



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2005-06 Update

Financial Aid Highlights for 2005-06

What financial aid is available for UW students?

- UW System students received \$828.8 million in financial aid, an increase of 8 percent over 2004-05.
- UW students received \$221.7 million in grant funding.
- UW students borrowed \$592.7 million in student loans.
- UW students also received \$14.3 million in Federal work study funding.

What are the sources of financial aid?

- Federal sources accounted for 77 percent of UW System financial aid.
- State sources accounted for another 8 percent.
- UW System campuses provided 5 percent of UW System financial aid.
- Ten percent (10%) of UW System financial aid was provided by private or community sources.

How many UW students receive financial aid?

- A total of 105,523 UW System students received financial aid. This is 65 percent of all students enrolled.
- Thirty-four percent (34%) of all enrolled students, or 55,968 students, received a grant.
- Over half of all enrolled students (53%), or 86,548 students, borrowed from a student loan program in 2005-06.
- Sixty-six percent (66%) of resident undergraduates had loan debt at graduation. The average loan debt of these borrowers was \$19,809.
- Six percent (6%) of UW System enrollment (9,576) received Federal work study.
- Sixty-seven percent (67%) of undergraduate students received some form of financial aid.

The University of Wisconsin System
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OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 105,523 UW students (65% of total enrollment) received \$828.8 million in financial aid in 2005-06 (Table 1). Compared to 2004-05, the number of financial aid recipients increased by 2,698, while dollars awarded increased by \$61.4 million. Two out of three undergraduate students (67%) received some financial aid (including non-need based aid) in 2005-06.

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 2001-02 and 2005-06, the percent of UW System students receiving aid rose from 56 percent to 65 percent. The most dramatic rise in percent of UW System students aided was among graduate students; this group rose from 39 percent in 2001-02 to 53 percent in 2005-06.

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	63%
05-06	94,302	67%	81,292	69%	13,010	57%	11,221	53%	105,523	\$828.8	65%

SOURCES OF AID FOR UW STUDENTS

Nearly four out of every five financial aid dollars (77%) 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 10 percent in 2005-06. In 2005-06, UW System students received \$81.4 million in "Other" aid, which is comprised of \$57.9 million in alternative loans (such as ConSern, SELF, and TERI loans) and \$23.5 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 and 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 11 percent in 2005-06.

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%
05-06	\$639.1	77%	\$66.3	8%	\$41.9	5%	\$81.4	10%	\$92.2	11%	\$66.1	8%	\$39.9	5%	\$23.5	3%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loan dollars make up 72 percent of total financial aid dollars. Eighty-two percent (82%) of financial aid recipients received a loan (Table 3). Fifty-three percent (53%) of enrolled UW students borrowed in 2005-06, up from 25 percent in the late 1980's.

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%
04-05	83,025	81%	52%	\$537.1	70%
05-06	86,548	82%	53%	\$592.7	72%

The federal government is the primary source for student borrowing. In 2005-06, the federal government provided 90 percent (45% need based and 45% non-need based) of student loans (Table 4). Over time, students have been relying more on federal non-need based loans and on alternative loans (e.g., SELF, TERI, and ConSern).

Table 4
UW System Loans by Source of Funding

Year	Federal				State		Institutional		Other		Total	
	Need Based		Non-Need Based		\$M	% Loans	\$M	% Loans	\$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%
05-06	\$266.7	45%	\$265.8	45%	\$0.2	0.04%	\$2.1	0.35%	\$57.9	10%	\$592.7	100%

GRANTS

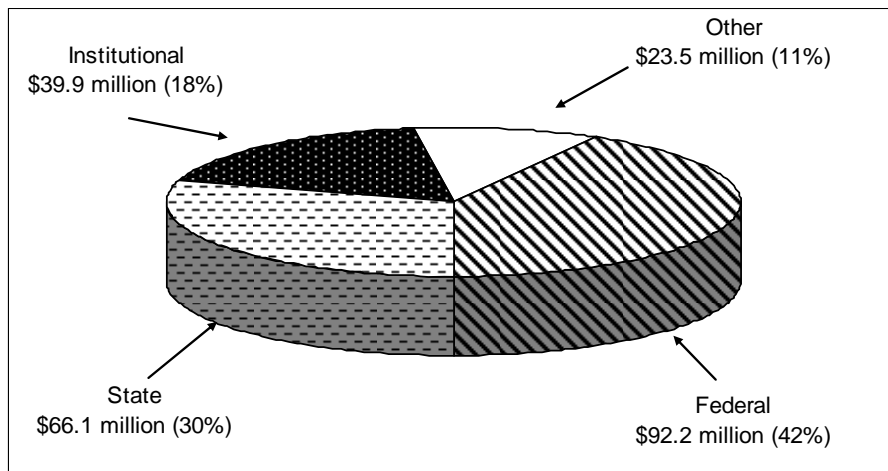
Grant aid comprised 27 percent of all financial aid dollars, a considerable decrease from the late 1980s and early 1990s, when grants comprised around 40 percent of all aid to UW students. In addition, 53 percent of financial aid recipients received a grant in 2005-06 (Table 5). Since the late 1980s, 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 2005-06.

**Table 5
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%
04-05	54,385	53%	34%	\$215.6	28%
05-06	55,968	53%	34%	\$221.7	27%

In 2005-06, Federal grants made up the largest source of grants (42%) received by UW students followed by state grants at 30 percent (Figure 1). Institutional grants were 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
2005-06**



WHEG Grant

The largest need-based state grant program available to Wisconsin residents attending a UW institution is the Wisconsin Higher Education Grant (WHEG). One out of every five (21%) resident undergraduate students received a WHEG award in 2005-06 (Table 6). Other state grant programs are described in Appendix D.

Table 6
WHEG Awards to UW System Undergraduates
1987-88 to 2005-06

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	22%
05-06	24,517	\$1,682	\$41.2	21%
change from 04-05	-6%	31%	23%	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 21 percent. In 2005-06, the average WHEG award was \$1,682, a 31 percent increase from 2004-05.

Pell Grant

The largest federal need-based grant program available to University of Wisconsin undergraduates is the Federal Pell Grant. As with the WHEG program, over one out of every five (22%) resident undergraduates received a Pell Grant award in 2005-06 (Table 7). After reaching a low point in 2000-01, the number of Pell Grant recipients increased each year until 2005-06, when a change in eligibility requirements caused a drop in the number of recipients and in the total Pell dollars awarded.

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%
05-06	25,598	\$2,434	\$62.3	22%
change from 04-05	-5%	0%	-5%	NA

Appendix E presents data on Pell Grant awards received by all UW System students. In 2005-06, 28,441 students received \$69.1 million through the Pell Grant program, the average award being \$2,429. Appendix F shows that in 2005-06, 27 percent of all UW System financial aid recipients received a Pell Grant. This represents a decline of over one half compared to 1988-89 when 63 percent of UW System financial aid recipients received a Pell Grant.

FEDERAL WORK STUDY

In 2005-06, \$14.3 million were provided through the Federal Work Study program, a work program that includes both Federal and state contributions. In 2005-06, 9,576 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	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%
05-06	9,576	9%	6%	\$14.3	2%

CHARACTERISTICS OF FINANCIAL AID RECIPIENTS

Most financial aid recipients in the UW System are financially dependent. Sixty-five percent (65%) of all aid recipients, 72 percent of undergraduate students, and 3 percent of graduate students were dependent (Table 9). A higher percentage of non-resident undergraduate students are dependent (76%) compared to resident undergraduate students (72%).

**Table 9
UW System Financial Aid Recipients by Dependency Level
2005-06**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergrads	Resident	58,164	72%	17,258	21%	5,870	7%	81,292	100%
	Non-Resident	9,940	76%	1,385	11%	1,685	13%	13,010	100%
	Total Undergrads	68,104	72%	18,643	20%	7,555	8%	94,302	100%
Graduates	Resident	278	3%	6,771	84%	967	12%	8,016	100%
	Non-Resident	15	0%	2,357	74%	833	26%	3,205	100%
	Total Graduates	293	3%	9,128	81%	1,800	16%	11,221	100%
Total		68,397	65%	27,771	26%	9,355	9%	105,523	100%

Eighty-seven percent (87%) of all UW students of color received some form of financial aid in 2005-06 (Table 10). Eighty-three percent (83%) of these students had demonstrated financial need as defined by the Federal Needs Analysis methodology.

In 2005-06, 96 percent of African American students received aid; 87 percent of American Indian students received aid; 76 percent of Asian American students received aid; 78 percent of Hispanic/Latino students received aid; and 63 percent of White/Unknown students received aid.

Table 10
UW System Financial Aid Recipients by Race/Ethnicity
2005-06

		# Recipients	% Aided	% Recipients of Enrolled	% Recipients with Need
Undergraduate	African American	3,838	4.1%	98%	88%
	American Indian	930	1.0%	87%	78%
	Asian American	3,788	4.0%	79%	86%
	Hispanic/Latino	2,483	2.6%	79%	77%
	Multicultural Sub-total	11,039	11.7%	89%	84%
	White/Unknown	83,263	88.3%	65%	66%
	Total Undergraduate	94,302	100.0%	68%	68%
Graduate	African American	568	5.1%	85%	84%
	American Indian	117	1.0%	85%	76%
	Asian American	396	3.5%	61%	67%
	Hispanic/Latino	383	3.4%	71%	70%
	Multicultural Sub-total	1,464	13.0%	75%	75%
	White/Unknown	9,757	87.0%	51%	76%
	Total Graduate	11,221	100.0%	53%	76%
Total	African American	4,406	4.2%	96%	88%
	American Indian	1,047	1.0%	87%	78%
	Asian American	4,184	4.0%	76%	84%
	Hispanic/Latino	2,866	2.7%	78%	76%
	Multicultural Sub-total	12,503	11.8%	87%	83%
	White/Unknown	93,020	88.2%	63%	67%
	Total	105,523	100.0%	65%	69%

STUDENT INDEBTEDNESS

UW resident undergraduate students, who borrowed both need and non-need based loans during their academic careers, had an average debt of \$19,809 at graduation in 2005-06 (Table 11). This represents an 8 percent nominal increase from 2004-05 (or 4% in constant dollars). 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 36 percent. Sixty-six percent (66%) of resident undergraduate students who graduated in 2005-06 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 Fiscal Year (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%
05-06	12,140	66%	\$19,809	\$10,830	36%

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 (55%).

Table 12
Cumulative Student Loan Debt for 2005-06
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	2,430	55%	\$19,935	\$11,047
UW-Milwaukee	2,150	69%	\$22,309	\$15,457
UW-Eau Claire	967	68%	\$18,448	\$12,581
UW-Green Bay	604	69%	\$17,709	\$12,196
UW-La Crosse	785	66%	\$18,353	\$12,097
UW-Oshkosh	1,127	69%	\$20,412	\$14,139
UW-Parkside	320	64%	\$18,536	\$11,935
UW-Platteville	574	71%	\$18,307	\$13,054
UW-River Falls	345	73%	\$16,139	\$11,797
UW-Stevens Point	974	70%	\$17,594	\$12,364
UW-Stout	609	75%	\$21,373	\$15,990
UW-Superior	165	78%	\$20,114	\$15,729
UW-Whitewater	1,090	68%	\$20,783	\$14,150
Total	12,140	66%	\$19,809	\$13,079

Although the percentage of students graduating with loan debt has increased in the past few years, the student loan default rate for UW students (1.6%) 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	2004
UW System	3.7%	4.1%	4.2%	3.6%	3.8%	3.6%	2.4%	2.7%	2.7%	2.5%	1.8%	1.6%
National	11.6%	10.7%	10.4%	9.6%	8.8%	6.9%	5.6%	5.9%	5.4%	5.2%	4.5%	5.1%

Source: U.S. Department of Education

Appendix A
UW System Financial Aid Dollars (in Millions) by Institution
2005-06

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	Total	%	Total	%	Total	%
UW-Madison	\$13.1	\$13.8	\$23.8	\$8.5	\$59.2	27%	\$161.3	27%	\$5.9	41%	\$226.3	27%
UW-Milwaukee	\$18.1	\$12.7	\$5.2	\$3.0	\$39.1	18%	\$112.1	19%	\$1.5	10%	\$152.6	18%
UW-Eau Claire	\$6.2	\$3.8	\$1.0	\$1.8	\$12.8	6%	\$31.4	5%	\$1.0	7%	\$45.2	5%
UW-Green Bay	\$4.0	\$2.7	\$2.2	\$0.9	\$9.7	4%	\$17.4	3%	\$0.3	2%	\$27.5	3%
UW-La Crosse	\$3.6	\$3.0	\$0.0	\$0.1	\$6.7	3%	\$34.8	6%	\$0.4	3%	\$42.0	5%
UW-Oshkosh	\$6.5	\$4.8	\$0.8	\$0.7	\$12.8	6%	\$44.1	7%	\$0.7	5%	\$57.6	7%
UW-Parkside	\$4.9	\$3.5	\$1.2	\$0.5	\$10.1	5%	\$14.4	2%	\$0.1	1%	\$24.6	3%
UW-Platteville	\$4.0	\$2.5	\$0.6	\$0.7	\$7.7	3%	\$21.5	4%	\$0.5	4%	\$29.7	4%
UW-River Falls	\$3.6	\$1.8	\$0.4	\$0.8	\$6.7	3%	\$22.1	4%	\$0.5	3%	\$29.3	4%
UW-Stevens Point	\$6.7	\$4.0	\$0.8	\$1.7	\$13.2	6%	\$29.4	5%	\$1.4	10%	\$44.0	5%
UW-Stout	\$5.6	\$2.8	\$0.5	\$1.3	\$10.2	5%	\$37.6	6%	\$0.7	5%	\$48.5	6%
UW-Superior	\$2.7	\$1.3	\$2.1	\$0.5	\$6.6	3%	\$11.8	2%	\$0.3	2%	\$18.8	2%
UW-Whitewater	\$6.3	\$4.5	\$0.6	\$2.1	\$13.5	6%	\$39.1	7%	\$0.6	4%	\$53.2	6%
UW Colleges	\$7.1	\$4.9	\$0.6	\$0.9	\$13.4	6%	\$15.6	3%	\$0.5	4%	\$29.5	4%
UW System	\$92.2	\$66.1	\$39.9	\$23.5	\$221.7	100%	\$592.7	100%	\$14.3	100%	\$828.8	100%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2005-06

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	81,292	13,010	8,016	3,205	105,523
	% of UWS Total Aided	77.0%	12.3%	7.6%	3.0%	100.0%
	% of UWS Enrollment	68.5%	56.7%	62.4%	37.9%	64.8%
Grants	# Grant Recipients	45,213	6,677	2,675	1,403	55,968
	% of UWS Grant Recips	80.8%	11.9%	4.8%	2.5%	100.0%
	% of UWS Enrollment	38.1%	29.1%	20.8%	16.6%	34.4%
Loans	# Borrowers	67,058	10,623	6,624	2,243	86,548
	% of UWS Borrowers	77.5%	12.3%	7.7%	2.6%	100.0%
	% of UWS Enrollment	56.5%	46.3%	51.5%	26.5%	53.1%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	12,999	4,120	2,947	1,881	21,947
	% of UWS Total Aided w/in Category	16.0%	31.7%	36.8%	58.7%	20.8%
	% of Institution Total Aided	59.2%	18.8%	13.4%	8.6%	100.0%
	% of UWS Enrollment w/in Category	11.0%	17.9%	22.9%	22.3%	13.5%
	% of Institution Enrollment w/in Category	65.3%	43.5%	60.7%	29.5%	54.0%
Grants	# Grant Recipients	9,394	2,601	1,021	837	13,853
	% of UWS Grant Recips w/in Category	20.8%	39.0%	38.2%	59.7%	24.8%
	% of Institution Grant Recips	67.8%	18.8%	7.4%	6.0%	100.0%
	% of UWS Enrollment w/in Category	7.9%	11.3%	7.9%	9.9%	8.5%
	% of Institution Enrollment w/in Category	47.2%	27.5%	21.0%	13.1%	34.1%
Loans	# Borrowers	9,010	2,926	2,603	1,343	15,882
	% of UWS Borrowers w/in Category	13.4%	27.5%	39.3%	59.9%	18.4%
	% of Institution Borrowers	56.7%	18.4%	16.4%	8.5%	100.0%
	% of UWS Enrollment w/in Category	7.6%	12.7%	20.2%	15.9%	9.7%
	% of Institution Enrollment w/in Category	45.3%	30.9%	53.6%	21.1%	39.1%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	15,373	384	1,912	675	18,344
	% of UWS Total Aided w/in Category	18.9%	3.0%	23.9%	21.1%	17.4%
	% of Institution Total Aided	83.8%	2.1%	10.4%	3.7%	100.0%
	% of UWS Enrollment w/in Category	13.0%	1.7%	14.9%	8.0%	11.3%
	% of Institution Enrollment w/in Category	70.0%	57.6%	58.2%	80.3%	68.5%
Grants	# Grant Recipients	7,512	174	558	404	8,648
	% of UWS Grant Recips w/in Category	16.6%	2.6%	20.9%	28.8%	15.5%
	% of Institution Grant Recips	86.9%	2.0%	6.5%	4.7%	100.0%
	% of UWS Enrollment w/in Category	6.3%	0.8%	4.3%	4.8%	5.3%
	% of Institution Enrollment w/in Category	34.2%	26.1%	17.0%	48.0%	32.3%
Loans	# Borrowers	13,566	322	1,588	331	15,807
	% of UWS Borrowers w/in Category	20.2%	3.0%	24.0%	14.8%	18.3%
	% of Institution Borrowers	85.8%	2.0%	10.0%	2.1%	100.0%
	% of UWS Enrollment w/in Category	11.4%	1.4%	12.4%	3.9%	9.7%
	% of Institution Enrollment w/in Category	61.7%	48.3%	48.3%	39.4%	59.0%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2005-06

	UW-Eau Claire	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,479	1,409	169	46	7,103
	% of UWS Total Aided w/in Category	6.7%	10.8%	2.1%	1.4%	6.7%
	% of Institution Total Aided	77.1%	19.8%	2.4%	0.6%	100.0%
	% of UWS Enrollment w/in Category	4.6%	6.1%	1.3%	0.5%	4.4%
	% of Institution Enrollment w/in Category	70.6%	61.1%	41.8%	46.5%	67.2%
Grants	# Grant Recipients	3,083	602	83	21	3,789
	% of UWS Grant Recips w/in Category	6.8%	9.0%	3.1%	1.5%	6.8%
	% of Institution Grant Recips	81.4%	15.9%	2.2%	0.6%	100.0%
	% of UWS Enrollment w/in Category	2.6%	2.6%	0.6%	0.2%	2.3%
	% of Institution Enrollment w/in Category	39.7%	26.1%	20.5%	21.2%	35.9%
Loans	# Borrowers	4,539	1,153	120	34	5,846
	% of UWS Borrowers w/in Category	6.8%	10.9%	1.8%	1.5%	6.8%
	% of Institution Borrowers	77.6%	19.7%	2.1%	0.6%	100.0%
	% of UWS Enrollment w/in Category	3.8%	5.0%	0.9%	0.4%	3.6%
	% of Institution Enrollment w/in Category	58.5%	50.0%	29.7%	34.3%	55.3%
	UW-Green Bay	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,749	176	65	7	3,997
	% of UWS Total Aided w/in Category	4.6%	1.4%	0.8%	0.2%	3.8%
	% of Institution Total Aided	93.8%	4.4%	1.6%	0.2%	100.0%
	% of UWS Enrollment w/in Category	3.2%	0.8%	0.5%	0.1%	2.5%
	% of Institution Enrollment w/in Category	75.3%	75.2%	52.4%	58.3%	74.7%
Grants	# Grant Recipients	2,002	115	37	3	2,157
	% of UWS Grant Recips w/in Category	4.4%	1.7%	1.4%	0.2%	3.9%
	% 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	40.2%	49.1%	29.8%	25.0%	40.3%
Loans	# Borrowers	3,105	104	51	7	3,267
	% of UWS Borrowers w/in Category	4.6%	1.0%	0.8%	0.3%	3.8%
	% of Institution Borrowers	95.0%	3.2%	1.6%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.6%	0.5%	0.4%	0.1%	2.0%
	% of Institution Enrollment w/in Category	62.4%	44.4%	41.1%	58.3%	61.1%
	UW-La Crosse	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,233	771	658	122	5,784
	% of UWS Total Aided w/in Category	5.2%	5.9%	8.2%	3.8%	5.5%
	% of Institution Total Aided	73.2%	13.3%	11.4%	2.1%	100.0%
	% of UWS Enrollment w/in Category	3.6%	3.4%	5.1%	1.4%	3.5%
	% of Institution Enrollment w/in Category	62.7%	55.7%	131.9%	67.4%	65.7%
Grants	# Grant Recipients	1,542	184	13	8	1,747
	% of UWS Grant Recips w/in Category	3.4%	2.8%	0.5%	0.6%	3.1%
	% of Institution Grant Recips	88.3%	10.5%	0.7%	0.5%	100.0%
	% of UWS Enrollment w/in Category	1.3%	0.8%	0.1%	0.1%	1.1%
	% of Institution Enrollment w/in Category	22.9%	13.3%	2.6%	4.4%	19.8%
Loans	# Borrowers	3,926	764	657	121	5,468
	% of UWS Borrowers w/in Category	5.9%	7.2%	9.9%	5.4%	6.3%
	% of Institution Borrowers	71.8%	14.0%	12.0%	2.2%	100.0%
	% of UWS Enrollment w/in Category	3.3%	3.3%	5.1%	1.4%	3.4%
	% of Institution Enrollment w/in Category	58.2%	55.2%	131.7%	66.9%	62.1%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2005-06

	UW-Oshkosh	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,706	175	437	14	7,332
	% of UWS Total Aided w/in Category	8.2%	1.3%	5.5%	0.4%	6.9%
	% of Institution Total Aided	91.5%	2.4%	6.0%	0.2%	100.0%
	% of UWS Enrollment w/in Category	5.7%	0.8%	3.4%	0.2%	4.5%
	% of Institution Enrollment w/in Category	70.1%	69.2%	35.7%	43.8%	66.2%
Grants	# Grant Recipients	3,149	85	148	3	3,385
	% of UWS Grant Recips w/in Category	7.0%	1.3%	5.5%	0.2%	6.0%
	% of Institution Grant Recips	93.0%	2.5%	4.4%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.7%	0.4%	1.2%	0.0%	2.1%
	% of Institution Enrollment w/in Category	32.9%	33.6%	12.1%	9.4%	30.6%
Loans	# Borrowers	5,894	127	350	13	6,384
	% of UWS Borrowers w/in Category	8.8%	1.2%	5.3%	0.6%	7.4%
	% of Institution Borrowers	92.3%	2.0%	5.5%	0.2%	100.0%
	% of UWS Enrollment w/in Category	5.0%	0.6%	2.7%	0.2%	3.9%
	% of Institution Enrollment w/in Category	61.7%	50.2%	28.6%	40.6%	57.7%
	UW-Parkside	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,070	246	25	1	3,342
	% of UWS Total Aided w/in Category	3.8%	1.9%	0.3%	0.0%	3.2%
	% of Institution Total Aided	91.9%	7.4%	0.7%	0.0%	100.0%
	% of UWS Enrollment w/in Category	2.6%	1.1%	0.2%	0.0%	2.1%
	% of Institution Enrollment w/in Category	68.9%	61.5%	30.1%	12.5%	67.6%
Grants	# Grant Recipients	1,939	163	8	0	2,110
	% of UWS Grant Recips w/in Category	4.3%	2.4%	0.3%	0.0%	3.8%
	% of Institution Grant Recips	91.9%	7.7%	0.4%	0.0%	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.7%	0.1%	0.0%	1.3%
	% of Institution Enrollment w/in Category	43.5%	40.8%	9.6%	0.0%	42.7%
Loans	# Borrowers	2,398	189	24	1	2,612
	% of UWS Borrowers w/in Category	3.6%	1.8%	0.4%	0.0%	3.0%
	% of Institution Borrowers	91.8%	7.2%	0.9%	0.0%	100.0%
	% of UWS Enrollment w/in Category	2.0%	0.8%	0.2%	0.0%	1.6%
	% of Institution Enrollment w/in Category	53.9%	47.3%	28.9%	12.5%	52.8%
	UW-Platteville	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,538	445	159	51	4,193
	% of UWS Total Aided w/in Category	4.4%	3.4%	2.0%	1.6%	4.0%
	% of Institution Total Aided	84.4%	10.6%	3.8%	1.2%	100.0%
	% of UWS Enrollment w/in Category	3.0%	1.9%	1.2%	0.6%	2.6%
	% of Institution Enrollment w/in Category	68.5%	69.1%	41.4%	17.3%	64.6%
Grants	# Grant Recipients	1,849	224	57	2	2,132
	% of UWS Grant Recips w/in Category	4.1%	3.4%	2.1%	0.1%	3.8%
	% of Institution Grant Recips	86.7%	10.5%	2.7%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.6%	1.0%	0.4%	0.0%	1.3%
	% of Institution Enrollment w/in Category	35.8%	34.8%	14.8%	0.7%	32.9%
Loans	# Borrowers	3,141	412	150	51	3,754
	% of UWS Borrowers w/in Category	4.7%	3.9%	2.3%	2.3%	4.3%
	% of Institution Borrowers	83.7%	11.0%	4.0%	1.4%	100.0%
	% of UWS Enrollment w/in Category	2.6%	1.8%	1.2%	0.6%	2.3%
	% of Institution Enrollment w/in Category	60.8%	64.0%	39.1%	17.3%	57.9%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2005-06

	UW-River Falls	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,289	1,873	146	103	4,411
	% of UWS Total Aided w/in Category	2.8%	14.4%	1.8%	3.2%	4.2%
	% of Institution Total Aided	51.9%	42.5%	3.3%	2.3%	100.0%
	% of UWS Enrollment w/in Category	1.9%	8.2%	1.1%	1.2%	2.7%
	% of Institution Enrollment w/in Category	77.3%	69.6%	78.9%	67.8%	73.6%
Grants	# Grant Recipients	1,327	790	5	12	2,134
	% of UWS Grant Recips w/in Category	2.9%	11.8%	0.2%	0.9%	3.8%
	% of Institution Grant Recips	62.2%	37.0%	0.2%	0.6%	100.0%
	% of UWS Enrollment w/in Category	1.1%	3.4%	0.0%	0.1%	1.3%
	% of Institution Enrollment w/in Category	44.8%	29.3%	2.7%	7.9%	35.6%
Loans	# Borrowers	1,926	1,662	143	96	3,827
	% of UWS Borrowers w/in Category	2.9%	15.6%	2.2%	4.3%	4.4%
	% of Institution Borrowers	50.3%	43.4%	3.7%	2.5%	100.0%
	% of UWS Enrollment w/in Category	1.6%	7.2%	1.1%	1.1%	2.3%
	% of Institution Enrollment w/in Category	65.1%	61.7%	77.3%	63.2%	63.9%
	UW-Stevens Point	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,085	381	377	29	6,872
	% of UWS Total Aided w/in Category	7.5%	2.9%	4.7%	0.9%	6.5%
	% of Institution Total Aided	88.5%	5.5%	5.5%	0.4%	100.0%
	% of UWS Enrollment w/in Category	5.1%	1.7%	2.9%	0.3%	4.2%
	% of Institution Enrollment w/in Category	78.0%	61.7%	190.4%	100.0%	79.5%
Grants	# Grant Recipients	3,512	203	319	20	4,054
	% of UWS Grant Recips w/in Category	7.8%	3.0%	11.9%	1.4%	7.2%
	% of Institution Grant Recips	86.6%	5.0%	7.9%	0.5%	100.0%
	% of UWS Enrollment w/in Category	3.0%	0.9%	2.5%	0.2%	2.5%
	% of Institution Enrollment w/in Category	45.0%	32.8%	161.1%	69.0%	46.9%
Loans	# Borrowers	4,909	319	112	13	5,353
	% of UWS Borrowers w/in Category	7.3%	3.0%	1.7%	0.6%	6.2%
	% of Institution Borrowers	91.7%	6.0%	2.1%	0.2%	100.0%
	% of UWS Enrollment w/in Category	4.1%	1.4%	0.9%	0.2%	3.3%
	% of Institution Enrollment w/in Category	63.0%	51.6%	56.6%	44.8%	61.9%
	UW-Stout	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,952	1,607	336	114	6,009
	% of UWS Total Aided w/in Category	4.9%	12.4%	4.2%	3.6%	5.7%
	% of Institution Total Aided	65.8%	26.7%	5.6%	1.9%	100.0%
	% of UWS Enrollment w/in Category	3.3%	7.0%	2.6%	1.3%	3.7%
	% of Institution Enrollment w/in Category	78.0%	70.6%	83.0%	76.5%	76.1%
Grants	# Grant Recipients	2,131	701	85	49	2,966
	% of UWS Grant Recips w/in Category	4.7%	10.5%	3.2%	3.5%	5.3%
	% of Institution Grant Recips	71.8%	23.6%	2.9%	1.7%	100.0%
	% of UWS Enrollment w/in Category	1.8%	3.1%	0.7%	0.6%	1.8%
	% of Institution Enrollment w/in Category	42.1%	30.8%	21.0%	32.9%	37.6%
Loans	# Borrowers	3,590	1,471	313	96	5,470
	% of UWS Borrowers w/in Category	5.4%	13.8%	4.7%	4.3%	6.3%
	% of Institution Borrowers	65.6%	26.9%	5.7%	1.8%	100.0%
	% of UWS Enrollment w/in Category	3.0%	6.4%	2.4%	1.1%	3.4%
	% of Institution Enrollment w/in Category	70.9%	64.6%	77.3%	64.4%	69.3%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2005-06

	UW-Superior	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,205	1,021	71	88	2,385
	% of UWS Total Aided w/in Category	1.5%	7.8%	0.9%	2.7%	2.3%
	% of Institution Total Aided	50.5%	42.8%	3.0%	3.7%	100.0%
	% of UWS Enrollment w/in Category	1.0%	4.4%	0.6%	1.0%	1.5%
	% of Institution Enrollment w/in Category	85.6%	87.9%	53.8%	69.8%	84.4%
Grants	# Grant Recipients	817	635	5	19	1,476
	% of UWS Grant Recips w/in Category	1.8%	9.5%	0.2%	1.4%	2.6%
	% of Institution Grant Recips	55.4%	43.0%	0.3%	1.3%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.8%	0.0%	0.2%	0.9%
	% of Institution Enrollment w/in Category	58.1%	54.7%	3.8%	15.1%	52.2%
Loans	# Borrowers	994	839	71	83	1,987
	% of UWS Borrowers w/in Category	1.5%	7.9%	1.1%	3.7%	2.3%
	% of Institution Borrowers	50.0%	42.2%	3.6%	4.2%	100.0%
	% of UWS Enrollment w/in Category	0.8%	3.7%	0.6%	1.0%	1.2%
	% of Institution Enrollment w/in Category	70.6%	72.3%	53.8%	65.9%	70.3%
	UW-Whitewater	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,256	277	714	74	7,321
	% of UWS Total Aided w/in Category	7.7%	2.1%	8.9%	2.3%	6.9%
	% of Institution Total Aided	85.5%	3.8%	9.8%	1.0%	100.0%
	% of UWS Enrollment w/in Category	5.3%	1.2%	5.6%	0.9%	4.5%
	% of Institution Enrollment w/in Category	70.1%	58.7%	66.3%	46.8%	68.9%
Grants	# Grant Recipients	3,129	121	347	26	3,623
	% of UWS Grant Recips w/in Category	6.9%	1.8%	13.0%	1.9%	6.5%
	% of Institution Grant Recips	86.4%	3.3%	9.6%	0.7%	100.0%
	% of UWS Enrollment w/in Category	2.6%	0.5%	2.7%	0.3%	2.2%
	% of Institution Enrollment w/in Category	35.1%	25.6%	32.2%	16.5%	34.1%
Loans	# Borrowers	5,389	237	442	54	6,122
	% of UWS Borrowers w/in Category	8.0%	2.2%	6.7%	2.4%	7.1%
	% of Institution Borrowers	88.0%	3.9%	7.2%	0.9%	100.0%
	% of UWS Enrollment w/in Category	4.5%	1.0%	3.4%	0.6%	3.8%
	% of Institution Enrollment w/in Category	60.4%	50.2%	41.0%	34.2%	57.6%
	UW Colleges	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,358	125	---	---	6,483
	% of UWS Total Aided w/in Category	7.8%	1.0%	---	---	6.1%
	% of Institution Total Aided	98.1%	1.9%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.4%	0.5%	---	---	4.0%
	% of Institution Enrollment w/in Category	53.1%	33.1%	---	---	52.5%
Grants	# Grant Recipients	3,809	75	---	---	3,884
	% of UWS Grant Recips w/in Category	8.4%	1.1%	---	---	6.9%
	% of Institution Grant Recips	98.1%	1.9%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.2%	0.3%	---	---	2.4%
	% of Institution Enrollment w/in Category	31.8%	19.8%	---	---	31.5%
Loans	# Borrowers	4,671	98	---	---	4,769
	% of UWS Borrowers w/in Category	7.0%	0.9%	---	---	5.5%
	% of Institution Borrowers	97.9%	2.1%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.9%	0.4%	---	---	2.9%
	% of Institution Enrollment w/in Category	39.0%	25.9%	---	---	38.6%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency
2005-06

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW System	Total	570,491,524	110,371,939	107,836,532	40,083,134	\$828,783,129
	Grants	\$179,170,461	\$26,588,311	\$9,359,633	\$6,591,817	\$221,710,222
	Loans	\$380,683,320	\$81,261,604	\$97,759,777	\$33,020,190	\$592,724,891
UW-Madison	Total	\$99,720,391	\$44,493,628	\$56,164,434	\$25,971,221	\$226,349,674
	Grants	\$37,729,465	\$13,108,249	\$4,249,805	\$4,134,372	\$59,221,891
	Loans	\$58,532,541	\$29,920,892	\$51,385,466	\$21,436,277	\$161,275,176
UW-Milwaukee	Total	\$118,191,807	\$4,234,593	\$23,727,297	\$6,464,292	\$152,617,989
	Grants	\$33,009,320	\$1,234,551	\$2,931,979	\$1,881,659	\$39,057,509
	Loans	\$83,890,199	\$2,948,518	\$20,706,909	\$4,542,243	\$112,087,869
UW-Eau Claire	Total	\$35,209,048	\$8,449,626	\$1,185,049	\$386,966	\$45,230,689
	Grants	\$11,292,641	\$1,429,516	\$92,448	\$34,571	\$12,849,176
	Loans	\$23,123,993	\$6,860,324	\$1,087,407	\$343,644	\$31,415,368
UW-Green Bay	Total	\$25,089,953	\$1,731,086	\$581,757	\$67,297	\$27,470,093
	Grants	\$8,573,651	\$981,978	\$132,642	\$9,177	\$9,697,448
	Loans	\$16,200,256	\$741,298	\$447,631	\$58,120	\$17,447,305
UW-La Crosse	Total	\$27,574,855	\$5,455,381	\$6,958,498	\$1,973,953	\$41,962,687
	Grants	\$6,132,352	\$465,013	\$66,296	\$42,475	\$6,706,136
	Loans	\$21,119,921	\$4,903,269	\$6,887,970	\$1,928,902	\$34,840,062
UW-Oshkosh	Total	\$51,803,506	\$1,529,717	\$4,041,786	\$198,209	\$57,573,218
	Grants	\$12,209,324	\$223,874	\$375,996	\$9,053	\$12,818,247
	Loans	\$38,948,711	\$1,291,149	\$3,657,421	\$189,156	\$44,086,437
UW-Parkside	Total	\$22,233,612	\$2,111,563	\$235,632	\$11,437	\$24,592,244
	Grants	\$9,252,831	\$779,945	\$30,793	\$0	\$10,063,569
	Loans	\$12,879,552	\$1,328,348	\$199,196	\$11,437	\$14,418,533
UW-Platteville	Total	\$23,537,824	\$3,924,047	\$1,649,899	\$596,808	\$29,708,578
	Grants	\$7,036,891	\$552,071	\$98,656	\$4,500	\$7,692,118
	Loans	\$16,079,613	\$3,298,635	\$1,535,621	\$592,308	\$21,506,177
UW-River Falls	Total	\$14,775,196	\$12,022,516	\$1,421,156	\$1,073,018	\$29,291,886
	Grants	\$4,749,029	\$1,899,129	\$17,027	\$45,240	\$6,710,425
	Loans	\$9,736,038	\$9,950,686	\$1,398,974	\$1,020,461	\$22,106,159
UW-Stevens Point	Total	\$39,426,781	\$2,983,198	\$1,404,599	\$192,700	\$44,007,278
	Grants	\$12,245,464	\$695,765	\$213,364	\$30,611	\$13,185,204
	Loans	\$25,958,500	\$2,134,282	\$1,173,563	\$156,466	\$29,422,811
UW-Stout	Total	\$30,943,303	\$12,172,983	\$4,128,435	\$1,286,148	\$48,530,869
	Grants	\$7,956,283	\$1,721,577	\$378,109	\$170,491	\$10,226,460
	Loans	\$22,498,905	\$10,286,089	\$3,740,763	\$1,113,360	\$37,639,117
UW-Superior	Total	\$9,079,763	\$7,992,138	\$740,134	\$948,518	\$18,760,553
	Grants	\$3,497,387	\$2,962,337	\$21,280	\$108,810	\$6,589,814
	Loans	\$5,383,259	\$4,893,853	\$713,719	\$837,107	\$11,827,938
UW-Whitewater	Total	\$43,990,643	\$2,666,540	\$5,597,856	\$912,567	\$53,167,606
	Grants	\$12,246,877	\$349,545	\$751,238	\$120,858	\$13,468,518
	Loans	\$31,149,231	\$2,294,668	\$4,825,137	\$790,709	\$39,059,745
UW Colleges	Total	\$28,914,842	\$604,923	---	---	\$29,519,765
	Grants	\$13,238,946	\$184,761	---	---	\$13,423,707
	Loans	\$15,182,601	\$409,593	---	---	\$15,592,194

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
2005-06

Program	\$ Million	Change from 04-05		Program Description
		\$ Million	%	
WHEG	\$41.25	\$7.79	23.3%	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	\$2.90	-\$0.08	-2.6%	Administered by HEAB; for very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$5.24	\$0.33	6.7%	Administered by UW System; supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$5.86	-\$0.03	-0.4%	A merit-based scholarship program; administered jointly by HEAB and UW System.
Department of Vocational Rehabilitation	\$2.11	-\$1.59	-43.1%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.20	\$0.00	1.2%	Administered by HEAB. Provides need-based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$6.09	\$0.16	2.7%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
Miscellaneous State Grants	\$2.42	\$0.05	2.0%	Includes Veterans Grants, study abroad grants and other miscellaneous grant programs.
Total	\$66.06	\$6.62	11.1%	

**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
05-06	28,441	\$69.1	\$2,429	14,815	\$10.0	\$676	24,517	\$41.2	\$1,682

**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%
05-06	27%	8%	14%	1%	23%	5%

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.