

University of Missouri System  
Undergraduate Financial Aid Summary Report  
FY2010FY2014

(Missouri Resident Undergraduate Students)

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December 2014

IR&P 2014, Report 8

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FY2010-FY2014  
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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 2009-10 (FY10) through fiscal year 2013-14 (FY14). 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?

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.

Systemwide 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 3.5% increase in the overall number of full-time, degree

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The volume of Parent Loans for Undergraduate Students (PLUS loans) increased from FY10 to FY14 for both students with financial need and for students without need. In FY10, 3,786 parents borrowed an average \$9,760 to meet their child's education expenses. Five years later, 3,080 parents borrowed approximately \$6,346 to cover these expenses. Systemwide, the amount of PLUS loans distributed decreased from \$37 million in FY10 to \$19.5 million in FY14 (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

## 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 si

Foremost, a BUDGETED COST OF ATTENDANCE (COA) is determined for every  
s

## Section I

### Systemwide Financial Aid Trends of Full-Time, Degree-Seeking Missouri Undergraduates from FY10 to FY14

PLEASE NOTE: The findings below highlight systemwide 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 31,617 to 32,728, an increase of 3.5%. With this increase in enrollment, there has been a 7.6% increase in the number of students with financial need from 16,863 in FY10 to 18,143 in FY14 (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 11.8% and the budgeted cost of attendance increased 5.8% while average grant aid increased 6.0%. The overall trend is that there is a slightly increasing gap between tuition 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?

There has been a significant increase in the overall number of students with need that received institutional grant aid, and the average institutional grant award increased nearly \$150 over the past five years. In FY10 there were 11,273 institutional grants awarded to students with need. The average award amount was \$2,794. Five years later there were 14,675 institutional grants awarded to students with need and the average amount of the award was \$2,941. The university continues to award the priority of institutional gift aid to students with financial need (Table 1.1).

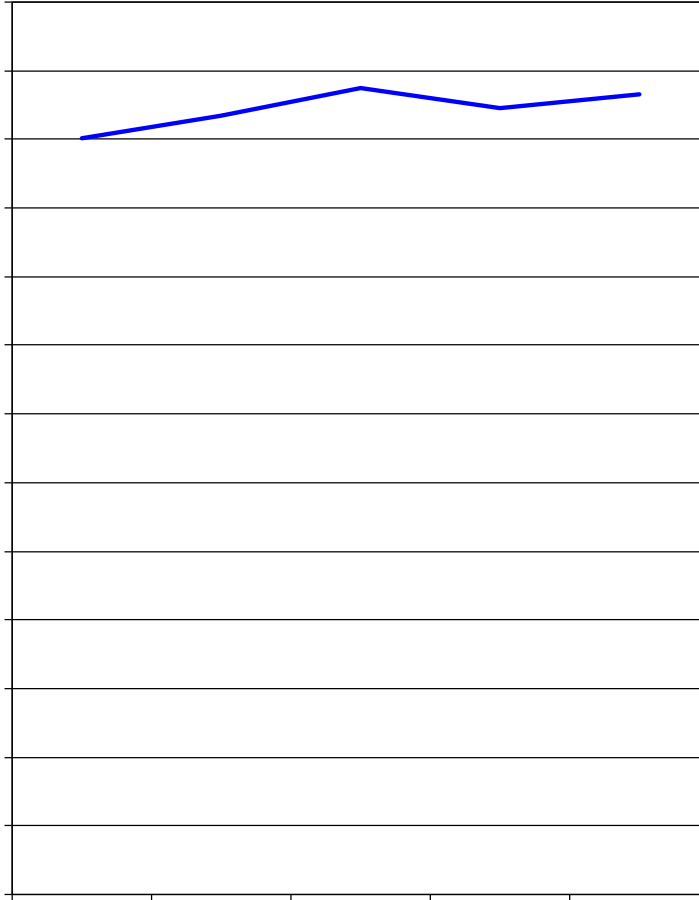
#### 4. How has the distribution of PLUS loans changed over the past five years?

The volume of Parent Loans for Undergraduate Students (PLUS loans) decreased from FY10 to FY14 for students with financial need and for students without need. In FY10, 3,786 parents borrowed an average \$9,760 to meet their child's education expenses. Five years later, 3,080 parents borrowed approximately \$6,346 to cover these expenses. Systemwide, the amount of PLUS loans distributed decreased from \$37 million in FY10 to \$19.5 million in FY14.

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

	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	5,942	5,720	5,728	5,937	5,750	-192	-3.2%
Grant aid, no FAFSA	<u>3,080</u>	<u>3,253</u>	<u>3,118</u>	<u>3,075</u>	<u>3,204</u>	<u>124</u>	4.0%





	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$22,039	\$22,680	\$23,500	\$22,898	\$23,310	\$1,270	5.8%
Tuition & Required Fees	\$8,464	\$8,566	\$9,035	\$9,305	\$9,466	\$1,002	11.8%
Average Grant Aid	\$4,589	\$4,483	\$4,496	\$4,634	\$4,863	\$273	6.0%

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

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

**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*	3,750	\$2,002	3,182	\$2,294	4,187	\$2,485	5,375	\$2,314	5,993	\$2,363
Merit	6,106	\$3,193	6,693	\$3,094	7,106	\$3,219	7,061	\$3,190	7,012	\$3,348
Other**	1,417	\$3,172	1,505	\$3,117	1,461	\$3,595	1,328	\$3,774	1,670	\$3,304
Total	11,273	\$2,794	11,380	\$2,874	12,754	\$3,021	13,764	\$2,904	14,675	\$2,941
Students without Need										
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award

**Table 1.4**

	<b>N</b>	<b>Mean</b>	<b>N</b>	<b>Mean</b>	<b>N</b>	<b>Mean</b>	<b>N</b>	<b>Mean</b>	<b>N</b>	<b>Mean</b>
With Need*	2,296	\$8,922	2,733	\$9,467	2,793	\$9,946	2,361	\$10,247	1,925	\$6,727
Without Need	1,490	11,052	1,395	11,540	1,416	12,290	1,344	12,359	1,155	5,710
Total	3,786	\$9,760	4,128	\$10,168	4,209	\$10,735	3,705	\$11,013	3,080	\$6,346

Source: People-



Source: UIDS, PeopleSoft  
IR&P/LCB 11/14



**Table 1.5 (Continued)**

University of Missouri-System

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Total Enrolled for 9 months (N)</b>	2,408	2,534	2,521	2,399	2,338						-70	-3%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,781	\$22,348	\$23,161	\$22,756	\$23,243						\$1,463	7%
Less Expected Family Contribution*	<u>9,732</u>	<u>9,224</u>	<u>9,276</u>	<u>9,011</u>	<u>8,474</u>	45%	41%	40%	40%	36%	-1,258	-13%
Financial Need	12,048	13,124	13,885	13,745	14,769	55%	59%	60%	60%	64%	2,721	23%
Less Grant Aid	3,859	3,815	3,875	4,238	4,488	18%	17%	17%	19%	19%	629	16%
Unmet Need	\$8,189	\$9,309	\$10,009	\$9,507	\$10,281	38%	42%	43%	42%	44%	2,092	26%
<b>% Grant Aid that Met Financial Need</b>	<b>32%</b>	<b>29%</b>	<b>28%</b>	<b>31%</b>	<b>30%</b>							

**Non-Grant Sources to Meet**

**Remaining Unmet Financial Need**

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Percent Cost of Attendance</b>												
College Work Study	\$177	\$114	\$160	\$97	\$94	1%	1%	1%	0%	0%	-82	-47%
Need-based Loans	\$3,537	\$3,632	\$3,609	\$3,484	\$3,508	16%	16%	16%	15%	15%	-29	-1%
Non-Need Based Loans	689	875	939	1,002	1,052	3%	4%	4%	4%	5%	364	53%
Remaining Unmet Need	\$3,786	\$4,687	\$5,300	\$4,923	\$5,626	17%	21%	23%	22%	24%	1,840	49%
*Amount Borrowed to meet EFC	\$3,275	\$3,152	\$3,127	\$3,641	\$2,828	15%	14%	14%	16%	12%	-447	-14%

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

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Total Enrolled for 9 months (N)</b>	2,049	2,137	2,225	2,263	2,120						71	3%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$21,825	\$22,323	\$23,170	\$22,768	\$23,221						\$1,396	6%
Less Expected Family Contribution*	<u>14,379</u>	<u>14,180</u>	<u>14,229</u>	<u>13,772</u>	<u>13,290</u>	66%	64%	61%	60%	57%	-1,089	-8%
Financial Need	7,446	8,144	8,941	8,996	9,932	34%	36%	39%	40%	43%	2,485	33%
Less Grant Aid	3,055	2,964	3,017	3,036	3,350	14%	13%	13%	13%	14%	295	10%
Unmet Need	\$4,391	\$5,179	\$5,924	\$5,961	\$6,582	20%	23%	26%	26%	28%	2,191	50%
<b>% Grant Aid that Met Financial Need</b>	<b>41%</b>	<b>36%</b>	<b>34%</b>	<b>34%</b>	<b>34%</b>							

**Non-Grant Sources to Meet**

**Remaining Unmet Financial Need**

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Percent Cost of Attendance</b>												
College Work Study	\$89	\$84	\$101	\$56	\$47	0%	0%	0%	0%	0%	-42	-47%
Need-based Loans	\$2,964	\$3,163	\$3,240	\$3,232	\$3,220	14%	14%	14%	14%	14%	256	9%
Non-Need Based Loans	394	493	550	557	614	2%	2%	2%	2%	3%	220	56%
Remaining Unmet Need	\$944	\$1,440	\$2,033	\$2,115	\$2,701	4%	6%	9%	9%	12%	1,757	186%
*Amount Borrowed to meet EFC	\$4,778	\$4,760	\$4,619	\$4,485	\$4,163	22%	21%	20%	20%	18%	-615	-13%

Income > \$100,000

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change 0 FY10-FY14	% Change FY10-FY14
<b>Total Enrolled for 9 months (N)</b>	1,267	1,506	1,795	1,810	2,062						795	63%
<b>Percent Cost of Attendance</b>												
Cost of Attendance	\$22,190	\$22,547	\$23,406	\$23,175	\$23,548						\$1,358	6%
Less Expected Family Contribution*	<u>15,231</u>	<u>16,101</u>	<u>16,777</u>	<u>16,340</u>	<u>16,518</u>	69%	71%	72%	71%	70%	1,287	8%
Financial Need	6,959	6,446	6,629	6,834	7,030	31%	29%	28%	29%	30%	71	1%
Less Grant Aid	2,818	2,625	2,734	2,795	3,065	13%	12%	12%	12%	13%	247	9%
Unmet Need	\$4,141	\$3,820	\$3,895	\$4,040	\$3,965	19%	17%	17%	17%	17%	-176	-4%
<b>% Grant Aid that Met Financial Need</b>	<b>40%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>44%</b>							

**Non-Grant Sources to Meet**

**Remaining Unmet Financial Need**

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Percent Cost of Attendance</b>												
College Work Study	\$59	\$25	\$34	\$17	\$34	0%	0%	0%	0%	0%	-24	-41%
Need-based Loans	\$2,546	\$2,628	\$2,596	\$2,580	\$2,568	11%	12%	11%	11%	11%	23	1%
Non-Need Based Loans	739	576	558	634	696	3%	3%	2%	3%	3%	-43	-6%
Remaining Unmet Need	\$798	\$591	\$707	\$809	\$666	4%	3%	3%	3%	3%	-132	-16%
*Amount Borrowed to meet EFC	\$4,853	\$5,431	\$5,626	\$5,219	\$5,786	22%	24%	24%	23%	25%	933	19%

Source: PeopleSoft  
IR&P/LCB 11/14

## Section II

### Campus-Level Financial Aid Trends of Full-Time, DegreeSeeking Missouri Undergraduates from FY10to FY14

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)



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	4,222	4,140	4,146	4,157	3,956	-266	-6.3%

	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance							

**Table 2.1**

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*	3,136	\$2,034	2,558	\$2,427	3,189	\$2,762	3,380	\$2,749	3,546	\$2,862
Merit	2,688	\$2,949	2,922	\$2,886	3,104	\$2,877	3,104	\$2,802	2,919	\$2,929
Other**	799	\$3,607	792	\$3,697	813	\$4,031	741	\$4,230	961	\$3,295
Total	6,623	\$2,595	6,272	\$2,801	7,106	\$2,957	7,225	\$2,924	7,426	\$2,945

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	3,286	\$2,847	3,173	\$2,868	3,307	\$2,794	3,431	\$2,727	3,171	\$2,824
Other**	625	\$3,900	787	\$3,937	705	\$4,110	668	\$4,691	837	\$3,888
Total	3,911	\$3,015	3,960	\$3,081	4,012	\$3,025	4,099	\$3,047	4,008	\$3,046

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

\*\*Includes athletic aid and tuition waivers.

Source: PeopleSoft

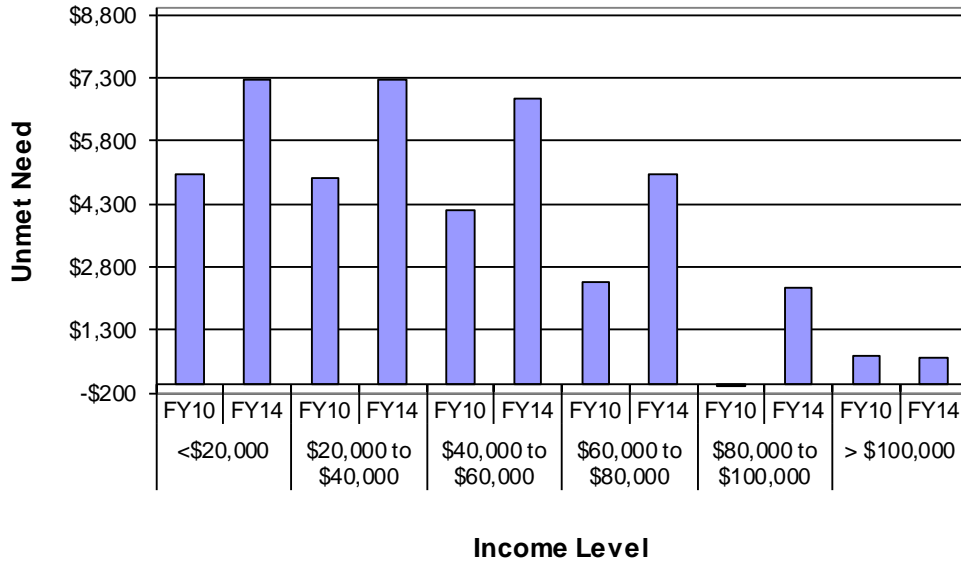
**Table 2.3**  
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-  
Columbia, FY10 & FY14**

Income Level	FY10					FY14				
	% 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	3%	40%	1%	32%	24%	1%	37%	1%	30%	31%
\$20,000 to \$40,00	7%	40%	2%	28%	24%	6%	36%	1%	26%	31%
\$40,000 to \$60,000	25%	29%	2%	25%	20%	19%	29%	1%	22%	29%
\$60,000 to \$80,000	47%	20%	1%	21%	12%	38%	20%	0%	20%	22%
\$80,000 to \$100,000	69%	15%	0%	16%	0%	59%	14%	0%	17%	10%
>\$100,000	68%	12%	0%	17%	3%	71%	11%	0%	15%	3%

Source: PeopleSoft  
IR&P/LCB 11/14



**Figure 2.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Columbia, FY10 vs. FY14**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/14

**Table 2.5**

FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change
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	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	511	484	529	553	556	45	8.8%
Grant aid, no FAFSA	<u>314</u>	<u>314</u>	<u>307</u>	<u>308</u>	<u>293</u>	<u>-21</u>	-6.7%
Aid recipients with no need	825	798	836	861	849	24	2.9%
Aid recipients with need*	2,875	3,173	3,255	3,252	3,211	336	11.7%
Full pay / No aid	443	476	476	477	440	-3	-0.7%
Total of all full- time, Degree-Seeking MO UG	4,143	4,447	4,567	4,590	4,500	357	8.6%

	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,892	\$25,904	\$26,516	\$24,562	\$24,441	-\$451	-1.8%
Tuition & Required Fees	\$8,273	\$8,602	\$9,029	\$9,299	\$9,456	\$1,183	14.3%
Average Grant Aid	\$4,915	\$4,694	\$4,578	\$4,673	\$4,833	-\$82	-1.7%

**Table 3.1**

**Average Institutional Grant Awards Distributed to Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri-Kansas City, FY10- FY14**

Students with Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	118	\$2,008	122	\$1,796	154	\$1,452	360	\$2,227	321	\$2,450
Merit	1,163	\$3,722	1,262	\$3,155	1,392	\$3,234	1,300	\$2,858	1,375	\$2,864
Other**	103	\$3,087	98	\$3,713	84	\$4,850	95	\$5,020	105	\$5,118
<b>Total</b>	<b>1,384</b>	<b>\$3,529</b>	<b>1,482</b>	<b>\$3,080</b>	<b>1,630</b>	<b>\$3,149</b>	<b>1,755</b>	<b>\$2,845</b>	<b>1,801</b>	<b>\$2,922</b>
Students without Need	FY10		FY11		FY12		FY13		FY14	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award										
Merit	531	\$3,294	562	\$3,226	581	\$3,228	605	\$3,362	609	\$3,324
Other**	49	\$5,632	41	\$5,524	51	\$4,207	48	\$5,604	53	\$6,710
<b>Total</b>	<b>580</b>	<b>\$3,491</b>	<b>603</b>	<b>\$3,382</b>	<b>632</b>	<b>\$3,307</b>	<b>653</b>	<b>\$3,527</b>	<b>662</b>	<b>\$3,595</b>

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

\*\*Includes athletic aid and tuition waivers.

Source: PeopleSoft

IR&P/LCB 11/14

**Table 3.2**

**Total Grant Aid as % of Tuition & Required Fees and % Total Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY10 & FY14**

Income Level	FY10			FY14		
	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance	Grant Aid	% Tuition & Required Fees	% Total Cost of Attendance
<\$20,000	\$7,054	85%	28%	\$6,385	68%	26%
\$20,000 to \$40,000	\$6,493	78%	26%	\$6,165	65%	25%
\$40,000 to \$60,000	\$4,626	56%	19%	\$5,235	55%	21%
\$60,000 to \$80,000	\$3,216	39%	13%	\$3,513	37%	14%
\$80,000 to \$100,000	\$3,044	37%	12%	\$2,589	27%	11%
>\$100,000	\$3,310	40%	13%	\$2,733	29%	11%

Source: Institutional Characteristics & PeopleSoft

IR&P/LCB 11/14

**Table 3.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY10 & FY14**

Income Level	FY10					FY14				
	% 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	3%	28%	3%	30%	37%	2%	26%	3%	30%	39%
\$20,000 to \$40,00	9%	26%	3%	23%	39%	7%	25%	2%	26%	40%
\$40,000 to \$60,000	21%	19%	3%	20%	37%	17%	21%	1%	22%	38%
\$60,000 to \$80,000	41%	13%	2%	18%	27%	33%	14%	1%	19%	32%
\$80,000 to \$100,000	62%	12%	1%	15%	9%	55%	11%	1%	18%	16%
>\$100,000	70%	13%	1%	13%	3%	73%	11%	1%	13%	2%

Source: PeopleSoft  
IR&P/LCB 11/14

**Table 3.4**

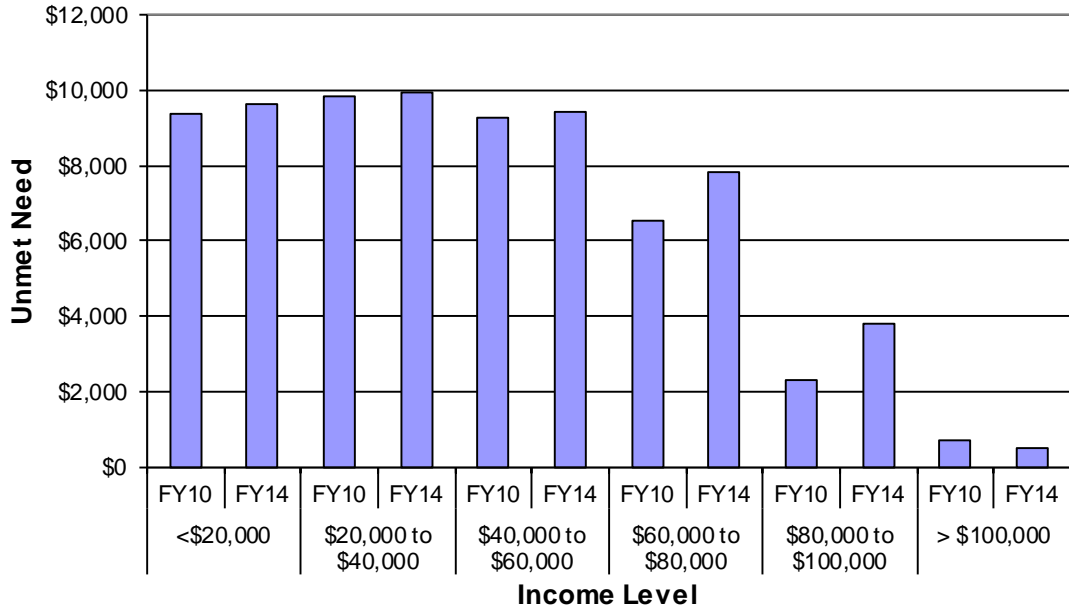
**Average PLUS Loan Awarded to PLUS Loan Recipients, Resident, Full-time, Degree-Seeking Undergraduates by Financial Need at the University of Missouri-Kansas City, FY10 - FY14**

	FY10		FY11		FY12		FY13		FY14	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	378	\$9,801	410	\$10,953	401	\$10,976	371	\$10,464	323	\$10,602
Without Need	145	10,850	121	10,321	132	12,118	134	12,396	134	10,908
	523	\$10,092	531	\$10,809	533	\$11,259	505	\$10,976	457	\$10,691

Source: PeopleSoft  
IR&P/LCB 11/14



**Figure 3.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Kansas City, FY10 vs. FY14**



Source: UIDS, PeopleSoft  
 IR&P/LCB 11/14

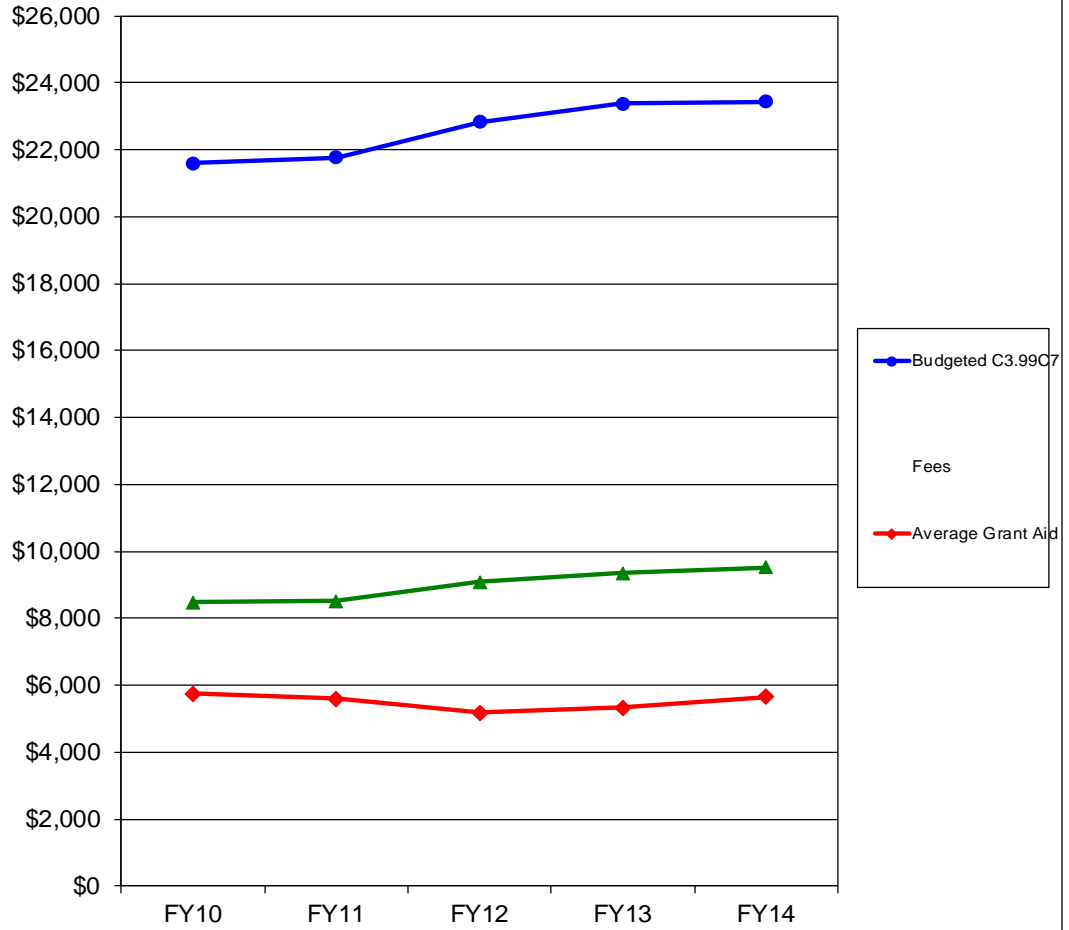






5-yr

**Figure 4.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for Full-time Undergraduate Missouri Residents at Missouri S&T, FY10 - FY14**



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$21,599	\$21,766	\$22,828	\$23,379	\$23,438	\$1,839	8.5%
Tuition & Required Fees	\$8,488	\$8,528	\$9,084	\$9,350	\$9,519	\$1,031	12.1%
Average Grant Aid	\$5,745	\$5,608	\$5,181	\$5,338	\$5,661	-\$84	-1.5%

Source: Institutional Characteristics & PeopleSoft  
 IR&P/LCB 11/14



**Table 4.3**

Income Level	Expected					Expected				
	Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA	Family Contribution	Gift Aid	Work Study	Loans	% Unmet COA
<\$20,000	2%	40%	2%	31%	25%	1%	33%	1%	31%	33%
\$20,000 to \$40,00	7%	42%	1%	23%	27%	5%	36%	1%	26%	32%
\$40,000 to \$60,000	21%	34%	0%	20%	25%	32%				

Source: PeopleSoft  
IR&P/LCB 11/14

Source: UIDS, PeopleSoft  
IR&P/LCB 11/14

**Table 4.5**

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Total Enrolled for 9 months (N)</b>	412	403	475	492	482						70	17%
Cost of Attendance	\$21,767	\$21,847	\$22,924	\$23,447	\$23,509						\$1,742	8%
Less Expected Family Contribution*	<u>416</u>	<u>553</u>	<u>397</u>	<u>233</u>	<u>310</u>	2%	3%	2%	1%	1%	-106	-25%
Financial Need	21,350	21,294	22,527	23,214	23,199	98%	97%	98%	99%	99%	1,848	9%
Less Grant Aid	8,763	8,594	7,279	7,735	7,873	40%	39%	32%	33%	33%	-890	-10%
Unmet Need	\$12,587	\$12,700	\$15,248	\$15,479	\$15,326	58%	58%	67%	66%	65%	2,739	22%
<b>% Grant Aid that Met Financial Need</b>	<b>41%</b>	<b>40%</b>	<b>32%</b>	<b>33%</b>	<b>34%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
College Work Study	\$475	\$266	\$342	\$317	\$292	2%	1%	1%	1%	1%	-183	-39%
Need-based Loans	3,989	4,094	4,483	4,376	3,904	18%	19%	20%	19%	17%	-85	-2%
Non-Need Based Loans	2,761	3,058	3,793	3,294	3,362	13%	14%	17%	14%	14%	601	22%
Remaining Unmet Need	\$5,363	\$5,282	\$6,631	\$7,492	\$7,768	25%	24%	29%	32%	33%	2,405	45%
*Amount Borrowed to meet EFC	\$262	\$308	\$214	\$95	\$141	1%	1%	1%	0%	1%	-121	-46%
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Total Enrolled for 9 months (N)</b>	376	405	420	400	399						23	6%
Cost of Attendance	\$21,614	\$21,799	\$22,839	\$23,374	\$23,388						\$1,774	8%
Less Expected Family Contribution*	<u>1,600</u>	<u>1,491</u>	<u>1,238</u>	<u>1,462</u>	<u>1,161</u>	7%	7%	5%	6%	5%	-439	-27%
Financial Need	20,015	20,307	21,601	21,912	22,228	93%	93%	95%	94%	95%	2,213	11%
Less Grant Aid	8,977	8,909	8,120	7,762	8,408	42%	41%	36%	33%	36%	-569	-6%
Unmet Need	\$11,038	\$11,399	\$13,481	\$14,150	\$13,820	51%	52%	59%	61%	59%	2,782	25%
<b>% Grant Aid that Met Financial Need</b>	<b>45%</b>	<b>44%</b>	<b>38%</b>	<b>35%</b>	<b>38%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
College Work Study	\$268	\$238	\$281	\$220	\$217	1%	1%	1%	1%	1%	-51	-19%
Need-based Loans	3,687	3,647	4,083	3,804	3,881	17%	17%	18%	16%	17%	194	5%
Non-Need Based Loans	1,276	1,788	2,336	2,060	2,196	6%	8%	10%	9%	9%	920	72%
Remaining Unmet Need	\$5,807	\$5,725	\$6,781	\$8,065	\$7,525	27%	26%	30%	35%	32%	1,718	30%
*Amount Borrowed to meet EFC	\$730	\$730	\$637	\$657	\$580	3%	3%	3%	3%	2%	-151	-21%
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-4(Y)3:	

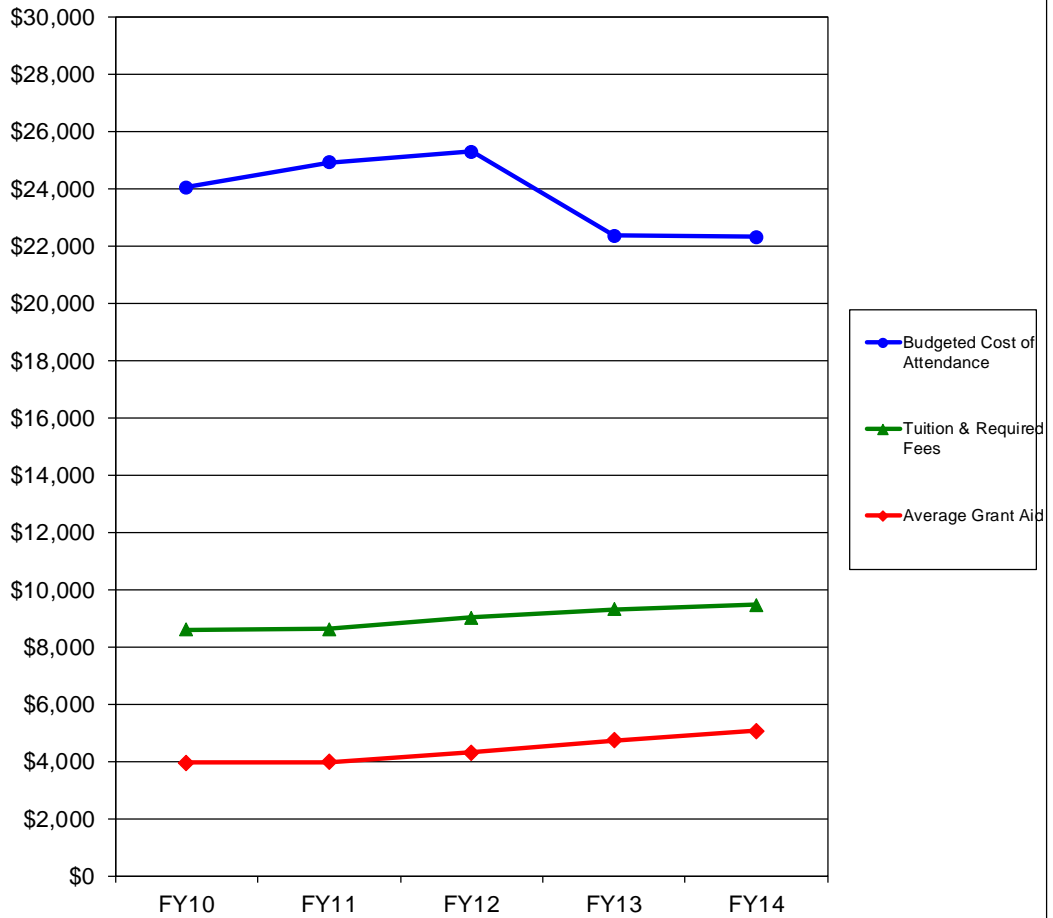
**Table 4.5 (Continued)**

	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Total Enrolled for 9 months (N)</b>	370	440	388	389	418						48	13%
Cost of Attendance	\$21,567	\$21,749	\$22,809	\$23,323	\$23,454						\$1,887	9%
Less Expected Family Contribution*	<u>8,502</u>	<u>8,093</u>	<u>8,685</u>	<u>8,475</u>	<u>8,168</u>	39%	37%	38%	36%	35%	-334	-4%
Financial Need	13,065	13,656	14,124	14,847	15,286	61%	63%	62%	64%	65%	2,221	17%
Less Grant Aid	4,539	4,794	4,003	4,658	5,202	21%	22%	18%	20%	22%	663	15%
Unmet Need	\$8,526	\$8,862	\$10,121	\$10,189	\$10,084	40%	41%	44%	44%	43%	1,558	18%
<b>% Grant Aid that Met Financial Need</b>	<b>35%</b>	<b>35%</b>	<b>28%</b>	<b>31%</b>	<b>34%</b>							
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>												
College Work Study	\$14	\$5	\$26	\$36	\$18	0%	0%	0%	0%	0%	4	
Need-based Loans	3,475	3,431	3,585	3,327	3,271	16%	16%	16%	14%	14%	-203	-6%
Non-Need Based Loans	352	1,046	1,377	1,510	1,206	2%	5%	6%	6%	5%	854	243%
Remaining Unmet Need	\$4,685	\$4,381	\$5,133	\$5,317	\$5,588	22%	20%	23%	23%	24%	903	19%
*Amount Borrowed to meet EFC	\$2,627	\$2,807	\$2,994	\$6,427	\$2,972	12%	13%	13%	28%	13%	346	13%
	FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change FY10-FY14	% Change FY10-FY14
<b>Total Enrolled for 9 months (N)</b>	336	343	371	377	379						43	13%
Cost of Attendance	\$21,559	\$21,718	\$22,793	\$23,357	\$23,437						\$1,878	9%
Less Expected Family Contribution*	<u>12,896</u>	<u>12,374</u>	<u>12,536</u>	<u>12,498</u>	<u>12,144</u>	60%	57%	55%	54%	52%	-752	-6%
Financial Need	8,663	9,344	10,257	10,859	11,293	40%	43%	45%	46%	48%	2,630	30%
Less Grant Aid	3,626	3,896	3,820	3,920	4,064	17%	18%	17%	17%	17%	438	12%
Unmet Need	\$5,036	\$5,449	\$6,437	\$6,939	\$7,229	23%	25%	28%	30%			



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	493	424	390	531	504	11	2.2%
Grant aid, no FAFSA	<u>331</u>	<u>360</u>	<u>324</u>	<u>272</u>	<u>285</u>	<u>-46</u>	-13.9%

**Figure 5.2**  
**Tuition 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, FY10 - FY14**



	FY10	FY11	FY12	FY13	FY14	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$24,056	\$24,915	\$25,299	\$22,364	\$22,324	-\$1,732	-7.2%
Tuition & Required Fees	\$8,595	\$8,631	\$9,038	\$9,314	\$9,474	\$879	10.2%
Average Grant Aid	\$3,952	\$3,983	\$4,317	\$4,746	\$5,071	\$1,118	28.3%

Source: Institutional Characteristics & PeopleSoft  
 IR&P/LCB 11/14

**Table 5.1**

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*	121	\$2,744	118	\$2,896	456	\$1,697	979	\$1,573	1,429	\$1,569

**Table 5.3**  
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-  
 St. Louis, FY10 & FY14**

Income Level	FY10					FY14				
	% 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	3%	22%	1%	31%	44%	2%	27%	0%	30%	41%
\$20,000 to \$40,00	9%	21%	0%	23%	46%	8%	28%	0%	21%	42%
\$40,000 to \$60,000	21%	16%	0%	19%	45%	18%	24%	0%	20%	38%
\$60,000 to \$80,000	44%	11%	0%	17%	28%	38%	17%	0%	17%	27%
\$80,000 to \$100,000	65%	9%	0%	14%	12%	61%	14%	0%	15%	10%
>\$100,000	67%	10%	0%	16%	6%	72%	16%	0%	13%	-1%

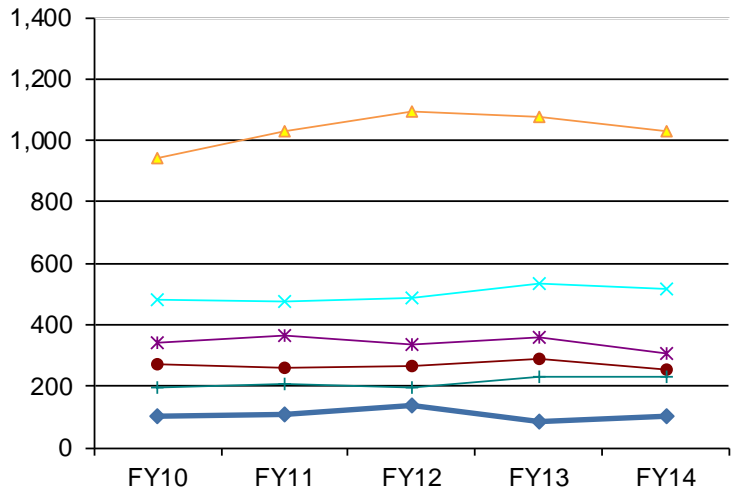
Source: PeopleSoft  
 IR&P/LCB 11/14

**Table 5.4**

	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	201	\$9,264	251	\$8,533	247	\$8,475	157	\$8,577	170	\$8,702
Without Need	92	9,368	85	9,036	77	8,626	<del>83</del>	<del>8,254</del>	<del>82</del>	<del>7,686</del>
	293	\$9,297	336	\$8,660	324					

Figure 5.3

Number of Full-



Source: PeopleSoft  
IR&P/LCB 11/14

Source: UIDS, PeopleSoft  
IR&P/LCB 11/14



**Table 5.5 (Continued)**

FY10	FY11	FY12	FY13	FY14	FY10	FY11	FY12	FY13	FY14	# Change
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