

**University of Missouri System
Undergraduate Financial Aid Summary Report
FY2003-FY2007**

(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 2002-03 (FY03) through fiscal year 2006-07 (FY07). 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 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 on need. Over the past five years, there has been a 15.3% 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 9.9% 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 36.2% and the overall cost to attend the University has increased 27.7% 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 a steady 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 has more than doubled over the past five years. There has also been an 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. However, over the past five years the amount of grant aid that covers educational and required fees has declined (Table 1.2).
- The volume of Parent Loans for Undergraduate Students (PLUS loans) has increased substantially from FY03 to FY07 for both students with and without financial need. In FY03, 2,261 parents borrowed on average \$6,869 to meet their child's education expenses. Five years later, 3,414 parents borrowed approximately \$8,939 to cover these expenses. System-wide, the amount of PLUS loans nearly doubled over the past five years from \$15.5 million in FY03 to 30.5 million in FY07 (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:

- On the Columbia campus, the average amount of grant aid awarded to students in lower incomes exceeded educational and required fees in both FY03 and FY07. This was also the case at Missouri S&T in FY07 (Table 2.2).
- 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 82% of the total amount of PLUS loans distributed System-wide in FY07 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

\$19,178	Budgeted Cost of Attendance	{ includes educational & required fees, books, and living expenses
<u>(5,998)</u>	Less: Expected Family Contribution	
13,180	Financial Need	
<u>(5,078)</u>	Less: Grant Aid	{ includes need and non-need based grant aid from federal, state, institutional, and other sources
8,102	Remaining Need	
(208)	Less: College Work Study	
(3,405)	Less: Need-Based Loans	
<u>(547)</u>	Less: Alternative Loans	
\$3,942	Unmet Need	

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

Caveats

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

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

Section I

System-wide Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY03 to FY07

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.

A. 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 26,801 to 29,460, an increase of nearly 10%. With this increase in enrollment, there has been a 15.3% increase in the number of students with financial need from 13,030 in FY03 to 15,029 in FY07 (Figure 1.1).

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

Over the past five years educational and required fees increased 36.2% and the budgeted cost of attendance increased 27.7% while average grant aid has increased 30.2%. The overall trend is that there is a consistent gap between educational and required fees and the average grant aid awarded to undergraduates (Figure 1.2).

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

The number of awards that went to students with need from institutional sources increased substantially over the past five years. In FY03 nearly 65% of all institutional grant aid awarded to students with need was awarded based on merit and 26% was awarded based on need. By FY07 only 49% of all institutional grant aid awarded to students with need was based on merit and 40% was based on need (Table 1.1).

D. How has the distribution of PLUS loans changed over the past five years?

The volume of Parent Loans for Undergraduate Students (PLUS loans) has increased substantially from FY03 to FY07 for both students with and without financial need. In FY03 nearly 2,300 parents borrowed on average \$6,869 to meet their child's education expenses. Five years later, nearly 3,400 parents borrowed approximately \$8,939 to cover these expenses. System-wide, the University awarded nearly \$30.5 million in PLUS loans in FY07 vs. \$15.5 million in FY03, an increase of nearly 100% (Table 1.4).

E. 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 FY03, grant aid covered nearly 91% of educational and required fees for students with income less than \$20,000 and 87% for

students with income between \$20,000 and \$40,000. By FY07, grant aid covered 86% 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. Grant aid continues to cover a smaller percentage of the educational and required fees for students in lower income brackets (Table 1.2).

F. 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 22%. 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).

G. 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).

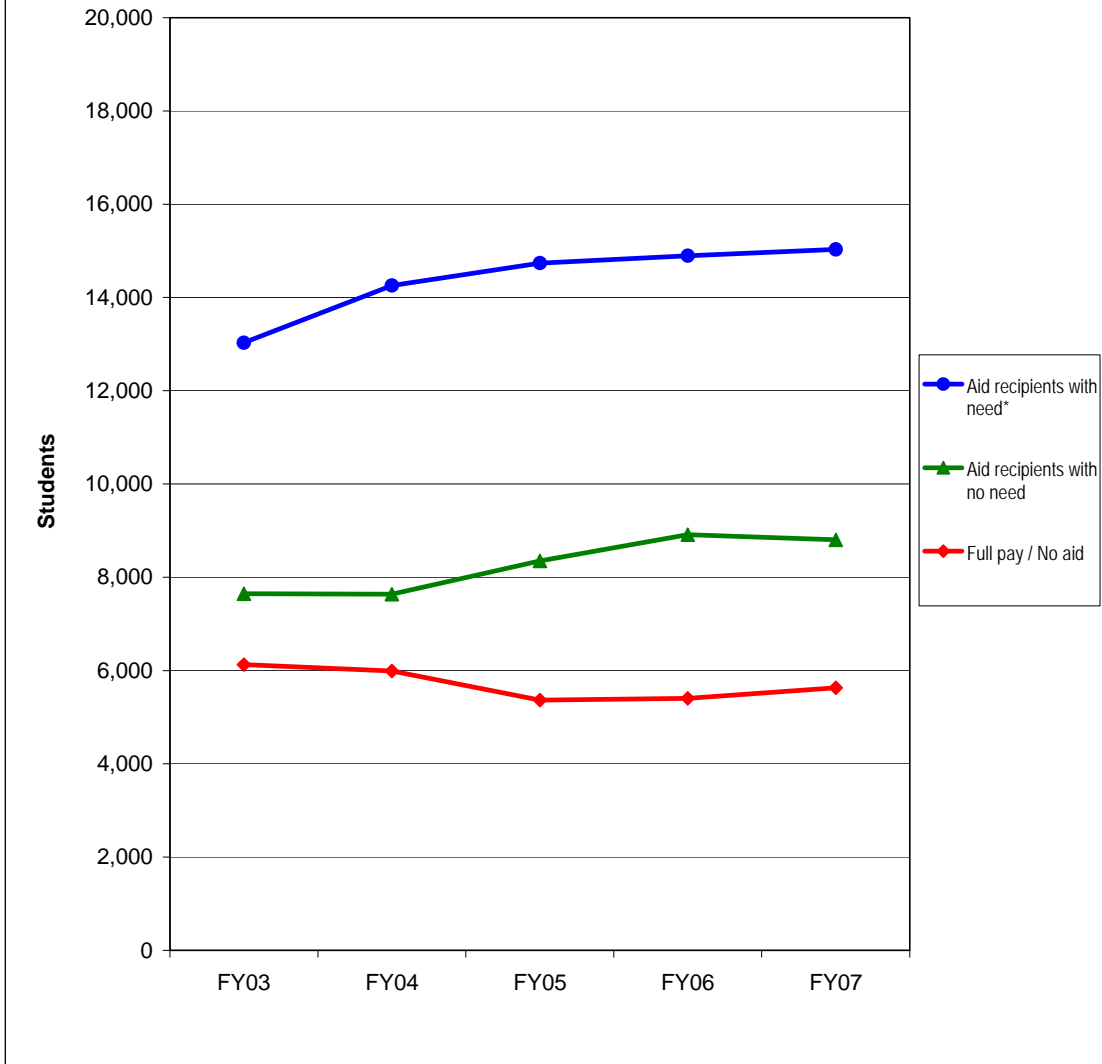
H. For students that have need, what is the average amount of unmet financial need?

Over the past five years, unmet financial need increased for students with need in all income levels but students in lower income categories experienced the biggest increase. For example, the unmet need of students with income between \$20k and \$40k increased from \$3,647 in FY03 to \$5,818 in FY07, an increase of nearly 60%.

I. 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 FY07 families with income between \$80k to \$100k borrowed nearly 17% 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, FY03 - FY07



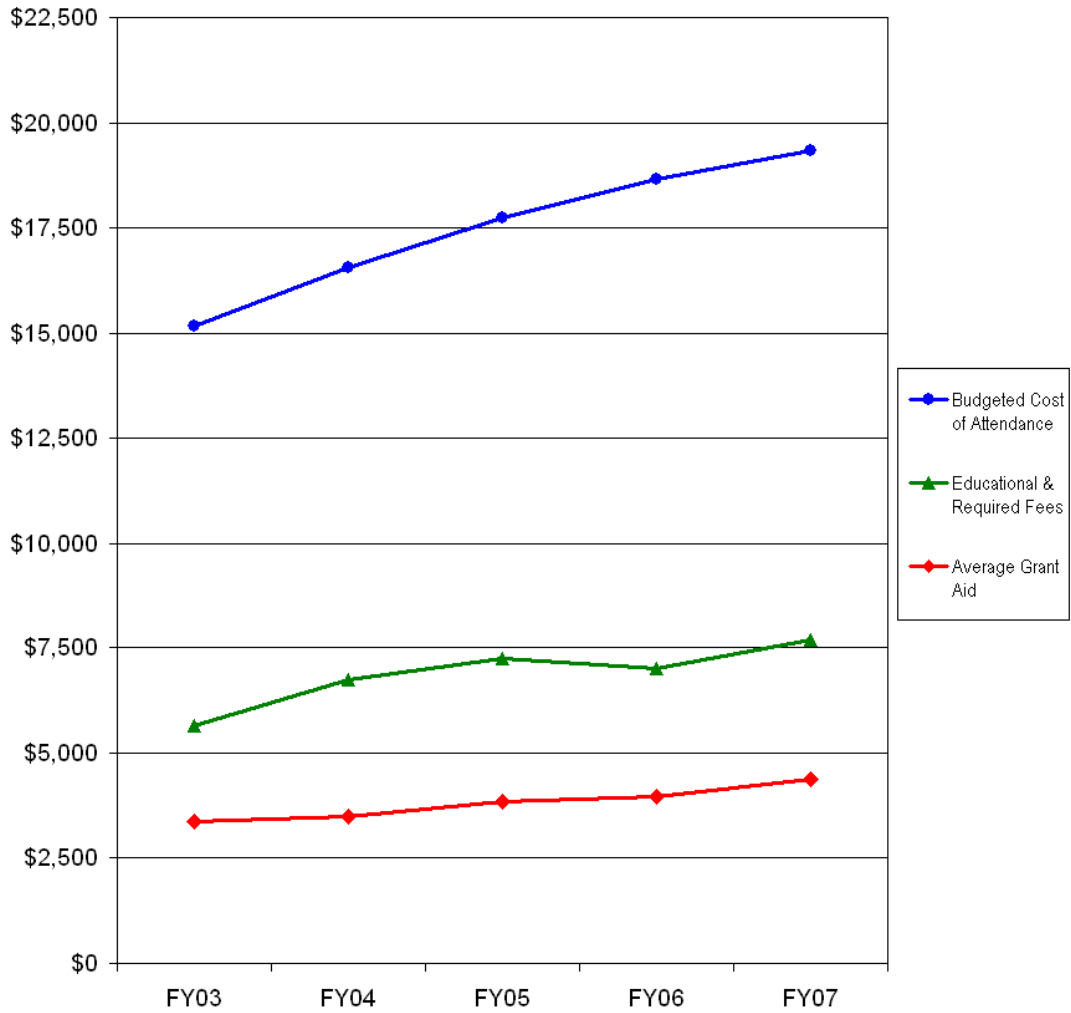
	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,054	4,025	4,204	4,725	4,682	628	15.5%
Grant aid, no FAFSA	<u>3,593</u>	<u>3,615</u>	<u>4,146</u>	<u>4,186</u>	<u>4,120</u>	<u>527</u>	14.7%
Aid recipients with no need	7,647	7,640	8,350	8,911	8,802	1,155	15.1%
Aid recipients with need*	13,030	14,257	14,736	14,895	15,029	1,999	15.3%
Full pay / No aid	6,124	5,990	5,366	5,404	5,629	-495	-8.1%
Total of all full-time, Degree-Seeking MO UG	26,801	27,887	28,452	29,210	29,460	2,659	9.9%

* 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 and EMSAS
 IR&P/LCB 07/08

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, FY03 - FY07



	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$15,153	\$16,542	\$17,750	\$18,646	\$19,344	\$4,191	27.7%
Educational & Required Fees	\$5,647	\$6,747	\$7,240	\$7,000	\$7,689	\$2,043	36.2%
Average Grant Aid	\$3,369	\$3,495	\$3,833	\$3,952	\$4,387	\$1,018	30.2%

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

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft

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Table 1.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY03 - FY07

Students with Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	2,334	\$1,803	3,141	\$1,880	4,137	\$1,915	5,155	\$1,904	5,336	\$2,133
Merit	4,253	\$2,408	4,328	\$2,582	4,452	\$2,613	4,538	\$2,626	5,008	\$2,751
Other**	737	\$1,760	886	\$2,122	1,065	\$2,209	1,050	\$2,490	1,252	\$2,360
Total	7,324	\$2,150	8,355	\$2,269	9,654	\$2,269	10,743	\$2,267	11,596	\$2,425

Students without Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	3,879	\$2,499	3,892	\$2,635	3,920	\$2,602	3,958	\$2,655	4,259	\$2,735
Other**	785	\$1,794	971	\$2,135	1,023	\$2,348	1,085	\$2,692	1,186	\$2,611
Total	4,664	\$2,380	4,863	\$2,535	4,943	\$2,550	5,043	\$2,663	5,445	\$2,708

*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, FY03 & FY07

Income Level	FY03			FY07		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,112	91%	31%	\$6,636	86%	32%
\$20,000 to \$40,00	\$4,914	87%	32%	\$6,563	85%	33%
\$40,000 to \$60,000	\$3,699	66%	25%	\$5,078	66%	26%
\$60,000 to \$80,000	\$2,874	51%	19%	\$3,887	51%	20%
\$80,000 to \$100,000	\$2,328	41%	15%	\$3,201	42%	17%
>\$100,000	\$1,967	35%	13%	\$2,847	37%	15%

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, FY03 & FY07

Income Level	FY03 % COA Met by Source of Aid					FY07 % 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	6%	31%	1%	30%	32%	5%	32%	1%	27%
\$20,000 to \$40,00	19%	32%	2%	23%	24%	15%	33%	1%	21%	29%
\$40,000 to \$60,000	37%	25%	2%	21%	15%	31%	26%	1%	21%	21%
\$60,000 to \$80,000	58%	19%	1%	16%	5%	52%	20%	1%	17%	10%
\$80,000 to \$100,000	68%	15%	0%	14%	2%	67%	17%	0%	14%	3%
>\$100,000	72%	13%	1%	12%	2%	71%	15%	0%	12%	3%

Source: UIDS, PeopleSoft
IR&P/LCB 07/08

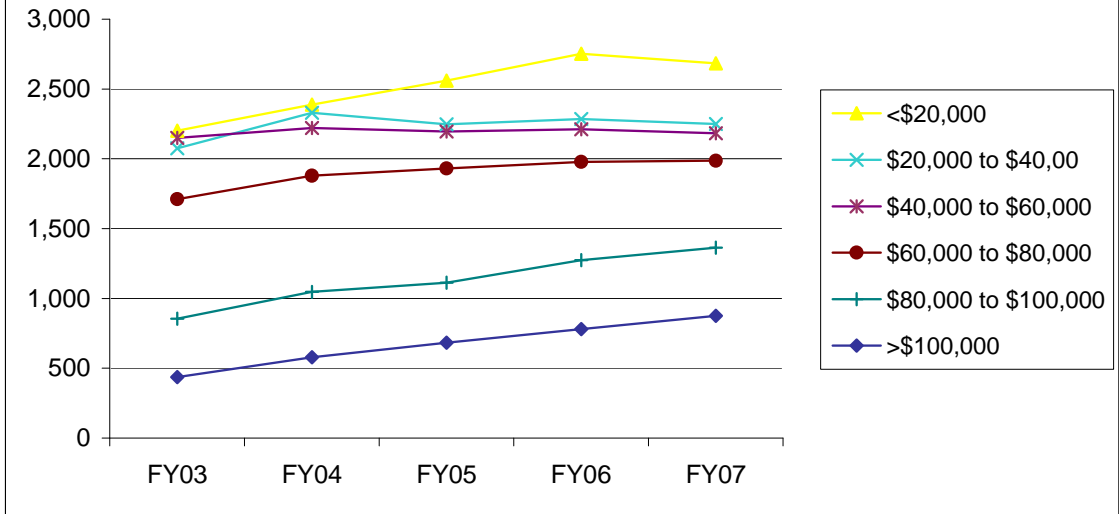
Table 1.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri System, FY03 - FY07

	FY03		FY04		FY05		FY06		FY07	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	1,404	\$6,238	1,589	\$6,804	2,067	\$7,417	2,260	\$7,938	2,199	\$8,396
Without Need	857	7,901	906	8,362	1,107	9,074	1,349	9,189	1,215	9,924
Total	2,261	\$6,869	2,495	\$7,370	3,174	\$7,995	3,609	\$8,405	3,414	\$8,939

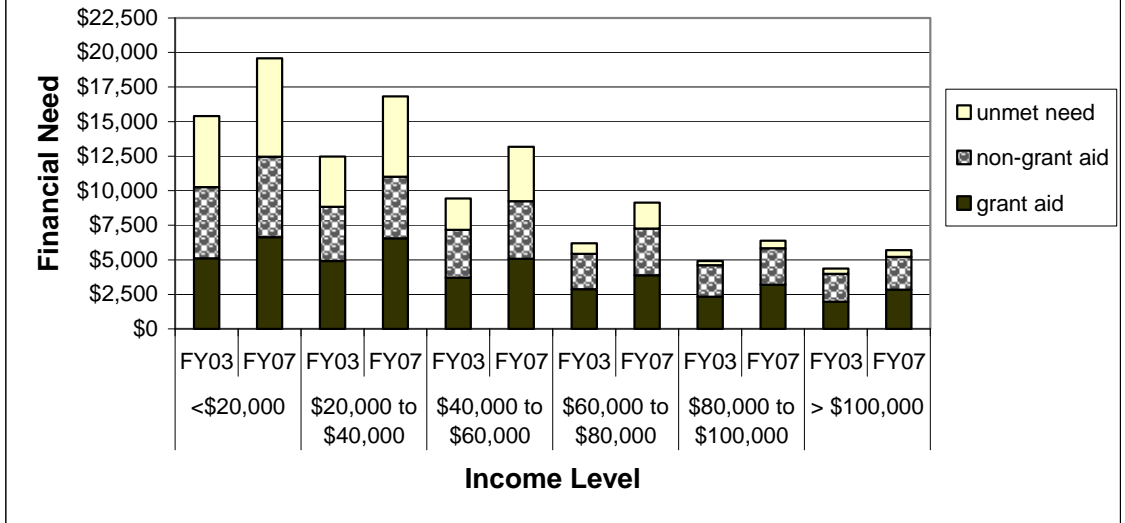
Source: UIDS, PeopleSoft
IR&P/LCB 07/08

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, FY03 - FY07



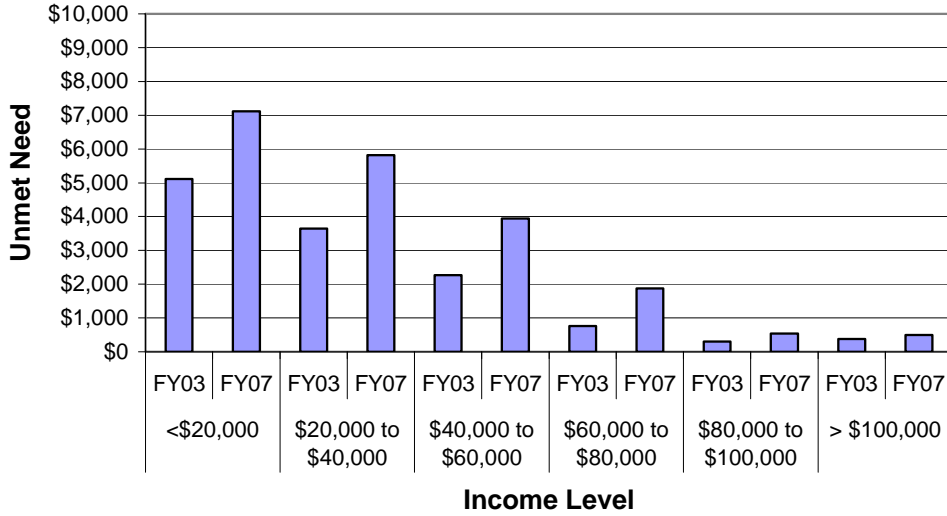
Source: UIDS, PeopleSoft
 IR&P/LCB 07/08

Figure 1.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY03 vs. FY07



Source: UIDS, PeopleSoft
 IR&P/LCB 07/08

Figure 1.5
Average Amount of Unmet Financial Need by Income Level at
the University of Missouri System, FY03 vs. FY07



Source: UIDS, PeopleSoft
 IR&P/LCB 07/08

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 2003 - FY2007 (Full-time, Degree-Seeking Resident Undergraduate Students)

<u>University of Missouri System</u>												
<i>Income Less than \$20,000</i>												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	2,202	2,388	2,560	2,752	2,684						482	22%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$16,456	\$17,797	\$18,970	\$19,963	\$20,543						\$4,087	25%
Less Expected Family Contribution*	1,068	990	934	986	958	6%	6%	5%	5%	5%	-110	-10%
Financial Need	15,388	16,806	18,036	18,976	19,585	94%	94%	95%	95%	95%	4,197	27%
Less Grant Aid	5,112	5,259	5,670	5,940	6,636	31%	30%	30%	30%	32%	1,524	30%
Unmet Need After Grant Aid	\$10,277	\$11,547	\$12,365	\$13,036	\$12,949	62%	65%	65%	65%	63%	2,673	26%
% Grant Aid that Met Financial Need	33%	31%	31%	31%	34%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$190	\$200	\$167	\$144	\$203	1%	1%	1%	1%	1%	12	6%
Need-based Loans	3,512	3,858	3,804	3,810	3,731	21%	22%	20%	19%	18%	219	6%
Alternative Loans	1,458	1,727	1,852	1,971	1,898	9%	10%	10%	10%	9%	439	30%
Unmet Need	\$5,115	\$5,762	\$6,542	\$7,111	\$7,118	31%	32%	34%	36%	35%	2,002	39%
*Amount Borrowed to meet EFC	\$532	\$568	\$521	\$515	\$529	3%	3%	3%	3%	3%	-3	-1%
<i>Income Between \$20,000 to \$40,000</i>												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	2,076	2,330	2,246	2,285	2,249						173	8%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,481	\$16,817	\$18,102	\$19,115	\$19,830						\$4,349	28%
Less Expected Family Contribution*	2,993	2,967	2,983	3,258	3,001	19%	18%	16%	17%	15%	8	0%
Financial Need	12,487	13,850	15,119	15,857	16,828	81%	82%	84%	83%	85%	4,341	35%
Less Grant Aid	4,914	5,014	5,506	5,759	6,563	32%	30%	30%	30%	33%	1,649	34%
Unmet Need After Grant Aid	\$7,573	\$8,836	\$9,612	\$10,099	\$10,265	49%	53%	53%	53%	52%	\$2,692	36%
% Grant Aid that Met Financial Need	39%	36%	36%	36%	39%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	252	225	210	189	218	2%	1%	1%	1%	1%	-34	-14%
Need-based Loans	3,154	3,503	3,527	3,581	3,460	20%	21%	19%	19%	17%	306	10%
Alternative Loans	520	649	580	720	769	3%	4%	3%	4%	4%	249	48%
Unmet Need	\$3,647	\$4,459	\$5,296	\$5,609	\$5,818	24%	27%	29%	29%	29%	2,171	60%
*Amount Borrowed to meet EFC	\$970	\$999	\$876	\$1,050	\$1,087	6%	6%	5%	5%	5%	118	12%
<i>Income Between \$40,000 to \$60,000</i>												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	2,150	2,220	2,196	2,221	2,183						33	2%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,960	\$16,262	\$17,488	\$18,383	\$19,178						4,219	28%
Less Expected Family Contribution*	5,528	5,586	5,649	6,180	5,998	37%	34%	32%	34%	31%	470	9%
Financial Need	9,432	10,676	11,840	12,203	13,180	63%	66%	68%	66%	69%	3,748	40%
Less Grant Aid	3,699	4,054	4,329	4,569	5,078	25%	25%	25%	25%	26%	1,379	37%
Unmet Need After Grant Aid	\$5,733	\$6,623	\$7,511	\$7,634	\$8,102	38%	41%	43%	42%	42%	2,370	41%
% Grant Aid that Met Financial Need	39%	38%	37%	37%	39%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$225	\$224	\$188	\$172	\$208	2%	1%	1%	1%	1%	-17	-8%
Need-based Loans	2,906	3,234	3,456	3,401	3,405	19%	20%	20%	19%	18%	499	17%
Alternative Loans	332	334	370	350	547	2%	2%	2%	2%	3%	214	64%
Unmet Need	\$2,269	\$2,830	\$3,496	\$3,710	\$3,943	15%	17%	20%	20%	21%	1,673	74%
*Amount Borrowed to meet EFC	\$1,606	\$1,588	\$1,218	\$1,357	\$1,664	11%	10%	7%	7%	9%	58	4%

Table 1.5 (Continued)

University of Missouri-System

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

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	1,712	1,879	1,930	1,978	1,986						274	16%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,854	\$16,235	\$17,409	\$18,295	\$19,097						\$4,243	29%
Less Expected Family Contribution*	8,656	9,078	9,320	10,172	9,951	58%	56%	54%	56%	52%	1,295	15%
Financial Need	6,198	7,157	8,089	8,123	9,146	42%	44%	46%	44%	48%	2,949	48%
Less Grant Aid	2,874	2,802	3,347	3,598	3,887	19%	17%	19%	20%	20%	1,014	35%
Unmet Need After Grant Aid	\$3,324	\$4,354	\$4,742	\$4,525	\$5,259	22%	27%	27%	25%	28%	1,935	58%
% Grant Aid that Met Financial Need	46%	39%	41%	44%	42%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$146	\$155	\$113	\$98	\$143	1%	1%	1%	1%	1%	-3	-2%
Need-based Loans	2,232	2,670	2,790	2,749	2,845	15%	16%	16%	15%	15%	613	27%
Alternative Loans	181	172	177	192	397	1%	1%	1%	1%	2%	215	119%
Unmet Need	\$765	\$1,357	\$1,663	\$1,486	\$1,874	5%	8%	10%	8%	10%	1,110	145%
*Amount Borrowed to meet EFC	\$2,627	\$2,943	\$1,812	\$2,179	\$2,638	18%	18%	10%	12%	14%	11	0%

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

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	854	1,047	1,113	1,275	1,364						510	60%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,066	\$16,430	\$17,712	\$18,712	\$19,124						\$4,058	27%
Less Expected Family Contribution*	10,277	10,733	11,630	12,400	12,747	68%	65%	66%	66%	67%	2,470	24%
Financial Need	4,789	5,698	6,082	6,311	6,377	32%	35%	34%	34%	33%	1,588	33%
Less Grant Aid	2,328	2,397	2,826	3,090	3,201	15%	15%	16%	17%	17%	873	37%
Unmet Need After Grant Aid	\$2,461	\$3,301	\$3,255	\$3,222	\$3,176	16%	20%	18%	17%	17%	715	29%
% Grant Aid that Met Financial Need	49%	42%	46%	49%	50%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$68	\$91	\$48	\$60	\$68	0%	1%	0%	0%	0%	1	1%
Need-based Loans	2,013	2,292	2,320	2,324	2,266	13%	14%	13%	12%	12%	253	13%
Alternative Loans	80	178	137	153	303	1%	1%	1%	1%	2%	223	280%
Unmet Need	\$301	\$740	\$750	\$685	\$539	2%	5%	4%	4%	3%	238	79%
*Amount Borrowed to meet EFC	\$3,342	\$3,344	\$2,451	\$2,725	\$3,342	22%	20%	14%	15%	17%	0	0%

Income > \$100,000

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	436	580	682	779	875						439	101%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$15,455	\$16,486	\$17,844	\$18,668	\$19,394						\$3,939	25%
Less Expected Family Contribution*	11,153	11,758	12,961	13,467	13,690	72%	71%	73%	72%	71%	2,537	23%
Financial Need	4,302	4,728	4,883	5,201	5,704	28%	29%	27%	28%	29%	1,401	33%
Less Grant Aid	1,967	2,135	2,406	2,508	2,847	13%	13%	13%	13%	15%	881	45%
Unmet Need After Grant Aid	\$2,336	\$2,592	\$2,477	\$2,693	\$2,856	15%	16%	14%	14%	15%	521	22%
% Grant Aid that Met Financial Need	46%	45%	49%	48%	50%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$81	\$54	\$51	\$58	\$38	1%	0%	0%	0%	0%	-42	-53%
Need-based Loans	1,715	1,734	1,919	1,964	2,031	11%	11%	11%	11%	10%	316	18%
Alternative Loans	163	189	206	183	292	1%	1%	1%	1%	2%	129	79%
Unmet Need	\$377	\$616	\$300	\$488	\$495	2%	4%	2%	3%	3%	118	31%
*Amount Borrowed to meet EFC	\$3,914	\$3,937	\$2,495	\$3,099	\$3,181	25%	24%	14%	17%	16%	-733	-19%

Source: UIDS, PeopleSoft
IR&P/LCB 07/08

Section II

Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY03 to FY07

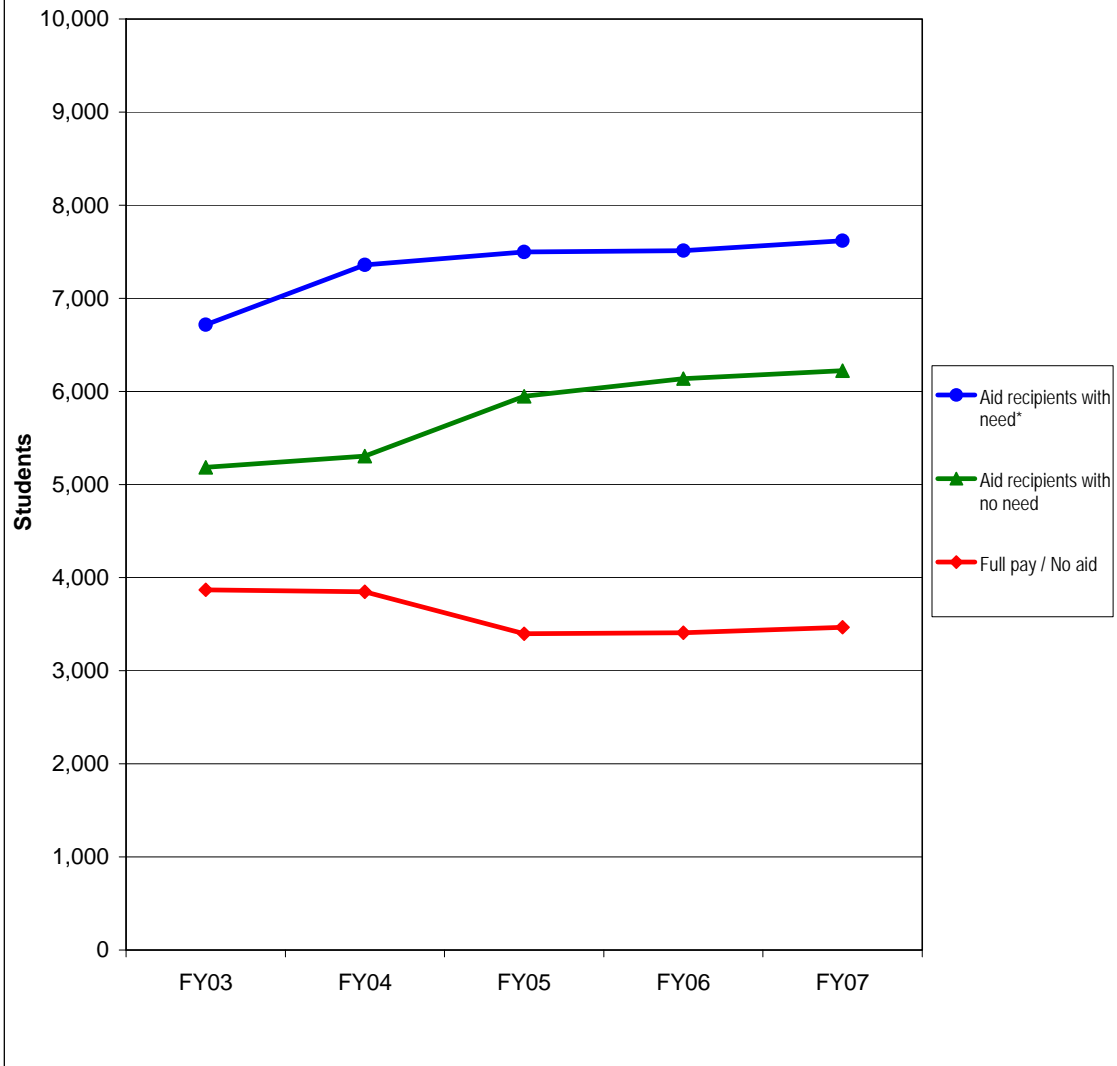
UM-Columbia (Table and Figure 2 series)

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, FY03 - FY07

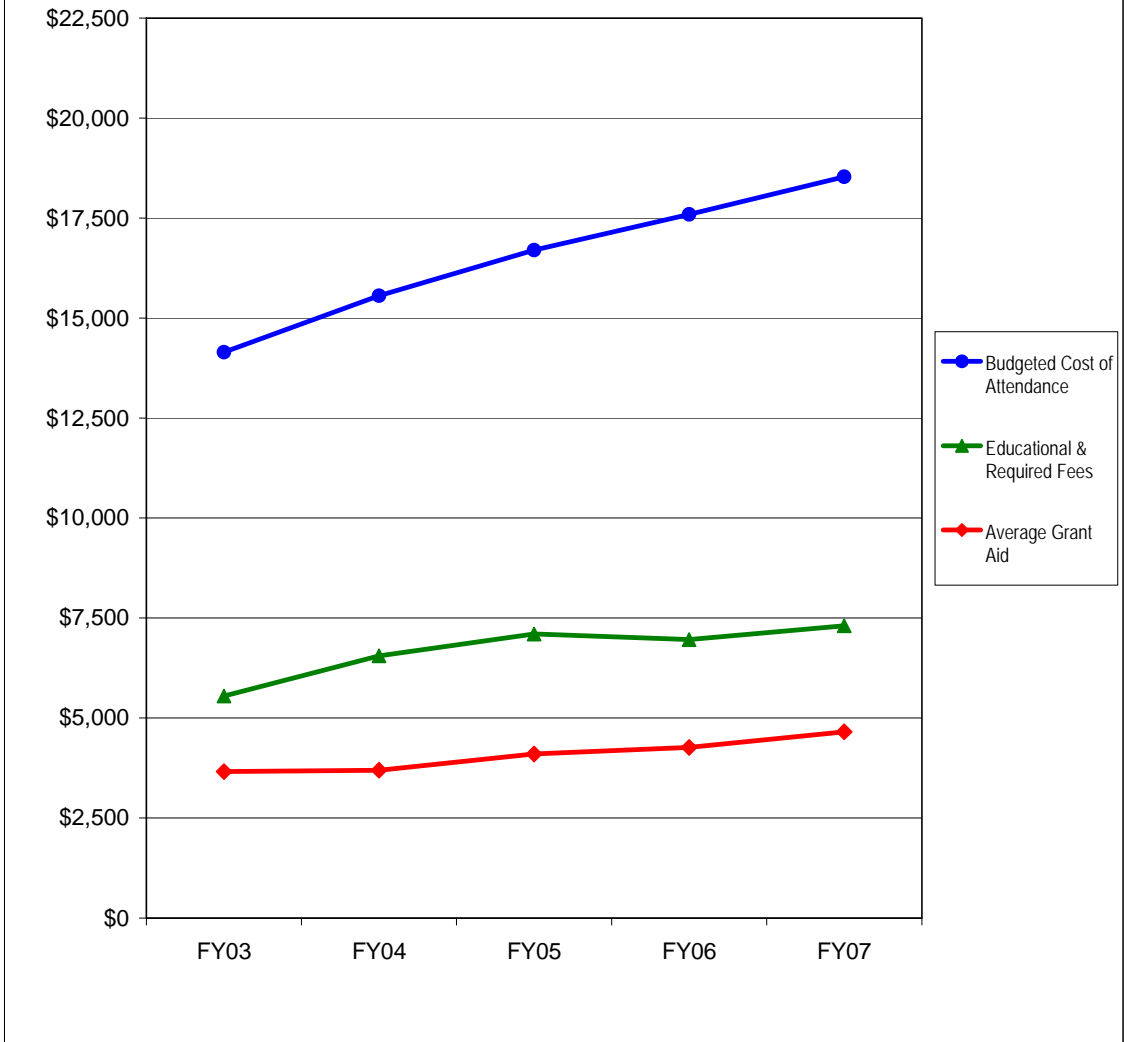


	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	2,815	2,821	3,016	3,234	3,206	391	13.9%
Grant aid, no FAFSA	<u>2,370</u>	<u>2,484</u>	<u>2,932</u>	<u>2,903</u>	<u>3,017</u>	<u>647</u>	27.3%
Aid recipients with no need	5,185	5,305	5,948	6,137	6,223	1,038	20.0%
Aid recipients with need*	6,716	7,360	7,497	7,512	7,619	903	13.4%
Full pay / No aid	3,869	3,847	3,396	3,407	3,466	-403	-10.4%
Total of all full- time, Degree-Seeking MO UG	<u>15,770</u>	<u>16,512</u>	<u>16,841</u>	<u>17,056</u>	<u>17,308</u>	<u>1,538</u>	9.8%

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

Source: UIDS
 IR&P/LCB 07/08

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, FY03 - FY07



	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$14,149	\$15,557	\$16,699	\$17,594	\$18,532	\$4,383	31.0%
Educational & Required Fees	\$5,552	\$6,558	\$7,100	\$6,960	\$7,308	\$1,756	31.6%
Average Grant Aid	\$3,660	\$3,696	\$4,101	\$4,266	\$4,657	\$997	27.2%

Source: UIDS, IPEDS Institutional Characteristics
 IR&P/LCB 07/08

Table 2.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Columbia, FY03 - FY07

Students with Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	2,019	\$1,814	2,195	\$2,269	3,478	\$2,044	4,028	\$2,058	3,375	\$2,850
Merit	2,453	\$2,379	2,387	\$2,540	2,331	\$2,637	2,481	\$2,618	2,622	\$2,614
Other**	582	\$1,720	731	\$2,069	801	\$2,322	742	\$2,540	760	\$2,783
Total	5,054	\$2,077	5,313	\$2,363	6,610	\$2,287	7,251	\$2,299	6,757	\$2,751

Students without Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	2,453	\$2,379	2,608	\$2,466	2,595	\$2,445	2,666	\$2,433	2,851	\$2,500
Other**	635	\$1,700	821	\$2,095	847	\$2,373	880	\$2,755	885	\$2,666
Total	3,088	\$2,239	3,429	\$2,377	3,442	\$2,427	3,546	\$2,513	3,736	\$2,539

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

**Includes athletic aid and tuition waivers.

Source: UIDS
IR&P/LCB 07/08

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, FY03 & FY07

Income Level	FY03			FY07		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$6,246	113%	44%	\$8,763	120%	47%
\$20,000 to \$40,00	\$6,220	112%	44%	\$7,923	108%	43%
\$40,000 to \$60,000	\$4,378	79%	31%	\$6,039	83%	33%
\$60,000 to \$80,000	\$3,196	58%	23%	\$4,426	61%	24%
\$80,000 to \$100,000	\$2,544	46%	18%	\$3,445	47%	18%
>\$100,000	\$1,870	34%	13%	\$2,881	39%	15%

Source: UIDS
IR&P/LCB 07/08

Table 2.3
Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Columbia, FY03 & FY07

Income Level	FY03					% Unmet COA	FY07				
	% COA Met by Source of Aid				%		% COA Met by Source of Aid				%
	Expected Family Contribution	Gift Aid	Work Study	Loans			Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	8%	44%	2%	29%	17%	5%	47%	1%	27%	20%	
\$20,000 to \$40,00	18%	44%	2%	23%	13%	16%	43%	1%	21%	19%	
\$40,000 to \$60,000	38%	31%	2%	21%	8%	32%	33%	1%	20%	14%	
\$60,000 to \$80,000	60%	23%	1%	15%	1%	53%	24%	1%	16%	6%	
\$80,000 to \$100,000	70%	18%	1%	13%	0%	67%	18%	0%	13%	2%	
>\$100,000	78%	13%	1%	9%	0%	72%	15%	0%	12%	1%	

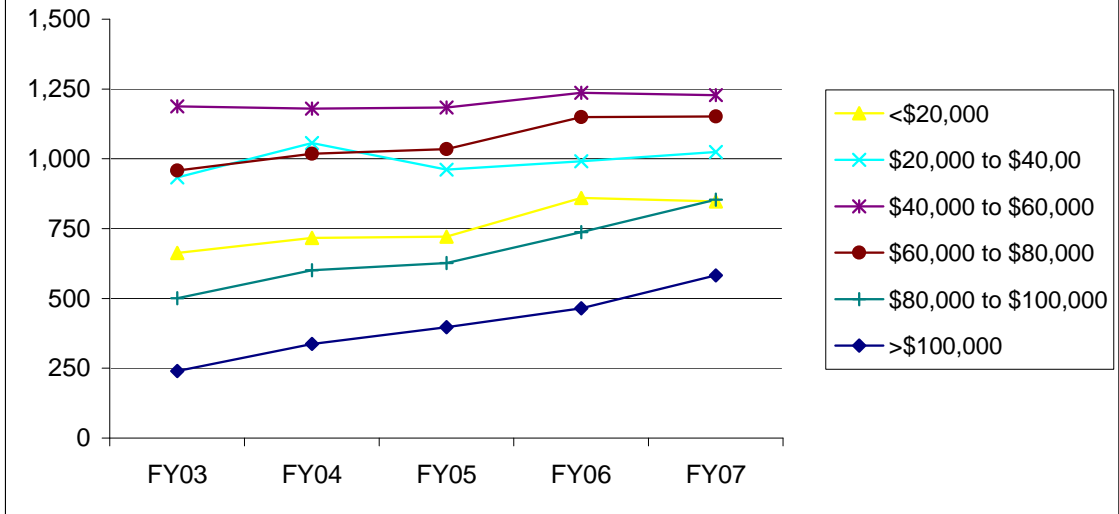
Source: UIDS
 IR&P/LCB 07/08

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, FY03 - FY07

	FY03		FY04		FY05		FY06		FY07	
	N	Mean	N	Mean	N	Mean	N	Mean	Mean	
With Need	1,263	\$6,341	1,231	\$6,925	1,655	\$7,590	1,779	\$8,119	1,717	\$8,571
Without Need	781	8,154	771	8,598	932	9,456	1,081	9,715	996	10,219
Total	2,044	\$7,034	2,002	\$7,569	2,587	\$8,262	2,860	\$8,722	2,713	\$9,176

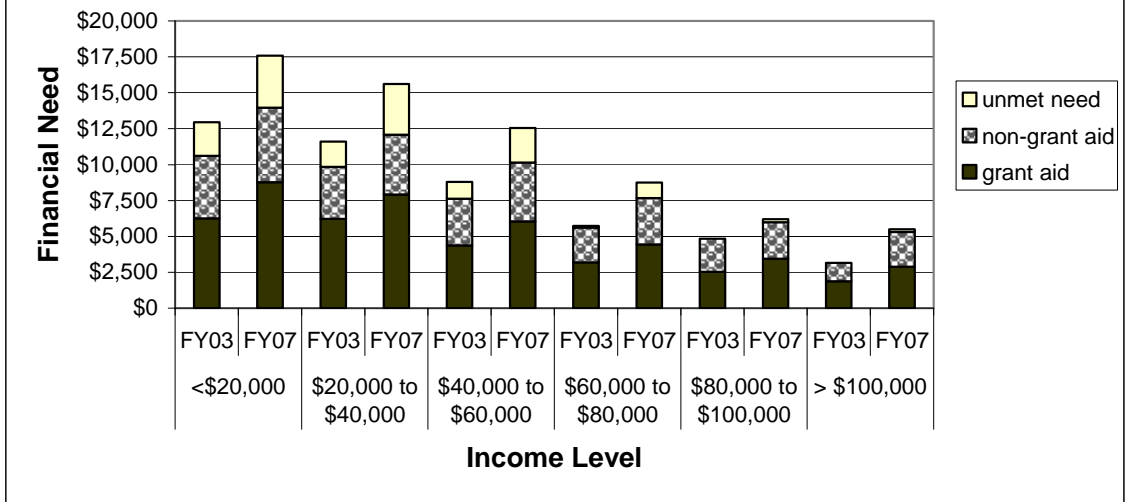
Source: UIDS
 IR&P/LCB 07/08

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, FY03 - FY07



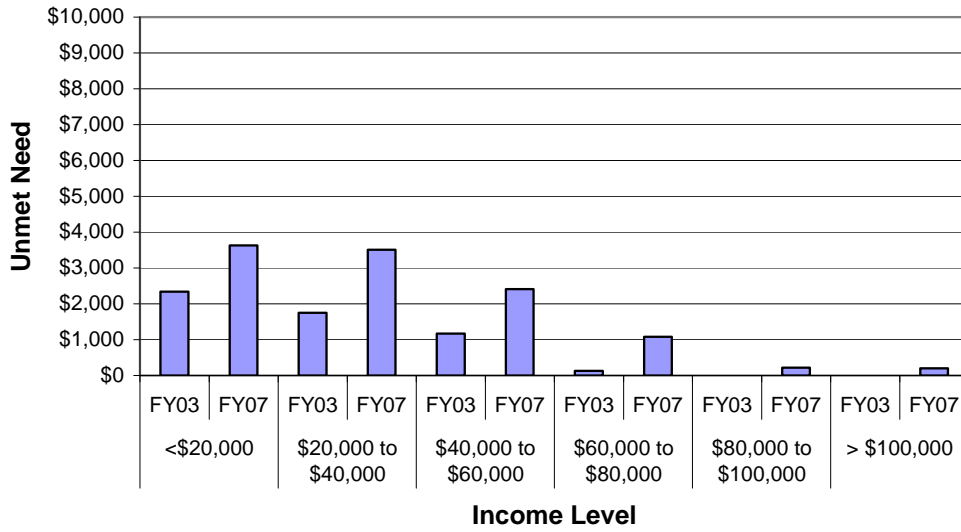
Source: UIDS
 IR&P/LCB 07/08

Figure 2.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Columbia, FY03 vs. FY07



Source: UIDS
 IR&P/LCB 07/08

Figure 2.5
Average Amount of Unmet Financial Need by Income Level at the
UM-Columbia, FY03 vs. FY07



Source: UIDS
 IR&P/LCB 07/08

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 2003 - FY2007 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Columbia

<i>Income Less than \$20,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	663	717	721	860	847						184	28%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,074	\$15,527	\$16,662	\$17,586	\$18,541						\$4,467	32%
Less Expected Family Contribution*	1,120	919	971	919	956	8%	6%	6%	5%	5%	-164	-15%
Financial Need	12,954	14,608	15,691	16,667	17,585	92%	94%	94%	95%	95%	4,631	36%
Less Grant Aid	6,246	6,428	7,314	7,645	8,763	44%	41%	44%	43%	47%	2,517	40%
Unmet Need After Grant Aid	\$6,708	\$8,180	\$8,377	\$9,022	\$8,822	48%	53%	50%	51%	48%	2,114	32%
% Grant Aid that Met Financial Need	48%	44%	47%	46%	50%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$252	\$284	\$176	\$159	\$181	2%	2%	1%	1%	1%	-71	-28%
Need-based Loans	3,090	3,715	3,701	3,634	3,581	22%	24%	22%	21%	19%	491	16%
Alternative Loans	1,024	1,249	1,147	1,370	1,427	7%	8%	7%	8%	8%	403	39%
Unmet Need	\$2,342	\$2,932	\$3,353	\$3,859	\$3,633	17%	19%	20%	22%	20%	1,291	55%
*Amount Borrowed to meet EFC	\$308	\$370	\$293	\$240	\$264	2%	2%	2%	1%	1%	-44	-14%
<i>Income Between \$20,000 to \$40,000</i>												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	933	1,056	961	991	1,024						91	10%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,129	\$15,527	\$16,624	\$17,608	\$18,487						\$4,358	31%
Less Expected Family Contribution*	2,538	2,775	2,756	3,168	2,890	18%	18%	17%	18%	16%	352	14%
Financial Need	11,591	12,752	13,868	14,440	15,597	82%	82%	83%	82%	84%	4,006	35%
Less Grant Aid	6,220	5,880	6,818	7,343	7,923	44%	38%	41%	42%	43%	1,703	27%
Unmet Need After Grant Aid	\$5,371	\$6,872	\$7,050	\$7,097	\$7,674	38%	44%	42%	40%	42%	2,303	43%
% Grant Aid that Met Financial Need	54%	46%	49%	51%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$295	\$328	\$263	\$226	\$254	2%	2%	2%	1%	1%	-41	-14%
Need-based Loans	2,716	3,310	3,388	3,387	3,371	19%	21%	20%	19%	18%	655	24%
Alternative Loans	611	571	384	517	540	4%	4%	2%	3%	3%	-71	-12%
Unmet Need	\$1,749	\$2,663	\$3,015	\$2,967	\$3,509	12%	17%	18%	17%	19%	1,760	101%
*Amount Borrowed to meet EFC	\$841	\$749	\$501	\$635	\$578	6%	5%	3%	4%	3%	-263	-31%
<i>Income Between \$40,000 to \$60,000</i>												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	1,188	1,179	1,183	1,236	1,228						40	3%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,153	\$15,553	\$16,678	\$17,580	\$18,519						\$4,366	31%
Less Expected Family Contribution*	5,364	5,525	5,510	6,092	5,970	38%	36%	33%	35%	32%	606	11%
Financial Need	8,789	10,028	11,168	11,488	12,549	62%	64%	67%	65%	68%	3,760	43%
Less Grant Aid	4,378	4,773	5,079	5,389	6,039	31%	31%	30%	31%	33%	1,661	38%
Unmet Need After Grant Aid	\$4,411	\$5,255	\$6,089	\$6,099	\$6,510	31%	34%	37%	35%	35%	2,099	48%
% Grant Aid that Met Financial Need	50%	48%	45%	47%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$281	\$331	\$244	\$205	\$239	2%	2%	1%	1%	1%	-42	-15%
Need-based Loans	2,559	2,994	3,436	3,317	3,418	18%	19%	21%	19%	18%	859	34%
Alternative Loans	405	362	246	265	443	3%	2%	1%	2%	2%	38	9%
Unmet Need	\$1,166	\$1,568	\$2,163	\$2,312	\$2,410	8%	10%	13%	13%	13%	1,244	107%
*Amount Borrowed to meet EFC	\$1,890	\$1,774	\$931	\$1,094	\$1,150	13%	11%	6%	6%	6%	-740	-39%

Table 2.5 (Continued)

University of Missouri-Columbia

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

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	958	1,018	1,034	1,149	1,151						193	20%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,179	\$15,600	\$16,757	\$17,629	\$18,586						\$4,407	31%
Less Expected Family Contribution*	8,537	9,140	9,235	10,023	9,838	60%	59%	55%	57%	53%	1,301	15%
Financial Need	5,642	6,460	7,522	7,606	8,748	40%	41%	45%	43%	47%	3,106	55%
Less Grant Aid	3,196	3,016	3,771	4,022	4,426	23%	19%	23%	23%	24%	1,230	38%
Unmet Need After Grant Aid	\$2,446	\$3,444	\$3,751	\$3,584	\$4,322	17%	22%	22%	20%	23%	1,876	77%
% Grant Aid that Met Financial Need	57%	47%	50%	53%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$171	\$231	\$157	\$115	\$163	1%	1%	1%	1%	1%	-8	-5%
Need-based Loans	1,892	2,415	2,700	2,614	2,829	13%	15%	16%	15%	15%	937	50%
Alternative Loans	255	200	105	161	249	2%	1%	1%	1%	1%	-6	-2%
Unmet Need	\$128	\$598	\$789	\$694	\$1,081	1%	4%	5%	4%	6%	953	745%
*Amount Borrowed to meet EFC	\$3,396	\$3,629	\$1,470	\$1,886	\$2,309	24%	23%	9%	11%	12%	-1,087	-32%

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

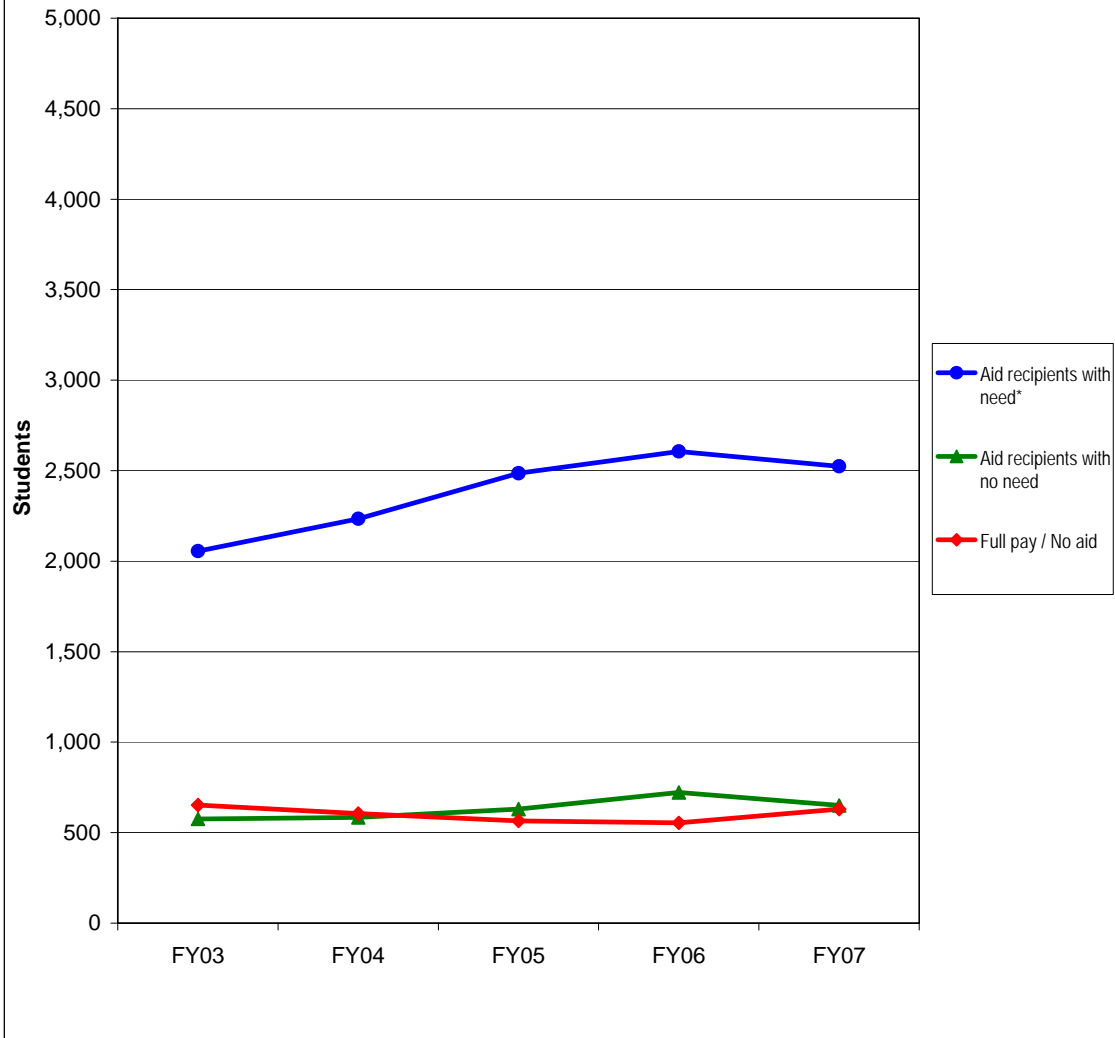
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	501	601	627	738	853						352	70%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,265	\$15,674	\$16,843	\$17,752	\$18,659						\$4,394	31%
Less Expected Family Contribution*	9,922	10,305	11,430	11,938	12,466	70%	66%	68%	67%	67%	2,544	26%
Financial Need	4,343	5,369	5,413	5,814	6,193	30%	34%	32%	33%	33%	1,850	43%
Less Grant Aid	2,544	2,612	2,825	3,183	3,445	18%	17%	17%	18%	18%	901	35%
Unmet Need After Grant Aid	\$1,799	\$2,757	\$2,588	\$2,631	\$2,748	13%	18%	15%	15%	15%	949	53%
% Grant Aid that Met Financial Need	59%	49%	52%	55%	56%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$95	\$123	\$57	\$56	\$91	1%	1%	0%	0%	0%	-4	-4%
Need-based Loans	1,748	2,101	2,241	2,230	2,205	12%	13%	13%	13%	12%	457	26%
Alternative Loans	75	176	71	71	235	1%	1%	0%	0%	1%	160	213%
Unmet Need	-\$119	\$357	\$219	\$274	\$217	-1%	2%	1%	2%	1%	336	-282%
*Amount Borrowed to meet EFC	\$4,127	\$3,875	\$2,003	\$2,442	\$3,042	29%	25%	12%	14%	16%	-1,085	-26%

Income > \$100,000

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	240	337	397	465	582						342	143%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,341	\$15,677	\$16,907	\$17,722	\$18,695						\$4,354	30%
Less Expected Family Contribution*	11,251	11,795	12,578	13,115	13,397	78%	75%	74%	74%	72%	2,146	19%
Financial Need	3,090	3,882	4,329	4,607	5,298	22%	25%	26%	26%	28%	2,208	71%
Less Grant Aid	1,870	2,157	2,537	2,538	2,881	13%	14%	15%	14%	15%	1,011	54%
Unmet Need After Grant Aid	\$1,220	\$1,725	\$1,792	\$2,069	\$2,417	9%	11%	11%	12%	13%	1,197	98%
% Grant Aid that Met Financial Need	61%	56%	59%	55%	54%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$77	\$79	\$55	\$41	\$45	1%	1%	0%	0%	0%	-32	-42%
Need-based Loans	1,314	1,520	1,763	1,799	1,964	9%	10%	10%	10%	11%	650	49%
Alternative Loans	68	133	178	146	203	0%	1%	1%	1%	1%	135	199%
Unmet Need	-\$239	-\$7	-\$204	\$83	\$205	-2%	0%	-1%	0%	1%	444	-186%
*Amount Borrowed to meet EFC	\$4,855	\$4,785	\$2,188	\$2,666	\$2,940	34%	31%	13%	15%	16%	-1,915	-39%

Source: UIDS
IR&P/LCB 07/08

Figure 3.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
the University of Missouri-Kansas City, FY03 - FY07



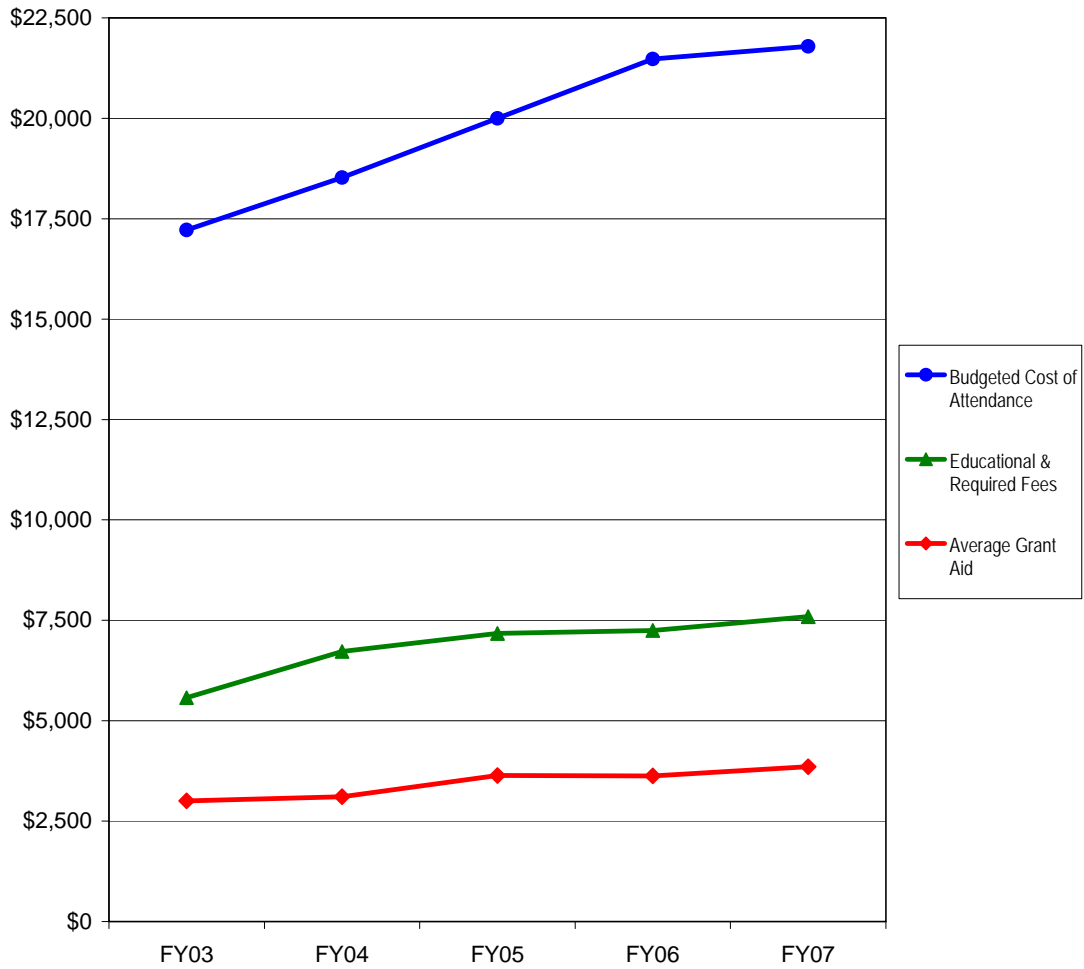
	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	273	294	302	355	332	59	21.6%
Grant aid, no FAFSA	<u>303</u>	<u>290</u>	<u>329</u>	<u>367</u>	<u>318</u>	<u>15</u>	5.0%
Aid recipients with no need	576	584	631	722	650	74	12.8%
Aid recipients with need*	2,056	2,234	2,486	2,606	2,524	468	22.8%
Full pay / No aid	652	605	565	554	631	-21	-3.2%
Total of all full- time, Degree-Seeking MO UG	3,284	3,423	3,682	3,882	3,805	521	15.9%

* 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
 IR&P/LCB 07/08

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, FY03 - FY07



	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$17,219	\$18,525	\$20,001	\$21,480	\$21,795	\$4,576	26.6%
Educational & Required Fees	\$5,573	\$6,725	\$7,175	\$7,250	\$7,592	\$2,019	36.2%
Average Grant Aid	\$3,002	\$3,108	\$3,635	\$3,624	\$3,855	\$853	28.4%

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

Source: UIDS, IPEDS Institutional Characteristics

IR&P/LCB 07/08

Table 3.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY03 - FY07

Students with Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award									
Need*	273	\$1,698	340	\$1,819	560	\$1,174	541	\$1,624	495	\$1,561
Merit	514	\$2,289	547	\$2,479	761	\$2,633	846	\$2,839	835	\$3,045
Other**	32	\$1,333	39	\$1,344	139	\$852	162	\$1,789	128	\$1,887
Total	819	\$2,055	926	\$2,189	1,460	\$1,904	1,549	\$2,305	1,458	\$2,440

Students without Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award									
Merit	347	\$2,385	326	\$2,691	385	\$2,685	449	\$3,159	419	\$3,224
Other**	38	\$1,659	30	\$1,577	51	\$1,209	69	\$1,401	61	\$1,694
Total	385	\$2,313	356	\$2,597	436	\$2,512	518	\$2,925	480	\$3,030

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

**Includes athletic aid and tuition waivers.

Source: UIDS

IR&P/LCB 07/08

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, FY03 & FY07

Income Level	FY03			FY07		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
	<\$20,000	\$4,895	88%	27%	\$5,678	75%
\$20,000 to \$40,00	\$3,743	67%	21%	\$5,579	73%	25%
\$40,000 to \$60,000	\$3,149	57%	19%	\$3,980	52%	19%
\$60,000 to \$80,000	\$2,894	52%	17%	\$3,041	40%	14%
\$80,000 to \$100,000	\$2,270	41%	13%	\$2,939	39%	13%
>\$100,000	\$2,021	36%	11%	\$3,199	42%	14%

Source: UIDS

IR&P/LCB 07/08

Table 3.3**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY03 & FY07**

Income Level	FY03					FY07				
	% 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	6%	27%	1%	31%	35%	4%	25%	1%	26%	44%
\$20,000 to \$40,00	22%	21%	2%	23%	31%	14%	25%	2%	19%	40%
\$40,000 to \$60,000	36%	19%	2%	20%	23%	29%	19%	2%	17%	33%
\$60,000 to \$80,000	55%	17%	2%	16%	10%	50%	14%	2%	15%	19%
\$80,000 to \$100,000	66%	13%	0%	12%	9%	65%	13%	0%	12%	10%
>\$100,000	68%	11%	2%	13%	6%	71%	14%	0%	10%	5%

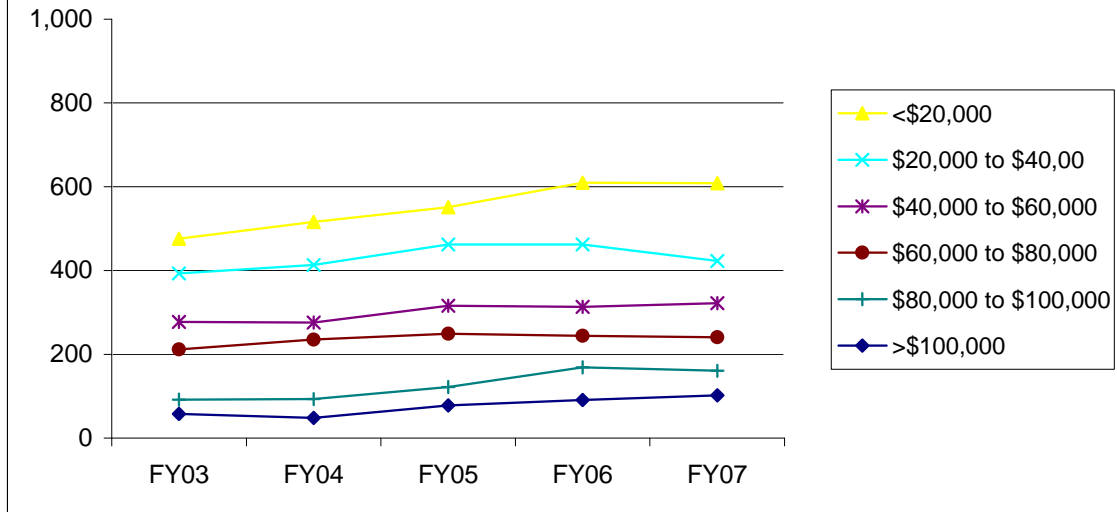
Source: UIDS
IR&P/LCB 07/08

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, FY03 - FY07**

	FY03		FY04		FY05		FY06		FY07	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	26	\$5,236	43	\$4,483	104	\$4,073	108	\$5,296	119	\$6,605
Without Need	13	4,964	17	6,442	38	4,155	55	4,384	35	6,778
	39	\$5,145	60	\$5,038	142	\$4,095	163	\$4,988	154	\$6,644

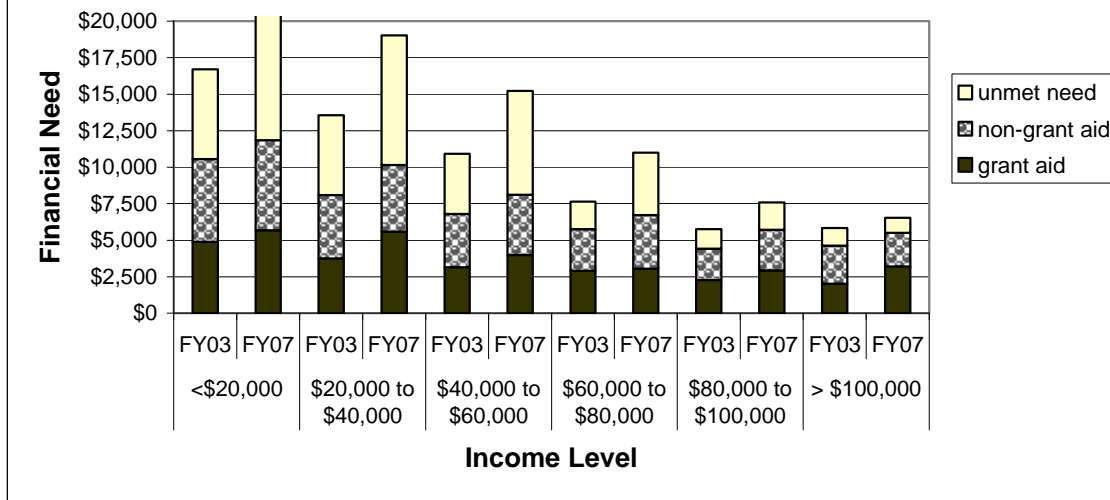
Source: UIDS
IR&P/LCB 07/08

Figure 3.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at the University of Missouri-Kansas City, FY03 - FY07



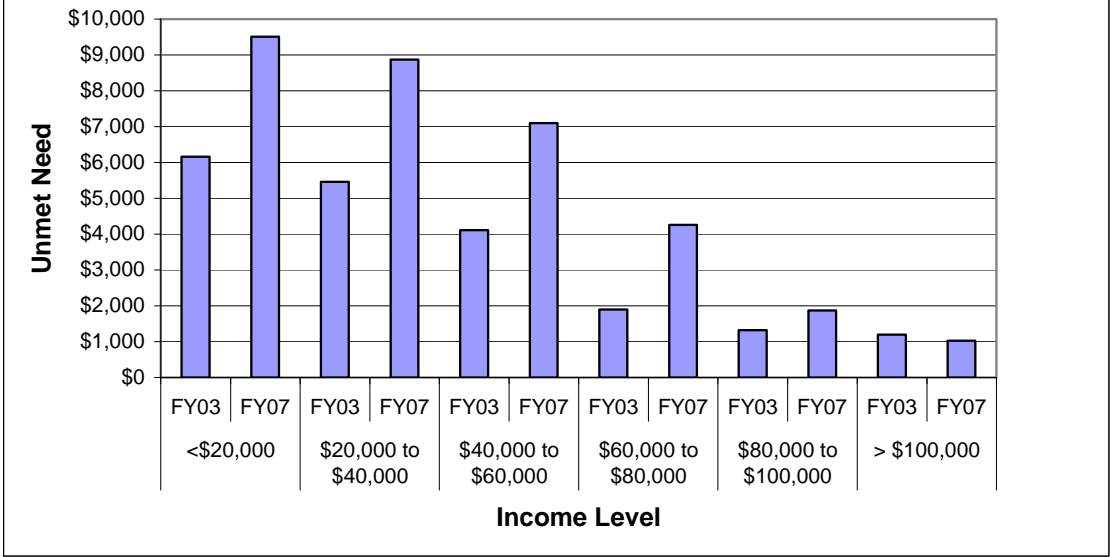
Source: UIDS
 IR&P/LCB 07/08

Figure 3.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the UM-Kansas City, FY03 vs. FY07



Source: UIDS
 IR&P/LCB 07/08

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at the
UM-Kansas City, FY03 vs. FY07



Source: UIDS
 IR&P/LCB 07/08

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 2003 - FY2007 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-Kansas City

<i>Income Less than \$20,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	476	516	551	610	608						132	28%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$17,817	\$19,156	\$20,818	\$22,106	\$22,363						\$4,546	26%
Less Expected Family Contribution*	1,111	989	934	1,037	1,006	6%	5%	4%	5%	4%	-105	-9%
Financial Need	16,706	18,167	19,884	21,069	21,357	94%	95%	96%	95%	96%	4,651	28%
Less Grant Aid	4,895	4,856	5,235	5,290	5,678	27%	25%	25%	24%	25%	783	16%
Unmet Need After Grant Aid	\$11,811	\$13,311	\$14,649	\$15,779	\$15,679	66%	69%	70%	71%	70%	3,868	33%
% Grant Aid that Met Financial Need	29%	27%	26%	25%	27%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$196	\$230	\$226	\$206	\$305	1%	1%	1%	1%	1%	109	56%
Need-based Loans	3,684	3,958	3,717	3,528	3,526	21%	21%	18%	16%	16%	-158	-4%
Alternative Loans	1,768	2,039	2,290	2,207	2,341	10%	11%	11%	10%	10%	573	32%
Unmet Need	\$6,163	\$7,084	\$8,416	\$9,838	\$9,507	35%	37%	40%	45%	43%	3,344	54%
*Amount Borrowed to meet EFC	\$731	\$698	\$654	\$669	\$618	4%	4%	3%	3%	3%	-113	-15%
<i>Income Between \$20,000 to \$40,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	393	413	462	462	423						30	8%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$17,439	\$18,549	\$20,249	\$21,800	\$22,056						\$4,617	26%
Less Expected Family Contribution*	3,876	3,551	3,518	3,391	3,036	22%	19%	17%	16%	14%	-840	-22%
Financial Need	13,563	14,998	16,731	18,409	19,020	78%	81%	83%	84%	86%	5,457	40%
Less Grant Aid	3,743	4,357	4,709	4,794	5,579	21%	23%	23%	22%	25%	1,836	49%
Unmet Need After Grant Aid	\$9,820	\$10,641	\$12,022	\$13,615	\$13,441	56%	57%	59%	62%	61%	3,621	37%
% Grant Aid that Met Financial Need	28%	29%	28%	26%	29%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$315	\$198	\$278	\$365	\$350	2%	1%	1%	2%	2%	35	11%
Need-based Loans	3,444	3,530	3,448	3,368	3,365	20%	19%	17%	15%	15%	-79	-2%
Alternative Loans	598	655	757	927	851	3%	4%	4%	4%	4%	253	42%
Unmet Need	\$5,463	\$6,258	\$7,539	\$8,955	\$8,875	31%	34%	37%	41%	40%	3,412	62%
*Amount Borrowed to meet EFC	\$1,392	\$1,350	\$1,441	\$1,469	\$1,168	8%	7%	7%	7%	5%	-224	-16%
<i>Income Between \$40,000 to \$60,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	277	276	316	313	322						45	16%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$16,989	\$18,055	\$19,612	\$21,254	\$21,368						\$4,379	26%
Less Expected Family Contribution*	6,068	6,225	5,827	6,473	6,150	36%	34%	30%	30%	29%	82	1%
Financial Need	10,921	11,830	13,785	14,781	15,218	64%	66%	70%	70%	71%	4,297	39%
Less Grant Aid	3,149	3,365	3,929	3,408	3,980	19%	19%	20%	16%	19%	831	26%
Unmet Need After Grant Aid	\$7,772	\$8,465	\$9,856	\$11,373	\$11,238	46%	47%	50%	54%	53%	3,466	45%
% Grant Aid that Met Financial Need	29%	28%	29%	23%	26%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$337	\$263	\$276	\$386	\$411	2%	1%	1%	2%	2%	74	22%
Need-based Loans	3,024	3,437	3,468	3,383	3,239	18%	19%	18%	16%	15%	215	7%
Alternative Loans	296	191	295	366	489	2%	1%	2%	2%	2%	193	65%
Unmet Need	\$4,115	\$4,574	\$5,817	\$7,238	\$7,099	24%	25%	30%	34%	33%	2,984	73%
*Amount Borrowed to meet EFC	\$1,532	\$1,461	\$1,493	\$1,525	\$1,674	9%	8%	8%	7%	8%	142	9%

Table 3.5 (Continued)

University of Missouri-Kansas City

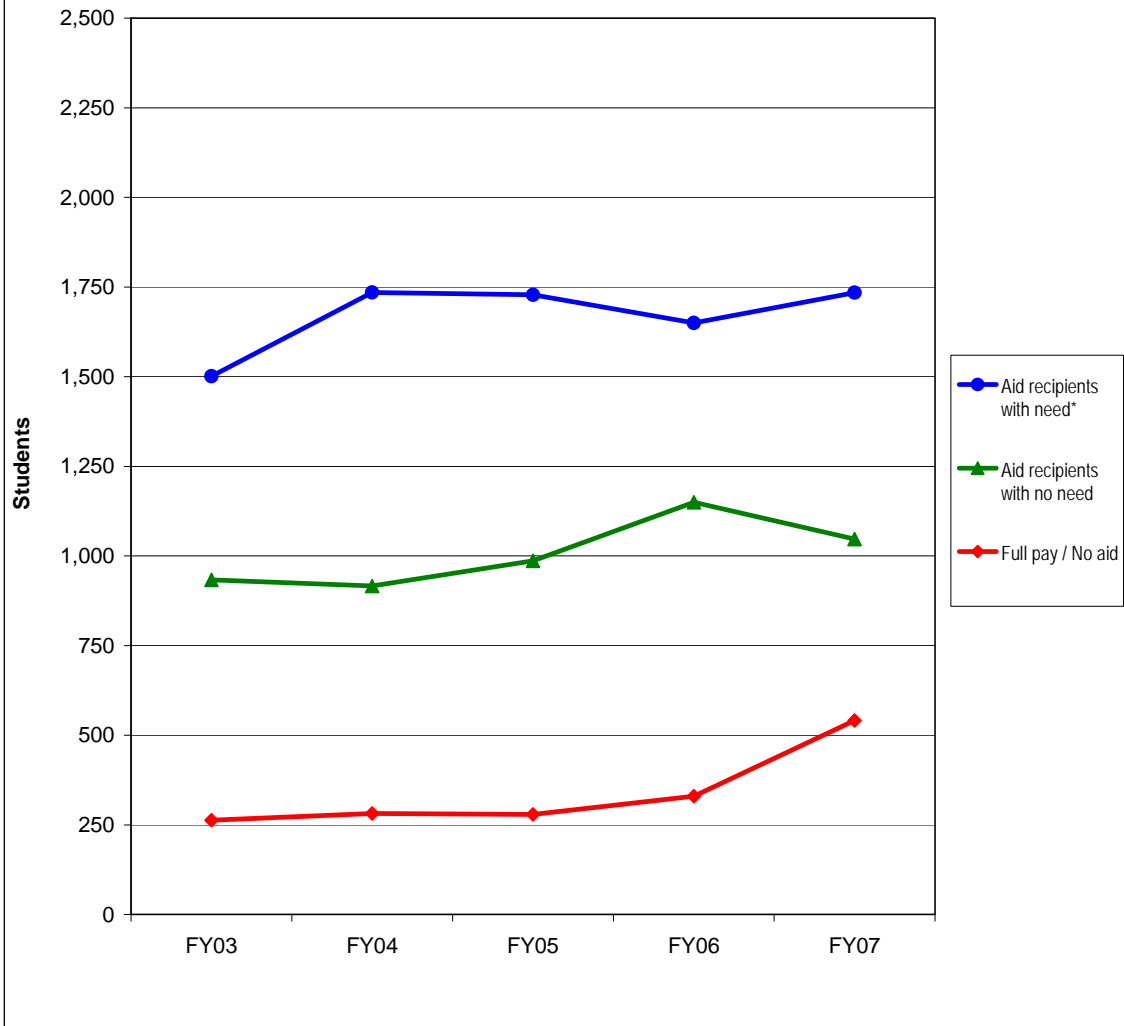
<i>Income Between \$60,000 to \$80,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	212	235	249	244	241						29	14%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$16,866	\$18,301	\$19,681	\$21,064	\$21,809						\$4,943	29%
Less Expected Family Contribution*	<u>9,226</u>	<u>9,303</u>	<u>9,986</u>	<u>10,699</u>	<u>10,824</u>	55%	51%	51%	51%	50%	1,598	17%
Financial Need	7,640	8,998	9,695	10,365	10,985	45%	49%	49%	49%	50%	3,345	44%
Less Grant Aid	<u>2,894</u>	<u>2,675</u>	<u>3,161</u>	<u>3,443</u>	<u>3,041</u>	17%	15%	16%	16%	14%	147	5%
Unmet Need After Grant Aid	\$4,746	\$6,323	\$6,534	\$6,922	\$7,944	28%	35%	33%	33%	36%	3,198	67%
% Grant Aid that Met Financial Need	38%	30%	33%	33%	28%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$275	\$215	\$212	\$249	\$361	2%	1%	1%	1%	2%	86	31%
Need-based Loans	2,490	3,134	2,865	2,817	3,008	15%	17%	15%	13%	14%	518	21%
Alternative Loans	88	43	153	115	314	1%	0%	1%	1%	1%	226	257%
Unmet Need	\$1,893	\$2,931	\$3,304	\$3,741	\$4,261	11%	16%	17%	18%	20%	2,368	125%
*Amount Borrowed to meet EFC	\$1,835	\$1,669	\$2,257	\$2,093	\$1,987	11%	9%	11%	10%	9%	152	8%

<i>Income Between \$80,000 to \$100,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	92	93	122	169	161						69	75%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$17,020	\$18,607	\$19,977	\$21,598	\$21,893						\$4,873	29%
Less Expected Family Contribution*	<u>11,267</u>	<u>12,502</u>	<u>12,688</u>	<u>14,063</u>	<u>14,312</u>	66%	67%	64%	65%	65%	3,045	27%
Financial Need	5,753	6,105	7,289	7,535	7,581	34%	33%	36%	35%	35%	1,828	32%
Less Grant Aid	<u>2,270</u>	<u>1,957</u>	<u>3,490</u>	<u>3,784</u>	<u>2,939</u>	13%	11%	17%	18%	13%	669	29%
Unmet Need After Grant Aid	\$3,483	\$4,148	\$3,799	\$3,751	\$4,642	20%	22%	19%	17%	21%	1,159	33%
% Grant Aid that Met Financial Need	39%	32%	48%	50%	39%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$70	\$162	\$109	\$210	\$96	0%	1%	1%	1%	0%	26	37%
Need-based Loans	2,088	2,441	2,135	2,339	2,393	12%	13%	11%	11%	11%	305	15%
Alternative Loans	0	50	190	207	281	0%	0%	1%	1%	1%	281	#DIV/0!
Unmet Need	\$1,325	\$1,495	\$1,365	\$995	\$1,872	8%	8%	7%	5%	9%	547	41%
*Amount Borrowed to meet EFC	\$2,281	\$2,590	\$2,992	\$2,662	\$3,161	13%	14%	15%	12%	14%	880	39%

<i>Income > \$100,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	58	48	78	91	102						44	76%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$18,357	\$19,271	\$20,347	\$22,082	\$22,451						\$4,094	22%
Less Expected Family Contribution*	<u>12,533</u>	<u>11,829</u>	<u>14,509</u>	<u>15,248</u>	<u>15,916</u>	68%	61%	71%	69%	71%	3,383	27%
Financial Need	5,824	7,442	5,838	6,834	6,535	32%	39%	29%	31%	29%	711	12%
Less Grant Aid	<u>2,021</u>	<u>2,033</u>	<u>2,792</u>	<u>3,767</u>	<u>3,199</u>	11%	11%	14%	17%	14%	1,178	58%
Unmet Need After Grant Aid	\$3,803	\$5,409	\$3,046	\$3,067	\$3,336	21%	28%	15%	14%	15%	-467	-12%
% Grant Aid that Met Financial Need	35%	27%	48%	55%	49%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$282	\$77	\$153	\$288	\$71	2%	0%	1%	1%	0%	-211	-75%
Need-based Loans	2,226	2,478	2,003	2,015	2,077	12%	13%	10%	9%	9%	-149	-7%
Alternative Loans	102	89	417	216	164	1%	0%	2%	1%	1%	62	61%
Unmet Need	\$1,193	\$2,765	\$473	\$548	\$1,024	6%	14%	2%	2%	5%	-169	-14%
*Amount Borrowed to meet EFC	\$2,816	\$2,357	\$2,824	\$2,666	\$2,847	15%	12%	14%	12%	13%	31	1%

Source: UIDS
IR&P/LCB 07/08

**Figure 4.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
Missouri S&T, FY03 - FY07**

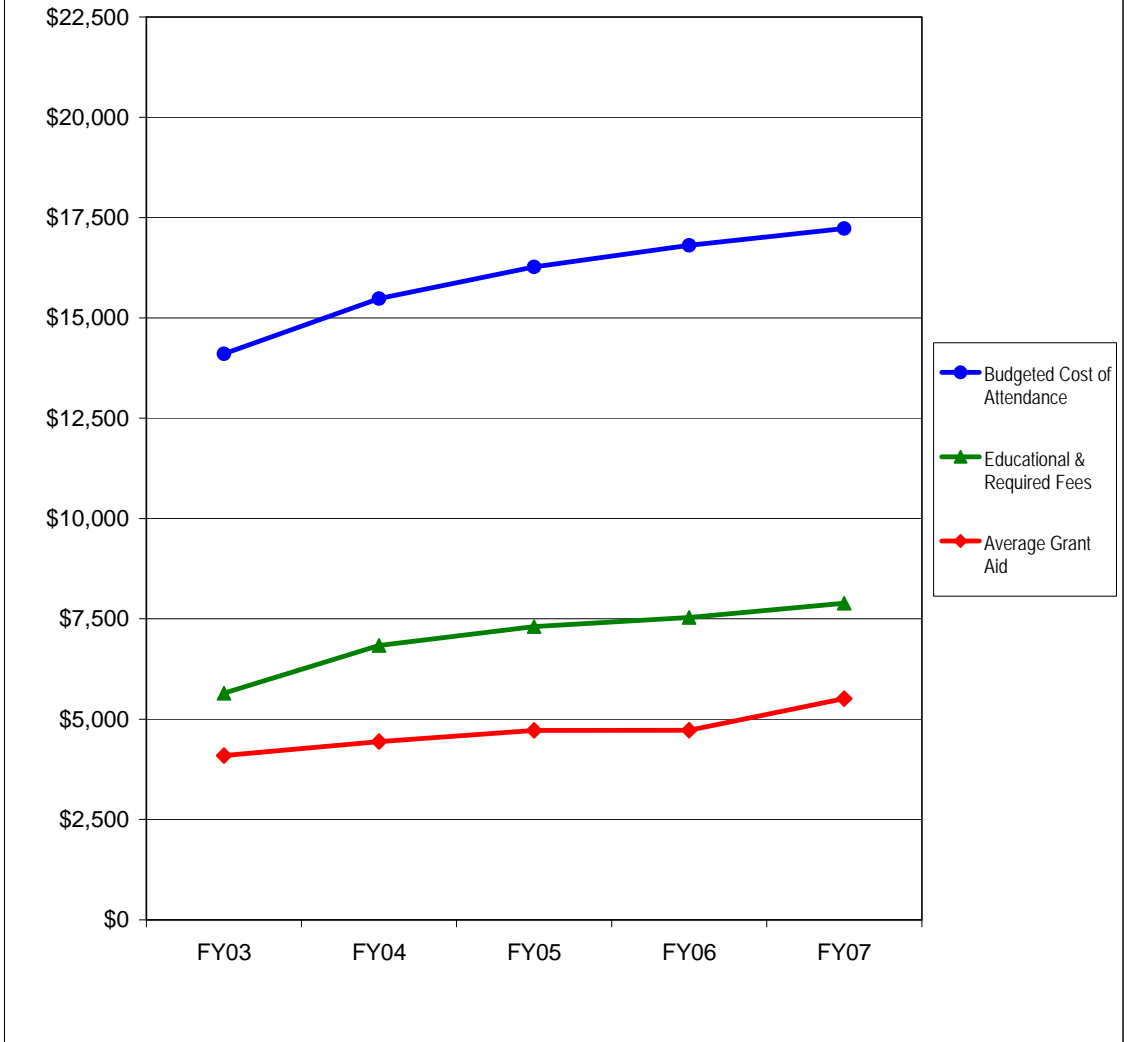


	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	436	440	453	611	668	232	53.2%
Grant aid, no FAFSA	<u>497</u>	<u>476</u>	<u>533</u>	<u>539</u>	<u>379</u>	-118	-23.7%
Aid recipients with no need	933	916	986	1,150	1,047	114	12.2%
Aid recipients with need*	1,501	1,735	1,728	1,650	1,734	233	15.5%
Full pay / No aid	263	282	279	330	541	278	105.7%
Total of all full- time, Degree-Seeking MO UG	2,697	2,933	2,993	3,130	3,322	625	23.2%

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

Source: UIDS and EMSAS
IR&P/LCB 07/08

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, FY03 - FY07



	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$14,106	\$15,482	\$16,268	\$16,810	\$17,227	\$3,121	22.1%
Educational & Required Fees	\$5,649	\$6,839	\$7,308	\$7,536	\$7,889	\$2,240	39.7%
Average Grant Aid	\$4,091	\$4,443	\$4,718	\$4,724	\$5,512	\$1,421	34.7%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft
 IR&P/LCB 07/08

Table 4.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at Missouri S&T, FY03 - FY07

Students with Need	FY03		FY04		FY05		FY06		FY07	
	# 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	0	\$0	0	\$0	0	\$0	1,247	\$233
Merit	772	\$2,812	855	\$3,006	809	\$2,952	596	\$2,915	848	\$3,109
Other**	56	\$2,271	57	\$3,098	50	\$3,216	45	\$3,747	62	\$3,072
Total	828	\$2,775	912	\$3,012	859	\$2,967	641	\$2,973	2,157	\$1,445

Students without Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	710	\$3,073	673	\$3,402	695	\$3,317	541	\$3,583	659	\$3,492
Other**	61	\$2,797	64	\$2,343	58	\$2,660	44	\$2,626	94	\$3,139
Total	771	\$3,051	737	\$3,310	753	\$3,266	585	\$3,511	753	\$3,448

*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 4.2

Total Grant Aid as % of Educational & Required Fees and % Total Cost of Attendance by Income Level at Missouri S&T, FY03 & FY07

Income Level	FY03			FY07		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
<\$20,000	\$5,467	97%	37%	\$8,064	102%	46%
\$20,000 to \$40,00	\$5,314	94%	38%	\$8,122	103%	47%
\$40,000 to \$60,000	\$3,973	70%	29%	\$5,482	69%	32%
\$60,000 to \$80,000	\$3,407	60%	24%	\$4,185	53%	24%
\$80,000 to \$100,000	\$2,671	47%	19%	\$3,953	50%	23%
>\$100,000	\$3,302	58%	23%	\$4,061	51%	24%

Source: UIDS, Institutional Characteristics, PeopleSoft

IR&P/LCB 07/08

Table 4.3

Total Financial Aid as % of Cost of Attendance by Income Level at Missouri S&T, FY03 & FY07

Income Level	FY03					% Unmet COA	FY07				
	% 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	6%	37%	1%	32%	24%	4%	46%	2%	24%	24%	
\$20,000 to \$40,00	18%	38%	1%	26%	17%	14%	47%	1%	20%	18%	
\$40,000 to \$60,000	35%	29%	1%	25%	10%	32%	32%	0%	22%	14%	
\$60,000 to \$80,000	62%	23%	0%	15%	0%	58%	24%	0%	18%	0%	
\$80,000 to \$100,000	68%	19%	0%	15%	0%	69%	23%	0%	15%	0%	
>\$100,000	65%	23%	0%	11%	1%	77%	24%	0%	9%	0%	

Source: UIDS, PeopleSoft
IR&P/LCB 07/08

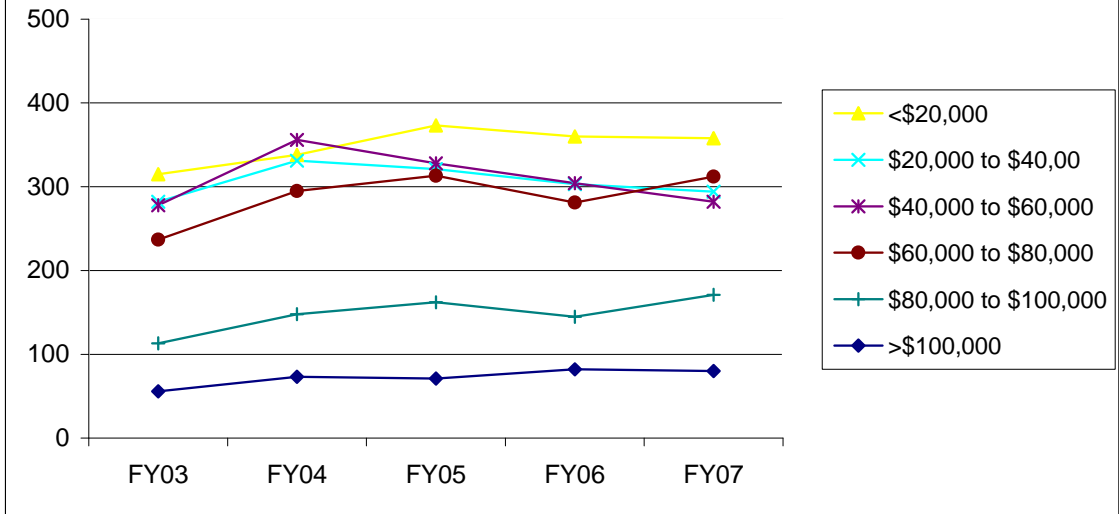
Table 4.4

Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at Missouri S&T, FY03 - FY07

	FY03		FY04		FY05		FY06		FY07	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	39	\$5,403	88	\$6,629	109	\$7,163	127	\$6,822	129	\$7,487
Without Need	27	6,822	37	8,229	54	8,163	99	8,224	77	9,422
	66	\$5,984	125	\$7,103	163	\$7,494	226	\$7,436	206	\$8,210

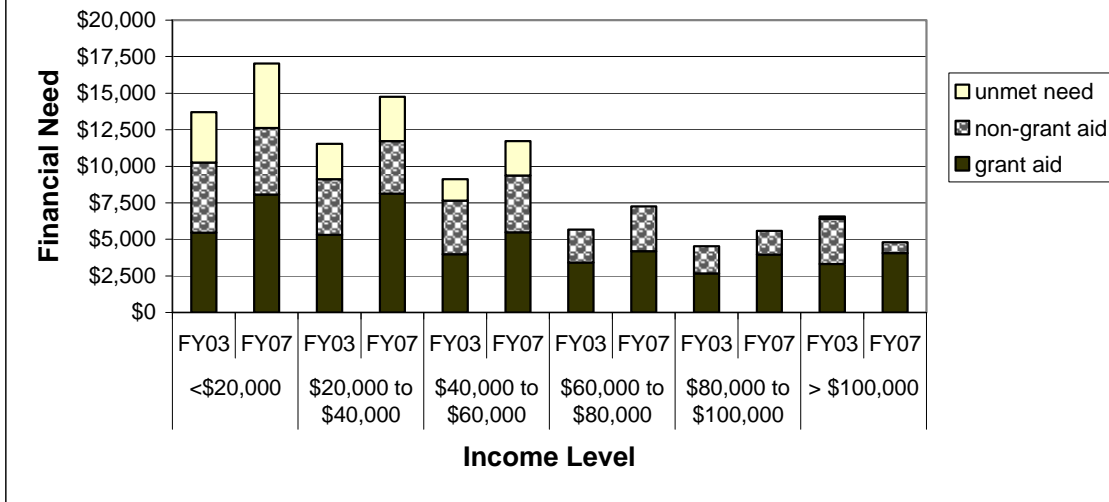
Source: UIDS, PeopleSoft
IR&P/LCB 07/08

Figure 4.3
Number of Full-time, Degree-Seeking 9-Month Undergraduate Missouri Residents with Financial Need by Income Level at Missouri S&T, FY03 - FY07



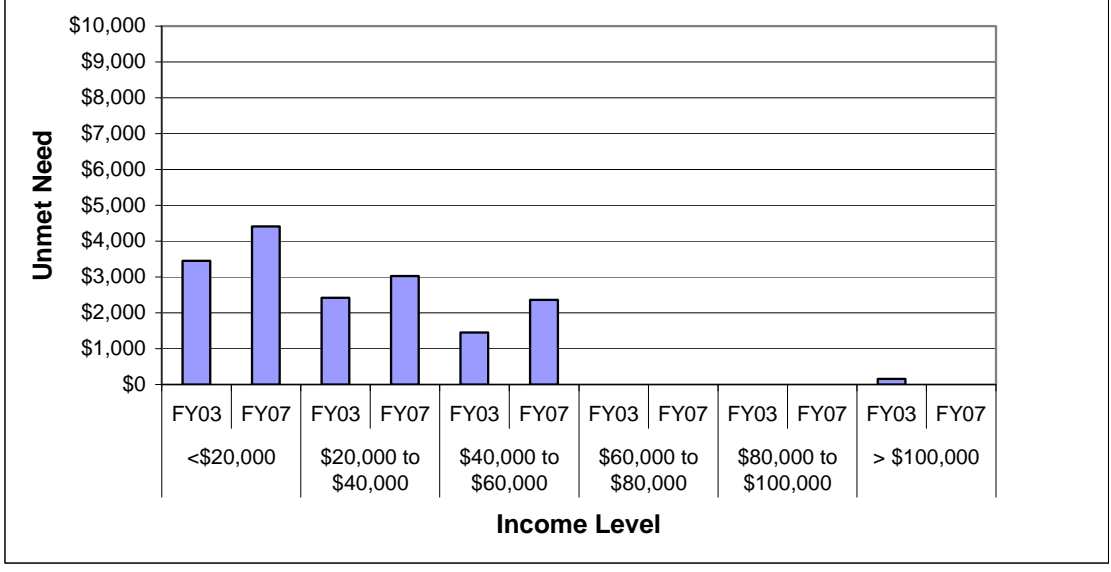
Source: UIDS, PeopleSoft
 IR&P/LCB 07/08

Figure 4.4
Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at Missouri S&T, FY03 vs. FY07



Source: UIDS, PeopleSoft
 IR&P/LCB 07/08

Figure 4.5
Average Amount of Unmet Financial Need by Income Level at
Missouri S&T, FY03 vs. FY07



Source: UIDS, PeopleSoft
 IR&P/LCB 07/08

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 2003 - FY2007 (Full-time, Degree-Seeking Resident Undergraduate Students)

Missouri S&T												
Income Less than \$20,000												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	315	338	373	360	358						43	14%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,584	\$15,756	\$16,476	\$17,172	\$17,652						\$3,068	21%
Less Expected Family Contribution*	875	782	801	809	626	6%	5%	5%	5%	4%	-249	-28%
Financial Need	13,709	14,974	15,675	16,363	17,026	94%	95%	95%	95%	96%	3,317	24%
Less Grant Aid	5,467	6,048	6,211	6,566	8,064	37%	38%	38%	38%	46%	2,597	48%
Unmet Need After Grant Aid	\$8,242	\$8,926	\$9,464	\$9,797	\$8,962	57%	57%	57%	57%	51%	720	9%
% Grant Aid that Met Financial Need	40%	40%	40%	40%	47%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$205	\$203	\$199	\$0	\$303	1%	1%	1%	0%	2%	98	48%
Need-based Loans	3,611	4,036	4,140	4,390	4,067	25%	26%	25%	26%	23%	456	13%
Alternative Loans	973	1,130	1,437	1,427	184	7%	7%	9%	8%	1%	-789	-81%
Unmet Need	\$3,453	\$3,557	\$3,688	\$3,980	\$4,408	24%	23%	22%	23%	25%	955	28%
*Amount Borrowed to meet EFC	\$371	\$378	\$328	\$334	\$407	3%	2%	2%	2%	2%	36	10%
Income Between \$20,000 to \$40,000												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	282	331	321	303	294						12	4%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,033	\$15,397	\$16,224	\$16,648	\$17,241						\$3,208	23%
Less Expected Family Contribution*	2,494	2,493	2,278	2,644	2,486	18%	16%	14%	16%	14%	-8	0%
Financial Need	11,539	12,904	13,946	14,004	14,755	82%	84%	86%	84%	86%	3,216	28%
Less Grant Aid	5,314	5,889	6,472	6,322	8,122	38%	38%	40%	38%	47%	2,808	53%
Unmet Need After Grant Aid	\$6,225	\$7,015	\$7,474	\$7,682	\$6,633	44%	46%	46%	46%	38%	408	7%
% Grant Aid that Met Financial Need	46%	46%	46%	45%	55%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$137	\$132	\$145	\$0	\$178	1%	1%	1%	0%	1%	41	30%
Need-based Loans	3,523	3,837	3,910	4,229	3,201	25%	25%	24%	25%	19%	-322	-9%
Alternative Loans	147	254	466	479	229	1%	2%	3%	3%	1%	82	56%
Unmet Need	\$2,418	\$2,792	\$2,953	\$2,974	\$3,025	17%	18%	18%	18%	18%	607	25%
*Amount Borrowed to meet EFC	\$640	\$669	\$554	\$609	\$1,449	5%	4%	3%	4%	8%	809	126%
Income Between \$40,000 to \$60,000												
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	278	356	328	304	282						4	1%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$13,909	\$15,528	\$16,265	\$16,774	\$17,228						\$3,319	24%
Less Expected Family Contribution*	4,802	5,081	5,400	5,538	5,504	35%	33%	33%	33%	32%	702	15%
Financial Need	9,107	10,447	10,865	11,236	11,724	65%	67%	67%	67%	68%	2,617	29%
Less Grant Aid	3,973	4,540	4,738	5,267	5,482	29%	29%	29%	31%	32%	1,509	38%
Unmet Need After Grant Aid	\$5,134	\$5,907	\$6,127	\$5,969	\$6,242	37%	38%	38%	36%	36%	1,108	22%
% Grant Aid that Met Financial Need	44%	43%	44%	47%	47%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$115	\$52	\$54	\$2	\$56	1%	0%	0%	0%	0%	-59	-51%
Need-based Loans	3,478	3,496	3,430	3,571	3,250	25%	23%	21%	21%	19%	-228	-7%
Alternative Loans	90	209	310	222	575	1%	1%	2%	1%	3%	485	539%
Unmet Need	\$1,451	\$2,150	\$2,333	\$2,174	\$2,361	10%	14%	14%	13%	14%	910	63%
*Amount Borrowed to meet EFC	\$937	\$1,004	\$1,026	\$1,135	\$3,034	7%	6%	6%	7%	18%	2,097	224%

Table 4.5 (Continued)

Missouri S&T

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

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	237	295	313	281	312						75	32%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,034	\$15,431	\$16,226	\$16,804	\$17,143						\$3,109	22%
Less Expected Family Contribution*	<u>8,683</u>	<u>8,865</u>	<u>9,014</u>	<u>9,962</u>	<u>9,884</u>	62%	57%	56%	59%	58%	1,201	14%
Financial Need	5,351	6,566	7,212	6,842	7,259	38%	43%	44%	41%	42%	1,908	36%
Less Grant Aid	<u>3,407</u>	<u>3,561</u>	<u>4,000</u>	<u>4,293</u>	<u>4,185</u>	24%	23%	25%	26%	24%	778	23%
Unmet Need After Grant Aid	\$1,944	\$3,005	\$3,212	\$2,549	\$3,074	14%	19%	20%	15%	18%	1,130	58%
% Grant Aid that Met Financial Need	64%	54%	55%	63%	58%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need		Avg. Dollar Amount				Percent Cost of Attendance						
College Work Study	\$34	\$21	\$7	\$0	\$7	0%	0%	0%	0%	0%	-27	-79%
Need-based Loans	2,228	2,511	2,579	2,390	2,273	16%	16%	16%	14%	13%	45	2%
Alternative Loans	0	82	133	59	835	0%	1%	1%	0%	5%	835	#DIV/0!
Unmet Need	<u>-\$318</u>	<u>\$391</u>	<u>\$494</u>	<u>\$100</u>	<u>-\$41</u>	-2%	3%	3%	1%	0%	277	-87%
*Amount Borrowed to meet EFC	\$1,826	\$2,082	\$1,881	\$2,287	\$4,059	13%	13%	12%	14%	24%	2,233	122%

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

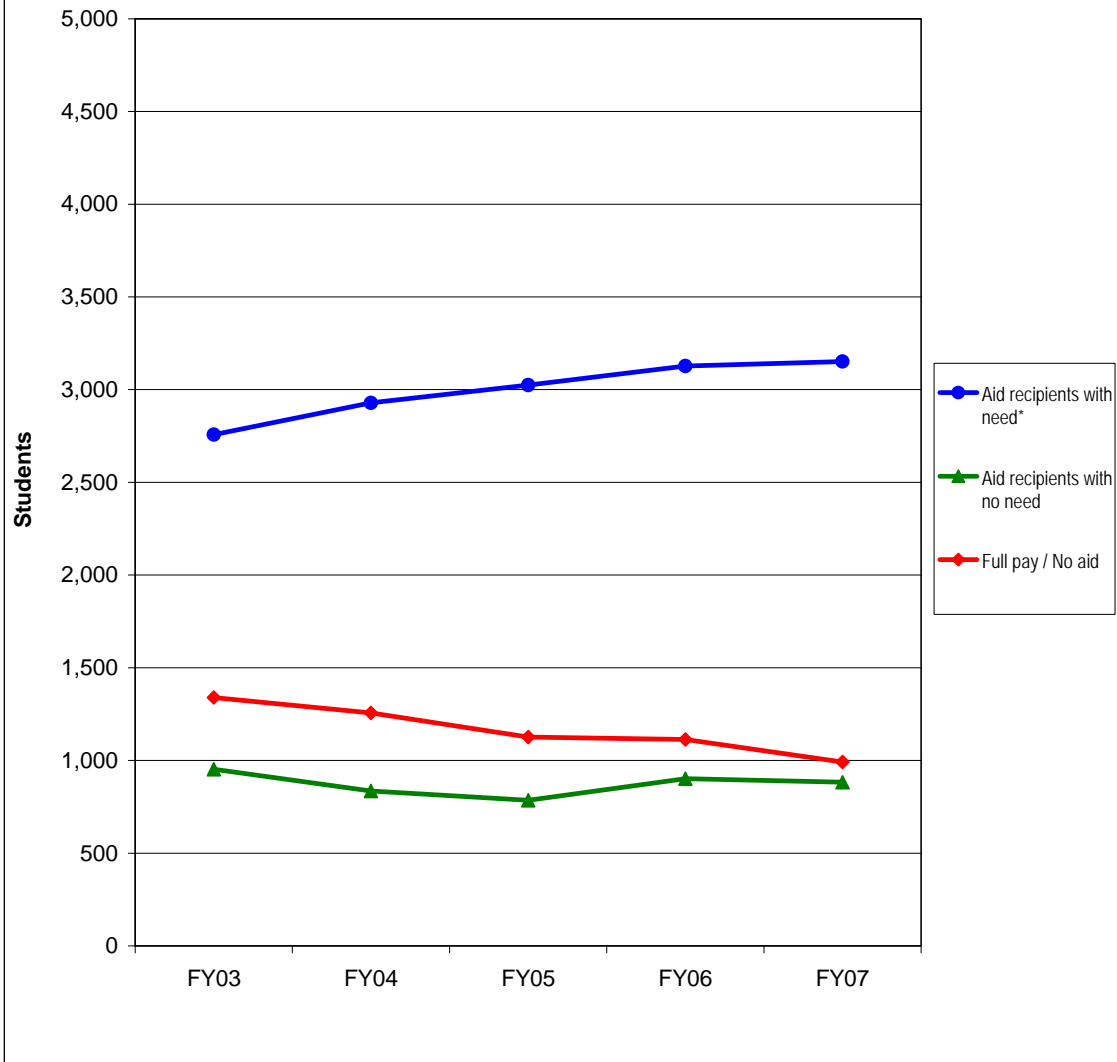
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	113	148	162	145	171						58	51%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,076	\$15,441	\$16,241	\$16,807	\$17,171						\$3,095	22%
Less Expected Family Contribution*	<u>9,571</u>	<u>9,817</u>	<u>10,474</u>	<u>11,326</u>	<u>11,894</u>	68%	64%	64%	67%	69%	2,323	24%
Financial Need	4,505	5,624	5,767	5,481	5,277	32%	36%	36%	33%	31%	772	17%
Less Grant Aid	<u>2,671</u>	<u>3,162</u>	<u>4,044</u>	<u>3,940</u>	<u>3,953</u>	19%	20%	25%	23%	23%	1,282	48%
Unmet Need After Grant Aid	\$1,834	\$2,462	\$1,723	\$1,541	\$1,324	13%	16%	11%	9%	8%	-510	-28%
% Grant Aid that Met Financial Need	59%	56%	70%	72%	75%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need		Avg. Dollar Amount				Percent Cost of Attendance						
College Work Study	\$6	\$0	\$4	\$0	\$2	0%	0%	0%	0%	0%	-4	-67%
Need-based Loans	2,150	2,260	1,895	2,007	1,970	15%	15%	12%	12%	11%	-180	-8%
Alternative Loans	30	134	122	40	680	0%	1%	1%	0%	4%	650	2167%
Unmet Need	<u>-\$352</u>	<u>\$68</u>	<u>-\$298</u>	<u>-\$506</u>	<u>-\$1,328</u>	-3%	0%	-2%	-3%	-8%	-976	277%
*Amount Borrowed to meet EFC	\$1,861	\$1,990	\$2,448	\$2,774	\$4,185	13%	13%	15%	17%	24%	2,324	125%

Income > \$100,000

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	56	73	71	82	80						24	43%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$14,294	\$15,401	\$16,254	\$16,976	\$17,279						\$2,985	21%
Less Expected Family Contribution*	<u>9,326</u>	<u>10,394</u>	<u>12,255</u>	<u>12,958</u>	<u>13,380</u>	65%	67%	75%	76%	77%	4,054	43%
Financial Need	4,968	5,007	3,999	4,018	3,899	35%	33%	25%	24%	23%	-1,069	-22%
Less Grant Aid	<u>3,302</u>	<u>3,557</u>	<u>3,384</u>	<u>3,236</u>	<u>4,061</u>	23%	23%	21%	19%	24%	759	23%
Unmet Need After Grant Aid	\$1,666	\$1,450	\$615	\$782	-\$162	12%	9%	4%	5%	-1%	-1,828	-110%
% Grant Aid that Met Financial Need	66%	71%	85%	81%	104%							
Non-Grant Sources to Meet												
Remaining Unmet Financial Need		Avg. Dollar Amount				Percent Cost of Attendance						
College Work Study	\$5	\$15	\$19	\$0	\$0	0%	0%	0%	0%	0%	-5	-100%
Need-based Loans	1,291	1,572	1,492	1,414	1,225	9%	10%	9%	8%	7%	-66	-5%
Alternative Loans	218	197	0	0	367	2%	1%	0%	0%	2%	149	68%
Unmet Need	<u>\$152</u>	<u>-\$334</u>	<u>-\$897</u>	<u>-\$632</u>	<u>-\$1,754</u>	1%	-2%	-6%	-4%	-10%	-1,906	-1254%
*Amount Borrowed to meet EFC	\$2,630	\$2,689	\$2,550	\$3,969	\$3,436	18%	17%	16%	23%	20%	806	31%

Source: UIDS, PeopleSoft
IR&P/LCB 07/08

Figure 5.1
Financial Aid Status for Full-time, Degree-Seeking Missouri Undergraduates at
the University of Missouri-St. Louis, FY03 - FY07

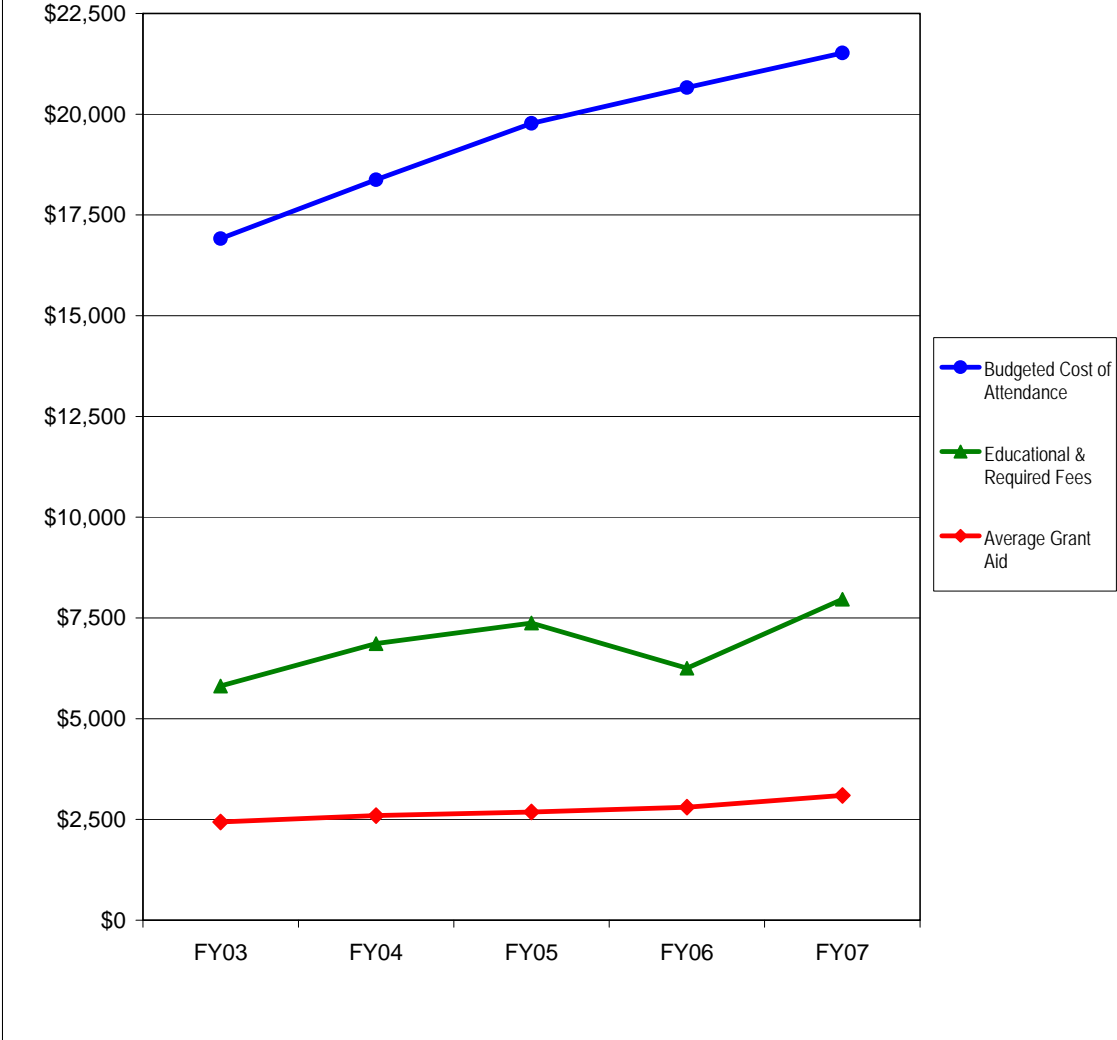


	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	530	470	433	525	476	-54	-10.2%
Grant aid, no FAFSA	<u>423</u>	<u>365</u>	<u>352</u>	<u>377</u>	<u>406</u>	-17	-4.0%
Aid recipients with no need	953	835	785	902	882	-71	-7.5%
Aid recipients with need*	2,757	2,928	3,025	3,127	3,152	395	14.3%
Full pay / No aid	1,340	1,256	1,126	1,113	991	-349	-26.0%
Total of all full-time, Degree-Seeking MO UG	5,050	5,019	4,936	5,142	5,025	-25	-0.5%

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

Source: UIDS
 IR&P/LCB 07/08

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, FY03 - FY07



	FY03	FY04	FY05	FY06	FY07	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$16,918	\$18,375	\$19,773	\$20,662	\$21,524	\$4,606	27.2%
Educational & Required Fees	\$5,813	\$6,866	\$7,378	\$6,253	\$7,968	\$2,155	37.1%
Average Grant Aid	\$2,437	\$2,595	\$2,686	\$2,806	\$3,098	\$661	27.1%

Source: UIDS, IPEDS Institutional Characteristics
 IR&P/LCB 07/08

Table 5.1

Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-St. Louis, FY03 - FY07

Students with Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award									
Need*	42	\$1,951	606	\$506	99	\$1,567	586	\$1,107	219	\$3,206
Merit	514	\$2,057	539	\$2,201	551	\$1,986	615	\$2,088	703	\$2,479
Other**	67	\$1,888	59	\$2,348	75	\$2,852	101	\$2,690	302	\$1,350
Total	623	\$2,032	1,204	\$1,355	725	\$2,018	1,302	\$1,693	1,224	\$2,331

Students without Need	FY03		FY04		FY05		FY06		FY07	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	Type of Award									
Merit	369	\$2,301	285	\$2,307	245	\$2,110	302	\$2,203	330	\$2,638
Other**	51	\$1,866	56	\$2,780	67	\$2,622	92	\$3,092	146	\$2,323
Total	420	\$2,248	341	\$2,385	312	\$2,220	394	\$2,411	476	\$2,541

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

**Includes athletic aid and tuition waivers.

Source: UIDS

IR&P/LCB 07/08

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, FY03 & FY07

Income Level	FY03			FY07		
	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance
		<\$20,000	\$4,094		70%	22%
\$20,000 to \$40,00	\$3,053	53%	18%	\$3,740	47%	17%
\$40,000 to \$60,000	\$1,905	33%	11%	\$2,397	30%	11%
\$60,000 to \$80,000	\$1,432	25%	9%	\$2,081	26%	10%
\$80,000 to \$100,000	\$1,373	24%	8%	\$1,558	20%	8%
>\$100,000	\$1,299	22%	7%	\$1,472	18%	7%

Source: UIDS

IR&P/LCB 07/08

Table 5.3
Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY03 & FY07

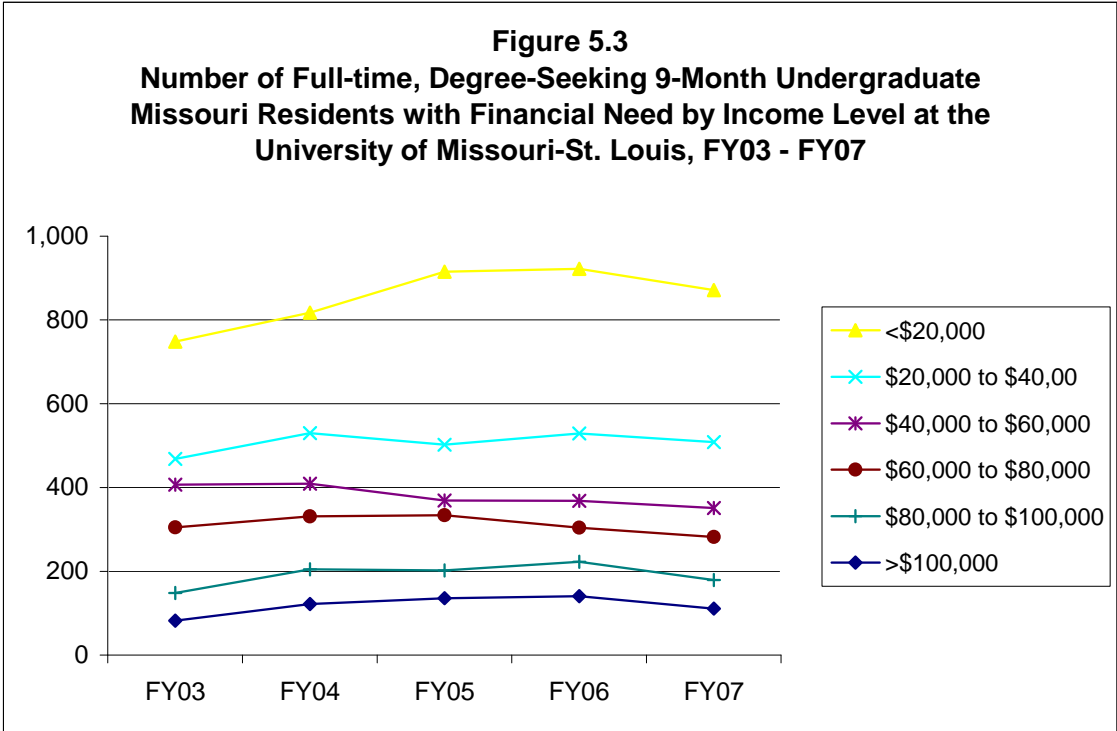
Income Level	FY03					FY07				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	6%	22%	1%	30%	41%	5%	21%	0%	29%	45%
\$20,000 to \$40,00	20%	18%	1%	23%	38%	16%	17%	0%	24%	43%
\$40,000 to \$60,000	37%	11%	0%	23%	29%	30%	11%	0%	21%	38%
\$60,000 to \$80,000	53%	9%	0%	20%	18%	46%	10%	0%	19%	25%
\$80,000 to \$100,000	66%	8%	0%	17%	9%	65%	8%	0%	14%	13%
>\$100,000	64%	7%	0%	19%	10%	62%	7%	0%	17%	14%

Source: UIDS
 IR&P/LCB 07/08

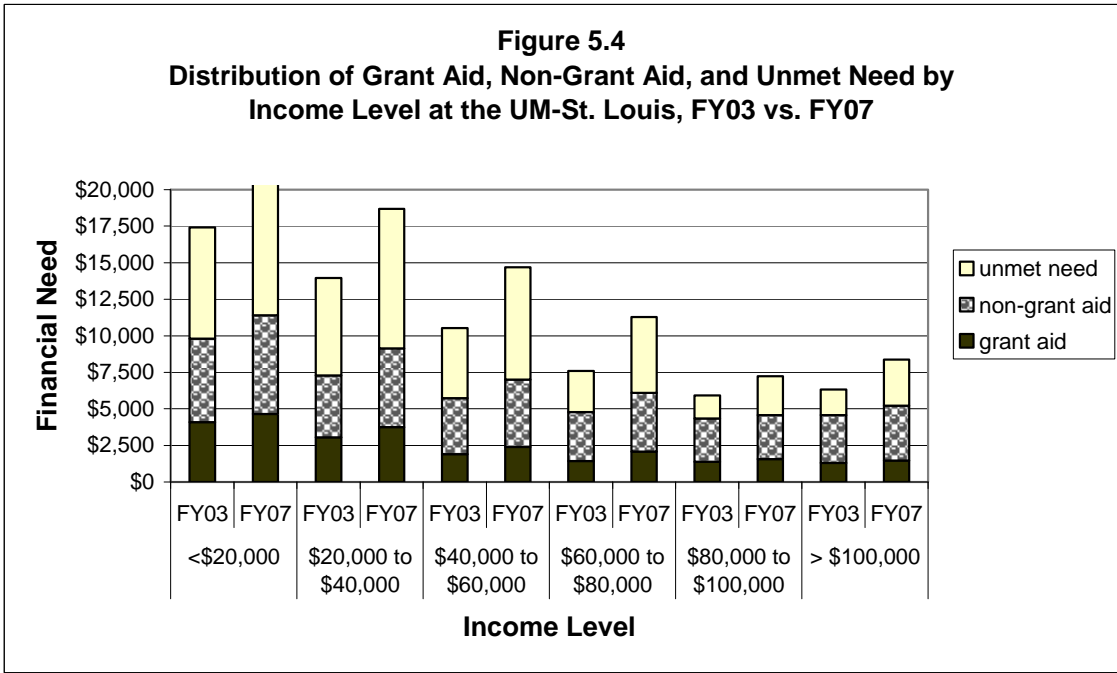
Table 5.4
Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-St. Louis, FY03 - FY07

	FY03		FY04		FY05		FY06		FY07	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	76	\$5,304	227	\$6,652	199	\$7,866	246	\$8,364	234	\$8,520
Without Need	36	4,283	81	6,582	83	7,631	114	7,352	107	8,567
	112	\$4,976	308	\$6,634	282	\$7,797	360	\$8,044	341	\$8,535

Source: UIDS
 IR&P/LCB 07/08

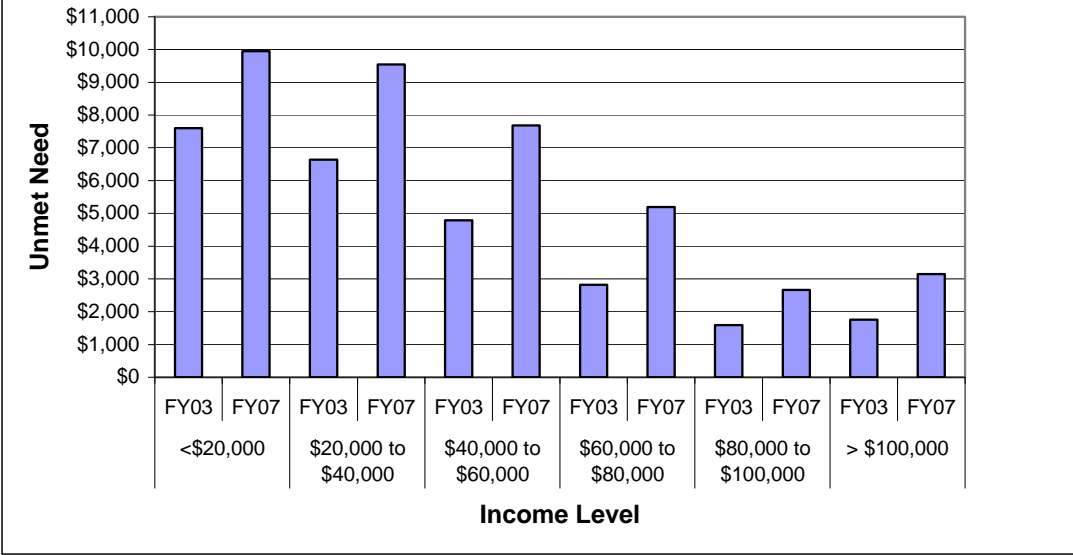


Source: UIDS
 IR&P/LCB 07/08



Source: UIDS
 IR&P/LCB 07/08

Figure 5.5
Average Amount of Unmet Financial Need by Income Level at the
UM-St. Louis, FY03 vs. FY07



Source: UIDS
 IR&P/LCB 07/08

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 2003 - FY2007 (Full-time, Degree-Seeking Resident Undergraduate Students)

University of Missouri-St. Louis

<i>Income Less than \$20,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	748	817	915	922	871						123	16%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$18,489	\$19,774	\$20,691	\$21,851	\$22,407						\$3,918	21%
Less Expected Family Contribution*	1,075	1,140	959	1,085	1,062	6%	6%	5%	5%	5%	-13	-1%
Financial Need	17,414	18,634	19,732	20,766	21,345	94%	94%	95%	95%	95%	3,931	23%
Less Grant Aid	4,094	4,162	4,416	4,535	4,649	22%	21%	21%	21%	21%	555	14%
Unmet Need After Grant Aid	\$13,320	\$14,472	\$15,316	\$16,231	\$16,696	72%	73%	74%	74%	75%	3,376	25%
% Grant Aid that Met Financial Need	24%	22%	22%	22%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$126	\$106	\$112	\$145	\$111	1%	1%	1%	1%	0%	-15	-12%
Need-based Loans	3,736	3,847	3,801	3,935	3,882	20%	19%	18%	18%	17%	146	4%
Alternative Loans	1,851	2,197	2,313	2,589	2,751	10%	11%	11%	12%	12%	900	49%
Unmet Need	\$7,607	\$8,322	\$9,089	\$9,562	\$9,952	41%	42%	44%	44%	44%	2,345	31%
*Amount Borrowed to meet EFC	\$671	\$738	\$699	\$740	\$775	4%	4%	3%	3%	3%	104	15%

<i>Income Between \$20,000 to \$40,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	468	530	502	529	508						40	9%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$17,403	\$18,924	\$20,155	\$21,007	\$22,180						\$4,777	27%
Less Expected Family Contribution*	3,461	3,191	3,376	3,662	3,494	20%	17%	17%	17%	16%	33	1%
Financial Need	13,942	15,733	16,779	17,345	18,686	80%	83%	83%	83%	84%	4,744	34%
Less Grant Aid	3,053	3,254	3,112	3,310	3,740	18%	17%	15%	16%	17%	687	23%
Unmet Need After Grant Aid	\$10,889	\$12,479	\$13,667	\$14,035	\$14,946	63%	66%	68%	67%	67%	4,057	37%
% Grant Aid that Met Financial Need	22%	21%	19%	19%	20%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$182	\$99	\$86	\$73	\$57	1%	1%	0%	0%	0%	-125	-69%
Need-based Loans	3,563	3,659	3,621	3,761	3,870	20%	19%	18%	18%	17%	307	9%
Alternative Loans	499	1,046	865	1,057	1,476	3%	6%	4%	5%	7%	977	196%
Unmet Need	\$6,645	\$7,675	\$9,095	\$9,144	\$9,543	38%	41%	45%	44%	43%	2,898	44%
*Amount Borrowed to meet EFC	\$1,071	\$1,428	\$1,278	\$1,716	\$1,838	6%	8%	6%	8%	8%	767	72%

<i>Income Between \$40,000 to \$60,000</i>											# Change	% Change
	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	FY03-FY07	FY03-FY07
Total Enrolled for 9 months (N)	407	409	369	368	351						-56	-14%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$16,651	\$17,734	\$19,355	\$19,965	\$21,043						\$4,392	26%
Less Expected Family Contribution*	6,135	5,769	6,162	6,755	6,354	37%	33%	32%	34%	30%	219	4%
Financial Need	10,516	11,965	13,193	13,210	14,689	63%	67%	68%	66%	70%	4,173	40%
Less Grant Aid	1,905	2,021	1,903	2,224	2,397	11%	11%	10%	11%	11%	492	26%
Unmet Need After Grant Aid	\$8,611	\$9,944	\$11,290	\$10,986	\$12,292	52%	56%	58%	55%	58%	3,681	43%
% Grant Aid that Met Financial Need	18%	17%	14%	17%	16%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$63	\$41	\$50	\$22	\$38	0%	0%	0%	0%	0%	-25	-40%
Need-based Loans	3,446	3,560	3,535	3,561	3,635	21%	20%	18%	18%	17%	189	5%
Alternative Loans	311	460	886	730	940	2%	3%	5%	4%	4%	629	202%
Unmet Need	\$4,791	\$5,883	\$6,819	\$6,673	\$7,679	29%	33%	35%	33%	36%	2,888	60%
*Amount Borrowed to meet EFC	\$1,286	\$1,648	\$2,075	\$2,279	\$2,353	8%	9%	11%	11%	11%	1,067	83%

Table 5.5 (Continued)

University of Missouri-St. Louis

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

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	305	331	334	304	282						-23	-8%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$16,213	\$17,438	\$18,840	\$19,966	\$21,028						\$4,815	30%
Less Expected Family Contribution*	8,614	8,919	9,372	10,507	9,739	53%	51%	50%	53%	46%	1,125	13%
Financial Need	7,599	8,519	9,468	9,459	11,289	47%	49%	50%	47%	54%	3,690	49%
Less Grant Aid	1,432	1,560	1,563	1,477	2,081	9%	9%	8%	7%	10%	649	45%
Unmet Need After Grant Aid	\$6,167	\$6,959	\$7,905	\$7,982	\$9,208	38%	40%	42%	40%	44%	3,041	49%
% Grant Aid that Met Financial Need	19%	18%	17%	16%	18%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$65	\$0	\$0	\$0	\$23	0%	0%	0%	0%	0%	-42	-65%
Need-based Loans	3,124	3,267	3,208	3,535	3,407	19%	19%	17%	18%	16%	283	9%
Alternative Loans	156	257	458	494	586	1%	1%	2%	2%	3%	430	276%
Unmet Need	\$2,822	\$3,435	\$4,239	\$3,953	\$5,192	17%	20%	23%	20%	25%	2,370	84%
*Amount Borrowed to meet EFC	\$1,385	\$2,505	\$2,474	\$3,258	\$2,968	9%	14%	13%	16%	14%	1,583	114%

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

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	148	205	202	223	179						31	21%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$17,321	\$18,375	\$20,221	\$20,938	\$20,716						\$3,395	20%
Less Expected Family Contribution*	11,402	11,845	12,539	13,369	13,491	66%	64%	62%	64%	65%	2,089	18%
Financial Need	5,919	6,530	7,682	7,569	7,225	34%	36%	38%	36%	35%	1,306	22%
Less Grant Aid	1,373	1,414	1,454	1,701	1,558	8%	8%	7%	8%	8%	185	13%
Unmet Need After Grant Aid	\$4,546	\$5,116	\$6,228	\$5,868	\$5,667	26%	28%	31%	28%	27%	1,121	25%
% Grant Aid that Met Financial Need	23%	22%	19%	22%	22%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	Avg. Dollar Amount					Percent Cost of Attendance						
College Work Study	\$20	\$32	\$18	\$0	\$0	0%	0%	0%	0%	0%	-20	-100.00%
Need-based Loans	2,759	2,805	3,020	2,828	2,724	16%	15%	15%	14%	13%	-35	-1%
Alternative Loans	182	276	323	457	283	1%	2%	2%	2%	1%	101	55%
Unmet Need	\$1,585	\$2,003	\$2,867	\$2,583	\$2,660	9%	11%	14%	12%	13%	1,075	68%
*Amount Borrowed to meet EFC	\$2,475	\$3,105	\$3,518	\$3,679	\$4,131	14%	17%	17%	18%	20%	1,656	67%

Income > \$100,000

	FY03	FY04	FY05	FY06	FY07	FY03	FY04	FY05	FY06	FY07	# Change FY03-FY07	% Change FY03-FY07
Total Enrolled for 9 months (N)	82	122	136	141	111						29	35%
	Avg. Dollar Amount					Percent Cost of Attendance						
Cost of Attendance	\$17,456	\$18,272	\$19,972	\$20,570	\$21,771						\$4,315	25%
Less Expected Family Contribution*	11,136	12,443	13,558	13,774	13,404	64%	68%	68%	67%	62%	2,268	20%
Financial Need	6,320	5,829	6,414	6,796	8,367	36%	32%	32%	33%	38%	2,047	32%
Less Grant Aid	1,299	1,265	1,291	1,175	1,472	7%	7%	6%	6%	7%	173	13%
Unmet Need After Grant Aid	\$5,021	\$4,564	\$5,123	\$5,621	\$6,895	29%	25%	26%	27%	32%	1,874	37%
% Grant Aid that Met Financial Need	21%	22%	20%	17%	18%							
Non-Grant Sources to Meet Remaining Unmet Financial Need	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	2,815	2,129	2,551	2,795	2,922	16%	12%	13%	14%	13%	107	4%
Alternative Loans	448	376	276	391	824	3%	2%	1%	2%	4%	376	84%
Unmet Need	\$1,758	\$2,059	\$2,296	\$2,435	\$3,149	10%	11%	11%	12%	14%	1,391	79%
*Amount Borrowed to meet EFC	\$2,815	\$2,963	\$3,176	\$4,300	\$4,570	16%	16%	16%	21%	21%	1,755	62%

Source: UIDS
IR&P/LCB 07/08