FINANCIAL AID DATA UPDATE
FY 2014 FINANCIAL AID DISCUSSION
EDUCATION POLICY AND STUDENT LIFE
FY 2007 – FY 2013

Bowie State University (BSU)
Coppin State University (CSU)
Frostburg State University (FSU)
Salisbury University (SU)
Towson University (TU)
University of Baltimore (UB)
University of Maryland, Baltimore (UMB)
University of Maryland, Baltimore County (UMBC)
University of Maryland, College Park (UMCP)
University of Maryland Eastern Shore (UMES)
University of Maryland University College (UMUC)

Office of the Chief Operating Officer and
Vice Chancellor for Administration and Finance
University System of Maryland Office
March 2014

Financial Aid Report Data Tables Only

The original versions of the following data tables are found in the *Financial Aid Report FY 2007 – FY 2011* given to the USM Board of Regents Education Policy and Student Life Committee in October 2012. That complete report, as well as the date tables found here, provided updated data for the *USM FY 2004 Financial Aid Task Force* recommendations. As part of the FY 2014 ongoing financial aid study, the tables have been revised to display up-to-date trends and outcome information.

For the purposes of the discussion on March 4, 2014, the Committee will be briefed about the updated progress towards the *FY 2004 Financial Aid Task Force* recommendations. The data appear on pages 4-11. Additional financial aid aggregate data are also included in the appendix and included as reference.

Table 1
Total Financial Aid Provided to USM Students
FY 2007 to FY 2013

Undergraduate

FY	# of Recipients	Recipients as a % of FY Unduplicated Headcount	Total Amount Awarded	Average Award
2007	62,578	53%	$594,795,920	$9,505
2008	63,574	53%	$626,673,682	$9,857
2009	70,299	56%	$727,384,909	$10,347
2010	74,825	57%	$812,636,073	$10,860
2011	79,174	59%	$865,826,451	$10,936
2012	81,542	58%	$891,256,120	$10,930
2013	82,064	NA	$896,136,992	$10,920

Graduate

FY	# of Recipients	Recipients as a % of FY Unduplicated Headcount	Total Amount Awarded	Average Award
2007	21,190	46%	$372,535,182	$17,581
2008	22,442	47%	$424,752,376	$18,927
2009	25,220	49%	$499,684,884	$19,813
2010	28,333	52%	$566,542,813	$19,996
2011	30,506	55%	$618,472,892	$20,274
2012	30,899	55%	$637,793,523	$20,641
2013	30,194	NA	$609,204,140	$20,176

Source: MHEC Maryland Student Financial Support Reports and IPEDS Fiscal Year Headcount (FY 2013 unavailable at this time).

Table 1 displays the total financial aid awarded to undergraduates and graduates. It includes grants, scholarships, loans, and work study from federal, state, and institutional resources. Just over half of all students depend on financial aid.

Recommendation #1: Reduce the undergraduate student loan debt burden for the students from the lowest income.

Students from the lowest income will have debt that is 25% less than students from high incomes.

Table 2a
Average Indebtedness for Freshmen
First-Time, Full-Time, Degree Seeking Students
Fall 2004 – Fall 2012 Cohorts

		Non Pell				Pell Recipients				
Fall New Freshmen Cohort		**N**	**N-with Loans**	**Avg. Loan Per Student**	**Total Loans**	**N**	**N-with Loans**	**Avg. Loan Per Student**	**Total Loans**	**% Less than Non-Pell**
2004	Did not Graduate	3313	1613	$18,462	$29,778,825	1263	1004	$13,817	$13,872,402	25.2%
	Graduated (within 6 years)	6163	2900	$31,885	$92,465,941	1065	865	$24,878	$21,519,279	22.0%
2005	Did not Graduate	3713	1817	$18,186	$33,043,421	1408	1070	$13,342	$14,275,550	26.6%
	Graduated (within 6 years)	6305	3079	$32,655	$100,544,067	1060	876	$25,115	$22,000,797	23.1%
2006	Did not Graduate	3596	1761	$19,749	$34,778,820	1359	1050	$13,102	$13,757,983	33.7%
	Graduated (within 6 years)	6312	3084	$34,685	$106,969,648	1222	997	$25,272	$25,196,776	27.1%
2007	Did not Graduate	3486	1698	$19,475	$33,069,444	1437	1075	$14,518	$15,607,132	25.5%
	Graduated (within 6 years)	6706	3246	$36,407	$118,177,653	1264	1063	$26,744	$28,429,425	26.5%
2008	Did not Graduate	3868	2106	$21,807	$45,926,570	1593	1286	$15,486	$19,915,301	29.0%
	Graduated (within 5 years)	6344	3213	$36,981	$118,820,194	1140	938	$26,267	$24,638,947	29.0%
2009	Did not Graduate	5147	2776	$26,877	$74,611,620	2256	1827	$18,057	$32,991,591	32.8%
	Graduated (within 4 years)	4503	2081	$37,445	$77,923,662	737	558	$25,633	$14,303,578	31.5%
2010	Did not Graduate	8847	4314	$26,233	$113,169,263	3352	2703	$17,157	$46,377,345	34.6%
	Graduated (to-date)	114	53	$28,031	$1,485,695	18	15	$19,790	$296,856	29.4%
2011	Current Class	8783	4066	$19,906	$80,941,802	3113	2481	$12,720	$31,559,474	36.1%
2012	Current Class	8845	3751	$11,479	$43,059,618	3100	2257	$7,176	$16,197,355	37.5%

Note: Data are updated for Fall 2006 to Fall 2012. For new freshmen, Pell students are designated at entry. Consistent with the annual Board of Regents reports, "Retention and Graduation Rates of First-Time, Full-Time Degree-Seeking Undergraduate Students," the graduation rates are measured in a six-year window. The "Total Loans" is a cumulative total of all undergraduate loans expended to cover educational expenses during the students' academic career in a USM institution.

- Fall 2004 to Fall 2007 includes all students that graduated within 6 years of entry (standard calculation for graduation rates). Fall 2008 to Fall 2012 cohorts have students still enrolled and final graduation rates have not been calculated.
- Of the graduates (Fall 2004 to Fall 2007), the Pell recipients at entry have graduated with approximately 25% less debt than their peer counterparts who did not receive a Pell Grant at entry.
- Of the students still enrolled (Fall 2008-Fall 2012), the Pell students at entry carry a debt balance at least 25% less than their higher income peers.

Table 2b
Average Indebtedness for Transfers
Fiscal Year Maryland Community College Students
FY 2005 – FY 2013 Cohorts

		Non Pell				Pell Recipients				
Fiscal Year Transfer Cohort		**N**	**N-with Loans**	**Avg. Loan Per Student**	**Total Loans**	**N**	**N-with Loans**	**Avg. Loan Per Student**	**Total Loans**	**% Less than Non-Pell**
2005	Did not Graduate	3162	859	$15,318	$13,158,227	1202	1009	$18,814	$18,983,186	-22.8%
	Graduated (within 4 years)	2518	1087	$18,760	$20,392,277	1166	970	$19,053	$18,481,121	-1.6%
2006	Did not Graduate	3229	951	$15,250	$14,503,151	1286	1050	$18,714	$19,650,128	-22.7%
	Graduated (within 4 years)	2715	1136	$19,582	$22,244,908	1296	1078	$18,784	$20,249,572	4.1%
2007	Did not Graduate	3433	936	$14,791	$13,844,736	1388	1161	$18,235	$21,170,435	-23.3%
	Graduated (within 4 years)	2784	1149	$19,358	$22,242,573	1369	1117	$19,116	$21,352,987	1.3%
2008	Did not Graduate	3259	1020	$14,660	$14,953,518	1352	1111	$17,683	$19,645,748	-20.6%
	Graduated (within 4 years)	2817	1252	$20,886	$26,148,717	1565	1267	$19,657	$24,905,907	5.9%
2009	Did not Graduate	2770	1014	$15,038	$15,248,745	1714	1369	$21,075	$28,851,113	-40.1%
	Graduated (within 4 years)	2963	1277	$21,707	$27,720,196	2021	1556	$20,945	$32,589,714	3.5%
2010	Did not Graduate	2700	1016	$16,210	$16,469,075	1839	1419	$19,263	$27,334,434	-18.8%
	Graduated (within 4 years)	2763	1191	$22,456	$26,744,716	2154	1635	$21,477	$35,114,731	4.4%
2011	Did not Graduate	3516	1281	$17,224	$22,063,917	2552	1983	$17,483	$34,668,203	-1.5%
	Graduated (within 3 years)	2277	963	$20,960	$20,184,687	1694	1269	$18,702	$23,732,334	10.8%
2012	Did not Graduate	5649	2285	$15,420	$35,233,710	3901	2954	$13,051	$38,552,626	15.4%
	Graduated (to-date)	874	372	$18,625	$6,928,645	609	426	$15,994	$6,813,312	14.1%
2013	Current cohort	7509	3044	$8,519	$25,930,651	4370	3078	$6,983	$21,494,467	18.0%

Note: Data updated for FY 2009 to FY 2013. For MDCC transfers, the Pell students are determined if a Pell grant is received anytime during undergraduate career at USM. Consistent with the annual Board of Regents reports, "Transfers Students to the USM: Patterns of Enrollment and Success," the graduation rates of transfers are measured in a four-year window. The "Total Loans" is a cumulative total of all undergraduate loans expended to cover educational expenses during the students' academic career in a USM institution.

- FY 2005 to FY 2010 includes all students that graduated within 4-years of entry (standard calculation for transfer graduation rates). FY 2011 to FY 2013 cohorts have students still enrolled and final graduation rates have not been calculated.
- Of the graduates (FY 2005 to FY 2010), the Pell recipients (any time during UG career) graduated with approximately 1-5% less debt than their peer counterparts who did not receive a Pell Grant during their undergraduate career.
- While transfer Pell students did not have the same lower debt difference as their freshmen counterparts, it is important to note that all transfer graduates accumulate a much lower average loan debt balance from USM than their freshmen peers. [Note: USM does not have data for any loan debt prior to attending USM institutions.]

Recommendation #2: Targeting Funds to Need-Based Aid Institutional Aid

USM institutions will rebalance the amount of institutional aid to increase the proportion of need-based aid available to undergraduate students.

Table 3
Institutional Financial Aid Provided to Undergraduate Students in Fiscal Year
FY 2004 – FY 2013

	Need-Based		Merit/ Mission		Athletic		Total	
FY	$	%	$	%	$	%	$	%
2004	19,257,331	29%	37,954,310	58%	8,204,133	13%	65,415,774	100%
2005	21,632,488	31%	38,979,783	56%	9,034,627	13%	69,646,898	100%
2006	22,393,193	28%	46,644,974	59%	9,988,767	13%	79,026,934	100%
2007	30,592,763	34%	49,071,174	54%	10,525,326	12%	90,189,263	100%
2008	33,576,923	35%	51,970,177	54%	10,958,008	11%	96,505,108	100%
2009	37,083,884	36%	56,092,519	54%	11,196,404	11%	104,372,807	100%
2010	41,502,761	37%	58,458,019	52%	11,604,511	10%	111,565,291	100%
2011	41,628,704	38%	57,631,049	52%	11,605,557	10%	110,865,310	100%
2012	45,585,542	39%	59,851,952	51%	11,701,886	10%	117,139,380	100%
2013	48,350,691	39%	63,170,176	51%	12,419,582	10%	123,940,449	100%

Source: MHEC Maryland Student Financial Aid Information System
Note: Of the total increase in institutional aid, 50% of that increase went to need-based aid from FY 2004 to FY 2013. More recently, this rebalance has been accelerated to 58% from FY2009 to FY2013.

- Need-based aid as a proportion of total institutional aid increased +10% (29% in FY 2004 to 39% in FY 2013).
- Need-based aid more than doubled (+150%) from $19.2M in FY 2004 to $48.35M in FY 2013.
- Merit/Mission aid and athletic aid decreased as a proportion of institutional aid from FY 2004 to FY 2013

Recommendation #3: Targeting Percent of Need Met

USM institutions will strive to meet the 75th percentile of their peers for the percentage of need met.

Table 4
Trends in Percentage of Need Met
As Reported in U.S. News and World Report
FY 2013*

Average of Percent of Need Met of Students Who Received Need-Based Aid (First-Time Full-Time Freshman Only)	Avg % of Need Met	Avg of Peers	75% of Avg of Peers
USM Average	**53%**	**69%**	**77%**
Bowie State University	47%	74%	78%
Coppin State University	63%	68%	73%
Frostburg State University	62%	78%	89%
Salisbury University	53%	70%	81%
Towson University	57%	63%	70%
University of Baltimore	49%	57%	69%
University of Maryland-Baltimore County	63%	73%	80%
University of Maryland-College Park	66%	82%	83%
University of Maryland Eastern Shore	48%	64%	71%
University of Maryland-University College	26%	64%	77%

Source: Common Data Set (Question H2.i.) from www.bigfuture.collegeboard.org and websites of peer institutions as noted in detailed report. Note—these data included all types and sources of financial aid awards, and this would include loans. Loans are considered to meet financial need, thus if peer institutions use loans to meet need at greater rates, then the percent of need met will increase.

- Overall, USM institutions are not meeting the average of their peers nor the 75th percentile.
- One factor is the use of loans. The goal to reduce loan debt will impact the percentage of need met.

*See the Appendix Table E on page 17 for the full list of Peer Institutions and the percent of need met.

Recommendation #4: Balancing Need-Based and Non-Need-Based Institutional Financial Aid

Recommendation 4 of the USM Financial Aid Task Force directed institutions to "1) develop a plan to phase in the allocation of any new unrestricted institutional aid funds to need-based programs, 2) whenever possible, consider financial need in awarding merit aid, and 3) take additional proactive measures to increase the proportion of institutional aid allocated to need-based programs." This recommendation is operationally similar to Recommendation #2, but additionally looks at the institutional level to meet the recommendation.

Table 5a
Institutional Need-Based Undergraduate Financial Aid by USM Institution
FY 2011 - FY 2013

	FY 2011			FY 2012			FY 2013		
	Need-Based Institutional Aid	Total Institutional Aid	% Need-Based Inst Aid	Need-Based Institutional Aid	Total Institutional Aid	% Need-Based Inst Aid	Need-Based Institutional Aid	Total Institutional Aid	% Need-Based Inst Aid
BSU	$1,866,953	$4,836,842	39%	$1,928,794	$4,797,041	40%	$2,081,501	$5,289,391	39%
CSU	$240,723*	$2,055,033	12%	$987,325	$3,076,806	32%	$994,030	$3,176,715	31%
FSU	$2,140,689	$4,050,041	53%	$2,742,533	$4,392,362	62%	$2,734,180	$4,581,052	60%
SU	$1,783,074	$3,137,700	57%	$1,909,348	$3,653,848	52%	$2,367,580	$4,257,180	56%
TU	$12,780,349	$22,509,075	57%	$14,230,161	$24,674,249	58%	$14,522,929	$25,076,942	58%
UB	$871,698	$3,143,145	28%	$1,444,567	$3,862,193	37%	$1,285,002	$4,167,583	31%
UMB	$446,959	$446,959	100%	$503,336	$606,180	83%	$514,413	$621,532	83%
UMBC	$3,261,348	$19,236,787	17%	$2,958,262	$19,348,605	15%	$3,540,661	$21,267,994	17%
UMCP	$12,204,350	$38,886,039	31%	$12,275,760	$40,089,020	31%	$13,892,507	$42,613,307	33%
UMES	$4,114,581	$8,152,232	50%	$4,439,653	$8,607,406	52%	$4,355,840	$9,110,573	48%
UMUC	$1,917,980	$3,580,973	54%	$2,165,803	$4,031,670	54%	$2,062,054	$3,778,186	55%
USM	$41,628,704	$110,034,826	38%	$45,585,542	$117,139,380	39%	$48,350,697	$123,940,455	39%

*Note: Coppin did not expend nearly $1M in institutional aid in FY 2011. It was not intended. Corrective actions have been taken to prevent this from occurring again in the future.

Recommendation #5: Expand Aid to Maryland Community College Transfer Students

This recommendation was intended to increase institutional aid to Maryland Community College students.

Table 5b
Cumulative Institutional Aid Expended on New Freshmen Cohorts
Fall 2004 – Fall 2012

Cohort	N-Inst Aid (Any)	N-Inst Need	Inst Need Expended	N Inst Athletic	Inst Athletic Expended	N Inst Merit	Inst Merit Expended
2004	5257	3225	$15,927,767	261	$6,936,887	2649	$34,317,975
2005	6041	3361	$16,378,253	274	$7,832,401	3477	$46,895,317
2006	6151	3677	$21,396,165	278	$7,933,759	3347	$45,198,411
2007	6541	3874	$24,606,229	309	$9,665,578	3683	$46,383,854
2008	6768	4002	$25,603,605	275	$7,842,626	3884	$47,613,185
2009	6547	3803	$24,667,586	295	$7,846,008	3751	$49,842,100
2010	6194	3671	$19,651,779	260	$5,374,693	3299	$36,793,763
2011	5796	3228	$15,744,751	291	$4,718,869	3191	$27,478,073
2012	5530	2815	$9,779,138	238	$2,619,458	3054	$16,846,055

Note: Data updated for Fall 2006 to Fall 2012 cohorts. Students in each cohort must have received at least one award during their academic career to be included.

Table 5c
Cumulative Institutional Aid Expended on New MDCC Transfer Cohorts
Fiscal Year 2004 to Fiscal Year 2013

Cohort	N-Inst Aid (Any)	N-Inst Need	Inst Need Expended	N Inst Athletic	Inst Athletic Expended	N Inst Merit	Inst Merit Expended
2004	2009	1627	$4,041,478	29	$266,448	504	$2,055,368
2005	2318	1828	$4,902,779	19	$279,409	672	$2,881,361
2006	3071	2193	$6,101,051	12	$90,264	1351	$3,608,201
2007	2747	2170	$6,440,973	19	$294,967	942	$3,810,818
2008	3074	2291	$6,682,129	18	$300,894	1254	$4,330,253
2009	3269	2503	$7,663,088	19	$329,439	1284	$4,574,627
2010	3404	2481	$7,058,923	14	$163,673	1470	$4,916,824
2011	3271	2437	$7,116,901	12	$177,927	1334	$4,362,641
2012	3072	2167	$6,310,536	9	$120,788	1355	$4,324,324
2013	2234	1163	$2,425,231	11	$100,988	1260	$2,474,542

Note: Data updated for FY 2009 to FY 2013 cohorts. Students in each cohort must have received at least one award during their academic career to be included.

- In Table 5b (Freshmen Cohorts) and Table 5c (Transfer Cohorts), the amount of institutional aid expended on the cohort is displayed.
- Aggregate institutional aid from all sources has increased for MDCC students.

Table 6
MDCC Transfer Students and First-Time Full-Time Freshmen Cohorts
Pell Grant Recipients
Cumulative Institutional Aid Expenditures (To Date)

MDCC Transfer					Freshmen				
FY Cohort	**Pell Recipients**	**Received Inst Need**	**%**	**Inst. Need Expended**	**Fall Cohort**	**Pell Recipients**	**Received Inst Need**	**%**	**Inst. Need Expended**
2005	2368	1245	53%	$3,110,146	**2004**	2328	1661	71%	$9,291,738
2006	2582	1443	56%	$4,032,380	**2005**	2468	1676	68%	$8,900,221
2007	2757	1707	62%	$5,010,974	**2006**	2540	1942	76%	$12,359,696
2008	2917	1740	60%	$5,409,646	**2007**	2701	2016	75%	$14,161,333
2009	3735	2215	59%	$7,124,640	**2008**	2733	1976	72%	$13,806,116
2010	3993	2268	57%	$6,641,304	**2009**	2993	2012	67%	$14,142,121
2011	4236	2248	53%	$6,668,584	**2010**	3370	2245	67%	$12,784,897
2012	4510	1992	44%	$5,868,218	**2011**	3183	2137	67%	$10,618,286
2013	4370	1051	24%	$2,234,180	**2012**	3100	1749	56%	$6,352,105

Note: Transfer data updated for FY 2009 to FY 2013, and transfer Pell students are determined if awarded a Pell grant anytime during undergraduate career at USM. Freshmen data are updated for Fall 2006 to Fall 2012, and freshmen Pell students are determined if awarded a Pell at entry.

- Aggregate institutional aid has increased for MDCC student cohorts rising from $3.1M in FY 2005 to $6.7M in FY 2010 (the most recent graduating cohort of community college students). Because the students are still enrolled, the FY 2011 and FY 2012 may exceed the total institutional aid expended on the FY 2011 cohort.
- The percentage of students receiving aid from the fiscal year transfer cohorts also increased from 53% to 57% from FY 2005 to FY 2010, with a high of 62% in FY 2007.

Recommendation #6: Types of Financial Aid Awarded to Graduate Students

Recommendation 6 of the USM Financial Aid Task Force directed the institutions to allocate a portion of Perkins Loans to graduate/first-professional students. Perkins Loans are low-interest student loans awarded by colleges on the basis of need. College financial aid offices determine whether a student qualifies for federal Perkins Loans and decides the amount of the loan. Colleges that participate in the Perkins Loan Program have a limited amount of money they can distribute.

Table 7
Perkins Loan Dollars and Proportion Received by Graduate/First Professional Students
FY 2004, FY 2008, FY 2011, and FY 2013

	FY 2004		FY 2008		FY 2011		FY 2013	
	Total UG and Grad Perkins $	% to Grad/FP	Total UG and Grad Perkins $	% to Grad/FP	Total UG and Grad Perkins $	% to Grad/FP	Total UG and Grad Perkins $	% to Grad/FP
BSU	$107,782	0%	$271,541	0%	$40,527	0%	$70,500	0%
CSU	$337,193	10%	$109,300	4%	$34,025	0%	$139,908	0%
FSU	$276,678	0%	$316,584	0%	$110,881	0%	$176,068	0%
SU	$299,903	0%	$223,748	0%	$74,500	0%	$68,000	0%
TU	$4,265,707	18%	$3,818,419	23%	$2,056,337	36%	$1,704,927	79%
UB	$964,398	70%	$846,843	78%	$485,080	39%	$373,310	32%
UMB	$3,275,621	97%	$2,505,516	97%	$2,483,414	98%	$2,470,177	98%
UMBC	$380,950	0%	$254,016	2%	$277,128	0%	$300,000	3%
UMCP	$1,889,490	0%	$2,106,163	0%	$1,921,910	0%	$1,102,084	0%
UMES	$46,800	0%	$78,607	8%	59,500	27%	20,000	0%
UMUC	$305,149	9%	$144,071	20%	$127,581	45%	$78,000	15%
USM	$12,149,671	38%	$10,674,808	46%	$7,631,383	45%	$6,502,974	60%

Source: MHEC Student Financial Aid Information System

- The proportion of the Perkins Loans awarded to graduate students has increased from 38% in FY 2004 to 60% in FY 2013.
- Perkins Loans do not appear to be the solution to graduate aid as once recommended. The aid program has decreased in total dollars.
- In addition, loans awarded to graduate students are nearly $400M dollars. The FY 2013 $4M amount of low-interest Perkins Loans have, at best, a minimal impact on total debt for graduate students.
- Beginning in FY 2013, graduate students do not qualify for subsidized Stafford Loan Programs. This action will result in graduate/professional students accumulating debt faster, as the federal government will not be paying interest payments during enrollment.

APPENDIX TABLES

The original versions of the following data tables are found in the appendix of the *Financial Aid Report FY 2007 – FY 2011* given to the USM Board of Regents Education Policy and Student Life Committee in October 2012. As part of the FY 2014 ongoing financial aid study, the tables have been revised to display up-to-date trends and outcome information.

The previous tables were directly related to the *USM FY 2004 Financial Aid Task Force* recommendations. The following tables are not related to the recommendations with the exception Appendix Table E—institution by institution data for Recommendation #3. In general, the following tables provide aggregate award amounts by source and type for both undergraduates and graduates.

Table A
Total Financial Aid Provided to USM Students by Source of Aid
FY 2009 to 2013

Undergraduate

	Federal		State		Institutional		Private		Tuition Waivers		Total
FY	$	%	$	%	$	%	$	%	$	%	$
2009	446,231,354	61%	58,402,618	8%	104,372,807	14%	104,261,276	14%	14,116,854	2%	727,384,909
2010	537,064,033	66%	58,044,089	7%	111,565,291	14%	89,984,388	11%	15,978,272	2%	812,636,073
2011	594,319,940	69%	53,518,599	6%	110,865,310	13%	90,799,202	10%	16,323,400	2%	865,826,451
2012	609,133,719	68%	51,064,022	6%	117,139,380	13%	95,285,806	11%	18,633,193	2%	891,256,120
2013	599,051,969	67%	53,592,430	6%	123,940,455	14%	99,992,022	11%	19,560,116	2%	896,136,992

Note: SEOG included in Federal and Other Race/Desegregation included in State. Beginning in FY 03 Diversity Grants included in Institutional.

Graduate

	Federal		State		Institutional		Private		Tuition Waivers		Total
FY	$	%	$	%	$	%	$	%	$	%	$
2009	326,020,379	65%	3,321,990	1%	104,853,042	21%	24,025,505	5%	41,463,968	8%	499,684,884
2010	381,039,672	67%	3,132,311	1%	111,763,718	20%	21,919,232	4%	48,687,880	9%	566,542,813
2011	428,757,180	69%	2,653,686	0%	114,638,666	19%	22,982,921	4%	49,440,439	8%	618,472,892
2012	442,815,188	69%	2,633,827	0%	117,655,649	18%	23,991,959	4%	50,696,900	8%	637,793,523
2013	408,611,813	67%	2,842,028	0%	118,527,032	19%	25,723,684	4%	53,499,583	9%	609,204,140

Note: Remission of fees included in tuition waivers

Total

	Federal		State		Institutional		Private		Tuition Waivers		Total
FY	$	%	$	%	$	%	$	%	$	%	$
2009	772,251,733	63%	61,724,608	5%	209,225,849	17%	128,286,781	10%	55,580,822	5%	1,227,069,793
2010	918,103,705	67%	61,176,400	4%	223,329,009	16%	111,903,620	8%	64,666,152	5%	1,379,178,886
2011	1,023,077,120	69%	56,172,285	4%	225,503,976	15%	113,782,123	8%	65,763,839	4%	1,484,299,343
2012	1,051,948,907	69%	53,697,849	4%	234,795,029	15%	119,277,765	8%	69,330,093	5%	1,529,049,643
2013	1,007,663,782	67%	56,434,458	4%	242,467,487	16%	125,715,706	8%	73,059,699	5%	1,505,341,132

Source: MHEC Maryland Student Financial Support Reports/FAIS

Table B
Total Financial Aid Provided to Undergraduate Students by Type of Award
FY 2009 to FY 2013

	Grants		Loans		Scholarships		Work-Study		Total
FY	$	%	$	%	$	%	$	%	$
2009	164,742,170	23%	424,981,584	60%	117,693,319	17%	5,850,982	1%	713,268,055
2010	203,121,415	25%	466,211,359	59%	119,974,844	15%	7,350,183	1%	796,657,801
2011	220,714,224	26%	499,712,402	59%	121,356,635	14%	7,719,790	1%	849,503,051
2012	218,263,582	25%	523,536,599	60%	123,598,110	14%	7,224,636	1%	872,622,927
2013	223,920,413	26%	515,979,069	59%	129,341,004	15%	7,336,390	1%	876,576,876

Total Financial Aid to Undergraduate Students by Type of Award and Source
FY 2009 to FY 2013

	Federal		State		Institutional		Private		Total
FY	$	%	$	%	$	%	$	%	$
Grants									
2009	79,538,499	48%	46,423,605	28%	34,892,476	21%	3,887,590	2%	164,742,170
2010	112,574,890	55%	47,022,492	23%	38,361,852	19%	5,162,181	3%	203,121,415
2011	134,078,352	61%	43,499,841	20%	38,545,855	17%	4,590,176	2%	220,714,224
2012	130,963,330	60%	40,884,440	19%	42,187,998	19%	4,227,814	2%	218,263,582
2013	131,158,635	59%	43,751,926	20%	45,122,963	20%	3,886,889	2%	223,920,413
Loans									
2009	361,772,408	85%	0	0%	0	0%	63,209,176	15%	424,981,584
2010	417,424,102	90%	0	0%	0	0%	48,787,257	10%	466,211,359
2011	453,061,920	91%	0	0%	0	0%	46,650,482	9%	499,712,402
2012	472,681,279	90%	0	0%	0	0%	50,855,320	10%	523,536,599
2013	462,214,262	90%	0	0%	0	0%	53,764,807	10%	515,979,069
Scholarships									
2009	1,260,873	1%	11,979,013	10%	67,288,923	57%	37,164,510	32%	117,693,319
2010	2,855,767	2%	11,021,597	9%	70,062,530	58%	36,034,950	30%	119,974,844
2011	2,542,727	2%	10,018,758	8%	69,236,606	57%	39,558,544	33%	121,356,635
2012	1,662,018	1%	10,179,582	8%	71,553,838	58%	40,202,672	33%	123,598,110
2013	1,570,416	1%	9,840,504	8%	75,589,758	58%	42,340,326	33%	129,341,004
Work Study									
2009	3,659,574	63%	0	0%	2,191,408	37%	0	0%	5,850,982
2010	4,209,274	57%	0	0%	3,140,909	43%	0	0%	7,350,183
2011	4,636,941	60%	0	0%	3,082,849	40%	0	0%	7,719,790
2012	3,827,092	53%	0	0%	3,397,544	47%	0	0%	7,224,636
2013	4,108,656	56%	0	0%	3,227,734	44%	0	0%	7,336,390
Total All Types									
2009	446,231,354	63%	58,402,618	8%	104,372,807	15%	104,261,276	15%	713,268,055
2010	537,064,033	67%	58,044,089	7%	111,565,291	14%	89,984,388	11%	796,657,801
2011	594,319,940	70%	53,518,599	6%	110,865,310	13%	90,799,202	11%	849,503,051
2012	609,133,719	70%	51,064,022	6%	117,139,380	13%	95,285,806	11%	872,622,927
2013	599,051,969	68%	53,592,430	6%	123,940,455	14%	99,992,022	11%	876,576,876

Table C
Total Financial Aid to Undergraduate Students by Type of Award and Source
FY 2009 to FY 2013

	Need-Based						Non Need-Based					
	Federal	State	Institutional	Private	Total	% of	Federal	State	Institutional	Private	Total	% of
FY	$	$	$	$	$	Total Aid	$	$	$	$	$	Total Aid
Grants							**Grants**					
2009	75,431,086	46,423,605	34,892,476	3,887,590	160,634,757	23%	4,107,413				4,107,413	1%
2010	109,971,228	47,022,492	38,361,852	5,162,181	200,517,753	25%	2,603,662				2,603,662	0%
2011	130,380,153	43,499,841	38,545,855	4,590,176	217,016,025	26%	3,698,199				3,698,199	0%
2012	126,910,624	40,884,440	42,187,998	4,227,814	214,210,876	25%	4,052,706				4,052,706	0%
2013	127,161,299	43,751,926	45,122,963	3,886,889	219,923,077	25%	3,997,336				3,997,336	0%
Loans							**Loans**					
2009	139,952,432				139,952,432	20%	221,819,976			63,209,176	285,029,152	40%
2010	154,910,355				154,910,355	19%	262,513,747			48,787,257	311,301,004	39%
2011	170,660,267				170,660,267	20%	282,401,653			46,650,482	329,052,135	39%
2012	178,435,393				178,435,393	20%	294,245,886			50,855,320	345,101,206	40%
2013	177,467,630				177,467,630	20%	284,746,632			53,764,807	338,511,439	39%
Scholarships							**Scholarships**					
2009							1,260,873	11,979,013	67,288,923	37,164,510	117,693,319	17%
2010						2,855,	2,855,767	11,021,597	70,062,530	36,034,950	119,974,844	15%
2011							2,542,727	10,018,758	69,236,606	39,558,544	121,356,635	14%
2012							1,662,018	10,179,582	71,553,838	40,202,672	123,598,110	14%
2013							1,570,416	9,840,504	75,589,758	42,340,326	129,341,004	15%
Work Study							**Work Study**					
2009	3,659,574		2,191,408		5,850,982	1%						
2010	4,209,274		3,140,909		7,350,183	1%						
2011	4,636,941		3,082,849		7,719,790	1%						
2012	3,827,092		3,397,544		7,224,636	1%						
2013	4,108,656		3,227,734		7,336,390	1%						
Total All Types							**Total All Types**					
2009	219,043,092	46,423,605	37,083,884	3,887,590	306,438,171	43%	227,188,262	11,979,013	67,288,923	100,373,686	406,829,884	57%
2010	269,090,857	47,022,492	41,502,761	5,162,181	362,778,291	46%	267,973,176	11,021,597	70,062,530	84,822,207	433,879,510	54%
2011	305,677,361	43,499,841	41,628,704	4,590,176	395,396,082	47%	288,642,579	10,018,758	69,236,606	86,209,026	454,106,969	53%
2012	309,173,109	40,884,440	45,585,542	4,227,814	399,870,905	46%	299,960,610	10,179,582	71,553,838	91,057,992	472,752,022	54%
2013	308,737,585	43,751,926	48,350,697	3,886,889	404,727,097	46%	290,314,384	9,840,504	75,589,758	96,105,133	471,849,779	54%

Need-Based programs are: Federal Pell Grants, SEOG, Academic Competitiveness Grants, National SMART Grants, Perkins Loans, Stafford Subsidized Loans and Federal Work-Study /State Education Assistance Grants, Guaranteed Access Grants, Part-time Grants, Tolbert Grants and Early College Access Grants/Institutional Grants and Work-Study/Private grants

Table D
Total Financial Aid Provided to Graduate Students by Type of Award
FY 2009 to FY 2013

	Grants/Scholarships		Loans		Student Employment		Total
FY	$	%	$	%	$	%	$
2009	46,072,237	10%	325,230,931	71%	86,917,748	19%	458,220,916
2010	47,268,314	9%	377,826,229	73%	92,760,390	18%	517,854,933
2011	46,730,583	8%	426,282,545	75%	96,019,325	17%	569,032,453
2012	50,118,008	9%	440,451,719	75%	96,526,896	16%	587,096,623
2013	53,101,514	10%	407,892,939	73%	94,710,104	17%	555,704,557

Total Financial Aid to Graduate Students by Type of Award and Source
FY 2009 to FY 2013

	Federal		State		Institutional		Private		Total
FY	$	%	$	%	$	%	$	%	$
Grants/Scholarships									
2009	4,248,487	9%	3,321,990	7%	19,472,389	42%	19,029,371	41%	46,072,237
2010	4,256,500	9%	3,132,311	7%	21,142,413	45%	18,737,090	40%	47,268,314
2011	4,817,286	10%	2,653,686	6%	20,484,226	44%	18,775,385	40%	46,730,583
2012	5,076,937	10%	2,633,827	5%	22,845,220	46%	19,562,024	39%	50,118,008
2013	4,585,671	9%	2,842,028	5%	25,185,217	47%	20,488,598	39%	53,101,514
Loans									
2009	320,205,797	98%	0	0%	29,000	0%	4,996,134	2%	325,230,931
2010	374,585,087	99%	0	0%	59,000	0%	3,182,142	1%	377,826,229
2011	422,035,009	99%	0	0%	40,000	0%	4,207,536	1%	426,282,545
2012	435,912,384	99%	0	0%	109,400	0%	4,429,935	1%	440,451,719
2013	402,577,853	99%	0	0%	80,000	0%	5,235,086	1%	407,892,939
Student Employment									
2009	1,566,095	2%	0	0%	85,351,653	98%	0	0%	86,917,748
2010	2,198,085	2%	0	0%	90,562,305	98%	0	0%	92,760,390
2011	1,904,885	2%	0	0%	94,114,440	98%	0	0%	96,019,325
2012	1,825,867	2%	0	0%	94,701,029	98%	0	0%	96,526,896
2013	1,448,289	2%	0	0%	92,791,142	98%	0	0%	94,239,431
Total All Types									
2009	326,020,379	71%	3,321,990	1%	104,853,042	23%	24,025,505	5%	458,220,916
2010	381,039,672	74%	3,132,311	1%	111,763,718	22%	21,919,232	4%	517,854,933
2011	428,757,180	75%	2,653,686	0%	114,638,666	20%	22,982,921	4%	569,032,453
2012	442,815,188	75%	2,633,827	0%	117,655,649	20%	23,991,959	4%	587,096,623
2013	408,611,813	74%	2,842,028	1%	118,056,359	21%	25,723,684	5%	555,233,884

Note: Scholarship excludes tuition waivers.
Source: MHEC Maryland Student Financial Support Reports

Table E
Average of Percent of Need Met of Students Who Received Need-Based Aid
(First-Time Full-Time Freshman Only)
USM Institutions with Peers

	% Avg Need Met	Avg of Peers	75% of Peers
Bowie State University	**47**	**74**	**78**
Alabama A & M University	66		
Alabama State University	78		
Auburn University at Montgomery	*		
California State University-Bakersfield	72		
Columbus State University	71		
Indiana University-Southeast	92		
New Jersey City University	59		
Norfolk State University[2]	78		
Prairie View A & M University	*		
Sul Ross State University	77		
Coppin State University[1]	**63**	**68**	**73**
Albany State University	60		
Alcorn State University	49		
Augusta State University[3]	70		
Cheyney University of Pennsylvania[1]	87		
Henderson State University	81		
Louisiana State University-Shreveport	*		
Nicholls State University[1]	73		
University of North Carolina at Pembroke	68		
Virginia State University[1]	70		
Western New Mexico University	50		
Frostburg State University	**62**	**78**	**89**
Bridgewater State University	*		
Clarion University of Pennsylvania	53		
East Stroudsburg University of Pennsylvania	76		
Indiana University-South Bend	92		
Rhode Island College	73		
Sonoma State University	90		
SUNY College at Plattsburgh	82		
SUNY College at Potsdam	89		
University of Massachusetts-Dartmouth	84		
Western Connecticut State University	67		
Salisbury University	**53**	**70**	**81**
Bloomsburg University of Pennsylvania	48		
Millersville University of Pennsylvania	67		

Sonoma State University	90		
Southeast Missouri State University	57		
SUNY at Fredonia	65		
SUNY College at Oswego	77		
SUNY College at Plattsburgh	82		
University of Massachusetts-Dartmouth	84		
University of North Carolina at Wilmington	62		
University of Northern Iowa	69		
Towson University	**57**	**63**	**70**
Ball State University	65		
California State University-Sacramento	60		
East Carolina University	66		
Eastern Michigan University	70		
James Madison University	41		
Portland State University	74		
University of Massachusetts-Boston	92		
University of North Carolina at Charlotte	65		
University of Northern Iowa	69		
Western Kentucky University	30		
University of Baltimore[1]	**49**	**57**	**69**
Auburn University at Montgomery	*		
Citadel Military College of South Carolina	47		
Governors State University	*		
New Jersey City University	59		
Texas A & M University-Corpus Christi	28		
University of Houston-Clear Lake[4]	43		
University of Illinois at Springfield	73		
University of Michigan-Dearborn	76		
University of Wisconsin-Whitewater	60		
Western Connecticut State University	67		
University of Maryland-Baltimore County	**63**	**73**	**80**
Clemson University[1]	66		
Mississippi State University	63		
New Jersey Institute of Technology	66		
Oklahoma State University-Main Campus	79		
University of Arkansas	68		
University of California-Riverside	91		
University of California-Santa Cruz[1]	88		
University of Massachusetts Amherst	80		
University of Rhode Island	64		
University of Wyoming	67		

University of Maryland-College Park[1]	**66**	**82**	**83**
University of California-Berkeley	79		
University of California-Los Angeles[1]	83		
University of Illinois at Urbana-Champaign	66		
University of Michigan-Ann Arbor	82		
University of North Carolina at Chapel Hill	100		
University of Maryland Eastern Shore	**48**	**64**	**71**
Alabama A & M University	66		
Albany State University	60		
Alcorn State University	49		
California State University-Bakersfield	72		
Fort Valley State University[1]	45		
North Carolina A & T State University	80		
Prairie View A & M University	*		
South Carolina State University	*		
University of North Carolina at Pembroke	68		
Virginia State University[1]	70		
University of Maryland-University College	**26**	**64**	**77**
Boise State University	18		
California State University-Dominguez Hills	37		
California State University-Fullerton	84		
CUNY Bernard M Baruch College	71		
CUNY Lehman College	*		
CUNY Hunter College	77		
CUNY Queens College[1]	95		
Eastern Michigan University	70		
Florida Gulf Coast University	54		
Southern Connecticut State University	69		

SOURCE: Common Data Set (Question H2.i.) from www.bigfuture.collegeboard.org or as noted below.

[1]http://www.collegedata.com/

[2]https://www.nsu.edu/provost/oirp/common-data-set -- 2009-10 data

[3] http://www.aug.edu/institutional_research/Common_Data_Set.htm -- 2008-09 data

[4]https://secure.electroniccampus.org/campustour -- 2012-13 data, all full-time freshman