



# Informational Memorandum

## Student Financial Aid: 1998-99 Update

### Highlights

Total financial aid dollars provided to UW System students.....	\$453.9 million
Up \$13.2 million from 1997-98	
Total loan dollars provided to UW System students.....	\$309.9 million
Up \$1.0 million from 1997-98	
Total grant dollars provided to UW System students.....	\$132.6 million
Up \$12.4 million from 1997-98	
Percentage of financial aid from federal sources .....	83%
Percentage of financial aid from state sources .....	8%
Percentage of financial aid from institutional sources.....	5%
Total number of students receiving financial aid.....	81,237
Up 1,492 from 1997-98	
Percentage of undergraduate students receiving financial aid.....	56%
No change from 1997-98	
Percentage of graduate students receiving financial aid.....	35%
No change from 1997-98	
Percentage of financial aid recipients who are classified as independent.....	28%
Percentage of financial aid recipients who are classified as dependent.....	66%
Percentage of resident undergraduates who have student loan debt at graduation.....	61%
Up 1 percentage point from 1997-98	
Average loan debt of a Wisconsin resident receiving a Bachelors degree in 1998-99.....	\$14,835
Up \$634 from 1997-98	

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## **OVERVIEW OF STUDENT FINANCIAL AID TRENDS**

Overall, 81,237 UW System students, 53 percent of total enrollment, received \$453.9 million in financial aid in 1998-99 (Table 1). Compared to 1997-98, the number of financial aid recipients increased by 1,492 and dollars increased by 13.2 million. More than one-half of the undergraduate students (56%) received some financial aid (including non-need based aid) in 1998-99.

**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%
98-99	73,903	56%	63,601	58%	10,302	47%	7,334	35%	81,237	\$453.9	53%

## **SOURCES OF AID FOR UW SYSTEM STUDENTS**

Five of every six financial aid dollars (83%) 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 four 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**  
**UW System 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%
98-99	\$378.3	83%	\$34.2	8%	\$22.7	5%	\$63.2	14%	\$34.1	8%	\$21.3	5%

\* 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 68% of total financial aid dollars and 80% of financial aid recipients received some kind of loan (Table 3). Forty-two percent of enrolled UW System students received a loan in 1998-99.

**Table 3**  
**UW System Distribution of Loans**

Year	Loans				
	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ as % 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%
98-99	64,838	80%	42%	\$309.9	68%

**GRANTS**

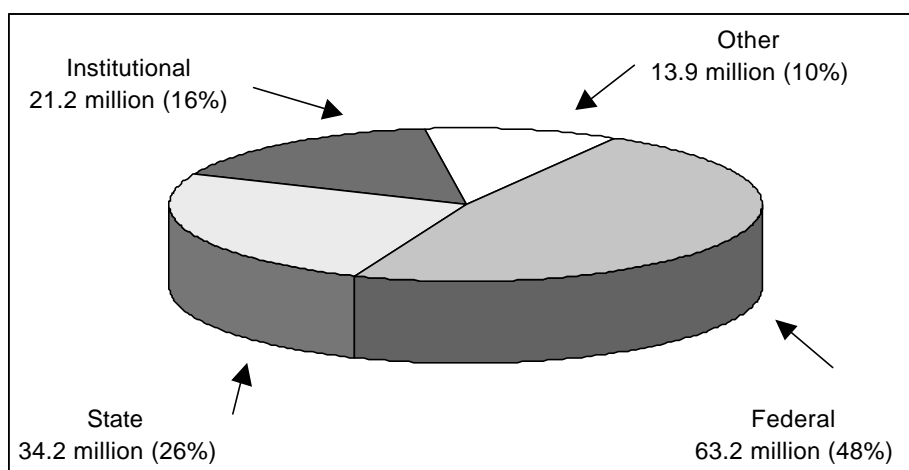
Grant aid made up 29% of financial aid dollars and 57% of financial aid recipients received a grant of some kind in 1998-99 (Table 4). The proportion of grant dollars to total aid increased two percentage points from the past year although the percentage of financial aid recipients who receive grants has remained steady for the past three years. However, the proportion of grant dollars to total aid remains well below that of the late 1980s and early 1990s.

**Table 4  
UW System Distribution of Grants**

Year	Grants				
	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % 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%
98-99	46,653	57%	31%	\$132.6	29%

In 1998-99, federal grants comprised the majority of grants (48%) received by UW System students followed by state grants at 26% (Figure 1). Grants in the "other" category are provided by other states to non-resident students.

**Figure 1  
Source of Grant Aid for UW System Students  
1998-99**



The largest need based state grant program available to Wisconsin residents attending a UW institution is the Wisconsin Higher Education Grant (WHEG). Slightly more than one out of every six resident undergraduate students (17%) received a WHEG award in 1998-99 (Table 5). Other state grant programs are described in Appendix D.

**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%
98-99	18,376	\$932	\$17,123,062	17%
% change from 97-98	-3%	11%	7%	NA

**FEDERAL WORK STUDY**

In 1998-99, \$11.5 million dollars were provided through the Federal Work Study (FWS) program, a work program that includes both federal and state contributions. In 1998-99, 9,199 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				
	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % 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%
98-99	9,199	11%	6%	\$11.5	3%

## CHARACTERISTICS OF FINANCIAL AID RECIPIENTS

Twenty-eight percent of all aid recipients, 22% of undergraduate students and 86% 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 (78%) compared to resident undergraduate students (71%).

**Table 7**  
**UW System Financial Aid Recipients by Dependency and Level**  
**1998-99**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergrads	Resident	45,215	71%	15,353	24%	3,033	5%	63,601	100%
	Non-Resident	8,063	78%	1,270	12%	969	9%	10,302	100%
	<b>Total Undergrads</b>	<b>53,278</b>	<b>72%</b>	<b>16,623</b>	<b>22%</b>	<b>4,002</b>	<b>5%</b>	<b>73,903</b>	<b>100%</b>
Graduates	Resident	299	6%	4,588	89%	296	6%	5,183	100%
	Non-Resident	25	1%	1,745	81%	381	18%	2,151	100%
	<b>Total Graduates</b>	<b>324</b>	<b>4%</b>	<b>6,333</b>	<b>86%</b>	<b>677</b>	<b>9%</b>	<b>7,334</b>	<b>100%</b>
<b>Total</b>		<b>53,602</b>	<b>66%</b>	<b>22,956</b>	<b>28%</b>	<b>4,679</b>	<b>6%</b>	<b>81,237</b>	<b>100%</b>

Seventy-three percent of all enrolled UW System multicultural students received some form of financial aid in 1998-99 (Table 8). Ninety percent of these students had demonstrated financial need as defined by the Federal Needs Analysis Methodology.

**Table 8**  
**UW System Financial Aid Recipients by Race/Ethnicity**  
**1998-99**

		# Recips	% Aided	% Enroll	% Need
Undergraduate	African American	2,957	4.0%	85%	94%
	American Indian	736	1.0%	85%	85%
	Asian American	2,179	2.9%	68%	89%
	Hispanic/Latino	1,683	2.3%	71%	90%
	Multicultural Total	7,555	10.2%	76%	91%
	White/Unknown	66,348	89.8%	56%	78%
<b>Total Undergraduate</b>		<b>73,903</b>	<b>100.0%</b>	<b>57%</b>	<b>79%</b>
Graduate	African American	440	6.0%	67%	88%
	American Indian	118	1.6%	67%	76%
	Asian American	288	3.9%	46%	85%
	Hispanic/Latino	294	4.0%	60%	86%
	Multicultural Total	1,140	15.5%	59%	86%
	White/Unknown	6,194	84.5%	38%	88%
<b>Total Graduate</b>		<b>7,334</b>	<b>100.0%</b>	<b>40%</b>	<b>87%</b>
Total Students	African American	3,397	4.2%	82%	93%
	American Indian	854	1.1%	82%	83%
	Asian American	2,467	3.0%	64%	88%
	Hispanic/Latino	1,977	2.4%	69%	89%
	Multicultural Total	8,695	10.7%	73%	90%
	White/Unknown	72,542	89.3%	53%	78%
<b>Total</b>		<b>81,237</b>	<b>100.0%</b>	<b>55%</b>	<b>80%</b>

## **STUDENT INDEBTEDNESS**

UW resident undergraduate students who received loans (both need and non need-based) during their academic careers, had an average debt of \$14,835 at graduation in 1998-99 (Table 9). This represents a 4.5% increase from 1997-98. The proportion of resident undergraduate debt coming from non-need based loan programs continues to increase and has increased from 8% to 34% since 1990-91. Sixty-one percent of resident undergraduate students who graduated in 1998-99 had loan debt at graduation compared to 52% of graduates five years ago. Table 10 shows cumulative student loan debt by UW institution.

**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	\$6,524	14%
87-88	9,535	58%	\$6,782	\$6,222	7%
88-89	9,301	56%	\$6,946	\$6,082	5%
89-90	9,081	54%	\$7,097	\$5,894	7%
90-91	8,505	52%	\$7,317	\$5,845	8%
91-92	8,477	51%	\$7,627	\$5,952	12%
92-93	8,345	50%	\$8,076	\$6,143	16%
93-94	8,729	52%	\$9,072	\$6,707	19%
94-95	8,688	54%	\$10,719	\$7,715	20%
95-96	9,060	57%	\$12,186	\$8,528	24%
96-97	9,261	58%	\$13,332	\$9,168	27%
97-98	9,595	60%	\$14,201	\$9,606	30%
98-99	9,723	61%	\$14,835	\$9,814	34%

**Table 10  
Cumulative Student Loan Debt for 1998-99  
Resident Undergraduates Completing a Bachelors Degree  
by Institution**

	Loan Recipients	% Grads with Loan Debt	Average Debt
UWS	9,723	61%	\$14,835
MSN	2,028	53%	\$16,461
MIL	1,591	65%	\$16,862
EAU	834	63%	\$13,430
GBY	449	61%	\$14,164
LAC	649	62%	\$14,479
OSH	816	62%	\$14,663
PKS	235	55%	\$12,201
PLT	439	65%	\$12,361
RVF	278	65%	\$11,800
STP	861	66%	\$14,116
STO	544	73%	\$15,262
SUP	134	73%	\$13,004
WTW	865	61%	\$13,104

Although the percentage of students graduating with loan debt has increased in the past few years, the student loan default rate for UW System students fluctuated between 3.8% and 4.2% since 1992 (Table 11). 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 11**  
**Student Loan Default Rates**  
**UW System and National Data**

	1992	1993	1994	1995	1996	1997
UW System	3.8%	3.7%	4.1%	4.2%	3.6%	3.8%
National	15.0%	11.6%	10.7%	10.4%	9.6%	8.8%

Source: U.S. Department of Education.

## APPENDICES

**Appendix A**  
**UW System Financial Aid Dollars by Institution**  
**1998-99**

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	Total	%	Total	%	Total	%
UWS	\$63.2	\$34.1	\$21.3	\$13.9	\$132.6	100%	\$309.9	100%	\$11.5	100%	\$453.9	100%
MSN	\$10.8	\$9.6	\$12.1	\$5.8	\$38.3	29%	\$98.6	32%	\$2.4	21%	\$139.3	31%
MIL	\$10.1	\$5.9	\$1.9	\$1.3	\$19.2	14%	\$48.8	16%	\$0.9	8%	\$68.9	15%
EAU	\$4.8	\$2.2	\$1.2	\$1.3	\$9.5	7%	\$19.1	6%	\$1.1	10%	\$29.7	7%
GBY	\$2.7	\$1.4	\$1.3	\$0.5	\$6.0	5%	\$9.4	3%	\$0.3	3%	\$15.8	3%
LAC	\$3.5	\$1.6	\$0.0	\$0.1	\$5.2	4%	\$20.2	7%	\$0.4	3%	\$25.7	6%
OSH	\$4.4	\$2.0	\$0.4	\$1.0	\$7.8	6%	\$17.9	6%	\$0.8	7%	\$26.5	6%
PKS	\$2.8	\$1.3	\$2.0	\$0.3	\$6.4	5%	\$6.9	2%	\$0.2	2%	\$13.5	3%
PLT	\$2.7	\$1.1	\$0.2	\$0.4	\$4.4	3%	\$10.1	3%	\$0.7	6%	\$15.2	3%
RVF	\$2.7	\$0.8	\$0.1	\$0.5	\$4.2	3%	\$8.9	3%	\$0.7	6%	\$13.8	3%
STP	\$4.4	\$1.8	\$0.3	\$1.1	\$7.7	6%	\$17.1	6%	\$1.2	10%	\$26.0	6%
STO	\$4.6	\$1.9	\$0.2	\$0.4	\$7.0	5%	\$19.4	6%	\$0.7	6%	\$27.0	6%
SUP	\$2.1	\$0.8	\$1.2	\$0.0	\$4.1	3%	\$6.0	2%	\$0.4	3%	\$10.5	2%
WTW	\$3.8	\$2.3	\$0.0	\$0.8	\$6.8	5%	\$22.1	7%	\$0.5	4%	\$29.4	6%
UWC	\$3.8	\$1.5	\$0.3	\$0.4	\$6.1	5%	\$5.3	2%	\$1.2	10%	\$12.6	3%

\*Percentages may not total due to rounding.

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 1998-99**

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	63,601	10,302	5,183	2,151	81,237
	% of UWS Total Aided	78.3%	12.7%	6.4%	2.6%	100.0%
	% of UWS Enrollment	57.8%	47.0%	38.0%	29.4%	53.1%
Grants	# Grant Recipients	38,796	5,332	1,629	896	46,653
	% of UWS Grant Recips	83.2%	11.4%	3.5%	1.9%	100.0%
	% of UWS Enrollment	35.3%	24.3%	12.0%	12.2%	30.5%
Loans	# Borrowers	50,267	8,432	4,466	1,673	64,838
	% of UWS Borrowers	77.5%	13.0%	6.9%	2.6%	100.0%
	% of UWS Enrollment	45.7%	38.5%	32.8%	22.8%	42.4%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	11,494	3,169	2,429	1,548	18,640
	% of UWS Total Aided w/in Category	18.1%	30.8%	46.9%	72.0%	22.9%
	% of Institution Total Aided	61.7%	17.0%	13.0%	8.3%	100.0%
	% of UWS Enrollment w/in Category	10.4%	14.5%	17.8%	21.1%	12.2%
	% of Institution Enrollment w/in Category	56.6%	36.4%	50.8%	27.0%	47.2%
Grants	# Grant Recipients	7,515	1,673	850	687	10,725
	% of UWS Grant Recips w/in Category	19.4%	31.4%	52.2%	76.7%	23.0%
	% of Institution Grant Recips	70.1%	15.6%	7.9%	6.4%	100.0%
	% of UWS Enrollment w/in Category	6.8%	7.6%	6.2%	9.4%	7.0%
	% of Institution Enrollment w/in Category	37.0%	19.2%	17.8%	12.0%	27.1%
Loans	# Borrowers	8,010	2,369	2,172	1,151	13,702
	% of UWS Borrowers w/in Category	15.9%	28.2%	48.7%	68.8%	21.1%
	% of Institution Borrowers	58.5%	17.3%	15.9%	8.4%	100.0%
	% of UWS Enrollment w/in Category	7.3%	10.8%	15.9%	15.7%	9.0%
	% of Institution Enrollment w/in Category	39.4%	27.2%	45.5%	20.1%	34.7%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	9,415	281	1,122	179	10,997
	% of UWS Total Aided w/in Category	14.8%	2.7%	21.7%	8.3%	13.5%
	% of Institution Total Aided	85.6%	2.6%	10.2%	1.6%	100.0%
	% of UWS Enrollment w/in Category	8.6%	1.3%	8.2%	2.4%	7.2%
	% of Institution Enrollment w/in Category	53.8%	40.7%	30.6%	24.7%	48.7%
Grants	# Grant Recipients	5,436	151	250	111	5,948
	% of UWS Grant Recips w/in Category	14.0%	2.8%	15.4%	12.4%	12.7%
	% of Institution Grant Recips	91.4%	2.5%	4.2%	1.9%	100.0%
	% of UWS Enrollment w/in Category	4.9%	0.7%	1.8%	1.5%	3.9%
	% of Institution Enrollment w/in Category	31.0%	21.9%	6.8%	15.3%	26.3%
Loans	# Borrowers	8,258	248	1,046	142	9,694
	% of UWS Borrowers w/in Category	16.4%	2.9%	23.4%	8.5%	15.0%
	% of Institution Borrowers	85.2%	2.6%	10.8%	1.5%	100.0%
	% of UWS Enrollment w/in Category	7.5%	1.1%	7.7%	1.9%	6.3%
	% of Institution Enrollment w/in Category	47.2%	35.9%	28.5%	19.6%	42.9%

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 1998-99**

<b>UW-Eau Claire</b>		<b>Undergraduate</b>		<b>Graduate</b>		<b>Total</b>
		<b>Resident</b>	<b>Non-Resident</b>	<b>Resident</b>	<b>Non-Resident</b>	
<b>Totals</b>	# Total Aided	5,613	1,314	369	43	7,339
	% of UWS Total Aided w/in Category	8.8%	12.8%	7.1%	2.0%	9.0%
	% of Institution Total Aided	76.5%	17.9%	5.0%	0.6%	100.0%
	% of UWS Enrollment w/in Category	5.1%	6.0%	2.7%	0.6%	4.8%
	% of Institution Enrollment w/in Category	72.3%	54.6%	79.4%	84.3%	68.7%
<b>Grants</b>	# Grant Recipients	3,658	624	283	27	4,592
	% of UWS Grant Recips w/in Category	9.4%	11.7%	17.4%	3.0%	9.8%
	% of Institution Grant Recips	79.7%	13.6%	6.2%	0.6%	100.0%
	% of UWS Enrollment w/in Category	3.3%	2.8%	2.1%	0.4%	3.0%
	% of Institution Enrollment w/in Category	47.1%	25.9%	60.9%	52.9%	43.0%
<b>Loans</b>	# Borrowers	3,935	1,050	106	26	5,117
	% of UWS Borrowers w/in Category	7.8%	12.5%	2.4%	1.6%	7.9%
	% of Institution Borrowers	76.9%	20.5%	2.1%	0.5%	100.0%
	% of UWS Enrollment w/in Category	3.6%	4.8%	0.8%	0.4%	3.3%
	% of Institution Enrollment w/in Category	50.7%	43.7%	22.8%	51.0%	47.9%
<b>UW-Green Bay</b>		<b>Undergraduate</b>		<b>Graduate</b>		<b>Total</b>
		<b>Resident</b>	<b>Non-Resident</b>	<b>Resident</b>	<b>Non-Resident</b>	
<b>Totals</b>	# Total Aided	3,195	177	38	2	3,412
	% of UWS Total Aided w/in Category	5.0%	1.7%	0.7%	0.1%	4.2%
	% of Institution Total Aided	93.6%	5.2%	1.1%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.9%	0.8%	0.3%	0.0%	2.2%
	% of Institution Enrollment w/in Category	61.7%	63.2%	29.5%	16.7%	60.9%
<b>Grants</b>	# Grant Recipients	1,995	113	30	0	2,138
	% of UWS Grant Recips w/in Category	5.1%	2.1%	1.8%	0.0%	4.6%
	% of Institution Grant Recips	93.3%	5.3%	1.4%	0.0%	100.0%
	% of UWS Enrollment w/in Category	1.8%	0.5%	0.2%	0.0%	1.4%
	% of Institution Enrollment w/in Category	38.5%	40.4%	23.3%	0.0%	38.2%
<b>Loans</b>	# Borrowers	2,405	116	8	2	2,531
	% of UWS Borrowers w/in Category	4.8%	1.4%	0.2%	0.1%	3.9%
	% of Institution Borrowers	95.0%	4.6%	0.3%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.2%	0.5%	0.1%	0.0%	1.7%
	% of Institution Enrollment w/in Category	46.4%	41.4%	6.2%	16.7%	45.2%
<b>UW-La Crosse</b>		<b>Undergraduate</b>		<b>Graduate</b>		<b>Total</b>
		<b>Resident</b>	<b>Non-Resident</b>	<b>Resident</b>	<b>Non-Resident</b>	
<b>Totals</b>	# Total Aided	4,023	863	301	100	5,287
	% of UWS Total Aided w/in Category	6.3%	8.4%	5.8%	4.6%	6.5%
	% of Institution Total Aided	76.1%	16.3%	5.7%	1.9%	100.0%
	% of UWS Enrollment w/in Category	3.7%	3.9%	2.2%	1.4%	3.5%
	% of Institution Enrollment w/in Category	57.5%	53.4%	57.4%	64.9%	56.9%
<b>Grants</b>	# Grant Recipients	1,872	319	12	5	2,208
	% of UWS Grant Recips w/in Category	4.8%	6.0%	0.7%	0.6%	4.7%
	% of Institution Grant Recips	84.8%	14.4%	0.5%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.7%	1.5%	0.1%	0.1%	1.4%
	% of Institution Enrollment w/in Category	26.8%	19.7%	2.3%	3.2%	23.8%
<b>Loans</b>	# Borrowers	3,687	836	293	99	4,915
	% of UWS Borrowers w/in Category	7.3%	9.9%	6.6%	5.9%	7.6%
	% of Institution Borrowers	75.0%	17.0%	6.0%	2.0%	100.0%
	% of UWS Enrollment w/in Category	3.4%	3.8%	2.2%	1.4%	3.2%
	% of Institution Enrollment w/in Category	52.7%	51.7%	55.9%	64.3%	52.9%

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 1998-99**

<b>UW-Oshkosh</b>		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,106	154	167	14	5,441
	% of UWS Total Aided w/in Category	8.0%	1.5%	3.2%	0.7%	6.7%
	% of Institution Total Aided	93.8%	2.8%	3.1%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.6%	0.7%	1.2%	0.2%	3.6%
	% of Institution Enrollment w/in Category	57.9%	49.2%	10.6%	23.7%	50.5%
Grants	# Grant Recipients	3,118	94	39	2	3,253
	% of UWS Grant Recips w/in Category	8.0%	1.8%	2.4%	0.2%	7.0%
	% of Institution Grant Recips	95.8%	2.9%	1.2%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.8%	0.4%	0.3%	0.0%	2.1%
	% of Institution Enrollment w/in Category	35.3%	30.0%	2.5%	3.4%	30.2%
Loans	# Borrowers	4,042	125	140	13	4,320
	% of UWS Borrowers w/in Category	8.0%	1.5%	3.1%	0.8%	6.7%
	% of Institution Borrowers	93.6%	2.9%	3.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	3.7%	0.6%	1.0%	0.2%	2.8%
	% of Institution Enrollment w/in Category	45.8%	39.9%	8.9%	22.0%	40.1%
<b>UW-Parkside</b>		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,247	321	10	2	2,580
	% of UWS Total Aided w/in Category	3.5%	3.1%	0.2%	0.1%	3.2%
	% of Institution Total Aided	87.1%	12.4%	0.4%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.0%	1.5%	0.1%	0.0%	1.7%
	% of Institution Enrollment w/in Category	55.0%	80.5%	6.2%	18.2%	55.4%
Grants	# Grant Recipients	1,509	282	3	0	1,794
	% of UWS Grant Recips w/in Category	3.9%	5.3%	0.2%	0.0%	3.8%
	% of Institution Grant Recips	84.1%	15.7%	0.2%	0.0%	100.0%
	% of UWS Enrollment w/in Category	1.4%	1.3%	0.0%	0.0%	1.2%
	% of Institution Enrollment w/in Category	36.9%	70.7%	1.9%	0.0%	38.5%
Loans	# Borrowers	1,731	152	9	2	1,894
	% of UWS Borrowers w/in Category	3.4%	1.8%	0.2%	0.1%	2.9%
	% of Institution Borrowers	91.4%	8.0%	0.5%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.7%	0.1%	0.0%	1.2%
	% of Institution Enrollment w/in Category	42.4%	38.1%	5.6%	18.2%	40.7%
<b>UW-Platteville</b>		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,741	311	67	13	3,132
	% of UWS Total Aided w/in Category	4.3%	3.0%	1.3%	0.6%	3.9%
	% of Institution Total Aided	87.5%	9.9%	2.1%	0.4%	100.0%
	% of UWS Enrollment w/in Category	2.5%	1.4%	0.5%	0.2%	2.0%
	% of Institution Enrollment w/in Category	62.6%	68.4%	41.9%	61.9%	62.4%
Grants	# Grant Recipients	1,627	149	3	2	1,781
	% of UWS Grant Recips w/in Category	4.2%	2.8%	0.2%	0.2%	3.8%
	% of Institution Grant Recips	91.4%	8.4%	0.2%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.5%	0.7%	0.0%	0.0%	1.2%
	% of Institution Enrollment w/in Category	37.1%	32.7%	1.9%	9.5%	35.5%
Loans	# Borrowers	2,255	280	64	11	2,610
	% of UWS Borrowers w/in Category	4.5%	3.3%	1.4%	0.7%	4.0%
	% of Institution Borrowers	86.4%	10.7%	2.5%	0.4%	100.0%
	% of UWS Enrollment w/in Category	2.0%	1.3%	0.5%	0.2%	1.7%
	% of Institution Enrollment w/in Category	51.5%	61.5%	40.0%	52.4%	52.0%

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 1998-99**

<b>UW-River Falls</b>		<b>Undergraduate</b>		<b>Graduate</b>		<b>Total</b>
		<b>Resident</b>	<b>Non-Resident</b>	<b>Resident</b>	<b>Non-Resident</b>	
<b>Totals</b>	# Total Aided	1,599	1,088	51	73	2,811
	% of UWS Total Aided w/in Category	2.5%	10.6%	1.0%	3.4%	3.5%
	% of Institution Total Aided	56.9%	38.7%	1.8%	2.6%	100.0%
	% of UWS Enrollment w/in Category	1.5%	5.0%	0.4%	1.0%	1.8%
	% of Institution Enrollment w/in Category	58.2%	43.9%	33.6%	38.0%	50.5%
<b>Grants</b>	# Grant Recipients	1,090	575	1	7	1,673
	% of UWS Grant Recips w/in Category	2.8%	10.8%	0.1%	0.8%	3.6%
	% of Institution Grant Recips	65.2%	34.4%	0.1%	0.4%	100.0%
	% of UWS Enrollment w/in Category	1.0%	2.6%	0.0%	0.1%	1.1%
	% of Institution Enrollment w/in Category	39.7%	23.2%	0.7%	3.6%	30.0%
<b>Loans</b>	# Borrowers	1,381	999	49	65	2,494
	% of UWS Borrowers w/in Category	2.7%	11.9%	1.1%	3.9%	3.8%
	% of Institution Borrowers	55.4%	40.1%	2.0%	2.6%	100.0%
	% of UWS Enrollment w/in Category	1.3%	4.6%	0.4%	0.9%	1.6%
	% of Institution Enrollment w/in Category	50.3%	40.3%	32.2%	33.9%	44.8%
<b>UW-Stevens Point</b>		<b>Undergraduate</b>		<b>Graduate</b>		<b>Total</b>
		<b>Resident</b>	<b>Non-Resident</b>	<b>Resident</b>	<b>Non-Resident</b>	
<b>Totals</b>	# Total Aided	4,732	365	115	21	5,233
	% of UWS Total Aided w/in Category	7.4%	3.6%	2.2%	1.0%	6.4%
	% of Institution Total Aided	90.4%	7.0%	2.2%	0.4%	100.0%
	% of UWS Enrollment w/in Category	4.3%	1.7%	0.8%	0.3%	3.4%
	% of Institution Enrollment w/in Category	63.6%	50.4%	36.2%	61.8%	61.4%
<b>Grants</b>	# Grant Recipients	2,739	170	53	3	2,965
	% of UWS Grant Recips w/in Category	7.1%	3.2%	3.3%	0.3%	6.4%
	% of Institution Grant Recips	92.4%	5.7%	1.8%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.5%	0.8%	0.4%	0.0%	1.9%
	% of Institution Enrollment w/in Category	36.8%	23.5%	16.7%	8.8%	34.8%
<b>Loans</b>	# Borrowers	4,046	322	105	21	4,494
	% of UWS Borrowers w/in Category	8.0%	3.8%	2.4%	1.3%	6.9%
	% of Institution Borrowers	90.0%	7.2%	2.3%	0.5%	100.0%
	% of UWS Enrollment w/in Category	3.7%	1.5%	0.8%	0.3%	2.9%
	% of Institution Enrollment w/in Category	54.4%	44.5%	33.0%	61.8%	52.8%
<b>UW-Stout</b>		<b>Undergraduate</b>		<b>Graduate</b>		<b>Total</b>
		<b>Resident</b>	<b>Non-Resident</b>	<b>Resident</b>	<b>Non-Resident</b>	
<b>Totals</b>	# Total Aided	3,381	1,080	243	69	4,773
	% of UWS Total Aided w/in Category	5.3%	10.5%	4.7%	3.2%	5.9%
	% of Institution Total Aided	70.8%	22.6%	5.1%	1.4%	100.0%
	% of UWS Enrollment w/in Category	3.1%	4.9%	1.8%	0.9%	3.1%
	% of Institution Enrollment w/in Category	66.6%	57.2%	48.9%	48.6%	62.8%
<b>Grants</b>	# Grant Recipients	1,975	440	56	27	2,498
	% of UWS Grant Recips w/in Category	5.1%	8.3%	3.4%	3.0%	5.4%
	% of Institution Grant Recips	79.1%	28.0%	2.2%	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	38.9%	23.3%	11.3%	19.0%	32.9%
<b>Loans</b>	# Borrowers	3,134	1,036	235	63	4,468
	% of UWS Borrowers w/in Category	6.2%	12.3%	5.3%	3.8%	6.9%
	% of Institution Borrowers	70.1%	23.2%	5.3%	1.4%	100.0%
	% of UWS Enrollment w/in Category	2.8%	4.7%	1.7%	0.9%	2.9%
	% of Institution Enrollment w/in Category	61.7%	54.8%	47.3%	44.4%	58.8%

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 1998-99**

<b>UW-Superior</b>		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,055	797	72	73	1,997
	% of UWS Total Aided w/in Category	1.7%	7.8%	1.4%	3.4%	2.5%
	% of Institution Total Aided	52.8%	39.9%	3.6%	3.7%	100.0%
	% of UWS Enrollment w/in Category	1.0%	3.6%	0.5%	1.0%	1.3%
	% of Institution Enrollment w/in Category	83.7%	79.2%	30.5%	56.6%	75.9%
Grants	# Grant Recipients	842	551	12	23	1,428
	% of UWS Grant Recips w/in Category	2.2%	10.3%	0.7%	2.6%	3.1%
	% of Institution Grant Recips	59.0%	38.6%	0.8%	1.6%	100.0%
	% of UWS Enrollment w/in Category	0.8%	2.5%	0.1%	0.3%	0.9%
	% of Institution Enrollment w/in Category	66.8%	54.8%	5.1%	17.8%	54.3%
Loans	# Borrowers	810	597	66	64	1,537
	% of UWS Borrowers w/in Category	1.6%	7.1%	1.5%	3.8%	2.4%
	% of Institution Borrowers	52.7%	38.8%	4.3%	4.2%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.7%	0.5%	0.9%	1.0%
	% of Institution Enrollment w/in Category	64.2%	59.3%	28.0%	49.6%	58.4%
<b>UW-Whitewater</b>		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,332	276	199	14	5,821
	% of UWS Total Aided w/in Category	8.4%	2.7%	3.8%	0.7%	7.2%
	% of Institution Total Aided	91.6%	4.7%	3.4%	0.2%	100.0%
	% of UWS Enrollment w/in Category	4.8%	1.3%	1.5%	0.2%	3.8%
	% of Institution Enrollment w/in Category	59.1%	47.4%	20.7%	20.3%	54.8%
Grants	# Grant Recipients	2,627	106	37	2	2,772
	% of UWS Grant Recips w/in Category	6.8%	2.0%	2.3%	0.2%	5.9%
	% of Institution Grant Recips	94.8%	3.8%	1.3%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.4%	0.5%	0.3%	0.0%	1.8%
	% of Institution Enrollment w/in Category	29.1%	18.2%	3.9%	2.9%	26.1%
Loans	# Borrowers	4,659	253	173	14	5,099
	% of UWS Borrowers w/in Category	9.3%	3.0%	3.9%	0.8%	7.9%
	% of Institution Borrowers	91.4%	5.0%	3.4%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.2%	1.2%	1.3%	0.2%	3.3%
	% of Institution Enrollment w/in Category	51.7%	43.5%	18.0%	20.3%	48.0%
<b>UW Colleges</b>		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,668	106	---	---	3,774
	% of UWS Total Aided w/in Category	5.8%	1.0%	---	---	5.1%
	% of Institution Total Aided	97.2%	2.8%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.3%	0.5%	---	---	2.9%
	% of Institution Enrollment w/in Category	38.7%	28.2%	---	---	38.3%
Grants	# Grant Recipients	2,793	85	---	---	2,878
	% of UWS Grant Recips w/in Category	7.2%	1.6%	---	---	6.5%
	% of Institution Grant Recips	97.0%	28.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	2.5%	0.4%	---	---	2.2%
	% of Institution Enrollment w/in Category	29.5%	22.6%	---	---	29.2%
Loans	# Borrowers	1,914	49	---	---	1,963
	% of UWS Borrowers w/in Category	3.8%	0.6%	---	---	3.3%
	% of Institution Borrowers	97.5%	2.5%	---	---	100.0%
	% of UWS Enrollment w/in Category	1.7%	0.2%	---	---	1.5%
	% of Institution Enrollment w/in Category	20.2%	13.0%	---	---	19.9%

**Appendix C**  
**UW System Financial Aid Dollars by Institution, Level and Residency for 1998-99**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
<b>UW-System</b>	Total	316,484,948	60,945,794	53,870,554	22,632,951	\$453,934,247
	Grants	\$107,062,082	\$16,980,138	\$4,782,152	\$3,752,047	\$132,576,419
	Loans	\$200,532,769	\$42,108,111	\$48,598,409	\$18,653,722	\$309,893,011
<b>UW-Madison</b>	Total	\$64,194,356	\$23,516,274	\$34,291,896	\$17,313,964	\$139,316,490
	Grants	\$25,186,163	\$7,367,691	\$2,913,270	\$2,851,647	\$38,318,771
	Loans	\$37,652,407	\$15,545,509	\$31,070,928	\$14,347,429	\$98,616,273
<b>UW- Milwaukee</b>	Total	\$54,767,961	\$2,068,800	\$10,156,499	\$1,876,283	\$68,869,543
	Grants	\$16,883,239	\$488,957	\$1,225,539	\$569,001	\$19,166,736
	Loans	\$37,129,559	\$1,539,632	\$8,883,706	\$1,284,382	\$48,837,279
<b>UW-Eau Claire</b>	Total	\$23,044,142	\$5,691,960	\$740,808	\$241,988	\$29,718,898
	Grants	\$8,124,680	\$1,199,007	\$144,124	\$44,050	\$9,511,861
	Loans	\$14,037,639	\$4,279,745	\$587,016	\$183,187	\$19,087,587
<b>UW-Green Bay</b>	Total	\$14,533,560	\$1,165,625	\$81,713	\$15,014	\$15,795,912
	Grants	\$5,410,578	\$575,481	\$37,008	\$0	\$6,023,067
	Loans	\$8,824,439	\$558,957	\$43,562	\$15,014	\$9,441,972
<b>UW-La Crosse</b>	Total	\$18,443,163	\$4,342,829	\$2,014,718	\$916,645	\$25,717,355
	Grants	\$4,480,076	\$610,445	\$37,828	\$24,851	\$5,153,200
	Loans	\$13,678,038	\$3,637,645	\$1,974,425	\$881,260	\$20,171,368
<b>UW-Oshkosh</b>	Total	\$24,413,568	\$923,094	\$1,042,323	\$103,290	\$26,482,275
	Grants	\$7,456,852	\$237,986	\$79,413	\$3,633	\$7,777,884
	Loans	\$16,155,231	\$658,119	\$946,717	\$97,884	\$17,857,951
<b>UW-Parkside</b>	Total	\$11,092,821	\$2,352,053	\$59,419	\$7,620	\$13,511,913
	Grants	\$4,747,491	\$1,612,864	\$13,600	\$0	\$6,373,955
	Loans	\$6,174,540	\$714,628	\$44,407	\$7,620	\$6,941,195
<b>UW-Platteville</b>	Total	\$12,664,776	\$1,898,032	\$493,483	\$141,119	\$15,197,410
	Grants	\$4,076,039	\$304,013	\$6,731	\$3,370	\$4,390,153
	Loans	\$8,000,991	\$1,519,027	\$480,673	\$137,028	\$10,137,719
<b>UW-River Falls</b>	Total	\$7,846,987	\$5,176,724	\$279,480	\$473,478	\$13,776,669
	Grants	\$2,958,093	\$1,193,568	\$759	\$15,723	\$4,168,143
	Loans	\$4,515,191	\$3,711,783	\$259,272	\$432,081	\$8,918,327
<b>UW-Stevens Point</b>	Total	\$23,198,819	\$1,878,022	\$757,898	\$171,419	\$26,006,158
	Grants	\$7,274,522	\$336,439	\$48,020	\$3,665	\$7,662,646
	Loans	\$14,847,208	\$1,413,248	\$691,202	\$158,371	\$17,110,029
<b>UW-Stout</b>	Total	\$18,728,166	\$5,599,204	\$2,001,188	\$652,744	\$26,981,302
	Grants	\$5,784,842	\$912,447	\$157,323	\$110,541	\$6,965,153
	Loans	\$12,481,717	\$4,557,169	\$1,795,992	\$518,098	\$19,352,976
<b>UW-Superior</b>	Total	\$5,278,558	\$4,194,879	\$468,873	\$577,523	\$10,519,833
	Grants	\$2,296,823	\$1,694,402	\$15,048	\$113,978	\$4,120,251
	Loans	\$2,768,761	\$2,368,284	\$443,399	\$463,115	\$6,043,559
<b>UW-Whitewater</b>	Total	\$26,048,640	\$1,722,884	\$1,482,256	\$141,864	\$29,395,644
	Grants	\$6,474,422	\$243,710	\$103,489	\$11,588	\$6,833,209
	Loans	\$19,117,121	\$1,443,148	\$1,377,110	\$128,253	\$22,065,632
<b>UW Colleges</b>	Total	\$12,229,431	\$415,414	---	---	\$12,644,845
	Grants	\$5,908,262	\$203,128	---	---	\$6,111,390
	Loans	\$5,149,927	\$161,217	---	---	\$5,311,144

**Appendix D**  
**State Grants Received by UW Students**  
**1998-99**

Program	\$ Million	Change from 97-98		Program Description
		\$ Million	%	
WHEG	\$17.12	\$1.12	7.0%	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	\$2.45	\$0.17	7.3%	Administered by HEAB; for very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$2.38	\$0.20	8.9%	Administered by UW System; supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$5.15	-\$0.07	-1.3%	A merit-based scholarship program; administered jointly by HEAB, DPI, and UW System.
Department of Vocational Rehabilitation	\$2.11	-\$0.11	-4.8%	Administered by DVR. Provides supplemental funds to DVR clients to cover the cost of attendance.
Wisconsin Native American Student Grant	\$0.26	-\$0.02	-7.3%	Administered by HEAB. Provides need-based grants to Wisconsin residents of Native American heritage.
Advanced Opportunity Grant	\$3.86	\$0.36	10.3%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
Miscellaneous State Grants	\$0.74	\$0.21	39.3%	Includes Vietnam Era Veterans Grants and other miscellaneous grant programs.
<b>Total</b>	<b>\$34.09</b>	<b>\$1.86</b>	<b>5.8%</b>	

**Appendix E**  
**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
98-99	27,253	\$47.1	\$1,727	15,954	\$10.4	\$655	18,364	\$17.1	\$932

**Appendix F**  
**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%
98-99	34%	10%	20%	2%	23%	4%

## TECHNICAL NOTES

This Informational Memorandum presents annual data on the amount of financial assistance provided to UW System students. Unless otherwise noted, figures are based on student financial aid data provided to UW System Administration by the UW institutions via the Financial Aid Central Data Request. 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.