

**University of Missouri System  
Undergraduate Financial Aid Summary Report  
FY2008-FY2012**

(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 2007-08 (FY08) through fiscal year 2011-12 (FY12). 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?

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**System-wide trends highlighted include:**

- Total aid to non-resident 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 nearly an 80% increase in the number of non-resident financial aid recipients that have financial need. There is no question that there are many more students with need due to the 51.5% increase in the enrollment of non-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 17.7% and the overall cost to attend the University has increased 17.0% during the same time period (Figure 1.2). In other words, many students that otherwise would not have had a financial need became needy.
- There is an increasing gap between tuition and required fees and the average grant aid awarded to undergraduates over the past five years (Figure 1.2).
- The number of institutional grants awarded based on need increased from 478 in FY08 to 650 in FY12 (Table 1.1).

- Missouri non-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 FY08 to FY12 for both non-resident students with and without financial need. In FY08, 543 parents borrowed an average \$14,395 to meet their child's education expenses. Five years later, 1,119 parents borrowed approximately \$17,281 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from \$7.8 million in FY08 to \$19.3 million in FY12 (Table 1.4).
- Students with incomes less than \$40,000 tend to 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 non-resident students increased in all income levels over the past five years (Figure 1.5).

## The contextual basis of financial aid distribution

Roughly 30% of non-resident undergraduates attending the University of Missouri pay the entire cost of attendance out-of-pocket. The majority of non-resident students receive some type of financial assistance to attend the University in the form of grants, scholarships, work study or loans. In addition, financial assistance comes from a wide variety of sources including the state and federal governments, profit and non-profit organizations, and the University (institutional gift aid). In addition, a significant amount of financial aid that is distributed is based on financial need (i.e. it is documented that the student's family cannot afford the entire cost of attendance). A student must complete a Free Application for Federal Student Aid (FAFSA) in order to determine the extent of financial need and the type and amount of aid based on need that can be awarded.

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

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

\$23,455	Budgeted Cost of Attendance	{ includes tuition & required fees, books, and living expenses
(4,755)	Less: Expected Family Contribution	
18,701	<b>Financial Need</b>	
(5,198)	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
13,503	<b>Remaining Need</b>	
(167)	Less: College Work Study	
(3,690)	Less: Need-Based Loans	
(1,493)	Less: Non-Need Based Loans	
\$8,153	<b>Unmet Need</b>	

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 Non-Resident Undergraduates from FY08 to FY12

**PLEASE NOTE:** The findings below highlight system-wide trends at the University of Missouri.

#### **1. How many non-resident students received aid and what type of aid was received?**

The total number of full-time, degree-seeking non-resident undergraduates steadily increased over the past five years from 4,525 to 6,855, an increase of over 50%. With this increase in enrollment, there has been a 79.3% increase in the number with financial need from 1,495 in FY08 to 2,680 in FY12 (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 17.7% and the budgeted cost of attendance increased 17.0% while average grant aid decreased 10.6%. The overall trend is that there is an increasing gap between tuition and required fees and the average grant aid awarded to non-resident undergraduates (Figure 1.2).

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

Both the number of non-residents receiving and average institutional grant awarded have increased. In addition, there has been a dramatic shift in the type of institutional gift aid awarded to students with need. In FY08 nearly 54% of all institutional grant aid awarded to students with need was awarded based on merit and 31% was awarded based on need. By FY12 only 27% of all institutional grant aid awarded to students with need was based on need and 65% 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 FY08 to FY12 for both students with and without financial need. In FY08 543 parents borrowed on average \$14,395 to meet their child's education expenses. Five years later, nearly 1,120 parents borrowed approximately \$17,281 to cover these expenses (Table 1.4).

#### **5. What percent of tuition and required fees is met by grant aid?**

Lower income non-residents have the most financial need and on average receive much more grant aid than higher income students. In FY08, grant aid covered nearly 52% of tuition and required fees for students with income less than \$20,000 and 43% for students with income between \$20,000 and \$40,000. By FY12, grant aid covered 45% of tuition

and required fees for students with income less than \$20,000 and 41% 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 non-resident aid recipients with need changed by income level?**

Overall, the University continues to experience an increase in the number of higher-income non-resident students that require financial assistance to meet the cost of attendance (Figure 1.3).

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

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 non-resident 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).

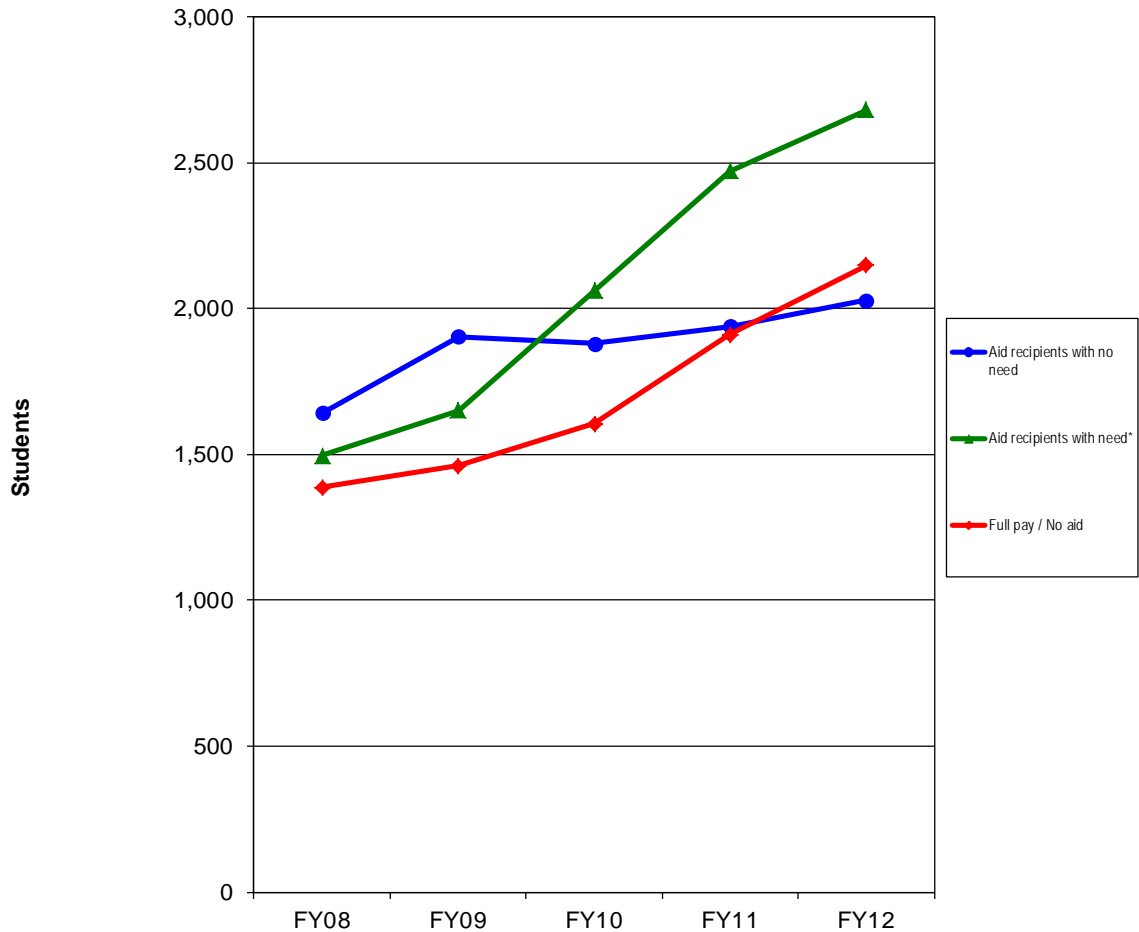
**8. For non-resident students that have need, what is the average amount of unmet financial need?**

Over the past five years, unmet financial need increased for non-resident students with need in all income levels and the five-year trend shows that students in higher income categories experienced the biggest increase.

**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, Table 1.5).

**Figure 1.1**  
**Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates at the University of Missouri System, FY08 - FY12**



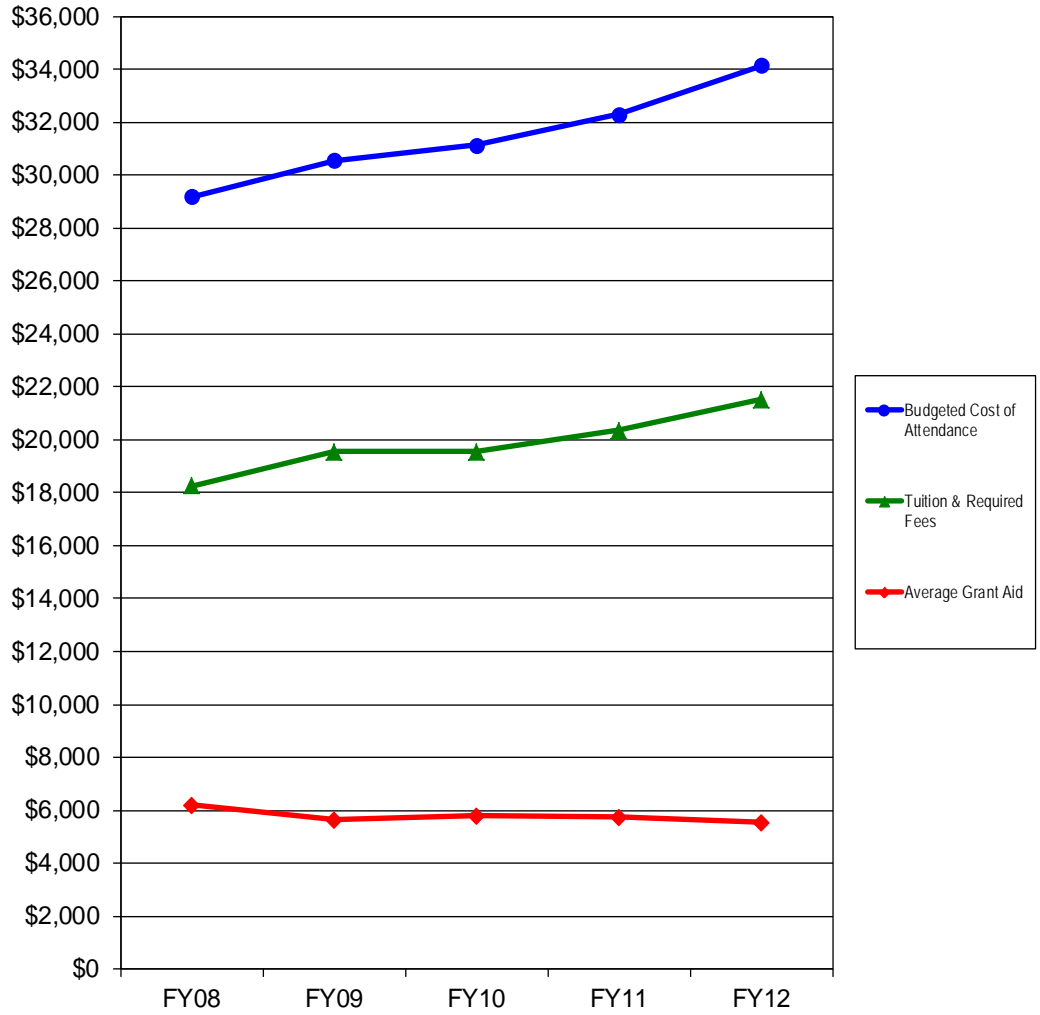
	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	664	857	885	931	1,009	345	52.0%
Grant aid, no FAFSA	<u>978</u>	<u>1,046</u>	<u>995</u>	<u>1,008</u>	<u>1,019</u>	<u>41</u>	4.2%
Aid recipients with no need	1,642	1,903	1,880	1,939	2,028	386	23.5%
Aid recipients with need*	1,495	1,650	2,061	2,470	2,680	1,185	79.3%
Full pay / No aid	1,388	1,461	1,604	1,910	2,147	759	54.7%
<b>Total of all full-time, Degree-Seeking Non-Res UG</b>	<b>4,525</b>	<b>5,014</b>	<b>5,545</b>	<b>6,319</b>	<b>6,855</b>	<b>2,330</b>	<b>51.5%</b>

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

Source: UIDS, EMSAS, and PeopleSoft  
 IR&PLCB 11/12



**Figure 1.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for**  
**Full-time Undergraduate Non-Residents at the**  
**University of Missouri System, FY08 - FY12**



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$29,189	\$30,564	\$31,152	\$32,298	\$34,153	\$4,963	17.0%
Tuition & Required Fees	\$18,275	\$19,547	\$19,555	\$20,368	\$21,517	\$3,241	17.7%
Average Grant Aid	\$6,190	\$5,643	\$5,786	\$5,735	\$5,536	-\$654	-10.6%

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

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft

IR&P/LCB 11/12

**Table 1.1**

**Average Institutional Grant Awards Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY08 - FY12**

Students with Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	478	\$2,906	504	\$2,978	575	\$2,626	536	\$3,054	650	\$3,249
Merit	845	\$5,408	997	\$5,760	1,202	\$5,910	1,415	\$5,568	1,570	\$5,398
Other**	234	\$8,661	165	\$6,727	202	\$7,212	220	\$6,825	204	\$6,792
<b>Total</b>	<b>1,557</b>	<b>\$5,129</b>	<b>1,666</b>	<b>\$5,014</b>	<b>1,979</b>	<b>\$5,088</b>	<b>2,171</b>	<b>\$5,075</b>	<b>2,424</b>	<b>\$4,939</b>

Students without Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	1,232	\$5,133	1,386	\$4,939	1,311	\$5,095	1,365	\$5,049	1,451	\$4,645
Other**	309	\$8,047	306	\$6,741	314	\$7,235	273	\$7,339	271	\$8,147
<b>Total</b>	<b>1,541</b>	<b>\$5,717</b>	<b>1,692</b>	<b>\$5,265</b>	<b>1,625</b>	<b>\$5,508</b>	<b>1,638</b>	<b>\$5,431</b>	<b>1,722</b>	<b>\$5,196</b>

\*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, FY08 & FY12**

Income Level	FY08			FY12		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$9,498	52%	31%	\$9,612	45%	28%
\$20,000 to \$40,000	\$7,929	43%	27%	\$8,846	41%	26%
\$40,000 to \$60,000	\$7,031	38%	24%	\$7,336	34%	21%
\$60,000 to \$80,000	\$6,497	36%	23%	\$5,385	25%	16%
\$80,000 to \$100,000	\$5,981	33%	21%	\$4,892	23%	14%
>\$100,000	\$5,711	31%	19%	\$4,325	20%	13%

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, FY08 & FY12**

Income Level	FY08 % COA Met by Source of Aid					FY12 % COA Met by Source of Aid				
	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
	<\$20,000	2%	31%	1%	24%	42%	1%	28%	1%	24%
\$20,000 to \$40,00	11%	27%	1%	20%	41%	4%	26%	1%	26%	43%
\$40,000 to \$60,000	23%	24%	1%	26%	26%	15%	21%	1%	23%	40%
\$60,000 to \$80,000	43%	23%	1%	18%	15%	32%	16%	0%	20%	32%
\$80,000 to \$100,000	60%	21%	1%	12%	6%	46%	14%	0%	16%	24%
>\$100,000	74%	19%	0%	9%	0%	69%	13%	0%	10%	8%

Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

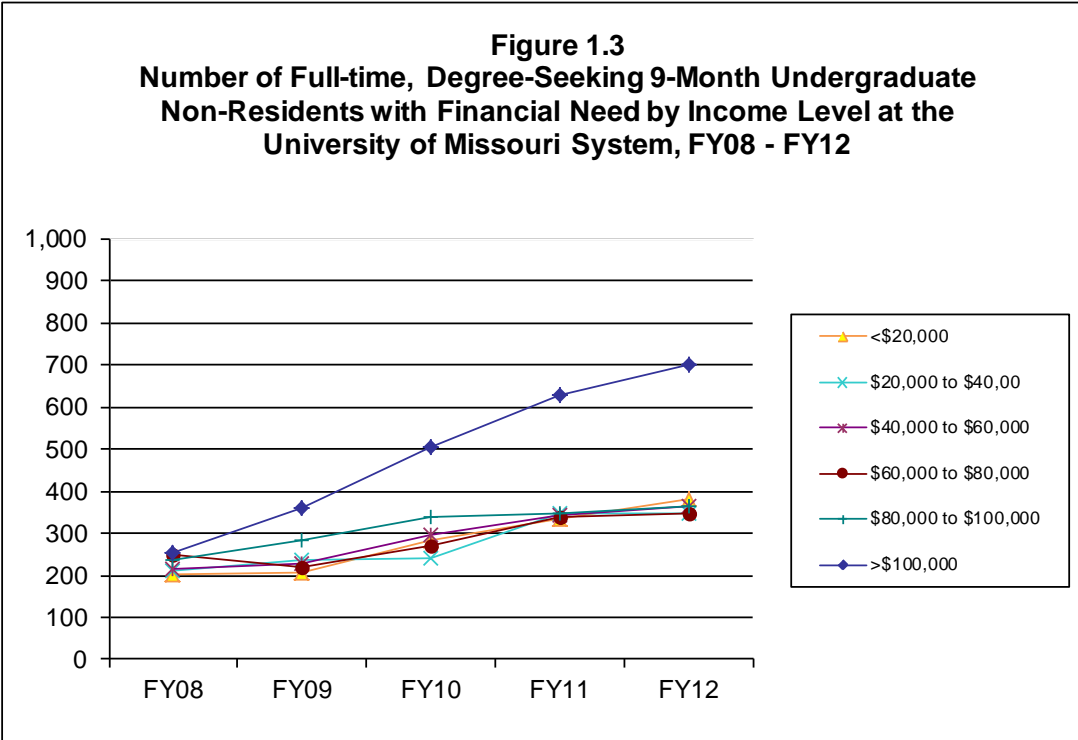
**Table 1.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY08 - FY12**

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	FY10 Mean
With Need*	352	\$13,307	403	\$13,556	560	\$14,701	752	\$15,722	821	\$16,429
Without Need	191	16,402	292	13,660	290	17,403	283	18,954	298	19,630
<b>Total</b>	<b>543</b>	<b>\$14,395</b>	<b>695</b>	<b>\$13,600</b>	<b>850</b>	<b>\$15,623</b>	<b>1,035</b>	<b>\$16,605</b>	<b>1,119</b>	<b>\$17,281</b>

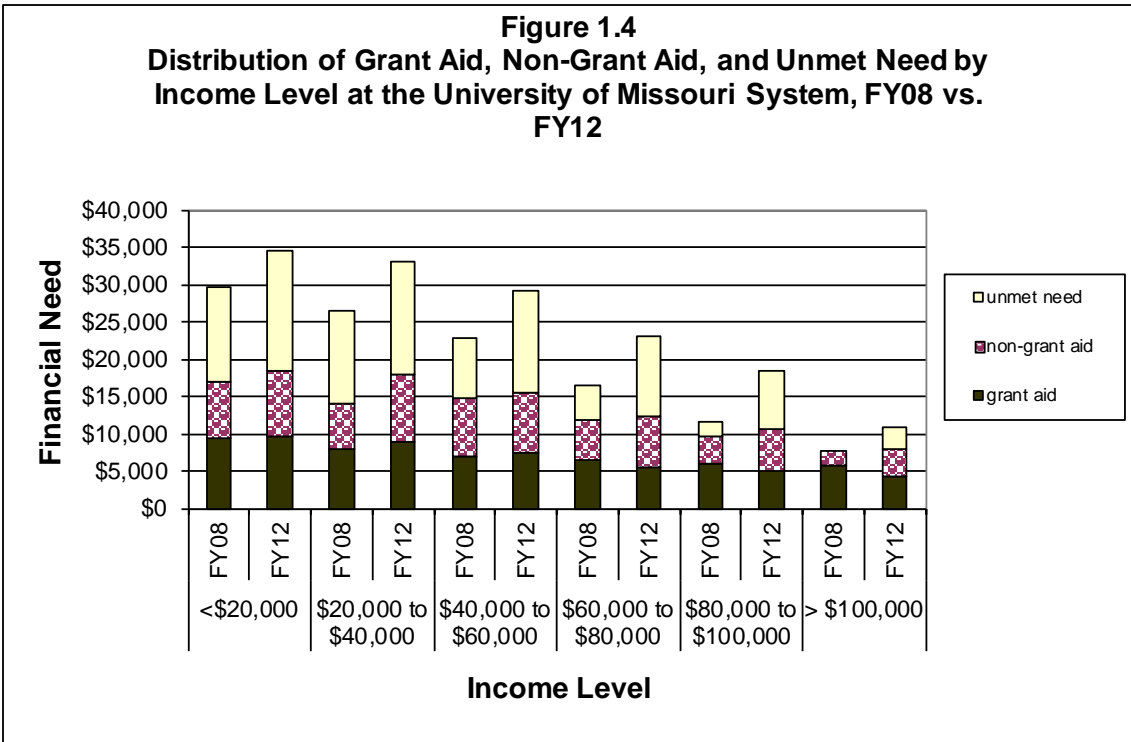
Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

**Figure 1.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate**  
**Non-Residents with Financial Need by Income Level at the**  
**University of Missouri System, FY08 - FY12**



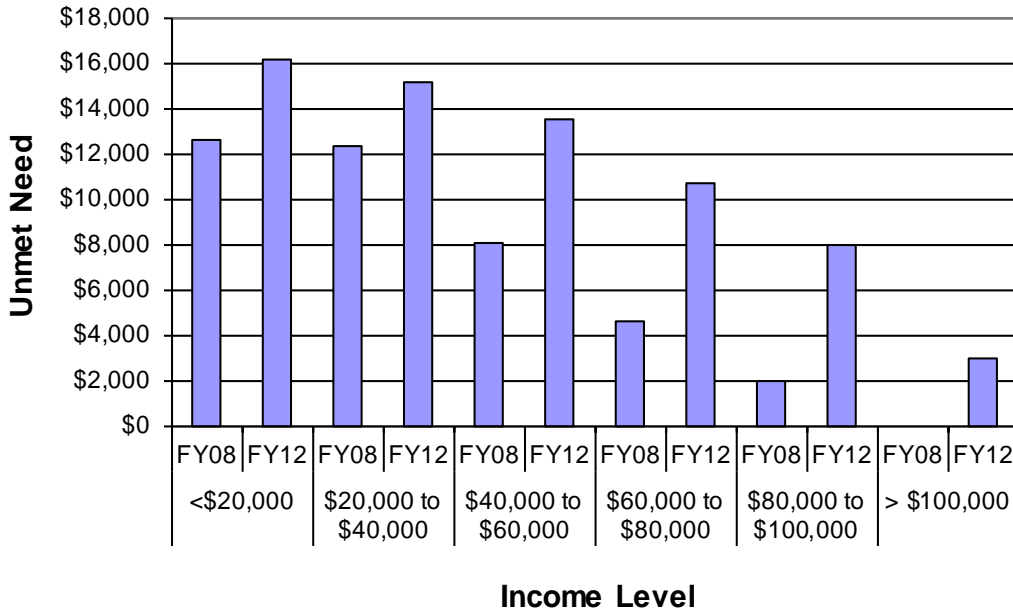
Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 1.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by**  
**Income Level at the University of Missouri System, FY08 vs.**  
**FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 1.5**  
**Average Amount of Unmet Financial Need by Income Level**  
**at the University of Missouri System, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**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 2008 - FY2012 (Full-time, Degree-Seeking Non-Resident Undergraduate Students)**

<i>University of Missouri System</i>												
<i>Income Less than \$20,000</i>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	204	205	282	333	383						179	88%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$30,289	\$31,653	\$31,808	\$33,008	\$34,933						\$4,644	15%
Less Expected Family Contribution*	654	797	572	741	450	2%	3%	2%	2%	1%	-204	-31%
Financial Need	29,635	30,856	31,235	32,267	34,483	98%	97%	98%	98%	99%	4,848	16%
Less Grant Aid	9,498	9,708	10,548	10,496	9,612	31%	31%	33%	32%	28%	114	1%
Unmet Need	\$20,138	\$21,148	\$20,688	\$21,771	\$24,872	66%	67%	65%	66%	71%	4,734	24%
<b>% Grant Aid that Met Financial Need 32% 31% 34% 33% 28%</b>												
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$313	\$475	\$303	\$405	\$330	1%	2%	1%	1%	1%	17	6%
Need-based Loans	3,749	3,475	3,688	3,724	3,828	12%	11%	12%	11%	11%	80	2%
Non-Need Based Loans	3,512	3,801	4,559	4,640	4,588	12%	12%	14%	14%	13%	1,076	31%
Remaining Unmet Need	\$12,564	\$13,397	\$12,139	\$13,003	\$16,126	41%	42%	38%	39%	46%	3,561	28%
*Amount Borrowed to meet EFC	\$306	\$304	\$391	\$315	\$259	1%	1%	1%	1%	1%	-48	-16%
<i>Income Between \$20,000 to \$40,000</i>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	209	237	241	347	346						137	66%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$29,599	\$31,220	\$31,718	\$32,707	\$34,378						\$4,779	16%
Less Expected Family Contribution*	3,209	3,111	2,094	1,992	1,322	11%	10%	7%	6%	4%	-1,887	-59%
Financial Need	26,389	28,108	29,624	30,715	33,055	89%	90%	93%	94%	96%	6,666	25%
Less Grant Aid	7,929	8,826	9,642	9,152	8,846	27%	28%	30%	28%	26%	917	12%
Unmet Need	\$18,460	\$19,282	\$19,982	\$21,563	\$24,210	62%	62%	63%	66%	70%	\$5,750	31%
<b>% Grant Aid that Met Financial Need 30% 31% 33% 30% 27%</b>												
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	313	444	332	202	319	1%	1%	1%	1%	1%	5	2%
Need-based Loans	3,512	3,625	3,818	3,620	3,764	12%	12%	12%	11%	11%	253	7%
Non-Need Based Loans	2,332	2,175	3,891	4,711	4,987	8%	7%	12%	14%	15%	2,655	114%
Remaining Unmet Need	\$12,303	\$13,038	\$11,941	\$13,029	\$15,139	42%	42%	38%	40%	44%	2,836	23%
*Amount Borrowed to meet EFC	\$1,394	\$1,349	\$856	\$816	\$705	5%	4%	3%	2%	2%	-689	-49%
<i>Income Between \$40,000 to \$60,000</i>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	215	229	297	342	364						149	69%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$29,498	\$30,610	\$31,094	\$32,389	\$34,190						4,693	16%
Less Expected Family Contribution*	6,708	6,538	5,675	5,520	5,107	23%	21%	18%	17%	15%	-1,601	-24%
Financial Need	22,790	24,072	25,420	26,870	29,084	77%	79%	82%	83%	85%	6,294	28%
Less Grant Aid	7,031	6,273	7,099	7,016	7,336	24%	20%	23%	22%	21%	305	4%
Unmet Need	\$15,758	\$17,799	\$18,321	\$19,854	\$21,748	53%	58%	59%	61%	64%	5,989	38%
<b>% Grant Aid that Met Financial Need 31% 26% 28% 26% 25%</b>												
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$226	\$334	\$245	\$240	\$272	1%	1%	1%	1%	1%	47	21%
Need-based Loans	3,712	3,674	3,924	3,645	3,838	13%	12%	13%	11%	11%	126	3%
Non-Need Based Loans	3,810	2,828	2,699	3,942	4,124	13%	9%	9%	12%	12%	314	8%
Remaining Unmet Need	\$8,011	\$10,963	\$11,453	\$12,026	\$13,513	27%	36%	37%	37%	40%	5,502	69%
*Amount Borrowed to meet EFC	\$3,180	\$2,818	\$2,688	\$2,854	\$2,490	11%	9%	9%	9%	7%	-690	-22%

**Table 1.5 (Continued)**

**University of Missouri-System**

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	247	220	271	339	348						101	41%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$28,823	\$30,600	\$31,458	\$32,255	\$33,787						\$4,963	17%
Less Expected Family Contribution*	12,427	11,739	11,119	10,279	10,805	43%	38%	35%	32%	32%	-1,622	-13%
Financial Need	16,396	18,861	20,338	21,976	22,982	57%	62%	65%	68%	68%	6,586	40%
Less Grant Aid	6,497	5,130	5,377	5,031	5,385	23%	17%	17%	16%	16%	-1,112	-17%
Unmet Need	\$9,899	\$13,731	\$14,962	\$16,945	\$17,597	34%	45%	48%	53%	52%	7,698	78%

**% Grant Aid that Met Financial Need**    **40%**    **27%**    **26%**    **23%**    **23%**

**Non-Grant Sources to Meet**

<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$190	\$194	\$134	\$125	\$131	1%	1%	0%	0%	0%	-58	-31%
Need-based Loans	3,492	3,244	3,549	3,499	3,634	12%	11%	11%	11%	11%	142	4%
Non-Need Based Loans	1,669	1,807	2,556	3,289	3,175	6%	6%	8%	10%	9%	1,506	90%
Remaining Unmet Need	\$4,548	\$8,486	\$8,723	\$10,032	\$10,657	16%	28%	28%	31%	32%	6,109	134%

\*Amount Borrowed to meet EFC    \$4,651    \$4,344    \$4,609    \$4,661    \$4,719    16%    14%    15%    14%    14%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	237	281	338	346	366						129	54%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$28,816	\$30,362	\$31,176	\$32,223	\$34,405						\$5,589	19%
Less Expected Family Contribution*	17,236	17,370	16,084	15,800	15,891	60%	57%	52%	49%	46%	-1,345	-8%
Financial Need	11,580	12,992	15,092	16,422	18,515	40%	43%	48%	51%	54%	6,935	60%
Less Grant Aid	5,981	5,185	5,204	4,756	4,892	21%	17%	17%	15%	14%	-1,090	-18%
Unmet Need	\$5,598	\$7,807	\$9,887	\$11,666	\$13,623	19%	26%	32%	36%	40%	8,024	143%

**% Grant Aid that Met Financial Need**    **52%**    **40%**    **34%**    **29%**    **26%**

**Non-Grant Sources to Meet**

<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$149	\$118	\$128	\$65	\$98	1%	0%	0%	0%	0%	-51	-34%
Need-based Loans	2,516	2,752	2,927	3,067	3,174	9%	9%	9%	10%	9%	658	26%
Non-Need Based Loans	945	735	1,372	2,082	2,369	3%	2%	4%	6%	7%	1,423	151%
Remaining Unmet Need	\$1,988	\$4,202	\$5,460	\$6,452	\$7,982	7%	14%	18%	20%	23%	5,995	302%

\*Amount Borrowed to meet EFC    \$6,883    \$5,655    \$6,484    \$6,994    \$6,495    24%    19%    21%    22%    19%

**Income > \$100,000**

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	253	360	504	629	699						446	176%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$29,483	\$31,153	\$31,616	\$32,564	\$34,482						\$4,999	17%
Less Expected Family Contribution*	21,719	23,552	22,148	22,201	23,621	74%	76%	70%	68%	69%	1,902	9%
Financial Need	7,764	7,601	9,468	10,362	10,861	26%	24%	30%	32%	31%	3,097	40%
Less Grant Aid	5,711	5,360	5,006	4,735	4,325	19%	17%	16%	15%	13%	-1,386	-24%
Unmet Need	\$2,054	\$2,241	\$4,463	\$5,627	\$6,537	7%	7%	14%	17%	19%	4,483	218%

**% Grant Aid that Met Financial Need**    **74%**    **71%**    **53%**    **46%**    **40%**

**Non-Grant Sources to Meet**

<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$78	\$73	\$32	\$34	\$28	0%	0%	0%	0%	0%	-50	-64%
Need-based Loans	2,057	1,988	2,281	2,403	2,348	7%	6%	7%	7%	7%	291	14%
Non-Need Based Loans	537	529	514	935	1,195	2%	2%	2%	3%	3%	658	122%
Remaining Unmet Need	-\$618	-\$349	\$1,635	\$2,255	\$2,966	-2%	-1%	5%	7%	9%	3,585	-580%

\*Amount Borrowed to meet EFC    \$7,515    \$7,421    \$7,680    \$7,853    \$8,586    25%    24%    24%    24%    25%

Source: UIDS, PeopleSoft  
IR&PLCB 11/12

## **Section II**

### **Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Non-Resident Undergraduates from FY08 to FY12**

**UM-Columbia (Table and Figure 2 series)**

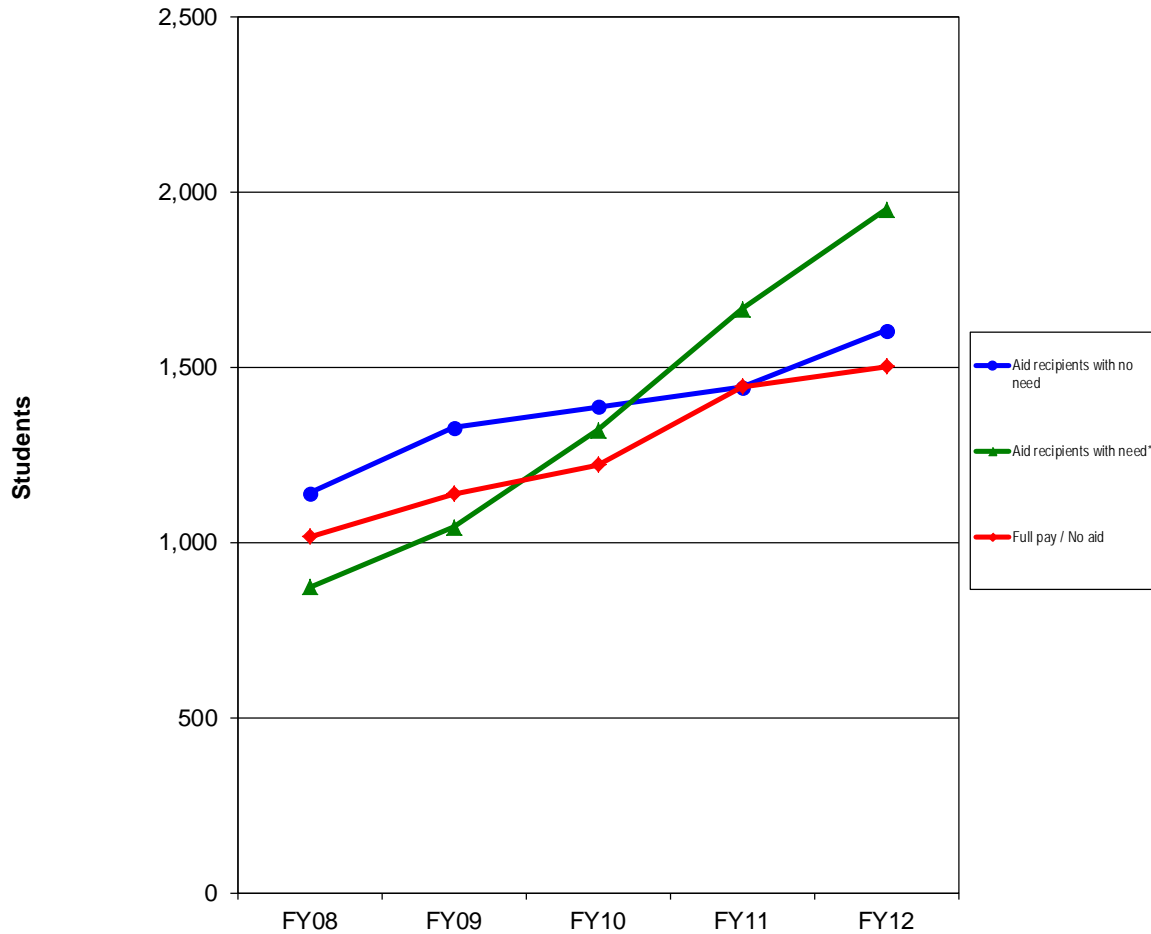
**UM-Kansas City (Table and Figure 3 series)**

**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 Non-Resident Undergraduates**  
**at the University of Missouri-Columbia, FY08 - FY12**

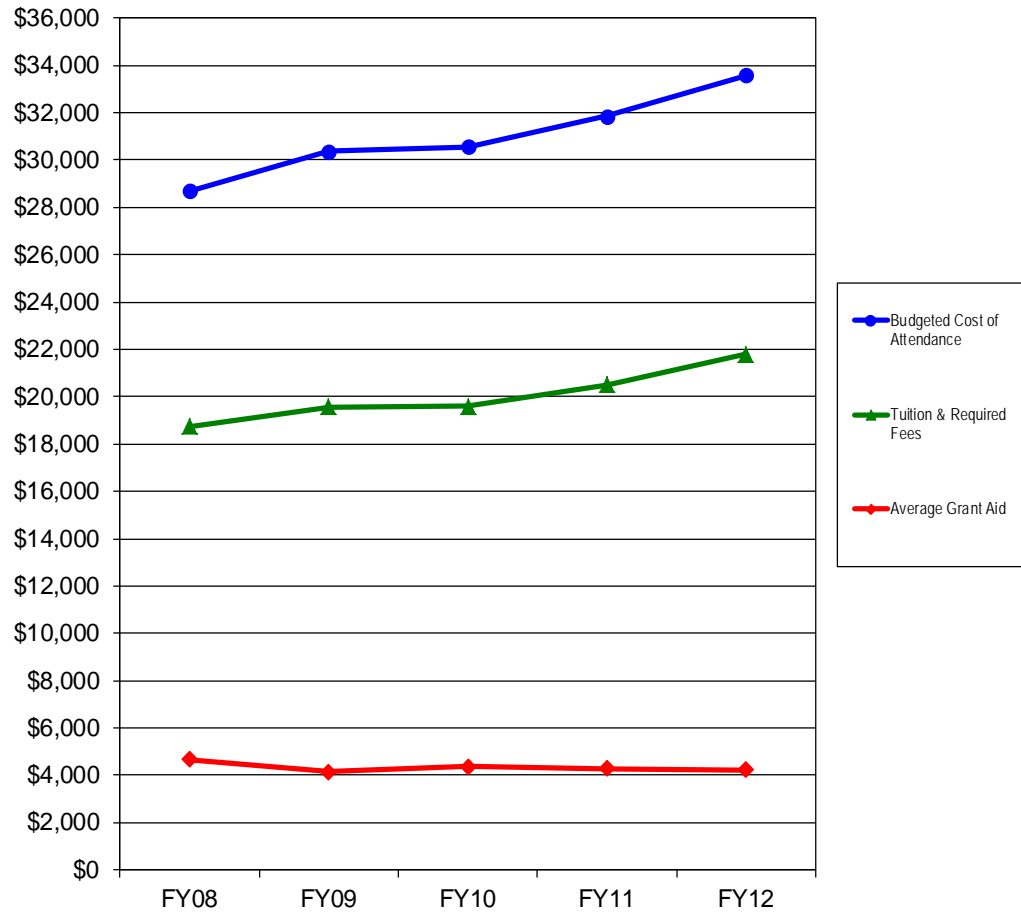


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	504	645	733	768	885	381	75.6%
Grant aid, no FAFSA	<u>638</u>	<u>684</u>	<u>655</u>	<u>676</u>	<u>720</u>	<u>82</u>	12.9%
Aid recipients with no need	1,142	1,329	1,388	1,444	1,605	463	40.5%
Aid recipients with need*	873	1,045	1,322	1,667	1,952	1,079	123.6%
Full pay / No aid	1,018	1,140	1,222	1,446	1,504	486	47.7%
<b>Total of all full-time, Degree-Seeking Non-Res UG</b>	<b>3,033</b>	<b>3,514</b>	<b>3,932</b>	<b>4,557</b>	<b>5,061</b>	<b>2,028</b>	<b>66.9%</b>

\* 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&PLCB 11/12

**Figure 2.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for**  
**Full-time Undergraduate Non-Residents at the**  
**University of Missouri-Columbia, FY08 - FY12**



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$28,682	\$30,379	\$30,552	\$31,861	\$33,579	\$4,897	17.1%
Tuition & Required Fees	\$18,755	\$19,558	\$19,592	\$20,516	\$21,784	\$3,029	16.2%
Average Grant Aid	\$4,679	\$4,147	\$4,378	\$4,275	\$4,235	-\$444	-9.5%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 11/12

**Table 2.1**

**Average Institutional Grant Awards Distributed to Non- Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, FY08 - FY12**

Students with Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	418	\$2,977	403	\$3,294	491	\$2,862	453	\$3,344	570	\$3,492
Merit	483	\$3,994	565	\$3,792	702	\$3,708	860	\$3,537	1,051	\$3,444
Other**	48	\$5,086	57	\$5,078	82	\$6,909	83	\$5,267	81	\$6,315
<b>Total</b>	<b>949</b>	<b>\$3,601</b>	<b>1,025</b>	<b>\$3,668</b>	<b>1,275</b>	<b>\$3,588</b>	<b>1,396</b>	<b>\$3,577</b>	<b>1,702</b>	<b>\$3,597</b>

Students without Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	858	\$3,948	979	\$3,687	956	\$3,934	999	\$3,836	1,144	\$3,627
Other**	120	\$6,706	130	\$6,008	155	\$7,337	120	\$6,142	132	\$7,361
<b>Total</b>	<b>978</b>	<b>\$4,286</b>	<b>1,109</b>	<b>\$3,959</b>	<b>1,111</b>	<b>\$4,409</b>	<b>1,119</b>	<b>\$4,083</b>	<b>1,276</b>	<b>\$4,013</b>

\*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, FY08 & FY12**

Income Level	FY08			FY12		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$8,449	45%	29%	\$8,537	39%	25%
\$20,000 to \$40,000	\$6,816	36%	24%	\$8,060	37%	24%
\$40,000 to \$60,000	\$5,835	31%	20%	\$6,045	28%	18%
\$60,000 to \$80,000	\$4,939	26%	17%	\$4,320	20%	13%
\$80,000 to \$100,000	\$4,436	24%	15%	\$2,981	14%	9%
>\$100,000	\$3,796	20%	13%	\$2,721	12%	8%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&PLCB 11/12

**Table 2.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Columbia, FY08 & FY12**

Income Level	FY08					FY12				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	2%	29%	1%	27%	41%	1%	25%	1%	25%	48%
\$20,000 to \$40,00	10%	24%	1%	22%	44%	4%	24%	1%	26%	45%
\$40,000 to \$60,000	24%	20%	1%	28%	28%	16%	18%	1%	24%	41%
\$60,000 to \$80,000	44%	17%	1%	19%	19%	33%	13%	0%	21%	33%
\$80,000 to \$100,000	62%	15%	1%	14%	8%	48%	9%	0%	18%	25%
>\$100,000	76%	13%	0%	10%	0%	71%	8%	0%	11%	10%

Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

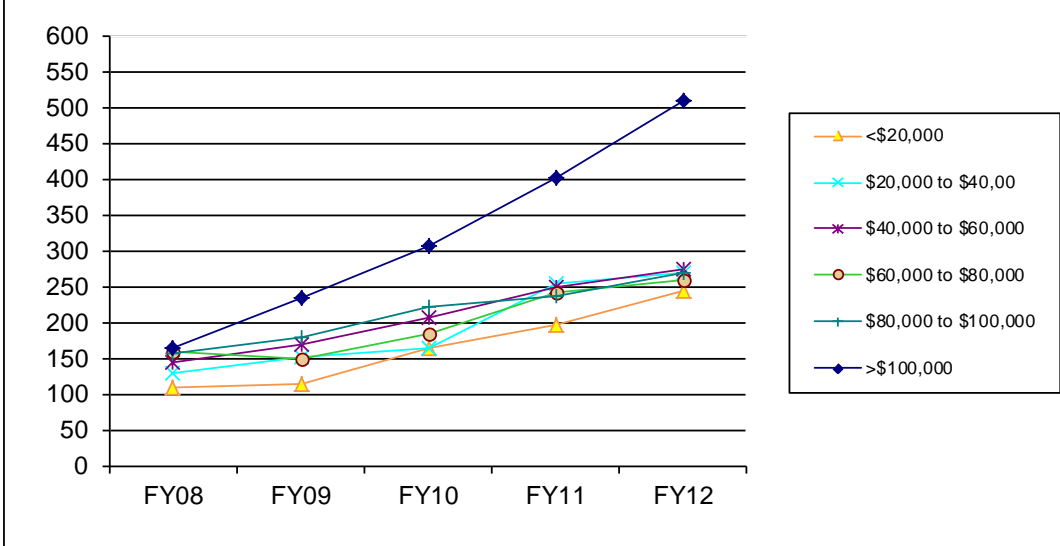
**Table 2.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Columbia, FY08 - FY12**

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	279	\$13,922	333	\$14,844	455	\$14,959	587	\$16,139	653	\$16,865
Without Need	169	16,875	200	17,820	237	18,156	258	19,332	272	19,861
<b>Total</b>	<b>448</b>	<b>\$15,036</b>	<b>533</b>	<b>\$15,961</b>	<b>692</b>	<b>\$16,054</b>	<b>845</b>	<b>\$17,114</b>	<b>925</b>	<b>\$17,746</b>

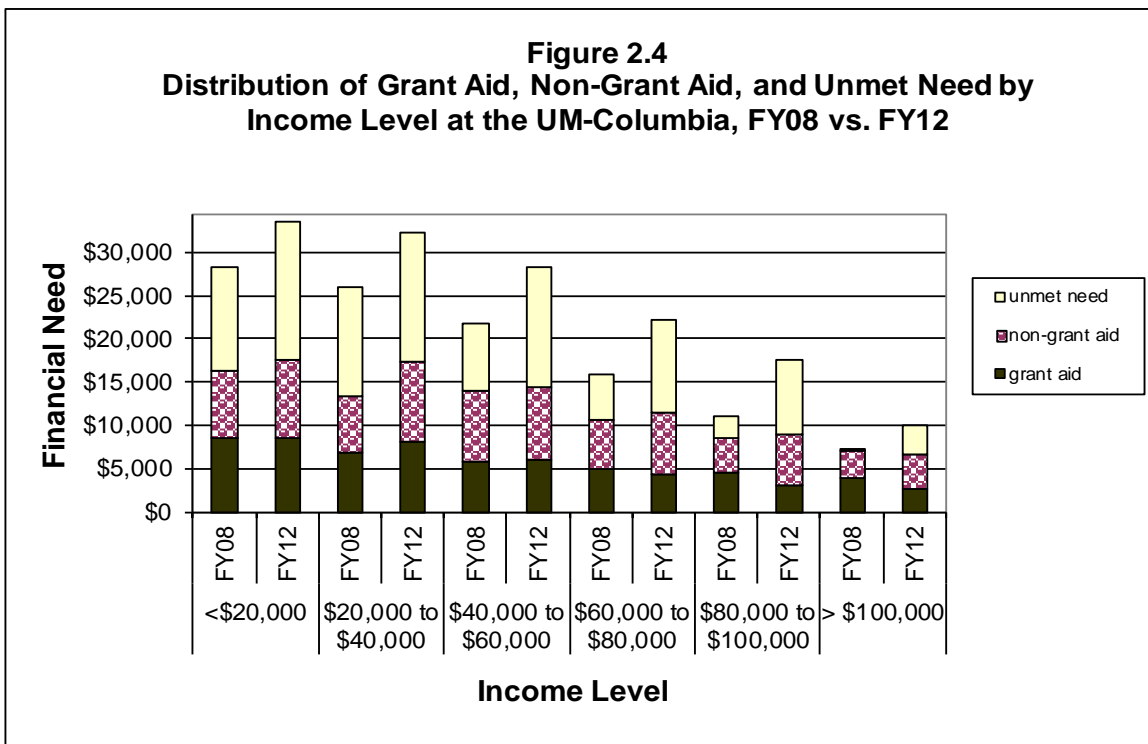
Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

**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, FY08 - FY12**



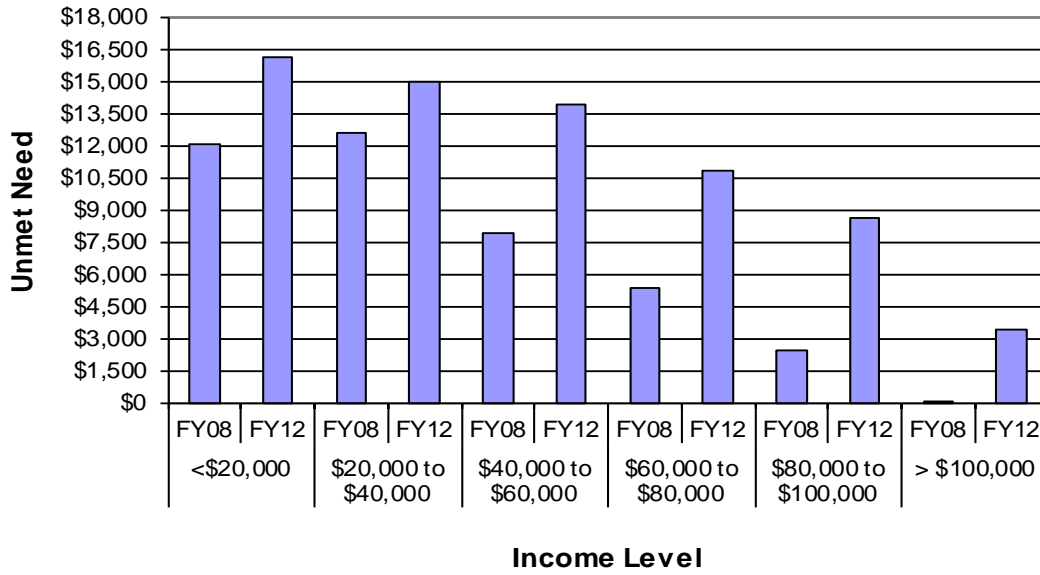
Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 2.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 2.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Columbia, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**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 2008 - FY2012 (Full-time, Degree-Seeking Non-Resident Undergraduate Students)**

**University of Missouri-Columbia**

**Income Less than \$20,000**

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	109	113	165	196	245						136	125%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$28,867	\$30,555	\$30,283	\$31,935	\$34,043						\$5,175	18%
Less Expected Family Contribution*	589	695	591	683	440	2%	2%	2%	2%	1%	-149	-25%
Financial Need	28,278	29,860	29,692	31,252	33,603	98%	98%	98%	98%	99%	5,325	19%
Less Grant Aid	8,449	8,215	9,146	9,492	8,537	29%	27%	30%	30%	25%	88	1%
Unmet Need	\$19,828	\$21,645	\$20,546	\$21,760	\$25,065	69%	71%	68%	68%	74%	5,237	26%
<b>% Grant Aid that Met Financial Need</b>	<b>30%</b>	<b>28%</b>	<b>31%</b>	<b>30%</b>	<b>25%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$216	\$279	\$200	\$329	\$327	1%	1%	1%	1%	1%	111	51%
Need-based Loans	3,612	3,155	3,625	3,693	3,878	13%	10%	12%	12%	11%	266	7%
Non-Need Based Loans	3,942	4,447	4,623	4,642	4,739	14%	15%	15%	15%	14%	796	20%
Remaining Unmet Need	\$12,058	\$13,764	\$12,098	\$13,096	\$16,122	42%	45%	40%	41%	47%	4,064	34%
*Amount Borrowed to meet EFC	\$201	\$105	\$379	\$377	\$217	1%	0%	1%	1%	1%	16	8%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	129	152	164	254	268						139	108%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$28,609	\$30,620	\$30,763	\$32,053	\$33,657						\$5,048	18%
Less Expected Family Contribution*	2,733	2,965	1,963	2,021	1,269	10%	10%	6%	6%	4%	-1,465	-54%
Financial Need	25,876	27,655	28,800	30,032	32,388	90%	90%	94%	94%	96%	6,513	25%
Less Grant Aid	6,816	7,366	8,467	8,324	8,060	24%	24%	28%	26%	24%	1,244	18%
Unmet Need	\$19,059	\$20,289	\$20,333	\$21,708	\$24,328	67%	66%	66%	68%	72%	5,269	28%
<b>% Grant Aid that Met Financial Need</b>	<b>26%</b>	<b>27%</b>	<b>29%</b>	<b>28%</b>	<b>25%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$241	\$418	\$416	\$262	\$332	1%	1%	1%	1%	1%	91	38%
Need-based Loans	3,436	3,384	3,920	3,688	3,791	12%	11%	13%	12%	11%	355	10%
Non-Need Based Loans	2,792	2,552	4,513	5,082	5,212	10%	8%	15%	16%	15%	2,420	87%
Remaining Unmet Need	\$12,590	\$13,935	\$11,484	\$12,676	\$14,993	44%	46%	37%	40%	45%	2,403	19%
*Amount Borrowed to meet EFC	\$1,269	\$1,273	\$689	\$714	\$632	4%	4%	2%	2%	2%	-637	-50%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	143	169	207	250	274						131	92%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$28,501	\$30,535	\$30,416	\$31,950	\$33,593						\$5,092	18%
Less Expected Family Contribution*	6,704	6,489	5,618	5,616	5,245	24%	21%	18%	18%	16%	-1,459	-22%
Financial Need	21,798	24,046	24,798	26,334	28,348	76%	79%	82%	82%	84%	6,550	30%
Less Grant Aid	5,835	5,567	6,274	5,834	6,045	20%	18%	21%	18%	18%	210	4%
Unmet Need	\$15,963	\$18,479	\$18,524	\$20,500	\$22,303	56%	61%	61%	64%	66%	6,340	40%
<b>% Grant Aid that Met Financial Need</b>	<b>27%</b>	<b>23%</b>	<b>25%</b>	<b>22%</b>	<b>21%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$215	\$413	\$292	\$329	\$337	1%	1%	1%	1%	1%	122	57%
Need-based Loans	3,619	3,687	3,844	3,632	3,825	13%	12%	13%	11%	11%	206	6%
Non-Need Based Loans	4,264	3,542	3,235	4,383	4,278	15%	12%	11%	14%	13%	14	0%
Remaining Unmet Need	\$7,865	\$10,837	\$11,153	\$12,156	\$13,863	28%	35%	37%	38%	41%	5,998	76%
*Amount Borrowed to meet EFC	\$3,713	\$2,887	\$2,838	\$3,114	\$2,651	13%	9%	9%	10%	8%	-1,062	-29%

**Table 2.5 (Continued)**

**University of Missouri-Columbia**

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	160	149	183	242	260						100	63%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$28,375	\$30,522	\$30,844	\$31,823	\$33,185						\$4,810	17%
Less Expected Family Contribution*	<u>12,401</u>	<u>11,697</u>	<u>11,273</u>	<u>10,497</u>	<u>10,954</u>	44%	38%	37%	33%	33%	-1,447	-12%
Financial Need	15,975	18,825	19,571	21,326	22,231	56%	62%	63%	67%	67%	6,256	39%
Less Grant Aid	<u>4,939</u>	<u>4,051</u>	<u>4,126</u>	<u>3,605</u>	<u>4,320</u>	17%	13%	13%	11%	13%	-619	-13%
Unmet Need	\$11,036	\$14,774	\$15,445	\$17,721	\$17,911	39%	48%	50%	56%	54%	6,875	62%
<b>% Grant Aid that Met Financial Need</b>												
	31%	22%	21%	17%	19%							
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$268	\$277	\$177	\$171	\$164	1%	1%	1%	1%	0%	-104	-39%
Need-based Loans	3,716	3,259	3,471	3,565	3,706	13%	11%	11%	11%	11%	-10	0%
Non-Need Based Loans	<u>1,751</u>	<u>2,292</u>	<u>3,248</u>	<u>3,550</u>	<u>3,274</u>	6%	8%	11%	11%	10%	1,523	87%
Remaining Unmet Need	\$5,300	\$8,946	\$8,549	\$10,435	\$10,767	19%	29%	28%	33%	32%	5,467	103%
*Amount Borrowed to meet EFC	\$5,211	\$4,784	\$5,364	\$4,943	\$4,968	18%	16%	17%	16%	15%	-243	-5%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	156	178	222	237	269						113	72%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$28,798	\$30,304	\$30,739	\$32,016	\$33,611						\$4,813	17%
Less Expected Family Contribution*	<u>17,856</u>	<u>17,558</u>	<u>16,472</u>	<u>16,231</u>	<u>16,117</u>	62%	58%	54%	51%	48%	-1,739	-10%
Financial Need	10,942	12,746	14,267	15,785	17,494	38%	42%	46%	49%	52%	6,552	60%
Less Grant Aid	<u>4,436</u>	<u>3,864</u>	<u>3,722</u>	<u>3,140</u>	<u>2,981</u>	15%	13%	12%	10%	9%	-1,455	-33%
Unmet Need	\$6,506	\$8,882	\$10,545	\$12,645	\$14,513	23%	29%	34%	39%	43%	8,008	123%
<b>% Grant Aid that Met Financial Need</b>												
	41%	30%	26%	20%	17%							
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$215	\$168	\$150	\$95	\$88	1%	1%	0%	0%	0%	-127	-59%
Need-based Loans	2,748	2,836	2,914	3,183	3,294	10%	9%	9%	10%	10%	546	20%
Non-Need Based Loans	<u>1,095</u>	<u>1,054</u>	<u>1,724</u>	<u>2,616</u>	<u>2,559</u>	4%	3%	6%	8%	8%	1,464	134%
Remaining Unmet Need	\$2,447	\$4,824	\$5,757	\$6,751	\$8,572	8%	16%	19%	21%	26%	6,125	250%
*Amount Borrowed to meet EFC	\$7,749	\$6,887	\$7,433	\$8,146	\$7,106	27%	23%	24%	25%	21%	-643	-8%

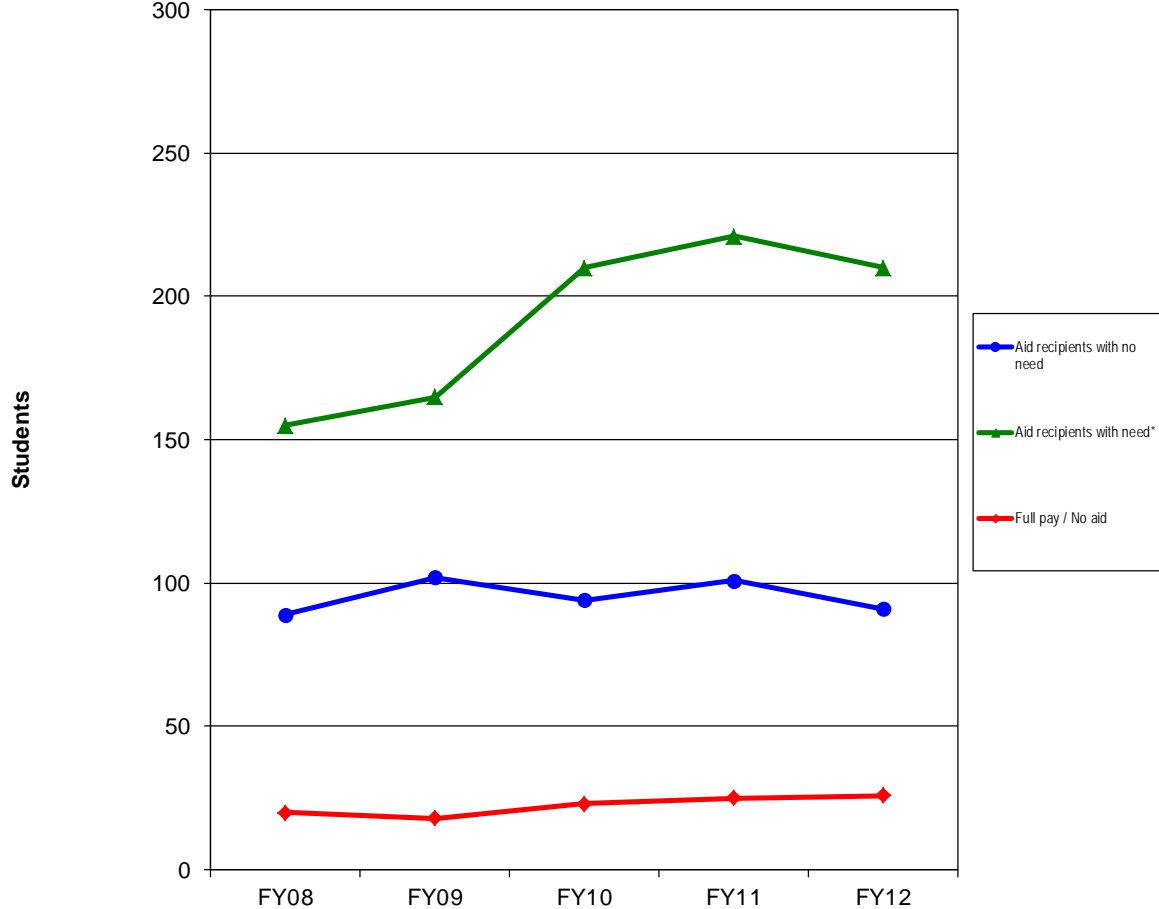
**Income > \$100,000**

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	163	235	306	401	510						347	213%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$29,093	\$30,875	\$30,823	\$32,060	\$33,984						\$4,891	17%
Less Expected Family Contribution*	<u>22,048</u>	<u>22,974</u>	<u>22,212</u>	<u>22,642</u>	<u>23,981</u>	76%	74%	72%	71%	71%	1,933	9%
Financial Need	7,044	7,901	8,611	9,418	10,003	24%	26%	28%	29%	29%	2,959	42%
Less Grant Aid	<u>3,796</u>	<u>3,237</u>	<u>3,010</u>	<u>2,531</u>	<u>2,721</u>	13%	10%	10%	8%	8%	-1,075	-28%
Unmet Need	\$3,248	\$4,664	\$5,601	\$6,887	\$7,282	11%	15%	18%	21%	21%	4,034	124%
<b>% Grant Aid that Met Financial Need</b>												
	54%	41%	35%	27%	27%							
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$118	\$108	\$53	\$53	\$33	0%	0%	0%	0%	0%	-85	-72%
Need-based Loans	2,467	2,349	2,550	2,655	2,482	8%	8%	8%	8%	7%	15	1%
Non-Need Based Loans	<u>638</u>	<u>743</u>	<u>717</u>	<u>1,207</u>	<u>1,408</u>	2%	2%	2%	4%	4%	770	121%
Remaining Unmet Need	\$26	\$1,464	\$2,281	\$2,972	\$3,359	0%	5%	7%	9%	10%	3,333	
*Amount Borrowed to meet EFC	\$7,984	\$8,201	\$9,042	\$8,915	\$9,484	27%	27%	29%	28%	28%	1,500	19%

Source: UIDS  
IR&PLCB 11/12



**Figure 3.1**  
**Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates**  
**at the University of Missouri-Kansas City, FY08 - FY12**

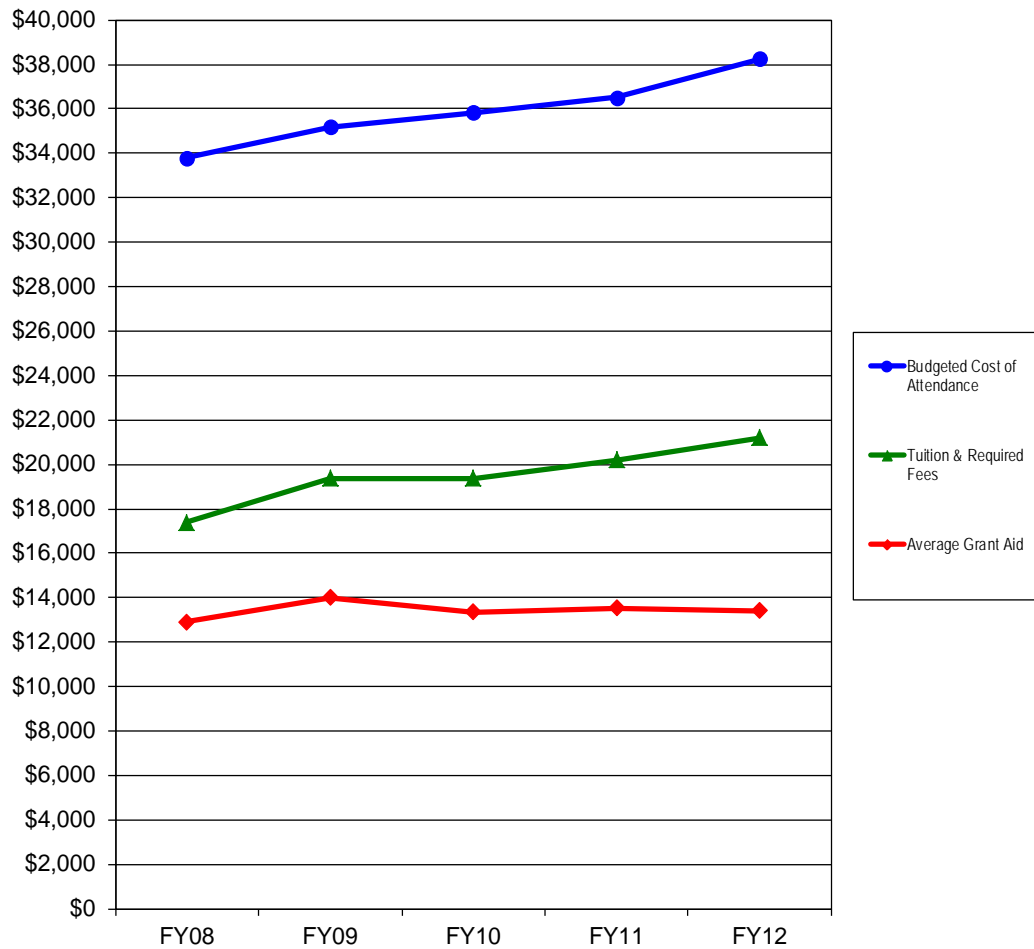


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	33	32	18	24	23	-10	-30.3%
Grant aid, no FAFSA	<u>56</u>	<u>70</u>	<u>76</u>	<u>77</u>	<u>68</u>	<u>12</u>	21.4%
Aid recipients with no need	89	102	94	101	91	2	2.2%
Aid recipients with need*	155	165	210	221	210	55	35.5%
Full pay / No aid	20	18	23	25	26	6	30.0%
<b>Total of all full-time, Degree-Seeking Non-Res UG</b>	<b>264</b>	<b>285</b>	<b>327</b>	<b>347</b>	<b>327</b>	<b>63</b>	<b>23.9%</b>

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

Source: UIDS, EMSAS, and PeopleSoft  
 IR&P/LCB 11/12

**Figure 3.2**  
**Tuition 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, FY08 - FY12**



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$33,806	\$35,185	\$35,824	\$36,524	\$38,245	\$4,439	13.1%
Tuition & Required Fees	\$17,396	\$19,364	\$19,364	\$20,191	\$21,197	\$3,801	21.8%
Average Grant Aid	\$12,924	\$14,002	\$13,360	\$13,530	\$13,413	\$489	3.8%

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

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 11/12

**Table 3.1**

**Average Institutional Grant Awards Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY08- FY12**

Students with Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	44	\$1,830	26	\$2,042	4	\$1,438	6	\$1,567	8	\$1,328
Merit	52	\$2,390	118	\$12,216	147	\$11,877	152	\$12,364	155	\$11,989
Other**	119	\$12,706	29	\$17,570	35	\$14,943	33	\$15,970	33	\$13,526
<b>Total</b>	<b>215</b>	<b>\$7,985</b>	<b>173</b>	<b>\$11,584</b>	<b>186</b>	<b>\$12,229</b>	<b>191</b>	<b>\$12,648</b>	<b>196</b>	<b>\$11,813</b>

Students without Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	37	\$2,677	67	\$13,700	61	\$13,646	66	\$13,765	60	\$13,551
Other**	82	\$14,268	40	\$17,186	38	\$15,034	40	\$19,525	39	\$20,317
<b>Total</b>	<b>119</b>	<b>\$10,664</b>	<b>107</b>	<b>\$15,003</b>	<b>99</b>	<b>\$14,179</b>	<b>106</b>	<b>\$15,939</b>	<b>99</b>	<b>\$16,216</b>

\*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 11/12

**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, FY08 & FY12**

Income Level	FY08			FY12		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$13,147	76%	39%	\$14,179	67%	37%
\$20,000 to \$40,000	\$14,452	83%	42%	\$14,072	66%	37%
\$40,000 to \$60,000	\$12,343	71%	36%	\$11,868	56%	32%
\$60,000 to \$80,000	\$13,625	78%	40%	\$10,818	51%	28%
\$80,000 to \$100,000	\$8,493	49%	26%	\$15,439	73%	39%
>\$100,000	\$13,344	77%	39%	\$12,558	59%	32%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 11/12

**Table 3.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY08 & FY12**

Income Level	FY08					FY12				
	% COA Met by Source of Aid					% COA Met by Source of Aid				
	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<\$20,000	2%	39%	2%	21%	36%	2%	37%	1%	15%	45%
\$20,000 to \$40,00	11%	42%	3%	14%	30%	5%	37%	1%	21%	36%
\$40,000 to \$60,000	24%	36%	2%	15%	23%	15%	32%	0%	19%	34%
\$60,000 to \$80,000	41%	40%	0%	13%	6%	34%	28%	0%	11%	27%
\$80,000 to \$100,000	53%	26%	0%	10%	11%	47%	39%	1%	9%	4%
>\$100,000	79%	39%	0%	4%	0%	74%	32%	0%	5%	0%

Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

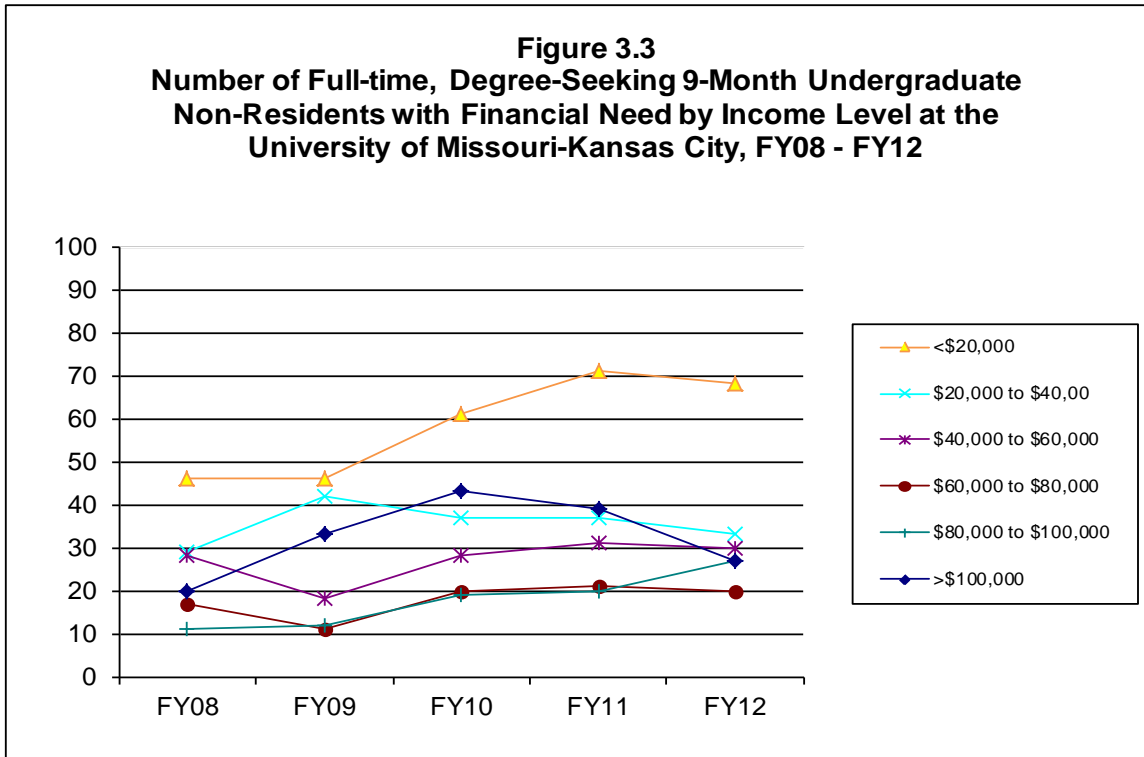
**Table 3.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY08 - FY12**

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	16	\$9,341	17	\$12,050	35	\$14,943	34	\$15,381	39	\$12,161
Without Need	6	9,177	5	11,928	38	15,034	3	11,079	7	17,233
	22	\$9,296	22	\$12,022	73	\$14,990	37	\$15,032	46	\$12,933

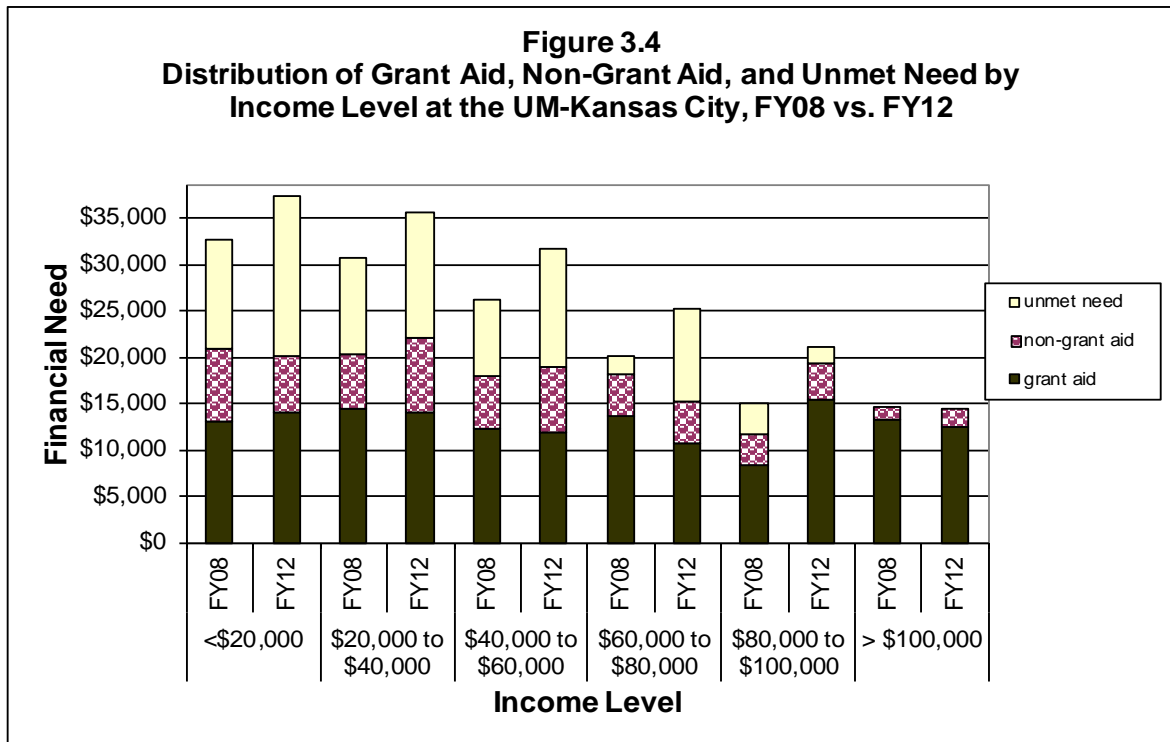
Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

**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, FY08 - FY12**



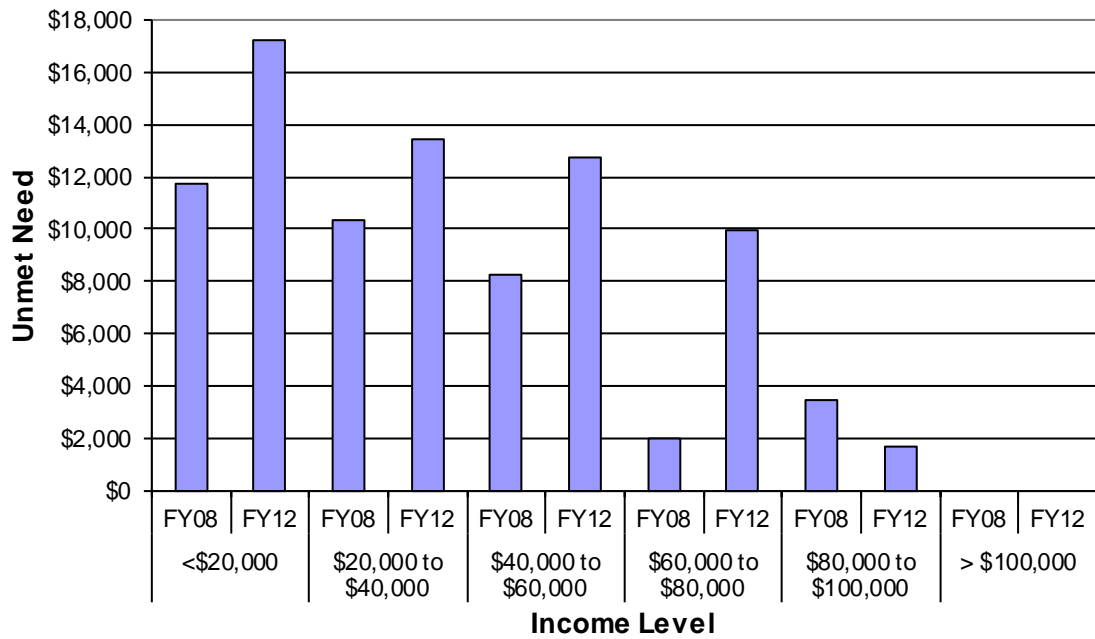
Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 3.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by**  
**Income Level at the UM-Kansas City, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 3.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Kansas City, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**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 2008 - FY2012 (Full-time, Degree-Seeking Non-Resident Undergraduate Students)**

**University of Missouri-Kansas City**

<i>Income Less than \$20,000</i>											# Change	% Change
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	46	46	61	71	68						22	48%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$33,468	\$34,851	\$35,675	\$35,725	\$38,172						\$4,704	14%
Less Expected Family Contribution*	757	938	569	1,336	696	2%	3%	2%	4%	2%	-61	-8%
Financial Need	32,711	33,913	35,106	34,389	37,476	98%	97%	98%	96%	98%	4,765	15%
Less Grant Aid	13,147	14,452	15,153	14,420	14,179	39%	41%	42%	40%	37%	1,032	8%
Unmet Need	\$19,564	\$19,461	\$19,953	\$19,969	\$23,297	58%	56%	56%	56%	61%	3,733	19%
<b>% Grant Aid that Met Financial Need</b>	<b>40%</b>	<b>43%</b>	<b>43%</b>	<b>42%</b>	<b>38%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$579	\$798	\$596	\$805	\$458	2%	2%	2%	2%	1%	-121	-21%
Need-based Loans	4,160	3,893	3,323	3,624	3,067	12%	11%	9%	10%	8%	-1,093	-26%
Non-Need Based Loans	3,097	3,535	4,898	4,492	2,509	9%	10%	14%	13%	7%	-588	-19%
Remaining Unmet Need	\$11,728	\$11,235	\$11,136	\$11,048	\$17,263	35%	32%	31%	31%	45%	5,535	47%
*Amount Borrowed to meet EFC	\$304	\$575	\$335	\$236	\$411	1%	2%	1%	1%	1%	107	35%
<i>Income Between \$20,000 to \$40,000</i>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	29	42	37	37	33						4	14%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$34,542	\$34,857	\$35,985	\$36,709	\$37,664						\$3,122	9%
Less Expected Family Contribution*	3,824	2,860	3,001	2,208	2,056	11%	8%	8%	6%	5%	-1,768	-46%
Financial Need	30,718	31,997	32,984	34,501	35,608	89%	92%	92%	94%	95%	4,890	16%
Less Grant Aid	14,452	15,577	14,004	14,128	14,072	42%	45%	39%	38%	37%	-380	-3%
Unmet Need	\$16,266	\$16,420	\$18,980	\$20,373	\$21,536	47%	47%	53%	55%	57%	5,270	32%
<b>% Grant Aid that Met Financial Need</b>	<b>47%</b>	<b>49%</b>	<b>42%</b>	<b>41%</b>	<b>40%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$1,142	\$869	\$296	\$17	\$329	3%	2%	1%	0%	1%	-813	-71%
Need-based Loans	3,437	3,866	3,346	4,102	4,115	10%	11%	9%	11%	11%	678	20%
Non-Need Based Loans	1,347	1,956	3,376	4,242	3,645	4%	6%	9%	12%	10%	2,298	171%
Remaining Unmet Need	\$10,340	\$9,729	\$11,962	\$12,012	\$13,447	30%	28%	33%	33%	36%	3,107	30%
*Amount Borrowed to meet EFC	\$1,052	\$1,233	\$1,347	\$1,358	\$1,219	3%	4%	4%	4%	3%	167	16%
<i>Income Between \$40,000 to \$60,000</i>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	28	18	28	31	30						2	7%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$34,331	\$34,599	\$35,340	\$36,001	\$37,421						\$3,090	9%
Less Expected Family Contribution*	8,072	7,309	4,359	6,302	5,674	24%	21%	12%	18%	15%	-2,398	-30%
Financial Need	26,259	27,290	30,981	29,699	31,747	76%	79%	88%	82%	85%	5,488	21%
Less Grant Aid	12,343	12,331	10,973	11,549	11,868	36%	36%	31%	32%	32%	-475	-4%
Unmet Need	\$13,916	\$14,959	\$20,008	\$18,150	\$19,879	41%	43%	57%	50%	53%	5,963	43%
<b>% Grant Aid that Met Financial Need</b>	<b>47%</b>	<b>45%</b>	<b>35%</b>	<b>39%</b>	<b>37%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$555	\$372	\$355	\$0	\$146	2%	1%	1%	0%	0%	-409	-74%
Need-based Loans	3,484	2,889	3,960	3,224	4,092	10%	8%	11%	9%	11%	608	17%
Non-Need Based Loans	1,647	221	2,066	2,620	2,862	5%	1%	6%	7%	8%	1,215	74%
Remaining Unmet Need	\$8,230	\$11,477	\$13,627	\$12,306	\$12,779	24%	33%	39%	34%	34%	4,549	55%
*Amount Borrowed to meet EFC	\$1,824	\$2,392	\$2,546	\$2,085	\$2,719	5%	7%	7%	6%	7%	895	49%

**Table 3.5 (Continued)**

**University of Missouri-Kansas City**

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	17	11	20	21	20						3	18%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$34,134	\$33,897	\$35,852	\$37,486	\$38,153						\$4,019	12%
Less Expected Family Contribution*	13,983	13,225	10,813	10,247	12,891	41%	39%	30%	27%	34%	-1,092	-8%
Financial Need	20,151	20,672	25,039	27,239	25,262	59%	61%	70%	73%	66%	5,111	25%
Less Grant Aid	13,625	12,496	10,371	10,641	10,818	40%	37%	29%	28%	28%	-2,807	-21%
Unmet Need	\$6,526	\$8,176	\$14,668	\$16,598	\$14,444	19%	24%	41%	44%	38%	7,918	121%
<b>% Grant Aid that Met Financial Need</b>	<b>68%</b>	<b>60%</b>	<b>41%</b>	<b>39%</b>	<b>43%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$139	\$130	\$192	\$43	\$153	0%	0%	1%	0%	0%	14	10%
Need-based Loans	3,257	3,310	3,883	3,402	2,667	10%	10%	11%	9%	7%	-590	-18%
Non-Need Based Loans	1,111	1,916	751	2,921	1,692	3%	6%	2%	8%	4%	581	52%
Remaining Unmet Need	\$2,019	\$2,820	\$9,842	\$10,232	\$9,932	6%	8%	27%	27%	26%	7,913	392%
*Amount Borrowed to meet EFC	\$3,734	\$4,252	\$3,319	\$3,230	\$3,585	11%	13%	9%	9%	9%	-149	-4%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	11	12	19	20	27						16	145%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$32,342	\$36,130	\$35,851	\$36,608	\$39,577						\$7,235	22%
Less Expected Family Contribution*	17,211	17,938	15,575	16,019	18,458	53%	50%	43%	44%	47%	1,247	7%
Financial Need	15,131	18,192	20,276	20,589	21,119	47%	50%	57%	56%	53%	5,988	40%
Less Grant Aid	8,493	8,155	12,989	16,128	15,439	26%	23%	36%	44%	39%	6,946	82%
Unmet Need	\$6,638	\$10,037	\$7,287	\$4,461	\$5,680	21%	28%	20%	12%	14%	-958	-14%
<b>% Grant Aid that Met Financial Need</b>	<b>56%</b>	<b>45%</b>	<b>64%</b>	<b>78%</b>	<b>73%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$0	\$279	\$524	\$0	\$454	0%	1%	1%	0%	1%	454	
Need-based Loans	3,195	3,913	2,237	3,072	2,248	10%	11%	6%	8%	6%	-947	-30%
Non-Need Based Loans	0	1,567	1,396	987	1,308	0%	4%	4%	3%	3%	1,308	
Remaining Unmet Need	\$3,443	\$4,278	\$3,130	\$402	\$1,670	11%	12%	9%	1%	4%	-1,773	-51%
*Amount Borrowed to meet EFC	\$3,516	\$5,763	\$5,561	\$4,823	\$5,338	11%	16%	16%	13%	13%	1,822	52%

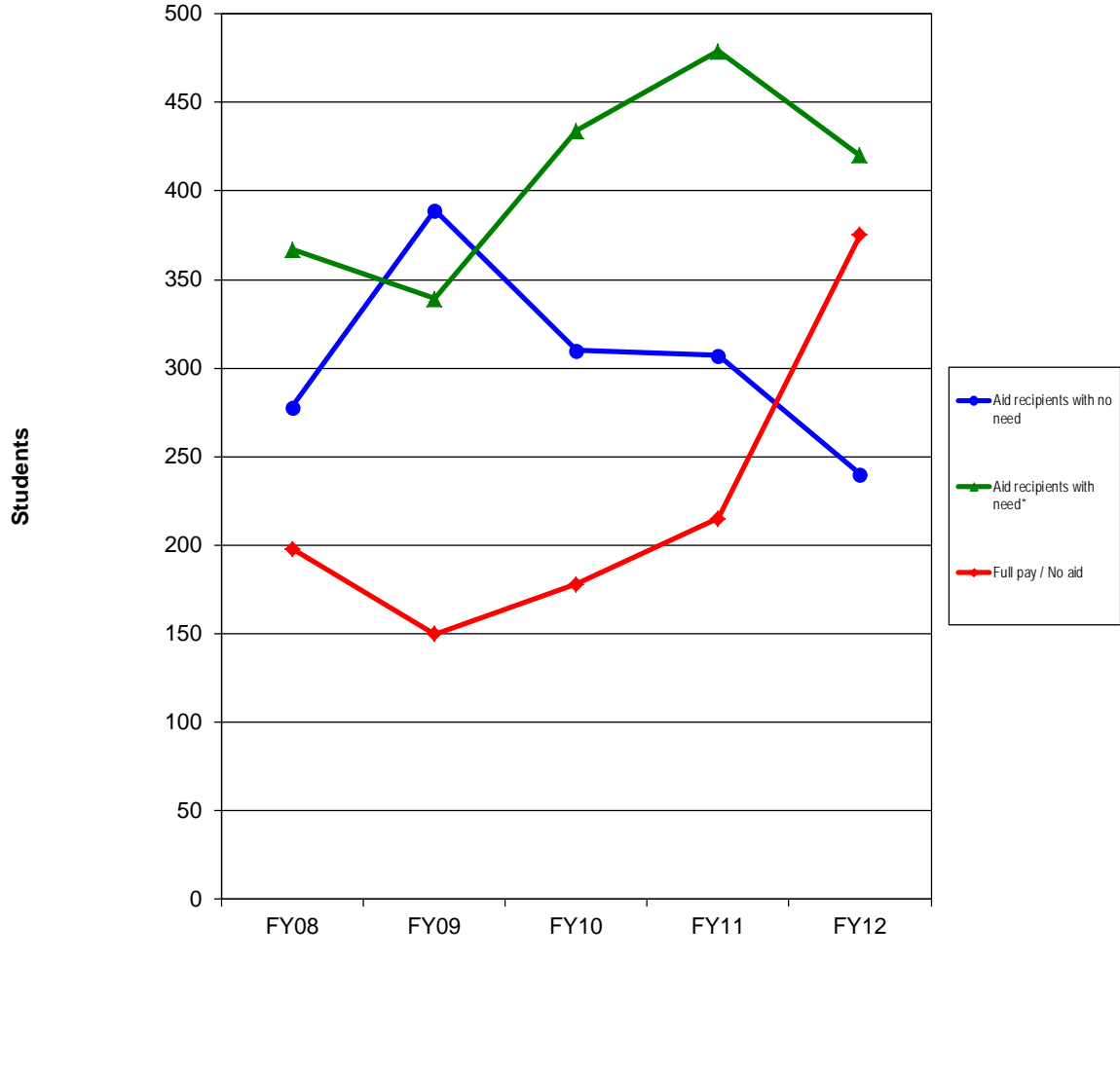
**Income > \$100,000**

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	20	33	43	39	27						7	35%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$33,825	\$35,822	\$36,395	\$37,898	\$39,155						\$5,330	16%
Less Expected Family Contribution*	26,636	25,811	26,161	26,019	29,090	79%	72%	72%	69%	74%	2,454	9%
Financial Need	7,189	10,011	10,234	11,879	10,065	21%	28%	28%	31%	26%	2,876	40%
Less Grant Aid	13,344	15,280	13,295	13,335	12,558	39%	43%	37%	35%	32%	-786	-6%
Unmet Need	-\$6,155	-\$5,269	-\$3,061	-\$1,456	-\$2,493	-18%	-15%	-8%	-4%	-6%	3,662	-59%
<b>% Grant Aid that Met Financial Need</b>	<b>186%</b>	<b>153%</b>	<b>130%</b>	<b>112%</b>	<b>125%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$26	\$30	\$0	\$0	\$97	0%	0%	0%	0%	0%	71	273%
Need-based Loans	1,093	1,330	1,710	2,181	1,864	3%	4%	5%	6%	5%	771	71%
Non-Need Based Loans	298	229	132	38	0	1%	1%	0%	0%	0%	-298	-100%
Remaining Unmet Need	-\$7,572	-\$6,858	-\$4,903	-\$3,675	-\$4,454	-22%	-19%	-13%	-10%	-11%	3,118	-41%
*Amount Borrowed to meet EFC	\$6,847	\$3,735	\$6,821	\$7,366	\$7,750	20%	10%	19%	19%	20%	903	13%

Source: UIDS  
IR&PLCB 11/12



**Figure 4.1**  
**Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates at Missouri S&T, FY08 - FY12**

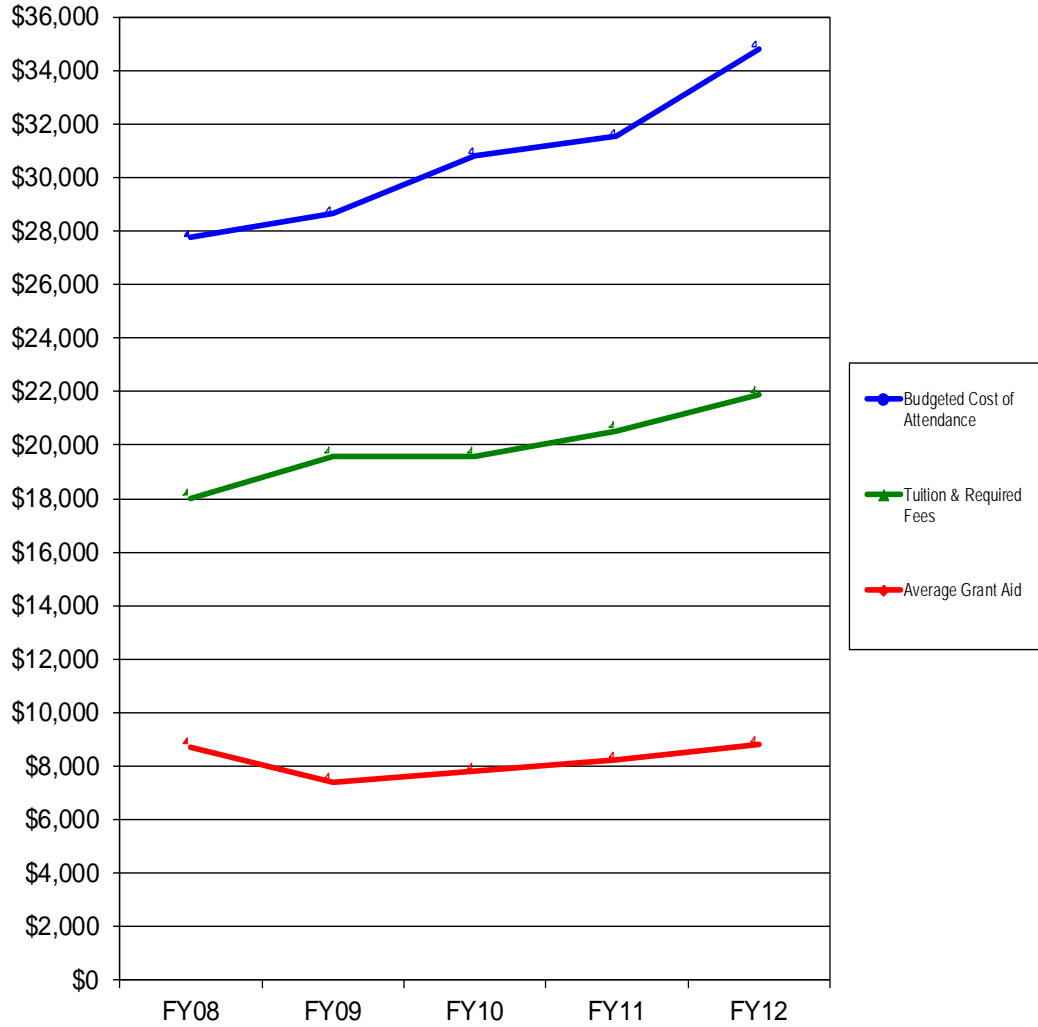


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	114	169	124	127	90	-24	-21.1%
Grant aid, no FAFSA	<u>164</u>	<u>220</u>	<u>186</u>	<u>180</u>	<u>150</u>	<u>-14</u>	<u>-8.5%</u>
Aid recipients with no need	278	389	310	307	240	-38	-13.7%
Aid recipients with need*	367	339	434	479	420	53	14.4%
Full pay / No aid	198	150	178	215	375	177	89.4%
<b>Total of all full-time, Degree-Seeking Non-Res UG</b>	<b>843</b>	<b>878</b>	<b>922</b>	<b>1,001</b>	<b>1,035</b>	<b>192</b>	<b>22.8%</b>

\* 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&PLCB 11/12

**Figure 4.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for**  
**Full-time Undergraduate Non-Residents at Missouri S&T, FY08 - FY12**



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$27,745	\$28,640	\$30,839	\$31,547	\$34,815	\$7,070	25.5%
Tuition & Required Fees	\$18,030	\$19,579	\$19,579	\$20,543	\$21,879	\$3,849	21.3%
Average Grant Aid	\$8,730	\$7,402	\$7,808	\$8,232	\$8,793	\$63	0.7%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 11/12

**Table 4.1**

**Average Institutional Grant Awards Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates at Missouri S&T, FY08 - FY12**

Students with Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	0	\$0	69	\$1,459	76	\$1,137	73	\$1,411	62	\$1,460
Merit	236	\$7,981	277	\$7,150	318	\$8,140	363	\$7,750	329	\$8,651
Other**	37	\$4,359	39	\$3,936	48	\$4,505	61	\$5,037	55	\$4,516
Total	273	\$7,490	385	\$5,804	442	\$6,541	497	\$6,486	446	\$7,141

Students without Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	226	\$7,903	296	\$7,361	250	\$7,642	254	\$7,870	208	\$7,871
Other**	60	\$4,872	85	\$4,049	59	\$4,462	53	\$4,349	32	\$4,495
Total	286	\$7,267	381	\$6,622	309	\$7,035	307	\$7,262	240	\$7,421

\*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 11/12

**Table 4.2**

**Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at Missouri S&T, FY08 & FY12**

Income Level	FY08			FY12		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$10,501	58%	36%	\$10,402	48%	31%
\$20,000 to \$40,000	\$8,756	49%	31%	\$10,478	48%	30%
\$40,000 to \$60,000	\$8,160	45%	30%	\$11,319	52%	32%
\$60,000 to \$80,000	\$8,799	49%	32%	\$8,126	37%	23%
\$80,000 to \$100,000	\$9,463	52%	34%	\$8,266	38%	24%
>\$100,000	\$8,714	48%	31%	\$8,085	37%	23%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 11/12

**Table 4.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at Missouri S&T, FY08 & FY12**

Income Level	FY08					FY12				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	4%	36%	2%	26%	32%	1%	31%	1%	32%	35%
\$20,000 to \$40,00	15%	31%	0%	21%	33%	4%	30%	1%	27%	38%
\$40,000 to \$60,000	22%	30%	0%	31%	17%	12%	32%	0%	23%	33%
\$60,000 to \$80,000	44%	32%	0%	16%	8%	27%	23%	0%	21%	29%
\$80,000 to \$100,000	59%	34%	0%	9%	0%	40%	24%	0%	16%	21%
>\$100,000	72%	31%	0%	5%	0%	61%	23%	0%	8%	8%

Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

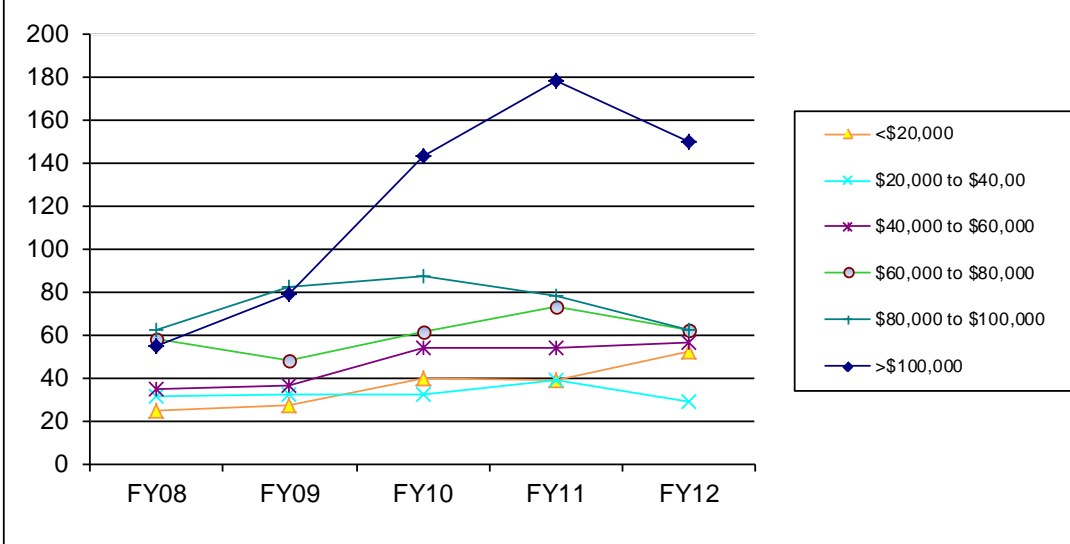
**Table 4.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at Missouri S&T, FY08 - FY12**

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	41	\$11,703	39	\$3,936	55	\$12,622	114	\$14,068	111	\$16,058
Without Need	13	13,948	85	4,049	12	10,529	19	15,863	16	17,574
	54	\$12,243	124	\$4,013	67	\$12,247	133	\$14,324	127	\$16,249

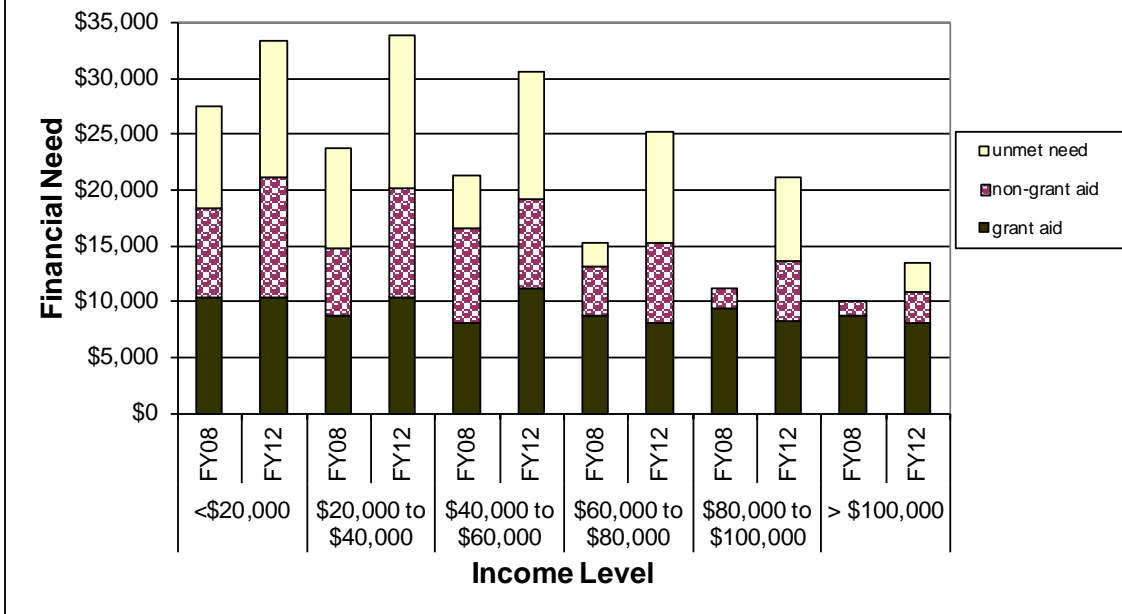
Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

**Figure 4.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate**  
**Non-Residents with Financial Need by Income Level at**  
**Missouri S&T, FY08 - FY12**



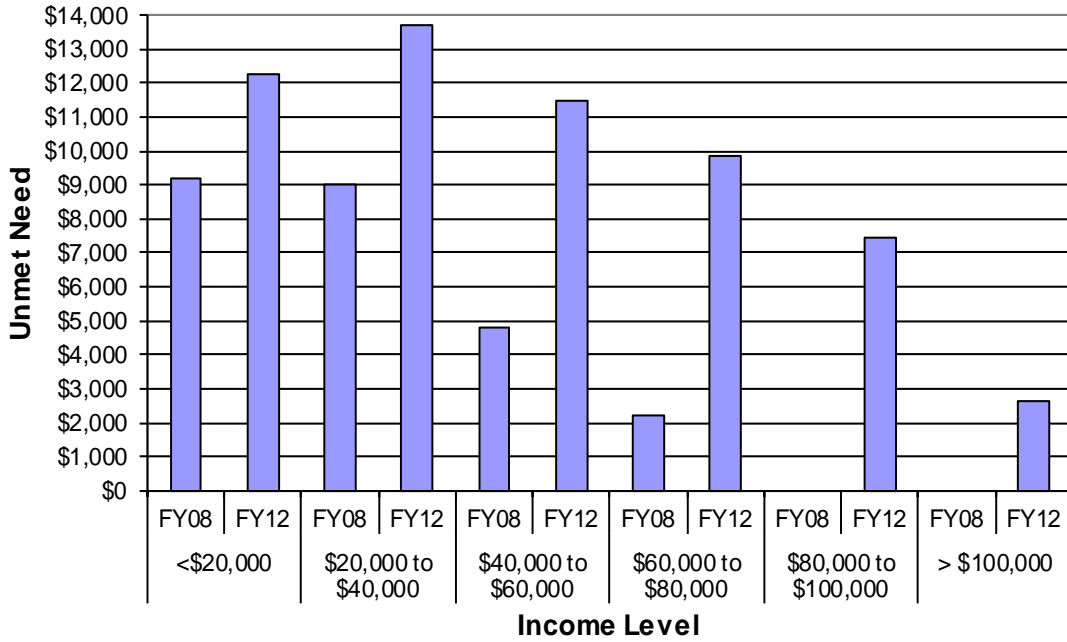
Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 4.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by**  
**Income Level at Missouri S&T, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 4.5**  
**Average Amount of Unmet Financial Need by Income Level**  
**Missouri S&T, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**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 2008 - FY2012 (Full-time, Degree-Seeking Non-Resident Undergraduate Students)**

<b>Missouri S&amp;T</b>												
<b>Income Less than \$20,000</b>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	25	27	40	39	52						27	108%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$28,771	\$29,098	\$31,456	\$31,128	\$33,767						\$4,996	17%
Less Expected Family Contribution*	1,120	1,110	679	296	251	4%	4%	2%	1%	1%	-869	-78%
Financial Need	27,651	27,988	30,777	30,832	33,516	96%	96%	98%	99%	99%	5,865	21%
Less Grant Aid	10,501	10,959	11,390	11,525	10,402	36%	38%	36%	37%	31%	-99	-1%
Unmet Need	\$17,150	\$17,029	\$19,387	\$19,307	\$23,114	60%	59%	62%	62%	68%	5,964	35%
<b>% Grant Aid that Met Financial Need</b>	<b>38%</b>	<b>39%</b>	<b>37%</b>	<b>37%</b>	<b>31%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$544	\$812	\$399	\$337	\$245	2%	3%	1%	1%	1%	-299	-55%
Need-based Loans	3,926	4,367	4,375	4,528	4,696	14%	15%	14%	15%	14%	770	20%
Non-Need Based Loans	3,481	2,388	3,980	4,045	5,923	12%	8%	13%	13%	18%	2,442	70%
Remaining Unmet Need	\$9,199	\$9,462	\$10,633	\$10,397	\$12,250	32%	33%	34%	33%	36%	3,051	33%
*Amount Borrowed to meet EFC	\$436	\$464	\$490	\$88	\$228	2%	2%	2%	0%	1%	-208	-48%
<b>Income Between \$20,000 to \$40,000</b>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	31	32	32	39	29						-2	-6%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$27,812	\$28,965	\$30,978	\$30,896	\$35,362						\$7,550	27%
Less Expected Family Contribution*	4,062	4,218	1,802	1,861	1,432	15%	15%	6%	6%	4%	-2,630	-65%
Financial Need	23,750	24,747	29,176	29,035	33,930	85%	85%	94%	94%	96%	10,180	43%
Less Grant Aid	8,756	8,548	12,078	10,799	10,478	31%	30%	39%	35%	30%	1,722	20%
Unmet Need	\$14,994	\$16,199	\$17,098	\$18,236	\$23,452	54%	56%	55%	59%	66%	8,458	56%
<b>% Grant Aid that Met Financial Need</b>	<b>37%</b>	<b>35%</b>	<b>41%</b>	<b>37%</b>	<b>31%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$42	\$163	\$25	\$74	\$365	0%	1%	0%	0%	1%	323	769%
Need-based Loans	3,741	4,605	3,940	3,141	3,868	13%	16%	13%	10%	11%	127	3%
Non-Need Based Loans	2,216	918	1,832	3,387	5,535	8%	3%	6%	11%	16%	3,319	150%
Remaining Unmet Need	\$8,995	\$10,513	\$11,301	\$11,634	\$13,684	32%	36%	36%	38%	39%	4,689	52%
*Amount Borrowed to meet EFC	\$1,893	\$1,622	\$1,024	\$971	\$1,127	7%	6%	3%	3%	3%	-766	-40%
<b>Income Between \$40,000 to \$60,000</b>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	35	36	54	54	56						21	60%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$27,574	\$28,440	\$30,983	\$31,632	\$35,068						\$7,494	27%
Less Expected Family Contribution*	6,155	6,686	6,447	4,177	4,329	22%	24%	21%	13%	12%	-1,826	-30%
Financial Need	21,419	21,754	24,536	27,455	30,739	78%	76%	79%	87%	88%	9,320	44%
Less Grant Aid	8,160	7,019	8,238	10,153	11,319	30%	25%	27%	32%	32%	3,159	39%
Unmet Need	\$13,259	\$14,735	\$16,298	\$17,302	\$19,420	48%	52%	53%	55%	55%	6,161	46%
<b>% Grant Aid that Met Financial Need</b>	<b>38%</b>	<b>32%</b>	<b>34%</b>	<b>37%</b>	<b>37%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$63	\$0	\$45	\$0	\$43	0%	0%	0%	0%	0%	-20	-32%
Need-based Loans	4,331	4,121	4,112	3,832	3,704	16%	14%	13%	12%	11%	-627	-14%
Non-Need Based Loans	4,084	836	974	2,835	4,203	15%	3%	3%	9%	12%	119	3%
Remaining Unmet Need	\$4,781	\$9,778	\$11,167	\$10,635	\$11,470	17%	34%	36%	34%	33%	6,689	140%
*Amount Borrowed to meet EFC	\$2,299	\$2,671	\$2,203	\$2,149	\$1,701	8%	9%	7%	7%	5%	-598	-26%

**Table 4.5 (Continued)**

**Missouri S&T**

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	58	48	61	73	62						4	7%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$27,554	\$28,824	\$31,268	\$31,951	\$34,812						\$7,258	26%
Less Expected Family Contribution*	12,155	11,606	11,040	9,572	9,569	44%	40%	35%	30%	27%	-2,586	-21%
Financial Need	15,399	17,218	20,228	22,379	25,243	56%	60%	65%	70%	73%	9,844	64%
Less Grant Aid	8,799	6,401	7,603	7,844	8,126	32%	22%	24%	25%	23%	-673	-8%
Unmet Need	\$6,600	\$10,817	\$12,625	\$14,535	\$17,117	24%	38%	40%	45%	49%	10,517	159%
<b>% Grant Aid that Met Financial Need</b>	<b>57%</b>	<b>37%</b>	<b>38%</b>	<b>35%</b>	<b>32%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$27	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	-27	-100%
Need-based Loans	2,898	3,235	3,742	3,358	3,698	11%	11%	12%	11%	11%	800	28%
Non-Need Based Loans	1,444	620	908	2,664	3,544	5%	2%	3%	8%	10%	2,100	145%
Remaining Unmet Need	\$2,231	\$6,962	\$7,975	\$8,513	\$9,875	8%	24%	26%	27%	28%	7,644	343%
*Amount Borrowed to meet EFC	\$3,387	\$3,488	\$2,992	\$4,219	\$4,147	12%	12%	10%	13%	12%	760	22%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	62	82	87	78	62						0	0%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$27,816	\$29,173	\$30,501	\$31,002	\$35,046						\$7,230	26%
Less Expected Family Contribution*	16,503	16,901	15,207	14,388	13,910	59%	58%	50%	46%	40%	-2,593	-16%
Financial Need	11,313	12,272	15,294	16,614	21,136	41%	42%	50%	54%	60%	9,823	87%
Less Grant Aid	9,463	7,814	7,074	6,498	8,266	34%	27%	23%	21%	24%	-1,197	-13%
Unmet Need	\$1,850	\$4,458	\$8,220	\$10,116	\$12,870	7%	15%	27%	33%	37%	11,020	596%
<b>% Grant Aid that Met Financial Need</b>	<b>84%</b>	<b>64%</b>	<b>46%</b>	<b>39%</b>	<b>39%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$30	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	-30	-100%
Need-based Loans	1,617	2,427	3,096	2,868	3,110	6%	8%	10%	9%	9%	1,493	92%
Non-Need Based Loans	747	0	508	1,034	2,310	3%	0%	2%	3%	7%	1,563	209%
Remaining Unmet Need	-\$544	\$2,031	\$4,616	\$6,214	\$7,450	-2%	7%	15%	20%	21%	7,994	
*Amount Borrowed to meet EFC	\$5,506	\$3,281	\$4,324	\$4,545	\$4,664	20%	11%	14%	15%	13%	-842	-15%

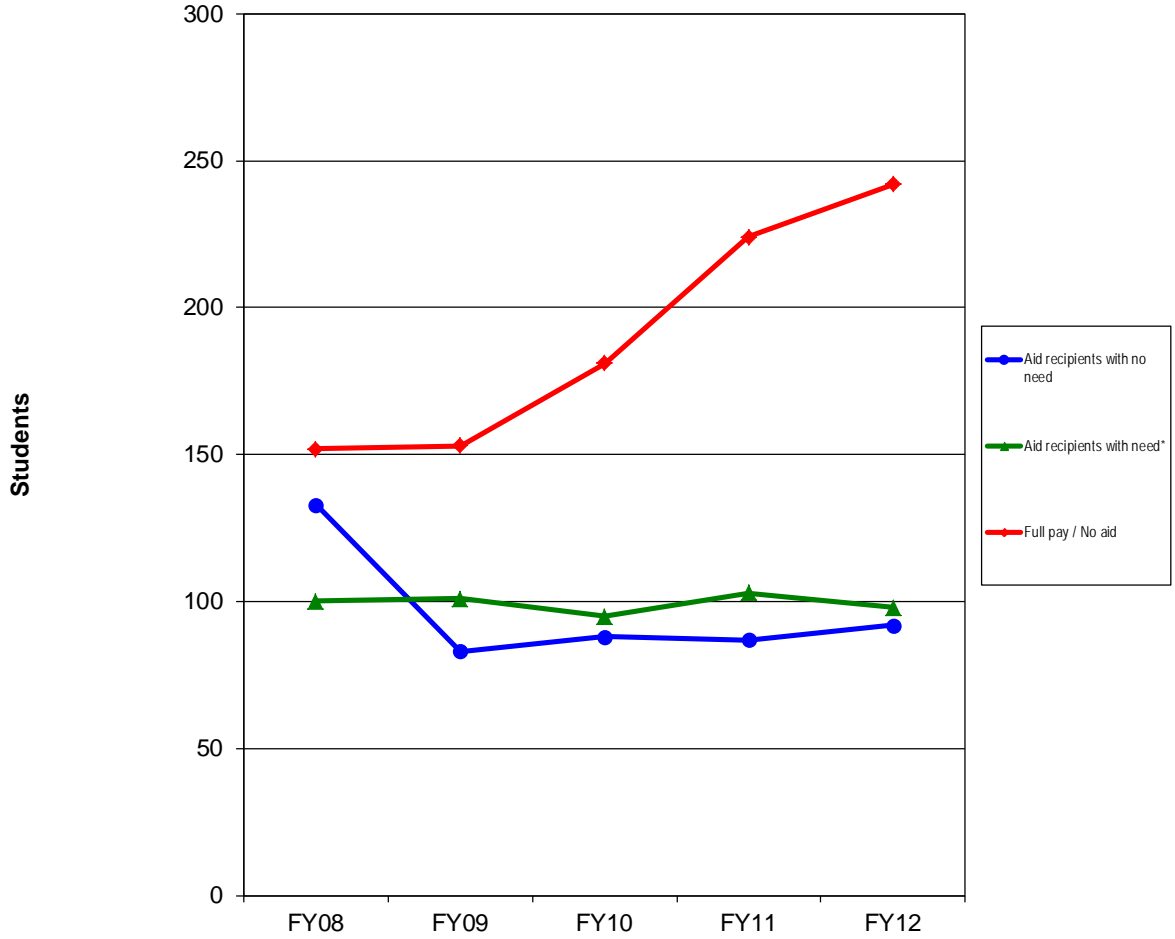
**Income > \$100,000**

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	55	79	143	178	150						95	173%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$27,777	\$29,415	\$31,543	\$32,233	\$34,987						\$7,210	26%
Less Expected Family Contribution*	19,864	23,556	20,691	20,225	21,426	72%	80%	66%	63%	61%	1,562	8%
Financial Need	7,913	5,859	10,852	12,008	13,561	28%	20%	34%	37%	39%	5,648	71%
Less Grant Aid	8,714	7,429	6,939	7,758	8,085	31%	25%	22%	24%	23%	-629	-7%
Unmet Need	-\$801	-\$1,570	\$3,913	\$4,250	\$5,476	-3%	-5%	12%	13%	16%	6,277	784%
<b>% Grant Aid that Met Financial Need</b>	<b>110%</b>	<b>127%</b>	<b>64%</b>	<b>65%</b>	<b>60%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,238	1,244	1,866	1,886	2,064	4%	4%	6%	6%	6%	826	67%
Non-Need Based Loans	176	54	174	575	782	1%	0%	1%	2%	2%	606	344%
Remaining Unmet Need	-\$2,215	-\$2,868	\$1,873	\$1,789	\$2,630	-8%	-10%	6%	6%	8%	4,845	
*Amount Borrowed to meet EFC	\$6,672	\$6,896	\$5,097	\$5,723	\$6,001	24%	23%	16%	18%	17%	-671	-10%

Source: UIDS, PeopleSoft  
IR&PLCB 11/12



**Figure 5.1**  
**Financial Aid Status for Full-time, Degree-Seeking Non-Resident Undergraduates**  
**at the University of Missouri-St. Louis, FY08 - FY12**

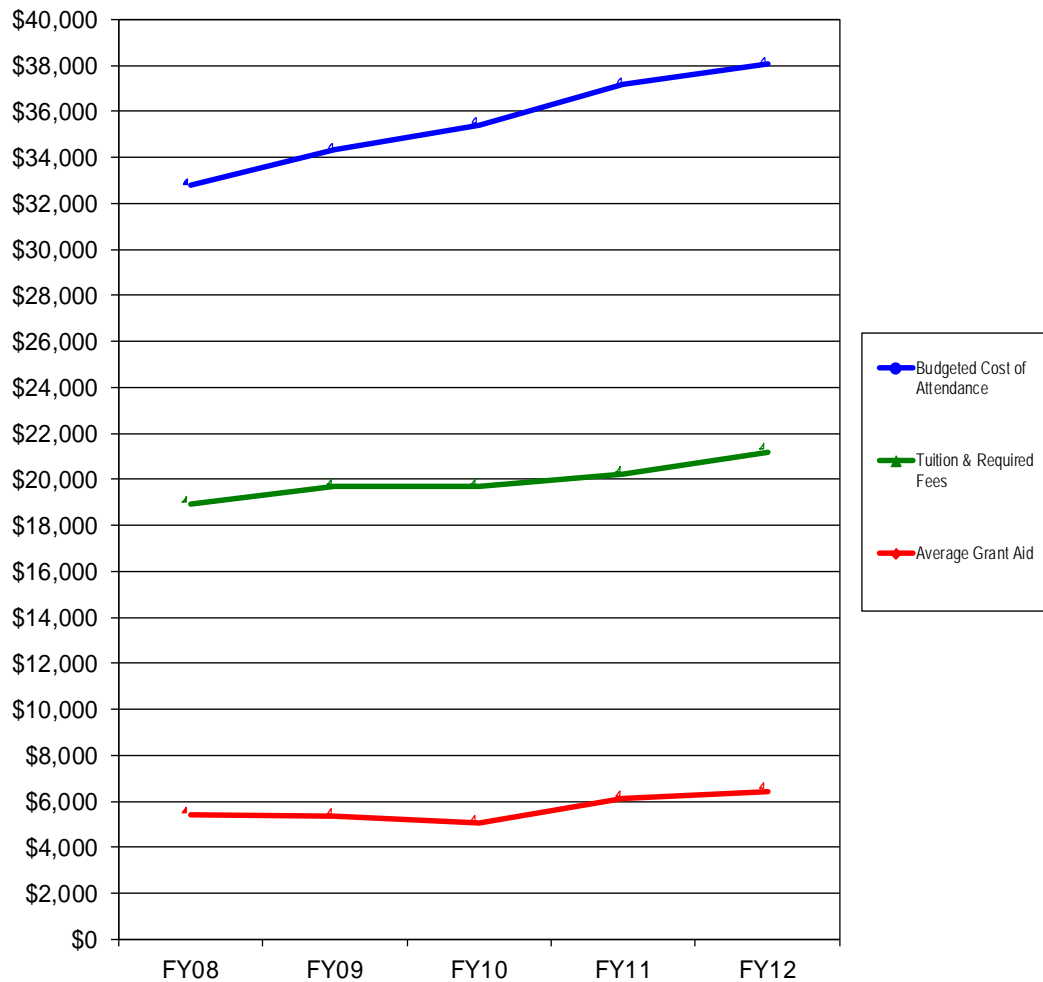


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	13	11	10	12	11	-2	-15.4%
Grant aid, no FAFSA	<u>120</u>	<u>72</u>	<u>78</u>	<u>75</u>	<u>81</u>	<u>-39</u>	<u>-32.5%</u>
Aid recipients with no need	133	83	88	87	92	-41	-30.8%
Aid recipients with need*	100	101	95	103	98	-2	-2.0%
Full pay / No aid	152	153	181	224	242	90	59.2%
<b>Total of all full-time, Degree-Seeking Non-Res UG</b>	<b>385</b>	<b>337</b>	<b>364</b>	<b>414</b>	<b>432</b>	<b>47</b>	<b>12.2%</b>

\* 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 11/12

**Figure 5.2**  
**Tuition 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, FY08 - FY12**



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$32,781	\$34,311	\$35,411	\$37,174	\$38,049	\$5,268	16.1%
Tuition & Required Fees	\$18,920	\$19,686	\$19,686	\$20,220	\$21,206	\$2,286	12.1%
Average Grant Aid	\$5,390	\$5,333	\$5,056	\$6,118	\$6,447	\$1,057	19.6%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 11/12

**Table 5.1**

**Average Institutional Grant Awards Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY08 - FY12**

Students with Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award										
Need*	16	\$4,008	6	\$3,290	4	\$3,113	4	\$2,463	10	\$2,005
Merit	74	\$8,553	37	\$4,824	35	\$4,739	40	\$3,608	35	\$4,322
Other**	30	\$3,644	40	\$3,937	37	\$4,078	43	\$5,354	35	\$5,126
<b>Total</b>	<b>120</b>	<b>\$6,720</b>	<b>83</b>	<b>\$4,285</b>	<b>76</b>	<b>\$4,332</b>	<b>87</b>	<b>\$4,419</b>	<b>80</b>	<b>\$4,384</b>

Students without Need	FY08		FY09		FY10		FY11		FY12	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award										
Merit	111	\$9,470	44	\$3,157	44	\$3,991	46	\$3,307	39	\$3,613
Other**	47	\$4,667	51	\$4,902	62	\$4,839	60	\$4,250	68	\$4,412
<b>Total</b>	<b>158</b>	<b>\$8,042</b>	<b>95</b>	<b>\$4,094</b>	<b>106</b>	<b>\$4,487</b>	<b>106</b>	<b>\$3,840.76</b>	<b>107</b>	<b>\$4,120.76</b>

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

\*\*Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&P/LCB 11/12

**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, FY08 & FY12**

Income Level	FY08			FY12		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$6,220	33%	19%	\$4,703	22%	12%
\$20,000 to \$40,000	\$4,371	23%	14%	\$8,276	39%	22%
\$40,000 to \$60,000	\$5,125	27%	14%	\$6,013	28%	16%
\$60,000 to \$80,000	\$6,052	32%	18%	\$5,083	24%	15%
\$80,000 to \$100,000	\$5,666	30%	18%	\$7,384	35%	19%
>\$100,000	\$5,328	28%	16%	\$6,946	33%	18%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 11/12

**Table 5.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY08 & FY12**

Income Level	FY08					FY12				
	% COA Met by Source of Aid				% Unmet	% COA Met by Source of Aid				% Unmet
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	1%	19%	0%	18%	62%	1%	12%	0%	26%	61%
\$20,000 to \$40,00	13%	14%	0%	15%	58%	1%	22%	0%	14%	63%
\$40,000 to \$60,000	12%	14%	0%	15%	59%	6%	16%	0%	17%	61%
\$60,000 to \$80,000	36%	18%	0%	18%	28%	29%	15%	0%	9%	47%
\$80,000 to \$100,000	34%	18%	0%	16%	32%	39%	19%	0%	7%	35%
>\$100,000	54%	16%	0%	9%	21%	60%	18%	0%	3%	19%

Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

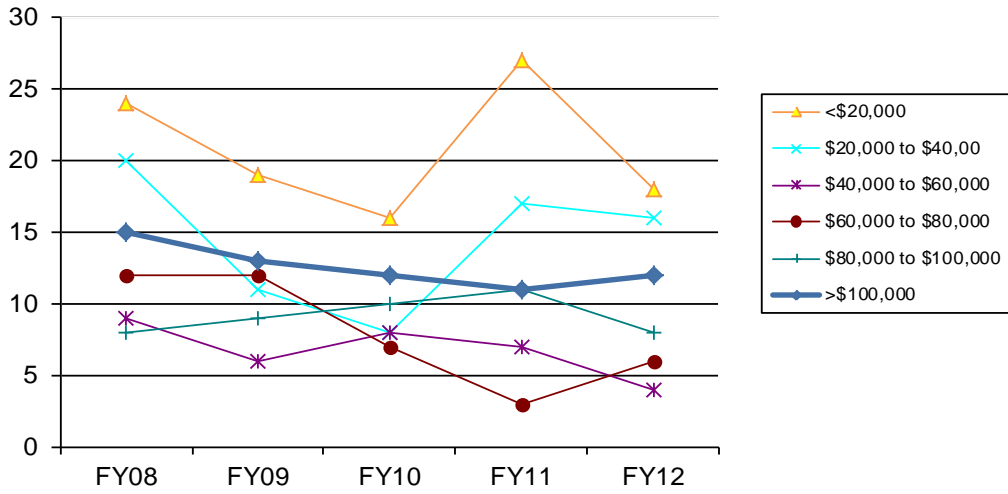
**Table 5.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY08 - FY12**

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	16	\$10,656	14	\$11,530	15	\$13,941	17	\$13,076	18	\$12,152
Without Need	3	14,803	2	10,476	3	15,419	3	13,824	3	15,196
	19	\$11,311	16	\$11,399	18	\$14,187	20	\$13,188	21	\$12,587

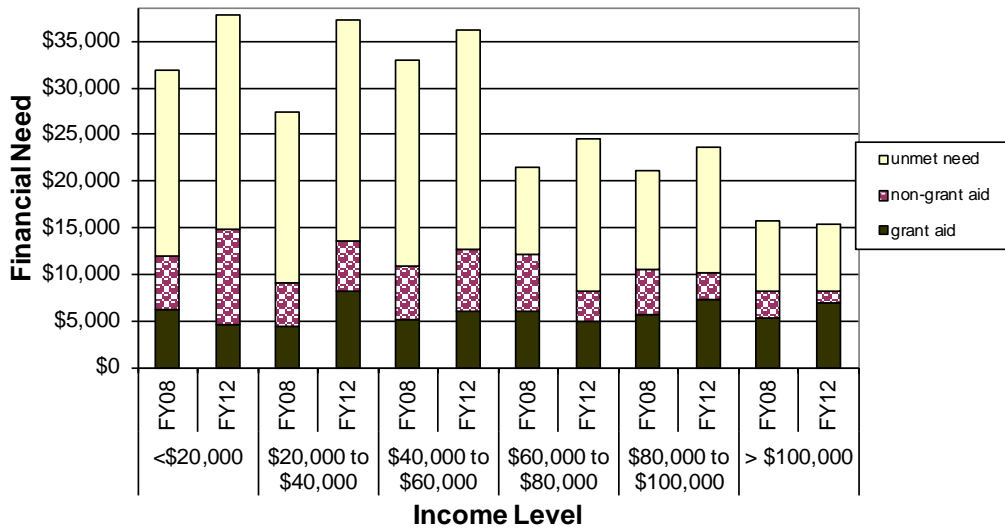
Source: UIDS, PeopleSoft  
IR&P/LCB 11/12

**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, FY08 - FY12**



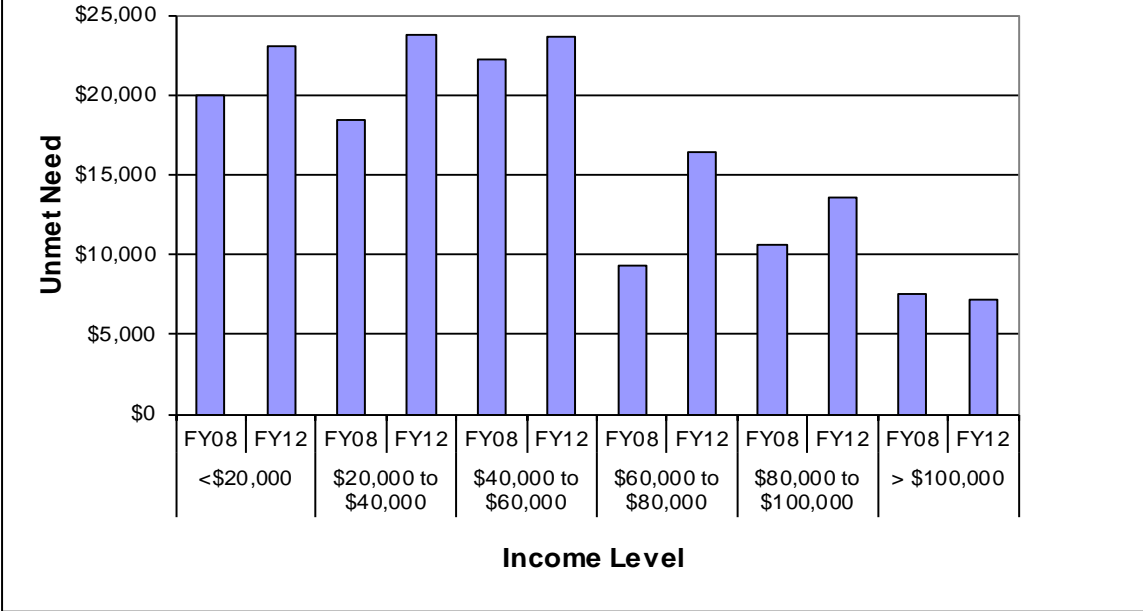
Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 5.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**Figure 5.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-St. Louis, FY08 vs. FY12**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/12

**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 2008 - FY2012 (Full-time, Degree-Seeking Non-Resident Undergraduate Students)**

**University of Missouri-St. Louis**

<i>Income Less than \$20,000</i>											# Change	% Change
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	24	19	16	27	18						-6	-25%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$32,239	\$34,073	\$33,668	\$36,372	\$38,191						\$5,952	18%
Less Expected Family Contribution*	<u>266</u>	<u>617</u>	<u>127</u>	<u>244</u>	<u>231</u>						-35	-13%
Financial Need	31,973	33,456	33,541	36,128	37,960	99%	98%	100%	99%	99%	5,987	19%
Less Grant Aid	<u>6,220</u>	<u>5,322</u>	<u>5,336</u>	<u>5,982</u>	<u>4,703</u>	19%	16%	16%	16%	12%	-1,517	-24%
Unmet Need	\$25,753	\$28,134	\$28,205	\$30,146	\$33,257	80%	83%	84%	83%	87%	7,504	29%
<b>% Grant Aid that Met Financial Need</b>	<b>19%</b>	<b>16%</b>	<b>16%</b>	<b>17%</b>	<b>12%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$380	\$0	\$0	\$135	0%	1%	0%	0%	0%	135	
Need-based Loans	3,396	3,102	4,006	3,045	3,523	11%	9%	12%	8%	9%	127	4%
Non-Need Based Loans	<u>2,385</u>	<u>2,616</u>	<u>4,057</u>	<u>5,874</u>	<u>6,528</u>	7%	8%	12%	16%	17%	4,143	174%
Remaining Unmet Need	\$19,972	\$22,036	\$20,142	\$21,227	\$23,071	62%	65%	60%	58%	60%	3,099	16%
*Amount Borrowed to meet EFC	\$654	\$608	\$473	\$406	\$342	2%	2%	1%	1%	1%	-313	-48%
<i>Income Between \$20,000 to \$40,000</i>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	20	11	8	17	16						-4	-20%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$31,583	\$32,181	\$34,520	\$37,922	\$37,894						\$6,311	20%
Less Expected Family Contribution*	<u>4,065</u>	<u>2,876</u>	<u>1,755</u>	<u>1,390</u>	<u>509</u>	13%	9%	5%	4%	1%	-3,556	-87%
Financial Need	27,518	29,305	32,765	36,532	37,385	87%	91%	95%	96%	99%	9,867	36%
Less Grant Aid	<u>4,371</u>	<u>4,043</u>	<u>3,819</u>	<u>6,911</u>	<u>8,276</u>	14%	13%	11%	18%	22%	3,905	89%
Unmet Need	\$23,147	\$25,262	\$28,946	\$29,621	\$29,109	73%	78%	84%	78%	77%	5,962	26%
<b>% Grant Aid that Met Financial Need</b>	<b>16%</b>	<b>14%</b>	<b>12%</b>	<b>19%</b>	<b>22%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	3,750	3,178	3,420	2,664	2,407	12%	10%	10%	7%	6%	-1,343	-36%
Non-Need Based Loans	<u>974</u>	<u>1,453</u>	<u>1,756</u>	<u>3,235</u>	<u>2,989</u>	3%	5%	5%	9%	8%	2,015	207%
Remaining Unmet Need	\$18,423	\$20,631	\$23,770	\$23,722	\$23,713	58%	64%	69%	63%	63%	5,290	29%
*Amount Borrowed to meet EFC	\$1,919	\$2,051	\$1,354	\$794	\$94	6%	6%	4%	2%	0%	-1,825	-95%
<i>Income Between \$40,000 to \$60,000</i>												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	9	6	8	7	4						-5	-56%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$37,776	\$33,764	\$34,543	\$37,922	\$38,604						\$828	2%
Less Expected Family Contribution*	<u>4,685</u>	<u>4,721</u>	<u>6,537</u>	<u>8,972</u>	<u>2,276</u>	12%	14%	19%	24%	6%	-2,409	-51%
Financial Need	33,091	29,043	28,006	28,950	36,328	88%	86%	81%	76%	94%	3,237	10%
Less Grant Aid	<u>5,125</u>	<u>3,505</u>	<u>7,187</u>	<u>4,940</u>	<u>6,013</u>	14%	10%	21%	13%	16%	888	17%
Unmet Need	\$27,966	\$25,538	\$20,819	\$24,010	\$30,315	74%	76%	60%	63%	79%	2,349	8%
<b>% Grant Aid that Met Financial Need</b>	<b>15%</b>	<b>12%</b>	<b>26%</b>	<b>17%</b>	<b>17%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	3,500	2,970	4,600	4,550	4,727	9%	9%	13%	12%	12%	1,227	35%
Non-Need Based Loans	<u>2,246</u>	<u>2,499</u>	<u>2,677</u>	<u>2,572</u>	<u>1,895</u>	6%	7%	8%	7%	5%	-351	-16%
Remaining Unmet Need	\$22,220	\$20,069	\$13,542	\$16,888	\$23,693	59%	59%	39%	45%	61%	1,473	7%
*Amount Borrowed to meet EFC	\$2,348	\$3,038	\$2,595	\$2,420	\$795	6%	9%	8%	6%	2%	-1,553	-66%

**Table 5.5 (Continued)**

**University of Missouri-St. Louis**

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	12	12	7	3	6						-6	-50%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$33,406	\$35,652	\$36,592	\$37,922	\$34,701						\$1,295	4%
Less Expected Family Contribution*	11,893	11,425	8,664	10,150	10,150	36%	32%	24%	27%	29%	-1,743	-15%
Financial Need	21,513	24,227	27,928	27,772	24,551	64%	68%	76%	73%	71%	3,038	14%
Less Grant Aid	6,052	6,696	4,405	12,332	5,083	18%	19%	12%	33%	15%	-969	-16%
Unmet Need	\$15,461	\$17,531	\$23,523	\$15,440	\$19,468	46%	49%	64%	41%	56%	4,007	26%
<b>% Grant Aid that Met Financial Need</b>	<b>28%</b>	<b>28%</b>	<b>16%</b>	<b>44%</b>	<b>21%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	3,709	3,033	2,949	2,322	3,094	11%	9%	8%	6%	9%	-615	-17%
Non-Need Based Loans	2,452	432	3,988	0	0	7%	1%	11%	0%	0%	-2,452	-100%
Remaining Unmet Need	\$9,300	\$14,066	\$16,586	\$13,118	\$16,374	28%	39%	45%	35%	47%	7,074	76%
*Amount Borrowed to meet EFC	\$4,591	\$2,383	\$2,635	\$2,653	\$3,599	14%	7%	7%	7%	10%	-992	-22%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	8	9	10	11	8						0	0%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$32,067	\$34,651	\$37,855	\$37,358	\$38,688						\$6,621	21%
Less Expected Family Contribution*	10,868	17,165	16,064	16,138	14,965	34%	50%	42%	43%	39%	4,097	38%
Financial Need	21,199	17,486	21,791	21,220	23,723	66%	50%	58%	57%	61%	2,524	12%
Less Grant Aid	5,666	3,393	7,059	6,550	7,384	18%	10%	19%	18%	19%	1,718	30%
Unmet Need	\$15,533	\$14,093	\$14,732	\$14,670	\$16,339	48%	41%	39%	39%	42%	806	5%
<b>% Grant Aid that Met Financial Need</b>	<b>27%</b>	<b>19%</b>	<b>32%</b>	<b>31%</b>	<b>31%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	4,022	2,508	3,057	1,973	2,750	13%	7%	8%	5%	7%	-1,272	-32%
Non-Need Based Loans	860	0	1,039	0	0	3%	0%	3%	0%	0%	-860	-100%
Remaining Unmet Need	\$10,651	\$11,585	\$10,636	\$12,697	\$13,589	33%	33%	28%	34%	35%	2,938	28%
*Amount Borrowed to meet EFC	\$5,302	\$2,778	\$5,948	\$3,499	\$4,029	17%	8%	16%	9%	10%	-1,273	-24%

**Income > \$100,000**

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
<b>Total Enrolled for 9 months (N)</b>	15	13	12	11	12						-3	-20%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$34,186	\$34,889	\$35,592	\$37,358	\$38,829						\$4,643	14%
Less Expected Family Contribution*	18,377	28,251	23,489	24,578	23,450	54%	81%	66%	66%	60%	5,073	28%
Financial Need	15,809	6,638	12,103	12,780	15,379	46%	19%	34%	34%	40%	-430	-3%
Less Grant Aid	5,328	5,979	3,160	5,699	6,946	16%	17%	9%	15%	18%	1,618	30%
Unmet Need	\$10,481	\$659	\$8,943	\$7,081	\$8,433	31%	2%	25%	19%	22%	-2,048	-20%
<b>% Grant Aid that Met Financial Need</b>	<b>34%</b>	<b>90%</b>	<b>26%</b>	<b>45%</b>	<b>45%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,891	1,641	2,433	2,377	1,265	6%	5%	7%	6%	3%	-626	-33%
Non-Need Based Loans	1,086	301	737	0	0	3%	1%	2%	0%	0%	-1,086	-100%
Remaining Unmet Need	\$7,504	-\$1,283	\$5,773	\$4,704	\$7,168	22%	-4%	16%	13%	18%	-336	-4%
*Amount Borrowed to meet EFC	\$6,408	\$5,859	\$6,789	\$5,353	\$4,619	19%	17%	19%	14%	12%	-1,789	-28%

Source: UIDS  
IR&PLCB 11/12