

**University of Missouri System
Undergraduate Financial Aid Summary Report
FY2000-FY2004**

(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 1999-00 (FY00) through fiscal year 2003-04 (FY04). In the first part of this report eight questions are addressed at the UM System level:

1. How many students received aid and what type of aid was received?
2. Has grant aid kept pace with increases in educational and required fees?
3. How has the distribution of institutional gift aid changed over the past five years?
4. What percent of educational and required fees is met by grant aid?
5. How has the number of aid recipients with need changed by income level?
6. How do financial aid packages vary by income level?
7. For students that have need, what is the average amount of unmet financial need?
8. Can families afford to pay the expected family contribution?

The second part of the report provides campus-level financial aid distribution patterns for the past five years, which may differ from system-level findings.

Special thanks to the campus financial aid directors who provided valuable assistance and feedback for this report: Joe Camille at UM-Columbia, Jeanette Brandow at UM-Kansas City, Bob Whites at UM-Rolla, and Tony Georges at UM-St. Louis.

System-wide trends highlighted include:

- Total aid to students with need is awarded from a combination of aid based on merit and aid based solely on need. As the total number of full-time, degree-seeking resident students has increased, there has been a significant increase in the number of students with financial need. In FY00 there were 11,320 students with need who received aid. By FY04 that number grew by 26% to 14, 257 students with need who received aid (Figure 1.1).
- There is a steadily widening gap between educational and required fees and the average grant aid awarded to undergraduates, particularly in the last two years (Figure 1.2).
- The number of students that received an institutional grant increased from FY00 to FY04 with a significant increase in the number of awards that went to students with financial need. However, students that do not have financial need continue to receive larger institutional grant awards than students with financial need (Table 1.1).

- Missouri resident undergraduate students in the lower income categories have the highest grant aid as a percentage of educational and required fees. In FY04, grant aid as a percent of tuition and required fees decreased for all income categories compared to FY00 (Table 1.2).
- Overall, the University continues to experience an increase in the number of students with income greater than \$60,000 who have financial need (Figure 1.3).
- Students with incomes less than \$40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, lower income students continue to have the largest amount of unmet financial need (Figure 1.4).
- Over the past five years, the unmet financial need of lower income students has nearly doubled (Figure 1.5).
- Higher income students borrow a significant amount of the money that the family is expected to pay out-of-pocket (Table 1.3).

Campus-specific variations from System trends:

- On the Columbia campus the average amount of grant aid awarded to students in lower incomes exceeded educational and required fees in FY00 and covered 90% of these fees in FY04 (Table 2.2).
- The Kansas City and St. Louis campuses continue to experience significant increases in the number of low-income students that have financial need (Figures 3.3 and 5.3).
- 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 3.4 and 5.4).

Undergraduate resident vs. non-resident trends:

- Average grant aid to non-resident undergraduates has decreased nearly 12% over the past five years. In FY04 grant aid to non-resident undergraduates was nearly double the average grant awarded to residents (\$6,427 vs. \$3,495).
- In general, non-resident undergraduates receive institutional grant awards more than double the amount awarded to resident undergraduates. In FY04, non-resident undergraduates without financial need received the largest average institutional grant award, \$5,482. During that same year, resident undergraduates with financial need received an average institutional gift award of \$1,319.

The contextual basis of financial aid distribution

Very few 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). Finally, 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 (FASFA) 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 FASFA, Figure A.1 is provided to give an overview of how a student's financial aid package is determined.

Figure A.1
Example of How Financial Need is Determined and Aid is Distributed

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

Foremost, a BUDGETED COST OF ATTENDANCE (COA) is determined for every student that completes a FASFA. 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 FY00 to FY04

PLEASE NOTE: The findings below highlight system-wide trends at the University of Missouri. Financial aid trends may differ by campus and are included in the second part of this report.

1. How many students received aid and what type of aid was received?

The total number of full-time, degree-seeking resident undergraduates steadily increased over the past five years from 24,655 to 28,740. With this increase in enrollment, there has been a significant increase in the number of students with financial need. In FY00 there were 11,320 students with financial need. By FY04 that number grew by 26% to 14,257(Figure 1.1).

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

Over the past five years educational and required fees increased 44% and the budgeted cost of attendance increased 32% while average grant aid has increased 14.5%. The overall trend is that there is a steadily widening gap between educational and required fees and the average grant aid awarded to undergraduates (Figure 1.2).

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

The number of students that received an institutional grant increased from FY00 to FY04 with a significant increase in the number of awards that went to students with financial need. However, students without financial need continue to receive larger institutional grant awards than students with need. In FY04 students with need received an average institutional grant award of \$1,319. Students without need received an average institutional grant award of \$1,651(Table 1.1).

4. What percent of educational and required fees is met by grant aid?

Lower income students have the most financial need and on average receive much more grant aid than higher income students. In FY00 grant aid covered nearly 89% of educational and required fees for students with income less than \$20,000 and 85% for students with income between \$20,000 and \$40,000. By FY04, grant aid covered 79% of educational and required fees for students with income less than \$20,000 and 75% for students with income between \$20,000 and \$40,000. The overall trend is that grant aid continues to cover a smaller percentage of the educational and required fees for all students regardless of income but students in lower incomes are impacted the most (Table 1.2).

5. How has the number of aid recipients with need changed by income level?

There has been a change in the number of aid recipients with need by income level. The number of aid recipients with need and incomes lower than \$40,000 increased slightly. On the other hand, there has been a significant increase in the number of aid recipients with need and incomes over \$40,000. 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).

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

Students with incomes less than \$40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, by income level, there is a difference in the structure of the financial aid packages and the way that financial need is met. For example, in FY00 for students with incomes over \$60,000 over half of financial need was met with grant aid, and the remaining need was met by non-grant aid. At the same time, for students with incomes less than \$40,000 less than half of financial need was met with grant aid, and the average non-grant award was not enough to cover the remaining financial need. Thus lower-income students continue to have the largest amount of unmet financial need (Figure 1.4).

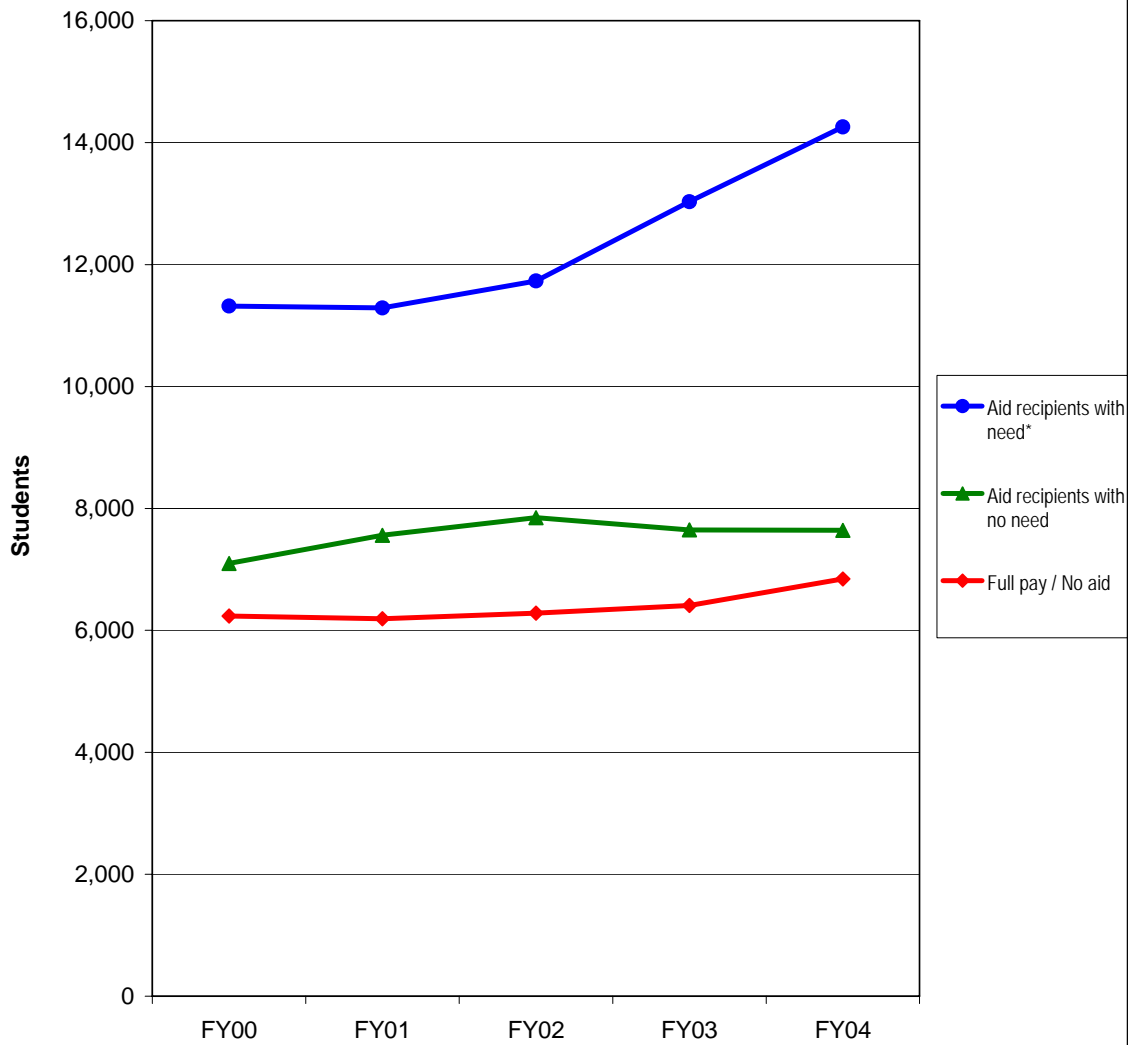
7. For students that have need, what is the average amount of unmet financial need?

Over the past five years, the structure of financial aid packages has changed across all income levels. For example, five years ago, students with incomes greater than \$60,000 received financial aid packages that covered total financial need. By FY04, although financial aid covered a significant amount of the financial need, these students now had a small amount of unmet need. The change in financial aid packages was more drastic for lower income students. In FY04, even though lower income students received slightly larger grant and non-grant awards, their financial need increased substantially. Subsequently, the unmet financial need of lower income students has nearly doubled over the past five years. (Figure 1.5)

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

On average, families borrow a portion of the amount that it is expected to pay out-of-pocket (i.e. the expected family contribution). However, higher income students borrow a significant amount of the money that the family is expected to pay out-of-pocket (Table 1.3).

Figure 1.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates
at the University of Missouri System, FY00 - FY04



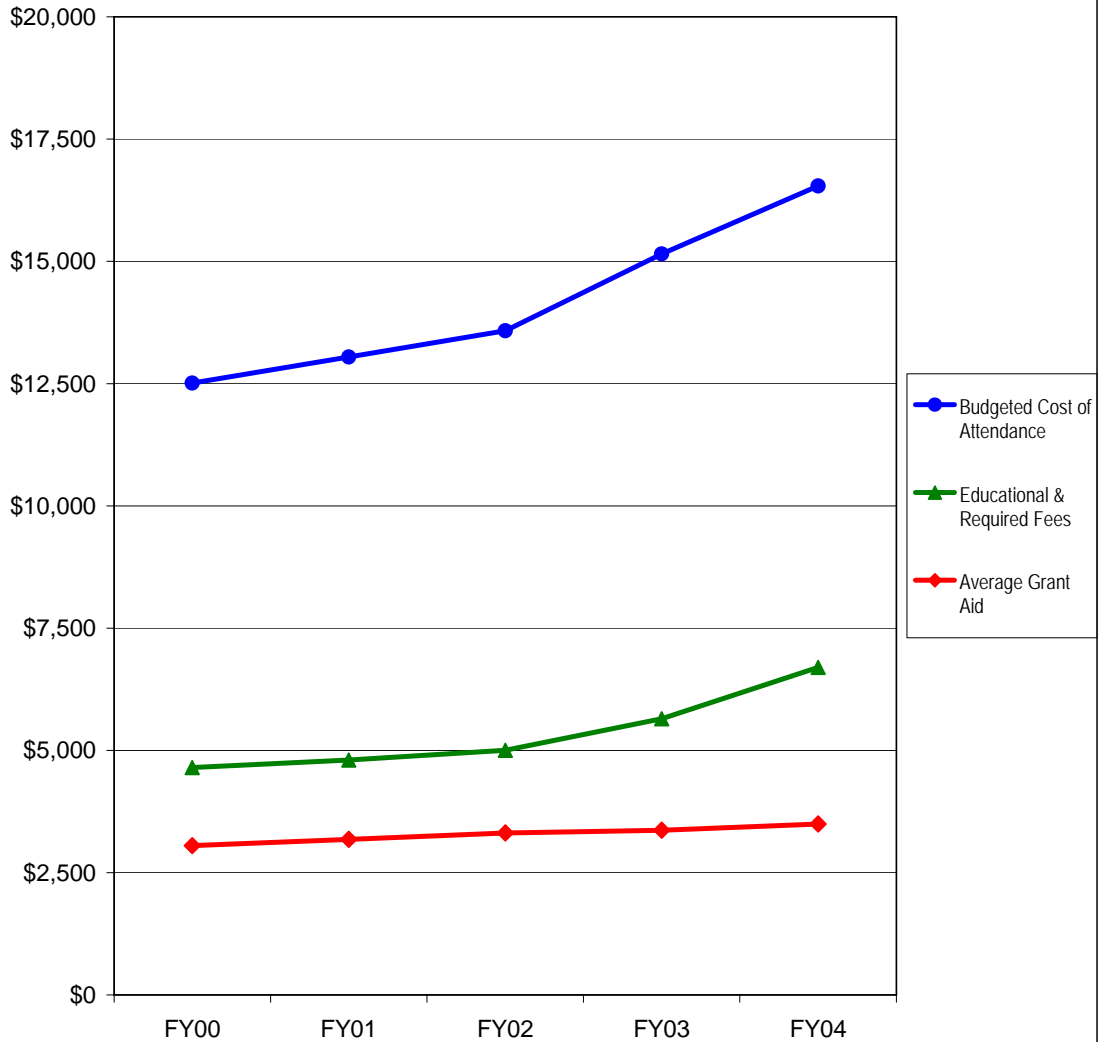
Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	3,394	3,669	4,091	4,054	4,025	631	18.6%
Grant aid, no FAFSA	<u>3,704</u>	<u>3,891</u>	<u>3,757</u>	<u>3,593</u>	<u>3,615</u>	-89	-2.4%
Aid recipients with no need	7,098	7,560	7,848	7,647	7,640	542	7.6%
Aid recipients with need*	11,320	11,291	11,731	13,030	14,257	2,937	25.9%
Full pay / No aid	6,237	6,192	6,284	6,409	6,843	606	9.7%
Total of all full-time, Degree-Seeking MO UC	24,655	25,043	25,863	27,086	28,740	4,085	16.6%

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

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

Figure 1.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri Residents at the University of Missouri System, FY00 - FY04



Source:
 IR&P/RS 2/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendanc	\$12,513	\$13,043	\$13,581	\$15,153	\$16,542	\$4,029	32.2%
Educational & Required Fee	\$4,651	\$4,806	\$5,003	\$5,647	\$6,697	\$2,046	44.0%
Average Grant Aid	\$3,052	\$3,181	\$3,315	\$3,369	\$3,495	\$443	14.5%

Table 1.1

Average Institutional Grant Aid Distributed to Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY00 - FY04

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	11,320	\$1,197	11,291	\$1,181	11,731	\$1,178	13,030	\$1,204	14,257	\$1,319
Without Need	7,040	1,736	7,560	1,707	7,848	1,621	7,647	1,558	7,640	1,651

Source: UIDS
IR&P/LCB 3/05

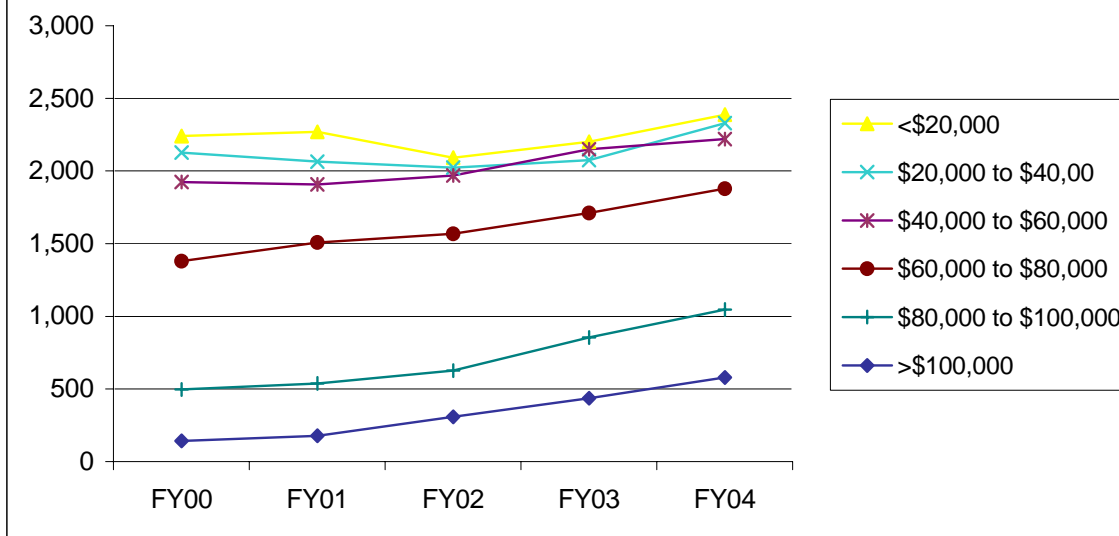
Table 1.2

Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri System, FY00 & FY04

Income Level	FY00		FY04	
	Grant Aid	% Educational & Required Fees	Grant Aid	% Educational & Required Fees
<\$20,000	\$4,139	89%	\$5,259	79%
\$20,000 to \$40,00	\$3,936	85%	\$5,014	75%
\$40,000 to \$60,000	\$3,074	66%	\$4,054	61%
\$60,000 to \$80,000	\$2,301	49%	\$2,802	42%
\$80,000 to \$100,000	\$2,067	44%	\$2,397	36%
>\$100,000	\$2,389	51%	\$2,135	32%

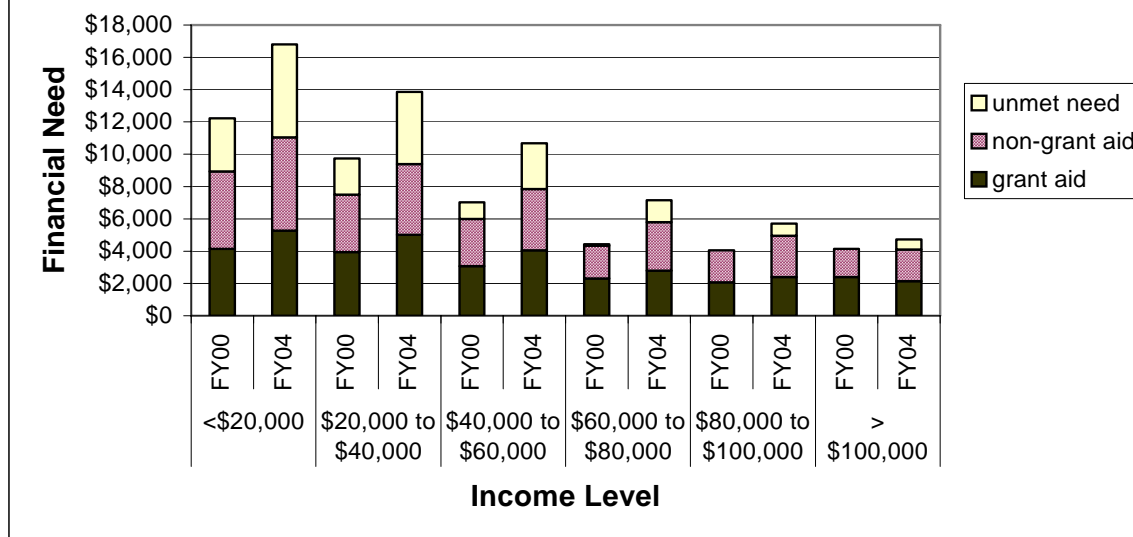
Source: UIDS
IR&P/LCB 3/05

Figure 1.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri System, FY00 - FY04



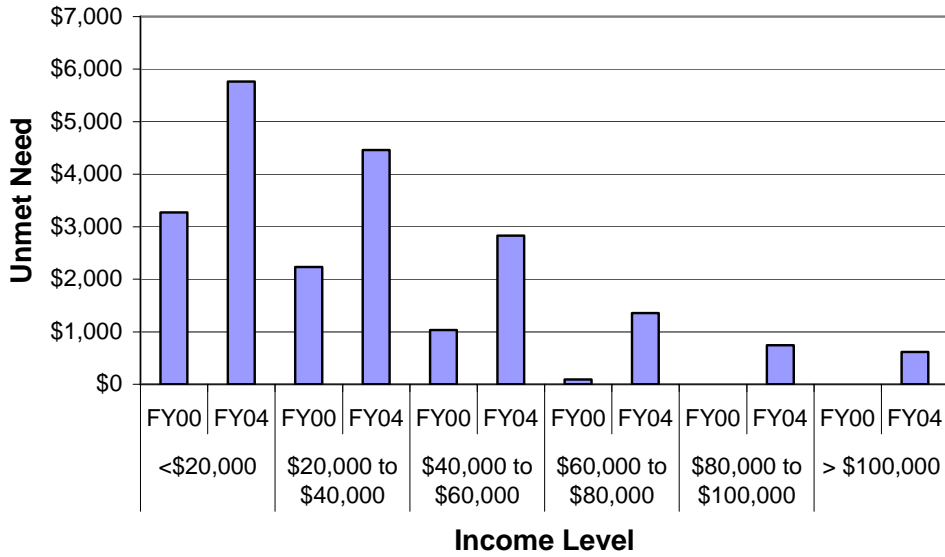
Source: UIDS
 IR&P/LCB 3/05

Figure 1.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 1.5
Average Amount of Unmet Financial Need by Income Level
at the University of Missouri System, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 1.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri System

<i>Income Less than \$20,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	2,240	2,270	2,091	2,202	2,388						148	7%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,371	\$13,880	\$14,354	\$16,456	\$17,797						\$4,426	33%
Less Expected Family Contribution*	1,153	1,016	1,016	1,068	990	9%	7%	7%	6%	6%	-163	-14%
Financial Need	12,218	12,865	13,338	15,388	16,806	91%	93%	93%	94%	94%	4,589	38%
Less Grant Aid	4,139	4,540	5,092	5,112	5,259	31%	33%	35%	31%	30%	1,121	27%
Unmet Need	\$8,079	\$8,325	\$8,246	\$10,277	\$11,547	60%	60%	57%	62%	65%	3,468	43%
% Grant Aid that Met Financial Need	34%	35%	38%	33%	31%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$137	\$137	\$169	\$190	\$200	1%	1%	1%	1%	1%	63	46%
Need-based Loans	3,544	3,503	3,353	3,512	3,858	27%	25%	23%	21%	22%	315	9%
Alternative Loans	1,126	1,194	1,107	1,458	1,727	8%	9%	8%	9%	10%	602	53%
Remaining Unmet Need	\$3,273	\$3,491	\$3,616	\$5,115	\$5,762	24%	25%	25%	31%	32%	2,489	76%
*Amount Borrowed to meet EFC	\$528	\$507	\$478	\$532	\$568	4%	4%	3%	3%	3%	40	8%
Income Between \$20,000 to \$40,000												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change	% Change
Total Enrolled for 9 months (N)	2,127	2,065	2,023	2,076	2,330						203	10%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,544	\$13,077	\$13,746	\$15,481	\$16,817						\$4,273	34%
Less Expected Family Contribution*	2,808	2,816	2,967	2,993	2,967	22%	22%	22%	19%	18%	159	6%
Financial Need	9,736	10,261	10,778	12,487	13,850	78%	78%	78%	81%	82%	4,114	42%
Less Grant Aid	3,936	4,223	4,770	4,914	5,014	31%	32%	35%	32%	30%	1,078	27%
Unmet Need	\$5,799	\$6,038	\$6,008	\$7,573	\$8,836	46%	46%	44%	49%	53%	3,036	52%
% Grant Aid that Met Financial Need	40%	41%	44%	39%	36%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	177	179	188	252	225	1%	1%	1%	2%	1%	48	27%
Need-based Loans	3,049	3,007	2,860	3,154	3,503	24%	23%	21%	20%	21%	454	15%
Alternative Loans	339	417	367	520	649	3%	3%	3%	3%	4%	310	91%
Remaining Unmet Need	\$2,235	\$2,436	\$2,593	\$3,647	\$4,459	18%	19%	19%	24%	27%	2,224	100%
*Amount Borrowed to meet EFC	\$785	\$805	\$896	\$970	\$999	6%	6%	7%	6%	6%	214	27%
Income Between \$40,000 to \$60,000												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change	% Change
Total Enrolled for 9 months (N)	1,924	1,908	1,969	2,150	2,220						296	15%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,244	\$12,850	\$13,408	\$14,960	\$16,262						\$4,018	33%
Less Expected Family Contribution*	5,221	5,347	5,408	5,528	5,586	43%	42%	40%	37%	34%	365	7%
Financial Need	7,024	7,503	8,001	9,432	10,676	57%	58%	60%	63%	66%	3,652	52%
Less Grant Aid	3,074	3,500	3,671	3,699	4,054	25%	27%	27%	25%	25%	980	32%
Unmet Need	\$3,950	\$4,003	\$4,329	\$5,733	\$6,623	32%	31%	32%	38%	41%	2,673	68%
% Grant Aid that Met Financial Need	44%	47%	46%	39%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$164	\$165	\$174	\$225	\$224	1%	1%	1%	2%	1%	60	36%
Need-based Loans	2,570	2,491	2,519	2,906	3,234	21%	19%	19%	19%	20%	663	26%
Alternative Loans	180	173	173	332	334	1%	1%	1%	2%	2%	154	86%
Remaining Unmet Need	\$1,035	\$1,175	\$1,464	\$2,269	\$2,830	8%	9%	11%	15%	17%	1,795	173%
*Amount Borrowed to meet EFC	\$1,363	\$1,492	\$1,453	\$1,606	\$1,588	11%	12%	11%	11%	10%	226	17%

Table 1.3 (Continued)

University of Missouri-System

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	1,381	1,508	1,568	1,712	1,879						498	36%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,364	\$12,915	\$13,562	\$14,854	\$16,235						\$3,872	31%
Less Expected Family Contribution*	7,938	8,092	8,443	8,656	9,078	64%	63%	62%	58%	56%	1,140	14%
Financial Need	4,425	4,824	5,119	6,198	7,157	36%	37%	38%	42%	44%	2,731	62%
Less Grant Aid	2,301	2,611	2,741	2,874	2,802	19%	20%	20%	19%	17%	501	22%
Unmet Need	\$2,124	\$2,213	\$2,379	\$3,324	\$4,354	17%	17%	18%	22%	27%	2,230	105%
% Grant Aid that Met Financial Need	52%	54%	54%	46%	39%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$97	\$95	\$110	\$146	\$155	1%	1%	1%	1%	1%	59	61%
Need-based Loans	1,847	1,851	1,863	2,232	2,670	15%	14%	14%	15%	16%	823	45%
Alternative Loans	89	90	90	181	172	1%	1%	1%	1%	1%	83	92%
Remaining Unmet Need	\$91	\$177	\$316	\$765	\$1,357	1%	1%	2%	5%	8%	1,266	1396%
*Amount Borrowed to meet EFC	\$2,462	\$2,628	\$2,613	\$2,627	\$2,943	20%	20%	19%	18%	18%	481	20%

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	497	537	627	854	1,047						550	111%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,436	\$12,969	\$13,706	\$15,066	\$16,430						\$3,995	32%
Less Expected Family Contribution*	8,379	9,170	9,473	10,277	10,733	67%	71%	69%	68%	65%	2,354	28%
Financial Need	4,057	3,799	4,233	4,789	5,698	33%	29%	31%	32%	35%	1,641	40%
Less Grant Aid	2,068	2,203	2,372	2,328	2,397	17%	17%	17%	15%	15%	329	16%
Unmet Need	\$1,989	\$1,597	\$1,861	\$2,461	\$3,301	16%	12%	14%	16%	20%	1,312	66%
% Grant Aid that Met Financial Need	51%	58%	56%	49%	42%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$53	\$79	\$103	\$68	\$91	0%	1%	1%	0%	1%	39	73%
Need-based Loans	1,799	1,545	1,778	2,013	2,292	14%	12%	13%	13%	14%	493	27%
Alternative Loans	138	89	102	80	178	1%	1%	1%	1%	1%	41	30%
Remaining Unmet Need	\$0	-\$116	-\$122	\$301	\$740	0%	-1%	-1%	2%	5%	740	-250126%
*Amount Borrowed to meet EFC	\$2,741	\$3,155	\$3,072	\$3,342	\$3,344	22%	24%	22%	22%	20%	603	22%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	142	177	308	436	580						438	308%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,780	\$13,191	\$13,766	\$15,455	\$16,486						\$3,705	29%
Less Expected Family Contribution*	8,821	9,845	10,446	11,153	11,758	69%	75%	76%	72%	71%	2,937	33%
Financial Need	3,960	3,347	3,320	4,302	4,728	31%	25%	24%	28%	29%	768	19%
Less Grant Aid	2,389	1,984	2,069	1,967	2,135	19%	15%	15%	13%	13%	-254	-11%
Unmet Need	\$1,571	\$1,362	\$1,251	\$2,336	\$2,592	12%	10%	9%	15%	16%	1,022	65%
% Grant Aid that Met Financial Need	60%	59%	62%	46%	45%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$44	\$10	\$53	\$81	\$54	0%	0%	0%	1%	0%	10	23%
Need-based Loans	1,500	1,216	1,316	1,715	1,734	12%	9%	10%	11%	11%	234	16%
Alternative Loans	209	192	167	163	189	2%	1%	1%	1%	1%	-20	-10%
Remaining Unmet Need	-\$182	-\$55	-\$286	\$377	\$616	-1%	0%	-2%	2%	4%	798	-438%
*Amount Borrowed to meet EFC	\$3,247	\$4,261	\$3,478	\$3,914	\$3,937	25%	32%	25%	25%	24%	690	21%

Source: UIDS
IR&P/RS 2/05

Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY00 to FY04

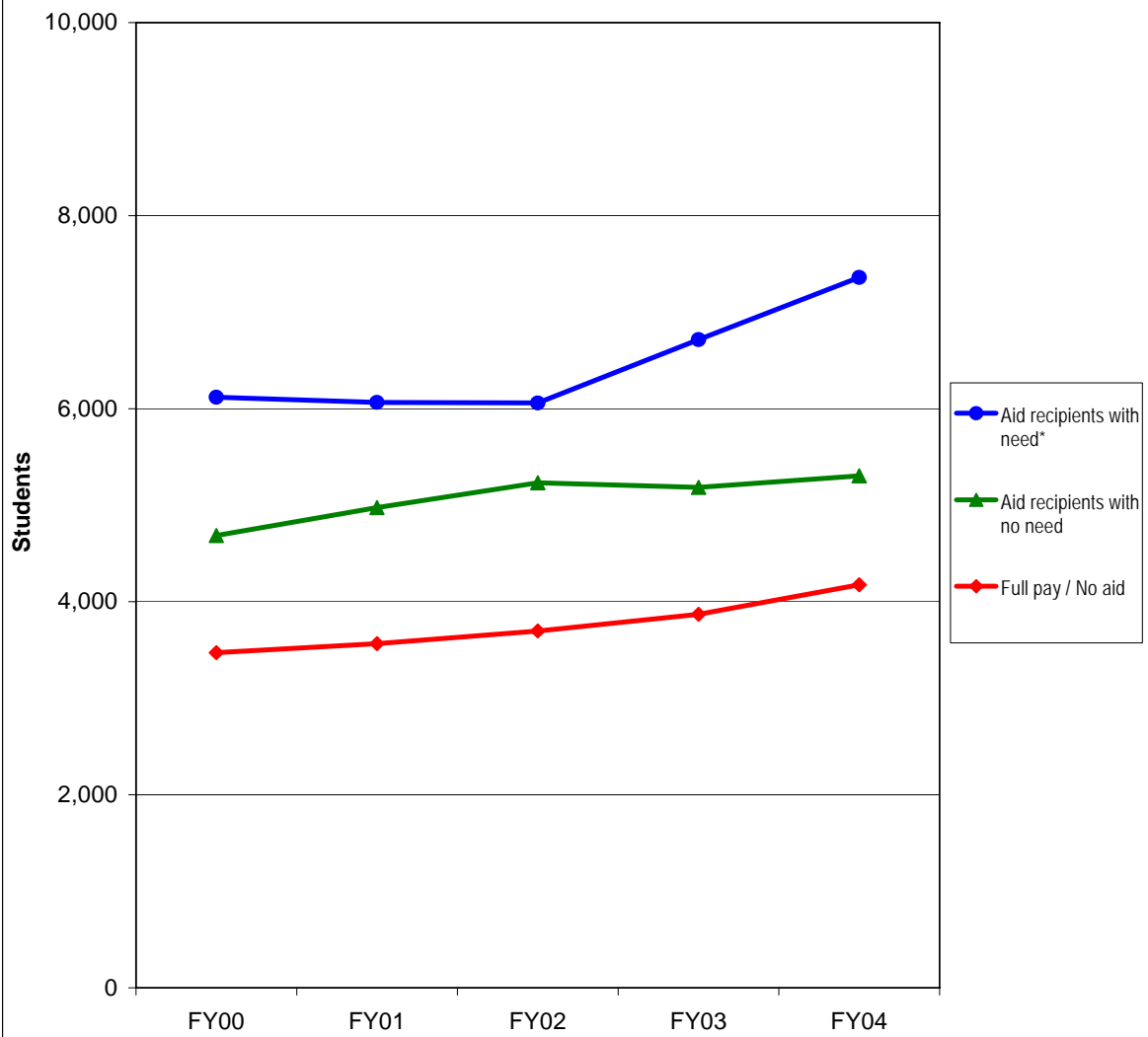
UM-Columbia (Table and Figure 2 series)

UM-Kansas City (Table and Figure 3 series)

UM-Rolla (Table and Figure 4 series)

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

Figure 2.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates
at the University of Missouri-Columbia, FY00 - FY04

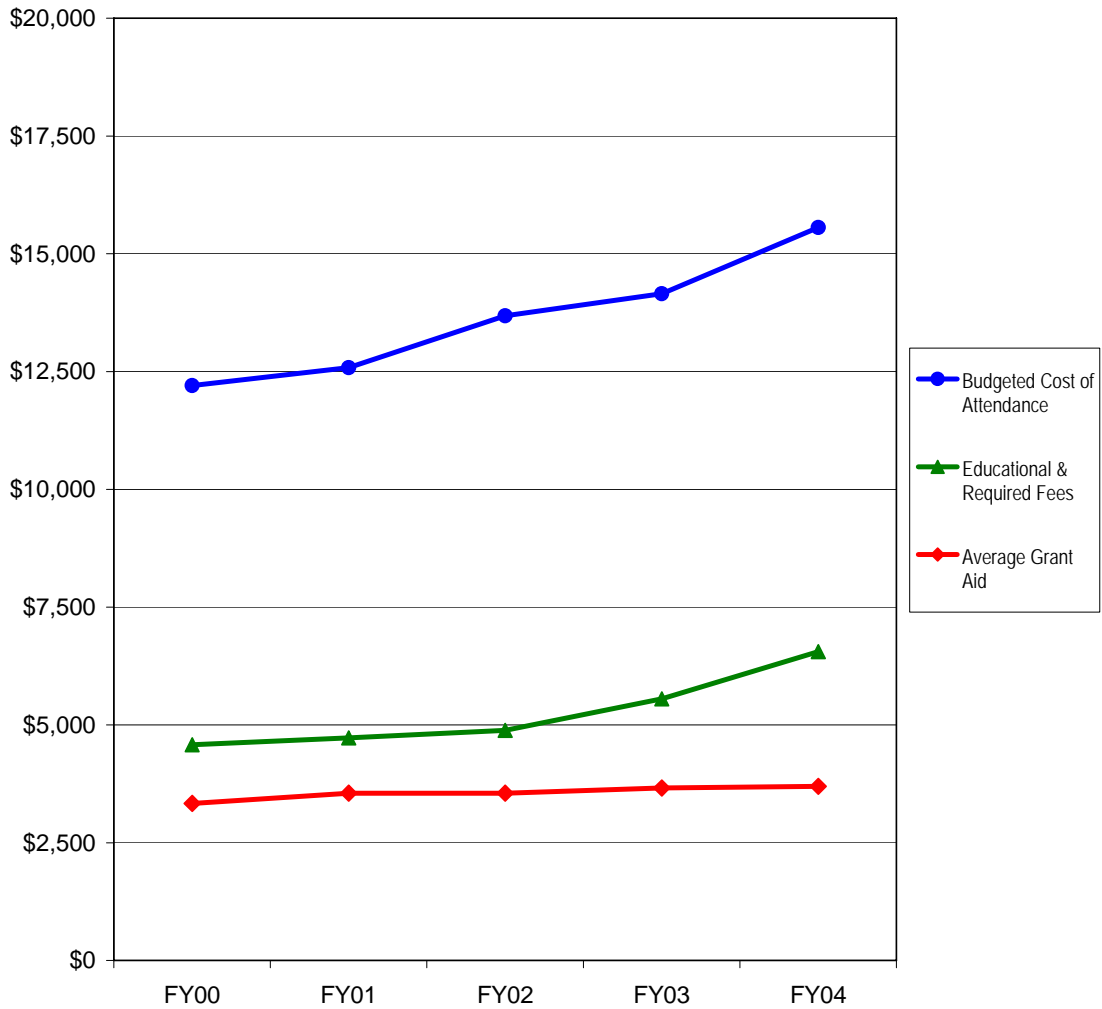


Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	2,195	2,453	2,772	2,815	2,821	626	28.5%
Grant aid, no FAFSA	<u>2,491</u>	<u>2,521</u>	<u>2,460</u>	<u>2,370</u>	<u>2,484</u>	-7	-0.3%
Aid recipients with no need	4,686	4,974	5,232	5,185	5,305	619	13.2%
Aid recipients with need*	6,118	6,066	6,058	6,716	7,360	1,242	20.3%
Full pay / No aid	3,471	3,565	3,696	3,869	4,176	705	20.3%
Total of all full-time, Degree-Seeking MO UG	14,275	14,605	14,986	15,770	16,841	2,566	18.0%

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

Figure 2.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
Columbia, FY00 - FY04



Source: UIDS
 IR&P/RS 2/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendanc	\$12,200	\$12,583	\$13,681	\$14,149	\$15,557	\$3,357	27.5%
Educational & Required Fee	\$4,581	\$4,726	\$4,887	\$5,552	\$6,558	\$1,977	43.2%
Average Grant Aid	\$3,334	\$3,551	\$3,552	\$3,660	\$3,696	\$362	10.9%

Table 2.1**Average Institutional Grant Aid Distributed to Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Columbia, FY00 - FY04**

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	6,118	\$1,556	6,066	\$1,500	6,058	\$1,524	6,716	\$1,563	7,360	\$1,707
Without Need	4,686	1,765	4,974	1,678	5,232	1,592	5,185	1,482	5,305	1,576

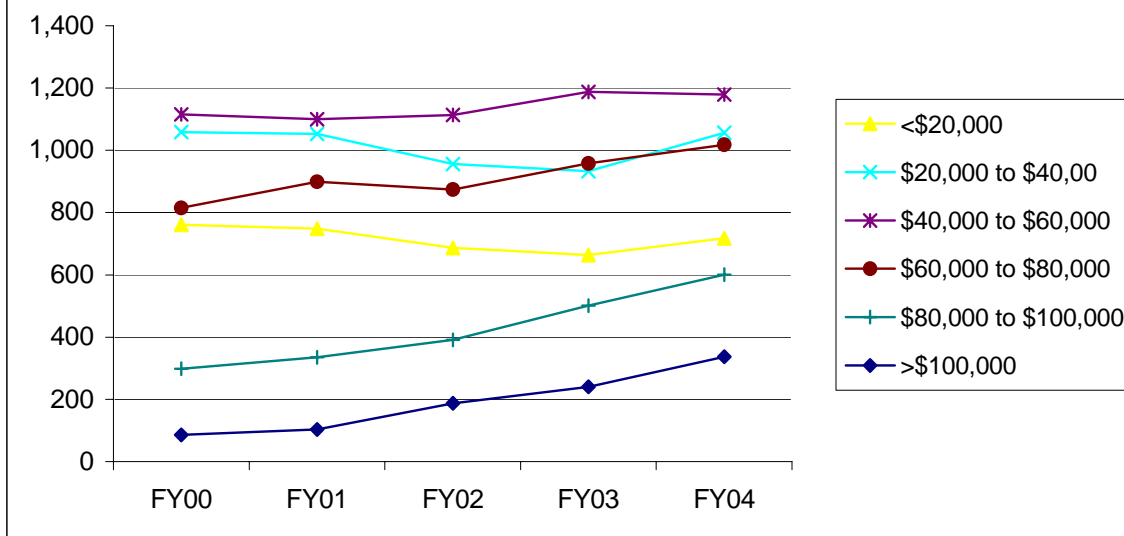
Source: UIDS
IR&P/LCB 3/05

Table 2.2**Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-Columbia, FY00 & FY04**

Income Level	FY00		FY04	
	Grant Aid	% Educational & Required Fees	Grant Aid	% Educational & Required Fees
<\$20,000	\$5,344	117%	\$6,428	98%
\$20,000 to \$40,00	\$4,836	106%	\$5,880	90%
\$40,000 to \$60,000	\$3,463	76%	\$4,773	73%
\$60,000 to \$80,000	\$2,402	52%	\$3,016	46%
\$80,000 to \$100,000	\$1,955	43%	\$2,612	40%
>\$100,000	\$2,433	53%	\$2,157	33%

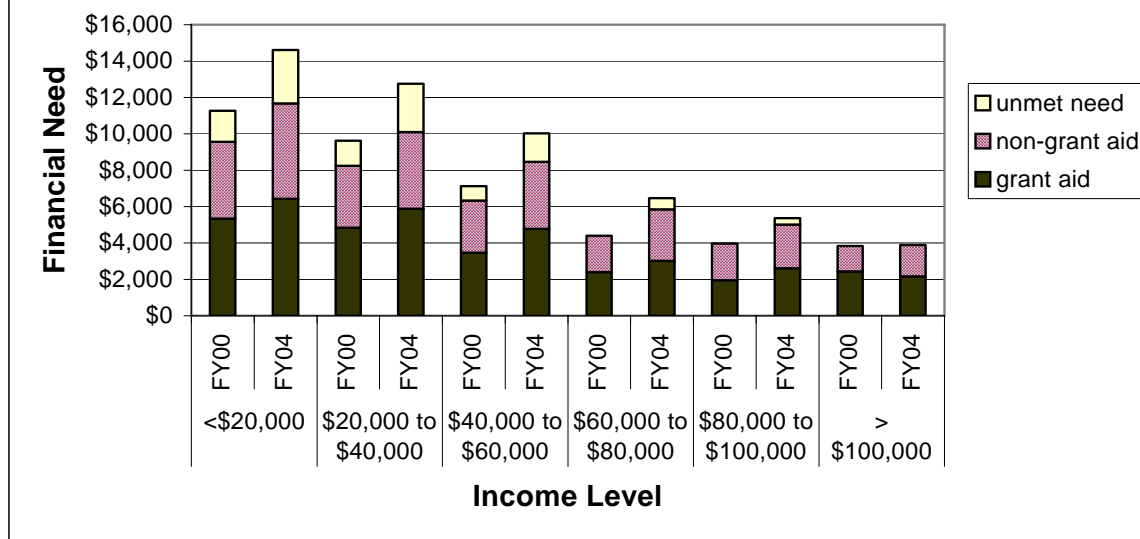
Source: UIDS
IR&P/LCB 3/05

Figure 2.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-Columbia, FY00 - FY04



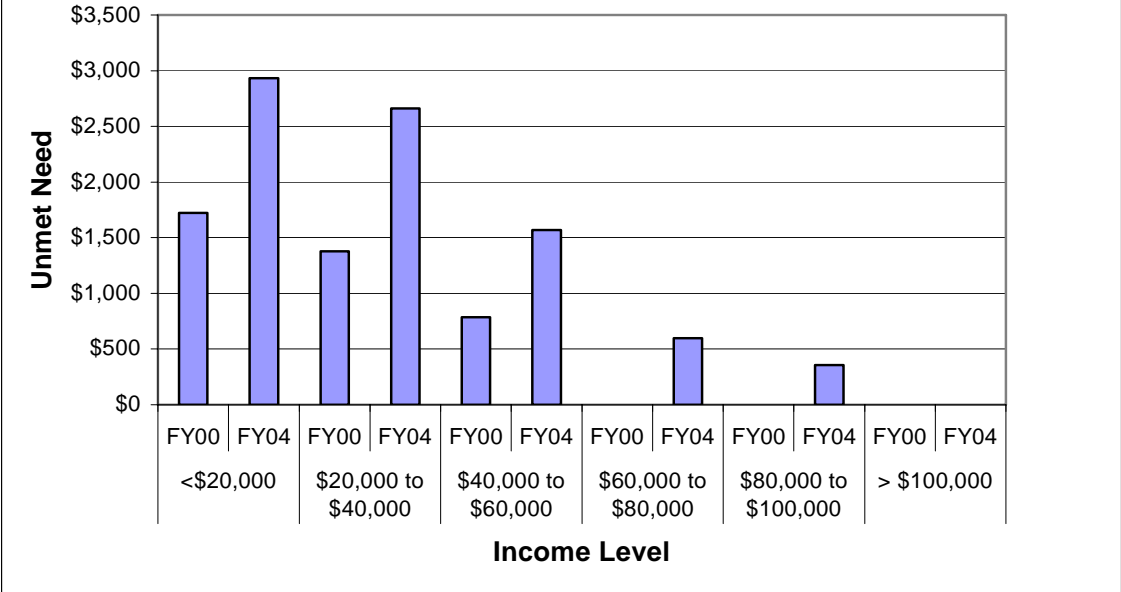
Source: UIDS
 IR&P/LCB 3/05

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Columbia, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 2.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Columbia

<i>Income Less than \$20,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	761	748	686	663	717						-44	-6%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,272	\$12,608	\$13,099	\$14,074	\$15,527						\$3,255	27%
Less Expected Family Contribution*	992	959	1,046	1,120	919	8%	8%	8%	8%	6%	-73	-7%
Financial Need	11,280	11,649	12,053	12,954	14,608	92%	92%	92%	92%	94%	3,328	30%
Less Grant Aid	5,344	5,682	6,060	6,246	6,428	44%	45%	46%	44%	41%	1,084	20%
Unmet Need	\$5,936	\$5,967	\$5,993	\$6,708	\$8,180	48%	47%	46%	48%	53%	2,244	38%
% Grant Aid that Met Financial Need	47%	49%	50%	48%	45%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$144	\$173	\$190	\$252	\$284	1%	1%	1%	2%	2%	140	97%
Need-based Loans	3,246	2,964	2,878	3,090	3,715	26%	24%	22%	22%	24%	469	14%
Alternative Loans	824	738	681	1,024	1,249	7%	6%	5%	7%	8%	425	52%
Remaining Unmet Need	\$1,722	\$2,092	\$2,244	\$2,342	\$2,932	14%	17%	17%	17%	19%	1,210	70%
*Amount Borrowed to meet EFC	\$303	\$313	\$300	\$308	\$370	2%	2%	2%	2%	2%	67	22%

<i>Income Between \$20,000 to \$40,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	1,058	1,052	956	933	1,056						-2	0%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,155	\$12,541	\$13,088	\$14,129	\$15,527						\$3,372	28%
Less Expected Family Contribution*	2,529	2,626	2,775	2,538	2,775	21%	21%	21%	18%	18%	246	10%
Financial Need	9,626	9,915	10,313	11,591	12,752	79%	79%	79%	82%	82%	3,126	32%
Less Grant Aid	4,836	5,173	5,732	6,220	5,880	40%	41%	44%	44%	38%	1,044	22%
Unmet Need	\$4,790	\$4,742	\$4,581	\$5,371	\$6,872	39%	38%	35%	38%	44%	2,082	43%
% Grant Aid that Met Financial Need	50%	52%	56%	54%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$221	\$221	\$229	\$295	\$328	2%	2%	2%	2%	2%	107	48%
Need-based Loans	2,833	2,597	2,357	2,716	3,310	23%	21%	18%	19%	21%	477	17%
Alternative Loans	358	454	357	611	571	3%	4%	3%	4%	4%	213	59%
Remaining Unmet Need	\$1,378	\$1,470	\$1,638	\$1,749	\$2,663	11%	12%	13%	12%	17%	1,285	93%
*Amount Borrowed to meet EFC	\$663	\$747	\$833	\$841	\$749	5%	6%	6%	6%	5%	86	13%

<i>Income Between \$40,000 to \$60,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	1,115	1,100	1,113	1,188	1,179						64	6%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,190	\$12,605	\$13,105	\$14,153	\$15,553						\$3,363	28%
Less Expected Family Contribution*	5,069	5,258	5,422	5,364	5,525	42%	42%	41%	38%	36%	456	9%
Financial Need	7,121	7,347	7,683	8,789	10,028	58%	58%	59%	62%	64%	2,907	41%
Less Grant Aid	3,463	4,111	4,210	4,378	4,773	28%	33%	32%	31%	31%	1,310	38%
Unmet Need	\$3,658	\$3,236	\$3,473	\$4,411	\$5,255	30%	26%	27%	31%	34%	1,597	44%
% Grant Aid that Met Financial Need	49%	56%	55%	50%	47%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$190	\$177	\$211	\$281	\$331	2%	1%	2%	2%	2%	141	74%
Need-based Loans	2,451	2,230	2,149	2,559	2,994	20%	18%	16%	18%	19%	543	22%
Alternative Loans	232	220	190	405	362	2%	2%	1%	3%	2%	130	56%
Remaining Unmet Need	\$785	\$609	\$923	\$1,166	\$1,568	6%	5%	7%	8%	10%	783	100%
*Amount Borrowed to meet EFC	\$1,533	\$1,755	\$1,664	\$1,890	\$1,774	13%	14%	13%	13%	11%	241	16%

Table 2.3 (Continued)

University of Missouri-Columbia

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	815	899	874	958	1,018						203	25%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,216	\$12,609	\$13,151	\$14,179	\$15,600						\$3,384	28%
Less Expected Family Contribution*	7,955	8,019	8,435	8,537	9,140	65%	64%	64%	60%	59%	1,185	15%
Financial Need	4,261	4,590	4,716	5,642	6,460	35%	36%	36%	40%	41%	2,199	52%
Less Grant Aid	2,402	2,896	3,031	3,196	3,016	20%	23%	23%	23%	19%	614	26%
Unmet Need	\$1,859	\$1,694	\$1,685	\$2,446	\$3,444	15%	13%	13%	17%	22%	1,585	85%
% Grant Aid that Met Financial Need	56%	63%	64%	57%	49%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$109	\$124	\$131	\$171	\$231	1%	1%	1%	1%	1%	122	112%
Need-based Loans	1,772	1,579	1,590	1,892	2,415	15%	13%	12%	13%	15%	643	36%
Alternative Loans	117	88	93	255	200	1%	1%	1%	2%	1%	83	71%
Remaining Unmet Need	-\$139	-\$97	-\$129	\$128	\$598	-1%	-1%	-1%	1%	4%	737	-530%
*Amount Borrowed to meet EFC	\$2,967	\$3,115	\$3,246	\$3,396	\$3,629	24%	25%	25%	24%	23%	662	22%

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

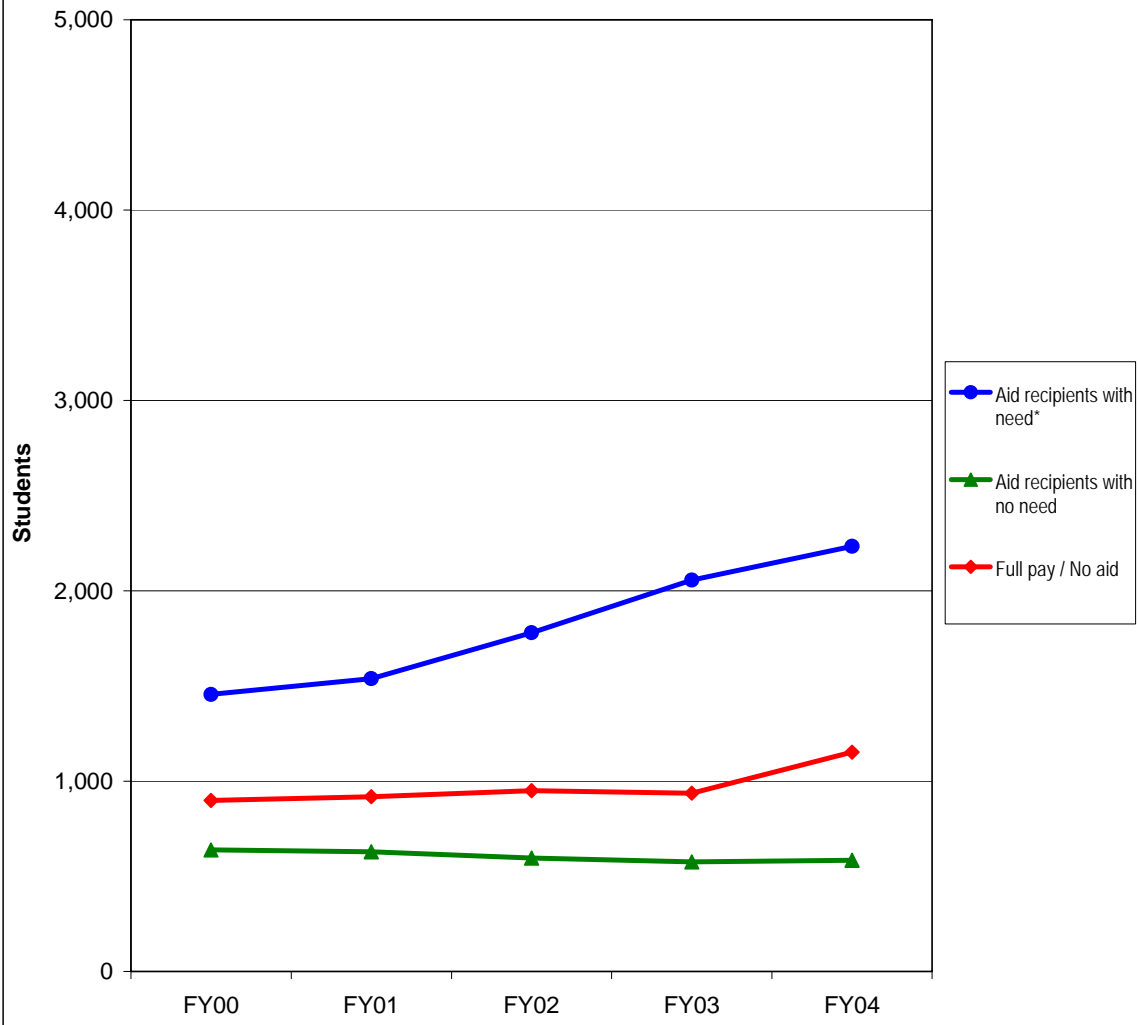
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	298	335	391	501	601						303	102%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,295	\$12,631	\$13,201	\$14,265	\$15,674						\$3,379	27%
Less Expected Family Contribution*	8,576	9,186	9,361	9,922	10,305	70%	73%	71%	70%	66%	1,729	20%
Financial Need	3,719	3,445	3,840	4,343	5,369	30%	27%	29%	30%	34%	1,650	44%
Less Grant Aid	1,955	2,453	2,553	2,544	2,612	16%	19%	19%	18%	17%	657	34%
Unmet Need	\$1,764	\$992	\$1,287	\$1,799	\$2,757	14%	8%	10%	13%	18%	993	56%
% Grant Aid that Met Financial Need	53%	71%	66%	59%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$60	\$84	\$94	\$95	\$123	0%	1%	1%	1%	1%	63	105%
Need-based Loans	1,768	1,316	1,504	1,748	2,101	14%	10%	11%	12%	13%	333	19%
Alternative Loans	161	87	99	75	176	1%	1%	1%	1%	1%	15	9%
Remaining Unmet Need	-\$225	-\$495	-\$410	-\$119	\$357	-2%	-4%	-3%	-1%	2%	582	-259%
*Amount Borrowed to meet EFC	\$3,111	\$3,578	\$3,657	\$4,127	\$3,875	25%	28%	28%	29%	25%	764	25%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	86	103	187	240	337						251	292%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,277	\$12,620	\$13,161	\$14,341	\$15,677						\$3,400	28%
Less Expected Family Contribution*	9,228	9,804	10,592	11,251	11,795	75%	78%	80%	78%	75%	2,567	28%
Financial Need	3,049	2,816	2,569	3,090	3,882	25%	22%	20%	22%	25%	833	27%
Less Grant Aid	2,433	1,544	1,990	1,870	2,157	20%	12%	15%	13%	14%	-276	-11%
Unmet Need	\$616	\$1,272	\$579	\$1,220	\$1,725	5%	10%	4%	9%	11%	1,109	180%
% Grant Aid that Met Financial Need	80%	55%	77%	61%	57%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$13	\$18	\$59	\$77	\$79	0%	0%	0%	1%	1%	66	508%
Need-based Loans	1,305	1,096	998	1,314	1,520	11%	9%	8%	9%	10%	215	16%
Alternative Loans	84	230	149	68	133	1%	2%	1%	0%	1%	49	58%
Remaining Unmet Need	-\$786	-\$72	-\$627	-\$239	-\$7	-6%	-1%	-5%	-2%	0%	779	-99%
*Amount Borrowed to meet EFC	\$3,784	\$5,536	\$4,206	\$4,855	\$4,785	31%	44%	32%	34%	31%	1,001	26%

Source: UIDS
IR&P/RS 2/05

Figure 3.1
Distribution of Financial Aid for Full-time, Degree-Seeking Undergraduate Missouri Residents at the University of Missouri-Kansas City, FY00 - FY04



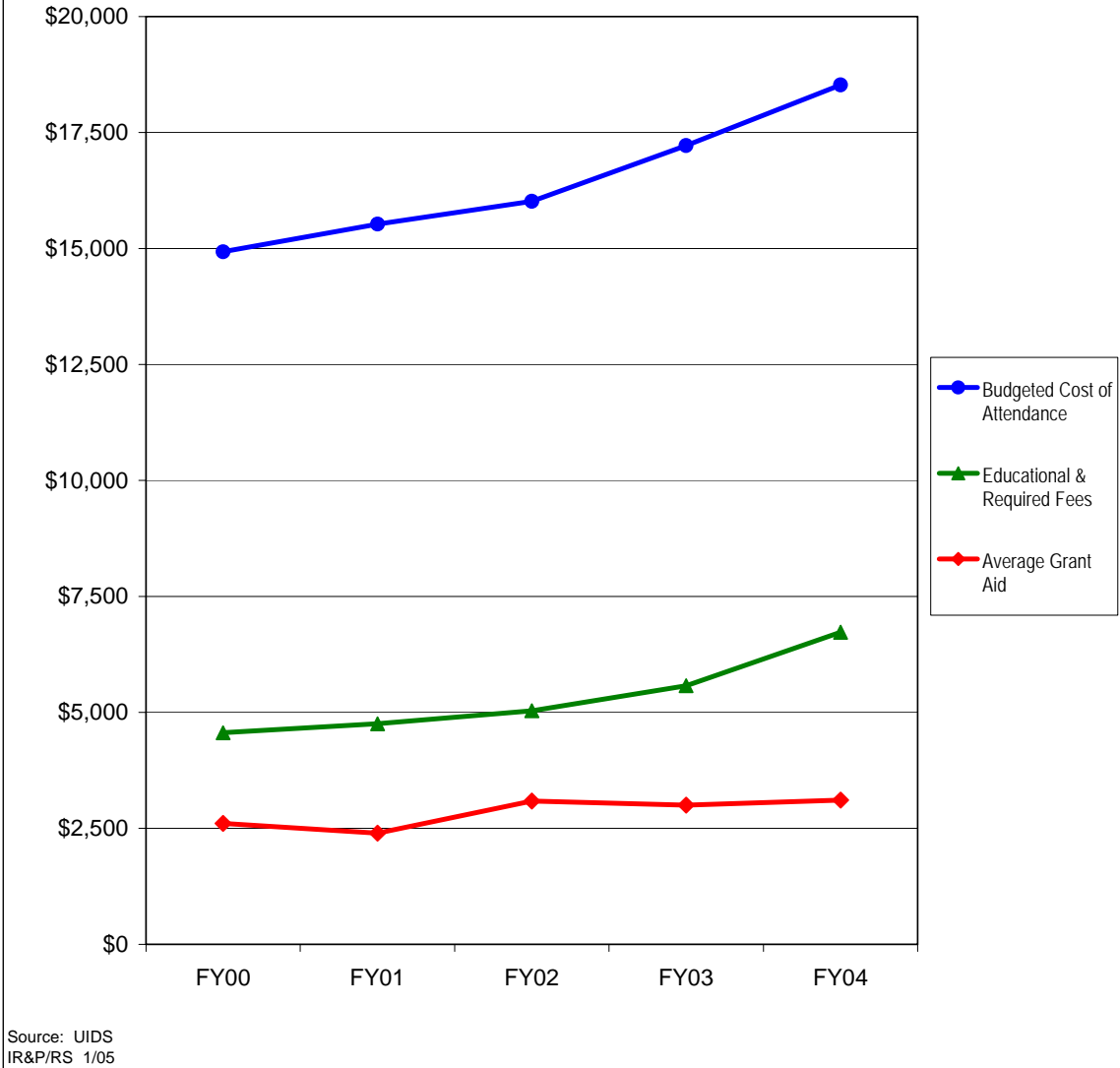
Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	290	242	273	273	294	4	1.4%
Grant aid, no FAFSA	<u>349</u>	<u>387</u>	<u>323</u>	<u>303</u>	<u>290</u>	<u>-59</u>	-16.9%
Aid recipients with no need	639	629	596	576	584	-55	-8.6%
Aid recipients with need*	1,456	1,538	1,780	2,056	2,234	778	53.4%
Full pay / No aid	899	918	950	937	1,152	253	28.1%
Total of all full-time, Degree-Seeking MO UC	2,994	3,085	3,326	3,569	3,970	976	32.6%

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

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

Figure 3.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
Kansas City, FY00 - FY04



	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendanc	\$14,929	\$15,527	\$16,018	\$17,219	\$18,525	\$3,596	24.1%
Educational & Required Fee	\$4,562	\$4,753	\$5,036	\$5,573	\$6,726	\$2,164	47.4%
Average Grant Aid	\$2,606	\$2,396	\$3,086	\$3,002	\$3,108	\$502	19.3%

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

Table 3.1**Average Institutional Grant Aid Distributed to Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY00 - FY04**

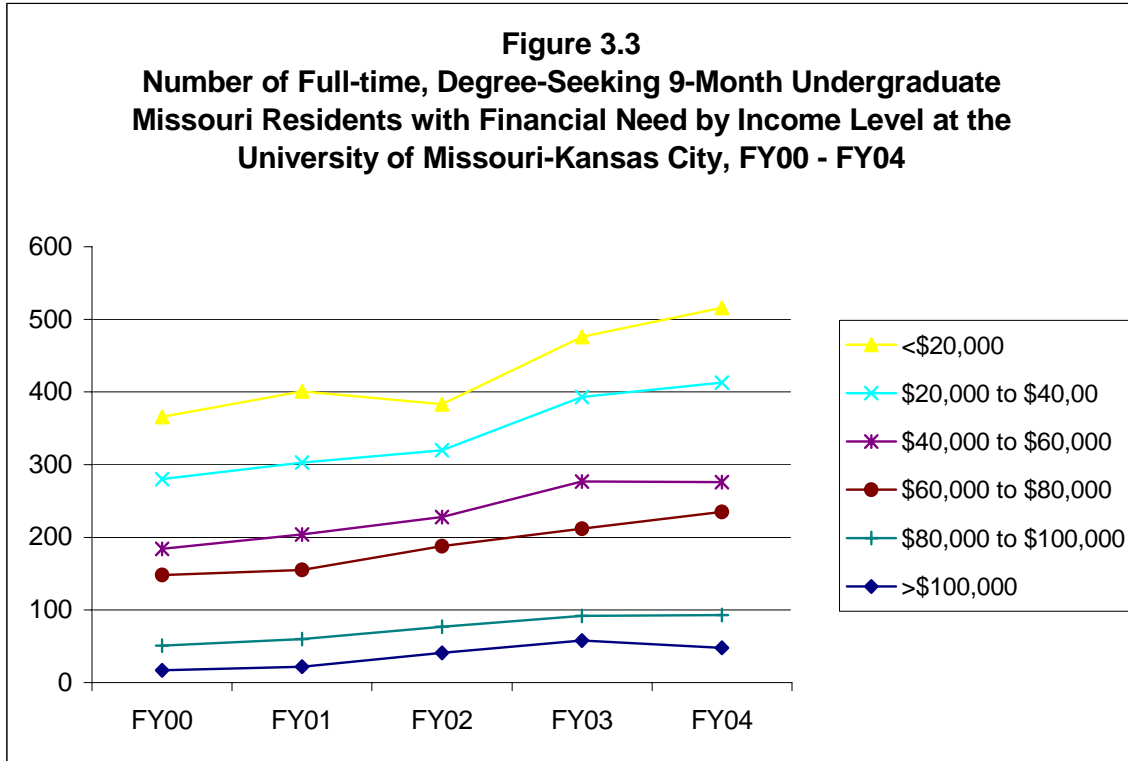
	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,456	\$662	1,538	\$742	1,780	\$741	2,056	\$818	2,234	\$907
Without Need	581	1,507	629	1,546	596	1,537	576	1,561	584	1,692

Source: UIDS
IR&P/LCB 3/05

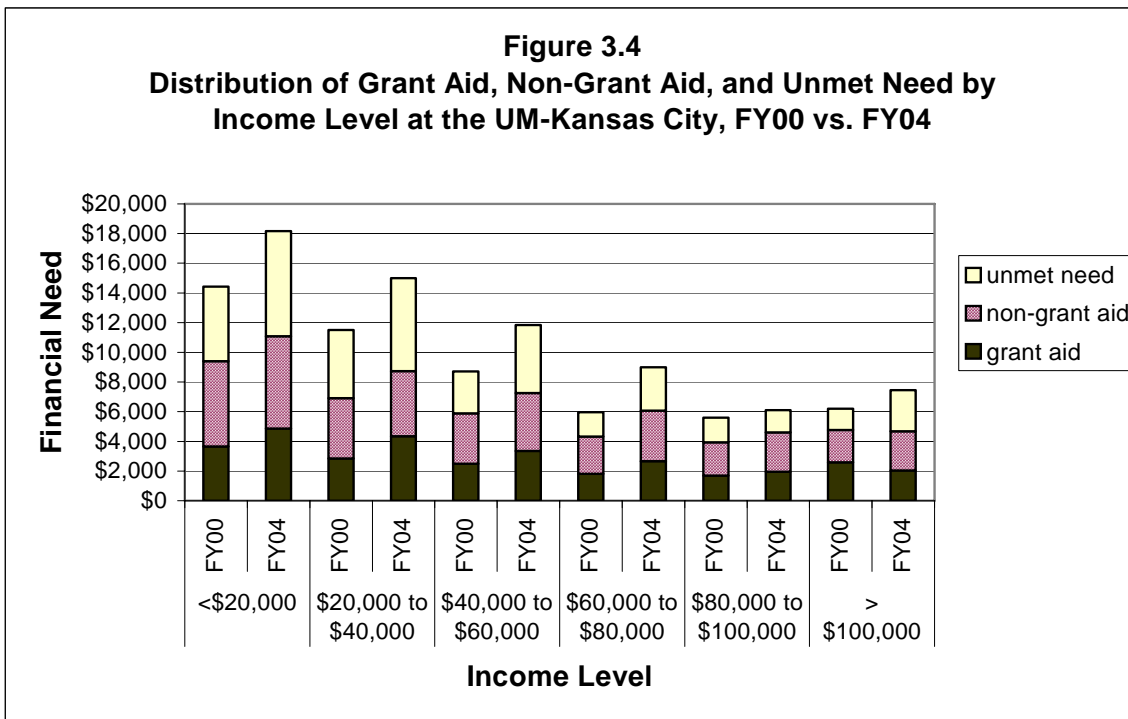
Table 3.2**Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-Kansas City, FY00 & FY04**

Income Level	FY00		FY04	
	Grant Aid	% Educational & Required Fees	Grant Aid	% Educational & Required Fees
<\$20,000	\$3,649	80%	\$4,856	72%
\$20,000 to \$40,00	\$2,852	63%	\$4,357	65%
\$40,000 to \$60,000	\$2,494	55%	\$3,365	50%
\$60,000 to \$80,000	\$1,809	40%	\$2,675	40%
\$80,000 to \$100,000	\$1,699	37%	\$1,957	29%
>\$100,000	\$2,584	57%	\$2,033	30%

Source: UIDS
IR&P/LCB 3/05

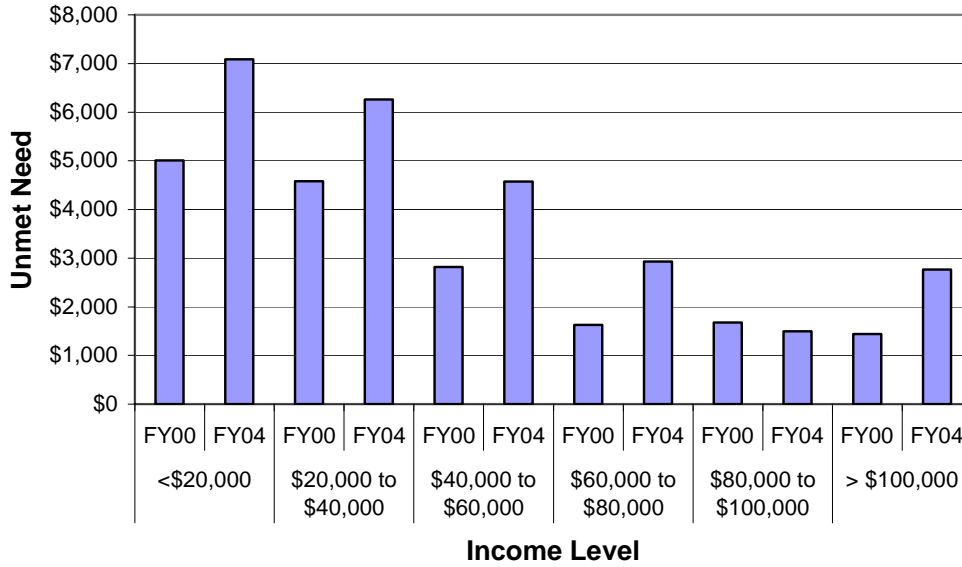


Source: UIDS
IR&P/LCB 3/05



Source: UIDS
IR&P/LCB 3/05

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Kansas City, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 3.3
Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income,
FY 2000 - FY2004 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Kansas City

<i>Income Less than \$20,000</i>											# Change	% Change
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	366	401	383	476	516						150	41%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,733	\$16,175	\$16,707	\$17,817	\$19,156						\$3,423	22%
Less Expected Family Contribution*	1,316	1,092	892	1,111	989	8%	7%	5%	6%	5%	-327	-25%
Financial Need	14,417	15,083	15,815	16,706	18,167	92%	93%	95%	94%	95%	3,750	26%
Less Grant Aid	3,649	4,135	5,162	4,895	4,856	23%	26%	31%	27%	25%	1,207	33%
Unmet Need	\$10,768	\$10,948	\$10,653	\$11,811	\$13,311	68%	68%	64%	66%	69%	2,543	24%
% Grant Aid that Met Financial Need	25%	27%	33%	29%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$130	\$167	\$243	\$196	\$230	1%	1%	1%	1%	1%	100	77%
Need-based Loans	3,963	3,857	3,466	3,684	3,958	25%	24%	21%	21%	21%	-5	0%
Alternative Loans	1,665	1,681	1,553	1,768	2,039	11%	10%	9%	10%	11%	374	22%
Remaining Unmet Need	\$5,010	\$5,243	\$5,391	\$6,163	\$7,084	32%	32%	32%	35%	37%	2,074	41%
*Amount Borrowed to meet EFC	\$755	\$632	\$544	\$731	\$698	5%	4%	3%	4%	4%	-57	-8%
Income Between \$20,000 to \$40,000												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	280	303	320	393	413						133	48%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,107	\$15,480	\$15,939	\$17,439	\$18,549						\$3,442	23%
Less Expected Family Contribution*	3,603	3,459	3,261	3,876	3,551	24%	22%	20%	22%	19%	-52	-1%
Financial Need	11,504	12,021	12,678	13,563	14,998	76%	78%	80%	78%	81%	3,494	30%
Less Grant Aid	2,852	3,133	4,218	3,743	4,357	19%	20%	26%	21%	23%	1,505	53%
Unmet Need	\$8,652	\$8,888	\$8,460	\$9,820	\$10,641	57%	57%	53%	56%	57%	1,989	23%
% Grant Aid that Met Financial Need	25%	26%	33%	28%	29%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$154	\$281	\$293	\$315	\$198	1%	2%	2%	2%	1%	44	29%
Need-based Loans	3,370	3,322	3,149	3,444	3,530	22%	21%	20%	20%	19%	160	5%
Alternative Loans	546	484	374	598	655	4%	3%	2%	3%	4%	109	20%
Remaining Unmet Need	\$4,582	\$4,801	\$4,644	\$5,463	\$6,258	30%	31%	29%	31%	34%	1,676	37%
*Amount Borrowed to meet EFC	\$1,254	\$966	\$1,030	\$1,392	\$1,350	8%	6%	6%	8%	7%	96	8%
Income Between \$40,000 to \$60,000												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	FY00-FY04	FY00-FY04
Total Enrolled for 9 months (N)	184	204	228	277	276						92	50%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,324	\$15,355	\$15,847	\$16,989	\$18,055						\$3,731	26%
Less Expected Family Contribution*	5,616	5,608	5,995	6,068	6,225	39%	37%	38%	36%	34%	609	11%
Financial Need	8,708	9,747	9,852	10,921	11,830	61%	63%	62%	64%	66%	3,122	36%
Less Grant Aid	2,494	2,553	3,177	3,149	3,365	17%	17%	20%	19%	19%	871	35%
Unmet Need	\$6,214	\$7,194	\$6,675	\$7,772	\$8,465	43%	47%	42%	46%	47%	2,251	36%
% Grant Aid that Met Financial Need	29%	26%	32%	29%	28%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$256	\$425	\$257	\$337	\$263	2%	3%	2%	2%	1%	7	3%
Need-based Loans	2,981	2,956	3,044	3,024	3,437	21%	19%	19%	18%	19%	456	15%
Alternative Loans	161	216	220	296	191	1%	1%	1%	2%	1%	30	19%
Remaining Unmet Need	\$2,816	\$3,597	\$3,154	\$4,115	\$4,574	20%	23%	20%	24%	25%	1,758	62%
*Amount Borrowed to meet EFC	\$975	\$1,355	\$1,298	\$1,532	\$1,461	7%	9%	8%	9%	8%	486	50%

Table 3.3 (Continued)

University of Missouri-Kansas City

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	148	155	188	212	235						87	59%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,666	\$15,459	\$16,003	\$16,866	\$18,301						\$3,635	25%
Less Expected Family Contribution*	8,699	9,183	8,981	9,226	9,303	59%	59%	56%	55%	51%	604	7%
Financial Need	5,967	6,276	7,022	7,640	8,998	41%	41%	44%	45%	49%	3,031	51%
Less Grant Aid	1,809	2,021	2,737	2,894	2,675	12%	13%	17%	17%	15%	866	48%
Unmet Need	\$4,158	\$4,255	\$4,285	\$4,746	\$6,323	28%	28%	27%	28%	35%	2,165	52%
% Grant Aid that Met Financial Need	30%	32%	39%	38%	30%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$214	\$126	\$247	\$275	\$215	1%	1%	2%	2%	1%	1	0%
Need-based Loans	2,252	2,396	2,341	2,490	3,134	15%	15%	15%	15%	17%	882	39%
Alternative Loans	62	106	76	88	43	0%	1%	0%	1%	0%	-19	-31%
Remaining Unmet Need	\$1,630	\$1,627	\$1,621	\$1,893	\$2,931	11%	11%	10%	11%	16%	1,301	80%
*Amount Borrowed to meet EFC	\$1,509	\$1,765	\$1,714	\$1,835	\$1,669	10%	11%	11%	11%	9%	160	11%

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

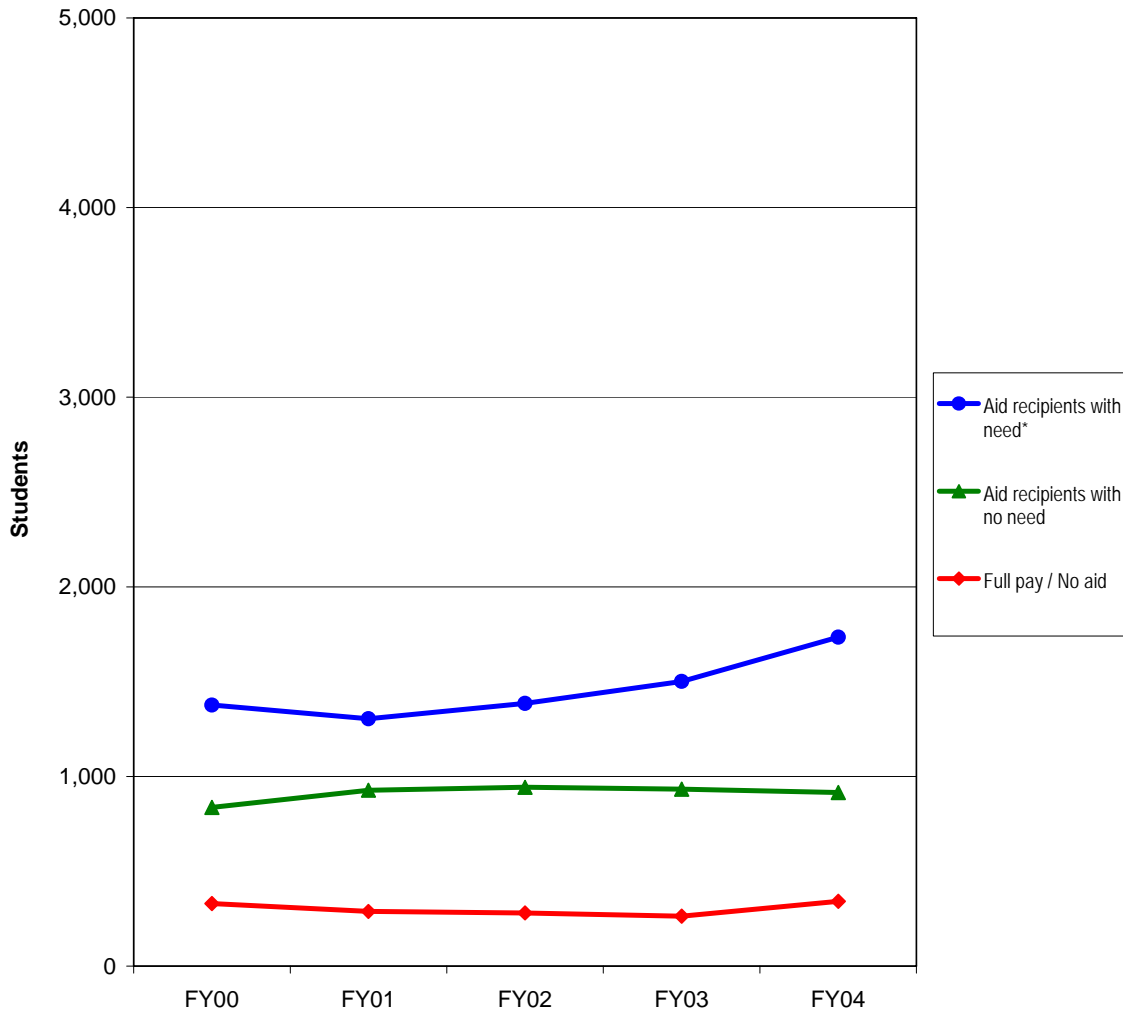
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	51	60	77	92	93						42	82%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,545	\$15,554	\$16,360	\$17,020	\$18,607						\$4,062	28%
Less Expected Family Contribution*	8,946	10,636	10,467	11,267	12,502	62%	68%	64%	66%	67%	3,556	40%
Financial Need	5,599	4,918	5,893	5,753	6,105	38%	32%	36%	34%	33%	506	9%
Less Grant Aid	1,699	1,597	2,497	2,270	1,957	12%	10%	15%	13%	11%	258	15%
Unmet Need	\$3,900	\$3,321	\$3,396	\$3,483	\$4,148	27%	21%	21%	20%	22%	248	6%
% Grant Aid that Met Financial Need	30%	32%	42%	39%	32%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$130	\$213	\$356	\$70	\$162	1%	1%	2%	0%	1%	32	25%
Need-based Loans	2,074	2,014	2,342	2,088	2,441	14%	13%	14%	12%	13%	367	18%
Alternative Loans	20	126	53	0	50	0%	1%	0%	0%	0%	30	150%
Remaining Unmet Need	\$1,676	\$968	\$645	\$1,325	\$1,495	12%	6%	4%	8%	8%	-181	-11%
*Amount Borrowed to meet EFC	\$1,498	\$2,333	\$1,899	\$2,281	\$2,590	10%	15%	12%	13%	14%	1,092	73%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	17	22	41	58	48						31	182%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$16,438	\$15,856	\$16,092	\$18,357	\$19,271						\$2,833	17%
Less Expected Family Contribution*	10,239	12,057	11,818	12,533	11,829	62%	76%	73%	68%	61%	1,590	16%
Financial Need	6,199	3,799	4,274	5,824	7,442	38%	24%	27%	32%	39%	1,243	20%
Less Grant Aid	2,584	1,126	2,275	2,021	2,033	16%	7%	14%	11%	11%	-551	-21%
Unmet Need	\$3,615	\$2,673	\$1,999	\$3,803	\$5,409	22%	17%	12%	21%	28%	1,794	50%
% Grant Aid that Met Financial Need	42%	30%	53%	35%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$303	\$0	\$131	\$282	\$77	2%	0%	1%	2%	0%	-226	-75%
Need-based Loans	1,875	1,968	1,900	2,226	2,478	11%	12%	12%	12%	13%	603	32%
Alternative Loans	0	227	0	102	89	0%	1%	0%	1%	0%	89	8800%
Remaining Unmet Need	\$1,437	\$478	-\$32	\$1,193	\$2,765	9%	3%	0%	6%	14%	1,328	92%
*Amount Borrowed to meet EFC	\$2,434	\$1,910	\$1,976	\$2,816	\$2,357	15%	12%	12%	15%	12%	-77	-3%

Source: UIDS
IR&P/RS 1/05

Figure 4.1
Distribution of Financial Aid for Full-time, Degree-Seeking Undergraduate
Missouri Residents at the University of Missouri-Rolla, FY00 - FY04

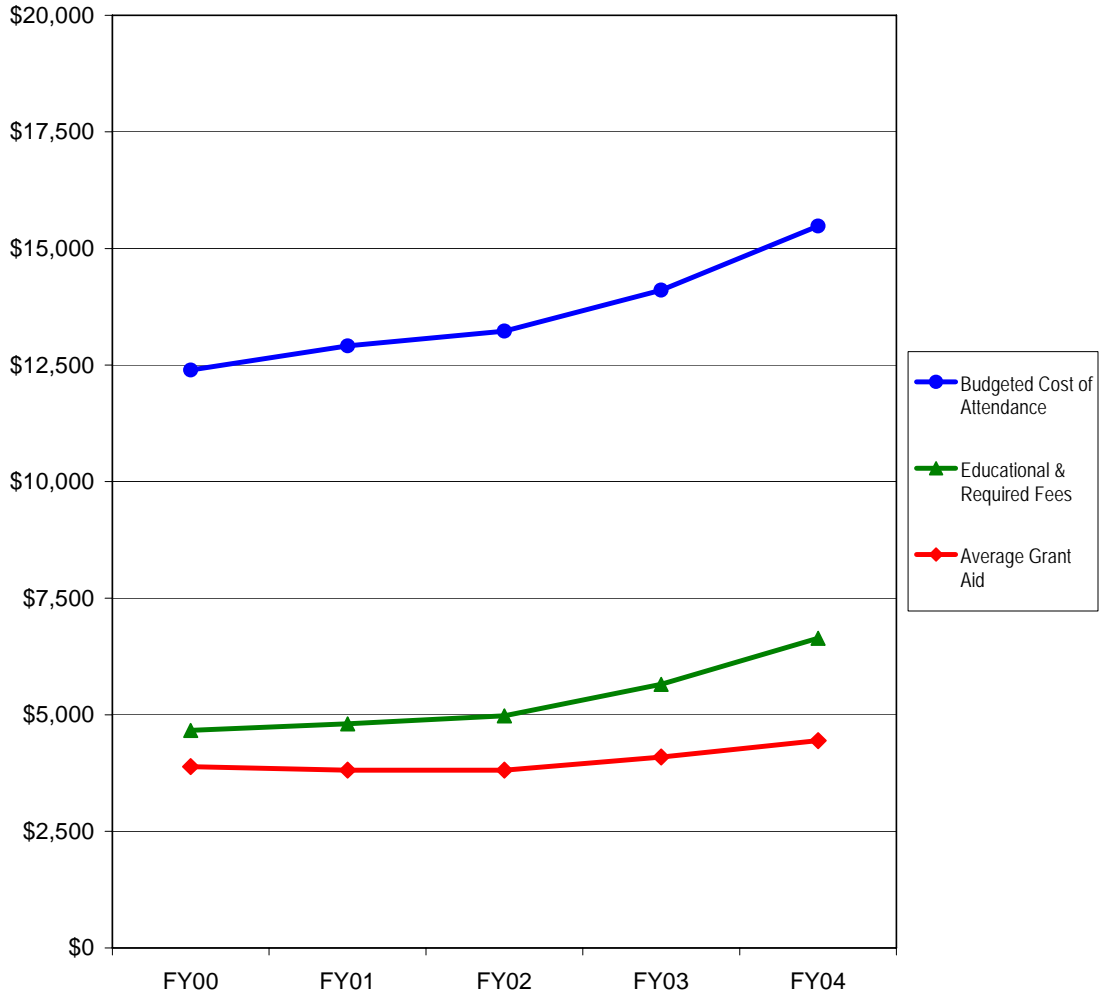


Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	339	392	424	436	440	101	29.8%
Grant aid, no FAFSA	<u>498</u>	<u>535</u>	<u>519</u>	<u>497</u>	<u>476</u>	-22	-4.4%
Aid recipients with no need	837	927	943	933	916	79	9.4%
Aid recipients with need*	1,377	1,304	1,385	1,501	1,735	358	26.0%
Full pay / No aid	330	288	280	263	342	12	3.6%
Total of all full-time, Degree-Seeking MO UG	2,544	2,519	2,608	2,697	2,993	449	17.6%

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

Figure 4.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
Rolla, FY00 - FY04



Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendanc	\$12,394	\$12,910	\$13,228	\$14,106	\$15,482	\$3,088	24.9%
Educational & Required Fee	\$4,665	\$4,805	\$4,974	\$5,650	\$6,639	\$1,974	42.3%
Average Grant Aid	\$3,885	\$3,813	\$3,812	\$4,091	\$4,443	\$558	14.4%

Table 4.1**Average Institutional Grant Aid Distributed to Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Rolla, FY00 - FY04**

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,377	\$1,408	1,304	\$1,418	1,385	\$1,421	1,501	\$1,531	1,735	\$1,583
Without Need	837	2,379	927	2,545	943	2,427	933	2,522	916	2,662

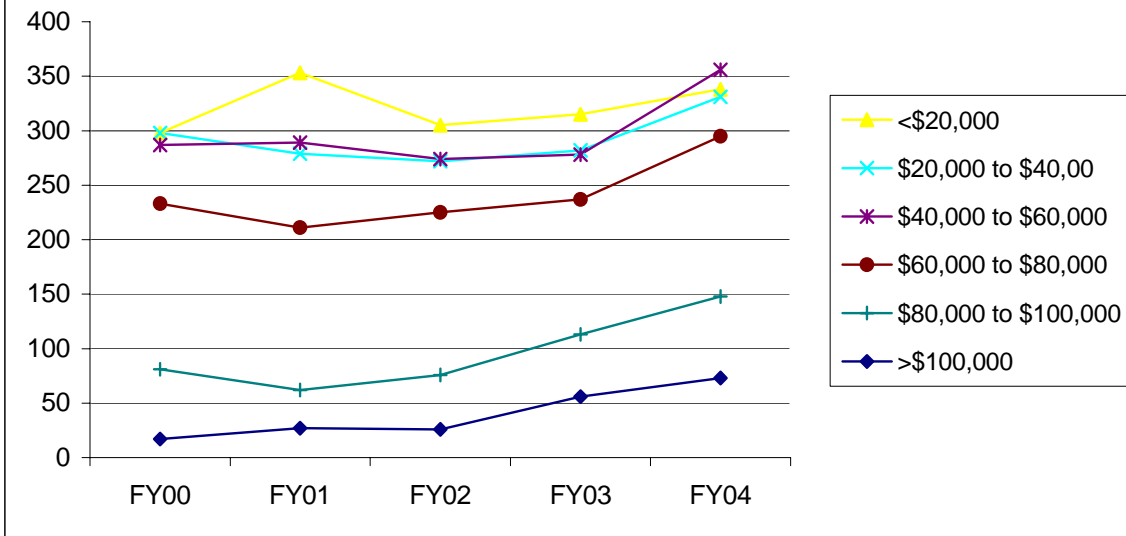
Source: UIDS
IR&P/LCB 3/05

Table 4.2**Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-Rolla, FY00 & FY04**

Income Level	FY00		FY04	
	% Educational & Required		% Educational & Required	
	Grant Aid	Fees	Grant Aid	Fees
<\$20,000	\$4,234	91%	\$6,048	91%
\$20,000 to \$40,00	\$4,553	98%	\$5,889	89%
\$40,000 to \$60,000	\$3,672	79%	\$4,540	68%
\$60,000 to \$80,000	\$3,099	66%	\$3,561	54%
\$80,000 to \$100,000	\$3,292	71%	\$3,162	48%
>\$100,000	\$3,526	76%	\$3,557	54%

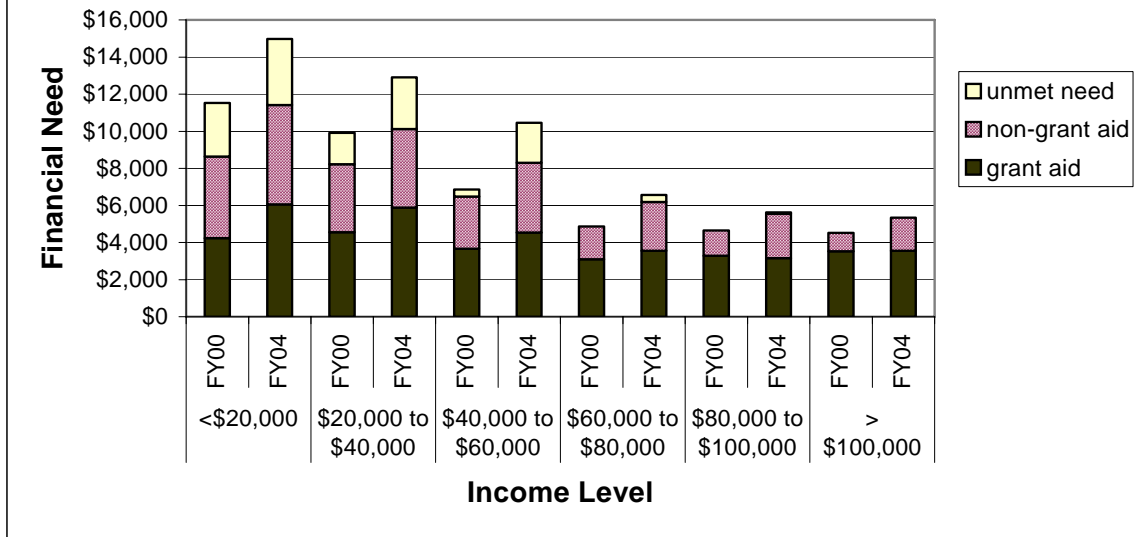
Source: UIDS
IR&P/LCB 3/05

Figure 4.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-Rolla, FY00 - FY04



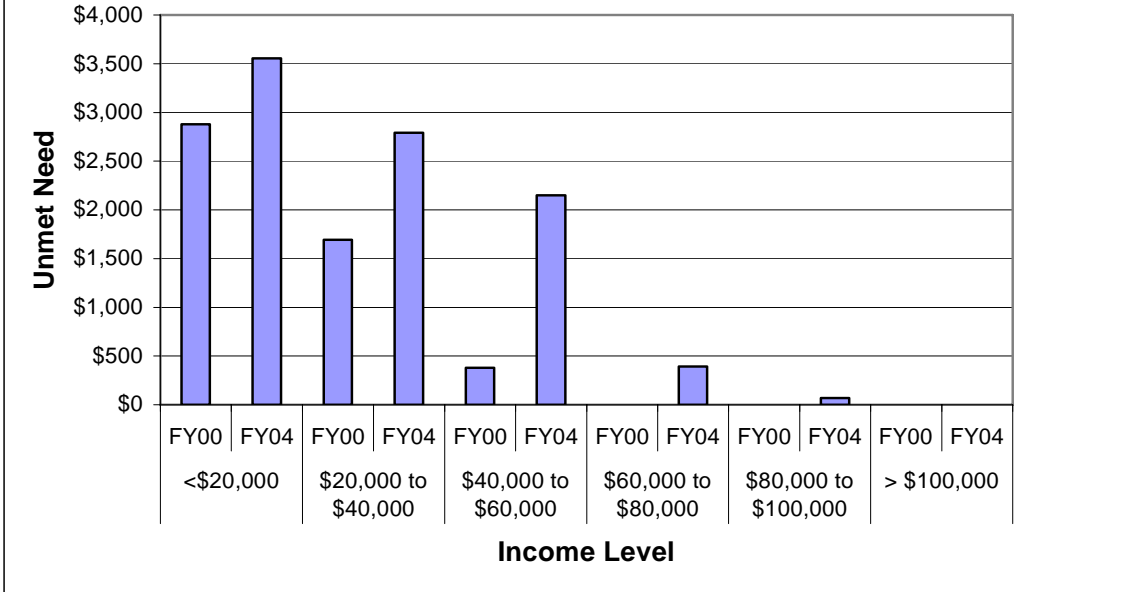
Source: UIDS
 IR&P/LCB 3/05

Figure 4.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Rolla, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 4.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Rolla, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 4.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Resident Undergraduate Students)

<i>University of Missouri-Rolla</i>												
<i>Income Less than \$20,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	298	353	305	315	338						40	13%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,633	\$13,517	\$13,487	\$14,584	\$15,756						\$3,123	25%
Less Expected Family Contribution*	1,115	811	933	875	782	9%	6%	7%	6%	5%	-333	-30%
Financial Need	11,518	12,554	12,554	13,709	14,974	91%	93%	93%	94%	95%	3,456	30%
Less Grant Aid	4,234	4,883	5,087	5,467	6,048	34%	36%	38%	37%	38%	1,814	43%
Unmet Need	\$7,284	\$7,823	\$7,467	\$8,242	\$8,926	58%	58%	55%	57%	57%	1,642	23%
% Grant Aid that Met Financial Need	37%	39%	41%	40%	40%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$234	\$188	\$181	\$205	\$203	2%	1%	1%	1%	1%	-31	-13%
Need-based Loans	3,500	4,028	3,610	3,611	4,036	28%	30%	27%	25%	26%	536	15%
Alternative Loans	669	796	796	973	1,130	5%	6%	6%	7%	7%	461	69%
Remaining Unmet Need	\$2,881	\$2,811	\$2,880	\$3,453	\$3,557	23%	21%	21%	24%	23%	676	23%
*Amount Borrowed to meet EFC	\$472	\$420	\$442	\$371	\$378	4%	3%	3%	3%	2%	-94	-20%
<i>Income Between \$20,000 to \$40,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	298	279	272	282	331						33	11%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,286	\$12,786	\$13,315	\$14,033	\$15,397						\$3,111	25%
Less Expected Family Contribution*	2,374	2,284	2,653	2,494	2,493	19%	18%	20%	18%	16%	119	5%
Financial Need	9,912	10,502	10,662	11,539	12,904	81%	82%	80%	82%	84%	2,992	30%
Less Grant Aid	4,553	4,424	4,880	5,314	5,889	37%	35%	37%	38%	38%	1,336	29%
Unmet Need	\$5,359	\$6,078	\$5,782	\$6,225	\$7,015	44%	48%	43%	44%	46%	1,656	31%
% Grant Aid that Met Financial Need	46%	42%	46%	46%	46%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$232	\$139	\$115	\$137	\$132	2%	1%	1%	1%	1%	-100	-43%
Need-based Loans	3,307	3,639	3,745	3,523	3,837	27%	28%	28%	25%	25%	530	16%
Alternative Loans	126	211	163	147	254	1%	2%	1%	1%	2%	128	102%
Remaining Unmet Need	\$1,694	\$2,089	\$1,759	\$2,418	\$2,792	14%	16%	13%	17%	18%	1,098	65%
*Amount Borrowed to meet EFC	\$588	\$572	\$677	\$640	\$669	5%	4%	5%	5%	4%	81	14%
<i>Income Between \$40,000 to \$60,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	287	289	274	278	356						69	24%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,385	\$12,740	\$13,093	\$13,909	\$15,528						\$3,143	25%
Less Expected Family Contribution*	5,519	5,410	4,863	4,802	5,081	45%	42%	37%	35%	33%	-438	-8%
Financial Need	6,866	7,330	8,230	9,107	10,447	55%	58%	63%	65%	67%	3,581	52%
Less Grant Aid	3,672	3,739	3,925	3,973	4,540	30%	29%	30%	29%	29%	868	24%
Unmet Need	\$3,194	\$3,591	\$4,305	\$5,134	\$5,907	26%	28%	33%	37%	38%	2,713	85%
% Grant Aid that Met Financial Need	53%	51%	48%	44%	43%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$131	\$105	\$119	\$115	\$52	1%	1%	1%	1%	0%	-79	-60%
Need-based Loans	2,599	2,876	3,177	3,478	3,496	21%	23%	24%	25%	23%	897	35%
Alternative Loans	86	88	71	90	209	1%	1%	1%	1%	1%	123	143%
Remaining Unmet Need	\$378	\$522	\$938	\$1,451	\$2,150	3%	4%	7%	10%	14%	1,772	469%
*Amount Borrowed to meet EFC	\$1,282	\$1,152	\$1,102	\$937	\$1,004	10%	9%	8%	7%	6%	-278	-22%

Table 4.3 (Continued)

University of Missouri-Rolla

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	233	211	225	237	295						62	27%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,402	\$12,817	\$13,147	\$14,034	\$15,431						\$3,029	24%
Less Expected Family Contribution*	<u>7,903</u>	<u>7,616</u>	<u>8,490</u>	<u>8,683</u>	<u>8,865</u>	64%	59%	65%	62%	57%	962	12%
Financial Need	4,499	5,201	4,657	5,351	6,566	36%	41%	35%	38%	43%	2,067	46%
Less Grant Aid	3,099	3,199	3,129	3,407	3,561	25%	25%	24%	24%	23%	462	15%
Unmet Need	\$1,400	\$2,002	\$1,528	\$1,944	\$3,005	11%	16%	12%	14%	19%	1,605	115%
% Grant Aid that Met Financial Need	69%	62%	67%	64%	54%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$35	\$59	\$29	\$34	\$21	0%	0%	0%	0%	0%	-14	-40%
Need-based Loans	1,700	2,180	1,958	2,228	2,511	14%	17%	15%	16%	16%	811	48%
Alternative Loans	41	84	67	0	82	0%	1%	1%	0%	1%	41	100%
Remaining Unmet Need	-\$376	-\$321	-\$526	-\$318	\$391	-3%	-3%	-4%	-2%	3%	767	-204%
*Amount Borrowed to meet EFC	\$1,863	\$1,954	\$1,862	\$1,826	\$2,082	15%	15%	14%	13%	13%	219	12%

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

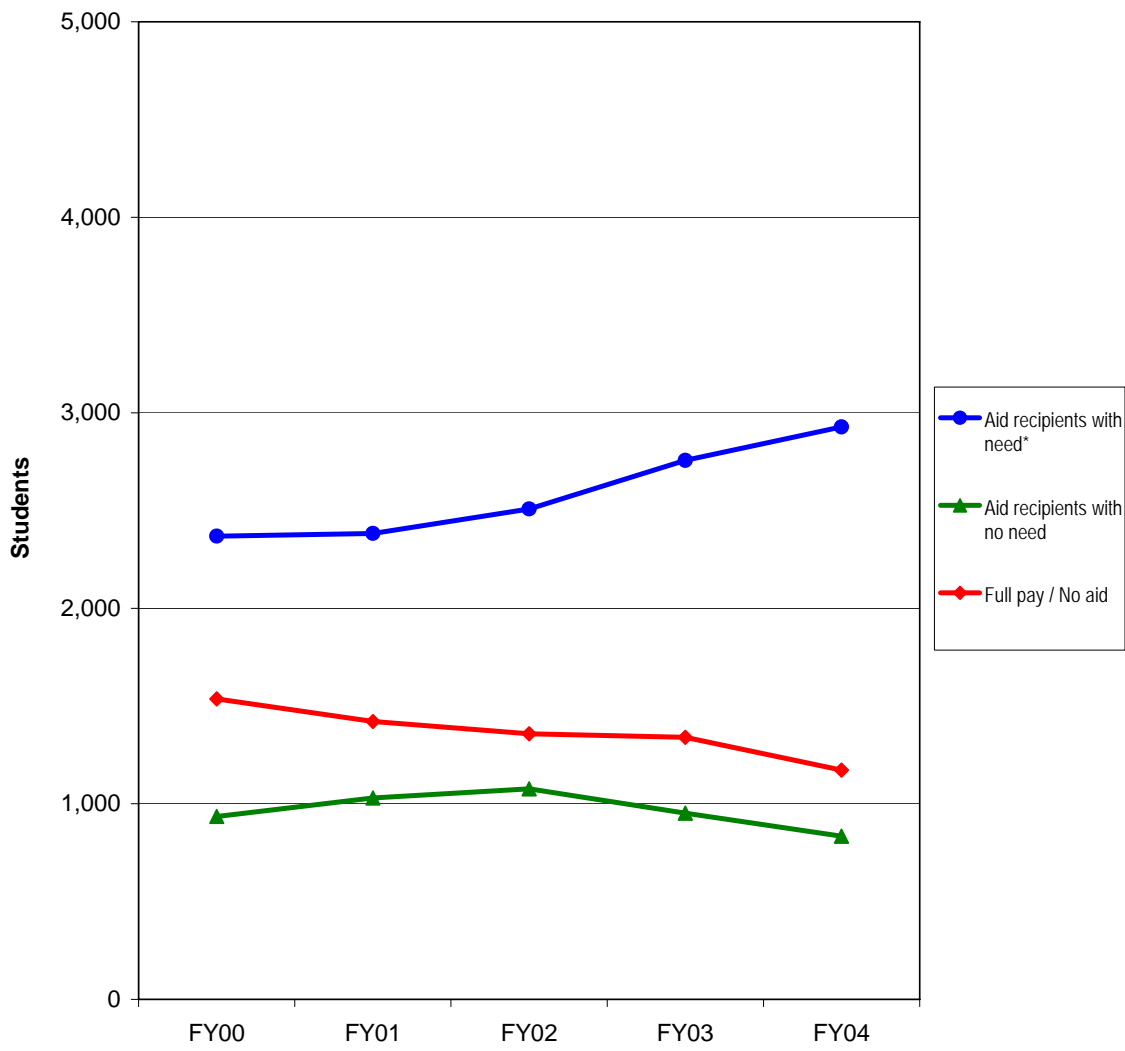
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	81	62	76	113	148						67	83%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,421	\$12,835	\$13,345	\$14,076	\$15,441						\$3,020	24%
Less Expected Family Contribution*	<u>8,153</u>	<u>8,336</u>	<u>9,235</u>	<u>9,571</u>	<u>9,817</u>	66%	65%	69%	68%	64%	1,664	20%
Financial Need	4,268	4,499	4,110	4,505	5,624	34%	35%	31%	32%	36%	1,356	32%
Less Grant Aid	3,292	2,595	2,189	2,671	3,162	27%	20%	16%	19%	20%	-130	-4%
Unmet Need	\$976	\$1,904	\$1,921	\$1,834	\$2,462	8%	15%	14%	13%	16%	1,486	152%
% Grant Aid that Met Financial Need	77%	58%	53%	59%	56%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$21	\$22	\$0	\$6	\$0	0%	0%	0%	0%	0%	-21	-100%
Need-based Loans	1,621	1,872	2,094	2,150	2,260	13%	15%	16%	15%	15%	639	39%
Alternative Loans	72	32	150	30	134	1%	0%	1%	0%	1%	62	86%
Remaining Unmet Need	-\$738	-\$22	-\$323	-\$352	\$68	-6%	0%	-2%	-3%	0%	806	-109%
*Amount Borrowed to meet EFC	\$2,640	\$2,524	\$2,274	\$1,861	\$1,990	21%	20%	17%	13%	13%	-650	-25%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	17	27	26	56	73						56	329%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,526	\$12,847	\$13,294	\$14,294	\$15,401						\$2,875	23%
Less Expected Family Contribution*	<u>8,924</u>	<u>9,891</u>	<u>10,341</u>	<u>9,326</u>	<u>10,394</u>	71%	77%	78%	65%	67%	1,470	16%
Financial Need	3,602	2,956	2,953	4,968	5,007	29%	23%	22%	35%	33%	1,405	39%
Less Grant Aid	3,526	3,787	3,383	3,302	3,557	28%	29%	25%	23%	23%	31	1%
Unmet Need	\$76	-\$831	-\$430	\$1,666	\$1,450	1%	-6%	-3%	12%	9%	1,374	1808%
% Grant Aid that Met Financial Need	98%	128%	115%	66%	71%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$0	\$0	\$5	\$15	0%	0%	0%	0%	0%	15	1400%
Need-based Loans	587	759	736	1,291	1,572	5%	6%	6%	9%	10%	985	168%
Alternative Loans	402	0	0	218	197	3%	0%	0%	2%	1%	-205	-51%
Remaining Unmet Need	-\$913	-\$1,590	-\$1,166	\$152	-\$334	-7%	-12%	-9%	1%	-2%	579	-63%
*Amount Borrowed to meet EFC	\$3,115	\$3,273	\$3,038	\$2,630	\$2,689	25%	25%	23%	18%	17%	-426	-14%

Source: UIDS
IR&P/RS 1/05

Figure 5.1
Distribution of Financial Aid for Full-time, Degree-Seeking Undergraduate Missouri Residents at the University of Missouri-St. Louis, FY00 - FY04

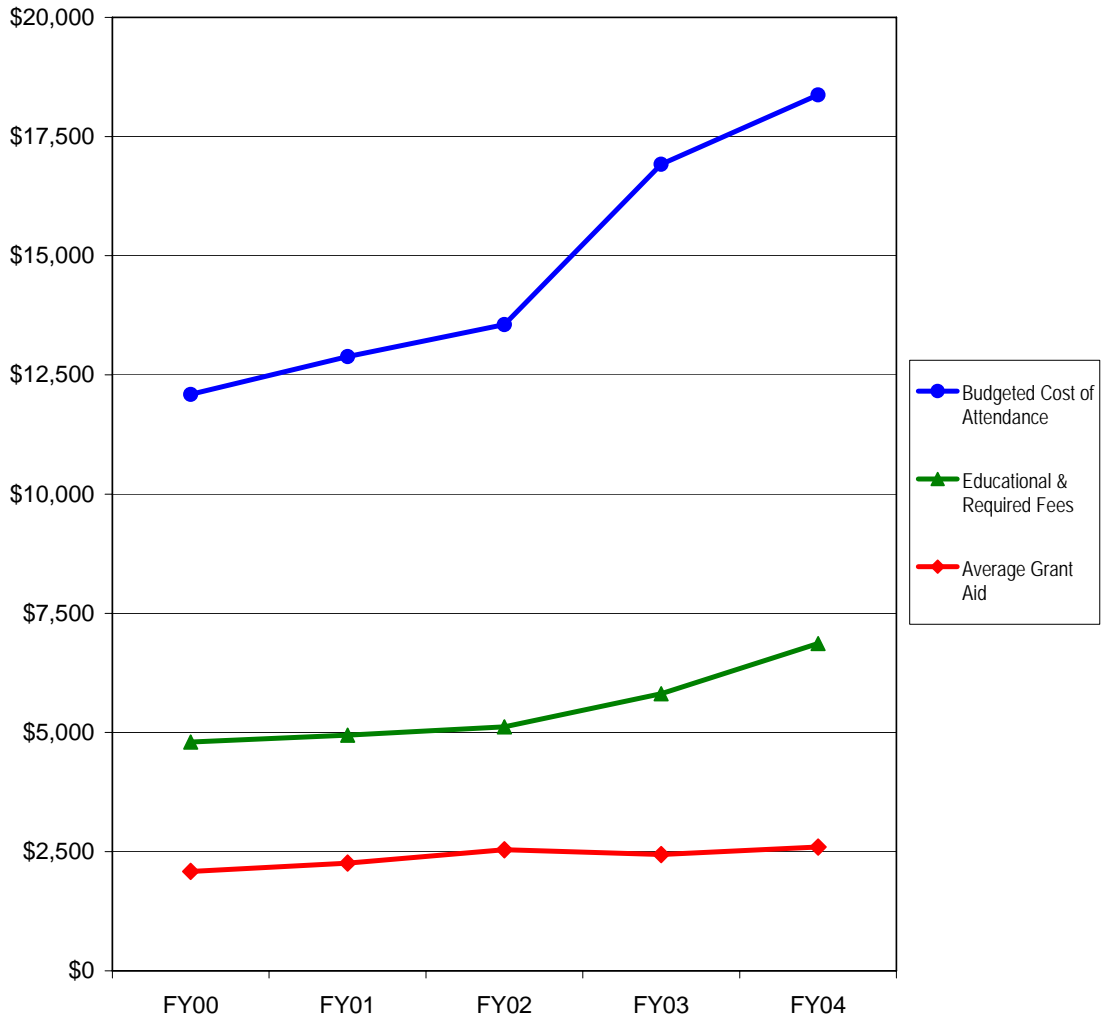


Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	570	582	622	530	470	-100	-17.5%
Grant aid, no FAFSA	<u>366</u>	<u>448</u>	<u>455</u>	<u>423</u>	<u>365</u>	<u>-1</u>	-0.3%
Aid recipients with no need	936	1,030	1,077	953	835	-101	-10.8%
Aid recipients with need*	2,369	2,383	2,508	2,757	2,928	559	23.6%
Full pay / No aid	1,537	1,421	1,358	1,340	1,173	-364	-23.7%
Total of all full-time, Degree-Seeking MO UC	4,842	4,834	4,943	5,050	4,936	94	1.9%

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

Figure 5.2
Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid
for Full-time Undergraduate Missouri Residents at the University of Missouri-
St. Louis, FY00 - FY04



Source: UIDS
 IR&P/RS 1/05

	FY00	FY01	FY02	FY03	FY04	5-yr # Change	5-yr % Change
Budgeted Cost of Attendanc	\$12,090	\$12,887	\$13,556	\$16,918	\$18,375	\$6,285	52.0%
Educational & Required Fee	\$4,796	\$4,940	\$5,116	\$5,813	\$6,866	\$2,070	43.2%
Average Grant Aid	\$2,083	\$2,260	\$2,538	\$2,437	\$2,595	\$512	24.6%

Table 5.1**Average Institutional Grant Aid Distributed to Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY00 - FY04**

	FY00		FY01		FY02		FY03		FY04	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	2,369	\$478	2,383	\$524	2,508	\$516	2,757	\$437	2,928	\$504
Without Need	936	1,161	1,030	1,190	1,077	1,105	953	1,022	835	993

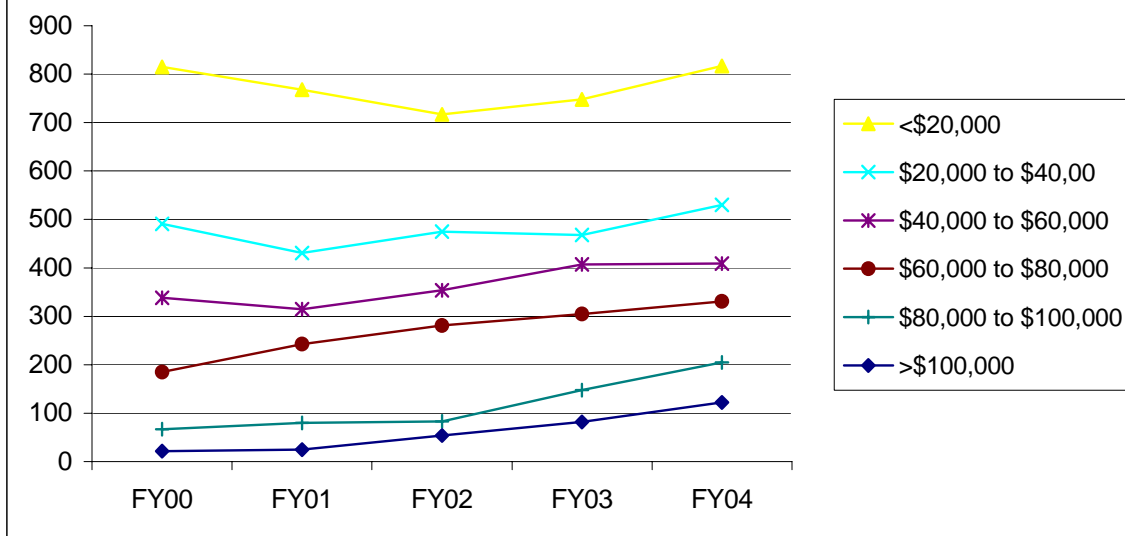
Source: UIDS
IR&P/LCB 3/05

Table 5.2**Total Grant Aid as % of Educational and Required Fees by Income Level at the University of Missouri-St. Louis, FY00 & FY04**

Income Level	FY00		FY04	
	Grant Aid	% Educational & Required Fees	Grant Aid	% Educational & Required Fees
<\$20,000	\$3,198	67%	\$4,162	61%
\$20,000 to \$40,00	\$2,242	47%	\$3,254	47%
\$40,000 to \$60,000	\$1,598	33%	\$2,021	29%
\$60,000 to \$80,000	\$1,248	26%	\$1,560	23%
\$80,000 to \$100,000	\$1,371	29%	\$1,414	21%
>\$100,000	\$1,187	25%	\$1,265	18%

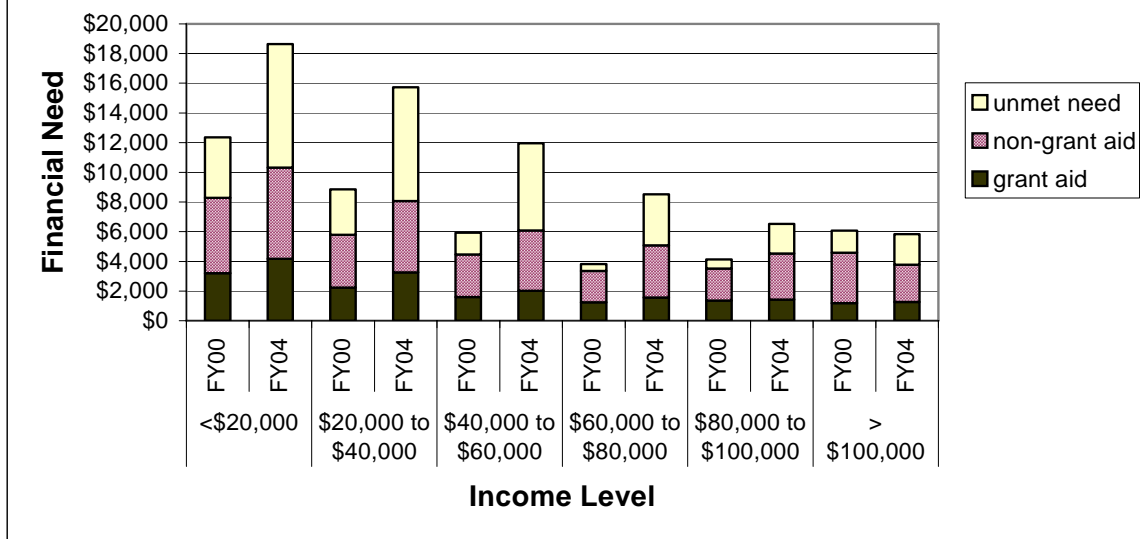
Source: UIDS
IR&P/LCB 3/05

Figure 5.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-St. Louis, FY00 - FY04



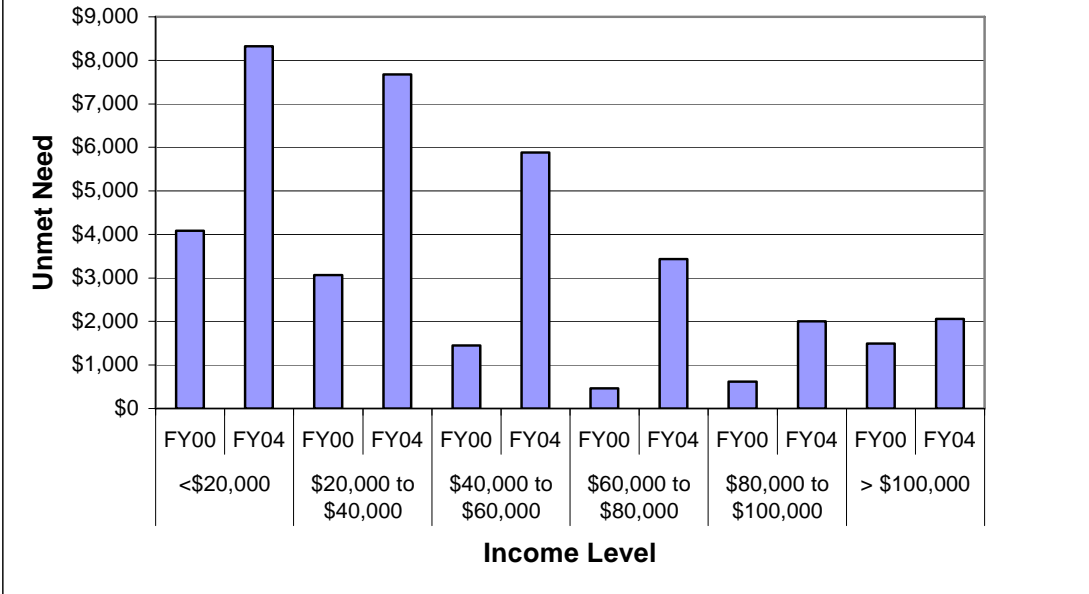
Source: UIDS
 IR&P/LCB 3/05

Figure 5.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Figure 5.5
Average Amount of Unmet Financial Need by Income Level at
the UM-St. Louis, FY00 vs. FY04



Source: UIDS
 IR&P/LCB 3/05

Table 5.3

Financial Aid Indicators for all FASFA Filers that had a Need and Enrolled for 9 Months Only by Adjusted Gross Income, FY 2000 - FY2004 (Full-time, Degree-Seeking Resident Undergraduate Students)

<i>University of Missouri-St. Louis</i>												
<i>Income Less than \$20,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	815	768	717	748	817						2	0%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,606	\$14,088	\$14,666	\$18,489	\$19,774						\$6,168	45%
Less Expected Family Contribution*	1,245	1,125	1,088	1,075	1,140	9%	8%	7%	6%	6%	-105	-8%
Financial Need	12,361	12,963	13,578	17,414	18,634	91%	92%	93%	94%	94%	6,273	51%
Less Grant Aid	3,198	3,481	4,130	4,094	4,162	24%	25%	28%	22%	21%	964	30%
Unmet Need	\$9,163	\$9,482	\$9,448	\$13,320	\$14,472	67%	67%	64%	72%	73%	5,309	58%
% Grant Aid that Met Financial Need	26%	27%	30%	24%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$98	\$62	\$104	\$126	\$106	1%	0%	1%	1%	1%	8	8%
Need-based Loans	3,649	3,601	3,639	3,736	3,847	27%	26%	25%	20%	19%	198	5%
Alternative Loans	1,332	1,568	1,410	1,851	2,197	10%	11%	10%	10%	11%	865	65%
Remaining Unmet Need	\$4,084	\$4,251	\$4,295	\$7,607	\$8,322	30%	30%	29%	41%	42%	4,238	104%
*Amount Borrowed to meet EFC	\$657	\$671	\$628	\$671	\$738	5%	5%	4%	4%	4%	81	12%
<i>Income Between \$20,000 to \$40,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	491	431	475	468	530						39	8%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,078	\$12,883	\$13,838	\$17,403	\$18,924						\$6,846	57%
Less Expected Family Contribution*	3,221	3,170	3,336	3,461	3,191	27%	25%	24%	20%	17%	-30	-1%
Financial Need	8,857	9,713	10,502	13,942	15,733	73%	75%	76%	80%	83%	6,876	78%
Less Grant Aid	2,242	2,539	3,144	3,053	3,254	19%	20%	23%	18%	17%	1,012	45%
Unmet Need	\$6,615	\$7,174	\$7,358	\$10,889	\$12,479	55%	56%	53%	63%	66%	5,864	89%
% Grant Aid that Met Financial Need	25%	26%	30%	22%	21%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$60	\$30	\$76	\$182	\$99	0%	0%	1%	1%	1%	39	65%
Need-based Loans	3,174	3,376	3,169	3,563	3,659	26%	26%	23%	20%	19%	485	15%
Alternative Loans	310	414	501	499	1,046	3%	3%	4%	3%	6%	736	237%
Remaining Unmet Need	\$3,071	\$3,354	\$3,612	\$6,645	\$7,675	25%	26%	26%	38%	41%	4,604	150%
*Amount Borrowed to meet EFC	\$900	\$986	\$1,057	\$1,071	\$1,428	7%	8%	8%	6%	8%	528	59%
<i>Income Between \$40,000 to \$60,000</i>												
	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	338	315	354	407	409						71	21%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$11,172	\$12,187	\$13,035	\$16,651	\$17,734						\$6,562	59%
Less Expected Family Contribution*	5,252	5,432	5,405	6,135	5,769	47%	45%	41%	37%	33%	517	10%
Financial Need	5,920	6,755	7,630	10,516	11,965	53%	55%	59%	63%	67%	6,045	102%
Less Grant Aid	1,598	1,759	2,100	1,905	2,021	14%	14%	16%	11%	11%	423	26%
Unmet Need	\$4,322	\$4,996	\$5,530	\$8,611	\$9,944	39%	41%	42%	52%	56%	5,622	130%
% Grant Aid that Met Financial Need	27%	26%	28%	18%	17%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$59	\$7	\$45	\$63	\$41	1%	0%	0%	0%	0%	-18	-31%
Need-based Loans	2,717	2,746	2,836	3,446	3,560	24%	23%	22%	21%	20%	843	31%
Alternative Loans	99	57	168	311	460	1%	0%	1%	2%	3%	361	365%
Remaining Unmet Need	\$1,447	\$2,186	\$2,481	\$4,791	\$5,883	13%	18%	19%	29%	33%	4,436	307%
*Amount Borrowed to meet EFC	\$1,081	\$977	\$1,160	\$1,286	\$1,648	10%	8%	9%	8%	9%	567	52%

Table 5.3 (Continued)

University of Missouri-St. Louis

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	185	243	281	305	331						146	79%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$11,123	\$12,512	\$13,540	\$16,213	\$17,438						\$6,315	57%
Less Expected Family Contribution*	7,299	8,078	8,069	8,614	8,919	66%	65%	60%	53%	51%	1,620	22%
Financial Need	3,824	4,434	5,471	7,599	8,519	34%	35%	40%	47%	49%	4,695	123%
Less Grant Aid	1,248	1,420	1,530	1,432	1,560	11%	11%	11%	9%	9%	312	25%
Unmet Need	\$2,576	\$3,014	\$3,941	\$6,167	\$6,959	23%	24%	29%	38%	40%	4,383	170%
% Grant Aid that Met Financial Need	33%	32%	28%	19%	18%							

Non-Grant Sources to Meet Remaining Unmet Financial Need

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$26	\$0	\$17	\$65	\$0	0%	0%	0%	0%	0%	-26	-100%
Need-based Loans	2,041	2,221	2,319	3,124	3,267	18%	18%	17%	19%	19%	1,226	60%
Alternative Loans	50	93	106	156	257	0%	1%	1%	1%	1%	207	414%
Remaining Unmet Need	\$459	\$700	\$1,499	\$2,822	\$3,435	4%	6%	11%	17%	20%	2,976	648%
*Amount Borrowed to meet EFC	\$1,753	\$1,960	\$1,847	\$1,385	\$2,505	16%	16%	14%	9%	14%	752	43%

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

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	67	80	83	148	205						138	206%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$11,473	\$12,550	\$13,952	\$17,321	\$18,375						\$6,902	60%
Less Expected Family Contribution*	7,342	8,648	9,295	11,402	11,845	64%	69%	67%	66%	64%	4,503	61%
Financial Need	4,131	3,902	4,657	5,919	6,530	36%	31%	33%	34%	36%	2,399	58%
Less Grant Aid	1,371	1,305	1,568	1,373	1,414	12%	10%	11%	8%	8%	43	3%
Unmet Need	\$2,760	\$2,597	\$3,089	\$4,546	\$5,116	24%	21%	22%	26%	28%	2,356	85%
% Grant Aid that Met Financial Need	33%	33%	34%	23%	22%							

Non-Grant Sources to Meet Remaining Unmet Financial Need

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$0	\$8	\$20	\$32	0%	0%	0%	0%	0%	32	#DIV/0!
Need-based Loans	1,942	1,899	2,256	2,759	2,805	17%	15%	16%	16%	15%	863	44%
Alternative Loans	203	116	121	182	276	2%	1%	1%	1%	2%	73	36%
Remaining Unmet Need	\$615	\$582	\$704	\$1,585	\$2,003	5%	5%	5%	9%	11%	1,388	226%
*Amount Borrowed to meet EFC	\$2,163	\$2,488	\$2,135	\$2,475	\$3,105	19%	20%	15%	14%	17%	942	44%

Income > \$100,000

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
Total Enrolled for 9 months (N)	22	25	54	82	122						100	455%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$12,119	\$13,573	\$14,321	\$17,456	\$18,272						\$6,153	51%
Less Expected Family Contribution*	6,053	8,015	8,948	11,136	12,443	50%	59%	62%	64%	68%	6,390	106%
Financial Need	6,066	5,558	5,373	6,320	5,829	50%	41%	38%	36%	32%	-237	-4%
Less Grant Aid	1,187	2,608	1,554	1,299	1,265	10%	19%	11%	7%	7%	78	7%
Unmet Need	\$4,879	\$2,950	\$3,819	\$5,021	\$4,564	40%	22%	27%	29%	25%	-315	-6%
% Grant Aid that Met Financial Need	20%	47%	29%	21%	22%							

Non-Grant Sources to Meet Remaining Unmet Financial Need

	FY00	FY01	FY02	FY03	FY04	FY00	FY01	FY02	FY03	FY04	# Change FY00-FY04	% Change FY00-FY04
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$0	\$0	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	#DIV/0!
Need-based Loans	2,680	1,540	2,252	2,815	2,129	22%	11%	16%	16%	12%	-551	-21%
Alternative Loans	709	209	439	448	376	6%	2%	3%	3%	2%	-333	-47%
Remaining Unmet Need	\$1,490	\$1,201	\$1,128	\$1,758	\$2,059	12%	9%	8%	10%	11%	569	38%
*Amount Borrowed to meet EFC	\$1,876	\$2,141	\$2,311	\$2,815	\$2,963	15%	16%	16%	16%	16%	1,087	58%

Source: UIDS
IR&P/RS 2/05