

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

**(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 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 1.1% increase in the overall number of full-time, degree-seeking Missouri undergraduates and a 4.3% decrease in the number of financial aid recipients that have financial need. (Figure 1.1). During the same time period, tuition and required fees increased 10.6% and the overall cost to attend the University increased 5.5% (Figure 1.2).
- The gap between tuition and required fees and the average grant aid awarded to undergraduates over the past five years has remained relatively stable (Figure 1.2).
- The number of institutional grants awarded based on need increased from 3,182 in FY11 to 5,941 in FY15 (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 total volume of Parent Loans for Undergraduate Students (PLUS loans) decreased from FY11 to FY15. In FY11, 4,128 parents borrowed an average \$10,168 to meet their child's education expenses. Five years later, 3,613 parents borrowed approximately \$12,080 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from \$42 million in FY11 to \$43.6 million in 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 increased for those with income between \$20k and \$100k 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 with need on the St. Louis and Kansas City campuses experienced a decline in the amount of unmet financial need from FY11 to FY15 while students with need on the Columbia and MO S&T campuses experienced an increase in unmet financial need during the same time period (Figures 2.5, 3.5, 4.5 & 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**

\$23,778	Budgeted Cost of Attendance	{ includes tuition & required fees, books, and living expenses
<u>(4,529)</u>	Less: Expected Family Contribution	
19,250	Financial Need	
<u>(6,781)</u>	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
12,469	Remaining Need	
(188)	Less: College Work Study	
(3,338)	Less: Need-Based Loans	
<u>(1,433)</u>	Less: Non-Need Based Loans	
\$7,510	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 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 resident undergraduates slightly increased over the past five years from 32,486 to 32,852, an increase of 1.1%. There has been a 4.3% decrease in the number of students with financial need from 18,097 in FY11 to 17,317 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 10.6% and the budgeted cost of attendance increased 5.5% while average grant aid increased 17.2%. The overall trend is that there is a stable 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 \$110 over the past five years. In FY11 there were 11,380 institutional grants awarded to students with need. The average award amount was \$2,874. Five years later there were 14,898 institutional grants awarded to students with need and the average amount of the award was \$2,983. 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 overall volume of Parent Loans for Undergraduate Students (PLUS loans) decreased from FY11 to FY15. In FY11, 4,128 parents borrowed an average \$10,168 to meet their child's education expenses. Five years later, 3,613 parents borrowed approximately \$12,080 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from \$42 million in FY11 to \$43.6 million in 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 82% of tuition and required fees for students with income less than \$20,000 and 84% for students with income between \$20,000 and \$40,000. By FY15, grant aid covered 83% of tuition and required fees for students with income less than \$20,000 and 83% 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?**

From FY11 to FY15 there was a decrease in the number of aid recipients with need in all income categories except for students with income greater than \$100k. The number of aid recipients with need with income greater than \$100k increased 19% from 1,506 to 1,789 (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).

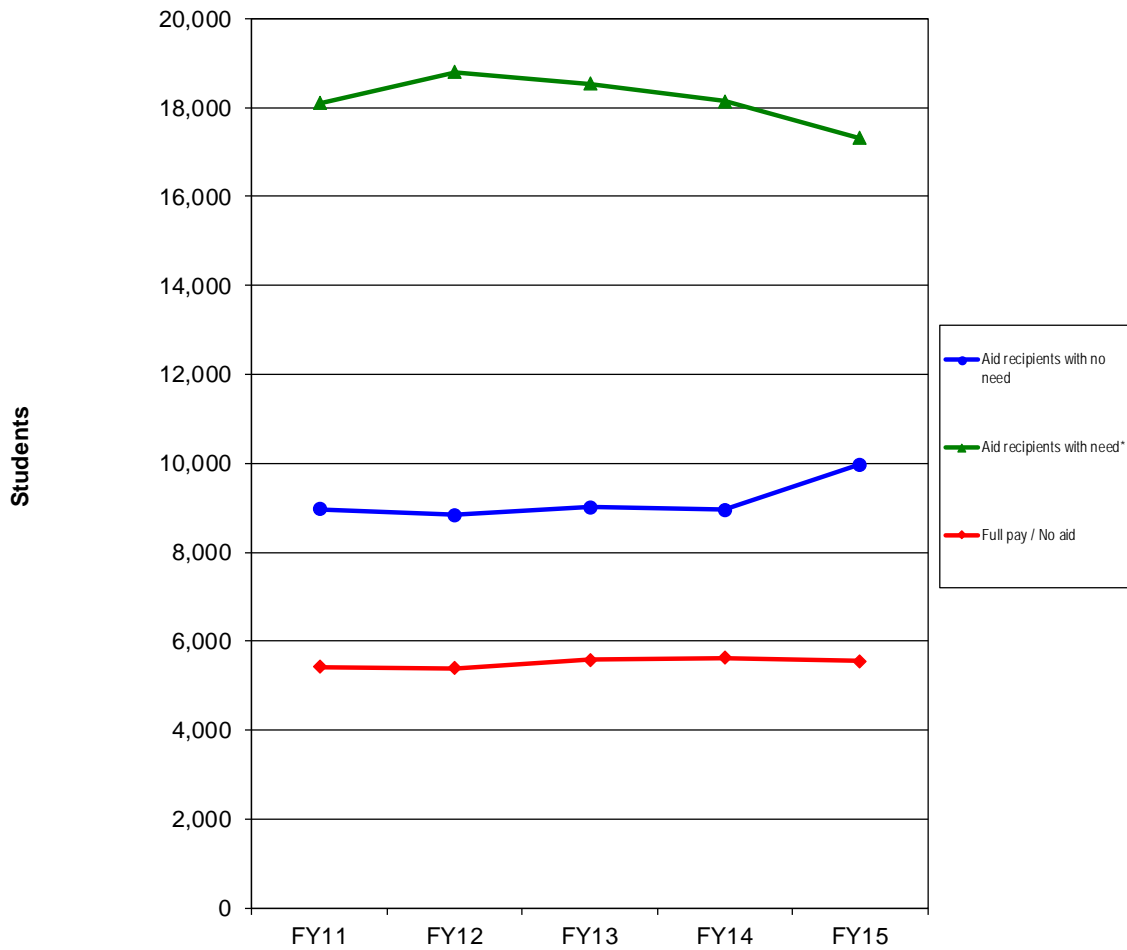
## **8. For students that have need, what is the average amount of unmet financial need?**

Over the past five years, unmet financial need increased for students with need in all income levels except students with income less than \$20k and students with income over \$100k. 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 \$4,687 in FY11 to \$5,594 in FY15, an increase of nearly 19% (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 > \$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, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	5,720	5,728	5,937	5,750	6,737	1,017	17.8%
Grant aid, no FAFSA	<u>3,253</u>	<u>3,118</u>	<u>3,075</u>	<u>3,204</u>	<u>3,237</u>	<u>-16</u>	-0.5%
Aid recipients with no need	8,973	8,846	9,012	8,954	9,974	1,001	11.2%
Aid recipients with need*	18,097	18,791	18,543	18,143	17,317	-780	-4.3%
Full pay / No aid	5,416	5,391	5,587	5,631	5,561	145	2.7%
<b>Total of all full-time, Degree-Seeking MO UG</b>	<b>32,486</b>	<b>33,028</b>	<b>33,142</b>	<b>32,728</b>	<b>32,852</b>	<b>366</b>	<b>1.1%</b>

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

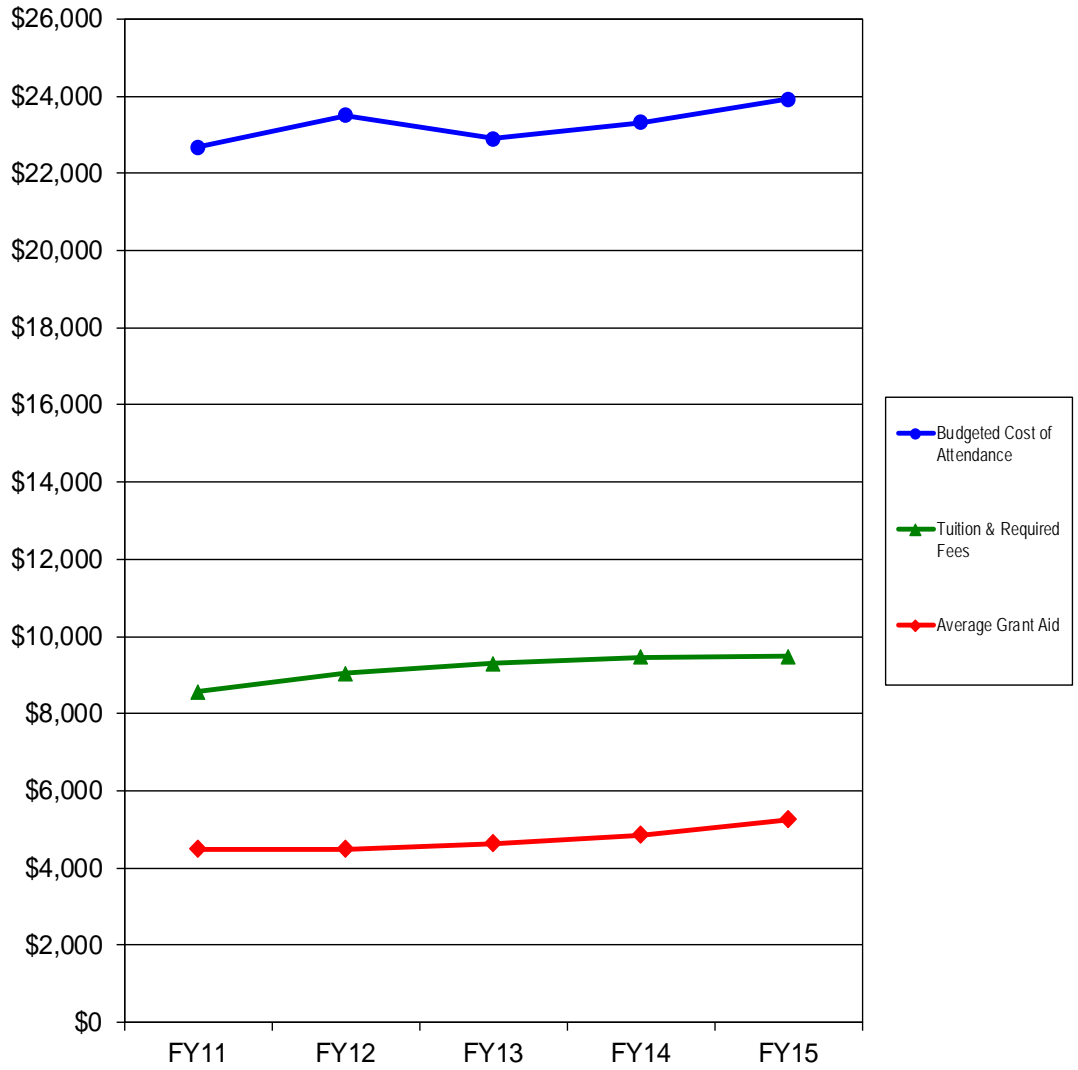
Note: Undergraduate Pharmacy and Medical students have been removed from this analysis.

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 Missouri Residents at the**  
**University of Missouri System, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$22,680	\$23,500	\$22,898	\$23,310	\$23,916	\$1,236	5.5%
Tuition & Required Fees	\$8,566	\$9,035	\$9,305	\$9,466	\$9,475	\$910	10.6%
Average Grant Aid	\$4,483	\$4,496	\$4,634	\$4,863	\$5,252	\$769	17.2%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 1.1**

**Average Institutional Grant Awards Distributed to Resident, 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*	3,182	\$2,294	4,187	\$2,485	5,375	\$2,314	5,993	\$2,363	5,941	\$2,439
Merit	6,693	\$3,094	7,106	\$3,219	7,061	\$3,190	7,012	\$3,348	6,705	\$3,587
Other**	1,505	\$3,117	1,461	\$3,595	1,328	\$3,774	1,670	\$3,304	2,252	\$2,617
<b>Total</b>	<b>11,380</b>	<b>\$2,874</b>	<b>12,754</b>	<b>\$3,021</b>	<b>13,764</b>	<b>\$2,904</b>	<b>14,675</b>	<b>\$2,941</b>	<b>14,898</b>	<b>\$2,983</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	4,971	\$3,190	5,075	\$3,158	5,348	\$3,136	5,160	\$3,316	5,670	\$3,627
Other**	1,126	\$3,762	1,016	\$4,012	965	\$4,386	1,127	\$3,986	1,330	\$3,710
<b>Total</b>	<b>6,097</b>	<b>\$3,296</b>	<b>6,091</b>	<b>\$3,301</b>	<b>6,313</b>	<b>\$3,327</b>	<b>6,287</b>	<b>\$3,436</b>	<b>7,000</b>	<b>\$3,643</b>

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

\*\*Includes athletic aid and tuition waivers.

Source: PeopleSoft

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**Table 1.2**

**Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri System, FY11 & FY15**

Income Level	FY11			FY15		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$7,045	82%	29%	\$7,823	83%	33%
\$20,000 to \$40,000	\$7,154	84%	31%	\$7,860	83%	33%
\$40,000 to \$60,000	\$5,338	62%	24%	\$6,781	72%	29%
\$60,000 to \$80,000	\$3,815	45%	17%	\$5,223	55%	22%
\$80,000 to \$100,000	\$2,964	35%	13%	\$3,670	39%	15%
>\$100,000	\$2,625	31%	12%	\$3,293	35%	13%

Source: Institutional Characteristics & PeopleSoft

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**Table 1.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri System, FY11 & FY15**

Income Level	FY11 % COA Met by Source of Aid					FY15 % COA Met by Source of Aid				
	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
	<\$20,000	2%	29%	1%	31%	36%	2%	33%	1%	29%
\$20,000 to \$40,00	8%	31%	1%	25%	35%	7%	33%	1%	23%	35%
\$40,000 to \$60,000	22%	24%	1%	22%	31%	19%	29%	1%	20%	32%
\$60,000 to \$80,000	41%	17%	1%	20%	21%	36%	22%	0%	18%	23%
\$80,000 to \$100,000	64%	13%	0%	16%	6%	59%	15%	0%	16%	10%
>\$100,000	71%	12%	0%	14%	3%	78%	13%	0%	12%	-3%

Source: PeopleSoft  
IR&P/LCB 10/15

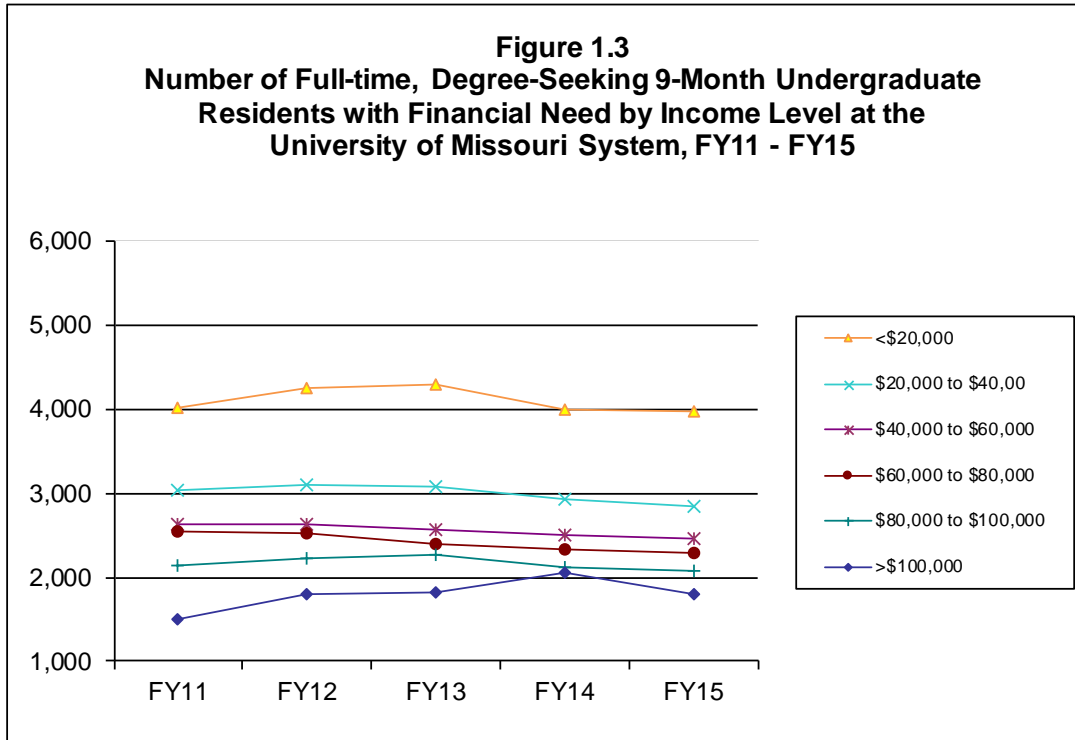
**Table 1.4**

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

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	2,733	\$9,467	2,793	\$9,946	2,361	\$10,247	1,925	\$10,029	2,134	\$11,123
Without Need	1,395	11,540	1,416	12,290	1,344	12,359	1,155	11,935	1,479	13,460
<b>Total</b>	<b>4,128</b>	<b>\$10,168</b>	<b>4,209</b>	<b>\$10,735</b>	<b>3,705</b>	<b>\$11,013</b>	<b>3,080</b>	<b>\$10,744</b>	<b>3,613</b>	<b>\$12,080</b>

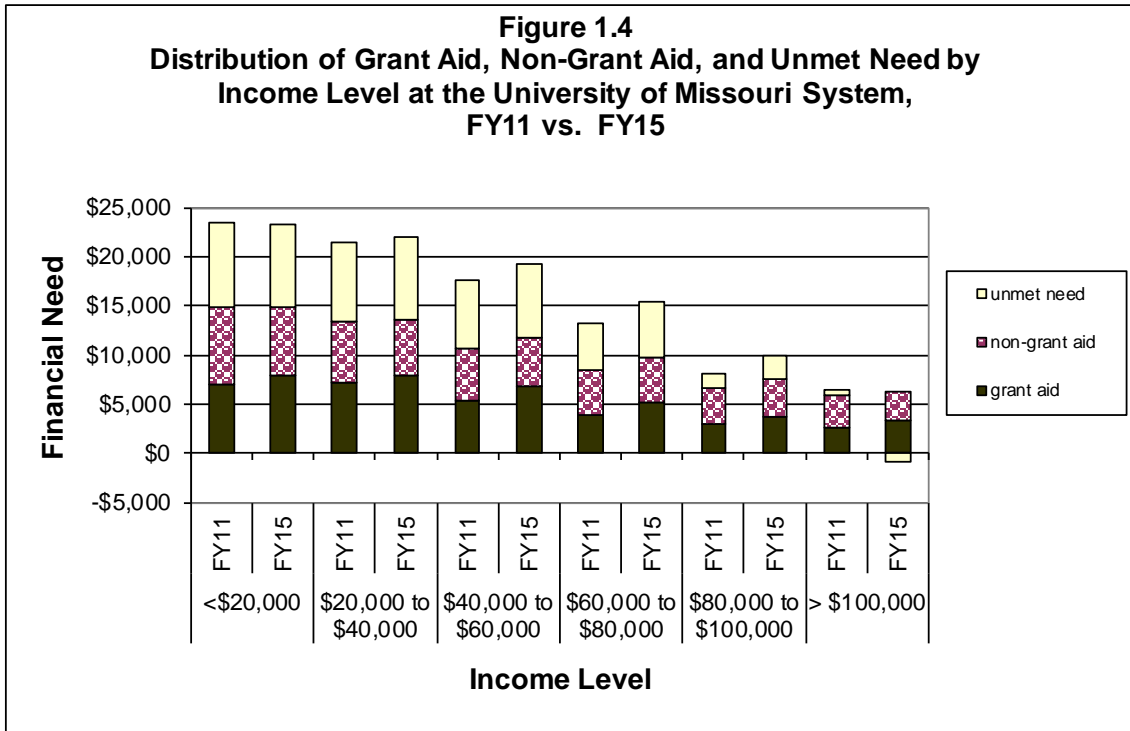
Source: PeopleSoft  
IR&P/LCB 10/15

**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, FY11 - FY15**



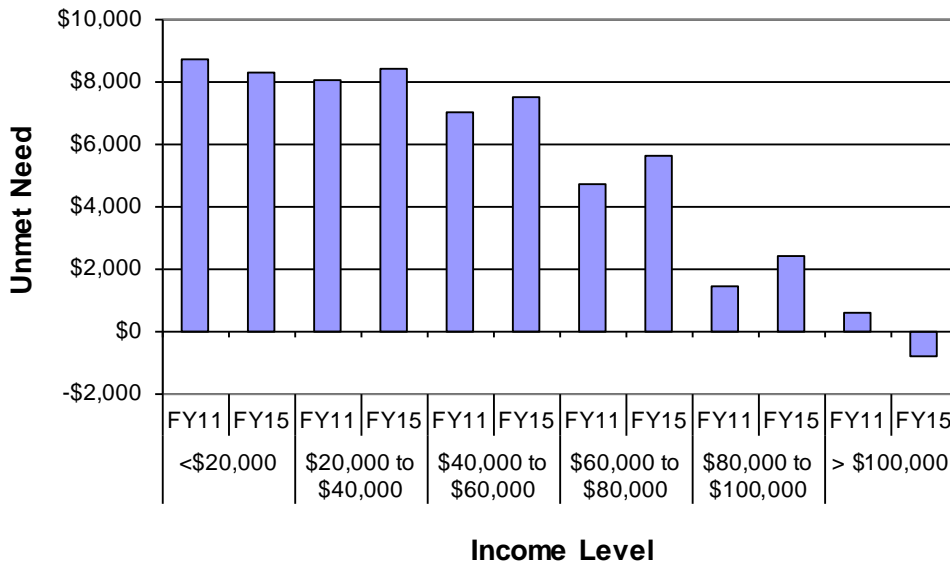
Source: PeopleSoft  
 IR&P/LCB 10/15

**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 Resident Undergraduate Students)**

<b>University of Missouri System</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>	4,002	4,238	4,281	3,989	3,967						-35	-1%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$23,994	\$24,620	\$23,388	\$23,563	\$23,581						-\$413	-2%
Less Expected Family Contribution*	506	386	322	350	356	2%	2%	1%	1%	2%	-151	-30%
Financial Need	23,488	24,234	23,066	23,213	23,225	98%	98%	99%	99%	98%	-263	-1%
Less Grant Aid	7,045	6,909	7,112	7,270	7,823	29%	28%	30%	31%	33%	778	11%
Unmet Need	\$16,443	\$17,325	\$15,954	\$15,942	\$15,402	69%	70%	68%	68%	65%	-1,041	-6%
<b>% Grant Aid that Met Financial Need</b>	<b>30%</b>	<b>29%</b>	<b>31%</b>	<b>31%</b>	<b>34%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$321	\$331	\$298	\$291	\$286	1%	1%	1%	1%	1%	-35	-11%
Need-based Loans	\$3,852	\$3,882	\$3,871	\$3,778	\$3,492	16%	16%	17%	16%	15%	-360	-9%
Non-Need Based Loans	3,583	3,652	3,510	3,325	3,323	15%	15%	15%	14%	14%	-260	-7%
Remaining Unmet Need	\$8,687	\$9,460	\$8,276	\$8,549	\$8,301	36%	38%	35%	36%	35%	-386	-4%
*Amount Borrowed to meet EFC	\$325	\$241	\$184	\$191	\$204	1%	1%	1%	1%	1%	-121	-37%
<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>	3,030	3,092	3,082	2,922	2,833						-197	-7%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$23,208	\$23,887	\$23,105	\$23,455	\$23,774						\$566	2%
Less Expected Family Contribution*	1,817	1,559	1,703	1,573	1,707	8%	7%	7%	7%	7%	-110	-6%
Financial Need	21,391	22,328	21,403	21,882	22,067	92%	93%	93%	93%	93%	677	3%
Less Grant Aid	7,154	7,096	7,060	7,430	7,860	31%	30%	31%	32%	33%	706	10%
Unmet Need	\$14,237	\$15,232	\$14,342	\$14,453	\$14,207	61%	64%	62%	62%	60%	-\$30	0%
<b>% Grant Aid that Met Financial Need</b>	<b>33%</b>	<b>32%</b>	<b>33%</b>	<b>34%</b>	<b>36%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$301	\$324	\$264	\$265	\$261	1%	1%	1%	1%	1%	-40	-13%
Need-based Loans	\$3,718	\$3,787	\$3,673	\$3,691	\$3,451	16%	16%	16%	16%	15%	-267	-7%
Non-Need Based Loans	2,199	2,408	2,134	2,148	2,084	9%	10%	9%	9%	9%	-115	-5%
Remaining Unmet Need	\$8,019	\$8,712	\$8,272	\$8,348	\$8,411	35%	36%	36%	36%	35%	392	5%
*Amount Borrowed to meet EFC	\$1,011	\$854	\$889	\$839	\$892	4%	4%	4%	4%	4%	-119	-12%
<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>	2,635	2,618	2,557	2,511	2,462						-173	-7%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$22,656	\$23,459	\$22,828	\$23,284	\$23,778						1,122	5%
Less Expected Family Contribution*	5,091	4,774	4,481	4,265	4,529	22%	20%	20%	18%	19%	-563	-11%
Financial Need	17,565	18,686	18,347	19,019	19,250	78%	80%	80%	82%	81%	1,685	10%
Less Grant Aid	5,338	5,435	5,659	6,180	6,781	24%	23%	25%	27%	29%	1,442	27%
Unmet Need	\$12,226	\$13,251	\$12,688	\$12,839	\$12,469	54%	56%	56%	55%	52%	243	2%
<b>% Grant Aid that Met Financial Need</b>	<b>30%</b>	<b>29%</b>	<b>31%</b>	<b>32%</b>	<b>35%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$211	\$259	\$171	\$195	\$188	1%	1%	1%	1%	1%	-23	-11%
Need-based Loans	\$3,599	\$3,700	\$3,635	\$3,574	\$3,338	16%	16%	16%	15%	14%	-261	-7%
Non-Need Based Loans	1,415	1,528	1,451	1,497	1,433	6%	7%	6%	6%	6%	18	1%
Remaining Unmet Need	\$7,001	\$7,764	\$7,431	\$7,573	\$7,510	31%	33%	33%	33%	32%	509	7%
*Amount Borrowed to meet EFC	\$2,059	\$1,915	\$1,820	\$1,646	\$1,793	9%	8%	8%	7%	8%	-266	-13%

**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>	2,534	2,521	2,399	2,338	2,281						-253	-10%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$22,348	\$23,161	\$22,756	\$23,243	\$23,952						\$1,604	7%
Less Expected Family Contribution*	9,224	9,276	9,011	8,474	8,622	41%	40%	40%	36%	36%	-602	-7%
Financial Need	13,124	13,885	13,745	14,769	15,330	59%	60%	60%	64%	64%	2,206	17%
Less Grant Aid	3,815	3,875	4,238	4,488	5,223	17%	17%	19%	19%	22%	1,408	37%
Unmet Need	\$9,309	\$10,009	\$9,507	\$10,281	\$10,107	42%	43%	42%	44%	42%	798	9%
<b>% Grant Aid that Met Financial Need</b>	<b>29%</b>	<b>28%</b>	<b>31%</b>	<b>30%</b>	<b>34%</b>							

<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>						<b>Percent Cost of Attendance</b>					# Change FY11-FY15	% Change FY11-FY15
College Work Study	\$114	\$160	\$97	\$94	\$95	1%	1%	0%	0%	0%	-19	-17%
Need-based Loans	\$3,632	\$3,609	\$3,484	\$3,508	\$3,405	16%	16%	15%	15%	14%	-227	-6%
Non-Need Based Loans	875	939	1,002	1,052	1,013	4%	4%	4%	5%	4%	138	16%
Remaining Unmet Need	\$4,687	\$5,300	\$4,923	\$5,626	\$5,594	21%	23%	22%	24%	23%	907	19%
*Amount Borrowed to meet EFC	\$3,152	\$3,127	\$3,641	\$2,828	\$2,785	14%	14%	16%	12%	12%	-367	-12%

**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>	2,137	2,225	2,263	2,120	2,069						-68	-3%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$22,323	\$23,170	\$22,768	\$23,221	\$24,040						\$1,717	8%
Less Expected Family Contribution*	14,180	14,229	13,772	13,290	14,066	64%	61%	60%	57%	59%	-114	-1%
Financial Need	8,144	8,941	8,996	9,932	9,975	36%	39%	40%	43%	41%	1,831	22%
Less Grant Aid	2,964	3,017	3,036	3,350	3,670	13%	13%	13%	14%	15%	706	24%
Unmet Need	\$5,179	\$5,924	\$5,961	\$6,582	\$6,305	23%	26%	26%	28%	26%	1,125	22%
<b>% Grant Aid that Met Financial Need</b>	<b>36%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>	<b>37%</b>							

<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>						<b>Percent Cost of Attendance</b>					# Change FY11-FY15	% Change FY11-FY15
College Work Study	\$84	\$101	\$56	\$47	\$43	0%	0%	0%	0%	0%	-41	-49%
Need-based Loans	\$3,163	\$3,240	\$3,232	\$3,220	\$3,242	14%	14%	14%	14%	13%	79	2%
Non-Need Based Loans	493	550	557	614	629	2%	2%	2%	3%	3%	137	28%
Remaining Unmet Need	\$1,440	\$2,033	\$2,115	\$2,701	\$2,390	6%	9%	9%	12%	10%	951	66%
*Amount Borrowed to meet EFC	\$4,760	\$4,619	\$4,485	\$4,163	\$4,179	21%	20%	20%	18%	17%	-581	-12%

**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>	1,506	1,795	1,810	2,062	1,789						283	19%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$22,547	\$23,406	\$23,175	\$23,548	\$24,518						\$1,971	9%
Less Expected Family Contribution*	16,101	16,777	16,340	16,518	19,092	71%	72%	71%	70%	78%	2,991	19%
Financial Need	6,446	6,629	6,834	7,030	5,426	29%	28%	29%	30%	22%	-1,020	-16%
Less Grant Aid	2,625	2,734	2,795	3,065	3,293	12%	12%	12%	13%	13%	668	25%
Unmet Need	\$3,820	\$3,895	\$4,040	\$3,965	\$2,133	17%	17%	17%	17%	9%	-1,687	-44%
<b>% Grant Aid that Met Financial Need</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>44%</b>	<b>61%</b>							

<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>						<b>Percent Cost of Attendance</b>					# Change FY11-FY15	% Change FY11-FY15
College Work Study	\$25	\$34	\$17	\$34	\$18	0%	0%	0%	0%	0%	-8	-30%
Need-based Loans	\$2,628	\$2,596	\$2,580	\$2,568	\$2,511	12%	11%	11%	11%	10%	-116	-4%
Non-Need Based Loans	576	558	634	696	416	3%	2%	3%	3%	2%	-160	-28%
Remaining Unmet Need	\$591	\$707	\$809	\$666	-\$812	3%	3%	3%	3%	-3%	-1,403	-237%
*Amount Borrowed to meet EFC	\$5,431	\$5,626	\$5,219	\$5,786	\$6,144	24%	24%	23%	25%	25%	713	13%

Source: PeopleSoft  
IR&P/LCB 10/15

## **Section II**

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

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

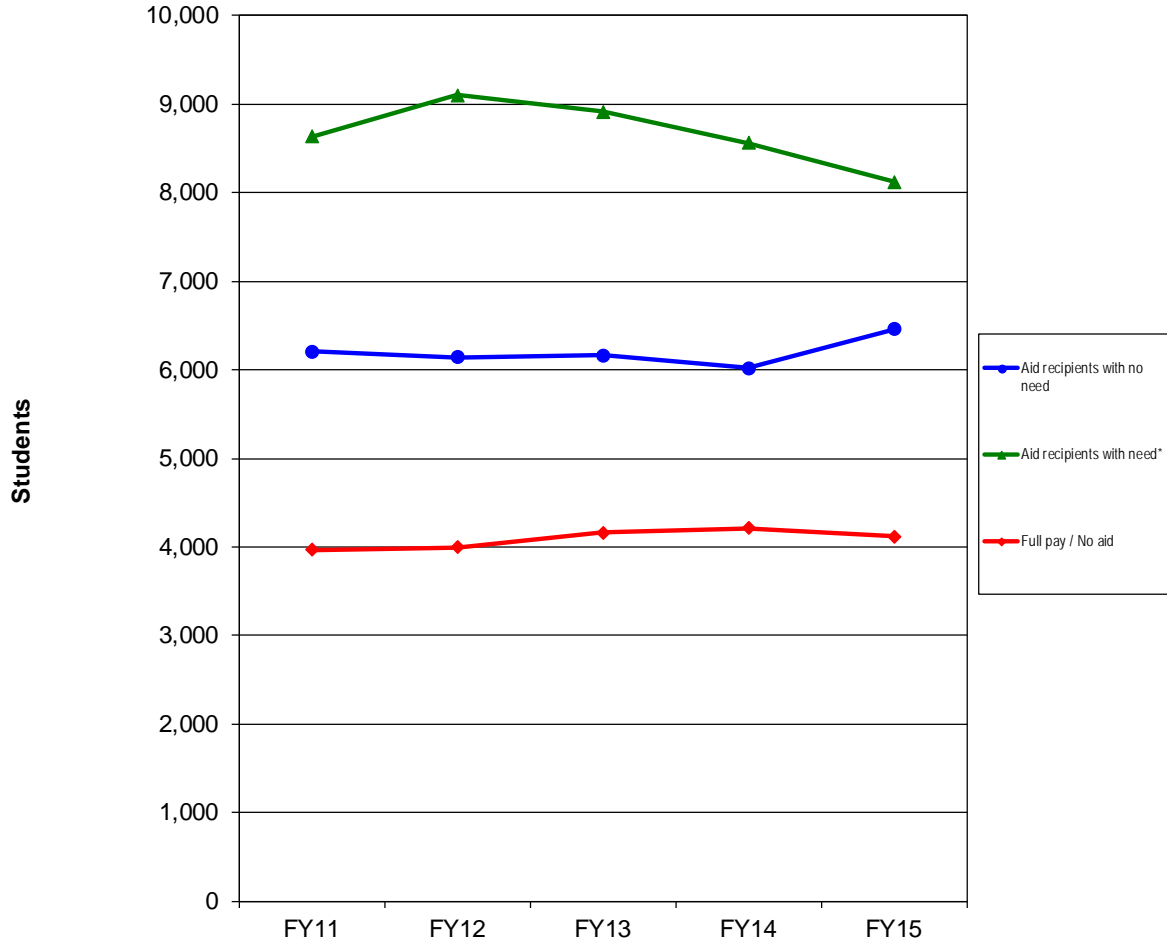
**UM-Kansas City (Table and Figure 3 series)**

**Missouri S&T (Table and Figure 4 series)**

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



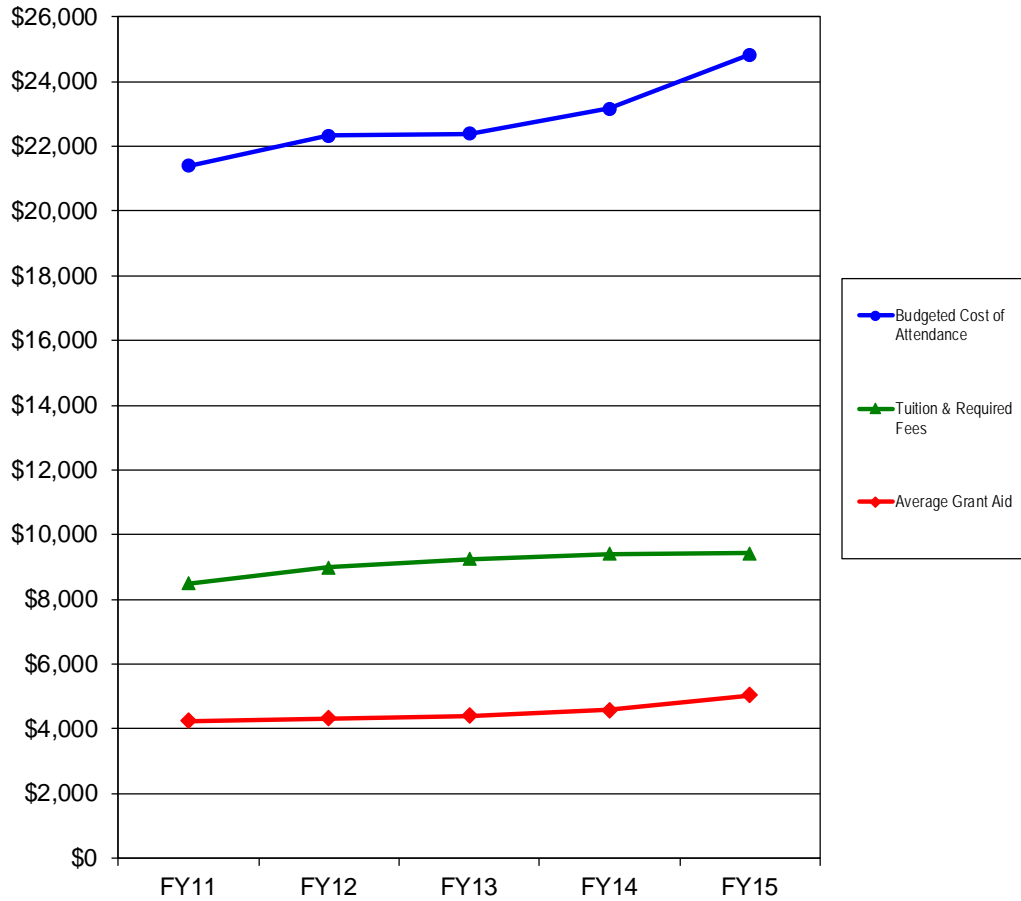
**Figure 2.1**  
**Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at**  
**the University of Missouri-Columbia, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,140	4,146	4,157	3,956	4,352	212	5.1%
Grant aid, no FAFSA	<u>2,070</u>	<u>1,995</u>	<u>2,007</u>	<u>2,061</u>	<u>2,104</u>	34	1.6%
Aid recipients with no need	6,210	6,141	6,164	6,017	6,456	246	4.0%
Aid recipients with need*	8,636	9,100	8,911	8,559	8,120	-516	-6.0%
Full pay / No aid	3,966	3,996	4,162	4,216	4,117	151	3.8%
<b>Total of all full-time, Degree-Seeking MO UG</b>	<b>18,812</b>	<b>19,237</b>	<b>19,237</b>	<b>18,792</b>	<b>18,693</b>	<b>-119</b>	<b>-0.6%</b>

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

**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, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$21,398	\$22,340	\$22,385	\$23,156	\$24,828	\$3,430	16.0%
Tuition & Required Fees	\$8,501	\$8,989	\$9,257	\$9,415	\$9,433	\$932	11.0%
Average Grant Aid	\$4,249	\$4,335	\$4,407	\$4,593	\$5,039	\$790	18.6%

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

**Table 2.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, 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*	2,558	\$2,427	3,189	\$2,762	3,380	\$2,749	3,546	\$2,862	3,424	\$2,961
Merit	2,922	\$2,886	3,104	\$2,877	3,104	\$2,802	2,919	\$2,929	2,892	\$3,185
Other**	792	\$3,697	813	\$4,031	741	\$4,230	961	\$3,295	1,474	\$2,299
Total	6,272	\$2,801	7,106	\$2,957	7,225	\$2,924	7,426	\$2,945	7,790	\$2,919

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	3,173	\$2,868	3,307	\$2,794	3,431	\$2,727	3,171	\$2,824	3,323	\$3,152
Other**	787	\$3,937	705	\$4,110	668	\$4,691	837	\$3,888	959	\$3,474
Total	3,960	\$3,081	4,012	\$3,025	4,099	\$3,047	4,008	\$3,046	4,282	\$3,224

\*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-Columbia, FY11 & FY15**

Income Level	FY11			FY15		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$8,275	97%	38%	\$9,257	98%	38%
\$20,000 to \$40,000	\$7,972	94%	37%	\$8,927	95%	36%
\$40,000 to \$60,000	\$5,626	66%	26%	\$7,520	80%	30%
\$60,000 to \$80,000	\$3,952	46%	18%	\$5,624	60%	23%
\$80,000 to \$100,000	\$2,914	34%	14%	\$3,605	38%	14%
>\$100,000	\$2,267	27%	11%	\$2,950	31%	12%

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-Columbia, FY11 & FY15**

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	2%	38%	1%	32%	26%	1%	38%	1%	27%	33%
\$20,000 to \$40,00	7%	37%	1%	28%	27%	6%	36%	1%	23%	34%
\$40,000 to \$60,000	24%	26%	1%	24%	25%	19%	30%	1%	19%	30%
\$60,000 to \$80,000	44%	18%	1%	21%	16%	35%	23%	0%	19%	23%
\$80,000 to \$100,000	67%	14%	0%	17%	2%	58%	14%	0%	17%	10%
>\$100,000	72%	11%	0%	16%	2%	78%	12%	0%	13%	-2%

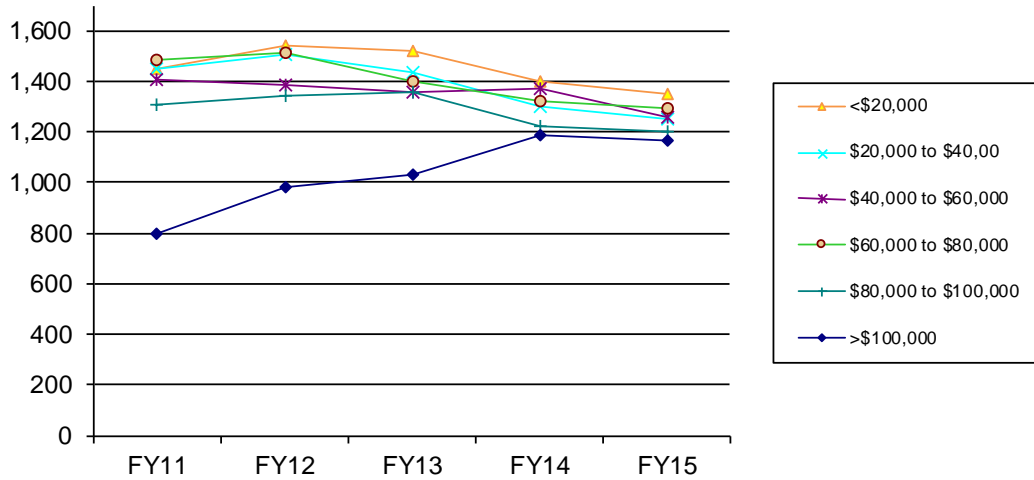
Source: PeopleSoft  
 IR&P/LCB 10/15

**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, FY11 - FY15**

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,673	\$9,357	1,682	\$10,004	1,401	\$10,363	961	\$9,908	1,351	\$11,950
Without Need	1,088	12,000	1,093	12,663	1,010	12,769	837	12,477	1,013	14,732
<b>Total</b>	<b>2,761</b>	<b>\$10,399</b>	<b>2,775</b>	<b>\$11,051</b>	<b>2,411</b>	<b>\$11,371</b>	<b>1,798</b>	<b>\$11,104</b>	<b>2,364</b>	<b>\$13,142</b>

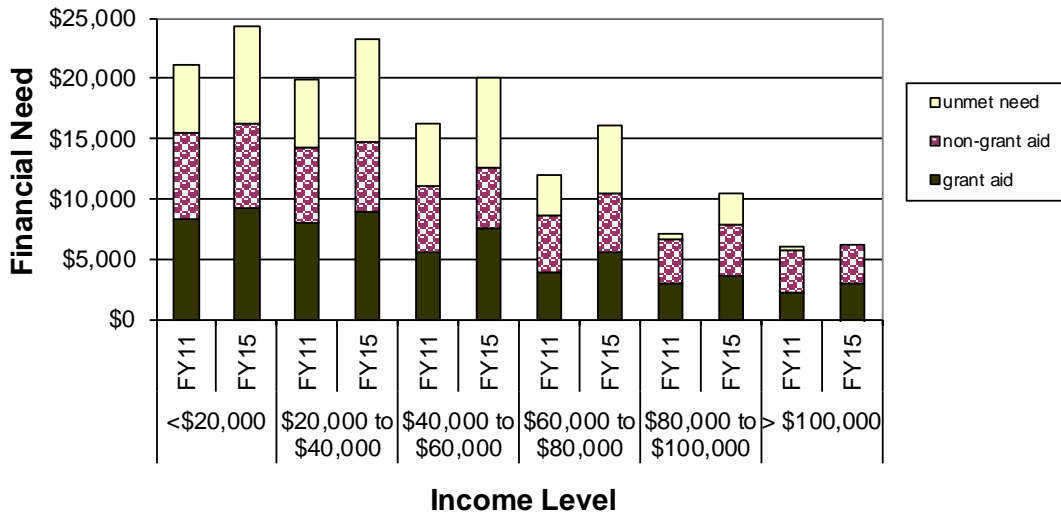
Source: PeopleSoft  
 IR&P/LCB 10/15

**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, FY11 - FY15**



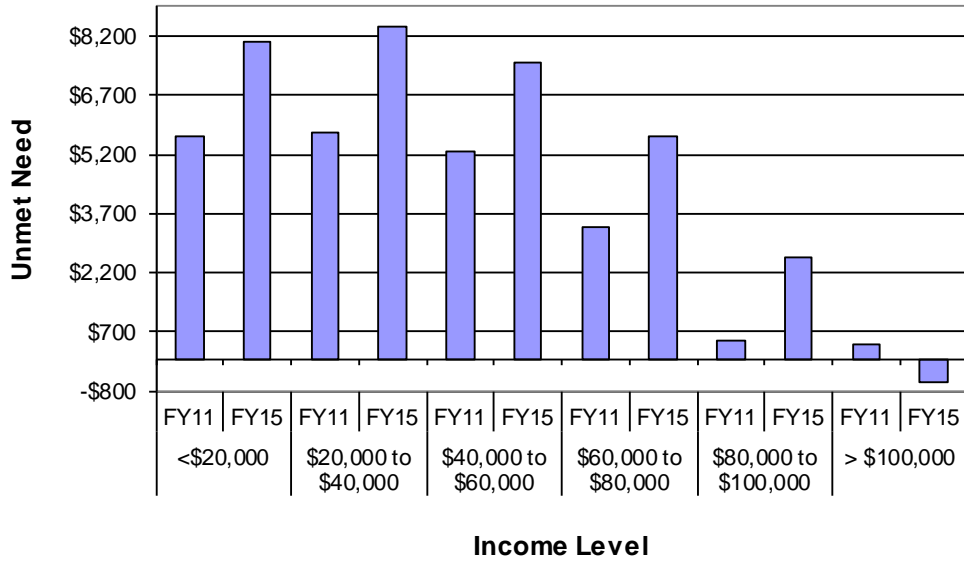
Source: PeopleSoft  
 IR&P/LCB 10/15

**Figure 2.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, 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-Columbia, 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 Resident Undergraduate Students)**

**University of Missouri-Columbia**

*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>	1,448	1,541	1,521	1,400	1,350						-98	-7%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,529	\$22,336	\$22,379	\$23,101	\$24,613						\$3,084	14%
Less Expected Family Contribution*	414	304	319	296	333	2%	1%	1%	1%	1%	-80	-19%
Financial Need	21,115	22,032	22,060	22,805	24,280	98%	99%	99%	99%	99%	3,165	15%
Less Grant Aid	8,275	8,060	8,273	8,471	9,257	38%	36%	37%	37%	38%	982	12%
Unmet Need	\$12,840	\$13,972	\$13,787	\$14,335	\$15,023	60%	63%	62%	62%	61%	2,183	17%
<b>% Grant Aid that Met Financial Need</b>	<b>39%</b>	<b>37%</b>	<b>38%</b>	<b>37%</b>	<b>38%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$187	\$180	\$147	\$181	\$217	1%	1%	1%	1%	1%	31	16%
Need-based Loans	3,928	4,001	4,021	3,959	3,701	18%	18%	18%	17%	15%	-227	-6%
Non-Need Based Loans	3,041	3,216	2,957	2,925	3,034	14%	14%	13%	13%	12%	-6	0%
Remaining Unmet Need	\$5,685	\$6,575	\$6,663	\$7,269	\$8,070	26%	29%	30%	31%	33%	2,385	42%
*Amount Borrowed to meet EFC	\$218	\$141	\$129	\$90	\$144	1%	1%	1%	0%	1%	-73	-34%

*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>	1,446	1,503	1,434	1,301	1,250						-196	-14%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,457	\$22,381	\$22,378	\$23,113	\$24,735						\$3,278	15%
Less Expected Family Contribution*	1,529	1,356	1,631	1,471	1,497	7%	6%	7%	6%	6%	-33	-2%
Financial Need	19,928	21,025	20,747	21,643	23,239	93%	94%	93%	94%	94%	3,311	17%
Less Grant Aid	7,972	8,007	7,958	8,270	8,927	37%	36%	36%	36%	36%	955	12%
Unmet Need	\$11,956	\$13,018	\$12,789	\$13,372	\$14,311	56%	58%	57%	58%	58%	2,356	20%
<b>% Grant Aid that Met Financial Need</b>	<b>40%</b>	<b>38%</b>	<b>38%</b>	<b>38%</b>	<b>38%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$227	\$265	\$205	\$223	\$224	1%	1%	1%	1%	1%	-4	-2%
Need-based Loans	3,834	3,927	3,805	3,865	3,533	18%	18%	17%	17%	14%	-301	-8%
Non-Need Based Loans	2,153	2,298	1,926	2,033	2,103	10%	10%	9%	9%	9%	-51	-2%
Remaining Unmet Need	\$5,741	\$6,529	\$6,853	\$7,252	\$8,453	27%	29%	31%	31%	34%	2,712	47%
*Amount Borrowed to meet EFC	\$714	\$660	\$685	\$668	\$682	3%	3%	3%	3%	3%	-32	-5%

*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>	1,404	1,385	1,353	1,368	1,257						-147	-10%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,385	\$22,372	\$22,351	\$23,104	\$24,772						\$3,387	16%
Less Expected Family Contribution*	5,097	4,800	4,570	4,352	4,705	24%	21%	20%	19%	19%	-392	-8%
Financial Need	16,287	17,572	17,781	18,751	20,067	76%	79%	80%	81%	81%	3,779	23%
Less Grant Aid	5,626	5,996	6,057	6,634	7,520	26%	27%	27%	29%	30%	1,894	34%
Unmet Need	\$10,662	\$11,575	\$11,724	\$12,117	\$12,547	50%	52%	52%	52%	51%	1,885	18%
<b>% Grant Aid that Met Financial Need</b>	<b>35%</b>	<b>34%</b>	<b>34%</b>	<b>35%</b>	<b>37%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$214	\$250	\$174	\$207	\$183	1%	1%	1%	1%	1%	-31	-14%
Need-based Loans	3,741	3,841	3,758	3,690	3,462	17%	17%	17%	16%	14%	-278	-7%
Non-Need Based Loans	1,447	1,362	1,207	1,417	1,358	7%	6%	5%	6%	5%	-89	-6%
Remaining Unmet Need	\$5,259	\$6,122	\$6,586	\$6,803	\$7,543	25%	27%	29%	29%	30%	2,284	43%
*Amount Borrowed to meet EFC	\$2,091	\$1,931	\$1,808	\$1,685	\$1,879	10%	9%	8%	7%	8%	-213	-10%

**Table 2.5 (Continued)**

**University of Missouri-Columbia**

**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>	1,481	1,515	1,400	1,323	1,296						-185	-12%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,409	\$22,338	\$22,408	\$23,197	\$24,864						\$3,455	16%
Less Expected Family Contribution*	<u>9,407</u>	<u>9,394</u>	<u>9,272</u>	<u>8,715</u>	<u>8,730</u>	44%	42%	41%	38%	35%	-677	-7%
Financial Need	12,002	12,944	13,135	14,482	16,134	56%	58%	59%	62%	65%	4,133	34%
Less Grant Aid	<u>3,952</u>	<u>4,187</u>	<u>4,509</u>	<u>4,655</u>	<u>5,624</u>	18%	19%	20%	20%	23%	1,672	42%
Unmet Need	\$8,050	\$8,757	\$8,626	\$9,827	\$10,511	38%	39%	38%	42%	42%	2,461	31%
<b>% Grant Aid that Met Financial Need</b>	<b>33%</b>	<b>32%</b>	<b>34%</b>	<b>32%</b>	<b>35%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$137	\$133	\$102	\$98	\$121	1%	1%	0%	0%	0%	-16	-11%
Need-based Loans	3,711	3,676	3,525	3,608	3,592	17%	16%	16%	16%	14%	-119	-3%
Non-Need Based Loans	836	940	895	1,113	1,137	4%	4%	4%	5%	5%	300	36%
Remaining Unmet Need	\$3,366	\$4,009	\$4,103	\$5,007	\$5,661	16%	18%	18%	22%	23%	2,296	68%
*Amount Borrowed to meet EFC	\$3,343	\$3,255	\$3,125	\$2,817	\$2,856	16%	15%	14%	12%	11%	-488	-15%

**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>	1308	1344	1358	1225	1202						-106	-8%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,466	\$22,367	\$22,468	\$23,227	\$24,919						\$3,453	16%
Less Expected Family Contribution*	<u>14,326</u>	<u>14,465</u>	<u>14,077</u>	<u>13,668</u>	<u>14,414</u>	67%	65%	63%	59%	58%	88	1%
Financial Need	7,140	7,902	8,391	9,558	10,504	33%	35%	37%	41%	42%	3,365	47%
Less Grant Aid	<u>2,914</u>	<u>2,946</u>	<u>2,926</u>	<u>3,354</u>	<u>3,605</u>	14%	13%	13%	14%	14%	691	24%
Unmet Need	\$4,226	\$4,955	\$5,464	\$6,204	\$6,899	20%	22%	24%	27%	28%	2,674	63%
<b>% Grant Aid that Met Financial Need</b>	<b>41%</b>	<b>37%</b>	<b>35%</b>	<b>35%</b>	<b>34%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$75	\$92	\$35	\$41	\$44	0%	0%	0%	0%	0%	-32	-42%
Need-based Loans	3,191	3,316	3,330	3,252	3,482	15%	15%	15%	14%	14%	291	9%
Non-Need Based Loans	502	542	627	625	771	2%	2%	3%	3%	3%	269	54%
Remaining Unmet Need	\$458	\$1,004	\$1,472	\$2,288	\$2,603	2%	4%	7%	10%	10%	2,145	469%
*Amount Borrowed to meet EFC	\$5,217	\$4,951	\$4,807	\$4,428	\$4,304	24%	22%	21%	19%	17%	-914	-18%

**Income > \$100,000**

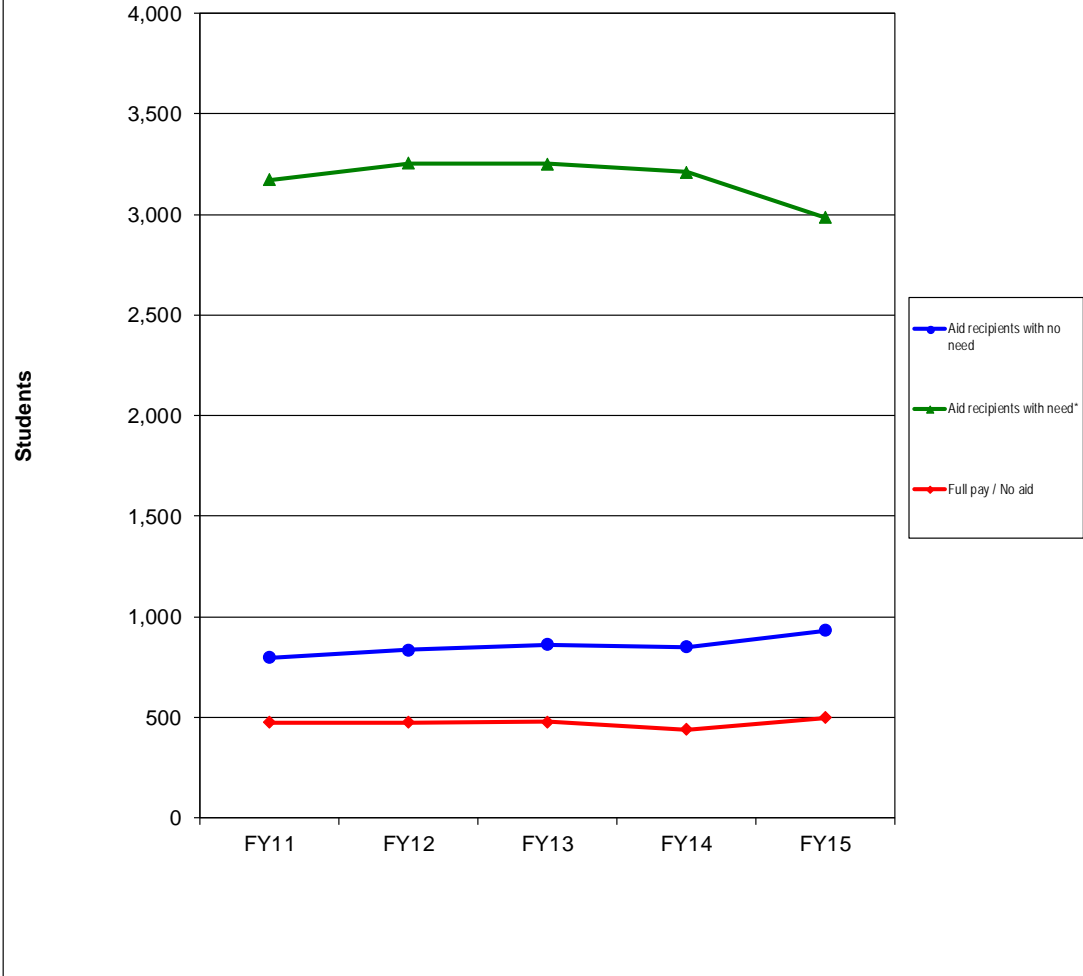
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	799	982	1,032	1,186	1,166						367	46%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,580	\$22,525	\$22,612	\$23,340	\$25,046						\$3,466	16%
Less Expected Family Contribution*	<u>15,484</u>	<u>16,053</u>	<u>16,114</u>	<u>16,524</u>	<u>19,457</u>	72%	71%	71%	71%	78%	3,973	26%
Financial Need	6,096	6,472	6,498	6,816	5,589	28%	29%	29%	29%	22%	-507	-8%
Less Grant Aid	<u>2,267</u>	<u>2,384</u>	<u>2,388</u>	<u>2,558</u>	<u>2,950</u>	11%	11%	11%	11%	12%	683	30%
Unmet Need	\$3,829	\$4,088	\$4,110	\$4,258	\$2,639	18%	18%	18%	18%	11%	-1,190	-31%
<b>% Grant Aid that Met Financial Need</b>	<b>37%</b>	<b>37%</b>	<b>37%</b>	<b>38%</b>	<b>53%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
<b>Percent Cost of Attendance</b>												
College Work Study	\$29	\$26	\$12	\$14	\$10	0%	0%	0%	0%	0%	-19	-65%
Need-based Loans	2,630	2,671	2,675	2,751	2,688	12%	12%	12%	12%	11%	58	2%
Non-Need Based Loans	780	747	710	850	524	4%	3%	3%	4%	2%	-256	-33%
Remaining Unmet Need	\$390	\$644	\$712	\$642	-\$583	2%	3%	3%	3%	-2%	-973	-249%
*Amount Borrowed to meet EFC	\$5,906	\$6,127	\$5,456	\$6,246	\$6,502	27%	27%	24%	27%	26%	596	10%

Source: PeopleSoft

IR&P/LCB 10/15



**Figure 3.1**  
**Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at**  
**the University of Missouri-Kansas City, FY11 - FY15**



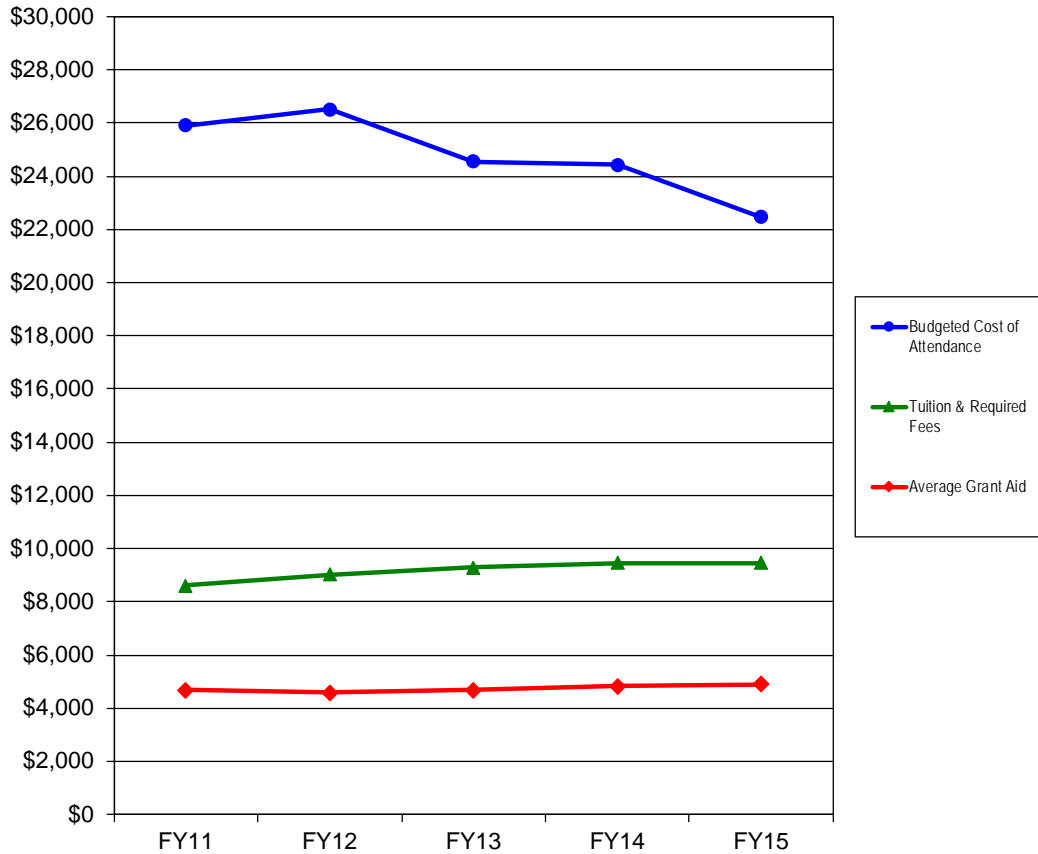
	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	484	529	553	556	668	184	38.0%
Grant aid, no FAFSA	<u>314</u>	<u>307</u>	<u>308</u>	<u>293</u>	<u>264</u>	<u>-50</u>	-15.9%
Aid recipients with no need	798	836	861	849	932	134	16.8%
Aid recipients with need*	3,173	3,255	3,252	3,211	2,985	-188	-5.9%
Full pay / No aid	476	476	477	440	498	22	4.6%
<b>Total of all full-time, Degree-Seeking MO UG</b>	<b>4,447</b>	<b>4,567</b>	<b>4,590</b>	<b>4,500</b>	<b>4,415</b>	<b>-32</b>	<b>-0.7%</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&P/LCB 10/15

**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, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$25,904	\$26,516	\$24,562	\$24,441	\$22,452	-\$3,452	-13.3%
Tuition & Required Fees	\$8,602	\$9,029	\$9,299	\$9,456	\$9,456	\$854	9.9%
Average Grant Aid	\$4,694	\$4,578	\$4,673	\$4,833	\$4,896	\$203	4.3%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 3.1**

**Average Institutional Grant Awards Distributed to Resident, 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*	122	\$1,796	154	\$1,452	360	\$2,227	321	\$2,450	449	\$2,565
Merit	1,262	\$3,155	1,392	\$3,234	1,300	\$2,858	1,375	\$2,864	1,139	\$3,028
Other**	98	\$3,713	84	\$4,850	95	\$5,020	105	\$5,118	129	\$4,514
<b>Total</b>	<b>1,482</b>	<b>\$3,080</b>	<b>1,630</b>	<b>\$3,149</b>	<b>1,755</b>	<b>\$2,845</b>	<b>1,801</b>	<b>\$2,922</b>	<b>1,717</b>	<b>\$3,018</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	562	\$3,226	581	\$3,228	605	\$3,362	609	\$3,324	609	\$3,488
Other**	41	\$5,524	51	\$4,207	48	\$5,604	53	\$6,710	53	\$7,038
<b>Total</b>	<b>603</b>	<b>\$3,382</b>	<b>632</b>	<b>\$3,307</b>	<b>653</b>	<b>\$3,527</b>	<b>662</b>	<b>\$3,595</b>	<b>662</b>	<b>\$3,773</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 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, FY11 & FY15**

Income Level	FY11			FY15		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$6,517	76%	25%	\$6,656	70%	29%
\$20,000 to \$40,000	\$6,133	71%	23%	\$6,241	66%	27%
\$40,000 to \$60,000	\$4,394	51%	17%	\$5,529	58%	25%
\$60,000 to \$80,000	\$2,860	33%	11%	\$3,676	39%	16%
\$80,000 to \$100,000	\$2,565	30%	10%	\$2,545	27%	11%
>\$100,000	\$2,611	30%	10%	\$2,810	30%	12%

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-Kansas City, FY11 & FY15**

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	2%	25%	3%	31%	39%	2%	29%	3%	29%	37%
\$20,000 to \$40,00	8%	23%	3%	24%	42%	8%	27%	2%	24%	38%
\$40,000 to \$60,000	20%	17%	2%	21%	40%	17%	25%	2%	21%	36%
\$60,000 to \$80,000	38%	11%	1%	18%	32%	36%	16%	1%	19%	29%
\$80,000 to \$100,000	59%	10%	1%	15%	15%	59%	11%	1%	16%	14%
>\$100,000	76%	10%	0%	12%	2%	79%	12%	0%	12%	-3%

Source: PeopleSoft  
IR&P/LCB 10/15

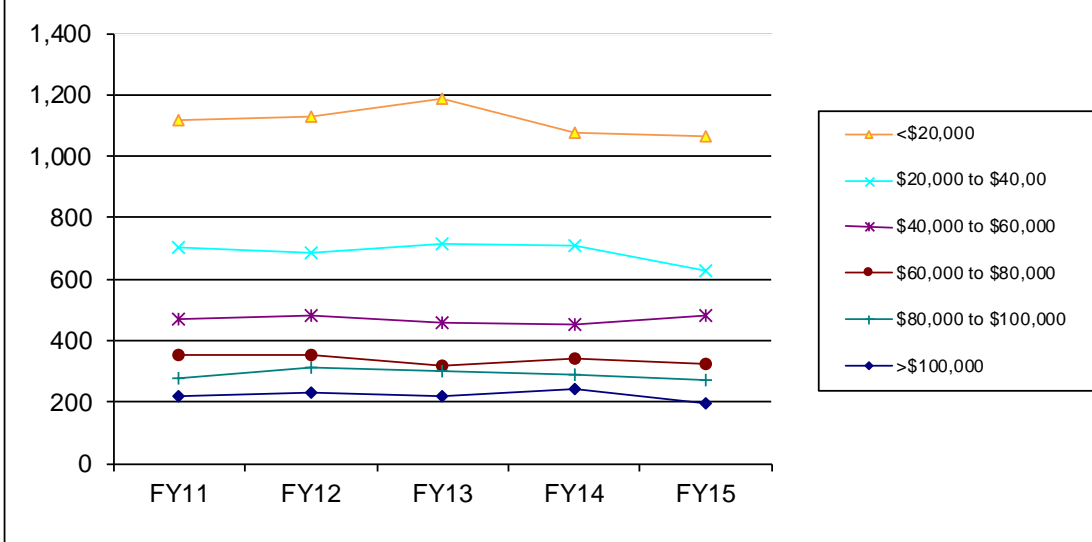
**Table 3.4**

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

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	410	\$10,953	401	\$10,976	371	\$10,464	323	\$10,602	248	\$9,779
Without Need	121	10,321	132	12,118	134	12,396	134	10,908	166	10,393
	531	\$10,809	533	\$11,259	505	\$10,976	457	\$10,691	414	\$10,025

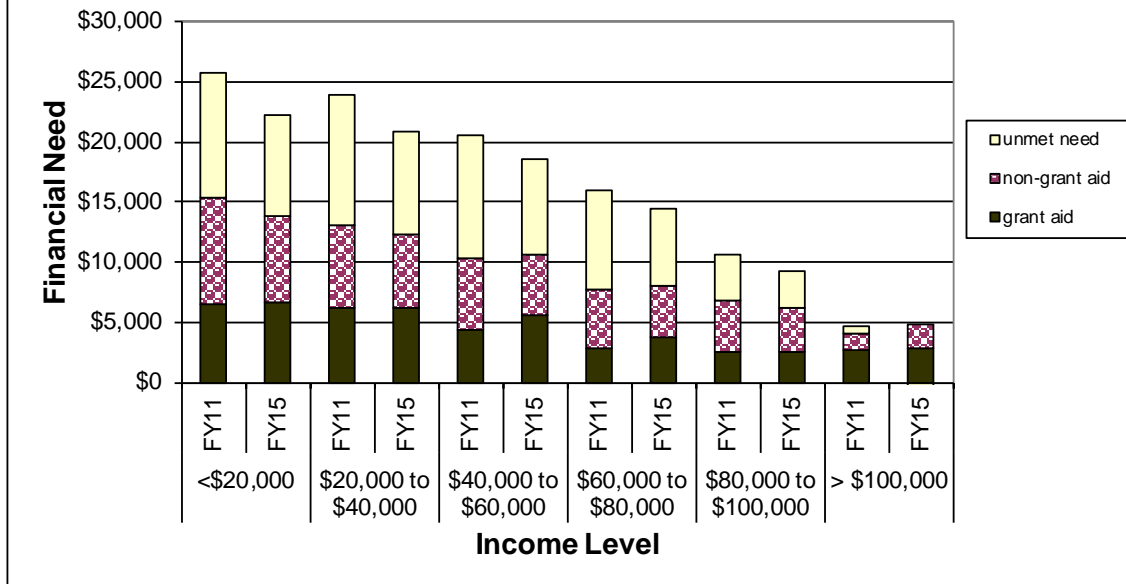
Source: PeopleSoft  
IR&P/LCB 10/15

**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, FY11 - FY15**



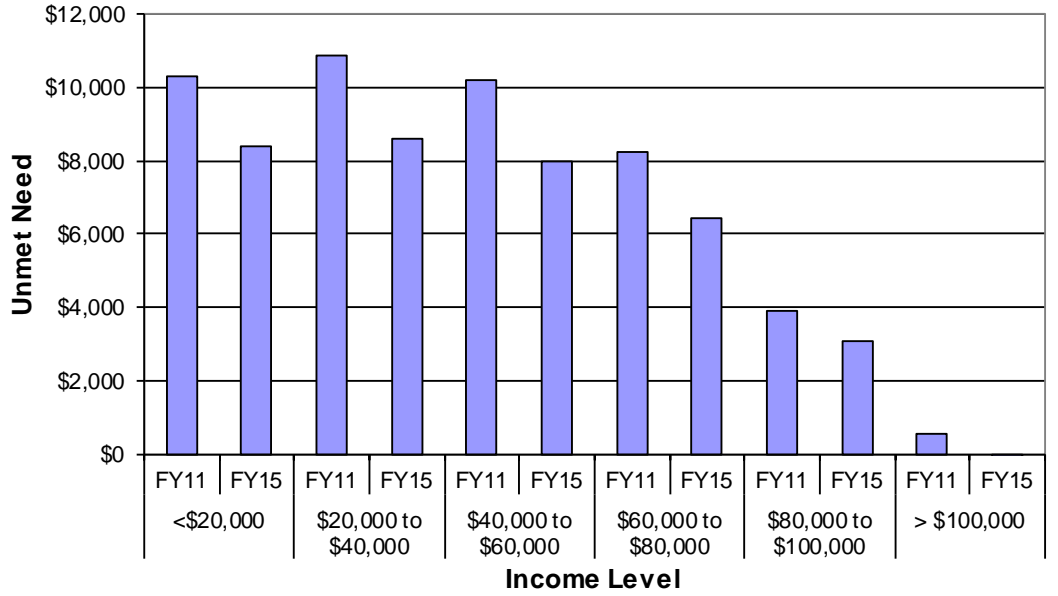
Source: PeopleSoft  
 IR&P/LCB 10/15

**Figure 3.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, 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-Kansas City, 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 Resident Undergraduate Students)**

**University of Missouri-Kansas City**

**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>	1,120	1,130	1,190	1,075	1,062						-58	-5%	
	<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$26,260	\$26,968	\$24,819	\$24,623	\$22,601						-\$3,659	-14%	
Less Expected Family Contribution*	571	393	370	417	369	2%	1%	1%	2%	2%	-203	-36%	
Financial Need	25,689	26,575	24,449	24,206	22,233	98%	99%	99%	98%	98%	-3,456	-13%	
Less Grant Aid	6,517	6,392	6,199	6,385	6,656	25%	24%	25%	26%	29%	139	2%	
Unmet Need	\$19,172	\$20,183	\$18,251	\$17,821	\$15,577	73%	75%	74%	72%	69%	-3,595	-19%	
<b>% Grant Aid that Met Financial Need</b>	<b>25%</b>	<b>24%</b>	<b>25%</b>	<b>26%</b>	<b>30%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
	<b>Percent Cost of Attendance</b>												
College Work Study	\$757	\$787	\$676	\$667	\$580	3%	3%	3%	3%	3%	-177	-23%	
Need-based Loans	3,866	3,701	3,703	3,798	3,342	15%	14%	15%	15%	15%	-524	-14%	
Non-Need Based Loans	4,230	4,048	4,024	3,710	3,281	16%	15%	16%	15%	15%	-949	-22%	
Remaining Unmet Need	\$10,318	\$11,647	\$9,847	\$9,646	\$8,374	39%	43%	40%	39%	37%	-1,944	-19%	
*Amount Borrowed to meet EFC	\$393	\$291	\$258	\$293	\$223	1%	1%	1%	1%	1%	-170	-43%	

**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>	701	684	717	708	628						-73	-10%	
	<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$26,106	\$26,517	\$24,627	\$24,722	\$22,699						-\$3,407	-13%	
Less Expected Family Contribution*	2,148	1,867	1,773	1,775	1,796	8%	7%	7%	7%	8%	-352	-16%	
Financial Need	23,957	24,650	22,854	22,947	20,903	92%	93%	93%	93%	92%	-3,054	-13%	
Less Grant Aid	6,133	6,011	6,038	6,165	6,241	23%	23%	25%	25%	27%	109	2%	
Unmet Need	\$17,825	\$18,639	\$16,816	\$16,782	\$14,662	68%	70%	68%	68%	65%	-3,163	-18%	
<b>% Grant Aid that Met Financial Need</b>	<b>26%</b>	<b>24%</b>	<b>26%</b>	<b>27%</b>	<b>30%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
	<b>Percent Cost of Attendance</b>												
College Work Study	\$674	\$663	\$536	\$510	\$505	3%	2%	2%	2%	2%	-170	-25%	
Need-based Loans	3,637	3,526	3,466	3,714	3,444	14%	13%	14%	15%	15%	-193	-5%	
Non-Need Based Loans	2,669	2,812	2,708	2,623	2,109	10%	11%	11%	11%	9%	-560	-21%	
Remaining Unmet Need	\$10,845	\$11,638	\$10,106	\$9,935	\$8,605	42%	44%	41%	40%	38%	-2,240	-21%	
*Amount Borrowed to meet EFC	\$1,374	\$1,142	\$1,135	\$1,141	\$1,016	5%	4%	5%	5%	4%	-358	-26%	

**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>	467	481	460	455	479						12	3%	
	<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$25,789	\$25,993	\$24,410	\$24,528	\$22,380						-\$3,409	-13%	
Less Expected Family Contribution*	5,286	4,878	4,541	4,076	3,749	20%	19%	19%	17%	17%	-1,537	-29%	
Financial Need	20,502	21,115	19,869	20,452	18,631	80%	81%	81%	83%	83%	-1,871	-9%	
Less Grant Aid	4,394	4,360	4,842	5,235	5,529	17%	17%	20%	21%	25%	1,135	26%	
Unmet Need	\$16,109	\$16,755	\$15,027	\$15,217	\$13,102	62%	64%	62%	62%	59%	-3,006	-19%	
<b>% Grant Aid that Met Financial Need</b>	<b>21%</b>	<b>21%</b>	<b>24%</b>	<b>26%</b>	<b>30%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
	<b>Percent Cost of Attendance</b>												
College Work Study	\$475	\$649	\$344	\$340	\$341	2%	2%	1%	1%	2%	-133	-28%	
Need-based Loans	3,533	3,565	3,463	3,595	3,188	14%	14%	14%	15%	14%	-345	-10%	
Non-Need Based Loans	1,905	1,939	2,147	1,853	1,587	7%	7%	9%	8%	7%	-318	-17%	
Remaining Unmet Need	\$10,196	\$10,602	\$9,073	\$9,429	\$7,986	40%	41%	37%	38%	36%	-2,210	-22%	
*Amount Borrowed to meet EFC	\$2,236	\$2,081	\$2,171	\$1,806	\$1,616	9%	8%	9%	7%	7%	-620	-28%	

**Table 3.5 (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>	351	351	320	342	322						-29	-8%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,797	\$26,201	\$24,523	\$24,255	\$22,515						-\$3,282	-13%
Less Expected Family Contribution*	<u>9,841</u>	<u>9,283</u>	<u>8,836</u>	<u>8,071</u>	<u>8,025</u>	38%	35%	36%	33%	36%	-1,817	-18%
Financial Need	15,956	16,918	15,687	16,184	14,491	62%	65%	64%	67%	64%	-1,465	-9%
Less Grant Aid	<u>2,860</u>	<u>3,113</u>	<u>3,017</u>	<u>3,513</u>	<u>3,676</u>	11%	12%	12%	14%	16%	816	29%
Unmet Need	\$13,096	\$13,805	\$12,670	\$12,671	\$10,815	51%	53%	52%	52%	48%	-2,281	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>18%</b>	<b>18%</b>	<b>19%</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	\$213	\$529	\$227	\$243	\$161	1%	2%	1%	1%	1%	-52	-24%
Need-based Loans	3,454	3,399	3,554	3,533	3,278	13%	13%	14%	15%	15%	-176	-5%
Non-Need Based Loans	<u>1,171</u>	<u>824</u>	<u>1,304</u>	<u>1,079</u>	<u>918</u>	5%	3%	5%	4%	4%	-253	-22%
Remaining Unmet Need	\$8,257	\$9,054	\$7,585	\$7,816	\$6,457	32%	35%	31%	32%	29%	-1,800	-22%
*Amount Borrowed to meet EFC	\$3,151	\$2,993	\$3,408	\$3,035	\$2,840	12%	11%	14%	13%	13%	-311	-10%

**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>	279	312	300	287	273						-6	-2%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,728	\$26,593	\$24,384	\$24,198	\$22,376						-\$3,352	-13%
Less Expected Family Contribution*	<u>15,076</u>	<u>15,131</u>	<u>14,390</u>	<u>13,266</u>	<u>13,126</u>	59%	57%	59%	55%	59%	-1,950	-13%
Financial Need	10,652	11,461	9,994	10,932	9,249	41%	43%	41%	45%	41%	-1,402	-13%
Less Grant Aid	<u>2,565</u>	<u>2,550</u>	<u>2,584</u>	<u>2,589</u>	<u>2,545</u>	10%	10%	11%	11%	11%	-20	-1%
Unmet Need	\$8,087	\$8,911	\$7,410	\$8,344	\$6,704	31%	34%	30%	34%	30%	-1,382	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>24%</b>	<b>22%</b>	<b>26%</b>	<b>24%</b>	<b>28%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$291	\$327	\$257	\$146	\$125	1%	1%	1%	1%	1%	-167	-57%
Need-based Loans	3,342	3,186	3,146	3,641	3,083	13%	12%	13%	15%	14%	-259	-8%
Non-Need Based Loans	<u>532</u>	<u>696</u>	<u>508</u>	<u>768</u>	<u>425</u>	2%	3%	2%	3%	2%	-107	-20%
Remaining Unmet Need	\$3,921	\$4,702	\$3,499	\$3,789	\$3,071	15%	18%	14%	16%	14%	-850	-22%
*Amount Borrowed to meet EFC	\$4,322	\$4,696	\$4,528	\$4,324	\$4,343	17%	18%	19%	18%	19%	21	0%

**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>	216	230	217	243	197						-19	-9%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$26,364	\$27,279	\$25,180	\$25,003	\$22,892						-\$3,472	-13%
Less Expected Family Contribution*	<u>19,958</u>	<u>21,046</u>	<u>18,895</u>	<u>18,242</u>	<u>18,138</u>	76%	77%	75%	73%	79%	-1,820	-9%
Financial Need	6,407	6,233	6,285	6,762	4,754	24%	23%	25%	27%	21%	-1,653	-26%
Less Grant Aid	<u>2,611</u>	<u>2,377</u>	<u>2,435</u>	<u>2,733</u>	<u>2,810</u>	10%	9%	10%	11%	12%	199	8%
Unmet Need	\$3,795	\$3,857	\$3,850	\$4,029	\$1,944	14%	14%	15%	16%	8%	-1,852	-49%
<b>% Grant Aid that Met Financial Need</b>	<b>41%</b>	<b>38%</b>	<b>39%</b>	<b>40%</b>	<b>59%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$53	\$138	\$64	\$170	\$75	0%	1%	0%	1%	0%	22	41%
Need-based Loans	2,878	2,896	2,846	2,708	2,376	11%	11%	11%	11%	10%	-502	-17%
Non-Need Based Loans	<u>296</u>	<u>245</u>	<u>649</u>	<u>642</u>	<u>293</u>	1%	1%	3%	3%	1%	-4	-1%
Remaining Unmet Need	\$568	\$578	\$291	\$509	-\$800	2%	2%	1%	2%	-3%	-1,368	-241%
*Amount Borrowed to meet EFC	\$6,021	\$6,202	\$5,807	\$5,316	\$5,636	23%	23%	23%	21%	25%	-385	-6%

Source: PeopleSoft  
IR&P/LCB 10/15



**Table 3.5 (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>	351	351	320	342	322						-29	-8%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,797	\$26,201	\$24,523	\$24,255	\$22,515						-\$3,282	-13%
Less Expected Family Contribution*	<u>9,841</u>	<u>9,283</u>	<u>8,836</u>	<u>8,071</u>	<u>8,025</u>	38%	35%	36%	33%	36%	-1,817	-18%
Financial Need	15,956	16,918	15,687	16,184	14,491	62%	65%	64%	67%	64%	-1,465	-9%
Less Grant Aid	<u>2,860</u>	<u>3,113</u>	<u>3,017</u>	<u>3,513</u>	<u>3,676</u>	11%	12%	12%	14%	16%	816	29%
Unmet Need	\$13,096	\$13,805	\$12,670	\$12,671	\$10,815	51%	53%	52%	52%	48%	-2,281	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>18%</b>	<b>18%</b>	<b>19%</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	\$213	\$529	\$227	\$243	\$161	1%	2%	1%	1%	1%	-52	-24%
Need-based Loans	3,454	3,399	3,554	3,533	3,278	13%	13%	14%	15%	15%	-176	-5%
Non-Need Based Loans	<u>1,171</u>	<u>824</u>	<u>1,304</u>	<u>1,079</u>	<u>918</u>	5%	3%	5%	4%	4%	-253	-22%
Remaining Unmet Need	\$8,257	\$9,054	\$7,585	\$7,816	\$6,457	32%	35%	31%	32%	29%	-1,800	-22%
*Amount Borrowed to meet EFC	\$3,151	\$2,993	\$3,408	\$3,035	\$2,840	12%	11%	14%	13%	13%	-311	-10%

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

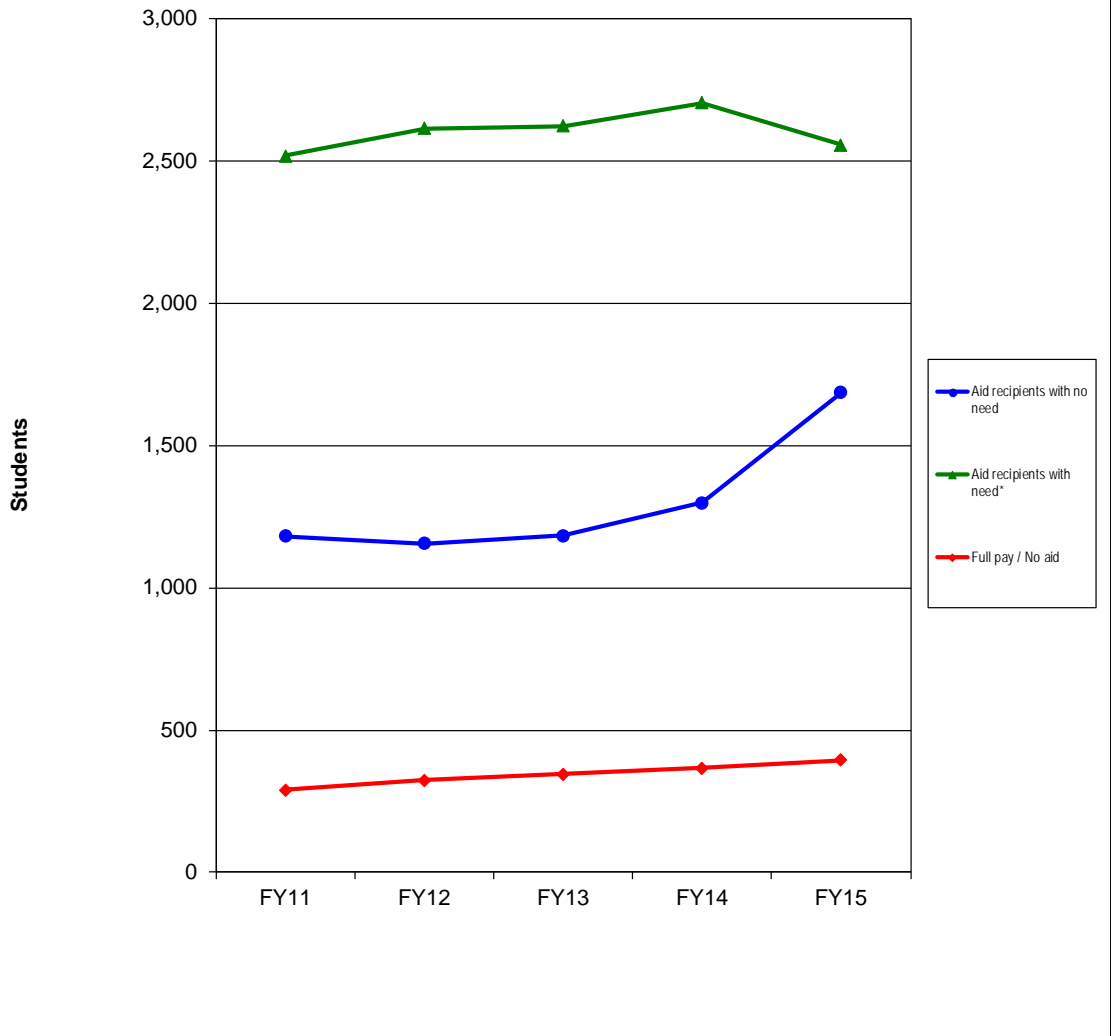
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	279	312	300	287	273						-6	-2%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$25,728	\$26,593	\$24,384	\$24,198	\$22,376						-\$3,352	-13%
Less Expected Family Contribution*	<u>15,076</u>	<u>15,131</u>	<u>14,390</u>	<u>13,266</u>	<u>13,126</u>	59%	57%	59%	55%	59%	-1,950	-13%
Financial Need	10,652	11,461	9,994	10,932	9,249	41%	43%	41%	45%	41%	-1,402	-13%
Less Grant Aid	<u>2,565</u>	<u>2,550</u>	<u>2,584</u>	<u>2,589</u>	<u>2,545</u>	10%	10%	11%	11%	11%	-20	-1%
Unmet Need	\$8,087	\$8,911	\$7,410	\$8,344	\$6,704	31%	34%	30%	34%	30%	-1,382	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>24%</b>	<b>22%</b>	<b>26%</b>	<b>24%</b>	<b>28%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$291	\$327	\$257	\$146	\$125	1%	1%	1%	1%	1%	-167	-57%
Need-based Loans	3,342	3,186	3,146	3,641	3,083	13%	12%	13%	15%	14%	-259	-8%
Non-Need Based Loans	<u>532</u>	<u>696</u>	<u>508</u>	<u>768</u>	<u>425</u>	2%	3%	2%	3%	2%	-107	-20%
Remaining Unmet Need	\$3,921	\$4,702	\$3,499	\$3,789	\$3,071	15%	18%	14%	16%	14%	-850	-22%
*Amount Borrowed to meet EFC	\$4,322	\$4,696	\$4,528	\$4,324	\$4,343	17%	18%	19%	18%	19%	21	0%

**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>	216	230	217	243	197						-19	-9%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$26,364	\$27,279	\$25,180	\$25,003	\$22,892						-\$3,472	-13%
Less Expected Family Contribution*	<u>19,958</u>	<u>21,046</u>	<u>18,895</u>	<u>18,242</u>	<u>18,138</u>	76%	77%	75%	73%	79%	-1,820	-9%
Financial Need	6,407	6,233	6,285	6,762	4,754	24%	23%	25%	27%	21%	-1,653	-26%
Less Grant Aid	<u>2,611</u>	<u>2,377</u>	<u>2,435</u>	<u>2,733</u>	<u>2,810</u>	10%	9%	10%	11%	12%	199	8%
Unmet Need	\$3,795	\$3,857	\$3,850	\$4,029	\$1,944	14%	14%	15%	16%	8%	-1,852	-49%
<b>% Grant Aid that Met Financial Need</b>	<b>41%</b>	<b>38%</b>	<b>39%</b>	<b>40%</b>	<b>59%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$53	\$138	\$64	\$170	\$75	0%	1%	0%	1%	0%	22	41%
Need-based Loans	2,878	2,896	2,846	2,708	2,376	11%	11%	11%	11%	10%	-502	-17%
Non-Need Based Loans	<u>296</u>	<u>245</u>	<u>649</u>	<u>642</u>	<u>293</u>	1%	1%	3%	3%	1%	-4	-1%
Remaining Unmet Need	\$568	\$578	\$291	\$509	-\$800	2%	2%	1%	2%	-3%	-1,368	-241%
*Amount Borrowed to meet EFC	\$6,021	\$6,202	\$5,807	\$5,316	\$5,636	23%	23%	23%	21%	25%	-385	-6%

Source: PeopleSoft  
IR&P/LCB 10/15

**Figure 4.1**  
**Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at Missouri S&T, FY11 - FY15**

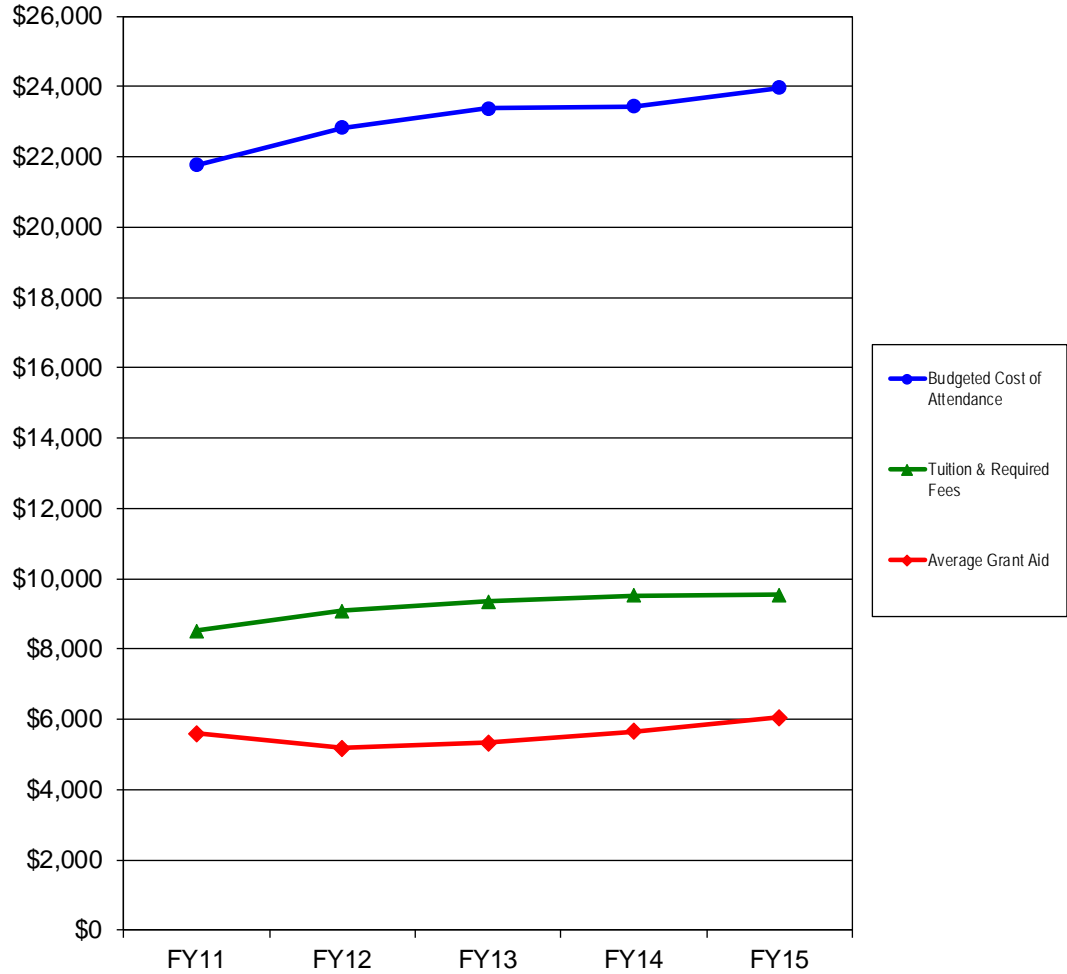


	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	672	663	696	734	1,100	428	63.7%
Grant aid, no FAFSA	<u>509</u>	<u>492</u>	<u>488</u>	<u>565</u>	<u>587</u>	<u>78</u>	15.3%
Aid recipients with no need	1,181	1,155	1,184	1,299	1,687	506	42.8%
Aid recipients with need*	2,519	2,614	2,624	2,705	2,557	38	1.5%
Full pay / No aid	289	324	345	366	395	106	36.7%
<b>Total of all full- time, Degree-Seeking MO UG</b>	<b>3,989</b>	<b>4,093</b>	<b>4,153</b>	<b>4,370</b>	<b>4,639</b>	<b>650</b>	<b>16.3%</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 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, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$21,766	\$22,828	\$23,379	\$23,438	\$23,971	\$2,205	10.1%
Tuition & Required Fees	\$8,528	\$9,084	\$9,350	\$9,519	\$9,537	\$1,009	11.8%
Average Grant Aid	\$5,608	\$5,181	\$5,338	\$5,661	\$6,058	\$450	8.0%

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

**Table 4.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at Missouri S&T, FY11 - FY15**

	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
<b>Students with Need</b>										
Type of Award Need*	384	\$1,383	388	\$1,542	656	\$1,222	697	\$1,411	557	\$1,593
Merit	1,503	\$3,508	1,578	\$3,452	1,602	\$3,516	1,617	\$3,741	1,572	\$3,740
Other**	212	\$3,140	194	\$3,704	167	\$4,222	165	\$4,322	128	\$4,660
Total	2,099	\$3,082	2,160	\$3,132	2,425	\$2,944	2,479	\$3,125	2,257	\$3,263
<b>Students without Need</b>										
Type of Award Merit	877	\$4,104	857	\$4,104	935	\$3,999	1,017	\$4,166	1,309	\$4,354
Other**	136	\$3,306	125	\$4,012	115	\$4,083	124	\$3,984	152	\$5,084
Total	1,013	\$3,997	982	\$4,092	1,050	\$4,008	1,141	\$4,146	1,461	\$4,430

\*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 4.2**

**Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at Missouri S&T, FY11 & FY15**

Income Level	FY11			FY15		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$8,594	101%	39%	\$8,491	89%	35%
\$20,000 to \$40,000	\$8,909	104%	41%	\$8,466	89%	35%
\$40,000 to \$60,000	\$6,741	79%	31%	\$7,074	74%	29%
\$60,000 to \$80,000	\$4,794	56%	22%	\$5,694	60%	24%
\$80,000 to \$100,000	\$3,896	46%	18%	\$4,901	51%	20%
>\$100,000	\$3,615	42%	17%	\$4,238	44%	18%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 4.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at Missouri S&T, FY11 & FY15**

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%	39%	1%	33%	24%	1%	35%	2%	30%	33%
\$20,000 to \$40,00	7%	41%	1%	25%	26%	7%	35%	1%	24%	32%
\$40,000 to \$60,000	22%	31%	0%	21%	26%	21%	29%	1%	22%	28%
\$60,000 to \$80,000	37%	22%	0%	21%	20%	39%	24%	0%	18%	19%
\$80,000 to \$100,000	57%	18%	0%	16%	9%	61%	20%	0%	13%	6%
>\$100,000	66%	17%	0%	13%	5%	80%	18%	0%	9%	-7%

Source: PeopleSoft

IR&P/LCB 10/15

**Table 4.4**

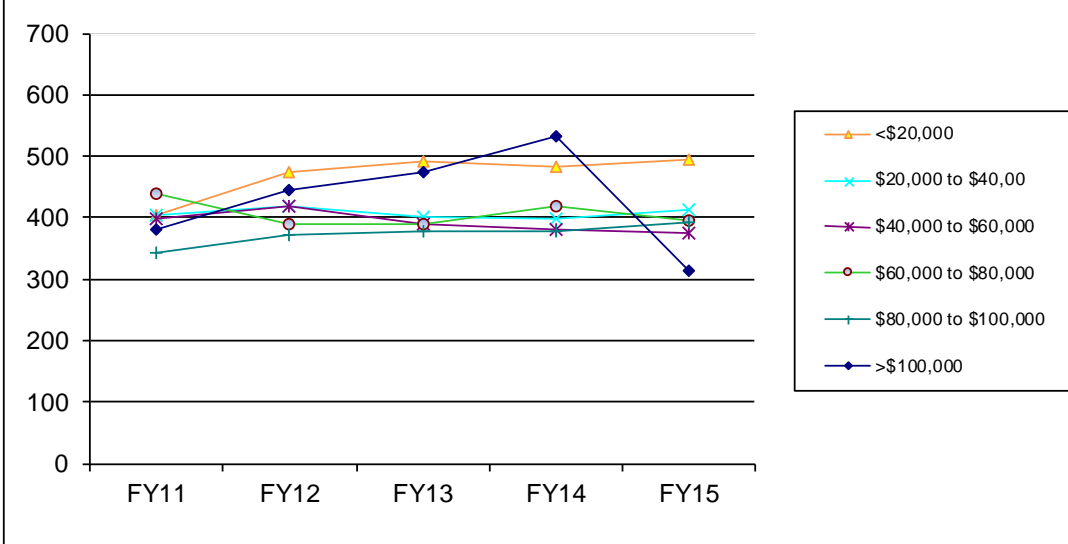
**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at Missouri S&T, FY11 - FY15**

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	399	\$8,989	463	\$9,625	432	\$10,290	471	\$10,362	433	\$10,323
Without Need	101	10,156	114	11,394	107	12,008	102	12,250	221	12,226
	500	\$9,225	577	\$9,975	539	\$10,631	573	\$10,698	654	\$10,966

Source: PeopleSoft

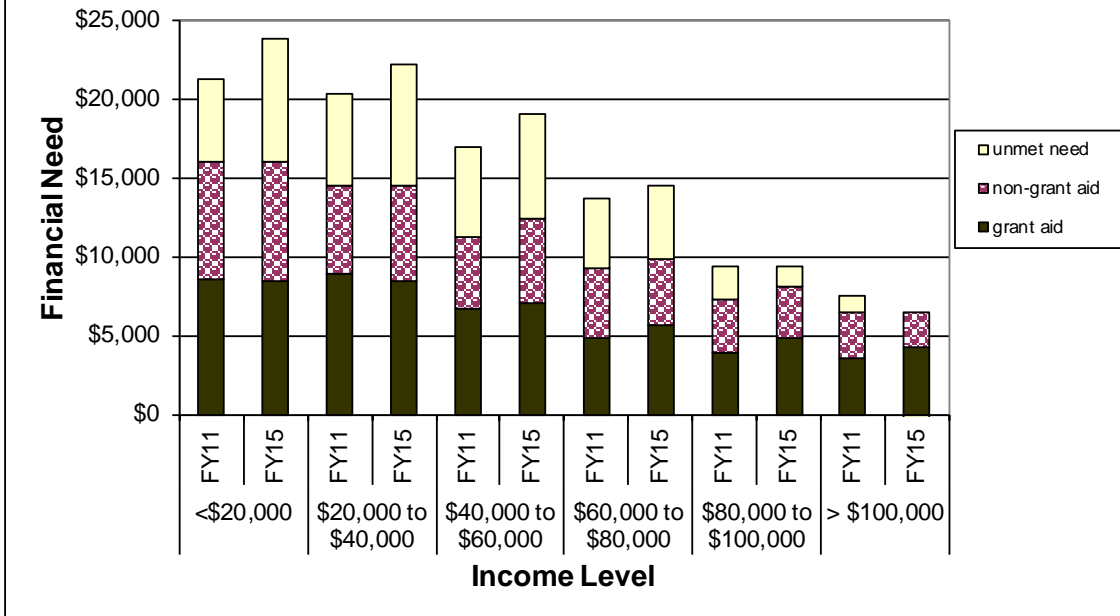
IR&P/LCB 10/15

**Figure 4.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate Residents with Financial Need by Income Level at Missouri S&T, FY11 - FY15**



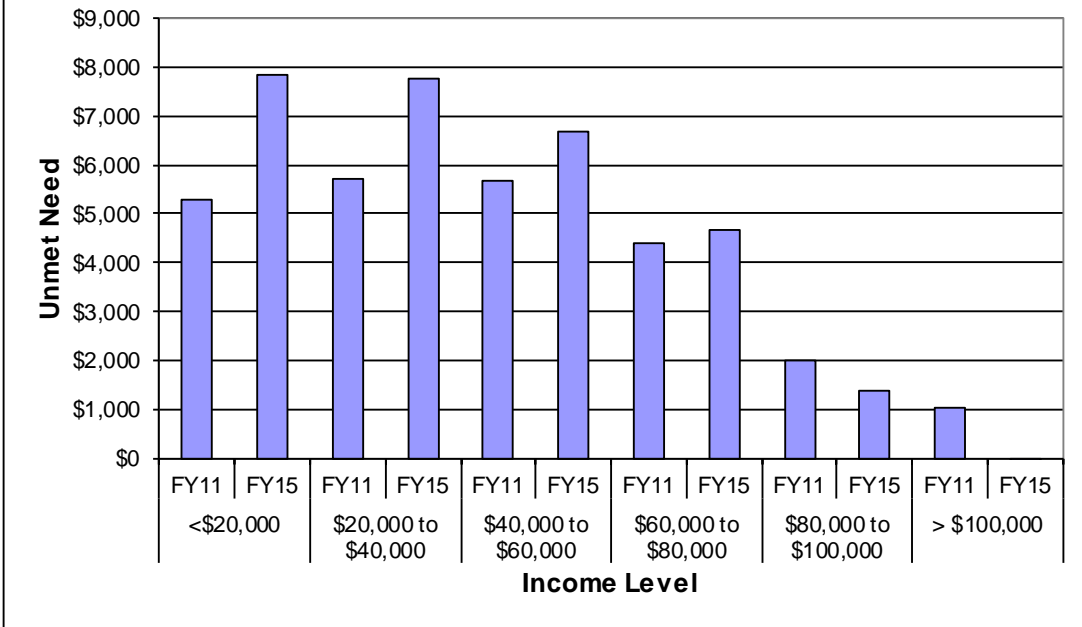
Source: PeopleSoft  
 IR&P/LCB 10/15

**Figure 4.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at Missouri S&T, FY11 vs. FY15**



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

**Figure 4.5**  
**Average Amount of Unmet Financial Need by Income Level**  
**Missouri S&T, FY11 vs. FY15**



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

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

**Missouri S&T**

**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>	403	475	492	482	494						91	23%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$21,847	\$22,924	\$23,447	\$23,509	\$24,065						\$2,218	10%
Less Expected Family Contribution*	553	397	233	310	227	3%	2%	1%	1%	1%	-325	-59%
Financial Need	21,294	22,527	23,214	23,199	23,838	97%	98%	99%	99%	99%	2,544	12%
Less Grant Aid	8,594	7,279	7,735	7,873	8,491	39%	32%	33%	33%	35%	-103	-1%
Unmet Need	\$12,700	\$15,248	\$15,479	\$15,326	\$15,347	58%	67%	66%	65%	64%	2,647	21%
<b>% Grant Aid that Met Financial Need</b>	<b>40%</b>	<b>32%</b>	<b>33%</b>	<b>34%</b>	<b>36%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$266	\$342	\$317	\$292	\$363	1%	1%	1%	1%	2%	96	36%
Need-based Loans	4,094	4,483	4,376	3,904	3,809	19%	20%	19%	17%	16%	-284	-7%
Non-Need Based Loans	3,058	3,793	3,294	3,362	3,333	14%	17%	14%	14%	14%	274	9%
Remaining Unmet Need	\$5,282	\$6,631	\$7,492	\$7,768	\$7,843	24%	29%	32%	33%	33%	2,561	48%
*Amount Borrowed to meet EFC	\$308	\$214	\$95	\$141	\$109	1%	1%	0%	1%	0%	-200	-65%

**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>	405	420	400	399	414						9	2%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$21,799	\$22,839	\$23,374	\$23,388	\$23,960						\$2,161	10%
Less Expected Family Contribution*	1,491	1,238	1,462	1,161	1,703	7%	5%	6%	5%	7%	212	14%
Financial Need	20,307	21,601	21,912	22,228	22,257	93%	95%	94%	95%	93%	1,949	10%
Less Grant Aid	8,909	8,120	7,762	8,408	8,466	41%	36%	33%	36%	35%	-443	-5%
Unmet Need	\$11,399	\$13,481	\$14,150	\$13,820	\$13,791	52%	59%	61%	59%	58%	2,392	21%
<b>% Grant Aid that Met Financial Need</b>	<b>44%</b>	<b>38%</b>	<b>35%</b>	<b>38%</b>	<b>38%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$238	\$281	\$220	\$217	\$297	1%	1%	1%	1%	1%	59	25%
Need-based Loans	3,647	4,083	3,804	3,881	3,605	17%	18%	16%	17%	15%	-42	-1%
Non-Need Based Loans	1,788	2,336	2,060	2,196	2,114	8%	10%	9%	9%	9%	326	18%
Remaining Unmet Need	\$5,725	\$6,781	\$8,065	\$7,525	\$7,775	26%	30%	35%	32%	32%	2,050	36%
*Amount Borrowed to meet EFC	\$730	\$637	\$657	\$580	\$806	3%	3%	3%	2%	3%	76	10%

**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>	397	418	388	380	374						-23	-6%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$21,730	\$22,827	\$23,358	\$23,440	\$23,987						\$2,256	10%
Less Expected Family Contribution*	4,761	4,611	4,339	4,380	4,931	22%	20%	19%	19%	21%	170	4%
Financial Need	16,970	18,216	19,019	19,060	19,056	78%	80%	81%	81%	79%	2,086	12%
Less Grant Aid	6,741	5,643	6,152	6,359	7,074	31%	25%	26%	27%	29%	333	5%
Unmet Need	\$10,229	\$12,573	\$12,868	\$12,701	\$11,982	47%	55%	55%	54%	50%	1,754	17%
<b>% Grant Aid that Met Financial Need</b>	<b>40%</b>	<b>31%</b>	<b>32%</b>	<b>33%</b>	<b>37%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$36	\$23	\$59	\$92	\$136	0%	0%	0%	0%	1%	100	279%
Need-based Loans	3,341	3,697	3,644	3,351	3,316	15%	16%	16%	14%	14%	-25	-1%
Non-Need Based Loans	1,179	1,968	1,785	1,708	1,850	5%	9%	8%	7%	8%	671	57%
Remaining Unmet Need	\$5,673	\$6,885	\$7,380	\$7,551	\$6,680	26%	30%	32%	32%	28%	1,007	18%
*Amount Borrowed to meet EFC	\$1,949	\$1,865	\$1,719	\$1,546	\$1,917	9%	8%	7%	7%	8%	-31	-2%



**Table 4.5 (Continued)**

**Missouri S&T**

**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>	440	388	389	418	396						-44	-10%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$21,749	\$22,809	\$23,323	\$23,454	\$23,896						\$2,147	10%
Less Expected Family Contribution*	8,093	8,685	8,475	8,168	9,325	37%	38%	36%	35%	39%	1,232	15%
Financial Need	13,656	14,124	14,847	15,286	14,570	63%	62%	64%	65%	61%	914	7%
Less Grant Aid	4,794	4,003	4,658	5,202	5,694	22%	18%	20%	22%	24%	900	19%
Unmet Need	\$8,862	\$10,121	\$10,189	\$10,084	\$8,877	41%	44%	44%	43%	37%	14	0%
<b>% Grant Aid that Met Financial Need</b>	<b>35%</b>	<b>28%</b>	<b>31%</b>	<b>34%</b>	<b>39%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$5	\$26	\$36	\$18	\$19	0%	0%	0%	0%	0%	14	317%
Need-based Loans	3,431	3,585	3,327	3,271	3,034	16%	16%	14%	14%	13%	-397	-12%
Non-Need Based Loans	1,046	1,377	1,510	1,206	1,172	5%	6%	6%	5%	5%	126	12%
Remaining Unmet Need	\$4,381	\$5,133	\$5,317	\$5,588	\$4,652	20%	23%	23%	24%	19%	271	6%
*Amount Borrowed to meet EFC	\$2,807	\$2,994	\$6,427	\$2,972	\$3,019	13%	13%	28%	13%	13%	212	8%

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

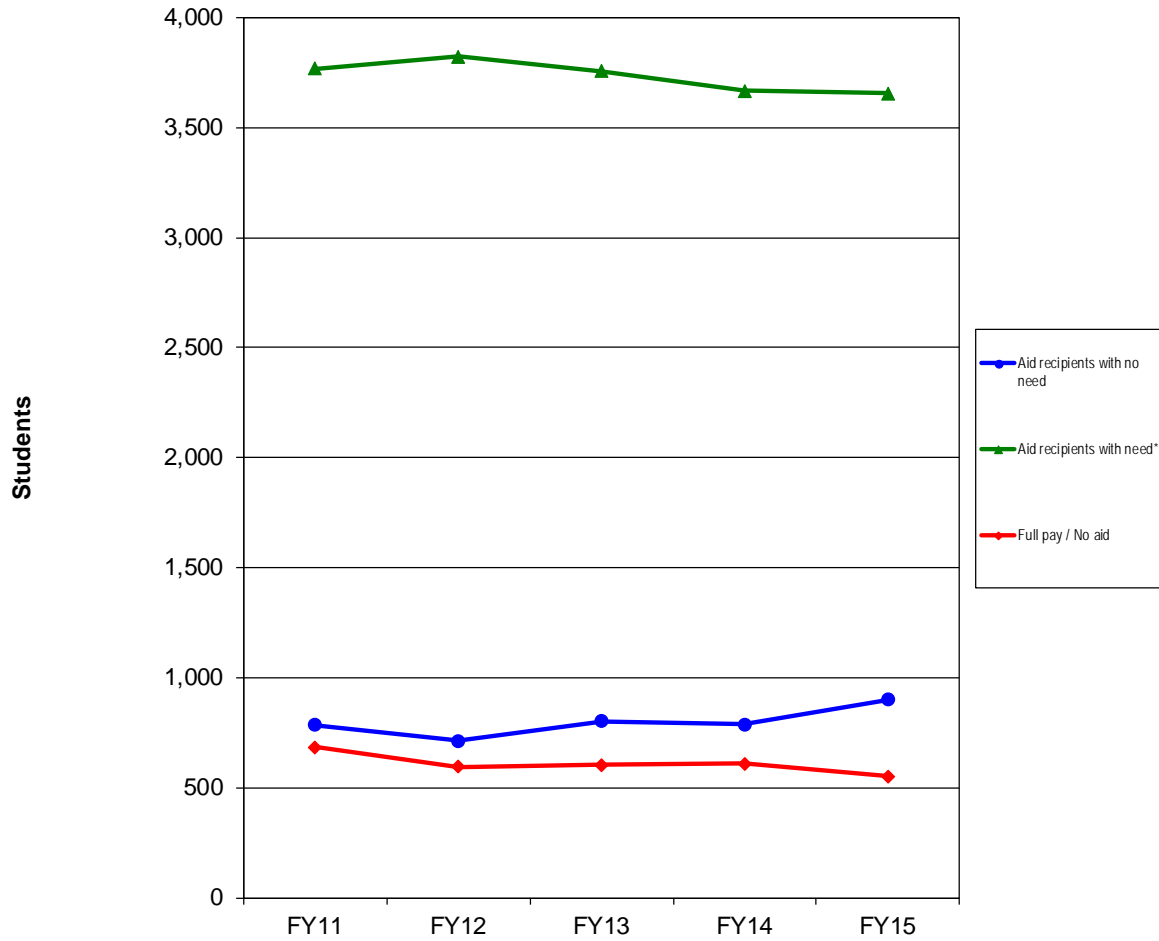
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
<b>Total Enrolled for 9 months (N)</b>	343	371	377	379	391						48	14%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$21,718	\$22,793	\$23,357	\$23,437	\$23,986						\$2,268	10%
Less Expected Family Contribution*	12,374	12,536	12,498	12,144	14,547	57%	55%	54%	52%	61%	2,173	18%
Financial Need	9,344	10,257	10,859	11,293	9,440	43%	45%	46%	48%	39%	95	1%
Less Grant Aid	3,896	3,820	3,920	4,064	4,901	18%	17%	17%	17%	20%	1,005	26%
Unmet Need	\$5,449	\$6,437	\$6,939	\$7,229	\$4,539	25%	28%	30%	31%	19%	-910	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>42%</b>	<b>37%</b>	<b>36%</b>	<b>36%</b>	<b>52%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$7	\$20	\$6	0%	0%	0%	0%	0%	6	
Need-based Loans	2,842	2,966	2,931	2,922	2,657	13%	13%	13%	12%	11%	-185	-7%
Non-Need Based Loans	603	633	558	689	508	3%	3%	2%	3%	2%	-95	-16%
Remaining Unmet Need	\$2,004	\$2,838	\$3,444	\$3,598	\$1,367	9%	12%	15%	15%	6%	-636	-32%
*Amount Borrowed to meet EFC	\$4,179	\$4,064	\$3,957	\$3,857	\$4,273	19%	18%	17%	16%	18%	94	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>	381	445	475	531	314						-67	-18%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$21,776	\$22,798	\$23,481	\$23,486	\$24,069						\$2,293	11%
Less Expected Family Contribution*	14,278	15,428	15,598	15,733	19,298	66%	68%	66%	67%	80%	5,020	35%
Financial Need	7,498	7,369	7,883	7,753	4,771	34%	32%	34%	33%	20%	-2,727	-36%
Less Grant Aid	3,615	3,925	3,795	4,256	4,238	17%	17%	16%	18%	18%	622	17%
Unmet Need	\$3,883	\$3,444	\$4,089	\$3,497	\$533	18%	15%	17%	15%	2%	-3,350	86%
<b>% Grant Aid that Met Financial Need</b>	<b>48%</b>	<b>53%</b>	<b>48%</b>	<b>55%</b>	<b>89%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$9	\$6	\$0	\$5	\$16	0%	0%	0%	0%	0%	7	73%
Need-based Loans	2,443	2,202	2,219	2,071	2,039	11%	10%	9%	9%	8%	-404	-17%
Non-Need Based Loans	409	446	509	469	181	2%	2%	2%	2%	1%	-228	-56%
Remaining Unmet Need	\$1,022	\$791	\$1,361	\$952	-\$1,702	5%	3%	6%	4%	-7%	-2,724	-266%
*Amount Borrowed to meet EFC	\$4,559	\$4,789	\$4,776	\$5,287	\$6,156	21%	21%	20%	23%	26%	1,597	35%

Source: PeopleSoft  
IR&P/LCB 10/15

**Figure 5.1**  
**Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at**  
**the University of Missouri-St. Louis, FY11 - FY15**

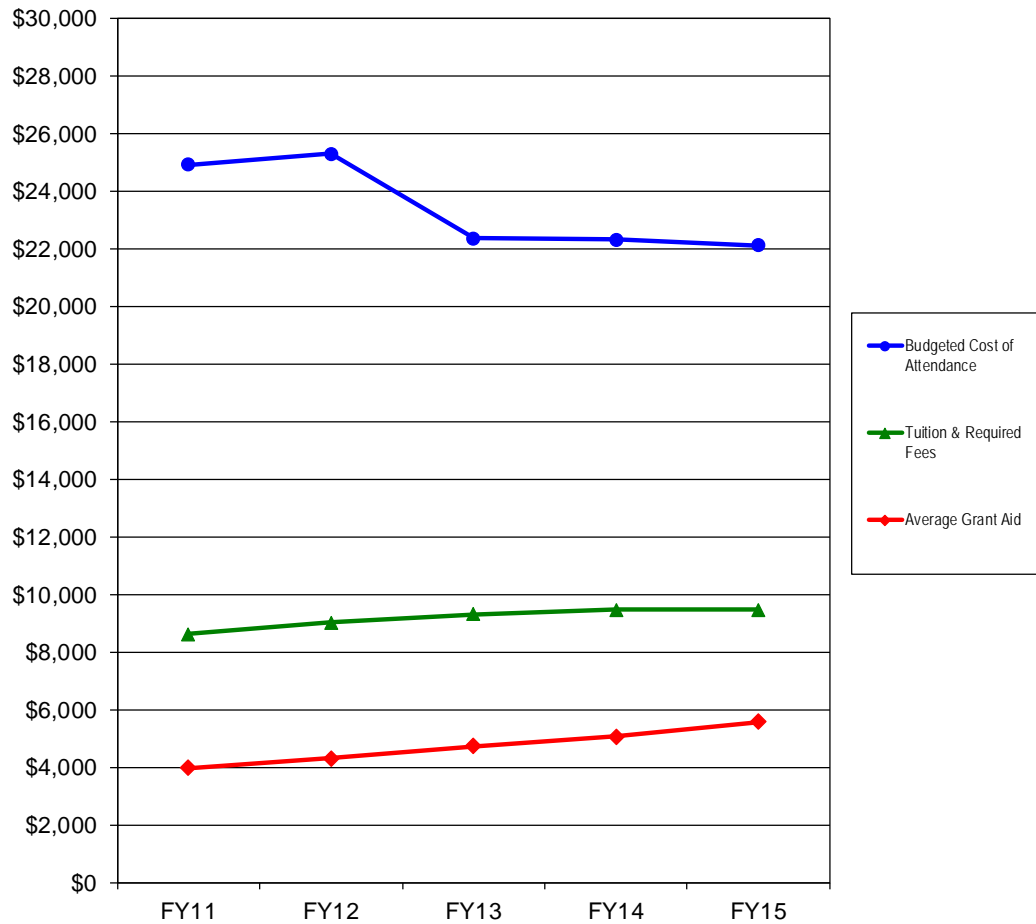


	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	424	390	531	504	617	193	45.5%
Grant aid, no FAFSA	<u>360</u>	<u>324</u>	<u>272</u>	<u>285</u>	<u>282</u>	<u>-78</u>	-21.7%
Aid recipients with no need	784	714	803	789	899	115	14.7%
Aid recipients with need*	3,769	3,822	3,756	3,668	3,655	-114	-3.0%
Full pay / No aid	685	595	603	609	551	-134	-19.6%
<b>Total of all full-time, Degree-Seeking MO UG</b>	<b>5,238</b>	<b>5,131</b>	<b>5,162</b>	<b>5,066</b>	<b>5,105</b>	<b>-133</b>	<b>-2.5%</b>

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

Source: PeopleSoft  
 IR&P/LCB 10/15

**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, FY11 - FY15**



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,915	\$25,299	\$22,364	\$22,324	\$22,125	-\$2,790	-11.2%
Tuition & Required Fees	\$8,631	\$9,038	\$9,314	\$9,474	\$9,474	\$843	9.8%
Average Grant Aid	\$3,983	\$4,317	\$4,746	\$5,071	\$5,575	\$1,593	40.0%

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

**Table 5.1**

**Average Institutional Grant Awards Distributed to Resident, 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*	118	\$2,896	456	\$1,697	979	\$1,573	1,429	\$1,569	1,511	\$1,530
Merit	1,006	\$3,004	1,032	\$3,869	1,055	\$4,248	1,101	\$4,484	1,102	\$5,004
Other**	403	\$1,820	370	\$2,296	325	\$2,140	439	\$2,507	521	\$2,547
Total	1,527	\$2,683	1,858	\$3,022	2,359	\$2,847	2,969	\$2,789	3,134	\$2,921
Students without Need	FY11		FY12		FY13		FY14		FY15	
Type of Award Merit	359	\$3,745	330	\$4,225	377	\$4,362	363	\$5,219	429	\$5,294
Other**	162	\$2,852	135	\$3,429	134	\$2,688	113	\$3,436	166	\$2,754
Total	521	\$3,467	465	\$3,994	511	\$3,923	476	\$4,796	595	\$4,586

\*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 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, FY11 & FY15**

Income Level	FY11			FY15		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,284	61%	20%	\$6,855	72%	30%
\$20,000 to \$40,000	\$4,690	54%	18%	\$6,811	72%	30%
\$40,000 to \$60,000	\$3,924	45%	16%	\$5,532	58%	25%
\$60,000 to \$80,000	\$2,675	31%	11%	\$4,444	47%	21%
\$80,000 to \$100,000	\$2,277	26%	9%	\$3,196	34%	15%
>\$100,000	\$1,828	21%	7%	\$5,068	53%	22%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 10/15

**Table 5.3**  
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-  
 St. Louis, FY11 & FY15**

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	2%	20%	0%	29%	48%	2%	30%	0%	30%	38%
\$20,000 to \$40,00	10%	18%	0%	22%	50%	9%	30%	0%	23%	38%
\$40,000 to \$60,000	21%	16%	0%	18%	45%	21%	25%	0%	19%	35%
\$60,000 to \$80,000	39%	11%	0%	17%	33%	36%	21%	0%	16%	26%
\$80,000 to \$100,000	62%	9%	0%	14%	14%	58%	15%	0%	16%	10%
>\$100,000	78%	7%	0%	12%	2%	71%	22%	0%	10%	-3%

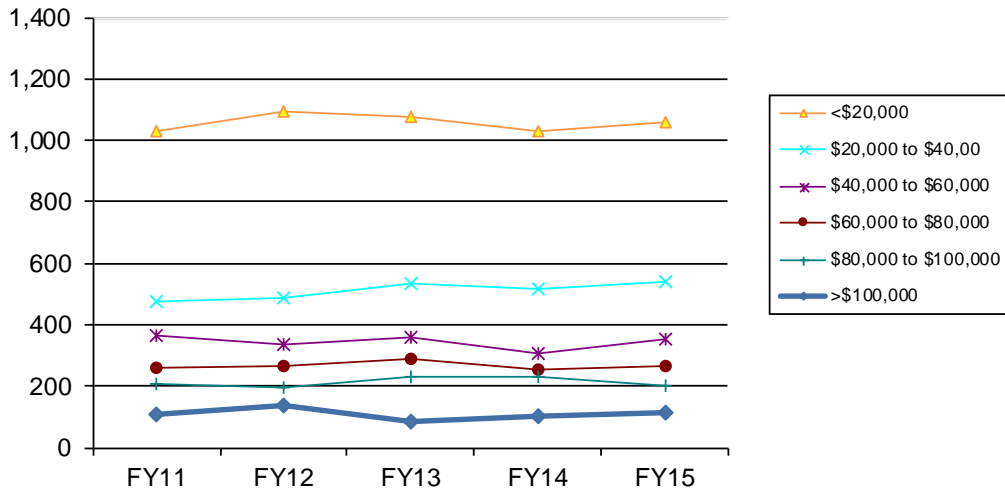
Source: PeopleSoft  
 IR&P/LCB 10/15

**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, FY11 - FY15**

	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	251	\$8,533	247	\$8,475	157	\$8,577	170	\$8,702	102	\$6,836
Without Need	85	9,036	77	8,626	93	8,254	82	7,686	79	7,043
	336	\$8,660	324	\$8,511	250	\$8,456	252	\$8,371	181	\$6,926

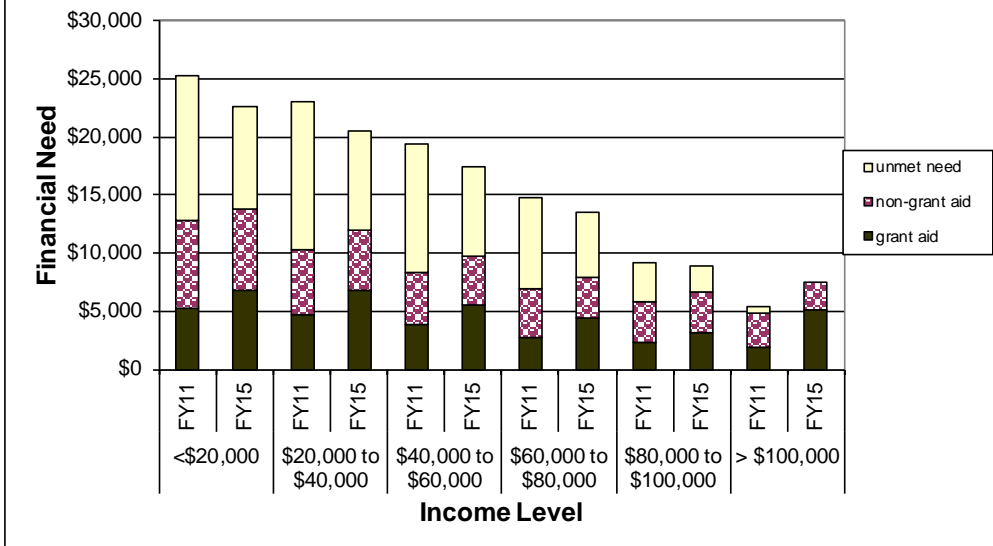
Source: PeopleSoft  
 IR&P/LCB 10/15

**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, FY11 - FY15**



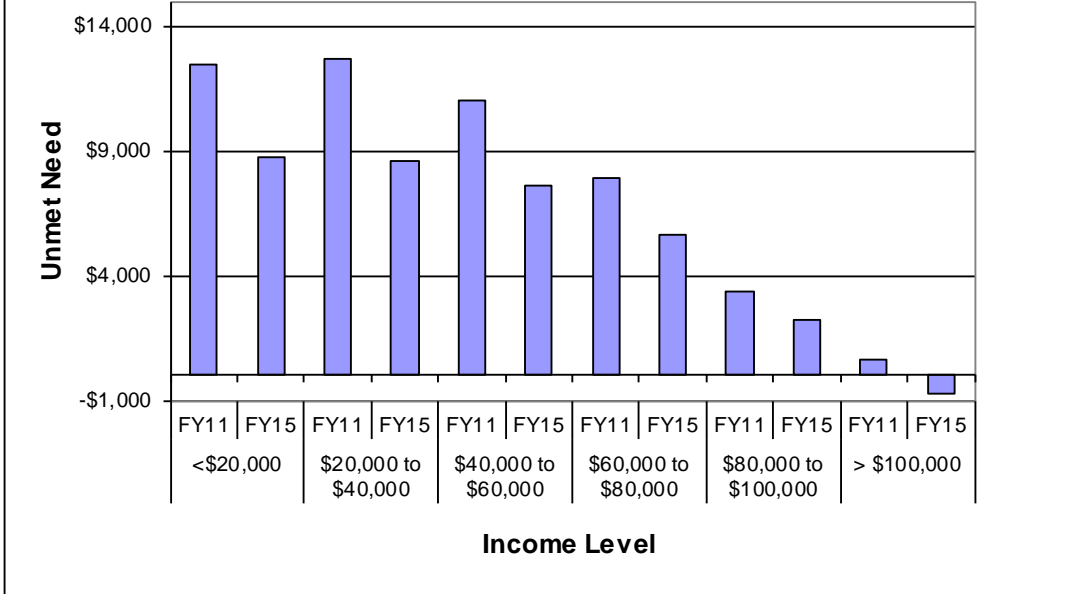
Source: PeopleSoft  
 IR&P/LCB 10/15

**Figure 5.4**  
**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 5.5**  
**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 5.5**

**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 Resident Undergraduate Students)**

**University of Missouri-St. Louis**

**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>	1,031	1,092	1,078	1,032	1,061						30	3%	
						<b>Percent Cost of Attendance</b>							
Cost of Attendance	\$25,835	\$26,149	\$23,206	\$23,109	\$23,022						-\$2,812	-11%	
Less Expected Family Contribution*	<u>548</u>	<u>487</u>	<u>315</u>	<u>373</u>	<u>431</u>	2%	2%	1%	2%	2%	-117	-21%	
Financial Need	25,287	25,662	22,891	22,737	22,591	98%	98%	99%	98%	98%	-2,695	-11%	
Less Grant Aid	<u>5,284</u>	<u>5,657</u>	<u>6,197</u>	<u>6,282</u>	<u>6,855</u>	20%	22%	27%	27%	30%	1,571	30%	
Unmet Need	\$20,002	\$20,005	\$16,694	\$16,454	\$15,736	77%	77%	72%	71%	68%	-4,266	-21%	
<b>% Grant Aid that Met Financial Need</b>	<b>21%</b>	<b>22%</b>	<b>27%</b>	<b>28%</b>	<b>30%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>						<b>Percent Cost of Attendance</b>							
College Work Study	\$58	\$67	\$83	\$49	\$44	0%	0%	0%	0%	0%	-14	-24%	
Need-based Loans	3,637	3,642	3,616	3,450	3,229	14%	14%	16%	15%	14%	-408	-11%	
Non-Need Based Loans	<u>3,847</u>	<u>3,796</u>	<u>3,821</u>	<u>3,448</u>	<u>3,728</u>	15%	15%	16%	15%	16%	-119	-3%	
Remaining Unmet Need	\$12,461	\$12,499	\$9,174	\$9,507	\$8,735	48%	48%	40%	41%	38%	-3,726	-30%	
*Amount Borrowed to meet EFC	\$406	\$342	\$220	\$246	\$303	2%	1%	1%	1%	1%	-103	-25%	

**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>	478	485	531	514	541						63	13%	
						<b>Percent Cost of Attendance</b>							
Cost of Attendance	\$25,447	\$25,755	\$22,814	\$22,627	\$22,658						-\$2,789	-11%	
Less Expected Family Contribution*	<u>2,477</u>	<u>2,031</u>	<u>1,983</u>	<u>1,872</u>	<u>2,091</u>	10%	8%	9%	8%	9%	-387	-16%	
Financial Need	22,969	23,724	20,831	20,755	20,567	90%	92%	91%	92%	91%	-2,402	-10%	
Less Grant Aid	<u>4,690</u>	<u>4,920</u>	<u>5,489</u>	<u>6,286</u>	<u>6,811</u>	18%	19%	24%	28%	30%	2,121	45%	
Unmet Need	\$18,279	\$18,804	\$15,342	\$14,470	\$13,756	72%	73%	67%	64%	61%	-4,523	-25%	
<b>% Grant Aid that Met Financial Need</b>	<b>20%</b>	<b>21%</b>	<b>26%</b>	<b>30%</b>	<b>33%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>						<b>Percent Cost of Attendance</b>							
College Work Study	\$28	\$68	\$89	\$69	\$35	0%	0%	0%	0%	0%	7	25%	
Need-based Loans	3,544	3,466	3,495	3,073	3,151	14%	13%	15%	14%	14%	-393	-11%	
Non-Need Based Loans	<u>1,998</u>	<u>2,244</u>	<u>1,974</u>	<u>1,750</u>	<u>1,991</u>	8%	9%	9%	8%	9%	-6	0%	
Remaining Unmet Need	\$12,709	\$13,025	\$9,784	\$9,578	\$8,578	50%	51%	43%	42%	38%	-4,131	-33%	
*Amount Borrowed to meet EFC	\$1,613	\$1,234	\$1,282	\$1,059	\$1,297	6%	5%	6%	5%	6%	-316	-20%	

**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>	367	334	356	308	352						-15	-4%	
						<b>Percent Cost of Attendance</b>							
Cost of Attendance	\$24,535	\$25,111	\$22,017	\$22,055	\$21,913						-\$2,623	-11%	
Less Expected Family Contribution*	<u>5,179</u>	<u>4,718</u>	<u>4,216</u>	<u>4,015</u>	<u>4,532</u>	21%	19%	19%	18%	21%	-647	-12%	
Financial Need	19,356	20,393	17,801	18,040	17,380	79%	81%	81%	82%	79%	-1,976	-10%	
Less Grant Aid	<u>3,924</u>	<u>4,394</u>	<u>4,666</u>	<u>5,336</u>	<u>5,532</u>	16%	17%	21%	24%	25%	1,609	41%	
Unmet Need	\$15,433	\$15,999	\$13,135	\$12,704	\$11,848	63%	64%	60%	58%	54%	-3,585	-23%	
<b>% Grant Aid that Met Financial Need</b>	<b>20%</b>	<b>22%</b>	<b>26%</b>	<b>30%</b>	<b>32%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>						<b>Percent Cost of Attendance</b>							
College Work Study	\$51	\$26	\$56	\$54	\$53	0%	0%	0%	0%	0%	2	4%	
Need-based Loans	3,419	3,314	3,383	3,304	3,121	14%	13%	15%	15%	14%	-298	-9%	
Non-Need Based Loans	<u>924</u>	<u>1,075</u>	<u>1,119</u>	<u>1,068</u>	<u>1,046</u>	4%	4%	5%	5%	5%	123	13%	
Remaining Unmet Need	\$11,039	\$11,585	\$8,577	\$8,278	\$7,627	45%	46%	39%	38%	35%	-3,411	-31%	
*Amount Borrowed to meet EFC	\$1,830	\$1,674	\$1,524	\$1,365	\$1,598	7%	7%	7%	6%	7%	-232	-13%	



**Table 5.5 (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>	262	267	290	255	267						5	2%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$24,038	\$24,342	\$21,733	\$21,782	\$21,338						-\$2,700	-11%
Less Expected Family Contribution*	9,257	9,453	8,663	8,264	7,772	39%	39%	40%	38%	36%	-1,485	-16%
Financial Need	14,781	14,889	13,069	13,518	13,566	61%	61%	60%	62%	64%	-1,215	-8%
Less Grant Aid	2,675	2,927	3,716	3,759	4,444	11%	12%	17%	17%	21%	1,770	66%
Unmet Need	\$12,106	\$11,961	\$9,353	\$9,759	\$9,122	50%	49%	43%	45%	43%	-2,984	-25%
<b>% Grant Aid that Met Financial Need</b>	<b>18%</b>	<b>20%</b>	<b>28%</b>	<b>28%</b>	<b>33%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$38	\$24	\$12	\$0	\$0	0%	0%	0%	0%	0%	-38	-100%
Need-based Loans	3,767	3,545	3,417	3,347	3,202	16%	15%	16%	15%	15%	-565	-15%
Non-Need Based Loans	414	455	506	449	296	2%	2%	2%	2%	1%	-118	-29%
Remaining Unmet Need	\$7,887	\$7,937	\$5,419	\$5,964	\$5,624	33%	33%	25%	27%	26%	-2,263	-29%
*Amount Borrowed to meet EFC	\$2,651	\$2,766	\$2,653	\$2,374	\$2,028	11%	11%	12%	11%	10%	-624	-24%

**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>	207	198	228	229	203						-4	-2%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$24,154	\$23,939	\$21,458	\$21,613	\$21,179						-\$2,975	-12%
Less Expected Family Contribution*	15,036	14,376	13,247	13,192	12,335	62%	60%	62%	61%	58%	-2,701	-18%
Financial Need	9,119	9,563	8,211	8,421	8,844	38%	40%	38%	39%	42%	-274	-3%
Less Grant Aid	2,277	2,730	2,820	3,101	3,196	9%	11%	13%	14%	15%	919	40%
Unmet Need	\$6,842	\$6,832	\$5,391	\$5,320	\$5,648	28%	29%	25%	25%	27%	-1,193	-17%
<b>% Grant Aid that Met Financial Need</b>	<b>25%</b>	<b>29%</b>	<b>34%</b>	<b>37%</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	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	3,279	3,322	3,262	3,019	3,160	14%	14%	15%	14%	15%	-119	-4%
Non-Need Based Loans	198	214	198	240	300	1%	1%	1%	1%	1%	102	51%
Remaining Unmet Need	\$3,365	\$3,296	\$1,931	\$2,061	\$2,188	14%	14%	9%	10%	10%	-1,177	-35%
*Amount Borrowed to meet EFC	\$3,422	\$3,283	\$3,384	\$3,057	\$3,041	14%	14%	16%	14%	14%	-381	-11%

**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>	110	138	86	102	112						2	2%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$24,737	\$25,181	\$23,174	\$22,829	\$23,136						-\$1,601	-6%
Less Expected Family Contribution*	19,319	19,165	16,711	16,429	16,380	78%	76%	72%	72%	71%	-2,939	-15%
Financial Need	5,418	6,016	6,464	6,400	6,756	22%	24%	28%	28%	29%	1,337	25%
Less Grant Aid	1,828	1,978	3,063	3,548	5,068	7%	8%	13%	16%	22%	3,240	177%
Unmet Need	\$3,590	\$4,038	\$3,401	\$2,851	\$1,687	15%	16%	15%	12%	7%	-1,903	-53%
<b>% Grant Aid that Met Financial Need</b>	<b>34%</b>	<b>33%</b>	<b>47%</b>	<b>55%</b>	<b>75%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$0	\$55	\$102	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	2,762	2,829	2,761	2,700	2,238	11%	11%	12%	12%	10%	-524	-19%
Non-Need Based Loans	225	100	359	211	174	1%	0%	2%	1%	1%	-51	-23%
Remaining Unmet Need	\$604	\$1,109	\$226	-\$161	-\$725	2%	4%	1%	-1%	-3%	-1,329	-220%
*Amount Borrowed to meet EFC	\$3,842	\$3,807	\$3,326	\$4,161	\$3,271	16%	15%	14%	18%	14%	-570	-15%

Source: PeopleSoft

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