

**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**

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

## 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).

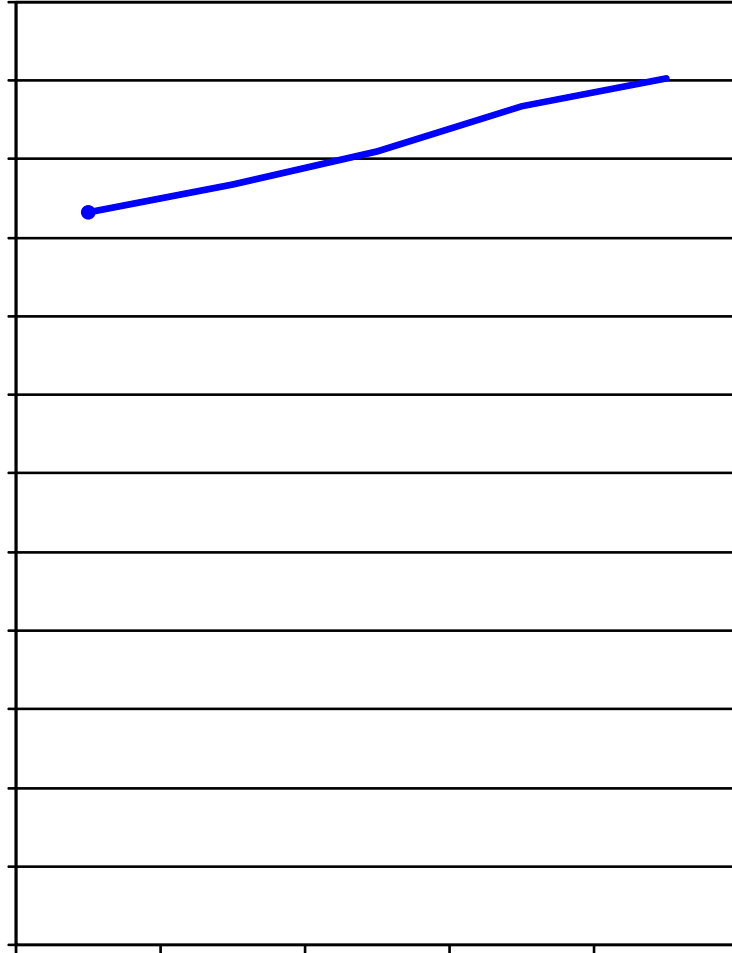
	FY06	FY07	FY08	FY09	FY10	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,725	4,682	5,219	5,961	5,933	1,208	25.6%
Grant aid, no FAFSA	<u>4,186</u>	<u>4,120</u>	<u>3,600</u>	<u>3,505</u>	<u>2,963</u>	<u>-1,223</u>	-29.2%
Aid recipients with no need	8,911	8,802	8,819	9,466	8,896	-15	-0.2%
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	29,210	29,460	29,587	30,611	31,610	2,400	8.2%

\* 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





	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**

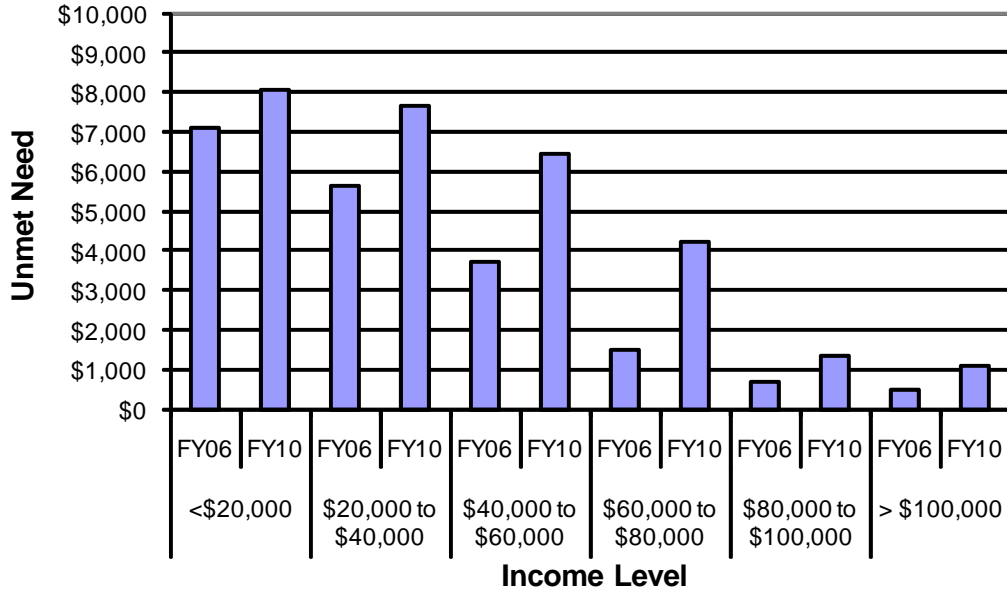
Students with Need										
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	5,155	\$1,904	5,336	\$2,133	4,301	\$2,045	3,969	\$2,493	3,742	\$1,999
Merit	4,538	\$2,626	5,008	\$2,751	5,073	\$2,790	5,651	\$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
Total	10,743	\$2,267	11,596	\$2,425	10,473	\$2,429	10,261	\$2,700	10,538	\$2,710
Students without Need										
	# 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
Total	5,043	\$2,663	5,445	\$2,708	5,544	\$2,924	5,962	\$2,997	5,628	\$3,068

**Table 1.3**

<b>Income Level</b>	<b>Expected Family</b>
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**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**

FY06 FY07 FY08 FY09 FY10 FY06 FY07 FY08 FY09 FY10



## **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)**




	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>	<u>-1,005</u>	-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%
Total of all full- time, Degree-Seeking MO UG	17,056	17,308	17,207	18,046	18,393	1,337	7.8%

\* 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


	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	
Type of Award		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average 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	
Type of Award		# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average 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

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**Table 2.2**

Income Level	Grant Aid	% Educational & Required	% Total Cost of	Grant Aid	% Educational & Required	% Total Cost of
		Fees	Attendance		Fees	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: U6909 5 .1(e)0(-)40,318% 4-\$\$\$\$\$\$\$\$\$0

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

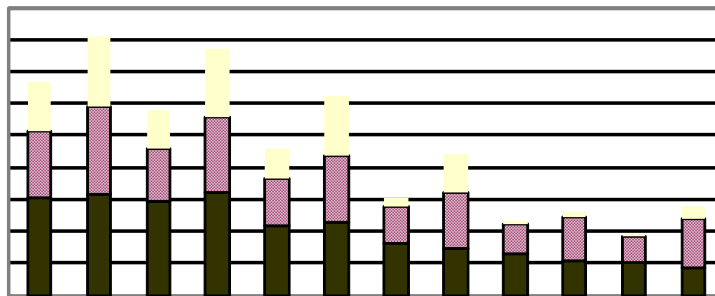
Income Level	FY06					FY10				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	5%	43%	1%	29%	22%	3%	38%	1%	32%	26%
\$20,000 to \$40,00	18%	42%	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**

	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



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



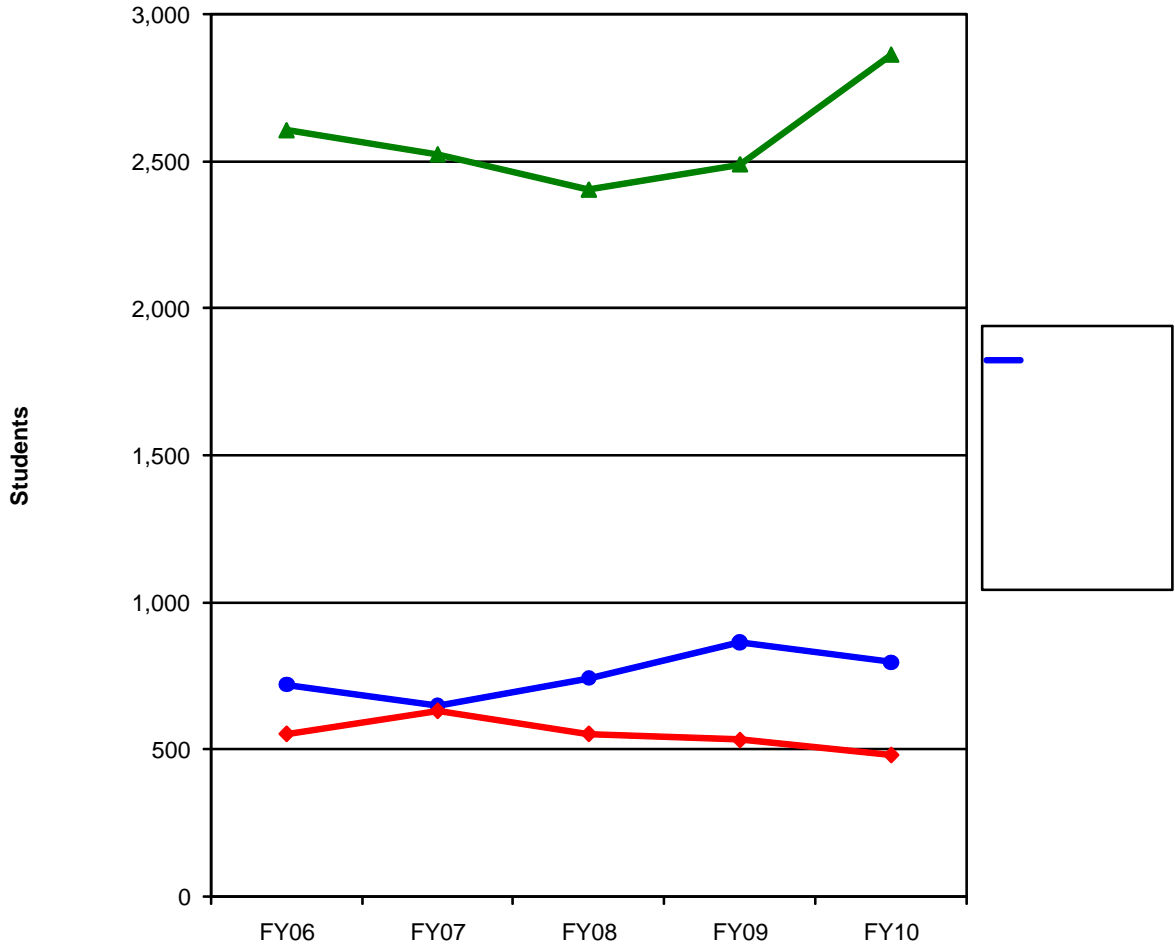
**Table 2.5**

	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%
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>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</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%





**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

	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

**Table 3.1**

Students with Need										
Type of Award Need*	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
	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										

**Table 3.3**

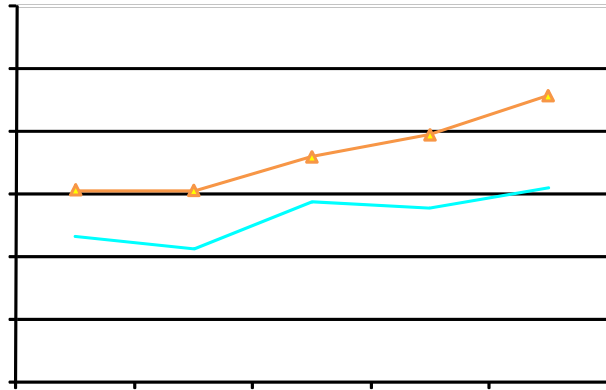
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY06 & FY10**

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

TT.96 cm SQ546.71m8151 g85Nq 1 OTT36338 ce-6q42256864980430



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



**Table 3.5**

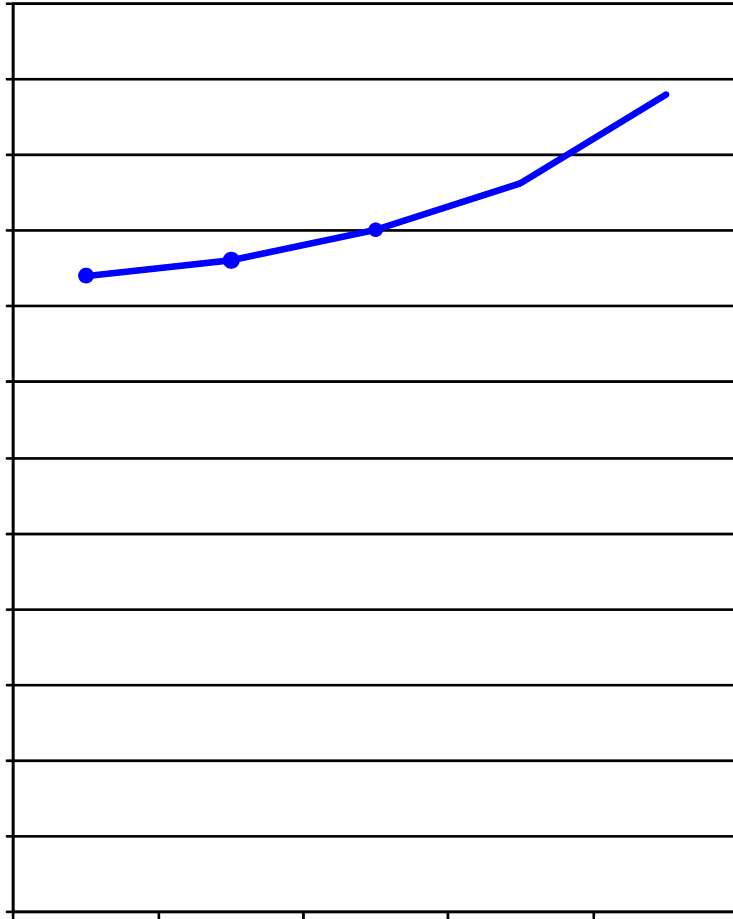
**Table 3.5 (Continued)**

	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%
Cost of Attendance	\$21,064	\$21,809	\$22,448	\$23,617	\$24,551						\$3,487	17%
Less Expected Family Contribution*	<u>10,699</u>	<u>10,824</u>	<u>10,947</u>	<u>11,041</u>	<u>10,042</u>	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>												
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%
	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%
Cost of Attendance	\$21,598	\$21,893	\$23,008	\$24,146	\$25,018						\$3,420	16%
Less Expected Family Contribution*	<u>14,063</u>	<u>14,312</u>	<u>15,956</u>	<u>16,054</u>	<u>15,612</u>	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%



5-yr

5-yr



	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**

	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
<b>Students with Need</b>										
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
Total	641	\$2,973	2,157	\$1,445	1,422	\$2,993	1,690	\$2,651	1,799	\$3,086
<b>Students without Need</b>										
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
Total	585	\$3,511	753	\$3,448	1,103	\$4,076	1,131	\$3,908	1,008	\$4,015

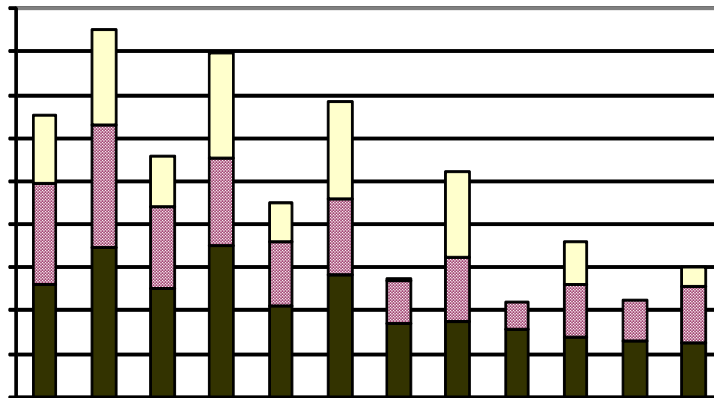
\*Institutional grant aid awarded to students with need includes both need and merit-based aid.

\*\*Includes athletic aid and tuition waivers.

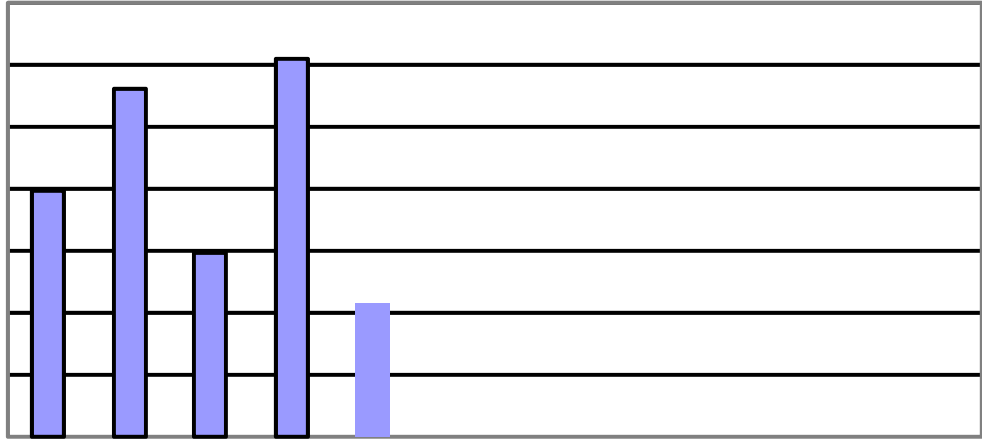
Source: UIDS, PeopleSoft

IR&PLCB 12/10

**Table 4.3**



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



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

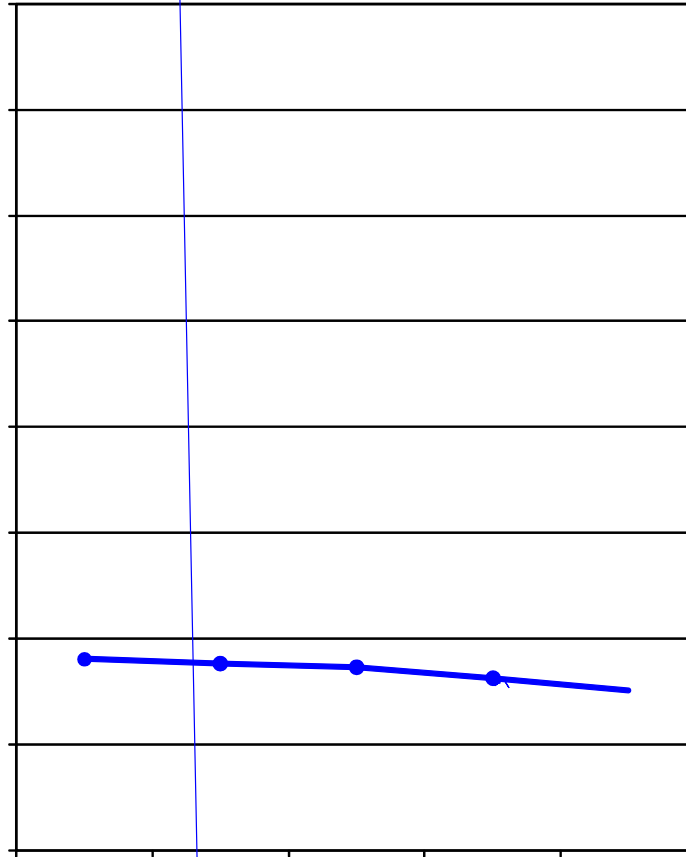
**Table 4.5**

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
Total Enrolled for 9 months (N)												

**Table 4.5 (Continued)**

	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%
Cost of Attendance	\$16,804	\$17,143	\$17,979	\$19,187	\$21,568						\$4,764	28%





	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%
Total of all full- time, Degree-Seeking MO UG	5,142	5,025	5,148	5,015	5,200	58	1.1%

\* 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



**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**

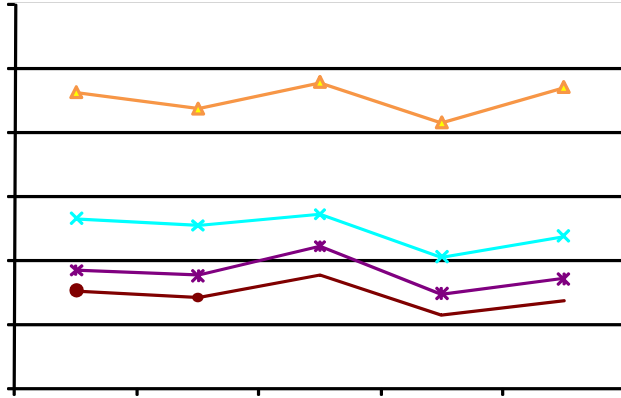
Income Level	Grant Aid	% Educational & Required Fees	% Total Cost of Attendance	tTable 5.2
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**Table 5.3**

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

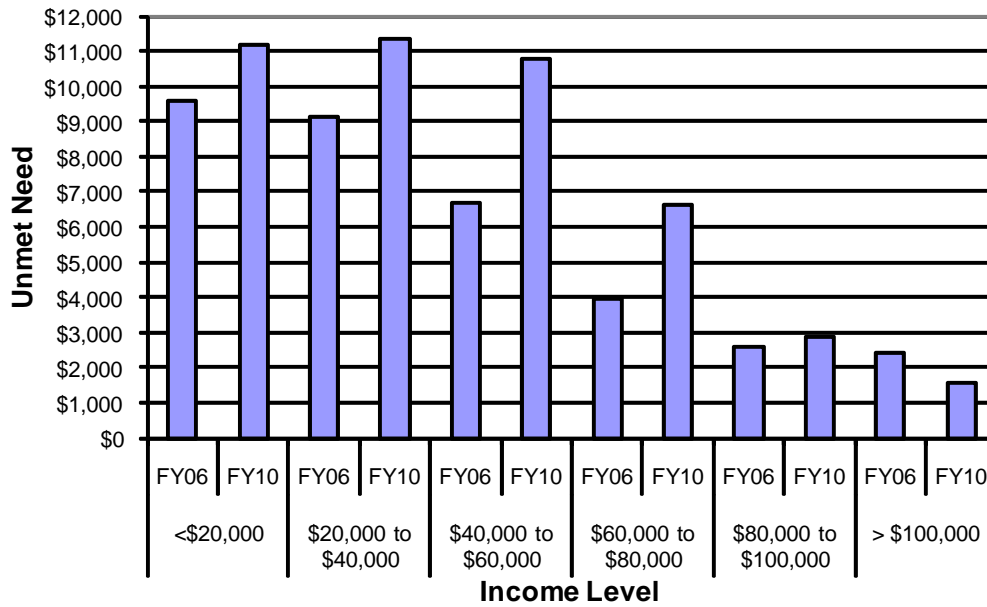
Income Level	FY06					FY10				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	5%	21%	1%	30%	43%	3%	21%	0%	30%	46%
\$20,000 to \$40,00	17%	16%	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



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**

	FY06	FY07	FY08	FY09	FY10	FY06	FY07	FY08	FY09	FY10	# Change FY06-FY10	% Change FY06-FY10
Total Enrolled for 9 months (N)												

**Table 5.5 (Continued)**

	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						-33	-11%
Cost of Attendance	\$19,966	\$21,028	\$21,664	\$22,836	\$23,498						\$3,532	18%
Less Expected Family Contribution*	<u>10,507</u>	<u>9,739</u>	<u>9,732</u>	<u>10,820</u>	<u>10,373</u>	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>												
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%

	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						-29	-13%
Cost of Attendance	\$20,938	\$20,716	\$21,790	\$22,965	\$23,256						\$2,318	11%
Less Expected Family Contribution*	<u>13,369</u>	<u>13,491</u>	<u>13,367</u>	<u>16,244</u>	<u>15,043</u>	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>34.7(e)7nSm6</b>	<b>438.48</b>	<b>(0)-08-3003.4s9nSmi60</b>	<b>0 (6 439 626.82y(1)-22292(%)</b>	<b>-1660 (6 438.48</b>	<b>(0)-08-3003.4s</b>				

2(71(n)0(c)-56.2(e)-12-9.2(d)95.2(49,-)57.2(96)-9.2(6)-14.2(9.295.2(10(5),714 \$1,3148(6)-9.2(6)0(4)-1391.2(\$9.66.2(2)-9.2(83)-9.2(6)-1381.9(\$9.2(23)-9.2(-)48(2)-9.2(56)-20848.9(\$9.2(2)0(-)57.2(318)-3777.3(11)-9.2(%)