

**University of Missouri System
Undergraduate Financial Aid Summary Report
FY2001-FY2005**

(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 2000-01 (FY01) through fiscal year 2004-05 (FY05). 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 educational 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 educational 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 directors who provided valuable assistance and feedback for this report: Joe Camille at UM-Columbia, Jeanette Brandow at UM-Kansas City, Bob Whites at UM-Rolla, and Tony Georges at UM-St. Louis.

System-wide trends highlighted include:

- Total aid to students with need is awarded from a combination of aid based on merit and aid based on need. Over the past five years, there has been a 30.5% 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 14.5% 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 education and required fees have increased 53.6% and the overall cost to attend the University has increased 36.1% 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 a steadily widening gap between educational and required fees and the average grant aid awarded to undergraduates, particularly in the last two years (Figure 1.2).

- Financial aid awarded from institutional sources increased over the past five years with a significant increase in the number of awards that went to students with financial need. System-wide, over 50% of all institutional grant aid awarded to students with need is awarded based on merit. Over the past five years the number of merit awards given to students without need has declined (Table 1.1).
- Missouri resident undergraduate students in the lower income categories have the highest grant aid as a percentage of educational and required fees. In FY05, grant aid as a percent of tuition and required fees decreased for all income categories compared to FY01 (Table 1.2).
- The volume of Parent Loans for Undergraduate Students (PLUS loans) has increased substantially from FY01 to FY05 for both students with and without financial need. In FY01, nearly 1,700 parents borrowed on average \$6,000 to meet their child's education expenses. Five years later, nearly 3,200 parents borrowed approximately \$8,000 to cover these expenses. System-wide, the University awarded nearly \$35 million in PLUS loans in FY05 vs. \$14 million in FY01, an increase of 150% (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).
- Over the past five years, the unmet financial need of lower income students has nearly doubled while the unmet need of students with income between \$40k and \$60k has tripled (Figure 1.5).

Campus-specific variations from System trends:

- On the Columbia campus, the average amount of grant aid awarded to students in lower incomes exceeded educational and required fees in FY01 and covered over 90% of these fees in FY05 (Table 2.2).
- The number of low-income students at the Columbia campus has slightly declined over the past five years while the number of low-income students has increased at the St. Louis, Kansas City, and Rolla campuses (Tables 2.5, 3.5, 4.5 and 5.5).
- 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).

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**

\$14,000	Budgeted Cost of Attendance	} includes educational & required fees, books, and living expenses
<u>(4,000)</u>	Less: Expected Family Contribution	
10,000	Financial Need	
<u>(3,500)</u>	Less: Grant Aid	} includes need and non-need based grant aid from federal, state, institutional, and other sources
6,500	Remaining Need	
(1,000)	Less: College Work Study	
(4,000)	Less: Need-Based Loans	
<u>(500)</u>	Less: Alternative Loans	
\$1,000	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 FY01 to FY05

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 24,798 to 28,452. With this increase in enrollment, there has been a significant increase in the number of students with financial need. In FY01, there were 11,291 students with financial need. By FY05, that number grew by 31% to 14,736 (Figure 1.1).

2. Has grant aid kept pace with increases in educational and required fees?

Over the past five years educational and required fees increased 53.6% and the budgeted cost of attendance increased 36.1% while average grant aid has increased 20.5%. The overall trend is that there is a steadily widening gap between educational and required fees and the average grant aid awarded to undergraduates (Figure 1.2).

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

Financial aid awarded from institutional sources increased over the past five years with a significant increase in the number of awards that went to students with financial need. System-wide, over 50% of all institutional grant aid awarded to students with need is awarded based on merit. Over the past five years, the number of merit awards given to students without need has declined (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) has increased substantially from FY01 to FY05 for both students with and without financial need. In FY01 nearly 1,700 parents borrowed on average \$6,000 to meet their child's education expenses. Five years later, nearly 3,200 parents borrowed approximately \$8,000 to cover these expenses. System-wide, the University awarded nearly \$35 million in PLUS loans in FY05 vs. \$14 million in FY01, an increase of 150% (Table 1.4).

5. What percent of educational 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 FY01, grant aid covered nearly 94% of

educational and required fees for students with income less than \$20,000 and 88% for students with income between \$20,000 and \$40,000. By FY05, grant aid covered 77% of educational and required fees for students with income less than \$20,000 and 75% for students with income between \$20,000 and \$40,000. The overall trend is that grant aid continues to cover a smaller percentage of the educational and required fees for all students regardless of income, but students in lower incomes are impacted the most (Table 1.2).

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 and incomes lower than \$40,000 increased slightly. On the other hand, there has been a significant increase in the number of aid recipients with need and incomes over \$60,000. Overall, the University continues to experience an increase in the number of higher-income students that require financial assistance to meet the cost of attendance (Figure 1.3).

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

Students with incomes less than \$40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, by income level, there is a difference in the structure of the financial aid packages and the way that financial need is met. For example, in FY05 for students with incomes over \$60,000 nearly half of financial need was met with grant aid, and non-grant aid covered most of the remaining need. At the same time, for students with incomes less than \$40,000 less than half of financial need was met with grant aid, and the remaining unmet need of these students was nearly 30% of the cost of attendance. Thus lower-income students continue to have the largest amount of unmet financial need (Figure 1.4 and Table 1.3).

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

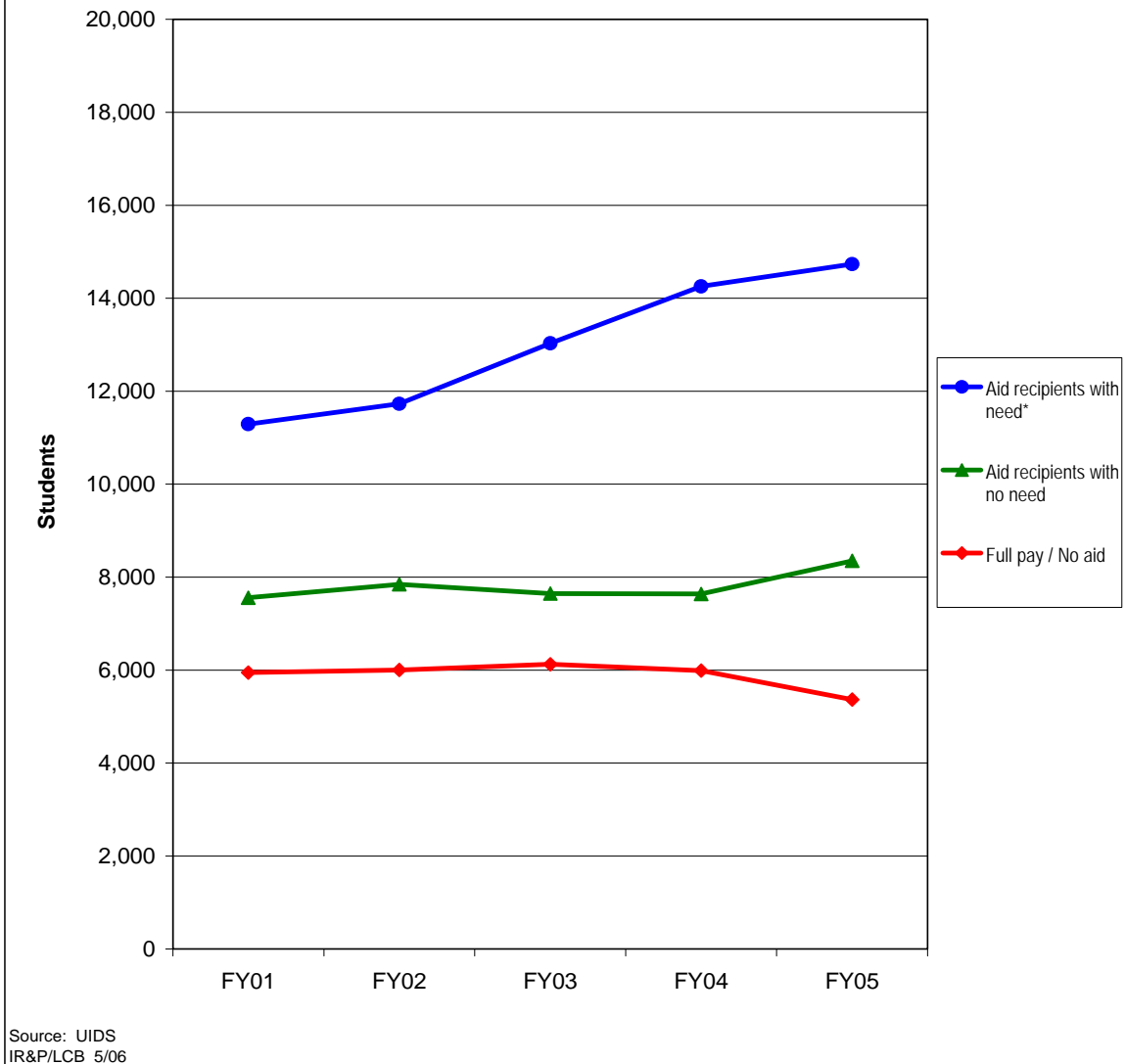
Over the past five years, the structure of financial aid packages has changed across all income levels. For example, five years ago, students with incomes greater than \$60,000 received financial aid packages that nearly covered total financial need. Over the past five years, the amount of unmet need has steadily increased for students with incomes greater than \$60,000. The change in financial aid packages was more drastic for lower income students. In FY05, even though lower income students received slightly larger grant and non-grant awards, their financial need increased substantially. Subsequently, the unmet financial need of lower income students has nearly doubled over the past five years (Figure 1.5).

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

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

a significant amount of the money that the family is expected to pay out-of-pocket although the amount borrowed has decreased over the past five years (Table 1.5).

Figure 1.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at the University of Missouri System, FY01 - FY05

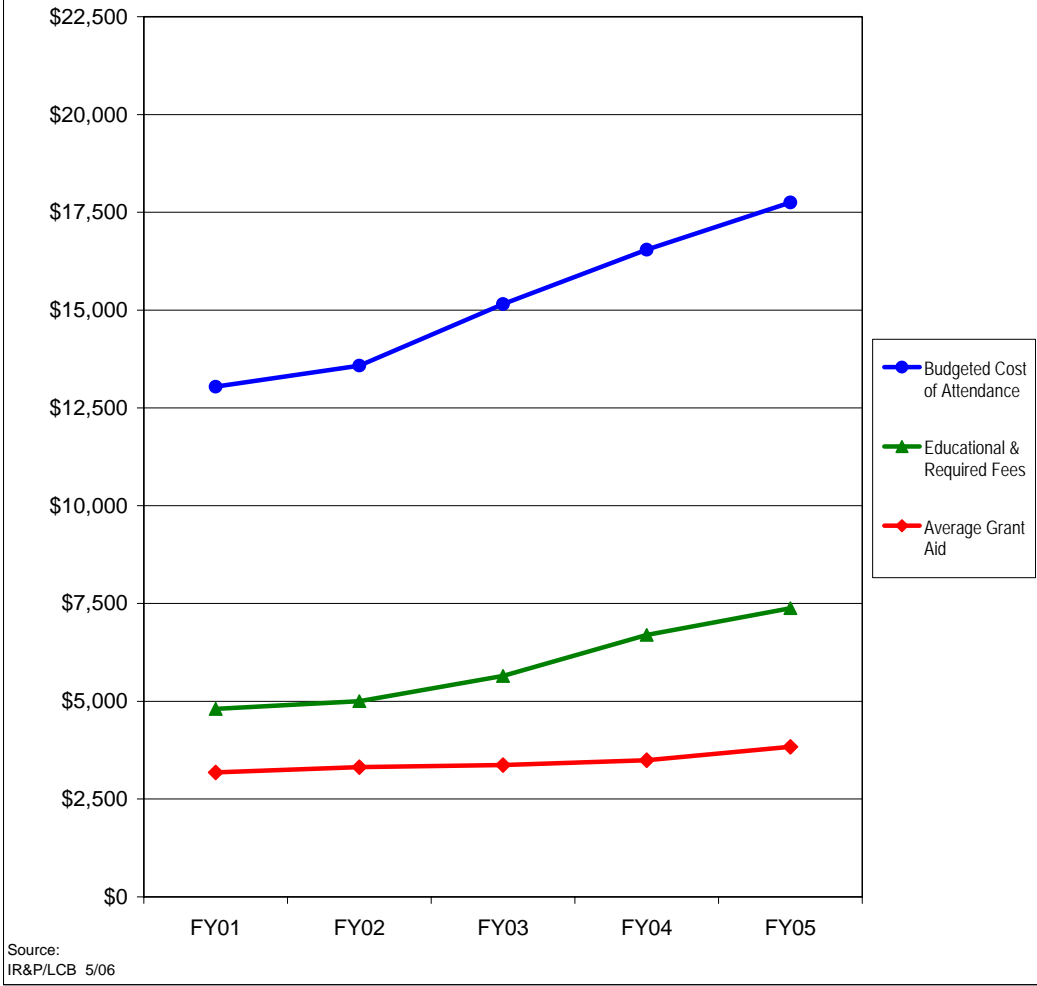


	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	3,669	4,091	4,054	4,025	4,204	535	14.6%
Grant aid, no FAFSA	<u>3,891</u>	<u>3,757</u>	<u>3,593</u>	<u>3,615</u>	<u>4,146</u>	<u>255</u>	6.6%
Aid recipients with no need	7,560	7,848	7,647	7,640	8,350	790	10.4%
Aid recipients with need*	11,291	11,731	13,030	14,257	14,736	3,445	30.5%
Full pay / No aid	5,947	6,002	6,124	5,990	5,366	-581	-9.8%
Total of all full-time, Degree-Seeking MO UG	24,798	25,581	26,801	27,887	28,452	3,654	14.7%

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

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

Figure 1.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri
System, FY01 - FY05



	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$13,043	\$13,581	\$15,153	\$16,542	\$17,750	\$4,707	36.1%
Educational & Required Fees	\$4,806	\$5,003	\$5,647	\$6,697	\$7,380	\$2,574	53.6%
Average Grant Aid	\$3,181	\$3,315	\$3,369	\$3,495	\$3,833	\$652	20.5%

Table 1.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY01 - FY05

Students with Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need	1,850	\$1,709	1,946	\$1,700	2,334	\$1,803	3,141	\$1,880	4,137	\$1,915
Merit	3,610	\$2,542	3,771	\$2,485	4,253	\$2,408	4,328	\$2,582	4,452	\$2,613
Other*	664	\$1,591	703	\$1,645	737	\$1,760	886	\$2,122	1,065	\$2,209
Total	6,124	\$2,187	6,420	\$2,155	7,324	\$2,150	8,355	\$2,269	9,654	\$2,269

Students without Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	4,284	\$2,650	4,295	\$2,594	3,879	\$2,499	3,892	\$2,635	3,920	\$2,602
Other*	821	\$1,607	809	\$1,697	785	\$1,794	971	\$2,135	1,023	\$2,348
Total	5,105	\$2,482	5,104	\$2,452	4,664	\$2,380	4,863	\$2,535	4,943	\$2,550

*Includes athletic aid and tuition waivers.

Source: UIDS

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Table 1.2

Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri System, FY01 & FY05

Income Level	FY01			FY05		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$4,540	94%	33%	\$5,670	77%	30%
\$20,000 to \$40,00	\$4,223	88%	32%	\$5,506	75%	30%
\$40,000 to \$60,000	\$3,500	73%	27%	\$4,329	59%	25%
\$60,000 to \$80,000	\$2,611	54%	20%	\$3,347	45%	19%
\$80,000 to \$100,000	\$2,203	46%	17%	\$2,826	38%	16%
>\$100,000	\$1,984	41%	15%	\$2,406	33%	13%

Source: UIDS

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Table 1.3**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri System, FY01 & FY05**

Income Level	FY01					FY05				
	% 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	7%	33%	1%	34%	25%	5%	30%	1%	30%	34%
\$20,000 to \$40,00	22%	32%	1%	26%	19%	16%	30%	1%	22%	29%
\$40,000 to \$60,000	42%	27%	1%	20%	9%	32%	25%	1%	22%	20%
\$60,000 to \$80,000	63%	20%	1%	15%	1%	54%	19%	1%	17%	10%
\$80,000 to \$100,000	71%	17%	1%	13%	0%	66%	16%	0%	14%	4%
>\$100,000	75%	15%	0%	10%	0%	73%	13%	0%	12%	2%

Source: UIDS
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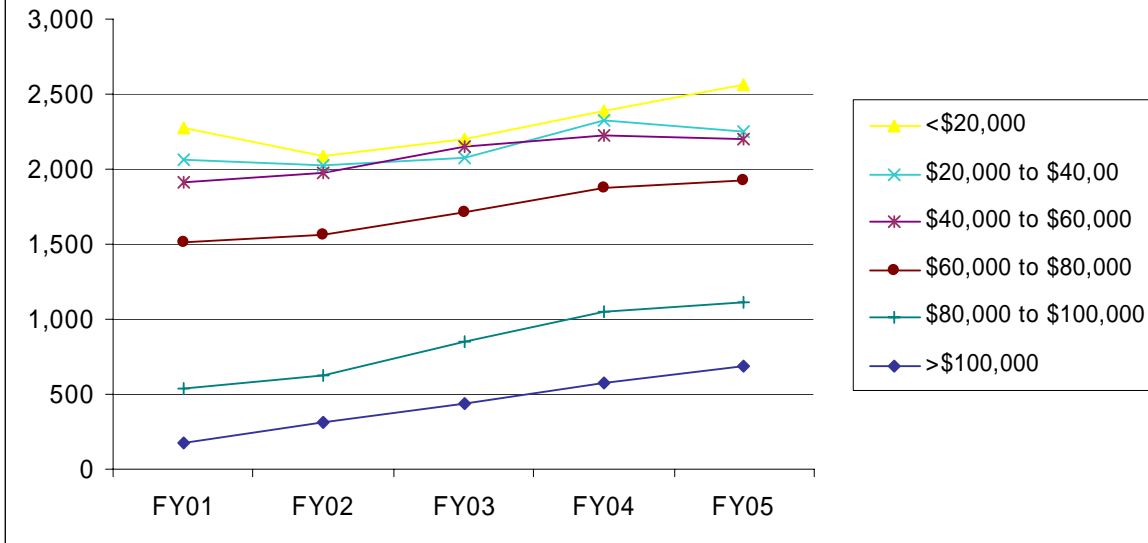
Table 1.4**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY01 - FY05**

	FY01		FY02		FY03		FY04		FY05	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	1,042	\$5,390	1,108	\$5,411	1,404	\$6,238	1,589	\$6,804	2,067	\$7,417
Without Need	627	6,786	763	7,207	857	7,901	906	8,362	1,107	9,074
Total	1,669	\$5,914	1,871	\$6,143	2,261	\$6,869	2,495	\$7,370	3,174	\$7,995

Source: UIDS
IR&P/LCB 5/06

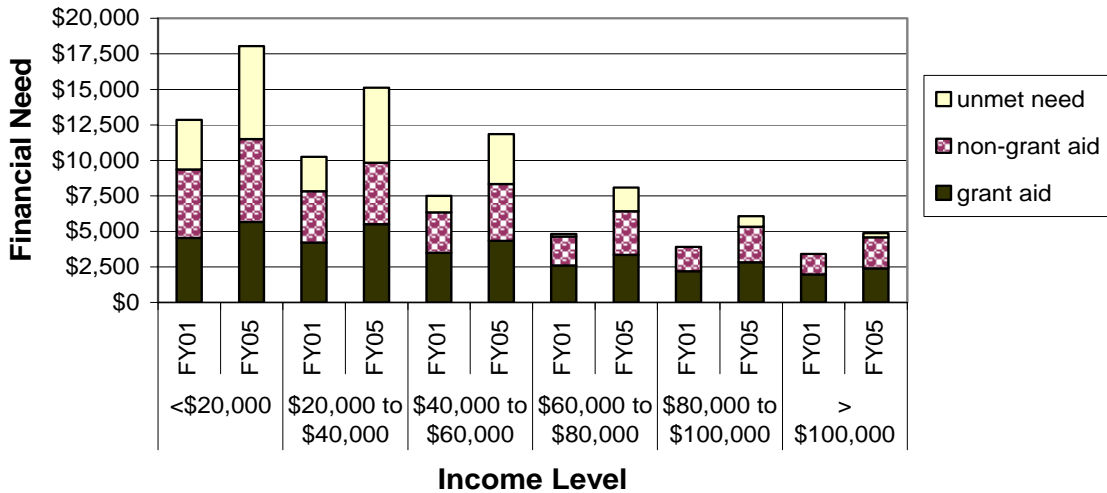
*Institutional grant aid awarded to students with need includes both need and merit-based aid.

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, FY01 - FY05



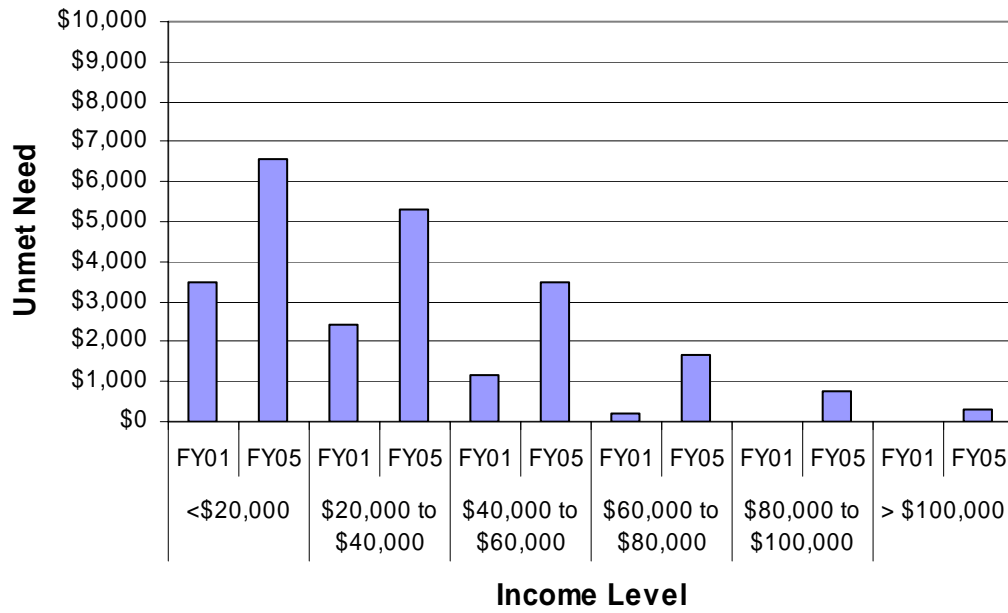
Source: UIDS
 IR&P/RS 5/06

Figure 1.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

Figure 1.5
Average Amount of Unmet Financial Need by Income Level
at the University of Missouri System, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

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 2001 - FY2005 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri System

<i>Income Less than \$20,000</i>											# Change	% Change
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	FY01-FY05	FY01-FY05
Total Enrolled for 9 months (N)	2,270	2,091	2,202	2,388	2,560						290	13%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,880	\$14,354	\$16,456	\$17,797	\$18,970						\$5,089	37%
Less Expected Family Contribution*	1,016	1,016	1,068	990	934	7%	7%	6%	6%	5%	-82	-8%
Financial Need	12,865	13,338	15,388	16,806	18,036	93%	93%	94%	94%	95%	5,171	40%
Less Grant Aid	4,540	5,092	5,112	5,259	5,670	33%	35%	31%	30%	30%	1,130	25%
Unmet Need	\$8,325	\$8,246	\$10,277	\$11,547	\$12,365	60%	57%	62%	65%	65%	4,041	49%
% Grant Aid that Met Financial Need	35%	38%	33%	31%	31%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$137	\$169	\$190	\$200	\$167	1%	1%	1%	1%	1%	31	22%
Need-based Loans	3,503	3,353	3,512	3,858	3,804	25%	23%	21%	22%	20%	301	9%
Alternative Loans	1,194	1,107	1,458	1,727	1,852	9%	8%	9%	10%	10%	658	55%
Remaining Unmet Need	\$3,491	\$3,616	\$5,115	\$5,762	\$6,542	25%	25%	31%	32%	34%	3,051	87%
*Amount Borrowed to meet EFC	\$507	\$478	\$532	\$568	\$521	4%	3%	3%	3%	3%	14	3%
<i>Income Between \$20,000 to \$40,000</i>												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	2,065	2,023	2,076	2,330	2,246						181	9%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,077	\$13,746	\$15,481	\$16,817	\$18,102						\$5,025	38%
Less Expected Family Contribution*	2,816	2,967	2,993	2,967	2,983	22%	22%	19%	18%	16%	167	6%
Financial Need	10,261	10,778	12,487	13,850	15,119	78%	78%	81%	82%	84%	4,858	47%
Less Grant Aid	4,223	4,770	4,914	5,014	5,506	32%	35%	32%	30%	30%	1,284	30%
Unmet Need	\$6,038	\$6,008	\$7,573	\$8,836	\$9,612	46%	44%	49%	53%	53%	3,574	59%
% Grant Aid that Met Financial Need	41%	44%	39%	36%	36%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	179	188	252	225	210	1%	1%	2%	1%	1%	31	17%
Need-based Loans	3,007	2,860	3,154	3,503	3,527	23%	21%	20%	21%	19%	520	17%
Alternative Loans	417	367	520	649	580	3%	3%	3%	4%	3%	163	39%
Remaining Unmet Need	\$2,436	\$2,593	\$3,647	\$4,459	\$5,296	19%	19%	24%	27%	29%	2,860	117%
*Amount Borrowed to meet EFC	\$805	\$896	\$970	\$999	\$876	6%	7%	6%	6%	5%	70	9%
<i>Income Between \$40,000 to \$60,000</i>												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	1,908	1,969	2,150	2,220	2,196						288	15%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,850	\$13,408	\$14,960	\$16,262	\$17,488						\$4,638	36%
Less Expected Family Contribution*	5,347	5,408	5,528	5,586	5,649	42%	40%	37%	34%	32%	302	6%
Financial Need	7,503	8,001	9,432	10,676	11,840	58%	60%	63%	66%	68%	4,336	58%
Less Grant Aid	3,500	3,671	3,699	4,054	4,329	27%	27%	25%	25%	25%	829	24%
Unmet Need	\$4,003	\$4,329	\$5,733	\$6,623	\$7,511	31%	32%	38%	41%	43%	3,508	88%
% Grant Aid that Met Financial Need	47%	46%	39%	38%	37%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$165	\$174	\$225	\$224	\$188	1%	1%	2%	1%	1%	23	14%
Need-based Loans	2,491	2,519	2,906	3,234	3,456	19%	19%	19%	20%	20%	966	39%
Alternative Loans	173	173	332	334	370	1%	1%	2%	2%	2%	197	114%
Remaining Unmet Need	\$1,175	\$1,464	\$2,269	\$2,830	\$3,496	9%	11%	15%	17%	20%	2,321	198%
*Amount Borrowed to meet EFC	\$1,492	\$1,453	\$1,606	\$1,588	\$1,218	12%	11%	11%	10%	7%	-274	-18%

Table 1.5 (Continued)

University of Missouri-System

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

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	1,508	1,568	1,712	1,879	1,930						422	28%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,915	\$13,562	\$14,854	\$16,235	\$17,409						\$4,493	35%
Less Expected Family Contribution*	8,092	8,443	8,656	9,078	9,320	63%	62%	58%	56%	54%	1,228	15%
Financial Need	4,824	5,119	6,198	7,157	8,089	37%	38%	42%	44%	46%	3,265	68%
Less Grant Aid	2,611	2,741	2,874	2,802	3,347	20%	20%	19%	17%	19%	737	28%
Unmet Need	\$2,213	\$2,379	\$3,324	\$4,354	\$4,742	17%	18%	22%	27%	27%	2,529	114%
% Grant Aid that Met Financial Need	54%	54%	46%	39%	41%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$95	\$110	\$146	\$155	\$113	1%	1%	1%	1%	1%	17	18%
Need-based Loans	1,851	1,863	2,232	2,670	2,790	14%	14%	15%	16%	16%	939	51%
Alternative Loans	90	90	181	172	177	1%	1%	1%	1%	1%	87	96%
Remaining Unmet Need	\$177	\$316	\$765	\$1,357	\$1,663	1%	2%	5%	8%	10%	1,485	838%
*Amount Borrowed to meet EFC	\$2,628	\$2,613	\$2,627	\$2,943	\$1,812	20%	19%	18%	18%	10%	-816	-31%

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

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	537	627	854	1,047	1,113						576	107%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,969	\$13,706	\$15,066	\$16,430	\$17,712						\$4,743	37%
Less Expected Family Contribution*	9,170	9,473	10,277	10,733	11,630	71%	69%	68%	65%	66%	2,460	27%
Financial Need	3,799	4,233	4,789	5,698	6,082	29%	31%	32%	35%	34%	2,283	60%
Less Grant Aid	2,203	2,372	2,328	2,397	2,826	17%	17%	15%	15%	16%	624	28%
Unmet Need	\$1,597	\$1,861	\$2,461	\$3,301	\$3,255	12%	14%	16%	20%	18%	1,659	104%
% Grant Aid that Met Financial Need	58%	56%	49%	42%	46%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$79	\$103	\$68	\$91	\$48	1%	1%	0%	1%	0%	-31	-39%
Need-based Loans	1,545	1,778	2,013	2,292	2,320	12%	13%	13%	14%	13%	775	50%
Alternative Loans	89	102	80	178	137	1%	1%	1%	1%	1%	48	54%
Remaining Unmet Need	-\$116	-\$122	\$301	\$740	\$750	-1%	-1%	2%	5%	4%	867	-744%
*Amount Borrowed to meet EFC	\$3,155	\$3,072	\$3,342	\$3,344	\$2,451	24%	22%	22%	20%	14%	-704	-22%

Income > \$100,000

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	177	308	436	580	682						505	285%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,191	\$13,766	\$15,455	\$16,486	\$17,844						\$4,652	35%
Less Expected Family Contribution*	9,845	10,446	11,153	11,758	12,961	75%	76%	72%	71%	73%	3,116	32%
Financial Need	3,347	3,320	4,302	4,728	4,883	25%	24%	28%	29%	27%	1,536	46%
Less Grant Aid	1,984	2,069	1,967	2,135	2,406	15%	15%	13%	13%	13%	421	21%
Unmet Need	\$1,362	\$1,251	\$2,336	\$2,592	\$2,477	10%	9%	15%	16%	14%	1,115	82%
% Grant Aid that Met Financial Need	59%	62%	46%	45%	49%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$10	\$53	\$81	\$54	\$51	0%	0%	1%	0%	0%	41	392%
Need-based Loans	1,216	1,316	1,715	1,734	1,919	9%	10%	11%	11%	11%	704	58%
Alternative Loans	192	167	163	189	206	1%	1%	1%	1%	1%	15	8%
Remaining Unmet Need	-\$55	-\$286	\$377	\$616	\$300	0%	-2%	2%	4%	2%	355	-641%
*Amount Borrowed to meet EFC	\$4,261	\$3,478	\$3,914	\$3,937	\$2,495	32%	25%	25%	24%	14%	-1,765	-41%

Source: UIDS
IR&P/LCB 5/06

Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY01 to FY05

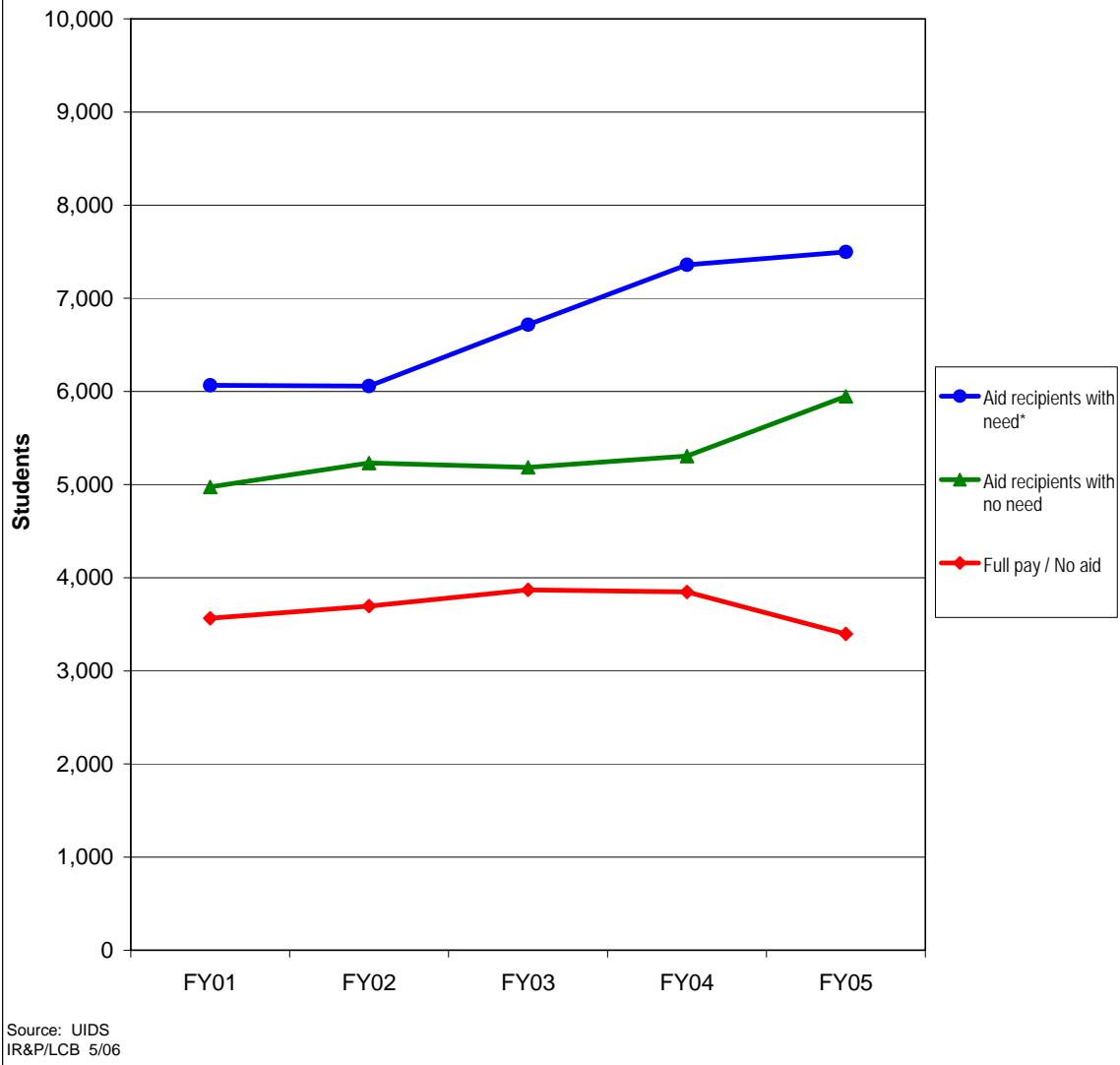
UM-Columbia (Table and Figure 2 series)

UM-Kansas City (Table and Figure 3 series)

UM-Rolla (Table and Figure 4 series)

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

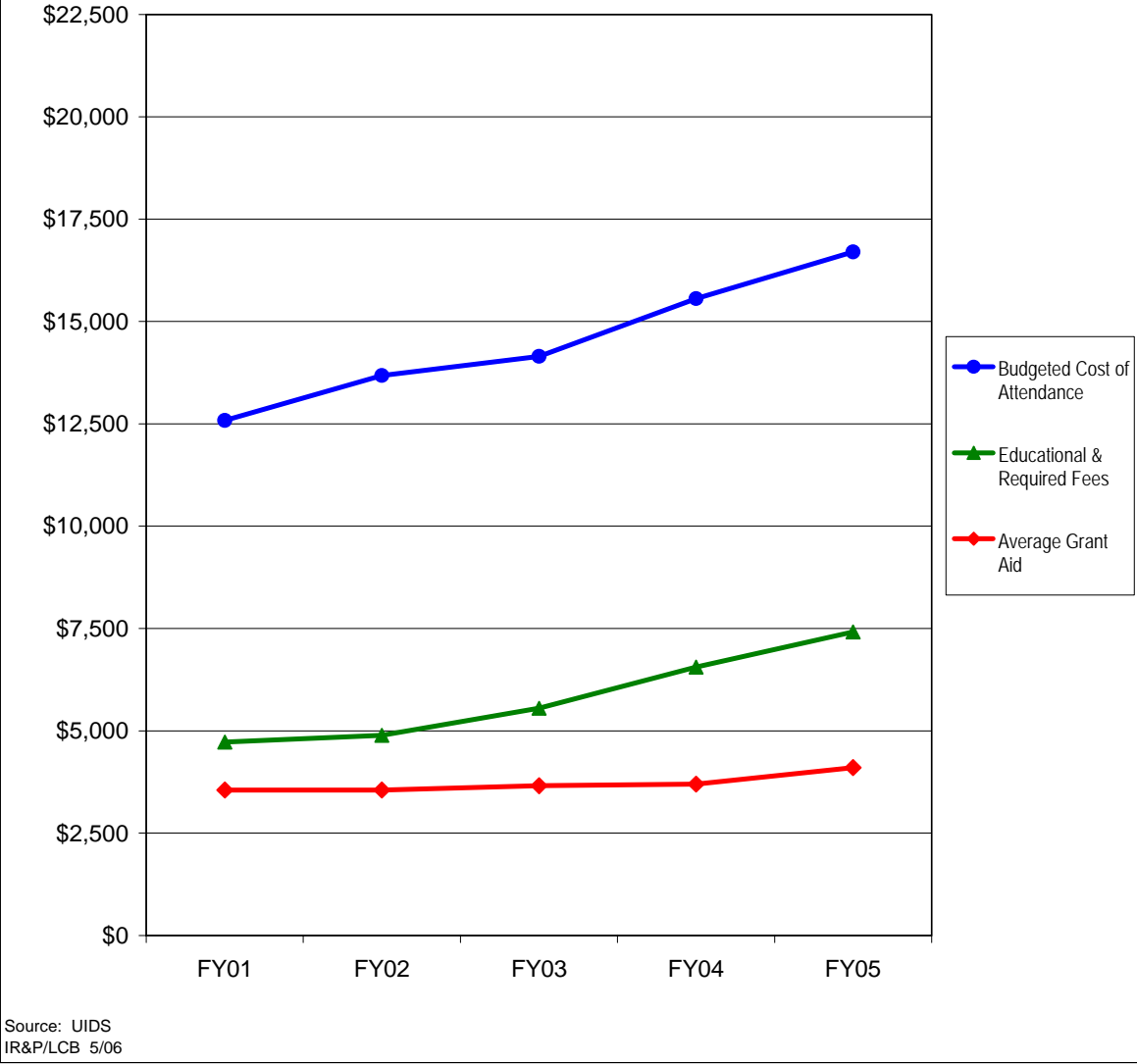
Figure 2.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at the University of Missouri-Columbia, FY01 - FY05



	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	2,453	2,772	2,815	2,821	3,016	563	23.0%
Grant aid, no FAFSA	<u>2,521</u>	<u>2,460</u>	<u>2,370</u>	<u>2,484</u>	<u>2,932</u>	411	16.3%
Aid recipients with no need	4,974	5,232	5,185	5,305	5,948	974	19.6%
Aid recipients with need*	6,066	6,058	6,716	7,360	7,497	1,431	23.6%
Full pay / No aid	3,565	3,696	3,869	3,847	3,396	-169	-4.7%
Total of all full-time, Degree-Seeking MO UG	14,605	14,986	15,770	16,512	16,841	2,236	15.3%

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

Figure 2.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
Columbia, FY01 - FY05



	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$12,583	\$13,681	\$14,149	\$15,557	\$16,699	\$4,116	32.7%
Educational & Required Fees	\$4,726	\$4,887	\$5,552	\$6,558	\$7,415	\$2,689	56.9%
Average Grant Aid	\$3,551	\$3,552	\$3,660	\$3,696	\$4,101	\$550	15.5%

Table 2.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, FY01 - FY05

Students with Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need	1,637	\$1,751	1,716	\$1,724	2,019	\$1,814	2,195	\$2,269	3,478	\$2,044
Merit	2,067	\$2,620	2,079	\$2,603	2,453	\$2,379	2,387	\$2,540	2,331	\$2,637
Other*	546	\$1,495	549	\$1,574	582	\$1,720	731	\$2,069	801	\$2,322
Total	4,250	\$2,141	4,344	\$2,126	5,054	\$2,077	5,313	\$2,363	6,610	\$2,287

Students without Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	2,698	\$2,665	2,776	\$2,547	2,453	\$2,379	2,608	\$2,466	2,595	\$2,445
Other*	665	\$1,464	668	\$1,577	635	\$1,700	821	\$2,095	847	\$2,373
Total	3,363	\$2,428	3,444	\$2,359	3,088	\$2,239	3,429	\$2,377	3,442	\$2,427

*Includes athletic aid and tuition waivers.

Source: UIDS

IR&P/LCB 6/06

Table 2.2

Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Columbia, FY01 & FY05

Income Level	FY01			FY05		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,682	120%	45%	\$7,314	99%	44%
\$20,000 to \$40,00	\$5,173	109%	41%	\$6,818	92%	41%
\$40,000 to \$60,000	\$4,111	87%	33%	\$5,079	68%	30%
\$60,000 to \$80,000	\$2,896	61%	23%	\$3,771	51%	23%
\$80,000 to \$100,000	\$2,453	52%	19%	\$2,825	38%	17%
>\$100,000	\$1,544	33%	12%	\$2,537	34%	15%

Source: UIDS

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Table 2.3
Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Columbia, FY01 & FY05

Income Level	FY01					FY05				
	% 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	8%	45%	1%	30%	17%	6%	44%	1%	29%	20%
\$20,000 to \$40,00	21%	41%	2%	25%	12%	17%	41%	2%	22%	18%
\$40,000 to \$60,000	42%	33%	1%	20%	5%	33%	30%	1%	22%	13%
\$60,000 to \$80,000	64%	23%	1%	14%	0%	55%	23%	1%	17%	5%
\$80,000 to \$100,000	73%	19%	1%	11%	0%	68%	17%	0%	13%	1%
>\$100,000	78%	12%	0%	11%	0%	74%	15%	0%	11%	0%

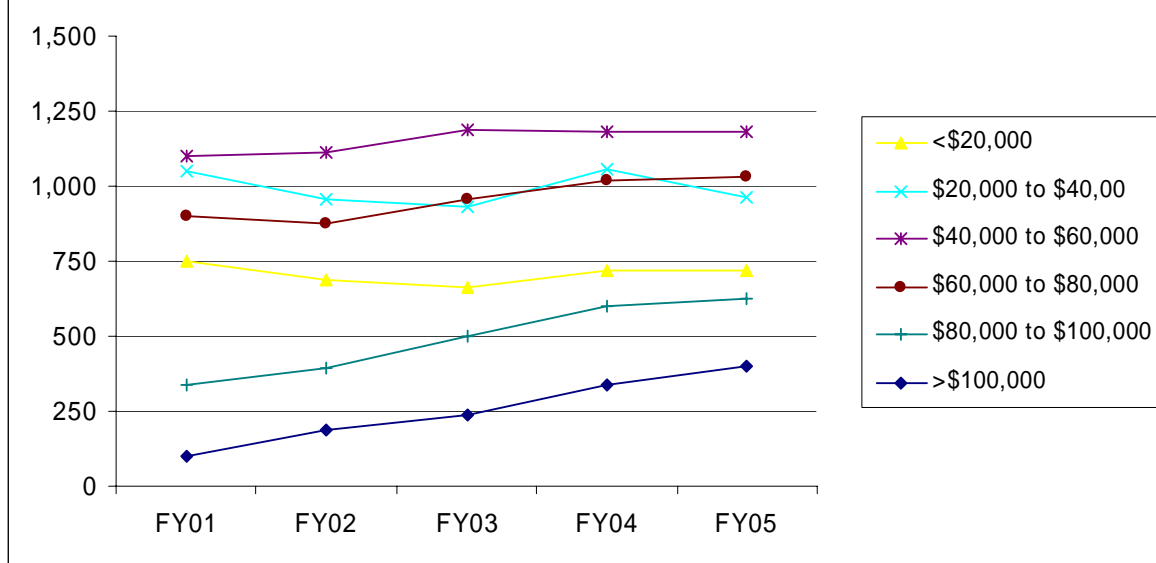
Source: UIDS
 IR&P/LCB 6/06

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, FY01 - FY05

	FY01		FY02		FY03		FY04		FY05	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	926	\$5,474	990	\$5,516	1,263	\$6,341	1,231	\$6,925	1,655	\$7,590
Without Need	561	7,046	708	7,388	781	8,154	771	8,598	932	9,456
Total	1,487	\$6,067	1,698	\$6,297	2,044	\$7,034	2,002	\$7,569	2,587	\$8,262

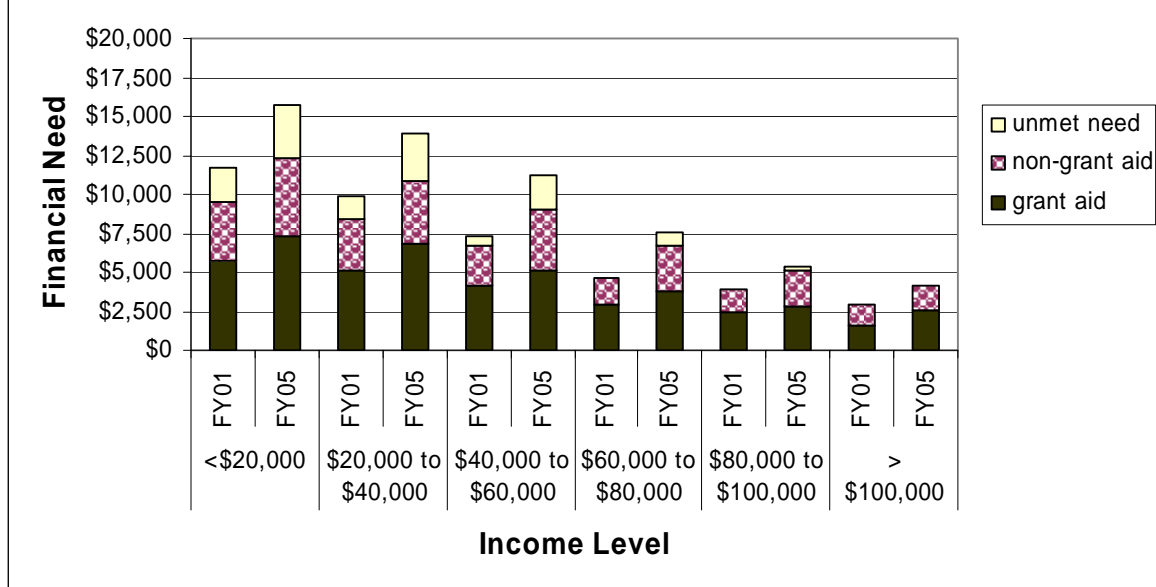
Source: UIDS
 IR&P/LCB 5/06

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, FY01 - FY05



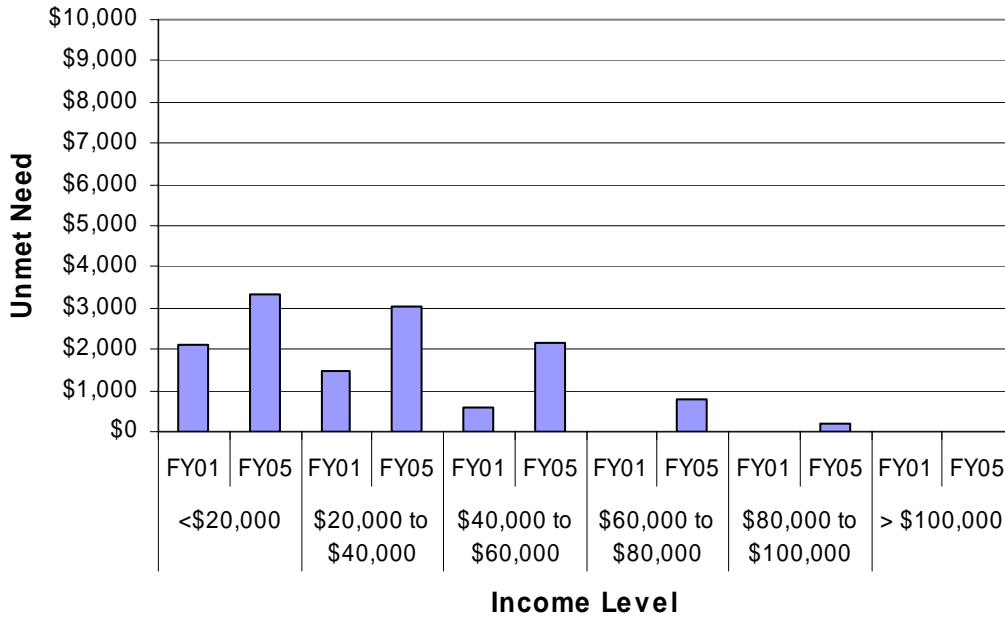
Source: UIDS
 IR&P/RS 5/06

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at the
UM-Columbia, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

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 2001 - FY2005 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Columbia

<i>Income Less than \$20,000</i>											# Change	% Change
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	FY01-FY05	FY01-FY05
Total Enrolled for 9 months (N)	748	686	663	717	721						-27	-4%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,608	\$13,099	\$14,074	\$15,527	\$16,662						\$4,054	32%
Less Expected Family Contribution*	959	1,046	1,120	919	971	8%	8%	8%	6%	6%	12	1%
Financial Need	11,649	12,053	12,954	14,608	15,691	92%	92%	92%	94%	94%	4,042	35%
Less Grant Aid	5,682	6,060	6,246	6,428	7,314	45%	46%	44%	41%	44%	1,632	29%
Unmet Need	\$5,967	\$5,993	\$6,708	\$8,180	\$8,377	47%	46%	48%	53%	50%	2,410	40%
% Grant Aid that Met Financial Need	49%	50%	48%	45%	45%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$173	\$190	\$252	\$284	\$176	1%	1%	2%	2%	1%	3	2%
Need-based Loans	2,964	2,878	3,090	3,715	3,701	24%	22%	22%	24%	22%	737	25%
Alternative Loans	738	681	1,024	1,249	1,147	6%	5%	7%	8%	7%	409	55%
Remaining Unmet Need	\$2,092	\$2,244	\$2,342	\$2,932	\$3,353	17%	17%	17%	19%	20%	1,261	60%
*Amount Borrowed to meet EFC	\$313	\$300	\$308	\$370	\$293	2%	2%	2%	2%	2%	-20	-6%

<i>Income Between \$20,000 to \$40,000</i>											# Change	% Change
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	FY01-FY05	FY01-FY05
Total Enrolled for 9 months (N)	1,052	956	933	1,056	961						-91	-9%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,541	\$13,088	\$14,129	\$15,527	\$16,624						\$4,083	33%
Less Expected Family Contribution*	2,626	2,775	2,538	2,775	2,756	21%	21%	18%	18%	17%	130	5%
Financial Need	9,915	10,313	11,591	12,752	13,868	79%	79%	82%	82%	83%	3,953	40%
Less Grant Aid	5,173	5,732	6,220	5,880	6,818	41%	44%	44%	38%	41%	1,645	32%
Unmet Need	\$4,742	\$4,581	\$5,371	\$6,872	\$7,050	38%	35%	38%	44%	42%	2,308	49%
% Grant Aid that Met Financial Need	52%	56%	54%	48%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$221	\$229	\$295	\$328	\$263	2%	2%	2%	2%	2%	42	19%
Need-based Loans	2,597	2,357	2,716	3,310	3,388	21%	18%	19%	21%	20%	791	30%
Alternative Loans	454	357	611	571	384	4%	3%	4%	4%	2%	-70	-15%
Remaining Unmet Need	\$1,470	\$1,638	\$1,749	\$2,663	\$3,015	12%	13%	12%	17%	18%	1,545	105%
*Amount Borrowed to meet EFC	\$747	\$833	\$841	\$749	\$501	6%	6%	6%	5%	3%	-246	-33%

<i>Income Between \$40,000 to \$60,000</i>											# Change	% Change
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	FY01-FY05	FY01-FY05
Total Enrolled for 9 months (N)	1,100	1,113	1,188	1,179	1,183						83	8%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,605	\$13,105	\$14,153	\$15,553	\$16,678						\$4,073	32%
Less Expected Family Contribution*	5,258	5,422	5,364	5,525	5,510	42%	41%	38%	36%	33%	252	5%
Financial Need	7,347	7,683	8,789	10,028	11,168	58%	59%	62%	64%	67%	3,821	52%
Less Grant Aid	4,111	4,210	4,378	4,773	5,079	33%	32%	31%	31%	30%	968	24%
Unmet Need	\$3,236	\$3,473	\$4,411	\$5,255	\$6,089	26%	27%	31%	34%	37%	2,853	88%
% Grant Aid that Met Financial Need	56%	55%	50%	47%	47%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$177	\$211	\$281	\$331	\$244	1%	2%	2%	2%	1%	67	38%
Need-based Loans	2,230	2,149	2,559	2,994	3,436	18%	16%	18%	19%	21%	1,206	54%
Alternative Loans	220	190	405	362	246	2%	1%	3%	2%	1%	26	12%
Remaining Unmet Need	\$609	\$923	\$1,166	\$1,568	\$2,163	5%	7%	8%	10%	13%	1,554	255%
*Amount Borrowed to meet EFC	\$1,755	\$1,664	\$1,890	\$1,774	\$931	14%	13%	13%	11%	6%	-824	-47%

Table 2.5 (Continued)

University of Missouri-Columbia

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

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	899	874	958	1,018	1,034						135	15%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,609	\$13,151	\$14,179	\$15,600	\$16,757						\$4,148	33%
Less Expected Family Contribution*	8,019	8,435	8,537	9,140	9,235	64%	64%	60%	59%	55%	1,216	15%
Financial Need	4,590	4,716	5,642	6,460	7,522	36%	36%	40%	41%	45%	2,932	64%
Less Grant Aid	2,896	3,031	3,196	3,016	3,771	23%	23%	23%	19%	23%	875	30%
Unmet Need	\$1,694	\$1,685	\$2,446	\$3,444	\$3,751	13%	13%	17%	22%	22%	2,057	121%
% Grant Aid that Met Financial Need	63%	64%	57%	49%	49%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$124	\$131	\$171	\$231	\$157	1%	1%	1%	1%	1%	33	27%
Need-based Loans	1,579	1,590	1,892	2,415	2,700	13%	12%	13%	15%	16%	1,121	71%
Alternative Loans	88	93	255	200	105	1%	1%	2%	1%	1%	17	19%
Remaining Unmet Need	-\$97	-\$129	\$128	\$598	\$789	-1%	-1%	1%	4%	5%	886	-913%
*Amount Borrowed to meet EFC	\$3,115	\$3,246	\$3,396	\$3,629	\$1,470	25%	25%	24%	23%	9%	-1,645	-53%

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

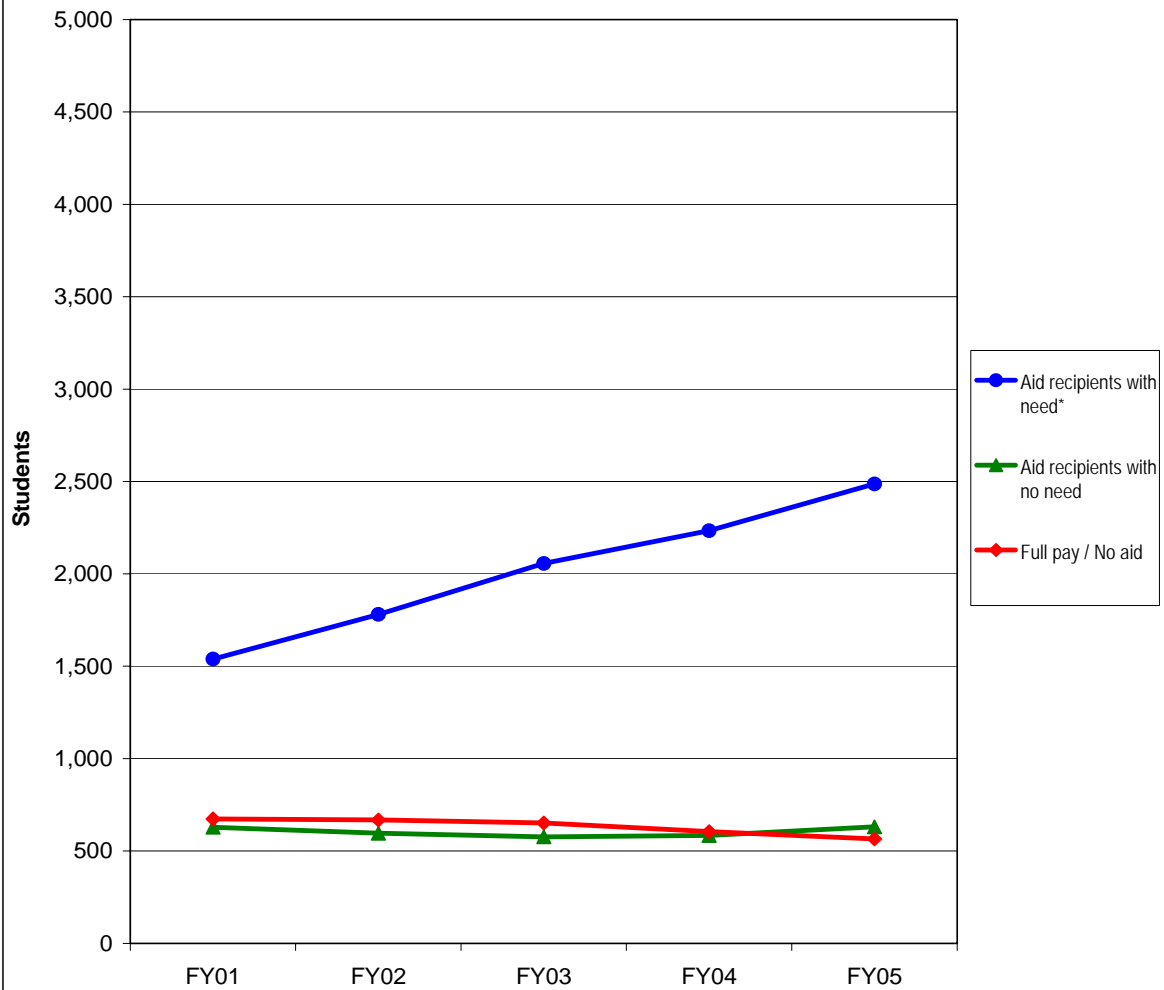
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	335	391	501	601	627						292	87%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,631	\$13,201	\$14,265	\$15,674	\$16,843						\$4,212	33%
Less Expected Family Contribution*	9,186	9,361	9,922	10,305	11,430	73%	71%	70%	66%	68%	2,244	24%
Financial Need	3,445	3,840	4,343	5,369	5,369	27%	29%	30%	34%	32%	1,924	56%
Less Grant Aid	2,453	2,553	2,544	2,612	2,825	19%	19%	18%	17%	17%	372	15%
Unmet Need	\$992	\$1,287	\$1,799	\$2,757	\$2,588	8%	10%	13%	18%	15%	1,596	161%
% Grant Aid that Met Financial Need	71%	66%	59%	51%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$84	\$94	\$95	\$123	\$57	1%	1%	1%	1%	0%	-27	-32%
Need-based Loans	1,316	1,504	1,748	2,101	2,241	10%	11%	12%	13%	13%	925	70%
Alternative Loans	87	99	75	176	71	1%	1%	1%	1%	0%	-16	-18%
Remaining Unmet Need	-\$495	-\$410	-\$119	\$357	\$219	-4%	-3%	-1%	2%	1%	714	-144%
*Amount Borrowed to meet EFC	\$3,578	\$3,657	\$4,127	\$3,875	\$2,003	28%	28%	29%	25%	12%	-1,575	-44%

Income > \$100,000

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	103	187	240	337	397						294	285%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,620	\$13,161	\$14,341	\$15,677	\$16,907						\$4,287	34%
Less Expected Family Contribution*	9,804	10,592	11,251	11,795	12,578	78%	80%	78%	75%	74%	2,774	28%
Financial Need	2,816	2,569	3,090	3,882	3,882	22%	20%	22%	25%	23%	1,066	38%
Less Grant Aid	1,544	1,990	1,870	2,157	2,537	12%	15%	13%	14%	15%	993	64%
Unmet Need	\$1,272	\$579	\$1,220	\$1,725	\$1,792	10%	4%	9%	11%	11%	520	41%
% Grant Aid that Met Financial Need	55%	77%	61%	57%	57%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$18	\$59	\$77	\$79	\$55	0%	0%	1%	1%	0%	37	206%
Need-based Loans	1,096	998	1,314	1,520	1,763	9%	8%	9%	10%	10%	667	61%
Alternative Loans	230	149	68	133	178	2%	1%	0%	1%	1%	-52	-23%
Remaining Unmet Need	-\$72	-\$627	-\$239	-\$7	-\$204	-1%	-5%	-2%	0%	-1%	-132	183%
*Amount Borrowed to meet EFC	\$5,536	\$4,206	\$4,855	\$4,785	\$2,188	44%	32%	34%	31%	13%	-3,348	-60%

Source: UIDS
IR&P/LCB 5/06

Figure 3.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
the University of Missouri-Kansas City, FY01 - FY05



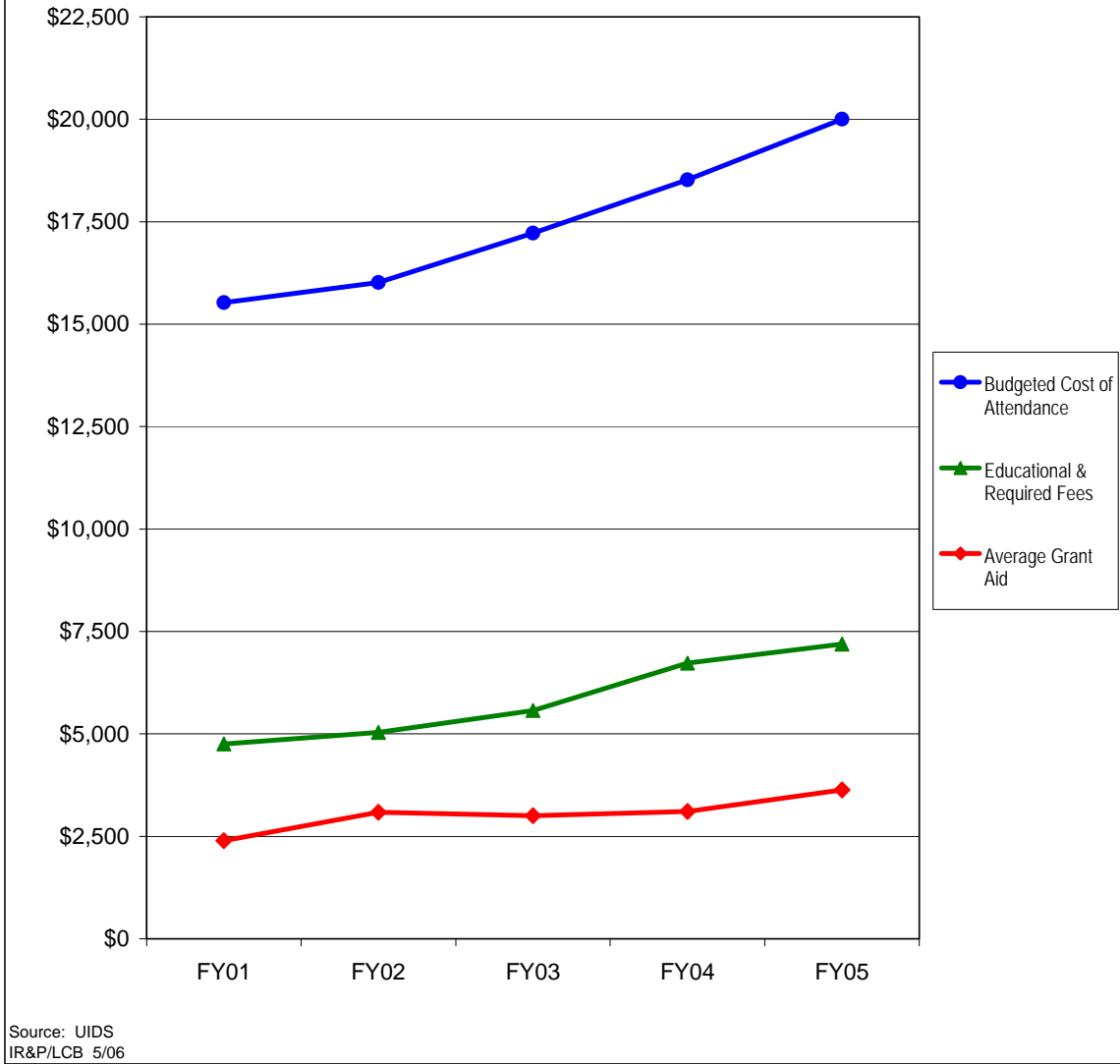
Source: UIDS
 IR&P/RS 5/06

	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	242	273	273	294	302	60	24.8%
Grant aid, no FAFSA	<u>387</u>	<u>323</u>	<u>303</u>	<u>290</u>	<u>329</u>	<u>-58</u>	-15.0%
Aid recipients with no need	629	596	576	584	631	2	0.3%
Aid recipients with need*	1,538	1,780	2,056	2,234	2,486	948	61.6%
Full pay / No aid	673	668	652	605	565	-108	-16.0%
Total of all full-time, Degree-Seeking MO UG	2,840	3,044	3,284	3,423	3,682	842	29.6%

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

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

Figure 3.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
Kansas City, FY01 - FY05



	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$15,527	\$16,018	\$17,219	\$18,525	\$20,001	\$4,474	28.8%
Educational & Required Fees	\$4,753	\$5,036	\$5,573	\$6,726	\$7,192	\$2,439	51.3%
Average Grant Aid	\$2,396	\$3,086	\$3,002	\$3,108	\$3,635	\$1,239	51.7%

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

Table 3.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY01 - FY05

Students with Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need	172	\$1,358	179	\$1,483	273	\$1,698	340	\$1,819	560	\$1,174
Merit	435	\$2,024	488	\$2,113	514	\$2,289	547	\$2,479	761	\$2,633
Other*	16	\$1,750	21	\$1,078	32	\$1,333	39	\$1,344	139	\$852
Total	623	\$1,833	688	\$1,917	819	\$2,055	926	\$2,189	1,460	\$1,904

Students without Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	433	\$2,082	384	\$2,262	347	\$2,385	326	\$2,691	385	\$2,685
Other*	26	\$1,783	25	\$1,623	38	\$1,659	30	\$1,577	51	\$1,209
Total	459	\$2,065	409	\$2,223	385	\$2,313	356	\$2,597	436	\$2,512

*Includes athletic aid and tuition waivers.

Source: UIDS

IR&P/LCB 6/06

Table 3.2

Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY01 & FY05

Income Level	FY01			FY05		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$4,135	87%	26%	\$5,235	73%	25%
\$20,000 to \$40,00	\$3,133	66%	20%	\$4,709	65%	23%
\$40,000 to \$60,000	\$2,553	54%	17%	\$3,929	55%	20%
\$60,000 to \$80,000	\$2,021	43%	13%	\$3,161	44%	16%
\$80,000 to \$100,000	\$1,597	34%	10%	\$3,490	49%	17%
>\$100,000	\$1,126	24%	7%	\$2,792	39%	14%

Source: UIDS

IR&P/RS 5/06

Table 3.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY01 & FY05

Income Level	FY01					FY05				
	% COA Met by Source of Aid					% COA Met by Source of Aid				
	Expected				% Unmet COA	Expected				% Unmet COA
	Family Contribution	Gift Aid	Work Study	Loans		Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	7%	26%	1%	34%	32%	4%	25%	1%	29%	40%
\$20,000 to \$40,00	22%	20%	2%	24%	31%	17%	23%	1%	21%	37%
\$40,000 to \$60,000	37%	17%	3%	20%	23%	30%	20%	1%	20%	30%
\$60,000 to \$80,000	59%	13%	1%	16%	11%	51%	16%	1%	16%	17%
\$80,000 to \$100,000	68%	10%	1%	14%	6%	64%	17%	1%	12%	7%
>\$100,000	76%	7%	0%	13%	3%	71%	14%	1%	12%	2%

Source: UIDS
IR&P/LCB 6/06

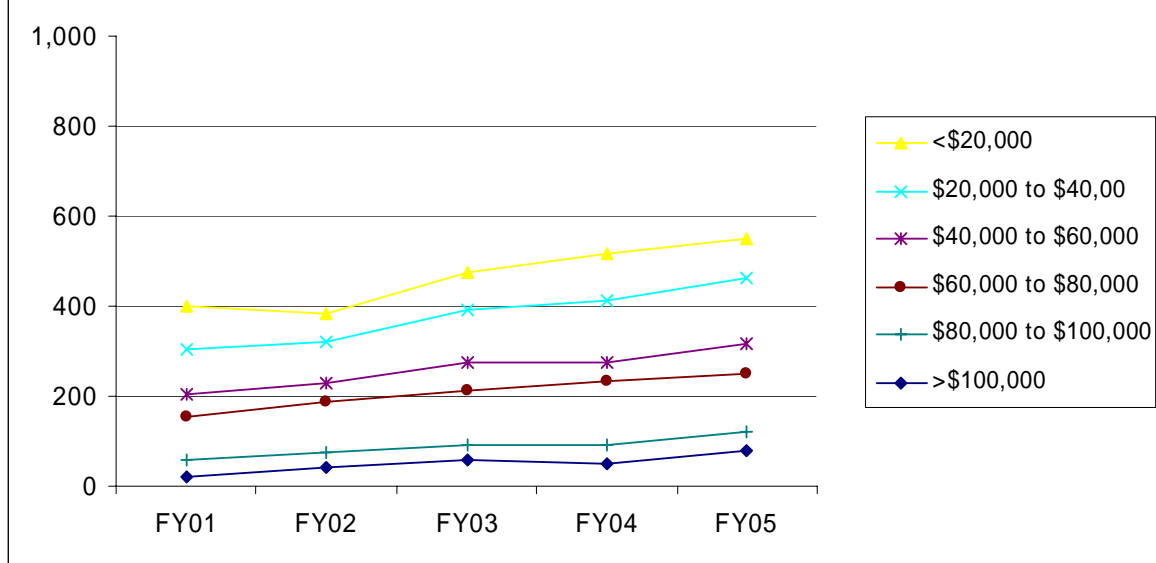
Table 3.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY01 - FY05

	FY01		FY02		FY03		FY04		FY05	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	22	\$5,013	16	\$4,194	26	\$5,236	43	\$4,483	104	\$4,073
Without Need	5	4,095	5	3,909	13	4,964	17	6,442	38	4,155
	27	\$4,843	21	\$4,126	39	\$5,145	60	\$5,038	142	\$4,095

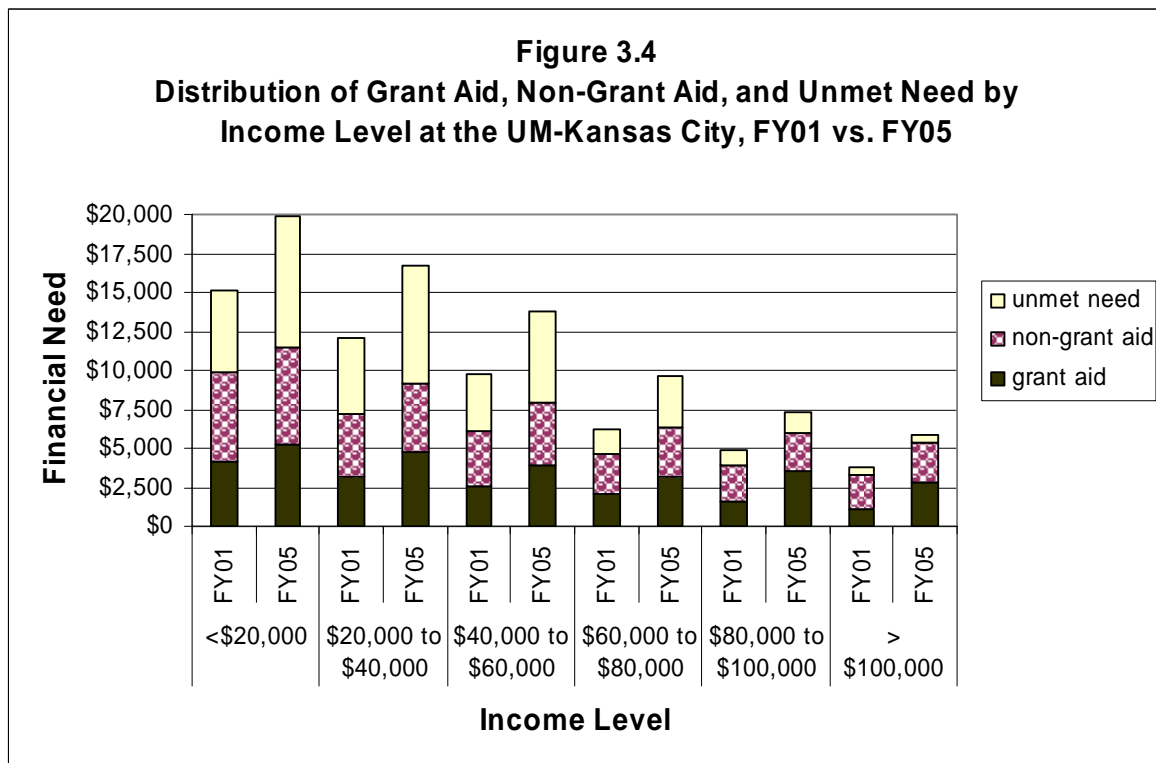
Source: UIDS
IR&P/LCB 5/06

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, FY01 - FY05



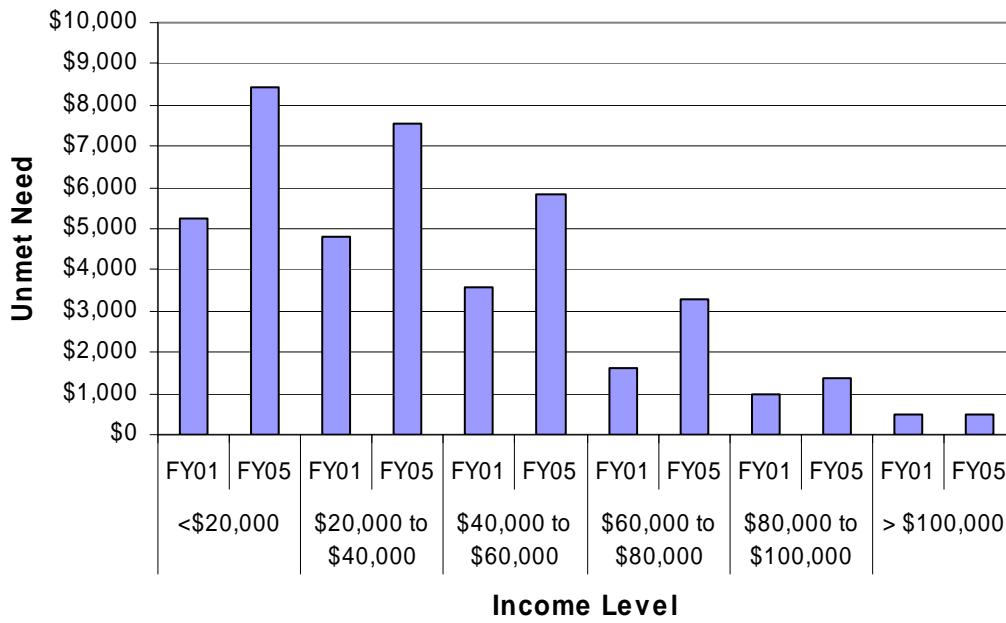
Source: UIDS
 IR&P/RS 5/06

Figure 3.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at the
UM-Kansas City, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

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 2001 - FY2005 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Kansas City

<i>Income Less than \$20,000</i>											# Change	% Change
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	FY01-FY05	FY01-FY05
Total Enrolled for 9 months (N)	401	383	476	516	551						150	37%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$16,175	\$16,707	\$17,817	\$19,156	\$20,818						\$4,643	29%
Less Expected Family Contribution*	<u>1,092</u>	<u>892</u>	<u>1,111</u>	<u>989</u>	<u>934</u>	7%	5%	6%	5%	4%	-158	-14%
Financial Need	15,083	15,815	16,706	18,167	19,884	93%	95%	94%	95%	96%	4,801	32%
Less Grant Aid	4,135	5,162	4,895	4,856	5,235	26%	31%	27%	25%	25%	1,100	27%
Unmet Need	\$10,948	\$10,653	\$11,811	\$13,311	\$14,649	68%	64%	66%	69%	70%	3,701	34%
% Grant Aid that Met Financial Need	27%	33%	29%	27%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$167	\$243	\$196	\$230	\$226	1%	1%	1%	1%	1%	59	35%
Need-based Loans	3,857	3,466	3,684	3,958	3,717	24%	21%	21%	21%	18%	-140	-4%
Alternative Loans	1,681	1,553	1,768	2,039	2,290	10%	9%	10%	11%	11%	609	36%
Remaining Unmet Need	\$5,243	\$5,391	\$6,163	\$7,084	\$8,416	32%	32%	35%	37%	40%	3,173	61%
*Amount Borrowed to meet EFC	\$632	\$544	\$731	\$698	\$654	4%	3%	4%	4%	3%	22	3%
<i>Income Between \$20,000 to \$40,000</i>												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	303	320	393	413	462						159	52%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,480	\$15,939	\$17,439	\$18,549	\$20,249						\$4,769	31%
Less Expected Family Contribution*	<u>3,459</u>	<u>3,261</u>	<u>3,876</u>	<u>3,551</u>	<u>3,518</u>	22%	20%	22%	19%	17%	59	2%
Financial Need	12,021	12,678	13,563	14,998	16,731	78%	80%	78%	81%	83%	4,710	39%
Less Grant Aid	3,133	4,218	3,743	4,357	4,709	20%	26%	21%	23%	23%	1,576	50%
Unmet Need	\$8,888	\$8,460	\$9,820	\$10,641	\$12,022	57%	53%	56%	57%	59%	3,134	35%
% Grant Aid that Met Financial Need	26%	33%	28%	29%	29%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$281	\$293	\$315	\$198	\$278	2%	2%	2%	1%	1%	-3	-1%
Need-based Loans	3,322	3,149	3,444	3,530	3,448	21%	20%	20%	19%	17%	126	4%
Alternative Loans	484	374	598	655	757	3%	2%	3%	4%	4%	273	56%
Remaining Unmet Need	\$4,801	\$4,644	\$5,463	\$6,258	\$7,539	31%	29%	31%	34%	37%	2,738	57%
*Amount Borrowed to meet EFC	\$966	\$1,030	\$1,392	\$1,350	\$1,441	6%	6%	8%	7%	7%	475	49%
<i>Income Between \$40,000 to \$60,000</i>												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	204	228	277	276	316						112	55%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,355	\$15,847	\$16,989	\$18,055	\$19,612						\$4,257	28%
Less Expected Family Contribution*	<u>5,608</u>	<u>5,995</u>	<u>6,068</u>	<u>6,225</u>	<u>5,827</u>	37%	38%	36%	34%	30%	219	4%
Financial Need	9,747	9,852	10,921	11,830	13,785	63%	62%	64%	66%	70%	4,038	41%
Less Grant Aid	2,553	3,177	3,149	3,365	3,929	17%	20%	19%	19%	20%	1,376	54%
Unmet Need	\$7,194	\$6,675	\$7,772	\$8,465	\$9,856	47%	42%	46%	47%	50%	2,662	37%
% Grant Aid that Met Financial Need	26%	32%	29%	28%	28%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$425	\$257	\$337	\$263	\$276	3%	2%	2%	1%	1%	-149	-35%
Need-based Loans	2,956	3,044	3,024	3,437	3,468	19%	19%	18%	19%	18%	512	17%
Alternative Loans	216	220	296	191	295	1%	1%	2%	1%	2%	79	37%
Remaining Unmet Need	\$3,597	\$3,154	\$4,115	\$4,574	\$5,817	23%	20%	24%	25%	30%	2,220	62%
*Amount Borrowed to meet EFC	\$1,355	\$1,298	\$1,532	\$1,461	\$1,493	9%	8%	9%	8%	8%	138	10%

Table 3.5 (Continued)

University of Missouri-Kansas City

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

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	155	188	212	235	249						94	61%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,459	\$16,003	\$16,866	\$18,301	\$19,681						\$4,222	27%
Less Expected Family Contribution*	9,183	8,981	9,226	9,303	9,986	59%	56%	55%	51%	51%	803	9%
Financial Need	6,276	7,022	7,640	8,998	9,695	41%	44%	45%	49%	49%	3,419	54%
Less Grant Aid	2,021	2,737	2,894	2,675	3,161	13%	17%	17%	15%	16%	1,140	56%
Unmet Need	\$4,255	\$4,285	\$4,746	\$6,323	\$6,534	28%	27%	28%	35%	33%	2,279	54%
% Grant Aid that Met Financial Need	32%	39%	38%	30%	33%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$126	\$247	\$275	\$215	\$212	1%	2%	2%	1%	1%	86	68%
Need-based Loans	2,396	2,341	2,490	3,134	2,865	15%	15%	15%	17%	15%	469	20%
Alternative Loans	106	76	88	43	153	1%	0%	1%	0%	1%	47	44%
Remaining Unmet Need	\$1,627	\$1,621	\$1,893	\$2,931	\$3,304	11%	10%	11%	16%	17%	1,677	103%
*Amount Borrowed to meet EFC	\$1,765	\$1,714	\$1,835	\$1,669	\$2,257	11%	11%	11%	9%	11%	492	28%

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

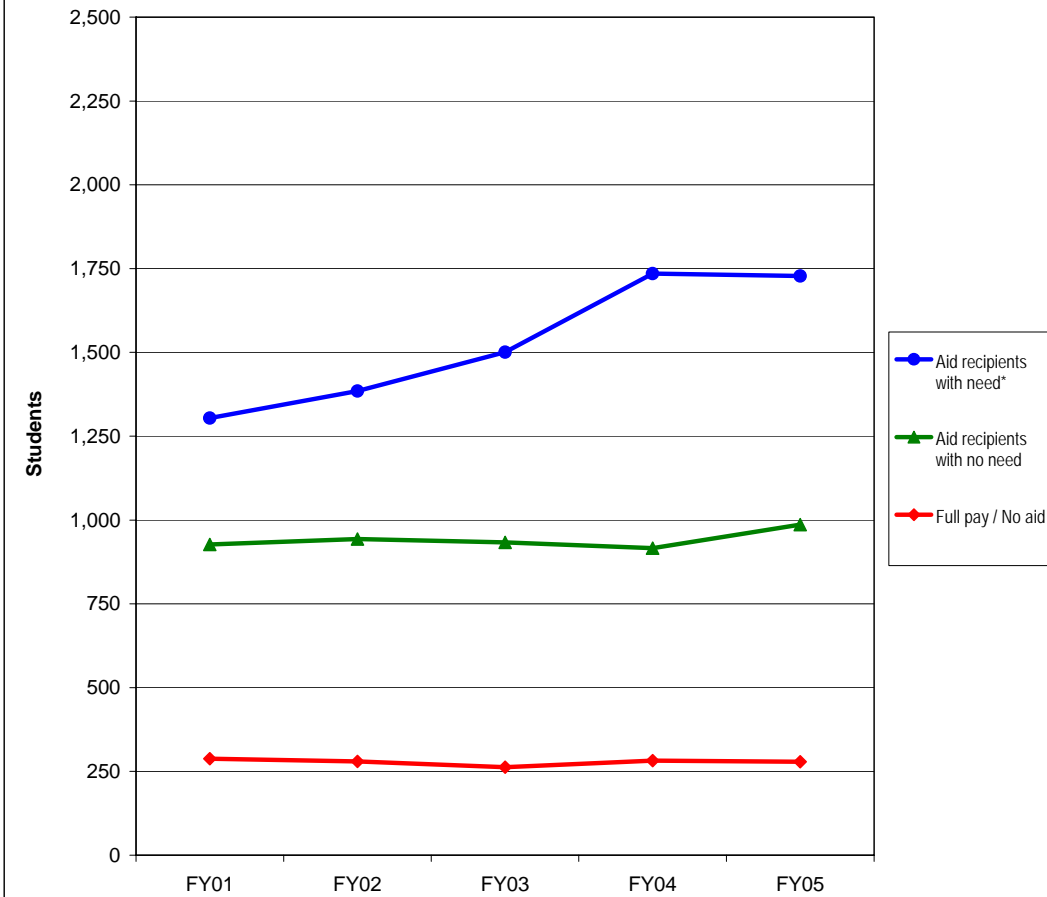
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	60	77	92	93	122						62	103%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,554	\$16,360	\$17,020	\$18,607	\$19,977						\$4,423	28%
Less Expected Family Contribution*	10,636	10,467	11,267	12,502	12,688	68%	64%	66%	67%	64%	2,052	19%
Financial Need	4,918	5,893	5,753	6,105	7,289	32%	36%	34%	33%	36%	2,371	48%
Less Grant Aid	1,597	2,497	2,270	1,957	3,490	10%	15%	13%	11%	17%	1,893	119%
Unmet Need	\$3,321	\$3,396	\$3,483	\$4,148	\$3,799	21%	21%	20%	22%	19%	478	14%
% Grant Aid that Met Financial Need	32%	42%	39%	32%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$213	\$356	\$70	\$162	\$109	1%	2%	0%	1%	1%	-104	-49%
Need-based Loans	2,014	2,342	2,088	2,441	2,135	13%	14%	12%	13%	11%	121	6%
Alternative Loans	126	53	0	50	190	1%	0%	0%	0%	1%	64	51%
Remaining Unmet Need	\$968	\$645	\$1,325	\$1,495	\$1,365	6%	4%	8%	8%	7%	397	41%
*Amount Borrowed to meet EFC	\$2,333	\$1,899	\$2,281	\$2,590	\$2,992	15%	12%	13%	14%	15%	659	28%

Income > \$100,000

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	22	41	58	48	78						56	255%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,856	\$16,092	\$18,357	\$19,271	\$20,347						\$4,491	28%
Less Expected Family Contribution*	12,057	11,818	12,533	11,829	14,509	76%	73%	68%	61%	71%	2,452	20%
Financial Need	3,799	4,274	5,824	7,442	5,838	24%	27%	32%	39%	29%	2,039	54%
Less Grant Aid	1,126	2,275	2,021	2,033	2,792	7%	14%	11%	11%	14%	1,666	148%
Unmet Need	\$2,673	\$1,999	\$3,803	\$5,409	\$3,046	17%	12%	21%	28%	15%	373	14%
% Grant Aid that Met Financial Need	30%	53%	35%	27%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$131	\$282	\$77	\$153	0%	1%	2%	0%	1%	153	#DIV/0!
Need-based Loans	1,968	1,900	2,226	2,478	2,003	12%	12%	12%	13%	10%	35	2%
Alternative Loans	227	0	102	89	417	1%	0%	1%	0%	2%	190	84%
Remaining Unmet Need	\$478	-\$32	\$1,193	\$2,765	\$473	3%	0%	6%	14%	2%	-5	-1%
*Amount Borrowed to meet EFC	\$1,910	\$1,976	\$2,816	\$2,357	\$2,824	12%	12%	15%	12%	14%	914	48%

Source: UIDS
IR&P/LCB 5/06

Figure 4.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
the University of Missouri-Rolla, FY01 - FY05

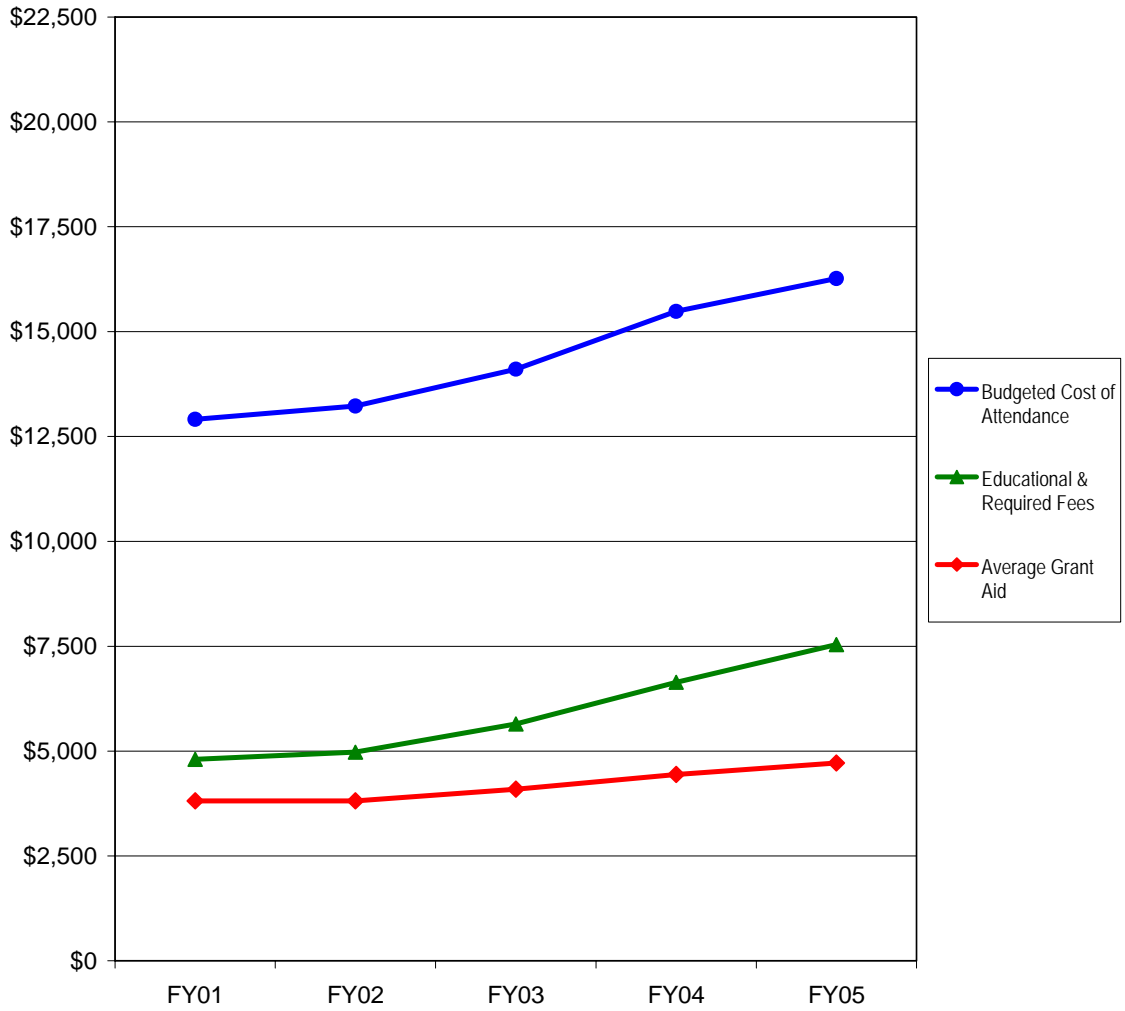


Source: UIDS
 IR&P/LCB 5/06

	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	392	424	436	440	453	61	15.6%
Grant aid, no FAFSA	<u>535</u>	<u>519</u>	<u>497</u>	<u>476</u>	<u>533</u>	<u>-2</u>	-0.4%
Aid recipients with no need	927	943	933	916	986	59	6.4%
Aid recipients with need*	1,304	1,385	1,501	1,735	1,728	424	32.5%
Full pay / No aid	288	280	263	282	279	-9	-3.1%
Total of all full-time, Degree-Seeking MO UG	2,519	2,608	2,697	2,933	2,993	474	18.8%

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

Figure 4.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
Rolla, FY01 - FY05



Source: UIDS
 IR&P/LCB 5/06

	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$12,910	\$13,228	\$14,106	\$15,482	\$16,268	\$3,358	26.0%
Educational & Required Fees	\$4,805	\$4,974	\$5,650	\$6,639	\$7,536	\$2,731	56.8%
Average Grant Aid	\$3,813	\$3,812	\$4,091	\$4,443	\$4,718	\$905	23.7%

Table 4.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Rolla, FY01 - FY05

Students with Need		FY01		FY02		FY03		FY04		FY05	
		# 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	0	\$0	0	\$0	0	\$0	0	\$0
	Merit	596	\$2,916	687	\$2,649	772	\$2,812	855	\$3,006	809	\$2,952
	Other*	54	\$2,107	61	\$2,472	56	\$2,271	57	\$3,098	50	\$3,216
	Total	650	\$2,849	748	\$2,635	828	\$2,775	912	\$3,012	859	\$2,967

Students without Need		FY01		FY02		FY03		FY04		FY05	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	694	\$3,116	688	\$3,100	710	\$3,073	673	\$3,402	695	\$3,317
	Other*	73	\$2,612	63	\$2,438	61	\$2,797	64	\$2,343	58	\$2,660
	Total	767	\$3,068	751	\$3,044	771	\$3,051	737	\$3,310	753	\$3,266

*Includes athletic aid and tuition waivers.

Source: UIDS

IR&P/LCB 6/06

Table 4.2

Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Rolla, FY01 & FY05

Income Level	FY01			FY05		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$4,883	102%	36%	\$6,211	82%	38%
\$20,000 to \$40,00	\$4,424	92%	35%	\$6,472	86%	40%
\$40,000 to \$60,000	\$3,739	78%	29%	\$4,738	63%	29%
\$60,000 to \$80,000	\$3,199	67%	25%	\$4,000	53%	25%
\$80,000 to \$100,000	\$2,595	54%	20%	\$4,044	54%	25%
>\$100,000	\$3,787	79%	29%	\$3,384	45%	21%

Source: UIDS

IR&P/RS 5/06

Table 4.3**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Rolla, FY01 & FY05**

Income Level	FY01					FY05				
	% 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	6%	36%	1%	36%	21%	5%	38%	1%	34%	22%
\$20,000 to \$40,00	18%	35%	1%	30%	16%	14%	40%	1%	27%	18%
\$40,000 to \$60,000	42%	29%	1%	24%	4%	33%	29%	0%	23%	14%
\$60,000 to \$80,000	59%	25%	0%	18%	0%	56%	25%	0%	17%	3%
\$80,000 to \$100,000	65%	20%	0%	15%	0%	64%	25%	0%	13%	0%
>\$100,000	77%	29%	0%	6%	0%	75%	21%	0%	9%	0%

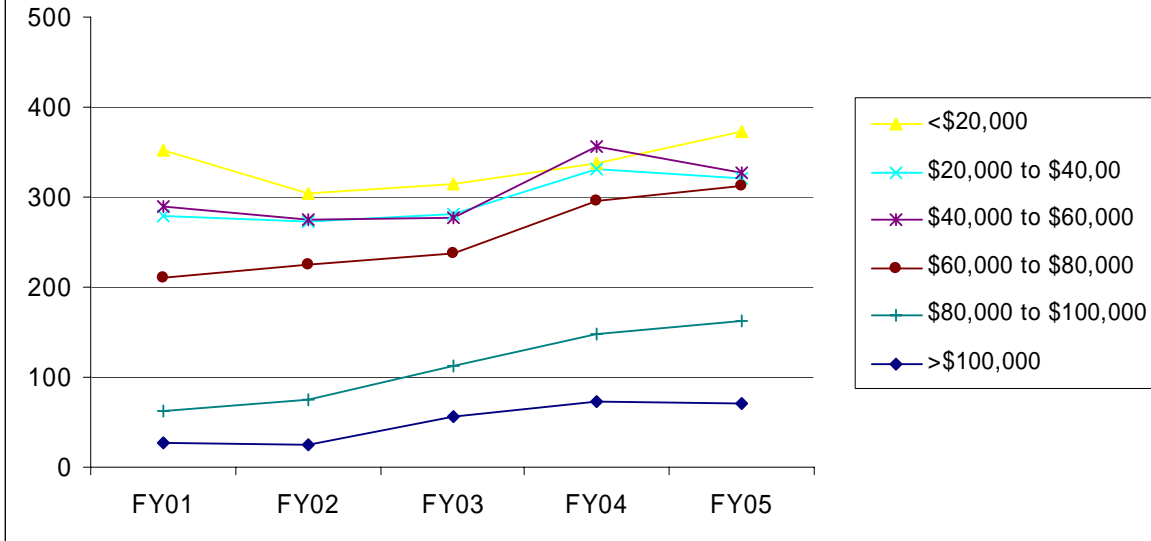
Source: UIDS
IR&P/LCB 6/06

Table 4.4**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Rolla, FY01 - FY05**

	FY01		FY02		FY03		FY04		FY05	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	26	\$5,425	31	\$5,121	39	\$5,403	88	\$6,629	109	\$7,163
Without Need	22	5,108	22	5,843	27	6,822	37	8,229	54	8,163
	48	\$5,280	53	\$5,421	66	\$5,984	125	\$7,103	163	\$7,494

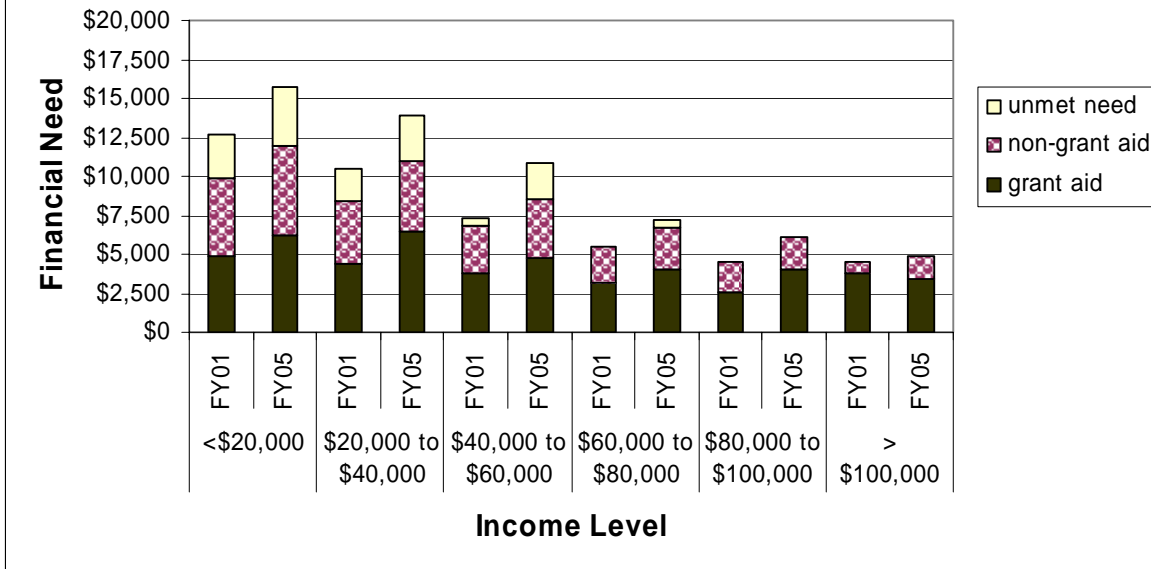
Source: UIDS
IR&P/LCB 5/06

Figure 4.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-Rolla, FY01 - FY05



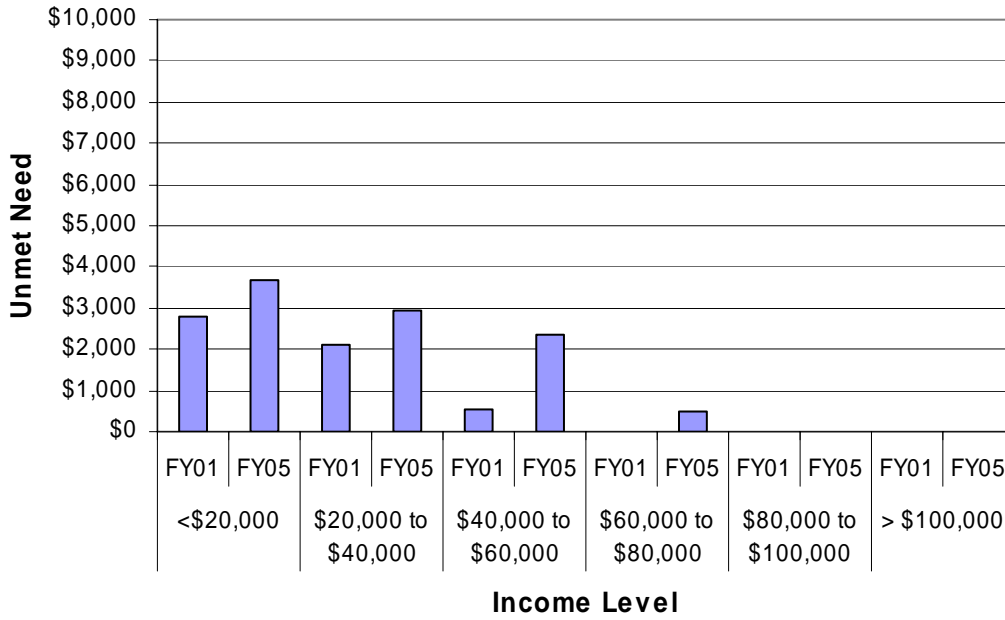
Source: UIDS
 IR&P/RS 5/06

Figure 4.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Rolla, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

Figure 4.5
Average Amount of Unmet Financial Need by Income Level at the
UM-Rolla, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

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 2001 - FY2005 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Rolla

<i>Income Less than \$20,000</i>											# Change	% Change
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	FY01-FY05	FY01-FY05
Total Enrolled for 9 months (N)	353	305	315	338	373						20	6%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,517	\$13,487	\$14,584	\$15,756	\$16,476						\$2,959	22%
Less Expected Family Contribution*	811	933	875	782	801	6%	7%	6%	5%	5%	-10	-1%
Financial Need	12,706	12,554	13,709	14,974	15,675	94%	93%	94%	95%	95%	2,969	23%
Less Grant Aid	4,883	5,087	5,467	6,048	6,211	36%	38%	37%	38%	38%	1,328	27%
Unmet Need	\$7,823	\$7,467	\$8,242	\$8,926	\$9,464	58%	55%	57%	57%	57%	1,641	21%
% Grant Aid that Met Financial Need	38%	41%	40%	40%	40%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$188	\$181	\$205	\$203	\$199	1%	1%	1%	1%	1%	11	6%
Need-based Loans	4,028	3,610	3,611	4,036	4,140	30%	27%	25%	26%	25%	112	3%
Alternative Loans	796	796	973	1,130	1,437	6%	6%	7%	7%	9%	641	81%
Remaining Unmet Need	\$2,811	\$2,880	\$3,453	\$3,557	\$3,688	21%	21%	24%	23%	22%	877	31%
*Amount Borrowed to meet EFC	\$420	\$442	\$371	\$378	\$328	3%	3%	3%	2%	2%	-92	-22%
<i>Income Between \$20,000 to \$40,000</i>												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	279	272	282	331	321						42	15%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,786	\$13,315	\$14,033	\$15,397	\$16,224						\$3,438	27%
Less Expected Family Contribution*	2,284	2,653	2,494	2,493	2,278	18%	20%	18%	16%	14%	-6	0%
Financial Need	10,502	10,662	11,539	12,904	13,946	82%	80%	82%	84%	86%	3,444	33%
Less Grant Aid	4,424	4,880	5,314	5,889	6,472	35%	37%	38%	38%	40%	2,048	46%
Unmet Need	\$6,078	\$5,782	\$6,225	\$7,015	\$7,474	48%	43%	44%	46%	46%	1,396	23%
% Grant Aid that Met Financial Need	42%	46%	46%	46%	46%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$139	\$115	\$137	\$132	\$145	1%	1%	1%	1%	1%	6	4%
Need-based Loans	3,639	3,745	3,523	3,837	3,910	28%	28%	25%	25%	24%	271	7%
Alternative Loans	211	163	147	254	466	2%	1%	1%	2%	3%	255	121%
Remaining Unmet Need	\$2,089	\$1,759	\$2,418	\$2,792	\$2,953	16%	13%	17%	18%	18%	864	41%
*Amount Borrowed to meet EFC	\$572	\$677	\$640	\$669	\$554	4%	5%	5%	4%	3%	-18	-3%
<i>Income Between \$40,000 to \$60,000</i>												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	289	274	278	356	328						39	13%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,740	\$13,093	\$13,909	\$15,528	\$16,265						\$3,525	28%
Less Expected Family Contribution*	5,410	4,863	4,802	5,081	5,400	42%	37%	35%	33%	33%	-10	0%
Financial Need	7,330	8,230	9,107	10,447	10,865	58%	63%	65%	67%	67%	3,535	48%
Less Grant Aid	3,739	3,925	3,973	4,540	4,738	29%	30%	29%	29%	29%	999	27%
Unmet Need	\$3,591	\$4,305	\$5,134	\$5,907	\$6,127	28%	33%	37%	38%	38%	2,536	71%
% Grant Aid that Met Financial Need	51%	48%	44%	43%	44%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$105	\$119	\$115	\$52	\$54	1%	1%	1%	0%	0%	-51	-49%
Need-based Loans	2,876	3,177	3,478	3,496	3,430	23%	24%	25%	23%	21%	554	19%
Alternative Loans	88	71	90	209	310	1%	1%	1%	1%	2%	222	252%
Remaining Unmet Need	\$522	\$938	\$1,451	\$2,150	\$2,333	4%	7%	10%	14%	14%	1,811	347%
*Amount Borrowed to meet EFC	\$1,152	\$1,102	\$937	\$1,004	\$1,026	9%	8%	7%	6%	6%	-126	-11%

Table 4.5 (Continued)

University of Missouri-Rolla

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

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	211	225	237	295	313						102	48%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,817	\$13,147	\$14,034	\$15,431	\$16,226						\$3,409	27%
Less Expected Family Contribution*	<u>7,616</u>	<u>8,490</u>	<u>8,683</u>	<u>8,865</u>	<u>9,014</u>	59%	65%	62%	57%	56%	1,398	18%
Financial Need	5,201	4,657	5,351	6,566	7,212	41%	35%	38%	43%	44%	2,011	39%
Less Grant Aid	3,199	3,129	3,407	3,561	4,000	25%	24%	24%	23%	25%	801	25%
Unmet Need	\$2,002	\$1,528	\$1,944	\$3,005	\$3,212	16%	12%	14%	19%	20%	1,210	60%
% Grant Aid that Met Financial Need	62%	67%	64%	54%	55%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$59	\$29	\$34	\$21	\$7	0%	0%	0%	0%	0%	-52	-89%
Need-based Loans	2,180	1,958	2,228	2,511	2,579	17%	15%	16%	16%	16%	399	18%
Alternative Loans	84	67	0	82	133	1%	1%	0%	1%	1%	49	58%
Remaining Unmet Need	-\$321	-\$526	-\$318	\$391	\$494	-3%	-4%	-2%	3%	3%	815	-254%
*Amount Borrowed to meet EFC	\$1,954	\$1,862	\$1,826	\$2,082	\$1,881	15%	14%	13%	13%	12%	-73	-4%

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

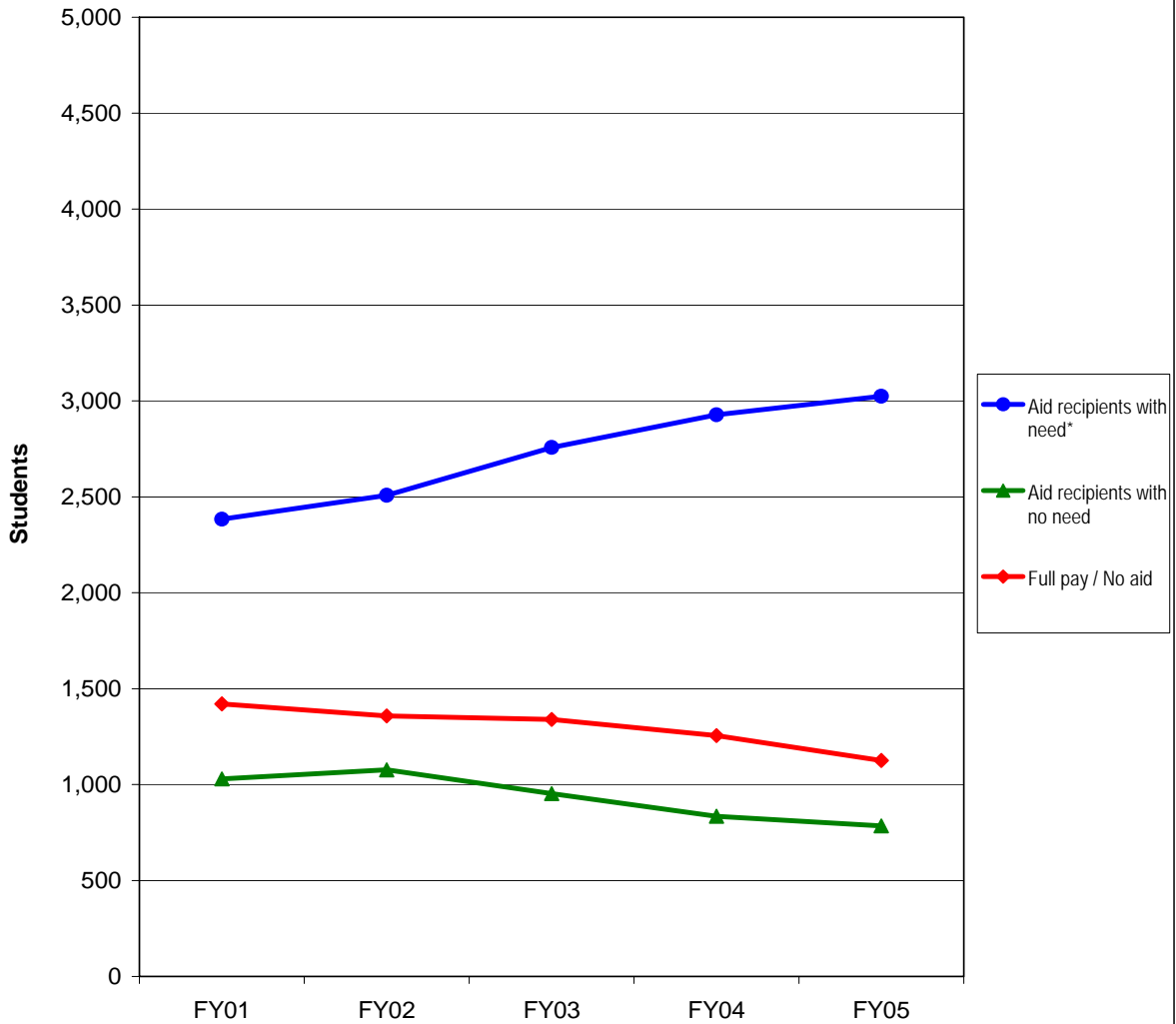
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	62	76	113	148	162						100	161%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,835	\$13,345	\$14,076	\$15,441	\$16,241						\$3,406	27%
Less Expected Family Contribution*	<u>8,336</u>	<u>9,235</u>	<u>9,571</u>	<u>9,817</u>	<u>10,474</u>	65%	69%	68%	64%	64%	2,138	26%
Financial Need	4,499	4,110	4,505	5,624	5,767	35%	31%	32%	36%	36%	1,268	28%
Less Grant Aid	2,595	2,189	2,671	3,162	4,044	20%	16%	19%	20%	25%	1,449	56%
Unmet Need	\$1,904	\$1,921	\$1,834	\$2,462	\$1,723	15%	14%	13%	16%	11%	-181	-10%
% Grant Aid that Met Financial Need	58%	53%	59%	56%	70%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$22	\$0	\$6	\$0	\$4	0%	0%	0%	0%	0%	-18	-84%
Need-based Loans	1,872	2,094	2,150	2,260	1,895	15%	16%	15%	15%	12%	23	1%
Alternative Loans	32	150	30	134	122	0%	1%	0%	1%	1%	90	281%
Remaining Unmet Need	-\$22	-\$323	-\$352	\$68	-\$298	0%	-2%	-3%	0%	-2%	-276	1252%
*Amount Borrowed to meet EFC	\$2,524	\$2,274	\$1,861	\$1,990	\$2,448	20%	17%	13%	13%	15%	-76	-3%

Income > \$100,000

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	27	26	56	73	71						44	163%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,847	\$13,294	\$14,294	\$15,401	\$16,254						\$3,407	27%
Less Expected Family Contribution*	<u>9,891</u>	<u>10,341</u>	<u>9,326</u>	<u>10,394</u>	<u>12,255</u>	77%	78%	65%	67%	75%	2,364	24%
Financial Need	2,956	2,953	4,968	5,007	3,999	23%	22%	35%	33%	25%	1,043	35%
Less Grant Aid	3,787	3,383	3,302	3,557	3,384	29%	25%	23%	23%	21%	-403	-11%
Unmet Need	-\$831	-\$430	\$1,666	\$1,450	\$615	-6%	-3%	12%	9%	4%	1,446	-174%
% Grant Aid that Met Financial Need	128%	115%	66%	71%	85%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$0	\$5	\$15	\$19	0%	0%	0%	0%	0%	19	#DIV/0!
Need-based Loans	759	736	1,291	1,572	1,492	6%	6%	9%	10%	9%	733	97%
Alternative Loans	0	0	218	197	0	0%	0%	2%	1%	0%	0	#DIV/0!
Remaining Unmet Need	-\$1,590	-\$1,166	\$152	-\$334	-\$897	-12%	-9%	1%	-2%	-6%	693	-44%
*Amount Borrowed to meet EFC	\$3,273	\$3,038	\$2,630	\$2,689	\$2,550	25%	23%	18%	17%	16%	-723	-22%

Source: UIDS
IR&P/LCB 5/06

Figure 5.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
the University of Missouri-St. Louis, FY01 - FY05

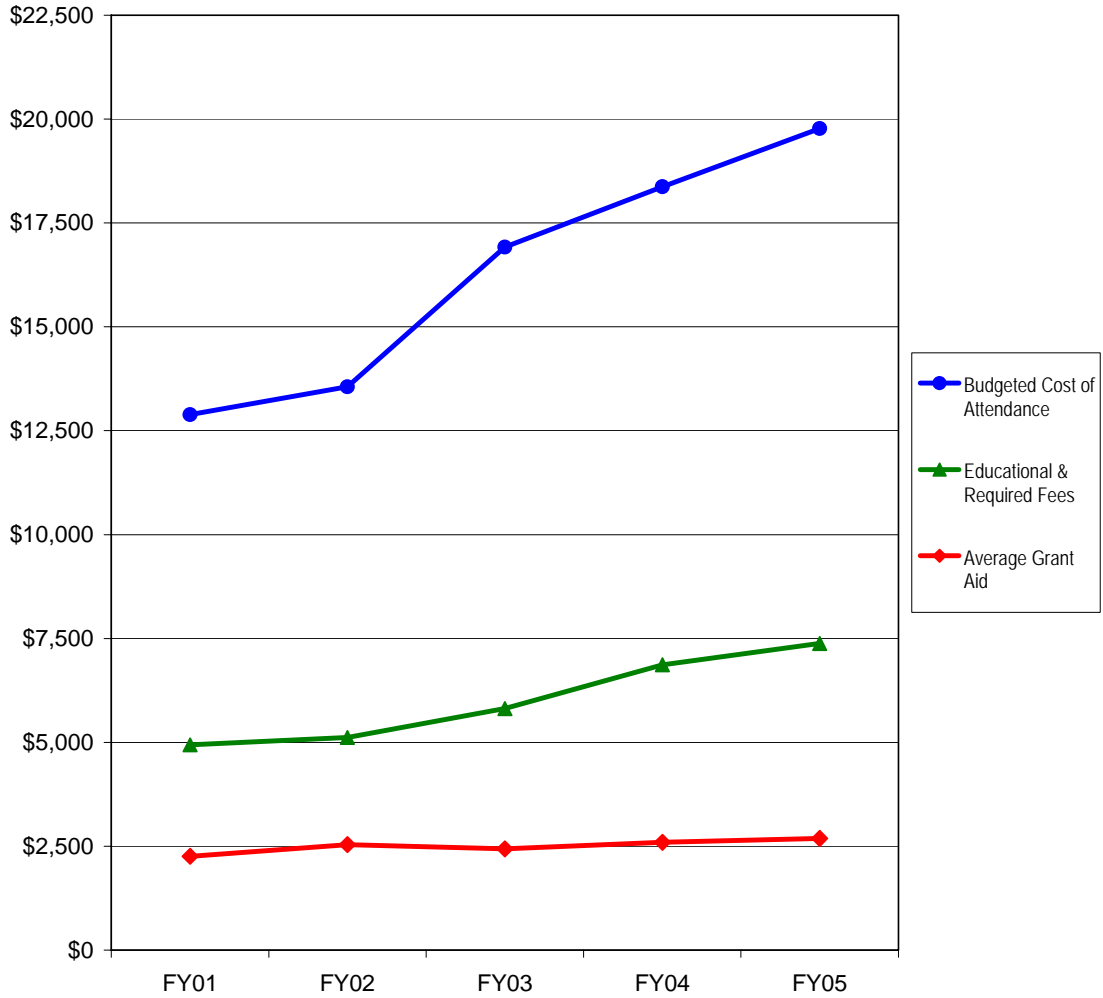


Source: UIDS
 IR&P/LCB 5/06

	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	582	622	530	470	433	-149	-25.6%
Grant aid, no FAFSA	<u>448</u>	<u>455</u>	<u>423</u>	<u>365</u>	<u>352</u>	<u>-96</u>	<u>-21.4%</u>
Aid recipients with no need	1,030	1,077	953	835	785	-245	-23.8%
Aid recipients with need*	2,383	2,508	2,757	2,928	3,025	642	26.9%
Full pay / No aid	1,421	1,358	1,340	1,256	1,126	-295	-20.8%
Total of all full- time, Degree-Seeking MO UG	<u>4,834</u>	<u>4,943</u>	<u>5,050</u>	<u>5,019</u>	<u>4,936</u>	<u>102</u>	<u>2.1%</u>

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

Figure 5.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
St. Louis, FY01 - FY05



Source: UIDS
 IR&P/LCB 5/06

	FY01	FY02	FY03	FY04	FY05	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$12,887	\$13,556	\$16,918	\$18,375	\$19,773	\$6,886	53.4%
Educational & Required Fees	\$4,940	\$5,116	\$5,813	\$6,866	\$7,378	\$2,438	49.4%
Average Grant Aid	\$2,260	\$2,538	\$2,437	\$2,595	\$2,686	\$426	18.8%

Table 5.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY01 - FY05

Students with Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need	41	\$1,527	51	\$1,638	42	\$1,951	606	\$506	99	\$1,567
Merit	512	\$2,231	517	\$2,144	514	\$2,057	539	\$2,201	551	\$1,986
Other*	48	\$2,045	72	\$1,652	67	\$1,888	59	\$2,348	75	\$2,852
Total	601	\$2,168	640	\$2,048	623	\$2,032	1,204	\$1,355	725	\$2,018

Students without Need	FY01		FY02		FY03		FY04		FY05	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	459	\$2,394	447	\$2,392	369	\$2,301	285	\$2,307	245	\$2,110
Other*	57	\$1,903	53	\$2,368	51	\$1,866	56	\$2,780	67	\$2,622
Total	516	\$2,340	500	\$2,389	420	\$2,248	341	\$2,385	312	\$2,220

*Includes athletic aid and tuition waivers.

Source: UIDS

IR&P/LCB 6/06

Table 5.2

Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY01 & FY05

Income Level	FY01			FY05		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$3,481	70%	25%	\$4,416	60%	21%
\$20,000 to \$40,00	\$2,539	51%	20%	\$3,112	42%	15%
\$40,000 to \$60,000	\$1,759	36%	14%	\$1,903	26%	10%
\$60,000 to \$80,000	\$1,420	29%	11%	\$1,563	21%	8%
\$80,000 to \$100,000	\$1,305	26%	10%	\$1,454	20%	7%
>\$100,000	\$2,608	53%	19%	\$1,291	17%	6%

Source: UIDS

IR&P/RS 5/06

Table 5.3
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-
 St. Louis, FY01 & FY05**

Income Level	FY01					FY05				
	% 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	8%	25%	0%	37%	30%	5%	21%	1%	29%	44%
\$20,000 to \$40,00	25%	20%	0%	29%	26%	17%	15%	0%	22%	45%
\$40,000 to \$60,000	45%	14%	0%	23%	18%	32%	10%	0%	23%	35%
\$60,000 to \$80,000	65%	11%	0%	19%	6%	50%	8%	0%	19%	23%
\$80,000 to \$100,000	69%	10%	0%	16%	5%	62%	7%	0%	17%	14%
>\$100,000	59%	19%	0%	13%	9%	68%	6%	0%	14%	11%

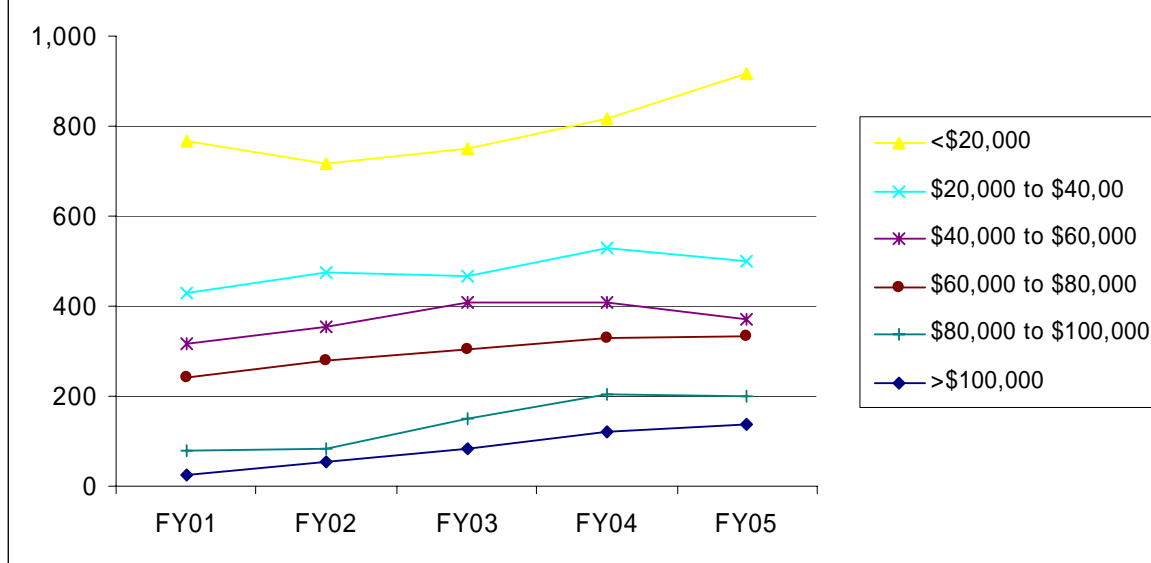
Source: UIDS
 IR&P/LCB 6/06

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, FY01 - FY05**

	FY01		FY02		FY03		FY04		FY05	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	68	\$4,354	71	\$4,346	76	\$5,304	227	\$6,652	199	\$7,866
Without Need	39	4,335	28	4,295	36	4,283	81	6,582	83	7,631
	107	\$4,347	99	\$4,332	112	\$4,976	308	\$6,634	282	\$7,797

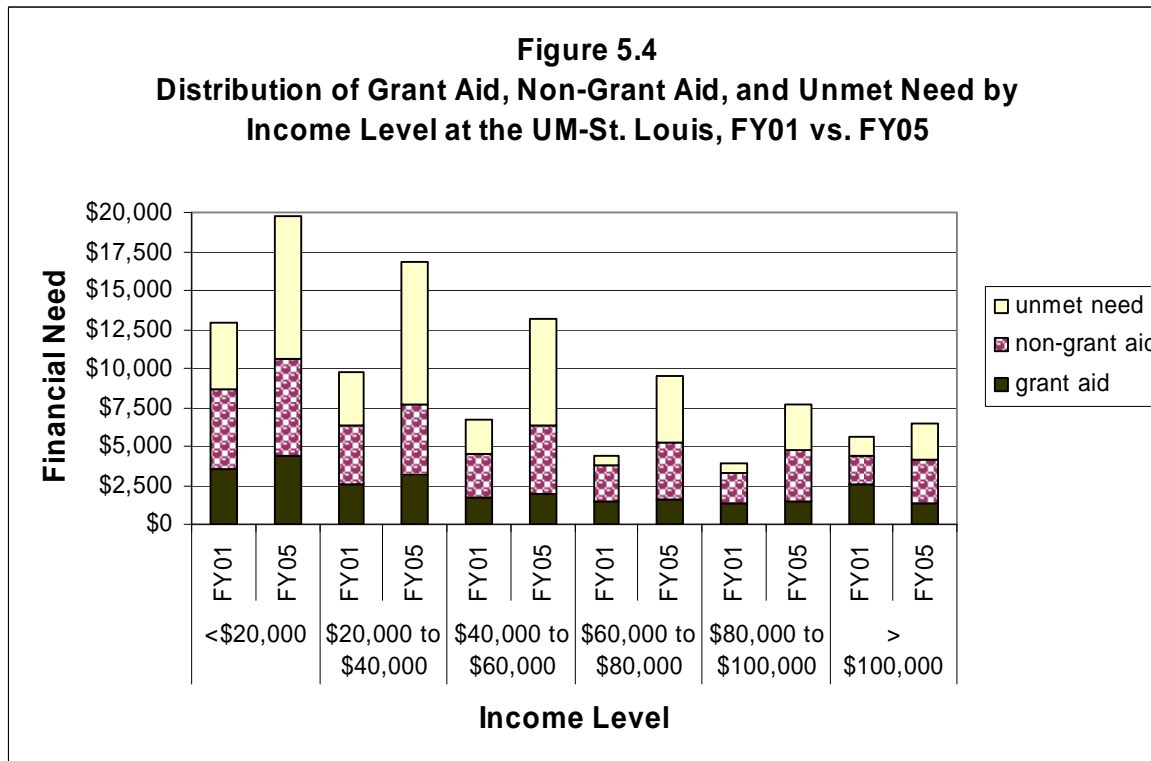
Source: UIDS
 IR&P/LCB 5/06

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, FY01 - FY05



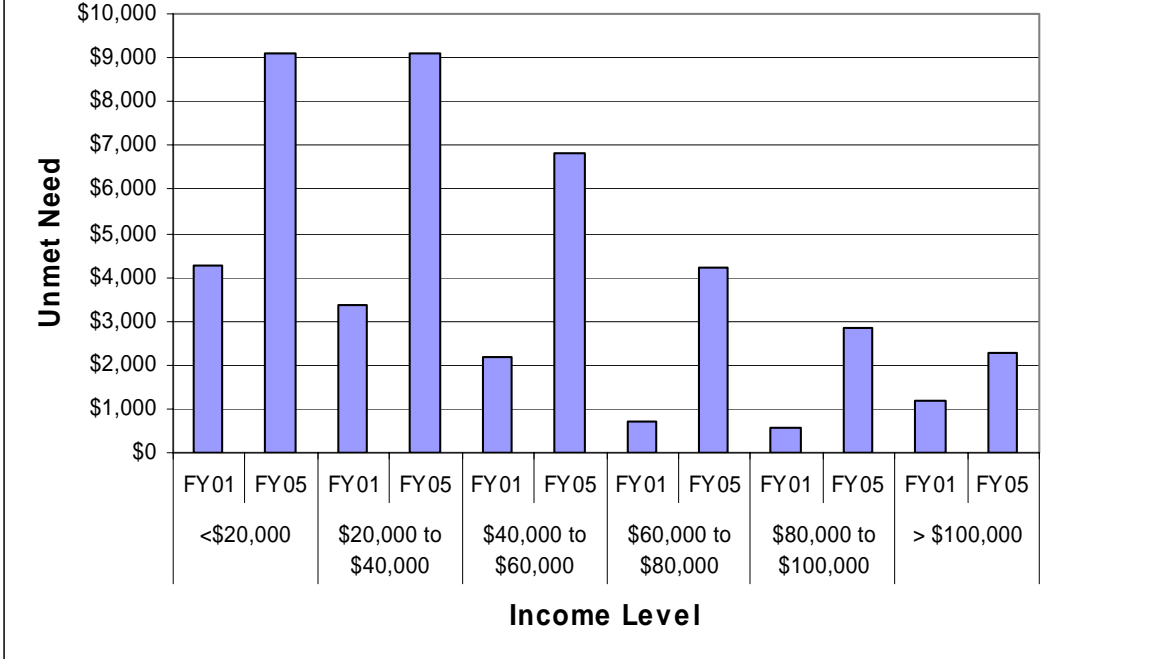
Source: UIDS
 IR&P/RS 5/06

Figure 5.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

Figure 5.5
Average Amount of Unmet Financial Need by Income Level at
the UM-St. Louis, FY01 vs. FY05



Source: UIDS
 IR&P/RS 5/06

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 2001 - FY2005 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-St. Louis

<i>Income Less than \$20,000</i>											# Change	% Change
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	FY01-FY05	FY01-FY05
Total Enrolled for 9 months (N)	768	717	748	817	915						147	19%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,088	\$14,666	\$18,489	\$19,774	\$20,691						\$6,603	47%
Less Expected Family Contribution*	1,125	1,088	1,075	1,140	959	8%	7%	6%	6%	5%	-166	-15%
Financial Need	12,963	13,578	17,414	18,634	19,732	92%	93%	94%	94%	95%	6,769	52%
Less Grant Aid	3,481	4,130	4,094	4,162	4,416	25%	28%	22%	21%	21%	935	27%
Unmet Need	\$9,482	\$9,448	\$13,320	\$14,472	\$15,316	67%	64%	72%	73%	74%	5,834	62%
% Grant Aid that Met Financial Need	27%	30%	24%	22%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$62	\$104	\$126	\$106	\$112	0%	1%	1%	1%	1%	50	81%
Need-based Loans	3,601	3,639	3,736	3,847	3,801	26%	25%	20%	19%	18%	200	6%
Alternative Loans	1,568	1,410	1,851	2,197	2,313	11%	10%	10%	11%	11%	745	48%
Remaining Unmet Need	\$4,251	\$4,295	\$7,607	\$8,322	\$9,089	30%	29%	41%	42%	44%	4,838	114%
*Amount Borrowed to meet EFC	\$671	\$628	\$671	\$738	\$699	5%	4%	4%	4%	3%	28	4%
Income Between \$20,000 to \$40,000												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	431	475	468	530	502						71	16%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,883	\$13,838	\$17,403	\$18,924	\$20,155						\$7,272	56%
Less Expected Family Contribution*	3,170	3,336	3,461	3,191	3,376	25%	24%	20%	17%	17%	206	6%
Financial Need	9,713	10,502	13,942	15,733	16,779	75%	76%	80%	83%	83%	7,066	73%
Less Grant Aid	2,539	3,144	3,053	3,254	3,112	20%	23%	18%	17%	15%	573	23%
Unmet Need	\$7,174	\$7,358	\$10,889	\$12,479	\$13,667	56%	53%	63%	66%	68%	6,493	91%
% Grant Aid that Met Financial Need	26%	30%	22%	21%	19%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$30	\$76	\$182	\$99	\$86	0%	1%	1%	1%	0%	56	187%
Need-based Loans	3,376	3,169	3,563	3,659	3,621	26%	23%	20%	19%	18%	245	7%
Alternative Loans	414	501	499	1,046	865	3%	4%	3%	6%	4%	451	109%
Remaining Unmet Need	\$3,354	\$3,612	\$6,645	\$7,675	\$9,095	26%	26%	38%	41%	45%	5,741	171%
*Amount Borrowed to meet EFC	\$986	\$1,057	\$1,071	\$1,428	\$1,278	8%	8%	6%	8%	6%	292	30%
Income Between \$40,000 to \$60,000												
	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change	% Change
Total Enrolled for 9 months (N)	315	354	407	409	369						54	17%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,187	\$13,035	\$16,651	\$17,734	\$19,355						\$7,168	59%
Less Expected Family Contribution*	5,432	5,405	6,135	5,769	6,162	45%	41%	37%	33%	32%	730	13%
Financial Need	6,755	7,630	10,516	11,965	13,193	55%	59%	63%	67%	68%	6,438	95%
Less Grant Aid	1,759	2,100	1,905	2,021	1,903	14%	16%	11%	11%	10%	144	8%
Unmet Need	\$4,996	\$5,530	\$8,611	\$9,944	\$11,290	41%	42%	52%	56%	58%	6,294	126%
% Grant Aid that Met Financial Need	26%	28%	18%	17%	14%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$7	\$45	\$63	\$41	\$50	0%	0%	0%	0%	0%	43	614%
Need-based Loans	2,746	2,836	3,446	3,560	3,535	23%	22%	21%	20%	18%	789	29%
Alternative Loans	57	168	311	460	886	0%	1%	2%	3%	5%	829	1454%
Remaining Unmet Need	\$2,186	\$2,481	\$4,791	\$5,883	\$6,819	18%	19%	29%	33%	35%	4,633	212%
*Amount Borrowed to meet EFC	\$977	\$1,160	\$1,286	\$1,648	\$2,075	8%	9%	8%	9%	11%	1,098	112%

Table 5.5 (Continued)

University of Missouri-St. Louis

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

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	243	281	305	331	334						91	37%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,512	\$13,540	\$16,213	\$17,438	\$18,840						\$6,328	51%
Less Expected Family Contribution*	8,078	8,069	8,614	8,919	9,372	65%	60%	53%	51%	50%	1,294	16%
Financial Need	4,434	5,471	7,599	8,519	9,468	35%	40%	47%	49%	50%	5,034	114%
Less Grant Aid	1,420	1,530	1,432	1,560	1,563	11%	11%	9%	9%	8%	143	10%
Unmet Need	\$3,014	\$3,941	\$6,167	\$6,959	\$7,905	24%	29%	38%	40%	42%	5,329	162%
% Grant Aid that Met Financial Need	32%	28%	19%	18%	17%							

Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance							
	Avg. Dollar Amount												
College Work Study	\$0	\$17	\$65	\$0	\$0	0%	0%	0%	0%	0%	0	#DIV/0!	
Need-based Loans	2,221	2,319	3,124	3,267	3,208	18%	17%	19%	19%	17%	987	44%	
Alternative Loans	93	106	156	257	458	1%	1%	1%	1%	2%	365	392%	
Remaining Unmet Need	\$700	\$1,499	\$2,822	\$3,435	\$4,239	6%	11%	17%	20%	23%	3,539	506%	
*Amount Borrowed to meet EFC	\$1,960	\$1,847	\$1,385	\$2,505	\$2,474	16%	14%	9%	14%	13%	514	26%	

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

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	80	83	148	205	202						122	153%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,550	\$13,952	\$17,321	\$18,375	\$20,221						\$7,671	61%
Less Expected Family Contribution*	8,648	9,295	11,402	11,845	12,539	69%	67%	66%	64%	62%	3,891	45%
Financial Need	3,902	4,657	5,919	6,530	7,682	31%	33%	34%	36%	38%	3,780	97%
Less Grant Aid	1,305	1,568	1,373	1,414	1,454	10%	11%	8%	8%	7%	149	11%
Unmet Need	\$2,597	\$3,089	\$4,546	\$5,116	\$6,228	21%	22%	26%	28%	31%	3,631	140%
% Grant Aid that Met Financial Need	33%	34%	23%	22%	19%							

Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance							
	Avg. Dollar Amount												
College Work Study	\$0	\$8	\$20	\$32	\$18	0%	0%	0%	0%	0%	18	#DIV/0!	
Need-based Loans	1,899	2,256	2,759	2,805	3,020	15%	16%	16%	15%	15%	1,121	59%	
Alternative Loans	116	121	182	276	323	1%	1%	1%	2%	2%	207	178%	
Remaining Unmet Need	\$582	\$704	\$1,585	\$2,003	\$2,867	5%	5%	9%	11%	14%	2,285	393%	
*Amount Borrowed to meet EFC	\$2,488	\$2,135	\$2,475	\$3,105	\$3,518	20%	15%	14%	17%	17%	1,030	41%	

Income > \$100,000

	FY01	FY02	FY03	FY04	FY05	FY01	FY02	FY03	FY04	FY05	# Change FY01-FY05	% Change FY01-FY05
Total Enrolled for 9 months (N)	25	54	82	122	136						111	444%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,573	\$14,321	\$17,456	\$18,272	\$19,972						\$6,399	47%
Less Expected Family Contribution*	8,015	8,948	11,136	12,443	13,558	59%	62%	64%	68%	68%	5,543	69%
Financial Need	5,558	5,373	6,320	5,829	6,414	41%	38%	36%	32%	32%	856	15%
Less Grant Aid	2,608	1,554	1,299	1,265	1,291	19%	11%	7%	7%	6%	-1,317	-50%
Unmet Need	\$2,950	\$3,819	\$5,021	\$4,564	\$5,123	22%	27%	29%	25%	26%	2,173	74%
% Grant Aid that Met Financial Need	47%	29%	21%	22%	20%							

Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance							
	Avg. Dollar Amount												
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	#DIV/0!	
Need-based Loans	1,540	2,252	2,815	2,129	2,551	11%	16%	16%	12%	13%	1,011	66%	
Alternative Loans	209	439	448	376	276	2%	3%	3%	2%	1%	67	32%	
Remaining Unmet Need	\$1,201	\$1,128	\$1,758	\$2,059	\$2,296	9%	8%	10%	11%	11%	1,095	91%	
*Amount Borrowed to meet EFC	\$2,141	\$2,311	\$2,815	\$2,963	\$3,176	16%	16%	16%	16%	16%	1,035	48%	

Source: UIDS
IR&P/LCB 5/06