

**University of Missouri System  
Undergraduate Financial Aid Summary Report  
FY2009-FY2013**

(Non-Resident Undergraduate Students)

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need. In FY09, 695 parents borrowed an average \$13,600 to meet their child's education expenses. Five years later, 1,135 parents borrowed approximately \$18,113 to cover these expenses. System-wide, the amount of PLUS loans distributed to non-resident undergraduates increased from \$9.5 million in FY09 to \$20.6 million in FY13 (Table 1.4).

Students with incomes less than \$40,000 tend to have the highest amount of financial need and receive larger total financial aid awards than higher income students. However, lower income students continue to have the largest amount of unmet financial need (Figure 1.4).

The unmet financial need of non-resident students increased in all income levels over the past five years (Figure 1.5).

## The contextual basis of financial aid distribution

Roughly 30% of non-resident undergraduates attending the University of Missouri pay the entire cost of attendance out-of-pocket. The majority of non-resident students receive some type of financial assistance to attend the University in the form of grants, scholarships, work study or loans. In addition, financial assistance comes from a wide variety of sources including the state and federal governments, profit and non-profit organizations, and the University (institutional gift aid). In addition, a significant amount of financial aid that is distributed is based on financial need (i.e. it is documented that the student's family cannot afford the entire cost of attendance). A student must complete a Free Application for Federal Student Aid (FAFSA) in order to determine the extent of financial need and the type and amount of aid based on need that can be awarded.

Many of the tables and figures throughout this report reference terms such as budgeted cost of attendance, financial need, grant aid, and unmet need. Assuming that a student has completed a FAFSA, Figure A.1 is provided to give an overview of how a student's financial aid package is determined.

\$35,013	Budgeted Cost of Attendance	includes tuition & required fees, books, and living expenses
(5,186)	Less: Expected Family Contribution	
29,827		



## Section I

### System-wide Financial Aid Trends of Full-Time, Degree-Seeking Non-Resident Undergraduates from FY09 to FY13

**PLEASE NOTE:** The findings below highlight system-wide trends at the University of Missouri.

#### **1. How many non-resident students received aid and what type of aid was received?**

The total number of full-time, degree-seeking non-resident undergraduates steadily increased over the past five years from 5,014 to 7,639, an increase of over 52%. With this increase in enrollment, there has been an 84.2% increase in the number with financial need from 1,650 in FY09 to 3,040 in FY13 (Figure 1.1).

#### **2. Has grant aid kept pace with increases in tuition and required fees?**

Over the past five years tuition and required fees increased 17.3% and(n)]TJ 0 Tc 3(.e

income between \$20,000 and \$40,000. With the exception of students with family income between \$60K to \$80K, grant aid continues to cover a smaller percentage of the tuition and required fees (Table 1.2).

**6. How has the number of non-resident aid recipients with need changed by income level?**

Over the past five years the University experienced an increase in the number of non-resident undergraduate students that required financial assistance at all income levels (Figure 1.3).

**7. How do financial aid packages vary by income level?**

By income level, there is a difference in the structure of the financial aid packages and the way that financial need is met. For example, loans cover a larger percent cost of attendance for lower income non-resident students than higher income students. Also, even though lower-income students receive the most grant aid, and take out the most loans, they continue to have the largest amount of unmet financial need (Figure 1.4 and Table 1.3).

**8. For non-resident students that have need, what is the average amount of unmet financial need?**

Over the past five years, unmet financial need increased for non-resident students with need in all income levels. In FY13 the average amount of unmet financial need ranged from \$3,666 for students with family income greater than \$100K to \$16,253 for students with family income less than \$20K.

**9. Can families afford to pay the expected family contribution?**

On average, nearly all families borrow a portion of the amount that it is expected to pay out-of-pocket (i.e. the expected family contribution). However, families with higher incomes borrow a larger percentage of what they are expected to pay. For example, in FY13 students with family income greater than \$100K borrowed approximately 23% of the expected family contribution (Table 1.5).

	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	857	885	931	1,009	1,200	343	40.0%
Grant aid, no FAFSA	<u>1,046</u>	<u>995</u>	<u>1,008</u>	<u>1,019</u>	<u>1,171</u>	<u>125</u>	12.0%
Aid recipients with no need	1,903	1,880	1,939	2,028	2,371		1,939





**Table 1.1**

**Average Institutional Grant Awards Distributed to Non-Resident, Full-time, Degree-Seeking Undergraduates at the University of Missouri System, FY09 - FY13**

Students with Need	FY09		FY10		FY11		FY12		FY13	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Need*	504	\$2,978	575	\$2,626	536	\$3,054	650	\$3,249	616	\$3,726
Merit	997	\$5,760	1,202	\$5,910	1,415	\$5,568	1,570	\$5,398	1,864	\$5,124
Other**	165	\$6,727	202	\$7,212	220	\$6,825	204	\$6,792	229	\$7,003
<b>Total</b>	<b>1,666</b>	<b>\$5,014</b>	<b>1,979</b>	<b>\$5,088</b>	<b>2,171</b>	<b>\$5,075</b>	<b>2,424</b>	<b>\$4,939</b>	<b>2,709</b>	<b>\$4,965</b>

Students without Need	FY09		FY10		FY11		FY12		FY13	
	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Type of Award Merit	1,386	\$4,939	1,311	\$5,095	1,365	\$5,049	1,451	\$4,645	1,697	\$4,621
Other**	306	\$6,741	314	\$7,235	273	\$7,339	271	\$8,147	312	\$8,013
<b>Total</b>	<b>1,692</b>	<b>\$5,265</b>	<b>1,625</b>	<b>\$5,508</b>	<b>1,638</b>	<b>\$5,431</b>	<b>1,722</b>	<b>\$5,196</b>	<b>2,009</b>	<b>\$5,148</b>

\*Institutional grant aid awarded to students with need includes both need and merit-based aid.

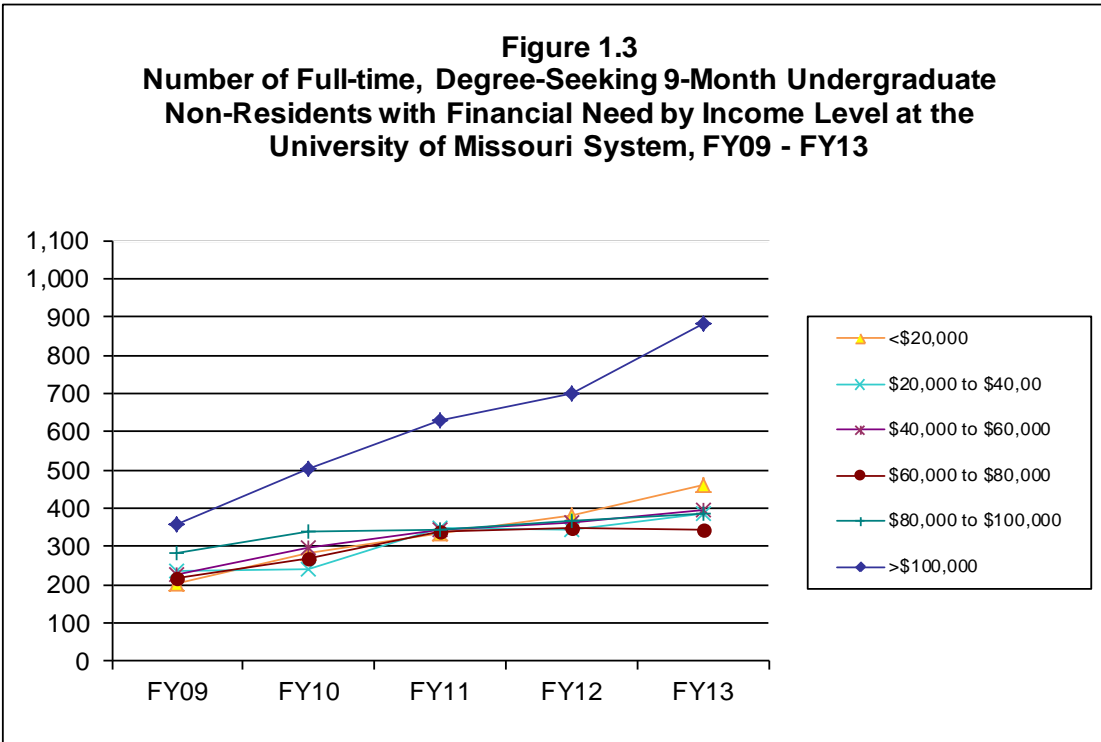
\*\*Includes athletic aid and tuition waivers.

Source: UIDS, PeopleSoft

IR&PLCB 12/13

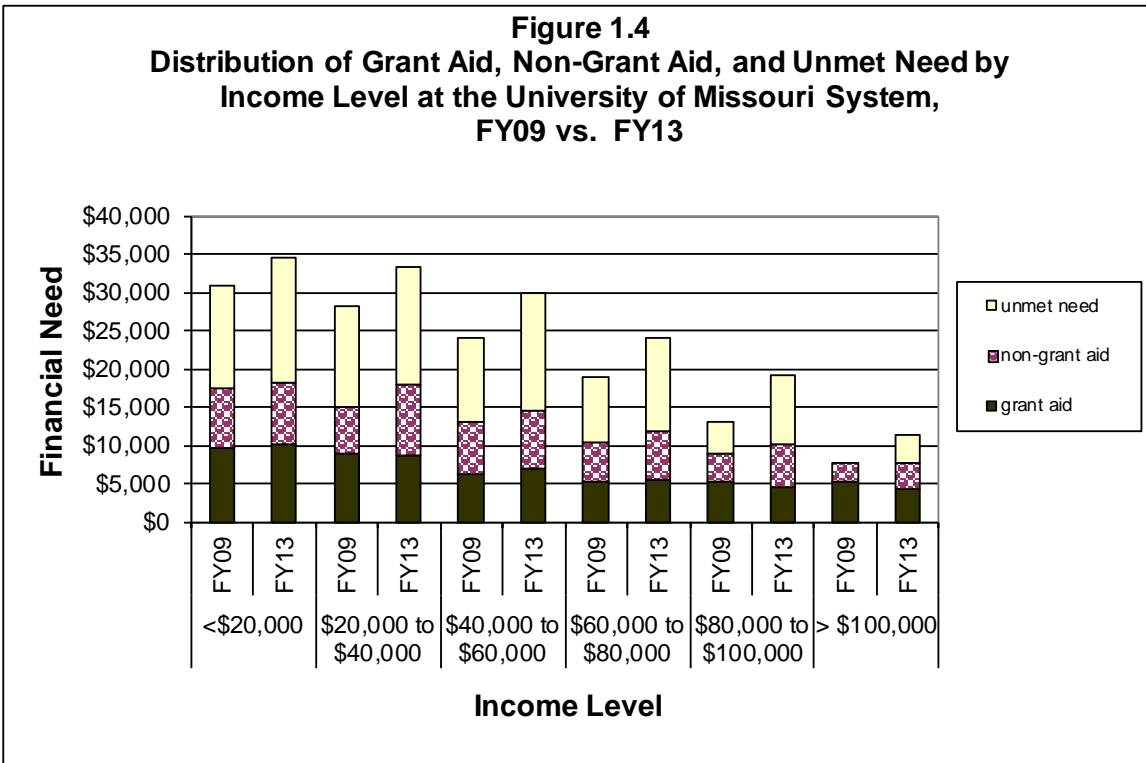


**Figure 1.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate Non-Residents with Financial Need by Income Level at the University of Missouri System, FY09 - FY13**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/13

**Figure 1.4**  
**Distribution of Grant Aid, Non-Grant Aid, and Unmet Need by Income Level at the University of Missouri System, FY09 vs. FY13**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/13







## **Section II**

### **Campus-Level Financial Aid Trends of Full-Time, Degree-Seeking Non-Resident Undergraduates from FY09 to FY13**

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	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	645	733	768	885	1,039	394	61.1%
Grant aid, no FAFSA	<u>684</u>	<u>655</u>	<u>676</u>	<u>720</u>	<u>772</u>	<u>88</u>	12.9%
Aid recipients with no need	1,329	1,388	1,444	1,605	1,811	482	36.3%
Aid recipients with need*	1,045	1,322	1,667	1,952	2,234	1,189	113.8%
Full pay / No aid	<u>1,140</u>	<u>1,222</u>	<u>1,446</u>	<u>1,504</u>	<u>1,764</u>	<u>624</u>	54.7%
Total of all full-time, Degree-Seeking Non-Res	<u>3,154</u>	3,932	4,557	5,061	5,809	2,295	65.3%

\* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.

Source: UIDS, EMSAS, and PeopleSoft  
IR&P/LCB 12/13

**Figure 2.2**  
**Tuition and Required Fees vs. 9-Month Cost of Attendance and Grant Aid for**  
**Full-time Undergraduate Non-Residents at the**  
**University of Missouri**



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$30,379	\$30,552	\$31,861	\$33,579	\$34,577	\$4,198	13.8%
Tuition & Required Fees	\$19,558	\$19,592	\$20,516	\$21,784	\$23,366	\$3,808	19.5%
Average Grant Aid	\$4,147	\$4,378	\$4,275	\$4,235	\$4,130	-\$17	-0.4%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
 IR&P/LCB 12/13

**Table 2.1**

Students with Need

Type of Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award	# of Awards	Average Award
Need	403	\$3,294	491	\$2,862	453	\$3,344	570	\$3,492	504	\$4,171
Merit	565	\$3,792	702	\$3,708	860	\$3,537	1,051	\$3,444	1,266	\$3,188
Other**	57	\$5,078	82	\$6,909	83	\$5,267	81	\$6,315	103	\$6,501
Total	1,025	\$3,923	1,275	\$3,923	1,396	\$3,923	1,702	\$3,923	1,873	\$3,923







**Table 2.5**

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13		
<b>Total Enrolled for 9 months (N)</b>	113	165	196	245	320						207	183%		
Cost of Attendance	\$30,555	\$30,283	\$31,935	\$34,043	\$34,798						\$4,243	14%		
Less Expected Family Contribution*	<u>695</u>	<u>591</u>	<u>683</u>	<u>440</u>	<u>362</u>	2%	2%	2%	1%	1%	-333	-48%		
Financial Need	29,860	29,692	31,252	33,603	34,435	98%	98%	98%	99%	99%	4,575	15%		
Less Grant Aid	8,215	9,146	9,492	8,537	8,958	27%	30%	30%	25%	26%	743	9%		
Unmet Need	\$21,645	\$20,546	\$21,760	\$25,065	\$25,477	71%	68%	68%	74%	73%	3,832	18%		
<b>% Grant Aid that Met Financial Need</b>	<b>28%</b>	<b>31%</b>	<b>30%</b>	<b>25%</b>	<b>26%</b>									
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>														
College Work Study	\$279	\$200	\$329	\$327	\$297	1%	1%	1%	1%	1%	18	6%		
Need-based Loans	3,155	3,625	3,693	3,878	4,013	10%	12%	12%	11%	12%	858	27%		
Non-Need Based Loans	4,447	4,623	4,642	4,739	4,169	15%	15%	15%	14%	12%	-278	-6%		
Remaining Unmet Need	\$13,764	\$12,098	\$13,096	\$16,122	\$16,999	45%	40%	41%	47%	49%	3,235	24%		
*Amount Borrowed to meet EFC	\$105	\$379	\$377	\$217	\$141	0%	1%	1%	1%	0%	36	34%		
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13		
<b>Total Enrolled for 9 months (N)</b>	152	164	254	268	312						160	105%		
Cost of Attendance	\$30,620	\$30,763	\$32,053	\$33,657	\$34,864						\$4,244	14%		
Less Expected Family Contribution*	<u>2,965</u>	<u>1,963</u>	<u>2,021</u>	<u>1,269</u>	<u>1,586</u>	10%	6%	6%	4%	5%	-1,379	-47%		
Financial Need	27,655	28,800	30,032	32,388	33,278	90%	94%	94%	96%	95%	5,623	20%		
Less Grant Aid	7,366	8,467	8,324	8,060	8,179	24%	28%	26%	24%	23%	813	11%		
Unmet Need	\$20,289	\$20,333	\$21,708	\$24,328	\$25,099	66%	66%	68%	72%	72%	4,810	24%		
<b>% Grant Aid that Met Financial Need</b>	<b>27%</b>	<b>29%</b>	<b>28%</b>	<b>25%</b>	<b>25%</b>									
<b>Non-Grant Sources to Meet Remaining Unmet Financial Need</b>														
College Work Study	\$418	\$416	\$262	\$332	\$264	1%	1%	1%	1%	1%	-154	-37%		
Need-based Loans	3,384	3,920	3,688	3,791	3,908	11%	13%	12%	11%	11%	524	15%		
Non-Need Based Loans	2,552	4,513	5,082	5,212	5,163	8%	15%	16%	15%	15%	2,611	102%		
Remaining Unmet Need	\$13,935	\$11,484	\$12,676	\$14,993	\$15,764	46%	37%	\$1829-48(810)TJ	6.2434	-0 0	6.4882	-0 0	6.4882	373

**Table 2.5 (Continued)**

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
<b>Total Enrolled for 9 months (N)</b>	149	183	242	260	271						122	82%
Cost of Attendance	\$30,522	\$30,844	\$31,823	\$33,185	\$34,515						\$3,993	13%
Less Expected Family Contribution*	<u>11,697</u>	<u>11,273</u>	<u>10,497</u>	<u>10,954</u>	<u>10,798</u>	38%	37%	33%	33%	31%	-899	-8%
Financial Need	18,825	19,571	21,326	22,231	23,717	62%	63%	67%	67%	69%	4,892	26%
Less Grant Aid	4,051	4,126	3,605	4,320	3,862	13%	13%	11%	13%	11%	-189	-5%
Unmet Need	\$14,774	\$15,445	\$17,721	\$17,911	\$19,855	48%	50%	56%	54%	58%	5,081	34%
<b>% Grant Aid that Met Financial Need</b>	<b>22%</b>	<b>21%</b>	<b>17%</b>	<b>19%</b>	<b>16%</b>							
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>												
College Work Study	\$277	\$177	\$171	\$164	\$59	1%	1%	1%	0%	0%	-218	-79%
Need-based Loans	3,259	3,471	3,565	3,706	3,617	11%	11%	11%	11%	10%	358	11%
Non-Need Based Loans	2,292	3,248	3,550	3,274	2,920	8%	11%	11%	10%	8%	628	27%
Remaining Unmet Need	\$8,946	\$8,549	\$10,435	\$10,767	\$13,258	29%	28%	33%	32%	38%	4,312	48%
*Amount Borrowed to meet EFC	\$4,784	\$5,364	\$4,943	\$4,968	\$4,800	16%	17%	16%	15%	14%	16	0%
	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
<b>Total Enrolled for 9 months (N)</b>	178	222	237	269	277						99	



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	32	18	24	23	24	-8	-25.0%
Grant aid, no FAFSA	<u>70</u>	<u>76</u>	<u>77</u>	<u>68</u>	<u>63</u>	<u>-7</u>	-10.0%
Aid recipients with no need	102	94	101	91	87	-15	-14.7%
Aid recipients with need*	165	210	221	210	202	37	22.4%
Full pay / No aid	18	23	25	26	30	12	66.7%
Total of all full- time, Degree-Seeking Non-Res	<del>285</del> 327	327	347	327	319	34	11.9%

\* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.

	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$35,185	\$35,824	\$36,524	\$38,245	\$35,405	\$220	0.6%
Tuition & Required Fees	\$19,364	\$19,364	\$20,191	\$21,197	\$21,833	\$2,469	12.8%
Average Grant Aid	\$14,002	\$13,360	\$13,530	\$13,413	\$13,492	-\$510	-3.6%

**Table 3.1**

**Table 3.3**

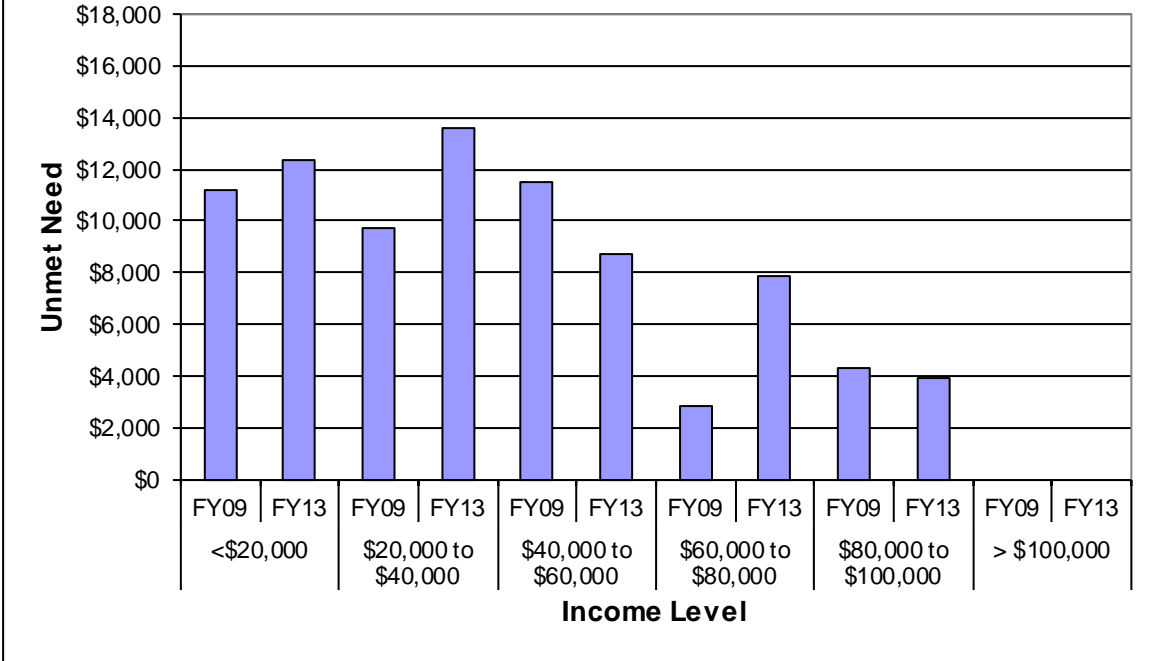
**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-Kansas City, FY09 & FY13**

Income Level	FY09					FY13				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	3%	41%	2%	21%	32%	1%	42%	0%	21%	35%
\$20,000 to \$40,00	8%	45%	2%	17%	28%	6%	37%	0%	17%	40%
\$40,000 to \$60,000	21%	36%	1%	9%	33%	16%	44%	1%	15%	24%
\$60,000 to \$80,000	39%	37%	0%	16%	8%	26%	36%	0%	16%	22%
\$80,000 to \$100,000	50%	23%	1%	15%	12%	41%	37%	0%	11%	11%
>\$100,000	72%	43%	0%	5%	0%	80%	32%	0%	4%	0%

Source: UIDS, PeopleSoft  
IR&P/LCB 12/13



**Figure 3.5**  
**Average Amount of Unmet Financial Need by Income Level at**  
**the UM-Kansas City, FY09 vs. FY13**



Source: UIDS, PeopleSoft

**Table 3.5**

	FY09	FY10	FY11	FY12	FY13	FY09	FY10	FY11	FY12	FY13	# Change FY09-FY13	% Change FY09-FY13
<b>Total Enrolled for 9 months (N)</b>	46	61	71	68	75						29	63%
Cost of Attendance	\$34,851	\$35,675	\$35,725	\$38,172	\$35,215						\$364	1%
Less Expected Family Contribution*	<u>938</u>	<u>569</u>	<u>1,336</u>	<u>696</u>	<u>519</u>	3%	2%	4%	2%	1%	-419	-45%
Financial Need	33,913	35,106	34,389	37,476	34,696	97%	98%	96%	98%	99%	783	2%
Less Grant Aid	14,452	15,153	14,420	14,179	14,805	41%	42%	40%	37%	42%	353	2%
Unmet Need	\$19,461	\$19,953	\$19,969	\$23,297	\$19,891	56%	56%	56%	61%	56%	430	2%
<b>% Grant Aid that Met Financial Need</b>	<b>43%</b>	<b>43%</b>	<b>42%</b>	<b>38%</b>	<b>43%</b>							
<b>Non-Grant Sources to Meet</b>												
<b>Remaining Unmet Financial Need</b>												
College Work Study	\$798,939 re W n BT /#156											







	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	169	124	127	90	125	-44	-26.0%
Grant aid, no FAFSA	<u>220</u>	<u>186</u>	<u>180</u>	<u>150</u>	<u>241</u>	<u>21</u>	9.5%
Aid recipients with no need	389	310	307	240	366	-23	-5.9%
Aid recipients with need*	339	434	479	420	522	183	54.0%
Full pay / No aid	150	178	215	380	187	37	24.7%
<b>Total of all full- time, Degree-Seeking Non-Res</b>	<b>1,078</b>	<b>922</b>	<b>1,001</b>	<b>1,040</b>	<b>1,075</b>	<b>197</b>	<b>22.4%</b>

\* All aid recipients with need completed a FAFSA and were not expected to pay the entire cost of attendance.

Source: UIDS, EMSAS, and PeopleSoft  
IR&P/LCB 12/13





**Table 4.3**





**Table 4.5**

	<b>FY09</b>	<b>FY10</b>	<b>FY11</b>	<b>FY12</b>	<b>FY13</b>	<b>FY09</b>	<b>FY010</b>	<b>FY011</b>	<b>FY012</b>	<b>FY013</b>	<b># Change FY09-FY13</b>	<b>% Change FY09-FY13</b>
<b>Total Enrolled for 9 months (N)</b>	27	40	39	52	52						25	93%
Cost of Attendance	\$29,098	\$31,456	\$31,128									

**Table 4.5 (Continued)**

	FY09	FY10	FY11	FY12	FY13	FY09	FY010	FY011	FY012	FY013	# Change	% Change
											FY09-FY13	FY09-FY13
<b>Total Enrolled for 9 months (N)</b>	48	61	73	62	54						6	13%
Cost of Attendance	\$28,824	\$31,268	\$31,951	\$34,812	\$36,169	1.00(38)	900401#49 0 Td	(65%)Tj	3.61381	1 6.6930 u Tm	(4028)-4	25%
Less Expected Family Contribution*	<u>11,606</u>	<u>11,040</u>	<u>9,572</u>	<u>9,569</u>	<u>11,255</u>	40%	35%	30%	27%	31%	-351	-3%
Financial Need	17,218	20,228	22,379	25,243	24,914	60%	65%	70%	73%	69%	7,696	45%
Less Grant Aid	6,401	7,603	7,97d	[(4)119.462 0 Td	[(17,-)487001 1.001 re	u.048	Tw	-68.8025	Tw	5.923 0 Tj	3.6157.327 9	



	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Completed FAFSA, did not have a need	11	10	12	11	12	1	9.1%
Grant aid, no FAFSA	<u>72</u>	<u>78</u>	<u>75</u>	<u>81</u>	<u>95</u>	<u>23</u>	31.9%
Aid recipients with no need	83	88	87	92	107	24	28.9%
Aid recipients with need*	101	95	103	98	82	-19	-18.8%
Full pay / No aid	153	181	224	242	247	94	61.4%
Total of all full- time, Degree-Seeking Non-Res	<u>337</u>	364	414	432	436	99	29.4%
W	6	4		7		2	

	FY09	FY10	FY11	FY12	FY13	5-yr # Change	5-yr % Change
Budgeted Cost of Attendance	\$34,311	\$35,411	\$37,174	\$38,049	\$35,639	\$1,328	3.9%
Tuition & Required Fees	\$19,686	\$19,686	\$20,220	\$21,206	\$22,883	\$3,197	16.2%
Average Grant Aid	\$5,333	\$5,056	\$6,118	\$6,447	\$6,283	\$949	17.8%

Source: UIDS, IPEDS Institutional Characteristics, PeopleSoft  
IR&P/LCB 12/13

**Table 5.1**

Students with Need

**Table 5.3**

**Total Financial Aid as % of Cost of Attendance by Income Level at the University of Missouri-St. Louis, FY09 & FY13**

Income Level	FY09					FY13				
	% COA Met by Source of Aid				% Unmet COA	% COA Met by Source of Aid				% Unmet COA
	Expected Family Contribution	Gift Aid	Work Study	Loans		Expected Family Contribution	Gift Aid	Work Study	Loans	
<\$20,000	2%	16%	1%	17%	65%	2%	17%	0%	21%	61%
\$20,000 to \$40,00	9%	13%	0%	15%	64%	4%	25%	0%	13%	58%
\$40,000 to \$60,000	14%	10%	0%	16%	59%	16%	19%	0%	5%	61%
\$60,000 to \$80,000	32%	19%	0%	10%	39%	28%	18%	0%	16%	37%
\$80,000 to \$100,000	50%	10%	0%	7%	33%	43%	24%	0%	4%	30%
>\$100,000	81%	17%	0%	6%	0%	71%	13%	0%	6%	10%

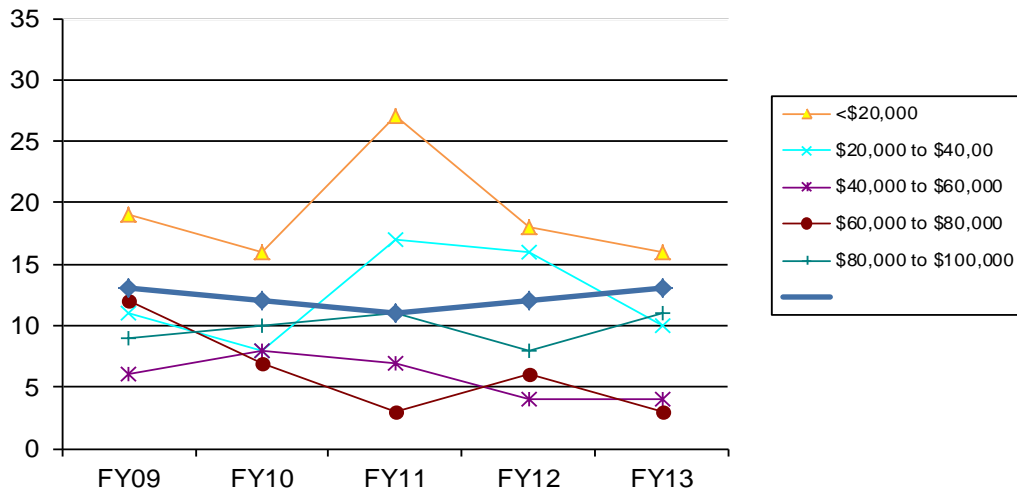
Source: UIDS, PeopleSoft  
IR&P/LCB 12/13

**Table 5.4**

	FY09		FY10		FY11		FY12		FY13	
	N	Mean	N	Mean	N	Mean	N	Mean	N	Mean
With Need	14	\$11,530	15	\$13,941	17	\$13,076	18	\$12,152	14	\$13,677
Without Need	2	10,476	3	15,419	3	13,824	3	15,196	2	12,999
	16	\$11,399	18	\$14,187	20	\$13,188	21	\$12,587	16	\$13,592

Source: UIDS, PeopleSoft  
IR&P/LCB 12/13

**Figure 5.3**  
**Number of Full-time, Degree-Seeking 9-Month Undergraduate**  
**Non-Residents with Financial Need by Income Level at the**  
**University of Missouri-St. Louis, FY09 - FY13**



Source: UIDS, PeopleSoft  
 IR&P/LCB 12/13





**Table 5.5 (Continued)**

FY09 FY10 FY11 FY12 FY13 FY09 FY10 FY11 FY12 FY13