

2014-15 NSHE FINANCIAL AID REPORT



PREPARED BY THE OFFICE OF ACADEMIC AND STUDENT AFFAIRS
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2014-15 NSHE FINANCIAL AID REPORT

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. Yet, Nevada is last in the nation in terms of college affordability with respect to median family income for students attending two year institutions (IPEDS, NCES, 2011-12). 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.

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 strategic goals of the Board of Regents, particularly those related to student access and success.

Executive Summary

In 2014-15 total aid disbursed to NSHE students reached its highest level ever at \$606.5 million. Systemwide, this represents a 17.5 percent increase from 2010-11 levels and a 5.5 percent increase from 2013-14. For the second year in a row, CSN experienced the greatest one-year increase, at 15.0 percent. In addition, CSN also experienced the greatest increase over 2010-11 levels, at 49.4 percent, just ahead of NSC's 42.6 percent. Just as in past years, in 2014-15 loans comprised the largest proportion (49.0 percent) of aid disbursed at NSHE institutions. Grants-in-aid saw the greatest five-year increase (40.0 percent) and scholarships saw the greatest one-year increase (12.9 percent). The grant category also saw an increase of \$11.6 million (7.2 percent). Breaking down the increase in grants between 2013-14 and 2014-15, primary factors included a 6.5 percent increase in Pell Grants (\$7.9 million) and an 8.4 percent increase Regents' Higher Education Opportunity Award (RHEOA, \$3.2 million).

Of growing importance to NSHE students over the last several years, the RHEOA program continued to comprise a greater percentage of Nevada state financial assistance to students than the merit-based Millennium scholarship program, 48.3 percent versus 28.7 percent. In April 2010 the Board of Regents approved a policy mandating a goal for increased allocations to student financial assistance (*Handbook*, Title 4, Chapter 17, Section 1.4). 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. Of these funds, at least 80 percent of undergraduate dollars must be awarded as need-based, and for graduate students the requirement is at least 50 percent (*Handbook*, Title 4, Chapter 18, Section 8).

As a result of this policy, as well as a commitment by institutions to increase need-based financial assistance to students, the last few award years have seen increases throughout the NSHE,

particularly in the fee-generated portion of the RHEOA program. Even with these increases, however, when looking at financial assistance received by NSHE students in 2014-15, grants from federal sources constituted 70.6 percent of dollars disbursed to NSHE students, which continued to be considerably higher than the national average, at 37 percent (College Board, *Trends in Student Aid 2015*). Fortunately, this trend may change in the near future as for the first time in Nevada, the 2015 Legislature created a state-supported financial aid program called the Silver State Opportunity Grant (SSOG) program with the approval of 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 NSHE. This unique program is based 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, federal government, family, and the student). Eligible students began receiving grants under the SSOG Program in Fall 2015. Additional information on the program is included later in this report.

As mentioned previously, loans again made up the largest portion (49.0 percent) of financial aid to NSHE students in 2014-15. 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. In fact, over the last few years there has been a great deal of media coverage of student loan debt and the impact it is having on our national economy. Loans are particularly burdensome for those students who do not graduate and therefore carry additional debt without a higher income. Total loan disbursements for NSHE students in 2014-15 increased by 4.2 percent over the prior year and 18.7 percent since 2010-11.

Possibly due to a slowly recovering economy, the number of enrolled NSHE students who filed a FAFSA in 2014-15 saw a decrease from 2013-14 levels (69,168 versus 80,914). At the same time, the percentage of all NSHE students Systemwide who were funded with at least one form of financial aid decreased from 44.3 percent in 2013-14 to 41.6 percent in 2014-15. Notably, though, the 2014-15 percentage is more in line with 2012-13 and 2011-12, 41.9 and 41.0 percent respectively. It can be difficult to pinpoint the exact reason for these changing numbers 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 have failed to turn in required documents, while others who complete the process are only eligible for student loans and choose not to take them. In addition, there simply are not enough funds to award all qualified applicants, let alone fully cover the documented need of an individual student.

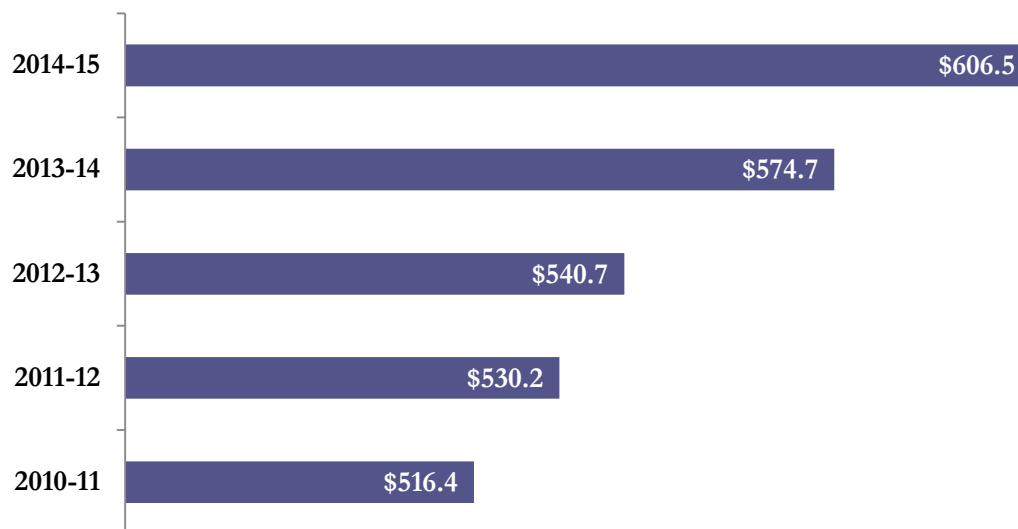
Methodology

The *2014-15 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 a detailed expenditure report 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 students continued to increase during 2014-15 (Figure 1). The increase from 2013-14 was 5.5 percent, while the five-year increase was 17.5 percent.

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



*Reporting requirements were changed beginning AY 2011-12 to exclude VA Benefits because it was reported as an estimated number. Prior year figures have been adjusted to exclude VA benefits, so will not match the figures reported in the NSHE Financial Aid Report in years prior to 2011-12.

The four-year institutions and CSN experienced an overall increase in total aid disbursed between 2013-14 and 2014-15. CSN experienced the greatest one-year and five-year increases, 15.0 percent and 49.4 percent respectively (Table 1). The decreases at the three other community colleges can be explained by a reduction in Pell Grant disbursements, federal loan disbursements, enrollment or all three. In an effort to combat loan default, campuses have continued proactive procedures to encourage educated, conservative borrowing by students.

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

	2010-11	2011-12	2012-13	2013-14	2014-15	1-Year Change	5-Year Change
UNLV	\$237.1	\$231.0	\$237.3	\$240.4	\$248.6	3.4%	4.9%
UNR	\$131.1	\$143.3	\$156.7	\$166.1	\$178.1	7.2%	35.9%
NSC	\$14.5	\$18.1	\$19.6	\$20.2	\$20.6	1.9%	42.6%
CSN	\$76.1	\$78.8	\$74.9	\$98.9	\$113.7	15.0%	49.4%
GBC	\$6.5	\$7.6	\$6.8	\$6.4	\$6.0	-5.8%	-7.8%
TMCC	\$36.8	\$35.2	\$30.0	\$27.8	\$26.1	-6.2%	-29.1%
WNC	\$14.4	\$16.2	\$15.5	\$14.9	\$13.4	-10.3%	-7.1%
Total	\$516.4	\$530.2	\$540.7	\$574.7	\$606.5	5.5%	17.5%

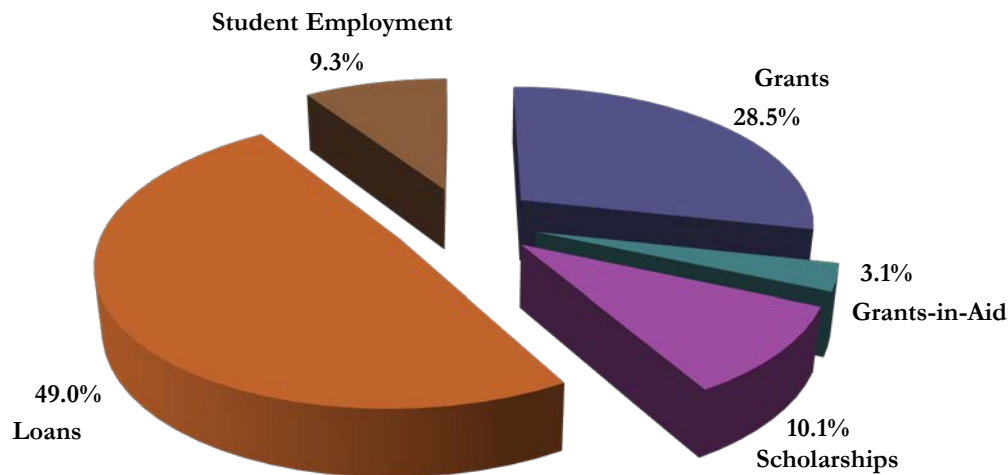
Note: Percent calculations are based on actual and not rounded figures, and therefore may differ if using the rounded figure only.

NSHE Financial Aid by Category

In 2014-15 the distribution of total aid by category (Figure 2) presented a picture similar to prior years. In comparison, for 2013-14 loans comprised 49.7 percent of total; student employment 9.7 percent; grants 28.0 percent; grants-in-aid 3.1 percent; and scholarships 9.4 percent.

Figure 2

**NSHE Total Financial Aid Disbursed by Category
2014-15 (percent distribution)**



In 2014-15 the greatest increase from the prior year was in the scholarship category, at 12.9 percent (Table 2). This signals the continued recovery of scholarship programs after a substantial decrease between 2010-11 and 2011-12. All other categories showed an increase in both one-year and five-year percentage changes.

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

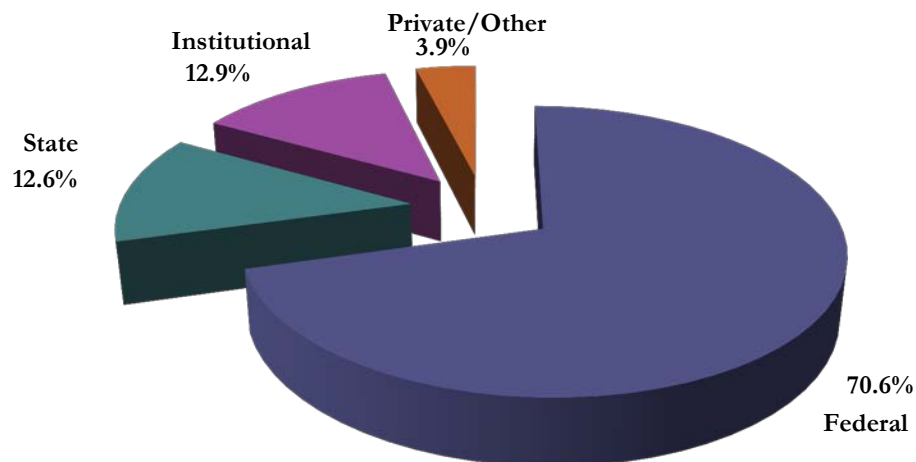
	2010-11	2011-12	2012-13	2013-14	2014-15	1-Year % Change	5-Year % Change
Grants	\$146.8	\$153.4	\$156.1	\$161.1	\$172.7	7.2%	17.7%
Grants-in-Aid	\$13.5	\$13.4	\$15.4	\$17.9	\$18.9	5.1%	40.0%
Scholarships	\$56.0	\$51.6	\$52.9	\$54.3	\$61.3	12.9%	9.4%
Loans	\$250.6	\$263.1	\$262.9	\$285.5	\$297.5	4.2%	18.7%
Student Employment	\$49.5	\$48.7	\$53.4	\$55.9	\$56.2	0.6%	13.5%
Total	\$516.4	\$530.2	\$540.7	\$574.7	\$606.5	5.5%	17.5%

NSHE Financial Aid by Source

The distribution of total aid by source in 2014-15 (Figure 3) closely resembled the distribution in the prior two years. In 2013-14, federal sources accounted for the majority of all aid disbursed to NSHE students, at 70.6 percent; state sources accounted for 13.0 percent; institutional, 12.7 percent; and private/other, 3.8 percent.

Figure 3

**NSHE Total Financial Aid Disbursed by Source
2014-15 Percent Distribution**



When considering NSHE total aid disbursed by source in 2014-15, the greatest five-year percentage increase came from institutional sources and the greatest one-year percentage increases came from private/other sources (Table 3). In comparison, in 2013-14 the greatest five-year percentage increase also came from institutional sources (41.1 percent), while the greatest one-year increase came from state sources (8.1 percent).

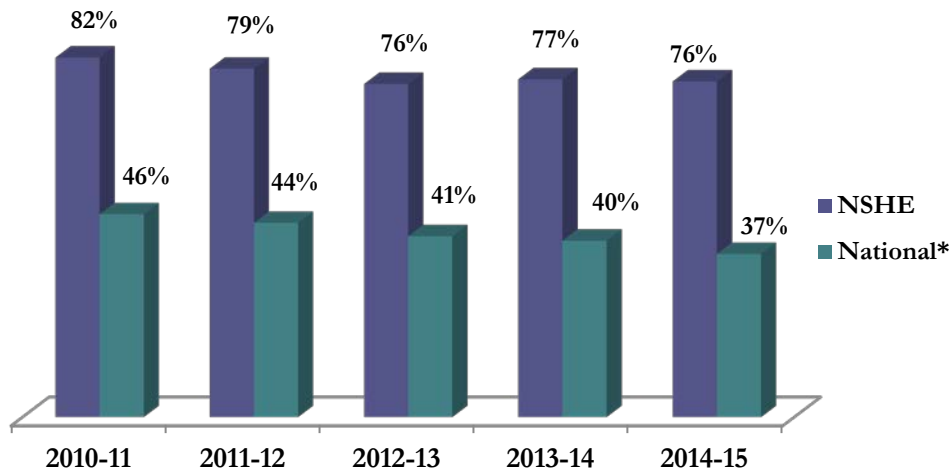
**Table 3 – NSHE Total Financial Aid Disbursed by Source
(in millions)**

	2010-11	2011-12	2012-13	2013-14	2014-15	1-Year % Change	5-Year % Change
Federal	\$373.8	\$386.1	\$379.6	\$405.6	\$428.4	5.6%	14.6%
State	\$65.2	\$64.8	\$69.0	\$74.6	\$76.2	2.1%	16.9%
Institutional	\$54.6	\$59.1	\$69.6	\$72.8	\$78.2	7.4%	43.3%
Private/Other	\$22.9	\$20.2	\$22.5	\$21.7	\$23.8	9.5%	4.0%
Total	\$516.4	\$530.2	\$540.7	\$574.7	\$606.5	5.5%	17.5%

Despite the efforts by NSHE to direct a greater portion of student fee revenue to student financial assistance over the last several years, in 2014-15 a majority of grant aid continued to come from federal sources (Figure 4). The reliance of NSHE students on federal grant aid has largely been the result of the absence of a state-funded need-based financial aid program. However, this balance may shift in the future if the Legislature makes the Silver State Opportunity Grant (SSOG) Program permanent.

Figure 4

Percent Grant Aid from Federal Sources

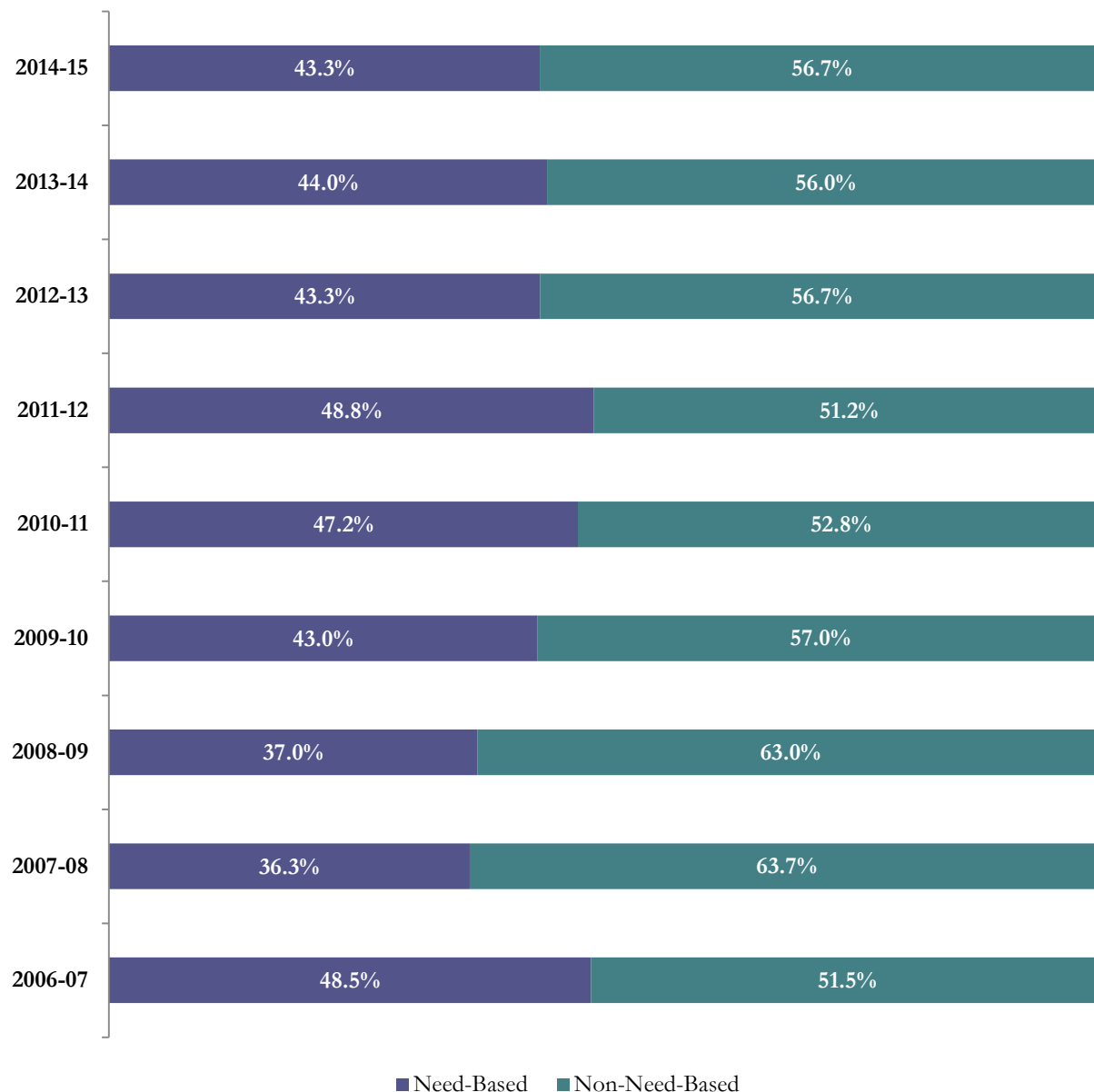


* College Board , *Trends in Student Aid*, 2011, 2012, 2013, 2014 and 2015.

NSHE Financial Aid by Type

After three annual increases in the percentage of need-based aid versus non-need-based aid disbursed to NSHE students (between 2008-09 and 2011-12), this percentage decreased in 2012-13. The percentage rebounded slightly in 2013-14, but then in 2014-15 decreased slightly back to 2012-13 levels. Breaking down the categories, in 2014-15 need-based grants, scholarships, loans and student employment all saw an increase over the prior year. Looking at the five-year picture, only need-based grants and scholarships saw an increase (Figure 5; for detailed data, see Appendix A).

Figure 5 NSHE Total Financial Aid Disbursed by Type
(percent distribution)



NSHE Pell Grants

By far the largest federal Title IV student grant program, Pell Grant disbursements in 2014-15 accounted for \$30.3 billion in aid to students nationwide (down from \$33.7 billion in 2013-14). When considered in terms of 2014 dollars, nationally total Pell Grant expenditures increased from \$16.5 billion in 2004-05 to a high of \$39.0 billion in 2010-11, but declined to \$30.3 billion by 2013-14 (College Board, *Trends in Student Aid 2015*).

NSHE students saw a similar decrease in Pell Grant disbursements between 2011-12 and 2012-13, but an increase in 2013-14 to \$121 million (4.4 percent) and another increase in 2014-15 to \$128.8 million (6.5 percent). Over the past five years, NSHE Pell Grant disbursements increased by 12.2 percent while recipients increased by 11.3 percent, unlike prior years when the increase in recipients outstripped the increase in disbursements.

Figure 6

NSHE Total Pell Grant Disbursements
(in millions)

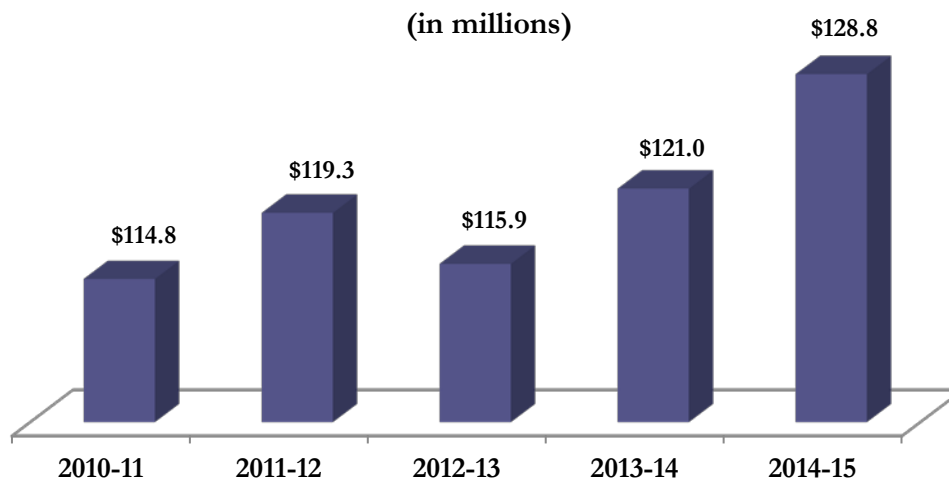
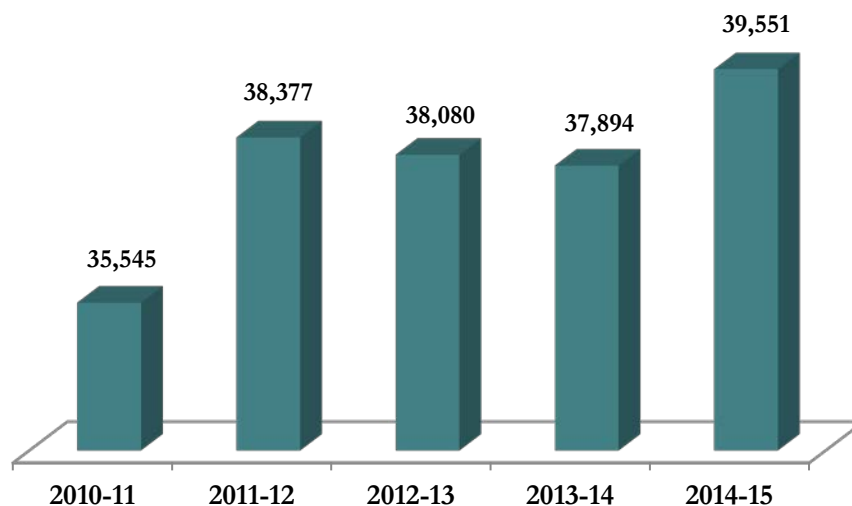


Figure 7

NSHE Total Pell Grant Recipients



Often the Pell Grant is discussed in terms of the maximum award, although the average student award is lower both among NSHE students and nationally (Figure 8). In 2014-15, the maximum annual Pell Grant award increased to \$5,730 from \$5,645 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 it can 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. It is also important to recognize that even students with a zero EFC have no Pell dollars available to them in the summer if they receive a full time award in both fall and spring. 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.

Figure 8 NSHE Average Annual Pell Grant Disbursements
(by Student)



*College Board, *Trends in Student Aid 2015*. Maximum award for 2014-15 was \$5730.

NSHE Student Loans

For NSHE students, total loan disbursements from all sources increased by 4.2 percent in 2014-15, as compared to an 8.6 percent increase the prior year. Nationally, total disbursements of federal and non-federal loans continued to decrease from a peak of \$124.0 billion in 2010-11 to \$106.1 billion in 2014-15 (expressed in 2014 dollars; College Board, *Trends in Student Aid* 2015).

Figure 9 NSHE Total Loan Disbursements--All Sources
(in millions)



In 2014-15 four NSHE institutions made available to students long- and/or short-term loans that were institutionally-funded. In accordance with Board of Regents policy (*Handbook*, Title 4, Chapter 10, Section 23), institutions must report annually on such loans. Table 4, below, meets that reporting mandate and provides information regarding NSHE loan disbursements in 2014-15.

**Table 4 – NSHE Total Long and Short Term Institutional Loans
2014-15**

	Total Outstanding June 30, 2014	Total Outstanding June 30, 2015	Total Awarded	Total Repayments	Total Written Off*	% Written Off
UNLV	\$3,789,533	\$3,958,433	\$582,485	\$671,361	\$80,023	13.7%
UNR	\$8,372,329	\$6,468,115	\$1,653,680	\$1,327,521	\$58,037	3.5%
GBC	\$4,601	\$0	\$1,500	\$1,500	\$4,601	306.8%
TMCC	\$180,398	\$157,978	\$14,275	\$32,355	\$4,340	30.4%
Total	\$12,346,898	\$10,584,525	\$2,251,940	\$2,032,737	\$147,039	6.5%

*Write-off category includes Perkins Loans forgiven under federal regulations. Percentage written off calculated per Board of Regents policy as total written off divided by total awarded for year.

Nevada Student Financial Assistance Programs

In 2014-15 there were four System-wide programs that provide financial assistance to NSHE students: Regents Higher Education Opportunity Award (RHEOA), Nevada Grants-in-Aid (GIA), Regents Service Program (RSP), and the Governor Guinn Millennium Scholarship (GGMS, Table 5). RHEOA, commonly referred to as Student Access Aid, has been the largest of the Nevada programs since 2010-11. Beginning with 2015-16, Silver State Opportunity Grant (SSOG) figures will be added to this section of the *NSHE Financial Aid Report*.

**Table 5 – Nevada Program Disbursements
2014-15 (dollars in millions)**

	Students	% Total	Dollars	% Total
Regents' Higher Education Opportunity Award*	23,098	48.7%	\$41.7	48.3%
Nevada Grants-in-Aid	4,811	10.1%	\$18.9	21.8%
Regents' Service Program	358	0.8%	\$1.1	1.3%
Millennium Scholarship	19,134	40.4%	\$24.8	28.7%
Total**	47,401	100%	\$86.4	100%

*Of total RHEOA awards, 73.9% of dollars were fee-generated, as compared to 72.5% in 2013-14.

**Student count is duplicated across programs. A student is counted in each category from which an award is received.

NSHE Regents Higher Education Opportunity Award

As in prior years, the majority of Regents' Higher Education Opportunity Award (RHEOA) disbursements made to students in 2014-15 were in the form of grants, although some campuses award RHEOA-funded scholarships and work study (Table 6). According to Board policy, 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. See Appendix B for details on how each NSHE institution awards RHEOA funds.

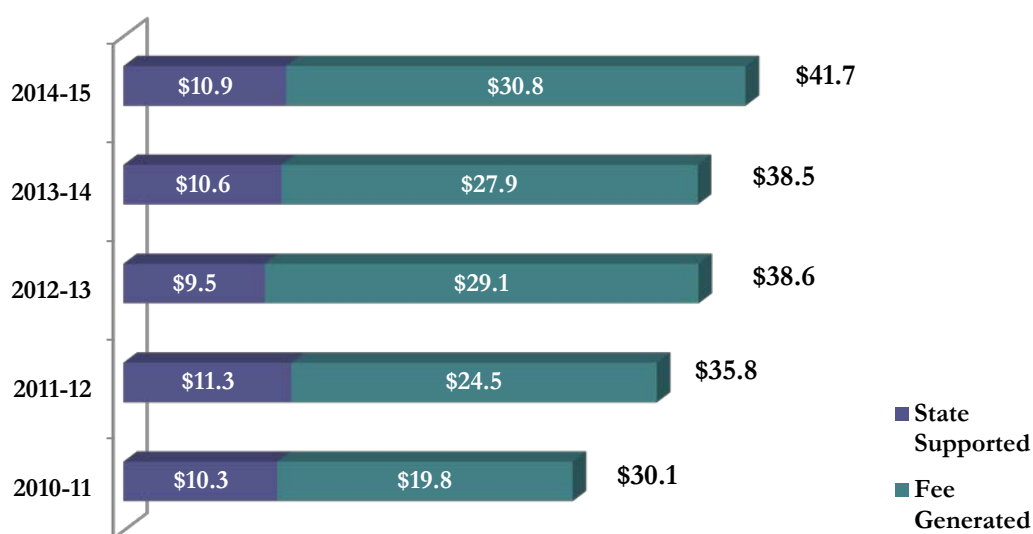
Table 6 – NSHE Total Regents Higher Education Opportunity Award Disbursements 2014-15

	UNLV	UNR	NSC	CSN	GBC	TMCC	WNC	NSHE
Grants	\$15,208,427	\$12,078,478	\$986,393	\$4,525,146	\$347,785	\$998,383	\$623,688	\$34,768,300
Scholarships	\$3,152,896	\$1,514,673	\$364,950	\$148,997	\$44,050	\$0	\$0	\$5,225,566
Work Study	\$237,644	\$261,551	\$597,902	\$0	\$17,614	\$436,829	\$165,037	\$1,716,127
Total	\$18,598,967	\$13,854,702	\$1,949,246	\$4,674,144	\$408,998	\$1,435,212	\$788,725	\$41,709,993

Note: of total RHEOA awards, 73.9% of dollars were fee-generated, as compared to 72.5% in 2013-14.

Regents' Higher Education Opportunity Award (RHEOA) disbursements increased by 38.6 percent over the prior year, from \$38.5 million in 2013-14 to \$41.7 million in 2014-15 (Figure 10). RHEOA dollars come from two sources: state support and a percentage of registration fees, with the majority coming from registration fees. In 2014-15, the proportion of fee-generated aid to state-supported aid in the RHEOA program calculated to 73.9 percent coming from registration fees and 26.1 percent coming from the state-supported budget, while in 2013-14 the breakdown was 72.5 percent from registration fees and 27.5 percent state-supported.

Figure 10 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 7 indicates the number of students that participated in the RSP and total dollars disbursed.

**Table 7 – NSHE Total Regents' Service Program
Disbursements, 2014-15**

	Students	Disbursements
UNLV	72	\$362,986
UNR	53	\$212,228
NSC	0	\$0
CSN	182	\$313,833
GBC	13	\$30,951
TMCC	28	\$109,634
WNC	10	\$52,053
Total	358	\$1,081,684

Governor Guinn Millennium Scholarship

The Governor Guinn Millennium Scholarship program has been adjusted in recent years through increasingly rigorous initial and continuing eligibility requirements 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, have resulted over time in a reduced percentage of students who activate their scholarships and are able to maintain eligibility. However, it is 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 2014 will continue to increase until May 31, 2020.

**Table 8 – Governor Guinn Millennium Scholarship Data
Selected Years, 2000-2014**

		Class of				
	2000	2006	2008	2010	2012	2014
High School GPA Requirement	3.0	3.1	3.25	3.25*	3.25*	3.25*
NV Public High School Graduates	12,953	16,367	18,715	20,901	21,833	23,152
MS Eligible Graduates	7,359	8,744	8,790	9,124	9,757	10,863
% Eligible	56.8%	53.4%	47.0%	43.7%	44.7%	46.9%
Activated Scholarships**	5,657	6,246	6,156	6,156	6,266	6,318
% Eligible who Activated	76.9%	71.4%	70.0%	67.0%	64.2.0%	58.2%

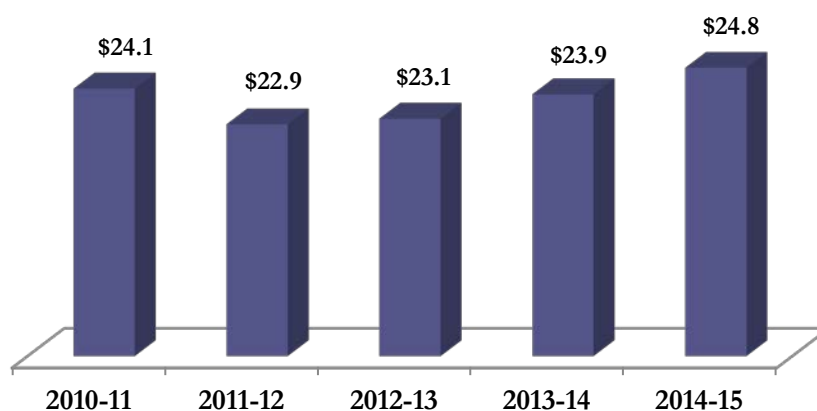
*GPA Requirements plus completion of the Millennium Core Curriculum.

**Students may activate their scholarship at any time within the 6-year eligibility window.

Source: NV State Treasurer's Office as of 5/31/2016; Nevada Department of Education (Nevada public high school graduates include standard and advanced diplomas).

After remaining relatively static, total Millennium disbursements declined by 5.0 percent between 2010-11 and 2011-12. Since that time, disbursements increased by 8.4 percent between 2011-12 and 2014-15.

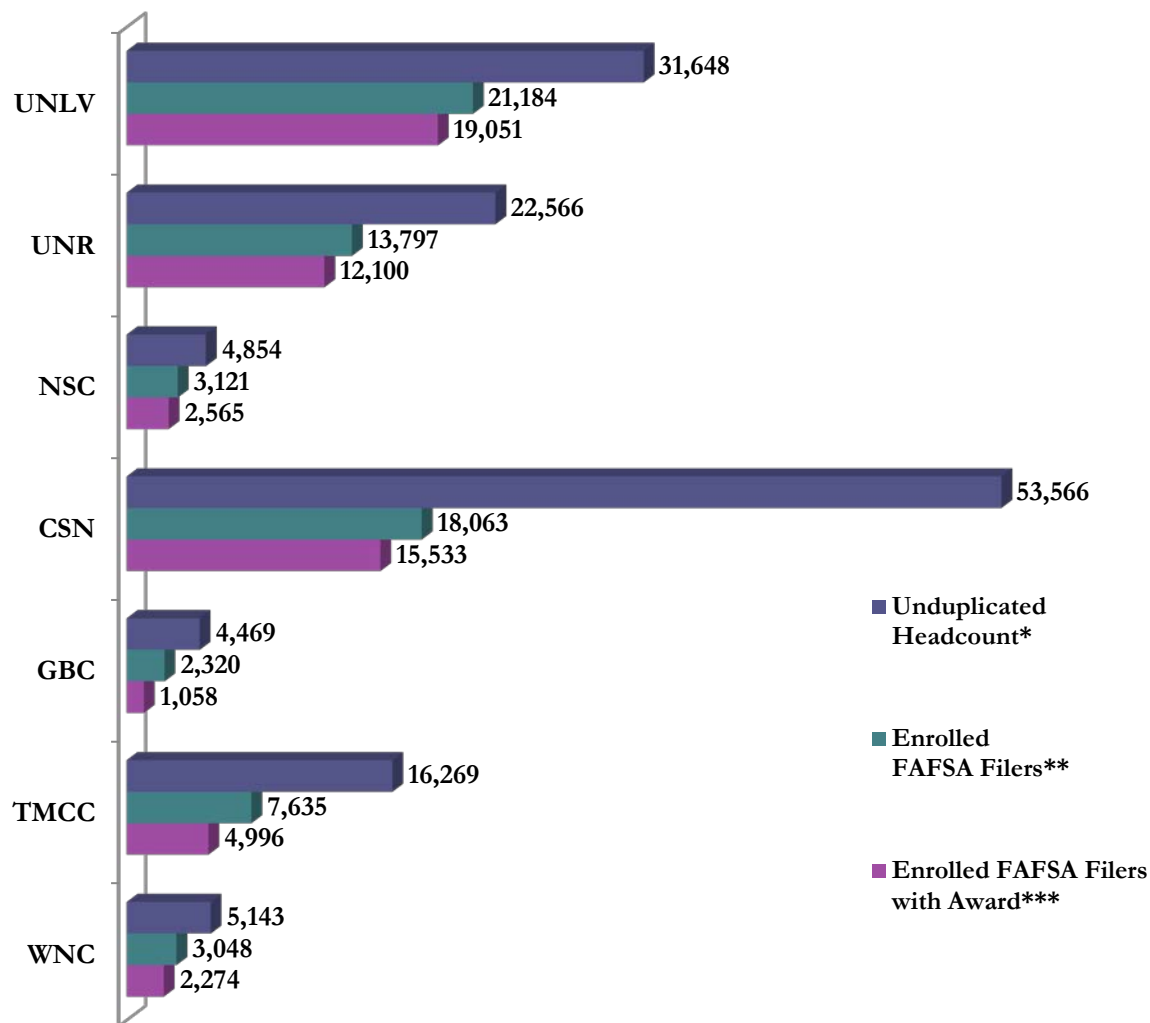
**Figure 11
Governor Guinn Millennium Scholarship
Total NSHE Disbursements (in millions)**



NSHE Financial Aid Applicants and Recipients

Figure 12 shows the number of enrolled FAFSA filers (financial aid applicants) as compared to the IPEDS unduplicated institutional headcount and to the number of enrolled FAFSA filers who received at least one financial aid award. In 2014-15 the percentage of enrolled students who completed the FAFSA dropped from 58.2 percent in 2013-14 to 49.9 percent in 2014-15. Conversely, the percentage of enrolled FAFSA filers who received a financial aid award increased from 76.1 percent in 2013-14 to 83.2 percent in 2014-15.

Figure 12 NSHE Total Enrolled Students, FAFSA Filers and Awards
2014-15



*Annual unduplicated headcount figures are as reported by each institution to IPEDS and do not correspond to the official headcount figures reported that are for a single semester and are unduplicated across the System.

**FAFSA filers who were enrolled at least one term. A single student may be counted by more than one institution.

***FAFSA Filers who were enrolled at least one term and received at least one award. Not all financial aid requires the FAFSA.

NSHE Financial Aid Recipient Race & Ethnicity

Table 9 provides the percent distribution of financial aid recipients in the various racial/ethnic categories, by institution. In 2014-15, as in prior years, CSN awarded the highest percentage of Black, Hispanic and Native Hawaiian/Pacific Islander students, while UNLV awarded the highest percentage of Asian students, and GBC awarded the highest percentage of American Indian or Alaska Native students.

**Table 9 – NSHE Financial Aid Recipients by Race/Ethnicity* and Institution
2014-15 (percent distribution)**

	UNLV	UNR	NSC	CSN	GBC	TMCC	WNC
American Indian or Alaska Native	0.4%	0.8%	0.7%	0.7%	6.0%	1.8%	3.6%
Asian	14.0%	7.4%	8.5%	7.6%	0.8%	5.1%	1.2%
Black, non-Hispanic	10.4%	4.8%	15.5%	22.1%	2.7%	3.7%	2.2%
Hispanic	26.1%	19.0%	25.8%	26.4%	17.0%	25.3%	17.3%
Native Hawaiian or Other Pacific Islander	1.5%	0.4%	1.6%	1.7%	1.0%	0.1%	0.6%
Two or More Races	9.5%	6.7%	5.6%	6.1%	2.5%	4.4%	4.2%
White, non-Hispanic	38.1%	60.9%	42.3%	35.4%	70.0%	59.4%	71.0%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Percentages exclude unknown race/ethnicity category.

Table 10 provides data on the percent distribution of financial aid disbursements in 2014-15 to students in the various racial/ethnic categories, by institution. This distribution is similar to those above for percentage of recipients.

**Table 10 – NSHE Financial Aid Disbursements by Race/Ethnicity* and Institution
2014-15 (percent distribution)**

	UNLV	UNR	NSC	CSN	GBC	TMCC	WNC
American Indian or Alaska Native	0.4%	0.9%	0.6%	0.8%	5.5%	2.2%	4.3%
Asian	12.8%	6.9%	8.0%	6.7%	0.6%	4.6%	1.2%
Black, non-Hispanic	11.3%	5.6%	17.3%	24.9%	2.9%	4.5%	2.6%
Hispanic	22.2%	18.5%	23.1%	22.7%	12.4%	23.1%	15.6%
Native Hawaiian or Other Pacific Islander	1.6%	0.5%	1.7%	1.7%	0.8%	0.2%	0.5%
Two or More Races	9.3%	6.6%	4.9%	6.1%	2.0%	4.4%	4.3%
White, non-Hispanic	42.5%	61.0%	44.4%	37.1%	75.7%	61.1%	71.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

*Percentages exclude unknown race/ethnicity category.

Silver State Opportunity Grant Program

Background

The Silver State Opportunity Grant (SSOG) program is a state-supported financial aid program created by the 2015 Legislature pursuant to [Senate Bill 227](#) (Chapter 387, *Statutes of Nevada 2015*). It is designed to ensure eligible low-income students can afford to go to college. 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 Nevada System of Higher Education (NSHE). This unique program is modeled 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, federal government, family, and the student). The shared responsibility model is based on best practices and described in detail in a report published by the Western Interstate Commission on Higher Education, titled [States in the Driver's Seat: Leveraging State Aid to Align Policies and Promote Access, Success, and Affordability](#)

The 2015 Legislature appropriated funds to support the program under [Senate Bill 514](#) (Chapter 534, *Statutes of Nevada 2015*). The sum of \$2.5 million for Fiscal Year 2015-16 and \$2.5 million for Fiscal Year 2016-17 were appropriated to NSHE for the purpose of an SSOG pilot program.

Students from low-income families are a growing share of K-12 and higher education enrollments in Nevada. Students from the lowest income families have the lowest high school graduation rates, the lowest college continuation rates, and the lowest bachelor's degree attainment rates. Nevada's participation rate for students from low income families was 44th in the nation at 28.6 percent in 2012—well below the national average of 39.4 percent (Postsecondary Education Opportunity, September 2013, *College Participation Rates for Students from Low-Income Families by State, 1993-2012*). The SSOG Program is an aggressive first step to encouraging more low-income students to attend college and earn a degree or credential of value.

Who is Eligible?

Eligible institutions include NSHE community colleges and state college. To be eligible for an SSOG award, a student must:

- Be enrolled in a program of study leading to a degree or certificate;
- Enroll in at least 15 credit hours that apply to the student's chosen program of study;
- Be college ready based on placement or completion of entry-level, college-level mathematics and English;
- Be classified as a resident for tuition purposes;
- Meet institutional Title IV financial aid satisfactory academic progress requirements; and
- Complete the Free Application for Federal Student Aid (FAFSA) and have an Expected Family Contribution (EFC) of 8500 or less.

Initial SSOG awards were made to NSHE students during the 2015-16 Academic Year, so program data will be included along with other data on Nevada student financial assistance programs in future NSHE financial aid report beginning with the report published in September 2017. However, due to interest in this new statewide program, recipient data for 2015-16 recipients have been included here.

**Table 11 – NSHE Silver State Opportunity Grant
Disbursements & Eligible Students
2015-16**

	Total Dollars Awarded	Eligible Students Awarded	Eligible Students Not Awarded	% of Eligible Students Awarded
NSC	\$365,103	121	171	41.4%
CSN	\$1,368,414	655	335	66.2%
GBC	\$176,842	51	64	44.3%
TMCC	\$352,007	142	192	42.5%
WNC	\$237,634	95	87	52.2%
Total	\$2,500,000.00	1064	849	55.6%

At all five SSOG-eligible institutions the percentage of minority students who received an SSOG award in the first year of the program substantially exceeded the percentage of minority students enrolled.

**Table 12 - NSHE SSOG Recipients by Race/Ethnicity* and Institution
2015-16**

	American Indian or Alaska Native	Asian	Black, Non- Hispanic	Hispanic	Native Hawaiian or Other Pacific Islander	Two or More Races	White, Non- Hispanic	Percentage Minority SSOG	Percentage Minority Institution*
NSC	0.8%	12.6%	7.6%	30.3%	3.4%	5.9%	39.5%	60.5%	53.5%
CSN	0.3%	11.3%	13.4%	31.6%	1.5%	7.3%	34.7%	65.3%	60.5%
GBC	7.8%	0.0%	2.0%	23.5%	2.0%	7.8%	56.9%	43.1%	28.1%
TMCC	2.9%	9.4%	0.0%	29.0%	0.0%	5.1%	53.6%	46.4%	38.0%
WNC	0.0%	1.1%	0.0%	36.8%	0.0%	4.2%	57.9%	42.1%	28.6%

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

**IPEDS, Fall 2014. Minority category includes all ethnicities included in table except White, Non-Hispanic.

An SSOG outcomes report will be published in time for the 2017 Nevada Legislative Session, when NSHE will campaign to make the pilot program permanent.

Appendix A

Table 13 - Total Aid Disbursed by Type (Need/Non-need)

	2010-11	2011-12	2012-13	2013-14*	2014-15*	1-Year % Change	5-Year % Change
Grants NB	\$139,392,188	\$148,255,691	\$149,495,126	\$155,097,252	\$162,637,710	4.9%	16.7%
Grants NN	\$7,376,701	\$5,154,999	\$6,621,694	\$5,974,270	\$10,050,595	68.2%	36.2%
Grants Total	\$146,768,888	\$153,410,690	\$156,116,820	\$161,071,523	\$172,688,306		
Grants % NB	95.0%	96.6%	95.8%	96.3%	94.2%		
Grants-in-Aid NB	\$180,107	\$158,407	\$78,534	\$97,015	\$80,618	-16.9%	-55.2%
Grants-in-Aid NN	\$13,290,453	\$13,263,626	\$15,280,646	\$17,851,252	\$18,776,343	5.2%	41.3%
Grants-in-Aid Total	\$13,470,560	\$13,422,033	\$15,359,180	\$17,948,267	\$18,856,961		
Grants-in-Aid % NB	1.3%	1.2%	0.5%	0.5%	0.4%		
Scholarships NB	\$1,325,637	\$1,513,776	\$702,808	\$4,702,387	\$5,150,217	9.5%	288.5%
Scholarships NN	\$54,682,498	\$50,074,249	\$52,197,062	\$49,580,467	\$56,132,430	13.2%	2.7%
Scholarships Total	\$56,008,135	\$51,588,024	\$52,899,871	\$54,282,854	\$61,282,648		
Scholarships % NB	2.4%	2.9%	1.3%	8.7%	8.4%		
Loans NB	\$98,229,785	\$104,334,693	\$79,336,375	\$89,686,397	\$90,851,522	1.3%	-7.5%
Loans NN	\$152,393,117	\$158,741,329	\$183,585,617	\$195,776,147	\$206,629,288	5.5%	335.6%
Loans Total	\$250,622,902	\$263,076,022	\$262,921,992	\$285,462,544	\$297,480,810		
Loans % NB	39.2%	39.7%	30.2%	31.4%	30.5%		
Employment NB	\$4,358,961	\$4,262,357	\$4,717,582	\$3,548,393	\$4,056,643	14.3%	-6.9%
Employment NN	\$45,164,057	\$44,404,630	\$48,712,091	\$52,352,157	\$52,175,651	-0.3%	15.5%
Employment Total	\$49,523,018	\$48,666,987	\$53,429,673	\$55,900,550	\$56,232,294		
Employment % NB	8.8%	8.8%	8.8%	6.3%	7.2%		
Total Need-Based**	\$243.5	\$258.5	\$234.3	\$253.1	\$262.8	3.8%	7.9%
NB %	47.2%	48.8%	43.3%	44.0%	43.3%		
Total Non-Need**	\$272.9	\$271.6	\$306.4	\$321.5	\$343.8	6.9%	26.0%
NN %	52.8%	51.2%	56.7%	56.0%	56.7%		
Grand Total*	\$516.4	\$530.2	\$540.7	\$574.7	\$606.5	5.5%	17.5%

*Beginning in 2013-14 NSHE reporting methodology changed for reporting need –based aid to include all aid awarded to students with need, regardless of the type of award. For example, a merit-based scholarship awarded to a student with need (based on FAFSA data) counted in 2013-14 as a need-based award, whereas in 2012-13 and prior years it would have been reported as non-need.

** dollars in millions

Key

NB = Need-based

NN =Non-need-based

Appendix B

Regents Higher Education Opportunity Award Methodologies

UNLV

UNLV awarded RHEOA proportionally to graduate and undergraduate students primarily by EFC level. Most of the funds were utilized as grant awards, followed by employment awards, and finally scholarships. RHEOA funds were used to meet scholarship matching requirements for the Latin Chamber of Commerce, Hispanic Employment Program, Indian Affairs and GEAR UP. Students received amounts that varied from \$200 to \$5,000 depending upon their level of need, matching requirement, or scholarship pledge.

UNR

State-Supported

All state access funds were awarded based on need. All need-based funds were awarded first-come first-serve based on cost of attendance, EFC, and remaining need. A portion of the state undergraduate funds are used to meet the required Federal Supplemental Educational Opportunity Grant (FSEOG) match. \$3000 was the maximum fall/spring award for full-time students. The awards were prorated for part-time enrollment.

Fee-Generated

Based on anticipated revenue for the academic year, the undergraduate funds were split 80 percent need based and 20 percent merit scholarships. The graduate split was 50 percent need based and 50 percent merit. All fee-generated need based funds were awarded as described above. The non-need based funds were used to fund scholarships for both graduate and undergraduate students and work-study for undergraduate students only. The allocation to fund international students is proportional to the international students in the entire student body the prior fall term.

NSC

RHEOA funds were awarded to students through need- and non-need based grants, on a first-come, first-served basis. Need-based funds were awarded as Nevada State Access Grants to students with a primary EFC of 7500 or less, or as Nevada Grant-In-Aid to Pell-ineligible students with an EFC of 15000 or less. Non-need awards were awarded on a case-by-case basis, to remedy packaging deficiencies or otherwise supplement award offers for students without need.

CSN

RHEOA funds were used primarily for need-based awards on a first-come, first-serve basis. Funds were also used to meet state matching requirements in the GEAR UP program as well as federal matching requirements for TRiO grants, FSEOG (Federal Supplemental Education Opportunity Grant) and Federal Work Study.

GBC

Fees-generated RHEOA was awarded through an automated process primarily to students with an EFC greater than 2500 and state-supported RHEOA to students with an EFC greater than 5000. However, students in desperate need of financial assistance who met all other eligibility requirements were awarded on a case-by-case basis, regardless of EFC.

TMCC

RHEOA funds were awarded to students with specific EFC ranges that are determined annually in order to assist TMCC's diverse student population. A commitment is made to provide a percentage of these funds to the student employment program, which supports student retention. On a rare and individual case-by-case basis, students who do not fit normal institutional guidelines may be awarded due to unusual or extenuating circumstances. A small portion of funds were set aside to provide grants to low-income first-generation students in TMCC's summer bridge program. A second small portion was allocated as a match for qualified GEAR UP students. A portion of RHEOA funds were allocated to the TMCC Incentive Grant and Graduation Incentive Grant, both of which provide higher than the standard grant amount, and are awarded to eligible students enrolled full time and on track to graduate. The graduation rate for Graduation Incentive Grant recipients who were in their third and final year was 100 percent. The persistence rate for the TMCC Incentive Grant recipients who were in their second year was 66 percent.

WNC

Western Nevada College, Financial Assistance Office uses a priority funding deadline of April 1st each year to award students who apply early. The FAO primarily awards State-Funded and Fee Generated Access Aid to lowest Expected Family Contribution, highest need, and on a first come/first serve basis through a variety of different grant programs.

State-Supported

- Nevada Resident Award: awarded to NV Residents, lowest Expected Family Contribution, highest need, and on a first come/first serve basis.
- WEST Grant: awarded to NV Residents, lowest Expected Family Contribution, highest need, and with a GPA of 3.0 or higher.

Fee Generated

- WNC Award: lowest Expected Family Contribution (EFC), highest need, and on a first come/first serve basis.
- WNC Non Need Award: awarding reserved to assist students with special financial circumstances.
- Jump Start College Award: awards provided to students enrolled in the college's new Jump Start College program. Students that were accepted to the program that were not receiving full funding from their school district had an opportunity to apply for the award to help offset the cost to the family. Award amount varied depending on school district contribution and student/parent tuition responsibility.
- WNC 15 to Finish Award (new 2015-2016): lowest Expected Family Contribution (EFC), highest need, and enrolled in 15 credit or more.
- Latino Cohort Award (new 2015-2016): awarded to student who are part of the WNC Latino Cohort program and are enrolled in EPY 150.