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PACE LEADERSHIP
### Balance Sheets

<table>
<thead>
<tr>
<th>Assets</th>
<th>June 30, 2004</th>
<th>June 30, 2003</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$1,160,267</td>
<td>2,092,343</td>
</tr>
<tr>
<td>Student accounts receivable</td>
<td>7,820,509</td>
<td>6,495,453</td>
</tr>
<tr>
<td>Grants and other receivables</td>
<td>12,969,836</td>
<td>13,656,129</td>
</tr>
<tr>
<td>Prepaid expenses and other assets</td>
<td>6,490,383</td>
<td>5,326,689</td>
</tr>
<tr>
<td>Contributions receivable</td>
<td>8,513,261</td>
<td>2,500,546</td>
</tr>
<tr>
<td>Investments</td>
<td>94,922,494</td>
<td>81,591,626</td>
</tr>
<tr>
<td>Student loans receivable</td>
<td>14,426,225</td>
<td>13,665,103</td>
</tr>
<tr>
<td>Funds held by bond trustees</td>
<td>11,408,466</td>
<td>11,046,956</td>
</tr>
<tr>
<td>Plant assets</td>
<td>275,777,636</td>
<td>270,411,350</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>433,489,077</strong></td>
<td><strong>406,786,195</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>26,565,526</td>
<td>24,382,239</td>
</tr>
<tr>
<td>Notes payable</td>
<td>44,940,000</td>
<td>43,400,000</td>
</tr>
<tr>
<td>Deferred revenues and deposits</td>
<td>8,413,755</td>
<td>6,420,550</td>
</tr>
<tr>
<td>Liability under split-interest agreements</td>
<td>889,867</td>
<td>922,418</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>81,718,954</td>
<td>81,874,799</td>
</tr>
<tr>
<td>Deferred compensation</td>
<td>6,364,883</td>
<td>6,674,675</td>
</tr>
<tr>
<td>Deferred rental revenue</td>
<td>15,107,142</td>
<td>16,051,338</td>
</tr>
<tr>
<td>Accrued post-retirement benefit obligation</td>
<td>54,249,374</td>
<td>52,495,150</td>
</tr>
<tr>
<td>U.S. Government grants refundable</td>
<td>12,636,714</td>
<td>12,228,854</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>250,886,215</strong></td>
<td><strong>244,450,023</strong></td>
</tr>
<tr>
<td>Net Assets</td>
<td>182,602,862</td>
<td>162,336,172</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td><strong>$433,489,077</strong></td>
<td><strong>$406,786,195</strong></td>
</tr>
</tbody>
</table>

As of June 30, 2004, assets totaled $433.5 million, liabilities $250.9 million and net assets $182.6 million. Total net assets increased $20.3 million, 12.5% over fiscal year 2003. Unrestricted net assets accounted for $5.3 million or 26.3% of the increase in total net assets.

The most significant asset groups of the University are plant assets and investments which account for 63.6% and 21.9%, respectively, of total assets. Plant asset dollars are primarily comprised of 52 buildings on approximately 270 acres of land located in desirable real estate locations in New York City and Westchester County. The investments of the University are carried at fair value and managed by external professional managers. The investment asset classes consist of equity, fixed income, real estate and alternative investments which the University invests in primarily through mutual funds. The $6 million increase in contributions receivable is due to strong early support received from its community as the University embarks upon a major capital campaign.

Long-term debt of the University totaled $81.7 million at June 30, 2004. The proceeds from these loans have been used to build, purchase and renovate numerous buildings on each of the University's campuses and to install the technology used by the institution's students, faculty, and staff. Deferred rental revenue represents the future lease payments to be received from the New York State Unified Court System for the Judicial Training facility on the White Plains campus. The University will recognize approximately $1 million a year over the next 16 years. The post-retirement benefit obligation of $54.2 million recognizes the value of benefits earned by eligible faculty and staff. Proceeds from the $44.9 million notes payable were utilized to meet working capital needs as well as finance University construction projects.
STATEMENTS OF CHANGES IN NET ASSETS

Years Ended June 30, 2004 and 2003

<table>
<thead>
<tr>
<th>Revenues</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees, net</td>
<td>$190,930,915</td>
<td>-</td>
<td>-</td>
<td>190,930,915</td>
</tr>
<tr>
<td>Government grants and contracts</td>
<td>150,000</td>
<td>8,160,311</td>
<td>-</td>
<td>8,310,311</td>
</tr>
<tr>
<td>State appropriations</td>
<td>1,261,892</td>
<td>-</td>
<td>-</td>
<td>1,261,892</td>
</tr>
<tr>
<td>Contributions and private gifts and grants</td>
<td>1,253,909</td>
<td>14,717,508</td>
<td>2,055,781</td>
<td>18,027,198</td>
</tr>
<tr>
<td>Investment return</td>
<td>1,237,943</td>
<td>11,600,443</td>
<td>159,802</td>
<td>12,998,188</td>
</tr>
<tr>
<td>Sales and services of auxiliary enterprises</td>
<td>18,728,668</td>
<td>-</td>
<td>-</td>
<td>18,728,668</td>
</tr>
<tr>
<td>Other sources</td>
<td>7,686,847</td>
<td>-</td>
<td>-</td>
<td>7,686,847</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>21,765,699</td>
<td>(21,765,699)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total Revenues</td>
<td>243,015,873</td>
<td>12,712,563</td>
<td>2,215,583</td>
<td>257,944,019</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Instruction</td>
<td>101,266,677</td>
<td>-</td>
<td>-</td>
<td>101,266,677</td>
</tr>
<tr>
<td>Research</td>
<td>2,995,047</td>
<td>-</td>
<td>-</td>
<td>2,995,047</td>
</tr>
<tr>
<td>Academic support</td>
<td>34,614,396</td>
<td>-</td>
<td>-</td>
<td>34,614,396</td>
</tr>
<tr>
<td>Student services</td>
<td>30,779,374</td>
<td>-</td>
<td>-</td>
<td>30,779,374</td>
</tr>
<tr>
<td>Institutional support</td>
<td>43,280,238</td>
<td>-</td>
<td>-</td>
<td>43,280,238</td>
</tr>
<tr>
<td>Auxiliary enterprises</td>
<td>26,292,123</td>
<td>-</td>
<td>-</td>
<td>26,292,123</td>
</tr>
<tr>
<td>Total Expenses</td>
<td>239,227,855</td>
<td>-</td>
<td>-</td>
<td>239,227,855</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Losses and Related Recoveries</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Costs and losses related to events of 9/11/01</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>FEMA aid and insurance recoveries</td>
<td>1,550,526</td>
<td>-</td>
<td>-</td>
<td>1,550,526</td>
</tr>
<tr>
<td>Excess insurance recoveries over costs and losses</td>
<td>1,550,526</td>
<td>-</td>
<td>-</td>
<td>1,550,526</td>
</tr>
<tr>
<td>Change in Net Assets</td>
<td>5,338,544</td>
<td>12,712,563</td>
<td>2,215,583</td>
<td>20,266,690</td>
</tr>
<tr>
<td>Net Assets at June 30, 2003 and 2002</td>
<td>93,574,847</td>
<td>22,378,572</td>
<td>46,382,753</td>
<td>162,336,172</td>
</tr>
<tr>
<td>Net Assets at June 30, 2004 and 2003</td>
<td>$ 98,913,391</td>
<td>35,091,135</td>
<td>48,598,336</td>
<td>182,602,862</td>
</tr>
</tbody>
</table>

For the year ended June 30, 2004, the net assets of the University increased $20.3 million. Unrestricted net assets increased $5.3 million representing a 5.7% increase over fiscal 2003 and accounting for 26.3% of the total increase in net assets. Investment activity of the University resulted in favorable investment return totaling $13.0 million of which $3.1 million was made available for operations. Investment return contributed $11.6 million to temporarily restricted net assets (of which $9.1 million represented excess of total return over investment return appropriated for operations and reinvested in the investment pool) primarily accounting for the $12.7 million increase in this net asset class. Contributions and private gifts and grants totaled $18 million, a $7.4 million increase when compared to fiscal 2003. The increase in private gifts and grants is due to positive feedback received from contributors as the University engages in a capital campaign and is another factor in the $12.7 million increase in temporarily restricted net assets and the primary reason for the increase in permanently restricted net assets. Insurance recoveries totaled $1.6 million and included in fiscal 2004 is the final accounting of all recoveries related to the events of September 11, 2001. Consistent with prior years, tuition and fees account for 78.6% of unrestricted revenues and 74.0% of total revenues and include $43.3 million of scholarship and fellowships. The $13.4 million increase in total expenses is primarily due to increases in salaries and benefits. Consistent with fiscal 2003, instruction and student services account for 55.2% of total expenses.
### STUDENT FINANCIAL ASSISTANCE

#### Year ending June 30, 2004

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>University Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>University scholarships and grants</td>
<td>$ 50,977,629</td>
<td>$ 38,585,216</td>
</tr>
<tr>
<td>Staff scholarships</td>
<td>4,757,600</td>
<td>4,774,506</td>
</tr>
<tr>
<td>Scholarships from outside sources</td>
<td>1,972,814</td>
<td>1,668,253</td>
</tr>
<tr>
<td><strong>Total University Funds</strong></td>
<td>57,708,043</td>
<td>45,027,975</td>
</tr>
<tr>
<td><strong>Federal Grant Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pell Grants/Federal Supplemental Educational Opportunity Grants (FSEOG)</td>
<td>11,052,016</td>
<td>10,967,923</td>
</tr>
<tr>
<td>Other federal grants</td>
<td>191,627</td>
<td>201,311</td>
</tr>
<tr>
<td><strong>Total Federal Grant Funds</strong></td>
<td>11,243,643</td>
<td>11,169,234</td>
</tr>
<tr>
<td><strong>New York State Grant Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition Assistance Program (TAP)</td>
<td>9,628,835</td>
<td>9,610,449</td>
</tr>
<tr>
<td>Other New York grants</td>
<td>126,000</td>
<td>113,200</td>
</tr>
<tr>
<td><strong>Total New York State Grant Funds</strong></td>
<td>9,754,835</td>
<td>9,723,649</td>
</tr>
<tr>
<td><strong>Loan and Work Study Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal Direct Student Loans (FDLP)</td>
<td>64,309,092</td>
<td>59,763,658</td>
</tr>
<tr>
<td>Federal Perkins Loans and Nursing Loans</td>
<td>3,745,279</td>
<td>3,079,441</td>
</tr>
<tr>
<td>Other loans (non-federal)</td>
<td>25,128,390</td>
<td>18,992,609</td>
</tr>
<tr>
<td>Federal Work Study</td>
<td>1,194,810</td>
<td>1,413,178</td>
</tr>
<tr>
<td><strong>Total Loan and FWS Funds</strong></td>
<td>94,377,571</td>
<td>83,248,886</td>
</tr>
<tr>
<td><strong>Total Student Financial Assistance</strong></td>
<td>$173,084,092</td>
<td>$149,169,744</td>
</tr>
</tbody>
</table>

#### Sources of Student Financial Assistance

Our students received more than $173 million in financial assistance towards Pace University degrees during the 2003-2004 academic year. Sources include the federal government in the form of Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Work Study (FWS), Federal Direct Student Loans (FDLP), the Federal Perkins Loan program, and other federal aid programs. New York State supports our students through programs such as the Tuition Assistance Program (TAP) and Aid for Part-Time Students (APTS). In addition to these vast resources, the University contributes its own resources from private gifts and grants it has received, through tuition waivers, as well as from its own operating funds. The schedule above reflects student assistance activity based on the past two financial aid award years.
## Student Enrollment

### FALL 2004

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>University-wide</td>
<td>13,671</td>
</tr>
<tr>
<td>Undergraduate</td>
<td>8,669</td>
</tr>
<tr>
<td>Graduate</td>
<td>4,203</td>
</tr>
<tr>
<td>Law</td>
<td>799</td>
</tr>
<tr>
<td>Females</td>
<td>60%</td>
</tr>
<tr>
<td>Males</td>
<td>40%</td>
</tr>
</tbody>
</table>

### By Campus

<table>
<thead>
<tr>
<th>Location</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York City</td>
<td>8,444</td>
</tr>
<tr>
<td>Pleasantville/Briarcliff</td>
<td>3,601</td>
</tr>
<tr>
<td>White Plains</td>
<td>1,626</td>
</tr>
</tbody>
</table>

### Ethnicity *

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>White (Non-Hispanic)</td>
<td>52%</td>
</tr>
<tr>
<td>Asian</td>
<td>13%</td>
</tr>
<tr>
<td>Black</td>
<td>12%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>13%</td>
</tr>
<tr>
<td>American Indian/Alaskan Native</td>
<td>1%</td>
</tr>
<tr>
<td>Other</td>
<td>4%</td>
</tr>
<tr>
<td>International</td>
<td>5%</td>
</tr>
</tbody>
</table>

| Total number of students who reported ethnicity | 7,247 |
| Unreported                                    | 1,422 |
| Total number of students                     | 8,669 |

### Undergraduate Students by School – Matriculated

<table>
<thead>
<tr>
<th>School</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dyson College of Arts and Sciences</td>
<td>2,773</td>
</tr>
<tr>
<td>Lienhard School of Nursing</td>
<td>425</td>
</tr>
<tr>
<td>Lubin School of Business</td>
<td>3,600</td>
</tr>
<tr>
<td>School of Computer Science and Information Systems</td>
<td>1,013</td>
</tr>
<tr>
<td>School of Education</td>
<td>344</td>
</tr>
</tbody>
</table>

### Academic Profile of New Students

- Mean combined SAT I score: 1,088
- Mean high school average: 87

### Graduate Students by School – Matriculated

<table>
<thead>
<tr>
<th>School</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dyson College of Arts and Sciences</td>
<td>479</td>
</tr>
<tr>
<td>Lienhard School of Nursing</td>
<td>142</td>
</tr>
<tr>
<td>Lubin School of Business</td>
<td>1,518</td>
</tr>
<tr>
<td>School of Computer Science and Information Systems</td>
<td>611</td>
</tr>
<tr>
<td>School of Education</td>
<td>1,453</td>
</tr>
<tr>
<td>School of Law</td>
<td>799</td>
</tr>
</tbody>
</table>

* Undergraduate only – percent of student population is calculated using the total of all students who reported ethnicity.
LEADERSHIP DONORS

THANK YOU FOR INVESTING IN OUR FUTURE

Pace University extends its deepest appreciation to the many individuals, corporations, and foundations for their contributions between July 1, 2003 through June 30, 2004.

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The Centennial Society is Pace University’s most prestigious annual donor recognition group. Established in 2001 by President David A. Caputo, the society is a strong network of industry leaders, business people, entrepreneurs, and educators who believe strongly that membership is a solid investment in Pace’s future. Membership in the Centennial Society calls for annual support at the $2,006 level or above, with $500 of each society member’s membership being a solid investment in Pace's future. Membership in the Centennial Society is a strong network of industry leaders, business people, entrepreneurs, and educators who believe strongly that membership is a solid investment in Pace’s future. Membership in the Centennial Society calls for annual support at the $2,006 level or above, with $500 of each society member’s membership being a solid investment in Pace’s future.

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Dr. Mark and Norma Citron
Anthony J. Colavita, P.C.
Ms. Louise M. Coretti ’69
Mr. Richard B. Dannenberg
Mr. James B. Duffy ’75 and
Mrs. Deborah A. Duffy ’78
James N. Fernandez, CPA ’78

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Mr. Ivan G. Seidenberg ’81

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Dr. Ivan Fox ’84 / Mr. Eugene M. Lang
Estate of O. Anthony Medekso ’50
Mr. Edward F. Murphy ’74
Mr. Robert C. Oelkers ’66
Dean Emeritus Richard L. Oettinger *
Mr. Henry G. Petermann ’66
Estate of Joan A. Shiel ’80
Mr. Morton A. Swig
Mr. J. Fred Weintz Jr.

* Faculty or Staff  / First-Time Donor / (d) Deceased
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