University of Missouri System
Undergraduate Financial Aid Summary Report
FY2007-FY2011

(Missouri Resident Undergraduate Students)

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

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

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Boonel@umsystem.edu
573-884-3104

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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 2006-07 (FY07) through fiscal year 2010-11 (FY11). 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.

Special thanks to the campus financial aid liaisons that provided valuable assistance and feedback for this report: Nicholas Prewett at UM-Columbia, Nancy Merz at UM-Kansas City, Lynn Stichnote at Missouri S&T, 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 on need. Over the past five years, there has been an 18.9% increase in the number of financial aid recipients that have financial need. There is no question that there are many more students with need due to the 10.3% increase in the enrollment of resident, full-time, degree-seeking students over the past five years (Figure 1.1). However, an equally significant reason for the increase in students with need is the fact that tuition and required fees have increased 11.4% and the overall cost to attend the University has increased 17.3% during the same time period (Figure 1.2). In other words, many students that otherwise would not have had a financial need became needy.

- There is an increasing gap between tuition and required fees and the average grant aid awarded to undergraduates over the past five years (Figure 1.2).

- The number of institutional grants awarded based on need declined from 5,336 in FY07 to 3,173 in FY11. 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).

- Missouri resident undergraduate students in the lower income categories have the highest grant aid as a percentage of tuition and required fees (Table 1.2).

- The volume of Parent Loans for Undergraduate Students (PLUS loans) increased from FY07 to FY11 for both students with and without financial need. In FY07, 3,414 parents borrowed an average $8,939 to meet their child's education expenses. Five years later, 4,041 parents borrowed approximately $9,929 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from $30.5 million in FY07 to $40.1 million in FY11 (Table 1.4).

- Students with incomes less than $40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, lower income students continue to have the largest amount of unmet financial need (Figure 1.4).

- The unmet financial need of students increased in all income levels over the past five years (Figure 1.5).

Campus-specific variations from System trends:

- Compared to the St. Louis and Kansas City campuses, grant aid distributed to lower income students at the Columbia and Missouri S&T campuses cover a much larger portion of tuition and required fees (Tables 2.2, 3.2, 4.2 and 5.2).

- Low-income students on the Kansas City and St. Louis campuses have a much larger amount of unmet need when compared to students in the same income categories on the other campuses (Figures 3.5 and 5.5).

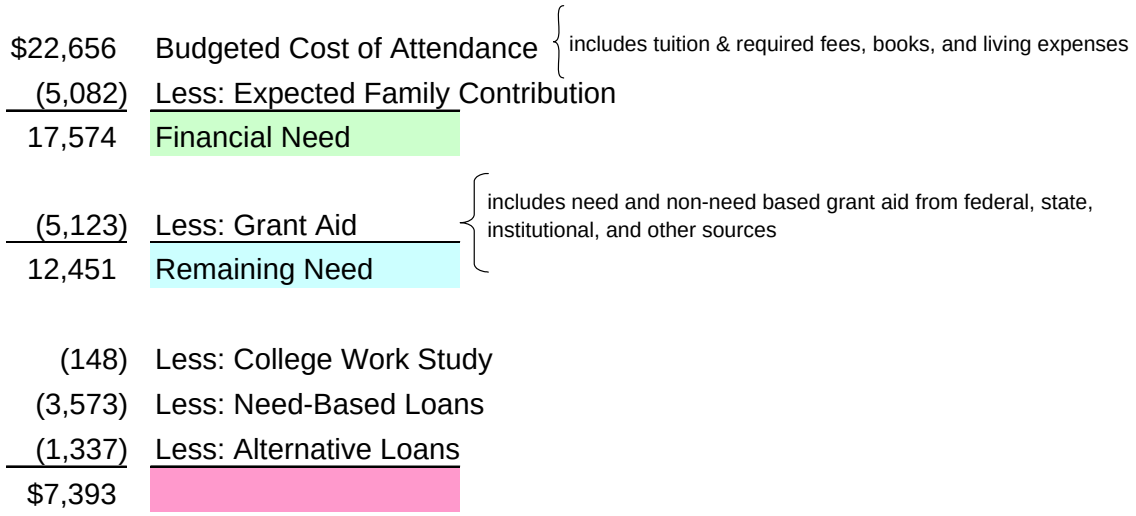
- Nearly 70% of the total amount of PLUS loans distributed System-wide in FY11 were awarded on the Columbia campus.

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



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

Caveats

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

1. The unmet need value is based on all of the financial aid that a student ACCEPTED which does not always equal the amount of aid a student was OFFERED. For example, a student might decline a need-based loan or alternative loan which would have covered the student's remaining cost of attendance. That student would have unmet financial need even though ample aid was offered to meet the budgeted COA.

2. A student's financial need might change during the academic year based on changes to the student's budgeted COA. For example, a student might live on-campus the first semester and decide to live off-campus the next semester.

3. Many students take part-time jobs to meet the COA. However, the compensation received from part-time jobs (other than college work study) is not documented and does not count towards meeting the COA. In essence, many students work to meet the COA and for these students the true unmet need is unknown.

4. Many families borrow the "expected family contribution" and the amount borrowed is not factored into the total financial aid package, i.e. it is not counted as financial aid. Therefore, in many cases, the true financial need of a student is underestimated.

Section I

System-wide Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY07 to FY11

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

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

The total number of full-time, degree-seeking resident undergraduates steadily increased over the past five years from 29,460 to 32,486, an increase of nearly 10%. With this increase in enrollment, there has been an 18.9% increase in the number of students with financial need from 15,029 in FY07 to 17,864 in FY11 (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 11.4% and the budgeted cost of attendance increased 17.3% while average grant aid decreased 2.6%. The overall trend is that there is an increasing gap between tuition and required fees and the average grant aid awarded to undergraduates (Figure 1.2).

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

While there was a decline in the overall number of students with need that received institutional grant aid, the average institutional grant award increased nearly $360 over the past five years. In addition, there has been a dramatic shift in the type of institutional gift aid awarded to students with need. In FY07 nearly 49% of all institutional grant aid awarded to students with need was awarded based on merit and 40% was awarded based on need. By FY11 only 25% of all institutional grant aid awarded to students with need was based on need and 70% was based on merit (Table 1.1).

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

The volume of Parent Loans for Undergraduate Students (PLUS loans) increased from FY07 to FY11 for both students with and without financial need. In FY07 nearly 3,400 parents borrowed on average $8,939 to meet their child's education expenses. Five years later, nearly 4,000 parents borrowed approximately $9,929 to cover these expenses. System-wide, the total amount of PLUS loans distributed increased from $30.5 million in FY07 to $40.1 million in FY11 (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 FY07, grant aid covered nearly 86% of tuition and required fees for students with income less than $20,000 and 85% for students with income between $20,000 and $40,000. By FY11, grant aid covered 80% of tuition and required fees for students with income less than $20,000 and 81% for students with income between $20,000 and $40,000. Grant aid continues to cover a smaller percentage of the tuition and required fees for students at all income levels (Table 1.2).

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

There has been a change in the number of aid recipients with need by income level. The number of aid recipients with need with income less than $20,000 increased by 49% from FY07 to FY11. 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).

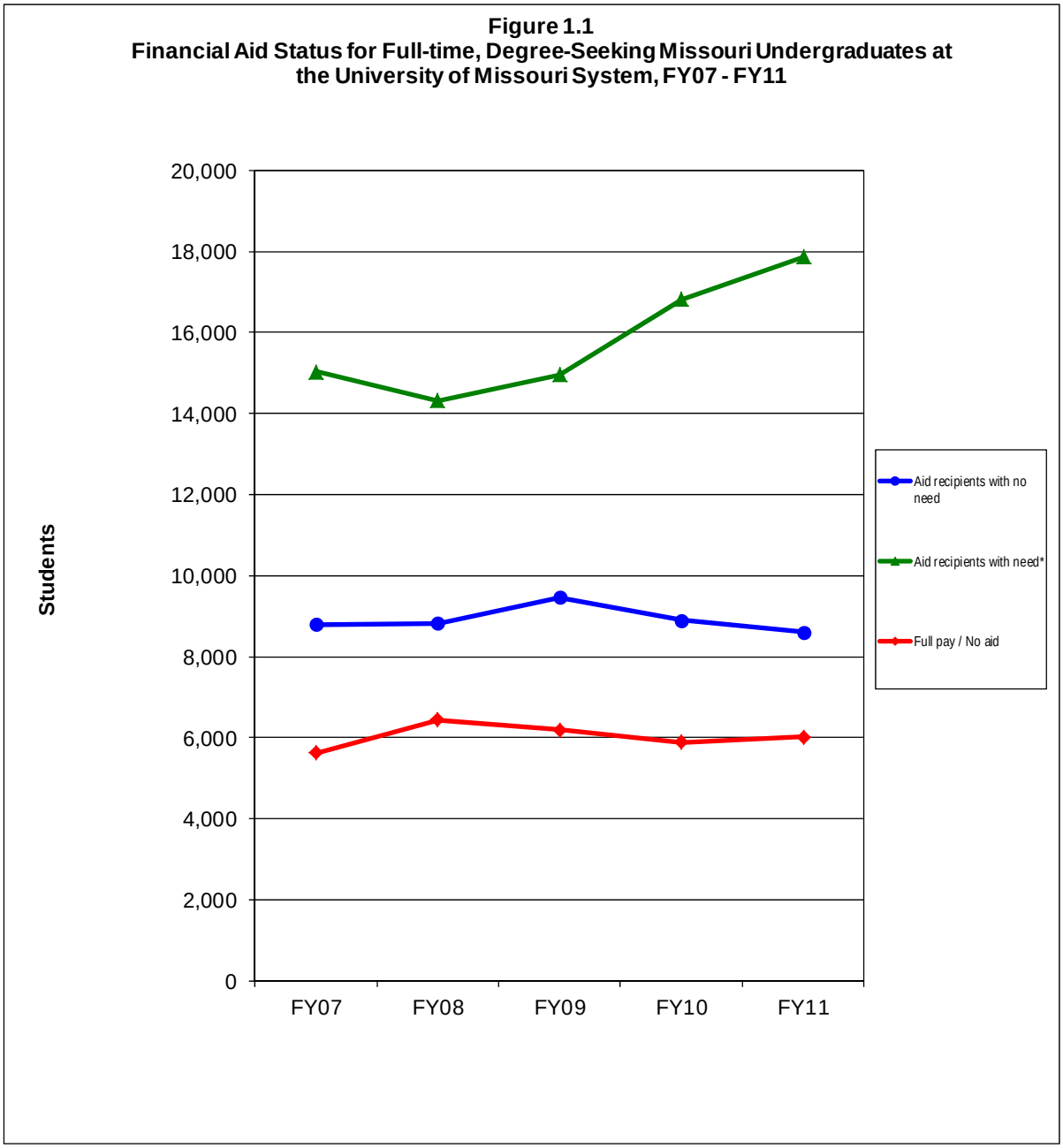
8. For students that have need, what is the average amount of unmet financial need?

Over the past five years, unmet financial need increased for students with need in all income levels and the five-year trend shows that students in higher income categories experienced the biggest increase. For example, the unmet need of students with income between $60k and $80k increased from $1,874 in FY07 to $5,098 in FY11, an increase of nearly 172%.

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

On average, nearly all families borrow a portion of the amount that it is expected to pay out-of-pocket (i.e. the expected family contribution). However, higher income students borrow a significant amount of the money that the family is expected to pay out-of-pocket. For example, in FY11 families with income > $100k borrowed nearly 25% of the expected family contribution (Table 1.5).

Figure 1.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at the University of Missouri System, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,682	5,219	5,961	5,933	5,744	1,062	22.7%
Grant aid, no FAFSA	4,120	3,600	3,505	2,963	2,866	-1,254	-30.4%
Aid recipients with no need	8,802	8,819	9,466	8,896	8,610	-192	-2.2%
Aid recipients with need*	15,029	14,326	14,954	16,822	17,864	2,835	18.9%
Full pay / No aid	5,629	6,442	6,191	5,892	6,012	383	6.8%
Total of all full- time, Degree-Seeking MO UG	29,460	29,587	30,611	31,610	32,486	3,026	10.3%

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

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

Source: UIDS, EMSAS, and PeopleSoft

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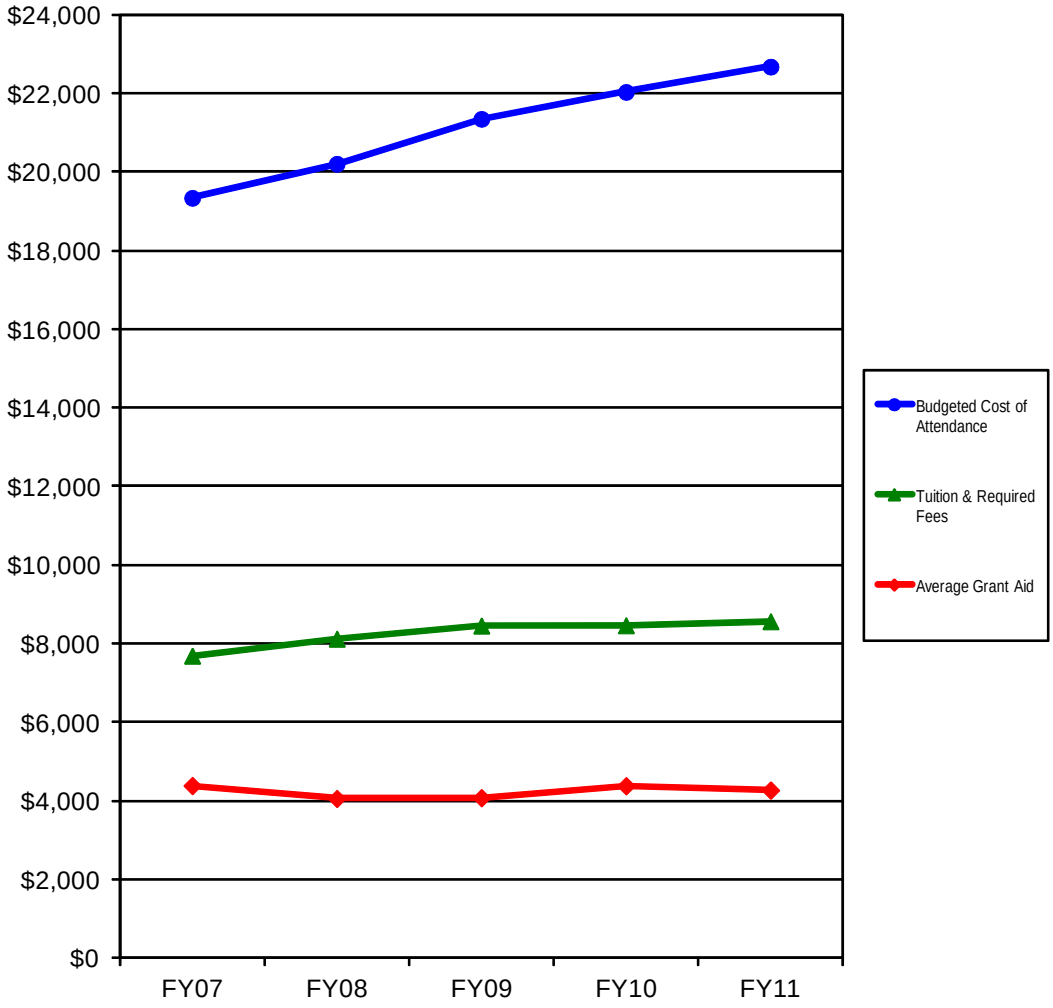
Figure 1.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri Residents at the University of Missouri System, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$19,344	$20,210	$21,354	$22,039	$22,682	$3,338	17.3%
Tuition & Required Fees	$7,689	$8,123	$8,456	$8,464	$8,566	$877	11.4%
Average Grant Aid	$4,387	$4,059	$4,078	$4,383	$4,272	-$115	-2.6%

Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.
Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
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Table 1.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY07 - FY11

Students with Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	5,336	$2,133	4,301	$2,045	3,969	$2,493	3,742	$1,999	3,173	$2,290
	Merit	5,008	$2,751	5,073	$2,790	5,651	$2,909	6,080	$3,191	6,667	$3,086
	Other**	1,252	$2,360	1,099	$2,268	641	$2,145	716	$2,341	748	$2,207
	Total	11,596	$2,425	10,473	$2,429	10,261	$2,700	10,538	$2,710	10,588	$2,785

Students without Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	4,259	$2,735	4,603	$3,015	5,337	$3,101	5,095	$3,138	4,969	$3,133
	Other**	1,186	$2,611	941	$2,476	625	$2,104	533	$2,396	476	$2,412
	Total	5,445	$2,708	5,544	$2,924	5,962	$2,997	5,628	$3,068	5,445	$3,070

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

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Table 1.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri System, FY07 & FY11

	FY07			FY11		
Income Level	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**
<$20,000	$6,636	86%	32%	$6,854	80%	29%
$20,000 to $40,000	$6,563	85%	33%	$6,981	81%	30%
$40,000 to $60,000	$5,078	66%	26%	$5,123	60%	23%
$60,000 to $80,000	$3,887	51%	20%	$3,530	41%	16%
$80,000 to $100,000	$3,201	42%	17%	$2,678	31%	12%
>$100,000	$2,847	37%	15%	$2,368	28%	11%

Source: UIDS, Institutional Characteristics, PeopleSoft

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Table 1.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri System, FY07 & FY11

	FY07 % COA Met by Source of Aid					FY11 % 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	5%	32%	1%	27%	35%	2%	29%	1%	31%	37%
$20,000 to $40,00	15%	33%	1%	21%	30%	8%	30%	1%	25%	36%
$40,000 to $60,000	31%	26%	1%	21%	21%	22%	23%	1%	22%	32%
$60,000 to $80,000	52%	20%	1%	17%	10%	41%	16%	0%	20%	23%
$80,000 to $100,000	67%	17%	0%	14%	2%	64%	12%	0%	16%	8%
>$100,000	71%	15%	0%	12%	2%	71%	11%	0%	14%	4%

Source: UIDS, PeopleSoft

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Table 1.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY07 - FY11

	FY07		FY08		FY09		FY10		FY11	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	2,199	$8,396	1,976	$8,771	1,904	$8,380	2,222	$8,681	2,664	$9,226
Without Need	1,215	9,924	1,450	10,759	1,518	10,684	1,467	10,779	1,377	11,289
Total	3,414	$8,939	3,426	$9,613	3,422	$9,402	3,689	$9,515	4,041	$9,929

Source: UIDS, PeopleSoft

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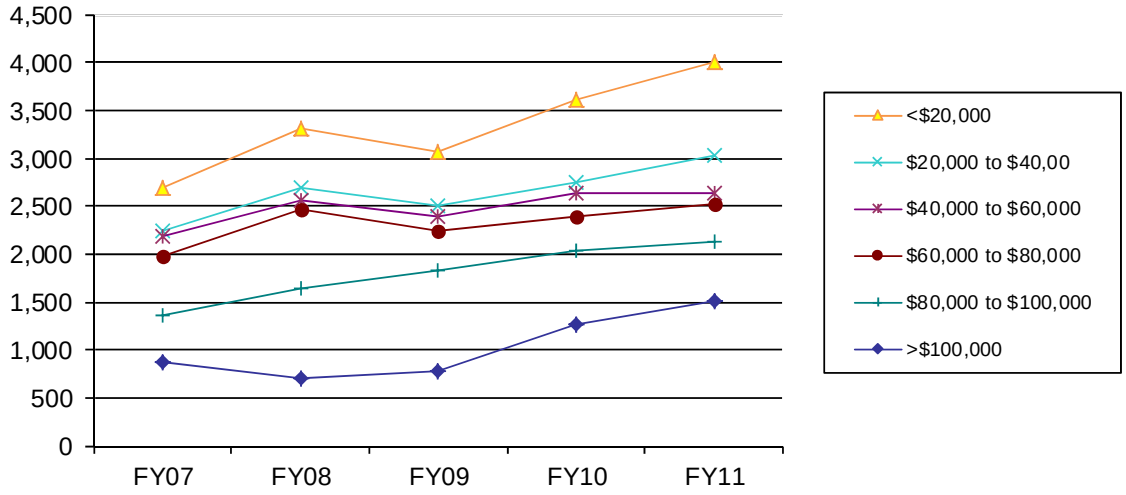
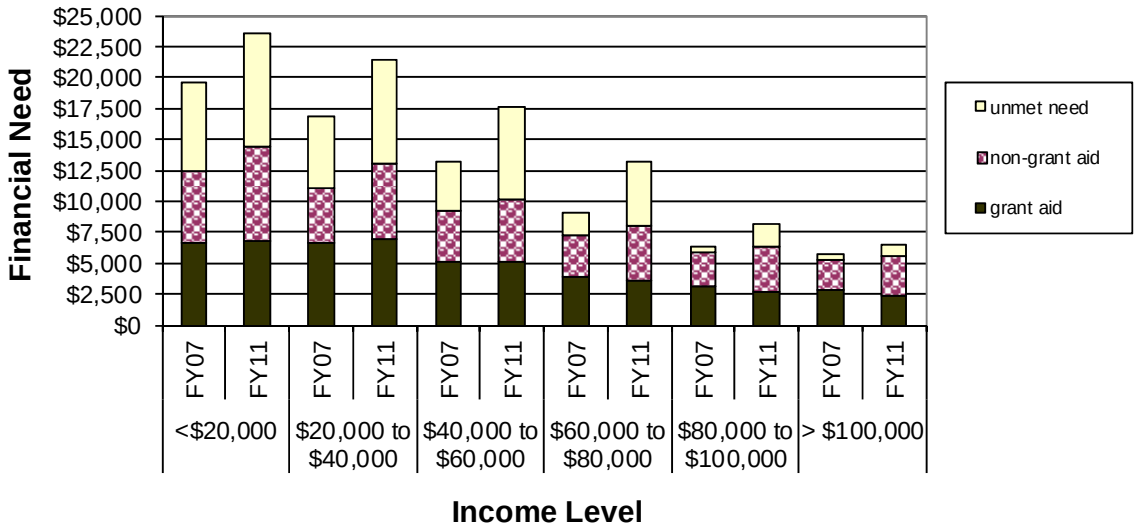
Figure 1.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri System, FY07 - FY11



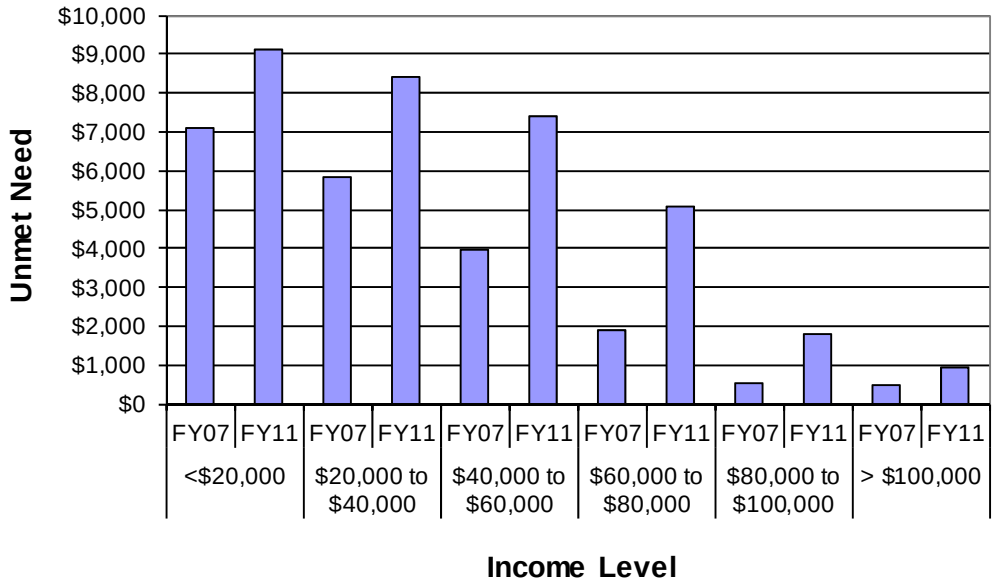
Source: UIDS, PeopleSoft
IR&P/LCB 11/11

Figure 1.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY07 vs. FY11



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

Figure 1.5
Average Amount of Unmet Financial Need by Income Level at the University of Missouri System, FY07 vs. FY11



Source: UIDS, PeopleSoft
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Table 1.5

Financial Aid Indicators for all FAFSA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2007 - FY2011 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri System

Income Less than $20,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	2,684	3,301	3,071	3,609	3,995						1,311	49%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$20,543	$21,325	$22,395	$23,125	$23,996						$3,453	17%
Less Expected Family Contribution*	958	734	813	588	506	5%	3%	4%	3%	2%	-452	-47%
Financial Need	19,585	20,591	21,582	22,537	23,490	95%	97%	96%	97%	98%	3,905	20%
Less Grant Aid	6,636	6,573	6,586	7,075	6,854	32%	31%	29%	31%	29%	218	3%
Unmet Need	$12,949	$14,018	$14,996	$15,462	$16,636	63%	66%	67%	67%	69%	3,687	28%
% Grant Aid that Met Financial Need	**34%**	**32%**	**31%**	**31%**	**29%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$203	$204	$258	$254	$179	1%	1%	1%	1%	1%	-24	-12%
Need-based Loans	3,731	3,819	3,698	3,896	3,823	18%	18%	17%	17%	16%	92	2%
Alternative Loans	1,898	2,579	2,816	3,238	3,524	9%	12%	13%	14%	15%	1,626	86%
Remaining Unmet Need	$7,118	$7,415	$8,224	$8,074	$9,111	35%	35%	37%	35%	38%	1,993	28%
*Amount Borrowed to meet EFC	$529	$477	$508	$380	$324	3%	2%	2%	2%	1%	-205	-39%

Income Between $20,000 to $40,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	2,249	2,687	2,506	2,750	3,024						775	34%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$19,830	$20,693	$21,805	$22,484	$23,205						$3,376	17%
Less Expected Family Contribution*	3,001	2,900	2,855	1,802	1,805	15%	14%	13%	8%	8%	-1,196	-40%
Financial Need	16,828	17,793	18,950	20,682	21,401	85%	86%	87%	92%	92%	4,572	27%
Less Grant Aid	6,563	6,146	6,298	7,265	6,981	33%	30%	29%	32%	30%	418	6%
Unmet Need	$10,265	$11,647	$12,652	$13,417	$14,420	52%	56%	58%	60%	62%	$4,154	40%
% Grant Aid that Met Financial Need	**39%**	**35%**	**33%**	**35%**	**33%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	218	198	252	234	185	1%	1%	1%	1%	1%	-32	-15%
Need-based Loans	3,460	3,641	3,573	3,693	3,686	17%	18%	16%	16%	16%	226	7%
Alternative Loans	769	1,386	1,336	1,855	2,128	4%	7%	6%	8%	9%	1,359	177%
Remaining Unmet Need	$5,818	$6,421	$7,492	$7,634	$8,420	29%	31%	34%	34%	36%	2,602	45%
*Amount Borrowed to meet EFC	$1,087	$1,238	$1,407	$942	$1,003	5%	6%	6%	4%	4%	-84	-8%

Income Between $40,000 to $60,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	2,183	2,564	2,389	2,636	2,631						448	21%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$19,178	$20,113	$21,360	$22,049	$22,656						3,477	18%
Less Expected Family Contribution*	5,998	5,840	5,938	5,122	5,082	31%	29%	28%	23%	22%	-916	-15%
Financial Need	13,180	14,273	15,422	16,927	17,574	69%	71%	72%	77%	78%	4,394	33%
Less Grant Aid	5,078	4,926	4,986	5,448	5,123	26%	24%	23%	25%	23%	45	1%
Unmet Need	$8,102	$9,347	$10,436	$11,479	$12,451	42%	46%	49%	52%	55%	4,349	54%
% Grant Aid that Met Financial Need	**39%**	**35%**	**32%**	**32%**	**29%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$208	$142	$206	$202	$148	1%	1%	1%	1%	1%	-60	-29%
Need-based Loans	3,405	3,564	3,570	3,722	3,573	18%	18%	17%	17%	16%	168	5%
Alternative Loans	547	1,040	801	1,095	1,337	3%	5%	4%	5%	6%	790	145%
Remaining Unmet Need	$3,943	$4,601	$5,859	$6,461	$7,393	21%	23%	27%	29%	33%	3,450	88%
*Amount Borrowed to meet EFC	$1,664	$2,098	$2,085	$2,074	$2,043	9%	10%	10%	9%	9%	379	23%

Table 1.5 (Continued)

University of Missouri-System

Income Between $60,000 to $80,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	1,986	2,457	2,243	2,395	2,524						538	27%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$19,097	$19,872	$21,055	$21,779	$22,344						$3,247	17%
Less Expected Family Contribution*	9,951	10,317	10,500	9,724	9,211	52%	52%	50%	45%	41%	-740	-7%
Financial Need	9,146	9,555	10,555	12,055	13,133	48%	48%	50%	55%	59%	3,987	44%
Less Grant Aid	3,887	3,674	3,752	3,580	3,530	20%	18%	18%	16%	16%	-357	-9%
Unmet Need	$5,259	$5,881	$6,803	$8,475	$9,604	28%	30%	32%	39%	43%	4,344	83%
% Grant Aid that Met Financial Need	**42%**	**38%**	**36%**	**30%**	**27%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$143	$110	$141	$115	$77	1%	1%	1%	1%	0%	-65	-46%
Need-based Loans	2,845	3,168	3,194	3,528	3,611	15%	16%	15%	16%	16%	766	27%
Alternative Loans	397	535	375	632	817	2%	3%	2%	3%	4%	421	106%
Remaining Unmet Need	$1,874	$2,068	$3,094	$4,200	$5,098	10%	10%	15%	19%	23%	3,224	172%
*Amount Borrowed to meet EFC	$2,638	$3,509	$3,278	$3,242	$3,115	14%	18%	16%	15%	14%	477	18%

Income Between $80,000 to $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	1,364	1,637	1,831	2,033	2,123						759	56%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$19,124	$20,082	$21,230	$21,834	$22,328						$3,204	17%
Less Expected Family Contribution*	12,747	14,471	15,357	14,366	14,181	67%	72%	72%	66%	64%	1,435	11%
Financial Need	6,377	5,611	5,873	7,468	8,146	33%	28%	28%	34%	36%	1,769	28%
Less Grant Aid	3,201	2,738	2,640	2,773	2,678	17%	14%	12%	13%	12%	-523	-16%
Unmet Need	$3,176	$2,873	$3,233	$4,695	$5,468	17%	14%	15%	22%	24%	2,292	72%
% Grant Aid that Met Financial Need	**50%**	**49%**	**45%**	**37%**	**33%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$68	$63	$73	$57	$60	0%	0%	0%	0%	0%	-8	-12%
Need-based Loans	2,266	2,518	2,563	2,962	3,152	12%	13%	12%	14%	14%	886	39%
Alternative Loans	303	359	317	357	447	2%	2%	1%	2%	2%	144	48%
Remaining Unmet Need	$539	-$67	$280	$1,318	$1,809	3%	0%	1%	6%	8%	1,270	236%
*Amount Borrowed to meet EFC	$3,342	$5,158	$4,662	$4,704	$4,700	17%	26%	22%	22%	21%	1,358	41%

Income > $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	875	697	775	1,258	1,501						626	72%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$19,394	$20,819	$21,691	$22,190	$22,551						$3,157	16%
Less Expected Family Contribution*	13,690	14,018	15,597	15,219	16,102	71%	67%	72%	69%	71%	2,413	18%
Financial Need	5,704	6,801	6,094	6,971	6,448	29%	33%	28%	31%	29%	744	13%
Less Grant Aid	2,847	2,294	2,376	2,611	2,368	15%	11%	11%	12%	11%	-479	-17%
Unmet Need	$2,856	$4,507	$3,718	$4,360	$4,080	15%	22%	17%	20%	18%	1,224	43%
% Grant Aid that Met Financial Need	**50%**	**34%**	**39%**	**37%**	**37%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$38	$47	$62	$43	$14	0%	0%	0%	0%	0%	-24	-62%
Need-based Loans	2,031	2,412	2,392	2,533	2,609	10%	12%	11%	11%	12%	578	28%
Alternative Loans	292	1,059	641	696	542	2%	5%	3%	3%	2%	249	85%
Remaining Unmet Need	$495	$988	$623	$1,088	$915	3%	5%	3%	5%	4%	420	85%
*Amount Borrowed to meet EFC	$3,181	$5,255	$4,880	$4,790	$5,329	16%	25%	22%	22%	24%	2,148	68%

Source: UIDS, PeopleSoft

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Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY06 to FY10

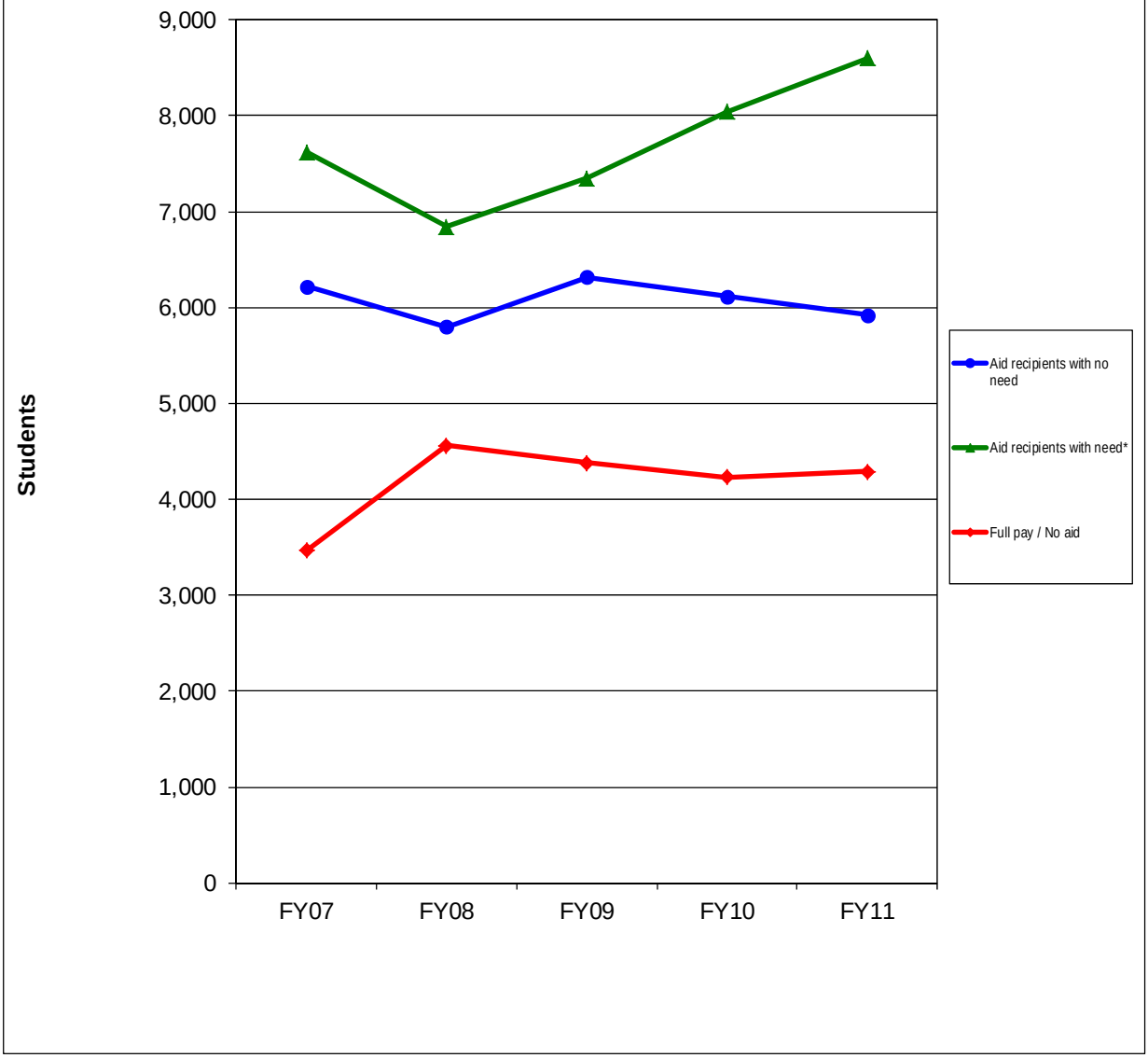
UM-Columbia (Table and Figure 2 series)

UM-Kansas City (Table and Figure 3 series)

Missouri S&T (Table and Figure 4 series)

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

Figure 2.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at the University of Missouri-Columbia, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	3,206	3,570	4,034	4,222	4,101	895	27.9%
Grant aid, no FAFSA	3,017	2,232	2,284	1,898	1,819	-1,198	-39.7%
Aid recipients with no need	6,223	5,802	6,318	6,120	5,920	-303	-4.9%
Aid recipients with need*	7,619	6,844	7,348	8,044	8,601	982	12.9%
Full pay / No aid	3,466	4,561	4,380	4,229	4,291	825	23.8%
Total of all full- time, Degree-Seeking MO UG	17,308	17,207	18,046	18,393	18,812	1,504	8.7%

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

Source: UIDS, EMSAS, and PeopleSoft
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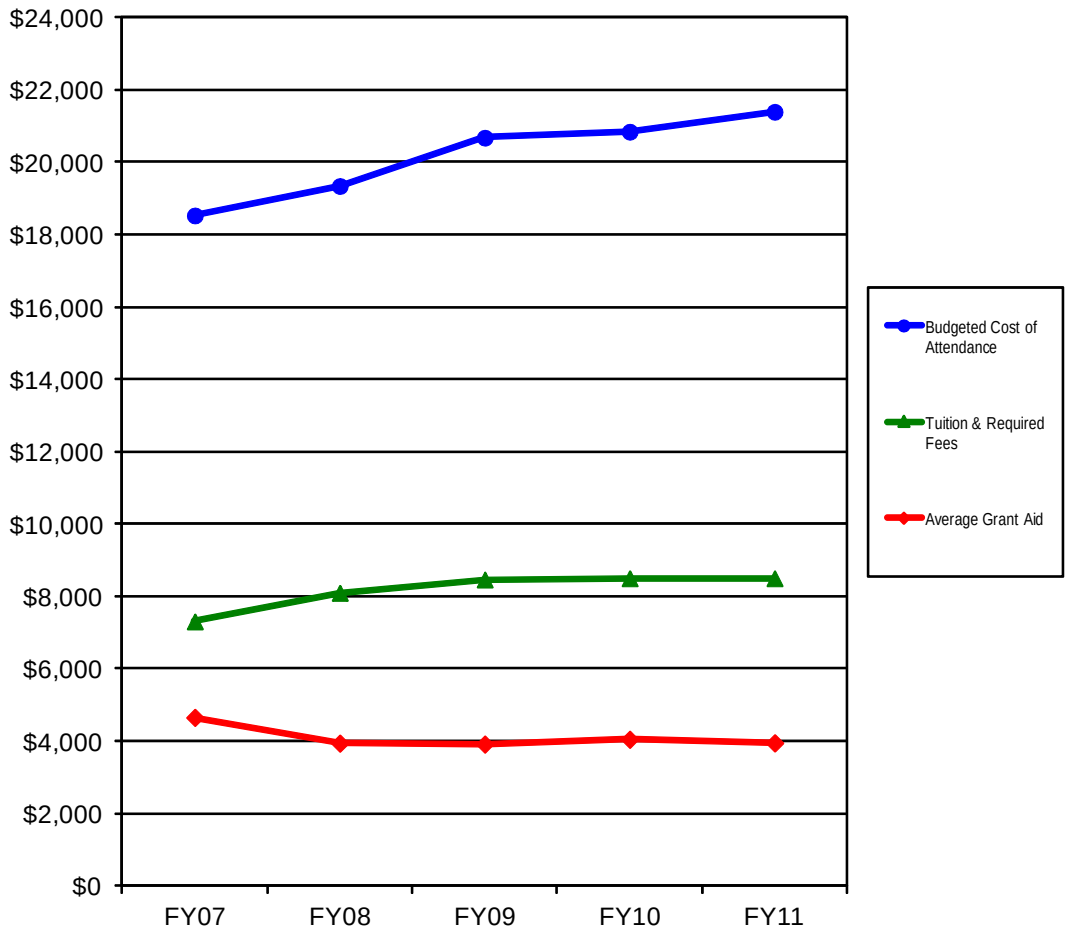
Figure 2.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri Residents at the University of Missouri-Columbia, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$18,532	$19,347	$20,683	$20,848	$21,398	$2,866	15.5%
Tuition & Required Fees	$7,308	$8,098	$8,467	$8,501	$8,501	$1,193	16.3%
Average Grant Aid	$4,657	$3,945	$3,920	$4,053	$3,953	-$704	-15.1%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
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Table 2.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, FY07 - FY11

Students with Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	3,375	$2,850	3,310	$2,023	2,991	$2,640	3,134	$2,035	2,558	$2,427
	Merit	2,622	$2,614	2,311	$2,790	2,490	$2,805	2,673	$2,955	2,901	$2,892
	Other**	760	$2,783	181	$1,390	234	$1,403	322	$1,907	276	$1,859
	Total	6,757	$2,751	5,802	$2,309	5,715	$2,661	6,129	$2,430	5,735	$2,635

Students without Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	2,851	$2,500	3,024	$2,717	3,351	$2,812	3,286	$2,845	3,171	$2,869
	Other**	885	$2,666	300	$1,687	311	$1,435	298	$1,905	274	$1,723
	Total	3,736	$2,539	3,324	$2,624	3,662	$2,695	3,584	$2,767	3,445	$2,778

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

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Table 2.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Columbia, FY07 & FY11

	FY07			FY11		
Income Level	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**
<$20,000	$8,763	120%	47%	$7,959	94%	37%
$20,000 to $40,000	$7,923	108%	43%	$7,679	90%	36%
$40,000 to $60,000	$6,039	83%	33%	$5,334	63%	25%
$60,000 to $80,000	$4,426	61%	24%	$3,548	42%	17%
$80,000 to $100,000	$3,445	47%	18%	$2,534	30%	12%
>$100,000	$2,881	39%	15%	$1,893	22%	9%

Source: UIDS, Institutional Characteristics, PeopleSoft

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Table 2.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Columbia, FY07 & FY11

	FY07 % COA Met by Source of Aid					FY11 % 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	5%	47%	1%	27%	20%	2%	37%	1%	32%	28%
$20,000 to $40,00	16%	43%	1%	21%	19%	7%	36%	1%	28%	28%
$40,000 to $60,000	32%	33%	1%	20%	14%	24%	25%	1%	24%	26%
$60,000 to $80,000	53%	24%	1%	16%	6%	44%	17%	1%	21%	17%
$80,000 to $100,000	67%	18%	0%	13%	2%	67%	12%	0%	17%	4%
>$100,000	72%	15%	0%	12%	1%	72%	9%	0%	15%	4%

Source: UIDS, PeopleSoft

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Table 2.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Columbia, FY07 - FY11

	FY07		FY08		FY09		FY10		FY11	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,717	$8,571	1,553	$8,955	1,497	$8,581	1,524	$8,514	1,671	$9,130
Without Need	996	10,219	1,193	11,105	1,220	11,107	1,176	11,089	1,088	11,701
Total	2,713	$9,176	2,746	$9,889	2,717	$9,715	2,700	$9,635	2,759	$10,144

Source: UIDS, PeopleSoft

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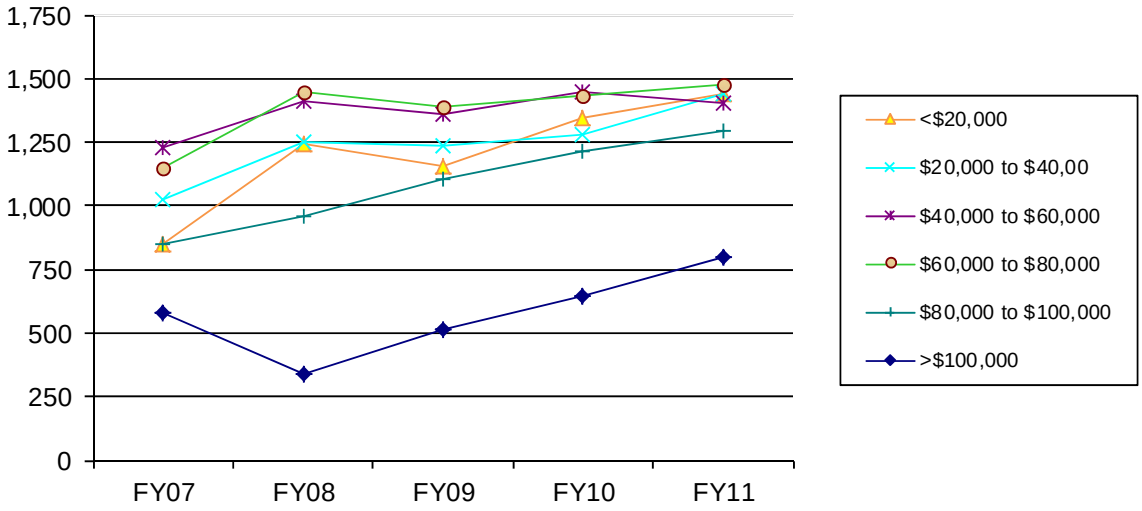
Figure 2.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-Columbia, FY07 - FY11



Source: UIDS, PeopleSoft
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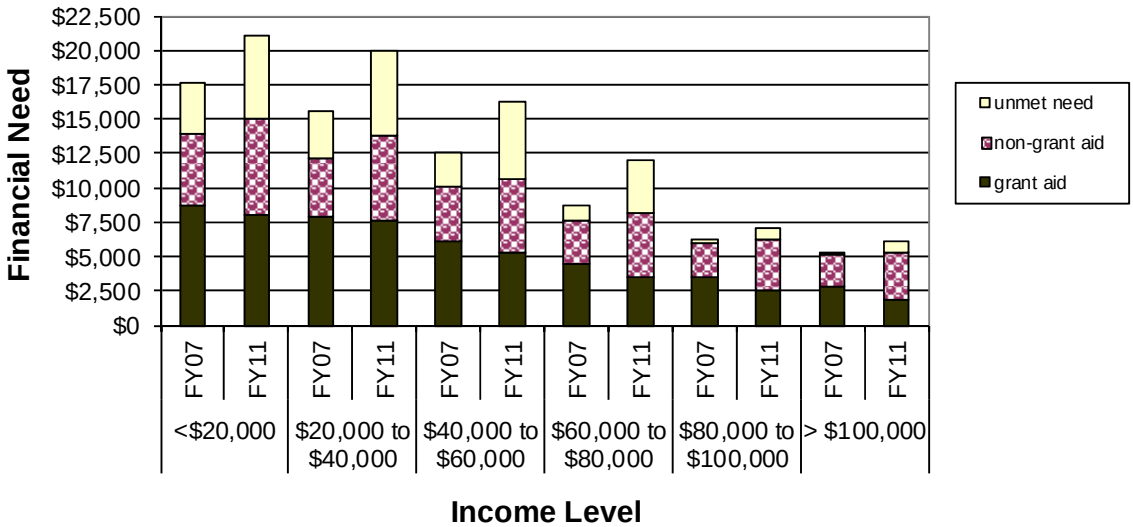
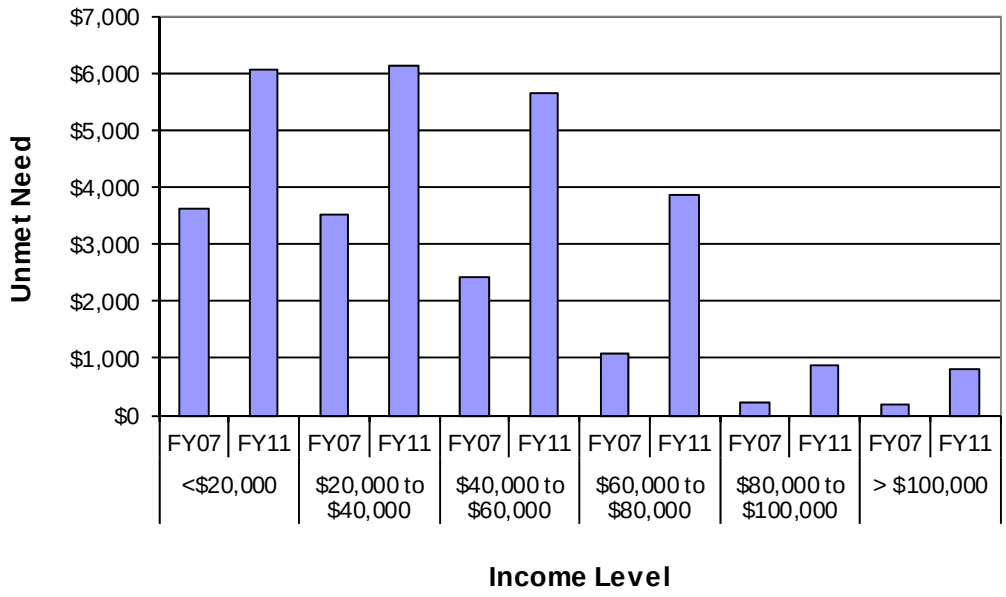
Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY07 vs. FY11



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

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at the UM-Columbia, FY07 vs. FY11



Source: UIDS, PeopleSoft
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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 2007 - FY2011 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Columbia

Income Less than $20,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	847	1,245	1,159	1,347	1,443						596	70%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$18,541	$19,472	$20,673	$20,866	$21,530						$2,989	16%
Less Expected Family Contribution*	956	617	733	563	415	5%	3%	4%	3%	2%	-541	-57%
Financial Need	17,585	18,855	19,940	20,303	21,115	95%	97%	96%	97%	98%	3,530	20%
Less Grant Aid	8,763	7,161	7,541	7,884	7,959	47%	37%	36%	38%	37%	-804	-9%
Unmet Need	$8,822	$11,694	$12,399	$12,418	$13,156	48%	60%	60%	60%	61%	4,334	49%
% Grant Aid that Met Financial Need	**50%**	**38%**	**38%**	**39%**	**38%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$181	$95	$221	$171	$146	1%	0%	1%	1%	1%	-35	-19%
Need-based Loans	3,581	3,510	3,624	4,008	3,924	19%	18%	18%	19%	18%	343	10%
Alternative Loans	1,427	2,666	2,617	2,733	3,026	8%	14%	13%	13%	14%	1,599	112%
Remaining Unmet Need	$3,633	$5,423	$5,937	$5,506	$6,060	20%	28%	29%	26%	28%	2,427	67%
*Amount Borrowed to meet EFC	$264	$349	$356	$271	$218	1%	2%	2%	1%	1%	-46	-17%

Income Between $20,000 to $40,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	1,024	1,253	1,235	1,283	1,443						419	41%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$18,487	$19,386	$20,693	$20,841	$21,457						$2,970	16%
Less Expected Family Contribution*	2,890	2,774	2,639	1,542	1,508	16%	14%	13%	7%	7%	-1,382	-48%
Financial Need	15,597	16,612	18,054	19,299	19,949	84%	86%	87%	93%	93%	4,352	28%
Less Grant Aid	7,923	6,675	7,049	7,959	7,679	43%	34%	34%	38%	36%	-244	-3%
Unmet Need	$7,674	$9,937	$11,005	$11,340	$12,270	42%	51%	53%	54%	57%	4,596	60%
% Grant Aid that Met Financial Need	**51%**	**40%**	**39%**	**41%**	**38%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$254	$142	$215	$210	$183	1%	1%	1%	1%	1%	-71	-28%
Need-based Loans	3,371	3,585	3,594	3,874	3,823	18%	18%	17%	19%	18%	452	13%
Alternative Loans	540	1,607	1,486	1,857	2,126	3%	8%	7%	9%	10%	1,586	294%
Remaining Unmet Need	$3,509	$4,603	$5,710	$5,398	$6,139	19%	24%	28%	26%	29%	2,630	75%
*Amount Borrowed to meet EFC	$578	$1,128	$1,273	$689	$714	3%	6%	6%	3%	3%	136	24%

Income Between $40,000 to $60,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	1,228	1,410	1,363	1,447	1,401						173	14%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$18,519	$19,350	$20,719	$20,883	$21,385						$2,866	15%
Less Expected Family Contribution*	5,970	5,762	5,965	5,292	5,081	32%	30%	29%	25%	24%	-889	-15%
Financial Need	12,549	13,588	14,755	15,591	16,304	68%	70%	71%	75%	76%	3,755	30%
Less Grant Aid	6,039	5,172	5,438	5,672	5,334	33%	27%	26%	27%	25%	-705	-12%
Unmet Need	$6,510	$8,416	$9,317	$9,919	$10,970	35%	43%	45%	47%	51%	4,460	69%
% Grant Aid that Met Financial Need	**48%**	**38%**	**37%**	**36%**	**33%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$239	$131	$219	$206	$172	1%	1%	1%	1%	1%	-67	-28%
Need-based Loans	3,418	3,576	3,542	3,901	3,732	18%	18%	17%	19%	17%	314	9%
Alternative Loans	443	1,304	945	1,164	1,406	2%	7%	5%	6%	7%	963	217%
Remaining Unmet Need	$2,410	$3,404	$4,610	$4,648	$5,660	13%	18%	22%	22%	26%	3,250	135%
*Amount Borrowed to meet EFC	$1,150	$2,211	$2,183	$2,169	$2,090	6%	11%	11%	10%	10%	940	82%

Table 2.5 (Continued)

University of Missouri-Columbia

Income Between $60,000 to $80,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	1,151	1,444	1,390	1,436	1,476						325	28%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$18,586	$19,356	$20,718	$20,891	$21,409						$2,823	15%
Less Expected Family Contribution*	9,838	10,393	10,387	9,838	9,392	53%	54%	50%	47%	44%	-446	-5%
Financial Need	8,748	8,962	10,330	11,053	12,017	47%	46%	50%	53%	56%	3,269	37%
Less Grant Aid	4,426	3,797	3,911	3,687	3,548	24%	20%	19%	18%	17%	-878	-20%
Unmet Need	$4,322	$5,166	$6,419	$7,367	$8,469	23%	27%	31%	35%	40%	4,147	96%
% Grant Aid that Met Financial Need	**51%**	**42%**	**38%**	**33%**	**30%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$163	$99	$142	$121	$108	1%	1%	1%	1%	1%	-55	-34%
Need-based Loans	2,829	3,196	3,240	3,580	3,706	15%	17%	16%	17%	17%	877	31%
Alternative Loans	249	640	518	697	791	1%	3%	3%	3%	4%	542	218%
Remaining Unmet Need	$1,081	$1,231	$2,519	$2,969	$3,864	6%	6%	12%	14%	18%	2,783	257%
*Amount Borrowed to meet EFC	$2,309	$3,971	$3,518	$3,397	$3,335	12%	21%	17%	16%	16%	1,026	44%

Income Between $80,000 to $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	853	961	1104	1217	1296						443	52%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$18,659	$19,329	$20,753	$20,923	$21,468						$2,809	15%
Less Expected Family Contribution*	12,466	14,747	15,236	14,366	14,335	67%	76%	73%	69%	67%	1,869	15%
Financial Need	6,193	4,582	5,517	6,557	7,133	33%	24%	27%	31%	33%	940	15%
Less Grant Aid	3,445	2,484	2,482	2,651	2,534	18%	13%	12%	13%	12%	-911	-26%
Unmet Need	$2,748	$2,098	$3,035	$3,907	$4,599	15%	11%	15%	19%	21%	1,851	67%
% Grant Aid that Met Financial Need	**56%**	**54%**	**45%**	**40%**	**36%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$91	$47	$56	$45	$62	0%	0%	0%	0%	0%	-29	-32%
Need-based Loans	2,205	2,427	2,592	2,957	3,206	12%	13%	12%	14%	15%	1,001	45%
Alternative Loans	235	452	314	420	464	1%	2%	2%	2%	2%	229	97%
Remaining Unmet Need	$217	-$828	$73	$485	$867	1%	-4%	0%	2%	4%	650	300%
*Amount Borrowed to meet EFC	$3,042	$6,197	$5,470	$5,239	$5,208	16%	32%	26%	25%	24%	2,166	71%

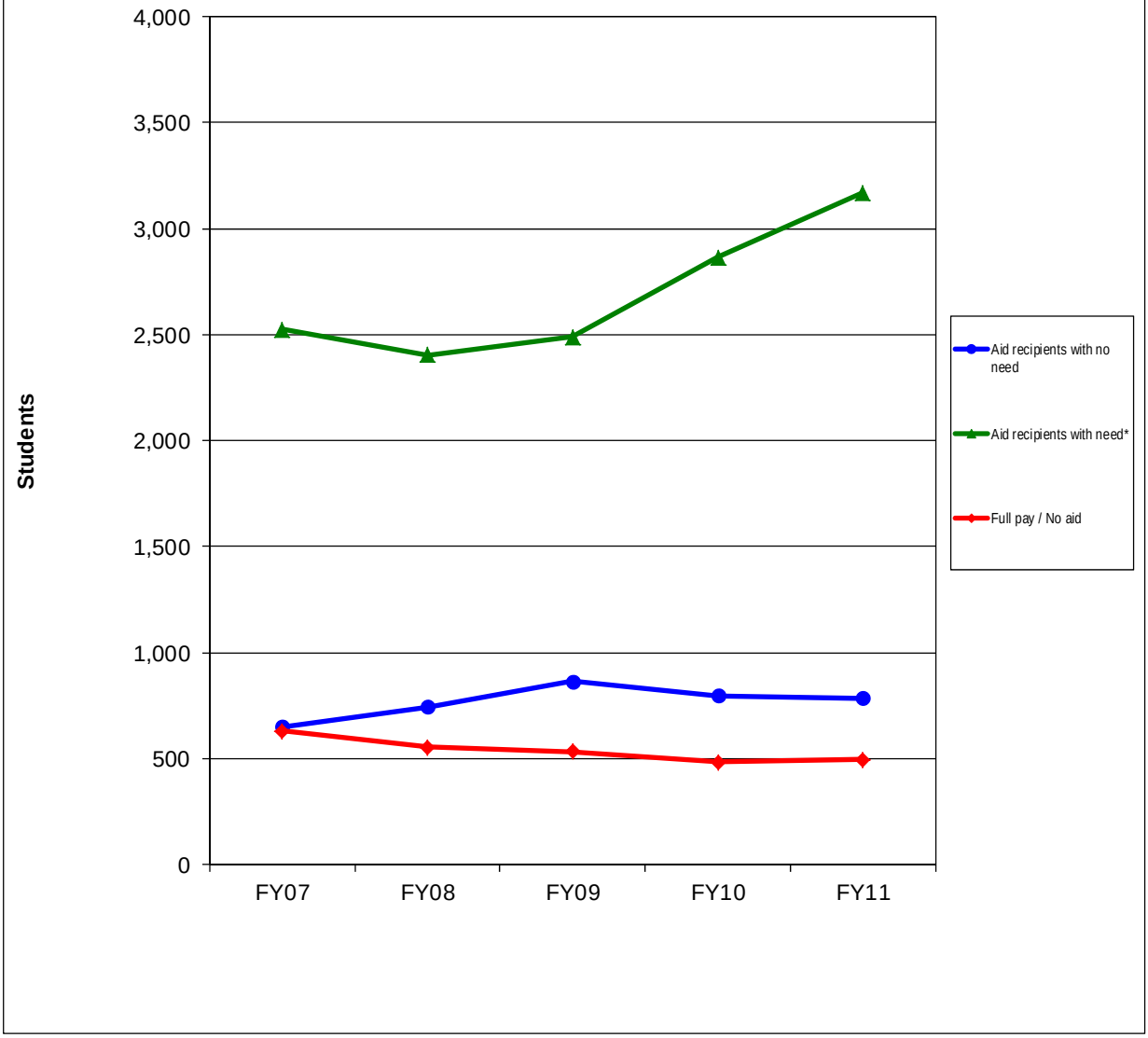
Income > $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	582	338	512	643	795						213	37%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$18,695	$19,480	$20,766	$21,100	$21,582						$2,887	15%
Less Expected Family Contribution*	13,397	12,555	14,330	14,396	15,480	72%	64%	69%	68%	72%	2,083	16%
Financial Need	5,298	6,925	6,435	6,703	6,101	28%	36%	31%	32%	28%	803	15%
Less Grant Aid	2,881	2,054	2,292	2,176	1,893	15%	11%	11%	10%	9%	-988	-34%
Unmet Need	$2,417	$4,872	$4,143	$4,527	$4,209	13%	25%	20%	21%	20%	1,792	74%
% Grant Aid that Met Financial Need	**54%**	**30%**	**36%**	**32%**	**31%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$45	$42	$42	$15	$23	0%	0%	0%	0%	0%	-22	-49%
Need-based Loans	1,964	2,320	2,512	2,625	2,631	11%	12%	12%	12%	12%	667	34%
Alternative Loans	203	1,400	854	890	739	1%	7%	4%	4%	3%	536	264%
Remaining Unmet Need	$205	$1,110	$735	$998	$816	1%	6%	4%	5%	4%	611	298%
*Amount Borrowed to meet EFC	$2,940	$6,120	$5,309	$5,094	$5,871	16%	31%	26%	24%	27%	2,931	100%

Source: UDS

R&P/LCB 11/11

Figure 3.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at the University of Missouri-Kansas City, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	332	440	549	507	483	151	45.5%
Grant aid, no FAFSA	318	304	316	290	301	-17	-5.3%
Aid recipients with no need	650	744	865	797	784	134	20.6%
Aid recipients with need*	2,524	2,404	2,490	2,863	3,168	644	25.5%
Full pay / No aid	631	554	533	483	495	-136	-21.6%
Total of all full- time, Degree-Seeking MO UG	3,805	3,702	3,888	4,143	4,447	642	16.9%

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

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

Source: UIDS, EMSAS, and PeopleSoft

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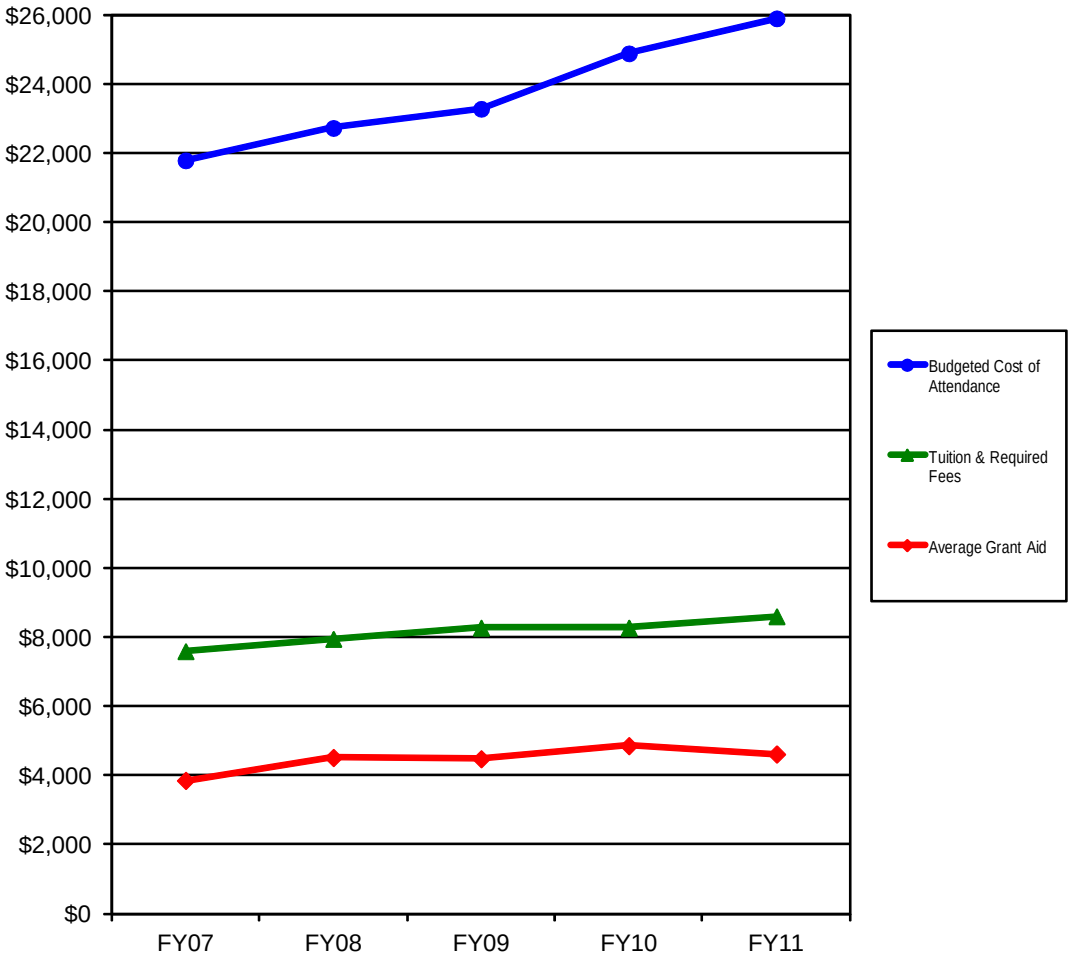
Figure 3.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri Residents at the University of Missouri-Kansas City, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$21,795	$22,731	$23,285	$24,891	$25,901	$4,106	18.8%
Tuition & Required Fees	$7,592	$7,946	$8,273	$8,273	$8,602	$1,010	13.3%
Average Grant Aid	$3,855	$4,517	$4,481	$4,860	$4,618	$763	19.8%

Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.
Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
IR&P/LCB 11/11

Table 3.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY07 - FY11

Students with Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	495	$1,561	716	$1,643	447	$1,976	118	$2,005	122	$1,796
	Merit	835	$3,045	585	$2,725	1,024	$3,509	1,158	$3,716	1,262	$3,136
	Other**	128	$1,887	666	$2,539	44	$4,449	92	$2,731	83	$3,686
	Total	1,458	$2,440	1,967	$2,268	1,515	$3,084	1,368	$3,502	1,467	$3,055

Students without Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	419	$3,224	213	$2,398	574	$3,295	529	$3,255	562	$3,177
	Other**	61	$1,694	424	$2,901	88	$2,784	47	$4,283	39	$4,620
	Total	480	$3,030	637	$2,733	662	$3,227	576	$3,339	601	$3,270

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

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Table 3.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY07 & FY11

	FY07			FY11		
Income Level	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**
<$20,000	$5,678	75%	25%	$6,375	74%	24%
$20,000 to $40,000	$5,579	73%	25%	$6,085	71%	23%
$40,000 to $60,000	$3,980	52%	19%	$4,338	50%	17%
$60,000 to $80,000	$3,041	40%	14%	$2,825	33%	11%
$80,000 to $100,000	$2,939	39%	13%	$2,548	30%	10%
>$100,000	$3,199	42%	14%	$2,492	29%	9%

Source: UIDS, Institutional Characteristics, PeopleSoft

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Table 3.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY07 & FY11

	FY07					FY11				
	% COA Met by Source of Aid					% 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	4%	25%	1%	26%	44%	2%	24%	1%	30%	43%
$20,000 to $40,00	14%	25%	2%	19%	40%	8%	23%	1%	23%	45%
$40,000 to $60,000	29%	19%	2%	17%	33%	20%	17%	1%	19%	43%
$60,000 to $80,000	50%	14%	2%	15%	19%	38%	11%	0%	17%	34%
$80,000 to $100,000	65%	13%	0%	12%	10%	59%	10%	1%	14%	16%
>$100,000	71%	14%	0%	10%	5%	76%	9%	0%	12%	3%

Source: UIDS, PeopleSoft

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Table 3.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY07 - FY11

	FY07		FY08		FY09		FY10		FY11	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	119	$6,605	129	$8,291	109	$8,447	316	$9,631	344	$10,886
Without Need	35	6,778	52	10,055	83	9,821	124	10,560	103	10,349
	154	$6,644	181	$8,798	192	$9,041	440	$9,893	447	$10,762

Source: UIDS, PeopleSoft

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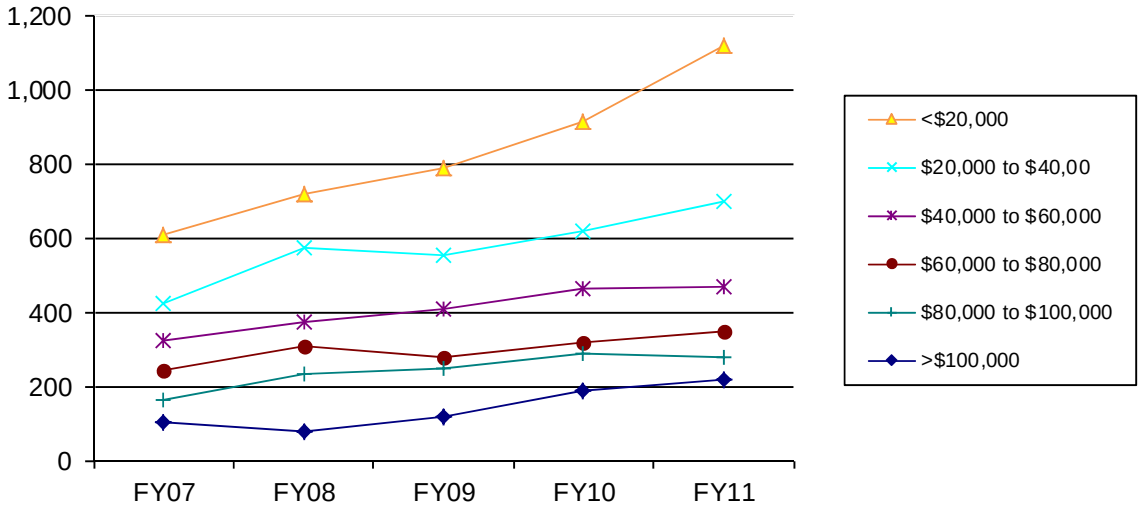
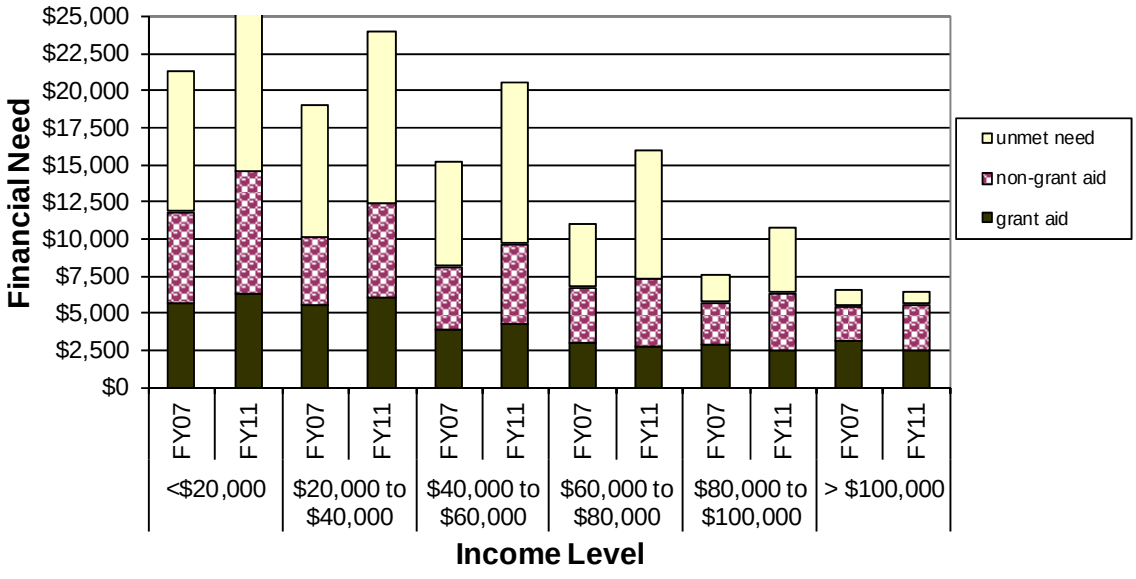
Figure 3.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-Kansas City, FY07 - FY11



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

Figure 3.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, FY07 vs. FY11



Source: UIDS, PeopleSoft
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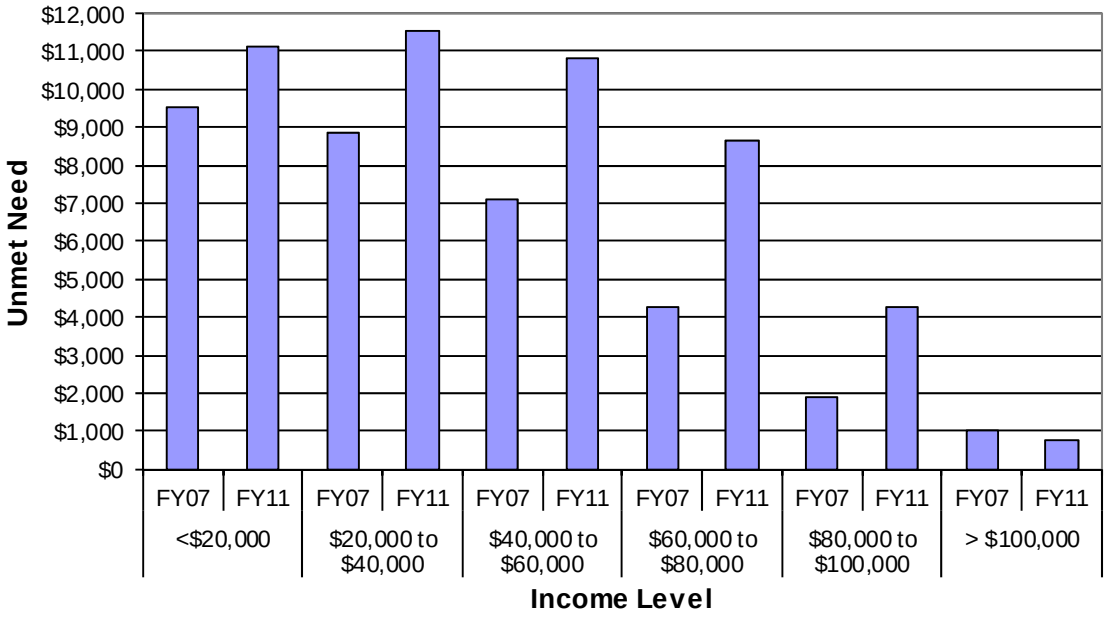
Figure 3.5
Average Amount of Unmet Financial Need by Income Level at the UM-Kansas City, FY07 vs. FY11



Source: UIDS, PeopleSoft
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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 2007 - FY2011 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Kansas City

Income Less than $20,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	608	716	787	913	1,120						512	84%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$22,363	$23,226	$24,103	$25,284	$26,260						$3,897	17%
Less Expected Family Contribution*	1,006	831	929	635	571	4%	4%	4%	3%	2%	-435	-43%
Financial Need	21,357	22,395	23,174	24,649	25,689	96%	96%	96%	97%	98%	4,332	20%
Less Grant Aid	5,678	6,506	6,662	6,961	6,375	25%	28%	28%	28%	24%	697	12%
Unmet Need	$15,679	$15,889	$16,511	$17,688	$19,314	70%	68%	69%	70%	74%	3,635	23%
% Grant Aid that Met Financial Need	**27%**	**29%**	**29%**	**28%**	**25%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$305	$500	$490	$506	$331	1%	2%	2%	2%	1%	26	9%
Need-based Loans	3,526	4,011	3,806	3,755	3,793	16%	17%	16%	15%	14%	267	8%
Alternative Loans	2,341	2,722	2,982	3,642	4,067	10%	12%	12%	14%	15%	1,726	74%
Remaining Unmet Need	$9,507	$8,655	$9,234	$9,786	$11,123	43%	37%	38%	39%	42%	1,616	17%
*Amount Borrowed to meet EFC	$618	$580	$658	$497	$393	3%	2%	3%	2%	1%	-225	-36%

Income Between $20,000 to $40,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	423	572	554	616	700						277	65%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$22,056	$22,883	$24,155	$24,910	$26,104						$4,048	18%
Less Expected Family Contribution*	3,036	2,854	3,017	2,263	2,144	14%	12%	12%	9%	8%	-892	-29%
Financial Need	19,020	20,029	21,138	22,647	23,960	86%	88%	88%	91%	92%	4,940	26%
Less Grant Aid	5,579	5,784	5,650	6,429	6,085	25%	25%	23%	26%	23%	506	9%
Unmet Need	$13,441	$14,246	$15,488	$16,218	$17,875	61%	62%	64%	65%	68%	4,434	33%
% Grant Aid that Met Financial Need	**29%**	**29%**	**27%**	**28%**	**25%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$350	$482	$503	$437	$315	2%	2%	2%	2%	1%	-35	-10%
Need-based Loans	3,365	3,764	3,587	3,435	3,556	15%	16%	15%	14%	14%	191	6%
Alternative Loans	851	1,279	1,446	1,985	2,454	4%	6%	6%	8%	9%	1,603	188%
Remaining Unmet Need	$8,875	$8,720	$9,953	$10,361	$11,550	40%	38%	41%	42%	44%	2,675	30%
*Amount Borrowed to meet EFC	$1,168	$1,217	$1,609	$1,441	$1,352	5%	5%	7%	6%	5%	184	16%

Income Between $40,000 to $60,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	322	374	408	462	466						144	45%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$21,368	$22,332	$23,859	$24,714	$25,785						$4,417	21%
Less Expected Family Contribution*	6,150	6,207	5,995	5,220	5,283	29%	28%	25%	21%	20%	-867	-14%
Financial Need	15,218	16,124	17,864	19,495	20,502	71%	72%	75%	79%	80%	5,284	35%
Less Grant Aid	3,980	4,268	4,196	4,612	4,338	19%	19%	18%	19%	17%	358	9%
Unmet Need	$11,238	$11,857	$13,668	$14,883	$16,164	53%	53%	57%	60%	63%	4,926	44%
% Grant Aid that Met Financial Need	**26%**	**26%**	**23%**	**24%**	**21%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$411	$407	$407	$480	$268	2%	2%	2%	2%	1%	-143	-35%
Need-based Loans	3,239	3,480	3,619	3,463	3,465	15%	16%	15%	14%	13%	226	7%
Alternative Loans	489	692	857	1,284	1,638	2%	3%	4%	5%	6%	1,149	235%
Remaining Unmet Need	$7,099	$7,278	$8,785	$9,657	$10,792	33%	33%	37%	39%	42%	3,693	52%
*Amount Borrowed to meet EFC	$1,674	$2,070	$1,990	$2,235	$2,178	8%	9%	8%	9%	8%	504	30%

Table 3.5 (Continued)

University of Missouri-Kansas City

Income Between $60,000 to $80,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	241	306	276	320	349						108	45%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$21,809	$22,448	$23,617	$24,551	$25,786						$3,977	18%
Less Expected Family Contribution*	10,824	10,947	11,041	10,042	9,805	50%	49%	47%	41%	38%	-1,019	-9%
Financial Need	10,985	11,500	12,575	14,509	15,981	50%	51%	53%	59%	62%	4,996	45%
Less Grant Aid	3,041	3,228	3,548	3,197	2,825	14%	14%	15%	13%	11%	-216	-7%
Unmet Need	$7,944	$8,272	$9,028	$11,312	$13,156	36%	37%	38%	46%	51%	5,212	66%
% Grant Aid that Met Financial Need	**28%**	**28%**	**28%**	**22%**	**18%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$361	$368	$415	$292	$78	2%	2%	2%	1%	0%	-283	-79%
Need-based Loans	3,008	3,243	3,438	3,454	3,424	14%	14%	15%	14%	13%	416	14%
Alternative Loans	314	429	247	714	1,008	1%	2%	1%	3%	4%	694	221%
Remaining Unmet Need	$4,261	$4,232	$4,927	$6,852	$8,646	20%	19%	21%	28%	34%	4,385	103%
*Amount Borrowed to meet EFC	$1,987	$2,625	$2,738	$3,351	$2,967	9%	12%	12%	14%	12%	980	49%

Income Between $80,000 to $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	161	235	248	290	278						117	73%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$21,893	$23,008	$24,146	$25,018	$25,724						$3,831	17%
Less Expected Family Contribution*	14,312	15,956	16,054	15,612	15,056	65%	69%	66%	62%	59%	744	5%
Financial Need	7,581	7,052	8,092	9,405	10,668	35%	31%	34%	38%	41%	3,087	41%
Less Grant Aid	2,939	2,706	2,718	3,019	2,548	13%	12%	11%	12%	10%	-391	-13%
Unmet Need	$4,642	$4,346	$5,373	$6,386	$8,120	21%	19%	22%	26%	32%	3,478	75%
% Grant Aid that Met Financial Need	**39%**	**38%**	**34%**	**32%**	**24%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$96	$244	$253	$213	$166	0%	1%	1%	1%	1%	70	73%
Need-based Loans	2,393	2,866	2,851	3,229	3,250	11%	12%	12%	13%	13%	857	36%
Alternative Loans	281	183	164	405	413	1%	1%	1%	2%	2%	132	47%
Remaining Unmet Need	$1,872	$1,053	$2,106	$2,540	$4,291	9%	5%	9%	10%	17%	2,419	129%
*Amount Borrowed to meet EFC	$3,161	$3,967	$2,895	$4,637	$4,008	14%	17%	12%	19%	16%	847	27%

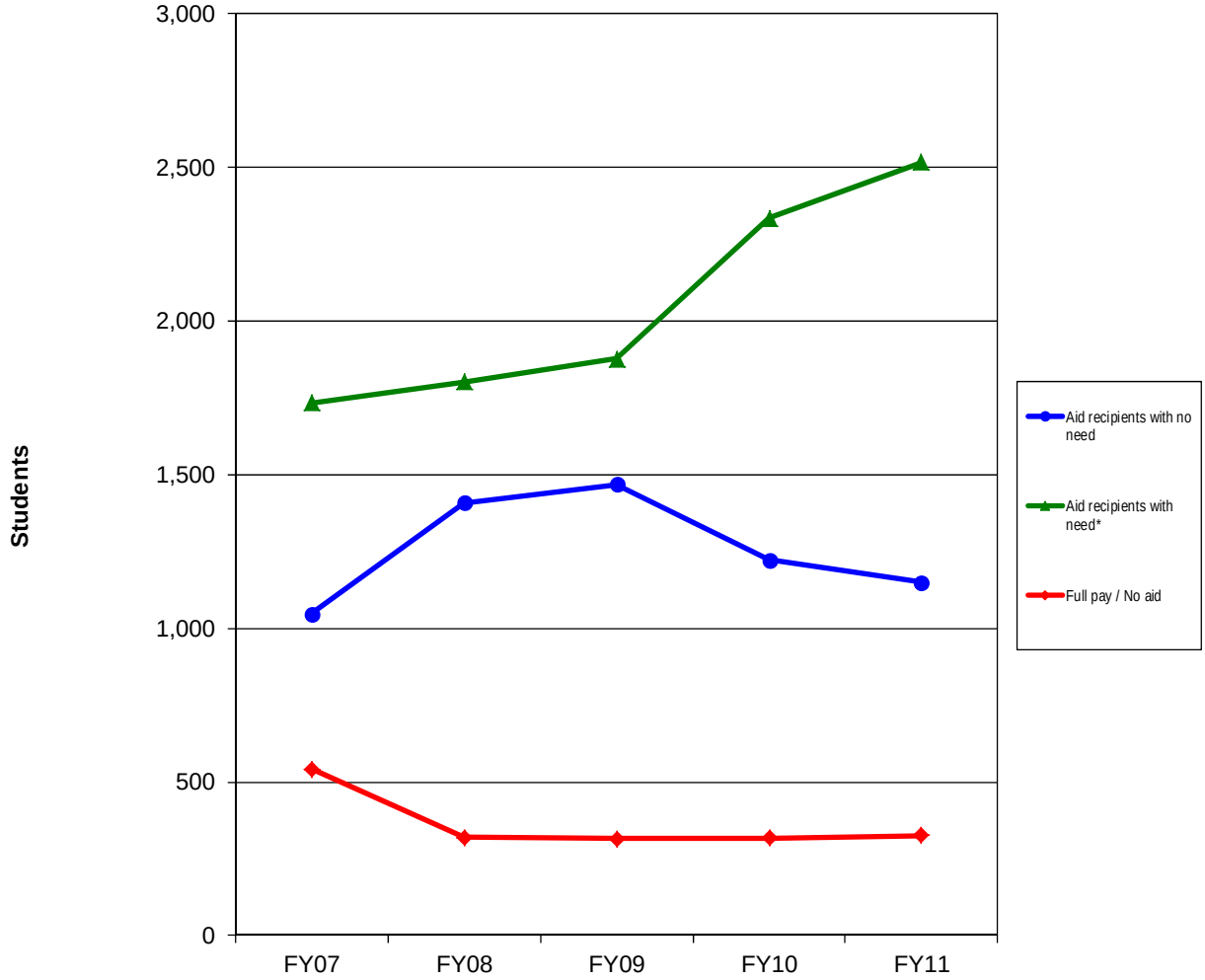
Income > $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	102	76	116	186	216						114	112%
	Avg. Dollar Amount					**Percent Cost of Attendance**						
Cost of Attendance	$22,451	$23,815	$24,998	$25,858	$26,364						$3,913	17%
Less Expected Family Contribution*	15,916	18,189	19,904	18,050	19,958	71%	76%	80%	70%	76%	4,042	25%
Financial Need	6,535	5,626	5,094	7,808	6,407	29%	24%	20%	30%	24%	-128	-2%
Less Grant Aid	3,199	2,409	2,766	3,194	2,492	14%	10%	11%	12%	9%	-707	-22%
Unmet Need	$3,336	$3,217	$2,329	$4,615	$3,915	15%	14%	9%	18%	15%	579	17%
% Grant Aid that Met Financial Need	**49%**	**43%**	**54%**	**41%**	**39%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need	**Avg. Dollar Amount**					**Percent Cost of Attendance**						
College Work Study	$71	$216	$231	$240	$2	0%	1%	1%	1%	0%	-69	-97%
Need-based Loans	2,077	2,302	2,182	2,603	2,852	9%	10%	9%	10%	11%	775	37%
Alternative Loans	164	2,302	242	708	274	1%	10%	1%	3%	1%	110	67%
Remaining Unmet Need	$1,024	-$1,604	-$326	$1,065	$787	5%	-7%	-1%	4%	3%	-237	-23%
*Amount Borrowed to meet EFC	$2,847	$4,650	$3,918	$5,235	$5,589	13%	20%	16%	20%	21%	2,742	96%

Source: UIDS

IR&P/LCB 11/11

Figure 4.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at Missouri S&T, FY07 - FY11

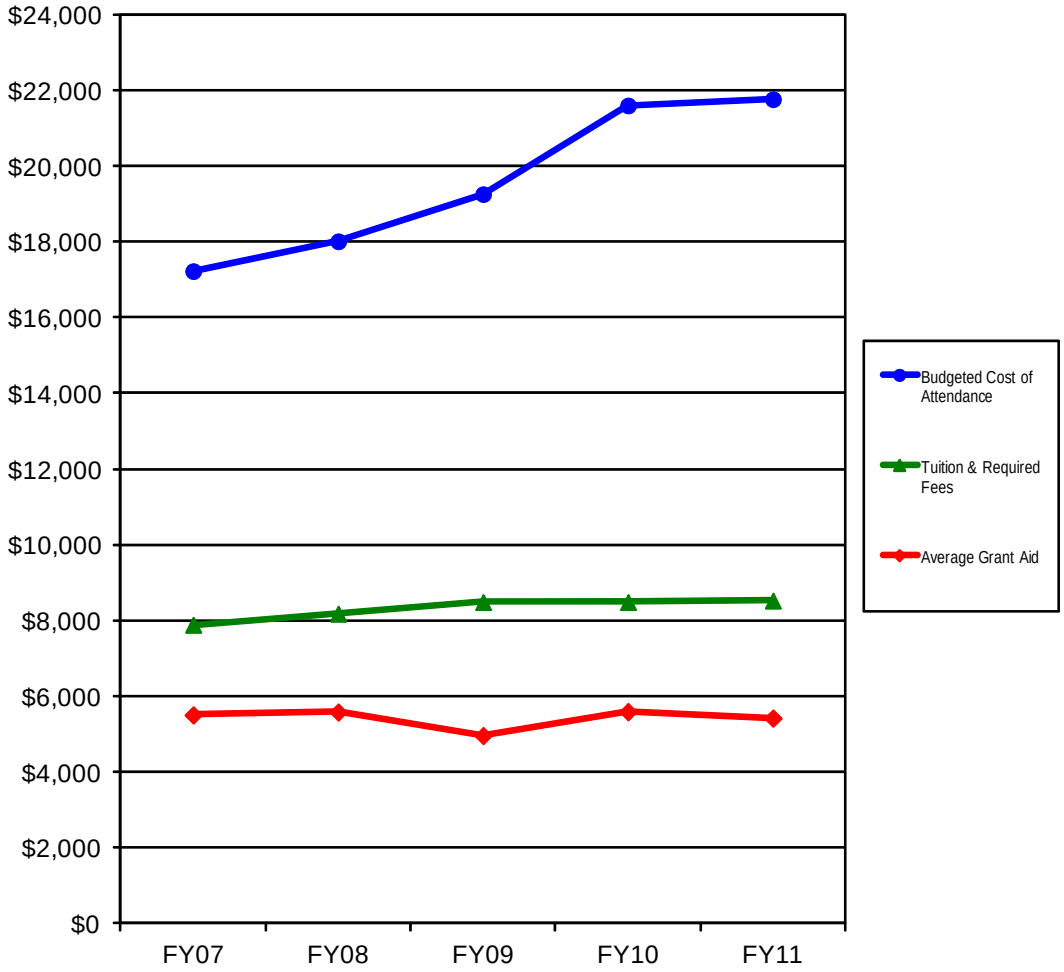


	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	668	767	896	712	668	0	0.0%
Grant aid, no FAFSA	379	641	573	510	481	102	26.9%
Aid recipients with no need	1,047	1,408	1,469	1,222	1,149	102	9.7%
Aid recipients with need*	1,734	1,802	1,877	2,335	2,515	781	45.0%
Full pay / No aid	541	320	316	317	325	-216	-39.9%
Total of all full- time, Degree-Seeking MO UG	3,322	3,530	3,662	3,874	3,989	667	20.1%

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

Source: UIDS, EMSAS, and PeopleSoft
IR&P/LCB 11/11

Figure 4.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri Residents at Missouri S&T, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$17,227	$18,015	$19,260	$21,600	$21,766	$4,539	26.3%
Tuition & Required Fees	$7,889	$8,182	$8,488	$8,488	$8,528	$639	8.1%
Average Grant Aid	$5,512	$5,587	$4,966	$5,598	$5,426	-$86	-1.6%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
IR&P/LCB 11/11

Table 4.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at Missouri S&T, FY07 - FY11

Students with Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	1,247	$233	0	$0	333	$1,521	376	$1,493	382	$1,375
	Merit	848	$3,109	1,379	$2,951	1,295	$2,891	1,342	$3,510	1,503	$3,493
	Other**	62	$3,072	43	$4,319	62	$3,698	81	$3,464	85	$3,114
	Total	2,157	$1,445	1,422	$2,993	1,690	$2,651	1,799	$3,086	1,970	$3,066

Students without Need		FY07		FY08		FY09		FY10		FY10	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	659	$3,492	1,024	$4,166	1,054	$3,974	933	$4,094	877	$4,049
	Other**	94	$3,139	79	$2,909	77	$3,005	75	$3,032	55	$3,566
	Total	753	$3,448	1,103	$4,076	1,131	$3,908	1,008	$4,015	932	$4,021

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&P/LCB 11/11

Table 4.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at Missouri S&T, FY07 & FY11

	FY07			FY11		
Income Level	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**
<$20,000	$8,064	102%	46%	$8,425	99%	39%
$20,000 to $40,000	$8,122	103%	47%	$8,762	103%	40%
$40,000 to $60,000	$5,482	69%	32%	$6,482	76%	30%
$60,000 to $80,000	$4,185	53%	24%	$4,589	54%	21%
$80,000 to $100,000	$3,953	50%	23%	$3,591	42%	17%
>$100,000	$4,061	51%	24%	$3,463	41%	16%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 11/11

Table 4.3

Total Financial Aid as % of Cost of Attendance by Income Level at Missouri S&T, FY07 & FY11

	FY07 % COA Met by Source of Aid					FY11 % 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	4%	46%	2%	24%	24%	3%	39%	1%	32%	25%
$20,000 to $40,00	14%	47%	1%	20%	18%	7%	40%	1%	24%	28%
$40,000 to $60,000	32%	32%	0%	22%	14%	22%	30%	0%	20%	28%
$60,000 to $80,000	58%	24%	0%	18%	0%	37%	21%	0%	20%	22%
$80,000 to $100,000	69%	23%	0%	15%	0%	57%	17%	0%	16%	11%
>$100,000	77%	24%	0%	9%	0%	66%	16%	0%	13%	5%

Source: UIDS, PeopleSoft

IR&P/LCB 11/11

Table 4.4

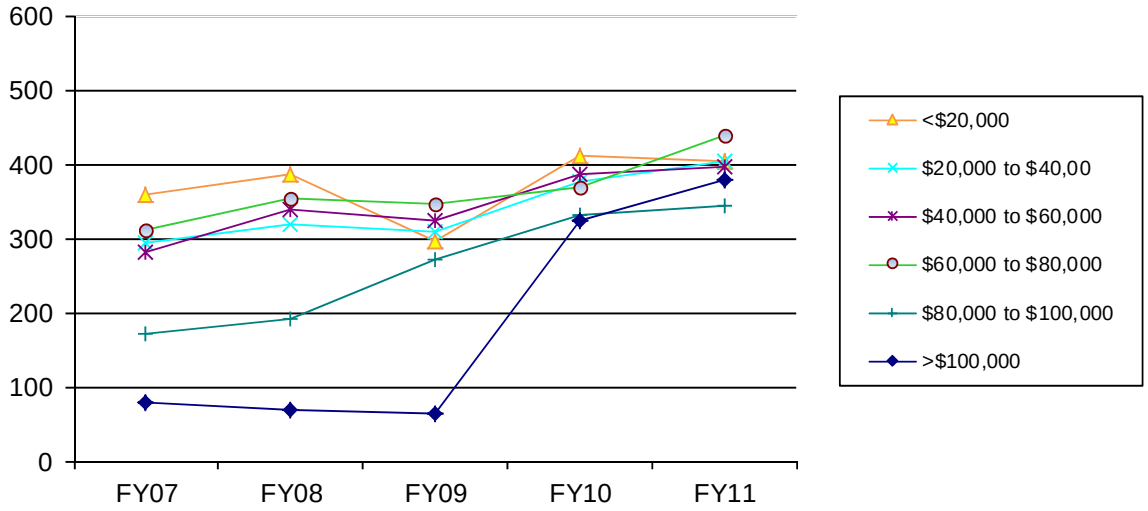
Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at Missouri S&T, FY07 - FY11

	FY07		FY08		FY09		FY10		FY11	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	129	$7,487	96	$7,529	115	$6,832	181	$8,085	399	$8,748
Without Need	77	9,422	108	9,349	105	9,038	75	8,364	101	9,893
	206	$8,210	204	$8,493	220	$7,885	256	$8,167	500	$8,979

Source: UIDS, PeopleSoft

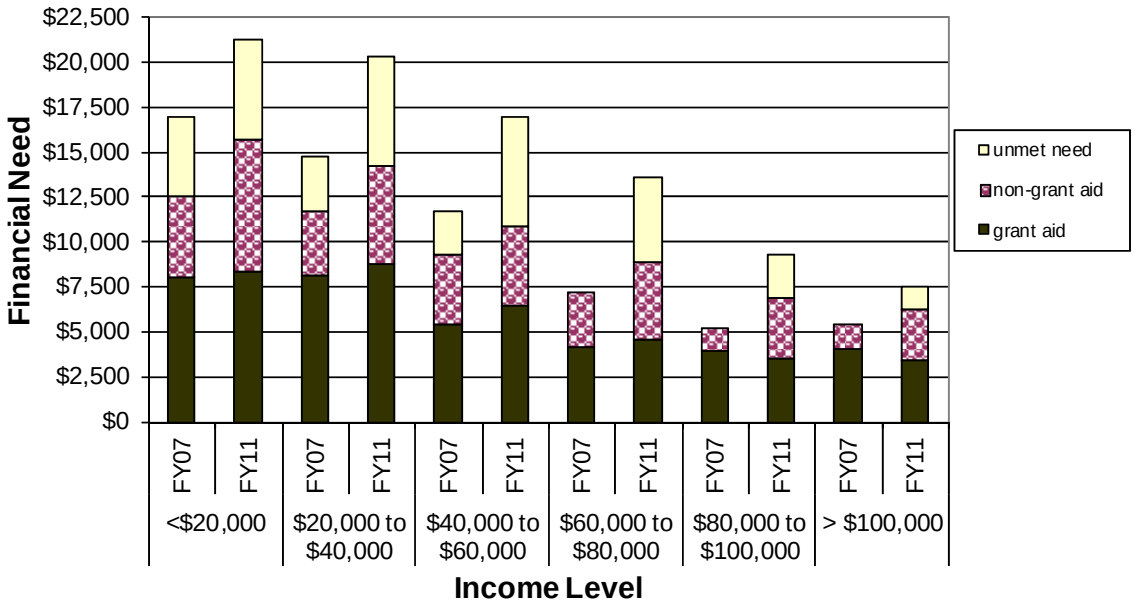
IR&P/LCB 11/11

Figure 4.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at Missouri S&T, FY07 - FY11



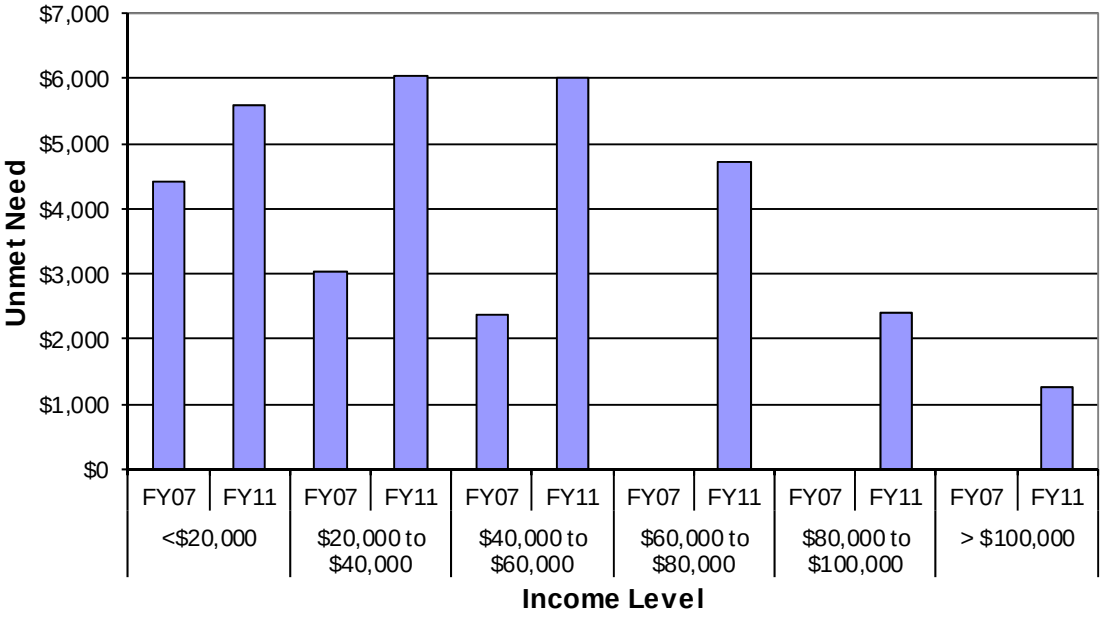
Source: UIDS, PeopleSoft
IR&P/LCB 11/11

Figure 4.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at Missouri S&T, FY07 vs. FY11



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

Figure 4.5
Average Amount of Unmet Financial Need by Income Level
Missouri S&T, FY07 vs. FY11



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

Table 4.5

Financial Aid Indicators for all FAFSA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2007 - FY2011 (Full-time, Degree-Seeking Resident Undergraduate Students)

Missouri S&T

Income Less than $20,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY010	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	358	386	297	411	403						45	13%
						Percent Cost of Attendance						
Cost of Attendance	$17,652	$18,476	$19,850	$21,767	$21,847						$4,195	24%
Less Expected Family Contribution*	626	516	680	417	553	4%	3%	3%	2%	3%	-73	-12%
Financial Need	17,026	17,960	19,170	21,349	21,294	96%	97%	97%	98%	97%	4,268	25%
Less Grant Aid	8,064	8,081	7,743	8,665	8,425	46%	44%	39%	40%	39%	361	4%
Unmet Need	$8,962	$9,880	$11,427	$12,684	$12,870	51%	53%	58%	58%	59%	3,908	44%
% Grant Aid that Met Financial Need	**47%**	**45%**	**40%**	**41%**	**40%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$303	$339	$348	$347	$194	2%	2%	2%	2%	1%	-109	-36%
Need-based Loans	4,067	3,890	3,866	3,979	4,061	23%	21%	19%	18%	19%	-6	0%
Alternative Loans	184	1,744	2,221	2,746	3,029	1%	9%	11%	13%	14%	2,845	1546%
Remaining Unmet Need	$4,408	$3,907	$4,993	$5,612	$5,585	25%	21%	25%	26%	26%	1,177	27%
*Amount Borrowed to meet EFC	$407	$263	$423	$262	$308	2%	1%	2%	1%	1%	-99	-24%

Income Between $20,000 to $40,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY010	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	294	319	308	376	405						111	38%
						Percent Cost of Attendance						
Cost of Attendance	$17,241	$17,970	$19,351	$21,614	$21,799						$4,558	26%
Less Expected Family Contribution*	2,486	2,615	2,865	1,600	1,491	14%	15%	15%	7%	7%	-995	-40%
Financial Need	14,755	15,355	16,485	20,015	20,307	86%	85%	85%	93%	93%	5,552	38%
Less Grant Aid	8,122	8,055	7,338	8,841	8,762	47%	45%	38%	41%	40%	640	8%
Unmet Need	$6,633	$7,300	$9,148	$11,173	$11,546	38%	41%	47%	52%	53%	4,913	74%
% Grant Aid that Met Financial Need	**55%**	**52%**	**45%**	**44%**	**43%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$178	$170	$174	$193	$162	1%	1%	1%	1%	1%	-16	-9%
Need-based Loans	3,201	3,121	3,529	3,625	3,593	19%	17%	18%	17%	16%	392	12%
Alternative Loans	229	676	609	1,249	1,743	1%	4%	3%	6%	8%	1,514	661%
Remaining Unmet Need	$3,025	$3,333	$4,836	$6,105	$6,048	18%	19%	25%	28%	28%	3,023	100%
*Amount Borrowed to meet EFC	$1,449	$977	$1,227	$729	$710	8%	5%	6%	3%	3%	-739	-51%

Income Between $40,000 to $60,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY010	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	282	338	324	386	397						115	41%
						Percent Cost of Attendance						
Cost of Attendance	$17,228	$17,930	$19,240	$21,600	$21,730						$4,502	26%
Less Expected Family Contribution*	5,504	5,314	5,394	4,508	4,761	32%	30%	28%	21%	22%	-743	-14%
Financial Need	11,724	12,616	13,846	17,092	16,970	68%	70%	72%	79%	78%	5,246	45%
Less Grant Aid	5,482	6,278	5,975	7,143	6,482	32%	35%	31%	33%	30%	1,000	18%
Unmet Need	$6,242	$6,338	$7,872	$9,950	$10,487	36%	35%	41%	46%	48%	4,245	68%
% Grant Aid that Met Financial Need	**47%**	**50%**	**43%**	**42%**	**38%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$56	$51	$56	$24	$32	0%	0%	0%	0%	0%	-24	-43%
Need-based Loans	3,250	3,157	3,530	3,645	3,297	19%	18%	18%	17%	15%	47	1%
Alternative Loans	575	599	325	676	1,137	3%	3%	2%	3%	5%	562	98%
Remaining Unmet Need	$2,361	$2,531	$3,961	$5,605	$6,021	14%	14%	21%	26%	28%	3,660	155%
*Amount Borrowed to meet EFC	$3,034	$1,716	$1,706	$1,626	$1,927	18%	10%	9%	8%	9%	-1,107	-36%

Table 4.5 (Continued)

Missouri S&T

Income Between $60,000 to $80,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY010	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	312	355	347	368	438						126	40%
						Percent Cost of Attendance						
Cost of Attendance	$17,143	$17,979	$19,187	$21,568	$21,749						$4,606	27%
Less Expected Family Contribution*	9,884	10,047	10,306	8,524	8,093	58%	56%	54%	40%	37%	-1,791	-18%
Financial Need	7,259	7,932	8,881	13,043	13,656	42%	44%	46%	60%	63%	6,397	88%
Less Grant Aid	4,185	4,408	4,145	4,351	4,589	24%	25%	22%	20%	21%	404	10%
Unmet Need	$3,074	$3,525	$4,736	$8,692	$9,067	18%	20%	25%	40%	42%	5,993	195%
% Grant Aid that Met Financial Need	**58%**	**56%**	**47%**	**33%**	**34%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$7	$28	$11	$14	$1	0%	0%	0%	0%	0%	-6	-86%
Need-based Loans	2,273	2,639	2,731	3,432	3,348	13%	15%	14%	16%	15%	1,075	47%
Alternative Loans	835	343	83	328	1,003	5%	2%	0%	2%	5%	168	20%
Remaining Unmet Need	-$41	$515	$1,912	$4,919	$4,715	0%	3%	10%	23%	22%	4,756	471434%
*Amount Borrowed to meet EFC	$4,059	$3,307	$3,187	$2,618	$2,774	24%	18%	17%	12%	13%	-1,285	-32%

Income Between $80,000 to $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY010	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	171	191	271	332	343						172	101%
						Percent Cost of Attendance						
Cost of Attendance	$17,171	$18,035	$19,174	$21,561	$21,718						$4,547	26%
Less Expected Family Contribution*	11,894	12,699	14,529	12,883	12,374	69%	70%	76%	60%	57%	480	4%
Financial Need	5,277	5,336	4,645	8,678	9,344	31%	30%	24%	40%	43%	4,067	77%
Less Grant Aid	3,953	4,331	3,673	3,450	3,591	23%	24%	19%	16%	17%	-362	-9%
Unmet Need	$1,324	$1,005	$972	$5,228	$5,753	8%	6%	5%	24%	26%	4,429	335%
% Grant Aid that Met Financial Need	**75%**	**81%**	**79%**	**40%**	**38%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$2	$1	$10	$0	$0	0%	0%	0%	0%	0%	-2	-100%
Need-based Loans	1,970	1,805	2,035	2,641	2,794	11%	10%	11%	12%	13%	824	42%
Alternative Loans	680	196	680	198	564	4%	1%	4%	1%	3%	-116	-17%
Remaining Unmet Need	-$1,328	-$997	-$1,754	$2,389	$2,396	-8%	-6%	-9%	11%	11%	3,724	239529%
*Amount Borrowed to meet EFC	$4,185	$4,172	$4,082	$3,674	$4,127	24%	23%	21%	17%	19%	-58	-1%

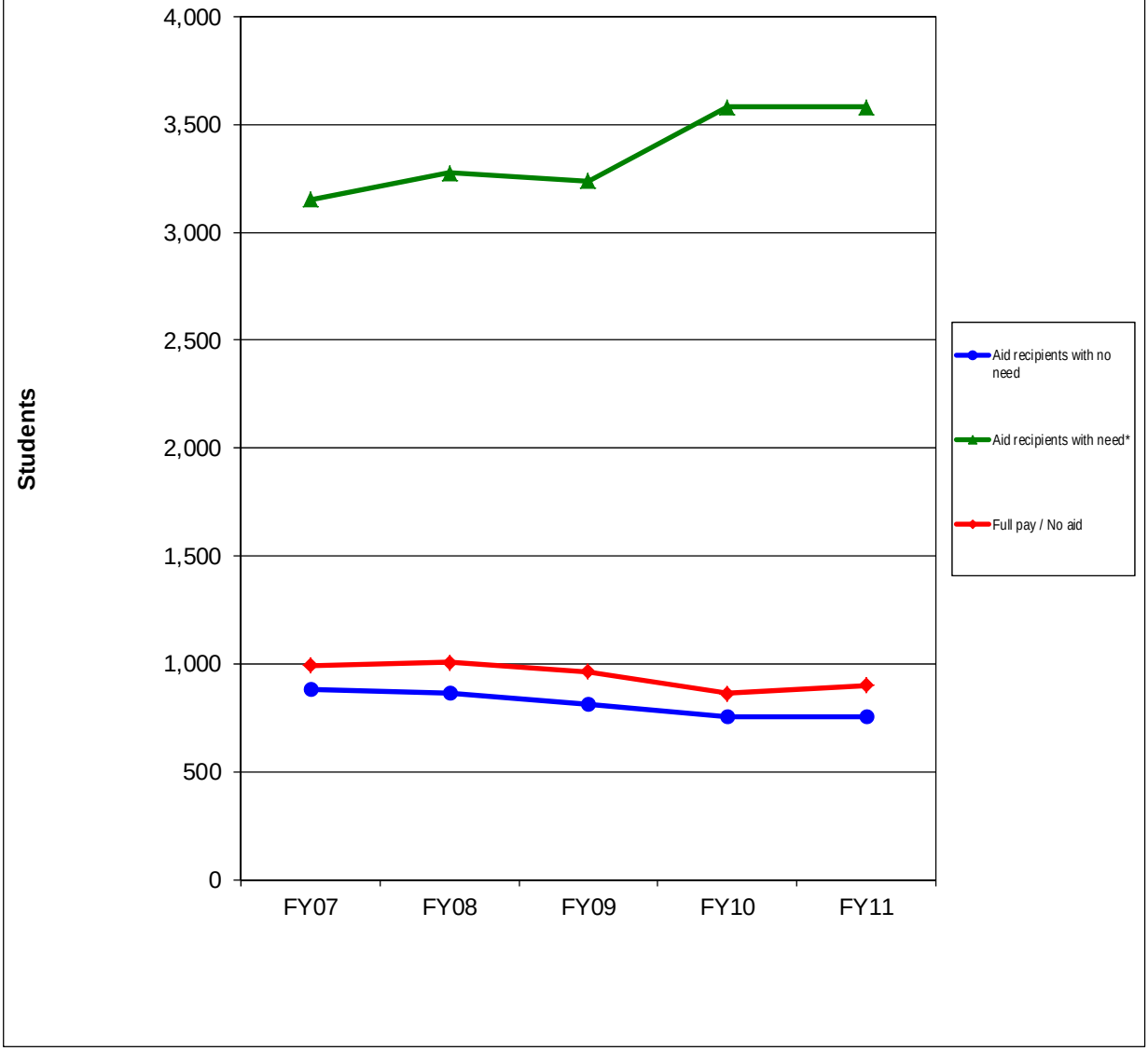
Income > $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY010	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	80	69	63	325	380						300	375%
						Percent Cost of Attendance						
Cost of Attendance	$17,279	$18,107	$19,567	$21,595	$21,776						$4,497	26%
Less Expected Family Contribution*	13,380	13,439	14,046	14,881	14,281	77%	74%	72%	69%	66%	901	7%
Financial Need	3,899	4,668	5,521	6,714	7,495	23%	26%	28%	31%	34%	3,596	92%
Less Grant Aid	4,061	4,266	2,963	3,188	3,463	24%	24%	15%	15%	16%	-598	-15%
Unmet Need	-$162	$402	$2,559	$3,526	$4,031	-1%	2%	13%	16%	19%	4,193	403035%
% Grant Aid that Met Financial Need	**104%**	**91%**	**54%**	**47%**	**46%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$32	$0	$0	$7	0%	0%	0%	0%	0%	7	
Need-based Loans	1,225	1,464	1,761	2,160	2,385	7%	8%	9%	10%	11%	1,160	95%
Alternative Loans	367	45	210	234	374	2%	0%	1%	1%	2%	7	2%
Remaining Unmet Need	-$1,754	-$1,140	$587	$1,131	$1,265	-10%	-6%	3%	5%	6%	3,019	126393%
*Amount Borrowed to meet EFC	$3,436	$4,588	$4,208	$4,337	$4,491	20%	25%	22%	20%	21%	1,055	31%

Source: UIDS, PeopleSoft

IR&P/LCB 11/11

Figure 5.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at the University of Missouri-St. Louis, FY07 - FY11

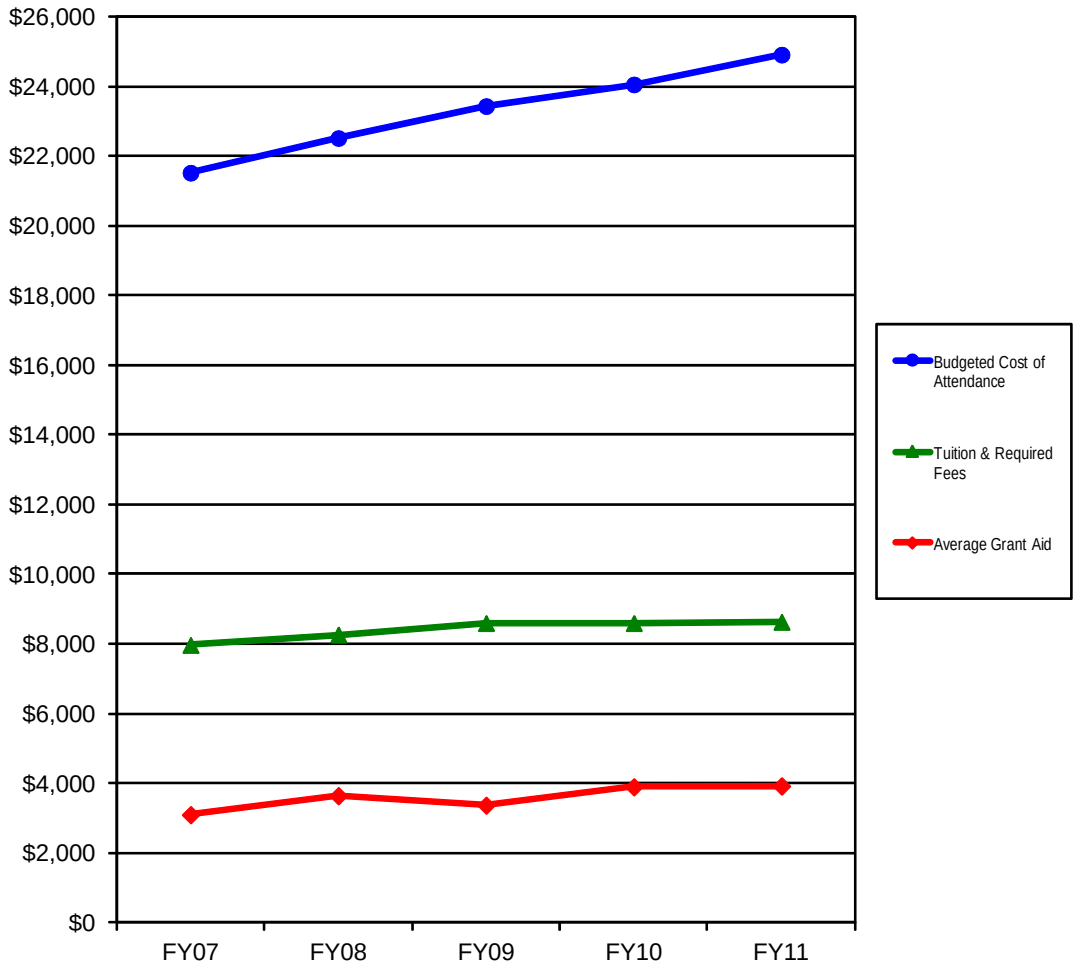


	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	476	442	482	492	492	16	3.4%
Grant aid, no FAFSA	406	423	332	265	265	-141	-34.7%
Aid recipients with no need	882	865	814	757	757	-125	-14.2%
Aid recipients with need*	3,152	3,276	3,239	3,580	3,580	428	13.6%
Full pay / No aid	991	1,007	962	863	901	-90	-9.1%
Total of all full- time, Degree-Seeking MO UG	5,025	5,148	5,015	5,200	5,238	213	4.2%

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

Source: UIDS, EMSAS, and PeopleSoft
IR&P/LCB 11/11

Figure 5.2
Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri Residents at the University of Missouri-St. Louis, FY07 - FY11



	FY07	FY08	FY09	FY10	FY11	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	$21,524	$22,518	$23,435	$24,055	$24,913	$3,389	15.7%
Tuition & Required Fees	$7,968	$8,264	$8,595	$8,595	$8,631	$663	8.3%
Average Grant Aid	$3,098	$3,642	$3,370	$3,897	$3,922	$824	26.6%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
IR&P/LCB 11/11

Table 5.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY07 - FY11

Students with Need		FY07		FY08		FY09		FY10		FY11	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	219	$3,206	275	$3,349	198	$3,080	114	$2,678	111	$2,833
	Merit	703	$2,479	798	$2,561	842	$2,515	907	$2,743	1,001	$2,974
	Other**	302	$1,350	209	$1,744	301	$2,065	221	$2,399	304	$1,866
	Total	1,224	$2,331	1,282	$2,596	1,341	$2,497	1,242	$2,676	1,416	$2,725

Students without Need		FY07		FY08		FY09		FY10		FY10	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	330	$2,638	342	$2,588	358	$2,934	347	$3,170	359	$3,160
	Other**	146	$2,323	138	$2,635	149	$2,633	113	$2,483	108	$2,774
	Total	476	$2,541	480	$2,602	507	$2,846	460	$3,001	467	$3,070.76

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

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Table 5.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY07 & FY11

	FY07			FY11		
Income Level	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**	**Grant Aid**	**% Tuition & Required Fees**	**% Total Cost of Attendance**
<$20,000	$4,649	58%	21%	$5,210	60%	20%
$20,000 to $40,000	$3,740	47%	17%	$4,668	54%	18%
$40,000 to $60,000	$2,397	30%	11%	$3,842	45%	16%
$60,000 to $80,000	$2,081	26%	10%	$2,590	30%	11%
$80,000 to $100,000	$1,558	20%	8%	$2,244	26%	9%
>$100,000	$1,472	18%	7%	$1,776	21%	7%

Source: UIDS, Institutional Characteristics, PeopleSoft

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Table 5.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY07 & FY11

	FY07 % COA Met by Source of Aid					FY11 % 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	5%	21%	0%	29%	45%	2%	20%	0%	29%	49%
$20,000 to $40,00	16%	17%	0%	24%	43%	10%	18%	0%	22%	50%
$40,000 to $60,000	30%	11%	0%	21%	38%	21%	16%	0%	18%	45%
$60,000 to $80,000	46%	10%	0%	19%	25%	39%	11%	0%	18%	32%
$80,000 to $100,000	65%	8%	0%	14%	13%	62%	9%	0%	15%	14%
>$100,000	62%	7%	0%	17%	14%	78%	7%	0%	12%	3%

Source: UIDS, PeopleSoft
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Table 5.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY07 - FY11

	FY07		FY08		FY09		FY10		FY11	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	234	$8,520	198	$8,243	183	$7,669	201	$8,986	250	$8,345
Without Need	107	8,567	97	8,451	110	8,208	92	9,086	85	8,811
	341	$8,535	295	$8,311	293	$7,871	293	$9,017	335	$8,463

Source: UIDS, PeopleSoft
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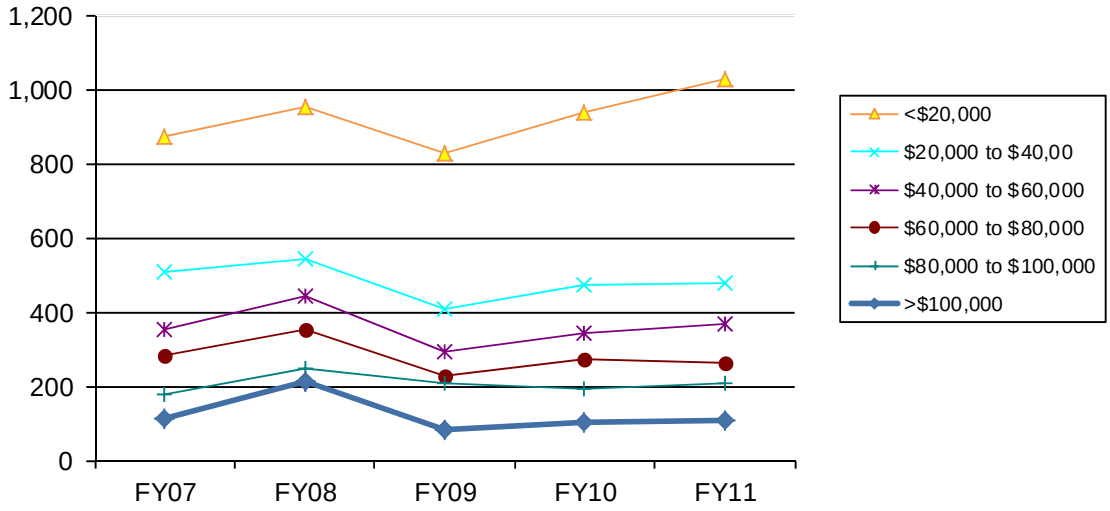
Figure 5.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-St. Louis, FY07 - FY11



Source: UIDS, PeopleSoft
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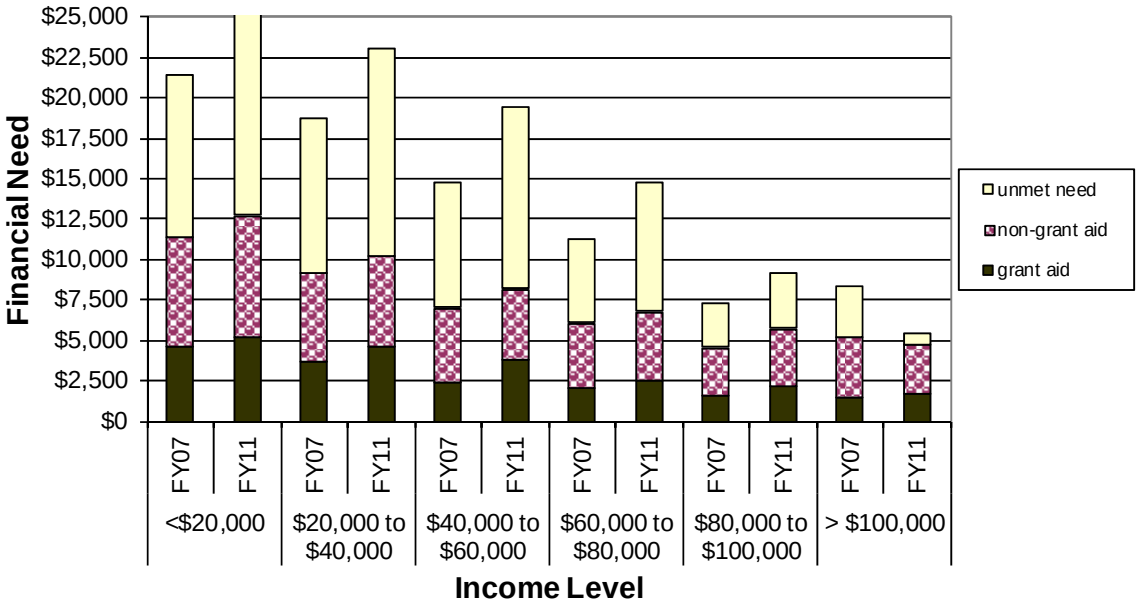
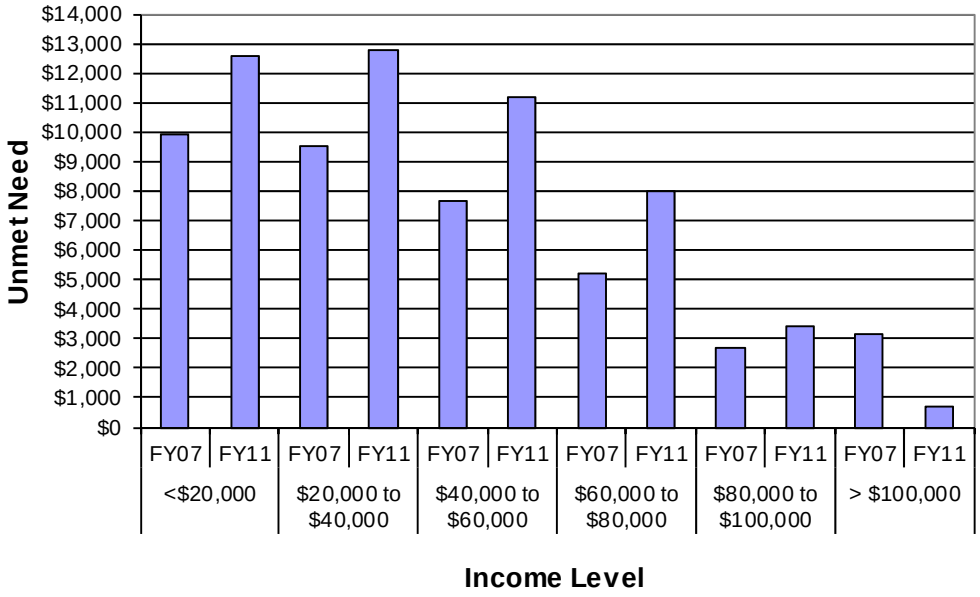
Figure 5.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY07 vs. FY11



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

Figure 5.5
Average Amount of Unmet Financial Need by Income Level at the UM-St. Louis, FY07 vs. FY11



Source: UIDS, PeopleSoft
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Table 5.5

Financial Aid Indicators for all FAFSA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2007 - FY2011 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-St. Louis

Income Less than $20,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	871	954	828	938	1,029						158	18%
						Percent Cost of Attendance						
Cost of Attendance	$22,407	$23,467	$24,095	$24,863	$25,832						$3,425	15%
Less Expected Family Contribution*	1,062	901	862	654	544	5%	4%	4%	3%	2%	-518	-49%
Financial Need	21,345	22,567	23,233	24,209	25,288	95%	96%	96%	97%	98%	3,943	18%
Less Grant Aid	4,649	5,247	4,763	5,327	5,210	21%	22%	20%	21%	20%	561	12%
Unmet Need	$16,696	$17,320	$18,470	$18,882	$20,078	75%	74%	77%	76%	78%	3,382	20%
% Grant Aid that Met Financial Need	**22%**	**23%**	**21%**	**22%**	**21%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$111	$70	$57	$86	$52	0%	0%	0%	0%	0%	-59	-53%
Need-based Loans	3,882	4,050	3,639	3,837	3,622	17%	17%	15%	15%	14%	-260	-7%
Alternative Loans	2,751	2,695	3,151	3,785	3,825	12%	11%	13%	15%	15%	1,074	39%
Remaining Unmet Need	$9,952	$10,505	$11,623	$11,175	$12,579	44%	45%	48%	45%	49%	2,627	26%
*Amount Borrowed to meet EFC	$775	$654	$608	$473	$406	3%	3%	3%	2%	2%	-369	-48%

Income Between $20,000 to $40,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	508	543	409	475	476						-32	-6%
						Percent Cost of Attendance						
Cost of Attendance	$22,180	$23,002	$23,827	$24,462	$25,440						$3,260	15%
Less Expected Family Contribution*	3,494	3,408	3,279	2,065	2,474	16%	15%	14%	8%	10%	-1,020	-29%
Financial Need	18,686	19,594	20,548	22,397	22,966	84%	85%	86%	92%	90%	4,280	23%
Less Grant Aid	3,740	4,185	4,122	5,226	4,668	17%	18%	17%	21%	18%	928	25%
Unmet Need	$14,946	$15,409	$16,426	$17,170	$18,298	67%	67%	69%	70%	72%	3,352	22%
% Grant Aid that Met Financial Need	**20%**	**21%**	**20%**	**23%**	**20%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$57	$46	$82	$69	$20	0%	0%	0%	0%	0%	-37	-65%
Need-based Loans	3,870	3,946	3,525	3,590	3,542	17%	17%	15%	15%	14%	-328	-8%
Alternative Loans	1,476	1,408	1,280	2,162	1,984	7%	6%	5%	9%	8%	508	34%
Remaining Unmet Need	$9,543	$10,009	$11,540	$11,349	$12,752	43%	44%	48%	46%	50%	3,209	34%
*Amount Borrowed to meet EFC	$1,838	$1,670	$1,678	$1,150	$1,616	8%	7%	7%	5%	6%	-222	-12%

Income Between $40,000 to $60,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	351	442	294	341	367						16	5%
						Percent Cost of Attendance						
Cost of Attendance	$21,043	$22,341	$23,196	$23,895	$24,535						$3,492	17%
Less Expected Family Contribution*	6,354	6,181	6,331	4,962	5,179	30%	28%	27%	21%	21%	-1,175	-18%
Financial Need	14,689	16,160	16,865	18,932	19,356	70%	72%	73%	79%	79%	4,667	32%
Less Grant Aid	2,397	3,666	2,899	3,709	3,842	11%	16%	12%	16%	16%	1,445	60%
Unmet Need	$12,292	$12,494	$13,966	$15,223	$15,515	58%	56%	60%	64%	63%	3,223	26%
% Grant Aid that Met Financial Need	**16%**	**23%**	**17%**	**20%**	**20%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$38	$20	$28	$9	$32	0%	0%	0%	0%	0%	-6	-16%
Need-based Loans	3,635	3,910	3,674	3,401	3,403	17%	17%	16%	14%	14%	-232	-6%
Alternative Loans	940	828	587	1,022	905	4%	4%	3%	4%	4%	-35	-4%
Remaining Unmet Need	$7,679	$7,736	$9,677	$10,790	$11,175	36%	35%	42%	45%	46%	3,496	46%
*Amount Borrowed to meet EFC	$2,353	$2,056	$2,183	$1,964	$1,821	11%	9%	9%	8%	7%	-532	-23%

Table 5.5 (Continued)

University of Missouri-St. Louis

Income Between $60,000 to $80,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	282	352	230	271	261						-21	-7%
						Percent Cost of Attendance						
Cost of Attendance	$21,028	$21,664	$22,836	$23,498	$24,026						$2,998	14%
Less Expected Family Contribution*	9,739	9,732	10,820	10,373	9,264	46%	45%	47%	44%	39%	-475	-5%
Financial Need	11,289	11,931	12,016	13,125	14,762	54%	55%	53%	56%	61%	3,473	31%
Less Grant Aid	2,081	2,817	2,440	2,417	2,590	10%	13%	11%	10%	11%	509	24%
Unmet Need	$9,208	$9,114	$9,576	$10,707	$12,172	44%	42%	42%	46%	51%	2,964	32%
% Grant Aid that Met Financial Need	**18%**	**24%**	**20%**	**18%**	**18%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$23	$12	$0	$15	$33	0%	0%	0%	0%	0%	10	42%
Need-based Loans	3,407	3,521	3,320	3,476	3,764	16%	16%	15%	15%	16%	357	10%
Alternative Loans	586	389	102	602	401	3%	2%	0%	3%	2%	-185	-32%
Remaining Unmet Need	$5,192	$5,191	$6,154	$6,614	$7,974	25%	24%	27%	28%	33%	2,782	54%
*Amount Borrowed to meet EFC	$2,968	$2,587	$2,615	$3,143	$2,646	14%	12%	11%	13%	11%	-322	-11%

Income Between $80,000 to $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	179	250	208	194	206						27	15%
						Percent Cost of Attendance						
Cost of Attendance	$20,716	$21,790	$22,965	$23,256	$24,170						$3,454	17%
Less Expected Family Contribution*	13,491	13,367	16,244	15,043	15,045	65%	61%	71%	65%	62%	1,554	12%
Financial Need	7,225	8,423	6,721	8,213	9,126	35%	39%	29%	35%	38%	1,901	26%
Less Grant Aid	1,558	2,529	2,041	2,013	2,244	8%	12%	9%	9%	9%	686	44%
Unmet Need	$5,667	$5,894	$4,680	$6,200	$6,882	27%	27%	20%	27%	28%	1,215	21%
% Grant Aid that Met Financial Need	**22%**	**30%**	**30%**	**25%**	**25%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$0	$30	$4	$4	0%	0%	0%	0%	0%	4	
Need-based Loans	2,724	3,084	2,753	3,150	3,279	13%	14%	12%	14%	14%	555	20%
Alternative Loans	283	292	46	165	188	1%	1%	0%	1%	1%	-95	-34%
Remaining Unmet Need	$2,660	$2,517	$1,851	$2,881	$3,411	13%	12%	8%	12%	14%	751	28%
*Amount Borrowed to meet EFC	$4,131	$3,034	$3,235	$3,212	$3,394	20%	14%	14%	14%	14%	-737	-18%

Income > $100,000

	FY07	FY08	FY09	FY10	FY11	FY07	FY08	FY09	FY10	FY11	# Change FY07-FY11	% Change FY07-FY11
Total Enrolled for 9 months (N)	111	214	84	104	110						-1	-1%
						Percent Cost of Attendance						
Cost of Attendance	$21,771	$22,744	$24,354	$24,231	$24,737						$2,966	14%
Less Expected Family Contribution*	13,404	15,035	18,531	16,296	19,319	62%	66%	76%	67%	78%	5,915	44%
Financial Need	8,367	7,708	5,823	7,935	5,418	38%	34%	24%	33%	22%	-2,949	-35%
Less Grant Aid	1,472	1,997	1,909	2,461	1,776	7%	9%	8%	10%	7%	304	21%
Unmet Need	$6,895	$5,712	$3,914	$5,475	$3,642	32%	25%	16%	23%	15%	-3,253	-47%
% Grant Aid that Met Financial Need	**18%**	**26%**	**33%**	**31%**	**33%**							
Non-Grant Sources to Meet Remaining Unmet Financial Need						**Percent Cost of Attendance**						
College Work Study	$0	$0	$0	$2	$2	0%	0%	0%	0%	0%	2	
Need-based Loans	2,922	2,903	2,427	3,006	2,749	13%	13%	10%	12%	11%	-173	-6%
Alternative Loans	824	405	216	918	219	4%	2%	1%	4%	1%	-605	-73%
Remaining Unmet Need	$3,149	$2,403	$1,271	$1,549	$672	14%	11%	5%	6%	3%	-2,477	-79%
*Amount Borrowed to meet EFC	$4,570	$4,318	$4,094	$3,531	$3,802	21%	19%	17%	15%	15%	-768	-17%

Source: UIDS

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