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 {
(4,321)	Less: Expected Family Contribution
19,355	Financial Need
<u>(4,537)</u> 14,818	Less: Grant Aid includes need and non-need based grant aid from federal, state, institutional, and other sources Remaining Need Institutional, and other sources
(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. Cover a students with income between \$20,000 and \$40,000 and \$20,000 and \$

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?

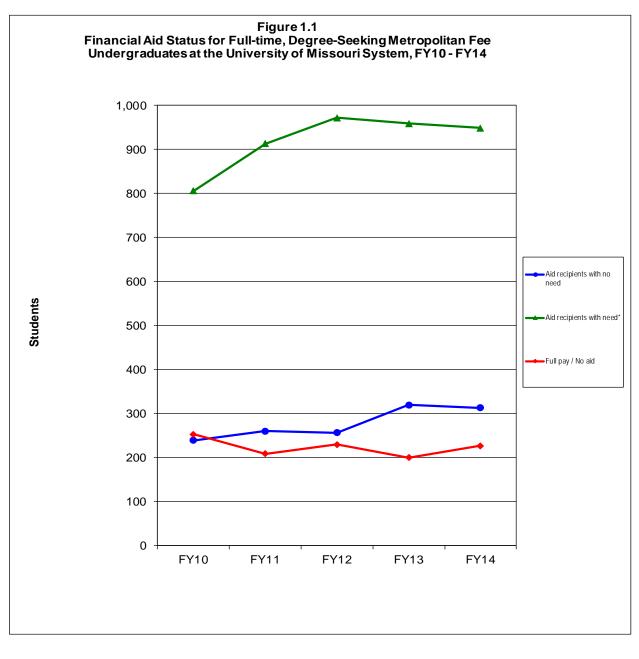
Students with incomes less than \$40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, by income level, there is a difference in the structure of the financial aid packages and the way that financial need is met. For example, 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).

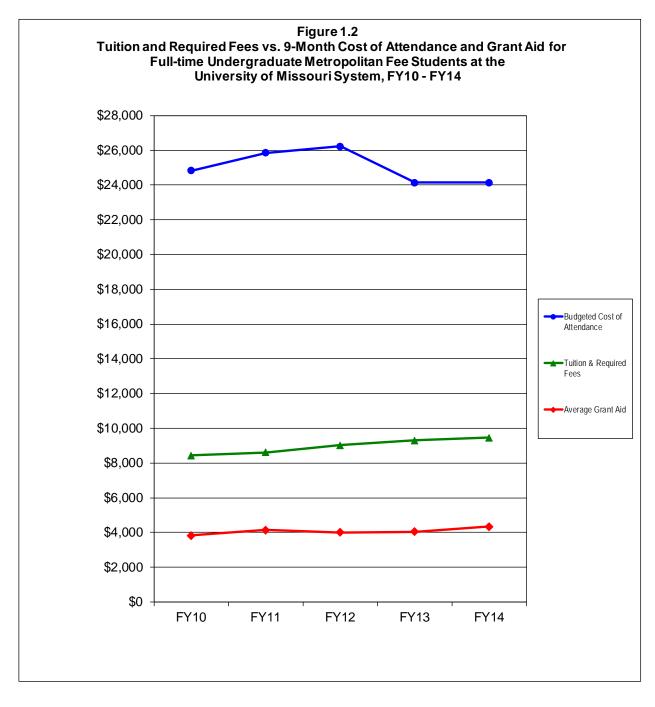
9. Can families afford to pay the expected family contribution?

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-ofpocket. For example, in FY14 families with income between \$80k and \$100k borrowed nearly 16% of the expected family contribution (Table 1.5).



						5-yr	5-yr
	FY10	FY11	FY12	FY13	FY14	# Change	% 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>	164	<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.



					5-yr	5-yr
FY10	FY11	FY12	FY13	FY14	# Change	% Change
\$24,839	\$25,866	\$26,222	\$24,152	\$24,152	-\$687	-2.8%
\$8,434	\$8,617	\$9,034	\$9,307	\$9,465	\$1,031	12.2%
\$3,840	\$4,148	\$4,007	\$4,041	\$4,342	\$502	13.1%
	\$24,839 \$8,434	\$24,839 \$25,866 \$8,434 \$8,617	\$24,839 \$25,866 \$26,222 \$8,434 \$8,617 \$9,034	\$24,839 \$25,866 \$26,222 \$24,152 \$8,434 \$8,617 \$9,034 \$9,307	\$24,839 \$25,866 \$26,222 \$24,152 \$24,152 \$8,434 \$8,617 \$9,034 \$9,307 \$9,465	FY10 FY11 FY12 FY13 FY14 # Change \$24,839 \$25,866 \$26,222 \$24,152 \$24,152 -\$687 \$8,434 \$8,617 \$9,034 \$9,307 \$9,465 \$1,031

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		F	Y10	FY	11	F	Y12	F	Y13	F	Y14
		# of	Average		Average	# of	Average	# of	Average	# of	Average
		Awards	Award	# of Awards	Award	Awards	Award	Awards	Award	Awards	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		F	Y10	FY	11	F	Y12	F	Y13	F	Y14
		# of	Average		Average	# of	Average	# of	Average	# of	Average
		Awards	Award	# of Awards	Award	Awards	Award	Awards	Award	Awards	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&P/LCB 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)

	[FY10		-	FY14				
	Crent Aid	% Tuition &	% Total Cost of	Cront Aid	% Tuition &	% Total Cost of			
Income Level	Grant Aid	Required Fees	Attendance	Grant Aid	Required Fees	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&P/LCB 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)

	<u> </u>	-	Y10 ource of	Aid	-	FY14 % COA Met by Source of Aid				_
Income Level	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<\$20,000	3%	22%	2%	31%	43%	2%	24%	1%	29%	45%
\$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

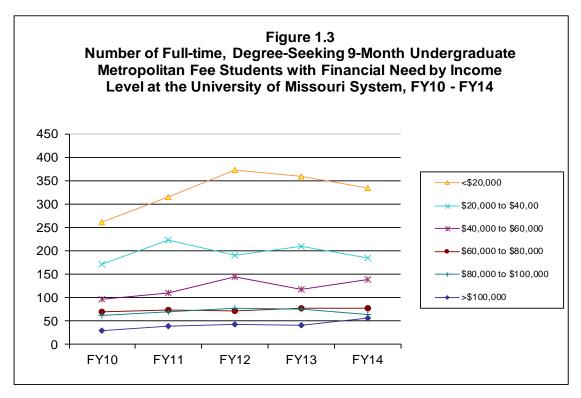
Table 1.4

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

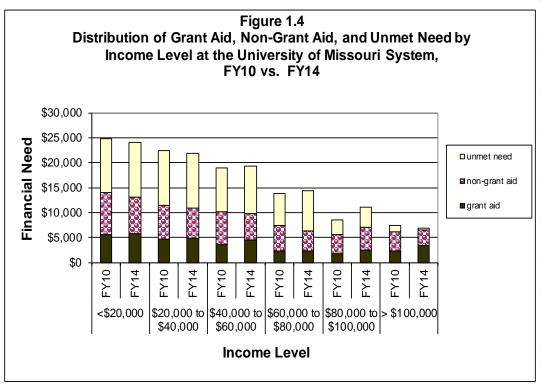
	FY10					FY12		FY13		FY14	
	Ν	Mean	Ν	Mean	Ν	Mean	Ν	Mean	Ν	Mean	
With Need*	71	\$10,170	76	\$10,182	62	\$10,653	56	\$9,851	70	\$9,598	
Without Need	31	9,906	31	9,785	32	11,710	38	10,763	34	11,114	
Total	102	\$10,090	107	\$10,067	94	\$11,013	94	\$10,219	104	\$10,093	

Source: PeopleSoft

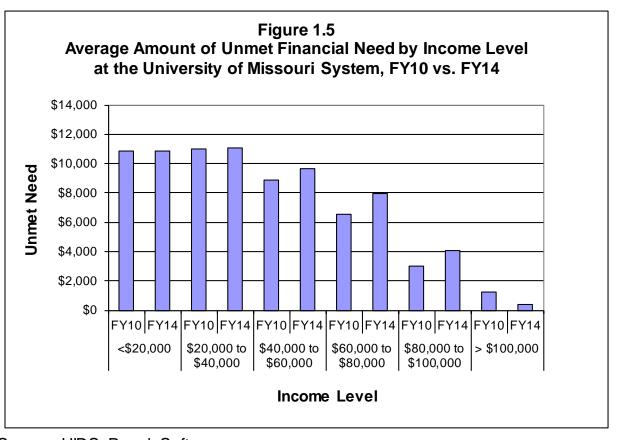
IR&P/LCB 11/14



Source: PeopleSoft IR&P/LCB 11/14



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



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

University of Missouri System

			Inc	come Less	than \$20,0	000					# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	FY10-FY14	-
Total Enrolled for 9 months (N)	261	316	372	359	335	Per	cent Co	ost of At	tendand	<u>`</u> e	74	28%
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	• • • • •	.		* ***	0057				tendand			0.404
College Work Study	\$471	\$430	\$314	\$291	\$357	2%	2%	1% 14%	1%	1% 15%	-114 -125	-24%
Need-based Loans Non-Need Based Loans	\$3,786 4,203	\$3,793 3,902	\$3,600 3,535	\$3,519 3,538	\$3,661 3,363	15% 16%	14% 15%	14%	14% 14%	15% 14%	-125 -840	-3% -20%
Remaining Unmet Need	\$10,866	\$11,693	\$13,033	\$11,295	\$10,857	43%	44%	49%	46%	45%	-040	-20%
-					. ,						-	
*Amount Borrowed to meet EFC	\$508	\$495	\$447	\$336	\$312	2%	2%	2%	1%	1%	-197	-39%
			Income	Between	\$20,000 to	\$40,000)				# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	FY10-FY14	-
Total Enrolled for 9 months (N)	171	223	191	209	185						14	8%
						Per	rcent Co	ost of At	tendand	e		
Cost of Attendance	\$25,132	\$25,924	\$26,152	\$24,536	\$24,189						-\$943	-4%
Less Expected Family Contribution*	2,771	<u>2,744</u>	2,629	<u>2,350</u>	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							rcent Co	ost of At	tendand	e		
	****	*		• • • • -	.							
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	2% 15%	1% 13%	14%	13%	15%	-111	-3%
Need-based Loans Non-Need Based Loans	\$3,773 2,546	\$3,369 1,958	\$3,564 2,037	\$3,252 2,202	\$3,662 1,933	2% 15% 10%	1% 13% 8%	14% 8%	13% 9%	15% 8%	-111 -613	-3% -24%
Need-based Loans	\$3,773	\$3,369	\$3,564	\$3,252	\$3,662	2% 15%	1% 13%	14%	13%	15% 8% 46%	-111 -613 44	-3%
Need-based Loans Non-Need Based Loans	\$3,773 2,546	\$3,369 1,958	\$3,564 2,037	\$3,252 2,202	\$3,662 1,933	2% 15% 10%	1% 13% 8%	14% 8%	13% 9%	15% 8%	-111 -613	-3% -24%
Need-based Loans Non-Need Based Loans Remaining Unmet Need	\$3,773 2,546 \$10,998	\$3,369 1,958 \$12,737	\$3,564 2,037 \$12,533 \$1,602	\$3,252 2,202 \$11,719	\$3,662 1,933 \$11,042 \$1,598	2% 15% 10% 44% 8%	1% 13% 8% 49% 7%	14% 8% 48%	13% 9% 48%	15% 8% 46%	-111 -613 44 -295	-3% -24% 0% -16%
Need-based Loans Non-Need Based Loans Remaining Unmet Need	\$3,773 2,546 \$10,998 \$1,894	\$3,369 1,958 \$12,737 \$1,692	\$3,564 2,037 \$12,533 \$1,602 Income	\$3,252 2,202 \$11,719 \$1,286 Between	\$3,662 <u>1,933</u> \$11,042 \$1,598 \$40,000 to	2% 15% 10% 44% 8% \$60,000	1% 13% 8% 49% 7%	14% 8% 48% 6%	13% 9% 48% 5%	15% 8% 46% 7%	-111 -613 44 -295 # Change	-3% -24% 0% -16%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC	\$3,773 2,546 \$10,998 \$1,894 FY10	\$3,369 1,958 \$12,737	\$3,564 2,037 \$12,533 \$1,602	\$3,252 2,202 \$11,719 \$1,286	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14	2% 15% 10% 44% 8%	1% 13% 8% 49% 7%	14% 8% 48% 6%	13% 9% 48%	15% 8% 46%	-111 -613 44 -295	-3% -24% 0% -16% % Change FY10-FY14
Need-based Loans Non-Need Based Loans Remaining Unmet Need	\$3,773 2,546 \$10,998 \$1,894	\$3,369 1,958 \$12,737 \$1,692 FY11	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12	\$3,252 2,202 \$11,719 \$1,286 Between FY13	\$3,662 <u>1,933</u> \$11,042 \$1,598 \$40,000 to	2% 15% 10% 44% 8% \$60,000 FY10	1% 13% 8% 49% 7% FY11	14% 8% 48% 6% FY12	13% 9% 48% 5%	15% 8% 46% 7% FY14	-111 -613 44 -295 # Change FY10-FY14	-3% -24% 0% -16%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC	\$3,773 2,546 \$10,998 \$1,894 FY10	\$3,369 1,958 \$12,737 \$1,692 FY11	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139	2% 15% 10% 44% 8% \$60,000 FY10	1% 13% 8% 49% 7% FY11	14% 8% 48% 6% FY12	13% 9% 48% 5% FY13	15% 8% 46% 7% FY14	-111 -613 44 -295 # Change FY10-FY14	-3% -24% 0% -16% % Change FY10-FY14
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance	\$3,773 2,546 \$10,998 \$1,894 FY10 97	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139	2% 15% 10% 44% 8% \$60,000 FY10	1% 13% 8% 49% 7% FY11	14% 8% 48% 6% FY12	13% 9% 48% 5% FY13	15% 8% 46% 7% FY14	-111 -613 44 -295 # Change FY10-FY14 42	-3% -24% 0% -16% % Change FY10-FY14 43%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N)	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725	\$3,369 1,958 \$12,737 \$1,692 FY11 110	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676	2% 15% 10% 44% 8% \$60,000 FY10 Per	1% 13% 8% 49% 7% FY11 rcent Co	14% 8% 48% 6% FY12 Dist of At	13% 9% 48% 5% FY13 tendanc	15% 8% 46% 7% FY14	-111 -613 44 -295 # Change FY10-FY14 42 -1,049	-3% -24% 0% -16% % Change FY10-FY14 43% -4%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution*	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 5,737	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 <u>5,336</u>	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024 5,440 20,584 3,647	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 <u>4,881</u>	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 4,321	2% 15% 10% 44% \$60,000 FY10 Per 23%	1% 13% 8% 49% 7% FY11 rcent Cc 21%	14% 8% 48% 6% FY12 Dist of At 21%	13% 9% 48% 5% FY13 tendance 21%	15% 8% 46% 7% FY14 Se 18%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416	-3% -24% 0% -16% % Change FY10-FY14 43% -4% -25%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 <u>5,336</u> 20,106	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024 5,440 20,584	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 <u>4,881</u> 18,884	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 <u>4,321</u> 19,355	2% 15% 10% 44% \$60,000 FY10 Per 23% 77%	1% 13% 8% 49% 7% FY11 rcent Cc 21% 79%	14% 8% 48% 6% FY12 ost of At 21% 79%	13% 9% 48% 5% FY13 tendanc 21% 79%	15% 8% 46% 7% FY14 2e 18% 82%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368	-3% -24% 0% -16% % Change FY10-FY14 43% -4% -25% 2%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988 3,590	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 <u>5,336</u> 20,106 4,261	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024 5,440 20,584 3,647	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 4,881 18,884 3,460	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 4.321 19,355 4,537	2% 15% 10% 44% \$60,000 FY10 Pen 23% 77% 15%	1% 13% 8% 49% 7% FY11 rcent Cc 21% 79% 17%	14% 8% 48% 6% FY12 0st of At 21% 79% 14%	13% 9% 48% 5% FY13 tendand 21% 79% 15%	15% 8% 46% 7% FY14 20 18% 82% 19%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368 947	-3% -24% 0% -16% % Change FY10-FY14 43% -4% -25% 2% 2% 26%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988 3,590 \$15,398	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 5,336 20,106 4,261 \$15,846	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024 5,440 20,584 3,647 \$16,937	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 4.881 18,884 3,460 \$15,424	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 <u>4,321</u> 19,355 4,537 \$14,818	2% 15% 10% 44% \$60,000 FY10 Per 23% 77% 15% 62%	1% 13% 8% 49% 7% FY11 ccent Cc 21% 79% 17% 62%	14% 8% 48% 6% FY12 Dist of At 21% 79% 14% 65%	13% 9% 48% 5% FY13 tendanc 21% 79% 15% 65%	15% 8% 46% 7% FY14 2e 18% 82% 19% 63%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368 947	-3% -24% 0% -16% % Change FY10-FY14 43% -4% -25% 2% 2% 26%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988 3,590 \$15,398 19%	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 <u>5,336</u> 20,106 4,261 \$15,846 21%	\$3,564 2,037 \$12,533 \$1,602 Income FY12 145 \$26,024 <u>5,440</u> 20,584 3,647 \$16,937 18%	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 <u>4.881</u> 18,884 3,460 \$15,424 18%	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 <u>4,321</u> 19,355 <u>4,537</u> \$14,818 23%	2% 15% 10% 44% \$60,000 FY10 Pen 23% 77% 15% 62%	1% 13% 8% 49% 7% FY11 rcent Cc 21% 79% 17% 62%	14% 8% 48% 6% FY12 0st of At 21% 79% 14% 65%	13% 9% 48% 5% FY13 tendand 21% 79% 15% 65% tendand	15% 8% 46% 7% FY14 2e 18% 82% 19% 63%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368 947 -580	-3% -24% 0% -16% % Change FY10-FY14 43% -43% -25% 2% 26% -4%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need %Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988 3,590 \$15,398 19% \$333	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 <u>5,336</u> 20,106 4,261 \$15,846 21% \$170	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024 <u>5,440</u> 20,584 3,647 \$16,937 18%	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 4.881 18,884 3,460 \$15,424 18%	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 <u>4,321</u> 19,355 <u>4,537</u> \$14,818 23% \$107	2% 15% 10% 44% \$60,000 FY10 Pen 23% 77% 15% 62% Pen 15%	1% 13% 8% 49% 7% FY11 rcent Cc 21% 79% 17% 62%	14% 8% 48% 6% FY12 0st of At 21% 79% 14% 65%	13% 9% 48% 5% FY13 tendand 21% 79% 15% 65%	15% 8% 46% 7% FY14 2e 18% 82% 19% 63% 29%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368 947 -580 -226	-3% -24% 0% -16% % Change FY10-FY14 43% -4% 26% -25% 26% -4%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988 3,590 \$15,398 19% \$333 \$3,705	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 5,336 20,106 4,261 \$15,846 21% \$170 \$3,882	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024 5,440 20,584 3,647 \$16,937 18% \$222 \$3,819	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 4.881 18,884 3,460 \$15,424 18% \$149 \$3,330	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 <u>4,321</u> 19,355 <u>4,537</u> \$14,818 23% \$107 \$3,562	2% 15% 10% 44% \$60,000 FY10 Per 23% 77% 15% 62% Per 1% 15%	1% 13% 8% 49% 7% FY11 rcent Cc 21% 79% 17% 62%	14% 8% 48% 6% FY12 0st of At 21% 79% 14% 65%	13% 9% 48% 5% FY13 tendand 21% 79% 15% 65% tendand 1% 1%	15% 8% 46% 7% FY14 22 18% 82% 19% 63% 63%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368 947 -580 -226 -144	-3% -24% 0% -16% % Change FY10-FY14 43% -4% 26% -4% -68% -4%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need %Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988 3,590 \$15,398 19% \$333 \$3,705 2,513	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 5,336 20,106 4,261 \$15,846 21% \$170 \$3,882 1,515	\$3,564 2,037 \$12,533 \$1,602 Income FY12 145 \$26,024 20,584 3,647 \$16,937 18% \$222 \$3,819 1,473	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 4,881 18,884 3,460 \$15,424 18% \$15,424 18% \$15,424	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 <u>4,321</u> 19,355 <u>4,537</u> \$14,818 23% \$107 \$3,562 1,526	2% 15% 10% 44% 8% \$60,000 FY10 Pen 23% 77% 15% 62% Pen 1% 15% 10%	1% 13% 8% 49% 7% FY11 rcent Cc 21% 79% 17% 62%	14% 8% 48% 6% FY12 0st of At 21% 79% 14% 65% 0st of At 1% 15% 6%	13% 9% 48% 5% FY13 tendand 21% 79% 15% 65% tendand 1% 14% 6%	15% 8% 46% 7% FY14 22 18% 82% 19% 63% 26 0% 15% 6%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368 947 -580 -226 -144 -988	-3% -24% 0% -16% % Change FY10-FY14 43% -4% 26% -4% 26% -4% -68% -4% -39%
Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans	\$3,773 2,546 \$10,998 \$1,894 FY10 97 \$24,725 <u>5,737</u> 18,988 3,590 \$15,398 19% \$333 \$3,705	\$3,369 1,958 \$12,737 \$1,692 FY11 110 \$25,442 5,336 20,106 4,261 \$15,846 21% \$170 \$3,882	\$3,564 2,037 \$12,533 \$1,602 <i>Income</i> FY12 145 \$26,024 5,440 20,584 3,647 \$16,937 18% \$222 \$3,819	\$3,252 2,202 \$11,719 \$1,286 Between FY13 117 \$23,765 4.881 18,884 3,460 \$15,424 18% \$149 \$3,330	\$3,662 1,933 \$11,042 \$1,598 \$40,000 to FY14 139 \$23,676 <u>4,321</u> 19,355 <u>4,537</u> \$14,818 23% \$107 \$3,562	2% 15% 10% 44% \$60,000 FY10 Per 23% 77% 15% 62% Per 1% 15%	1% 13% 8% 49% 7% FY11 rcent Cc 21% 79% 17% 62%	14% 8% 48% 6% FY12 0st of At 21% 79% 14% 65%	13% 9% 48% 5% FY13 tendand 21% 79% 15% 65% tendand 1% 1%	15% 8% 46% 7% FY14 22 18% 82% 19% 63% 63%	-111 -613 44 -295 # Change FY10-FY14 42 -1,049 -1,416 368 947 -580 -226 -144	-3% -24% 0% -16% % Change FY10-FY14 43% -4% 26% -4% -68% -4%

Table 1.5 (Continued)

University of Missouri-System

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

						\$80,000					# Change	% Change
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	FY09-FY13	FY09-FY13
Total Enrolled for 9 months (N)	75 Ave: Della	70	73	72	77	Dereen	t Cost o	6	danaa		2	3%
Cost of Attendance	Avg. Dolla \$23,537	\$24,149	\$25,883	\$25,779	\$23,435	Fercen		Allen	uance		-\$102	0%
Less Expected Family Contribution*	<u>10,578</u>	<u>10,278</u>	¢20,000 10,069	<u>10,988</u>	9,415	45%	43%	39%	43%	40%	-1,163	-11%
Financial Need	12,959	13,871	15,814	14,791	14,021	-5 <i>%</i>	-57%	61%	57%	40 <i>%</i>	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 Nee	d 15%	16%	14%	13%	19%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dolla	r Amount				Percen	t Cost o	fAtten	dance			
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)					
			meenie	Detween y	00,000 10	φ100,000					-	% Change
Total Enrolled for 9 months (N)	FY09 46	FY10 62	FY11 70	FY12 77	FY13 74	FY09	FY10	FY11	FY12	FY13	FY09-FY13 28	FY09-FY13 61%
Total Enrolled for 9 months (N)	Avg. Dolla		70		74	Percen	t Cost o	f Atten	dance		20	0170
Cost of Attendance	\$23,381	\$23.616	\$25,297	\$25,363	\$23,220	rercen	00310	Allen	uance		-\$161	-1%
Less Expected Family Contribution*	15.735	<u>15,069</u>	<u>15,365</u>	<u>15,188</u>	φ23,220 14,078	67%	64%	61%	60%	61%	-1,657	-1%
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	9,952 1,463	1,566	9,142 2,174	55 % 6%	30 % 7%	59 % 6%	40 % 6%	9%	743	20 <i>%</i> 52%
Unmet Need	\$6,214	\$6,833	\$8,469	\$8,610	\$6,968	27%	29%	33%	34%	30%	743	12%
	ψ0,214	$\psi_{0,000}$	$\psi_{0,+0.0}$	$\psi 0,010$	$\psi_{0,300}$	21 /0	2370	0070	J 4 /0	5070	734	12/0
Onmet Need												
% Grant Aid that Met Financial Nee	d 19%	20%	15%	15%	24%							
% Grant Aid that Met Financial Nee	d 19%	20%	15%	15%	24%							
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet			15%	15%	24%	Percen	t Cost o	f Atten	dance			
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need	d 19% Avg. Dolla \$170		15% \$0	15% \$54	24% \$0	Percen	t Cost o	f Atten	dance 0%	0%	-170	-100%
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet	Avg. Dolla	r Amount		\$54						0% 14%	-170 -139	-100% -4%
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study	Avg. Dolla \$170	r Amount \$74	\$0		\$0	1%	0%	0%	0%			
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans	Avg. Dolla \$170 3,304	r Amount \$74 3,598	\$0 3,426	\$54 3,347	\$0 3,165	1% 14%	0% 15%	0% 14%	0% 13%	14%	-139	
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans	Avg. Dolla \$170 3,304 0	r Amount \$74 3,598 83	\$0 3,426 418	\$54 3,347 299	\$0 3,165 363	1% 14% 0%	0% 15% 0%	0% 14% 2%	0% 13% 1%	14% 2%	-139 363	-4%
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need	Avg. Dolla \$170 3,304 0 \$2,740	r Amount \$74 3,598 83 \$3,078	\$0 3,426 418 \$4,625	\$54 3,347 299 \$4,910 \$3,696	\$0 3,165 <u>363</u> \$3,440 \$3,791	1% 14% 0% 12%	0% 15% 0% 13%	0% 14% 2% 18%	0% 13% 1% 19%	14% 2% 15%	-139 363 701	-4% 26%
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need	Avg. Dolla \$170 3,304 0 \$2,740	r Amount \$74 3,598 83 \$3,078	\$0 3,426 418 \$4,625	\$54 3,347 299 \$4,910	\$0 3,165 <u>363</u> \$3,440 \$3,791	1% 14% 0% 12%	0% 15% 0% 13%	0% 14% 2% 18%	0% 13% 1% 19%	14% 2% 15%	-139 363 701 592	-4% 26%
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC	Avg. Dolla \$170 3,304 0 \$2,740	r Amount \$74 3,598 83 \$3,078	\$0 3,426 418 \$4,625	\$54 3,347 299 \$4,910 \$3,696	\$0 3,165 <u>363</u> \$3,440 \$3,791	1% 14% 0% 12%	0% 15% 0% 13%	0% 14% 2% 18%	0% 13% 1% 19%	14% 2% 15%	-139 363 701 592 # Change	-4% 26% <u>19%</u>
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30	\$0 3,426 418 \$4,625 \$3,306	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i>	\$0 3,165 <u>363</u> \$3,440 \$3,791 \$100,000	1% 14% 0% 12% 14% FY09	0% 15% 0% 13% 13% FY10	0% 14% 2% 18% 13% FY11	0% 13% 1% 19% 15% FY12	14% 2% 15% 16%	-139 363 701 592 # Change	-4% 26% <u>19%</u> % Change
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N)	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24 Avg. Dolla	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount	\$0 3,426 418 \$4,625 \$3,306 FY11	\$54 3,347 299 \$4,910 \$3,696 <i>Income</i> > FY12	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42	1% 14% 0% 12% 14% FY09	0% 15% 0% 13%	0% 14% 2% 18% 13% FY11	0% 13% 1% 19% 15% FY12	14% 2% 15% 16%	-139 363 701 592 # Change FY09-FY13 18	-4% 26% 19% % Change FY09-FY13
% Grant Aid that Met Financial Nee Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24 Avg. Dolla \$25,665	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194	\$0 3,426 418 \$4,625 \$3,306 FY11	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817	1% 14% 0% 12% 14% FY09	0% 15% 0% 13% 13% FY10 t Cost o	0% 14% 2% 18% 13% FY11 f Atten	0% 13% 1% 19% <u>15%</u> FY12 dance	14% 2% 15% 16% FY13	-139 363 701 592 # Change FY09-FY13 18 -\$848	-4% 26% <u>19%</u> % Change FY09-FY13 75% -3%
% Grant Aid that Met Financial Neet Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution*	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24 Avg. Dolla \$25,665 <u>20,348</u>	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u>	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 20,081	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u>	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725	1% 14% 0% 12% 14% FY09 Percen 79%	0% 15% 0% 13% 13% FY10 t Cost o 71%	0% 14% 2% 18% 13% FY11 f Attent	0% 13% 1% 19% 15% FY12 dance 70%	14% 2% 15% 16% FY13 71%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623	-4% 26% <u>19%</u> % Change FY09-FY13 75% -3% -13%
% Grant Aid that Met Financial Neet Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24 Avg. Dolla \$25,665 <u>20,348</u> 5,317	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 20,081 6,764	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u> 8,444	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725 7,092	1% 14% 0% 12% 14% FY09 Percen 79% 21%	0% 15% 0% 13% 13% FY10 t Cost o 71% 29%	0% 14% 2% 18% 13% FY11 f Attent 75% 25%	0% 13% 1% 19% 15% FY12 dance 70% 30%	14% 2% 15% 16% FY13 71% 29%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33%
% Grant Aid that Met Financial Neet Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 24 Avg. Dolla \$25,665 <u>20,348</u> 5,317 2,100	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 1,856	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 <u>20,081</u> 6,764 1,839	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u> 8,444 2,557	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725 7,092 2,222	1% 14% 0% 12% 14% FY09 Percen 79% 21% 8%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7%	0% 14% 2% 18% 13% FY11 f Attent 75% 25% 7%	0% 13% 1% 19% 15% FY12 dance 70% 30% 9%	14% 2% 15% 16% FY13 71% 29% 9%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33% 6%
% Grant Aid that Met Financial Neet Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24 Avg. Dolla \$25,665 <u>20,348</u> 5,317	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 20,081 6,764	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u> 8,444	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725 7,092	1% 14% 0% 12% 14% FY09 Percen 79% 21%	0% 15% 0% 13% 13% FY10 t Cost o 71% 29%	0% 14% 2% 18% 13% FY11 f Attent 75% 25%	0% 13% 1% 19% 15% FY12 dance 70% 30%	14% 2% 15% 16% FY13 71% 29%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33%
% Grant Aid that Met Financial Neet Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 24 Avg. Dolla \$25,665 <u>20,348</u> 5,317 2,100 \$3,217	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 1,856	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 <u>20,081</u> 6,764 1,839	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u> 8,444 2,557	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725 7,092 2,222	1% 14% 0% 12% 14% FY09 Percen 79% 21% 8%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7%	0% 14% 2% 18% 13% FY11 f Attent 75% 25% 7%	0% 13% 1% 19% 15% FY12 dance 70% 30% 9%	14% 2% 15% 16% FY13 71% 29% 9%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33% 6%
% Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 24 Avg. Dolla \$25,665 <u>20,348</u> 5,317 2,100 \$3,217	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 1,856 \$5,548	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 2 <u>0,081</u> 6,764 1,839 \$4,925	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u> 8,444 2,557 \$5,887	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725 7,092 2,222 \$4,871	1% 14% 0% 12% 14% FY09 Percen 79% 21% 8%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7%	0% 14% 2% 18% 13% FY11 f Attent 75% 25% 7%	0% 13% 1% 19% 15% FY12 dance 70% 30% 9%	14% 2% 15% 16% FY13 71% 29% 9%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33% 6%
% Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 24 Avg. Dolla \$25,665 <u>20,348</u> 5,317 2,100 \$3,217	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 1,856 \$5,548 25%	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 2 <u>0,081</u> 6,764 1,839 \$4,925	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u> 8,444 2,557 \$5,887	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725 7,092 2,222 \$4,871	1% 14% 0% 12% 14% FY09 Percen 79% 21% 8% 13%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7%	0% 14% 2% 18% 13% FY11 f Attend 75% 25% 7% 18%	0% 13% 1% 19% 15% FY12 dance 70% 30% 9% 21%	14% 2% 15% 16% FY13 71% 29% 9%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33% 6%
% Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 24 Avg. Dolla \$25,665 20,348 5,317 2,100 \$3,217 d 39%	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 1,856 \$5,548 25%	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 2 <u>0,081</u> 6,764 1,839 \$4,925	\$54 3,347 299 \$4,910 \$3,696 <i>Income ></i> FY12 44 \$27,956 <u>19,512</u> 8,444 2,557 \$5,887	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 17,725 7,092 2,222 \$4,871	1% 14% 0% 12% 14% FY09 Percen 79% 21% 8% 13%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7% 22%	0% 14% 2% 18% 13% FY11 f Attend 75% 25% 7% 18%	0% 13% 1% 19% 15% FY12 dance 70% 30% 9% 21%	14% 2% 15% 16% FY13 71% 29% 9%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33% 6%
% Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24 Avg. Dolla \$25,665 20,348 5,317 2,100 \$3,217 d 39% Avg. Dolla	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 1,856 \$5,548 25% r Amount	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 <u>20,081</u> 6,764 1,839 \$4,925 27%	\$54 3,347 299 \$4,910 \$3,696 <i>Income</i> > FY12 44 \$27,956 <u>19,512</u> 8,444 2,557 \$5,887 30%	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 <u>17,725</u> 7,092 2,222 \$4,871 31%	1% 14% 0% 12% 14% FY09 Percen 79% 21% 8% 13%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7% 22% t Cost of	0% 14% 2% 18% 13% FY11 f Attend 75% 25% 7% 18%	0% 13% 1% 19% 15% FY12 dance 70% 30% 9% 21% dance	14% 2% 15% 16% FY13 71% 29% 9% 20%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122 1,654	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33% 6%
% Grant Aid that Met Financial Neet Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Neet Remaining Unmet Financial Neet College Work Study	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 FY09 24 Avg. Dolla \$25,665 20,348 5,317 2,100 \$3,217 d 39% Avg. Dolla \$0	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 <u>1,856</u> \$5,548 25% r Amount \$0	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 <u>20,081</u> 6,764 1,839 \$4,925 27%	\$54 3,347 299 \$4,910 \$3,696 <i>Income</i> > FY12 44 \$27,956 <u>19,512</u> 8,444 2,557 \$5,887 30%	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 <u>17,725</u> 7,092 2,222 \$4,871 31% \$119 2,760 355	1% 14% 0% 12% 14% FY09 Percen 0%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7% 22% t Cost of 0%	0% 14% 2% 18% FY11 f Atten 75% 25% 7% 18% f Atten 0%	0% 13% 1% 19% 15% FY12 dance 70% 30% 9% 21% dance 0%	14% 2% 15% 16% FY13 71% 29% 9% 20%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122 1,654	-4% 26% 19% % Change FY09-FY13 75% -3% -13% 33% 6% 51%
% Grant Aid that Met Financial Neet Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need College Work Study Need-based Loans	Avg. Dolla \$170 3,304 0 \$2,740 \$3,199 24 Avg. Dolla \$25,665 20,348 5,317 2,100 \$3,217 d 39% Avg. Dolla \$0 2,348	r Amount \$74 3,598 83 \$3,078 \$3,142 FY10 30 r Amount \$25,194 <u>17,790</u> 7,403 1,856 \$5,548 25% r Amount \$0 3,091	\$0 3,426 418 \$4,625 \$3,306 FY11 39 \$26,844 <u>20,081</u> 6,764 1,839 \$4,925 27% \$0 2,574	\$54 3,347 299 \$4,910 \$3,696 <i>Income</i> > FY12 44 \$27,956 <u>19,512</u> 8,444 2,557 \$5,887 30%	\$0 3,165 363 \$3,440 \$3,791 \$100,000 FY13 42 \$24,817 <u>17,725</u> 7,092 2,222 \$4,871 31% \$119 2,760	1% 14% 0% 12% 14% FY09 Percen 0% 9%	0% 15% 0% 13% 13% FY10 t Cost of 71% 29% 7% 22% t Cost of 0% 12%	0% 14% 2% 18% FY11 f Atten 75% 25% 7% 18% f Atten 0% 10%	0% 13% 1% 19% FY12 dance 70% 30% 9% 21% dance 0% 12%	14% 2% 15% 16% FY13 71% 29% 9% 20% 0% 11%	-139 363 701 592 # Change FY09-FY13 18 -\$848 -2,623 1,776 122 1,654 1,654	-4% 26% <u>19%</u> % Change FY09-FY13 75% -3% -13% 33% 6% 51%

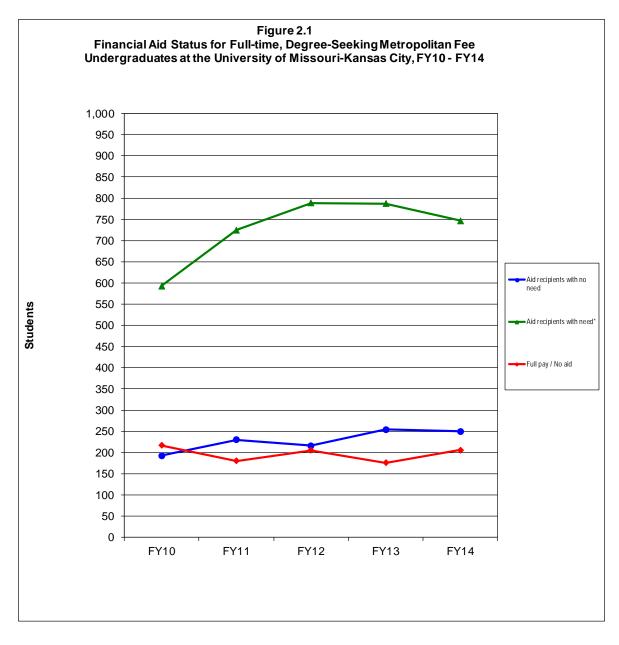
IR&P/LCB 12/13

Section II

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

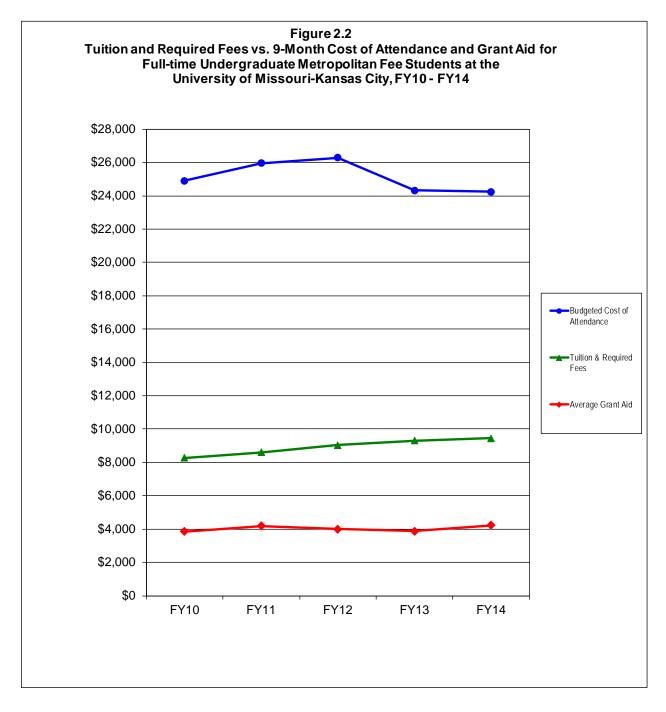
UM-Kansas City (Table and Figure 2 series)

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



					5-yr	5-yr
FY10	FY11	FY12	FY13	FY14	# Change	% Change
115	129	120	116	120	5	4.3%
<u>78</u>	<u>101</u>	<u>96</u>	<u>138</u>	<u>130</u>	<u>52</u>	66.7%
193	230	216	254	250	57	29.5%
593	725	789	787	747	154	26.0%
217	180	205	176	206	-11	-5.1%
1,003	1,135	1,210	1,217	1,203	200	19.9%
	115 <u>78</u> 193 593 217	115 129 78 101 193 230 593 725 217 180	115 129 120 78 101 96 193 230 216 593 725 789 217 180 205	115 129 120 116 78 101 96 138 193 230 216 254 593 725 789 787 217 180 205 176	115 129 120 116 120 78 101 96 138 130 193 230 216 254 250 593 725 789 787 747 217 180 205 176 206	FY10 FY11 FY12 FY13 FY14 # Change 115 129 120 116 120 5 78 101 96 138 130 52 193 230 216 254 250 57 593 725 789 787 747 154 217 180 205 176 206 -11

* 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.



						5-yr	5-yr
	FY10	FY11	FY12	FY13	FY14	# Change	% 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		F	Y10	FY	11	F١	Y12	F	Y13	F	Y14
		# of	Average		Average	# of	Average	# of	Average	# of	Average
		Awards	Award	# of Awards	Award	Awards	Award	Awards	Award	Awards	Award
Type of Awar	d 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	b	F	Y10	FY	11	F١	Y12	F	Y13	F	Y14
Students without Need	t	F # of	Y10 Average	FY	11 Average	F` # of	Y12 Average	F` # of	Y13 Average	F` # of	Y14 Average
Students without Need	t			FY [:] # of Awards							
Students without Need Type of Awar		# of	Average		Average	# of	Average	# of	Average	# of	Average
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award

*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)

		FY10			FY14	
Income Level	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)

		F	Y10				F	Y14		
	% COA Me	et by So	ource of	Aid		% COA Me	et by So	ource of	Aid	
	Expected				%	Expected				%
	Family	Gift	Work		Unmet	Family	Gift	Work		Unmet
Income Level	Contribution	Aid	Study	Loans	COA	Contribution	Aid	Study	Loans	COA
<\$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

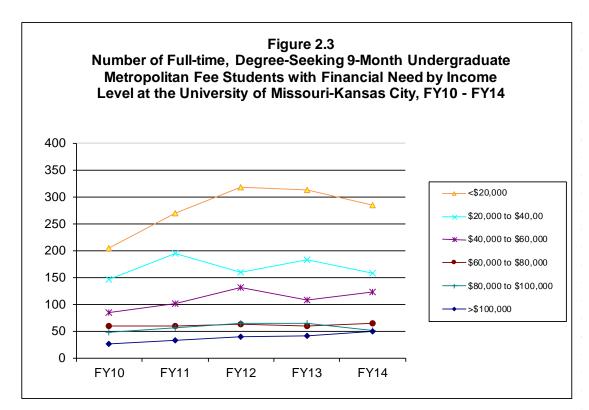
IR&P/LCB 11/14

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

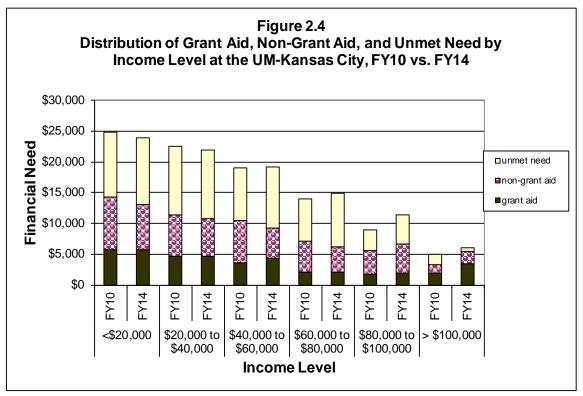
		FY10		FY11		FY12		FY13		FY14
	Ν	Mean	Ν	Mean	Ν	Mean	Ν	Mean	Ν	Mean
With Need	55	\$9,897	58	\$10,532	51	\$10,704	44	\$10,303	50	\$10,126
Without Need	27	9,607	30	9,611	26	11,761	30	11,446	28	11,488
-	82	\$9,802	88	\$10,218	77	\$11,061	74	\$10,767	78	\$10,615

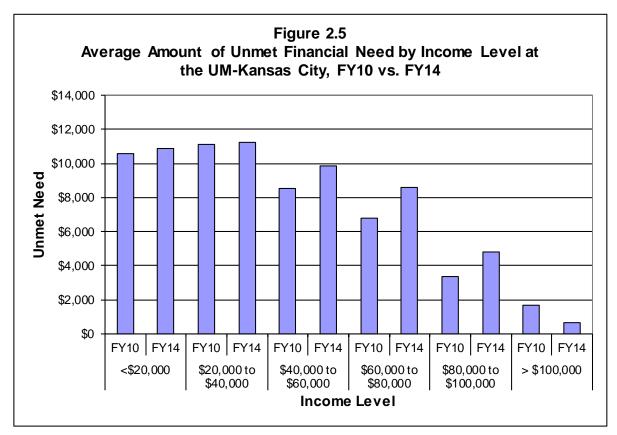
Source: PeopleSoft

IR&P/LCB 11/14



Source: PeopleSoft IR&P/LCB 11/14





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

Table 2.5

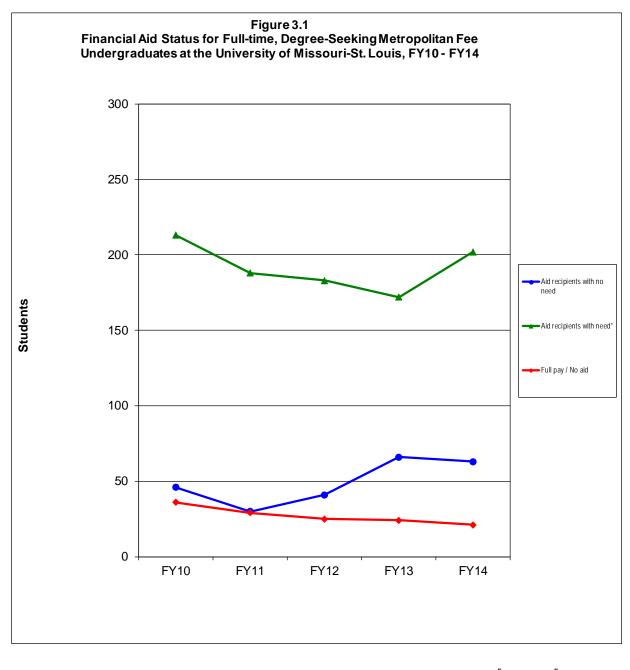
Financial Aid Indicators for all FAFSA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2010 - FY2014 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)

		<u>Uni</u>	<u>versity o</u>	f Missou	iri-Kansa	<u>s City</u>						
			Income	e Less tha	n \$20,000						# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	-	-
Total Enrolled for 9 months (N)	204	270	317	312	285						81	40%
						Pe	rcent Co	ost of At	tendan	се	.	
Cost of Attendance	\$25,561	\$26,371	\$26,433	\$24,626	\$24,412	00/	00/	00/		6 01	-\$1,150	-4%
Less Expected Family Contribution* Financial Need	<u>752</u> 24,810	<u>739</u> 25,632	<u>708</u> 25,724	<u>481</u> 24,145	<u>436</u> 23,976	3% 97%	3% 97%	3% 97%	2% 98%	2% 98%	-316 -834	-42% -3%
Less Grant Aid	24,810 5,702	25,632	25,724 5,317	24, 145 5,361	23,976	97% 22%	23%	97% 20%	90% 22%	90% 24%	-034 81	-3% 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						Pe	rcent Co	ost of At	tendan	се		
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%
		In	come Bet	ween \$20,	000 to \$40	0,000					# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	146	194	159	182	157	1110		1 1 1 2	1115	1114	11	8%
						Pe	rcent Co	ost of At	tendan	се		
Cost of Attendance	\$25,097	\$26,099	\$26,197	\$24,698	\$24,224						-\$873	-3%
Less Expected Family Contribution*	2,619	<u>2,791</u>	2,650	<u>2,491</u>	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	Ф 4 Г 4	¢040	¢440	£044	¢200		rcent Co				05	100/
College Work Study Need-based Loans	\$454 3,704	\$318	\$419	\$311	\$369 3,670	2% 15%	1% 13%	2% 13%	1% 13%	2% 15%	-85 -34	-19% -1%
Non-Need Based Loans	3,704 2,525	3,428 1,959	3,492 1,983	3,218 2,120	1,960	10%	8%	8%	9%	8%	-564	-1%
Remaining Unmet Need	\$11,136	\$12,786	\$12,483	\$12,110	\$11,261	44%	49%	48%	49%	46%	124	-22%
*Amount Borrowed to meet EFC	\$1,838	\$1,691	\$1,567	\$1,343	\$1,631	7%	6%	6%	5%	7%	-207	-11%
	.,				000 to \$60					. , .		
	-										-	% Change
Total Enrolled for 9 months (N)	FY10 84	FY11 101	FY12 131	FY13 107	FY14 122	FY10	FY11	FY12	FY13	FY14	FY10-FY14 38	F Y10-F Y14 45%
	0.					Pe	rcent Co	ost of At	tendan	се		1070
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							rcent Co					
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)

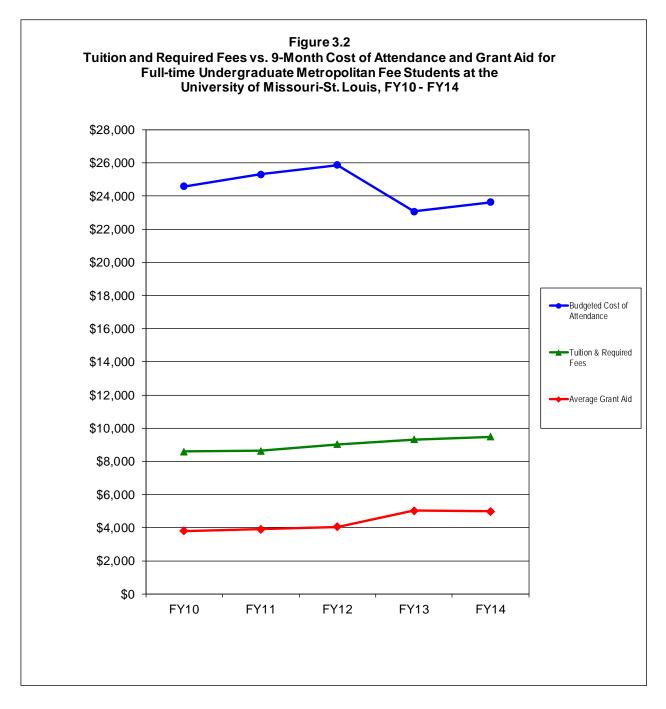
University of Missouri-Kansas City

		Inc	come Bet	ween \$60,	000 to \$80	,000						
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14		% Change FY10-FY14
Total Enrolled for 9 months (N)	59	60	63	60	65						6	10%
Cost of Attendance	¢04.460	\$26.238	\$26.048	\$23.845	\$23.963	Pe	rcent Co	ost of At	tendan	ce	-\$206	-1%
Less Expected Family Contribution*	\$24,169 10,245	\$26,238 10.269	\$26,048 <u>11,126</u>	\$23,845 9,889	\$23,963 9,104	42%	39%	43%	41%	38%	-\$206	-1%
Financial Need	13,924	15,969	14,923	13,956	14,859	58%	61%	43 <i>%</i> 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						Pe	rcent Co	ost of At	tendan	ce		
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%
		Inc	ome Betv	veen \$80.0	000 to \$100	0.000						
	5)(40							E \/40	E)//10			% Change
Total Enrolled for 9 months (N)	FY10 47	FY11 56	FY12 64	FY13 64	FY14 51	FY10	FY11	FY12	FY13	FY14	FY10-FY14 4	F 110-F 114 9%
Total Enrolled for 9 months (N)	47	50	04	04	51	Pe	rcent Co	ost of At	tendan	.e	4	970
Cost of Attendance	\$24,064	\$25,288	\$25,734	\$23.437	\$24.432		00111 00		tonidani		\$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												
% Grant Alu that wet Financial Neeu	19%	15%	15%	22%	17%							
	19%	15%	15%	22%	17%							
Non-Grant Sources to Meet	19%	15%	15%	22%	17%	Po	rcent Cr	ost of At	tendan	~		
Non-Grant Sources to Meet Remaining Unmet Financial Need							rcent Co				-66	-45%
Non-Grant Sources to Meet	19% \$147 3,614	15% \$41 3,480	15% \$209 3,428	22% \$0 3,363	17% \$81 3,653	Pe 1% 15%	r cent Co 0% 14%	ost of At 1% 13%	tendan 0% 14%	ce 0% 15%	-66 39	-45% 1%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study	\$147	\$41	\$209	\$0	\$81	1%	0%	1%	0%	0%		
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans	\$147 3,614	\$41 3,480	\$209 3,428	\$0 3,363	\$81 3,653	1% 15%	0% 14%	1% 13%	0% 14%	0% 15%	39	1%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans	\$147 3,614 108	\$41 3,480 621	\$209 3,428 309	\$0 3,363 436	\$81 3,653 1,012	1% 15% 0%	0% 14% 2%	1% 13% 1%	0% 14% 2%	0% 15% 4%	39 904	1% 836%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need	\$147 3,614 <u>108</u> \$3,373	\$41 3,480 621 \$4,039	\$209 3,428 309 \$4,846 \$3,987	\$0 3,363 436 \$3,482 \$3,857	\$81 3,653 1,012 \$4,784 \$3,967	1% 15% 0% 14%	0% 14% 2% 16%	1% 13% 1% 19%	0% 14% 2% 15%	0% 15% 4% 20%	39 904 1,411	1% 836% 42%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need	\$147 3,614 <u>108</u> \$3,373	\$41 3,480 621 \$4,039	\$209 3,428 309 \$4,846 \$3,987	\$0 3,363 436 \$3,482	\$81 3,653 1,012 \$4,784 \$3,967	1% 15% 0% 14%	0% 14% 2% 16%	1% 13% 1% 19%	0% 14% 2% 15%	0% 15% 4% 20%	39 904 1,411	1% 836% 42%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need	\$147 3,614 108 \$3,373 \$3,077 FY10	\$41 3,480 621 \$4,039 \$4,009 FY11	\$209 3,428 309 \$4,846 \$3,987 <i>Inco</i> FY12	\$0 3,363 436 \$3,482 \$3,857	\$81 3,653 1,012 \$4,784 \$3,967 \$0,000 FY14	1% 15% 0% 14%	0% 14% 2% 16%	1% 13% 1% 19%	0% 14% 2% 15% 16%	0% 15% 4% 20% 16%	39 904 1,411 891	1% 836% 42% 29% % Change FY10-FY14
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need	\$147 3,614 108 \$3,373 \$3,077	\$41 3,480 621 \$4,039 \$4,009	\$209 3,428 309 \$4,846 \$3,987 Ince	\$0 3,363 436 \$3,482 \$3,857 \$3,857	\$81 3,653 1,012 \$4,784 \$3,967 00,000	1% 15% 0% 14% 13% FY10	0% 14% 2% 16% 16% FY11	1% 13% 1% 19% 15% FY12	0% 14% 2% 15% 16% FY13	0% 15% 4% 20% 16% FY14	39 904 1,411 <u>891</u> # Change	1% 836% 42% 29% % Change
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N)	\$147 3,614 108 \$3,373 \$3,077 FY10 26	\$41 3,480 621 \$4,039 \$4,009 FY11 32	\$209 3,428 <u>309</u> \$4,846 \$3,987 <i>Ince</i> FY12 39	\$0 3,363 436 \$3,482 \$3,857 50me > \$10 FY13 41	\$81 3,653 1,012 \$4,784 \$3,967 20,000 FY14 49	1% 15% 0% 14% 13% FY10	0% 14% 2% 16% 16%	1% 13% 1% 19% 15% FY12	0% 14% 2% 15% 16% FY13	0% 15% 4% 20% 16% FY14	39 904 1,411 # Change FY10-FY14 23	1% 836% 42% 29% % Change FY10-FY14 88%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787	\$209 3,428 309 \$4,846 \$3,987 <i>Inco</i> FY12 39 \$28,047	\$0 3,363 436 \$3,482 \$3,482 \$3,857 50me > \$10 FY13 41 \$24,828	\$81 3,653 1,012 \$4,784 \$3,967 20,000 FY14 49 \$25,386	1% 15% 0% 14% <u>13%</u> FY10 Per	0% 14% 2% 16% 16% FY11 rcent Co	1% 13% 1% 19% 15% FY12 pst of At	0% 14% 2% 15% 16% FY13 tendanc	0% 15% 4% 20% 16% FY14 ce	39 904 1,411 # Change FY10-FY14 23 \$359	1% 836% 42% 29% % Change FY10-FY14 88% 1%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution*	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 17,408	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u>	\$209 3,428 309 \$4,846 \$3,987 <i>Inco</i> FY12 39 \$28,047 <u>19,411</u>	\$0 3,363 436 \$3,482 \$3,857 50me > \$10 FY13 41 \$24,828 17,693	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u>	1% 15% 0% 14% 13% FY10 Per 70%	0% 14% 2% 16% 16% FY11 rcent Cc 74%	1% 13% 1% 19% 15% FY12 ost of At 69%	0% 14% 2% 15% 16% FY13 tendance 71%	0% 15% 4% 20% 16% FY14 ce 71%	39 904 1,411 # Change FY10-FY14 23 \$359 676	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 <u>17,408</u> 7,619	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076	\$209 3,428 309 \$4,846 \$3,987 <i>Inca</i> FY12 39 \$28,047 <u>19,411</u> 8,636	\$0 3,363 436 \$3,482 \$3,857 50me > \$10 FY13 41 \$24,828 17.693 7,135	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303	1% 15% 0% 14% 13% FY10 Per 70% 30%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26%	1% 13% 1% 19% 15% FY12 ost of At 69% 31%	0% 14% 2% 15% 16% FY13 tendand 71% 29%	0% 15% 4% 20% 16% FY14 ce 71% 29%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 <u>17,408</u> 7,619 1,929	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489	\$209 3,428 309 \$4,846 \$3,987 <i>Inca</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344	\$0 3,363 436 \$3,482 \$3,857 50me > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187	\$81 3,653 1,012 \$4,784 \$3,967 00,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420	1% 15% 0% 14% 13% FY10 Per 70% 30% 8%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26% 6%	1% 13% 1% 19% 15% FY12 ost of At 69% 31% 8%	0% 14% 2% 15% 16% FY13 tendand 71% 29% 9%	0% 15% 4% 20% 16% FY14 ce 71% 29% 13%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4% 77%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 17,408 7,619 1,929 \$5,690	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489 \$5,588	\$209 3,428 309 \$4,846 \$3,987 <i>Ince</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344 \$6,292	\$0 3,363 436 \$3,482 \$3,857 bome > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187 \$4,947	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420 \$3,882	1% 15% 0% 14% 13% FY10 Per 70% 30%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26%	1% 13% 1% 19% 15% FY12 ost of At 69% 31%	0% 14% 2% 15% 16% FY13 tendand 71% 29%	0% 15% 4% 20% 16% FY14 ce 71% 29%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 <u>17,408</u> 7,619 1,929	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489	\$209 3,428 309 \$4,846 \$3,987 <i>Inca</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344	\$0 3,363 436 \$3,482 \$3,857 50me > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187	\$81 3,653 1,012 \$4,784 \$3,967 00,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420	1% 15% 0% 14% 13% FY10 Per 70% 30% 8%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26% 6%	1% 13% 1% 19% 15% FY12 ost of At 69% 31% 8%	0% 14% 2% 15% 16% FY13 tendand 71% 29% 9%	0% 15% 4% 20% 16% FY14 ce 71% 29% 13%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4% 77%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 17,408 7,619 1,929 \$5,690	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489 \$5,588	\$209 3,428 309 \$4,846 \$3,987 <i>Ince</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344 \$6,292	\$0 3,363 436 \$3,482 \$3,857 bome > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187 \$4,947	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420 \$3,882	1% 15% 0% 14% 13% FY10 Per 70% 30% 8% 23%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26% 6% 21%	1% 13% 1% 19% 15% FY12 ost of At 69% 31% 8% 22%	0% 14% 2% 15% FY13 tendand 71% 29% 9% 20%	0% 15% 4% 20% 16% FY14 ce 71% 29% 13% 15%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4% 77%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 <u>17,408</u> 7,619 1,929 \$5,690 25%	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489 \$5,588 21%	\$209 3,428 309 \$4,846 \$3,987 <i>Inco</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344 \$6,292 27%	\$0 3,363 436 \$3,482 \$3,857 0me > \$10 FY13 41 \$24,828 17.693 7,135 2,187 \$4,947 31%	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303 <u>3,420</u> \$3,882 47%	1% 15% 0% 14% 13% FY10 Per 70% 30% 8% 23%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26% 6% 21%	1% 13% 1% 19% 15% FY12 ost of At 8% 22%	0% 14% 2% 15% 16% FY13 tendand 29% 9% 20% tendand	0% 15% 4% 20% 16% FY14 ce 71% 29% 13% 15%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491 -1,808	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4% 77%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 <u>17,408</u> 7,619 1,929 \$5,690 25%	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489 \$5,588 21%	\$209 3,428 309 \$4,846 \$3,987 <i>Inca</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344 \$6,292 27%	\$0 3,363 436 \$3,482 \$3,857 come > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187 \$4,947 31%	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420 \$3,882 47%	1% 15% 0% 14% 13% FY10 Per 70% 30% 8% 23% Per 0%	0% 14% 2% 16% 16% FY11 rcent Cc 26% 6% 21%	1% 13% 1% 19% 5% FY12 0st of At 8% 22% 0st of At 1%	0% 14% 2% 15% 6% FY13 tendand 29% 9% 20% tendand 1%	0% 15% 20% 16% FY14 Ce 71% 29% 13% 15%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491 -1,808	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4% 77% -32%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 17,408 7,619 1,929 \$5,690 25% \$0 3,150	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489 \$5,588 21% \$72 3,061	\$209 3,428 309 \$4,846 \$3,987 <i>Inca</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344 \$6,292 27% \$236 3,259	\$0 3,363 436 \$3,482 \$3,857 come > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187 \$4,947 31% \$224 2,854	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420 \$3,882 47% \$0 3,076	1% 15% 0% 14% 13% FY10 Per 0% 30% 8% 23%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26% 6% 21%	1% 13% 19% 15% FY12 ost of At 8% 22% ost of At 1% 12%	0% 14% 2% 15% FY13 tendan 29% 9% 20% tendan 1%	0% 15% 20% 16% FY14 ce 71% 29% 13% 15% ce 0% 12%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491 -1,808 0 -74	1% 836% 42% 29% % Change FY10-FY14 88% 1% -4% 77% -32%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Remaining Unmet Need *Amount Borrowed to meet EFC *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 <u>17,408</u> 7,619 1,929 \$5,690 25%	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489 \$5,588 21%	\$209 3,428 309 \$4,846 \$3,987 <i>Inca</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344 \$6,292 27%	\$0 3,363 436 \$3,482 \$3,857 come > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187 \$4,947 31%	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420 \$3,882 47%	1% 15% 0% 14% 13% FY10 Per 70% 30% 8% 23% Per 0%	0% 14% 2% 16% 16% FY11 rcent Cc 26% 6% 21%	1% 13% 1% 19% 5% FY12 0st of At 8% 22% 0st of At 1%	0% 14% 2% 15% 6% FY13 tendand 29% 9% 20% tendand 1%	0% 15% 20% 16% FY14 Ce 71% 29% 13% 15%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491 -1,808	1% 836% 42% 29% % Change FY10-FY14 88% 1% 4% -4% 77% -32%
Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans Remaining Unmet Need *Amount Borrowed to meet EFC *Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution* Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans	\$147 3,614 108 \$3,373 \$3,077 FY10 26 \$25,027 <u>17,408</u> 7,619 1,929 \$5,690 25% \$0 3,150 848	\$41 3,480 621 \$4,039 \$4,009 FY11 32 \$26,787 <u>19,711</u> 7,076 1,489 \$5,588 21% \$72 3,061 251	\$209 3,428 309 \$4,846 \$3,987 <i>Ince</i> FY12 39 \$28,047 <u>19,411</u> 8,636 2,344 \$6,292 27% \$236 3,259 798	\$0 3,363 436 \$3,482 \$3,857 50me > \$10 FY13 41 \$24,828 <u>17,693</u> 7,135 2,187 \$4,947 31% \$2224 2,854 367	\$81 3,653 1,012 \$4,784 \$3,967 b0,000 FY14 49 \$25,386 <u>18,084</u> 7,303 3,420 \$3,882 47% \$0 3,076 165	1% 15% 0% 14% 13% FY10 Pet 0% 23% Pet 0% 13% 3%	0% 14% 2% 16% 16% FY11 rcent Cc 74% 26% 6% 21%	1% 13% 19% 19% 55% FY12 05% of At 8% 22% 05% of At 1% 12% 3%	0% 14% 2% 15% FY13 tendan 29% 9% 20% tendan 1% 11%	0% 15% 4% 20% 16% FY14 71% 29% 13% 15%	39 904 1,411 # Change FY10-FY14 23 \$359 676 -317 1,491 -1,808 0 -74 -683	1% 836% 42% 29% % Change FY10-FY14 88% 1% -4% 77% -32%



						5-yr	5-yr
	FY10	FY11	FY12	FY13	FY14	# Change	% 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.



						5-yr	5-yr
	FY10	FY11	FY12	FY13	FY14	# Change	% 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		F	Y10	FY	11	F	Y12	F	Y13	F	Y14
		# of	Average		Average	# of	Average	# of	Average	# of	Average
		Awards	Award	# of Awards	Award	Awards	Award	Awards	Award	Awards	Award
Type of Award	d 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		F	Y10	FY	11	F	Y12	F	Y13	F	Y14
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	d 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&P/LCB 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)

	r	FY10			FY14	
Income Level	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost 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&P/LCB 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)

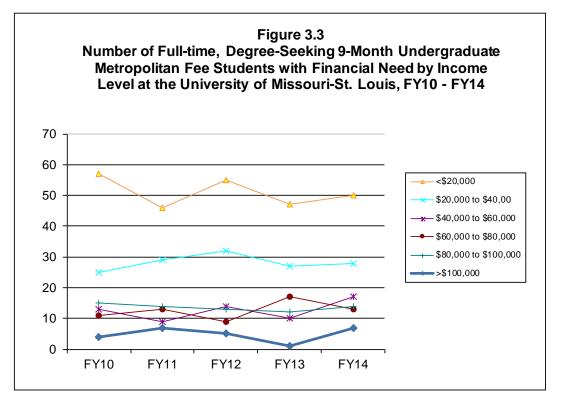
		F	Y10				F	Y14		
	% COA Me	et by So	ource of	Aid		% COA Me	et by So	ource of	Aid	
Income Level	Expected Family Contribution	Gift Aid	Work Study	Loans	~% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<\$20,000	2%	19%	0%	33%	47%	1%	23%	1%	32%	44%
\$20,000 to \$40,00	14%	18%	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

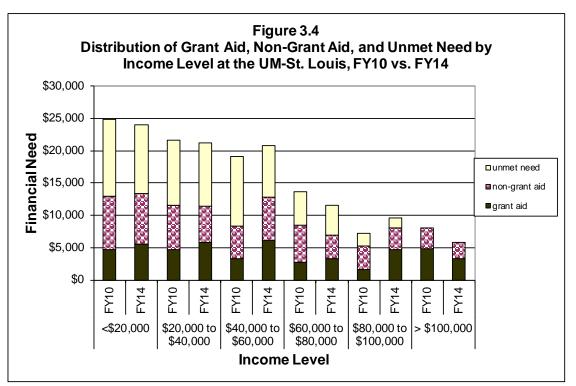
Table 3.4

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

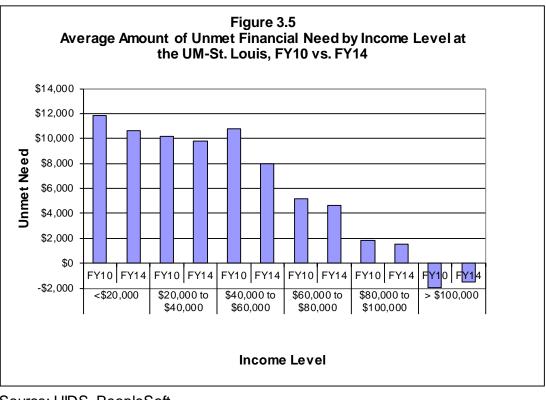
		FY10		FY11	FY12			FY13	FY14		
	Ν	Mean	Ν	Mean	Ν	Mean	Ν	Mean	Ν	Mean	
With Need	16	\$11,109	18	\$9,054	11	\$10,417	12	\$8,191	20	\$8,277	
Without Need	4	11,924	1	15,000	6	11,488	8	8,201	6	9,369	
	20	\$11,272	19	\$9,367	17	\$10,795	20	\$8,195	26	\$8,529	



Source: PeopleSoft IR&P/LCB 11/14



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



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	e Less than	\$20,000						# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	FY10-FY14	FY10-FY14
Total Enrolled for 9 months (N)	57	46	55	47	50						-7	-12%
Cost of Attendance	\$25,286	\$25,737	\$26,809	\$23,940	\$24,307	Fer	cent cc	SLOIAL	tendand	le l	-\$979	-4%
Less Expected Family Contribution*	φ23,200 <u>441</u>	φ23,737 <u>741</u>	\$20,003 <u>381</u>	φ23,340 <u>398</u>	φ24,307 <u>314</u>	2%	3%	1%	2%	1%	-127	-4%
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	A 14		.	A 1444					tendand			- · · · · ·
College Work Study	\$40	\$141	\$118	\$430	\$124	0%	1%	0%	2%	1%	84	211%
Need-based Loans	3,703 4,519	3,583 3,991	3,140 4,180	3,735 4,238	3,784	15% 18%	14% 16%	12% 16%	16% 18%	16% 16%	81 -546	2% -12%
Non-Need Based Loans Remaining Unmet Need	\$11,847	\$12,808	\$13,471	\$9,299	3,973 \$10,622	47%	50%	50%	39%	44%	-546 -1,225	-12%
Remaining Onnet Need	φ11,047	φ12,000	φ13,471	φ9,299	φ10,022	47 /0	50 %	50 %	3970	44 /0	-1,225	-10%
*Amount Borrowed to meet EFC	\$320	\$501	\$247	\$234	\$135	1%	2%	1%	1%	1%	-185	-58%
		li	ncome Bet	ween \$20,0	000 to \$40,	000						
	EV40	EV44	EV40	EV40	E V4.4	EV40	EVAA	EV40	EV42		-	% Change
Total Enrolled for 9 months (N)	FY10 25	FY11 29	FY12 32	FY13 27	FY14 28	FY10	FY11	FTIZ	FY13	F 114	FY10-FY14 3	12%
Total Enrolled for 9 months (N)	25	29	32	21	20	Por	cent Co	st of At	tendand		3	1270
Cost of Attendance	\$25,338	\$24,752	\$25,929	\$23,444	\$23,992	1 01			cindant		-\$1,346	-5%
Less Expected Family Contribution*	<u>423,000</u> <u>3,657</u>	<u>2,432</u>	<u>2,528</u>	<u>1,394</u>	<u>420,002</u>	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%							
	2170	22 /0	1070	5070	2170							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need									tendand			
College Work Study	\$0	\$0	\$109	\$129	\$221	0%	0%	0%	1%	1%	221	
Need-based Loans	4,172						12%			1 - 0 /		
Non-Need Based Loans		2,976	3,923	3,481	3,616	16%		15%	15%	15%	-557	-13%
Demoining Lingest Need	2,670	1,952	2,305	2,754	1,778	11%	8%	9%	12%	7%	-557 -892	-33%
Remaining Unmet Need	2,670 \$10,189	,			,						-557	
Remaining Unmet Need *Amount Borrowed to meet EFC	,	1,952	2,305	2,754	1,778	11%	8%	9%	12%	7%	-557 -892	-33%
-	\$10,189	1,952 \$12,412 \$1,698	2,305 \$12,780 \$1,775	2,754 \$9,086	1,778 \$9,815 \$1,413	11% 40% 9%	8% 50%	9% 49%	12% 39%	7% 41%	-557 -892 -374	-33% -4%
-	\$10,189 \$2,221	1,952 \$12,412 \$1,698	2,305 \$12,780 \$1,775	2,754 \$9,086 \$905 ween \$40,0	1,778 \$9,815 \$1,413	11% 40% <u>9%</u>	8% 50% 7%	9% 49% 7%	12% 39% 4%	7% 41% 6%	-557 -892 -374 -807 # Change	-33% -4% -36% % Change
*Amount Borrowed to meet EFC	\$10,189 \$2,221 FY10	1,952 \$12,412 \$1,698 # FY11	2,305 \$12,780 \$1,775 ncome Bet FY12	2,754 \$9,086 \$905 ween \$40,0 FY13	1,778 \$9,815 \$1,413 000 to \$60,0 FY14	11% 40% 9%	8% 50%	9% 49%	12% 39%	7% 41% 6%	-557 -892 -374 -807 # Change FY10-FY14	-33% -4% -36% % Change FY10-FY14
-	\$10,189 \$2,221	1,952 \$12,412 \$1,698	2,305 \$12,780 \$1,775	2,754 \$9,086 \$905 ween \$40,0	1,778 \$9,815 \$1,413	11% 40% 9% 000 FY10	8% 50% 7% FY11	9% 49% 7% FY12	12% 39% 4% FY13	7% 41% 6% FY14	-557 -892 -374 -807 # Change	-33% -4% -36% % Change
*Amount Borrowed to meet EFC Total Enrolled for 9 months (N)	\$10,189 \$2,221 FY10 13	1,952 \$12,412 \$1,698 // FY11 9	2,305 \$12,780 \$1,775 ncome Bett FY12 14	2,754 \$9,086 \$905 ween \$40,0 FY13 10	1,778 \$9,815 \$1,413 000 to \$60,0 FY14 17	11% 40% 9% 000 FY10	8% 50% 7% FY11	9% 49% 7% FY12	12% 39% 4%	7% 41% 6% FY14	-557 -892 -374 -807 # Change FY10-FY14 4	-33% -4% -36% % Change FY10-FY14 31%
*Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance	\$10,189 \$2,221 FY10 13 \$24,072	1,952 \$12,412 \$1,698 // FY11 9 \$26,416	2,305 \$12,780 \$1,775 hocome Bett FY12 14 \$25,956	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741	11% 40% <u>9%</u> 000 FY10 Per	8% 50% 7% FY11 ccent Cc	9% 49% 7% FY12 ost of At	12% 39% 4% FY13 tendanc	7% 41% 6% FY14 æ	-557 -892 -374 -807 # Change FY10-FY14 4	-33% -4% -36% % Change FY10-FY14 31% -1%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u>	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u>	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 5,772	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 <u>5,941</u>	1,778 \$9,815 \$1,413 000 to \$60,0 FY14 17 \$23,741 2.982	11% 40% 9% 0000 FY10 Per 21%	8% 50% 7% FY11 ccent Cc 17%	9% 49% 7% FY12 Dist of Att 22%	12% 39% 4% FY13 tendanc 27%	7% 41% 6% FY14 æ 13%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957	-33% -4% -36% % Change FY10-FY14 31% -1% -40%
*Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u> 21,990	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 <u>5,772</u> 20,184	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 <u>5,941</u> 16,221	1,778 \$9,815 \$1,413 000 to \$60,0 FY14 17 \$23,741 2.982 20,759	11% 40% 9% 0000 FY10 Per 21% 79%	8% 50% 7% FY11 ccent Cc 17% 83%	9% 49% 7% FY12 Ost of At 22% 78%	12% 39% 4% FY13 tendanc 27% 73%	7% 41% 6% FY14 2e 13% 87%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957 1,626	-33% -4% -36% % Change FY10-FY14 31% -1% -40% 8%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u>	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u>	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 5,772	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 <u>5,941</u>	1,778 \$9,815 \$1,413 000 to \$60,0 FY14 17 \$23,741 2.982	11% 40% 9% 0000 FY10 Per 21%	8% 50% 7% FY11 ccent Cc 17%	9% 49% 7% FY12 Dist of Att 22%	12% 39% 4% FY13 tendanc 27%	7% 41% 6% FY14 æ 13%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957	-33% -4% -36% % Change FY10-FY14 31% -1% -40%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid Unmet Need	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133 3,287 \$15,846	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u> 21,990 3,537 \$18,453	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 <u>5,772</u> 20,184 3,077 \$17,107	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 5.941 16,221 5.325 \$10,897	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741 2,982 20,759 6,041 \$14,718	11% 40% 9% 0000 FY10 Per 21% 79% 14%	8% 50% 7% FY11 ccent Cc 17% 83% 13%	9% 49% 7% FY12 ost of At 22% 78% 12%	12% 39% 4% FY13 tendanc 27% 73% 24%	7% 41% 6% FY14 2% 13% 87% 25%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957 1,626 2,755	-33% -4% -36% % Change FY10-FY14 31% -1% -40% 8% 84%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133 3,287	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4.427</u> 21,990 3,537	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 <u>5.772</u> 20,184 3,077	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 <u>5,941</u> 16,221 5,325	1,778 \$9,815 \$1,413 000 to \$60,0 FY14 17 \$23,741 2.982 20,759 6,041	11% 40% 9% 0000 FY10 Per 21% 79% 14%	8% 50% 7% FY11 ccent Cc 17% 83% 13%	9% 49% 7% FY12 ost of At 22% 78% 12%	12% 39% 4% FY13 tendanc 27% 73% 24%	7% 41% 6% FY14 2% 13% 87% 25%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957 1,626 2,755	-33% -4% -36% % Change FY10-FY14 31% -1% -40% 8% 84%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133 3,287 \$15,846	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u> 21,990 3,537 \$18,453	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 <u>5,772</u> 20,184 3,077 \$17,107	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 5.941 16,221 5.325 \$10,897	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741 2,982 20,759 6,041 \$14,718	11% 40% 9% 0000 FY10 Per 21% 79% 14% 66%	8% 50% 7% FY11 ccent Cc 17% 83% 13% 70%	9% 49% 7% FY12 ost of At 22% 78% 12% 66%	12% 39% 4% FY13 tendanc 27% 73% 24% 49%	7% 41% 6% FY14 æ 13% 87% 25% 62%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957 1,626 2,755	-33% -4% -36% % Change FY10-FY14 31% -1% -40% 8% 84%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133 <u>3,287</u> \$15,846 17%	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4.427</u> 21,990 3,537 \$18,453 16%	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 <u>5,772</u> 20,184 3,077 \$17,107 15%	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 <u>5,941</u> 16,221 5,325 \$10,897 33%	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741 2.982 20,759 6,041 \$14,718 29%	11% 40% 9% 000 FY10 Per 21% 79% 14% 66%	8% 50% 7% FY11 ccent Cc 17% 83% 13% 70%	9% 49% 7% FY12 ost of At 22% 78% 12% 66%	12% 39% 4% FY13 tendanc 27% 73% 24% 49%	7% 41% 6% FY14 29 13% 87% 25% 62%	-557 -892 -374 # Change FY10-FY14 4 -\$331 -1,957 1,626 2,755 -1,128	-33% -4% -36% % Change FY10-FY14 31% -1% -40% 8% 84%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133 <u>3,287</u> \$15,846 17% \$0	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4.427</u> 21,990 3,537 \$18,453 16% \$0	2,305 \$12,780 \$1,775 ncome Bet FY12 14 \$25,956 <u>5,772</u> 20,184 3,077 \$17,107 15%	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 <u>5,941</u> 16,221 5,325 \$10,897 33%	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741 <u>2,982</u> 20,759 <u>6,041</u> \$14,718 29%	11% 40% 9% 000 FY10 Per 21% 79% 14% 66% Per 0%	8% 50% 7% FY11 ccent Cc 17% 83% 13% 70%	9% 49% 7% FY12 ost of At 22% 78% 12% 66% 05t of At 0%	12% 39% 4% FY13 tendanc 27% 73% 24% 49% tendanc 0%	7% 41% 6% FY14 25% 62% 62%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957 1,626 2,755 -1,128	-33% -4% -36% % Change FY10-FY14 31% -1% -40% 8% 84% -7%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133 <u>3,287</u> \$15,846 17% \$0 <u>3,566</u>	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u> 21,990 3,537 \$18,453 16% \$0 4,583	2,305 \$12,780 \$1,775 acome Bet FY12 14 \$25,956 5,772 20,184 3,077 \$17,107 15% \$0 3,284	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 5,941 16,221 5,325 \$10,897 33%	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741 2.982 20,759 6,041 \$14,718 29% \$0 3,917	11% 40% 9% 000 FY10 Per 21% 79% 14% 66% Per 0% 15%	8% 50% 7% FY11 ccent Cc 17% 83% 13% 70%	9% 49% 7% FY12 0st of At 22% 78% 12% 66% 0% 13%	12% 39% 4% FY13 tendanc 27% 73% 24% 49% tendanc 0% 13%	7% 41% 6% FY14 2% 13% 87% 25% 62% 62%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957 1,626 2,755 -1,128 0 351	-33% -4% -36% % Change FY10-FY14 31% -1% 8% 8% 84% -7%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans Non-Need Based Loans	\$10,189 \$2,221 FY10 13 \$24,072 4.939 19,133 3,287 \$15,846 17% \$0 3,566 1,532	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u> 21,990 3,537 \$18,453 16% \$0 4,583 874	2,305 \$12,780 \$1,775 acome Bet FY12 14 \$25,956 <u>5.772</u> 20,184 3,077 \$17,107 15% \$0 3,284 1,487	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 5.941 16,221 5.325 \$10,897 33% \$0 2,805 235	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741 2.982 20,759 6,041 \$14,718 29% \$0 3,917 2,808	11% 40% 9% 000 FY10 Per 21% 79% 14% 66% Per 0% 15% 6%	8% 50% 7% FY11 ccent Cc 17% 83% 13% 70%	9% 49% 7% FY12 ost of At 22% 78% 12% 66%	12% 39% 4% FY13 tendanc 27% 73% 24% 49% tendanc 0% 13% 1%	7% 41% 6% FY14 25% 62% 62% 62%	-557 -892 -374 -807 # Change FY10-FY14 4 -1,957 1,626 2,755 -1,128 0 0 351 1,276	-33% -4% -36% % Change FY10-FY14 31% -1% 8% 84% -7%
Amount Borrowed to meet EFC Total Enrolled for 9 months (N) Cost of Attendance Less Expected Family Contribution Financial Need Less Grant Aid Unmet Need % Grant Aid that Met Financial Need Non-Grant Sources to Meet Remaining Unmet Financial Need College Work Study Need-based Loans	\$10,189 \$2,221 FY10 13 \$24,072 <u>4,939</u> 19,133 <u>3,287</u> \$15,846 17% \$0 <u>3,566</u>	1,952 \$12,412 \$1,698 FY11 9 \$26,416 <u>4,427</u> 21,990 3,537 \$18,453 16% \$0 4,583	2,305 \$12,780 \$1,775 acome Bet FY12 14 \$25,956 5,772 20,184 3,077 \$17,107 15% \$0 3,284	2,754 \$9,086 \$905 ween \$40,0 FY13 10 \$22,162 5,941 16,221 5,325 \$10,897 33%	1,778 \$9,815 \$1,413 000 to \$60, FY14 17 \$23,741 2.982 20,759 6,041 \$14,718 29% \$0 3,917	11% 40% 9% 000 FY10 Per 21% 79% 14% 66% Per 0% 15%	8% 50% 7% FY11 ccent Cc 17% 83% 13% 70%	9% 49% 7% FY12 0st of At 22% 78% 12% 66% 0% 13%	12% 39% 4% FY13 tendanc 27% 73% 24% 49% tendanc 0% 13%	7% 41% 6% FY14 2% 13% 87% 25% 62% 62%	-557 -892 -374 -807 # Change FY10-FY14 4 -\$331 -1,957 1,626 2,755 -1,128 0 351	-33% -4% -36% % Change FY10-FY14 31% -1% 8% 84% -7%

Table 3.5 (Continued)

University of Missouri-St. Louis

		<u> </u>	miversity	01 101330	un-31. Lu	<u>uis</u>						
		I	ncome Bet	ween \$60,0	000 to \$80,	000					# Change	% Change
Total Enrolled for 9 months (N)	FY10 11	FY11 13	FY12 9	FY13 17	FY14 13	FY10	FY11				FY10-FY14 2	FY10-FY14 18%
Cost of Attendance	\$24,042	\$24,242	\$23.898	\$21,989	\$21,351	Per	rcent Co	ost of At	tendan	ce	-\$2,691	-11%
Less Expected Family Contribution*	10,455	<u>9,146</u>	10,022	<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	2,672	3,900	2,799	5,335	3,325	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									tendan			
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	2,122	173	646	1,105	357	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%
		lr	ncome Bet	ween \$80,0	00 to \$100	,000					# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	FY10-FY14	-
Total Enrolled for 9 months (N)	15	14	13	12	14						-1	-7%
		.	.		.	Pe	rcent Co	ost of At	tendan	ce		
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	1,651	1,562	1,362	2,817	4,671	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		•-		•-	•-				tendan			
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	37	655	446	746	0	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%
			Inc	ome > \$10	0,000						# Change	% Change
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	FY10-FY14	FY10-FY14
Total Enrolled for 9 months (N)	4	7	5	1	7	Po	rcont Cr	net of At	tendan	-0	3	75%
Cost of Attendance	\$26,276	\$27,106	\$27,248	\$24,358	\$23,095	1.61	cent ot		lenuam		-\$3,181	-12%
Less Expected Family Contribution*	<u>20,274</u>	21,771	20,301	<u>19,008</u>	ψ <u>2</u> 3,035 18,715	77%	80%	75%	78%	81%	-43,101	-8%
Financial Need	6,002	5,335	6,947	5,350	4,380	23%	20%	25%	22%	19%	-1,622	-27%
Less Grant Aid	4,877	3,457	4,254	6,125	3,293	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						Per	rcent Co	ost of At	tendan	ce		
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	301	0	0	0	509	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%