2024-25 FINANCIAL AID REPORT

May 2026

The Nevada System of Higher Education

Board of Regents

Officers of the Nevada System of Higher Education

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.

The Board of Regents has six strategic goals aimed at improving Nevada's public higher education system: *Access* (increase access to higher education); *Success* (improve student success); *Close Institutional Performance Gaps* (close institutional performance gaps for underserved student populations); *Workforce* (meet workforce needs in Nevada); *Research* (increase solutions-focused research); and *Coordination, Accountability, and Transparency* (ensure system coordination, accountability and transparency). A strong financial aid system is an essential component in ensuring NSHE's students and institutions progress toward the Board's strategic goals. 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 examining the impact of financial aid on the strategic goals of the Board of Regents.

Executive Summary

During 2024-25, financial aid disbursements to NSHE students systemwide totaled $789.3 million, an increase of 8.6 percent over the prior year when disbursements totaled $726.7 million. Looking over a longer period, between 2020-21 and 2024-25, total aid disbursed to NSHE students saw a 21.4 percent increase. TMCC experienced the highest percentage increase in total financial aid disbursed over the prior year. All other institutions experienced increases over the prior year, with exception of WNC and over a 5-year period, all institutions saw increases (Table 1). Unlike in past years, in 2024-25 grants comprised the largest proportion (34.5 percent) of aid disbursed at NSHE institutions (Figure 3) and saw the greatest one-year increase (20.2 percent). Scholarships increased over the prior year (11.6 percent), as did student employment (4 percent) and loans (0.9 percent). Grants-in-aid was the sole category that showed a decrease (-16.7 percent) (Table 6).

Over the last five years, total aid to NSHE students increased by 21.4 percent. Federal aid grew by 18.6 percent, while private aid increased by 38.5 percent, institutional aid by 23.0 percent, and state aid by 24.6 percent. While the federal share increased slightly from 58.4 percent in 2023–24 to 58.8 percent in 2024–25, it has declined overall from 60.1 percent in 2020–21. Nationally, the proportion of total aid from federal sources has also declined, from 57 percent in 2020-21 to 56 percent in 2024-25 (Figure 5). In 2024-25 the percentage of grant aid from federal sources increased from the prior year from 71.2 percent to 72.2 percent (Figure 6). This figure remains more than twice as high as the national percentage calculated by The College Board (31 percent; *Trends in Student Aid 2025*). This is despite Nevada's growth in state and institutional financial assistance programs and can be partially explained by the state's focus on scholarships.

Loans made up the second largest portion (32.7 percent) of financial aid disbursed to NSHE students in 2024-25. 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 (Appendix C), 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 and currently 11.2 percent of Nevada residents hold outstanding loan debt (Table 10). Loans are particularly burdensome for those students who do not graduate and therefore carry additional debt without a higher income. In 2024-25 loan disbursements slightly increased by 0.9 percent from the prior year, however loans have decreased by 2.2 percent since 2020-21 (Figure 11).

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 (52.4 percent versus 26.9 percent) (Table 12). Per Board of Regents policy, NSHE institutions use at least 10 percent of total registration fees as student financial assistance at the community colleges (lower division) and at least 15 percent of the total registration fees as student financial assistance for all other institutions, including upper division at the community colleges (*Handbook*, Title 4, Chapter 18, Section 8). Over the prior year, Nevada Grants-in-Aid saw a decrease while Nevada Promise Scholarship (NPS) and the Governor Guinn Millennium Scholarship also experienced a small increase. Silver State Opportunity Grant (SSOG) disbursements remained flat due to legislative appropriation.

In 2024–25, the number of NSHE students who completed a FAFSA and enrolled increased by 1,198 students, a 1.7 percent rise from the prior year. Concurrently, all NSHE students who both filed a FAFSA and received at least one form of financial aid grew to 51.6 percent, up from 48.6 percent in 2023–24. While year-to-year fluctuations in FAFSA filers can be influenced by multiple factors in the financial aid process, including incomplete application requirements or students declining loan offers, the proportion of FAFSA filers who ultimately received aid also improved. In 2024–25, 84.9 percent of enrolled FAFSA applicants received at least one award, compared to 82.1 percent in the prior year.

Methodology

The *2024-25 NSHE Financial Aid Report* includes information on the amount of financial assistance provided to students attending institutions within NSHE. The data in this report is provided by the financial aid directors at each NSHE institution. Each fall, institutions submit data for financial aid programs administered in the prior year. In addition, trend analyses are conducted over a rolling five-year period. Comparisons to national data are made where appropriate, with source citations.

In prior reports, data showing Nevada Promise Scholarship (NPS) and Silver State Opportunity Grant (SSOG) recipients by income level was provided. However, beginning with the 2024-25 FAFSA, the Focusing Undergraduate Talent by Unlocking Resources for Education Act of 2019 (FUTURE Act), Pub. L. No. 116-91, 133 Stat. 1289 (2019) enabled direct data sharing between the Internal Revenue Service (IRS) and the U.S. Department of Education (ED); consequently, total income is considered federal tax information (FTI). According to guidance from ED, FTI is considered Controlled Unclassified Information (CUI). CUI is subject to strict confidentiality rules and cannot be disclosed outside of awarding and administration of student aid programs. Therefore, recipient income level information can no longer be provided.

NSHE TOTAL FINANCIAL AID

The total amount of financial aid disbursed to NSHE students increased by $62.6 million over the prior year, from $726.7 million in 2023-24 to $789.3 million in 2024-25 (8.6 percent; Table 1). In 2024-25 all institutions (with exception of WNC) had an increase in total financial aid disbursed over the prior year. TMCC experienced the highest percentage increase in total financial aid disbursed over the prior year, whereas UNLV experienced the highest dollar increase. Looking back over the most recent five-year period, total financial aid disbursements increased by $139 million (21.4 percent), with all institutions experiencing increases during this period.

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

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

	2020-21	2021-22	2022-23	2023-24	2024-25	1-Year Change	5-Year Change
UNLV	$318.2	$325.3	$336.4	$359.6	$392.1	9.0%	23.2%
UNR	$206.6	$210.1	$221.7	$226.2	$239.6	5.9%	15.9%
NSU	$26.3	$26.6	$26.7	$29.3*	$33.8	15.1%	28.6%
CSN	$66.6	$64.0	$67.2	$76.1	$84.1	10.5%	26.2%
GBC	$7.8	$7.4	$7.9	$8.5	$9.3	10.0%	19.9%
TMCC	$17.7	$16.4	$16.0	$18.7	$22.3	19.0%	25.7%
WNC	$7.1	$6.8	$7.2	$8.3	$8.2	-1.5%	15.8%
Total	$650.3	$656.5	$683.2	$726.7	$789.3	8.6%	21.4%

*Figure adjusted by institution after 2023-24 report was published.

NSHE FINANCIAL AID RECIPIENT RACE AND ETHNICITY

Table 2 provides the percent distribution of financial aid recipients in the various racial/ethnic categories, by institution. In 2024-25, 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 NSU awarded the highest percentage of Native Hawaiian or Other Pacific Islander and Hispanic students.

Table 2 – NSHE Financial Aid Recipients by Race/Ethnicity* and Institution 2024-25 (percent distribution)

	UNLV	UNR	NSU	CSN	GBC	TMCC	WNC
American Indian or Alaska Native	0.3%	0.9%	0.4%	0.3%	3.4%	1.4%	3.2%
Asian	16.5%	9.0%	10.2%	8.6%	1.7%	4.8%	2.1%
Black	10.0%	4.3%	11.0%	15.0%	3.0%	3.7%	2.8%
Hispanic	35.5%	26.7%	47.8%	45.7%	31.0%	42.7%	33.7%
Native Hawaiian or Other Pacific Islander	0.7%	0.5%	1.1%	0.8%	0.7%	0.8%	0.7%
Two or More Races	10.5%	9.9%	6.6%	9.3%	4.8%	6.8%	6.5%
White	26.5%	48.7%	22.8%	20.3%	55.5%	39.8%	51.0%

*IPEDS, Fall 2024.

Table 3 provides data on the percent distribution of financial aid disbursements in 2024-25 to students in the various racial/ethnic categories, by institution. This distribution is similar to those above for percentage of recipients.

Table 3 – NSHE Financial Aid Disbursements by Race/Ethnicity* and Institution 2024-25 (percent distribution)

	UNLV	UNR	NSU	CSN	GBC	TMCC	WNC
American Indian or Alaska Native	0.4%	0.9%	0.4%	0.3%	4.3%	1.4%	3.3%
Asian	17.0%	9.2%	10.4%	8.3%	1.6%	4.8%	2.4%
Black	12.6%	6.3%	12.8%	17.2%	3.0%	3.6%	1.8%
Hispanic	31.6%	27.1%	45.7%	45.0%	31.9%	42.8%	34.8%
Native Hawaiian or Other Pacific Islander	0.7%	0.6%	1.1%	1.0%	0.4%	0.7%	0.7%
Two or More Races	10.4%	10.6%	6.8%	9.1%	4.0%	7.2%	5.7%
White	27.4%	45.2%	22.8%	19.1%	54.8%	39.5%	51.4%

*Excludes Non-Resident and Unknown/Nonreported

NSHE FINANCIAL AID RECIPIENT DISABILITY RESOURCE CENTER REGISTRATION STATUS

Table 4 provides the percent distribution of financial aid recipients who were enrolled with the Disability Resource Center (DRC) by institution. As a comparison, it also shows the percentage of the total population of enrolled students registered with the DRC by institution. In 2024-25, UNR awarded the highest percentage of students enrolled with their institution's Disability Resource Center.

Table 4 –NSHE Financial Aid Recipients and Total Student Population Registered with the Disability Resource Center by Institution 2024-25 (percent distribution)

	UNLV	UNR	NSU	CSN	GBC	TMCC	WNC
Aid Recipients Registered with DRC	2.4%	8.3%	2.5%	1.3%	2.5%	3.2%	4.7%
Enrolled Student Population Registered with DRC	3.8%	10.6%	3.0%	1.7%	3.0%	4.4%	6.4%

Table 5 provides data on the percent distribution of financial aid disbursements in 2024-25 to students enrolled in their institution's Disability Resource Center.

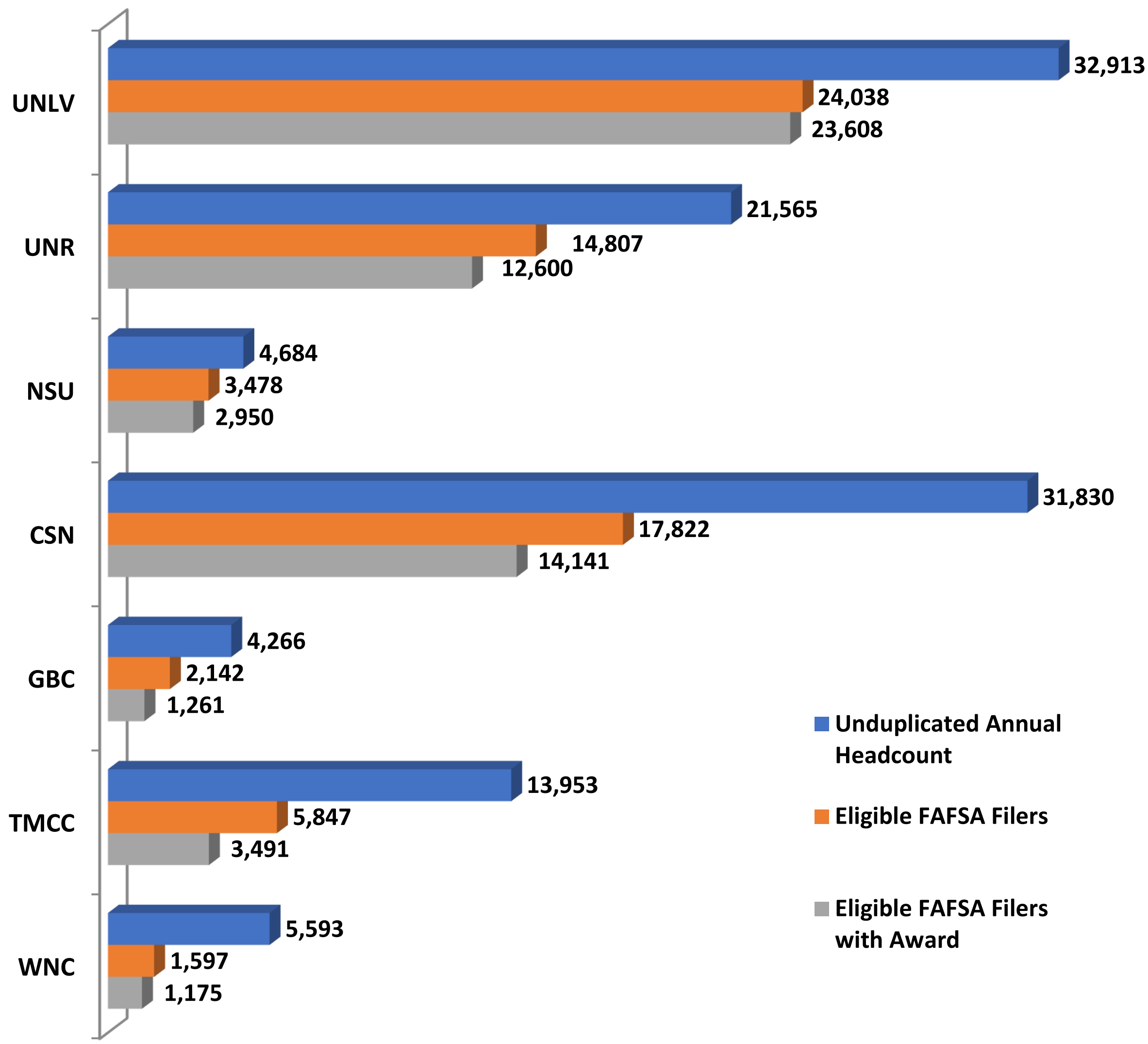
Table 5 –NSHE Financial Aid Disbursed to Students Registered with the Disability Resource Center by Institution 2024-25 (percent distribution)

	UNLV	UNR	NSU	CSN	GBC	TMCC	WNC
Aid Disbursed to Recipients Registered with DRC	3.1%	9.3%	2.6%	1.5%	3.4%	3.3%	5.3%

NSHE FINANCIAL AID APPLICANTS AND RECIPIENTS

Figure 2 shows the number of enrolled FAFSA (Free Application for Federal Student Aid) filers (financial aid applicants) as compared to the FISAP unduplicated institutional headcount (see definition below) and the number of enrolled FAFSA filers who received at least one financial aid award during 2024-25. While not all aid programs require the FAFSA, it is an important step for students to determine aid eligibility. Likewise, it has been shown that simply filing the FAFSA increases the likelihood of a student attending a higher education institution.

Figure 2 - NSHE Total Enrolled Students, FAFSA Filers and Awards 2024-25

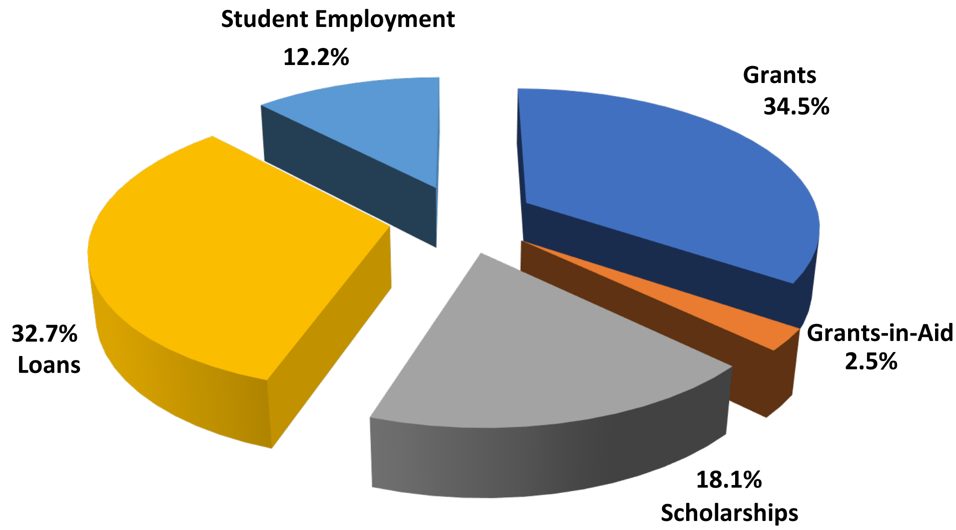


Unduplicated Annual Headcount: Total number of enrolled students as reported on the Title IV Fiscal Operations Report and Application to Participate (FISAP) by each NSHE institution (Part II, Question 7 (a) and (b).
Eligible FAFSA Filers: Total number of enrolled students who completed a FAFSA and met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

NSHE FINANCIAL AID BY CATEGORY

In 2024-25, the distribution of total aid by category (Figure 3) presented a picture similar to the prior year. In comparison, in 2023-24 loans comprised the greater portion of 35.1 percent of total; student employment 12.9 percent; grants 31.1 percent; grants-in-aid 3.3 percent; and scholarships 17.6 percent. However, in 2024-25, grants held the greater portion of 34.5 percent.

Figure 3 - NSHE Total Financial Aid Disbursed by Category 2024-25 (percent distribution)



In 2024-25 the greatest change in total financial aid disbursed over the prior year was in the grants category, with an increase of 20.2 percent. This increase coincides with FAFSA Simplification and changes to Pell eligibility calculations under the new Student Aid Index methodology, which may have expanded Pell eligibility for some students. All other categories showed increases over the prior year, while grants-in-aid showed a decrease. All categories except grants-in-aid and loans showed an increase from 2020-21 to 2024-25 (Table 6).

Table 6 – NSHE Total Financial Aid Disbursed by Category (in millions)

	2020-21	2021-22	2022-23	2023-24	2024-25	1-Year % Change	5-Year % Change
Grants	$184.4	$196.7	$204.4	$226.6	$272.3	20.2%	47.7%
Grants-in-Aid	$21.3	$22.1	$22.0	$24.1	$20.1	-16.7%	-5.6%
Scholarships	$119.1	$110.1	$119.1	$128.0	$142.9	11.6%	20.0%
Loans	$263.8	$254.9	$257.3	$255.6	$258.1	0.9%	-2.2%
Student Employment	$61.7	$72.7	$80.3	$92.4*	$96.0	4.0%	55.6%
Total	$650.3	$656.5	$683.2	$726.7	$789.3	**8.6%**	**21.4%**

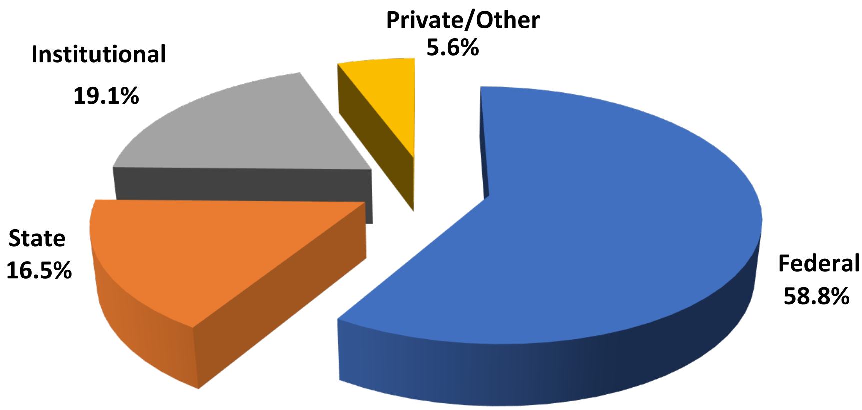
*Figure adjusted by institution after 2023-24 report was published.

NSHE FINANCIAL AID BY SOURCE

The distribution of total aid by source in 2024–25 (Figure 4) was similar to the prior year; however, the share of aid from federal sources over the last five years declined overall from

60.1 percent in 2020–21 to 58.8 percent in 2024–25, despite a slight increase from the prior year. In comparison, in 2023–24, federal sources accounted for 58.4 percent of all aid disbursed to NSHE students; state sources accounted for 19.3 percent; institutional sources for 16.9 percent; and private/other sources for 5.3 percent.

Figure 4 - NSHE Total Financial Aid Disbursed by Source 2024-25 (percent distribution)



When considering NSHE total aid disbursed in 2024-25 by source, the greatest prior-year percentage increase came in the institutional category and the greatest increase over five years came in the private/other category (Table 7). In contrast to 2023–24, when state aid showed the greatest increase, 2024–25 saw the largest growth in institutional aid.

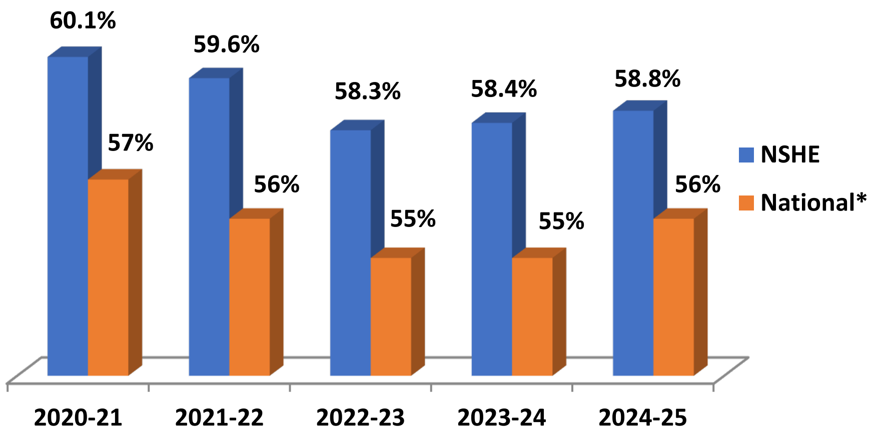
Table 7 – NSHE Total Financial Aid Disbursed by Source (in millions)

	2020-21	2021-22	2022-23	2023-24	2024-25	1-Year % Change	5-Year % Change
Federal	$390.9	$391.1	$398.0	$424.7	$463.7	9.2%	18.6%
State	$104.8	$104.9	$118.4	$140.3	$130.6	-6.9%	24.6%
Institutional	$122.6	$130.3	$131.2	$122.9*	$150.8	22.7%	23.0%
Private/Other	$31.9	$30.1	$35.6	$38.8	$44.2	13.8%	38.5%
Total	$650.3	$656.5	$683.2	$726.7	$789.3	**8.6%**	**21.4%**

*Figure adjusted by institution after 2023-24 report was published.

Although the federal share increased slightly from the prior year, growth in other aid sources over the past five years contributed to an overall decline in the federal share of total aid awarded to NSHE students, from 60.1 percent in 2020–21 to 58.8 percent in 2024–25. Nationally, the proportion of total aid from federal sources saw a decline, from 57 percent in 2020-21 to 56 percent in 2024-25 (Figure 5).

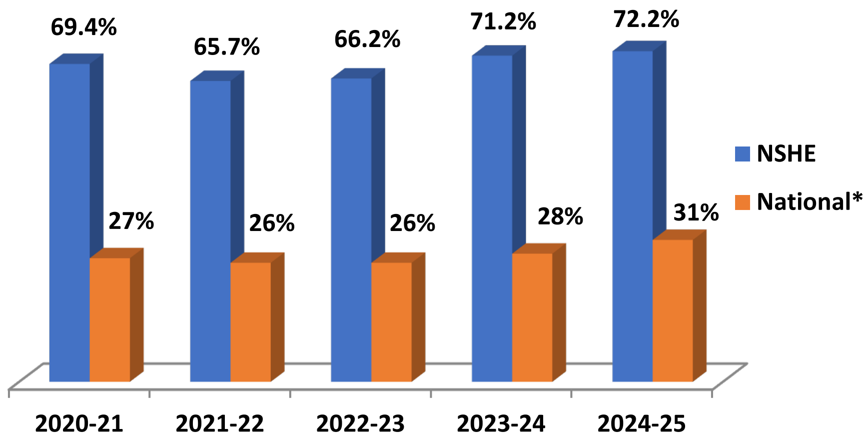
Figure 5 - Percent Total Aid from Federal Sources



* College Board , *Trends in Student Aid 2021, 2022, 2023, 2024 and 2025*

In 2024-25 the percentage of grant aid from federal sources increased over the prior year from 71.2 percent to 72.2 percent (Figure 6). This figure remains more than twice as high as the national percentage calculated by The College Board (31 percent; *Trends in Student Aid 2025*). This is despite Nevada's growth in state, institutional and private financial assistance programs and can be partially explained by the state's focus on scholarships, both the growth of the GGMS and NPS programs.

Figure 6 - Percent Grant Aid from Federal Sources

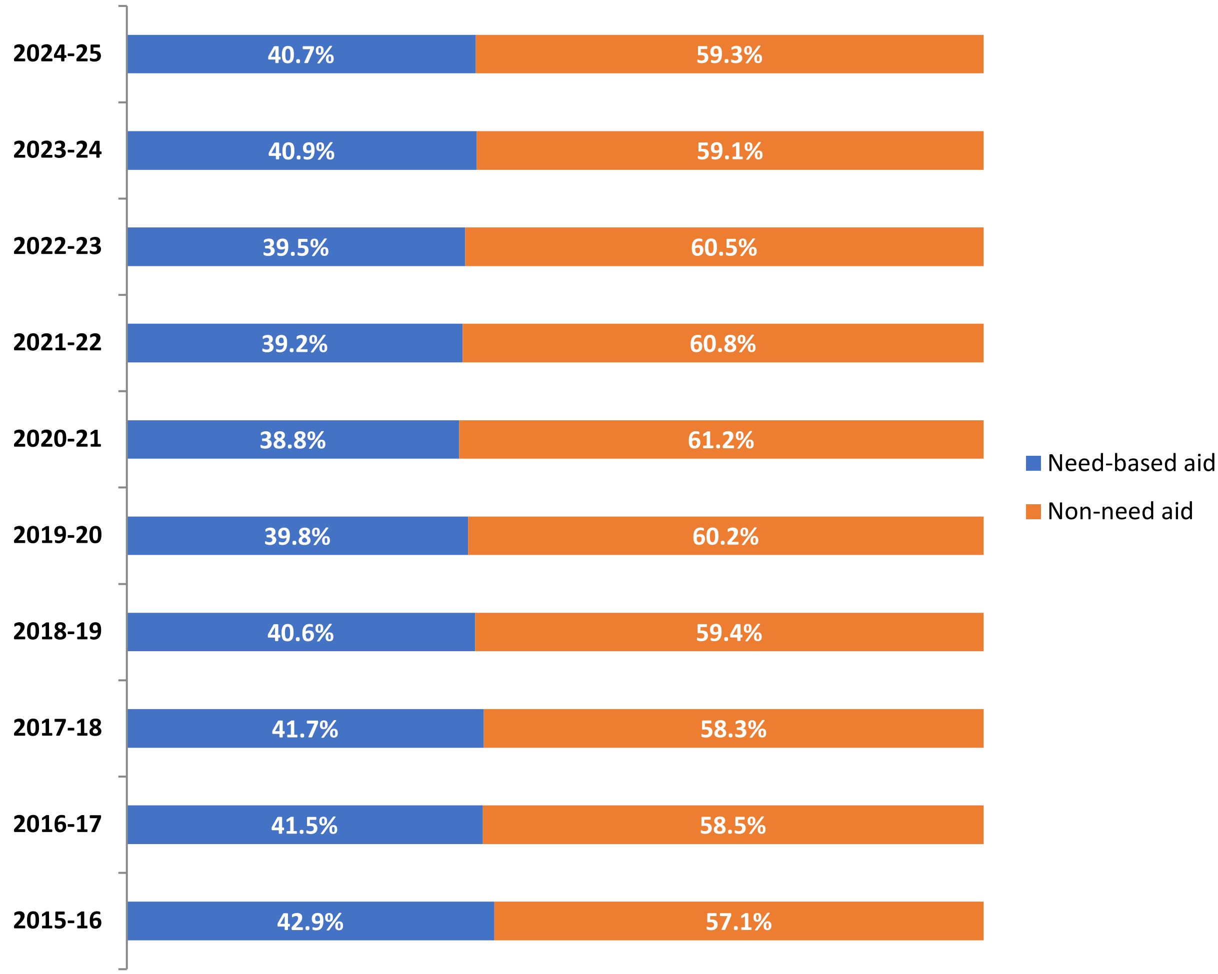


* College Board , *Trends in Student Aid 2021, 2022, 2023, 2024 and 2025.*

NSHE FINANCIAL AID BY TYPE

In 2024-25 all need-based disbursements to NSHE students totaled $321.5 million and non-need disbursements totaled $467.8 million. Total need-based aid increased by 8.3 percent, while its share of total aid remained relatively stable at 40.7 percent. However, over the last 10 years there has been an overall trend of a decreasing percentage of need-based aid as a proportion of all aid awarded to NSHE students but with a slight uptick in the last five years (Figure 7). There is no simple explanation for this trend; however, a long-term increase in non-need scholarship expenditures, as with the Governor Guinn Millennium Scholarship program, and a reduction in need-based loan expenditures are both contributing factors (for detailed data by category and type, see Appendix A).

Figure 7 - NSHE Total Financial Aid Disbursed by Type (percent distribution)



NSHE PELL GRANTS

According to The College Board, Pell Grant disbursements in 2024-25 accounted for $38.6 billion in aid to 7.3 million students nationwide. (*Trends in Student Aid 2025*).

Between 2020-21 and 2024-25, the total Pell Grant dollars disbursed to NSHE students increased as well as the total number of NSHE students receiving a Pell Grant. From 2023-24 to 2024-25, there was an increase in the total dollars disbursed, from $146.4 million in 2023-24 to $188.8 million in 2024-25 (Figure 8). The number of recipients increased between 2023-24 and 2024-25, from 31,963 to 36,733 (Figure 9).

Figure 8 - NSHE Total Pell Grant Disbursements (in millions)

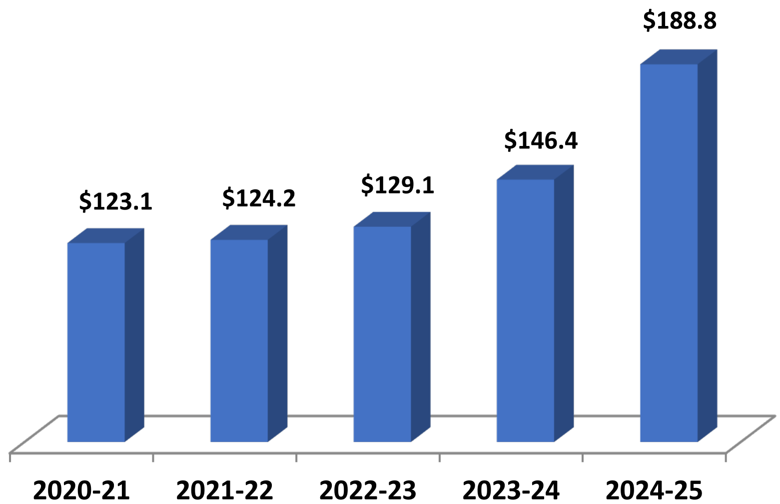
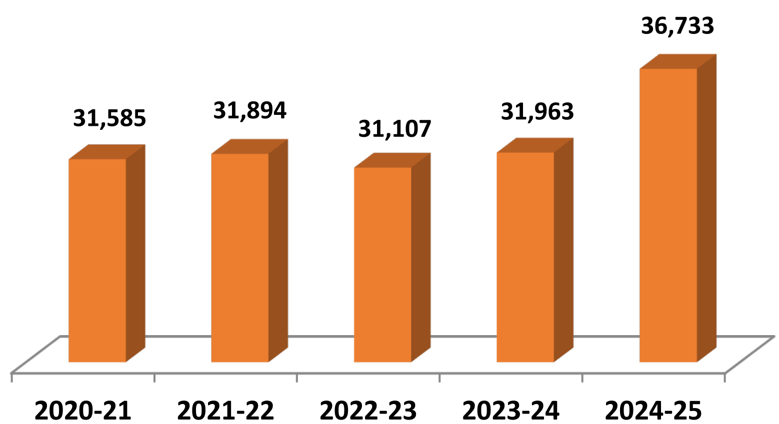
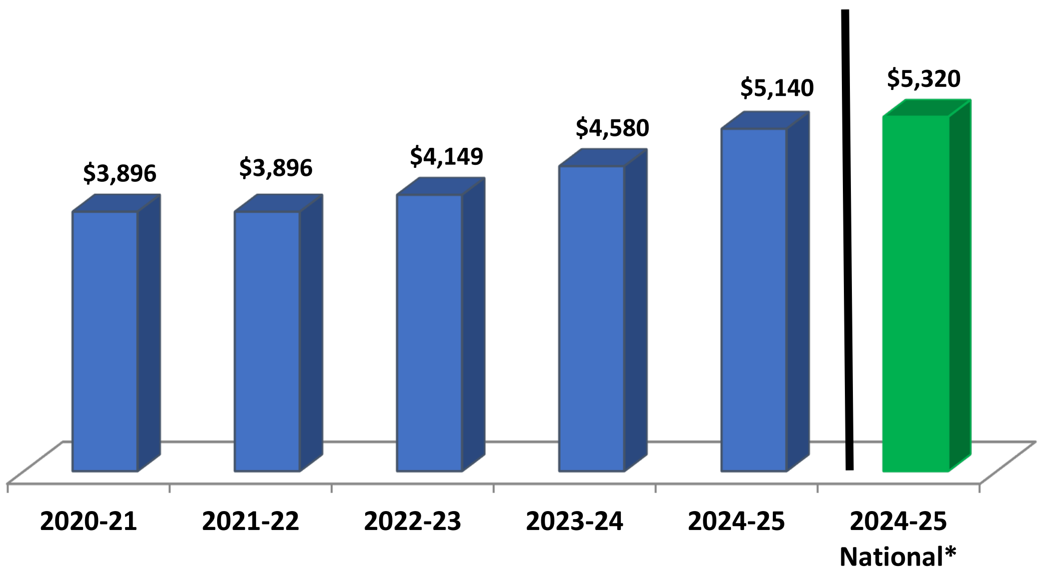


Figure 9 - NSHE Total Pell Grant Recipients



Although the Pell Grant is often discussed in terms of the maximum award amount, the average award received is lower for both NSHE students and students nationally (Figure 10). In 2024-25, the maximum annual Pell Grant award remained at $7,395 from the prior year. Generally, to be eligible for the maximum award, students must attend full-time (at least 12 credits per semester) and have a Student Aid Index (SAI) of 0 to -1,500 (or meet other income/poverty guideline criteria) as calculated by the federal government and based on student FAFSA data. Having a very low SAI essentially means that the family has no financial resources to contribute toward the student's Cost of Attendance (COA). Students with Pell Grant eligibility as determined by the federal government and 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 SAI greater than 0 may still qualify for Pell, but receive less than the maximum award, even if they attend full-time. The average annual Pell award for NSHE students increased from $4,580 to $5,140 in 2024-25.

Figure 10 - NSHE Average Annual Pell Grant Disbursements (by Student)



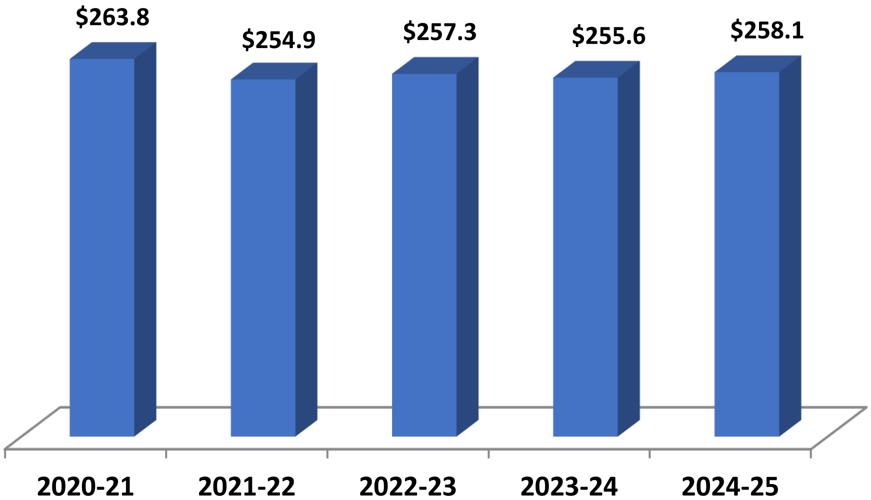
*College Boad, *Trends in Student Aid 2025.* Maximum award for 2024-25 was $7,395.

NSHE STUDENT LOANS

Total loan disbursements to NSHE students from all sources increased in 2024-25 over the prior year, from $255.6 million to $258.1 million. Between 2020-21 and 2024-25, the total NSHE loan disbursements have decreased (Figure 11). However, all institutions except CSN, TMCC and WNC saw an increase between 2023-24 and 2024-25 (Appendix B).

Measured in inflation-adjusted 2024 dollars, the decrease in NSHE loan disbursements between 2020-21 and 2024-25 becomes more pronounced, from $305.4 million to $258.1 million (-15.5 percent). This decrease slightly exceeds the national trend, measured in 2024 dollars, total disbursements of federal and non-federal loans across the nation decreased by 12 percent during the same period. (College Board*, Trends in Student Aid 2025*).

Figure 11 - NSHE Total Loan Disbursements - All Sources (in millions)



In 2024-25, three NSHE institutions had outstanding long- or short-term institutionally funded loans. In accordance with the Board of Regents' policy (*Handbook,* Title 4, Chapter 10, Section 24), institutions must report annually on such loans. Table 8 below meets this reporting mandate and provides information regarding NSHE loan disbursements in 2024-25.

Table 8 – NSHE Total Long- and Short-Term Institutional Loans 2024-25

	Total Outstanding June 30, 2024	Total Outstanding June 30, 2025	Total Awarded	Total Repayments	Total Written Off*	% Written Off
UNLV	$2,407,714	$2,400,560	$228,981	$236,136	$129,051	56.4%
UNR	$3,185,960	$3,153,342	$359,357	$380,340	$11,636	3.2%
TMCC	$12,113	$12,682	$2,721	$2,152	$0	0.0%
Total	**$5,605,787**	**$5,566,583**	**$591,059**	**$618,627**	**$140,687**	**23.8%**

*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.

Debt Accumulation and Default Rates in Nevada

There is a wide range of commentaries and data analyses on student borrowing available online, but their differing methods can make the information confusing. Because each source uses its own parameters, the numbers often don't match from one to another. The most reliable source is the U.S. Department of Education (ED), which publishes the College Scorecard.

The median debt provided by the College Scorecard (Table 9) is intended to provide students and parents with an average figure but is only for borrowers who complete their credential. We are unable to identify a source that includes borrowers who did not graduate. Likewise, ED does not publish the nationwide median as part of the College Scorecard.

Table 9 – NSHE Borrower Data from College Scorecard

Institution	Percentage of students Receiving Federal Loans	Median Total Debt After Graduation	Typical Monthly Loan Payment
UNLV	28%	$19,450	$206
UNR	28%	$18,922	$201
NSU	25%	$19,691	$209
CSN	10%	$8,000	$85
GBC	8%	$15,750	$167
TMCC	4%	$11,000	$117
WNC	6%	$10,500	$111

Source: https://collegescorecard.ed.gov as of 04/15/2026. The percentage of students receiving federal loans is based on full-time, first-time undergraduates. Median total debt includes federal loans originating at school awarding the credential. Median varies by program of study. For details, visit the college scorecard website. Typical monthly payment based on a standard 10-year payment plan. For information on fixed or income-driven repayment plans: https://studentaid.gov/manage-loans/repayment/plans

To get a handle on the student loan debt of all Nevadans, there is one online source (EducationData.org) that is based upon data from ED's loan portfolio and the U.S. Census Bureau. For this data, there is no national average provided. Table 10 provides data on residents of Nevada and, as a comparison, other states in the western region. It is important to note that the data provided applies to individuals residing in Nevada, whose student loans may have been borrowed while attending one or more institutions, inside and/or outside Nevada.

Table 10 – Student Loan Debt: Nevada and Other States in the Western Region

State	Total Debt of State Residents (in billions)	Average per Resident with Outstanding Debt	Number of Residents with Outstanding Debt	Percent of Residents with Outstanding Loan Debt
Alaska	$2.4	$35,874	66,900	9.0%
Arizona	$32.9	$35,792	919,200	12.1%
California	$151.5	$38,300	3,955,600	10.0%
Colorado	$29.2	$37,393	780,900	13.1%
Hawaii	$4.8	$38,929	123,300	8.5%
Idaho	$7.4	$33,621	220,100	11.0%
Montana	$4.4	$33,215	128,600	11.3%
Nevada	**$12.7**	**$34,756**	**365,400**	**11.2%**
New Mexico	$7.8	$34,246	227,700	10.7%
North Dakota	$2.6	$29,115	89,300	11.2%
Oregon	$20.3	$38,036	533,700	12.5%
South Dakota	$3.7	$31,171	118,700	12.8%
Utah	$10.9	$33,872	321,800	9.2%
Washington	$29.0	$36,709	790,000	9.9%
Wyoming	$1.7	$30,631	55,500	9.4%

Source https://educationdata.org/student-loan-debt-by-state#student-loan-debt-by-state as of 04/15/2026. For additional states, visit the EducationData.org website.

According to the U.S. Department of Education, the national cohort default rate (CDR) for FY 2022 is 0.0%. This rate reflects borrowers who entered repayment between October 1, 2021, and September 30, 2022, and defaulted between October 1, 2021 and September 30, 2024. Table 11 indicates that all institutions show a 0.0% rate due to COVID-related repayment flexibilities in effect through Sept. 1, 2023. ED expects to release FY 2023 CDRs in October 2026; these will reflect borrowers who entered repayment in 2023 and defaulted between October 1, 2022, and September 30, 2025. Default rates are expected to rise as the repayment pause has ended, and the National Association of Student Financial Aid Administrators (NASFAA) notes that CDRs will be a less accurate indicator of borrower financial well-being for several years. However, NSHE institutions have received their draft Cohort Default Rates for 2023, and all institutions are below 1.0 percent. Official Fiscal Year 2023 rates are scheduled to be published in October 2026.

Table 11 – NSHE Official Cohort Default Rates (CDR) and Cohort Sizes

Institution	FY 2019 Cohort Size	FY 2019 CDR	FY 2020 Cohort Size	FY 2020 CDR	FY 2021 Cohort Size	FY 2021 CDR	FY 2022 Cohort Size	FY 2022 CDR
UNLV	4,774	1.5%	4,993	0%	4,693	0%	4,605	0%
UNR	3,400	0.8%	3.335	0%	3,312	0%	3,166	0%
NSU	784	1.1%	4,075	0%	4,064	0%	681	0%
Public 4-year National Average	**--**	**1.8%**	**--**	**0%**	**--**	**0%**	**--**	**0%**
CSN	3,702	3.6%	3,502	0%	2,844	0%	2,766	0%
GBC	134	3.7%	147	0%	181	0%	136	0%
TMCC	513	3.5%	400	0%	344	0%	277	0%
WNC	220	3.6%	145	0%	106	0%	83	0%
Public 2-year National Average	**--**	**3.7%**	**--**	**0%**	**--**	**0%**	**--**	**0%**

Source: https://fsapartners.ed.gov/knowledge-center/topics/default-management/official-cohort-default-rates-schools. Important note from ED: some schools have a small number of borrowers entering repayment. At other schools only a small portion of the student body takes out student loans. In such cases, the cohort default rate should be interpreted with caution as these rates may not be reflective of the entire school population.

NEVADA STUDENT FINANCIAL ASSISTANCE PROGRAMS

In 2024-25, 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 the Nevada Promise Scholarship (NPS) (Table 12). RHEOA, commonly referred to as Student Access Aid, has been the largest of the Nevada programs since 2010-11, with the fee-generated portion accounting for 44.8% of all state programs.

Table 12 - NSHE Total State Programs Disbursements 2024-25 (in millions)

	Students[2]	% Total	Dollars	% Total
Governor Guinn Millennium Scholarship (GGMS)	24,067	36.9%	$38.4	26.9%
Nevada Grants-in-Aid (GIA)	2,602	4.0%	$20.1	14.1%
Nevada Promise Scholarship (NPS)	1,500	2.3%	$4.0	2.8%
Access Aid – Fee Generated[1]	29,236	44.8%	$64.1	44.8%
Access Aid – State Operating Budget[1]	6,271	9.6%	$10.8	7.6%
Regents' Service Program (RSP)	106	0.2%	$0.4	0.3%
Silver State Opportunity Grant (SSOG)	1,484	2.3%	$5.0	3.5%
Total	**65,266**	**100.0%**	**$142.9**	**100%**

[1]Access Aid is officially named as Regents' Higher Education Opportunity Award (RHEOA) in Title 4, Chapter 18.
[2]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 maintain eligibility. Until recently, this effect was offset by the rapidly increasing number of Nevada high school graduates, which numbered 12,953 in 2000 and reached 30,988 in 2019; additionally, this number has steadily increased in recent years, reaching 34,175 by 2025 (Table 13). While the percentage of eligible students activating their scholarships has dropped steadily since 2000, the percentage of eligible students out of high school has fluctuated. The result is a steadily growing number of students receiving at least one GGMS disbursement, with 2021-22 and 2022-23 being the first two years there has been a drop in recipients and disbursements in over a decade. 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 2025 will continue to increase until May 31, 2031.

During the 2015 Legislative Session, Senate Bill 128 (Chapter 373, *Statutes of Nevada 2015*) increased the maximum number of fundable credits from 12 to 15 as well as the community college minimum enrollment level from 6 credits to 9. Because GGMS awards are made on a per credit basis, this increase in maximum funding level resulted in an increase of as much as $240 per semester for university students and $180 per semester for Nevada State students. Community college students were also impacted by the increase in maximum funding level as well as the increased minimum enrollment requirement resulting in additional funding up to $120 per semester.

Also, during the 2015 Legislative Session, Assembly Bill 150 (Chapter 207, *Statutes of Nevada 2015*) created a pathway for Nevada high school graduates who do not meet the required grade point average (GPA) to instead qualify through a college entrance exam score, as determined by the Board of Regents.

During 2019 Legislative Session, 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 31st 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 it.

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 the requirement for students to affirm citizenship, lawful immigration status or intent to apply for lawful immigration status as part of GGMS acknowledgement.

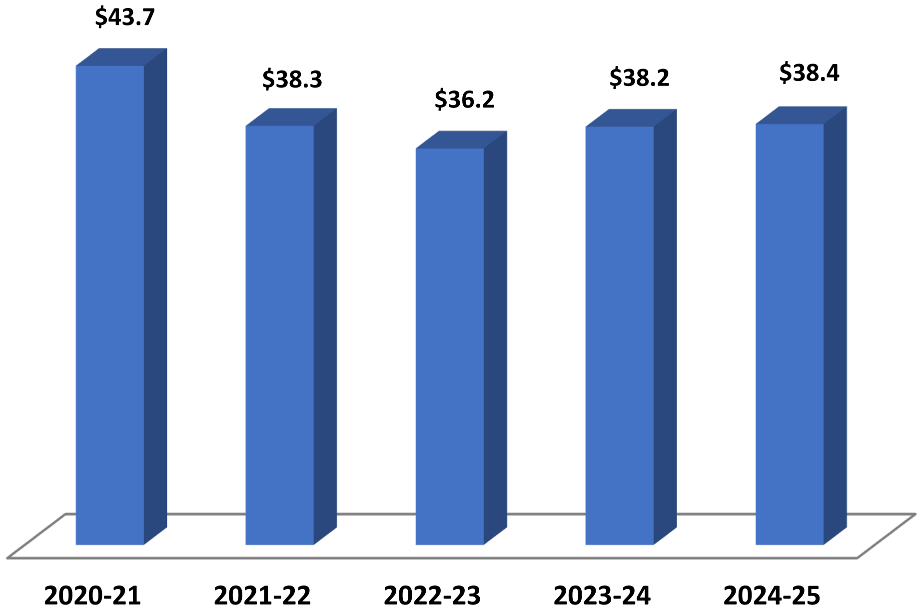
Table 13 - Governor Guinn Millennium Scholarship Program Data Selected Years 2000-2025

	2000	2009	2019	2021	2023	2025
High School GPA Requirement[1]	3.0	3.25	3.25	3.25	3.25	3.25
NV Public High School Graduates[2]	12,953	20,082	30,988	30,479	31,212	34,175
MS Eligible Graduates[3]	7,359	8,458	15,365	15,462	15,395	16,684
% Eligible	56.8%	42.1%	49.6%	50.7%	49.3%	48.8%
Activated Scholarships[3]	5,657	5,918	9,457	8,360	8,388	7,637
% Eligible who Activated	76.9%	70.0%	61.5%	54.1%	54.5%	45.8%

[1]Since 2009, in addition to earning a minimum GPA and meeting other eligibility requirements, students are required to complete the Millennium Core Curriculum.
[2]Nevada public high school graduates include those earning a standard or advanced diploma (includes Career and College Ready Diploma). Data from the Nevada Accountability Portal (as of 04/15/2026). Data prior to 2011 obtained from NDE.
[3]Eligible graduates and activated scholarships data provided by Nevada Office of the Treasurer (as of as of 04/15/2026). Students may activate their scholarship at any time within the 6-year eligibility window.

In 2024-25, GGMS disbursements to NSHE students were $38.4 million, a modest increase of approximately $0.2 million from the amount disbursed the prior year (Figure 12). Between 2014-15 and 2020-21, annual GGMS disbursements increased steadily, rising to an all-time high of $43.7 million. This amplified ongoing concerns that the Millennium Trust Fund balance would be inadequate to cover all eligible students. However, the effects of the COVID-19 pandemic, paired with stabilization of the Nevada high school graduating class size, led to decreases in both the number of scholarship recipients and overall dollars disbursed in 2021-22 and 2022-23. The slight uptick in scholarship usage in 2023-24 and 2024-25 likely suggests a steady return to pre-pandemic levels of utilization in the coming years.

Figure 12 - 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 NSU compared to the four NSHE community colleges (Table 14).

Table 14 - Governor Guinn Millennium Scholarship Total NSHE Disbursements 2024-25

Institution	Students	Dollars
UNLV	10,388	$19,607,450
UNR	6,784	$13,153,740
NSU	1,164	$1,679,784
Subtotal	**18,336**	**$34,440,975**

Institution	Students	Dollars
CSN	4,107	$2,787,481
GBC	309	$275,560
TMCC	1,091	$763,960
WNC	224	$156,840
Subtotal	**5,731**	**$3,983,841**

Total Students: 24,067 (76.2% at four-year institutions)
Total Dollars: $38,424,815 (89.6% at four-year institutions)

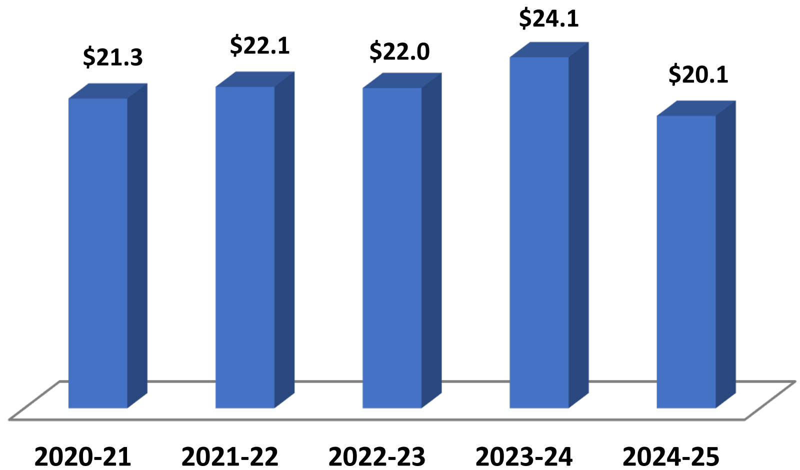
Nevada Grants-in-Aid

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 2024-25 disbursements in the grants-in-aid category totaled $20.1 million (Figure 13); $10.7 million from state sources, $1.6 million from federal, and $7.7 million institutional. Due to the varied nature of these awards, total disbursements tend to fluctuate from year to year and have varied over the past five years, including a notable decline from the prior year.

Figure 13 – Nevada Grants-In-Aid Total NSHE 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 2024-25, which marked the seventh year of NPS funding for eligible students, are detailed below (Table 15).

Table 15 - NSHE Total Nevada Promise Scholarship Disbursements 2024-25

	Students	Dollars
CSN	730	$1,891,684
GBC	152	$548,955
TMCC	486	$1,260,120
WNC	132	$327,454
Total	**1,500**	**$4,028,213**

All NPS 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 qualify. Since the amount of NPS funding an eligible student receives is reduced by certain federal and state gift aid, 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. All NPS applicants who complete program requirements benefit from the mentoring, community service, and specialized orientation sessions.

In 2024-25 NPS disbursements totaled over $4.0 million (Figure 14) representing a 16 percent increase from the prior year. More significantly, between 2020–21 and 2024–25, NPS disbursements increased by 44 percent, reaching the highest level since the program's inception.

Figure 14 – Nevada Promise Scholarship Total NSHE Disbursements (in millions)

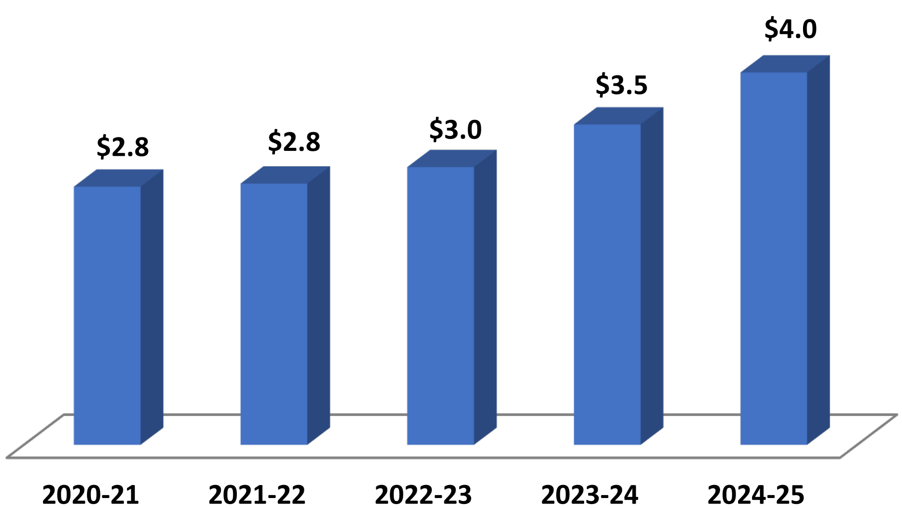


Table 16 – Nevada Promise Scholarship Recipients by Race/Ethnicity* and Institution 2024-25

	American Indian or Alaska Native	Asian	Black	Hispanic	Native Hawaiian or other Pacific Islander	Two or More Races	White
CSN	0.0%	9.3%	3.7%	40.7%	0.4%	9.9%	36.0%
GBC	0.0%	0.7%	0.0%	37.5%	0.0%	1.3%	57.2%
TMCC	0.0%	5.1%	1.2%	42.6%	0.0%	5.3%	45.7%
WNC	0.0%	1.5%	0.8%	28.8%	0.8%	3.0%	63.6%

*IPEDS, Fall 2024.

NSHE Regents' Higher Education Opportunity Award

As in prior years, the majority of Regents' Higher Education Opportunity Award (RHEOA) disbursements made to students in 2024-25 were in the form of grants, although most campuses also awarded RHEOA-funded scholarships and three campuses awarded RHEOA-funded work study (Table 17). 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.

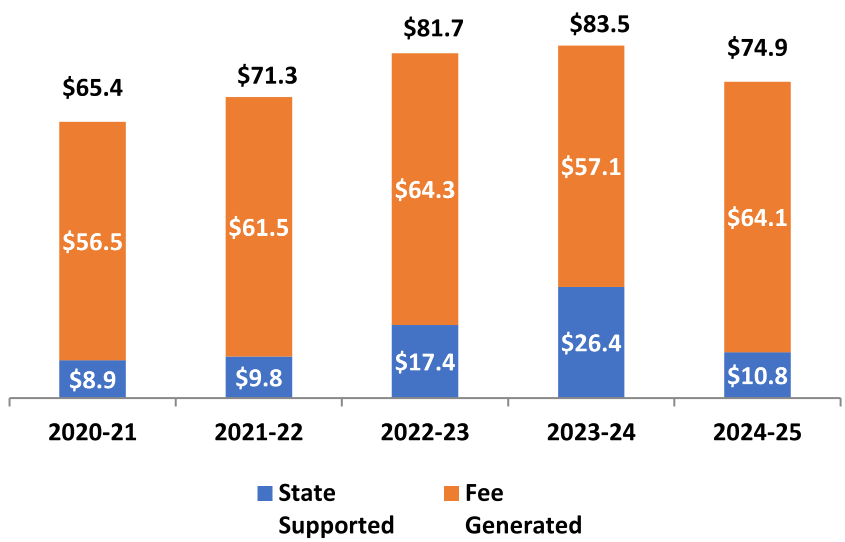
Table 17 – NSHE Total Regents' Higher Education Opportunity Award Disbursements 2024-25

	UNLV	UNR	NSU	CSN	GBC	TMCC	WNC	NSHE
Grants	$20,968,089	$20,340,187	$1,087,444	$6,105,796	$636,739	$2,266,133	$658,935	$52,063,322
Scholarships	$15,552,218	$3,698,507	$2,267,767	$834,858	$125,574	$0	$41,413	$22,520,338
Work Study	$0	$242,709	$0	$0	$21,785	$0	$75,159	$339,653
Total	**$36,520,306**	**$24,281,403**	**$3,355,211**	**$6,940,654**	**$784,098**	**$2,266,133**	**$775,507**	**$74,923,313**

Note: Of total RHEOA awards, 85.5% of dollars were fee-generated, as compared to 68.4% in 2022-23. RHEOA awarded as grants, scholarships and/or work study.

RHEOA disbursements decreased by 10.3 percent, from $83.5 million in 2023-24 to $74.9 million in 2024-25 (Figure 15). RHEOA dollars come from two sources: the state supported budget and a percentage of registration fees, with the majority coming from registration fees. In 2024-25, the proportion of fee-generated aid to state-supported aid in the RHEOA program calculated to 85.5 percent coming from registration fees and 14.5 percent coming from the state-supported budget, while in 2023-24 the breakdown was 68.4 percent from registration fees and 31.6 percent state-supported.

Figure 15 - NSHE Total Regents Higher Education Opportunity Award Disbursements (in millions)



NSHE Regents' Service Program

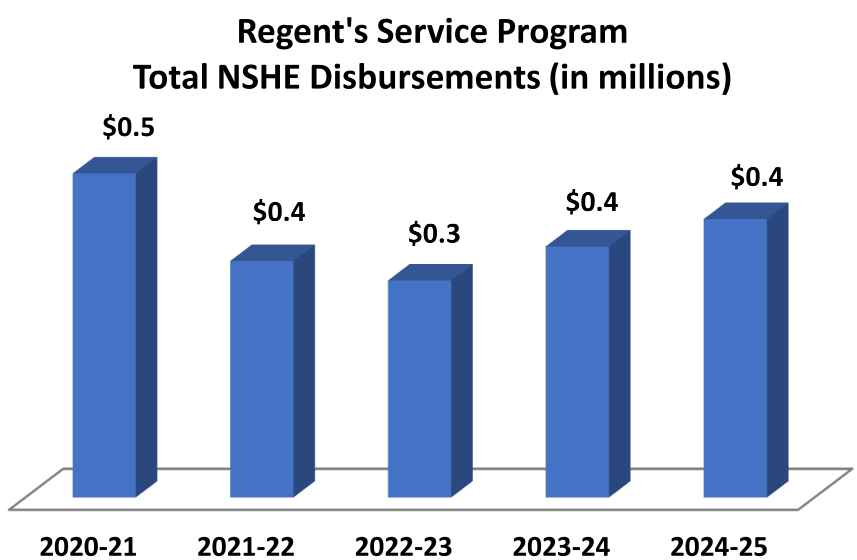
According to Board policy, institutions must report on the Regents' Service Program (RSP) annually. The RSP was established by the Board of Regents "…so that NSHE students can make a contribution to the critical needs of the community" (*Handbook,* Title 4, Chapter 18, Section 7). Designed primarily 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 18 indicates the number of students that participated in the RSP, and total dollars disbursed in 2024-25. The number of student participants nearly doubled, and campuses disbursed just over $41,000 more than the prior year.

Table 18 – NSHE Total Regents' Service Program Disbursements 2024-25

	Students	Dollars
UNLV	18	$80,325
UNR	18	$167,809
NSU	0	$0
CSN	55	$85,876
GBC	9	$29,727
TMCC	0	$0
WNC	6	$57,998
Total	**106**	**$421,734**

In 2024-25, RSP disbursements increased over the prior year from $380,263 to $421,734. Although disbursements declined between 2021-22 and 2022-23 (Figure 16), likely due to the impacts of the COVID-19 pandemic, they have steadily increased as work-study programs play a growing role in addressing student financial need. This trend is likely to continue in the years to come.

Figure 16 – Regent's Service Program Total Disbursements (in millions)



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 university 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. Disbursements for 2024-25, which marked the tenth year of SSOG funding, are detailed below (Table 19).

Table 19 – NSHE Total Silver State Opportunity Grant Disbursements, 2024-25

	Students	Dollars
NSU	303	$1,102,857
CSN	725	$2,319,142
GBC	145	$492,270
TMCC	216	$717,645
WNC	95	$368,086
Total	**1,484**	**$5,000,000**

Note: One student received SSOG at two different institutions (one in fall, one in spring) in 2024-25

Table 20 – Silver State Opportunity Grant Recipients by Race/Ethnicity* and Institution 2024-25

	American Indian or Alaska Native	Asian	Black	Hispanic	Native Hawaiian or other Pacific Islander	Two or More Races	White
NSU	0.7%	5.7%	14.3%	52.3%	0.3%	6.7%	20.0%
CSN	0.1%	9.6%	12.8%	50.1%	0.6%	10.2%	16.6%
GBC	5.8%	0.7%	1.4%	36.7%	0.7%	1.4%	53.2%
TMCC	0.9%	4.2%	2.8%	52.6%	0.0%	9.9%	29.6%
WNC	2.1%	2.1%	1.1%	42.1%	0.0%	4.2%	48.4%

*IPEDS, Fall 2024.

APPENDIX A

Table 21 – NSHE Total Aid Disbursed by Type (Need-Based/Non-Need)

	2020-21	2021-22	2022-23	2023-24	2024-25	1-Year % Change	5-Year % Change
Grants NB	$176,849,614	$186,856,965	$196,130,201	$214,641,551	$242,965,367	13.2%	37.4%
Grants NN	$7,548,512	$9,807,078	$8,253,556	$11,914,413	$29,321,420	146.1%	288.4%
Grants Total	$184,398,126	$196,664,042	$204,383,757	$226,555,965	$272,286,787	20.2%	47.7%
Grants % NB	95.9%	95.0%	96.0%	94.7%	89.2%		
Grants-in-Aid NB	$68,652	$83,613	$69,482	$71,950	$68,550	-4.7%	-0.1%
Grants-in-Aid NN	$21,223,012	$22,017,445	$21,946,463	$24,061,437	$20,035,054	-16.7%	-5.6%
Grants-in-Aid Total	$21,291,664	$22,101,058	$22,015,944	$24,133,387	$20,103,604	-16.7%	-5.6%
Grants-in-Aid % NB	0.3%	0.4%	0.3%	0.3%	0.3%		
Scholarships NB	$17,831,668	$14,026,663	$17,661,641	$26,749,195	$25,969,534	-2.9%	45.6%
Scholarships NN	$101,255,625	$96,067,600	$101,428,224	$101,277,708	$116,903,109	15.4%	15.5%
Scholarships Total	$119,087,293	$110,094,263	$119,089,866	$128,026,903	$142,872,643	11.6%	20.0%
Scholarships % NB	15.0%	12.7%	14.8%	20.9%	18.2%		
Loans NB	$55,082,024	$53,905,378	$52,506,852	$50,809,000	$47,171,500	-7.2%	-14.4%
Loans NN	$208,701,518	$200,995,082	$204,828,641	$204,838,584	$210,879,099	2.9%	1.0%
Loans Total	$263,783,542	$254,900,460	$257,335,493	$255,647,584	$258,050,599	0.9%	-2.2%
Loans % NB	20.9%	21.1%	20.4%	19.9%	18.3%		
Employment NB	$2,311,807	$2,587,954	$3,389,507	$4,598,280	$5,324,659	15.8%	130.3%
Employment NN	$59,386,670	$70,133,011	$76,959,378	$87,755,137	$90,695,442	3.4%	52.7%
Employment Total	$61,698,477	$72,720,964	$80,348,885	$92,353,417	$96,020,101	4.0%	55.6%
Employment % NB	3.7%	3.6%	4.2%	5.0%	5.5%		
Total Need-Based[1]	**$252.1**	**$257.5**	**$269.8**	**$296.9**	**$321.5**	**8.3%**	**27.5%**
NB %	38.8%	39.2%	39.5%	40.9%	40.7%		
Total Non-Need[1]	**$398.1**	**$399.0**	**$413.4**	**$429.8**	**$467.8**	**8.8%**	**17.5%**
NN %	61.2%	60.8%	60.5%	59.1%	59.3%		
Grand Total*	**$650.3**	**$656.5**	**$683.2**	**$726.7***	**$789.3**	**8.6%**	**21.4%**

[1]dollars in millions
*Figure adjusted by institution after 2023-24 report was published.

Key
NB = Need-based
NN =Non-need-based

APPENDIX B

Table 22 – NSHE Total Loan Disbursements from All Sources

	2022-23 Dollars	2022-23 Students	2023-24 Dollars	2023-24 Students	2024-25 Dollars	2024-25 Students	1-Year % Change Dollars	1-Year % Change Students
UNLV	$150,237,837	9,990	$151,600,658	9,742	$154,630,796	9,745	2.00%	0.0%
UNR	$80,261,224	6,380	$76,355,987	6,020	$76,841,350	5,889	0.64%	-2.2%
NSU	$8,998,873	1,197	$8,852,495	1,116	$9,027,891	1,155	1.98%	3.5%
CSN	$13,381,326	3,568	$14,188,330	3,783	$13,134,300	3,327	-7.43%	-12.1%
GBC	$1,441,099	196	$1,264,403	186	$1,288,452	181	1.90%	-2.7%
TMCC	$2,126,408	320	$2,399,988	373	$2,343,164	356	-2.37%	-4.6%
WNC	$888,727	124	$985,724	136	$784,646	105	-20.40%	-22.8%
Total	$257,335,493	21,775	255,647,584	21,356	$258,050,599	20,758	0.94%	-2.8%

APPENDIX C

Table 23 – 2025-26 NSHE Cost of Attendance – Off Campus

	Total Cost of Attendance	Tuition & fees	Books & Supplies	Room & Board	Transportation	Personal
UNLV	$31,260	$9,996	$1,240	$13,900	$2,918	$3,206
UNR	$31,484	$10,298	$1,200	$14,572	$2,924	$2,490
NSU	$34,545	$7,290	$1,625	$18,841	$3,216	$3,573
CSN	$25,942	$4,575	$1,282	$13,596	$3,090	$3,399
GBC	$25,782	$4,035	$1,300	$14,897	$2,400	$3,150
TMCC	$30,181	$4,400	$856	$18,927	$3,786	$2,212
WNC	$30,587	$4,445	$940	$18,012	$3,908	$3,282
Total	$31,260	$9,996	$1,240	$13,900	$2,918	$3,206

Table 24 – 2025-26 NSHE Cost of Attendance – With Parent(s)

	Total Cost of Attendance	Tuition & fees	Books & Supplies	Room & Board	Transportation	Personal
UNLV	$25,654	$9,996	$1,240	$8,294	$2,918	$3,206
UNR	$20,112	$10,298	$1,200	$3,726	$2,638	$2,206
NSU	$23,799	$7,290	$1,625	$8,095	$3,216	$3,573
CSN	$18,732	$4,575	$1,282	$6,386	$3,090	$3,399
GBC	$16,099	$4,035	$1,300	$5,214	$2,400	$3,150
TMCC	$15,986	$4,400	$856	$4,732	$3,786	$2,212
WNC	$18,879	$4,445	$940	$6,304	$3,908	$3,282
Total	$25,654	$9,996	$1,240	$8,294	$2,918	$3,206

Table 25 - 2025-26 NSHE Cost of Attendance – On Campus

	Total Cost of Attendance	Tuition & fees	Books & Supplies	Room & Board	Transportation	Personal
UNLV	$28,946	$9,996	$1,240	$13,194	$1,310	$3,206
UNR	$29,508	$10,298	$1,200	$15,010	$1,310	$1,690
NSU	$27,373	$7,290	$1,625	$14,241	$644	$3,573
CSN	$18,893	$4,035	$1,300	$8,008	$2,400	$3,150
GBC	$28,946	$9,996	$1,240	$13,194	$1,310	$3,206

Figures represented on all tables are based on 30 credits over fall and spring semesters.