



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2008-09 Update

Financial Aid Highlights for 2008-09

What financial aid is available for UW students?

- UW System students received \$1.062 billion in financial aid, an increase of 12 percent over 2007-08.
- UW students received \$297.1 million in grant funding.
- UW students borrowed \$750.0 million in student loans.
- UW students also received \$14.8 million in Federal Work-Study funding.

What are the sources of financial aid?

- Federal sources accounted for 78 percent of UW System financial aid.
- State sources accounted for another 8 percent.
- UW System campuses provided 6 percent of UW System financial aid.
- Nine percent (9%) of UW System financial aid was provided by private or community sources.

How many UW students receive financial aid?

- A total of 113,288 UW System students received financial aid. This is 65 percent of all students enrolled.
- Sixty-seven percent (67%) of undergraduate students, or 101,651 students, received some form of financial aid.
- Thirty-five percent (35%) of all enrolled students, or 62,008 students, received a grant.
- Over half of all enrolled students (53%), or 92,508 students, borrowed from a student loan program in 2008-09.
- Sixty-nine percent (69%) of resident undergraduates had loan debt at graduation. The average loan debt of these borrowers was \$23,789.
- Five percent (5%) of UW System students (9,251) received Federal Work-Study.

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OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 113,288 UW students (65% of total enrollment) received \$1.062 billion (\$1,061.9 million) in financial aid in 2008-09 (Table 1). Compared to 2007-08, the number of financial aid recipients increased by 3,176, while dollars awarded increased by \$110.7 million. Two out of three undergraduate students (67%) received some financial aid (including non-need based aid) in 2008-09.

On a yearly basis, the percentage of undergraduate and graduate students receiving some form of financial aid has risen since 1999-00. Between 1999-00 and 2008-09, there was a sizeable increase in the proportion of UW System students receiving financial aid among both undergraduate (resident and non-resident) and graduate students. During this period, the percent of UW System students receiving aid rose from 51 percent to 65 percent. The most dramatic rise in percent of UW System students aided was among graduate students; this group rose from 31 percent in 1999-00 to 48 percent in 2008-09.

Table 1
Financial Aid Provided to UW System Students

Year	Undergraduate						Graduate		Total Aided		
	Total		Resident		Non-Resident		#	%Enroll	#	\$M	%Enroll
	#	%Enroll	#	%Enroll	#	%Enroll					
84-85	62,425	44%	54,890	45%	7,535	41%	5,150	22%	67,575	\$214.2	41%
88-89	52,225	37%	46,074	38%	6,151	31%	4,899	20%	57,124	\$208.2	35%
92-93	60,700	45%	52,506	46%	8,194	41%	6,573	26%	67,273	\$288.9	42%
97-98	72,240	55%	62,462	57%	9,778	46%	7,505	33%	79,745	\$440.8	52%
98-99	73,903	55%	63,601	57%	10,302	47%	7,334	33%	81,237	\$453.9	52%
99-00	74,143	54%	63,836	56%	10,307	46%	6,904	31%	81,047	\$468.0	51%
00-01	76,602	55%	65,216	57%	11,386	49%	7,615	34%	84,217	\$497.8	52%
01-02	80,431	57%	68,578	58%	11,853	51%	8,163	36%	88,594	\$550.0	54%
02-03	84,705	60%	72,482	61%	12,223	53%	9,383	40%	94,088	\$622.9	57%
03-04	88,529	62%	76,141	64%	12,388	55%	9,918	41%	98,447	\$699.7	59%
04-05	92,007	64%	79,410	66%	12,597	56%	10,818	46%	102,825	\$767.4	62%
05-06	94,302	65%	81,292	67%	13,010	56%	11,221	48%	105,523	\$828.8	63%
06-07	95,580	66%	82,076	67%	13,504	57%	11,523	48%	107,103	\$881.2	63%
07-08	98,575	66%	84,045	68%	14,530	58%	11,537	47%	110,112	\$951.2	64%
08-09	101,651	67%	86,314	69%	15,337	58%	11,637	48%	113,288	\$1,061.9	65%

SOURCES OF AID FOR UW STUDENTS

Over three out of every four financial aid dollars (78%) 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 6 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 sources has declined slowly since 1984-85, when 86 percent of all aid dollars were from this source. State aid, as a percentage of all aid, peaked at 11 percent in the late 1980s and early 1990s and has remained at a fairly constant 7 to 8 percent since then. The share of aid from Federal and State sources has been replaced by aid from the "Other" category. Other aid accounted for 1 percent of all aid in 1984-85, compared to 9 percent in 2008-09. In 2008-09, UW System students received \$94.6 million in "Other" aid, which is comprised of \$65.5 million in alternative loans and \$29.1 million in non-Federal, non-Wisconsin State grants (which includes most private scholarships, including the Fund for Wisconsin Scholars awards). Alternative loans are offered through private companies or other non-Wisconsin State agencies and are not Federally guaranteed. Many of these programs are offered by banks and other large lenders, such as the Wells Fargo Collegiate Loan, which requires a cosigner and has a variable interest rate. Another example of an alternative loan program is the SELF loan (Student Educational Loan Fund) program, which 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 had declined to 11 percent by 2005-06. Since then, Federal grant aid has grown, due in part to two new Federal grant programs available to undergraduates, the Academic Competitiveness Grant (\$4.9 million awarded in 2008-09) and the Science and Mathematics Access to Retain Talent (SMART) Grant (\$2.4 million awarded in 2008-09). More recently, funding has increased for the Pell Grant and Federal Military Educational Benefits. As a result, the percentage of grant aid from Federal sources increased to 12 percent in 2006-07 and has remained at that level since.

**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	%
84-85	\$185.1	86%	\$17.5	8%	\$8.9	4%	\$2.7	1%	\$45.6	21%	\$10.5	5%	\$3.6	2%	\$2.9	1%
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%
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%
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%
06-07	\$668.8	76%	\$69.7	8%	\$48.4	5%	\$94.2	11%	\$102.8	12%	\$69.5	8%	\$46.2	5%	\$22.5	3%
07-08	\$722.8	76%	\$76.2	8%	\$54.3	6%	\$97.9	10%	\$116.7	12%	\$76.0	8%	\$52.2	5%	\$24.4	3%
08-09	\$827.3	78%	\$81.3	8%	\$58.7	6%	\$94.6	9%	\$130.8	12%	\$81.1	8%	\$56.1	5%	\$29.1	3%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loan dollars make up 71 percent of total financial aid dollars (Table 3). Eighty percent (82%) of financial aid recipients received a loan. Fifty-three percent (53%) of enrolled UW students borrowed in 2008-09, double the percentage who borrowed in the late 1980s.

Table 3
UW System Distribution of Loans

Year	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
84-85	59,336	88%	36%	\$136.8	64%
88-89	42,554	75%	26%	\$109.0	52%
92-93	48,592	72%	30%	\$162.3	56%
97-98	63,955	80%	42%	\$308.9	70%
98-99	64,838	80%	42%	\$309.9	68%
99-00	65,014	80%	41%	\$322.8	69%
00-01	66,797	79%	42%	\$340.3	68%
01-02	70,035	79%	43%	\$371.2	67%
02-03	74,621	79%	45%	\$421.8	68%
03-04	79,734	81%	48%	\$484.6	69%
04-05	83,025	81%	50%	\$537.1	70%
05-06	86,548	82%	51%	\$592.7	72%
06-07	88,182	82%	52%	\$625.8	71%
07-08	89,894	82%	52%	\$667.8	70%
08-09	92,508	82%	53%	\$750.0	71%

The Federal government is the primary source for student borrowing. In 2008-09, the Federal government provided 91 percent (40% need based and 51% 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, which are reported in the "Other" category. However, there was a decline in alternative loan activity in 2008-09.

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%
06-07	\$276.7	44%	\$275.0	44%	\$0.2	0.03%	\$2.2	0.35%	\$71.7	11%	\$625.8	100%
07-08	\$300.1	45%	\$291.9	44%	\$0.2	0.03%	\$2.1	0.31%	\$73.5	11%	\$667.8	100%
08-09	\$298.5	40%	\$383.2	51%	\$0.2	0.03%	\$2.6	0.35%	\$65.5	9%	\$750.0	100%

GRANTS

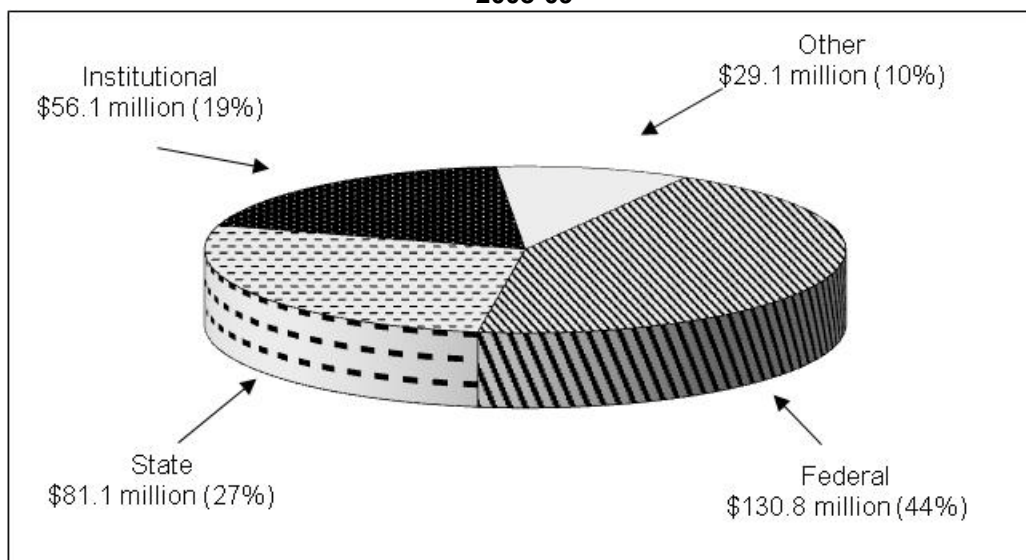
Grant aid comprised 28 percent of all financial aid dollars, a considerable decrease from 1988-89 when grants comprised 43 percent of all aid to UW students (Table 5). In addition, 55 percent of financial aid recipients received a grant in 2008-09. Since 1988-89, the percentage of aid recipients receiving grants and the percentage of aid dollars awarded as grants have both declined, although the percentage of enrolled students receiving a grant has increased.

Table 5
UW System Distribution of Grants

Year	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
84-85	39,765	59%	24%	\$62.6	29%
88-89	41,654	73%	25%	\$88.8	43%
92-93	47,921	71%	30%	\$115.7	40%
97-98	45,265	57%	30%	\$120.1	27%
98-99	46,653	57%	30%	\$132.6	29%
99-00	45,651	56%	29%	\$133.8	29%
00-01	44,836	53%	28%	\$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%	32%	\$201.0	29%
04-05	54,385	53%	33%	\$215.6	28%
05-06	55,968	53%	33%	\$221.7	27%
06-07	57,691	54%	34%	\$240.9	27%
07-08	61,275	56%	35%	\$269.3	28%
08-09	62,008	55%	35%	\$297.1	28%

In 2008-09, Federal grants made up the largest source of grants (44%) received by UW students, followed by State grants at 27 percent (Figure 1). Institutional grants were 19 percent of all grants. Grants in the "Other" category (10% of all grants) are those provided by private scholarships such as the Fund for Wisconsin Scholars and by other states to non-resident students.

Figure 1
Source of Grant Aid for UW System Students
2008-09



WHEG Grants to Wisconsin Residents

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 (22%) resident undergraduate students received a WHEG award in 2008-09 (Table 6). Other State grant programs are described in Appendix D.

Table 6
WHEG Awards to UW System Wisconsin Resident Undergraduates

Year	Recipients	Avg. Grant	Total \$ (Millions)	% Res UG Enroll
84-85	20,175	\$342	\$7.0	16%
88-89	21,452	\$633	\$13.6	18%
92-93	21,293	\$606	\$12.9	18%
97-98	18,979	\$843	\$16.0	17%
98-99	18,376	\$932	\$17.1	16%
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	16%
02-03	20,464	\$1,084	\$22.2	17%
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	20%
06-07	24,672	\$1,755	\$43.3	20%
07-08	26,326	\$1,892	\$49.8	21%
08-09	27,187	\$2,024	\$55.0	22%
change from 07-08	3%	7%	10%	3%

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 22 percent. In 2008-09, the average WHEG award was \$2,024, a 7 percent increase from 2007-08. Table 7 shows that UW-Superior had the highest percentage of resident undergraduates receiving a WHEG award (41%), while UW-Madison had the lowest (14%).

Table 7
WHEG Awards to UW System Wisconsin Resident Undergraduates
2008-09

UW Institution	Recipients	Avg. Grant	Total \$ (Millions)	% Res UG Enroll
UW-Madison	2,861	\$2,022	\$5.8	14%
UW-Milwaukee	5,195	\$2,070	\$10.8	22%
UW-Eau Claire	1,769	\$2,003	\$3.5	22%
UW-Green Bay	1,284	\$2,004	\$2.6	22%
UW-La Crosse	1,288	\$2,061	\$2.7	18%
UW-Oshkosh	2,296	\$1,973	\$4.5	21%
UW-Parkside	1,379	\$2,198	\$3.0	30%
UW-Platteville	1,439	\$1,967	\$2.8	27%
UW-River Falls	841	\$1,997	\$1.7	27%
UW-Stevens Point	2,060	\$2,000	\$4.1	26%
UW-Stout	1,339	\$2,041	\$2.7	25%
UW-Superior	531	\$1,989	\$1.1	41%
UW-Whitewater	1,809	\$2,046	\$3.7	20%
UW Colleges	3,096	\$1,948	\$6.0	24%
UW System	27,187	\$2,024	\$55.0	22%

Pell Grants to Wisconsin Residents

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 2008-09 (Table 8). 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. Since then, the average award has grown, while the number of resident undergraduate recipients dropped 1 percent in 2008-09.

Table 8
Pell Awards to UW System Wisconsin Resident Undergraduates

Year	Recipients	Avg. Grant	Total \$ (Millions)	% UG Res Enroll
84-85	28,640	\$1,097	\$32.5	23%
88-89	32,416	\$1,436	\$46.5	27%
92-93	30,787	\$1,561	\$48.0	27%
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	19%
00-01	21,833	\$1,960	\$42.8	19%
01-02	23,821	\$2,208	\$52.6	20%
02-03	25,125	\$2,361	\$59.3	21%
03-04	26,722	\$2,413	\$64.5	22%
04-05	26,956	\$2,425	\$65.4	22%
05-06	25,598	\$2,434	\$62.3	21%
06-07	25,779	\$2,486	\$64.1	21%
07-08	27,751	\$2,667	\$74.0	22%
08-09	27,608	\$3,065	\$84.6	22%
change from 07-08	-1%	15%	14%	-1%

Pell, SEOG, and WHEG Awards to UW System Students

The largest Federal grant programs available to UW System undergraduates are the Pell Grant and the Supplemental Educational Opportunity Grant (SEOG). Table 9 shows that in 2008-09, 30,828 UW System undergraduates received a Pell award and 16,085 undergraduates received a SEOG award. (According to Federal guidelines, Pell recipients have the highest priority in receiving SEOG awards, so there is overlap between these two award populations.) The average Pell award for all recipients was \$3,067, and the average SEOG award was \$633. The funding level for the SEOG program has remained fairly constant for over a decade. A table showing Pell recipients by UW institution is found in Appendix E.

**Table 9
Financial Aid Grants to UW System Students**

Year	Federal Pell			Federal SEOG			State WHEG		
	#	\$ M	Avg	#	\$ M	Avg	#	\$ M	Avg
84-85	31,981	\$36.6	\$1,144	13,344	\$7.9	\$595	20,175	\$6.9	\$342
88-89	36,196	\$51.8	\$1,431	21,356	\$8.9	\$416	21,452	\$13.6	\$633
92-93	34,593	\$54.0	\$1,561	16,505	\$9.4	\$568	21,293	\$12.9	\$606
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
06-07	28,707	\$71.2	\$2,482	15,368	\$10.0	\$649	24,672	\$43.3	\$1,755
07-08	30,813	\$82.2	\$2,666	15,461	\$9.8	\$635	26,326	\$49.8	\$1,892
08-09	30,828	\$94.5	\$3,067	16,085	\$10.2	\$633	27,187	\$55.0	\$2,024

Table 10 shows the percentage of financial aid recipients participating in the three major need-based grant programs. In 2008-09, 27 percent of recipients received a Pell award; 14 percent of recipients received a SEOG; and 24 percent received a WHEG award. These percentages have been fairly constant over the past several years. However, all three programs are much smaller than in 1988-89, by both the percentage of recipients participating, and in the percentage of financial aid dollars dedicated to these programs.

**Table 10
Percentage of UW System Financial Aid Recipients
Receiving Pell, SEOG, and WHEG Awards**

Year	Federal Pell			Federal SEOG			State WHEG		
	#	\$ M	Avg	#	\$ M	Avg	#	\$ M	Avg
84-85	31,981	\$36.6	\$1,144	13,344	\$7.9	\$595	20,175	\$6.9	\$342
88-89	36,196	\$51.8	\$1,431	21,356	\$8.9	\$416	21,452	\$13.6	\$633
92-93	34,593	\$54.0	\$1,561	16,505	\$9.4	\$568	21,293	\$12.9	\$606
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
06-07	28,707	\$71.2	\$2,482	15,368	\$10.0	\$649	24,672	\$43.3	\$1,755
07-08	30,813	\$82.2	\$2,666	15,461	\$9.8	\$635	26,326	\$49.8	\$1,892
08-09	30,828	\$94.5	\$3,067	16,085	\$10.2	\$633	27,187	\$55.0	\$2,024

FEDERAL WORK-STUDY

In 2008-09, \$14.8 million were provided through Federal Work-Study, a work program that includes both Federal and State contributions. In 2008-09, 9,251 students participated in work-study programs, which accounted for 1 percent of all financial aid dollars (Table 11).

**Table 11
UW System Distribution of Federal Work-Study**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
84-85	10,906	16%	7%	\$9.7	5%
88-89	9,608	17%	6%	\$8.7	4%
92-93	9,823	15%	6%	\$10.4	4%
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%
06-07	9,509	9%	6%	\$14.4	2%
07-08	9,314	8%	5%	\$14.1	1%
08-09	9,251	8%	5%	\$14.8	1%

CHARACTERISTICS OF FINANCIAL AID RECIPIENTS

Most financial aid recipients in the UW System are financially dependent. Sixty-six percent (66%) of all aid recipients and 73 percent of undergraduate students were dependent in 2008-09 (Table 12). A higher percentage of non-resident undergraduate students are dependent (77%) compared to resident undergraduate students (73%).

**Table 12
UW System Financial Aid Recipients by Dependency Level
2008-09**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergrads	Resident	62,589	73%	17,693	20%	6,032	7%	86,314	100%
	Non-Resident	11,846	77%	1,543	10%	1,948	13%	15,337	100%
	Total Undergrads	74,435	73%	19,236	19%	7,980	8%	101,651	100%
Graduates	Resident	5	0%	7,128	87%	1,024	13%	8,157	100%
	Non-Resident	0	0%	2,565	74%	915	26%	3,480	100%
	Total Graduates	5	0%	9,693	83%	1,939	17%	11,637	100%
Total		74,440	66%	28,929	26%	9,919	9%	113,288	100%

Eighty-two percent (82%) of all UW students of color received some form of financial aid in 2008-09 (Table 13). Eighty-four percent (84%) of these students had demonstrated financial need as defined by the Federal Needs Analysis methodology.

In 2008-09, 95 percent of African American students received aid; 86 percent of American Indian students received aid; 97 percent of Southeast Asian American students received aid; 56 percent of other Asian American students received aid; 77 percent of Hispanic/Latino students received aid; 76 percent of Native Hawaiian/Pacific Islanders received aid; 86 percent of students reporting identification with two or more races received aid; and 63 percent of students with White or Unknown ethnicity received aid.

Table 13
UW System Financial Aid Recipients by Race/Ethnicity
2008-09

		# Recipients	% Aided	% Recipients of Enrolled	% Recipients with Need
Undergraduate	African American	4,292	4.2%	97%	89%
	American Indian	974	1.0%	86%	78%
	SE Asian American	2,517	2.5%	98%	96%
	Other Asian American	1,654	1.6%	60%	73%
	Hispanic/Latino	2,892	2.8%	78%	80%
	Hawaiian/Pacific Islander	57	0.1%	76%	75%
	Two or More Races	734	0.7%	89%	74%
	Students of Color	13,120	12.9%	84%	85%
	White/Unknown	88,531	87.1%	65%	67%
	Total Undergraduate	101,651	100.0%	67%	69%
Graduate	African American	642	5.5%	84%	85%
	American Indian	139	1.2%	88%	81%
	SE Asian American	146	1.3%	78%	89%
	Other Asian American	289	2.5%	42%	81%
	Hispanic/Latino	371	3.2%	69%	76%
	Hawaiian/Pacific Islander	6	0.1%	75%	83%
	Two or More Races	105	0.9%	71%	77%
	Students of Color	1,698	14.6%	68%	82%
	White/Unknown	9,939	85.4%	46%	77%
	Total Graduate	11,637	100.0%	48%	78%
Total	African American	4,934	4.4%	95%	88%
	American Indian	1,113	1.0%	86%	78%
	SE Asian American	2,663	2.4%	97%	96%
	Other Asian American	1,943	1.7%	56%	74%
	Hispanic/Latino	3,263	2.9%	77%	80%
	Hawaiian/Pacific Islander	63	0.1%	76%	76%
	Two or More Races	839	0.7%	86%	74%
	Students of Color	14,818	13.1%	82%	84%
	White/Unknown	98,470	86.9%	63%	68%
	Total	113,288	100.0%	65%	70%

STUDENT INDEBTEDNESS

UW resident undergraduate students who borrowed both need and non-need based loans during their academic careers had an average debt of \$23,789 at graduation in 2008-09 (Table 14). This represents a 6 percent nominal increase from 2007-08. The proportion of resident undergraduate debt coming from non-need based loan programs increased by 2 percentage points from last year and now stands at 43 percent. Sixty-nine percent (69%) of resident undergraduate students who graduated in 2008-09 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. The growth of loan debt in constant dollars since 1992-93 is 96 percent.

**Table 14
Cumulative Student Loan Debt
UW System Wisconsin Resident Undergraduates Completing a Bachelor's Degree
Who Borrowed While in College**

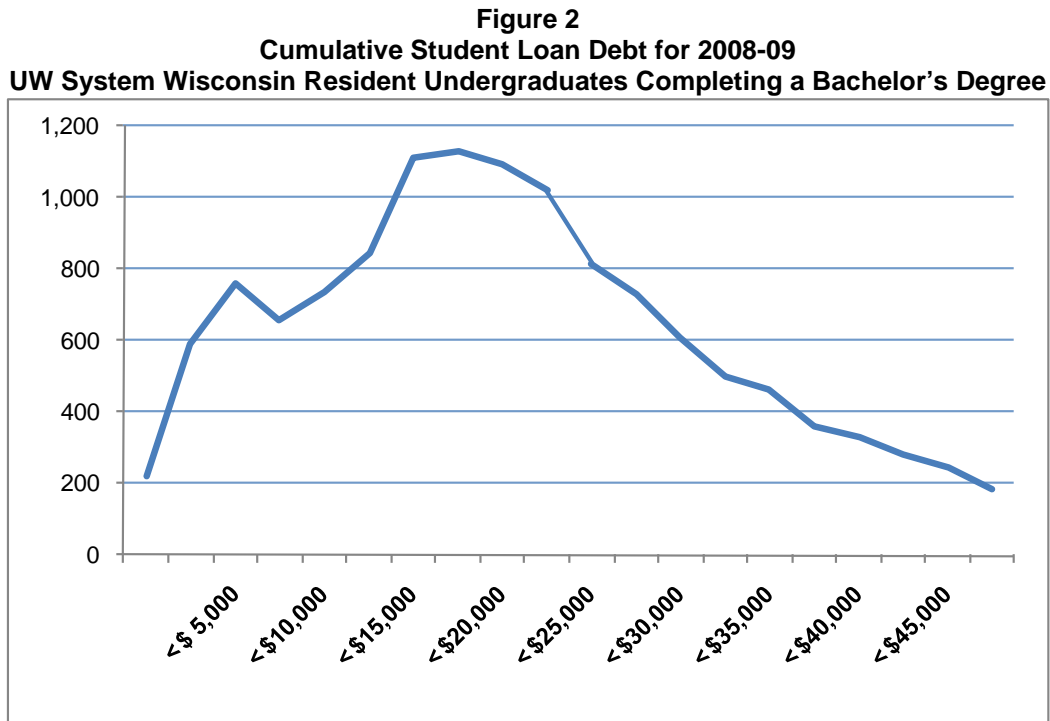
Year	Loan Recipients	% UG Res Degrees	Average Debt	Avg Debt (FY86 \$)	% \$ Non-Need
84-85	10,016	62%	\$5,954	\$6,123	21%
88-89	9,301	56%	\$6,946	\$6,235	5%
92-93	8,345	50%	\$8,076	\$6,166	16%
97-98	9,595	60%	\$14,201	\$9,555	30%
98-99	9,723	61%	\$14,835	\$9,818	34%
99-00	9,920	63%	\$15,314	\$9,912	27%
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%
06-07	12,735	67%	\$21,104	\$11,250	39%
07-08	13,307	68%	\$22,401	\$11,513	41%
08-09	13,459	69%	\$23,789	\$12,106	43%

Cumulative loan debt among borrowers was highest at UW-Milwaukee (Table 15). The highest percentage of Wisconsin resident graduates with loan debt was at UW-Superior (81%) and the lowest was at UW-Madison (58%).

**Table 15
Cumulative Student Loan Debt for 2008-09
UW System Wisconsin Resident Undergraduates Completing a Bachelor's Degree**

	Loan Recipients	% Grads with Loan Debt	Average Debt of Borrowers	Average Debt of all Graduates
UW-Madison	2,509	58%	\$23,945	\$13,949
UW-Milwaukee	2,524	73%	\$27,072	\$19,663
UW-Eau Claire	984	70%	\$20,644	\$14,377
UW-Green Bay	658	73%	\$20,359	\$14,885
UW-La Crosse	930	69%	\$21,474	\$14,739
UW-Oshkosh	1,294	74%	\$26,547	\$19,630
UW-Parkside	374	68%	\$22,345	\$15,140
UW-Platteville	607	71%	\$21,668	\$15,365
UW-River Falls	388	74%	\$19,906	\$14,796
UW-Stevens Point	1,107	74%	\$21,745	\$16,134
UW-Stout	761	75%	\$25,496	\$19,192
UW-Superior	169	81%	\$24,679	\$19,956
UW-Whitewater	1,154	70%	\$23,275	\$16,408
Total	13,459	69%	\$23,789	\$16,437

Figure 2 shows the distribution of cumulative loan debt among UW System Wisconsin resident undergraduates completing a degree. There is a sizable group of graduates with comparatively high levels of debt. Of all graduates with debt in 2008-09, 1,202 (or 9 percent) had cumulative loan debt greater than \$45,000.



Although the percentage of students graduating with loan debt has increased in the past several years, the student loan default rate for UW students (1.8%) remains low (Table 16). 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 16
Student Loan Default Rates
UW System and National Data

	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
UW System	4.2%	3.6%	3.8%	3.6%	2.4%	2.7%	2.7%	2.5%	1.8%	1.6%	1.4%	1.3%	1.8%
National	10.4%	9.6%	8.8%	6.9%	5.6%	5.9%	5.4%	5.2%	4.5%	5.1%	4.6%	5.2%	6.7%

Source: U.S. Department of Education

Appendix A
UW System Financial Aid Dollars (in Millions) by Institution
2008-09

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	Total	%	Total	%	Total \$M	%
UW-Madison	\$17.7	\$15.3	\$34.6	\$9.8	\$77.4	26%	\$181.4	24%	\$6.0	40%	\$264.7	25%
UW-Milwaukee	\$26.5	\$15.9	\$8.2	\$2.4	\$53.0	18%	\$153.1	20%	\$1.4	9%	\$207.5	20%
UW-Eau Claire	\$8.4	\$4.9	\$1.3	\$2.4	\$17.0	6%	\$40.0	5%	\$1.0	7%	\$58.1	5%
UW-Green Bay	\$5.9	\$3.4	\$2.2	\$1.1	\$12.6	4%	\$24.7	3%	\$0.3	2%	\$37.7	4%
UW-La Crosse	\$6.1	\$3.7	\$0.9	\$0.2	\$10.9	4%	\$42.7	6%	\$0.5	4%	\$54.1	5%
UW-Oshkosh	\$8.8	\$5.9	\$1.2	\$1.8	\$17.7	6%	\$52.8	7%	\$0.7	5%	\$71.2	7%
UW-Parkside	\$6.6	\$4.2	\$1.2	\$0.8	\$12.8	4%	\$20.2	3%	\$0.1	1%	\$33.1	3%
UW-Platteville	\$6.1	\$3.3	\$0.9	\$1.3	\$11.5	4%	\$31.0	4%	\$0.3	2%	\$42.9	4%
UW-River Falls	\$5.4	\$2.1	\$0.6	\$1.3	\$9.4	3%	\$29.5	4%	\$0.4	3%	\$39.3	4%
UW-Stevens Point	\$9.4	\$4.9	\$0.9	\$2.1	\$17.4	6%	\$38.6	5%	\$1.6	11%	\$57.5	5%
UW-Stout	\$7.4	\$3.8	\$0.6	\$1.6	\$13.5	5%	\$45.6	6%	\$0.8	6%	\$59.9	6%
UW-Superior	\$3.4	\$1.4	\$1.7	\$0.6	\$7.1	2%	\$14.0	2%	\$0.3	2%	\$21.4	2%
UW-Whitewater	\$8.8	\$5.5	\$1.0	\$2.5	\$17.7	6%	\$51.2	7%	\$0.8	5%	\$69.7	7%
UW Colleges	\$10.4	\$6.6	\$0.7	\$1.3	\$19.0	6%	\$25.2	3%	\$0.5	3%	\$44.8	4%
UW System	\$130.8	\$81.1	\$56.1	\$29.1	\$297.1	100%	\$750.0	100%	\$14.8	100%	\$1,061.9	100%

*Percentages may not add to 100% due to rounding.

**All dollars in millions.

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2008-09

	UW System	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	86,314	15,337	8,157	3,480	113,288
	% of UWS Total Aided	76.2%	13.5%	7.2%	3.1%	100.0%
	% of UWS Enrollment	69.4%	58.0%	54.6%	37.2%	64.7%
Grants	# Grant Recipients	49,596	8,314	2,565	1,533	62,008
	% of UWS Grant Recips	80.0%	13.4%	4.1%	2.5%	100.0%
	% of UWS Enrollment	39.9%	31.4%	17.2%	16.4%	35.4%
Loans	# Borrowers	70,923	12,244	6,889	2,452	92,508
	% of UWS Borrowers	76.7%	13.2%	7.4%	2.7%	100.0%
	% of UWS Enrollment	57.1%	46.3%	46.1%	26.2%	52.8%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	13,383	4,698	2,967	1,890	22,938
	% of UWS Total Aided w/in Category	15.5%	30.6%	36.4%	54.3%	20.2%
	% of Institution Total Aided	58.3%	20.5%	12.9%	8.2%	100.0%
	% of UWS Enrollment w/in Category	10.8%	17.8%	19.9%	20.2%	13.1%
	% of Institution Enrollment w/in Category	67.5%	44.7%	59.8%	30.0%	55.1%
Grants	# Grant Recipients	10,353	3,469	982	875	15,679
	% of UWS Grant Recips w/in Category	20.9%	41.7%	38.3%	57.1%	25.3%
	% of Institution Grant Recips	66.0%	22.1%	6.3%	5.6%	100.0%
	% of UWS Enrollment w/in Category	8.3%	13.1%	6.6%	9.4%	9.0%
	% of Institution Enrollment w/in Category	52.2%	33.0%	19.8%	13.9%	37.7%
Loans	# Borrowers	9,055	2,968	2,642	1,336	16,001
	% of UWS Borrowers w/in Category	12.8%	24.2%	38.4%	54.5%	17.3%
	% of Institution Borrowers	56.6%	18.5%	16.5%	8.3%	100.0%
	% of UWS Enrollment w/in Category	7.3%	11.2%	17.7%	14.3%	9.1%
	% of Institution Enrollment w/in Category	45.6%	28.2%	53.2%	21.2%	38.4%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	16,617	649	2,116	845	20,227
	% of UWS Total Aided w/in Category	19.3%	4.2%	25.9%	24.3%	17.9%
	% of Institution Total Aided	82.2%	3.2%	10.5%	4.2%	100.0%
	% of UWS Enrollment w/in Category	13.4%	2.5%	14.2%	9.0%	11.6%
	% of Institution Enrollment w/in Category	71.7%	58.5%	58.8%	64.3%	69.2%
Grants	# Grant Recipients	8,327	298	628	466	9,719
	% of UWS Grant Recips w/in Category	16.8%	3.6%	24.5%	30.4%	15.7%
	% of Institution Grant Recips	85.7%	3.1%	6.5%	4.8%	100.0%
	% of UWS Enrollment w/in Category	6.7%	1.1%	4.2%	5.0%	5.6%
	% of Institution Enrollment w/in Category	35.9%	26.8%	17.4%	35.4%	33.3%
Loans	# Borrowers	14,469	543	1,749	480	17,241
	% of UWS Borrowers w/in Category	20.4%	4.4%	25.4%	19.6%	18.6%
	% of Institution Borrowers	83.9%	3.1%	10.1%	2.8%	100.0%
	% of UWS Enrollment w/in Category	11.6%	2.1%	11.7%	5.1%	9.8%
	% of Institution Enrollment w/in Category	62.4%	48.9%	48.6%	36.5%	59.0%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2008-09**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Eau Claire						
Totals	# Total Aided	5,783	1,466	205	61	7,515
	% of UWS Total Aided w/in Category	6.7%	9.6%	2.5%	1.8%	6.6%
	% of Institution Total Aided	77.0%	19.5%	2.7%	0.8%	100.0%
	% of UWS Enrollment w/in Category	4.7%	5.5%	1.4%	0.7%	4.3%
	% of Institution Enrollment w/in Category	71.2%	62.9%	37.2%	46.2%	67.5%
Grants	# Grant Recipients	3,249	622	79	30	3,980
	% of UWS Grant Recips w/in Category	6.6%	7.5%	3.1%	2.0%	6.4%
	% of Institution Grant Recips	81.6%	15.6%	2.0%	0.8%	100.0%
	% of UWS Enrollment w/in Category	2.6%	2.4%	0.5%	0.3%	2.3%
	% of Institution Enrollment w/in Category	40.0%	26.7%	14.3%	22.7%	35.7%
Loans	# Borrowers	4,793	1,231	164	46	6,234
	% of UWS Borrowers w/in Category	6.8%	10.1%	2.4%	1.9%	6.7%
	% of Institution Borrowers	76.9%	19.7%	2.6%	0.7%	100.0%
	% of UWS Enrollment w/in Category	3.9%	4.7%	1.1%	0.5%	3.6%
	% of Institution Enrollment w/in Category	59.0%	52.8%	29.8%	34.8%	56.0%
UW-Green Bay						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,120	225	83	2	4,430
	% of UWS Total Aided w/in Category	4.8%	1.5%	1.0%	0.1%	3.9%
	% of Institution Total Aided	93.0%	5.1%	1.9%	0.0%	100.0%
	% of UWS Enrollment w/in Category	3.3%	0.9%	0.6%	0.0%	2.5%
	% of Institution Enrollment w/in Category	72.0%	61.1%	43.2%	33.3%	70.5%
Grants	# Grant Recipients	2,182	143	29	0	2,354
	% of UWS Grant Recips w/in Category	4.4%	1.7%	1.1%	0.0%	3.8%
	% of Institution Grant Recips	92.7%	6.1%	1.2%	0.0%	100.0%
	% of UWS Enrollment w/in Category	3.3%	0.9%	0.6%	0.0%	2.5%
	% of Institution Enrollment w/in Category	38.1%	38.9%	15.1%	0.0%	37.4%
Loans	# Borrowers	3,478	144	67	2	3,691
	% of UWS Borrowers w/in Category	4.9%	1.2%	1.0%	0.1%	4.0%
	% of Institution Borrowers	94.2%	3.9%	1.8%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.8%	0.5%	0.4%	0.0%	2.1%
	% of Institution Enrollment w/in Category	60.8%	39.1%	34.9%	33.3%	58.7%
UW-La Crosse						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,679	829	553	136	6,197
	% of UWS Total Aided w/in Category	5.4%	5.4%	6.8%	3.9%	5.5%
	% of Institution Total Aided	75.5%	13.4%	8.9%	2.2%	100.0%
	% of UWS Enrollment w/in Category	3.8%	3.1%	3.7%	1.5%	3.5%
	% of Institution Enrollment w/in Category	66.2%	52.6%	56.4%	52.7%	62.7%
Grants	# Grant Recipients	1,976	246	49	13	2,284
	% of UWS Grant Recips w/in Category	4.0%	3.0%	1.9%	0.8%	3.7%
	% of Institution Grant Recips	86.5%	10.8%	2.1%	0.6%	100.0%
	% of UWS Enrollment w/in Category	3.8%	3.1%	3.7%	1.5%	3.5%
	% of Institution Enrollment w/in Category	28.0%	15.6%	5.0%	5.0%	23.1%
Loans	# Borrowers	4,210	783	549	134	5,676
	% of UWS Borrowers w/in Category	5.9%	6.4%	8.0%	5.5%	6.1%
	% of Institution Borrowers	74.2%	13.8%	9.7%	2.4%	100.0%
	% of UWS Enrollment w/in Category	3.4%	3.0%	3.7%	1.4%	3.2%
	% of Institution Enrollment w/in Category	59.6%	49.7%	56.0%	51.9%	57.4%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2008-09**

	UW-Oshkosh	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	7,150	205	450	13	7,818
	% of UWS Total Aided w/in Category	8.3%	1.3%	5.5%	0.4%	6.9%
	% of Institution Total Aided	91.5%	2.6%	5.8%	0.2%	100.0%
	% of UWS Enrollment w/in Category	5.8%	0.8%	3.0%	0.1%	4.5%
	% of Institution Enrollment w/in Category	64.5%	65.5%	34.3%	26.5%	61.3%
Grants	# Grant Recipients	3,543	92	131	3	3,769
	% of UWS Grant Recips w/in Category	7.1%	1.1%	5.1%	0.2%	6.1%
	% of Institution Grant Recips	94.0%	2.4%	3.5%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.9%	0.3%	0.9%	0.0%	2.2%
	% of Institution Enrollment w/in Category	32.0%	29.4%	10.0%	6.1%	29.6%
Loans	# Borrowers	6,281	162	372	10	6,825
	% of UWS Borrowers w/in Category	8.9%	1.3%	5.4%	0.4%	7.4%
	% of Institution Borrowers	92.0%	2.4%	5.5%	0.1%	100.0%
	% of UWS Enrollment w/in Category	5.1%	0.6%	2.5%	0.1%	3.9%
	% of Institution Enrollment w/in Category	56.7%	51.8%	28.4%	20.4%	53.5%
	UW-Parkside	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,331	353	34	8	3,726
	% of UWS Total Aided w/in Category	3.9%	2.3%	0.4%	0.2%	3.3%
	% of Institution Total Aided	89.4%	9.5%	0.9%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.7%	1.3%	0.2%	0.1%	2.1%
	% of Institution Enrollment w/in Category	72.9%	74.6%	39.5%	22.2%	72.1%
Grants	# Grant Recipients	2,078	204	15	3	2,300
	% of UWS Grant Recips w/in Category	4.2%	2.5%	0.6%	0.2%	3.7%
	% of Institution Grant Recips	90.3%	8.9%	0.7%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.7%	0.8%	0.1%	0.0%	1.3%
	% of Institution Enrollment w/in Category	45.5%	43.1%	17.4%	8.3%	44.5%
Loans	# Borrowers	2,689	286	31	7	3,013
	% of UWS Borrowers w/in Category	3.8%	2.3%	0.4%	0.3%	3.3%
	% of Institution Borrowers	89.2%	9.5%	1.0%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.2%	1.1%	0.2%	0.1%	1.7%
	% of Institution Enrollment w/in Category	58.8%	60.5%	36.0%	19.4%	58.3%
	UW-Platteville	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,928	870	176	59	5,033
	% of UWS Total Aided w/in Category	4.6%	5.7%	2.2%	1.7%	4.4%
	% of Institution Total Aided	78.0%	17.3%	3.5%	1.2%	100.0%
	% of UWS Enrollment w/in Category	3.2%	3.3%	1.2%	0.6%	2.9%
	% of Institution Enrollment w/in Category	72.4%	73.1%	32.5%	16.5%	67.0%
Grants	# Grant Recipients	2,205	443	50	0	2,698
	% of UWS Grant Recips w/in Category	4.4%	5.3%	1.9%	0.0%	4.4%
	% of Institution Grant Recips	81.7%	16.4%	1.9%	0.0%	100.0%
	% of UWS Enrollment w/in Category	1.8%	1.7%	0.3%	0.0%	1.5%
	% of Institution Enrollment w/in Category	40.7%	37.2%	9.2%	0.0%	35.9%
Loans	# Borrowers	3,472	805	173	59	4,509
	% of UWS Borrowers w/in Category	4.9%	6.6%	2.5%	2.4%	4.9%
	% of Institution Borrowers	77.0%	17.9%	3.8%	1.3%	100.0%
	% of UWS Enrollment w/in Category	2.8%	3.0%	1.2%	0.6%	2.6%
	% of Institution Enrollment w/in Category	64.0%	67.6%	31.9%	16.5%	60.0%

Appendix B

UW System Financial Aid Recipients by Institution, Level, and Residency for 2008-09

	UW-River Falls	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,389	2,163	166	106	4,824
	% of UWS Total Aided w/in Category	2.8%	14.1%	2.0%	3.0%	4.3%
	% of Institution Total Aided	49.5%	44.8%	3.4%	2.2%	100.0%
	% of UWS Enrollment w/in Category	1.9%	8.2%	1.1%	1.1%	2.8%
	% of Institution Enrollment w/in Category	77.5%	72.9%	50.8%	59.6%	73.6%
Grants	# Grant Recipients	1,442	914	3	12	2,371
	% of UWS Grant Recips w/in Category	2.9%	11.0%	0.1%	0.8%	3.8%
	% of Institution Grant Recips	60.8%	38.5%	0.1%	0.5%	100.0%
	% of UWS Enrollment w/in Category	1.2%	3.5%	0.0%	0.1%	1.4%
	% of Institution Enrollment w/in Category	46.8%	30.8%	0.9%	6.7%	36.2%
Loans	# Borrowers	1,997	1,931	164	100	4,192
	% of UWS Borrowers w/in Category	2.8%	15.8%	2.4%	4.1%	4.5%
	% of Institution Borrowers	47.6%	46.1%	3.9%	2.4%	100.0%
	% of UWS Enrollment w/in Category	1.6%	7.3%	1.1%	1.1%	2.4%
	% of Institution Enrollment w/in Category	64.8%	65.1%	50.2%	56.2%	64.0%
	UW-Stevens Point	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,183	473	251	51	6,958
	% of UWS Total Aided w/in Category	7.2%	3.1%	3.1%	1.5%	6.1%
	% of Institution Total Aided	88.9%	6.8%	3.6%	0.7%	100.0%
	% of UWS Enrollment w/in Category	5.0%	1.8%	1.7%	0.5%	4.0%
	% of Institution Enrollment w/in Category	77.8%	61.3%	65.2%	83.6%	75.9%
Grants	# Grant Recipients	3,550	263	186	39	4,038
	% of UWS Grant Recips w/in Category	7.2%	3.2%	7.3%	2.5%	6.5%
	% of Institution Grant Recips	87.9%	6.5%	4.6%	1.0%	100.0%
	% of UWS Enrollment w/in Category	2.9%	1.0%	1.2%	0.4%	2.3%
	% of Institution Enrollment w/in Category	44.7%	34.1%	48.3%	63.9%	44.1%
Loans	# Borrowers	5,160	397	117	15	5,689
	% of UWS Borrowers w/in Category	7.3%	3.2%	1.7%	0.6%	6.1%
	% of Institution Borrowers	90.7%	7.0%	2.1%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.2%	1.5%	0.8%	0.2%	3.2%
	% of Institution Enrollment w/in Category	64.9%	51.4%	30.4%	24.6%	62.1%
	UW-Stout	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,122	1,757	368	136	6,383
	% of UWS Total Aided w/in Category	4.8%	11.5%	4.5%	3.9%	5.6%
	% of Institution Total Aided	64.6%	27.5%	5.8%	2.1%	100.0%
	% of UWS Enrollment w/in Category	3.3%	6.6%	2.5%	1.5%	3.6%
	% of Institution Enrollment w/in Category	77.9%	70.9%	51.7%	38.0%	72.2%
Grants	# Grant Recipients	2,233	682	67	48	3,030
	% of UWS Grant Recips w/in Category	4.5%	8.2%	2.6%	3.1%	4.9%
	% of Institution Grant Recips	73.7%	22.5%	2.2%	1.6%	100.0%
	% of UWS Enrollment w/in Category	1.8%	2.6%	0.4%	0.5%	1.7%
	% of Institution Enrollment w/in Category	42.2%	27.5%	9.4%	13.4%	34.3%
Loans	# Borrowers	3,716	1,610	342	116	5,784
	% of UWS Borrowers w/in Category	5.2%	13.1%	5.0%	4.7%	6.3%
	% of Institution Borrowers	64.2%	27.8%	5.9%	2.0%	100.0%
	% of UWS Enrollment w/in Category	3.0%	6.1%	2.3%	1.2%	3.3%
	% of Institution Enrollment w/in Category	70.2%	65.0%	48.0%	32.4%	65.4%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2008-09**

	UW-Superior	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,176	1,027	82	73	2,358
	% of UWS Total Aided w/in Category	1.4%	6.7%	1.0%	2.1%	2.1%
	% of Institution Total Aided	49.9%	43.6%	3.5%	3.1%	100.0%
	% of UWS Enrollment w/in Category	0.9%	3.9%	0.5%	0.8%	1.3%
	% of Institution Enrollment w/in Category	90.9%	89.6%	57.7%	68.2%	87.7%
Grants	# Grant Recipients	818	630	17	13	1,478
	% of UWS Grant Recips w/in Category	1.6%	7.6%	0.7%	0.8%	2.4%
	% of Institution Grant Recips	55.3%	42.6%	1.2%	0.9%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.4%	0.1%	0.1%	0.8%
	% of Institution Enrollment w/in Category	63.2%	55.0%	12.0%	12.1%	55.0%
Loans	# Borrowers	957	863	71	70	1,961
	% of UWS Borrowers w/in Category	1.3%	7.0%	1.0%	2.9%	2.1%
	% of Institution Borrowers	48.8%	44.0%	3.6%	3.6%	100.0%
	% of UWS Enrollment w/in Category	0.8%	3.3%	0.5%	0.7%	1.1%
	% of Institution Enrollment w/in Category	74.0%	75.3%	50.0%	65.4%	72.9%
	UW-Whitewater	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,486	477	706	100	7,769
	% of UWS Total Aided w/in Category	7.5%	3.1%	8.7%	2.9%	6.9%
	% of Institution Total Aided	83.5%	6.1%	9.1%	1.3%	100.0%
	% of UWS Enrollment w/in Category	5.2%	1.8%	4.7%	1.1%	4.4%
	% of Institution Enrollment w/in Category	73.3%	61.8%	61.9%	49.8%	70.9%
Grants	# Grant Recipients	3,352	207	329	31	3,919
	% of UWS Grant Recips w/in Category	6.8%	2.5%	12.8%	2.0%	6.3%
	% of Institution Grant Recips	85.5%	5.3%	8.4%	0.8%	100.0%
	% of UWS Enrollment w/in Category	2.7%	0.8%	2.2%	0.3%	2.2%
	% of Institution Enrollment w/in Category	37.9%	26.8%	28.9%	15.4%	35.8%
Loans	# Borrowers	5,542	408	448	77	6,475
	% of UWS Borrowers w/in Category	7.8%	3.3%	6.5%	3.1%	7.0%
	% of Institution Borrowers	85.6%	6.3%	6.9%	1.2%	100.0%
	% of UWS Enrollment w/in Category	4.5%	1.5%	3.0%	0.8%	3.7%
	% of Institution Enrollment w/in Category	62.6%	52.8%	39.3%	38.3%	59.1%
	UW Colleges	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,967	145	---	---	7,112
	% of UWS Total Aided w/in Category	8.1%	0.9%	---	---	6.3%
	% of Institution Total Aided	98.0%	2.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.6%	0.5%	---	---	4.1%
	% of Institution Enrollment w/in Category	54.3%	32.6%	---	---	53.6%
Grants	# Grant Recipients	4,288	101	---	---	4,389
	% of UWS Grant Recips w/in Category	8.6%	1.2%	---	---	7.1%
	% of Institution Grant Recips	97.7%	2.3%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.4%	0.4%	---	---	2.5%
	% of Institution Enrollment w/in Category	33.4%	22.7%	---	---	33.1%
Loans	# Borrowers	5,104	113	---	---	5,217
	% of UWS Borrowers w/in Category	7.2%	0.9%	---	---	5.6%
	% of Institution Borrowers	97.8%	2.2%	---	---	100.0%
	% of UWS Enrollment w/in Category	4.1%	0.4%	---	---	3.0%
	% of Institution Enrollment w/in Category	39.8%	25.4%	---	---	39.3%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency
2008-09

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW System	Total	\$747,454,323	\$146,041,023	\$119,427,286	\$48,933,652	\$1,061,856,284
	Grants	\$242,984,211	\$35,720,693	\$10,814,307	\$7,549,914	\$297,069,125
	Loans	\$493,781,948	\$107,234,138	\$107,912,815	\$41,031,502	\$749,960,403
UW-Madison	Total	\$120,313,412	\$52,637,364	\$60,994,600	\$30,790,694	\$264,736,070
	Grants	\$48,760,980	\$18,913,209	\$4,861,581	\$4,842,380	\$77,378,150
	Loans	\$68,145,725	\$31,943,836	\$55,650,461	\$25,659,463	\$181,399,485
UW-Milwaukee	Total	\$162,027,243	\$7,515,452	\$28,489,212	\$9,423,212	\$207,455,119
	Grants	\$46,481,390	\$1,241,814	\$3,228,306	\$2,039,492	\$52,991,002
	Loans	\$114,377,985	\$6,216,596	\$25,172,981	\$7,341,893	\$153,109,455
UW-Eau Claire	Total	\$45,068,689	\$10,746,491	\$1,722,053	\$549,070	\$58,086,303
	Grants	\$15,072,757	\$1,735,105	\$145,918	\$83,287	\$17,037,067
	Loans	\$29,219,380	\$8,770,196	\$1,555,587	\$463,802	\$40,008,965
UW-Green Bay	Total	\$34,574,626	\$2,233,061	\$836,956	\$17,000	\$37,661,643
	Grants	\$11,338,718	\$1,087,930	\$185,672	\$0	\$12,612,320
	Loans	\$22,914,996	\$1,127,190	\$651,284	\$17,000	\$24,710,470
UW-La Crosse	Total	\$38,363,725	\$7,099,645	\$6,464,670	\$2,184,744	\$54,112,784
	Grants	\$9,853,455	\$766,304	\$234,331	\$46,327	\$10,900,417
	Loans	\$28,061,831	\$6,240,595	\$6,227,913	\$2,138,417	\$42,668,756
UW-Oshkosh	Total	\$64,289,215	\$2,061,136	\$4,710,471	\$140,164	\$71,200,986
	Grants	\$16,916,593	\$306,805	\$458,814	\$5,538	\$17,687,750
	Loans	\$46,663,411	\$1,745,707	\$4,243,255	\$134,626	\$52,786,999
UW-Parkside	Total	\$29,477,482	\$3,138,417	\$374,785	\$110,520	\$33,101,204
	Grants	\$11,813,161	\$940,984	\$38,140	\$7,250	\$12,799,535
	Loans	\$17,561,924	\$2,183,094	\$336,645	\$103,270	\$20,184,933
UW-Platteville	Total	\$32,116,608	\$7,998,328	\$2,020,898	\$721,354	\$42,857,188
	Grants	\$10,074,477	\$1,331,721	\$134,189	\$0	\$11,540,387
	Loans	\$21,794,578	\$6,588,085	\$1,869,071	\$721,354	\$30,973,088
UW-River Falls	Total	\$19,468,426	\$17,105,995	\$1,591,858	\$1,152,454	\$39,318,733
	Grants	\$6,614,945	\$2,698,812	\$15,774	\$47,000	\$9,376,531
	Loans	\$12,615,739	\$14,240,175	\$1,575,095	\$1,097,897	\$29,528,906
UW-Stevens Point	Total	\$51,249,963	\$4,459,877	\$1,616,969	\$222,986	\$57,549,795
	Grants	\$16,157,289	\$896,732	\$261,006	\$50,803	\$17,365,830
	Loans	\$33,673,648	\$3,376,012	\$1,334,187	\$171,258	\$38,555,105
UW-Stout	Total	\$38,823,015	\$15,577,042	\$4,021,973	\$1,457,029	\$59,879,059
	Grants	\$11,001,224	\$1,979,550	\$329,383	\$170,256	\$13,480,413
	Loans	\$27,236,192	\$13,377,796	\$3,664,620	\$1,278,672	\$45,557,280
UW-Superior	Total	\$10,529,746	\$9,085,687	\$849,275	\$901,353	\$21,366,061
	Grants	\$4,206,242	\$2,782,008	\$62,073	\$62,611	\$7,112,934
	Loans	\$6,185,510	\$6,193,710	\$780,367	\$835,752	\$13,995,339
UW-Whitewater	Total	\$57,286,967	\$5,458,211	\$5,733,566	\$1,263,072	\$69,741,816
	Grants	\$15,936,533	\$758,298	\$859,120	\$194,970	\$17,748,921
	Loans	\$40,708,579	\$4,605,082	\$4,851,349	\$1,068,098	\$51,233,108
UW Colleges	Total	\$43,865,206	\$924,317	---	---	\$44,789,523
	Grants	\$18,756,447	\$281,421	---	---	\$19,037,868
	Loans	\$24,622,450	\$626,064	---	---	\$25,248,514

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
2008-09

Program	\$ Million	Change from 07-08		Program Description
		\$ Million	%	
WHEG	\$55.02	\$5.21	10.5%	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	\$3.08	\$0.17	5.8%	Administered by HEAB. For very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$6.23	\$0.36	6.2%	Administered by UW System. Supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$5.45	-\$0.13	-2.3%	Administered jointly by HEAB and UW System. A merit-based scholarship program.
Department of Vocational Rehabilitation	\$2.13	-\$0.52	-19.6%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.22	\$0.02	10.9%	Administered by HEAB. Provides need based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$6.06	-\$0.35	-5.5%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
National Guard Tuition Reimbursement	\$0.93	\$0.25	37.0%	Administered by the Department of Military Affairs. Available to Wisconsin National Guard members.
Wisconsin Educational Veterans Benefits	\$0.26	-\$0.03	-10.9%	Administered by the Department of Veterans Affairs. Programs are available to qualified veterans and family members.
UW System Study Abroad Grant	\$1.04	\$0.05	4.9%	Administered by the UW System. Provides funding to students in study abroad programs.
Other Wisconsin Grants	\$0.70	\$0.13	22.7%	Miscellaneous other Wisconsin grants.
Total	\$81.10	\$5.16	6.8%	

Appendix E
Pell Awards to UW System Undergraduates
2008-09

Year	Recipients	Avg. Grant	Total \$	% UG Enroll
UW-Madison	3,534	\$3,170	\$11.2	12%
UW-Milwaukee	5,582	\$3,134	\$17.5	23%
UW-Eau Claire	1,995	\$3,071	\$6.1	19%
UW-Green Bay	1,361	\$2,999	\$4.1	22%
UW-La Crosse	1,461	\$3,089	\$4.5	17%
UW-Oshkosh	2,376	\$2,975	\$7.1	21%
UW-Parkside	1,630	\$3,183	\$5.2	32%
UW-Platteville	1,638	\$3,041	\$5.0	25%
UW-River Falls	1,361	\$3,054	\$4.2	22%
UW-Stevens Point	2,146	\$3,121	\$6.7	25%
UW-Stout	1,724	\$3,030	\$5.2	22%
UW-Superior	921	\$3,033	\$2.8	38%
UW-Whitewater	1,908	\$3,153	\$6.0	20%
UW Colleges	3,191	\$2,819	\$9.0	24%
UW System	30,828	\$3,067	\$94.5	20%

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 receive more than one type of aid, so the cumulative total for students aided through grant, work-study, 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.
- Residency for fee-purposes is determined by the Office of the Registrar at each institution. Non-residents are defined as students with residency status other than "resident" including Minnesota and Michigan reciprocity agreement students. Students without 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.