



Informational Memorandum

Student Financial Aid: 1997-98 Update

Highlights

Total financial aid dollars provided to UW System students	\$440.8 million
Up \$35.9 million from 1996-97	
Total loan dollars provided to UW System students.....	\$308.9 million
Up \$26.1 million from 1996-97	
Total grant dollars provided to UW System students.....	\$120.1 million
Up \$9.3 million from 1996-97	
Percentage of financial aid from federal sources	84%
Percentage of financial aid from state sources	8%
Percentage of financial aid from institutional sources.....	5%
Total number of students receiving financial aid	79,745
Up 4,079 from 1996-97	
Percentage of undergraduate students receiving aid	56%
Up 2% from 1996-97	
Percentage of graduate students receiving aid.....	35%
Up 2% from 1996-97	
Percentage of financial aid recipients who are classified as independent.....	30%
Percentage of financial aid recipients who are classified as dependent.....	64%
Percentage of resident undergraduates who have debt at graduation.....	60%
Up 2% from 1996-97	
Average loan debt of a Wisconsin resident receiving a Bachelors degree in 1997-98	\$14,201
Up \$869 from 1996-97	

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OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 79,745 UW System students, 53 percent of total enrollment, received \$440.8 million in financial aid in 1997-98 (Table 1). The number of financial aid recipients increased by 4,079 and 35.9 million dollars over 1996-97. More than one-half of the undergraduate students (56%) received some financial aid (including non-need based aid) in 1997-98.

Table 1
Financial Aid Provided to UW System Students

Year	Undergraduate						Graduate		Total Aided		
	Total		Resident		Non-Resident		#	% Enroll	#	\$M	% Enroll
#	% Enroll	#	% Enroll	#	% Enroll	#					
82-83	57,485	42%	50,420	42%	7,065	40%	4,242	20%	61,727	\$184.7	39%
83-84	60,979	44%	53,469	44%	7,510	42%	4,601	21%	65,580	\$199.9	41%
84-85	62,425	45%	54,890	45%	7,535	41%	5,150	23%	67,575	\$214.2	42%
85-86	60,226	43%	52,960	43%	7,266	38%	4,961	22%	65,187	\$211.8	40%
86-87	57,332	40%	50,563	41%	6,759	36%	4,966	22%	62,288	\$213.3	38%
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%

SOURCES OF AID FOR UW SYSTEM STUDENTS

Over five of every six financial aid dollars (84%) 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, a percentage that has remained stable for the past three years. Institutional aid accounted for five percent of the aid received by UW students. Institutional aid is made up primarily of scholarships funded through sources such as private donations to UW institutions.

Table 2
Financial Aid by Source of Funding

Year	All Aid*						Grants					
	Federal		State		Institution		Federal		State		Institution	
	\$M	%	\$M	%	\$M	%	\$M	%	\$M	%	\$M	%
82-83	\$153.9	83%	\$22.8	12%	\$5.7	3%	\$35.4	19%	\$8.7	5%	\$2.8	2%
83-84	\$171.0	86%	\$19.7	10%	\$6.5	3%	\$40.9	21%	\$9.7	5%	\$2.9	2%
84-85	\$185.1	86%	\$17.5	8%	\$8.9	4%	\$45.6	21%	\$10.5	5%	\$3.6	2%
85-86	\$182.5	86%	\$16.9	8%	\$9.5	5%	\$53.1	25%	\$19.1	9%	\$3.1	1%
86-87	\$181.1	85%	\$19.4	9%	\$9.6	5%	\$51.1	24%	\$16.5	8%	\$3.0	1%
87-88	\$179.5	85%	\$20.3	10%	\$9.0	4%	\$50.8	24%	\$18.5	9%	\$3.1	1%
88-89	\$176.7	85%	\$23.1	11%	\$5.0	2%	\$61.7	30%	\$21.3	10%	\$2.7	1%
89-90	\$181.5	83%	\$24.1	11%	\$7.1	3%	\$61.3	28%	\$21.8	10%	\$4.1	2%
90-91	\$195.5	83%	\$27.6	12%	\$7.3	3%	\$58.7	25%	\$24.8	11%	\$4.3	2%
91-92	\$219.1	84%	\$29.5	11%	\$7.6	3%	\$64.4	25%	\$26.1	10%	\$6.3	2%
92-93	\$235.3	82%	\$30.6	11%	\$13.8	5%	\$68.3	24%	\$27.1	9%	\$12.9	5%
93-94	\$284.6	84%	\$32.4	10%	\$13.6	4%	\$59.0	17%	\$29.2	9%	\$12.7	4%
94-95	\$314.9	84%	\$33.9	9%	\$14.9	4%	\$56.5	15%	\$31.4	8%	\$14.1	4%
95-96	\$330.4	85%	\$30.9	8%	\$16.0	4%	\$52.8	14%	\$28.5	7%	\$15.2	4%
96-97	\$340.4	84%	\$33.9	8%	\$17.8	4%	\$51.7	13%	\$31.2	8%	\$17.1	4%
97-98	\$369.2	84%	\$35.1	8%	\$20.5	5%	\$55.6	13%	\$32.2	7%	\$19.4	4%

* Balance of aid provided from other sources.

LOANS

Loan aid continues to make up the largest component of financial aid to UW students. Loan dollars make up 70% of total financial aid dollars and 80% of financial aid recipients received some kind of loan. Forty-two percent of enrolled UW System students received a loan in 1997-98 (Table 3).

Table 3
Distribution of Loans

Year	Loans				
	#	% Recips	% Enroll	\$M	% Total Aid
82-83	53,271	86%	33%	\$123.3	67%
83-84	56,884	87%	35%	\$130.5	65%
84-85	59,336	88%	37%	\$136.8	64%
85-86	55,246	85%	34%	\$124.5	59%
86-87	54,254	87%	33%	\$123.7	58%
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%

GRANTS

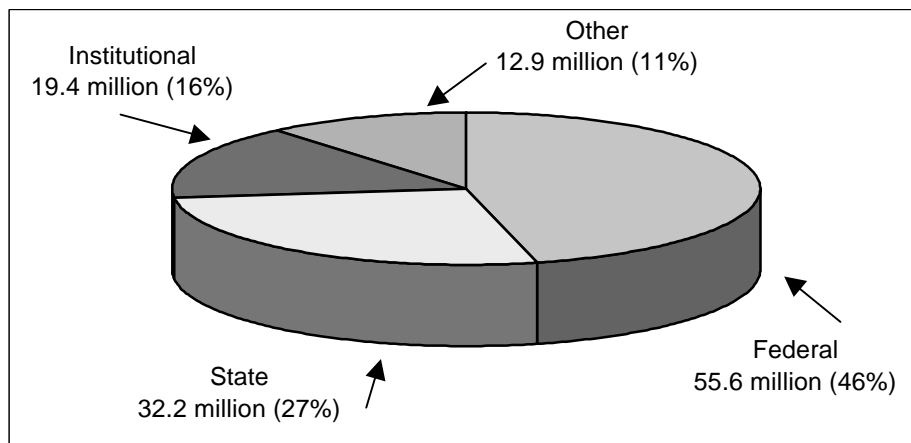
Grant aid made up 27% of financial aid dollars and 57% of financial aid recipients received a grant of some kind in 1997-98. The proportion of grant dollars to total aid has remained steady over the past three years as has the percentage of financial aid recipients who receive grants (Table 4). However, the proportion of grant dollars to total aid is well below that of the late 1980s and early 1990s.

Table 4
UW System Distribution of Grants

Year	Grants				
	#	% Recips	% Enroll	\$M	% Total Aid
82-83	37,966	62%	24%	\$49.2	27%
83-84	39,523	60%	24%	\$56.2	28%
84-85	39,765	59%	25%	\$62.6	29%
85-86	40,100	62%	24%	\$71.1	34%
86-87	39,828	65%	24%	\$73.7	35%
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%

In 1997-98, federal grants comprised the majority of grants (46%) received by UW System students followed by state grants at 27% (Figure 1). Grants in the "other" category are provided by other states to non-resident students.

Figure 1
Source of UW System Grant Aid
1997-98



The largest need based state grant program available to Wisconsin residents attending a UW institution is the Wisconsin Higher Education Grant (WHEG). Slightly less than one out of every five resident undergraduate students (18%) received a WHEG award in 1997-98, a proportion that has been relatively constant over the past decade (Table 5). Other state grant programs are described in Appendix A.

**Table 5
WHEG Awards to UW System Students**

Year	Recipients	Avg. Grant	Total \$	% UG Res Enroll
85-86	21,342	\$373	\$7,968,919	17%
86-87	22,365	\$412	\$9,212,955	18%
87-88	22,034	\$501	\$11,034,413	18%
88-89	21,452	\$633	\$13,580,481	18%
89-90	20,433	\$594	\$12,141,437	18%
90-91	21,004	\$630	\$13,236,112	18%
91-92	20,475	\$632	\$12,935,856	18%
92-93	21,293	\$606	\$12,904,619	19%
93-94	21,997	\$600	\$13,217,830	20%
94-95	21,914	\$642	\$14,058,827	20%
95-96	20,519	\$643	\$13,190,123	19%
96-97	19,217	\$815	\$15,657,590	18%
97-98	18,979	\$843	\$16,003,370	18%
% change from 96-97	-1%	3%	2%	NA

FEDERAL WORK STUDY

In 1997-98, \$11.7 million dollars were provided through the Federal Work Study (FWS) program, a work program that includes both federal and state contributions. In 1997-98, 9,444 students participated in this program which accounted for 3% of all financial aid dollars (Table 6).

**Table 6
UW System Distribution of Federal Work Study**

Year	Work Study				
	#	% Recips	% Enroll	\$M	% Total Aid
85-86	10,822	17%	7%	\$9.8	5%
86-87	10,280	17%	6%	\$9.5	4%
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%

CHARACTERISTICS OF FINANCIAL AID RECIPIENTS

Thirty percent of all aid recipients, 24% of undergraduate students and 88% of graduate students, were independent students and therefore received no parental contribution towards educational costs (Table 7). A higher percentage of non-resident undergraduate students are dependent (77%) compared to resident undergraduate students (69%).

Table 7
UW System Financial Aid Recipients by Dependency and Level
1997-98

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergrads	Resident	43,285	69%	15,846	25%	3331	5%	62,462	100%
	Non-Resident	7,500	77%	1,317	13%	961	10%	9,778	100%
	Total Undergrads	50,785	70%	17,163	24%	4,292	6%	72,240	100%
Graduates	Resident	86	2%	4,614	91%	374	7%	5,074	100%
	Non-Resident	23	1%	1,969	81%	439	18%	2,431	100%
	Total Graduates	109	1%	6,583	88%	813	11%	7,505	100%
Total		50,894	64%	23,746	30%	5,105	6%	79,745	100%

Seventy-four percent of all enrolled UW System multicultural students received some form of financial aid in 1997-98 (Table 8). Eighty-six percent of these students had demonstrated financial need as defined by the Federal Needs Analysis Methodology.

Table 8
UW System Financial Aid Recipients by Ethnicity
1997-98

		# Recips	% Aided	% Enroll	% Need
Undergraduate	African American	2,856	4.0%	85%	90%
	American Indian	743	1.0%	86%	82%
	Asian American	2,110	2.9%	66%	87%
	Hispanic/Latino	1,670	2.3%	71%	86%
	Multicultural Total	7,379	10.2%	76%	87%
	White/Unknown	64,861	89.8%	56%	76%
	Total Undergraduate	72,240	100.0%	57%	77%
Graduate	African American	465	6.2%	73%	82%
	American Indian	119	1.6%	77%	75%
	Asian American	277	3.7%	48%	84%
	Hispanic/Latino	328	4.4%	64%	82%
	Multicultural Total	1,189	15.8%	63%	82%
	White/Unknown	6,316	84.2%	38%	85%
	Total Graduate	7,505	100.0%	40%	85%
Total Students	African American	3,321	4.2%	83%	89%
	American Indian	862	1.1%	85%	81%
	Asian American	2,387	3.0%	64%	86%
	Hispanic/Latino	1,998	2.5%	70%	85%
	Multicultural Total	8,568	10.7%	74%	86%
	White/Unknown	71,177	89.3%	53%	77%
	Total	79,745	100.0%	55%	78%

STUDENT INDEBTEDNESS

UW resident undergraduate students who received loans (both need and non need-based) during their academic careers, had an average debt of \$14,201 at graduation in 1997-98. This represents a 6.5% increase from 1996-97. The proportion of resident undergraduate debt coming from non-need based loan programs continues to increase and has increased from 8% to 30% since 1990-91 (Table 9). Sixty percent of resident undergraduate students who graduated in 1997-98 had loan debt at graduation compared to 50% of graduates five years ago.

Table 9
Cumulative Student Loan Debt
UW System Resident Undergraduates Completing a Bachelors Degree

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	\$6,643	14%
87-88	9,535	58%	\$6,782	\$6,365	7%
88-89	9,301	56%	\$6,946	\$6,231	5%
89-90	9,081	54%	\$7,097	\$6,075	7%
90-91	8,505	52%	\$7,317	\$5,943	8%
91-92	8,477	51%	\$7,627	\$6,001	12%
92-93	8,345	50%	\$8,076	\$6,162	16%
93-94	8,729	52%	\$9,072	\$6,753	19%
94-95	8,688	54%	\$10,719	\$7,750	20%
95-96	9,060	57%	\$12,186	\$8,576	24%
96-97	9,261	58%	\$13,332	\$9,124	27%
97-98	9,595	60%	\$14,201	\$9,546	30%

Table 10
Cumulative Student Loan Debt
Resident Undergraduates Completing a Bachelors Degree
by Institution

	Loan Recipients	% with Loan Debt	Average Debt
UWS	9,595	60%	\$14,201
MSN	1,895	52%	\$16,185
MIL	1,458	65%	\$16,178
EAU	829	63%	\$12,504
GBY	511	60%	\$13,950
LAC	726	65%	\$13,852
OSH	844	63%	\$14,138
PKS	206	49%	\$10,447
PLT	462	60%	\$11,811
RVF	274	62%	\$12,548
STP	831	66%	\$13,741
STO	608	73%	\$14,915
SUP	139	76%	\$12,083
WTW	812	57%	\$11,460

Appendix A
Financial Aid Dollars by Institution

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	Total	%	Total	%	Total	%
UWS	\$55.6	\$32.2	\$19.4	\$12.9	\$120.1	100%	\$308.9	100%	\$11.7	100%	\$440.8	100%
MSN	\$9.9	\$8.8	\$10.2	\$5.5	\$34.4	29%	\$100.5	33%	\$2.3	20%	\$137.3	31%
MIL	\$8.3	\$5.5	\$3.1	\$1.3	\$18.3	15%	\$48.9	16%	\$1.1	9%	\$68.4	16%
EAU	\$4.3	\$2.2	\$1.1	\$1.1	\$8.7	7%	\$18.5	6%	\$1.2	10%	\$28.3	6%
GBY	\$2.4	\$1.3	\$1.1	\$0.7	\$5.7	5%	\$9.9	3%	\$0.4	3%	\$15.9	4%
LAC	\$3.3	\$1.6	\$0.0	\$0.0	\$4.7	4%	\$19.7	6%	\$0.4	3%	\$24.8	6%
OSH	\$3.8	\$1.9	\$0.3	\$0.7	\$6.8	6%	\$18.8	6%	\$0.8	7%	\$26.3	6%
PKS	\$2.2	\$1.1	\$1.8	\$0.1	\$5.2	4%	\$6.4	2%	\$0.3	3%	\$11.9	3%
PLT	\$2.3	\$1.0	\$0.1	\$0.3	\$3.8	3%	\$9.3	3%	\$0.7	6%	\$13.8	3%
RVF	\$2.5	\$0.9	\$0.0	\$0.4	\$3.8	3%	\$8.8	3%	\$0.7	6%	\$13.3	3%
STP	\$4.1	\$1.8	\$0.2	\$1.2	\$7.4	6%	\$17.1	6%	\$1.2	10%	\$25.6	6%
STO	\$4.1	\$1.8	\$0.0	\$0.4	\$6.4	5%	\$19.0	6%	\$0.6	5%	\$26.0	6%
SUP	\$2.0	\$0.7	\$1.1	\$0.0	\$3.8	3%	\$6.0	2%	\$0.3	3%	\$10.0	2%
WTW	\$3.2	\$2.2	\$0.0	\$0.6	\$6.0	5%	\$20.9	7%	\$0.6	5%	\$27.5	6%
UWC	\$3.3	\$1.3	\$0.4	\$0.3	\$5.2	4%	\$5.2	2%	\$1.2	10%	\$11.6	3%

Appendix B
Financial Aid Recipients by Institution and Residency for 1997-98

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	62,462	9,778	5,074	2,431	79,745
	% of UWS Total Aided	78.3%	12.3%	6.4%	3.0%	100.0%
	% of UWS Enrollment	57.9%	46.2%	36.5%	32.1%	53.0%
Grants	# Grant Recipients	37,860	5,001	1,431	973	45,265
	% of UWS Grant Recips	83.6%	11.0%	3.2%	2.1%	100.0%
	% of UWS Enrollment	35.1%	23.6%	10.3%	12.8%	30.1%
Loans	# Borrowers	49,525	8,053	4,459	1,918	63,955
	% of UWS Borrowers	77.4%	12.6%	7.0%	3.0%	100.0%
	% of UWS Enrollment	45.9%	38.0%	32.1%	25.3%	42.5%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	11,306	3,129	2,439	1,628	18,502
	% of UWS Total Aided w/in Category	18.1%	32.0%	48.1%	67.0%	23.2%
	% of Institution Total Aided	61.1%	16.9%	13.2%	8.8%	100.0%
	% of UWS Enrollment w/in Category	10.5%	14.8%	17.6%	21.5%	12.3%
	% of Institution Enrollment w/in Category	55.6%	35.9%	50.8%	27.8%	46.6%
Grants	# Grant Recipients	7,365	1,635	694	593	10,287
	% of UWS Grant Recips w/in Category	19.5%	32.7%	48.5%	60.9%	22.7%
	% of Institution Grant Recips	71.6%	15.9%	6.7%	5.8%	100.0%
	% of UWS Enrollment w/in Category	6.8%	7.7%	5.0%	7.8%	6.8%
	% of Institution Enrollment w/in Category	36.3%	18.8%	14.5%	10.1%	25.9%
Loans	# Borrowers	8,011	2,339	2,224	1,334	13,908
	% of UWS Borrowers w/in Category	16.2%	29.0%	49.9%	69.6%	21.7%
	% of Institution Borrowers	57.6%	16.8%	16.0%	9.6%	100.0%
	% of UWS Enrollment w/in Category	7.4%	11.0%	16.0%	17.6%	9.2%
	% of Institution Enrollment w/in Category	39.4%	26.8%	46.4%	22.7%	35.0%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	9,396	294	1,255	362	11,307
	% of UWS Total Aided w/in Category	15.0%	3.0%	24.7%	14.9%	14.2%
	% of Institution Total Aided	83.1%	2.6%	11.1%	3.2%	100.0%
	% of UWS Enrollment w/in Category	8.7%	1.4%	9.0%	4.8%	7.5%
	% of Institution Enrollment w/in Category	55.4%	40.1%	33.2%	46.0%	50.8%
Grants	# Grant Recipients	5,554	173	410	274	6,411
	% of UWS Grant Recips w/in Category	14.7%	3.5%	28.7%	28.2%	14.2%
	% of Institution Grant Recips	86.6%	2.7%	6.4%	4.3%	100.0%
	% of UWS Enrollment w/in Category	5.1%	0.8%	3.0%	3.6%	4.3%
	% of Institution Enrollment w/in Category	32.8%	23.6%	10.8%	34.8%	28.8%
Loans	# Borrowers	7,972	227	1,040	189	9,428
	% of UWS Borrowers w/in Category	16.1%	2.8%	23.3%	9.9%	14.7%
	% of Institution Borrowers	84.6%	2.4%	11.0%	2.0%	100.0%
	% of UWS Enrollment w/in Category	7.4%	1.1%	7.5%	2.5%	6.3%
	% of Institution Enrollment w/in Category	47.0%	30.9%	27.5%	24.0%	42.4%

Appendix B
Financial Aid Recipients by Institution and Residency for 1997-98

UW-Eau Claire		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,783	1,172	167	45	7,167
	% of UWS Total Aided w/in Category	9.3%	12.0%	3.3%	1.9%	9.0%
	% of Institution Total Aided	80.7%	16.4%	2.3%	0.6%	100.0%
	% of UWS Enrollment w/in Category	5.4%	5.5%	1.2%	0.6%	4.8%
	% of Institution Enrollment w/in Category	73.9%	54.3%	38.9%	69.2%	68.4%
Grants	# Grant Recipients	3,805	530	88	18	4,441
	% of UWS Grant Recips w/in Category	10.1%	10.6%	6.1%	1.8%	9.8%
	% of Institution Grant Recips	85.7%	11.9%	2.0%	0.4%	100.0%
	% of UWS Enrollment w/in Category	3.5%	2.5%	0.6%	0.2%	2.9%
	% of Institution Enrollment w/in Category	48.6%	24.6%	20.5%	27.7%	42.4%
Loans	# Borrowers	4,064	963	104	36	5,167
	% of UWS Borrowers w/in Category	8.2%	12.0%	2.3%	1.9%	8.1%
	% of Institution Borrowers	78.7%	18.6%	2.0%	0.7%	100.0%
	% of UWS Enrollment w/in Category	3.8%	4.5%	0.7%	0.5%	3.4%
	% of Institution Enrollment w/in Category	51.9%	44.6%	24.2%	55.4%	49.3%
UW-Green Bay		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,212	169	28	5	3,414
	% of UWS Total Aided w/in Category	5.1%	1.7%	0.6%	0.2%	4.3%
	% of Institution Total Aided	94.1%	5.0%	0.8%	0.1%	100.0%
	% of UWS Enrollment w/in Category	3.0%	0.8%	0.2%	0.1%	2.3%
	% of Institution Enrollment w/in Category	64.1%	59.3%	22.6%	38.5%	62.8%
Grants	# Grant Recipients	2,012	115	19	3	2,149
	% of UWS Grant Recips w/in Category	5.3%	2.3%	1.3%	0.3%	4.7%
	% of Institution Grant Recips	93.6%	5.4%	0.9%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.9%	0.5%	0.1%	0.0%	1.4%
	% of Institution Enrollment w/in Category	40.1%	40.4%	15.3%	23.1%	39.5%
Loans	# Borrowers	2,469	108	9	3	2,589
	% of UWS Borrowers w/in Category	5.0%	1.3%	0.2%	0.2%	4.0%
	% of Institution Borrowers	95.4%	4.2%	0.3%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.3%	0.5%	0.1%	0.0%	1.7%
	% of Institution Enrollment w/in Category	49.2%	37.9%	7.3%	23.1%	47.6%
UW-La Crosse		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,074	819	211	99	5,203
	% of UWS Total Aided w/in Category	6.5%	8.4%	4.2%	4.1%	6.5%
	% of Institution Total Aided	78.3%	15.7%	4.1%	1.9%	100.0%
	% of UWS Enrollment w/in Category	3.8%	3.9%	1.5%	1.3%	3.5%
	% of Institution Enrollment w/in Category	59.0%	52.6%	47.2%	59.6%	57.3%
Grants	# Grant Recipients	1,863	275	11	7	2,156
	% of UWS Grant Recips w/in Category	4.9%	5.5%	0.8%	0.7%	4.8%
	% of Institution Grant Recips	86.4%	12.8%	0.5%	0.3%	100.0%
	% of UWS Enrollment w/in Category	1.7%	1.3%	0.1%	0.1%	1.4%
	% of Institution Enrollment w/in Category	27.0%	17.7%	2.5%	4.2%	23.8%
Loans	# Borrowers	3,718	801	206	97	4,822
	% of UWS Borrowers w/in Category	7.5%	9.9%	4.6%	5.1%	7.5%
	% of Institution Borrowers	77.1%	16.6%	4.3%	2.0%	100.0%
	% of UWS Enrollment w/in Category	3.4%	3.8%	1.5%	1.3%	3.2%
	% of Institution Enrollment w/in Category	53.8%	51.4%	46.1%	58.4%	53.1%

**Appendix B
Financial Aid Recipients by Institution and Residency for 1997-98**

UW-Oshkosh		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,920	152	208	18	5,298
	% of UWS Total Aided w/in Category	7.9%	1.6%	4.1%	0.7%	6.6%
	% of Institution Total Aided	92.9%	2.9%	3.9%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.6%	0.7%	1.5%	0.2%	3.5%
	% of Institution Enrollment w/in Category	57.7%	46.9%	12.1%	40.0%	49.9%
Grants	# Grant Recipients	2,838	85	60	3	2,986
	% of UWS Grant Recips w/in Category	7.5%	1.7%	4.2%	0.3%	6.6%
	% of Institution Grant Recips	95.0%	2.8%	2.0%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.6%	0.4%	0.4%	0.0%	2.0%
	% of Institution Enrollment w/in Category	33.3%	26.2%	3.5%	6.7%	28.1%
Loans	# Borrowers	4,035	129	170	18	4,352
	% of UWS Borrowers w/in Category	8.1%	1.6%	3.8%	0.9%	6.8%
	% of Institution Borrowers	92.7%	3.0%	3.9%	0.4%	100.0%
	% of UWS Enrollment w/in Category	3.7%	0.6%	1.2%	0.2%	2.9%
	% of Institution Enrollment w/in Category	47.3%	39.8%	9.9%	40.0%	41.0%
UW-Parkside		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,057	297	9	4	2,367
	% of UWS Total Aided w/in Category	3.3%	3.0%	0.2%	0.2%	3.0%
	% of Institution Total Aided	86.9%	12.5%	0.4%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.9%	1.4%	0.1%	0.1%	1.6%
	% of Institution Enrollment w/in Category	50.0%	79.4%	4.6%	28.6%	50.4%
Grants	# Grant Recipients	1,363	267	5	2	1,637
	% of UWS Grant Recips w/in Category	3.6%	5.3%	0.3%	0.2%	3.6%
	% of Institution Grant Recips	83.3%	16.3%	0.3%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.3%	1.3%	0.0%	0.0%	1.1%
	% of Institution Enrollment w/in Category	33.1%	71.4%	2.6%	14.3%	34.9%
Loans	# Borrowers	1,564	130	7	3	1,704
	% of UWS Borrowers w/in Category	3.2%	1.6%	0.2%	0.2%	2.7%
	% of Institution Borrowers	91.8%	7.6%	0.4%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.4%	0.6%	0.1%	0.0%	1.1%
	% of Institution Enrollment w/in Category	38.0%	34.8%	3.6%	21.4%	36.3%
UW-Platteville		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,693	234	55	12	2,994
	% of UWS Total Aided w/in Category	4.3%	2.4%	1.1%	0.5%	3.8%
	% of Institution Total Aided	89.9%	7.8%	1.8%	0.4%	100.0%
	% of UWS Enrollment w/in Category	2.5%	1.1%	0.4%	0.2%	2.0%
	% of Institution Enrollment w/in Category	60.3%	63.6%	30.2%	75.0%	59.5%
Grants	# Grant Recipients	1,576	132	9	3	1,720
	% of UWS Grant Recips w/in Category	4.2%	2.6%	0.6%	0.3%	3.8%
	% of Institution Grant Recips	91.6%	7.7%	0.5%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.5%	0.6%	0.1%	0.0%	1.1%
	% of Institution Enrollment w/in Category	35.3%	35.9%	4.9%	18.8%	34.2%
Loans	# Borrowers	2,232	204	50	11	2,497
	% of UWS Borrowers w/in Category	4.5%	2.5%	1.1%	0.6%	3.9%
	% of Institution Borrowers	89.4%	8.2%	2.0%	0.4%	100.0%
	% of UWS Enrollment w/in Category	2.1%	1.0%	0.4%	0.1%	1.7%
	% of Institution Enrollment w/in Category	49.9%	55.4%	27.5%	68.8%	49.6%

Appendix B
Financial Aid Recipients by Institution and Residency for 1997-98

UW-River Falls		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,526	1,046	72	73	2,717
	% of UWS Total Aided w/in Category	2.4%	10.7%	1.4%	3.0%	3.4%
	% of Institution Total Aided	56.2%	38.5%	2.6%	2.7%	100.0%
	% of UWS Enrollment w/in Category	1.4%	4.9%	0.5%	1.0%	1.8%
	% of Institution Enrollment w/in Category	56.0%	46.1%	34.6%	37.2%	50.4%
Grants	# Grant Recipients	1,090	523	2	11	1,626
	% of UWS Grant Recips w/in Category	2.9%	10.5%	0.1%	1.1%	3.6%
	% of Institution Grant Recips	67.0%	32.2%	0.1%	0.7%	100.0%
	% of UWS Enrollment w/in Category	1.0%	2.5%	0.0%	0.1%	1.1%
	% of Institution Enrollment w/in Category	40.0%	23.0%	1.0%	5.6%	30.1%
Loans	# Borrowers	1,212	976	68	63	2,319
	% of UWS Borrowers w/in Category	2.4%	12.1%	1.5%	3.3%	3.6%
	% of Institution Borrowers	52.3%	42.1%	2.9%	2.7%	100.0%
	% of UWS Enrollment w/in Category	1.1%	4.6%	0.5%	0.8%	1.5%
	% of Institution Enrollment w/in Category	44.5%	43.0%	32.7%	32.1%	43.0%
UW-Stevens Point		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,784	362	105	17	5,268
	% of UWS Total Aided w/in Category	7.7%	3.7%	2.1%	0.7%	6.6%
	% of Institution Total Aided	90.8%	6.9%	2.0%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.4%	1.7%	0.8%	0.2%	3.5%
	% of Institution Enrollment w/in Category	64.5%	51.4%	34.7%	58.6%	62.3%
Grants	# Grant Recipients	2,721	165	20	2	2,908
	% of UWS Grant Recips w/in Category	7.2%	3.3%	1.4%	0.2%	6.4%
	% of Institution Grant Recips	93.6%	5.7%	0.7%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.5%	0.8%	0.1%	0.0%	1.9%
	% of Institution Enrollment w/in Category	36.7%	23.4%	6.6%	6.9%	34.4%
Loans	# Borrowers	4,073	320	100	17	4,510
	% of UWS Borrowers w/in Category	8.2%	4.0%	2.2%	0.9%	7.1%
	% of Institution Borrowers	90.3%	7.1%	2.2%	0.4%	100.0%
	% of UWS Enrollment w/in Category	3.8%	1.5%	0.7%	0.2%	3.0%
	% of Institution Enrollment w/in Category	54.9%	45.5%	33.0%	58.6%	53.3%
UW-Stout		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,281	1,031	252	71	4,635
	% of UWS Total Aided w/in Category	5.3%	10.5%	5.0%	2.9%	5.8%
	% of Institution Total Aided	70.8%	22.2%	5.4%	1.5%	100.0%
	% of UWS Enrollment w/in Category	3.0%	4.9%	1.8%	0.9%	3.1%
	% of Institution Enrollment w/in Category	66.9%	56.2%	48.0%	49.7%	62.5%
Grants	# Grant Recipients	1,920	432	58	28	2,438
	% of UWS Grant Recips w/in Category	5.1%	8.6%	4.1%	2.9%	5.4%
	% of Institution Grant Recips	78.8%	28.0%	2.4%	1.1%	100.0%
	% of UWS Enrollment w/in Category	1.8%	2.0%	0.4%	0.4%	1.6%
	% of Institution Enrollment w/in Category	39.1%	23.5%	11.0%	19.6%	32.9%
Loans	# Borrowers	3,043	998	244	63	4,348
	% of UWS Borrowers w/in Category	6.1%	12.4%	5.5%	3.3%	6.8%
	% of Institution Borrowers	70.0%	23.0%	5.6%	1.4%	100.0%
	% of UWS Enrollment w/in Category	2.8%	4.7%	1.8%	0.8%	2.9%
	% of Institution Enrollment w/in Category	62.0%	54.4%	46.5%	44.1%	58.7%

Appendix B
Financial Aid Recipients by Institution and Residency for 1997-98

UW-Superior		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,030	724	83	80	1,917
	% of UWS Total Aided w/in Category	1.6%	7.4%	1.6%	3.3%	2.4%
	% of Institution Total Aided	53.7%	37.8%	4.3%	4.2%	100.0%
	% of UWS Enrollment w/in Category	1.0%	3.4%	0.6%	1.1%	1.3%
	% of Institution Enrollment w/in Category	81.9%	77.4%	37.2%	51.3%	74.5%
Grants	# Grant Recipients	814	500	20	27	1,361
	% of UWS Grant Recips w/in Category	2.2%	10.0%	1.4%	2.8%	3.0%
	% of Institution Grant Recips	59.8%	36.7%	1.5%	2.0%	100.0%
	% of UWS Enrollment w/in Category	0.8%	2.4%	0.1%	0.4%	0.9%
	% of Institution Enrollment w/in Category	64.7%	53.4%	9.0%	17.3%	52.9%
Loans	# Borrowers	798	567	71	68	1,504
	% of UWS Borrowers w/in Category	1.6%	7.0%	1.6%	3.5%	2.4%
	% of Institution Borrowers	53.1%	37.7%	4.7%	4.5%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.7%	0.5%	0.9%	1.0%
	% of Institution Enrollment w/in Category	63.4%	60.6%	31.8%	43.6%	58.5%
UW-Whitewater		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,180	259	190	17	5,646
	% of UWS Total Aided w/in Category	8.3%	2.6%	3.7%	0.7%	7.1%
	% of Institution Total Aided	91.7%	4.6%	3.4%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.8%	1.2%	1.4%	0.2%	3.7%
	% of Institution Enrollment w/in Category	58.0%	43.9%	19.7%	21.8%	53.4%
Grants	# Grant Recipients	2,463	102	35	2	2,602
	% of UWS Grant Recips w/in Category	6.5%	2.0%	2.4%	0.2%	5.7%
	% of Institution Grant Recips	94.7%	3.9%	1.3%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.3%	0.5%	0.3%	0.0%	1.7%
	% of Institution Enrollment w/in Category	27.6%	17.3%	3.6%	2.6%	24.6%
Loans	# Borrowers	4,584	241	166	16	5,007
	% of UWS Borrowers w/in Category	9.3%	3.0%	3.7%	0.8%	7.8%
	% of Institution Borrowers	91.6%	4.8%	3.3%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.2%	1.1%	1.2%	0.2%	3.3%
	% of Institution Enrollment w/in Category	51.3%	40.8%	17.2%	20.5%	47.4%
UW-Colleges		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,220	90	---	---	3,310
	% of UWS Total Aided w/in Category	5.2%	0.9%	---	---	4.2%
	% of Institution Total Aided	97.3%	2.7%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.0%	0.4%	---	---	2.2%
	% of Institution Enrollment w/in Category	37.6%	27.7%	---	---	37.3%
Grants	# Grant Recipients	2,476	67	---	---	2,543
	% of UWS Grant Recips w/in Category	6.5%	1.3%	---	---	5.6%
	% of Institution Grant Recips	97.4%	28.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	2.3%	0.3%	---	---	1.7%
	% of Institution Enrollment w/in Category	28.9%	20.6%	---	---	28.6%
Loans	# Borrowers	1,750	50	---	---	1,800
	% of UWS Borrowers w/in Category	3.5%	0.6%	---	---	2.8%
	% of Institution Borrowers	97.2%	2.8%	---	---	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.2%	---	---	1.2%
	% of Institution Enrollment w/in Category	20.5%	15.4%	---	---	20.3%

Appendix C
State Grants Received by UW Students
1997-98

Program	\$ Million	Change from 96-97		Program Description
		\$ Million	%	
WHEG	\$16.00	\$0.35	2.2%	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	\$2.29	-\$0.01	-0.5%	Administered by HEAB; for very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$2.19	\$0.19	9.3%	Administered by UW System; supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$5.22	\$0.25	5.0%	A merit-based scholarship program; administered jointly by HEAB, DPI, and UW System.
Department of Vocational Rehabilitation	\$2.32	\$0.23	11.1%	Administered by DVR. Provides supplemental funds to DVR clients to cover the cost of attendance.
Wisconsin Native American Student Grant	\$0.28	-\$0.03	-10.8%	Administered by HEAB. Provides need-based grants to Wisconsin residents of Native American heritage.
Advanced Opportunity Grant	\$3.50	\$0.01	0.4%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
Miscellaneous State Grants	\$0.53	\$0.04	7.7%	Includes Vietnam Era Veterans Grants and other miscellaneous grant programs.
Total	\$32.20	\$1.02	3.3%	

Appendix D
Financial Aid Grants to UW System Students

Year	Federal Pell			Federal SEOG			State WHEG		
	#	\$ M	Avg	#	\$ M	Avg	#	\$ M	Avg
85-86	32,517	\$44.0	\$1,353	13,313	\$8.2	\$613	21,342	\$8.0	\$373
86-87	29,524	\$41.8	\$1,417	12,968	\$8.2	\$629	22,365	\$9.2	\$412
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

Appendix E
Proportion of Financial Aid Grants to Total Aid

Year	Federal Pell		Federal SEOG		State WHEG	
	% Recips	% of \$	% Recips	% of \$	% Recips	% of \$
85-86	50%	21%	20%	4%	33%	4%
86-87	47%	20%	21%	4%	36%	4%
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%

TECHNICAL NOTES

This Informational Memorandum presents annual data on the amount of financial assistance provided to UW System students. Figures are based on student financial aid data provided to UW System Administration by the UW institutions via the Financial Aid Central Data Request. 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 due to rounding.
- The data reported in this Informational Memorandum do not include graduate assistantships/fellowships and tuition remission grants.
- Work study includes only dollars provided through the Federal Work Study program and ROTC. It does not capture other on and off-campus employment.
- Loan data do not include private non-federally-guaranteed borrowing activity.
- Residency for fee-purposes is determined by the Registrar at each institution. Non-residents are defined as all students with residency other than "resident" including Minnesota and Michigan reciprocity agreement students. Students with missing residency information have been included with Wisconsin residents.
- Graduate enrollment includes enrollment in professional programs.
- Financial need is defined by Federal Needs Analysis methodology.

