



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2003-04 Update

Financial Aid Highlights for 2003-04

What financial aid is available for UW students?

- UW System students received \$699.7 million in financial aid, an increase of 12 percent over 2002-03.
- UW students received \$201.0 million in grant funding.
- UW students borrowed \$484.6 million in student loans.
- UW students also received \$14.1 million in Federal work study funding.

What are the sources of financial aid?

- Federal sources accounted for 80 percent of UW System financial aid.
- State sources accounted for another 7 percent.
- UW System campuses provided 5 percent of UW System financial aid.
- Eight percent (8%) of UW System financial aid was provided by private or community sources.

How many UW students receive financial aid?

- A total of 98,447 UW System students received financial aid. This is 61 percent of all students enrolled.
- Thirty-three percent (33%) of all enrolled students, or 52,382 students, received a grant.
- Half of all enrolled students, or 79,734 students, borrowed from a student loan program in 2003-04.
- Sixty three percent (63%) of resident undergraduates had loan debt at graduation. The average loan debt of these borrowers was \$17,250.
- Six percent (6%) of UW System enrollment (9,904) received Federal work study.
- Sixty-four percent (64%) of undergraduate students received some form of financial aid.

The University of Wisconsin System
Office of Policy Analysis and Research
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OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 98,447 UW students (61% of total enrollment) received \$699.7 million in financial aid in 2003-04 (Table 1). Compared to 2002-03, the number of financial aid recipients increased by 4,359, while dollars awarded increased by \$76.8 million. Three out of five undergraduate students (64%) received some financial aid (including non-need-based aid) in 2003-04.

The percentage of undergraduate and graduate students receiving some form of financial aid has risen steadily since 1987-88. Between 2002-03 and 2003-04 the percentage receiving aid grew from 57 percent to 61 percent, the largest increase since 1992-93.

Table 1
Financial Aid Provided to UW System Students

Year	Undergraduate						Graduate		Total Aided		
	Total		Resident		Non-Resident		#	% Enroll	#	\$M	% Enroll
	#	% Enroll	#	% Enroll	#	% Enroll					
87-88	53,220	38%	47,116	39%	6,104	32%	4,688	21%	57,908	\$212.5	36%
88-89	52,225	37%	46,074	38%	6,151	31%	4,899	22%	57,124	\$208.2	35%
89-90	52,212	38%	45,757	39%	6,455	31%	5,074	23%	57,286	\$217.9	36%
90-91	53,234	39%	46,710	40%	6,524	31%	5,501	24%	59,735	\$234.5	37%
91-92	56,246	41%	48,972	42%	7,274	34%	5,907	25%	62,153	\$262.2	39%
92-93	60,700	45%	52,506	46%	8,194	41%	6,573	29%	67,273	\$288.9	43%
93-94	64,491	49%	54,635	49%	9,856	51%	6,669	29%	71,160	\$339.7	46%
94-95	66,046	51%	55,836	51%	10,210	52%	6,993	30%	73,039	\$373.4	48%
95-96	67,156	53%	56,533	53%	10,623	54%	7,191	32%	74,347	\$388.7	50%
96-97	68,603	54%	57,617	54%	10,986	54%	7,063	33%	75,666	\$404.9	51%
97-98	72,240	56%	62,462	58%	9,778	46%	7,505	35%	79,745	\$440.8	53%
98-99	73,903	56%	63,601	58%	10,302	47%	7,334	35%	81,237	\$453.9	53%
99-00	74,143	55%	63,836	57%	10,307	46%	6,904	33%	81,047	\$468.0	52%
00-01	76,602	56%	65,216	58%	11,386	50%	7,615	36%	84,217	\$497.8	54%
01-02	80,431	58%	68,578	59%	11,853	51%	8,163	39%	88,594	\$550.0	56%
02-03	84,705	60%	72,482	61%	12,223	53%	9,383	40%	94,088	\$622.9	57%
03-04	88,529	64%	76,132	65%	12,397	55%	9,918	46%	98,447	\$699.7	61%

SOURCES OF AID FOR UW STUDENTS

Four out of every five financial aid dollars (80%) to UW students were provided or underwritten through a Federal program (Table 2). Aid from state sources represented less than one-tenth (7%) of all aid. Institutional aid accounted for five percent of the aid received by UW students. Institutional aid is made up primarily of scholarships funded through sources such as private donations to UW institutions.

The percentage of aid from Federal and State sources has declined slowly since 1988-89. The share of aid from these sources has been replaced by aid from the "other" category. Other aid accounted for one percent of all aid in 1987-88, compared to eight percent in 2003-04. In 2003-04, UW System students received \$29.2 million in alternative loans (such as ConSern, SELF, and TERI loans) and \$21.5 million in non-Federal, non-State grants, which includes most private scholarships.

Another important trend is the decline in the share of grant aid from Federal sources (notably Pell Grants). Federal grants made up 24 percent of all aid in 1987-88. This percentage declined to 13 percent in 2003-04.

Table 2
UW System Financial Aid by Source of Funding

Year	All Aid								Grants							
	Federal		State		Institution		Other		Federal		State		Institution		Other	
	\$M	%	\$M	%	\$M	%	\$M	%	\$M	%	\$M	%	\$M	%	\$M	%
87-88	\$179.5	85%	\$20.3	10%	\$9.0	4%	\$3.7	1%	\$50.8	24%	\$18.5	9%	\$3.1	1%	\$3.5	2%
88-89	\$176.7	85%	\$23.1	11%	\$5.0	2%	\$3.4	2%	\$61.7	30%	\$21.3	10%	\$2.7	1%	\$3.1	2%
89-90	\$181.5	83%	\$24.1	11%	\$7.1	3%	\$5.2	3%	\$61.3	28%	\$21.8	10%	\$4.1	2%	\$4.6	2%
90-91	\$195.5	83%	\$27.6	12%	\$7.3	3%	\$4.1	2%	\$58.7	25%	\$24.8	11%	\$4.3	2%	\$3.8	1%
91-92	\$219.1	84%	\$29.5	11%	\$7.6	3%	\$6.0	2%	\$64.4	25%	\$26.1	10%	\$6.3	2%	\$4.8	2%
92-93	\$235.3	82%	\$30.6	11%	\$13.8	5%	\$9.2	2%	\$68.3	24%	\$27.1	9%	\$12.9	5%	\$7.4	2%
93-94	\$284.6	84%	\$32.4	10%	\$13.6	4%	\$9.1	2%	\$59.0	17%	\$29.2	9%	\$12.7	4%	\$7.8	2%
94-95	\$314.9	84%	\$33.9	9%	\$14.9	4%	\$9.7	3%	\$56.5	15%	\$31.4	8%	\$14.1	4%	\$8.7	3%
95-96	\$330.4	85%	\$30.9	8%	\$16.0	4%	\$11.4	3%	\$52.8	14%	\$28.5	7%	\$15.2	4%	\$9.9	2%
96-97	\$340.4	84%	\$33.9	8%	\$17.8	4%	\$12.8	4%	\$51.7	13%	\$31.2	8%	\$17.1	4%	\$10.8	2%
97-98	\$369.2	84%	\$35.1	8%	\$20.5	5%	\$16.0	3%	\$55.6	13%	\$32.2	7%	\$19.4	4%	\$12.9	3%
98-99	\$378.3	83%	\$34.2	8%	\$22.7	5%	\$18.7	4%	\$63.2	14%	\$34.1	8%	\$21.3	5%	\$14.0	3%
99-00	\$386.2	83%	\$34.9	7%	\$25.6	5%	\$21.3	5%	\$61.0	13%	\$34.6	7%	\$23.9	5%	\$14.3	4%
00-01	\$406.3	81%	\$39.2	8%	\$27.2	5%	\$25.1	6%	\$65.7	16%	\$38.9	8%	\$25.5	5%	\$16.2	3%
01-02	\$446.1	81%	\$39.5	7%	\$31.3	6%	\$33.1	6%	\$78.2	14%	\$38.9	7%	\$29.5	5%	\$20.1	4%
02-03	\$502.7	81%	\$42.3	7%	\$36.7	6%	\$41.2	6%	\$88.6	14%	\$42.1	7%	\$34.9	4%	\$21.8	5%
03-04	\$560.2	80%	\$51.6	7%	\$37.2	5%	\$50.7	8%	\$92.8	13%	\$51.5	7%	\$35.2	5%	\$21.5	4%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loan dollars make up 69 percent of total financial aid dollars. Eighty-one percent (81%) of financial aid recipients received a loan (Table 3). Fifty percent (50%) of enrolled UW students borrowed in 2003-04, up from one-quarter 15 years ago.

Table 3
UW System Distribution of Loans

Year	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
87-88	46,541	80%	29%	\$121.7	57%
88-89	42,554	75%	26%	\$109.0	52%
89-90	40,272	70%	25%	\$115.0	53%
90-91	44,239	75%	28%	\$131.8	56%
91-92	46,773	75%	29%	\$150.0	57%
92-93	48,592	72%	31%	\$162.3	56%
93-94	53,863	76%	35%	\$220.4	65%
94-95	56,663	78%	37%	\$253.1	68%
95-96	59,293	80%	40%	\$272.2	70%
96-97	60,586	80%	41%	\$282.8	70%
97-98	63,955	80%	42%	\$308.9	70%
98-99	64,838	80%	42%	\$309.9	68%
99-00	65,014	80%	42%	\$322.8	69%
00-01	66,797	79%	43%	\$340.3	68%
01-02	70,035	79%	44%	\$371.2	67%
02-03	74,621	79%	45%	\$421.8	68%
03-04	79,734	81%	50%	\$484.6	69%

GRANTS

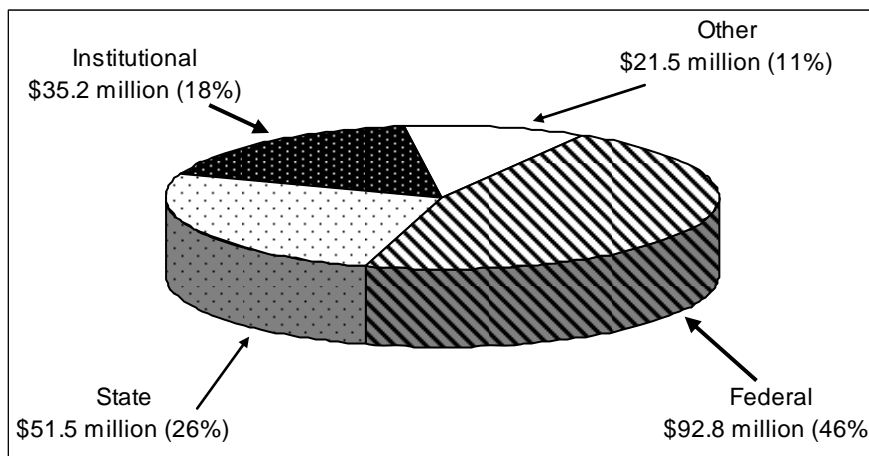
Grant aid comprised 29 percent of all financial aid dollars, a considerable decrease from the late 1980s and early 1990s, when grants comprised over 40 percent of all aid to UW students. In addition, 53 percent of financial aid recipients received a grant in 2003-04 (Table 4). Since the late 1980s, the percentage of aid recipients receiving grants and the percentage of aid dollars awarded as grants have both declined. However, the amount of grant aid disbursed has increased every year since 1995-96. This trend continued in 2003-04.

**Table 4
UW System Distribution of Grants**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
87-88	38,922	67%	24%	\$75.9	36%
88-89	41,654	73%	26%	\$88.8	43%
89-90	41,177	72%	26%	\$91.8	42%
90-91	40,503	69%	25%	\$91.6	39%
91-92	43,861	71%	27%	\$101.6	39%
92-93	47,921	71%	31%	\$115.7	40%
93-94	46,344	65%	30%	\$108.7	32%
94-95	45,201	62%	29%	\$110.7	30%
95-96	43,526	59%	29%	\$106.4	27%
96-97	43,394	57%	29%	\$110.8	27%
97-98	45,265	57%	30%	\$120.1	27%
98-99	46,653	57%	31%	\$132.6	29%
99-00	45,651	56%	29%	\$133.8	29%
00-01	44,836	53%	29%	\$146.3	29%
01-02	48,458	55%	30%	\$166.7	30%
02-03	50,734	54%	31%	\$187.4	30%
03-04	52,382	53%	33%	\$201.0	29%

In 2003-04, Federal grants comprised the largest source of grants (46%) received by UW students followed by State grants at 26 percent (Figure 1). Institutional grants comprised 18 percent of all grants. Grants in the "other" category (11% of all grants) are those provided by private scholarships and by other states to non-resident students.

**Figure 1
Source of Grant Aid for UW System Students
2003-04**



WHEG Grant

The largest need-based State grant program available to Wisconsin residents attending a UW institution is the Wisconsin Higher Education Grant (WHEG). Almost one out of every five (19%) resident undergraduate students received a WHEG award in 2003-04 (Table 5). Other State grant programs are described in Appendix D.

Table 5
WHEG Awards to UW System Undergraduates

Year	Recipients	Avg. Grant	Total \$ (Millions)	% UG Res Enroll
87-88	22,034	\$501	\$11.0	18%
88-89	21,452	\$633	\$13.6	18%
89-90	20,433	\$594	\$12.1	18%
90-91	21,004	\$630	\$13.2	18%
91-92	20,475	\$632	\$12.9	18%
92-93	21,293	\$606	\$12.9	19%
93-94	21,997	\$600	\$13.2	20%
94-95	21,914	\$642	\$14.1	20%
95-96	20,519	\$643	\$13.2	19%
96-97	19,217	\$815	\$15.7	18%
97-98	18,979	\$843	\$16.0	18%
98-99	18,376	\$932	\$17.1	17%
99-00	16,808	\$1,021	\$17.2	15%
00-01	17,931	\$1,131	\$20.3	16%
01-02	19,155	\$1,018	\$19.5	17%
02-03	20,464	\$1,084	\$22.2	18%
03-04	22,808	\$1,244	\$28.4	19%
change from 02-03	11%	15%	28%	NA

The percentage of students receiving a WHEG award reached an historic low in 1999-00 when only 15 percent of the undergraduate resident students received an award. Since 1999-00, this percentage has grown to 19 percent.

Pell Grant

The other major need-based grant program available to Wisconsin resident undergraduates is the Federal Pell Grant. Similar to the WHEG program, almost one out of every four (23%) resident undergraduates received a Pell Grant award in 2003-04 (Table 6). The average Pell Grant award was almost twice as large as the average WHEG award. After reaching a low point in 2000-01, the number of Pell Grant recipients has increased each year.

Table 6
Pell Grant Awards to UW System Resident Undergraduates

Year	Recipients	Avg. Grant	Total \$ (Millions)	% UG Res Enroll
87-88	26,639	\$1,369	\$36.5	22%
88-89	32,416	\$1,436	\$46.5	27%
89-90	30,995	\$1,465	\$45.4	27%
90-91	29,220	\$1,456	\$42.6	25%
91-92	30,661	\$1,538	\$47.2	26%
92-93	30,787	\$1,561	\$48.0	27%
93-94	26,793	\$1,403	\$37.6	24%
94-95	24,807	\$1,416	\$35.1	23%
95-96	22,993	\$1,414	\$32.5	21%
96-97	22,189	\$1,455	\$32.3	21%
97-98	22,854	\$1,547	\$35.4	21%
98-99	24,263	\$1,725	\$41.9	22%
99-00	22,021	\$1,778	\$39.2	20%
00-01	21,833	\$1,960	\$42.8	19%
01-02	23,821	\$2,208	\$52.6	21%
02-03	25,125	\$2,361	\$59.3	22%
03-04	26,722	\$2,413	\$64.5	23%
change from 02-03	6%	2%	9%	NA

Appendix E presents data on Pell Grant awards received by all UW System students. In 2003-04 29,783 students received \$71.8 million through the Pell Grant program, the average award being \$2,410.

FEDERAL WORK STUDY

In 2003-04, \$14.1 million were provided through the Federal Work Study (FWS) program, a work program that includes both Federal and State contributions. In 2003-04, 9,904 students participated in this program, which accounted for two percent of all financial aid dollars (Table 7).

**Table 7
UW System Distribution of Federal Work Study**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
87-88	10,167	18%	6%	\$9.2	4%
88-89	9,608	17%	6%	\$8.7	4%
89-90	9,498	17%	6%	\$9.0	4%
90-91	8,812	15%	6%	\$8.9	4%
91-92	9,397	15%	6%	\$10.3	4%
92-93	9,823	15%	6%	\$10.4	4%
93-94	9,212	13%	6%	\$10.0	3%
94-95	8,491	12%	6%	\$9.0	2%
95-96	8,938	12%	6%	\$9.4	2%
96-97	9,321	12%	6%	\$10.5	3%
97-98	9,444	12%	6%	\$11.7	3%
98-99	9,199	11%	6%	\$11.5	3%
99-00	9,375	12%	6%	\$11.4	2%
00-01	8,986	11%	6%	\$11.2	2%
01-02	9,115	10%	6%	\$12.1	2%
02-03	9,980	11%	6%	\$13.7	2%
03-04	9,904	10%	6%	\$14.1	2%

CHARACTERISTICS OF FINANCIAL AID RECIPIENTS

Most financial aid recipients in the UW System are financially dependent. Sixty-four percent (64%) of all aid recipients, 71 percent of undergraduate students, and 1 percent of graduate students, were dependent (Table 8). A higher percentage of non-resident undergraduate students are dependent (75%) compared to resident undergraduate students (71%).

**Table 8
UW System Financial Aid Recipients by Dependency Level
2003-04**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergrads	Resident	53,950	71%	16,546	22%	5,636	7%	76,132	100%
	Non-Resident	9,260	75%	1,343	11%	1,794	14%	12,397	100%
	Total Undergrads	63,210	71%	17,889	20%	7,430	8%	88,529	100%
Graduates	Resident	100	1%	6,280	87%	836	12%	7,216	100%
	Non-Resident	5	0%	2,057	76%	640	24%	2,702	100%
	Total Graduates	105	1%	8,337	84%	1,476	15%	9,918	100%
Total		63,315	64%	26,226	27%	8,906	9%	98,447	100%

Sixty-two percent (62%) of all UW students of color received some form of financial aid in 2003-04 (Table 9). Eighty-three percent (83%) of these students had demonstrated financial need as defined by the Federal Needs Analysis methodology.

Table 9
UW System Financial Aid Recipients by Race/Ethnicity
2003-04

		# Recips	% Aided	% Recips of Enrolled	% Recips with Need
Undergraduate	African American	3,533	4.0%	91%	88%
	American Indian	782	0.9%	83%	81%
	Asian American	3,340	3.8%	69%	85%
	Hispanic/Latino	2,276	2.6%	74%	77%
	Multicultural Total	9,931	11.2%	78%	84%
	White/Unknown	78,598	88.8%	60%	68%
	Total Undergraduate	88,529	100.0%	61%	70%
Graduate	African American	553	5.6%	78%	82%
	American Indian	115	1.2%	70%	81%
	Asian American	363	3.7%	33%	73%
	Hispanic/Latino	389	3.9%	69%	71%
	Multicultural Total	1,420	14.3%	56%	77%
	White/Unknown	8,498	85.7%	40%	80%
	Total Graduate	9,918	100.0%	41%	79%
Total	African American	4,086	3.6%	78%	87%
	American Indian	897	0.7%	66%	81%
	Asian American	3,703	3.2%	52%	84%
	Hispanic/Latino	2,665	2.1%	56%	76%
	Multicultural Total	11,351	9.6%	62%	83%
	White/Unknown	87,096	61.1%	39%	69%
	Total	98,447	100.0%	58%	71%

STUDENT INDEBTEDNESS

UW resident undergraduate students, who received loans (both need and non-need based) during their academic careers, had an average debt of \$17,250 at graduation in 2003-04 (Table 10). This represents a four percent increase from 2002-03. The proportion of resident undergraduate debt coming from non-need based loan programs increased by two percentage points from last year and now stands at 34 percent. Sixty-three percent (63%) of resident undergraduate students who graduated in 2003-04 had loan debt at graduation, compared to a low of 50 percent a decade earlier. The amount of loan debt has increased steadily since then, even when measured in constant FY 1986 dollars.

Table 10
Cumulative Student Loan Debt
UW System Resident Undergraduates Completing a Bachelor's Degree
Who Borrowed while in College

Year	Loan Recipients	% UG Res Degrees	Average Debt	Avg Debt (FY86 \$)	% \$ Non-Need
87-88	9,535	58%	\$6,782	\$6,372	7%
88-89	9,301	56%	\$6,946	\$6,235	5%
89-90	9,081	54%	\$7,097	\$6,080	7%
90-91	8,505	52%	\$7,317	\$5,945	8%
91-92	8,477	51%	\$7,627	\$6,004	12%
92-93	8,345	50%	\$8,076	\$6,166	16%
93-94	8,729	52%	\$9,072	\$6,798	19%
94-95	8,688	54%	\$10,719	\$7,754	20%
95-96	9,060	57%	\$12,186	\$8,581	24%
96-97	9,261	58%	\$13,332	\$9,129	27%
97-98	9,595	60%	\$14,201	\$9,555	30%
98-99	9,723	61%	\$14,835	\$9,818	34%
99-00	9,920	63%	\$15,314	\$9,912	27%
00-01	10,062	60%	\$15,611	\$9,700	29%
01-02	10,374	62%	\$16,046	\$9,797	31%
02-03	10,475	62%	\$16,523	\$9,932	32%
03-04	11,885	63%	\$17,250	\$10,085	34%

Cumulative loan debt is highest at UW-Milwaukee (Table 11). Baccalaureate recipients at UW-Milwaukee also have the highest percentage of cumulative loan debt in the form of non-need-based loans. The highest percentage of graduates with loan debt is at UW-Superior (77%) and the lowest is at UW-Madison (52%).

Table 11
Cumulative Student Loan Debt for 2003-04
UW System Resident Undergraduates Completing a Bachelor's Degree
by Institution

	Loan Recipients	% Grads with Loan Debt	Average Debt	Average Debt of all Graduates
UW-Madison	2,257	52%	\$17,369	\$9,089
UW-Milwaukee	2,321	66%	\$19,429	\$12,789
UW-Eau Claire	929	69%	\$16,452	\$11,330
UW-Green Bay	547	65%	\$15,448	\$10,048
UW-La Crosse	880	64%	\$16,443	\$10,593
UW-Oshkosh	1,010	66%	\$16,248	\$10,649
UW-Parkside	317	64%	\$18,466	\$11,802
UW-Platteville	545	70%	\$16,785	\$11,713
UW-River Falls	358	71%	\$13,601	\$9,661
UW-Stevens Point	990	65%	\$14,729	\$9,638
UW-Stout	607	73%	\$18,496	\$13,462
UW-Superior	137	77%	\$15,991	\$12,239
UW-Whitewater	987	65%	\$18,483	\$11,923
Total	11,885	63%	\$17,250	\$10,921

Although the percentage of students graduating with loan debt has increased in the past few years, the student loan default rate for UW students (2.5%) remains low (Table 12). The student loan default rate for UW graduates is significantly lower than the student loan default rate of all borrowers nationally showing that the great majority of student loan borrowers are able and committed to making their loan payments.

Table 12
Student Loan Default Rates
UW System and National Data

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002
UW System	3.7%	4.1%	4.2%	3.6%	3.8%	3.6%	2.4%	2.7%	2.7%	2.5%
National	11.6%	10.7%	10.4%	9.6%	8.8%	6.9%	5.6%	5.9%	5.4%	5.2%

Source: U.S. Department of Education

Appendix A
UW System Financial Aid Dollars by Institution
2003-04

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	Total	%	Total	%	Total	%
UW-Madison	\$14.2	\$12.2	\$21.0	\$5.1	\$55.6	28%	\$140.8	29%	\$6.0	43%	\$202.0	29%
UW-Milwaukee	\$16.3	\$9.8	\$2.8	\$2.4	\$31.4	16%	\$88.3	18%	\$0.8	6%	\$120.5	17%
UW-Eau Claire	\$6.5	\$3.0	\$1.5	\$1.6	\$12.7	6%	\$28.6	6%	\$1.1	8%	\$42.4	6%
UW-Green Bay	\$3.8	\$2.2	\$1.8	\$1.0	\$8.7	4%	\$14.4	3%	\$0.3	2%	\$23.4	3%
UW-La Crosse	\$4.4	\$2.4	\$0.0	\$0.1	\$6.9	3%	\$28.1	6%	\$0.4	3%	\$35.5	5%
UW-Oshkosh	\$6.3	\$3.0	\$0.5	\$0.5	\$10.3	5%	\$31.5	7%	\$0.9	6%	\$42.7	6%
UW-Parkside	\$4.5	\$2.1	\$2.9	\$1.0	\$10.5	5%	\$12.7	3%	\$0.4	3%	\$23.6	3%
UW-Platteville	\$4.2	\$2.0	\$0.3	\$0.6	\$7.0	3%	\$17.3	4%	\$0.5	4%	\$24.8	4%
UW-River Falls	\$3.7	\$1.3	\$0.4	\$0.9	\$6.2	3%	\$16.1	3%	\$0.4	3%	\$22.8	3%
UW-Stevens Point	\$7.1	\$2.9	\$0.5	\$1.1	\$11.6	6%	\$22.2	5%	\$1.3	9%	\$35.1	5%
UW-Stout	\$5.7	\$3.4	\$0.4	\$1.0	\$9.5	5%	\$30.4	6%	\$0.7	5%	\$40.6	6%
UW-Superior	\$2.6	\$1.1	\$2.1	\$0.4	\$6.1	3%	\$8.7	2%	\$0.3	2%	\$15.2	2%
UW-Whitewater	\$6.1	\$3.7	\$0.6	\$2.1	\$12.5	6%	\$33.7	7%	\$0.7	5%	\$46.9	7%
UW Colleges	\$7.4	\$3.4	\$0.4	\$0.8	\$12.1	6%	\$11.9	2%	\$0.5	4%	\$24.5	4%
UW System	\$92.8	\$51.5	\$35.2	\$21.5	\$201.0	100%	\$484.6	100%	\$14.1	100%	\$699.7	100%

*Percentages may not total due to rounding.

**All dollars in millions.

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2003-04

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	76,132	12,397	7,216	2,702	98,447
	% of UWS Total Aided	77.3%	12.6%	7.3%	2.7%	100.0%
	% of UWS Enrollment	65.1%	55.5%	55.1%	32.7%	61.3%
Grants	# Grant Recipients	42,621	6,524	2,134	1,103	52,382
	% of UWS Grant Recips	81.4%	12.5%	4.1%	2.1%	100.0%
	% of UWS Enrollment	36.4%	29.2%	16.3%	13.4%	32.6%
Loans	# Borrowers	61,718	9,883	6,174	1,959	79,734
	% of UWS Borrowers	77.4%	12.4%	7.7%	2.5%	100.0%
	% of UWS Enrollment	52.8%	44.2%	47.1%	23.7%	49.6%
UW-Madison						
Totals	# Total Aided	12,741	3,884	2,816	1,865	21,306
	% of UWS Total Aided w/in Category	16.7%	31.3%	39.0%	69.0%	21.6%
	% of Institution Total Aided	59.8%	18.2%	13.2%	8.8%	100.0%
	% of UWS Enrollment w/in Category	10.9%	17.4%	21.5%	22.6%	13.3%
	% of Institution Enrollment w/in Category	62.2%	43.1%	57.7%	29.2%	52.3%
Grants	# Grant Recipients	8,597	2,311	958	921	12,787
	% of UWS Grant Recips w/in Category	20.2%	35.4%	44.9%	83.5%	24.4%
	% of Institution Grant Recips	67.2%	18.1%	7.5%	7.2%	100.0%
	% of UWS Enrollment w/in Category	7.3%	10.3%	7.3%	11.2%	8.0%
	% of Institution Enrollment w/in Category	42.0%	25.6%	19.6%	14.4%	31.4%
Loans	# Borrowers	8,594	2,709	2,503	1,229	15,035
	% of UWS Borrowers w/in Category	13.9%	27.4%	40.5%	62.7%	18.9%
	% of Institution Borrowers	57.2%	18.0%	16.6%	8.2%	100.0%
	% of UWS Enrollment w/in Category	7.3%	12.1%	19.1%	14.9%	9.4%
	% of Institution Enrollment w/in Category	42.0%	30.0%	51.3%	19.2%	36.9%
UW-Milwaukee						
Totals	# Total Aided	13,479	367	1,721	302	15,869
	% of UWS Total Aided w/in Category	17.7%	3.0%	23.8%	11.2%	16.1%
	% of Institution Total Aided	84.9%	2.3%	10.8%	1.9%	100.0%
	% of UWS Enrollment w/in Category	11.5%	1.6%	13.1%	3.7%	9.9%
	% of Institution Enrollment w/in Category	66.9%	57.8%	52.3%	37.8%	63.8%
Grants	# Grant Recipients	6,715	182	350	67	7,314
	% of UWS Grant Recips w/in Category	15.8%	2.8%	16.4%	6.1%	14.0%
	% of Institution Grant Recips	91.8%	2.5%	4.8%	0.9%	100.0%
	% of UWS Enrollment w/in Category	5.7%	0.8%	2.7%	0.8%	4.6%
	% of Institution Enrollment w/in Category	33.3%	28.7%	10.6%	8.4%	29.4%
Loans	# Borrowers	11,840	294	1,529	262	13,925
	% of UWS Borrowers w/in Category	19.2%	3.0%	24.8%	13.4%	17.5%
	% of Institution Borrowers	85.0%	2.1%	11.0%	1.9%	100.0%
	% of UWS Enrollment w/in Category	10.1%	1.3%	11.7%	3.2%	8.7%
	% of Institution Enrollment w/in Category	58.8%	46.3%	46.5%	32.8%	56.0%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2003-04

UW-Eau Claire		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,507	1,438	177	31	7,153
	% of UWS Total Aided w/in Category	7.2%	11.6%	2.5%	1.1%	7.3%
	% of Institution Total Aided	77.0%	20.1%	2.5%	0.4%	100.0%
	% of UWS Enrollment w/in Category	4.7%	6.4%	1.4%	0.4%	4.5%
	% of Institution Enrollment w/in Category	71.6%	60.7%	37.3%	50.8%	67.5%
Grants	# Grant Recipients	3,146	660	87	13	3,906
	% of UWS Grant Recips w/in Category	7.4%	10.1%	4.1%	1.2%	7.5%
	% of Institution Grant Recips	80.5%	16.9%	2.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	2.7%	3.0%	0.7%	0.2%	2.4%
	% of Institution Enrollment w/in Category	40.9%	27.9%	18.4%	21.3%	36.9%
Loans	# Borrowers	4,477	1,167	119	23	5,786
	% of UWS Borrowers w/in Category	7.3%	11.8%	1.9%	1.2%	7.3%
	% of Institution Borrowers	77.4%	20.2%	2.1%	0.4%	100.0%
	% of UWS Enrollment w/in Category	3.8%	5.2%	0.9%	0.3%	3.6%
	% of Institution Enrollment w/in Category	58.2%	49.3%	25.1%	37.7%	54.6%
UW-Green Bay						
Totals	# Total Aided	3,557	176	47	10	3,790
	% of UWS Total Aided w/in Category	4.7%	1.4%	0.7%	0.4%	3.8%
	% of Institution Total Aided	93.9%	4.6%	1.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	3.0%	0.8%	0.4%	0.1%	2.4%
	% of Institution Enrollment w/in Category	70.9%	65.4%	32.0%	55.6%	69.6%
Grants	# Grant Recipients	1,989	121	19	2	2,131
	% of UWS Grant Recips w/in Category	4.7%	1.9%	0.9%	0.2%	4.1%
	% of Institution Grant Recips	93.3%	5.7%	0.9%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.7%	0.5%	0.1%	0.0%	1.3%
	% of Institution Enrollment w/in Category	39.7%	45.0%	12.9%	11.1%	39.1%
Loans	# Borrowers	2,828	106	35	8	2,977
	% of UWS Borrowers w/in Category	4.6%	1.1%	0.6%	0.4%	3.7%
	% of Institution Borrowers	95.0%	3.6%	1.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	2.4%	0.5%	0.3%	0.1%	1.9%
	% of Institution Enrollment w/in Category	56.4%	39.4%	23.8%	44.4%	54.6%
UW-La Crosse						
Totals	# Total Aided	4,021	710	627	111	5,469
	% of UWS Total Aided w/in Category	5.3%	5.7%	8.7%	4.1%	5.6%
	% of Institution Total Aided	73.5%	13.0%	11.5%	2.0%	100.0%
	% of UWS Enrollment w/in Category	3.4%	3.2%	4.8%	1.3%	3.4%
	% of Institution Enrollment w/in Category	59.9%	51.1%	126.9%	73.0%	62.5%
Grants	# Grant Recipients	1,678	219	16	3	1,916
	% of UWS Grant Recips w/in Category	3.9%	3.4%	0.7%	0.3%	3.7%
	% of Institution Grant Recips	87.6%	11.4%	0.8%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.4%	1.0%	0.1%	0.0%	1.2%
	% of Institution Enrollment w/in Category	25.0%	15.8%	3.2%	2.0%	21.9%
Loans	# Borrowers	3,652	682	628	111	5,073
	% of UWS Borrowers w/in Category	5.9%	6.9%	10.2%	5.7%	6.4%
	% of Institution Borrowers	72.0%	13.4%	12.4%	2.2%	100.0%
	% of UWS Enrollment w/in Category	3.1%	3.1%	4.8%	1.3%	3.2%
	% of Institution Enrollment w/in Category	54.4%	49.1%	127.1%	73.0%	58.0%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2003-04

UW-Oshkosh		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,215	122	346	13	6,696
	% of UWS Total Aided w/in Category	8.2%	1.0%	4.8%	0.5%	6.8%
	% of Institution Total Aided	92.8%	1.8%	5.2%	0.2%	100.0%
	% of UWS Enrollment w/in Category	5.3%	0.5%	2.6%	0.2%	4.2%
	% of Institution Enrollment w/in Category	65.2%	49.6%	28.7%	46.4%	60.8%
Grants	# Grant Recipients	2,872	66	107	3	3,048
	% of UWS Grant Recips w/in Category	6.7%	1.0%	5.0%	0.3%	5.8%
	% of Institution Grant Recips	94.2%	2.2%	3.5%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.5%	0.3%	0.8%	0.0%	1.9%
	% of Institution Enrollment w/in Category	30.1%	26.8%	8.9%	10.7%	27.7%
Loans	# Borrowers	5,433	100	272	10	5,815
	% of UWS Borrowers w/in Category	8.8%	1.0%	4.4%	0.5%	7.3%
	% of Institution Borrowers	93.4%	1.7%	4.7%	0.2%	100.0%
	% of UWS Enrollment w/in Category	4.6%	0.4%	2.1%	0.1%	3.6%
	% of Institution Enrollment w/in Category	57.0%	40.7%	22.5%	35.7%	52.8%
UW-Parkside						
Totals	# Total Aided	2,853	354	27	1	3,235
	% of UWS Total Aided w/in Category	3.7%	2.9%	0.4%	0.0%	3.3%
	% of Institution Total Aided	88.2%	10.9%	0.8%	0.0%	100.0%
	% of UWS Enrollment w/in Category	2.4%	1.6%	0.2%	0.0%	2.0%
	% of Institution Enrollment w/in Category	63.6%	78.5%	23.1%	6.3%	63.8%
Grants	# Grant Recipients	1,792	304	21	5	2,122
	% of UWS Grant Recips w/in Category	4.2%	4.7%	1.0%	0.5%	4.1%
	% of Institution Grant Recips	84.4%	14.3%	1.0%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.5%	1.4%	0.2%	0.1%	1.3%
	% of Institution Enrollment w/in Category	39.9%	67.4%	17.9%	31.3%	41.8%
Loans	# Borrowers	2,190	181	26	1	2,398
	% of UWS Borrowers w/in Category	3.5%	1.8%	0.4%	0.1%	3.0%
	% of Institution Borrowers	91.3%	7.5%	1.1%	0.0%	100.0%
	% of UWS Enrollment w/in Category	1.9%	0.8%	0.2%	0.0%	1.5%
	% of Institution Enrollment w/in Category	48.8%	40.1%	22.2%	6.3%	47.3%
UW-Platteville						
Totals	# Total Aided	3,435	367	132	32	3,966
	% of UWS Total Aided w/in Category	4.5%	3.0%	1.8%	1.2%	4.0%
	% of Institution Total Aided	86.6%	9.3%	3.3%	0.8%	100.0%
	% of UWS Enrollment w/in Category	2.9%	1.6%	1.0%	0.4%	2.5%
	% of Institution Enrollment w/in Category	68.1%	68.7%	39.8%	14.3%	64.7%
Grants	# Grant Recipients	1,881	172	38	2	2,093
	% of UWS Grant Recips w/in Category	4.4%	2.6%	1.8%	0.2%	4.0%
	% of Institution Grant Recips	89.9%	8.2%	1.8%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.8%	0.3%	0.0%	1.3%
	% of Institution Enrollment w/in Category	37.3%	32.2%	11.4%	0.9%	34.1%
Loans	# Borrowers	3,016	347	133	32	3,528
	% of UWS Borrowers w/in Category	4.9%	3.5%	2.2%	1.6%	4.4%
	% of Institution Borrowers	85.5%	9.8%	3.8%	0.9%	100.0%
	% of UWS Enrollment w/in Category	2.6%	1.6%	1.0%	0.4%	2.2%
	% of Institution Enrollment w/in Category	59.8%	65.0%	40.1%	14.3%	57.5%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2003-04

UW-River Falls		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,063	1,702	91	104	3,960
	% of UWS Total Aided w/in Category	2.7%	13.7%	1.3%	3.8%	4.0%
	% of Institution Total Aided	52.1%	43.0%	2.3%	2.6%	100.0%
	% of UWS Enrollment w/in Category	1.8%	7.6%	0.7%	1.3%	2.5%
	% of Institution Enrollment w/in Category	72.7%	66.2%	46.9%	53.3%	68.3%
Grants	# Grant Recipients	1,213	803	5	6	2,027
	% of UWS Grant Recips w/in Category	2.8%	12.3%	0.2%	0.5%	3.9%
	% of Institution Grant Recips	59.8%	39.6%	0.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	1.0%	3.6%	0.0%	0.1%	1.3%
	% of Institution Enrollment w/in Category	42.7%	31.2%	2.6%	3.1%	35.0%
Loans	# Borrowers	1,690	1,447	89	100	3,326
	% of UWS Borrowers w/in Category	2.7%	14.6%	1.4%	5.1%	4.2%
	% of Institution Borrowers	50.8%	43.5%	2.7%	3.0%	100.0%
	% of UWS Enrollment w/in Category	1.4%	6.5%	0.7%	1.2%	2.1%
	% of Institution Enrollment w/in Category	59.5%	56.3%	45.9%	51.3%	57.4%
UW-Stevens Point						
Totals	# Total Aided	5,206	375	178	14	5,773
	% of UWS Total Aided w/in Category	6.8%	3.0%	2.5%	0.5%	5.9%
	% of Institution Total Aided	90.2%	6.5%	3.1%	0.2%	100.0%
	% of UWS Enrollment w/in Category	4.4%	1.7%	1.4%	0.2%	3.6%
	% of Institution Enrollment w/in Category	66.9%	56.5%	63.3%	51.9%	66.0%
Grants	# Grant Recipients	2,903	191	122	6	3,222
	% of UWS Grant Recips w/in Category	6.8%	2.9%	5.7%	0.5%	6.2%
	% of Institution Grant Recips	90.1%	5.9%	3.8%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.5%	0.9%	0.9%	0.1%	2.0%
	% of Institution Enrollment w/in Category	37.3%	28.8%	43.4%	22.2%	36.8%
Loans	# Borrowers	4,482	339	102	12	4,935
	% of UWS Borrowers w/in Category	7.3%	3.4%	1.7%	0.6%	6.2%
	% of Institution Borrowers	90.8%	6.9%	2.1%	0.2%	100.0%
	% of UWS Enrollment w/in Category	3.8%	1.5%	0.8%	0.1%	3.1%
	% of Institution Enrollment w/in Category	57.6%	51.1%	36.3%	44.4%	56.4%
UW-Stout						
Totals	# Total Aided	3,919	1,440	320	90	5,769
	% of UWS Total Aided w/in Category	5.1%	11.6%	4.4%	3.3%	5.9%
	% of Institution Total Aided	67.9%	25.0%	5.5%	1.6%	100.0%
	% of UWS Enrollment w/in Category	3.3%	6.4%	2.4%	1.1%	3.6%
	% of Institution Enrollment w/in Category	77.6%	70.3%	70.3%	59.2%	74.8%
Grants	# Grant Recipients	2,128	622	74	34	2,858
	% of UWS Grant Recips w/in Category	5.0%	9.5%	3.5%	3.1%	5.5%
	% of Institution Grant Recips	74.5%	28.0%	2.6%	1.2%	100.0%
	% of UWS Enrollment w/in Category	1.8%	2.8%	0.6%	0.4%	1.8%
	% of Institution Enrollment w/in Category	42.1%	30.4%	16.3%	22.4%	37.1%
Loans	# Borrowers	3,497	1,305	294	71	5,167
	% of UWS Borrowers w/in Category	5.7%	13.2%	4.8%	3.6%	6.5%
	% of Institution Borrowers	67.7%	25.3%	5.7%	1.4%	100.0%
	% of UWS Enrollment w/in Category	3.0%	5.8%	2.2%	0.9%	3.2%
	% of Institution Enrollment w/in Category	69.2%	63.7%	64.6%	46.7%	67.0%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2003-04

UW-Superior		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,161	999	62	62	2,284
	% of UWS Total Aided w/in Category	1.5%	8.1%	0.9%	2.3%	2.3%
	% of Institution Total Aided	50.8%	43.7%	2.7%	2.7%	100.0%
	% of UWS Enrollment w/in Category	1.0%	4.5%	0.5%	0.8%	1.4%
	% of Institution Enrollment w/in Category	89.9%	82.0%	30.4%	52.5%	80.6%
Grants	# Grant Recipients	792	639	10	18	1,459
	% of UWS Grant Recips w/in Category	1.9%	9.8%	0.5%	1.6%	2.8%
	% of Institution Grant Recips	54.3%	43.8%	0.7%	1.2%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.9%	0.1%	0.2%	0.9%
	% of Institution Enrollment w/in Category	61.3%	52.5%	4.9%	15.3%	51.5%
Loans	# Borrowers	926	813	57	53	1,849
	% of UWS Borrowers w/in Category	1.5%	8.2%	0.9%	2.7%	2.3%
	% of Institution Borrowers	50.1%	44.0%	3.1%	2.9%	100.0%
	% of UWS Enrollment w/in Category	0.8%	3.6%	0.4%	0.6%	1.2%
	% of Institution Enrollment w/in Category	71.7%	66.7%	27.9%	44.9%	65.3%
UW-Whitewater						
Totals	# Total Aided	6,063	342	643	62	7,110
	% of UWS Total Aided w/in Category	8.0%	2.8%	8.9%	2.3%	7.2%
	% of Institution Total Aided	85.3%	4.8%	9.0%	0.9%	100.0%
	% of UWS Enrollment w/in Category	5.2%	1.5%	4.9%	0.8%	4.4%
	% of Institution Enrollment w/in Category	68.4%	60.2%	62.2%	80.5%	67.4%
Grants	# Grant Recipients	3,202	147	327	23	3,699
	% of UWS Grant Recips w/in Category	7.5%	2.3%	15.3%	2.1%	7.1%
	% of Institution Grant Recips	86.6%	4.0%	8.8%	0.6%	100.0%
	% of UWS Enrollment w/in Category	2.7%	0.7%	2.5%	0.3%	2.3%
	% of Institution Enrollment w/in Category	36.1%	25.9%	31.7%	29.9%	35.1%
Loans	# Borrowers	5,073	308	387	47	5,815
	% of UWS Borrowers w/in Category	8.2%	3.1%	6.3%	2.4%	7.3%
	% of Institution Borrowers	87.2%	5.3%	6.7%	0.8%	100.0%
	% of UWS Enrollment w/in Category	4.3%	1.4%	3.0%	0.6%	3.6%
	% of Institution Enrollment w/in Category	57.2%	54.2%	37.5%	61.0%	55.1%
UW Colleges						
Totals	# Total Aided	5,941	126	---	---	6,067
	% of UWS Total Aided w/in Category	7.8%	1.0%	---	---	6.2%
	% of Institution Total Aided	97.9%	2.1%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.1%	0.6%	---	---	3.8%
	% of Institution Enrollment w/in Category	49.3%	34.8%	---	---	48.9%
Grants	# Grant Recipients	3,713	87	---	---	3,800
	% of UWS Grant Recips w/in Category	8.7%	1.3%	---	---	7.3%
	% of Institution Grant Recips	97.7%	28.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.2%	0.4%	---	---	2.4%
	% of Institution Enrollment w/in Category	30.8%	24.0%	---	---	30.6%
Loans	# Borrowers	4,020	85	---	---	4,105
	% of UWS Borrowers w/in Category	6.5%	0.9%	---	---	5.1%
	% of Institution Borrowers	97.9%	2.1%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.4%	0.4%	---	---	2.6%
	% of Institution Enrollment w/in Category	33.4%	23.5%	---	---	33.1%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency
2003-04

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW System	Total	\$477,193,877	\$97,341,610	\$92,731,063	\$32,413,366	\$699,679,916
	Grants	\$160,406,612	\$27,098,187	\$8,291,577	\$5,171,241	\$200,967,617
	Loans	\$306,335,675	\$67,722,353	\$83,735,691	\$26,834,284	\$484,628,003
UW-Madison	Total	\$88,359,837	\$39,044,675	\$51,305,132	\$23,292,282	\$202,001,926
	Grants	\$34,999,891	\$12,076,560	\$4,470,868	\$4,047,959	\$55,595,278
	Loans	\$49,980,051	\$25,626,005	\$46,314,075	\$18,886,659	\$140,806,790
UW- Milwaukee	Total	\$92,998,868	\$7,232,452	\$19,892,059	\$361,075	\$120,484,454
	Grants	\$27,573,269	\$1,222,706	\$1,935,556	\$628,231	\$31,359,762
	Loans	\$64,670,042	\$2,697,759	\$17,919,439	\$2,990,571	\$88,277,811
UW-Eau Claire	Total	\$32,984,389	\$8,086,867	\$1,072,705	\$239,569	\$42,383,530
	Grants	\$11,014,641	\$1,526,058	\$109,879	\$15,310	\$12,665,888
	Loans	\$21,115,576	\$6,340,975	\$945,297	\$212,027	\$28,613,875
UW-Green Bay	Total	\$21,232,691	\$1,633,065	\$409,350	\$105,641	\$23,380,747
	Grants	\$7,606,217	\$928,917	\$86,773	\$35,680	\$8,657,587
	Loans	\$13,299,328	\$687,891	\$322,577	\$69,961	\$14,379,757
UW-La Crosse	Total	\$23,707,284	\$4,605,640	\$5,609,010	\$1,535,037	\$35,456,971
	Grants	\$6,236,846	\$583,725	\$83,007	\$27,919	\$6,931,497
	Loans	\$17,145,425	\$3,944,253	\$5,511,177	\$1,503,700	\$28,104,555
UW-Oshkosh	Total	\$38,906,934	\$900,631	\$2,738,915	\$128,641	\$42,675,121
	Grants	\$9,783,863	\$161,151	\$327,840	\$3,301	\$10,276,155
	Loans	\$28,245,967	\$715,600	\$2,390,871	\$123,407	\$31,475,845
UW-Parkside	Total	\$19,473,251	\$3,835,210	\$273,259	\$32,953	\$23,614,673
	Grants	\$7,853,584	\$2,610,546	\$66,525	\$18,703	\$10,549,358
	Loans	\$11,244,443	\$1,186,822	\$206,734	\$14,250	\$12,652,249
UW-Platteville	Total	\$20,481,401	\$2,671,269	\$1,315,988	\$325,872	\$24,794,530
	Grants	\$6,534,090	\$387,754	\$51,507	\$3,925	\$6,977,276
	Loans	\$13,572,059	\$2,219,164	\$1,235,528	\$321,947	\$17,348,698
UW-River Falls	Total	\$11,543,702	\$9,665,435	\$731,573	\$815,301	\$22,756,011
	Grants	\$4,264,037	\$1,943,238	\$9,065	\$23,672	\$6,240,012
	Loans	\$7,004,325	\$7,557,950	\$720,396	\$789,497	\$16,072,168
UW-Stevens Point	Total	\$31,313,473	\$2,801,645	\$860,377	\$126,168	\$35,101,663
	Grants	\$10,845,882	\$623,665	\$114,297	\$5,136	\$11,588,980
	Loans	\$19,339,050	\$2,032,023	\$732,387	\$117,036	\$22,220,496
UW-Stout	Total	\$26,852,924	\$9,584,441	\$3,255,520	\$865,766	\$40,558,651
	Grants	\$7,602,095	\$1,484,264	\$293,421	\$145,309	\$9,525,089
	Loans	\$18,777,145	\$7,934,477	\$2,941,636	\$707,920	\$30,361,178
UW-Superior	Total	\$7,250,140	\$6,819,760	\$483,173	\$597,710	\$15,150,783
	Grants	\$3,034,440	\$2,898,923	\$44,030	\$110,621	\$6,088,014
	Loans	\$4,033,114	\$3,779,564	\$437,124	\$487,089	\$8,736,891
UW-Whitewater	Total	\$38,150,323	\$3,200,426	\$4,784,002	\$717,351	\$46,852,102
	Grants	\$11,234,271	\$423,926	\$698,789	\$105,475	\$12,462,461
	Loans	\$26,273,304	\$2,713,495	\$4,058,448	\$610,220	\$33,655,467
UW Colleges	Total	\$23,938,660	\$530,094	---	---	\$24,468,754
	Grants	\$11,823,506	\$226,754	---	---	\$12,050,260
	Loans	\$11,635,848	\$286,375	---	---	\$11,922,223

Notes: Total aid includes work study awards.
Student with missing residency are included with residents.
Students with missing classification are included with undergraduates.

Appendix D
State Grants Received by UW System Students
2003-04

Program	\$ Million	Change from 02-03		Program Description
		\$ Million	%	
WHEG	\$28.37	\$6.19	27.9%	Administered by HEAB; for resident undergraduates enrolled in the UW System or WTCS. Students must be WI residents and have financial need.
Talent Incentive Program	\$2.85	-\$0.04	-1.5%	Administered by HEAB; for very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$3.82	\$0.77	25.4%	Administered by UW System; supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$5.28	\$0.06	1.1%	A merit-based scholarship program; administered jointly by HEAB and UW System.
Department of Vocational Rehabilitation	\$2.97	\$0.55	22.7%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.20	-\$0.02	-8.0%	Administered by HEAB. Provides need-based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$5.65	\$1.39	32.5%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
Miscellaneous State Grants	\$2.39	\$0.49	25.9%	Includes Veterans Grants, study abroad grants and other miscellaneous grant programs.
Total	\$51.53	\$9.39	22.3%	

Appendix E
Financial Aid Grants to UW System Students

Year	Federal Pell			Federal SEOG			State WHEG		
	#	\$ M	Avg	#	\$ M	Avg	#	\$ M	Avg
87-88	29,713	\$40.6	\$1,368	12,431	\$8.9	\$665	22,034	\$11.0	\$501
88-89	36,196	\$51.8	\$1,431	21,356	\$8.9	\$416	21,452	\$13.6	\$633
89-90	34,532	\$50.6	\$1,464	18,318	\$9.1	\$499	20,433	\$12.1	\$594
90-91	32,713	\$47.6	\$1,457	17,340	\$9.2	\$531	21,004	\$13.2	\$630
91-92	34,453	\$53.1	\$1,540	17,595	\$9.4	\$533	20,475	\$12.9	\$632
92-93	34,593	\$54.0	\$1,561	16,505	\$9.4	\$568	21,293	\$12.9	\$606
93-94	30,153	\$42.3	\$1,403	15,682	\$9.7	\$618	21,997	\$13.2	\$601
94-95	27,991	\$39.6	\$1,416	15,533	\$9.5	\$614	21,914	\$14.1	\$642
95-96	25,883	\$36.6	\$1,413	15,813	\$9.5	\$603	20,519	\$13.2	\$643
96-97	24,906	\$36.2	\$1,455	15,726	\$9.6	\$611	19,217	\$15.7	\$815
97-98	25,623	\$39.7	\$1,550	15,210	\$10.0	\$662	18,979	\$16.0	\$843
98-99	27,253	\$47.1	\$1,727	15,954	\$10.4	\$655	18,364	\$17.1	\$932
99-00	24,735	\$44.1	\$1,781	15,484	\$10.7	\$692	16,808	\$17.2	\$1,021
00-01	24,560	\$48.1	\$1,960	15,344	\$10.4	\$679	17,931	\$20.3	\$1,131
01-02	26,759	\$59.0	\$2,206	14,818	\$11.2	\$757	19,155	\$19.5	\$1,018
02-03	28,180	\$66.5	\$2,358	15,313	\$11.1	\$725	20,464	\$22.2	\$1,084
03-04	29,783	\$71.8	\$2,410	15,216	\$11.0	\$720	22,808	\$28.4	\$1,244

Appendix F
Percentage of UW System Financial Aid Recipients
Receiving Pell, SEOG and WHEG Awards

Year	Federal Pell		Federal SEOG		State WHEG	
	% Recips	% of \$	% Recips	% of \$	% Recips	% of \$
87-88	51%	19%	23%	4%	38%	5%
88-89	63%	25%	37%	4%	38%	7%
89-90	60%	23%	32%	4%	36%	6%
90-91	56%	20%	30%	4%	36%	6%
91-92	55%	20%	28%	4%	33%	5%
92-93	51%	19%	25%	3%	32%	5%
93-94	42%	13%	22%	3%	31%	4%
94-95	38%	11%	21%	3%	30%	4%
95-96	35%	9%	21%	2%	28%	3%
96-97	33%	9%	21%	2%	25%	4%
97-98	32%	9%	19%	2%	24%	4%
98-99	34%	10%	20%	2%	23%	4%
99-00	31%	9%	19%	2%	13%	4%
00-01	29%	10%	18%	2%	21%	4%
01-02	30%	11%	17%	2%	22%	4%
02-03	30%	11%	16%	2%	22%	4%
03-04	30%	10%	15%	2%	23%	4%

TECHNICAL NOTES

This Informational Memorandum presents annual data on the amount of financial assistance provided to UW System students. Unless otherwise noted, figures are based on student financial aid data provided to UW System Administration by the UW institutions via the Financial Aid Central Data Request (CDR). The total number of aid recipient figures represent the total number of students (undergraduate, graduate, residents, non-residents) receiving any type of financial aid (with exceptions noted below). Students often received more than one type of aid, so the cumulative total for students aided through grant, work, and loan programs will not equal the grand total. Other important caveats include:

- Details in the text and tables may not add to 100% due to rounding.
- The data reported in this Informational Memorandum do not include graduate assistantships or fellowships and tuition remission grants.
- Work study includes only dollars provided through the Federal Work Study program and ROTC. It does not capture other on-campus and off-campus employment.
- Loan data do not include private non-Federally-guaranteed borrowing activity.
- Residency for fee-purposes is determined by the Office of the Registrar at each institution. Non-residents are defined as all students with residency other than "resident" including Minnesota and Michigan reciprocity agreement students. Students with missing residency information have been included with Wisconsin residents.
- Graduate enrollment includes enrollment in professional programs.
- Financial need is defined by Federal Needs Analysis methodology.
- Dependency status is defined by Federal Needs Analysis methodology and specifications.
- Starting in 2002-03, the WHEG headcounts and disbursements do not include the Hearing and Visually Handicapped Student Grant.