	388	\$1,539	656
Merit	1,295	\$2,891	1,342	\$3,510	1,503	\$3,493	1,578	\$3,446	1,602	\$3,515
Other**	62	\$3,698	81	\$3,464	85	\$3,114	82	\$3,517	77	\$3,768
Total	1,690	\$2,651	1,799	\$3,086	1,970	\$3,066	2,048	\$3,088	2,335	\$2,879

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	1,054	\$3,974	933	\$4,094	877	\$4,049	856	\$4,104	935
Other**	77	\$3,005	75	\$3,032	55	\$3,566	53	\$3,977	61	\$3,668
Total	1,131	\$3,908	1,008	\$4,015	932	\$4,021	909	\$4,097	996	\$3,978

*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 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	\$7,743	91%	39%	\$7,572	81%
\$20,000 to \$40,000	\$7,338	86%	38%	\$7,614	81%	33%
\$40,000 to \$60,000	\$5,975	70%	31%	\$5,978	64%	26%
\$60,000 to \$80,000	\$4,145	49%	22%	\$4,366	47%	19%
\$80,000 to \$100,000	\$3,673	43%	19%	\$3,749	40%	16%
>\$100,000	\$2,963	35%	15%	\$3,613	39%	15%

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 % COA Met by Source of Aid					% Unmet COA	FY13 % COA Met by Source of Aid				
	Expected				Family Contribution		Expected				Family Contribution
	Gift Aid	Work Study	Loans	Gift Aid			Work Study	Loans			
<\$20,000	3%	39%	2%	30%	25%	1%	32%	1%	33%	33%	
\$20,000 to \$40,00	15%	38%	1%	21%	25%	6%	33%	1%	25%	36%	
\$40,000 to \$60,000	28%	31%	0%	20%	21%	19%	26%	0%	22%	33%	
\$60,000 to \$80,000	54%	22%	0%	14%	10%	36%	19%	0%	20%	25%	
\$80,000 to \$100,000	76%	19%	0%	15%	0%	54%	16%	0%	14%	16%	
>\$100,000	72%	15%	0%	10%	3%	66%	15%	0%	11%	7%	

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

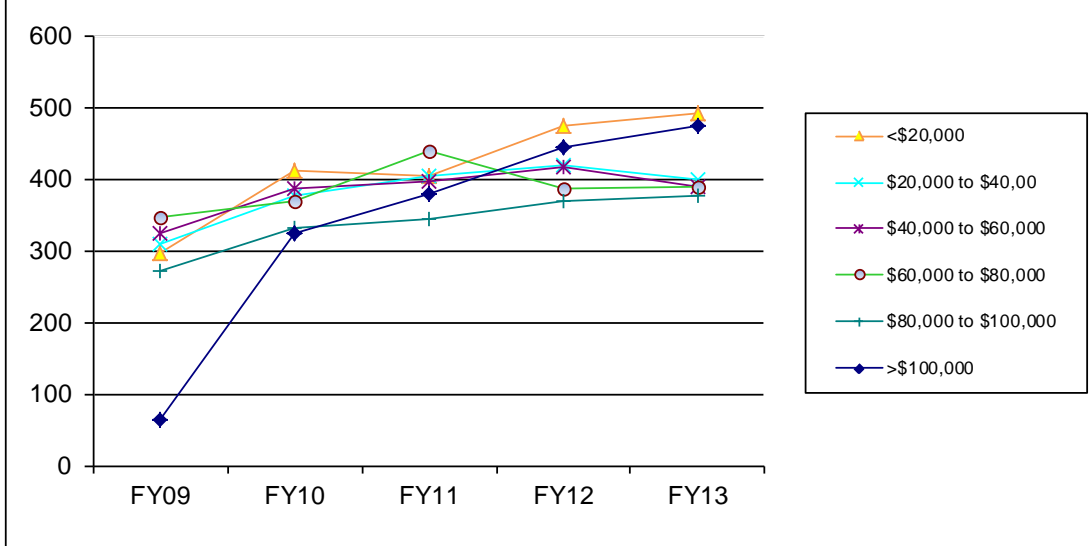
Table 4.4

Average PLUS Loan Awarded to PLUS Loan Recipients, 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	115	\$6,832	181	\$8,085	399	\$8,748	463	\$9,386	432	\$9,879
Without Need	105	9,038	75	8,364	101	9,893	113	11,143	107	11,528
	220	\$7,885	256	\$8,167	500	\$8,979	576	\$9,730	539	\$10,207

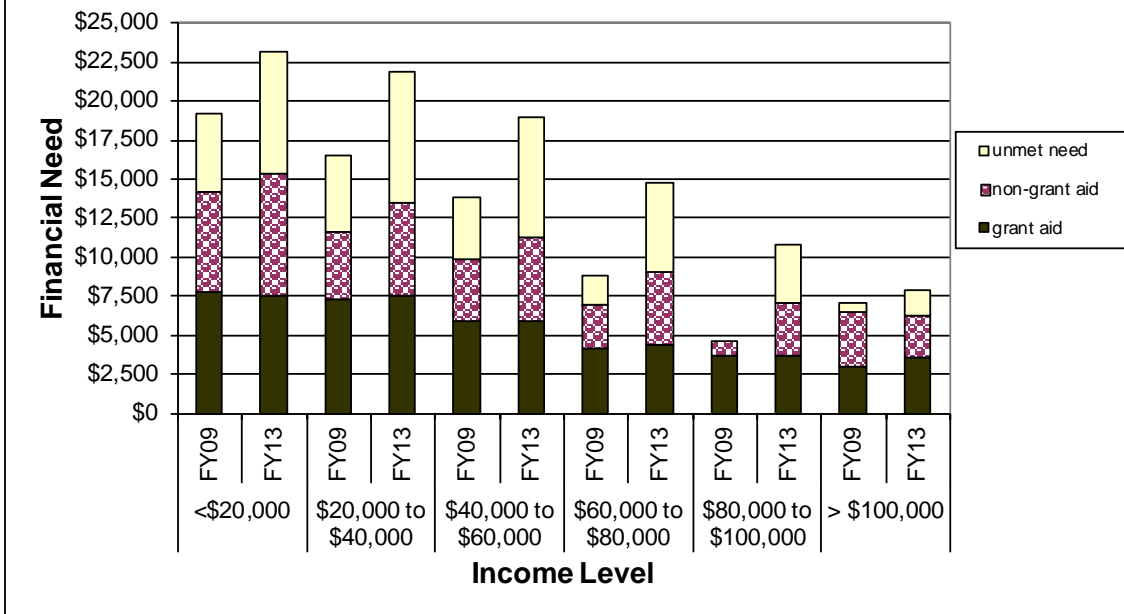
Source: UIDS, PeopleSoft
IR&P/LCB 12/13

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



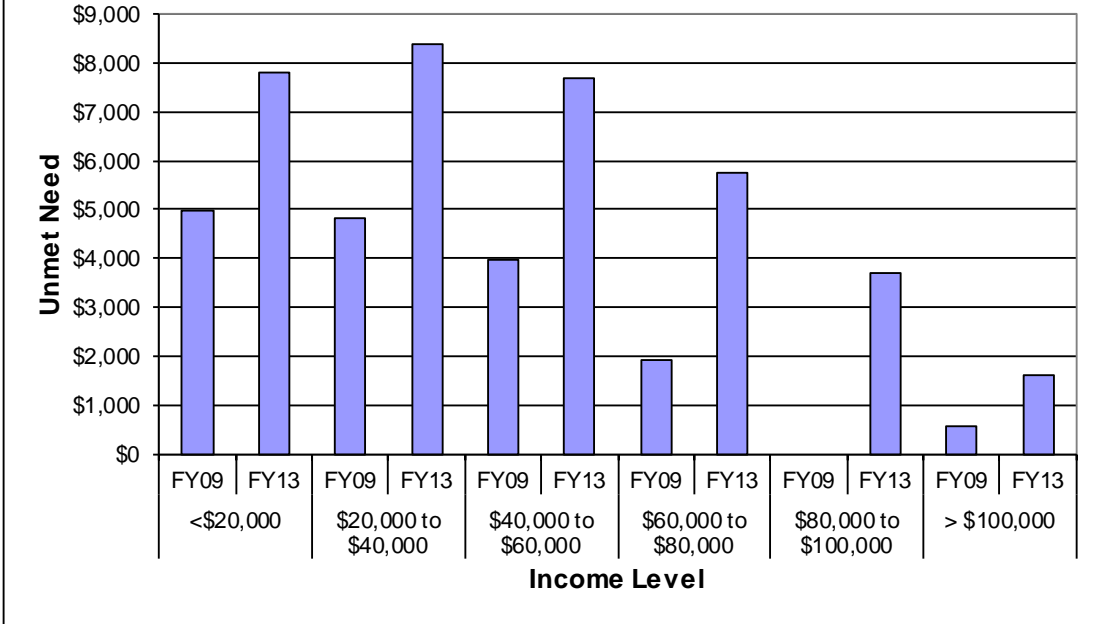
Source: UIDS, PeopleSoft
 IR&P/LCB 12/13

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 Resident Undergraduate Students)

Missouri S&T												
Income Less than \$20,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change	% Change
											FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	297	411	403	473	492						195	66%
	Percent Cost of Attendance											
Cost of Attendance	\$19,850	\$21,767	\$21,847	\$22,924	\$23,447						\$3,597	18%
Less Expected Family Contribution*	<u>680</u>	<u>417</u>	<u>553</u>	<u>398</u>	<u>233</u>	3%	2%	3%	2%	1%	-447	-66%
Financial Need	19,170	21,349	21,294	22,526	23,214	97%	98%	97%	98%	99%	4,044	21%
Less Grant Aid	<u>7,743</u>	<u>8,665</u>	<u>8,425</u>	<u>7,194</u>	<u>7,572</u>	39%	40%	39%	31%	32%	-171	-2%
Unmet Need	\$11,427	\$12,684	\$12,870	\$15,332	\$15,642	58%	58%	59%	67%	67%	4,216	37%
% Grant Aid that Met Financial Need	40%	41%	40%	32%	33%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$348	\$347	\$194	\$265	\$228	2%	2%	1%	1%	1%	-120	-34%
Need-based Loans	3,866	3,979	4,061	4,474	4,349	19%	18%	19%	20%	19%	483	12%
Non-Need Based Loans	<u>2,221</u>	<u>2,746</u>	<u>3,029</u>	<u>3,771</u>	<u>3,253</u>	11%	13%	14%	16%	14%	1,032	46%
Remaining Unmet Need	\$4,993	\$5,612	\$5,585	\$6,821	\$7,813	25%	26%	26%	30%	33%	2,820	56%
*Amount Borrowed to meet EFC	\$423	\$262	\$308	\$214	\$95	2%	1%	1%	1%	0%	-328	-78%
Income Between \$20,000 to \$40,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change	% Change
											FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	308	376	405	418	400						92	30%
	Percent Cost of Attendance											
Cost of Attendance	\$19,351	\$21,614	\$21,799	\$22,839	\$23,374						\$4,023	21%
Less Expected Family Contribution*	<u>2,865</u>	<u>1,600</u>	<u>1,491</u>	<u>1,216</u>	<u>1,462</u>	15%	7%	7%	5%	6%	-1,403	-49%
Financial Need	16,485	20,015	20,307	21,624	21,912	85%	93%	93%	95%	94%	5,426	33%
Less Grant Aid	<u>7,338</u>	<u>8,841</u>	<u>8,762</u>	<u>7,902</u>	<u>7,614</u>	38%	41%	40%	35%	33%	276	4%
Unmet Need	\$9,148	\$11,173	\$11,546	\$13,722	\$14,298	47%	52%	53%	60%	61%	5,150	56%
% Grant Aid that Met Financial Need	45%	44%	43%	37%	35%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$174	\$193	\$162	\$213	\$161	1%	1%	1%	1%	1%	-12	-7%
Need-based Loans	3,529	3,625	3,593	4,070	3,753	18%	17%	16%	18%	16%	224	6%
Non-Need Based Loans	<u>609</u>	<u>1,249</u>	<u>1,743</u>	<u>2,317</u>	<u>2,020</u>	3%	6%	8%	10%	9%	1,411	232%
Remaining Unmet Need	\$4,836	\$6,105	\$6,048	\$7,122	\$8,364	25%	28%	28%	31%	36%	3,528	73%
*Amount Borrowed to meet EFC	\$1,227	\$729	\$710	\$639	\$654	6%	3%	3%	3%	3%	-573	-47%
Income Between \$40,000 to \$60,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change	% Change
											FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	324	386	397	417	388						64	20%
	Percent Cost of Attendance											
Cost of Attendance	\$19,240	\$21,600	\$21,730	\$22,828	\$23,358						\$4,118	21%
Less Expected Family Contribution*	<u>5,394</u>	<u>4,508</u>	<u>4,761</u>	<u>4,610</u>	<u>4,339</u>	28%	21%	22%	20%	19%	-1,055	-20%
Financial Need	13,846	17,092	16,970	18,218	19,019	72%	79%	78%	80%	81%	5,173	37%
Less Grant Aid	<u>5,975</u>	<u>7,143</u>	<u>6,482</u>	<u>5,333</u>	<u>5,978</u>	31%	33%	30%	23%	26%	3	0%
Unmet Need	\$7,872	\$9,950	\$10,487	\$12,885	\$13,042	41%	46%	48%	56%	56%	5,170	66%
% Grant Aid that Met Financial Need	43%	42%	38%	29%	31%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$56	\$24	\$32	\$22	\$43	0%	0%	0%	0%	0%	-13	-23%
Need-based Loans	3,530	3,645	3,297	3,676	3,606	18%	17%	15%	16%	15%	76	2%
Non-Need Based Loans	<u>325</u>	<u>676</u>	<u>1,137</u>	<u>1,921</u>	<u>1,704</u>	2%	3%	5%	8%	7%	1,380	425%
Remaining Unmet Need	\$3,961	\$5,605	\$6,021	\$7,265	\$7,689	21%	26%	28%	32%	33%	3,728	94%
*Amount Borrowed to meet EFC	\$1,706	\$1,626	\$1,927	\$1,863	\$1,710	9%	8%	9%	8%	7%	4	0%

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)	347	368	438	387	388						41	12%
	Percent Cost of Attendance											
Cost of Attendance	\$19,187	\$21,568	\$21,749	\$22,809	\$23,325						\$4,137	22%
Less Expected Family Contribution*	<u>10,306</u>	<u>8,524</u>	<u>8,093</u>	<u>8,668</u>	<u>8,476</u>	54%	40%	37%	38%	36%	-1,831	-18%
Financial Need	8,881	13,043	13,656	14,140	14,849	46%	60%	63%	62%	64%	5,968	67%
Less Grant Aid	<u>4,145</u>	<u>4,351</u>	<u>4,589</u>	<u>3,852</u>	<u>4,366</u>	22%	20%	21%	17%	19%	222	5%
Unmet Need	\$4,736	\$8,692	\$9,067	\$10,288	\$10,482	25%	40%	42%	45%	45%	5,746	121%
% Grant Aid that Met Financial Need	47%	33%	34%	27%	29%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$11	\$14	\$1	\$20	\$33	0%	0%	0%	0%	0%	22	202%
Need-based Loans	2,731	3,432	3,348	3,557	3,301	14%	16%	15%	16%	14%	570	21%
Non-Need Based Loans	83	328	1,003	1,323	1,405	0%	2%	5%	6%	6%	1,323	1597%
Remaining Unmet Need	\$1,912	\$4,919	\$4,715	\$5,389	\$5,743	10%	23%	22%	24%	25%	3,832	200%
*Amount Borrowed to meet EFC	\$3,187	\$2,618	\$2,774	\$2,985	\$3,408	17%	12%	13%	13%	15%	220	7%

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

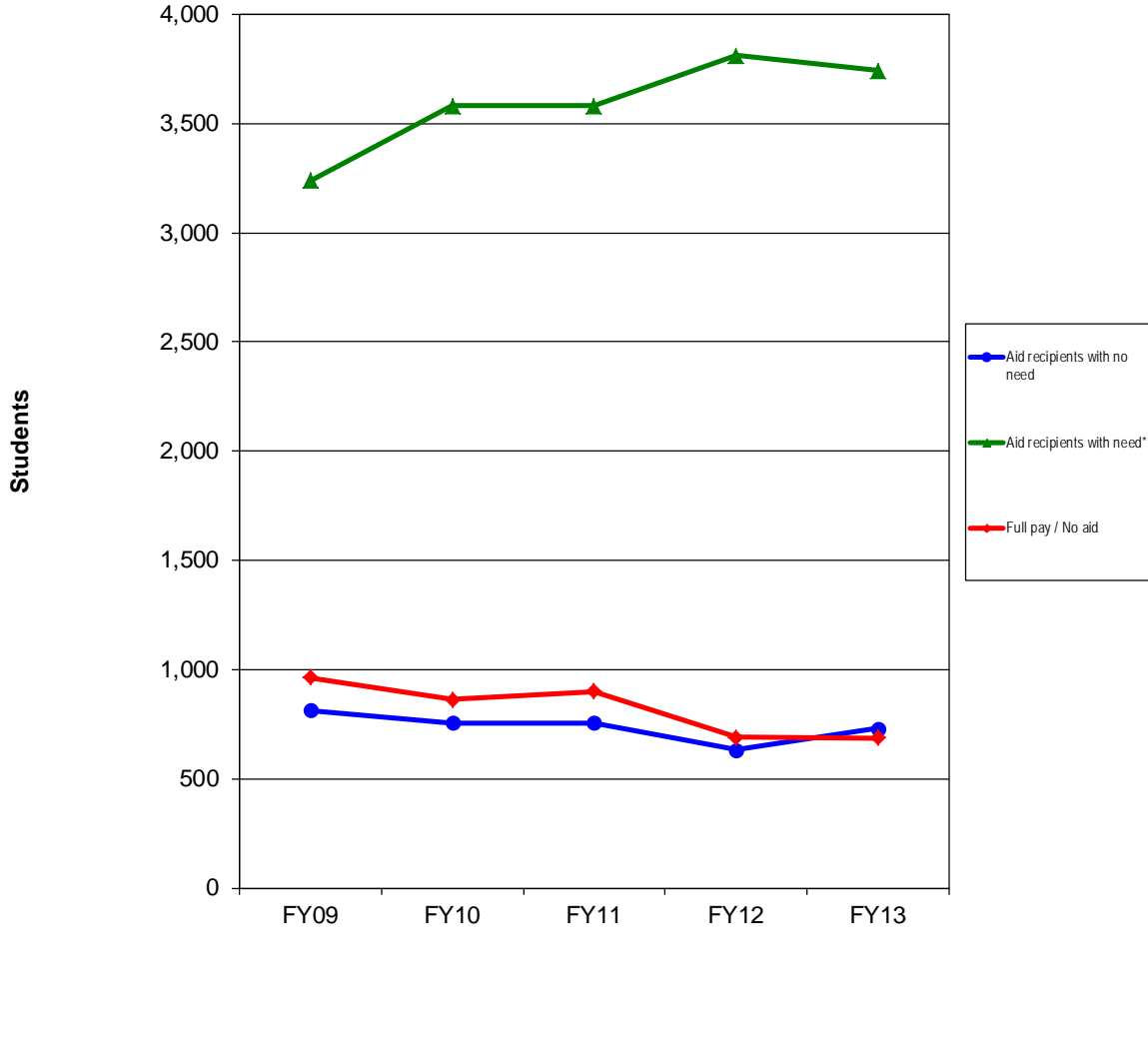
	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	271	332	343	370	377						106	39%
	Percent Cost of Attendance											
Cost of Attendance	\$19,174	\$21,561	\$21,718	\$22,793	\$23,357						\$4,184	22%
Less Expected Family Contribution*	<u>14,529</u>	<u>12,883</u>	<u>12,374</u>	<u>12,544</u>	<u>12,498</u>	76%	60%	57%	55%	54%	-2,031	-14%
Financial Need	4,645	8,678	9,344	10,249	10,859	24%	40%	43%	45%	46%	6,214	134%
Less Grant Aid	<u>3,673</u>	<u>3,450</u>	<u>3,591</u>	<u>3,646</u>	<u>3,749</u>	19%	16%	17%	16%	16%	76	2%
Unmet Need	\$972	\$5,228	\$5,753	\$6,603	\$7,110	5%	24%	26%	29%	30%	6,139	632%
% Grant Aid that Met Financial Need	79%	40%	38%	36%	35%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$10	\$0	\$0	\$0	\$6	0%	0%	0%	0%	0%	-5	-47%
Need-based Loans	2,035	2,641	2,794	2,960	2,897	11%	12%	13%	13%	12%	862	42%
Non-Need Based Loans	680	198	564	595	497	4%	1%	3%	3%	2%	-183	-27%
Remaining Unmet Need	-\$1,754	\$2,389	\$2,396	\$3,048	\$3,711	-9%	11%	11%	13%	16%	5,464	
*Amount Borrowed to meet EFC	\$4,082	\$3,674	\$4,127	\$4,039	\$3,903	21%	17%	19%	18%	17%	-179	-4%

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)	63	325	380	444	475						412	654%
	Percent Cost of Attendance											
Cost of Attendance	\$19,567	\$21,595	\$21,776	\$22,798	\$23,481						\$3,914	20%
Less Expected Family Contribution*	<u>14,046</u>	<u>14,881</u>	<u>14,281</u>	<u>15,416</u>	<u>15,598</u>	72%	69%	66%	68%	66%	1,552	11%
Financial Need	5,521	6,714	7,495	7,382	7,883	28%	31%	34%	32%	34%	2,362	43%
Less Grant Aid	<u>2,963</u>	<u>3,188</u>	<u>3,463</u>	<u>3,785</u>	<u>3,613</u>	15%	15%	16%	17%	15%	650	22%
Unmet Need	\$2,559	\$3,526	\$4,031	\$3,597	\$4,271	13%	16%	19%	16%	18%	1,712	67%
% Grant Aid that Met Financial Need	54%	47%	46%	51%	46%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$0	\$0	\$7	\$4	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,761	2,160	2,385	2,197	2,197	9%	10%	11%	10%	9%	436	25%
Non-Need Based Loans	210	234	374	415	452	1%	1%	2%	2%	2%	242	115%
Remaining Unmet Need	\$587	\$1,131	\$1,265	\$981	\$1,621	3%	5%	6%	4%	7%	1,034	
*Amount Borrowed to meet EFC	\$4,208	\$4,337	\$4,491	\$4,750	\$4,699	22%	20%	21%	21%	20%	491	12%

Source: UIDS, PeopleSoft
IR&PLCB 12/13

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

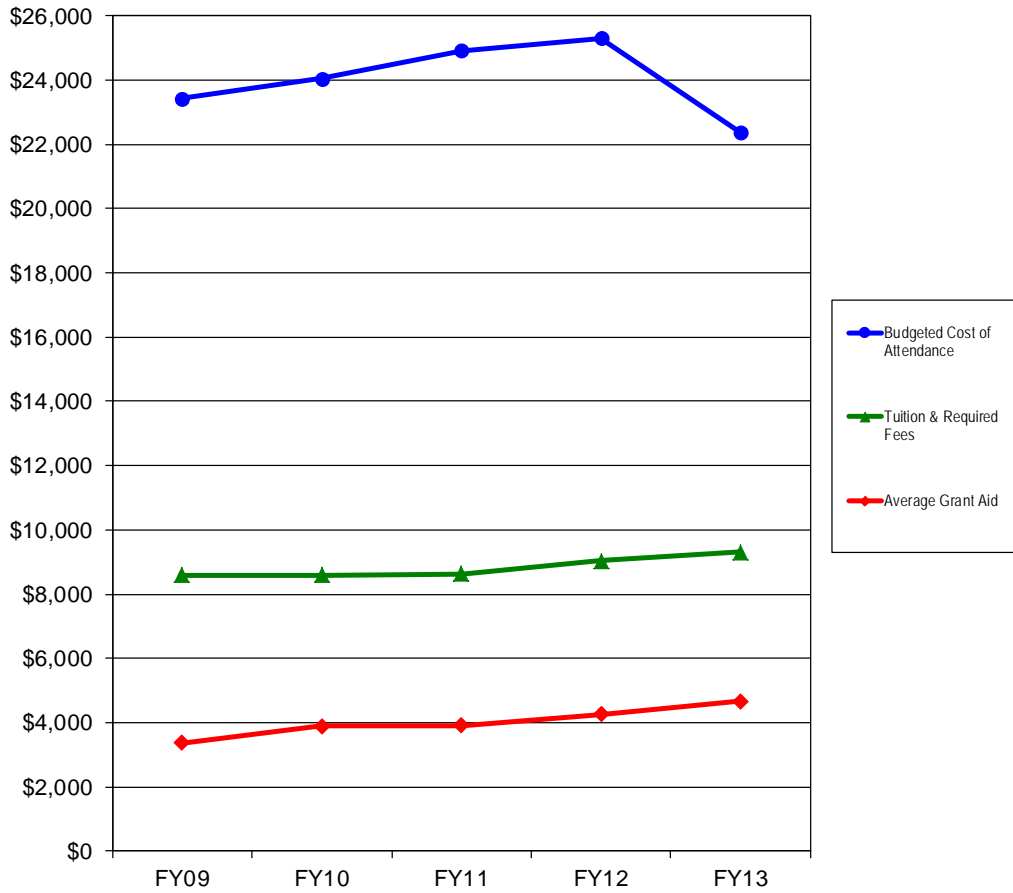


	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	482	492	492	384	528	46	9.5%
Grant aid, no FAFSA	<u>332</u>	<u>265</u>	<u>265</u>	<u>247</u>	<u>203</u>	<u>-129</u>	-38.9%
Aid recipients with no need	814	757	757	631	731	-83	-10.2%
Aid recipients with need*	3,239	3,580	3,580	3,811	3,743	504	15.6%
Full pay / No aid	962	863	901	689	688	-274	-28.5%
Total of all full-time, Degree-Seeking MO UG	5,015	5,200	5,238	5,131	5,162	147	2.9%

* 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 5.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri 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	\$23,435	\$24,055	\$24,913	\$25,303	\$22,366	-\$1,069	-4.6%
Tuition & Required Fees	\$8,595	\$8,595	\$8,631	\$9,038	\$9,314	\$719	8.4%
Average Grant Aid	\$3,370	\$3,897	\$3,922	\$4,255	\$4,666	\$1,296	38.5%

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

Table 5.1

Average Institutional Grant Awards Distributed to 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*	198	\$3,080	114	\$2,678	111	\$2,833	450	\$1,668	972	\$1,536
Merit	842	\$2,515	907	\$2,743	1,001	\$2,974	1,029	\$3,843	1,051	\$4,201
Other**	301	\$2,065	221	\$2,399	304	\$1,866	277	\$2,303	243	\$2,238
Total	1,341	\$2,497	1,242	\$2,676	1,416	\$2,725	1,756	\$3,042	2,266	\$2,847

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	358	\$2,934	347	\$3,170	359	\$3,160	330	\$4,212	377	\$4,319
Other**	149	\$2,633	113	\$2,483	108	\$2,774	99	\$3,474	95	\$2,727
Total	507	\$2,846	460	\$3,001	467	\$3,070.76	429	\$4,042.15	472	\$3,998.97

*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 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		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$4,763	55%	20%	\$6,085	65%	26%
\$20,000 to \$40,000	\$4,122	48%	17%	\$5,455	59%	24%
\$40,000 to \$60,000	\$2,899	34%	12%	\$4,623	50%	21%
\$60,000 to \$80,000	\$2,440	28%	11%	\$3,599	39%	17%
\$80,000 to \$100,000	\$2,041	24%	9%	\$2,748	30%	13%
>\$100,000	\$1,909	22%	8%	\$2,989	32%	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	4%	20%	0%	28%	48%	1%	26%	0%	31%	42%
\$20,000 to \$40,00	14%	17%	0%	20%	48%	9%	24%	0%	23%	44%
\$40,000 to \$60,000	27%	12%	0%	19%	42%	19%	21%	0%	20%	40%
\$60,000 to \$80,000	47%	11%	0%	15%	27%	40%	17%	0%	17%	26%
\$80,000 to \$100,000	71%	9%	0%	12%	8%	62%	13%	0%	16%	10%
>\$100,000	76%	8%	0%	11%	5%	72%	13%	0%	12%	3%

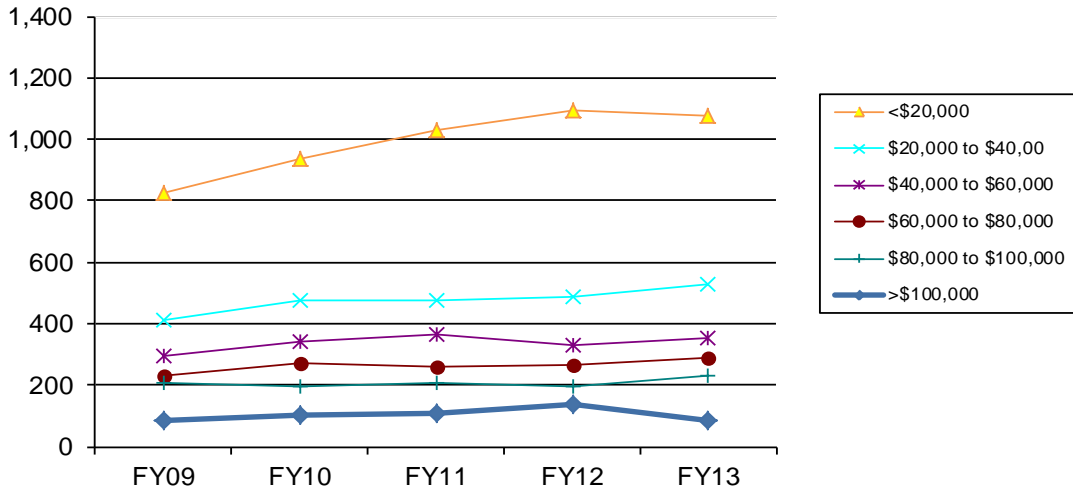
Source: UIDS, PeopleSoft
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Table 5.4
Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY09 - FY13

	FY09		FY10		FY11		FY12		FY13	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	183	\$7,669	201	\$8,986	250	\$8,345	240	\$8,323	152	\$8,398
Without Need	110	8,208	92	9,086	85	8,811	77	8,373	92	7,927
	293	\$7,871	293	\$9,017	335	\$8,463	317	\$8,335	244	\$8,220

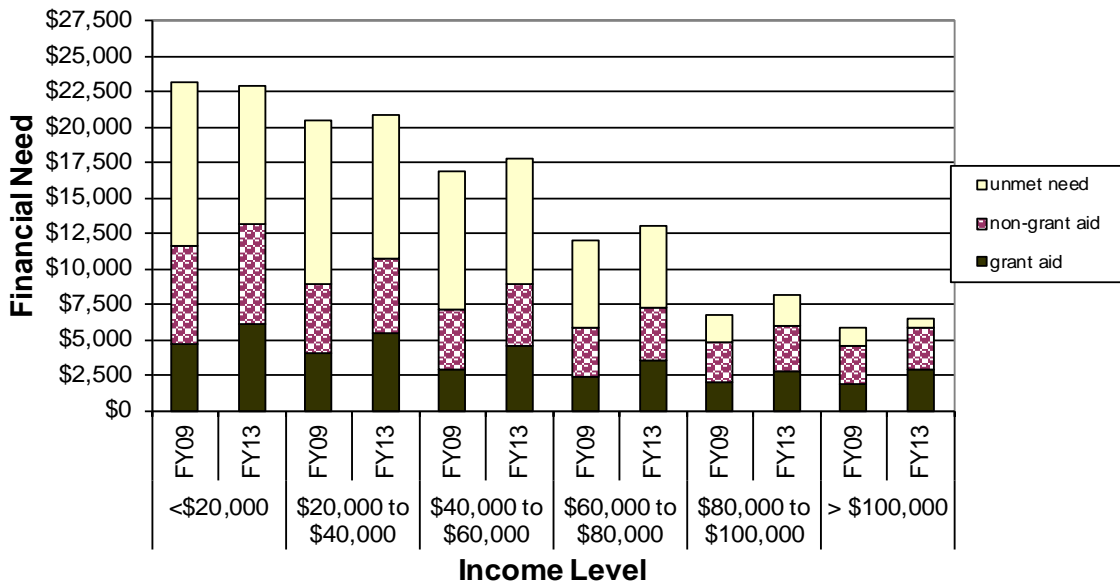
Source: UIDS, PeopleSoft
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Figure 5.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-St. Louis, FY09 - FY13



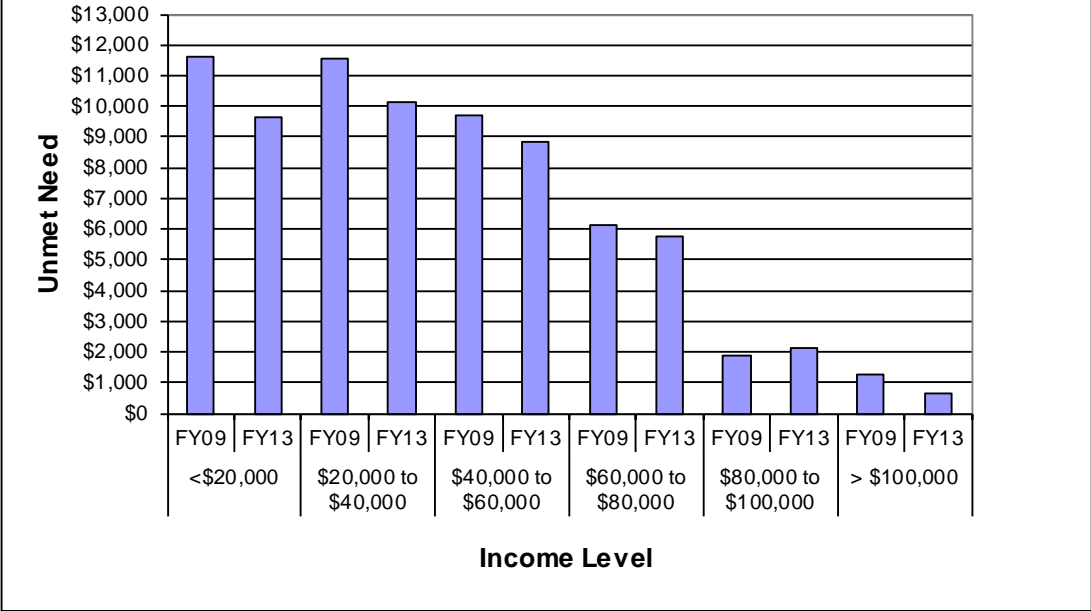
Source: UIDS, PeopleSoft
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Figure 5.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY09 vs. FY13



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 Resident Undergraduate Students)

University of Missouri-St. Louis

Income Less than \$20,000											# Change	% Change
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	828	938	1,029	1,091	1,074						246	30%
	Percent Cost of Attendance											
Cost of Attendance	\$24,095	\$24,863	\$25,832	\$26,148	\$23,208						-\$887	-4%
Less Expected Family Contribution*	862	654	544	488	316	4%	3%	2%	2%	1%	-545	-63%
Financial Need	23,233	24,209	25,288	25,660	22,892	96%	97%	98%	98%	99%	-341	-1%
Less Grant Aid	4,763	5,327	5,210	5,579	6,085	20%	21%	20%	21%	26%	1,322	28%
Unmet Need	\$18,470	\$18,882	\$20,078	\$20,082	\$16,806	77%	76%	78%	77%	72%	-1,664	-9%
% Grant Aid that Met Financial Need	21%	22%	21%	22%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$57	\$86	\$52	\$48	\$21	0%	0%	0%	0%	0%	-36	-64%
Need-based Loans	3,639	3,837	3,622	3,621	3,504	15%	15%	14%	14%	15%	-135	-4%
Non-Need Based Loans	3,151	3,785	3,825	3,770	3,646	13%	15%	15%	14%	16%	495	16%
Remaining Unmet Need	\$11,623	\$11,175	\$12,579	\$12,642	\$9,636	48%	45%	49%	48%	42%	-1,987	-17%
*Amount Borrowed to meet EFC	\$608	\$473	\$406	\$342	\$221	3%	2%	2%	1%	1%	-387	-64%
Income Between \$20,000 to \$40,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change	% Change
Total Enrolled for 9 months (N)	409	475	476	485	530						121	30%
	Percent Cost of Attendance											
Cost of Attendance	\$23,827	\$24,462	\$25,440	\$25,755	\$22,822						-\$1,005	-4%
Less Expected Family Contribution*	3,279	2,065	2,474	2,031	1,976	14%	8%	10%	8%	9%	-1,303	-40%
Financial Need	20,548	22,397	22,966	23,724	20,846	86%	92%	90%	92%	91%	298	1%
Less Grant Aid	4,122	5,226	4,668	4,838	5,455	17%	21%	18%	19%	24%	1,333	32%
Unmet Need	\$16,426	\$17,170	\$18,298	\$18,886	\$15,391	69%	70%	72%	73%	67%	-1,035	-6%
% Grant Aid that Met Financial Need	20%	23%	20%	20%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$82	\$69	\$20	\$48	\$32	0%	0%	0%	0%	0%	-50	-61%
Need-based Loans	3,525	3,590	3,542	3,439	3,334	15%	15%	14%	13%	15%	-191	-5%
Non-Need Based Loans	1,280	2,162	1,984	2,222	1,902	5%	9%	8%	9%	8%	622	49%
Remaining Unmet Need	\$11,540	\$11,349	\$12,752	\$13,177	\$10,124	48%	46%	50%	51%	44%	-1,416	-12%
*Amount Borrowed to meet EFC	\$1,678	\$1,150	\$1,616	\$1,223	\$1,228	7%	5%	6%	5%	5%	-450	-27%
Income Between \$40,000 to \$60,000												
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change	% Change
Total Enrolled for 9 months (N)	294	341	367	331	354						60	20%
	Percent Cost of Attendance											
Cost of Attendance	\$23,196	\$23,895	\$24,535	\$25,092	\$22,004						-\$1,192	-5%
Less Expected Family Contribution*	6,331	4,962	5,179	4,687	4,223	27%	21%	21%	19%	19%	-2,108	-33%
Financial Need	16,865	18,932	19,356	20,405	17,781	73%	79%	79%	81%	81%	916	5%
Less Grant Aid	2,899	3,709	3,842	4,338	4,623	12%	16%	16%	17%	21%	1,725	59%
Unmet Need	\$13,966	\$15,223	\$15,515	\$16,068	\$13,158	60%	64%	63%	64%	60%	-808	-6%
% Grant Aid that Met Financial Need	17%	20%	20%	21%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$28	\$9	\$32	\$19	\$15	0%	0%	0%	0%	0%	-13	-46%
Need-based Loans	3,674	3,401	3,403	3,320	3,276	16%	14%	14%	13%	15%	-398	-11%
Non-Need Based Loans	587	1,022	905	1,067	1,047	3%	4%	4%	4%	5%	460	78%
Remaining Unmet Need	\$9,677	\$10,790	\$11,175	\$11,662	\$8,820	42%	45%	46%	46%	40%	-857	-9%
*Amount Borrowed to meet EFC	\$2,183	\$1,964	\$1,821	\$1,680	\$1,478	9%	8%	7%	7%	7%	-705	-32%

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)	230	271	261	266	289						59	26%
	Percent Cost of Attendance											
Cost of Attendance	\$22,836	\$23,498	\$24,026	\$24,353	\$21,744						-\$1,092	-5%
Less Expected Family Contribution*	10,820	10,373	9,264	9,455	8,657	47%	44%	39%	39%	40%	-2,163	-20%
Financial Need	12,016	13,125	14,762	14,898	13,087	53%	56%	61%	61%	60%	1,071	9%
Less Grant Aid	2,440	2,417	2,590	2,849	3,599	11%	10%	11%	12%	17%	1,159	47%
Unmet Need	\$9,576	\$10,707	\$12,172	\$12,049	\$9,489	42%	46%	51%	49%	44%	-88	-1%
% Grant Aid that Met Financial Need	20%	18%	18%	19%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$0	\$15	\$33	\$21	\$5	0%	0%	0%	0%	0%	5	
Need-based Loans	3,320	3,476	3,764	3,541	3,286	15%	15%	16%	15%	15%	-35	-1%
Non-Need Based Loans	102	602	401	435	465	0%	3%	2%	2%	2%	364	358%
Remaining Unmet Need	\$6,154	\$6,614	\$7,974	\$8,052	\$5,733	27%	28%	33%	33%	26%	-421	-7%
*Amount Borrowed to meet EFC	\$2,615	\$3,143	\$2,646	\$2,758	\$2,592	11%	13%	11%	11%	12%	-23	-1%

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)	208	194	206	198	228						20	10%
	Percent Cost of Attendance											
Cost of Attendance	\$22,965	\$23,256	\$24,170	\$23,939	\$21,458						-\$1,506	-7%
Less Expected Family Contribution*	16,244	15,043	15,045	14,376	13,247	71%	65%	62%	60%	62%	-2,997	-18%
Financial Need	6,721	8,213	9,126	9,563	8,211	29%	35%	38%	40%	38%	1,490	22%
Less Grant Aid	2,041	2,013	2,244	2,626	2,748	9%	9%	9%	11%	13%	707	35%
Unmet Need	\$4,680	\$6,200	\$6,882	\$6,936	\$5,463	20%	27%	28%	29%	25%	783	17%
% Grant Aid that Met Financial Need	30%	25%	25%	27%	33%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$30	\$4	\$4	\$0	\$0	0%	0%	0%	0%	0%	-30	
Need-based Loans	2,753	3,150	3,279	3,306	3,140	12%	14%	14%	14%	15%	387	14%
Non-Need Based Loans	46	165	188	202	181	0%	1%	1%	1%	1%	135	294%
Remaining Unmet Need	\$1,851	\$2,881	\$3,411	\$3,428	\$2,142	8%	12%	14%	14%	10%	291	16%
*Amount Borrowed to meet EFC	\$3,235	\$3,212	\$3,394	\$3,249	\$3,271	14%	14%	14%	14%	15%	36	1%

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)	84	104	110	135	85						1	1%
	Percent Cost of Attendance											
Cost of Attendance	\$24,354	\$24,231	\$24,737	\$25,224	\$23,160						-\$1,193	-5%
Less Expected Family Contribution*	18,531	16,296	19,319	19,287	16,647	76%	67%	78%	76%	72%	-1,884	-10%
Financial Need	5,823	7,935	5,418	5,937	6,513	24%	33%	22%	24%	28%	691	12%
Less Grant Aid	1,909	2,461	1,776	1,977	2,989	8%	10%	7%	8%	13%	1,081	57%
Unmet Need	\$3,914	\$5,475	\$3,642	\$3,960	\$3,524	16%	23%	15%	16%	15%	-390	-10%
% Grant Aid that Met Financial Need	33%	31%	33%	33%	46%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$0	\$2	\$2	\$0	\$6	0%	0%	0%	0%	0%	6	
Need-based Loans	2,427	3,006	2,749	2,878	2,581	10%	12%	11%	11%	11%	154	6%
Non-Need Based Loans	216	918	219	101	320	1%	4%	1%	0%	1%	104	48%
Remaining Unmet Need	\$1,271	\$1,549	\$672	\$980	\$617	5%	6%	3%	4%	3%	-655	-51%
*Amount Borrowed to meet EFC	\$4,094	\$3,531	\$3,802	\$3,732	\$3,127	17%	15%	15%	15%	14%	-967	-24%

Source: UIDS
IR&PLCB 12/13