



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2015-16 Update

Highlights

What financial aid is available for UW students?

- UW System undergraduate and graduate students received \$1.3 billion in financial aid in 2015-16, a decrease of \$27.8 million from 2014-15.
- UW students received \$466.6 million in grant funding, a \$4.1 million (1%) decrease.
- UW students borrowed \$844.9 million in student loans, a \$23.3 million (3%) decrease.
- UW students received \$11.6 million in Federal Work-Study and other work-study funding, a \$0.4 million (3%) decrease.

What are the sources of financial aid?

- Federal sources accounted for 72% of UW System financial aid.
- State sources accounted for 7% of UW System financial aid.
- UW System institutions provided 9% of UW System financial aid.
- 12% of UW System financial aid was provided by private or community sources.

How many UW students receive financial aid?

- A total of 119,324 UW System students received financial aid, 67% of all students enrolled.
- 70% of undergraduate students, or 108,253 students, received financial aid.
- 46% of undergraduate and graduate students, or 81,921 students, received a grant.
- Over half of all enrolled undergraduate and graduate students (52% or 92,104 students), borrowed from a student loan program in 2015-16.
- 4% of UW System undergraduate and graduate students (7,938) received a Federal Work-Study award or an award from another work-study program.
- 73% of resident baccalaureate degree recipients had loan debt at graduation. The average loan debt of these borrowers was \$30,889.

The University of Wisconsin System
Office of Policy Analysis and Research
<https://www.wisconsin.edu/education-reports-statistics/>

March 2017

1534 Van Hise Hall
1220 Linden Drive
Madison, WI 53706
(608) 262-6441

OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 119,324 UW students (67% of total enrollment) received \$1.3 billion in financial aid in 2015-16 (Table 1). Compared to 2014-15, the number of financial aid recipients decreased by 3,779, while dollars awarded decreased by \$27.8 million. Seventy percent (70%) of undergraduate students received some financial aid (including non-need based aid) in 2015-16.

Overall, the percentage of UW System students receiving aid is slightly higher than in 2006-07. Undergraduate resident students show a 6 percentage point increase during this period, from 67 percent to 73 percent.

**Table 1
Financial Aid Provided to UW System Students**

Year	Undergraduate						Graduate		Total Aided		
	Total		Resident		Non-Resident		#	%Enroll	#	\$M	%Enroll
	#	%Enroll	#	%Enroll	#	%Enroll					
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%
14-15	111,623	71%	92,025	74%	19,598	59%	11,480	48%	123,103	\$1,350.9	68%
15-16	108,253	70%	88,313	73%	19,940	59%	11,071	46%	119,324	\$1,323.1	67%

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

SOURCES OF AID FOR UW STUDENTS

Nearly three out of four financial aid dollars (72%) 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 9 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 2006-07 when 76 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. Financial aid awarded by private and other sources is 12 percent of all financial aid. In 2015-16 UW System students received \$157.1 million in financial aid from "Other" sources, such as private or community sources.

Institutional grants and scholarships grew by \$2.7 million between 2014-15 and 2015-16. Since 2006-07 institutional scholarship awards have increased by 153 percent.

**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	%
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%
14-15	\$992.6	73%	\$97.4	7%	\$117.6	9%	\$143.3	11%	\$206.1	15%	\$97.2	7%	\$114.0	8%	\$53.4	4%
15-16	\$948.2	72%	\$98.1	7%	\$119.6	9%	\$157.1	12%	\$193.8	15%	\$98.1	7%	\$116.7	9%	\$58.0	4%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loans make up 64 percent of total financial aid dollars (Table 3). Over three-quarters (77%) of financial aid recipients received a loan, and half (52%) of enrolled UW students borrowed in 2015-16. Overall, loan dollars disbursed increased by 35 percent since 2006-07. Funding has increased by \$219 million since 2006-07.

**Table 3
UW System Distribution of Loans**

Year	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ % Total Aid
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%
14-15	96,561	78%	53%	\$868.2	64%
15-16	92,104	77%	52%	\$844.9	64%

The Federal government is the primary source for student borrowing. In 2015-16, the Federal government provided 88 percent (31% need based and 57% non-need based) of student loans (Table 4). Over time, students have been relying more on Federal non-need based loans and other loans, which together now comprise 69 percent of student borrowing, or \$582.6 million.

**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								
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%
14-15	\$278.4	32%	\$495.4	57%	\$0.2	0.02%	\$3.5	0.4%	\$89.8	10%	\$868.2	100%
15-16	\$259.2	31%	\$483.8	57%	\$0.1	0.01%	\$3.0	0.4%	\$98.8	12%	\$844.9	100%

GRANTS

Grant aid comprises 35 percent of all financial aid dollars, the largest proportion of aid in the last 10 years (Table 5). Sixty-nine percent (69%) of financial aid recipients received a grant in 2015-16 and 46 percent of enrolled students received a grant.

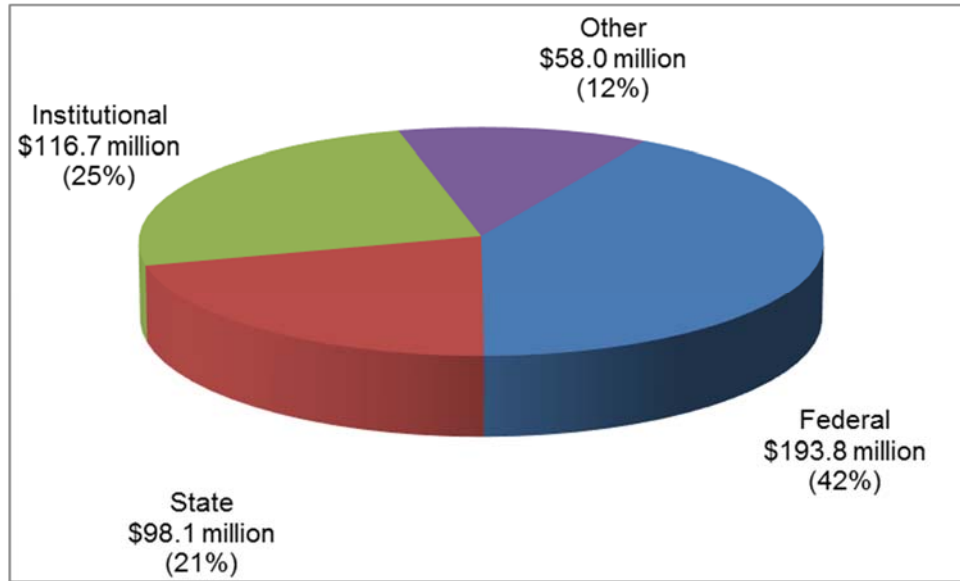
Since 2006-07 grant dollars disbursed have almost doubled. Grants have increased by over \$225 million in the last decade.

**Table 5
UW System Distribution of Grants**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
14-15	83,995	68%	46%	\$470.7	35%
15-16	81,921	69%	46%	\$466.6	35%

In 2015-16, Federal grants made up the largest source of grants (42%) received by UW students (Figure 1). Institutional grants were the second-largest grant category with 25 percent of all grants. State grants were 21 percent of all grants. Grants in the "Other" category (12% 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
2015-16



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 2015-16 (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
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%
14-15	32,885	\$1,773	\$58.3	27%
15-16	31,747	\$1,754	\$55.7	26%
Change from 14-15	-3%	-1%	-4%	--

The percentage of Wisconsin resident students receiving a Wisconsin Grant award is 26 percent, a slight drop from last year. In 2015-16, the average Wisconsin Grant award was \$1,754. With level funding and no change in the award formula, there was still a slight drop in both the number of recipients and the average grant. This decrease is in line with most other types of financial aid.

Table 7 shows that UW-Superior had the highest proportion of resident undergraduates receiving a Wisconsin Grant award (43%), followed by UW-Parkside (41%), UW-Milwaukee (35%), and UW-Stevens Point (32%). UW-Madison had the lowest proportion of Wisconsin Grant recipients (15%).

**Table 7
Wisconsin Grant Awards to UW System Wisconsin Resident Undergraduates
2015-16**

UW Institution	Recipients	Avg. Grant	Total \$ (Millions)	% Res UG Enroll
UW-Madison	2,856	\$1,815	\$5.1	15%
UW-Milwaukee	6,850	\$1,837	\$12.3	35%
UW-Eau Claire	1,888	\$1,764	\$3.3	27%
UW-Green Bay	1,655	\$1,716	\$2.8	27%
UW-La Crosse	1,566	\$1,724	\$2.7	20%
UW-Oshkosh	2,627	\$1,752	\$4.6	22%
UW-Parkside	1,459	\$1,836	\$2.7	41%
UW-Platteville	1,401	\$1,708	\$2.4	24%
UW-River Falls	823	\$1,729	\$1.4	31%
UW-Stevens Point	2,488	\$1,796	\$4.3	32%
UW-Stout	1,559	\$1,782	\$2.7	29%
UW-Superior	494	\$1,750	\$0.9	43%
UW-Whitewater	2,569	\$1,831	\$4.6	27%
UW Colleges	3,512	\$1,664	\$5.9	27%
UW System	31,747	\$1,754	\$55.7	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 (31%) resident undergraduates received a Pell Grant award in 2015-16 (Table 8). The average Pell award received by Wisconsin resident undergraduates declined slightly to \$3,818. There was an eight percent decline in resident undergraduate recipients.

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

Year	Recipients	Avg. Grant	\$M	% UG Res Enrollment
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%
14-15	40,129	\$3,786	\$151.9	32%
15-16	36,922	\$3,817	\$140.9	31%
% Change from 14-15	-8%	1%	-7%	--

Major Need-Based Grants to UW System Students

The Pell Grant and the Supplemental Educational Opportunity Grant (SEOG) are the two largest Federal grant programs and, along with the Wisconsin Grant, are the major components of need-based grant aid. Table 9 shows that in 2015-16, 42,567 UW System undergraduates received a Pell award and 16,022 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 \$3,818. The number of Pell awards has declined by over 6,600 since peak enrollment in 2011-12. The funding level for the SEOG program has remained fairly constant for over a decade and the average award in 2015-6 was \$596. A table showing Pell recipients by UW institution is found in Appendix E.

**Table 9
Need-Based Grants to UW System Undergraduate Students**

Year	Federal Pell			Federal SEOG			Wisconsin Grant		
	#	\$ M	Avg	#	\$ M	Avg	#	\$ M	Avg
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
09-10	39,448	\$142.8	\$3,621	16,596	\$10.2	\$615	25,624	\$55.4	\$2,161
10-11	48,658	\$180.9	\$3,718	16,714	\$9.5	\$568	30,344	\$59.5	\$1,962
11-12	49,186	\$182.1	\$3,701	15,207	\$9.0	\$590	30,675	\$58.3	\$1,901
12-13	48,549	\$177.8	\$3,662	15,626	\$9.2	\$589	31,758	\$58.3	\$1,835
13-14	47,150	\$176.8	\$3,749	15,907	\$9.4	\$589	32,880	\$58.3	\$1,773
14-15	45,981	\$174.2	\$3,787	15,865	\$10.0	\$627	32,885	\$58.3	\$1,773
15-16	42,567	\$162.5	\$3,818	16,022	\$9.5	\$596	31,747	\$55.7	\$1,837

Table 10 shows the percentage of financial aid recipients participating in Federal and State need-based grant programs. In 2015-16, 36 percent of aid recipients received a Pell award and 13 percent of recipients received an SEOG award.

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

Year	Federal Pell		Federal SEOG		Wisconsin Grant	
	% Recips	% of \$	% Recips	% of \$	% Recips	% of \$
06-07	27%	8%	14%	1%	23%	5%
07-08	28%	9%	14%	1%	24%	5%
08-09	27%	9%	14%	1%	24%	5%
09-10	33%	12%	14%	1%	21%	5%
10-11	39%	14%	13%	1%	24%	5%
11-12	39%	13%	13%	1%	24%	4%
12-13	38%	13%	12%	1%	25%	4%
13-14	38%	13%	13%	1%	26%	4%
14-15	37%	13%	13%	1%	27%	4%
15-16	36%	12%	13%	1%	27%	4%

WORK STUDY

In 2015-16, \$11.6 million was provided through Federal Work-Study and the Great Lakes Higher Education Commission Internship program. In 2015-16, 7,938 students (4%) participated in work-study programs, which

accounted for 1 percent of all financial aid dollars (Table 11). The recipients include 413 graduate students, who make up 5 percent of work-study recipients.

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

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
14-15	8,310	7%	5%	\$12.0	1%
15-16	7,938	7%	4%	\$11.6	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 75 percent of undergraduate aid recipients were dependent in 2015-16 (Table 12). A higher percentage of non-resident undergraduate aid recipients are dependent (77%) compared to resident undergraduate recipients (75%).

**Table 12
UW System Financial Aid Recipients by Dependency Level
2015-16**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergraduates	Resident	65,825	75%	18,036	20%	4,452	5%	88,313	100%
	Non-Resident	15,408	77%	2,057	10%	2,475	12%	19,940	100%
	Total Undergraduates	81,233	75%	20,093	19%	6,927	6%	108,253	100%
Graduates	Resident	2	0%	6,250	87%	950	13%	7,202	100%
	Non-Resident	2	0%	2,635	68%	1,232	32%	3,869	100%
	Total Graduates	4	0%	8,885	80%	2,182	20%	11,071	100%
Total		81,237	68%	28,978	24%	9,109	8%	119,324	100%

Note: Dependent graduate students are undergraduate students enrolled in graduate level coursework who are charged graduate tuition.

Seventy-six percent (76%) of all UW underrepresented minority students (URM) received some form of financial aid in 2015-16 (Table 13). Eighty-eight percent (88%) of these students had demonstrated financial need as defined by the Federal Needs Analysis methodology. Students identifying as African American, Hispanic/Latino(a), American Indian, or Southeast Asian, either alone or in combination with other race/ethnic identifications are included in the URM category.

By comparison, 56 percent of White/Unknown students and 47 percent of Other Asian American students received financial aid. The group with the highest percentage of enrolled students receiving aid was Southeast Asians at 86 percent.

**Table 13
UW System Financial Aid Recipients by Race/Ethnicity
2015-16**

		# Recipients	% Aided	% Recipients of Enrolled	% Recipients with Need
Undergraduate	African American	4,633	4.3%	82%	92%
	Hispanic/Latino(a)	6,318	5.8%	72%	84%
	American Indian	531	0.5%	73%	87%
	Southeast Asian	3,115	2.9%	87%	97%
	Two or More Races-URM	2,343	2.2%	78%	84%
	<i>Underrepresented Minorities</i>	16,940	15.6%	78%	89%
	Hawaiian/Pacific Islander	107	0.1%	62%	76%
	Other Asian American	1,760	1.6%	48%	77%
	Two or More Races-non-URM	1,089	1.0%	62%	73%
	White/Unknown	88,357	81.6%	60%	71%
Total Undergraduate		108,253	100.0%	62%	74%
Graduate	African American	650	5.9%	68%	88%
	Hispanic/Latino(a)	585	5.3%	53%	77%
	American Indian	73	0.7%	63%	86%
	Southeast Asian	159	1.4%	67%	88%
	Two or More Races-URM	171	1.5%	64%	82%
	<i>Underrepresented Minorities</i>	1,638	14.8%	61%	83%
	Hawaiian/Pacific Islander	8	0.1%	38%	75%
	Other Asian American	315	2.8%	40%	80%
	Two or More Races-non-URM	82	0.7%	44%	70%
	White/Unknown	9,028	81.5%	35%	75%
Total Graduate		11,071	100.0%	38%	77%
Total	African American	5,283	4.4%	80%	92%
	Hispanic/Latino(a)	6,903	5.8%	70%	84%
	American Indian	604	0.5%	72%	87%
	Southeast Asian	3,274	2.7%	86%	96%
	Two or More Races-URM	2,514	2.1%	77%	84%
	<i>Underrepresented Minorities</i>	18,578	15.6%	76%	88%
	Hawaiian/Pacific Islander	115	0.1%	60%	76%
	Other Asian American	2,075	1.7%	47%	78%
	Two or More Races-non-URM	1,171	1.0%	60%	73%
	White/Unknown	97,385	81.6%	56%	71%
Total UW System		119,324	100.0%	58%	74%

Notes: Recipients as percentage of enrollment is based on annual unduplicated enrollment.

STUDENT INDEBTEDNESS

UW resident undergraduate students who borrowed both need and non-need based loans during their academic careers had an average debt of \$30,889 at graduation in 2015-16 (Table 14). Debt incurred at non-UW System institutions is not included. Seventy-three percent (73%) of resident undergraduate students who graduated in 2015-16 had loan debt at graduation, compared to 67 percent in 2006-07.

The proportion of resident undergraduate debt coming from non-need based loans has steadily increased over the years and now comprises half of all borrowing. 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
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%
14-15	15,469	74%	\$30,650	\$23,437	51%
15-16	15,157	73%	\$30,889	\$23,462	51%

Fifty-seven percent of UW Colleges associate's degree recipients borrowed an average of \$14,792, though many will go on to a four-year program. Need-based loans account for 64 percent 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
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%
14-15	981	59%	\$13,994	\$10,728	44%
15-16	819	57%	\$14,792	\$11,235	36%

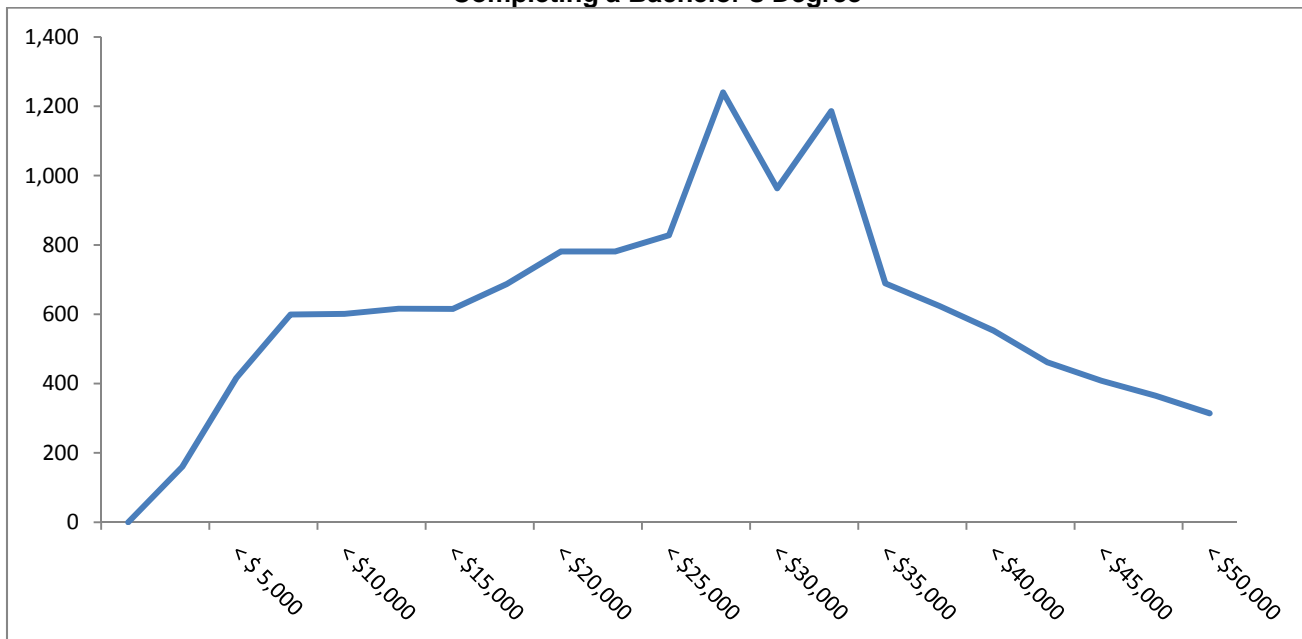
Average cumulative loan debt among borrowers at the UW four-year institutions was highest at UW-Milwaukee (Table 16). The highest percentage of Wisconsin resident graduates with loan debt was at UW-Superior (82%), while the lowest was at UW-Madison (59%).

Table 16
Cumulative Student Loan Debt for 2015-16
UW System Wisconsin Resident Undergraduates Completing a Bachelor's Degree

	Loan Recipients	% Grads with Loan Debt	Average Debt of Borrowers
UW-Madison	2,492	59%	\$30,073
UW-Milwaukee	2,754	79%	\$34,792
UW-Eau Claire	1,156	75%	\$27,598
UW-Green Bay	922	78%	\$28,092
UW-La Crosse	1,063	72%	\$29,952
UW-Oshkosh	1,404	77%	\$32,027
UW-Parkside	436	79%	\$29,213
UW-Platteville	817	76%	\$28,488
UW-River Falls	418	79%	\$25,725
UW-Stevens Point	1,295	78%	\$31,124
UW-Stout	838	79%	\$30,201
UW-Superior	168	82%	\$28,507
UW-Whitewater	1,380	75%	\$32,776
UW Colleges	14	78%	\$29,270
Total	15,157	73%	\$30,889

Figure 2 shows the distribution of cumulative loan debt among UW System Wisconsin resident undergraduates completing a degree. Of all graduates with debt in 2015-16, 2,270 students, or 15 percent, had cumulative loan debt greater than \$50,000. Because of the scale of the graph, these students are not shown.

Figure 2
Cumulative Student Loan Debt for 2015-16
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 (4.5%) 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 (11.3%). The majority of UW graduates are committed to making their loan payments.

Table 17
Student Loan Three-Year Default Rates
UW System and National Data

	2009	2010	2011	2012	2013
UW System	4.5%	5.3%	5.2%	4.6%	4.5%
National	13.4%	14.7%	13.7%	11.8%	11.3%

*Source: U.S. Department of Education.
 See technical notes for an explanation of three-year default rates. Two-year default rates are no longer available.*

Appendix A
UW System Financial Aid Dollars (in Millions) by Institution
2015-16

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	\$M	%	\$M	%	\$M	%
UW-Madison	\$20.0	\$16.0	\$81.5	\$23.0	\$140.6	30%	\$195.4	23%	\$3.6	31%	\$339.5	26%
UW-Milwaukee	\$50.3	\$20.3	\$9.8	\$3.6	\$84.0	18%	\$160.5	19%	\$1.1	10%	\$245.7	19%
UW-Eau Claire	\$11.2	\$5.9	\$5.3	\$3.8	\$26.3	6%	\$49.3	6%	\$1.2	10%	\$76.8	6%
UW-Green Bay	\$8.8	\$4.6	\$3.6	\$1.7	\$18.8	4%	\$28.4	3%	\$0.4	4%	\$47.6	4%
UW-La Crosse	\$8.9	\$5.5	\$2.2	\$4.2	\$20.8	4%	\$53.2	6%	\$0.5	5%	\$74.5	6%
UW-Oshkosh	\$13.8	\$7.6	\$2.8	\$2.5	\$26.7	6%	\$58.8	7%	\$0.9	8%	\$86.5	7%
UW-Parkside	\$8.4	\$4.0	\$0.4	\$0.7	\$13.5	3%	\$21.3	3%	\$0.1	1%	\$35.0	3%
UW-Platteville	\$8.3	\$4.1	\$2.7	\$2.7	\$17.7	4%	\$43.3	5%	\$0.6	5%	\$61.6	5%
UW-River Falls	\$7.0	\$2.3	\$1.4	\$2.1	\$12.7	3%	\$31.3	4%	\$0.5	4%	\$44.6	3%
UW-Stevens Point	\$13.4	\$6.4	\$1.2	\$5.3	\$26.3	6%	\$48.5	6%	\$1.0	9%	\$75.8	6%
UW-Stout	\$10.7	\$4.4	\$1.5	\$2.4	\$19.0	4%	\$49.6	6%	\$0.8	7%	\$69.4	5%
UW-Superior	\$4.0	\$1.3	\$1.6	\$0.8	\$7.7	2%	\$14.0	2%	\$0.4	3%	\$22.1	2%
UW-Whitewater	\$13.9	\$7.7	\$1.8	\$3.4	\$26.9	6%	\$71.0	8%	\$0.0	0%	\$97.9	7%
UW Colleges	\$15.0	\$7.9	\$0.9	\$1.8	\$25.6	5%	\$20.1	2%	\$0.4	4%	\$46.1	3%
UW System	\$193.8	\$98.1	\$116.7	\$58.0	\$466.6	100%	\$844.9	100%	\$11.6	100%	\$1,323.1	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 2015-16

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	88,313	19,940	7,202	3,869	119,324
	% of UWS Total Aided	74.0%	16.7%	6.0%	3.2%	100.0%
	% of UWS Enrollment	73.2%	58.8%	55.6%	35.2%	66.8%
Grants	# Grant Recipients	65,124	12,048	2,783	1,966	81,921
	% of UWS Grant Recips	79.5%	14.7%	3.4%	2.4%	100.0%
	% of UWS Enrollment	54.0%	35.5%	21.5%	17.9%	45.9%
Loans	# Borrowers	68,203	15,489	5,922	2,490	92,104
	% of UWS Borrowers	74.0%	16.8%	6.4%	2.7%	100.0%
	% of UWS Enrollment	56.5%	45.7%	45.7%	22.7%	51.6%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	13,136	4,927	2,751	2,231	23,045
	% of UWS Total Aided w/in Category	14.9%	24.7%	38.2%	57.7%	19.3%
	% of Institution Total Aided	57.0%	21.4%	11.9%	9.7%	100.0%
	% of UWS Enrollment w/in Category	10.9%	14.5%	21.2%	20.3%	12.9%
	% of Institution Enrollment w/in Category	67.4%	41.4%	61.8%	30.8%	53.5%
Grants	# Grant Recipients	10,353	3,437	1,285	1,424	16,499
	% of UWS Grant Recips w/in Category	15.9%	28.5%	46.2%	72.4%	20.1%
	% of Institution Grant Recips	62.7%	20.8%	7.8%	8.6%	100.0%
	% of UWS Enrollment w/in Category	8.6%	10.1%	9.9%	13.0%	9.2%
	% of Institution Enrollment w/in Category	53.2%	28.9%	28.9%	19.6%	38.3%
Loans	# Borrowers	8,466	2,941	2,252	1,196	14,855
	% of UWS Borrowers w/in Category	12.4%	19.0%	38.0%	48.0%	16.1%
	% of Institution Borrowers	57.0%	19.8%	15.2%	8.1%	100.0%
	% of UWS Enrollment w/in Category	7.0%	8.7%	17.4%	10.9%	8.3%
	% of Institution Enrollment w/in Category	43.5%	24.7%	50.6%	16.5%	34.5%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	15,987	1,527	2,036	650	20,200
	% of UWS Total Aided w/in Category	18.1%	7.7%	28.3%	16.8%	16.9%
	% of Institution Total Aided	79.1%	7.6%	10.1%	3.2%	100.0%
	% of UWS Enrollment w/in Category	13.2%	4.5%	15.7%	5.9%	11.3%
	% of Institution Enrollment w/in Category	81.3%	58.1%	62.7%	40.9%	74.5%
Grants	# Grant Recipients	11,729	1,190	705	308	13,932
	% of UWS Grant Recips w/in Category	18.0%	9.9%	25.3%	15.7%	17.0%
	% of Institution Grant Recips	84.2%	8.5%	5.1%	2.2%	100.0%
	% of UWS Enrollment w/in Category	9.7%	3.5%	5.4%	2.8%	7.8%
	% of Institution Enrollment w/in Category	59.7%	45.3%	21.7%	19.4%	51.4%
Loans	# Borrowers	13,384	1,173	1,631	440	16,628
	% of UWS Borrowers w/in Category	19.6%	7.6%	27.5%	17.7%	18.1%
	% of Institution Borrowers	80.5%	7.1%	9.8%	2.6%	100.0%
	% of UWS Enrollment w/in Category	11.1%	3.5%	12.6%	4.0%	9.3%
	% of Institution Enrollment w/in Category	68.1%	44.7%	50.2%	27.7%	61.3%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2015-16

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Eau Claire						
Totals	# Total Aided	5,774	1,917	186	99	7,976
	% of UWS Total Aided w/in Category	6.5%	9.6%	2.6%	2.6%	6.7%
	% of Institution Total Aided	72.4%	24.0%	2.3%	1.2%	100.0%
	% of UWS Enrollment w/in Category	4.8%	5.7%	1.4%	0.9%	4.5%
	% of Institution Enrollment w/in Category	81.7%	66.4%	49.1%	50.5%	75.7%
Grants	# Grant Recipients	4,504	1060	79	22	5,665
	% of UWS Grant Recips w/in Category	6.9%	8.8%	2.8%	1.1%	6.9%
	% of Institution Grant Recips	79.5%	18.7%	1.4%	0.4%	100.0%
	% of UWS Enrollment w/in Category	3.7%	3.1%	0.6%	0.2%	3.2%
	% of Institution Enrollment w/in Category	63.7%	36.7%	20.8%	11.2%	53.8%
Loans	# Borrowers	4,484	1,601	148	87	6,320
	% of UWS Borrowers w/in Category	6.6%	10.3%	2.5%	3.5%	6.9%
	% of Institution Borrowers	70.9%	25.3%	2.3%	1.4%	100.0%
	% of UWS Enrollment w/in Category	3.7%	4.7%	1.1%	0.8%	3.5%
	% of Institution Enrollment w/in Category	63.4%	55.4%	39.1%	44.4%	60.0%
UW-Green Bay						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,270	342	103	16	4,731
	% of UWS Total Aided w/in Category	4.8%	1.7%	1.4%	0.4%	4.0%
	% of Institution Total Aided	90.3%	7.2%	2.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	3.5%	1.0%	0.8%	0.1%	2.6%
	% of Institution Enrollment w/in Category	70.9%	67.7%	46.2%	57.1%	69.8%
Grants	# Grant Recipients	3,141	239	37	4	3,421
	% of UWS Grant Recips w/in Category	4.8%	2.0%	1.3%	0.2%	4.2%
	% of Institution Grant Recips	91.8%	7.0%	1.1%	0.1%	100.0%
	% of UWS Enrollment w/in Category	3.5%	1.0%	0.8%	0.1%	2.6%
	% of Institution Enrollment w/in Category	52.2%	47.3%	16.6%	14.3%	50.5%
Loans	# Borrowers	3,367	236	91	13	3,707
	% of UWS Borrowers w/in Category	4.9%	1.5%	1.5%	0.5%	4.0%
	% of Institution Borrowers	90.8%	6.4%	2.5%	0.4%	100.0%
	% of UWS Enrollment w/in Category	2.8%	0.7%	0.7%	0.1%	2.1%
	% of Institution Enrollment w/in Category	55.9%	46.7%	40.8%	46.4%	54.7%
UW-La Crosse						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,072	1,277	351	176	7,876
	% of UWS Total Aided w/in Category	6.9%	6.4%	4.9%	4.5%	6.6%
	% of Institution Total Aided	77.1%	16.2%	4.5%	2.2%	100.0%
	% of UWS Enrollment w/in Category	5.0%	3.8%	2.7%	1.6%	4.4%
	% of Institution Enrollment w/in Category	102.0%	62.9%	70.5%	37.5%	88.0%
Grants	# Grant Recipients	4,321	642	92	46	5,101
	% of UWS Grant Recips w/in Category	6.6%	5.3%	3.3%	2.3%	6.2%
	% of Institution Grant Recips	84.7%	12.6%	1.8%	0.9%	100.0%
	% of UWS Enrollment w/in Category	5.0%	3.8%	2.7%	1.6%	4.4%
	% of Institution Enrollment w/in Category	72.6%	31.6%	18.5%	9.8%	57.0%
Loans	# Borrowers	4,730	1,030	326	158	6,244
	% of UWS Borrowers w/in Category	6.9%	6.6%	5.5%	6.3%	6.8%
	% of Institution Borrowers	75.8%	16.5%	5.2%	2.5%	100.0%
	% of UWS Enrollment w/in Category	3.9%	3.0%	2.5%	1.4%	3.5%
	% of Institution Enrollment w/in Category	79.5%	50.7%	65.5%	33.7%	69.8%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2015-16**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Oshkosh						
Totals	# Total Aided	7,479	508	503	20	8,510
	% of UWS Total Aided w/in Category	8.5%	2.5%	7.0%	0.5%	7.1%
	% of Institution Total Aided	87.9%	6.0%	5.9%	0.2%	100.0%
	% of UWS Enrollment w/in Category	6.2%	1.5%	3.9%	0.2%	4.8%
	% of Institution Enrollment w/in Category	62.2%	73.9%	39.5%	27.0%	60.5%
Grants	# Grant Recipients	5,065	377	224	7	5,673
	% of UWS Grant Recips w/in Category	7.8%	3.1%	8.0%	0.4%	6.9%
	% of Institution Grant Recips	89.3%	6.6%	3.9%	0.1%	100.0%
	% of UWS Enrollment w/in Category	4.2%	1.1%	1.7%	0.1%	3.2%
	% of Institution Enrollment w/in Category	42.1%	54.9%	17.6%	9.5%	40.4%
Loans	# Borrowers	6,204	376	350	18	6,948
	% of UWS Borrowers w/in Category	9.1%	2.4%	5.9%	0.7%	7.5%
	% of Institution Borrowers	89.3%	5.4%	5.0%	0.3%	100.0%
	% of UWS Enrollment w/in Category	5.1%	1.1%	2.7%	0.2%	3.9%
	% of Institution Enrollment w/in Category	51.6%	54.7%	27.5%	24.3%	49.4%
UW-Parkside						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,968	562	39	7	3,576
	% of UWS Total Aided w/in Category	3.4%	2.8%	0.5%	0.2%	3.0%
	% of Institution Total Aided	83.0%	15.7%	1.1%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.5%	1.7%	0.3%	0.1%	2.0%
	% of Institution Enrollment w/in Category	83.6%	75.0%	36.4%	19.4%	80.5%
Grants	# Grant Recipients	2,204	348	21	1	2,574
	% of UWS Grant Recips w/in Category	3.4%	2.9%	0.8%	0.1%	3.1%
	% of Institution Grant Recips	85.6%	13.5%	0.8%	0.0%	100.0%
	% of UWS Enrollment w/in Category	1.8%	1.0%	0.2%	0.0%	1.4%
	% of Institution Enrollment w/in Category	62.1%	46.5%	19.6%	2.8%	57.9%
Loans	# Borrowers	2,309	453	33	6	2,801
	% of UWS Borrowers w/in Category	3.4%	2.9%	0.6%	0.2%	3.0%
	% of Institution Borrowers	82.4%	16.2%	1.2%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.9%	1.3%	0.3%	0.1%	1.6%
	% of Institution Enrollment w/in Category	65.0%	60.5%	30.8%	16.7%	63.0%
UW-Platteville						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,630	1,503	192	129	6,454
	% of UWS Total Aided w/in Category	5.2%	7.5%	2.7%	3.3%	5.4%
	% of Institution Total Aided	71.7%	23.3%	3.0%	2.0%	100.0%
	% of UWS Enrollment w/in Category	3.8%	4.4%	1.5%	1.2%	3.6%
	% of Institution Enrollment w/in Category	77.8%	74.0%	38.6%	27.5%	72.1%
Grants	# Grant Recipients	3,249	794	53	7	4,103
	% of UWS Grant Recips w/in Category	5.0%	6.6%	1.9%	0.4%	5.0%
	% of Institution Grant Recips	79.2%	19.4%	1.3%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.7%	2.3%	0.4%	0.1%	2.3%
	% of Institution Enrollment w/in Category	54.6%	39.1%	10.6%	1.5%	45.8%
Loans	# Borrowers	3,659	1,303	171	125	5,258
	% of UWS Borrowers w/in Category	5.4%	8.4%	2.9%	5.0%	5.7%
	% of Institution Borrowers	69.6%	24.8%	3.3%	2.4%	100.0%
	% of UWS Enrollment w/in Category	3.0%	3.8%	1.3%	1.1%	2.9%
	% of Institution Enrollment w/in Category	61.5%	64.2%	34.3%	26.7%	58.7%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2015-16

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-River Falls						
Totals	# Total Aided	2,204	2,115	122	180	4,621
	% of UWS Total Aided w/in Category	2.5%	10.6%	1.7%	4.7%	3.9%
	% of Institution Total Aided	47.7%	45.8%	2.6%	3.9%	100.0%
	% of UWS Enrollment w/in Category	1.8%	6.2%	0.9%	1.6%	2.6%
	% of Institution Enrollment w/in Category	83.7%	73.6%	58.9%	73.8%	77.6%
Grants	# Grant Recipients	1,664	1,154	18	37	2,873
	% of UWS Grant Recips w/in Category	2.6%	9.6%	0.6%	1.9%	3.5%
	% of Institution Grant Recips	57.9%	40.2%	0.6%	1.3%	100.0%
	% of UWS Enrollment w/in Category	1.4%	3.4%	0.1%	0.3%	1.6%
	% of Institution Enrollment w/in Category	63.2%	40.1%	8.7%	15.2%	48.2%
Loans	# Borrowers	1,704	1,841	114	154	3,813
	% of UWS Borrowers w/in Category	2.5%	11.9%	1.9%	6.2%	4.1%
	% of Institution Borrowers	44.7%	48.3%	3.0%	4.0%	100.0%
	% of UWS Enrollment w/in Category	1.4%	5.4%	0.9%	1.4%	2.1%
	% of Institution Enrollment w/in Category	64.7%	64.0%	55.1%	63.1%	64.0%
UW-Stevens Point						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,333	796	92	30	7,251
	% of UWS Total Aided w/in Category	7.2%	4.0%	1.3%	0.8%	6.1%
	% of Institution Total Aided	87.3%	11.0%	1.3%	0.4%	100.0%
	% of UWS Enrollment w/in Category	5.2%	2.3%	0.7%	0.3%	4.1%
	% of Institution Enrollment w/in Category	82.0%	70.1%	27.9%	44.1%	78.3%
Grants	# Grant Recipients	4,674	469	31	13	5,187
	% of UWS Grant Recips w/in Category	7.2%	3.9%	1.1%	0.7%	6.3%
	% of Institution Grant Recips	90.1%	9.0%	0.6%	0.3%	100.0%
	% of UWS Enrollment w/in Category	3.9%	1.4%	0.2%	0.1%	2.9%
	% of Institution Enrollment w/in Category	60.5%	41.3%	9.4%	19.1%	56.0%
Loans	# Borrowers	5,434	722	84	28	6,268
	% of UWS Borrowers w/in Category	8.0%	4.7%	1.4%	1.1%	6.8%
	% of Institution Borrowers	86.7%	11.5%	1.3%	0.4%	100.0%
	% of UWS Enrollment w/in Category	4.5%	2.1%	0.6%	0.3%	3.5%
	% of Institution Enrollment w/in Category	70.4%	63.6%	25.5%	41.2%	67.7%
UW-Stout						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,394	1,997	341	181	6,913
	% of UWS Total Aided w/in Category	5.0%	10.0%	4.7%	4.7%	5.8%
	% of Institution Total Aided	63.6%	28.9%	4.9%	2.6%	100.0%
	% of UWS Enrollment w/in Category	3.6%	5.9%	2.6%	1.6%	3.9%
	% of Institution Enrollment w/in Category	80.5%	68.1%	50.2%	38.7%	72.5%
Grants	# Grant Recipients	3,059	930	117	58	4,164
	% of UWS Grant Recips w/in Category	4.7%	7.7%	4.2%	3.0%	5.1%
	% of Institution Grant Recips	73.5%	22.3%	2.8%	1.4%	100.0%
	% of UWS Enrollment w/in Category	2.5%	2.7%	0.9%	0.5%	2.3%
	% of Institution Enrollment w/in Category	56.1%	31.7%	17.2%	12.4%	43.7%
Loans	# Borrowers	3,657	1,765	290	138	5,850
	% of UWS Borrowers w/in Category	5.4%	11.4%	4.9%	5.5%	6.4%
	% of Institution Borrowers	62.5%	30.2%	5.0%	2.4%	100.0%
	% of UWS Enrollment w/in Category	3.0%	5.2%	2.2%	1.3%	3.3%
	% of Institution Enrollment w/in Category	67.0%	60.2%	42.7%	29.5%	61.4%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2015-16

	UW-Superior	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,036	1,007	34	52	2,129
	% of UWS Total Aided w/in Category	1.2%	5.1%	0.5%	1.3%	1.8%
	% of Institution Total Aided	48.7%	47.3%	1.6%	2.4%	100.0%
	% of UWS Enrollment w/in Category	0.9%	3.0%	0.3%	0.5%	1.2%
	% of Institution Enrollment w/in Category	89.9%	83.3%	61.8%	72.2%	85.5%
Grants	# Grant Recipients	855	660	2	9	1,526
	% of UWS Grant Recips w/in Category	1.3%	5.5%	0.1%	0.5%	1.9%
	% of Institution Grant Recips	56.0%	43.3%	0.1%	0.6%	100.0%
	% of UWS Enrollment w/in Category	0.7%	1.9%	0.0%	0.1%	0.9%
	% of Institution Enrollment w/in Category	74.2%	54.6%	3.6%	12.5%	61.3%
Loans	# Borrowers	825	821	33	50	1,729
	% of UWS Borrowers w/in Category	1.2%	5.3%	0.6%	2.0%	1.9%
	% of Institution Borrowers	47.7%	47.5%	1.9%	2.9%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.4%	0.3%	0.5%	1.0%
	% of Institution Enrollment w/in Category	71.6%	67.9%	60.0%	69.4%	69.5%
	UW-Whitewater	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	7,184	1,247	452	98	8,981
	% of UWS Total Aided w/in Category	8.1%	6.3%	6.3%	2.5%	7.5%
	% of Institution Total Aided	80.0%	13.9%	5.0%	1.1%	100.0%
	% of UWS Enrollment w/in Category	6.0%	3.7%	3.5%	0.9%	5.0%
	% of Institution Enrollment w/in Category	76.7%	70.0%	45.7%	44.7%	72.7%
Grants	# Grant Recipients	4,794	579	119	30	5,522
	% of UWS Grant Recips w/in Category	7.4%	4.8%	4.3%	1.5%	6.7%
	% of Institution Grant Recips	86.8%	10.5%	2.2%	0.5%	100.0%
	% of UWS Enrollment w/in Category	4.0%	1.7%	0.9%	0.3%	3.1%
	% of Institution Enrollment w/in Category	51.2%	32.5%	12.0%	13.7%	44.7%
Loans	# Borrowers	6,127	1,104	399	77	7,707
	% of UWS Borrowers w/in Category	9.0%	7.1%	6.7%	3.1%	8.4%
	% of Institution Borrowers	79.5%	14.3%	5.2%	1.0%	100.0%
	% of UWS Enrollment w/in Category	5.1%	3.3%	3.1%	0.7%	4.3%
	% of Institution Enrollment w/in Category	65.5%	62.0%	40.3%	35.2%	62.4%
	UW Colleges	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,846	215	---	---	7,061
	% of UWS Total Aided w/in Category	7.8%	1.1%	---	---	5.9%
	% of Institution Total Aided	97.0%	3.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.7%	0.6%	---	---	4.0%
	% of Institution Enrollment w/in Category	53.4%	29.0%	---	---	52.1%
Grants	# Grant Recipients	5,512	169	---	---	5,681
	% of UWS Grant Recips w/in Category	8.5%	1.4%	---	---	6.9%
	% of Institution Grant Recips	97.0%	3.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	4.6%	0.5%	---	---	3.2%
	% of Institution Enrollment w/in Category	43.0%	22.8%	---	---	41.9%
Loans	# Borrowers	3,853	123	---	---	3,976
	% of UWS Borrowers w/in Category	5.6%	0.8%	---	---	4.3%
	% of Institution Borrowers	96.9%	3.1%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.2%	0.4%	---	---	2.2%
	% of Institution Enrollment w/in Category	30.1%	16.6%	---	---	29.3%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency, 2015-16

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW System	Total	\$891,999,562	\$240,296,521	\$126,955,330	\$63,883,809	\$1,323,135,222
	Grants	\$357,197,886	\$77,477,712	\$17,137,695	\$14,793,907	\$466,607,200
	Loans	\$526,264,968	\$160,487,199	\$109,373,116	\$48,794,295	\$844,919,578
UW-Madison	Total	\$151,541,294	\$82,307,797	\$65,006,152	\$40,691,991	\$339,547,234
	Grants	\$76,586,405	\$42,490,713	\$9,639,428	\$11,840,430	\$140,556,976
	Loans	\$72,603,896	\$39,049,305	\$55,105,029	\$28,646,763	\$195,404,993
UW-Milwaukee	Total	\$185,742,409	\$19,737,609	\$30,768,757	\$9,429,894	\$245,678,669
	Grants	\$72,716,601	\$5,227,722	\$4,244,674	\$1,802,674	\$83,991,671
	Loans	\$112,186,842	\$14,388,260	\$26,400,884	\$7,571,513	\$160,547,499
UW-Eau Claire	Total	\$55,305,718	\$17,828,923	\$2,388,944	\$1,314,057	\$76,837,642
	Grants	\$22,208,697	\$3,586,791	\$411,975	\$135,715	\$26,343,178
	Loans	\$32,222,746	\$13,948,195	\$1,963,863	\$1,177,268	\$49,312,072
UW-Green Bay	Total	\$41,838,382	\$4,018,165	\$1,520,871	\$214,508	\$47,591,926
	Grants	\$16,506,558	\$1,911,326	\$326,519	\$17,300	\$18,761,703
	Loans	\$24,928,151	\$2,085,917	\$1,194,352	\$197,208	\$28,405,628
UW-La Crosse	Total	\$54,180,396	\$11,933,707	\$5,527,351	\$2,862,895	\$74,504,349
	Grants	\$18,081,586	\$2,158,858	\$269,032	\$241,030	\$20,750,506
	Loans	\$35,641,340	\$9,710,379	\$5,258,319	\$2,620,390	\$53,230,428
UW-Oshkosh	Total	\$75,055,966	\$5,764,335	\$5,344,947	\$293,262	\$86,458,510
	Grants	\$24,234,352	\$1,641,031	\$816,435	\$20,095	\$26,711,913
	Loans	\$49,955,042	\$4,083,678	\$4,517,846	\$271,917	\$58,828,483
UW-Parkside	Total	\$28,943,077	\$5,426,615	\$481,516	\$102,391	\$34,953,599
	Grants	\$12,174,944	\$1,305,031	\$37,773	\$1,020	\$13,518,768
	Loans	\$16,671,185	\$4,102,817	\$443,743	\$101,371	\$21,319,116
UW-Platteville	Total	\$41,824,529	\$15,963,949	\$2,261,404	\$1,574,324	\$61,624,206
	Grants	\$14,603,111	\$2,911,388	\$212,460	\$15,500	\$17,742,459
	Loans	\$26,814,830	\$12,897,088	\$2,048,944	\$1,558,824	\$43,319,686
UW-River Falls	Total	\$20,624,471	\$19,902,484	\$1,689,718	\$2,357,619	\$44,574,292
	Grants	\$8,141,037	\$4,356,033	\$81,160	\$154,857	\$12,733,087
	Loans	\$12,176,447	\$15,338,114	\$1,606,768	\$2,198,767	\$31,320,096
UW-Stevens Point	Total	\$64,834,087	\$9,056,823	\$1,273,654	\$652,593	\$75,817,157
	Grants	\$24,042,705	\$2,127,626	\$62,129	\$55,265	\$26,287,725
	Loans	\$39,966,832	\$6,745,727	\$1,194,036	\$588,079	\$48,494,674
UW-Stout	Total	\$43,434,263	\$19,934,368	\$4,049,528	\$2,003,244	\$69,421,403
	Grants	\$14,928,425	\$3,433,429	\$480,977	\$198,437	\$19,041,268
	Loans	\$27,992,002	\$16,255,191	\$3,553,198	\$1,796,631	\$49,597,022
UW-Superior	Total	\$10,754,219	\$10,059,543	\$438,642	\$857,074	\$22,109,478
	Grants	\$4,465,584	\$3,174,617	\$15,410	\$58,381	\$7,713,992
	Loans	\$6,118,680	\$6,691,522	\$422,011	\$788,810	\$14,021,023
UW-Whitewater	Total	\$73,047,935	\$17,096,790	\$6,203,846	\$1,529,957	\$97,878,528
	Grants	\$23,495,665	\$2,615,145	\$539,723	\$253,203	\$26,903,736
	Loans	\$49,552,270	\$14,481,645	\$5,664,123	\$1,276,754	\$70,974,792
UW Colleges	Total	\$44,872,816	\$1,265,413	---	---	\$46,138,229
	Grants	\$25,012,216	\$538,002	---	---	\$25,550,218
	Loans	\$19,434,705	\$709,361	---	---	\$20,144,066

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, 2015-16

Program	\$ Million	Change From 2013-14		Program Description
		\$ Million	%	
Wisconsin Grant	\$55.7	-\$2.63	-4.5%	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	\$1.96	-\$0.06	-3.1%	Administered by HEAB. For very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$6.78	-\$0.03	-0.5%	Administered by UW System. Supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$4.74	-\$0.14	-2.8%	Administered jointly by HEAB and UW System. A merit-based scholarship program.
Tuition Assistance Grant	\$7.27	\$1.48	25.6%	UW System grant for resident undergraduates with need who don't qualify for a WHEG award.
Department of Vocational Rehabilitation	\$1.70	-\$0.04	-2.1%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.25	-\$0.01	-5.7%	Administered by HEAB. Provides need based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$5.95	\$1.83	44.4%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
National Guard Tuition Reimbursement	\$2.13	\$0.26	13.7%	Administered by the Department of Military Affairs. Available to Wisconsin National Guard members.
Wisconsin Educational Veterans Benefits	\$0.02	-\$0.13	-85.1%	Administered by the Department of Veterans Affairs. Programs are available to qualified veterans and family members.
Wisconsin GI Bill Supplemental Payment	\$1.09	-\$0.06	-5.2%	Administered by Department of Veterans Affairs to supplement 9/11 GI Bill benefits.
UW System Study Abroad Grant	\$1.05	\$0.08	8.3%	Administered by the UW System. Provides funding to students in study abroad programs.
Wisconsin Covenant Scholar's Grant	\$8.77	\$0.09	1.1%	HEAB grant awarded for Wisconsin Covenant Scholars.
Other Wisconsin Grants	\$0.66	\$0.20	44.3%	Miscellaneous other Wisconsin grants.
Total	\$98.1	-\$0.16	-0.2%	

Appendix E
Pell Awards to UW System Undergraduates 2015-16

	Recipients	Avg. Grant	\$M	% UG Enroll
UW-Madison	4,315	\$3,955	\$17.1	14%
UW-Milwaukee	8,360	\$3,969	\$33.2	38%
UW-Eau Claire	2,552	\$3,866	\$9.9	26%
UW-Green Bay	2,070	\$3,594	\$7.4	32%
UW-La Crosse	2,082	\$3,817	\$7.9	21%
UW-Oshkosh	3,209	\$3,846	\$12.3	25%
UW-Parkside	2,001	\$3,895	\$7.8	47%
UW-Platteville	2,120	\$3,744	\$7.9	27%
UW-River Falls	1,720	\$3,817	\$6.6	31%
UW-Stevens Point	3,199	\$3,860	\$12.3	36%
UW-Stout	2,438	\$3,686	\$9.0	29%
UW-Superior	1,007	\$3,669	\$3.7	43%
UW-Whitewater	3,315	\$3,939	\$13.1	30%
UW Colleges	4,179	\$3,421	\$14.3	31%
UW System	42,567	\$3,818	\$162.5	28%

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 previous two-year loan default rate will no longer be reported.