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2007-08 Financial Aid Report

February 2009

Prepared by the Office of Academic and Student Affairs

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Nevada System of Higher Education

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Inquiries regarding this report should be addressed to:

Sharon Wurm
Director of Financial Aid
NSHE Office of Academic and Student Affairs
2601 Enterprise Road
Reno, NV 89512
Phone: (775) 784-3447
Fax: (775) 784-1127
swurm@nshe.nevada.edu

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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 information provided by this report is critical for monitoring the impact of financial aid on the Master Plan goals of the Board of Regents intended to improve access and increase the number of students earning a college degree in Nevada.

The NSHE Financial Aid Report includes information on the amount of financial assistance provided to students attending institutions within the NSHE. The report provides trends and analysis on five areas related to financial aid: 1) total aid awarded; 2) financial aid recipients; 3) need-based aid; 4) student loans; and 5) Nevada financial assistance programs. In addition, information is provided regarding NSHE cost of attendance and the Regents Higher Education Opportunity Award program, as well as other programs at each NSHE institution that support access and persistence.

Methodology

The information utilized to produce the report is supplied by the financial aid offices at each NSHE institution. Each Fall, institutions are asked to submit a detailed expenditure report for each financial aid program administered. That information is used to compile this report. Trend analysis is conducted on a rolling five-year window. Comparisons to national data are indicated where appropriate with source citations.

During 2007-08, institutional representatives from each financial aid department participated in meetings with the NSHE financial aid director to continue to refine common data definitions for each item in the expenditure report. The resulting changes to methodology resulted in minor differences in how aid is reported. These differences are noted when appropriate.

Highlights

The following points highlight some of the significant findings of this report:

- Systemwide, \$325.5 million in financial aid was distributed in 2007-08. After declining in 2006-07, total aid grew 11% in one year to its highest value ever.

Now more than ever, it is critical to focus on financial assistance for students. The decline in the economy intensified during the 2007-08 academic year and continues. According to the Cooperative Institutional Research Program Freshman Survey, The American Freshman National Norms Fall 2008, "the percentage of students reporting that financial aid offers were 'very important' or 'essential' in choosing which school to attend is higher than any time during the 36 years the survey question was included."

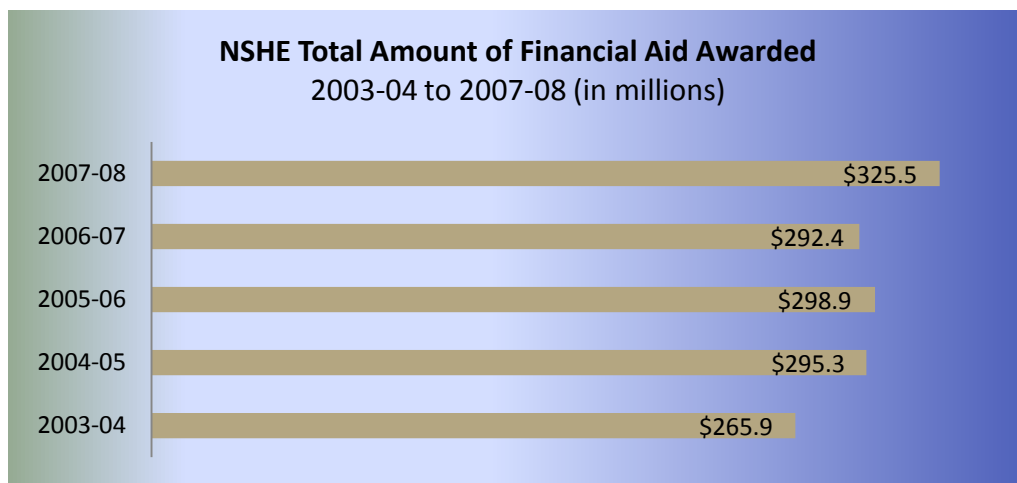
- NSHE financial aid awarded grew 22% over the past five years. For the first time in several years, Nevada financial aid growth kept pace with national growth. Nationally, total aid for the same time period grew 22% as well.
- Between 2003-04 and 2007-08, tuition increased 16% for lower division community college courses, 30% for upper division community college courses, 30% for state college undergraduate courses, and 37% for university undergraduate courses, compared to the overall 22% increase in financial aid over the same time period.
- The NSHE total unmet need (unfunded gap) across the System is \$89.3 million.
- For the first time in several years, the proportion of student loans as a percentage of total financial aid decreased from 45% in 2006-07 to 44% in 2007-08. However there continue to be significant increases in student borrowing.
- Need-based aid continues to decline. For 2007-08, this decline can be attributed to the significant increase in non-need-based scholarships and student loans. As educational costs increase, students are turning to student loans to fund their education.
- After flattening in 2006-07, student loan growth jumped nearly 7% to \$144.20 million in 2007-08, the largest amount ever disbursed for student loans.
- Regents voted to rename the Student Access Aid program the Regents' Higher Education Opportunity Award. It is believed that using "award" in the name of the grant, scholarship or work study will positively influence student and family perception of financial aid.
- For 2007-08, the Millennium Scholarship Program provided the greatest portion of Nevada financial assistance, awarding \$25.7 million to just over 21,000 Nevada students.

Despite being a low-tuition state, Nevada consistently earns an "F" in Affordability 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, for more than the last decade, the levels of need-based financial aid funded by the state remain stagnant.

NSHE Total Financial Aid

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 1 displays the five-year trend in the total amount of financial aid disbursed across the NSHE.

Figure 1.



- Systemwide \$325.5 million in financial aid was distributed in 2007-08. After declining in 2006-07, total aid grew 11% in one year to its highest value ever.
- NSHE financial aid awarded grew 22% over the past five years.
- For the first time in several years, Nevada financial aid growth kept pace with national growth. Nationally, total aid for the same time period grew 22% as well. (Source: The College Board, *Trends in Student Aid 2008*)
- Between 2003-04 and 2007-08, tuition increased 16% for lower division community college courses, 30% for upper division community college courses, 30% for state college undergraduate courses, and 37% for university undergraduate courses, compared to the overall 22% increase in financial aid over the same time period.

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. The cost of attending college is out of reach for many students. Financial aid plays a critical role in bridging this gap for many students attending college. A strong financial aid system is an essential component for ensuring access to education and ensuring student persistence and achievement of educational goals.

Total Aid by Institution

In 2007-08, NSHE institutions disbursed \$325.5 million in financial aid with amounts ranging from \$4.1 million at Great Basin College to \$156.5 million at the University of Nevada, Las Vegas. Table 1 displays total financial aid amounts by NSHE institution.

Table 1.

Total Aid Awarded by NSHE Institution
2003-04 to 2007-08
(in millions)

Institution	2003-04	2004-05	2005-06	2006-07	2007-08	5-year % change
UNLV	\$127.9	\$149.0	\$155.90	\$145.2	\$156.5	22%
UNR	\$83.0	\$89.0	\$91.40	\$94.4	\$100.2	21%
NSC	\$1.3	\$3.0	\$3.96	\$4.3	\$5.5	323%
CSN	\$33.4	\$33.3	\$28.00	\$28.4	\$39.6	19%
GBC	\$4.4	\$4.0	\$3.20	\$3.5	\$4.1	-7%
TMCC	\$11.1	\$12.0	\$10.71	\$10.7	\$13.2	19%
WNC	\$4.8	\$5.0	\$5.70	\$5.9	\$6.4	33%
NSHE Total	\$265.9	\$295.3	\$298.87	\$292.4	\$325.5	22%

- Community colleges account for 19% of the System's total financial aid or \$63 million.
- UNLV, UNR and NSC account for the remaining 81% of the total financial aid disbursed or \$262 million.
- NSC, GBC and WNC account for the smallest portions of aid awarded, and they have the smallest student populations.
- All NSHE institutions except GBC experienced substantial increases in the amounts of financial aid disbursed to students in the last five years.
- NSC experienced the largest percentage increase (323%) in financial aid over the past five years, but the college first disbursed financial aid in 2002-03.

Financial Aid Application

The financial aid process begins with the Free Application for Federal Student Aid (FAFSA). The FAFSA is completed each year by the student and/or parents. It collects a variety of information used to determine the family's overall financial picture, including the family's income and assets, family size, and the number of family members enrolled in college. Data provided by the applicant are run through a complex formula developed and maintained by Congress called the Federal Methodology. The formula results in an Expected Family Contribution (EFC), which represents the family's ability to contribute to the cost of the student's education.

NSHE began collecting FAFSA application numbers beginning with the 2005-06 year. Table 2 displays the FAFSA application numbers by institution and also indicates how many of the FAFSA filers received any type of financial assistance.

Table 2.

FAFSA Applications by Institution
2005-06 to 2007-08

	2005-06		2006-07		2007-08	
	<i>Applied</i>	<i>Funded</i>	<i>Applied</i>	<i>Funded</i>	<i>Applied</i>	<i>Funded</i>
UNR	10,301	5,501	9,475	5,697	9,952	5,967
UNLV	24,210	11,018	21,641	10,748	21,526	10,954
NSC	1,111	808	1,473	876	1,642	992
CSN	15,137	5,612	15,088	5,199	16,233	6,655
GBC	1,049	416	1,111	422	2,467	438
TMCC	5,320	2,419	5,165	2,364	5,638	2,822
WNC	1,980	1,079	1,907	1,007	2,075	1,042
NSHE Total	59,108	26,853	55,860	26,313	59,533	28,870

Note: While numbers are unduplicated at each institution, the total may include duplicated numbers for students who applied at more than one institution.

- FAFSA applications increased 7% systemwide from 2006-07 to 2007-08.
- The proportion of FAFSA filers who received financial assistance in 2007-08 was 48.5%. FAFSA filers are more likely to receive aid than the general population, of which 30.7% received aid in 2007-08.
- Only 40% of NSHE students apply for financial aid using the FAFSA, and only 30% of all NSHE students receive some sort of financial assistance (see Table 6 on page 11).
- Some students who complete a FAFSA may only be eligible for loans and thus choose not to accept the offer of a loan.
- Without a FAFSA application, it is difficult for NSHE financial aid offices to assess a student's need. It is critical that more Nevadans apply for financial aid and file FAFSA forms.

It should be noted that many NSHE institutions are currently experiencing dramatic increases in FAFSA applications for 2008-09. For example, at the time of this report, CSN FAFSA application volume for 2008-09, with four months remaining in the award year, already exceeded the total volume for 2007-08. NSHE financial aid offices are increasing efforts to encourage students to file a FAFSA.

Unmet Need

Eligibility for need-based financial aid is determined by subtracting the student's EFC from the cost of attendance (see Appendix A). The cost of attendance varies by student and is

based on factors such as residency status, full or part-time enrollment and living arrangements (on or off-campus). 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:

$$\begin{aligned}
 & \text{Cost of Attendance } \{\text{includes educational and required fees, books and living expenses}\} \\
 - & \text{ Expected Family Contribution } \{\text{from the FAFSA}\} \\
 = & \text{ Financial Need } \{\text{educational expenses that the student cannot cover}\} \\
 - & \text{ Total Financial Aid Awarded } \{\text{includes grants, scholarships, work study and loans}\} \\
 = & \text{ **Unmet Need** } \{\text{the gap that institutions are unable to fill due to lack of resources}\}
 \end{aligned}$$

If the calculated value of financial need is positive, the student is eligible to receive need-based assistance such as grants, work study and need-based loans. After subtracting the total amount of financial aid from all sources, an unmet need value is determined, which is the remaining amount of money a student needs to meet their cost of attendance. For the purposes of this report, unmet need is calculated by totaling all unmet need for FAFSA filers enrolled at each NSHE institution. The resulting figure for NSHE is \$89.3 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
2007-08
(in millions)

Institution	Total Unmet Need	Average Unmet Need
UNLV	\$20.8	\$2,164
UNR	\$20.1	\$5,300
NSC	\$.6	\$676
CSN	\$36.1	\$6,648
GBC	\$2.4	\$3,000
TMCC	\$6.0	\$4,417
WNC	\$3.3	\$4,275
<i>NSHE Total</i>	\$89.3	N/A

- The total unmet need figure of \$89.3 million represents the gap in financial aid funding compared to need for all NSHE institutions. Students must make up this gap on their own, either through work or by other means.
- The total unmet need in the NSHE for 2007-08 was lower than last year's unmet need total of \$92.2 million by \$2.9 million.
- It should be noted that total unmet need at CSN is significantly higher than that of other institutions because of two factors: the larger student population, and the fact that NSHE community colleges do not offer student loans as part of the student's initial award package. While loans are provided to all eligible students completing a subsequent request, simply not including a student loan with the initial offer often results in fewer student loans and a higher unmet need figure.

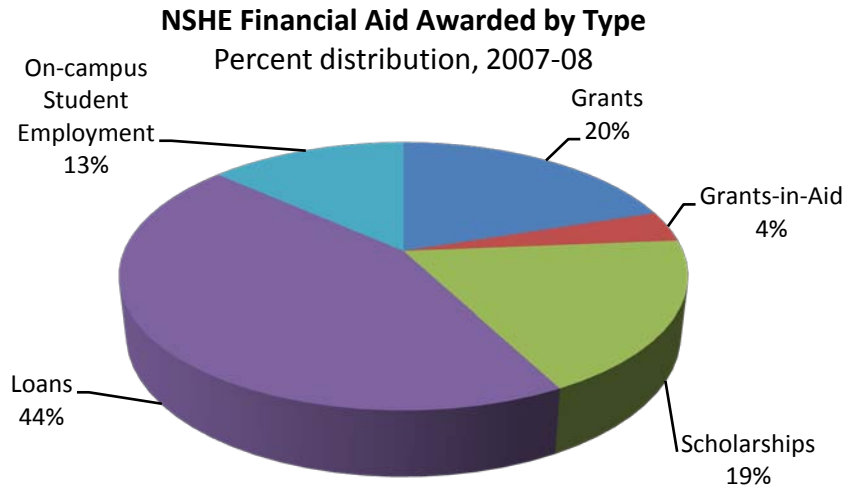
Types of Financial Aid

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 and/or privately funded. The state-funded Governor Guinn Millennium Scholarship falls into this category.
- ***Loans*** must be repaid upon graduation or enrollment in less than six credits.
- ***On-campus Student Employment*** programs create jobs for students while attending college.

Figure 2 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 2.



- In 2007-08, student loans were the most common form of financial aid awarded, while grants-in-aid accounted for the lowest portion.
- For the first time in several years, the proportion of student loans as a percentage of total financial aid decreased from 45% in 2006-07 to 44% in 2007-08. However there continue to be significant increases in student borrowing.

Table 4.

NSHE Financial Aid Awarded by Type
2003-04 to 2007-08
(in millions)

Types of Aid	2003-04	2004-05	2005-06	2006-07	2007-08	5-year % change
Grants	\$52.3	\$54.3	\$52.2	\$58.2	\$65.0	24%
Grants-in-Aid	\$5.9	\$13.2	\$15.3	\$11.3	\$12.1	105%
Scholarships	\$48.6	\$54.6	\$55.9	\$51.5	\$60.5	24%
Loans	\$119.3	\$130.2	\$134.4	\$135.2	\$144.2	21%
On-campus Student Employment	\$39.8	\$43.0	\$41.0	\$36.2	\$43.7	10%
NSHE Total	\$265.9	\$295.3	\$298.8	\$292.4	\$325.5	22%

- For the first time in several years, the financial aid grant growth rate slightly outpaced the growth rate in loans.

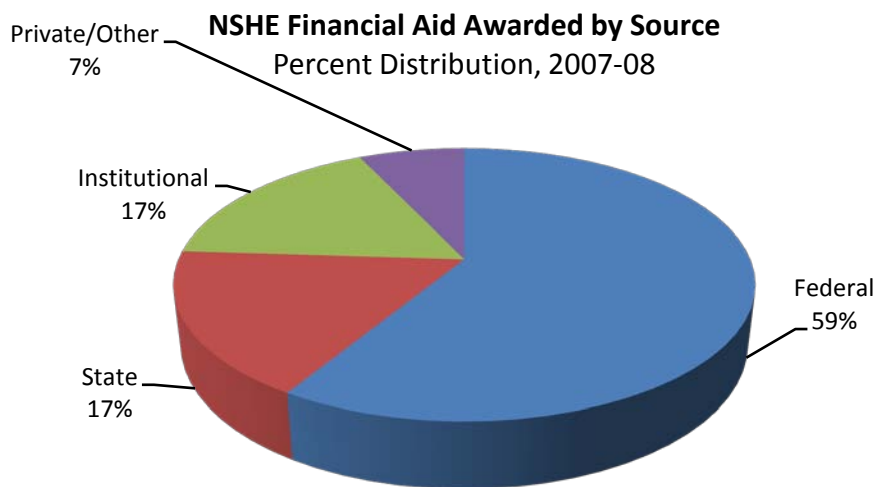
- Loans continue to be the highest source of funds to students.

Source of Financial Aid

Financial aid is funded from a variety of sources, both public and private. Federal aid is authorized by the U.S. Department of Education under the Title IV program. State aid comes from both state appropriations and from the Nevada Treasurer’s Office. Institutional aid is comprised of funds from registration fees as well as self-supporting programs. Private aid comes from sources other than federal, state or institutional, such as private scholarship donors and foundations. Federal and state governments contribute the bulk of financial aid funds, providing a total of \$247 million, or 76% of the financial aid dollars awarded during the 2007-08 academic year. Figure 3 shows the 2007-08 percent distribution for all source categories and Table 5 shows the five-year history in terms of actual dollar amounts.

Faced with annual higher education cost increases, students, families and financial aid professionals combine various personal, federal, state, institutional and private resources to pay the costs of the student’s higher education. Federal aid is considered the foundation of financial aid, with other aid sources designed to build upon top of federal programs before spending precious state and institutional resources. Private funding, typically in the form of scholarships, demonstrates the community’s commitment towards helping students graduate from college.

Figure 3.



- Financial aid from federal sources constitutes the majority of awards disbursed throughout the NSHE at 59%.
- Institutional aid includes the Regents’ Higher Education Opportunity Award program that is generated from a portion of registration fee increases approved by the Board biennially (Board *Handbook*, Title 4, Chapter 17).

Table 5.

NSHE Financial Aid Awarded by Source
2002-03 to 2007-08
(in millions)

Sources of Aid	2003-04	2004-05	2005-06	2006-07	2007-08	5-year % increase
Federal	\$166.4	\$173.4	\$173.4	\$175.4	\$191.1	15%
State	\$59.9	\$75.9	\$78.1	\$61.3	\$56.3	-6%
Institutional	\$18.7	\$25.0	\$23.5	\$41.2	\$55.2	195%
Private/Other	\$20.9	\$21.0	\$23.8	\$14.5	\$22.9	10%
NSHE Total	\$265.9	\$295.30	\$298.80	\$292.40	\$325.5	22%

- Over the past five years, institutional sources of financial aid increased the most substantially at 195%, as Regents continue to set aside a portion of fee increases as need-based aid.
- State aid rose between 2003-04 and 2005-06, however it reflects a decline ever since. This is primarily due to the decrease in Millennium Scholarship expenditures, in addition to decreases in other state-funded assistance, such as graduate assistantships and student employment.

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 report a lower percentage of students receiving some form of financial assistance.

In the 2007-08 academic year, 30.7% of all NSHE students received some type of financial aid. Of the students who received aid, the average award amount was \$7,121. 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
2007-08**

Institution	# of Students Receiving Aid	Annual Average Award Amounts	Annual Unduplicated Headcount	% of Total Student Population Receiving Aid
UNLV	12,794	\$12,231	35,642	35.9%
UNR	11,550	\$8,678	19,920	58.0%
NSC	922	\$6,019	3,114	29.6%
CSN	12,326	\$3,209	57,238	21.5%
GBC	1,142	\$3,576	6,988	16.3%
TMCC	4,850	\$2,727	18,621	26.0%
WNC	2,121	\$2,992	7,267	29.2%
NSHE Total	45,705	\$7,121	148,790	30.7%

Note: For the purposes of this report, annual unduplicated headcount figures are as reported by each institution to IPEDS and do not correspond to the official headcount figures reported to NSHE that are for semester only..

- Annual average award amounts ranged from \$2,727 per student at TMCC to \$12,231 per student at UNLV.
- UNR awards financial aid to the greatest percent of the student population.
- For 2007-08, 43% of university and state college students received some form of aid, compared to 23% of community college students.

Ethnicity

Table 7 provides the ethnic distribution for financial aid recipients for 2007-08 by aid category.

Table 7.

**NSHE Financial Aid Recipients by Ethnicity and Aid Program
2007-08**

	Grants	Grants-in-Aid	Scholarships	Loans	Student Employment	Total
Native American	4%	2%	2%	2%	1%	2%
Asian/Pacific Islander	12%	9%	8%	9%	21%	10%
Black	19%	6%	9%	11%	9%	11%
Hispanic	19%	9%	19%	12%	11%	16%
White	46%	75%	62%	66%	58%	60%

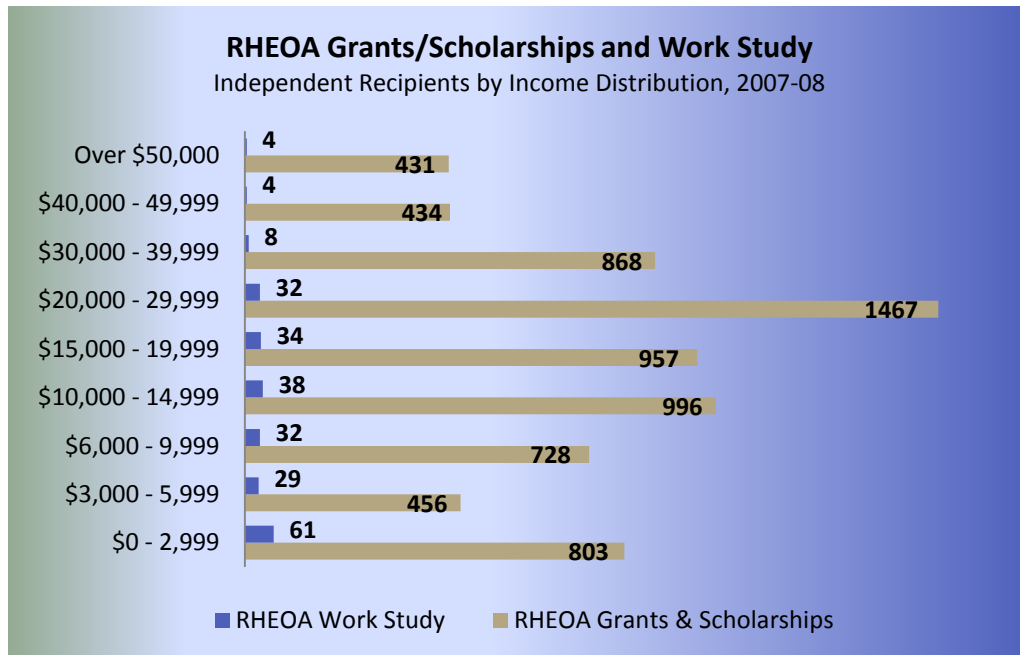
Note: Based on self-reported data by student. Contains duplicated figures.

- 60% of NSHE financial aid recipients are white, compared to the overall NSHE student population of which 62.4% are white.
- The percentage of Hispanic students receiving financial aid (16%) closely mirrors the overall NSHE Hispanic population (16.5%).

Income

Income level data are available for recipients of Regents’ Higher Education Opportunity Award (RHEOA, formerly 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, or those who are over the age of 24 but are still claimed as dependents on their parents’ income tax returns. 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. 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). Figure 4 provides the independent student income distribution for RHEOA grants and work study recipients.

Figure 4.



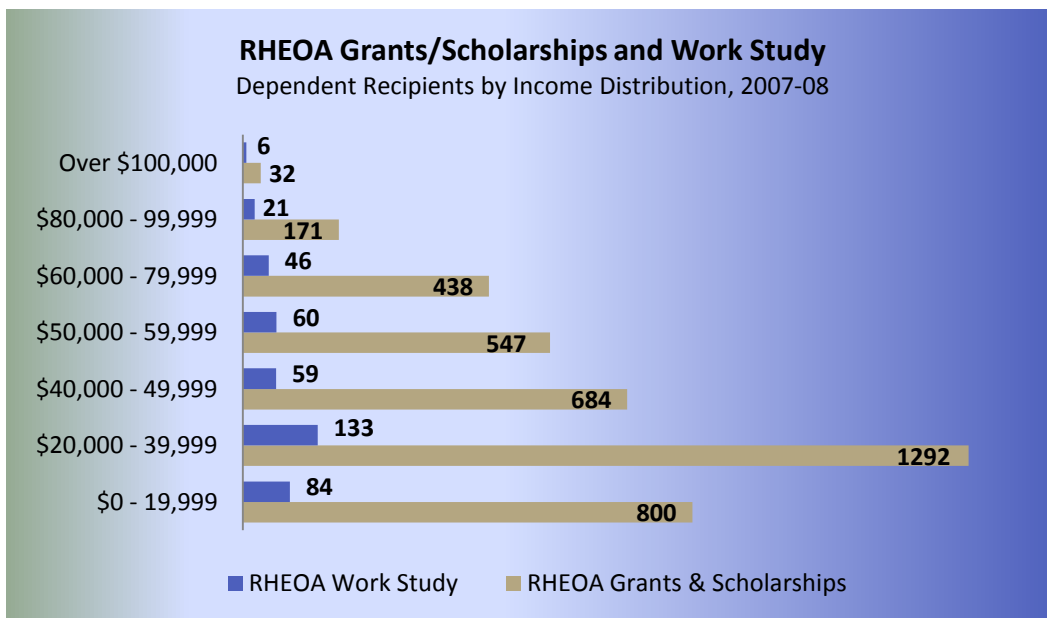
- The majority of independent students receiving RHEOA *grants and scholarships* fall into the \$20,000 to \$29,999 income category. While still considered low

income, these students typically receive fewer or smaller federal grants; thus their need is partially met by RHEOA funds.

- While the majority of independent student recipients of RHEOA *work study* fall into the \$0 to \$2,999 income category, the work study is awarded fairly equally in the categories between \$3,000 and \$29,999. Students with income between \$0 and \$2,999 most likely do not have previous income earned from work, and therefore are ideal candidates for part-time employment.

Figure 5 provides the dependent student income distribution for RHEOA grants and work study recipients.

Figure 5.



- Note that the dependent student income distributions as defined by NASSGAP are different than those of independent students, and include total family contribution.
- The majority of dependent student recipients of both RHEOA grants and work study fall into the \$20,000 to \$39,999 income category. As is the case with independent students, these students are still considered low income and typically receive fewer or smaller federal grants, thus their need is partially met by RHEOA funds.

Need-based Aid

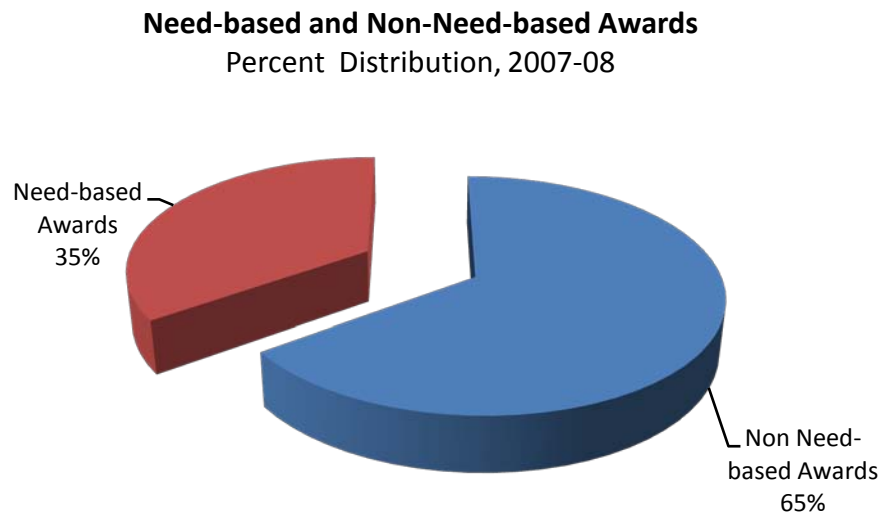
Families are expected to bear the primary responsibility of paying for college. When they cannot pay all of the costs, financial aid programs referred to as “need-based” can help with the difference between the cost of attendance and what the family is expected to pay (EFC). Low registration fees tend to keep access to NSHE institutions reasonably affordable for many Nevadans. Nonetheless, the majority of students still face financial barriers in attending college, because registration fees comprise only between 12 and 17% of the total costs that students face in going to college.

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, previously described. In order to receive need-based financial aid, a student must complete the Free Application for Federal Student Aid (FAFSA). 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 aid under the Regents Higher Education Opportunity Award.

According to the National Association of State Student Grant and Aid Programs' 38th Annual Report on State-Sponsored Student Financial Aid, Nevada ranks 30th in the nation in providing state-funded grant aid to students and 33rd in the nation in providing state-funded need-based grant aid.

Figure 6 displays need-based aid as a percent of total aid awarded.

Figure 6.



- Need-based financial aid represents about 35% of the aid awarded throughout the NSHE in 2007-08.
- Need-based aid continues to decline. For 2007-08, this decline can be attributed to the significant increase in non-need-based scholarships and student loans. As

educational costs increase, students are turning to student loans to fund their education. In many cases, non-need loans are used to meet a student’s financial need.

- A portion of the increase in non-need-based aid is due to the changes in methodology for loan reporting. The category definitions were tightened to ensure that all institutions were reporting need-based and non-need-based loans in a consistent manner. However, there was a significant, real increase in loans and in non-need-based scholarships.

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. Table 8 displays the percent distribution of need-based aid awarded by type for 2007-08. Need-based aid is defined as aid distributed on the basis of need.

Table 8.

NSHE Need-based Aid vs. Non-Need-based Aid
2007-08
(in millions)

	Need-based Aid	Non-Need-based Aid	% of Total Aid that is Need-based
Grants	\$51.2	\$13.0	80%
Grants-in-Aid	\$.9	\$11.2	7%
Scholarships	\$.3	\$60.2	0%
Loans	\$57.2	\$87.0	40%
Student Employment	\$3.8	\$40.0	9%
NSHE Total	\$113.4	\$211.4	35%

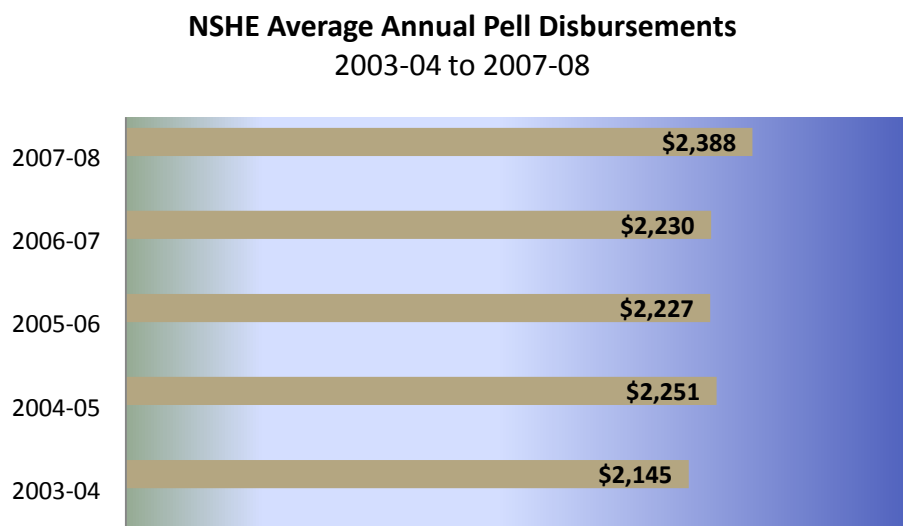
- In general, grants and loans are the predominant forms of need-based aid awarded in 2007-08, while scholarships, student employment, and grants-in-aid comprise the bulk of non-need-based aid
- Grants constitute the largest need-based form of aid at 80%.
- There were a small number of need-based scholarships disbursed; however, the amount is negligible.

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

Figure 7.



- Average annual Pell Grant disbursements fell in 2005-06, then increased in 2006-07 and again in 2007-08.
- Nationally, the average Pell Grant disbursement per recipient was \$2,649 in 2007-08. (Source: The College Board, *Trends in Student Aid 2008*.)

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

Table 9.

NSHE Pell Grant Trends
2003-04 to 2007-08

	2003-04	2004-05	2005-06	2006-07	2007-08
Pell Recipients	16,507	15,050	13,513	12,803	13,699
Pell Disbursements (in millions)	\$35.4	\$33.9	\$30.1	\$28.5	\$32.6
Average Annual Pell Disbursement	\$2,145	\$2,251	\$2,227	\$2,230	\$2,388

- The number of Pell Grant recipients and associated disbursements achieved their peak in 2003-04. After declining the past two years, the number increased in 2007-08.
- The number of Pell Grant recipients increased by 896 students, or 7%, from 2006-07 to 2007-08. Expenditures also increased, by \$4.1 million, or 14%.
- The national five year trend for total Pell Grant expenditures shows a 9% decrease in total Pell Grant expenditures. (Source: The College Board, *Trends in Student Aid 2008*.)

The College Cost Reduction and Access Act of 2007 increased the maximum Pell Grant amount for 2008-09 to \$4,731. As noted previously, NSHE institutions are seeing significant increases in Pell Grant distributions for 2008-09, which will be reported in next year's financial aid report.

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 personal resources, 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.

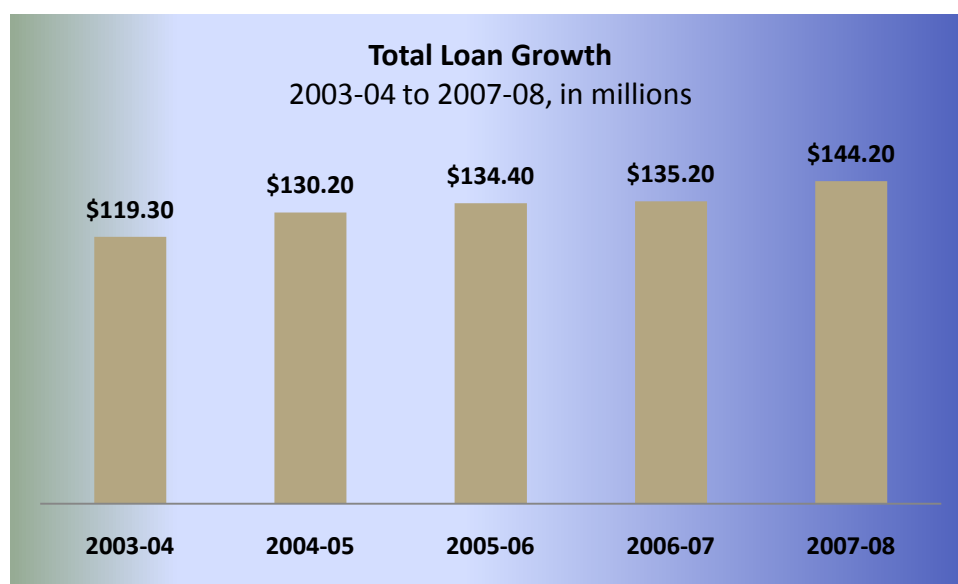
The sub-category of federal loans includes Ford Direct Stafford Loans (both subsidized and unsubsidized, with the United States Department of Education as the lender), Federal Family Education Loan Program (FFELP) Stafford Loans (both subsidized and unsubsidized, with banks as the lenders), Parent Loans for Undergraduate Students (PLUS, with banks as the lenders) and Perkins Loans (where the institution serves as the lender

with funds initially provided by the federal government). 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 and PLUS loans. The federal government does not subsidize the interest on these types of loans. Consequently, borrowers must either make interest payments on the loans immediately after disbursement or have the interest capitalized into the principal while the student remains enrolled at least half time.

There is a common misperception that due to the declining economy, students are unable to borrow student loans under FFELP. The reality is that, while some participating lenders dropped out of the program, there is no shortage of lenders willing to assist students by lending them money through the federal program. Some students had to change banks if the lenders from whom they previously borrowed went out of business, making it more complicated for students who now have to coordinate their loans with two different lenders. Moreover, borrower benefits – incentives lenders offered to encourage borrowing from their bank, such as interest rate discounts in exchange for automated payments – are no longer available because lenders can no longer afford them. By passing the Ensuring Continued Access to Student Loans Act in May 2008, Congress helped to stabilize the federal student loan market by allowing struggling lenders to sell new loans to the Department of Education, shifted borrowing from private loans to federal loans by increasing the unsubsidized Stafford Loan limits for undergraduate students, and allowed parents to defer payments on PLUS Loans until six months after their child graduates or leaves college. Additionally, the previously mentioned College Cost Reduction and Access Act of 2007 created a yearly decrease in federal Stafford Loan interest rates from 6.8% for 2007-08 to 3.4% for 2011-12.

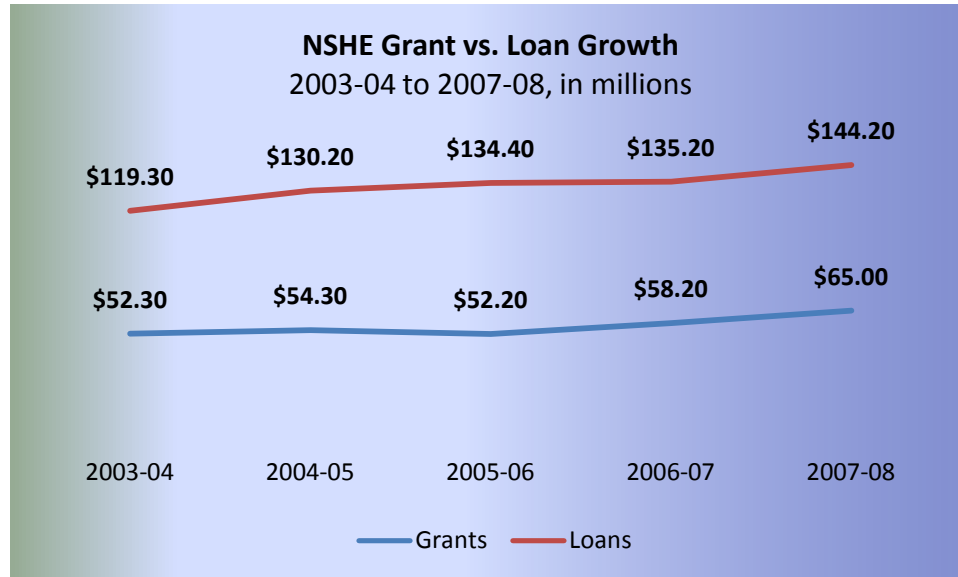
Student loans as a total consistently grow at a faster rate than any other financial aid category. Figure 8 provides total loan growth over the past five years and Figure 9 compares the growth in student loans versus the growth in grants.

Figure 8



- After flattening in 2006-07, student loan growth jumped nearly 7% to \$144.20 million in 2007-08, the largest amount ever disbursed for student loans.

Figure 9.



- After slight variances in 2005-06 and 2006-07, student loan growth continues to follow the same trend increase as grants.
- At 21%, the NSHE student loan growth from 2003-04 to 2007-08 exceeds the national growth rate of 19%.
(Source: The College Board, *Trends in Student Aid 2008*.)

Default Prevention

Previous to 2007-08, Nevada had the second highest cohort default rate in the nation (behind Puerto Rico) for all of its higher education institutions, both public and private. However, Nevada improved its ranking in 2008 and now ranks seventh in the default rankings. This represents the significant effort on the part of NSHE institutions to reduce default rates at their schools. It should be mentioned that the top four Nevada institutions with the highest default rates are private or proprietary (non-NSHE) institutions.

Beginning Fall 2007, the NSHE financial aid directors agreed to participate in a data analysis of the students appearing on their default lists for the past four years. Initiated by the U.S.

Recently, the Alternative Loan Programs (ALP), also known as private loans, are receiving a great deal of attention from the media. ALP lenders are also dropping or limiting their loan programs. These loans are often offered at a higher interest rate than federal loans, and require borrower credit qualifications. Because ALP loans are heavily marketed and relatively easy to obtain, families often borrow from this source without checking on the availability of federal loans. ALP loans are thought to contribute to student default, in that students borrow more than they can afford to repay, and sometimes repay ALP loans before federal student loans. For 2007-08 ALP loans systemwide constituted 6% of total loan volume, compared to 23% nationally (Source: The College Board Trends in Student Aid 2008).

Department of Education, this analysis attempted to offer both institution wide and systemwide profiles of students most likely to default. While some institutions already conduct data analysis of their defaulters, NSHE did not have a systemwide project in place. From this analysis, the aforementioned institutional prevention plans can be fine tuned to offer preventive services to students identified as most likely to default based on one or more characteristics. The initial phase of this project was completed in Spring 2008; however, because of inadequate staffing due to budget cuts, the project was put on hold.

Institutional Loans

Pursuant to Board policy (*Title 4, Chapter 10*), 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 10 shows total institutional loan information.

Table 10.

**NSHE Long and Short Term Institutional Loans
2007-08**

Institution	Total Loans Outstanding July 1, 2007	Total Loans Outstanding June 30, 2008	Total Loans Awarded	Total Loan Repayments	Total Loans Written Off	Percentage of Loans Written off
UNR	\$7,736,290	\$7,778,949	\$1,254,209	\$1,113,281	\$21,499	1%
UNLV	\$3,198,108	\$2,968,734	\$269,407	\$470,028	\$1,600	<1%
GBC	\$5,051	\$5,434	\$9,229	\$8,846	\$0	N/A
TMCC	\$313,461	\$339,381	\$94,621	\$73,586	\$4,721	5%
WNC	\$0	\$0	\$7,646	\$7,646	\$0	N/A
<i>NSHE Total</i>	\$11,252,910	\$11,092,498	\$1,635,112	\$1,673,387	\$27,820	N/A

- Systemwide, \$1.6 million in institutional loans was advanced in 2007-08. This is significantly less than loans advanced in 2006-07 of \$3.4 million. The difference is due to the elimination of the federal capital contribution for Perkins Loans, resulting in no new infusion of funds into the program.
- UNR made the greatest amount of institutional loans to students in 2007-08.
- NSC and CSN do not have institutional loan programs.

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.
- **Regents Higher Education Opportunity Award** (formerly 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.)
- **Governor Guinn Millennium Scholarship Program** is a merit-based scholarship program for Nevada high school graduates.
- **Regents' Service Program** creates jobs for students that make a contribution to the state of Nevada, community or college.

Table 11 provides information on expenditures for LEAP, Regents Higher Education Opportunity Award (RHEOA), Nevada Grants-in-Aid, the Regents' Service Program and the Millennium Scholarship Program for 2007-08. 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 11.

Nevada Financial Assistance Programs 2007-08 (in millions)

Program	2007-08	% of total
LEAP	\$.4	1%
Regents Higher Education Opportunity Award	\$18.0	31%
Nevada Grants-in-Aid	\$12.0	21%
Regents' Service Program	\$1.3	2%
Millennium Scholarship	\$25.7	45%
Total:	\$57.4	100%

- Nevada financial assistance programs provided 18% of total aid to NSHE students in 2007-08.
- All state funding for financial assistance as a whole, including student employment, provided 17% of total aid to NSHE students in 2007-08. This is a decline from 2006-07, when state funding provided 21% of total aid.
- For 2007-08, the Millennium Scholarship Program provided the greatest portion of Nevada financial assistance, awarding \$25.7 million to just over 21,000 Nevada students.

Regents Higher Education Opportunity Award

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 Regents Higher Education Opportunity Award funds are utilized. These funds are governed in Board policy by the broader category of Student Access aid. The findings of the report will be used to evaluate Board established Student Access guidelines.

At the June 2008 Board of Regents meeting the Board approved a name change from Nevada Student Access Aid to Regents Higher Education Opportunity Award. It is believed that using “award” in the name of the grant, scholarship or work study will positively influence student perception of financial aid.

NSHE institutions were polled as to how Regents Higher Education Opportunity Award (RHEOA) funds are distributed to students. Each institution is given the discretion to allocate RHEOA funds according to their mission and the needs of their students, provided Board policy is followed regarding need/non-need and federal methodology. Their responses appear in Appendix B: Regents Higher Education Opportunity Award. Table 12 demonstrates RHEOA funds awarded by type for each institution for the 2007-08 academic year.

Table 12.

**NSHE Regents Higher Education Opportunity Award Funds Awarded by Institution
2007-08
(in millions)**

	UNLV	UNR	NSC	GBC	CSN	TMCC	WNC	NSHE Total
Grants	\$5.75	\$5.37	\$43	\$19	\$2.0	\$61	\$27	\$14.62
Scholarships	\$.66	\$.54	\$0	\$0	\$.3	\$.02	\$0.00	\$1.52
Work Study	\$1.50	\$.02	\$0	\$.01	\$0	\$.25	\$.11	\$1.89
Total	\$7.91	\$5.93	\$0.43	\$0.20	\$2.30	\$0.88	\$0.38	\$18.03

Note: Includes both state-funded and fees-generated RHEOA funds.

- RHEOA funds may be allocated differently at each institution, thus the difference in each category’s expenditures by institution.

- Board policy requires that 90% of undergraduate Student Access aid, including RHEOA, be spent on need-based aid according to federal methodology and 10% be spent on non-need-based aid. However, at the February 2009 Board meeting this was changed to 80:20 for 2008-09. Graduate Student Access aid that is funded by registration fees may be distributed 50% need-based and 50% non-need-based.
- Grants make up the largest portion of RHEOA assistance at 81%, followed by work study at 10% and scholarships at 8%.
- 73% of RHEOA funds come from fee increases paid by students, and 27% is funded by state dollars allocated by the institution to Student Access aid.

Governor Guinn Millennium Scholarship

The 2007 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 at least a 3.25 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 not eligible for funding with the Millennium Scholarship, although they may be used to meet the minimum enrollment requirements.

Table 13 provides comparisons for selected high school graduating classes since the inception of the scholarship.

Table 13.

The Millennium Scholarship Program
2000-01 to 2006-07 Comparison

	Class of 2000	Class of 2001	Class of 2006	Class of 2007
Nevada public high school graduates	12,953	13,467	16,367	17,080
Millennium eligible graduates	7,362	7,947	8,727	8,160
% of graduates who are eligible	56.8%	59.0%	53.3%	47.8%
Activated scholarships	5,651	6,038	5,745	4,856
% of eligible scholars who activate the scholarship	76.8%	76.0%	65.8%	59.5%

Source: Nevada State Treasurer's Office 9/5/2008; Nevada Department of Education

- The percentage of eligible Millennium Scholars continues to decrease, dropping from 53.3% for the class of 2006 to 47.8% for the class of 2007. For the first time, less than half of Nevada high school graduates are eligible for the Millennium Scholarship.
- The number of eligible scholars who activate their scholarship continues to decline as well, falling by over 6% from Fall 2006 to Fall 2007 and over 17% since the inception of the program. This may be due in part to the ever-changing eligibility requirements and public confusion. NSHE institutions hear from parents that it is difficult to know whether or not their child will be eligible upon graduation 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.

The academic year 2007-08 was the seventh year of the scholarship. Table 14 demonstrates the NSHE university graduation rates for first-time, full-time, degree seeking freshmen from the high school graduating class of 2002.

Table 14.

University Graduation Rates
Millennium Scholars vs. Non-Millennium Scholars

Cohort: First-time, full-time, degree seeking freshmen, entering Fall 2002 and graduating with a bachelor's degree	Millennium Scholars	Non-Millennium Scholars	Total
Graduating by August 2008 (6 years)	47.0%	37.7%	44.1%
Still Enrolled Fall 2008	19.3%	9.5%	16.3%
Non-Completers	33.7%	52.8%	39.6%

Source: NSHE Data Warehouse; Nevada Treasurer's Office, as of November, 2007

- Millennium Scholars graduate at a higher rate than non-Millennium Scholars.

Regents' Service Program

The Regents' Service Program was created by the Board of Regents in 1997 using Estate-Tax funding in concert with the *America Reads* initiative. *America Reads* was a national initiative to place Federal Work Study students as reading tutors to help in meeting the needs of K-12 students. In addition to giving priority to literacy programs, the intent of the Regents' Service Program is to create student employment positions where Nevada System of Higher Education students make a contribution to the critical needs of the institution, the community or the state. Positions are not to be used as regular work study positions and must require a higher level of skill or knowledge. The Regents' Service Program is now funded via each institution's State General Fund appropriation.

Table 15 details expenditures for the Regents' Service Program, by institution.

Table 15.

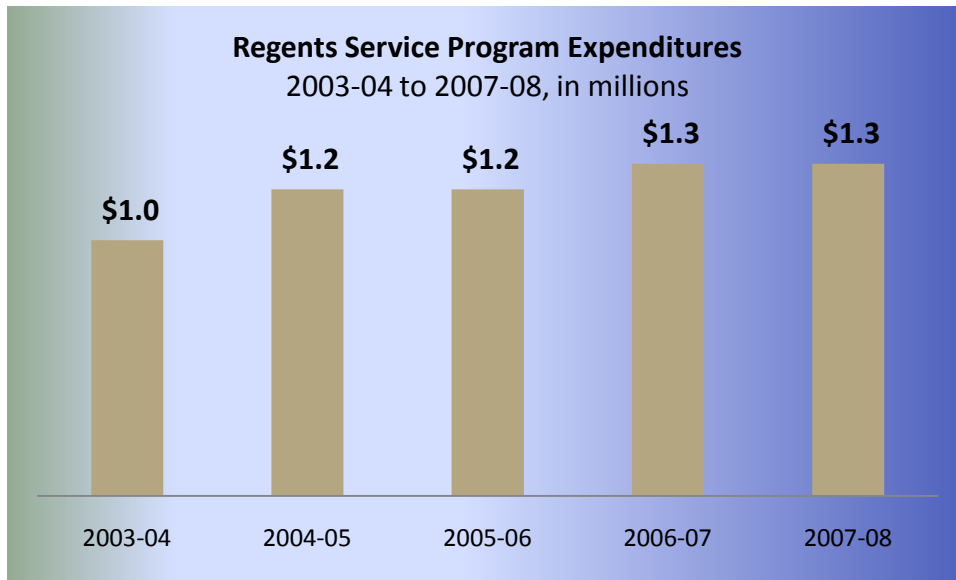
Regents Service Program
2007-2008

Institution	Expenditures
UNLV	\$379,247
UNR	\$228,908
NSC	\$14,736
CSN	\$489,693
GBC	\$30,381
TMCC	\$122,754
WNC	\$58,343
Total:	\$1,324,062

- Since its inception, over \$13.4 million dollars were expended for the Regents' Service Program.

Figure 10 demonstrates expenditures from 2003-04 to 2007-08.

Figure 10.



- Despite the changes in the funding source, the Regents' Service Program consistently maintains expenditures over \$1 million dollars each year.

Conclusion

In 2007-08 NSHE disbursed \$325.5 million in financial assistance to students, an increase of 22% over five years ago. While the amount disbursed is the largest in NSHE history, much of the increase is due to expansion in non-need-based student loans and non-need-based scholarships. Approximately one third of NSHE students receive some sort of financial assistance. Given the aggressive goals of the NSHE *Master Plan* to ensure access, NSHE institutions are doing a reasonable job in providing financial aid with very limited resources. That said, there is room for additional improvement regarding Nevada financial aid program funding. Following are areas of financial aid that will continue to require attention:

- **Impact of Budget Cuts** – While additional budget cuts to NSHE institutions may occur, it is critical that financial aid programs be preserved. This is especially true as registration fees increase. NSHE needs to ensure access to higher education for needy Nevadans. In addition, the federal government requires that institutions operating Title IV aid programs demonstrate sufficient administrative capability to ensure proper stewardship of government funds and regulations. Budget cuts resulting in reduced staffing and fewer funds for staff training potentially affect each institution's administrative capability.
- **Unmet Need** – NSHE unmet need, the amount of student need not funded by financial aid totaled \$89.3 million for 2007-08. This continues to present a significant challenge for Nevada.
- **Loans** – Loans make up the largest portion of financial aid to students. This is true nationwide as well as in Nevada. Loans will continue to be one of the primary options for students to cover their cost of attendance.
- **Governor Guinn Millennium Scholarship** – The declining activation rate of Millennium Scholars is an item of concern. Nevada cannot continue to complicate eligibility requirements if it wishes to continue to encourage the 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 fees continue to rise.
- **Returning Adults** – As the economy declines and the unemployment rate increases, Nevadans who lose their jobs will turn to higher education in an effort to improve their career options. NSHE is participating in the Lumina-funded project, Non-Traditional No More, which looks at systemwide policies and practices that can be improved to help make the transition for returning adults smoother. Current practices must be reassessed and improved, such as the creation of equal payment plans to make budgeting for the cost of education easier for adults.
- **State Aid** – The total amount of need-based aid provided by Nevada continues to be one of the lowest in the nation.

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

Appendix A: 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 a transportation allowance.

Table A.1 below displays the cost of attendance for in-state students attending full-time and living off-campus at Nevada community colleges, state colleges, and universities. Each institution establishes its own figures for cost of attendance.

Table A.1.

NSHE Cost of Attendance
In-State, Full-time Students, Living Off-campus
2007-08

Community College	State College	University
\$14,104	\$18,879	\$20,620

Source: National Center for Education Statistics. Community College figure from Truckee Meadows Community College reported data, State College figure from Nevada State College reported data; and University figures from the University of Nevada, Reno reported data.

Nevada's public institutions compare very favorably to other institutions in Western states with regard to tuition and fees. Tables A.2, A.3, and A.4 on the following pages demonstrate Nevada's standing with respect to tuition and fees charged among other institutions in the Western states as compiled by the Western Interstate Commission for Higher Education (WICHE).

Table A.2.

No. 1: RESIDENT Tuition and Fees at Public Two-Year Institutions in the WICHE Region, State Averages Tuition and State Ranking¹		
State	2007-08	Rank
California	690	1
New Mexico	1,296	2
Hawaii	1,395	3
Arizona	1,648	4
Nevada²	1,695	5
Wyoming	1,836	6
Idaho	1,898	7
Utah	2,220	8
Colorado	2,377	9
Washington	2,814	10
Montana	2,896	11
South Dakota	3,009	12
Oregon	3,074	13
Alaska	3,260	14
North Dakota	3,442	15
Median	2,220	
¹ Ranking of 1 = lowest avg. tuition; 15 = highest avg. tuition		
² Nevada: \$1,695 = (\$52.50 x 30) + \$120 tech fee		
Source: Table 13, <i>Tuition & Fees In Public Higher Education in the West, 2007-08</i> , WICHE		

Table A.3

No. 3: RESIDENT UNDERGRADUATE Tuition and Fees at Public Four-Year Institutions in the WICHE Region, State Averages Tuition and State Ranking¹		
State	2007-08	Rank
California State University	3,185	1
Wyoming	3,515	2
Nevada²	3,708	3
Idaho	4,181	4
New Mexico	4,296	5
Utah	4,306	6
Alaska	4,445	7
Hawaii	4,523	8
Arizona	4,575	9
South Dakota	5,062	10
Colorado	5,120	11
Montana	5,323	12
Oregon	5,608	13
North Dakota	5,757	14
Washington	5,884	15
University of California	6,834	16
Median	4,549	

¹ Ranking are 1-16 with 1=lowest average tuition and 16=highest average tuition

² Nevada: \$3,708 = (\$105.25 x 30) + \$120 tech fee + average other mandatory fees

Source: Table 5, *Tuition & Fees In Public Higher Education in the West, 2007-08*, WICHE

Table A.4.

No. 5: RESIDENT GRADUATE Tuition and Fees at Public Four-Year Institutions in the WICHE Region, State Averages Tuition and State Ranking¹		
State	2007-08	Rank
California State University	3,780	1
Nevada²	4,131	2
Utah	4,474	3
Wyoming	4,511	4
New Mexico	4,668	5
Idaho	4,871	6
South Dakota	5,035	7
Hawaii	5,140	8
Arizona	5,662	9
North Dakota	6,111	10
Montana	6,126	11
Colorado	6,519	12
Alaska	7,104	13
Washington	7,889	14
University of California	9,064	15
Oregon	10,631	16
Median	5,401	
¹ Ranking are 1 - 16 with 1 = lowest average tuition and 16 = highest average tuition		
² Nevada: \$4,131 = (\$149.75 x 24) + \$96 tech fee + average other mandatory fees		
Source: Table 7, <i>Tuition & Fees In Public Higher Education in the West, 2007-08</i> , WICHE		

Appendix B: Regents Higher Education Opportunity Award

Each NSHE institution has the flexibility to structure their disbursements in Student Access aid 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 aid.

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 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 SEOG matching requirement. These funds are awarded to FSEOG recipients. Students are awarded from the highest need to the lowest need. For 2007-08, \$3,500 was the maximum fall/spring award for full-time undergraduate students and \$3,600 for full-time graduate students. The awards were 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.

Fees-Generated

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 2007-08 \$3,500 was the maximum fall/spring award for full-time undergraduate students and \$4,000 for full-time graduate students. The awards were 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. This allocation is based on percent enrolled the prior fall semester.

UNLV

An emphasis regarding Regents Higher Education Opportunity Award funds was placed upon direct costs. This is defined as tuition and fees. The ability to pay for basic college expenses could become quickly problematic. Consumers within the economy continued to experience financial impediments within their personal lives and future tuition increases could erode the purchasing power of a financial aid award package.

The direct cost strategy served as a benchmark to measure the effectiveness of financial aid grant awards. The office's focus was to provide enough grant aid to

Nevada students so that the majority of direct costs were covered and make available additional grant funds for other educational expenses: books, transportation and housing.

Efforts were also made to increase grant aid for needy non-resident students within the categories of Good Neighbor, Western Undergraduate Exchange program, and true non-resident students. The costs associated with non-resident students tend to be higher. It is difficult to meet 100% of non-resident student's direct costs with limited grant funds. Additionally, some grant funds can only be offered to Nevada residents per program award directives.

Changes within the financial aid grant packaging strategy consisted of altering upper award limits for students who fell within an expected family contribution (EFC) range of \$0 to \$7,200. This EFC range was deemed to cover lower to lower-middle socioeconomic statuses based upon FAFSA simulations of applicant data.

Student loans are considered within a student's financial aid package. However, within this model, grants are offered first. Student loans are offered as a secondary component outside of this model once maximum grant eligibility has been determined. If a student elects to accept a student loan, then more likely his or her cost of attendance may be met through self-help efforts.

This model does not include students who may receive proceeds from the Millennium Scholarship program. UNLV department scholarship awards are also not included within the model. Students who receive funds from these sources would not have their grants reduced within this packaging model and are more likely to meet his or her cost of attendance with the additional funds obtained.

NSC

State-funded Regents Higher Education Opportunity Award funds are 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 \$250 and the annual maximum is \$2000.

Other Access-oriented programs offered by NSC include the Nevada Success Grant programs. For students who are classified as a junior, their Success Grant is renewable during their senior year as long as they maintain eligibility. The Nevada Success Grants require a student to have financial need, a 2.75 or higher GPA and full-time enrollment. The majority are offered to Nevada residents with a proportionate amount designated for out-of-state students. An EFC level is used to identify eligible students and is based on residency.

CSN

The college offers to pay the registration costs of a qualified new student first course. Students qualifying for Pell Grants received a Regents Higher Education Opportunity Award where the EFC was zero and SEOG was exhausted. CSN targeted Nursing, Automotive, and Education students for Regents Higher Education Opportunity Award recoveries (attrition). Gear-Up students with an official EFC from FAFSA demonstrating need received a matching Regents Higher Education Opportunity Award. CSN provided fees-generated Regents Higher Education Opportunity Awards to incarcerated students enrolled through the Prison Program. CSN provided Regents Higher Education Opportunity Awards to students with extreme need identified through the Re-Entry Office. Very needy FAFSA applicants were awarded a book voucher funded through the Regents Higher Education Opportunity Award program. TRIO matching obligations were funded through Regents Higher Education Opportunity Awards. Lastly, CSN funded scholarships used to recruit international students with fees-generated Regents Higher Education Opportunity Award funds.

GBC

GBC awards Regents Higher Education Opportunity Award funds to students based on EFC. GBC does award by special populations.

TMCC

Regents Higher Education Opportunity Award funds are awarded to students with specific EFC ranges that are determined annually in order to assist TMCC's diverse student population. TMCC commits to provide a percentage of Student Access aid to the student employment program, which supports student retention.

WNC

WNC awards Regents Higher Education Opportunity Award funds by lowest EFC and highest need.

Appendix C: 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 and 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 UNR's 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*** serves 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 Success Center (ASC)*** was created to support students from their first class through graduation. The ASC was created in partnership with units across campus, to be a central resource for students to overcome all the academic challenges they may encounter during their college experience. Services include:
 - ♦ Specialized classes and learning communities exist for freshman, transfer students and students who were away from college for some time, but wish to return and complete their degrees.
 - ♦ Tutoring skills gap testing, counseling and enrollment services.
 - ♦ Academic advising services.
 - ♦ A class concierge to help students troubleshoot class schedules and matriculation issues.
 - ♦ Services for student athletes.
- ***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.
- ***UNLV GEAR UP*** provides academic assistance to middle school students at six participating sites, encouraging post-secondary enrollment and educational attainment.
- ***Financial Aid and Scholarships*** conducts workshops on financing education for high school students and their parents, and workshops on budgeting and money management for UNLV students. University scholarships and grants provide financial assistance to first generation college students, disabled students, and students who are members of under-represented groups.
- ***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 their room and board fees are paid 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.
- **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

- **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 to deliver the message to continue their education, set goals and plan for the future.
- ***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 NSC 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.
- ***Matching Scholarship funds*** are offered by Nevada State College to organizations such as the Latin Chamber of Commerce, Southern Nevada Hispanic Employment Program, Western High School Vida Band and Community Baptist Church. In addition, NSC works closely with other organizations such as the Henderson Community Foundation to identify students who may be eligible for one of two scholarships specifically for NSC students and offered through HCF.
- ***Transition Grants*** are offered in a partnership between NSC and CSN to students who are enrolled in designated programs offered through CSN's 2 + 2 like program. These grants require a student who graduated with an Associate Degree from CSN to demonstrate financial need
- ***Upward Bound*** provides college preparation to low income youth.

CSN

- **Disability Resource Center** provides ADA accommodations for students with disabilities.
- **Career Services** assists students with resume writing, interview strategies, and occupational exploration.
- **Counseling and Psychological Services** aid students with emotional and mental difficulties.
- **Tutorial Services** provides qualified tutors to student needing additional instruction and includes the Writing Center, Math and Science Resource Center and International Student Lounge.
- **Re-Entry Program** provides assistance to non-traditional, dislocated worker, displaced homemakers, and single parents adjust to the college environment.
- **Testing Center** assesses the academic abilities of incoming student for proper course placement.
- **TRIO Program** concentrates on economically disadvantaged and under-represented student populations with mentoring services.
- **Retention Office** works with at-risk students to maintain college enrollment and degree completion.
- **Transfer Center** assists students to achieve enrollments beyond the 2-year experience.
- **Campus Child Care** facilitates educational opportunities for parents with young children.
- **CSN Planetarium** exposes children to astronomy sciences.
- **Bursar** provides Time Payment financing options to students.
- **Center for Academic & Professional Excellence** develops software skills of MS Office users.

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.

TMCC

- **Re-Entry Center** offers assistance to special populations who are returning to school and/or the workplace. The Center, which is primarily funded by TMCC as well as federal, state and private grants, is dedicated to helping these individuals become economically self-sufficient through education, vocational training and enhanced job search skills. The Re-Entry Center assists students with costs relating to TMCC's cost of education which may include, but is not limited to tuition, books, supplies/equipment, childcare, and/or transportation.
- **College Achievement Program** supports first generation college students that want to succeed in college. These 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 as long as eligibility requirements are met.

- ***Job Corp College Program*** provides support to their students who attend TMCC. The financial aid staff collaborates with Job Corp 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 was selected as one of their many stops, which include providing financial aid and scholarship information to high school students and families. During the day and evening community presentation a scholarship is awarded. This past year, the bus tour was presented at Vaughn and Sparks Middle Schools during the day and at Wooster High School as an evening presentation so families could attend.
- ***Northern Nevada American Indian Higher Education Coalition (NNAIHEC)*** is a coalition that includes TMCC representation whose charge is to increase the number of American Indian students attending college. Activities include creating a new common financial aid analysis form for all northern Nevada tribes, the creation of a native community higher education newsletter, and sharing knowledge about recruitment and community opportunities where TMCC might increase the promotion of the benefits of higher education.
- ***College Outreach Programs*** are offered throughout the year to the Reno/Sparks community. TMCC financial aid representatives participate in a number of on-campus programs created to support and increase the college going rate of low-income and underrepresented populations. Specific programs in which financial aid participate include Senior Planning Day, MALDEF Family Night and Spring Open House. Events generally include a financial aid information table and/or a financial aid presentation.
- ***Counseling Center*** is managing a program of the Noel Levitz College Student Inventory (CSI), which is being administered in selected college success courses and developmental math courses.
- ***Required Enrollment Steps (RES)*** TMCC is in its second year of RES, which is mandatory orientation, assessment and advisement for all new degree-seeking students.
- ***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.
- **C² Leadership**, a year-long career and college success leadership program (C² = Career + College) is an innovative and collaborative project between the college and the Washoe County School District. This program reaches Washoe County high school at-risk students - those who may drop out of school, be homeless or from migrant families, have physical disabilities, or be from a low socio-economic status or the first in their family to attend college.

WNC

- **Hispanic Outreach Program** WNC implemented two Latino Community day events per year starting in fall 2007 that showcase WNC's academic and student services programs to the Latino population in Northern Nevada.
- **Bridge to Success Program** is an on-site, hands-on initiative designed to bring access and awareness of postsecondary educational opportunities to high school students in WNC's service area. WNC student services staff provide high school juniors and seniors with one-on-one academic counseling, placement testing for reading, math, and English, and admissions and financial aid application assistance to prepare the student for the transition between high school and college.
- **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 assistance 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*** provides the following programs for students:
 - ♦ *Retention Programs* include a New Student Checklist to Success which is widely promoted and strongly encourages students to take the initial steps that will help them eventually succeed in college. These steps include: take a placement test, meet with a counselor for advice on degrees and which classes to take, apply for financial aid, attend a new student orientation, take a College Success class, and use the free tutoring in the Academic Skills Center.
 - ♦ *Early Alert Program* provides Counseling Services staff with information from faculty regarding students who are struggling academically. Students are individually contacted by a counselor to discuss and problem-solve the situation. 356 students were referred to the Early Alert program over the 2007-2008 academic year, and the re-enrollment rate for this "at risk" group has been significantly improved by this program.
 - ♦ *Academic and Career Counseling Services* enhances student success by providing academic advising as well as personal and career counseling to all current and prospective WNC students which enables students to set and complete their academic and career goals.
 - ♦ *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. An account is available 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, readers are hired to record the text on tape for students with print access disabilities.
- ***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.
- ***Tech Prep*** allows high school students enrolled in career and technical courses students an opportunity to receive college credit for the classes they complete in high school and encourages students to continue at WNC to earn an occupational degree. A workshop for high school counselors and a tech prep college day are annual events.
- ***Athletics*** support an active campus environment. The athletic programs focus on academic excellence while promoting the personal and athletic success of each student athlete.