

**University of Missouri System
Undergraduate Financial Aid Summary Report
FY2010-FY2014**

(Metropolitan Fee Undergraduate Students)

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Executive Summary

The *Undergraduate Financial Aid Summary Report for Metropolitan Fee Undergraduates* includes undergraduate financial aid distribution patterns for the University of Missouri System and the Kansas City and St. Louis campuses from fiscal year 2009-10 (FY10) through fiscal year 2013-14 (FY14). 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 17.7% increase in the number of metropolitan fee financial aid recipients that have financial need. There is no question that there are many more students with need due to the 14.7% increase in the enrollment of full-time, degree-seeking metropolitan fee students over the past five years (Figure 1.1). However, an equally significant reason for the increase in students with need is the fact that tuition and required fees have increased 12.2% during the same time period (Figure 1.2). In other words, many students that otherwise would not have had a financial need became needy.
- The gap between tuition and required fees and the average grant aid awarded to undergraduates remained relatively unchanged over the past five years (Figure 1.2).
- The number of institutional grants awarded to metropolitan fee students based on need increased from 313 in FY10 to 545 in FY14. During the same time period

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

- Metropolitan fee undergraduate students in the lower income categories have the highest grant aid as a percentage of tuition and required fees (Table 1.2).
- The volume of Parent Loans for Undergraduate Students (PLUS loans) remained relatively stable from FY10 to FY14 for both students with and without financial need (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 with income less than \$40k remained unchanged while the unmet need of students with income between \$40k and \$100k has increased over the past five years (Figure 1.5).

Campus-specific variations from System trends:

- Since FY10 the St. Louis campus experienced a decline in the total number of metropolitan fee undergraduate students along with a decrease in the number of students with financial need (Figure 3.1).
- The gap between average grant aid and tuition and required fees decreased slightly for metropolitan fee students at the St. Louis campus (Figure 3.2).

The contextual basis of financial aid distribution

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

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

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

\$23,676	Budgeted Cost of Attendance	{ includes tuition & required fees, books, and living expenses
(4,321)	Less: Expected Family Contribution	
19,355	Financial Need	
(4,537)	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
14,818	Remaining Need	
(107)	Less: College Work Study	
(3,562)	Less: Need-Based Loans	
(1,526)	Less: Non-Need Based Loans	
\$9,623	Unmet Need	

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

Caveats

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

1. The unmet need value is based on all of the financial aid that a student ACCEPTED which does not always equal the amount of aid a student was OFFERED. For example, a student might decline a need-based loan or alternative loan which would have covered the student's remaining cost of attendance. That student would have unmet financial need even though ample aid was offered to meet the budgeted COA.
2. A student's financial need might change during the academic year based on changes to the student's budgeted COA. For example, a student might live on-campus the first semester and decide to live off-campus the next semester.
3. Many students take part-time jobs to meet the COA. However, the compensation received from part-time jobs (other than college work study) is not documented and does not count towards meeting the COA. In essence, many students work to meet the COA and for these students the true unmet need is unknown.
4. Many families borrow the "expected family contribution" and the amount borrowed is not factored into the total financial aid package, i.e. it is not counted as financial aid. Therefore, in many cases, the true financial need of a student is underestimated.

Section I

System-wide Financial Aid Trends of Full-Time, Degree-Seeking Metropolitan Fee Undergraduates from FY10 to FY14

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

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

The total number of full-time, degree-seeking metropolitan fee undergraduates steadily increased over the past five years from 1,298 to 1,489, an increase of nearly 15%. With this increase in enrollment, there has been a 17.7% increase in the number of students with financial need from 806 in FY10 to 949 in FY14 (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 12.2% and the budgeted cost of attendance declined by 2.8% while average grant aid increased 13.1%. Overall the gap between tuition and required fees and the average grant aid awarded to metropolitan fee undergraduates slightly increased from FY10 to FY14 (Figure 1.2).

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

The number of institutional grants awarded to students with need increased from 313 to 545 while the average amount of the awards (approximately \$3,300) remained relatively unchanged. (Table 1.1).

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

The volume and amount of Parent Loans for Undergraduate Students (PLUS loans) remained relatively unchanged from FY10 to FY14 for both students with and without financial need. The average amount that parents borrowed to meet their child's education expenses was \$10,000 in both FY10 and FY14 (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 FY10, grant aid covered nearly 65% of tuition and required fees for students with income less than \$20,000 and 55% for students with income between \$20,000 and \$40,000. By FY14, grant aid covered 61% of tuition and required fees for students with income less than \$20,000 and 52% 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 28% from FY10 to FY14. In addition, there has been a significant increase in the number of aid recipients with need and incomes over \$60,000. Overall, the University continues to experience an increase in the number of higher-income students that require financial assistance to meet the cost of attendance (Figure 1.3).

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

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

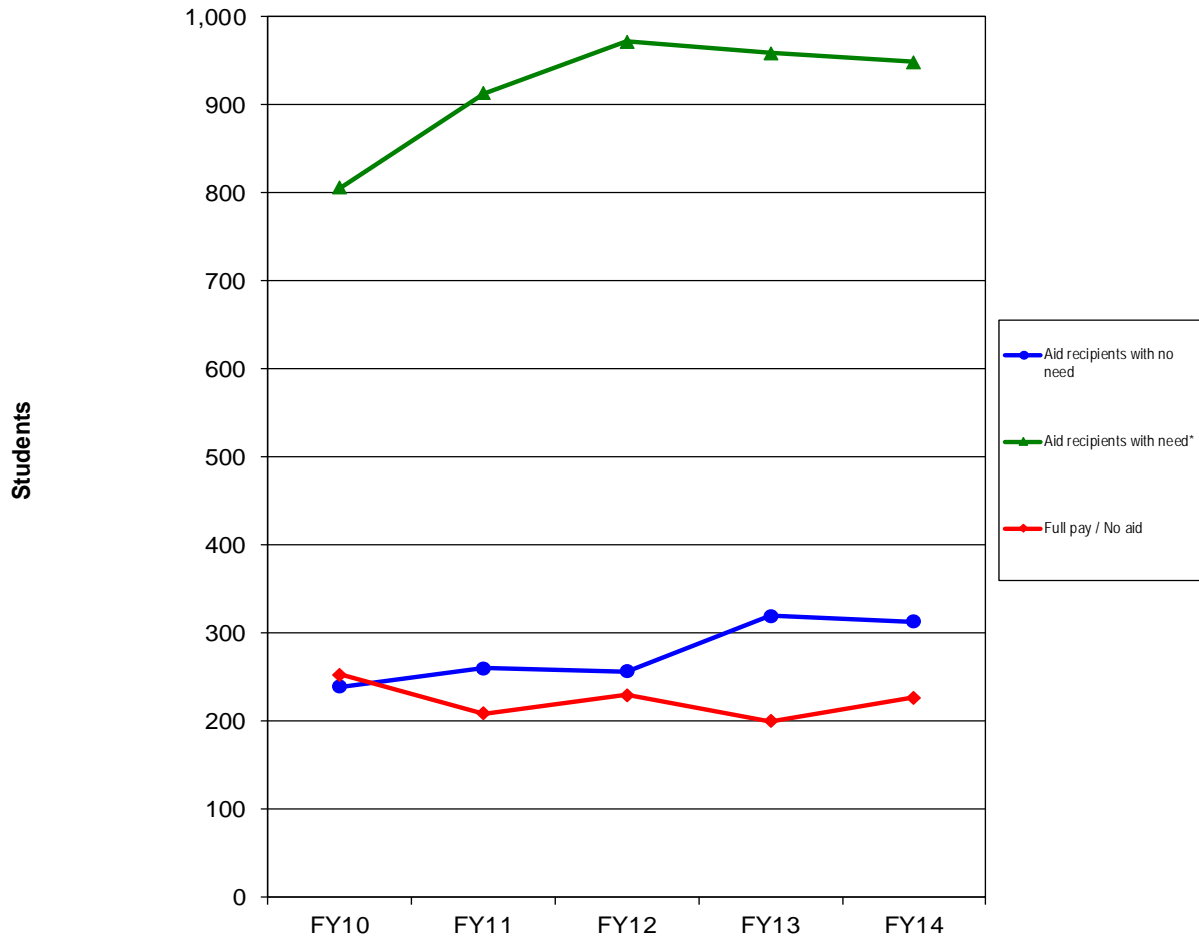
8. For students that have need, what is the average amount of unmet financial need?

Over the past five years, the unmet financial need of students with income less than \$40k remained unchanged. During the same time period, students with income above \$40k experienced an increase in the amount of unmet need. For example, the unmet need of students with income between \$60k and \$80k increased from \$6,508 to \$7,937 and the unmet need of students with income between \$80k and \$100k increased from \$3,008 to \$4,082 (Figure 1.5 and Table 1.5).

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

On average, nearly all families borrow a portion of the amount that it is expected to pay out-of-pocket (i.e. the expected family contribution). However, higher income students borrow a significant amount of the money that the family is expected to pay out-of-pocket. For example, in FY14 families with income between \$80k and \$100k borrowed nearly 16% of the expected family contribution (Table 1.5).

Figure 1.1
Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri System, FY10 - FY14

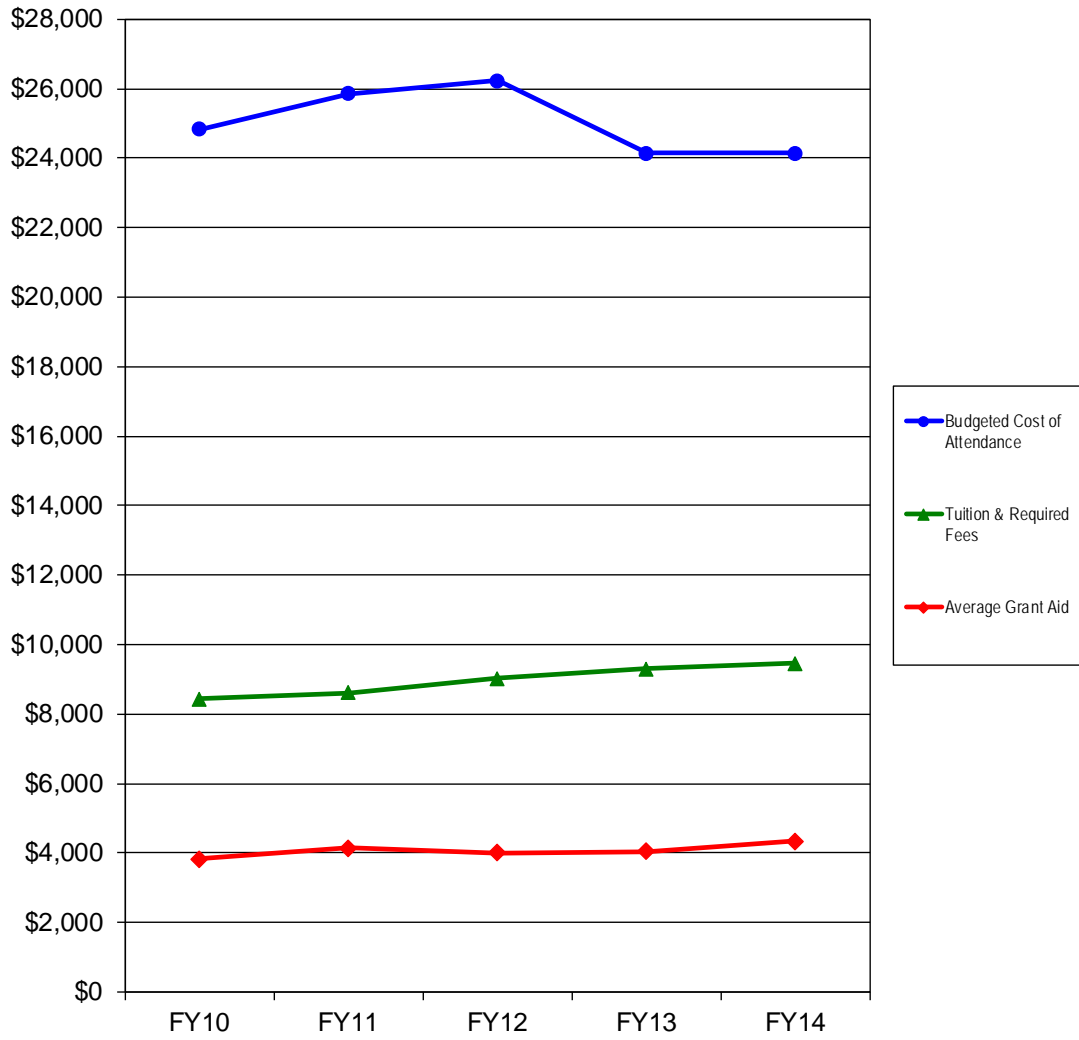


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	140	146	141	144	149	9	6.4%
Grant aid, no FAFSA	<u>99</u>	<u>114</u>	<u>116</u>	<u>176</u>	<u>164</u>	<u>65</u>	65.7%
Aid recipients with no need	239	260	257	320	313	74	31.0%
Aid recipients with need*	806	913	972	959	949	143	17.7%
Full pay / No aid	253	209	230	200	227	-26	-10.3%
Total of all full-time, Degree-Seeking Metro Fee UG	1,298	1,382	1,459	1,479	1,489	191	14.7%

* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.
 Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.

Source: PeopleSoft
 IR&PLCB 11/14

Figure 1.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for
Full-time Undergraduate Metropolitan Fee Students at the
University of Missouri System, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,839	\$25,866	\$26,222	\$24,152	\$24,152	-\$687	-2.8%
Tuition & Required Fees	\$8,434	\$8,617	\$9,034	\$9,307	\$9,465	\$1,031	12.2%
Average Grant Aid	\$3,840	\$4,148	\$4,007	\$4,041	\$4,342	\$502	13.1%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 1.1

Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY10 - FY14

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	21	\$2,684	21	\$2,266	40	\$1,994	44	\$1,989	90	\$1,804
Merit	249	\$3,314	306	\$3,280	341	\$3,326	331	\$3,068	390	\$3,154
Other**	43	\$3,356	38	\$4,748	46	\$4,748	48	\$4,641	65	\$6,182
Total	313	\$3,277	365	\$3,374	427	\$3,354	423	\$3,134	545	\$3,292

Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	145	\$3,001	170	\$3,049	164	\$3,168	211	\$3,079	222	\$3,181
Other**	34	\$3,843	32	\$6,193	36	\$6,666	46	\$8,598	49	\$7,465
Total	179	\$3,161	202	\$3,547	200	\$3,797	257	\$4,067	271	\$3,956

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&PLCB 11/14

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, FY10 & FY14 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

Income Level	FY10			FY14		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,491	65%	22%	\$5,740	61%	24%
\$20,000 to \$40,000	\$4,658	55%	19%	\$4,897	52%	20%
\$40,000 to \$60,000	\$3,590	43%	15%	\$4,537	48%	19%
\$60,000 to \$80,000	\$2,203	26%	9%	\$2,270	24%	10%
\$80,000 to \$100,000	\$1,721	20%	7%	\$2,506	26%	10%
>\$100,000	\$2,322	28%	9%	\$3,404	36%	14%

Source: Institutional Characteristics & PeopleSoft

IR&PLCB 11/14

Table 1.3

**Total Financial Aid as % of Cost of Attendance by Income Level at the
University of Missouri System, FY10 & FY14
(Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY10 % COA Met by Source of Aid					FY14 % 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%	22%	2%	31%	43%	2%	24%	1%	29%
\$20,000 to \$40,00	11%	19%	2%	25%	44%	10%	20%	1%	23%	46%
\$40,000 to \$60,000	23%	15%	1%	25%	36%	18%	19%	0%	21%	41%
\$60,000 to \$80,000	43%	9%	1%	20%	27%	39%	10%	0%	17%	34%
\$80,000 to \$100,000	64%	7%	0%	16%	13%	55%	10%	0%	18%	17%
>\$100,000	71%	9%	0%	15%	5%	72%	14%	0%	13%	1%

Source: PeopleSoft

IR&P/LCB 11/14

Table 1.4

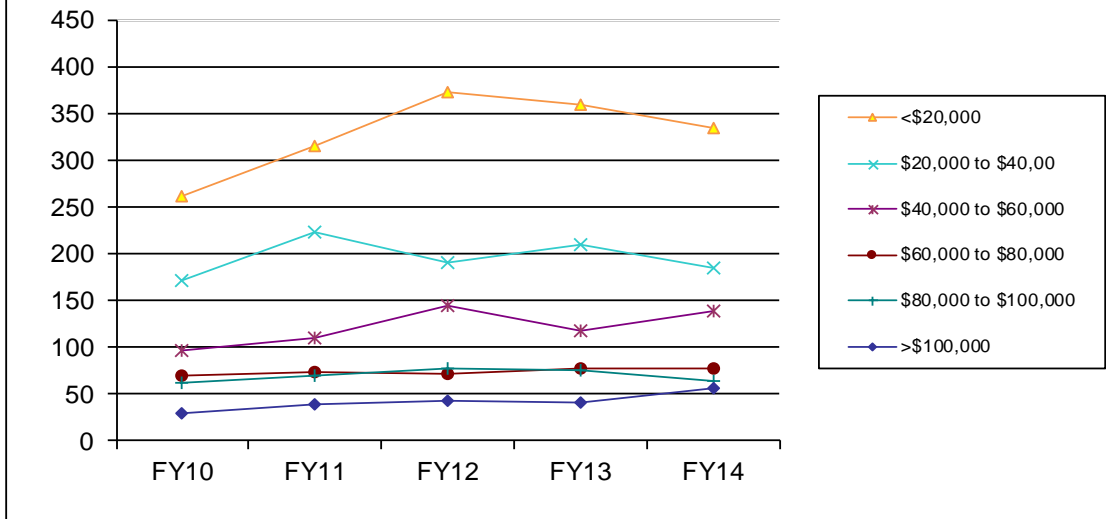
**Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time,
Degree-Seeking Undergraduates by Financial Need at the
University of Missouri System, FY10 - FY14**

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	71	\$10,170	76	\$10,182	62	\$10,653	56	\$9,851	70	\$9,598
Without Need	31	9,906	31	9,785	32	11,710	38	10,763	34	11,114
Total	102	\$10,090	107	\$10,067	94	\$11,013	94	\$10,219	104	\$10,093

Source: PeopleSoft

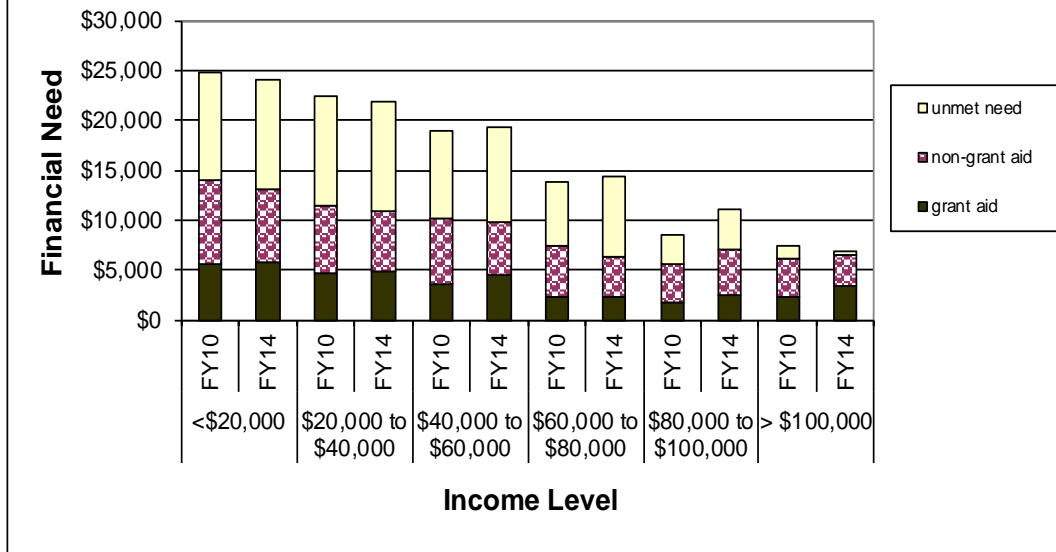
IR&P/LCB 11/14

Figure 1.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri System, FY10 - FY14



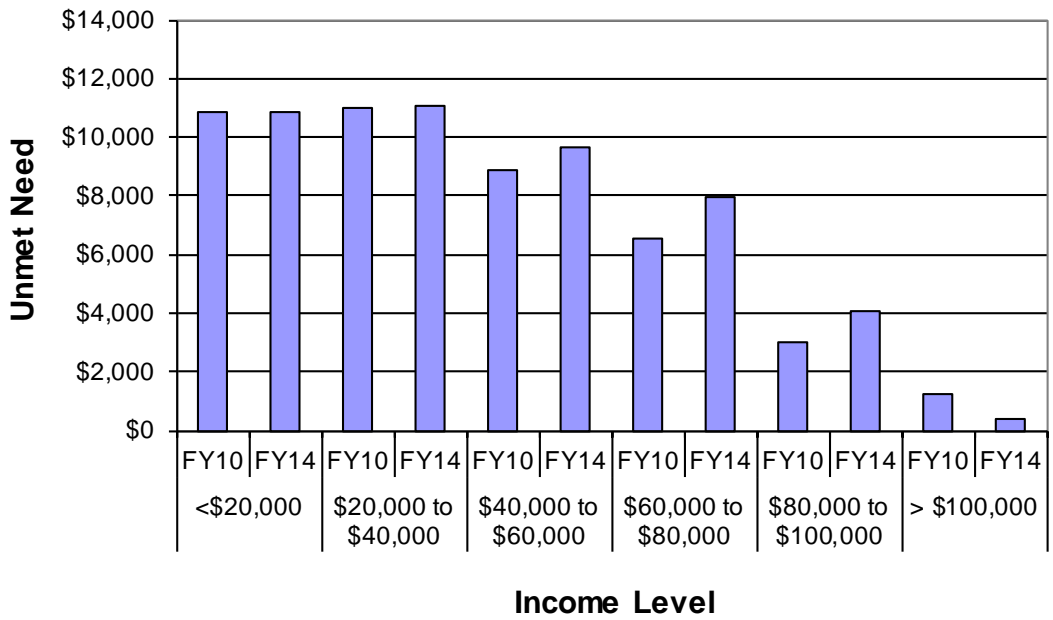
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 1.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 1.5
Average Amount of Unmet Financial Need by Income Level
at the University of Missouri System, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

University of Missouri System												
Income Less than \$20,000												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	261	316	372	359	335						74	28%
	Percent Cost of Attendance											
Cost of Attendance	\$25,501	\$26,279	\$26,488	\$24,536	\$24,396						-\$1,105	-4%
Less Expected Family Contribution*	684	739	660	470	418	3%	3%	2%	2%	2%	-266	-39%
Financial Need	24,817	25,540	25,828	24,066	23,978	97%	97%	98%	98%	98%	-839	-3%
Less Grant Aid	5,491	5,722	5,347	5,423	5,740	22%	22%	20%	22%	24%	248	5%
Unmet Need	\$19,326	\$19,818	\$20,482	\$18,643	\$18,239	76%	75%	77%	76%	75%	-1,087	-6%
% Grant Aid that Met Financial Need	22%	22%	21%	23%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$471	\$430	\$314	\$291	\$357	2%	2%	1%	1%	1%	-114	-24%
Need-based Loans	\$3,786	\$3,793	\$3,600	\$3,519	\$3,661	15%	14%	14%	14%	15%	-125	-3%
Non-Need Based Loans	4,203	3,902	3,535	3,538	3,363	16%	15%	13%	14%	14%	-840	-20%
Remaining Unmet Need	\$10,866	\$11,693	\$13,033	\$11,295	\$10,857	43%	44%	49%	46%	45%	-9	0%
*Amount Borrowed to meet EFC	\$508	\$495	\$447	\$336	\$312	2%	2%	2%	1%	1%	-197	-39%
Income Between \$20,000 to \$40,000												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	171	223	191	209	185						14	8%
	Percent Cost of Attendance											
Cost of Attendance	\$25,132	\$25,924	\$26,152	\$24,536	\$24,189						-\$943	-4%
Less Expected Family Contribution*	2,771	2,744	2,629	2,350	2,309	11%	11%	10%	10%	10%	-462	-17%
Financial Need	22,362	23,180	23,523	22,186	21,880	89%	89%	90%	90%	90%	-482	-2%
Less Grant Aid	4,658	4,838	5,021	4,726	4,897	19%	19%	19%	19%	20%	239	5%
Unmet Need	\$17,704	\$18,341	\$18,502	\$17,461	\$16,983	70%	71%	71%	71%	70%	-\$721	-4%
% Grant Aid that Met Financial Need	21%	21%	21%	21%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$387	\$277	\$367	\$287	\$347	2%	1%	1%	1%	1%	-41	-11%
Need-based Loans	\$3,773	\$3,369	\$3,564	\$3,252	\$3,662	15%	13%	14%	13%	15%	-111	-3%
Non-Need Based Loans	2,546	1,958	2,037	2,202	1,933	10%	8%	8%	9%	8%	-613	-24%
Remaining Unmet Need	\$10,998	\$12,737	\$12,533	\$11,719	\$11,042	44%	49%	48%	48%	46%	44	0%
*Amount Borrowed to meet EFC	\$1,894	\$1,692	\$1,602	\$1,286	\$1,598	8%	7%	6%	5%	7%	-295	-16%
Income Between \$40,000 to \$60,000												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	97	110	145	117	139						42	43%
	Percent Cost of Attendance											
Cost of Attendance	\$24,725	\$25,442	\$26,024	\$23,765	\$23,676						-1,049	-4%
Less Expected Family Contribution*	5,737	5,336	5,440	4,881	4,321	23%	21%	21%	21%	18%	-1,416	-25%
Financial Need	18,988	20,106	20,584	18,884	19,355	77%	79%	79%	79%	82%	368	2%
Less Grant Aid	3,590	4,261	3,647	3,460	4,537	15%	17%	14%	15%	19%	947	26%
Unmet Need	\$15,398	\$15,846	\$16,937	\$15,424	\$14,818	62%	62%	65%	65%	63%	-580	-4%
% Grant Aid that Met Financial Need	19%	21%	18%	18%	23%							
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance						
College Work Study	\$333	\$170	\$222	\$149	\$107	1%	1%	1%	1%	0%	-226	-68%
Need-based Loans	\$3,705	\$3,882	\$3,819	\$3,330	\$3,562	15%	15%	15%	14%	15%	-144	-4%
Non-Need Based Loans	2,513	1,515	1,473	1,362	1,526	10%	6%	6%	6%	6%	-988	-39%
Remaining Unmet Need	\$8,846	\$10,279	\$11,423	\$10,583	\$9,623	36%	40%	44%	45%	41%	777	9%
*Amount Borrowed to meet EFC	\$2,295	\$2,523	\$2,367	\$2,117	\$2,034	9%	10%	9%	9%	9%	-261	-11%

Table 1.5 (Continued)

University of Missouri-System

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

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	75	70	73	72	77						2	3%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$23,537	\$24,149	\$25,883	\$25,779	\$23,435						-\$102	0%
Less Expected Family Contribution*	10,578	10,278	10,069	10,988	9,415	45%	43%	39%	43%	40%	-1,163	-11%
Financial Need	12,959	13,871	15,814	14,791	14,021	55%	57%	61%	57%	60%	1,062	8%
Less Grant Aid	1,982	2,178	2,253	1,994	2,691	8%	9%	9%	8%	11%	709	36%
Unmet Need	\$10,977	\$11,693	\$13,560	\$12,798	\$11,330	47%	48%	52%	50%	48%	352	3%
% Grant Aid that Met Financial Need	15%	16%	14%	13%	19%							

Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$123	\$150	\$244	\$169	\$0	1%	1%	1%	1%	0%	-123	-100%
Need-based Loans	3,485	3,973	4,031	3,659	2,605	15%	16%	16%	14%	11%	-880	-25%
Non-Need Based Loans	259	798	413	461	605	1%	3%	2%	2%	3%	346	134%
Remaining Unmet Need	\$7,110	\$6,773	\$8,872	\$8,509	\$8,120	30%	28%	34%	33%	35%	1,010	14%
*Amount Borrowed to meet EFC	\$2,272	\$3,355	\$3,301	\$2,713	\$2,605	10%	14%	13%	11%	11%	333	15%

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

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	46	62	70	77	74						28	61%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$23,381	\$23,616	\$25,297	\$25,363	\$23,220						-\$161	-1%
Less Expected Family Contribution*	15,735	15,069	15,365	15,188	14,078	67%	64%	61%	60%	61%	-1,657	-11%
Financial Need	7,645	8,547	9,932	10,175	9,142	33%	36%	39%	40%	39%	1,496	20%
Less Grant Aid	1,431	1,713	1,463	1,566	2,174	6%	7%	6%	6%	9%	743	52%
Unmet Need	\$6,214	\$6,833	\$8,469	\$8,610	\$6,968	27%	29%	33%	34%	30%	754	12%
% Grant Aid that Met Financial Need	19%	20%	15%	15%	24%							

Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$170	\$74	\$0	\$54	\$0	1%	0%	0%	0%	0%	-170	-100%
Need-based Loans	3,304	3,598	3,426	3,347	3,165	14%	15%	14%	13%	14%	-139	-4%
Non-Need Based Loans	0	83	418	299	363	0%	0%	2%	1%	2%	363	
Remaining Unmet Need	\$2,740	\$3,078	\$4,625	\$4,910	\$3,440	12%	13%	18%	19%	15%	701	26%
*Amount Borrowed to meet EFC	\$3,199	\$3,142	\$3,306	\$3,696	\$3,791	14%	13%	13%	15%	16%	592	19%

Income > \$100,000

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
Total Enrolled for 9 months (N)	24	30	39	44	42						18	75%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$25,665	\$25,194	\$26,844	\$27,956	\$24,817						-\$848	-3%
Less Expected Family Contribution*	20,348	17,790	20,081	19,512	17,725	79%	71%	75%	70%	71%	-2,623	-13%
Financial Need	5,317	7,403	6,764	8,444	7,092	21%	29%	25%	30%	29%	1,776	33%
Less Grant Aid	2,100	1,856	1,839	2,557	2,222	8%	7%	7%	9%	9%	122	6%
Unmet Need	\$3,217	\$5,548	\$4,925	\$5,887	\$4,871	13%	22%	18%	21%	20%	1,654	51%
% Grant Aid that Met Financial Need	39%	25%	27%	30%	31%							

Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$0	\$0	\$103	\$119	0%	0%	0%	0%	0%	119	
Need-based Loans	2,348	3,091	2,574	3,227	2,760	9%	12%	10%	12%	11%	412	18%
Non-Need Based Loans	887	713	194	682	355	3%	3%	1%	2%	1%	-532	-60%
Remaining Unmet Need	-\$18	\$1,744	\$2,156	\$1,876	\$1,637	0%	7%	8%	7%	7%	1,654	-9452%
*Amount Borrowed to meet EFC	\$5,478	\$5,250	\$5,060	\$4,219	\$3,104	21%	21%	19%	15%	13%	-2,374	-43%

Source: UIDS, PeopleSoft
IR&PLCB 12/13

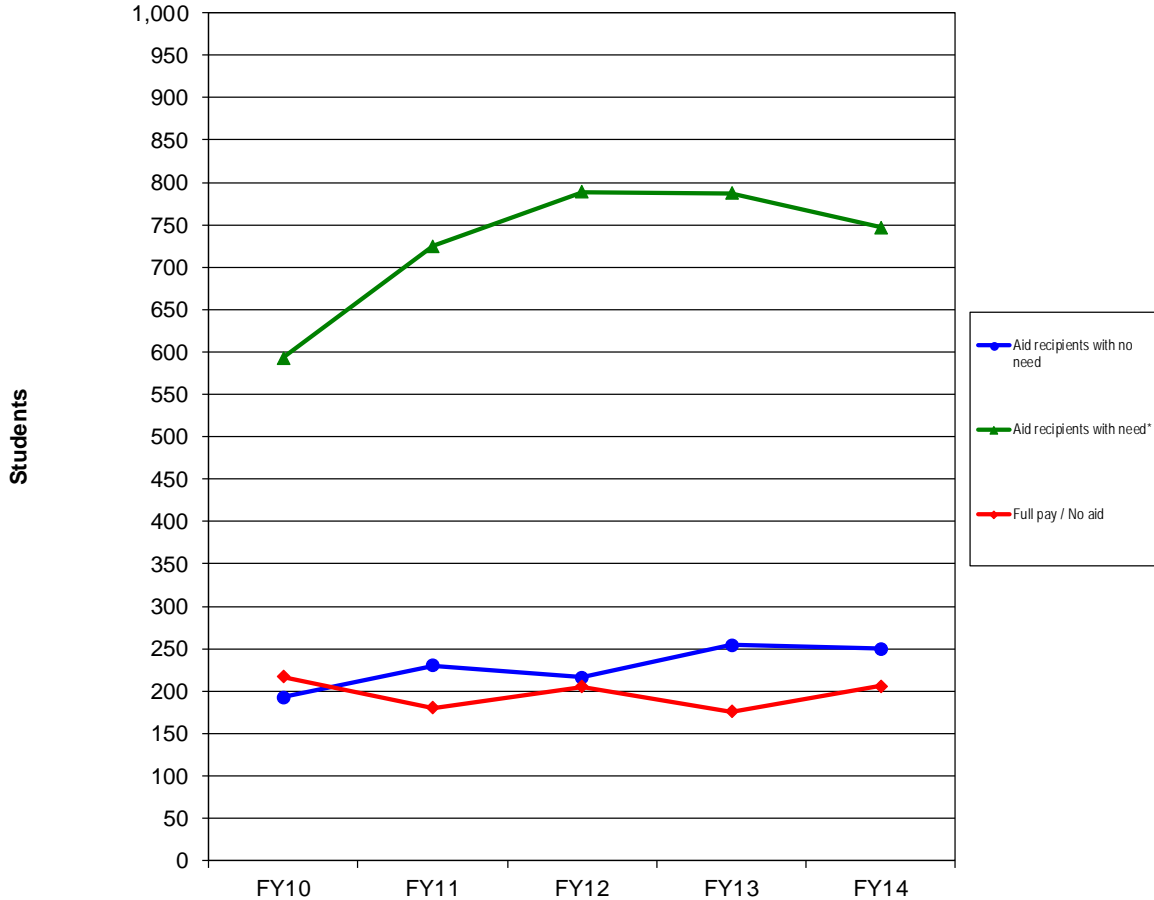
Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Metropolitan Undergraduates from FY10 to FY14

UM-Kansas City (Table and Figure 2 series)

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

Figure 2.1
Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri-Kansas City, FY10 - FY14

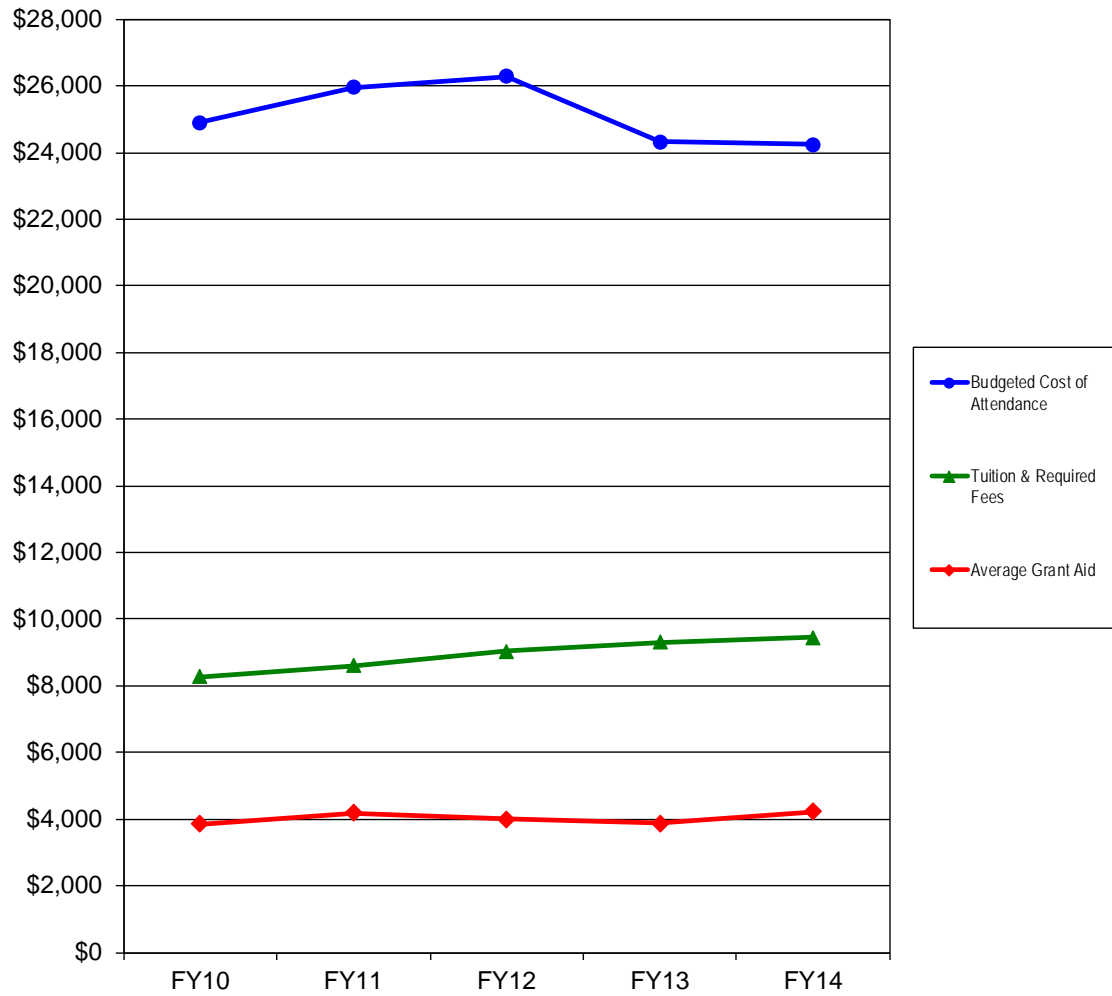


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	115	129	120	116	120	5	4.3%
Grant aid, no FAFSA	<u>78</u>	<u>101</u>	<u>96</u>	<u>138</u>	<u>130</u>	<u>52</u>	66.7%
Aid recipients with no need	193	230	216	254	250	57	29.5%
Aid recipients with need*	593	725	789	787	747	154	26.0%
Full pay / No aid	217	180	205	176	206	-11	-5.1%
Total of all full-time, Degree-Seeking Metro Fee UG	1,003	1,135	1,210	1,217	1,203	200	19.9%

* 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: PeopleSoft
 IR&P/LCB 11/14

Figure 2.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for
Full-time Undergraduate Metropolitan Fee Students at the
University of Missouri-Kansas City, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,892	\$25,950	\$26,279	\$24,327	\$24,248	-\$644	-2.6%
Tuition & Required Fees	\$8,273	\$8,602	\$9,029	\$9,299	\$9,456	\$1,183	14.3%
Average Grant Aid	\$3,849	\$4,185	\$3,999	\$3,881	\$4,224	\$375	9.7%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 2.1

Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY10- FY14

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	12	\$2,179	16	\$1,940	13	\$2,769	33	\$2,207	21	\$2,564
Merit	195	\$3,559	261	\$3,205	294	\$3,200	274	\$2,672	317	\$2,715
Other**	15	\$3,423	15	\$5,862	22	\$5,377	21	\$6,105	28	\$8,185
Total	222	\$3,475	292	\$3,272	329	\$3,328	328	\$2,845	366	\$3,125
Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	125	\$2,930	156	\$2,951	148	\$2,956	177	\$2,981	189	\$2,976
Other**	15	\$5,098	22	\$6,756	20	\$8,801	24	\$11,869	25	\$10,212
Total	140	\$3,163	178	\$3,421	168	\$3,652	201	\$4,043	214	\$3,821

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&P/LCB 11/14

Table 2.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY10 & FY14 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

Income Level	FY10			FY14		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,702	69%	22%	\$5,784	61%	24%
\$20,000 to \$40,000	\$4,659	56%	19%	\$4,737	50%	20%
\$40,000 to \$60,000	\$3,637	44%	15%	\$4,328	46%	18%
\$60,000 to \$80,000	\$2,116	26%	9%	\$2,059	22%	9%
\$80,000 to \$100,000	\$1,744	21%	7%	\$1,912	20%	8%
>\$100,000	\$1,929	23%	8%	\$3,420	36%	13%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 2.3

**Total Financial Aid as % of Cost of Attendance by Income Level at the
University of Missouri-Kansas City, FY10 & FY14
(Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY10					FY14				
	% 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%	22%	2%	31%	41%	2%	24%	2%	28%	45%
\$20,000 to \$40,00	10%	19%	2%	25%	44%	9%	20%	2%	23%	46%
\$40,000 to \$60,000	24%	15%	2%	26%	34%	19%	18%	1%	21%	42%
\$60,000 to \$80,000	42%	9%	1%	19%	28%	38%	9%	0%	18%	36%
\$80,000 to \$100,000	63%	7%	1%	15%	14%	53%	8%	0%	19%	20%
>\$100,000	70%	8%	0%	16%	7%	71%	13%	0%	13%	3%

Source: PeopleSoft
IR&P/LCB 11/14

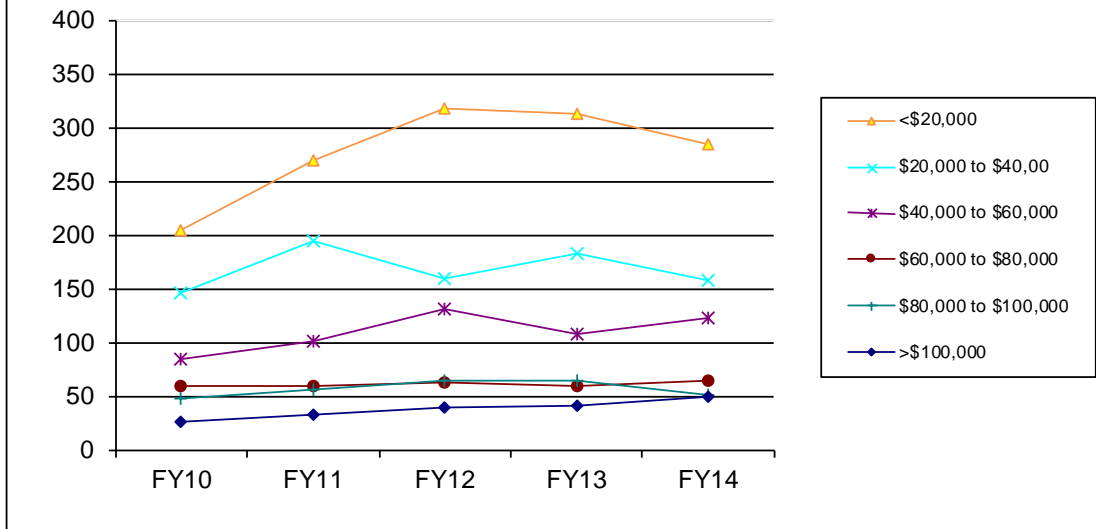
Table 2.4

**Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time,
Degree-Seeking Undergraduates by Financial Need at the
University of Missouri-Kansas City, FY10 - FY14**

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	55	\$9,897	58	\$10,532	51	\$10,704	44	\$10,303	50	\$10,126
Without Need	27	9,607	30	9,611	26	11,761	30	11,446	28	11,488
	82	\$9,802	88	\$10,218	77	\$11,061	74	\$10,767	78	\$10,615

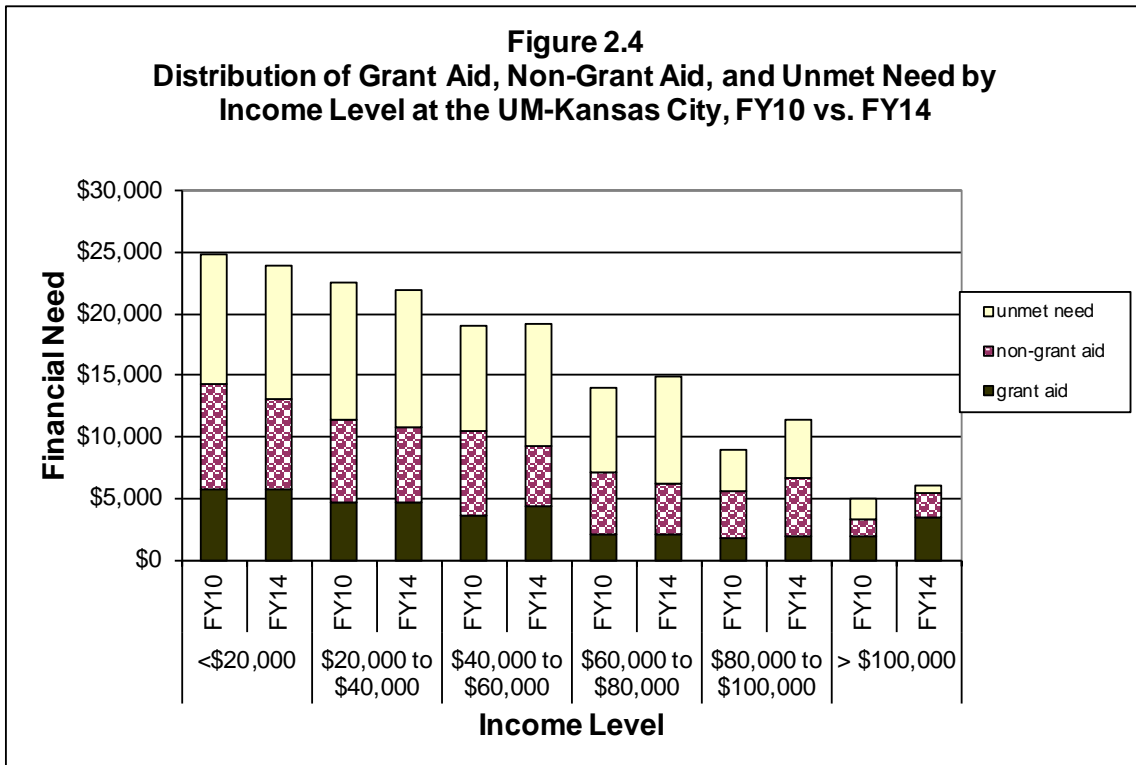
Source: PeopleSoft
IR&P/LCB 11/14

Figure 2.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri-Kansas City, FY10 - FY14



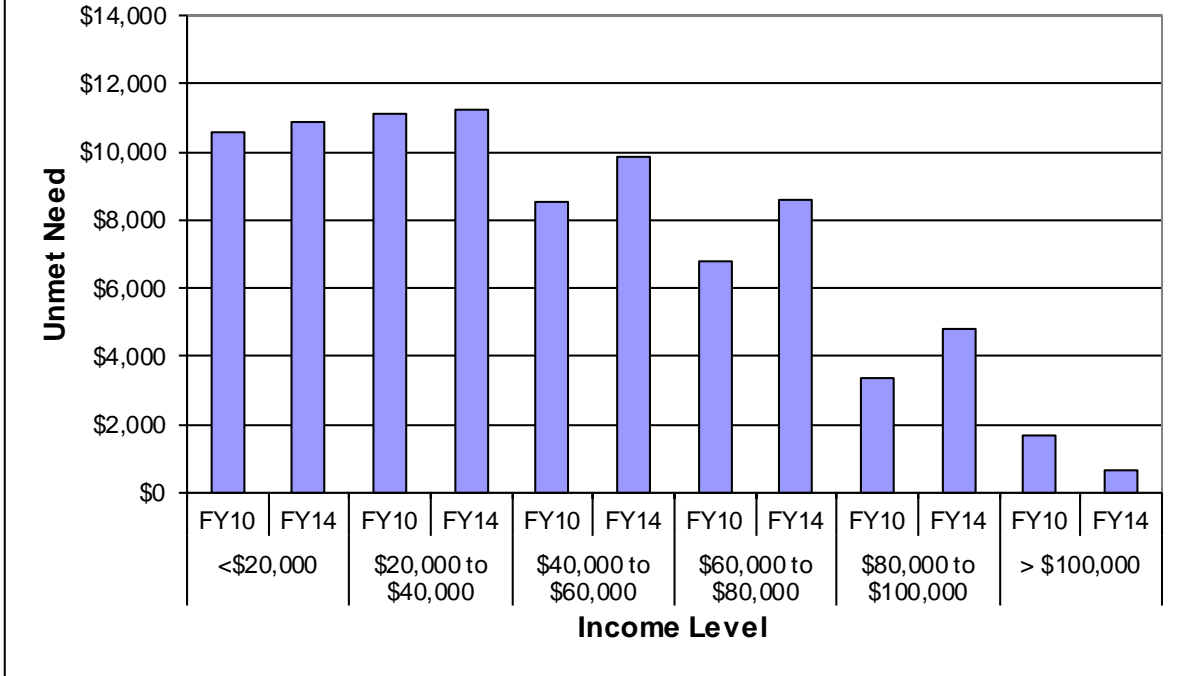
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Kansas City, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

University of Missouri-Kansas City

<i>Income Less than \$20,000</i>											# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	FY10-FY14	FY10-FY14
Total Enrolled for 9 months (N)	204	270	317	312	285						81	40%
Percent Cost of Attendance												
Cost of Attendance	\$25,561	\$26,371	\$26,433	\$24,626	\$24,412						-\$1,150	-4%
Less Expected Family Contribution*	752	739	708	481	436	3%	3%	3%	2%	2%	-316	-42%
Financial Need	24,810	25,632	25,724	24,145	23,976	97%	97%	97%	98%	98%	-834	-3%
Less Grant Aid	5,702	5,935	5,317	5,361	5,784	22%	23%	20%	22%	24%	81	1%
Unmet Need	\$19,107	\$19,697	\$20,408	\$18,785	\$18,192	75%	75%	77%	76%	75%	-915	-5%
% Grant Aid that Met Financial Need	23%	23%	21%	22%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$591	\$479	\$348	\$271	\$398	2%	2%	1%	1%	2%	-193	-33%
Need-based Loans	3,809	3,829	3,680	3,486	3,639	15%	15%	14%	14%	15%	-170	-4%
Non-Need Based Loans	4,115	3,886	3,423	3,433	3,256	16%	15%	13%	14%	13%	-859	-21%
Remaining Unmet Need	\$10,592	\$11,503	\$12,957	\$11,595	\$10,899	41%	44%	49%	47%	45%	307	3%
*Amount Borrowed to meet EFC	\$561	\$493	\$482	\$352	\$343	2%	2%	2%	1%	1%	-218	-39%
<i>Income Between \$20,000 to \$40,000</i>												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change
Total Enrolled for 9 months (N)	146	194	159	182	157						11	8%
Percent Cost of Attendance												
Cost of Attendance	\$25,097	\$26,099	\$26,197	\$24,698	\$24,224						-\$873	-3%
Less Expected Family Contribution*	2,619	2,791	2,650	2,491	2,227	10%	11%	10%	10%	9%	-391	-15%
Financial Need	22,478	23,308	23,548	22,207	21,997	90%	89%	90%	90%	91%	-481	-2%
Less Grant Aid	4,659	4,817	5,170	4,447	4,737	19%	18%	20%	18%	20%	78	2%
Unmet Need	\$17,819	\$18,491	\$18,378	\$17,759	\$17,260	71%	71%	70%	72%	71%	-559	-3%
% Grant Aid that Met Financial Need	21%	21%	22%	20%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$454	\$318	\$419	\$311	\$369	2%	1%	2%	1%	2%	-85	-19%
Need-based Loans	3,704	3,428	3,492	3,218	3,670	15%	13%	13%	13%	15%	-34	-1%
Non-Need Based Loans	2,525	1,959	1,983	2,120	1,960	10%	8%	8%	9%	8%	-564	-22%
Remaining Unmet Need	\$11,136	\$12,786	\$12,483	\$12,110	\$11,261	44%	49%	48%	49%	46%	124	1%
*Amount Borrowed to meet EFC	\$1,838	\$1,691	\$1,567	\$1,343	\$1,631	7%	6%	6%	5%	7%	-207	-11%
<i>Income Between \$40,000 to \$60,000</i>												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change
Total Enrolled for 9 months (N)	84	101	131	107	122						38	45%
Percent Cost of Attendance												
Cost of Attendance	\$24,826	\$25,355	\$26,031	\$23,915	\$23,667						-\$1,159	-5%
Less Expected Family Contribution*	5,860	5,417	5,405	4,782	4,507	24%	21%	21%	20%	19%	-1,353	-23%
Financial Need	18,965	19,939	20,627	19,133	19,160	76%	79%	79%	80%	81%	194	1%
Less Grant Aid	3,637	4,325	3,708	3,286	4,328	15%	17%	14%	14%	18%	691	19%
Unmet Need	\$15,329	\$15,613	\$16,919	\$15,847	\$14,832	62%	62%	65%	66%	63%	-497	-3%
% Grant Aid that Met Financial Need	19%	22%	18%	17%	23%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$384	\$185	\$246	\$163	\$122	2%	1%	1%	1%	1%	-262	-68%
Need-based Loans	3,727	3,820	3,876	3,379	3,512	15%	15%	15%	14%	15%	-215	-6%
Non-Need Based Loans	2,665	1,572	1,472	1,468	1,347	11%	6%	6%	6%	6%	-1,318	-49%
Remaining Unmet Need	\$8,552	\$10,037	\$11,325	\$10,838	\$9,851	34%	40%	44%	45%	42%	1,299	15%
*Amount Borrowed to meet EFC	\$2,527	\$2,569	\$2,419	\$2,080	\$2,032	10%	10%	9%	9%	9%	-495	-20%

Table 2.5 (Continued)

University of Missouri-Kansas City

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	59	60	63	60	65	Percent Cost of Attendance					6	10%	
Cost of Attendance	\$24,169	\$26,238	\$26,048	\$23,845	\$23,963						-\$206	-1%	
Less Expected Family Contribution*	10,245	10,269	11,126	9,889	9,104	42%	39%	43%	41%	38%	-1,141	-11%	
Financial Need	13,924	15,969	14,923	13,956	14,859	58%	61%	57%	59%	62%	935	7%	
Less Grant Aid	2,116	2,034	1,915	2,083	2,059	9%	8%	7%	9%	9%	-57	-3%	
Unmet Need	\$11,808	\$13,935	\$13,007	\$11,873	\$12,800	49%	53%	50%	50%	53%	992	8%	
% Grant Aid that Met Financial Need	15%	13%	13%	15%	14%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
						Percent Cost of Attendance							
College Work Study	\$351	\$521	\$313	\$77	\$0	1%	2%	1%	0%	0%	-351	-100%	
Need-based Loans	4,104	4,108	3,594	2,567	3,828	17%	16%	14%	11%	16%	-276	-7%	
Non-Need Based Loans	592	634	459	1,012	379	2%	2%	2%	4%	2%	-214	-36%	
Remaining Unmet Need	\$6,761	\$8,673	\$8,642	\$8,217	\$8,594	28%	33%	33%	34%	36%	1,833	27%	
*Amount Borrowed to meet EFC	\$3,374	\$3,554	\$2,609	\$3,216	\$2,988	14%	14%	10%	13%	12%	-385	-11%	

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

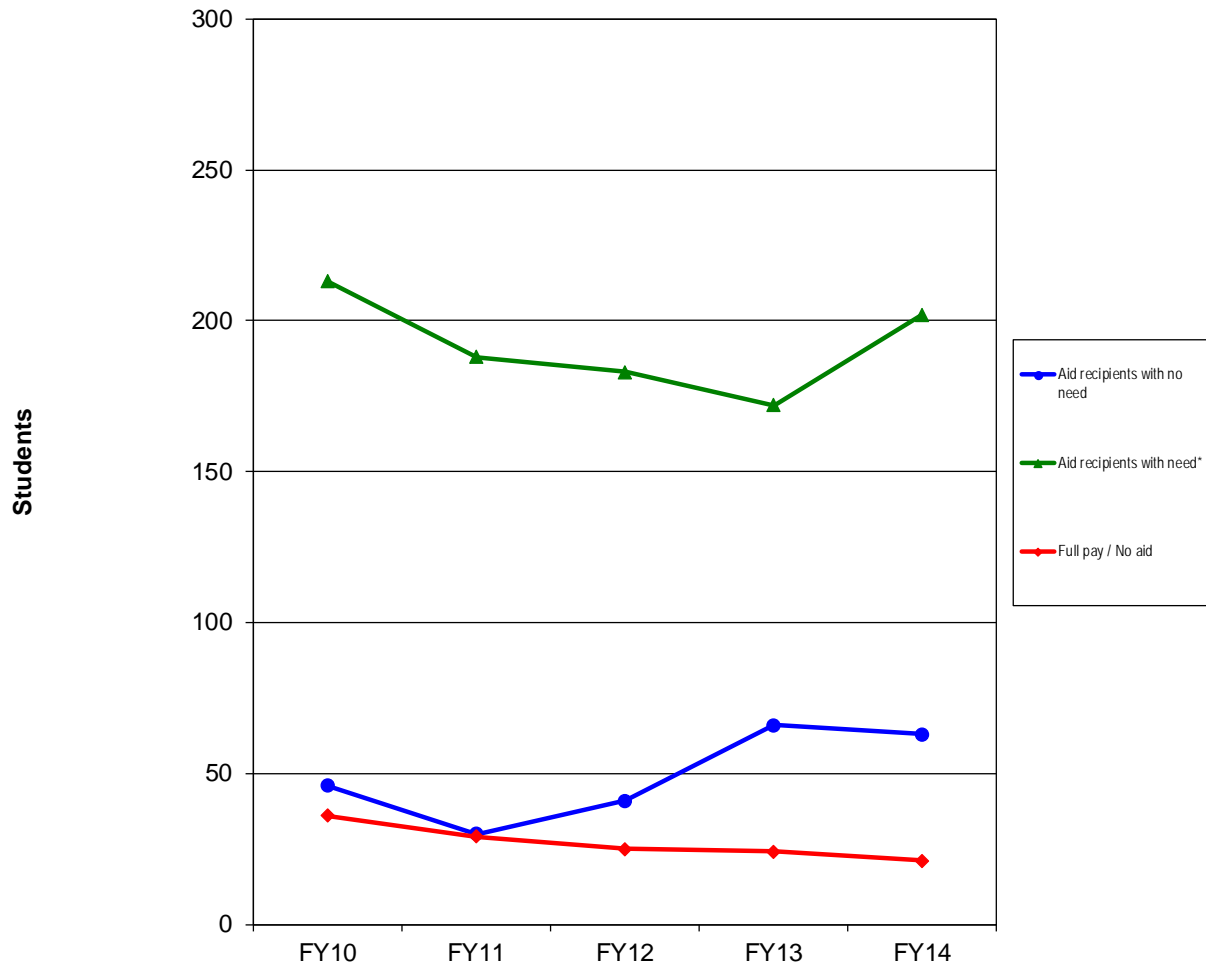
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	47	56	64	64	51	Percent Cost of Attendance					4	9%	
Cost of Attendance	\$24,064	\$25,288	\$25,734	\$23,437	\$24,432						\$369	2%	
Less Expected Family Contribution*	15,078	15,628	15,335	14,160	12,991	63%	62%	60%	60%	53%	-2,087	-14%	
Financial Need	8,985	9,660	10,399	9,277	11,441	37%	38%	40%	40%	47%	2,456	27%	
Less Grant Aid	1,744	1,479	1,607	1,997	1,912	7%	6%	6%	9%	8%	168	10%	
Unmet Need	\$7,242	\$8,181	\$8,792	\$7,280	\$9,530	30%	32%	34%	31%	39%	2,288	32%	
% Grant Aid that Met Financial Need	19%	15%	15%	22%	17%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
						Percent Cost of Attendance							
College Work Study	\$147	\$41	\$209	\$0	\$81	1%	0%	1%	0%	0%	-66	-45%	
Need-based Loans	3,614	3,480	3,428	3,363	3,653	15%	14%	13%	14%	15%	39	1%	
Non-Need Based Loans	108	621	309	436	1,012	0%	2%	1%	2%	4%	904	836%	
Remaining Unmet Need	\$3,373	\$4,039	\$4,846	\$3,482	\$4,784	14%	16%	19%	15%	20%	1,411	42%	
*Amount Borrowed to meet EFC	\$3,077	\$4,009	\$3,987	\$3,857	\$3,967	13%	16%	15%	16%	16%	891	29%	

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	26	32	39	41	49	Percent Cost of Attendance					23	88%	
Cost of Attendance	\$25,027	\$26,787	\$28,047	\$24,828	\$25,386						\$359	1%	
Less Expected Family Contribution*	17,408	19,711	19,411	17,693	18,084	70%	74%	69%	71%	71%	676	4%	
Financial Need	7,619	7,076	8,636	7,135	7,303	30%	26%	31%	29%	29%	-317	-4%	
Less Grant Aid	1,929	1,489	2,344	2,187	3,420	8%	6%	8%	9%	13%	1,491	77%	
Unmet Need	\$5,690	\$5,588	\$6,292	\$4,947	\$3,882	23%	21%	22%	20%	15%	-1,808	-32%	
% Grant Aid that Met Financial Need	25%	21%	27%	31%	47%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
						Percent Cost of Attendance							
College Work Study	\$0	\$72	\$236	\$224	\$0	0%	0%	1%	1%	0%	0		
Need-based Loans	3,150	3,061	3,259	2,854	3,076	13%	11%	12%	11%	12%	-74	-2%	
Non-Need Based Loans	848	251	798	367	165	3%	1%	3%	1%	1%	-683	-81%	
Remaining Unmet Need	\$1,693	\$2,204	\$1,999	\$1,502	\$641	7%	8%	7%	6%	3%	-1,051	-62%	
*Amount Borrowed to meet EFC	\$5,186	\$5,147	\$4,375	\$3,100	\$4,014	21%	19%	16%	12%	16%	-1,172	-23%	

Source: PeopleSoft
IR&P/LCB 11/14

Figure 3.1
Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri-St. Louis, FY10 - FY14

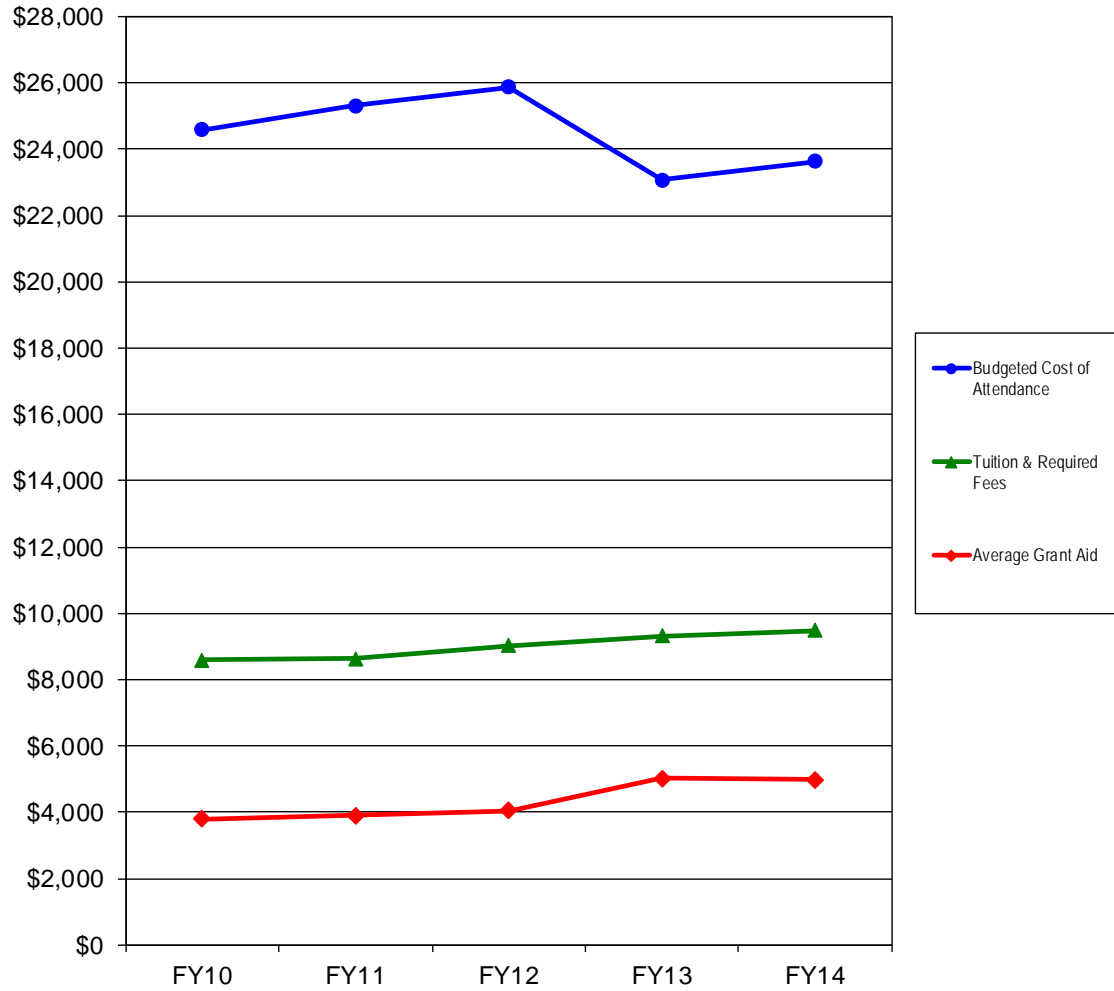


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	25	17	21	28	29	4	16.0%
Grant aid, no FAFSA	<u>21</u>	<u>13</u>	<u>20</u>	<u>38</u>	<u>34</u>	<u>13</u>	61.9%
Aid recipients with no need	46	30	41	66	63	17	37.0%
Aid recipients with need*	213	188	183	172	202	-11	-5.2%
Full pay / No aid	36	29	25	24	21	-15	-41.7%
Total of all full-time, Degree-Seeking Metro Fee UG	295	247	249	262	286	-9	-3.1%

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

Source: PeopleSoft
 IR&PLCB 11/14

Figure 3.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for
Full-time Undergraduate Metropolitan Fee Students at the
University of Missouri-St. Louis, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,591	\$25,319	\$25,873	\$23,068	\$23,625	-\$966	-3.9%
Tuition & Required Fees	\$8,595	\$8,631	\$9,038	\$9,314	\$9,474	\$879	10.2%
Average Grant Aid	\$3,799	\$3,906	\$4,056	\$5,033	\$4,988	\$1,189	31.3%

Source: Institutional Characteristics & PeopleSoft
 IR&P/LCB 11/14

Table 3.1

Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY10 - FY14

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	9	\$3,357	5	\$3,308	27	\$1,620	11	\$1,336	69	\$1,572
Merit	54	\$2,430	45	\$3,716	47	\$4,115	57	\$4,975	73	\$5,060
Other**	28	\$3,321	23	\$4,021	24	\$4,170	27	\$3,502	37	\$4,665
Total	91	\$2,796	73	\$3,784	98	\$3,441	95	\$4,135	179	\$3,634

Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	20	\$3,440	14	\$4,140	16	\$5,126	34	\$3,591	33	\$4,357
Other**	19	\$2,852	10	\$4,956	16	\$3,997	22	\$5,029	24	\$4,604
Total	39	\$3,153	24	\$4,480	32	\$4,561.76	56	\$4,155.66	57	\$4,460.86

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&PLCB 11/14

Table 3.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY10 & FY14 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

Income Level	FY10			FY14		
	Grant Aid	% Total Cost		Grant Aid	% Total Cost	
		% Tuition & Required Fees	of Attendance		% Tuition & Required Fees	of Attendance
<\$20,000	\$4,735	55%	19%	\$5,489	58%	23%
\$20,000 to \$40,000	\$4,650	54%	18%	\$5,796	61%	24%
\$40,000 to \$60,000	\$3,287	38%	14%	\$6,041	64%	25%
\$60,000 to \$80,000	\$2,672	31%	11%	\$3,325	35%	16%
\$80,000 to \$100,000	\$1,651	19%	7%	\$4,671	49%	20%
>\$100,000	\$4,877	57%	19%	\$3,293	35%	14%

Source: Institutional Characteristics & PeopleSoft

IR&PLCB 11/14

Table 3.3

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY10 & FY14
(Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY10					FY14				
	% 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%	19%	0%	33%	47%	1%	23%	1%	32%	44%
\$20,000 to \$40,00	14%	18%	0%	27%	40%	12%	24%	1%	22%	41%
\$40,000 to \$60,000	21%	14%	0%	21%	45%	13%	25%	0%	28%	34%
\$60,000 to \$80,000	43%	11%	0%	24%	21%	46%	16%	0%	17%	22%
\$80,000 to \$100,000	68%	7%	0%	16%	8%	60%	20%	0%	14%	6%
>\$100,000	77%	19%	0%	12%	-8%	81%	14%	0%	11%	-6%

Source: PeopleSoft
IR&P/LCB 11/14

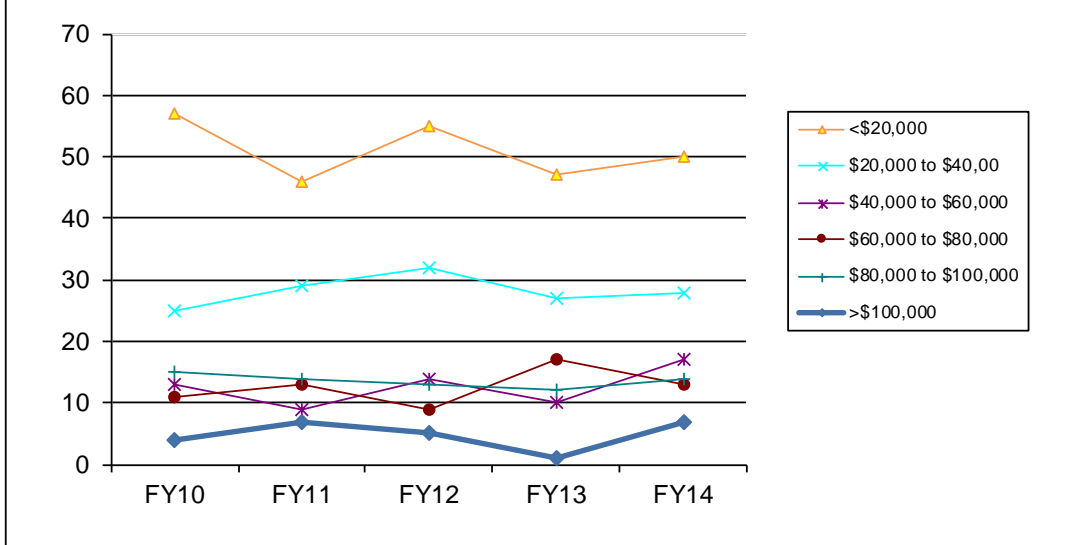
Table 3.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY10 - FY14

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	16	\$11,109	18	\$9,054	11	\$10,417	12	\$8,191	20	\$8,277
Without Need	4	11,924	1	15,000	6	11,488	8	8,201	6	9,369
	20	\$11,272	19	\$9,367	17	\$10,795	20	\$8,195	26	\$8,529

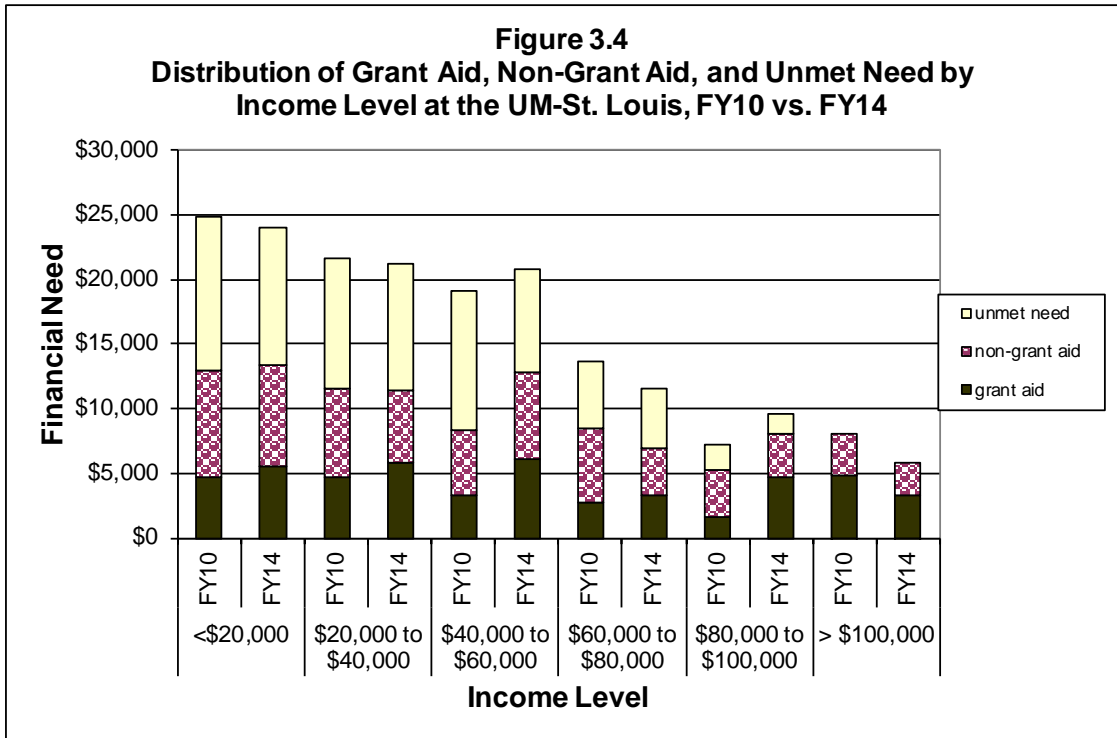
Source: PeopleSoft
IR&P/LCB 11/14

Figure 3.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri-St. Louis, FY10 - FY14



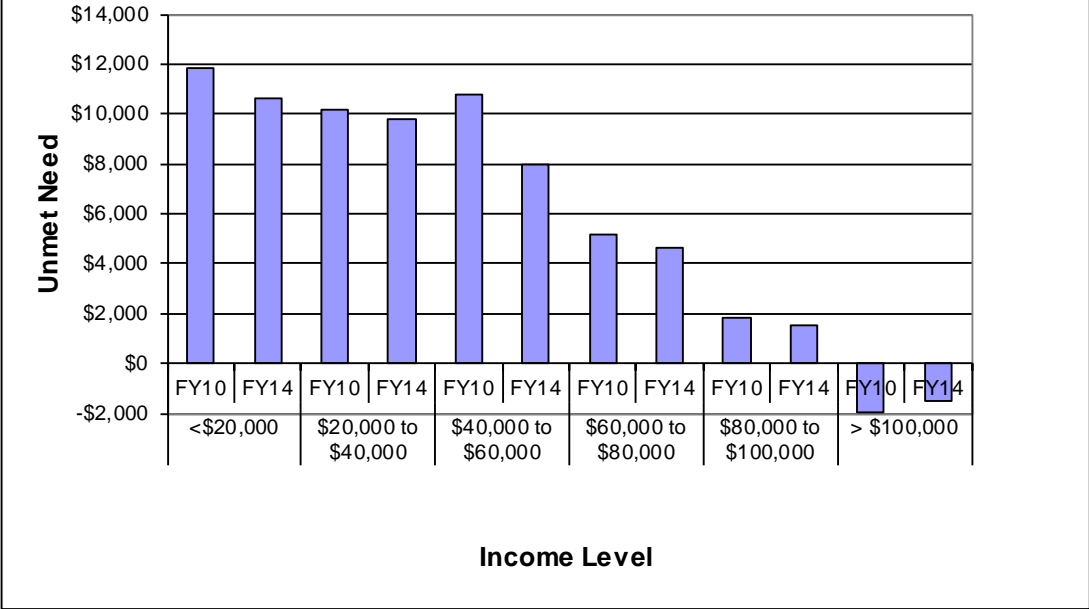
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 3.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at
the UM-St. Louis, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

University of Missouri-St. Louis

Income Less than \$20,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	57	46	55	47	50						-7	-12%
	Percent Cost of Attendance											
Cost of Attendance	\$25,286	\$25,737	\$26,809	\$23,940	\$24,307						-\$979	-4%
Less Expected Family Contribution*	441	741	381	398	314	2%	3%	1%	2%	1%	-127	-29%
Financial Need	24,845	24,996	26,428	23,542	23,993	98%	97%	99%	98%	99%	-852	-3%
Less Grant Aid	4,735	4,472	5,519	5,840	5,489	19%	17%	21%	24%	23%	753	16%
Unmet Need	\$20,109	\$20,524	\$20,909	\$17,702	\$18,504	80%	80%	78%	74%	76%	-1,606	-8%
% Grant Aid that Met Financial Need	19%	18%	21%	25%	23%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$40	\$141	\$118	\$430	\$124	0%	1%	0%	2%	1%	84	211%
Need-based Loans	3,703	3,583	3,140	3,735	3,784	15%	14%	12%	16%	16%	81	2%
Non-Need Based Loans	4,519	3,991	4,180	4,238	3,973	18%	16%	16%	18%	16%	-546	-12%
Remaining Unmet Need	\$11,847	\$12,808	\$13,471	\$9,299	\$10,622	47%	50%	50%	39%	44%	-1,225	-10%
*Amount Borrowed to meet EFC	\$320	\$501	\$247	\$234	\$135	1%	2%	1%	1%	1%	-185	-58%

Income Between \$20,000 to \$40,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	25	29	32	27	28						3	12%
	Percent Cost of Attendance											
Cost of Attendance	\$25,338	\$24,752	\$25,929	\$23,444	\$23,992						-\$1,346	-5%
Less Expected Family Contribution*	3,657	2,432	2,528	1,394	2,767	14%	10%	10%	6%	12%	-890	-24%
Financial Need	21,682	22,320	23,401	22,050	21,226	86%	90%	90%	94%	88%	-456	-2%
Less Grant Aid	4,650	4,981	4,284	6,600	5,796	18%	20%	17%	28%	24%	1,146	25%
Unmet Need	\$17,031	\$17,340	\$19,117	\$15,450	\$15,430	67%	70%	74%	66%	64%	-1,601	-9%
% Grant Aid that Met Financial Need	21%	22%	18%	30%	27%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$0	\$0	\$109	\$129	\$221	0%	0%	0%	1%	1%	221	
Need-based Loans	4,172	2,976	3,923	3,481	3,616	16%	12%	15%	15%	15%	-557	-13%
Non-Need Based Loans	2,670	1,952	2,305	2,754	1,778	11%	8%	9%	12%	7%	-892	-33%
Remaining Unmet Need	\$10,189	\$12,412	\$12,780	\$9,086	\$9,815	40%	50%	49%	39%	41%	-374	-4%
*Amount Borrowed to meet EFC	\$2,221	\$1,698	\$1,775	\$905	\$1,413	9%	7%	7%	4%	6%	-807	-36%

Income Between \$40,000 to \$60,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	13	9	14	10	17						4	31%
	Percent Cost of Attendance											
Cost of Attendance	\$24,072	\$26,416	\$25,956	\$22,162	\$23,741						-\$331	-1%
Less Expected Family Contribution*	4,939	4,427	5,772	5,941	2,982	21%	17%	22%	27%	13%	-1,957	-40%
Financial Need	19,133	21,990	20,184	16,221	20,759	79%	83%	78%	73%	87%	1,626	8%
Less Grant Aid	3,287	3,537	3,077	5,325	6,041	14%	13%	12%	24%	25%	2,755	84%
Unmet Need	\$15,846	\$18,453	\$17,107	\$10,897	\$14,718	66%	70%	66%	49%	62%	-1,128	-7%
% Grant Aid that Met Financial Need	17%	16%	15%	33%	29%							
	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	3,566	4,583	3,284	2,805	3,917	15%	17%	13%	13%	16%	351	10%
Non-Need Based Loans	1,532	874	1,487	235	2,808	6%	3%	6%	1%	12%	1,276	83%
Remaining Unmet Need	\$10,748	\$12,995	\$12,336	\$7,857	\$7,992	45%	49%	48%	35%	34%	-2,756	-26%
*Amount Borrowed to meet EFC	\$798	\$2,015	\$1,881	\$2,515	\$2,052	3%	8%	7%	11%	9%	1,254	157%

Table 3.5 (Continued)

University of Missouri-St. Louis

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	11	13	9	17	13						2	18%
	Percent Cost of Attendance											
Cost of Attendance	\$24,042	\$24,242	\$23,898	\$21,989	\$21,351						-\$2,691	-11%
Less Expected Family Contribution*	<u>10,455</u>	<u>9,146</u>	<u>10,022</u>	<u>7,740</u>	<u>9,801</u>	43%	38%	42%	35%	46%	-653	-6%
Financial Need	13,588	15,096	13,876	14,249	11,550	57%	62%	58%	65%	54%	-2,038	-15%
Less Grant Aid	<u>2,672</u>	<u>3,900</u>	<u>2,799</u>	<u>5,335</u>	<u>3,325</u>	11%	16%	12%	24%	16%	653	24%
Unmet Need	\$10,915	\$11,196	\$11,077	\$8,914	\$8,224	45%	46%	46%	41%	39%	-2,691	-25%
% Grant Aid that Met Financial Need	20%	26%	20%	37%	29%							
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	3,640	4,057	4,250	2,944	3,250	15%	17%	18%	13%	15%	-390	-11%
Non-Need Based Loans	<u>2,122</u>	<u>173</u>	<u>646</u>	<u>1,105</u>	<u>357</u>	9%	1%	3%	5%	2%	-1,764	-83%
Remaining Unmet Need	\$5,153	\$6,966	\$6,181	\$4,865	\$4,617	21%	29%	26%	22%	22%	-536	-10%
*Amount Borrowed to meet EFC	\$3,705	\$2,619	\$3,540	\$2,073	\$2,929	15%	11%	15%	9%	14%	-776	-21%

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	15	14	13	12	14						-1	-7%
	Percent Cost of Attendance											
Cost of Attendance	\$22,211	\$25,333	\$23,537	\$21,932	\$23,886						\$1,676	8%
Less Expected Family Contribution*	<u>15,041</u>	<u>14,312</u>	<u>14,463</u>	<u>14,302</u>	<u>14,261</u>	68%	56%	61%	65%	60%	-780	-5%
Financial Need	7,170	11,021	9,074	7,629	9,626	32%	44%	39%	35%	40%	2,456	34%
Less Grant Aid	<u>1,651</u>	<u>1,562</u>	<u>1,362</u>	<u>2,817</u>	<u>4,671</u>	7%	6%	6%	13%	20%	3,020	183%
Unmet Need	\$5,519	\$9,459	\$7,713	\$4,813	\$4,955	25%	37%	33%	22%	21%	-564	-10%
% Grant Aid that Met Financial Need	23%	14%	15%	37%	49%							
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	3,616	3,995	3,040	2,979	3,427	16%	16%	13%	14%	14%	-189	-5%
Non-Need Based Loans	<u>37</u>	<u>655</u>	<u>446</u>	<u>746</u>	<u>0</u>	0%	3%	2%	3%	0%	-37	-100%
Remaining Unmet Need	\$1,865	\$4,809	\$4,226	\$1,088	\$1,527	8%	19%	18%	5%	6%	-338	-18%
*Amount Borrowed to meet EFC	\$3,459	\$2,278	\$2,515	\$6,288	\$4,093	16%	9%	11%	29%	17%	634	18%

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	4	7	5	1	7						3	75%
	Percent Cost of Attendance											
Cost of Attendance	\$26,276	\$27,106	\$27,248	\$24,358	\$23,095						-\$3,181	-12%
Less Expected Family Contribution*	<u>20,274</u>	<u>21,771</u>	<u>20,301</u>	<u>19,008</u>	<u>18,715</u>	77%	80%	75%	78%	81%	-1,558	-8%
Financial Need	6,002	5,335	6,947	5,350	4,380	23%	20%	25%	22%	19%	-1,622	-27%
Less Grant Aid	<u>4,877</u>	<u>3,457</u>	<u>4,254</u>	<u>6,125</u>	<u>3,293</u>	19%	13%	16%	25%	14%	-1,584	-32%
Unmet Need	\$1,125	\$1,878	\$2,693	-\$775	\$1,087	4%	7%	10%	-3%	5%	-38	-3%
% Grant Aid that Met Financial Need	81%	65%	61%	114%	75%							
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	2,810	1,490	3,120	0	2,069	11%	5%	11%	0%	9%	-741	-26%
Non-Need Based Loans	<u>301</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>509</u>	1%	0%	0%	0%	2%	208	69%
Remaining Unmet Need	-\$1,986	\$388	-\$427	-\$775	-\$1,491	-8%	1%	-2%	-3%	-6%	495	-25%
*Amount Borrowed to meet EFC	\$10,612	\$5,342	\$3,300	\$7,500	\$8,194	40%	20%	12%	31%	35%	-2,418	-23%

Source: PeopleSoft
IR&P/LCB 11/14