

# 2019-20 NSHE FINANCIAL AID REPORT



PREPARED BY THE DEPARTMENT OF ACADEMIC AND STUDENT AFFAIRS  
AUGUST 2021

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# 2019-20 NSHE FINANCIAL AID REPORT

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## Introduction

The mission of the Nevada System of Higher Education (NSHE) is to provide higher education services to the citizens of the State. 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. The cost of attending college is out of reach for many students and families in Nevada, and financial aid plays a critical role in bridging this gap.

In 2017, the Board of Regents adopted strategic goals aimed at improving Nevada's public higher education system: *Access* (increase participation in post-secondary education); *Success* (increase student success); *Close the Achievement Gap* (close the achievement gap among underserved populations); *Workforce* (collaboratively address the challenges of the workforce and industry education needs of Nevada); and *Research* (co-develop solutions to the critical issues facing 21<sup>st</sup> century Nevada and raise the overall research profile). A strong financial aid system is an essential component in ensuring NSHE's students and institutions progress toward the Board's strategic goals of *Access*, *Success* and *Close the Achievement Gap*. In order to monitor and measure progress in available financial aid programs, NSHE System Administration produces this annual financial aid report. The information provided in this report is critical for monitoring the impact of financial aid on the strategic goals of the Board of Regents.

## Executive Summary

During 2019-20 financial aid disbursements to NSHE students systemwide totaled \$652.0 million, an increase of 2.1 percent over the prior year, when disbursements totaled \$638.3 million. Looking over a longer period, between 2015-16 and 2019-20 total aid disbursed to NSHE students saw a 10.9 percent increase. GBC experienced the highest percentage increase in total financial aid disbursed, over both the prior year and the most recent five-year period. All other institutions saw modest increases over the prior year. Just as in past years, in 2019-20 loans comprised the largest proportion (42.1 percent) of aid disbursed at NSHE institutions, although loan disbursements were down slightly over the prior two years, from \$274.3 million in 2018-19 to \$272.2 million in 2019-20. Scholarships saw both the greatest one-year increase (8.7 percent) as well as the greatest increase over five years (45.9 percent). Student employment had a modest decrease (-1.5 percent). The remaining two categories increased over the prior year: grants at 2.7 percent and grants-in-aid at 6.6 percent.

During 2019-20 considerable increases in state, private and institutional aid offset modest increases in federal aid over the last five years and resulted in an ongoing decrease in the percentage of federal aid as a portion of all aid awarded to NSHE students, from 68 percent in 2015-16 to 63 percent in 2019-20 (Figure 4). Nationally, the proportion of total aid from federal sources saw a similar decline, from 66 percent in 2015-16 to 59 percent in 2019-20 (Figure 4). Conversely, for the second year in a row, in 2019-20 the percentage of grant aid from federal sources increased over the prior year from 71 percent to 73 percent (Figure 5), which is more

than twice as high as the national percentage calculated by The College Board (30 percent; *Trends in Student Aid 2020*). This is despite Nevada's growth in state and institutional financial assistance programs and can be partially explained by the state's increased focus on non-need-based scholarships while appropriations for the need-based Silver State Opportunity Grant (SSOG) have remained constant. Specifically, the Governor Guinn Millennium Scholarship (GGMS) program has seen considerable growth in recent years, and the NPS program saw its second year of awards in 2019-20. In addition, Pell Grant disbursements have increased steadily over the last four years, from \$114.8 million in 2016-17 to \$133.9 million in 2019-20 (Figure 7).

As mentioned previously, loans made up the largest portion (42.1 percent) of financial aid disbursed to NSHE students in 2019-20. This has been a long-term trend, both in Nevada and across the nation. This is because loans continue to be one of the primary options for students to fill gaps in covering the full cost of attendance, and, for some students, loans are the only way to finance higher education. Of course, the drawback to student loans is the debt burden after graduation. Loans are particularly burdensome for those students who do not graduate and therefore carry additional debt without a higher income. In 2019-20 loan disbursements decreased by less than one percent after a slight increase between 2017-18 and 2018-19.

The Regents' Higher Education Opportunity Award (RHEOA) program continues to comprise a greater percentage of Nevada state financial assistance dollars to students than the merit-based Governor Guinn Millennium Scholarship (GGMS) program, Nevada's largest formal state-wide financial aid program (44.3 percent versus 32.4 percent). NSHE campuses continue to gradually increase their tuition set-aside for financial aid as required by the Board of Regents policy approved in April 2010 mandating a goal for increased allocations to student financial assistance. This policy 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 (*Handbook*, Title 4, Chapter 18, Section 8). Likewise, the Governor Guinn Millennium Scholarship (GGMS) continued to experience growth in this reporting period due to the cumulative effects of program changes made during 2015 Legislative Session (outlined later in this report), combined with an increase in the number of eligible high school graduates. In addition, 2019-20 was the second year that Nevada Promise Scholarships were awarded, resulting in two cohorts of recipients, and Nevada Grants-in-Aid continued to steadily increase while Silver State Opportunity Grant (SSOG) disbursements decreased slightly due to state budget cuts for the biennium made as a result of the COVID-19 pandemic.

The number of NSHE students who completed a Free Application for Federal Student Aid (FAFSA) and subsequently enrolled continued to fluctuate, increasing in 2019-20 from the prior year by 2,036 students (1.4 percent) to 70,971 after decreasing by 2,658 students (3.7 percent) between 2017-18 and 2018-19 and increasing by 713 students (1.0 percent) between 2016-17 and 2017-18. At the same time, the percentage of all NSHE students systemwide who filed a FAFSA and were funded with at least one form of financial aid increased to 45.3 percent, as compared to 43.7 percent the prior year. It can be difficult to pinpoint the exact reason for the fluctuating number of FAFSA filers due to the process of applying for financial aid. Simply filling

out the FAFSA is not the only step to receiving financial aid. For many students, institutions are unable to certify eligibility because they failed to turn in required documents, while others who complete the process are eligible only for student loans and choose not to take them.

In addition to the various types of financial assistance normally available to NSHE students and included in this report, during the 2019-20 year the federal government approved the first round of Higher Education Emergency Relief (HEERF I) funds in response to the COVID-19 pandemic, including student grants totaling nearly \$30 million across NSHE institutions (Appendix C). HEERF I awards are not included in the main analysis of ongoing financial aid to NSHE students due to the one-time emergency nature of the funds.

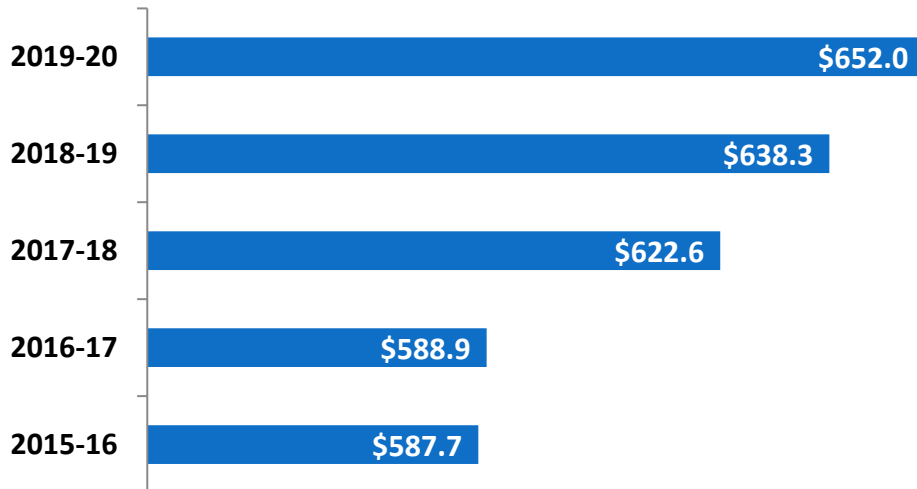
## Methodology

The *2019-20 NSHE Financial Aid Report* includes information on the amount of financial assistance provided to students attending institutions within NSHE. The data in this report are provided by the financial aid directors at each NSHE institution. Each fall, institutions submit data for each financial aid program administered in the prior year. 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.

## NSHE Total Financial Aid

The total amount of financial aid disbursed to NSHE students increased by \$13.6 million over the prior year, from \$638.3 million in 2018-19 to \$652.0 million in 2019-20 (2.1 percent; Figure 1). Looking back over the most recent five-year period, total financial aid disbursements increased by \$64.3 million (10.9 percent).

**Figure 1 - NSHE Total Financial Aid Disbursed (in millions)**



GBC experienced the highest increase in total financial aid disbursed, over both the prior year and the most recent five-year period. All institutions saw modest increases over the prior year (Table 1). CSN, TMCC and WNC had a decrease from 2015-16 to 2019-20. The largest decrease over five-years occurred at WNC, which can be explained primarily by the steadily increasing proportion of high school students making up the student body (they are not eligible for federal or most other types of financial aid), and a reduction in student loan borrowing.

**Table 1 – NSHE Total Aid Disbursed by Institution (in millions)**

	2015-16	2016-17	2017-18	2018-19	2019-20	1-Year Change	5-Year Change
UNLV	\$256.1	\$263.4	\$281.7	\$291.0	\$294.9	1.4%	15.2%
UNR	\$188.0	\$194.3	\$208.9	\$210.1	\$215.4	2.5%	14.6%
NSC	\$20.5	\$20.9	\$23.8	\$24.8	\$26.0	4.5%	26.7%
CSN	\$81.8	\$74.1	\$73.7	\$77.1	\$78.7	2.1%	-3.9%
GBC	\$6.4	\$6.6	\$7.1	\$8.1	\$8.5	5.2%	33.1%
TMCC	\$23.8	\$21.1	\$19.3	\$19.8	\$20.7	4.5%	-13.3%
WNC	\$11.1	\$8.5	\$8.1	\$7.5	\$7.8	4.2%	-29.4%
<b>Total</b>	<b>\$587.7</b>	<b>\$588.9</b>	<b>\$622.6</b>	<b>\$638.3</b>	<b>\$652.0</b>	<b>2.1%</b>	<b>10.9%</b>

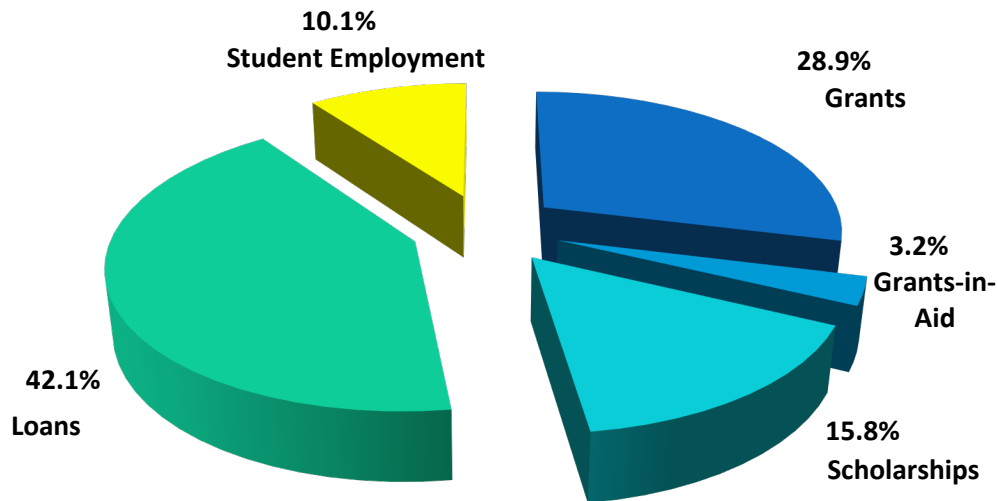
Note: Percent calculations are based on actual--not rounded--figures, and therefore may differ if using the rounded figure only



## NSHE Financial Aid by Category

In 2019-20 the distribution of total aid by category (Figure 2) presented a picture similar to prior years. In comparison, in 2018-19 loans comprised 43.0 percent of total; student employment 10.4 percent; grants 28.8 percent; grants-in-aid 3.0 percent; and scholarships 14.8 percent.

**Figure 2 - NSHE Total Financial Aid Disbursed by Category 2019-20 (percent distribution)**



In 2019-20 the greatest increase over the prior year was in the scholarship category, at 8.7 percent (Table 2). Notably, the scholarship category has seen an increase every year for more than the last five award years and the increase over the most recent five-year period was 45.9 percent; this signals the continued recovery of scholarship programs after a substantial decrease between 2010-11 and 2011-12, as well as increases in Governor Guinn Millennium Scholarship (GGMS) disbursements and the second year of disbursements in the Nevada Promise Scholarship program. All other categories but student employment showed an increase over the prior year. All categories but loans showed an increase over 2015-16.

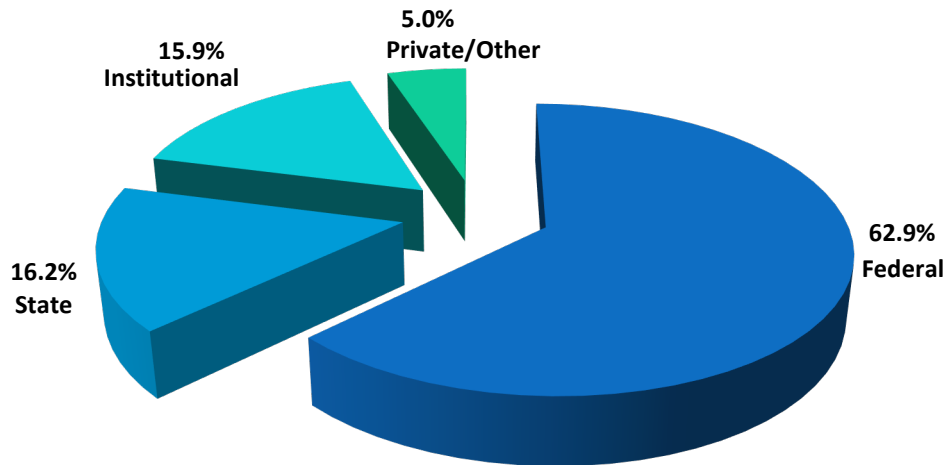
**Table 2 – NSHE Total Financial Aid Disbursed by Category (in millions)**

	2015-16	2016-17	2017-18	2018-19	2019-20	1-Year % Change	5-Year % Change
Grants	\$165.2	\$160.3	\$182.4	\$183.5	\$188.5	2.7%	14.1%
Grants-in-Aid	\$16.8	\$17.5	\$18.4	\$19.3	\$20.6	6.6%	22.3%
Scholarships	\$70.4	\$75.1	\$82.5	\$94.5	\$102.7	8.7%	45.9%
Loans	\$275.4	\$273.4	\$272.9	\$274.4	\$274.6	0.1%	-0.3%
Student Employment	\$59.9	\$62.6	\$66.4	\$66.6	\$65.7	-1.5%	9.6%
<b>Total</b>	<b>\$587.7</b>	<b>\$588.9</b>	<b>\$622.6</b>	<b>\$638.3</b>	<b>\$652.0</b>	<b>2.1%</b>	<b>10.9%</b>

## NSHE Financial Aid by Source

The distribution of total aid by source in 2019-20 (Figure 3) was also similar to the prior year; however, the percentage of aid from federal sources continued to decline for the fourth consecutive year, from 67.8 percent in 2015-16 to 62.9 percent in 2019-20. In comparison, in 2018-19, federal sources accounted for the majority of all aid disbursed to NSHE students, at 63.1 percent; state sources accounted for 16.1 percent; institutional, 16.1 percent; and private/other, 4.7 percent.

**Figure 3 - NSHE Total Financial Aid Disbursed by Source - 2019-20 Percent Distribution**



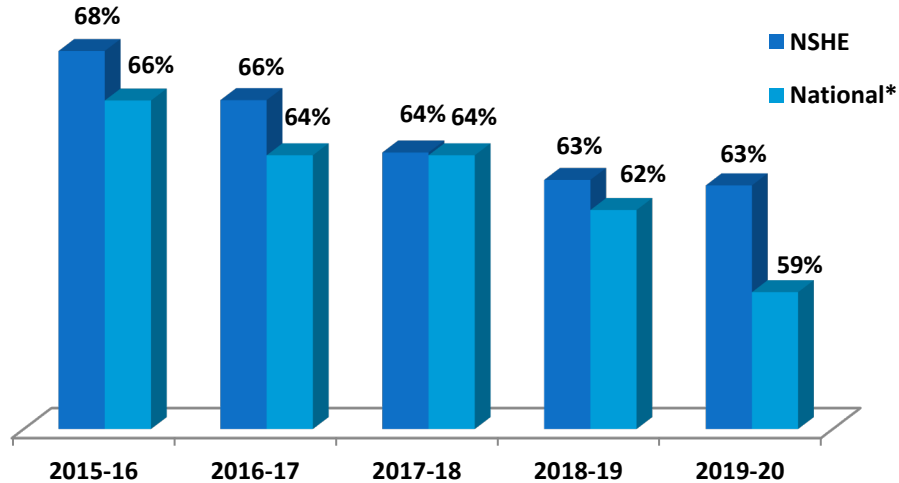
When considering NSHE total aid disbursed in 2019-20 by source, both the greatest prior-year percentage increase and the greatest increase over the previous five years came in the private/other category (Table 3). In comparison, in 2018-19 the greatest five-year percentage increase came from state sources (35.2 percent), while the greatest increase over the prior year came in the private/other category (16.9 percent). The increase in state aid between 2015-16 and 2019-20 is primarily attributable to a substantial increase in Governor Guinn Millennium Scholarship (GGMS) disbursements combined with Silver State Opportunity Grant (SSOG) and Nevada Promise Scholarship (NPS) Program disbursements.

**Table 3 – NSHE Total Financial Aid Disbursed by Source (in millions)**

	2015-16	2016-17	2017-18	2018-19	2019-20	1-Year % Change	5-Year % Change
Federal	\$398.5	\$388.7	\$398.9	\$402.6	\$409.9	1.8%	2.9%
State	\$85.7	\$87.7	\$96.3	\$103.0	\$105.5	2.4%	23.1%
Institutional	\$79.4	\$86.7	\$101.6	\$102.6	\$103.7	1.1%	30.7%
Private/Other	\$24.1	\$25.8	\$25.8	\$30.2	\$32.9	8.9%	36.4%
<b>Total</b>	<b>\$587.7</b>	<b>\$588.9</b>	<b>\$622.6</b>	<b>\$638.3</b>	<b>\$652.0</b>	<b>2.1%</b>	<b>10.9%</b>

The increases in state, private and institutional aid, combined with more modest increases in federal aid over the last five years resulted in an ongoing decrease in the percentage of federal aid as a portion of all aid awarded to NSHE students, from 68 percent in 2015-16 to 63 percent in 2019-20. Nationally, the proportion of total aid from federal sources saw a similar decline, from 66 percent in 2015-16 to 59 percent in 2019-20.

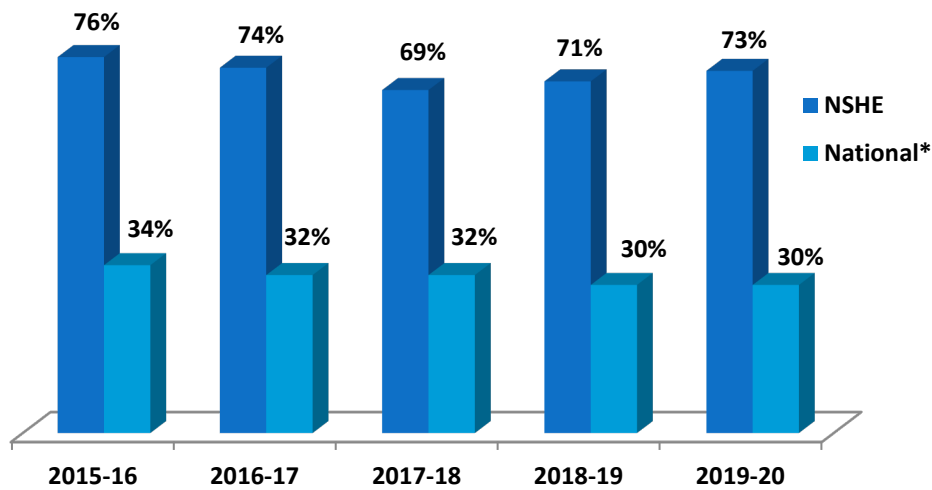
**Figure 4 - Percent Total Aid from Federal Sources**



\* College Board , *Trends in Student Aid, 2016, 2017, 2018, 2019 and 2020.*

For the second year in a row, in 2019-20 the percentage of grant aid from federal sources increased over the prior year from 71 percent to 73 percent (Figure 5). This is more than twice as high as the national percentage calculated by The College Board (30 percent; *Trends in Student Aid 2020*). This is despite Nevada’s growth in state and institutional financial assistance programs and can be partially explained by the state’s increased disbursements for non-need-based scholarships—both the growth of the GGMS program and the creation of the NPS program—while appropriations for need-based SSOG program remained constant.

**Figure 5 - Percent Grant Aid from Federal Sources**

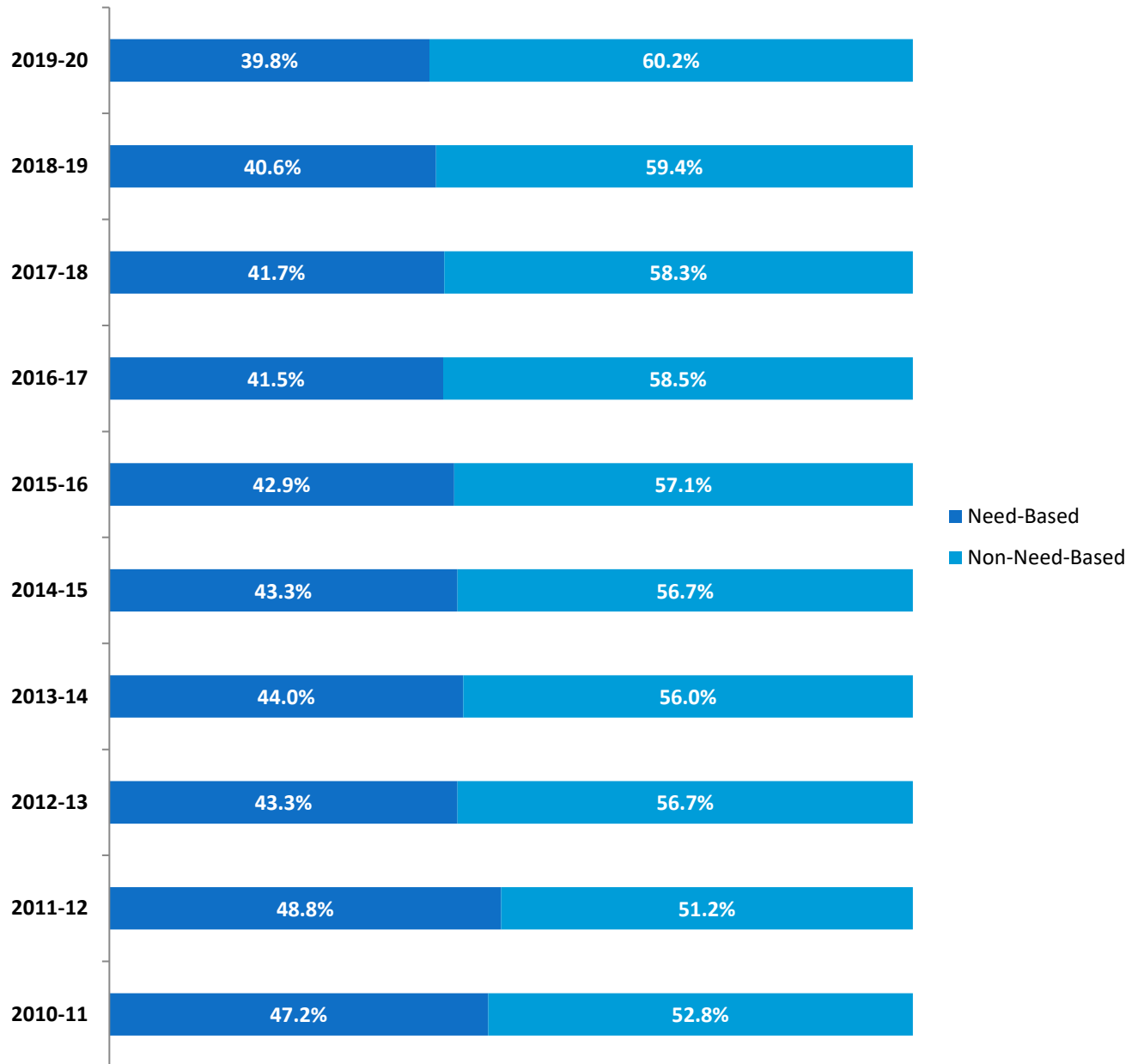


\* College Board , *Trends in Student Aid, 2016, 2017, 2018, 2019 and 2020.*

## NSHE Financial Aid by Type

In 2019-20 all need-based disbursements to NSHE students totaled \$259.8 million and non-need disbursements totaled \$392.2 million. After a small increase in the proportion of need-based aid versus non-need-based aid between 2016-17 and 2017-18, the percentage of need-based aid awarded to NSHE students decreased over the last two reporting years (Figure 6). There is no simple explanation for this trend (for detailed data by category and type, see Appendix A).

**Figure 6 - NSHE Total Financial Aid Disbursed by Type (percent distribution)**

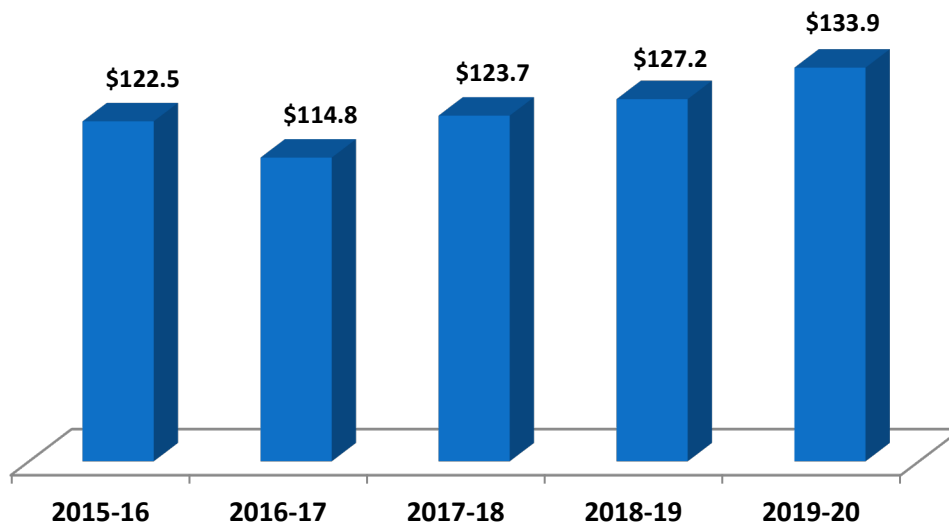


## NSHE Pell Grants

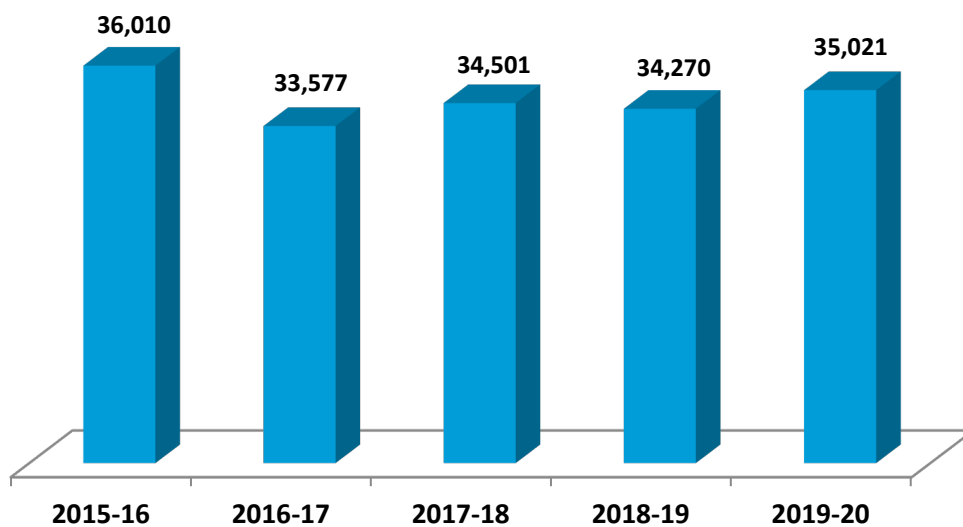
According to The College Board, Pell Grant disbursements in 2019-20 accounted for \$27.8 billion in aid to 6.7 million students nationwide. (*Trends in Student Aid 2020*).

Between 2015-16 and 2016-17, both the number of NSHE students receiving a Pell Grant and the total dollars disbursed to NSHE students decreased, but these numbers rebounded between 2017-18 and 2018-19, followed by another increase in total dollars disbursed, from \$127.2 million in 2018-19 to \$133.9 million in 2019-20 (Figure 7). The number of recipients also increased between 2018-19 and 2019-20, from 34,270 to 35,021 (Figure 8).

**Figure 7 - NSHE Total Pell Grant Disbursements (in millions)**



**Figure 8 - NSHE Total Pell Grant Recipients**

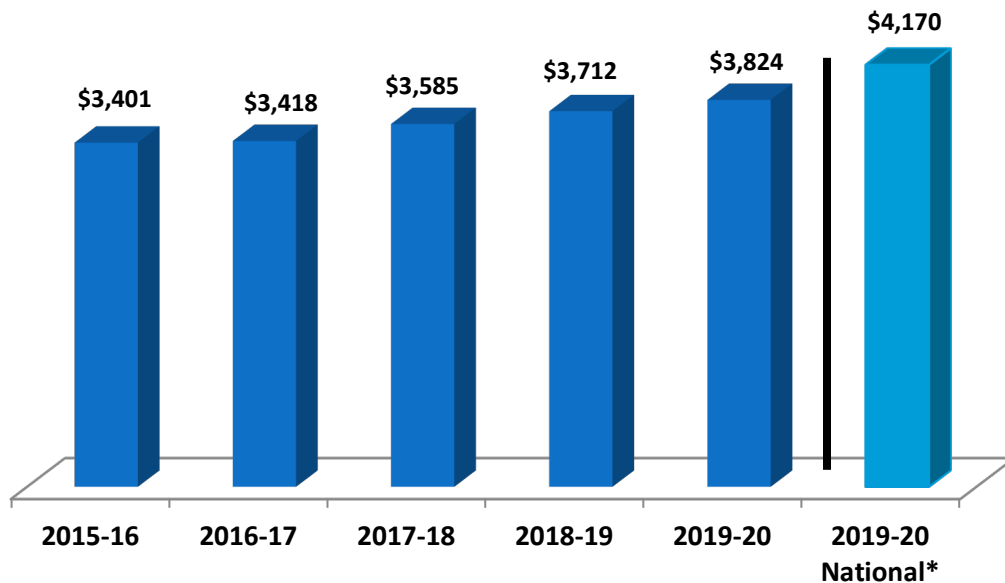


As detailed by the College Board in its 2019 publication of *Trends in Student Aid*, the maximum award amount in the Pell Grant program varies over time, especially when adjusted for inflation: “between 2009-10 and 2019-20 (...) the maximum Pell Grant fell by 0.3% per year after adjusting for inflation.”

Notably, while the Pell Grant is often discussed in terms of the maximum award, the average student award is lower than the maximum for both NSHE students and nationally (Figure 8). In 2019-20, the maximum annual Pell Grant award increased to \$6,195 from \$6,095 the prior year. In order to be eligible for the maximum award, students must attend full-time (at least 12 credits per semester) and must have a zero Expected Family Contribution (EFC), as calculated by the federal government and based on student FAFSA data. Having a zero EFC essentially means that the family has no financial resources to contribute toward the student’s Cost of Attendance (COA). Students with a zero EFC who enroll in less than twelve credits receive a prorated award, generally at 75 percent, 50 percent or 25 percent of the maximum. Students who have an EFC greater than 0 may still qualify for Pell, but receive less than the maximum award, even if they attend full-time.

Effective for the 2017-18 Award Year, “summer Pell” was reinstated, essentially allowing students to receive up to 150% (or three semesters) of their calculated Pell Grant award per year. For example, a student with a calculated award of \$5,000 enrolled full-time in fall and spring would receive \$2,500 for each semester and still be eligible for up to an additional \$2,500 for summer, if enrolled full-time, or \$1,250 if enrolled half-time (six credits). Along with the increase in the maximum Pell award, summer Pell most likely contributed to the increase in the average award to NSHE students over the past three years (Figure 9).

**Figure 9 - NSHE Average Annual Pell Grant Disbursements (by Student)**



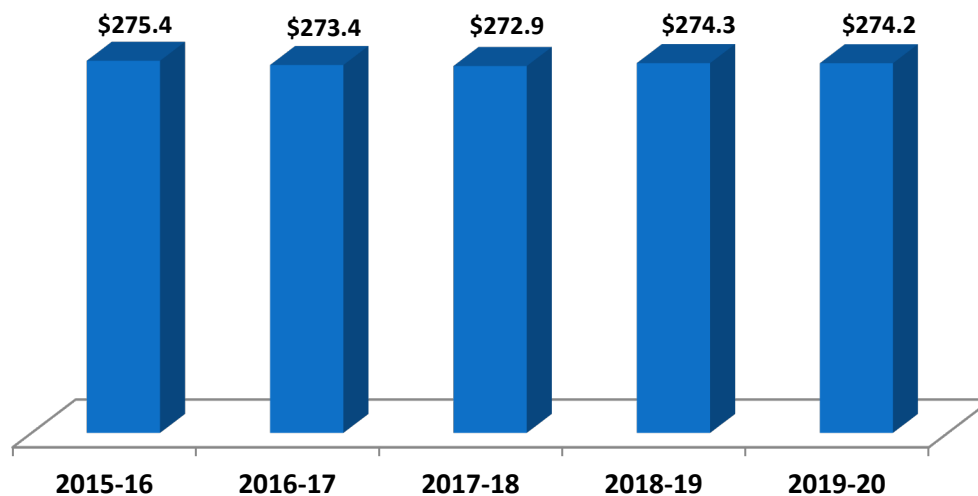
\*College Board, *Trends in Student Aid 2020*. Maximum award for 2019-20 was \$6195.

## NSHE Student Loans

After a slight increase in 2018-19, the total loan disbursements to NSHE students from all sources decreased slightly in 2019-20 over the prior year, from \$274.3 million to \$274.2 million, (Figure 10). Between 2015-16 and 2019-20, total NSHE loan disbursements decreased, and four out of the seven institutions saw a decrease between 2017-18 and 2019-20 (Appendix B).

Measured in inflation-adjusted 2019 dollars, the decrease in loan disbursements between 2015-16 and 2019-20 becomes more pronounced, from \$297 million to 274.2 million (-7.7 percent). This matches the national trend as measured in 2019 dollars, total disbursements of federal and non-federal loans across the nation continued to decrease for the ninth consecutive year, from \$134.1 billion in 2010-11 to \$102.0 billion in 2019-20 (College Board, *Trends in Student Aid 2020*).

**Figure 10 - NSHE Total Loan Disbursements--All Sources (in millions)**



In 2019-20 five NSHE institutions had outstanding long- or short-term institutionally funded loans. In accordance with Board of Regents' policy (*Handbook*, Title 4, Chapter 10, Section 24), institutions must report annually on such loans. Table 4, below, meets this reporting mandate and provides information regarding NSHE loan disbursements in 2019-20.

**Table 4 – NSHE Total Long- and Short-Term Institutional Loans 2019-20**

	Total Outstanding June 30, 2019	Total Outstanding June 30, 2020	Total Awarded	Total Repayments	Total Written Off*	% Written Off
UNLV	\$2,677,370	\$2,420,349	\$263,072	\$410,316	\$109,776	41.7%
UNR	\$6,321,299	\$5,334,022	\$234,709	\$1,131,089	\$90,898	38.7%
GBC	\$8,125	\$8,125	\$0	\$0	\$0	0.0%
TMCC	\$12,613	\$12,013	\$6,180	\$6,780	\$0	0.0%
WNC	\$12,911	\$12,911	\$0	\$0	\$0	0.0%
<b>Total</b>	<b>\$9,032,318</b>	<b>\$7,787,419</b>	<b>\$503,961</b>	<b>\$1,548,185</b>	<b>\$200,674</b>	<b>39.8%</b>

\*Write-off category includes Perkins or Health Professions Loans forgiven under federal regulations. Percentage written off calculated per Board of Regents policy as total written off divided by total awarded for combined loan programs for the year

## Nevada Student Financial Assistance Programs

In 2019-20 six systemwide programs provided financial assistance to NSHE students: Governor Guinn Millennium Scholarship (GGMS); Nevada Grants-in-Aid (GIA); Regents Higher Education Opportunity Award (RHEOA); Regents Service Program (RSP); Silver State Opportunity Grant (SSOG) and, established in 2017 by the Nevada Legislature, the Nevada Promise Scholarship (NPS) (Table 5). RHEOA, commonly referred to as Student Access Aid, has been the largest of the Nevada programs since 2010-11.

**Table 5 - NSHE Total State Program Disbursements 2019-20 (dollars in millions)**

	Students <sup>2</sup>	% Total	Dollars	% Total
Governor Guinn Millennium Scholarship (GGMS)	25,371	42.2%	\$39.5	32.4%
Nevada Grants-in-Aid (GIA)	4,106	6.8%	\$20.6	16.9%
Nevada Promise Scholarship (NPS)	1,129	1.9%	\$2.4	2.0%
Regents' Higher Education Opportunity Award (RHEOA) <sup>1</sup>	27,682	46.0%	\$54.0	44.3%
Regents' Service Program (RSP)	113	0.2%	\$0.5	0.4%
Silver State Opportunity Grant (SSOG)	1,783	3.0%	\$4.9	4.0%
<b>Total</b>	<b>60,184</b>	<b>100.0%</b>	<b>\$121.9</b>	<b>100%</b>

<sup>1</sup>Of total RHEOA awards, 84.4% of dollars were fee-generated, as compared to 84.2% in 2018-19. RHEOA awarded as grants, scholarships and/or work study.

<sup>2</sup>Headcount is duplicated for students who received awards in multiple categories.



## Governor Guinn Millennium Scholarship

Between its inception in 2000 and the 2015 Nevada Legislative Session, the Governor Guinn Millennium Scholarship (GGMS) program was adjusted through increasingly rigorous initial and continuing eligibility requirements, primarily in an effort to maintain the longevity of the Millennium Scholarship Trust Fund. These requirements, along with the declining value of the scholarship in the face of registration fee increases, resulted over time in a reduced percentage of students who activate their scholarships and are able to maintain eligibility. However, this effect has been offset by the increasing number of Nevada high school graduates, which numbered 12,953 in 2000 and reached 30,658 in 2020 (Table 6). Likewise, while the percentage of eligible students activating their scholarships dropped steadily since 2000, the percentage of eligible students out of high school fluctuated. The result is a steadily growing number of students receiving at least one GGMS disbursement. When reviewing the program summary data, it is also important to note that students may activate their scholarship at any time within the six-year eligibility window; this means, for example, that the number of activated scholarships for the Class of 2020 will continue to increase until May 31, 2026.

During 2015 Legislative Session two bills were enacted that resulted in an expansion of the GGMS program: Senate Bill 128 (Chapter 373, *Statutes of Nevada 2015*), which increased the maximum number of fundable credits from 12 to 15, and Assembly Bill 150 (Chapter 207, *Statutes of Nevada 2015*), which created a pathway for Nevada high school graduates who do not meet the initial eligibility grade point average (GPA) requirement to qualify instead through a college entrance exam score. Because GGMS awards are made on a per-credit basis, SB 128 resulted in an increase of as much as \$240 per semester for university students, \$180 per semester for state college students and \$120 for community college students.

**Table 6 - Governor Guinn Millennium Scholarship Program Data Selected Years, 2000-2020**

	2000	2014	2016	2018	2020
High School GPA Requirement <sup>1</sup>	3.0	3.25	3.25	3.25	3.25
NV Public High School Graduates <sup>2</sup>	12,953	23,152	24,929	29,754	30,658
MS Eligible Graduates <sup>3</sup>	7,359	10,866	12,725	14,524	15,742
% Eligible	56.8%	46.9%	51.0%	48.8%	51.3%
Activated Scholarships <sup>3</sup>	5,657	7,025	8,083	9,125	8,125
% Eligible who Activated	76.9%	64.7%	63.5%	62.8%	51.6%

<sup>1</sup>Beginning with the high school graduating class of 2009, in addition to earning a minimum GPA and meeting other eligibility requirements, students are required to complete Millennium Core Curriculum.

<sup>2</sup>Nevada public high school graduates include those earning a standard or advanced diploma (includes Career and College Ready Diploma beginning in 2019). Data from the Nevada Accountability Portal (as of 4/29/21). Data prior to 2011 obtained from NDE.

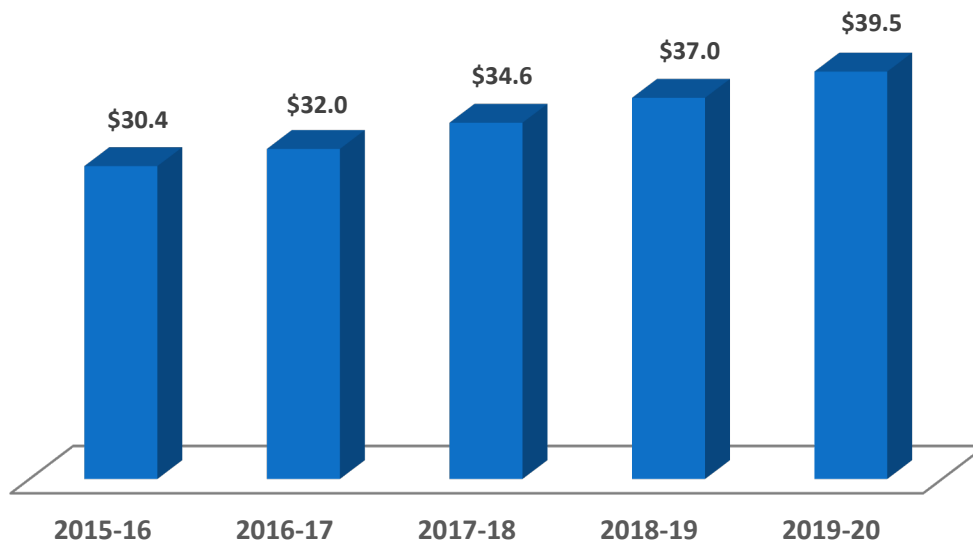
<sup>3</sup>Eligible graduates and activated scholarships data provided by Nevada Office of the Treasurer (as of 7/20/21). Students may activate their scholarship at any time within the 6-year eligibility window.

Of note, during 2019 Legislative Session a bill passed that has the potential to reduce the number of students who retain program eligibility in future, thereby providing a moderating affect to the increases in annual disbursements over the last several years. Senate Bill 453 (Chapter 290, *Statutes of Nevada 2019*) replaced a tiered semester GPA for continuing eligibility (2.6 for the first year and 2.75 thereafter) to a single semester GPA for all continuing eligibility determinations (2.75). At the same time, to counter the effects of the COVID-19 pandemic on Millennium Scholars, the Legislature gave temporary authority to the Board of Regents to grant a blanket waiver to continuing eligibility requirements (Senate Bill 2, Chapter 2, *Statutes of Nevada 31<sup>st</sup> Special Session*). Such a waiver was adopted by the Board for Spring 2020 only, resulting in 1,950 students retaining eligibility for the program who otherwise would have lost eligibility.

An additional change to the GGMS program occurred during the 2021 Legislative Session when Senate Bill 347 (Chapter 542, *Statutes of Nevada 2021*) was enacted, thereby removing removed the requirement for students to affirm citizenship, a lawful immigration status or intent to apply for lawful immigration status as part of GGMS acknowledgement.

In 2019-20, GGMS disbursements to NSHE students reached an all-time program high of \$39.5 million, an increase of \$2.5 million over the prior year. This came after an increase of \$1.6 million between 2015-16 and 2016-17; \$2.6 million between 2016-17 and 2017-18; and \$2.4 million between 2017-18 and 2018-19 (Figure 11). These increases are directly attributable to changes made to the GGMS program during 2015 Session by the Nevada Legislature, as well as the increasing number of GGMS-eligible Nevada high school graduates.

**Figure 11 - Governor Guinn Millennium Scholarship Total NSHE Disbursements (in millions)**



Due to the larger number of GGMS students who attend a four-year institution, as well as the larger per-credit award and the greater prevalence of students enrolled in the maximum fundable credit load (15 credits) at these institutions, a substantially higher percentage of program dollars are awarded to students attending UNLV, UNR or NSC as compared to the four NSHE community colleges (Table 7).

**Table 7 - Governor Guinn Millennium Scholarship Total NSHE Disbursements, 2019-20**

Institution	Students	Dollars	Institution	Students	Dollars
UNLV	9,923	\$18,712,621	CSN	4,854	\$3,179,743
UNR	7,721	\$15,014,255	GBC	291	\$257,980
NSC	960	\$1,281,300	TMCC	1,305	\$846,880
<b>Subtotal</b>	<b>18,604</b>	<b>\$35,008,176</b>	WNC	317	\$230,917
			<b>Subtotal</b>	<b>6,767</b>	<b>\$4,515,520</b>

**Total Students: 25,371 (73.3% at four-year institutions)**

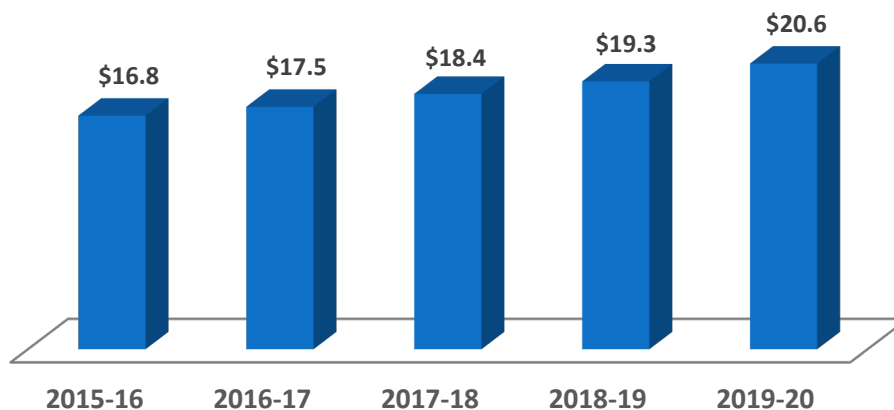
**Total Dollars: \$39,523,697 (88.6% at four-year institutions)**

### Nevada Grants-in-Aid

Nevada Grants-in-Aid is not a formal financial aid program, but, rather a combination of different awards made at the NSHE campuses that fall into this general category. Figures reported here include only those awards that have actual dollars attached to the transaction. Board policy governing grants-in-aid is contained in the *Handbook*, Title 4, Chapter 18, Sections 1 and 2. The different types of grants-in-aid include, but are not limited to: athletics, graduate assistants, members of Native American tribes, dependents of active-duty service members killed in the line of duty, and non-resident students. Notably, faculty/staff grants-in-aid (*Handbook*, Title 4, Chapter 3, Sections 11 through 13) are not included here because they are a benefit of employment with NSHE rather than financial aid in the traditional sense.

In 2019-20 disbursements in the grants-in-aid category totaled \$20.6 million (Figure 12): \$17.6 million from state sources, \$1.4 million from federal, and \$1.2 million institutional, with the small amount remaining from private. Due to the varied nature of these awards, the total disbursements tend to fluctuate considerably from year to year and have increased over the past five-year period.

**Figure 12 - Nevada Grants-in-Aid Total Disbursements (in millions)**



## Nevada Promise Scholarship

During 2017 Session, the Nevada Legislature approved Senate Bill 391 (Chapter 461, *Statutes of Nevada 2017*), which established the Nevada Promise Scholarship (NPS) program to be awarded to students who enroll at a community college during the fall semester immediately following high school graduation and do not have other aid to cover the cost of registration fees. To be eligible for an award, students must meet a number of eligibility requirements, including graduating from a Nevada high school (or equivalent), mentoring, and community service. Disbursements for 2019-20, which marked the first year of NPS funding for two cohorts of recent high school graduates, are detailed below.

**Table 8 - NSHE Total Nevada Promise Scholarship Disbursements, 2019-20**

	<b>Students</b>	<b>Dollars</b>
<b>CSN</b>	592	\$1,219,623
<b>GBC</b>	89	\$219,036
<b>TMCC</b>	333	\$697,058
<b>WNC</b>	116	\$250,349
<b>Total</b>	<b>1,130</b>	<b>\$2,386,065</b>

Although the NPS is not a need-based program, all applicants who are eligible to do so are required to file the Free Application for Federal Student Aid (FAFSA) in order to leverage all financial aid dollars for which they may qualify. Since NPS is a last-dollar program that covers only registration and other mandatory fees (unlike other aid programs that can be used to cover the full cost of attendance), NPS applicants who receive a full Pell Grant or SSOG award do not receive funds from the NPS program. NPS applicants who are also Millennium Scholars (but not Pell or SSOG recipients) receive funds from both programs as individual GGMS awards are limited by statute and do not cover the full cost of registration and other mandatory fees. While all NPS applicants who complete program requirements benefit from the mentoring, community service, and specialized orientation sessions, the result of this last-dollar approach is that most program funds go to students from middle- and higher-income families. Since NPS recipients file the FAFSA to meet program requirements (except in cases where they are prohibited from doing so), income data are available for nearly all recipients and displayed on the next page (Table 9).

**Table 9 – Nevada Promise Scholarship Recipients by Income Level 2019-20**

Dependent Students Median Income: \$98,394			Independent Students Median Income: \$0		
Income Range	Number	Dollars	Income Range	Number	Dollars
\$19,999 or less	2	\$2,856	\$2,999 or less	2	3,317
\$20,000 - \$39,999	2	\$1,444	\$3,000 - \$5,999		
\$40,000 - \$49,999	25	\$26,342	\$6,000 - \$9,999		
\$50,000 - \$59,999	64	\$94,981	\$10,000 - \$14,999		
\$60,000 - \$79,999	251	\$513,530	\$15,000 - \$19,999		
\$80,000 - \$99,999	235	\$513,780	\$20,000 - \$29,999		
\$100,000 or more	548	\$1,229,817	\$30,000 - \$39,999		
<b>Total</b>	<b>1,127</b>	<b>\$2,382,749</b>	\$40,000 - \$49,999		
			\$50,000 or more		
			<b>Total</b>	<b>2</b>	<b>\$3,317</b>

Note: total program headcount (above) differs from institutional headcount (Table 8) as one student received NPS at different institutions in fall and spring. This student is counted only once for income reporting purposes.

Unlike general patterns seen for need-based financial aid programs, the distribution of NPS recipients by race and ethnicity does not consistently mirror that of the wider campus population. In 2019-20 students who identify as non-white are underrepresented compared to the overall student population at some institutions. (Table 10).

**Table 10 – Nevada Promise Scholarship Recipients by Race/Ethnicity\* and Institution 2019-20**

	American Indian or Alaska Native	Asian	Black	Hispanic	Native Hawaiian or other Pacific Islander	Two or More Races	White	% Non-White NPS	% Non-White Institution**
<b>CSN</b>	0.2%	11.1%	4.7%	39.0%	2.1%	6.1%	36.9%	63.1%	68.7%
<b>GBC</b>	4.5%	1.1%	0.0%	30.7%	1.1%	2.3%	60.2%	39.8%	38.4%
<b>TMCC</b>	1.2%	4.0%	0.0%	39.6%	0.0%	4.6%	50.6%	49.4%	47.5%
<b>WNC</b>	1.8%	4.5%	0.0%	24.5%	0.0%	7.3%	61.8%	38.2%	36.6%

\*Percentages exclude unknown and non-resident alien race/ethnicity categories.

\*\*IPEDS, Fall 2019.

## NSHE Regents' Higher Education Opportunity Award

As in prior years, the majority of Regents' Higher Education Opportunity Award (RHEOA) disbursements made to students in 2019-20 were in the form of grants, although some campuses awarded RHEOA-funded scholarships and work study (Table 11). According to Board policy (*Handbook*, Title 4, Chapter 18, Section 8), at least 80 percent of RHEOA disbursements to undergraduates must be need-based. For graduate students the requirements vary: at least 80 percent of state-funded RHEOA disbursements must be need-based, while at least 50 percent of fee-generated RHEOA disbursements must be need-based.

**Table 11 – NSHE Total Regents' Higher Education Opportunity Award Disbursements 2019-20**

	UNLV	UNR	NSC	CSN	GBC	TMCC	WNC	NSHE
Grants	\$15,220,518	\$16,442,801	\$1,451,833	\$5,402,058	\$503,749	\$2,485,328	\$736,856	\$42,243,144
Scholarships	\$5,836,329	\$3,626,729	\$1,105,291	\$322,649	\$92,965	\$0	\$0	\$10,983,963
Work Study	\$0	\$276,358	\$0	\$0	\$15,279	\$331,388	\$125,620	\$748,645
<b>Total</b>	<b>\$21,056,847</b>	<b>\$20,345,888</b>	<b>\$2,557,124</b>	<b>\$5,724,707</b>	<b>\$611,994</b>	<b>\$2,816,716</b>	<b>\$862,476</b>	<b>\$53,975,753</b>

Note: of total RHEOA awards, 84.4% of dollars were fee-generated, as compared to 84.2% in 2018-19. RHEOA awarded as grants, scholarships and/or work study; headcount is duplicated for students who received awards in multiple categories.

RHEOA disbursements dropped by less than one percent over the prior year, from \$54.1 million in 2018-19 to \$54 million in 2019-20 (Figure 13). RHEOA dollars come from two sources: the state supported budget and a percentage of registration fees, with the majority coming from registration fees. In 2019-20, the proportion of fee-generated aid to state-supported aid in the RHEOA program calculated to 84.4 percent coming from registration fees and 15.6 percent coming from the state-supported budget, while in 2018-19 the breakdown was 84.2 percent from registration fees and 15.8 percent state-supported.

**Figure 13 - NSHE Total Regents Higher Education Opportunity Award Disbursements (in millions)**



## NSHE Regents' Service Program

According to Board policy, institutions must report on the Regents' Service Program (RSP) annually. The RSP was established by the Board of Regents "...so that NSHE students can make a contribution to the critical needs of the community" (*Handbook*, Title 4, Chapter 18, Section 7). Designed primarily as a work program with priority given to literacy and P-16 programs, awards are targeted to students with a high level of skill or knowledge. Table 12 indicates the number of students that participated in the RSP and total dollars disbursed in 2019-20.

**Table 12 – NSHE Total Regents' Service Program Disbursements, 2019-20**

	Students	Dollars
UNLV	40	\$142,778
UNR	49	\$213,276
NSC	0	\$0
CSN	0	\$0
GBC	12	\$49,717
TMCC	2	\$12,600
WNC	10	\$61,153
<b>Total</b>	<b>113</b>	<b>\$479,523</b>

## Silver State Opportunity Grant Program

The Silver State Opportunity Grant (SSOG) is a state-supported financial aid program created by the 2015 Legislature pursuant to Senate Bill 227 (Chapter 387, *Statutes of Nevada 2015*). Under the SSOG Program, need-based grants are awarded to eligible low-income students who are college-ready to pay for a portion of the cost of education at a community college or state college within the NSHE. This unique program is built on a shared responsibility model and guided by a philosophy for awarding grant aid based on the total cost of attendance (tuition and fees, books and supplies, room and board, and other living expenses) being shared by partners (the state, the federal government, the family, and the student). Simply stated, the program is designed to ensure low-income students have both the incentive and the financial resources to enroll full-time each semester and graduate on time as do their more affluent peers. In 2019-20, slightly less than the originally appropriated \$5 million in SSOG funds were awarded due to Covid-19 budget cuts for the biennium (Table 13).

**Table 13 – NSHE Silver State Opportunity Grant Disbursements, 2019-20**

	Students	Dollars
NSC	439	\$1,175,000
CSN	677	\$1,677,056
GBC	150	\$550,336
TMCC	328	\$984,698
WNC	192	\$545,685
<b>Total</b>	<b>1,786</b>	<b>\$4,932,774</b>

Since SSOG is the State of Nevada’s first state-supported need-based financial aid program and recipients are required to file a Free Application for Federal Student Aid (FAFSA), income information is available for all recipients. Data collected from the campuses for reporting to the National Association of State Student Grant and Aid Programs (NASSGAP) demonstrate that, as intended, the program is indeed reaching some of the neediest students attending NSHE institutions (Table 14).

**Table 14 – Silver State Opportunity Grant Recipients by Income Level 2019-20**

Dependent Students Median Income: \$37,071			Independent Students Median Income: \$18,963		
Income Range	Number	Dollars	Income Range	Number	Dollars
\$19,999 or less	252	\$556,447	\$2,999 or less	103	\$346,492
\$20,000 - \$39,999	344	\$784,223	\$3,000 - \$5,999	42	\$160,997
\$40,000 - \$49,999	166	\$403,057	\$6,000 - \$9,999	60	\$198,621
\$50,000 - \$59,999	117	\$294,377	\$10,000 - \$14,999	80	\$257,515
\$60,000 - \$79,999	152	\$387,590	\$15,000 - \$19,999	82	\$260,938
\$80,000 - \$99,999	33	\$74,067	\$20,000 - \$29,999	147	\$500,336
\$100,000 or more	14	\$25,761	\$30,000 - \$39,999	65	\$243,173
<b>Total</b>	<b>1,078</b>	<b>\$2,525,521</b>	\$40,000 - \$49,999	45	\$155,819
			\$50,000 or more	81	\$283,363
			<b>Total</b>	<b>705</b>	<b>\$2,407,253</b>

Note: total program headcount (above) differs from institutional headcount (Table 13) as three students received SSOG at different institutions in fall and spring. These students are unduplicated for income reporting purposes.

Likewise, the SSOG program has been successful in reaching NSHE’s diverse population of students at each of the participating campuses (Table 15).

**Table 15 – Silver State Opportunity Grant Recipients by Race/Ethnicity\* and Institution 2019-20**

	American Indian or Alaska Native	Asian	Black	Hispanic	Native Hawaiian or other Pacific Islander	Two or More Races	White	% Non-White SSOG	% Non-White Institution**
<b>NSC</b>	0.5%	7.7%	11.1%	48.6%	1.5%	5.7%	24.9%	75.1%	70.8%
<b>CSN</b>	0.6%	13.5%	10.9%	38.4%	0.8%	7.6%	28.2%	71.8%	68.7%
<b>GBC</b>	5.4%	0.7%	1.4%	27.9%	3.4%	2.7%	58.5%	41.5%	38.4%
<b>TMCC</b>	1.3%	8.5%	2.2%	45.8%	0.0%	5.6%	36.7%	63.3%	47.5%
<b>WNC</b>	1.1%	1.7%	1.1%	48.9%	0.0%	5.0%	42.2%	57.8%	36.6%

\*Percentages exclude unknown and non-resident alien race/ethnicity categories.

\*\*IPEDS, Fall 2019.



## NSHE Financial Aid Applicants and Recipients

Figure 14 shows the number of enrolled FAFSA filers (financial aid applicants) as compared to the FISAP (see definition below) unduplicated institutional headcount and the number of enrolled FAFSA filers who received at least one financial aid award during 2019-20.

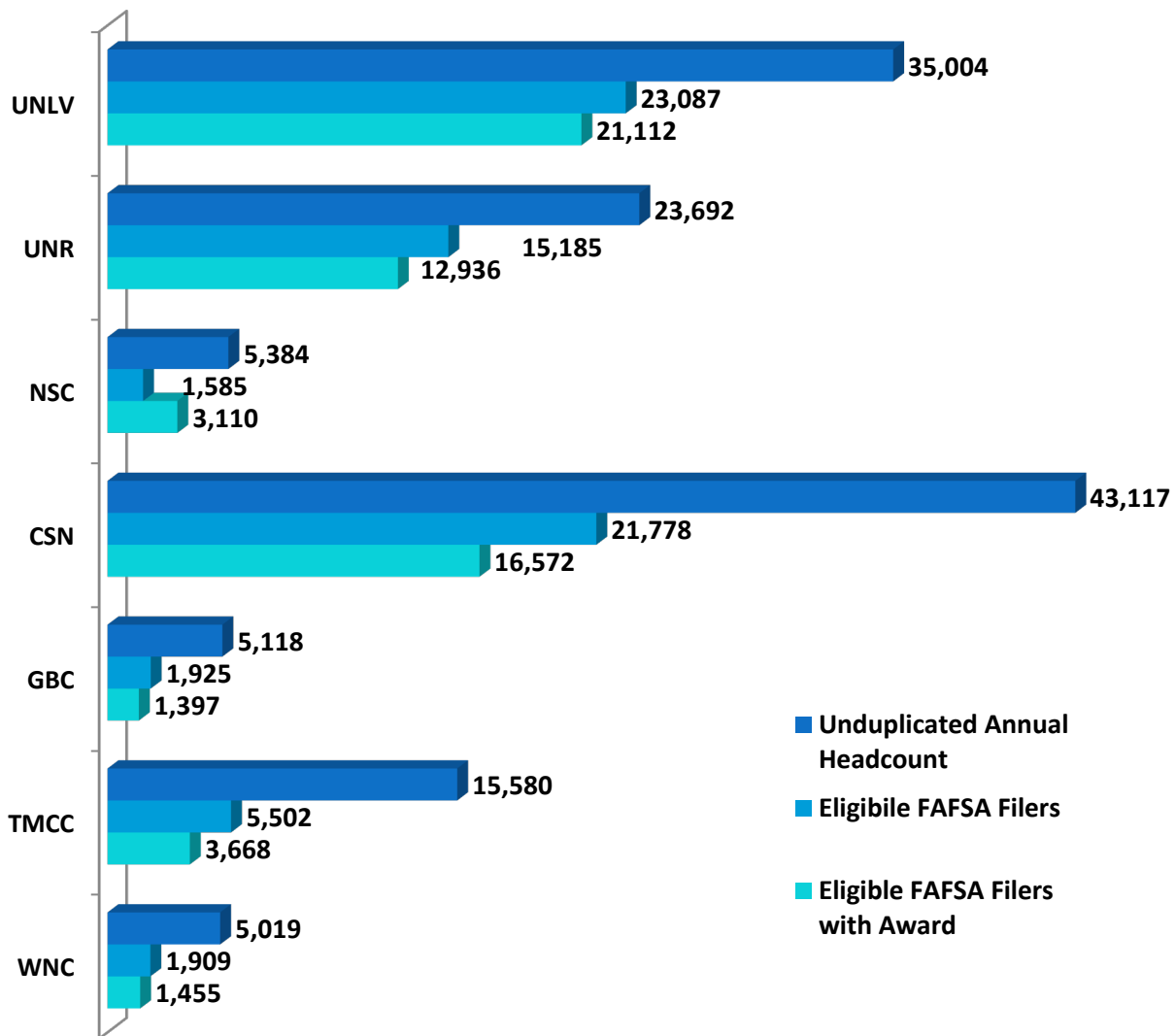
### Definitions:

**Unduplicated Annual Headcount:** total number of enrolled students as reported on the Title IV Fiscal Operations Report and Application to Participate (FISAP) by each NSHE institution (Part II, Question 7 (a) and (b)).

**Eligible FAFSA Filers:** total number of enrolled students who completed a FAFSA and met citizenship or residency requirements (FISAP Part II, Question 40).

**Eligible FAFSA Filers with Award:** total number of students who completed a FAFSA, met citizenship or residency requirements and received at least one award.

Figure 14 - NSHE Total Enrolled Students, FAFSA Filers and Awards 2019-20



## NSHE Financial Aid Recipient Race & Ethnicity

Table 16 provides the percent distribution of financial aid recipients in the various racial/ethnic categories, by institution. In 2019-20, GBC awarded the highest percentage of American Indian or Alaska Native students; UNLV awarded the highest percentage of Asian students as well as students of two or more races; CSN awarded the highest percentage of Black students; and NSC awarded the highest percentage of both Hispanic and Native Hawaiian/Pacific Islander students.

**Table 16 – NSHE Financial Aid Recipients by Race/Ethnicity\* and Institution 2019-20 (percent distribution)**

	UNLV	UNR	NSC	CSN	GBC	TMCC	WNC
<b>American Indian or Alaska Native</b>	0.3%	0.7%	0.4%	0.5%	5.1%	1.3%	2.5%
<b>Asian</b>	16.3%	8.7%	10.1%	9.4%	2.1%	5.4%	2.5%
<b>Black</b>	9.4%	4.2%	10.8%	16.2%	7.8%	3.5%	3.9%
<b>Hispanic</b>	31.6%	24.0%	42.8%	38.8%	20.4%	38.7%	26.2%
<b>Native Hawaiian or Other Pacific Islander</b>	0.9%	0.5%	1.6%	1.4%	1.1%	0.0%	0.4%
<b>Two or More Races</b>	10.9%	7.9%	6.0%	7.3%	2.7%	4.1%	5.5%
<b>White</b>	30.6%	54.0%	28.2%	26.3%	60.9%	47.0%	59.0%
<b>Total</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\*Excludes Non-Resident Alien and Unknown/Nonreported.

Table 17 provides data on the percent distribution of financial aid disbursements in 2019-20 to students in the various racial/ethnic categories, by institution. This distribution is similar to those above for percentage of recipients.

**Table 17 – NSHE Financial Aid Disbursements by Race/Ethnicity\* and Institution 2019-20 (percent distribution)**

	UNLV	UNR	NSC	CSN	GBC	TMCC	WNC
<b>American Indian or Alaska Native</b>	0.4%	0.8%	0.4%	0.5%	6.7%	1.4%	3.1%
<b>Asian</b>	15.4%	8.5%	10.7%	9.0%	1.7%	5.6%	2.3%
<b>Black</b>	11.7%	6.4%	12.4%	19.3%	7.9%	3.9%	2.5%
<b>Hispanic</b>	27.2%	24.0%	38.7%	35.4%	19.9%	37.0%	28.4%
<b>Native Hawaiian or Other Pacific Islander</b>	1.2%	0.7%	1.5%	1.6%	1.6%	0.0%	0.2%
<b>Two or More Races</b>	10.8%	8.5%	6.3%	7.5%	2.8%	4.4%	5.1%
<b>White</b>	33.4%	51.1%	29.9%	26.6%	59.4%	47.7%	58.4%
<b>Total</b>	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\*Excludes Non-Resident Alien and Unknown/Nonreported

## Appendix A

**Table 18 – NSHE Total Aid Disbursed by Type (Need/Non-Need)**

	2015-16	2016-17	2017-18	2018-19	2019-20	1-Year % Change	5-Year % Change
Grants NB	\$159,283,095	\$154,811,455	\$175,996,305	\$177,105,474	\$182,300,382	2.9%	14.5%
Grants NN	\$5,905,759	\$5,518,008	\$6,371,581	\$6,441,142	\$6,167,606	-4.2%	4.4%
Grants Total	\$165,188,854	\$160,329,463	\$182,367,886	\$183,546,617	\$188,467,987	2.7%	14.1%
Grants % NB	96.4%	96.6%	96.5%	96.5%	96.7%		
Grants-in-Aid NB	\$101,227	\$504,487	\$94,880	\$85,644	\$90,086	5.2%	-11.0%
Grants-in-Aid NN	\$16,719,895	\$16,954,902	\$18,292,758	\$19,200,275	\$20,477,622	6.7%	22.5%
Grants-in-Aid Total	\$16,821,122	\$17,459,389	\$18,387,637	\$19,285,918	\$20,567,708	6.6%	22.3%
Grants-in-Aid % NB	0.6%	2.9%	0.5%	0.4%	0.4%		
Scholarships NB	\$7,372,784	\$8,257,866	\$9,240,180	\$10,207,851	\$10,152,054	-0.5%	37.7%
Scholarships NN	\$63,027,112	\$66,864,047	\$73,279,827	\$84,302,462	\$92,590,400	9.8%	46.9%
Scholarships Total	\$70,399,896	\$75,121,913	\$82,520,007	\$94,510,314	\$102,742,454	8.7%	45.9%
Scholarships % NB	10.5%	11.0%	11.2%	10.8%	9.9%		
Loans NB	\$81,357,252	\$77,249,800	\$70,912,800	\$68,201,018	\$63,649,724	-6.7%	-21.8%
Loans NN	\$194,006,175	\$196,115,872	\$201,984,597	\$206,163,599	\$210,904,839	2.3%	8.7%
Loans Total	\$275,363,427	\$273,365,672	\$272,897,397	\$274,364,617	\$274,554,563	0.1%	-0.3%
Loans % NB	29.5%	28.3%	26.0%	24.9%	23.2%		
Employment NB	\$4,050,295	\$3,809,575	\$3,254,698	\$3,886,088	\$3,620,777	-6.8%	-10.6%
Employment NN	\$55,846,014	\$58,776,812	\$63,123,069	\$62,748,650	\$62,037,092	-1.1%	11.1%
Employment Total	\$59,896,310	\$62,586,388	\$66,377,767	\$66,634,738	\$65,657,869	-1.5%	9.6%
Employment % NB	6.8%	6.1%	4.9%	5.8%	5.5%		
Total Need-Based*	\$252.2	\$244.6	\$259.5	\$259.5	\$259.8	0.1%	3.0%
NB %	42.9%	41.5%	41.7%	40.6%	39.8%		
Total Non-Need*	\$335.5	\$344.2	\$363.1	\$378.9	\$392.2	3.5%	16.9%
NN %	57.1%	58.5%	58.3%	59.4%	60.2%		
<b>Grand Total*</b>	<b>\$587.7</b>	<b>\$588.9</b>	<b>\$622.6</b>	<b>\$638.3</b>	<b>\$652.0</b>	<b>2.1%</b>	<b>10.9%</b>

\* dollars in millions

### Key

NB = Need-based

NN =Non-need-based

## Appendix B

**Table 19 – NSHE Total Loan Disbursements from All Sources**

	<b>2017-18 Dollars</b>	<b>2017-18 Students</b>	<b>2018-19 Dollars</b>	<b>2018-19 Students</b>	<b>2019-20 Dollars</b>	<b>2019-20 Students</b>	<b>1-Year % Change Dollars</b>	<b>1-Year % Change Students</b>
UNLV	\$142,643,940	11,809	\$146,617,572	11,644	150,450,319.99	11,269	2.6%	-3.2%
UNR	\$89,809,934	8,189	\$90,131,463	7,863	88,667,038.00	7,495	-1.6%	-4.7%
NSC	\$11,946,712	1,625	\$11,381,217	1,607	11,274,694.00	1,505	-0.9%	-6.3%
CSN	\$20,786,718	5,242	\$19,366,896	4,970	17,387,507.00	4,430	-10.2%	-10.9%
GBC	\$1,773,702	258	\$1,792,632	260	2,015,250.00	294	12.4%	13.1%
TMCC	\$4,204,756	770	\$3,794,329	612	3,384,514.00	545	-10.8%	-10.9%
WNC	\$1,731,635.00	300	\$1,179,008	191	1,020,489.00	159	-13.4%	-16.8%
<b>Total</b>	<b>\$272,897,397</b>	<b>28,193</b>	<b>\$274,263,117</b>	<b>27,147</b>	<b>274,199,811.99</b>	<b>25,697</b>	<b>0.0%</b>	<b>-5.3%</b>

## Appendix C

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress and signed into law on March 27th, 2020 and established the Higher Education Emergency Relief Fund (HEERF I). Institutions of higher education that received HEERF I funds agreed to use at least 50% of their allocation to provide students with emergency financial aid grants to help cover expenses related to the disruption of campus operations due to coronavirus. Awards were disbursed directly to students and not used to pay any outstanding fees.

**Table 20 – Higher Education Emergency Relief Fund I Total Disbursements**

	<b>Students</b>	<b>Dollars</b>
UNLV	17,320	\$11,842,647
UNR	8,244	\$7,122,267
NSC	2,557	\$1,377,872
CSN	9,624	\$7,039,204
GBC	469	\$235,030
TMCC	1,740	\$1,673,625
WNC	1,105	\$681,735
<b>Total</b>	<b>41,059</b>	<b>\$29,972,380</b>