

**Summary of Financial Need Not Met by Financial Aid Awards  
for Enrolled Students in the 2005-06 Academic Year**

FSU

	Undergraduate Students			Graduate Students			All Students		
	In-State Students	Out-Of-State Students	Total In-State & Out-of-State Students	In-State Students	Out-Of-State Students	Total In-State & Out-of-State Students	In-State Students	Out-Of-State Students	Total In-State & Out-of-State Students
<b>Total Average Annual FTE</b>	4,001	406	4,408	673	26	699	4,674	433	5,106
<b>Total Need</b>	\$33,720,686	\$4,451,241	\$38,171,927	\$2,554,517	\$43,155	\$2,597,672	\$36,275,203	\$4,494,396	\$40,769,599
<b>Per FTE</b>	8,428	10954	19381	3,798	1,652	5,450	12225	12605	24831
<b>Need Less Gift Aid</b>	\$10,180,188	\$1,186,630	\$11,366,818	\$544,742	\$11,252	\$555,994	\$10,724,930	\$1,197,882	\$11,922,812
<b>Per FTE</b>	2,544	2,920	5,464	810	431	1,241	3,354	3,351	6,705
<b>Need Less Gift, CWS &amp; Subsidized Loans</b>	\$10,180,188	\$1,186,630	\$11,366,818	\$544,742	\$11,252	\$555,994	\$10,724,930	\$1,197,882	\$11,922,812
<b>Per FTE</b>	2,544	2,920	5,464	810	431	1,241	3,354	3,351	6,705
<b>Need Less Aid From All Sources</b>	\$8,729,181	\$1,174,156	\$9,903,337	\$534,698	\$11,252	\$545,950	\$9,263,879	\$1,185,408	\$10,449,287
<b>Per FTE</b>	2,182	2,889	5,071	795	431	1,226	2,977	3,320	6,297
<b>Total Unduplicated Headcount</b>	5,212	409	5,621	1,274	36	1,310	6,486	445	6,931
<b>Number of Students With Need</b>	3,708	285	3,993	326	4	330	4,034	289	4,323
<b>% of Students With Need</b>	71.1	69.7	71.0	25.6	11.1	25.2	62.2	64.9	62.4
<b>Number of Students With Need After Gift Aid</b>	2,891	195	3,086	216	3	219	3,107	198	3,305
<b>% of Students With Need After Gift Aid</b>	55.5	47.7	54.9	17.0	8.3	16.7	47.9	44.5	47.7
<b>Number of Students With Need After Gift, CWS, &amp; Subsidized Loans</b>	2,891	195	3,086	216	3	219	3,107	198	3,305
<b>% of Students With Need After Gift, CWS, &amp; Subsidized Loans</b>	55.5	47.7	54.9	17.0	8.3	16.7	47.9	44.5	47.7
<b>Number of Students With Need After Aid From All Sources</b>	2,664	193	2,857	215	3	218	2,879	196	3,075
<b>% of Students With Need After Aid From All Sources</b>	51.1	47.2	50.8	16.9	8.3	16.6	44.4	44.0	44.4

*For this report, need calculated for the academic year is reduced to represent the number of semesters attend*

**Financial Aid Program Expenditure by Level and Residency  
for Enrolled Students in the 2005-06 Academic Year**

FSU

	Undergraduate			Graduate & First Prof			Total		
	In-State Students	Out-of-State Students	All Students	In-State Students	Out-of-State Students	All Students	In-State Students	Out-of-State Students	All Students
<b>FA Federal Pell Grant</b>	\$7,956,423	\$831,544	\$8,787,967	\$2,025	.	\$2,025	\$7,958,448	\$831,544	\$8,789,992
<b>FB Federal Supplemental Educational Opportunity Grant (SEOG)</b>	\$635,859	\$181,418	\$817,277	.	.	.	\$635,859	\$181,418	\$817,277
<b>FC Federal Work Study (FWS)</b>	\$212,543	\$47,800	\$260,343	\$4,500	.	\$4,500	\$217,043	\$47,800	\$264,843
<b>FD Federal Perkins Loan</b>	\$109,611	\$347,636	\$457,247	.	\$2,000	\$2,000	\$109,611	\$349,636	\$459,247
<b>FI Federal Ford Direct Loan Program (FDLP)-Subsidized Stafford</b>	\$7,544,773	\$985,300	\$8,530,073	\$1,263,124	\$60,695	\$1,323,819	\$8,807,897	\$1,045,995	\$9,853,892
<b>FJ FDLP-Unsubsidized Stafford</b>	\$4,381,326	\$563,452	\$4,944,778	\$1,065,140	\$51,481	\$1,116,621	\$5,446,466	\$614,933	\$6,061,399
<b>FK FDLP-PLUS</b>	\$1,430,047	\$717,116	\$2,147,163	.	.	.	\$1,430,047	\$717,116	\$2,147,163
<b>FN Federal Veteran Educational Benefits</b>	\$1,427,737	\$225,121	\$1,652,858	\$53,107	.	\$53,107	\$1,480,844	\$225,121	\$1,705,965
<b>FO ROTC</b>	\$26,613	\$19,743	\$46,356	.	.	.	\$26,613	\$19,743	\$46,356
<b>FP Bureau of Indian Affairs (BIA) Scholarship</b>	\$11,670	.	\$11,670	.	.	.	\$11,670	.	\$11,670
<b>FT DC Tuition Assistance Grant (TAG)</b>	.	\$483,493	\$483,493	.	.	.	.	\$483,493	\$483,493
<b>IA Athletic Grant-In-Aid</b>	\$174,195	\$263,314	\$437,509	\$2,000	.	\$2,000	\$176,195	\$263,314	\$439,509
<b>IC Institutional grant/scholarship (non-need based)</b>	\$617,744	\$47,966	\$665,710	\$3,300	.	\$3,300	\$621,044	\$47,966	\$669,010
<b>IF Need Based Campus Initiated Tuition Increase Grants</b>	\$208,110	\$172,767	\$380,877	\$1,295	.	\$1,295	\$209,405	\$172,767	\$382,172
<b>IJ Institutionally-Funded Tuition Waivers</b>	\$1,314	.	\$1,314	\$1,896	.	\$1,896	\$3,210	.	\$3,210
<b>OA Externally Administered Private Grant/Scholarship (Non-Athletic)</b>	\$315,692	\$84,315	\$400,007	\$4,700	.	\$4,700	\$320,392	\$84,315	\$404,707
<b>OC Other Non-Federal, Non-NC Scholarship/Loan (forgivable loan)</b>	\$52,000	\$3,700	\$55,700	.	.	.	\$52,000	\$3,700	\$55,700
<b>S9 Other North Carolina scholarship or grant</b>	\$32,358	\$18,358	\$50,716	\$10,000	.	\$10,000	\$42,358	\$18,358	\$60,716
<b>SA NC Student Incentive Grant (NCSIG-Include state match)</b>	\$155,402	\$4,374	\$159,776	\$700	.	\$700	\$156,102	\$4,374	\$160,476
<b>SB UNC Campus Scholarship Program</b>	\$93,650	.	\$93,650	.	.	.	\$93,650	.	\$93,650
<b>SK NC Division of Vocational Rehabilitation</b>	\$51,598	\$5,973	\$57,571	\$4,211	.	\$4,211	\$55,809	\$5,973	\$61,782
<b>SN NC Veterans Scholarship</b>	\$109,331	\$4,947	\$114,278	.	.	.	\$109,331	\$4,947	\$114,278
<b>SO Nurse Education Scholarship/Loan Program (forgivable loan)</b>	\$3,250	.	\$3,250	.	.	.	\$3,250	.	\$3,250
<b>SR Prospective Teacher Scholarship Loan (forgivable loan)</b>	\$10,850	.	\$10,850	.	.	.	\$10,850	.	\$10,850
<b>ST UNC Need Based Grant</b>	\$1,636,000	\$44,126	\$1,680,126	\$902	.	\$902	\$1,636,902	\$44,126	\$1,681,028
<b>SW Graduate Assistant Tuition Award Benefit (includes in-state and out-of-state portion)</b>	.	.	.	\$13,551	.	\$13,551	\$13,551	.	\$13,551
<b>Total</b>	\$27,198,096	\$5,052,463	\$32,250,559	\$2,430,451	\$114,176	\$2,544,627	\$29,628,547	\$5,166,639	\$34,795,186

**Financial Aid Program Expenditure by Level and Residency  
for Enrolled Students in the 2005-06 Academic Year  
Including 2006 Summer School**

FSU

	Undergraduate			Graduate & First Prof			Total		
	In-State Students	Out-of-State Students	All Students	In-State Students	Out-of-State Students	All Students	In-State Students	Out-of-State Students	All Students
<b>F7 Other federal loan</b>	\$763	.	\$763	\$3,500	.	\$3,500	\$4,263	.	\$4,263
<b>FA Federal Pell Grant</b>	\$8,032,782	\$836,393	\$8,869,175	\$2,025	.	\$2,025	\$8,034,807	\$836,393	\$8,871,200
<b>FB Federal Supplemental Educational Opportunity Grant (SEOG)</b>	\$637,159	\$181,543	\$818,702	.	.	.	\$637,159	\$181,543	\$818,702
<b>FC Federal Work Study (FWS)</b>	\$250,877	\$51,082	\$301,959	\$5,250	.	\$5,250	\$256,127	\$51,082	\$307,209
<b>FD Federal Perkins Loan</b>	\$109,611	\$347,636	\$457,247	.	\$2,000	\$2,000	\$109,611	\$349,636	\$459,247
<b>FE Federal Family Education Loan Program (FFELP)-Subsidized Stafford</b>	\$596,411	\$60,501	\$656,912	\$113,883	.	\$113,883	\$710,294	\$60,501	\$770,795
<b>FF FFELP-Unsubsidized Stafford</b>	\$310,165	\$37,589	\$347,754	\$91,828	.	\$91,828	\$401,993	\$37,589	\$439,582
<b>FG FFELP-PLUS</b>	\$7,719	.	\$7,719	.	.	.	\$7,719	.	\$7,719
<b>FI Federal Ford Direct Loan Program (FDLP)-Subsidized Stafford</b>	\$8,673,775	\$1,060,287	\$9,734,062	\$1,573,561	\$68,344	\$1,641,905	\$10,247,336	\$1,128,631	\$11,375,967
<b>FJ FDLP-Unsubsidized Stafford</b>	\$5,214,574	\$605,220	\$5,819,794	\$1,327,915	\$55,145	\$1,383,060	\$6,542,489	\$660,365	\$7,202,854
<b>FK FDLP-PLUS</b>	\$1,661,240	\$753,049	\$2,414,289	.	.	.	\$1,661,240	\$753,049	\$2,414,289
<b>FN Federal Veteran Educational Benefits</b>	\$1,437,881	\$227,229	\$1,665,110	\$53,107	.	\$53,107	\$1,490,988	\$227,229	\$1,718,217
<b>FO ROTC</b>	\$26,613	\$19,743	\$46,356	.	.	.	\$26,613	\$19,743	\$46,356
<b>FP Bureau of Indian Affairs (BIA) Scholarship</b>	\$12,300	.	\$12,300	.	.	.	\$12,300	.	\$12,300
<b>FT DC Tuition Assistance Grant (TAG)</b>	.	\$488,567	\$488,567	.	.	.	.	\$488,567	\$488,567
<b>IA Athletic Grant-In-Aid</b>	\$174,195	\$263,314	\$437,509	\$2,000	.	\$2,000	\$176,195	\$263,314	\$439,509
<b>IC Institutional grant/scholarship (non-need based)</b>	\$624,907	\$48,366	\$673,273	\$3,660	.	\$3,660	\$628,567	\$48,366	\$676,933
<b>IF Need Based Campus Initiated Tuition Increase Grants</b>	\$246,454	\$179,167	\$425,621	\$1,295	.	\$1,295	\$247,749	\$179,167	\$426,916
<b>IJ Institutionally-Funded Tuition Waivers</b>	\$2,394	.	\$2,394	\$2,538	.	\$2,538	\$4,932	.	\$4,932
<b>OA Externally Administered Private Grant/Scholarship (Non-Athletic)</b>	\$325,880	\$84,315	\$410,195	\$4,700	.	\$4,700	\$330,580	\$84,315	\$414,895
<b>OC Other Non-Federal, Non-NC Scholarship/Loan (forgivable loan)</b>	\$52,000	\$3,700	\$55,700	.	.	.	\$52,000	\$3,700	\$55,700
<b>S9 Other North Carolina scholarship or grant</b>	\$46,687	\$21,674	\$68,361	\$10,000	.	\$10,000	\$56,687	\$21,674	\$78,361
<b>SA NC Student Incentive Grant (NCSIG-Include state match)</b>	\$157,267	\$4,899	\$162,166	\$700	.	\$700	\$157,967	\$4,899	\$162,866
<b>SB UNC Campus Scholarship Program</b>	\$93,650	.	\$93,650	.	.	.	\$93,650	.	\$93,650
<b>SK NC Division of Vocational Rehabilitation</b>	\$51,598	\$5,973	\$57,571	\$4,211	.	\$4,211	\$55,809	\$5,973	\$61,782
<b>SN NC Veterans Scholarship</b>	\$123,324	\$5,633	\$128,957	.	.	.	\$123,324	\$5,633	\$128,957
<b>SO Nurse Education Scholarship/Loan Program (forgivable loan)</b>	\$3,250	.	\$3,250	.	.	.	\$3,250	.	\$3,250
<b>SR Prospective Teacher Scholarship Loan (forgivable loan)</b>	\$14,050	.	\$14,050	.	.	.	\$14,050	.	\$14,050
<b>ST UNC Need Based Grant</b>	\$1,687,977	\$47,557	\$1,735,534	\$902	.	\$902	\$1,688,879	\$47,557	\$1,736,436
<b>SW Graduate Assistant Tuition Award Benefit (includes in-state and out-of-state portion)</b>	.	.	.	\$13,551	.	\$13,551	\$13,551	.	\$13,551
<b>Total</b>	\$30,575,503	\$5,333,437	\$35,908,940	\$3,214,626	\$125,489	\$3,340,115	\$33,790,129	\$5,458,926	\$39,249,055

**7 Student Aid Expenditures by Program, 2005-06**  
**Fayetteville State University**

Source of Aid	In-State		Out-of-State		All Students	
	Number of Recipients	Dollar Amount	Number of Recipients	Dollar Amount	Number of Recipients	Dollar Amount
<b>Part A. Undergraduate Students</b>						
<b>Section I. Grants and Scholarships</b>						
<b>Total Sect.I Grants &amp; Scholarships (unduplicated # of students)</b>	<b>3,277</b>	<b>\$13,408,001</b>	<b>360</b>	<b>\$1,726,896</b>	<b>3,637</b>	<b>\$15,134,897</b>
FA Federal Pell Grant	2,798	\$8,032,782	301	\$836,393	3,099	\$8,869,175
FB Federal Supplemental Educational Oppo	1,277	\$637,159	154	\$181,543	1,431	\$818,702
FN Federal Veteran Educational Benefits	207	\$1,437,881	29	\$227,229	236	\$1,665,110
FP Bureau of Indian Affairs (BIA) Schola	10	\$12,300	.	.	10	\$12,300
IA Athletic Grant-In-Aid	67	\$174,195	33	\$263,314	100	\$437,509
IC Institutional grant/scholarship (non-	948	\$624,907	80	\$48,366	1,028	\$673,273
IJ Institutionally-Funded Tuition Waiver	10	\$2,394	.	.	10	\$2,394
OA Externally Administered Private Grant	194	\$325,880	48	\$84,315	242	\$410,195
S9 Other North Carolina scholarship or g	21	\$46,687	6	\$21,674	27	\$68,361
SA NC Student Incentive Grant (NCSIG-Inc	235	\$157,267	9	\$4,899	244	\$162,166
SB UNC Campus Scholarship Program	60	\$93,650	.	.	60	\$93,650
SK NC Division of Vocational Rehabilitat	26	\$51,598	3	\$5,973	29	\$57,571
SN NC Veterans Scholarship	37	\$123,324	2	\$5,633	39	\$128,957
ST UNC Need Based Grant	1,365	\$1,687,977	38	\$47,557	1,403	\$1,735,534
<b>Section II. Scholarship/Loans (loan repayable by service)</b>						
<b>Total Sect.II Scholarship/Loans (unduplicated # of students)</b>	<b>27</b>	<b>\$95,913</b>	<b>4</b>	<b>\$23,443</b>	<b>31</b>	<b>\$119,356</b>
FO ROTC	12	\$26,613	3	\$19,743	15	\$46,356
OC Other Non-Federal, Non-NC Scholarship	8	\$52,000	1	\$3,700	9	\$55,700
SO Nurse Education Scholarship/Loan Prog	2	\$3,250	.	.	2	\$3,250
SR Prospective Teacher Scholarship Loan	5	\$14,050	.	.	5	\$14,050
<b>Section III. Loans</b>						
<b>Total Sect.III Loans (unduplicated # of students)</b>	<b>2,112</b>	<b>\$7,900,483</b>	<b>307</b>	<b>\$1,803,995</b>	<b>2,419</b>	<b>\$9,704,478</b>
F7 Other federal loan	1	\$763	.	.	1	\$763
FD Federal Perkins Loan	43	\$109,611	115	\$347,636	158	\$457,247
FE Federal Family Education Loan Program	375	\$596,411	31	\$60,501	406	\$656,912
FF FFELP-Unsubsidized Stafford	243	\$310,165	26	\$37,589	269	\$347,754
FG FFELP-PLUS	4	\$7,719	.	.	4	\$7,719
FJ FDLP-Unsubsidized Stafford	1,697	\$5,214,574	191	\$605,220	1,888	\$5,819,794
FK FDLP-PLUS	360	\$1,661,240	87	\$753,049	447	\$2,414,289
<b>Section IV. Employment</b>						
<b>Total Sect.IV Employment (unduplicated # of students)</b>	<b>174</b>	<b>\$250,877</b>	<b>33</b>	<b>\$51,082</b>	<b>207</b>	<b>\$301,959</b>
FC Federal Work Study (FWS)	174	\$250,877	33	\$51,082	207	\$301,959
<b>Section V. Total All Categories (Sect.I-IV)(undup. # of students)</b>						
<b>Total Sect. V All Categories (Sect.I-IV)(undup. # of students)</b>	<b>936</b>	<b>\$21,655,274</b>	<b>99</b>	<b>\$3,605,416</b>	<b>1,035</b>	<b>\$25,260,690</b>
<b>Section VI. Other Aid</b>						
<b>Total Sect.VI Other Miscellaneous Programs (unduplicated # of students)</b>	<b>2,894</b>	<b>\$8,920,229</b>	<b>363</b>	<b>\$1,728,021</b>	<b>3,257</b>	<b>\$10,648,250</b>
FI Federal Ford Direct Loan Program (FDL	2,835	\$8,673,775	331	\$1,060,287	3,166	\$9,734,062
FT DC Tuition Assistance Grant (TAG)	.	.	50	\$488,567	50	\$488,567
IF Need Based Campus Initiated Tuition I	292	\$246,454	86	\$179,167	378	\$425,621

*Student Aid Expenditures by Program, 2005-06*  
*Fayetteville State University*

Source of Aid	In-State		Out-of-State		All Students	
	Number of Recipients	Dollar Amount	Number of Recipients	Dollar Amount	Number of Recipients	Dollar Amount
<b>Part B. Graduate Students</b>						
<b>Section I. Grants and Scholarships</b>						
<b>Total Sect.I Grants &amp; Scholarships (unduplicated # of students)</b>	<b>35</b>	<b>\$97,394</b>	<b>.</b>	<b>.</b>	<b>35</b>	<b>\$97,394</b>
FA Federal Pell Grant	1	\$2,025	.	.	1	\$2,025
FN Federal Veteran Educational Benefits	8	\$53,107	.	.	8	\$53,107
IA Athletic Grant-In-Aid	1	\$2,000	.	.	1	\$2,000
IC Institutional grant/scholarship (non-	8	\$3,660	.	.	8	\$3,660
IJ Institutionally-Funded Tuition Waiver	5	\$2,538	.	.	5	\$2,538
OA Externally Administered Private Grant	3	\$4,700	.	.	3	\$4,700
S9 Other North Carolina scholarship or g	1	\$10,000	.	.	1	\$10,000
SA NC Student Incentive Grant (NCSIG-Inc	1	\$700	.	.	1	\$700
SK NC Division of Vocational Rehabilitat	2	\$4,211	.	.	2	\$4,211
ST UNC Need Based Grant	1	\$902	.	.	1	\$902
SW Graduate Assistant Tuition Award Bene	10	\$13,551	.	.	10	\$13,551
<b>Section III. Loans</b>						
<b>Total Sect.III Loans (unduplicated # of students)</b>	<b>299</b>	<b>\$1,537,126</b>	<b>9</b>	<b>\$57,145</b>	<b>308</b>	<b>\$1,594,271</b>
F7 Other federal loan	1	\$3,500	.	.	1	\$3,500
FD Federal Perkins Loan	.	.	1	\$2,000	1	\$2,000
FE Federal Family Education Loan Program	49	\$113,883	.	.	49	\$113,883
FF FFELP-Unsubsidized Stafford	47	\$91,828	.	.	47	\$91,828
FJ FDLP-Unsubsidized Stafford	287	\$1,327,915	9	\$55,145	296	\$1,383,060
<b>Section IV. Employment</b>						
<b>Total Sect.IV Employment (unduplicated # of students)</b>	<b>2</b>	<b>\$5,250</b>	<b>.</b>	<b>.</b>	<b>2</b>	<b>\$5,250</b>
FC Federal Work Study (FWS)	2	\$5,250	.	.	2	\$5,250
<b>Section V. Total All Categories (Sect.I-IV)(undup. # of students)</b>						
<b>Total Sect. V All Categories (Sect.I-IV)(undup. # of students)</b>	<b>52</b>	<b>\$1,639,770</b>	<b>2</b>	<b>\$57,145</b>	<b>54</b>	<b>\$1,696,915</b>
<b>Section VI. Other Aid</b>						
<b>Total Sect.VI Other Miscellaneous Programs (unduplicated # of students)</b>	<b>302</b>	<b>\$1,574,856</b>	<b>10</b>	<b>\$68,344</b>	<b>312</b>	<b>\$1,643,200</b>
FI Federal Ford Direct Loan Program (FDL	301	\$1,573,561	10	\$68,344	311	\$1,641,905
IF Need Based Campus Initiated Tuition I	2	\$1,295	.	.	2	\$1,295

**Measures of Financial Need for In-State Undergraduate Degree-Seeking Students:  
For the 2005-06 Academic Year**

	FSU
In-State Undergrads	5,102
Number With Need	3,706
Pct With Need	72.6
Total Dollars of Need	33,692,833
Number With Unmet Need	2,938
Pct With Unmet Need	57.6
Total Dollars of Unmet Need	10,857,644
Number With Subsidized Loans	0
Pct With Subsidized Loans	0.0
Average Amount/ Year: Subsidized Loans	.
Number With Unsubsidized Loans	0
Pct With Unsubsidized Loans	0.0
Average Amount/ Year: Unsubsidized Loans	.
Number With Any Loans	0
Pct With Any Loans	0.0
Average Amount/ Year: All Loans	.

*Definitions: The Academic Year includes fall (winter at NCSA) and spring terms. It excludes all summer terms. "Need" in this report is the calculated need using the Federal Methodology adjusted to reflect the number of semesters that a student was actually enrolled as an in-state undergraduate. "Unmet Need" is that portion of Need that exceeds gift aid (Scholarships and Grants). All percentages are the percent of the unduplicated headcount of the in-state undergraduates shown in the first column. Average loan amounts are calculated for those with loans (excluding PLUS loans), not for all in-state undergraduates.*

**Financial Aid Program Expenditure for  
Enrolled Students in the 2005-06 Academic Year  
Plus 2006 Summer School  
Comparison between amounts reported via Financial Aid File (FAF)  
and amounts reported by SEAA**

FSU	FAF	SEAA	Dollar	
	Dollars	Dollars	Difference	Percent
SA NC Student Incentive Grant (NCSIG-Include state mat	160,476	164,150	-3,674	-2.2
SB UNC Campus Scholarship Program	93,650	0	93,650	100.0
SC NCSSM Tuition Grant for UNC	0	0	0	.
SD Teaching Assistant Scholarship Fund	0	0	0	.
SP Nurse Scholars Program (forgivable loan)	0	8,750	-8,750	-100.0
ST UNC Need Based Grant	1,681,028	1,785,135	-104,107	-5.8
<b>Total</b>	<b>1,935,154</b>	<b>1,958,035</b>	<b>-22,881</b>	<b>-1.2</b>

*Definitions: The Academic Year includes fall (winter at NCSA) and spring terms. It excludes all summer terms. "Need" in this report is the calculated need using the Federal Methodology adjusted to reflect the number of semesters that a student was actually enrolled as an in-state undergraduate. "Unmet Need" is that portion of Need that exceeds gift aid (Scholarships and Grants). All percentages are the percent of the unduplicated headcount of the in-state undergraduates shown in the first column. Average loan amounts are calculated for those with loans (excluding PLUS loans), not for all in-state undergraduates.*