

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

(Missouri 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?

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 30.8% 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 11.2% 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 11.2% and the overall cost to attend the University has increased 16.3% 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 4,301 in FY08 to 4,180 in FY12. 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 had 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 students with and without financial need. In FY08, 3,426 parents borrowed an average \$9,613 to meet their child's education expenses. Five years later, 4,192 parents borrowed approximately \$10,473 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from \$32.9 million in FY08 to \$43.9 million in FY12 (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 FY12 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

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

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

Caveats

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

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

Section I

System-wide Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY08 to FY12

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 29,587 to 32,904, an increase of over 10%. With this increase in enrollment, there has been an 30.8% increase in the number of students with financial need from 14,326 in FY08 to 18,734 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 11.2% and the budgeted cost of attendance increased 16.3% while average grant aid increased 5.6%. 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 \$488 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 FY08 nearly 48% of all institutional grant aid awarded to students with need was awarded based on merit and 41% was awarded based on need. By FY12 only 35% of all institutional grant aid awarded to students with need was based on need and 59% 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 3,426 parents borrowed on average \$9,613 to meet their child's education expenses. Five years later, nearly 4,200 parents borrowed approximately \$10,473 to cover these expenses. System-wide, the total amount of PLUS loans distributed increased from \$32.9 million in FY08 to \$43.9 million in FY12 (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 FY08, grant aid covered nearly 81% of tuition and required fees for students with income less than \$20,000 and 76% for students with income between \$20,000 and \$40,000. By FY12, grant aid covered 74% of tuition and required fees for students with income less than \$20,000 and 76% 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 28% from FY08 to FY12. 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 (Table 1.5).

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).

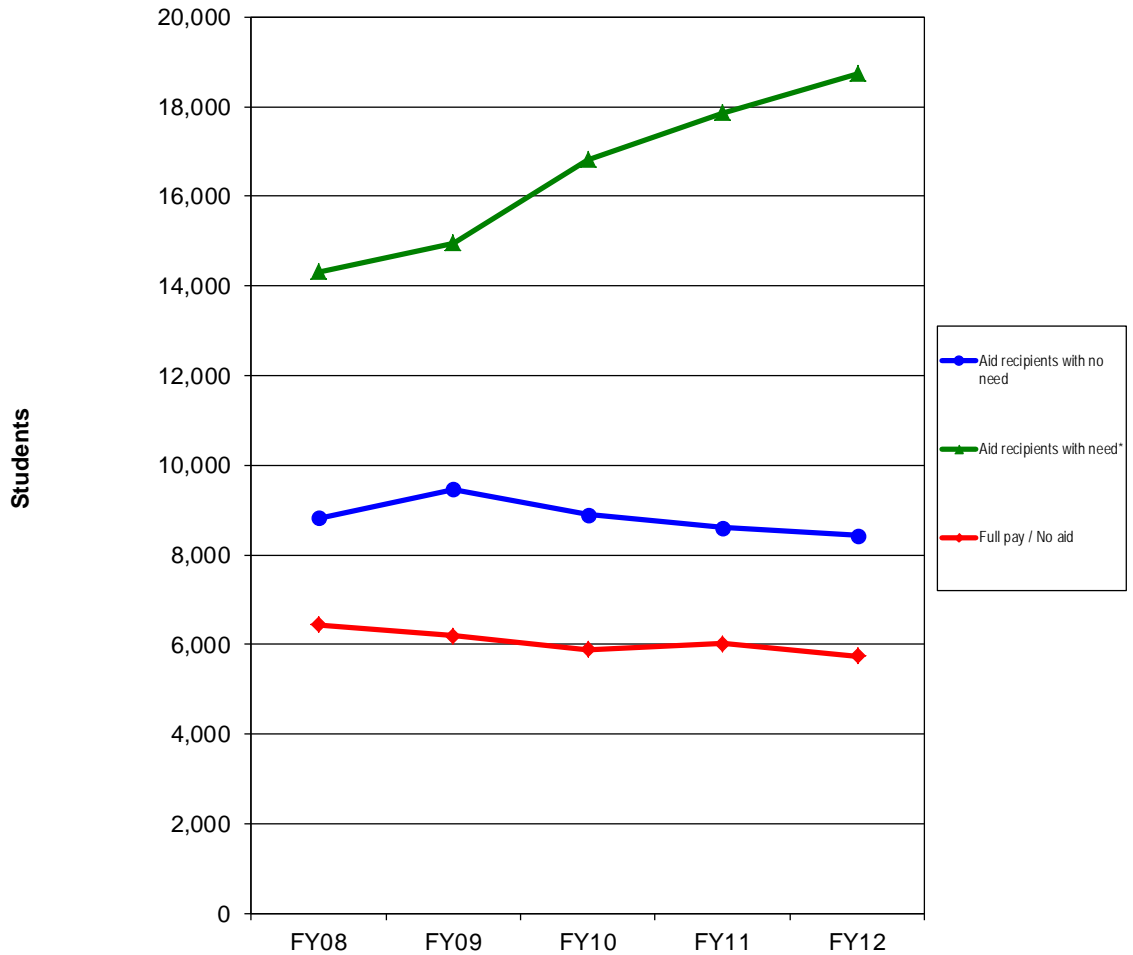
8. For students that have need, what is the average amount of unmet financial need?

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 \$2,068 in FY08 to \$5,693 in FY12, an increase of nearly 175%.

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 FY12 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, FY08 - FY12



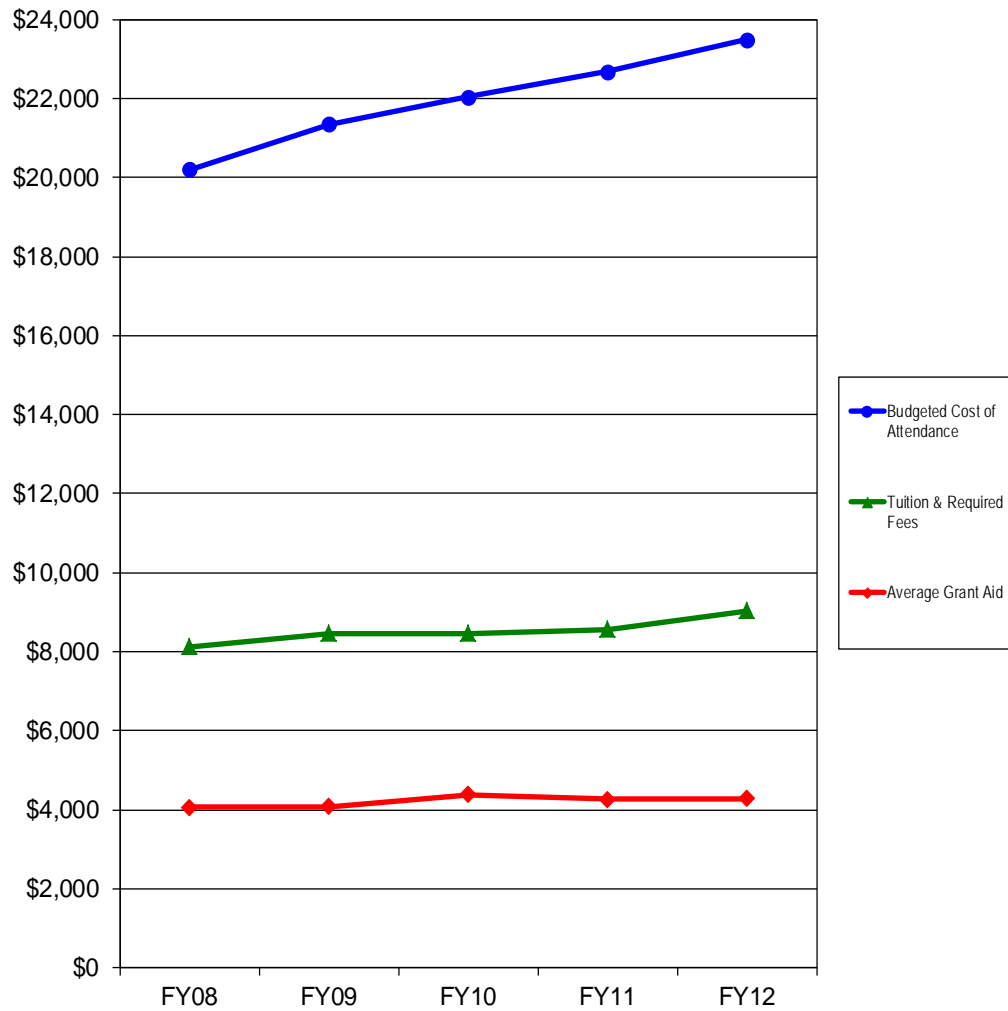
	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	5,219	5,961	5,933	5,744	5,674	455	8.7%
Grant aid, no FAFSA	<u>3,600</u>	<u>3,505</u>	<u>2,963</u>	<u>2,866</u>	<u>2,759</u>	<u>-841</u>	-23.4%
Aid recipients with no need	8,819	9,466	8,896	8,610	8,433	-386	-4.4%
Aid recipients with need*	14,326	14,954	16,822	17,864	18,734	4,408	30.8%
Full pay / No aid	6,442	6,191	5,892	6,012	5,737	-705	-10.9%
Total of all full-time, Degree-Seeking MO UG	29,587	30,611	31,610	32,486	32,904	3,317	11.2%

* 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 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, FY08 - FY12



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$20,210	\$21,354	\$22,039	\$22,682	\$23,501	\$3,291	16.3%
Tuition & Required Fees	\$8,123	\$8,456	\$8,464	\$8,566	\$9,035	\$913	11.2%
Average Grant Aid	\$4,059	\$4,078	\$4,383	\$4,272	\$4,287	\$228	5.6%

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 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*	4,301	\$2,045	3,969	\$2,493	3,742	\$1,999	3,173	\$2,290	4,180	\$2,482
Merit	5,073	\$2,790	5,651	\$2,909	6,080	\$3,191	6,667	\$3,086	7,092	\$3,210
Other**	1,099	\$2,268	641	\$2,145	716	\$2,341	748	\$2,207	729	\$2,568
Total	10,473	\$2,429	10,261	\$2,700	10,538	\$2,710	10,588	\$2,785	12,001	\$2,917

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	4,603	\$3,015	5,337	\$3,101	5,095	\$3,138	4,969	\$3,133	5,073	\$3,153
Other**	941	\$2,476	625	\$2,104	533	\$2,396	476	\$2,412	457	\$2,519
Total	5,544	\$2,924	5,962	\$2,997	5,628	\$3,068	5,445	\$3,070	5,530	\$3,101

*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 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	\$6,573	81%	31%	\$6,726	74%	27%
\$20,000 to \$40,000	\$6,146	76%	30%	\$6,894	76%	29%
\$40,000 to \$60,000	\$4,926	61%	24%	\$5,198	58%	22%
\$60,000 to \$80,000	\$3,674	45%	18%	\$3,606	40%	16%
\$80,000 to \$100,000	\$2,738	34%	14%	\$2,766	31%	12%
>\$100,000	\$2,294	28%	11%	\$2,448	27%	10%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 11/12

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					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	3%	31%	1%	30%	35%	2%	27%	1%	31%	39%
\$20,000 to \$40,00	14%	30%	1%	25%	30%	7%	29%	1%	26%	37%
\$40,000 to \$60,000	29%	24%	1%	23%	23%	20%	22%	1%	22%	35%
\$60,000 to \$80,000	52%	18%	1%	19%	10%	40%	16%	0%	20%	24%
\$80,000 to \$100,000	72%	14%	0%	14%	0%	61%	12%	0%	16%	11%
>\$100,000	67%	11%	0%	17%	5%	72%	10%	0%	13%	5%

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

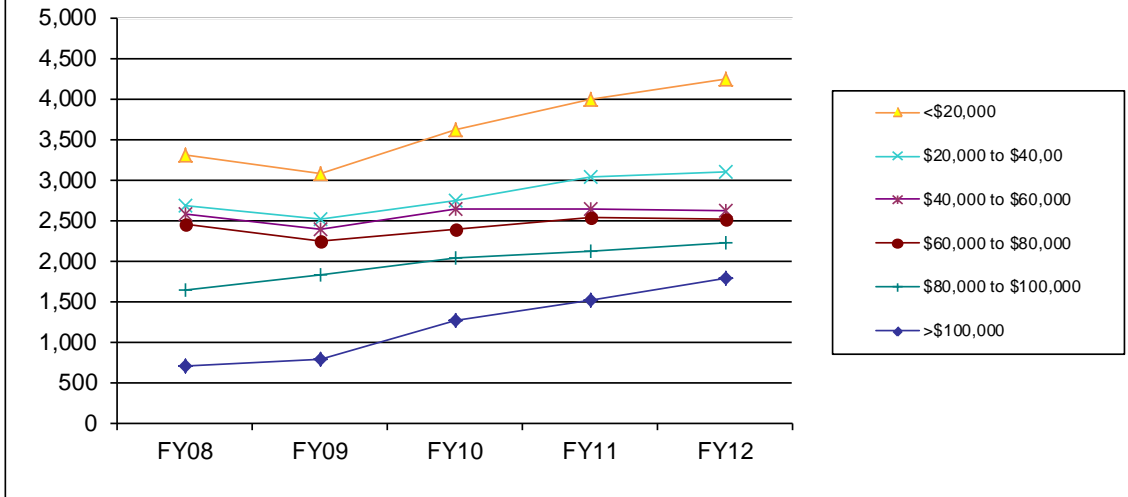
Table 1.4

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

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	1,976	\$8,771	1,904	\$8,380	2,222	\$8,681	2,664	\$9,226	2,781	\$9,708
Without Need	1,450	10,759	1,518	10,684	1,467	10,779	1,377	11,289	1,411	11,980
Total	3,426	\$9,613	3,422	\$9,402	3,689	\$9,515	4,041	\$9,929	4,192	\$10,473

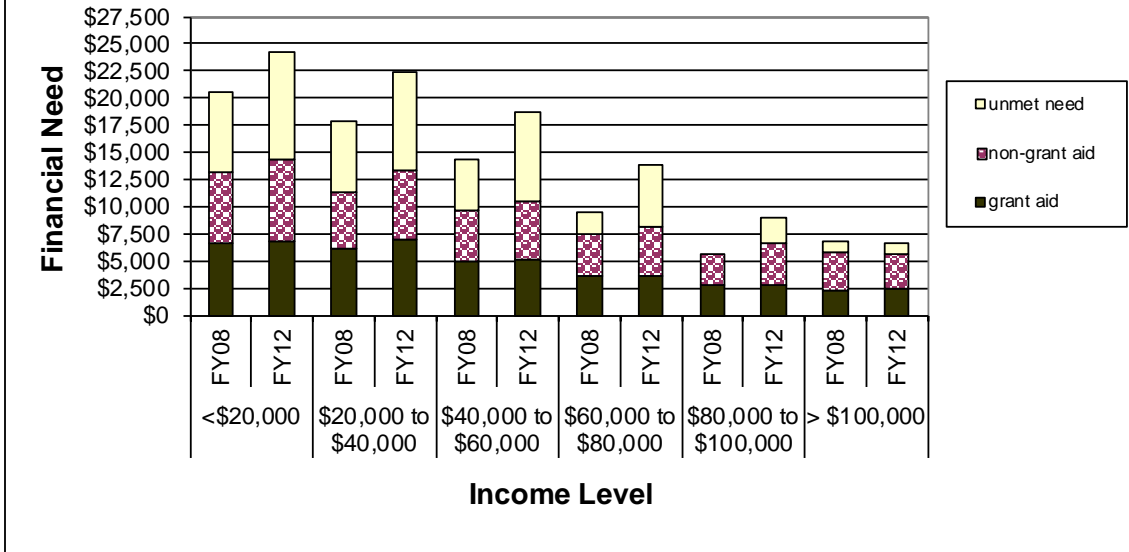
Source: UIDS, PeopleSoft
IR&P/LCB 11/12

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, FY08 - FY12



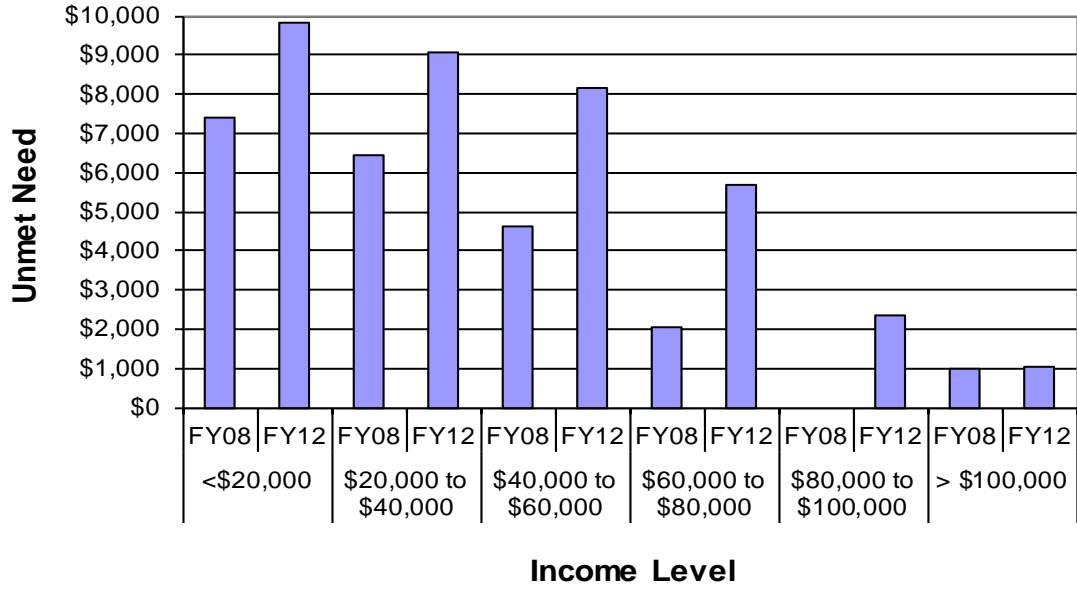
Source: UIDS, PeopleSoft
 IR&P/LCB 11/12

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 Resident Undergraduate Students)

University of Missouri System												
Income Less than \$20,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	3,301	3,071	3,609	3,995	4,231						930	28%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$21,325	\$22,395	\$23,125	\$23,996	\$24,619						\$3,295	15%
Less Expected Family Contribution*	734	813	588	506	385	3%	4%	3%	2%	2%	-348	-47%
Financial Need	20,591	21,582	22,537	23,490	24,234	97%	96%	97%	98%	98%	3,643	18%
Less Grant Aid	6,573	6,586	7,075	6,854	6,726	31%	29%	31%	29%	27%	153	2%
Unmet Need	\$14,018	\$14,996	\$15,462	\$16,636	\$17,508	66%	67%	67%	69%	71%	3,490	25%
% Grant Aid that Met Financial Need	32%	31%	31%	29%	28%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$204	\$258	\$254	\$179	\$195	1%	1%	1%	1%	1%	-10	-5%
Need-based Loans	3,819	3,698	3,896	3,823	3,866	18%	17%	17%	16%	16%	47	1%
Non-Need Based Loans	2,579	2,816	3,238	3,524	3,625	12%	13%	14%	15%	15%	1,047	41%
Remaining Unmet Need	\$7,415	\$8,224	\$8,074	\$9,111	\$9,822	35%	37%	35%	38%	40%	2,407	32%
*Amount Borrowed to meet EFC	\$477	\$508	\$380	\$324	\$241	2%	2%	2%	1%	1%	-236	-50%
Income Between \$20,000 to \$40,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	2,687	2,506	2,750	3,024	3,087						400	15%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,693	\$21,805	\$22,484	\$23,205	\$23,889						\$3,197	15%
Less Expected Family Contribution*	2,900	2,855	1,802	1,805	1,553	14%	13%	8%	8%	7%	-1,347	-46%
Financial Need	17,793	18,950	20,682	21,401	22,337	86%	87%	92%	92%	93%	4,544	26%
Less Grant Aid	6,146	6,298	7,265	6,981	6,894	30%	29%	32%	30%	29%	748	12%
Unmet Need	\$11,647	\$12,652	\$13,417	\$14,420	\$15,443	56%	58%	60%	62%	65%	\$3,796	33%
% Grant Aid that Met Financial Need	35%	33%	35%	33%	31%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	198	252	234	185	206	1%	1%	1%	1%	1%	7	4%
Need-based Loans	3,641	3,573	3,693	3,686	3,772	18%	16%	16%	16%	16%	131	4%
Non-Need Based Loans	1,386	1,336	1,855	2,128	2,378	7%	6%	8%	9%	10%	992	72%
Remaining Unmet Need	\$6,421	\$7,492	\$7,634	\$8,420	\$9,087	31%	34%	34%	36%	38%	2,666	42%
*Amount Borrowed to meet EFC	\$1,238	\$1,407	\$942	\$1,003	\$852	6%	6%	4%	4%	4%	-387	-31%
Income Between \$40,000 to \$60,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	2,564	2,389	2,636	2,631	2,610						46	2%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,113	\$21,360	\$22,049	\$22,656	\$23,455						3,342	17%
Less Expected Family Contribution*	5,840	5,938	5,122	5,082	4,755	29%	28%	23%	22%	20%	-1,086	-19%
Financial Need	14,273	15,422	16,927	17,574	18,701	71%	72%	77%	78%	80%	4,427	31%
Less Grant Aid	4,926	4,986	5,448	5,123	5,198	24%	23%	25%	23%	22%	272	6%
Unmet Need	\$9,347	\$10,436	\$11,479	\$12,451	\$13,503	46%	49%	52%	55%	58%	4,156	44%
% Grant Aid that Met Financial Need	35%	32%	32%	29%	28%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$142	\$206	\$202	\$148	\$167	1%	1%	1%	1%	1%	25	18%
Need-based Loans	3,564	3,570	3,722	3,573	3,690	18%	17%	17%	16%	16%	125	4%
Non-Need Based Loans	1,040	801	1,095	1,337	1,493	5%	4%	5%	6%	6%	453	44%
Remaining Unmet Need	\$4,601	\$5,859	\$6,461	\$7,393	\$8,153	23%	27%	29%	33%	35%	3,552	77%
*Amount Borrowed to meet EFC	\$2,098	\$2,085	\$2,074	\$2,043	\$1,914	10%	10%	9%	9%	8%	-184	-9%

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
Total Enrolled for 9 months (N)	2,457	2,243	2,395	2,524	2,516						59	2%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,872	\$21,055	\$21,779	\$22,344	\$23,161						\$3,289	17%
Less Expected Family Contribution*	10,317	10,500	9,724	9,211	9,273	52%	50%	45%	41%	40%	-1,044	-10%
Financial Need	9,555	10,555	12,055	13,133	13,888	48%	50%	55%	59%	60%	4,333	45%
Less Grant Aid	3,674	3,752	3,580	3,530	3,606	18%	18%	16%	16%	16%	-68	-2%
Unmet Need	\$5,881	\$6,803	\$8,475	\$9,604	\$10,281	30%	32%	39%	43%	44%	4,400	75%
% Grant Aid that Met Financial Need	38%	36%	30%	27%	26%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$110	\$141	\$115	\$77	\$101	1%	1%	1%	0%	0%	-9	-8%
Need-based Loans	3,168	3,194	3,528	3,611	3,595	16%	15%	16%	16%	16%	427	13%
Non-Need Based Loans	535	375	632	817	893	3%	2%	3%	4%	4%	358	67%
Remaining Unmet Need	\$2,068	\$3,094	\$4,200	\$5,098	\$5,693	10%	15%	19%	23%	25%	3,624	175%
*Amount Borrowed to meet EFC	\$3,509	\$3,278	\$3,242	\$3,115	\$3,116	18%	16%	15%	14%	13%	-393	-11%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	1,637	1,831	2,033	2,123	2,212						575	35%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,082	\$21,230	\$21,834	\$22,328	\$23,168						\$3,086	15%
Less Expected Family Contribution*	14,471	15,357	14,366	14,181	14,227	72%	72%	66%	64%	61%	-244	-2%
Financial Need	5,611	5,873	7,468	8,146	8,941	28%	28%	34%	36%	39%	3,330	59%
Less Grant Aid	2,738	2,640	2,773	2,678	2,766	14%	12%	13%	12%	12%	29	1%
Unmet Need	\$2,873	\$3,233	\$4,695	\$5,468	\$6,174	14%	15%	22%	24%	27%	3,301	115%
% Grant Aid that Met Financial Need	49%	45%	37%	33%	31%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$63	\$73	\$57	\$60	\$66	0%	0%	0%	0%	0%	4	6%
Need-based Loans	2,518	2,563	2,962	3,152	3,242	13%	12%	14%	14%	14%	725	29%
Non-Need Based Loans	359	317	357	447	511	2%	1%	2%	2%	2%	152	42%
Remaining Unmet Need	-\$67	\$280	\$1,318	\$1,809	\$2,354	0%	1%	6%	8%	10%	2,421	
*Amount Borrowed to meet EFC	\$5,158	\$4,662	\$4,704	\$4,700	\$4,593	26%	22%	22%	21%	20%	-565	-11%

Income > \$100,000

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	697	775	1,258	1,501	1,784						1,087	156%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$20,819	\$21,691	\$22,190	\$22,551	\$23,411						\$2,592	12%
Less Expected Family Contribution*	14,018	15,597	15,219	16,102	16,791	67%	72%	69%	71%	72%	2,772	20%
Financial Need	6,801	6,094	6,971	6,448	6,621	33%	28%	31%	29%	28%	-180	-3%
Less Grant Aid	2,294	2,376	2,611	2,368	2,448	11%	11%	12%	11%	10%	155	7%
Unmet Need	\$4,507	\$3,718	\$4,360	\$4,080	\$4,172	22%	17%	20%	18%	18%	-334	-7%
% Grant Aid that Met Financial Need	34%	39%	37%	37%	37%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$47	\$62	\$43	\$14	\$21	0%	0%	0%	0%	0%	-26	-55%
Need-based Loans	2,412	2,392	2,533	2,609	2,598	12%	11%	11%	12%	11%	186	8%
Non-Need Based Loans	1,059	641	696	542	529	5%	3%	3%	2%	2%	-530	-50%
Remaining Unmet Need	\$988	\$623	\$1,088	\$915	\$1,024	5%	3%	5%	4%	4%	35	4%
*Amount Borrowed to meet EFC	\$5,255	\$4,880	\$4,790	\$5,329	\$5,584	25%	22%	22%	24%	24%	329	6%

Source: UIDS, PeopleSoft
IR&PLCB 11/12

Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY08 to FY12

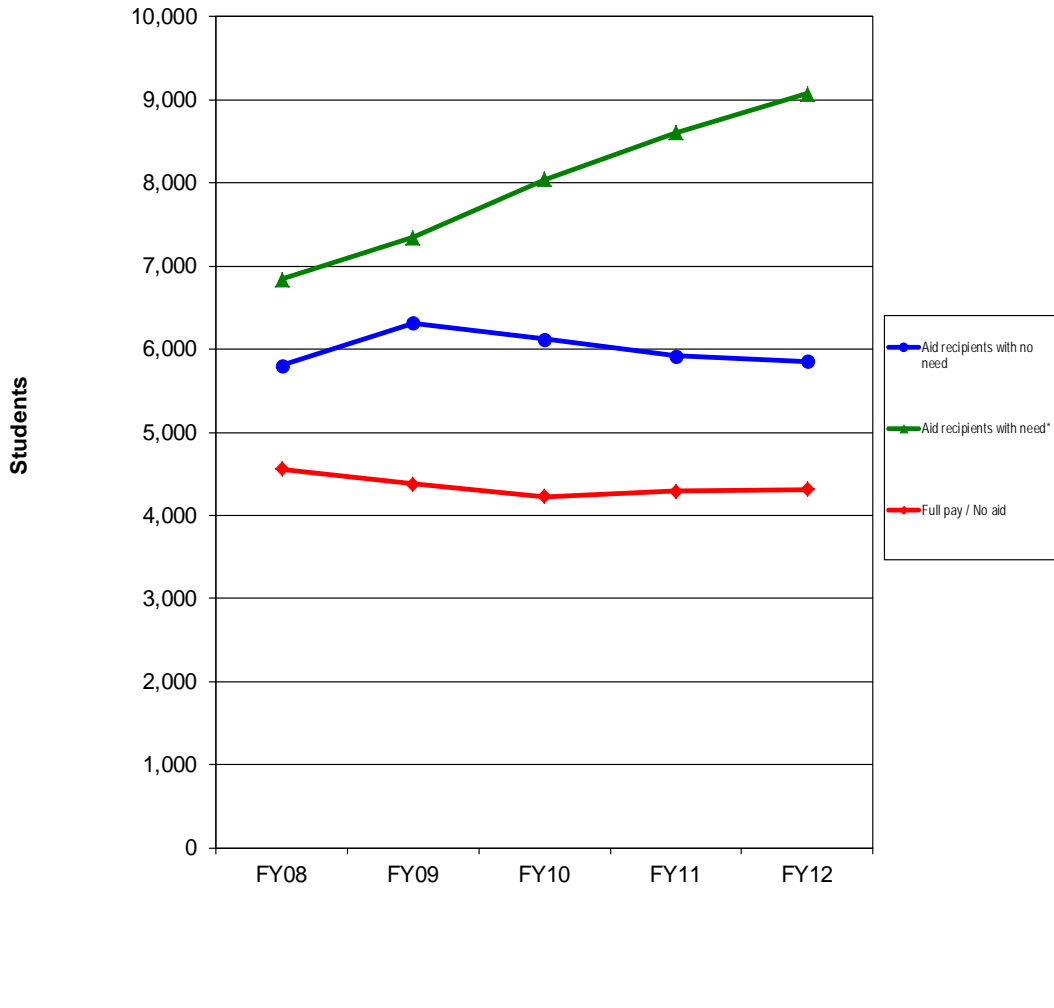
UM-Columbia (Table and Figure 2 series)

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 Missouri Undergraduates at
the University of Missouri-Columbia, FY08 - FY12

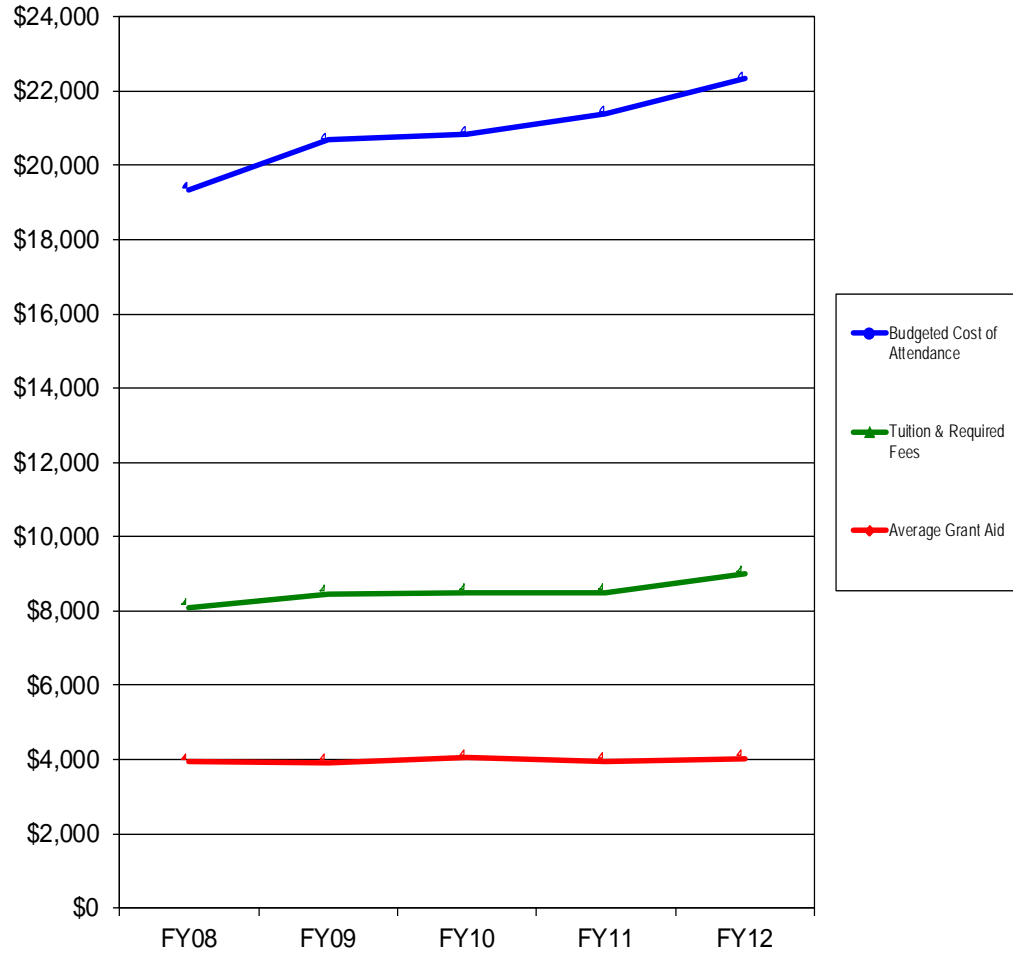


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	3,570	4,034	4,222	4,101	4,110	540	15.1%
Grant aid, no FAFSA	<u>2,232</u>	<u>2,284</u>	<u>1,898</u>	<u>1,819</u>	<u>1,741</u>	-491	-22.0%
Aid recipients with no need	5,802	6,318	6,120	5,920	5,851	49	0.8%
Aid recipients with need*	6,844	7,348	8,044	8,601	9,071	2,227	32.5%
Full pay / No aid	4,561	4,380	4,229	4,291	4,315	-246	-5.4%
Total of all full-time, Degree-Seeking MO UG	17,207	18,046	18,393	18,812	19,237	2,030	11.8%

* 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 Missouri Residents at the University of Missouri-
Columbia, FY08 - FY12



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$19,347	\$20,683	\$20,848	\$21,398	\$22,341	\$2,994	15.5%
Tuition & Required Fees	\$8,098	\$8,467	\$8,501	\$8,501	\$8,989	\$891	11.0%
Average Grant Aid	\$3,945	\$3,920	\$4,053	\$3,953	\$4,028	\$83	2.1%

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

Table 2.1

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

Students with Need		FY08		FY09		FY10		FY11		FY12	
Type of Award		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Need*		3,310	\$2,023	2,991	\$2,640	3,134	\$2,035	2,558	\$2,427	3,189	\$2,762
Merit		2,311	\$2,790	2,490	\$2,805	2,673	\$2,955	2,901	\$2,892	3,094	\$2,877
Other**		181	\$1,390	234	\$1,403	322	\$1,907	276	\$1,859	288	\$2,038
Total		5,802	\$2,309	5,715	\$2,661	6,129	\$2,430	5,735	\$2,635	6,571	\$2,784

Students without Need		FY08		FY09		FY10		FY11		FY12	
Type of Award		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Merit		3,024	\$2,717	3,351	\$2,812	3,286	\$2,845	3,171	\$2,869	3,306	\$2,794
Other**		300	\$1,687	311	\$1,435	298	\$1,905	274	\$1,723	255	\$1,603
Total		3,324	\$2,624	3,662	\$2,695	3,584	\$2,767	3,445	\$2,778	3,561	\$2,709

*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 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	\$7,161	88%	37%	\$7,681	85%	34%
\$20,000 to \$40,000	\$6,675	82%	34%	\$7,687	86%	34%
\$40,000 to \$60,000	\$5,172	64%	27%	\$5,666	63%	25%
\$60,000 to \$80,000	\$3,797	47%	20%	\$3,803	42%	17%
\$80,000 to \$100,000	\$2,484	31%	13%	\$2,601	29%	12%
>\$100,000	\$2,054	25%	11%	\$1,940	22%	9%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 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	3%	37%	0%	32%	28%	1%	34%	1%	32%	32%
\$20,000 to \$40,00	14%	34%	1%	26%	25%	6%	34%	1%	28%	31%
\$40,000 to \$60,000	30%	27%	1%	25%	17%	21%	25%	1%	23%	30%
\$60,000 to \$80,000	54%	20%	1%	20%	5%	42%	17%	0%	20%	21%
\$80,000 to \$100,000	76%	13%	0%	11%	0%	65%	12%	0%	17%	6%
>\$100,000	64%	11%	0%	19%	6%	71%	9%	0%	15%	5%

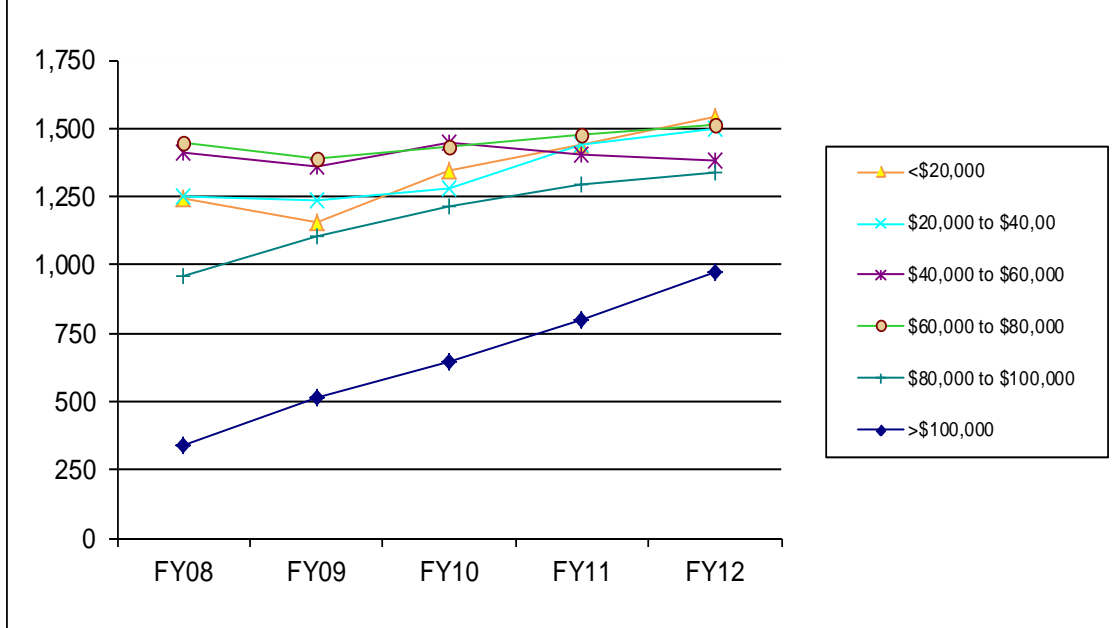
Source: UIDS, PeopleSoft
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Table 2.4
Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Columbia, FY08 - FY12

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,553	\$8,955	1,497	\$8,581	1,524	\$8,514	1,671	\$9,130	1,680	\$9,765
Without Need	1,193	11,105	1,220	11,107	1,176	11,089	1,088	11,701	1,093	12,347
Total	2,746	\$9,889	2,717	\$9,715	2,700	\$9,635	2,759	\$10,144	2,773	\$10,783

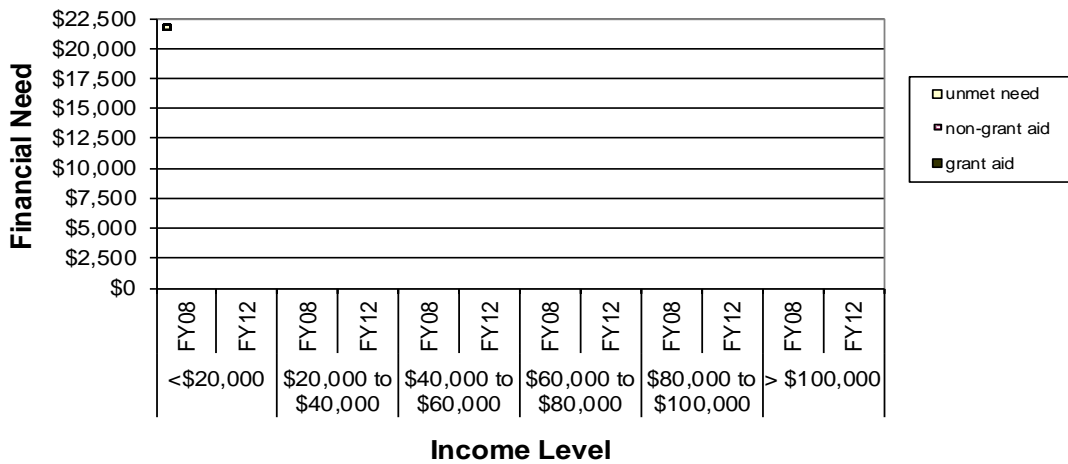
Source: UIDS, PeopleSoft
 IR&P/LCB 11/12

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, FY08 - FY12



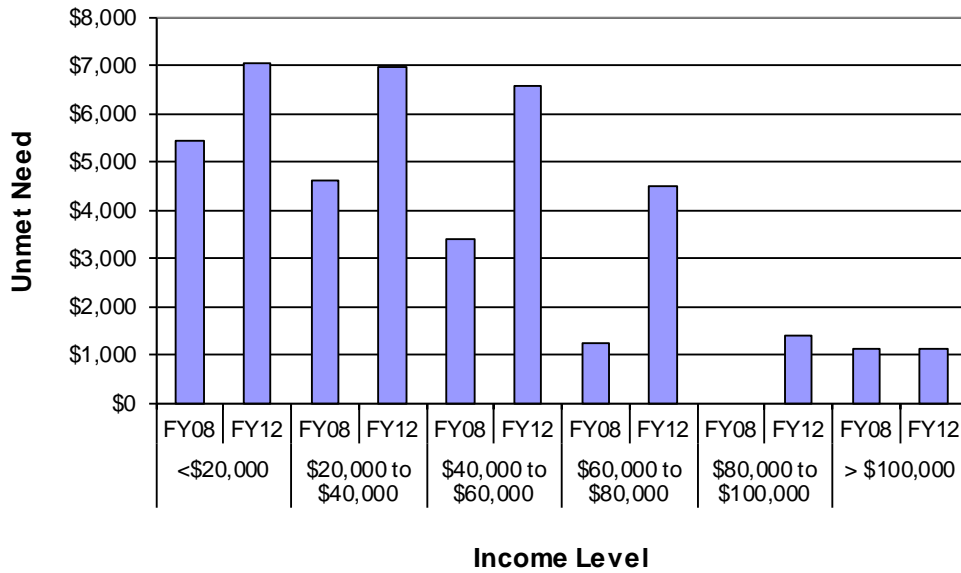
Source: UIDS, PeopleSoft
 IR&P/LCB 11/12

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 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
Total Enrolled for 9 months (N)	1,245	1,159	1,347	1,443	1,540						295	24%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,472	\$20,673	\$20,866	\$21,530	\$22,337						\$2,864	15%
Less Expected Family Contribution*	617	733	563	415	303	3%	4%	3%	2%	1%	-314	-51%
Financial Need	18,855	19,940	20,303	21,115	22,034	97%	96%	97%	98%	99%	3,178	17%
Less Grant Aid	7,161	7,541	7,884	7,959	7,681	37%	36%	38%	37%	34%	520	7%
Unmet Need	\$11,694	\$12,399	\$12,418	\$13,156	\$14,353	60%	60%	60%	61%	64%	2,659	23%
% Grant Aid that Met Financial Need	38%	38%	39%	38%	35%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$95	\$221	\$171	\$146	\$143	0%	1%	1%	1%	1%	48	50%
Need-based Loans	3,510	3,624	4,008	3,924	3,987	18%	18%	19%	18%	18%	477	14%
Non-Need Based Loans	2,666	2,617	2,733	3,026	3,191	14%	13%	13%	14%	14%	525	20%
Remaining Unmet Need	\$5,423	\$5,937	\$5,506	\$6,060	\$7,032	28%	29%	26%	28%	31%	1,609	30%
*Amount Borrowed to meet EFC	\$349	\$356	\$271	\$218	\$141	2%	2%	1%	1%	1%	-208	-60%
Income Between \$20,000 to \$40,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	1,253	1,235	1,283	1,443	1,500						247	20%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,386	\$20,693	\$20,841	\$21,457	\$22,381						\$2,995	15%
Less Expected Family Contribution*	2,774	2,639	1,542	1,508	1,349	14%	13%	7%	7%	6%	-1,424	-51%
Financial Need	16,612	18,054	19,299	19,949	21,032	86%	87%	93%	93%	94%	4,420	27%
Less Grant Aid	6,675	7,049	7,959	7,679	7,687	34%	34%	38%	36%	34%	1,012	15%
Unmet Need	\$9,937	\$11,005	\$11,340	\$12,270	\$13,344	51%	53%	54%	57%	60%	3,407	34%
% Grant Aid that Met Financial Need	40%	39%	41%	38%	37%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$142	\$215	\$210	\$183	\$208	1%	1%	1%	1%	1%	66	46%
Need-based Loans	3,585	3,594	3,874	3,823	3,918	18%	17%	19%	18%	18%	333	9%
Non-Need Based Loans	1,607	1,486	1,857	2,126	2,273	8%	7%	9%	10%	10%	666	41%
Remaining Unmet Need	\$4,603	\$5,710	\$5,398	\$6,139	\$6,946	24%	28%	26%	29%	31%	2,343	51%
*Amount Borrowed to meet EFC	\$1,128	\$1,273	\$689	\$714	\$661	6%	6%	3%	3%	3%	-467	-41%
Income Between \$40,000 to \$60,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	1,410	1,363	1,447	1,401	1,382						-28	-2%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,350	\$20,719	\$20,883	\$21,385	\$22,372						\$3,023	16%
Less Expected Family Contribution*	5,762	5,965	5,292	5,081	4,786	30%	29%	25%	24%	21%	-977	-17%
Financial Need	13,588	14,755	15,591	16,304	17,587	70%	71%	75%	76%	79%	3,999	29%
Less Grant Aid	5,172	5,438	5,672	5,334	5,666	27%	26%	27%	25%	25%	494	10%
Unmet Need	\$8,416	\$9,317	\$9,919	\$10,970	\$11,921	43%	45%	47%	51%	53%	3,505	42%
% Grant Aid that Met Financial Need	38%	37%	36%	33%	32%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$131	\$219	\$206	\$172	\$204	1%	1%	1%	1%	1%	73	56%
Need-based Loans	3,576	3,542	3,901	3,732	3,829	18%	17%	19%	17%	17%	253	7%
Non-Need Based Loans	1,304	945	1,164	1,406	1,325	7%	5%	6%	7%	6%	21	2%
Remaining Unmet Need	\$3,404	\$4,610	\$4,648	\$5,660	\$6,563	18%	22%	22%	26%	29%	3,159	93%
*Amount Borrowed to meet EFC	\$2,211	\$2,183	\$2,169	\$2,090	\$1,929	11%	11%	10%	10%	9%	-282	-13%

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
Total Enrolled for 9 months (N)	1,444	1,390	1,436	1,476	1,513						69	5%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,356	\$20,718	\$20,891	\$21,409	\$22,338						\$2,983	15%
Less Expected Family Contribution*	<u>10,393</u>	<u>10,387</u>	<u>9,838</u>	<u>9,392</u>	<u>9,392</u>	54%	50%	47%	44%	42%	-1,001	-10%
Financial Need	8,962	10,330	11,053	12,017	12,946	46%	50%	53%	56%	58%	3,983	44%
Less Grant Aid	<u>3,797</u>	<u>3,911</u>	<u>3,687</u>	<u>3,548</u>	<u>3,803</u>	20%	19%	18%	17%	17%	7	0%
Unmet Need	\$5,166	\$6,419	\$7,367	\$8,469	\$9,143	27%	31%	35%	40%	41%	3,977	77%
% Grant Aid that Met Financial Need												
	42%	38%	33%	30%	29%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$99	\$142	\$121	\$108	\$104	1%	1%	1%	1%	0%	5	5%
Need-based Loans	3,196	3,240	3,580	3,706	3,664	17%	16%	17%	17%	16%	468	15%
Non-Need Based Loans	640	518	697	791	888	3%	3%	3%	4%	4%	248	39%
Remaining Unmet Need	\$1,231	\$2,519	\$2,969	\$3,864	\$4,487	6%	12%	14%	18%	20%	3,257	265%
*Amount Borrowed to meet EFC	\$3,971	\$3,518	\$3,397	\$3,335	\$3,244	21%	17%	16%	16%	15%	-727	-18%

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

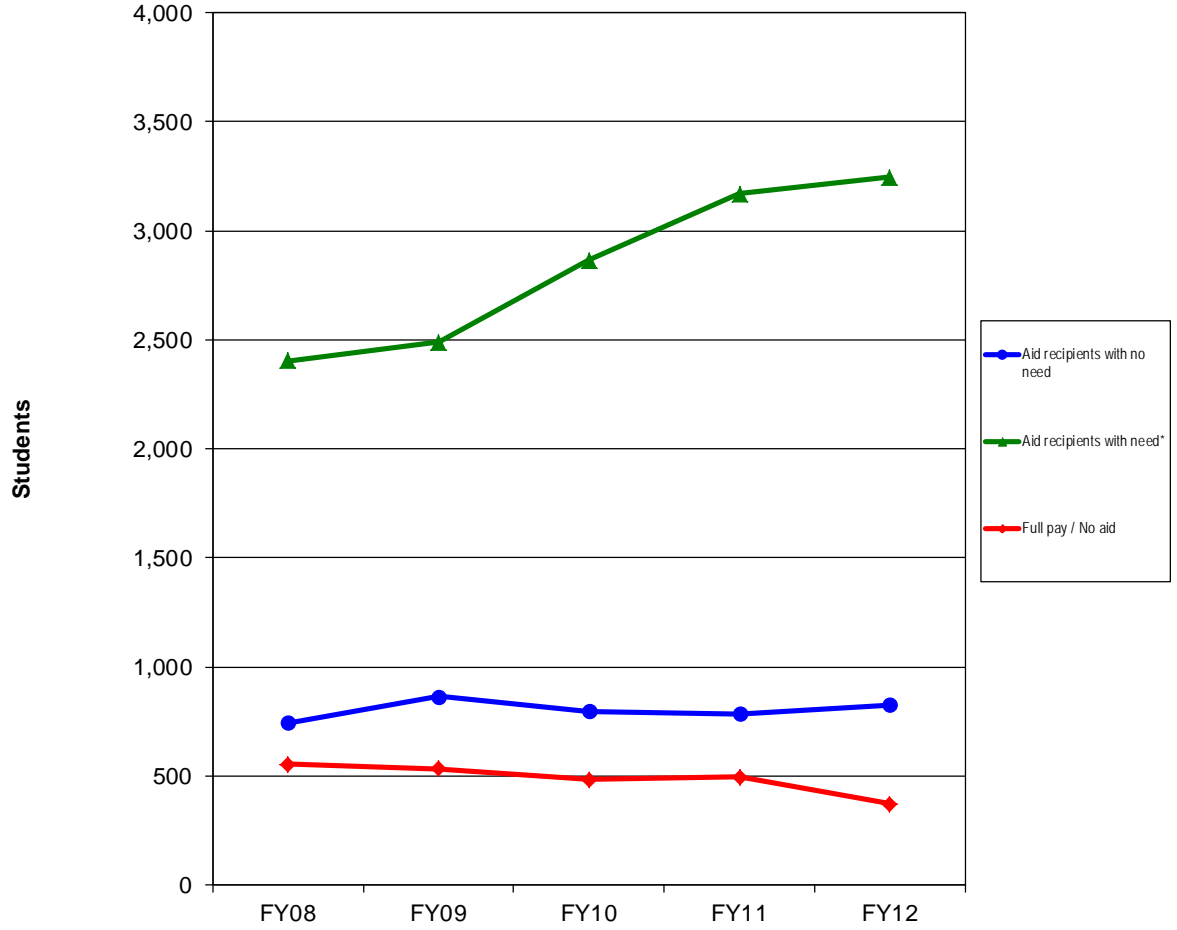
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	961	1104	1217	1296	1335						374	39%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,329	\$20,753	\$20,923	\$21,468	\$22,368						\$3,039	16%
Less Expected Family Contribution*	<u>14,747</u>	<u>15,236</u>	<u>14,366</u>	<u>14,335</u>	<u>14,459</u>	76%	73%	69%	67%	65%	-288	-2%
Financial Need	4,582	5,517	6,557	7,133	7,909	24%	27%	31%	33%	35%	3,327	73%
Less Grant Aid	<u>2,484</u>	<u>2,482</u>	<u>2,651</u>	<u>2,534</u>	<u>2,601</u>	13%	12%	13%	12%	12%	117	5%
Unmet Need	\$2,098	\$3,035	\$3,907	\$4,599	\$5,308	11%	15%	19%	21%	24%	3,210	153%
% Grant Aid that Met Financial Need												
	54%	45%	40%	36%	33%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$47	\$56	\$45	\$62	\$75	0%	0%	0%	0%	0%	28	60%
Need-based Loans	2,427	2,592	2,957	3,206	3,323	13%	12%	14%	15%	15%	896	37%
Non-Need Based Loans	452	314	420	464	502	2%	2%	2%	2%	2%	50	11%
Remaining Unmet Need	\$0	\$73	\$485	\$867	\$1,408	0%	0%	2%	4%	6%	1,408	
*Amount Borrowed to meet EFC	\$6,197	\$5,470	\$5,239	\$5,208	\$4,933	32%	26%	25%	24%	22%	-1,263	-20%

Income > \$100,000

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	338	512	643	795	975						637	188%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$19,480	\$20,766	\$21,100	\$21,582	\$22,527						\$3,047	16%
Less Expected Family Contribution*	<u>12,555</u>	<u>14,330</u>	<u>14,396</u>	<u>15,480</u>	<u>16,067</u>	64%	69%	68%	72%	71%	3,512	28%
Financial Need	6,925	6,435	6,703	6,101	6,460	36%	31%	32%	28%	29%	-465	-7%
Less Grant Aid	<u>2,054</u>	<u>2,292</u>	<u>2,176</u>	<u>1,893</u>	<u>1,940</u>	11%	11%	10%	9%	9%	-114	-6%
Unmet Need	\$4,872	\$4,143	\$4,527	\$4,209	\$4,520	25%	20%	21%	20%	20%	-351	-7%
% Grant Aid that Met Financial Need												
	30%	36%	32%	31%	30%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$42	\$42	\$15	\$23	\$20	0%	0%	0%	0%	0%	-22	-52%
Need-based Loans	2,320	2,512	2,625	2,631	2,677	12%	12%	12%	12%	12%	357	15%
Non-Need Based Loans	1,400	854	890	739	710	7%	4%	4%	3%	3%	-690	-49%
Remaining Unmet Need	\$1,110	\$735	\$998	\$816	\$1,113	6%	4%	5%	4%	5%	3	0%
*Amount Borrowed to meet EFC	\$6,120	\$5,309	\$5,094	\$5,871	\$6,097	31%	26%	24%	27%	27%	-24	0%

Source: UIDS
IR&PLCB 11/12

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

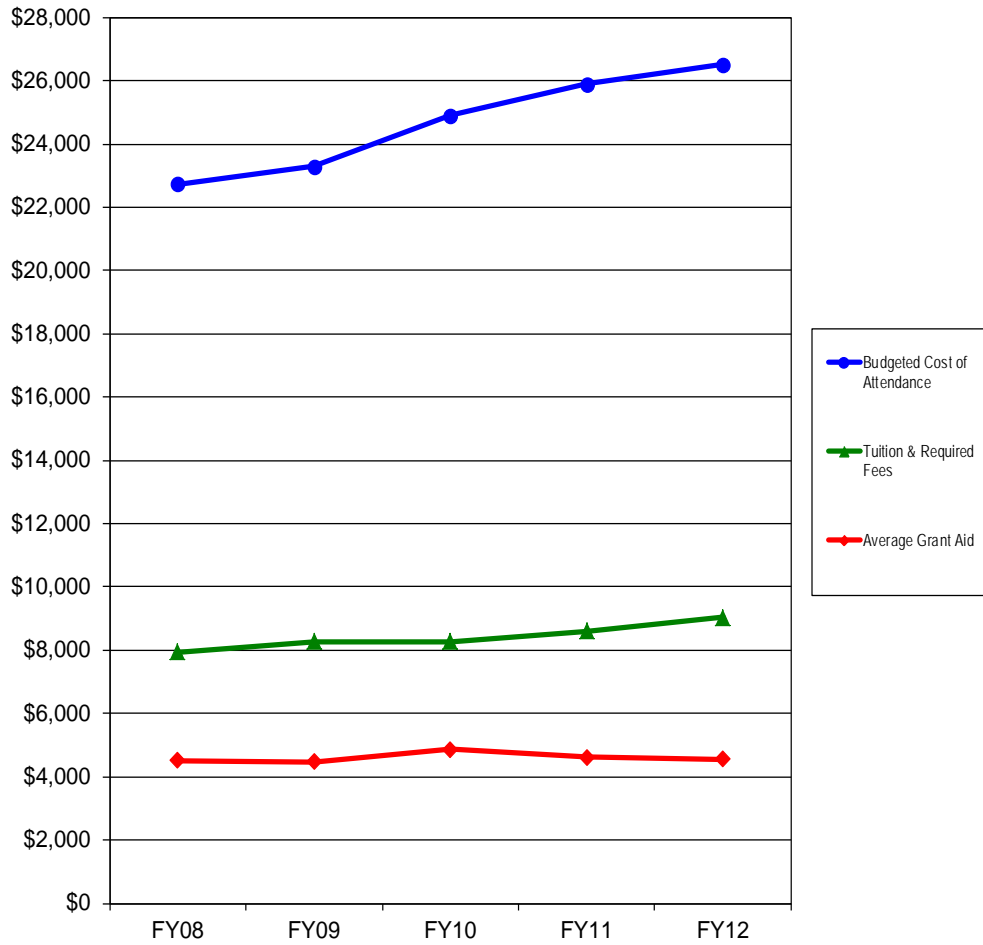


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	440	549	507	483	523	83	18.9%
Grant aid, no FAFSA	<u>304</u>	<u>316</u>	<u>290</u>	<u>301</u>	<u>302</u>	<u>-2</u>	-0.7%
Aid recipients with no need	744	865	797	784	825	81	10.9%
Aid recipients with need*	2,404	2,490	2,863	3,168	3,247	843	35.1%
Full pay / No aid	554	533	483	495	371	-183	-33.0%
Total of all full-time, Degree-Seeking MO UG	3,702	3,888	4,143	4,447	4,443	741	20.0%

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

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 Missouri 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	\$22,731	\$23,285	\$24,891	\$25,901	\$26,513	\$3,782	16.6%
Tuition & Required Fees	\$7,946	\$8,273	\$8,273	\$8,602	\$9,029	\$1,083	13.6%
Average Grant Aid	\$4,517	\$4,481	\$4,860	\$4,618	\$4,546	\$29	0.6%

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

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft

IR&P/LCB 11/12

Table 3.1

Average Institutional Grant Awards Distributed to 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*	716	\$1,643	447	\$1,976	118	\$2,005	122	\$1,796	153	\$1,431
Merit	585	\$2,725	1,024	\$3,509	1,158	\$3,716	1,262	\$3,136	1,391	\$3,213
Other**	666	\$2,539	44	\$4,449	92	\$2,731	83	\$3,686	82	\$4,376
Total	1,967	\$2,268	1,515	\$3,084	1,368	\$3,502	1,467	\$3,055	1,626	\$3,104

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	213	\$2,398	574	\$3,295	529	\$3,255	562	\$3,177	581	\$3,194
Other**	424	\$2,901	88	\$2,784	47	\$4,283	39	\$4,620	50	\$3,759
Total	637	\$2,733	662	\$3,227	576	\$3,339	601	\$3,270	631	\$3,239

*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&PLCB 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	\$6,506	82%	28%	\$6,335	70%	23%
\$20,000 to \$40,000	\$5,784	73%	25%	\$5,994	66%	23%
\$40,000 to \$60,000	\$4,268	54%	19%	\$4,325	48%	17%
\$60,000 to \$80,000	\$3,228	41%	14%	\$3,059	34%	12%
\$80,000 to \$100,000	\$2,706	34%	12%	\$2,520	28%	9%
>\$100,000	\$2,409	30%	10%	\$2,300	25%	8%

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				% 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%	28%	2%	29%	37%	1%	23%	1%	29%	46%
\$20,000 to \$40,00	12%	25%	2%	22%	39%	7%	23%	1%	23%	46%
\$40,000 to \$60,000	28%	19%	2%	19%	32%	19%	17%	1%	21%	42%
\$60,000 to \$80,000	49%	14%	2%	16%	19%	35%	12%	1%	16%	36%
\$80,000 to \$100,000	69%	12%	1%	13%	5%	57%	9%	1%	14%	19%
>\$100,000	76%	10%	1%	20%	0%	77%	8%	0%	12%	3%

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

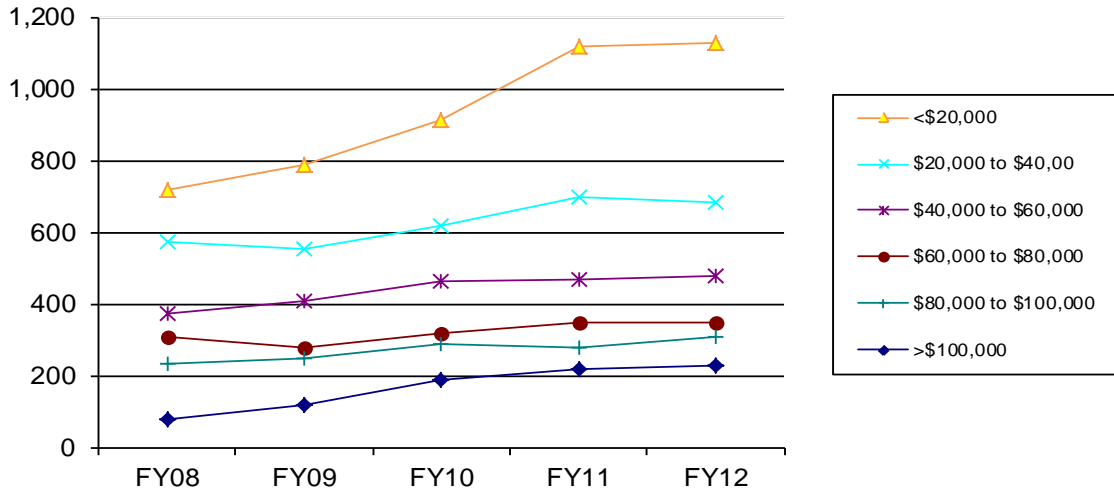
Table 3.4

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

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	129	\$8,291	109	\$8,447	316	\$9,631	344	\$10,886	398	\$10,676
Without Need	52	10,055	83	9,821	124	10,560	103	10,349	128	11,756
	181	\$8,798	192	\$9,041	440	\$9,893	447	\$10,762	526	\$10,939

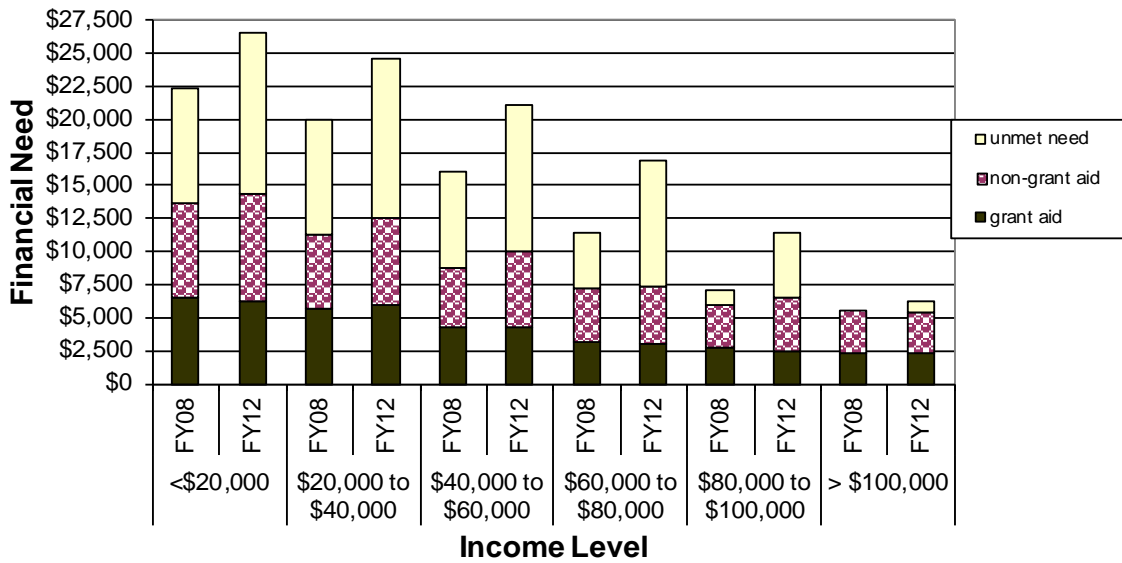
Source: UIDS, PeopleSoft
IR&P/LCB 11/12

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, FY08 - FY12



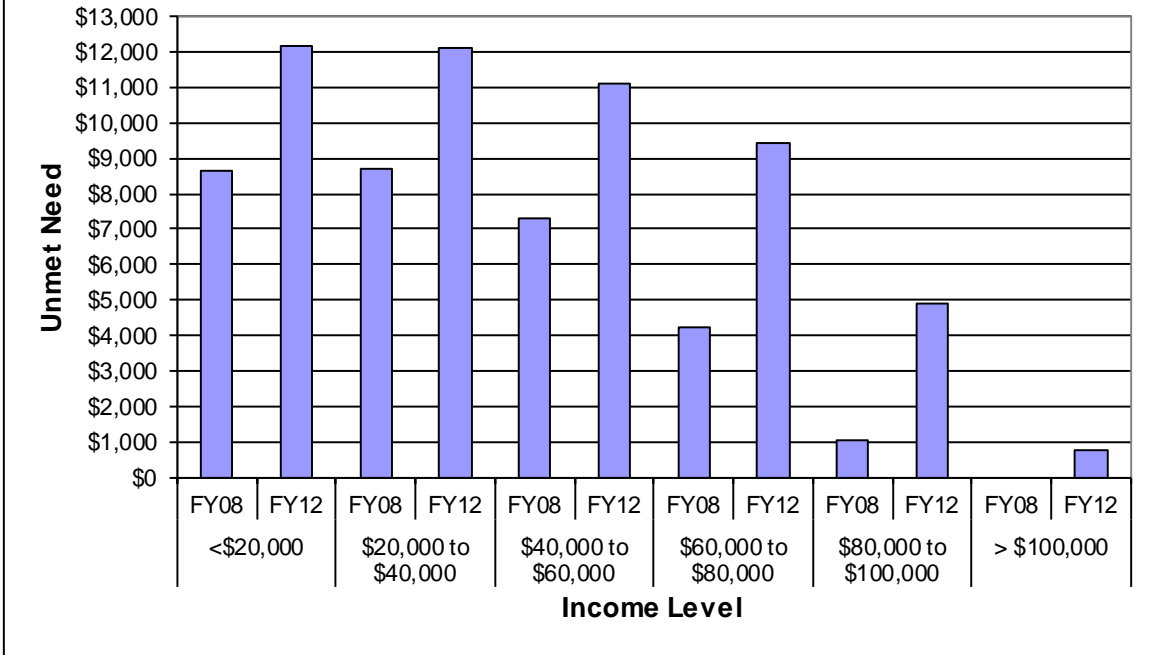
Source: UIDS, PeopleSoft
 IR&P/LCB 11/12

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 Resident Undergraduate Students)

University of Missouri-Kansas City

Income Less than \$20,000

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	716	787	913	1,120	1,127						411	57%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$23,226	\$24,103	\$25,284	\$26,260	\$26,970						\$3,744	16%
Less Expected Family Contribution*	<u>831</u>	<u>929</u>	<u>635</u>	<u>571</u>	<u>394</u>	4%	4%	3%	2%	1%	-437	-53%
Financial Need	22,395	23,174	24,649	25,689	26,576	96%	96%	97%	98%	99%	4,181	19%
Less Grant Aid	<u>6,506</u>	<u>6,662</u>	<u>6,961</u>	<u>6,375</u>	<u>6,335</u>	28%	28%	28%	24%	23%	-171	-3%
Unmet Need	\$15,889	\$16,511	\$17,688	\$19,314	\$20,241	68%	69%	70%	74%	75%	4,352	27%
% Grant Aid that Met Financial Need	29%	29%	28%	25%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$500	\$490	\$506	\$331	\$377	2%	2%	2%	1%	1%	-123	-25%
Need-based Loans	4,011	3,806	3,755	3,793	3,681	17%	16%	15%	14%	14%	-330	-8%
Non-Need Based Loans	<u>2,722</u>	<u>2,982</u>	<u>3,642</u>	<u>4,067</u>	<u>4,017</u>	12%	12%	14%	15%	15%	1,295	48%
Remaining Unmet Need	\$8,655	\$9,234	\$9,786	\$11,123	\$12,165	37%	38%	39%	42%	45%	3,510	41%
*Amount Borrowed to meet EFC	\$580	\$658	\$497	\$393	\$291	2%	3%	2%	1%	1%	-289	-50%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	572	554	616	700	684						112	20%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$22,883	\$24,155	\$24,910	\$26,104	\$26,517						\$3,634	16%
Less Expected Family Contribution*	<u>2,854</u>	<u>3,017</u>	<u>2,263</u>	<u>2,144</u>	<u>1,867</u>	12%	12%	9%	8%	7%	-987	-35%
Financial Need	20,029	21,138	22,647	23,960	24,650	88%	88%	91%	92%	93%	4,621	23%
Less Grant Aid	<u>5,784</u>	<u>5,650</u>	<u>6,429</u>	<u>6,085</u>	<u>5,994</u>	25%	23%	26%	23%	23%	210	4%
Unmet Need	\$14,246	\$15,488	\$16,218	\$17,875	\$18,656	62%	64%	65%	68%	70%	4,410	31%
% Grant Aid that Met Financial Need	29%	27%	28%	25%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$482	\$503	\$437	\$315	\$308	2%	2%	2%	1%	1%	-174	-36%
Need-based Loans	3,764	3,587	3,435	3,556	3,506	16%	15%	14%	14%	13%	-258	-7%
Non-Need Based Loans	<u>1,279</u>	<u>1,446</u>	<u>1,985</u>	<u>2,454</u>	<u>2,757</u>	6%	6%	8%	9%	10%	1,478	116%
Remaining Unmet Need	\$8,720	\$9,953	\$10,361	\$11,550	\$12,085	38%	41%	42%	44%	46%	3,365	39%
*Amount Borrowed to meet EFC	\$1,217	\$1,609	\$1,441	\$1,352	\$1,138	5%	7%	6%	5%	4%	-79	-7%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	374	408	462	466	480						106	28%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$22,332	\$23,859	\$24,714	\$25,785	\$25,990						\$3,658	16%
Less Expected Family Contribution*	<u>6,207</u>	<u>5,995</u>	<u>5,220</u>	<u>5,283</u>	<u>4,839</u>	28%	25%	21%	20%	19%	-1,369	-22%
Financial Need	16,124	17,864	19,495	20,502	21,151	72%	75%	79%	80%	81%	5,027	31%
Less Grant Aid	<u>4,268</u>	<u>4,196</u>	<u>4,612</u>	<u>4,338</u>	<u>4,325</u>	19%	18%	19%	17%	17%	58	1%
Unmet Need	\$11,857	\$13,668	\$14,883	\$16,164	\$16,826	53%	57%	60%	63%	65%	4,969	42%
% Grant Aid that Met Financial Need	26%	23%	24%	21%	20%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$407	\$407	\$480	\$268	\$289	2%	2%	2%	1%	1%	-118	-29%
Need-based Loans	3,480	3,619	3,463	3,465	3,556	16%	15%	14%	13%	14%	76	2%
Non-Need Based Loans	<u>692</u>	<u>857</u>	<u>1,284</u>	<u>1,638</u>	<u>1,897</u>	3%	4%	5%	6%	7%	1,205	174%
Remaining Unmet Need	\$7,278	\$8,785	\$9,657	\$10,792	\$11,084	33%	37%	39%	42%	43%	3,806	52%
*Amount Borrowed to meet EFC	\$2,070	\$1,990	\$2,235	\$2,178	\$2,080	9%	8%	9%	8%	8%	10	0%

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
Total Enrolled for 9 months (N)	306	276	320	349	350						44	14%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$22,448	\$23,617	\$24,551	\$25,786	\$26,201						\$3,754	17%
Less Expected Family Contribution*	10,947	11,041	10,042	9,805	9,290	49%	47%	41%	38%	35%	-1,657	-15%
Financial Need	11,500	12,575	14,509	15,981	16,911	51%	53%	59%	62%	65%	5,411	47%
Less Grant Aid	3,228	3,548	3,197	2,825	3,059	14%	15%	13%	11%	12%	-170	-5%
Unmet Need	\$8,272	\$9,028	\$11,312	\$13,156	\$13,853	37%	38%	46%	51%	53%	5,581	67%
% Grant Aid that Met Financial Need	28%	28%	22%	18%	18%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$368	\$415	\$292	\$78	\$238	2%	2%	1%	0%	1%	-130	-35%
Need-based Loans	3,243	3,438	3,454	3,424	3,383	14%	15%	14%	13%	13%	140	4%
Non-Need Based Loans	429	247	714	1,008	787	2%	1%	3%	4%	3%	358	83%
Remaining Unmet Need	\$4,232	\$4,927	\$6,852	\$8,646	\$9,446	19%	21%	28%	34%	36%	5,213	123%
*Amount Borrowed to meet EFC	\$2,625	\$2,738	\$3,351	\$2,967	\$2,982	12%	12%	14%	12%	11%	356	14%

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

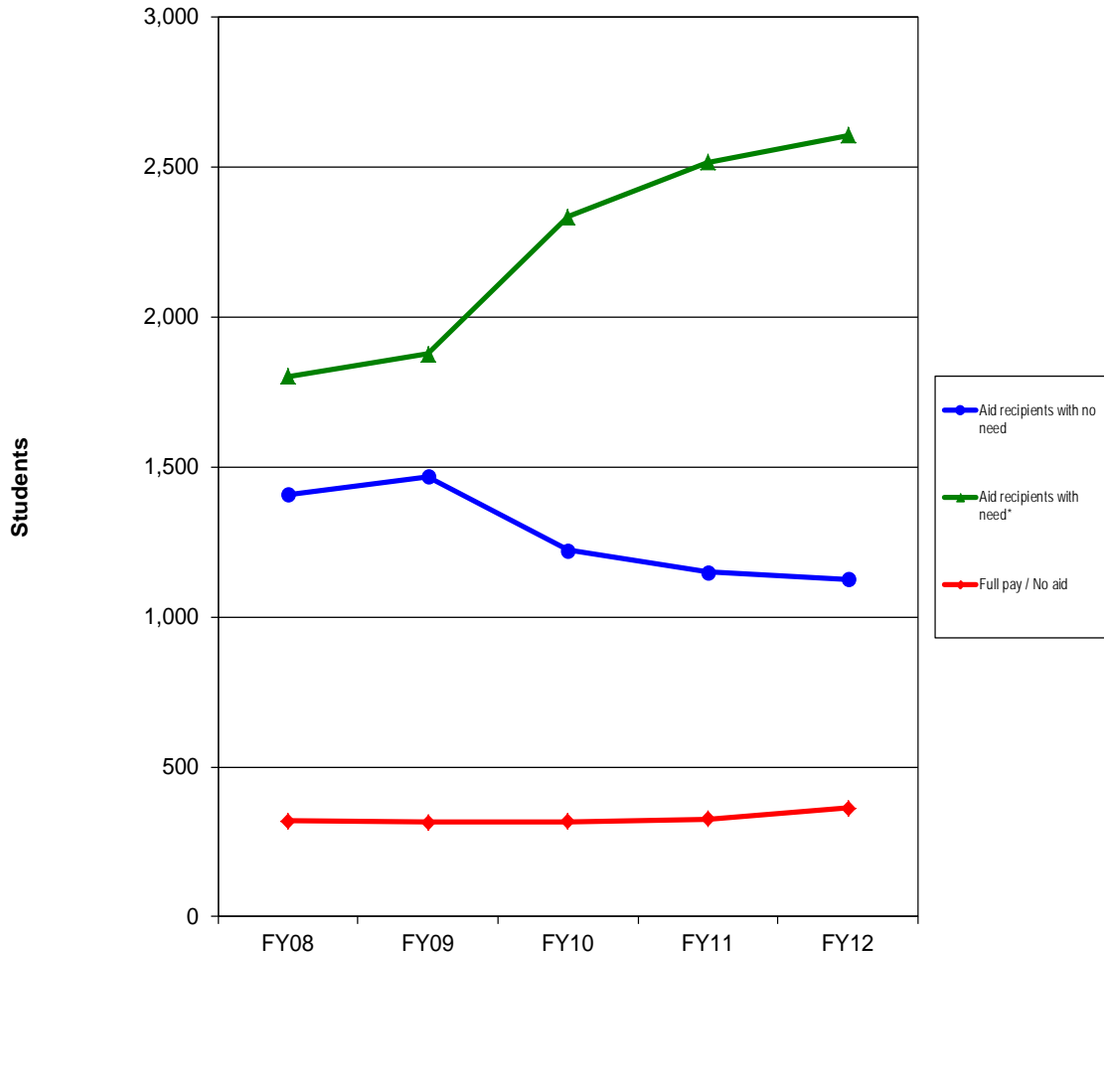
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	235	248	290	278	309						74	31%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$23,008	\$24,146	\$25,018	\$25,724	\$26,579						\$3,571	16%
Less Expected Family Contribution*	15,956	16,054	15,612	15,056	15,145	69%	66%	62%	59%	57%	-811	-5%
Financial Need	7,052	8,092	9,405	10,668	11,433	31%	34%	38%	41%	43%	4,382	62%
Less Grant Aid	2,706	2,718	3,019	2,548	2,520	12%	11%	12%	10%	9%	-186	-7%
Unmet Need	\$4,346	\$5,373	\$6,386	\$8,120	\$8,913	19%	22%	26%	32%	34%	4,567	105%
% Grant Aid that Met Financial Need	38%	34%	32%	24%	22%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$244	\$253	\$213	\$166	\$152	1%	1%	1%	1%	1%	-92	-38%
Need-based Loans	2,866	2,851	3,229	3,250	3,191	12%	12%	13%	13%	12%	325	11%
Non-Need Based Loans	183	164	405	413	646	1%	1%	2%	2%	2%	463	253%
Remaining Unmet Need	\$1,053	\$2,106	\$2,540	\$4,291	\$4,925	5%	9%	10%	17%	19%	3,872	368%
*Amount Borrowed to meet EFC	\$3,967	\$2,895	\$4,637	\$4,008	\$4,647	17%	12%	19%	16%	17%	679	17%

Income > \$100,000

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	76	116	186	216	230						154	203%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$23,815	\$24,998	\$25,858	\$26,364	\$27,279						\$3,464	15%
Less Expected Family Contribution*	18,189	19,904	18,050	19,958	21,046	76%	80%	70%	76%	77%	2,857	16%
Financial Need	5,626	5,094	7,808	6,407	6,233	24%	20%	30%	24%	23%	608	11%
Less Grant Aid	2,409	2,766	3,194	2,492	2,300	10%	11%	12%	9%	8%	-109	-5%
Unmet Need	\$3,217	\$2,329	\$4,615	\$3,915	\$3,933	14%	9%	18%	15%	14%	716	22%
% Grant Aid that Met Financial Need	43%	54%	41%	39%	37%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$216	\$231	\$240	\$2	\$71	1%	1%	1%	0%	0%	-145	-67%
Need-based Loans	2,302	2,182	2,603	2,852	2,875	10%	9%	10%	11%	11%	572	25%
Non-Need Based Loans	2,302	242	708	274	234	10%	1%	3%	1%	1%	-2,069	-90%
Remaining Unmet Need	-\$1,604	-\$326	\$1,065	\$787	\$754	-7%	-1%	4%	3%	3%	2,358	-147%
*Amount Borrowed to meet EFC	\$4,650	\$3,918	\$5,235	\$5,589	\$6,107	20%	16%	20%	21%	22%	1,457	31%

Source: UIDS
IR&PLCB 11/12

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

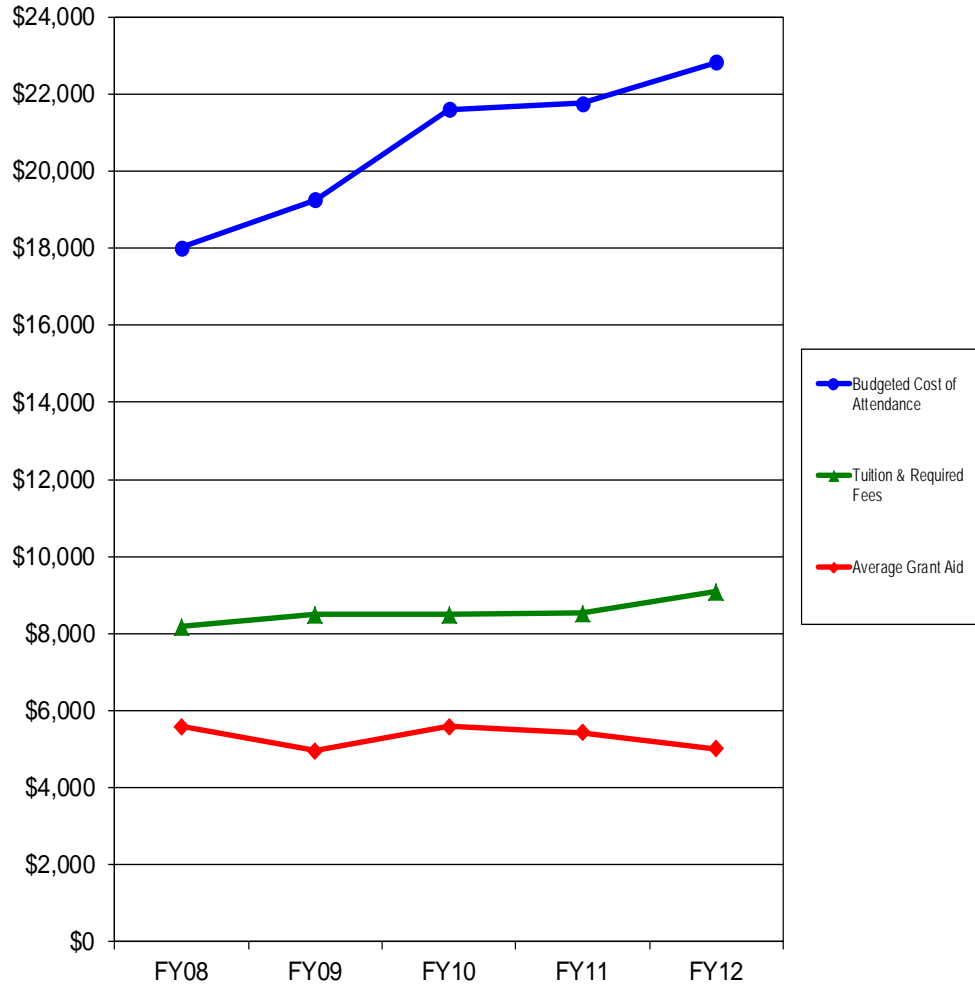


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	767	896	712	668	657	-110	-14.3%
Grant aid, no FAFSA	<u>641</u>	<u>573</u>	<u>510</u>	<u>481</u>	<u>469</u>	<u>-172</u>	-26.8%
Aid recipients with no need	1,408	1,469	1,222	1,149	1,126	-282	-20.0%
Aid recipients with need*	1,802	1,877	2,335	2,515	2,605	803	44.6%
Full pay / No aid	320	316	317	325	362	42	13.1%
Total of all full-time, Degree-Seeking MO UG	3,530	3,662	3,874	3,989	4,093	563	15.9%

* 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 Missouri Residents at Missouri S&T, FY08 - FY12



	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$18,015	\$19,260	\$21,600	\$21,766	\$22,828	\$4,813	26.7%
Tuition & Required Fees	\$8,182	\$8,488	\$8,488	\$8,528	\$9,084	\$902	11.0%
Average Grant Aid	\$5,587	\$4,966	\$5,598	\$5,426	\$5,013	-\$574	-10.3%

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

Table 4.1

Average Institutional Grant Awards Distributed to 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	333	\$1,521	376	\$1,493	382	\$1,375	388	\$1,539
Merit	1,379	\$2,951	1,295	\$2,891	1,342	\$3,510	1,503	\$3,493	1,578	\$3,446
Other**	43	\$4,319	62	\$3,698	81	\$3,464	85	\$3,114	82	\$3,517
Total	1,422	\$2,993	1,690	\$2,651	1,799	\$3,086	1,970	\$3,066	2,048	\$3,088

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	1,024	\$4,166	1,054	\$3,974	933	\$4,094	877	\$4,049	856	\$4,104
Other**	79	\$2,909	77	\$3,005	75	\$3,032	55	\$3,566	53	\$3,977
Total	1,103	\$4,076	1,131	\$3,908	1,008	\$4,015	932	\$4,021	909	\$4,097

*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&PLCB 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	\$8,081	99%	44%	\$7,194	79%	31%
\$20,000 to \$40,000	\$8,055	98%	45%	\$7,902	87%	35%
\$40,000 to \$60,000	\$6,278	77%	35%	\$5,333	59%	23%
\$60,000 to \$80,000	\$4,408	54%	25%	\$3,852	42%	17%
\$80,000 to \$100,000	\$4,331	53%	24%	\$3,646	40%	16%
>\$100,000	\$4,266	52%	24%	\$3,785	42%	17%

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	3%	44%	2%	30%	21%	2%	31%	1%	36%	30%
\$20,000 to \$40,00	15%	45%	1%	21%	18%	5%	35%	1%	28%	31%
\$40,000 to \$60,000	30%	35%	0%	21%	14%	20%	23%	0%	24%	33%
\$60,000 to \$80,000	56%	25%	0%	17%	2%	38%	17%	0%	22%	23%
\$80,000 to \$100,000	70%	24%	0%	11%	0%	55%	16%	0%	16%	13%
>\$100,000	74%	24%	0%	8%	0%	68%	17%	0%	12%	3%

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

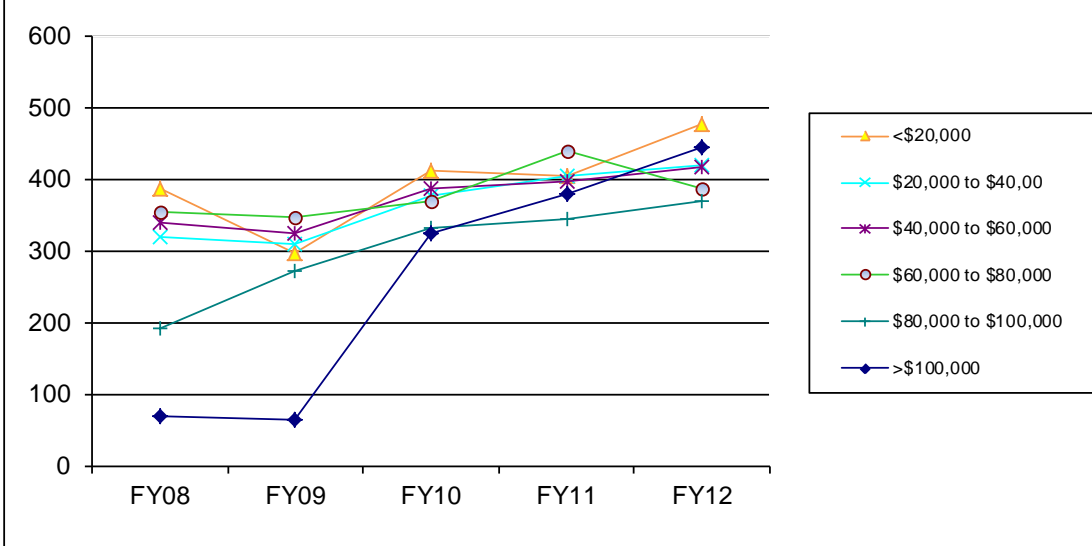
Table 4.4

Average PLUS Loan Awarded to PLUS Loan Recipients, 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	96	\$7,529	115	\$6,832	181	\$8,085	399	\$8,748	463	\$9,386
Without Need	108	9,349	105	9,038	75	8,364	101	9,893	113	11,143
	204	\$8,493	220	\$7,885	256	\$8,167	500	\$8,979	576	\$9,730

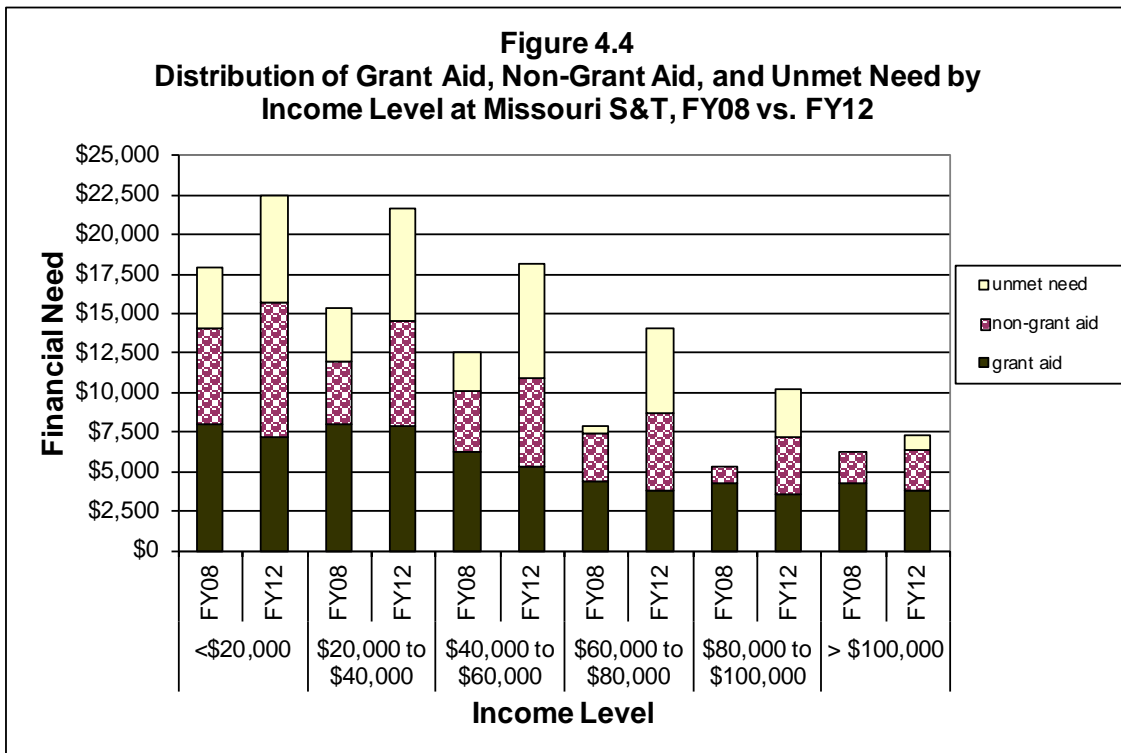
Source: UIDS, PeopleSoft
IR&P/LCB 11/12

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



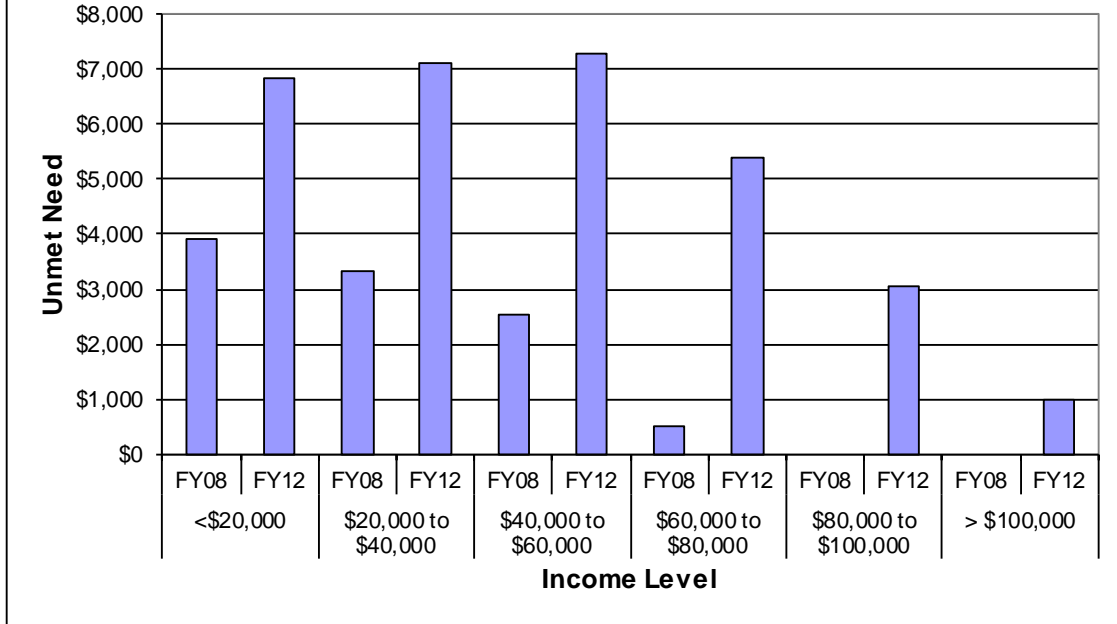
Source: UIDS, PeopleSoft
 IR&P/LCB 11/12

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 Resident Undergraduate Students)

Missouri S&T												
Income Less than \$20,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change	% Change
											FY08-FY12	FY08-FY12
Total Enrolled for 9 months (N)	386	297	411	403	473						87	23%
Percent Cost of Attendance												
Cost of Attendance	\$18,476	\$19,850	\$21,767	\$21,847	\$22,924						\$4,448	24%
Less Expected Family Contribution*	516	680	417	553	398	3%	3%	2%	3%	2%	-118	-23%
Financial Need	17,960	19,170	21,349	21,294	22,526	97%	97%	98%	97%	98%	4,566	25%
Less Grant Aid	8,081	7,743	8,665	8,425	7,194	44%	39%	40%	39%	31%	-887	-11%
Unmet Need	\$9,880	\$11,427	\$12,684	\$12,870	\$15,332	53%	58%	58%	59%	67%	5,453	55%
% Grant Aid that Met Financial Need	45%	40%	41%	40%	32%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$339	\$348	\$347	\$194	\$265	2%	2%	2%	1%	1%	-73	-22%
Need-based Loans	3,890	3,866	3,979	4,061	4,474	21%	19%	18%	19%	20%	585	15%
Non-Need Based Loans	1,744	2,221	2,746	3,029	3,771	9%	11%	13%	14%	16%	2,027	116%
Remaining Unmet Need	\$3,907	\$4,993	\$5,612	\$5,585	\$6,821	21%	25%	26%	26%	30%	2,914	75%
*Amount Borrowed to meet EFC	\$263	\$423	\$262	\$308	\$214	1%	2%	1%	1%	1%	-49	-19%
Income Between \$20,000 to \$40,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change	% Change
											FY08-FY12	FY08-FY12
Total Enrolled for 9 months (N)	319	308	376	405	418						99	31%
Percent Cost of Attendance												
Cost of Attendance	\$17,970	\$19,351	\$21,614	\$21,799	\$22,839						\$4,869	27%
Less Expected Family Contribution*	2,615	2,865	1,600	1,491	1,216	15%	15%	7%	7%	5%	-1,399	-54%
Financial Need	15,355	16,485	20,015	20,307	21,624	85%	85%	93%	93%	95%	6,269	41%
Less Grant Aid	8,055	7,338	8,841	8,762	7,902	45%	38%	41%	40%	35%	-153	-2%
Unmet Need	\$7,300	\$9,148	\$11,173	\$11,546	\$13,722	41%	47%	52%	53%	60%	6,422	88%
% Grant Aid that Met Financial Need	52%	45%	44%	43%	37%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$170	\$174	\$193	\$162	\$213	1%	1%	1%	1%	1%	43	25%
Need-based Loans	3,121	3,529	3,625	3,593	4,070	17%	18%	17%	16%	18%	948	30%
Non-Need Based Loans	676	609	1,249	1,743	2,317	4%	3%	6%	8%	10%	1,641	243%
Remaining Unmet Need	\$3,333	\$4,836	\$6,105	\$6,048	\$7,122	19%	25%	28%	28%	31%	3,789	114%
*Amount Borrowed to meet EFC	\$977	\$1,227	\$729	\$710	\$639	5%	6%	3%	3%	3%	-338	-35%
Income Between \$40,000 to \$60,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change	% Change
											FY08-FY12	FY08-FY12
Total Enrolled for 9 months (N)	338	324	386	397	417						79	23%
Percent Cost of Attendance												
Cost of Attendance	\$17,930	\$19,240	\$21,600	\$21,730	\$22,828						\$4,897	27%
Less Expected Family Contribution*	5,314	5,394	4,508	4,761	4,610	30%	28%	21%	22%	20%	-704	-13%
Financial Need	12,616	13,846	17,092	16,970	18,218	70%	72%	79%	78%	80%	5,602	44%
Less Grant Aid	6,278	5,975	7,143	6,482	5,333	35%	31%	33%	30%	23%	-945	-15%
Unmet Need	\$6,338	\$7,872	\$9,950	\$10,487	\$12,885	35%	41%	46%	48%	56%	6,547	103%
% Grant Aid that Met Financial Need	50%	43%	42%	38%	29%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$51	\$56	\$24	\$32	\$22	0%	0%	0%	0%	0%	-29	-57%
Need-based Loans	3,157	3,530	3,645	3,297	3,676	18%	18%	17%	15%	16%	519	16%
Non-Need Based Loans	599	325	676	1,137	1,921	3%	2%	3%	5%	8%	1,322	221%
Remaining Unmet Need	\$2,531	\$3,961	\$5,605	\$6,021	\$7,265	14%	21%	26%	28%	32%	4,734	187%
*Amount Borrowed to meet EFC	\$1,716	\$1,706	\$1,626	\$1,927	\$1,863	10%	9%	8%	9%	8%	147	9%

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
Total Enrolled for 9 months (N)	355	347	368	438	387						32	9%
	Percent Cost of Attendance											
Cost of Attendance	\$17,979	\$19,187	\$21,568	\$21,749	\$22,809						\$4,830	27%
Less Expected Family Contribution*	10,047	10,306	8,524	8,093	8,668	56%	54%	40%	37%	38%	-1,378	-14%
Financial Need	7,932	8,881	13,043	13,656	14,140	44%	46%	60%	63%	62%	6,208	78%
Less Grant Aid	4,408	4,145	4,351	4,589	3,852	25%	22%	20%	21%	17%	-555	-13%
Unmet Need	\$3,525	\$4,736	\$8,692	\$9,067	\$10,288	20%	25%	40%	42%	45%	6,764	192%
% Grant Aid that Met Financial Need	56%	47%	33%	34%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$28	\$11	\$14	\$1	\$20	0%	0%	0%	0%	0%	-8	-29%
Need-based Loans	2,639	2,731	3,432	3,348	3,557	15%	14%	16%	15%	16%	917	35%
Non-Need Based Loans	343	83	328	1,003	1,323	2%	0%	2%	5%	6%	980	286%
Remaining Unmet Need	\$515	\$1,912	\$4,919	\$4,715	\$5,389	3%	10%	23%	22%	24%	4,874	947%
*Amount Borrowed to meet EFC	\$3,307	\$3,187	\$2,618	\$2,774	\$2,985	18%	17%	12%	13%	13%	-322	-10%

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

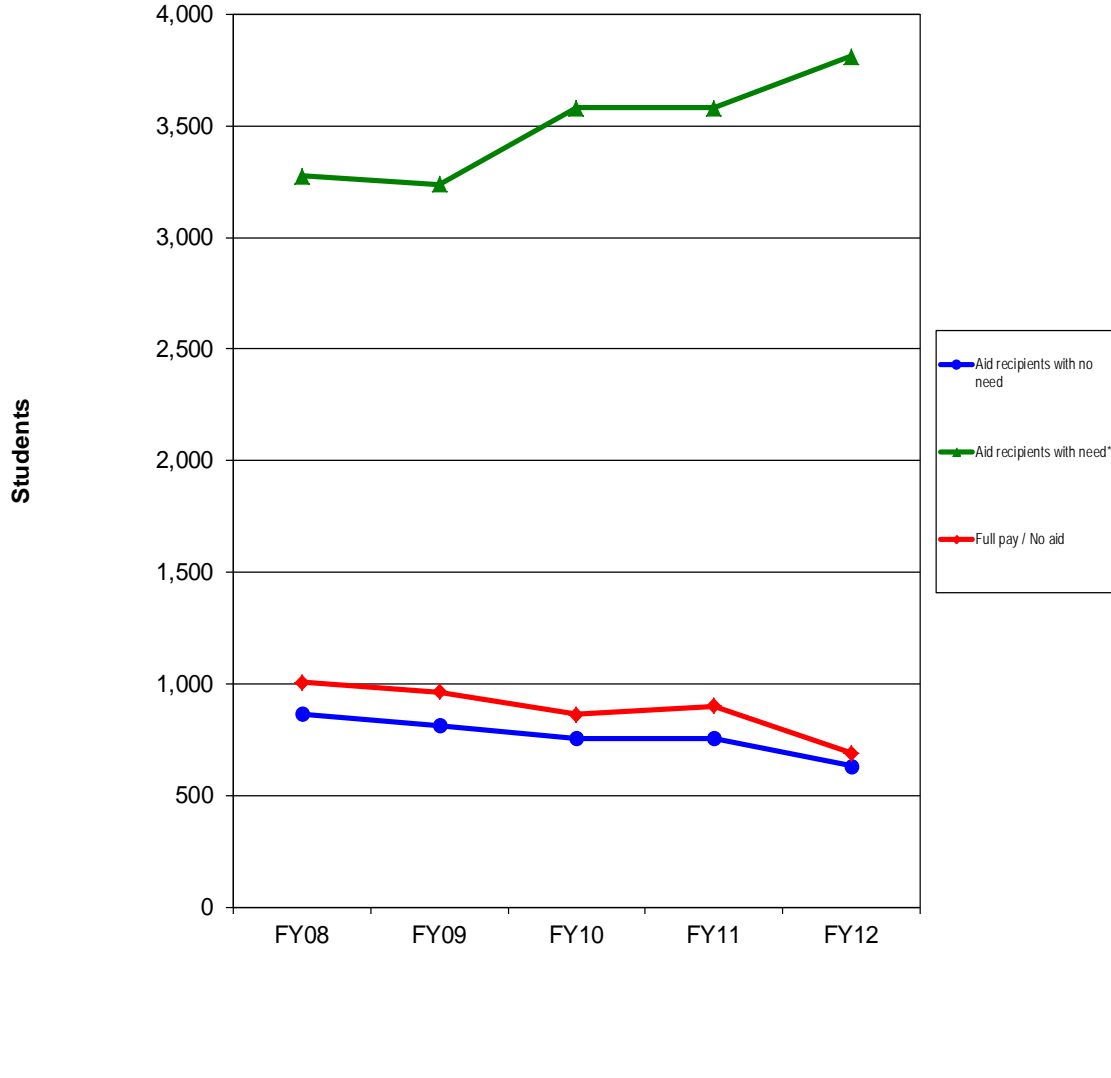
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	191	271	332	343	370						179	94%
	Percent Cost of Attendance											
Cost of Attendance	\$18,035	\$19,174	\$21,561	\$21,718	\$22,793						\$4,758	26%
Less Expected Family Contribution*	12,699	14,529	12,883	12,374	12,544	70%	76%	60%	57%	55%	-155	-1%
Financial Need	5,336	4,645	8,678	9,344	10,249	30%	24%	40%	43%	45%	4,912	92%
Less Grant Aid	4,331	3,673	3,450	3,591	3,646	24%	19%	16%	17%	16%	-686	-16%
Unmet Need	\$1,005	\$972	\$5,228	\$5,753	\$6,603	6%	5%	24%	26%	29%	5,598	557%
% Grant Aid that Met Financial Need	81%	79%	40%	38%	36%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$1	\$10	\$0	\$0	\$0	0%	0%	0%	0%	0%	-1	-100%
Need-based Loans	1,805	2,035	2,641	2,794	2,960	10%	11%	12%	13%	13%	1,154	64%
Non-Need Based Loans	196	680	198	564	595	1%	4%	1%	3%	3%	400	204%
Remaining Unmet Need	-\$997	-\$1,754	\$2,389	\$2,396	\$3,048	-6%	-9%	11%	11%	13%	4,045	
*Amount Borrowed to meet EFC	\$4,172	\$4,082	\$3,674	\$4,127	\$4,039	23%	21%	17%	19%	18%	-133	-3%

Income > \$100,000

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY010	FY011	FY012	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	69	63	325	380	444						375	543%
	Percent Cost of Attendance											
Cost of Attendance	\$18,107	\$19,567	\$21,595	\$21,776	\$22,798						\$4,691	26%
Less Expected Family Contribution*	13,439	14,046	14,881	14,281	15,416	74%	72%	69%	66%	68%	1,977	15%
Financial Need	4,668	5,521	6,714	7,495	7,382	26%	28%	31%	34%	32%	2,714	58%
Less Grant Aid	4,266	2,963	3,188	3,463	3,785	24%	15%	15%	16%	17%	-481	-11%
Unmet Need	\$402	\$2,559	\$3,526	\$4,031	\$3,597	2%	13%	16%	19%	16%	3,195	796%
% Grant Aid that Met Financial Need	91%	54%	47%	46%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$32	\$0	\$0	\$7	\$4	0%	0%	0%	0%	0%	-28	-88%
Need-based Loans	1,464	1,761	2,160	2,385	2,197	8%	9%	10%	11%	10%	733	50%
Non-Need Based Loans	45	210	234	374	415	0%	1%	1%	2%	2%	370	821%
Remaining Unmet Need	-\$1,140	\$587	\$1,131	\$1,265	\$981	-6%	3%	5%	6%	4%	2,121	
*Amount Borrowed to meet EFC	\$4,588	\$4,208	\$4,337	\$4,491	\$4,750	25%	22%	20%	21%	21%	162	4%

Source: UIDS, PeopleSoft
IR&PLCB 11/12

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

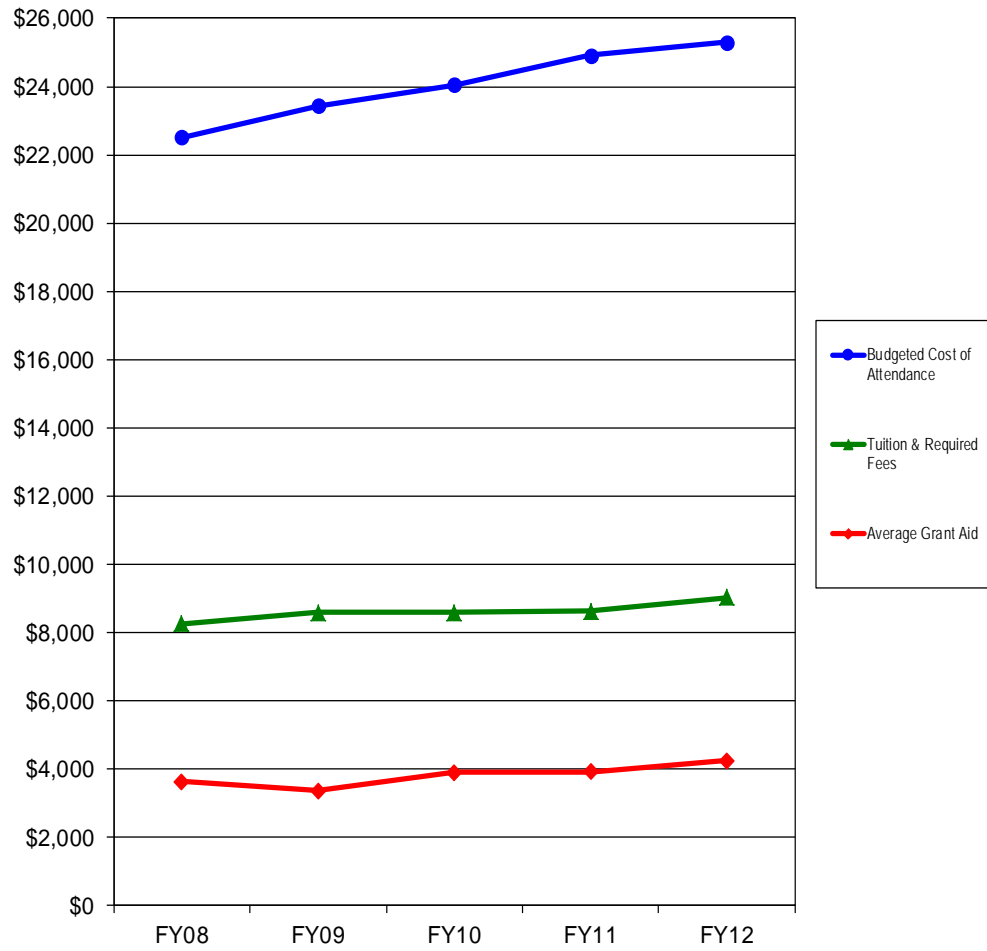


	FY08	FY09	FY10	FY11	FY12	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	442	482	492	492	384	-58	-13.1%
Grant aid, no FAFSA	<u>423</u>	<u>332</u>	<u>265</u>	<u>265</u>	<u>247</u>	<u>-176</u>	<u>-41.6%</u>
Aid recipients with no need	865	814	757	757	631	-234	-27.1%
Aid recipients with need*	3,276	3,239	3,580	3,580	3,811	535	16.3%
Full pay / No aid	1,007	962	863	901	689	-318	-31.6%
Total of all full-time, Degree-Seeking MO UG	5,148	5,015	5,200	5,238	5,131	-17	-0.3%

* 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 Missouri 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	\$22,518	\$23,435	\$24,055	\$24,913	\$25,303	\$2,785	12.4%
Tuition & Required Fees	\$8,264	\$8,595	\$8,595	\$8,631	\$9,038	\$774	9.4%
Average Grant Aid	\$3,642	\$3,370	\$3,897	\$3,922	\$4,255	\$613	16.8%

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

Table 5.1

Average Institutional Grant Awards Distributed to 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*	275	\$3,349	198	\$3,080	114	\$2,678	111	\$2,833	450	\$1,668
Merit	798	\$2,561	842	\$2,515	907	\$2,743	1,001	\$2,974	1,029	\$3,843
Other**	209	\$1,744	301	\$2,065	221	\$2,399	304	\$1,866	277	\$2,303
Total	1,282	\$2,596	1,341	\$2,497	1,242	\$2,676	1,416	\$2,725	1,756	\$3,042

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	342	\$2,588	358	\$2,934	347	\$3,170	359	\$3,160	330	\$4,212
Other**	138	\$2,635	149	\$2,633	113	\$2,483	108	\$2,774	99	\$3,474
Total	480	\$2,602	507	\$2,846	460	\$3,001	467	\$3,070.76	429	\$4,042.15

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

**Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&PLCB 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	\$5,247	63%	22%	\$5,579	62%	21%
\$20,000 to \$40,000	\$4,185	51%	18%	\$4,838	54%	19%
\$40,000 to \$60,000	\$3,666	44%	16%	\$4,338	48%	17%
\$60,000 to \$80,000	\$2,817	34%	13%	\$2,849	32%	12%
\$80,000 to \$100,000	\$2,529	31%	12%	\$2,626	29%	11%
>\$100,000	\$1,997	24%	9%	\$1,977	22%	8%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&PLCB 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	% 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%	22%	0%	28%	46%	2%	21%	0%	28%	49%
\$20,000 to \$40,00	15%	18%	0%	23%	44%	8%	19%	0%	22%	51%
\$40,000 to \$60,000	28%	16%	0%	21%	35%	19%	17%	0%	17%	47%
\$60,000 to \$80,000	45%	13%	0%	18%	24%	39%	12%	0%	17%	32%
\$80,000 to \$100,000	61%	12%	0%	15%	12%	60%	11%	0%	15%	14%
>\$100,000	66%	9%	0%	15%	10%	76%	8%	0%	11%	5%

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

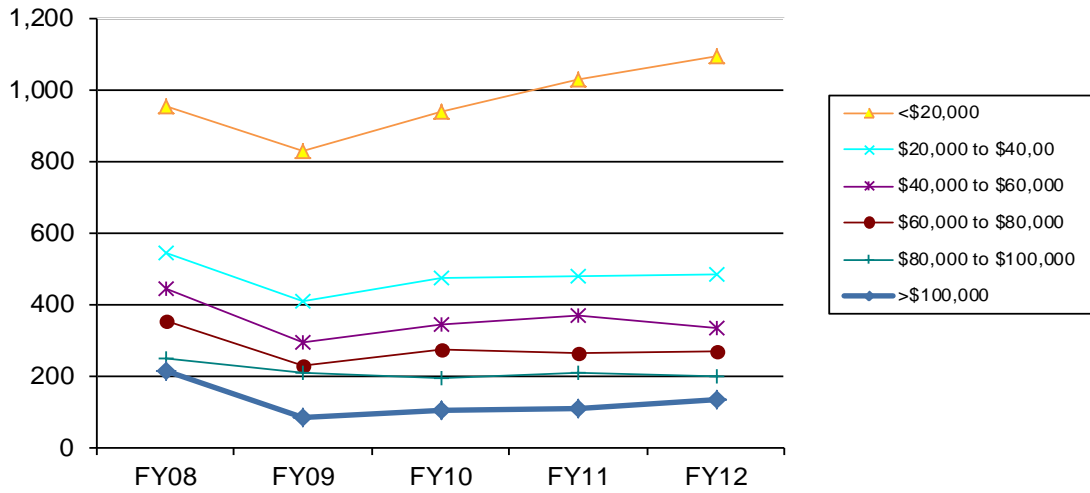
Table 5.4

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

	FY08		FY09		FY10		FY11		FY12	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	198	\$8,243	183	\$7,669	201	\$8,986	250	\$8,345	240	\$8,323
Without Need	97	8,451	110	8,208	92	9,086	85	8,811	77	8,373
	295	\$8,311	293	\$7,871	293	\$9,017	335	\$8,463	317	\$8,335

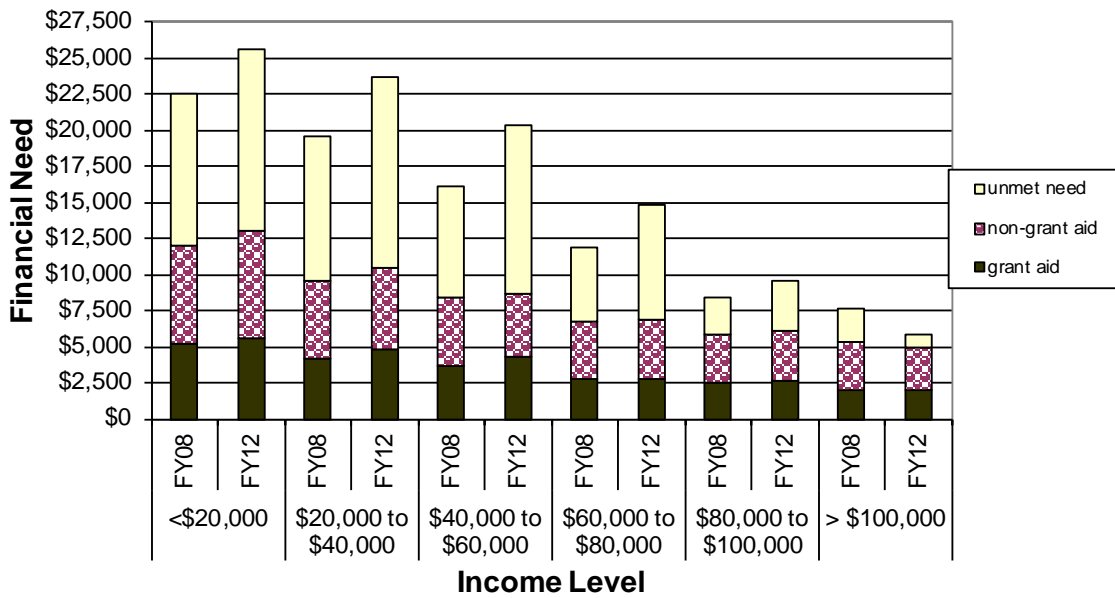
Source: UIDS, PeopleSoft
IR&P/LCB 11/12

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, FY08 - FY12



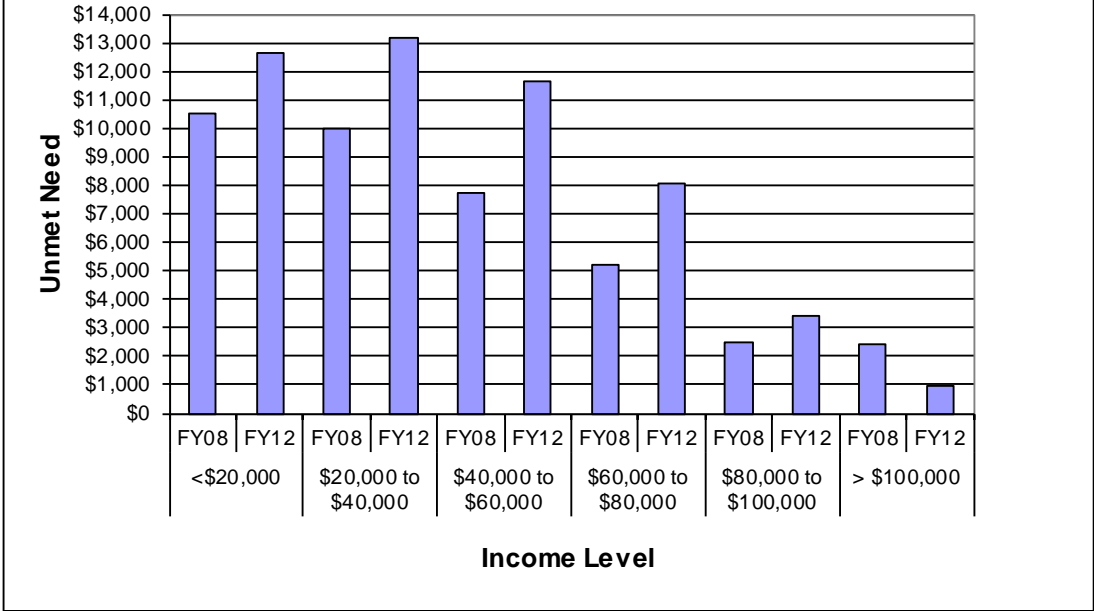
Source: UIDS, PeopleSoft
 IR&P/LCB 11/12

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 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
Total Enrolled for 9 months (N)	954	828	938	1,029	1,091						137	14%
	Percent Cost of Attendance											
Cost of Attendance	\$23,467	\$24,095	\$24,863	\$25,832	\$26,148						\$2,681	11%
Less Expected Family Contribution*	901	862	654	544	488	4%	4%	3%	2%	2%	-413	-46%
Financial Need	22,567	23,233	24,209	25,288	25,660	96%	96%	97%	98%	98%	3,094	14%
Less Grant Aid	5,247	4,763	5,327	5,210	5,579	22%	20%	21%	20%	21%	332	6%
Unmet Need	\$17,320	\$18,470	\$18,882	\$20,078	\$20,082	74%	77%	76%	78%	77%	2,762	16%
% Grant Aid that Met Financial Need	23%	21%	22%	21%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$70	\$57	\$86	\$52	\$48	0%	0%	0%	0%	0%	-22	-31%
Need-based Loans	4,050	3,639	3,837	3,622	3,621	17%	15%	15%	14%	14%	-429	-11%
Non-Need Based Loans	2,695	3,151	3,785	3,825	3,770	11%	13%	15%	15%	14%	1,075	40%
Remaining Unmet Need	\$10,505	\$11,623	\$11,175	\$12,579	\$12,642	45%	48%	45%	49%	48%	2,138	20%
*Amount Borrowed to meet EFC	\$654	\$608	\$473	\$406	\$342	3%	3%	2%	2%	1%	-313	-48%
Income Between \$20,000 to \$40,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
Total Enrolled for 9 months (N)	543	409	475	476	485						-58	-11%
	Percent Cost of Attendance											
Cost of Attendance	\$23,002	\$23,827	\$24,462	\$25,440	\$25,755						\$2,753	12%
Less Expected Family Contribution*	3,408	3,279	2,065	2,474	2,031	15%	14%	8%	10%	8%	-1,377	-40%
Financial Need	19,594	20,548	22,397	22,966	23,724	85%	86%	92%	90%	92%	4,130	21%
Less Grant Aid	4,185	4,122	5,226	4,668	4,838	18%	17%	21%	18%	19%	653	16%
Unmet Need	\$15,409	\$16,426	\$17,170	\$18,298	\$18,886	67%	69%	70%	72%	73%	3,477	23%
% Grant Aid that Met Financial Need	21%	20%	23%	20%	20%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$46	\$82	\$69	\$20	\$48	0%	0%	0%	0%	0%	2	3%
Need-based Loans	3,946	3,525	3,590	3,542	3,439	17%	15%	15%	14%	13%	-507	-13%
Non-Need Based Loans	1,408	1,280	2,162	1,984	2,222	6%	5%	9%	8%	9%	814	58%
Remaining Unmet Need	\$10,009	\$11,540	\$11,349	\$12,752	\$13,177	44%	48%	46%	50%	51%	3,168	32%
*Amount Borrowed to meet EFC	\$1,670	\$1,678	\$1,150	\$1,616	\$1,223	7%	7%	5%	6%	5%	-447	-27%
Income Between \$40,000 to \$60,000												
	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	FY08-FY12	FY08-FY12
Total Enrolled for 9 months (N)	442	294	341	367	331						-111	-25%
	Percent Cost of Attendance											
Cost of Attendance	\$22,341	\$23,196	\$23,895	\$24,535	\$25,092						\$2,751	12%
Less Expected Family Contribution*	6,181	6,331	4,962	5,179	4,687	28%	27%	21%	21%	19%	-1,494	-24%
Financial Need	16,160	16,865	18,932	19,356	20,405	72%	73%	79%	79%	81%	4,245	26%
Less Grant Aid	3,666	2,899	3,709	3,842	4,338	16%	12%	16%	16%	17%	671	18%
Unmet Need	\$12,494	\$13,966	\$15,223	\$15,515	\$16,068	56%	60%	64%	63%	64%	3,574	29%
% Grant Aid that Met Financial Need	23%	17%	20%	20%	21%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$20	\$28	\$9	\$32	\$19	0%	0%	0%	0%	0%	-1	-5%
Need-based Loans	3,910	3,674	3,401	3,403	3,320	17%	16%	14%	14%	13%	-590	-15%
Non-Need Based Loans	828	587	1,022	905	1,067	4%	3%	4%	4%	4%	238	29%
Remaining Unmet Need	\$7,736	\$9,677	\$10,790	\$11,175	\$11,662	35%	42%	45%	46%	46%	3,926	51%
*Amount Borrowed to meet EFC	\$2,056	\$2,183	\$1,964	\$1,821	\$1,680	9%	9%	8%	7%	7%	-376	-18%

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
Total Enrolled for 9 months (N)	352	230	271	261	266						-86	-24%
	Percent Cost of Attendance											
Cost of Attendance	\$21,664	\$22,836	\$23,498	\$24,026	\$24,353						\$2,690	12%
Less Expected Family Contribution*	<u>9,732</u>	<u>10,820</u>	<u>10,373</u>	<u>9,264</u>	<u>9,455</u>	45%	47%	44%	39%	39%	-277	-3%
Financial Need	11,931	12,016	13,125	14,762	14,898	55%	53%	56%	61%	61%	2,967	25%
Less Grant Aid	<u>2,817</u>	<u>2,440</u>	<u>2,417</u>	<u>2,590</u>	<u>2,849</u>	13%	11%	10%	11%	12%	31	1%
Unmet Need	\$9,114	\$9,576	\$10,707	\$12,172	\$12,049	42%	42%	46%	51%	49%	2,935	32%
% Grant Aid that Met Financial Need	24%	20%	18%	18%	19%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$12	\$0	\$15	\$33	\$21	0%	0%	0%	0%	0%	9	73%
Need-based Loans	3,521	3,320	3,476	3,764	3,541	16%	15%	15%	16%	15%	20	1%
Non-Need Based Loans	389	102	602	401	435	2%	0%	3%	2%	2%	46	12%
Remaining Unmet Need	\$5,191	\$6,154	\$6,614	\$7,974	\$8,052	24%	27%	28%	33%	33%	2,861	55%
*Amount Borrowed to meet EFC	\$2,587	\$2,615	\$3,143	\$2,646	\$2,758	12%	11%	13%	11%	11%	171	7%

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

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	250	208	194	206	198						-52	-21%
	Percent Cost of Attendance											
Cost of Attendance	\$21,790	\$22,965	\$23,256	\$24,170	\$23,939						\$2,149	10%
Less Expected Family Contribution*	<u>13,367</u>	<u>16,244</u>	<u>15,043</u>	<u>15,045</u>	<u>14,376</u>	61%	71%	65%	62%	60%	1,009	8%
Financial Need	8,423	6,721	8,213	9,126	9,563	39%	29%	35%	38%	40%	1,140	14%
Less Grant Aid	<u>2,529</u>	<u>2,041</u>	<u>2,013</u>	<u>2,244</u>	<u>2,626</u>	12%	9%	9%	9%	11%	98	4%
Unmet Need	\$5,894	\$4,680	\$6,200	\$6,882	\$6,936	27%	20%	27%	28%	29%	1,043	18%
% Grant Aid that Met Financial Need	30%	30%	25%	25%	27%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$0	\$30	\$4	\$4	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	3,084	2,753	3,150	3,279	3,306	14%	12%	14%	14%	14%	222	7%
Non-Need Based Loans	292	46	165	188	202	1%	0%	1%	1%	1%	-90	-31%
Remaining Unmet Need	\$2,517	\$1,851	\$2,881	\$3,411	\$3,428	12%	8%	12%	14%	14%	911	36%
*Amount Borrowed to meet EFC	\$3,034	\$3,235	\$3,212	\$3,394	\$3,249	14%	14%	14%	14%	14%	215	7%

Income > \$100,000

	FY08	FY09	FY10	FY11	FY12	FY08	FY09	FY10	FY11	FY12	# Change FY08-FY12	% Change FY08-FY12
Total Enrolled for 9 months (N)	214	84	104	110	135						-79	-37%
	Percent Cost of Attendance											
Cost of Attendance	\$22,744	\$24,354	\$24,231	\$24,737	\$25,224						\$2,480	11%
Less Expected Family Contribution*	<u>15,035</u>	<u>18,531</u>	<u>16,296</u>	<u>19,319</u>	<u>19,287</u>	66%	76%	67%	78%	76%	4,251	28%
Financial Need	7,708	5,823	7,935	5,418	5,937	34%	24%	33%	22%	24%	-1,771	-23%
Less Grant Aid	<u>1,997</u>	<u>1,909</u>	<u>2,461</u>	<u>1,776</u>	<u>1,977</u>	9%	8%	10%	7%	8%	-20	-1%
Unmet Need	\$5,712	\$3,914	\$5,475	\$3,642	\$3,960	25%	16%	23%	15%	16%	-1,752	-31%
% Grant Aid that Met Financial Need	26%	33%	31%	33%	33%							
	Non-Grant Sources to Meet Remaining Unmet Financial Need											
	Percent Cost of Attendance											
College Work Study	\$0	\$0	\$2	\$2	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	2,903	2,427	3,006	2,749	2,878	13%	10%	12%	11%	11%	-25	-1%
Non-Need Based Loans	405	216	918	219	101	2%	1%	4%	1%	0%	-304	-75%
Remaining Unmet Need	\$2,403	\$1,271	\$1,549	\$672	\$980	11%	5%	6%	3%	4%	-1,423	-59%
*Amount Borrowed to meet EFC	\$4,318	\$4,094	\$3,531	\$3,802	\$3,732	19%	17%	15%	15%	15%	-586	-14%

Source: UIDS
IR&PLCB 11/12