



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2004-05 Update

Financial Aid Highlights for 2004-05

What financial aid is available for UW students?

- UW System students received \$767.4 million in financial aid, an increase of 9 percent over 2003-04.
- UW students received \$215.6 million in grant funding.
- UW students borrowed \$537.1 million in student loans.
- UW students also received \$14.7 million in Federal work study funding.

What are the sources of financial aid?

- Federal sources accounted for 79 percent of UW System financial aid.
- State sources accounted for another 8 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 102,825 UW System students received financial aid. This is 64 percent of all students enrolled.
- Thirty-four percent (34%) of all enrolled students, or 54,385 students, received a grant.
- Over half of all enrolled students (52%), or 83,025 students, borrowed from a student loan program in 2004-05.
- Sixty-four percent (64%) of resident undergraduates had loan debt at graduation. The average loan debt of these borrowers was \$18,378.
- Six percent (6%) of UW System enrollment (9,886) received Federal work study.
- Sixty-six percent (66%) of undergraduate students received some form of financial aid.

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OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 102,825 UW students (64% of total enrollment) received \$767.4 million in financial aid in 2004-05 (Table 1). Compared to 2003-04, the number of financial aid recipients increased by 4,378, while dollars awarded increased by \$67.7 million. Nearly two out of three undergraduate students (66%) received some financial aid (including non-need-based aid) in 2004-05.

On a yearly basis, the percentage of undergraduate and graduate students receiving some form of financial aid has risen steadily. In the last five years, there has been a sizeable increase in the proportion of UW System students receiving financial aid across both undergraduate (resident and non-resident) and graduate students. Between 2000-01 and 2004-05, the percent of UW System students receiving aid rose from 54 percent to 64 percent. The most dramatic rise in percent of UW System students aided was among graduate students; this group rose from 36 percent in 2000-01 to 51 percent in 2004-05.

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%	76,141	65%	12,388	55%	9,918	46%	98,447	\$699.7	61%
04-05	92,007	66%	79,410	68%	12,597	57%	10,818	51%	102,825	\$767.4	64%

SOURCES OF AID FOR UW STUDENTS

Nearly four out of every five financial aid dollars (79%) to UW students were provided or underwritten through a Federal program (Table 2). Aid from state sources represented less than one-tenth (8%) of all aid. Institutional aid accounted for 5 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 1 percent of all aid in 1987-88, compared to 8 percent in 2004-05. In 2004-05, UW System students received \$64.1 million in "Other" aid, which is comprised of \$41.7 million in alternative loans (such as ConSern, SELF, and TERI loans) and \$22.4 million in non-Federal, non-Wisconsin State grants (which includes most private scholarships). Alternative loans are offered through private companies or other non-Wisconsin state agencies. Alternative loans are not federally guaranteed. For example, the ConSern loan is offered through the ConSern Loan Corporation and is dependent on the individual student's credit rating. The TERI loan is offered through The Educational Resource Institute, Inc., a nonprofit sponsor of private loans. The SELF loan (Student Educational Loan Fund) program is available to Minnesota residents through the Minnesota Office of Higher Education.

Another important trend is the decline in the share of grant aid from Federal sources (notably Pell Grants). Federal grants made up 30 percent of all aid in 1988-89. This percentage declined to 12 percent in 2004-05.

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%
04-05	\$603.8	79%	\$59.6	8%	\$39.9	5%	\$64.1	8%	\$95.8	12%	\$59.4	8%	\$38.1	5%	\$22.3	3%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loan dollars make up 70 percent of total financial aid dollars. Eighty-one percent (81%) of financial aid recipients received a loan (Table 3). Fifty-two percent (52%) of enrolled UW students borrowed in 2004-05, up from 25 percent (25%) in the late 1980's.

Table 3
UW System Distribution of Loans

Year	Loans				
	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%
04-05	83,025	81%	52%	\$537.1	70%

The federal government is the primary source for student borrowing. In 2004-05, the federal government provided 92 percent (49% need based and 43% non-need based) of student loans (Table 4). Over time, students have been relying more on federal non-need based loans and other alternative loans (e.g. SELF, TERI, and ConSern).

Table 4
UW System Loans by Source of Funding: A Seven Year Trend

Year	Federal				State		Institutional		Other		Total	
	Need Based		Non-Need Based		\$M	% Loans	\$M	% Loans	\$M	% Loans	\$M	% Loans
98-99	\$188.7	61%	\$114.9	37%	\$0.1	0.03%	\$1.4	0.45%	\$4.9	2%	\$309.9	100%
99-00	\$184.3	57%	\$129.5	40%	\$0.3	0.08%	\$1.7	0.53%	\$7.0	2%	\$322.8	100%
00-01	\$185.4	54%	\$144.5	42%	\$0.3	0.08%	\$1.7	0.50%	\$8.5	2%	\$340.3	100%
01-02	\$192.8	52%	\$162.6	44%	\$0.5	0.14%	\$1.8	0.48%	\$13.2	4%	\$371.2	100%
02-03	\$212.1	50%	\$188.1	45%	\$0.2	0.05%	\$1.8	0.43%	\$19.3	5%	\$421.8	100%
03-04	\$241.3	50%	\$212.0	44%	\$0.2	0.04%	\$2.0	0.41%	\$29.2	6%	\$484.6	100%
04-05	\$261.4	49%	\$232.0	43%	\$0.2	0.04%	\$1.8	0.34%	\$41.7	8%	\$537.1	100%

GRANTS

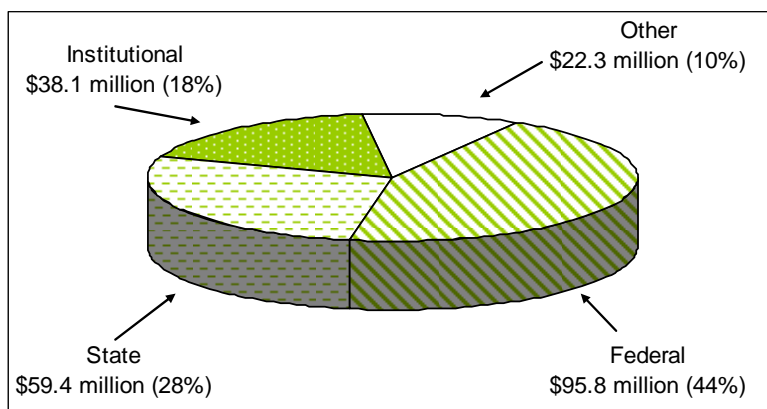
Grant aid comprised 28 percent of all financial aid dollars, a considerable decrease from the late 1980s and early 1990s, when grants comprised over 40 percent of all aid to UW students. In addition, 53 percent of financial aid recipients received a grant in 2004-05 (Table 5). Since the late 1980s, the 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 2004-05.

**Table 5
UW System Distribution of Grants**

Year	Grants				
	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%
04-05	54,385	53%	34%	\$215.6	28%

In 2004-05, Federal grants comprised the largest source of grants (44%) received by UW students followed by State grants at 28 percent (Figure 1). Institutional grants comprised 18 percent of all grants. Grants in the "Other" category (10% 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
2004-05**



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 2004-05 (Table 6). Other State grant programs are described in Appendix D.

Table 6
WHEG Awards to UW System Resident 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%
04-05	26,065	\$1,284	\$33.5	19%
change from 03-04	14%	3%	18%	NA

The percentage of students receiving a WHEG award reached a low in 1999-00 when only 15 percent of resident undergraduate students received an award. Since 1999-00, this percentage has grown to 19 percent. In 2004-05, the average WHEG award was \$1,284, a 3 percent increase from 2003-04.

Pell Grant

The largest federal need-based grant program available to University of Wisconsin 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 2004-05 (Table 7). 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 7
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%
04-05	26,956	\$2,425	\$65.4	23%
change from 03-04	1%	0%	1%	NA

Appendix E presents data on Pell Grant awards received by all UW System students. In 2004-05, 29,913 students received \$72.5 million through the Pell Grant program, the average award being \$2,424. Appendix F shows that in 2004-05, 29 percent of all UW System financial aid recipients received a Pell Grant; this represents a decline of over one half compared to the late 1980s when an average of 69 percent of UW System financial aid recipients received a Pell Grant.

FEDERAL WORK STUDY

In 2004-05, \$14.7 million were provided through the Federal Work Study (FWS) program, a work program that includes both Federal and State contributions. In 2004-05, 9,886 students participated in this program, which accounted for 2 percent of all financial aid dollars (Table 8).

**Table 8
UW System Distribution of Federal Work Study**

Year	Work Study				
	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%
04-05	9,886	10%	6%	\$14.7	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, 72 percent of undergraduate students and 2 percent of graduate students, were dependent (Table 9). A higher percentage of non-resident undergraduate students are dependent (75%) compared to resident undergraduate students (71%).

**Table 9
UW System Financial Aid Recipients by Dependency Level
2004-05**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergrads	Resident	56,506	71%	16,971	21%	5,933	7%	79,410	100%
	Non-Resident	9,506	75%	1,328	11%	1,763	14%	12,597	100%
	Total Undergrads	66,012	72%	18,299	20%	7,696	8%	92,007	100%
Graduates	Resident	242	3%	6,532	84%	974	13%	7,748	100%
	Non-Resident	24	1%	2,249	73%	797	26%	3,070	100%
	Total Graduates	266	2%	8,781	81%	1,771	16%	10,818	100%
Total		66,278	64%	27,080	26%	9,467	9%	102,825	100%

Eighty-four percent (84%) of all UW students of color received some form of financial aid in 2004-05 (Table 10). Eighty-two percent (82%) of these students had demonstrated financial need as defined by the Federal Needs Analysis methodology.

In 2004-05, 96 percent of African American students received aid; 88 percent of American Indian students received aid; 77 percent of Asian American students received aid; 80 percent of Hispanic/Latino students received aid; and 62 percent of White/Unknown students received aid.

Table 10
UW System Financial Aid Recipients by Race/Ethnicity
2004-05

		# Recips	% Aided	% Recips of Enrolled	% Recips with Need
Undergraduate	African American	3,738	4.1%	97%	88%
	American Indian	845	0.9%	89%	80%
	Asian American	3,631	3.9%	78%	84%
	Hispanic/Latino	2,388	2.6%	79%	78%
	<i>Multicultural Sub-total</i>	<i>10,602</i>	<i>11.5%</i>	<i>85%</i>	<i>84%</i>
	White/Unknown	81,405	88.5%	64%	68%
	<i>Total Undergraduate</i>	<i>92,007</i>	<i>100.0%</i>	<i>66%</i>	<i>70%</i>
Graduate	African American	580	5.4%	92%	81%
	American Indian	115	1.1%	82%	77%
	Asian American	428	4.0%	64%	61%
	Hispanic/Latino	420	3.9%	80%	66%
	<i>Multicultural Sub-total</i>	<i>1,543</i>	<i>14.3%</i>	<i>79%</i>	<i>71%</i>
	White/Unknown	9,275	85.7%	48%	77%
	<i>Total Graduate</i>	<i>10,818</i>	<i>100.0%</i>	<i>51%</i>	<i>76%</i>
Total	African American	4,318	4.2%	96%	87%
	American Indian	960	0.9%	88%	79%
	Asian American	4,059	3.9%	77%	82%
	Hispanic/Latino	2,808	2.7%	80%	76%
	<i>Multicultural Sub-total</i>	<i>12,145</i>	<i>11.8%</i>	<i>84%</i>	<i>82%</i>
	White/Unknown	90,680	88.2%	62%	69%
	<i>Total</i>	<i>102,825</i>	<i>100.0%</i>	<i>64%</i>	<i>70%</i>

STUDENT INDEBTEDNESS

UW resident undergraduate students, who borrowed both need and non-need based loans during their academic careers, had an average debt of \$18,378 at graduation in 2004-05 (Table 11). This represents a 7 percent increase from 2003-04. The proportion of resident undergraduate debt coming from non-need based loan programs increased by 1 percentage point from last year and now stands at 35 percent. Sixty-four percent (64%) of resident undergraduate students who graduated in 2004-05 had loan debt at graduation, compared to a low of 50 percent in 1992-93. The amount of loan debt has increased steadily since then, even when measured in constant FY 1986 dollars.

Table 11
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
85-86	10,077	62%	\$6,585	\$6,585	21%
86-87	9,967	60%	\$6,794	\$6,647	14%
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%
04-05	11,661	64%	\$18,378	\$10,430	35%

Cumulative loan debt is highest at UW-Milwaukee (Table 12). The highest percentage of graduates with loan debt is at UW-Superior (78%) and the lowest is at UW-Madison (54%).

Table 12
Cumulative Student Loan Debt for 2004-05
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	2,274	54%	\$18,784	\$10,124
UW-Milwaukee	2,104	69%	\$20,369	\$14,019
UW-Eau Claire	922	66%	\$17,231	\$11,446
UW-Green Bay	592	68%	\$16,395	\$11,156
UW-La Crosse	808	65%	\$16,965	\$11,099
UW-Oshkosh	1,010	67%	\$18,973	\$12,750
UW-Parkside	297	61%	\$18,149	\$11,023
UW-Platteville	530	68%	\$17,404	\$11,917
UW-River Falls	338	68%	\$14,746	\$10,089
UW-Stevens Point	947	68%	\$15,532	\$10,605
UW-Stout	646	72%	\$19,621	\$14,178
UW-Superior	153	78%	\$18,599	\$14,519
UW-Whitewater	1,040	66%	\$19,654	\$12,912
Total	11,661	64%	\$18,378	\$11,847

Although the percentage of students graduating with loan debt has increased in the past few years, the student loan default rate for UW students (1.8%) remains low (Table 13). 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 13
Student Loan Default Rates
UW System and National Data

	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
UW System	3.7%	4.1%	4.2%	3.6%	3.8%	3.6%	2.4%	2.7%	2.7%	2.5%	1.8%
National	11.6%	10.7%	10.4%	9.6%	8.8%	6.9%	5.6%	5.9%	5.4%	5.2%	4.5%

Source: US Department of Education

Appendix A
UW System Financial Aid Dollars by Institution
2004-05

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	Total	%	Total	%	Total	%
UW-Madison	\$13.9	\$13.3	\$23.0	\$8.1	\$58.4	27%	\$150.5	28%	\$6.5	44%	\$215.4	28%
UW-Milwaukee	\$18.2	\$11.5	\$4.9	\$2.8	\$37.5	17%	\$100.0	19%	\$1.0	7%	\$138.5	18%
UW-Eau Claire	\$6.5	\$3.3	\$1.0	\$1.6	\$12.5	6%	\$30.3	6%	\$1.1	7%	\$43.8	6%
UW-Green Bay	\$3.9	\$2.6	\$1.9	\$1.0	\$9.4	4%	\$16.2	3%	\$0.3	2%	\$25.9	3%
UW-La Crosse	\$4.0	\$2.5	\$0.0	\$0.1	\$6.6	3%	\$30.4	6%	\$0.4	3%	\$37.4	5%
UW-Oshkosh	\$6.6	\$4.0	\$0.7	\$0.8	\$12.1	6%	\$37.4	7%	\$0.8	5%	\$50.4	7%
UW-Parkside	\$5.1	\$2.8	\$1.4	\$0.4	\$9.7	4%	\$13.0	2%	\$0.1	1%	\$22.8	3%
UW-Platteville	\$4.1	\$2.2	\$0.4	\$0.7	\$7.4	3%	\$20.3	4%	\$0.5	3%	\$28.2	4%
UW-River Falls	\$3.7	\$1.5	\$0.4	\$0.8	\$6.4	3%	\$19.3	4%	\$0.4	3%	\$26.2	3%
UW-Stevens Point	\$7.4	\$3.4	\$0.8	\$1.7	\$13.2	6%	\$25.6	5%	\$1.3	9%	\$40.1	5%
UW-Stout	\$5.7	\$2.7	\$0.4	\$1.0	\$9.8	5%	\$33.5	6%	\$0.7	5%	\$43.9	6%
UW-Superior	\$2.9	\$1.2	\$1.9	\$0.4	\$6.4	3%	\$10.7	2%	\$0.3	2%	\$17.4	2%
UW-Whitewater	\$6.5	\$4.4	\$0.6	\$2.1	\$13.7	6%	\$36.2	7%	\$0.7	5%	\$50.6	7%
UW Colleges	\$7.3	\$4.0	\$0.4	\$0.9	\$12.6	6%	\$13.6	3%	\$0.5	3%	\$26.7	3%
UW System	\$95.8	\$59.4	\$38.1	\$22.4	\$215.6	100%	\$537.1	100%	\$14.7	100%	\$767.4	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 2004-05

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	79,410	12,597	7,748	3,070	102,825
	% of UWS Total Aided	77.2%	12.3%	7.5%	3.0%	100.0%
	% of UWS Enrollment	67.6%	56.8%	60.6%	36.9%	63.9%
Grants	# Grant Recipients	44,119	6,342	2,582	1,342	54,385
	% of UWS Grant Recips	81.1%	11.7%	4.7%	2.5%	100.0%
	% of UWS Enrollment	37.5%	28.6%	20.2%	16.1%	33.8%
Loans	# Borrowers	64,474	10,083	6,354	2,114	83,025
	% of UWS Borrowers	77.7%	12.1%	7.7%	2.5%	100.0%
	% of UWS Enrollment	54.9%	45.5%	49.7%	25.4%	51.6%
UW-Madison						
Totals	# Total Aided	12,943	4,028	2,856	1,847	21,674
	% of UWS Total Aided w/in Category	16.3%	32.0%	36.9%	60.2%	21.1%
	% of Institution Total Aided	59.7%	18.6%	13.2%	8.5%	100.0%
	% of UWS Enrollment w/in Category	11.0%	18.2%	22.3%	22.2%	13.5%
	% of Institution Enrollment w/in Category	64.7%	44.7%	58.3%	28.9%	53.8%
Grants	# Grant Recipients	8,277	2,285	943	820	12,325
	% of UWS Grant Recips w/in Category	18.8%	36.0%	36.5%	61.1%	22.7%
	% of Institution Grant Recips	67.2%	18.5%	7.7%	6.7%	100.0%
	% of UWS Enrollment w/in Category	7.0%	10.3%	7.4%	9.9%	7.7%
	% of Institution Enrollment w/in Category	41.4%	25.3%	19.2%	12.8%	30.6%
Loans	# Borrowers	8,794	2,767	2,537	1,293	15,391
	% of UWS Borrowers w/in Category	13.6%	27.4%	39.9%	61.2%	18.5%
	% of Institution Borrowers	57.1%	18.0%	16.5%	8.4%	100.0%
	% of UWS Enrollment w/in Category	7.5%	12.5%	19.8%	15.5%	9.6%
	% of Institution Enrollment w/in Category	44.0%	30.7%	51.8%	20.2%	38.2%
UW-Milwaukee						
Totals	# Total Aided	14,499	376	1,911	590	17,376
	% of UWS Total Aided w/in Category	18.3%	3.0%	24.7%	19.2%	16.9%
	% of Institution Total Aided	83.4%	2.2%	11.0%	3.4%	100.0%
	% of UWS Enrollment w/in Category	12.3%	1.7%	14.9%	7.1%	10.8%
	% of Institution Enrollment w/in Category	68.3%	59.9%	57.6%	69.1%	66.8%
Grants	# Grant Recipients	7,369	181	553	361	8,464
	% of UWS Grant Recips w/in Category	16.7%	2.9%	21.4%	26.9%	15.6%
	% of Institution Grant Recips	87.1%	2.1%	6.5%	4.3%	100.0%
	% of UWS Enrollment w/in Category	6.3%	0.8%	4.3%	4.3%	5.3%
	% of Institution Enrollment w/in Category	34.7%	28.8%	16.7%	42.3%	32.5%
Loans	# Borrowers	12,673	312	1,584	278	14,847
	% of UWS Borrowers w/in Category	19.7%	3.1%	24.9%	13.2%	17.9%
	% of Institution Borrowers	85.4%	2.1%	10.7%	1.9%	100.0%
	% of UWS Enrollment w/in Category	10.8%	1.4%	12.4%	3.3%	9.2%
	% of Institution Enrollment w/in Category	59.7%	49.7%	47.8%	32.6%	57.0%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05

	UW-Eau Claire	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,457	1,472	189	43	7,161
	% of UWS Total Aided w/in Category	6.9%	11.7%	2.4%	1.4%	7.0%
	% of Institution Total Aided	76.2%	20.6%	2.6%	0.6%	100.0%
	% of UWS Enrollment w/in Category	4.6%	6.6%	1.5%	0.5%	4.5%
	% of Institution Enrollment w/in Category	71.0%	62.6%	44.5%	53.1%	67.9%
Grants	# Grant Recipients	3,052	620	94	14	3,780
	% of UWS Grant Recips w/in Category	6.9%	9.8%	3.6%	1.0%	7.0%
	% of Institution Grant Recips	80.7%	16.4%	2.5%	0.4%	100.0%
	% of UWS Enrollment w/in Category	2.6%	2.8%	0.7%	0.2%	2.4%
	% of Institution Enrollment w/in Category	39.7%	26.4%	22.1%	17.3%	35.9%
Loans	# Borrowers	4,515	1,218	123	35	5,891
	% of UWS Borrowers w/in Category	7.0%	12.1%	1.9%	1.7%	7.1%
	% of Institution Borrowers	76.6%	20.7%	2.1%	0.6%	100.0%
	% of UWS Enrollment w/in Category	3.8%	5.5%	1.0%	0.4%	3.7%
	% of Institution Enrollment w/in Category	58.8%	51.8%	28.9%	43.2%	55.9%
UW-Green Bay						
Totals	# Total Aided	3,658	162	64	10	3,894
	% of UWS Total Aided w/in Category	4.6%	1.3%	0.8%	0.3%	3.8%
	% of Institution Total Aided	93.9%	4.2%	1.6%	0.3%	100.0%
	% of UWS Enrollment w/in Category	3.1%	0.7%	0.5%	0.1%	2.4%
	% of Institution Enrollment w/in Category	72.4%	68.6%	41.3%	71.4%	71.4%
Grants	# Grant Recipients	2,002	115	37	3	2,157
	% of UWS Grant Recips w/in Category	4.5%	1.8%	1.4%	0.2%	4.0%
	% of Institution Grant Recips	92.8%	5.3%	1.7%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.7%	0.5%	0.3%	0.0%	1.3%
	% of Institution Enrollment w/in Category	39.6%	48.7%	23.9%	21.4%	39.5%
Loans	# Borrowers	2,995	99	47	8	3,149
	% of UWS Borrowers w/in Category	4.6%	1.0%	0.7%	0.4%	3.8%
	% of Institution Borrowers	95.1%	3.1%	1.5%	0.3%	100.0%
	% of UWS Enrollment w/in Category	2.5%	0.4%	0.4%	0.1%	2.0%
	% of Institution Enrollment w/in Category	59.3%	41.9%	30.3%	57.1%	57.7%
UW-La Crosse						
Totals	# Total Aided	3,989	717	592	117	5,415
	% of UWS Total Aided w/in Category	5.0%	5.7%	7.6%	3.8%	5.3%
	% of Institution Total Aided	73.7%	13.2%	10.9%	2.2%	100.0%
	% of UWS Enrollment w/in Category	3.4%	3.2%	4.6%	1.4%	3.4%
	% of Institution Enrollment w/in Category	61.4%	53.5%	120.1%	69.2%	63.7%
Grants	# Grant Recipients	1,552	204	10	9	1,775
	% of UWS Grant Recips w/in Category	3.5%	3.2%	0.4%	0.7%	3.3%
	% of Institution Grant Recips	87.4%	11.5%	0.6%	0.5%	100.0%
	% of UWS Enrollment w/in Category	1.3%	0.9%	0.1%	0.1%	1.1%
	% of Institution Enrollment w/in Category	23.9%	15.2%	2.0%	5.3%	20.9%
Loans	# Borrowers	3,703	697	589	116	5,105
	% of UWS Borrowers w/in Category	5.7%	6.9%	9.3%	5.5%	6.1%
	% of Institution Borrowers	72.5%	13.7%	11.5%	2.3%	100.0%
	% of UWS Enrollment w/in Category	3.2%	3.1%	4.6%	1.4%	3.2%
	% of Institution Enrollment w/in Category	57.0%	52.0%	119.5%	68.6%	60.1%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Oshkosh						
Totals	# Total Aided	6,634	142	379	23	7,178
	% of UWS Total Aided w/in Category	8.4%	1.1%	4.9%	0.7%	7.0%
	% of Institution Total Aided	92.4%	2.0%	5.3%	0.3%	100.0%
	% of UWS Enrollment w/in Category	5.6%	0.6%	3.0%	0.3%	4.5%
	% of Institution Enrollment w/in Category	69.2%	57.7%	31.9%	57.5%	64.9%
Grants	# Grant Recipients	3,146	66	128	7	3,347
	% of UWS Grant Recips w/in Category	7.1%	1.0%	5.0%	0.5%	6.2%
	% of Institution Grant Recips	94.0%	2.0%	3.8%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.7%	0.3%	1.0%	0.1%	2.1%
	% of Institution Enrollment w/in Category	32.8%	26.8%	10.8%	17.5%	30.3%
Loans	# Borrowers	5,741	106	297	18	6,162
	% of UWS Borrowers w/in Category	8.9%	1.1%	4.7%	0.9%	7.4%
	% of Institution Borrowers	93.2%	1.7%	4.8%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.9%	0.5%	2.3%	0.2%	3.8%
	% of Institution Enrollment w/in Category	59.9%	43.1%	25.0%	45.0%	55.7%
UW-Parkside						
Totals	# Total Aided	2,990	268	29	5	3,292
	% of UWS Total Aided w/in Category	3.8%	2.1%	0.4%	0.2%	3.2%
	% of Institution Total Aided	90.8%	8.1%	0.9%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.5%	1.2%	0.2%	0.1%	2.0%
	% of Institution Enrollment w/in Category	65.4%	67.3%	29.0%	71.4%	64.9%
Grants	# Grant Recipients	1,876	185	13	4	2,078
	% of UWS Grant Recips w/in Category	4.3%	2.9%	0.5%	0.3%	3.8%
	% of Institution Grant Recips	90.3%	8.9%	0.6%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.8%	0.1%	0.0%	1.3%
	% of Institution Enrollment w/in Category	41.1%	46.5%	13.0%	57.1%	41.0%
Loans	# Borrowers	2,312	177	19	1	2,509
	% of UWS Borrowers w/in Category	3.6%	1.8%	0.3%	0.0%	3.0%
	% of Institution Borrowers	92.1%	7.1%	0.8%	0.0%	100.0%
	% of UWS Enrollment w/in Category	2.0%	0.8%	0.1%	0.0%	1.6%
	% of Institution Enrollment w/in Category	50.6%	44.5%	19.0%	14.3%	49.4%
UW-Platteville						
Totals	# Total Aided	3,471	379	163	43	4,056
	% of UWS Total Aided w/in Category	4.4%	3.0%	2.1%	1.4%	3.9%
	% of Institution Total Aided	85.6%	9.3%	4.0%	1.1%	100.0%
	% of UWS Enrollment w/in Category	3.0%	1.7%	1.3%	0.5%	2.5%
	% of Institution Enrollment w/in Category	68.5%	70.4%	49.2%	17.7%	65.6%
Grants	# Grant Recipients	1,888	192	58	2	2,140
	% of UWS Grant Recips w/in Category	4.3%	3.0%	2.2%	0.1%	3.9%
	% of Institution Grant Recips	88.2%	9.0%	2.7%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.9%	0.5%	0.0%	1.3%
	% of Institution Enrollment w/in Category	37.2%	35.7%	17.5%	0.8%	34.6%
Loans	# Borrowers	3,088	355	156	43	3,642
	% of UWS Borrowers w/in Category	4.8%	3.5%	2.5%	2.0%	4.4%
	% of Institution Borrowers	84.8%	9.7%	4.3%	1.2%	100.0%
	% of UWS Enrollment w/in Category	2.6%	1.6%	1.2%	0.5%	2.3%
	% of Institution Enrollment w/in Category	60.9%	66.0%	47.1%	17.7%	58.9%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-River Falls						
Totals	# Total Aided	2,109	1,813	110	106	4,138
	% of UWS Total Aided w/in Category	2.7%	14.4%	1.4%	3.5%	4.0%
	% of Institution Total Aided	51.0%	43.8%	2.7%	2.6%	100.0%
	% of UWS Enrollment w/in Category	1.8%	8.2%	0.9%	1.3%	2.6%
	% of Institution Enrollment w/in Category	73.8%	69.0%	62.1%	61.3%	70.9%
Grants	# Grant Recipients	1,236	781	7	13	2,037
	% of UWS Grant Recips w/in Category	2.8%	12.3%	0.3%	1.0%	3.7%
	% of Institution Grant Recips	60.7%	38.3%	0.3%	0.6%	100.0%
	% of UWS Enrollment w/in Category	1.1%	3.5%	0.1%	0.2%	1.3%
	% of Institution Enrollment w/in Category	43.2%	29.7%	4.0%	7.5%	34.9%
Loans	# Borrowers	1,742	1,591	105	100	3,538
	% of UWS Borrowers w/in Category	2.7%	15.8%	1.7%	4.7%	4.3%
	% of Institution Borrowers	49.2%	45.0%	3.0%	2.8%	100.0%
	% of UWS Enrollment w/in Category	1.5%	7.2%	0.8%	1.2%	2.2%
	% of Institution Enrollment w/in Category	60.9%	60.5%	59.3%	57.8%	60.6%
UW-Stevens Point						
Totals	# Total Aided	6,084	392	359	34	6,869
	% of UWS Total Aided w/in Category	7.7%	3.1%	4.6%	1.1%	6.7%
	% of Institution Total Aided	88.6%	5.7%	5.2%	0.5%	100.0%
	% of UWS Enrollment w/in Category	5.2%	1.8%	2.8%	0.4%	4.3%
	% of Institution Enrollment w/in Category	77.8%	62.1%	156.8%	121.4%	78.9%
Grants	# Grant Recipients	3,641	224	291	22	4,178
	% of UWS Grant Recips w/in Category	8.3%	3.5%	11.3%	1.6%	7.7%
	% of Institution Grant Recips	87.1%	5.4%	7.0%	0.5%	100.0%
	% of UWS Enrollment w/in Category	3.1%	1.0%	2.3%	0.3%	2.6%
	% of Institution Enrollment w/in Category	46.5%	35.5%	127.1%	78.6%	48.0%
Loans	# Borrowers	4,771	318	123	15	5,227
	% of UWS Borrowers w/in Category	7.4%	3.2%	1.9%	0.7%	6.3%
	% of Institution Borrowers	91.3%	6.1%	2.4%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.1%	1.4%	1.0%	0.2%	3.3%
	% of Institution Enrollment w/in Category	61.0%	50.4%	53.7%	53.6%	60.0%
UW-Stout						
Totals	# Total Aided	3,851	1,431	329	110	5,721
	% of UWS Total Aided w/in Category	4.8%	11.4%	4.2%	3.6%	5.6%
	% of Institution Total Aided	67.3%	25.0%	5.8%	1.9%	100.0%
	% of UWS Enrollment w/in Category	3.3%	6.5%	2.6%	1.3%	3.6%
	% of Institution Enrollment w/in Category	78.0%	70.3%	78.5%	70.5%	75.8%
Grants	# Grant Recipients	2,076	623	78	47	2,824
	% of UWS Grant Recips w/in Category	4.7%	9.8%	3.0%	3.5%	5.2%
	% of Institution Grant Recips	73.5%	22.1%	2.8%	1.7%	100.0%
	% of UWS Enrollment w/in Category	1.8%	2.8%	0.6%	0.6%	1.8%
	% of Institution Enrollment w/in Category	42.1%	30.6%	18.6%	30.1%	37.4%
Loans	# Borrowers	3,460	1,308	303	91	5,162
	% of UWS Borrowers w/in Category	5.4%	13.0%	4.8%	4.3%	6.2%
	% of Institution Borrowers	67.0%	25.3%	5.9%	1.8%	100.0%
	% of UWS Enrollment w/in Category	2.9%	5.9%	2.4%	1.1%	3.2%
	% of Institution Enrollment w/in Category	70.1%	64.2%	72.3%	58.3%	68.4%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05

	UW-Superior	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,212	1,001	74	79	2,366
	% of UWS Total Aided w/in Category	1.5%	7.9%	1.0%	2.6%	2.3%
	% of Institution Total Aided	51.2%	42.3%	3.1%	3.3%	100.0%
	% of UWS Enrollment w/in Category	1.0%	4.5%	0.6%	0.9%	1.5%
	% of Institution Enrollment w/in Category	90.0%	83.6%	49.7%	71.2%	84.4%
Grants	# Grant Recipients	849	654	10	19	1,532
	% of UWS Grant Recips w/in Category	1.9%	10.3%	0.4%	1.4%	2.8%
	% of Institution Grant Recips	55.4%	42.7%	0.7%	1.2%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.9%	0.1%	0.2%	1.0%
	% of Institution Enrollment w/in Category	63.0%	54.6%	6.7%	17.1%	54.6%
Loans	# Borrowers	985	808	69	70	1,932
	% of UWS Borrowers w/in Category	1.5%	8.0%	1.1%	3.3%	2.3%
	% of Institution Borrowers	51.0%	41.8%	3.6%	3.6%	100.0%
	% of UWS Enrollment w/in Category	0.8%	3.6%	0.5%	0.8%	1.2%
	% of Institution Enrollment w/in Category	73.1%	67.5%	46.3%	63.1%	68.9%
UW-Whitewater						
Totals	# Total Aided	6,304	291	693	63	7,351
	% of UWS Total Aided w/in Category	7.9%	2.3%	8.9%	2.1%	7.1%
	% of Institution Total Aided	85.8%	4.0%	9.4%	0.9%	100.0%
	% of UWS Enrollment w/in Category	5.4%	1.3%	5.4%	0.8%	4.6%
	% of Institution Enrollment w/in Category	69.9%	56.0%	77.1%	126.0%	70.1%
Grants	# Grant Recipients	3,334	123	360	21	3,838
	% of UWS Grant Recips w/in Category	7.6%	1.9%	13.9%	1.6%	7.1%
	% of Institution Grant Recips	86.9%	3.2%	9.4%	0.5%	100.0%
	% of UWS Enrollment w/in Category	2.8%	0.6%	2.8%	0.3%	2.4%
	% of Institution Enrollment w/in Category	37.0%	23.7%	40.0%	42.0%	36.6%
Loans	# Borrowers	5,322	246	402	46	6,016
	% of UWS Borrowers w/in Category	8.3%	2.4%	6.3%	2.2%	7.2%
	% of Institution Borrowers	88.5%	4.1%	6.7%	0.8%	100.0%
	% of UWS Enrollment w/in Category	4.5%	1.1%	3.1%	0.6%	3.7%
	% of Institution Enrollment w/in Category	59.0%	47.3%	44.7%	92.0%	57.4%
UW Colleges						
Totals	# Total Aided	6,209	125	---	---	6,334
	% of UWS Total Aided w/in Category	7.8%	1.0%	---	---	6.2%
	% of Institution Total Aided	98.0%	2.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.3%	0.6%	---	---	3.9%
	% of Institution Enrollment w/in Category	52.4%	30.6%	---	---	51.7%
Grants	# Grant Recipients	3,821	99	---	---	3,920
	% of UWS Grant Recips w/in Category	8.7%	1.6%	---	---	7.2%
	% of Institution Grant Recips	97.5%	2.5%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.3%	0.4%	---	---	2.4%
	% of Institution Enrollment w/in Category	32.2%	24.3%	---	---	32.0%
Loans	# Borrowers	4,373	81	---	---	4,454
	% of UWS Borrowers w/in Category	6.8%	0.8%	---	---	5.4%
	% of Institution Borrowers	98.2%	1.8%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.7%	0.4%	---	---	2.8%
	% of Institution Enrollment w/in Category	36.9%	19.9%	---	---	36.3%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency
2004-05

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW System	Total	\$526,963,113	\$102,389,621	\$100,901,991	\$37,114,927	\$767,369,652
	Grants	\$172,958,774	\$26,733,331	\$9,354,951	\$6,521,223	\$215,568,279
	Loans	\$343,144,596	\$73,047,200	\$90,798,851	\$30,153,780	\$537,144,427
UW-Madison	Total	\$95,563,957	\$41,533,979	\$53,272,576	\$25,012,881	\$215,383,393
	Grants	\$37,072,461	\$13,202,356	\$3,992,377	\$4,089,967	\$58,357,161
	Loans	\$54,382,281	\$26,799,167	\$48,769,621	\$20,554,779	\$150,505,848
UW- Milwaukee	Total	\$106,218,139	\$4,143,554	\$22,991,750	\$5,195,463	\$138,548,906
	Grants	\$31,362,968	\$1,272,937	\$3,074,345	\$1,739,806	\$37,450,056
	Loans	\$74,042,771	\$2,833,555	\$19,829,018	\$3,413,019	\$100,118,363
UW-Eau Claire	Total	\$33,775,810	\$8,514,685	\$1,200,240	\$335,497	\$43,826,232
	Grants	\$10,796,350	\$1,499,053	\$136,619	\$17,983	\$12,450,005
	Loans	\$22,138,500	\$6,824,946	\$1,039,820	\$307,875	\$30,311,141
UW-Green Bay	Total	\$23,602,187	\$1,617,417	\$600,040	\$125,482	\$25,945,126
	Grants	\$8,222,861	\$961,786	\$173,473	\$35,976	\$9,394,096
	Loans	\$15,066,197	\$646,547	\$426,567	\$89,506	\$16,228,817
UW-La Crosse	Total	\$24,997,160	\$4,901,324	\$5,748,423	\$1,759,733	\$37,406,640
	Grants	\$5,921,285	\$555,496	\$39,652	\$81,189	\$6,597,622
	Loans	\$18,744,354	\$4,271,330	\$5,697,102	\$1,675,812	\$30,388,598
UW-Oshkosh	Total	\$45,601,832	\$1,163,037	\$3,356,185	\$265,429	\$50,386,483
	Grants	\$11,508,527	\$143,761	\$445,552	\$16,151	\$12,113,991
	Loans	\$33,297,348	\$999,349	\$2,895,193	\$246,738	\$37,438,628
UW-Parkside	Total	\$20,570,812	\$1,976,992	\$196,992	\$29,614	\$22,774,410
	Grants	\$8,741,269	\$883,270	\$48,556	\$12,942	\$9,686,037
	Loans	\$11,697,908	\$1,089,434	\$146,462	\$16,672	\$12,950,476
UW-Platteville	Total	\$22,645,623	\$3,297,854	\$1,765,824	\$481,873	\$28,191,174
	Grants	\$6,845,769	\$511,580	\$81,408	\$4,500	\$7,443,257
	Loans	\$15,461,324	\$2,710,695	\$1,647,521	\$477,373	\$20,296,913
UW-River Falls	Total	\$12,921,449	\$11,262,397	\$1,038,030	\$948,546	\$26,170,422
	Grants	\$4,384,013	\$1,974,346	\$22,014	\$41,580	\$6,421,953
	Loans	\$8,272,327	\$9,114,039	\$1,010,178	\$904,009	\$19,300,553
UW-Stevens Point	Total	\$35,835,820	\$2,856,396	\$1,271,645	\$148,050	\$40,111,911
	Grants	\$12,203,090	\$706,153	\$265,853	\$14,137	\$13,189,233
	Loans	\$22,509,927	\$2,001,642	\$982,676	\$133,196	\$25,627,441
UW-Stout	Total	\$28,503,551	\$10,541,259	\$3,600,180	\$1,271,274	\$43,916,264
	Grants	\$7,684,380	\$1,541,004	\$311,255	\$222,039	\$9,758,678
	Loans	\$20,342,513	\$8,822,121	\$3,275,121	\$1,041,885	\$33,481,640
UW-Superior	Total	\$8,570,885	\$7,343,412	\$714,618	\$813,830	\$17,442,745
	Grants	\$3,434,739	\$2,860,608	\$36,086	\$102,415	\$6,433,848
	Loans	\$4,935,083	\$4,365,293	\$670,455	\$708,199	\$10,679,030
UW-Whitewater	Total	\$42,009,936	\$2,691,791	\$5,145,488	\$727,255	\$50,574,470
	Grants	\$12,450,285	\$362,697	\$727,761	\$142,538	\$13,683,281
	Loans	\$28,915,162	\$2,294,534	\$4,409,117	\$584,717	\$36,203,530
UW Colleges	Total	\$26,145,952	\$545,524	---	---	\$26,691,476
	Grants	\$12,330,777	\$258,284	---	---	\$12,589,061
	Loans	\$13,338,901	\$274,548	---	---	\$13,613,449

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
2004-05

Program	\$ Million	Change from 03-04		Program Description
		\$ Million	%	
WHEG	\$33.46	\$5.09	17.9%	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	\$2.98	\$0.13	4.5%	Administered by HEAB; for very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$4.91	\$1.09	28.6%	Administered by UW System; supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$5.89	\$0.60	11.4%	A merit-based scholarship program; administered jointly by HEAB and UW System.
Department of Vocational Rehabilitation	\$3.70	\$0.73	24.5%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.20	-\$0.01	-3.6%	Administered by HEAB. Provides need-based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$5.93	\$0.28	5.0%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
Miscellaneous State Grants	\$2.37	-\$0.01	-0.5%	Includes Veterans Grants, study abroad grants and other miscellaneous grant programs.
Total	\$59.43	\$7.90	15.3%	

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
04-05	29,913	\$72.5	\$2,424	15,648	\$10.4	\$666	26,065	\$33.5	\$1,284

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%
04-05	29%	9%	15%	1%	25%	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, fellowships, or waivers.
- 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 status 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.