

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

(Non-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 2011 (FY11) through fiscal year 2015 (FY15). In the first part of this report nine questions are addressed at the UM System level:

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

Systemwide trends highlighted include:

Total aid to nonresident 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 31.7% increase in the number of nonresident financial aid recipients that have financial need. There is no question that there are many more students with need due to the 41% increase in the enrollment of nonresident, fulltime, 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 tuition and required fees have increased 19.3% and the overall cost to attend the University has increased 12.2% 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 tuition and required fees and the average grant aid awarded to nonresident undergraduates over the past five years (Figure 1.2).

The number of institutional grants awarded on need increased from 523 in FY11 to 803 in FY15 (Table 1.1).

Missouri nonresident undergraduate students in the lower income categories have the highest grant aid as a percentage of tuition and required fees (Table 1.2).

The volume of Parent Loans for Undergraduate Students (PLUS) loans increased from FY11 to FY15 for both nonresident students with and without financial

need. In FY11, 1,015 ~~pa~~nts borrowed an average \$17,000

The contextual basis of financial aid distribution

Roughly 27% of nonresident undergraduates attending the University of Missouri pay the entire cost of attendance out of pocket. The majority of nonresident 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 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

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~~), 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

Section I

Systemwide Financial Aid Trends of Full-Time, Degree-Seeking Non-Resident Undergraduates from FY11 to FY15

PLEASE NOTE: The findings below highlight systemwide trends at the University of Missouri.

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

The total number of full-time, degree-seeking non-resident undergraduates steadily increased over the past five years from 6,537 to 9,215, an increase of over 41%. With this increase in enrollment, there has been a 31.7% increase in the number with financial need from 2,404 in FY11 to 3,166 in FY15 (Figure 1.1).

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

Over the past five years tuition and required fees increased 31% and the budgeted cost of attendance increased 12.2% while average grant aid increased 9%. The overall trend is that there is an increasing gap between tuition and required fees and the average grant aid awarded to non-resident undergraduates (Figure 1.2).

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

The number of non-resident undergraduates with need that received institutional gift aid significantly increased and the average amount of the institutional awards increased nearly \$700 since FY11. In FY11 there were 2,386 institutional grants awarded to students with need. The average award was \$8,290. In FY15 there were 3,389 institutional grants awarded to students with need and the average amount awarded was \$8,982 (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 increased from FY11 to FY15 for both students with and without financial need. In FY11, 1,015 parents borrowed on average \$1,000 to meet their child's education expenses. Four years later, nearly 1,100 parents borrowed approximately \$19,900 to cover these expenses (Table 1.4).

5. What percent of tuition and required fees is met by grant aid?

Lower income non-residents have the most financial need and on average receive much more grant aid than higher income students. In FY11, grant aid covered nearly 75% of tuition and required fees for students with income less than \$20,000 and 71% for students with income between \$20,000 and \$40,000. By FY15, grant aid covered 67% of tuition

and required fees for students with income less than \$20,000 and 65% for students with income between \$20,000 and \$40,000. For students at all income levels, grant aid continues to cover a smaller percentage of the tuition and required fees (Table 1.2).

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

	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	921	1,040	1,215	1,312	1,695	774	84.0%
Grant aid, no FAFSA	<u>1,560</u>	<u>1,580</u>	<u>1,705</u>	<u>1,804</u>	<u>1,871</u>	311	19.9%
Aid recipients with no need	2,481	2,620	2,920	3,116	3,566	1,085	43.7%
Aid recipients with need*	2,404	2,706	2,994	3,189	3,166	762	31.7%
Full pay / No aid	1,652	1,786	2,017	2,177	2,483	831	50.3%
Total of all full-time, Degree-Seeking Non-Res	<u>6,537</u>	7,112	7,931	8,482	9,215	2,678	41.0%

e0%

Table 1.1

Students with Need										
Type of Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Need*	523	\$3,103	650	\$3,250	609	\$3,765	728	\$3,694	803	\$3,600
Merit	1,364	\$9,370	1,584	\$9,614	1,830	\$10,186	1,831	\$11,052	1,801	\$11,610
Other**	499	\$10,778	522	\$11,212	506	\$12,489	550	\$12,225	785	\$8,458
Total	2,386	\$8,290	2,756	\$8,416	2,945	\$9,254	3,109	\$9,536	3,389	\$8,982

Students without Need										
Type of Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Merit	1,402	\$6,745	1,548	\$6,469	1,765	\$6,582	1,737	\$6,845	1,962	\$7,816
Other**	891	\$11,066	877	\$11,296	892	\$12,982	942	\$12,378	1,026	\$12,270
Total	2,293	\$8,424	2,425	\$8,215	2,657	\$8,730	2,679	\$8,791	2,988	\$9,346

Table 1.4

	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need*	738	\$16,235	820	\$16,875	801	\$17,926	746	\$18,526	758	\$19,128
Without Need	277	19,557	298	20,132	324	21,366	274	20,136	336	21,535
Total	1,015	\$17,141	1,118	\$17,743	1,125	\$18,917	1,020	\$18,958	1,094	\$19,867

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

Table 1.5

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	329	384	459	489	519						190	58%
Cost of Attendance	\$33,165	\$34,931	\$34,946	\$35,390	\$35,860						\$2,695	8%
Less Expected Family Contribution*	<u>734</u>	<u>449</u>	<u>375</u>	<u>365</u>	<u>413</u>							

Table 1.5 (Continued)

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	327	350	344	397	364						37	11%
Cost of Attendance	\$32,531	\$33,788	\$34,860	\$35,432	\$37,022						\$4,491	14%
Less Expected Family Contribution*	10,318	10,848	10,775	9,883	10,361	32%	32%	31%	28%	28%	43	0%
FinLes	11,860	244,860	662,(32%)Tj	0,665,010	0,665,010	0	0	0	0	0	0.018	

Section II

Campus-Level Financial Aid Trends of Full-Time, Degree Seeking Non-Resident Undergraduates from FY11 to FY15

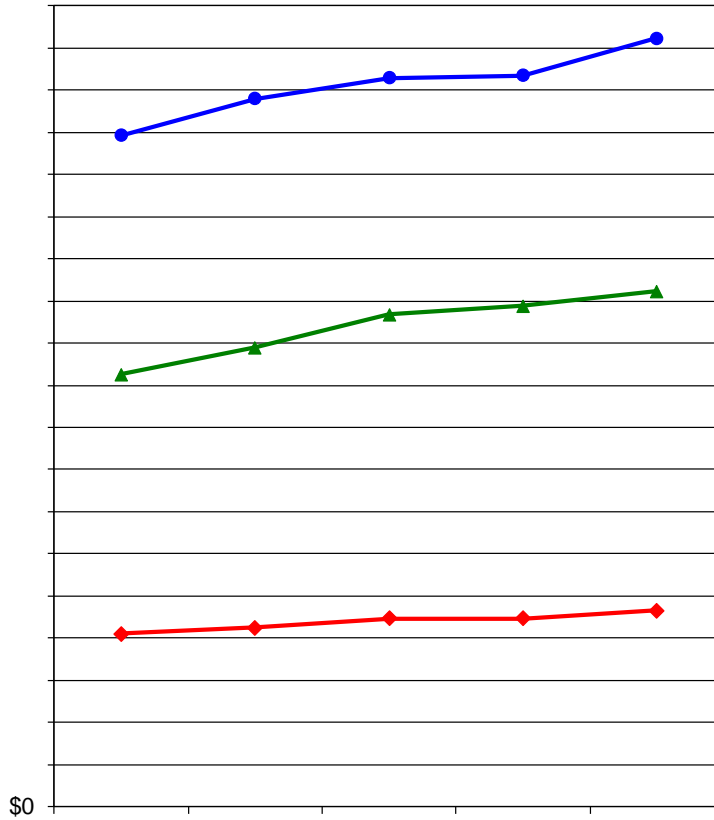
UM-Columbia (Table and Figure 2 series)

UM-Kansas City (Table and Figure 3 series)

Missouri S&T (Table and Figure 4 series)

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

	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	792	916	1,072	1,152	1,457	665	84.0%
Grant aid, no FAFSA	<u>939</u>	<u>954</u>	<u>1,042</u>	<u>1,106</u>	<u>1,179</u>		



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$31,868	\$33,583	\$34,572	\$34,712	\$36,455	\$4,587	14.4%
Tuition & Required Fees	\$20,516	\$21,784	\$23,366	\$23,764	\$24,460	\$3,944	19.2%
Average Grant Aid	\$8,205	\$8,487	\$8,930	\$8,940	\$9,311	\$1,106	13.5%

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

Table 2.2

Income Level	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
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Table 2.3
Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-
Columbia, FY11 & FY15


Income Level	FY11					FY15				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	2%	50%	1%	26%	21%	1%	47%	1%	23%	28%
\$20,000 to \$40,00	6%	45%	1%	28%	19%	4%	45%	1%	24%	26%
\$40,000 to \$60,000	18%	34%	1%	26%	22%	14%	33%	1%	20%	32%
\$60,000 to \$80,000	33%	26%	1%	23%	17%	28%	26%	0%	20%	26%
\$80,000 to \$100,000	51%	21%	0%	18%	10%	44%	22%	0%	17%	17%
>\$100,000	71%	18%	0%	12%	-1%	73%	21%	0%	10%	-3%

Source: PeopleSoft
IR&P/LCB 10/15

Table 2.4
Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time,
Degree-Seeking Undergraduates by Financial Need at the
University of Missouri-Columbia, FY11 - FY15

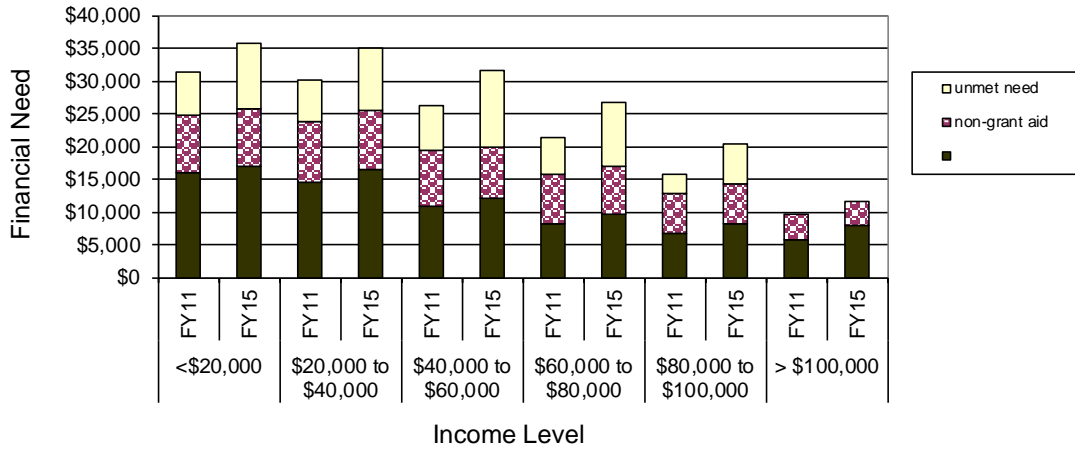
	FY11		FY12		FY13		FY14		FY15	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	587	\$16,552	653	\$17,308	629	\$18,435	581	\$18,715	610	\$19,397
Without Need	258	19,827	272	20,369	295	21,712	252	20,171	293	21,732
Total	845	\$17,552	925	\$18,208	924	\$19,481	833	\$19,155	903	\$20,155

Source: PeopleSoft
IR&P/LCB 10/15



Source: PeopleSoft
IR&P/LCB 10/15

Figure 2.4
 Distribution of Grant Aid, Non -Grant Aid, and Unmet Need by Income Level at the UM -Columbia, FY11 vs. FY15



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

Table 2.5

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	197	246	320	354	380						183	93%
Cost of Attendance	\$31,938	\$34,043	\$34,798	\$35,243	\$36,238						\$4,300	13%
Less Expected Family Contribution*	<u>680</u>	<u>439</u>	<u>362</u>	<u>412</u>	<u>473</u>	2%	1%	1%	1%	1%	-206	-30%
Financial Need	31,258	33,605	34,435	34,831	35,764	98%	99%	99%	99%	99%	4,506	14%
Less Grant Aid	15,881	15,918	17,079	16,977	17,042	50%	47%	49%	48%	47%	1,162	7%
Unmet Need	\$15,378	\$17,687	\$17,357	\$17,854	\$18,722	48%	52%	50%	51%	52%	3,344	22%
% Grant Aid that Met Financial Need	51%	47%	50%	49%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
College Work Study	\$434	\$414	\$366	\$428	\$353	1%	1%	1%	1%	1%	-81	-19%
Need-based Loans	3,690	3,878	4,046	3,980	3,878	12%	11%	12%	11%	11%	188	5%
Non-Need Based Loans	4,684	4,793	4,256	4,205	4,485	15%	14%	12%	12%	12%	-200	-4%
Remaining Unmet Need	\$6,570	\$8,602	\$8,689	\$9,241	\$10,006	21%	25%	25%	26%	28%	3,436	52%
*Amount Borrowed to meet EFC	\$379	\$216	\$144	\$143	\$220.50	1%	1%	0%	0%	1%	-158	-42%

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	254	269	313	315	341						87	34%
Cost of Attendance	\$32,053	\$33,614	\$34,799	\$35,041	\$36,754						\$4,701	15%
Less Expected Family Contribution*	<u>2,021</u>	<u>1,313</u>	<u>1,621</u>	<u>1,627</u>	<u>1,646</u>	6%	4%	5%	5%	4%	-375	-19%
Financial Need	30,033	32,302	33,179	33,414	35,109	94%	96%	95%	95%	96%	5,076	17%
Less Grant Aid	14,582	14,593	15,561	16,072	16,477	45%	43%	45%	46%	45%	1,896	13%
Unmet Need	\$15,451	\$17,709	\$17,618	\$17,342	\$18,632	48%	53%					

	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	24	23	24	18	25	1	4.2%
Grant aid, no FAFSA	<u>206</u>	<u>190</u>	<u>202</u>	<u>288</u>	<u>275</u>	<u>69</u>	33.5%
Aid recipients with no need	230	213	226	306	300	70	30.4%
Aid recipients with need*	221	210	203	208	207	-14	-6.3%
Full pay / No aid	111	151	179	94	142	31	27.9%

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	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$36,525	\$38,245	\$35,366	\$35,576	\$33,641	-\$2,884	-7.9%
Tuition & Required Fees	\$20,191	\$21,197	\$21,833	\$22,203	\$22,535	\$2,344	11.6%
Average Grant Aid	\$14,153	\$13,698	\$13,814	\$14,617	\$14,527	\$374	2.6%

Note: Undergraduate Pharmacy and Medical students have been removed from this ac(U)73.5(5662. 5a)62.482

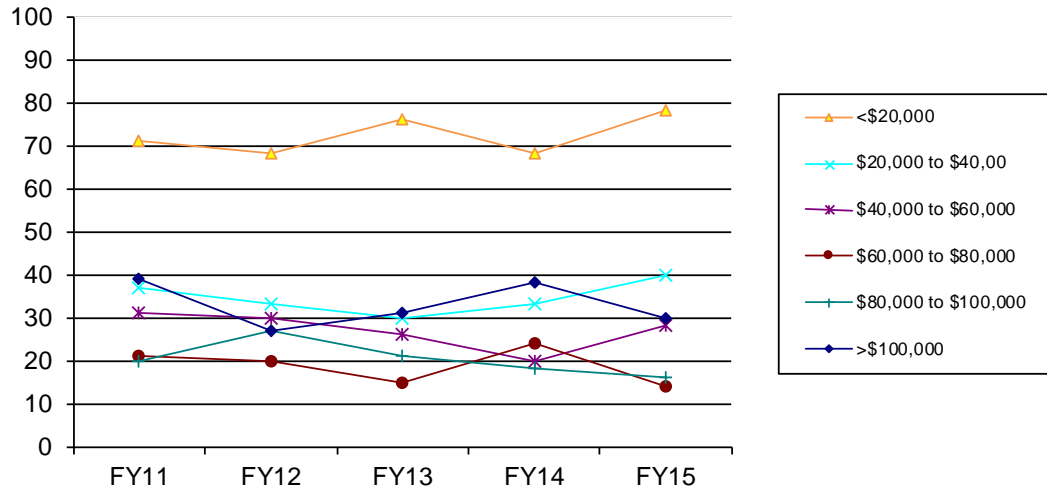
Table 3.2

Income Level	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees
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Table 3.3

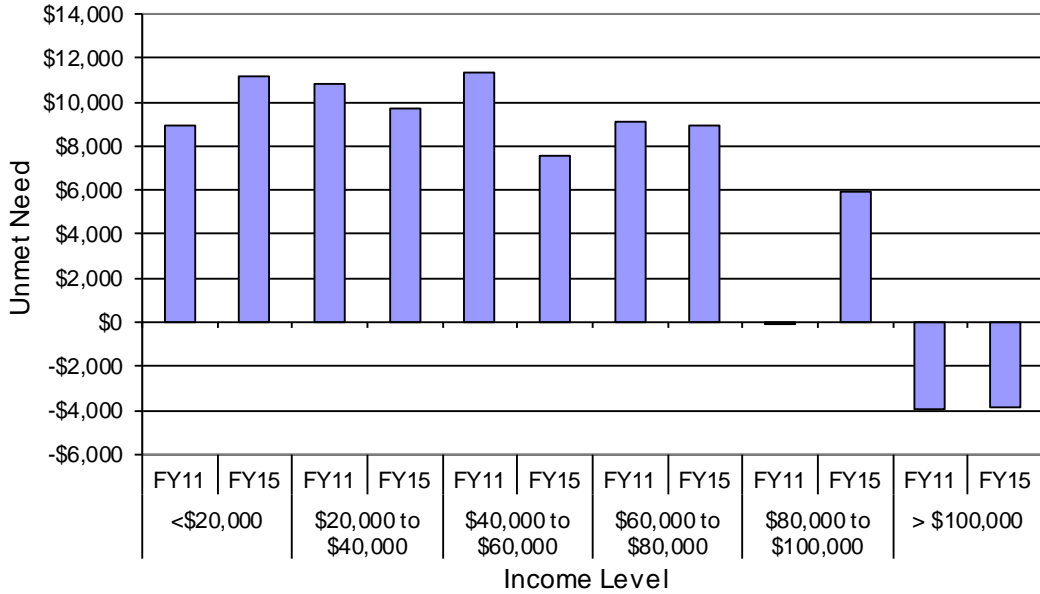
Income Level	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Expected Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<\$20,000	4%									

Figure 3.3
 Number of Full-time, Degree-Seeking 9-Month Undergraduate
 Non-Residents with Financial Need by Income Level at the
 University of Missouri -Kansas City, FY11 - FY15



Source: PeopleSoft
 IR&P/LCB 10/15

Figure 3.5
Average Amount of Unmet Financial Need by Income Level at
the UM-Kansas City, FY11 vs. FY15



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

Table 3.5

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	71	68	76	68	78						7	10%
Cost of Attendance	\$35,725	\$38,172	\$35,103	\$35,164	\$32,908						-\$2,818	-8%
Less Expected Family Contribution*	<u>1,336</u>	<u>696</u>	<u>534</u>	<u>196</u>	<u>250</u>	4%	2%	2%	1%	1%	-1,086	-81%
Financial Need	34,390	37,476	34,569	34,968	32,658	96%	98%	98%	99%	99%	-1,732	-5%
Less Grant Aid	15,592	14,486	15,066	15,243	14,574	44%	38%	43%	43%	44%	-1,018	-7%
Unmet Need	\$18,798	\$22,990	\$19,503	\$19,724	\$18,084	53%	60%	56%	56%	55%	-714	-4%
% Grant Aid that Met Financial Need	45%	39%	44%	44%	45%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
College Work Study	\$1,334	\$869	\$121	\$361	\$312	4%	2%	0%	1%	1%	-1,023	-77%
Need-based Loans	3,777	3,092	3,195	4,121	3,185	11%	8%	9%	12%	10%	-593	-16%
Non-Need Based Loans	4,726	2,525	4,915	4,926	3,459	13%	7%	14%	14%	11%	-1,267	-27%
Remaining Unmet Need	\$8,960	\$16,504	\$11,272	\$10,317	\$11,128	25%	43%	32%	29%	34%	2,168	24%
*Amount Borrowed to meet EFC	\$237	\$411	\$306	\$148	\$177	1%	1%	1%	0%	1%	-59	-25%
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	37	33	30	33	40						3	8%
Cost of Attendance	\$36,709	\$37,664	\$33,947	\$35,001	\$32,878						-\$3,830	-10%
Less Expected Family Contribution*	<u>2,208</u>	<u>2,056</u>	<u>1,945</u>	<u>2,178</u>	<u>1,090</u>	6%	5%	6%	6%	3%	-1,118	-51%
Financial Need	34,500	35,608	32,002	32,823	31,788	94%	95%	94%	94%	97%	-2,712	-8%
Less Grant Aid	14,528	14,713	12,760	13,407	15,165	40%	39%	38%	38%	46%	637	4%
Unmet Need	\$19,973	\$20,895	\$19,242	\$19,416	\$16,624	54%	55%	57%	55%	51%	-3,349	-17%
% Grant Aid that Met Financial Need	42%	41%	40%	41%	48%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
College Work Study	\$559	\$667	\$120	\$139	\$403	2%	2%	0%	0%	1%	-157	-28%
Need-based Loans	4,270	4,133	3,547	4,109	3,074	12%	11%	10%	12%	9%	-1,196	-28%

Table 3.5 (Continued)

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	21	20	15	24	14						-7	-33%
Cost of Attendance	\$37,486	\$38,153	\$35,753	\$34,956	\$34,226						-\$3,259	-9%
Less Expected Family Contribution*	<u>10,247</u>	<u>12,891</u>	<u>9,291</u>	<u>5,554</u>	<u>8,211</u>	27%	34%	26%	16%	24%	-2,036	-20%
Financial Need	27,239	25,261	26,462	29,403	26,015	73%	66%	74%	84%	76%	-1,223	-4%
Less Grant Aid	11,087	11,386	13,168	15,679	13,175	30%	30%	37%	45%	38%	2,088	19%
Unmet Need	\$16,152	\$13,875	\$13,293	\$13,724	\$12,840	43%	36%	37%	39%	38%	-3,312	-21%
% Grant Aid that Met Financial Need	41%	45%	50%	53%	51%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
College Work Study	\$390	\$460	\$67	\$0	\$0	1%	1%	0%	0%	0%	-390	-100%
Need-based Loans	3,489	2,679	2,900	3,313	3,599	9%	7%	8%	9%	11%	111	3%
Non-Need Based Loans	3,133	1,749	3,260	2,159	311	8%	5%	9%	6%	1%	-2,822	-90%
Remaining Unmet Need	\$9,140	\$8,987	\$7,066	\$8,252	\$8,930	24%	24%	20%	24%	26%	-210	-2%
*Amount Borrowed to meet EFC	\$3,485	\$3,621	\$4,060	\$2,946	\$2,536	9%	9%	11%	8%	7%	-949	-27%
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	20	27	21	18	16						-4	-20%
Cost of Attendance	\$36,608	\$39,577	\$35,777	\$35,434	\$35,247						-\$1,361	-4%
Less Expected Family Contribution*	<u>16,019</u>	<u>18,458</u>	<u>14,695</u>	<u>12,093</u>	<u>13,301</u>	44%	47%	41%	34%	38%	-2,718	-17%
Financial Need	20,589	21,120	21,082	23,341	21,946	56%	53%	59%	66%	62%	1,357	7%
Less Grant Aid	16,503	15,650	13,364	13,915	10,928	45%	40%	37%	39%	31%	-5,575	-34%
Unmet Need	\$4,086	\$5,470	\$7,719	\$9,426	\$11,017	11%	14%	22%	27%	31%	6,932	170%
% Grant Aid that Met Financial Need	80%	74%	63%	60%	50%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
College Work Study	\$0	\$681	\$0	\$0	\$528	0%	2%	0%	0%	1%	528	
Need-based Loans	3,087	2,258	3,545	4,254	3,537	8%	6%	10%	12%	10%	450	15%
Non-Need Based Loans	1,038	1,368	693	1,661	996	3%	3%	2%	5%	3%	-43	-4%
Remaining Unmet Need	-\$39	\$1,162	\$3,480	\$3,510	\$5,957	0%	3%	10%	10%	17%	5,997	
*Amount Borrowed to meet EFC	\$4,920	\$5,417	\$7,180	\$4,255	\$4,151	13%	14%	20%	12%	12%	-768	-16%
	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	39	27	31	38	30						-9	-23%
Cost of Attendance	\$37,898	\$39,155	\$34,976	\$36,290	\$35,498						-\$2,400	-6%
Less Expected Family Contribution*	<u>26,019</u>	<u>29,090</u>	<u>27,817</u>	<u>26,129</u>	<u>23,702</u>	69%	74%	80%	72%	67%	-2,318	-9%
Financial Need	11,878	10,065	7,159	10,161	11,796	31%	26%	20%	28%	33%	-82	-1%
Less Grant Aid	13,594	12,779	11,962	12,860	13,604	36%	33%	34%	35%	38%	10	0%
Unmet Need	-\$1,716	-\$2,714	-\$4,802	-\$2,699	-\$1,808	-5%	-7%	-14%	-7%	-5%	-92	5%
% Grant Aid that Met Financial Need	114%	127%	167%	127%	115%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
College Work Study	\$0	\$170	\$0	\$0	\$0	0%	0%	0%	0%	0%	0	
Need-based Loans	2,191	1,873	1,506	2,015	1,753	6%	5%	4%	6%	5%	-438	-20%
Non-Need Based Loans	51	18	120	402	273	0%	0%	0%	1%	1%	222	433%
Remaining Unmet Need	-\$3,958	-\$4,775	-\$6,428	-\$5,116	-\$3,834	-10%	-12%	-18%	-14%	-11%	124	-3%
*Amount Borrowed to meet EFC	\$7,712	\$7,861	\$8,538	\$6,739	\$8,190	20%	20%	24%	19%	23%	478	6%

Source: PeopleSoft

Figure 4.2
Tuition and Rs BT 0 282uon aR414



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$33,170	\$34,815	\$36,489	\$37,316	\$37,988	\$4,818	14.5%
Tuition & Required Fees	\$20,543	\$21,879	\$23,666	\$24,684	\$25,404	\$4,861	23.7%
Average Grant Aid	\$10,882	\$10,660	\$11,448	\$11,586	\$11,169	\$287	2.6%

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

Table 4.3

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

Income Level	FY11					FY15				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	1%	48%	1%	27%	23%	1%	36%	1%	20%	42%
\$20,000 to \$40,00	6%	44%	0%	21%	28%	4%	30%	1%	26%	39%
\$40,000 to \$60,000	13%	41%	0%	22%	24%	18%	34%	0%	20%	28%
\$60,000 to \$80,000	28%	34%	0%	21%	17%	30%	27%	0%	22%	21%
\$80,000 to \$100,000	44%	24%	0%	13%	19%	47%	31%	0%	12%	9%
>\$100,000	63%	29%	0%	8%	0%	71%	28%	0%	7%	-7%

Source: PeopleSoft

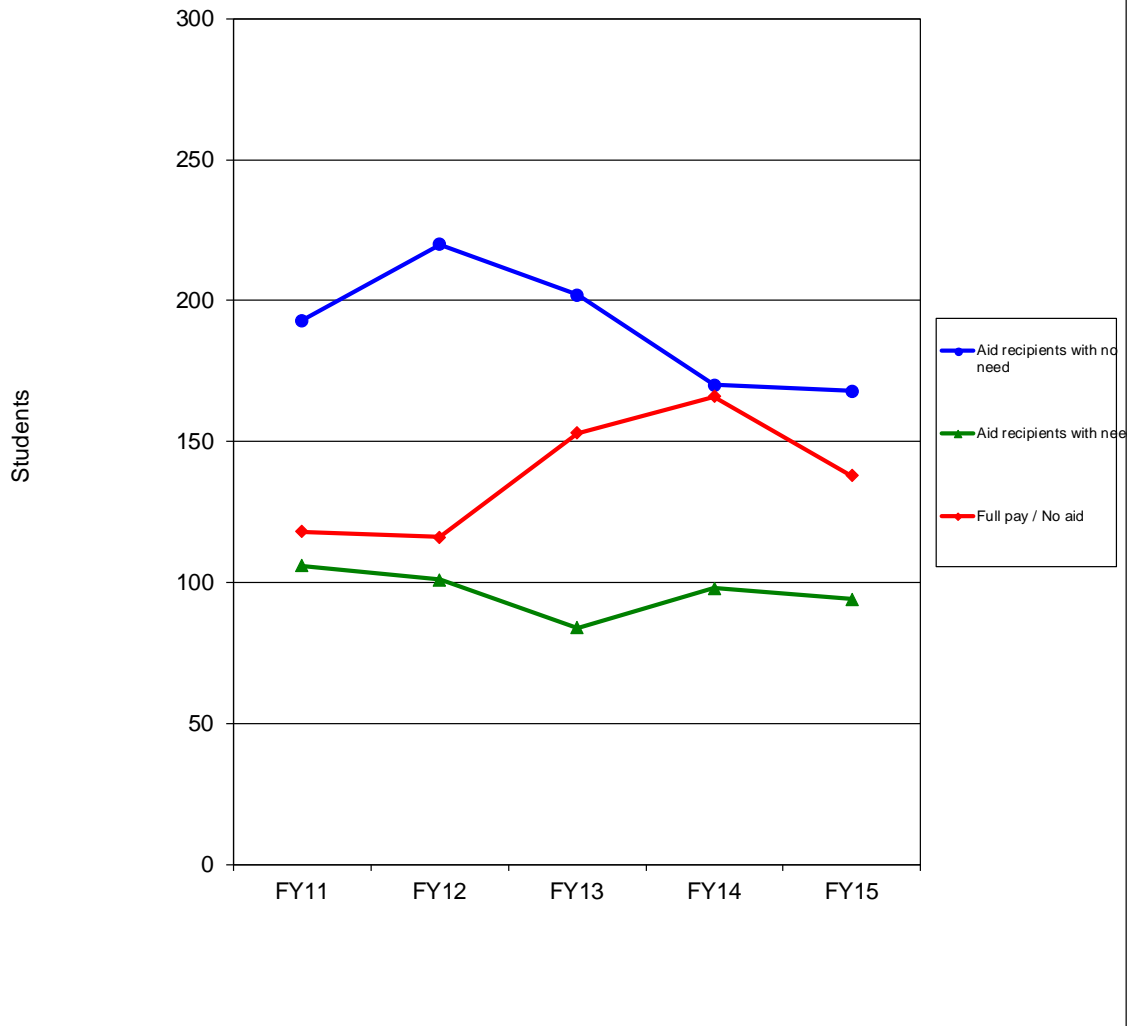
IR&P/LCB 10/15

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

Table 4.5 (Continued)

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change FY11-FY15	% Change FY11-FY15
Total Enrolled for 9 months (N)	60	62	53	51	49						-11	-18%
Cost of Attendance	\$33,382	\$34,812	\$36,358	\$37,585	\$38,110						\$4,728	14%
Less Expected Family Contribution*	<u>9,339</u>	<u>9,569</u>	<u>11,238</u>	<u>9,740</u>	<u>11,548</u>	28%	27%	31%	26%	30%	2,209	24%
Financial Need	24,043	25,244	25,120	27,846	26,562	72%	73%	69%	74%	70%	2,519	10%
Less Grant Aid	11,357	9,733	12,621	11,298	10,210	34%	28%	35%	30%	27%	-1,148	-10%
Unmet Need	\$12,686	\$15,511	\$12,499	\$16,548	\$16,352	38%	45%	34%	44%	43%	3,667	29%
% Grant Aid that Met Financial Need	47%	39%	50%	41%	38%							
Non-Grant Sources to Meet Remaining Unmet Financial Need												
College Work Study	\$0	\$0	\$0	\$123	\$0	0%	0%	0%	11%	10%	110,210	110,210

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



	FY11	FY12	FY13	FY14	FY15	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	12	11	12	15	18	6	50.0%
Grant aid, no FAFSA	181	209	190	155	150	-31	-17.1%
Aid recipients with no need	193	220	202	170	168	-25	-13.0%
Aid recipients with need*	106	101	84	98	94	-12	-11.3%
Full pay / No aid	118	116	153	166	138	20	16.9%
Total of all full-time, Degree-Seeking Non-Res UG	437	437	439	434	400	-17	-4.1%

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

Source: PeopleSoft
 IR&P/LCB 10/15

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

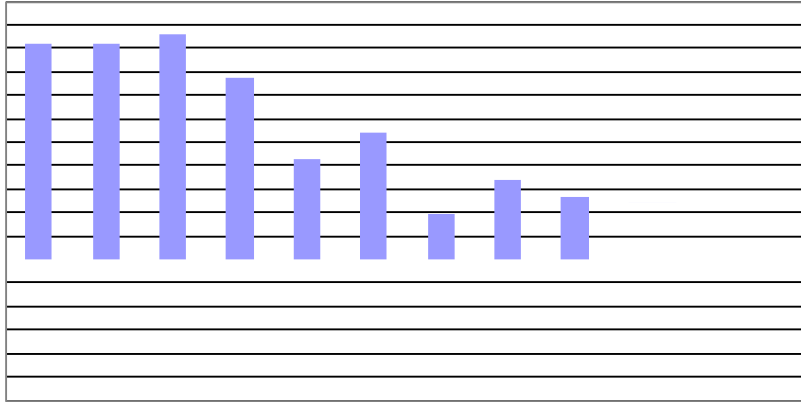
Income Level	FY11					FY15				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	1%	25%	0%	24%	51%	1%	39%	0%	10%	50%
\$20,000 to \$40,00	4%	30%	0%	16%	51%	10%	40%	0%	9%	41%
\$40,000 to \$60,000	24%	35%	0%	19%	22%	17%	39%	0%	15%	29%
\$60,000 to \$80,000	27%	57%	0%	6%	10%	23%	54%	0%	6%	17%
\$80,000 to \$100,000	43%	39%	0%	5%	14%	41%	44%	0%	2%	13%
>\$100,000	66%	37%	0%	6%	-9%	72%	54%	0%	4%	-29%

Source: PeopleSoft
IR&P/LCB 10/15

Table 5.4
Average PLUS Loan Awarded to PLUS Loan Recipients, Non-Resident, Full-time,
Degree-Seeking Undergraduates by Financial Need at the
University of Missouri-St. Louis, FY11 - FY15

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	17	\$13,410	18	\$12,464	14	\$14,246	12	\$11,080	6	\$10,810
Without Need	3	14,178	3	15,585	2	13,540	1	5,224	1	12,550
	20	\$13,525	21	\$12,910	16	\$14,158	13	\$10,630	7	\$11,059

Source: PeopleSoft
IR&P/LCB 10/15



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

Table 5.5

Table 5.5 (Continued)

	FY11	FY12	FY13	FY14	FY15	FY11	FY12	FY13	FY14	FY15	# Change	% Change
	3	6	3	4	6						FY11-FY15	FY11-FY15
											3	100%
Total Enrolled for 9 months (N)	3	6	3	4	6							
Cost of Attendance	\$37,922	\$34,701	\$34,785	\$37,881	\$39,194						\$1,272	3%
Less Expected Family Contribution*	<u>10,150</u>	<u>11,675</u>	<u>9,905</u>	<u>11,516</u>	<u>8,835</u>	27%	34%	28%	30%	23%	-1,315	-13%
Financial Need	27,772	23,027	24,879	26,364	30,359	73%	66%	72%	70%	77%	2,587	9%
Less Grant Aid	21,639	13,060	18,997	15,220	21,320	57%	38%	55%	40%	54%	-319	-1%
Unmet Need	\$6,133	\$27,094	ree9									66%