# **UNC** SCHOLARSHIPS AND STUDENT AID

THE UNIVERSITY OF NORTH CAROLINA AT CHAPEL HILL OFFICE OF SCHOLARSHIPS AND STUDENT AID

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April 24, 2024

Professor Jill D. Moore Secretary of the Faculty Office of Faculty Governance Henry Owl Building CB# 9170

Dear Professor Moore:

On behalf of the Committee on Scholarships, Awards, and Student Aid, an appointive committee of the Chancellor, I am submitting our 2023-2024 annual report. As acting chair, I am grateful for the support of Associate Provost Jackie Copeland and the entire staff of the Office of Scholarships and Student Aid for providing invaluable data and, more importantly, for their creative, adaptive, and passionate work supporting the financial needs of Carolina's students.

The Committee met twice during the 2023-2024 academic year, on October 13, 2023, and on April 2, 2024. The Committee's members, in alphabetical order, are:

Travis Albritton (Social Work), Inger Brodey (English and Comparative Literature), Eduardo Douglas (Art and Art History), Evan Feldman (Music), Rhonda Gibson (Journalism and Media), myself (Law), Mehmet Kesimer (Pathology Lab Med – Research), Geetha Vaidyanathan (Economics), Kenneth Kabagambe (Global Health), Benjamin Tetteh (Pharmacy), Pamela Uscamaita (Biomedical and Health Informatics), Yexinyu Yang (Psychology), and Kaily Wadsworth (Health Policy and Management).

I wish to emphasize the following discussions from our meetings:

• The 5602 new students the University welcomed in August 2023 represent all 50 states and includes a strong cohort of international students. This is an academically strong group that is accomplished and engaged. 35% of the incoming class is from rural North Carolina.

• The University's investment in student aid is a key factor in UNC maintaining its #1 ranking among public institutions for value and reputation. 74% of incoming students applied for financial aid; 60% received some funding; 37% received some need-based aid. 57% of this aid takes the form of grants or scholarships (as opposed to loans), a crucial metric in measuring value.

• For the 2024 incoming class, OSSA launched their "Commitment to NC Families," through which Carolina will cover out-of-pocket costs for tuition and mandatory fees for North Carolina undergraduates whose families make less than \$80,000 a year and have typical assets. This supplements the robust and innovative Carolina Covenant, Blue Sky Scholars, and other programs.

• Programs in financial well-being were launched to support students facing complex and stressful financial situations.

• This year OSSA and peer offices around the country faced unprecedented challenges in adapting to the revamped but much-delayed FAFSA form. The form was meant to simplify the application for families and improve equity, but the changes and delay in rollout necessitated a tremendous amount of work by OSSA to update financial aid calculators. These and other new revised metrics were used to build estimated aid packages for incoming students. As of the time of our second meeting OSSA was still expecting updates from the U.S. Department of Education, and so the complete financial impact on student aid packages and University financial aid funds is yet to be fully determined.

• OSSA is planning for the future. For example, a significant portion of the Trademark Income Scholarship Fund from fiscal year 2022-2023 was carried forward to fiscal year 2023-2024 as a bulwark against unanticipated expenditures necessitated by the new FAFSA guidelines, among other factors..

Although I will not be presenting this report orally to Council, I will be attending via Zoom and will be happy to answer any questions.

Sincerely,

En Felh

Evan Feldman, DMA *Professor of Music - Director of Wind Studies* University of North Carolina at Chapel Hill <u>evanfeldman@unc.edu</u> | 919-914-0212

## 2022-23 SCHOLARSHIP AND FINANCIAL AID AWARDS (as of 09/30/23) OFFICE OF SCHOLARSHIPS AND STUDENT AID The University of North Carolina at Chapel Hill

This report is a summary of all aid reported to or distributed by the Office of Scholarships and Student Aid to enrolled undergraduate, graduate, and professional students from July 1, 2022 to June 30, 2023.

	Number of	Number of	
	Students	Awards	Amount of Awards
	Students	Awarus	
UNC Needbased Grant	5,327	8,700	\$59,022,361
UNC Needbased Grant	5,327	8,700	\$59,022,361
Carolina Covenant Scholarship	1,712	1,723	\$19,953,311
History Makers	624	624	\$3,230,444
University Grant	4,059	6,345	\$35,817,312
Yellow Ribbon	4	8	\$21,295
Other Needbased Grants	1,633	1,746	\$1,656,999
SEOG	1,633	1,746	
Needbased Scholarships	1,712	2,352	\$8,669,792
Institutional	1,712	2,352	\$8,669,792
Business	10	11	\$76,600
Carolina Covenant Scholarship	232	238	\$1,070,590
Dept Scholarship	4	4	\$17,878
Global	78	82	\$241,900
Law	32	35	\$170,541
Medical	47	47	\$400,022
Nursing	12	14	\$55,000
Trademark	14	15	\$86,119
UNC Needbased Scholarships	1,381	1,906	\$6,551,142
State	4,289	6,952	\$21,623,026
State Grants	3,978	6,607	\$17,745,543
Emergency Grant	1,078	1,079	\$974,598
Law	12	12	\$93,661
Medical	25	25	\$372,800
NC Educ Lottery Grant	875	875	\$1,405,012
NCSSM_UNCSA	361	361	\$2,482,538
State Scholarship	369	384	\$1,356,481
UNC Needbased State Grant	3,277	3,871	
State Loans	327	345	\$3,877,483
Forgivable Teaching Loan	40	46	\$216,643
State Loans	299	299	\$3,660,840
Work, Loan and other Federal	11,905	24,572	\$237,181,870

Federal	11,484	21,949	\$214,296,528
AmeriCorp	90	90	\$431,781
DC Tag	14	14	\$140,000
DL Sub	2,539	2,971	\$9,663,001
DL Unsub	6,338	7,724	\$110,670,324
Dental Loan	6	10	\$12,390
Federal Loan	4	6	\$84,927
Grad PLUS	2,335	3,378	\$59,414,788
HPSL	122	151	\$402,030
Parent PLUS	511	584	\$8,139,534
Pell	4,168	5,640	\$22,563,328
Work-Study	1,381	1,381	\$2,774,425
Institutional	1,320	1,557	\$4,295,344
Institutional Loans	276	329	\$716,370
UNC Loan	1,085	1,158	\$3,512,456
Work-Study	70	70	\$66,518
Private	884	1,066	\$18,589,998
Private Loan	884	1,066	\$18,589,998
Scholarship Programs	1,196	1,264	\$12,105,096
Institutional	1,196	1,264	\$12,105,096
Blue Sky	22	24	\$170,250
Cornerstone	22	25	\$140,169
Music	15	15	\$328,322
Scholarship	13	13	\$118,041
Summer School Initiatives	118	118	\$311,456
Trademark	159	159	\$524,375
UNC Merit Scholarship	609	626	\$6,932,191
UNC Merit in Need	188	198	\$2,209,628
UNC Scholarship	83	86	\$1,370,664
Other Scholarships	6,217	10,724	\$55,686,632
Institutional	3,097	5,115	\$32,399,475
Art	1	1	\$7,200
Business	1,583	3,163	\$19,031,420
Dept Scholarship	265	285	\$467,717
Global	382	413	\$986,538
Law	499	773	\$7,948,944
Medical	249	304	\$3,403,771
Music	1	1	\$1,100
Nursing	17	17	\$96,206
Scholarship	154	155	\$438,080
UNC Merit in Need	3	3	\$18,500
Private	3,482	5,609	\$23,287,157
Carolina Club	37	37	\$33,000
Global	88	88	\$110,770
Medical	17	18	\$243,606
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National Merit Outside Scholarships Scholarship	116 3,340 1	118 5,347 1	\$148,000 \$22,748,448 \$3,333
Other Grants	1,293	1,316	\$7,611,251
Institutional	1,279	1,302	\$7,285,632
BME Fees Offset	39	39	\$57,000
CS Fees Offset	294	294	\$83,677
Emergency Grant	17	17	\$9,510
Fee Waivers	37	37	\$216,485
Internship Grants	38	38	\$81,815
KFBS Fees Offset	131	131	\$218,883
Medical	281	281	\$5,599,662
Pharmacy	465	465	\$1,018,600
Private	14	14	\$325,619
Sponsored Billing	14	14	\$325,619
Departmental	8,483	31,012	\$96,694,024
Institutional	8,483	31,012	\$96,694,024
Dept Scholarship	1	1	\$5,000
GradStar	8,480	21,435	\$52,332,441
Tuition Remission	3,691	9,576	\$44,356,583
Military and Veterans	143	145	\$1,578,822
Federal	4	4	\$7,131
Veteran's Benefits	4	4	\$7,131
Institutional	12	12	\$56,219
Other Needbased Scholarship	12	12	\$56,219
Military	128	129	\$1,515,472
State Veterans	125	126	\$1,457,629
Vocational Rehab	3	3	\$57,843
Athletic	842	7,090	\$15,471,810
Athletic	842	7,090	\$15,471,810
Grand Total	22,258	95,873	\$517,301,683

Ore dustion Data	Number of		Fed	eral Debt			Debt from All Sources								
Graduation Date	Graduates	Ν	%	Mean	Median	Ν	%	Mean	Median						
July 2022 - June 2023	3,851	998	25.92%	\$13,725	\$13,000	1,044	27.11%	\$20,476	\$15,775						
May 2023	3,160	784	24.81%	\$13,705	\$13,000	824	26.08%	\$20,452	\$15,801						
July 2021 - June 2022	3,944	1,230	31.19%	\$14,384	\$14,663	1,286	32.61%	\$20,680	\$17,090						
May 2022	3,262	955	29.28%	\$14,404	\$14,547	1,003	30.75%	\$20,615	\$16,819						
July 2020 - June 2021	3,964	1,344	33.91%	\$14,742	\$14,635	1,389	35.04%	\$20,280	\$17,300						
May 2021	3,320	1,077	32.44%	\$14,600	\$14,600	1,118	33.67%	\$20,135	\$17,116						
July 2019 - June 2020	3,987	1,377	34.54%	\$15,101	\$14,500	1,419	35.59%	\$20,563	\$17,400						
May 2020	3,405	1,126	33.07%	\$14,888	\$14,500	1,162	34.13%	\$20,397	\$17,222						
July 2018 - June 2019	3,751	1,361	36.28%	\$17,238	\$17,150	1,391	37.08%	\$21,203	\$18,900						
May 2019	3,237	1,143	35.31%	\$16,887	\$16,770	1,136	35.09%	\$20,700	\$18,700						
July 2017 - June 2018	3,817	1,502	39.35%	\$18,668	\$19,000	1,525	39.95%	\$22,466	\$20,266						
May 2018	3,239	1,224	37.79%	\$18,782	\$19,134	1,241	38.31%	\$22,551	\$20,200						
July 2016 - June 2017	3,665	1,444	39.40%	\$18,879	\$19,452	1,482	40.44%	\$22,214	\$20,500						
May 2017	3,094	1,194	38.59%	\$18,797	\$19,414	1,228	39.69%	\$22,443	\$20,500						
July 2015 - June 2016	3,619	1,478	40.84%	\$18,430	\$19,148	1,516	41.89%	\$20,852	\$19,810						
May 2016	3,025	1,179	38.98%	\$18,361	\$19,000	1,211	40.03%	\$20,762	\$19,914						
July 2014 - June 2015	3,709	1,491	40.20%	\$17,719	\$18,336	1,511	40.74%	\$20,127	\$19,500						
May 2015	3,097	1,206	38.94%	\$17,579	\$18,331	1,223	39.49%	\$19,966	\$19,500						
July 2013 - June 2014	3,690	1,484	40.22%	\$17,113	\$17,000	1,511	40.95%	\$18,945	\$17,697						
May 2014	3,072	1,184	38.54%	\$17,044	\$16,780	1,206	39.26%	\$18,960	\$17,674						
July 2012 - June 2013	3,715	1,415	38.09%	\$16,150	\$15,441	1,432	38.55%	\$17,602	\$15,808						
May 2013	3,038	1,094	36.01%	\$15,881	\$15,000	1,106	36.41%	\$17,429	\$15,570						
July 2011 - June 2012	3,505	1,219	34.78%	\$15,734	\$15,809	1,241	35.41%	\$16,983	\$16,000						
May 2012	2,894	973	33.62%	\$15,664	\$15,366	990	34.21%	\$16,895	\$15,888						
July 2010 - June 2011	3,648	1,258	34.48%	\$15,196	\$15,027	1,325	36.32%	\$17,243	\$16,100						
May 2011	2,955	983	33.27%	\$15,350	\$15,500	1,038	35.13%	\$17,343	\$16,659						
July 2009 - June 2010	3,503	1,171	33.43%	\$14,235	\$14,972	1,257	35.88%	\$16,344	\$16,231						
May 2010	2,777	883	31.80%	\$14,303	\$15,000	956	34.43%	\$16,533	\$16,896						

## **Cumulative Debt Summary of Graduating Seniors**

#### Sources:

For the 2016-2023 aid years: GA SDM Financial Aid Award Extract For the 2011-2015 aid years: Financial Aid SuperStrip Files For the 2003-2010 aid years: GA Unit Record Financial Aid Files

**Notes:** Only students who initially enrolled as first-time, first-year, full-time, degree-seeking students are included; PLUS loans are excluded from calculations; Federal Debt includes Perkins, Unsubsidized Stafford, and Subsidized Stafford.

Prepared by Institutional Research, Planning, and Assessment Updated 01Mar2024

						Cumula	tive Federa	I Debt* of	Seniors G	raduating	in May							
	Tot	al	NC Re	esident		f-State	Need	dy**	Non-	leedy	Needy**	In-State	Needy** O	ut-of-State	Non-Need	ly In-State	Non-Needy	Out-of-State
	Number of	Average Cumulative	Number of	Average Cumulative	Number of	Average Cumulative	Number of	Average Cumulative	Number of	Average Cumulative	Number of	Average Cumulative	Number of	Average Cumulative	Number of	Average Cumulative	Number of	Average Cumulative
	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt
May, 2023																		
Total Debt	784	\$13,705	677	\$13,609	107	\$14,311 \$10,702	<b>609</b>	\$13,455	175	\$14,572	514	\$13,246	95	\$14,586	163	\$14,752	12 0	1 A A
Subsidized Stafford Perkins	609 2	\$7,996 \$950	514 2	\$7,479 \$950	95 0	\$10,793 \$0	609 2	\$7,996 \$950	0	\$0 \$0	514 2	\$7,479 \$950	95 0	\$10,793 \$0	0	\$0 \$0	0	
Unsubsidized Stafford	495	\$11,864	438	\$12,253	57	\$8,877	320	\$10,384	175	\$14,572	275	\$10,772	45	\$8,009	163	\$14,752	12	÷ -
May, 2022																		
Total Debt	955	\$14,404	811	\$14,226	144	\$15,402	763	\$14,330	192	\$14,696	638	\$14,092	125	\$15,544	173	\$14,721	19	. ,
Subsidized Stafford Perkins	763 2	\$8,894 \$6,253	638 2	\$8,452	125 0	\$11,153 \$0	763 2	\$8,894 \$6,253	0	\$0 \$0	638 2	\$8,452 \$6,253	125 0	\$11,153	0 0	\$0 \$0	0	\$0 \$0
Unsubsidized Stafford	626	\$0,253 \$11,113	531	\$6,253 \$11,550	95	50 \$8,671	434	\$0,253 \$9,528	192	<sub>\$0</sub> \$14,696	358	\$0,253 \$10,017	0 76	\$0 7,222\$	173	<sub>40</sub> \$14,721	19	
May, 2021																		
Total Debt	1,077	\$14,600	923	\$14,529	154	\$15,028	871	\$14,572	206	\$14,719	741	\$14,404	130	\$15,530	182	\$15,037	24	\$12,307
Subsidized Stafford	871	\$9,226	741	\$8,960	130	\$10,746	871	\$9,226	0	\$0	741	\$8,960	130	\$10,746	0	\$0	0	
Perkins	9	\$4,883	5	\$2,315	4	\$8,094	9	\$4,883	0	\$0 ¢14 710	5	\$2,315	4	\$8,094 \$7,260	0	\$0 ¢15.027	0	+-
Unsubsidized Stafford	700	\$10,920	596	\$11,341	104	\$8,508	494	\$9,336	206	\$14,719	414	\$9,717	80	\$7,369	182	\$15,037	24	\$12,307
May, 2020						··- ···												··· ·
Total Debt Subsidized Stafford	<b>1,126</b> 921	<b>\$14,888</b> \$9,407	<b>978</b> 797	<b>\$14,851</b> \$9,137	<b>148</b> 124	<b>\$15,131</b> \$11,139	<b>921</b> 921	<b>\$15,059</b> \$9,407	<b>205</b> 0	<b>\$14,121</b> \$0	<b>797</b> 797	<b>\$14,975</b> \$9,137	<b>124</b> 124	<b>\$15,597</b> \$11,139	<b>181</b> 0	<b>\$14,307</b> \$0	<b>24</b> 0	
Perkins	15	\$9,407 \$4,806	11	\$3,167	124	\$9,313	15	\$9,407	0	\$0 \$0	11	\$9,137	124	\$9,313	0	\$0 \$0	0	
Unsubsidized Stafford	748	\$10,733	657	\$10,970	91	\$9,020	543	\$9,454	205	\$14,121	476	\$9,702	67	\$7,694	181	\$14,307	24	
May, 2019																		
Total Debt	1,143	\$16,887	931	\$15,932	212	\$21,081	960	\$17,180	183	\$15,349	772	\$16,060	188	\$21,783	159	\$15,314	24	
Subsidized Stafford Perkins	959 336	\$10,059 \$5,350	771 233	\$9,537 \$2,974	188 103	\$12,198 \$10,723	959 336	\$10,059 \$5,350	0	\$0 \$0	771 233	\$9,537 \$2,974	188 103	\$12,198 \$10,723	0	\$0 \$0	0	
Unsubsidized Stafford	776	\$10,126	233 644	\$2,974 \$10,539	132	\$8,116	593	\$3,330 \$8,515	183	\$0 \$15,349	485	\$2,974 \$8,973	103	\$6,457	159	<sub>40</sub> \$15,314	24	+ -
May, 2018																		
Total Debt	1,224	\$18,782	1,012	\$17,702	212	\$23,942	1,061	\$19,347	163	\$15,110	872	\$18,100	189	\$25,099	140	\$15,221	23	
Subsidized Stafford	1,054	\$10,684	870	\$10,368	184	\$12,179	1,054	\$10,684	0	\$0	870	\$10,368	184	\$12,179	0	\$0	0	
Perkins Unsubsidized Stafford	510 887	\$5,705 \$9,943	371 761	\$3,144 \$10,154	139 126	\$12,539 \$8,665	510 724	\$5,705 \$8,779	0 163	\$0 \$15,110	371 621	\$3,144 \$9,012	139 103	\$12,539 \$7,377	0 140	\$0 \$15,221	0 23	+ -
May, 2017																		
Total Debt	1,194	\$18,797	1,001	\$17,659	193	\$24,699	1,069	\$19,165	125	\$15,646	893	\$17,903	176	\$25,570	108	\$15,640	17	\$15,684
Subsidized Stafford	1,062	\$10,542	890	\$10,148	172	\$12,578	1,062	\$10,542	0	\$0	890	\$10,148	172	\$12,578	0	\$0	0	+ -
Perkins Unsubsidized Stafford	535 862	\$5,396 \$9,700	402 746	\$3,202 \$9,862	133 116	\$12,026 \$8,655	535 737	\$5,396 \$8,691	0 125	\$0 \$15,646	402 638	\$3,202 \$8,884	133 99	\$12,026 \$7,448	0 108	\$0 \$15,640	0 17	
May, 2016																		
Total Debt	1,179	\$18,361	986	\$17,449	193	\$23,018	1,017	\$18,832	162	\$15,408	855	\$17,726	162	\$24,666	131	\$15,644	31	\$14,410
Subsidized Stafford	1,011	\$10,752	851	\$10,396	160	\$12,641	1,011	\$10,752	0	\$0	851	\$10,396	160	\$12,641	0	\$0	0	+-
Perkins Unsubsidized Stafford	487 853	\$4,197 \$10,329	367 716	\$2,640 \$10,320	120 137	\$8,959 \$9,817	487 691	\$4,197 \$9,027	0 162	\$0 \$15,408	367 585	\$2,640 \$9,127	120 106	\$8,959 \$8,473	0 131	\$0 \$15,644	0 31	
May 2015		. ,		. ,		. ,												
May, 2015 Total Debt	1,206	\$17,579	992	\$16,911	214	\$20,672	1,049	\$17,933	157	\$15,211	856	\$17,141	193	\$21,447	136	\$15,468	21	\$13,550
Subsidized Stafford	1,042	\$9,647	850	\$9,192	192	\$11,665	1,042	\$9,647	0	\$0	850	\$9,192	192	\$11,665	0	\$0	0	
Perkins	484	\$3,612	346	\$2,359	138	\$6,754	484	\$3,612		\$0	346	\$2,359	138	\$6,754		\$0	0	\$0
Unsubsidized Stafford	901	\$10,432	751	\$10,848	150	\$8,348	744	\$9,423	157	\$15,211	615	\$9,827	129	\$7,501	136	\$15,468	21	\$13,550
May, 2014 Total Debt	1,184	\$17,044	970	\$16,468	214	\$19,658	964	\$17,183	220	\$16,437	776	\$16,363	188	\$20,569	194	\$16,888	26	\$13,067
Subsidized Stafford	947	\$9,366	970 762	\$8,769	185	\$19,656 \$11,826	9 <b>64</b> 947	\$9,366	220	\$10,437 \$0	762	\$8,769	185	\$20,509 \$11,826	194	<b>\$10,000</b> \$0	20	
Perkins	499	\$3,258	365	\$2,329	134	\$5,790		\$3,258	0	\$0	365	\$2,329	134	\$5,790	0	\$0	0	\$0
Unsubsidized Stafford	855	\$11,328	714	\$11,824	141	\$8,817	635	\$9,558	220	\$16,437	520	\$9,934	115	\$7,856	194	\$16,888	26	\$13,067
May, 2013										<b>.</b>						··· ·		
Total Debt Subsidized Stafford	<b>1,094</b> 827	<b>\$15,881</b> \$8,057	<b>875</b> 652	<b>\$15,352</b> \$7,595	<b>219</b> 175	<b>\$17,994</b> \$9,778	<b>857</b> 827	<b>\$15,864</b> \$8,057	<b>237</b> 0	<b>\$15,940</b> \$0	<b>674</b> 652	<b>\$15,103</b> \$7,595	<b>183</b> 175	<b>\$18,669</b> \$9,778	<b>201</b> 0	<b>\$16,187</b> \$0	<b>36</b> 0	
Perkins	827 408	\$8,057 \$3,163		\$7,595 \$2,599		\$9,778 \$4,855		\$8,057 \$3,163		\$0 \$0	652 306	\$7,595 \$2,599	175	\$9,778 \$4,855		\$0 \$0		
Unsubsidized Stafford	809	\$11,644		\$11,897		\$10,639		\$9,863		\$15,940		\$9,959		\$9,527		\$16,187		

Ted Debth 377 \$15,664 776 786 \$15,067 19 58,667 19 59,670 79 51,640 72 515,64 75 7 51,640 77 51,650 14 6 10,058 20 59 14,683 70 51,64 77 51,07 50 75 51,640 77 51,07 51,07 51,07 51,07 50,00 50,07 50,		Cumulative Federal Debt* of Seniors Graduating in May																	
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Dit wess   Dit wess   Dit wess   Deal   Bernager   Deal   Ber																			
Ted Debth 377 \$15,664 776 786 \$15,067 19 58,667 19 59,670 79 51,640 72 515,64 75 7 51,640 77 51,650 14 6 10,058 20 59 14,683 70 51,64 77 51,07 50 75 51,640 77 51,07 51,07 51,07 51,07 50,00 50,07 50,																			
abadada Salinbul   Bis   57.46   55.4   8.26.0   141   8.2.0   0   56   8.1.56   141   8.2.0   0.0   55     Virkersbargs Salinbul   97.50   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.4.56   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57   250   51.5.57	May, 2012																		
Arrans   38   6   14.55   28   13.748   130   93   14.15   0   20   21   13.338   104   65.77   0   50<	Total Debt						. ,		. ,		, .								\$16,029
Umaledized Salinda 755 5 11460 40 5 1146 40 75 1146 10 1144 114 114 114 114 114 114 114 114			. ,							-									\$0
No.   No. <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-</td> <td></td> <td></td> <td></td>										-						-			
Total Dath Total Dath Bachadred Silfard Partnes Bachadred Silfard Partnes	Unsubsidized Stanord	755	ψ11,405	020	ψ11,404	123	ψ11,042	507	ψ9,009	240	φ1 <b>3</b> , 1 <del>4</del> 0	417	ψ9,000	50	ψ9,590	205	ψ14,500	5 33	φ10,023
Subskized Stafford   629   55,653   520   55,641   109   55,053   00   53,069   97   80,063   00   55   55,641   1009   58,056   00   53,069   97   80,068   00   53   20   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   22   51,129   23   51,129   23   51,129   23   51,129   23   51,129   23   51,129   24   51,129   24   51,129   24   51,129   24   51,129   24   51,129   24   51,129   24   51,129   24   51,139   24   51,139   24   51,139   24   51,139   24   51,139   24   51,139   24   51,139 <td>May, 2011</td> <td></td>	May, 2011																		
behnin   402   54,122   505   83,388   97   85,688   402   84,12   0   50   50   50   55,128   97   55,628   97																			\$14,502
Unundustiged Startford 770 512.64 662 312.60 90 90 810.716 477 \$11.072 280 \$15.68 97 \$11.412 80 \$13.81 2.68 \$15.128 28 \$14.82 Total Debt 983 \$14.430 745 \$14.492 133 \$15.650 546 \$14.777 \$15.75 \$14.44 \$14.411 914 \$15.24 301 \$13.27 34 \$13.83 Becknoted Startford 465 \$5.20 0 \$30 300 326 \$3.397 78 \$7.265 376 \$4.69 \$3.57.0 0 \$30 320 326 \$3.397 78 \$7.265 0 \$3.50 \$3.55 \$13.565 377 \$13.144 \$15.27 \$10.100 \$13.327 \$14 \$15.27 \$10.100 \$13.327 \$14 \$15.27 \$10.100 \$13.327 \$14 \$15.27 \$10.100 \$10.300 \$13.327 \$14 \$15.27 \$10.100 \$10.300 \$13.327 \$14 \$15.27 \$10.100 \$10.300 \$13.327 \$14 \$15.27 \$10.100 \$10.300 \$13.327 \$14 \$15.27 \$10.100 \$10.300 \$13.327 \$14 \$15.27 \$10.100 \$10.300 \$13.327 \$14 \$15.57 \$10 \$1.57 \$11.40 \$15.57 \$10 \$1.57 \$10 \$1.57 \$10 \$1.57 \$10 \$1.57 \$10 \$1.57 \$10 \$1.57 \$11.40 \$15.57 \$10 \$1.57 \$1.57 \$10 \$1.57 \$1.57 \$10 \$1.57 \$10 \$1.57 \$1.57 \$1.57 \$1.58 \$14.465 \$11.465 \$10 \$10 \$10.05 \$200 \$13.822 \$10.58 \$13.862 \$10.58 \$10.50 \$2.50 \$10.50 \$2.50 \$10.50 \$2.			. ,							-					. ,				
May, 2010   Str. 201										-									
Total Debt 485 4 54.08 54.04 56 54.04 56 54.04 56 54.04 56 54.04 55 54.04 56 54.04 54.04 54.04 54.04 54.04 11 04 54.63 30 51.2,22 54.05 30 54.65 55.04 55.2,20 53 54.2,20 53.5,20 0 50 30 54.65 70 0 50 0 50 0 53 0 0 54 0 0 53 0 0 55 0 0 0 53 0 0 53 0 0 53 0 0 55 0 0 0 53 0 0 0 5 0 0 0	Unsubsidized Stanord	110	ψ12,004	002	ψ12,500	100	φ10, <i>1</i> 10	477	φ11,075	235	φ10,000	551	ψ11,412	00	ψ9,591	205	ψ10,120	, 20	φ14,505
Subalized Statford   465   53.28   0   50   300   54.887   765   7765   77.26   77.27   78.27   78.26   77.26   77.27   78.27   78.27   78.26   77.26   77.27   78.27   78.27   78.26 <th< td=""><td>May, 2010 Total Dobt</td><td>002</td><td>\$14 202</td><td>745</td><td>\$14.052</td><td>120</td><td>¢15 650</td><td>E 4 9</td><td>¢14 757</td><td>225</td><td>¢12 550</td><td>444</td><td>¢14 414</td><td>104</td><td>¢16 024</td><td>201</td><td>¢12 524</td><td>24</td><td>\$12 900</td></th<>	May, 2010 Total Dobt	002	\$14 202	745	\$14.052	120	¢15 650	E 4 9	¢14 757	225	¢12 550	444	¢14 414	104	¢16 024	201	¢12 524	24	\$12 900
Derkins   376   54.68   288   53.977   78   57.285   376   54.68   0   50   298   53.977   78   57.285   511.369   237.57   511.361   237.57   511.361   237.57   511.361   237.57   511.361   237.57   511.361   237.57   511.361   237.57   513.57   238   511.377   517.57   517.57   517.57   536.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   336   51.72   611.37.57   337.56   337.56   51.35   51.35   51.72   611.37.57   337.56   411.55.77   51.35   51.77   51.35   51.77   51.35   51.77 <th< td=""><td></td><td></td><td></td><td>-</td><td></td><td></td><td>. ,</td><td></td><td></td><td></td><td></td><td></td><td>. ,</td><td>-</td><td></td><td></td><td></td><td></td><td></td></th<>				-			. ,						. ,	-					
Unsubsidied Stafford   979   \$12,418   566   \$12,438   81   \$12,289   344   \$11,305   335   \$13,569   297   \$11,340   47   \$11,050   301   \$13,521   34   \$13,369     May, 2009 Department   775   \$14,469   785   \$14,469   100   \$7,007   6,852   \$13,882   \$16.5   \$14,475   107   \$15,555   226   \$13,882   100   \$57,007   0   80   0   3     Durabusciend Stafford   564   \$12,179   100   \$7,007   388   \$10,561   226   \$13,882   328   \$10,561   226   \$13,882   328   \$10,561   226   \$13,885   338   \$13,862   363   \$10,561   226   \$13,885   358   513,885   363   \$10,561   226   \$13,885   358   \$10,561   226   \$13,885   358   \$10,885   358   \$10,885   358   \$10,885   358   \$10,885   358   \$10,876   368   \$13,866										-									
Total Debt   912   914,282   775   914,009   151   915,000   622   914,882   916   914,882   916   914,882   916   914,882   916   917,885   238   913,880   0   53   936   53,72   100   57,047   0   50   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   53,05   0   53   53,06   0   53   55,075   0   50   0   53   0   53   51,048   0   53,05   0   53   0   53   51,047   0   50   0   55   0   50   0   53   51,047   0   50   392   51,01   0   51,047   0   50   392   51,01   0   51,047   0   50   0   51,043   0   51,047			. ,																<del>پ</del> و \$13,899
Total Debt   912   914,282   775   914,009   151   915,000   622   914,882   916   914,882   916   914,882   916   914,882   916   917,885   238   913,880   0   53   936   53,72   100   57,047   0   50   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   0   53   53,05   0   53   53,06   0   53   55,075   0   50   0   53   0   53   51,048   0   53,05   0   53   0   53   51,047   0   50   0   55   0   50   0   53   51,047   0   50   392   51,01   0   51,047   0   50   392   51,01   0   51,047   0   50   0   51,043   0   51,047	May 2009																		
Subadized Stafford   477   55,575   0   50   306   51,72   81   57,72   477   55,575   0   50   306   55,172   81   57,471   0   50   0   5     Perkins   443   54,886   510,956   510,886   60   58,677   2,36   513,960   44   513,482     May, 2006   Total Dark   456   510,856   665   515,512   284   513,588   538   54,4477   107   510,222   243   513,725   41   552,755   0   580   55,614   104   55,617   392   55,103   108   57,660   58   55,667   0   302   55,103   108   57,660   0   30   0   35   510,772   526   51,128   330   510,194   178   511,627   50   55,613   302   55,103   108   510,772   41   512,775   0   303   510,772   41   512,775   0		912	\$14 262	751	\$14 091	161	\$15.061	632	\$14 430	280	\$13 882	515	\$14 151	117	\$15 659	236	\$13 960	AA	\$13.468
Perkins   433   54,496   383   54,347   100   57,007   0   50   383   54,347   100   57,007   236   513,862     May, 2006   Total Debt   949   \$14,936   771   \$14,615   166   \$16,696   666   \$13,882   200   \$13,882   232   \$13,802   236   \$13,925   243   \$13,725   441   \$12,725     May, 2006   Total Debt   949   \$14,936   771   \$14,615   1168   \$16,696   666   \$15,612   284   \$13,888   50.431   \$5,644   104   \$5,726   411   \$12,727   \$16,826   0   50   323   \$5,101   99   \$7,600   0   50   323   \$5,101,99   75,600   0   50   323   \$5,443   87   \$7,600   0   50   37   55,245   100   \$7,600   0   50   76   0   50   76   0   50   76   0   50   76							. ,		. ,				. ,						
Unsubsidized Stafford 668 \$11,949 564 \$12,179 104 \$10,700 388 \$10,554 280 \$13,882 328 \$10,898 60 \$86,670 2.36 \$13,860 44 \$13,84 May, 2008 Total Debt 949 \$14,936 7781 \$14,515 168 \$16,698 665 \$15,512 9 Parkins 491 \$5,617 302 \$5,103 99 \$7,640 419 \$5,617 0 50 332 \$5,103 99 \$7,640 401 \$5,517 0 50 332 \$5,103 99 \$7,640 401 \$5,517 0 50 332 \$5,103 99 \$7,640 401 \$5,517 0 50 332 \$5,103 99 \$7,640 401 \$5,517 0 50 332 \$5,103 99 \$7,640 401 \$5,517 422 \$13,578 40 0 \$50 30 \$28 \$11,012 \$243 \$13,725 \$44 \$12,77 \$12,77 \$15,28 \$14,986 109 \$19,080 228 \$13,725 \$44 \$12,77 \$10 all bet \$5,617 0 \$51 864 \$10,98 \$10,98 \$10,98 \$10,98 \$10,98 \$10,98 \$10,98 \$10,98 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,99 \$10,90 \$10,9										-									
Total Dobt   949   914,936   781   914,635   168   916,835   915,752   244   \$13,88   538   \$14,971   127   \$18,226   243   \$13,725   41   \$12,77     Perkins   491   \$5,617   392   \$5,103   99   \$7,649   0   \$50   535   \$51,033   284   \$13,588   350   \$10,104   0   \$50   \$50   \$50   \$50   \$10,194   76   \$11,022   243   \$13,725   41   \$12,77     May, 2007   Total Dobt   910   \$14,912   766   \$14,936   526   \$51,643   0   \$0   \$37,650   0   \$0   \$0   \$12,77   \$13,77   \$26   \$14,966   109   \$19,080   209   \$13,172   36   \$13,275   \$13,77   \$26   \$14,966   109   \$19,080   0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0 <td></td> <td>\$13,468</td>																			\$13,468
Total Dobt   949   914,936   781   914,635   168   916,835   915,752   244   \$13,88   538   \$14,971   127   \$18,226   243   \$13,725   41   \$12,77     Perkins   491   \$5,617   392   \$5,103   99   \$7,649   0   \$50   535   \$51,033   284   \$13,588   350   \$10,104   0   \$50   \$50   \$50   \$50   \$10,194   76   \$11,022   243   \$13,725   41   \$12,77     May, 2007   Total Dobt   910   \$14,912   766   \$14,936   526   \$51,643   0   \$0   \$37,650   0   \$0   \$0   \$12,77   \$13,77   \$26   \$14,966   109   \$19,080   209   \$13,172   36   \$13,275   \$13,77   \$26   \$14,966   109   \$19,080   0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0   \$0 <td>May 2008</td> <td></td>	May 2008																		
Subsidized Stafford   535   55.865   431   \$5.44   104   \$6.935   0   \$0		949	\$14 936	781	\$14 515	168	\$16 896	665	\$15 512	284	\$13 588	538	\$14 871	127	\$18 226	243	\$13 72	41	\$12 777
Perkins   491   55.617   392   55.103   99   57.649   426   \$10.388   284   \$13.588   350   \$10.194   76   \$11.022   243   \$13.725   441   \$12.77     May, 2007   Total Dobt   910   \$14.917   755   \$11.624   426   \$10.338   284   \$13.578   350   \$10.194   76   \$11.022   243   \$13.725   441   \$12.77     May, 2007   Total Dobt   910   \$14.917   755   \$11.621   675   \$605   256   \$15.664   275   \$13.177   526   \$14.956   0   \$0 </td <td></td> <td>. ,</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													. ,						
Unsubsidized Stafford 710 \$11,638 593 \$11,641 117 \$11,624 426 \$10,338 284 \$13,688 350 \$10,194 76 \$11,002 243 \$13,725 41 \$12,77   May, 2007 765 \$61,439 \$64,439 \$64,439 \$66,443 00 \$51,664 275 \$13,177 526 \$14,945 00 \$7,600 00 \$0 00 \$5 \$13,772 \$10 \$10 \$7,600 200 \$5,643 00 \$5,643 00 \$7,600 00 \$0 00 \$5 \$13,772 316 \$10,474 62 \$10,474 62 \$10,474 62 \$10,474 62 \$10,488 239 \$13,772 36 \$13,271   May, 206 747 \$14,487 747 \$14,591 642 \$14,693 255 \$14,190 306 \$6,770 95 0 \$0 0 \$0 \$0 \$0 \$13,371 310 \$10,474 62 \$10,488 \$13,372 \$13,372 \$13,372 \$10 \$10,474 \$10 \$10			. ,						. ,										
Total Debt   910   \$14,912   7765   \$14,399   \$14,393   \$14,58   \$17,620   \$513,177   526   \$14,956   109   \$19,000   229   \$13,172   36   \$13,172   313   \$13,172   36   \$13,172   36   \$13,172   36   \$13,172   37   \$13,172   319   \$10,476   \$239   \$13,172   36   \$13,172   36   \$13,172   36   \$13,172   \$13,172   \$13,172	Unsubsidized Stafford	710	\$11,638	593		117		426		284	\$13,588	350	\$10,194	76		243	\$13,725	5 41	\$12,777
Total Debt   910   \$14,912   7765   \$14,399   \$14,393   \$14,58   \$17,620   \$513,177   526   \$14,956   109   \$19,000   229   \$13,172   36   \$13,172   313   \$13,172   36   \$13,172   36   \$13,172   36   \$13,172   37   \$13,172   319   \$10,476   \$239   \$13,172   36   \$13,172   36   \$13,172   36   \$13,172   \$13,172   \$13,172	Mav. 2007																		
Perkins   474   \$5,746   374   \$5,746   374   \$5,746   0   \$50   374   \$5,243   100   \$7,630   0   \$0   \$0   \$5   \$13,17   319   \$10,474   \$62   \$10,488   239   \$13,172   36   \$13,21     May, 2006   Total Debt   894   \$14,487   747   \$15,913   642   \$14,603   252   \$14,163   117   \$16,580   222   \$14,309   30   \$13,31     Subsidized Stafford   547   \$5,885   0   \$0   84   \$210   \$0   \$642   \$14,163   117   \$16,580   222   \$14,309   \$0   \$3   \$13,31     Perkins   461   \$5,241   364   \$4,720   97   \$7,199   \$10   \$0   \$0   \$5   \$11,816   \$17,025   \$12,749   \$30   \$10,118   69   \$9,035   222   \$14,309   \$0   \$13,31     Subsidized Stafford   624   \$5,330   \$10,55   \$12,749 <td>Total Debt</td> <td>910</td> <td>\$14,912</td> <td>765</td> <td>\$14,399</td> <td>145</td> <td>\$17,622</td> <td>635</td> <td>\$15,664</td> <td>275</td> <td>\$13,177</td> <td>526</td> <td>\$14,956</td> <td>109</td> <td>\$19,080</td> <td>239</td> <td>\$13,172</td> <td>36</td> <td>\$13,210</td>	Total Debt	910	\$14,912	765	\$14,399	145	\$17,622	635	\$15,664	275	\$13,177	526	\$14,956	109	\$19,080	239	\$13,172	36	\$13,210
Unsubsidized Stafford 656 \$11,608 558 \$11,629 98 \$11,488 381 \$10,476 275 \$13,177 319 \$10,474 62 \$10,488 239 \$13,172 36 \$13,21   May, 2006 Total Debt 894 \$14,487 747 \$14,205 \$65,857 16 92 \$67,716 92 \$67,720 0 \$0 0 \$ \$ 0	Subsidized Stafford	526	\$6,143	439	\$5,843	87	\$7,660	526	\$6,143	0	\$0	439	\$5,843	87	\$7,660	0	\$0	0 0	\$0
May, 2006   Total Debt   894   \$14,487   747   \$15,913   642   \$14,603   252   \$14,163   117   \$16,550   222   \$14,309   30   \$13,31     Subsidized Stafford   547   \$5,085   455   \$5,716   92   \$6,720   547   \$5,685   0   \$0   455   \$5,716   92   \$6,720   0   \$0   0   \$5   \$5,716   92   \$6,720   0   \$0   0   \$5   \$5,716   92   \$6,720   0   \$0   0   \$5   \$5,716   92   \$6,720   0   \$0   0   \$5   \$5,716   92   \$6,720   0   \$0   0   \$5   \$5,716   92   \$6,720   0   \$0   \$5   \$5   \$14,190   308   \$10,118   69   \$9,035   222   \$14,309   30   \$13,33     Total Debt   978   \$13,801   792   \$51,778   624   \$5,309   0   \$0   \$50   \$512,978   0	Perkins	474	\$5,746	374	\$5,243	100	\$7,630	474	\$5,746	0	\$0	374	\$5,243	100	\$7,630	0	\$0	0 0	\$0
Total Debt   984   \$14,487   747   \$14,206   147   \$15,913   642   \$14,403   252   \$14,163   117   \$16,680   222   \$14,309   30   \$13,31     Subsidized Stafford   547   \$5,885   0   \$0   \$50   455   \$5,716   92   \$6,720   0   \$0   0   \$5     Perkins   461   \$5,241   0   \$13,31     Unsubsidized Stafford   624   \$5,320   0   \$0   \$0   \$0   \$0   \$0   \$0   \$14,802   \$15,878   \$0   \$0   \$0   \$0   \$0   \$12,83   \$4,962   \$13,91   \$11,817	Unsubsidized Stafford	656	\$11,608	558	\$11,629	98	\$11,488	381	\$10,476	275	\$13,177	319	\$10,474	62	\$10,488	239	\$13,172	2 36	\$13,210
Subsidized Stafford 547 55885 455 55,716 92 55,720 0 50 92 55,720 0 50 0 50   Perkins 461 \$5,241 364 \$4,720 97 \$7,199 461 \$5,241 0 \$0 364 \$4,720 97 \$7,199 0 \$0 0 \$5   Unsubsidized Stafford 629 \$11,631 \$10,30 \$11,874 99 \$10,30 377 \$9,920 255 \$14,179 308 \$10,118 69 \$20,035 222 \$14,309 30 \$13,31   May. 2005 Total Debt 978 \$13,801 792 \$13,044 186 \$17,025 719 \$14,179 259 \$12,749 568 \$13,165 151 \$17,998 224 \$12,736 35 \$12,82   Subsidized Stafford 624 \$5,029 0 \$0 30 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	May, 2006																		
Perkins 461 \$5,241 364 \$4,720 97 \$7,199 0 \$0 0 \$   Unsubsidized Stafford 629 \$11,631 530 \$11,874 99 \$10,300 377 \$9,920 252 \$14,190 308 \$10,118 69 \$9,035 222 \$14,309 30 \$13,310   May, 2005 Total Debt 97 \$13,817 70,025 719 \$14,179 259 \$12,749 568 \$13,165 151 \$17,998 222 \$14,309 \$0 \$0 \$12,750 501 \$4,962 123 \$6,778 0 \$0 0 \$12,750 333 \$4,225 131 \$7,657 514 \$5,099 0 30 333 \$4,225 131 \$7,657 514 \$5,099 0 333 \$4,225 131 \$7,657 514 \$5,099 0 333 \$4,225 131 \$7,657 0 \$0 0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Total Debt	894	\$14,487	747	\$14,206	147	\$15,913	642	\$14,603	252	\$14,190	525	\$14,163	117	\$16,580	222	\$14,309	30	\$13,310
Unsubsidized Stafford 629 \$11,631 530 \$11,874 99 \$10,330 377 \$9,920 252 \$14,190 308 \$10,118 69 \$9,035 222 \$14,309 30 \$13,31   May, 2005 Total Debt 978 \$13,801 792 \$13,044 186 \$17,025 719 \$14,179 259 \$12,749 568 \$13,165 151 \$17,998 224 \$12,736 35 \$12,820   Subsidized Stafford 624 \$5,320 501 \$4,962 131 \$7,657 0 \$0 0 \$   Unsubsidized Stafford 694 \$10,888 563 \$11,059 131 \$10,152 435 \$9,780 259 \$12,749 339 \$9,951 96 \$9,177 224 \$12,736 35 \$12,820   May, 2004 Total Debt 917 \$13,579 737 \$12,993 180 \$15,978 691 \$13,856 226 \$12,732 536 \$12,958 155 \$16,961 201 \$13,086 25 \$9,88		547	\$5,885		\$5,716		\$6,720	547	\$5,885	0	\$0		\$5,716		\$6,720	0	\$0	0 0	\$0
May, 2005 Total Debt   978   \$13,801   792   \$13,044   186   \$17,025   719   \$14,179   259   \$12,749   568   \$13,165   151   \$17,998   224   \$12,736   35   \$12,82     Subsidized Stafford   624   \$5,320   501   \$4,962   123   \$6,778   624   \$5,320   0   \$12,749   \$39   \$9,951   \$96   \$9,177   \$224   \$12,736   \$35   \$12,82   \$12,853   \$12,85										-						-			
Total Debt   978   \$13,801   792   \$13,044   186   \$17,025   719   \$14,179   259   \$12,749   568   \$13,165   151   \$17,998   224   \$12,736   35   \$12,82     Subsidized Stafford   624   \$5,320   501   \$4,962   123   \$6,778   0   \$0   \$0   \$383   \$4,225   131   \$7,657   514   \$5,099   0   \$0   \$833   \$4,225   131   \$7,657   514   \$5,099   0   \$0   \$80   \$89,951   96   \$9,177   224   \$12,736   0   \$0   \$5     Unsubsidized Stafford   694   \$10,886   \$11,059   131   \$10,152   435   \$9,08   259   \$12,732   \$339   \$9,951   96   \$9,177   224   \$12,736   \$5   \$12,827   \$339   \$9,981   \$9,08   \$9,077   \$24   \$12,736   \$12,826   \$12,732   \$36   \$12,732   \$36   \$12,933   \$14,820   \$12,732   \$36	Unsubsidized Stafford	629	\$11,631	530	\$11,874	99	\$10,330	377	\$9,920	252	\$14,190	308	\$10,118	69	\$9,035	222	\$14,309	30	\$13,310
Subsidized Stafford 624 \$5,320 501 \$4,962 123 \$6,778 0 \$0 \$0 \$1   Perkins 514 \$5,099 383 \$4,225 131 \$7,657 514 \$5,099 0 \$0 \$33 \$4,225 131 \$7,657 0 \$0 \$0 \$33 \$4,225 131 \$7,657 0 \$0 \$0 \$33 \$4,225 131 \$7,657 0 \$0 <td>May, 2005</td> <td></td>	May, 2005																		
Perkins 514 \$5,099 383 \$4,225 131 \$7,657 0 \$0 \$   Unsubsidized Stafford 694 \$10,888 563 \$11,059 131 \$7,657 514 \$5,099 0 \$0 \$0 \$333 \$4,225 131 \$7,657 0 \$0 \$0 \$\$   May, 2004 Total Debt 917 \$13,579 737 \$12,993 180 \$15,978 691 \$13,856 226 \$12,732 536 \$12,958 155 \$16,961 201 \$13,086 25 \$9,88   Subsidized Stafford 621 \$5,351 492 \$4,865 129 \$7,201 621 \$5,351 0 \$0 381 \$4,095 137 \$7,533 0 \$0 0 \$0 <t< td=""><td>Total Debt</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$12,827</td></t<>	Total Debt																		\$12,827
Unsubsidized Stafford 694 \$10,888 563 \$11,059 131 \$10,152 435 \$9,780 259 \$12,749 339 \$99,951 96 \$9,177 224 \$12,736 35 \$12,82   May, 2004 917 \$13,579 737 \$12,993 180 \$15,978 691 \$13,856 226 \$12,732 536 \$12,958 155 \$16,961 201 \$13,086 25 \$9,88   Subsidized Stafford 621 \$5,351 492 \$4,865 129 \$7,201 621 \$5,351 0 0 90 331 \$10,086 25 \$9,88   Perkins 518 \$5,004 381 \$4,095 137 \$7,533 0 0 \$0 381 \$4,095 137 \$7,533 0 \$0 <			. ,																
May, 2004 917 \$13,579 737 \$12,993 180 \$15,978 691 \$13,856 226 \$12,732 536 \$12,958 155 \$16,961 201 \$13,086 25 \$9,88   Subsidized Stafford 621 \$5,351 492 \$4,865 129 \$7,201 0 \$0 \$			. ,							-						-			
Total Debt 917 \$13,579 737 \$12,993 180 \$15,978 691 \$13,856 226 \$12,732 536 \$12,958 155 \$16,961 201 \$13,086 25 \$9,88   Subsidized Stafford 621 \$5,351 492 \$4,865 129 \$7,201 621 \$5,351 0 \$0 492 \$4,865 129 \$7,201 0 \$0	Unsubsidized Statiord	694	\$ IU,888	503	φ11,059	131	φ10,152	435	<b>Ф</b> 9,780	259	<b>φι</b> Ζ,749	339	\$9,951	90	₽9,1 <i>11</i>	224	<b>φ1∠,73</b> t	35	φ12,827
Subsidized Stafford 621 \$5,351 492 \$4,865 129 \$7,201 621 \$5,351 0 \$0 492 \$4,865 129 \$7,201 0 \$0 0 \$0	May, 2004		·····				A /		A		· · · · · ·		·····		<b></b>		<b></b>		
Perkins 518 \$5,004 381 \$4,095 137 \$7,533 518 \$5,004 0 \$0 381 \$4,095 137 \$7,533 0 0 \$0 381 \$4,095 137 \$7,533 0 0 \$0 \$381 \$4,095 137 \$7,533 0 \$0 0 \$\$   Unsubsidized Stafford 623 \$10,493 517 \$10,875 106 \$8,633 397 \$9,219 226 \$12,732 316 \$9,468 81 \$8,247 201 \$13,086 25 \$9,88   May, 2003 Total Debt 869 \$13,291 698 \$12,510 171 \$16,477 678 \$13,573 191 \$12,289 537 \$12,586 141 \$17,331 161 \$12,257 30 \$12,466   Subsidized Stafford 610 \$5,558 491 \$5,238 119 \$6,874 610 \$5,558 0 \$0 491 \$5,238 119 \$6,875 0 \$0 0 \$0 0 \$0 0 \$0 0 \$0 <td></td>																			
Unsubsidized Stafford 623 \$10,493 517 \$10,875 106 \$8,633 397 \$9,219 226 \$12,732 316 \$9,468 81 \$8,247 201 \$13,086 25 \$9,888   May, 2003 Total Debt 869 \$13,291 698 \$12,510 171 \$16,477 678 \$13,573 191 \$12,286 537 \$12,586 141 \$17,331 161 \$12,257 30 \$12,466   Subsidized Stafford 610 \$5,558 491 \$5,238 119 \$6,874 610 \$5,558 0 \$0 491 \$5,238 119 \$6,874 610 \$5,558 0 \$0 491 \$5,238 119 \$6,874 610 \$5,558 0 \$0 491 \$5,238 119 \$6,875 0 \$0 0 \$0 0 \$0 0 \$0 0 \$0 0 \$0 0 \$0 0 \$0 0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0																			
May, 2003   Total Debt   869   \$13,291   698   \$12,510   171   \$16,477   678   \$13,573   191   \$12,289   537   \$12,586   141   \$17,331   161   \$12,257   30   \$12,466     Subsidized Stafford   610   \$5,558   491   \$5,238   119   \$6,874   610   \$5,558   0   \$0   491   \$5,238   119   \$6,874   610   \$5,558   0   \$0   491   \$5,238   119   \$6,874   0   \$5,558   0   \$0   0   \$0   0   \$2     Perkins   476   \$4,707   359   \$3,985   117   \$6,919   476   \$4,707   0   \$0   359   \$3,986   117   \$6,919   0   \$0   \$5			. ,																
Subsidized Stafford   610   \$5,558   491   \$5,238   119   \$6,874   610   \$5,558   0   \$0   491   \$5,238   119   \$6,874   610   \$5,558   0   \$0   491   \$5,238   119   \$6,874   610   \$5,558   0   \$0   491   \$5,238   119   \$6,010   \$5,558   0   \$0   491   \$5,238   119   \$6,010   \$5,558   0   \$0   491   \$5,238   119   \$6,010   \$5,558   0   \$0   491   \$5,238   119   \$6,010   \$5,558   0   \$0 <td></td> <td></td> <td>÷ · · , · · · ·</td> <td>217</td> <td>÷,5.0</td> <td></td> <td><i></i>, 500</td> <td>201</td> <td><i></i></td> <td></td> <td>Ţ,. OL</td> <td>1.0</td> <td>÷:,100</td> <td>51</td> <td>÷-,= ··</td> <td></td> <td>÷ : :,000</td> <td></td> <td>÷:,001</td>			÷ · · , · · · ·	217	÷,5.0		<i></i> , 500	201	<i></i>		Ţ,. OL	1.0	÷:,100	51	÷-,= ··		÷ : :,000		÷:,001
Subsidized Stafford   610   \$5,558   491   \$5,238   119   \$6,874   610   \$5,558   0   \$0   491   \$5,238   119   \$6,875   0   \$0   \$0   \$5,558   0   \$0		000	¢40.004		\$40 F40	474	640 4	070	640 570	404	640.000	507	640 F00		¢47 004	404	640.0		640.404
Perkins 476 \$4,707 359 \$3,985 117 \$6,919 476 \$4,707 0 \$0 359 \$3,986 117 \$6,919 0 \$0 0 \$																			
	Perkins Unsubsidized Stafford	476 586	\$4,707 \$10,101	359 465	\$3,985 \$10,171	117	\$6,919 \$9,834	476 395	\$4,707 \$9,043	0 191	۵۵ \$12,289	359 304	\$3,986 \$9,066	91	\$6,919 \$8,968		\$0 \$12,257		

\* Cumulative Federal Debt is defined as Perkins Loans and Subsidized and Unsubsidized Stafford Loans, \*\* Needy classification assigned if the student had any cumulative Perkins and/or Subsidized Stafford Loan(s).

Cumulative Federal Debt* of Seniors Graduating in May																	
Total NC Resident Out-of-State Needy** Non-Needy Needy** In-State Needy** Out-													ut-of-State	Non-Need	y In-State	Non-Needy	Out-of-State
Number	Average	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average	Number	Average
of	Cumulative	of	Cumulative	of	Cumulative	of	Cumulative	of	Cumulative	of	Cumulative	of	Cumulative	of	Cumulative	of	Cumulative
Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt	Borrowers	Debt

Sources:

For the 2016-2023 aid years: GA SDM Financial Aid Award Extract For the 2011-2015 aid years: Financial Aid SuperStrip Files For the 2003-2010 aid years: GA Unit Record Financial Aid Files

Prepared by Institutional Research, Planning, and Assessment Updated 01Mar2024

## Average Cumulative Federal Loan Indebtedness For May Graduating Seniors\*

Academic Year	% of May Graduates	Dollar Amount
1990-91		\$5,360
1991-92		\$5,770
1992-93		\$6,784
1993-94		\$7,914
1994-95		\$9,406
1995-96		\$10,755
1996-97		\$12,478
1997-98		\$12,525
1998-99		\$11,337
1999-00		\$13,687
2000-01		\$11,156
2001-02		\$12,314
2002-03		\$11,520
2003-04		\$13,579
2004-05		\$13,801
2005-06		\$14,487
2006-07	33.7%	\$14,912
2007-08	31.5%	\$14,936
2008-09	28.8%	\$14,262
2009-10	31.8%	\$14,303
2010-11	33.3%	\$15,350
2011-12	33.6%	\$15,664
2012-13	36.0%	\$15,881
2013-14	38.5%	\$17,044
2014-15	38.9%	\$17,579
2015-16	38.9%	\$18,361
2016-17	38.6%	\$18,797
2017-18	37.8%	\$18,782
2018-19	35.3%	\$16,887
2019-20	33.1%	\$14,888
2020-21	32.4%	\$14,600
2021-22	29.3%	\$14,404
2022-23	24.8%	\$13,705

Cumulative Federal Loan Indebtedness is defined as Perkins Loans and Subsidized and Unsubsidized Stafford Loans. \*Reflects May graduates

Sources: For the 2016-2023 aid years: GA SDM Financial Aid Award Extract For the 2011-2015 aid years: Financial Aid SuperStrip Files For the 2003-2010 aid years: GA Unit Record Financial Aid Files

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## Average Cumulative Federal Loan Indebtedness For May Graduating Seniors UNC - Chapel Hill

Graduation	% of May	Actual Dollars	Constant						
Year	Graduates	Actual Dollars	2023 Dollars						
1990-91		\$5,360	\$11,923						
1991-92		\$5,770	\$12,473						
1992-93		\$6,784	\$14,273						
1993-94		\$7,914	\$16,216						
1994-95		\$9,406	\$18,796						
1995-96		\$10,755	\$20,801						
1996-97		\$12,478	\$23,730						
1997-98		\$12,525	\$23,441						
1998-99		\$11,337	\$20,663						
1999-00		\$13,687	\$24,129						
2000-01		\$11,156	\$19,366						
2001-02		\$12,314	\$20,880						
2002-03		\$11,520	\$19,174						
2003-04		\$13,579	\$21,888						
2004-05		\$13,801	\$21,511						
2005-06		\$14,487	\$22,021						
2006-07	33.7%	\$14,912	\$21,778						
2007-08	31.5%	\$14,936	\$21,793						
2008-09	28.8%	\$14,262	\$20,259						
2009-10	31.8%	\$14,303	\$20,017						
2010-11	33.3%	\$15,350	\$20,865						
2011-12	33.6%	\$15,664	\$20,927						
2012-13	36.0%	\$15,881	\$20,903						
2013-14	38.5%	\$17,044	\$22,265						
2014-15	38.9%	\$17,579	\$22,798						
2015-16	38.9%	\$18,361	\$23,328						
2016-17	38.6%	\$18,797	\$23,389						
2017-18	37.8%	\$18,782	\$22,932						
2018-19	35.3%	\$16,887	\$20,158						
2019-20	33.1%	\$14,888	\$17,533						
2020-21	32.4%	\$14,600	\$16,063						
2021-22	29.3%	\$14,404	\$14,887						
2022-23	24.8%	\$13,705	\$13,705						

### ALL Graduates (not just May graduates)

Graduation	0/ of Creductor		Constant						
Year	% of Graduates	Actual Dollars	2023 Dollars						
1999-00	24%	\$13,687	\$24,129						
2000-01	24%	\$11,156	\$19,366						
2001-02	23%	\$12,314	\$20,880						
2002-03	31%	\$13,291	\$22,121						
2003-04	34%	\$13,579	\$21,888						
2004-05	34%	\$13,801	\$21,511						
2005-06	32%	\$14,487	\$22,021						
2006-07	33.7%	\$14,912	\$21,778						
2007-08	31.5%	\$14,936	\$21,793						
2008-09	28.8%	\$14,262	\$20,259						
2009-10	33.4%	\$14,235	\$19,922						
2010-11	34.5%	\$15,196	\$20,655						
2011-12	34.8%	\$15,734	\$21,021						
2012-13	38.1%	\$16,150	\$21,257						
2013-14	40.2%	\$17,113	\$22,356						
2014-15	40.2%	\$17,719	\$22,980						
2015-16	40.8%	\$18,430	\$23,416						
2016-17	39.4%	\$18,879	\$23,491						
2017-18	39.4%	\$18,668	\$22,793						
2018-19	36.3%	\$17,238	\$20,577						
2019-20	34.5%	\$15,101	\$17,784						
2020-21	33.9%	\$14,742	\$16,220						
2021-22	31.2%	\$14,384	\$14,866						
2022-23	25.9%	\$13,725	\$13,725						

Cumulative Federal Loan Indebtedness is defined as Perkins Loans and Subsidized and Unsubsidized Stafford Loans.

Constant dollars were calculated using the CPI inflation calculator published by the U.S. Bureau of Labor Statistics (http://data.bls.gov/cgi-bin/cpicalc.pl). The calculator uses the average Consumer Price Index for a given calendar year; the figures above use the CPI for the latter year in the graduation year (for example, Dec. 2000 for 1999-2000). The constant 2023 dollars are based on Dec. 2023 values.

Sources: For the 2016-2023 aid years: GA SDM Financial Aid Award Extract For the 2011-2015 aid years: Financial Aid SuperStrip Files For the 2003-2010 aid years: GA Unit Record Financial Aid Files

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#### 2023-2024 COMMON DATA SET (aid year 2022-2023)

Note: These are the graduates and loan types to include and exclude in order to fill out CDS H4 and H5.

Include: \* 2023 undergraduate class: all students who started at your institution as first-time students and received a bachelor's degree between July 1, 2022 and June 30, 2023. \* only loans made to students who borrowed while enrolled at your institution. \* co-signed loans.

Exclude: \* students who transferred in. \* money borrowed at other institutions. \* parent loans \* students who did not graduate or who graduated with another degree or certificate (but no bachelor's degree) \* aid related to the CARES Act or unique to the COVID-19 pandemic.

		Aid Year 22-23	Aid Year 21-22	Aid Year 20-21	Aid Year 19-20	Aid Year 18-19	Aid Year 17-18	Aid Year 16-17	Aid Year 15-16	Aid Year 14-15	Aid Year 13-14	Aid Year 12-13	Aid Year 11-12	Aid Year 10-11	Aid Year 09-10	Aid Year 08-09	Aid Year 07-08	Aid Year 06-07	Aid Year 05-06	Aid Year 04-05	Aid Year 03-04	Aid Year 02-03	Aid Year 01-02
H5a (col 2)	Provide the percentage of the class (defined above) who borrowed at any time through any loan programs (institutional, state, Federal Perkins, Federal Stafford Subsidized and Unsubsidized, private loans that were certified by your institution, etc.; exclude parent loans). Include both Federal Direct Student Loans and Federal Family Education Loans.	27.11%	32.61%	35.04%	35.59%	37.08%	39.95%	40.43%	41.89%	40.74%	40.90%	38.50%	35.4	36.5									
H5b (col 2)	Provide the percentage of the class (defined above) who borrowed at any time through federal loan programs—Federal Perkins, Federal Stafford Subsidized and Unsubsidized. Include both Federal Direct Student Loans and Federal Family Education Loans. NOTE: exclude all institutional, state, private alternative loans and parent loans.	25.92%	31.19%	33.91%	34.54%	36.28%	39.35%	39.40%	40.84%	40.20%	40.20%	38.10%	34.80	34.70	30.80	28.80	31.50	34.00	32.00	34.10	missing	24.00	23.00
H5a (col 3)	Report the average per-undergraduate-borrower cumulative principal borrowed of those in line H4.	\$20,476	\$20,680	\$20,280	\$20,563	\$21,203	\$22,466	\$22,214	\$20,852	\$20,127	\$18,945	\$17,602	16,983	17,525									
H5b (col 3)	Report the average per-undergraduate-borrower cumulative principal borrowed, of those in H4a, through federal loan programsFederal Perkins, Federal Stafford Subsidized and Unsubsidized. Include both Federal Direct Student Loans and Federal Family Education Loans. These are listed in line H4a. NOTE: exclude all institutional, state, private alternative loans and exclude parent loans.	\$13,725	\$14,384	\$14,742	\$15,101	\$17,238	\$18,668	\$18,879	\$18,430	\$17,719	\$17,113	\$16,150	15,734	15,472	16,165	14,262	14,936	14,912	14,487	13,801	missing	11,520	12,314

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