



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2016-17 Update

Highlights

What financial aid is available for UW students?

- UW System undergraduate and graduate students received \$1.3 billion in financial aid in 2016-17, a decrease of \$14.0 million from 2015-16.
- UW students received \$472.8 million in grant funding, a \$6.2 million (1%) increase.
- UW students borrowed \$824.7 million in student loans, a \$20.2 million (3%) decrease.
- UW students received \$11.5 million in Federal Work-Study and other work-study funding, a \$0.1 million (1%) decrease.

What are the sources of financial aid?

- Federal sources accounted for 69% of UW System financial aid.
- State sources accounted for 8% of UW System financial aid.
- UW System institutions provided 10% 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 116,258 UW System students received financial aid, 66% of all students enrolled.
- 69% of undergraduate students, or 105,024 students, received financial aid.
- 46% of undergraduate and graduate students, or 80,894 students, received a grant.
- One half of all enrolled undergraduate and graduate students (50% or 88,710 students), borrowed from a student loan program in 2016-17.
- 5% of UW System undergraduate and graduate students (8,107) received a Federal Work-Study award or an award from another work-study program.
- 72% of resident baccalaureate degree recipients had loan debt at graduation. The average loan debt of these borrowers was \$30,771.

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

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

OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 116,258 UW students (66% of total enrollment) received \$1.3 billion in financial aid in 2016-17 (Table 1). Compared to 2015-16, the number of financial aid recipients decreased by 3,066, while dollars awarded decreased by \$14.0 million. Of all resident undergraduate students, 86,641 (74%) received financial aid.

Overall, the percentage of UW System students receiving aid is slightly higher than in 2007-08. Undergraduate resident students show a 6 percentage point increase during this period, from 68 percent to 74 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					
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%
16-17	105,024	69%	86,641	74%	20,383	59%	11,234	47%	116,258	\$1,309.1	66%

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

SOURCES OF AID FOR UW STUDENTS

Nearly seven out of ten financial aid dollars (69%) to UW students were provided or underwritten through a Federal program (Table 2). Aid from State sources represented 8 percent of all aid. Institutional aid accounted for 10 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 2007-08 when 76 percent of all aid dollars were from this source. State aid, as a percentage of all aid, has remained a 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 2016-17 UW System students received \$158.3 million in financial aid from "Other" sources, such as private or community sources.

Institutional grants and scholarships grew by \$11.2 million between 2015-16 and 2016-17. Since 2007-08 institutional scholarship awards have increased 145 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	%
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%
16-17	\$909.5	69%	\$110.5	8%	\$130.8	10%	\$158.3	12%	\$180.0	14%	\$107.6	8%	\$128.0	10%	\$57.3	4%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loans make up 63 percent of total financial aid dollars (Table 3). Over three-quarters (76%) of financial aid recipients received a loan, and half (50%) of enrolled UW students borrowed in 2016-17. Overall, loan dollars disbursed increased by 23 percent since 2007-08. Funding has increased by \$157 million since 2007-08.

Table 3
UW System Distribution of Loans

Year	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ % Total Aid
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%
16-17	88,710	76%	50%	\$824.7	63%

The Federal government is the primary source for student borrowing. In 2016-17, the Federal government provided 88 percent (30% need-based and 58% 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 70 percent of student borrowing, or \$576.3 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								
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%
16-17	\$245.4	30%	\$475.6	58%	\$0.1	0.01%	\$2.9	0.4%	\$100.7	12%	\$824.7	100%

GRANTS

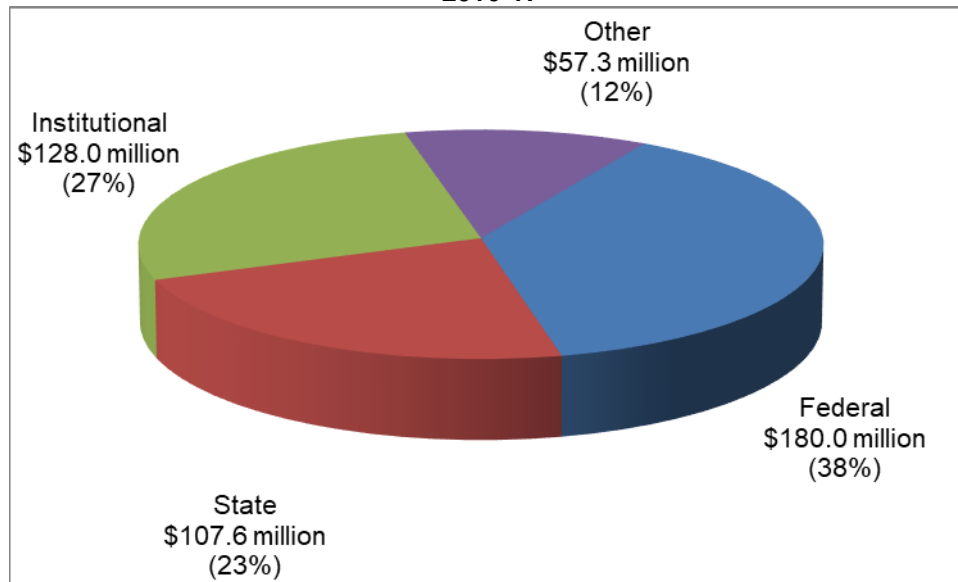
Grant aid comprises 36 percent of all financial aid dollars. This proportion has grown steadily in the last 10 years (Table 5). Seventy percent (70%) of financial aid recipients received a grant in 2016-17 and 46 percent of enrolled students received a grant. Since 2007-08 grant disbursements have increased by 76 percent, or \$204 million.

**Table 5
UW System Distribution of Grants**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
16-17	80,894	70%	46%	\$472.8	36%

In 2016-17, Federal grants made up the largest source of grants (38%) received by UW students (Figure 1). Institutional grants were the second-largest grant category with 27 percent of all grants. State grants were 23 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
2016-17



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 2016-17 (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%
16-17	30,144	\$2,022	\$61.0	26%
Change from 15-16	-5%	15%	10%	--

In 2016-17, the average Wisconsin Grant award was \$2,022. Funding increased this year because of a rollover of unused funds from 2015-16. The result was a decrease in the recipients and an increase in the average award. The decrease in Wisconsin Grant recipients is in line with the overall decline in Wisconsin resident undergraduate enrollment.

Table 7 shows that UW-Superior had the highest proportion of resident undergraduates receiving a Wisconsin Grant award (44%), followed by UW-Parkside (41%), UW-Milwaukee (35%), and UW-Stevens Point (32%). UW-Madison had the lowest proportion of Wisconsin Grant recipients (14%).

**Table 7
Wisconsin Grant Awards to UW System Wisconsin Resident Undergraduates
2016-17**

UW Institution	Recipients	Avg. Grant	Total \$ (Millions)	% Res UG Enroll
UW-Madison	2,749	\$1,815	\$5.7	14%
UW-Milwaukee	6,485	\$1,837	\$13.4	35%
UW-Eau Claire	1,807	\$1,764	\$3.6	26%
UW-Green Bay	1,649	\$1,716	\$3.3	27%
UW-La Crosse	1,591	\$1,724	\$3.2	20%
UW-Oshkosh	2,466	\$1,752	\$5.0	21%
UW-Parkside	1,431	\$1,836	\$3.0	41%
UW-Platteville	1,369	\$1,708	\$2.7	23%
UW-River Falls	754	\$1,729	\$1.5	29%
UW-Stevens Point	2,296	\$1,796	\$4.7	32%
UW-Stout	1,536	\$1,782	\$3.1	28%
UW-Superior	491	\$1,750	\$1.0	44%
UW-Whitewater	2,555	\$1,831	\$5.2	27%
UW Colleges	2,965	\$1,664	\$5.7	26%
UW System	30,144	\$2,022	\$61.0	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 (29%) resident undergraduates received a Pell Grant award in 2016-17 (Table 8). The average Pell award received by Wisconsin resident undergraduates declined slightly to \$3,813. There was a nine percent decline in resident undergraduate recipients.

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

Year	Recipients	Avg. Grant	\$M	% UG Res Enrollment
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%
16-17	33,834	\$3,813	\$129.0	29%
% Change from 15-16	-9%	0%	-9%	--

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 largest need-based aid grant programs. Table 9 shows that in 2016-17, 39,513 UW System undergraduates received a Pell award and 16,235 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 \$3,825. The number of Pell awards has declined by over 9,600 since peak enrollment in 2011-12. The funding level for the SEOG program has changed very little for over a the last decade and the average award in 2016-17 was \$570. 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
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
16-17	39,513	\$151.4	\$3,825	16,235	\$9.3	\$570	30,144	\$61.0	\$2,022

Table 10 shows the percentage of financial aid recipients participating in Federal and State need-based grant programs. In 2016-17, 34 percent of aid recipients received a Pell award and 14 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 \$
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%
16-17	34%	12%	14%	1%	26%	5%

WORK STUDY

In 2016-17 \$11.5 million was provided through Federal Work-Study and the Great Lakes Higher Education Commission Internship program. In 2016-17, 8,107 students (5%) participated in work-study programs, which accounted for 1 percent of all financial aid dollars (Table 11). The recipients include 358 graduate students, who make up 4 percent of work-study recipients.

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

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
16-17	8,107	7%	5%	\$11.5	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 2016-17 (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
2016-17**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergraduates	Resident	63,322	75%	16,402	19%	4,908	6%	84,632	100%
	Non-Resident	15,709	77%	2,111	10%	2,567	13%	20,387	100%
	Total Undergraduates	79,031	75%	18,513	18%	7,475	7%	105,019	100%
Graduates	Resident	3	0%	6,317	87%	971	13%	7,291	100%
	Non-Resident	3	0%	2,672	68%	1,273	32%	3,948	100%
	Total Graduates	6	0%	8,989	80%	2,244	20%	11,239	100%
Total		79,037	68%	27,502	24%	9,719	8%	116,258	100%

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

Seventy-five percent (75%) of all UW underrepresented minority students (URM) received some form of financial aid in 2016-17 (Table 13). Eighty-eight percent (88%) of these recipients 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, 55 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 84 percent.

Table 13
UW System Financial Aid Recipients by Race/Ethnicity
2016-17

		# Recipients	% Aided	% Recipients of Enrolled	% Recipients with Need
Undergraduate	African American	4,412	4.2%	81%	92%
	Hispanic/Latino(a)	6,664	6.3%	72%	84%
	American Indian	458	0.4%	72%	86%
	Southeast Asian	2,905	2.8%	86%	96%
	Two or More Races-URM	2,509	2.4%	77%	83%
	<i>Underrepresented Minorities</i>	<i>16,948</i>	<i>16.1%</i>	<i>77%</i>	<i>88%</i>
	Hawaiian/Pacific Islander	95	0.1%	66%	74%
	Other Asian American	1,835	1.7%	48%	76%
	Two or More Races-non-URM	1,105	1.1%	61%	68%
	White/Unknown	85,036	81.0%	59%	69%
Total Undergraduate		105,019	100.0%	61%	72%
Graduate	African American	670	6.0%	70%	89%
	Hispanic/Latino(a)	601	5.3%	54%	79%
	American Indian	63	0.6%	55%	87%
	Southeast Asian	144	1.3%	61%	94%
	Two or More Races-URM	180	1.6%	67%	86%
	<i>Underrepresented Minorities</i>	<i>1,658</i>	<i>14.8%</i>	<i>62%</i>	<i>85%</i>
	Hawaiian/Pacific Islander	9	0.1%	43%	89%
	Other Asian American	336	3.0%	42%	75%
	Two or More Races-non-URM	93	0.8%	50%	71%
	White/Unknown	9,143	81.4%	35%	75%
Total Graduate		11,239	100.0%	38%	76%
Total	African American	5,082	4.4%	79%	91%
	Hispanic/Latino(a)	7,265	6.2%	70%	83%
	American Indian	521	0.4%	70%	86%
	Southeast Asian	3,049	2.6%	84%	96%
	Two or More Races-URM	2,689	2.3%	76%	83%
	<i>Underrepresented Minorities</i>	<i>18,606</i>	<i>16.0%</i>	<i>75%</i>	<i>88%</i>
	Hawaiian/Pacific Islander	104	0.1%	63%	75%
	Other Asian American	2,171	1.9%	47%	76%
	Two or More Races-non-URM	1,198	1.0%	60%	68%
	White/Unknown	94,179	81.0%	55%	70%
Total UW System		116,258	100.0%	57%	73%

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 \$30,771 at graduation in 2016-17 (Table 14). Debt incurred at non-UW System institutions is not included. Seventy-two percent (72%) of resident undergraduate students who graduated in 2016-17 had loan debt at graduation, compared to 68 percent in 2007-08.

The proportion of resident undergraduate debt coming from non-need-based loans has steadily increased over the years and now comprises over 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
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%
16-17	14,624	72%	\$30,771	\$22,948	52%

Fifty-four percent (54%) of UW Colleges associate's degree recipients borrowed an average of \$14,334, though many will go on to a four-year program. Need-based loans account for 67 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
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	44%
16-17	776	54%	\$14,334	\$10,887	43%

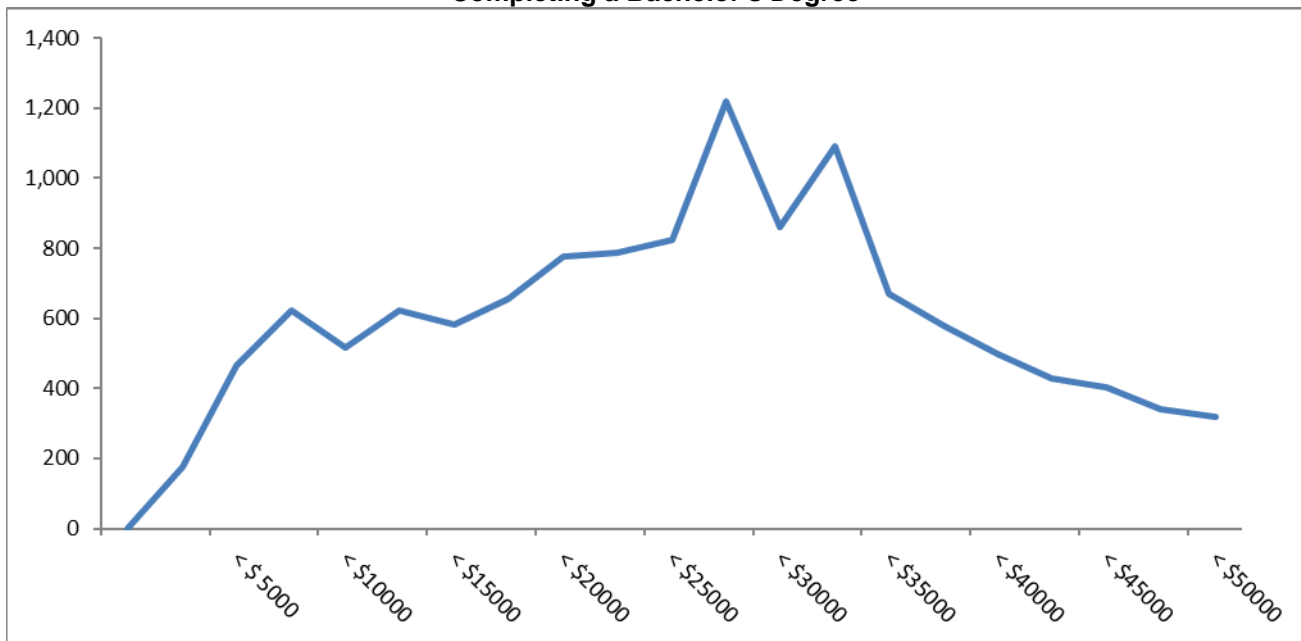
Average cumulative loan debt among borrowers at the UW four-year institutions was highest at UW-Milwaukee (Table 16). The highest percentage of Wisconsin resident graduates with loan debt was at UW-Milwaukee and UW-Superior (80%), while the lowest was at UW-Madison (57%).

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	2,370	57%	\$30,468
UW-Milwaukee	2,618	80%	\$34,535
UW-Eau Claire	1,070	73%	\$26,599
UW-Green Bay	819	75%	\$27,137
UW-La Crosse	1,125	72%	\$29,949
UW-Oshkosh	1,538	79%	\$31,830
UW-Parkside	437	75%	\$29,936
UW-Platteville	720	73%	\$29,060
UW-River Falls	413	73%	\$26,469
UW-Stevens Point	1,189	76%	\$30,871
UW-Stout	799	77%	\$29,324
UW-Superior	167	80%	\$30,968
UW-Whitewater	1,338	75%	\$32,389
UW Colleges	21	78%	\$21,877
Total	14,624	72%	\$30,771

Figure 2 shows the distribution of cumulative loan debt among UW System Wisconsin resident undergraduates completing a degree. Of all graduates with debt in 2016-17, 2,192 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 2016-17
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 (5.0%) 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 (11.5%). Most 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	2014
UW System	4.5%	5.3%	5.2%	4.6%	4.5%	5.0%
National	13.4%	14.7%	13.7%	11.8%	11.3%	11.5%

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
2016-17

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	\$M	%	\$M	%	\$M	%
UW-Madison	\$18.7	\$14.0	\$88.8	\$22.0	\$143.5	30%	\$195.9	24%	\$3.5	30%	\$342.9	26%
UW-Milwaukee	\$46.2	\$23.2	\$10.8	\$3.7	\$84.0	18%	\$152.3	18%	\$1.1	10%	\$237.4	18%
UW-Eau Claire	\$10.3	\$5.7	\$5.2	\$4.0	\$25.2	5%	\$49.5	6%	\$1.1	10%	\$75.8	6%
UW-Green Bay	\$8.6	\$5.2	\$3.6	\$1.8	\$19.2	4%	\$27.8	3%	\$0.5	4%	\$47.5	4%
UW-La Crosse	\$8.8	\$6.5	\$2.2	\$3.9	\$21.4	5%	\$53.4	6%	\$0.5	4%	\$75.3	6%
UW-Oshkosh	\$12.5	\$8.7	\$2.8	\$2.6	\$26.6	6%	\$56.9	7%	\$0.8	7%	\$84.3	6%
UW-Parkside	\$8.0	\$4.7	\$0.4	\$0.8	\$13.9	3%	\$19.7	2%	\$0.2	2%	\$33.8	3%
UW-Platteville	\$8.1	\$4.3	\$4.0	\$2.7	\$19.2	4%	\$41.0	5%	\$0.6	5%	\$60.7	5%
UW-River Falls	\$6.7	\$2.7	\$2.1	\$2.1	\$13.5	3%	\$31.1	4%	\$0.5	4%	\$45.1	3%
UW-Stevens Point	\$12.2	\$7.6	\$1.9	\$5.7	\$27.3	6%	\$45.3	5%	\$0.9	8%	\$73.6	6%
UW-Stout	\$10.4	\$5.3	\$1.7	\$2.3	\$19.7	4%	\$50.5	6%	\$0.7	6%	\$70.9	5%
UW-Superior	\$3.9	\$1.6	\$1.5	\$0.8	\$7.8	2%	\$14.1	2%	\$0.4	3%	\$22.3	2%
UW-Whitewater	\$13.2	\$9.3	\$2.1	\$3.3	\$27.8	6%	\$70.6	9%	\$0.5	5%	\$98.9	8%
UW Colleges	\$12.5	\$8.9	\$0.8	\$1.5	\$23.7	5%	\$16.5	2%	\$0.3	3%	\$40.6	3%
UW System	\$180.0	\$107.6	\$128.0	\$57.3	\$472.8	100%	\$824.7	100%	\$11.5	100%	\$1,309.1	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 2016-17**

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	84,632	20,387	7,291	3,948	116,258
	% of UWS Total Aided	72.8%	17.5%	6.3%	3.4%	100.0%
	% of UWS Enrollment	72.0%	59.5%	56.7%	35.7%	66.1%
Grants	# Grant Recipients	63,306	12,659	2,868	2,061	80,894
	% of UWS Grant Recips	78.3%	15.6%	3.5%	2.5%	100.0%
	% of UWS Enrollment	53.8%	36.9%	22.3%	18.6%	46.0%
Loans	# Borrowers	64,524	15,703	5,945	2,538	88,710
	% of UWS Borrowers	72.7%	17.7%	6.7%	2.9%	100.0%
	% of UWS Enrollment	54.9%	45.8%	46.2%	22.9%	50.5%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	12,886	4,938	2,765	2,243	22,832
	% of UWS Total Aided w/in Category	15.2%	24.2%	37.9%	56.8%	19.6%
	% of Institution Total Aided	56.4%	21.6%	12.1%	9.8%	100.0%
	% of UWS Enrollment w/in Category	11.0%	14.4%	21.5%	20.3%	13.0%
	% of Institution Enrollment w/in Category	66.5%	41.0%	62.7%	31.3%	53.1%
Grants	# Grant Recipients	10,124	3,470	1,326	1,480	16,400
	% of UWS Grant Recips w/in Category	16.0%	27.4%	46.2%	71.8%	20.3%
	% of Institution Grant Recips	61.7%	21.2%	8.1%	9.0%	100.0%
	% of UWS Enrollment w/in Category	8.6%	10.1%	10.3%	13.4%	9.3%
	% of Institution Enrollment w/in Category	52.3%	28.8%	30.1%	20.6%	38.1%
Loans	# Borrowers	8,133	2,940	2,197	1,192	14,462
	% of UWS Borrowers w/in Category	12.6%	18.7%	37.0%	47.0%	16.3%
	% of Institution Borrowers	56.2%	20.3%	15.2%	8.2%	100.0%
	% of UWS Enrollment w/in Category	6.9%	8.6%	17.1%	10.8%	8.2%
	% of Institution Enrollment w/in Category	42.0%	24.4%	49.8%	16.6%	33.6%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	14,922	1,733	2,074	637	19,366
	% of UWS Total Aided w/in Category	17.6%	8.5%	28.4%	16.1%	16.7%
	% of Institution Total Aided	77.1%	8.9%	10.7%	3.3%	100.0%
	% of UWS Enrollment w/in Category	12.7%	5.1%	16.1%	5.8%	11.0%
	% of Institution Enrollment w/in Category	80.1%	63.2%	67.3%	41.0%	74.5%
Grants	# Grant Recipients	11,283	1,449	797	319	13,848
	% of UWS Grant Recips w/in Category	17.8%	11.4%	27.8%	15.5%	17.1%
	% of Institution Grant Recips	81.5%	10.5%	5.8%	2.3%	100.0%
	% of UWS Enrollment w/in Category	9.6%	4.2%	6.2%	2.9%	7.9%
	% of Institution Enrollment w/in Category	60.5%	52.9%	25.9%	20.5%	53.2%
Loans	# Borrowers	12,237	1,265	1,609	422	15,533
	% of UWS Borrowers w/in Category	19.0%	8.1%	27.1%	16.6%	17.5%
	% of Institution Borrowers	78.8%	8.1%	10.4%	2.7%	100.0%
	% of UWS Enrollment w/in Category	10.4%	3.7%	12.5%	3.8%	8.8%
	% of Institution Enrollment w/in Category	65.7%	46.2%	52.2%	27.2%	59.7%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2016-17

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Eau Claire						
Totals	# Total Aided	5,635	1,995	168	123	7,921
	% of UWS Total Aided w/in Category	6.7%	9.8%	2.3%	3.1%	6.8%
	% of Institution Total Aided	71.1%	25.2%	2.1%	1.6%	100.0%
	% of UWS Enrollment w/in Category	4.8%	5.8%	1.3%	1.1%	4.5%
	% of Institution Enrollment w/in Category	100.0%	100.0%	100.0%	100.0%	100.0%
Grants	# Grant Recipients	4,257	1,049	59	27	5,392
	% of UWS Grant Recips w/in Category	6.7%	8.3%	2.1%	1.3%	6.7%
	% of Institution Grant Recips	79.0%	19.5%	1.1%	0.5%	100.0%
	% of UWS Enrollment w/in Category	3.6%	3.1%	0.5%	0.2%	3.1%
	% of Institution Enrollment w/in Category	75.5%	52.6%	35.1%	22.0%	68.1%
Loans	# Borrowers	4,329	1,668	144	106	6,247
	% of UWS Borrowers w/in Category	6.7%	10.6%	2.4%	4.2%	7.0%
	% of Institution Borrowers	69.3%	26.7%	2.3%	1.7%	100.0%
	% of UWS Enrollment w/in Category	3.7%	4.9%	1.1%	1.0%	3.6%
	% of Institution Enrollment w/in Category	76.8%	83.6%	85.7%	86.2%	78.9%
UW-Green Bay						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,203	370	121	37	4,731
	% of UWS Total Aided w/in Category	5.0%	1.8%	1.7%	0.9%	4.1%
	% of Institution Total Aided	88.8%	7.8%	2.6%	0.8%	100.0%
	% of UWS Enrollment w/in Category	3.6%	1.1%	0.9%	0.3%	2.7%
	% of Institution Enrollment w/in Category	69.8%	73.3%	54.3%	132.1%	69.8%
Grants	# Grant Recipients	3,099	264	36	8	3,407
	% of UWS Grant Recips w/in Category	4.9%	2.1%	1.3%	0.4%	4.2%
	% of Institution Grant Recips	91.0%	7.7%	1.1%	0.2%	100.0%
	% of UWS Enrollment w/in Category	3.6%	1.1%	0.9%	0.3%	2.7%
	% of Institution Enrollment w/in Category	51.5%	52.3%	16.1%	28.6%	50.3%
Loans	# Borrowers	3,244	251	111	30	3,636
	% of UWS Borrowers w/in Category	5.0%	1.6%	1.9%	1.2%	4.1%
	% of Institution Borrowers	89.2%	6.9%	3.1%	0.8%	100.0%
	% of UWS Enrollment w/in Category	2.8%	0.7%	0.9%	0.3%	2.1%
	% of Institution Enrollment w/in Category	53.9%	49.7%	49.8%	107.1%	53.6%
UW-La Crosse						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,070	1,269	342	174	7,855
	% of UWS Total Aided w/in Category	7.2%	6.2%	4.7%	4.4%	6.8%
	% of Institution Total Aided	77.3%	16.2%	4.4%	2.2%	100.0%
	% of UWS Enrollment w/in Category	5.2%	3.7%	2.7%	1.6%	4.5%
	% of Institution Enrollment w/in Category	102.0%	62.5%	68.7%	37.1%	87.8%
Grants	# Grant Recipients	4,458	653	100	44	5,255
	% of UWS Grant Recips w/in Category	7.0%	5.2%	3.5%	2.1%	6.5%
	% of Institution Grant Recips	84.8%	12.4%	1.9%	0.8%	100.0%
	% of UWS Enrollment w/in Category	5.2%	3.7%	2.7%	1.6%	4.5%
	% of Institution Enrollment w/in Category	74.9%	32.2%	20.1%	9.4%	58.7%
Loans	# Borrowers	4,740	1,017	311	159	6,227
	% of UWS Borrowers w/in Category	7.3%	6.5%	5.2%	6.3%	7.0%
	% of Institution Borrowers	76.1%	16.3%	5.0%	2.6%	100.0%
	% of UWS Enrollment w/in Category	4.0%	3.0%	2.4%	1.4%	3.5%
	% of Institution Enrollment w/in Category	79.6%	50.1%	62.4%	33.9%	69.6%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2016-17

	UW-Oshkosh	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,983	608	525	26	8,142
	% of UWS Total Aided w/in Category	8.3%	3.0%	7.2%	0.7%	7.0%
	% of Institution Total Aided	85.8%	7.5%	6.4%	0.3%	100.0%
	% of UWS Enrollment w/in Category	5.9%	1.8%	4.1%	0.2%	4.6%
	% of Institution Enrollment w/in Category	58.1%	88.5%	41.2%	35.1%	57.9%
Grants	# Grant Recipients	4,776	424	191	7	5,398
	% of UWS Grant Recips w/in Category	7.5%	3.3%	6.7%	0.3%	6.7%
	% of Institution Grant Recips	88.5%	7.9%	3.5%	0.1%	100.0%
	% of UWS Enrollment w/in Category	4.1%	1.2%	1.5%	0.1%	3.1%
	% of Institution Enrollment w/in Category	39.7%	61.7%	15.0%	9.5%	38.4%
Loans	# Borrowers	5,804	469	423	21	6,717
	% of UWS Borrowers w/in Category	9.0%	3.0%	7.1%	0.8%	7.6%
	% of Institution Borrowers	86.4%	7.0%	6.3%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.9%	1.4%	3.3%	0.2%	3.8%
	% of Institution Enrollment w/in Category	48.3%	68.3%	33.2%	28.4%	47.8%
	UW-Parkside	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,911	553	41	11	3,516
	% of UWS Total Aided w/in Category	3.4%	2.7%	0.6%	0.3%	3.0%
	% of Institution Total Aided	82.8%	15.7%	1.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	2.5%	1.6%	0.3%	0.1%	2.0%
	% of Institution Enrollment w/in Category	82.0%	73.8%	38.3%	30.6%	79.1%
Grants	# Grant Recipients	2,173	349	18	5	2,545
	% of UWS Grant Recips w/in Category	3.4%	2.8%	0.6%	0.2%	3.1%
	% of Institution Grant Recips	85.4%	13.7%	0.7%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.8%	1.0%	0.1%	0.0%	1.4%
	% of Institution Enrollment w/in Category	61.2%	46.6%	16.8%	13.9%	57.3%
Loans	# Borrowers	2,216	447	37	6	2,706
	% of UWS Borrowers w/in Category	3.4%	2.8%	0.6%	0.2%	3.1%
	% of Institution Borrowers	81.9%	16.5%	1.4%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.9%	1.3%	0.3%	0.1%	1.5%
	% of Institution Enrollment w/in Category	62.4%	59.7%	34.6%	16.7%	60.9%
	UW-Platteville	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,522	1,435	196	130	6,283
	% of UWS Total Aided w/in Category	5.3%	7.0%	2.7%	3.3%	5.4%
	% of Institution Total Aided	72.0%	22.8%	3.1%	2.1%	100.0%
	% of UWS Enrollment w/in Category	3.8%	4.2%	1.5%	1.2%	3.6%
	% of Institution Enrollment w/in Category	76.0%	70.7%	39.4%	27.7%	70.2%
Grants	# Grant Recipients	3,248	870	52	14	4,184
	% of UWS Grant Recips w/in Category	5.1%	6.9%	1.8%	0.7%	5.2%
	% of Institution Grant Recips	77.6%	20.8%	1.2%	0.3%	100.0%
	% of UWS Enrollment w/in Category	2.8%	2.5%	0.4%	0.1%	2.4%
	% of Institution Enrollment w/in Category	54.6%	42.8%	10.4%	3.0%	46.7%
Loans	# Borrowers	3,485	1,225	168	122	5,000
	% of UWS Borrowers w/in Category	5.4%	7.8%	2.8%	4.8%	5.6%
	% of Institution Borrowers	69.7%	24.5%	3.4%	2.4%	100.0%
	% of UWS Enrollment w/in Category	3.0%	3.6%	1.3%	1.1%	2.8%
	% of Institution Enrollment w/in Category	58.6%	60.3%	33.7%	26.0%	55.9%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2016-17

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-River Falls						
Totals	# Total Aided	2,209	2,242	114	183	4,748
	% of UWS Total Aided w/in Category	2.6%	11.0%	1.6%	4.6%	4.1%
	% of Institution Total Aided	46.5%	47.2%	2.4%	3.9%	100.0%
	% of UWS Enrollment w/in Category	1.9%	6.5%	0.9%	1.7%	2.7%
	% of Institution Enrollment w/in Category	83.9%	78.0%	55.1%	75.0%	79.7%
Grants	# Grant Recipients	1,676	1,323	21	53	3,073
	% of UWS Grant Recips w/in Category	2.6%	10.5%	0.7%	2.6%	3.8%
	% of Institution Grant Recips	54.5%	43.1%	0.7%	1.7%	100.0%
	% of UWS Enrollment w/in Category	1.4%	3.9%	0.2%	0.5%	1.7%
	% of Institution Enrollment w/in Category	63.7%	46.0%	10.1%	21.7%	51.6%
Loans	# Borrowers	1,647	1,859	104	147	3,757
	% of UWS Borrowers w/in Category	2.6%	11.8%	1.7%	5.8%	4.2%
	% of Institution Borrowers	43.8%	49.5%	2.8%	3.9%	100.0%
	% of UWS Enrollment w/in Category	1.4%	5.4%	0.8%	1.3%	2.1%
	% of Institution Enrollment w/in Category	62.6%	64.7%	50.2%	60.2%	63.1%
UW-Stevens Point						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,845	752	95	33	6,725
	% of UWS Total Aided w/in Category	6.9%	3.7%	1.3%	0.8%	5.8%
	% of Institution Total Aided	86.9%	11.2%	1.4%	0.5%	100.0%
	% of UWS Enrollment w/in Category	5.0%	2.2%	0.7%	0.3%	3.8%
	% of Institution Enrollment w/in Category	75.7%	66.2%	28.8%	48.5%	72.7%
Grants	# Grant Recipients	4,419	489	32	15	4,955
	% of UWS Grant Recips w/in Category	7.0%	3.9%	1.1%	0.7%	6.1%
	% of Institution Grant Recips	89.2%	9.9%	0.6%	0.3%	100.0%
	% of UWS Enrollment w/in Category	3.8%	1.4%	0.2%	0.1%	2.8%
	% of Institution Enrollment w/in Category	57.2%	43.0%	9.7%	22.1%	53.5%
Loans	# Borrowers	4,967	681	89	32	5,769
	% of UWS Borrowers w/in Category	7.7%	4.3%	1.5%	1.3%	6.5%
	% of Institution Borrowers	86.1%	11.8%	1.5%	0.6%	100.0%
	% of UWS Enrollment w/in Category	4.2%	2.0%	0.7%	0.3%	3.3%
	% of Institution Enrollment w/in Category	64.3%	59.9%	27.0%	47.1%	62.3%
UW-Stout						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,404	2,004	360	194	6,962
	% of UWS Total Aided w/in Category	5.2%	9.8%	4.9%	4.9%	6.0%
	% of Institution Total Aided	63.3%	28.8%	5.2%	2.8%	100.0%
	% of UWS Enrollment w/in Category	3.7%	5.8%	2.8%	1.8%	4.0%
	% of Institution Enrollment w/in Category	80.7%	68.4%	53.0%	41.5%	73.0%
Grants	# Grant Recipients	3,458	944	115	53	4,570
	% of UWS Grant Recips w/in Category	5.5%	7.5%	4.0%	2.6%	5.6%
	% of Institution Grant Recips	75.7%	20.7%	2.5%	1.2%	100.0%
	% of UWS Enrollment w/in Category	2.9%	2.8%	0.9%	0.5%	2.6%
	% of Institution Enrollment w/in Category	63.4%	32.2%	16.9%	11.3%	47.9%
Loans	# Borrowers	3,629	1,788	313	165	5,895
	% of UWS Borrowers w/in Category	5.6%	11.4%	5.3%	6.5%	6.6%
	% of Institution Borrowers	61.6%	30.3%	5.3%	2.8%	100.0%
	% of UWS Enrollment w/in Category	3.1%	5.2%	2.4%	1.5%	3.4%
	% of Institution Enrollment w/in Category	66.5%	61.0%	46.1%	35.3%	61.8%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2016-17

	UW-Superior	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	1,010	1,001	49	60	2,120
	% of UWS Total Aided w/in Category	1.2%	4.9%	0.7%	1.5%	1.8%
	% of Institution Total Aided	47.6%	47.2%	2.3%	2.8%	100.0%
	% of UWS Enrollment w/in Category	0.9%	2.9%	0.4%	0.5%	1.2%
	% of Institution Enrollment w/in Category	87.6%	82.8%	89.1%	83.3%	85.2%
Grants	# Grant Recipients	833	643	15	10	1,501
	% of UWS Grant Recips w/in Category	1.3%	5.1%	0.5%	0.5%	1.9%
	% of Institution Grant Recips	55.5%	42.8%	1.0%	0.7%	100.0%
	% of UWS Enrollment w/in Category	0.7%	1.9%	0.1%	0.1%	0.9%
	% of Institution Enrollment w/in Category	72.2%	53.2%	27.3%	13.9%	60.3%
Loans	# Borrowers	790	808	45	58	1,701
	% of UWS Borrowers w/in Category	1.2%	5.1%	0.8%	2.3%	1.9%
	% of Institution Borrowers	46.4%	47.5%	2.6%	3.4%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.4%	0.3%	0.5%	1.0%
	% of Institution Enrollment w/in Category	68.5%	66.8%	81.8%	80.6%	68.3%
	UW-Whitewater	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	7,146	1,316	441	97	9,000
	% of UWS Total Aided w/in Category	8.4%	6.5%	6.0%	2.5%	7.7%
	% of Institution Total Aided	79.4%	14.6%	4.9%	1.1%	100.0%
	% of UWS Enrollment w/in Category	6.1%	3.8%	3.4%	0.9%	5.1%
	% of Institution Enrollment w/in Category	76.3%	73.9%	44.5%	44.3%	72.9%
Grants	# Grant Recipients	4,851	596	106	26	5,579
	% of UWS Grant Recips w/in Category	7.7%	4.7%	3.7%	1.3%	6.9%
	% of Institution Grant Recips	87.0%	10.7%	1.9%	0.5%	100.0%
	% of UWS Enrollment w/in Category	4.1%	1.7%	0.8%	0.2%	3.2%
	% of Institution Enrollment w/in Category	51.8%	33.5%	10.7%	11.9%	45.2%
Loans	# Borrowers	6,026	1,179	394	78	7,677
	% of UWS Borrowers w/in Category	9.3%	7.5%	6.6%	3.1%	8.7%
	% of Institution Borrowers	78.5%	15.4%	5.1%	1.0%	100.0%
	% of UWS Enrollment w/in Category	5.1%	3.4%	3.1%	0.7%	4.4%
	% of Institution Enrollment w/in Category	64.4%	66.2%	39.8%	35.6%	62.2%
	UW Colleges	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,886	171	---	---	6,057
	% of UWS Total Aided w/in Category	7.0%	0.8%	---	---	5.2%
	% of Institution Total Aided	97.2%	2.8%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.0%	0.5%	---	---	3.4%
	% of Institution Enrollment w/in Category	45.9%	23.0%	---	---	44.7%
Grants	# Grant Recipients	4,651	136	---	---	4,787
	% of UWS Grant Recips w/in Category	7.3%	1.1%	---	---	5.9%
	% of Institution Grant Recips	97.2%	2.8%	---	---	100.0%
	% of UWS Enrollment w/in Category	4.0%	0.4%	---	---	2.7%
	% of Institution Enrollment w/in Category	36.3%	18.3%	---	---	35.3%
Loans	# Borrowers	3,277	106	---	---	3,383
	% of UWS Borrowers w/in Category	5.1%	0.7%	---	---	3.8%
	% of Institution Borrowers	96.9%	3.1%	---	---	100.0%
	% of UWS Enrollment w/in Category	2.8%	0.3%	---	---	1.9%
	% of Institution Enrollment w/in Category	25.6%	14.3%	---	---	25.0%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency, 2016-17

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW System	Total	\$863,378,522	\$251,924,353	\$128,083,752	\$65,663,403	\$1,309,050,030
	Grants	\$357,472,972	\$82,606,081	\$17,816,202	\$14,940,688	\$472,835,943
	Loans	\$497,487,600	\$166,837,836	\$109,890,176	\$50,471,231	\$824,686,843
UW-Madison	Total	\$148,273,522	\$88,365,066	\$65,259,266	\$40,955,939	\$342,853,793
	Grants	\$74,774,683	\$46,314,946	\$10,290,927	\$12,118,617	\$143,499,173
	Loans	\$71,237,403	\$41,309,739	\$54,711,595	\$28,622,978	\$195,881,715
UW-Milwaukee	Total	\$174,585,017	\$22,173,646	\$30,570,482	\$10,028,029	\$237,357,174
	Grants	\$71,464,148	\$6,022,096	\$4,704,449	\$1,763,078	\$83,953,771
	Loans	\$102,272,739	\$15,977,361	\$25,803,603	\$8,241,765	\$152,295,468
UW-Eau Claire	Total	\$53,336,489	\$18,494,463	\$2,262,015	\$1,671,691	\$75,764,658
	Grants	\$21,267,530	\$3,659,173	\$133,781	\$89,839	\$25,150,323
	Loans	\$31,236,447	\$14,556,341	\$2,119,895	\$1,581,852	\$49,494,535
UW-Green Bay	Total	\$41,182,965	\$4,086,387	\$1,782,817	\$461,498	\$47,513,667
	Grants	\$17,039,396	\$1,840,402	\$272,077	\$61,723	\$19,213,598
	Loans	\$23,697,690	\$2,228,488	\$1,502,890	\$399,775	\$27,828,843
UW-La Crosse	Total	\$55,282,284	\$11,550,845	\$5,408,541	\$3,022,162	\$75,263,832
	Grants	\$18,851,188	\$2,031,696	\$307,989	\$173,417	\$21,364,290
	Loans	\$36,024,509	\$9,447,957	\$5,100,552	\$2,848,745	\$53,421,763
UW-Oshkosh	Total	\$70,835,989	\$6,988,230	\$6,151,278	\$326,012	\$84,301,509
	Grants	\$24,166,733	\$1,816,829	\$564,426	\$24,981	\$26,572,969
	Loans	\$45,963,706	\$5,088,172	\$5,572,044	\$301,031	\$56,924,953
UW-Parkside	Total	\$27,661,804	\$5,523,862	\$534,536	\$93,361	\$33,813,563
	Grants	\$12,455,531	\$1,444,719	\$41,425	\$5,595	\$13,947,270
	Loans	\$15,057,449	\$4,044,932	\$493,111	\$87,766	\$19,683,258
UW-Platteville	Total	\$41,192,318	\$15,880,830	\$2,127,870	\$1,524,800	\$60,725,818
	Grants	\$15,453,501	\$3,413,512	\$242,950	\$49,550	\$19,159,513
	Loans	\$25,374,025	\$12,276,829	\$1,884,920	\$1,475,250	\$41,011,024
UW-River Falls	Total	\$20,642,495	\$20,722,545	\$1,534,274	\$2,216,718	\$45,116,032
	Grants	\$8,402,073	\$4,898,208	\$102,055	\$146,524	\$13,548,860
	Loans	\$11,942,572	\$15,612,760	\$1,431,357	\$2,066,989	\$31,053,678
UW-Stevens Point	Total	\$62,645,409	\$8,945,950	\$1,298,241	\$685,278	\$73,574,878
	Grants	\$24,968,285	\$2,151,439	\$111,546	\$70,659	\$27,301,929
	Loans	\$36,930,779	\$6,619,197	\$1,179,790	\$609,591	\$45,339,357
UW-Stout	Total	\$44,368,379	\$20,056,131	\$4,146,839	\$2,356,055	\$70,927,404
	Grants	\$15,745,719	\$3,267,839	\$501,633	\$209,918	\$19,725,109
	Loans	\$28,170,424	\$16,592,793	\$3,639,003	\$2,141,068	\$50,543,288
UW-Superior	Total	\$10,684,225	\$10,102,971	\$610,779	\$871,929	\$22,269,904
	Grants	\$4,743,233	\$2,995,864	\$23,449	\$49,325	\$7,811,871
	Loans	\$5,767,500	\$6,928,319	\$579,673	\$821,952	\$14,097,444
UW-Whitewater	Total	\$73,235,913	\$17,864,052	\$6,396,814	\$1,449,931	\$98,946,710
	Grants	\$24,887,271	\$2,264,602	\$519,495	\$177,462	\$27,848,830
	Loans	\$47,936,724	\$15,483,696	\$5,871,743	\$1,272,469	\$70,564,632
UW Colleges	Total	\$39,451,713	\$1,169,375	---	---	\$40,621,088
	Grants	\$23,253,681	\$484,756	---	---	\$23,738,437
	Loans	\$15,875,633	\$671,252	---	---	\$16,546,885

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, 2016-17

Program	\$ Million	Change From 2015-16		Program Description
		\$ Million	%	
Wisconsin Grant	\$61.0	\$5.28	9.5%	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	\$2.11	\$0.14	7.3%	Administered by HEAB. For very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$6.83	\$0.06	0.9%	Administered by UW System. Supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$4.74	\$0.01	0.2%	Administered jointly by HEAB and UW System. A merit-based scholarship program.
Tuition Assistance Grant	\$6.39	-\$0.88	-12.1%	UW System grant for resident undergraduates with need who don't qualify for a WHEG award.
Department of Vocational Rehabilitation	\$1.28	-\$0.42	-24.6%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.19	-\$0.06	-24.9%	Administered by HEAB. Provides need based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$3.81	-\$2.14	-36.0%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
National Guard Tuition Reimbursement	\$2.05	-\$0.08	-4.0%	Administered by the Department of Military Affairs. Available to Wisconsin National Guard members.
Wisconsin Educational Veterans Benefits	\$0.01	-\$0.01	-58.5%	Administered by the Department of Veterans Affairs. Programs are available to qualified veterans and family members.
Wisconsin GI Bill Supplemental Payment	\$1.10	\$0.02	1.6%	Administered by Department of Veterans Affairs to supplement 9/11 GI Bill benefits.
UW System Study Abroad Grant	\$1.10	\$0.05	4.6%	Administered by the UW System. Provides funding to students in study abroad programs.
Wisconsin Covenant Scholar's Grant	\$6.06	-\$2.71	-30.9%	HEAB grant awarded for Wisconsin Covenant Scholars.
Other Wisconsin Grants	\$11.19	\$10.53	1591.9%	Miscellaneous other Wisconsin grants.
Total	\$107.8	\$9.62	9.8%	

Appendix E
Pell Awards to UW System Undergraduates 2016-17

	Recipients	Avg. Grant	\$M	% UG Enroll
UW-Madison	4,049	\$3,979	\$16.1	13%
UW-Milwaukee	7,731	\$3,956	\$30.6	36%
UW-Eau Claire	2,414	\$3,805	\$9.2	24%
UW-Green Bay	2,014	\$3,573	\$7.2	30%
UW-La Crosse	2,091	\$3,773	\$7.9	21%
UW-Oshkosh	2,943	\$3,816	\$11.2	24%
UW-Parkside	1,918	\$3,925	\$7.5	45%
UW-Platteville	1,999	\$3,849	\$7.7	25%
UW-River Falls	1,620	\$3,847	\$6.2	30%
UW-Stevens Point	2,837	\$3,926	\$11.1	34%
UW-Stout	2,333	\$3,747	\$8.7	28%
UW-Superior	968	\$3,591	\$3.5	41%
UW-Whitewater	3,149	\$3,923	\$12.4	28%
UW Colleges	3,447	\$3,419	\$11.8	29%
UW System	39,513	\$3,825	\$151.1	26%

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.