

**University of Missouri System  
Undergraduate Financial Aid Summary Report  
FY2011-FY2015**

(Metropolitan Fee Undergraduate Students)

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

Institutional Research  
714 Lewis Hall  
University of Missouri System

October 2015

IR&P 2015, Report 4

[Boonel@umsystem.edu](mailto:Boonel@umsystem.edu)  
573-884-3104

**University of Missouri System**  
**Undergraduate Financial Aid Summary Report**  
**FY2011-FY2015**  
**(Metropolitan Fee Undergraduates)**

**Executive Summary**

The *Undergraduate Financial Aid Summary Report for Metropolitan Fee Undergraduates* includes undergraduate financial aid distribution patterns for the University of Missouri System and the Kansas City and St. Louis campuses from fiscal year 2010-11 (FY11) through fiscal year 2014-15 (FY15). 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 1.6% increase in the number of metropolitan fee financial aid recipients that have financial need. Although tuition and fees rose 10% over the past 5 years, the overall budgeted cost of attendance has decreased 12.5% (Figure 1.2). Subsequently, the number of metropolitan fee financial aid recipients with need has remained relatively steady with an increase of only 1.6%. (Figure 1.1).
- The gap between tuition and required fees and the average grant aid awarded to undergraduates increased \$436 over the past five years (Figure 1.2).
- The number of institutional grants awarded to metropolitan fee students based on need increased from 365 in FY11 to 604 in FY15. During the same time period there has been an increase in the number of merit awards given to students both with and without need (Table 1.1).
- Metropolitan fee undergraduate students in the lower income categories have the highest grant aid as a percentage of tuition and required fees (Table 1.2).

- The volume of Parent Loans for Undergraduate Students (PLUS loans) decreased for students with need and remained relatively stable for students without need from FY11 to FY15 (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 decreased in all income categories over the past five years (Figure 1.5).

**Campus-specific variations from System trends:**

- Since FY11 the St. Louis campus experienced a 17% increase in the total number of metropolitan fee undergraduate students with need along with a 24% decrease in the number of full pay/no aid students (Figure 3.1).
- The gap between average grant aid and tuition and required fees increased nearly \$1,500 for metropolitan fee students at the Kansas City campus (Figure 2.2).

## 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**

\$22,572	Budgeted Cost of Attendance	{ includes tuition & required fees, books, and living expenses
(4,140)	Less: Expected Family Contribution	
18,432	<b>Financial Need</b>	
(5,053)	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
13,379	<b>Remaining Need</b>	
( 149)	Less: College Work Study	
(3,184)	Less: Need-Based Loans	
(1,119)	Less: Non-Need Based Loans	
\$8,928	<b>Unmet Need</b>	

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

### **Caveats**

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

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

## Section I

### System-wide Financial Aid Trends of Full-Time, Degree-Seeking Metropolitan Fee Undergraduates from FY11 to FY15

**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 metropolitan fee undergraduates increased over the past five years from 1,382 to 1,466, an increase of 6%. With this increase in enrollment, there has been a 1.6% increase in the number of students with financial need from 913 in FY11 to 928 in FY15 (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 10% and the budgeted cost of attendance declined by 12.5% while average grant aid increased 10.2%. Overall the gap between tuition and required fees and the average grant aid awarded to metropolitan fee undergraduates slightly increased from FY11 to FY15 (Figure 1.2).

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

The number of institutional grants awarded to students with need increased from 365 to 604 while the average amount of the awards (approximately \$3,200) slightly decreased (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 for students with need and remained relatively stable for students without need over the past five years. The average amount that parents borrowed to meet their child's education expenses was \$10,000 in both FY11 and FY15 (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 FY11, grant aid covered nearly 66% of tuition and required fees for students with income less than \$20,000 and 56% for students with income between \$20,000 and \$40,000. By FY15, grant aid covered 61% of tuition and required fees for students with income less than \$20,000 and 54% 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 \$40,000 slightly decreased from FY11 to FY15. In addition, there has been a significant increase in the number of aid recipients with need with income between \$40,000 to \$80,000. Overall, the University continues to experience an increase in the number of higher-income students that require financial assistance to meet the cost of attendance (Figure 1.3).

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

Students with incomes less than \$40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, by income level, there is a difference in the structure of the financial aid packages and the way that financial need is met. For example, loans cover a larger percent cost of attendance for lower income students than higher income students. Also, even though lower-income students receive the most grant aid, and take out the most loans, they continue to have the largest amount of unmet financial need (Figure 1.4 and Table 1.3).

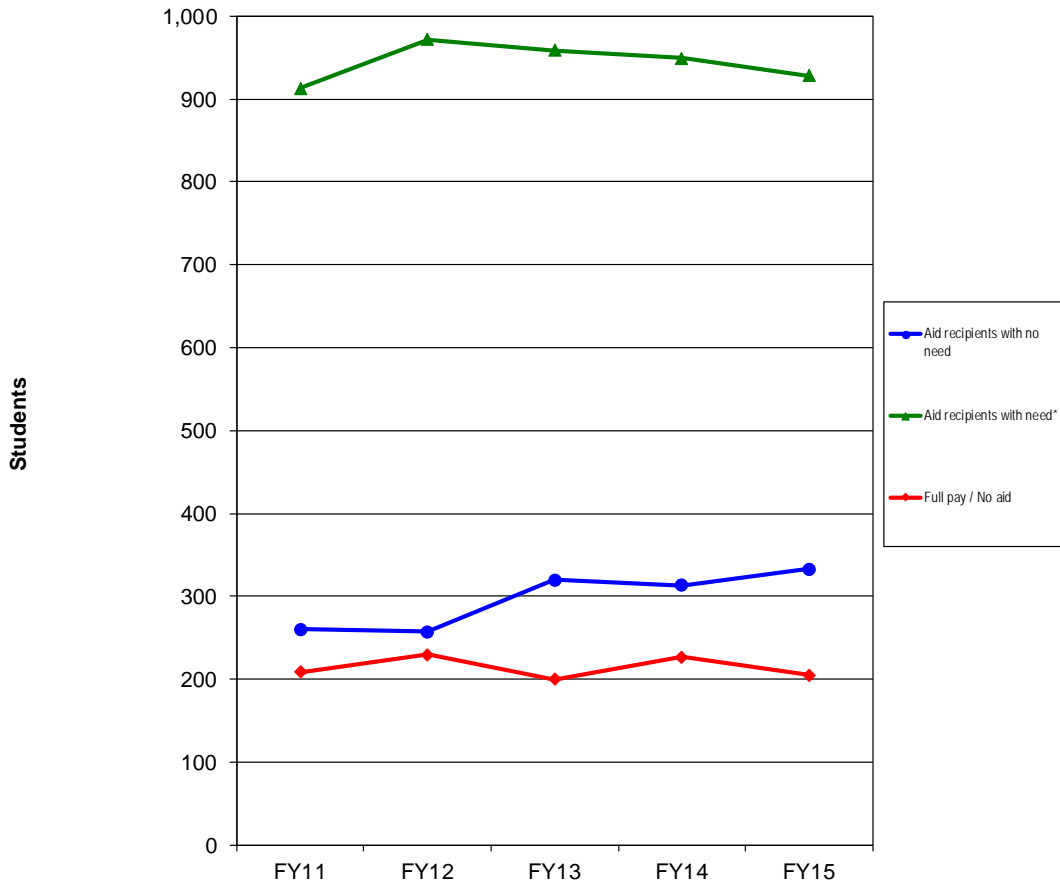
## **8. For students that have need, what is the average amount of unmet financial need?**

Over the past five years, the unmet financial need of students at all income levels declined. However, students with income less than \$40k still have the largest amount of unmet need, approximately \$10,000 in FY15 (Figure 1.5 and Table 1.5).

## **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 FY15 families with income over \$100k borrowed nearly 22% of the average expected family contribution of \$17,888. The average amount borrowed to meet the expected family contribution was \$5,213 (Table 1.5).

**Figure 1.1  
Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri System, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	146	141	176	164	188	42	28.8%
Grant aid, no FAFSA	<u>114</u>	<u>116</u>	<u>144</u>	<u>149</u>	<u>145</u>	<u>31</u>	27.2%
Aid recipients with no need	260	257	320	313	333	73	28.1%
Aid recipients with need*	913	972	959	949	928	15	1.6%
Full pay / No aid	209	230	200	227	205	-4	-1.9%
<b>Total of all full-time, Degree-Seeking Metro Fee UG</b>	<b>1,382</b>	<b>1,459</b>	<b>1,479</b>	<b>1,489</b>	<b>1,466</b>	<b>84</b>	<b>6.1%</b>

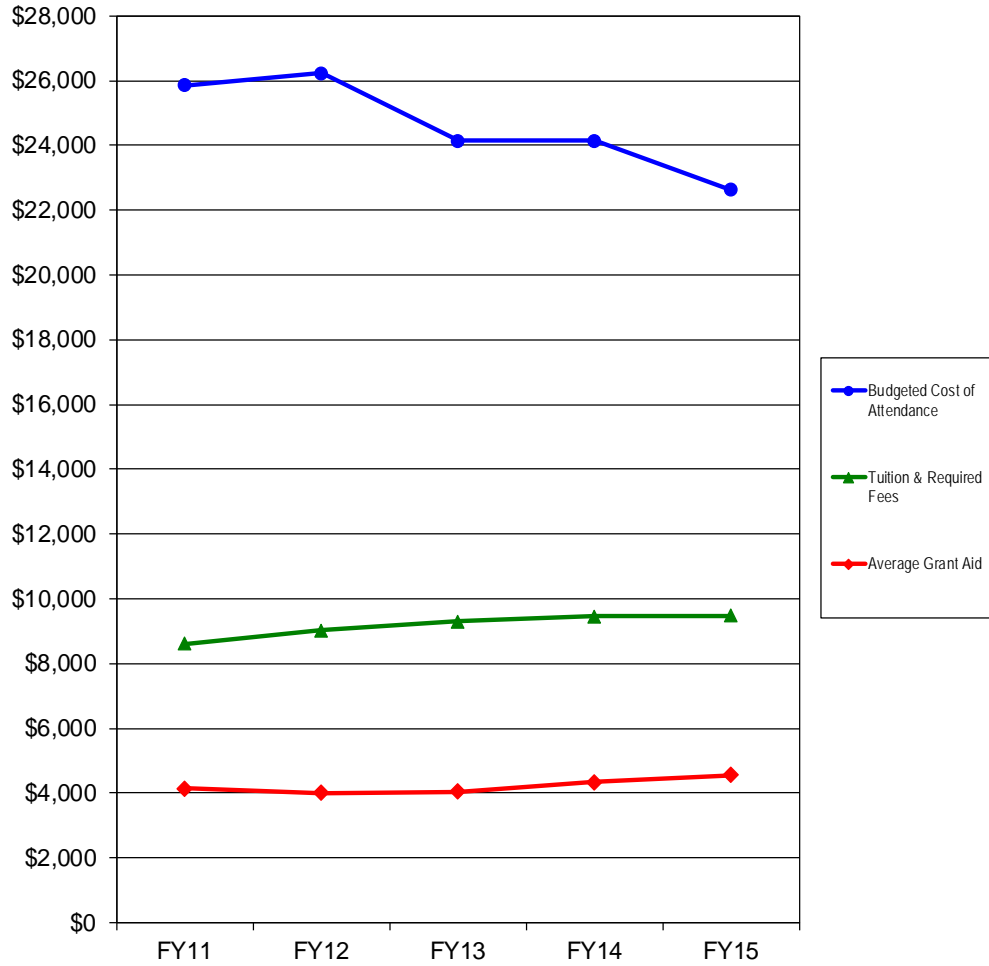
\* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.

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

Source: PeopleSoft  
IR&PLCB 10/15



**Figure 1.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for**  
**Full-time Undergraduate Metropolitan Fee Students at the**  
**University of Missouri System, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$25,866	\$26,222	\$24,152	\$24,152	\$22,625	-\$3,240	-12.5%
Tuition & Required Fees	\$8,617	\$9,034	\$9,307	\$9,465	\$9,475	\$859	10.0%
Average Grant Aid	\$4,148	\$4,007	\$4,041	\$4,342	\$4,570	\$422	10.2%

Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.  
 Source: Institutional Characteristics & PeopleSoft  
 IR&PLCB 10/15

**Table 1.1**

**Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY11 - FY15**

Students with Need	FY11		FY12		FY13		FY14		FY15	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award									
Need*	21	\$2,266	40	\$1,994	44	\$1,989	90	\$1,804	145	\$1,816
Merit	306	\$3,280	341	\$3,326	331	\$3,068	390	\$3,154	382	\$3,347
Other**	38	\$4,748	46	\$4,748	48	\$4,641	65	\$6,182	77	\$5,011
<b>Total</b>	<b>365</b>	<b>\$3,374</b>	<b>427</b>	<b>\$3,354</b>	<b>423</b>	<b>\$3,134</b>	<b>545</b>	<b>\$3,292</b>	<b>604</b>	<b>\$3,191</b>

Students without Need	FY11		FY12		FY13		FY14		FY15	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award									
Merit	170	\$3,049	164	\$3,168	211	\$3,079	222	\$3,181	220	\$3,633
Other**	32	\$6,193	36	\$6,666	46	\$8,598	49	\$7,465	53	\$7,661
<b>Total</b>	<b>202</b>	<b>\$3,547</b>	<b>200</b>	<b>\$3,797</b>	<b>257</b>	<b>\$4,067</b>	<b>271</b>	<b>\$3,956</b>	<b>273</b>	<b>\$4,415</b>

\*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 10/15

**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, FY11 & FY15 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY11			FY15		
	% Tuition & Required Fees	% Total Cost of Attendance		% Tuition & Required Fees	% Total Cost of Attendance	
	Grant Aid	Required Fees	Attendance	Grant Aid	Required Fees	Attendance
<\$20,000	\$5,722	66%	22%	\$5,769	61%	25%
\$20,000 to \$40,000	\$4,838	56%	19%	\$5,120	54%	22%
\$40,000 to \$60,000	\$4,261	49%	17%	\$5,053	53%	22%
\$60,000 to \$80,000	\$2,366	27%	9%	\$3,079	32%	14%
\$80,000 to \$100,000	\$1,495	17%	6%	\$3,528	37%	16%
>\$100,000	\$1,842	21%	7%	\$3,628	38%	15%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 1.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the  
University of Missouri System, FY11 & FY15  
(Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY11 % COA Met by Source of Aid					FY15 % COA Met by Source of Aid				
	Expected	Gift Aid	Work Study	Loans	% Unmet COA	Expected	Gift Aid	Work Study	Loans	% Unmet COA
	Family Contribution					Family Contribution				
<\$20,000	3%	22%	2%	29%	44%	2%	25%	1%	27%	45%
\$20,000 to \$40,00	11%	19%	1%	21%	49%	12%	22%	1%	22%	43%
\$40,000 to \$60,000	21%	17%	1%	21%	40%	18%	22%	1%	19%	40%
\$60,000 to \$80,000	39%	9%	2%	18%	32%	35%	14%	1%	18%	32%
\$80,000 to \$100,000	61%	6%	0%	17%	17%	62%	16%	0%	12%	9%
>\$100,000	75%	7%	0%	11%	7%	75%	15%	0%	11%	-1%

Source: PeopleSoft

IR&P/LCB 10/15

**Table 1.4**

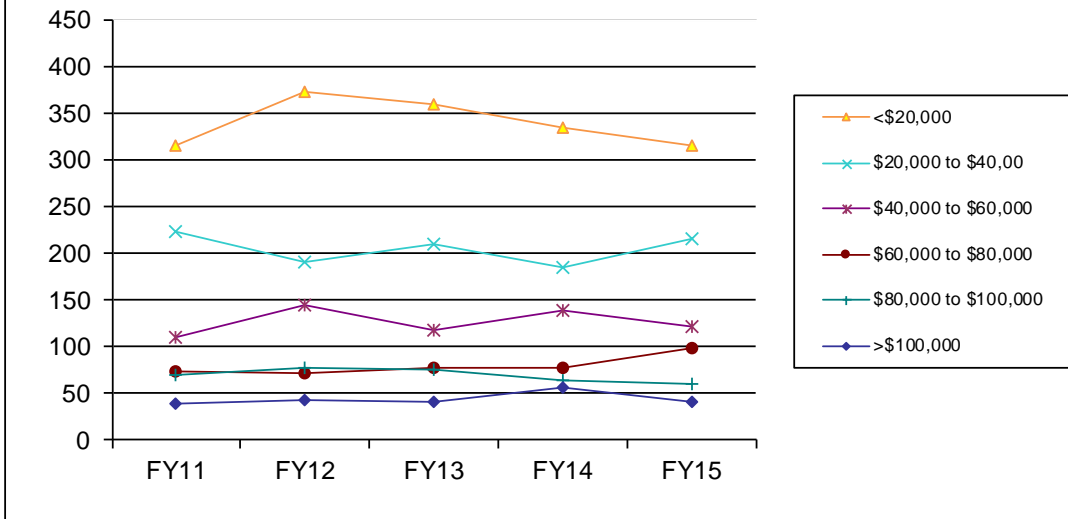
**Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time,  
Degree-Seeking Undergraduates by Financial Need at the  
University of Missouri System, FY11 - FY15**

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	76	\$10,182	62	\$10,653	56	\$9,851	70	\$9,598	51	\$9,227
Without Need	31	9,785	32	11,710	38	10,763	34	11,114	31	10,939
<b>Total</b>	<b>107</b>	<b>\$10,067</b>	<b>94</b>	<b>\$11,013</b>	<b>94</b>	<b>\$10,219</b>	<b>104</b>	<b>\$10,093</b>	<b>82</b>	<b>\$9,874</b>

Source: PeopleSoft

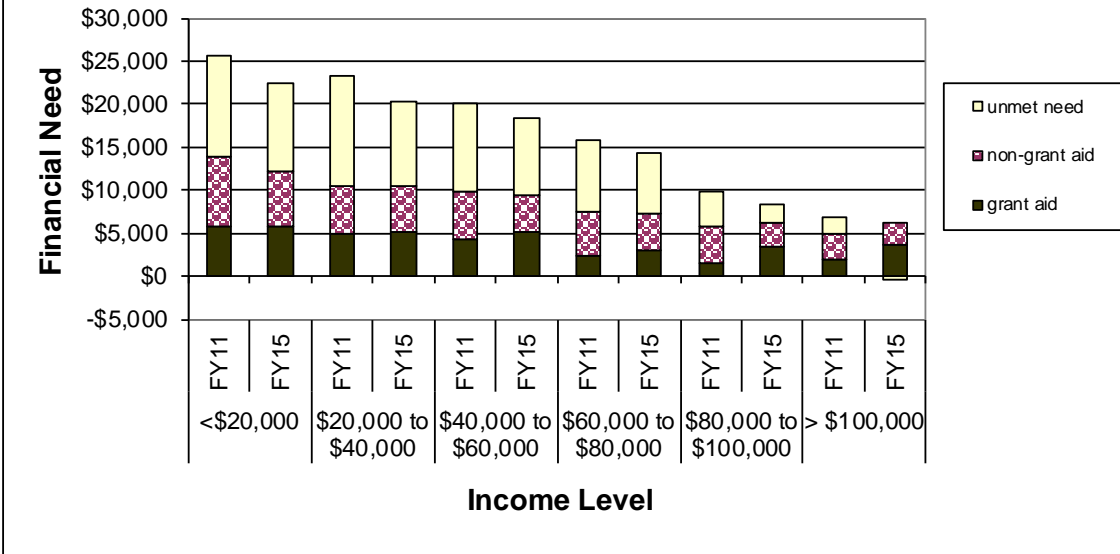
IR&P/LCB 10/15

**Figure 1.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri System, FY11 - FY15**



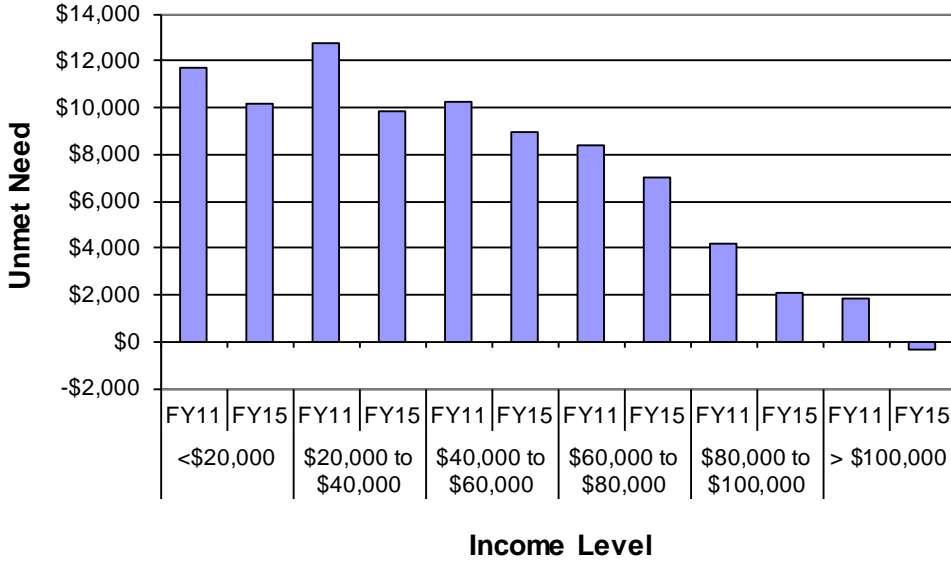
Source: PeopleSoft  
 IR&P/LCB 10/15

**Figure 1.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY11 vs. FY15**



Source: UIDS, PeopleSoft  
 IR&P/LCB 10/15

**Figure 1.5  
Average Amount of Unmet Financial Need by Income Level  
at the University of Missouri System, FY11 vs. FY15**



Source: UIDS, PeopleSoft  
IR&P/LCB 10/15

**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 2011 - FY2015 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

***University of Missouri System***

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	316	372	359	335	316						0	0%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$26,279	\$26,488	\$24,536	\$24,396	\$22,795						-\$3,484	-13%
Less Expected Family Contribution*	739	660	470	418	442	3%	2%	2%	2%	2%	-298	-40%
Financial Need	25,540	25,828	24,066	23,978	22,354	97%	98%	98%	98%	98%	-3,186	-12%
Less Grant Aid	5,722	5,347	5,423	5,740	5,769	22%	20%	22%	24%	25%	46	1%
Unmet Need	\$19,818	\$20,482	\$18,643	\$18,239	\$16,585	75%	77%	76%	75%	73%	-3,233	-16%
<b>% Grant Aid that Met Financial Need</b>	<b>22%</b>	<b>21%</b>	<b>23%</b>	<b>24%</b>	<b>26%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$430	\$314	\$291	\$357	\$306	2%	1%	1%	1%	1%	-123	-29%
Need-based Loans	\$3,793	\$3,600	\$3,519	\$3,661	\$3,140	14%	14%	14%	15%	14%	-653	-17%
Non-Need Based Loans	3,902	3,535	3,538	3,363	2,966	15%	13%	14%	14%	13%	-935	-24%
Remaining Unmet Need	\$11,693	\$13,033	\$11,295	\$10,857	\$10,172	44%	49%	46%	45%	45%	-1,521	-13%
*Amount Borrowed to meet EFC	\$495	\$447	\$336	\$312	\$249	2%	2%	1%	1%	1%	-246	-50%

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	223	191	209	185	215						-8	-4%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$25,924	\$26,152	\$24,536	\$24,189	\$22,966						-\$2,957	-11%
Less Expected Family Contribution*	2,744	2,629	2,350	2,309	2,703	11%	10%	10%	10%	12%	-41	-1%
Financial Need	23,180	23,523	22,186	21,880	20,263	89%	90%	90%	90%	88%	-2,916	-13%
Less Grant Aid	4,838	5,021	4,726	4,897	5,120	19%	19%	19%	20%	22%	282	6%
Unmet Need	\$18,341	\$18,502	\$17,461	\$16,983	\$15,144	71%	71%	71%	70%	66%	-\$3,198	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>21%</b>	<b>21%</b>	<b>21%</b>	<b>22%</b>	<b>25%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$277	\$367	\$287	\$347	\$145	1%	1%	1%	1%	1%	-132	-48%
Need-based Loans	\$3,369	\$3,564	\$3,252	\$3,662	\$3,249	13%	14%	13%	15%	14%	-121	-4%
Non-Need Based Loans	1,958	2,037	2,202	1,933	1,889	8%	8%	9%	8%	8%	-69	-4%
Remaining Unmet Need	\$12,737	\$12,533	\$11,719	\$11,042	\$9,861	49%	48%	48%	46%	43%	-2,876	-23%
*Amount Borrowed to meet EFC	\$1,692	\$1,602	\$1,286	\$1,598	\$1,732	7%	6%	5%	7%	8%	40	2%

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	110	145	117	139	122						12	11%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$25,442	\$26,024	\$23,765	\$23,676	\$22,572						-2,870	-11%
Less Expected Family Contribution*	5,336	5,440	4,881	4,321	4,140	21%	21%	21%	18%	18%	-1,195	-22%
Financial Need	20,106	20,584	18,884	19,355	18,432	79%	79%	79%	82%	82%	-1,675	-8%
Less Grant Aid	4,261	3,647	3,460	4,537	5,053	17%	14%	15%	19%	22%	792	19%
Unmet Need	\$15,846	\$16,937	\$15,424	\$14,818	\$13,379	62%	65%	65%	63%	59%	-2,467	-16%
<b>% Grant Aid that Met Financial Need</b>	<b>21%</b>	<b>18%</b>	<b>18%</b>	<b>23%</b>	<b>27%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$170	\$222	\$149	\$107	\$149	1%	1%	1%	0%	1%	-21	-13%
Need-based Loans	\$3,882	\$3,819	\$3,330	\$3,562	\$3,184	15%	15%	14%	15%	14%	-699	-18%
Non-Need Based Loans	1,515	1,473	1,362	1,526	1,119	6%	6%	6%	6%	5%	-396	-26%
Remaining Unmet Need	\$10,279	\$11,423	\$10,583	\$9,623	\$8,928	40%	44%	45%	41%	40%	-1,351	-13%
*Amount Borrowed to meet EFC	\$2,523	\$2,367	\$2,117	\$2,034	\$1,540	10%	9%	9%	9%	7%	-983	-39%

**Table 1.5 (Continued)**

**University of Missouri-System**

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	73	72	77	78	98						25	34%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$25,883	\$25,780	\$23,435	\$23,528	\$21,907						-\$3,976	-15%
Less Expected Family Contribution*	10,069	10,988	9,415	9,220	7,684	39%	43%	40%	39%	35%	-2,386	-24%
Financial Need	15,813	14,792	14,021	14,308	14,223	61%	57%	60%	61%	65%	-1,590	-10%
Less Grant Aid	2,366	2,026	2,801	2,270	3,079	9%	8%	12%	10%	14%	713	30%
Unmet Need	\$13,447	\$12,766	\$11,219	\$12,038	\$11,144	52%	50%	48%	51%	51%	-2,303	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>15%</b>	<b>14%</b>	<b>20%</b>	<b>16%</b>	<b>22%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$428	\$274	\$60	\$0	\$141	2%	1%	0%	0%	1%	-287	-67%
Need-based Loans	\$4,099	\$3,676	\$2,650	\$3,732	\$3,270	16%	14%	11%	16%	15%	-829	-20%
Non-Need Based Loans	552	482	1,033	375	692	2%	2%	4%	2%	3%	140	25%
Remaining Unmet Need	\$8,369	\$8,334	\$7,477	\$7,931	\$7,042	32%	32%	32%	34%	32%	-1,327	-16%
*Amount Borrowed to meet EFC	\$3,388	\$2,726	\$2,963	\$2,979	\$2,489	13%	11%	13%	13%	11%	-898	-27%

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	70	77	76	65	61						-9	-13%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$25,297	\$25,363	\$23,199	\$24,315	\$22,252						-\$3,045	-12%
Less Expected Family Contribution*	15,365	15,188	14,182	13,264	13,863	61%	60%	61%	55%	62%	-1,501	-10%
Financial Need	9,932	10,175	9,017	11,050	8,388	39%	40%	39%	45%	38%	-1,544	-16%
Less Grant Aid	1,495	1,565	2,126	2,506	3,528	6%	6%	9%	10%	16%	2,033	136%
Unmet Need	\$8,437	\$8,610	\$6,890	\$8,544	\$4,860	33%	34%	30%	35%	22%	-3,577	-42%
<b>% Grant Aid that Met Financial Need</b>	<b>15%</b>	<b>15%</b>	<b>24%</b>	<b>23%</b>	<b>42%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$33	\$174	\$0	\$63	\$0	0%	1%	0%	0%	0%	-33	-100%
Need-based Loans	\$3,583	\$3,362	\$3,302	\$3,604	\$2,470	14%	13%	14%	15%	11%	-1,113	-31%
Non-Need Based Loans	628	332	485	794	284	2%	1%	2%	3%	1%	-344	-55%
Remaining Unmet Need	\$4,193	\$4,742	\$3,104	\$4,082	\$2,106	17%	19%	13%	17%	9%	-2,087	-50%
*Amount Borrowed to meet EFC	\$3,663	\$3,739	\$4,241	\$3,994	\$3,594	14%	15%	18%	16%	16%	-69	-2%

**Income > \$100,000**

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	39	44	42	56	42						3	8%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$26,844	\$27,956	\$24,817	\$25,100	\$23,815						-\$3,029	-11%
Less Expected Family Contribution*	20,081	19,512	17,725	18,163	17,888	75%	70%	71%	72%	75%	-2,193	-11%
Financial Need	6,764	8,444	7,092	6,937	5,928	25%	30%	29%	28%	25%	-836	-12%
Less Grant Aid	1,842	2,561	2,281	3,404	3,628	7%	9%	9%	14%	15%	1,786	97%
Unmet Need	\$4,922	\$5,883	\$4,811	\$3,533	\$2,300	18%	21%	19%	14%	10%	-2,622	-53%
<b>% Grant Aid that Met Financial Need</b>	<b>27%</b>	<b>30%</b>	<b>32%</b>	<b>49%</b>	<b>61%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$59	\$209	\$219	\$0	\$55	0%	1%	1%	0%	0%	-4	
Need-based Loans	\$2,779	\$3,243	\$2,786	\$2,950	\$2,454	10%	12%	11%	12%	10%	-326	-12%
Non-Need Based Loans	206	707	358	208	144	1%	3%	1%	1%	1%	-61	-30%
Remaining Unmet Need	\$1,878	\$1,723	\$1,448	\$375	-\$353	7%	6%	6%	1%	-1%	-2,231	-119%
*Amount Borrowed to meet EFC	\$5,182	\$4,253	\$3,205	\$4,536	\$5,213	19%	15%	13%	18%	22%	31	1%

Source: PeopleSoft  
IR&P/LCB 10/15

## **Section II**

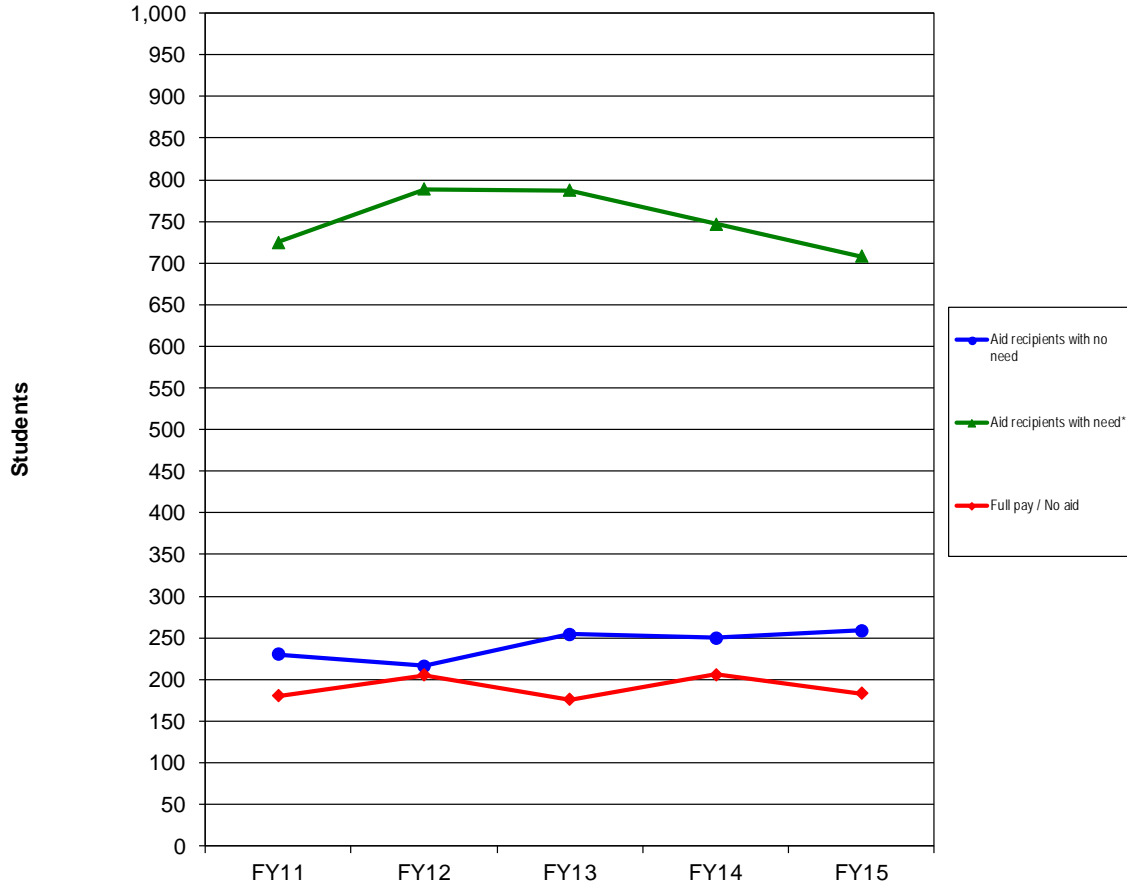
### **Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Metropolitan Undergraduates from FY11 to FY15**

**UM-Kansas City (Table and Figure 2 series)**

**UM-St. Louis (Table and Figure 3 series)**



**Figure 2.1**  
**Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri-Kansas City, FY11 - FY15**

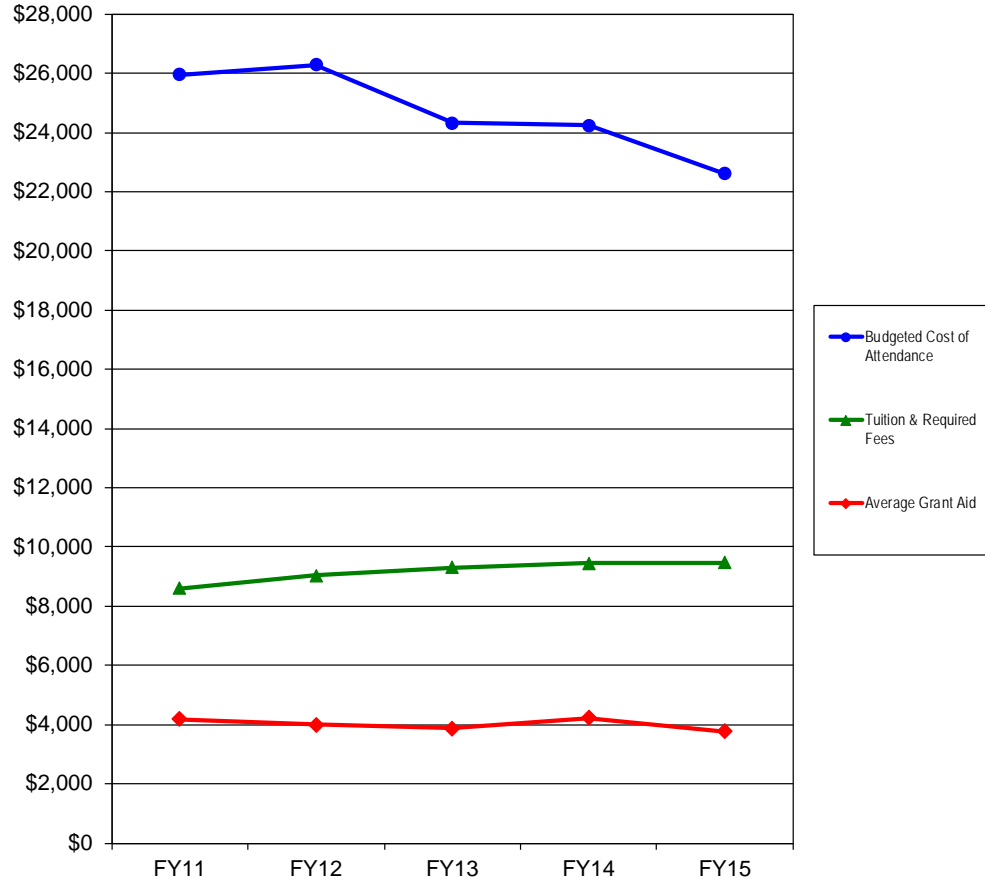


	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	129	120	138	130	144	15	11.6%
Grant aid, no FAFSA	101	96	116	120	115	14	13.9%
Aid recipients with no need	230	216	254	250	259	29	12.6%
Aid recipients with need*	725	789	787	747	708	-17	-2.3%
Full pay / No aid	180	205	176	206	183	3	1.7%
<b>Total of all full-time, Degree-Seeking Metro Fee UG</b>	<b>1,135</b>	<b>1,210</b>	<b>1,217</b>	<b>1,203</b>	<b>1,150</b>	<b>15</b>	<b>1.3%</b>

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

Source: PeopleSoft  
 IR&PLCB 10/15

**Figure 2.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for**  
**Full-time Undergraduate Metropolitan Fee Students at the**  
**University of Missouri-Kansas City, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$25,950	\$26,279	\$24,327	\$24,248	\$22,608	-\$3,342	-12.9%
Tuition & Required Fees	\$8,602	\$9,029	\$9,299	\$9,456	\$9,476	\$874	10.2%
Average Grant Aid	\$4,185	\$3,999	\$3,881	\$4,224	\$3,776	-\$409	-9.8%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 2.1**

**Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY11- FY15**

Students with Need	FY11		FY12		FY13		FY14		FY15	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	16	\$1,940	13	\$2,769	33	\$2,207	21	\$2,564	50	\$2,327
Merit	261	\$3,205	294	\$3,200	274	\$2,672	317	\$2,715	284	\$2,782
Other**	15	\$5,862	22	\$5,377	21	\$6,105	28	\$8,185	29	\$6,100
Total	292	\$3,272	329	\$3,328	328	\$2,845	366	\$3,125	363	\$2,985

Students without Need	FY11		FY12		FY13		FY14		FY15	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	156	\$2,951	148	\$2,956	177	\$2,981	189	\$2,976	182	\$3,317
Other**	22	\$6,756	20	\$8,801	24	\$11,869	25	\$10,212	33	\$9,805
Total	178	\$3,421	168	\$3,652	201	\$4,043	214	\$3,821	215	\$4,313

\*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 10/15

**Table 2.2**

**Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY11 & FY15 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY11			FY15		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,935	69%	23%	\$5,589	59%	25%
\$20,000 to \$40,000	\$4,817	56%	18%	\$4,740	50%	21%
\$40,000 to \$60,000	\$4,325	50%	17%	\$4,861	51%	22%
\$60,000 to \$80,000	\$2,034	24%	8%	\$2,729	29%	12%
\$80,000 to \$100,000	\$1,479	17%	6%	\$1,996	21%	9%
>\$100,000	\$1,489	17%	6%	\$3,130	33%	13%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 2.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the  
University of Missouri-Kansas City, FY11 & FY15  
(Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY11					FY15				
	% 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%	23%	2%	29%	44%	2%	25%	1%	27%	45%
\$20,000 to \$40,00	11%	18%	1%	21%	49%	12%	21%	1%	22%	44%
\$40,000 to \$60,000	21%	17%	1%	21%	40%	17%	22%	1%	19%	42%
\$60,000 to \$80,000	39%	8%	2%	18%	33%	35%	12%	1%	18%	33%
\$80,000 to \$100,000	62%	6%	0%	16%	16%	62%	9%	0%	14%	15%
>\$100,000	74%	6%	0%	12%	8%	75%	13%	0%	11%	1%

Source: PeopleSoft  
IR&P/LCB 10/15

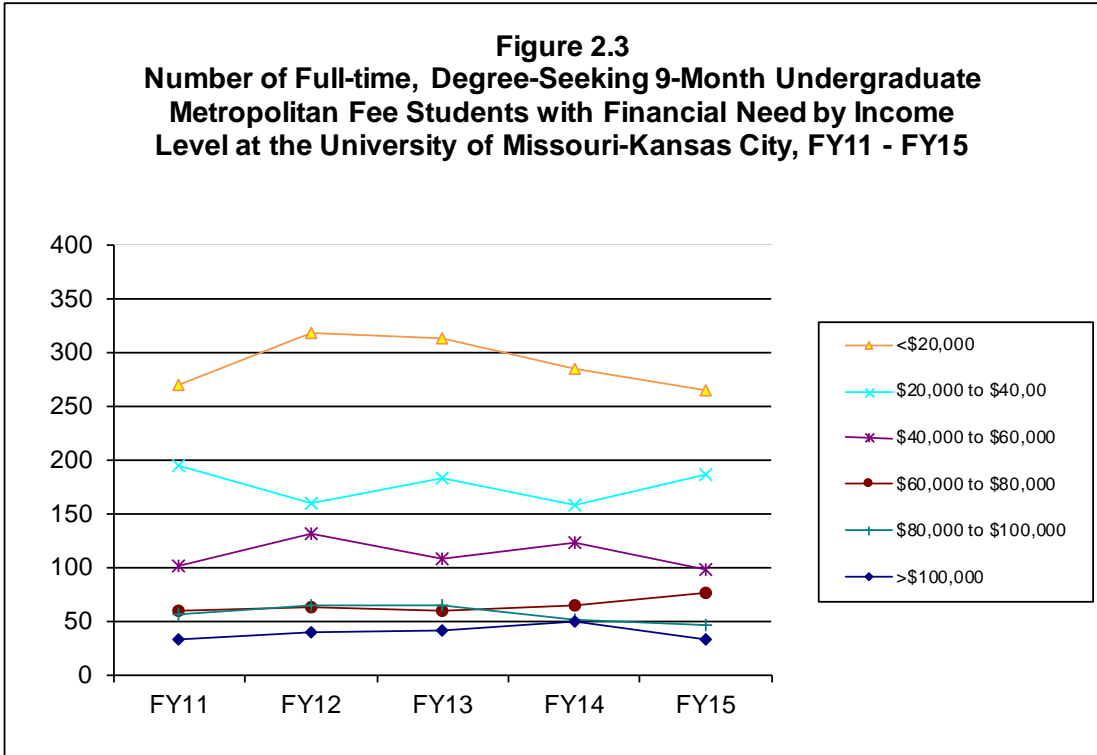
**Table 2.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time,  
Degree-Seeking Undergraduates by Financial Need at the  
University of Missouri-Kansas City, FY11 - FY15**

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	58	\$10,532	51	\$10,704	44	\$10,303	50	\$10,126	39	\$10,044
Without Need	30	9,611	26	11,761	30	11,446	28	11,488	25	11,739
	88	\$10,218	77	\$11,061	74	\$10,767	78	\$10,615	64	\$10,706

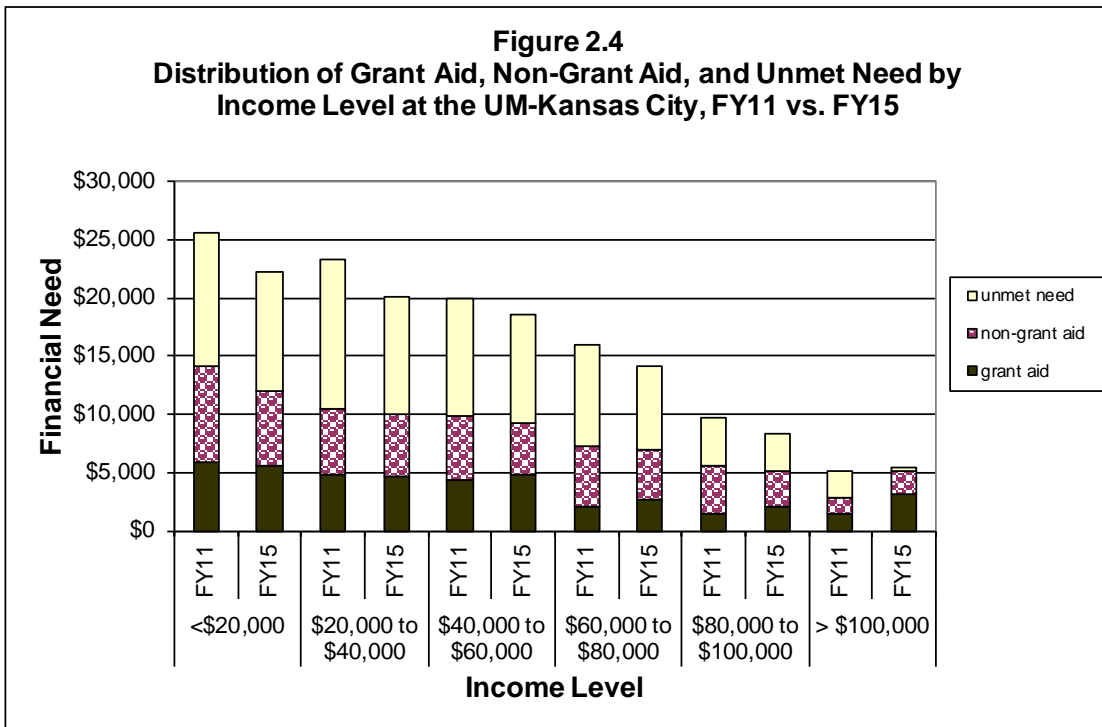
Source: PeopleSoft  
IR&P/LCB 10/15

**Figure 2.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri-Kansas City, FY11 - FY15**



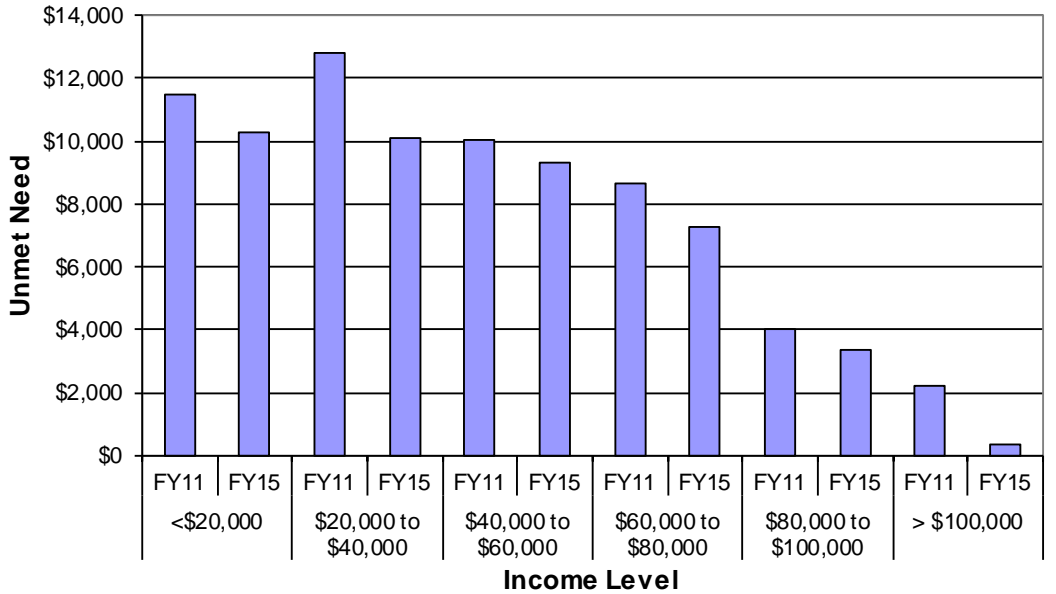
Source: PeopleSoft  
 IR&P/LCB 10/15

**Figure 2.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, FY11 vs. FY15**



Source: UIDS, PeopleSoft  
 IR&P/LCB 10/15

**Figure 2.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Kansas City, FY11 vs. FY15**



Source: UIDS, PeopleSoft  
 IR&P/LCB 10/15

**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 2011 - FY2015 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

**University of Missouri-Kansas City**

<i>Income Less than \$20,000</i>											# Change	% Change
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	FY11-FY15	FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	270	317	312	285	265						-5	-2%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$26,371	\$26,433	\$24,626	\$24,412	\$22,690						-\$3,681	-14%
Less Expected Family Contribution*	<u>739</u>	<u>708</u>	<u>481</u>	<u>436</u>	<u>474</u>	3%	3%	2%	2%	2%	-265	-36%
Financial Need	25,632	25,724	24,145	23,976	22,217	97%	97%	98%	98%	98%	-3,416	-13%
Less Grant Aid	<u>5,935</u>	<u>5,317</u>	<u>5,361</u>	<u>5,784</u>	<u>5,589</u>	23%	20%	22%	24%	25%	-346	-6%
Unmet Need	\$19,697	\$20,408	\$18,785	\$18,192	\$16,627	75%	77%	76%	75%	73%	-3,070	-16%
<b>% Grant Aid that Met Financial Need</b>	<b>23%</b>	<b>21%</b>	<b>22%</b>	<b>24%</b>	<b>25%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$479	\$348	\$271	\$398	\$310	2%	1%	1%	2%	1%	-169	-35%
Need-based Loans	3,829	3,680	3,486	3,639	3,102	15%	14%	14%	15%	14%	-727	-19%
Non-Need Based Loans	<u>3,886</u>	<u>3,423</u>	<u>3,433</u>	<u>3,256</u>	<u>2,951</u>	15%	13%	14%	13%	13%	-935	-24%
Remaining Unmet Need	\$11,503	\$12,957	\$11,595	\$10,899	\$10,265	44%	49%	47%	45%	45%	-1,238	-11%
*Amount Borrowed to meet EFC	\$493	\$482	\$352	\$343	\$277	2%	2%	1%	1%	1%	-216	-44%
<i>Income Between \$20,000 to \$40,000</i>												
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	FY11-FY15	FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	194	159	182	157	186						-8	-4%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$26,099	\$26,197	\$24,698	\$24,224	\$22,912						-\$3,187	-12%
Less Expected Family Contribution*	<u>2,791</u>	<u>2,650</u>	<u>2,491</u>	<u>2,227</u>	<u>2,769</u>	11%	10%	10%	9%	12%	-22	-1%
Financial Need	23,308	23,548	22,207	21,997	20,143	89%	90%	90%	91%	88%	-3,165	-14%
Less Grant Aid	<u>4,817</u>	<u>5,170</u>	<u>4,447</u>	<u>4,737</u>	<u>4,740</u>	18%	20%	18%	20%	21%	-77	-2%
Unmet Need	\$18,491	\$18,378	\$17,759	\$17,260	\$15,403	71%	70%	72%	71%	67%	-3,088	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>21%</b>	<b>22%</b>	<b>20%</b>	<b>22%</b>	<b>24%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$318	\$419	\$311	\$369	\$168	1%	2%	1%	2%	1%	-150	-47%
Need-based Loans	3,428	3,492	3,218	3,670	3,290	13%	13%	13%	15%	14%	-139	-4%
Non-Need Based Loans	<u>1,959</u>	<u>1,983</u>	<u>2,120</u>	<u>1,960</u>	<u>1,841</u>	8%	8%	9%	8%	8%	-118	-6%
Remaining Unmet Need	\$12,786	\$12,483	\$12,110	\$11,261	\$10,105	49%	48%	49%	46%	44%	-2,681	-21%
*Amount Borrowed to meet EFC	\$1,691	\$1,567	\$1,343	\$1,631	\$1,776	6%	6%	5%	7%	8%	86	5%
<i>Income Between \$40,000 to \$60,000</i>												
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	FY11-FY15	FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	101	131	107	122	97						-4	-4%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,355	\$26,031	\$23,915	\$23,667	\$22,434						-\$2,921	-12%
Less Expected Family Contribution*	<u>5,417</u>	<u>5,405</u>	<u>4,782</u>	<u>4,507</u>	<u>3,870</u>	21%	21%	20%	19%	17%	-1,546	-29%
Financial Need	19,939	20,627	19,133	19,160	18,564	79%	79%	80%	81%	83%	-1,374	-7%
Less Grant Aid	<u>4,325</u>	<u>3,708</u>	<u>3,286</u>	<u>4,328</u>	<u>4,861</u>	17%	14%	14%	18%	22%	536	12%
Unmet Need	\$15,613	\$16,919	\$15,847	\$14,832	\$13,703	62%	65%	66%	63%	61%	-1,910	-12%
<b>% Grant Aid that Met Financial Need</b>	<b>22%</b>	<b>18%</b>	<b>17%</b>	<b>23%</b>	<b>26%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$185	\$246	\$163	\$122	\$187	1%	1%	1%	1%	1%	2	1%
Need-based Loans	3,820	3,876	3,379	3,512	3,136	15%	15%	14%	15%	14%	-684	-18%
Non-Need Based Loans	<u>1,572</u>	<u>1,472</u>	<u>1,468</u>	<u>1,347</u>	<u>1,065</u>	6%	6%	6%	6%	5%	-507	-32%
Remaining Unmet Need	\$10,037	\$11,325	\$10,838	\$9,851	\$9,316	40%	44%	45%	42%	42%	-721	-7%
*Amount Borrowed to meet EFC	\$2,569	\$2,419	\$2,080	\$2,032	\$1,402	10%	9%	9%	9%	6%	-1,167	-45%

**Table 2.5 (Continued)**

**University of Missouri-Kansas City**

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	60	63	60	65	76						16	27%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$26,238	\$26,048	\$23,845	\$23,963	\$21,931						-\$4,308	-16%
Less Expected Family Contribution*	<u>10,269</u>	<u>11,126</u>	<u>9,889</u>	<u>9,104</u>	<u>7,729</u>	39%	43%	41%	38%	35%	-2,540	-25%
Financial Need	15,969	14,923	13,956	14,859	14,201	61%	57%	59%	62%	65%	-1,768	-11%
Less Grant Aid	<u>2,034</u>	<u>1,915</u>	<u>2,083</u>	<u>2,059</u>	<u>2,729</u>	8%	7%	9%	9%	12%	695	34%
Unmet Need	\$13,935	\$13,007	\$11,873	\$12,800	\$11,472	53%	50%	50%	53%	52%	-2,462	-18%
<b>% Grant Aid that Met Financial Need</b>	<b>13%</b>	<b>13%</b>	<b>15%</b>	<b>14%</b>	<b>19%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$521	\$313	\$77	\$0	\$182	2%	1%	0%	0%	1%	-339	-65%
Need-based Loans	4,108	3,594	2,567	3,828	3,210	16%	14%	11%	16%	15%	-897	-22%
Non-Need Based Loans	<u>634</u>	<u>459</u>	<u>1,012</u>	<u>379</u>	<u>796</u>	2%	2%	4%	2%	4%	162	26%
Remaining Unmet Need	\$8,673	\$8,642	\$8,217	\$8,594	\$7,285	33%	33%	34%	36%	33%	-1,388	-16%
*Amount Borrowed to meet EFC	\$3,554	\$2,609	\$3,216	\$2,988	\$2,405	14%	10%	13%	12%	11%	-1,149	-32%

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	56	64	64	51	46						-10	-18%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,288	\$25,734	\$23,437	\$24,432	\$22,011						-\$3,276	-13%
Less Expected Family Contribution*	<u>15,628</u>	<u>15,335</u>	<u>14,160</u>	<u>12,991</u>	<u>13,621</u>	62%	60%	60%	53%	62%	-2,006	-13%
Financial Need	9,660	10,399	9,277	11,441	8,390	38%	40%	40%	47%	38%	-1,270	-13%
Less Grant Aid	<u>1,479</u>	<u>1,607</u>	<u>1,997</u>	<u>1,912</u>	<u>1,996</u>	6%	6%	9%	8%	9%	518	35%
Unmet Need	\$8,181	\$8,792	\$7,280	\$9,530	\$6,394	32%	34%	31%	39%	29%	-1,788	-22%
<b>% Grant Aid that Met Financial Need</b>	<b>15%</b>	<b>15%</b>	<b>22%</b>	<b>17%</b>	<b>24%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$41	\$209	\$0	\$81	\$0	0%	1%	0%	0%	0%	-41	-100%
Need-based Loans	3,480	3,428	3,363	3,653	2,689	14%	13%	14%	15%	12%	-792	-23%
Non-Need Based Loans	<u>621</u>	<u>309</u>	<u>436</u>	<u>1,012</u>	<u>376</u>	2%	1%	2%	4%	2%	-245	-39%
Remaining Unmet Need	\$4,039	\$4,846	\$3,482	\$4,784	\$3,329	16%	19%	15%	20%	15%	-710	-18%
*Amount Borrowed to meet EFC	\$4,009	\$3,987	\$3,857	\$3,967	\$3,722	16%	15%	16%	16%	17%	-287	-7%

**Income > \$100,000**

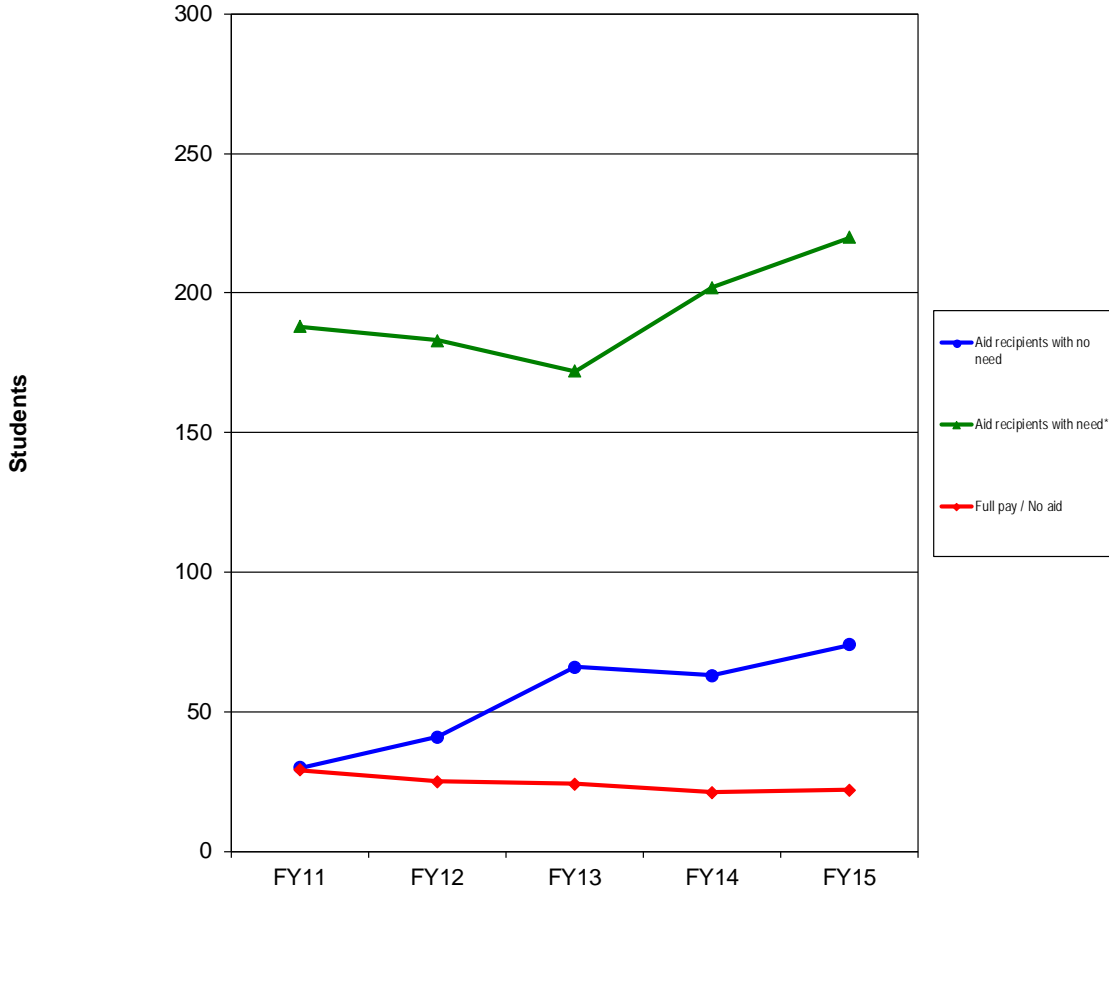
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	32	39	41	49	33						1	3%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$26,787	\$28,047	\$24,828	\$25,386	\$24,128						-\$2,659	-10%
Less Expected Family Contribution*	<u>19,711</u>	<u>19,411</u>	<u>17,693</u>	<u>18,084</u>	<u>17,981</u>	74%	69%	71%	71%	75%	-1,730	-9%
Financial Need	7,076	8,636	7,135	7,303	6,147	26%	31%	29%	29%	25%	-929	-13%
Less Grant Aid	<u>1,489</u>	<u>2,344</u>	<u>2,187</u>	<u>3,420</u>	<u>3,130</u>	6%	8%	9%	13%	13%	1,641	110%
Unmet Need	\$5,588	\$6,292	\$4,947	\$3,882	\$3,018	21%	22%	20%	15%	13%	-2,570	-46%
<b>% Grant Aid that Met Financial Need</b>	<b>21%</b>	<b>27%</b>	<b>31%</b>	<b>47%</b>	<b>51%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$72	\$236	\$224	\$0	\$70	0%	1%	1%	0%	0%	-2	-3%
Need-based Loans	3,061	3,259	2,854	3,076	2,602	11%	12%	11%	12%	11%	-459	-15%
Non-Need Based Loans	<u>251</u>	<u>798</u>	<u>367</u>	<u>165</u>	<u>2</u>	1%	3%	1%	1%	0%	-249	-99%
Remaining Unmet Need	\$2,204	\$1,999	\$1,502	\$641	\$344	8%	7%	6%	3%	1%	-1,860	-84%
*Amount Borrowed to meet EFC	\$5,147	\$4,375	\$3,100	\$4,014	\$5,829	19%	16%	12%	16%	24%	683	13%

Source: PeopleSoft

IR&P/LCB 10/15



**Figure 3.1**  
**Financial Aid Status for Full-time, Degree-Seeking Metropolitan Fee Undergraduates at the University of Missouri-St. Louis, FY11 - FY15**

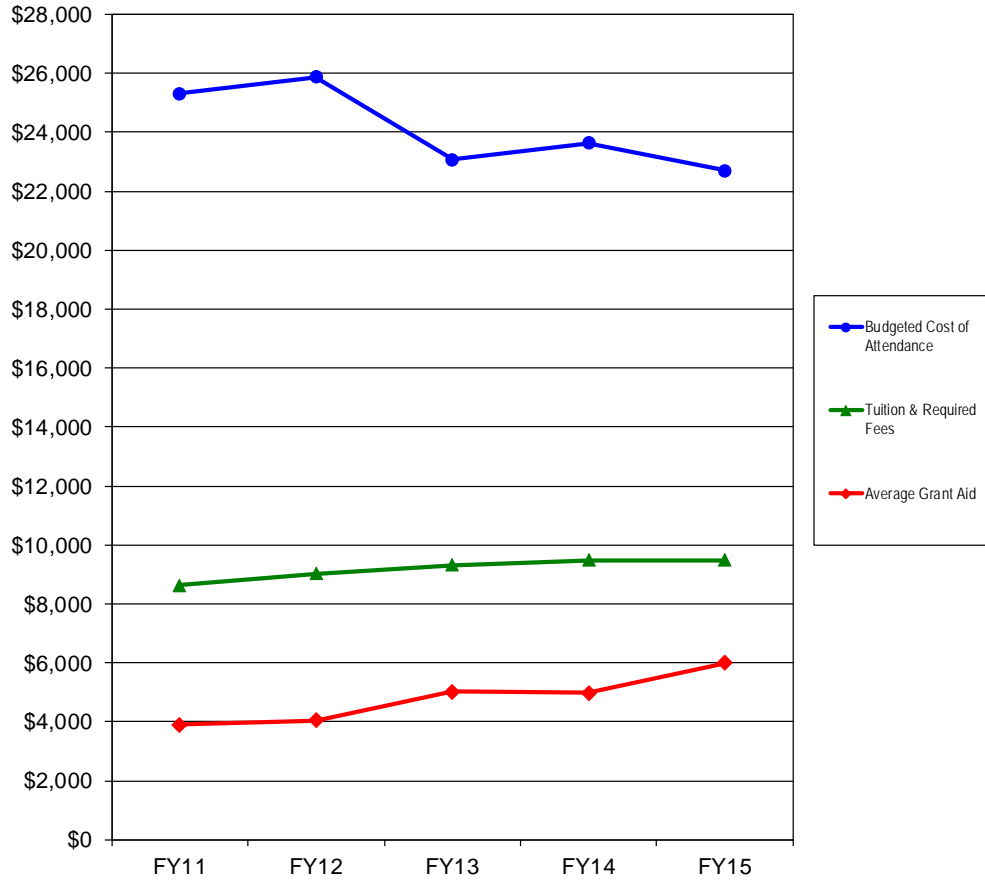


	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	17	21	38	34	44	27	158.8%
Grant aid, no FAFSA	<u>13</u>	<u>20</u>	<u>28</u>	<u>29</u>	<u>30</u>	<u>17</u>	130.8%
Aid recipients with no need	30	41	66	63	74	44	146.7%
Aid recipients with need*	188	183	172	202	220	32	17.0%
Full pay / No aid	29	25	24	21	22	-7	-24.1%
<b>Total of all full-time, Degree-Seeking Metro Fee UG</b>	<b>247</b>	<b>249</b>	<b>262</b>	<b>286</b>	<b>316</b>	<b>69</b>	<b>27.9%</b>

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

Source: PeopleSoft  
 IR&PLCB 10/15

**Figure 3.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for**  
**Full-time Undergraduate Metropolitan Fee Students at the**  
**University of Missouri-St. Louis, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$25,319	\$25,873	\$23,068	\$23,625	\$22,706	-\$2,613	-10.3%
Tuition & Required Fees	\$8,631	\$9,038	\$9,314	\$9,474	\$9,474	\$843	9.8%
Average Grant Aid	\$3,906	\$4,056	\$5,033	\$4,988	\$6,002	\$2,096	53.7%

Source: Institutional Characteristics & PeopleSoft  
 IR&P/LCB 10/15

**Table 3.1**

**Average Institutional Grant Awards Distributed to Metropolitan Fee, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY11 - FY15**

Students with Need	FY11		FY12		FY13		FY14		FY15	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	5	\$3,308	27	\$1,620	11	\$1,336	69	\$1,572	95	\$1,546
Merit	45	\$3,716	47	\$4,115	57	\$4,975	73	\$5,060	98	\$4,982
Other**	23	\$4,021	24	\$4,170	27	\$3,502	37	\$4,665	48	\$4,353
Total	73	\$3,784	98	\$3,441	95	\$4,135	179	\$3,634	241	\$3,502

Students without Need	FY11		FY12		FY13		FY14		FY15	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	14	\$4,140	16	\$5,126	34	\$3,591	33	\$4,357	38	\$5,146
Other**	10	\$4,956	16	\$3,997	22	\$5,029	24	\$4,604	20	\$4,124
Total	24	\$4,480	32	\$4,562	56	\$4,156	57	\$4,461	58	\$4,793

\*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 10/15

**Table 3.2**

**Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY11 & FY15 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY11			FY15		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$4,472	52%	17%	\$6,701	71%	29%
\$20,000 to \$40,000	\$4,981	58%	20%	\$7,559	80%	32%
\$40,000 to \$60,000	\$3,537	41%	13%	\$5,799	61%	25%
\$60,000 to \$80,000	\$3,900	45%	16%	\$4,288	45%	20%
\$80,000 to \$100,000	\$1,562	18%	6%	\$8,227	87%	36%
>\$100,000	\$3,457	40%	13%	\$5,453	58%	24%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 3.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the  
University of Missouri-St. Louis, FY11 & FY15  
(Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

Income Level	FY11					FY15				
	% 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%	17%	1%	29%	50%	1%	29%	1%	27%	42%
\$20,000 to \$40,00	10%	20%	0%	20%	50%	10%	32%	0%	22%	36%
\$40,000 to \$60,000	17%	13%	0%	21%	49%	22%	25%	0%	20%	32%
\$60,000 to \$80,000	38%	16%	0%	17%	29%	34%	20%	0%	17%	28%
\$80,000 to \$100,000	56%	6%	0%	18%	19%	64%	36%	0%	8%	-7%
>\$100,000	80%	13%	0%	5%	1%	77%	24%	0%	11%	-13%

Source: PeopleSoft  
IR&P/LCB 10/15

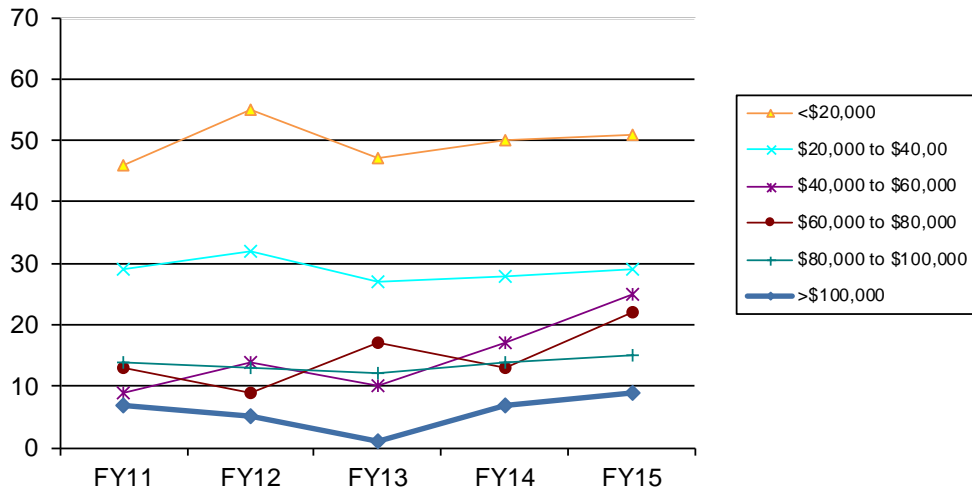
**Table 3.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Metropolitan Fee, Full-time,  
Degree-Seeking Undergraduates by Financial Need at the  
University of Missouri-St. Louis, FY11 - FY15**

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	18	\$9,054	11	\$10,417	12	\$8,191	20	\$8,277	12	\$6,573
Without Need	1	15,000	6	11,488	8	8,201	6	9,369	6	7,609
	19	\$9,367	17	\$10,795	20	\$8,195	26	\$8,529	18	\$6,918

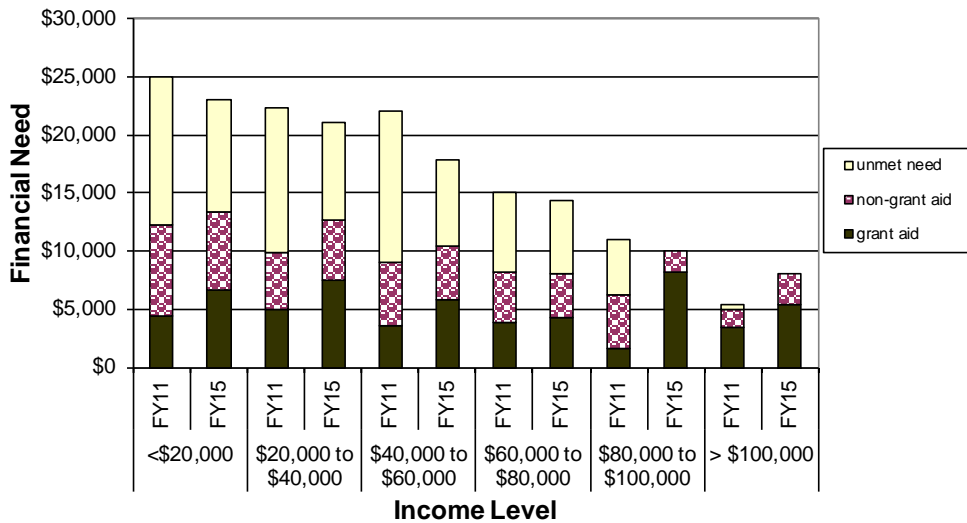
Source: PeopleSoft  
IR&P/LCB 10/15

**Figure 3.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate Metropolitan Fee Students with Financial Need by Income Level at the University of Missouri-St. Louis, FY11 - FY15**



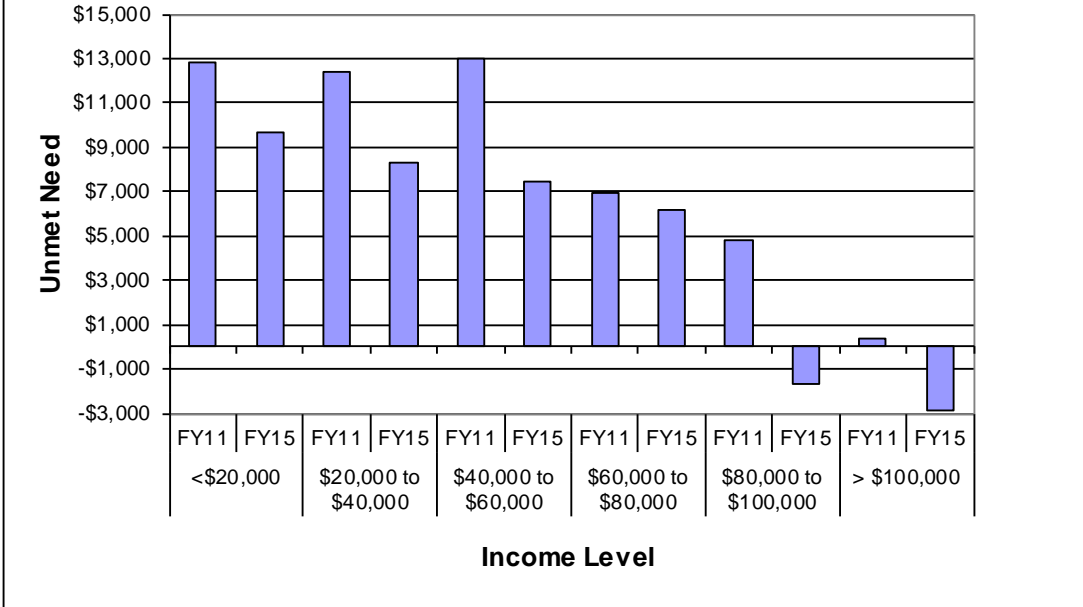
Source: PeopleSoft  
 IR&P/LCB 10/15

**Figure 3.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY11 vs. FY15**



Source: UIDS, PeopleSoft  
 IR&P/LCB 10/15

**Figure 3.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-St. Louis, FY11 vs. FY15**



Source: UIDS, PeopleSoft  
 IR&P/LCB 10/15

**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 2011 - FY2015 (Full-time, Degree-Seeking Metropolitan Fee Undergraduate Students)**

<b>University of Missouri-St. Louis</b>												
<b>Income Less than \$20,000</b>												
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	46	55	47	50	51						5	11%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,737	\$26,809	\$23,940	\$24,307	\$23,341						-\$2,396	-9%
Less Expected Family Contribution*	741	381	398	314	276	3%	1%	2%	1%	1%	-465	-63%
Financial Need	24,996	26,428	23,542	23,993	23,065	97%	99%	98%	99%	99%	-1,931	-8%
Less Grant Aid	4,472	5,519	5,840	5,489	6,701	17%	21%	24%	23%	29%	2,229	50%
Unmet Need	\$20,524	\$20,909	\$17,702	\$18,504	\$16,365	80%	78%	74%	76%	70%	-4,159	-20%
<b>% Grant Aid that Met Financial Need</b>	<b>18%</b>	<b>21%</b>	<b>25%</b>	<b>23%</b>	<b>29%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$141	\$118	\$430	\$124	\$290	1%	0%	2%	1%	1%	148	105%
Need-based Loans	3,583	3,140	3,735	3,784	3,340	14%	12%	16%	16%	14%	-244	-7%
Non-Need Based Loans	3,991	4,180	4,238	3,973	3,045	16%	16%	18%	16%	13%	-947	-24%
Remaining Unmet Need	\$12,808	\$13,471	\$9,299	\$10,622	\$9,691	50%	50%	39%	44%	42%	-3,117	-24%
*Amount Borrowed to meet EFC	\$501	\$247	\$234	\$135	\$101	2%	1%	1%	1%	0%	-400	-80%
<b>Income Between \$20,000 to \$40,000</b>												
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	29	32	27	28	29						0	0%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$24,752	\$25,929	\$23,444	\$23,992	\$23,318						-\$1,434	-6%
Less Expected Family Contribution*	2,432	2,528	1,394	2,767	2,280	10%	10%	6%	12%	10%	-152	-6%
Financial Need	22,320	23,401	22,050	21,226	21,038	90%	90%	94%	88%	90%	-1,283	-6%
Less Grant Aid	4,981	4,284	6,600	5,796	7,559	20%	17%	28%	24%	32%	2,578	52%
Unmet Need	\$17,340	\$19,117	\$15,450	\$15,430	\$13,479	70%	74%	66%	64%	58%	-3,861	-22%
<b>% Grant Aid that Met Financial Need</b>	<b>22%</b>	<b>18%</b>	<b>30%</b>	<b>27%</b>	<b>36%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$109	\$129	\$221	\$0	0%	0%	1%	1%	0%	0	
Need-based Loans	2,976	3,923	3,481	3,616	2,985	12%	15%	15%	15%	13%	9	0%
Non-Need Based Loans	1,952	2,305	2,754	1,778	2,197	8%	9%	12%	7%	9%	245	13%
Remaining Unmet Need	\$12,412	\$12,780	\$9,086	\$9,815	\$8,297	50%	49%	39%	41%	36%	-4,115	-33%
*Amount Borrowed to meet EFC	\$1,698	\$1,775	\$905	\$1,413	1,448	7%	7%	4%	6%	6%	-250	-15%
<b>Income Between \$40,000 to \$60,000</b>												
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	9	14	10	17	25						16	178%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$26,416	\$25,956	\$22,162	\$23,741	\$23,107						-\$3,309	-13%
Less Expected Family Contribution*	4,427	5,772	5,941	2,982	5,189	17%	22%	27%	13%	22%	762	17%
Financial Need	21,990	20,184	16,221	20,759	17,919	83%	78%	73%	87%	78%	-4,071	-19%
Less Grant Aid	3,537	3,077	5,325	6,041	5,799	13%	12%	24%	25%	25%	2,262	64%
Unmet Need	\$18,453	\$17,107	\$10,897	\$14,718	\$12,120	70%	66%	49%	62%	52%	-6,333	-34%
<b>% Grant Aid that Met Financial Need</b>	<b>16%</b>	<b>15%</b>	<b>33%</b>	<b>29%</b>	<b>32%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	4,583	3,284	2,805	3,917	3,369	17%	13%	13%	16%	15%	-1,215	-26%
Non-Need Based Loans	874	1,487	235	2,808	1,327	3%	6%	1%	12%	6%	453	52%
Remaining Unmet Need	\$12,995	\$12,336	\$7,857	\$7,992	\$7,424	49%	48%	35%	34%	32%	-5,571	-43%
*Amount Borrowed to meet EFC	\$2,015	\$1,881	\$2,515	\$2,052	\$2,078	8%	7%	11%	9%	9%	63	3%

**Table 3.5 (Continued)**

**University of Missouri-St. Louis**

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	13	9	17	13	22						9	69%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$24,242	\$23,898	\$21,989	\$21,351	\$21,825						-\$2,417	-10%
Less Expected Family Contribution*	9,146	10,022	7,740	9,801	7,526	38%	42%	35%	46%	34%	-1,620	-18%
Financial Need	15,096	13,876	14,249	11,550	14,299	62%	58%	65%	54%	66%	-797	-5%
Less Grant Aid	3,900	2,799	5,335	3,325	4,288	16%	12%	24%	16%	20%	389	10%
Unmet Need	\$11,196	\$11,077	\$8,914	\$8,224	\$10,010	46%	46%	41%	39%	46%	-1,186	-11%
<b>% Grant Aid that Met Financial Need</b>	<b>26%</b>	<b>20%</b>	<b>37%</b>	<b>29%</b>	<b>30%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	4,057	4,250	2,944	3,250	3,476	17%	18%	13%	15%	16%	-581	-14%
Non-Need Based Loans	173	646	1,105	357	332	1%	3%	5%	2%	2%	159	92%
Remaining Unmet Need	\$6,966	\$6,181	\$4,865	\$4,617	\$6,203	29%	26%	22%	22%	28%	-763	-11%
*Amount Borrowed to meet EFC	\$2,619	\$3,540	\$2,073	\$2,929	\$2,779	11%	15%	9%	14%	13%	160	6%

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

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	14	13	12	14	15						1	7%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,333	\$23,537	\$21,932	\$23,886	\$22,988						-\$2,344	-9%
Less Expected Family Contribution*	14,312	14,463	14,302	14,261	14,606	56%	61%	65%	60%	64%	294	2%
Financial Need	11,021	9,074	7,629	9,626	8,382	44%	39%	35%	40%	36%	-2,639	-24%
Less Grant Aid	1,562	1,362	2,817	4,671	8,227	6%	6%	13%	20%	36%	6,664	427%
Unmet Need	\$9,459	\$7,713	\$4,813	\$4,955	\$156	37%	33%	22%	21%	1%	-9,303	-98%
<b>% Grant Aid that Met Financial Need</b>	<b>14%</b>	<b>15%</b>	<b>37%</b>	<b>49%</b>	<b>98%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	3,995	3,040	2,979	3,427	1,800	16%	13%	14%	14%	8%	-2,195	-55%
Non-Need Based Loans	655	446	746	0	0	3%	2%	3%	0%	0%	-655	-100%
Remaining Unmet Need	\$4,809	\$4,226	\$1,088	\$1,527	-\$1,644	19%	18%	5%	6%	-7%	-6,453	-134%
*Amount Borrowed to meet EFC	\$2,278	\$2,515	\$6,288	\$4,093	\$3,200	9%	11%	29%	17%	14%	922	41%

**Income > \$100,000**

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	7	5	1	7	9						2	29%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$27,106	\$27,248	\$24,358	\$23,095	\$22,668						-\$4,438	-16%
Less Expected Family Contribution*	21,771	20,301	19,008	18,715	17,547	80%	75%	78%	81%	77%	-4,225	-19%
Financial Need	5,335	6,947	5,350	4,380	5,122	20%	25%	22%	19%	23%	-213	-4%
Less Grant Aid	3,457	4,254	6,125	3,293	5,453	13%	16%	25%	14%	24%	1,996	58%
Unmet Need	\$1,878	\$2,693	-\$775	\$1,087	-\$332	7%	10%	-3%	5%	-1%	-2,209	-118%
<b>% Grant Aid that Met Financial Need</b>	<b>65%</b>	<b>61%</b>	<b>114%</b>	<b>75%</b>	<b>106%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,490	3,120	0	2,069	1,910	5%	11%	0%	9%	8%	420	28%
Non-Need Based Loans	0	0	0	509	666	0%	0%	0%	2%	3%	666	
Remaining Unmet Need	\$388	-\$427	-\$775	-\$1,491	-\$2,907	1%	-2%	-3%	-6%	-13%	-3,295	-850%
*Amount Borrowed to meet EFC	\$5,342	\$3,300	\$7,500	\$8,194	\$2,952	20%	12%	31%	35%	13%	-2,390	-45%

Source: PeopleSoft  
IR&P/LCB 10/15