

**University of Missouri System
Undergraduate Financial Aid Summary Report
FY2010-FY2014**

(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 2009-10 (FY10) through fiscal year 2013-14 (FY14). 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.

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 3.5% increase in the overall number of full-time, degree-seeking Missouri undergraduates and a 7.6% increase in the number of financial aid recipients that have financial need. (Figure 1.1). During the same time period, tuition and required fees increased 11.8% and the overall cost to attend the University increased 5.8% (Figure 1.2). So part of the reason for an increase in the number of students with need is that with the increase in the cost to attend the University many students that otherwise would not have had a financial need became needy.
- There is an increasing gap between tuition and required fees and the average grant aid awarded to undergraduates over the past five years (Figure 1.2).
- The number of institutional grants awarded based on need increased from 3,750 in FY10 to 5,993 in FY14. During the same time period there has been a substantial increase in the number of merit awards given to students with 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) decreased from FY10 to FY14 for both students with financial need and for students without need. In FY10, 3,786 parents borrowed an average \$9,760 to meet their child's education expenses. Five years later, 3,080 parents borrowed approximately \$6,346 to cover these expenses. System-wide, the amount of PLUS loans distributed decreased from \$37 million in FY10 to \$19.5 million in FY14 (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).
- Students on the St. Louis campus experienced a decline in the amount of unmet financial need from FY10 to FY14 (Figure 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

\$23,284	Budgeted Cost of Attendance	{ includes tuition & required fees, books, and living expenses
<u>(4,265)</u>	Less: Expected Family Contribution	
19,019	Financial Need	
<u>(6,180)</u>	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
12,839	Remaining Need	
(195)	Less: College Work Study	
(3,574)	Less: Need-Based Loans	
<u>(1,497)</u>	Less: Non-Need Based Loans	
\$7,573	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 FY10 to FY14

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 31,617 to 32,728, an increase of over 3.5%. With this increase in enrollment, there has been a 7.6% increase in the number of students with financial need from 16,863 in FY10 to 18,143 in FY14 (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 11.8% and the budgeted cost of attendance increased 5.8% while average grant aid increased 6.0%. The overall trend is that there is a slightly 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?

There has been a significant increase in the overall number of students with need that received institutional grant aid, and the average institutional grant award increased nearly \$150 over the past five years. In FY10 there were 11,273 institutional grants awarded to students with need. The average award amount was \$2,794. Five years later there were 14,675 institutional grants awarded to students with need and the average amount of the award was \$2,941. The university continues to award the majority of institutional gift aid to students with financial need (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) decreased from FY10 to FY14 for students with financial need and for students without need. In FY10, 3,786 parents borrowed an average \$9,760 to meet their child's education expenses. Five years later, 3,080 parents borrowed approximately \$6,346 to cover these expenses. System-wide, the amount of PLUS loans distributed decreased from \$37 million in FY10 to \$19.5 million in FY14 (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 FY10, grant aid covered nearly 86% of tuition and required fees for students with income less than \$20,000 and 88% for students with income between \$20,000 and \$40,000. By FY14, grant aid covered 77% of tuition and required fees for students with income less than \$20,000 and 78% for students with income between \$20,000 and \$40,000. (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 10% from FY10 to FY14. In addition, there has been a dramatic increase in the number of aid recipients with need and incomes over \$100,000, an increase of 63%. 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).

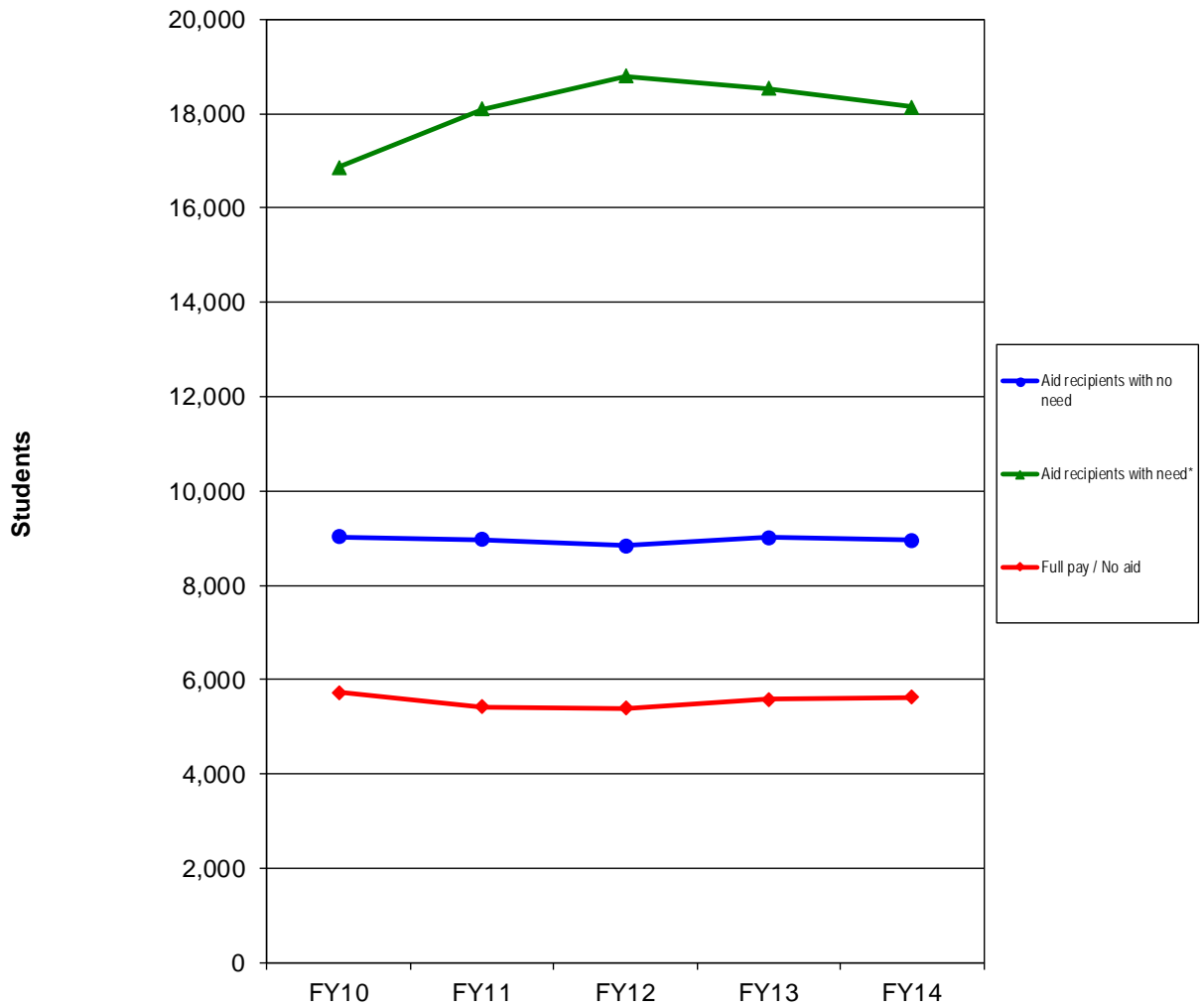
8. For students that have need, what is the average amount of unmet financial need?

Over the past five years, unmet financial need increased for students with need in all income levels except students with income over \$100k and the five-year trend shows that students with income between \$40k and \$100k experienced the biggest increase. For example, the unmet need of students with income between \$60k and \$80k increased from \$3,786 in FY10 to \$5,626 in FY14, an increase of nearly 49%.

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 FY14 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, FY10 - FY14

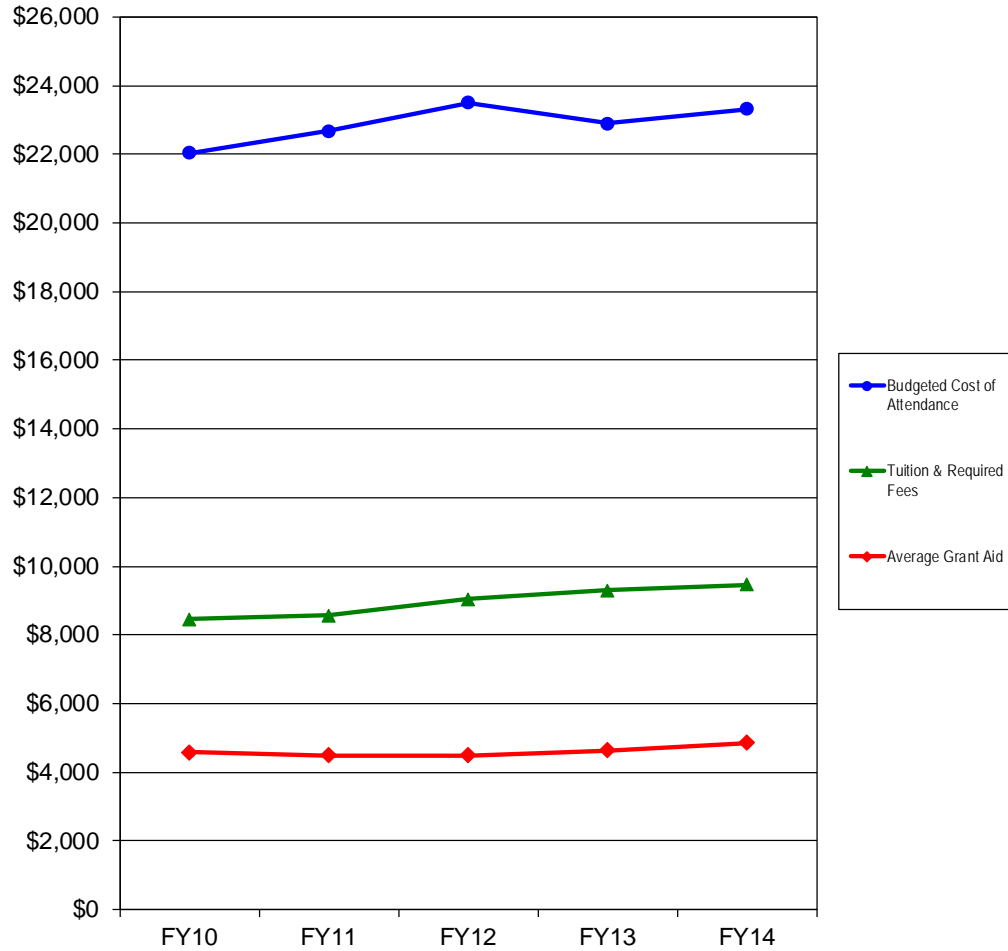


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	5,942	5,720	5,728	5,937	5,750	-192	-3.2%
Grant aid, no FAFSA	<u>3,080</u>	<u>3,253</u>	<u>3,118</u>	<u>3,075</u>	<u>3,204</u>	<u>124</u>	4.0%
Aid recipients with no need	9,022	8,973	8,846	9,012	8,954	-68	-0.8%
Aid recipients with need*	16,863	18,097	18,791	18,543	18,143	1,280	7.6%
Full pay / No aid	5,732	5,416	5,391	5,587	5,631	-101	-1.8%
Total of all full-time, Degree-Seeking MO UG	31,617	32,486	33,028	33,142	32,728	1,111	3.5%

* 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: PeopleSoft
 IR&P/LCB 11/14

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, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$22,039	\$22,680	\$23,500	\$22,898	\$23,310	\$1,270	5.8%
Tuition & Required Fees	\$8,464	\$8,566	\$9,035	\$9,305	\$9,466	\$1,002	11.8%
Average Grant Aid	\$4,589	\$4,483	\$4,496	\$4,634	\$4,863	\$273	6.0%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 1.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY10 - FY14

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	3,750	\$2,002	3,182	\$2,294	4,187	\$2,485	5,375	\$2,314	5,993	\$2,363
Merit	6,106	\$3,193	6,693	\$3,094	7,106	\$3,219	7,061	\$3,190	7,012	\$3,348
Other**	1,417	\$3,172	1,505	\$3,117	1,461	\$3,595	1,328	\$3,774	1,670	\$3,304
Total	11,273	\$2,794	11,380	\$2,874	12,754	\$3,021	13,764	\$2,904	14,675	\$2,941

Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	5,097	\$3,148	4,971	\$3,190	5,075	\$3,158	5,348	\$3,136	5,160	\$3,316
Other**	994	\$3,694	1,126	\$3,762	1,016	\$4,012	965	\$4,386	1,127	\$3,986
Total	6,091	\$3,237	6,097	\$3,296	6,091	\$3,301	6,313	\$3,327	6,287	\$3,436

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&P/LCB 11/14

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, FY10 & FY14

Income Level	FY10			FY14		
	% Tuition & Grant Aid	% of Required Fees	% Total Cost of Attendance	% Tuition & Grant Aid	% of Required Fees	% Total Cost of Attendance
<\$20,000	\$7,274	86%	31%	\$7,270	77%	31%
\$20,000 to \$40,000	\$7,434	88%	33%	\$7,430	78%	32%
\$40,000 to \$60,000	\$5,653	67%	26%	\$6,180	65%	27%
\$60,000 to \$80,000	\$3,859	46%	18%	\$4,488	47%	19%
\$80,000 to \$100,000	\$3,055	36%	14%	\$3,350	35%	14%
>\$100,000	\$2,818	33%	13%	\$3,065	32%	13%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 1.3
Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri System, FY10 & FY14

Income Level	FY10					FY14				
	% 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%	31%	2%	31%	33%	1%	31%	1%	30%	36%
\$20,000 to \$40,00	8%	33%	2%	25%	32%	7%	32%	1%	25%	36%
\$40,000 to \$60,000	23%	26%	1%	22%	28%	18%	27%	1%	22%	33%
\$60,000 to \$80,000	45%	18%	1%	19%	17%	36%	19%	0%	20%	24%
\$80,000 to \$100,000	66%	14%	0%	15%	4%	57%	14%	0%	17%	12%
>\$100,000	69%	13%	0%	15%	4%	70%	13%	0%	14%	3%

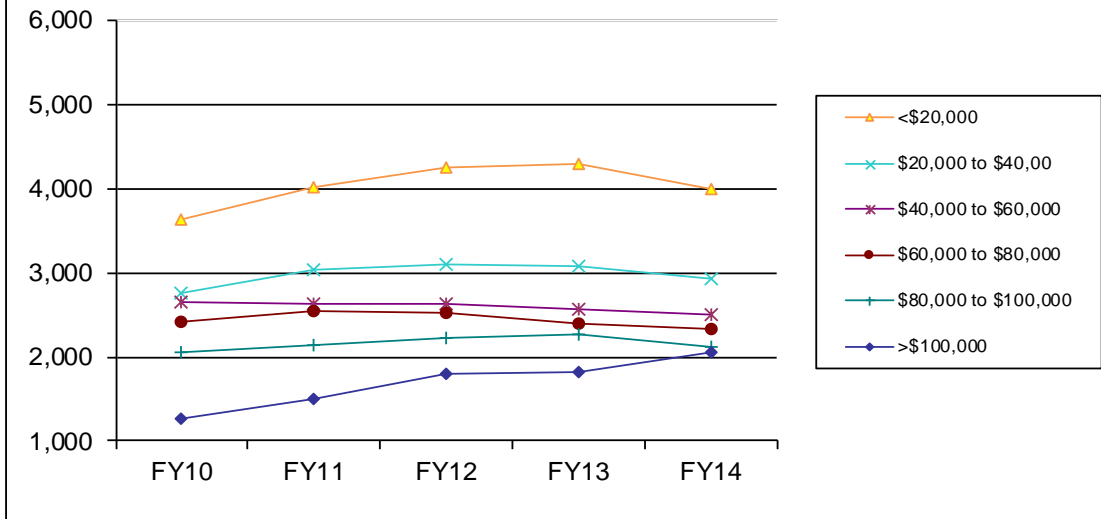
Source: PeopleSoft
 IR&P/LCB 11/14

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, FY10 - FY14

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	2,296	\$8,922	2,733	\$9,467	2,793	\$9,946	2,361	\$10,247	1,925	\$6,727
Without Need	1,490	11,052	1,395	11,540	1,416	12,290	1,344	12,359	1,155	5,710
Total	3,786	\$9,760	4,128	\$10,168	4,209	\$10,735	3,705	\$11,013	3,080	\$6,346

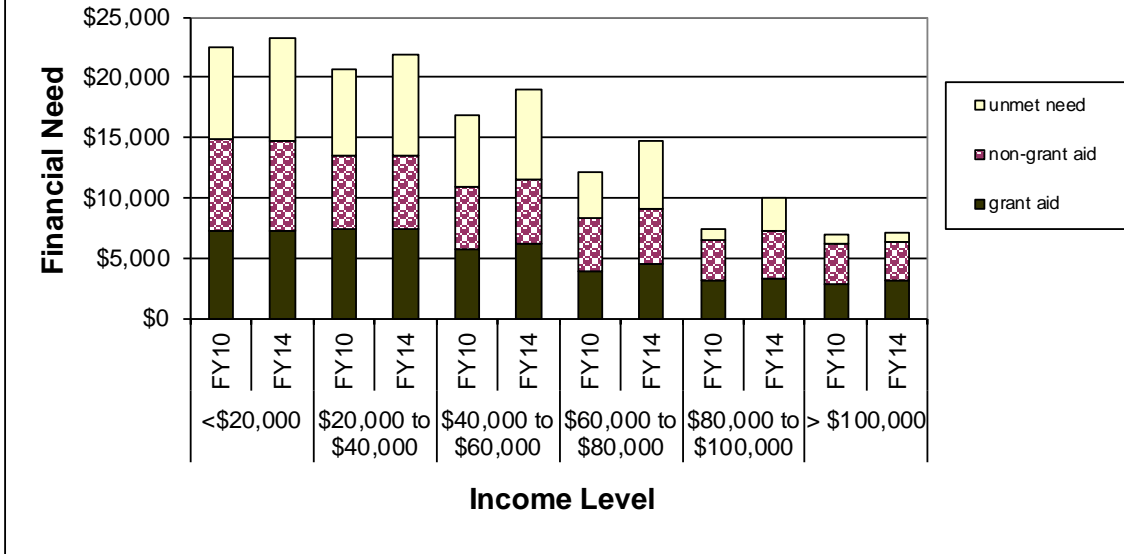
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 1.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Residents with Financial Need by Income Level at the University of Missouri System, FY10 - FY14



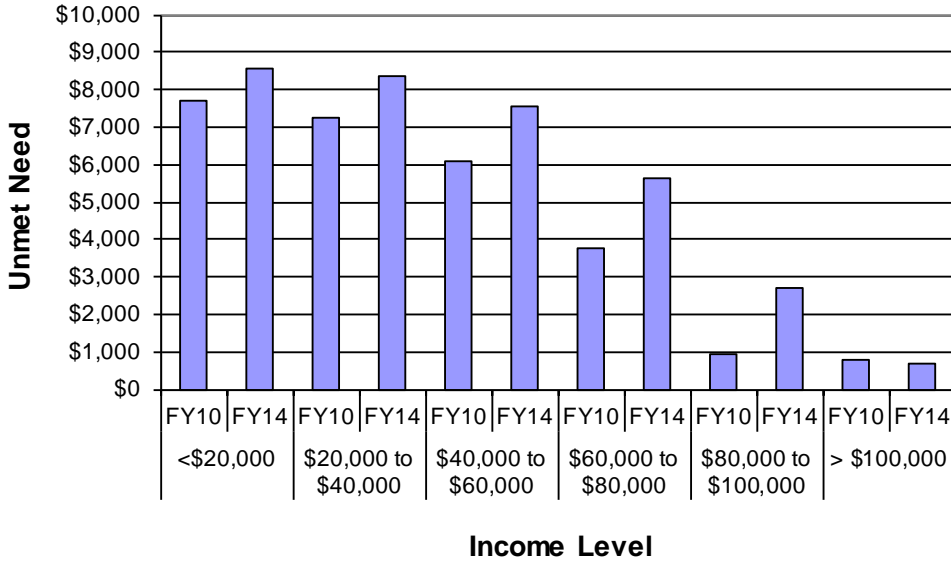
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 1.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 1.5
Average Amount of Unmet Financial Need by Income Level
at the University of Missouri System, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Resident Undergraduate Students)

<i>University of Missouri System</i>													
<i>Income Less than \$20,000</i>													
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	3,621	4,002	4,238	4,281	3,989						368	10%	
Percent Cost of Attendance													
Cost of Attendance	\$23,126	\$23,994	\$24,620	\$23,388	\$23,563						\$437	2%	
Less Expected Family Contribution*	598	506	386	322	350	3%	2%	2%	1%	1%	-248	-41%	
Financial Need	22,527	23,488	24,234	23,066	23,213	97%	98%	98%	99%	99%	685	3%	
Less Grant Aid	7,274	7,045	6,909	7,112	7,270	31%	29%	28%	30%	31%	-4	0%	
Unmet Need	\$15,253	\$16,443	\$17,325	\$15,954	\$15,942	66%	69%	70%	68%	68%	689	5%	
% Grant Aid that Met Financial Need	32%	30%	29%	31%	31%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
Percent Cost of Attendance													
College Work Study	\$372	\$321	\$331	\$298	\$291	2%	1%	1%	1%	1%	-81	-22%	
Need-based Loans	\$3,907	\$3,852	\$3,882	\$3,871	\$3,778	17%	16%	16%	17%	16%	-130	-3%	
Non-Need Based Loans	3,273	3,583	3,652	3,510	3,325	14%	15%	15%	15%	14%	52	2%	
Remaining Unmet Need	\$7,701	\$8,687	\$9,460	\$8,276	\$8,549	33%	36%	38%	35%	36%	848	11%	
*Amount Borrowed to meet EFC	\$379	\$325	\$241	\$184	\$191	2%	1%	1%	1%	1%	-188	-50%	
<i>Income Between \$20,000 to \$40,000</i>													
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	2,760	3,030	3,092	3,082	2,922						162	6%	
Percent Cost of Attendance													
Cost of Attendance	\$22,489	\$23,208	\$23,887	\$23,105	\$23,455						\$966	4%	
Less Expected Family Contribution*	1,826	1,817	1,559	1,703	1,573	8%	8%	7%	7%	7%	-253	-14%	
Financial Need	20,663	21,391	22,328	21,403	21,882	92%	92%	93%	93%	93%	1,219	6%	
Less Grant Aid	7,434	7,154	7,096	7,060	7,430	33%	31%	30%	31%	32%	-4	0%	
Unmet Need	\$13,229	\$14,237	\$15,232	\$14,342	\$14,453	59%	61%	64%	62%	62%	\$1,224	9%	
% Grant Aid that Met Financial Need	36%	33%	32%	33%	34%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
Percent Cost of Attendance													
College Work Study	\$347	\$301	\$324	\$264	\$265	2%	1%	1%	1%	1%	-82	-24%	
Need-based Loans	\$3,705	\$3,718	\$3,787	\$3,673	\$3,691	16%	16%	16%	16%	16%	-13	0%	
Non-Need Based Loans	1,930	2,199	2,408	2,134	2,148	9%	9%	10%	9%	9%	218	11%	
Remaining Unmet Need	\$7,248	\$8,019	\$8,712	\$8,272	\$8,348	32%	35%	36%	36%	36%	1,100	15%	
*Amount Borrowed to meet EFC	\$943	\$1,011	\$854	\$889	\$839	4%	4%	4%	4%	4%	-104	-11%	
<i>Income Between \$40,000 to \$60,000</i>													
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	2,646	2,635	2,618	2,557	2,511						-135	-5%	
Percent Cost of Attendance													
Cost of Attendance	\$22,054	\$22,656	\$23,459	\$22,828	\$23,284						1,230	6%	
Less Expected Family Contribution*	5,135	5,091	4,774	4,481	4,265	23%	22%	20%	20%	18%	-870	-17%	
Financial Need	16,920	17,565	18,686	18,347	19,019	77%	78%	80%	80%	82%	2,099	12%	
Less Grant Aid	5,653	5,338	5,435	5,659	6,180	26%	24%	23%	25%	27%	527	9%	
Unmet Need	\$11,267	\$12,226	\$13,251	\$12,688	\$12,839	51%	54%	56%	56%	55%	1,572	14%	
% Grant Aid that Met Financial Need	33%	30%	29%	31%	32%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
Percent Cost of Attendance													
College Work Study	\$299	\$211	\$259	\$171	\$195	1%	1%	1%	1%	1%	-104	-35%	
Need-based Loans	\$3,732	\$3,599	\$3,700	\$3,635	\$3,574	17%	16%	16%	16%	15%	-158	-4%	
Non-Need Based Loans	1,159	1,415	1,528	1,451	1,497	5%	6%	7%	6%	6%	337	29%	
Remaining Unmet Need	\$6,076	\$7,001	\$7,764	\$7,431	\$7,573	28%	31%	33%	33%	33%	1,496	25%	
*Amount Borrowed to meet EFC	\$2,088	\$2,059	\$1,915	\$1,820	\$1,646	9%	9%	8%	8%	7%	-441	-21%	

Table 1.5 (Continued)

University of Missouri-System

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	2,408	2,534	2,521	2,399	2,338						-70	-3%
Percent Cost of Attendance												
Cost of Attendance	\$21,781	\$22,348	\$23,161	\$22,756	\$23,243						\$1,463	7%
Less Expected Family Contribution*	<u>9,732</u>	<u>9,224</u>	<u>9,276</u>	<u>9,011</u>	<u>8,474</u>	45%	41%	40%	40%	36%	-1,258	-13%
Financial Need	12,048	13,124	13,885	13,745	14,769	55%	59%	60%	60%	64%	2,721	23%
Less Grant Aid	<u>3,859</u>	<u>3,815</u>	<u>3,875</u>	<u>4,238</u>	<u>4,488</u>	18%	17%	17%	19%	19%	629	16%
Unmet Need	\$8,189	\$9,309	\$10,009	\$9,507	\$10,281	38%	42%	43%	42%	44%	2,092	26%
% Grant Aid that Met Financial Need	32%	29%	28%	31%	30%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$177	\$114	\$160	\$97	\$94	1%	1%	1%	0%	0%	-82	-47%
Need-based Loans	\$3,537	\$3,632	\$3,609	\$3,484	\$3,508	16%	16%	16%	15%	15%	-29	-1%
Non-Need Based Loans	<u>689</u>	<u>875</u>	<u>939</u>	<u>1,002</u>	<u>1,052</u>	3%	4%	4%	4%	5%	364	53%
Remaining Unmet Need	\$3,786	\$4,687	\$5,300	\$4,923	\$5,626	17%	21%	23%	22%	24%	1,840	49%
*Amount Borrowed to meet EFC	\$3,275	\$3,152	\$3,127	\$3,641	\$2,828	15%	14%	14%	16%	12%	-447	-14%

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	2,049	2,137	2,225	2,263	2,120						71	3%
Percent Cost of Attendance												
Cost of Attendance	\$21,825	\$22,323	\$23,170	\$22,768	\$23,221						\$1,396	6%
Less Expected Family Contribution*	<u>14,379</u>	<u>14,180</u>	<u>14,229</u>	<u>13,772</u>	<u>13,290</u>	66%	64%	61%	60%	57%	-1,089	-8%
Financial Need	7,446	8,144	8,941	8,996	9,932	34%	36%	39%	40%	43%	2,485	33%
Less Grant Aid	<u>3,055</u>	<u>2,964</u>	<u>3,017</u>	<u>3,036</u>	<u>3,350</u>	14%	13%	13%	13%	14%	295	10%
Unmet Need	\$4,391	\$5,179	\$5,924	\$5,961	\$6,582	20%	23%	26%	26%	28%	2,191	50%
% Grant Aid that Met Financial Need	41%	36%	34%	34%	34%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$89	\$84	\$101	\$56	\$47	0%	0%	0%	0%	0%	-42	-47%
Need-based Loans	\$2,964	\$3,163	\$3,240	\$3,232	\$3,220	14%	14%	14%	14%	14%	256	9%
Non-Need Based Loans	<u>394</u>	<u>493</u>	<u>550</u>	<u>557</u>	<u>614</u>	2%	2%	2%	2%	3%	220	56%
Remaining Unmet Need	\$944	\$1,440	\$2,033	\$2,115	\$2,701	4%	6%	9%	9%	12%	1,757	186%
*Amount Borrowed to meet EFC	\$4,778	\$4,760	\$4,619	\$4,485	\$4,163	22%	21%	20%	20%	18%	-615	-13%

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	1,267	1,506	1,795	1,810	2,062						795	63%
Percent Cost of Attendance												
Cost of Attendance	\$22,190	\$22,547	\$23,406	\$23,175	\$23,548						\$1,358	6%
Less Expected Family Contribution*	<u>15,231</u>	<u>16,101</u>	<u>16,777</u>	<u>16,340</u>	<u>16,518</u>	69%	71%	72%	71%	70%	1,287	8%
Financial Need	6,959	6,446	6,629	6,834	7,030	31%	29%	28%	29%	30%	71	1%
Less Grant Aid	<u>2,818</u>	<u>2,625</u>	<u>2,734</u>	<u>2,795</u>	<u>3,065</u>	13%	12%	12%	12%	13%	247	9%
Unmet Need	\$4,141	\$3,820	\$3,895	\$4,040	\$3,965	19%	17%	17%	17%	17%	-176	-4%
% Grant Aid that Met Financial Need	40%	41%	41%	41%	44%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
Percent Cost of Attendance												
College Work Study	\$59	\$25	\$34	\$17	\$34	0%	0%	0%	0%	0%	-24	-41%
Need-based Loans	\$2,546	\$2,628	\$2,596	\$2,580	\$2,568	11%	12%	11%	11%	11%	23	1%
Non-Need Based Loans	<u>739</u>	<u>576</u>	<u>558</u>	<u>634</u>	<u>696</u>	3%	3%	2%	3%	3%	-43	-6%
Remaining Unmet Need	\$798	\$591	\$707	\$809	\$666	4%	3%	3%	3%	3%	-132	-16%
*Amount Borrowed to meet EFC	\$4,853	\$5,431	\$5,626	\$5,219	\$5,786	22%	24%	24%	23%	25%	933	19%

Source: PeopleSoft
IR&P/LCB 11/14

Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY10 to FY14

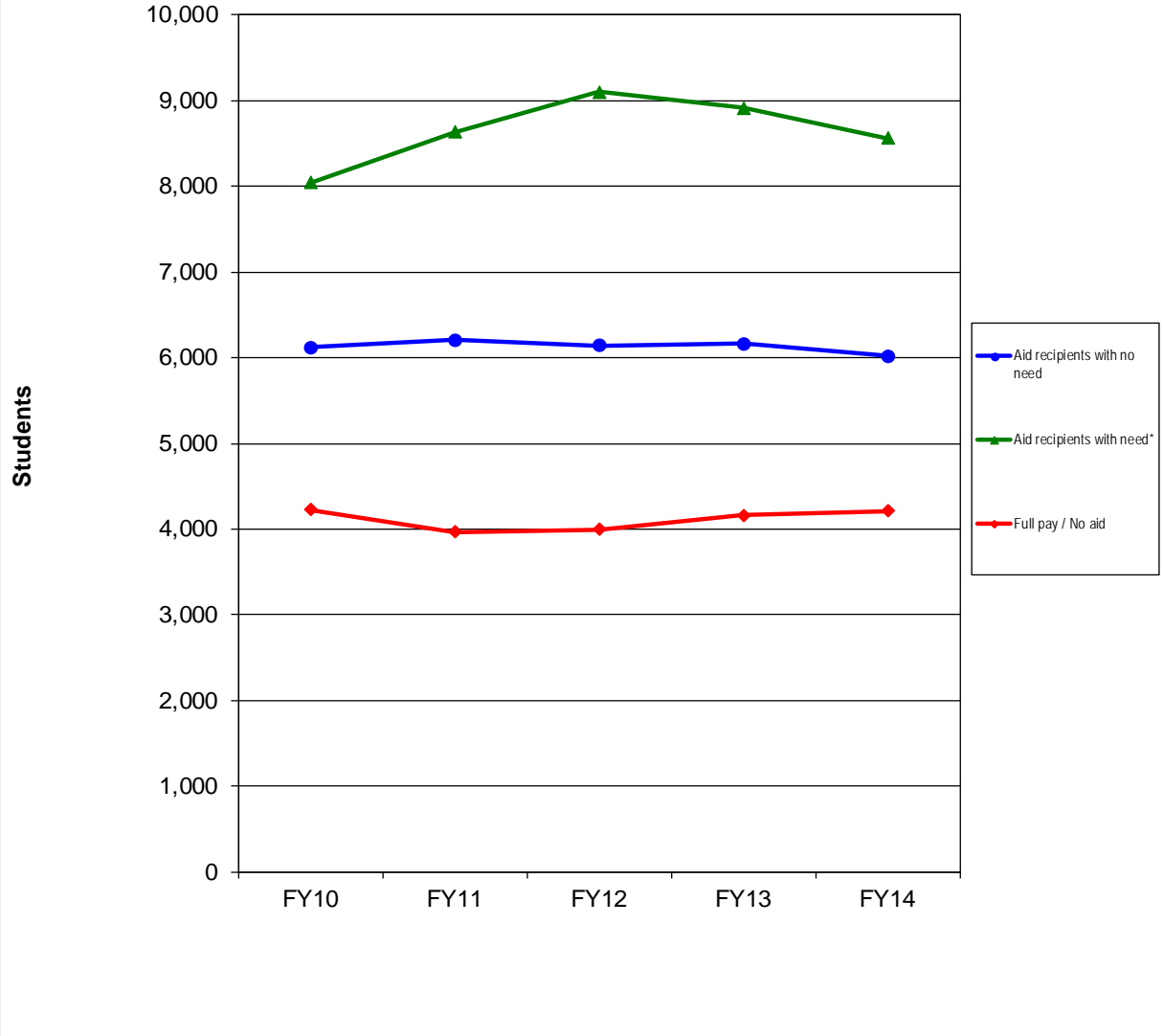
UM-Columbia (Table and Figure 2 series)

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, FY10 - FY14

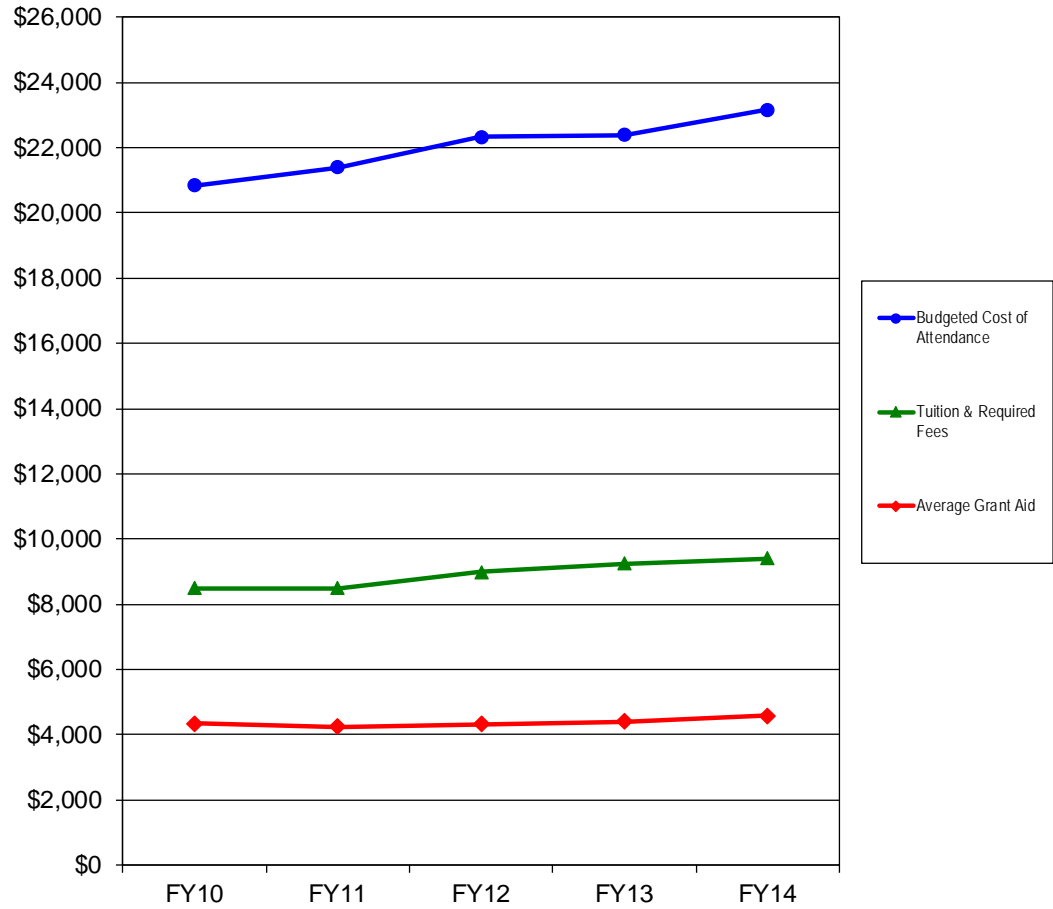


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,222	4,140	4,146	4,157	3,956	-266	-6.3%
Grant aid, no FAFSA	<u>1,898</u>	<u>2,070</u>	<u>1,995</u>	<u>2,007</u>	<u>2,061</u>	<u>163</u>	8.6%
Aid recipients with no need	6,120	6,210	6,141	6,164	6,017	-103	-1.7%
Aid recipients with need*	8,044	8,636	9,100	8,911	8,559	515	6.4%
Full pay / No aid	4,229	3,966	3,996	4,162	4,216	-13	-0.3%
Total of all full-time, Degree-Seeking Non-Res UG	18,393	18,812	19,237	19,237	18,792	399	2.2%

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

Source: PeopleSoft
 IR&P/LCB 11/14

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, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$20,849	\$21,398	\$22,340	\$22,385	\$23,156	\$2,307	11.1%
Tuition & Required Fees	\$8,501	\$8,501	\$8,989	\$9,257	\$9,415	\$914	10.8%
Average Grant Aid	\$4,355	\$4,249	\$4,335	\$4,407	\$4,593	\$238	5.5%

Source: Institutional Characteristics & PeopleSoft
 IR&P/LCB 11/14

Table 2.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, FY10 - FY14

Students with Need		FY10		FY11		FY12		FY13		FY14	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Need*	3,136	\$2,034	2,558	\$2,427	3,189	\$2,762	3,380	\$2,749	3,546	\$2,862
	Merit	2,688	\$2,949	2,922	\$2,886	3,104	\$2,877	3,104	\$2,802	2,919	\$2,929
	Other**	799	\$3,607	792	\$3,697	813	\$4,031	741	\$4,230	961	\$3,295
	Total	6,623	\$2,595	6,272	\$2,801	7,106	\$2,957	7,225	\$2,924	7,426	\$2,945

Students without Need		FY10		FY11		FY12		FY13		FY14	
		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award	Merit	3,286	\$2,847	3,173	\$2,868	3,307	\$2,794	3,431	\$2,727	3,171	\$2,824
	Other**	625	\$3,900	787	\$3,937	705	\$4,110	668	\$4,691	837	\$3,888
	Total	3,911	\$3,015	3,960	\$3,081	4,012	\$3,025	4,099	\$3,047	4,008	\$3,046

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&P/LCB 11/14

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, FY10 & FY14

Income Level	FY10			FY14		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$8,253	97%	40%	\$8,471	90%	37%
\$20,000 to \$40,000	\$8,271	97%	40%	\$8,270	88%	36%
\$40,000 to \$60,000	\$6,004	71%	29%	\$6,634	70%	29%
\$60,000 to \$80,000	\$4,090	48%	20%	\$4,655	49%	20%
\$80,000 to \$100,000	\$3,057	36%	15%	\$3,354	36%	14%
>\$100,000	\$2,444	29%	12%	\$2,558	27%	11%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 2.3
Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Columbia, FY10 & FY14

Income Level	FY10					FY14				
	% 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%	40%	1%	32%	24%	1%	37%	1%	30%	31%
\$20,000 to \$40,00	7%	40%	2%	28%	24%	6%	36%	1%	26%	31%
\$40,000 to \$60,000	25%	29%	2%	25%	20%	19%	29%	1%	22%	29%
\$60,000 to \$80,000	47%	20%	1%	21%	12%	38%	20%	0%	20%	22%
\$80,000 to \$100,000	69%	15%	0%	16%	0%	59%	14%	0%	17%	10%
>\$100,000	68%	12%	0%	17%	3%	71%	11%	0%	15%	3%

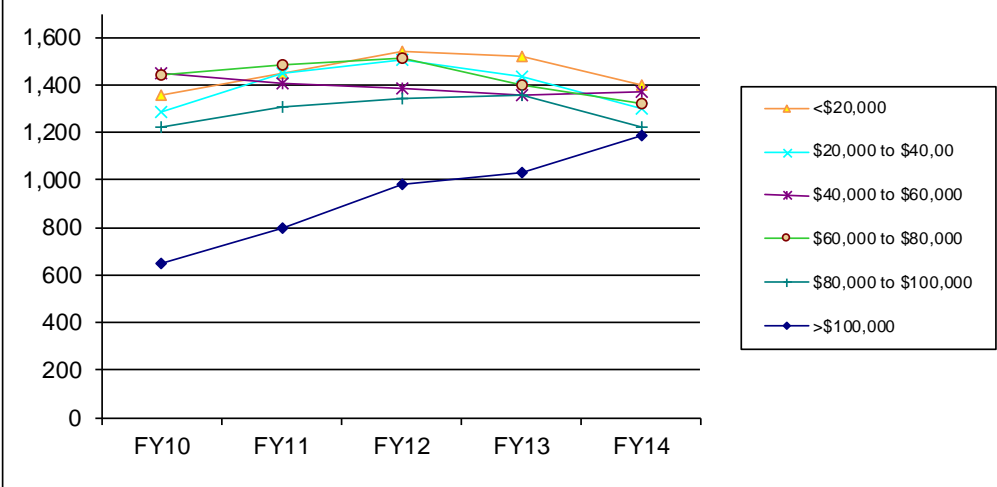
Source: PeopleSoft
 IR&P/LCB 11/14

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, FY10 - FY14

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,536	\$8,728	1,673	\$9,357	1,682	\$10,004	1,401	\$10,363	961	\$3,295
Without Need	1,178	11,362	1,088	12,000	1,093	12,663	1,010	12,769	837	3,888
Total	2,714	\$9,871	2,761	\$10,399	2,775	\$11,051	2,411	\$11,371	1,798	\$3,571

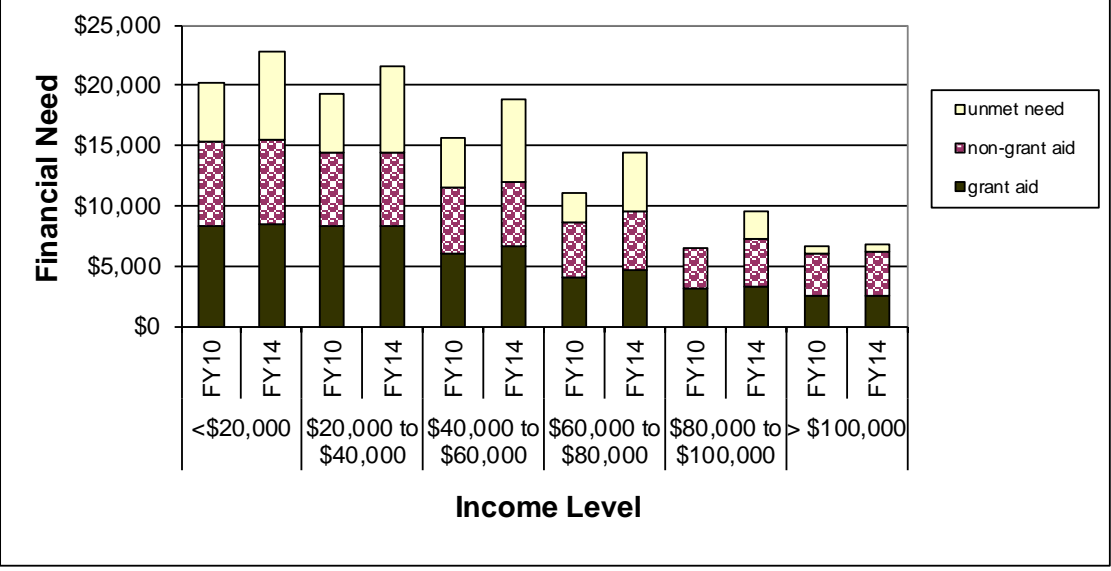
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 2.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Residents with Financial Need by Income Level at the University of Missouri-Columbia, FY10 - FY14



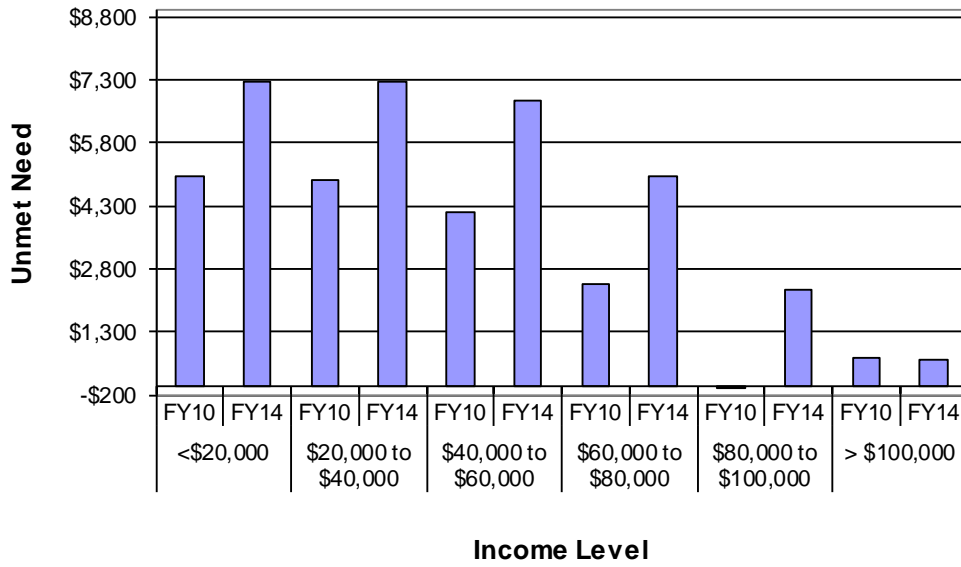
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Columbia, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Columbia												
Income Less than \$20,000												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	1,353	1,448	1,541	1,521	1,400						47	3%
	Percent Cost of Attendance											
Cost of Attendance	\$20,867	\$21,529	\$22,336	\$22,379	\$23,101						\$2,234	11%
Less Expected Family Contribution*	593	414	304	319	296	3%	2%	1%	1%	1%	-297	-50%
Financial Need	20,274	21,115	22,032	22,060	22,805	97%	98%	99%	99%	99%	2,531	12%
Less Grant Aid	8,253	8,275	8,060	8,273	8,471	40%	38%	36%	37%	37%	218	3%
Unmet Need	\$12,021	\$12,840	\$13,972	\$13,787	\$14,335	58%	60%	63%	62%	62%	2,313	19%
% Grant Aid that Met Financial Need	41%	39%	37%	38%	37%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$259	\$187	\$180	\$147	\$181	1%	1%	1%	1%	1%	-78	-30%
Need-based Loans	4,016	3,928	4,001	4,021	3,959	19%	18%	18%	18%	17%	-57	-1%
Non-Need Based Loans	2,760	3,041	3,216	2,957	2,925	13%	14%	14%	13%	13%	165	6%
Remaining Unmet Need	\$4,987	\$5,685	\$6,575	\$6,663	\$7,269	24%	26%	29%	30%	31%	2,282	46%
*Amount Borrowed to meet EFC	\$270	\$218	\$141	\$129	\$90	1%	1%	1%	1%	0%	-180	-67%
Income Between \$20,000 to \$40,000												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	1,285	1,446	1,503	1,434	1,301						16	1%
	Percent Cost of Attendance											
Cost of Attendance	\$20,841	\$21,457	\$22,381	\$22,378	\$23,113						\$2,272	11%
Less Expected Family Contribution*	1,555	1,529	1,356	1,631	1,471	7%	7%	6%	7%	6%	-84	-5%
Financial Need	19,286	19,928	21,025	20,747	21,643	93%	93%	94%	93%	94%	2,357	12%
Less Grant Aid	8,271	7,972	8,007	7,958	8,270	40%	37%	36%	36%	36%	-1	0%
Unmet Need	\$11,014	\$11,956	\$13,018	\$12,789	\$13,372	53%	56%	58%	57%	58%	2,358	21%
% Grant Aid that Met Financial Need	43%	40%	38%	38%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$330	\$227	\$265	\$205	\$223	2%	1%	1%	1%	1%	-108	-33%
Need-based Loans	3,889	3,834	3,927	3,805	3,865	19%	18%	18%	17%	17%	-24	-1%
Non-Need Based Loans	1,887	2,153	2,298	1,926	2,033	9%	10%	10%	9%	9%	146	8%
Remaining Unmet Need	\$4,908	\$5,741	\$6,529	\$6,853	\$7,252	24%	27%	29%	31%	31%	2,344	48%
*Amount Borrowed to meet EFC	\$693	\$714	\$660	\$685	\$668	3%	3%	3%	3%	3%	-25	-4%
Income Between \$40,000 to \$60,000												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	1,452	1,404	1,385	1,353	1,368						-84	-6%
	Percent Cost of Attendance											
Cost of Attendance	\$20,882	\$21,385	\$22,372	\$22,351	\$23,104						\$2,221	11%
Less Expected Family Contribution*	5,291	5,097	4,800	4,570	4,352	25%	24%	21%	20%	19%	-939	-18%
Financial Need	15,591	16,287	17,572	17,781	18,751	75%	76%	79%	80%	81%	3,160	20%
Less Grant Aid	6,004	5,626	5,996	6,057	6,634	29%	26%	27%	27%	29%	631	11%
Unmet Need	\$9,587	\$10,662	\$11,575	\$11,724	\$12,117	46%	50%	52%	52%	52%	2,530	26%
% Grant Aid that Met Financial Need	39%	35%	34%	34%	35%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Percent Cost of Attendance											
College Work Study	\$324	\$214	\$250	\$174	\$207	2%	1%	1%	1%	1%	-116	-36%
Need-based Loans	3,909	3,741	3,841	3,758	3,690	19%	17%	17%	17%	16%	-219	-6%
Non-Need Based Loans	1,209	1,447	1,362	1,207	1,417	6%	7%	6%	5%	6%	208	17%
Remaining Unmet Need	\$4,146	\$5,259	\$6,122	\$6,586	\$6,803	20%	25%	27%	29%	29%	2,657	64%
*Amount Borrowed to meet EFC	\$2,169	\$2,091	\$1,931	\$1,808	\$1,685	10%	10%	9%	8%	7%	-484	-22%

Table 2.5 (Continued)

University of Missouri-Columbia

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	1,443	1,481	1,515	1,400	1,323						-120	-8%
	Percent Cost of Attendance											
Cost of Attendance	\$20,891	\$21,409	\$22,338	\$22,408	\$23,197						\$2,306	11%
Less Expected Family Contribution*	<u>9,851</u>	<u>9,407</u>	<u>9,394</u>	<u>9,272</u>	<u>8,715</u>	47%	44%	42%	41%	38%	-1,136	-12%
Financial Need	11,039	12,002	12,944	13,135	14,482	53%	56%	58%	59%	62%	3,442	31%
Less Grant Aid	<u>4,090</u>	<u>3,952</u>	<u>4,187</u>	<u>4,509</u>	<u>4,655</u>	20%	18%	19%	20%	20%	565	14%
Unmet Need	\$6,950	\$8,050	\$8,757	\$8,626	\$9,827	33%	38%	39%	38%	42%	2,877	41%
% Grant Aid that Met Financial Need	37%	33%	32%	34%	32%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$191	\$137	\$133	\$102	\$98	1%	1%	1%	0%	0%	-92	-48%
Need-based Loans	3,583	3,711	3,676	3,525	3,608	17%	17%	16%	16%	16%	25	1%
Non-Need Based Loans	<u>749</u>	<u>836</u>	<u>940</u>	<u>895</u>	<u>1,113</u>	4%	4%	4%	4%	5%	364	49%
Remaining Unmet Need	\$2,427	\$3,366	\$4,009	\$4,103	\$5,007	12%	16%	18%	18%	22%	2,580	106%
*Amount Borrowed to meet EFC	\$3,408	\$3,343	\$3,255	\$3,125	\$2,817	16%	16%	15%	14%	12%	-591	-17%

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

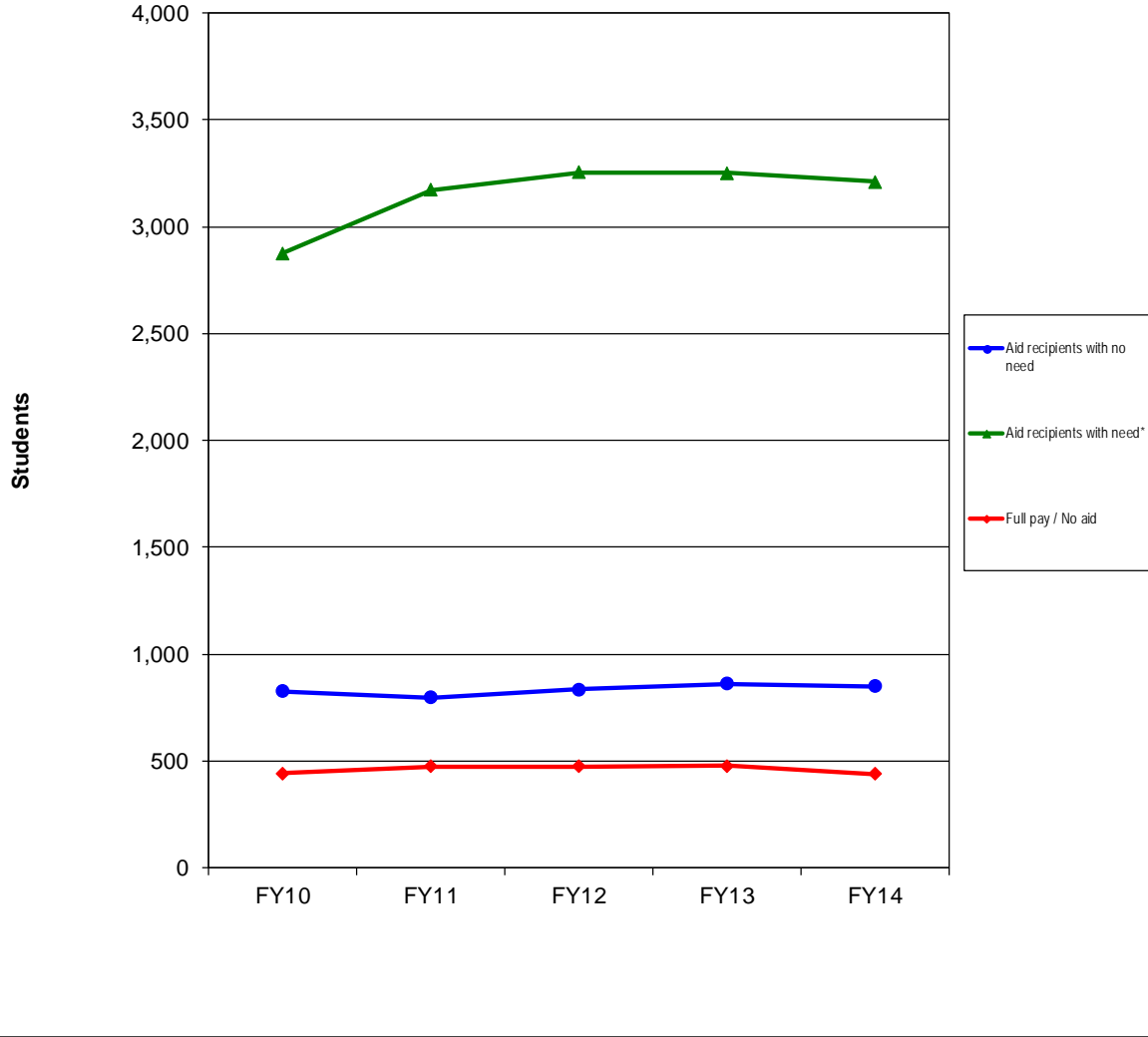
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	1224	1308	1344	1358	1225						1	0%
	Percent Cost of Attendance											
Cost of Attendance	\$20,922	\$21,466	\$22,367	\$22,468	\$23,227						\$2,304	11%
Less Expected Family Contribution*	<u>14,386</u>	<u>14,326</u>	<u>14,465</u>	<u>14,077</u>	<u>13,668</u>	69%	67%	65%	63%	59%	-717	-5%
Financial Need	6,537	7,140	7,902	8,391	9,558	31%	33%	35%	37%	41%	3,022	46%
Less Grant Aid	<u>3,057</u>	<u>2,914</u>	<u>2,946</u>	<u>2,926</u>	<u>3,354</u>	15%	14%	13%	13%	14%	296	10%
Unmet Need	\$3,479	\$4,226	\$4,955	\$5,464	\$6,204	17%	20%	22%	24%	27%	2,725	78%
% Grant Aid that Met Financial Need	47%	41%	37%	35%	35%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$78	\$75	\$92	\$35	\$41	0%	0%	0%	0%	0%	-37	-48%
Need-based Loans	2,963	3,191	3,316	3,330	3,252	14%	15%	15%	15%	14%	289	10%
Non-Need Based Loans	<u>456</u>	<u>502</u>	<u>542</u>	<u>627</u>	<u>625</u>	2%	2%	2%	3%	3%	169	37%
Remaining Unmet Need	-\$17	\$458	\$1,004	\$1,472	\$2,288	0%	2%	4%	7%	10%	2,304	-13760%
*Amount Borrowed to meet EFC	\$5,287	\$5,217	\$4,951	\$4,807	\$4,428	25%	24%	22%	21%	19%	-860	-16%

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	649	799	982	1,032	1,186						537	83%
	Percent Cost of Attendance											
Cost of Attendance	\$21,097	\$21,580	\$22,525	\$22,612	\$23,340						\$2,242	11%
Less Expected Family Contribution*	<u>14,409</u>	<u>15,484</u>	<u>16,053</u>	<u>16,114</u>	<u>16,524</u>	68%	72%	71%	71%	71%	2,115	15%
Financial Need	6,689	6,096	6,472	6,498	6,816	32%	28%	29%	29%	29%	127	2%
Less Grant Aid	<u>2,444</u>	<u>2,267</u>	<u>2,384</u>	<u>2,388</u>	<u>2,558</u>	12%	11%	11%	11%	11%	115	5%
Unmet Need	\$4,245	\$3,829	\$4,088	\$4,110	\$4,258	20%	18%	18%	18%	18%	12	0%
% Grant Aid that Met Financial Need	37%	37%	37%	37%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$24	\$29	\$26	\$12	\$14	0%	0%	0%	0%	0%	-10	-42%
Need-based Loans	2,615	2,630	2,671	2,675	2,751	12%	12%	12%	12%	12%	136	5%
Non-Need Based Loans	<u>941</u>	<u>780</u>	<u>747</u>	<u>710</u>	<u>850</u>	4%	4%	3%	3%	4%	-91	-10%
Remaining Unmet Need	\$664	\$390	\$644	\$712	\$642	3%	2%	3%	3%	3%	-22	
*Amount Borrowed to meet EFC	\$5,105	\$5,906	\$6,127	\$5,456	\$6,246	24%	27%	27%	24%	27%	1,141	22%

Source: PeopleSoft
IR&P/LCB 11/14

Figure 3.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
the University of Missouri-Kansas City, FY10 - FY14

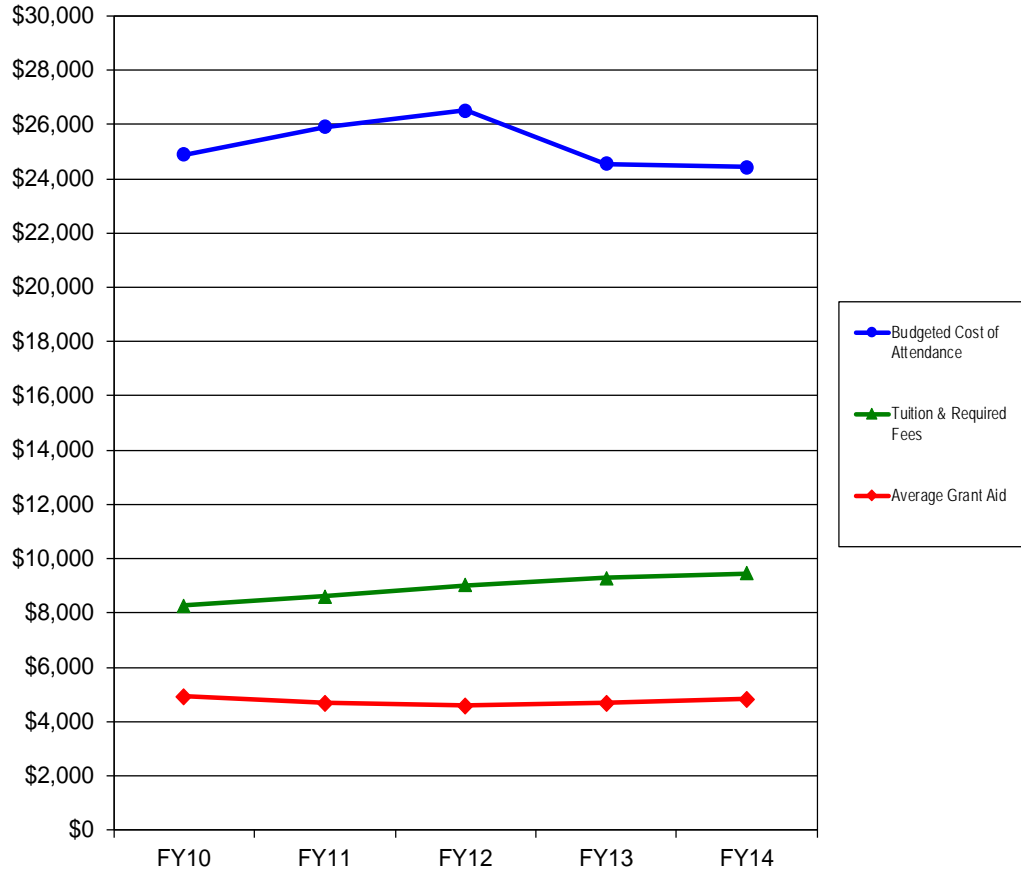


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	511	484	529	553	556	45	8.8%
Grant aid, no FAFSA	<u>314</u>	<u>314</u>	<u>307</u>	<u>308</u>	<u>293</u>	<u>-21</u>	<u>-6.7%</u>
Aid recipients with no need	825	798	836	861	849	24	2.9%
Aid recipients with need*	2,875	3,173	3,255	3,252	3,211	336	11.7%
Full pay / No aid	443	476	476	477	440	-3	-0.7%
Total of all full-time, Degree-Seeking MO UG	4,143	4,447	4,567	4,590	4,500	357	8.6%

* 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.

Source: PeopleSoft
 IR&PLCB 11/14

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, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,892	\$25,904	\$26,516	\$24,562	\$24,441	-\$451	-1.8%
Tuition & Required Fees	\$8,273	\$8,602	\$9,029	\$9,299	\$9,456	\$1,183	14.3%
Average Grant Aid	\$4,915	\$4,694	\$4,578	\$4,673	\$4,833	-\$82	-1.7%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 3.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY10- FY14

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	118	\$2,008	122	\$1,796	154	\$1,452	360	\$2,227	321	\$2,450
Merit	1,163	\$3,722	1,262	\$3,155	1,392	\$3,234	1,300	\$2,858	1,375	\$2,864
Other**	103	\$3,087	98	\$3,713	84	\$4,850	95	\$5,020	105	\$5,118
Total	1,384	\$3,529	1,482	\$3,080	1,630	\$3,149	1,755	\$2,845	1,801	\$2,922
Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	531	\$3,294	562	\$3,226	581	\$3,228	605	\$3,362	609	\$3,324
Other**	49	\$5,632	41	\$5,524	51	\$4,207	48	\$5,604	53	\$6,710
Total	580	\$3,491	603	\$3,382	632	\$3,307	653	\$3,527	662	\$3,595

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&P/LCB 11/14

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, FY10 & FY14

Income Level	FY10			FY14		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$7,054	85%	28%	\$6,385	68%	26%
\$20,000 to \$40,000	\$6,493	78%	26%	\$6,165	65%	25%
\$40,000 to \$60,000	\$4,626	56%	19%	\$5,235	55%	21%
\$60,000 to \$80,000	\$3,216	39%	13%	\$3,513	37%	14%
\$80,000 to \$100,000	\$3,044	37%	12%	\$2,589	27%	11%
>\$100,000	\$3,310	40%	13%	\$2,733	29%	11%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 3.3

Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY10 & FY14

Income Level	FY10					FY14				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected					Expected				
	Family Contribution	Gift Aid	Work Study	Loans	Family Contribution	Gift Aid	Work Study	Loans		
<\$20,000	3%	28%	3%	30%	37%	2%	26%	3%	30%	39%
\$20,000 to \$40,00	9%	26%	3%	23%	39%	7%	25%	2%	26%	40%
\$40,000 to \$60,000	21%	19%	3%	20%	37%	17%	21%	1%	22%	38%
\$60,000 to \$80,000	41%	13%	2%	18%	27%	33%	14%	1%	19%	32%
\$80,000 to \$100,000	62%	12%	1%	15%	9%	55%	11%	1%	18%	16%
>\$100,000	70%	13%	1%	13%	3%	73%	11%	1%	13%	2%

Source: PeopleSoft
IR&P/LCB 11/14

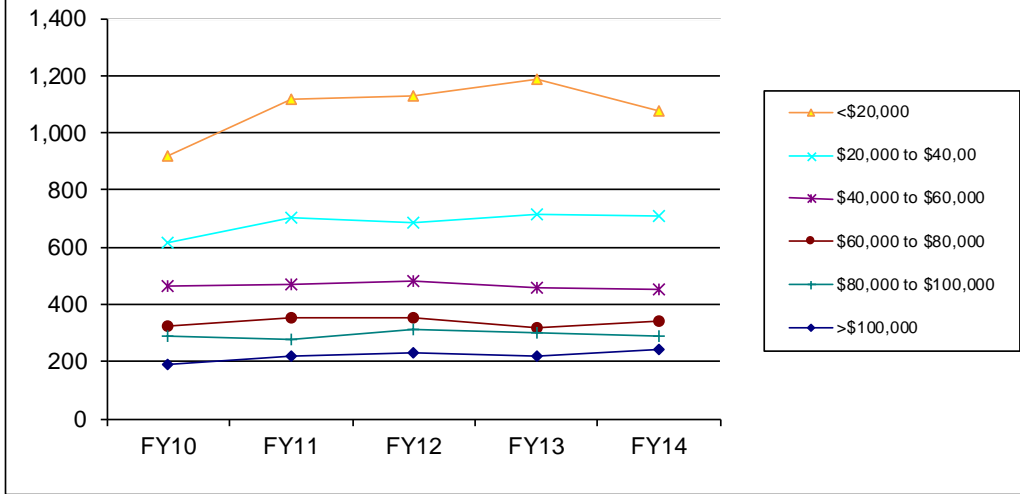
Table 3.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY10 - FY14

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	378	\$9,801	410	\$10,953	401	\$10,976	371	\$10,464	323	\$10,602
Without Need	145	10,850	121	10,321	132	12,118	134	12,396	134	10,908
	523	\$10,092	531	\$10,809	533	\$11,259	505	\$10,976	457	\$10,691

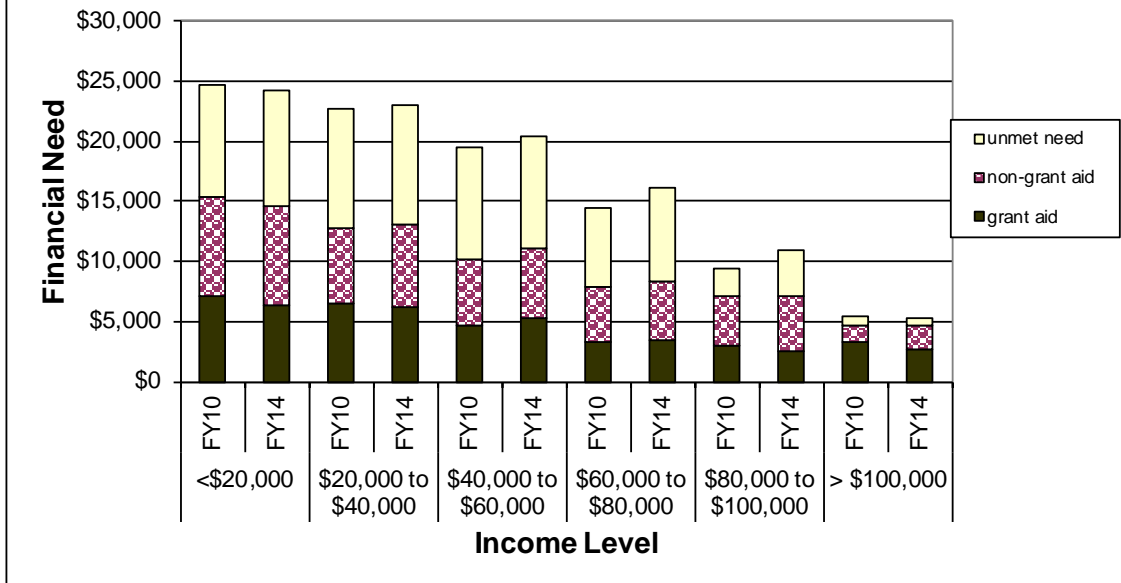
Source: PeopleSoft
IR&P/LCB 11/14

Figure 3.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Residents with Financial Need by Income Level at the University of Missouri-Kansas City, FY10 - FY14



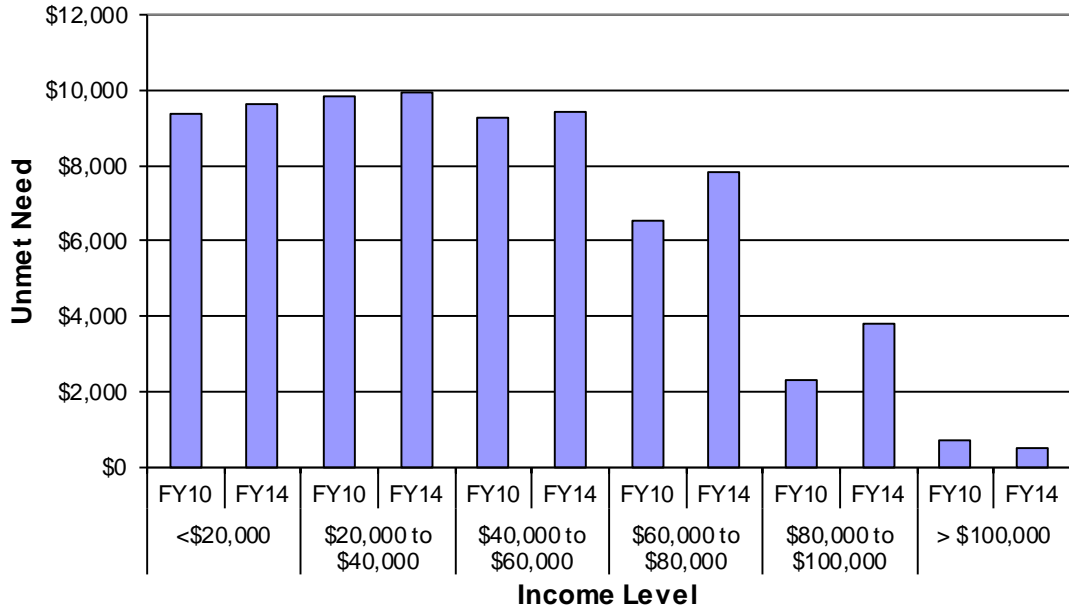
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 3.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Kansas City, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Kansas City

Income Less than \$20,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	916	1,120	1,130	1,190	1,075						159	17%
	Percent Cost of Attendance											
Cost of Attendance	\$25,287	\$26,260	\$26,968	\$24,819	\$24,623						-\$664	-3%
Less Expected Family Contribution*	633	571	393	370	417	3%	2%	1%	1%	2%	-216	-34%
Financial Need	24,654	25,689	26,575	24,449	24,206	97%	98%	99%	99%	98%	-448	-2%
Less Grant Aid	7,054	6,517	6,392	6,199	6,385	28%	25%	24%	25%	26%	-669	-9%
Unmet Need	\$17,600	\$19,172	\$20,183	\$18,251	\$17,821	70%	73%	75%	74%	72%	221	1%
% Grant Aid that Met Financial Need	29%	25%	24%	25%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$746	\$757	\$787	\$676	\$667	3%	3%	3%	3%	3%	-79	-11%
Need-based Loans	3,770	3,866	3,701	3,703	3,798	15%	15%	14%	15%	15%	28	1%
Non-Need Based Loans	3,721	4,230	4,048	4,024	3,710	15%	16%	15%	16%	15%	-11	0%
Remaining Unmet Need	\$9,363	\$10,318	\$11,647	\$9,847	\$9,646	37%	39%	43%	40%	39%	283	3%
*Amount Borrowed to meet EFC	\$496	\$393	\$291	\$258	\$293	2%	1%	1%	1%	1%	-202	-41%

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	616	701	684	717	708						92	15%
	Percent Cost of Attendance											
Cost of Attendance	\$24,910	\$26,106	\$26,517	\$24,627	\$24,722						-\$188	-1%
Less Expected Family Contribution*	2,263	2,148	1,867	1,773	1,775	9%	8%	7%	7%	7%	-488	-22%
Financial Need	22,647	23,957	24,650	22,854	22,947	91%	92%	93%	93%	93%	300	1%
Less Grant Aid	6,493	6,133	6,011	6,038	6,165	26%	23%	23%	25%	25%	-328	-5%
Unmet Need	\$16,154	\$17,825	\$18,639	\$16,816	\$16,782	65%	68%	70%	68%	68%	628	4%
% Grant Aid that Met Financial Need	29%	26%	24%	26%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$631	\$674	\$663	\$536	\$510	3%	3%	2%	2%	2%	-121	-19%
Need-based Loans	3,454	3,637	3,526	3,466	3,714	14%	14%	13%	14%	15%	260	8%
Non-Need Based Loans	2,251	2,669	2,812	2,708	2,623	9%	10%	11%	11%	11%	373	17%
Remaining Unmet Need	\$9,818	\$10,845	\$11,638	\$10,106	\$9,935	39%	42%	44%	41%	40%	117	1%
*Amount Borrowed to meet EFC	\$1,445	\$1,374	\$1,142	\$1,135	\$1,141	6%	5%	4%	5%	5%	-304	-21%

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	466	467	481	460	455						-11	-2%
	Percent Cost of Attendance											
Cost of Attendance	\$24,728	\$25,789	\$25,993	\$24,410	\$24,528						-\$199	-1%
Less Expected Family Contribution*	5,291	5,286	4,878	4,541	4,076	21%	20%	19%	19%	17%	-1,214	-23%
Financial Need	19,437	20,502	21,115	19,869	20,452	79%	80%	81%	81%	83%	1,015	5%
Less Grant Aid	4,626	4,394	4,360	4,842	5,235	19%	17%	17%	20%	21%	608	13%
Unmet Need	\$14,811	\$16,109	\$16,755	\$15,027	\$15,217	60%	62%	64%	62%	62%	407	3%
% Grant Aid that Met Financial Need	24%	21%	21%	24%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$638	\$475	\$649	\$344	\$340	3%	2%	2%	1%	1%	-297	-47%
Need-based Loans	3,453	3,533	3,565	3,463	3,595	14%	14%	14%	14%	15%	142	4%
Non-Need Based Loans	1,466	1,905	1,939	2,147	1,853	6%	7%	7%	9%	8%	388	26%
Remaining Unmet Need	\$9,254	\$10,196	\$10,602	\$9,073	\$9,429	37%	40%	41%	37%	38%	175	2%
*Amount Borrowed to meet EFC	\$2,282	\$2,236	\$2,081	\$2,171	\$1,806	9%	9%	8%	9%	7%	-477	-21%

Table 3.5 (Continued)

University of Missouri-Kansas City

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	323	351	351	320	342						19	6%
	Percent Cost of Attendance											
Cost of Attendance	\$24,547	\$25,797	\$26,201	\$24,523	\$24,255						-\$292	-1%
Less Expected Family Contribution*	<u>10,043</u>	<u>9,841</u>	<u>9,283</u>	<u>8,836</u>	<u>8,071</u>	41%	38%	35%	36%	33%	-1,972	-20%
Financial Need	14,504	15,956	16,918	15,687	16,184	59%	62%	65%	64%	67%	1,680	12%
Less Grant Aid	<u>3,216</u>	<u>2,860</u>	<u>3,113</u>	<u>3,017</u>	<u>3,513</u>	13%	11%	12%	12%	14%	298	9%
Unmet Need	\$11,289	\$13,096	\$13,805	\$12,670	\$12,671	46%	51%	53%	52%	52%	1,382	12%
% Grant Aid that Met Financial Need	22%	18%	18%	19%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$428	\$213	\$529	\$227	\$243	2%	1%	2%	1%	1%	-185	-43%
Need-based Loans	3,452	3,454	3,399	3,554	3,533	14%	13%	13%	14%	15%	81	2%
Non-Need Based Loans	853	1,171	824	1,304	1,079	3%	5%	3%	5%	4%	225	26%
Remaining Unmet Need	\$6,555	\$8,257	\$9,054	\$7,585	\$7,816	27%	32%	35%	31%	32%	1,261	19%
*Amount Borrowed to meet EFC	\$3,530	\$3,151	\$2,993	\$3,408	\$3,035	14%	12%	11%	14%	13%	-496	-14%

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

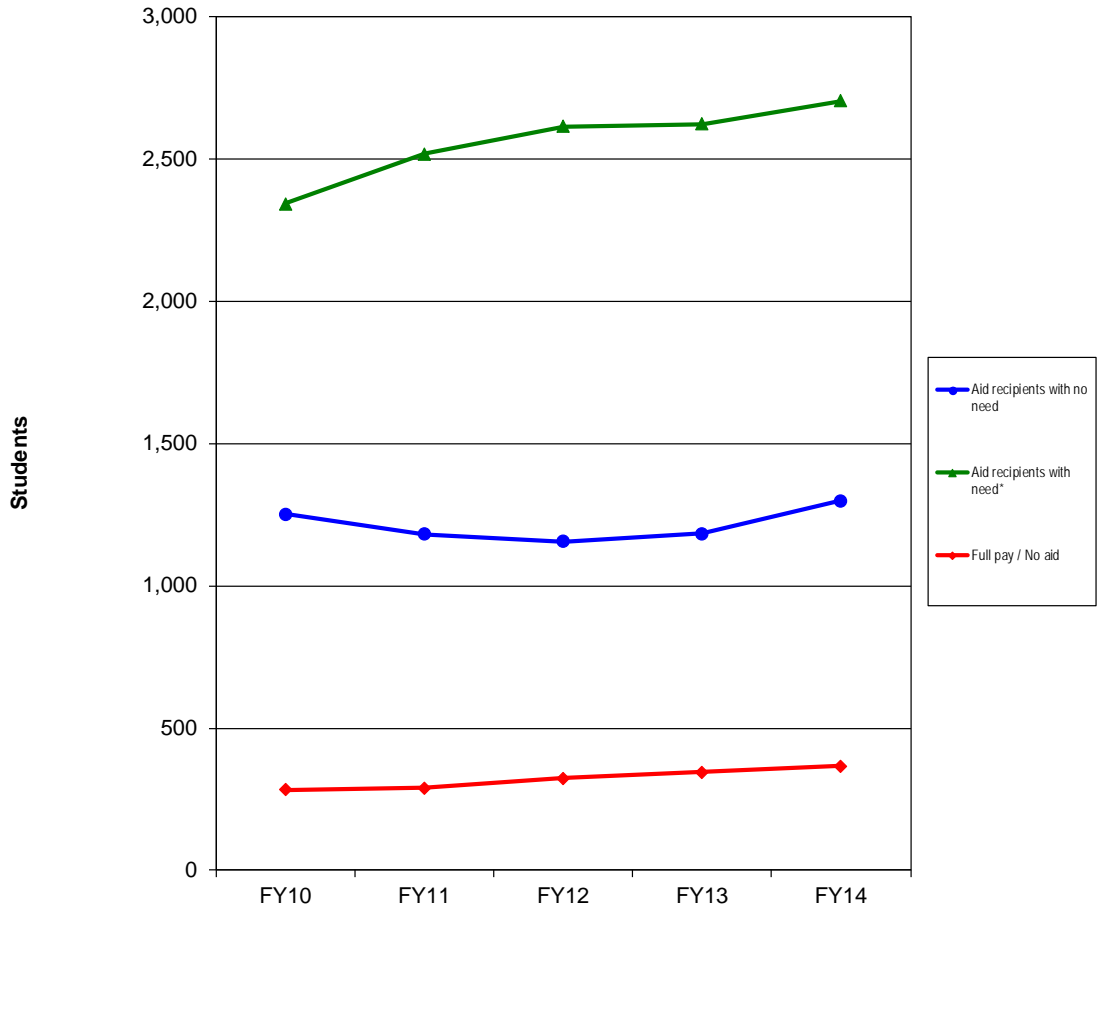
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	291	279	312	300	287						-4	-1%
	Percent Cost of Attendance											
Cost of Attendance	\$25,000	\$25,728	\$26,593	\$24,384	\$24,198						-\$802	-3%
Less Expected Family Contribution*	<u>15,612</u>	<u>15,076</u>	<u>15,131</u>	<u>14,390</u>	<u>13,266</u>	62%	59%	57%	59%	55%	-2,346	-15%
Financial Need	9,388	10,652	11,461	9,994	10,932	38%	41%	43%	41%	45%	1,544	16%
Less Grant Aid	<u>3,044</u>	<u>2,565</u>	<u>2,550</u>	<u>2,584</u>	<u>2,589</u>	12%	10%	10%	11%	11%	-456	-15%
Unmet Need	\$6,344	\$8,087	\$8,911	\$7,410	\$8,344	25%	31%	34%	30%	34%	2,000	32%
% Grant Aid that Met Financial Need	32%	24%	22%	26%	24%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$285	\$291	\$327	\$257	\$146	1%	1%	1%	1%	1%	-139	
Need-based Loans	3,243	3,342	3,186	3,146	3,641	13%	13%	12%	13%	15%	398	12%
Non-Need Based Loans	502	532	696	508	768	2%	2%	3%	2%	3%	266	
Remaining Unmet Need	\$2,315	\$3,921	\$4,702	\$3,499	\$3,789	9%	15%	18%	14%	16%	1,474	64%
*Amount Borrowed to meet EFC	\$5,014	\$4,322	\$4,696	\$4,528	\$4,324	20%	17%	18%	19%	18%	-690	-14%

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	187	216	230	217	243						56	30%
	Percent Cost of Attendance											
Cost of Attendance	\$25,863	\$26,364	\$27,279	\$25,180	\$25,003						-\$859	-3%
Less Expected Family Contribution*	<u>18,062</u>	<u>19,958</u>	<u>21,046</u>	<u>18,895</u>	<u>18,242</u>	70%	76%	77%	75%	73%	180	1%
Financial Need	7,801	6,407	6,233	6,285	6,762	30%	24%	23%	25%	27%	-1,040	-13%
Less Grant Aid	<u>3,310</u>	<u>2,611</u>	<u>2,377</u>	<u>2,435</u>	<u>2,733</u>	13%	10%	9%	10%	11%	-577	-17%
Unmet Need	\$4,492	\$3,795	\$3,857	\$3,850	\$4,029	17%	14%	14%	15%	16%	-463	-10%
% Grant Aid that Met Financial Need	42%	41%	38%	39%	40%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$304	\$53	\$138	\$64	\$170	1%	0%	1%	0%	1%	-133	-44%
Need-based Loans	2,671	2,878	2,896	2,846	2,708	10%	11%	11%	11%	11%	37	1%
Non-Need Based Loans	781	296	245	649	642	3%	1%	1%	3%	3%	-139	-18%
Remaining Unmet Need	\$736	\$568	\$578	\$291	\$509	3%	2%	2%	1%	2%	-227	-31%
*Amount Borrowed to meet EFC	\$5,490	\$6,021	\$6,202	\$5,807	\$5,316	21%	23%	23%	23%	21%	-174	-3%

Source: PeopleSoft
IR&P/LCB 11/14

Figure 4.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at Missouri S&T, FY10 - FY14

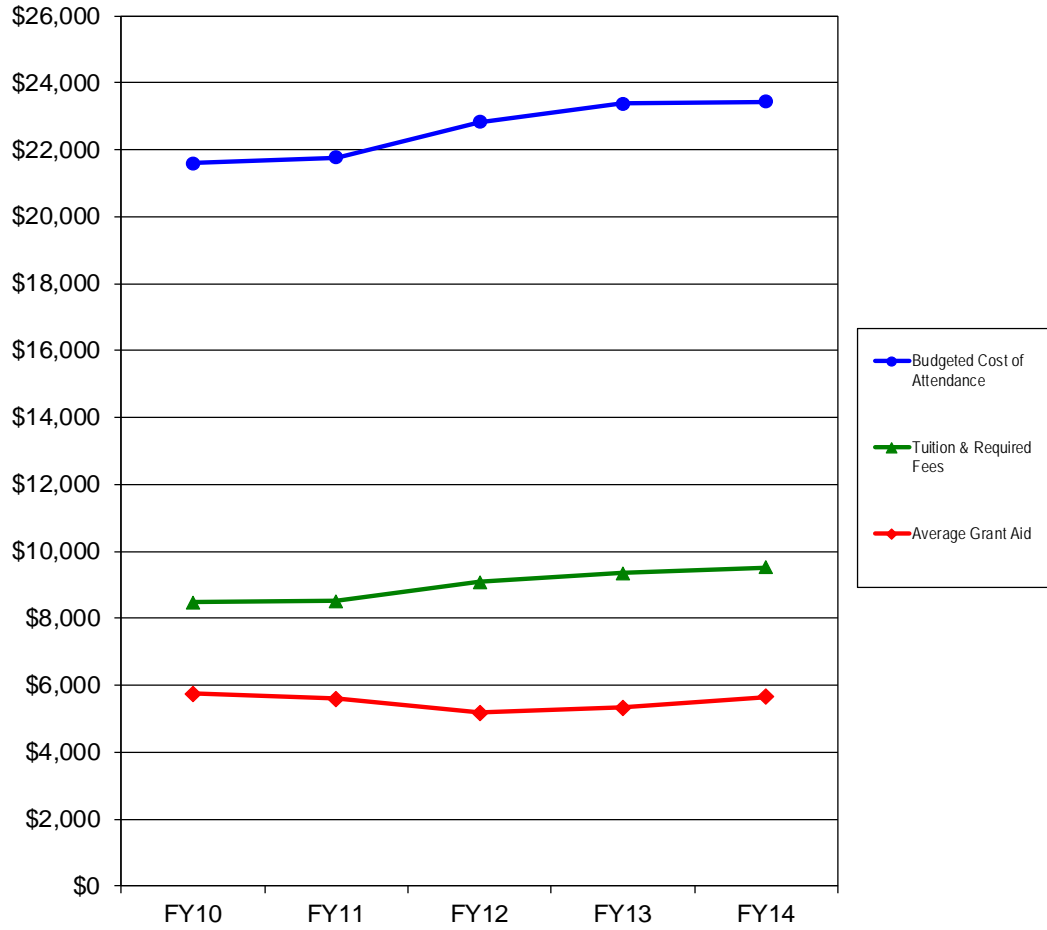


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	716	672	663	696	734	18	2.5%
Grant aid, no FAFSA	<u>537</u>	<u>509</u>	<u>492</u>	<u>488</u>	<u>565</u>	<u>28</u>	5.2%
Aid recipients with no need	1,253	1,181	1,155	1,184	1,299	46	3.7%
Aid recipients with need*	2,343	2,519	2,614	2,624	2,705	362	15.5%
Full pay / No aid	284	289	324	345	366	82	28.9%
Total of all full- time, Degree-Seeking MO UG	3,880	3,989	4,093	4,153	4,370	490	12.6%

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

Source: PeopleSoft
 IR&PLCB 11/14

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, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$21,599	\$21,766	\$22,828	\$23,379	\$23,438	\$1,839	8.5%
Tuition & Required Fees	\$8,488	\$8,528	\$9,084	\$9,350	\$9,519	\$1,031	12.1%
Average Grant Aid	\$5,745	\$5,608	\$5,181	\$5,338	\$5,661	-\$84	-1.5%

Source: Institutional Characteristics & PeopleSoft
 IR&P/LCB 11/14

Table 4.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at Missouri S&T, FY10 - FY14

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award Need*	375	\$1,496	384	\$1,383	388	\$1,542	656	\$1,222	697
Merit	1,343	\$3,513	1,503	\$3,508	1,578	\$3,452	1,602	\$3,516	1,617	\$3,741
Other**	192	\$2,945	212	\$3,140	194	\$3,704	167	\$4,222	165	\$4,322
Total	1,910	\$3,060	2,099	\$3,082	2,160	\$3,132	2,425	\$2,944	2,479	\$3,125

Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award Merit	933	\$4,096	877	\$4,104	857	\$4,104	935	\$3,999	1,017
Other**	155	\$3,291	136	\$3,306	125	\$4,012	115	\$4,083	124	\$3,984
Total	1,088	\$3,981	1,013	\$3,997	982	\$4,092	1,050	\$4,008	1,141	\$4,146

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&P/LCB 11/14

Table 4.2

Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at Missouri S&T, FY10 & FY14

Income Level	FY10			FY14		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$8,763	103%	40%	\$7,873	83%	33%
\$20,000 to \$40,000	\$8,977	106%	42%	\$8,408	88%	36%
\$40,000 to \$60,000	\$7,268	86%	34%	\$6,359	67%	27%
\$60,000 to \$80,000	\$4,539	53%	21%	\$5,202	55%	22%
\$80,000 to \$100,000	\$3,626	43%	17%	\$4,064	43%	17%
>\$100,000	\$3,376	40%	16%	\$4,256	45%	18%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 4.3

Total Financial Aid as % of Cost of Attendance by Income Level at Missouri S&T, FY10 & FY14

Income Level	FY10					FY14				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	2%	40%	2%	31%	25%	1%	33%	1%	31%	33%
\$20,000 to \$40,00	7%	42%	1%	23%	27%	5%	36%	1%	26%	32%
\$40,000 to \$60,000	21%	34%	0%	20%	25%	19%	27%	0%	22%	32%
\$60,000 to \$80,000	39%	21%	0%	18%	22%	35%	22%	0%	19%	24%
\$80,000 to \$100,000	60%	17%	0%	13%	10%	52%	17%	0%	15%	15%
>\$100,000	69%	16%	0%	11%	4%	67%	18%	0%	11%	4%

Source: PeopleSoft
IR&P/LCB 11/14

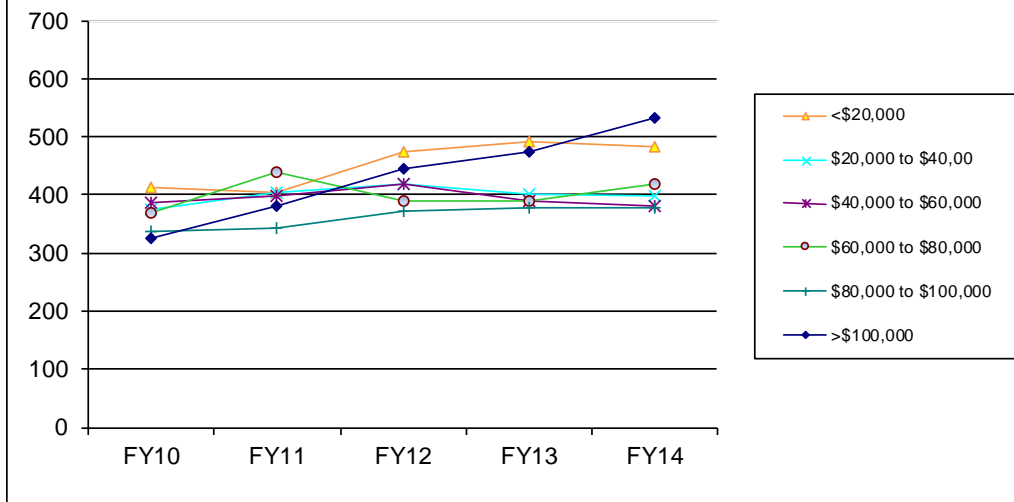
Table 4.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at Missouri S&T, FY10 - FY14

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	181	\$8,347	399	\$8,989	463	\$9,625	432	\$10,290	471	\$10,362
Without Need	75	8,630	101	10,156	114	11,394	107	12,008	102	12,250
	256	\$8,430	500	\$9,225	577	\$9,975	539	\$10,631	573	\$10,698

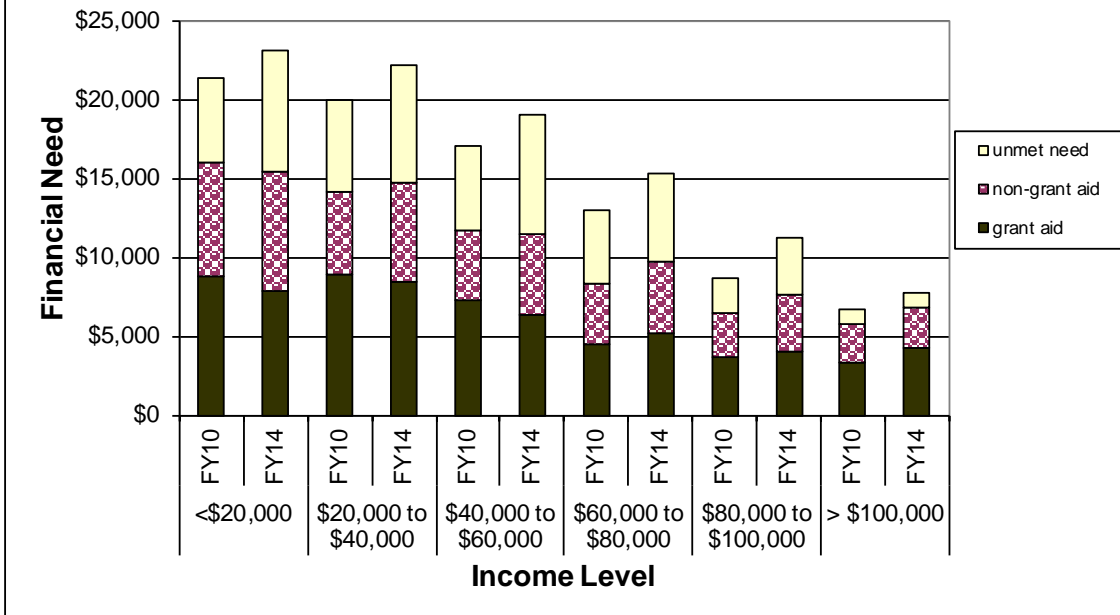
Source: PeopleSoft
IR&P/LCB 11/14

Figure 4.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Residents with Financial Need by Income Level at Missouri S&T, FY10 - FY14



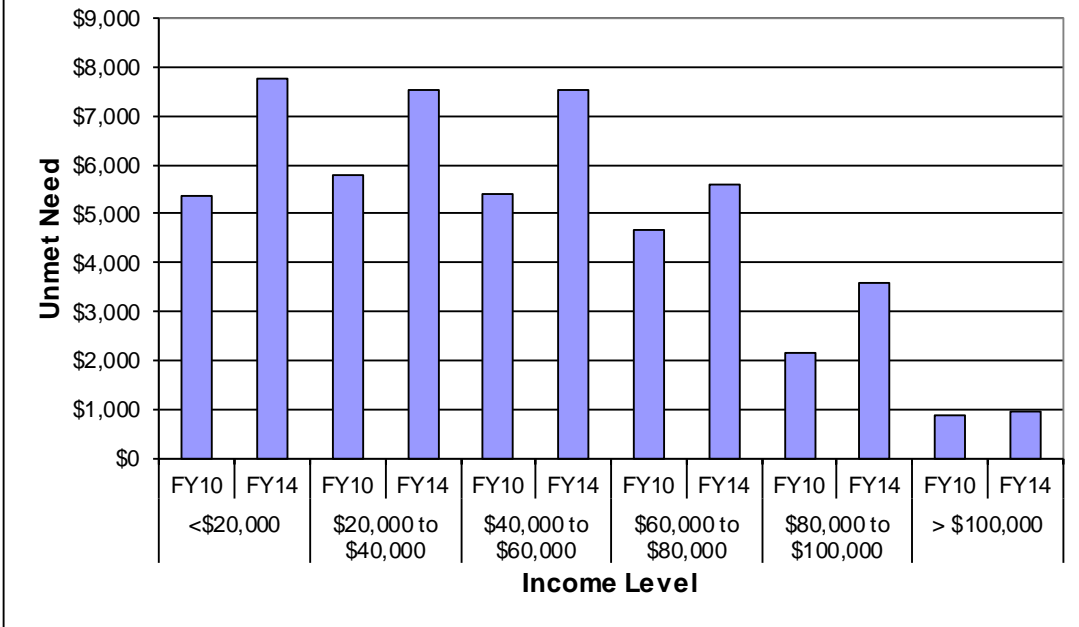
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 4.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at Missouri S&T, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 4.5
Average Amount of Unmet Financial Need by Income Level
Missouri S&T, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Resident Undergraduate Students)

<i>Missouri S&T</i>												
<i>Income Less than \$20,000</i>												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change
											FY10-FY14	FY10-FY14
Total Enrolled for 9 months (N)	412	403	475	492	482						70	17%
	Percent Cost of Attendance											
Cost of Attendance	\$21,767	\$21,847	\$22,924	\$23,447	\$23,509						\$1,742	8%
Less Expected Family Contribution*	416	553	397	233	310	2%	3%	2%	1%	1%	-106	-25%
Financial Need	21,350	21,294	22,527	23,214	23,199	98%	97%	98%	99%	99%	1,848	9%
Less Grant Aid	8,763	8,594	7,279	7,735	7,873	40%	39%	32%	33%	33%	-890	-10%
Unmet Need	\$12,587	\$12,700	\$15,248	\$15,479	\$15,326	58%	58%	67%	66%	65%	2,739	22%
% Grant Aid that Met Financial Need	41%	40%	32%	33%	34%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$475	\$266	\$342	\$317	\$292	2%	1%	1%	1%	1%	-183	-39%
Need-based Loans	3,989	4,094	4,483	4,376	3,904	18%	19%	20%	19%	17%	-85	-2%
Non-Need Based Loans	2,761	3,058	3,793	3,294	3,362	13%	14%	17%	14%	14%	601	22%
Remaining Unmet Need	\$5,363	\$5,282	\$6,631	\$7,492	\$7,768	25%	24%	29%	32%	33%	2,405	45%
*Amount Borrowed to meet EFC	\$262	\$308	\$214	\$95	\$141	1%	1%	1%	0%	1%	-121	-46%
<i>Income Between \$20,000 to \$40,000</i>												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change
											FY10-FY14	FY10-FY14
Total Enrolled for 9 months (N)	376	405	420	400	399						23	6%
	Percent Cost of Attendance											
Cost of Attendance	\$21,614	\$21,799	\$22,839	\$23,374	\$23,388						\$1,774	8%
Less Expected Family Contribution*	1,600	1,491	1,238	1,462	1,161	7%	7%	5%	6%	5%	-439	-27%
Financial Need	20,015	20,307	21,601	21,912	22,228	93%	93%	95%	94%	95%	2,213	11%
Less Grant Aid	8,977	8,909	8,120	7,762	8,408	42%	41%	36%	33%	36%	-569	-6%
Unmet Need	\$11,038	\$11,399	\$13,481	\$14,150	\$13,820	51%	52%	59%	61%	59%	2,782	25%
% Grant Aid that Met Financial Need	45%	44%	38%	35%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$268	\$238	\$281	\$220	\$217	1%	1%	1%	1%	1%	-51	-19%
Need-based Loans	3,687	3,647	4,083	3,804	3,881	17%	17%	18%	16%	17%	194	5%
Non-Need Based Loans	1,276	1,788	2,336	2,060	2,196	6%	8%	10%	9%	9%	920	72%
Remaining Unmet Need	\$5,807	\$5,725	\$6,781	\$8,065	\$7,525	27%	26%	30%	35%	32%	1,718	30%
*Amount Borrowed to meet EFC	\$730	\$730	\$637	\$657	\$580	3%	3%	3%	3%	2%	-151	-21%
<i>Income Between \$40,000 to \$60,000</i>												
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change
											FY10-FY14	FY10-FY14
Total Enrolled for 9 months (N)	386	397	418	388	380						-6	-2%
	Percent Cost of Attendance											
Cost of Attendance	\$21,600	\$21,730	\$22,827	\$23,358	\$23,440						\$1,840	9%
Less Expected Family Contribution*	4,508	4,761	4,611	4,339	4,380	21%	22%	20%	19%	19%	-129	-3%
Financial Need	17,092	16,970	18,216	19,019	19,060	79%	78%	80%	81%	81%	1,968	12%
Less Grant Aid	7,268	6,741	5,643	6,152	6,359	34%	31%	25%	26%	27%	-909	-13%
Unmet Need	\$9,824	\$10,229	\$12,573	\$12,868	\$12,701	45%	47%	55%	55%	54%	2,877	29%
% Grant Aid that Met Financial Need	43%	40%	31%	32%	33%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$27	\$36	\$23	\$59	\$92	0%	0%	0%	0%	0%	65	
Need-based Loans	3,688	3,341	3,697	3,644	3,351	17%	15%	16%	16%	14%	-337	-9%
Non-Need Based Loans	693	1,179	1,968	1,785	1,708	3%	5%	9%	8%	7%	1,015	146%
Remaining Unmet Need	\$5,416	\$5,673	\$6,885	\$7,380	\$7,551	25%	26%	30%	32%	32%	2,135	39%
*Amount Borrowed to meet EFC	\$1,637	\$1,949	\$1,865	\$1,719	\$1,546	8%	9%	8%	7%	7%	-91	-6%

Table 4.5 (Continued)

Missouri S&T

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	370	440	388	389	418						48	13%
	Percent Cost of Attendance											
Cost of Attendance	\$21,567	\$21,749	\$22,809	\$23,323	\$23,454						\$1,887	9%
Less Expected Family Contribution*	8,502	8,093	8,685	8,475	8,168	39%	37%	38%	36%	35%	-334	-4%
Financial Need	13,065	13,656	14,124	14,847	15,286	61%	63%	62%	64%	65%	2,221	17%
Less Grant Aid	4,539	4,794	4,003	4,658	5,202	21%	22%	18%	20%	22%	663	15%
Unmet Need	\$8,526	\$8,862	\$10,121	\$10,189	\$10,084	40%	41%	44%	44%	43%	1,558	18%
% Grant Aid that Met Financial Need	35%	35%	28%	31%	34%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$14	\$5	\$26	\$36	\$18	0%	0%	0%	0%	0%	4	
Need-based Loans	3,475	3,431	3,585	3,327	3,271	16%	16%	16%	14%	14%	-203	-6%
Non-Need Based Loans	352	1,046	1,377	1,510	1,206	2%	5%	6%	6%	5%	854	243%
Remaining Unmet Need	\$4,685	\$4,381	\$5,133	\$5,317	\$5,588	22%	20%	23%	23%	24%	903	19%
*Amount Borrowed to meet EFC	\$2,627	\$2,807	\$2,994	\$6,427	\$2,972	12%	13%	13%	28%	13%	346	13%

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

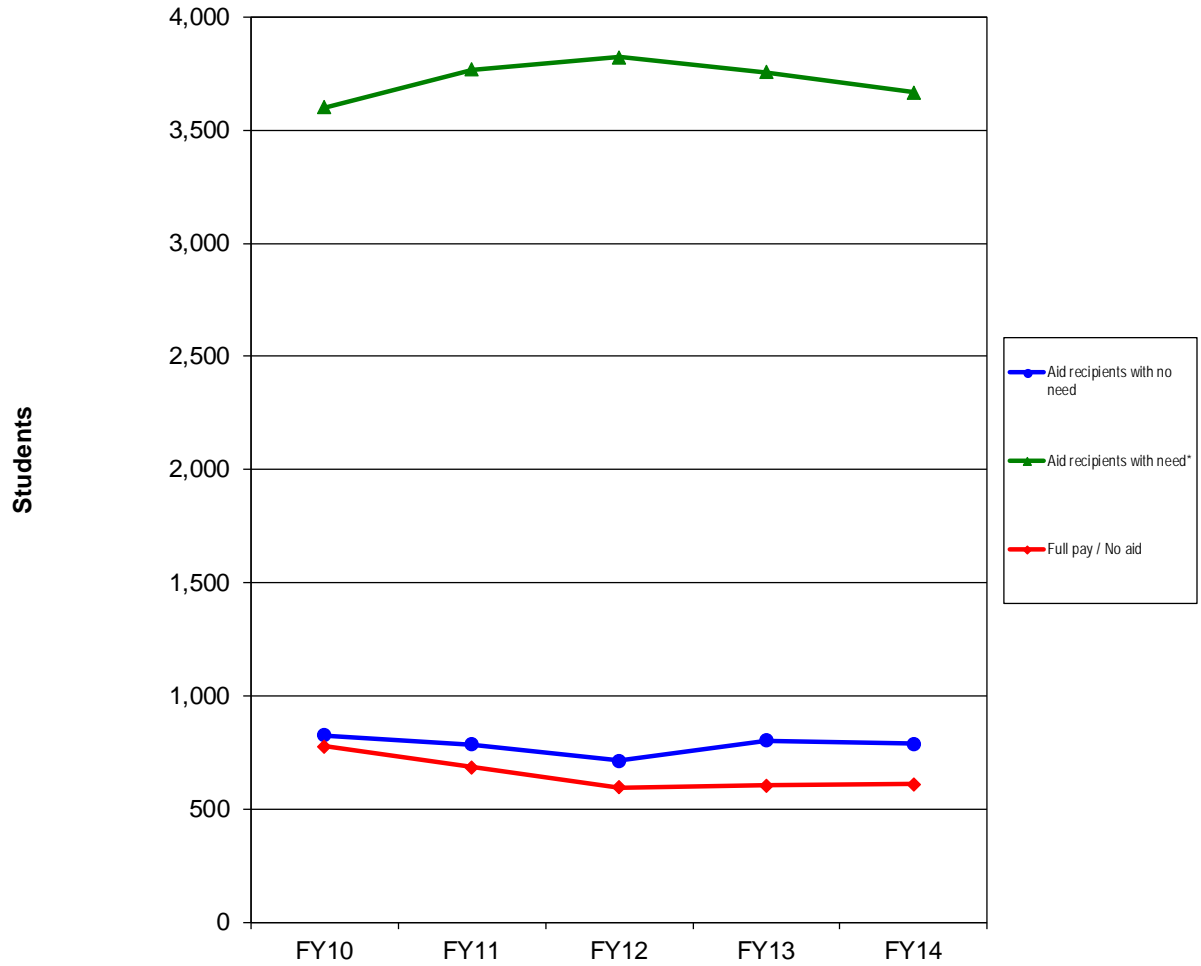
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	336	343	371	377	379						43	13%
	Percent Cost of Attendance											
Cost of Attendance	\$21,559	\$21,718	\$22,793	\$23,357	\$23,437						\$1,878	9%
Less Expected Family Contribution*	12,896	12,374	12,536	12,498	12,144	60%	57%	55%	54%	52%	-752	-6%
Financial Need	8,663	9,344	10,257	10,859	11,293	40%	43%	45%	46%	48%	2,630	30%
Less Grant Aid	3,626	3,896	3,820	3,920	4,064	17%	18%	17%	17%	17%	438	12%
Unmet Need	\$5,036	\$5,449	\$6,437	\$6,939	\$7,229	23%	25%	28%	30%	31%	2,192	44%
% Grant Aid that Met Financial Need	42%	42%	37%	36%	36%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$0	\$0	\$0	\$7	\$20	0%	0%	0%	0%	0%	20	
Need-based Loans	2,648	2,842	2,966	2,931	2,922	12%	13%	13%	13%	12%	273	10%
Non-Need Based Loans	213	603	633	558	689	1%	3%	3%	2%	3%	476	
Remaining Unmet Need	\$2,175	\$2,004	\$2,838	\$3,444	\$3,598	10%	9%	12%	15%	15%	1,423	
*Amount Borrowed to meet EFC	\$3,661	\$4,179	\$4,064	\$3,957	\$3,857	17%	19%	18%	17%	16%	196	5%

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
Total Enrolled for 9 months (N)	326	381	445	475	531						205	63%
	Percent Cost of Attendance											
Cost of Attendance	\$21,595	\$21,776	\$22,798	\$23,481	\$23,486						\$1,891	9%
Less Expected Family Contribution*	14,879	14,278	15,428	15,598	15,733	69%	66%	68%	66%	67%	855	6%
Financial Need	6,716	7,498	7,369	7,883	7,753	31%	34%	32%	34%	33%	1,036	15%
Less Grant Aid	3,376	3,615	3,925	3,795	4,256	16%	17%	17%	16%	18%	880	26%
Unmet Need	\$3,341	\$3,883	\$3,444	\$4,089	\$3,497	15%	18%	15%	17%	15%	156	-5%
% Grant Aid that Met Financial Need	50%	48%	53%	48%	55%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Percent Cost of Attendance											
College Work Study	\$0	\$9	\$6	\$0	\$5	0%	0%	0%	0%	0%	5	
Need-based Loans	2,191	2,443	2,202	2,219	2,071	10%	11%	10%	9%	9%	-120	-5%
Non-Need Based Loans	254	409	446	509	469	1%	2%	2%	2%	2%	215	85%
Remaining Unmet Need	\$896	\$1,022	\$791	\$1,361	\$952	4%	5%	3%	6%	4%	57	
*Amount Borrowed to meet EFC	\$4,408	\$4,559	\$4,789	\$4,776	\$5,287	20%	21%	21%	20%	23%	880	20%

Source: PeopleSoft
IR&PLCB 11/14

Figure 5.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
the University of Missouri-St. Louis, FY10 - FY14

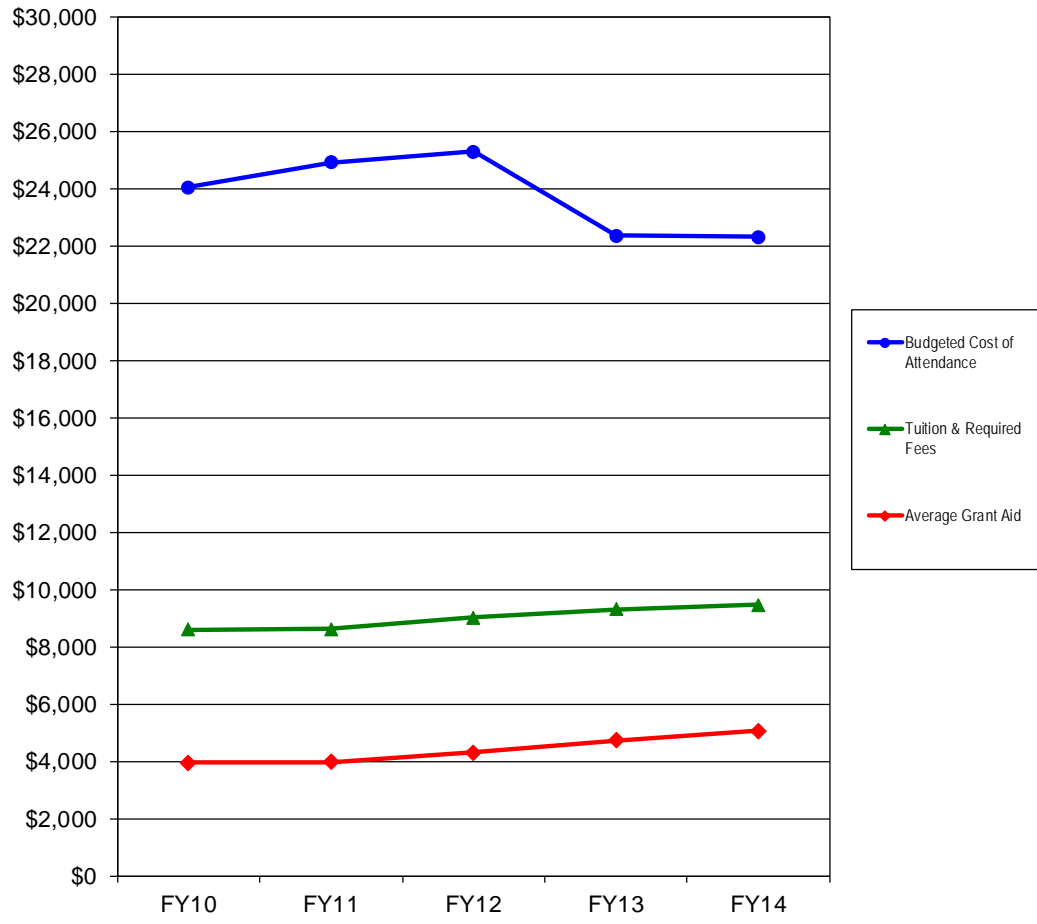


	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	493	424	390	531	504	11	2.2%
Grant aid, no FAFSA	<u>331</u>	<u>360</u>	<u>324</u>	<u>272</u>	<u>285</u>	<u>-46</u>	-13.9%
Aid recipients with no need	824	784	714	803	789	-35	-4.2%
Aid recipients with need*	3,601	3,769	3,822	3,756	3,668	67	1.9%
Full pay / No aid	776	685	595	603	609	-167	-21.5%
Total of all full-time, Degree-Seeking MO UG	5,201	5,238	5,131	5,162	5,066	-135	-2.6%

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

Source: PeopleSoft
 IR&P/LCB 11/14

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, FY10 - FY14



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,056	\$24,915	\$25,299	\$22,364	\$22,324	-\$1,732	-7.2%
Tuition & Required Fees	\$8,595	\$8,631	\$9,038	\$9,314	\$9,474	\$879	10.2%
Average Grant Aid	\$3,952	\$3,983	\$4,317	\$4,746	\$5,071	\$1,118	28.3%

Source: Institutional Characteristics & PeopleSoft
 IR&P/LCB 11/14

Table 5.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY10 - FY14

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	121	\$2,744	118	\$2,896	456	\$1,697	979	\$1,573	1,429	\$1,569
Merit	912	\$2,765	1,006	\$3,004	1,032	\$3,869	1,055	\$4,248	1,101	\$4,484
Other**	323	\$2,259	403	\$1,820	370	\$2,296	325	\$2,140	439	\$2,507
Total	1,356	\$2,642	1,527	\$2,683	1,858	\$3,022	2,359	\$2,847	2,969	\$2,789

Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	347	\$3,229	359	\$3,745	330	\$4,225	377	\$4,362	363	\$5,219
Other**	165	\$2,714	162	\$2,852	135	\$3,429	134	\$2,688	113	\$3,436
Total	512	\$3,063	521	\$3,467	465	\$3,994.20	511	\$3,923.16	476	\$4,795.51

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

**Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&P/LCB 11/14

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, FY10 & FY14

Income Level	FY10			FY14		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,426	63%	22%	\$6,282	66%	27%
\$20,000 to \$40,000	\$5,205	61%	21%	\$6,286	66%	28%
\$40,000 to \$60,000	\$3,741	44%	16%	\$5,336	56%	24%
\$60,000 to \$80,000	\$2,475	29%	11%	\$3,759	40%	17%
\$80,000 to \$100,000	\$2,086	24%	9%	\$3,101	33%	14%
>\$100,000	\$2,521	29%	10%	\$3,548	37%	16%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

Table 5.3
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-
 St. Louis, FY10 & FY14**

Income Level	FY10					FY14				
	% 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%	22%	1%	31%	44%	2%	27%	0%	30%	41%
\$20,000 to \$40,00	9%	21%	0%	23%	46%	8%	28%	0%	21%	42%
\$40,000 to \$60,000	21%	16%	0%	19%	45%	18%	24%	0%	20%	38%
\$60,000 to \$80,000	44%	11%	0%	17%	28%	38%	17%	0%	17%	27%
\$80,000 to \$100,000	65%	9%	0%	14%	12%	61%	14%	0%	15%	10%
>\$100,000	67%	10%	0%	16%	6%	72%	16%	0%	13%	-1%

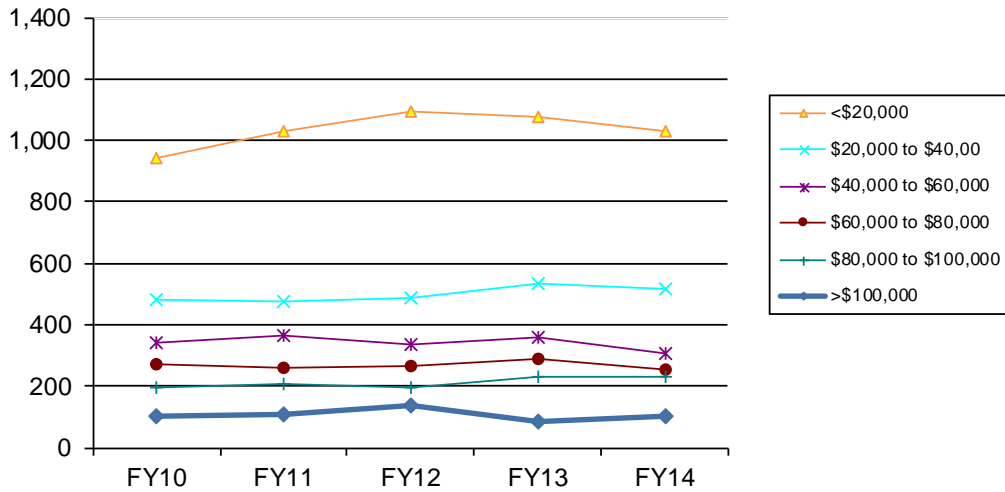
Source: PeopleSoft
 IR&P/LCB 11/14

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, FY10 - FY14**

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	201	\$9,264	251	\$8,533	247	\$8,475	157	\$8,577	170	\$8,702
Without Need	92	9,368	85	9,036	77	8,626	93	8,254	82	7,686
	293	\$9,297	336	\$8,660	324	\$8,511	250	\$8,456	252	\$8,371

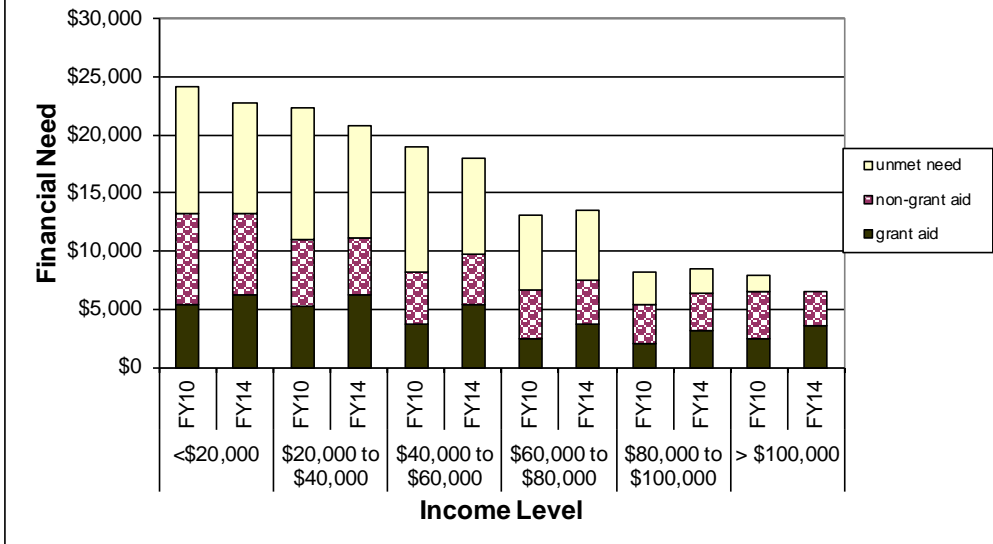
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 5.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Residents with Financial Need by Income Level at the University of Missouri-St. Louis, FY10 - FY14



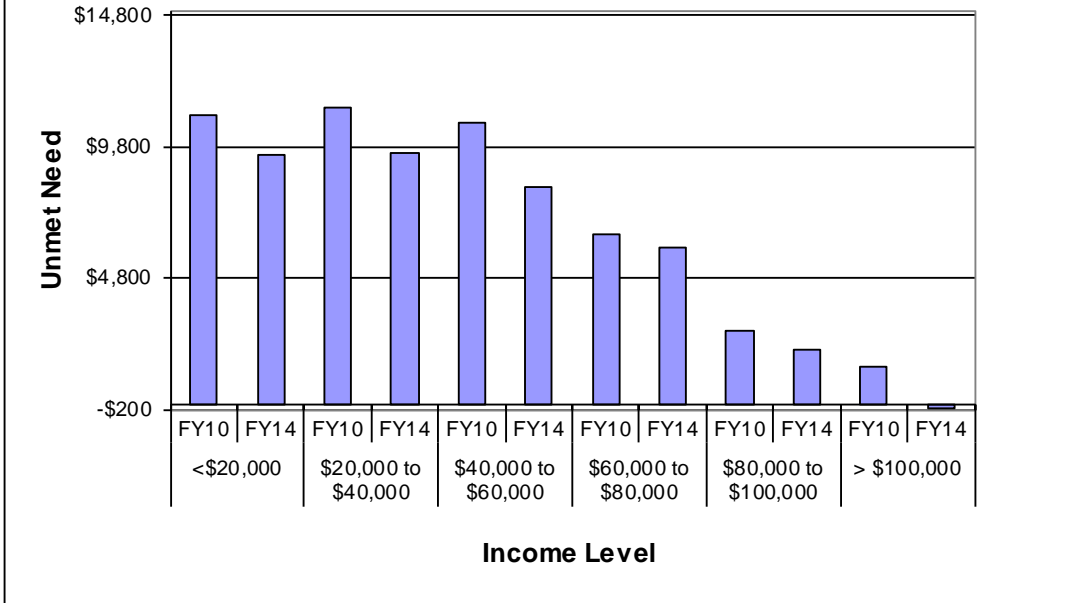
Source: PeopleSoft
 IR&P/LCB 11/14

Figure 5.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

Figure 5.5
Average Amount of Unmet Financial Need by Income Level at
the UM-St. Louis, FY10 vs. FY14



Source: UIDS, PeopleSoft
 IR&P/LCB 11/14

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 2010 - FY2014 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-St. Louis													
Income Less than \$20,000													
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change	
											FY10-FY14	FY10-FY14	
Total Enrolled for 9 months (N)	940	1,031	1,092	1,078	1,032						92	10%	
	Percent Cost of Attendance												
Cost of Attendance	\$24,866	\$25,835	\$26,149	\$23,206	\$23,109						-\$1,756	-7%	
Less Expected Family Contribution*	653	548	487	315	373	3%	2%	2%	1%	2%	-280	-43%	
Financial Need	24,213	25,287	25,662	22,891	22,737	97%	98%	98%	99%	98%	-1,476	-6%	
Less Grant Aid	5,426	5,284	5,657	6,197	6,282	22%	20%	22%	27%	27%	857	16%	
Unmet Need	\$18,787	\$20,002	\$20,005	\$16,694	\$16,454	76%	77%	77%	72%	71%	-2,333	-12%	
% Grant Aid that Met Financial Need	22%	21%	22%	27%	28%								
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance							
College Work Study	\$127	\$58	\$67	\$83	\$49	1%	0%	0%	0%	0%	-77		
Need-based Loans	3,848	3,637	3,642	3,616	3,450	15%	14%	14%	16%	15%	-398	-10%	
Non-Need Based Loans	3,799	3,847	3,796	3,821	3,448	15%	15%	15%	16%	15%	-351	-9%	
Remaining Unmet Need	\$11,014	\$12,461	\$12,499	\$9,174	\$9,507	44%	48%	48%	40%	41%	-1,507	-14%	
*Amount Borrowed to meet EFC	\$473	\$406	\$342	\$220	\$246	2%	2%	1%	1%	1%	-227	-48%	
Income Between \$20,000 to \$40,000													
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change	
											FY10-FY14	FY10-FY14	
Total Enrolled for 9 months (N)	483	478	485	531	514						31	6%	
	Percent Cost of Attendance												
Cost of Attendance	\$24,466	\$25,447	\$25,755	\$22,814	\$22,627						-\$1,839	-8%	
Less Expected Family Contribution*	2,165	2,477	2,031	1,983	1,872	9%	10%	8%	9%	8%	-293	-14%	
Financial Need	22,301	22,969	23,724	20,831	20,755	91%	90%	92%	91%	92%	-1,546	-7%	
Less Grant Aid	5,205	4,690	4,920	5,489	6,286	21%	18%	19%	24%	28%	1,081	21%	
Unmet Need	\$17,097	\$18,279	\$18,804	\$15,342	\$14,470	70%	72%	73%	67%	64%	-2,627	-15%	
% Grant Aid that Met Financial Need	23%	20%	21%	26%	30%								
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance							
College Work Study	\$88	\$28	\$68	\$89	\$69	0%	0%	0%	0%	0%	-19		
Need-based Loans	3,548	3,544	3,466	3,495	3,073	15%	14%	13%	15%	14%	-475	-13%	
Non-Need Based Loans	2,144	1,998	2,244	1,974	1,750	9%	8%	9%	9%	8%	-394	-18%	
Remaining Unmet Need	\$11,317	\$12,709	\$13,025	\$9,784	\$9,578	46%	50%	51%	43%	42%	-1,739	-15%	
*Amount Borrowed to meet EFC	\$1,134	\$1,613	\$1,234	\$1,282	\$1,059	5%	6%	5%	6%	5%	-75	-7%	
Income Between \$40,000 to \$60,000													
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change	% Change	
											FY10-FY14	FY10-FY14	
Total Enrolled for 9 months (N)	342	367	334	356	308						-34	-10%	
	Percent Cost of Attendance												
Cost of Attendance	\$23,902	\$24,535	\$25,111	\$22,017	\$22,055						-\$1,846	-8%	
Less Expected Family Contribution*	4,965	5,179	4,718	4,216	4,015	21%	21%	19%	19%	18%	-950	-19%	
Financial Need	18,937	19,356	20,393	17,801	18,040	79%	79%	81%	81%	82%	-897	-5%	
Less Grant Aid	3,741	3,924	4,394	4,666	5,336	16%	16%	17%	21%	24%	1,596	43%	
Unmet Need	\$15,196	\$15,433	\$15,999	\$13,135	\$12,704	64%	63%	64%	60%	58%	-2,492	-16%	
% Grant Aid that Met Financial Need	20%	20%	22%	26%	30%								
Non-Grant Sources to Meet Remaining Unmet Financial Need						Percent Cost of Attendance							
College Work Study	\$39	\$51	\$26	\$56	\$54	0%	0%	0%	0%	0%	14		
Need-based Loans	3,408	3,419	3,314	3,383	3,304	14%	14%	13%	15%	15%	-104	-3%	
Non-Need Based Loans	1,060	924	1,075	1,119	1,068	4%	4%	4%	5%	5%	8	1%	
Remaining Unmet Need	\$10,689	\$11,039	\$11,585	\$8,577	\$8,278	45%	45%	46%	39%	38%	-2,411	-23%	
*Amount Borrowed to meet EFC	\$1,988	\$1,830	\$1,674	\$1,524	\$1,365	8%	7%	7%	7%	6%	-622	-31%	

Table 5.5 (Continued)

University of Missouri-St. Louis

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	272	262	267	290	255	Percent Cost of Attendance					-17	-6%	
Cost of Attendance	\$23,508	\$24,038	\$24,342	\$21,733	\$21,782						-\$1,726	-7%	
Less Expected Family Contribution*	10,407	9,257	9,453	8,663	8,264	44%	39%	39%	40%	38%	-2,142	-21%	
Financial Need	13,102	14,781	14,889	13,069	13,518	56%	61%	61%	60%	62%	416	3%	
Less Grant Aid	2,475	2,675	2,927	3,716	3,759	11%	11%	12%	17%	17%	1,284	52%	
Unmet Need	\$10,627	\$12,106	\$11,961	\$9,353	\$9,759	45%	50%	49%	43%	45%	-868	-8%	
% Grant Aid that Met Financial Need	19%	18%	20%	28%	28%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
						Percent Cost of Attendance							
College Work Study	\$27	\$38	\$24	\$12	\$0	0%	0%	0%	0%	0%	-27		
Need-based Loans	3,481	3,767	3,545	3,417	3,347	15%	16%	15%	16%	15%	-134	-4%	
Non-Need Based Loans	631	414	455	506	449	3%	2%	2%	2%	2%	-182	-29%	
Remaining Unmet Need	\$6,488	\$7,887	\$7,937	\$5,419	\$5,964	28%	33%	33%	25%	27%	-524	-8%	
*Amount Borrowed to meet EFC	\$3,152	\$2,651	\$2,766	\$2,653	\$2,374	13%	11%	11%	12%	11%	-778	-25%	

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	198	207	198	228	229	Percent Cost of Attendance					31	16%	
Cost of Attendance	\$23,194	\$24,154	\$23,939	\$21,458	\$21,613						-\$1,581	-7%	
Less Expected Family Contribution*	15,045	15,036	14,376	13,247	13,192	65%	62%	60%	62%	61%	-1,853	-12%	
Financial Need	8,149	9,119	9,563	8,211	8,421	35%	38%	40%	38%	39%	272	3%	
Less Grant Aid	2,086	2,277	2,730	2,820	3,101	9%	9%	11%	13%	14%	1,014	49%	
Unmet Need	\$6,062	\$6,842	\$6,832	\$5,391	\$5,320	26%	28%	29%	25%	25%	-742	-12%	
% Grant Aid that Met Financial Need	26%	25%	29%	34%	37%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
						Percent Cost of Attendance							
College Work Study	\$18	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	-18		
Need-based Loans	3,102	3,279	3,322	3,262	3,019	13%	14%	14%	15%	14%	-83	-3%	
Non-Need Based Loans	167	198	214	198	240	1%	1%	1%	1%	1%	73		
Remaining Unmet Need	\$2,776	\$3,365	\$3,296	\$1,931	\$2,061	12%	14%	14%	9%	10%	-715	-26%	
*Amount Borrowed to meet EFC	\$3,183	\$3,422	\$3,283	\$3,384	\$3,057	14%	14%	14%	16%	14%	-126	-4%	

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14	
Total Enrolled for 9 months (N)	105	110	138	86	102	Percent Cost of Attendance					-3	-3%	
Cost of Attendance	\$24,251	\$24,737	\$25,181	\$23,174	\$22,829						-\$1,422	-6%	
Less Expected Family Contribution*	16,366	19,319	19,165	16,711	16,429	67%	78%	76%	72%	72%	64	0%	
Financial Need	7,885	5,418	6,016	6,464	6,400	33%	22%	24%	28%	28%	-1,485	-19%	
Less Grant Aid	2,521	1,828	1,978	3,063	3,548	10%	7%	8%	13%	16%	1,027	41%	
Unmet Need	\$5,364	\$3,590	\$4,038	\$3,401	\$2,851	22%	15%	16%	15%	12%	-2,512	-47%	
% Grant Aid that Met Financial Need	32%	34%	33%	47%	55%								
Non-Grant Sources to Meet Remaining Unmet Financial Need													
						Percent Cost of Attendance							
College Work Study	\$17	\$0	\$0	\$55	\$102	0%	0%	0%	0%	0%	85		
Need-based Loans	2,993	2,762	2,829	2,761	2,700	12%	11%	11%	12%	12%	-293	-10%	
Non-Need Based Loans	920	225	100	359	211	4%	1%	0%	2%	1%	-709	-77%	
Remaining Unmet Need	\$1,434	\$604	\$1,109	\$226	-\$161	6%	2%	4%	1%	-1%	-1,596	-111%	
*Amount Borrowed to meet EFC	\$3,549	\$3,842	\$3,807	\$3,326	\$4,161	15%	16%	15%	14%	18%	612	17%	

Source: PeopleSoft
IR&P/LCB 11/14