



# The University of North Carolina

GENERAL ADMINISTRATION

POST OFFICE BOX 2688, CHAPEL HILL, NC 27515-2688

ALAN R. MABE, *Senior Vice President for Academic Affairs*

Telephone: (919) 962-4614 Fax: (919) 962-0120 E-mail: mabe@northcarolina.edu

*Constituent Universities*  
Appalachian State  
University

East Carolina  
University

Elizabeth City  
State University

Fayetteville State  
University

North Carolina  
Agricultural and  
Technical State  
University

North Carolina  
Central University

North Carolina  
State University  
at Raleigh

University of  
North Carolina  
at Asheville

University of  
North Carolina  
at Chapel Hill

University of  
North Carolina  
at Charlotte

University of  
North Carolina  
at Greensboro

University of  
North Carolina  
at Pembroke

University of  
North Carolina  
at Wilmington

University of  
North Carolina  
School of the Arts

Western Carolina  
University

Winston-Salem  
State University

*Constituent High School*  
North Carolina  
School of Science  
and Mathematics

An Equal Opportunity/  
Affirmative Action  
Employer

## MEMORANDUM

TO: Members, Committee on Educational Planning, Policies, and Programs

FROM: Alan Mabe

DATE: June 2, 2010

SUBJECT: Report on Financial Aid

**Background:** At one point the NC State Educational Assistance Authority provided a report on financial aid regarding the UNC campuses. President Bowles asked that the report be moved in-house. This report is the result of a lot of interaction with the financial aid directors on our campuses and work to better define the data relevant to a financial aid report. With this format the goal is to have an annual report and be able to track longitudinally developments in financial aid, such as the net cost of education, the percent of students on each campus getting Pell grants, and the debt load of seniors. All of this data will be presented in the five parental income categories recognized by IPEDS, the federal reporting entity.

**Jurisdictional Authority:** President Bowles asked for this report to be moved to General Administration and be developed as a useful tool for understanding developments in financial aid.

**Issues Involved:** Does this provide data helpful to those who are trying to understand developments at the campus, system, state, and federal level in financial aid?

Now that the data are available, questions may arise that will need to be addressed. The variation in costs found in the detailed Cost of Attendance budgets in Table 1 will need further examination, especially the non-tuition/fees part of the budget where budgets vary by more than \$3,000 in some cases.

**Recommended Action:** No action is necessary; feedback about the report would be very helpful.

**DRAFT—Not For Distribution****Financial Aid Report****2007-08 & 2008-09****Introduction**

The University of North Carolina is committed to providing affordable education to meet the need for more educated and more highly educated North Carolina citizens. Quality education at affordable price has been a feature of the University of North Carolina from its inception. This report provides data on access to a UNC education, the cost of that education, percent and number of students receiving financial aid, the sources of financial aid, and the debt load students have upon graduation. In addition, several key variables such as expected family contribution (EFC), the net cost, and remaining need are tracked by parental income category for in-state, full-time, dependent, degree-seeking, undergraduate students.

**Table 1. Cost of Attendance for UNC In-State Full-Time Dependent On-Campus Undergraduates by Institution, 2006-07—2009-10**

One measure of affordability is the cost of education in the UNC system. Table 1 displays the actual cost of attendance for UNC in-state, full-time, dependent, on-campus, undergraduates as provided by campus financial aid directors. Provided is the cost of attendance broken down into its individual components by UNC institution and by year, including: tuition and fees, room and board, books/supplies, travel, and other expenses.

**Table 2. The Amount of Financial Aid Received by UNC In-State Undergraduate Students by Type and Institution, 2005-06—2008-09**

Table 2 provides a summary of financial aid received over an academic year (excluding summer) for a four-year period. This table is intended to show the magnitude of aid provided to in-state undergraduates. Since students may receive more than one type of aid, they may be counted in more than one of the aid categories. However, the total number of students for each campus and year is unduplicated.

**Table 3. Percent of UNC In-State Undergraduate Students Receiving Financial Aid by Type and Institution, Fall 2005—Fall 2008**

Table 3 provides greater detail regarding the percentage of in-state undergraduates receiving various types of aid in the fall term by aid category and by UNC institution. The table includes the percentage of students receiving any type of aid.

**Tables 4a and 4b. Average Cost, Parental Income, EFC (Expected Family Contribution), Grants/Scholarships, Need and Loan Amount for UNC In-State Full-Time Dependent Degree-Seeking Undergraduate Students Who Enrolled in Both Fall and Spring Semesters and Received Aid in Fall or Spring, 2007-08 and 2008-09**

Tables 4a and 4b (4a for 2007-08 and 4b for 2008-09) array the data by reported parental income ranges. The ranges reported are those adopted by the Integrated Postsecondary Education Data System (IPEDS) for student financial aid survey reporting. The Cost of Attendance (COA) is the actual cost as displayed in Table 1. The Cost of Attendance and the Net Cost are highlighted to better communicate the difference. Net Cost is the Cost of Attendance minus Grants and Scholarships. Parental income and Expected Family Contribution (EFC) are collected from the Free Application for Federal Student Aid (FAFSA) form.

The following calculations are used in these tables: Need (Cost of Attendance minus Expected Family Contribution); Net Cost (Cost of Attendance minus Grants/Scholarships); and Remaining Need (Cost of Attendance minus Expected Family Contribution and Grants/Scholarships).

In each category, the number of students and average amount are reported.

**Table 5. Average Accumulated Indebtedness of UNC In-State Graduating Seniors Student Loans , 2007-2008 and 2008-09**

Table 5 provides the number and percentage of graduating in-state seniors by UNC institution who received student loans (excluding forgivable loans) while they were undergraduates. This table shows the average accumulated loan indebtedness, the average number of semesters that these students were enrolled and the average number of semesters in which they received student loans. Summer terms are excluded.

**Table 6. Average Accumulated Indebtedness of UNC In-State Graduating Seniors Forgivable Loans, 2007-2008 and 2008-09**

Table 6 parallels information provided in Table 5 for forgivable loans only. Forgivable loans, which are usually related to a post-graduation service requirement, are listed in Footnote 6 of the table.

**Tables 7a and 7b. Average Accumulated Indebtedness of UNC In-State Dependent Graduating Seniors, (2007-08 and 2008-09)**

Tables 7a and 7b (7a for 2007-08 and 7b for 2008-09) provide indebtedness information for graduating seniors who were dependent students and received student loans (forgivable and non-forgivable) as undergraduates. Data are shown by parental income ranges.

**Appendix A. List of Financial Aid**

To help in understanding how financial aid is categorized in the preceding tables, Appendix A shows a detailed listing of all of the financial aid codes reported by UNC institutions to General Administration.

APPENDIX V

Table 1. Cost of Attendance for UNC In-State Full-Time Dependent On-Campus Undergraduates by Institution, 2006-07 through 2009-10

	ASU	ECU	ECSU	FSU	NCA&T	NCCU	NCSU	UNCA	UNC-CH	UNCC	UNCG	UNCP	UNCW	UNCSA	WCU	WSSU	UNC System	
																	Total	Average
<b>2009-2010</b>																		
<b>Tuition &amp; Fees</b>	4,711	4,407	3,488	3,811	3,696	4,661	5,527	4,437	5,626	4,410	4,246	3,737	4,710	5,449	4,544	3,970	71,430	4,464
<b>Room &amp; Board</b>	6,400	7,773	5,918	5,941	6,925	7,528	7,966	6,890	8,670	7,500	6,836	6,490	7,690	7,256	6,161	7,134	113,078	7,067
<b>Books/Supplies</b>	700	1,075	620	400	1,400	1,500	950	850	1,000	1,200	1,282	1,184	934	1,120	606	1,500	16,321	1,020
<b>Travel</b>	1,400	963	1,200	825	1,000	600	874	1,500	878	1,200	570	1,368	1,053		921	1,000	15,352	1,023
<b>Misc (Ins/Personal)</b>	1,400	2,077	1,500	1,183	1,500	1,575	1,450	1,400	1,250	1,500	1,570	1,719	1,410	2,260	1,231	1,500	24,525	1,533
<b>Loan Fees</b>		110		203		135						2	47		165	90	752	107
<b>TOTAL</b>	14,611	16,405	12,726	12,363	14,521	15,999	16,767	15,077	17,424	15,810	14,504	14,500	15,844	16,085	13,628	15,194	241,458	15,216
Non Tuition Fee Total	9,900	11,998	9,238	8,552	10,825	11,338	11,240	10,640	11,798	11,400	10,258	10,763	11,134	10,636	9,084	11,224	170,028	10,751
<b>2008-2009</b>																		
<b>Tuition &amp; Fees</b>	4,533	4,406	3,378	3,422	3,583	4,360	5,286	4,205	5,396	4,250	4,162	4,094	4,527	5,231	4,415	3,817	69,065	4,317
<b>Room &amp; Board</b>	6,200	7,330	5,564	5,108	6,389	7,616	7,982	6,620	8,118	6,800	5,940	5,901	7,280	6,831	5,546	7,461	106,686	6,668
<b>Books/Supplies</b>	700	900	600	500	1,400	1,500	930	850	1,000	1,200	1,282	1,000	934	1,120	605	1,500	16,021	1,001
<b>Travel</b>	1,100	800	800	1,800	1,500	600	580	1,500	606	1,300	570	2,000	1,053		920	1,000	16,129	1,075
<b>Misc (Ins/Personal)</b>	1,400	2,200	1,000	2,500	1,300	1,575	1,250	1,400	1,250	1,500	1,570	1,503	1,410	2,195	1,230	1,500	24,783	1,549
<b>Loan Fees</b>						135		55				2	47		57		296	59
<b>TOTAL</b>	13,933	15,636	11,342	13,330	14,172	15,786	16,028	14,630	16,370	15,050	13,524	14,500	15,251	15,377	12,773	15,278	232,980	14,669
Non Tuition Fee Total	9,400	11,230	7,964	9,908	10,589	11,426	10,742	10,425	10,974	10,800	9,362	10,406	10,724	10,146	8,358	11,461	163,915	10,353
<b>2007-2008</b>																		
<b>Tuition &amp; Fees</b>	4,241	4,123	3,354	3,422	3,500	4,368	5,117	4,034	5,340	4,145	4,044	4,000	4,398	5,110	4,278	3,748	67,222	4,201
<b>Room &amp; Board</b>	5,900	7,150	5,166	4,870	6,324	7,500	7,370	6,290	7,696	6,750	7,174	5,800	6,999	6,431	5,305	6,788	103,513	6,470
<b>Books/Supplies</b>	600	900	600	1,000	1,400	1,500	930	850	1,000	1,200	1,662	1,000	934	1,120	581	1,100	16,377	1,024
<b>Travel</b>	1,100	500	800	820	1,300	600	550	1,500	560	1,250	378	1,800	1,053		884	1,000	14,095	940
<b>Misc (Ins/Personal)</b>	1,200	2,500	1,000	2,000	1,500	1,575	1,230	1,400	1,200	1,500	1,818	1,498	1,378	2,135	1,182	1,500	24,616	1,539
<b>Loan Fees</b>	150					116						2			75		343	86
<b>TOTAL</b>	13,191	15,173	10,920	12,112	14,024	15,659	15,197	14,074	15,796	14,845	15,076	14,100	14,762	14,796	12,305	14,136	226,166	14,258
Non Tuition Fee Total	8,950	11,050	7,566	8,690	10,524	11,291	10,080	10,040	10,456	10,700	11,032	10,100	10,364	9,686	8,027	10,388	158,944	10,057
<b>2006-2007</b>																		
<b>Tuition &amp; Fees</b>	3,918	3,525	3,184	3,245	3,386	3,924	4,784	3,922	5,034	3,560	3,892	3,809	4,160	4,891	3,945	3,108	62,287	3,893
<b>Room &amp; Board</b>	5,650	6,940	4,859	4,530	6,631	5,000	7,040	5,880	7,466	6,500	5,974	5,517	6,777	6,139	4,912	6,470	96,285	6,018
<b>Books/Supplies</b>	600	900	600	1,000	1,000	1,500	900	850	1,000	1,200	1,812	1,000	1,000	1,085	567	1,100	16,114	1,007
<b>Travel</b>	1,100	800	600	820	1,200	600	500	1,500	550	1,250	300	1,800	1,300		862	1,000	14,182	945
<b>Misc (Ins/Personal)</b>	1,200	2,399	1,000	2,000	1,500	1,575	1,230	1,390	1,200	1,520	1,680	1,472	700	2,070	1,153	1,500	23,589	1,474
<b>Loan Fees</b>	150					116		151				2			75		494	99
<b>TOTAL</b>	12,618	14,564	10,243	11,595	13,717	12,715	14,454	13,693	15,250	14,030	13,658	13,600	13,937	14,185	11,514	13,178	212,951	13,436
Non Tuition Fee Total	8,700	11,039	7,059	8,350	10,331	8,791	9,670	9,771	10,216	10,470	9,766	9,791	9,777	9,294	7,569	10,070	150,664	9,544

## APPENDIX V

**Table 2. The Amount of Financial Aid Received by In-State, Undergraduate UNC Students by Type and Institution, 2005-06 - 2008-09**

		2005-06		2006-07		2007-08		2008-09	
		Number of Students	Aid Amount						
ASU	Federal Grants	2,211	6,584,527	2,298	7,312,102	2,660	8,865,215	2,601	9,678,290
	State Grants	3,005	5,784,675	3,414	7,757,530	3,780	11,266,995	4,718	14,128,244
	Institutional Grants	3,326	2,976,226	3,767	4,805,925	3,712	5,031,572	3,841	5,609,707
	Federal Loans	4,893	22,201,113	5,131	23,263,622	5,276	24,436,501	5,508	27,816,958
	State Loans	368	1,771,612	403	1,816,140	451	2,012,750	684	2,957,841
	Parental Loans	1,873	11,645,861	1,868	12,884,560	1,804	12,058,686	1,789	12,304,098
	Other Aid	1,264	2,846,215	1,358	3,457,368	1,479	3,783,485	1,486	3,754,137
	<b>Total</b>	<b>6,827</b>	<b>53,810,229</b>	<b>7,253</b>	<b>61,297,247</b>	<b>7,757</b>	<b>67,455,204</b>	<b>8,233</b>	<b>76,249,275</b>
ECU	Federal Grants	4,421	14,824,344	4,489	16,309,452	4,709	17,016,611	4,595	18,324,698
	State Grants	4,016	8,303,240	4,478	10,193,292	5,213	13,539,460	6,329	18,949,131
	Institutional Grants	742	2,155,899	719	2,289,766	4,408	8,761,774	4,091	13,059,194
	Federal Loans	8,052	39,978,062	8,290	40,988,344	8,353	42,511,808	8,292	47,834,353
	State Loans	371	1,797,334	470	2,284,486	444	2,120,205	519	2,470,981
	Parental Loans	1,081	7,335,036	1,178	8,673,833	1,021	7,650,605	1,176	8,798,033
	Other Aid	1,768	6,869,912	1,884	7,582,855	1,625	7,464,832	1,694	7,374,336
	<b>Total</b>	<b>9,891</b>	<b>81,263,827</b>	<b>10,260</b>	<b>88,322,028</b>	<b>10,367</b>	<b>99,065,295</b>	<b>11,087</b>	<b>116,810,726</b>
ECSU	Federal Grants	1,392	4,520,695	1,349	4,588,422	1,537	5,833,386	1,624	6,689,075
	State Grants	1,383	3,267,354	1,484	3,954,412	1,695	4,986,778	1,814	5,035,997
	Institutional Grants	213	319,038	204	412,653	981	831,949	961	819,631
	Federal Loans	1,312	4,215,430	1,185	4,380,765	1,318	5,180,276	1,245	5,375,073
	State Loans	22	127,750	25	150,000	45	217,452	66	303,462
	Parental Loans	106	306,161	130	427,898	65	245,988	33	120,095
	Other Aid	155	279,162	205	486,241	182	486,587	117	320,197
	<b>Total</b>	<b>1,890</b>	<b>13,035,590</b>	<b>1,935</b>	<b>14,400,391</b>	<b>2,080</b>	<b>17,782,416</b>	<b>2,198</b>	<b>18,663,530</b>
FSU	Federal Grants	2,621	9,503,475	2,913	9,612,292	3,200	12,294,288	2,976	12,558,706
	State Grants	1,606	2,252,476	2,269	3,629,127	2,764	5,715,497	2,906	5,291,514
	Institutional Grants	1,027	864,350	1,384	1,451,203	1,517	1,727,830	2,637	1,533,529
	Federal Loans	2,856	11,285,528	3,221	14,388,521	3,468	17,236,731	2,967	17,124,913
	State Loans	7	14,100	8	15,500	37	172,923	24	106,500
	Parental Loans	335	1,405,182	85	353,227	72	289,318	45	156,738
	Other Aid	199	359,432	228	394,008	210	294,972	151	243,763
	<b>Total</b>	<b>3,480</b>	<b>25,684,543</b>	<b>3,960</b>	<b>29,843,878</b>	<b>4,274</b>	<b>37,731,559</b>	<b>3,971</b>	<b>37,015,663</b>
NCA&T	Federal Grants	3,518	10,901,608	3,522	11,925,436	3,413	12,008,009	3,367	13,308,483
	State Grants	3,564	7,043,940	3,763	8,258,716	3,691	9,835,995	3,911	10,569,528
	Institutional Grants	1,810	2,932,408	3,132	3,565,486	2,816	3,913,163	2,302	4,199,491
	Federal Loans	4,850	21,531,208	4,855	21,537,494	4,482	21,592,813	4,399	24,633,331
	State Loans	53	199,860	42	165,358	56	237,544	27	129,677
	Parental Loans	691	3,376,798	717	3,577,867	539	2,682,903	348	1,666,473
	Other Aid	1,610	6,741,953	1,529	6,799,231	1,318	6,529,185	1,160	5,390,095
	<b>Total</b>	<b>6,061</b>	<b>52,727,775</b>	<b>5,960</b>	<b>55,829,588</b>	<b>5,631</b>	<b>56,799,612</b>	<b>5,720</b>	<b>59,897,078</b>

(Continued)

## Notes:

1. Appendix A contains the inclusions for each aid category.
2. Students are counted in each category of aid received. Therefore the number of students is unduplicated in each aid category but duplicated across aid categories. The number of students in 'Total' is unduplicated.
3. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.
4. The 'Other Aid' category includes institutional loans. In 2008-09 awards were made to 21 students.
5. Federal Work Study, federal waivers, state waivers, tuition remission and all aid coded in the category 'Other Programs' are reported as 'Other Aid'.

## APPENDIX V

**Table 2. The Amount of Financial Aid Received by In-State, Undergraduate UNC Students by Type and Institution, 2005-06 - 2008-09**

		2005-06		2006-07		2007-08		2008-09	
		Number of Students	Aid Amount	Number of Students	Aid Amount	Number of Students	Aid Amount	Number of Students	Aid Amount
NCCU	Federal Grants	2,912	9,448,406	2,893	9,964,122	3,195	12,375,283	3,064	12,973,048
	State Grants	2,658	5,136,830	2,732	5,592,262	3,095	7,374,156	3,246	9,715,754
	Institutional Grants	2,310	2,947,772	2,457	3,641,437	2,690	4,324,956	2,724	4,490,008
	Federal Loans	3,918	18,700,925	3,714	18,762,040	3,918	20,105,096	3,760	21,077,601
	State Loans	44	166,052	16	30,233	692	924,117	666	1,024,765
	Parental Loans	757	3,308,453	729	3,209,434	658	3,132,699	477	2,363,434
	Other Aid	307	524,719	330	530,907	388	749,542	320	519,902
	<b>Total</b>	<b>4,402</b>	<b>40,233,157</b>	<b>4,262</b>	<b>41,730,435</b>	<b>4,568</b>	<b>48,985,849</b>	<b>4,523</b>	<b>52,164,512</b>
NCSU	Federal Grants	3,647	13,027,794	3,808	14,578,817	4,062	15,343,934	4,053	17,291,833
	State Grants	4,281	10,059,794	4,697	12,367,239	5,495	17,649,228	6,910	24,417,973
	Institutional Grants	7,195	18,118,977	7,197	22,065,080	7,387	24,395,752	7,331	24,854,727
	Federal Loans	7,376	32,821,465	7,734	33,217,044	7,746	35,005,700	8,043	46,529,077
	State Loans	156	914,050	177	1,065,650	256	1,372,316	193	1,148,869
	Parental Loans	1,443	10,944,623	1,529	12,291,362	1,367	11,030,624	1,218	8,868,225
	Other Aid	2,681	8,152,843	2,780	9,176,155	2,835	9,758,072	2,960	9,752,693
	<b>Total</b>	<b>11,049</b>	<b>94,039,546</b>	<b>11,636</b>	<b>104,761,347</b>	<b>12,012</b>	<b>114,555,626</b>	<b>12,762</b>	<b>132,863,397</b>
UNCA	Federal Grants	663	1,923,816	673	2,160,281	691	2,158,439	708	2,561,440
	State Grants	830	1,307,169	697	1,405,088	804	2,010,056	1,081	3,089,126
	Institutional Grants	938	1,098,205	1,005	2,141,625	1,102	2,141,996	1,079	2,260,878
	Federal Loans	1,091	5,272,807	1,099	5,284,221	1,172	5,779,103	1,166	6,015,539
	State Loans	73	353,940	76	414,350	97	529,614	105	573,876
	Parental Loans	114	649,513	130	775,721	133	798,397	91	616,681
	Other Aid	.	.	179	477,540	1	1,350	6	32,400
	<b>Total</b>	<b>1,492</b>	<b>10,605,450</b>	<b>1,550</b>	<b>12,658,826</b>	<b>1,665</b>	<b>13,418,955</b>	<b>1,734</b>	<b>15,149,940</b>
UNC-CH	Federal Grants	2,194	6,744,098	2,273	7,368,630	2,456	8,474,735	2,479	9,388,994
	State Grants	2,802	7,334,124	3,115	9,024,781	3,366	11,869,884	4,071	15,093,797
	Institutional Grants	4,586	14,978,400	4,792	18,414,809	4,886	19,798,183	4,775	19,605,403
	Federal Loans	3,840	16,745,366	3,698	15,968,640	3,503	15,808,609	3,487	17,188,838
	State Loans	325	1,726,052	350	1,893,370	327	1,784,613	301	1,653,291
	Parental Loans	784	6,052,359	731	5,976,031	661	5,338,475	573	4,672,663
	Other Aid	2,646	9,114,638	2,679	9,761,083	2,676	10,468,828	2,812	11,734,791
	<b>Total</b>	<b>7,788</b>	<b>62,695,037</b>	<b>8,099</b>	<b>68,407,344</b>	<b>8,297</b>	<b>73,543,327</b>	<b>8,534</b>	<b>79,337,777</b>
UNCC	Federal Grants	3,976	12,386,012	3,968	13,397,632	4,355	15,505,475	4,609	17,935,282
	State Grants	3,735	6,919,971	4,330	8,408,209	5,079	12,603,818	6,357	18,274,271
	Institutional Grants	3,712	4,714,209	4,601	4,265,921	3,841	5,691,771	4,181	6,269,796
	Federal Loans	6,964	36,019,842	7,241	36,101,443	7,299	37,928,378	7,782	47,746,158
	State Loans	188	1,001,410	121	737,850	290	1,449,274	297	1,419,575
	Parental Loans	566	3,669,187	787	5,321,177	656	4,651,738	506	3,293,320
	Other Aid	1,193	2,340,643	1,448	5,111,840	1,753	6,177,582	1,524	5,253,834
	<b>Total</b>	<b>9,055</b>	<b>67,051,274</b>	<b>8,927</b>	<b>73,344,072</b>	<b>9,735</b>	<b>84,008,036</b>	<b>10,566</b>	<b>100,192,236</b>

(Continued)

## Notes:

1. Appendix A contains the inclusions for each aid category.
2. Students are counted in each category of aid received. Therefore the number of students is unduplicated in each aid category but duplicated across aid categories. The number of students in 'Total' is unduplicated.
3. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.
4. The 'Other Aid' category includes institutional loans. In 2008-09 awards were made to 21 students.
5. Federal Work Study, federal waivers, state waivers, tuition remission and all aid coded in the category 'Other Programs' are reported as 'Other Aid'.

APPENDIX V

**Table 2. The Amount of Financial Aid Received by In-State, Undergraduate UNC Students by Type and Institution, 2005-06 - 2008-09**

		2005-06		2006-07		2007-08		2008-09	
		Number of Students	Aid Amount						
UNCG	Federal Grants	3,389	9,901,632	3,566	11,452,356	3,931	13,424,014	4,078	14,938,898
	State Grants	3,514	7,210,512	3,852	8,508,280	4,640	12,550,920	5,750	17,390,934
	Institutional Grants	3,936	4,509,029	3,638	5,672,382	4,222	7,181,235	4,337	7,853,007
	Federal Loans	5,891	29,981,166	6,066	31,322,232	6,281	34,811,648	6,458	37,395,250
	State Loans	533	2,637,799	564	2,977,787	583	3,269,683	589	3,049,859
	Parental Loans	1,242	7,970,203	1,267	9,173,598	1,157	8,805,507	967	6,465,069
	Other Aid	939	2,354,913	1,041	3,088,145	1,094	3,537,149	1,106	1,896,974
	<b>Total</b>	<b>7,346</b>	<b>64,565,254</b>	<b>7,629</b>	<b>72,194,780</b>	<b>8,021</b>	<b>83,580,156</b>	<b>8,727</b>	<b>88,989,991</b>
UNCP	Federal Grants	2,032	5,755,564	2,074	6,410,946	2,277	7,788,151	2,447	9,806,128
	State Grants	1,692	2,831,266	1,987	3,602,590	2,509	5,846,456	2,873	8,309,224
	Institutional Grants	653	703,320	704	886,515	878	1,279,102	985	1,373,992
	Federal Loans	2,740	12,138,103	2,947	13,879,684	3,070	16,664,542	3,160	16,182,416
	State Loans	304	690,050	334	720,752	77	384,750	62	370,659
	Parental Loans	159	910,332	184	998,602	190	1,137,689	141	807,035
	Other Aid	465	1,219,597	515	1,517,884	494	1,563,981	364	1,227,944
	<b>Total</b>	<b>3,409</b>	<b>24,248,232</b>	<b>3,557</b>	<b>28,016,973</b>	<b>3,816</b>	<b>34,664,671</b>	<b>4,050</b>	<b>38,077,398</b>
UNCW	Federal Grants	1,883	6,143,862	1,920	6,364,499	1,905	6,767,167	1,895	7,416,272
	State Grants	1,969	4,322,539	2,111	4,914,781	2,396	6,686,680	2,946	9,018,569
	Institutional Grants	2,266	2,959,832	2,742	3,949,025	2,900	5,115,334	2,559	5,642,887
	Federal Loans	4,141	18,853,175	4,155	20,048,038	3,906	19,588,202	4,027	23,000,266
	State Loans	219	1,091,682	250	1,283,047	256	1,311,064	291	1,497,806
	Parental Loans	1,516	9,786,281	1,565	10,876,656	1,396	10,115,758	869	6,144,091
	Other Aid	831	2,211,329	827	2,471,380	859	2,650,734	935	2,900,176
	<b>Total</b>	<b>5,401</b>	<b>45,368,700</b>	<b>5,477</b>	<b>49,907,426</b>	<b>5,484</b>	<b>52,234,939</b>	<b>5,771</b>	<b>55,620,067</b>
UNCSA	Federal Grants	84	199,124	91	224,336	108	279,879	89	254,988
	State Grants	108	197,557	115	236,631	131	315,221	145	356,850
	Institutional Grants	178	216,351	202	364,712	220	449,778	212	456,653
	Federal Loans	180	493,443	171	445,788	191	563,908	183	602,722
	Parental Loans	38	186,791	37	176,825	36	189,678	38	187,470
	Other Aid	37	73,795	44	135,273	39	76,596	44	109,235
	<b>Total</b>	<b>242</b>	<b>1,367,061</b>	<b>246</b>	<b>1,583,565</b>	<b>266</b>	<b>1,875,060</b>	<b>268</b>	<b>1,967,918</b>
WCU	Federal Grants	1,624	4,884,667	1,721	5,360,146	1,766	5,752,226	1,719	6,632,146
	State Grants	1,855	4,060,151	2,107	5,005,356	2,308	6,757,567	2,720	8,864,762
	Institutional Grants	2,918	2,106,124	3,180	3,151,285	3,225	3,550,660	2,824	3,162,022
	Federal Loans	3,096	12,896,430	3,236	13,978,102	3,170	14,735,532	2,920	15,820,542
	State Loans	194	935,480	232	1,168,390	262	1,280,930	321	1,497,635
	Parental Loans	986	5,350,622	951	5,360,620	749	4,329,731	630	3,384,645
	Other Aid	905	2,086,711	988	2,523,996	897	2,435,607	815	2,275,714
<b>Total</b>	<b>4,363</b>	<b>32,320,185</b>	<b>4,566</b>	<b>36,547,895</b>	<b>4,420</b>	<b>38,842,253</b>	<b>4,405</b>	<b>41,637,466</b>	

(Continued)

- Notes:
1. Appendix A contains the inclusions for each aid category.
  2. Students are counted in each category of aid received. Therefore the number of students is unduplicated in each aid category but duplicated across aid categories. The number of students in 'Total' is unduplicated.
  3. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.
  4. The 'Other Aid' category includes institutional loans. In 2008-09 awards were made to 21 students.
  5. Federal Work Study, federal waivers, state waivers, tuition remission and all aid coded in the category 'Other Programs' are reported as 'Other Aid'.

## APPENDIX V

**Table 2. The Amount of Financial Aid Received by In-State, Undergraduate UNC Students by Type and Institution, 2005-06 - 2008-09**

		2005-06		2006-07		2007-08		2008-09	
		Number of Students	Aid Amount						
WSSU	Federal Grants	2,414	8,571,161	2,628	9,469,448	2,648	10,166,095	2,952	11,955,773
	State Grants	2,186	3,986,456	2,515	5,450,218	2,863	7,074,212	3,540	8,408,918
	Institutional Grants	337	952,669	340	1,151,615	307	1,156,471	346	1,315,989
	Federal Loans	3,008	16,070,686	3,292	18,323,357	3,299	19,079,816	3,683	23,423,239
	State Loans	73	302,000	99	450,972	126	598,746	91	442,450
	Parental Loans	259	1,647,820	14	54,126	54	300,965	219	1,343,391
	Other Aid	396	860,334	404	923,046	374	1,011,896	492	1,192,691
	<b>Total</b>	3,527	32,391,126	3,857	35,822,782	3,896	39,388,201	4,396	48,082,451
UNC Total	Federal Grants	38,981	125,320,785	40,186	136,498,917	42,913	154,052,907	43,256	171,714,054
	State Grants	39,204	80,018,054	43,666	98,308,512	49,829	136,082,923	59,317	176,914,592
	Institutional Grants	36,147	62,552,809	40,064	78,229,439	45,092	95,351,526	45,185	102,506,914
	Federal Loans	64,208	299,204,749	66,035	311,889,335	66,452	331,028,663	67,080	377,766,276
	State Loans	2,930	13,729,171	3,167	15,173,885	3,999	17,665,981	4,236	18,647,246
	Parental Loans	11,950	74,545,222	11,902	80,131,537	10,558	72,758,761	9,120	61,191,461
	Other Aid	15,396	46,036,196	16,439	54,436,952	16,224	56,990,398	15,986	53,978,882
	<b>Total</b>	86,223	701,406,986	89,174	774,668,577	92,289	863,931,159	96,945	962,719,425

## Notes:

1. Appendix A contains the inclusions for each aid category.
2. Students are counted in each category of aid received. Therefore the number of students is unduplicated in each aid category but duplicated across aid categories. The number of students in 'Total' is unduplicated.
3. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.
4. The 'Other Aid' category includes institutional loans. In 2008-09 awards were made to 21 students.
5. Federal Work Study, federal waivers, state waivers, tuition remission and all aid coded in the category 'Other Programs' are reported as 'Other Aid'.

**Table 3. Percent of UNC In-State Undergraduates Receiving Financial Aid by Type and Institution, Fall 2005 - Fall 2008**

APPENDIX V

Fall 2005

Types of Aid	ASU	ECU	ECSU	FSU	NCA&T	NCCU	NCSU	UNCA	UNC-CH	UNCC	UNCG	UNCP	UNCW	UNCSA	WCU	WSSU	TOTAL
<b>Any aid</b>	59.2	64.2	91.6	79.0	82.4	86.0	57.2	55.6	58.1	61.6	63.7	78.7	59.3	74.8	68.8	74.8	65.2
<b>Any need-based aid</b>	35.3	44.8	77.4	71.9	63.5	77.0	34.4	42.1	31.3	43.5	47.8	67.5	37.2	47.8	43.0	65.4	45.7
<b>Any non-need-based aid</b>	47.9	45.7	78.0	57.9	58.3	64.1	45.1	44.1	43.7	49.5	48.6	48.9	48.0	62.1	55.6	57.0	49.8
<b>Federal</b>																	
<b>Pell grants</b>	18.6	28.0	66.7	58.5	48.0	57.0	16.8	23.9	14.4	26.2	29.0	46.6	20.3	25.5	25.1	49.1	28.5
<b>Grants/scholarships (non-Pell)</b>	5.8	7.4	31.2	30.3	13.9	11.6	6.5	6.3	5.3	5.2	3.9	3.4	5.7	11.2	4.5	18.4	8.0
<b>Loan (need-based)</b>	27.3	39.3	52.7	58.2	55.9	68.3	25.6	31.3	14.4	36.1	39.4	51.9	29.9	41.0	31.5	55.5	36.1
<b>Loan (non-need-based)</b>	27.5	30.0	24.4	33.4	30.1	44.0	26.3	24.3	18.9	28.5	33.1	30.8	29.5	29.5	32.1	36.1	29.0
<b>PLUS loans (parent)</b>	16.3	7.0	4.9	7.4	9.1	14.9	7.3	4.3	5.8	3.8	10.7	3.7	16.7	11.8	15.2	5.4	9.0
<b>College work study</b>	2.4	1.7	6.7	3.5	0.0	5.4	2.3	2.0	4.9	1.7	2.3	4.5	1.9	11.2	5.4	4.3	2.8
<b>State</b>																	
<b>Grants/scholarships</b>	26.0	26.3	66.7	35.8	48.9	51.8	22.4	31.1	21.0	25.4	30.7	39.1	21.8	33.2	29.4	46.5	29.7
<b>Loan (need-based)</b>	0.1	0.1	0.0	0.0	0.4	0.4	< 0.1	0.3	0.1	0.0	0.1	5.1	< 0.1	0.0	0.1	1.2	0.3
<b>Loan (non-need-based)</b>	3.1	2.3	1.1	0.1	0.3	0.4	0.8	2.3	2.2	1.2	4.5	1.2	2.3	0.0	2.7	0.3	1.9
<b>Waivers</b>	0.0	0.0	37.2	0.0	0.0	0.0	0.3	0.0	0.1	0.0	< 0.1	0.0	0.0	0.0	0.0	0.0	0.6
<b>Institutional</b>																	
<b>Grants/scholarships</b>	28.5	4.1	10.2	23.1	23.6	44.5	37.2	34.9	34.0	24.1	33.8	14.6	24.5	54.3	46.3	6.3	26.9
<b>Loan (need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1	0.1	0.0	0.0	< 0.1	0.0	0.0	0.0	< 0.1
<b>Loan (non-need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2	< 0.1	0.0	0.0	0.0	< 0.1
<b>Waivers</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.3	0.0	0.0	< 0.1	0.1
<b>Other</b>																	
<b>Grants/Scholarships</b>	6.6	5.4	3.7	0.9	3.4	1.3	5.0	0.0	9.5	3.3	1.6	3.3	4.7	2.5	5.2	1.2	4.5
<b>Loan (need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Loan (non-need-based)</b>	6.8	11.9	1.8	5.6	17.6	10.4	3.6	2.0	7.6	1.7	11.6	6.3	12.0	7.5	16.1	6.3	8.1
<b>Waivers</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Notes:

1. In-state undergraduate students who enrolled in the fall term are included.
2. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.

**Table 3. Percent of UNC In-State Undergraduates Receiving Financial Aid by Type and Institution, Fall 2005 - Fall 2008**

APPENDIX V

Fall 2006

Types of Aid	ASU	ECU	ECSU	FSU	NCA&T	NCCU	NCSU	UNCA	UNC-CH	UNCC	UNCG	UNCP	UNCW	UNCSA	WCU	WSSU	TOTAL
<b>Any aid</b>	59.9	63.0	92.5	79.3	82.2	88.2	57.8	56.1	57.5	58.6	63.6	78.3	59.6	74.5	69.1	78.6	64.9
<b>Any need-based aid</b>	36.8	45.0	79.1	69.3	64.2	79.0	35.1	40.5	31.0	44.7	48.6	67.3	37.9	46.6	43.8	69.0	46.3
<b>Any non-need-based aid</b>	47.7	44.4	75.3	57.1	58.2	65.2	45.1	46.7	42.6	38.7	49.0	52.2	47.7	63.8	56.4	64.2	48.6
<b>Federal</b>																	
<b>Pell grants</b>	18.4	26.6	60.8	57.4	48.7	60.0	17.1	24.0	14.5	25.9	29.4	45.5	20.4	26.1	25.6	52.3	28.5
<b>Grants/scholarships (non-Pell)</b>	7.7	11.5	40.4	29.0	22.9	19.6	9.8	7.9	6.8	9.7	10.5	9.9	7.5	14.4	7.9	20.8	11.9
<b>Loan (need-based)</b>	27.6	38.7	48.3	54.5	56.4	67.9	25.0	29.4	12.3	35.9	40.2	52.8	29.9	36.2	31.8	58.7	35.6
<b>Loan (non-need-based)</b>	28.0	28.5	20.4	36.6	30.6	46.7	26.1	23.5	18.7	28.7	31.6	35.8	29.6	27.9	33.0	43.9	29.3
<b>PLUS loans (parent)</b>	15.5	7.2	6.2	1.5	9.6	15.2	7.5	4.8	5.2	5.1	10.6	3.9	17.1	11.3	14.3	0.2	8.6
<b>College work study</b>	2.6	1.6	8.2	4.0	0.0	6.9	1.7	1.7	5.4	2.8	2.3	4.6	1.7	8.6	3.4	4.1	2.9
<b>State</b>																	
<b>Grants/scholarships</b>	28.2	27.7	70.9	43.4	51.8	56.7	23.5	25.2	21.0	28.5	32.2	43.3	22.7	34.7	31.9	51.0	31.7
<b>Loan (need-based)</b>	0.0	< 0.1	0.0	< 0.1	0.3	0.3	0.0	0.0	0.1	0.0	0.1	5.9	0.1	0.0	< 0.1	1.3	0.3
<b>Loan (non-need-based)</b>	3.3	2.8	1.2	0.1	0.3	< 0.1	0.9	2.8	2.4	0.8	4.5	1.5	2.6	0.0	3.5	0.7	2.0
<b>Waivers</b>	0.0	0.0	34.0	0.4	0.0	0.0	0.2	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.6
<b>Institutional</b>																	
<b>Grants/scholarships</b>	30.8	3.9	9.7	24.9	42.1	49.7	35.5	36.3	34.5	22.3	29.9	14.7	29.6	61.0	48.4	6.6	27.9
<b>Loan (need-based)</b>	0.0	0.0	1.0	0.0	0.0	0.0	< 0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1
<b>Loan (non-need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1	0.1	< 0.1	0.2	< 0.1	0.0	0.0	0.0	< 0.1
<b>Waivers</b>	0.0	0.0	0.1	0.0	0.0	0.0	< 0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1
<b>Other</b>																	
<b>Grants/Scholarships</b>	5.1	4.9	3.7	0.9	3.3	1.5	4.9	1.1	9.7	1.8	1.7	3.7	3.7	2.8	4.6	2.0	4.1
<b>Loan (need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Loan (non-need-based)</b>	17.2	11.6	5.3	1.0	18.0	10.5	3.9	2.5	6.7	4.0	11.8	7.0	17.2	7.4	5.4	1.5	8.8
<b>Waivers</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Notes:

1. In-state undergraduate students who enrolled in the fall term are included.
2. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.

**Table 3. Percent of UNC In-State Undergraduates Receiving Financial Aid by Type and Institution, Fall 2005 - Fall 2008**

APPENDIX V

Fall 2007

Types of Aid	ASU	ECU	ECSU	FSU	NCA&T	NCCU	NCSU	UNCA	UNC-CH	UNCC	UNCG	UNCP	UNCW	UNCSA	WCU	WSSU	TOTAL
<b>Any aid</b>	60.6	58.9	89.1	79.1	81.8	90.9	57.4	58.8	58.0	60.6	65.3	79.7	59.6	79.5	67.5	77.4	64.9
<b>Any need-based aid</b>	36.9	44.0	77.2	71.3	63.8	81.8	35.0	41.6	30.6	44.7	51.1	67.7	37.5	50.6	44.8	68.1	46.5
<b>Any non-need-based aid</b>	47.0	39.4	51.7	57.0	55.0	69.1	45.2	48.6	43.8	39.7	47.8	57.6	46.2	68.1	54.9	61.8	47.6
<b>Federal</b>																	
<b>Pell grants</b>	19.8	26.6	65.0	58.5	49.4	62.2	17.8	24.2	15.4	26.9	31.5	47.1	20.2	31.3	26.3	50.5	29.3
<b>Grants/scholarships (non-Pell)</b>	8.6	10.5	18.5	29.1	23.7	22.8	8.9	6.5	7.0	11.0	11.4	14.4	8.2	16.3	7.6	18.8	11.9
<b>Loan (need-based)</b>	26.2	36.3	48.2	56.9	54.5	70.7	23.5	29.7	10.3	34.2	41.3	52.1	26.4	40.1	31.9	56.3	34.5
<b>Loan (non-need-based)</b>	28.1	27.3	23.1	34.7	31.0	42.5	27.4	25.8	17.8	27.8	30.8	41.0	29.2	33.7	35.3	42.7	29.2
<b>PLUS loans (parent)</b>	14.1	5.7	2.8	1.3	7.3	13.1	6.5	4.7	4.5	4.0	9.3	3.8	15.1	10.8	11.4	1.0	7.3
<b>College work study</b>	2.1	1.1	2.6	3.1	0.0	7.4	1.8	1.8	5.6	2.5	2.5	4.0	1.2	9.9	6.3	4.4	2.8
<b>State</b>																	
<b>Grants/scholarships</b>	29.5	29.9	72.7	50.8	53.6	61.8	26.6	28.4	23.8	32.0	38.0	51.9	26.3	39.2	35.6	56.7	35.2
<b>Loan (need-based)</b>	0.0	< 0.1	1.0	0.1	0.3	0.3	0.0	0.0	0.1	< 0.1	< 0.1	0.0	0.1	0.0	0.0	1.8	0.1
<b>Loan (non-need-based)</b>	3.6	2.5	0.9	0.2	0.6	13.3	1.2	3.4	2.2	1.8	4.7	1.6	2.7	0.0	4.0	0.7	2.7
<b>Waivers</b>	< 0.1	0.0	0.0	< 0.1	0.6	0.0	0.2	0.0	< 0.1	0.0	0.4	0.0	0.0	0.0	0.0	< 0.1	0.1
<b>Institutional</b>																	
<b>Grants/scholarships</b>	28.6	24.0	41.2	27.4	39.6	53.2	35.0	39.0	33.7	23.4	33.9	16.5	31.3	65.7	49.8	5.3	31.1
<b>Loan (need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	< 0.1
<b>Loan (non-need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1	< 0.1	0.0	0.2	0.1	0.0	0.0	0.0	< 0.1
<b>Waivers</b>	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1
<b>Other</b>																	
<b>Grants/Scholarships</b>	5.4	2.0	2.2	0.5	2.9	1.7	4.7	0.0	9.4	3.1	1.6	3.7	3.7	2.1	3.8	1.7	3.7
<b>Loan (need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Loan (non-need-based)</b>	5.5	7.9	1.9	0.7	12.4	9.3	2.8	1.6	5.9	3.3	10.6	1.5	5.0	3.0	3.0	2.4	5.4
<b>Waivers</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Notes:

1. In-state undergraduate students who enrolled in the fall term are included.
2. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.

**Table 3. Percent of UNC In-State Undergraduates Receiving Financial Aid by Type and Institution, Fall 2005 - Fall 2008**

APPENDIX V

Fall 2008

Types of Aid	ASU	ECU	ECSU	FSU	NCA&T	NCCU	NCSU	UNCA	UNC-CH	UNCC	UNCG	UNCP	UNCW	UNCSA	WCU	WSSU	TOTAL
<b>Any aid</b>	61.9	60.0	90.3	80.8	84.5	92.1	59.4	61.7	58.6	63.3	68.3	80.3	61.1	79.5	68.7	80.9	66.5
<b>Any need-based aid</b>	40.5	44.2	81.2	74.1	67.3	83.1	37.3	45.5	31.9	48.5	53.4	69.7	42.4	54.2	49.2	71.6	49.0
<b>Any non-need-based aid</b>	49.7	45.4	49.8	71.9	67.0	70.7	49.2	43.4	44.5	45.1	50.6	53.0	47.2	68.5	55.5	70.0	51.3
<b>Federal</b>																	
<b>Pell grants</b>	18.8	24.6	66.1	59.8	49.4	61.5	17.1	25.2	14.9	27.3	31.4	47.0	19.6	25.6	26.3	51.3	28.8
<b>Grants/scholarships (non-Pell)</b>	8.1	6.2	16.7	28.0	22.8	21.6	8.4	9.8	8.1	11.4	11.1	15.4	7.6	14.0	8.3	19.8	11.2
<b>Loan (need-based)</b>	24.4	31.1	43.1	52.5	53.1	67.2	20.8	27.4	10.2	33.4	36.5	49.9	28.2	34.8	27.8	59.1	32.1
<b>Loan (non-need-based)</b>	31.5	34.5	22.4	45.8	49.1	52.9	32.3	30.7	17.8	35.6	36.9	35.5	34.0	38.4	37.2	50.3	34.7
<b>PLUS loans (parent)</b>	13.4	6.3	1.4	0.7	5.0	9.7	5.6	3.2	3.8	3.0	7.5	2.8	9.3	11.3	9.8	4.0	6.2
<b>College work study</b>	1.9	1.0	2.5	4.2	0.0	5.9	1.5	2.3	5.6	1.7	2.1	3.7	2.0	7.1	5.3	2.4	2.5
<b>State</b>																	
<b>Grants/scholarships</b>	35.6	34.4	74.7	58.5	57.5	66.1	32.3	38.7	28.2	38.0	45.0	56.7	31.4	43.2	42.5	65.4	40.8
<b>Loan (need-based)</b>	0.0	< 0.1	1.2	0.3	0.1	0.5	0.0	0.0	< 0.1	< 0.1	< 0.1	0.0	0.0	0.0	0.1	1.2	0.1
<b>Loan (non-need-based)</b>	5.2	2.8	1.4	0.2	0.3	13.0	0.9	3.7	2.0	1.8	4.6	1.2	3.1	0.0	5.0	0.5	2.8
<b>Waivers</b>	0.0	0.0	0.0	0.3	0.6	0.0	0.2	0.0	< 0.1	0.3	0.8	0.0	0.0	0.3	0.0	0.0	0.2
<b>Institutional</b>																	
<b>Grants/scholarships</b>	28.6	21.6	39.1	53.6	33.0	55.2	33.8	38.3	32.6	24.5	33.4	18.3	26.5	61.9	44.1	6.0	30.6
<b>Loan (need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	< 0.1
<b>Loan (non-need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1	< 0.1	0.1	0.0	0.0	0.0	0.0	0.0	< 0.1
<b>Waivers</b>	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1	0.0	0.0	< 0.1	0.0	0.0	0.0	0.0	0.0	0.0	< 0.1
<b>Other</b>																	
<b>Grants/Scholarships</b>	5.2	2.4	1.0	0.3	3.2	1.7	4.9	0.0	9.0	2.4	3.7	2.8	5.4	2.1	4.1	1.7	3.9
<b>Loan (need-based)</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>Loan (non-need-based)</b>	5.5	7.4	1.0	0.2	5.9	4.0	1.5	2.4	5.3	1.5	3.8	2.7	3.3	1.8	2.1	5.3	3.8
<b>Waivers</b>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Notes:

1. In-state undergraduate students who enrolled in the fall term are included.
2. Consistent with IPEDS reporting, undergraduate students include post-baccalaureate degree students.

APPENDIX V

**Table 4a. Average Cost, Parental Income, EFC, Grants/Scholarships, Need and Loan for UNC In-State Full-Time Dependent Degree-seeking Undergraduate Students Who Enrolled in Both Fall and Spring Semesters and Received Aid in Fall and/or Spring 2007-08**

Inst.	N*		2007-08									
			\$0- 30,000		\$30,001- 48,000		\$48,001- 75,000		\$75,001- 110,000		\$110,001 and more	
			Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
ASU	10,493	<b>COA</b>	<b>733</b>	<b>13,191</b>	<b>847</b>	<b>13,191</b>	<b>1,306</b>	<b>13,191</b>	<b>1,257</b>	<b>13,191</b>	<b>922</b>	<b>13,191</b>
		Parental Income	733	18,337	847	38,872	1,306	61,103	1,257	91,038	922	153,293
		EFC	732	911	846	3,194	1,306	7,275	1,255	15,254	918	31,678
		Grants/Scholarships	722	8,446	831	6,836	1,097	3,755	262	2,305	129	2,811
		Need (COA-EFC)	732	12,344	846	10,171	1,306	6,285	1,255	1,689	918	165
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>733</b>	<b>4,896</b>	<b>847</b>	<b>6,488</b>	<b>1,306</b>	<b>10,037</b>	<b>1,257</b>	<b>12,710</b>	<b>922</b>	<b>12,797</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	732	4,053	846	3,531	1,306	3,258	1,255	1,502	918	154
Loans	459	3,936	560	4,112	1,055	4,775	1,149	5,310	821	5,021		
ECU	12,776	<b>COA</b>	<b>1,511</b>	<b>15,173</b>	<b>1,184</b>	<b>15,173</b>	<b>1,476</b>	<b>15,173</b>	<b>1,414</b>	<b>15,173</b>	<b>879</b>	<b>15,173</b>
		Parental Income	1,511	16,502	1,184	38,858	1,476	60,940	1,414	91,040	879	146,993
		EFC	1,511	605	1,184	2,898	1,473	7,196	1,411	15,461	878	30,284
		Grants/Scholarships	1,492	8,863	1,173	6,761	1,178	3,625	169	3,176	79	3,165
		Need (COA-EFC)	1,511	14,631	1,184	12,416	1,473	8,226	1,411	2,450	878	375
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,511</b>	<b>6,429</b>	<b>1,184</b>	<b>8,476</b>	<b>1,476</b>	<b>12,281</b>	<b>1,414</b>	<b>14,793</b>	<b>879</b>	<b>14,888</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,511	5,893	1,184	5,757	1,473	5,395	1,411	2,241	878	354
Loans	1,192	4,669	938	4,937	1,296	5,646	1,368	6,157	854	5,494		
ECSU	1,797	<b>COA</b>	<b>673</b>	<b>10,920</b>	<b>287</b>	<b>10,920</b>	<b>213</b>	<b>10,920</b>	<b>137</b>	<b>10,920</b>	<b>49</b>	<b>10,920</b>
		Parental Income	673	15,977	287	36,779	213	59,890	137	89,594	49	132,728
		EFC	673	227	287	2,021	213	6,101	137	13,680	49	25,985
		Grants/Scholarships	669	7,528	283	6,998	189	5,288	88	5,086	29	5,390
		Need (COA-EFC)	673	10,696	287	8,898	213	5,117	137	1,273	49	148
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>673</b>	<b>3,466</b>	<b>287</b>	<b>4,029</b>	<b>213</b>	<b>6,231</b>	<b>137</b>	<b>7,672</b>	<b>49</b>	<b>7,765</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	673	3,252	287	2,267	213	1,500	137	503	49	147
Loans	447	3,466	186	3,543	138	4,760	85	5,249	30	5,304		
FSU	3,250	<b>COA</b>	<b>1,024</b>	<b>12,112</b>	<b>413</b>	<b>12,112</b>	<b>310</b>	<b>12,112</b>	<b>160</b>	<b>12,112</b>	<b>53</b>	<b>12,112</b>
		Parental Income	1,024	16,084	413	37,755	310	59,697	160	88,641	53	142,426
		EFC	1,024	305	413	2,147	310	6,223	160	13,565	53	28,435
		Grants/Scholarships	1,019	6,982	408	6,341	272	3,609	93	2,329	31	2,268
		Need (COA-EFC)	1,024	11,823	413	9,995	310	6,045	160	1,968	53	182
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,024</b>	<b>5,190</b>	<b>413</b>	<b>5,850</b>	<b>310</b>	<b>8,955</b>	<b>160</b>	<b>10,757</b>	<b>53</b>	<b>10,785</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,024	4,907	413	3,762	310	3,047	160	1,407	53	161
Loans	820	3,950	323	3,790	260	4,723	129	5,056	41	4,904		
NCA&T	5,109	<b>COA</b>	<b>1,573</b>	<b>14,024</b>	<b>881</b>	<b>14,024</b>	<b>652</b>	<b>14,024</b>	<b>480</b>	<b>14,024</b>	<b>219</b>	<b>14,024</b>
		Parental Income	1,573	16,940	881	37,649	652	59,559	480	90,028	219	145,096
		EFC	1,572	443	881	2,396	652	6,470	480	14,886	219	30,337
		Grants/Scholarships	1,542	7,567	848	6,614	502	4,268	112	4,139	49	5,357
		Need (COA-EFC)	1,572	13,613	881	11,636	652	7,632	480	2,009	219	423
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,573</b>	<b>6,621</b>	<b>881</b>	<b>7,671</b>	<b>652</b>	<b>10,775</b>	<b>480</b>	<b>13,058</b>	<b>219</b>	<b>12,846</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,572	6,213	881	5,333	652	4,643	480	1,660	219	353
Loans	1,396	4,759	752	5,059	586	5,846	440	6,417	192	5,852		
NCCU	3,642	<b>COA</b>	<b>1,222</b>	<b>15,659</b>	<b>571</b>	<b>15,659</b>	<b>394</b>	<b>15,659</b>	<b>268</b>	<b>15,659</b>	<b>116</b>	<b>15,659</b>
		Parental Income	1,222	15,566	571	37,806	394	60,207	268	88,987	116	148,670
		EFC	1,222	363	570	2,292	394	6,593	267	13,355	116	25,931
		Grants/Scholarships	1,214	8,277	566	6,489	316	4,017	114	4,691	59	5,770
		Need (COA-EFC)	1,222	15,301	570	13,370	394	9,255	267	3,846	116	903
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,222</b>	<b>7,454</b>	<b>571</b>	<b>9,234</b>	<b>394</b>	<b>12,439</b>	<b>268</b>	<b>13,663</b>	<b>116</b>	<b>12,724</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,222	7,098	570	6,955	394	6,293	267	3,002	116	567
Loans	1,070	4,236	499	4,518	331	5,013	228	4,965	86	4,617		

(Continued)

Notes:

1. N\*=Number of students who were in-state, full-time, degree-seeking undergraduates in both fall and spring semesters.
2. Cost of Attendance (COA) includes tuition and fees, room and board, books/supplies, travel, and other expenses.
3. Parental Income and Expected Family Contribution (EFC) are obtained from the FAFSA.
4. Parental Income ranges shown are based on IPEDS' income ranges.
5. Grants/Scholarships includes federal, state, and institutional grants and scholarships reported on the student financial aid file.
6. Need, Net Cost, and Remaining Need are calculated as follows:  
 Need=COA minus EFC  
 Net Cost=COA minus Grants/Scholarships  
 Remaining Need=COA minus EFC minus Grants/Scholarships
7. All loans awarded to students are included. Loans to parents are excluded.

APPENDIX V

**Table 4a. Average Cost, Parental Income, EFC, Grants/Scholarships, Need and Loan for UNC In-State Full-Time Dependent Degree-seeking Undergraduate Students Who Enrolled in Both Fall and Spring Semesters and Received Aid in Fall and/or Spring 2007-08**

Inst.	N*		2007-08									
			\$0- 30,000		\$30,001- 48,000		\$48,001- 75,000		\$75,001- 110,000		\$110,001 and more	
			Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
NCSU	16,792	<b>COA</b>	<b>1,292</b>	<b>15,197</b>	<b>1,291</b>	<b>15,197</b>	<b>1,919</b>	<b>15,197</b>	<b>1,853</b>	<b>15,197</b>	<b>1,505</b>	<b>15,197</b>
		Parental Income	1,292	11,392	1,291	39,192	1,919	61,505	1,853	91,728	1,505	153,412
		EFC	1,292	638	1,291	3,134	1,919	7,736	1,853	15,821	1,505	32,467
		Grants/Scholarships	1,282	11,305	1,281	9,080	1,795	5,455	967	3,375	380	3,254
		Need (COA-EFC)	1,292	14,644	1,291	12,140	1,919	7,764	1,853	2,452	1,505	425
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,292</b>	<b>4,145</b>	<b>1,291</b>	<b>6,250</b>	<b>1,919</b>	<b>10,126</b>	<b>1,853</b>	<b>13,476</b>	<b>1,505</b>	<b>14,394</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,292	3,614	1,291	3,330	1,919	2,934	1,853	1,276	1,505	276
Loans	823	3,331	900	4,360	1,494	5,043	1,559	5,523	1,252	5,288		
UNCA	2,063	<b>COA</b>	<b>147</b>	<b>14,074</b>	<b>164</b>	<b>14,074</b>	<b>213</b>	<b>14,074</b>	<b>235</b>	<b>14,074</b>	<b>124</b>	<b>14,074</b>
		Parental Income	147	18,372	164	39,375	213	60,534	235	90,331	124	148,088
		EFC	147	991	163	3,322	213	7,410	235	15,158	123	29,447
		Grants/Scholarships	146	7,895	162	6,910	196	4,007	121	1,872	42	1,952
		Need (COA-EFC)	147	13,222	163	10,832	213	6,774	235	2,065	123	288
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>147</b>	<b>6,256</b>	<b>164</b>	<b>7,254</b>	<b>213</b>	<b>10,386</b>	<b>235</b>	<b>13,110</b>	<b>124</b>	<b>13,412</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	147	5,417	163	4,128	213	3,199	235	1,462	123	180
Loans	98	4,095	105	4,262	162	4,307	212	4,438	107	4,397		
UNC-CH	12,516	<b>COA</b>	<b>850</b>	<b>15,796</b>	<b>847</b>	<b>15,796</b>	<b>1,203</b>	<b>15,796</b>	<b>1,253</b>	<b>15,796</b>	<b>1,274</b>	<b>15,796</b>
		Parental Income	850	18,384	847	39,286	1,203	61,320	1,253	91,510	1,274	158,083
		EFC	840	1,007	843	3,136	1,201	7,572	1,249	15,731	1,263	34,223
		Grants/Scholarships	839	11,932	837	9,620	1,150	6,392	748	4,113	397	3,598
		Need (COA-EFC)	840	15,109	843	12,793	1,201	8,477	1,249	2,832	1,263	484
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>850</b>	<b>4,166</b>	<b>847</b>	<b>6,318</b>	<b>1,203</b>	<b>9,687</b>	<b>1,253</b>	<b>13,340</b>	<b>1,274</b>	<b>14,680</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	840	3,391	843	3,412	1,201	2,541	1,249	908	1,263	179
Loans	201	3,528	341	3,596	625	4,362	805	5,246	829	5,187		
UNCC	11,078	<b>COA</b>	<b>1,258</b>	<b>14,845</b>	<b>1,031</b>	<b>14,845</b>	<b>1,288</b>	<b>14,845</b>	<b>1,190</b>	<b>14,845</b>	<b>775</b>	<b>14,845</b>
		Parental Income	1,258	16,539	1,031	38,321	1,288	61,299	1,190	90,424	775	152,597
		EFC	1,258	613	1,031	2,883	1,288	7,289	1,190	15,685	775	32,674
		Grants/Scholarships	1,247	7,768	1,020	6,715	1,089	3,611	259	2,048	74	3,066
		Need (COA-EFC)	1,258	14,270	1,031	12,024	1,288	7,757	1,190	2,344	775	321
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,258</b>	<b>7,158</b>	<b>1,031</b>	<b>8,204</b>	<b>1,288</b>	<b>11,792</b>	<b>1,190</b>	<b>14,408</b>	<b>775</b>	<b>14,556</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,258	6,590	1,031	5,403	1,288	4,766	1,190	2,043	775	287
Loans	888	4,414	730	4,363	1,047	5,157	1,097	5,659	732	5,341		
UNCG	8,904	<b>COA</b>	<b>1,246</b>	<b>15,076</b>	<b>1,003</b>	<b>15,076</b>	<b>1,223</b>	<b>15,076</b>	<b>928</b>	<b>15,076</b>	<b>545</b>	<b>15,076</b>
		Parental Income	1,246	19,291	1,003	38,291	1,223	60,384	928	90,611	545	148,744
		EFC	1,231	597	1,003	2,878	1,223	7,171	928	15,500	543	31,502
		Grants/Scholarships	1,229	8,670	991	7,202	1,023	3,814	166	2,724	83	2,765
		Need (COA-EFC)	1,231	14,514	1,003	12,300	1,223	8,071	928	2,375	543	396
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,246</b>	<b>6,548</b>	<b>1,003</b>	<b>7,973</b>	<b>1,223</b>	<b>11,886</b>	<b>928</b>	<b>14,588</b>	<b>545</b>	<b>14,654</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,231	5,907	1,003	5,248	1,223	4,997	928	2,130	543	357
Loans	982	5,295	749	5,405	1,012	5,803	865	5,807	510	5,442		
UNCP	3,129	<b>COA</b>	<b>595</b>	<b>14,100</b>	<b>409</b>	<b>14,100</b>	<b>460</b>	<b>14,100</b>	<b>322</b>	<b>14,100</b>	<b>176</b>	<b>14,100</b>
		Parental Income	595	16,219	409	37,959	460	60,850	322	89,033	176	144,130
		EFC	595	382	409	2,177	460	6,410	322	14,209	176	29,957
		Grants/Scholarships	593	7,244	405	6,340	396	4,094	139	2,721	63	3,070
		Need (COA-EFC)	595	13,718	409	11,936	460	7,763	322	2,477	176	397
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>595</b>	<b>6,898</b>	<b>409</b>	<b>7,824</b>	<b>460</b>	<b>10,579</b>	<b>322</b>	<b>12,925</b>	<b>176</b>	<b>13,001</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	595	6,520	409	5,688	460	4,335	322	1,826	176	270
Loans	475	4,694	336	5,080	372	4,834	282	4,803	148	4,648		

(Continued)

Notes:

1. N\*=Number of students who were in-state, full-time, degree-seeking undergraduates in both fall and spring semesters.
2. Cost of Attendance (COA) includes tuition and fees, room and board, books/supplies, travel, and other expenses.
3. Parental Income and Expected Family Contribution (EFC) are obtained from the FAFSA.
4. Parental Income ranges shown are based on IPEDS' income ranges.
5. Grants/Scholarships includes federal, state, and institutional grants and scholarships reported on the student financial aid file.
6. Need, Net Cost, and Remaining Need are calculated as follows:  
 Need=COA minus EFC  
 Net Cost=COA minus Grants/Scholarships  
 Remaining Need=COA minus EFC minus Grants/Scholarships
7. All loans awarded to students are included. Loans to parents are excluded.

APPENDIX V

**Table 4a. Average Cost, Parental Income, EFC, Grants/Scholarships, Need and Loan for UNC In-State Full-Time Dependent Degree-seeking Undergraduate Students Who Enrolled in Both Fall and Spring Semesters and Received Aid in Fall and/or Spring 2007-08**

Inst.	N*		2007-08									
			\$0- 30,000		\$30,001- 48,000		\$48,001- 75,000		\$75,001- 110,000		\$110,001 and more	
			Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
UNCW	7,202	<b>COA</b>	<b>545</b>	<b>14,762</b>	<b>501</b>	<b>14,762</b>	<b>773</b>	<b>14,762</b>	<b>870</b>	<b>14,762</b>	<b>654</b>	<b>14,762</b>
		Parental Income	545	17,333	501	38,879	773	61,552	870	91,669	654	153,389
		EFC	545	1,003	501	3,608	773	7,554	870	16,216	654	33,256
		Grants/Scholarships	538	8,776	492	6,921	698	3,560	360	1,489	124	2,105
		Need (COA-EFC)	545	13,840	501	11,403	773	7,490	870	2,108	654	295
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>545</b>	<b>6,105</b>	<b>501</b>	<b>7,964</b>	<b>773</b>	<b>11,547</b>	<b>870</b>	<b>14,145</b>	<b>654</b>	<b>14,362</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	545	5,192	501	4,661	773	4,382	870	1,759	654	247
Loans	353	4,287	361	4,545	613	4,960	772	5,085	594	4,916		
UNCSA	314	<b>COA</b>	<b>39</b>	<b>14,796</b>	<b>34</b>	<b>14,796</b>	<b>35</b>	<b>14,796</b>	<b>38</b>	<b>14,796</b>	<b>34</b>	<b>14,796</b>
		Parental Income	39	17,233	34	39,771	35	60,326	38	92,802	34	149,298
		EFC	39	640	34	2,927	35	7,530	38	14,554	34	30,063
		Grants/Scholarships	39	7,531	34	6,210	32	4,102	24	1,110	14	2,982
		Need (COA-EFC)	39	14,155	34	11,868	35	7,811	38	2,639	34	350
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>39</b>	<b>7,264</b>	<b>34</b>	<b>8,585</b>	<b>35</b>	<b>11,045</b>	<b>38</b>	<b>14,094</b>	<b>34</b>	<b>13,567</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	39	6,669	34	5,658	35	4,356	38	2,161	34	278
Loans	31	2,347	28	2,578	29	3,158	34	3,572	28	3,474		
WCU	4,789	<b>COA</b>	<b>528</b>	<b>12,305</b>	<b>521</b>	<b>12,305</b>	<b>824</b>	<b>12,305</b>	<b>631</b>	<b>12,305</b>	<b>327</b>	<b>12,305</b>
		Parental Income	528	17,340	521	38,536	824	61,355	631	90,053	327	148,338
		EFC	528	527	521	2,782	823	7,623	628	15,701	324	31,086
		Grants/Scholarships	524	8,328	516	6,853	761	3,434	322	1,355	92	2,235
		Need (COA-EFC)	528	11,797	521	9,543	823	5,053	628	1,102	324	100
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>528</b>	<b>4,215</b>	<b>521</b>	<b>5,545</b>	<b>824</b>	<b>9,136</b>	<b>631</b>	<b>11,626</b>	<b>327</b>	<b>11,706</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	528	3,727	521	2,884	823	2,148	628	865	324	73
Loans	388	3,297	391	3,937	673	4,760	539	4,993	286	5,260		
WSSU	3,583	<b>COA</b>	<b>1,041</b>	<b>14,136</b>	<b>523</b>	<b>14,136</b>	<b>404</b>	<b>14,136</b>	<b>261</b>	<b>14,136</b>	<b>127</b>	<b>14,136</b>
		Parental Income	1,041	16,518	523	37,023	404	60,227	261	89,750	127	147,743
		EFC	1,039	404	522	2,468	402	6,856	259	15,497	125	32,763
		Grants/Scholarships	1,035	7,001	516	6,444	321	3,950	72	5,136	47	6,533
		Need (COA-EFC)	1,039	13,736	522	11,673	402	7,302	259	1,857	125	292
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,041</b>	<b>7,199</b>	<b>523</b>	<b>7,806</b>	<b>404</b>	<b>11,011</b>	<b>261</b>	<b>12,723</b>	<b>127</b>	<b>11,756</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,039	6,811	522	5,429	402	4,590	259	1,481	125	234
Loans	883	5,316	456	5,620	340	5,893	231	6,043	96	6,035		
UNC Average	107,437	<b>COA</b>	<b>14,277</b>	<b>14,258</b>	<b>10,507</b>	<b>14,258</b>	<b>12,693</b>	<b>14,258</b>	<b>11,297</b>	<b>14,258</b>	<b>7,779</b>	<b>14,258</b>
		Parental Income	14,277	16,479	10,507	38,439	12,693	60,949	11,297	90,859	7,779	151,899
		EFC	14,248	562	10,499	2,823	12,685	7,245	11,282	15,458	7,755	32,037
		Grants/Scholarships	14,130	8,500	10,363	7,266	11,015	4,327	4,016	3,013	1,692	3,342
		Need (COA-EFC)	14,248	13,804	10,499	11,704	12,685	7,491	11,282	2,262	7,755	360
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>14,277</b>	<b>5,946</b>	<b>10,507</b>	<b>7,295</b>	<b>12,693</b>	<b>10,749</b>	<b>11,297</b>	<b>13,517</b>	<b>7,779</b>	<b>13,997</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	14,248	5,433	10,499	4,624	12,685	3,920	11,282	1,624	7,755	253
Loans	10,506	4,388	7,655	4,602	10,033	5,152	9,795	5,520	6,606	5,232		

Notes:

1. N\*=Number of students who were in-state, full-time, degree-seeking undergraduates in both fall and spring semesters.
2. Cost of Attendance (COA) includes tuition and fees, room and board, books/supplies, travel, and other expenses.
3. Parental Income and Expected Family Contribution (EFC) are obtained from the FAFSA.
4. Parental Income ranges shown are based on IPEDS' income ranges.
5. Grants/Scholarships includes federal, state, and institutional grants and scholarships reported on the student financial aid file.
6. Need, Net Cost, and Remaining Need are calculated as follows:  
 Need=COA minus EFC  
 Net Cost=COA minus Grants/Scholarships  
 Remaining Need=COA minus EFC minus Grants/Scholarships
7. All loans awarded to students are included. Loans to parents are excluded.

APPENDIX V

**Table 4b. Average Cost, Parental Income, EFC, Grants/Scholarships, Need and Loan for UNC In-State Full-Time Dependent Degree-seeking Undergraduate Students Who Enrolled in Both Fall and Spring Semesters and Received Aid in Fall and/or Spring 2008-09**

Inst.	N*		2008-09									
			\$0- 30,000		\$30,001- 48,000		\$48,001- 75,000		\$75,001- 110,000		\$110,001 and more	
			Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
ASU	10,951	<b>COA</b>	<b>724</b>	<b>13,933</b>	<b>925</b>	<b>13,933</b>	<b>1,394</b>	<b>13,933</b>	<b>1,403</b>	<b>13,933</b>	<b>1,119</b>	<b>13,933</b>
		Parental Income	724	17,742	925	38,916	1,394	61,583	1,403	91,424	1,119	152,250
		EFC	724	1,149	925	3,073	1,394	7,686	1,402	15,638	1,117	31,916
		Grants/Scholarships	709	8,826	910	7,431	1,342	4,509	676	1,963	164	3,222
		Need (COA-EFC)	724	13,040	925	10,960	1,394	6,764	1,402	1,904	1,117	266
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>724</b>	<b>5,314</b>	<b>925</b>	<b>6,629</b>	<b>1,394</b>	<b>9,592</b>	<b>1,403</b>	<b>12,987</b>	<b>1,119</b>	<b>13,460</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	724	4,440	925	3,759	1,394	2,709	1,402	1,391	1,117	234
Loans	504	4,214	609	4,708	1,036	5,081	1,220	5,710	986	5,547		
ECU	13,468	<b>COA</b>	<b>1,537</b>	<b>15,636</b>	<b>1,263</b>	<b>15,636</b>	<b>1,590</b>	<b>15,636</b>	<b>1,544</b>	<b>15,636</b>	<b>1,148</b>	<b>15,636</b>
		Parental Income	1,537	15,156	1,263	39,059	1,590	61,319	1,544	90,931	1,148	150,547
		EFC	1,537	625	1,261	3,027	1,589	7,231	1,544	15,269	1,147	30,693
		Grants/Scholarships	1,519	10,478	1,242	8,550	1,529	4,852	659	1,994	119	3,217
		Need (COA-EFC)	1,537	15,048	1,261	12,740	1,589	8,704	1,544	2,815	1,147	596
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,537</b>	<b>5,299</b>	<b>1,263</b>	<b>7,232</b>	<b>1,590</b>	<b>10,969</b>	<b>1,544</b>	<b>14,784</b>	<b>1,148</b>	<b>15,302</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,537	4,728	1,261	4,410	1,589	4,239	1,544	2,218	1,147	535
Loans	1,015	4,723	904	5,067	1,278	6,043	1,420	7,170	1,095	7,024		
ECSU	1,867	<b>COA</b>	<b>690</b>	<b>11,342</b>	<b>309</b>	<b>11,342</b>	<b>228</b>	<b>11,342</b>	<b>149</b>	<b>11,342</b>	<b>49</b>	<b>11,342</b>
		Parental Income	690	13,407	309	37,314	228	59,842	149	88,807	49	144,646
		EFC	690	213	309	1,803	228	6,068	149	13,457	49	31,451
		Grants/Scholarships	690	7,426	307	6,883	223	5,273	106	4,361	30	5,170
		Need (COA-EFC)	690	11,128	309	9,556	228	5,512	149	1,413	49	96
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>690</b>	<b>3,926</b>	<b>309</b>	<b>4,517</b>	<b>228</b>	<b>6,187</b>	<b>149</b>	<b>8,239</b>	<b>49</b>	<b>8,176</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	690	3,725	309	2,926	228	1,576	149	615	49	48
Loans	399	3,610	170	4,354	116	5,253	93	5,766	26	6,346		
FSU	2,939	<b>COA</b>	<b>911</b>	<b>13,330</b>	<b>379</b>	<b>13,330</b>	<b>278</b>	<b>13,330</b>	<b>168</b>	<b>13,330</b>	<b>51</b>	<b>13,330</b>
		Parental Income	911	13,265	379	37,498	278	60,279	168	89,112	51	137,326
		EFC	911	393	379	1,908	278	5,803	168	13,270	51	27,314
		Grants/Scholarships	909	7,326	379	6,445	275	3,923	121	1,491	34	884
		Need (COA-EFC)	911	12,943	379	11,471	278	7,626	168	2,737	51	103
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>911</b>	<b>6,035</b>	<b>379</b>	<b>6,884</b>	<b>278</b>	<b>9,448</b>	<b>168</b>	<b>12,255</b>	<b>51</b>	<b>12,740</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	911	5,657	379	5,042	278	3,819	168	2,047	51	73
Loans	613	4,745	269	4,793	216	5,616	132	5,883	37	5,930		
NCA&T	5,163	<b>COA</b>	<b>1,530</b>	<b>14,172</b>	<b>940</b>	<b>14,172</b>	<b>669</b>	<b>14,172</b>	<b>505</b>	<b>14,172</b>	<b>272</b>	<b>14,172</b>
		Parental Income	1,530	15,104	940	37,717	669	60,197	505	90,325	272	150,899
		EFC	1,530	513	940	2,374	669	6,552	505	15,291	272	30,490
		Grants/Scholarships	1,502	7,881	912	7,081	600	4,516	208	3,341	69	5,365
		Need (COA-EFC)	1,530	13,676	940	11,802	669	7,697	505	1,964	272	359
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,530</b>	<b>6,449</b>	<b>940</b>	<b>7,303</b>	<b>669</b>	<b>10,153</b>	<b>505</b>	<b>12,801</b>	<b>272</b>	<b>12,810</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,530	5,976	940	5,003	669	3,952	505	1,467	272	306
Loans	1,205	5,063	750	5,448	588	6,586	456	7,407	228	7,071		
NCCU	3,543	<b>COA</b>	<b>1,161</b>	<b>15,786</b>	<b>604</b>	<b>15,786</b>	<b>401</b>	<b>15,786</b>	<b>257</b>	<b>15,786</b>	<b>129</b>	<b>15,786</b>
		Parental Income	1,161	14,320	604	37,616	401	59,610	257	90,155	129	160,389
		EFC	1,160	431	603	2,170	401	6,097	255	14,637	128	30,173
		Grants/Scholarships	1,157	9,661	601	7,783	391	4,811	145	3,972	53	8,105
		Need (COA-EFC)	1,160	15,376	603	13,624	401	9,832	255	3,507	128	950
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,161</b>	<b>6,170</b>	<b>604</b>	<b>8,041</b>	<b>401</b>	<b>11,103</b>	<b>257</b>	<b>13,544</b>	<b>129</b>	<b>12,456</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,160	5,763	603	5,900	401	5,510	255	2,575	128	621
Loans	905	4,366	503	4,874	333	5,501	221	5,693	93	5,260		

(Continued)

Notes:

1. N\*=Number of students who were in-state, full-time, degree-seeking undergraduates in both fall and spring semesters.
2. Cost of Attendance (COA) includes tuition and fees, room and board, books/supplies, travel, and other expenses.
3. Parental Income and Expected Family Contribution (EFC) are obtained from the FAFSA.
4. Parental Income ranges shown are based on IPEDS' income ranges.
5. Grants/Scholarships includes federal, state, and institutional grants and scholarships reported on the student financial aid file.
6. Need, Net Cost, and Remaining Need are calculated as follows:  
 Need=COA minus EFC  
 Net Cost=COA minus Grants/Scholarships  
 Remaining Need=COA minus EFC minus Grants/Scholarships
7. All loans awarded to students are included. Loans to parents are excluded.

APPENDIX V

**Table 4b. Average Cost, Parental Income, EFC, Grants/Scholarships, Need and Loan for UNC In-State Full-Time Dependent Degree-seeking Undergraduate Students Who Enrolled in Both Fall and Spring Semesters and Received Aid in Fall and/or Spring 2008-09**

Inst.	N*		2008-09									
			\$0- 30,000		\$30,001- 48,000		\$48,001- 75,000		\$75,001- 110,000		\$110,001 and more	
			Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
NCSU	17,444	<b>COA</b>	<b>1,292</b>	<b>16,028</b>	<b>1,344</b>	<b>16,028</b>	<b>1,981</b>	<b>16,028</b>	<b>2,129</b>	<b>16,028</b>	<b>1,903</b>	<b>16,028</b>
		Parental Income	1,292	12,841	1,344	38,898	1,981	61,408	2,129	91,515	1,903	157,699
		EFC	1,292	701	1,344	3,103	1,981	7,868	2,129	16,202	1,903	33,809
		Grants/Scholarships	1,284	12,259	1,333	10,111	1,918	6,406	1,403	3,552	491	3,649
		Need (COA-EFC)	1,292	15,401	1,344	12,979	1,981	8,549	2,129	2,922	1,903	452
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,292</b>	<b>3,995</b>	<b>1,344</b>	<b>6,124</b>	<b>1,981</b>	<b>9,864</b>	<b>2,129</b>	<b>13,731</b>	<b>1,903</b>	<b>15,109</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,292	3,384	1,344	3,214	1,981	2,711	2,129	1,330	1,903	280
Loans	674	3,494	888	4,826	1,457	6,207	1,738	6,991	1,589	7,003		
UNCA	2,096	<b>COA</b>	<b>168</b>	<b>14,630</b>	<b>180</b>	<b>14,630</b>	<b>251</b>	<b>14,630</b>	<b>227</b>	<b>14,630</b>	<b>155</b>	<b>14,630</b>
		Parental Income	168	18,461	180	39,100	251	61,147	227	92,046	155	146,214
		EFC	168	694	180	3,187	251	7,332	227	15,829	154	31,063
		Grants/Scholarships	168	9,762	180	7,534	247	5,040	137	2,245	57	2,181
		Need (COA-EFC)	168	13,961	180	11,602	251	7,557	227	2,019	154	538
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>168</b>	<b>4,927</b>	<b>180</b>	<b>7,100</b>	<b>251</b>	<b>9,669</b>	<b>227</b>	<b>13,274</b>	<b>155</b>	<b>13,827</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	168	4,283	180	4,136	251	2,831	227	1,199	154	332
Loans	94	3,976	106	4,254	175	4,479	195	5,174	136	5,198		
UNC-CH	12,985	<b>COA</b>	<b>863</b>	<b>16,370</b>	<b>814</b>	<b>16,370</b>	<b>1,223</b>	<b>16,370</b>	<b>1,315</b>	<b>16,370</b>	<b>1,432</b>	<b>16,370</b>
		Parental Income	863	18,028	814	38,833	1,223	61,170	1,315	92,023	1,432	161,263
		EFC	850	645	811	3,135	1,209	7,817	1,289	15,608	1,395	35,615
		Grants/Scholarships	856	12,766	803	10,428	1,181	6,915	950	4,009	439	3,669
		Need (COA-EFC)	850	15,794	811	13,487	1,209	9,132	1,289	3,214	1,395	469
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>863</b>	<b>3,846</b>	<b>814</b>	<b>6,125</b>	<b>1,223</b>	<b>9,697</b>	<b>1,315</b>	<b>13,474</b>	<b>1,432</b>	<b>15,245</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	850	3,148	811	3,329	1,209	2,699	1,289	972	1,395	169
Loans	191	3,464	317	3,718	644	4,657	773	5,995	928	5,916		
UNCC	11,736	<b>COA</b>	<b>1,370</b>	<b>15,050</b>	<b>1,154</b>	<b>15,050</b>	<b>1,478</b>	<b>15,050</b>	<b>1,292</b>	<b>15,050</b>	<b>937</b>	<b>15,050</b>
		Parental Income	1,370	16,344	1,154	38,691	1,478	61,208	1,292	90,972	937	153,272
		EFC	1,358	637	1,153	2,805	1,478	7,207	1,290	15,547	937	32,659
		Grants/Scholarships	1,356	8,797	1,143	7,616	1,422	4,666	660	1,698	107	2,515
		Need (COA-EFC)	1,358	14,436	1,153	12,335	1,478	8,040	1,290	2,473	937	260
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,370</b>	<b>6,366</b>	<b>1,154</b>	<b>7,516</b>	<b>1,478</b>	<b>10,560</b>	<b>1,292</b>	<b>14,185</b>	<b>937</b>	<b>14,762</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,358	5,749	1,153	4,840	1,478	3,715	1,290	1,796	937	219
Loans	871	4,797	753	4,950	1,125	5,640	1,160	6,457	885	6,488		
UNCG	9,450	<b>COA</b>	<b>1,283</b>	<b>13,524</b>	<b>1,127</b>	<b>13,524</b>	<b>1,354</b>	<b>13,524</b>	<b>1,119</b>	<b>13,524</b>	<b>690</b>	<b>13,524</b>
		Parental Income	1,283	19,125	1,127	38,313	1,354	61,124	1,119	90,164	690	150,336
		EFC	1,283	469	1,127	2,758	1,354	7,282	1,118	15,825	689	32,559
		Grants/Scholarships	1,273	9,968	1,113	8,021	1,300	4,406	555	1,795	104	3,040
		Need (COA-EFC)	1,283	13,070	1,127	10,851	1,354	6,502	1,118	1,624	689	168
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,283</b>	<b>3,838</b>	<b>1,127</b>	<b>5,656</b>	<b>1,354</b>	<b>9,294</b>	<b>1,119</b>	<b>12,633</b>	<b>690</b>	<b>13,065</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,283	3,425	1,127	3,132	1,354	2,580	1,118	1,169	689	145
Loans	813	4,949	795	5,384	1,050	5,909	990	6,327	637	6,211		
UNCP	3,354	<b>COA</b>	<b>688</b>	<b>14,500</b>	<b>396</b>	<b>14,500</b>	<b>565</b>	<b>14,500</b>	<b>357</b>	<b>14,500</b>	<b>202</b>	<b>14,500</b>
		Parental Income	688	15,582	396	37,759	565	61,261	357	89,832	202	151,231
		EFC	688	491	396	2,179	565	6,408	357	15,720	202	28,822
		Grants/Scholarships	683	9,026	395	7,625	552	4,723	198	2,593	68	3,368
		Need (COA-EFC)	688	14,106	396	12,355	565	8,297	357	2,413	202	451
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>688</b>	<b>5,543</b>	<b>396</b>	<b>6,895</b>	<b>565</b>	<b>9,885</b>	<b>357</b>	<b>13,061</b>	<b>202</b>	<b>13,366</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	688	5,160	396	4,825	565	3,905	357	1,592	202	374
Loans	474	4,545	304	4,928	463	5,287	301	5,699	182	5,222		

(Continued)

Notes:

1. N\*=Number of students who were in-state, full-time, degree-seeking undergraduates in both fall and spring semesters.
2. Cost of Attendance (COA) includes tuition and fees, room and board, books/supplies, travel, and other expenses.
3. Parental Income and Expected Family Contribution (EFC) are obtained from the FAFSA.
4. Parental Income ranges shown are based on IPEDS' income ranges.
5. Grants/Scholarships includes federal, state, and institutional grants and scholarships reported on the student financial aid file.
6. Need, Net Cost, and Remaining Need are calculated as follows:  
 Need=COA minus EFC  
 Net Cost=COA minus Grants/Scholarships  
 Remaining Need=COA minus EFC minus Grants/Scholarships
7. All loans awarded to students are included. Loans to parents are excluded.

APPENDIX V

**Table 4b. Average Cost, Parental Income, EFC, Grants/Scholarships, Need and Loan for  
UNC In-State Full-Time Dependent Degree-seeking Undergraduate Students  
Who Enrolled in Both Fall and Spring Semesters and Received Aid in Fall and/or Spring 2008-09**

Inst.	N*		2008-09									
			\$0- 30,000		\$30,001- 48,000		\$48,001- 75,000		\$75,001- 110,000		\$110,001 and more	
			Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
UNCW	7,468	<b>COA</b>	<b>527</b>	<b>15,251</b>	<b>504</b>	<b>15,251</b>	<b>916</b>	<b>15,251</b>	<b>860</b>	<b>15,251</b>	<b>804</b>	<b>15,251</b>
		Parental Income	527	15,190	504	38,821	916	62,104	860	91,725	804	158,013
		EFC	527	769	504	3,390	916	8,290	860	16,101	804	34,591
		Grants/Scholarships	521	10,058	490	7,891	868	4,463	477	1,792	149	2,187
		Need (COA-EFC)	527	14,512	504	11,989	916	7,589	860	2,456	804	388
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>527</b>	<b>5,323</b>	<b>504</b>	<b>7,590</b>	<b>916</b>	<b>11,021</b>	<b>860</b>	<b>14,256</b>	<b>804</b>	<b>14,845</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	527	4,590	504	4,432	916	3,556	860	1,797	804	321
Loans	324	4,503	339	5,050	692	5,557	737	6,226	711	6,030		
UNCSA	308	<b>COA</b>	<b>29</b>	<b>15,377</b>	<b>27</b>	<b>15,377</b>	<b>40</b>	<b>15,377</b>	<b>58</b>	<b>15,377</b>	<b>29</b>	<b>15,377</b>
		Parental Income	29	18,653	27	38,490	40	59,782	58	93,813	29	160,344
		EFC	29	497	27	2,742	40	7,077	58	16,190	29	31,283
		Grants/Scholarships	29	8,428	27	6,958	39	4,350	44	1,578	10	2,251
		Need (COA-EFC)	29	14,879	27	12,634	40	8,315	58	2,309	29	313
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>29</b>	<b>6,948</b>	<b>27</b>	<b>8,418</b>	<b>40</b>	<b>11,135</b>	<b>58</b>	<b>14,179</b>	<b>29</b>	<b>14,600</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	29	6,451	27	5,675	40	4,200	58	1,616	29	181
Loans	16	2,974	20	2,998	28	3,442	54	4,213	24	4,144		
WCU	4,637	<b>COA</b>	<b>523</b>	<b>12,773</b>	<b>500</b>	<b>12,773</b>	<b>757</b>	<b>12,773</b>	<b>646</b>	<b>12,773</b>	<b>400</b>	<b>12,773</b>
		Parental Income	523	16,477	500	38,820	757	61,216	646	90,479	400	150,292
		EFC	521	502	499	2,803	754	7,729	645	16,197	399	32,392
		Grants/Scholarships	522	9,652	496	7,847	738	4,764	427	1,839	150	2,191
		Need (COA-EFC)	521	12,356	499	10,053	754	5,705	645	1,215	399	146
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>523</b>	<b>3,419</b>	<b>500</b>	<b>5,079</b>	<b>757</b>	<b>8,140</b>	<b>646</b>	<b>11,557</b>	<b>400</b>	<b>11,968</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	521	3,044	499	2,560	754	1,597	645	697	399	103
Loans	301	3,543	339	4,324	546	5,218	541	5,864	323	6,230		
WSSU	4,001	<b>COA</b>	<b>1,168</b>	<b>15,278</b>	<b>653</b>	<b>15,278</b>	<b>467</b>	<b>15,278</b>	<b>327</b>	<b>15,278</b>	<b>171</b>	<b>15,278</b>
		Parental Income	1,168	15,965	653	37,649	467	60,435	327	89,443	171	145,221
		EFC	1,164	475	653	2,398	466	6,736	327	15,118	170	32,730
		Grants/Scholarships	1,159	7,292	647	6,722	447	4,351	154	3,598	54	6,658
		Need (COA-EFC)	1,164	14,824	653	12,918	466	8,662	327	2,796	170	359
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>1,168</b>	<b>8,047</b>	<b>653</b>	<b>8,625</b>	<b>467</b>	<b>11,112</b>	<b>327</b>	<b>13,583</b>	<b>171</b>	<b>13,175</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	1,164	7,592	653	6,360	466	4,772	327	2,056	170	135
Loans	943	5,548	552	6,039	400	6,384	284	6,768	138	6,448		
UNC Average	111,410	<b>COA</b>	<b>14,464</b>	<b>14,669</b>	<b>11,119</b>	<b>14,669</b>	<b>13,592</b>	<b>14,669</b>	<b>12,356</b>	<b>14,669</b>	<b>9,491</b>	<b>14,669</b>
		Parental Income	14,464	15,619	11,119	38,453	13,592	61,169	12,356	91,042	9,491	154,594
		EFC	14,432	568	11,111	2,765	13,573	7,359	12,323	15,656	9,446	32,904
		Grants/Scholarships	14,337	9,419	10,978	8,127	13,072	5,086	6,920	2,680	2,098	3,467
		Need (COA-EFC)	14,432	14,157	11,111	12,102	13,573	7,854	12,323	2,451	9,446	391
		<b>Net Cost (COA-Grants/Scholarships)</b>	<b>14,464</b>	<b>5,406</b>	<b>11,119</b>	<b>6,789</b>	<b>13,592</b>	<b>9,976</b>	<b>12,356</b>	<b>13,464</b>	<b>9,491</b>	<b>14,376</b>
		Remaining Need (COA-EFC-Grants/Scholarships)	14,432	4,891	11,111	4,204	13,573	3,255	12,323	1,502	9,446	272
Loans	9,342	4,589	7,618	4,989	10,147	5,685	10,315	6,424	8,018	6,349		

Notes:

1. N\*=Number of students who were in-state, full-time, degree-seeking undergraduates in both fall and spring semesters.
2. Cost of Attendance (COA) includes tuition and fees, room and board, books/supplies, travel, and other expenses.
3. Parental Income and Expected Family Contribution (EFC) are obtained from the FAFSA.
4. Parental Income ranges shown are based on IPEDS' income ranges.
5. Grants/Scholarships includes federal, state, and institutional grants and scholarships reported on the student financial aid file.
6. Need, Net Cost, and Remaining Need are calculated as follows:  
 Need=COA minus EFC  
 Net Cost=COA minus Grants/Scholarships  
 Remaining Need=COA minus EFC minus Grants/Scholarships
7. All loans awarded to students are included. Loans to parents are excluded.

APPENDIX V  
**Table 5. Average Accumulated Indebtedness of UNC In-State Graduating Seniors  
Student Loans, 2007-08 and 2008-09**

Institution	Academic Year of Graduation											
	2007-08						2008-09					
	Number of Graduating Seniors	Number of Students Receiving Loans	Percent of Students Receiving Loans	Average Loan Amount	Average # of Registered Semesters to Graduate	Average # Semesters in Loans	Number of Graduating Seniors	Number of Students Receiving Loans	Percent of Students Receiving Loans	Average Loan Amount	Average # of Registered Semesters to Graduate	Average # Semesters in Loans
ASU	1,592	835	52.4	\$16,109	8.7	6.7	1,736	916	52.8	\$15,870	8.7	6.6
ECU	1,683	1,080	64.2	\$19,239	9.0	7.2	1,791	1,116	62.3	\$19,987	9.0	7.3
ECSU	187	156	83.4	\$11,182	8.9	5.8	212	157	74.1	\$14,538	9.3	6.9
FSU	253	219	86.6	\$13,164	9.7	6.3	246	209	85.0	\$16,228	9.7	7.1
NCA&T	567	508	89.6	\$20,825	9.4	7.9	645	566	87.8	\$21,553	9.5	8.1
NCCU	423	377	89.1	\$19,781	9.3	8.4	396	362	91.4	\$20,389	9.5	8.4
NCSU	2,740	1,301	47.5	\$15,670	9.0	6.7	2,853	1,361	47.7	\$16,431	9.0	6.6
UNCA	338	166	49.1	\$14,061	9.0	6.8	277	137	49.5	\$14,426	9.0	6.7
UNC-CH	2,658	935	35.2	\$13,581	8.1	5.8	2,778	929	33.4	\$13,211	8.2	5.7
UNCC	1,376	808	58.7	\$16,175	9.1	7.0	1,484	844	56.9	\$17,385	9.2	7.2
UNCG	1,122	696	62.0	\$17,737	8.9	6.9	1,140	727	63.8	\$19,432	8.9	7.2
UNCP	279	211	75.6	\$18,383	9.4	7.5	322	263	81.7	\$19,085	9.2	7.4
UNCW	1,116	615	55.1	\$15,013	8.5	6.7	1,074	597	55.6	\$14,793	8.6	6.4
UNCSA	45	34	75.6	\$10,240	8.2	6.6	39	24	61.5	\$11,750	8.5	7.2
WCU	721	451	62.6	\$15,324	8.6	7.0	795	511	64.3	\$15,376	8.9	6.9
WSSU	297	253	85.2	\$19,626	9.6	7.2	352	319	90.6	\$21,763	9.5	7.9
<b>UNC Total</b>	<b>15,397</b>	<b>8,645</b>	<b>56.1</b>	<b>\$16,548</b>	<b>8.9</b>	<b>6.9</b>	<b>16,140</b>	<b>9,038</b>	<b>56.0</b>	<b>\$17,309</b>	<b>9.0</b>	<b>7.0</b>

Notes:

1. In-state graduating seniors who initially enrolled in the fall or spring as first-time, full-time, in-state freshmen are included.
2. Due to the availability of financial aid data, students enrolled as freshmen prior to fall 1997 are excluded.
3. Degree Intent of four-year diploma (UNCSA) and bachelor's degree are included.
4. No summer term or winter term is included.
5. Both independent and dependent students are included.
6. The following student loan programs are included: Federal Perkins Loan, Federal Family Education Loan Program (FFELP)-Subsidized Stafford, FFELP-Unsubsidized Stafford, Federal Ford Direct Loan Program (FDLP)-Subsidized Stafford, FDLP-Unsubsidized Stafford, Other federal loan, Other North Carolina loan, Other North Carolina scholarship/loan, Institutional loan (need based), Institutional loan (non-need based), Other Institutional Loan, and Alternative Loan

APPENDIX V  
**Table 6. Average Accumulated Indebtedness of UNC In-State Graduating Seniors  
 Forgivable Loans, 2007-08 and 2008-09**

Institution	Academic Year of Graduation											
	2007-08						2008-09					
	Number of Graduating Seniors	Number of Students Receiving Loans	Percent of Students Receiving Loans	Average Loan Amount	Average # of Registered Semesters to Graduate	Average # Semesters in Loans	Number of Graduating Seniors	Number of Students Receiving Loans	Percent of Students Receiving Loans	Average Loan Amount	Average # of Registered Semesters to Graduate	Average # Semesters in Loans
ASU	1,592	86	5.4	\$16,527	8.3	6.6	1,736	101	5.8	\$17,699	8.3	6.9
ECU	1,683	108	6.4	\$14,220	8.2	5.5	1,791	98	5.5	\$17,228	8.3	6.5
ECSU	187	2	1.1	\$6,500	8.0	2.0	212	5	2.4	\$10,150	8.8	3.2
FSU	253	2	0.8	\$7,269	9.5	1.5	246	8	3.3	\$6,913	9.0	1.6
NCA&T	567	28	4.9	\$8,912	9.7	3.9	645	9	1.4	\$10,017	9.0	4.4
NCCU	423	74	17.5	\$2,136	9.4	1.8	396	96	24.2	\$1,933	9.1	2.2
NCSU	2,740	50	1.8	\$18,332	8.3	6.0	2,853	51	1.8	\$19,017	8.1	6.3
UNCA	338	15	4.4	\$18,903	8.3	6.7	277	21	7.6	\$19,820	8.4	6.7
UNC-CH	2,658	100	3.8	\$18,884	8.2	6.5	2,778	83	3.0	\$18,684	8.0	6.5
UNCC	1,376	62	4.5	\$15,672	8.1	5.4	1,484	66	4.4	\$15,415	8.0	5.5
UNCG	1,122	91	8.1	\$16,694	8.4	6.4	1,140	90	7.9	\$17,791	8.2	6.5
UNCP	279	71	25.4	\$6,519	9.4	4.6	322	50	15.5	\$8,241	9.1	4.3
UNCW	1,116	57	5.1	\$18,296	8.1	6.9	1,074	67	6.2	\$17,977	8.2	6.4
UNCSA	45	.	.	.	.	.	39	.	.	.	.	.
WCU	721	58	8.0	\$16,206	8.4	6.3	795	58	7.3	\$16,854	8.3	6.2
WSSU	297	24	8.1	\$5,879	10.5	3.1	352	21	6.0	\$10,256	10.4	4.3
<b>UNC Total</b>	<b>15,397</b>	<b>828</b>	<b>5.4</b>	<b>\$13,959</b>	<b>8.6</b>	<b>5.5</b>	<b>16,140</b>	<b>824</b>	<b>5.1</b>	<b>\$14,833</b>	<b>8.4</b>	<b>5.6</b>

Notes:

1. In-state graduating seniors who initially enrolled in the fall or spring as first-time, full-time, in-state freshmen are included.
2. Due to the availability of financial aid data, students enrolled as freshmen prior to fall 1997 are excluded.
3. Degree Intent of four-year diploma (UNCSA) and bachelor's degree are included.
4. No summer term or winter term is included.
5. Both independent and dependent students are included.
6. The following forgivable loan programs are included: Other federal scholarship/loan (forgivable loan), Federal Teach, Millennial Teaching Scholarship/Loan (forgivable loan), Future Teachers Scholarship/Loan (forgivable loan), Physical Education/Coaching Scholarship/Loan (forgivable loan), NC Scholarships for Health, Science, and Math (HSM) (forgivable loan), NC Teaching Fellows Program (forgivable loan), Nurse Education Scholarship/Loan Program (forgivable loan), Nurse Scholars Program (forgivable loan), Prospective Teacher Scholarship Loan (forgivable loan), Institutional Scholarship/Loan (forgivable loan), Other Institutional Scholarship/Loan (forgivable loan), Other Non-Federal, Non-NC Scholarship/Loan (forgivable loan), and Project Health

APPENDIX V  
**Table 7a. Average Accumulated Indebtedness of UNC In-State Dependent Graduating Seniors**

Institution	Academic Year of Graduation										
	2007-08										
		\$0 - 30,000		\$30,001 - 48,000		\$48,001 - 75,000		\$75,001 - 110,000		\$110,001 and more	
	Number of Students Receiving Loans	Number of Students	Average Loan Amount								
ASU	752	117	\$13,305	109	\$16,184	185	\$17,488	190	\$18,812	151	\$15,075
ECU	907	184	\$18,294	147	\$20,031	202	\$20,898	219	\$18,309	155	\$17,745
ECSU	122	68	\$9,986	22	\$11,715	20	\$13,188	12	\$14,447	.	.
FSU	141	71	\$11,679	25	\$11,260	23	\$9,341	17	\$14,533	5	\$11,892
NCA&T	391	138	\$19,625	104	\$20,002	56	\$19,806	58	\$20,727	35	\$16,708
NCCU	271	124	\$17,137	54	\$19,148	44	\$18,500	36	\$19,397	13	\$16,444
NCSU	1,215	184	\$14,501	158	\$15,112	290	\$17,074	315	\$16,967	268	\$15,663
UNCA	148	29	\$14,208	29	\$14,614	36	\$14,478	35	\$13,673	19	\$14,170
UNC-CH	868	91	\$10,915	125	\$13,388	212	\$13,745	234	\$15,145	206	\$14,688
UNCC	699	146	\$15,675	114	\$16,829	176	\$15,396	162	\$15,420	101	\$14,667
UNCG	602	145	\$19,836	94	\$18,488	151	\$17,903	125	\$17,340	87	\$15,499
UNCP	166	41	\$17,591	40	\$16,778	35	\$17,184	33	\$17,170	17	\$14,044
UNCW	569	73	\$15,513	71	\$15,988	134	\$16,734	162	\$15,309	129	\$14,548
UNCSA	27	7	\$12,064	7	\$7,892	3	\$13,458	6	\$6,600	4	\$14,314
WCU	405	63	\$13,587	67	\$14,244	110	\$17,184	117	\$17,141	48	\$14,739
WSSU	197	74	\$19,877	50	\$18,753	33	\$18,533	27	\$19,382	13	\$21,323
<b>UNC Total</b>	<b>7,480</b>	<b>1,555</b>	<b>\$15,928</b>	<b>1,216</b>	<b>\$16,659</b>	<b>1,710</b>	<b>\$16,985</b>	<b>1,748</b>	<b>\$16,906</b>	<b>1,251</b>	<b>\$15,480</b>

Notes:

1. In-state graduating seniors who initially enrolled in the fall or spring as first-time, full-time, in-state freshmen are included.
2. Due to the availability of financial aid data, students enrolled as freshmen prior to fall 1997 are excluded.
3. Degree Intent of four-year diploma (UNCSA) and bachelor's degree are included.
4. No summer term or winter term aid is included.
5. Only students with dependency status of 'Dependent' throughout their undergraduate tenure are included.
6. All loans awarded to students are included. Loans to parents are excluded.
7. The most recent non-missing parental income is used in income ranges.
8. UNC Total excludes students with missing parental income. (There are 103 of these in 2007-08.)

APPENDIX V  
**Table 7b. Average Accumulated Indebtedness of UNC In-State Dependent Graduating Seniors**

Institution	Academic Year of Graduation										
	2008-09										
		\$0 - 30,000		\$30,001 - 48,000		\$48,001 - 75,000		\$75,001 - 110,000		\$110,001 and more	
	Number of Students Receiving Loans	Number of Students	Average Loan Amount								
ASU	847	109	\$14,226	106	\$16,437	183	\$16,968	241	\$18,390	208	\$16,021
ECU	935	167	\$19,226	129	\$18,797	208	\$19,856	249	\$20,812	182	\$19,372
ECSU	113	53	\$12,148	26	\$14,367	13	\$14,351	15	\$18,834	6	\$16,095
FSU	134	64	\$15,136	24	\$13,372	22	\$16,544	15	\$18,705	9	\$13,411
NCA&T	431	162	\$18,813	79	\$18,291	91	\$20,951	65	\$21,740	34	\$20,259
NCCU	245	104	\$16,141	59	\$17,209	41	\$19,295	28	\$21,509	13	\$15,938
NCSU	1,314	170	\$12,806	158	\$15,470	269	\$17,349	365	\$16,760	352	\$16,909
UNCA	124	18	\$14,956	19	\$15,836	29	\$17,480	42	\$15,178	16	\$13,034
UNC-CH	876	73	\$10,002	114	\$10,960	190	\$12,725	237	\$15,245	262	\$14,711
UNCC	724	120	\$16,649	105	\$14,241	193	\$17,342	158	\$17,026	148	\$16,198
UNCG	664	128	\$20,246	99	\$20,246	169	\$21,594	160	\$19,849	108	\$18,550
UNCP	195	44	\$20,420	30	\$18,117	47	\$17,784	41	\$18,834	33	\$15,794
UNCW	544	68	\$14,326	69	\$14,760	135	\$14,970	142	\$16,472	130	\$14,569
UNCSA	19	5	\$6,391	4	\$9,439	4	\$7,685	6	\$15,077	.	.
WCU	468	71	\$12,444	69	\$13,887	127	\$17,324	113	\$16,737	88	\$16,469
WSSU	255	107	\$21,880	50	\$19,933	45	\$20,487	41	\$20,060	12	\$20,386
<b>UNC Total</b>	<b>7,888</b>	<b>1,463</b>	<b>\$16,402</b>	<b>1,140</b>	<b>\$16,115</b>	<b>1,766</b>	<b>\$17,600</b>	<b>1,918</b>	<b>\$17,905</b>	<b>1,601</b>	<b>\$16,550</b>

Notes:

1. In-state graduating seniors who initially enrolled in the fall or spring as first-time, full-time, in-state freshmen are included.
2. Due to the availability of financial aid data, students enrolled as freshmen prior to fall 1997 are excluded.
3. Degree Intent of four-year diploma (UNCSA) and bachelor's degree are included.
4. No summer term or winter term aid is included.
5. Only students with dependency status of 'Dependent' throughout their undergraduate tenure are included.
6. All loans awarded to students are included. Loans to parents are excluded.
7. The most recent non-missing parental income is used in income ranges.
8. UNC Total excludes students with missing parental income. (There are 49 of these in 2008-09.)

APPENDIX V

TYPE OF FINANCIAL AID SOURCES

As of 05/19/2010

UNCGA PROGRAM CODE	PROGRAM NAME	SOURCE				TYPE										NEED BASED?		LEVEL	
		FEDERAL	STATE	INST.	OTHER	GRANT	SCHOLARSHIP	WORK STUDY	LOAN	FORGIVABLE LOAN	PARENTAL LOAN	ASSISTANT-SHIP	WAIVER	REMISSION	YES	NO	GRD	UG	
FA	FA Federal Pell Grant	X				X									X			X	
FB	FB Federal Supplemental Educational Opportunity Grant (SEOG)	X				X									X			X	
FC	FC Federal Work Study (FWS)	X						X							X			X	
FD	FD Federal Perkins Loan	X							X						X			X	
FE	FE Federal Family Education Loan Program (FFELP)-Subsidized Stafford	X							X						X			X	
FF	FF FFELP-Unsubsidized Stafford	X							X							X		X	
FG	FG FFELP-PLUS	X									X					X		X	
FH	FH FFELP-Grad PLUS	X									X					X	X		
FI	FI Federal Ford Direct Loan Program (FDLP)-Subsidized Stafford	X							X						X			X	
FJ	FJ FDLP-Unsubsidized Stafford	X							X							X		X	
FK	FK FDLP-PLUS	X									X					X		X	
FL	FL FDLP-Grad PLUS	X									X					X	X		
FM	FM Workforce Investment Act (WIA)	X				X										X		X	
FN	FN Federal Veteran Educational Benefits	X				X										X		X	
FO	FO ROTC	X							X							X		X	
FP	FP Bureau of Indian Affairs (BIA) Scholarship	X							X						X			X	
FQ	FQ Federally Funded Fellowship, Traineeship	X				X										X		X	
FR	FR Academic Competitiveness Grant Traineeship	X				X									X			X	
FS	FS Smart Grant	X				X									X			X	
FT	FT DC Tuition Assistance Grant (TAG)	X				X										X		X	
FU	FU Robert C. Byrd Scholarship	X							X							X		X	
FV	FV Federal Teach	X								X						X		X	
F7	F7 Other federal loan	X							X							X		X	
F8	F8 Other federal scholarship/loan (forgivable loan)	X								X						X		X	
F9	F9 Other federal scholarship or grant	X				X										X		X	
NA	NA NC Legislative Tuition Grant (LTG) - Private Institutions		X			X										X		X	
NB	NB State Contractual Scholarship Fund (SCSF) - Private Institutions		X						X						X			X	
NC	NC NC Community College Grant		X			X									X			X	

APPENDIX V

TYPE OF FINANCIAL AID SOURCES

As of 05/19/2010

UNCGA PROGRAM CODE	PROGRAM NAME	SOURCE				TYPE									NEED BASED?		LEVEL	
		FEDERAL	STATE	INST.	OTHER	GRANT	SCHOLARSHIP	WORK STUDY	LOAN	FORGIVABLE LOAN	PARENTAL LOAN	ASSISTANT-SHIP	WAIVER	REMISSION	YES	NO	GRD	UG
ND	ND NC Community College Loan		X						X							X		X
NE	NE NC Community College Child Care Grant		X			X										X		X
NF	NF NC Community College High Demand/Low Enrollment Grant		X			X										X		X
OE	OE Penn Family Scholarship		X				X								X			X
OF	OF Project Health		X							X						X		X
SA	SA NC Student Incentive Grant (NCSIG-Include state match)		X			X									X			X
SB	SB UNC Campus Scholarship Program		X				X									X		X
SC	SC NCSSM Tuition Grant for UNC		X			X										X		X
SD	SD Teaching Assistant Scholarship Fund		X				X								X			X
SE	SE Millennial Teaching Scholarship/Loan (forgivable loan)		X							X					X			X
SF	SF Future Teachers Scholarship/Loan (forgivable loan)		X							X						X		X
SG	SG Physical Education/Coaching Scholarship/Loan (forgivable loan)		X							X						X		X
SH	SH Education Lottery Scholarship		X				X								X			X
SI	SI NC Board of Governors Medical Scholarship (forgivable loan)		X							X					X		X	
SJ	SJ NC Board of Governors Dental Scholarship (forgivable loan)		X							X					X		X	
SK	SK NC Division of Vocational Rehabilitation		X				X									X		X
SL	SL NC Scholarships for Health, Science, and Math (HSM) (forgivable loan)		X							X					X			X
SM	SM NC Teaching Fellows Program (forgivable loan)		X							X						X		X
SN	SN NC Veterans Scholarship		X				X									X		X
SO	SO Nurse Education Scholarship/Loan Program (forgivable loan)		X							X					X			X
SP	SP Nurse Scholars Program (forgivable loan)		X							X						X		X
SQ	SQ Principal Fellows Program (forgivable loan)		X							X						X	X	
SR	SR Prospective Teacher Scholarship Loan (forgivable loan)		X							X						X		X
SS	SS Undergraduate Tuition Remission (not waivers)		X										X			X		X
ST	ST UNC Need Based Grant		X			X									X			X
SU	SU Escheats		X			X									X			X
SV	SV Appropriated grant (Non-service scholarship)		X			X									X			X
SW	SW Graduate Assistant Tuition Award Benefit (includes in-state and out-of-state portion)		X									X				X	X	

APPENDIX V

TYPE OF FINANCIAL AID SOURCES

As of 05/19/2010

UNCGA PROGRAM CODE	PROGRAM NAME	SOURCE				TYPE									NEED BASED?		LEVEL	
		FEDERAL	STATE	INST.	OTHER	GRANT	SCHOLARSHIP	WORK STUDY	LOAN	FORGIVABLE LOAN	PARENTAL LOAN	ASSISTANT-SHIP	WAIVER	REMISSION	YES	NO	GRD	UG
SX	SX Graduate Nurse Scholarship Program for Faculty Production		X			X										X	X	
SY	SY Other State-Funded Graduate Assistant Benefits		X			X										X	X	
W9	W9 Other State Mandated Waivers		X										X			X		X
WA	WA Military Personnel and Dependents Waiver		X										X			X		X
WB	WB NC Teachers Tuition Waiver		X										X			X		X
WC	WC Tuition Waivers for Persons at Least 65 Years Old		X										X			X		X
WD	WD Tuition Waivers for Certain Family of Deceased/Disabled Emergency Workers		X										X			X		X
WE	WE Faculty/Staff Tuition Waivers		X										X			X		X
S1	S1 EARN-Ed. Access Rewards NC		X			X									X			X
S2	S2 NC Reach Program		X			X										X		X
S7	S7 Other North Carolina loan		X						X							X		X
S8	S8 Other North Carolina scholarship/loan		X						X							X		X
S9	S9 Other North Carolina scholarship or grant		X			X										X		X
IA	IA Athletic Grant-In-Aid			X		X										X		X
IB	IB Institutional grant/scholarship (need based)			X		X									X			X
IC	IC Institutional grant/scholarship (non-need based)			X		X										X		X
ID	ID Institutional loan (need based)			X					X						X			X
IE	IE Institutional loan (non-need based)			X					X							X		X
IF	IF Need Based Campus Initiated Tuition Increase Grants			X		X									X			X
IG	IG Non-Need Based Campus Initiated Tuition Increase Grants			X		X										X		X
IH	IH Institutionally Funded Graduate Student Assistant In-State Fees			X								X				X	X	
II	II Institutionally Funded Graduate Student Assistant Out-Of-State Fees			X								X				X	X	
IJ	IJ Institutionally Funded Tuition Waivers			X									X			X		X
IK	IK Institutional Scholarship/Loan (forgivable loan)			X						X						X		X
I7	I7 Other Institutional Loan			X					X							X		X
I8	I8 Other Institutional Scholarship/Loan (forgivable loan)			X						X						X		X
I9	I9 Other Institutional Scholarship or Grant			X		X										X		X
OA	OA Externally Administered Private Grant/Scholarship (Non-Athletic)				X	X										X		X

APPENDIX V

**TYPE OF FINANCIAL AID SOURCES**

As of 05/19/2010

		SOURCE				TYPE									NEED BASED?		LEVEL	
UNCGA PROGRAM CODE	PROGRAM NAME	FEDERAL	STATE	INST.	OTHER	GRANT	SCHOLARSHIP	WORK STUDY	LOAN	FORGIVABLE LOAN	PARENTAL LOAN	ASSISTANT-SHIP	WAIVER	REMISSION	YES	NO	GRD	UG
OB	OB Alternative Loan				X				X							X		X
OC	OC Other Non-Federal, Non-NC Scholarship/Loan (forgivable loan)				X					X						X		X
OD	OD Other State Aid, (Non-NC Based)				X	X										X		X
OG	OG Golden Leaf				X		X								X			X