

**University of Missouri System  
Undergraduate Financial Aid Summary Report  
FY2006-FY2010**

**(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 2005-06 (FY06) through fiscal year 2009-10 (FY10). In the first part of this report nine questions are addressed at the UM System level:

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

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

Special thanks to the campus financial aid liaisons that provided valuable assistance and feedback for this report: Jim Brooks at UM-Columbia, Carol Rotach at UM-Kansas City, Lynn Stichnote at Missouri S&T, and Tony Georges at UM-St. Louis.

**System-wide trends highlighted include:**

- Total aid to students with need is awarded from a combination of aid based on merit and aid based on need. Over the past five years, there has been a 12.9% increase in the number of financial aid recipients that have financial need. There is no question that there are many more students with need due to the 8.2% increase in the enrollment of resident, full-time, degree-seeking students over the past five years (Figure 1.1). However, an equally significant reason for the increase in students with need is the fact that education and required fees have increased 20.9% and the overall cost to attend the University has increased 18.2% during the same time period (Figure 1.2). In other words, many students that otherwise would not have had a financial need became needy.
- There is an increasing gap between educational and required fees and the average grant aid awarded to undergraduates over the past five years (Figure 1.2).

- The number of institutional grants awarded based on need declined from 5,155 in FY06 to 3,742 in FY10. During the same time period there has been a substantial increase in the number of merit awards given to students both with and without 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 (Table 1.2).
- The volume of Parent Loans for Undergraduate Students (PLUS loans) has remained relatively stable from FY06 to FY10 for both students with and without financial need. In FY06, 3,609 parents borrowed an average \$8,405 to meet their child's education expenses. Five years later, 3,689 parents borrowed approximately \$9,515 to cover these expenses. System-wide, the amount of PLUS loans distributed increased from \$30.3 million in FY06 to \$35 million in FY10 (Table 1.4).
- Students with incomes less than \$40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, lower income students continue to have the largest amount of unmet financial need (Figure 1.4).
- The unmet financial need of students increased in all income levels over the past five years (Figure 1.5).

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

- Compared to the St. Louis and Kansas City campuses, grant aid distributed to lower income students at the Columbia and Missouri S&T campuses cover a much larger portion of educational 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).
- Nearly 75% of the total amount of PLUS loans distributed System-wide in FY10 were awarded on the Columbia campus.

## The contextual basis of financial aid distribution

Less than 20% of undergraduates attending the University of Missouri pay the entire cost of attendance out-of-pocket. The majority of students receive some type of financial assistance to attend the University in the form of grants, scholarships, work study or loans. In addition, financial assistance comes from a wide variety of sources including the state and federal governments, profit and non-profit organizations, and the University (institutional gift aid). In addition, a significant amount of financial aid that is distributed is based on financial need (i.e. it is documented that the student's family cannot afford the entire cost of attendance). A student must complete a Free Application for Federal Student Aid (FAFSA) in order to determine the extent of financial need and the type and amount of aid based on need that can be awarded.

Many of the tables and figures throughout this report reference terms such as budgeted cost of attendance, financial need, grant aid, and unmet need. Assuming that a student has completed a FAFSA, Figure A.1 is provided to give an overview of how a student's financial aid package is determined.

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

\$22,049	Budgeted Cost of Attendance	{ includes educational & required fees, books, and living expenses
<u>(5,122)</u>	Less: Expected Family Contribution	
16,927	<b>Financial Need</b>	
<u>(5,448)</u>	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
11,479	<b>Remaining Need</b>	
(202)	Less: College Work Study	
(3,722)	Less: Need-Based Loans	
<u>(1,095)</u>	Less: Alternative Loans	
\$6,460	<b>Unmet Need</b>	

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

### **Caveats**

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

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

## Section I

### System-wide Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY06 to FY10

**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 29,210 to 31,610, an increase of nearly 8%. With this increase in enrollment, there has been a 12.9% increase in the number of students with financial need from 14,895 in FY06 to 16,822 in FY10 (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 20.9% and the budgeted cost of attendance increased 18.2% while average grant aid has increased 10.9%. The overall trend is that there is an increasing 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?**

While there was a slight decline in the overall number of students with need that received institutional grant aid, the average institutional grant award increased nearly \$400 over the past five years. In addition, there has been a dramatic shift in the type of institutional gift aid awarded to students with need. In FY06 nearly 49% of all institutional grant aid awarded to students with need was awarded based on merit and 40% was awarded based on need. By FY10 only 26% of all institutional grant aid awarded to students with need was based on need and 68% was based on merit (Table 1.1).

#### **4. How has the distribution of PLUS loans changed over the past five years?**

The volume of Parent Loans for Undergraduate Students (PLUS loans) has remained relatively stable from FY06 to FY10 for both students with and without financial need. In FY06 nearly 3,600 parents borrowed on average \$8,405 to meet their child's education expenses. Five years later, nearly 3,700 parents borrowed approximately \$9,515 to cover these expenses. System-wide, the total amount of PLUS loans distributed increased from \$30.3 million in FY06 to \$35 million in FY10 (Table 1.4).

## **5. What percent of educational and required fees is met by grant aid?**

Lower income students have the most financial need and on average receive much more grant aid than higher income students. In FY06, grant aid covered nearly 85% of educational and required fees for students with income less than \$20,000 and 82% for students with income between \$20,000 and \$40,000. By FY10, grant aid covered 84% of educational and required fees for students with income less than \$20,000 and 86% for students with income between \$20,000 and \$40,000. Grant aid continues to cover a smaller percentage of the educational and required fees for students with incomes above \$40,000 (Table 1.2).

## **6. How has the number of aid recipients with need changed by income level?**

There has been a change in the number of aid recipients with need by income level. The number of aid recipients with need with income less than \$20,000 increased by 31%. In addition, there has been a significant increase in the number of aid recipients with need and incomes over \$60,000. Overall, the University continues to experience an increase in the number of higher-income students that require financial assistance to meet the cost of attendance (Figure 1.3).

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

Students with incomes less than \$40,000 have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, by income level, there is a difference in the structure of the financial aid packages and the way that financial need is met. For example, 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).

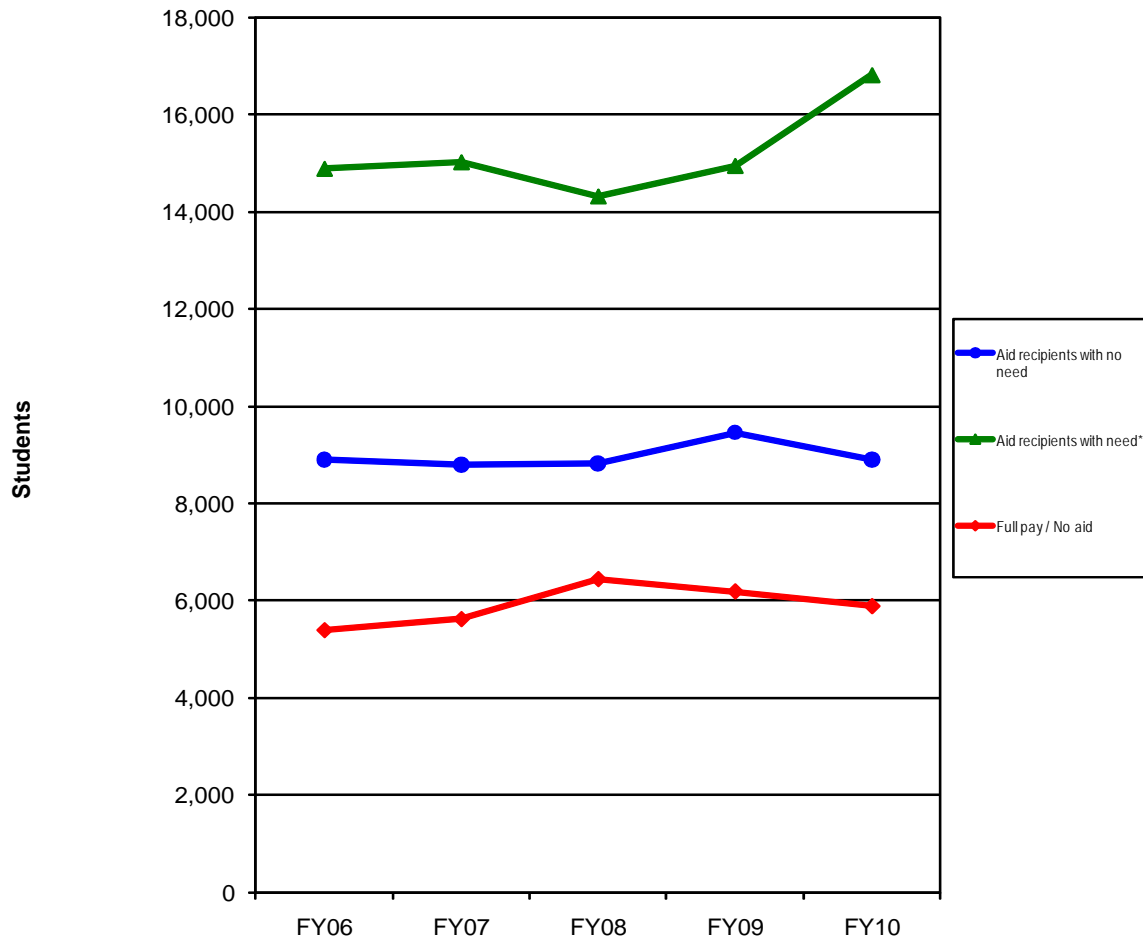
## **8. For students that have need, what is the average amount of unmet financial need?**

Over the past five years, unmet financial need increased for students with need in all income levels and the five-year trend shows that students in higher income categories experienced the biggest increase. For example, the unmet need of students with income between \$40k and \$60k increased from \$3,710 in FY06 to \$6,461 in FY10, an increase of nearly 74%.

## **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 FY10 families with income between \$80k to \$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, FY06 - FY10**



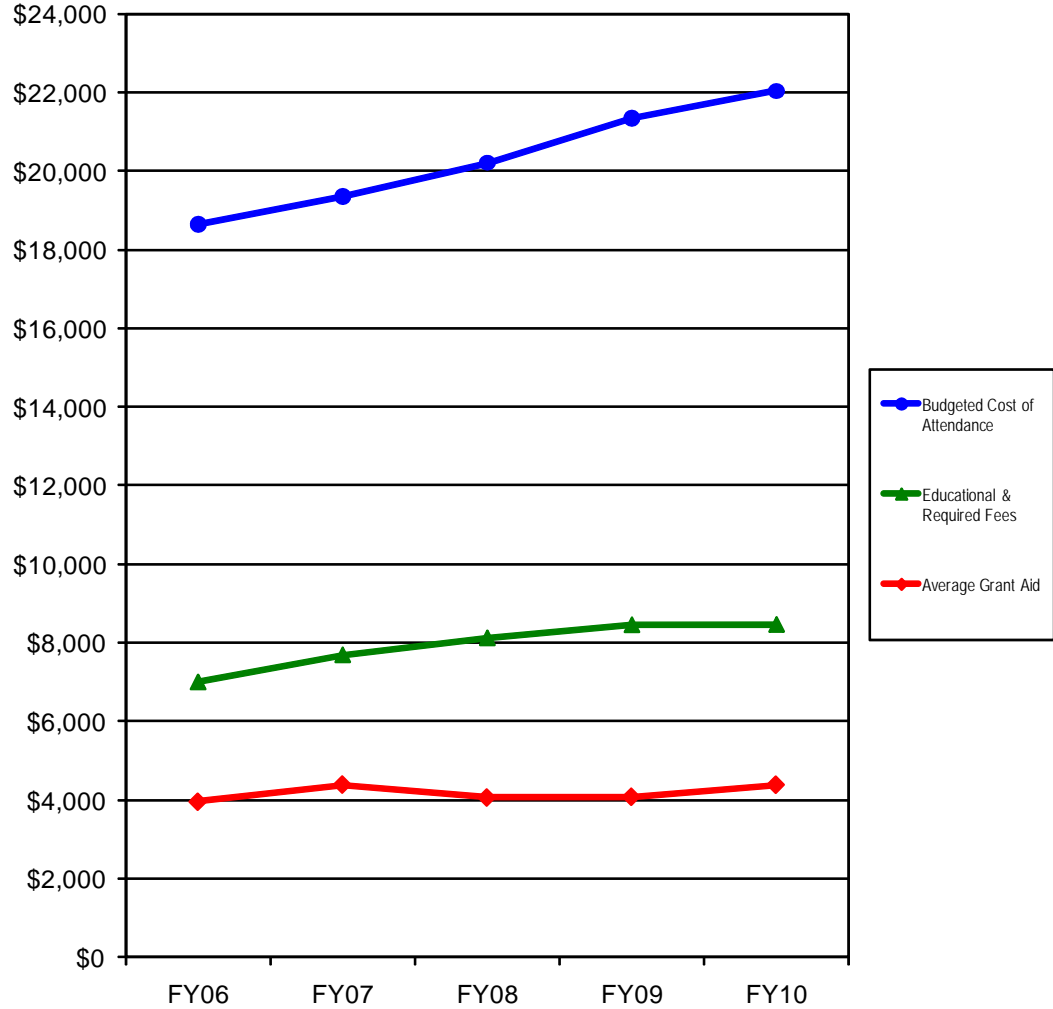
	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,725	4,682	5,219	5,961	5,933	1,208	25.6%
Grant aid, no FAFSA	<u>4,186</u>	<u>4,120</u>	<u>3,600</u>	<u>3,505</u>	<u>2,963</u>	-1,223	-29.2%
Aid recipients with no need	8,911	8,802	8,819	9,466	8,896	-15	-0.2%
Aid recipients with need*	14,895	15,029	14,326	14,954	16,822	1,927	12.9%
Full pay / No aid	5,404	5,629	6,442	6,191	5,892	488	9.0%
Total of all full- time, Degree-Seeking MO UG	<u>29,210</u>	<u>29,460</u>	<u>29,587</u>	<u>30,611</u>	<u>31,610</u>	<u>2,400</u>	<u>8.2%</u>

\* 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: UIDS, EMSAS, and PeopleSoft  
 IR&PLCB 12/10



**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, FY06 - FY10**



	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$18,646	\$19,344	\$20,210	\$21,354	\$22,039	\$3,393	18.2%
Educational & Required Fees	\$7,000	\$7,689	\$8,123	\$8,456	\$8,464	\$1,465	20.9%
Average Grant Aid	\$3,952	\$4,387	\$4,059	\$4,078	\$4,383	\$430	10.9%

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

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft

IR&P/LCB 12/10

**Table 1.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY06 - FY10**

Students with Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	5,155	\$1,904	5,336	\$2,133	4,301	\$2,045	3,969	\$2,493	3,742	\$1,999
Merit	4,538	\$2,626	5,008	\$2,751	5,073	\$2,790	5,651	\$2,909	6,080	\$3,191
Other**	1,050	\$2,490	1,252	\$2,360	1,099	\$2,268	641	\$2,145	716	\$2,341
<b>Total</b>	<b>10,743</b>	<b>\$2,267</b>	<b>11,596</b>	<b>\$2,425</b>	<b>10,473</b>	<b>\$2,429</b>	<b>10,261</b>	<b>\$2,700</b>	<b>10,538</b>	<b>\$2,710</b>

Students without Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	3,958	\$2,655	4,259	\$2,735	4,603	\$3,015	5,337	\$3,101	5,095	\$3,138
Other**	1,085	\$2,692	1,186	\$2,611	941	\$2,476	625	\$2,104	533	\$2,396
<b>Total</b>	<b>5,043</b>	<b>\$2,663</b>	<b>5,445</b>	<b>\$2,708</b>	<b>5,544</b>	<b>\$2,924</b>	<b>5,962</b>	<b>\$2,997</b>	<b>5,628</b>	<b>\$3,068</b>

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

\*\*Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

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**Table 1.2**

**Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri System, FY06 & FY10**

Income Level	FY06			FY10		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,940	85%	30%	\$7,075	84%	31%
\$20,000 to \$40,000	\$5,759	82%	30%	\$7,265	86%	32%
\$40,000 to \$60,000	\$4,569	65%	25%	\$5,448	64%	25%
\$60,000 to \$80,000	\$3,598	51%	20%	\$3,580	42%	16%
\$80,000 to \$100,000	\$3,090	44%	17%	\$2,773	33%	13%
>\$100,000	\$2,508	36%	13%	\$2,611	31%	12%

Source: UIDS, 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, FY06 & FY10**

Income Level	FY06 % COA Met by Source of Aid					FY10 % 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	5%	30%	1%	29%	35%	3%	31%	1%	31%
\$20,000 to \$40,00	17%	30%	1%	23%	29%	8%	32%	1%	24%	35%
\$40,000 to \$60,000	34%	25%	1%	21%	19%	23%	25%	1%	22%	29%
\$60,000 to \$80,000	56%	20%	1%	16%	7%	45%	16%	1%	19%	19%
\$80,000 to \$100,000	66%	17%	0%	13%	4%	66%	13%	0%	16%	5%
>\$100,000	72%	13%	0%	12%	3%	69%	12%	0%	14%	5%

Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

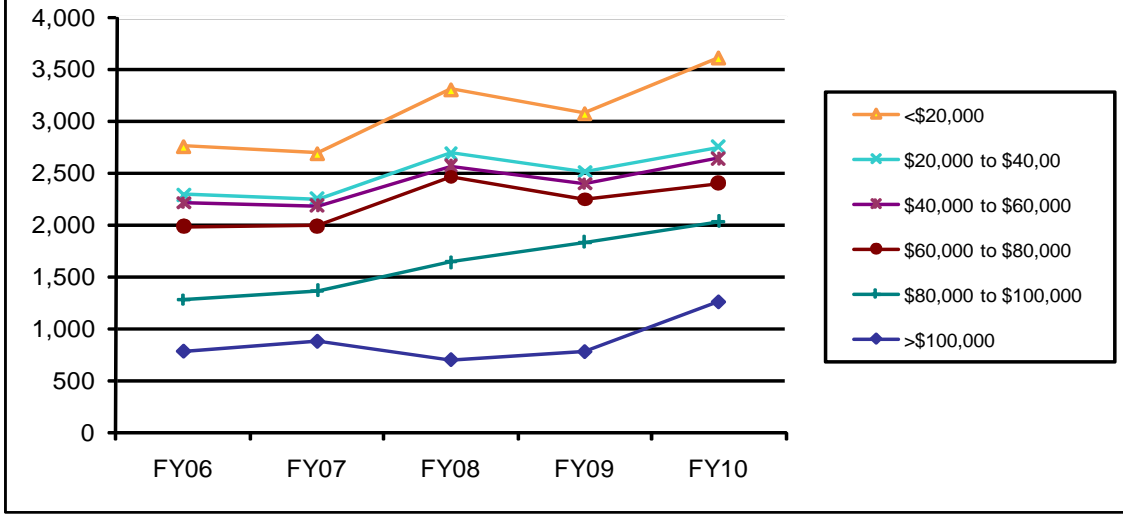
**Table 1.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY06 - FY10**

	FY06		FY07		FY08		FY09		FY10	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	2,260	\$7,938	2,199	\$8,396	1,976	\$8,771	1,904	\$8,380	2,222	\$8,681
Without Need	1,349	9,189	1,215	9,924	1,450	10,759	1,518	10,684	1,467	10,779
<b>Total</b>	<b>3,609</b>	<b>\$8,405</b>	<b>3,414</b>	<b>\$8,939</b>	<b>3,426</b>	<b>\$9,613</b>	<b>3,422</b>	<b>\$9,402</b>	<b>3,689</b>	<b>\$9,515</b>

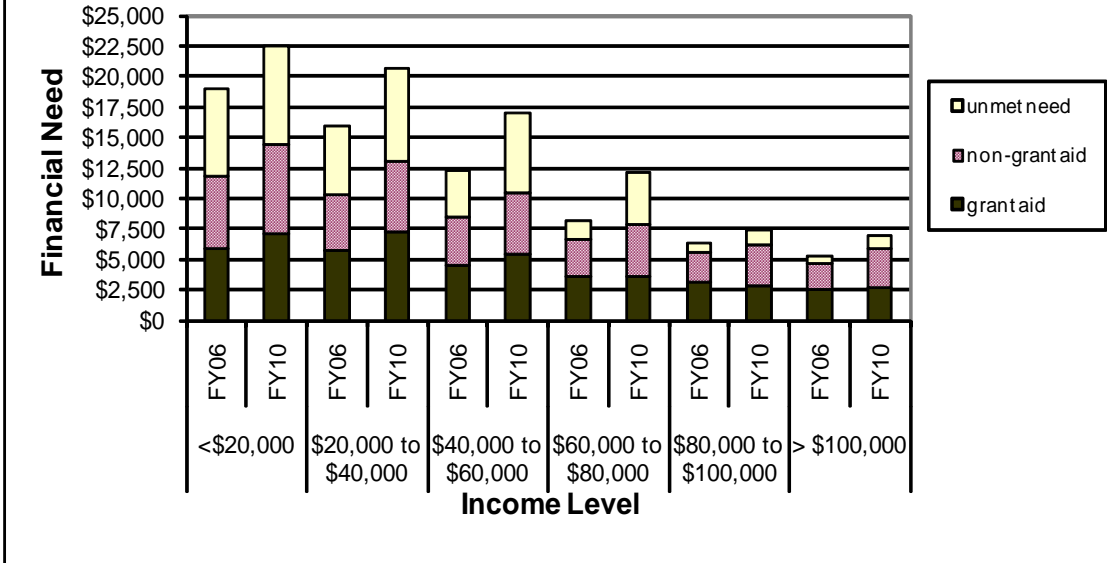
Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

**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, FY06 - FY10**



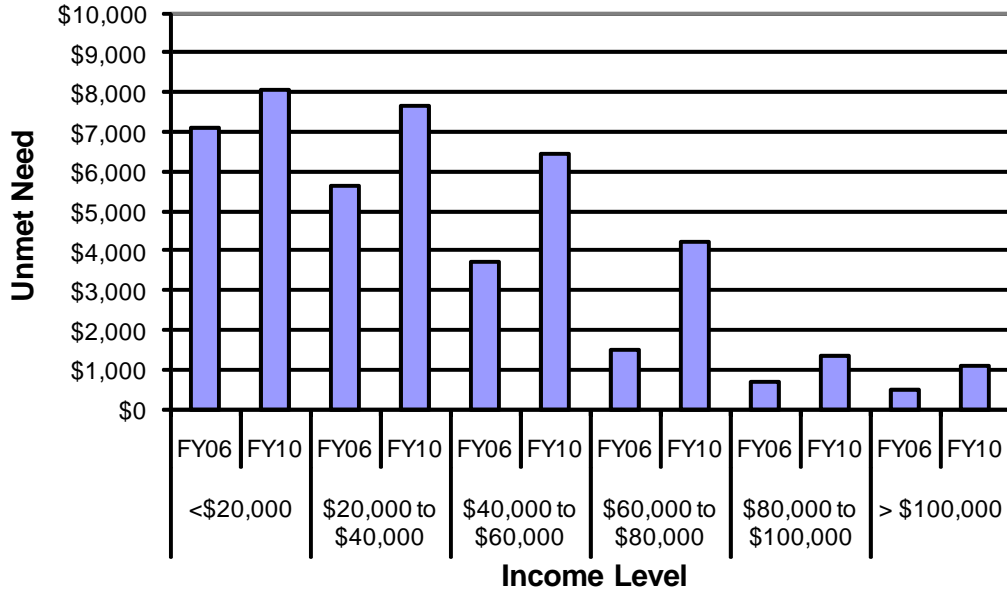
Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 1.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 1.5**  
**Average Amount of Unmet Financial Need by Income Level**  
**at the University of Missouri System, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**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 2006 - FY2010 (Full-time, Degree-Seeking Resident Undergraduate Students)**

<b>University of Missouri System</b>												
<b>Income Less than \$20,000</b>												
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	2,752	2,684	3,301	3,071	3,609						857	31%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$19,963	\$20,543	\$21,325	\$22,395	\$23,125						\$3,162	16%
Less Expected Family Contribution*	<u>986</u>	<u>958</u>	<u>734</u>	<u>813</u>	<u>588</u>	5%	5%	3%	4%	3%	-398	-40%
Financial Need	18,976	19,585	20,591	21,582	22,537	95%	95%	97%	96%	97%	3,560	19%
Less Grant Aid	5,940	6,636	6,573	6,586	7,075	30%	32%	31%	29%	31%	1,135	19%
Unmet Need	\$13,036	\$12,949	\$14,018	\$14,996	\$15,462	65%	63%	66%	67%	67%	2,425	19%
<b>% Grant Aid that Met Financial Need</b>	<b>31%</b>	<b>34%</b>	<b>32%</b>	<b>31%</b>	<b>31%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$144	\$203	\$204	\$258	\$254	1%	1%	1%	1%	1%	110	76%
Need-based Loans	3,810	3,731	3,819	3,698	3,896	19%	18%	18%	17%	17%	86	2%
Alternative Loans	1,971	1,898	2,579	2,816	3,238	10%	9%	12%	13%	14%	1,266	64%
Remaining Unmet Need	\$7,111	\$7,118	\$7,415	\$8,224	\$8,074	36%	35%	35%	37%	35%	963	14%
*Amount Borrowed to meet EFC	\$515	\$529	\$477	\$508	\$380	3%	3%	2%	2%	2%	-135	-26%
<b>Income Between \$20,000 to \$40,000</b>												
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	2,285	2,249	2,687	2,506	2,750						465	20%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$19,115	\$19,830	\$20,693	\$21,805	\$22,484						\$3,368	18%
Less Expected Family Contribution*	<u>3,258</u>	<u>3,001</u>	<u>2,900</u>	<u>2,855</u>	<u>1,802</u>	17%	15%	14%	13%	8%	-1,456	-45%
Financial Need	15,857	16,828	17,793	18,950	20,682	83%	85%	86%	87%	92%	4,825	30%
Less Grant Aid	5,759	6,563	6,146	6,298	7,265	30%	33%	30%	29%	32%	1,506	26%
Unmet Need	\$10,099	\$10,265	\$11,647	\$12,652	\$13,417	53%	52%	56%	58%	60%	\$3,318	33%
<b>% Grant Aid that Met Financial Need</b>	<b>36%</b>	<b>39%</b>	<b>35%</b>	<b>33%</b>	<b>35%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	189	218	198	252	234	1%	1%	1%	1%	1%	46	24%
Need-based Loans	3,581	3,460	3,641	3,573	3,693	19%	17%	18%	16%	16%	111	3%
Alternative Loans	720	769	1,386	1,336	1,855	4%	4%	7%	6%	8%	1,135	158%
Remaining Unmet Need	\$5,609	\$5,818	\$6,421	\$7,492	\$7,634	29%	29%	31%	34%	34%	2,026	36%
*Amount Borrowed to meet EFC	\$1,050	\$1,087	\$1,238	\$1,407	\$942	5%	5%	6%	6%	4%	-108	-10%
<b>Income Between \$40,000 to \$60,000</b>												
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	2,221	2,183	2,564	2,389	2,636						415	19%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$18,383	\$19,178	\$20,113	\$21,360	\$22,049						3,666	20%
Less Expected Family Contribution*	<u>6,180</u>	<u>5,998</u>	<u>5,840</u>	<u>5,938</u>	<u>5,122</u>	34%	31%	29%	28%	23%	-1,058	-17%
Financial Need	12,203	13,180	14,273	15,422	16,927	66%	69%	71%	72%	77%	4,724	39%
Less Grant Aid	4,569	5,078	4,926	4,986	5,448	25%	26%	24%	23%	25%	879	19%
Unmet Need	\$7,634	\$8,102	\$9,347	\$10,436	\$11,479	42%	42%	46%	49%	52%	3,845	50%
<b>% Grant Aid that Met Financial Need</b>	<b>37%</b>	<b>39%</b>	<b>35%</b>	<b>32%</b>	<b>32%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$172	\$208	\$142	\$206	\$202	1%	1%	1%	1%	1%	29	17%
Need-based Loans	3,401	3,405	3,564	3,570	3,722	19%	18%	18%	17%	17%	320	9%
Alternative Loans	350	547	1,040	801	1,095	2%	3%	5%	4%	5%	745	213%
Remaining Unmet Need	\$3,710	\$3,943	\$4,601	\$5,859	\$6,461	20%	21%	23%	27%	29%	2,751	74%
*Amount Borrowed to meet EFC	\$1,357	\$1,664	\$2,098	\$2,085	\$2,074	7%	9%	10%	10%	9%	718	53%

**Table 1.5 (Continued)**

**University of Missouri-System**

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	1,978	1,986	2,457	2,243	2,395						417	21%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$18,295	\$19,097	\$19,872	\$21,055	\$21,779						\$3,484	19%
Less Expected Family Contribution*	10,172	9,951	10,317	10,500	9,724	56%	52%	52%	50%	45%	-448	-4%
Financial Need	8,123	9,146	9,555	10,555	12,055	44%	48%	48%	50%	55%	3,933	48%
Less Grant Aid	3,598	3,887	3,674	3,752	3,580	20%	20%	18%	18%	16%	-18	-1%
Unmet Need	\$4,525	\$5,259	\$5,881	\$6,803	\$8,475	25%	28%	30%	32%	39%	3,951	87%
<b>% Grant Aid that Met Financial Need</b>	<b>44%</b>	<b>42%</b>	<b>38%</b>	<b>36%</b>	<b>30%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$98	\$143	\$110	\$141	\$115	1%	1%	1%	1%	1%	18	18%
Need-based Loans	2,749	2,845	3,168	3,194	3,528	15%	15%	16%	15%	16%	780	28%
Alternative Loans	192	397	535	375	632	1%	2%	3%	2%	3%	440	229%
Remaining Unmet Need	\$1,486	\$1,874	\$2,068	\$3,094	\$4,200	8%	10%	10%	15%	19%	2,714	183%
*Amount Borrowed to meet EFC	\$2,179	\$2,638	\$3,509	\$3,278	\$3,242	12%	14%	18%	16%	15%	1,063	49%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	1,275	1,364	1,637	1,831	2,033						758	59%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$18,712	\$19,124	\$20,082	\$21,230	\$21,834						\$3,122	17%
Less Expected Family Contribution*	12,400	12,747	14,471	15,357	14,366	66%	67%	72%	72%	66%	1,966	16%
Financial Need	6,311	6,377	5,611	5,873	7,468	34%	33%	28%	28%	34%	1,157	18%
Less Grant Aid	3,090	3,201	2,738	2,640	2,773	17%	17%	14%	12%	13%	-317	-10%
Unmet Need	\$3,222	\$3,176	\$2,873	\$3,233	\$4,695	17%	17%	14%	15%	22%	1,473	46%
<b>% Grant Aid that Met Financial Need</b>	<b>49%</b>	<b>50%</b>	<b>49%</b>	<b>45%</b>	<b>37%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$60	\$68	\$63	\$73	\$57	0%	0%	0%	0%	0%	-3	-5%
Need-based Loans	2,324	2,266	2,518	2,563	2,962	12%	12%	13%	12%	14%	639	27%
Alternative Loans	153	303	359	317	357	1%	2%	2%	1%	2%	204	133%
Remaining Unmet Need	\$685	\$539	-\$67	\$280	\$1,318	4%	3%	0%	1%	6%	633	92%
*Amount Borrowed to meet EFC	\$2,725	\$3,342	\$5,158	\$4,662	\$4,704	15%	17%	26%	22%	22%	1,979	73%

**Income > \$100,000**

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	779	875	697	775	1,258						479	61%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$18,668	\$19,394	\$20,819	\$21,691	\$22,190						\$3,522	19%
Less Expected Family Contribution*	13,467	13,690	14,018	15,597	15,219	72%	71%	67%	72%	69%	1,752	13%
Financial Need	5,201	5,704	6,801	6,094	6,971	28%	29%	33%	28%	31%	1,770	34%
Less Grant Aid	2,508	2,847	2,294	2,376	2,611	13%	15%	11%	11%	12%	103	4%
Unmet Need	\$2,693	\$2,856	\$4,507	\$3,718	\$4,360	14%	15%	22%	17%	20%	1,667	62%
<b>% Grant Aid that Met Financial Need</b>	<b>48%</b>	<b>50%</b>	<b>34%</b>	<b>39%</b>	<b>37%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$58	\$38	\$47	\$62	\$43	0%	0%	0%	0%	0%	-15	-26%
Need-based Loans	1,964	2,031	2,412	2,392	2,533	11%	10%	12%	11%	11%	569	29%
Alternative Loans	183	292	1,059	641	696	1%	2%	5%	3%	3%	513	280%
Remaining Unmet Need	\$488	\$495	\$988	\$623	\$1,088	3%	3%	5%	3%	5%	600	123%
*Amount Borrowed to meet EFC	\$3,099	\$3,181	\$5,255	\$4,880	\$4,790	17%	16%	25%	22%	22%	1,691	55%

Source: UIDS, PeopleSoft  
IR&PLCB 12/10

## **Section II**

### **Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY06 to FY10**

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

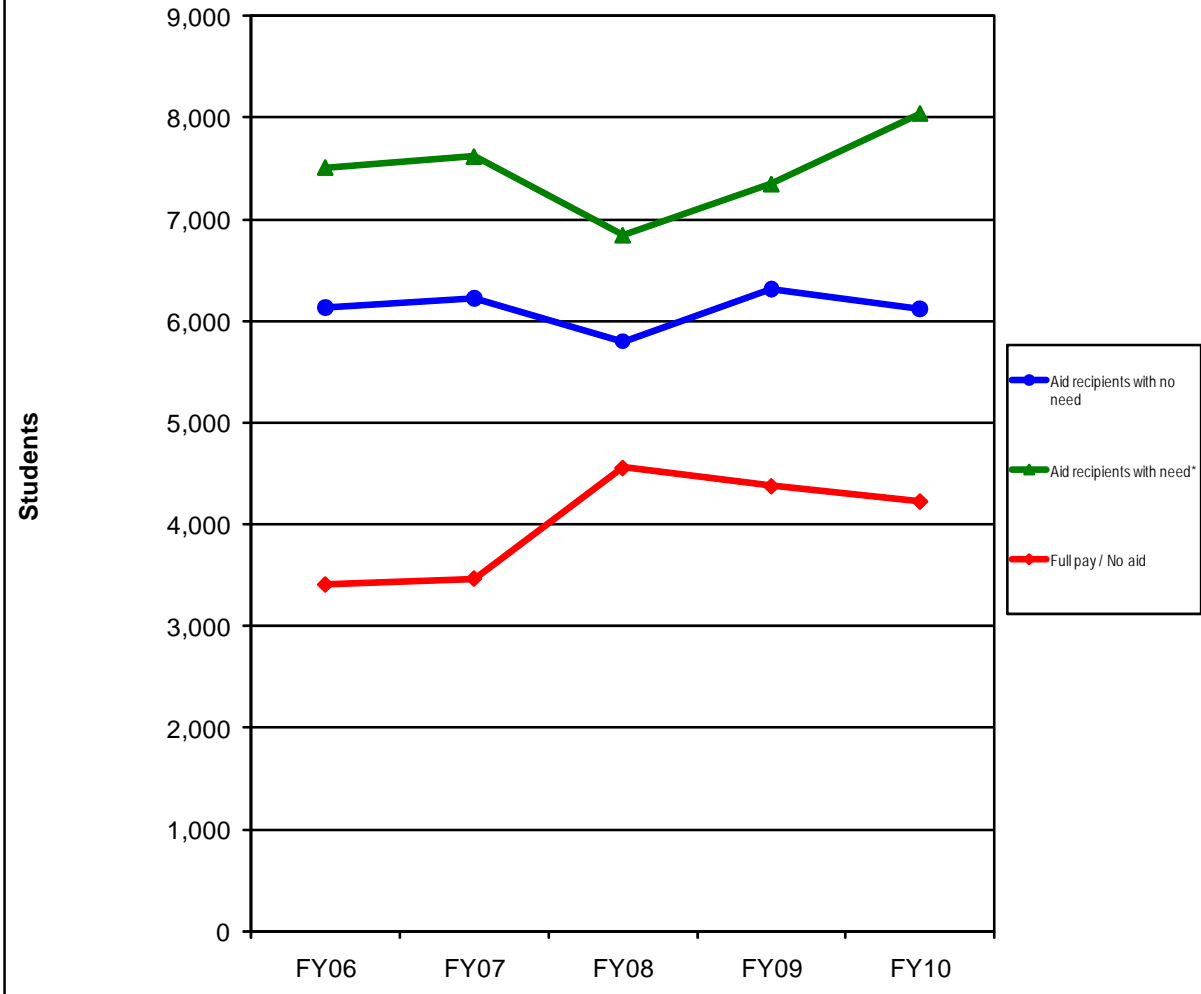
**UM-Kansas City (Table and Figure 3 series)**

**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, FY06 - FY10**

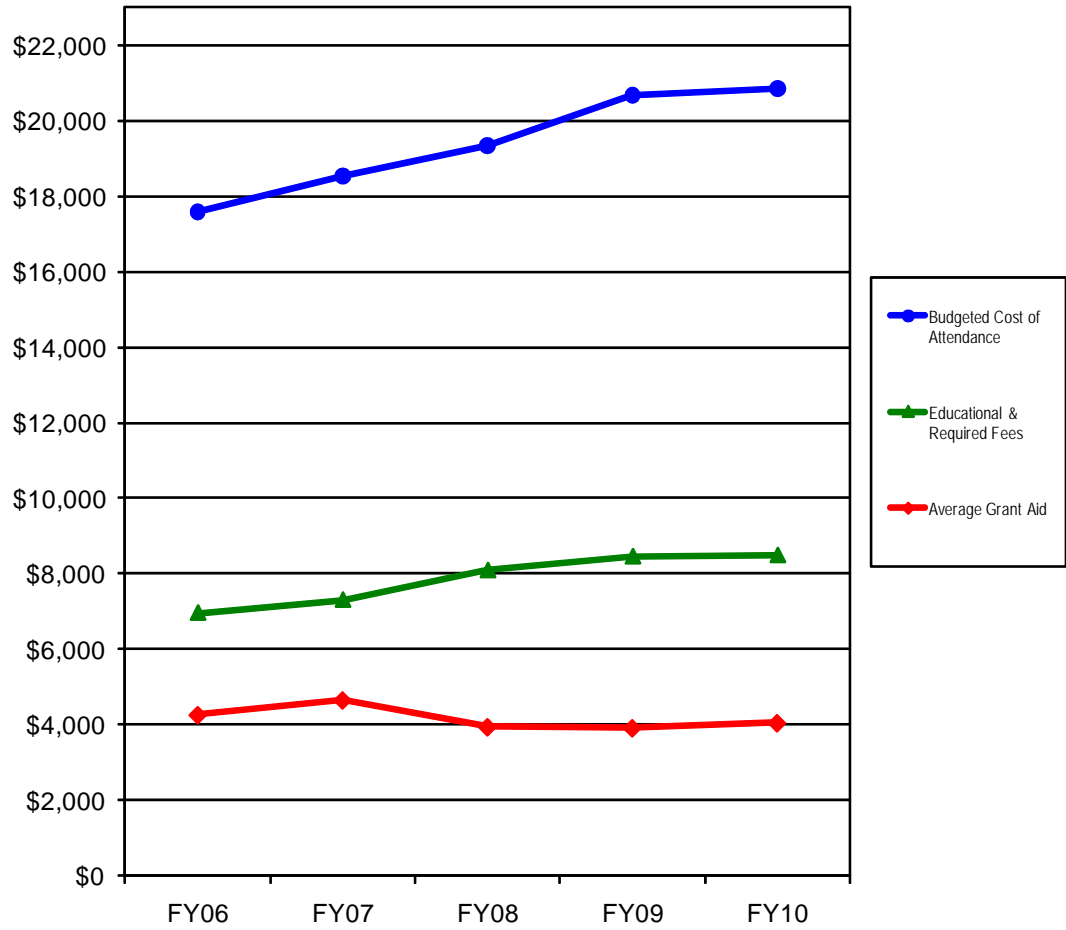


	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	3,234	3,206	3,570	4,034	4,222	988	30.6%
Grant aid, no FAFSA	<u>2,903</u>	<u>3,017</u>	<u>2,232</u>	<u>2,284</u>	<u>1,898</u>	-1,005	-34.6%
Aid recipients with no need	6,137	6,223	5,802	6,318	6,120	-17	-0.3%
Aid recipients with need*	7,512	7,619	6,844	7,348	8,044	532	7.1%
Full pay / No aid	3,407	3,466	4,561	4,380	4,229	822	24.1%
<b>Total of all full-time, Degree-Seeking MO UG</b>	<b>17,056</b>	<b>17,308</b>	<b>17,207</b>	<b>18,046</b>	<b>18,393</b>	<b>1,337</b>	<b>7.8%</b>

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

Source: UIDS, EMSAS, and PeopleSoft  
 IR&P/LCB 12/10

**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, FY06 - FY10**



	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$17,594	\$18,532	\$19,347	\$20,683	\$20,848	\$3,254	18.5%
Educational & Required Fees	\$6,960	\$7,308	\$8,098	\$8,467	\$8,501	\$1,541	22.1%
Average Grant Aid	\$4,266	\$4,657	\$3,945	\$3,920	\$4,053	-\$213	-5.0%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 12/10

**Table 2.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, FY06 - FY10**

Students with Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	4,028	\$2,058	3,375	\$2,850	3,310	\$2,023	2,991	\$2,640	3,134	\$2,035
Merit	2,481	\$2,618	2,622	\$2,614	2,311	\$2,790	2,490	\$2,805	2,673	\$2,955
Other**	742	\$2,540	760	\$2,783	181	\$1,390	234	\$1,403	322	\$1,907
<b>Total</b>	<b>7,251</b>	<b>\$2,299</b>	<b>6,757</b>	<b>\$2,751</b>	<b>5,802</b>	<b>\$2,309</b>	<b>5,715</b>	<b>\$2,661</b>	<b>6,129</b>	<b>\$2,430</b>

Students without Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	2,666	\$2,433	2,851	\$2,500	3,024	\$2,717	3,351	\$2,812	3,286	\$2,845
Other**	880	\$2,755	885	\$2,666	300	\$1,687	311	\$1,435	298	\$1,905
<b>Total</b>	<b>3,546</b>	<b>\$2,513</b>	<b>3,736</b>	<b>\$2,539</b>	<b>3,324</b>	<b>\$2,624</b>	<b>3,662</b>	<b>\$2,695</b>	<b>3,584</b>	<b>\$2,767</b>

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

\*\*Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&P/LCB 12/10

**Table 2.2**

**Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Columbia, FY06 & FY10**

Income Level	FY06			FY10		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$7,645	110%	43%	\$7,884	93%	38%
\$20,000 to \$40,000	\$7,343	106%	42%	\$7,959	94%	38%
\$40,000 to \$60,000	\$5,389	77%	31%	\$5,672	67%	27%
\$60,000 to \$80,000	\$4,022	58%	23%	\$3,687	43%	18%
\$80,000 to \$100,000	\$3,183	46%	18%	\$2,651	31%	13%
>\$100,000	\$2,538	36%	14%	\$2,176	26%	10%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/10

**Table 2.3**  
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Columbia, FY06 & FY10**

Income Level	FY06					FY10				
	% 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	5%	43%	1%	29%	22%	3%	38%	1%	32%	26%
\$20,000 to \$40,00	18%	42%	1%	22%	17%	7%	38%	1%	28%	26%
\$40,000 to \$60,000	35%	31%	1%	21%	12%	25%	27%	1%	25%	22%
\$60,000 to \$80,000	57%	23%	1%	16%	3%	47%	18%	1%	20%	14%
\$80,000 to \$100,000	67%	18%	0%	13%	2%	69%	13%	0%	16%	2%
>\$100,000	74%	14%	0%	11%	1%	68%	10%	0%	16%	6%

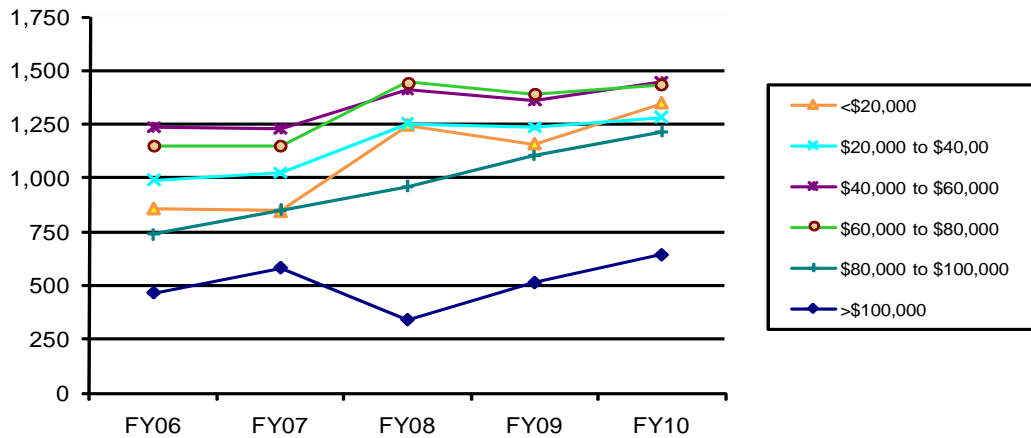
Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**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, FY06 - FY10**

	FY06		FY07		FY08		FY09		FY10	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	1,779	\$8,119	1,717	\$8,571	1,553	\$8,955	1,497	\$8,581	1,524	\$8,514
Without Need	1,081	9,715	996	10,219	1,193	11,105	1,220	11,107	1,176	11,089
<b>Total</b>	<b>2,860</b>	<b>\$8,722</b>	<b>2,713</b>	<b>\$9,176</b>	<b>2,746</b>	<b>\$9,889</b>	<b>2,717</b>	<b>\$9,715</b>	<b>2,700</b>	<b>\$9,635</b>

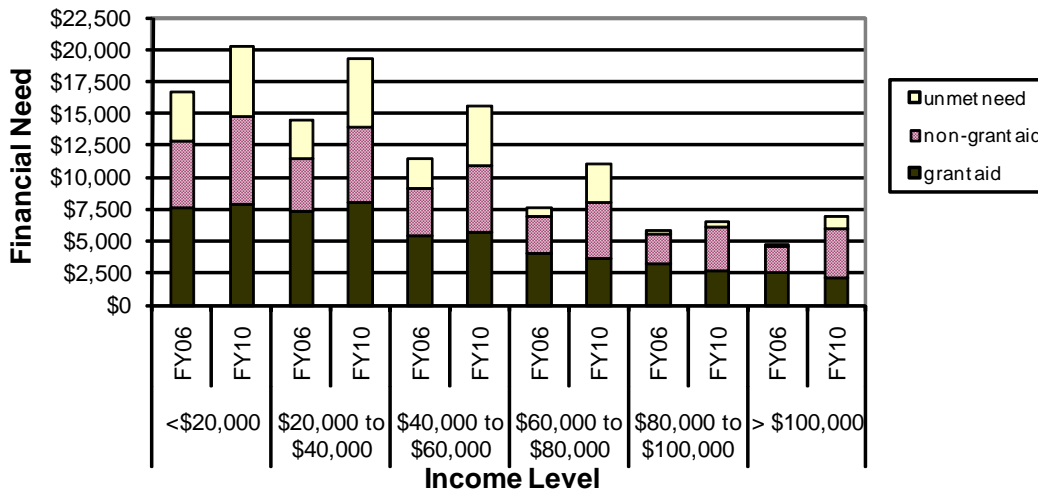
Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**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, FY06 - FY10**



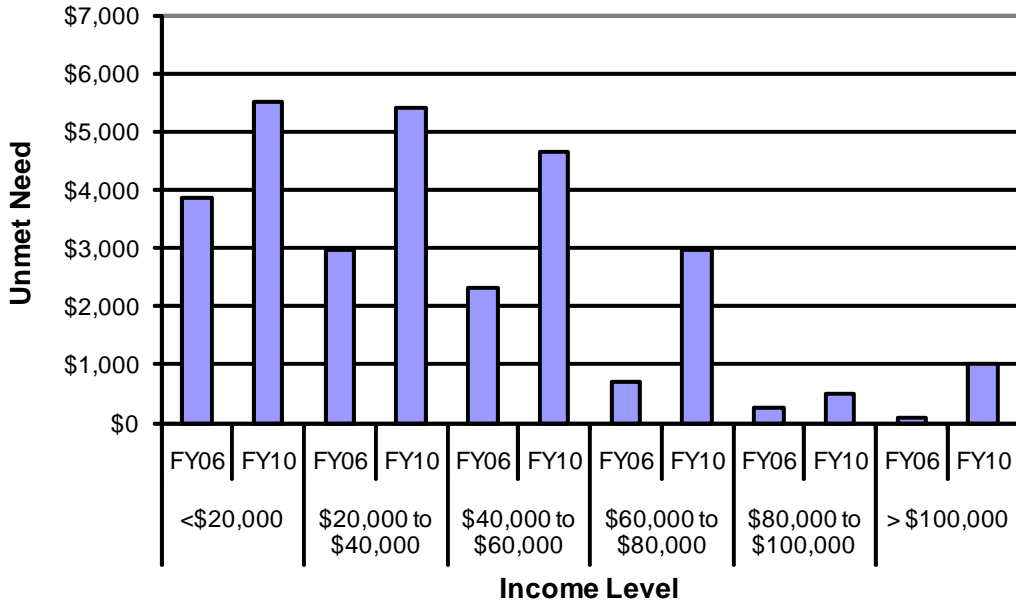
Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 2.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 2.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Columbia, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**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 2006 - FY2010 (Full-time, Degree-Seeking Resident Undergraduate Students)**

**University of Missouri-Columbia**

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	860	847	1,245	1,159	1,347						487	57%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$17,586	\$18,541	\$19,472	\$20,673	\$20,866						\$3,280	19%
Less Expected Family Contribution*	<u>919</u>	<u>956</u>	<u>617</u>	<u>733</u>	<u>563</u>	5%	5%	3%	4%	3%	-356	-39%
Financial Need	16,667	17,585	18,855	19,940	20,303	95%	95%	97%	96%	97%	3,636	22%
Less Grant Aid	7,645	8,763	7,161	7,541	7,884	43%	47%	37%	36%	38%	239	3%
Unmet Need	\$9,022	\$8,822	\$11,694	\$12,399	\$12,418	51%	48%	60%	60%	60%	3,396	38%
<b>% Grant Aid that Met Financial Need</b>	<b>46%</b>	<b>50%</b>	<b>38%</b>	<b>38%</b>	<b>39%</b>							

**Non-Grant Sources to Meet**

<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$159	\$181	\$95	\$221	\$171	1%	1%	0%	1%	1%	12	8%
Need-based Loans	3,634	3,581	3,510	3,624	4,008	21%	19%	18%	18%	19%	374	10%
Alternative Loans	1,370	1,427	2,666	2,617	2,733	8%	8%	14%	13%	13%	1,363	100%
Remaining Unmet Need	\$3,859	\$3,633	\$5,423	\$5,937	\$5,506	22%	20%	28%	29%	26%	1,647	43%
*Amount Borrowed to meet EFC	\$240	\$264	\$349	\$356	\$271	1%	1%	2%	2%	1%	31	13%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	991	1,024	1,253	1,235	1,283						292	29%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$17,608	\$18,487	\$19,386	\$20,693	\$20,841						\$3,233	18%
Less Expected Family Contribution*	<u>3,168</u>	<u>2,890</u>	<u>2,774</u>	<u>2,639</u>	<u>1,542</u>	18%	16%	14%	13%	7%	-1,626	-51%
Financial Need	14,440	15,597	16,612	18,054	19,299	82%	84%	86%	87%	93%	4,859	34%
Less Grant Aid	7,343	7,923	6,675	7,049	7,959	42%	43%	34%	34%	38%	616	8%
Unmet Need	\$7,097	\$7,674	\$9,937	\$11,005	\$11,340	40%	42%	51%	53%	54%	4,243	60%
<b>% Grant Aid that Met Financial Need</b>	<b>51%</b>	<b>51%</b>	<b>40%</b>	<b>39%</b>	<b>41%</b>							

**Non-Grant Sources to Meet**

<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$226	\$254	\$142	\$215	\$210	1%	1%	1%	1%	1%	-16	-7%
Need-based Loans	3,387	3,371	3,585	3,594	3,874	19%	18%	18%	17%	19%	487	14%
Alternative Loans	517	540	1,607	1,486	1,857	3%	3%	8%	7%	9%	1,340	259%
Remaining Unmet Need	\$2,967	\$3,509	\$4,603	\$5,710	\$5,398	17%	19%	24%	28%	26%	2,431	82%
*Amount Borrowed to meet EFC	\$635	\$578	\$1,128	\$1,273	\$689	4%	3%	6%	6%	3%	54	8%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	1,236	1,228	1,410	1,363	1,447						211	17%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$17,580	\$18,519	\$19,350	\$20,719	\$20,883						\$3,303	19%
Less Expected Family Contribution*	<u>6,092</u>	<u>5,970</u>	<u>5,762</u>	<u>5,965</u>	<u>5,292</u>	35%	32%	30%	29%	25%	-800	-13%
Financial Need	11,488	12,549	13,588	14,755	15,591	65%	68%	70%	71%	75%	4,103	36%
Less Grant Aid	5,389	6,039	5,172	5,438	5,672	31%	33%	27%	26%	27%	283	5%
Unmet Need	\$6,099	\$6,510	\$8,416	\$9,317	\$9,919	35%	35%	43%	45%	47%	3,820	63%
<b>% Grant Aid that Met Financial Need</b>	<b>47%</b>	<b>48%</b>	<b>38%</b>	<b>37%</b>	<b>36%</b>							

**Non-Grant Sources to Meet**

<b>Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$205	\$239	\$131	\$219	\$206	1%	1%	1%	1%	1%	1	0%
Need-based Loans	3,317	3,418	3,576	3,542	3,901	19%	18%	18%	17%	19%	584	18%
Alternative Loans	265	443	1,304	945	1,164	2%	2%	7%	5%	6%	899	339%
Remaining Unmet Need	\$2,312	\$2,410	\$3,404	\$4,610	\$4,648	13%	13%	18%	22%	22%	2,336	101%
*Amount Borrowed to meet EFC	\$1,094	\$1,150	\$2,211	\$2,183	\$2,169	6%	6%	11%	11%	10%	1,075	98%

**Table 2.5 (Continued)**

**University of Missouri-Columbia**

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	1,149	1,151	1,444	1,390	1,436						287	25%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$17,629	\$18,586	\$19,356	\$20,718	\$20,891						\$3,262	19%
Less Expected Family Contribution*	10,023	9,838	10,393	10,387	9,838	57%	53%	54%	50%	47%	-185	-2%
Financial Need	7,606	8,748	8,962	10,330	11,053	43%	47%	46%	50%	53%	3,447	45%
Less Grant Aid	4,022	4,426	3,797	3,911	3,687	23%	24%	20%	19%	18%	-335	-8%
Unmet Need	\$3,584	\$4,322	\$5,166	\$6,419	\$7,367	20%	23%	27%	31%	35%	3,783	106%
<b>% Grant Aid that Met Financial Need</b>	<b>53%</b>	<b>51%</b>	<b>42%</b>	<b>38%</b>	<b>33%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$115	\$163	\$99	\$142	\$121	1%	1%	1%	1%	1%	6	5%
Need-based Loans	2,614	2,829	3,196	3,240	3,580	15%	15%	17%	16%	17%	966	37%
Alternative Loans	161	249	640	518	697	1%	1%	3%	3%	3%	536	333%
Remaining Unmet Need	\$694	\$1,081	\$1,231	\$2,519	\$2,969	4%	6%	6%	12%	14%	2,275	328%
*Amount Borrowed to meet EFC	\$1,886	\$2,309	\$3,971	\$3,518	\$3,397	11%	12%	21%	17%	16%	1,511	80%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	738	853	961	1104	1217						479	65%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$17,752	\$18,659	\$19,329	\$20,753	\$20,923						\$3,171	18%
Less Expected Family Contribution*	11,938	12,466	14,747	15,236	14,366	67%	67%	76%	73%	69%	2,428	20%
Financial Need	5,814	6,193	4,582	5,517	6,557	33%	33%	24%	27%	31%	743	13%
Less Grant Aid	3,183	3,445	2,484	2,482	2,651	18%	18%	13%	12%	13%	-532	-17%
Unmet Need	\$2,631	\$2,748	\$2,098	\$3,035	\$3,907	15%	15%	11%	15%	19%	1,276	48%
<b>% Grant Aid that Met Financial Need</b>	<b>55%</b>	<b>56%</b>	<b>54%</b>	<b>45%</b>	<b>40%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$56	\$91	\$47	\$56	\$45	0%	0%	0%	0%	0%	-11	-21%
Need-based Loans	2,230	2,205	2,427	2,592	2,957	13%	12%	13%	12%	14%	727	33%
Alternative Loans	71	235	452	314	420	0%	1%	2%	2%	2%	349	491%
Remaining Unmet Need	\$274	\$217	-\$828	\$73	\$485	2%	1%	-4%	0%	2%	211	77%
*Amount Borrowed to meet EFC	\$2,442	\$3,042	\$6,197	\$5,470	\$5,239	14%	16%	32%	26%	25%	2,797	115%

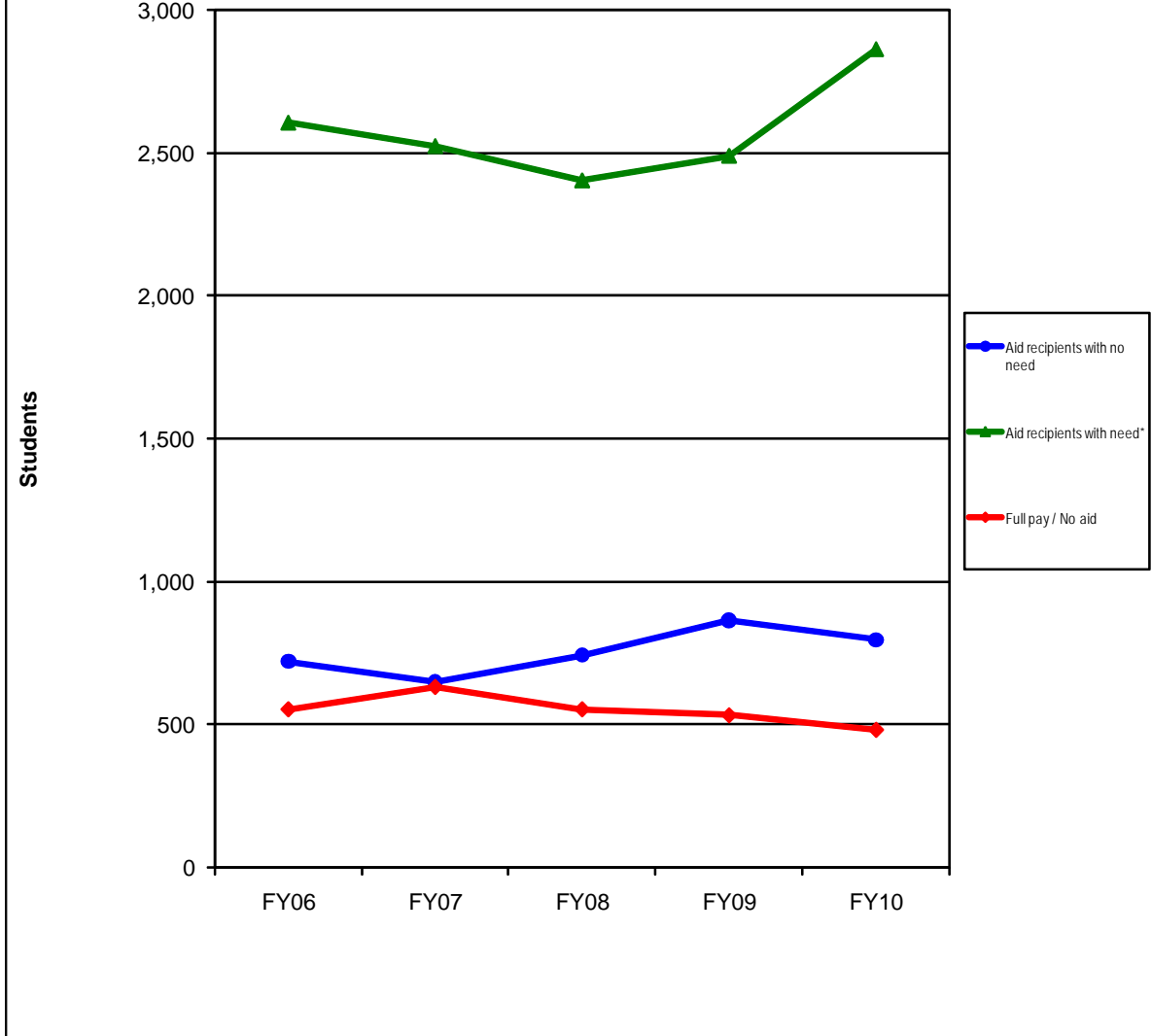
**Income > \$100,000**

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	465	582	338	512	643						178	38%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$17,722	\$18,695	\$19,480	\$20,766	\$21,100						\$3,378	19%
Less Expected Family Contribution*	13,115	13,397	12,555	14,330	14,396	74%	72%	64%	69%	68%	1,281	10%
Financial Need	4,607	5,298	6,925	6,435	6,703	26%	28%	36%	31%	32%	2,096	45%
Less Grant Aid	2,538	2,881	2,054	2,292	2,176	14%	15%	11%	11%	10%	-362	-14%
Unmet Need	\$2,069	\$2,417	\$4,872	\$4,143	\$4,527	12%	13%	25%	20%	21%	2,458	119%
<b>% Grant Aid that Met Financial Need</b>	<b>55%</b>	<b>54%</b>	<b>30%</b>	<b>36%</b>	<b>32%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$41	\$45	\$42	\$42	\$15	0%	0%	0%	0%	0%	-26	-64%
Need-based Loans	1,799	1,964	2,320	2,512	2,625	10%	11%	12%	12%	12%	826	46%
Alternative Loans	146	203	1,400	854	890	1%	1%	7%	4%	4%	744	510%
Remaining Unmet Need	\$83	\$205	\$1,110	\$735	\$998	0%	1%	6%	4%	5%	915	1103%
*Amount Borrowed to meet EFC	\$2,666	\$2,940	\$6,120	\$5,309	\$5,094	15%	16%	31%	26%	24%	2,428	91%

Source: UIDS  
IR&PLCB 12/10



**Figure 3.1**  
**Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at**  
**the University of Missouri-Kansas City, FY06 - FY10**

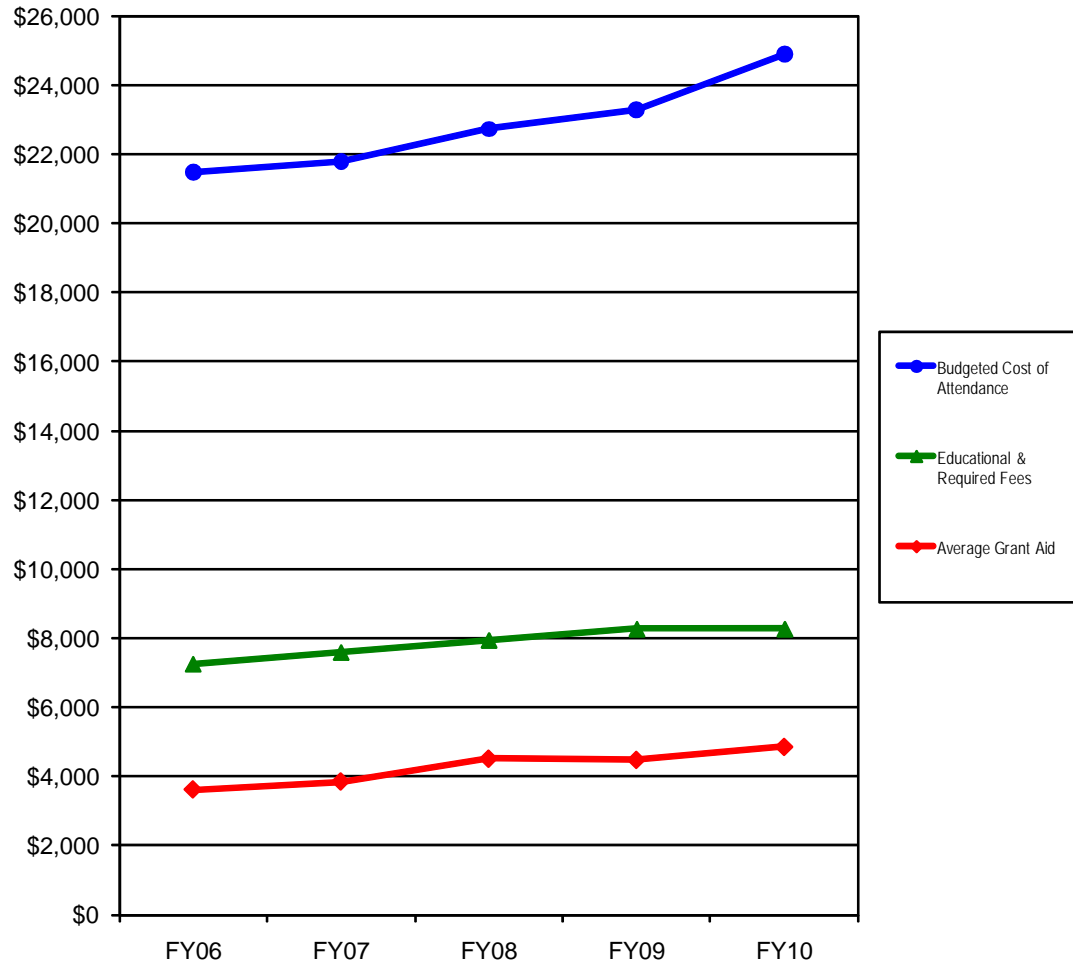


	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	355	332	440	549	507	152	42.8%
Grant aid, no FAFSA	<u>367</u>	<u>318</u>	<u>304</u>	<u>316</u>	<u>290</u>	<u>-77</u>	<u>-21.0%</u>
Aid recipients with no need	722	650	744	865	797	75	10.4%
Aid recipients with need*	2,606	2,524	2,404	2,490	2,863	257	9.9%
Full pay / No aid	554	631	554	533	483	-71	-12.8%
<b>Total of all full-time, Degree-Seeking MO UG</b>	<b>3,882</b>	<b>3,805</b>	<b>3,702</b>	<b>3,888</b>	<b>4,143</b>	<b>261</b>	<b>6.7%</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: UIDS, EMSAS, and PeopleSoft  
 IR&P/LCB 12/10

**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, FY06 - FY10**



	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$21,480	\$21,795	\$22,731	\$23,285	\$24,891	\$3,411	15.9%
Educational & Required Fees	\$7,250	\$7,592	\$7,946	\$8,273	\$8,273	\$1,023	14.1%
Average Grant Aid	\$3,624	\$3,855	\$4,517	\$4,481	\$4,860	\$1,236	34.1%

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

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft

IR&P/LCB 12/10

**Table 3.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY06 - FY10**

Students with Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	541	\$1,624	495	\$1,561	716	\$1,643	447	\$1,976	118	\$2,005
Merit	846	\$2,839	835	\$3,045	585	\$2,725	1,024	\$3,509	1,158	\$3,716
Other**	162	\$1,789	128	\$1,887	666	\$2,539	44	\$4,449	92	\$2,731
Total	1,549	\$2,305	1,458	\$2,440	1,967	\$2,268	1,515	\$3,084	1,368	\$3,502
Students without Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	449	\$3,159	419	\$3,224	213	\$2,398	574	\$3,295	529	\$3,255
Other**	69	\$1,401	61	\$1,694	424	\$2,901	88	\$2,784	47	\$4,283
Total	518	\$2,925	480	\$3,030	637	\$2,733	662	\$3,227	576	\$3,339

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

\*\*Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&PLCB 12/10

**Table 3.2**

**Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY06 & FY10**

Income Level	FY06			FY10		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,290	73%	24%	\$6,961	84%	28%
\$20,000 to \$40,000	\$4,794	66%	22%	\$6,429	78%	26%
\$40,000 to \$60,000	\$3,408	47%	16%	\$4,612	56%	19%
\$60,000 to \$80,000	\$3,443	47%	16%	\$3,197	39%	13%
\$80,000 to \$100,000	\$3,784	52%	18%	\$3,019	36%	12%
>\$100,000	\$3,767	52%	17%	\$3,194	39%	12%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&PLCB 12/10

**Table 3.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY06 & FY10**

Income Level	FY06					FY10				
	% 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	5%	24%	1%	26%	44%	3%	28%	2%	29%	38%
\$20,000 to \$40,00	16%	22%	2%	19%	41%	9%	26%	2%	22%	41%
\$40,000 to \$60,000	30%	16%	2%	18%	34%	21%	19%	2%	19%	39%
\$60,000 to \$80,000	51%	16%	1%	14%	18%	41%	13%	1%	17%	28%
\$80,000 to \$100,000	65%	18%	1%	12%	4%	62%	12%	1%	15%	10%
>\$100,000										

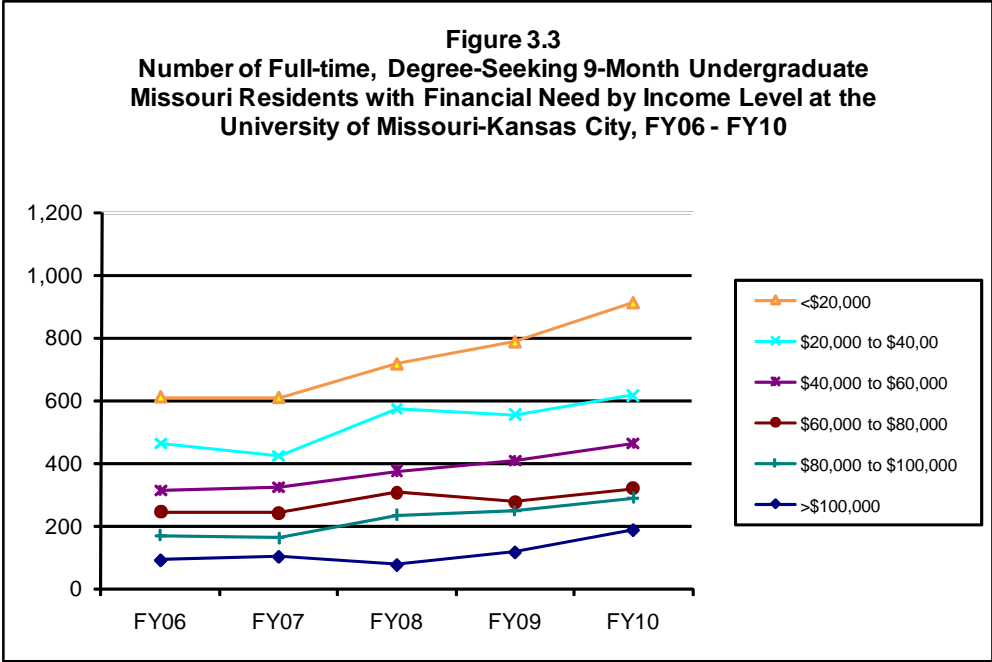
Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

**Table 3.4**

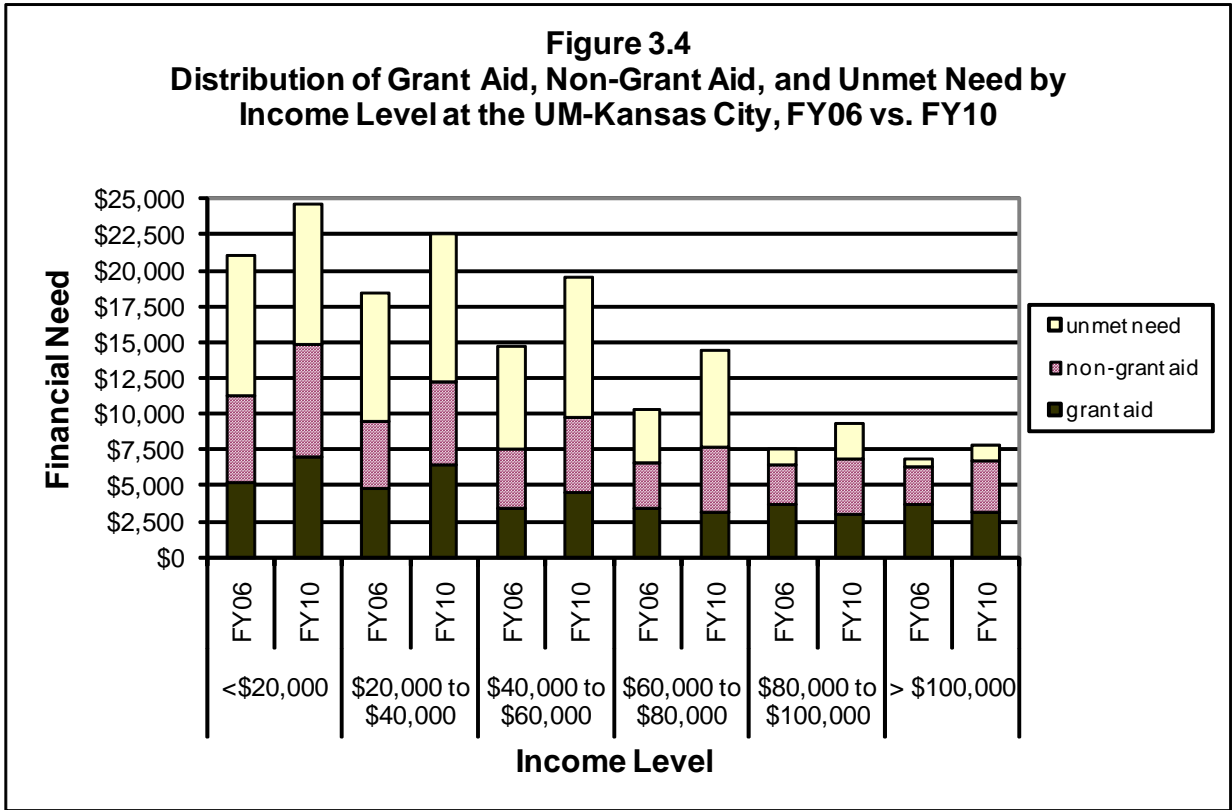
**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY06 - FY10**

	FY06		FY07		FY08		FY09		FY10	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	108	\$5,296	119	\$6,605	129	\$8,291	109	\$8,447	316	\$9,631
Without Need	55	4,384	35	6,778	52	10,055	83	9,821	124	10,560
	163	\$4,988	154	\$6,644	181	\$8,798	192	\$9,041	440	\$9,893

Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

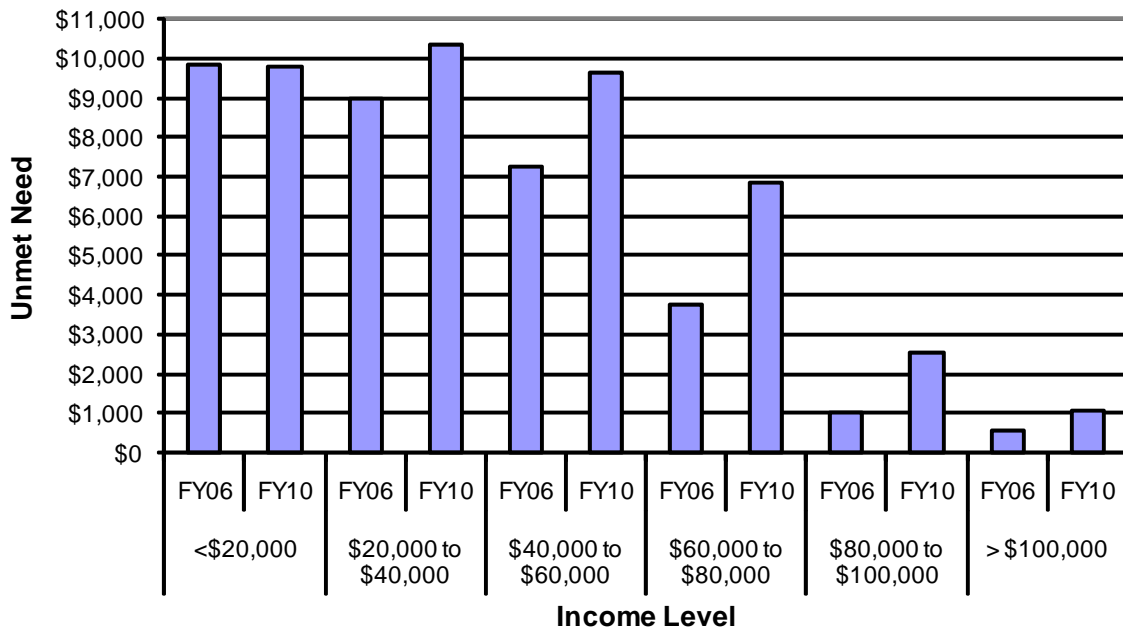


Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 3.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Kansas City, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**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 2006 - FY2010 (Full-time, Degree-Seeking Resident Undergraduate Students)**

**University of Missouri-Kansas City**

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	610	608	716	787	913						303	50%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$22,106	\$22,363	\$23,226	\$24,103	\$25,284						\$3,178	14%
Less Expected Family Contribution*	1,037	1,006	831	929	635	5%	4%	4%	4%	3%	-402	-39%
Financial Need	21,069	21,357	22,395	23,174	24,649	95%	96%	96%	96%	97%	3,580	17%
Less Grant Aid	5,290	5,678	6,506	6,662	6,961	24%	25%	28%	28%	28%	1,671	32%
Unmet Need	\$15,779	\$15,679	\$15,889	\$16,511	\$17,688	71%	70%	68%	69%	70%	1,909	12%
<b>% Grant Aid that Met Financial Need</b>	<b>25%</b>	<b>27%</b>	<b>29%</b>	<b>29%</b>	<b>28%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$206	\$305	\$500	\$490	\$506	1%	1%	2%	2%	2%	300	146%
Need-based Loans	3,528	3,526	4,011	3,806	3,755	16%	16%	17%	16%	15%	227	6%
Alternative Loans	2,207	2,341	2,722	2,982	3,642	10%	10%	12%	12%	14%	1,435	65%
Remaining Unmet Need	\$9,838	\$9,507	\$8,655	\$9,234	\$9,786	45%	43%	37%	38%	39%	-52	-1%
*Amount Borrowed to meet EFC	\$669	\$618	\$580	\$658	\$497	3%	3%	2%	3%	2%	-172	-26%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	462	423	572	554	616						154	33%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$21,800	\$22,056	\$22,883	\$24,155	\$24,910						\$3,110	14%
Less Expected Family Contribution*	3,391	3,036	2,854	3,017	2,263	16%	14%	12%	12%	9%	-1,128	-33%
Financial Need	18,409	19,020	20,029	21,138	22,647	84%	86%	88%	88%	91%	4,238	23%
Less Grant Aid	4,794	5,579	5,784	5,650	6,429	22%	25%	25%	23%	26%	1,635	34%
Unmet Need	\$13,615	\$13,441	\$14,246	\$15,488	\$16,218	62%	61%	62%	64%	65%	2,603	19%
<b>% Grant Aid that Met Financial Need</b>	<b>26%</b>	<b>29%</b>	<b>29%</b>	<b>27%</b>	<b>28%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$365	\$350	\$482	\$503	\$437	2%	2%	2%	2%	2%	72	20%
Need-based Loans	3,368	3,365	3,764	3,587	3,435	15%	15%	16%	15%	14%	67	2%
Alternative Loans	927	851	1,279	1,446	1,985	4%	4%	6%	6%	8%	1,058	114%
Remaining Unmet Need	\$8,955	\$8,875	\$8,720	\$9,953	\$10,361	41%	40%	38%	41%	42%	1,406	16%
*Amount Borrowed to meet EFC	\$1,469	\$1,168	\$1,217	\$1,609	\$1,441	7%	5%	5%	7%	6%	-28	-2%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	313	322	374	408	462						149	48%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$21,254	\$21,368	\$22,332	\$23,859	\$24,714						\$3,460	16%
Less Expected Family Contribution*	6,473	6,150	6,207	5,995	5,220	30%	29%	28%	25%	21%	-1,253	-19%
Financial Need	14,781	15,218	16,124	17,864	19,495	70%	71%	72%	75%	79%	4,714	32%
Less Grant Aid	3,408	3,980	4,268	4,196	4,612	16%	19%	19%	18%	19%	1,204	35%
Unmet Need	\$11,373	\$11,238	\$11,857	\$13,668	\$14,883	54%	53%	53%	57%	60%	3,510	31%
<b>% Grant Aid that Met Financial Need</b>	<b>23%</b>	<b>26%</b>	<b>26%</b>	<b>23%</b>	<b>24%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$386	\$411	\$407	\$407	\$480	2%	2%	2%	2%	2%	94	24%
Need-based Loans	3,383	3,239	3,480	3,619	3,463	16%	15%	16%	15%	14%	80	2%
Alternative Loans	366	489	692	857	1,284	2%	2%	3%	4%	5%	918	251%
Remaining Unmet Need	\$7,238	\$7,099	\$7,278	\$8,785	\$9,657	34%	33%	33%	37%	39%	2,419	33%
*Amount Borrowed to meet EFC	\$1,525	\$1,674	\$2,070	\$1,990	\$2,235	7%	8%	9%	8%	9%	710	47%

**Table 3.5 (Continued)**

**University of Missouri-Kansas City**

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	244	241	306	276	320						76	31%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$21,064	\$21,809	\$22,448	\$23,617	\$24,551						\$3,487	17%
Less Expected Family Contribution*	10,699	10,824	10,947	11,041	10,042	51%	50%	49%	47%	41%	-657	-6%
Financial Need	10,365	10,985	11,500	12,575	14,509	49%	50%	51%	53%	59%	4,144	40%
Less Grant Aid	3,443	3,041	3,228	3,548	3,197	16%	14%	14%	15%	13%	-246	-7%
Unmet Need	\$6,922	\$7,944	\$8,272	\$9,028	\$11,312	33%	36%	37%	38%	46%	4,390	63%
<b>% Grant Aid that Met Financial Need</b>	<b>33%</b>	<b>28%</b>	<b>28%</b>	<b>28%</b>	<b>22%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$249	\$361	\$368	\$415	\$292	1%	2%	2%	2%	1%	43	17%
Need-based Loans	2,817	3,008	3,243	3,438	3,454	13%	14%	14%	15%	14%	637	23%
Alternative Loans	115	314	429	247	714	1%	1%	2%	1%	3%	599	521%
Remaining Unmet Need	\$3,741	\$4,261	\$4,232	\$4,927	\$6,852	18%	20%	19%	21%	28%	3,111	83%
*Amount Borrowed to meet EFC	\$2,093	\$1,987	\$2,625	\$2,738	\$3,351	10%	9%	12%	12%	14%	1,258	60%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	169	161	235	248	290						121	72%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$21,598	\$21,893	\$23,008	\$24,146	\$25,018						\$3,420	16%
Less Expected Family Contribution*	14,063	14,312	15,956	16,054	15,612	65%	65%	69%	66%	62%	1,549	11%
Financial Need	7,535	7,581	7,052	8,092	9,405	35%	35%	31%	34%	38%	1,870	25%
Less Grant Aid	3,784	2,939	2,706	2,718	3,019	18%	13%	12%	11%	12%	-765	-20%
Unmet Need	\$3,751	\$4,642	\$4,346	\$5,373	\$6,386	17%	21%	19%	22%	26%	2,635	70%
<b>% Grant Aid that Met Financial Need</b>	<b>50%</b>	<b>39%</b>	<b>38%</b>	<b>34%</b>	<b>32%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$210	\$96	\$244	\$253	\$213	1%	0%	1%	1%	1%	3	1%
Need-based Loans	2,339	2,393	2,866	2,851	3,229	11%	11%	12%	12%	13%	890	38%
Alternative Loans	207	281	183	164	405	1%	1%	1%	1%	2%	198	96%
Remaining Unmet Need	\$995	\$1,872	\$1,053	\$2,106	\$2,540	5%	9%	5%	9%	10%	1,545	155%
*Amount Borrowed to meet EFC	\$2,662	\$3,161	\$3,967	\$2,895	\$4,637	12%	14%	17%	12%	19%	1,975	74%

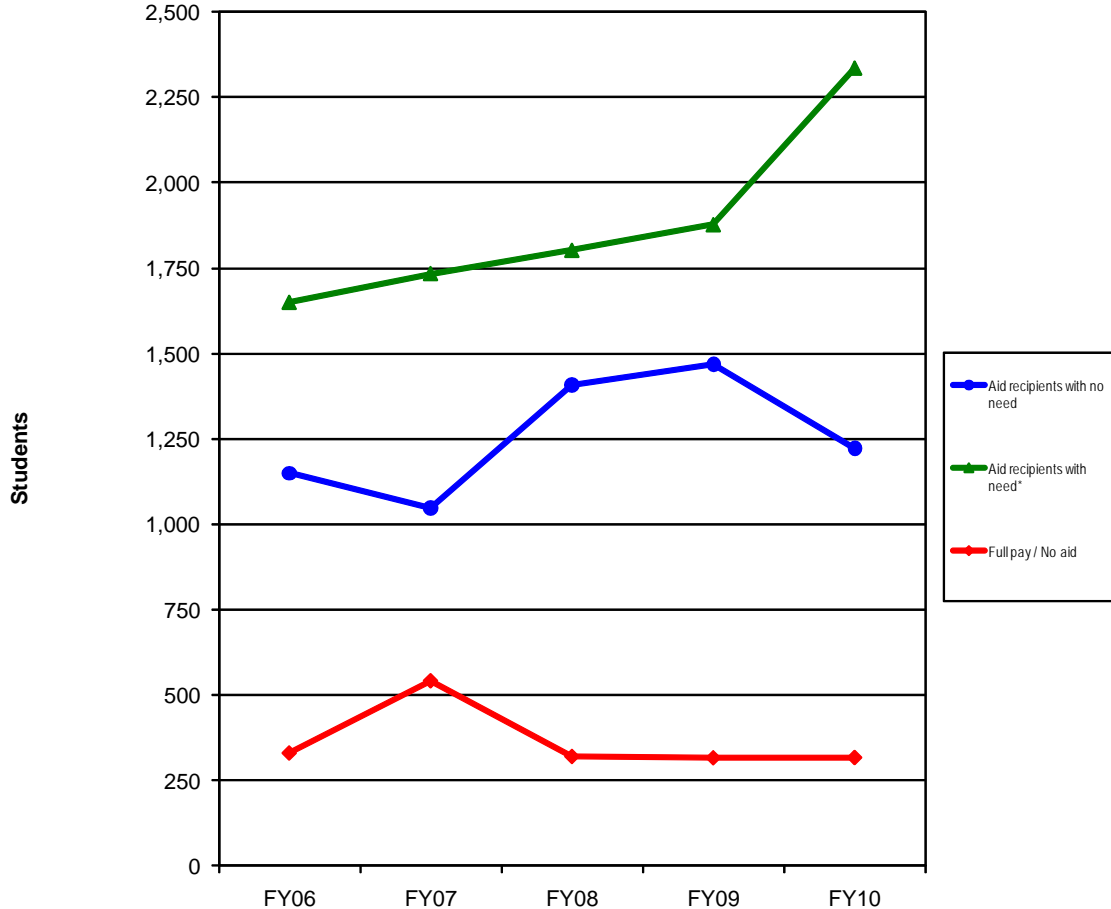
**Income > \$100,000**

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	91	102	76	116	186						95	104%
	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
Cost of Attendance	\$22,082	\$22,451	\$23,815	\$24,998	\$25,858						\$3,776	17%
Less Expected Family Contribution*	15,248	15,916	18,189	19,904	18,050	69%	71%	76%	80%	70%	2,802	18%
Financial Need	6,834	6,535	5,626	5,094	7,808	31%	29%	24%	20%	30%	974	14%
Less Grant Aid	3,767	3,199	2,409	2,766	3,194	17%	14%	10%	11%	12%	-573	-15%
Unmet Need	\$3,067	\$3,336	\$3,217	\$2,329	\$4,615	14%	15%	14%	9%	18%	1,548	50%
<b>% Grant Aid that Met Financial Need</b>	<b>55%</b>	<b>49%</b>	<b>43%</b>	<b>54%</b>	<b>41%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>	<b>Avg. Dollar Amount</b>					<b>Percent Cost of Attendance</b>						
College Work Study	\$288	\$71	\$216	\$231	\$240	1%	0%	1%	1%	1%	-48	-17%
Need-based Loans	2,015	2,077	2,302	2,182	2,603	9%	9%	10%	9%	10%	588	29%
Alternative Loans	216	164	2,302	242	708	1%	1%	10%	1%	3%	492	228%
Remaining Unmet Need	\$548	\$1,024	-\$1,604	-\$326	\$1,065	2%	5%	-7%	-1%	4%	517	94%
*Amount Borrowed to meet EFC	\$2,666	\$2,847	\$4,650	\$3,918	\$5,235	12%	13%	20%	16%	20%	2,569	96%

Source: UIDS  
IR&P/LCB 12/10



**Figure 4.1  
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at Missouri S&T, FY06 - FY10**

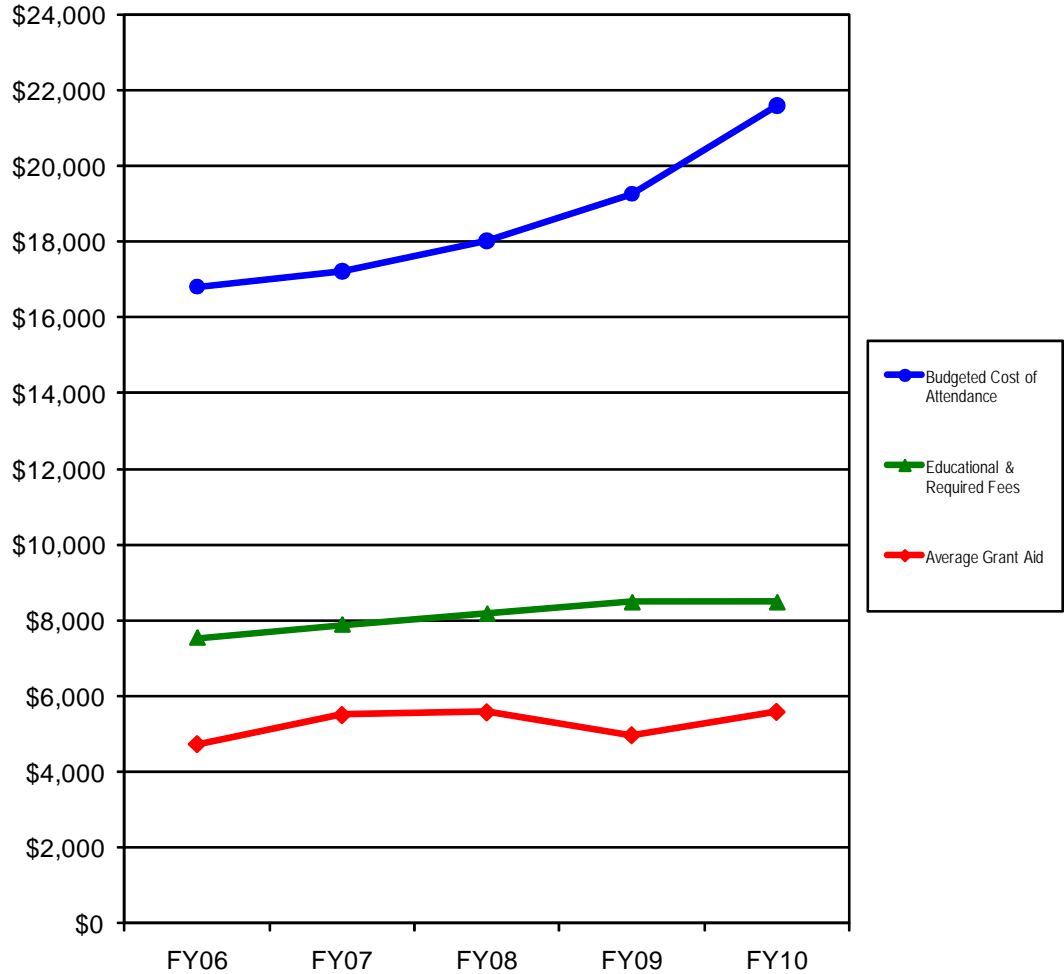


	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	611	668	767	896	712	101	16.5%
Grant aid, no FAFSA	539	379	641	573	510	-29	-5.4%
Aid recipients with no need	1,150	1,047	1,408	1,469	1,222	72	6.3%
Aid recipients with need*	1,650	1,734	1,802	1,877	2,335	685	41.5%
Full pay / No aid	330	541	320	316	317	-13	-3.9%
<b>Total of all full-time, Degree-Seeking MO UG</b>	<b>3,130</b>	<b>3,322</b>	<b>3,530</b>	<b>3,662</b>	<b>3,874</b>	<b>744</b>	<b>23.8%</b>

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

Source: UIDS, EMSAS, and PeopleSoft  
IR&P/LCB 12/10

**Figure 4.2**  
**Educational and Required Fees vs. 9-Month Cost of Attendance and Grant Aid**  
**for Full-time Undergraduate Missouri Residents at**  
**Missouri S&T, FY06 - FY10**



	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$16,810	\$17,227	\$18,015	\$19,260	\$21,600	\$4,790	28.5%
Educational & Required Fees	\$7,536	\$7,889	\$8,182	\$8,488	\$8,488	\$952	12.6%
Average Grant Aid	\$4,724	\$5,512	\$5,587	\$4,966	\$5,598	\$874	18.5%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 12/10

**Table 4.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at Missouri S&T, FY06 - FY10**

Students with Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	0	\$0	1,247	\$233	0	\$0	333	\$1,521	376	\$1,493
Merit	596	\$2,915	848	\$3,109	1,379	\$2,951	1,295	\$2,891	1,342	\$3,510
Other**	45	\$3,747	62	\$3,072	43	\$4,319	62	\$3,698	81	\$3,464
<b>Total</b>	<b>641</b>	<b>\$2,973</b>	<b>2,157</b>	<b>\$1,445</b>	<b>1,422</b>	<b>\$2,993</b>	<b>1,690</b>	<b>\$2,651</b>	<b>1,799</b>	<b>\$3,086</b>

Students without Need	FY06		FY07		FY08		FY09		FY09	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	541	\$3,583	659	\$3,492	1,024	\$4,166	1,054	\$3,974	933	\$4,094
Other**	44	\$2,626	94	\$3,139	79	\$2,909	77	\$3,005	75	\$3,032
<b>Total</b>	<b>585</b>	<b>\$3,511</b>	<b>753</b>	<b>\$3,448</b>	<b>1,103</b>	<b>\$4,076</b>	<b>1,131</b>	<b>\$3,908</b>	<b>1,008</b>	<b>\$4,015</b>

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

\*\*Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&P/LCB 12/10

**Table 4.2**

**Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at Missouri S&T, FY06 & FY10**

Income Level	FY06			FY10		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$6,566	87%	38%	\$8,665	102%	40%
\$20,000 to \$40,000	\$6,322	84%	38%	\$8,841	104%	41%
\$40,000 to \$60,000	\$5,267	70%	31%	\$7,143	84%	33%
\$60,000 to \$80,000	\$4,293	57%	26%	\$4,351	51%	20%
\$80,000 to \$100,000	\$3,940	52%	23%	\$3,450	41%	16%
>\$100,000	\$3,236	43%	19%	\$3,188	38%	15%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/10

**Table 4.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at Missouri S&T, FY06 & FY10**

Income Level	FY06					FY10				
	% 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	5%	38%	0%	34%	23%	2%	40%	2%	31%	25%
\$20,000 to \$40,00	16%	38%	0%	28%	18%	7%	41%	1%	23%	28%
\$40,000 to \$60,000	33%	31%	0%	22%	14%	21%	33%	0%	20%	26%
\$60,000 to \$80,000	59%	26%	0%	14%	1%	40%	20%	0%	18%	22%
\$80,000 to \$100,000	67%	23%	0%	12%	0%	60%	16%	0%	13%	11%
>\$100,000	76%	19%	0%	8%	0%	69%	15%	0%	11%	5%

Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

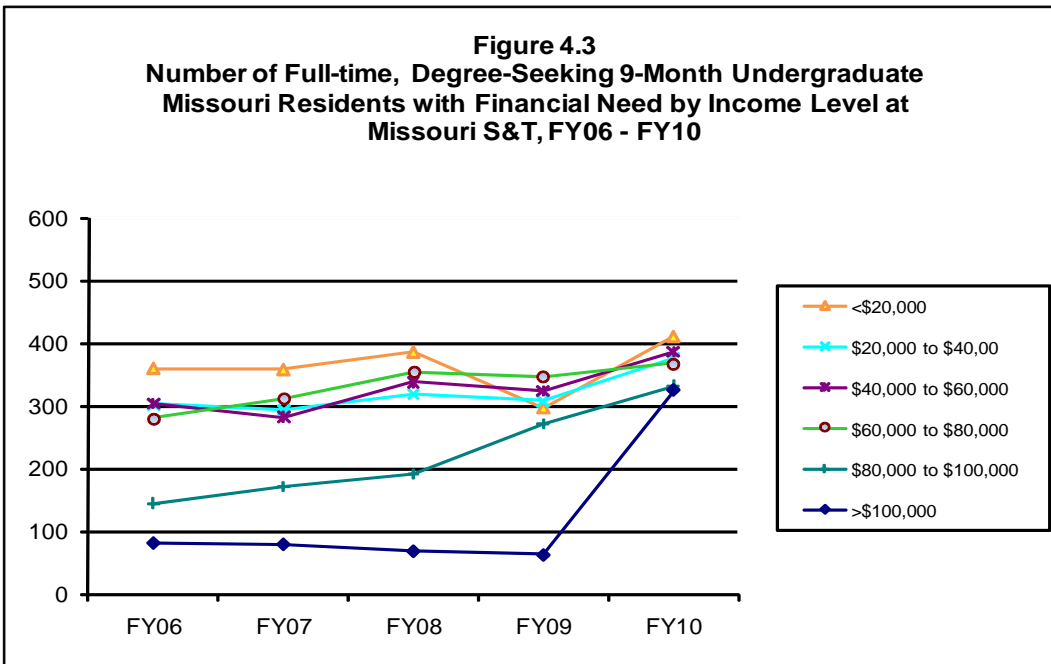
**Table 4.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at Missouri S&T, FY06 - FY10**

	FY06		FY07		FY08		FY09		FY10	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	127	\$6,822	129	\$7,487	96	\$7,529	115	\$6,832	181	\$8,085
Without Need	99	8,224	77	9,422	108	9,349	105	9,038	75	8,364
	226	\$7,436	206	\$8,210	204	\$8,493	220	\$7,885	256	\$8,167

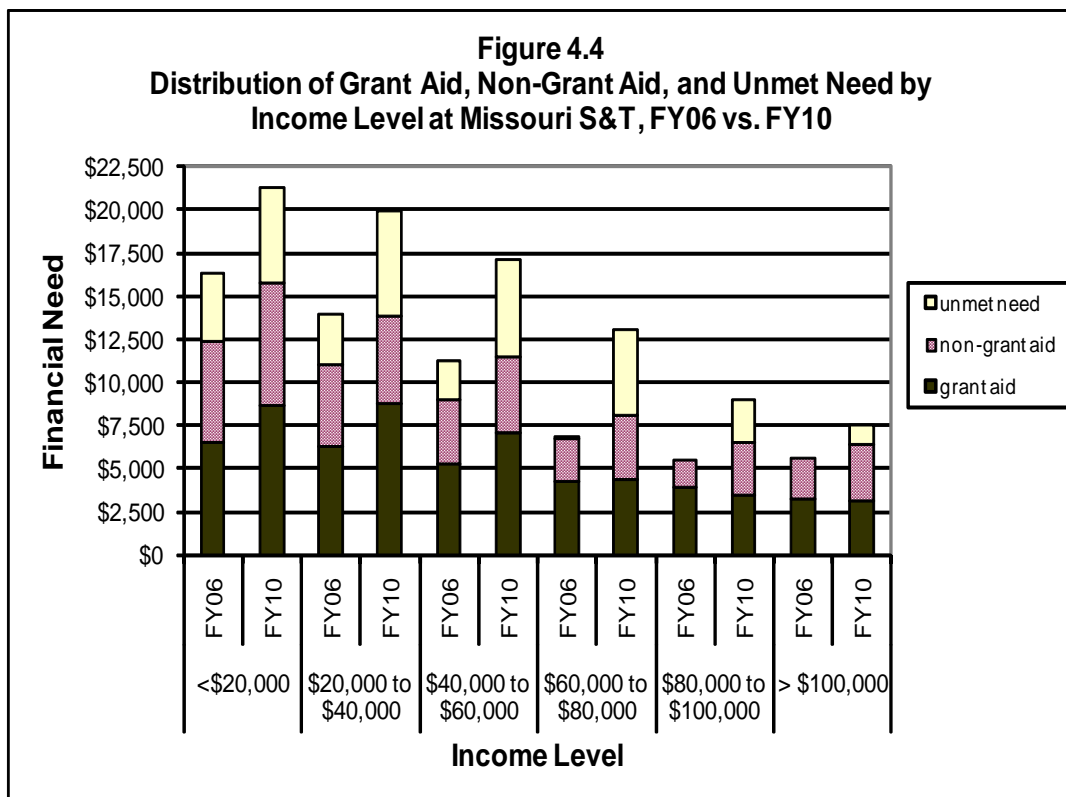
Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

**Figure 4.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at Missouri S&T, FY06 - FY10**



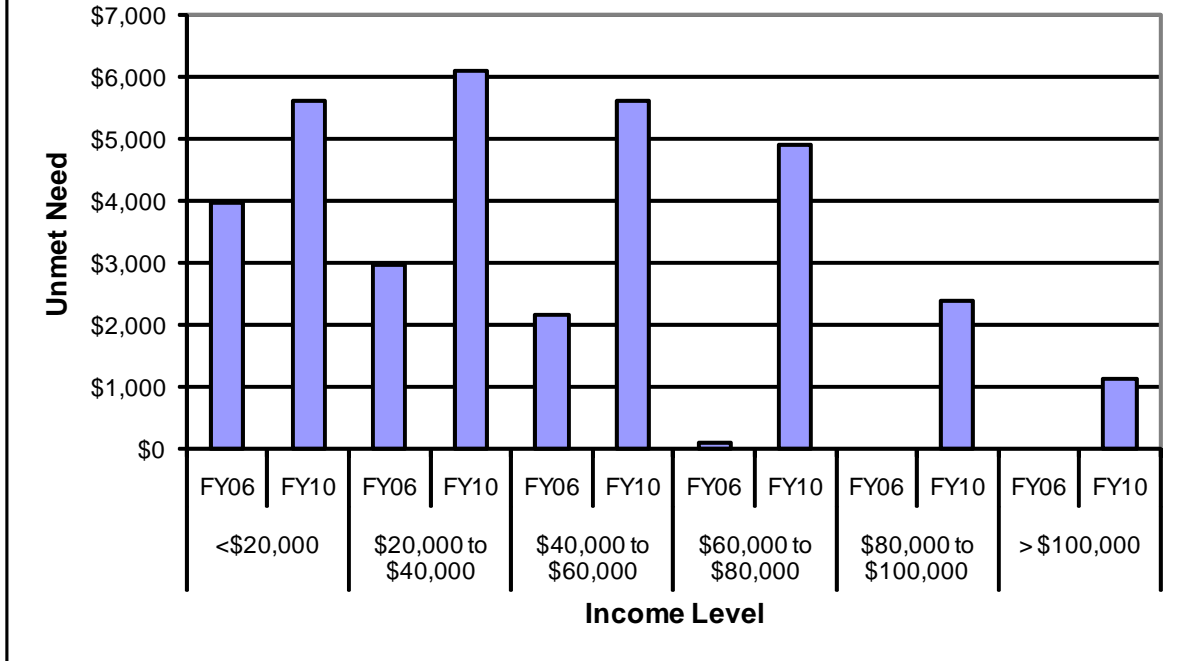
Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 4.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at Missouri S&T, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 4.5**  
**Average Amount of Unmet Financial Need by Income Level**  
**Missouri S&T, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**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 2006 - FY2010 (Full-time, Degree-Seeking Resident Undergraduate Students)**

<b>Missouri S&amp;T</b>												
<b>Income Less than \$20,000</b>												
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	360	358	386	297	411						51	14%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$17,172	\$17,652	\$18,476	\$19,850	\$21,767						\$4,595	27%
Less Expected Family Contribution*	809	626	516	680	417	5%	4%	3%	3%	2%	-392	-48%
Financial Need	16,363	17,026	17,960	19,170	21,349	95%	96%	97%	97%	98%	4,986	30%
Less Grant Aid	6,566	8,064	8,081	7,743	8,665	38%	46%	44%	39%	40%	2,099	32%
Unmet Need	\$9,797	\$8,962	\$9,880	\$11,427	\$12,684	57%	51%	53%	58%	58%	2,887	29%
<b>% Grant Aid that Met Financial Need</b>	<b>40%</b>	<b>47%</b>	<b>45%</b>	<b>40%</b>	<b>41%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$303	\$339	\$348	\$347	0%	2%	2%	2%	2%	347	
Need-based Loans	4,390	4,067	3,890	3,866	3,979	26%	23%	21%	19%	18%	-411	-9%
Alternative Loans	1,427	184	1,744	2,221	2,746	8%	1%	9%	11%	13%	1,319	92%
Remaining Unmet Need	\$3,980	\$4,408	\$3,907	\$4,993	\$5,612	23%	25%	21%	25%	26%	1,632	41%
*Amount Borrowed to meet EFC	\$334	\$407	\$263	\$423	\$262	2%	2%	1%	2%	1%	-72	-22%
<b>Income Between \$20,000 to \$40,000</b>												
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	303	294	319	308	376						73	24%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$16,648	\$17,241	\$17,970	\$19,351	\$21,614						\$4,966	30%
Less Expected Family Contribution*	2,644	2,486	2,615	2,865	1,600	16%	14%	15%	15%	7%	-1,044	-40%
Financial Need	14,004	14,755	15,355	16,485	20,015	84%	86%	85%	85%	93%	6,011	43%
Less Grant Aid	6,322	8,122	8,055	7,338	8,841	38%	47%	45%	38%	41%	2,519	40%
Unmet Need	\$7,682	\$6,633	\$7,300	\$9,148	\$11,173	46%	38%	41%	47%	52%	3,491	45%
<b>% Grant Aid that Met Financial Need</b>	<b>45%</b>	<b>55%</b>	<b>52%</b>	<b>45%</b>	<b>44%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$0	\$178	\$170	\$174	\$193	0%	1%	1%	1%	1%	193	
Need-based Loans	4,229	3,201	3,121	3,529	3,625	25%	19%	17%	18%	17%	-604	-14%
Alternative Loans	479	229	676	609	1,249	3%	1%	4%	3%	6%	770	161%
Remaining Unmet Need	\$2,974	\$3,025	\$3,333	\$4,836	\$6,105	18%	18%	19%	25%	28%	3,131	105%
*Amount Borrowed to meet EFC	\$609	\$1,449	\$977	\$1,227	\$729	4%	8%	5%	6%	3%	120	20%
<b>Income Between \$40,000 to \$60,000</b>												
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	304	282	338	324	386						82	27%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$16,774	\$17,228	\$17,930	\$19,240	\$21,600						\$4,826	29%
Less Expected Family Contribution*	5,538	5,504	5,314	5,394	4,508	33%	32%	30%	28%	21%	-1,030	-19%
Financial Need	11,236	11,724	12,616	13,846	17,092	67%	68%	70%	72%	79%	5,856	52%
Less Grant Aid	5,267	5,482	6,278	5,975	7,143	31%	32%	35%	31%	33%	1,876	36%
Unmet Need	\$5,969	\$6,242	\$6,338	\$7,872	\$9,950	36%	36%	35%	41%	46%	3,981	67%
<b>% Grant Aid that Met Financial Need</b>	<b>47%</b>	<b>47%</b>	<b>50%</b>	<b>43%</b>	<b>42%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
	<b>Percent Cost of Attendance</b>											
College Work Study	\$2	\$56	\$51	\$56	\$24	0%	0%	0%	0%	0%	22	1124%
Need-based Loans	3,571	3,250	3,157	3,530	3,645	21%	19%	18%	18%	17%	74	2%
Alternative Loans	222	575	599	325	676	1%	3%	3%	2%	3%	454	204%
Remaining Unmet Need	\$2,174	\$2,361	\$2,531	\$3,961	\$5,605	13%	14%	14%	21%	26%	3,431	158%
*Amount Borrowed to meet EFC	\$1,135	\$3,034	\$1,716	\$1,706	\$1,626	7%	18%	10%	9%	8%	491	43%

**Table 4.5 (Continued)**

**Missouri S&T**

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	281	312	355	347	368						87	31%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$16,804	\$17,143	\$17,979	\$19,187	\$21,568						\$4,764	28%
Less Expected Family Contribution*	<u>9,962</u>	<u>9,884</u>	<u>10,047</u>	<u>10,306</u>	<u>8,524</u>	59%	58%	56%	54%	40%	-1,438	-14%
Financial Need	6,842	7,259	7,932	8,881	13,043	41%	42%	44%	46%	60%	6,201	91%
Less Grant Aid	<u>4,293</u>	<u>4,185</u>	<u>4,408</u>	<u>4,145</u>	<u>4,351</u>	26%	24%	25%	22%	20%	58	1%
Unmet Need	\$2,549	\$3,074	\$3,525	\$4,736	\$8,692	15%	18%	20%	25%	40%	6,143	241%
<b>% Grant Aid that Met Financial Need</b>	<b>63%</b>	<b>58%</b>	<b>56%</b>	<b>47%</b>	<b>33%</b>							
	<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>											
						<b>Percent Cost of Attendance</b>						
College Work Study	\$0	\$7	\$28	\$11	\$14	0%	0%	0%	0%	0%	14	
Need-based Loans	2,390	2,273	2,639	2,731	3,432	14%	13%	15%	14%	16%	1,042	44%
Alternative Loans	59	835	343	83	328	0%	5%	2%	0%	2%	269	456%
Remaining Unmet Need	\$100	-\$41	\$515	\$1,912	\$4,919	1%	0%	3%	10%	23%	4,819	4819%
*Amount Borrowed to meet EFC	\$2,287	\$4,059	\$3,307	\$3,187	\$2,618	14%	24%	18%	17%	12%	331	14%

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	145	171	191	271	332						187	129%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$16,807	\$17,171	\$18,035	\$19,174	\$21,561						\$4,754	28%
Less Expected Family Contribution*	<u>11,326</u>	<u>11,894</u>	<u>12,699</u>	<u>14,529</u>	<u>12,883</u>	67%	69%	70%	76%	60%	1,557	14%
Financial Need	5,481	5,277	5,336	4,645	8,678	33%	31%	30%	24%	40%	3,197	58%
Less Grant Aid	<u>3,940</u>	<u>3,953</u>	<u>4,331</u>	<u>3,673</u>	<u>3,450</u>	23%	23%	24%	19%	16%	-490	-12%
Unmet Need	\$1,541	\$1,324	\$1,005	\$972	\$5,228	9%	8%	6%	5%	24%	3,687	239%
<b>% Grant Aid that Met Financial Need</b>	<b>72%</b>	<b>75%</b>	<b>81%</b>	<b>79%</b>	<b>40%</b>							
	<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>											
						<b>Percent Cost of Attendance</b>						
College Work Study	\$0	\$2	\$1	\$10	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	2,007	1,970	1,805	2,035	2,641	12%	11%	10%	11%	12%	634	32%
Alternative Loans	40	680	196	680	198	0%	4%	1%	4%	1%	158	395%
Remaining Unmet Need	-\$506	-\$1,328	-\$997	-\$1,754	\$2,389	-3%	-8%	-6%	-9%	11%	2,895	-572%
*Amount Borrowed to meet EFC	\$2,774	\$4,185	\$4,172	\$4,082	\$3,674	17%	24%	23%	21%	17%	900	32%

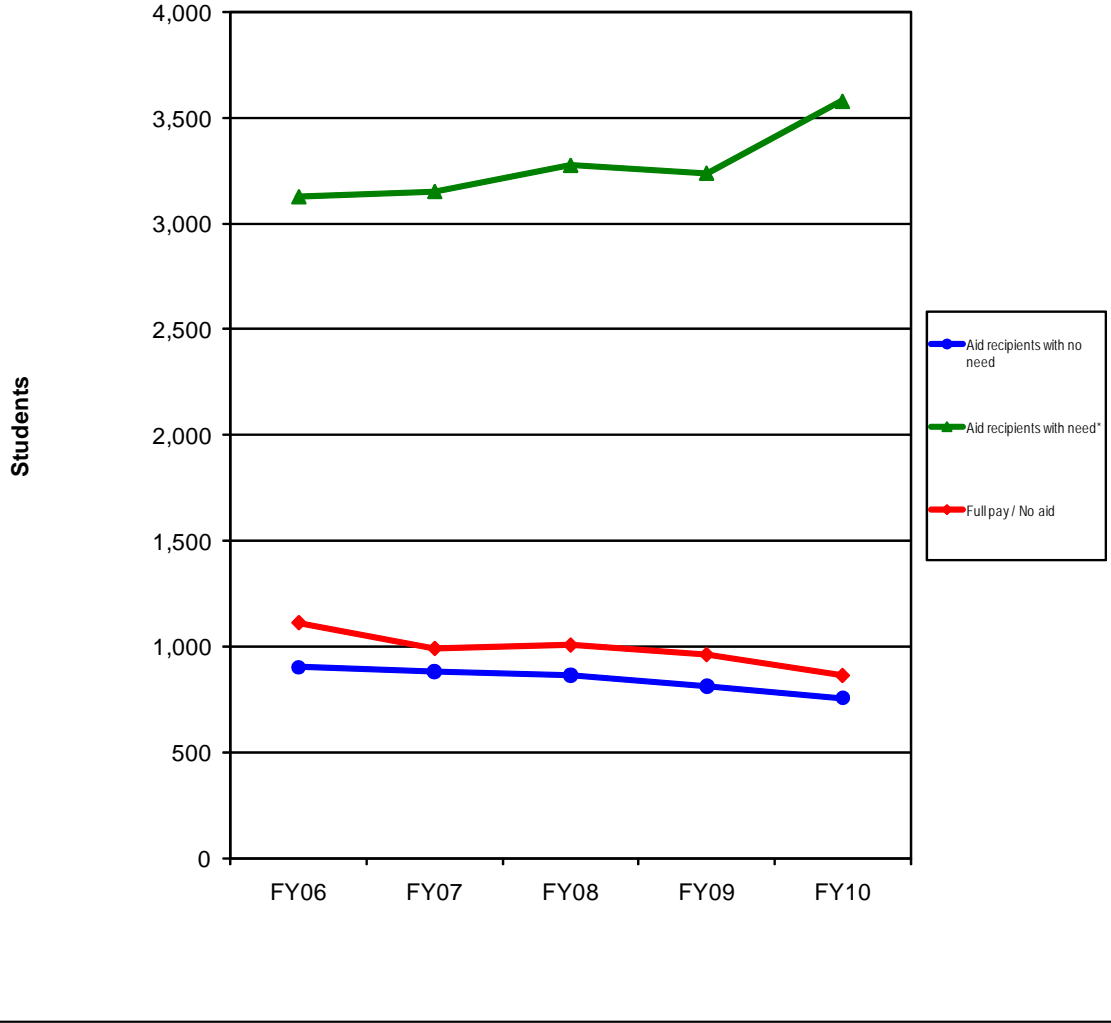
**Income > \$100,000**

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
<b>Total Enrolled for 9 months (N)</b>	82	80	69	63	325						243	296%
	<b>Percent Cost of Attendance</b>											
Cost of Attendance	\$16,976	\$17,279	\$18,107	\$19,567	\$21,595						\$4,619	27%
Less Expected Family Contribution*	<u>12,958</u>	<u>13,380</u>	<u>13,439</u>	<u>14,046</u>	<u>14,881</u>	76%	77%	74%	72%	69%	1,923	15%
Financial Need	4,018	3,899	4,668	5,521	6,714	24%	23%	26%	28%	31%	2,696	67%
Less Grant Aid	<u>3,236</u>	<u>4,061</u>	<u>4,266</u>	<u>2,963</u>	<u>3,188</u>	19%	24%	24%	15%	15%	-48	-1%
Unmet Need	\$782	-\$162	\$402	\$2,559	\$3,526	5%	-1%	2%	13%	16%	2,744	351%
<b>% Grant Aid that Met Financial Need</b>	<b>81%</b>	<b>104%</b>	<b>91%</b>	<b>54%</b>	<b>47%</b>							
	<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>											
						<b>Percent Cost of Attendance</b>						
College Work Study	\$0	\$0	\$32	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	1,414	1,225	1,464	1,761	2,160	8%	7%	8%	9%	10%	746	53%
Alternative Loans	0	367	45	210	234	0%	2%	0%	1%	1%	234	
Remaining Unmet Need	-\$632	-\$1,754	-\$1,140	\$587	\$1,131	-4%	-10%	-6%	3%	5%	1,763	-279%
*Amount Borrowed to meet EFC	\$3,969	\$3,436	\$4,588	\$4,208	\$4,337	23%	20%	25%	22%	20%	368	9%

Source: UIDS, PeopleSoft  
IR&PLCB 12/10



**Figure 5.1**  
**Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at**  
**the University of Missouri-St. Louis, FY06 - FY10**

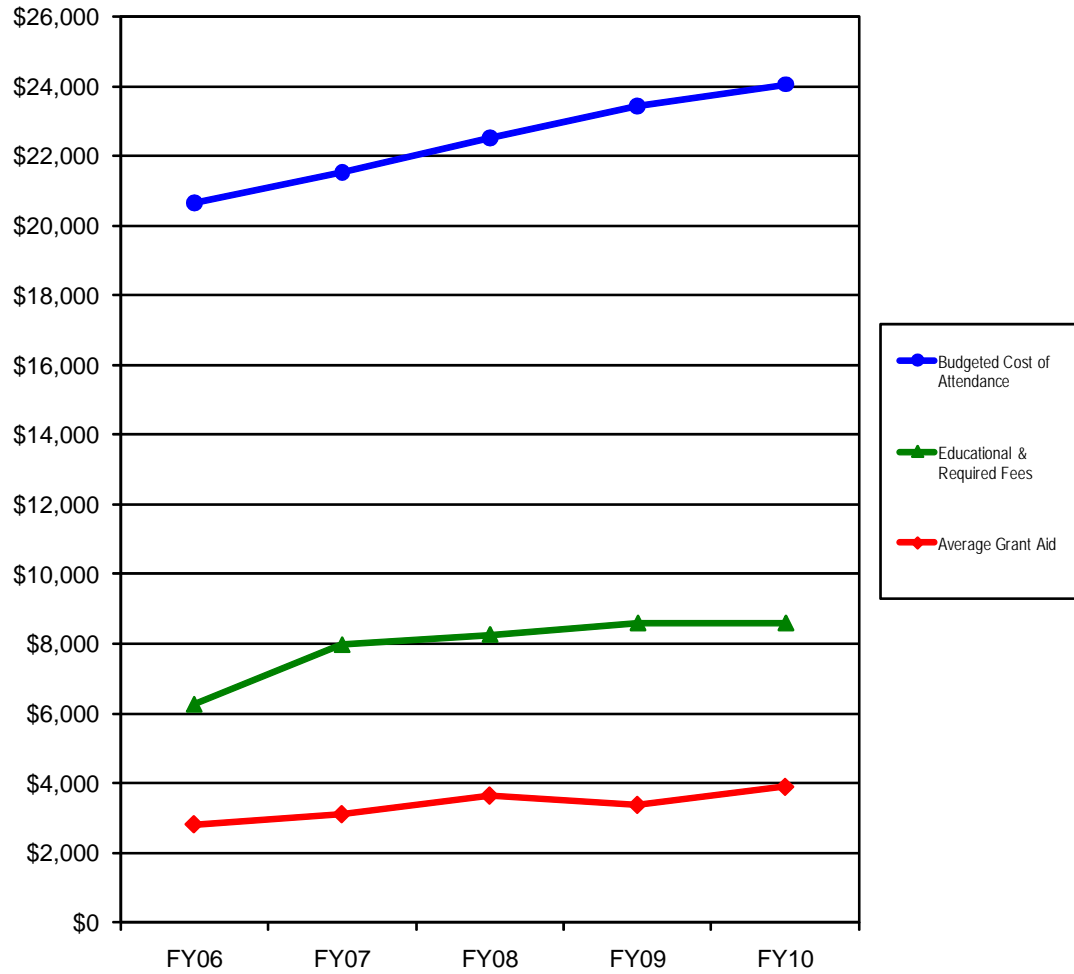


	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	525	476	442	482	492	-33	-6.3%
Grant aid, no FAFSA	377	406	423	332	265	-112	-29.7%
Aid recipients with no need	902	882	865	814	757	-145	-16.1%
Aid recipients with need*	3,127	3,152	3,276	3,239	3,580	453	14.5%
Full pay / No aid	1,113	991	1,007	962	863	-250	-22.5%
<b>Total of all full- time, Degree-Seeking MO UG</b>	<b>5,142</b>	<b>5,025</b>	<b>5,148</b>	<b>5,015</b>	<b>5,200</b>	<b>58</b>	<b>1.1%</b>

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

Source: UIDS, EMSAS, and PeopleSoft  
 IR&PLCB 12/10

**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, FY06 - FY10**



	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$20,662	\$21,524	\$22,518	\$23,435	\$24,055	\$3,393	16.4%
Educational & Required Fees	\$6,253	\$7,968	\$8,264	\$8,595	\$8,595	\$2,342	37.5%
Average Grant Aid	\$2,806	\$3,098	\$3,642	\$3,370	\$3,897	\$1,091	38.9%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 12/10

**Table 5.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY06 - FY10**

Students with Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	586	\$1,107	219	\$3,206	275	\$3,349	198	\$3,080	114	\$2,678
Merit	615	\$2,088	703	\$2,479	798	\$2,561	842	\$2,515	907	\$2,743
Other**	101	\$2,690	302	\$1,350	209	\$1,744	301	\$2,065	221	\$2,399
<b>Total</b>	<b>1,302</b>	<b>\$1,693</b>	<b>1,224</b>	<b>\$2,331</b>	<b>1,282</b>	<b>\$2,596</b>	<b>1,341</b>	<b>\$2,497</b>	<b>1,242</b>	<b>\$2,676</b>

Students without Need	FY06		FY07		FY08		FY09		FY10	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	302	\$2,203	330	\$2,638	342	\$2,588	358	\$2,934	347	\$3,170
Other**	92	\$3,092	146	\$2,323	138	\$2,635	149	\$2,633	113	\$2,483
<b>Total</b>	<b>394</b>	<b>\$2,411</b>	<b>476</b>	<b>\$2,541</b>	<b>480</b>	<b>\$2,602</b>	<b>507</b>	<b>\$2,846</b>	<b>460</b>	<b>\$3,001</b>

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

\*\*Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&P/LCB 12/10

**Table 5.2**

**Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY06 & FY10**

Income Level	FY06			FY10		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$4,535	73%	21%	\$5,327	62%	21%
\$20,000 to \$40,000	\$3,310	53%	16%	\$5,226	61%	21%
\$40,000 to \$60,000	\$2,224	36%	11%	\$3,709	43%	16%
\$60,000 to \$80,000	\$1,477	24%	7%	\$2,417	28%	10%
\$80,000 to \$100,000	\$1,701	27%	8%	\$2,013	23%	9%
>\$100,000	\$1,175	19%	6%	\$2,461	29%	10%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 12/10

**Table 5.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY06 & FY10**

Income Level	FY06					FY10				
	% 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	5%	21%	1%	30%	43%	3%	21%	0%	30%	46%
\$20,000 to \$40,00	17%	16%	0%	23%	44%	8%	21%	0%	24%	47%
\$40,000 to \$60,000	34%	11%	0%	22%	33%	21%	16%	0%	18%	45%
\$60,000 to \$80,000	53%	7%	0%	20%	20%	44%	10%	0%	18%	28%
\$80,000 to \$100,000	64%	8%	0%	16%	12%	65%	9%	0%	15%	11%
>\$100,000	67%	6%	0%	16%	11%	67%	10%	0%	15%	8%

Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

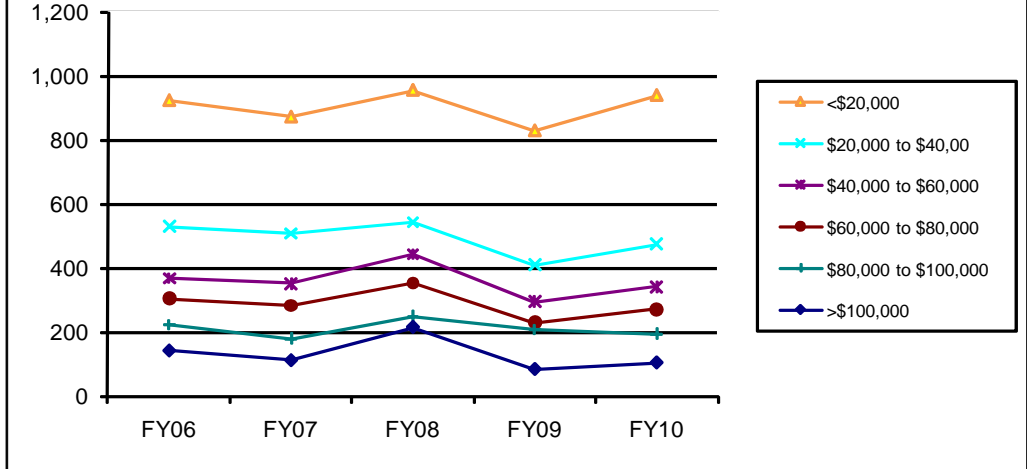
**Table 5.4**

**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY06 - FY10**

	FY06		FY07		FY08		FY09		FY10	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	246	\$8,364	234	\$8,520	198	\$8,243	183	\$7,669	201	\$8,986
Without Need	114	7,352	107	8,567	97	8,451	110	8,208	92	9,086
	360	\$8,044	341	\$8,535	295	\$8,311	293	\$7,871	293	\$9,017

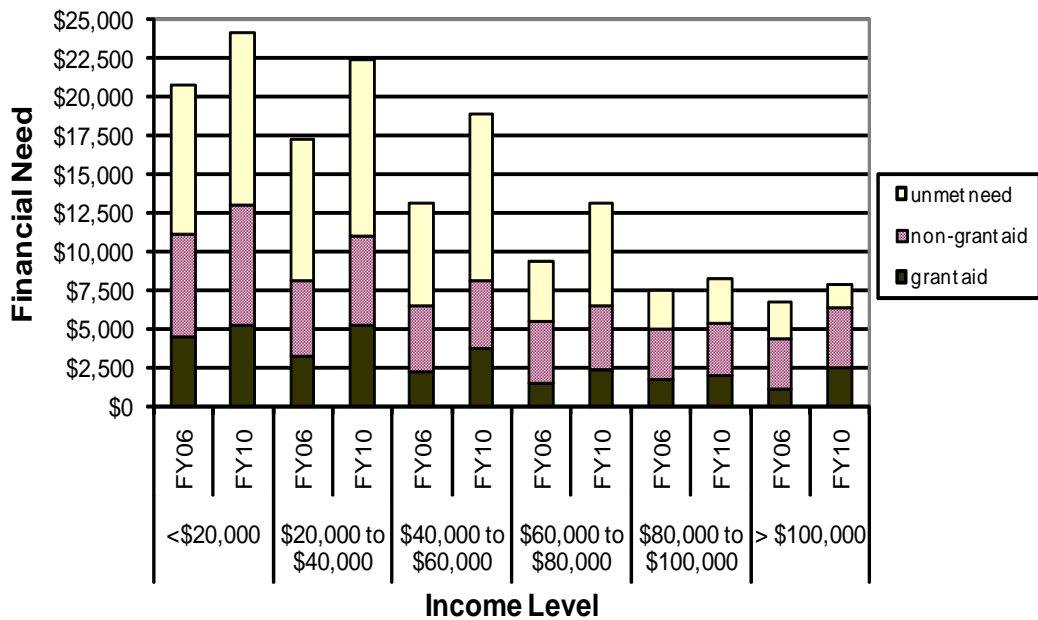
Source: UIDS, PeopleSoft  
IR&P/LCB 12/10

**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, FY06 - FY10**



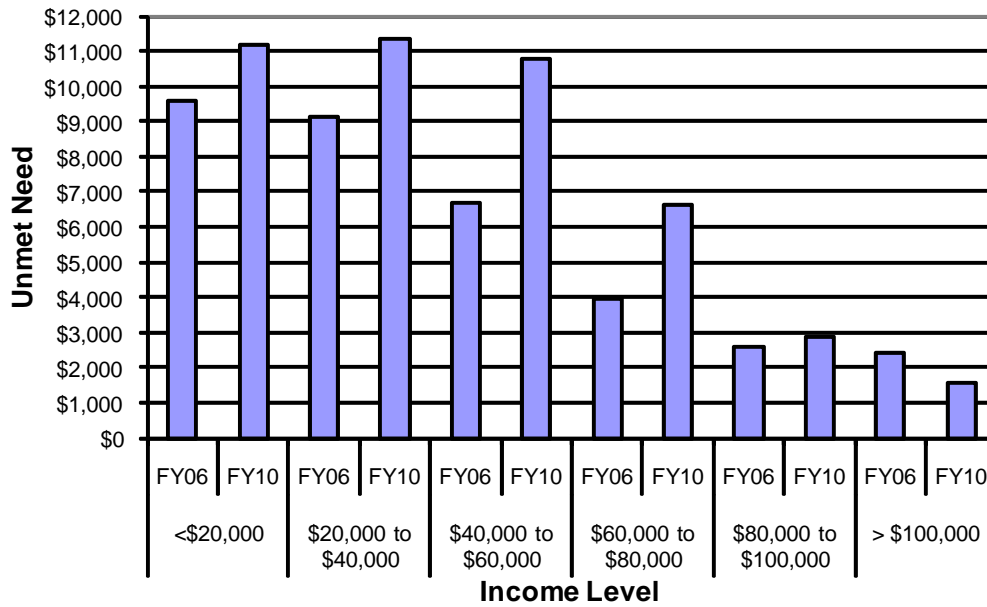
Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 5.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-St. Louis, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**Figure 5.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-St. Louis, FY06 vs. FY10**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/10

**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 2006 - FY2010 (Full-time, Degree-Seeking Resident Undergraduate Students)**

**University of Missouri-St. Louis**

											<b>Income Less than \$20,000</b>		
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10	
<b>Total Enrolled for 9 months (N)</b>	922	871	954	828	938	<b>Percent Cost of Attendance</b>					16	2%	
Cost of Attendance	\$21,851	\$22,407	\$23,467	\$24,095	\$24,863						\$3,012	14%	
Less Expected Family Contribution*	<u>1,085</u>	<u>1,062</u>	<u>901</u>	<u>862</u>	<u>654</u>	5%	5%	4%	4%	3%	-431	-40%	
Financial Need	20,766	21,345	22,567	23,233	24,209	95%	95%	96%	96%	97%	3,443	17%	
Less Grant Aid	4,535	4,649	5,247	4,763	5,327	21%	21%	22%	20%	21%	792	17%	
Unmet Need	\$16,231	\$16,696	\$17,320	\$18,470	\$18,882	74%	75%	74%	77%	76%	2,651	16%	
<b>% Grant Aid that Met Financial Need</b>	<b>22%</b>	<b>22%</b>	<b>23%</b>	<b>21%</b>	<b>22%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
						<b>Percent Cost of Attendance</b>							
College Work Study	\$145	\$111	\$70	\$57	\$86	1%	0%	0%	0%	0%	-59	-41%	
Need-based Loans	3,935	3,882	4,050	3,639	3,837	18%	17%	17%	15%	15%	-98	-2%	
Alternative Loans	2,589	2,751	2,695	3,151	3,785	12%	12%	11%	13%	15%	1,196	46%	
Remaining Unmet Need	\$9,562	\$9,952	\$10,505	\$11,623	\$11,175	44%	44%	45%	48%	45%	1,613	17%	
*Amount Borrowed to meet EFC	\$740	\$775	\$654	\$608	\$473	3%	3%	3%	3%	2%	-267	-36%	
<b>Income Between \$20,000 to \$40,000</b>													
	FY06	FY07	FY08	FY09	FY09	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10	
<b>Total Enrolled for 9 months (N)</b>	529	508	543	409	475	<b>Percent Cost of Attendance</b>					-54	-10%	
Cost of Attendance	\$21,007	\$22,180	\$23,002	\$23,827	\$24,462						\$3,455	16%	
Less Expected Family Contribution*	<u>3,662</u>	<u>3,494</u>	<u>3,408</u>	<u>3,279</u>	<u>2,065</u>	17%	16%	15%	14%	8%	-1,597	-44%	
Financial Need	17,345	18,686	19,594	20,548	22,397	83%	84%	85%	86%	92%	5,052	29%	
Less Grant Aid	3,310	3,740	4,185	4,122	5,226	16%	17%	18%	17%	21%	1,916	58%	
Unmet Need	\$14,035	\$14,946	\$15,409	\$16,426	\$17,170	67%	67%	67%	69%	70%	3,135	22%	
<b>% Grant Aid that Met Financial Need</b>	<b>19%</b>	<b>20%</b>	<b>21%</b>	<b>20%</b>	<b>23%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
						<b>Percent Cost of Attendance</b>							
College Work Study	\$73	\$57	\$46	\$82	\$69	0%	0%	0%	0%	0%	-4	-5%	
Need-based Loans	3,761	3,870	3,946	3,525	3,590	18%	17%	17%	15%	15%	-171	-5%	
Alternative Loans	1,057	1,476	1,408	1,280	2,162	5%	7%	6%	5%	9%	1,105	105%	
Remaining Unmet Need	\$9,144	\$9,543	\$10,009	\$11,540	\$11,349	44%	43%	44%	48%	46%	2,205	24%	
*Amount Borrowed to meet EFC	\$1,716	\$1,838	\$1,670	\$1,678	\$1,150	8%	8%	7%	7%	5%	-566	-33%	
<b>Income Between \$40,000 to \$60,000</b>													
	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10	
<b>Total Enrolled for 9 months (N)</b>	368	351	442	294	341	<b>Percent Cost of Attendance</b>					-27	-7%	
Cost of Attendance	\$19,965	\$21,043	\$22,341	\$23,196	\$23,895						\$3,930	20%	
Less Expected Family Contribution*	<u>6,755</u>	<u>6,354</u>	<u>6,181</u>	<u>6,331</u>	<u>4,962</u>	34%	30%	28%	27%	21%	-1,793	-27%	
Financial Need	13,210	14,689	16,160	16,865	18,932	66%	70%	72%	73%	79%	5,722	43%	
Less Grant Aid	2,224	2,397	3,666	2,899	3,709	11%	11%	16%	12%	16%	1,485	67%	
Unmet Need	\$10,986	\$12,292	\$12,494	\$13,966	\$15,223	55%	58%	56%	60%	64%	4,237	39%	
<b>% Grant Aid that Met Financial Need</b>	<b>17%</b>	<b>16%</b>	<b>23%</b>	<b>17%</b>	<b>20%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
						<b>Percent Cost of Attendance</b>							
College Work Study	\$22	\$38	\$20	\$28	\$9	0%	0%	0%	0%	0%	-13	-57%	
Need-based Loans	3,561	3,635	3,910	3,674	3,401	18%	17%	17%	16%	14%	-160	-4%	
Alternative Loans	730	940	828	587	1,022	4%	4%	4%	3%	4%	292	40%	
Remaining Unmet Need	\$6,673	\$7,679	\$7,736	\$9,677	\$10,790	33%	36%	35%	42%	45%	4,117	62%	
*Amount Borrowed to meet EFC	\$2,279	\$2,353	\$2,056	\$2,183	\$1,964	11%	11%	9%	9%	8%	-315	-14%	

**Table 5.5 (Continued)**

**University of Missouri-St. Louis**

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10	
<b>Total Enrolled for 9 months (N)</b>	304	282	352	230	271	<b>Percent Cost of Attendance</b>					-33	-11%	
Cost of Attendance	\$19,966	\$21,028	\$21,664	\$22,836	\$23,498						\$3,532	18%	
Less Expected Family Contribution*	10,507	9,739	9,732	10,820	10,373	53%	46%	45%	47%	44%	-134	-1%	
Financial Need	9,459	11,289	11,931	12,016	13,125	47%	54%	55%	53%	56%	3,666	39%	
Less Grant Aid	1,477	2,081	2,817	2,440	2,417	7%	10%	13%	11%	10%	940	64%	
Unmet Need	\$7,982	\$9,208	\$9,114	\$9,576	\$10,707	40%	44%	42%	42%	46%	2,725	34%	
<b>% Grant Aid that Met Financial Need</b>	<b>16%</b>	<b>18%</b>	<b>24%</b>	<b>20%</b>	<b>18%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
						<b>Percent Cost of Attendance</b>							
College Work Study	\$0	\$23	\$12	\$0	\$15	0%	0%	0%	0%	0%	15*	#DIV/0!	
Need-based Loans	3,535	3,407	3,521	3,320	3,476	18%	16%	16%	15%	15%	-59	-2%	
Alternative Loans	494	586	389	102	602	2%	3%	2%	0%	3%	108	22%	
Remaining Unmet Need	\$3,953	\$5,192	\$5,191	\$6,154	\$6,614	20%	25%	24%	27%	28%	2,661	67%	
*Amount Borrowed to meet EFC	\$3,258	\$2,968	\$2,587	\$2,615	\$3,143	16%	14%	12%	11%	13%	-115	-4%	

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

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10	
<b>Total Enrolled for 9 months (N)</b>	223	179	250	208	194	<b>Percent Cost of Attendance</b>					-29	-13%	
Cost of Attendance	\$20,938	\$20,716	\$21,790	\$22,965	\$23,256						\$2,318	11%	
Less Expected Family Contribution*	13,369	13,491	13,367	16,244	15,043	64%	65%	61%	71%	65%	1,674	13%	
Financial Need	7,569	7,225	8,423	6,721	8,213	36%	35%	39%	29%	35%	644	9%	
Less Grant Aid	1,701	1,558	2,529	2,041	2,013	8%	8%	12%	9%	9%	312	18%	
Unmet Need	\$5,868	\$5,667	\$5,894	\$4,680	\$6,200	28%	27%	27%	20%	27%	332	6%	
<b>% Grant Aid that Met Financial Need</b>	<b>22%</b>	<b>22%</b>	<b>30%</b>	<b>30%</b>	<b>25%</b>								
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>													
						<b>Percent Cost of Attendance</b>							
College Work Study	\$0	\$0	\$0	\$30	\$4	0%	0%	0%	0%	0%	4	#DIV/0!	
Need-based Loans	2,828	2,724	3,084	2,753	3,150	14%	13%	14%	12%	14%	322	11%	
Alternative Loans	457	283	292	46	165	2%	1%	1%	0%	1%	-292	-64%	
Remaining Unmet Need	\$2,583	\$2,660	\$2,517	\$1,851	\$2,881	12%	13%	12%	8%	12%	298	12%	
*Amount Borrowed to meet EFC	\$3,679	\$4,131	\$3,034	\$3,235	\$3,212	18%	20%	14%	14%	14%	-467	-13%	

**Income > \$100,000**

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10	
<b>Total Enrolled for 9 months (N)</b>	141	111	214	84	104	<b>Percent Cost of Attendance</b>					-37	-26%	
Cost of Attendance	\$20,570	\$21,771	\$22,744	\$24,354	\$24,231						\$3,661	18%	
Less Expected Family Contribution*	13,774	13,404	15,035	18,531	16,296	67%	62%	66%	76%	67%	2,522	18%	
Financial Need	6,796	8,367	7,708	5,823	7,935	33%	38%	34%	24%	33%	1,139	17%	
Less Grant Aid	1,175	1,472	1,997	1,909	2,461	6%	7%	9%	8%	10%	1,286	109%	
Unmet Need	\$5,621	\$6,895	\$5,712	\$3,914	\$5,475	27%	32%	25%	16%	23%	-147	-3%	
<b>% Grant Aid that Met Financial Need</b>	<b>17%</b>	<b>18%</b>	<b>26%</b>	<b>33%</b>	<b>31%</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	\$2	0%	0%	0%	0%	0%	2	#DIV/0!	
Need-based Loans	2,795	2,922	2,903	2,427	3,006	14%	13%	13%	10%	12%	211	8%	
Alternative Loans	391	824	405	216	918	2%	4%	2%	1%	4%	527	135%	
Remaining Unmet Need	\$2,435	\$3,149	\$2,403	\$1,271	\$1,549	12%	14%	11%	5%	6%	-886	-36%	
*Amount Borrowed to meet EFC	\$4,300	\$4,570	\$4,318	\$4,094	\$3,531	21%	21%	19%	17%	15%	-769	-18%	

Source: UIDS  
IR&PLCB 12/10