



The University of Wisconsin System

Informational Memorandum

Student Financial Aid: 2017-18 Update

Highlights

What financial aid is available for UW students?

- UW System undergraduate and graduate students received \$1.3 billion in financial aid in 2017-18, a decrease of \$2.1 million from 2016-17.
- UW students received \$481.2 million in grant funding, a \$8.4 million (2%) increase.
- UW students borrowed \$813.7 million in student loans, a \$11.0 million (1%) decrease.
- UW students received \$12.1 million in Federal Work-Study and other work-study funding, a \$0.6 million (1%) increase.

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 11% of UW System financial aid.
- 13% of UW System financial aid was provided by private or community sources.

How many UW students receive financial aid?

- A total of 115,341 UW System students received financial aid, 66% of all students enrolled.
- 69% of undergraduate students, or 103,122 students, received financial aid.
- 46% of undergraduate and graduate students, or 79,266 students, received a grant.
- One half of all enrolled undergraduate and graduate students (49% or 85,223 students), borrowed from a student loan program in 2017-18.
- 5% of UW System undergraduate and graduate students (7,887) received a Federal Work-Study award or an award from another work-study program.
- 71% of resident baccalaureate degree recipients had loan debt at graduation. The average loan debt of these borrowers was \$30,724.

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

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OVERVIEW OF STUDENT FINANCIAL AID TRENDS

Overall, 115,341 UW students (66% of total enrollment) received \$1.3 billion in financial aid in 2017-18 (Table 1). Compared to 2016-17, the number of financial aid recipients decreased by 917, while dollars awarded decreased by \$2.1 million. Of all resident undergraduate students, 82,042 (71%) received financial aid.

Overall, the percentage of UW System students receiving aid is slightly higher than in 2008-09. Undergraduate resident students show a 2-percentage point increase during this period, from 69 percent to 71 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					
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	105,019	69%	84,632	72%	20,387	59%	11,239	47%	116,258	\$1,309.1	66%
17-18	103,122	69%	82,042	71%	21,080	60%	12,219	50%	115,341	\$1,307.0	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 11 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 2008-09 when 78 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. In 2017-18, UW System students received \$164.0 million, 13 percent of all financial aid, from "Other" sources, such as private or community funds.

Institutional grants and scholarships grew by \$10.0 million between 2016-17 and 2017-18. Since 2008-09, institutional scholarship awards have increased 146 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	%
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%
17-18	\$905.2	69%	\$99.6	8%	\$141.1	11%	\$164.0	13%	\$186.3	14%	\$96.4	7%	\$138.0	11%	\$60.5	5%

LOANS

Loan aid comprises the largest component of financial aid to UW students. Loans make up 62 percent of total financial aid dollars (Table 3). Almost three-quarters (74%) of financial aid recipients received a loan, and almost half (49%) of enrolled UW students borrowed in 2017-18. Overall, loan dollars disbursed increased by 8 percent since 2008-09. Funding through loans has increased by \$64 million since 2008-09.

**Table 3
UW System Distribution of Loans**

Year	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ % Total Aid
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%
17-18	85,223	74%	49%	\$813.7	62%

The Federal government is the primary source for student borrowing. In 2017-18, the Federal government provided 87 percent (30% 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 70 percent of student borrowing, or \$567.4 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								
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%
17-18	\$243.0	30%	\$464.2	57%	\$0.2	0.00%	\$3.1	0.4%	\$103.2	13%	\$813.7	100%

GRANTS

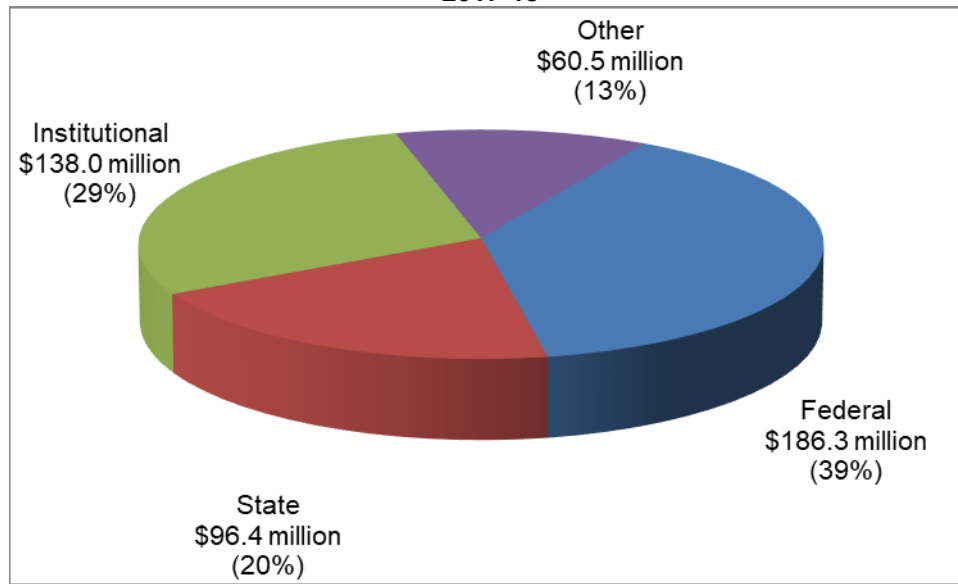
Grant aid comprises 37 percent of all financial aid dollars. This proportion has grown steadily in the last 10 years (Table 5). Almost 70 percent (69%) of financial aid recipients received a grant in 2017-18 and 46 percent of enrolled students received a grant. Since 2008-09, grant disbursements have increased by 62 percent, or \$184 million.

**Table 5
UW System Distribution of Grants**

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
17-18	79,266	69%	46%	\$481.2	37%

In 2017-18, Federal grants made up the largest source of grants (39%) received by UW students (Figure 1). Institutional grants were the second-largest grant category with 29 percent of all grants. State grants were 20 percent of all grants. Grants in the “Other” category (13% 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
2017-18



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 2017-18 (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
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%
17-18	29,611	\$2,033	\$60.2	26%
Change from 16-17	-2%	1%	-1%	0%

In 2017-18, the average Wisconsin Grant award was \$2,033. The \$60.2 million Wisconsin Grant appropriation for 2017-18 is a decline from the 2016-17 year, which was larger than the normal level of \$58.3 million due to a one-time rollover of funds. The decrease in Wisconsin Grant recipients is in line with the overall decline in Wisconsin resident undergraduate enrollment.

Table 7 shows that UW-Parkside had the highest proportion of resident undergraduates receiving a Wisconsin Grant award (41%), followed by UW-Superior (40%), UW-Milwaukee (35%), and UW-Stevens Point (33%). UW-Madison had the lowest proportion of Wisconsin Grant recipients (14%).

**Table 7
Wisconsin Grant Awards to UW System Wisconsin Resident Undergraduates
2017-18**

UW Institution	Recipients	Avg. Grant	Total \$ (Millions)	% Res UG Enroll
UW-Madison	2,791	\$2,084	\$5.8	14%
UW-Milwaukee	6,286	\$2,085	\$13.1	35%
UW-Eau Claire	1,797	\$2,010	\$3.6	26%
UW-Green Bay	1,607	\$2,021	\$3.2	26%
UW-La Crosse	1,548	\$2,015	\$3.1	20%
UW-Oshkosh	2,449	\$2,013	\$4.9	21%
UW-Parkside	1,377	\$2,106	\$2.9	41%
UW-Platteville	1,350	\$1,978	\$2.7	23%
UW-River Falls	785	\$1,996	\$1.6	29%
UW-Stevens Point	2,223	\$2,059	\$4.6	33%
UW-Stout	1,502	\$1,983	\$3.0	28%
UW-Superior	460	\$2,005	\$0.9	40%
UW-Whitewater	2,499	\$2,052	\$5.1	27%
UW Colleges	2,937	\$1,920	\$5.6	27%
UW System	29,611	\$2,033	\$60.2	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 2017-18 (Table 8). The average Pell award received by Wisconsin resident undergraduates increased slightly to \$3,950. The percentage of resident undergraduate recipients was unchanged.

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

Year	Recipients	Avg. Grant	\$M	% UG Res Enrollment
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%
17-18	33,657	\$3,950	\$132.9	29%
% Change from 16-17	-1%	4%	3%	--

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 2017-18, 39,746 UW System undergraduates received a Pell award and 15,994 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 \$3,957. The number of Pell awards has declined by over 9,400 since peak enrollment in 2011-12. The funding level for the SEOG program has changed very little for over the last decade and the average award in 2017-18 was \$639. 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
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
17-18	39,746	\$157.3	\$3,957	15,994	\$10.2	\$639	29,611	\$60.2	\$2,033

Table 10 shows the percentage of financial aid recipients participating in Federal and State need-based grant programs. In 2017-18, 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 \$
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%
17-18	34%	12%	14%	1%	26%	5%

WORK STUDY

In 2017-18, \$12.1 million was provided through Federal Work-Study and the Great Lakes Higher Education Commission Internship program. In 2017-18, 8,107 students (5%) participated in work-study programs, which accounted for 1 percent of all financial aid dollars (Table 11).

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

Year	Recipients	% Aid Recipients	% Enrollment	\$M	% Total Aid
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%
17-18	7,887	7%	5%	\$12.1	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 76 percent of undergraduate aid recipients were dependent in 2017-18 (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
2017-18**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergraduates	Resident	61,922	75%	14,903	18%	5,223	6%	82,048	100%
	Non-Resident	16,214	77%	2,096	10%	2,767	13%	21,077	100%
	Total Undergraduates	78,136	76%	16,999	16%	7,990	8%	103,125	100%
Graduates	Resident	4	0%	6,459	84%	1,193	16%	7,656	100%
	Non-Resident	1	0%	2,924	64%	1,635	36%	4,560	100%
	Total Graduates	5	0%	9,383	77%	2,828	23%	12,216	100%
Total		78,141	68%	26,382	23%	10,818	9%	115,341	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 2017-18 (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 49 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
2017-18

		# Recipients	% Aided	% Recipients of Enrolled	% Recipients with Need
Undergraduate	African American	4,244	4.1%	82%	92%
	Hispanic/Latino(a)	7,017	6.8%	71%	86%
	American Indian	449	0.4%	74%	84%
	Southeast Asian	2,772	2.7%	86%	96%
	Two or More Races-URM	2,522	2.5%	76%	84%
	<i>Underrepresented Minorities</i>	<i>17,004</i>	<i>16.5%</i>	<i>77%</i>	<i>89%</i>
	Hawaiian/Pacific Islander	87	0.1%	63%	82%
	Other Asian American	1,920	1.9%	50%	76%
	Two or More Races-non-URM	1,131	1.1%	60%	71%
	White/Unknown	82,728	80.4%	58%	70%
Total Undergraduate		102,870	100.0%	60%	73%
Graduate	African American	665	5.4%	69%	88%
	Hispanic/Latino(a)	704	5.8%	56%	78%
	American Indian	80	0.7%	65%	81%
	Southeast Asian	181	1.5%	68%	90%
	Two or More Races-URM	216	1.8%	66%	87%
	<i>Underrepresented Minorities</i>	<i>1,846</i>	<i>15.1%</i>	<i>63%</i>	<i>84%</i>
	Hawaiian/Pacific Islander	13	0.1%	50%	77%
	Other Asian American	379	3.1%	44%	73%
	Two or More Races-non-URM	98	0.8%	47%	68%
	White/Unknown	9,883	80.9%	40%	69%
Total Graduate		12,219	100.0%	42%	58%
Total	African American	4,909	4.3%	80%	91%
	Hispanic/Latino(a)	7,723	6.7%	70%	85%
	American Indian	529	0.5%	73%	84%
	Southeast Asian	2,953	2.6%	84%	95%
	Two or More Races-URM	2,738	2.4%	75%	84%
	<i>Underrepresented Minorities</i>	<i>18,850</i>	<i>16.4%</i>	<i>75%</i>	<i>88%</i>
	Hawaiian/Pacific Islander	100	0.1%	61%	81%
	Other Asian American	2,299	2.0%	49%	75%
	Two or More Races-non-URM	1,229	1.1%	59%	71%
	White/Unknown	92,611	80.5%	55%	70%
Total UW System		115,091	100.0%	58%	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 \$30,724 at graduation in 2017-18 (Table 14). Debt incurred at non-UW System institutions is not included. Seventy-one percent (71%) of resident undergraduate students who graduated in 2017-18 had loan debt at graduation, compared to 69 percent in 2008-09.

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
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%
17-18	14,568	71%	\$30,724	\$22,412	53%

Forty-six percent (46%) of UW Colleges associate degree recipients borrowed an average of \$14,661, 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 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	\$10,690	43%
17-18	610	46%	\$14,661	\$10,695	46%

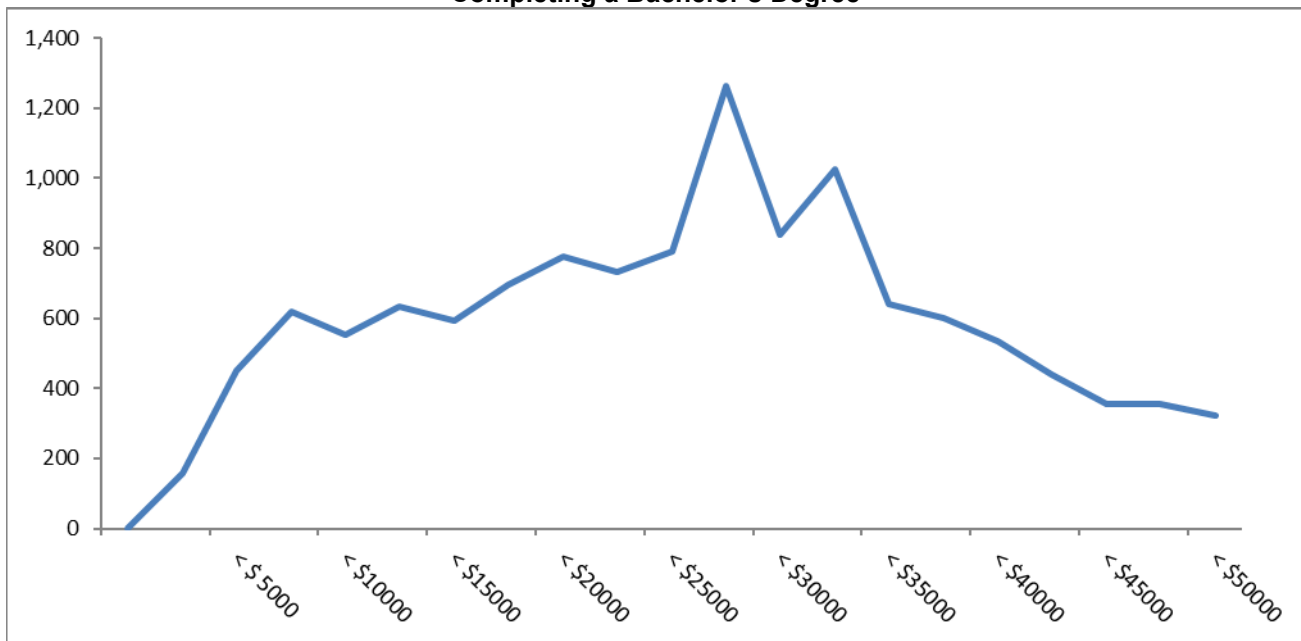
Average cumulative loan debt among borrowers at the UW four-year institutions was highest at UW-Milwaukee (Table 16). The highest percentage of Wisconsin resident graduates with loan debt was at UW-Superior (80%), while the lowest was at UW-Madison (57%).

Table 16
Cumulative Student Loan Debt for 2017-18
UW System Wisconsin Resident Undergraduates Completing a Bachelor's Degree

	Loan Recipients	% Grads with Loan Debt	Average Debt of Borrowers
UW-Madison	2,577	57%	\$29,810
UW-Milwaukee	2,559	79%	\$35,677
UW-Eau Claire	1,006	72%	\$27,394
UW-Green Bay	837	76%	\$26,310
UW-La Crosse	1,080	70%	\$29,104
UW-Oshkosh	1,465	76%	\$31,892
UW-Parkside	415	76%	\$28,947
UW-Platteville	763	70%	\$28,275
UW-River Falls	385	76%	\$27,068
UW-Stevens Point	1,077	76%	\$30,218
UW-Stout	823	74%	\$30,134
UW-Superior	172	80%	\$30,932
UW-Whitewater	1,386	75%	\$32,102
UW Colleges	23	74%	\$24,913
Total	14,568	71%	\$30,724

Figure 2 shows the distribution of cumulative loan debt among UW System Wisconsin resident undergraduates completing a degree. Of all graduates with debt in 2017-18, 2,181 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 2017-18
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 (5.1%) 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 (10.8%). Most UW graduates are committed to making their loan payments.

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

	2010	2011	2012	2013	2014	2015
UW System	5.3%	5.2%	4.7%	4.6%	5.0%	5.1%
National	14.7%	13.7%	11.8%	11.3%	11.5%	10.8%

Source: U.S. Department of Education.

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

Appendix A
UW System Financial Aid Dollars (in Millions) by Institution
2017-18

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	\$M	%	\$M	%	\$M	%
UW-Madison	\$22.0	\$13.6	\$97.8	\$25.5	\$159.0	33%	\$203.3	25%	\$4.3	36%	\$366.6	28%
UW-Milwaukee	\$45.7	\$21.2	\$10.7	\$4.0	\$81.5	17%	\$147.3	18%	\$1.0	8%	\$229.9	18%
UW-Eau Claire	\$10.8	\$5.9	\$5.4	\$4.5	\$26.7	6%	\$48.4	6%	\$1.1	9%	\$76.2	6%
UW-Green Bay	\$9.1	\$5.2	\$3.6	\$2.1	\$20.1	4%	\$28.4	3%	\$0.5	4%	\$49.0	4%
UW-La Crosse	\$9.1	\$5.5	\$2.4	\$4.1	\$21.2	4%	\$53.0	7%	\$0.4	4%	\$74.7	6%
UW-Oshkosh	\$12.8	\$7.2	\$3.3	\$2.5	\$25.7	5%	\$55.6	7%	\$0.7	5%	\$82.0	6%
UW-Parkside	\$8.4	\$4.1	\$0.5	\$0.9	\$13.9	3%	\$18.6	2%	\$0.1	1%	\$32.7	2%
UW-Platteville	\$8.0	\$4.0	\$2.8	\$2.8	\$17.6	4%	\$40.0	5%	\$0.6	5%	\$58.2	4%
UW-River Falls	\$7.1	\$2.6	\$2.2	\$2.3	\$14.2	3%	\$31.7	4%	\$0.5	4%	\$46.4	4%
UW-Stevens Point	\$12.6	\$6.6	\$2.9	\$4.3	\$26.4	5%	\$40.8	5%	\$0.9	8%	\$68.2	5%
UW-Stout	\$10.5	\$4.4	\$2.0	\$2.2	\$19.1	4%	\$49.4	6%	\$0.7	6%	\$69.2	5%
UW-Superior	\$4.1	\$1.3	\$1.4	\$0.8	\$7.6	2%	\$14.5	2%	\$0.4	3%	\$22.4	2%
UW-Whitewater	\$13.8	\$7.8	\$2.3	\$3.1	\$26.9	6%	\$68.4	8%	\$0.5	4%	\$95.8	7%
UW Colleges	\$12.3	\$7.0	\$0.7	\$1.3	\$21.3	4%	\$14.1	2%	\$0.4	3%	\$35.8	3%
UW System	\$186.3	\$96.4	\$138.0	\$60.5	\$481.2	100%	\$813.7	100%	\$12.1	100%	\$1,307.0	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 2017-18

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	82,042	21,080	7,658	4,561	115,341
	% of UWS Total Aided	71.1%	18.3%	6.6%	4.0%	100.0%
	% of UWS Enrollment	78.6%	61.6%	58.7%	40.5%	70.8%
Grants	# Grant Recipients	59,764	13,584	3,265	2,653	79,266
	% of UWS Grant Recips	75.4%	17.1%	4.1%	3.3%	100.0%
	% of UWS Enrollment	57.3%	39.7%	25.0%	23.6%	48.7%
Loans	# Borrowers	60,759	15,810	5,993	2,661	85,223
	% of UWS Borrowers	71.3%	18.6%	7.0%	3.1%	100.0%
	% of UWS Enrollment	58.2%	46.2%	45.9%	23.6%	52.3%
UW-Madison		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	12,890	5,207	2,894	2,688	23,679
	% of UWS Total Aided w/in Category	15.7%	24.7%	37.8%	58.9%	20.5%
	% of Institution Total Aided	54.4%	22.0%	12.2%	11.4%	100.0%
	% of UWS Enrollment w/in Category	12.3%	15.2%	22.2%	23.9%	14.5%
	% of Institution Enrollment w/in Category	66.6%	41.6%	65.6%	37.5%	54.5%
Grants	# Grant Recipients	10,241	3,872	1,494	1,957	17,564
	% of UWS Grant Recips w/in Category	17.1%	28.5%	45.8%	73.8%	22.2%
	% of Institution Grant Recips	58.3%	22.0%	8.5%	11.1%	100.0%
	% of UWS Enrollment w/in Category	9.8%	11.3%	11.5%	17.4%	10.8%
	% of Institution Enrollment w/in Category	52.9%	30.9%	33.9%	27.3%	40.4%
Loans	# Borrowers	7,876	2,912	2,186	1,225	14,199
	% of UWS Borrowers w/in Category	13.0%	18.4%	36.5%	46.0%	16.7%
	% of Institution Borrowers	55.5%	20.5%	15.4%	8.6%	100.0%
	% of UWS Enrollment w/in Category	7.5%	8.5%	16.8%	10.9%	8.7%
	% of Institution Enrollment w/in Category	40.7%	23.3%	49.6%	17.1%	32.7%
UW-Milwaukee		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	14,209	1,968	2,065	643	18,885
	% of UWS Total Aided w/in Category	17.3%	9.3%	27.0%	14.1%	16.4%
	% of Institution Total Aided	75.2%	10.4%	10.9%	3.4%	100.0%
	% of UWS Enrollment w/in Category	13.6%	5.8%	15.8%	5.7%	11.6%
	% of Institution Enrollment w/in Category	73.4%	15.7%	46.8%	9.0%	43.5%
Grants	# Grant Recipients	10,478	1,742	787	338	13,345
	% of UWS Grant Recips w/in Category	17.5%	12.8%	24.1%	12.7%	16.8%
	% of Institution Grant Recips	78.5%	13.1%	5.9%	2.5%	100.0%
	% of UWS Enrollment w/in Category	10.0%	5.1%	6.0%	3.0%	8.2%
	% of Institution Enrollment w/in Category	54.2%	13.9%	17.8%	4.7%	30.7%
Loans	# Borrowers	11,424	1,408	1,616	423	14,871
	% of UWS Borrowers w/in Category	18.8%	8.9%	27.0%	15.9%	17.4%
	% of Institution Borrowers	76.8%	9.5%	10.9%	2.8%	100.0%
	% of UWS Enrollment w/in Category	10.9%	4.1%	12.4%	3.8%	9.1%
	% of Institution Enrollment w/in Category	59.0%	11.2%	36.7%	5.9%	34.2%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2017-18**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Eau Claire						
Totals	# Total Aided	5,471	2,132	173	126	7,902
	% of UWS Total Aided w/in Category	6.7%	10.1%	2.3%	2.8%	6.9%
	% of Institution Total Aided	69.2%	27.0%	2.2%	1.6%	100.0%
	% of UWS Enrollment w/in Category	5.2%	6.2%	1.3%	1.1%	4.9%
	% of Institution Enrollment w/in Category	28.3%	17.0%	3.9%	1.8%	18.2%
Grants	# Grant Recipients	4,116	1,216	69	29	5,430
	% of UWS Grant Recips w/in Category	6.9%	9.0%	2.1%	1.1%	6.9%
	% of Institution Grant Recips	75.8%	22.4%	1.3%	0.5%	100.0%
	% of UWS Enrollment w/in Category	3.9%	3.6%	0.5%	0.3%	3.3%
	% of Institution Enrollment w/in Category	21.3%	9.7%	1.6%	0.4%	12.5%
Loans	# Borrowers	4,093	1,742	149	101	6,085
	% of UWS Borrowers w/in Category	6.7%	11.0%	2.5%	3.8%	7.1%
	% of Institution Borrowers	67.3%	28.6%	2.4%	1.7%	100.0%
	% of UWS Enrollment w/in Category	3.9%	5.1%	1.1%	0.9%	3.7%
	% of Institution Enrollment w/in Category	21.2%	13.9%	3.4%	1.4%	14.0%
UW-Green Bay						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,143	376	144	75	4,738
	% of UWS Total Aided w/in Category	5.0%	1.8%	1.9%	1.6%	4.1%
	% of Institution Total Aided	87.4%	7.9%	3.0%	1.6%	100.0%
	% of UWS Enrollment w/in Category	4.0%	1.1%	1.1%	0.7%	2.9%
	% of Institution Enrollment w/in Category	21.4%	3.0%	3.3%	1.0%	10.9%
Grants	# Grant Recipients	3,037	264	54	28	3,383
	% of UWS Grant Recips w/in Category	5.1%	1.9%	1.7%	1.1%	4.3%
	% of Institution Grant Recips	89.8%	7.8%	1.6%	0.8%	100.0%
	% of UWS Enrollment w/in Category	2.9%	0.8%	0.4%	0.2%	2.1%
	% of Institution Enrollment w/in Category	15.7%	2.1%	1.2%	0.4%	7.8%
Loans	# Borrowers	3,184	261	116	52	3,613
	% of UWS Borrowers w/in Category	5.2%	1.7%	1.9%	2.0%	4.2%
	% of Institution Borrowers	88.1%	7.2%	3.2%	1.4%	100.0%
	% of UWS Enrollment w/in Category	3.1%	0.8%	0.9%	0.5%	2.2%
	% of Institution Enrollment w/in Category	16.5%	2.1%	2.6%	0.7%	8.3%
UW-La Crosse						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,906	1,249	412	200	7,767
	% of UWS Total Aided w/in Category	7.2%	5.9%	5.4%	4.4%	6.7%
	% of Institution Total Aided	76.0%	16.1%	5.3%	2.6%	100.0%
	% of UWS Enrollment w/in Category	5.7%	3.6%	3.2%	1.8%	4.8%
	% of Institution Enrollment w/in Category	30.5%	10.0%	9.3%	2.8%	17.9%
Grants	# Grant Recipients	3,823	647	238	65	4,773
	% of UWS Grant Recips w/in Category	6.4%	4.8%	7.3%	2.5%	6.0%
	% of Institution Grant Recips	80.1%	13.6%	5.0%	1.4%	100.0%
	% of UWS Enrollment w/in Category	3.7%	1.9%	1.8%	0.6%	2.9%
	% of Institution Enrollment w/in Category	19.8%	5.2%	5.4%	0.9%	11.0%
Loans	# Borrowers	4,588	1,003	324	176	6,091
	% of UWS Borrowers w/in Category	7.6%	6.3%	5.4%	6.6%	7.1%
	% of Institution Borrowers	75.3%	16.5%	5.3%	2.9%	100.0%
	% of UWS Enrollment w/in Category	4.4%	2.9%	2.5%	1.6%	3.7%
	% of Institution Enrollment w/in Category	23.7%	8.0%	7.3%	2.5%	14.0%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2017-18**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Oshkosh						
Totals	# Total Aided	6,578	668	503	30	7,779
	% of UWS Total Aided w/in Category	8.0%	3.2%	6.6%	0.7%	6.7%
	% of Institution Total Aided	84.6%	8.6%	6.5%	0.4%	100.0%
	% of UWS Enrollment w/in Category	6.3%	2.0%	3.9%	0.3%	4.8%
	% of Institution Enrollment w/in Category	34.0%	5.3%	11.4%	0.4%	17.9%
Grants	# Grant Recipients	4,293	455	141	11	4,900
	% of UWS Grant Recips w/in Category	7.2%	3.3%	4.3%	0.4%	6.2%
	% of Institution Grant Recips	87.6%	9.3%	2.9%	0.2%	100.0%
	% of UWS Enrollment w/in Category	4.1%	1.3%	1.1%	0.1%	3.0%
	% of Institution Enrollment w/in Category	22.2%	3.6%	3.2%	0.2%	11.3%
Loans	# Borrowers	5,312	527	429	23	6,291
	% of UWS Borrowers w/in Category	8.7%	3.3%	7.2%	0.9%	7.4%
	% of Institution Borrowers	84.4%	8.4%	6.8%	0.4%	100.0%
	% of UWS Enrollment w/in Category	5.1%	1.5%	3.3%	0.2%	3.9%
	% of Institution Enrollment w/in Category	27.5%	4.2%	9.7%	0.3%	14.5%
UW-Parkside						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	2,790	573	46	18	3,427
	% of UWS Total Aided w/in Category	3.4%	2.7%	0.6%	0.4%	3.0%
	% of Institution Total Aided	81.4%	16.7%	1.3%	0.5%	100.0%
	% of UWS Enrollment w/in Category	2.7%	1.7%	0.4%	0.2%	2.1%
	% of Institution Enrollment w/in Category	14.4%	4.6%	1.0%	0.3%	7.9%
Grants	# Grant Recipients	2,087	379	15	14	2,495
	% of UWS Grant Recips w/in Category	3.5%	2.8%	0.5%	0.5%	3.1%
	% of Institution Grant Recips	83.6%	15.2%	0.6%	0.6%	100.0%
	% of UWS Enrollment w/in Category	2.0%	1.1%	0.1%	0.1%	1.5%
	% of Institution Enrollment w/in Category	10.8%	3.0%	0.3%	0.2%	5.7%
Loans	# Borrowers	2,077	452	41	7	2,577
	% of UWS Borrowers w/in Category	3.4%	2.9%	0.7%	0.3%	3.0%
	% of Institution Borrowers	80.6%	17.5%	1.6%	0.3%	100.0%
	% of UWS Enrollment w/in Category	2.0%	1.3%	0.3%	0.1%	1.6%
	% of Institution Enrollment w/in Category	10.7%	3.6%	0.9%	0.1%	5.9%
UW-Platteville						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,295	1,386	160	157	5,998
	% of UWS Total Aided w/in Category	5.2%	6.6%	2.1%	3.4%	5.2%
	% of Institution Total Aided	71.6%	23.1%	2.7%	2.6%	100.0%
	% of UWS Enrollment w/in Category	4.1%	4.1%	1.2%	1.4%	3.7%
	% of Institution Enrollment w/in Category	22.2%	11.1%	3.6%	2.2%	13.8%
Grants	# Grant Recipients	2,863	753	41	19	3,676
	% of UWS Grant Recips w/in Category	4.8%	5.5%	1.3%	0.7%	4.6%
	% of Institution Grant Recips	77.9%	20.5%	1.1%	0.5%	100.0%
	% of UWS Enrollment w/in Category	2.7%	2.2%	0.3%	0.2%	2.3%
	% of Institution Enrollment w/in Category	14.8%	6.0%	0.9%	0.3%	8.5%
Loans	# Borrowers	3,294	1,192	134	149	4,769
	% of UWS Borrowers w/in Category	5.4%	7.5%	2.2%	5.6%	5.6%
	% of Institution Borrowers	69.1%	25.0%	2.8%	3.1%	100.0%
	% of UWS Enrollment w/in Category	3.2%	3.5%	1.0%	1.3%	2.9%
	% of Institution Enrollment w/in Category	17.0%	9.5%	3.0%	2.1%	11.0%

Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2017-18

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-River Falls						
Totals	# Total Aided	2,255	2,339	129	169	4,892
	% of UWS Total Aided w/in Category	2.7%	11.1%	1.7%	3.7%	4.2%
	% of Institution Total Aided	46.1%	47.8%	2.6%	3.5%	100.0%
	% of UWS Enrollment w/in Category	2.2%	6.8%	1.0%	1.5%	3.0%
	% of Institution Enrollment w/in Category	11.7%	18.7%	2.9%	2.4%	11.3%
Grants	# Grant Recipients	1,682	1,404	36	45	3,167
	% of UWS Grant Recips w/in Category	2.8%	10.3%	1.1%	1.7%	4.0%
	% of Institution Grant Recips	53.1%	44.3%	1.1%	1.4%	100.0%
	% of UWS Enrollment w/in Category	1.6%	4.1%	0.3%	0.4%	1.9%
	% of Institution Enrollment w/in Category	8.7%	11.2%	0.8%	0.6%	7.3%
Loans	# Borrowers	1,634	1,926	101	143	3,804
	% of UWS Borrowers w/in Category	2.7%	12.2%	1.7%	5.4%	4.5%
	% of Institution Borrowers	43.0%	50.6%	2.7%	3.8%	100.0%
	% of UWS Enrollment w/in Category	1.6%	5.6%	0.8%	1.3%	2.3%
	% of Institution Enrollment w/in Category	8.4%	15.4%	2.3%	2.0%	8.8%
UW-Stevens Point						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,810	789	231	45	6,875
	% of UWS Total Aided w/in Category	7.1%	3.7%	3.0%	1.0%	6.0%
	% of Institution Total Aided	84.5%	11.5%	3.4%	0.7%	100.0%
	% of UWS Enrollment w/in Category	5.6%	2.3%	1.8%	0.4%	4.2%
	% of Institution Enrollment w/in Category	30.0%	6.3%	5.2%	0.6%	15.8%
Grants	# Grant Recipients	4,388	498	159	24	5,069
	% of UWS Grant Recips w/in Category	7.3%	3.7%	4.9%	0.9%	6.4%
	% of Institution Grant Recips	86.6%	9.8%	3.1%	0.5%	100.0%
	% of UWS Enrollment w/in Category	4.2%	1.5%	1.2%	0.2%	3.1%
	% of Institution Enrollment w/in Category	22.7%	4.0%	3.6%	0.3%	11.7%
Loans	# Borrowers	4,473	629	98	31	5,231
	% of UWS Borrowers w/in Category	7.4%	4.0%	1.6%	1.2%	6.1%
	% of Institution Borrowers	85.5%	12.0%	1.9%	0.6%	100.0%
	% of UWS Enrollment w/in Category	4.3%	1.8%	0.8%	0.3%	3.2%
	% of Institution Enrollment w/in Category	23.1%	5.0%	2.2%	0.4%	12.0%
UW-Stout						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	4,282	1,952	368	225	6,827
	% of UWS Total Aided w/in Category	5.2%	9.3%	4.8%	4.9%	5.9%
	% of Institution Total Aided	62.7%	28.6%	5.4%	3.3%	100.0%
	% of UWS Enrollment w/in Category	4.1%	5.7%	2.8%	2.0%	4.2%
	% of Institution Enrollment w/in Category	22.1%	15.6%	8.3%	3.1%	15.7%
Grants	# Grant Recipients	2,893	976	108	73	4,050
	% of UWS Grant Recips w/in Category	4.8%	7.2%	3.3%	2.8%	5.1%
	% of Institution Grant Recips	71.4%	24.1%	2.7%	1.8%	100.0%
	% of UWS Enrollment w/in Category	2.8%	2.9%	0.8%	0.6%	2.5%
	% of Institution Enrollment w/in Category	15.0%	7.8%	2.4%	1.0%	9.3%
Loans	# Borrowers	3,479	1,700	313	174	5,666
	% of UWS Borrowers w/in Category	5.7%	10.8%	5.2%	6.5%	6.6%
	% of Institution Borrowers	61.4%	30.0%	5.5%	3.1%	100.0%
	% of UWS Enrollment w/in Category	3.3%	5.0%	2.4%	1.5%	3.5%
	% of Institution Enrollment w/in Category	18.0%	13.6%	7.1%	2.4%	13.0%

**Appendix B
UW System Financial Aid Recipients by Institution, Level, and Residency for 2017-18**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
UW-Superior						
Totals	# Total Aided	1,003	975	104	89	2,171
	% of UWS Total Aided w/in Category	1.2%	4.6%	1.4%	2.0%	1.9%
	% of Institution Total Aided	46.2%	44.9%	4.8%	4.1%	100.0%
	% of UWS Enrollment w/in Category	1.0%	2.8%	0.8%	0.8%	1.3%
	% of Institution Enrollment w/in Category	5.2%	7.8%	2.4%	1.2%	5.0%
Grants	# Grant Recipients	809	627	34	28	1,498
	% of UWS Grant Recips w/in Category	1.4%	4.6%	1.0%	1.1%	1.9%
	% of Institution Grant Recips	54.0%	41.9%	2.3%	1.9%	100.0%
	% of UWS Enrollment w/in Category	0.8%	1.8%	0.3%	0.2%	0.9%
	% of Institution Enrollment w/in Category	4.2%	5.0%	0.8%	0.4%	3.4%
Loans	# Borrowers	759	791	92	77	1,719
	% of UWS Borrowers w/in Category	1.2%	5.0%	1.5%	2.9%	2.0%
	% of Institution Borrowers	44.2%	46.0%	5.4%	4.5%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.3%	0.7%	0.7%	1.1%
	% of Institution Enrollment w/in Category	3.9%	6.3%	2.1%	1.1%	4.0%
UW-Whitewater						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	6,966	1,292	429	96	8,783
	% of UWS Total Aided w/in Category	8.5%	6.1%	5.6%	2.1%	7.6%
	% of Institution Total Aided	79.3%	14.7%	4.9%	1.1%	100.0%
	% of UWS Enrollment w/in Category	6.7%	3.8%	3.3%	0.9%	5.4%
	% of Institution Enrollment w/in Category	36.0%	10.3%	9.7%	1.3%	20.2%
Grants	# Grant Recipients	4,659	601	89	22	5,371
	% of UWS Grant Recips w/in Category	7.8%	4.4%	2.7%	0.8%	6.8%
	% of Institution Grant Recips	86.7%	11.2%	1.7%	0.4%	100.0%
	% of UWS Enrollment w/in Category	4.5%	1.8%	0.7%	0.2%	3.3%
	% of Institution Enrollment w/in Category	24.1%	4.8%	2.0%	0.3%	12.4%
Loans	# Borrowers	5,744	1,169	394	80	7,387
	% of UWS Borrowers w/in Category	9.5%	7.4%	6.6%	3.0%	8.7%
	% of Institution Borrowers	77.8%	15.8%	5.3%	1.1%	100.0%
	% of UWS Enrollment w/in Category	5.5%	3.4%	3.0%	0.7%	4.5%
	% of Institution Enrollment w/in Category	29.7%	9.3%	8.9%	1.1%	17.0%
UW Colleges						
		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
Totals	# Total Aided	5,444	174	---	---	5,618
	% of UWS Total Aided w/in Category	6.6%	0.8%	---	---	4.9%
	% of Institution Total Aided	96.9%	3.1%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.2%	0.5%	---	---	3.4%
	% of Institution Enrollment w/in Category	28.1%	1.4%	---	---	12.9%
Grants	# Grant Recipients	4,395	150	---	---	4,545
	% of UWS Grant Recips w/in Category	7.4%	1.1%	---	---	5.7%
	% of Institution Grant Recips	96.7%	3.3%	---	---	100.0%
	% of UWS Enrollment w/in Category	4.2%	0.4%	---	---	2.8%
	% of Institution Enrollment w/in Category	22.7%	1.2%	---	---	10.5%
Loans	# Borrowers	2,822	98	---	---	2,920
	% of UWS Borrowers w/in Category	4.6%	0.6%	---	---	3.4%
	% of Institution Borrowers	96.6%	3.4%	---	---	100.0%
	% of UWS Enrollment w/in Category	2.7%	0.3%	---	---	1.8%
	% of Institution Enrollment w/in Category	14.6%	0.8%	---	---	6.7%

Appendix C
UW System Financial Aid Dollars by Institution, Level, and Residency, 2017-18

		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, 2017-18

Program	\$ Million	Change From 2016-17		Program Description
		\$ Million	%	
Wisconsin Grant	\$60.2	-\$0.75	-1.2%	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	\$2.13	\$0.03	1.3%	Administered by HEAB. For very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$6.57	-\$0.26	-3.8%	Administered by UW System. Supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$4.75	\$0.00	0.0%	Administered jointly by HEAB and UW System. A merit-based scholarship program.
Tuition Assistance Grant	\$6.35	-\$0.04	-0.6%	UW System grant for resident undergraduates with need who don't qualify for a WHEG award.
Department of Vocational Rehabilitation	\$1.10	-\$0.18	-14.1%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.23	\$0.05	25.7%	Administered by HEAB. Provides need based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$3.88	\$0.07	1.9%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
National Guard Tuition Reimbursement	\$2.11	\$0.06	2.7%	Administered by the Department of Military Affairs. Available to Wisconsin National Guard members.
Wisconsin Educational Veterans Benefits	\$0.04	\$0.03	339.8%	Administered by the Department of Veterans Affairs. Programs are available to qualified veterans and family members.
Wisconsin GI Bill Supplemental Payment	\$1.40	\$0.29	26.7%	Administered by Department of Veterans Affairs to supplement 9/11 GI Bill benefits.
UW System Study Abroad Grant	\$0.92	\$0.08	9.9%	Administered by the UW System. Provides funding to students in study abroad programs.
Wisconsin Covenant Scholar's Grant	\$4.16	-\$1.90	-31.4%	HEAB grant awarded for Wisconsin Covenant Scholars.
Other Wisconsin Grants	\$2.59	-\$8.61	-76.9%	Miscellaneous other Wisconsin grants.
Total	\$96.4	-\$11.14	-10.4%	

Appendix E
Pell Awards to UW System Undergraduates, 2017-18

	Recipients	Avg. Grant	\$M	% UG Enroll
UW-Madison	4,573	\$4,087	\$18.7	15%
UW-Milwaukee	7,569	\$4,080	\$30.9	35%
UW-Eau Claire	2,501	\$3,900	\$9.8	25%
UW-Green Bay	2,036	\$3,820	\$7.8	30%
UW-La Crosse	2,069	\$3,954	\$8.2	21%
UW-Oshkosh	2,932	\$3,996	\$11.7	23%
UW-Parkside	1,924	\$4,051	\$7.8	45%
UW-Platteville	1,964	\$3,856	\$7.6	25%
UW-River Falls	1,706	\$3,862	\$6.6	31%
UW-Stevens Point	2,702	\$4,244	\$11.5	33%
UW-Stout	2,315	\$3,768	\$8.7	28%
UW-Superior	938	\$3,800	\$3.6	40%
UW-Whitewater	3,184	\$4,063	\$12.9	28%
UW Colleges	3,326	\$3,491	\$11.6	28%
UW System	39,739	\$3,957	\$157.3	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. Default rates reported by the U.S. Department of Education are truncated to the tenths place and may slightly differ from the rates shown here, which are rounded.