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(FORM UPDATED: 08/11/2010)

## WISCONSIN STATE LEGISLATURE ... PUBLIC HEARING - COMMITTEE RECORDS

### 2005-06

(session year)

### Assembly

(Assembly, Senate or Joint)

### Committee on Colleges and Universities...

#### COMMITTEE NOTICES ...

- Committee Reports ... **CR**
- Executive Sessions ... **ES**
- Public Hearings ... **PH**

#### INFORMATION COLLECTED BY COMMITTEE FOR AND AGAINST PROPOSAL

- Appointments ... **Appt** (w/Record of Comm. Proceedings)
- Clearinghouse Rules ... **CRule** (w/Record of Comm. Proceedings)
- Hearing Records ... bills and resolutions (w/Record of Comm. Proceedings)  
(**ab** = Assembly Bill)                      (**ar** = Assembly Resolution)                      (**ajr** = Assembly Joint Resolution)  
(**sb** = Senate Bill)                              (**sr** = Senate Resolution)                              (**sjr** = Senate Joint Resolution)
- Miscellaneous ... **Misc**

\* Contents organized for archiving by: Stefanie Rose (LRB) (November 2012)

## Assembly

### Record of Committee Proceedings

#### Committee on Colleges and Universities

##### Assembly Bill 895

Relating to: the maximum amount of a Wisconsin higher education grant.

By Representatives Ballweg, Kreibich, Boyle, Freese, Grigsby, Gronemus, Hines, Krawczyk, Loeffelholz, Molepske, Nischke, Pettis, Seidel, Sheridan, Shilling, Towns and Townsend; cosponsored by Senators Harsdorf, Darling, Coggs, Hansen, Miller, Risser, Roessler and Taylor.

December 29, 2005 Referred to Committee on Colleges and Universities.

January 10, 2006 **PUBLIC HEARING HELD**

Present: (10) Representatives Ballweg, Underheim, Nass, Jeskewitz, Towns, Lamb, Shilling, Schneider, Black, Molepske.  
Absent: (2) Representatives Kreibich and Boyle.

##### Appearances For

- Joan Ballweg, Madison — Rep., 41st Assembly District
- Kevin Reilly, Madison — President, UW System
- Jillian Jacklin, Madison
- Susan Fischer, Madison — UW Madison
- Connie Hutchison, Madison — EX. Sec., Higher Ed. Aids Board
- Brian Tanner, Madison — United Council of UW Students
- Joseph Long, Janesville — United Council & UW Rock County
- DJ Smith, Crandon — Forest County Potawatomi Community

##### Appearances Against

- None.

##### Appearances for Information Only

- None.

##### Registrations For

- Cedric Lawson, Racine
- Gestina Sewell, Milwaukee — UW Madison
- Sheila Harsdorf, 10th Sen. District — Sen., State Senate

- Don Nelson, Madison — UW Madison
- Marilyn Krump, Madison — University WI Colleges
- Joe Strohl, Madison — Menominee
- Taylour Johnsen, Madison — United Council of UW Students
- Samantha Ziesemer, Madison — Assoc. Students of Madison
- Dylan Roth, Madison — Assoc. Students of Madison
- Janice Tilly, Madison — Parent
- Andrew Lyons, Madison — WEAC
- Guillermo Cuactle Jr., WI — United Council
- Erica Dinkel- Smith, Menomonie

Registrations Against

- None.

January 24, 2006

**EXECUTIVE SESSION HELD**

Present: (12) Representatives Kreibich, Ballweg, Underheim, Nass, Jeskewitz, Towns, Lamb, Shilling, Schneider, Black, Boyle and Molepske.

Absent: (0) None.

Moved by Representative Jeskewitz, seconded by Representative Towns that **Assembly Bill 895** be recommended for passage.

Ayes: (12) Representatives Kreibich, Ballweg, Underheim, Nass, Jeskewitz, Towns, Lamb, Shilling, Schneider, Black, Boyle and Molepske.

Noes: (0) None.

PASSAGE RECOMMENDED, Ayes 12, Noes 0

Brad Hub  
Committee Clerk

## Vote Record Committee on Colleges and Universities

Date: Jan 24, 2006 AB 895

Moved by: Jesk      Seconded by: Towns

AB \_\_\_\_\_ SB \_\_\_\_\_ Clearinghouse Rule \_\_\_\_\_  
 AJR \_\_\_\_\_ SJR \_\_\_\_\_ Appointment \_\_\_\_\_  
 AR \_\_\_\_\_ SR \_\_\_\_\_ Other \_\_\_\_\_

A/S Amdt \_\_\_\_\_  
 A/S Amdt \_\_\_\_\_ to A/S Amdt \_\_\_\_\_  
 A/S Sub Amdt \_\_\_\_\_  
 A/S Amdt \_\_\_\_\_ to A/S Sub Amdt \_\_\_\_\_  
 A/S Amdt \_\_\_\_\_ to A/S Amdt \_\_\_\_\_ to A/S Sub Amdt \_\_\_\_\_

- Be recommended for:
- Passage       Adoption       Confirmation       Concurrence       Indefinite Postponement
  - Introduction       Rejection       Tabling       Nonconcurrence

<u>Committee Member</u>	<u>Aye</u>	<u>No</u>	<u>Absent</u>	<u>Not Voting</u>
<b>Representative Rob Kreibich, Chair</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Joan Ballweg</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Gregg Underheim</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Stephen Nass</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Suzanne Jeskewitz</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Debra Towns</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Andy Lamb</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Jennifer Shilling</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Marlin Schneider</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Spencer Black</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Frank Boyle</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Representative Louis Molepske</b>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Totals:**      \_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_      \_\_\_\_\_

Motion Carried       Motion Failed





# JOAN BALLWEG

PO Box 8952, State Capitol  
Madison, Wisconsin 53708-8952  
(608) 266-8077  
Toll-free: (888) 534-0041  
Rep.Ballweg@legis.state.wi.us

WISCONSIN STATE REPRESENTATIVE

41<sup>ST</sup> ASSEMBLY DISTRICT

**AB 895: Wisconsin Higher Education Grant (WHEG)  
Testimony by State Representative Joan Ballweg  
Before the Assembly Committee on Colleges and Universities  
January 10, 2006**

Thank you Chairman Kreibich and fellow committee members for holding this hearing on AB 895 concerning an increase in the maximum amount that a student can receive if they meet the requirements for the Wisconsin Higher Education Grant (WHEG). AB 895 focuses on the UW-WHEG program; a change in the maximum grant would not affect the grants or appropriations for the Technical Colleges or the private/independent colleges and universities.

Currently there are a total of 26,108 WHEG recipients within UW-System. Of that number, approximately 5,700 or 22% receive the maximum UW-WHEG award. A number of factors, including income, assets, and cost of education are taken into consideration when deciding on the amount of the award. Only the neediest students, those that have an expected family contribution of \$0, receive the maximum WHEG award.

Currently UW-Madison's tuition and fees are \$6,280, and with the maximum WHEG award of \$2,500 it only covers 40% of the cost that students have to face. At the other four-year institutions students pay on average \$5,322, and the maximum WHEG award only covers 47% of the total cost. Two years ago the WHEG grant would have covered 50% at Madison and 57% of the cost of education at other four year campuses.

AB 895 helps maintain an affordable higher education for the students that need it the most. With the funding increases in Act 100, this would help in providing more grant funding to those neediest students to help off-set expected tuition increases in Fall 2006. The maximum grant was last changed in July, 2003 from \$1800 to the current amount of \$2500. With past and future tuition increases the time is now to show our commitment to access to higher education by supporting this increase in WHEG.

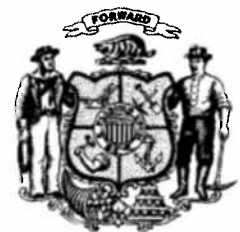
AB 895 has received bipartisan support. I hope this support will insure AB 895 a positive vote by this committee. By working together we can ensure an affordable education for the students that need our help the most.

I would like to thank UW-System and the Higher Education Aids Board for their support on this bill. Thank you for your time and consideration. If members of the committee have any questions, I would be happy to answer them now.





# WISCONSIN STATE LEGISLATURE



Testimony on AB 895  
Colleges and Universities Committee, Assembly  
By Andrea Duncan  
UW-Milwaukee student  
January 10, 2006

Members of the committee:

Good morning! My name is Andrea Duncan and I am a proud receiver of the WHEG grant. I'm a sophomore that attends the University of Wisconsin-Milwaukee for their Criminal Justice major with a minor in Sociology and Business. I would have loved to attend the hearing for the raising of the WHEG grant but due to work I'm unable to attend.

I'm writing this testimony in support of the WHEG grant. I have two older brothers, they and I have paid for college by ourselves with the assistance of grants and scholarships. My parents would like to help us out financially but they are even more financially challenged than we are which is saying a lot considering that Ramen noodles is a staple of my food diet, not joking, it really is. They do give me food every once in a while but I don't think that I should have to live on bread, Ramen and Kool-Aid for my whole college career. Thank the stars because one of my jobs is within the restaurant industry, which means that I'm able to have at least one good meal a day if I work. This time in my life my customers always say that it's the best time of my life but I ask how and why. I understand that in life everyone must struggle to achieve a higher form of and better life to be successful for that is the American way. Yet, when I take 16 to 18 credits a semester, work two almost full time jobs, volunteer at my old high school theatre program, trying to have a boyfriend, play rugby and still have a high academic standard i.e. study... where is the time for sleep. Any raise to the WHEG grant will greatly help my fellow WHEG grant recipients and myself, because it would mean maybe two less days at work or actually buying my textbooks. During this "winter break" between semesters I have been pulling 40 to 50 hour work weeks and during my one day off I picked up an extra shift so I could buy my textbooks on time. I'm not writing to present a sad song story but just the truth. I was not born to the middle class family or privilege but all I want to do is be an asset to society through the legal system. Yet, there are times within the last year that I considered dropping out because of the financial burden of college was getting too hard as in do I keep on struggling without a textbook so I can have food and heat or do I make a payment to the bursar office so I could register for next year. I'm asking the committee members to consider their college or higher education days in the view of today's struggle to survive. Could you please make my college experience better with at least including a piece of meat or a textbook with my Ramen.

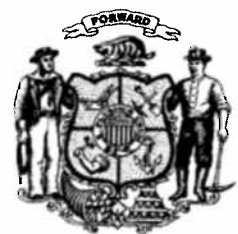
Thank you for considering to raise the WHEG grant but you need to understand that the grants need to be raised for how many bright minded people have you lost due to insufficient funding.

Thank you again,

Andrea Duncan  
(struggling student)



# WISCONSIN STATE LEGISLATURE



Testimony on AB 895  
Colleges and Universities Committee, Assembly  
By Joe Duncan  
UW-Parkside student  
January 10, 2006

Good morning,

My name is Joe Duncan, I'm the president of sacred circle, the Native American and indigenous student organization at the University of Wisconsin Parkside. I first want to apologize today for not being here to testify in person for this very important issue.

Myself just like many students during winter break are working long hours to pay for college. I may be one a lucky ones as I am soon graduating but many of my friends are just starting. I see the difficulty in their lives and in my own; balancing rent, working more than part-time, balancing a school schedule as well as being active student leader, trying to protect the voices that many times go unheard.

I also remember today many of my friends that didn't make it. Balancing the stress in their life, raising a family, and paying for college along with many mounting bill; college took a backseat. The awards of a college education can alleviate some of these burdens but as you would hear today, that road is becoming harder and harder to travel.

College culture jokes around the many foods we eat today including Ramen noodles. But the reality is that many students can't afford to eat much more than that. Now I am not trying to waste your time today telling a sappy story, this is reality. If a car breaks down, if your child gets sick, a unforeseen expense comes up, these and more without the safety net of the Wisconsin higher education grants can leave a student missing a semester or more of their studies. Many times of the student has also taken loans they would have to pay that back before returning.

From my personal experience, I understand that working longer hours delayed my graduation. No longer is a typical of the graduate within four years.

Today I will like you to consider raising the Wisconsin higher education grant for my friend who is a single-parent, for a friend who rations her insulin the month she has to buy books, for the father who is trying to learn new skills after 20 years of worked -now laid-off, for the state or Wisconsin that once valued education.

Thank you  
Joe Duncan  
969 Wood Rd #108  
Kenosha, WI 53144

UW-Parkside





January 10, 2006

Dear Committee Members:

Thank you for the opportunity to testify in favor of AB 895. My name is Susan Fischer and I am the director of the Office of Student Financial Services (aka the financial aid office) on the campus of the University of Wisconsin-Madison. I have worked for students in the financial aid profession for over 25 years.

In this year (2005-06) we have almost 2,700 Wisconsin resident undergraduate students benefiting from the Wisconsin Higher Education Grant. The total WHEG amount going to these needy Wisconsin students at UW-Madison is approximately \$4.6 million.

Of those 2700 students, 845 are students who have been able to demonstrate (and not easily so) a need for the maximum amount of WHEG. They received an annual WHEG award of \$2500 which is the current cap. This group represents 31% of our total WHEG recipient pool and 4.4% of our undergraduate resident student body. The current WHEG maximum represents not quite 40% of the annual fulltime resident tuition; or put another way, it represents approximately 7% of a very modest annual total cost of attendance.

These students are by my profession's definition the most financially needy of our resident population; many are the first in their families to attend college.

There has been a lot of interest, talk and concern about maintaining access and affordability for state residents to attend state schools. Raising the cap on the Wisconsin Higher Education Grant is one way to help the children of hard-working Wisconsin residents to get in the door of higher education, stay in and graduate with that precious degree. It is our experience that these recipients not only attend classes but work a job (or three) as well as borrow loans to assist in covering basic educational expenses. They take responsibility for their education and do not expect to have it handed to them on a silver platter. But they could sure use a bit more of a hand-up the educational ladder.

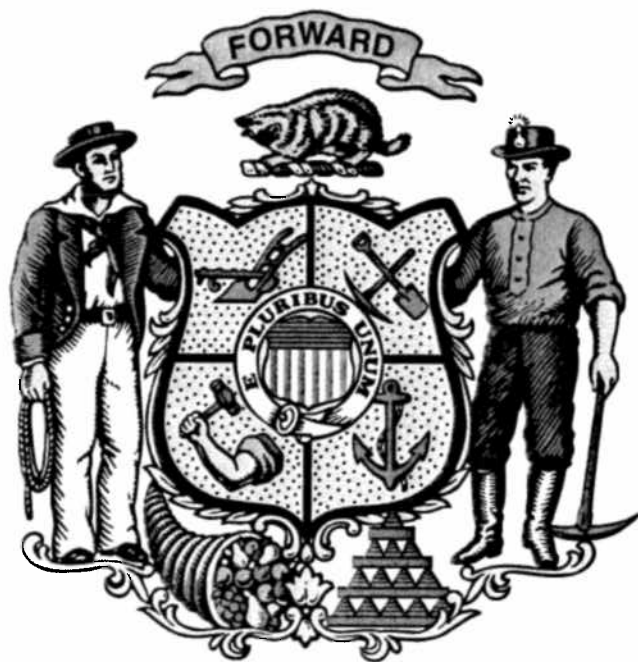
Increasing the cap for WHEG could help offset the increased costs of education for our most financially-at-risk Wisconsin students. I urge you to raise the cap for Wisconsin Higher Education Grant to \$3000, which when funding permits us, will allow UW-System financial aid offices to assist these students in affording a good Wisconsin education.

Thank you for your time and attention.

Susan Fischer

Office of Student Financial Services  
Susan Fischer, Director

University of Wisconsin-Madison 432 North Murray Street Madison, Wisconsin 53706-1496  
608/263-3202 Fax: 608/262-9068 Email: susan.fischer@finaid.wisc.edu



Good morning/ afternoon

My name is Jillian Jacklin and I am a senior at UW-Madison. I am majoring in International Studies, Spanish, and History. I was selected for the FastTrak program which is a program to give special funds to students who come from situations of high need. Neither one of my parents have a college degree, and while they would love to help me with my education the means are simply not there. My parents are divorced, my brother has medical problems, and my father recently suffered a stroke. As a result, my college education is my own responsibility, and while I work two jobs, without the FastTrak program and grants like WHEG I would graduate with a considerable amount of debt.

Each year that I have attended UW costs have increased, and federal grants have not increased accordingly. Without state grants like WHEG I would not be able to meet my costs.

Last Spring I had the opportunity to study abroad in Quito, Ecuador for a semester, and it was a wonderful experience. Luckily the state offered other grants to help cover study abroad costs. Even with the aid that I receive from FastTrak I had to take out loans to cover my costs.

Hence, I think that students would benefit from an increase in WHEG.

Thank you for your time.

Jillian Jacklin





Testimony on AB 895  
Colleges and Universities Committee, Assembly  
By Joe Long  
UW-Rock student, member of Student Senate  
January 10, 2006

Chairman Kreibich and members of the committee,

Hello. My name is Joseph Long, and I am a student of UW Rock County majoring in Political Science and minoring in Sociology. I'd like to thank all of you for letting me speak on behalf of increasing the Wisconsin Higher Education Grant today, which I am a recipient of.

Born and raised throughout many parts of Wisconsin, I started at Rock County in hopes of using it as a stepping stone for pre-law. As a member of student Senate for my campus and a member of the board for United Council I have tried to be as interactive within our legislative affairs as possible while maintaining my academic honors standing. One day, if fortune favors me, I'd like to see myself among all of you as a peer.

I gave up a lot of things to ensure that I would have a good shot at my future. I changed cities just as many students must. I've gone periods of time with little or no money, eating dollar burgers or pasta concoctions that made Chef Boyardee look like a four course meal.

And while the WHEG does not cover food or extraneous expenses I can say for certain that I along with many other students rely on it to cover some of the base costs that come with attending every college. With recent tuition hikes, possible cuts to other aid programs, and a rising standard of living, we are going to need increases like this merely to scrape by. Without this grant, and without the increase that is long overdue, I believe you would be doing a great disservice to good men and women who only want an education beyond the mediocre.

I hope that this body can look past the bottom line and realize that this isn't money that will go to waste. It is an investment on the future, and like all investments I do not expect you to go without a return. The students, educated and willing, will yield a far brighter future than anything else that you could spend this money on.

I urge you to support AB 895.

Thank you for your time and consideration.



**Testimony, AB 895  
Colleges and Universities Committee  
Kevin P. Reilly, President  
University of Wisconsin System  
412 East State Capitol  
January 10, 2006**

Good morning Representative Kreibich and members of the committee, and a happy 2006 to all of you. It is a new year, and with it comes the hope of progress and prosperity. I look forward to working with each of you – and all your legislative colleagues – on efforts to ensure all of our students succeed, to help Wisconsin families afford a quality public higher education, and to move the great state of Wisconsin forward.

The opportunity to be here this morning to express the university's strong support for Assembly Bill 895 is a good place to begin, and I thank you for allowing me to speak about this important legislation. My UW System colleagues and I, but more importantly many of our students and their families, appreciate the strong, bipartisan support for increasing the maximum amount of the Wisconsin Higher Education, or WHEG, grant.

The Board of Regents and I are, and have been, deeply committed to keeping a UW education affordable for the majority of Wisconsin families. Like many of you, we are concerned that access for our lowest-income families is becoming increasingly difficult. I believe that as the state's premier developer of human potential, we have a responsibility to make sure every person has access to higher education, and the capacity to realize his or her ambitions and dreams.

We know, too, that our financial aid programs have not kept pace with tuition increases, and that more and more of our students and their families are taking out loans to pay for higher education. And we know that by increasing the number of baccalaureate degree holders in Wisconsin, we can increase the state's per capita income, generate more tax revenues, and build the 21st century economy that will keep Wisconsin viable and vital.

I believe that the promise of this university is the hope of Wisconsin's future. I know that, together, we can make the dream of a university degree a reality for all Wisconsin residents who want to work to earn one, regardless of wealth.

A good place to begin is by increasing the maximum WHEG award from the current \$2,500 to \$3,000. As many of you know, the average tuition and fees for resident undergraduates at UW System campuses have increased more rapidly than the average state need-based grant. Between 2001 and 2004, while the WHEG grant has increased less than \$300, our average resident undergraduate tuition and fees have increased by approximately \$1500.

Our very neediest students – those whose expected family contribution to their education is nothing – zero – will receive the maximum WHEG award. Unless we increase the WHEG maximum, these nearly 6,000 students will be facing a tuition increase without a corresponding increase in their WHEG award. Some of them may stop going to college altogether, and that’s something none of us wants to see happen.

Not only can this legislation send a strong message to these students and their families, but it can also help to reassure our fellow citizens who doubt their ability to afford a UW education for themselves or their children.

We can do better for Wisconsin by actively addressing these issues with the state’s future in mind. I know we will be having more conversations about access and affordability, and I’ve challenged the Board of Regents to “think big” when it comes to initiatives regarding tuition and financial aid. We will welcome your input and counsel.

We can begin to send these positive messages today by supporting the passage of AB 895. I again thank this committee for the opportunity to express our support, and I want to especially acknowledge those committee members – Representatives Ballweg, Boyle, Kreibich, Molepske, Schilling, and Towns – who introduced this legislation. I do hope that you and your fellow legislators can move quickly to pass this bill before March 2006 when the WHEG appropriations for the 2006-07 academic year are set.

I am optimistic that these discussions, and those to follow in the future, will benefit Wisconsin’s families in their pursuit of a quality educational experience. With your help, we can deliver what Wisconsin’s bright future will require.

I’ll be glad to respond to any questions, and in doing so, I should mention that I am joined today by several of my colleagues and many of our students, including Susan Fisher, UW-Madison financial aid director, Sharon Wilhelm, UW System associate vice president for policy analysis and research, Connie Hutchinson, executive secretary of HEAB, Brian Tanner of United Council and several UW students. Mr. Chair, I believe you have all of their names and will call on them to address the committee.



Testimony on AB 895  
By Gestina Sewell  
Legislative Affairs Chair, Associated Students of Madison  
January 10, 2006

Good morning, my name is Gestina Sewell. I would like to first thank you all for the opportunity to speak here today. As the Legislative Affairs Chair of the Associated Students of Madison and the representative of over 40,000 students on the UW-Madison campus, it is very important for me to speak in support of AB 895.

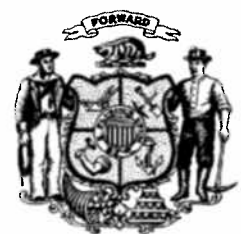
Since the summer of 2005, I have gotten numerous emails and phone calls from students who are concerned that they will not be able to continue their education at the UW. Many students' higher education careers are in jeopardy. As students' tuition continue to increase there is not an increase in the financial aid they receive. It is not right for a student who is trying to achieve academically to have to choose between doing his or her laundry or eating because he or she do not have enough money to do both. A professor does not often give extensions to a student for a late assignment because the student decided he or she could not go on without at least a few hours of sleep after working two jobs.

I came here today to ask for an increase of the maximum Wisconsin Higher Education Grant (WHEG) award to \$3000 from \$2500. This \$500 may mean a difference in whether a student will be able to attend a higher education institute or if they have to leave one.

Thank you for your time and consideration.



WISCONSIN STATE LEGISLATURE







# Forest County Potawatomi Community

P.O. BOX 340 • Crandon, WI 54520

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Testimony before the Assembly Committee on Colleges and Universities

January 10, 2006

11:00 AM

State Capitol, Room 412 East

Daniel "DJ" Smith, Director of Education  
Forest County Potawatomi Community

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Good morning Chairman Kreibich and members of the Committee on Colleges and Universities. Thank you for the opportunity to be here today to testify in favor of AB 895. This legislation would increase the Wisconsin Higher Education Grant from \$2,500 to \$3,000.

My name is DJ Smith and, as the Education Director for the Forest County Potawatomi Community, I am very familiar with the challenges students face in pursuing a college education. I believe that AB 895 is important in alleviating some of the financial challenge for lower income students in Wisconsin.

The cost of attending college has increased considerably. According to recent news reports, UW System tuition increased by nearly 100 percent between 1997 and 2004. At the same time, the per cent of incoming freshman from low-income families declined by 10%. We are failing these students who work hard and are accepted into Wisconsin's competitive and prestigious university system by making it impossible for them to pay for their place in class.

As an educational administrator, I have seen many Wisconsin students who face obstacles in pursuing higher education. Native American students have historically faced even greater social and financial obstacles. The number of Native American students achieving college degrees – or even attending a four-year college – is disproportionately low. In the three Forest County school districts where the majority of Potawatomi students are enrolled, the percentage of Native American students who attend a four-year college averages 25%. In contrast, the statewide average of students who attend a four-year college is 50%.

We need to undertake this opportunity to make higher education possible for every student who achieves admission to public institutions or tribally controlled colleges. I believe that AB 895 is an important step in removing financial obstacles and providing opportunity and encouragement toward higher education. I realize these are tight fiscal times; however, this investment in education will benefit the state in the long run. All students who pursue higher education can make a contribution to our state – not just those from higher income families.

I ask for your support on AB 895. Thank you and I would be happy to address any questions at this time.





# United Council

of University of Wisconsin Students, Inc.

14 W. Mifflin Street, Suite 212, Madison, WI 53703-2568 Phone (608) 263-3422 Fax (608) 265-4070

Testimony on AB 895  
Colleges and Universities Committee, Assembly  
By Brian Tanner  
Legislative Affairs Director, United Council of UW Students  
January 10, 2006

Chairman Kreibich and members of the committee,

Thank you for the opportunity to address legislation today which increases the maximum award size for the Wisconsin Higher Education Grant (WHEG) to \$3000 from the current cap of \$2500. As the Legislative Affairs Director for the United Council of UW Students, I am here representing over 140,000 students on 24 UW campuses across our state. There are two main points I encourage you to consider as students urge you to support AB 895.

One, students from hard-working Wisconsin families struggle to afford a University of Wisconsin education. The percentage of students from Wisconsin families in the bottom two family income quintiles (currently those families with an income of \$46,000 or below) has dropped from 38.6 percent in 1994 to 30.3 percent in 2003 ("Enrollments by Family Income at UW System Institutions" Office of Policy Analysis and Research, UW System.) This legislation in and of itself will not end this alarmingly trend; it is a much-needed band-aid solution.

Two, the federal government, which provides 80 percent of all financial aid for UW students, recently cut \$12.7-billion from student loan programs. It remains to be seen what effect this will have on students to attend UW campuses. Half of all enrolled students, or 79,734 students, borrowed from a student loan program in 2003-04 ("Student Financial Aid 2003-04 Update" Informational Memorandum, UW System.)

We encourage you to consider long-range solutions as students struggle in the midst of a 51 percent tuition increase over a four-year period. Higher education is an investment with societal and financial returns.

Students urge you to vote in support of AB 895.

Thank you for your time and consideration.





**Government Relations**

1760 Van Hise Hall  
1220 Linden Drive  
Madison, WI 53706-1559  
(608) 262-4464  
(608) 262-3985 Fax  
email: [mlewis@uwsa.edu](mailto:mlewis@uwsa.edu)  
website: <http://www.wisconsin.edu>

January 23, 2006

TO: Members, Colleges and Universities Committee

FROM: Margaret Lewis *Margaret Lewis*  
Associate Vice President

RE: AB 895

I am writing to follow-up on the Colleges and Universities Committee hearing Jan. 18, and urge your support for AB 895 in executive session on Jan. 24.

First, let me affirm, as President Reilly indicated at the hearing, that while raising the WHEG maximum cannot substitute for the need for more financial aid, it will help distribute what is already available in a way that doesn't prevent the neediest students from receiving some increase. The 2006-07 WHEG appropriation is not large enough to allow all students already at the cap to receive the entire additional \$500 if the cap were raised from \$2,500 to \$3,000. However, without this bill, students at the grant maximum would have their aid frozen despite a tuition increase. The bill will allow for at least some improvement in the grants for the neediest students without lowering what will be available to others, or reducing the number of students currently receiving grants.

Thank you again for helping to insure that the UW System's neediest students have a little more of their need met. Also thank you for your prompt and favorable consideration of AB 895. Financial aid packages are put together in March and April for students attending in the fall so it will be very helpful to approve AB 895 as soon as possible.

cc President Reilly





## WISCONSIN LEGISLATURE

P.O. BOX 8952 • MADISON, WI 53708

January 24, 2006

Representative Mike Huebsch, Chair  
Assembly Committee on Rules  
Room 215 West, State Capitol  
Madison, WI 53708-8952

Dear Representative Huebsch:

The Assembly Committee on Colleges and Universities held an executive session on Assembly Bill 895 (AB 895), changes to the statutory cap on the Wisconsin Higher Education Grant this morning. The bill passed out of committee on a 12-0 vote.

I am requesting that AB 895 be scheduled for consideration by the full Assembly on Thursday, January 26, 2006. It is imperative that this legislation pass as soon as possible.

Financial aid determinations for the 2006-07 school year will begin in early March. Our expeditious action on this bill will allow the Higher Education Aids Board to adjust their formula for grant awards to reflect this change before notices are mailed out.

The Senate Committee on Higher Education and Tourism has passed a companion bill, SB 481, which may be on the Senate Calendar for Thursday. It would be my preference to pass the Assembly version first, and then allow the Senate to vote on concurrence.

If you have any questions, please contact us about scheduling this bill.

Regards,

Joan Ballweg  
State Representative  
41<sup>st</sup> Assembly District

Rob Kreibich  
State Representative  
93<sup>rd</sup> Assembly District

cc: Speaker John Gard







The University of Wisconsin System

## Informational Memorandum

Student Financial Aid: 2004-05 Update

### Financial Aid Highlights for 2004-05

#### What financial aid is available for UW students?

- UW System students received \$767.4 million in financial aid, an increase of 9 percent over 2003-04.
- UW students received \$215.6 million in grant funding.
- UW students borrowed \$537.1 million in student loans.
- UW students also received \$14.7 million in Federal work study funding.

#### What are the sources of financial aid?

- Federal sources accounted for 79 percent of UW System financial aid.
- State sources accounted for another 8 percent.
- UW System campuses provided 5 percent of UW System financial aid.
- Eight percent (8%) of UW System financial aid was provided by private or community sources.

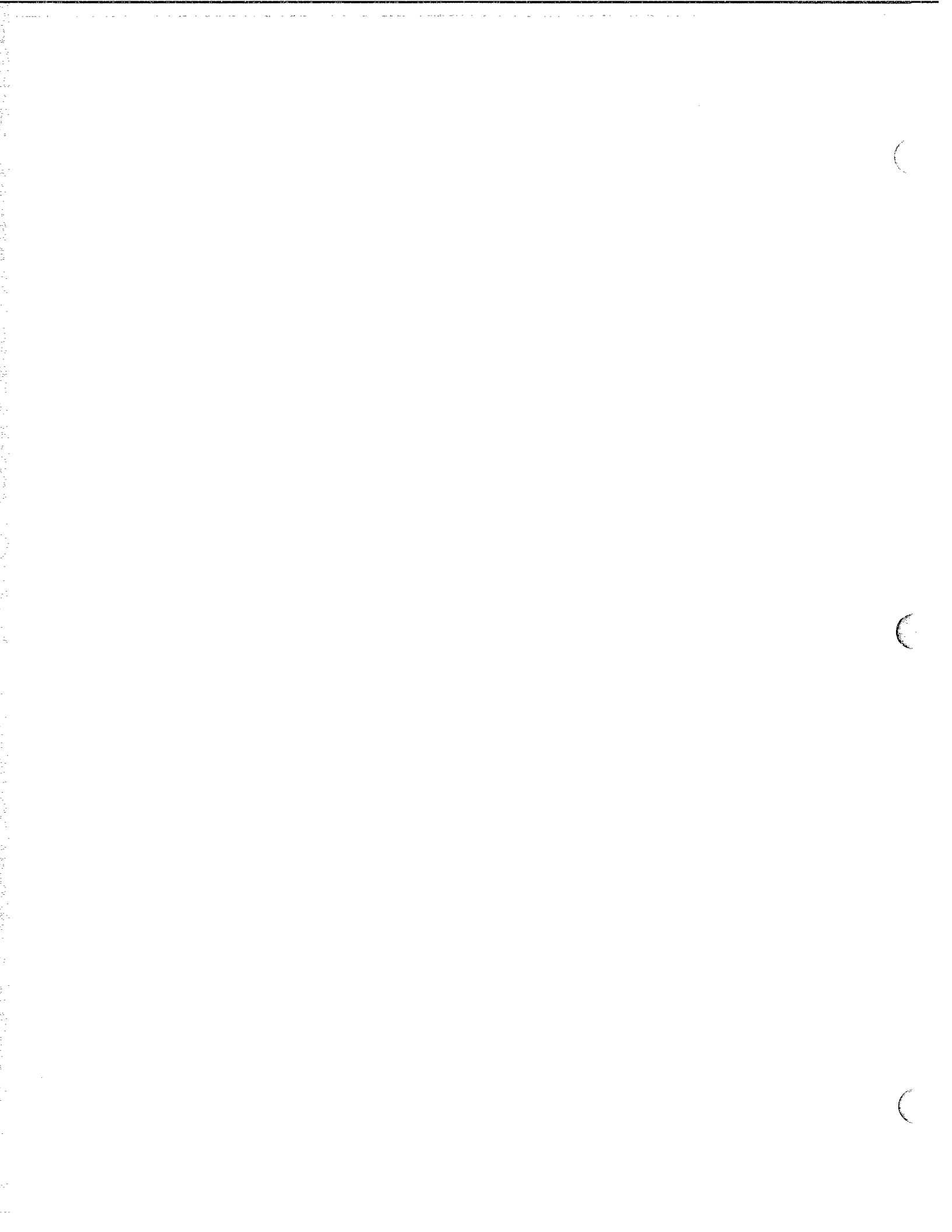
#### How many UW students receive financial aid?

- A total of 102,825 UW System students received financial aid. This is 64 percent of all students enrolled.
- Thirty-four percent (34%) of all enrolled students, or 54,385 students, received a grant.
- Over half of all enrolled students (52%), or 83,025 students, borrowed from a student loan program in 2004-05.
- Sixty-four percent (64%) of resident undergraduates had loan debt at graduation. The average loan debt of these borrowers was \$18,378.
- Six percent (6%) of UW System enrollment (9,886) received Federal work study.
- Sixty-six percent (66%) of undergraduate students received some form of financial aid.

The University of Wisconsin System  
Office of Policy Analysis and Research  
December 2005

Additional reports available at <http://www.uwsa.edu/opar>

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



**OVERVIEW OF STUDENT FINANCIAL AID TRENDS**

Overall, 102,825 UW students (64% of total enrollment) received \$767.4 million in financial aid in 2004-05 (Table 1). Compared to 2003-04, the number of financial aid recipients increased by 4,378, while dollars awarded increased by \$67.7 million. Nearly two out of three undergraduate students (66%) received some financial aid (including non-need-based aid) in 2004-05.

On a yearly basis, the percentage of undergraduate and graduate students receiving some form of financial aid has risen steadily. In the last five years, there has been a sizeable increase in the proportion of UW System students receiving financial aid across both undergraduate (resident and non-resident) and graduate students. Between 2000-01 and 2004-05, the percent of UW System students receiving aid rose from 54 percent to 64 percent. The most dramatic rise in percent of UW System students aided was among graduate students; this group rose from 36 percent in 2000-01 to 51 percent in 2004-05.

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

Year	Undergraduate						Graduate		Total Aided		
	Total		Resident		Non-Resident		#	% Enroll	#	\$M	% Enroll
	#	% Enroll	#	% Enroll	#	% Enroll					
87-88	53,220	38%	47,116	39%	6,104	32%	4,688	21%	57,908	\$212.5	36%
88-89	52,225	37%	46,074	38%	6,151	31%	4,899	22%	57,124	\$208.2	35%
89-90	52,212	38%	45,757	39%	6,455	31%	5,074	23%	57,286	\$217.9	36%
90-91	53,234	39%	46,710	40%	6,524	31%	5,501	24%	59,735	\$234.5	37%
91-92	56,246	41%	48,972	42%	7,274	34%	5,907	25%	62,153	\$262.2	39%
92-93	60,700	45%	52,506	46%	8,194	41%	6,573	29%	67,273	\$288.9	43%
93-94	64,491	49%	54,635	49%	9,856	51%	6,669	29%	71,160	\$339.7	46%
94-95	66,046	51%	55,836	51%	10,210	52%	6,993	30%	73,039	\$373.4	48%
95-96	67,156	53%	56,533	53%	10,623	54%	7,191	32%	74,347	\$388.7	50%
96-97	68,603	54%	57,617	54%	10,986	54%	7,063	33%	75,666	\$404.9	51%
97-98	72,240	56%	62,462	58%	9,778	46%	7,505	35%	79,745	\$440.8	53%
98-99	73,903	56%	63,601	58%	10,302	47%	7,334	35%	81,237	\$453.9	53%
99-00	74,143	55%	63,836	57%	10,307	46%	6,904	33%	81,047	\$468.0	52%
00-01	76,602	56%	65,216	58%	11,386	50%	7,615	36%	84,217	\$497.8	54%
01-02	80,431	58%	68,578	59%	11,853	51%	8,163	39%	88,594	\$550.0	56%
02-03	84,705	60%	72,482	61%	12,223	53%	9,383	40%	94,088	\$622.9	57%
03-04	88,529	64%	76,141	65%	12,388	55%	9,918	46%	98,447	\$699.7	61%
04-05	92,007	66%	79,410	68%	12,597	57%	10,818	51%	102,825	\$767.4	64%

## SOURCES OF AID FOR UW STUDENTS

Nearly four out of every five financial aid dollars (79%) to UW students were provided or underwritten through a Federal program (Table 2). Aid from state sources represented less than one-tenth (8%) of all aid. Institutional aid accounted for 5 percent of the aid received by UW students. Institutional aid is made up primarily of scholarships funded through sources such as private donations to UW institutions.

The percentage of aid from Federal and State sources has declined slowly since 1988-89. The share of aid from these sources has been replaced by aid from the "Other" category. Other aid accounted for 1 percent of all aid in 1987-88, compared to 8 percent in 2004-05. In 2004-05, UW System students received \$64.1 million in "Other" aid, which is comprised of \$41.7 million in alternative loans (such as ConSern, SELF, and TERI loans) and \$22.4 million in non-Federal, non-Wisconsin State grants (which includes most private scholarships). Alternative loans are offered through private companies or other non-Wisconsin state agencies. Alternative loans are not federally guaranteed. For example, the ConSern loan is offered through the ConSern Loan Corporation and is dependent on the individual student's credit rating. The TERI loan is offered through The Educational Resource Institute, Inc., a nonprofit sponsor of private loans. The SELF loan (Student Educational Loan Fund) program is available to Minnesota residents through the Minnesota Office of Higher Education.

Another important trend is the decline in the share of grant aid from Federal sources (notably Pell Grants). Federal grants made up 30 percent of all aid in 1988-89. This percentage declined to 12 percent in 2004-05.

**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	%
87-88	\$179.5	85%	\$20.3	10%	\$9.0	4%	\$3.7	1%	\$50.8	24%	\$18.5	9%	\$3.1	1%	\$3.5	2%
88-89	\$176.7	85%	\$23.1	11%	\$5.0	2%	\$3.4	2%	\$61.7	30%	\$21.3	10%	\$2.7	1%	\$3.1	2%
89-90	\$181.5	83%	\$24.1	11%	\$7.1	3%	\$5.2	3%	\$61.3	28%	\$21.8	10%	\$4.1	2%	\$4.6	2%
90-91	\$195.5	83%	\$27.6	12%	\$7.3	3%	\$4.1	2%	\$58.7	25%	\$24.8	11%	\$4.3	2%	\$3.8	1%
91-92	\$219.1	84%	\$29.5	11%	\$7.6	3%	\$6.0	2%	\$64.4	25%	\$26.1	10%	\$6.3	2%	\$4.8	2%
92-93	\$235.3	82%	\$30.6	11%	\$13.8	5%	\$9.2	2%	\$68.3	24%	\$27.1	9%	\$12.9	5%	\$7.4	2%
93-94	\$284.6	84%	\$32.4	10%	\$13.6	4%	\$9.1	2%	\$59.0	17%	\$29.2	9%	\$12.7	4%	\$7.8	2%
94-95	\$314.9	84%	\$33.9	9%	\$14.9	4%	\$9.7	3%	\$56.5	15%	\$31.4	8%	\$14.1	4%	\$8.7	3%
95-96	\$330.4	85%	\$30.9	8%	\$16.0	4%	\$11.4	3%	\$52.8	14%	\$28.5	7%	\$15.2	4%	\$9.9	2%
96-97	\$340.4	84%	\$33.9	8%	\$17.8	4%	\$12.8	4%	\$51.7	13%	\$31.2	8%	\$17.1	4%	\$10.8	2%
97-98	\$369.2	84%	\$35.1	8%	\$20.5	5%	\$16.0	3%	\$55.6	13%	\$32.2	7%	\$19.4	4%	\$12.9	3%
98-99	\$378.3	83%	\$34.2	8%	\$22.7	5%	\$18.7	4%	\$63.2	14%	\$34.1	8%	\$21.3	5%	\$14.0	3%
99-00	\$386.2	83%	\$34.9	7%	\$25.6	5%	\$21.3	5%	\$61.0	13%	\$34.6	7%	\$23.9	5%	\$14.3	4%
00-01	\$406.3	81%	\$39.2	8%	\$27.2	5%	\$25.1	6%	\$65.7	16%	\$38.9	8%	\$25.5	5%	\$16.2	3%
01-02	\$446.1	81%	\$39.5	7%	\$31.3	6%	\$33.1	6%	\$78.2	14%	\$38.9	7%	\$29.5	5%	\$20.1	4%
02-03	\$502.7	81%	\$42.3	7%	\$36.7	6%	\$41.2	6%	\$88.6	14%	\$42.1	7%	\$34.9	4%	\$21.8	5%
03-04	\$560.2	80%	\$51.6	7%	\$37.2	5%	\$50.7	8%	\$92.8	13%	\$51.5	7%	\$35.2	5%	\$21.5	4%
04-05	\$603.8	79%	\$59.6	8%	\$39.9	5%	\$64.1	8%	\$95.8	12%	\$59.4	8%	\$38.1	5%	\$22.3	3%

## LOANS

Loan aid comprises the largest component of financial aid to UW students. Loan dollars make up 70 percent of total financial aid dollars. Eighty-one percent (81%) of financial aid recipients received a loan (Table 3). Fifty-two percent (52%) of enrolled UW students borrowed in 2004-05, up from 25 percent (25%) in the late 1980's.

**Table 3**  
**UW System Distribution of Loans**

Year	Loans				
	Borrowers	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
87-88	46,541	80%	29%	\$121.7	57%
88-89	42,554	75%	26%	\$109.0	52%
89-90	40,272	70%	25%	\$115.0	53%
90-91	44,239	75%	28%	\$131.8	56%
91-92	46,773	75%	29%	\$150.0	57%
92-93	48,592	72%	31%	\$162.3	56%
93-94	53,863	76%	35%	\$220.4	65%
94-95	56,663	78%	37%	\$253.1	68%
95-96	59,293	80%	40%	\$272.2	70%
96-97	60,586	80%	41%	\$282.8	70%
97-98	63,955	80%	42%	\$308.9	70%
98-99	64,838	80%	42%	\$309.9	68%
99-00	65,014	80%	42%	\$322.8	69%
00-01	66,797	79%	43%	\$340.3	68%
01-02	70,035	79%	44%	\$371.2	67%
02-03	74,621	79%	45%	\$421.8	68%
03-04	79,734	81%	50%	\$484.6	69%
04-05	83,025	81%	52%	\$537.1	70%

The federal government is the primary source for student borrowing. In 2004-05, the federal government provided 92 percent (49% need based and 43% non-need based) of student loans (Table 4). Over time, students have been relying more on federal non-need based loans and other alternative loans (e.g. SELF, TERI, and ConSern).

**Table 4**  
**UW System Loans by Source of Funding: A Seven Year Trend**

Year	Federal				State		Institutional		Other		Total	
	Need Based		Non-Need Based		\$M	% Loans	\$M	% Loans	\$M	% Loans	\$M	% Loans
	\$M	% Loans	\$M	% Loans								
98-99	\$188.7	61%	\$114.9	37%	\$0.1	0.03%	\$1.4	0.45%	\$4.9	2%	\$309.9	100%
99-00	\$184.3	57%	\$129.5	40%	\$0.3	0.08%	\$1.7	0.53%	\$7.0	2%	\$322.8	100%
00-01	\$185.4	54%	\$144.5	42%	\$0.3	0.08%	\$1.7	0.50%	\$8.5	2%	\$340.3	100%
01-02	\$192.8	52%	\$162.6	44%	\$0.5	0.14%	\$1.8	0.48%	\$13.2	4%	\$371.2	100%
02-03	\$212.1	50%	\$188.1	45%	\$0.2	0.05%	\$1.8	0.43%	\$19.3	5%	\$421.8	100%
03-04	\$241.3	50%	\$212.0	44%	\$0.2	0.04%	\$2.0	0.41%	\$29.2	6%	\$484.6	100%
04-05	\$261.4	49%	\$232.0	43%	\$0.2	0.04%	\$1.8	0.34%	\$41.7	8%	\$537.1	100%

**GRANTS**

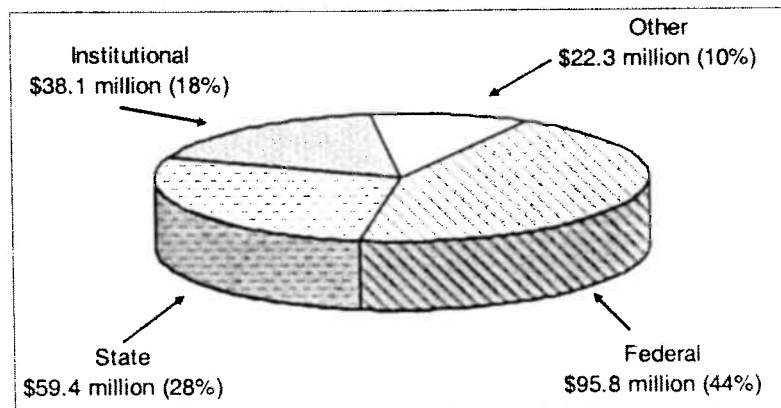
Grant aid comprised 28 percent of all financial aid dollars, a considerable decrease from the late 1980s and early 1990s, when grants comprised over 40 percent of all aid to UW students. In addition, 53 percent of financial aid recipients received a grant in 2004-05 (Table 5). Since the late 1980s, the percentage of aid recipients receiving grants and the percentage of aid dollars awarded as grants have both declined. However, the amount of grant aid disbursed has increased every year since 1995-96. This trend continued in 2004-05.

**Table 5  
UW System Distribution of Grants**

Year	Grants				
	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
87-88	38,922	67%	24%	\$75.9	36%
88-89	41,654	73%	26%	\$88.8	43%
89-90	41,177	72%	26%	\$91.8	42%
90-91	40,503	69%	25%	\$91.6	39%
91-92	43,861	71%	27%	\$101.6	39%
92-93	47,921	71%	31%	\$115.7	40%
93-94	46,344	65%	30%	\$108.7	32%
94-95	45,201	62%	29%	\$110.7	30%
95-96	43,526	59%	29%	\$106.4	27%
96-97	43,394	57%	29%	\$110.8	27%
97-98	45,265	57%	30%	\$120.1	27%
98-99	46,653	57%	31%	\$132.6	29%
99-00	45,651	56%	29%	\$133.8	29%
00-01	44,836	53%	29%	\$146.3	29%
01-02	48,458	55%	30%	\$166.7	30%
02-03	50,734	54%	31%	\$187.4	30%
03-04	52,382	53%	33%	\$201.0	29%
04-05	54,385	53%	34%	\$215.6	28%

In 2004-05, Federal grants comprised the largest source of grants (44%) received by UW students followed by State grants at 28 percent (Figure 1). Institutional grants comprised 18 percent of all grants. Grants in the "Other" category (10% of all grants) are those provided by private scholarships and by other states to non-resident students.

**Figure 1  
Source of Grant Aid for UW System Students  
2004-05**



## WHEG Grant

The largest need-based State grant program available to Wisconsin residents attending a UW institution is the Wisconsin Higher Education Grant (WHEG). Almost one out of every five (19%) resident undergraduate students received a WHEG award in 2004-05 (Table 6). Other State grant programs are described in Appendix D.

**Table 6**  
**WHEG Awards to UW System Resident Undergraduates**

Year	Recipients	Avg. Grant	Total \$ (Millions)	% UG Res Enroll
87-88	22,034	\$501	\$11.0	18%
88-89	21,452	\$633	\$13.6	18%
89-90	20,433	\$594	\$12.1	18%
90-91	21,004	\$630	\$13.2	18%
91-92	20,475	\$632	\$12.9	18%
92-93	21,293	\$606	\$12.9	19%
93-94	21,997	\$600	\$13.2	20%
94-95	21,914	\$642	\$14.1	20%
95-96	20,519	\$643	\$13.2	19%
96-97	19,217	\$815	\$15.7	18%
97-98	18,979	\$843	\$16.0	18%
98-99	18,376	\$932	\$17.1	17%
99-00	16,808	\$1,021	\$17.2	15%
00-01	17,931	\$1,131	\$20.3	16%
01-02	19,155	\$1,018	\$19.5	17%
02-03	20,464	\$1,084	\$22.2	18%
03-04	22,808	\$1,244	\$28.4	19%
04-05	26,065	\$1,284	\$33.5	19%
change from 03-04	14%	3%	18%	NA

The percentage of students receiving a WHEG award reached a low in 1999-00 when only 15 percent of resident undergraduate students received an award. Since 1999-00, this percentage has grown to 19 percent. In 2004-05, the average WHEG award was \$1,284, a 3 percent increase from 2003-04.



**Pell Grant**

The largest federal need-based grant program available to University of Wisconsin undergraduates is the Federal Pell Grant. Similar to the WHEG program, almost one out of every four (23%) resident undergraduates received a Pell Grant award in 2004-05 (Table 7). The average Pell Grant award was almost twice as large as the average WHEG award. After reaching a low point in 2000-01, the number of Pell Grant recipients has increased each year.

**Table 7  
Pell Grant Awards to UW System Resident Undergraduates**

<b>Year</b>	<b>Recipients</b>	<b>Avg. Grant</b>	<b>Total \$ (Millions)</b>	<b>% UG Res Enroll</b>
87-88	26,639	\$1,369	\$36.5	22%
88-89	32,416	\$1,436	\$46.5	27%
89-90	30,995	\$1,465	\$45.4	27%
90-91	29,220	\$1,456	\$42.6	25%
91-92	30,661	\$1,538	\$47.2	26%
92-93	30,787	\$1,561	\$48.0	27%
93-94	26,793	\$1,403	\$37.6	24%
94-95	24,807	\$1,416	\$35.1	23%
95-96	22,993	\$1,414	\$32.5	21%
96-97	22,189	\$1,455	\$32.3	21%
97-98	22,854	\$1,547	\$35.4	21%
98-99	24,263	\$1,725	\$41.9	22%
99-00	22,021	\$1,778	\$39.2	20%
00-01	21,833	\$1,960	\$42.8	19%
01-02	23,821	\$2,208	\$52.6	21%
02-03	25,125	\$2,361	\$59.3	22%
03-04	26,722	\$2,413	\$64.5	23%
04-05	26,956	\$2,425	\$65.4	23%
change from 03-04	1%	0%	1%	NA

Appendix E presents data on Pell Grant awards received by all UW System students. In 2004-05, 29,913 students received \$72.5 million through the Pell Grant program, the average award being \$2,424. Appendix F shows that in 2004-05, 29 percent of all UW System financial aid recipients received a Pell Grant; this represents a decline of over one half compared to the late 1980s when an average of 69 percent of UW System financial aid recipients received a Pell Grant.

**FEDERAL WORK STUDY**

In 2004-05, \$14.7 million were provided through the Federal Work Study (FWS) program, a work program that includes both Federal and State contributions. In 2004-05, 9,886 students participated in this program, which accounted for 2 percent of all financial aid dollars (Table 8).

**Table 8  
UW System Distribution of Federal Work Study**

Year	Work Study				
	Recipients	% Aid Recipients	% Enrollment	\$M	\$ as % Total Aid
87-88	10,167	18%	6%	\$9.2	4%
88-89	9,608	17%	6%	\$8.7	4%
89-90	9,498	17%	6%	\$9.0	4%
90-91	8,812	15%	6%	\$8.9	4%
91-92	9,397	15%	6%	\$10.3	4%
92-93	9,823	15%	6%	\$10.4	4%
93-94	9,212	13%	6%	\$10.0	3%
94-95	8,491	12%	6%	\$9.0	2%
95-96	8,938	12%	6%	\$9.4	2%
96-97	9,321	12%	6%	\$10.5	3%
97-98	9,444	12%	6%	\$11.7	3%
98-99	9,199	11%	6%	\$11.5	3%
99-00	9,375	12%	6%	\$11.4	2%
00-01	8,986	11%	6%	\$11.2	2%
01-02	9,115	10%	6%	\$12.1	2%
02-03	9,980	11%	6%	\$13.7	2%
03-04	9,904	10%	6%	\$14.1	2%
04-05	9,886	10%	6%	\$14.7	2%

**CHARACTERISTICS OF FINANCIAL AID RECIPIENTS**

Most financial aid recipients in the UW System are financially dependent. Sixty-four percent (64%) of all aid recipients, 72 percent of undergraduate students and 2 percent of graduate students, were dependent (Table 9). A higher percentage of non-resident undergraduate students are dependent (75%) compared to resident undergraduate students (71%).

**Table 9  
UW System Financial Aid Recipients by Dependency Level  
2004-05**

		Dependent		Independent		Unknown		Total	
		#	%	#	%	#	%	#	%
Undergrads	Resident	56,506	71%	16,971	21%	5,933	7%	79,410	100%
	Non-Resident	9,506	75%	1,328	11%	1,763	14%	12,597	100%
	Total Undergrads	66,012	72%	18,299	20%	7,696	8%	92,007	100%
Graduates	Resident	242	3%	6,532	84%	974	13%	7,748	100%
	Non-Resident	24	1%	2,249	73%	797	26%	3,070	100%
	Total Graduates	266	2%	8,781	81%	1,771	16%	10,818	100%
Total		66,278	64%	27,080	26%	9,467	9%	102,825	100%

Eighty-four percent (84%) of all UW students of color received some form of financial aid in 2004-05 (Table 10). Eighty-two percent (82%) of these students had demonstrated financial need as defined by the Federal Needs Analysis methodology.

In 2004-05, 96 percent of African American students received aid; 88 percent of American Indian students received aid; 77 percent of Asian American students received aid; 80 percent of Hispanic/Latino students received aid; and 62 percent of White/Unknown students received aid.

**Table 10**  
**UW System Financial Aid Recipients by Race/Ethnicity**  
**2004-05**

		# Recips	% Aided	% Recips of Enrolled	% Recips with Need
<b>Undergraduate</b>	African American	3,738	4.1%	97%	88%
	American Indian	845	0.9%	89%	80%
	Asian American	3,631	3.9%	78%	84%
	Hispanic/Latino	2,388	2.6%	79%	78%
	<i>Multicultural Sub-total</i>	<i>10,602</i>	<i>11.5%</i>	<i>85%</i>	<i>84%</i>
	White/Unknown	81,405	88.5%	64%	68%
<i>Total Undergraduate</i>		<i>92,007</i>	<i>100.0%</i>	<i>66%</i>	<i>70%</i>
<b>Graduate</b>	African American	580	5.4%	92%	81%
	American Indian	115	1.1%	82%	77%
	Asian American	428	4.0%	64%	61%
	Hispanic/Latino	420	3.9%	80%	66%
	<i>Multicultural Sub-total</i>	<i>1,543</i>	<i>14.3%</i>	<i>79%</i>	<i>71%</i>
	White/Unknown	9,275	85.7%	48%	77%
<i>Total Graduate</i>		<i>10,818</i>	<i>100.0%</i>	<i>51%</i>	<i>76%</i>
<b>Total</b>	African American	4,318	4.2%	96%	87%
	American Indian	960	0.9%	88%	79%
	Asian American	4,059	3.9%	77%	82%
	Hispanic/Latino	2,808	2.7%	80%	76%
	<i>Multicultural Sub-total</i>	<i>12,145</i>	<i>11.8%</i>	<i>84%</i>	<i>82%</i>
	White/Unknown	90,680	88.2%	62%	69%
<i>Total</i>		<i>102,825</i>	<i>100.0%</i>	<i>64%</i>	<i>70%</i>

**STUDENT INDEBTEDNESS**

UW resident undergraduate students, who borrowed both need and non-need based loans during their academic careers, had an average debt of \$18,378 at graduation in 2004-05 (Table 11). This represents a 7 percent increase from 2003-04. The proportion of resident undergraduate debt coming from non-need based loan programs increased by 1 percentage point from last year and now stands at 35 percent. Sixty-four percent (64%) of resident undergraduate students who graduated in 2004-05 had loan debt at graduation, compared to a low of 50 percent in 1992-93. The amount of loan debt has increased steadily since then, even when measured in constant FY 1986 dollars.

**Table 11  
Cumulative Student Loan Debt  
UW System Resident Undergraduates Completing a Bachelor's Degree  
Who Borrowed While in College**

<b>Year</b>	<b>Loan Recipients</b>	<b>% UG Res Degrees</b>	<b>Average Debt</b>	<b>Avg Debt (FY86 \$)</b>	<b>% \$ Non-Need</b>
85-86	10,077	62%	\$6,585	\$6,585	21%
86-87	9,967	60%	\$6,794	\$6,647	14%
87-88	9,535	58%	\$6,782	\$6,372	7%
88-89	9,301	56%	\$6,946	\$6,235	5%
89-90	9,081	54%	\$7,097	\$6,080	7%
90-91	8,505	52%	\$7,317	\$5,945	8%
91-92	8,477	51%	\$7,627	\$6,004	12%
92-93	8,345	50%	\$8,076	\$6,166	16%
93-94	8,729	52%	\$9,072	\$6,798	19%
94-95	8,688	54%	\$10,719	\$7,754	20%
95-96	9,060	57%	\$12,186	\$8,581	24%
96-97	9,261	58%	\$13,332	\$9,129	27%
97-98	9,595	60%	\$14,201	\$9,555	30%
98-99	9,723	61%	\$14,835	\$9,818	34%
99-00	9,920	63%	\$15,314	\$9,912	27%
00-01	10,062	60%	\$15,611	\$9,700	29%
01-02	10,374	62%	\$16,046	\$9,797	31%
02-03	10,475	62%	\$16,523	\$9,932	32%
03-04	11,885	63%	\$17,250	\$10,085	34%
04-05	11,661	64%	\$18,378	\$10,430	35%

Cumulative loan debt is highest at UW-Milwaukee (Table 12). The highest percentage of graduates with loan debt is at UW-Superior (78%) and the lowest is at UW-Madison (54%).

**Table 12**  
**Cumulative Student Loan Debt for 2004-05**  
**UW System Resident Undergraduates Completing a Bachelor's Degree**  
**by Institution**

	<b>Loan Recipients</b>	<b>% Grads with Loan Debt</b>	<b>Average Debt</b>	<b>Average Debt of all Graduates</b>
UW-Madison	2,274	54%	\$18,784	\$10,124
UW-Milwaukee	2,104	69%	\$20,369	\$14,019
UW-Eau Claire	922	66%	\$17,231	\$11,446
UW-Green Bay	592	68%	\$16,395	\$11,156
UW-La Crosse	808	65%	\$16,965	\$11,099
UW-Oshkosh	1,010	67%	\$18,973	\$12,750
UW-Parkside	297	61%	\$18,149	\$11,023
UW-Platteville	530	68%	\$17,404	\$11,917
UW-River Falls	338	68%	\$14,746	\$10,089
UW-Stevens Point	947	68%	\$15,532	\$10,605
UW-Stout	646	72%	\$19,621	\$14,178
UW-Superior	153	78%	\$18,599	\$14,519
UW-Whitewater	1,040	66%	\$19,654	\$12,912
<b>Total</b>	<b>11,661</b>	<b>64%</b>	<b>\$18,378</b>	<b>\$11,847</b>

Although the percentage of students graduating with loan debt has increased in the past few years, the student loan default rate for UW students (1.8%) remains low (Table 13). The student loan default rate for UW graduates is significantly lower than the student loan default rate of all borrowers nationally, showing that the great majority of student loan borrowers are able and committed to making their loan payments.

**Table 13**  
**Student Loan Default Rates**  
**UW System and National Data**

	<b>1993</b>	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>
UW System	3.7%	4.1%	4.2%	3.6%	3.8%	3.6%	2.4%	2.7%	2.7%	2.5%	1.8%
National	11.6%	10.7%	10.4%	9.6%	8.8%	6.9%	5.6%	5.9%	5.4%	5.2%	4.5%

Source: US Department of Education

**Appendix A**  
**UW System Financial Aid Dollars by Institution**  
**2004-05**

	Grants						Loans		Work Study		Total	
	Fed.	State	Inst.	Other	Total	%	Total	%	Total	%	Total	%
UW-Madison	\$13.9	\$13.3	\$23.0	\$8.1	\$58.4	27%	\$150.5	28%	\$6.5	44%	\$215.4	28%
UW-Milwaukee	\$18.2	\$11.5	\$4.9	\$2.8	\$37.5	17%	\$100.0	19%	\$1.0	7%	\$138.5	18%
UW-Eau Claire	\$6.5	\$3.3	\$1.0	\$1.6	\$12.5	6%	\$30.3	6%	\$1.1	7%	\$43.8	6%
UW-Green Bay	\$3.9	\$2.6	\$1.9	\$1.0	\$9.4	4%	\$16.2	3%	\$0.3	2%	\$25.9	3%
UW-La Crosse	\$4.0	\$2.5	\$0.0	\$0.1	\$6.6	3%	\$30.4	6%	\$0.4	3%	\$37.4	5%
UW-Oshkosh	\$6.6	\$4.0	\$0.7	\$0.8	\$12.1	6%	\$37.4	7%	\$0.8	5%	\$50.4	7%
UW-Parkside	\$5.1	\$2.8	\$1.4	\$0.4	\$9.7	4%	\$13.0	2%	\$0.1	1%	\$22.8	3%
UW-Platteville	\$4.1	\$2.2	\$0.4	\$0.7	\$7.4	3%	\$20.3	4%	\$0.5	3%	\$28.2	4%
UW-River Falls	\$3.7	\$1.5	\$0.4	\$0.8	\$6.4	3%	\$19.3	4%	\$0.4	3%	\$26.2	3%
UW-Stevens Point	\$7.4	\$3.4	\$0.8	\$1.7	\$13.2	6%	\$25.6	5%	\$1.3	9%	\$40.1	5%
UW-Stout	\$5.7	\$2.7	\$0.4	\$1.0	\$9.8	5%	\$33.5	6%	\$0.7	5%	\$43.9	6%
UW-Superior	\$2.9	\$1.2	\$1.9	\$0.4	\$6.4	3%	\$10.7	2%	\$0.3	2%	\$17.4	2%
UW-Whitewater	\$6.5	\$4.4	\$0.6	\$2.1	\$13.7	6%	\$36.2	7%	\$0.7	5%	\$50.6	7%
UW Colleges	\$7.3	\$4.0	\$0.4	\$0.9	\$12.6	6%	\$13.6	3%	\$0.5	3%	\$26.7	3%
<b>UW System</b>	<b>\$95.8</b>	<b>\$59.4</b>	<b>\$38.1</b>	<b>\$22.4</b>	<b>\$215.6</b>	<b>100%</b>	<b>\$537.1</b>	<b>100%</b>	<b>\$14.7</b>	<b>100%</b>	<b>\$767.4</b>	<b>100%</b>

\*Percentages may not total due to rounding.

\*\*All dollars in millions.

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05**

UW System		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
<b>Totals</b>	# Total Aided	79,410	12,597	7,748	3,070	102,825
	% of UWS Total Aided	77.2%	12.3%	7.5%	3.0%	100.0%
	% of UWS Enrollment	67.6%	56.8%	60.6%	36.9%	63.9%
<b>Grants</b>	# Grant Recipients	44,119	6,342	2,582	1,342	54,385
	% of UWS Grant Recips	81.1%	11.7%	4.7%	2.5%	100.0%
	% of UWS Enrollment	37.5%	28.6%	20.2%	16.1%	33.8%
<b>Loans</b>	# Borrowers	64,474	10,083	6,354	2,114	83,025
	% of UWS Borrowers	77.7%	12.1%	7.7%	2.5%	100.0%
	% of UWS Enrollment	54.9%	45.5%	49.7%	25.4%	51.6%
<b>UW-Madison</b>						
<b>Totals</b>	# Total Aided	12,943	4,028	2,856	1,847	21,674
	% of UWS Total Aided w/in Category	16.3%	32.0%	36.9%	60.2%	21.1%
	% of Institution Total Aided	59.7%	18.6%	13.2%	8.5%	100.0%
	% of UWS Enrollment w/in Category	11.0%	18.2%	22.3%	22.2%	13.5%
	% of Institution Enrollment w/in Category	64.7%	44.7%	58.3%	28.9%	53.8%
<b>Grants</b>	# Grant Recipients	8,277	2,285	943	820	12,325
	% of UWS Grant Recips w/in Category	18.8%	36.0%	36.5%	61.1%	22.7%
	% of Institution Grant Recips	67.2%	18.5%	7.7%	6.7%	100.0%
	% of UWS Enrollment w/in Category	7.0%	10.3%	7.4%	9.9%	7.7%
	% of Institution Enrollment w/in Category	41.4%	25.3%	19.2%	12.8%	30.6%
<b>Loans</b>	# Borrowers	8,794	2,767	2,537	1,293	15,391
	% of UWS Borrowers w/in Category	13.6%	27.4%	39.9%	61.2%	18.5%
	% of Institution Borrowers	57.1%	18.0%	16.5%	8.4%	100.0%
	% of UWS Enrollment w/in Category	7.5%	12.5%	19.8%	15.5%	9.6%
	% of Institution Enrollment w/in Category	44.0%	30.7%	51.8%	20.2%	38.2%
<b>UW-Milwaukee</b>						
<b>Totals</b>	# Total Aided	14,499	376	1,911	590	17,376
	% of UWS Total Aided w/in Category	18.3%	3.0%	24.7%	19.2%	16.9%
	% of Institution Total Aided	83.4%	2.2%	11.0%	3.4%	100.0%
	% of UWS Enrollment w/in Category	12.3%	1.7%	14.9%	7.1%	10.8%
	% of Institution Enrollment w/in Category	68.3%	59.9%	57.6%	69.1%	66.8%
<b>Grants</b>	# Grant Recipients	7,369	181	553	361	8,464
	% of UWS Grant Recips w/in Category	16.7%	2.9%	21.4%	26.9%	15.6%
	% of Institution Grant Recips	87.1%	2.1%	6.5%	4.3%	100.0%
	% of UWS Enrollment w/in Category	6.3%	0.8%	4.3%	4.3%	5.3%
	% of Institution Enrollment w/in Category	34.7%	28.8%	16.7%	42.3%	32.5%
<b>Loans</b>	# Borrowers	12,673	312	1,584	278	14,847
	% of UWS Borrowers w/in Category	19.7%	3.1%	24.9%	13.2%	17.9%
	% of Institution Borrowers	85.4%	2.1%	10.7%	1.9%	100.0%
	% of UWS Enrollment w/in Category	10.8%	1.4%	12.4%	3.3%	9.2%
	% of Institution Enrollment w/in Category	59.7%	49.7%	47.8%	32.6%	57.0%

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05**

	UW-Eau Claire	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
<b>Totals</b>	# Total Aided	5,457	1,472	189	43	7,161
	% of UWS Total Aided w/in Category	6.9%	11.7%	2.4%	1.4%	7.0%
	% of Institution Total Aided	76.2%	20.6%	2.6%	0.6%	100.0%
	% of UWS Enrollment w/in Category	4.6%	6.6%	1.5%	0.5%	4.5%
	% of Institution Enrollment w/in Category	71.0%	62.6%	44.5%	53.1%	67.9%
<b>Grants</b>	# Grant Recipients	3,052	620	94	14	3,780
	% of UWS Grant Recips w/in Category	6.9%	9.8%	3.6%	1.0%	7.0%
	% of Institution Grant Recips	80.7%	16.4%	2.5%	0.4%	100.0%
	% of UWS Enrollment w/in Category	2.6%	2.8%	0.7%	0.2%	2.4%
	% of Institution Enrollment w/in Category	39.7%	26.4%	22.1%	17.3%	35.9%
<b>Loans</b>	# Borrowers	4,515	1,218	123	35	5,891
	% of UWS Borrowers w/in Category	7.0%	12.1%	1.9%	1.7%	7.1%
	% of Institution Borrowers	76.6%	20.7%	2.1%	0.6%	100.0%
	% of UWS Enrollment w/in Category	3.8%	5.5%	1.0%	0.4%	3.7%
	% of Institution Enrollment w/in Category	58.8%	51.8%	28.9%	43.2%	55.9%
<b>UW-Green Bay</b>						
<b>Totals</b>	# Total Aided	3,658	162	64	10	3,894
	% of UWS Total Aided w/in Category	4.6%	1.3%	0.8%	0.3%	3.8%
	% of Institution Total Aided	93.9%	4.2%	1.6%	0.3%	100.0%
	% of UWS Enrollment w/in Category	3.1%	0.7%	0.5%	0.1%	2.4%
	% of Institution Enrollment w/in Category	72.4%	68.6%	41.3%	71.4%	71.4%
<b>Grants</b>	# Grant Recipients	2,002	115	37	3	2,157
	% of UWS Grant Recips w/in Category	4.5%	1.8%	1.4%	0.2%	4.0%
	% of Institution Grant Recips	92.8%	5.3%	1.7%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.7%	0.5%	0.3%	0.0%	1.3%
	% of Institution Enrollment w/in Category	39.6%	48.7%	23.9%	21.4%	39.5%
<b>Loans</b>	# Borrowers	2,995	99	47	8	3,149
	% of UWS Borrowers w/in Category	4.6%	1.0%	0.7%	0.4%	3.8%
	% of Institution Borrowers	95.1%	3.1%	1.5%	0.3%	100.0%
	% of UWS Enrollment w/in Category	2.5%	0.4%	0.4%	0.1%	2.0%
	% of Institution Enrollment w/in Category	59.3%	41.9%	30.3%	57.1%	57.7%
<b>UW-La Crosse</b>						
<b>Totals</b>	# Total Aided	3,989	717	592	117	5,415
	% of UWS Total Aided w/in Category	5.0%	5.7%	7.6%	3.8%	5.3%
	% of Institution Total Aided	73.7%	13.2%	10.9%	2.2%	100.0%
	% of UWS Enrollment w/in Category	3.4%	3.2%	4.6%	1.4%	3.4%
	% of Institution Enrollment w/in Category	61.4%	53.5%	120.1%	69.2%	63.7%
<b>Grants</b>	# Grant Recipients	1,552	204	10	9	1,775
	% of UWS Grant Recips w/in Category	3.5%	3.2%	0.4%	0.7%	3.3%
	% of Institution Grant Recips	87.4%	11.5%	0.6%	0.5%	100.0%
	% of UWS Enrollment w/in Category	1.3%	0.9%	0.1%	0.1%	1.1%
	% of Institution Enrollment w/in Category	23.9%	15.2%	2.0%	5.3%	20.9%
<b>Loans</b>	# Borrowers	3,703	697	589	116	5,105
	% of UWS Borrowers w/in Category	5.7%	6.9%	9.3%	5.5%	6.1%
	% of Institution Borrowers	72.5%	13.7%	11.5%	2.3%	100.0%
	% of UWS Enrollment w/in Category	3.2%	3.1%	4.6%	1.4%	3.2%
	% of Institution Enrollment w/in Category	57.0%	52.0%	119.5%	68.6%	60.1%



**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05**

	UW-Oshkosh	Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
<b>Totals</b>	# Total Aided	6,634	142	379	23	7,178
	% of UWS Total Aided w/in Category	8.4%	1.1%	4.9%	0.7%	7.0%
	% of Institution Total Aided	92.4%	2.0%	5.3%	0.3%	100.0%
	% of UWS Enrollment w/in Category	5.6%	0.6%	3.0%	0.3%	4.5%
	% of Institution Enrollment w/in Category	69.2%	57.7%	31.9%	57.5%	64.9%
<b>Grants</b>	# Grant Recipients	3,146	66	128	7	3,347
	% of UWS Grant Recips w/in Category	7.1%	1.0%	5.0%	0.5%	6.2%
	% of Institution Grant Recips	94.0%	2.0%	3.8%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.7%	0.3%	1.0%	0.1%	2.1%
	% of Institution Enrollment w/in Category	32.8%	26.8%	10.8%	17.5%	30.3%
<b>Loans</b>	# Borrowers	5,741	106	297	18	6,162
	% of UWS Borrowers w/in Category	8.9%	1.1%	4.7%	0.9%	7.4%
	% of Institution Borrowers	93.2%	1.7%	4.8%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.9%	0.5%	2.3%	0.2%	3.8%
	% of Institution Enrollment w/in Category	59.9%	43.1%	25.0%	45.0%	55.7%
<b>UW-Parkside</b>						
<b>Totals</b>	# Total Aided	2,990	268	29	5	3,292
	% of UWS Total Aided w/in Category	3.8%	2.1%	0.4%	0.2%	3.2%
	% of Institution Total Aided	90.8%	8.1%	0.9%	0.2%	100.0%
	% of UWS Enrollment w/in Category	2.5%	1.2%	0.2%	0.1%	2.0%
	% of Institution Enrollment w/in Category	65.4%	67.3%	29.0%	71.4%	64.9%
<b>Grants</b>	# Grant Recipients	1,876	185	13	4	2,078
	% of UWS Grant Recips w/in Category	4.3%	2.9%	0.5%	0.3%	3.8%
	% of Institution Grant Recips	90.3%	8.9%	0.6%	0.2%	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.8%	0.1%	0.0%	1.3%
	% of Institution Enrollment w/in Category	41.1%	46.5%	13.0%	57.1%	41.0%
<b>Loans</b>	# Borrowers	2,312	177	19	1	2,509
	% of UWS Borrowers w/in Category	3.6%	1.8%	0.3%	0.0%	3.0%
	% of Institution Borrowers	92.1%	7.1%	0.8%	0.0%	100.0%
	% of UWS Enrollment w/in Category	2.0%	0.8%	0.1%	0.0%	1.6%
	% of Institution Enrollment w/in Category	50.6%	44.5%	19.0%	14.3%	49.4%
<b>UW-Platteville</b>						
<b>Totals</b>	# Total Aided	3,471	379	163	43	4,056
	% of UWS Total Aided w/in Category	4.4%	3.0%	2.1%	1.4%	3.9%
	% of Institution Total Aided	85.6%	9.3%	4.0%	1.1%	100.0%
	% of UWS Enrollment w/in Category	3.0%	1.7%	1.3%	0.5%	2.5%
	% of Institution Enrollment w/in Category	68.5%	70.4%	49.2%	17.7%	65.6%
<b>Grants</b>	# Grant Recipients	1,888	192	58	2	2,140
	% of UWS Grant Recips w/in Category	4.3%	3.0%	2.2%	0.1%	3.9%
	% of Institution Grant Recips	88.2%	9.0%	2.7%	0.1%	100.0%
	% of UWS Enrollment w/in Category	1.6%	0.9%	0.5%	0.0%	1.3%
	% of Institution Enrollment w/in Category	37.2%	35.7%	17.5%	0.8%	34.6%
<b>Loans</b>	# Borrowers	3,088	355	156	43	3,642
	% of UWS Borrowers w/in Category	4.8%	3.5%	2.5%	2.0%	4.4%
	% of Institution Borrowers	84.8%	9.7%	4.3%	1.2%	100.0%
	% of UWS Enrollment w/in Category	2.6%	1.6%	1.2%	0.5%	2.3%
	% of Institution Enrollment w/in Category	60.9%	66.0%	47.1%	17.7%	58.9%

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
<b>UW-River Falls</b>						
<b>Totals</b>	# Total Aided	2,109	1,813	110	106	4,138
	% of UWS Total Aided w/in Category	2.7%	14.4%	1.4%	3.5%	4.0%
	% of Institution Total Aided	51.0%	43.8%	2.7%	2.6%	100.0%
	% of UWS Enrollment w/in Category	1.8%	8.2%	0.9%	1.3%	2.6%
	% of Institution Enrollment w/in Category	73.8%	69.0%	62.1%	61.3%	70.9%
<b>Grants</b>	# Grant Recipients	1,236	781	7	13	2,037
	% of UWS Grant Recips w/in Category	2.8%	12.3%	0.3%	1.0%	3.7%
	% of Institution Grant Recips	60.7%	38.3%	0.3%	0.6%	100.0%
	% of UWS Enrollment w/in Category	1.1%	3.5%	0.1%	0.2%	1.3%
	% of Institution Enrollment w/in Category	43.2%	29.7%	4.0%	7.5%	34.9%
<b>Loans</b>	# Borrowers	1,742	1,591	105	100	3,538
	% of UWS Borrowers w/in Category	2.7%	15.8%	1.7%	4.7%	4.3%
	% of Institution Borrowers	49.2%	45.0%	3.0%	2.8%	100.0%
	% of UWS Enrollment w/in Category	1.5%	7.2%	0.8%	1.2%	2.2%
	% of Institution Enrollment w/in Category	60.9%	60.5%	59.3%	57.8%	60.6%
<b>UW-Stevens Point</b>						
<b>Totals</b>	# Total Aided	6,084	392	359	34	6,869
	% of UWS Total Aided w/in Category	7.7%	3.1%	4.6%	1.1%	6.7%
	% of Institution Total Aided	88.6%	5.7%	5.2%	0.5%	100.0%
	% of UWS Enrollment w/in Category	5.2%	1.8%	2.8%	0.4%	4.3%
	% of Institution Enrollment w/in Category	77.8%	62.1%	156.8%	121.4%	78.9%
<b>Grants</b>	# Grant Recipients	3,641	224	291	22	4,178
	% of UWS Grant Recips w/in Category	8.3%	3.5%	11.3%	1.6%	7.7%
	% of Institution Grant Recips	87.1%	5.4%	7.0%	0.5%	100.0%
	% of UWS Enrollment w/in Category	3.1%	1.0%	2.3%	0.3%	2.6%
	% of Institution Enrollment w/in Category	46.5%	35.5%	127.1%	78.6%	48.0%
<b>Loans</b>	# Borrowers	4,771	318	123	15	5,227
	% of UWS Borrowers w/in Category	7.4%	3.2%	1.9%	0.7%	6.3%
	% of Institution Borrowers	91.3%	6.1%	2.4%	0.3%	100.0%
	% of UWS Enrollment w/in Category	4.1%	1.4%	1.0%	0.2%	3.3%
	% of Institution Enrollment w/in Category	61.0%	50.4%	53.7%	53.6%	60.0%
<b>UW-Stout</b>						
<b>Totals</b>	# Total Aided	3,851	1,431	329	110	5,721
	% of UWS Total Aided w/in Category	4.8%	11.4%	4.2%	3.6%	5.6%
	% of Institution Total Aided	67.3%	25.0%	5.8%	1.9%	100.0%
	% of UWS Enrollment w/in Category	3.3%	6.5%	2.6%	1.3%	3.6%
	% of Institution Enrollment w/in Category	78.0%	70.3%	78.5%	70.5%	75.8%
<b>Grants</b>	# Grant Recipients	2,076	623	78	47	2,824
	% of UWS Grant Recips w/in Category	4.7%	9.8%	3.0%	3.5%	5.2%
	% of Institution Grant Recips	73.5%	22.1%	2.8%	1.7%	100.0%
	% of UWS Enrollment w/in Category	1.8%	2.8%	0.6%	0.6%	1.8%
	% of Institution Enrollment w/in Category	42.1%	30.6%	18.6%	30.1%	37.4%
<b>Loans</b>	# Borrowers	3,460	1,308	303	91	5,162
	% of UWS Borrowers w/in Category	5.4%	13.0%	4.8%	4.3%	6.2%
	% of Institution Borrowers	67.0%	25.3%	5.9%	1.8%	100.0%
	% of UWS Enrollment w/in Category	2.9%	5.9%	2.4%	1.1%	3.2%
	% of Institution Enrollment w/in Category	70.1%	64.2%	72.3%	58.3%	68.4%

**Appendix B**  
**UW System Financial Aid Recipients by Institution, Level, and Residency for 2004-05**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
<b>UW-Superior</b>						
<b>Totals</b>	# Total Aided	1,212	1,001	74	79	2,366
	% of UWS Total Aided w/in Category	1.5%	7.9%	1.0%	2.6%	2.3%
	% of Institution Total Aided	51.2%	42.3%	3.1%	3.3%	100.0%
	% of UWS Enrollment w/in Category	1.0%	4.5%	0.6%	0.9%	1.5%
	% of Institution Enrollment w/in Category	90.0%	83.6%	49.7%	71.2%	84.4%
<b>Grants</b>	# Grant Recipients	849	654	10	19	1,532
	% of UWS Grant Recips w/in Category	1.9%	10.3%	0.4%	1.4%	2.8%
	% of Institution Grant Recips	55.4%	42.7%	0.7%	1.2%	100.0%
	% of UWS Enrollment w/in Category	0.7%	2.9%	0.1%	0.2%	1.0%
	% of Institution Enrollment w/in Category	63.0%	54.6%	6.7%	17.1%	54.6%
<b>Loans</b>	# Borrowers	985	808	69	70	1,932
	% of UWS Borrowers w/in Category	1.5%	8.0%	1.1%	3.3%	2.3%
	% of Institution Borrowers	51.0%	41.8%	3.6%	3.6%	100.0%
	% of UWS Enrollment w/in Category	0.8%	3.6%	0.5%	0.8%	1.2%
	% of Institution Enrollment w/in Category	73.1%	67.5%	46.3%	63.1%	68.9%
<b>UW-Whitewater</b>						
<b>Totals</b>	# Total Aided	6,304	291	693	63	7,351
	% of UWS Total Aided w/in Category	7.9%	2.3%	8.9%	2.1%	7.1%
	% of Institution Total Aided	85.8%	4.0%	9.4%	0.9%	100.0%
	% of UWS Enrollment w/in Category	5.4%	1.3%	5.4%	0.8%	4.6%
	% of Institution Enrollment w/in Category	69.9%	56.0%	77.1%	126.0%	70.1%
<b>Grants</b>	# Grant Recipients	3,334	123	360	21	3,838
	% of UWS Grant Recips w/in Category	7.6%	1.9%	13.9%	1.6%	7.1%
	% of Institution Grant Recips	86.9%	3.2%	9.4%	0.5%	100.0%
	% of UWS Enrollment w/in Category	2.8%	0.6%	2.8%	0.3%	2.4%
	% of Institution Enrollment w/in Category	37.0%	23.7%	40.0%	42.0%	36.6%
<b>Loans</b>	# Borrowers	5,322	246	402	46	6,016
	% of UWS Borrowers w/in Category	8.3%	2.4%	6.3%	2.2%	7.2%
	% of Institution Borrowers	88.5%	4.1%	6.7%	0.8%	100.0%
	% of UWS Enrollment w/in Category	4.5%	1.1%	3.1%	0.6%	3.7%
	% of Institution Enrollment w/in Category	59.0%	47.3%	44.7%	92.0%	57.4%
<b>UW Colleges</b>						
<b>Totals</b>	# Total Aided	6,209	125	---	---	6,334
	% of UWS Total Aided w/in Category	7.8%	1.0%	---	---	6.2%
	% of Institution Total Aided	98.0%	2.0%	---	---	100.0%
	% of UWS Enrollment w/in Category	5.3%	0.6%	---	---	3.9%
	% of Institution Enrollment w/in Category	52.4%	30.6%	---	---	51.7%
<b>Grants</b>	# Grant Recipients	3,821	99	---	---	3,920
	% of UWS Grant Recips w/in Category	8.7%	1.6%	---	---	7.2%
	% of Institution Grant Recips	97.5%	2.5%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.3%	0.4%	---	---	2.4%
	% of Institution Enrollment w/in Category	32.2%	24.3%	---	---	32.0%
<b>Loans</b>	# Borrowers	4,373	81	---	---	4,454
	% of UWS Borrowers w/in Category	6.8%	0.8%	---	---	5.4%
	% of Institution Borrowers	98.2%	1.8%	---	---	100.0%
	% of UWS Enrollment w/in Category	3.7%	0.4%	---	---	2.8%
	% of Institution Enrollment w/in Category	36.9%	19.9%	---	---	36.3%

**Appendix C**  
**UW System Financial Aid Dollars by Institution, Level, and Residency**  
**2004-05**

		Undergraduate		Graduate		Total
		Resident	Non-Resident	Resident	Non-Resident	
<b>UW System</b>	Total	\$526,963,113	\$102,389,621	\$100,901,991	\$37,114,927	\$767,369,652
	Grants	\$172,958,774	\$26,733,331	\$9,354,951	\$6,521,223	\$215,568,279
	Loans	\$343,144,596	\$73,047,200	\$90,798,851	\$30,153,780	\$537,144,427
<b>UW-Madison</b>	Total	\$95,563,957	\$41,533,979	\$53,272,576	\$25,012,881	\$215,383,393
	Grants	\$37,072,461	\$13,202,356	\$3,992,377	\$4,089,967	\$58,357,161
	Loans	\$54,382,281	\$26,799,167	\$48,769,621	\$20,554,779	\$150,505,848
<b>UW- Milwaukee</b>	Total	\$106,218,139	\$4,143,554	\$22,991,750	\$5,195,463	\$138,548,906
	Grants	\$31,362,968	\$1,272,937	\$3,074,345	\$1,739,806	\$37,450,056
	Loans	\$74,042,771	\$2,833,555	\$19,829,018	\$3,413,019	\$100,118,363
<b>UW-Eau Claire</b>	Total	\$33,775,810	\$8,514,685	\$1,200,240	\$335,497	\$43,826,232
	Grants	\$10,796,350	\$1,499,053	\$136,619	\$17,983	\$12,450,005
	Loans	\$22,138,500	\$6,824,946	\$1,039,820	\$307,875	\$30,311,141
<b>UW-Green Bay</b>	Total	\$23,602,187	\$1,617,417	\$600,040	\$125,482	\$25,945,126
	Grants	\$8,222,861	\$961,786	\$173,473	\$35,976	\$9,394,096
	Loans	\$15,066,197	\$646,547	\$426,567	\$89,506	\$16,228,817
<b>UW-La Crosse</b>	Total	\$24,997,160	\$4,901,324	\$5,748,423	\$1,759,733	\$37,406,640
	Grants	\$5,921,285	\$555,496	\$39,652	\$81,189	\$6,597,622
	Loans	\$18,744,354	\$4,271,330	\$5,697,102	\$1,675,812	\$30,388,598
<b>UW-Oshkosh</b>	Total	\$45,601,832	\$1,163,037	\$3,356,185	\$265,429	\$50,386,483
	Grants	\$11,508,527	\$143,761	\$445,552	\$16,151	\$12,113,991
	Loans	\$33,297,348	\$999,349	\$2,895,193	\$246,738	\$37,438,628
<b>UW-Parkside</b>	Total	\$20,570,812	\$1,976,992	\$196,992	\$29,614	\$22,774,410
	Grants	\$8,741,269	\$883,270	\$48,556	\$12,942	\$9,686,037
	Loans	\$11,697,908	\$1,089,434	\$146,462	\$16,672	\$12,950,476
<b>UW-Platteville</b>	Total	\$22,645,623	\$3,297,854	\$1,765,824	\$481,873	\$28,191,174
	Grants	\$6,845,769	\$511,580	\$81,408	\$4,500	\$7,443,257
	Loans	\$15,461,324	\$2,710,695	\$1,647,521	\$477,373	\$20,296,913
<b>UW-River Falls</b>	Total	\$12,921,449	\$11,262,397	\$1,038,030	\$948,546	\$26,170,422
	Grants	\$4,384,013	\$1,974,346	\$22,014	\$41,580	\$6,421,953
	Loans	\$8,272,327	\$9,114,039	\$1,010,178	\$904,009	\$19,300,553
<b>UW-Stevens Point</b>	Total	\$35,835,820	\$2,856,396	\$1,271,645	\$148,050	\$40,111,911
	Grants	\$12,203,090	\$706,153	\$265,853	\$14,137	\$13,189,233
	Loans	\$22,509,927	\$2,001,642	\$982,676	\$133,196	\$25,627,441
<b>UW-Stout</b>	Total	\$28,503,551	\$10,541,259	\$3,600,180	\$1,271,274	\$43,916,264
	Grants	\$7,684,380	\$1,541,004	\$311,255	\$222,039	\$9,758,678
	Loans	\$20,342,513	\$8,822,121	\$3,275,121	\$1,041,885	\$33,481,640
<b>UW-Superior</b>	Total	\$8,570,885	\$7,343,412	\$714,618	\$813,830	\$17,442,745
	Grants	\$3,434,739	\$2,860,608	\$36,086	\$102,415	\$6,433,848
	Loans	\$4,935,083	\$4,365,293	\$670,455	\$708,199	\$10,679,030
<b>UW-Whitewater</b>	Total	\$42,009,936	\$2,691,791	\$5,145,488	\$727,255	\$50,574,470
	Grants	\$12,450,285	\$362,697	\$727,761	\$142,538	\$13,683,281
	Loans	\$28,915,162	\$2,294,534	\$4,409,117	\$584,717	\$36,203,530
<b>UW Colleges</b>	Total	\$26,145,952	\$545,524	---	---	\$26,691,476
	Grants	\$12,330,777	\$258,284	---	---	\$12,589,061
	Loans	\$13,338,901	\$274,548	---	---	\$13,613,449

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**  
**2004-05**

Program	\$ Million	Change from 03-04		Program Description
		\$ Million	%	
WHEG	\$33.46	\$5.09	17.9%	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	\$2.98	\$0.13	4.5%	Administered by HEAB; for very needy students enrolled at least half time.
Lawton Undergraduate Minority Retention Grants	\$4.91	\$1.09	28.6%	Administered by UW System; supplemental grants to minority undergraduate UW students who have both financial need and at least sophomore standing.
Academic Excellence Scholarship	\$5.89	\$0.60	11.4%	A merit-based scholarship program; administered jointly by HEAB and UW System.
Department of Vocational Rehabilitation	\$3.70	\$0.73	24.5%	Administered by DVR. Provides supplemental funds to DVR customers to cover the cost of attendance.
Indian Student Assistant Grant	\$0.20	-\$0.01	-3.6%	Administered by HEAB. Provides need-based grants to Wisconsin residents of American Indian heritage.
Advanced Opportunity Grant	\$5.93	\$0.28	5.0%	Administered by the UW System. Provides grants to multicultural and disadvantaged graduate and professional students.
Miscellaneous State Grants	\$2.37	-\$0.01	-0.5%	Includes Veterans Grants, study abroad grants and other miscellaneous grant programs.
<b>Total</b>	<b>\$59.43</b>	<b>\$7.90</b>	<b>15.3%</b>	

**Appendix E  
Financial Aid Grants to UW System Students**

Year	Federal Pell			Federal SEOG			State WHEG		
	#	\$ M	Avg	#	\$ M	Avg	#	\$ M	Avg
87-88	29,713	\$40.6	\$1,368	12,431	\$8.9	\$665	22,034	\$11.0	\$501
88-89	36,196	\$51.8	\$1,431	21,356	\$8.9	\$416	21,452	\$13.6	\$633
89-90	34,532	\$50.6	\$1,464	18,318	\$9.1	\$499	20,433	\$12.1	\$594
90-91	32,713	\$47.6	\$1,457	17,340	\$9.2	\$531	21,004	\$13.2	\$630
91-92	34,453	\$53.1	\$1,540	17,595	\$9.4	\$533	20,475	\$12.9	\$632
92-93	34,593	\$54.0	\$1,561	16,505	\$9.4	\$568	21,293	\$12.9	\$606
93-94	30,153	\$42.3	\$1,403	15,682	\$9.7	\$618	21,997	\$13.2	\$601
94-95	27,991	\$39.6	\$1,416	15,533	\$9.5	\$614	21,914	\$14.1	\$642
95-96	25,883	\$36.6	\$1,413	15,813	\$9.5	\$603	20,519	\$13.2	\$643
96-97	24,906	\$36.2	\$1,455	15,726	\$9.6	\$611	19,217	\$15.7	\$815
97-98	25,623	\$39.7	\$1,550	15,210	\$10.0	\$662	18,979	\$16.0	\$843
98-99	27,253	\$47.1	\$1,727	15,954	\$10.4	\$655	18,364	\$17.1	\$932
99-00	24,735	\$44.1	\$1,781	15,484	\$10.7	\$692	16,808	\$17.2	\$1,021
00-01	24,560	\$48.1	\$1,960	15,344	\$10.4	\$679	17,931	\$20.3	\$1,131
01-02	26,759	\$59.0	\$2,206	14,818	\$11.2	\$757	19,155	\$19.5	\$1,018
02-03	28,180	\$66.5	\$2,358	15,313	\$11.1	\$725	20,464	\$22.2	\$1,084
03-04	29,783	\$71.8	\$2,410	15,216	\$11.0	\$720	22,808	\$28.4	\$1,244
04-05	29,913	\$72.5	\$2,424	15,648	\$10.4	\$666	26,065	\$33.5	\$1,284

**Appendix F  
Percentage of UW System Financial Aid Recipients  
Receiving Pell, SEOG, and WHEG Awards**

Year	Federal Pell		Federal SEOG		State WHEG	
	% Recips	% of \$	% Recips	% of \$	% Recips	% of \$
87-88	51%	19%	23%	4%	38%	5%
88-89	63%	25%	37%	4%	38%	7%
89-90	60%	23%	32%	4%	36%	6%
90-91	56%	20%	30%	4%	36%	6%
91-92	55%	20%	28%	4%	33%	5%
92-93	51%	19%	25%	3%	32%	5%
93-94	42%	13%	22%	3%	31%	4%
94-95	38%	11%	21%	3%	30%	4%
95-96	35%	9%	21%	2%	28%	3%
96-97	33%	9%	21%	2%	25%	4%
97-98	32%	9%	19%	2%	24%	4%
98-99	34%	10%	20%	2%	23%	4%
99-00	31%	9%	19%	2%	13%	4%
00-01	29%	10%	18%	2%	21%	4%
01-02	30%	11%	17%	2%	22%	4%
02-03	30%	11%	16%	2%	22%	4%
03-04	30%	10%	15%	2%	23%	4%
04-05	29%	9%	15%	1%	25%	4%

## 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 received more than one type of aid, so the cumulative total for students aided through grant, work, 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 and ROTC. It does not capture other on-campus and off-campus employment.
- Loan data do not include private non-Federally-guaranteed borrowing activity.
- Residency for fee-purposes is determined by the Office of the Registrar at each institution. Non-residents are defined as all students with residency status other than "resident" including Minnesota and Michigan reciprocity agreement students. Students with missing 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 headcounts and disbursements do not include the Hearing and Visually Handicapped Student Grant.





## OCCASIONAL RESEARCH BRIEFS and INFORMATIONAL MEMORANDA

Informational memorandum	Student Financial Aid: 2004-05
Informational Memorandum	The New Freshman Class: Fall 2004
Informational Memorandum	Trends in Enrollment: Fall 2004 Update
Informational Memorandum	Degrees Conferred: 2003-04 Update
Informational memorandum	Student Financial Aid: 2003-04
Informational Memorandum	The New Freshman Class: Fall 2003
Informational Memorandum	Trends in Enrollment: Fall 2003 Update
Informational Memorandum	Degrees Conferred: 2002-03 Update
Informational memorandum	Student Financial Aid: 2002-03
Informational Memorandum	Trends in Enrollment: Fall 2002 Update
Informational Memorandum	The New Freshman Class: Fall 2002
Informational memorandum	Student Financial Aid: 2001-02
Vol. 02, No. 1, May 2002	Institutional Efficiency and Student Success: The Relationship Between Credits-to-Degree, Time-to-Degree and Graduation Rates
Informational Memorandum	Degrees Conferred: 2001-02 Update
Informational Memorandum	The New Freshman Class: Fall 2001
Informational Memorandum	Trends in Enrollment: Fall 2001 Update
Vol. 01, No. 1, June 2001	Access to the UW System: Service Rates by Family Income
Informational Memorandum	Student Financial Aid: 2000-01
Informational Memorandum	Degrees Conferred: 2000-01 Update
Informational Memorandum	Trends in Enrollment: Fall 2000 Update
Informational Memorandum	The New Freshman Class: Fall 2000
Informational Memorandum	Degrees Conferred: 1999-00 Update
Informational Memorandum	Student Financial Aid: 1999-00 Update
Vol. 00, No. 1, June 2000	New Freshmen Outcomes: Retention and Graduation
Vol. 00, No. 2, August 2000	Access in the UW System
Informational Memorandum	Trends in Enrollment: Fall 1999 Update
Informational Memorandum	The New Freshman Class: Fall 1999
Informational Memorandum	Student Financial Aid: 1998-99 Update
Informational Memorandum	Degrees Conferred: 1998-99 Update
Vol. 99, No. 1: April 1999	The Graying of the Faculty in the UW System
Informational Memorandum	The New Freshman Class: Fall 1998
Informational Memorandum	Student Financial Aid: 1997-98 Update
Informational Memorandum	Trends in Enrollment: Fall 1998 Update
Vol. 98, No. 1: February 1998	Student Financial Aid in the UW System: 1996-97 Update
Vol. 98, No. 2: February 1998	Trends in Degrees Conferred: 1996-97 Update
Vol. 98, No. 3: May 1998	Transfer Students
Informational Memorandum	Trends in Enrollment: Fall 1997 Update
Vol. 97, No. 1: March 1997	Access Update: The Class Of Fall 1996
Vol. 96, No. 1: May 1996	New Freshman Outcomes: Retention and Graduation
Vol. 96, No. 2: September 1996	1994-95 Faculty Age Distributions In The UW System
Vol. 95, No. 1: February 1995	Trends In Enrollment: Fall 1994.
Vol. 95, No. 2: March 1995	Trends In Degrees Conferred: 1993-94 Update.
Vol. 95, No. 3: March 1995	Student Financial Aid Update: 1993-94.
Vol. 95, No. 4: May 1995	Access Update: The Class Of Fall 1994
Vol. 95, No. 5: May 1995	New Undergraduate Class: Fall 1994
Vol. 95, No. 6: December 1995	New Freshman Outcomes: Retention and Graduation