



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2013-14 Update

Highlights

What financial aid is available for UW students?

- UW System undergraduate and graduate students received \$1.4 billion in financial aid in 2013-14, a decrease of \$10.0 million over 2012-13.
- UW students received \$455.1 million in grant funding, a \$9.9 million (2%) increase.
- UW students borrowed \$887.2 million in student loans, a \$20.1 million (2%) decrease.
- UW students received \$13.0 million in Federal Work-Study funding, a \$0.3 million (2%) increase.

What are the sources of financial aid?

- Federal sources accounted for 75% of UW System financial aid.
- State sources accounted for 7% of UW System financial aid.
- UW System institutions provided 8% of UW System financial aid.
- 10% of UW System financial aid was provided by private or community sources.

How many UW students receive financial aid?

- A total of 124,312 UW System students received financial aid, 69% of all students enrolled.
- 72% of undergraduate students, or 113,134 students, received financial aid.
- 46% of undergraduate and graduate students, or 83,218 students, received a grant.
- Over half of all enrolled undergraduate and graduate students (55% or 98,974 students), borrowed from a student loan program in 2013-14.
- 5% of UW System undergraduate and graduate students (8,909) received a Federal Work-Study award or an award from another work-study program.
- 74% of resident undergraduates had loan debt at graduation. The average loan debt of these borrowers was \$30,452.

The University of Wisconsin System
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OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 124,312 UW students (69% of total enrollment) received \$1.4 billion in financial aid in 2013-14 (Table 1). Compared to 2012-13, the number of financial aid recipients decreased by 2,387, while dollars awarded decreased by \$10 million. Seventy-two percent (72%) of undergraduate students received some financial aid (including non-need based aid) in 2013-14.

The percentage of UW System students receiving aid has increased since 2004-05 from 62 percent to 69 percent. Undergraduate resident students show a 10 percentage point increase during this period.

Table 1
Financial Aid Provided to UW System Students

Year	Undergraduate						Graduate		Total Aided		
	Total		Resident		Non-Resident		#	%Enroll	#	\$M	%Enroll
	#	%Enroll	#	%Enroll	#	%Enroll					
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%
09-10	108,641	71%	92,280	73%	16,361	60%	12,380	49%	121,021	\$1,215.0	68%
10-11	113,280	72%	95,808	75%	17,479	61%	12,814	51%	126,094	\$1,318.8	69%
11-12	115,201	74%	97,327	76%	17,874	61%	12,412	50%	127,613	\$1,364.2	70%
12-13	115,246	73%	96,616	76%	18,630	61%	11,453	48%	126,699	\$1,365.2	70%
13-14	113,134	72%	94,271	76%	18,863	59%	11,178	47%	124,312	\$1,355.3	69%

*Notes: Students with uncategorized residency are included with residents.
Students with uncategorized classification are included with undergraduates.*

SOURCES OF AID FOR UW STUDENTS

Three out of four financial aid dollars (75%) to UW students were provided or underwritten through a Federal program (Table 2). Aid from State sources represented 7 percent of all aid. Institutional aid accounted for 8 percent of the aid received by UW students. Institutional aid is made up primarily of scholarships funded through sources such as donations to UW institutions and tuition differentials. Detailed information of financial aid by type and institution is presented in Appendices A, B, and C.

The percentage of aid from Federal sources has declined since 2004-05, when 79 percent of all aid dollars were from this source. State aid, as a percentage of all aid, has remained at a fairly constant 7 to 8 percent during the 10-year period. The share of aid awarded by other private and community sources reached a peak of 11 percent in 2006-07 and now represents 10 percent of financial aid awarded to UW System students. In 2013-14, UW System students received \$133.3 million in financial aid from "Other" sources.

Federal grant aid increased slightly in 2013-14 after two years of decline. Institutional grants and scholarships grew by \$5.5 million. Since 2004-05 this aid category has increased by 175%.

**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	%
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%
09-10	\$970.2	80%	\$81.0	7%	\$67.2	6%	\$96.7	8%	\$179.0	15%	\$80.7	7%	\$64.4	5%	\$31.7	3%
10-11	\$1,057.9	80%	\$87.0	7%	\$76.9	6%	\$96.9	7%	\$222.0	17%	\$86.7	7%	\$74.4	6%	\$34.0	3%
11-12	\$1,067.9	78%	\$94.8	7%	\$88.8	7%	\$112.8	8%	\$210.2	15%	\$94.6	7%	\$85.7	6%	\$38.5	3%
12-13	\$1,039.8	76%	\$98.7	7%	\$103.1	8%	\$123.7	9%	\$206.5	15%	\$98.5	7%	\$99.3	7%	\$41.0	3%
13-14	\$1,015.4	75%	\$98.4	7%	\$108.2	8%	\$133.3	10%	\$207.5	15%	\$98.2	7%	\$104.8	8%	\$44.6	3%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loans make up 65 percent of total financial aid dollars (Table 3). Eighty percent (80%) of financial aid recipients received a loan. Fifty-five percent (55%) of enrolled UW students borrowed in 2013-14.

Overall, loans disbursed increased by 65 percent since 2004-05. Funding has increased by \$350.1 million since 2004-05.

**Table 3
UW System Distribution of Loans**

Year	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ % Total Aid
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%
09-10	100,023	83%	56%	\$845.5	70%
10-11	103,443	82%	57%	\$888.4	67%
11-12	104,896	83%	58%	\$922.4	68%
12-13	102,561	81%	57%	\$907.3	66%
13-14	98,974	80%	55%	\$887.2	65%

The Federal government is the primary source for student borrowing. In 2013-14, the Federal government provided 89 percent (33% need based and 56% non-need based) of student loans (Table 4). Over time, students have been relying more on Federal non-need based loans and private loan programs. Loans provided by private and other sources comprise 10 percent of student borrowing.

**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								
04-05	\$261.4	49%	\$232.0	43%	\$0.2	0.04%	\$1.8	0.3%	\$41.7	8%	\$537.1	100%
05-06	\$266.7	45%	\$265.8	45%	\$0.2	0.04%	\$2.1	0.4%	\$57.9	10%	\$592.7	100%
06-07	\$276.7	44%	\$275.0	44%	\$0.2	0.03%	\$2.2	0.4%	\$71.7	11%	\$625.8	100%
07-08	\$300.1	45%	\$291.9	44%	\$0.2	0.03%	\$2.1	0.3%	\$73.5	11%	\$667.8	100%
08-09	\$298.5	40%	\$383.2	51%	\$0.2	0.03%	\$2.6	0.3%	\$65.5	9%	\$750.0	100%
09-10	\$335.8	40%	\$441.7	52%	\$0.3	0.04%	\$2.8	0.3%	\$65.0	8%	\$845.5	100%
10-11	\$371.6	42%	\$451.1	51%	\$0.3	0.03%	\$2.6	0.3%	\$62.9	7%	\$888.4	100%
11-12	\$380.0	41%	\$464.8	50%	\$0.2	0.02%	\$3.0	0.3%	\$74.3	8%	\$922.4	100%
12-13	\$318.7	35%	\$501.9	55%	\$0.2	0.02%	\$3.8	0.4%	\$82.7	9%	\$907.3	100%
13-14	\$294.7	33%	\$500.3	56%	\$0.2	0.02%	\$3.4	0.4%	\$88.6	10%	\$887.2	100%

GRANTS

Grant aid comprises 34 percent of all financial aid dollars, the largest share in the last 10 years (Table 5). Sixty-seven percent (67%) of financial aid recipients received a grant in 2013-14 and 46 percent of enrolled students received a grant.

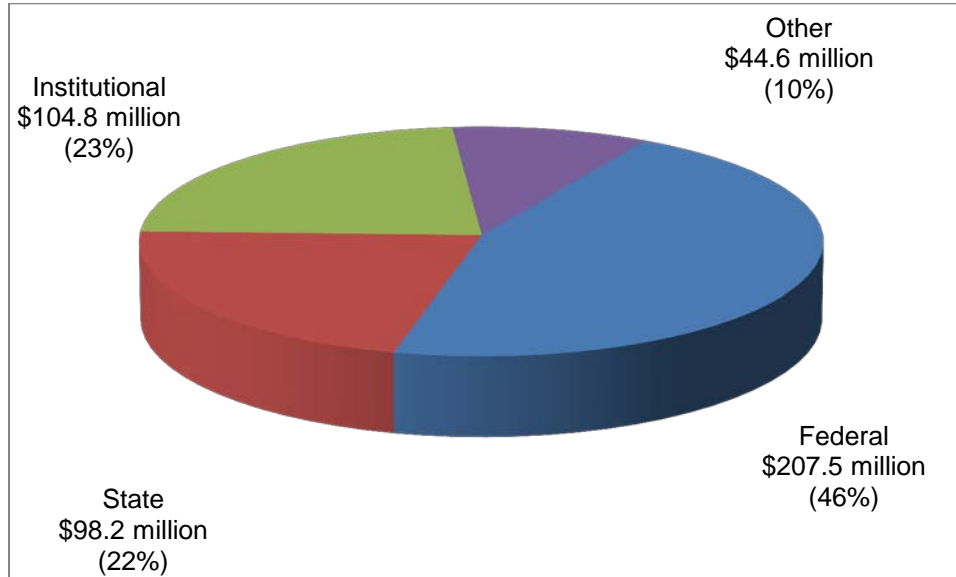
Since 2004-05 grant dollars disbursed have more than doubled. Grants have increased by \$240 million since 2004-05.

**Table 5
UW System Distribution of Grants**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
09-10	67,224	56%	38%	\$355.8	29%
10-11	75,671	60%	42%	\$417.1	32%
11-12	81,283	64%	45%	\$428.9	31%
12-13	83,804	66%	46%	\$445.2	31%
13-14	83,218	67%	46%	\$455.1	34%

In 2013-14, Federal grants made up the largest source of grants (46%) received by UW students (Figure 1). State grants were the second largest grant category, at 22 percent. Institutional grants were 23 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 the Wisconsin Covenant Foundation Grant.

Figure 1
Sources of Grant Aid for UW System Students
2013-14



Wisconsin Grant Awards to Wisconsin Resident Undergraduates

The largest need-based State grant program available to Wisconsin residents attending a UW institution is the Wisconsin Grant. One in every four (26%) resident undergraduate students received a Wisconsin Grant award in 2013-14 (Table 6). Other State grant programs are described in Appendix D.

Table 6
Wisconsin Grant Awards to UW System Wisconsin Resident Undergraduates

Year	Recipients	Avg. Grant	\$M	% Res UG Enroll
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%
09-10	25,624	\$2,161	\$55.4	20%
10-11	30,344	\$1,962	\$59.5	24%
11-12	30,675	\$1,901	\$58.3	24%
12-13	31,758	\$1,835	\$58.3	25%
13-14	32,880	\$1,773	\$58.3	26%
change from 12-13	4%	-3%	0%	--

The percentage of Wisconsin resident students receiving a Wisconsin Grant award has grown to 26 percent, the highest percentage in the last 10 years. In 2013-14, the average Wisconsin Grant award was \$1,773. The Wisconsin Grant formula is designed with a goal of providing a reduced funding level to a larger group of students. Wisconsin Grant funding stayed the same in 2013-14 and the number of Wisconsin Grant recipients increased by 4 percent.

Table 7 shows that UW-Superior had the highest proportion of resident undergraduates receiving a Wisconsin Grant award (45%), followed by UW-Parkside (41%), UW-Milwaukee (34%), and UW-Colleges (30%). UW-Madison had the lowest proportion (16%).

**Table 7
Wisconsin Grant Awards to UW System Wisconsin Resident Undergraduates
2013-14**

UW Institution	Recipients	Avg. Grant	Total \$ (Millions)	% Res UG Enroll
UW-Madison	3,026	\$1,777	\$5.4	16%
UW-Milwaukee	7,125	\$1,807	\$12.9	34%
UW-Eau Claire	1,985	\$1,774	\$3.5	26%
UW-Green Bay	1,625	\$1,776	\$2.9	27%
UW-La Crosse	1,462	\$1,742	\$2.5	19%
UW-Oshkosh	2,675	\$1,774	\$4.7	22%
UW-Parkside	1,560	\$1,842	\$2.9	41%
UW-Platteville	1,551	\$1,761	\$2.7	26%
UW-River Falls	929	\$1,775	\$1.6	33%
UW-Stevens Point	2,403	\$1,678	\$4.0	29%
UW-Stout	1,607	\$1,806	\$2.9	29%
UW-Superior	583	\$1,728	\$1.0	45%
UW-Whitewater	2,352	\$1,785	\$4.2	25%
UW Colleges	3,997	\$1,743	\$7.0	30%
UW System	32,880	\$1,773	\$58.3	26%

Pell Grants to Wisconsin Resident Undergraduates

The largest Federal need-based grant program available to UW System undergraduates is the Pell Grant. One out of every three (33%) resident undergraduates received a Pell Grant award in 2013-14 (Table 8). The average Pell award received by Wisconsin resident undergraduates increased slightly to \$3,746. There was a small decline in resident undergraduate recipients.

**Table 8
Pell Awards to UW System Wisconsin Resident Undergraduates**

Year	Recipients	Avg. Grant	\$M	% UG Res Enrollment
04-05	26,956	\$2,425	\$65.4	22%
05-06	25,598	\$2,434	\$62.3	21%
06-07	25,779	\$2,486	\$64.2	21%
07-08	27,751	\$2,667	\$73.9	22%
08-09	27,608	\$3,065	\$84.6	22%
09-10	35,256	\$3,622	\$127.7	28%
10-11	43,319	\$3,725	\$161.3	34%
11-12	43,720	\$3,705	\$162.0	34%
12-13	42,976	\$3,668	\$157.6	34%
13-14	41,506	\$3,746	\$155.5	33%
change from 12-13	-3%	2%	-1%	--

Federal Need-Based Grants to UW System Students

Pell and the Supplemental Educational Opportunity Grant (SEOG) are the two largest Federal grant programs. Table 9 shows that in 2013-14, 47,150 UW System undergraduates received a Pell award and 15,907 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 resident and nonresident recipients was \$3,749. Pell awards have doubled since 2004-05, due to large increases in 2009-10 and 2010-11. The funding level for the SEOG program has remained fairly constant for over a decade and the average award in 2013-14 was \$589. A table showing Pell recipients by UW institution is found in Appendix E.

**Table 9
Federal Grants to UW System Undergraduate Students**

Year	Federal Pell			Federal SEOG		
	#	\$ M	Avg	#	\$ M	Avg
04-05	29,913	\$72.5	\$2,424	15,648	\$10.4	\$666
05-06	28,441	\$69.1	\$2,429	14,815	\$10.0	\$676
06-07	28,707	\$71.2	\$2,482	15,368	\$10.0	\$649
07-08	30,813	\$82.2	\$2,666	15,461	\$9.8	\$635
08-09	30,828	\$94.5	\$3,067	16,085	\$10.2	\$633
09-10	39,448	\$142.8	\$3,621	16,596	\$10.2	\$615
10-11	48,658	\$180.9	\$3,718	16,714	\$9.5	\$568
11-12	49,186	\$182.1	\$3,701	15,207	\$9.0	\$590
12-13	48,549	\$177.8	\$3,662	15,626	\$9.2	\$589
13-14	47,150	\$176.8	\$3,749	15,907	\$9.4	\$589

Table 10 shows the percentage of financial aid recipients participating in Federal need-based grant programs. In 2013-14, 38 percent of aid recipients received a Pell award and 13 percent of recipients received a SEOG award. Since the Pell award increases in 2009-10 and 2010-11, these percentages have been fairly constant over the past several years.

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

Year	Federal Pell		Federal SEOG	
	% Recips	% of \$	% Recips	% of \$
04-05	29%	9%	15%	1%
05-06	27%	8%	14%	1%
06-07	27%	8%	14%	1%
07-08	28%	9%	14%	1%
08-09	27%	9%	14%	1%
09-10	33%	12%	14%	1%
10-11	39%	14%	13%	1%
11-12	38%	13%	13%	1%
12-13	38%	13%	12%	1%
13-14	38%	13%	13%	1%

WORK STUDY

In 2013-14, \$13.0 million was provided through Federal Work-Study, the Reserve Officer Training Program, and the Great Lakes Higher Education Commissions Internship program. In 2013-14, 8,909 undergraduate and graduate students participated in work-study programs, which accounted for 1 percent of all financial aid dollars (Table 11).

**Table 11
Distribution of Work-Study Awards
to UW System Graduate and Undergraduate Students**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
09-10	9,470	8%	5%	\$13.7	1%
10-11	9,373	7%	5%	\$13.3	1%
11-12	9,092	7%	5%	\$12.9	1%
12-13	8,808	7%	5%	\$12.7	1%
13-14	8,909	7%	5%	\$13.0	1%

CHARACTERISTICS OF FINANCIAL AID RECIPIENTS

Most financial aid recipients in the UW System are financially dependent. Sixty-eight percent (68%) of all aid recipients and 74 percent of undergraduate aid recipients were dependent in 2013-14 (Table 12). A higher percentage of non-resident undergraduate aid recipients are dependent (78%) compared to resident undergraduate recipients (73%).

**Table 12
UW System Financial Aid Recipients by Dependency Level
2013-14**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergraduates	Resident	69,138	73%	20,799	22%	4,334	5%	94,271	100%
	Non-Resident	14,793	78%	2,050	11%	2,020	11%	18,863	100%
	Total Undergraduates	83,931	74%	22,849	20%	6,354	6%	113,134	100%
Graduates	Resident	3	0%	6,418	89%	786	11%	7,207	100%
	Non-Resident	1	0%	2,649	67%	1,321	33%	3,971	100%
	Total Graduates	4	0%	9,067	81%	2,107	19%	11,178	100%
Total		83,935	68%	31,916	26%	8,461	7%	124,312	100%

Seventy-eight (78%) of all UW underrepresented minority students (URM) received some form of financial aid in 2013-14 (Table 13). Ninety percent (90%) of these students had demonstrated financial need as defined by the Federal Needs Analysis methodology. URM include students identifying as African American, Hispanic/Latino(a), American Indian, Southeast Asian, either alone or in combination with other race/ethnic identifications.

By comparison, 58 percent of White/Unknown students and 50 percent of Other Asian American students received financial aid. The group with the highest percentage of enrolled students receiving aid was Southeast Asians with 89 percent.

Table 13
UW System Financial Aid Recipients by Race/Ethnicity
2013-14

		# Recipients	% Aided	% Recipients of Enrolled	% Recipients with Need
Undergraduate	African American	4,678	4.1%	83%	93%
	Hispanic/Latino(a)	5,604	5.0%	73%	87%
	American Indian	612	0.5%	75%	86%
	Southeast Asian	3,260	2.9%	90%	97%
	Two or More Races-URM	2,205	1.9%	79%	85%
	<i>Underrepresented Minorities</i>	16,359	14.5%	80%	90%
	Hawaiian/Pacific Islander	110	0.1%	63%	73%
	Other Asian American	1,609	1.4%	52%	79%
	Two or More Races-non-URM	778	0.7%	64%	76%
	White/Unknown	94,275	83.3%	61%	75%
Total Undergraduate		113,131	100.0%	63%	77%
Graduate	African American	685	6.1%	69%	89%
	Hispanic/Latino(a)	535	4.8%	55%	79%
	American Indian	84	0.8%	58%	86%
	Southeast Asian	144	1.3%	65%	87%
	Two or More Races-URM	152	1.4%	63%	84%
	<i>Underrepresented Minorities</i>	1,600	14.3%	62%	85%
	Hawaiian/Pacific Islander	9	0.1%	45%	100%
	Other Asian American	298	2.7%	39%	81%
	Two or More Races-non-URM	64	0.6%	44%	70%
	White/Unknown	9,210	82.4%	35%	77%
Total Graduate		11,181	100.0%	38%	78%
Total	African American	5,363	4.3%	81%	93%
	Hispanic/Latino(a)	6,139	4.9%	71%	86%
	American Indian	696	0.6%	72%	86%
	Southeast Asian	3,404	2.7%	89%	96%
	Two or More Races-URM	2,357	1.9%	78%	85%
	<i>Underrepresented Minorities</i>	17,959	14.4%	78%	90%
	Hawaiian/Pacific Islander	119	0.1%	61%	75%
	Other Asian American	1,907	1.5%	50%	79%
	Two or More Races-non-URM	842	0.7%	62%	75%
	White/Unknown	103,485	83.2%	58%	75%
	Total UW System		124,312	100.0%	60%

Notes: *Underrepresented minorities (URM) include students identifying as African American, Hispanic/Latino(a), American Indian, and Southeast Asian, either alone or in combination with other race/ethnicities.*

Two or More Races-URM includes students identifying as two or more races, one of which is a URM group.

Two or More Races-non-URM includes students identifying as two or more races, neither of which is a URM group.

STUDENT INDEBTEDNESS

UW resident undergraduate students who borrowed both need and non-need based loans during their academic careers had an average debt of \$30,452 at graduation in 2013-14 (Table 14). This debt may have been incurred at any UW System institution, but debt incurred at non-UW System institutions is not included. This represents a 4 percent increase from 2012-13. Seventy-four percent (74%) of resident undergraduate students who graduated in 2013-14 had loan debt at graduation, compared to 64 percent in 2004-05. The amount of loan debt has increased steadily since, even when measured in constant fiscal year 2002 (FY02) dollars.

The proportion of resident undergraduate debt coming from non-need based loan programs has steadily increased from one-third to half. The trend in the last decade of students receiving more non-need based loans is a concern for college affordability as these loan programs have a higher overall cost of borrowing.

**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 (FY02 \$)	% \$ Non-Need
04-05	11,661	64%	\$18,378	\$17,352	35%
05-06	12,140	66%	\$19,809	\$18,017	36%
06-07	12,735	67%	\$21,104	\$18,715	39%
07-08	13,307	68%	\$22,401	\$19,152	41%
08-09	13,459	69%	\$23,789	\$20,139	43%
09-10	13,878	71%	\$25,397	\$21,203	46%
10-11	14,065	71%	\$27,004	\$22,106	48%
11-12	14,813	72%	\$28,002	\$22,269	48%
12-13	15,373	73%	\$29,219	\$22,855	50%
13-14	15,417	74%	\$30,452	\$23,455	49%

By comparison to the UW four-year institutions, 62% of UW Colleges associate's degree recipients borrow an average of \$14,502 during their undergraduate career. Non-need-based loans account for less than half of the loans received by UW Colleges degree recipients.

**Table 15
Cumulative Student Loan Debt
UW Colleges Wisconsin Resident Undergraduates Completing an Associate's Degree
Who Borrowed While in College**

Year	Loan Recipients	% UWC Res Associate	Average Debt	Avg Debt (FY02 \$)	% \$ Non-Need
04-05	597	51%	\$7,241	\$6,837	32%
05-06	625	53%	\$8,641	\$7,859	35%
06-07	701	57%	\$9,038	\$8,015	36%
07-08	719	55%	\$9,764	\$8,348	38%
08-09	765	55%	\$11,785	\$9,977	42%
09-10	819	57%	\$12,531	\$10,462	43%
10-11	917	58%	\$13,626	\$11,155	45%
11-12	1,065	62%	\$13,747	\$10,932	44%
12-13	1,057	63%	\$13,773	\$10,773	44%
13-14	1,047	62%	\$14,502	\$11,170	45%

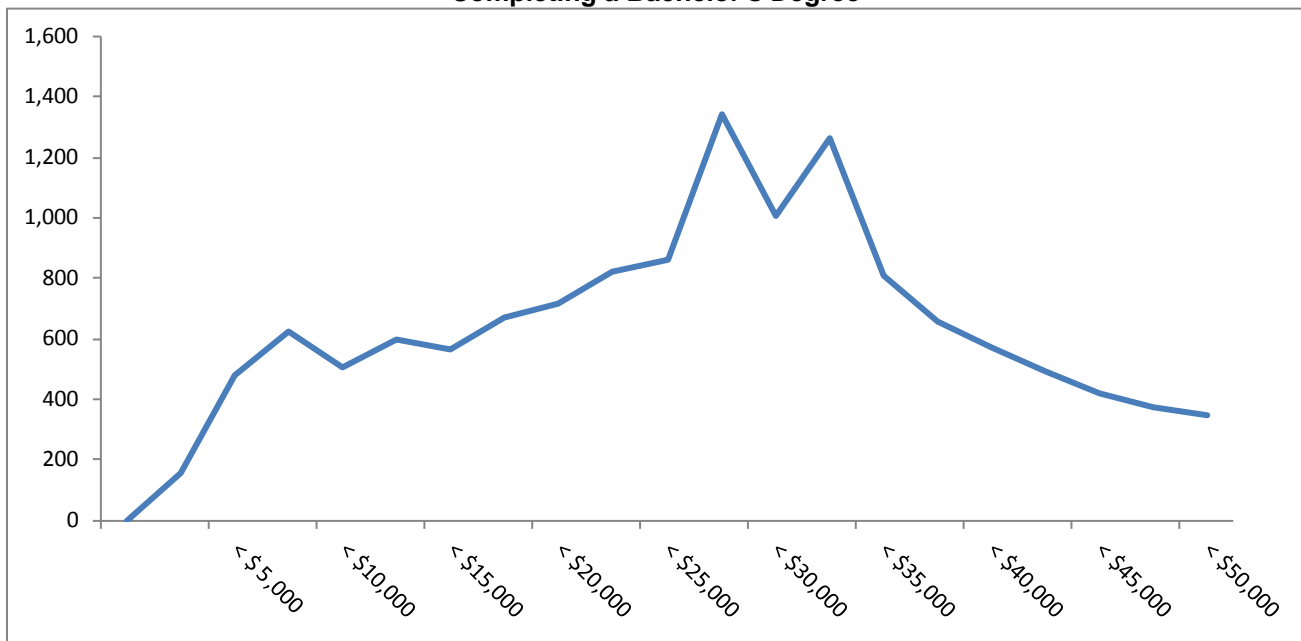
Cumulative loan debt among borrowers at the UW four-year institutions was highest at UW-Milwaukee (Table 16). The highest percentage of Wisconsin resident graduates with loan debt was at UW-Green Bay, UW-Parkside, and UW-Superior (80%) while the lowest was at UW-Madison (62%).

Table 16
Cumulative Student Loan Debt for 2013-14
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	2,646	62%	\$29,442	\$18,313
UW-Milwaukee	2,887	78%	\$33,922	\$26,554
UW-Eau Claire	1,131	73%	\$27,124	\$19,830
UW-Green Bay	858	80%	\$27,470	\$21,864
UW-La Crosse	1027	70%	\$29,695	\$20,774
UW-Oshkosh	1,506	78%	\$31,601	\$24,735
UW-Parkside	401	80%	\$29,767	\$23,778
UW-Platteville	774	76%	\$28,152	\$21,425
UW-River Falls	442	77%	\$27,409	\$21,069
UW-Stevens Point	1,346	78%	\$30,312	\$23,502
UW-Stout	805	75%	\$29,319	\$22,079
UW-Superior	171	80%	\$30,508	\$24,492
UW-Whitewater	1,423	77%	\$32,221	\$24,717
Total	15,417	74%	\$30,452	\$22,435

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 2013-14, 2,504 students, or 17 percent, had cumulative loan debt greater than \$45,000.

Figure 2
Cumulative Student Loan Debt for 2013-14
UW System Wisconsin Resident Undergraduates
Completing a Bachelor's Degree



Although the percentage of students graduating with loan debt has increased in the past several years, the three-year student loan default rate for UW students (5.2%) 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 (13.7%), showing that the great majority of student loan borrowers are committed to making their loan payments.

The U.S. Department of Education has phased out the two-year student loan default rate. The 2011 two-year rate is the last to be published.

Table 17
Student Loan Default Rates
UW System and National Data

	Two-year default rate								Three-year default rate		
	2004	2005	2006	2007	2008	2009	2010	2011	2009	2010	2011
UW System	1.6%	1.4%	1.3%	1.8%	2.3%	2.8%	3.4%	3.7%	4.5%	5.3%	5.2%
National	5.1%	4.6%	5.2%	6.7%	7.0%	8.8%	9.1%	10.0%	13.4%	14.7%	13.7%

Source: U.S. Department of Education

See technical notes for an explanation of two- and three-year default rates.

Appendix A
UW System Financial Aid Dollars (in Millions) by Institution
2013-14

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	\$M	%	\$M	%	\$M	%
UW-Madison	\$21.9	\$15.8	\$73.8	\$14.0	\$125.4	28%	\$203.1	23%	\$4.2	33%	\$332.7	25%
UW-Milwaukee	\$51.2	\$20.2	\$9.9	\$3.0	\$84.3	19%	\$167.9	19%	\$1.3	10%	\$253.5	19%
UW-Eau Claire	\$11.9	\$6.3	\$4.6	\$3.1	\$26.0	6%	\$50.9	6%	\$1.3	10%	\$78.2	6%
UW-Green Bay	\$9.6	\$4.6	\$3.3	\$1.7	\$19.2	4%	\$30.2	3%	\$0.4	3%	\$49.8	4%
UW-La Crosse	\$9.5	\$5.1	\$1.9	\$3.1	\$19.5	4%	\$55.2	6%	\$0.6	5%	\$75.3	6%
UW-Oshkosh	\$14.6	\$7.7	\$1.4	\$2.1	\$25.8	6%	\$64.1	7%	\$1.0	8%	\$91.0	7%
UW-Parkside	\$9.0	\$4.1	\$0.4	\$0.6	\$14.1	3%	\$22.2	3%	\$0.1	1%	\$36.4	3%
UW-Platteville	\$9.3	\$4.3	\$2.2	\$2.1	\$18.0	4%	\$42.4	5%	\$0.6	5%	\$61.0	4%
UW-River Falls	\$7.6	\$2.4	\$0.8	\$1.9	\$12.7	3%	\$32.6	4%	\$0.5	4%	\$45.7	3%
UW-Stevens Point	\$14.1	\$5.9	\$1.3	\$4.9	\$26.2	6%	\$52.3	6%	\$1.3	10%	\$79.8	6%
UW-Stout	\$11.2	\$4.4	\$1.5	\$2.0	\$19.1	4%	\$49.7	6%	\$0.7	5%	\$69.5	5%
UW-Superior	\$4.7	\$1.5	\$1.8	\$0.8	\$8.7	2%	\$15.7	2%	\$0.4	3%	\$24.8	2%
UW-Whitewater	\$14.3	\$7.0	\$1.3	\$3.5	\$26.1	6%	\$72.8	8%	\$0.0	0%	\$98.9	7%
UW Colleges	\$18.7	\$8.8	\$0.7	\$1.8	\$30.0	7%	\$28.0	3%	\$0.5	4%	\$58.6	4%
UW System	\$207.5	\$98.2	\$104.8	\$44.6	\$455.1	100%	\$887.2	100%	\$13.0	100%	\$1,355.3	100%

Notes: Percentages may not add to 100% due to rounding.
Table includes all UW System students.
All dollars are in millions.

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2013-14

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	94,257	18,874	7,210	3,971	124,312
	% of UWS Total Aided	75.8%	15.2%	5.8%	3.2%	100.0%
	% of UWS Enrollment	75.8%	59.2%	55.7%	37.1%	69.1%
Grants	# Grant Recipients	67,675	10,886	2,536	2,121	83,218
	% of UWS Grant Recips	81.3%	13.1%	3.0%	2.5%	100.0%
	% of UWS Enrollment	54.5%	34.1%	19.6%	19.8%	46.3%
Loans	# Borrowers	75,323	15,101	6,088	2,462	98,974
	% of UWS Borrowers	76.1%	15.3%	6.2%	2.5%	100.0%
	% of UWS Enrollment	60.6%	47.4%	47.0%	23.0%	55.0%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	13,541	4,918	2,817	2,158	23,434
	% of UWS Total Aided w/in Category	14.4%	26.1%	39.1%	54.3%	18.9%
	% of Institution Total Aided	57.8%	21.0%	12.0%	9.2%	100.0%
	% of UWS Enrollment w/in Category	10.9%	15.4%	21.8%	20.1%	13.0%
	% of Institution Enrollment w/in Category	69.4%	42.9%	59.8%	29.9%	54.6%
Grants	# Grant Recipients	10,741	3,474	1,196	1,267	16,678
	% of UWS Grant Recips w/in Category	15.9%	31.9%	47.2%	59.7%	20.0%
	% of Institution Grant Recips	64.4%	20.8%	7.2%	7.6%	100.0%
	% of UWS Enrollment w/in Category	8.6%	10.9%	9.2%	11.8%	9.3%
	% of Institution Enrollment w/in Category	55.1%	30.3%	25.4%	17.5%	38.9%
Loans	# Borrowers	9,113	3,120	2,407	1,282	15,922
	% of UWS Borrowers w/in Category	12.1%	20.7%	39.5%	52.1%	16.1%
	% of Institution Borrowers	57.2%	19.6%	15.1%	8.1%	100.0%
	% of UWS Enrollment w/in Category	7.3%	9.8%	18.6%	12.0%	8.9%
	% of Institution Enrollment w/in Category	46.7%	27.2%	51.1%	17.8%	37.1%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	17,273	1,022	2,052	926	21,273
	% of UWS Total Aided w/in Category	18.3%	5.4%	28.5%	23.3%	17.1%
	% of Institution Total Aided	81.2%	4.8%	9.6%	4.4%	100.0%
	% of UWS Enrollment w/in Category	13.9%	3.2%	15.8%	8.6%	11.8%
	% of Institution Enrollment w/in Category	82.3%	50.7%	63.6%	59.5%	76.6%
Grants	# Grant Recipients	12,179	555	696	606	14,036
	% of UWS Grant Recips w/in Category	18.0%	5.1%	27.4%	28.6%	16.9%
	% of Institution Grant Recips	86.8%	4.0%	5.0%	4.3%	100.0%
	% of UWS Enrollment w/in Category	9.8%	1.7%	5.4%	5.7%	7.8%
	% of Institution Enrollment w/in Category	58.0%	27.6%	21.6%	38.9%	50.5%
Loans	# Borrowers	14,849	873	1,649	442	17,813
	% of UWS Borrowers w/in Category	19.7%	5.8%	27.1%	18.0%	18.0%
	% of Institution Borrowers	83.4%	4.9%	9.3%	2.5%	100.0%
	% of UWS Enrollment w/in Category	11.9%	2.7%	12.7%	4.1%	9.9%
	% of Institution Enrollment w/in Category	70.7%	43.3%	51.1%	28.4%	64.1%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2013-14

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Eau Claire						
Totals	# Total Aided	6,117	1,853	186	48	8,204
	% of UWS Total Aided w/in Category	6.5%	9.8%	2.6%	1.2%	6.6%
	% of Institution Total Aided	74.6%	22.6%	2.3%	0.6%	100.0%
	% of UWS Enrollment w/in Category	4.9%	5.8%	1.4%	0.4%	4.6%
	% of Institution Enrollment w/in Category	80.2%	67.0%	48.6%	35.3%	75.2%
Grants	# Grant Recipients	4,519	967	66	13	5,565
	% of UWS Grant Recips w/in Category	6.7%	8.9%	2.6%	0.6%	6.7%
	% of Institution Grant Recips	81.2%	17.4%	1.2%	0.2%	100.0%
	% of UWS Enrollment w/in Category	3.6%	3.0%	0.5%	0.1%	3.1%
	% of Institution Enrollment w/in Category	59.3%	35.0%	17.2%	9.6%	51.0%
Loans	# Borrowers	4,886	1,563	156	43	6,648
	% of UWS Borrowers w/in Category	6.5%	10.4%	2.6%	1.7%	6.7%
	% of Institution Borrowers	73.5%	23.5%	2.3%	0.6%	100.0%
	% of UWS Enrollment w/in Category	3.9%	4.9%	1.2%	0.4%	3.7%
	% of Institution Enrollment w/in Category	64.1%	56.5%	40.7%	31.6%	61.0%
UW-Green Bay						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,557	309	74	9	4,949
	% of UWS Total Aided w/in Category	4.8%	1.6%	1.0%	0.2%	4.0%
	% of Institution Total Aided	92.1%	6.2%	1.5%	0.2%	100.0%
	% of UWS Enrollment w/in Category	3.7%	1.0%	0.6%	0.1%	2.8%
	% of Institution Enrollment w/in Category	76.4%	64.8%	36.6%	42.9%	74.2%
Grants	# Grant Recipients	3,342	211	28	2	3,583
	% of UWS Grant Recips w/in Category	4.9%	1.9%	1.1%	0.1%	4.3%
	% of Institution Grant Recips	93.3%	5.9%	0.8%	0.1%	100.0%
	% of UWS Enrollment w/in Category	3.7%	1.0%	0.6%	0.1%	2.8%
	% of Institution Enrollment w/in Category	56.0%	44.2%	13.9%	9.5%	53.7%
Loans	# Borrowers	3,747	200	60	8	4,015
	% of UWS Borrowers w/in Category	5.0%	1.3%	1.0%	0.3%	4.1%
	% of Institution Borrowers	93.3%	5.0%	1.5%	0.2%	100.0%
	% of UWS Enrollment w/in Category	3.0%	0.6%	0.5%	0.1%	2.2%
	% of Institution Enrollment w/in Category	62.8%	41.9%	29.7%	38.1%	60.2%
UW-La Crosse						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,082	1,242	313	185	7,822
	% of UWS Total Aided w/in Category	6.5%	6.6%	4.3%	4.7%	6.3%
	% of Institution Total Aided	77.8%	15.9%	4.0%	2.4%	100.0%
	% of UWS Enrollment w/in Category	4.9%	3.9%	2.4%	1.7%	4.3%
	% of Institution Enrollment w/in Category	78.1%	65.5%	56.2%	70.9%	74.5%
Grants	# Grant Recipients	4,024	631	72	45	4,772
	% of UWS Grant Recips w/in Category	5.9%	5.8%	2.8%	2.1%	5.7%
	% of Institution Grant Recips	84.3%	13.2%	1.5%	0.9%	100.0%
	% of UWS Enrollment w/in Category	4.9%	3.9%	2.4%	1.7%	4.3%
	% of Institution Enrollment w/in Category	51.7%	33.3%	12.9%	17.2%	45.4%
Loans	# Borrowers	4,937	1,007	292	168	6,404
	% of UWS Borrowers w/in Category	6.6%	6.7%	4.8%	6.8%	6.5%
	% of Institution Borrowers	77.1%	15.7%	4.6%	2.6%	100.0%
	% of UWS Enrollment w/in Category	4.0%	3.2%	2.3%	1.6%	3.6%
	% of Institution Enrollment w/in Category	63.4%	53.1%	52.4%	64.4%	61.0%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2013-14**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Oshkosh						
Totals	# Total Aided	8,234	336	466	23	9,059
	% of UWS Total Aided w/in Category	8.7%	1.8%	6.5%	0.6%	7.3%
	% of Institution Total Aided	90.9%	3.7%	5.1%	0.3%	100.0%
	% of UWS Enrollment w/in Category	6.6%	1.1%	3.6%	0.2%	5.0%
	% of Institution Enrollment w/in Category	68.2%	61.0%	38.4%	34.3%	65.2%
Grants	# Grant Recipients	5,346	157	148	5	5,656
	% of UWS Grant Recips w/in Category	7.9%	1.4%	5.8%	0.2%	6.8%
	% of Institution Grant Recips	94.5%	2.8%	2.6%	0.1%	100.0%
	% of UWS Enrollment w/in Category	4.3%	0.5%	1.1%	0.0%	3.1%
	% of Institution Enrollment w/in Category	44.3%	28.5%	12.2%	7.5%	40.7%
Loans	# Borrowers	7,045	288	372	18	7,723
	% of UWS Borrowers w/in Category	9.4%	1.9%	6.1%	0.7%	7.8%
	% of Institution Borrowers	91.2%	3.7%	4.8%	0.2%	100.0%
	% of UWS Enrollment w/in Category	5.7%	0.9%	2.9%	0.2%	4.3%
	% of Institution Enrollment w/in Category	58.4%	52.3%	30.7%	26.9%	55.6%
UW-Parkside						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	3,205	481	48	5	3,739
	% of UWS Total Aided w/in Category	3.4%	2.5%	0.7%	0.1%	3.0%
	% of Institution Total Aided	85.7%	12.9%	1.3%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.6%	1.5%	0.4%	0.0%	2.1%
	% of Institution Enrollment w/in Category	83.4%	74.5%	49.0%	16.7%	81.0%
Grants	# Grant Recipients	2,276	302	8	3	2,589
	% of UWS Grant Recips w/in Category	3.4%	2.8%	0.3%	0.1%	3.1%
	% of Institution Grant Recips	87.9%	11.7%	0.3%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.8%	0.9%	0.1%	0.0%	1.4%
	% of Institution Enrollment w/in Category	59.2%	46.7%	8.2%	10.0%	56.1%
Loans	# Borrowers	2,635	389	46	4	3,074
	% of UWS Borrowers w/in Category	3.5%	2.6%	0.8%	0.2%	3.1%
	% of Institution Borrowers	85.7%	12.7%	1.5%	0.1%	100.0%
	% of UWS Enrollment w/in Category	2.1%	1.2%	0.4%	0.0%	1.7%
	% of Institution Enrollment w/in Category	68.6%	60.2%	46.9%	13.3%	66.6%
UW-Platteville						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,709	1,395	209	102	6,415
	% of UWS Total Aided w/in Category	5.0%	7.4%	2.9%	2.6%	5.2%
	% of Institution Total Aided	73.4%	21.7%	3.3%	1.6%	100.0%
	% of UWS Enrollment w/in Category	3.8%	4.4%	1.6%	1.0%	3.6%
	% of Institution Enrollment w/in Category	78.4%	74.9%	43.7%	27.4%	73.6%
Grants	# Grant Recipients	3,206	738	43	0	3,987
	% of UWS Grant Recips w/in Category	4.7%	6.8%	1.7%	0.0%	4.8%
	% of Institution Grant Recips	80.4%	18.5%	1.1%	0.0%	100.0%
	% of UWS Enrollment w/in Category	2.6%	2.3%	0.3%	0.0%	2.2%
	% of Institution Enrollment w/in Category	53.4%	39.6%	9.0%	0.0%	45.7%
Loans	# Borrowers	3,850	1,240	196	102	5,388
	% of UWS Borrowers w/in Category	5.1%	8.2%	3.2%	4.1%	5.4%
	% of Institution Borrowers	71.5%	23.0%	3.6%	1.9%	100.0%
	% of UWS Enrollment w/in Category	3.1%	3.9%	1.5%	1.0%	3.0%
	% of Institution Enrollment w/in Category	64.1%	66.6%	41.0%	27.4%	61.8%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2013-14

		Undergraduate		Graduate		Total
UW-River Falls						
Totals	# Total Aided	2,297	2,252	91	124	4,764
	% of UWS Total Aided w/in Category	2.4%	11.9%	1.3%	3.1%	3.8%
	% of Institution Total Aided	48.2%	47.3%	1.9%	2.6%	100.0%
	% of UWS Enrollment w/in Category	1.8%	7.1%	0.7%	1.2%	2.6%
	% of Institution Enrollment w/in Category	82.3%	75.2%	51.7%	59.6%	77.2%
Grants	# Grant Recipients	1,654	1,169	13	16	2,852
	% of UWS Grant Recips w/in Category	2.4%	10.7%	0.5%	0.8%	3.4%
	% of Institution Grant Recips	58.0%	41.0%	0.5%	0.6%	100.0%
	% of UWS Enrollment w/in Category	1.3%	3.7%	0.1%	0.1%	1.6%
	% of Institution Enrollment w/in Category	59.2%	39.0%	7.4%	7.7%	46.2%
Loans	# Borrowers	1,831	2,018	87	113	4,049
	% of UWS Borrowers w/in Category	2.4%	13.4%	1.4%	4.6%	4.1%
	% of Institution Borrowers	45.2%	49.8%	2.1%	2.8%	100.0%
	% of UWS Enrollment w/in Category	1.5%	6.3%	0.7%	1.1%	2.3%
	% of Institution Enrollment w/in Category	65.6%	67.4%	49.4%	54.3%	65.6%
UW-Stevens Point						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,946	726	126	47	7,845
	% of UWS Total Aided w/in Category	7.4%	3.8%	1.7%	1.2%	6.3%
	% of Institution Total Aided	88.5%	9.3%	1.6%	0.6%	100.0%
	% of UWS Enrollment w/in Category	5.6%	2.3%	1.0%	0.4%	4.4%
	% of Institution Enrollment w/in Category	84.4%	68.4%	50.0%	47.5%	81.4%
Grants	# Grant Recipients	4,980	413	46	27	5,466
	% of UWS Grant Recips w/in Category	7.4%	3.8%	1.8%	1.3%	6.6%
	% of Institution Grant Recips	91.1%	7.6%	0.8%	0.5%	100.0%
	% of UWS Enrollment w/in Category	4.0%	1.3%	0.4%	0.3%	3.0%
	% of Institution Enrollment w/in Category	60.5%	38.9%	18.3%	27.3%	56.7%
Loans	# Borrowers	5,805	629	104	27	6,565
	% of UWS Borrowers w/in Category	7.7%	4.2%	1.7%	1.1%	6.6%
	% of Institution Borrowers	88.4%	9.6%	1.6%	0.4%	100.0%
	% of UWS Enrollment w/in Category	4.7%	2.0%	0.8%	0.3%	3.7%
	% of Institution Enrollment w/in Category	70.5%	59.3%	41.3%	27.3%	68.1%
UW-Stout						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,497	1,916	287	152	6,852
	% of UWS Total Aided w/in Category	4.8%	10.2%	4.0%	3.8%	5.5%
	% of Institution Total Aided	65.6%	28.0%	4.2%	2.2%	100.0%
	% of UWS Enrollment w/in Category	3.6%	6.0%	2.2%	1.4%	3.8%
	% of Institution Enrollment w/in Category	82.3%	70.5%	43.4%	34.2%	73.8%
Grants	# Grant Recipients	3,163	859	71	55	4,148
	% of UWS Grant Recips w/in Category	4.7%	7.9%	2.8%	2.6%	5.0%
	% of Institution Grant Recips	76.3%	20.7%	1.7%	1.3%	100.0%
	% of UWS Enrollment w/in Category	2.5%	2.7%	0.5%	0.5%	2.3%
	% of Institution Enrollment w/in Category	57.9%	31.6%	10.7%	12.4%	44.7%
Loans	# Borrowers	3,822	1,723	263	130	5,938
	% of UWS Borrowers w/in Category	5.1%	11.4%	4.3%	5.3%	6.0%
	% of Institution Borrowers	64.4%	29.0%	4.4%	2.2%	100.0%
	% of UWS Enrollment w/in Category	3.1%	5.4%	2.0%	1.2%	3.3%
	% of Institution Enrollment w/in Category	70.0%	63.4%	39.7%	29.3%	63.9%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2013-14**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Superior						
Totals	# Total Aided	1,198	1,081	40	64	2,383
	% of UWS Total Aided w/in Category	1.3%	5.7%	0.6%	1.6%	1.9%
	% of Institution Total Aided	50.3%	45.4%	1.7%	2.7%	100.0%
	% of UWS Enrollment w/in Category	1.0%	3.4%	0.3%	0.6%	1.3%
	% of Institution Enrollment w/in Category	92.6%	88.0%	67.8%	85.3%	89.7%
Grants	# Grant Recipients	982	744	14	10	1,750
	% of UWS Grant Recips w/in Category	1.5%	6.8%	0.6%	0.5%	2.1%
	% of Institution Grant Recips	56.1%	42.5%	0.8%	0.6%	100.0%
	% of UWS Enrollment w/in Category	0.8%	2.3%	0.1%	0.1%	1.0%
	% of Institution Enrollment w/in Category	75.9%	60.6%	23.7%	13.3%	65.9%
Loans	# Borrowers	970	886	30	62	1,948
	% of UWS Borrowers w/in Category	1.3%	5.9%	0.5%	2.5%	2.0%
	% of Institution Borrowers	49.8%	45.5%	1.5%	3.2%	100.0%
	% of UWS Enrollment w/in Category	0.8%	2.8%	0.2%	0.6%	1.1%
	% of Institution Enrollment w/in Category	75.0%	72.1%	50.8%	82.7%	73.3%
UW-Whitewater						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	7,219	1,147	501	128	8,995
	% of UWS Total Aided w/in Category	7.7%	6.1%	6.9%	3.2%	7.2%
	% of Institution Total Aided	80.3%	12.8%	5.6%	1.4%	100.0%
	% of UWS Enrollment w/in Category	5.8%	3.6%	3.9%	1.2%	5.0%
	% of Institution Enrollment w/in Category	78.0%	72.0%	53.4%	56.9%	74.9%
Grants	# Grant Recipients	4,662	508	135	72	5,377
	% of UWS Grant Recips w/in Category	6.9%	4.7%	5.3%	3.4%	6.5%
	% of Institution Grant Recips	86.7%	9.4%	2.5%	1.3%	100.0%
	% of UWS Enrollment w/in Category	3.8%	1.6%	1.0%	0.7%	3.0%
	% of Institution Enrollment w/in Category	50.4%	31.9%	14.4%	32.0%	44.8%
Loans	# Borrowers	6,341	1,026	426	63	7,856
	% of UWS Borrowers w/in Category	8.4%	6.8%	7.0%	2.6%	7.9%
	% of Institution Borrowers	80.7%	13.1%	5.4%	0.8%	100.0%
	% of UWS Enrollment w/in Category	5.1%	3.2%	3.3%	0.6%	4.4%
	% of Institution Enrollment w/in Category	68.5%	64.4%	45.4%	28.0%	65.4%
UW Colleges						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	8,382	196	---	---	8,578
	% of UWS Total Aided w/in Category	8.9%	1.0%	---	---	6.9%
	% of Institution Total Aided	97.7%	2.3%	---	---	100.0%
	% of UWS Enrollment w/in Category	6.7%	0.6%	---	---	4.8%
	% of Institution Enrollment w/in Category	62.3%	32.2%	---	---	61.0%
Grants	# Grant Recipients	6,601	158	---	---	6,759
	% of UWS Grant Recips w/in Category	9.8%	1.5%	---	---	8.1%
	% of Institution Grant Recips	97.7%	2.3%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.3%	0.5%	---	---	3.8%
	% of Institution Enrollment w/in Category	49.1%	25.9%	---	---	48.1%
Loans	# Borrowers	5,492	139	---	---	5,631
	% of UWS Borrowers w/in Category	7.3%	0.9%	---	---	5.7%
	% of Institution Borrowers	97.5%	2.5%	---	---	100.0%
	% of UWS Enrollment w/in Category	4.4%	0.4%	---	---	3.1%
	% of Institution Enrollment w/in Category	40.8%	22.8%	---	---	40.1%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency, 2013-14

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW System	Total	\$949,142,658	\$220,142,236	\$125,257,760	\$60,776,278	\$1,355,318,932
	Grants	\$364,251,751	\$64,515,580	\$13,501,884	\$12,851,875	\$455,121,090
	Loans	\$575,219,570	\$153,229,226	\$111,179,550	\$47,593,140	\$887,221,486
UW-Madison	Total	\$155,738,931	\$74,323,665	\$64,188,409	\$38,491,042	\$332,742,047
	Grants	\$75,822,898	\$34,092,791	\$7,041,815	\$8,492,370	\$125,449,874
	Loans	\$77,205,346	\$39,306,604	\$56,801,469	\$29,743,523	\$203,056,942
UW-Milwaukee	Total	\$198,104,753	\$14,278,790	\$31,028,493	\$10,128,594	\$253,540,630
	Grants	\$74,170,209	\$3,346,002	\$4,048,702	\$2,759,552	\$84,324,465
	Loans	\$122,908,910	\$10,843,722	\$26,852,868	\$7,307,975	\$167,913,475
UW-Eau Claire	Total	\$58,429,869	\$16,965,941	\$2,302,079	\$539,693	\$78,237,582
	Grants	\$22,497,281	\$3,268,524	\$166,161	\$37,504	\$25,969,470
	Loans	\$34,908,674	\$13,416,819	\$2,114,005	\$497,904	\$50,937,402
UW-Green Bay	Total	\$45,144,264	\$3,505,967	\$984,052	\$125,080	\$49,759,363
	Grants	\$17,160,848	\$1,804,946	\$191,220	\$21,950	\$19,178,964
	Loans	\$27,641,574	\$1,691,375	\$790,832	\$103,130	\$30,226,911
UW-La Crosse	Total	\$55,645,478	\$11,440,113	\$4,816,211	\$3,388,935	\$75,290,737
	Grants	\$17,125,367	\$1,956,911	\$217,791	\$221,968	\$19,522,037
	Loans	\$38,005,997	\$9,405,000	\$4,598,420	\$3,166,967	\$55,176,384
UW-Oshkosh	Total	\$81,291,329	\$4,105,090	\$5,305,425	\$250,832	\$90,952,676
	Grants	\$24,657,866	\$630,677	\$508,481	\$9,800	\$25,806,824
	Loans	\$55,680,215	\$3,440,195	\$4,784,855	\$240,004	\$64,145,269
UW-Parkside	Total	\$31,467,415	\$4,250,434	\$669,686	\$51,958	\$36,439,493
	Grants	\$12,955,212	\$1,118,615	\$20,800	\$4,500	\$14,099,127
	Loans	\$18,407,049	\$3,114,009	\$648,886	\$47,458	\$22,217,402
UW-Platteville	Total	\$42,673,990	\$14,905,006	\$2,351,379	\$1,055,069	\$60,985,444
	Grants	\$14,885,798	\$2,887,432	\$201,665	\$0	\$17,974,895
	Loans	\$27,379,834	\$11,859,352	\$2,131,238	\$1,055,069	\$42,425,493
UW-River Falls	Total	\$21,558,152	\$21,280,497	\$1,295,569	\$1,586,939	\$45,721,157
	Grants	\$8,165,657	\$4,364,627	\$58,467	\$74,103	\$12,662,854
	Loans	\$13,121,068	\$16,706,018	\$1,236,826	\$1,512,368	\$32,576,280
UW-Stevens Point	Total	\$69,361,806	\$8,161,846	\$1,675,631	\$611,776	\$79,811,059
	Grants	\$24,231,519	\$1,729,641	\$150,079	\$70,896	\$26,182,135
	Loans	\$44,018,427	\$6,269,794	\$1,497,648	\$536,825	\$52,322,694
UW-Stout	Total	\$45,223,929	\$18,982,644	\$3,644,939	\$1,693,276	\$69,544,788
	Grants	\$15,518,655	\$3,074,579	\$315,634	\$224,487	\$19,133,355
	Loans	\$29,240,641	\$15,693,633	\$3,312,775	\$1,463,578	\$49,710,627
UW-Superior	Total	\$12,500,738	\$10,845,691	\$496,361	\$968,483	\$24,811,273
	Grants	\$5,062,966	\$3,563,296	\$49,959	\$43,029	\$8,719,250
	Loans	\$7,211,815	\$7,072,908	\$441,312	\$925,454	\$15,651,489
UW-Whitewater	Total	\$74,714,962	\$15,799,363	\$6,499,526	\$1,884,601	\$98,898,452
	Grants	\$22,464,387	\$2,176,821	\$531,110	\$891,716	\$26,064,034
	Loans	\$52,234,969	\$13,622,542	\$5,968,416	\$992,885	\$72,818,812
UW Colleges	Total	\$57,287,042	\$1,297,189	---	---	\$58,584,231
	Grants	\$29,533,088	\$500,718	---	---	\$30,033,806
	Loans	\$27,255,051	\$787,255	---	---	\$28,042,306

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, 2013-14

Program	\$ Million	Change From 2012-13		Program Description
		\$ Million	%	
Wisconsin Grant	\$58.3	\$0.03	0.1%	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	\$2.55	-\$0.22	-7.9%	Administered by HEAB. For very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$6.80	\$0.02	0.3%	Administered by UW System. Supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$4.99	\$0.18	3.8%	Administered jointly by HEAB and UW System. A merit-based scholarship program.
Tuition Assistance Grant	\$6.32	-\$1.33	-17.4%	UW System grant for resident undergraduates with need who don't qualify for a WHEG award.
Department of Vocational Rehabilitation	\$1.61	-\$0.15	-8.6%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.22	\$0.00	-0.1%	Administered by HEAB. Provides need based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$5.69	-\$0.77	-12.0%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
National Guard Tuition Reimbursement	\$1.94	\$0.07	3.6%	Administered by the Department of Military Affairs. Available to Wisconsin National Guard members.
Wisconsin Educational Veterans Benefits	\$0.04	-\$0.07	-65.8%	Administered by the Department of Veterans Affairs. Programs are available to qualified veterans and family members.
Wisconsin GI Bill Supplemental Payment	\$1.35	\$0.05	4.2%	Administered by Department of Veterans Affairs to supplement 9/11 GI Bill benefits.
UW System Study Abroad Grant	\$0.96	-\$0.03	-2.6%	Administered by the UW System. Provides funding to students in study abroad programs.
Wisconsin Covenant Scholar's Grant	\$6.88	\$1.87	37.4%	HEAB grant awarded for Wisconsin Covenant Scholars.
Other Wisconsin Grants	\$0.55	\$0.07	14.0%	Miscellaneous other Wisconsin grants.
Total	\$98.2	-\$0.27	-0.3%	

Appendix E
Pell Awards to UW System Undergraduates
2013-14

	Recipients	Avg. Grant	\$M	% UG Enroll
UW-Madison	4,844	\$3,888	\$18.8	16%
UW-Milwaukee	8,841	\$3,884	\$34.3	38%
UW-Eau Claire	2,930	\$3,696	\$10.8	28%
UW-Green Bay	2,247	\$3,576	\$8.0	35%
UW-La Crosse	2,292	\$3,689	\$8.5	24%
UW-Oshkosh	3,605	\$3,698	\$13.3	29%
UW-Parkside	2,191	\$3,828	\$8.4	49%
UW-Platteville	2,383	\$3,773	\$9.0	30%
UW-River Falls	1,875	\$3,853	\$7.2	32%
UW-Stevens Point	3,360	\$3,835	\$12.9	36%
UW-Stout	2,618	\$3,643	\$9.5	32%
UW-Superior	1,182	\$3,668	\$4.3	47%
UW-Whitewater	3,466	\$3,900	\$13.5	32%
UW Colleges	5,316	\$3,400	\$18.1	38%
UW System	47,150	\$3,749	\$176.8	30%

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, ROTC, and privately-funded work-study programs. It does not capture non-work-study on-campus or 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 or Wisconsin Grant headcounts and disbursements do not include the Hearing and Visually Handicapped Student Grant.
- According to Federal regulations, graduate students may not be classified as financially dependent for purposes of financial aid. The dependent graduate students in Table 12 are undergraduates enrolled in programs requiring the payment of graduate tuition and fees.
- Cumulative loan debt includes all loans awarded to UW students made by UW financial aid offices. The cumulative debt does not include loans received at non-UW institutions. It does not include loans that are not directed through or reported to the financial aid offices, such as credit cards or home equity loans.
- The Department of Education bases the cohort loan default rate on the percentage of federal loans that go into default within three years of baccalaureate graduation. The older two-year loan default rate will no longer be reported.