

**University of Missouri System
Undergraduate Financial Aid Summary Report
FY2000-FY2004**

(Non-Resident Undergraduate Students)

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Executive Summary

The *Undergraduate Financial Aid Summary Report* includes undergraduate financial aid distribution patterns for the University of Missouri System and the four campuses from fiscal year 1999-00 (FY00) through fiscal year 2003-04 (FY04). In the first part of this report eight 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 educational and required fees?
3. How has the distribution of institutional gift aid changed over the past five years?
4. What percent of educational and required fees is met by grant aid?
5. How has the number of aid recipients with need changed by income level?
6. How do financial aid packages vary by income level?
7. For students that have need, what is the average amount of unmet financial need?
8. 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.

Special thanks to the campus financial aid directors who provided valuable assistance and feedback for this report: Joe Camille at UM-Columbia, Jeanette Brandow at UM-Kansas City, Bob Whites at UM-Rolla, and Tony Georges at UM-St. Louis.

System-wide trends highlighted include:

- Total aid to students with need is awarded from a combination of aid based on merit and aid based solely on need. As the total number of full-time, degree-seeking non-residents students has increased, there has been a 17.9% increase in the number of students with financial need. In FY00 there were 1,741 students with need who received aid. By FY04 that number grew to 2,053 students with need who received aid (Figure 1.1).
- There is a steadily widening gap between educational and required fees and the average grant aid awarded to non-resident undergraduates, particularly in the last two years (Figure 1.2).
- Students that do not have financial need continue to receive larger institutional grant awards than students that have financial need (Table 1.1).

- In FY04, grant aid as a percent of tuition and required fees decreased for all income categories compared to FY00 (Table 1.2).
- Overall, the University continues to experience an increase in the number of students with income greater than \$80,000 who have financial need (Figure 1.3).
- 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).
- Over the past five years, the unmet financial need of lower income students has increased. However, a large amount of financial need continues to be met through both grant and non-grant sources of aid (Figure 1.5).
- Higher income students borrow a significant amount of the money that the family is expected to pay out-of-pocket (Table 1.3).

Campus-specific variations from System trends:

- In the past five years the Columbia, Kansas City, and St. Louis campuses have all experienced increases in the number of students that have need, with the largest increase at the Kansas City campus. At Rolla, there has been a 15% decrease in the enrollment of non-resident undergraduates, and thus decreases in both students with and without need (Figures 2.1, 3.1, 4.1 and 5.1).
- On the Columbia campus, students with need receive larger institutional grant awards than students that do not have financial need (Table 2.1).
- In FY04 at UMSL, grant aid covered a larger percent of the educational and required fees of students with income less than \$20,000 compared to students that had the same income level at the other three campuses (Tables 2.2, 3.2, 4.2 and 5.2)
- Higher-income students with need on the St. Louis campus are more likely than higher-income students at the other three campuses to have an unmet need.

Undergraduate resident vs. non-resident trends:

- Average grant aid to non-resident undergraduates has decreased nearly 12% over the past five years. In FY04 grant aid to non-resident undergraduates was nearly double the average grant awarded to residents (\$6,427 vs. \$3,495).
- In general, non-resident undergraduates receive institutional grant awards more than double the amount awarded to resident undergraduates. In FY04, non-resident undergraduates without financial need received the largest average

institutional grant award, \$5,482. During that same year, resident undergraduates with financial need received an average institutional gift award of \$1,319.

The contextual basis of financial aid distribution

Very few 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). Finally, a significantly large amount of the 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 (FASFA) in order to determine the extent of financial need and the type and amount of need-based aid 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 FASFA, 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

\$14,000	Budgeted Cost of Attendance	{ includes educational & required fees, books, and living expenses
(4,000)	Less: Expected Family Contribution	
10,000	Financial Need	
(3,500)	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
6,500	Remaining Need	
(1,000)	Less: College Work Study	
(4,000)	Less: Need-Based Loans	
(500)	Less: Alternative Loans	
\$1,000	Unmet Need	

Foremost, a BUDGETED COST OF ATTENDANCE (COA) is determined for every student that completes a FASFA. 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 an unmet financial need even though ample aid was offered to meet the budgeted COA.
2. A student's financial need might change during the academic year based on changes to the student's budgeted COA. For example, a student might live on-campus the first semester and decide to live off-campus the next semester.
3. Many students take part-time jobs to meet the COA. However, the compensation received from part-time jobs (other than college work study) is not documented and does not count towards meeting the COA. In essence, many students work to meet the COA and for these students the true unmet need is unknown.
4. Many families borrow the "expected family contribution" and the amount borrowed is not factored into the total financial aid package, i.e. it is not counted as financial aid. Therefore, in many cases, the true financial need of a student is underestimated.

Section I

System-wide Financial Aid Trends of Full-Time, Degree-Seeking Non-Resident Undergraduates from FY00 to FY04

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 did they receive?

The total number of full-time, degree-seeking non-resident undergraduates steadily increased over the past five years from 4,373 to 5,379. With this increase in enrollment, there has been a 17.9% increase in the number of students that have financial need. In FY00 there were 1,741 students that had financial need. By FY04 that number grew to 2,053 students that had financial need (Figure 1.1).

2. How has the allocation of grant aid kept pace with the steady increase in educational and required fees and overall total cost of attendance?

Over the past five years educational and required fees increased 28.9% and the budgeted cost of attendance increased 17.1% while average grant aid has decreased 11.5%. The overall trend is that there is a steadily widening gap between educational and required fees and the average grant aid awarded to undergraduates. The discount rate to non-resident undergraduates is steadily decreasing (Figure 1.2).

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

The number of non-resident students that received an institutional grant increased slightly from FY00 to FY04. Students that do not have a financial need continue to receive larger institutional grant awards than students that have a financial need. In FY04 non-resident students that had a financial need received an average institutional grant award of \$4,114. Students that did not have a financial need received an average institutional grant award of \$5,482 (Table 1.1).

4. What percent of educational and required fees is met by grant aid and how has this changed over the past 5 years?

Lower income students have the most financial need and on average receive much more grant aid than higher income students. In FY00 grant aid covered nearly 75% of educational and required fees for students with income less than \$20,000 and 73% for students with income between \$20,000 and \$40,000. By FY04, grant aid covered 69% of educational and required fees for students with income less than \$20,000 and 72% for students with income between \$20,000 and \$40,000. The overall trend is that grant aid continues to cover a smaller percentage of the educational and required fees for all

students regardless of income but students in lower incomes are impacted the most (Table 1.2).

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

There has been a change in the number of students that have financial need by income level. The number of students that have need and have incomes lower than \$40,000 has significantly decreased. On the other hand, there has been a steady increase in the number of students with incomes over \$40,000 that have need. 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).

6. For students that have a financial need, how do financial aid packages vary by income level?

In FY00, for all income levels, over half of financial need was met with grant aid. In FY04, students at all income levels received a substantial amount of grant aid to meet the cost of attendance but there was a significant increase in the amount of unmet financial need for students with incomes less than \$80,000 (Figure 1.4).

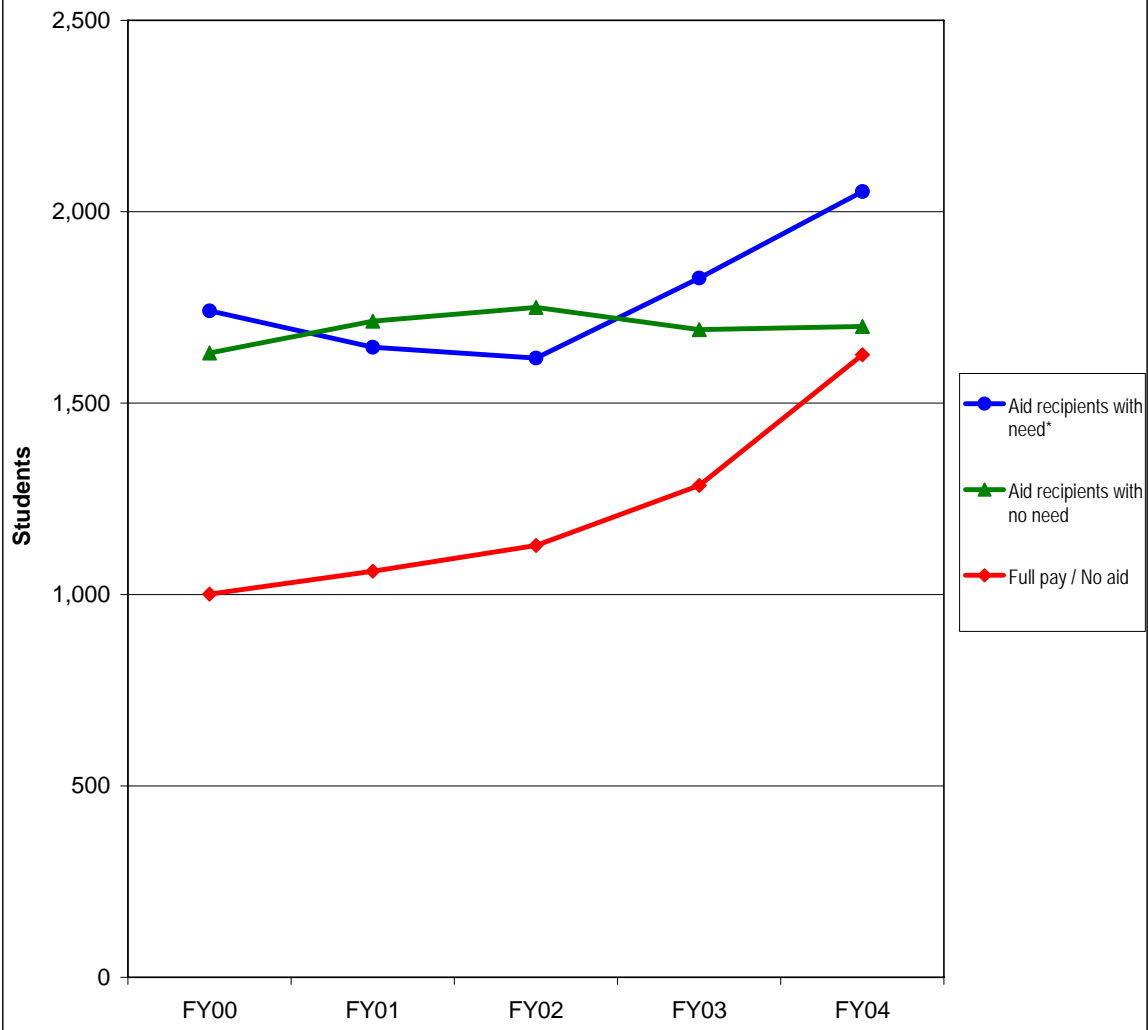
7. After financial assistance is provided, what is the average amount of unmet financial need and how has this changed over the past five years?

In FY00 students with income over \$60,000 had little or no unmet financial need. By FY04, the amount of unmet financial need increased significantly for all students with income less than \$80,000. However, a large amount of financial need continues to be met through both grant and non-grant sources of aid (Figure 1.5).

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

On average, families borrow a portion of the amount that it is expected to pay out-of-pocket (i.e. the expected family contribution). However, lower-income students borrow a larger percentage of the money that the family is expected to pay out-of-pocket (Table 1.3).

Figure 1.1
Distribution of Financial Aid for Full-time Undergraduate Non-Residents at the
University of Missouri System, FY00 - FY04



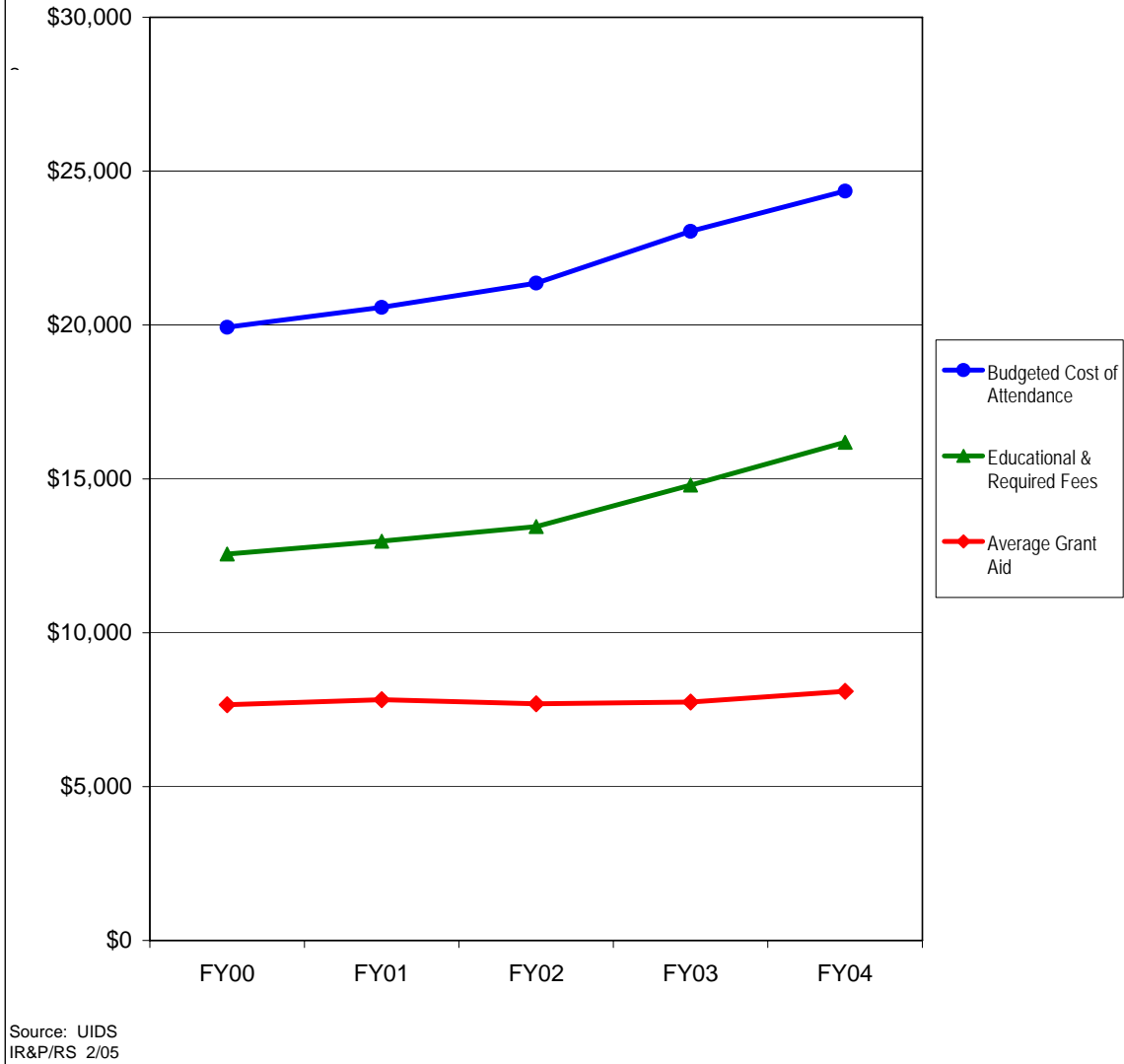
Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	408	452	511	523	556	148	36.3%
Grant aid, no FAFSA	<u>1,223</u>	<u>1,262</u>	<u>1,239</u>	<u>1,169</u>	<u>1,144</u>	<u>-79</u>	-6.5%
Aid recipients with no need	1,631	1,714	1,750	1,692	1,700	69	4.2%
Aid recipients with need*	1,741	1,646	1,618	1,827	2,053	312	17.9%
Full pay / No aid	1,001	1,061	1,128	1,285	1,626	625	62.4%
Total of all full-time, Degree-Seeking non-MO UG	4,373	4,421	4,496	4,804	5,379	1,006	23.0%

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

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

Figure 1.2: Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Non-Residents at the University of Missouri System, FY00 - FY04*



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$19,931	\$20,576	\$21,364	\$23,048	\$24,353	\$4,423	22.2%
Educational & Required Fees	\$12,559	\$12,975	\$13,448	\$14,800	\$16,194	\$3,635	28.9%
Average Grant Aid	\$7,659	\$7,824	\$7,693	\$7,748	\$8,093	\$434	5.7%

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

*Metro Fee and Midwest Exchange Students have been removed from this analysis.

Table 1.1

Average Institutional Grant Aid Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY00 - FY04

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,741	\$4,660	1,646	\$5,749	1,618	\$5,134	1,827	\$4,650	2,053	\$4,114
Without Need	1,631	5,813	1,714	5,878	1,750	5,866	1,692	5,663	1,700	5,482

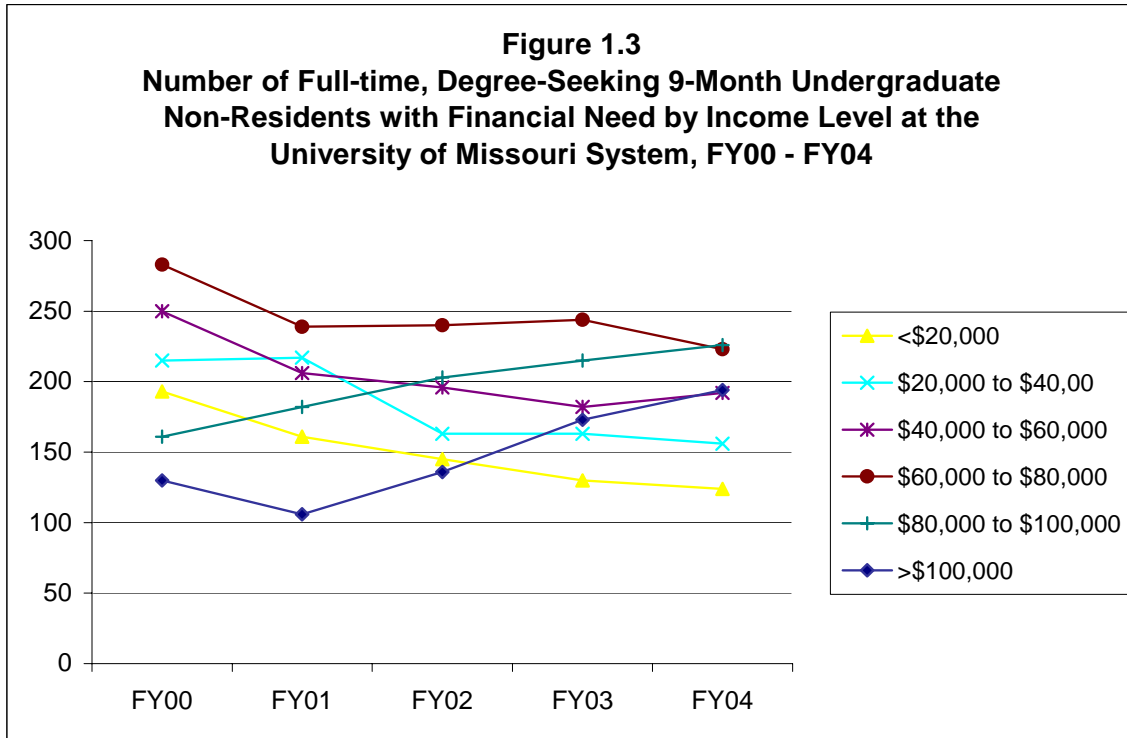
Source: UIDS
IR&P/LCB 3/05

Table 1.2

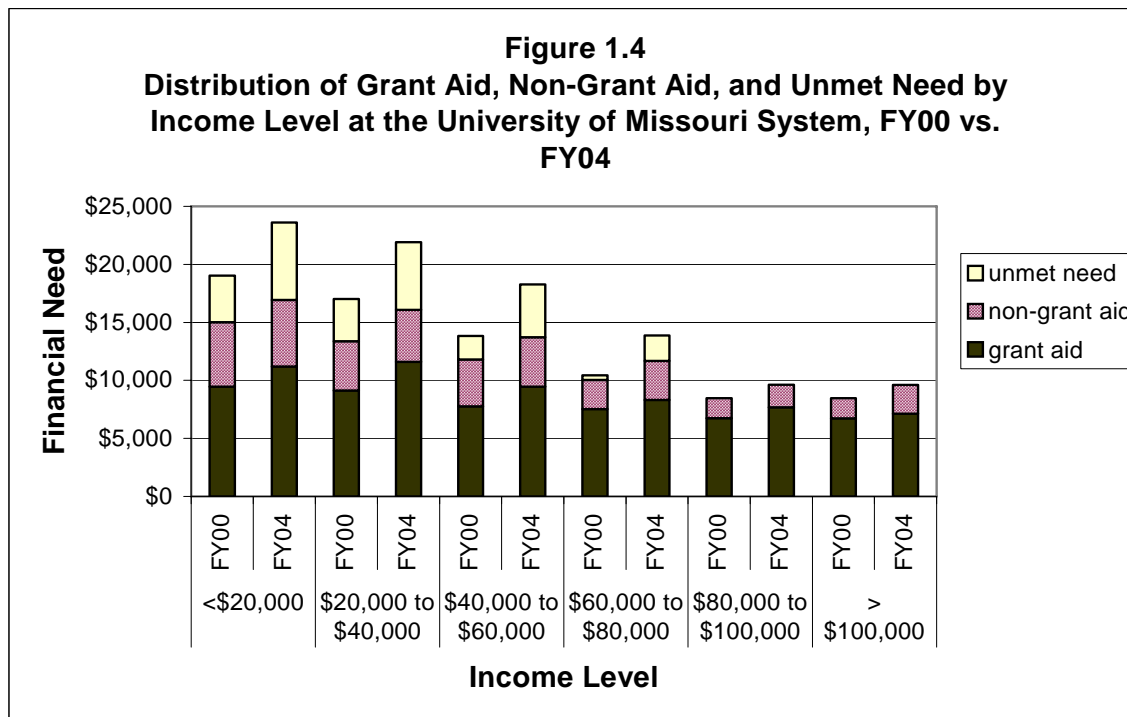
Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri System, FY00 & FY04

Income Level	FY00		FY04	
	% Educational & Required		% Educational & Required	
	Grant Aid	Fees	Grant Aid	Fees
<\$20,000	\$9,449	75%	\$11,187	69%
\$20,000 to \$40,00	\$9,129	73%	\$11,599	72%
\$40,000 to \$60,000	\$7,753	62%	\$9,462	58%
\$60,000 to \$80,000	\$7,539	60%	\$8,309	51%
\$80,000 to \$100,000	\$6,742	54%	\$7,681	47%
>\$100,000	\$6,725	54%	\$7,129	44%

Source: UIDS
IR&P/LCB 3/05

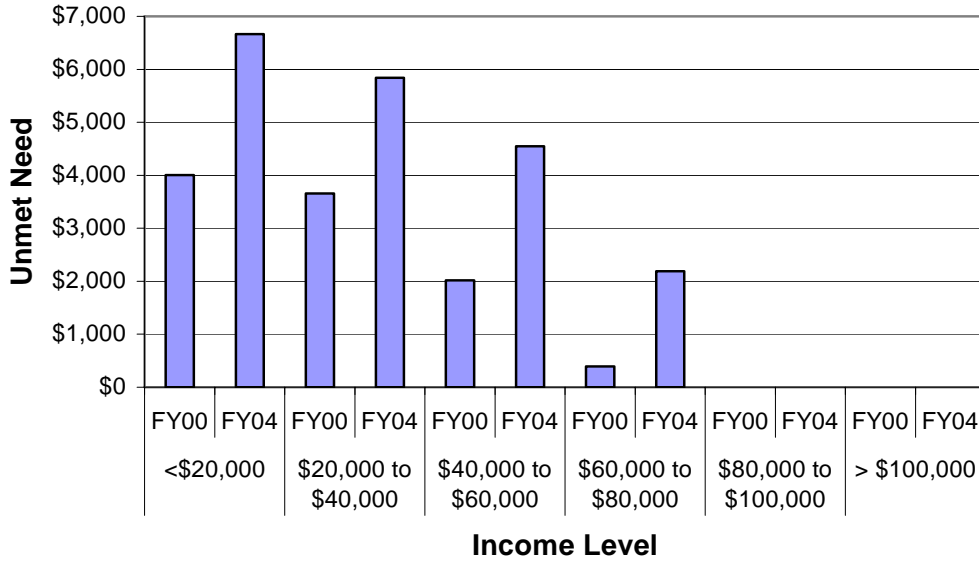


Source: UIDS
IR&P/LCB 3/05



Source: UIDS
IR&P/LCB 3/05

Figure 1.5
Average Amount of Unmet Financial Need by Income Level
at the University of Missouri System, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 1.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Non-Resident Undergraduate Students*)

University of Missouri System

<i>Income Less than \$20,000</i>											# Change	# Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	193	161	145	130	124						-69	-36%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,202	\$20,779	\$21,907	\$23,698	\$24,723						\$4,521	22%
Less Expected Family Contribution*	1,175	1,105	965	1,061	1,116	6%	5%	4%	4%	5%	-59	-5%
Financial Need	19,028	19,674	20,942	22,637	23,607	94%	95%	96%	96%	95%	4,580	24%
Less Grant Aid	9,449	9,945	10,344	11,057	11,187	47%	48%	47%	47%	45%	1,738	18%
Unmet Need	\$9,579	\$9,729	\$10,598	\$11,580	\$12,420	47%	47%	48%	49%	50%	2,842	30%
% Grant Aid that Met Financial Need	50%	51%	49%	49%	47%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$301	\$269	\$242	\$356	\$369	1%	1%	1%	2%	1%	68	22%
Need-based Loans	3,627	3,419	3,643	3,582	3,899	18%	16%	17%	15%	16%	272	7%
Alternative Loans	1,644	1,222	1,288	1,809	1,491	8%	6%	6%	8%	6%	-152	-9%
Remaining Unmet Need	\$4,007	\$4,818	\$5,425	\$5,833	\$6,662	20%	23%	25%	25%	27%	2,655	66%
*Amount Borrowed to meet EFC	\$558	\$599	\$512	\$465	\$370	3%	3%	2%	2%	1%	-188	-34%

<i>Income Between \$20,000 to \$40,000</i>											# Change	# Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	215	217	163	163	156						-59	-27%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,769	\$20,632	\$21,538	\$23,483	\$24,893						\$5,125	26%
Less Expected Family Contribution*	2,744	3,068	2,794	2,836	2,980	14%	15%	13%	12%	12%	235	9%
Financial Need	17,024	17,564	18,744	20,648	21,914	86%	85%	87%	88%	88%	4,889	29%
Less Grant Aid	9,129	9,756	9,768	10,377	11,599	46%	47%	45%	44%	47%	2,470	27%
Unmet Need	\$7,895	\$7,808	\$8,977	\$10,270	\$10,315	40%	38%	42%	44%	41%	2,420	31%
% Grant Aid that Met Financial Need	54%	56%	52%	50%	53%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$381	\$320	\$317	\$316	\$344	2%	2%	1%	1%	1%	-37	-10%
Need-based Loans	3,074	3,471	3,230	3,267	3,595	16%	17%	15%	14%	14%	521	17%
Alternative Loans	787	783	797	978	534	4%	4%	4%	4%	2%	-253	-32%
Remaining Unmet Need	\$3,654	\$3,234	\$4,633	\$5,709	\$5,842	18%	16%	22%	24%	23%	2,188	60%
*Amount Borrowed to meet EFC	\$860	\$1,143	\$621	\$900	\$630	4%	6%	3%	4%	3%	-230	-27%

<i>Income Between \$40,000 to \$60,000</i>											# Change	# Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	250	206	196	182	192						-58	-23%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,840	\$20,488	\$21,662	\$23,037	\$24,215						\$4,375	22%
Less Expected Family Contribution*	6,012	6,150	6,416	6,265	5,935	30%	30%	30%	27%	25%	-77	-1%
Financial Need	13,828	14,337	15,246	16,772	18,279	70%	70%	70%	73%	75%	4,451	32%
Less Grant Aid	7,753	8,399	8,230	8,742	9,462	39%	41%	38%	38%	39%	1,709	22%
Unmet Need	\$6,075	\$5,939	\$7,016	\$8,030	\$8,817	31%	29%	32%	35%	36%	2,742	45%
% Grant Aid that Met Financial Need	56%	59%	54%	52%	52%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$304	\$424	\$311	\$364	\$259	2%	2%	1%	2%	1%	-45	-15%
Need-based Loans	2,988	3,082	3,292	3,496	3,388	15%	15%	15%	15%	14%	401	13%
Alternative Loans	767	548	819	938	622	4%	3%	4%	4%	3%	-145	-19%
Remaining Unmet Need	\$2,016	\$1,884	\$2,594	\$3,232	\$4,548	10%	9%	12%	14%	19%	2,531	126%
*Amount Borrowed to meet EFC	\$2,123	\$2,028	\$2,205	\$1,853	\$1,401	11%	10%	10%	8%	6%	-723	-34%

Table 1.3 (Continued)

University of Missouri-System

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	# Change FY00-FY04
Total Enrolled for 9 months (N)	283	239	240	244	223						-60	-21%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,234	\$21,074	\$21,546	\$22,870	\$24,270						\$4,037	20%
Less Expected Family Contribution*	9,792	10,124	10,059	10,212	10,393	48%	48%	47%	45%	43%	601	6%
Financial Need	10,442	10,950	11,487	12,658	13,878	52%	52%	53%	55%	57%	3,436	33%
Less Grant Aid	7,539	7,866	7,855	7,569	8,309	37%	37%	36%	33%	34%	770	10%
Unmet Need	\$2,903	\$3,084	\$3,633	\$5,089	\$5,569	14%	15%	17%	22%	23%	2,666	92%
% Grant Aid that Met Financial Need	72%	72%	68%	60%	60%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$167	\$214	\$228	\$323	\$207	1%	1%	1%	1%	1%	41	24%
Need-based Loans	2,131	2,170	2,317	2,760	2,926	11%	10%	11%	12%	12%	794	37%
Alternative Loans	209	310	462	610	249	1%	1%	2%	3%	1%	39	19%
Remaining Unmet Need	\$396	\$389	\$625	\$1,396	\$2,188	2%	2%	3%	6%	9%	1,792	453%
*Amount Borrowed to meet EFC	\$2,920	\$3,010	\$3,273	\$3,206	\$1,799	14%	14%	15%	14%	7%	-1,121	-38%

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	# Change FY00-FY04
Total Enrolled for 9 months (N)	161	182	203	215	226						65	40%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,914	\$20,626	\$21,644	\$23,017	\$24,434						\$4,520	23%
Less Expected Family Contribution*	12,728	13,442	14,107	14,138	15,030	64%	65%	65%	61%	62%	2,302	18%
Financial Need	7,186	7,185	7,537	8,878	9,404	36%	35%	35%	39%	38%	2,218	31%
Less Grant Aid	6,742	7,160	7,782	7,339	7,681	34%	35%	36%	32%	31%	939	14%
Unmet Need	\$444	\$25	-\$245	\$1,540	\$1,722	2%	0%	-1%	7%	7%	1,279	288%
% Grant Aid that Met Financial Need	94%	100%	103%	83%	82%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$84	\$98	\$120	\$72	\$115	0%	0%	1%	0%	0%	31	37%
Need-based Loans	1,534	1,400	1,336	1,852	1,804	8%	7%	6%	8%	7%	270	18%
Alternative Loans	119	104	90	370	33	1%	1%	0%	2%	0%	-86	-72%
Remaining Unmet Need	-\$1,293	-\$1,577	-\$1,791	-\$754	-\$230	-6%	-8%	-8%	-3%	-1%	1,063	-82%
*Amount Borrowed to meet EFC	\$3,483	\$4,094	\$4,657	\$4,526	\$2,604	17%	20%	22%	20%	11%	-880	-25%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	# Change FY00-FY04
Total Enrolled for 9 months (N)	130	106	136	173	194						64	49%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,408	\$20,599	\$21,776	\$23,377	\$24,751						\$4,343	21%
Less Expected Family Contribution*	13,603	14,104	14,384	16,186	16,750	67%	68%	66%	69%	68%	3,146	23%
Financial Need	6,805	6,496	7,392	7,191	8,002	33%	32%	34%	31%	32%	1,197	18%
Less Grant Aid	6,725	8,001	7,625	7,133	7,129	33%	39%	35%	31%	29%	404	6%
Unmet Need	\$80	-\$1,506	-\$233	\$58	\$873	0%	-7%	-1%	0%	4%	793	994%
% Grant Aid that Met Financial Need	99%	123%	103%	99%	89%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$48	\$33	\$75	\$117	\$91	0%	0%	0%	1%	0%	43	90%
Need-based Loans	1,450	913	1,075	1,348	1,555	7%	4%	5%	6%	6%	105	7%
Alternative Loans	251	159	101	203	92	1%	1%	0%	1%	0%	-159	-63%
Remaining Unmet Need	-\$1,668	-\$2,612	-\$1,484	-\$1,610	-\$865	-8%	-13%	-7%	-7%	-3%	803	-48%
*Amount Borrowed to meet EFC	\$4,137	\$4,519	\$4,420	\$4,666	\$2,618	20%	22%	20%	20%	11%	-1,519	-37%

Source: UIDS

IR&P/RS 2/05

*Metro Fee and Midwest Exchange Students have been removed from this analysis.

Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Non-Missouri Resident Undergraduates from FY00 to FY04

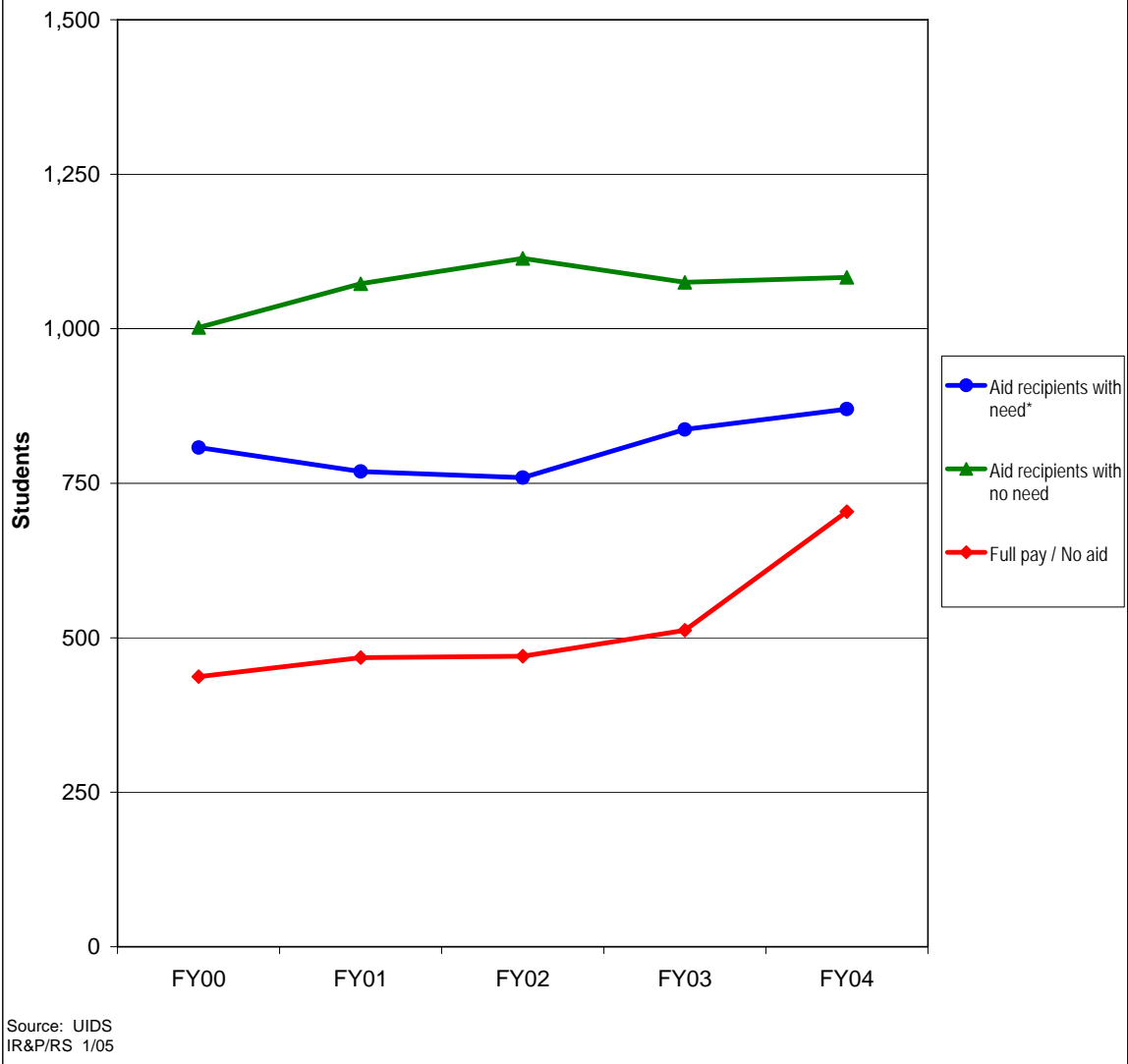
UM-Columbia (Table and Figure 2 series)

UM-Kansas City (Table and Figure 3 series)

UM-Rolla (Table and Figure 4 series)

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

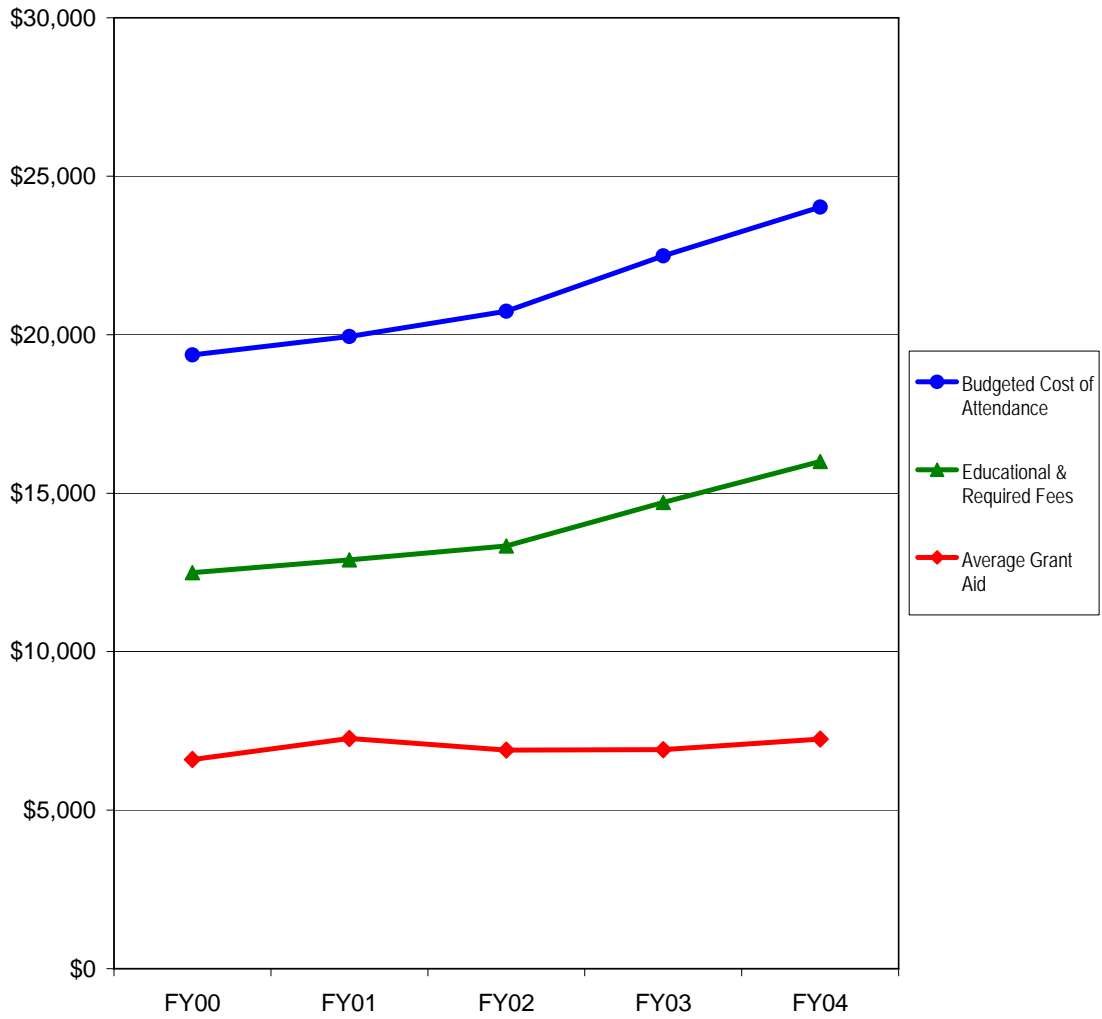
Figure 2.1
Distribution of Financial Aid for Full-time Undergraduate Non-Residents at the
University of Missouri-Columbia, FY00 - FY04



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	265	297	358	338	349	84	31.7%
Grant aid, no FAFSA	<u>737</u>	<u>776</u>	<u>756</u>	<u>737</u>	<u>734</u>	-3	-0.4%
Aid recipients with no need	1,002	1,073	1,114	1,075	1,083	81	8.1%
Aid recipients with need*	808	769	759	837	870	62	7.7%
Full pay / No aid	437	468	470	512	704	267	61.1%
Total of all full- time, Degree-Seeking non-MO UG	2,247	2,310	2,343	2,424	2,657	410	18.2%

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

Figure 2.2: Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Non-Residents at the University of Missouri-Columbia, FY00 - FY04



Source: UIDS
IR&P/RS 2/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$19,361	\$19,947	\$20,738	\$22,489	\$24,024	\$4,663	24.1%
Educational & Required Fees	\$12,495	\$12,895	\$13,332	\$14,705	\$16,005	\$3,510	28.1%
Average Grant Aid	\$6,596	\$7,260	\$6,895	\$6,906	\$7,239	\$643	9.7%

Table 2.1**Average Institutional Grant Aid Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Columbia, FY00 - FY04**

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	808	\$5,858	769	\$6,487	759	\$6,083	837	\$6,112	870	\$6,277
Without Need	1,002	5,601	1,073	5,715	1,114	5,929	1,075	5,984	1,083	5,845

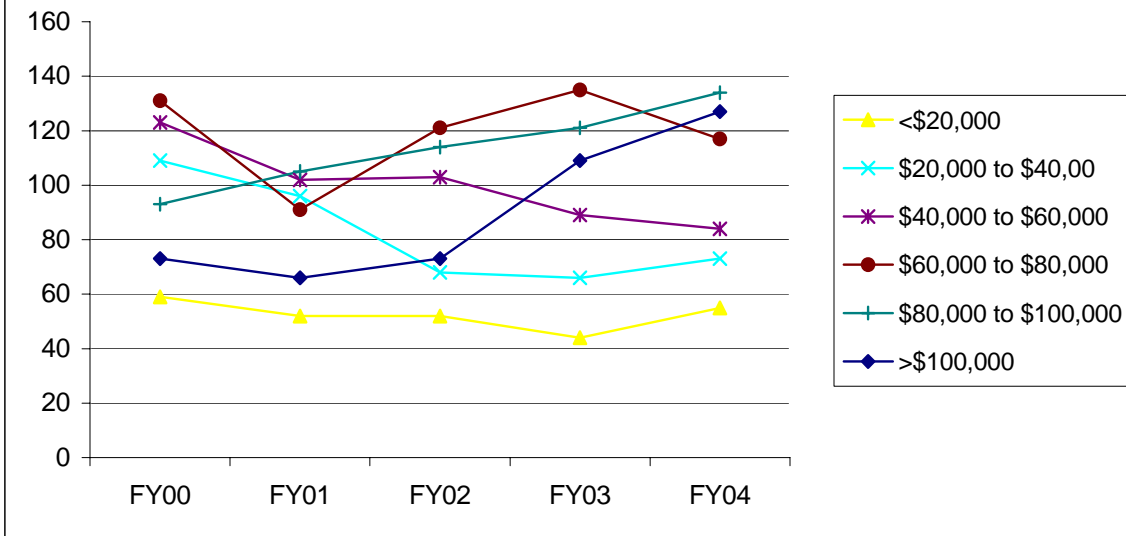
Source: UIDS
IR&P/LCB 3/05

Table 2.2**Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-Columbia, FY00 & FY04**

Income Level	FY00		FY04	
	Grant Aid	% Educational & Required Fees	Grant Aid	% Educational & Required Fees
<\$20,000	\$10,962	88%	\$10,721	67%
\$20,000 to \$40,00	\$8,532	68%	\$10,646	67%
\$40,000 to \$60,000	\$6,593	53%	\$8,958	56%
\$60,000 to \$80,000	\$6,332	51%	\$7,865	49%
\$80,000 to \$100,000	\$6,121	49%	\$6,269	39%
>\$100,000	\$5,778	46%	\$6,450	40%

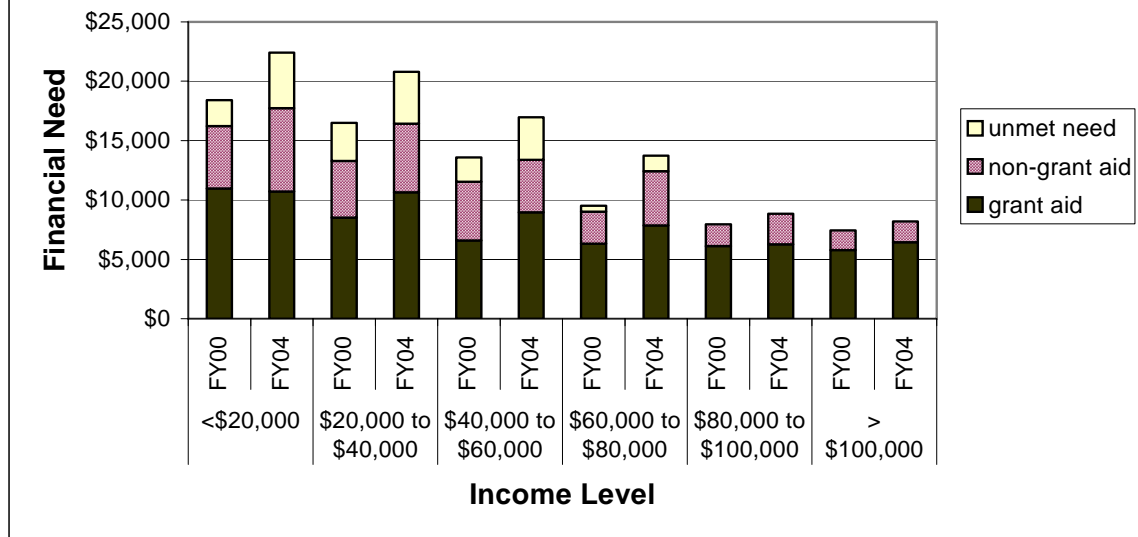
Source: UIDS
IR&P/LCB 3/05

Figure 2.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Non-Residents with Financial Need by Income Level at the University of Missouri-Columbia, FY00 - FY04



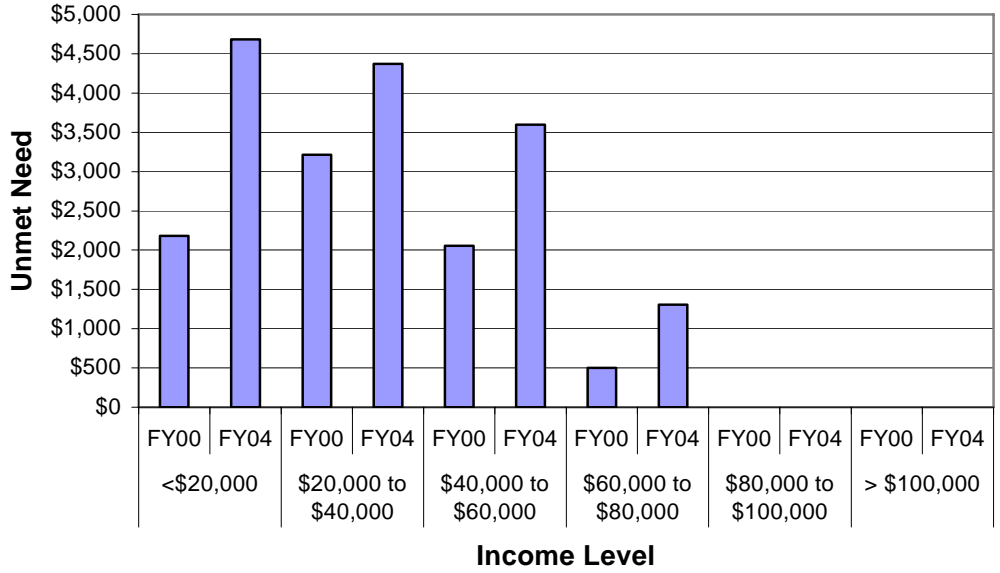
Source: UIDS
 IR&P/LCB 3/05

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Columbia, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 2.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Non-Resident Undergraduate Students)

University of Missouri-Columbia

<i>Income Less than \$20,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	59	52	52	44	55						-4	-7%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,540	\$19,986	\$20,213	\$21,948	\$23,622						\$4,082	21%
Less Expected Family Contribution*	1,126	866	1,091	931	1,214	6%	4%	5%	4%	5%	88	8%
Financial Need	18,414	19,120	19,122	21,017	22,408	94%	96%	95%	96%	95%	3,994	22%
Less Grant Aid	10,962	11,701	11,090	11,762	10,721	56%	59%	55%	54%	45%	-241	-2%
Unmet Need	\$7,452	\$7,419	\$8,032	9,255	11,687	38%	37%	40%	42%	49%	4,235	57%
% Grant Aid that Met Financial Need	60%	61%	58%	56%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$500	\$487	\$163	\$176	\$480	3%	2%	1%	1%	2%	-20	-4%
Need-based Loans	3,436	3,296	3,486	2,964	4,244	18%	16%	17%	14%	18%	808	24%
Alternative Loans	1,333	453	959	1,447	2,280	7%	2%	5%	7%	10%	947	71%
Remaining Unmet Need	\$2,183	\$3,183	\$3,424	\$4,668	\$4,683	11%	16%	17%	21%	20%	2,500	115%
*Amount Borrowed to meet EFC	\$299	\$111	\$480	\$405	\$344	2%	1%	2%	2%	1%	45	15%

<i>Income Between \$20,000 to \$40,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	109	96	68	66	73						-36	-33%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,242	\$20,088	\$20,772	\$22,309	\$24,124						\$4,882	25%
Less Expected Family Contribution*	2,737	2,635	2,681	3,551	3,313	14%	13%	13%	16%	14%	576	21%
Financial Need	16,505	17,453	18,091	18,758	20,811	86%	87%	87%	84%	86%	4,306	26%
Less Grant Aid	8,532	10,457	9,804	9,722	10,646	44%	52%	47%	44%	44%	2,114	25%
Unmet Need	\$7,973	\$6,996	\$8,287	\$9,036	\$10,165	41%	35%	40%	41%	42%	2,192	27%
% Grant Aid that Met Financial Need	52%	60%	54%	52%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$528	\$482	\$433	\$247	\$486	3%	2%	2%	1%	2%	-42	-8%
Need-based Loans	3,061	3,420	3,219	3,381	3,983	16%	17%	15%	15%	17%	922	30%
Alternative Loans	1,172	1,123	1,154	1,330	1,325	6%	6%	6%	6%	5%	153	13%
Remaining Unmet Need	\$3,212	\$1,971	\$3,481	\$4,078	\$4,371	17%	10%	17%	18%	18%	1,159	36%
*Amount Borrowed to meet EFC	\$807	\$940	\$674	\$1,356	\$1,227	4%	5%	3%	6%	5%	420	52%

<i>Income Between \$40,000 to \$60,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	123	102	103	89	84						-39	-32%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,413	\$19,875	\$20,797	\$22,457	\$23,942						\$4,529	23%
Less Expected Family Contribution*	5,831	5,889	6,372	6,849	6,960	30%	30%	31%	30%	29%	1,129	19%
Financial Need	13,582	13,986	14,425	15,608	16,982	70%	70%	69%	70%	71%	3,400	25%
Less Grant Aid	6,593	7,879	7,581	7,651	8,958	34%	40%	36%	34%	37%	2,365	36%
Unmet Need	\$6,989	\$6,107	\$6,844	\$7,957	\$8,024	36%	31%	33%	35%	34%	1,035	15%
% Grant Aid that Met Financial Need	49%	56%	53%	49%	53%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$451	\$575	\$388	\$467	\$352	2%	3%	2%	2%	1%	-99	-22%
Need-based Loans	3,225	3,244	3,524	3,907	3,110	17%	16%	17%	17%	13%	-115	-4%
Alternative Loans	1,256	909	1,204	1,224	966	6%	5%	6%	5%	4%	-290	-23%
Remaining Unmet Need	\$2,057	\$1,379	\$1,728	\$2,359	\$3,596	11%	7%	8%	11%	15%	1,539	75%
*Amount Borrowed to meet EFC	\$2,596	\$2,225	\$2,885	\$2,507	\$2,434	13%	11%	14%	11%	10%	-162	-6%

Table 2.3 (Continued)

University of Missouri-Columbia

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	131	91	121	135	117						-14	-11%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,465	\$20,082	\$20,977	\$22,499	\$24,202						\$4,737	24%
Less Expected Family Contribution*	9,953	9,956	10,507	10,359	10,474	51%	50%	50%	46%	43%	521	5%
Financial Need	9,512	10,126	10,470	12,140	13,728	49%	50%	50%	54%	57%	4,216	44%
Less Grant Aid	6,332	6,473	6,733	7,392	7,865	33%	32%	32%	33%	32%	1,533	24%
Unmet Need	\$3,180	\$3,653	\$3,737	\$4,748	\$5,863	16%	18%	18%	21%	24%	2,683	84%
% Grant Aid that Met Financial Need	67%	64%	64%	61%	57%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$224	\$343	\$253	\$331	\$345	1%	2%	1%	1%	1%	121	54%
Need-based Loans	2,213	2,415	2,429	2,818	2,915	11%	12%	12%	13%	12%	702	32%
Alternative Loans	242	672	678	783	1,299	1%	3%	3%	3%	5%	1,057	437%
Remaining Unmet Need	\$501	\$223	\$377	\$816	\$1,304	3%	1%	2%	4%	5%	803	160%
*Amount Borrowed to meet EFC	\$3,165	\$3,773	\$4,165	\$4,082	\$3,985	16%	19%	20%	18%	16%	820	26%

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

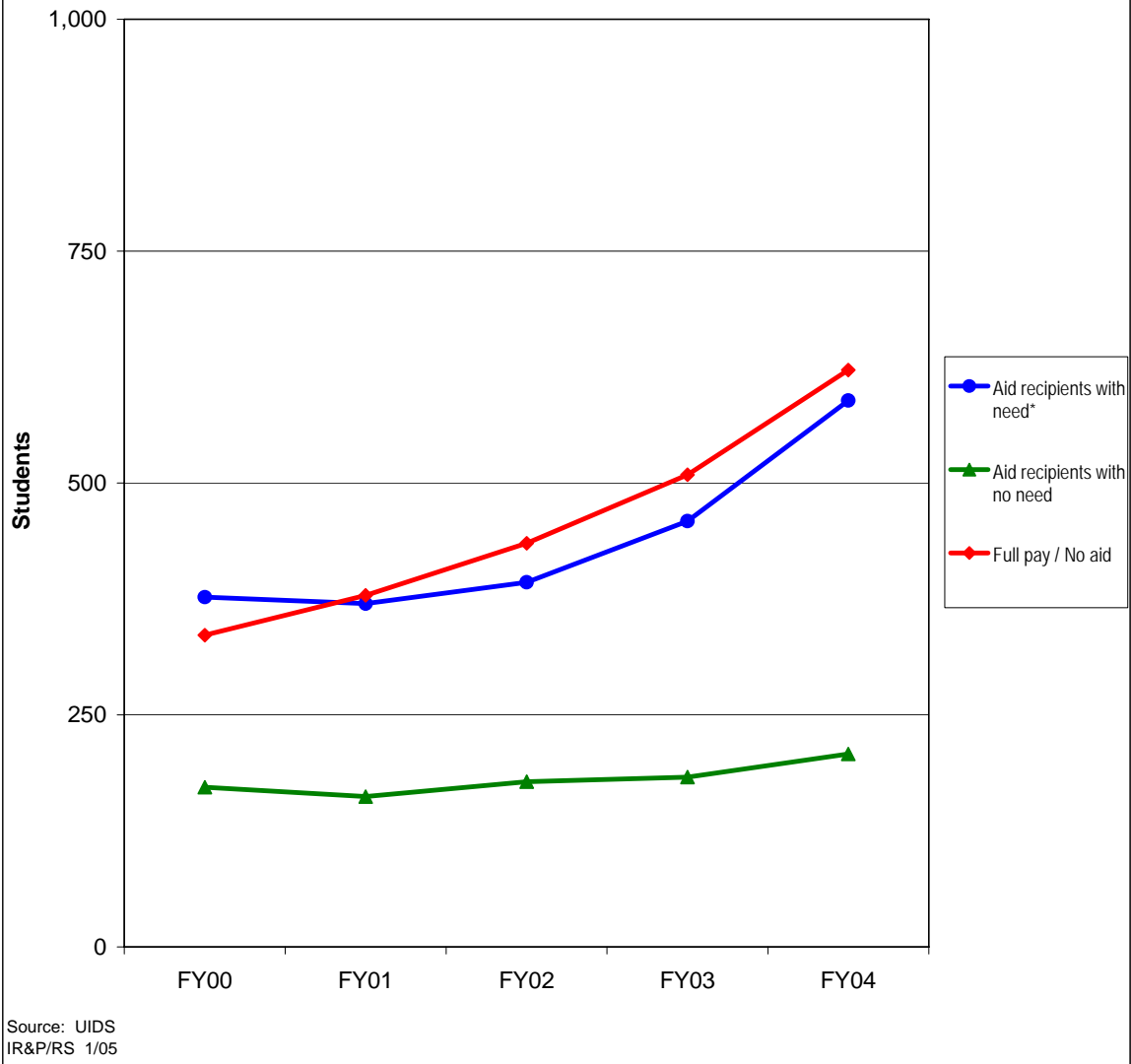
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	93	105	114	121	134						41	44%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,434	\$20,196	\$21,069	\$22,497	\$24,011						\$4,577	24%
Less Expected Family Contribution*	12,489	13,459	14,352	14,482	15,202	64%	67%	68%	64%	63%	2,713	22%
Financial Need	6,945	6,737	6,717	8,015	8,809	36%	33%	32%	36%	37%	1,864	27%
Less Grant Aid	6,121	6,522	6,861	6,229	6,269	31%	32%	33%	28%	26%	148	2%
Unmet Need	\$824	\$215	-\$144	\$1,786	\$2,540	4%	1%	-1%	8%	11%	1,716	208%
% Grant Aid that Met Financial Need	88%	97%	102%	78%	71%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$145	\$123	\$176	\$116	\$156	1%	1%	1%	1%	1%	11	8%
Need-based Loans	1,477	1,566	1,565	1,864	1,940	8%	8%	7%	8%	8%	463	31%
Alternative Loans	206	58	115	580	477	1%	0%	1%	3%	2%	271	132%
Remaining Unmet Need	-\$1,004	-\$1,532	-\$2,000	-\$774	-\$33	-5%	-8%	-9%	-3%	0%	971	-97%
*Amount Borrowed to meet EFC	\$3,924	\$4,774	\$5,783	\$5,413	\$6,585	20%	24%	27%	24%	27%	2,661	68%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	73	66	73	109	127						54	74%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,613	\$20,454	\$21,166	\$22,758	\$24,426						\$4,813	25%
Less Expected Family Contribution*	13,273	14,491	14,026	16,083	17,146	68%	71%	66%	71%	70%	3,873	23%
Financial Need	6,340	5,963	7,140	6,675	7,280	32%	29%	34%	29%	30%	940	15%
Less Grant Aid	5,778	7,696	6,699	6,255	6,450	29%	38%	32%	27%	26%	672	12%
Unmet Need	\$562	-\$1,733	\$441	\$420	\$830	3%	-8%	2%	2%	3%	268	48%
% Grant Aid that Met Financial Need	91%	129%	94%	94%	89%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$69	\$47	\$135	\$186	\$110	0%	0%	1%	1%	0%	41	59%
Need-based Loans	1,382	956	1,072	1,567	1,496	7%	5%	5%	7%	6%	114	8%
Alternative Loans	195	168	84	274	145	1%	1%	0%	1%	1%	-50	-26%
Remaining Unmet Need	-\$1,084	-\$2,904	-\$850	-\$1,607	-\$921	-6%	-14%	-4%	-7%	-4%	163	-15%
*Amount Borrowed to meet EFC	\$5,053	\$4,907	\$5,371	\$5,641	\$6,879	26%	24%	25%	25%	28%	1,826	36%

Source: UIDS
IR&P/RS 2/05

Figure 3.1
Distribution of Financial Aid for Full-time Undergraduate Non- Residents at the
University of Missouri-Kansas City, FY00 - FY04

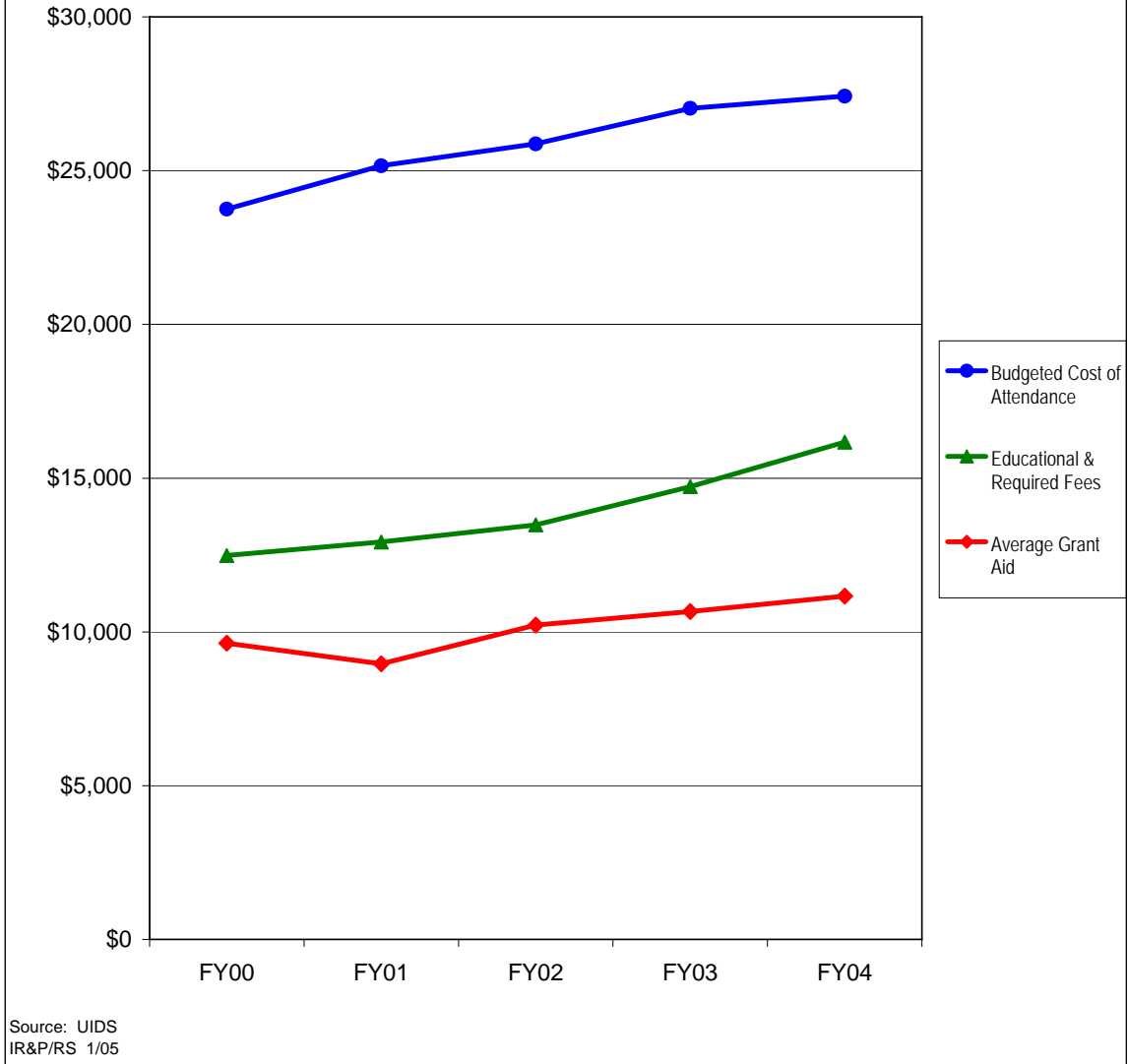


	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	43	42	44	67	80	37	86.0%
Grant aid, no FAFSA	<u>129</u>	<u>120</u>	<u>134</u>	<u>116</u>	<u>128</u>	-1	-0.8%
Aid recipients with no need	172	162	178	183	208	36	20.9%
Aid recipients with need*	377	370	393	459	589	212	56.2%
Full pay / No aid	336	379	435	509	622	286	85.1%
Total of all full- time, Degree-Seeking non-MO UG	885	911	1,006	1,151	1,419	534	60.3%

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

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

Figure 3.2: Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Non-Residents at the University of Missouri-Kansas City, FY00 - FY04*



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$23,751	\$25,158	\$25,871	\$27,029	\$27,422	\$3,671	15.5%
Educational & Required Fees	\$12,481	\$12,923	\$13,481	\$14,726	\$16,173	\$3,692	29.6%
Average Grant Aid	\$9,634	\$8,964	\$10,223	\$10,665	\$11,164	\$1,530	15.9%

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

*Metro Fee and Midwest Exchange Students have been removed from this analysis.

Table 3.1

Average Institutional Grant Aid Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY00 - FY04

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	377	\$3,411	370	\$3,357	393	\$1,937	459	\$835	589	\$764
Without Need	172	4,747	162	4,656	178	2,621	183	1,952	208	1,706

Source: UIDS
IR&P/LCB 3/05

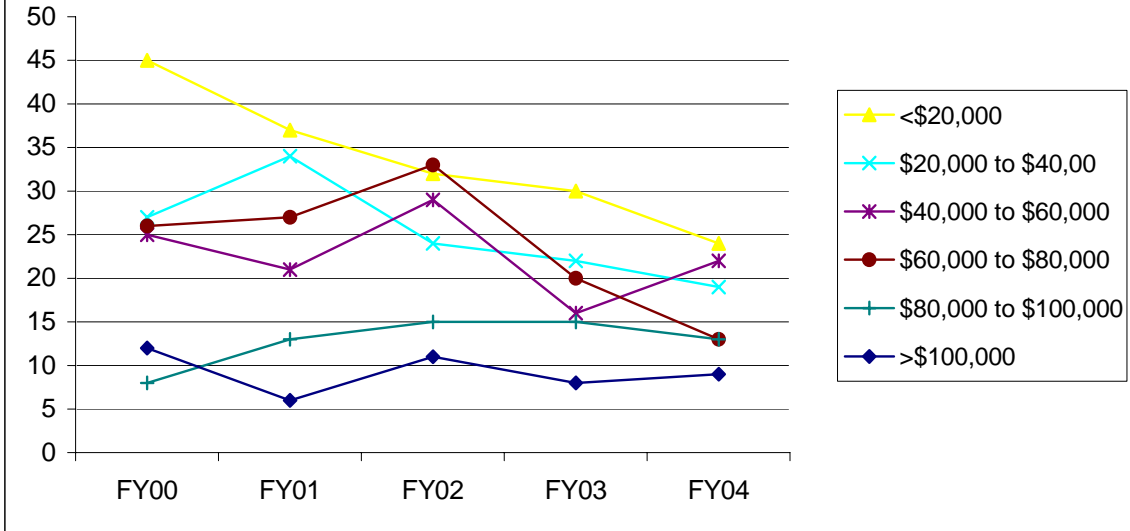
Table 3.2

Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-Kansas City, FY00 & FY04

Income Level	FY00		FY04	
	% Educational & Required		% Educational & Required	
	Grant Aid	Fees	Grant Aid	Fees
<\$20,000	\$8,723	70%	\$11,691	72%
\$20,000 to \$40,00	\$9,651	77%	\$12,571	78%
\$40,000 to \$60,000	\$10,379	83%	\$11,938	74%
\$60,000 to \$80,000	\$9,521	76%	\$8,730	54%
\$80,000 to \$100,000	\$8,342	67%	\$11,379	70%
>\$100,000	\$9,542	76%	\$13,483	83%

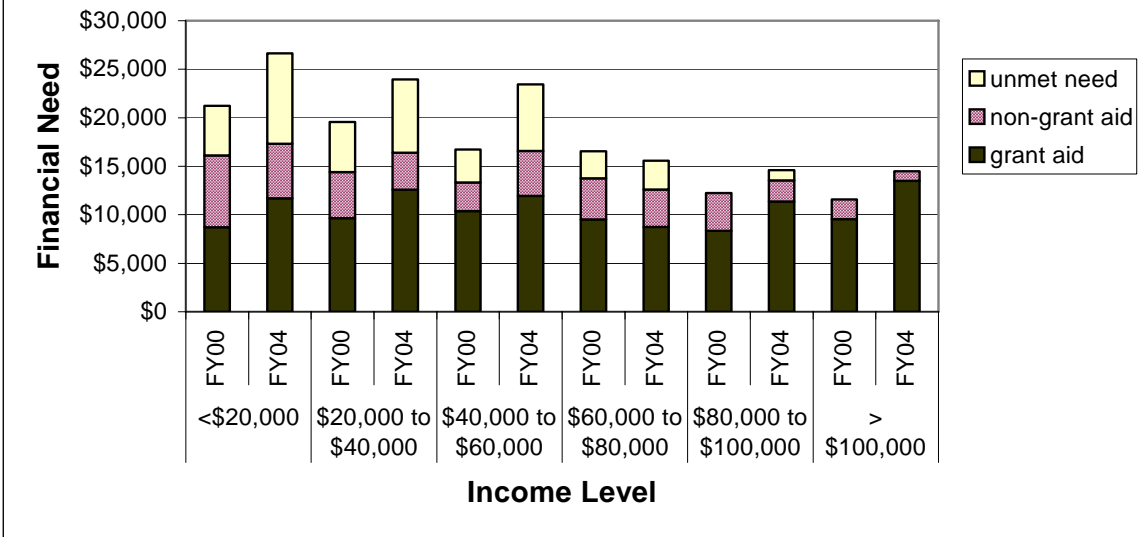
Source: UIDS
IR&P/LCB 3/05

Figure 3.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate
Non-Residents with Financial Need by Income Level at the
University of Missouri-Kansas City, FY00 - FY04



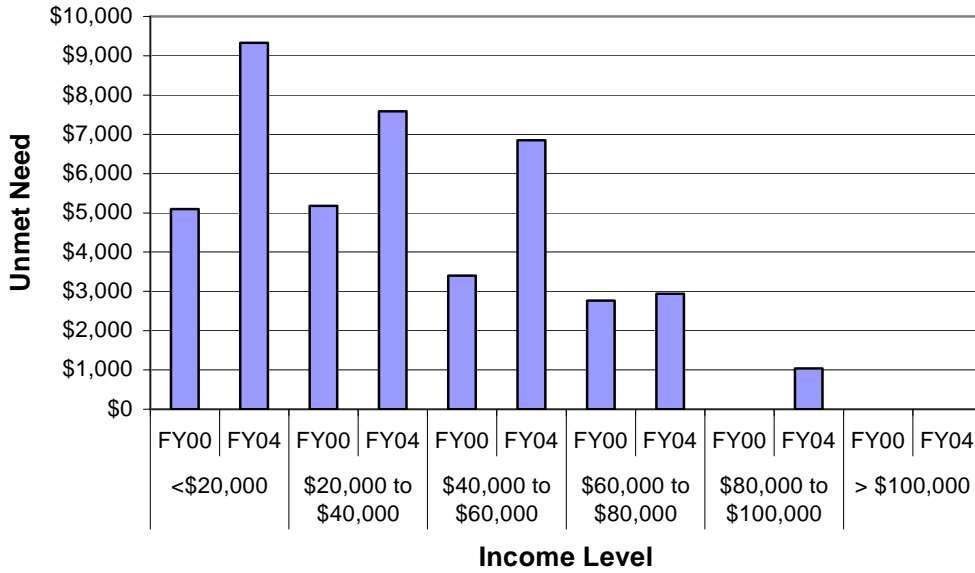
Source: UIDS
 IR&P/LCB 3/05

Figure 3.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by
Income Level at the UM-Kansas City, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Kansas City, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 3.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Non-Resident Undergraduate Students*)

University of Missouri-Kansas City

<i>Income Less than \$20,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	45										-21	-47%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$22,253	\$23,328	\$25,900	\$26,228	\$27,469						\$5,216	23%
Less Expected Family Contribution*	<u>1,034</u>	<u>1,160</u>	<u>792</u>	<u>1,142</u>	<u>821</u>	5%	5%	3%	4%	3%	-213	-21%
Financial Need	21,219	22,168	25,108	25,086	26,648	95%	95%	97%	96%	97%	5,429	26%
Less Grant Aid	8,723	8,749	11,650	11,363	11,691	39%	38%	45%	43%	43%	2,968	34%
Unmet Need	\$12,496	\$13,419	\$13,458	\$13,723	\$14,957	56%	58%	52%	52%	54%	2,461	20%
% Grant Aid that Met Financial Need	41%	39%	46%	45%	44%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$239	\$279	\$155	\$372	\$248	1%	1%	1%	1%	1%	9	4%
Need-based Loans	4,344	3,703	3,947	3,905	3,621	20%	16%	15%	15%	13%	-723	-17%
Alternative Loans	2,812	2,327	1,744	1,939	1,764	13%	10%	7%	7%	6%	-1,048	-37%
Remaining Unmet Need	\$5,101	\$7,110	\$7,612	\$7,507	\$9,324	23%	30%	29%	29%	34%	4,223	83%
*Amount Borrowed to meet EFC	\$686	\$875	\$590	\$681	\$515	3%	4%	2%	3%	2%	-171	-25%

<i>Income Between \$20,000 to \$40,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	27	34	24	22	19						-8	-30%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$22,894	\$24,106	\$26,163	\$27,601	\$26,866						\$3,972	17%
Less Expected Family Contribution*	<u>3,319</u>	<u>3,951</u>	<u>2,352</u>	<u>1,910</u>	<u>2,901</u>	14%	16%	9%	7%	11%	-418	-13%
Financial Need	19,575	20,155	23,811	25,691	23,965	86%	84%	91%	93%	89%	4,390	22%
Less Grant Aid	9,651	9,412	12,146	11,858	12,571	42%	39%	46%	43%	47%	2,920	30%
Unmet Need	\$9,924	\$10,743	\$11,665	\$13,833	\$11,394	43%	45%	45%	50%	42%	1,470	15%
% Grant Aid that Met Financial Need	49%	47%	51%	46%	52%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$309	\$80	\$672	\$923	\$45	1%	0%	3%	3%	0%	-264	-85%
Need-based Loans	3,766	4,412	3,382	3,843	3,214	16%	18%	13%	14%	12%	-552	-15%
Alternative Loans	675	675	341	757	552	3%	3%	1%	3%	2%	-123	-18%
Remaining Unmet Need	\$5,174	\$5,576	\$7,270	\$8,310	\$7,583	23%	23%	28%	30%	28%	2,409	47%
*Amount Borrowed to meet EFC	\$1,486	\$1,333	\$334	\$574	\$956	6%	6%	1%	2%	4%	-530	-36%

<i>Income Between \$40,000 to \$60,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	25	21	29	16	22						-3	-12%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$21,638	\$24,383	\$26,198	\$27,770	\$28,050						\$6,412	30%
Less Expected Family Contribution*	<u>4,909</u>	<u>7,429</u>	<u>6,647</u>	<u>5,650</u>	<u>4,621</u>	23%	30%	25%	20%	16%	-288	-6%
Financial Need	16,729	16,954	19,551	22,120	23,429	77%	70%	75%	80%	84%	6,700	40%
Less Grant Aid	10,379	8,953	10,254	13,888	11,938	48%	37%	39%	50%	43%	1,559	15%
Unmet Need	\$6,350	\$8,001	\$9,297	\$8,232	\$11,491	29%	33%	35%	30%	41%	5,141	81%
% Grant Aid that Met Financial Need	62%	53%	52%	63%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$160	\$607	\$376	\$491	\$368	1%	2%	1%	2%	1%	208	130%
Need-based Loans	2,792	3,658	3,475	3,147	3,329	13%	15%	13%	11%	12%	537	19%
Alternative Loans	0	180	122	1,035	947	0%	1%	0%	4%	3%	947	
Remaining Unmet Need	\$3,398	\$3,556	\$5,324	\$3,559	\$6,847	16%	15%	20%	13%	24%	3,449	102%
*Amount Borrowed to meet EFC	\$1,398	\$1,414	\$1,048	\$630	\$1,677	6%	6%	4%	2%	6%	279	20%

Table 3.3 (Continued)

University of Missouri-Kansas City

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	26	27	33	20	13						-13	-50%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$25,961	\$26,127	\$24,148	\$26,222	\$26,278						\$317	1%
Less Expected Family Contribution*	9,428	10,767	10,156	10,382	10,717	36%	41%	42%	40%	41%	1,289	14%
Financial Need	16,533	15,360	13,992	15,840	15,561	64%	59%	58%	60%	59%	-972	-6%
Less Grant Aid	9,521	10,167	9,973	9,355	8,730	37%	39%	41%	36%	33%	-791	-8%
Unmet Need	\$7,012	\$5,193	\$4,019	\$6,485	\$6,831	27%	20%	17%	25%	26%	-181	-3%
% Grant Aid that Met Financial Need	58%	66%	71%	59%	56%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$424	\$74	\$228	\$685	\$100	2%	0%	1%	3%	0%	-324	-76%
Need-based Loans	3,460	2,701	2,762	3,270	3,793	13%	10%	11%	12%	14%	333	10%
Alternative Loans	359	0	0	0	0	1%	0%	0%	0%	0%	-359	-100%
Remaining Unmet Need	\$2,769	\$2,418	\$1,029	\$2,530	\$2,938	11%	9%	4%	10%	11%	169	6%
*Amount Borrowed to meet EFC	\$1,643	\$1,797	\$1,343	\$1,102	\$709	6%	7%	6%	4%	3%	-934	-57%

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	8	13	15	15	13						5	63%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$25,375	\$25,178	\$26,986	\$25,952	\$28,383						\$3,008	12%
Less Expected Family Contribution*	15,681	14,139	15,173	14,622	13,789	62%	56%	56%	56%	49%	-1,892	-12%
Financial Need	9,694	11,039	11,813	11,330	14,594	38%	44%	44%	44%	51%	4,900	51%
Less Grant Aid	8,342	8,914	10,536	11,104	11,379	33%	35%	39%	43%	40%	3,037	36%
Unmet Need	\$1,352	\$2,125	\$1,277	\$226	\$3,215	5%	8%	5%	1%	11%	1,863	138%
% Grant Aid that Met Financial Need	86%	81%	89%	98%	78%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$273	\$0	\$0	\$245	0%	1%	0%	0%	1%	245	
Need-based Loans	3,912	917	1,280	2,075	1,697	15%	4%	5%	8%	6%	-2,215	-57%
Alternative Loans	0	0	0	0	237	0%	0%	0%	0%	1%	237	
Remaining Unmet Need	-\$2,560	\$935	-\$3	-\$1,849	\$1,036	-10%	4%	0%	-7%	4%	3,596	-140%
*Amount Borrowed to meet EFC	\$1,204	\$2,851	\$1,505	\$3,008	\$2,234	5%	11%	6%	12%	8%	1,030	86%

Income > \$100,000

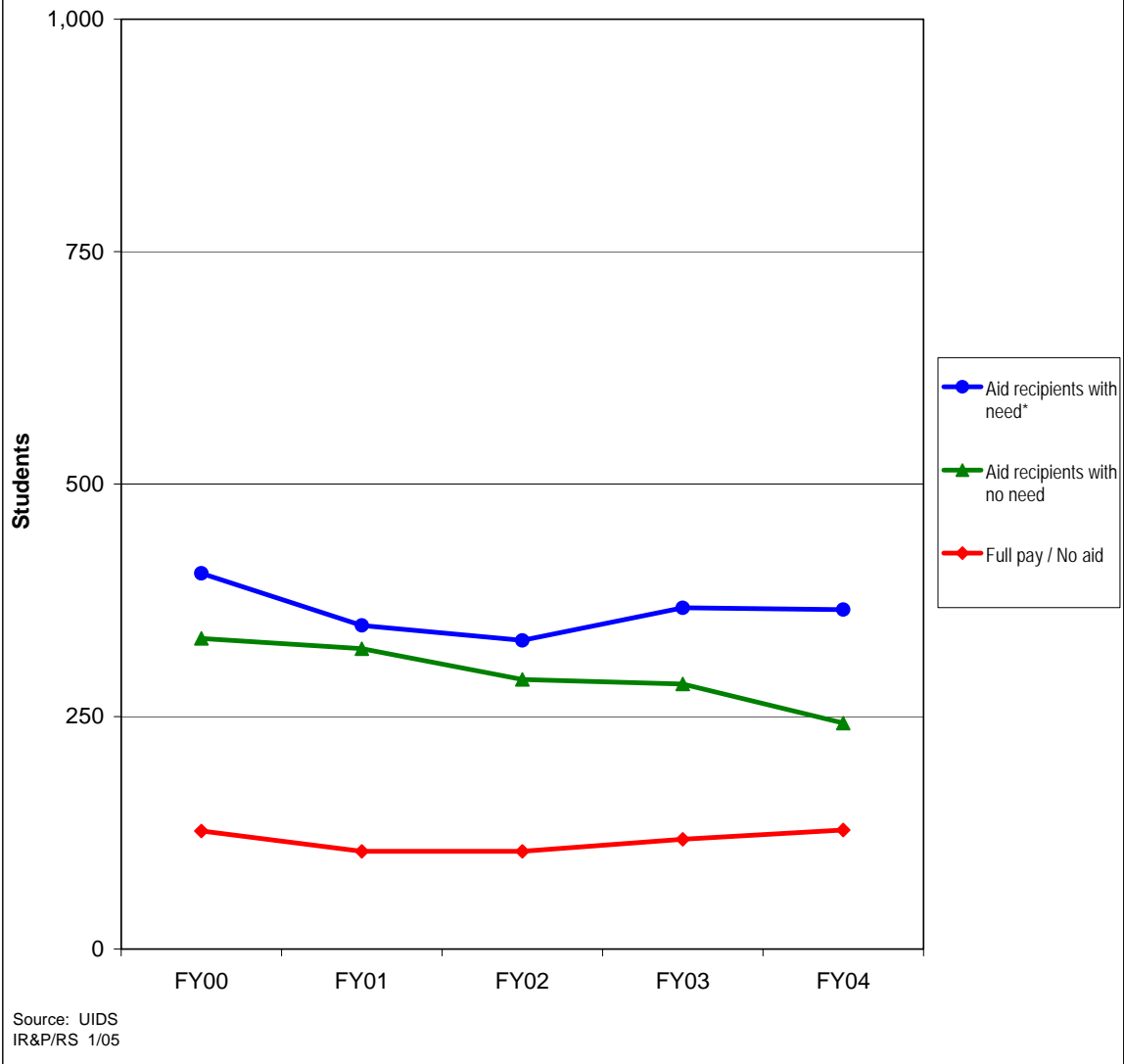
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	12	6	11	8	9						-3	-25%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$27,600	\$24,088	\$27,775	\$32,283	\$28,393						\$793	3%
Less Expected Family Contribution*	18,355	14,757	18,329	17,679	17,682	67%	61%	66%	55%	62%	-673	-4%
Financial Need	9,245	9,331	9,446	14,604	10,711	33%	39%	34%	45%	38%	1,466	16%
Less Grant Aid	9,542	10,247	11,260	11,902	13,483	35%	43%	41%	37%	47%	3,941	41%
Unmet Need	-\$297	-\$916	-\$1,814	\$2,702	-\$2,772	-1%	-4%	-7%	8%	-10%	-2,475	833%
% Grant Aid that Met Financial Need	103%	110%	119%	81%	126%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$100	\$0	\$0	\$0	\$412	0%	0%	0%	0%	1%	312	312%
Need-based Loans	1,953	540	1,151	2,594	601	7%	2%	4%	8%	2%	-1,352	-69%
Alternative Loans	0	0	0	0	0	0%	0%	0%	0%	0%	0	
Remaining Unmet Need	-\$2,350	-\$1,456	-\$2,965	\$108	-\$3,785	-9%	-6%	-11%	0%	-13%	-1,435	61%
*Amount Borrowed to meet EFC	\$2,890	\$3,875	\$3,575	\$3,676	\$3,814	10%	16%	13%	11%	13%	924	32%

Source: UIDS

IR&P/RS 1/05

*Metro Fee and Midwest Exchange Students have been removed from this analysis.

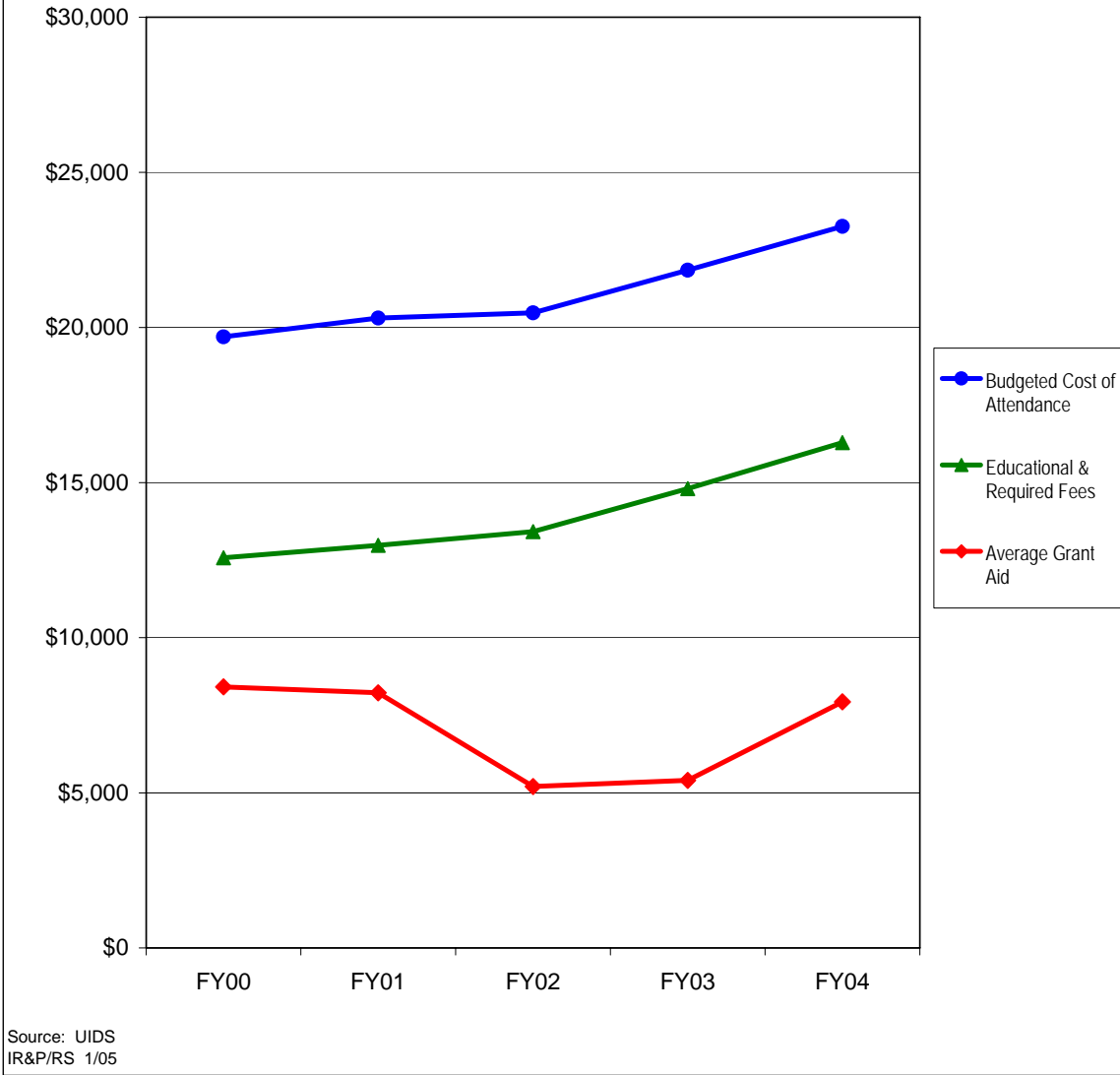
Figure 4.1
Distribution of Financial Aid for Full-time Undergraduate Non- Residents at the
University of Missouri-Rolla, FY00 - FY04



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	80	89	87	98	89	9	11.3%
Grant aid, no FAFSA	254	234	203	187	154	-100	-39.4%
Aid recipients with no need	334	323	290	285	243	-91	-27.2%
Aid recipients with need*	404	348	332	367	365	-39	-9.7%
Full pay / No aid	127	105	105	118	128	1	0.8%
Total of all full- time, Degree-Seeking non-MO UG	865	776	727	770	736	-129	-14.9%

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

Figure 4.2: Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Non-Residents at the University of Missouri-Rolla, FY00 - FY04



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$19,696	\$20,305	\$20,468	\$21,846	\$23,261	\$3,565	18.1%
Educational & Required Fees	\$12,578	\$12,974	\$13,419	\$14,803	\$16,286	\$3,708	29.5%
Average Grant Aid	\$8,412	\$8,222	\$5,199	\$5,400	\$7,934	-\$478	-5.7%

Table 4.1

Average Institutional Grant Aid Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Rolla, FY00 - FY04

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	404	\$3,166	348	\$6,439	332	\$6,112	367	\$5,959	365	\$4,797
Without Need	334	6,933	323	6,578	290	6,709	285	6,099	243	6,036

Source: UIDS
IR&P/LCB 3/05

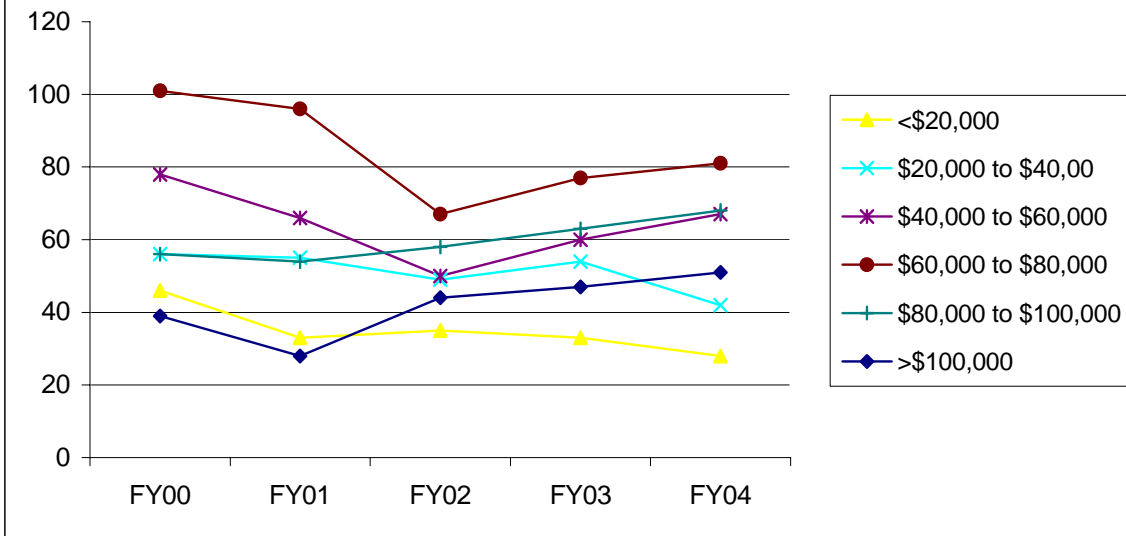
Table 4.2

Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-Rolla, FY00 & FY04

Income Level	FY00		FY04	
	Grant Aid	% Educational & Required Fees	Grant Aid	% Educational & Required Fees
<\$20,000	\$8,752	70%	\$8,151	50%
\$20,000 to \$40,00	\$9,959	79%	\$11,552	71%
\$40,000 to \$60,000	\$8,072	64%	\$8,736	54%
\$60,000 to \$80,000	\$8,268	66%	\$7,287	45%
\$80,000 to \$100,000	\$7,555	60%	\$8,802	54%
>\$100,000	\$7,949	63%	\$7,385	45%

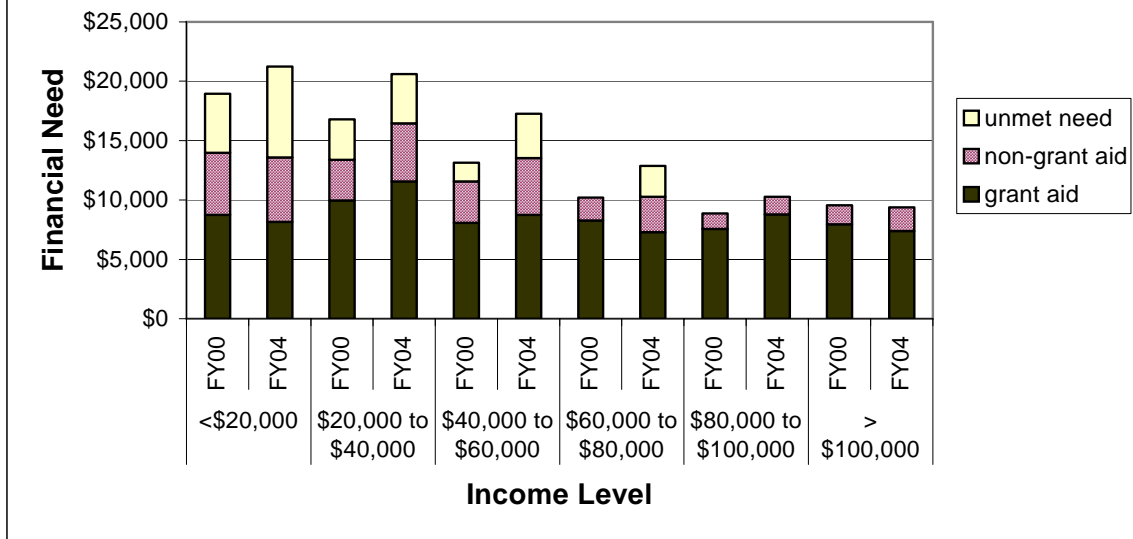
Source: UIDS
IR&P/LCB 3/05

Figure 4.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Non-Residents with Financial Need by Income Level at the University of Missouri-Rolla, FY00 - FY04



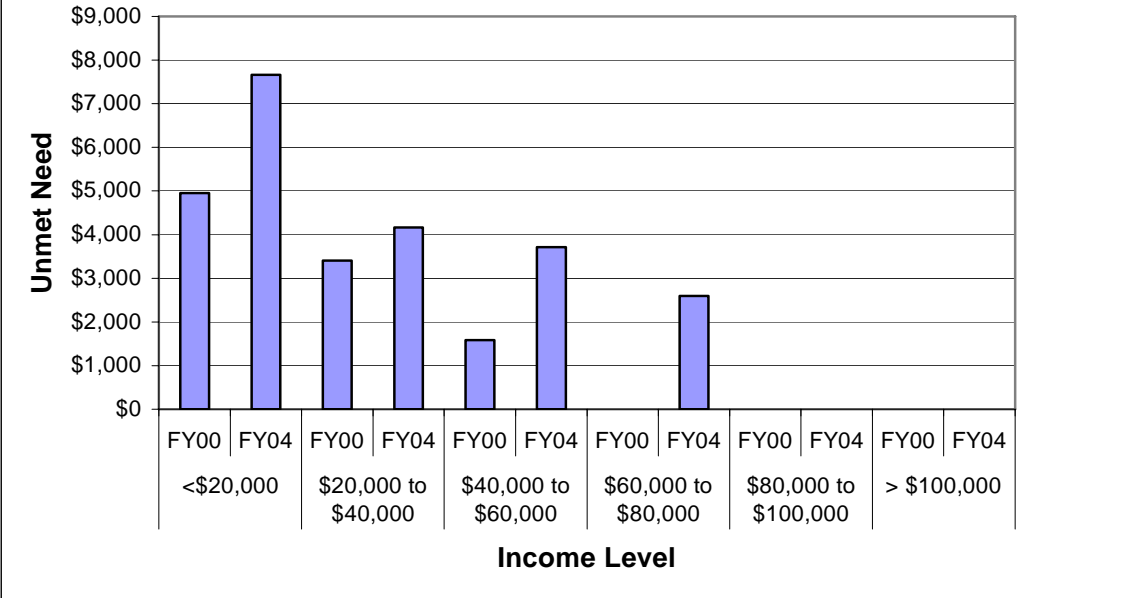
Source: UIDS
 IR&P/LCB 3/05

Figure 4.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Rolla, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 4.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Rolla, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 4.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Non-Resident Undergraduate Students)

University of Missouri-Rolla

<i>Income Less than \$20,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	46	33	35	33	28						-18	-39%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,867	\$20,472	\$19,875	\$20,911	\$22,406						\$2,539	13%
Less Expected Family Contribution*	929	839	544	1,442	1,160	5%	4%	3%	7%	5%	232	25%
Financial Need	18,939	19,633	19,331	19,469	21,246	95%	96%	97%	93%	95%	2,308	12%
Less Grant Aid	8,752	9,520	8,982	9,335	8,151	44%	47%	45%	45%	36%	-601	-7%
Unmet Need	\$10,187	\$10,113	\$10,349	\$10,134	\$13,095	51%	49%	52%	48%	58%	2,909	29%
% Grant Aid that Met Financial Need	46%	48%	46%	48%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$241	\$156	\$319	\$441	\$158	1%	1%	2%	2%	1%	-83	-34%
Need-based Loans	3,763	3,920	3,657	3,739	3,530	19%	19%	18%	18%	16%	-233	-6%
Alternative Loans	1,226	1,282	855	1,230	1,742	6%	6%	4%	6%	8%	516	42%
Remaining Unmet Need	\$4,957	\$4,755	\$5,518	\$4,724	\$7,665	25%	23%	28%	23%	34%	2,709	55%
*Amount Borrowed to meet EFC	\$435	\$648	\$280	\$245	\$342	2%	3%	1%	1%	2%	-93	-21%

<i>Income Between \$20,000 to \$40,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	56	55	49	54	42						-14	-25%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,550	\$20,332	\$20,015	\$21,707	\$23,435						\$3,885	20%
Less Expected Family Contribution*	2,747	2,704	2,384	2,507	2,826	14%	13%	12%	12%	12%	79	3%
Financial Need	16,803	17,628	17,631	19,200	20,609	86%	87%	88%	88%	88%	3,806	23%
Less Grant Aid	9,959	9,648	9,079	9,963	11,552	51%	47%	45%	46%	49%	1,593	16%
Unmet Need	\$6,844	\$7,980	\$8,552	\$9,237	\$9,057	35%	39%	43%	43%	39%	2,213	32%
% Grant Aid that Met Financial Need	59%	55%	51%	52%	56%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$286	\$371	\$125	\$241	\$391	1%	2%	1%	1%	2%	105	37%
Need-based Loans	2,894	3,701	3,335	3,084	3,543	15%	18%	17%	14%	15%	649	22%
Alternative Loans	258	355	593	853	958	1%	2%	3%	4%	4%	700	271%
Remaining Unmet Need	\$3,406	\$3,553	\$4,499	\$5,059	\$4,165	17%	17%	22%	23%	18%	759	22%
*Amount Borrowed to meet EFC	\$841	\$809	\$440	\$686	\$832	4%	4%	2%	3%	4%	-9	-1%

<i>Income Between \$40,000 to \$60,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	78	66	50	60	67						-11	-14%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,849	\$20,312	\$20,394	\$21,515	\$22,398						\$2,549	13%
Less Expected Family Contribution*	6,715	5,890	6,481	5,675	5,138	34%	29%	32%	26%	23%	-1,577	-23%
Financial Need	13,134	14,422	13,913	15,840	17,260	66%	71%	68%	74%	77%	4,126	31%
Less Grant Aid	8,072	9,099	8,425	9,146	8,736	41%	45%	41%	43%	39%	664	8%
Unmet Need	\$5,062	\$5,323	\$5,488	\$6,694	\$8,524	26%	26%	27%	31%	38%	3,462	68%
% Grant Aid that Met Financial Need	61%	63%	61%	58%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$185	\$243	\$200	\$245	\$154	1%	1%	1%	1%	1%	-31	-17%
Need-based Loans	2,882	2,932	2,778	3,089	3,802	15%	14%	14%	14%	17%	920	32%
Alternative Loans	411	119	319	398	856	2%	1%	2%	2%	4%	445	108%
Remaining Unmet Need	\$1,584	\$2,029	\$2,191	\$2,962	\$3,712	8%	10%	11%	14%	17%	2,128	134%
*Amount Borrowed to meet EFC	\$1,820	\$1,838	\$1,408	\$1,136	\$1,625	9%	9%	7%	5%	7%	-195	-11%

Table 4.3 (Continued)

University of Missouri-Rolla

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	101	96	67	77	81						-20	-20%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,725	\$20,386	\$20,908	\$21,759	\$23,387						\$3,662	19%
Less Expected Family Contribution*	9,615	10,401	9,385	9,805	10,515	49%	51%	45%	45%	45%	900	9%
Financial Need	10,110	9,985	11,523	11,954	12,872	51%	49%	55%	55%	55%	2,762	27%
Less Grant Aid	8,268	8,101	8,732	7,507	7,287	42%	40%	42%	35%	31%	-981	-12%
Unmet Need	\$1,842	\$1,884	\$2,791	\$4,447	\$5,585	9%	9%	13%	20%	24%	3,743	203%
% Grant Aid that Met Financial Need	82%	81%	76%	63%	57%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$45	\$157	\$249	\$182	\$56	0%	1%	1%	1%	0%	11	24%
Need-based Loans	1,792	2,034	1,934	2,613	2,770	9%	10%	9%	12%	12%	978	55%
Alternative Loans	107	83	58	485	165	1%	0%	0%	2%	1%	58	54%
Remaining Unmet Need	-\$102	-\$390	\$550	\$1,167	\$2,594	-1%	-2%	3%	5%	11%	2,696	-2643%
*Amount Borrowed to meet EFC	\$2,852	\$3,034	\$2,767	\$2,442	\$2,662	14%	15%	13%	11%	11%	-190	-7%

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

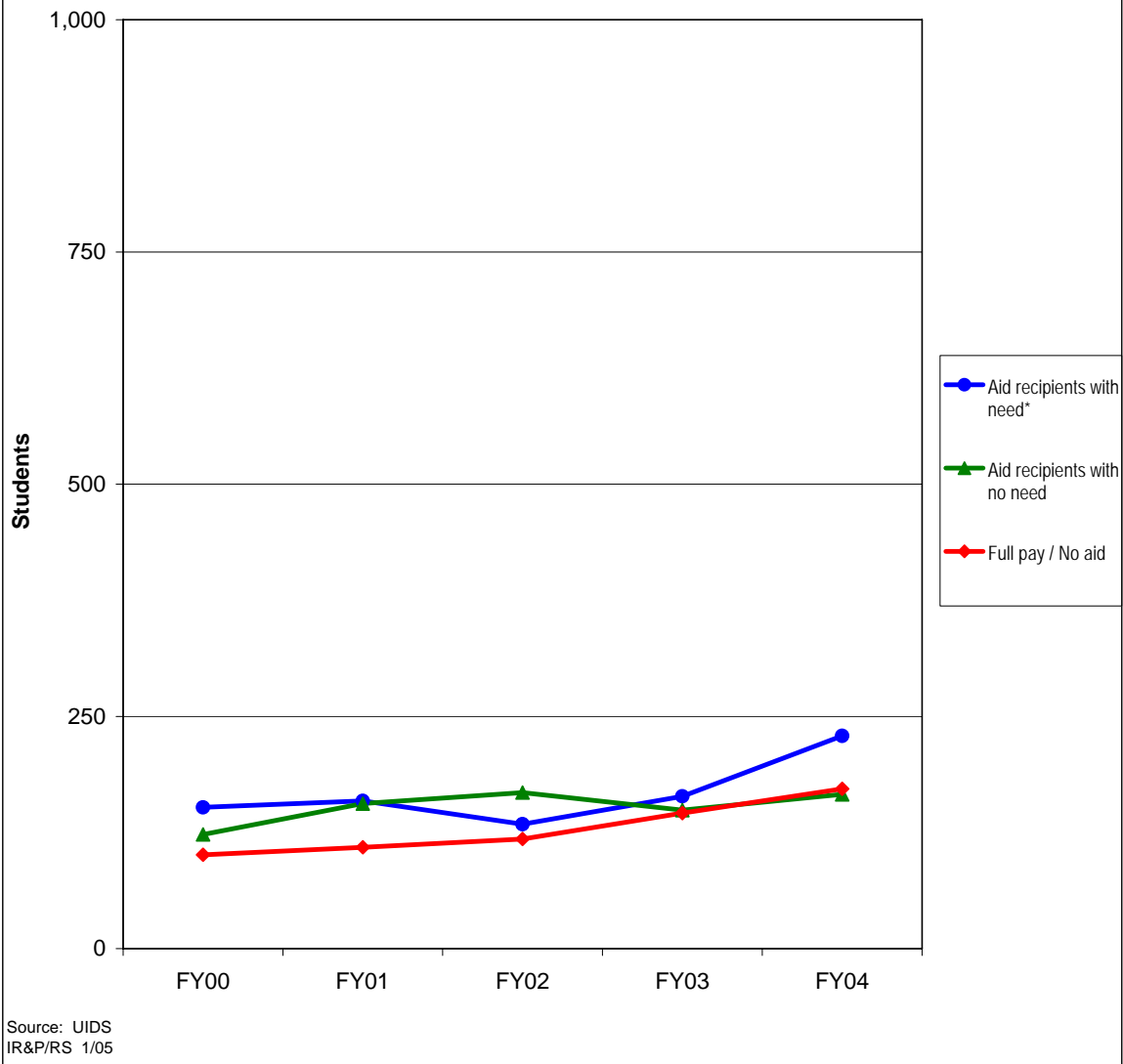
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	56	54	58	63	68						12	21%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,771	\$20,561	\$20,847	\$22,046	\$23,722						\$3,951	20%
Less Expected Family Contribution*	12,556	13,669	13,639	13,107	14,768	64%	66%	65%	59%	62%	2,212	18%
Financial Need	7,215	6,892	7,208	8,939	8,954	36%	34%	35%	41%	38%	1,739	24%
Less Grant Aid	7,555	7,720	8,372	8,476	8,802	38%	38%	40%	38%	37%	1,247	17%
Unmet Need	-\$340	-\$828	-\$1,164	\$463	\$152	-2%	-4%	-6%	2%	1%	492	-145%
% Grant Aid that Met Financial Need	105%	112%	116%	95%	98%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$27	\$74	\$23	\$28	0%	0%	0%	0%	0%	28	
Need-based Loans	1,317	1,326	990	1,661	1,401	7%	6%	5%	8%	6%	84	6%
Alternative Loans	0	110	84	149	54	0%	1%	0%	1%	0%	54	
Remaining Unmet Need	-\$1,657	-\$2,291	-\$2,312	-\$1,370	-\$1,331	-8%	-11%	-11%	-6%	-6%	326	-20%
*Amount Borrowed to meet EFC	\$3,165	\$3,315	\$3,750	\$3,355	\$3,031	16%	16%	18%	15%	13%	-134	-4%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	39	28	44	47	51						12	31%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,986	\$20,526	\$21,136	\$22,492	\$24,143						\$4,157	21%
Less Expected Family Contribution*	13,443	14,092	14,145	15,742	15,536	67%	69%	67%	70%	64%	2,093	16%
Financial Need	6,543	6,434	6,991	6,750	8,607	33%	31%	33%	30%	36%	2,064	32%
Less Grant Aid	7,949	8,595	8,305	8,257	7,385	40%	42%	39%	37%	31%	-564	-7%
Unmet Need	-\$1,406	-\$2,161	-\$1,314	-\$1,507	\$1,222	-7%	-11%	-6%	-7%	5%	2,628	-187%
% Grant Aid that Met Financial Need	121%	134%	119%	122%	86%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$16	\$8	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,436	535	946	635	1,745	7%	3%	4%	3%	7%	309	22%
Alternative Loans	185	69	0	113	246	1%	0%	0%	1%	1%	61	33%
Remaining Unmet Need	-\$3,027	-\$2,781	-\$2,268	-\$2,255	-\$769	-15%	-14%	-11%	-10%	-3%	2,258	-75%
*Amount Borrowed to meet EFC	\$2,840	\$4,577	\$3,302	\$2,901	\$2,938	14%	22%	16%	13%	12%	98	3%

Source: UIDS
IR&P/RS 1/05

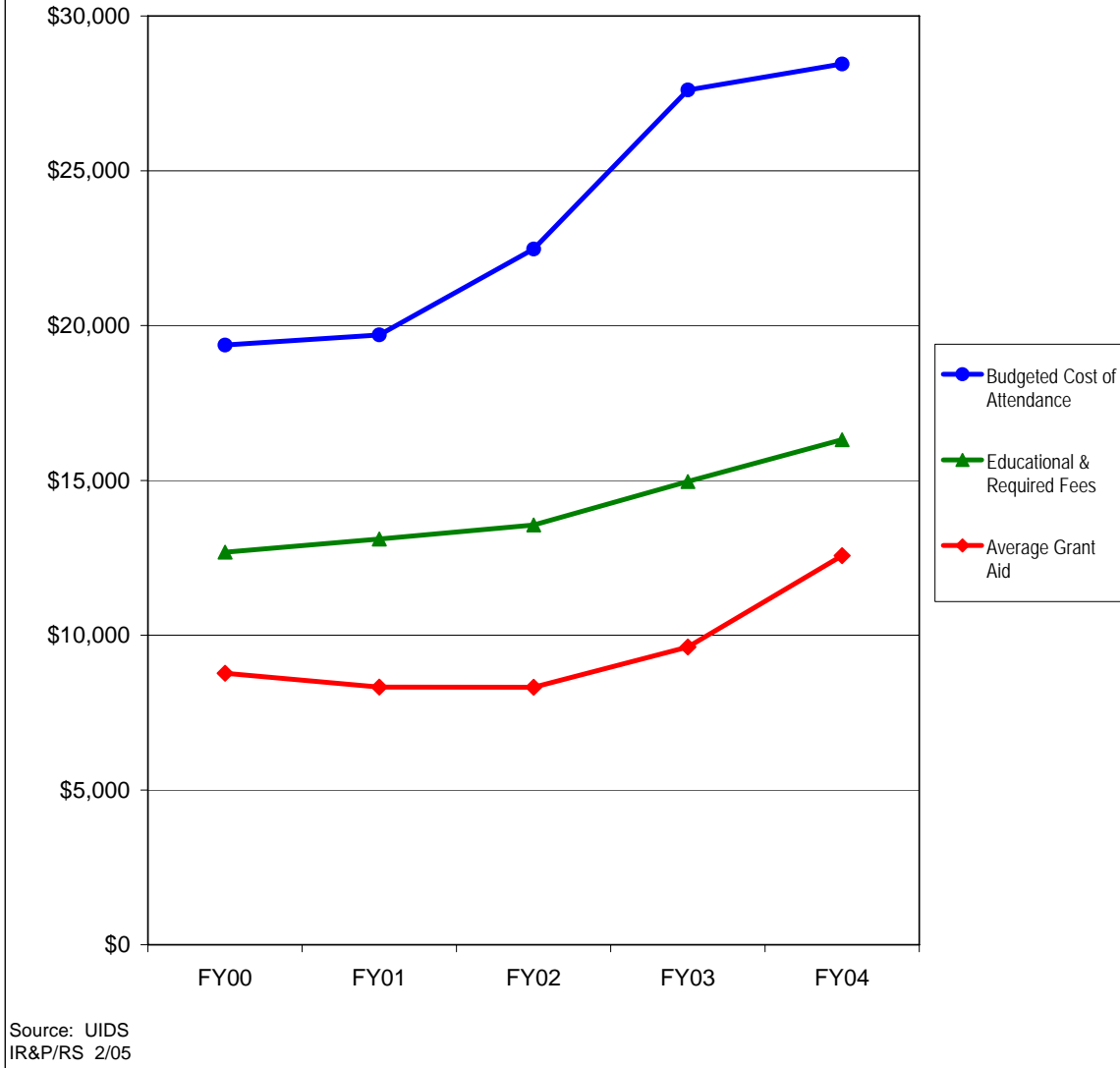
Figure 5.1
Distribution of Financial Aid for Full-time Undergraduate Non-Residents at the
University of Missouri-St. Louis, FY00 - FY04



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	20	24	22	20	38	18	90.0%
Grant aid, no FAFSA	<u>103</u>	<u>132</u>	<u>146</u>	<u>129</u>	<u>128</u>	<u>25</u>	24.3%
Aid recipients with no need	123	156	168	149	166	43	35.0%
Aid recipients with need*	152	159	134	164	229	77	50.7%
Full pay / No aid	101	109	118	146	172	71	70.3%
Total of all full- time, Degree-Seeking non-MO UG	376	424	420	459	567	191	50.8%

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

Figure 5.2: Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Non-Residents at the University of Missouri-St. Louis, FY00 - FY04*



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$19,371	\$19,699	\$22,478	\$27,611	\$28,450	\$9,079	46.9%
Educational & Required Fees	\$12,683	\$13,109	\$13,561	\$14,966	\$16,313	\$3,630	28.6%
Average Grant Aid	\$8,773	\$8,324	\$8,319	\$9,617	\$12,569	\$3,796	43.3%

*Metro Fee and Midwest Exchange Students have been removed from this analysis.

Table 5.1**Average Institutional Grant Aid Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY00 - FY04**

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	152	\$5,361	159	\$6,231	134	\$6,713	164	\$4,934	229	\$3,420
Without Need	123	5,987	156	6,814	168	7,431	149	7,066	166	7,036

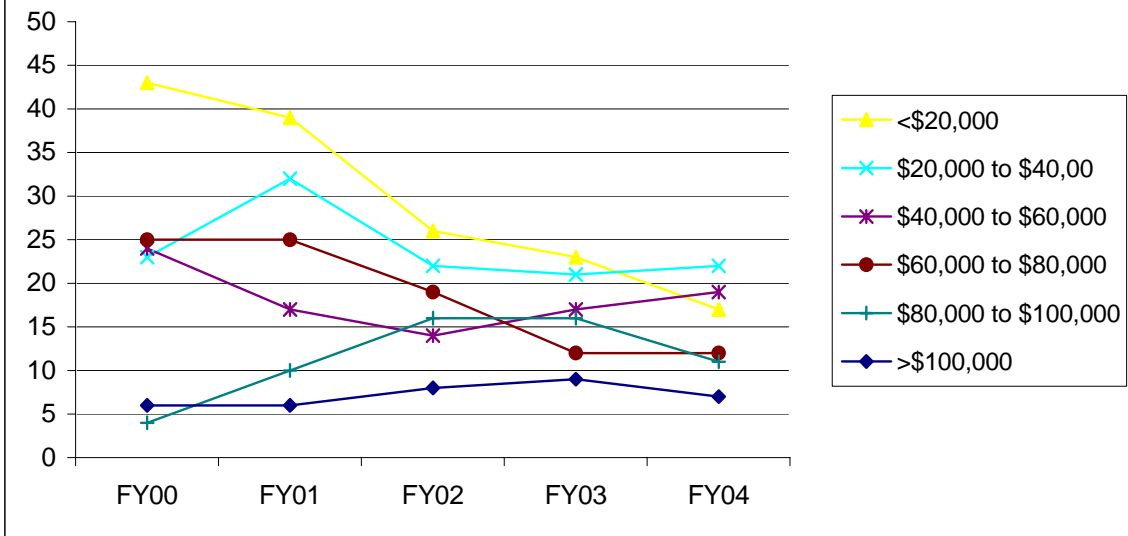
Source: UIDS
IR&P/LCB 3/05

Table 5.2**Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-St. Louis, FY00 & FY04**

Income Level	FY00		FY04	
	Grant Aid	% Educational & Required Fees	Grant Aid	% Educational & Required Fees
<\$20,000	\$8,879	70%	\$13,199	81%
\$20,000 to \$40,00	\$9,323	74%	\$9,990	61%
\$40,000 to \$60,000	\$9,921	78%	\$8,437	52%
\$60,000 to \$80,000	\$8,855	70%	\$8,597	53%
\$80,000 to \$100,000	\$6,606	52%	\$7,789	48%
>\$100,000	\$4,659	37%	\$7,539	46%

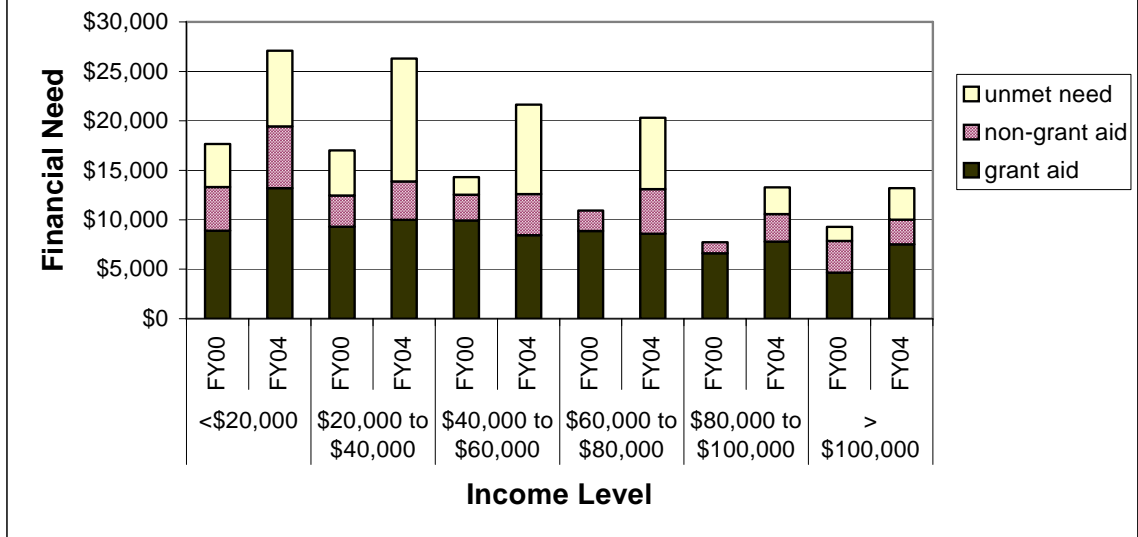
Source: UIDS
IR&P/LCB 3/05

Figure 5.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate
Non-Residents with Financial Need by Income Level at the
University of Missouri-St. Louis, FY00 - FY04



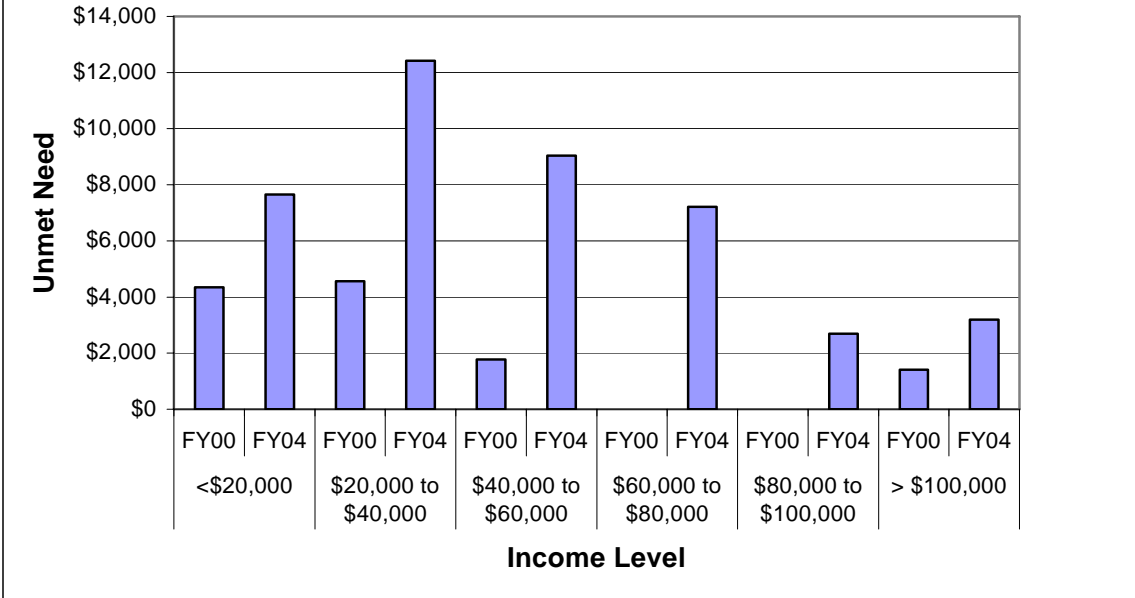
Source: UIDS
 IR&P/LCB 3/05

Figure 5.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by
Income Level at the UM-St. Louis, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 5.5
Average Amount of Unmet Financial Need by Income Level at
the UM-St. Louis, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 5.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Non-Resident Undergraduate Students*)

University of Missouri-St. Louis

<i>Income Less than \$20,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	43	39	26	23	17						-26	-60%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,324	\$19,678	\$23,118	\$27,746	\$28,228						\$8,904	46%
Less Expected Family Contribution*	1,652	1,596	1,492	660	1,143	9%	8%	6%	2%	4%	-509	-31%
Financial Need	17,672	18,082	21,626	27,086	27,085	91%	92%	94%	98%	96%	9,413	53%
Less Grant Aid	8,879	9,100	9,080	11,780	13,199	46%	46%	39%	42%	47%	4,320	49%
Unmet Need	\$8,793	\$8,982	\$12,546	\$15,306	\$13,886	46%	46%	54%	55%	49%	5,093	58%
% Grant Aid that Met Financial Need	50%	50%	42%	43%	49%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$157	\$66	\$403	\$558	\$525	1%	0%	2%	2%	2%	368	234%
Need-based Loans	2,994	2,890	3,566	4,117	3,782	15%	15%	15%	15%	13%	788	28%
Alternative Loans	1,294	1,150	1,968	3,162	1,931	7%	6%	9%	11%	7%	637	49%
Remaining Unmet Need	\$4,348	\$4,876	\$6,609	\$7,469	\$7,648	23%	25%	29%	27%	27%	3,300	76%
*Amount Borrowed to meet EFC	\$913	\$948	\$795	\$611	\$975	5%	5%	3%	2%	3%	62	7%
<i>Income Between \$20,000 to \$40,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	23	32	22	21	22						-1	-4%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,129	\$19,086	\$22,255	\$27,428	\$28,527						\$9,398	49%
Less Expected Family Contribution*	2,099	4,055	4,539	2,403	2,235	11%	21%	20%	9%	8%	136	6%
Financial Need	17,030	15,031	17,716	25,025	26,292	89%	79%	80%	91%	92%	9,262	54%
Less Grant Aid	9,323	8,202	8,594	11,952	9,990	49%	43%	39%	44%	35%	667	7%
Unmet Need	\$7,707	\$6,829	\$9,122	\$13,073	\$16,302	40%	36%	41%	48%	57%	8,595	112%
% Grant Aid that Met Financial Need	55%	55%	49%	48%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$3	\$0	\$0	\$87	\$43	0%	0%	0%	0%	0%	40	1333%
Need-based Loans	2,760	2,227	2,862	2,777	2,735	14%	12%	13%	10%	10%	-25	-1%
Alternative Loans	378	613	647	427	1,105	2%	3%	3%	2%	4%	727	192%
Remaining Unmet Need	\$4,566	\$3,989	\$5,613	\$9,782	\$12,419	24%	21%	25%	36%	44%	7,853	172%
*Amount Borrowed to meet EFC	\$424	\$2,124	\$1,174	\$359	\$1,104	2%	11%	5%	1%	4%	680	160%
<i>Income Between \$40,000 to \$60,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	24	17	14	17	19						-5	-21%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,126	\$20,032	\$23,155	\$26,991	\$27,384						\$7,258	36%
Less Expected Family Contribution*	5,804	7,147	6,031	5,870	5,740	29%	36%	26%	22%	21%	-64	-1%
Financial Need	14,322	12,885	17,124	21,121	21,644	71%	64%	74%	78%	79%	7,322	51%
Less Grant Aid	9,921	8,112	8,111	8,180	8,437	49%	40%	35%	30%	31%	-1,484	-15%
Unmet Need	\$4,401	\$4,773	\$9,013	\$12,941	\$13,207	22%	24%	39%	48%	48%	8,806	200%
% Grant Aid that Met Financial Need	69%	63%	47%	39%	39%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$86	\$0	\$0	\$130	\$95	0%	0%	0%	0%	0%	9	10%
Need-based Loans	2,319	1,986	3,046	3,106	3,228	12%	10%	13%	12%	12%	909	39%
Alternative Loans	221	504	1,217	1,257	844	1%	3%	5%	5%	3%	623	282%
Remaining Unmet Need	\$1,775	\$2,283	\$4,750	\$8,448	\$9,040	9%	11%	21%	31%	33%	7,265	409%
*Amount Borrowed to meet EFC	\$1,444	\$2,344	\$2,441	\$2,109	\$1,299	7%	12%	11%	8%	5%	-145	-10%

Table 5.3 (Continued)

University of Missouri-St. Louis

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	25	25	19	12	12						-13	-52%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,360	\$21,873	\$22,905	\$28,587	\$28,727						\$8,367	41%
Less Expected Family Contribution*	10,038	8,980	9,413	10,893	8,420	49%	41%	41%	38%	29%	-1,618	-16%
Financial Need	10,322	12,893	13,492	17,694	20,307	51%	59%	59%	62%	71%	9,985	97%
Less Grant Aid	8,855	9,552	8,225	6,981	8,597	43%	44%	36%	24%	30%	-258	-3%
Unmet Need	\$1,467	\$3,341	\$5,267	\$10,713	\$11,710	7%	15%	23%	37%	41%	10,243	698%
% Grant Aid that Met Financial Need	86%	74%	61%	39%	42%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$90	\$119	\$0	\$531	\$0	0%	1%	0%	2%	0%	-90	-100%
Need-based Loans	1,693	1,226	2,187	2,200	3,141	8%	6%	10%	8%	11%	1,448	86%
Alternative Loans	295	200	1,314	490	1,353	1%	1%	6%	2%	5%	1,058	359%
Remaining Unmet Need	-\$611	\$1,796	\$1,766	\$7,492	\$7,216	-3%	8%	8%	26%	25%	7,827	-1281%
*Amount Borrowed to meet EFC	\$3,239	\$1,447	\$2,729	\$1,763	\$2,580	16%	7%	12%	6%	9%	-659	-20%

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	4	10	16	16	11						7	175%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$22,139	\$19,580	\$23,623	\$28,019	\$29,314						\$7,175	32%
Less Expected Family Contribution*	14,784	11,124	13,063	15,147	16,019	67%	57%	55%	54%	55%	1,235	8%
Financial Need	7,355	8,456	10,560	12,872	13,295	33%	43%	45%	46%	45%	5,940	81%
Less Grant Aid	6,606	8,558	9,622	7,725	7,789	30%	44%	41%	28%	27%	1,183	18%
Unmet Need	\$749	-\$102	\$938	\$5,147	\$5,506	3%	-1%	4%	18%	19%	4,757	635%
% Grant Aid that Met Financial Need	90%	101%	91%	60%	59%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,125	680	1,010	2,299	2,760	5%	3%	4%	8%	9%	1,635	145%
Alternative Loans	0	686	14	5	48	0%	4%	0%	0%	0%	48	
Remaining Unmet Need	-\$376	-\$1,468	-\$86	\$2,843	\$2,698	-2%	-7%	0%	10%	9%	3,074	-818%
*Amount Borrowed to meet EFC	\$2,250	\$2,779	\$2,875	\$3,850	\$7,495	10%	14%	12%	14%	26%	5,245	233%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	6	6	8	9	7						1	17%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$18,445	\$19,049	\$22,611	\$27,583	\$30,403						\$11,958	65%
Less Expected Family Contribution*	9,161	9,243	13,544	18,424	17,199	50%	49%	60%	67%	57%	8,038	88%
Financial Need	9,284	9,806	9,067	9,159	13,204	50%	51%	40%	33%	43%	3,920	42%
Less Grant Aid	4,659	6,342	7,331	7,666	7,539	25%	33%	32%	28%	25%	2,880	62%
Unmet Need	\$4,625	\$3,464	\$1,736	\$1,493	\$5,665	25%	18%	8%	5%	19%	1,040	22%
% Grant Aid that Met Financial Need	50%	65%	81%	84%	57%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,354	2,583	1,703	1,303	2,467	7%	14%	8%	5%	8%	1,113	82%
Alternative Loans	1,857	641	953	0	0	10%	3%	4%	0%	0%	-1,857	-100%
Remaining Unmet Need	\$1,414	\$240	-\$920	\$190	\$3,198	8%	1%	-4%	1%	11%	1,784	126%
*Amount Borrowed to meet EFC	\$3,916	\$630	\$3,047	\$2,961	\$4,069	21%	3%	13%	11%	13%	153	4%

Source: UIDS

IR&P/RS 2/05

*Metro Fee and Midwest Exchange Students have been removed from this analysis.