



NEVADA SYSTEM OF HIGHER EDUCATION

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Las Vegas

University of Nevada,
Reno

Nevada State College

Community College of
Southern Nevada

Great Basin College

Truckee Meadows
Community College

Western Nevada
Community College

Desert Research
Institute

2005-06 Financial Aid Report

January 2007

Prepared by the Office of Academic and Student Affairs

Revised 3/1/07

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Nevada System of Higher Education

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Introduction

It is a goal of the Board of Regents of the Nevada System of Higher Education (NSHE) to increase higher education access and opportunities for Nevada's residents. The Board of Regents and the eight institutions that make up the Nevada System of Higher Education recognize that a strong financial aid system is an essential component for ensuring access to higher education. In order to monitor and measure the efforts used to provide financial aid, NSHE System Administration produces an annual report on financial aid.

The NSHE Financial Aid report includes information on the amount of financial assistance provided to students attending institutions within the Nevada System of Higher Education. The report provides trends and analysis surrounding six areas related to financial aid: 1) cost of attendance; 2) total aid awarded; 3) financial aid recipients (new section added this year); 4) need-based aid; 5) Nevada financial assistance programs; and 6) student loans (new section). In addition, programs at each NSHE institution that support access and persistence are highlighted.

The information utilized to produce the report is supplied by the financial aid offices throughout the NSHE. Each Fall, institutions are asked to submit a detailed expenditure report for each financial aid program administered. That information is used to compile this summary report.

The following points highlight some of the significant findings from the 2005-06 NSHE Financial Aid Report:

- Nevada (along with Hawaii and Wyoming) continues to afford the lowest cost to our students, as compared to other WICHE institutions with regard to tuition and fees.
- Systemwide, \$299.4 million in financial aid was distributed in 2005-06, a 58% increase from five years ago.
- While NSHE financial aid continues to grow, total unmet need (unfunded gap) across the System is \$84.6 million.
- Institutional sources of financial aid experienced the largest percent increase in the past five years, adding \$18.7 million to financial aid funds. This is primarily due to the increase in fee-generated Student Access aid established by the Board of Regents.
- Need-based financial aid represents 51% of the total aid awarded across the NSHE.
- The Governor Kenny Guinn Millennium Scholarship program awarded nearly \$28.4 million to more than 22,000 Nevada residents in 2005-06.
- NSHE student loan growth outpaced growth in grant funding.
- Nevada financial assistance programs provide 17% of total aid to NSHE students. All state funding for financial assistance as a whole, including student employment, continues to provide 23% of total aid to NSHE students.

Cost of Attendance

Eligibility for need-based financial aid is determined by subtracting Expected Family Contribution (EFC) from the cost of attendance. By law, a federally defined calculation is used to compute the EFC, which is a measure of a family’s ability to contribute towards the student’s education. Students apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA), a Federal financial aid form. Information from the FAFSA is used in a calculation known as the “federal methodology” to determine the family’s EFC.

The formula used to establish the cost of attendance at a college or university includes the following costs incurred by students:

- Tuition and fees;
- Room and board, or living expenses for students who do not contract with the school for room and board;
- Books and supplies;
- Miscellaneous expenses (including a reasonable amount for a personal computer); and
- Transportation allowance.

Table 1 below displays a comparison between 2004-05 and 2005-06 for cost of attendance; for in-state students living off-campus at Nevada universities, state college and community colleges. Each institution establishes its own figures for room and board, books and supplies, and other expenses.

Table 1.

NSHE Cost of Attendance
In-State, Full-time Students, Living Off-campus
2004-05 & 2005-06

Costs	Universities		State College		Community Colleges	
	2004-05	2005-06	2004-05	2005-06	2004-05	2005-06
Tuition and fees	\$3,270	\$3,566	\$2,100	\$2,235	\$1,590	\$1,672
Room and board	\$8,248 ¹	\$8,326 ¹	\$6,500	\$8,870	\$8,636	\$8,896
Books and supplies	\$850	\$850	\$800	\$1,300	\$1,030	\$1,060
Other expenses	\$2,410	\$2,420	\$3,000	\$4,900	\$1,966	\$2,025
Total	\$14,778	\$15,162	\$12,400	\$17,305	\$13,222	\$13,623

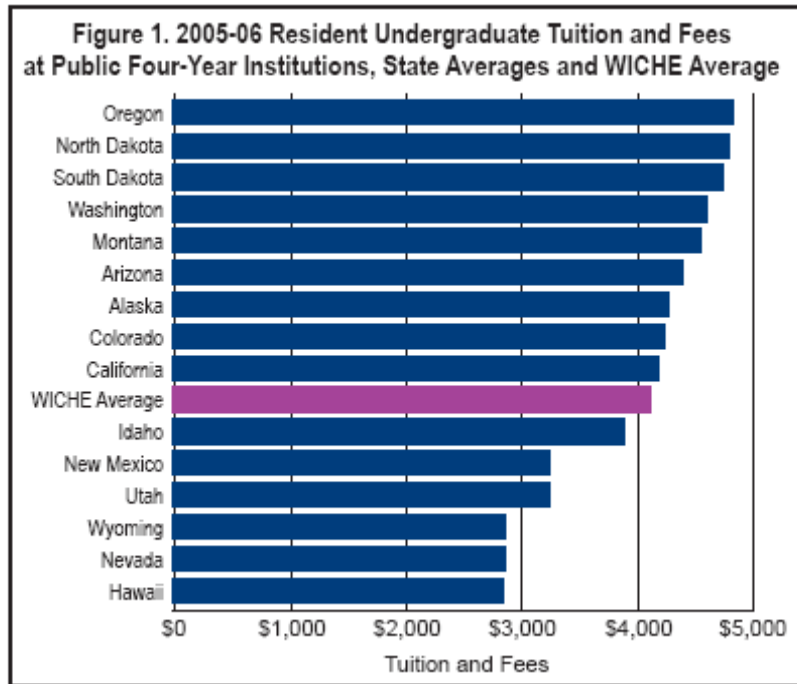
Source: National Center for Education Statistics. University figures from UNLV-reported data; State College figure from Nevada State College reported data; and Community College figure from Truckee Meadows Community College reported data.

¹Off-campus figure not reported, therefore on-campus figure used.

University cost of attendance increased 2% and community college cost of attendance increased 3%. The 40% increase in the state college cost of attendance is attributed to a more equitable approach in the establishment of cost of attendance (comparison of room and board figures to local housing rates, as well as comparing to the other southern NSHE institutions).

Nevada’s public institutions compare very favorably to other WICHE institutions with regard to tuition and fees. Figure 1 demonstrates Nevada’s standing among the WICHE states.

Figure 1.



Source: WICHE *Tuition and Fees in the West 2005-06*, December 2005

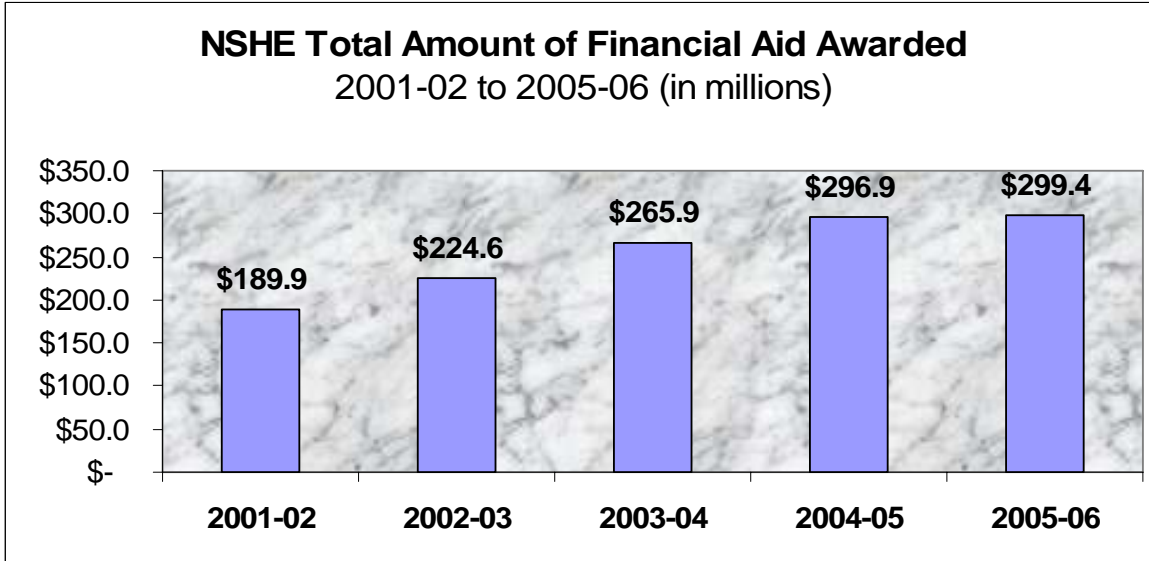
- Nevada continues to be a low tuition state.

NSHE Total Financial Aid

The mission of the Nevada System of Higher Education is to provide higher education services to the citizens of the state at a high quality consistent with the state’s resources. The NSHE Board of Regents and its eight institutions strive to ensure that no student is denied a college education due to a lack of financial resources. A strong financial aid system is an essential component for assuring access to education and ensuring student persistence and achievement of educational goals.

Financial aid is defined as assistance provided to students to help pay for costs associated with higher education. Aid can be obtained in the form of grants, loans, scholarships and student employment. Figure 2 displays a five-year trend in the total amount of financial aid disbursed across the NSHE.

Figure 2.



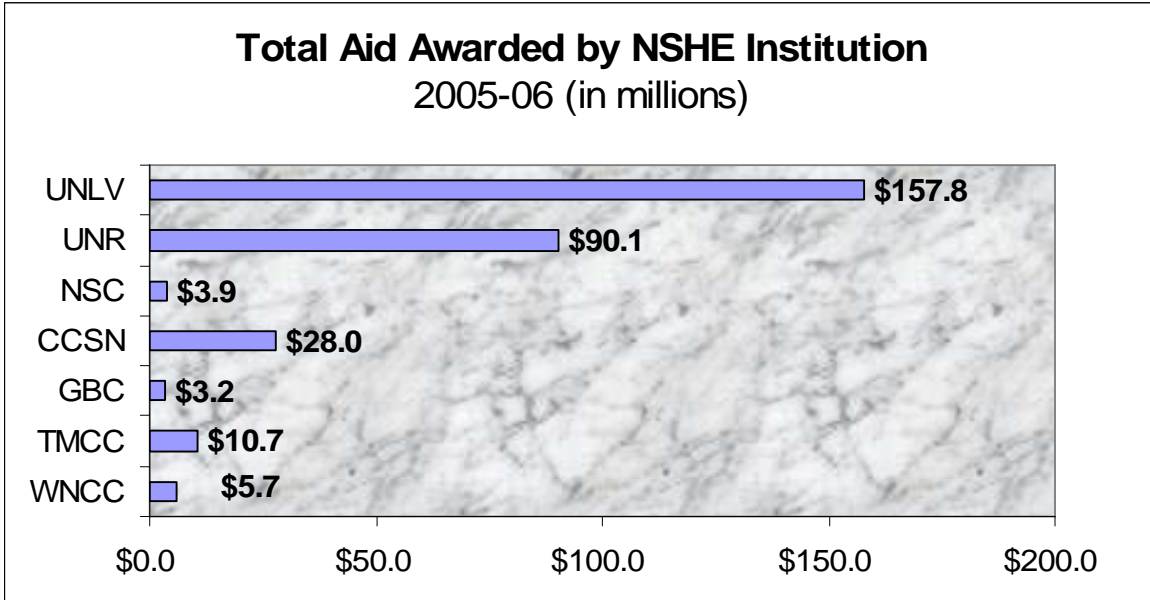
Source: NSHE Financial Aid Data Reports

- Systemwide \$299.4 million in financial aid was distributed in 2005-06. NSHE financial aid awarded increased 58% since 2000-01.
- Nationally, total aid for the same time period grew also at a rate of 58%. While Nevada financial aid growth is consistent with the national trend, for the first time Nevada financial aid growth has not exceeded national growth. (Source: The College Board, *Trends in Student Aid 2006*)

Total Aid by Institution

In 2005-06, NSHE institutions disbursed approximately \$299 million in financial aid with amounts ranging from \$3.2 million at Great Basin College to \$157.8 million at the University of Nevada, Las Vegas. Figures 3 and 4 display total financial aid amounts for the 2005-06 academic year for each NSHE institution.

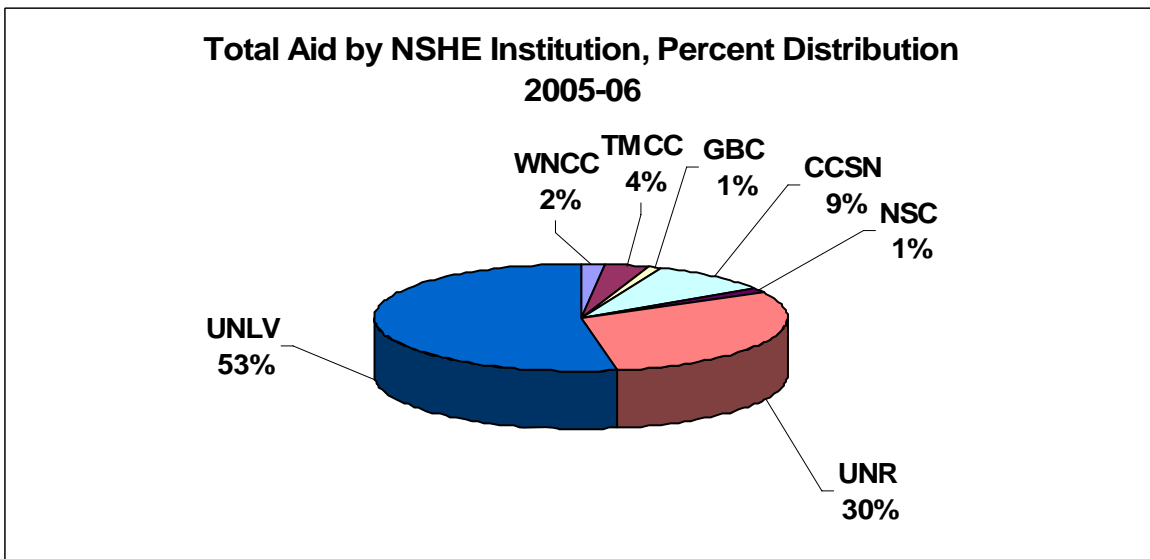
Figure 3.



Source: NSHE 2005-2006 Financial Aid Data Report

- Two-year institutions account for 16% of the System’s total financial aid or \$47.4 million.
- Four-year institutions account for the remaining 84% of the total financial aid disbursed or \$251.8 million.
- Nevada State College no longer represents the smallest allocation in terms of financial aid awarded to students.

Figure 4.



Source: NSHE 2005-2006 Financial Aid Data Report

- The universities account for the greatest proportion of overall aid awarded.
- NSC and GBC account for the smallest portion of aid awarded; they have the smallest student populations.

Growth in NSHE financial aid has flattened from 2004-05 to 2005-06 and decreased at some institutions (CCSN, GBC, TMCC and WNCC). However NSHE institutions experienced substantial increases in the amount of financial aid disbursed to students since 2001-02.

Table 2 displays a five-year trend by institution of the total amount of financial aid disbursed each year.

Table 2.

Total Aid Awarded by NSHE Institution
2001-02 to 2005-06
(in millions)

Institution	2001-02	2002-03	2003-04	2004-05	2005-06	5-year % increase
UNLV	\$87.40	\$106.00	\$127.90	\$151.70	\$157.80	81%
UNR	\$64.80	\$71.80	\$83.00	\$88.60	\$90.10	39%
NSC	--	\$0.27	\$1.30	\$2.80	\$3.90	N/A
CCSN	\$23.30	\$29.60	\$33.40	\$33.20	\$28.00	20%
GBC	\$2.50	\$3.30	\$4.40	\$4.00	\$3.20	28%
TMCC	\$7.60	\$9.40	\$11.10	\$11.80	\$10.70	38%
WNCC	\$4.30	\$4.20	\$4.80	\$5.00	\$5.70	33%
NSHE Total	\$189.90	\$224.57	\$265.90	\$297.10	\$299.40	58%

Source: NSHE 2005-06 Financial Aid Data Report

- UNLV experienced the largest percentage increase (81%) in financial aid over the past five years.

Unmet Need

As described previously in the Cost of Attendance section, eligibility for need-based financial aid is determined by subtracting Expected Family Contribution (EFC) from the cost of attendance. The resulting figure is the student’s overall financial need. Ideally, financial aid offices would prefer to meet every student’s total financial need. Due to limits in financial aid resources, most students are provided a financial aid package that is less than their financial need, which then creates an “unfunded” gap known as the unmet need. Unmet need is calculated as follows:

Cost of Attendance	
-	Expected Family Contribution
-	<u>Total Financial Aid Awarded</u>
=	Unmet Need

For the purposes of this report, unmet need is calculated by totaling all unmet need for FAFSA filers. The resulting figure for NSHE is \$84.6 million. Table 3 displays total unmet need by NSHE institution, as well as the average unmet need per student.

Table 3.

NSHE Unmet Need for FAFSA filers
2005-06
(in millions)

Institution	Total Unmet Need	Average Unmet Need
UNR	\$19.5	\$3,411
UNLV	\$22.3	\$2,074
NSC	\$2.5	\$3,665
CCSN	\$31.7	\$4,081
GBC	\$1.7	\$1,580
TMCC	\$5.7	\$2,245
WNCC	\$1.2	\$4,218
NSHE Total	\$84.6	N/A

Source: NSHE 2005-06 Financial Aid Data Report

- It can be inferred that the total unmet need figure of \$84.6 million represents the gap in financial aid funding in Nevada.

Types of Financial Aid

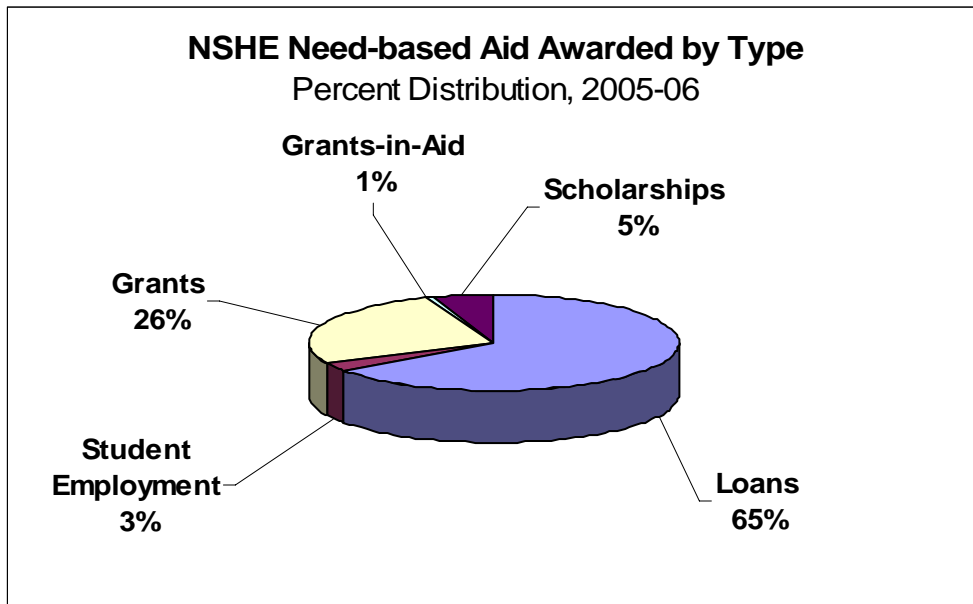
Students and their families are expected to contribute to the cost of attending college based on their ability to pay. Financial aid is available to assist students with paying for their education. Students are assisted through several different types of awards, including the following:

- ***Grants*** are forms of aid that are non-repayable and are not tied to service or employment.
- ***Grants-in-Aid*** are a reduction in student tuition and fees for qualifying students (examples include: NSHE staff and dependents, non-residents from Good Neighbor states bordering Nevada, graduate assistants and WICHE/WUE exchange students).
- ***Scholarships*** are non-repayable forms of aid and are frequently merit-based. The Governor Guinn Millennium Scholarship falls into this category.

- **Loans** must be repaid upon graduating or no longer enrolled in higher education.
- **On-campus Student Employment** programs create jobs for students while attending college.

Figure 5 illustrates the percent distribution of the types of financial aid awarded across the NSHE, while Table 4 displays the five-year trend by the total amount and percent increase of disbursements by award type.

Figure 5.



Source: NSHE 2005-06 Financial Aid Data Report

- Again, in 2005-06 the most common form of aid provided was student loans, while grants-in-aid accounted for the lowest portion.

Table 4.

NSHE Financial Aid Awarded by Type
2001-02 to 2005-06
(in millions)

Types of Aid	2001-02	2002-03	2003-04	2004-05	2005-06	5-year % increase
Grants	\$39.70	\$46.00	\$52.30	\$54.30	\$52.20	31%
Grants-in-Aid	\$5.50	\$5.70	\$5.90	\$14.80	\$15.90	189%
Scholarships	\$30.50	\$40.20	\$48.60	\$54.60	\$55.90	83%
Loans	\$82.00	\$99.00	\$119.30	\$130.20	\$134.40	64%
On-campus Student Employment	\$32.30	\$33.80	\$39.80	\$43.00	\$41.00	27%
NSHE Total	\$189.90	\$224.60	\$265.90	\$296.90	\$299.40	58%

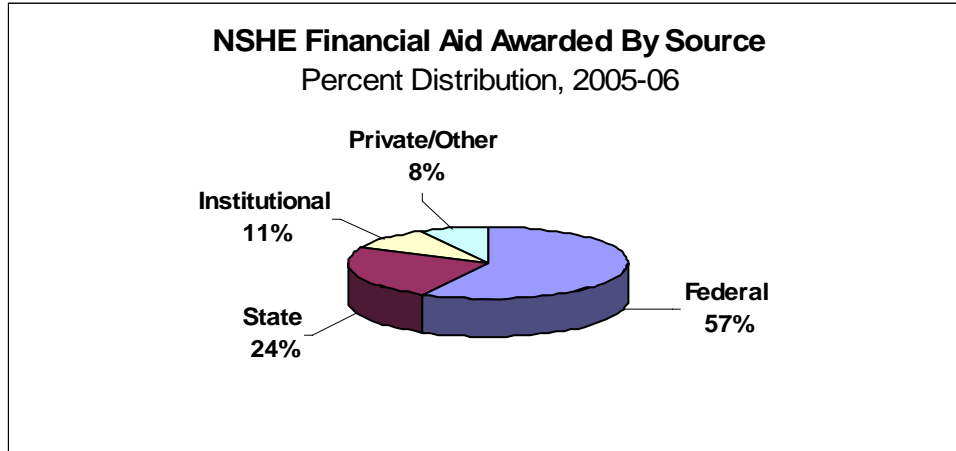
Source: NSHE Financial Aid Data Reports

- The amount of aid disbursed in the form of grants-in-aid grew significantly over the past five years, increasing by 189%.
- The amount of aid disbursed in the form of scholarships also grew substantially over the past five years, increasing by 83%.
- Loan growth outpaced growth in grants.

Source of Financial Aid

Financial aid is funded from a variety of sources, both public and private. Federal and state governments contribute the bulk of financial aid funds, providing a total of \$244 million, or 82% of the financial aid dollars awarded during the 2005-06 academic year. Figure 6 shows the 2005-06 percent distribution for all source categories, and Table 5 shows the five-year history in terms of actual dollar amounts.

Figure 6.



Source: NSHE 2005-06 Financial Aid Data Report

- Financial aid from federal sources constitutes the majority of awards disbursed throughout the NSHE at 57%.
- Institutional aid includes the Student Access aid that is generated from a portion of registration fee increases approved by the Board biennially (Title 4, Chapter 17).

Table 5.

NSHE Financial Aid Awarded by Source
2001-02 to 2005-06
(in millions)

Sources of Aid	2001-02	2002-03	2003-04	2004-05	2005-06	5-year % increase
Federal	\$119.2	\$142.5	\$166.4	\$173.4	\$173.4	45%
State	\$41.8	\$46.7	\$59.9	\$68.6	\$70.7	69%
Institutional	\$12.8	\$16.1	\$18.7	\$34.0	\$31.5	146%
Private/Other	\$16.1	\$19.3	\$20.9	\$21.0	\$23.8	48%
NSHE Total	\$189.9	\$224.6	\$265.9	\$297	\$299.4	58%

Source: NSHE Financial Aid Data Reports

- Over the past five years, institutional sources of financial aid increased the most substantially at 146%, followed by state sources at 69%.
- The growth in institutional aid is primarily due to the increase in fee-generated Student Access aid established by the Board of Regents. State-funded aid continues to demonstrate growth from the Governor Guinn Millennium Scholarship since its inception in Fall 2000.

NSHE Financial Aid Recipients

In order to paint an overall picture of NSHE financial aid, it is important to look at financial aid recipients. While financial aid is available to both full- and part-time students, many part-time students choose not to apply for aid, or do not qualify due to full-time employment. Consequently, institutions with higher levels of part-time students tend to show lower percentages of students receiving some form of financial assistance.

In the 2005-06 academic year, 50% of all NSHE students received some type of financial aid. Of the 52,565 students who received aid, the average award amount was \$5,684. Table 6 provides the total number of students receiving aid and average award amounts, as well as the percentage of the student population receiving aid at each institution.

Table 6.

Number of NSHE Financial Aid Recipients & Average Award Amount
2005-06

Institution	# of Students Receiving Aid	Annual Average Award Amounts	12 Month Unduplicated Headcount	% of Total Student Population Receiving Aid
UNLV	20,016	\$7,880	34,424 ¹	58.1%
UNR	11,640	\$7,744	19,084 ¹	61.0%
NSC	681	\$5,805	1,899 ¹	35.9%
CCSN	11,775	\$1,674	52,250 ¹	22.5%
GBC	1,671	\$1,172	4,084 ¹	40.9%
TMCC	4,705	\$2,276	17,226 ¹	27.3%
WNCC	2,077	\$2,759	7,191 ¹	28.8%
NSHE Total	52,565	\$5,698	105,158¹	50.0%

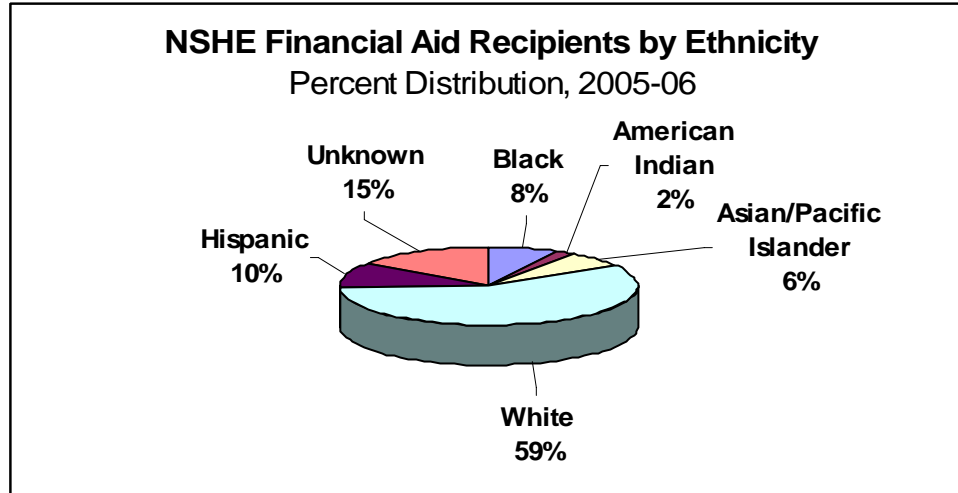
Source: NSHE 2005-06 Financial Aid Data Report and IPEDS 2004-05 Annualized Headcount
¹2004-05 Headcount used as 2005-06. IPEDS data is not available at this time. NSHE total represents unduplicated headcount for the System, therefore the numbers of students enrolled at each institution does not add to the total.

- Annual average award amounts ranged from \$1,172 per student at GBC to \$7,880 per student at UNLV.
- For 2005-06, 58% of university and state college students received some form of aid, compared to 25% of community college students.

Ethnicity

Figure 7 provides the ethnic distribution for financial aid recipients for 2005-06.

Figure 7.



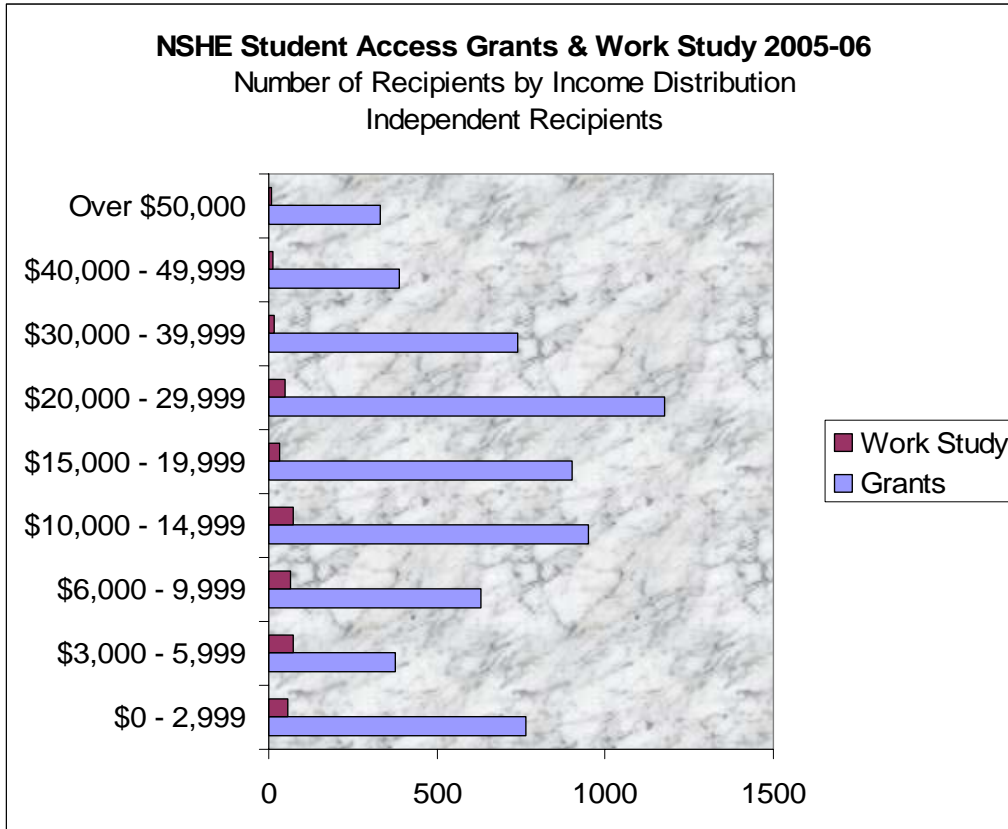
Source: NSHE 2005-06 Financial Aid Data Report

- Financial aid recipients are primarily white at 59%, compared to the overall student population of which 65.7% is white. (Source: NSHE 2005-06 Diversity Report)
- The “Unknown” category represents either international students (who may receive scholarships and fees-generated Student Access aid) or students who fail to report ethnicity.

Income

Income level data are available for recipients of Student Access grants and work study. Income categories for the purposes of this report are defined according to criteria established by the National Association of State Student Grant & Aid Programs (NASSGAP). Figures 8 and 9 provide the independent student income distribution for Student Access grants and work study. Independent students as defined by the federal government include students over the age of 24, as well as those under 24 who are orphans/wards of the court, married, have dependents, or are military veterans.

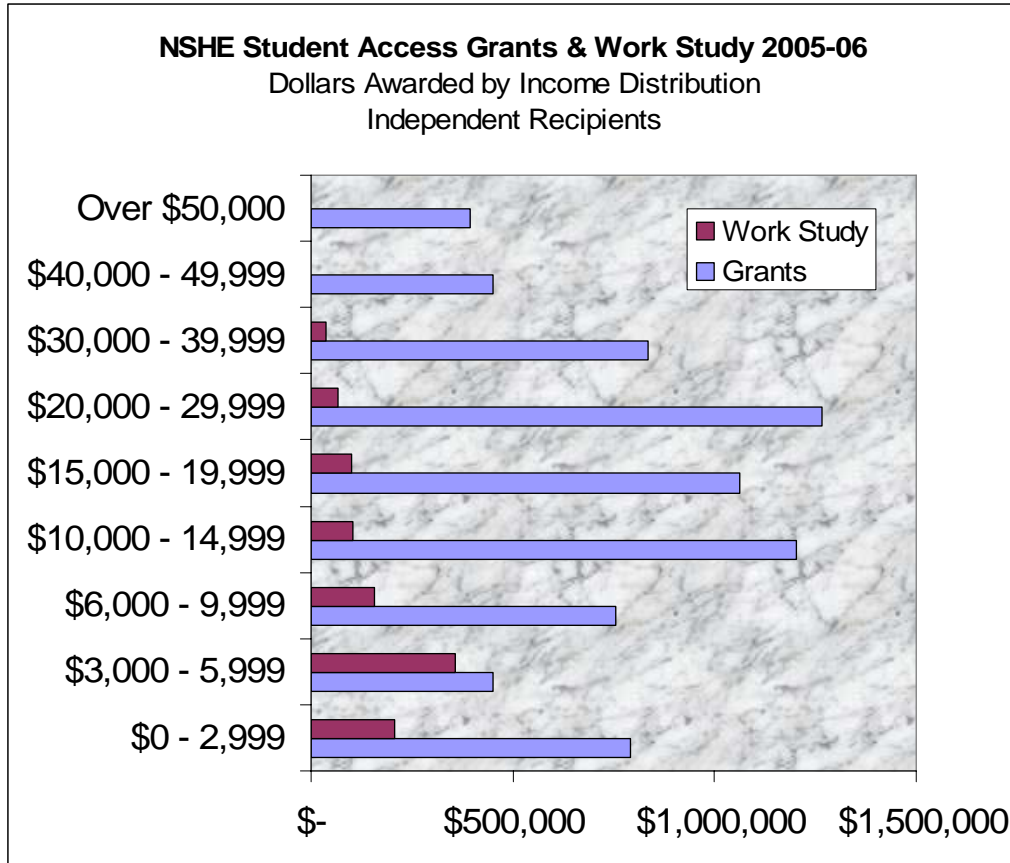
Figure 8.



Source: NSHE 2005-06 Financial Aid Data Report

- The majority of independent student recipients of Student Access grants fall into the \$20,000 to \$29,999 income category.
- The majority of independent student recipients of Student Access work study fall into the \$10,000 to \$14,999 income category.

Figure 9.

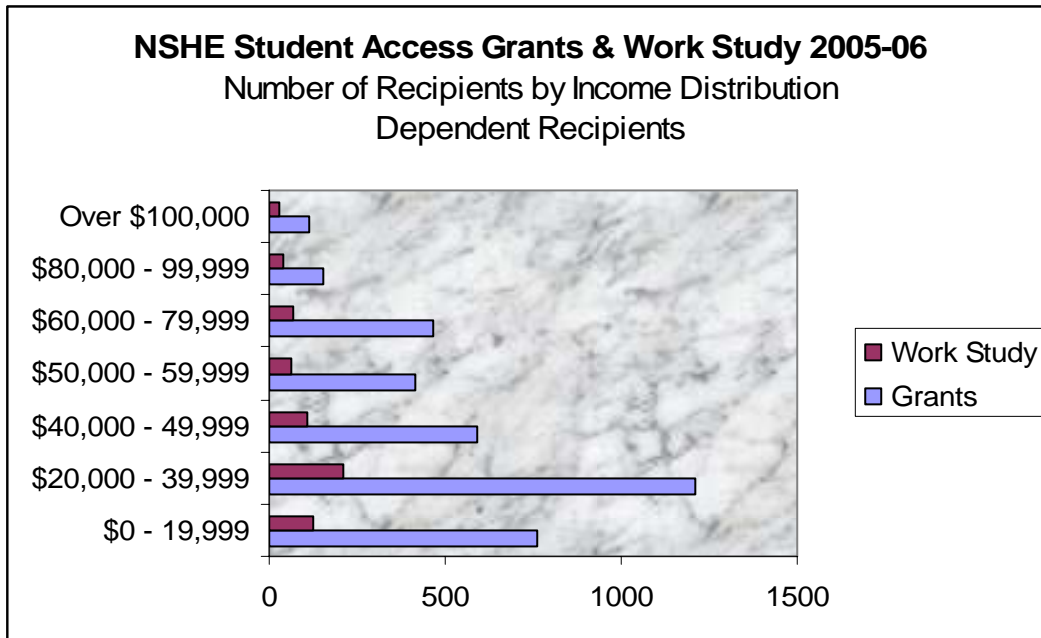


Source: NSHE 2005-06 Financial Aid Data Report

- The majority of dollars awarded to independent student recipients of Student Access grants fall into the \$20,000 to \$29,999 income category.
- The majority of dollars awarded to independent student recipients of Student Access Work Study fall into the \$3,000 to \$5,999 income category.

Figures 10 and 11 provide the dependent student income distribution for Student Access grants and work study. Dependent students as defined by the federal government include those under the age of 24 who do not otherwise meet the definition of independent status as defined on page 12, or those who are over the age of 24 but still claimed on their parents' income taxes. Note that the dependent student income distributions as defined by NASSGAP are different than those of independent students, and include total family contribution.

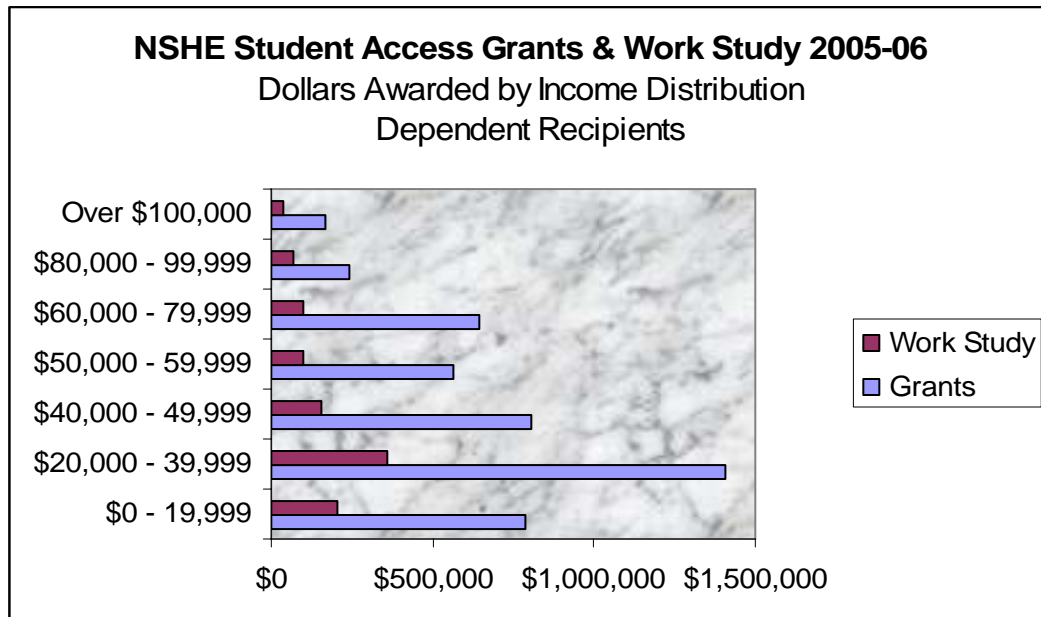
Figure 10.



Source: NSHE 2005-06 Financial Aid Data Report

- The majority of dependent student recipients of both Student Access grants and work study fall into the \$20,000 to \$39,999 income category.

Figure 11.



Source: NSHE 2005-06 Financial Aid Data Report

- The majority of dollars awarded to dependent student recipients of both Student Access grants and work study fall into the \$20,000 to \$39,999 income category.

Need-based Aid

Need-based financial aid is awarded on the basis of the financial need of the student. Recipients must meet a standard of need using measures such as Expected Family Contribution (EFC) and cost of attendance.

In order to receive need-based financial aid, a student must complete the Free Application for Federal Student Aid (FAFSA), a Federal financial aid form. By completing the FAFSA, student eligibility is determined for need-based grants, loans and work-study programs. NSHE requires students to complete the FAFSA to qualify for state need-based aid.

Table 7 displays the growth in total need-based financial aid (grants, loans and work study) as a percent of total aid awarded since 2001-02.

Table 7.

Total NSHE Need-based Aid Awarded
2001-02 to 2005-06

	2001-02	2002-03	2003-04	2004-05	2005-06
Total Financial Aid Awarded	\$189,880,879	\$224,694,372	\$265,947,582	\$296,944,208	\$299,519,565
Need-based Awards	\$102,997,324	\$128,773,575	\$157,625,826	\$156,744,265	\$154,897,725
Percent Need-based	54.2%	57.3%	59.3%	52.79%	51.7%

Source: NSHE Financial Aid Data Reports

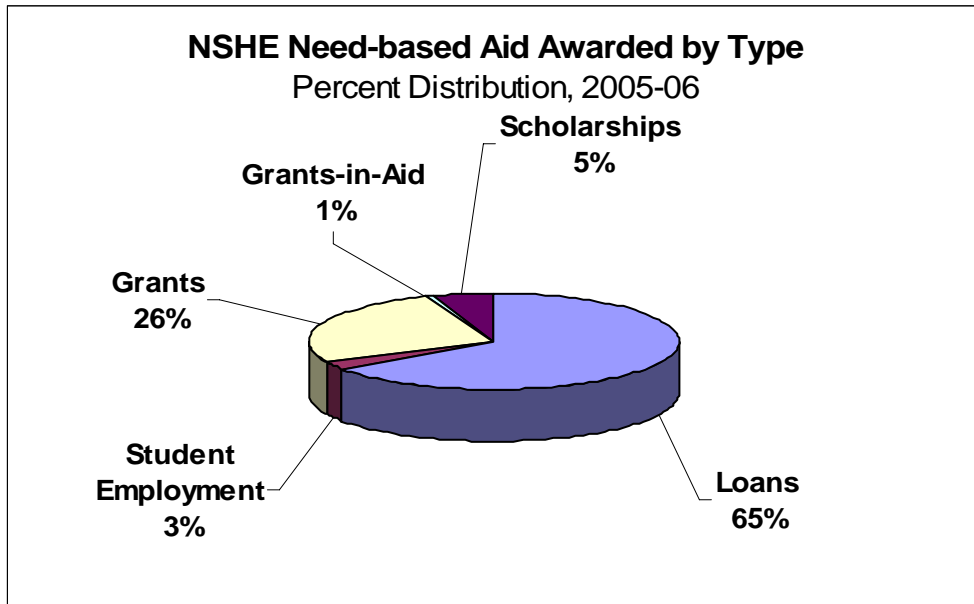
- Need-based financial aid represents nearly 52% of the aid awarded throughout the Nevada System of Higher Education.
- Over the past five years, the amount of need-based aid awarded increased by 50%.
- The total percent of need-based aid dropped from 2004-05 to 2005-06. This is primarily due to the consistent increases in grants-in-aid and scholarships, typically non-need programs. Additionally, Pell Grant disbursements have decreased, as discussed later in this section.

Need-based Aid by Type

Need-based aid is delivered to students in a variety of fashions. The majority of aid arrives in the form of loans (generally low interest, federally supported loans) that help students cover the various costs of attendance. Figure 12 displays the percent distribution of need-based aid

awarded by type for the 2005-06 academic year. Need-based aid is defined both as aid distributed on the basis of need, as well as aid distributed to students with documented need.

Figure 12.



Source: NSHE 2005-06 Financial Aid Data Report

- Loans continue to account for the majority of need-based aid provided, constituting 65% of need-based aid awarded Systemwide.

In general, grants and loans are the primary forms of need-based aid, while scholarships, student employment, and grants-in-aid comprise the bulk of non-need based aid. Table 8 compares the percent of need-based versus non-need based aid disbursed in the 2005-06 academic year.

Table 8.

**NSHE Need-based Aid vs. Non Need-based Aid
2005-06**

	Need-based Aid	Non Need-based Aid	% of Aid that is Need-based
Grants	\$40,773,748	\$11,427,603	78%
Grants-in-Aid	\$1,332,990	\$14,588,080	8%
Scholarships	\$7,960,639	\$47,957,041	14%
Loans	\$100,763,760	\$33,704,946	75%
Student Employment	\$4,066,588	\$36,944,170	10%
NSHE Total	\$154,897,725	\$144,621,840	52%

Source: NSHE 2005-06 Financial Aid Data Report

- Grants were distributed at the highest percentage of need-based aid, followed closely by loans, 78% and 75%, respectively.

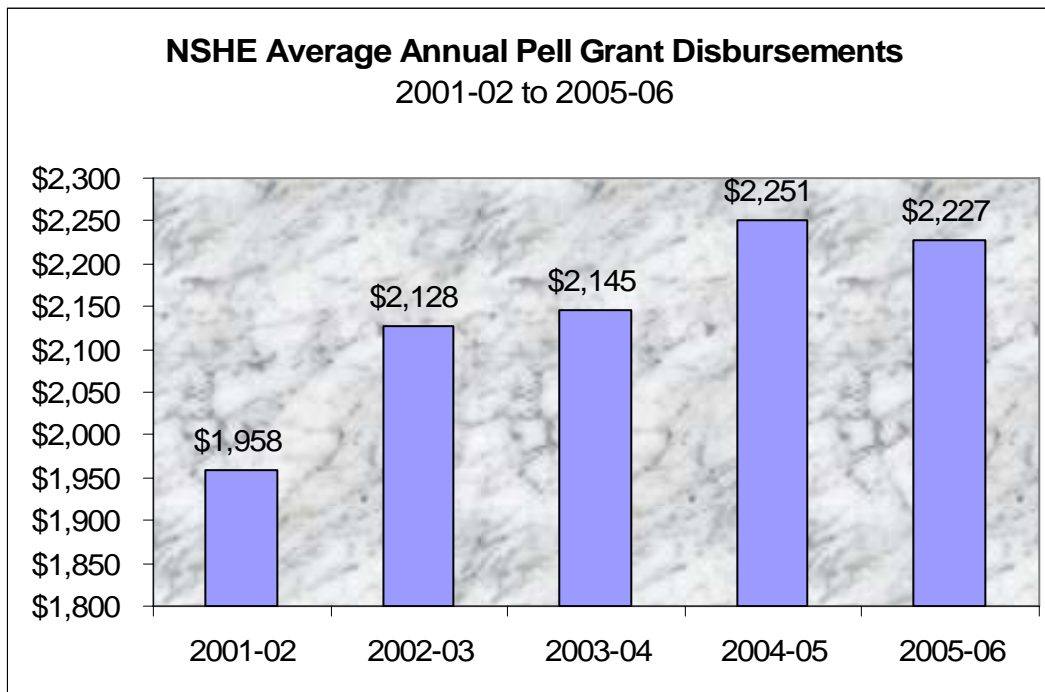
- NSHE continues to distribute the majority of aid in the need-based category or about 52% systemwide.

Pell Grants

Pell Grants constitute the primary source of federal need-based grants that are specifically aimed at assisting students in obtaining an undergraduate degree. For students who qualify, Pell Grants make up the foundation of their financial aid award package, to which aid from other federal and non-federal sources might be added. Students may receive only one Pell Grant per term and cannot receive Pell funds from more than one institution at a time.

Figure 13 illustrates the trend in the average award received by students over the past five years.

Figure 13.



Source: NSHE Financial Aid Data Reports

- While average annual disbursements increased since 2001-02, for the first time in 2005-06 we experienced a drop of \$24, or 1%.
- In 2002-03 (the most recent year for which data are available), the average Pell Grant disbursement in WICHE states was \$2,435, \$208 more than Nevada’s average. (Source: WICHE, *Policy Indicators for Higher Education: WICHE States.*)

Table 9 demonstrates the five-year trend in Pell Grant recipients, disbursements, and average annual disbursement.

Table 9.

NSHE Pell Grant Trends
2001-02 to 2005-06

	2001-02	2002-03	2003-04	2004-05	2005-06
Pell Recipients	13,401	14,864	16,507	15,050	13,513
Pell Disbursements	\$26,237,279	\$31,624,624	\$35,414,755	\$33,877,530	\$30,087,035
Average Annual Pell Disbursement	\$1,958	\$2,128	\$2,145	\$2,251	\$2,227

Source: NSHE Financial Aid Data Reports

- The number of Pell Grant recipients and associated disbursements achieved their peak in 2003-04. Since that time the number of recipients fell by 2,994 recipients (4.9%) and \$5,327,720 (18%).
- Nationally, Pell Grant expenditures fell as well, although at a smaller rate (.01%). (Source: The College Board, *Trends in Student Aid 2006*.)
- The primary reasons for the drop in Pell numbers include the following:
 - In 2005-06 the U.S. Department of Education updated 10-year-old state tax data tables, resulting in a decline in eligible applicants.
 - In 2005-06 UNR focused on 100% verification for Pell Grant recipients as part of their U.S. Department of Education Quality Assurance Program. It was determined from prior year samples that students in this group tended to make more errors. The 2005-06 data reflects the results of this initiative.

Nevada Financial Assistance Programs

The Nevada System of Higher Education currently distributes financial aid awards from five state-supported student financial assistance programs:

- ***Leveraging Educational Assistance Program (LEAP)*** matches state funds with federal funds for grant programs.
- ***Nevada Student Access*** is funded from a combination of state funds and student registration fees; the program primarily supports need-based grants, but includes some support for scholarships and work programs.
- ***Nevada Grants-in-Aid*** reduce student tuition and fees for qualifying students. (Examples include: NSHE staff and dependents, non-residents from Good Neighbor states bordering Nevada, graduate assistants, Nevada National Guard, and WICHE/WUE exchange students.)
- ***Regents' Service Program*** creates jobs for students that make a contribution to the state of Nevada, community or college.
- ***Governor Guinn Millennium Scholarship Program*** is a merit-based scholarship program for Nevada high school graduates.

Table 10 provides information on expenditures for LEAP, Nevada Student Access, Nevada Grants-in-Aid, the Regents' Service Program and the Millennium Scholarship Program for 2005-06. The information below pertains to statewide programs specifically designated by the State of Nevada and/or the Board of Regents and does not include all state dollars expended to assist students, for example, student wages.

Table 10.

Nevada Financial Assistance Programs 2005-06

Program	2005-06
LEAP	\$360,203
Nevada Student Access	\$15,175,576
Nevada Grants-in-Aid	\$7,426,571
Regents' Service Program	\$1,140,568
Millennium Scholarship	\$28,471,360
Total:	\$52,574,278

Source: 2005-06 NSHE Financial Aid Data Report

- Nevada financial assistance programs continue to provide 17% of total aid to NSHE students. All state funding for financial assistance as a whole, including student employment, continues to provide 23% of total aid to NSHE students.

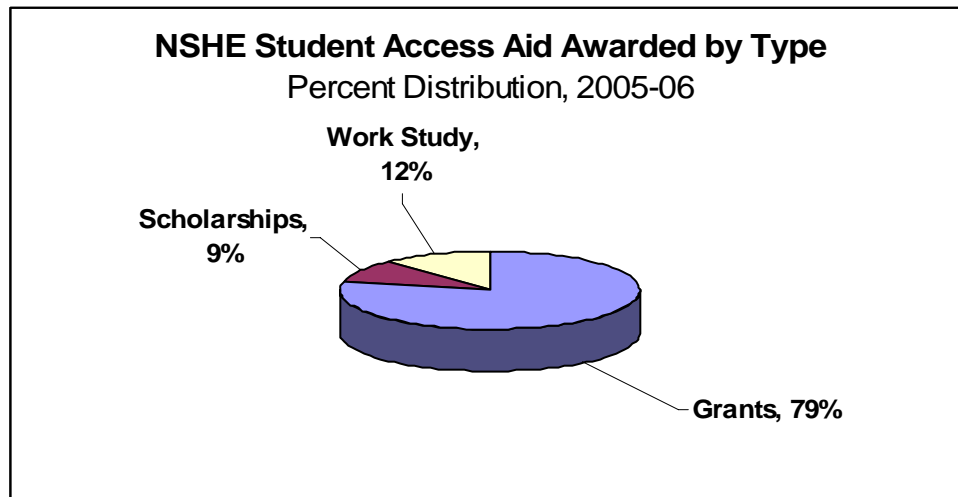
- For 2005-06, the Millennium Scholarship Program awarded \$28.4 million to nearly 22,000 Nevada students.

Nevada Student Access

Pursuant to Board policy (Title 4, Chapter 18, Section 18), each institution is required to report annually to the Board of Regents information demonstrating how the Student Access funds are utilized. The findings of the report will be used to evaluate these Board established Student Access guidelines.

NSHE institutions were polled as to how Student Access aid is distributed to students. Their responses appear in Appendix A: Student Access Aid. Figure 14 shows the percent distribution of Student Access aid awarded by type for the 2005-06 academic year.

Figure 14.



Source: 2005-06 Financial Aid Data Report

- Grants make up the largest portion at 79%.
- The 9% scholarship portion is consistent with the Regents’ 90/10 designation (90% need-based and 10% non-need-based).

Governor Guinn Millennium Scholarship

During the 2005 Legislative session, the source of funds for the Millennium Scholarship was changed from being based solely on tobacco settlement monies to a combination of tobacco settlement monies and revenues from the state unclaimed property fund.

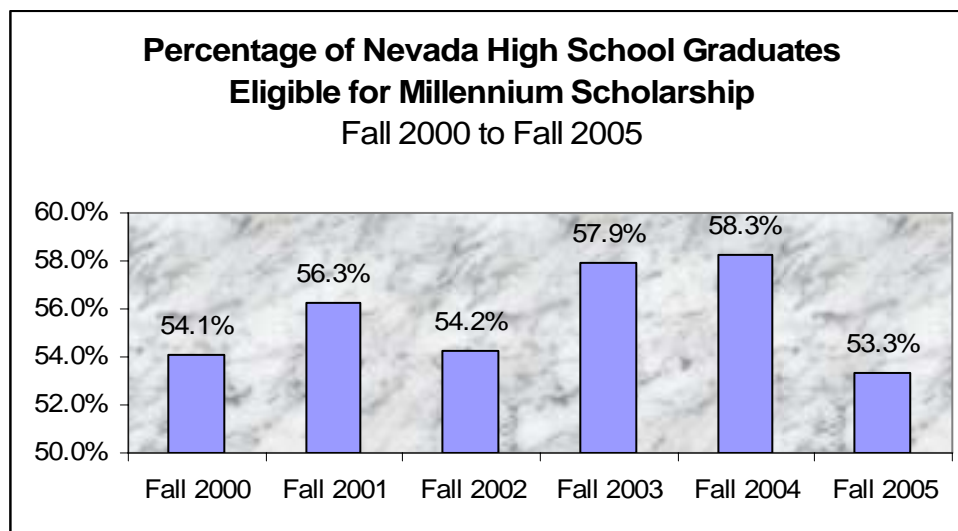
The 2005 Nevada high school graduates became eligible for the Millennium Scholarship after successful graduation from a Nevada high school they had attended for at least two years, along with passing the Nevada Proficiency Exam and having a 3.10 graduating GPA. Millennium Scholars are required to enroll in and complete a minimum of 12 credits at Nevada four-year institutions and six credits at community colleges. Students are limited to 12 credits of funding

per term, across the NSHE. To continue receiving the Millennium Scholarship, students are required to complete the required minimum number of credits and attain a 2.6 term GPA. up to 30 credits earned and a 2.75 term GPA thereafter. Remedial courses are no longer eligible for funding with the Millennium Scholarship, although they may be used to meet the minimum enrollment requirements.

Eligible Students

The percentage of Nevada high school graduates fluctuates each year, as does the percentage of eligible Millennium Scholars. Figure 15 demonstrates the percentage of Nevada high school graduates who were eligible for the Millennium Scholarship since the inception of the program.

Figure 15.



Source: NSHE Institutional Research

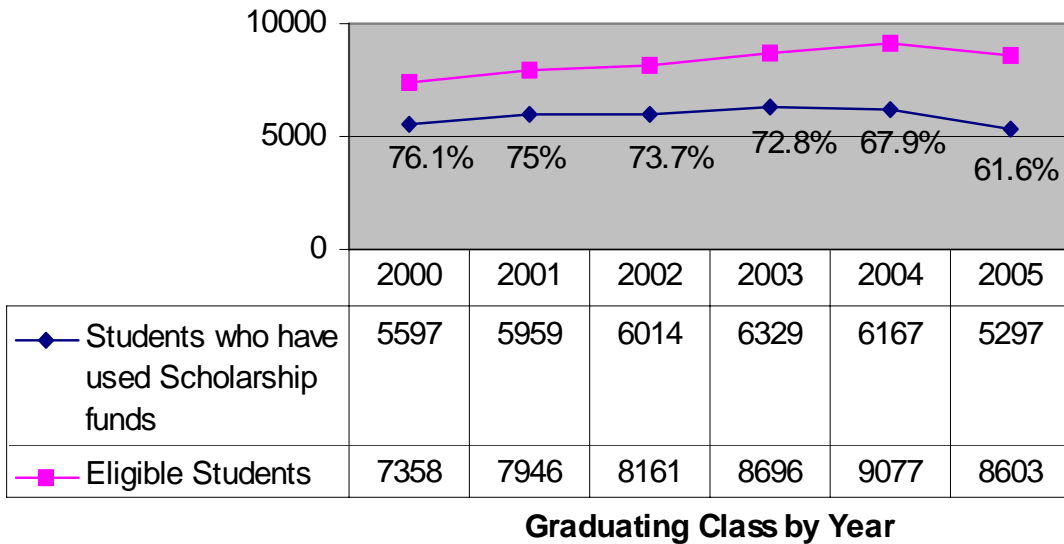
- The number of eligible Millennium Scholars dropped from Fall 2004 to Fall 2005. This corresponds with significant changes to eligibility criteria.

Capture Rate

Each year the Treasurer’s Office collects data regarding the capture rate of eligible Millennium Scholars. This is defined as the number of eligible students who utilized their scholarship the Fall immediately following their graduation from high school. Figure 16 demonstrates the capture rate since the inception of the program.

Figure 16.

NSHE Capture Rate of Eligible Millennium Scholars



Source: NSHE Data Warehouse

Note: Numbers denote first-time, full-time degree-seeking freshmen

- The capture rate for eligible students declined 16% from Fall 2003 to Fall 2005. This is due in part to the ever-changing eligibility requirements. NSHE institutions hear from parents that it is difficult to know whether or not their child will be eligible when s/he graduates from high school. Additionally, as the minimum GPA continues to rise, eligible students have more higher education options and may choose to pursue post-secondary education out of state.

ACT Test Scores

It is expected that Millennium Scholars will demonstrate higher ACT test scores than that of other Nevada high school graduates. Table 11 compares the test scores of Millennium Scholars to the overall Nevada scores, as well as national scores.

Table 11.

**Millennium Scholar Average ACT Test Scores
Fall 2002 to Fall 2005**

	Millennium Scholars	Nevada Students	National Average
2002	22.0	21.3	20.8
2003	22.1	21.3	20.8
2004	22.0	21.2	20.9
2005	22.3	21.5	20.9

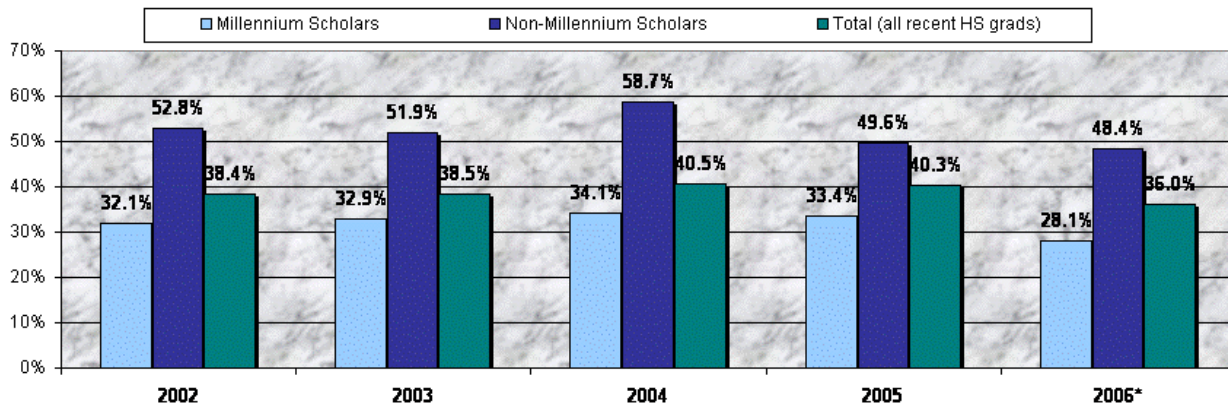
Source: NSHE Data Warehouse, ACT.

Remedial Rates

The percentage of Millennium Scholars who require remediation in college has always been of interest to educators. Figure 17 demonstrates the remediation rate of Millennium Scholars compared to other students from Fall 2002 through Fall 2006.

Figure 17.

Nevada System of Higher Education
Recent Nevada High School Graduates Enrolling in at Least One Remedial Mathematics or English Course
Millennium vs. Non-Millennium Scholars



Source: NSHE Institutional Research

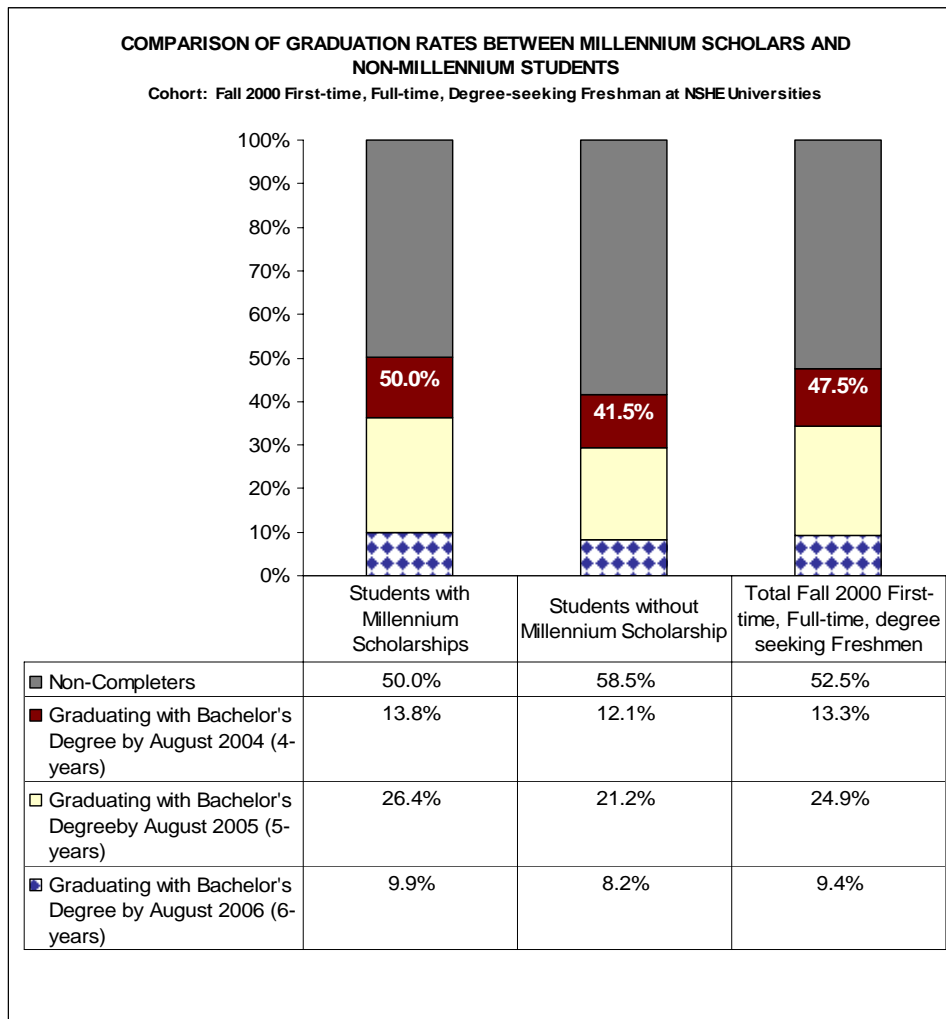
- The remediation rate of Millennium Scholars dropped considerably in Fall 2006. This corresponds with the increased high school GPA requirement of a 3.10 for Millennium Scholarship eligibility.

- Nearly one third of all Millennium Scholars enroll in at least one remedial course immediately following graduation from high school, while more than one half of non-Millennium Scholars graduating from Nevada high schools require remediation.

Completion Rates

The goal of the Millennium Scholarship, in addition to increased college-going rates, is also to increase graduation rates. Figure 18 shows the graduation rates for the Fall 2000 cohort of Millennium Scholars graduating with bachelor's degrees.

Figure 18.



Source: NSHE Data Warehouse

Note: Percentages may not add to 100 due to rounding.

- Overall, Millennium Scholars are more likely to graduate than non-Millennium students.

Student Loans

The category of student loans includes federal, state and institutionally funded loan programs. Student loans continue to be the most common form of financial assistance for students. When grants, scholarships and student employment do not cover a student's cost of attendance, the student is left with the last option to borrow money to continue to finance their education. National trends show significant increased reliance on student debt to fund the costs of higher education and students at all income levels are borrowing for their educational expenses.

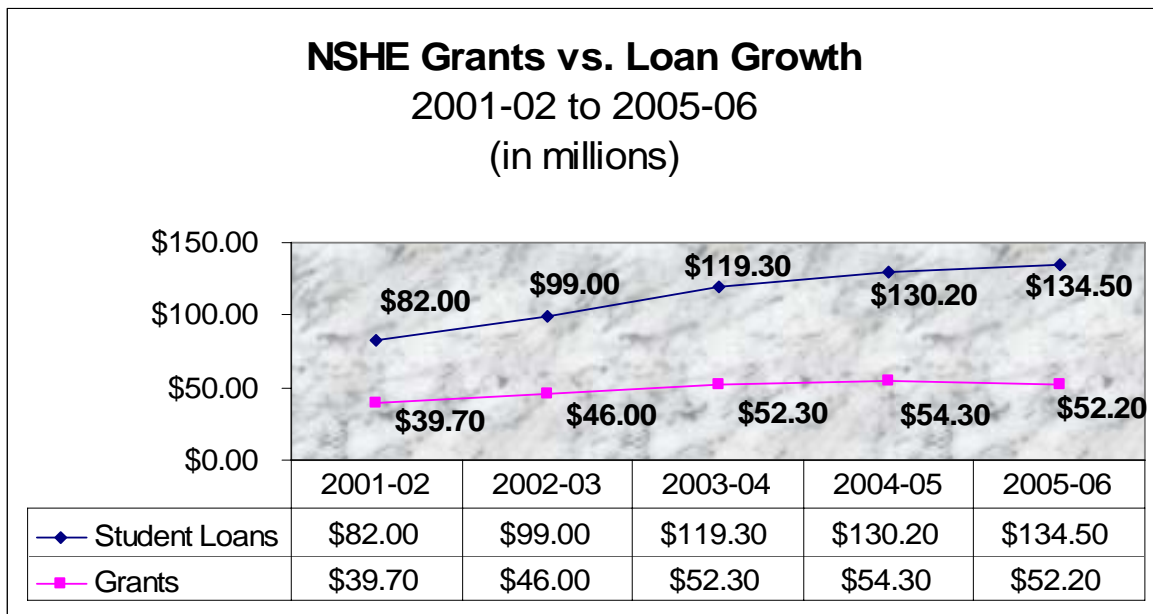
Federal Loans

The category of federal loans includes Ford Direct Loans (both subsidized and unsubsidized), Stafford Loans (both subsidized and unsubsidized), Parent Loans for Undergraduate Students (PLUS) and Perkins Loans. Interest rates range from 5% for Perkins Loans to 8.5% for PLUS loans. The government subsidizes or waives interest for students borrowing subsidized loans, provided they remain enrolled in a minimum of six credits. Accompanying the increasing reliance on student loans is the enormous increase in unsubsidized loans. The federal government does not subsidize the interest on this type of loan. Consequently, borrowers must either make interest payments on the loans immediately after disbursement or have the interest capitalized into the principal while enrolled as a student.

Growth

Student loans have consistently grown at a faster rate than any other financial aid category. Figure 19 compares the growth in student loans versus the growth in grants.

Figure 19.



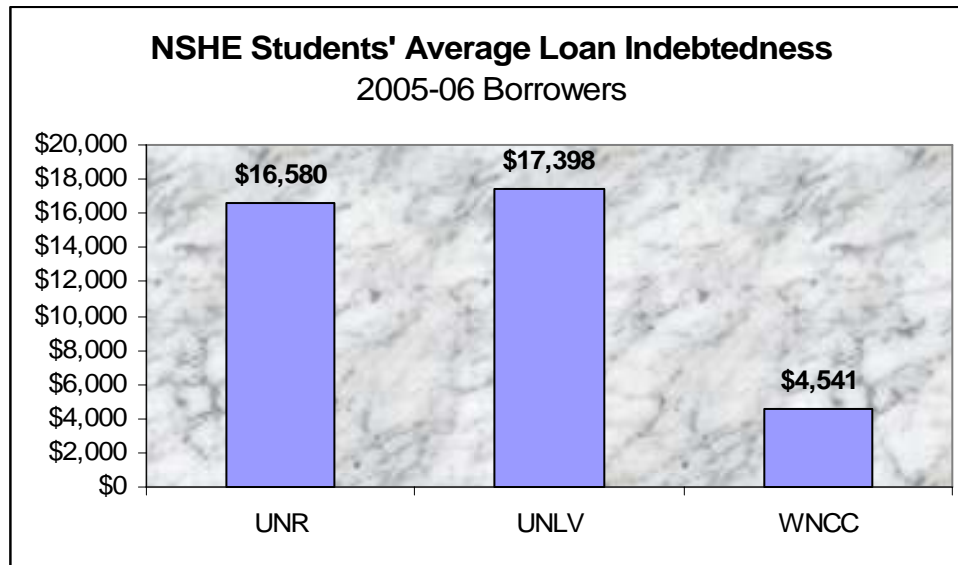
Source: NSHE Financial Aid Data Reports

- Since 2001-02, student loan growth outpaced growth in grant funding.

Average Loan Indebtedness

Increased loan growth brings higher rates of debt for our students. Figure 20 shows average loan indebtedness for UNR and UNLV compared to WNCC.

Figure 20.



Source: UNR, UNLV, WNCC Financial Aid Offices

- NSHE university student borrowers have nearly four times as much debt as community college students (as represented by WNCC).

Default Prevention

In 2004 Nevada attained the dubious distinction of having the second highest default rate in the nation, behind Puerto Rico, and has since remained in the number two spot. There are several factors involved, including Nevada's smaller state population, thus lower numbers of borrowers, and the transient nature of our state population. The NSHE financial aid offices work diligently towards default prevention and education of our student borrowers. Because default prevention is not just a financial aid issue, but also involves retention and student success, NSHE is currently working with the U.S. Department of Education and our state loan guarantor, USA Funds, to facilitate a systemwide approach. To that end, a series of workshops will be offered Spring 2007 to all Nevada postsecondary education institutions, inviting teams of institutional personnel to begin development of campus-wide default prevention plans.

Private Loans

The issue of private loans (also known as Alternative Loan Programs) has been given a great deal of national attention lately. It is difficult to track these loans at the institutional level. Some lenders require the student to have their cost of attendance certified by the financial aid

office; however, there is never a report back to the financial aid office as to how much the student borrowed. This is a silent epidemic and a course of action that some students are forced to take when financial aid offices are unable to meet their remaining need after all other federal and state resources is exhausted.

The National Association of Financial Aid Administrators will be conducting a survey of financial aid directors to capture data regarding private loan volumes and circumstances in which students borrow under these programs.

Institutional Loans

Pursuant to Board policy (Title 4, Chapter 10, Section 17), each institution is required to report information to the Board of Regents for institutional long and short term loans. Short term loans are defined as loans that need to be repaid within three months, while long term loans are generally due within one year or when a student stops attending. Board policy requires the following to be reported each year: 1) the total amount outstanding at the beginning and end of the year; 2) the loans awarded and collected during the year; 3) the dollar amount of loans written off during the year; and 4) the percentage of loans written off during the year, as a percent of loans awarded for institutional loan programs. Table 12 shows total institutional loan information.

Table 12.

**NSHE Long and Short Term Institutional Loans
2005-06**

Institution	Total Loans Outstanding July 1, 2005	Total Loans Outstanding June 30, 2006	Total Loans Awarded	Total Loan Repayments	Total Loans Written Off	Percentage of Loans Written off
UNR	\$7,224,697	\$6,880,114	\$1,586,406	\$1,870,778	\$60,211	.08%
UNLV	\$3,310,129	\$3,270,122	\$680,365	\$646,589	\$73,783	2%
GBC	\$4,982	\$5,193	\$6,389	\$6,177	\$0	N/A
TMCC	\$320,841	\$335,329	\$125,248	\$90,254	\$20,506	6%
WNCC	\$848	\$4	\$10,623	\$11,467	\$0	N/A
NSHE Total	\$10,861,497	\$10,490,762	\$2,409,031	\$2,625,265	\$154,500	

Source: NSHE 2005-06 Financial Aid Data Report.

- Systemwide, \$2.4 million in institutional loans were advanced in 2005-06.
- UNR advanced the greatest amounts of institutional loans to students in 2005-06.
- UNR write-off amounts for 2005-06 are higher than prior years due to collection agency changes.
- NSC and CCSN do not have institutional loan programs.

Conclusion

The financial aid staff at each institution provides NSHE students with outstanding service and access to financial aid programs. Nevada financial assistance continues to grow each year.

That said, there is room for additional research and discussion regarding Nevada financial aid programs. Following are areas of financial aid that will continue to require attention:

- ***Unmet Need*** – NSHE unmet need, the amount of student need not funded by financial aid totaled \$84.6 million for 2005-06. This presents a significant challenge for the state of Nevada.
- ***Other States' Approaches*** – As Nevada begins to look at expanding financial assistance for our students, it is prudent to learn from the programs created by other states, particularly WICHE states:
 - Arizona State University will pay for tuition, fees, books, room and board for all Arizona students who are accepted to the university and whose families make less than \$25,000 a year. The program began two years ago but was offered only to families who made less than the federal poverty level, \$18,850. Since then, it has benefited more than 600 students.
 - Oregon has proposed a “Shared Responsibility Model” that takes into account student effort (working full-time during the summer and part-time during the school year), family support and federal financial aid. After all of these resources have been exhausted, the state will offer an Oregon Opportunity Grant to cover the students’ unmet (unfunded) need.
 - The University of Washington will launch a new program called “Husky Promise” beginning Fall 2007 guaranteeing full payment of tuition and fees for full-time students from the state of Washington who come from low- and lower middle-income families. The University expects to support some 5,000 students a year in this program, comprising approximately 20 percent of the total number of undergraduates. The University will provide the funds from a combination of federal, state need-based financial aid programs, and University scholarships. This program does not cover the student’s entire cost of attendance.
 - Washington State University will also launch a new program Fall 2007, called “Cougar Commitment”, that operates much the same way as the Husky Promise, and also does not cover the student’s entire cost of attendance.
- ***Loans*** – Loans make up the largest portion of financial aid to students. This is true nationwide as well as in Nevada. This will continue to be one of the only options for students to cover their cost of attendance. NSHE students’ levels of indebtedness will continue to rise.

- ***Low percentage of State aid*** – Despite being a low-tuition state, Nevada consistently earns an “F” on the annual “Measuring Up” report card that is published by the National Center for Public Policy and Higher Education. This is because need-based state-funded financial aid does not appear as a line-item in the state budget; instead, it is reflected in each institution’s annual appropriation. Additionally, the levels of need-based financial aid funded by the state have not risen in over a decade.
- ***Governor Guinn Millennium Scholarship*** – The declining capture rate of Millennium Scholars is an item of concern. Nevada cannot continue to complicate eligibility requirements if we wish to continue to encourage our best and brightest students to remain in Nevada for their postsecondary education. Additionally, the buying power of the Millennium Scholarship will continue to decline over time as tuition and fees continue to rise.

While Nevada continues to be a low tuition state, to preserve access for all students, financial assistance must continue to improve over time.

Appendix A: Student Access Aid

Each NSHE institution has the flexibility to structure their disbursements in Student Access financial assistance as needed for their particular population, provided they follow the 90/10 need-based vs. non-need-based formulary established by the Board of Regents. Listed below are the varieties of approaches offered by each institution regarding awarding of Student Access financial assistance.

UNR

State Funded

Funds are initially split 90% need-based and 10% scholarships. The funds are allocated to undergraduate and graduate students based on the percentage population breakdown from the prior fall semester.

All need-based funds are awarded based on cost of attendance, EFC and remaining need. A portion of the state funded funds are used to meet the required Federal Supplemental Educational Opportunity Grant (SEOG) matching requirement. These funds are awarded to SEOG recipients. Students are awarded from the highest need to the lowest need. For 2005-06 \$2,500 was the maximum fall/spring award for full time undergraduate students and \$3,000 for full time graduate students. The awards are prorated for part-time enrollment. All graduate funds are used to make need-based awards.

The non-need based funds are used in a combination with other dollars to fund the Presidential Scholarship.

Fee Appropriated

Based on the anticipated revenue the funds are again split 90% need-based and 10% scholarships. The grad/undergrad allocations are done at the time the fees are collected.

All need-based funds are awarded based on cost of attendance, EFC and remaining need. A portion of the funds are earmarked for low income students living in the residence halls to assist with those costs. Students are awarded from the highest need to the lowest need.

For 2005/06 \$2,500 was the maximum fall/spring award for full time undergraduate students and \$3,000 for full time graduate students. The awards are prorated for part time enrollment.

The non-need-based funds are used to fund scholarships for both graduate and undergraduate students. A portion is allocated to fund international students. The allocation is based on percent enrolled the prior fall semester.

UNLV

UNLV awarded Student Access funds proportionally to graduate and undergraduate students primarily by EFC level. Most of the funds are utilized as grant awards, followed by employment awards, and finally scholarships.

Student Access funds are used to meet scholarship matching requirements for the Latin Chamber of Commerce, Hispanic Employment Programs, Las Vegas Indian Center, and Horatio Algiers Scholarships.

Students receive amounts that vary from \$200 to \$8,000 depending upon their level of need, matching requirement, or scholarship pledge.

NSC

State-funded Student Access monies fund our Nevada State College Grant (NSCG). The NSCG is awarded based on need to students with a 2.0 or higher GPA, enrolled in half-time, three-quarter-time, or full-time enrollment, and based on EFC depending on student's residency status. The annual minimum is \$200 and the annual maximum is \$2,000 for the NSCG.

GBC

GBC awards access aid to students based on EFC. GBC does not base our award on special populations.

CCSN

State funded Student Access aid is awarded to students in the following programs:

- ***Tuition Scholarship Program*** assists students who are new to CCSN, who are not Millennium Scholars, are NV residents and whose adjusted gross income is less than \$60,000.00.
- ***Direct Aid Book Program*** assists students who are Nevada residents, who are not Millennium Scholars and need financial assistance in purchasing their books.
- ***Direct Aid Need Grant*** assists students who are Nevada residents, are not Millennium Scholars and who have remaining need.
- ***Direct Aid Grant*** is awarded to students in special populations who need assistance with books and tuition.

- ***Direct Aid Merit Scholarship*** is awarded to students who are low income, Nevada residents with a minimum GPA of 3.0.

Fee Appropriated Access Aid is awarded to students who are Nevada residents and who are not Millennium Scholars.

GEAR UP provides academic, personal, career and financial assistance to targeted Nevada high school graduates wanting to continue their education at post secondary institutions.

TMCC

Student Access funds are awarded to students with specific EFC ranges, however, not all of them are awarded to students with low EFC ranges. We do target financial assistance (Student Access funds) to Health Science students who are required to attend summer session and first generation freshman students through our C.A.P. Program.

WNCC

WNCC awards access funds by lowest EFC and highest need.

Appendix B: Programs That Promote Access and Persistence

Each NSHE institution offers a variety of programs to enhance educational opportunities for Nevada students. Below is a sampling of monetary and non-monetary programs at the institutions that assist students in achieving their educational goals. This information is not limited to financial aid programs; but includes other available student services programs.

UNR

- ***Student Support Services TRIO Scholars*** assists low-income, first generation students to overcome the cultural, academic, class and social barriers that may interfere with academic success. Support services include tutoring and academic success workshops; personal and academic counseling; professional and peer mentoring; cultural exploration activities, and supplemental federal funding for direct aid to freshman and sophomore participants who are eligible for Pell grants.
- ***Davis Opportunity Grants*** provide funds to TRIO Project participants who are or were Pell eligible and who are Nevada residents.
- ***Disability Resource Center*** ensures that students with disabilities have equal access to participate in, contribute to, and benefit from all university programs. Services include an assistive technology laboratory, American Sign Language, alternative text, alternative testing and auxiliary aids.
- ***The Academic Support Services Center*** provides small group tutoring, walk-in tutoring labs for high risk classes, preparation workshops for national entrance examinations and private tutor referral.
- ***Academic & Career Services*** provides one-on-one counseling and small group counseling to assist in personal adjustment and career decisions. This includes career and job fairs; pre-professional and graduate school counseling; and career workshops on resume writing; interview tips and job search referral services.
- ***The Counseling and Testing Center*** provides one-on-one and small group counseling to assist in personal issues and concerns that might detract from the student's ability to be academically and personally successful. National and personal interest testing is available.
- ***The Center for Student Cultural Diversity*** provides advisement, guidance and support to our ethnic student populations, clubs and organizations. The Center sponsors numerous social events and support programs to connect students of color with community/campus leaders and resources.
- ***Residential Life*** provides an academic intervention program for all residential students who fall below a 2.0 grade point average.

- ***Financial Aid and Scholarships*** present many financial aid workshops for prospective students and their parents as well as enrolled students who encounter monetary setbacks. These include student development workshops with specific topics and a targeted audience.
- ***Academic Intervention Services*** assists students who are experiencing significant extenuating circumstances that are impeding their academic success and persistence at the university.
- ***Living Learning Communities*** cultivate the skills and abilities needed to succeed at the University through a variety of unique experiences. The close interaction with faculty and experiential connections to the University curriculum help all participants develop leadership and community service values.

UNLV

- ***Academic Opportunity Awards*** enhance access and support for students of under-represented populations through community partnership and individual student awards.
- ***Educational Talent Search*** assists young people in grades six through twelve, as well as adults who desire to enter or re-enter post-secondary education.
- ***Upward Bound and Upward Bound Math/Science Programs*** provide academic, personal and career assistance to eligible high school students in completing high school and continuing to post-secondary institutions.
- ***Student Support Services*** encourage students to stay in college by providing academic, personal and career advising; tutoring; financial aid information and application assistance; study skills and college survival workshops; developmental and remedial instruction; graduate school decision and application assistance; GRE/GMAT preparation workshops, and typing services for students with disabilities.
- ***McNair Scholars Institute*** encourages and prepares minority undergraduates to consider careers in college teaching as well as for doctoral study, by offering study skill workshops, tutoring, faculty mentoring, academic and career assessment, research opportunities; and graduate college exploration.
- ***Adult Educational Services*** assists displaced or unemployed workers with choosing a career path and appropriate educational channels by offering academic and career assessment, assistance with financial aid and college admissions, and skill building exercises.

- ***University scholarships and grants*** provide financial assistance to first generation college students, disabled students, and students who are members of under-represented groups.
- ***GEAR UP*** provides academic assistance to middle school students at six participating sites, encouraging post-secondary enrollment and educational attainment.
- ***Student Financial Services*** conducts workshops on financing higher education for high school students and their parents, and workshops on budgeting and money management for UNLV students.
- ***Career Services*** assists students with career decision making, occupational information, co-op and internships, and job search upon graduation.
- ***Counseling and Psychological Services*** assist students in dealing with the problems commonly experienced by college students of all ages to develop the skills necessary in overcoming personal challenges.
- ***Disability Resource Center*** offers students learning strategy workshops and skill development sessions, and provides disabled students with a variety of academic accommodations.
- ***Academic Achievement Awards*** are offered ranging from \$100 to \$150 based on the previous semester's GPA for residents living in the residence halls. The awards are either credited to the resident's account if they still have a balance or refunded to them if they have paid their room and board fees when the awards are distributed.
- ***CAEO Tutoring Office*** provides tutorial services for a majority of subjects, individually or in groups to UNLV students, TRIO and GEAR UP participants, as well as community organizations.
- ***Residential Life*** provides an academic intervention program for all residential students who fall below a 2.0 grade point average.
- ***College Goal Sunday*** assists families in completing the Free Application for Federal Student Aid. UNLV will provide services for this event on the campus of UNLV and in Moapa, NV.
- ***PayBac (Professionals & Youth Building a Commitment Partnership)*** is an outreach program coordinated through CCSD. UNLV Financial Aid Counselors give a presentation to middle schools encouraging students to stay in school and think about careers.

- **Veterans Education Benefits Office** provides advising to UNLV Veteran students and dependents. Guidance is provided on how to receive their benefits in a timely manner. Federal student financial aid guidance is also provided.
- **America Reads Counts Program** hires and trains dedicated UNLV students to tutor elementary school students in the Clark County School District.

NSC

- **Nevada State High School** junior and senior high school students can get dual credit at our on-site high school.
- **High school Outreach Classes** are offered to junior and seniors who can enroll in college classes on their home high school campus.
- **Orientation** attendance is required of all new students.
- **Tutoring** is available to all students at no cost to the student.
- **Advising** is provided by College advisors for general education and by faculty for upper division coursework.
- **Recruitment** is conducted by NSC recruiters who visit CCSD high schools and the community college on a regular basis.
- **Open House** is provided bi-annually to give students an opportunity to see the available options at NSC.
- **The STEP-UP Program** offers a dual credit option and a 2+2 program for high school students interested in becoming teachers.
- **CLASS** is the disability assistance program at NSC that provides services for students with documented disabilities.
- **Student Employment** at NSC employs student workers throughout the college thus assisting their financial need and providing work experience.
- **PAYBAC** is a program whereby various staff members volunteer to speak to middle school students about importance of education and higher education opportunities.
- **CEP Classes** promote success with 1st year students.
- **Admission Standards** which include a 2.00 GPA promotes access.

- ***On-Site Placement Tests*** are provided free of charge for students. NSC does not require the SAT or ACT.
- ***Student Government*** members are active in College planning and promote student life activities necessary for the college.
- ***Clubs and Student Organizations*** may be formed by students based on their interests.
- ***Surveys*** are conducted by NSC designed to promote the understanding of our students and make an effort to meet their needs.
- ***Online Classes*** are needed by today's students who required a flexible schedule to fit their home and work schedules. Online classes provide quality instruction through Web Campus.
- ***Teaching*** Excellence is promoted by NSC to emphasize quality teaching techniques. Professors are promoted on their teaching excellence.

GBC

- ***Academic Credit*** is offered at a reduced rate to area high school students for history and English, along with several other courses in a variety of college level disciplines.
- ***Tutoring*** services are available to all students needing assistance with English or math.
- ***Native American and Hispanic Outreach*** events on campus enhance familiarity and access to the college.
- ***ESL Tutoring Programs*** encourage college students to assist elementary school children in the area.
- ***Dual Credit*** courses are offered to high school students to enable them to receive simultaneous college and high school credits.
- ***Student Orientation Courses*** focus on enhancing retention for first generation students, students enrolled in developmental classes, and freshmen.
- ***The Admissions, Advising & Career Center*** offers career and academic advising and disability services.

CCSN

- ***Assessment/Testing Center*** allows Southern NV high school students to take placement exams at their own high school as long as there is a proctor available.
- ***Career Services/Re-Entry-Textbook Assistance Program (TAP)*** loans books to students rather than giving students books. Students are required to return the books instead of selling books back to the bookstore for cash. This program creates a strong library for student use.

- ***Counseling/Advisement*** helps students start college on the right track, and assists those who are having difficulty overcoming barriers to success. Counselors meet with all new students enrolled in six or more credits.
- ***Office of Student Retention*** works to increase the rate at which students complete classes successfully, persist to degree or certificate attainment and transfer to a four year institution.
- ***TRIO Student Support Services Program*** aims to increase retention, persistence, degree attainment, and transfer for students who meet Federal guidelines for low-income, first generation college students, and students with disabilities.
- ***The Perkins Educational Partnership Program*** assists single parents, economically or academically disadvantaged, foster children, students with limited English proficiency, disabled individuals and dislocated workers who are seeking occupational training and training in non-traditional fields. The program assists with tuition, books, childcare and transportation. Services include academic advising and monitoring, personal counseling, workshops, clothing donations, referrals to community services and referrals to college resources.
- ***Learning and Earning Program*** serves a diverse population of high school students. The program helps Clark County's high school students earn a diploma and train to be successful workers. School counselors refer participants for a variety of reasons including, missing academic credits, not passing the high school proficiency exams, attendance problems, and/or personal challenges. Students are paired one-on-one with a CCSN employee, who serves as the student's mentor. Students also attend weekly small group meetings with school counselors and receive math tutoring from CCSN math teachers.
- ***Disability Resource Center(DRC)*** serves students on all three CCSN campuses. The DRC provides reasonable accommodations to students and offers adaptive equipment to those who qualify to insure equal access to all CCSN sponsored activities.
- ***Apprenticeship Programs*** are designed to assist women who are interested in training for non-traditional occupations.
- ***Student Financial Services (SFS)*** contributes to the success and support of these programs by providing book and/or tuition assistance to the students in the above named student support services programs such as TRIO, Re-entry, Career Connections, as well as Enrollment Management. SFS also provides workshops and personalized assistance for various academic and student services areas as requested.

TMCC

- ***Re-Entry Center*** offers assistance to special populations who are returning to school and/or the workplace. Students must be one of the following: single parent, displaced homemaker, economically disadvantaged, educationally disadvantaged, disabled, or someone pursuing training/education in a non-traditional field. The Re-Entry Center assists students with the costs of tuition, books, supplies/equipment, child care, and/or transportation.
- ***College Achievement Program*** supports first generation college students that want to succeed in college. These freshman students are required to attend full-time or twelve credits. Services include orientation, individual counseling, academic advising, financial aid advisement, mentoring, and career advising. Students are awarded a \$1,000 state grant each year given that eligibility requirements are met.
- ***College Goal Sunday*** is a NSHE statewide effort to provide the Reno/Sparks community specific information of applying for federal financial aid or complete the FAFSA application. This activity occurs on a Sunday in January of each year. This event is done in collaboration with UNR and is held on the Dandini site at TMCC.
- ***Job Corps College Program*** provides support to their students who attend TMCC. The financial aid staff collaborates with Job Corps staff to assist students with completion of the FAFSA and provides financial aid advisement.
- ***Sallie Mae Bus Tour*** “Paying for College” is an event that occurs in collaboration between TMCC’s financial aid office and the Sallie Mae Fund. Reno has been selected as one of their many stops which include providing financial aid and scholarship information to high school students. During the day and evening community presentation a scholarship is awarded. This past year, we presented at Wooster High School, Hug High School, Pine Middle School (evening event) and the Boys and Girls Club of Truckee Meadows (evening event).
- ***Veterans Upward Bound Program*** serves veterans who qualify as low-income and potential first generation college students. These veterans participate in a preparation program designed to develop and refresh academic skills; provide educational support services, counseling, and guidance required for success in enrolling and succeeding in postsecondary education and training.
- ***TMCC High School Grants*** assist students attending TMCC High School with the purchase of their books.
- ***ESL Tuition Assistance Program*** offers students the opportunity to continue their educational goals of learning and improving their English through grants.

- ***Tutoring Services*** are available in many subjects to students at no cost. Also, the Writing Center provides free services to those students who may need help with their papers for any class and the Math Center assists students with math problems.
- ***The Retention Coordinator*** focuses on implementing academic and support activities to increase the numbers of students who complete classes, successfully persist to obtain a degree or choose to transfer to a four-year college or university.
- ***Disability Resource Center*** provides free, reasonable accommodations, academic advisement and other support services for students with documented disabilities.
- ***The Career Center and Job Placement Office*** offers assistance to students, alumni and community residents in identifying their educational, career, work and life goals. These services are offered to students at no cost. A specialist is available to work with students one-on-one, as well as provide free workshops in obtaining internships, interviewing for jobs and preparing their resumes.
- ***Student Support Services*** to help students achieve their goals are offered by counselors/advisors at all TMCC education centers. Academic advisement, financial aid advisement, personal counseling, admissions information, referral to other agencies, and self-help strategies are often what are needed to remove the barriers that may prevent students from continuing their educations.
- ***The Financial Aid Office*** provides support in addition to previously mentioned financial assistance, by offering emergency loans to students during the academic year as well as summer session. Students may obtain up to \$200 to assist with book costs or other unexpected educational costs encountered.
- ***Book Grants*** are available to classified staff who are working full-time or part time and pursuing their associate, bachelor's or master's degrees.

WNCC

- ***Hispanic Outreach Program*** offers admissions, program and financial aid information in Spanish to community organizations.
- ***Bridge to Success Program*** provides high school seniors with placement testing and admissions and financial aid application assistance at the high schools in WNCC's service area.
- ***Peer Mentoring Program*** gives students the opportunity to serve as peer mentors. Each mentor is assigned to a faculty member. Projects and performance indicators are developed with the goal of mentoring and measuring the progress of a cohort of students.

- **PEG Grants** provide displaced homemakers with tuition, books, childcare and free workshops that assist students in finding and accessing community resources, setting career goals and learning job search skills.
- **The Academic Skills Centers** at the Carson City and Fallon campuses offer a variety of instructional services that help students succeed in college. Services include: tutoring, computer assisted instruction, testing and workshops on college success.
- **Veterans Services** assist eligible veterans with accessing their Veterans Educational Benefits.
- **Counseling Services** provide the following programs for students:
 - **Retention Programs** include early intervention strategies for students with academic difficulties.
 - **Disabilities Services** offers note takers, instructional aides, and assistive technology such as: the Kurzweil Machine which is a scanning device that reads printed text aloud to the student. We have an account with the Recordings for the Blind and Dyslexic that provides educational and professional books in accessible media, textbooks on tape or computer disk, for students with visual impairments, learning disabilities, perceptual disabilities, and other physical or psychological disabilities. When books are not available from Recordings for the Blind and Dyslexic, we hire readers to record the text on tape for students with print access disabilities.
 - **Academic and Career Counseling Services** enhances student success.
 - **Early Alert Program** provides Counseling Services staff with information from faculty regarding students who are struggling. This program offers students an opportunity to obtain assistance to stay in school.
- **Adult Basic Education (ABE)** classes are available for students who need basic reading and math skills.
- **General Education Development (GED)** offers preparation classes for students who need to review for the GED exam.
- **English as a Second Language (ESL)** classes are offered for speakers of other languages who want to learn English.