

MEMORANDUM

To: Board of Regents
From: Board Office
Subject: Annual Governance Report on Student Financial Aid
Date: September 5, 2000

Recommended Action:

Receive the report.

Executive Summary:

Ability to pay for college has consistently ranked as one of the most significant considerations for entering freshmen when making college attendance decisions. In today's environment, students who choose to attend a Regent university can benefit both from reasonably priced tuition and from a financial aid package which combines scholarships/grants, student employment, and loans for those who have demonstrated financial need.

The purpose of this annual governance report is to inform the Board about sources and levels of financial assistance that are available to students who choose to attend the Regent universities. This information can be used as a productivity measure and for policy development by the Board.

The relative percentages of total financial aid resources made available through the Regent universities for 1999-2000 are as follows:

- ✓ Grants/scholarships - 23.5%;
- ✓ Loans - 50.3%;
- ✓ Employment - 26.2%

During the 1999-2000 academic year, there were 153,822 student financial aid awards (all categories) at Regent universities, totaling \$471,690,425. This sum represented a 4.8% increase in funds and a 0.3% decrease in the number of awards from the previous year. The average award per student has increased from \$2,917 to \$3,066 (+5.1%).

During 1999-2000, the categorical breakdown of student financial aid provided by the Regent universities is as follows:

➤ Grants

- ✓ 58,390 individual grants were awarded, totaling \$110,752,212. This was an increase of more than \$4.9 million in funds (+4.7%) and a decrease of 56 awards (-0.1%) from the prior year. The average grant award was \$1,897, which increased by \$86 (+4.7%) from the previous year.

➤ Loans

- ✓ 63,380 individual loans were awarded, totaling \$237,278,707. This was an increase of 838 awards (+1.3%) and an increase of more than \$13.4 million (+6.0%) in funds from the previous year. The average loan award increased by \$164 from \$3,580 to \$3,744 (+4.6%) from the previous year.

➤ Employment

- ✓ 32,052 students received employment, totaling \$123,659,506. This was an increase of more than \$3.2 million (+2.7%) in funds and a decrease of 1,255 (-3.8%) in the number of student employment awards from the prior year. The average award increased by \$243 from \$3,615 to \$3,858 (+6.7%) from the prior year.

A five-year comparison of financial aid categorized by grants, loans, and employment at Regent institutions is included in Table 1 on pages 50-57.

New features of this year's report include detailed information about student indebtedness and the financial aid awards made to residents of Iowa. Also, the IMAGES and College Bound Program report, previously made to the Board annually in December, is included as a part of this report.

Indebtedness

For those students who incurred debt through Regent universities from all sources, the average indebtedness for graduating seniors in 1999-2000 was \$19,650. For those students who incurred debt through Regent universities from need-based loans, the average indebtedness for graduating seniors in 1999-2000 was \$11,586. It is important to note, however, that approximately 35% of the seniors at SUI, 32% at ISU, and 35% at UNI graduated without having incurred debt through the university.

Financial Aid for Iowa Residents

Table 2U (page 60) identifies the financial aid awarded to undergraduates who are Iowa residents. In 1999-2000, 88,754 financial aid awards were made to undergraduates who are Iowa residents; this represents 82.3% of the total awards to undergraduates, which compares favorably with the Fall 1999 enrollment where 78.9% of the undergraduates were Iowa residents. During 1999-2000, \$226,821,772 was awarded to undergraduates who were Iowa residents; this represents 79.0% of all awards to undergraduates.

Table 2G (page 61) identifies the financial aid awarded to graduate students who are Iowa residents. During 1999-2000, at least \$68,602,363 was awarded to graduate students who were Iowa residents; this represents 52.3% of all awards to graduate students. This compares quite favorably with the fact that 50.8% of all graduate students who are receiving aid are residents of Iowa.

IMAGES/College Bound Programs

In 1989, enabling legislation was approved to establish the College Bound and Iowa Minority Academic Grants for Economic Success (IMAGES) programs for the Regent universities.

IMAGES awards are made to racial/ethnic minority students who attend one of the Regent universities and who have demonstrated financial need. Students may receive grants of up to \$3,500 for a maximum of eight semesters. The Regent universities allocated a total of \$1,818,326 to the IMAGES programs for the 2000-2001 academic year: SUI, \$806,126; ISU, \$680,000; and UNI, \$332,200. This represents an increase of \$96,081 (+5.6%) from the prior year. This year, 734 students have received IMAGES awards.

College Bound programs are developed and provided by the Regent universities to racial/ethnic minority elementary and secondary school students throughout Iowa. The purpose of the programs is to assist students in their preparation for college. Attendance at a College Bound activity results in receiving a voucher which gives a student priority for an IMAGES grant after enrolling in a Regent university. In 1999-2000, the Regent universities allocated a total of \$286,727 to the College Bound programs: SUI, \$110,000; ISU, \$96,727; and UNI, \$80,000. This represents an increase of \$4,661 (+1.7%) from the prior year. More than 4,000 racial/ethnic minority students participated in College Bound activities in 1999-2000 and were eligible to receive vouchers.

Every six years, Congress reauthorizes the Higher Education Act of 1965, the law that establishes the Student Financial Assistance (SFA) programs. The Act was most recently re-authorized in 1998 with the following major changes:

- ✓ Significant annual increases for the maximum Federal Pell Grant
- ✓ Reduced interest rates for the Federal Family Education Loan Program
- ✓ Increased allocation by institutions for community service activities
- ✓ Ineligibility for Title IV, HEA program funds by students who have been convicted under federal or state law of possession or sale of a controlled substance.

The Regent universities have identified a number of concerns regarding the availability of student financial aid: federal aid has not kept pace with rising tuition and fees; relative lack of available state funding for student financial aid programs; and heavier student reliance on borrowing, due to limitations in federal and state aid.

This report addresses the following Key Result Areas and Objectives which are included in the Board's Strategic Plan:

KRA 2.0.0.0 Provide access to educational, research, and service opportunities within the missions of the Regent institutions.

Objective 2.1.0.0 Annually assess educational opportunities, tuition policy, and financial aid policy to identify and to eliminate impediments to access and retention at Regent institutions.

KRA 3.0.0.0 Establish policies to encourage continuous improvement of the climate for diversity, and ensure equal educational and employment opportunities.

Objective 3.1.0.0 Reaffirm or revise Board policy to ensure continuous improvement of the climate for diversity and ensure equal educational and employment opportunities.

KRA 4.0.0.0 Meet the objectives of the Board and institutional strategic plans and provide effective stewardship of the institutions' state, federal, and private resources.

Objective 4.4.0.0 Strengthen public understanding and confidence in the Board of Regents, its governance authority, and the programs and services of the institutions under its jurisdiction by measurable indicators of legislative outcomes and public support to be annually reported to the Board.

Given the length and complexity of this report, the following table of contents has been developed for reference to specific topics.

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PART I - STUDENT FINANCIAL AID

Background:

Sources of Funds

There are four sources of revenue which Regent universities use for their financial aid portfolios: (1) institutionally controlled federal programs; (2) non-institutionally controlled federal programs; (3) institutional programs; and (4) state programs. Table 3 on page 62 includes a six-year comparison of financial aid programs by source of aid at Regent institutions.

- Institutionally controlled federal programs are given to the institution for distribution according to guidelines established by the federal government. The amount of financial aid available to students in these programs decreased by \$388,998 (-2.2%) from \$17,326,180 to \$16,937,182 from the prior year.
- Non-institutionally controlled federal programs include programs, such as the loan programs and Pell Grants, in which the federal government determines a student's eligibility and the award is made through the government. The amount of financial aid available to students in these programs increased by \$11,492,701 (+5.2%) from \$220,160,287 to \$231,652,988 from the prior year.
- The amount of financial aid available to students in institutional programs, such as scholarships and long-term loans, increased by \$16,262,100 (+8.1%) from \$200,831,798 to \$217,093,898 from the prior year.
- The amount of financial aid available to students in state programs, such as Iowa Work-Study, increased by \$364,065 (+6.5%) from \$5,642,292 to \$6,006,357 from the prior year.

The relative composition of the sources described above for each institution's portfolio is included in the following table:

Comparison of Sources of Funds in 1999-2000

	Federal	State	Institutional/Private
GRANTS			
<i>SUI</i>	28.3%	2.8%	68.9%
<i>ISU</i>	38.4%	2.8%	58.8%
<i>UNI</i>	38.9%	5.5%	55.6%
REGENTS TOTAL	34.2%	3.2%	62.6%
LOANS			
<i>SUI</i>	94.1%	0.0%	5.9%
<i>ISU</i>	74.9%	0.0%	25.1%
<i>UNI</i>	94.6%	0.0%	5.4%
REGENTS TOTAL	86.6%	0.0%	13.4%
EMPLOYMENT			
<i>SUI</i>	3.5%	2.0%	94.5%
<i>ISU</i>	4.5%	1.5%	94.0%
<i>UNI</i>	8.8%	3.7%	87.5%
REGENTS TOTAL	4.3%	2.0%	93.7%

Students Served

During the 1999-2000 academic year, at least seven out of 10 students received some type of financial aid at Regent universities as described in the following table.

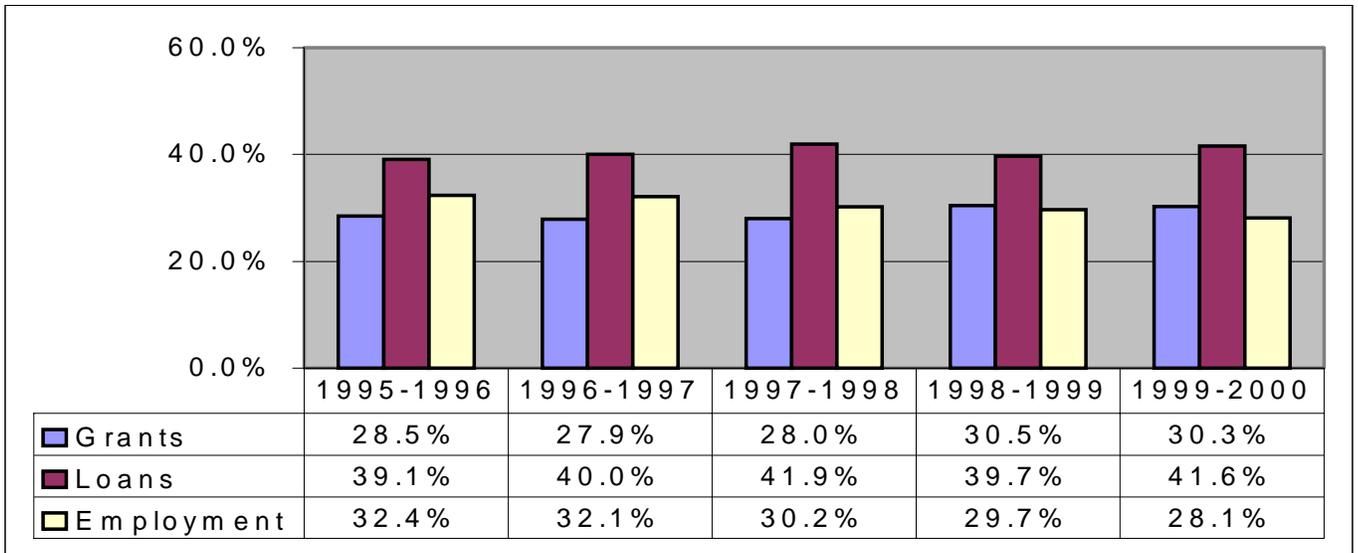
Percentage of All Undergraduate Students Receiving Financial Aid at Regent All Universities between 1994-95 and 1999-2000¹

	1994-1995	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000
SUI	89.0%	88.5%	90.0%	90.0%	91.0%	83.0%
ISU	73.0%	74.6%	75.4%	76.8%	78.7%	77.2%
UNI	70.5%	73.2%	73.4%	71.7%	73.4%	76.0%

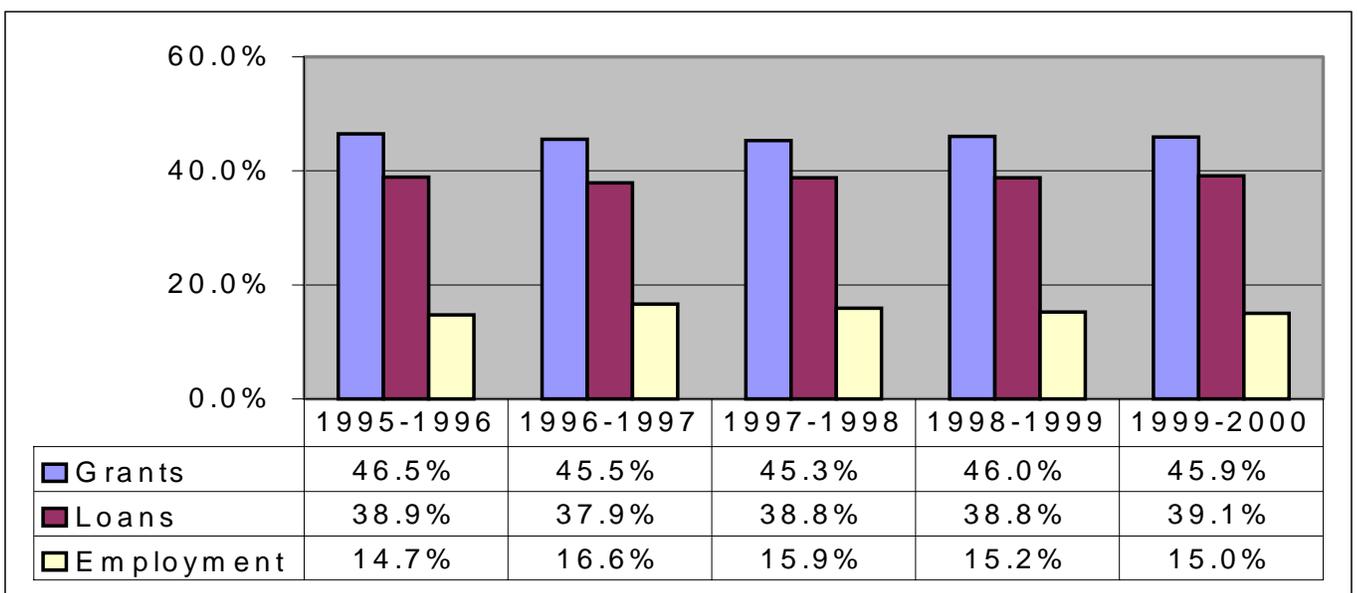
¹ This includes all students who received a grant, loan, or employment award at the University.

The next two pages set forth tables showing five-year comparisons of the per cent of student financial awards provided at each university by category (grants, loans, employment).

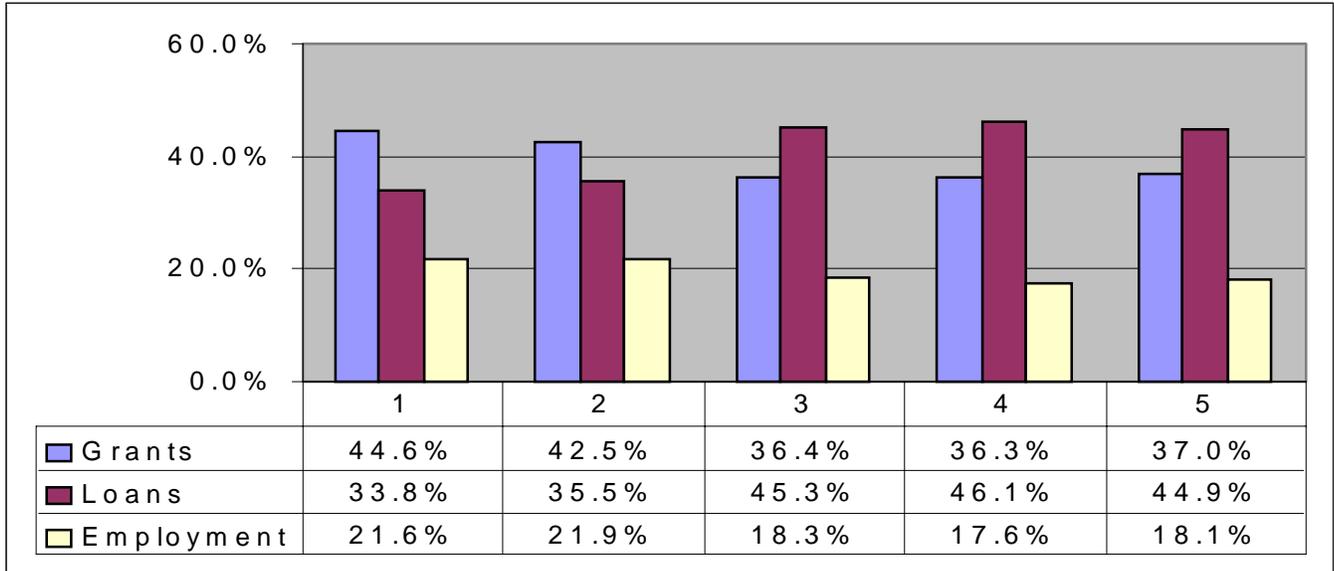
**Five-Year Comparison of Student Financial Aid Awards
at the University of Iowa**



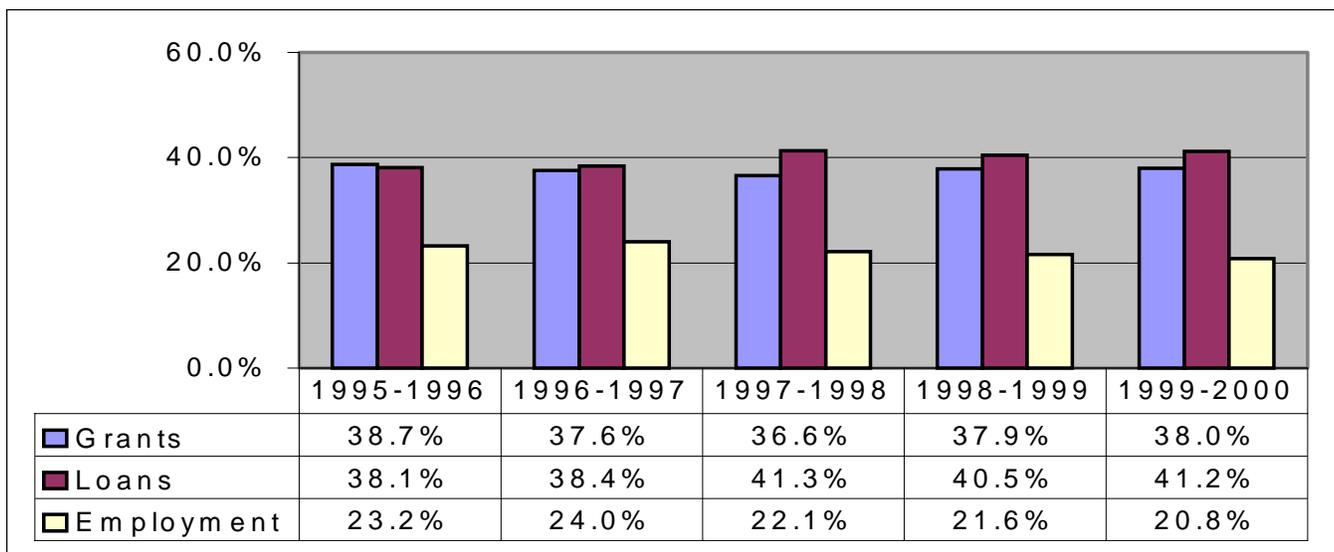
**Five-Year Comparison of Student Financial Aid Awards
at Iowa State University**



**Five-Year Comparison of Student Financial Awards
at the University of Northern Iowa**

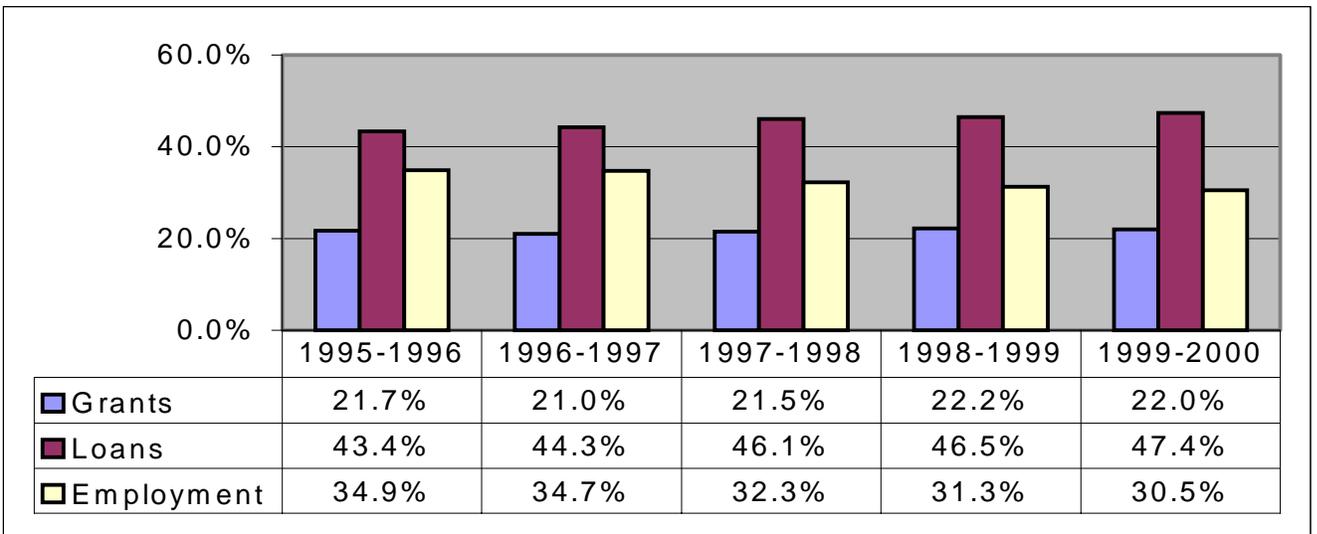


**Five-Year Comparison of Student Financial Aid Awards
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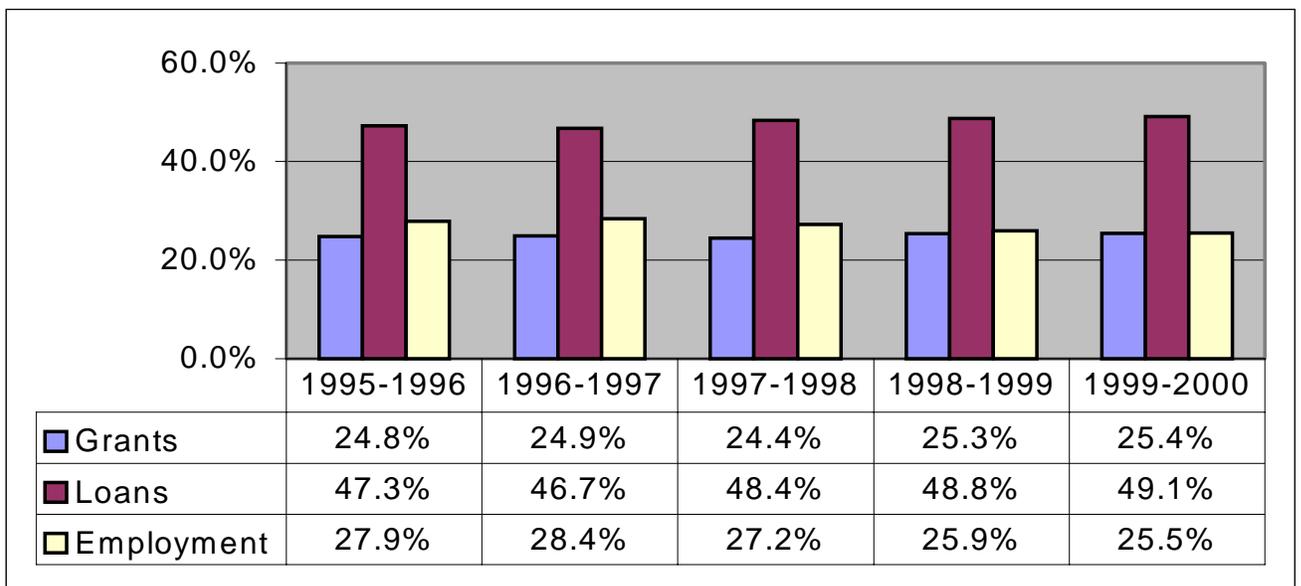


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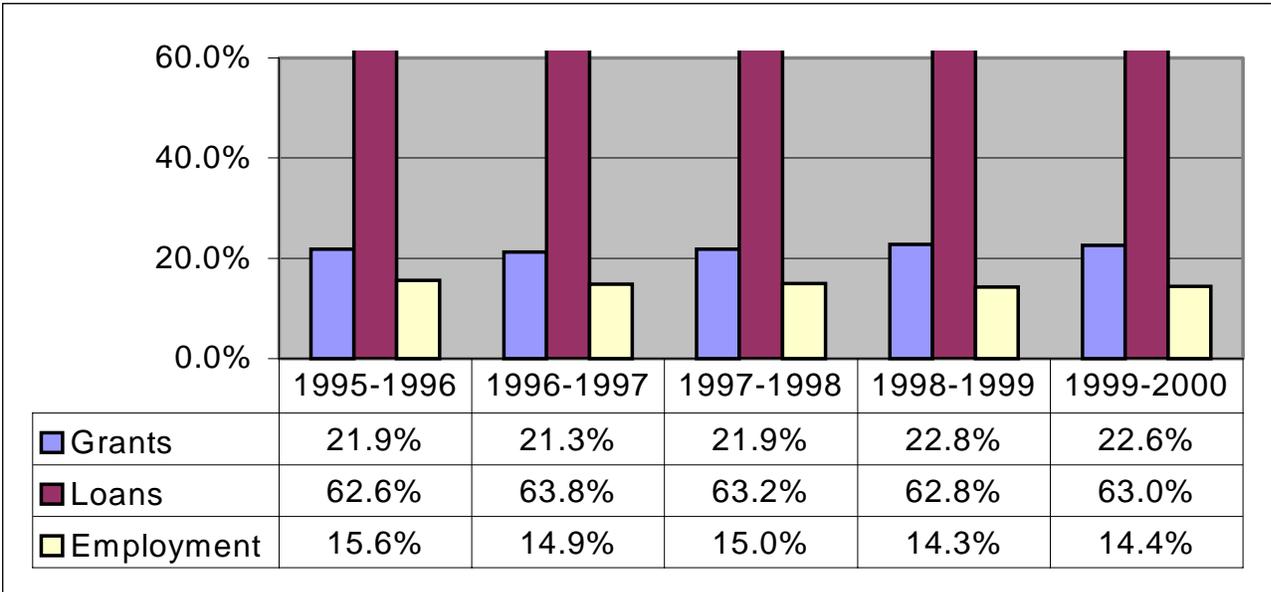
**Five-Year Comparison of Student Financial Aid
at the University of Iowa**



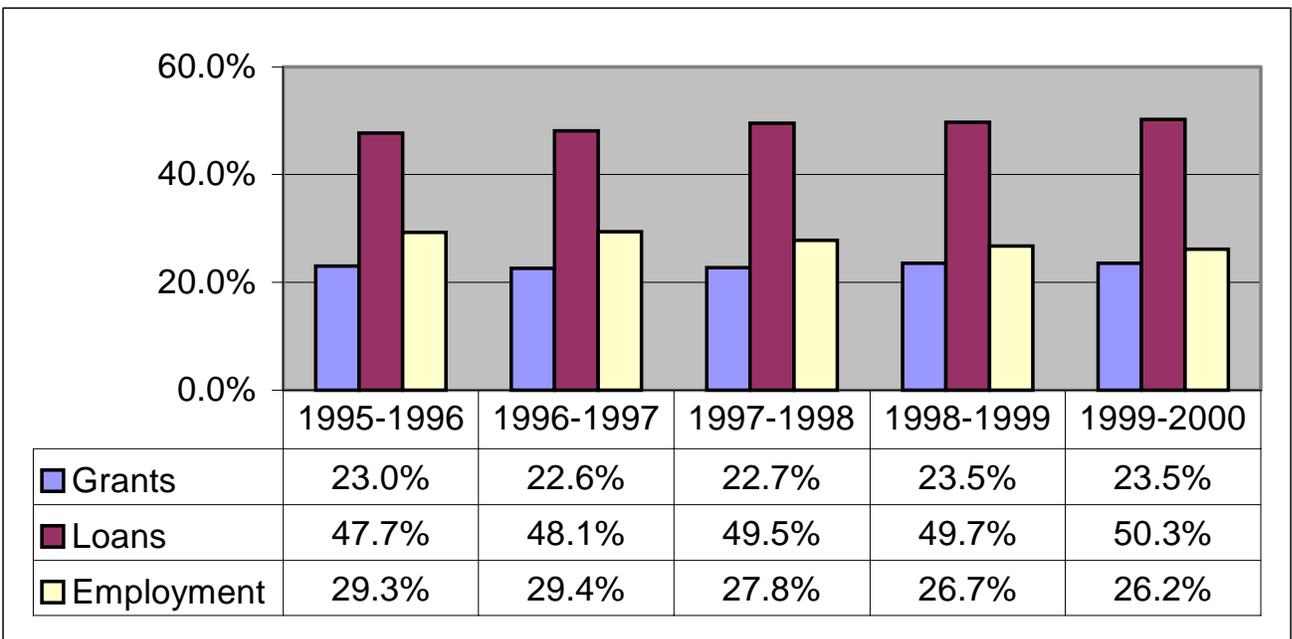
**Five-Year Comparison of Student Financial Aid
at Iowa State**



**Five-Year Comparison of Student Financial Aid
at the University of Northern Iowa**



**Five-Year Comparison of Student Financial Aid
at Regent Universities**



The number of students receiving some type of financial aid has grown during the past few years because of the increased availability of non-need based loan programs to students and their families. Each of the Regent universities experienced an increase in the amount of financial aid distributed. ISU and UNI also experienced an increase in the number of students served during 1999-2000.

**1999-2000 Financial Aid Awards by Regent University
and Changes from 1998-1999**

	# of Awards	% Change	Total Awards	% Change
SUI				
Grants	18,852	-2.4%	\$47,055,740	+4.3%
Loans	25,877	+2.9%	\$101,276,011	+6.9%
Employment	17,444	-7.2%	\$65,153,903	+2.2%
TOTAL	62,173	-1.7%	\$213,485,654	+4.8%
ISU				
Grants	28,995	+0.5%	\$48,655,096	+5.1%
Loans	24,689	+1.5%	\$93,994,924	+5.0%
Employment	9,451	-0.8%	\$48,911,945	+2.8%
TOTAL	63,135	+0.7%	\$191,561,965	+4.5%
UNI				
Grants	10,543	+2.5%	\$15,041,376	+4.6%
Loans	12,814	-2.0%	\$42,007,772	+6.0%
Employment	5,157	+3.5%	\$9,593,658	+6.1%
TOTAL	28,514	+0.6%	\$66,642,806	+5.7%
REGENTS				
Grants	58,390	-0.1%	\$110,752,212	+4.7%
Loans	63,380	+1.3%	\$237,278,707	+6.0%
Employment	32,052	-3.8%	\$123,659,506	+2.7%
TOTAL	153,822	-0.3%	\$471,690,425	+4.8%

Accessibility at Regent Universities

Accessibility, especially for minorities and non-traditional students, continues to be an institutional concern for Regent universities seeking to provide a diverse educational setting. Consequently, financial aid opportunities have been designed to reflect institutional objectives.

University of Iowa

During 1999-2000, 3,042 undergraduate, graduate, and professional students received \$7,774,948 in need-based grant/scholarship aid and 836 students received \$2,659,342 in merit-based scholarships through some of the major financial aid programs administered by the Student Financial Aid Office at the University. This represents an increase of 90 students (+3.0%) receiving need-based grants and an increase of 101 students (+13.7%) receiving merit-based scholarships. There was also an increase of \$297,784 (+4.0%) in need-based grant aid and an increase of \$803,477 (+43.3%) in merit-based scholarship aid.

The following are need-based institutional aid awards provided by the University of Iowa during 1999-2000:

- Freshman Scholarship to 504 students for \$1,274,620
- Transfer Scholarship to 153 students for \$380,944
- Iowa Community College Transfer Scholarship to 74 students for \$187,053
- Upperclass Scholarship to 1,626 students for \$3,964,809
- College of Pharmacy Tuition Scholarship to 108 students for \$438,822
- Dental Scholarship to 141 students for \$711,186
- Law Scholarship to 91 students for \$551,852
- Medical Scholarship to 318 students for \$254,069
- Cross Cultural Scholarship to 27 students for \$11,593

The following are merit-based institutional aid awards provided by the University of Iowa during 1999-2000:

- Presidential Scholarship to 184 students for \$1,026,500
- Opportunity at Iowa Scholarship to 166 students for \$790,075
- Dean's Scholarship to 197 students for \$187,500
- National Merit/Provost Scholarship to 111 students for \$290,625
- University of Iowa Enrichment Scholarship to 25 students for \$72,000
- Music Scholarship to 86 students for \$160,642
- Public Speaking Scholarship to 11 students for \$20,000
- Undergraduate Scholar Assistantship Program to 56 students for \$112,000.

The following student aid programs which target minority students and underrepresented populations in specific professions awarded \$6,208,761 to 1,038 undergraduate, graduate, and professional students. This represents an increase of 30 students (+3.0%) and an increase of \$928,042 (+17.6%) from the prior year.

- Undergraduate Education Opportunity Program (EOP) grants were awarded to 200 undergraduate minority students in the amount of \$1,337,076. The average award was \$6,685.
- A total of \$767,168 was awarded to 168 undergraduate students through the Opportunity at Iowa Scholarship Program. The average award was \$4,566.
- A total of \$700,000 was awarded to 300 undergraduate students through the Iowa Minority Academic Grant for Economic Success (IMAGES) Program. The average award was \$2,333.
- Graduate Opportunity Fellowship Program grants were awarded to 116 graduate students in the amount of \$836,265. The average award was \$7,209.
- Seventy-four graduate students received \$291,418 through the Graduate Educational Opportunity Program. The average award was \$3,938.
- Sixty-four medical students received \$1,164,356 through the Medical Education Opportunity Program. The average award was \$18,193.
- Thirty-two dental students received \$490,658 through the Dental Minority Grant Program. The average award was \$15,333.
- Seventy-eight law students received \$561,725 through the Law Opportunity Fellowship Program. The average award was \$7,202.
- Six MBA students received \$60,095 through the MBA Educational Opportunity Program. The average award was \$10,015.

For financial aid purposes, undergraduate students at the University of Iowa are defined as non-traditional if they are at least 24 years of age or are single with a dependent child. Those students who are enrolled less than half-time in a degree program through the Division of Continuing Education are also considered non-traditional for financial aid purposes.

- During 1999-2000, undergraduate non-traditional students at the University of Iowa received \$3,799,037 in federal, state, and institutional grants and \$7,268,273 in federal, state, and institutional need-based loans. In addition, the Division of Continuing Education was allocated \$59,472 for scholarships to students enrolled on a part-time basis.

Iowa State University

During 1999-2000, entering students received more than \$10.6 million in need-based student aid from federal, state, and institutional sources. The financial aid awards to targeted minority students are individually reviewed to ensure that eligible students receive adequate student financial aid packages which bridge existing financial gaps so that families view higher education at ISU as affordable.

During 1999-2000, Iowa State University provided the following opportunities to minority students:

- The George Washington Carver (GWC) program continues to serve as the primary academic scholarship targeting high-ability minority students. During 1999-2000, 246 GWC Scholars were enrolled and received \$1,662,434 in financial assistance.
- The Project Open Door Scholarship was initiated during the 1997-98 academic year. It provides an institutional complement of \$50,000 to the Iowa Minority Grant for Academic Success (IMAGES) program.
- The IMAGES program was established by the State of Iowa to help Iowa minority students who have financial need. During 1999-2000, 377 students received IMAGES grants totaling \$680,000.
- Academic Program for Excellence (APEX) is a seven-week intensive academic program designed for sixty minority freshmen. The students live in residence halls, which gives them the opportunity to experience small group interaction firsthand and develop a familiarity with their new surroundings before the beginning of the fall semester. APEX Scholars take three classes - English, Library, and Math. The grades earned count toward the student's permanent record. The weekly seminars have presenters from different University areas, such as the dean of students, student financial aid, study abroad, and career development.
- The Fred Schleiter Scholarship is awarded to minority students who have demonstrated high financial need and are nonresidents. During 1999-2000, a total of \$23,000 was awarded to 12 students.
- The License Plate Scholarship is awarded to minority students who have demonstrated high financial need. During 1999-2000, a total of \$22,145 was awarded to 14 students.

- The Morris Matching Scholarship is awarded to minority students who desire to pursue secondary and postsecondary education. The Morris Foundation awards a \$1,500 scholarship which is matched by ISU with an additional \$1,500 scholarship. During 1999-2000, a total of \$16,500 was awarded to 11 students.

For financial aid purposes, non-traditional students at ISU are defined as those students who are at least 24 years of age or who are single with dependent children. During 1999-2000, 2,031 undergraduate non-traditional students received \$5,008,090 in federal, state, and institutional grants; \$15,394,341 in federal, state, and institutional need-based loans; and \$102,386 in federal and state work-study funds.

- The University allocated \$200,000 for the Adult Student Scholarships at Iowa State (ASSISt) Program. Scholarships are awarded to students who are 25 years of age or older who are pursuing their first undergraduate degree at ISU. Selection is based on demonstrated financial need and academic merit. Awards range from \$500 to \$2,000 and assist approximately 125 students each year.
- The University provided \$97,500 to 65 Phi Theta Kappa scholars. An award of \$1,500 was made to each member of Phi Theta Kappa, an academic honorary society for high ability community college students.
- The Roy J. Carver Scholarship provided \$114,000 for 30 scholarships to students who graduated from an Iowa high school. These scholarships, valued at \$3,800 each, are equally divided between new and continuing students. These scholarships are intended to recognize individuals who have overcome some of life's struggles and who otherwise would not be able to afford to attend ISU.

University of Northern Iowa

Minority students at UNI receive assistance from a variety of sources. Some receive scholarship aid from institutional and foundation accounts while others receive scholarships from their hometowns. Minority students also receive federal and state aid as part of their financial aid packages to provide maximum assistance.

During 1999-2000, \$4,283,525 was awarded to 582 undergraduate and graduate minority students. The average award was \$7,360. This included \$2,575,404 of federal aid for 504 students; \$382,474 of state aid for 247 students; \$1,175,023 of institutional aid for 372 students; and \$150,624 of external funds for 83 students. The University of Northern Iowa provided the following opportunities for minority students:

- 221 undergraduate students received \$332,200 through the Iowa Minority Academic Grant for Economic Success (IMAGES) Program. A total of \$10,234 of institutional funds was also used to assist IMAGES recipients.
- Other state funding, such as Iowa Grant, Iowa Work-Study, and State of Iowa Scholarships, provided \$50,274 for 39 awards.
- The Educational Opportunity Program assisted 36 students with \$43,127. The average award was \$1,198.
- Ninety-one students received a total of \$110,752 Minority Achievement/Talent Scholarships.
- A total of \$337,628 was awarded to 210 students through institutional grants.
- Forty-three graduate students received \$119,135 through the Graduate College. The average award was \$2,770.
- The University of Northern Iowa Foundation scholarships provided \$160,946 for 142 minority students.
- College scholarships provided \$105,357 and resulted in 49 awards.
- Eight students received a total of \$31,180 through the Bureau of Indian Affairs.
- Pell, SEOG, and federal work study awards, which totaled \$532,729, were made to 337 minority students.
- A total of \$1,152,412 was made available to 781 minority students through need-based undergraduate loans; a total of \$899,532 was provided to 612 minority students through non-need-based undergraduate loans.
- Hometown scholarships/gifts were awarded to 49 students in the amount of \$43,857.

For financial aid purposes, non-traditional students at UNI are defined as those students who are at least 24 years of age or who are single with dependent children. During 1999-2000, a total of \$10,912,898 was awarded to 1,471 undergraduate non-traditional students. The average award was \$7,419 per student. This included \$9,806,128 of federal aid for 1,463 students; \$372,443 of state aid for 312 students; \$623,149 of institutional aid for 448 students; and \$111,178 of external funds for 77 students.

- A total of \$4,883,423 of need-based loans was awarded to 1,805 students.
- A total of \$2,907,790 of non-need-based loans was awarded to 1,401 students.
- Ninety-one undergraduate non-traditional students received \$131,166 through the Iowa Minority Academic Grant for Economic Success (IMAGES) Program.
- A total of \$2,200,179 of federal and state grant, work-study, and scholarship assistance was provided to 1,516 students.
- The University of Northern Iowa Foundation provided \$164,570 of scholarships to 85 non-traditional students.

- A total of \$288,670 of institutional grants was awarded to 339 students.
- A total of \$20,850 in hometown scholarships/gifts was awarded to 36 students.

Grants/Scholarships

Securing private support for student financial aid is a high priority for each university foundation.

- The University of Iowa and the University of Iowa Foundation reported new gifts, bequests, and expectancies from wills and trusts of \$147 million for calendar year 1999 which represents an increase of 19% from the prior year. Of that total, approximately \$122 million was received and committed through the Foundation. Of the total amount given, \$15,196,949 was designated by donors for student financial aid grants and scholarships. This represents an increase of 12.8% compared to the \$13,468,829 designated for student financial aid in 1998 and 12% of the outright gifts and deferred income recorded by the Foundation in 1999.
- ✓ The University's primary goal is to raise sufficient private money through the University of Iowa Foundation to provide full support of the following undergraduate merit scholarship programs - the Presidential Scholarship, the Opportunity at Iowa Scholarship, the Deans Scholarship, the National Merit/Provost Scholarship, and the Enrichment Scholarship. During 1999-2000, approximately \$2.4 million was awarded through the merit scholarship programs. This represented an increase of \$500,000 from the prior year.
- ✓ In 1999-2000, a new scholarship program in the amount of \$50,000 was made available to students participating in the Washington Center Program.
- ✓ In 1999-2000, a new scholarship program in the amount of \$25,000 was made available for students who had participated in the University of Iowa Belin-Blank program. The \$1,000 scholarships were committed to 7th and 8th graders who had participated in the program and later enrolled at the University.
- During 1999-2000, receipts for scholarships at Iowa State University totaled \$13,319,074. This represented an increase of \$2,862,713 (+27.4%) from the prior year. The goal for 2000-2001 is \$10,750,000 in receipts and new commitments.
- At the University of Northern Iowa, the UNI Foundation raised approximately \$17 million in gifts, pledges, and expectancies during 1999-2000; a significant portion of this amount will provide future support for student financial aid. During 1999-2000, the Foundation transferred \$1.7 million in scholarship funds to the University.

- ✓ In an effort to enhance scholarship endowments, Phase I of the Students First Campaign (which ended in December 1999) raised more than \$14 million. Phase II of the Campaign has a goal of \$75 million and includes a \$22 million endowment component for student scholarships. Phase II will be an on-going campaign through 2005.

Loans

Loans represent the largest percentage of the total financial aid awarded among all Regent universities in terms of both the number of awards and the amount of funds distributed. At the University of Iowa and at Iowa State University, the number of loan awards increased from the prior year; at the University of Northern Iowa, the number of loan awards decreased from the prior year. The value of the awards and the average award increased at all three Regent universities.

Loan portfolios of the Regent universities have expanded since the 1992 reauthorization of the Higher Education Act. With the reauthorization, Congress created new programs that increased availability of educational loan funds to students and their families. The use of unsubsidized supplemental loans, which have fairly low interest rates, have proven popular with students and their families as a means of financing a college education.

The Federal Direct Student Loan program has had a major positive impact on the student borrower population. During 1999-2000, there was a reduction in the origination fee from 4.0% to 3.0% which resulted in savings for student loan borrowers. Students who borrow direct student loans will receive an immediate rebate on the origination fee equal to 1.5% of the loan. Borrowers will receive the rebate immediately, but they will have to make the first 12 payments on time to keep the benefit. Over a standard ten-year loan, the rebate amounts to an interest rate reduction of 0.24 percentage points per year.

In addition, the introduction of the Mastery Promissory Note reduced the turnaround time on subsequent borrowing because there is no longer a need for students to sign new promissory notes. Furthermore, students who consolidate their loans with the Federal Direct Student Loan program will receive a new, low interest rate that is 0.8 percentage points lower than what they currently pay resulting in savings of \$500 for a loan of \$10,000. The lower rate will apply to loans consolidated during fiscal year 2001. Students must make their first 12 payments on time to keep this benefit.

- At the University of Iowa, another change in the Federal Direct Student Loan Program resulted in an increase in the annual and aggregate loan limits for medical, dental, and pharmacy students due to the phase out of the Health Education Assistance Loan (HEAL).

Indebtedness

A potential drawback of increased availability of loan funds has been the level of debt of undergraduate students at the time of graduation. The student graduating with \$17,000 of indebtedness would have a monthly payment of \$208 in order to repay the loan in 10 years with an interest rate of 8.25%. With an entry-level salary of \$25,000, the debt service would amount to approximately 10% of the graduate's salary. The ability to repay college-related loans is obviously affected by the type of job obtained by the graduates, i.e., some jobs provide higher starting salaries while other jobs provide loan forgiveness.

According to University Business (July/August, 1998), students who graduate with indebtedness and whose debt service is higher than 8% of gross income after graduation have an excessive burden. Therefore, it is important for Regent universities to develop a comprehensive understanding of repayment problems graduates may be encountering through appropriate data collection.

All three institutions indicated that students are counseled on debt repayment when students first take a loan and before they exit the university. Students may receive further counseling at any other time that they seek it.

The following procedures are used by Regent universities to apprise students of their financial obligations:

- financial award letters that include cumulative loan information;
- interactive software that allows students to access their records and calculate loan amortization;
- U. S. Department of Education literature that provides repayment information in prominent locations;
- counseling on other options, such as employment and reducing costs of living.

**Average Undergraduate Indebtedness at the
Time of Graduation for Students Graduating with Debt
1995-96 to 1999-2000¹**

Year	Average Indebtedness - All Sources ²	Average Non-Need- Based Indebtedness ³	Average Need-Based Indebtedness
1995-1996			
SUI	\$18,692	\$7,333	\$9,006
ISU	\$17,004	\$16,663	\$14,341
UNI	\$11,306	\$5,593	\$9,079
1996-1997			
SUI	\$18,889	\$7,942	\$9,421
ISU	\$18,199	\$17,635	\$14,276
UNI	\$13,909	\$7,067	\$10,945
1997-1998			
SUI	\$19,712	\$8,289	\$9,601
ISU	\$19,451	\$18,458	\$13,877
UNI	\$15,428	\$8,900	\$11,087
1998-1999			
SUI	\$19,445	\$8,212	\$9,488
ISU	\$20,019	\$18,693	\$13,362
UNI	\$16,747	\$9,406	\$11,806
1999-2000			
SUI	\$19,687	\$8,156	\$9,691
ISU	\$21,029	\$19,601	\$12,965
UNI	\$18,235	\$10,475	\$12,101

¹ According to a study conducted by the USA Group Foundation, the share of undergraduates owing \$10,000 or more has increased from 33.7% in 1995 to 40.1% in 1999. However, the percentage of borrowers who are delinquent in making payments has been moving downward since 1995.

² Includes Parents Loans for Undergraduate Students (PLUS) and Partnership (alternative student non-federal loans).

³ Excludes PLUS but includes Partnership.

The most recent information on default rates places Regent universities well below available national averages identified on the following table.

Default Rates for Federal Stafford and Perkins Programs

Federal Stafford	SUI	ISU	UNI	National
1995	4.0%	3.6%	2.9%	10.4%
1996	3.5%	4.7%	4.3%	9.6%
1997	3.9%	4.2%	4.0%	8.8%
1998	4.2%	3.7%	2.9%(prelim.)	NA
1999	3.7%	NA	NA	NA
2000	NA	NA	NA	NA
Federal Perkins				
1995	5.5%	NA	4.7%	NA
1996	6.6%	10.4%	3.5%	NA
1997	7.5%	10.5%	6.9%	NA
1998	7.7%	9.0%	7.8%	12.5%
1999	6.6%	7.8%	6.5%	NA
2000	NA	6.9%	4.1%	NA

According to a new study conducted by the U.S. Department of Education (ED), most student borrowers repay only a quarter of their loans four years after graduating, but they generally are in position to pay off the rest over the following five years. The Department's first efforts to track students' debt burdens also found that debt - while discouraging enrollment in graduate school in the short-term - did not affect major lifestyle choices such as getting married, buying a house, or saving money.

Employment

Employment opportunities include college work-study positions, a variety of assistantships, and other university employment which can occur both on- and off-campus. Regent universities make efforts to ensure that the work performed will be beneficial to a student's career aspirations. The majority of students are employed in the following types of jobs - office assistant/clerk, computer programmer, lab or research assistant, web development assistant, and maintenance.

**Employment and Financial Aid Provided through Work Experience
On University Campuses in FY 2000**

	Work Study¹	Assistantships	Other²	Total
SUI	\$3,612,214 (2,057)	\$38,119,012 (3,488)	\$23,422,677 (11,899)	\$65,153,903 (17,444)
ISU	\$2,958,105 (2,484)	\$30,753,651 (2,269)	\$15,200,189 (4,698)	\$48,911,945 (9,451)
UNI	\$1,204,186 (931)	\$1,652,735 (387)	\$6,736,737 (3,839)	\$9,593,658 (5,157)
REGENTS TOTAL	\$7,774,505 (5,472)	\$70,525,398 (6,144)	\$45,359,603 (20,436)	\$123,659,506 (32,052)

Work-study funds come from federal and state programs in which a maximum of 75% of the wages is covered by the federal or state program. The institution may choose to cover more than 25% of the wages through internal allocations. The federal government covers 100% of the wages for students who are employed in community service positions, such as America Reads and America Counts. The federal government covers 75% of the wages for students who are employed in community based organizations; the employing organization covers the other 25% of the wages. During 1999-2000, more than 650 students were employed in community service positions through the Regent universities.

Typically, the number of students and the number of hours of employment are restricted by the amount of funds available.

Graduate, teaching, and research assistantships provide opportunities for students to finance their education. At SUI and ISU, assistantships are the largest financial commitment to employment opportunities for students.

Many students are employed within the local communities but the universities do not have a mechanism to gauge the number of students employed or the number of hours that they are employed. Students employed by the university are restricted to 20 hours per week of employment. However, the university does not have the means to restrict the number of hours of employment for those students employed outside of the university.

Studies have shown that working between 10 and 20 hours a week while attending school provides an optimum experience. Working more than 20 hours per week can impede some students' progress toward degrees.

¹ Federal and state.

² Other institutional employment.

In the recent past, the Regent universities have experienced difficulty filling jobs due to the increase in local job opportunities and competitive wages. Therefore, the institutions have made greater efforts to inform incoming students about employment opportunities on-campus and about the benefits of on-campus employment.

Federal Legislation

Federal Appropriations

The following student financial aid legislation was implemented during the 1999-2000 academic year:

- The maximum award in Pell Grants, the basic assistance program that helps students with the greatest financial needs, was increased from \$3,000 to \$3,300.
- Congress appropriated \$7,639 million in Pell Grants which was a decrease of 0.8% from the prior year.
- The federal work-study program received an increase of 7.4% from \$870 million to \$934 million.
- The interest rate that borrowers pay on their federal undergraduate Stafford loan was 6.32% while students are in school and 6.92% once they are in repayment status.

Relief Act of 1997

Provisions of this Act allow parents and students to deduct the costs of college education from individual or family taxes.

- The HOPE Scholarship Credit, which took effect on January 1, 1998, is available for students during their first two years of postsecondary education. During those first two years, a qualifying taxpayer can take a tax credit of \$1,000 of the first \$1,000 of tuition and fees paid by the taxpayer. The taxpayer can then take a tax credit of 50% of the next \$1,000. The maximum credit is \$1,500. Taxpayers with modified adjusted gross income over \$100,000 for married taxpayers filing jointly may not claim the HOPE Scholarship Credit.
- The Lifetime Learning Credit, which took effect on July 1, 1998, allows taxpayers to take a tax credit of 20% of the first \$5,000 paid in tuition and fees. From 1998 to 2002, the maximum credit will be \$1,000; after 2002, the deduction will rise to 20% of the first \$10,000. This credit may be claimed regardless of the number of students in a household. This credit may even be used by taxpayers that take one

class to improve job skills. Unlike the HOPE Scholarship Credit, the Lifetime Learning Credit may be used for an unlimited number of years.

- The education IRA, which became available in 1998, allows parents to save \$500 in after-tax dollars per year for every child under age 18, accumulate the money, and then withdraw it tax-free for higher education expenses.
- Penalty-free withdrawals of up to \$10,000 from any IRA are allowed if the money is used to pay for qualified higher education expenses.
- Another provision of the Act is allowing tax deductions for interest paid on educational loans. Taxpayers may deduct interest payments during the first 60 months that a loan is being repaid. The amount of the deduction is limited to \$1,000 during the first year of implementation and will rise annually by \$500 increments to \$2,500.

Analysis

Concerns Regarding Future Student Financial Aid

- Increases for Pell Grants have not kept pace with rising tuition and fees. Furthermore, the eligibility formula for Pell awards has adversely affected some students because of their past earnings. For FY 2001, the pending Senate proposal includes a \$350 increase in the maximum Pell Grant, while the House bill includes a \$200 increase.
- Increases for Supplemental Educational Opportunity Grants (SEOG) have not kept pace with rising tuition and fees. Consequently, students have had to rely more heavily on loans.
- A survey by the Student Aid Alliance reported that members of the public believe that "without financial aid, most low- and middle-income families cannot afford to send their children to college." However, funding for Title IV student financial aid programs has lagged behind inflation and student need for two decades. In constant dollars, the Federal Pell Grant declined 14% and campus-based aid declined 35% between 1980-81 and 1998-99¹.
- The reporting requirements related to the HOPE Tuition Tax Credit and Lifetime Learning Credits are substantial and will require increased documentation. The IRS temporarily reduced the reporting requirements in tax year 2000. Making the current minimal reporting requirements permanent would benefit the universities.

¹ Source: University of Iowa

- Barring any intervening statutory amendments or delays, Regent universities will be required to apply the new return of Title IV funds rules to every student who withdraws on or after October 7, 2000. The new rules focus only on Title IV funds that the Regent universities must return to the federal student financial assistance programs. In addition, they impose new and extensive requirements governing student withdrawal dates and leaves of absence.
- The Iowa Teacher Shortage Forgivable Loan Program, which began in 1999-2000, is in the early stages of budget and program development.
- Expansion of a major state grant program available to Regent university students, such as the Iowa Grant Program, would provide assistance in keeping students in the state for postsecondary education.
- According to a recently released U.S. Department of Education report, total borrowing more than doubled between 1989 and 1996 largely as a result of changes to the Federal Stafford Loan Program. Stafford program changes under the 1992 amendments to the Higher Education Act allowed increased participation of middle- and higher-income dependent students to participate in the program and to borrow large amounts.

Future Initiatives

The University of Iowa has identified the following initiatives for 2000-2001:

- Implement a new Farm Access Grant as part of the Farm Access Program initiative that was created in August 1999 in response to changes in the agricultural economy. The program has three major components:
 - ✓ Bridge loan. Qualifying students who are unable to pay their University bills will be encouraged to meet with financial aid advising staff. The student's financial circumstances will be reviewed and an extended payment plan may be developed if warranted. In 1999-2000, a total of \$87,470 was approved in bridge loans for forty student borrowers.
 - ✓ Grant program. The program consists of a maximum award of \$1,000 per year need-based grants which will be awarded on a first-come, first-served basis until funds are expended. The grants may be renewed for up to four years.
 - ✓ Financial aid advising. In January 2000, the Office of Student Financial Aid added two staff positions as part of the Farm Access Program. All financial aid advising staff receive more specialized training on the issues and circumstances that impact the economic conditions of families receiving income from agriculture-related occupations.

- A new scholarship program for students studying abroad as part of their educational program will be implemented with an allocation of \$50,000.
- Through extensive e-mail and web opportunities, students will have more direct and immediate access to student financial aid information.

Iowa State University has identified the following initiatives for 2000-2001:

- Concerns about the farm economy continue to place a strain on available student aid resources and cause stress for Iowa's farm families. In Summer 2000, federal disaster relief grants were made available to Iowans adversely affected by the farm economy and weather-related disasters. ISU received \$101,588 which will be matched by institutional funds to provide more than \$203,000 to Iowa farm families.
- Easy access to credit cards makes it possible for students to live beyond their means; the consequences of huge debts that can result may be financially devastating. Debt-saddled alumni and dropouts tend to assign some of the blame for their predicament to their school. To help students and their families gain a better understanding of credit, the ISU Student Financial Aid Office, in partnership with the Financial Counseling Clinic, is providing information sessions on the management of credit and the practice use of credit cards.

The University of Northern Iowa has identified the following initiatives for 2000-2001:

- The Students First Campaign will continue into Phase II. The University hopes to raise \$75 million, including a \$22 million endowment component for student scholarships. The increase in endowment funds should mean a 73% increase in Foundation scholarships and at least a 15% increase in the overall scholarship funds for students. The Campaign will extend through the year 2005.
- UNI is planning an integrated student services delivery model. To accomplish this task, the University will redesign physical space, restructure staff responsibilities, and implement the latest technology with the "One Stop" location.

PART II - IMAGES/COLLEGE BOUND

Background:

The Iowa Minority Academic Grants for Economic Success (IMAGES) program was established to provide additional funding to the Regent universities to encourage Iowa minority students to remain in Iowa and to attend colleges and universities in Iowa. The IMAGES program is supported by annual state appropriations as well as by institutional allocations. The grant awards are based on need and cannot exceed \$3,500 or the student's yearly financial need (whichever is less). A total of 734 minority students have received IMAGES grants for the 2000-2001 academic year. Although this represents a decrease of 125 students from the previous year, an accurate comparison is not possible at this time because last year's data are final numbers while this year's data are preliminary numbers as of August 2000.

More than \$1.8 million has been allocated to the IMAGES programs for the 2000-2001 academic year by the three universities as described in the table below.

**IMAGES Allocations
1997-1998 to 2000-2001**

	1997-1998	1998-1999	1999-2000	2000-2001
SUI	\$637,211	\$636,474	\$700,000	\$806,126
ISU	634,836	680,528	690,045	680,000
UNI	332,200	332,200	332,200	332,200
TOTAL	\$1,604,247	\$1,649,202	\$1,722,245¹	\$1,818,326

Through the College Bound program, the Regent universities provide programs and activities which encourage Iowa minority students in grades 7-12² to think of college as a choice and help them gain some of the skills needed for college success. Each university offers College Bound programs and cooperates with other Regent universities and other postsecondary institutions in joint programs. Vouchers may be obtained by any qualified secondary student at any Regent university upon completion of a College Bound program. Students may receive one voucher for each program they attend. One or more vouchers entitle a student to priority over other persons applying for IMAGES grants at a Regent university.

¹ Final data.

² Some of the Regent universities provide activities for students as young as 1st graders.

More than \$286,000 was allocated to the College Bound programs for the 1999-2000 academic year by the three universities as described in the following table.

**College Bound Allocations
1999-2000 to 2000-2001**

	1999-2000	2000-2001
SUI	\$110,000	\$110,000
ISU	\$92,066	\$96,727
UNI	\$80,000	\$80,000
TOTAL	\$282,066	\$286,727

Analysis:

IMAGES

One of the major thrusts of the IMAGES program has been to encourage minority students to remain in school and to graduate with appropriate academic preparation for college admission. A racial/ethnic minority student is defined as a person who is African-American, Hispanic-American, Asian-American/Pacific Islander, or American Indian/Alaska Native.

The eligibility requirements of IMAGES grants are the same for all three universities. The following table identifies the number of minority students by race/ethnicity who received IMAGES grants for the past four academic years.

IMAGES awards up to a maximum of \$3,500 per year are made to Iowa minority students who demonstrate financial need. The IMAGES grant may be received for a total of eight semesters if the student is making satisfactory academic progress towards the degree. IMAGES grants are not the only source of financial assistance to minority students. Other grants, scholarships, and loans are also available to assist minority students who demonstrate financial need. Each university has developed activities based on its individual program goals.

**Race/Ethnicity of IMAGES Recipients
1997-1998 to 2000-2001**

	African-Am.	Hispanic-Am.	Asian-Am.	Am. Indian	Total
SUI					
1997-1998	57	36	144	21	258
1998-1999	60	40	134	23	257
1999-2000	76	45	158	21	300
2000-2001	76	69	144	16	305
ISU					
1997-1998	75	53	149	6	283
1998-1999	84	55	183	4	326
1999-2000	103	53	187	5	348
2000-2001	62	49	137	5	253
UNI					
1997-1998	95	27	47	10	179
1998-1999	97	27	46	7	177
1999-2000	116	28	57	10	211
2000-2001	92	26	51	7	176
TOTAL					
1997-1998	227	116	340	37	720
1998-1999	241	122	363	34	760
1999-2000 ¹	295	126	402	36	859
2000-2001²	230	144	332	28	734

¹ Final data for 1999-2000.

² Preliminary data for 2000-2001 as of August 2000.

The following table shows the distribution by educational class of grant recipients.

**Distribution by Educational Class of IMAGES Awards
1997-1998 to 2000-2001**

	Freshmen	Sophomores	Juniors	Seniors	Total
SUI					
1997-1998	74	64	63	57	258
1998-1999	62	70	70	55	257
1999-2000	44	62	50	144	300
2000-2001	111	58	59	77	305
ISU					
1997-1998	73	37	46	127	283
1998-1999	62	76	80	108	326
1999-2000	97	70	94	87	348
2000-2001	88	40	53	72	253
UNI					
1997-1998	48	26	40	65	179
1998-1999	47	28	45	57	177
1999-2000	50	35	46	80	211
2000-2001	71	33	32	40	176
TOTAL					
1997-1998	195	127	149	249	720
1998-1999	171	174	195	220	760
1999-2000 ¹	191	167	190	311	859
2000-2001²	270	131	144	189	734

At the University of Iowa, the following information was reported:

- A total of 305 Iowa minority undergraduate students are receiving \$806,126 of IMAGES grant awards for the 2000-2001 academic year; the average award is \$2,643 per student. This represents an increase of 5 (+1.7%) in the number of awards, an increase of \$106,126 (+15.2%) in the amount of funding and an increase of \$310 (+13.3%) in the per student award.

¹ Final data for 1999-2000.

² Preliminary data for 2000-2001 as of August 2000.

- For 2000-2001, of the 305 students receiving IMAGES grant awards, 160 recipients (52.5%) are College Bound/IMAGES voucher recipients who are receiving a total of \$413,286; the average award is \$2,583 per student. This represents an increase of 13 (+8.8%) in the number of voucher recipients, \$55,549 (+15.5%) in the amount of funding, and \$149 (+6.1%) in the per student award.

At Iowa State University, the following information was reported:

- A total of 253 Iowa minority undergraduate students are receiving \$680,000 of IMAGES grant awards for the 2000-2001 academic year; the average award is \$2,688 per student. This represents a decrease of 95 (-27.3%) in the number of awards, a decrease of \$10,045 (-1.5%) in the amount of funding, and an increase of \$705 (+35.6%) in the per student award. Seventy-two (28.5%) IMAGES grant recipients are College Bound/IMAGES voucher recipients.

At the University of Northern Iowa, the following information was reported:

- A total of 176 Iowa minority undergraduate students are receiving \$332,200 of IMAGES grant awards for the 2000-2001 academic year; the average award is \$1,888 per student. This represents a decrease of 35 (-16.6%) in the number of awards and an increase of \$313 (+19.9%) in the per student award.
- For 2000-2001, 56 recipients (31.8%) are College Bound/IMAGES voucher recipients who are receiving \$110,770; the average award is \$1,978 per student. This represents a decrease of 16 (-22.2%) in the number of voucher recipients, a decrease of \$16,375 (-12.9%) in the amount of funding, and an increase of \$212 (+12.0%) in the per student award.

College Bound

The College Bound programs at the Regent universities provide Iowa minority students with information and experiences relating to opportunities offered at the respective institutions. The universities develop and conduct programs for elementary, middle, and secondary students (grades 1 through 12) and their families aimed at encouraging children to attend a postsecondary institution, enriching and preparing students academically, and informing students on applying for admission.

Iowa minority students in grades 7-12 who participate in a College Bound activity are eligible to receive a College Bound/IMAGES voucher which entitles them to priority for an IMAGES grant when they are admitted to a Regent university and they demonstrate financial need.

The following table describes the race/ethnicity of College Bound participants at the Regent universities during 1999-2000.

**Race/Ethnicity of College Bound Voucher Participants
1999-2000**

	SUI	ISU	UNI	TOTAL¹
American Indian/Alaska Native	89	50	59	198
Africa-American	369	509	423	1,301
Hispanic-American	318	531	248	1,097
Asian-American	202	224	93	519
Other	144			144
Total	1,122	1,314	823	3,259

University of Iowa

In 1999-2000, the University served 1,520 Iowa students, of whom 1,122 were voucher recipients. The University records participation of students in a College Bound program and issues vouchers to secondary school students (grades 7-12); this gives priority in the awarding of funds under the IMAGES program upon enrollment of the student at a Regent university and demonstration of financial need. The University allocated \$110,000 to support the College Bound Program in 1999-2000. The following are examples of College Bound activities which were conducted during the year:

- ☛ Visits to Targeted Schools. In Iowa, targeted schools include every school with 5% or more minority enrollment, and selected out-of-state schools with 15% or more minority enrollment. Opportunity at Iowa, Office of the Provost, works with the Office of Admissions, to conduct outreach and recruitment of minority high school and undergraduate students within the state of Iowa (College Bound Program) as well as out of state.
- ☛ Schools and Communities Partnership (SCP) Program: Opportunity at Iowa began this program in 1999-2000 in which public schools, community colleges, and community-based education programs in Iowa's 23 largest minority-serving school districts/communities are visited on a regular basis. Partnerships between the schools and community-based programs and the University have formed to advance the academic success of participating students and to increase the likelihood that these students will pursue their higher education at a the University. Formal partnerships are underway or are planned for the following school districts/communities: Des Moines, Davenport, Waterloo, Sioux City, Cedar Rapids,

¹ Some of the numbers may be duplicated because the Regent universities sponsor four joint College Bound programs whose enrollment is reflected by all three institutions.

Iowa City, Muscatine, Council Bluffs, Ames, Marshalltown, Storm Lake, Bettendorf, Burlington, Dubuque, West Liberty, Tama, Fort Dodge, Clinton, Columbus, Fort Madison, Pleasant Valley, and Perry.

- ☼ Hawkeye Visit Days. Opportunity at Iowa hosts Native American, Africa-American, Latino(a), and Asian-American prospective students at a special luncheon and presentations about academic and other opportunities on campus. These six, one-day events are an opportunity for students to become more familiar with campus life and engage directly with faculty and current students. Parents and other family members are strongly urged to participate also.
- ☼ College Bound Campus Visits. Opportunity at Iowa organizes and conducts the Campus Visits Program which brings minority individuals and groups to campus. Among the groups who visit the campus annually are Luther College Upward Bound, UNI Upward Bound, Waterloo Educational Talent Search, Davenport Community Schools, Burlington Minority Scholars, Quad Cities Scholars, Columbus Junction Community Schools, Burlington and Fort Madison Minority Scholars Program, West Liberty Schools, Des Moines Intercultural Programs, South Tama High School, St. Ambrose Upward Bound, and the Meskwaki Summer Youth Employment Program. Such visits account for over 400 high school students who meet with staff from the offices of Admissions, Financial Aid, Special Support Services, and/or attend cultural events coordinated at Hancher Auditorium, Theater Arts, or the campus cultural centers.
- ☼ American Indian/Native Alaskan Initiatives. The University developed, conducted, and expanded a number of activities aimed at recruiting American Indian/Native Alaskan students. These included outreach to the Meskwaki Settlement with weekly tutoring sessions for primary and secondary school students, campus visits by Native students, participation in the University of Iowa American Indian Student Association Powwow, support for guest speakers, the American Indian Science and Engineering Society, the Iowa First Nations summer programs for 9th and 10th grade students, and on-site visits to meet with different Iowa community groups.
- ☼ Pre-College Summer Programs. Over 300 minority students participated in 14 different summer workshops or programs, the highest to date. Students live on campus for two to six weeks, allowing them to explore the campus, meet students, and work closely with faculty and staff. These programs include: Junior High Microscopy camp, Secondary Student Training Program, Hughes Life Sciences Summer Program, Native American Mentoring Program, Journalism Workshops, Workshop in Theatre Arts, Art Workshop, National Institute of Forensics, All-State Music Camp, and the Waterloo/McElroy Summer Program in Health Sciences.
- ☼ Cultural Diversity Day. The University designates a day to recognize, celebrate, and inform people about the diversity of cultures in the community. Opportunity at Iowa brings students to campus from Cedar Rapids-Grant Wood Elementary School, West Liberty, Waterloo, and Burlington Public Schools. Over 100 minority

middle school students from West Liberty participate in the event, which draws audiences of more than 3,000 to 5,000 to the campus each year.

- ☼ FYI (Future is Yours at Iowa) Orientation. This is a pre-orientation program for minority students who have been admitted to the University. FYI offers students and their parents an opportunity to connect with campus academic and social support systems, as well as gain information about registration, campus programs, and the Iowa City community. More than 65% of the students who participate in the orientation eventually enroll at the University.
- ☼ Cedar Rapids Academy. The Academy for Scholastic and Personal Success is a six-week summer program for African-American students in grades 8-12, whose goal is to enhance self-concept and increase academic achievement through intensive instruction in African-American history and literature, math, science, and study skills.
- ☼ Pen Pal Partnerships. Elementary students (4th and 5th graders) and middle school students from Cedar Rapids Grant Wood, West Liberty Middle School, Waterloo Lincoln Elementary, Sac and Fox Settlement School, and Columbus Junction Schools are matched with faculty, staff, or student pen pals from the University. The goals of this program are to provide students with positive role models and to increase their motivation for academic success.
- ☼ Journalism - West Liberty Project. The School of Journalism, in partnerships with the Iowa City Press Citizen, West Liberty School District, and Opportunity at Iowa, works with 25 Latino and Laotian students throughout the academic year. The program introduces the students to the career of journalism by teaching them photography, writing, and how to produce a newsletter in their home communities.
- ☼ Multicultural Graduation and Recognition Banquet. Over 300 people attend this annual event, which is designed to recognize publicly minority students receiving professional, graduate, and undergraduate degrees from the University. Collegiate deans and department directors present awards to students, and students confer an award on a faculty or staff member who has worked tirelessly to enhance diversity in all aspects of campus life.
- ☼ University of Iowa Live Radio Show. This is a weekly program on KBBG radio in Waterloo that involves an Opportunity at Iowa staff host interviewing a special guest from the University (faculty member, student, staff, or administrator) to discuss issues of interest to the local community. Waterloo community leaders have also been special guests on the radio show. Listeners may call in and talk with or ask questions of the host or guest.
- ☼ Iowa First Nations. This program provides resident tuition status for American Indians affiliated with Tribes/Nations historically linked to Iowa. To date, 15 American Indian students are enrolled or are planning to enroll at the University

under this program. In addition, an Iowa First Nations Summer Program in Environmental and Health Sciences was conducted this year for 25 qualified high school students. Recruitment brochures describing the Iowa First Nations tuition program and the summer program were mailed this fall to Tribal college counselors and to Tribal offices of qualified Tribes/Nations.

- ☼ Muscatine Latino High School Banquet. The University joins Muscatine Community College, and Latino community leaders in a program whose dual purpose is to recognize graduating seniors, and to encourage younger students to continue with high school and to enroll in College Bound courses so that they might be prepared for college opportunities.
- ☼ Opportunity at Iowa Newsletters. *Opportunities* is published twice each semester, with brief stories and a current calendar of events. The purpose of the newsletter is to keep students informed of new minority faculty and students on campus, multicultural events, student services, academic programs, research/job/career development opportunities, and summer programs. More than 4,000 copies of each issue are distributed on campus and to prospective students. Opportunity at Iowa also produces a special edition summer newsletter that is distributed during the nine Summer Orientation Sessions coordinated by the Office of Orientation Services. *KidZone* is a newsletter produced by Opportunity at Iowa for children in grades K-6 which encourages students to enjoy learning and to explore the possibility of attending college, especially at the University.
- ☼ Multicultural Engineering Student Association (MESA). In this program, engineering students assist in tutoring minority students in the Iowa City School District.

Iowa State University

In 1999-2000, ISU served 1,314 Iowa minority students, all of whom were voucher recipients. The University allocated \$92,727 to support the College Bound Program in 1999-2000. The following are examples of College Bound activities which were conducted during the year:

- ☼ Ames College Bound Night. A college information night was held for 10 minority students and their parents at the Black Cultural Center in Ames. Information was distributed about College Bound, EOP@ISU (Early Outreach Program), APEX (Academic Program for Excellence), and the Multicultural Vision Program (MVP). In addition, parents and students received information about programs and opportunities at the University.
- ☼ APEX 2000. Twenty-four Iowa high school students attended APEX during Summer 2000. APEX offers rewarding and challenging opportunities for incoming ethnic minority freshmen. Students attend summer classes to develop their skills in

English, math, library instruction, and political science. In addition, seminars provide an orientation to different aspects of campus life.

- ☼ Career, College, and Leadership Conference. The conference theme was "Today's Youth...Leaders of the Millenium" and focused on academic, leadership, career, and motivational issues. Students attended breakout sessions and participated in a college fair. Conference attendees were 184 minority students from the Sioux City area. Two ISU students made presentations and answered questions during the sessions.
- ☼ Council Bluffs Minority Student Workshop. Forty-two ethnic minority students from Abraham Lincoln High School were offered a college workshop presented by College Bound. Students learned about College Bound and received a "Preparing for College in the New Millenium" packet. The presentation focused on benefits of attending college and the differences between 2-year and 4-year colleges, and provided a checklist for each grade level to prepare for college. Students also received an enrollment presentation and learned about the programs offered at the University, e.g., MSA, MVP, APEX, IMAGES, and GWC.
- ☼ DMACC Upward Bound College Workshop. This workshop was offered to inform students about college options, and to provide information about ISU. Presentations focused on preparing for college and an enrollment presentation from the Office of Admissions. The 15 participants had an opportunity to ask questions during an ISU student panel.
- ☼ EOP@ISU. Three separate, weeklong residential programs were offered to 119 rising eighth, ninth, and tenth grade students. Students who had attended the program the previous year were given priority in admission to the program. The goals of the program were to provide exposure to college life, help explore career options, assist with leadership and teamwork skills, and present opportunities to interact with ISU staff and students. Students received instruction in math, science, and language arts while participating in hands-on activities and projects. Parents and siblings attended opening and closing ceremonies and received information related to college admissions, appropriate pre-college curriculum choices, and financial aid procedures.
- ☼ Incentive Grant - Burlington Minority Scholars Program. The incentive grant awarded to Burlington Community Schools for their Minority Scholars Program was used to offer a variety of opportunities to its members. A total of 150 students had the opportunity to attend a job fair, an all-school cultural assembly, the NAACP Freedom Banquet, hear guest speakers, participate in the DARE program, participate in a mentoring program, speak with college admissions staff, and participate in community service projects.

- ☼ ISU Minority Student Affairs Banquet. Twelve students from the community were invited to attend the Minority Student Affairs Annual Spring Recognition Banquet. Students were given the opportunity to see ISU ethnic minority students receive awards and recognition for their academic accomplishments. They were treated to a night which honored the achievement of others and were challenged to model the successes of those honored at the banquet.
- ☼ Latina(o) Conference. Seven Hispanic students from the Omaha and Council Bluffs areas attended a two-day conference held separately for males and females to target issues relevant to their gender. Each conference focused on providing college, career, and financial aid information. Guest speakers offered information on topics which included leadership, HIV/AIDS education, domestic violence, and career choices. College and career booths offered information on planning for the ACT test and college planning.
- ☼ Multicultural Vision Program. This program was created to target minority students with academic potential and demonstrated financial need. Enrollment presentations and interview sessions were held for 129 students at seven sites around the state to share information with potential applicants and their families. Those students who enroll at ISU will participate in a first-year seminar course and special monthly programming, including events for families, throughout their enrollment.
- ☼ Muscatine Multicultural Event. Thirty-two Hispanic youths in the Muscatine area participated in this event. The day offered a guest speaker, information booths, and breakout sessions on academics, financial aid, career paths, and college information. College Bound facilitated several sessions on ACT/SAT information, pre-college curriculum, and how to apply for college admissions and financial aid. Students were encouraged to apply and visit the college of their choice early in their senior year.
- ☼ Native American Retreat. Native American high school students from throughout the United States were invited to attend the three-day retreat designed to prepare them for higher education. The program focused on exposing students to college life. Students were housed in residence halls and attended learning sessions on college preparation and career sessions. Guest speakers shared personal stories and challenged students to persevere, overcoming adversity. Sessions included preparing for college, summer enrichment programs, and career opportunities.
- ☼ Opportunities Conference. The College of Business offered this conference for young women in grades 9-12. The conference was a blend of hands-on workshops, informational booths, and tours of various departments on campus. The 11 participants were given the opportunity to learn about careers while attending sessions with speakers from a variety of fields.

- ☼ PEP (Partners in Economic Progress) Academic College Fair. This Expo targeted 26 African-American students through the new initiative in Des Moines. The day included guest speakers, college informational booths, and breakout sessions on academics, financial aid, and career/college information. There were breakout sessions for students and parents, covering information on preparing for college.
- ☼ Taking the Road Less Traveled in Math and Science Conference. The conference, sponsored by the Program for Women in Science and Engineering (WISE), was held for 38 young women in grades 6-12. Sessions for 6th - 9th graders and 9th - 12th graders were held separately. The program offered career sessions, hands-on workshops, informational booths, and tours of the campus. Students were given an opportunity to learn about careers while attending sessions and hearing speakers from a variety of fields.
- ☼ TRIO Day Conference. The conference offered breakout sessions to 55 students on team building, leadership opportunities, building the future, and career choices. Students received information about ISU, MSA, and APEX.
- ☼ College Campus Visits. The purpose of campus visits is to provide an opportunity for ethnic minority students to visit a college campus. The College Bound Program sponsored 13 group visits for 210 students during the year. All participants received information from admissions and financial aid staff, visited with faculty in the discipline of their choice, had opportunities to interact with ethnic minority faculty and staff, and toured and ate lunch at the residence hall facilities. The groups included students from Briar Cliff College Educational Talent Search, Des Moines East High School, Des Moines Hiatt Middle School, Des Moines Hoover High School, Des Moines Urbandale High School, Muscatine High School, Sanford Community Center, Sioux City Community Schools, Storm Lake Community Schools, UNI Educational Talent Search, UNI Upward Bound Educational Talent Search, Urban Visions, Inc., and Western Iowa Community College Educational Talent Search.

University of Northern Iowa

College Bound incorporates a variety of activities sponsored by the Office of Admissions, the Minorities in Teaching Program, College of Business Administration, and individual University departments/colleges. Activities include a residential program, campus visitations programs, community/high school visits and co-sponsored programs. The Ethnic Student Promoters, a group of enthusiastic UNI students who assist with campus and community programs, provide tours, host visitors for lunch, present panel discussions, and are instrumental in providing a minority perspective on college life. In 1999-2000, the University allocated \$80,000 to support 38 College Bound activities which were attended by 1,701 students, of whom 823 were voucher recipients. The following are examples of College Bound activities provided by the University:

- ☼ Campus Visitation Programs. During a campus visit, participants learn about admissions requirements and procedures, financial aid, and have the opportunity to visit a class in session. UNI Ethnic Student Promoters assist in these visitations by guiding prospective students, parents, and counselors on campus tours, accompanying them to lunch in a dining center, and presenting "life as a UNI student." The focus of the visit is to encourage middle and senior high school students to pursue postsecondary education. Programs are designed to the age and grade levels of the participants.
- ☼ College of Natural Science Outreach Programs. Dr. Leslie Jones from UNI's Science Education/Biology Department initiated three outreach programs during Spring 1999. These programs were designed to bring middle school minority students to campus to spark interest in a science area. In Fall 1999, there were nine outreach programs and in Spring 2000, there was one outreach program; a total of 174 students attended the program. The activities included encouraging academic performance, a tour of the UNI Greenhouse, and science mini workshops taught by UNI Science Education students. Tours of the campus and the Wellness Recreation Center were included in the day's activities. UNI Ethnic Student Promoters and UNI science education students assisted in hosting students on campus.
- ☼ Fort Dodge Multicultural Campus Visit. Nineteen students from Fort Dodge High School participated in the annual campus visit. The program included presentations on admission requirements, financial aid, support services, a student panel, campus tour and lunch in one of the dining centers.
- ☼ UNI College Fair. Students from the Waterloo/Cedar Falls and surrounding area were invited to participate in the annual UNI DOME College Fair.
- ☼ Educational Talent Search College Program Visit. Four participants from the UNI Educational Talent Search Program visited campus. The visit included an admissions interview, tour of the campus, and student support services appointment.
- ☼ Educational Talent Search Program Shadow Day. UNI staff from a variety of career fields hosted students and explained the educational requirements of their jobs and descriptions of their positions. The 20 students who participated were encouraged to excel in school and prepare for future options.
- ☼ College of Education Middle School Campus Visit. Dr. Charline Barnes hosted a group of 12 middle school students on campus. The group visited the College of Education, toured the campus, had lunch on campus, and learned about the requirements for admission to the University.

- ☼ Muscatine High School Campus Visit. The visit included admission requirements, campus tour, student panel, financial aid information, student support services, and lunch on campus.
- ☼ UNI Multicultural Preview Day. This program involved the participation of the five undergraduate colleges. Each college showcased its respective disciplines and appropriate facilities. Presentations included Coach Sam Weaver as motivational speaker, admission requirements, financial aid, exhibits from each college, tour of the campus and lunch in the dining centers. Sixty-eight high school sophomores from Cedar Falls, Fort Dodge, Sioux City, Waterloo and West Liberty attended the activity. This initiative will expand to include a Fall program for juniors and seniors.
- ☼ *Cinco de Mayo* Visitation Program. The program, which was held during the UNI *Cinco de Mayo* celebration, included an admission presentation, campus tour, financial aid information, student panel, and participation in celebration activities. Eighty-four students from the UNI Educational Talent Search Program and Burlington High School participated in this activity.
- ☼ Meskwaki College Fair. This career and college fair included presentations on college preparation, career interests, and a Native American motivational speaker as well as representatives from various community colleges, and four-year colleges for 44 participants.
- ☼ Muscatine Outreach Program. This program included college preparation, student panel, and Minorities in Teaching services for 19 participants.
- ☼ UNI Upward Bound Program. The 34 participants heard presentations on college preparation, financial aid, student responsibilities, and career options for the future.
- ☼ Davenport North High School Panther Push Program. This program uses current UNI students who volunteer to return to their high school during semester break to promote the University. UNI students are trained on admission requirements and are encouraged to promote the University from their positive experiences.
- ☼ High School Visits. Six visits were arranged for minority students from Davenport High School, Waterloo East High School, Des Moines North High School, Des Moines Hoover High School, Cedar Rapids Washington High School, and UNI Fall High School for 144 participants. There were presentations on admission requirements and procedures for admission, housing, financial aid, and student support services programs available for minority students. Visits were arranged through high school guidance counselors, Minority Achievement Program (MAP) coordinators, and high school personnel who work specifically with minority students.

- ☼ Community Colleges. Community Colleges with substantial minority enrollments were targeted for special minority visits. Contact was made with the minority advisors or designated counselors to inform them of upcoming visits. Identified students were entered into the admissions tracking system which insured that appropriate information was sent to students periodically.
- ☼ Multicultural Resource Guide. This guide was developed and distributed to new freshmen and transfer students in the fall semester. The guide is a reference for African-American, Native American, Asian-American, and Latino(a) students, faculty, and staff. It contains information regarding on-campus resources, such as traditions and events, ethnic student organizations, multicultural courses, and a directory of minority faculty and staff. Off-campus information includes places of worship, barber/beauty shops, and ethnic restaurants, and grocery stores.
- ☼ Multicultural Recruitment Guide. The purpose of the Guide, which is a supplement to the UNI [Viewbook](#), is to highlight the University's minority services, courses, and faculty/staff to prospective students. The Guide profiles successful students, describes student services designed for minority students' success, admissions requirements, and financial aid information.
- ☼ Minorities in Teaching (MIT) Program. Minority students in grades 6-12 who demonstrate potential and interest in teaching are provided opportunities to explore teaching as a viable career through the MIT program. The MIT program is a pre-collegiate and collegiate program sponsored by the College of Education. The MIT program was initiated in 1988 as a university-school partnership between the University and five Iowa school districts. Elementary and secondary MIT students interact with practicing teachers, UNI faculty, and students. They also develop strong academic and social skills through activities that prepare them to be successful in college. UNI works with the participating school districts to develop MIT programs that meet the needs of each particular student population and organizational structure.
 - ✓ Each year, the College of Education receives \$25,000 as part of its base budget for general operation costs of the MIT program. An additional \$7,000 is spent by the College of Education. In addition, approximately \$30,000 is provided annually in the form of scholarships to MIT students. Since its inception in 1989, 75 MIT students have graduated from UNI in the field of teaching.
 - ✓ In 1998-99, approximately 500 students participated in district partnership programs with Davenport, Waterloo, Cedar Rapids, Sioux City, Des Moines, Muscatine, Marshalltown, and South Tama.
 - ✓ In 1999-2000, the MIT Summer Enrichment Program provided opportunities to 25 8th grade students to observe and study teaching as a career. Students attend classes and experience college life on the UNI campus; they have the

opportunity to participate in a leadership role by teaching young children at the Malcolm Price Laboratory School, the YMCA, and other community settings.

- ✓ Minorities in Teaching Scholarships. Forty-five students were awarded MIT scholarships during the 1999-2000 academic year.
- ✓ MIT Student, Graduates, and Activities. The first recipient of the Lilly Furgerson Scholarship is currently teaching middle school science in the Waterloo School District and plans to return to UNI for her graduate degree on a part-time basis.
- ✓ MIT Career Expo. The purpose of the Expo was to provide MIT students an opportunity to meet prospective employers from the following school districts: Waterloo, Des Moines, Davenport, Cedar Rapids, Iowa City, and Sioux City.
- ✓ Chew and Chat. Two sessions of Chew and Chat (snacks and conversation) were held for MIT students. These sessions highlighted the services available at the Career Center and provided tips on taking the Pre-Professional Skills Test (PPST).
- ✓ Leadership Seminar. In Fall 1991, *The Leadership for Diversity: Teachers as Change Agents Seminar* was initiated to provide support to the cohort of MIT students on campus. Participants discuss selected topics, explore teaching methods, gain leadership skills, experiment with change strategies, and examine issues relevant to cultural diversity and education. Students participate in American Education Week as storytellers and speakers. New students who receive the MIT scholarship are requirement to enroll in the course during their first year.
- ✓ Community Involvement and Outreach. The MIT radio show, *Chalkdust Chats*, is designed to strengthen community awareness and support for education. It provides information to the Cedar Falls/Waterloo community and all students in the surrounding areas about educational issues relevant to success. Through the distribution of program tapes, it serves as a model for other communities involved in the MIT program.

Co-Sponsored Programs

The following College Bound activities were co-sponsored by the three Regent universities:

- ☞ Sioux City Career, College and Leadership Conference. At this event in the Sioux City Community School District, workshops are offered on subjects from how to prepare for college to how to complete financial aid information forms. Approximately 200 Iowa high school minority students attended the conference.

- ☼ Annual Central Iowa Latino(a) College Exposition. Des Moines Area Community College was the site of this annual college fair, co-sponsored by the Regent universities, Drake University, Simpson College, and DMACC. Focusing on the Des Moines area, the event brings over 500 middle and high school Latino(a) students, along with their counselors, community leaders, and parents. Activities included a presentation on college preparation and academics, career paths, a college fair, motivational speakers, campus tours of DMACC, financial aid information, and information on campus life.
- ☼ Muscatine Hispanic High School Program. This annual program, which is held on the Muscatine Community College campus, recognizes Latino(a) students from the Muscatine area and provides workshops on self-esteem, career options, admission requirements, and student panels. Last year, there were 60 participants.
- ☼ Muscatine Hispanic 8th Grade Program. This annual program, which is held on the Muscatine Community College campus, provides a motivational speaker, a presentation on college preparation, a college fair, information on career options, study skills needed for college, and a student panel. Last year, there were 100 Latino(a) 8th graders from Muscatine and surrounding areas.
- ☼ Quad Cities Senior High School Banquets for Latinos(as) and African-Americans. The University, through Opportunity at Iowa, works with the Quad Cities Higher Education Committee to celebrate the accomplishments of minority high school seniors in the area by inviting 800 students and their parents to the African-American and the Latino(a) banquets. The purpose of the banquets is to encourage high school seniors to maintain their momentum toward graduation and to consider college as an option after high school.

The institutions continue to evaluate the effectiveness of College Bound activities and cite the following examples as particularly useful in attracting students:

- ☼ At the University of Iowa, the pre-college summer programs and college visits have shown great success in recruiting students to the University. In 1999-2000, SUI experienced the highest number of participants (300) in the pre-college summer programs. These residential programs allow students to participate in a variety of specialty areas, including science, teaching, music, art, and journalism.
- ☼ The Multicultural Vision Program (MVP) targets minority students with academic potential and demonstrated financial need to receive IMAGES grants through the MVP Award. High school administrators, education agencies, students, and families receive information introducing the program and the award. In 1999-2000, enrollment presentations and interview sessions were hosted at seven sites around the state. Staff shared information with 136 potential participants and their families during the sessions. A total of 168 applications for the MVP award were received

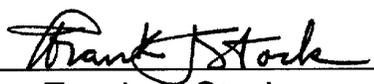
and, of this number, 129 students are expected to attend ISU. Ninety-two awards were offered based on financial need. Seventy students accepted the award and will enroll in the Fall 2000 semester. Students will participate in a seminar course during their first year and in special monthly programming, including events for families, throughout their enrollment.

- ☛ At the University of Northern Iowa, the campus visitation programs are most influential in attracting minority students. The campus visit provides students the opportunity to see the campus, tour facilities, and meet students, staff and faculty. A personalized approach allows students to become familiar with campus life. During 1999-2000, there were a total of 536 participants in the campus visits.

In compliance with Iowa Code Chapter 262.93, the College Bound and IMAGES Report will be submitted to the Iowa General Assembly.

The Board Office recommends acceptance of the report.


Diana Gonzalez

Approved: 
Frank J. Stork

dg/septgd5.doc

GLOSSARY¹

The **Federal Undergraduate Stafford Loan** is a simple interest, government guaranteed, no collateral loan. The interest rate effective through June 2000 is 6.32% while in school and 6.92% after leaving school. The interest rate is capped at 8.25%. Students may borrow while in school and begin repayment six months after leaving school or graduating. Dependent students may borrow between \$2,625 and \$5,500, depending on their educational level. Independent students may borrow between \$6,625 and \$10,500 depending on their educational level.

The **Federal Graduate Stafford Loan** is the same as the undergraduate loan, except that graduate students may borrow up to \$18,500 for graduate school and up to \$38,500 for medical school.

The **Federal PLUS (Parent Loan for Undergraduate Students)** is a simple interest, government guaranteed, no collateral loan. The interest rate effective through June 2000 is 7.72%. The interest rate is capped at 9.0%. Parents may be eligible to borrow up to the total cost of college less all financial aid received. Parents are eligible for the PLUS if they meet the minimum government credit requirements. Parents begin repayment 30 days after the final disbursement for the academic year. The PLUS is based on a ten-year repayment plan with no prepayment penalties.

A **Federal Pell Grant**, unlike a loan, does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree.

A **Federal Perkins Loan** is a low-interest (5%) loan for both undergraduate and graduate students with exceptional financial need. The school is the lender. The loan is made with government funds with a share contributed by the school. The student must repay the loan to the school. Depending on when the student applies, the level of need, and the funding level of the school, the student can borrow up to \$3,000 for each year of undergraduate study; \$5,000 for each year of graduate or professional study. A Perkins Loan borrower is not charged any fees. However, if the student skips a payment, makes a late payment, or makes less than a full payment, the student may have to pay a late charge in addition to any collection costs.

¹ Source: U.S. Department of Educational Student Financial Aid Home Page

A **Federal Supplemental Educational Opportunity Grant (FSEOG)** is for undergraduates with exceptional financial need, i.e., students with the lowest expected family contributions and gives priority to students who receive Federal Pell Grants. An FSEOG does not have to be paid back. There is no guarantee that every eligible student will be able to receive an FSEOG; students at each school may be awarded an FSEOG based on the availability of funds at that school. The student can receive between \$100 and \$4,000 a year, depending on the date of application, level of need, funding level of the school, and policies of the financial aid office of the school.

The **Expected Family Contribution (EFC)** is an amount that the student and his/her family are expected to contribute toward the student's education. If the EFC is below a certain amount, the student will be eligible for a Federal Pell Grant, assuming all other eligibility requirements are met. The EFC data elements may be adjusted under certain circumstances, e.g., the EFC may be adjusted to consider the family's elementary and secondary tuition expenses, their medical and dental expenses not paid for by insurance, unusually high child care expenses, a family member's recent unemployment, a parent's own education expenses, or other changes in a family's income, a family's assets, or a student's status.

A **subsidized** loan is awarded on the basis of financial need. The student will not be charged any interest before beginning repayment or during authorized periods of deferment. The federal government subsidizes the interest during these periods.

An **unsubsidized** loan is not awarded on the basis of need. The student will be charged interest from the time the loan is disbursed until it is paid in full. If the interest is allowed to accumulate, it will be capitalized, i.e., the interest will be added to the principal amount of the loan and additional interest will be based on the higher amount.

The **Partnership Loan Program** is a private, non-need-based loan, which allows students to borrow the difference between the cost of attendance and any other financial aid awarded. The program has flexible features that enable families to choose conditions that best meet their personal circumstances. These features include the choice between a fixed or variable interest rate, three repayment options, and optional co-borrower provisions.

Iowa Minority Academic Grants for Economic Success (IMAGES) grants help students who enter the University of Iowa, Iowa State University, or the University of Northern Iowa and demonstrate financial need. An IMAGES grant is limited to a student's yearly financial need or \$3,500, whichever is less. This grant helps to cover tuition and room and board, and supplements other sources of funding. To receive priority consideration for an IMAGES grant, a student must be African-American, Native American, Hispanic-American, or Asian-American, and participate in at least one College Bound program while in 7th - 12th grade.

College Bound programs consist of campus visits, summer programs, and partnerships between universities, communities, and schools. Participating students gain a broader awareness of different cultures, stronger academic skills, and a sense of comfort with the campus environment. In particular, students come to realize that college can be part of their future.

The following table compares financial aid items that are part of the education appropriation bill, which is currently before Congress.

**Federal Student Financial Assistance
A Comparison of Fiscal Years 1997 - 2000 and Proposed 2001 Funding¹**

	Fiscal 1997	Fiscal 1998	Fiscal 1999 ²	Fiscal 2000 Final	Fiscal 2001 Budget Request
Pell Grants	\$5,919,000	\$7,345,000	\$7,704,000	\$7,639,000	\$8,358,000
Maximum Pell Grant	2,700	3,000	3,125	3,300	3,500
Supplemental Educational Opportunity Grants	583,407	614,000	619,000	631,000	691,000
College Work-Study	830,000	830,000	870,000	934,000	1,011,000
Perkins Loans	178,000	165,000	130,000	130,000	160,000
Leveraging Educational Assistance Partnership (LEAP) ³	50,000	25,000	25,000	40,000	40,000

¹ Dollars are in thousands except for Maximum Pell Grants.

² The source of the data in the last three columns is the Association of American Universities (AAU).

³ Formerly known as the State Student Incentive Grants (SSIG).

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL 2000

PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
GRANTS															
FEDERAL PROGRAMS															
FEDERAL PELL GRANT															
SUI	3,234	\$4,416,972	\$1,366	3,246	\$4,391,892	\$1,353	3,302	\$5,046,726	\$1,528	3,523	\$6,055,616	\$1,719	3,102	\$5,547,032	\$1,788
ISU	5,308	\$7,660,746	\$1,443	5,201	\$7,757,984	\$1,492	5,075	\$7,993,415	\$1,575	5,289	\$9,415,144	\$1,780	4,884	\$8,931,636	\$1,829
UNI	3,056	\$4,237,710	\$1,387	2,919	\$4,156,586	\$1,424	2,978	\$4,770,995	\$1,602	3,030	\$4,872,263	\$1,608	2,812	\$4,906,189	\$1,745
REGENT TOTAL	11,598	\$16,315,428	\$1,407	11,366	\$16,306,462	\$1,435	11,355	\$17,811,136	\$1,569	11,842	\$20,343,013	\$1,718	10,798	\$19,384,857	\$1,795
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)*															
SUI	619	\$569,966	\$921	603	\$555,614	\$921	646	\$606,550	\$939	687	\$700,708	\$1,020	803	\$750,540	\$935
ISU	1,260	\$1,000,610	\$794	1,027	\$941,704	\$917	880	\$915,440	\$1,040	743	\$831,917	\$1,120	945	\$737,367	\$780
UNI	1,070	\$588,181	\$550	633	\$566,105	\$894	671	\$548,422	\$817	655	\$565,096	\$863	630	\$558,367	\$886
REGENT TOTAL	2,949	\$2,158,757	\$732	2,263	\$2,063,423	\$912	2,197	\$2,070,412	\$942	2,085	\$2,117,721	\$1,016	2,378	\$2,046,274	\$861
FEDERAL GRADUATE FELLOWSHIPS, ASSISTANTSHIPS, TRAINEESHIPS															
SUI	871	\$6,503,839	\$7,467	837	\$6,356,765	\$7,595	947	\$6,682,679	\$7,057	1,049	\$6,412,276	\$6,113	981	\$6,562,331	\$6,622
ISU	928	\$8,636,515	\$9,307	831	\$8,353,688	\$10,053	776	\$8,074,141	\$10,405	741	\$8,006,088	\$10,804	725	\$8,254,429	\$11,385
UNI	29	\$111,669	\$3,851	29	\$131,491	\$4,534	13	\$75,170	\$5,782	21	\$103,784	\$4,941	36	\$270,801	\$7,522
REGENT TOTAL	1,828	\$15,252,023	\$8,344	1,697	\$14,841,964	\$8,746	1,736	\$14,831,990	\$8,544	1,811	\$14,522,118	\$8,019	1,752	\$15,087,561	\$8,612
FEDERAL HEALTH PROFESSIONS SCHOLARSHIPS*															
SUI	11	\$162,234	\$14,749	11	\$148,529	\$13,503	11	\$171,329	\$15,575	16	\$227,588	\$14,224	17	\$242,048	\$14,238
ISU	10	\$11,891	\$1,189	7	\$6,411	\$916	5	\$16,552	\$3,310	1	\$7,366	\$7,366	7	\$22,905	\$3,272
UNI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
REGENT TOTAL	21	\$174,125	\$8,292	18	\$154,940	\$8,608	16	\$187,881	\$11,743	17	\$234,954	\$13,821	24	\$264,953	\$11,040
BUREAU OF INDIAN AFFAIRS															
SUI	6	\$16,314	\$2,719	5	\$6,766	\$1,353	2	\$5,439	\$2,720	3	\$3,499	\$1,166	11	\$25,394	\$2,309
ISU	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
UNI	2	\$10,520	\$5,260	5	\$9,036	\$1,807	8	\$14,396	\$1,800	8	\$18,405	\$2,301	7	\$32,672	\$4,667
REGENT TOTAL	8	\$26,834	\$3,354	10	\$15,802	\$1,580	10	\$19,835	\$1,984	11	\$21,904	\$1,991	18	\$58,066	\$3,226
RES. OFF. TRAIN. CORPS (ROTC)															
SUI	66	\$207,482	\$3,144	61	\$217,074	\$3,559	57	\$209,791	\$3,681	55	\$195,400	\$3,553	55	\$210,050	\$3,819
ISU	140	\$756,956	\$5,407	166	\$809,509	\$4,877	155	\$932,735	\$6,018	141	\$956,152	\$6,781	104	\$725,202	\$6,973
UNI	23	\$65,070	\$2,829	23	\$72,531	\$3,154	32	\$84,543	\$2,642	25	\$69,361	\$2,774	25	\$78,823	\$3,153
REGENT TOTAL	229	\$1,029,508	\$4,496	250	\$1,099,114	\$4,396	244	\$1,227,069	\$5,029	221	\$1,220,913	\$5,524	184	\$1,014,075	\$5,511
SUBTOTAL															
SUI	4,807	\$11,876,807	\$2,471	4,763	\$11,676,660	\$2,452	4,965	\$12,722,514	\$2,562	5,333	\$13,595,087	\$2,549	4,979	\$13,337,395	\$2,679
ISU	7,646	\$18,066,718	\$2,363	7,232	\$17,869,296	\$2,471	6,891	\$17,932,283	\$2,602	6,915	\$19,216,667	\$2,779	6,865	\$18,671,539	\$2,801
UNI	4,180	\$5,013,150	\$1,199	3,609	\$4,935,749	\$1,368	3,702	\$5,493,526	\$1,484	3,739	\$5,648,869	\$1,511	3,510	\$5,846,852	\$1,666
REGENT TOTAL	16,633	\$34,956,675	\$2,102	15,604	\$34,481,705	\$2,210	15,558	\$36,148,323	\$2,323	15,987	\$38,460,623	\$2,406	15,154	\$37,855,766	\$2,498

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL 2000

PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
STATE PROGRAMS															
STATE OF IOWA SCHOLARSHIPS															
SUI	304	\$121,360	\$399	317	\$128,125	\$404	320	\$127,005	\$397	320	\$126,000	\$394	292	\$115,800	\$397
ISU	314	\$127,305	\$405	294	\$119,515	\$407	345	\$136,800	\$397	335	\$131,800	\$393	333	\$131,200	\$394
UNI	133	\$54,525	\$410	135	\$55,145	\$408	122	\$47,600	\$390	146	\$56,600	\$388	163	\$61,600	\$378
REGENT TOTAL	751	\$303,190	\$404	746	\$302,785	\$406	787	\$311,405	\$396	801	\$314,400	\$393	788	\$308,600	\$392
IMAGES															
SUI	273	\$630,920	\$2,311	282	\$643,464	\$2,282	267	\$630,000	\$2,360	262	\$630,000	\$2,405	300	\$700,000	\$2,333
ISU	310	\$634,612	\$2,047	336	\$630,991	\$1,878	294	\$644,107	\$2,191	326	\$680,528	\$2,088	357	\$680,010	\$1,905
UNI	153	\$282,485	\$1,846	188	\$332,200	\$1,767	195	\$332,201	\$1,704	200	\$339,200	\$1,686	211	\$342,434	\$1,623
REGENT TOTAL	736	\$1,548,017	\$2,103	806	\$1,606,655	\$1,993	756	\$1,606,308	\$2,125	788	\$1,649,728	\$2,094	868	\$1,722,444	\$1,984
IOWA GRANT PROGRAM															
SUI	209	\$192,867	\$923	203	\$184,615	\$909	220	\$197,806	\$899	206	\$188,175	\$913	205	\$188,264	\$918
ISU	354	\$254,225	\$718	290	\$230,907	\$796	272	\$234,064	\$861	251	\$208,950	\$832	287	\$209,204	\$729
UNI	188	\$171,459	\$912	188	\$159,393	\$848	213	\$160,093	\$752	165	\$152,775	\$926	166	\$142,504	\$858
REGENT TOTAL	751	\$618,551	\$824	681	\$574,915	\$844	705	\$591,963	\$840	622	\$549,900	\$884	658	\$539,972	\$821
NATIONAL GUARD ED. BENEFITS															
SUI	0	\$0	\$0	0	\$0	\$0	49	\$51,917	\$1,060	53	\$59,528	\$1,123	41	\$63,006	\$1,537
ISU	0	\$0	\$0	0	\$0	\$0	133	\$144,494	\$1,086	150	\$171,024	\$1,140	101	\$143,550	\$1,421
UNI	0	\$0	\$0	0	\$0	\$0	72	\$81,320	\$1,129	79	\$89,949	\$1,139	65	\$92,105	\$1,417
REGENT TOTAL	0	\$0	\$0	0	\$0	\$0	254	\$277,731	\$1,093	282	\$320,501	\$1,137	207	\$298,661	\$1,443
VOCATIONAL REHABILITATION GRANTS															
SUI	261	\$292,215	\$1,120	221	\$281,073	\$1,272	184	\$229,253	\$1,246	158	\$197,021	\$1,247	166	\$214,388	\$1,291
ISU	213	\$234,403	\$1,100	213	\$250,822	\$1,178	182	\$218,213	\$1,199	156	\$192,248	\$1,232	171	\$210,130	\$1,229
UNI	225	\$226,773	\$1,008	201	\$221,469	\$1,102	178	\$203,786	\$1,145	119	\$148,730	\$1,250	119	\$150,452	\$1,264
REGENT TOTAL	699	\$753,391	\$1,078	635	\$753,364	\$1,186	544	\$651,252	\$1,197	433	\$537,999	\$1,242	456	\$574,970	\$1,261

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL 2000

PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
IOWA CENTENNIAL MEMORIAL SCHOLARSHIPS															
SUI	10	\$5,000	\$500	13	\$6,500	\$500	12	\$7,200	\$600	13	\$9,100	\$700	5	\$3,750	\$750
ISU	21	\$10,500	\$500	12	\$6,000	\$500	13	\$7,800	\$600	9	\$6,300	\$700	2	\$1,500	\$750
UNI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
REGENT TOTAL	31	\$15,500	\$500	25	\$12,500	\$500	25	\$15,000	\$600	22	\$15,400	\$700	7	\$5,250	\$750
IOWA WAR ORPHANS EDUCATION AID															
SUI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ISU	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
UNI	1	\$600	\$600	1	\$600	\$600	1	\$600	\$600	1	\$600	\$600	0	\$0	\$0
REGENT TOTAL	1	\$600	\$600	1	\$600	\$600	1	\$600	\$600	1	\$600	\$600	0	\$0	\$0
COMM. FOR THE BLIND EDUCATION AID															
SUI	30	\$31,564	\$1,052	8	\$28,731	\$3,591	11	\$28,167	\$2,561	13	\$28,418	\$2,186	9	\$14,345	\$1,594
ISU	12	\$20,939	\$1,745	10	\$14,579	\$1,458	10	\$26,004	\$2,600	8	\$25,002	\$3,125	5	\$8,621	\$1,724
UNI	9	\$19,278	\$2,142	5	\$10,240	\$2,048	3	\$4,520	\$1,507	3	\$3,323	\$1,108	2	\$1,975	\$988
REGENT TOTAL	51	\$71,781	\$1,407	23	\$53,550	\$2,328	24	\$59,491	\$2,479	24	\$56,743	\$2,364	16	\$24,941	\$1,559
OTHER STATE GRANTS															
SUI	79	\$56,735	\$718	1	\$400	\$400	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ISU	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
UNI	19	\$28,500	\$1,500	16	\$17,210	\$1,076	28	\$46,726	\$1,669	23	\$32,688	\$1,421	25	\$36,836	\$1,473
REGENT TOTAL	98	\$85,235	\$870	17	\$17,610	\$1,036	28	\$46,726	\$1,669	23	\$32,688	\$1,421	25	\$36,836	\$1,473
SUBTOTAL															
SUI	1,166	\$1,330,661	\$1,141	1,045	\$1,272,908	\$1,218	1,063	\$1,271,348	\$1,196	1,025	\$1,239,242	\$1,208	1,018	\$1,299,553	\$1,277
ISU	1,224	\$1,281,984	\$1,047	1,155	\$1,252,814	\$1,085	1,249	\$1,412,282	\$1,131	1,235	\$1,415,852	\$1,146	1,256	\$1,384,215	\$1,102
UNI	728	\$783,620	\$1,076	734	\$796,257	\$1,085	812	\$876,846	\$1,080	736	\$823,865	\$1,119	751	\$827,906	\$1,102
REGENT TOTAL	3,118	\$3,396,265	\$1,089	2,934	\$3,321,979	\$1,132	3,124	\$3,560,476	\$1,140	2,996	\$3,477,959	\$1,161	3,025	\$3,511,674	\$1,161
INSTITUTIONAL AND PRIVATE PROGRAMS															
INSTITUTIONAL SCHOLARSHIPS, GRANTS, FELLOWSHIPS, TRAINEESHIPS (need-based)															
SUI	3,242	\$9,173,412	\$2,830	3,517	\$9,639,743	\$2,741	3,253	\$9,898,741	\$3,043	3,668	\$11,054,259	\$3,014	3,626	\$11,662,681	\$3,216
ISU	3,336	\$2,655,690	\$796	2,343	\$1,769,961	\$755	2,855	\$2,364,959	\$828	3,104	\$2,486,449	\$801	2,737	\$2,564,410	\$937
UNI	2,899	\$1,732,113	\$597	2,150	\$1,988,390	\$925	2,149	\$1,836,837	\$855	2,217	\$2,134,639	\$963	2,197	\$2,272,485	\$1,034
REGENT TOTAL	9,477	\$13,561,215	\$1,431	8,010	\$13,398,094	\$1,673	8,257	\$14,100,537	\$1,708	8,989	\$15,675,347	\$1,744	8,560	\$16,499,576	\$1,928

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL 2000

PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
INSTITUTIONAL TALENT & ACADEMIC															
SCHOLARSHIPS/GRANTS (excludes athletics)															
SUI	1,850	\$5,933,107	\$3,207	1,938	\$6,614,030	\$3,413	2,278	\$7,930,048	\$3,481	3,327	\$7,801,671	\$2,345	2,938	\$8,062,699	\$2,744
ISU	7,496	\$10,626,101	\$1,418	8,185	\$11,671,372	\$1,426	8,736	\$12,697,707	\$1,453	9,636	\$14,361,434	\$1,490	9,564	\$16,044,522	\$1,678
UNI	1,671	\$3,182,731	\$1,905	1,827	\$3,286,761	\$1,799	1,907	\$3,733,648	\$1,958	1,896	\$3,648,021	\$1,924	1,943	\$3,514,776	\$1,809
REGENT TOTAL	11,017	\$19,741,939	\$1,792	11,950	\$21,572,163	\$1,805	12,921	\$24,361,403	\$1,885	14,859	\$25,811,126	\$1,737	14,445	\$27,621,997	\$1,912
CORPORATION/PRIVATE DONORS (INSTITUTIONAL)															
SUI	4,675	\$9,193,000	\$1,966	4,626	\$10,249,928	\$2,216	4,999	\$11,069,922	\$2,214	5,953	\$11,429,662	\$1,920	6,291	\$12,693,412	\$2,018
ISU	5,443	\$5,587,862	\$1,027	6,336	\$6,523,477	\$1,030	7,459	\$7,737,607	\$1,037	7,962	\$8,834,934	\$1,110	8,773	\$9,990,410	\$1,139
UNI	1,433	\$1,417,001	\$989	1,548	\$1,530,604	\$989	1,562	\$1,578,166	\$1,010	1,700	\$2,130,831	\$1,253	2,142	\$2,579,357	\$1,204
REGENT TOTAL	11,551	\$16,197,863	\$1,402	12,510	\$18,304,009	\$1,463	14,020	\$20,385,695	\$1,454	15,615	\$22,395,327	\$1,434	17,206	\$25,263,179	\$1,468
SUBTOTAL															
SUI	9,767	\$24,299,519	\$2,488	10,081	\$26,503,701	\$2,629	10,530	\$28,698,711	\$2,744	12,948	\$30,285,492	\$2,339	12,855	\$32,418,792	\$2,522
ISU	16,275	\$18,869,653	\$1,159	16,864	\$19,964,810	\$1,184	19,050	\$22,800,273	\$1,197	20,702	\$25,682,817	\$1,241	21,074	\$28,599,342	\$1,357
UNI	6,003	\$6,331,845	\$1,055	5,525	\$6,805,755	\$1,232	5,618	\$7,148,651	\$1,272	5,813	\$7,913,491	\$1,361	6,282	\$8,366,618	\$1,332
REGENT TOTAL	32,045	\$49,501,017	\$1,545	32,470	\$53,274,266	\$1,641	35,198	\$58,847,635	\$1,672	39,463	\$63,881,800	\$1,619	40,211	\$69,384,752	\$1,726
TOTAL GRANTS															
SUI	15,740	\$37,506,987	\$2,383	15,889	\$39,453,269	\$2,483	16,558	\$42,892,573	\$2,590	19,306	\$45,118,821	\$2,337	18,852	\$47,055,740	\$2,496
ISU	25,145	\$38,218,355	\$1,520	25,251	\$39,086,920	\$1,548	27,190	\$42,144,838	\$1,550	28,852	\$46,315,336	\$1,605	28,995	\$48,655,096	\$1,678
UNI	10,911	\$12,128,615	\$1,112	9,868	\$12,537,761	\$1,271	10,132	\$13,519,023	\$1,334	10,288	\$14,386,225	\$1,398	10,543	\$15,041,376	\$1,427
REGENT TOTAL	51,796	\$87,853,957	\$1,696	51,008	\$91,077,950	\$1,786	53,880	\$98,556,434	\$1,829	58,446	\$105,820,382	\$1,811	58,390	\$110,752,212	\$1,897

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL, 2000

PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
LOANS															
FEDERAL PERKINS LOANS*															
SUI	2,451	\$3,053,906	\$1,246	2,023	\$2,602,058	\$1,286	2,141	\$2,754,198	\$1,286	1,953	\$2,767,736	\$1,417	2,645	\$2,915,008	\$1,102
ISU	2,645	\$2,886,995	\$1,092	2,155	\$2,455,812	\$1,140	2,266	\$2,796,484	\$1,235	2,269	\$2,974,018	\$1,311	2,302	\$3,181,329	\$1,382
UNI	919	\$1,659,644	\$1,805	963	\$2,169,091	\$2,252	1,081	\$1,796,067	\$1,661	1,332	\$2,139,452	\$1,606	884	\$1,487,095	\$1,682
REGENT TOTAL	6,015	\$7,601,545	\$1,264	5,141	\$7,226,961	\$1,406	5,488	\$7,348,749	\$1,339	5,554	\$7,881,206	\$1,419	5,831	\$7,583,432	\$1,301
FEDERAL HEALTH PROFESSIONS LOANS*															
SUI	176	\$1,062,195	\$6,035	168	\$1,209,775	\$7,201	148	\$885,770	\$5,985	135	\$954,391	\$7,070	138	\$939,065	\$6,805
ISU	125	\$373,662	\$2,989	74	\$327,897	\$4,431	71	\$407,000	\$5,732	64	\$396,925	\$6,202	72	\$453,500	\$6,299
UNI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
REGENT TOTAL	301	\$1,435,857	\$4,770	242	\$1,537,672	\$6,354	219	\$1,292,770	\$5,903	199	\$1,351,316	\$6,791	210	\$1,392,565	\$6,631
FEDERAL NURSING LOANS*															
SUI	75	\$224,591	\$2,995	70	\$220,384	\$3,148	60	\$182,206	\$3,037	76	\$215,490	\$2,835	91	\$287,883	\$3,164
ISU	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
UNI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
REGENT TOTAL	75	\$224,591	\$2,995	70	\$220,384	\$3,148	60	\$182,206	\$3,037	76	\$215,490	\$2,835	91	\$287,883	\$3,164
FEDERAL HEALTH ED. ASSISTANCE LOANS															
SUI	1	\$3,760	\$3,760	0	\$0	\$0									
ISU	0	\$0	\$0	0	\$0	\$0									
UNI	0	\$0	\$0	0	\$0	\$0									
REGENT TOTAL	1	\$3,760	\$3,760	0	\$0	\$0									
WILLIAM D. FORD FEDERAL DIRECT LOAN (inc. PLUS & SUPPLEMENTAL LOANS TO STUDENTS)															
SUI	18,472	\$69,274,605	\$3,750	20,326	\$78,511,533	\$3,863									
ISU	18,053	\$69,212,578	\$3,834	18,727	\$70,167,425	\$3,747									
UNI	7,357	\$33,019,242	\$4,488	7,280	\$35,436,185	\$4,868									
REGENT TOTAL	43,882	\$171,506,425	\$3,908	46,333	\$184,115,143	\$3,974									
FORD/STAFFORD FEDERAL DIRECT LOAN (UNSUBSIDIZED)															
SUI															
ISU															
UNI															
REGENT TOTAL															
FORD/STAFFORD FEDERAL DIRECT LOAN (UNSUBSIDIZED)															
SUI															
ISU															
UNI															
REGENT TOTAL															
FORD/STAFFORD FEDERAL DIRECT LOAN (UNSUBSIDIZED)															
SUI															
ISU															
UNI															
REGENT TOTAL															

This category was folded into other loan categories beginning in 1997-98.

Beginning in 1997-98, this category was broken down into the following three components.

Until 1997-98, the following three categories were included in the total for William D. Ford Federal Direct Loan.

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL 2000

PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
PARENT LOANS FOR UNDERGRADUATE STUDENTS (PLUS)															
SUI	0	\$0	\$0	0	\$0	\$0	4,068	\$14,006,790	\$3,443	4,396	\$15,496,588	\$3,525	4,212	\$17,707,118	\$4,204
ISU	5	\$26,200	\$5,240	7	\$36,875	\$5,268	948	\$4,399,291	\$4,641	891	\$4,174,659	\$4,685	834	\$4,161,140	\$4,989
UNI	0	\$0	\$0	0	\$0	\$0	1,504	\$5,793,491	\$3,852	1,526	\$5,921,346	\$3,880	1,449	\$6,384,455	\$4,406
REGENT TOTAL	5	\$26,200	\$5,240	7	\$36,875	\$5,268	6,520	\$24,199,572	\$3,712	6,813	\$25,592,593	\$3,756	6,495	\$28,252,713	\$4,350
OTHER FEDERAL LOANS															
SUI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ISU	5	\$26,200	\$5,240	7	\$36,875	\$5,268	4	\$5,500	\$1,375	2	\$4,250	\$2,125	1	\$13,000	\$13,000
UNI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
REGENT TOTAL	5	\$26,200	\$5,240	7	\$36,875	\$5,268	4	\$5,500	\$1,375	2	\$4,250	\$2,125	1	\$13,000	\$13,000
SUBTOTAL															
SUI	21,175	\$73,640,232	\$3,478	22,587	\$82,543,750	\$3,654.5	23,662	\$87,348,511	\$3,692	23,828	\$88,883,525	\$3,730	24,599	\$95,292,931	\$3,874
ISU	20,828	\$72,501,435	\$3,481	20,963	\$72,988,009	\$3,481.8	20,747	\$71,542,631	\$3,448	20,952	\$72,283,597	\$3,450	20,288	\$70,390,639	\$3,470
UNI	8,276	\$34,677,886	\$4,190	8,243	\$37,605,276	\$4,562.1	12,381	\$38,243,529	\$3,089	12,718	\$38,339,161	\$3,015	12,229	\$39,730,492	\$3,249
REGENT TOTAL	50,279	\$180,819,553	\$3,596	51,793	\$193,137,035	\$3,729.0	56,790	\$197,134,671	\$3,471	57,498	\$199,506,283	\$3,470	57,116	\$205,414,062	\$3,596
INSTITUTIONAL LONG-TERM LOANS (private source funds)															
SUI	426	\$1,271,488	\$2,985	211	\$780,771	\$3,700	442	\$1,438,088	\$3,254	456	\$1,538,458	\$3,374	466	\$1,771,266	\$3,801
ISU	218	\$274,240	\$1,258	64	\$144,634	\$2,260	51	\$110,019	\$2,157	55	\$130,257	\$2,368	45	\$117,700	\$2,616
UNI	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	14	\$40,500	\$2,893
REGENT TOTAL	644	\$1,545,728	\$2,400	275	\$925,405	\$3,365	493	\$1,548,107	\$3,140	511	\$1,668,715	\$3,266	525	\$1,929,466	\$3,675
PRIVATE SOURCE LOANS (partnership and unsubsidized)															
SUI	426	\$1,271,488	\$2,985	211	\$780,771	\$3,700	442	\$1,438,088	\$3,254	456	\$1,538,458	\$3,374	466	\$1,771,266	\$3,801
ISU	218	\$274,240	\$1,258	64	\$144,634	\$2,260	2,470	\$11,971,116	\$4,847	3,324	\$17,092,699	\$5,142	4,356	\$23,486,585	\$5,392
UNI	0	\$0	\$0	0	\$0	\$0	241	\$801,477	\$3,326	356	\$1,274,677	\$3,581	571	\$2,236,780	\$3,917
REGENT TOTAL	644	\$1,545,728	\$2,400	275	\$925,405	\$3,365	3,371	\$15,958,887	\$4,734	4,533	\$22,696,441	\$5,007	5,739	\$29,935,179	\$5,216
SUBTOTAL															
SUI	426	\$1,271,488	\$2,985	211	\$780,771	\$3,700	1,102	\$4,624,382	\$4,196	1,809	\$5,867,523	\$4,482	1,278	\$5,983,080	\$4,682
ISU	218	\$274,240	\$1,258	64	\$144,634	\$2,260	2,521	\$12,081,135	\$4,792	3,379	\$17,222,956	\$5,097	4,401	\$23,604,285	\$5,363
UNI	0	\$0	\$0	0	\$0	\$0	241	\$801,477	\$3,326	356	\$1,274,677	\$3,581	585	\$2,277,280	\$3,893
REGENT TOTAL	644	\$1,545,728	\$2,400	275	\$925,405	\$3,365	3,864	\$17,506,994	\$4,531	5,044	\$24,365,156	\$4,831	6,264	\$31,864,645	\$5,087
TOTAL LOANS															
SUI	21,601	\$74,890,545	\$3,467	22,798	\$83,324,521	\$3,655	24,764	\$91,972,893	\$3,714	25,137	\$94,751,048	\$3,769	25,877	\$101,276,011	\$3,914
ISU	21,046	\$72,775,675	\$3,458	21,027	\$73,132,643	\$3,478	23,268	\$83,623,766	\$3,594	24,331	\$89,506,553	\$3,679	24,689	\$93,994,924	\$3,807
UNI	8,276	\$34,677,886	\$4,190	8,243	\$37,605,276	\$4,562	12,622	\$39,045,006	\$3,093	13,074	\$39,613,838	\$3,030	12,814	\$42,007,772	\$3,278
REGENT TOTAL	50,923	\$182,344,106	\$3,581	52,068	\$194,062,440	\$3,727	60,654	\$214,641,665	\$3,539	62,542	\$223,871,439	\$3,580	63,380	\$237,276,707	\$3,744

Until 97-98, this category was included in institutional long-term loans.

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL 2000

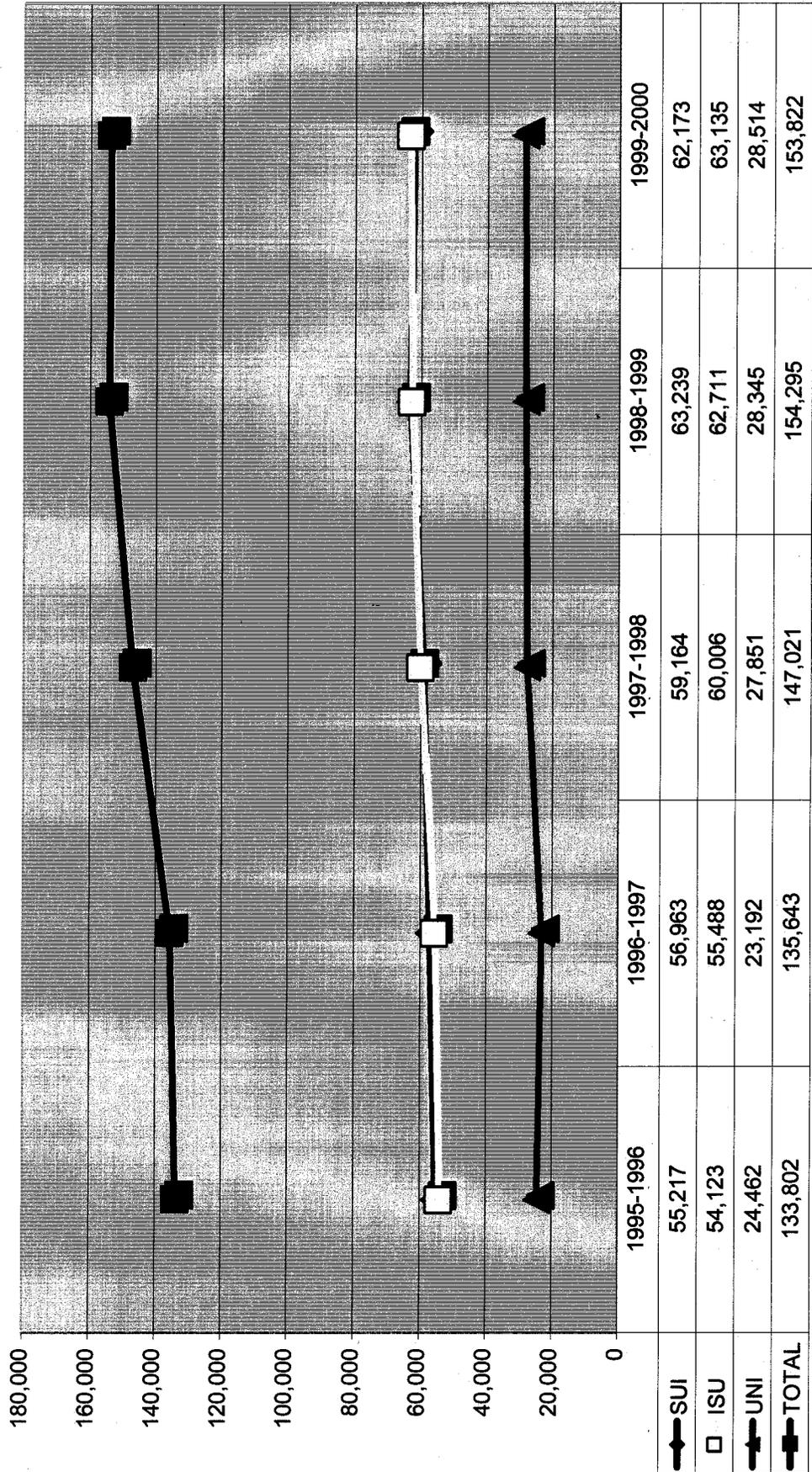
PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
EMPLOYMENT															
FEDERAL COLLEGE WORK-STUDY*															
SUI	1,331	\$1,878,457	\$1,411	1,528	\$2,293,705	\$1,501	1,411	\$2,124,164	\$1,505	1,451	\$2,369,595	\$1,633	1,395	\$2,267,800	\$1,626
ISU	1,096	\$1,103,074	\$1,006	1,117	\$1,159,983	\$1,038	1,413	\$1,805,704	\$1,278	1,457	\$2,244,193	\$1,540	1,670	\$2,204,963	\$1,320
UNI	483	\$680,689	\$1,409	429	\$737,965	\$1,720	460	\$802,988	\$1,746	575	\$1,031,188	\$1,793	603	\$847,559	\$1,406
REGENT TOTAL	2,910	\$3,662,220	\$1,258	3,074	\$4,191,663	\$1,364	3,284	\$4,732,856	\$1,441	3,483	\$5,644,976	\$1,621	3,668	\$5,320,322	\$1,450
IOWA WORK-STUDY PROGRAM															
SUI	672	\$1,067,070	\$1,588	760	\$1,092,767	\$1,438	563	\$1,060,111	\$1,883	552	\$931,419	\$1,687	662	\$1,344,414	\$2,031
ISU	935	\$871,557	\$932	918	\$865,289	\$943	1,089	\$729,354	\$670	1,080	\$884,960	\$819	814	\$753,142	\$925
UNI	398	\$371,459	\$933	345	\$376,065	\$1,090	178	\$361,375	\$2,030	197	\$347,854	\$1,766	328	\$356,627	\$1,087
REGENT TOTAL	2,005	\$2,310,086	\$1,152	2,023	\$2,334,121	\$1,154	1,830	\$2,150,840	\$1,175	1,829	\$2,164,233	\$1,183	1,804	\$2,454,183	\$1,360
INSTITUTIONAL GRADUATE, TEACHING, & RESEARCH ASSISTANTS															
SUI	3,412	\$35,756,308	\$10,480	3,243	\$38,462,592	\$11,860	3,142	\$38,439,732	\$12,234	3,589	\$37,517,666	\$10,454	3,488	\$38,119,012	\$10,929
ISU	2,114	\$27,071,767	\$12,806	2,121	\$28,027,090	\$13,214	2,107	\$29,056,592	\$13,791	2,007	\$29,756,112	\$14,826	2,269	\$30,753,651	\$13,554
UNI	315	\$1,498,213	\$4,756	345	\$1,399,958	\$4,058	306	\$1,489,651	\$4,901	351	\$1,516,098	\$4,319	387	\$1,652,735	\$4,271
REGENT TOTAL	5,841	\$64,326,288	\$11,013	5,709	\$67,889,640	\$11,892	5,555	\$68,995,975	\$12,421	5,947	\$68,789,876	\$11,567	6,144	\$70,525,398	\$11,479
OTHER INSTITUTIONAL STUDENT EMPLOYMENT															
SUI	12,461	\$21,446,645	\$1,721	12,745	\$23,460,760	\$1,841	12,726	\$22,846,504	\$1,795	13,204	\$22,958,106	\$1,739	11,899	\$23,422,677	\$1,968
ISU	3,787	\$13,959,754	\$3,686	5,054	\$14,399,225	\$2,849	4,939	\$15,429,908	\$3,124	4,984	\$14,685,660	\$2,947	4,698	\$15,200,169	\$3,235
UNI	4,079	\$6,073,370	\$1,489	3,962	\$6,271,307	\$1,583	4,153	\$6,592,321	\$1,587	3,860	\$6,151,180	\$1,594	3,839	\$6,736,737	\$1,755
REGENT TOTAL	20,327	\$41,479,769	\$2,041	21,761	\$44,131,292	\$2,028	21,818	\$44,868,733	\$2,057	22,048	\$43,794,946	\$1,986	20,436	\$45,359,603	\$2,220
TOTAL EMPLOYMENT															
SUI	17,876	\$60,148,480	\$3,365	18,276	\$65,309,824	\$3,574	17,842	\$64,470,511	\$3,613	18,796	\$63,776,786	\$3,393	17,444	\$65,153,903	\$3,735
ISU	7,932	\$43,006,152	\$5,422	9,210	\$44,451,597	\$4,826	9,548	\$47,021,558	\$4,925	9,528	\$47,570,925	\$4,993	9,451	\$48,911,945	\$5,175
UNI	5,275	\$8,623,731	\$1,635	5,081	\$8,785,295	\$1,729	5,097	\$9,256,335	\$1,816	4,983	\$9,046,320	\$1,815	5,157	\$9,593,658	\$1,860
REGENT TOTAL	31,083	\$111,778,363	\$3,596	32,567	\$118,546,716	\$3,640	32,487	\$120,748,404	\$3,717	33,307	\$120,394,031	\$3,615	32,052	\$123,659,506	\$3,858

TABLE 1
FINANCIAL AID CATEGORIZED BY GRANTS, LOANS, AND EMPLOYMENT AT REGENT UNIVERSITIES
FALL 2000

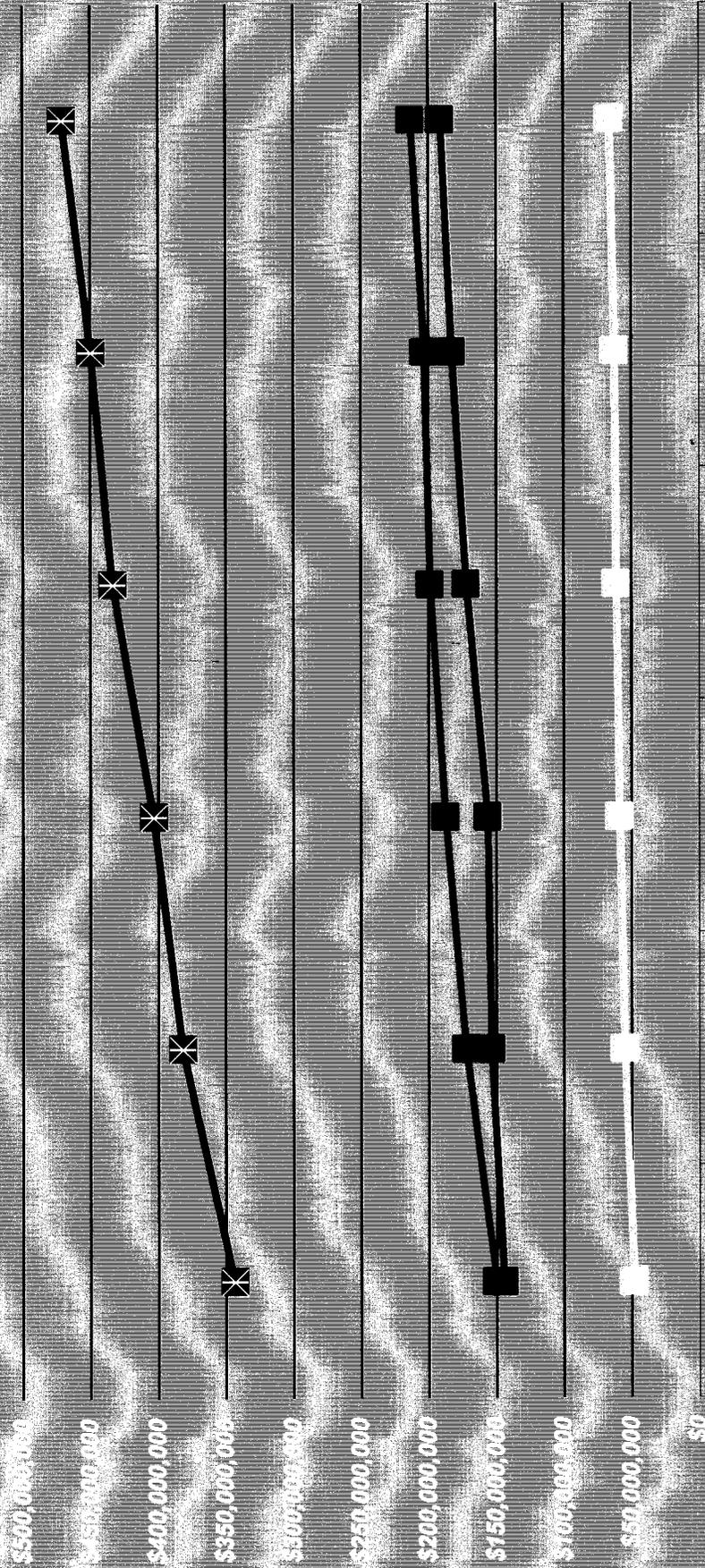
PROGRAM	1995-1996			1996-1997			1997-1998			1998-1999			1999-2000		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
SUMMARY															
TOTAL GRANTS															
SUI	15,740	\$37,506,987	\$2,383	15,889	\$39,453,289	\$2,483	16,588	\$42,892,573	\$2,590	19,306	\$45,118,821	\$2,337	18,852	\$47,055,740	\$2,496
ISU	25,145	\$38,218,355	\$1,520	25,251	\$39,086,920	\$1,548	27,190	\$42,144,838	\$1,550	28,852	\$46,315,336	\$1,605	28,995	\$48,655,096	\$1,678
UNI	10,911	\$12,128,615	\$1,112	9,868	\$12,537,761	\$1,271	10,132	\$13,519,023	\$1,334	10,288	\$14,386,225	\$1,398	10,543	\$15,041,376	\$1,427
REGENT TOTAL	51,796	\$87,853,957	\$1,696	51,008	\$91,077,950	\$1,786	53,880	\$98,556,434	\$1,829	58,446	\$105,820,382	\$1,811	58,390	\$110,752,212	\$1,897
TOTAL LOANS															
SUI	21,601	\$74,890,545	\$3,467	22,798	\$83,324,521	\$3,655	24,764	\$ 91,972,893	\$3,714	25,137	\$94,751,048	\$3,769	25,877	\$101,276,011	\$3,914
ISU	21,046	\$72,775,675	\$3,458	21,027	\$73,132,643	\$3,478	23,268	\$ 83,623,766	\$3,594	24,331	\$89,506,553	\$3,679	24,689	\$93,894,824	\$3,807
UNI	8,276	\$34,677,886	\$4,190	8,243	\$37,605,276	\$4,562	12,622	\$ 39,045,006	\$3,093	13,074	\$39,613,638	\$3,030	12,814	\$42,007,772	\$3,278
REGENT TOTAL	50,923	\$182,344,106	\$3,581	52,068	\$194,062,440	\$3,727	60,654	\$214,641,665	\$3,539	62,542	\$223,871,439	\$3,580	63,380	\$237,278,707	\$3,744
TOTAL EMPLOYMENT															
SUI	17,876	\$60,148,480	\$3,365	18,276	\$65,309,824	\$3,574	17,842	\$64,470,511	\$3,613	18,796	\$63,776,786	\$3,393	17,444	\$65,153,903	\$3,735
ISU	7,932	\$43,006,152	\$5,422	9,210	\$44,451,597	\$4,826	9,548	\$47,021,558	\$4,925	9,528	\$47,570,925	\$4,993	9,451	\$48,911,945	\$5,175
UNI	5,275	\$8,623,731	\$1,635	5,081	\$8,785,295	\$1,729	5,097	\$9,256,335	\$1,816	4,983	\$9,046,320	\$1,815	5,157	\$9,893,658	\$1,860
REGENT TOTAL	31,083	\$111,778,363	\$3,596	32,567	\$118,546,716	\$3,640	32,487	\$120,748,404	\$3,717	33,307	\$120,394,031	\$3,615	32,052	\$123,659,506	\$3,858
TOTAL ALL FINANCIAL AID PROGRAMS															
SUI	55,217	\$172,546,012	\$3,125	56,963	\$188,087,614	\$3,302	59,164	\$199,335,977	\$3,369	63,239	\$203,646,655	\$3,220	62,173	\$213,485,654	\$3,434
ISU	54,123	\$154,000,182	\$2,845	55,488	\$156,671,160	\$2,824	60,006	\$172,790,162	\$2,880	62,711	\$183,392,814	\$2,924	63,135	\$191,561,965	\$3,034
UNI	24,462	\$55,430,232	\$2,266	23,192	\$58,928,332	\$2,541	27,851	\$61,820,364	\$2,220	28,345	\$63,046,383	\$2,224	28,514	\$66,642,806	\$2,337
REGENT TOTAL	133,802	\$381,976,426	\$2,855	135,643	\$403,687,106	\$2,976	147,021	\$433,946,503	\$2,952	154,295	\$450,085,852	\$2,917	153,822	\$471,690,425	\$3,066

* need-based aid

**TOTAL FINANCIAL AID AWARDS AT REGENT UNIVERSITIES
1995-1996 TO 1999-2000
(number of awards)**



TOTAL FINANCIAL AID AT REGENT UNIVERSITIES 1994-1995 TO 1999-2000



	1994-1995	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000
■ SUI	\$150,513,282	\$172,546,012	\$188,087,614	\$199,335,977	\$203,646,655	\$213,485,654
■ ISU	\$144,536,279	\$154,000,182	\$156,671,160	\$172,790,162	\$183,392,814	\$191,561,965
■ UNI	\$48,542,466	\$55,430,232	\$58,928,332	\$61,820,364	\$63,046,383	\$66,642,806
■ TOTAL	\$343,592,027	\$381,976,426	\$403,687,106	\$433,946,503	\$450,085,852	\$471,690,425

TABLE 2U
UNDERGRADUATE FINANCIAL AID CATEGORIZED
BY GRANTS, LOANS, EMPLOYMENT AND RESIDENCE AT REGENT UNIVERSITIES
FALL 2000

PROGRAM	RESIDENTS			NONRESIDENTS		
	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD	# OF AWARDS	VALUE OF AWARDS	MEAN AWARD
SUMMARY						
TOTAL GRANTS						
SUI	8,256	\$20,605,071	\$2,496	2,678	\$6,686,413	\$2,497
ISU	17,911	\$20,334,320	\$1,135	6,305	\$14,191,821	\$2,251
UNI	8,952	\$12,334,253	\$1,378	545	\$1,319,813	\$2,422
REGENT TOTAL	35,119	\$53,273,644	\$1,517	9,528	\$22,198,047	\$2,330
TOTAL LOANS						
SUI	10,362	\$40,547,311	\$3,913	3,094	\$12,111,534	\$3,915
ISU	19,520	\$67,971,480	\$3,482	3,828	\$17,816,385	\$4,654
UNI	11,663	\$36,971,674	\$3,170	434	\$1,511,157	\$3,482
REGENT TOTAL	41,545	\$145,490,465	\$3,502	7,356	\$31,439,076	\$4,274
TOTAL EMPLOYMENT						
SUI	5,373	\$19,060,778	\$3,548	1,605	\$5,693,479	\$3,547
ISU	2,279	\$2,418,896	\$1,061	307	\$496,139	\$1,616
UNI	4,438	\$6,577,989	\$1,482	267	\$414,922	\$1,554
REGENT TOTAL	12,090	\$28,057,663	\$2,321	2,179	\$6,604,540	\$3,031
TOTAL ALL FINANCIAL AID PROGRAMS						
SUI	23,991	\$80,213,160	\$3,343	7,377	\$24,491,426	\$3,320
ISU	39,710	\$90,724,696	\$2,285	10,440	\$32,504,345	\$3,113
UNI	25,053	\$55,883,916	\$2,231	1,246	\$3,245,892	\$2,605
REGENT TOTAL	88,754	\$226,821,772	\$2,556	19,063	\$60,241,663	\$3,160

TABLE 2G
GRADUATE FINANCIAL AID
1999 - 2000

	SUI		ISU*		UNI	
	Residents	NonResidents	Residents	NonResidents	Residents	NonResidents
Enrollment	4,936	4,378	2,025	2,184	1,258	311
Per Cent of all Graduate Students Enrolled	53.0%	47.0%	48.1%	51.9%	80.2%	19.8%
Number of Students Receiving Aid	3,998	3,377	1,109	1,980	674	244
Per Cent of Students Receiving Aid	54.2%	45.8%	35.9%	64.1%	73.4%	26.6%
Amount Received	\$55,478,344	\$53,302,724	\$7,472,655	\$7,417,207	\$5,651,364	\$1,861,634
Per Cent Received	51.0%	49.0%	50.2%	49.2%	75.2%	24.8%

*The total amount of financial aid awarded to graduate students is more than \$39 million; however, not all aid to graduate students is categorized by residence.

TABLE 3
FINANCIAL AID PROGRAMS BY SOURCE OF AID
1994-1995 to 1999-2000

	1994-1995	1995-1996	1996-1997	1997-1998	1998-1999	1999-2000	Increase from 1994-95 to 1999-00	Percent Change 1994-95 to 1999-2000	Increase from 1998-99 to 1999-00
SUI									
Institutionally-controlled Federal Programs	\$7,312,592	\$6,951,349	\$7,030,065	\$6,724,217	\$7,008,021	\$7,160,296	(\$152,296)	-2.08%	\$152,275
Non-Institutionally controlled Federal Programs	\$62,285,165	\$80,422,972	\$89,484,050	\$95,470,972	\$91,714,771	\$103,737,830	\$41,452,665	66.55%	\$12,023,059
Institutional Programs	\$78,780,991	\$82,773,960	\$89,207,824	\$97,826,520	\$96,628,807	\$99,943,561	\$21,162,570	26.86%	\$3,314,754
State Programs	\$2,134,534	\$2,397,731	\$2,365,675	\$2,331,459	\$2,169,761	\$2,643,967	\$509,433	23.87%	\$474,206
Total	\$150,513,282	\$172,546,012	\$188,087,614	\$202,353,168	\$197,521,360	\$213,485,654	\$62,972,372	41.84%	\$15,964,294
ISU									
Institutionally-controlled Federal Programs	\$5,463,507	\$6,135,188	\$4,928,692	\$5,948,680	\$6,458,669	\$6,613,064	\$1,149,557	21.04%	\$154,395
Non-Institutionally controlled Federal Programs	\$79,688,231	\$85,536,039	\$87,088,606	\$85,331,938	\$87,285,788	\$84,654,077	\$4,965,846	6.23%	(\$2,631,711)
Institutional Programs	\$57,231,134	\$60,196,353	\$62,535,759	\$79,367,908	\$87,347,545	\$98,157,467	\$40,926,333	71.51%	\$10,809,922
State Programs	\$2,153,407	\$2,132,602	\$2,118,103	\$2,141,636	\$2,300,812	\$2,137,357	(\$16,050)	-0.75%	(\$163,455)
Total	\$144,536,279	\$154,000,182	\$156,671,160	\$172,790,162	\$183,392,814	\$191,561,965	\$47,025,686	32.54%	\$8,169,151
UNI									
Institutionally-controlled Federal Programs	\$3,304,830	\$2,927,514	\$3,473,161	\$3,222,647	\$3,859,490	\$3,163,822	(\$141,008)	-4.27%	(\$695,668)
Non-Institutionally controlled Federal Programs	\$31,705,857	\$37,368,621	\$39,724,262	\$41,317,396	\$41,159,728	\$43,261,081	\$11,555,224	36.45%	\$2,101,353
Institutional Programs	\$12,345,175	\$13,903,428	\$14,477,020	\$16,042,100	\$16,855,446	\$18,992,870	\$6,647,695	53.85%	\$2,137,424
State Programs	\$1,186,604	\$1,230,669	\$1,253,889	\$1,238,221	\$1,171,719	\$1,225,033	\$38,429	3.24%	\$53,314
Total	\$48,542,466	\$55,430,232	\$58,928,332	\$61,820,364	\$63,046,383	\$66,642,806	\$18,100,340	37.29%	\$3,596,423
Regentwide									
Institutionally-controlled Federal Programs	\$16,080,929	\$16,014,051	\$15,431,918	\$15,895,544	\$17,326,180	\$16,937,182	\$856,253	5.32%	(\$388,998)
Non-Institutionally controlled Federal Programs	\$173,679,253	\$203,327,632	\$216,296,918	\$222,120,306	\$220,160,287	\$231,652,988	\$57,973,735	33.38%	\$11,492,701
Institutional Programs	\$148,357,300	\$156,873,741	\$166,220,603	\$193,236,528	\$200,831,798	\$217,093,898	\$68,736,598	46.33%	\$16,262,100
State Programs	\$5,474,545	\$5,761,002	\$5,737,667	\$5,711,316	\$5,642,292	\$6,006,357	\$531,812	9.71%	\$364,065
Total	\$343,592,027	\$381,976,426	\$403,687,106	\$436,963,694	\$443,960,557	\$471,690,425	\$128,098,398	37.28%	\$27,729,868