

2009-10 Financial Aid Report

NEVADA SYSTEM OF HIGHER EDUCATION

PREPARED BY THE OFFICE OF ACADEMIC AND STUDENT AFFAIRS
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University of Nevada, Reno
Nevada State College
College of Southern Nevada
Great Basin College
Truckee Meadows Community College
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2009-10 FINANCIAL AID REPORT

Executive Summary

The mission of the Nevada System of Higher Education is to provide higher education services to the citizens of the State at an excellent level of 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 an inability to afford the cost of attendance. Yet, Nevada continues to rank 49th in the nation in the number of low-income students attending college. The cost of attending college is out of reach for many students and families, and financial aid plays a critical role in bridging this gap.

A strong financial aid system is an essential component for assuring access to education and ensuring student persistence and graduation. In order to monitor and measure progress in available financial aid programs, NSHE System Administration produces an annual financial aid report. The information provided in this report is critical for monitoring the impact of financial aid on the Master Plan goals of the Board of Regents, particularly those related to student access and success.

The *2009-10 Financial Aid Report* includes information on the amount of financial assistance provided to students attending institutions within the NSHE. The data in this report are provided by the financial aid directors at each NSHE institution. Each fall, institutions submit a detailed expenditure report for each financial aid program administered. In addition to that information, trend analyses are conducted on a rolling five-year period. Comparisons to national data are made where appropriate, with source citations.

Highlights

In 2009-10 total aid awarded reached its highest level ever at \$490.8 million. This represents a 64 percent increase from 2005-06 levels and a 21 percent increase from 2008-09. TMCC realized the greatest five year increase at 207 percent, and WNC had the greatest one-year increase at 95 percent. While loans continue to represent the greatest portion of financial assistance awarded to NSHE students, grants increased 165 percent from 2005-06 levels, primarily due to dramatic increases in Pell Grants.

Despite institutional efforts to direct more student fee revenue to financial aid for students, the vast majority of grant aid came from Federal sources in 2009-10, at 86 percent compared to 44 percent nationally. As institutions experienced a series of budget cuts over the past few years, it is remarkable that no institution made cuts to student financial aid. This demonstrates the commitment to providing much-needed financial support to NSHE students.

If additional budget cuts to NSHE institutions occur, it is critical that financial aid programs be preserved. This is especially true as registration fees increase. The Board approval in April 2010 mandating a goal for increased allocations to student aid will help. It establishes target amounts to be achieved by 2022-23, requiring the distribution of at least 10 percent of the total registration fee to be dedicated to student financial assistance at the community colleges (lower division) and at least 15 percent of the total registration fee to be dedicated to student financial assistance for all other institutions (including upper-division at the community colleges), net the amounts distributed to other fee categories. While some fees are already at this target (upper-division fees at WNC had 17 percent dedicated to financial aid in 2009-10), others still need to be increased. In 2009-10 community

college lower-division fees dedicated five percent to financial aid and university undergraduate fees dedicated nine percent to financial aid.

For the first time since 2003-04, the percentage of need-based aid disbursed to students increased. In 2009-10 need-based awards represented 41 percent of total aid to students. This is based primarily on the previously mentioned increases in Pell Grant distributions to students, which increased nearly 100 percent from 2008-09 to 2009-10, compared to a 58 percent increase nationally. Sixty-four percent of NSHE Pell Grant recipients attended a community college and 36 percent attended a four-year institution. Of the 86 percent of grants from Federal sources, 65 percent came from Pell Grants, compared to 30 percent nationally.

Loans make up the largest portion of financial aid to students. This is true nationwide as well as in Nevada. Loans continue to be one of the primary options for students to cover their cost of attendance, but burden students with debt after graduation. Loans are particularly burdensome for those students who do not graduate and therefore carry additional debt without a higher income. While NSHE loan growth at 22 percent outpaced national loan growth at 10 percent, the average debt of students graduating from a NSHE university is lower than the national average.

The Governor Guinn Millennium Scholarship program continues to constitute the greatest portion of Nevada financial assistance to students. However, due to the commitment of the Board of Regents and NSHE institutions, the percentage of Nevada financial assistance provided by the Regents Higher Education Opportunity Award runs a close second. The declining capture rate of Millennium Scholars is a continuing concern as a smaller portion of Millennium-eligible students choose to enroll at a NSHE institution and use the Millennium. The primary contributing factor to this lower capture rate is likely the declining purchasing power of the Millennium Scholarship as currently established, and it will continue to decline over time as fees continue to rise.

NSHE institutions are experiencing large increases in the percentage of students filing the Free Application for Federal Student Aid (FAFSA). In 2009-10, 60 percent of enrolled NSHE students filed a FAFSA. It is important to note that simply filling out the FAFSA is not the only step to receive financial aid. Many students fail to complete their financial aid file at the institution and thus do not receive financial aid, even if they are eligible. Additionally, there are not enough financial aid dollars to fund fully even documented need.

It is clear that NSHE students who qualify for financial assistance are not receiving the help that they need to attend college. The total unmet need Systemwide was \$229 million for 2009-10, based on FAFSA filers who enrolled and completed their financial aid file. This is a 48 percent increase over last year's unmet need figure of \$155.4 million, and represents the unfunded gap that students must make up on their own to cover the cost of education.

Recommendations

The State of Nevada must set goals to ensure access to higher education for all Nevadans. While Nevada shifts away from its status as a low fee and tuition state, in order to preserve access for all students, financial assistance must continue to grow over time. The ability of NSHE to educate Nevada citizens will be dependent on the creation of more financial aid, especially need-based aid. Further, the goals established under Nevada's participation in Complete College America make this even more critical as Nevada strives to meet these goals to increase the number of degree and certificate holding citizens.

The NSHE *Plan for Nevada's Colleges and Universities* (September 2010) developed by the Chancellor and presidents provides a valuable roadmap for the sort of activities that must take place

to make higher education more affordable for the neediest students. Specific items from the plan that serve as recommendations for this report include:

- Accelerated Degree Programs. Establish programs with financial incentives and academic support for cohorts of students to finish certificates and degrees quickly. *Specifically, target financial aid towards students enrolled in these programs.*
- Incentives for Decreased Time to Degree. Target use of tuition and fees to build incentives for students to complete college sooner, such as guaranteed fee levels up to a certain number of credits or penalties for students who drop or repeat classes.
- Focus on Student Access and Success. Quality institutions provide quality opportunities for all students who are making education a priority and have the clear goal of obtaining degrees and certificates that will make them well-educated and workforce ready. This requires that we focus our services and our limited financial assistance on students whose needs are well defined and who are on a track to success. The ongoing project with the University of Southern California Center for Urban Education and WICHE will help identify the key places and individuals who can succeed if institutional behavior supports them. Changes in institutional practice and targeted financial aid have to be a high priority.
- Policy Strategies Related to Affordability. Affordability is not just about tuition and fee costs; it is also about a student's ability to pay relative to their income and financial aid. Efforts must be made to increase the percent of total disbursed financial aid that is need-based, and clear goals must be set for accountability.
- Focus on Taking Full Advantage of Federal Financial Aid Funds. Currently, too many low income students, particularly at our community colleges, do not apply for federal financial assistance, thus leaving on the table needed support for their college aspirations. Within our efforts on college access and success, we must focus on encouraging these students and their families to apply for federal assistance and set goals to increase the participation rate among our students.
- Low Income Students and Tuition and Fee Increases. We must consider a variety of strategies to hold low-income students harmless to cost increases for a maximum of four years at the universities and state college and two years at the community colleges to encourage full-time enrollment.

Increasing financial assistance and scholarships for students is not just a matter of maintaining access for low income students and their families. The state can ill afford to keep growing the more expensive pathway of lifelong dependence on the state through social services and corrections, when, for a much lower cost, education provides a robust and positive outcome for both individuals and state budgets. (NSHE Plan for Nevada's Colleges and Universities, September 2010)

NSHE Total Financial Aid

Figure 1.

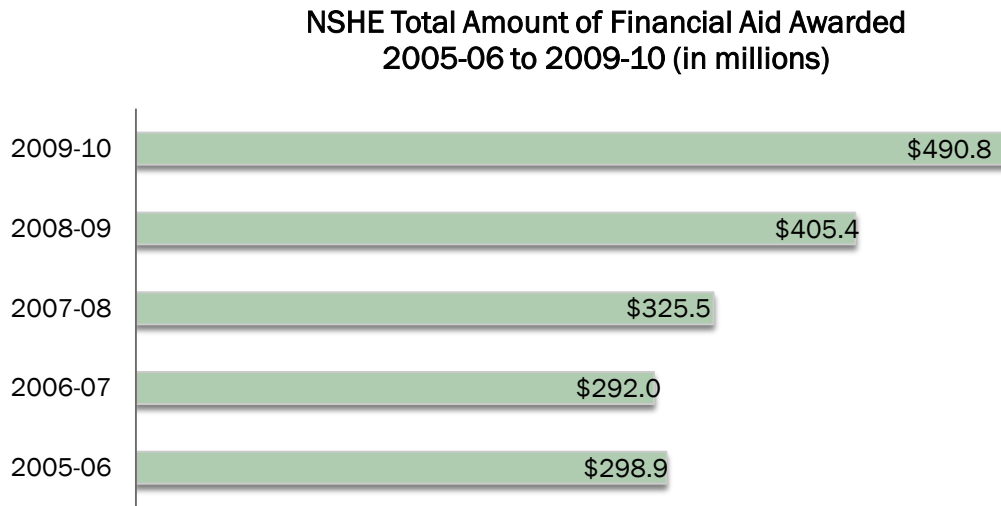


Table 1.

**Total Aid Awarded by NSHE Institution
2005-06 to 2009-10
(in millions)**

Institution	2005-06	2006-07	2007-08	2008-09	2009-10	1-year % change	5-year % change
UNLV	\$155.9	\$145.1	\$156.5	\$182.5	\$222.8	22%	43%
UNR	\$91.4	\$94.3	\$100.2	\$114.4	\$120.7	6%	32%
NSC	\$4.0	\$4.3	\$5.5	\$7.0	\$9.7	39%	143%
CSN	\$28.0	\$28.3	\$39.6	\$67.7	\$82.5	22%	195%
GBC	\$3.2	\$3.4	\$4.1	\$4.5	\$6.3	40%	97%
TMCC	\$10.7	\$10.7	\$13.2	\$21.1	\$32.8	55%	207%
WNC	\$5.7	\$5.9	\$6.4	\$8.2	\$16.0	95%	181%
NSHE Total	\$298.9	\$292.0	\$325.5	\$405.4	\$490.8	21%	64%

NSHE Financial Aid by Type

Figure 2.

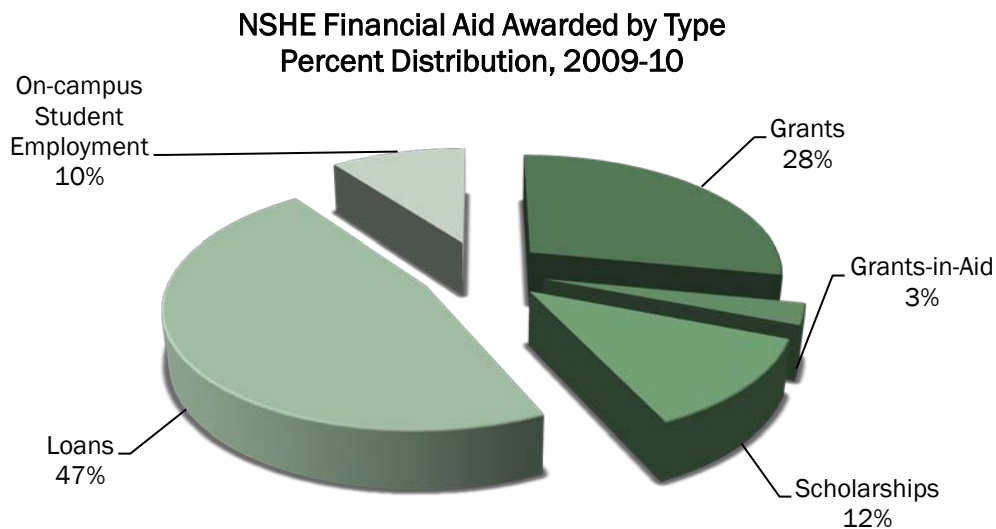


Table 2.

**NSHE Financial Aid Awarded by Type
2005-06 to 2009-10
(in millions)**

Types of Aid	2005-06	2006-07	2007-08	2008-09	2009-10	1-year % change	5-year % change
Grants	\$52.2	\$58.0	\$65.0	\$95.8	\$138.1	44%	165%
Grants-in-Aid*	\$15.3	\$11.3	\$12.1	\$12.6	\$14.0	11%	-8%
Scholarships	\$55.9	\$51.5	\$60.5	\$59.6	\$59.4	-.3%	6%
Loans	\$134.5	\$135.0	\$144.2	\$188	\$229.6	22%	71%
On-campus Student Employment	\$41.0	\$36.2	\$43.7	\$49.4	\$49.7	.6%	21%
NSHE Total	\$298.9	\$292.0	\$325.5	\$405.4	\$490.8	21%	64%

*2008-09 and 2009-10 Grants-in-Aid do not include Faculty/Staff/Dependent grants-in-aid; the other years do include this category.

In 2009-10, grants increased at a greater percentage than student loans. This is primarily due to the increased Pell Grant expenditures.

NSHE Financial Aid by Source

Figure 3.

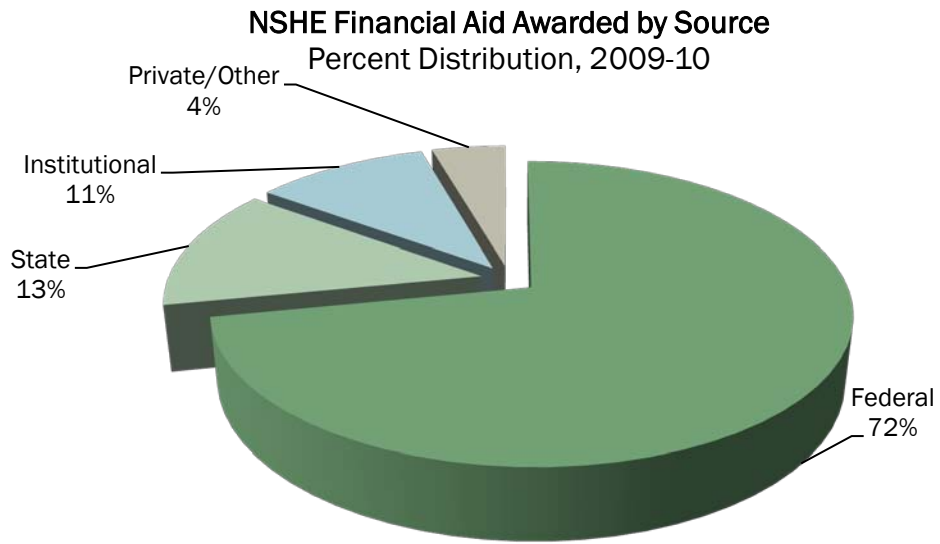
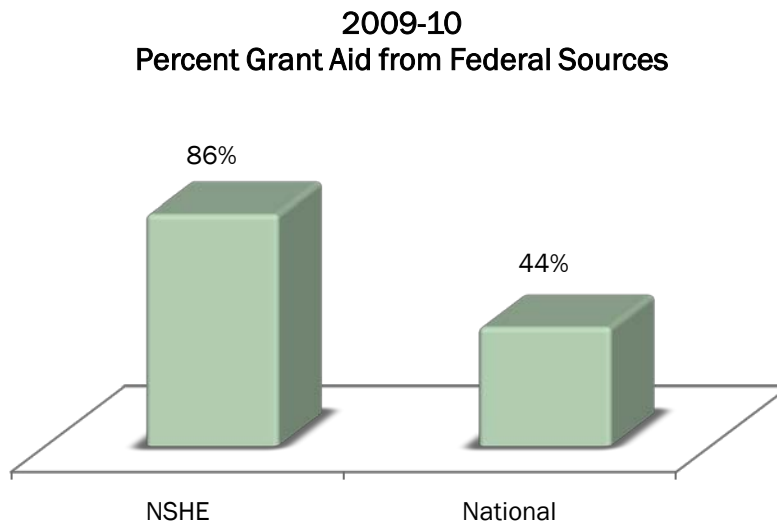


Figure 4.



(Source: College Board, Trends in Student Aid 2010)

Despite efforts to direct student fee revenue to financial aid for students, the vast majority of grant aid to NSHE students comes from federal sources. Nationally, more grant aid comes from state, institutional and private sources.

Source: College Board Trends in Student Aid 2010

Table 3.

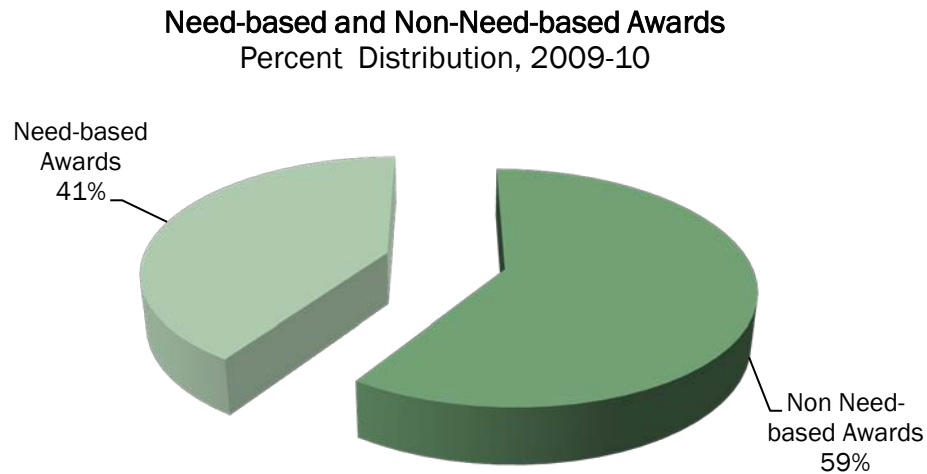
NSHE Financial Aid Awarded by Source
2005-06 to 2009-10
(in millions)

Sources of Aid	2005-06	2006-07	2007-08	2008-09	2009-10	1-year % change	5-year % change
Federal	\$173.4	\$174.5	\$191.1	\$266.3	\$352.9	33%	104%
State	\$78.2	\$61.8	\$56.3	\$65.5	\$64.3	-2%	-18%
Institutional	\$23.5	\$41.2	\$55.2	\$47.9	\$51.6	8%	120%
Private/Other	\$23.8	\$14.5	\$22.9	\$25.7	\$22	-14%	-8%
<i>NSHE Total</i>	\$298.9	\$292.0	\$325.5	\$405.4	\$490.8	21%	64%

The greatest one-year increase occurred in Federal sources of aid at 33 percent, while the greatest five-year increase occurred in Institutional aid at 120 percent.

Need Based Aid

Figure 5.



In 2009-10, the percentage of NSHE need-based student aid disbursed to students increased for the first time since 2003-04 when it reached a peak of 59 percent, after which it began steadily declining.

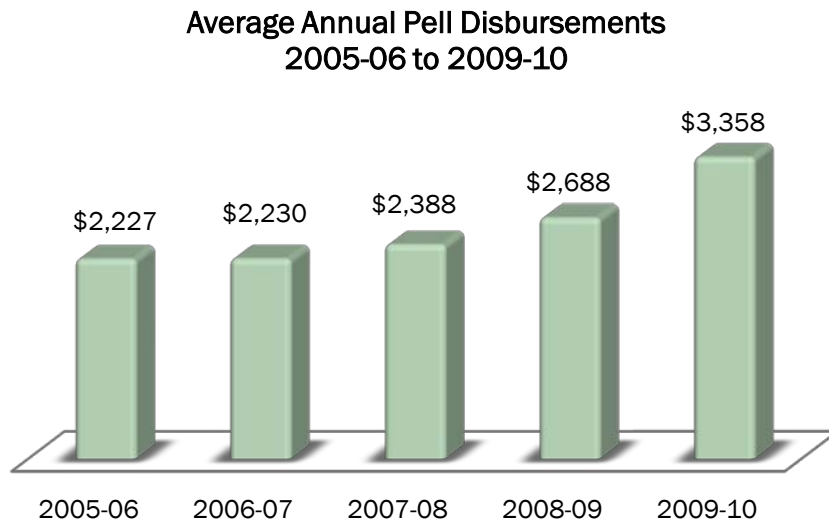
Table 4.

NSHE Need-based Aid vs. Non-Need-based Aid
2009-10
(in millions)

	Need-based Aid	Non-Need-based Aid	Total Aid	% of Total Aid that is Need-based
Grants	\$111.6	\$26.5	\$138.1	81%
Grants-in-Aid	\$.7	\$13.3	\$14.0	5%
Scholarships	\$.4	\$59.0	\$59.4	1.2%
Loans	\$83.9	\$145.7	\$229.6	37%
Student Employment	\$3.1	\$46.6	\$49.7	6%
NSHE Total	\$199.7	\$291.1	\$490.8	41%

Pell Grants

Figure 6.



64 percent of NSHE Pell Grant recipients attended a community college and 36 percent attended a four year institution.

Table 5.

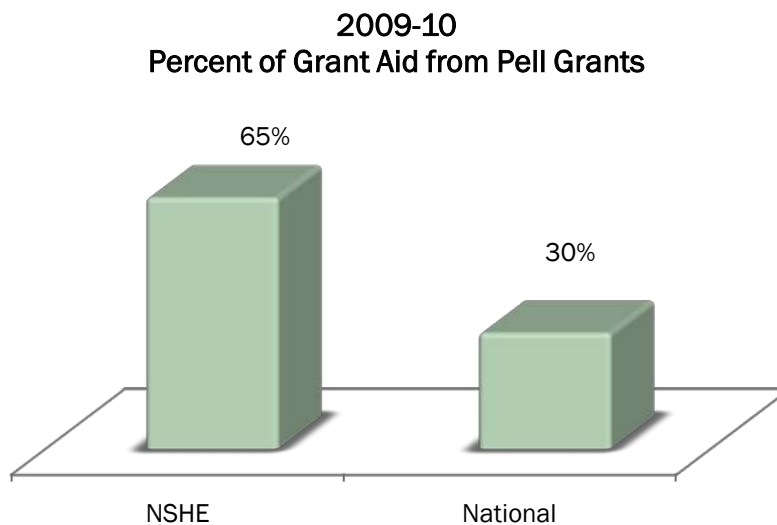
NSHE Pell Grant Trends
2005-06 to 2009-10

	2005-06	2006-07	2007-08	2008-09	2009-10
Pell Recipients	13,513	12,803	13,699	16,804	26,856
Pell Disbursements (in millions)	\$30.1	\$28.5	\$32.6	\$45.2	\$90.1
Average Annual Pell Disbursement	\$2,227	\$2,230	\$2,388	\$2,687	\$3,358

The number of students receiving Pell Grants in the NSHE increased 60 percent from 2008-09 to 2009-10, compared to a 24 percent increase nationally. Similarly, total Pell Grant disbursements in the NSHE increased nearly 100 percent during the same period, compared to a 58 percent increase nationally.

(Source: College Board, Trends in Student Aid 2010)

Figure 7.



(Source: College Board, Trends in Student Aid 2010)

Student Loans

Figure 8.

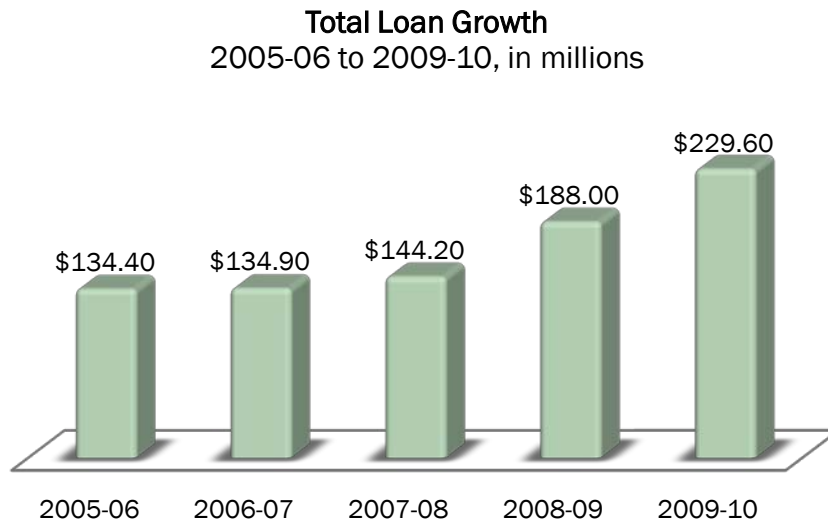
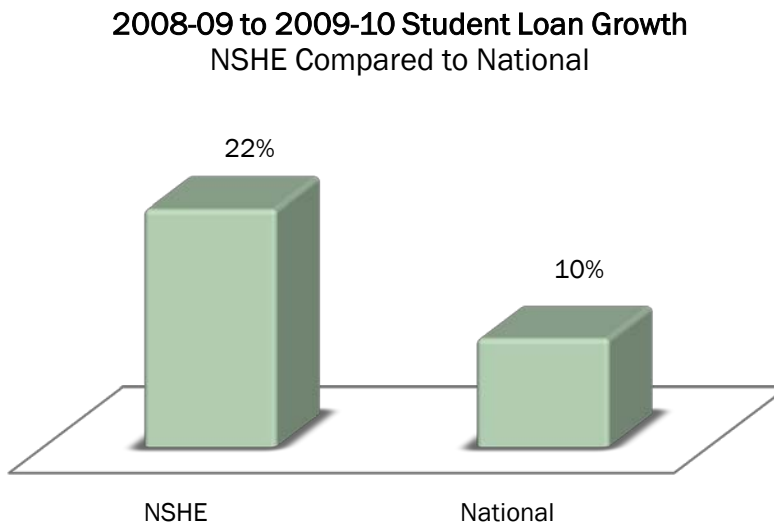


Figure 9.



(Source: College Board, Trends in Student Aid 2010)

NSHE loan growth continues to outpace national loan growth.

Table 6.

University Student Loan Debt
Class of 2009

	Nevada	Nation
Average debt of graduates	\$16,742	\$24,000
Percent of graduates with debt	37%	66%

Source: Project on Student Debt *Student Debt and the Class of 2009*

While the growth in student loans is discouraging, the average debt of students graduating from a NSHE university is lower than the national average.

Table 7.

NSHE Long and Short Term Institutional Loans
2009-10

Institution	Total Loans Outstanding July 1, 2009	Total Loans Outstanding June 30, 2010	Total Loans Awarded	Total Loan Repayments	Total Loans Written Off	Percentage of Loans Written off
UNR	\$7,997,211	\$7,747,945	\$765,017	\$932,263	\$82,020	1%
UNLV	\$3,502,930	\$3,339,718	\$284,155	\$422,948	\$24,419	<1%
GBC	\$5,258	\$5,201	\$3,350	\$3,407	\$0	N/A
TMCC	\$309,548	\$285,482	\$61,970	\$39,303	\$46,733	16%
WNC	\$0	\$0	\$2,365	\$2,365	\$0	N/A
NSHE Total	\$11,814,947	\$11,378,346	\$1,116,857	\$1,400,286	\$153,172	.1%

Nevada Financial Assistance Programs

Table 8.

Program	2009-10
LEAP	\$.3
Regents' Higher Education Opportunity Award	\$22.8
Nevada Grants-in-Aid	\$13.9
Regents' Service Program	\$1.5
Millennium Scholarship	\$25.2
Total:	\$63.7

The Governor Guinn Millennium Scholarship program continues to provide the greatest portion of Nevada financial assistance to students at 40 percent of the total; however, due to the commitment of the Board of Regents and NSHE institutions, the Regents Higher Education Opportunity Award runs a close second at 36 percent.

Regents Higher Education Opportunity Award

Table 9:

	UNLV	UNR	NSC	GBC	CSN	TMCC	WNC	NSHE Total
Grants	\$6.92	\$6.30	\$.51	\$.27	\$2.95	\$.55	\$.32	\$17.82
Scholarships	\$1.80	\$1.12	\$0	\$0	\$.01	\$.04	\$.00	\$2.97
Work Study	\$1.21	\$.10	\$0	\$.02	\$.08	\$.41	\$.14	\$1.96
Total	\$9.93	\$7.52	\$0.51	\$0.29	\$3.04	\$1.00	\$0.46	\$22.75

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

Governor Guinn Millennium Scholarship

Table 10.

The Millennium Scholarship Program 2000-01 to 2010-11 Comparison of Value vs. Capture Rate

Reg Fees	University per credit fee**	% of reg fee covered by Millennium	NSC per credit fee**	% of reg fee covered by Millennium	CC per credit fee**	% of reg fee covered by Millennium	# Students Eligible*	# Eligible students who Activate*	% Eligible Students Captured
2000-01	74.00	108.1%	58.00	103.4%	42.50	94.1%	7361	5657	76.9%
2001-02	76.50	104.6%	60.00	100.0%	44.00	90.9%	7909	6028	76.2%
2002-03	79.00	101.3%	62.00	96.8%	45.50	87.9%	8204	6221	75.8%
2003-04	85.00	94.1%	66.00	90.9%	47.25	84.7%	8702	6554	75.3%
2004-05	91.00	87.9%	70.00	85.7%	49.00	81.6%	9086	6625	72.9%
2005-06	98.00	81.6%	74.50	80.5%	50.75	78.8%	8630	6156	71.3%
2006-07	105.25	76.0%	79.00	75.9%	52.50	76.2%	8754	6163	70.4%
2007-08	116.75	68.5%	85.75	70.0%	57.25	69.9%	8173	5643	69.0%
2008-09	129.50	61.8%	93.50	64.2%	57.25	69.9%	8786	5880	66.9%
2009-10	136.00	58.8%	98.25	61.1%	60.00	66.7%	8458	5467	64.6%
2010-11	142.75	56.0%	103.25	58.1%	63.00	63.5%	9091	4892	53.8%

% Registration fees covered by the Millennium Scholarship calculated based on the amount of Scholarship funds expended for each institution type: Universities \$80 per credit, NSC \$60 per credit, CC \$40 per credit.

* Scholarship General Statistics dated 1/18/2011

** per credit registration fees only, does not include other mandatory fees
Community college fee is for lower-division courses only

The declining capture rate of Millennium Scholars remains a concern. The value of the Millennium Scholarship has degraded over time as registration fees have increased and the value of the scholarship has remained unchanged.

Table 11.

Recent Nevada High School Graduates Enrolling in at Least One Remedial Mathematics or English Course Summer or Fall Immediately Following Graduation									
Summer or Fall Terms	Millennium Scholars			Non-Millennium Scholars			Total		
	# Enrolled in NSHE	# Enrolling in Remedial Courses	Remediation Rate	# Enrolled in NSHE	# Enrolling in Remedial Courses	Remediation Rate	# Enrolled in NSHE	# Enrolling in Remedial Courses	Remediation Rate
2003	5,048	1,662	32.9%	2,099	1,089	51.9%	7,147	2,751	38.5%
2005	4,667	1,560	33.4%	3,444	1,709	49.6%	8,111	3,269	40.3%
2007	3,889	977	25.1%	3,903	1,808	46.3%	7,792	2,785	35.7%
2009	4,262	969	22.7%	4,767	1,974	41.4%	9,029	2,943	32.6%
2010	4,573	1,250	27.3%	4,563	1,868	40.9%	9,136	3,118	34.1%

Note: The NSHE remediation rate is calculated based on students enrolling in at least one remedial English or mathematics course in summer or Fall semesters following high school graduation

The total for recent high school graduates enrolled across the system is reduced for duplicate enrollments (students who are enrolled in more than one institution are counted only once in the total).

Table 12.

The Millennium Scholarship Program 2000-01 to 2009-10 Comparison

	Class of 2000	Class of 2001	Class of 2003	Class of 2005	Class of 2007	Class of 2009
GPA Requirements	3.0	3.0	3.0	3.10	3.25	3.25 & core curriculum req.
Nevada public high school graduates	12,953	13,465	15,152	15,551	17,080	20,082
Millennium eligible graduates	7,361	7,909	8,702	8,630	8,171	8,454
% of graduates who are eligible	56.80%	58.70%	57.40%	55.50%	47.80%	42.10%
Activated scholarships	5,657	6,025	6,552	6,125	5,570	5,152
% of eligible scholars who activate the scholarship	76.90%	76.20%	75.30%	71.00%	68.20%	60.90%

Table 13.

**Millennium Freshman Retention Rates
Cohort: First-time, full-time, degree-seeking
freshman, entering Fall 2008**

Institution Type	Retention Rate	
	Millennium	Non-Millennium
Community Colleges	70.9%	48.5%
Four-Year Institutions	85.9%	69.4%
NSHE	81.2%	52.5%

The retention rate of Millennium Scholars exceeds that of non-Millennium students by nearly 29 percent.

Regents Service Program

Table 14.

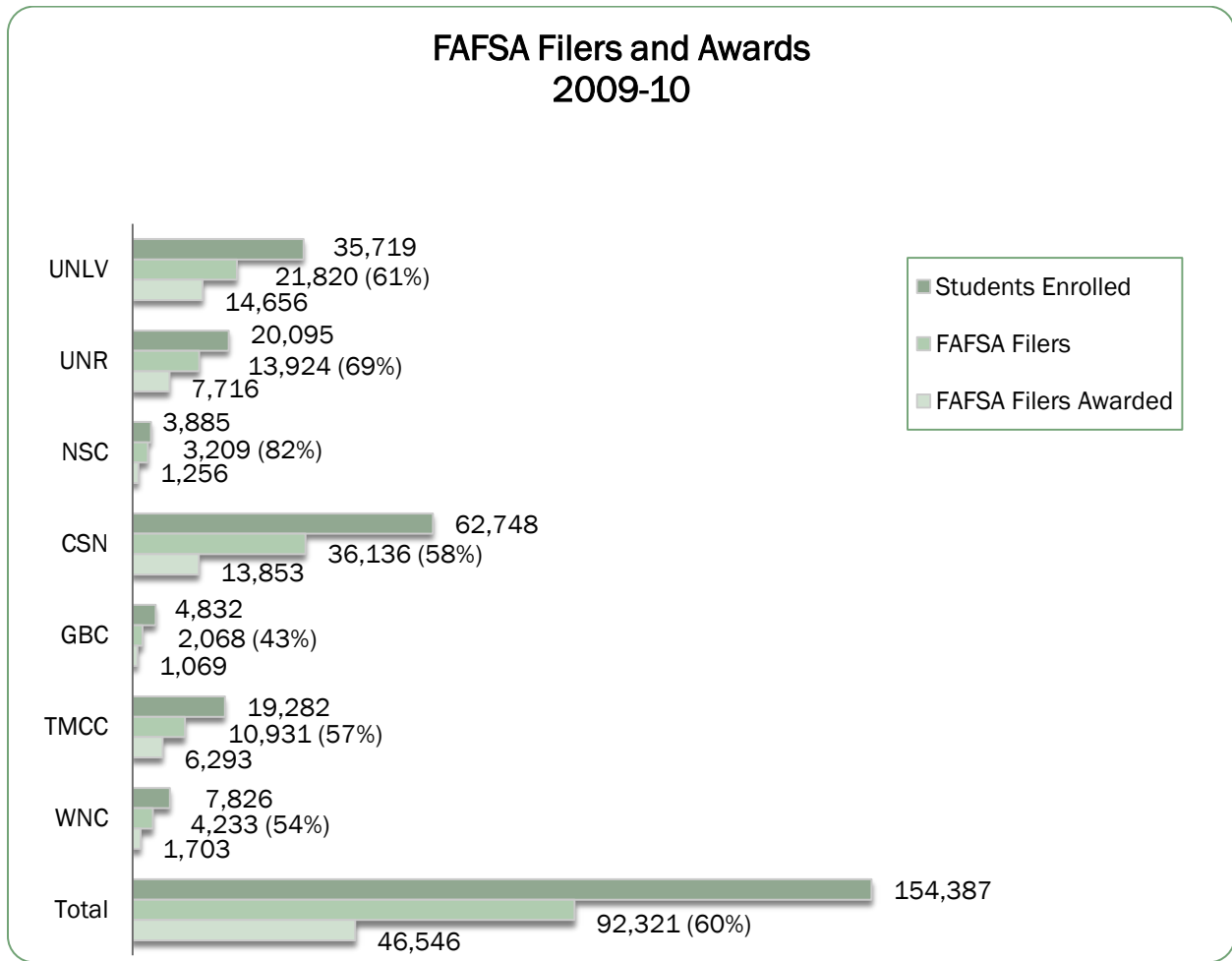
Regents' Service Program 2009-2010

Institution	Expenditures
UNLV	\$342,999
UNR	\$227,424
NSC	\$11,367
CSN	\$725,190
GBC	\$30,514
TMCC	\$124,409
WNC	\$59,070
Total:	\$1,308,806

The Regents Service Program provides employment to NSHE students with an overall focus on making a contribution to the State of Nevada, the surrounding community or the institution.

Financial Aid Application

Figure 10.



It is important to note that simply filling out the Free Application for Federal Student Aid (FAFSA) is not the only step in receiving financial aid. Many students fail to complete their financial aid file at the institution; hence the smaller number of FAFSA filers awarded aid.

Table 15.

**NSHE Unmet Need for FAFSA Filers
2009-10
(in millions)**

Institution	Total Unmet Need	Average Unmet Need
UNLV	\$70.0	\$7,449
UNR	\$26.9	\$5,534
NSC	\$3.1	\$4,768
CSN	\$84.7	\$7,446
GBC	\$4.4	\$2,108
TMCC	\$32.4	\$6,995
WNC	\$8.3	\$5,903
<i>NSHE Total</i>	\$229.8	N/A

\$229.8 million represents the unfunded gap that students must make up on their own to cover the cost of their education. This is a 48 percent increase over last year's unmet need figure of \$155.4 million.

Financial Aid Recipients

Table 16.

Number of NSHE Financial Aid Recipients & Average Award Amount
2009-10

Institution	# of Students Receiving Aid	Annual Average Award Amounts	Unduplicated Institutional Headcount	% of Total Student Population Receiving Aid
UNLV	17,156	\$12,988	35,719	48.0%
UNR	11,695	\$10,317	20,095	58.2%
NSC	1,419	\$6,831	3,885	36.5%
CSN	16,430	\$5,018	62,748	26.2%
GBC	1,450	\$4,352	4,832	30.0%
TMCC	6,962	\$4,717	19,282	36.0%
WNC	2,851	\$5,615	7,826	36.4%
NSHE Total	57,963	\$8,467	154,387	37.5%

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 and are unduplicated across the System. Number of students receiving aid includes aid from all sources, federal, state, institutional and private. Not all financial assistance requires the FAFSA.

The percent of the NSHE student population receiving aid continues to steadily increase, from 31 percent in 2007-08 to 36 percent in 2008-09, and now 38 percent in 2009-10. More NSHE students require financial assistance and are applying for financial aid than ever before.

Appendix A: 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 80/20 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. Funds distributed under Student Access aid are known as the Regents Higher Education Opportunity Award (RHEOA).

UNR

State Funded

RHEOA 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, Expected Family Contribution (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 2009-10, \$3,600 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. All graduate funds are used to make need based awards.

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

Fees Generated

Based on the anticipated revenue the funds are split 80% need-based and 20% scholarships. The graduate/undergraduate allocations are determined 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 2009-10 \$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

UNLV awards RHEOA 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. RHEOA funds are used to meet scholarship matching requirements for the Latin Chamber of Commerce, Hispanic Employment Programs, American Indian Affairs and Gear-Up. Students receive amounts that vary from \$200 to \$8,000 depending upon their level of need, matching requirement, or scholarship award.

NSC

State-funded RHEOA 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 \$2,000. Other access-

oriented programs offered by NSC include the Nevada Success Grant programs. Students who are classified as a junior may renew their Nevada Success Grant for their senior year as long as they maintain eligibility. 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.

CSN

Funds are awarded primarily on a need-basis to students with Expected Family Contributions of less than 7000, on a first come, first served basis. Attrition dollars are targeted to Nursing, Education and STEM majors. Funds are also used for Book Vouchers ensuring that needy students can have course materials for the first day of class. Lastly, funds are used to meet federal matching requirements in the TRiO, SEOG and Federal Work Study programs.

GBC

RHEOA is awarded to students based primarily on Expected Family Contribution. However, if a student comes in and is in desperate need of financial help and qualifies, RHEOA is awarded regardless of his or her Expected Family Contribution. GBC does not award by special populations.

TMCC

Funds are awarded to students with specific Expected Family Contribution ranges that are determined annually in order to assist TMCC's diverse student population. A portion of RHEOA funds are committed to the student employment program in the form of work study, which supports student retention. For 2009-10, a portion of funds were awarded to participants in a summer bridge program for first-generation low-income students.

WNC

WNC awards RHEOA by lowest Expected Family Contribution and highest need.