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2006-07 Financial Aid Report

January 2008

Prepared by the Office of Academic and Student Affairs

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Introduction

It is a goal of the Board of Regents of the Nevada System of Higher Education (NSHE) to increase higher education access and opportunities for Nevada's residents. The Board of Regents and the eight institutions that make up the Nevada System of Higher Education recognize that in addition to low tuition and fees, a strong financial aid system is an essential component for ensuring access to higher education. In order to monitor and measure the efforts used to provide financial aid, NSHE System Administration produces an annual report on financial aid.

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

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

The information utilized to produce the report is supplied by the financial aid offices at each NSHE institution. Each Fall, institutions are asked to submit a detailed expenditure report for each financial aid program administered. That information is used to compile this report. Trend analysis is conducted on a rolling five-year window. During 2006-07, institutional representatives from each financial aid department participated in three meetings with the NSHE financial aid director to define common data definitions for each item in the expenditure report. The resulting changes to methodology have resulted in minor differences in how aid is reported. These differences are noted when appropriate.

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

- Systemwide, \$292 million in financial aid was distributed in 2006-07, a 30% increase from five years ago.
- While NSHE financial aid awarded grew 30% over the past five years from 2002-03 to 2006-07, this is the first year the System experienced a decrease in aid awarded from the year prior.
- The NSHE total unmet need (unfunded gap) across the System is \$92.2 million.
- Institutional sources of financial aid experienced the largest percent increase in the past five years, adding \$41 million to financial aid funds.
- The percentage of need-based loans *decreased* from 65% in 2005-06 to 63% in 2006-07, while the percentage of need-based grants *increased* from 26% in 2005-06 to 33% in

2006-07. This represents the significant efforts by NSHE financial aid offices to decrease the amount of student borrowing by the neediest students.

- While need-based student loan funding dropped from 2005-06 to 2006-07, overall the student loan category increased. However, for the first time this increase was less than \$1 million.
- For the first time growth in grants exceeded growth in loans, at 11% and 1% respectively.
- Nevada financial assistance programs provide 18.9% of total aid to NSHE students. All state funding for financial assistance as a whole, including student employment, provided 21% of total aid to NSHE students.
- For 2006-07, the Millennium Scholarship Program provided the greatest portion of Nevada financial assistance, awarding \$25.4 million to just over 21,000 Nevada students.

Despite being a low-tuition state, Nevada consistently earns an “F” in Affordability on the annual *Measuring Up* report card that is published by the National Center for Public Policy and Higher Education. This is because need-based state-funded financial aid does not appear as a line-item in the state budget; instead, it is reflected in each institution’s annual appropriation. Additionally, the levels of need-based financial aid funded by the state have not risen in over a decade.

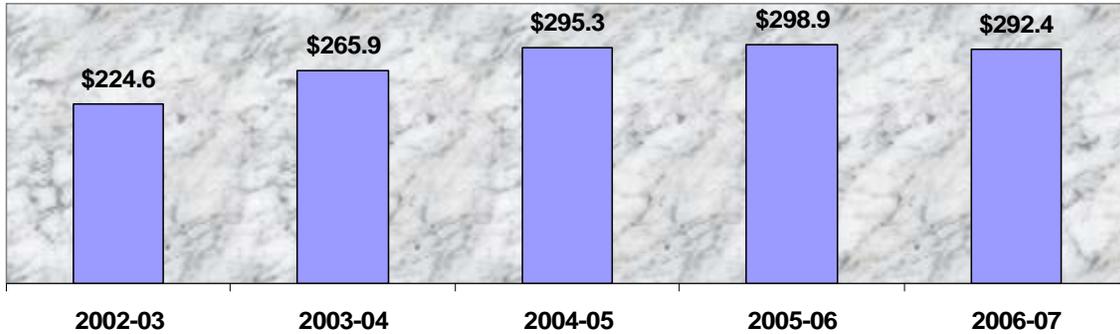
NSHE Total Financial Aid

The mission of the Nevada System of Higher Education is to provide higher education services to the citizens of the state at a high quality consistent with the state’s resources. The NSHE Board of Regents and its eight institutions strive to ensure that no student is denied a college education due to a lack of financial resources. A strong financial aid system is an essential component for assuring access to education and ensuring student persistence and achievement of educational goals.

Financial aid is defined as assistance provided to students to help pay for costs associated with higher education. Aid can be obtained in the form of grants, loans, scholarships, and student employment. Figure 1 displays a five-year trend in the total amount of financial aid disbursed across the NSHE.

Figure 1.

NSHE Total Amount of Financial Aid Awarded 2002-03 to 2006-07 (in millions)



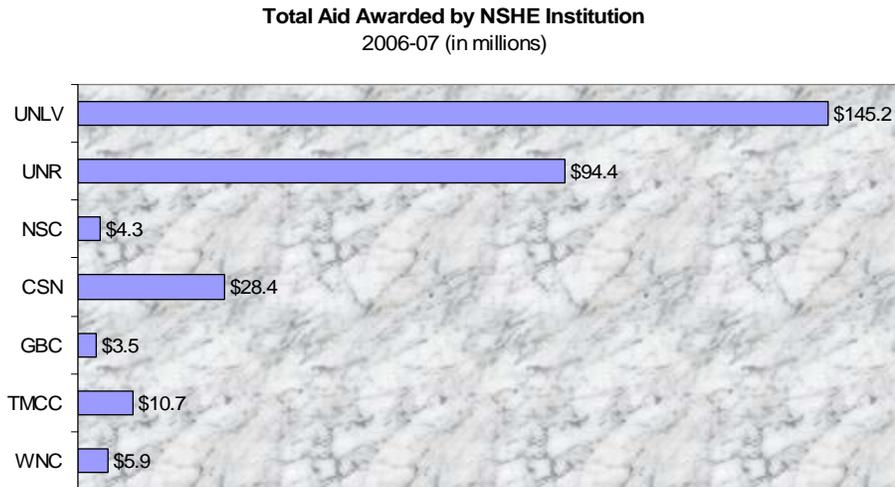
Source: NSHE Financial Aid Data Reports

- Systemwide \$292.4 million in financial aid was distributed in 2006-07.
- The Board of Regents' fees-generated Student Access aid program began in 2002-2003. Since then the funding methodology and enrollment have remained fairly constant, thus funding resources remain relatively steady.
- NSHE financial aid awarded grew 30% over the past five years; 2006-07 is the first year the System experienced a decrease in total aid awarded.
- Nevada financial aid growth did not keep pace with national growth. Nationally, the total aid for the same time period grew 45%. (Source: The College Board, *Trends in Student Aid 2007*)
- Between 2002-03 and 2006-07, tuition increased 11% for lower division community college courses, 27% for upper division community college courses, and 33% for university undergraduate courses, compared to the 30% increase in financial aid over the same time period.

Total Aid by Institution

In 2006-07, NSHE institutions disbursed \$292 million in financial aid with amounts ranging from \$3.5 million at Great Basin College to \$145 million at the University of Nevada, Las Vegas. Figure 2 and Table 1 display total financial aid amounts by NSHE institution.

Figure 2.



Source: NSHE 2006-2007 Financial Aid Data Report

- Two-year institutions account for 17% of the System’s total financial aid or \$49 million.
- Four-year institutions account for the remaining 83% of the total financial aid disbursed or \$244 million.

Table 1.

Total Aid Awarded by NSHE Institution
2002-03 to 2006-07
(in millions)

Institution	2002-03	2003-04	2004-05	2005-06	2006-07	5-year % change
UNLV	\$106.00	\$127.90	\$149.00	\$155.90	\$145.20	37%
UNR	\$71.80	\$83.00	\$89.00	\$91.40	\$94.40	31%
NSC	\$0.27	\$1.30	\$3.00	\$3.96	\$4.30	149%
CSN	\$29.60	\$33.40	\$33.30	\$28.00	\$28.40	-4%
GBC	\$3.30	\$4.40	\$4.00	\$3.20	\$3.50	6%
TMCC	\$9.40	\$11.10	\$12.00	\$10.71	\$10.70	14%
WNC	\$4.20	\$4.80	\$5.00	\$5.70	\$5.90	40%
NSHE Total	\$224.57	\$265.90	\$295.30	\$298.87	\$292.40	30%

Source: NSHE Financial Aid Data Reports

- The universities account for the greatest proportion of overall aid awarded.
- NSC and GBC account for the smallest portion of aid awarded; they have the smallest student populations.

- Growth in NSHE financial aid declined slightly from 2005-06 to 2006-07. However the majority of NSHE institutions experienced substantial increases in the amounts of financial aid disbursed to students since 2002-03.
- NSC experienced the largest percentage increase (149%) in financial aid over the past five years. The college first disbursed financial aid in 2002-03.

Unmet Need

Eligibility for need-based financial aid is determined by subtracting Expected Family Contribution (EFC) from the cost of attendance (see Appendix A). The resulting figure is the student’s overall financial need. Ideally, financial aid offices would prefer to meet every student’s total financial need. Due to limits in financial aid resources, most students are provided a financial aid package that is less than their financial need, which then creates an “unfunded” gap known as the unmet need. Unmet need is calculated as follows:

$$\begin{array}{r}
 \text{Cost of Attendance} \\
 - \text{Expected Family Contribution} \\
 - \underline{\text{Total Financial Aid Awarded}} \\
 = \text{Unmet Need}
 \end{array}$$

For the purposes of this report, unmet need is calculated by totaling all unmet need for FAFSA filers enrolled at each NSHE institution. The resulting figure for NSHE is \$92.2 million. Table 2 displays total unmet need by NSHE institution, as well as the average unmet need per student.

Table 2.

NSHE Unmet Need for FAFSA filers
2006-07
(in millions)

Institution	Total Unmet Need	Average Unmet Need
UNLV	\$17.1	\$5,790
UNR	\$20.3	\$3,573
NSC	\$1.7	\$2,181
CSN	\$38.9	\$2,570
GBC	\$2.3	\$3,371
TMCC	\$8.9	\$4,973
WNC	\$3.0	\$4,268
NSHE Total	\$92.20	N/A

Source: NSHE 2006-07 Financial Aid Data Report

- The total unmet need figure of \$92 million represents the gap in financial aid funding among NSHE institutions.
- The total unmet need in the NSHE exceeds last year's unmet need total of \$85 million by \$7.2 million.
- NSHE submitted two Bill Draft Requests (BDRs) involving financial aid for consideration during the 2007 Session of the Nevada State Legislature. The first was introduced as Assembly Bill 564 and would have created three need-based scholarship programs for students. The measure was heard by the Assembly Education Committee, and referred to the Concurrent Committees on Education and Ways and Means. The bill did not pass out of committee. The second was Senate Bill 521 and would have authorized NSHE to carry forward and use unexpended state appropriations for need-based scholarships and financial aid for students. The measure was heard by the Senate Finance Committee and did not pass out of committee.

Types of Financial Aid

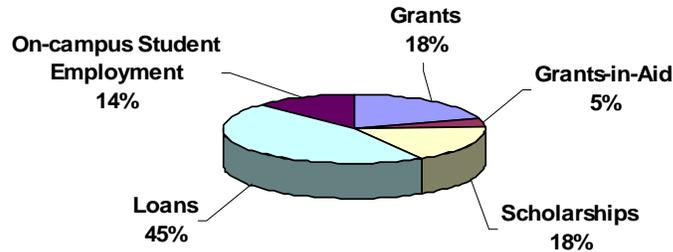
Students and their families are expected to contribute to the cost of attending college based on their ability to pay. Financial aid is available to assist students with paying for their education. Students are assisted through several different types of awards, including the following:

- ***Grants*** are forms of aid that are non-repayable and are not tied to service or employment.
- ***Grants-in-Aid*** are a reduction in student tuition and fees for qualifying students (examples include: NSHE staff and dependents, non-residents from Good Neighbor states bordering Nevada, graduate assistants and WICHE/WUE exchange students).
- ***Scholarships*** are non-repayable forms of aid and are frequently merit-based and/or privately funded. The state-funded Governor Guinn Millennium Scholarship falls into this category.
- ***Loans*** must be repaid upon graduation or enrollment in less than six credits.
- ***On-campus Student Employment*** programs create jobs for students while attending college.

Figure 3 illustrates the percent distribution of the types of financial aid awarded across the NSHE, while Table 3 displays the five-year trend by the total amount and percent increase of disbursements by award type.

Figure 3.

NSHE Financial Aid Awarded By Type
Percent Distribution, 2006-07



Source: NSHE 2006-07 Financial Aid Data Report

- In 2006-07, student loans were the most common form of financial aid awarded, while grants-in-aid accounted for the lowest portion.

Table 3.

NSHE Financial Aid Awarded by Type
2002-03 to 2006-07
(in millions)

Types of Aid	2002-03	2003-04	2004-05	2005-06	2006-07	5-year % change
Grants	\$46.00	\$52.30	\$54.30	\$52.20	\$58.20	27%
Grants-in-Aid	\$5.70	\$5.90	\$13.20	\$15.30	\$11.30	98%
Scholarships	\$40.20	\$48.60	\$54.60	\$55.90	\$51.50	28%
Loans	\$99.00	\$119.30	\$130.20	\$134.40	\$135.20	37%
On-campus Student Employment	\$33.80	\$39.80	\$43.00	\$41.00	\$36.20	7%
NSHE Total	\$224.60	\$265.90	\$295.30	\$298.80	\$292.40	30%

Source: NSHE Financial Aid Data Reports

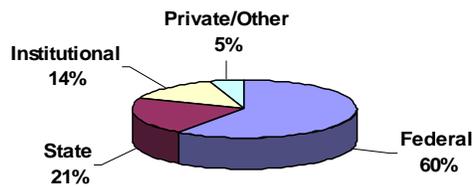
- The amount of aid disbursed in the form of grants-in-aid grew significantly over the past five years, increasing by 98%.
- Over the past five years, loan growth outpaced growth in grants.
- The decrease in the Grants-in-Aid amounts reported in 2006-07 is due to the changes in methodology for grants-in-aid reporting. The category definitions were tightened to ensure that actual dollars to students are reported (eliminating fee waivers that have no dollars attached).

Source of Financial Aid

Financial aid is funded from a variety of sources, both public and private. Federal and state governments contribute the bulk of financial aid funds, providing a total of \$236 million, or 90% of the financial aid dollars awarded during the 2006-07 academic year. Figure 4 shows the 2006-07 percent distribution for all source categories; Table 4 shows the five-year history in terms of actual dollar amounts, and Figure 6 shows financial aid trends from all sources.

Figure 4.

NSHE Financial Aid Awarded By Source Percent Distribution, 2006-07



Source: NSHE 2006-07 Financial Aid Data Report

- Financial aid from federal sources constitutes the majority of awards disbursed throughout the NSHE at 60%.
- Institutional aid includes the Student Access aid that is generated from a portion of registration fee increases approved by the Board biennially (Title 4, Chapter 17).

Table 4.

NSHE Financial Aid Awarded by Source 2002-03 to 2006-07 (in millions)

Sources of Aid	2002-03	2003-04	2004-05	2005-06	2006-07	5-year % increase
Federal	\$142.5	\$166.4	\$173.4	\$173.4	\$175.4	23%
State	\$46.7	\$59.9	\$75.9	\$78.1	\$61.3	31%
Institutional	\$16.1	\$18.7	\$25.0	\$23.5	\$41.2	156%
Private/Other	\$19.3	\$20.9	\$21.0	\$23.8	\$14.5	-25%
NSHE Total	\$224.6	\$265.9	\$295.30	\$298.80	\$292.40	30%

Source: NSHE Financial Aid Data Reports

- Over the past five years, institutional sources of financial aid increased the most substantially at 156%, followed by state sources at 32%.

- Total private/other aid declined in 2006-07, primarily due to the methodology changes in the way scholarships are reported. The definitions were tightened to ensure that scholarships donated to the institutions are reported consistently across the NSHE. Additionally, in some cases the institutions experienced a decline in non-endowed scholarship donations in 2006-07.
- Federal aid rose from 2002-03 to 2004-05 and has remained fairly constant since 2004-05.
- State aid rose steadily from 2002-03 to 2004-05, then flattened from 2004-05 to 2005-06, and declined in 2006-07. This is primarily due to the decrease in Millennium Scholarship expenditures (from \$28,471,360 in 2005-06 to \$25,391,534 in 2006-07, a \$3 million decrease.)

NSHE Financial Aid Recipients

In order to paint an overall picture of NSHE financial aid, it is important to look at financial aid recipients. While financial aid is available to both full- and part-time students, many part-time students choose not to apply for aid or do not qualify due to full-time employment. Consequently, institutions with higher levels of part-time students tend to report a lower percentage of students receiving some form of financial assistance.

In the 2006-07 academic year, 31.9% of all NSHE students received some type of financial aid. Of the students who received aid, the average award amount was \$6,413. Table 5 provides the total number of students receiving aid and average award amounts, as well as the percentage of the student population receiving aid at each institution.

Table 5.

**Number of NSHE Financial Aid Recipients & Average Award Amount
2006-07**

Institution	# of Students Receiving Aid	Annual Average Award Amounts	12 Month Unduplicated Headcount	% of Total Student Population Receiving Aid
UNLV	14,737	\$9,852	34,907	42.2%
UNR	11,515	\$8,197	19,853	58.0%
NSC	796	\$5,459	2,898	27.5%
CSN	11,091	\$2,557	53,924	20.6%
GBC	1,030	\$3,350	5,299	19.4%
TMCC	4,346	\$2,464	17,884	24.3%
WNC	2,016	\$2,926	8,503	23.7%
NSHE Total	45,531	\$6,413	142,818	31.9%

Source: NSHE Financial Aid Data Report and IPEDS Annualized Headcount

NSHE total represents unduplicated headcount for the System, therefore the numbers of students enrolled at each institution does not add to the total.

- Annual average award amounts ranged from \$2,464 per student at TMCC to \$9,852 per student at UNLV. As evidenced in figure 2 on page 3, UNLV has more resources available with which to fund students. TMCC’s students have higher Estimated Family Contributions and most are part-time, thus many are not eligible for large awards.
- For 2006-07, 47% of university and state college students received some form of aid, compared to 22% of community college students.

Ethnicity

Table 6 provides the ethnic distribution for financial aid recipients for 2006-07 by aid category.

Table 6

**NSHE Financial Aid Recipients by Ethnicity and Aid Program
2006-07**

Program	Native American		Asian/Pacific Islander		Black		Hispanic		White		Unknown	
	#	%	#	%	#	%	#	%	#	%	#	%
Grants	689	39%	2,067	20%	3,621	35%	3,641	30%	10,292	20%	5,030	30%
Grants in Aid	134	8%	627	6%	948	9%	688	6%	3,175	6%	2,211	13%
Scholarships	303	17%	2,249	21%	969	10%	2,412	20%	14,239	27%	2,219	13%
Loans	292	16%	1,913	18%	1,730	17%	2,230	18%	9,598	19%	4,475	27%
Student Employment	353	20%	3,610	35%	2,915	29%	3,137	26%	14,230	28%	2,771	17%
Percent of Total	1,771	2%	10,466	10%	10,183	10%	12,108	12%	51,534	50%	16,706	16%

Source: NSHE 2006-07 Financial Aid Data Report

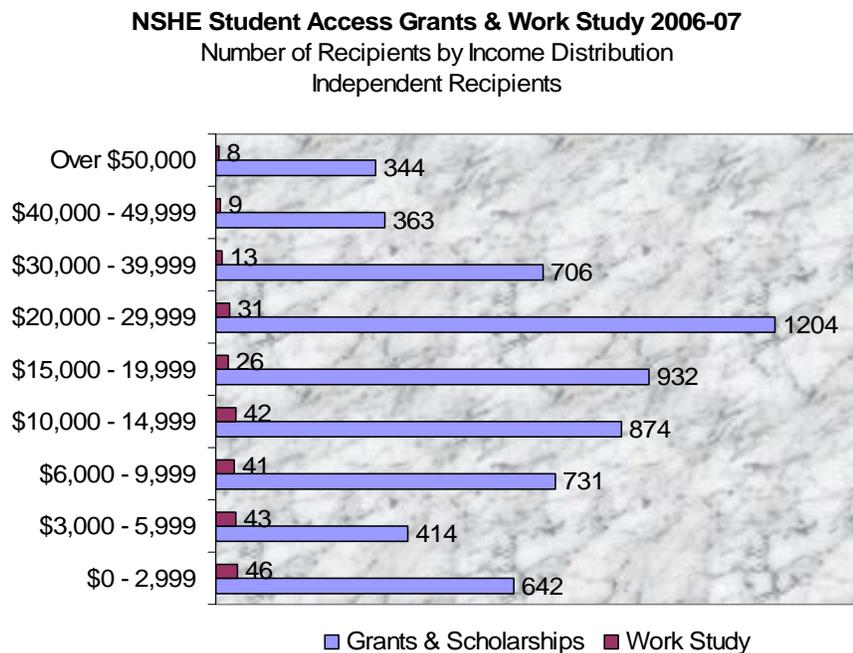
Note: Based on self-reported data by student. Contains duplicated figures

- 50% of NSHE financial aid recipients are white, compared to the overall NSHE student population of which 63.8% are white. (Source: NSHE 2006-07 Diversity Report)
- The “Unknown” category represents either students who choose not to report ethnicity or international students.
- The percent of white students receiving aid fell from 59% in 2005-06 to 50% in 2006-07, demonstrating the NSHE institutions’ continued commitment to diversity.
- White students are more likely to receive scholarships while minority students are more likely to receive grants.

Income

Income level data are available for recipients of Student Access grants and work study. Dependent students as defined by the federal government include those under the age of 24 who do not otherwise meet the definition of independent status as previously defined, or those who are over the age of 24 but still claimed on their parents' income taxes. Independent students as defined by the federal government includes students over the age of 24, as well as those under 24 who are orphans/wards of the court, married, have dependents, or are military veterans. Income categories for the purposes of this report are defined according to criteria established by the National Association of State Student Grant & Aid Programs (NASSGAP). Figures 5 and 6 provide the independent student income distribution for Student Access grants and work study.

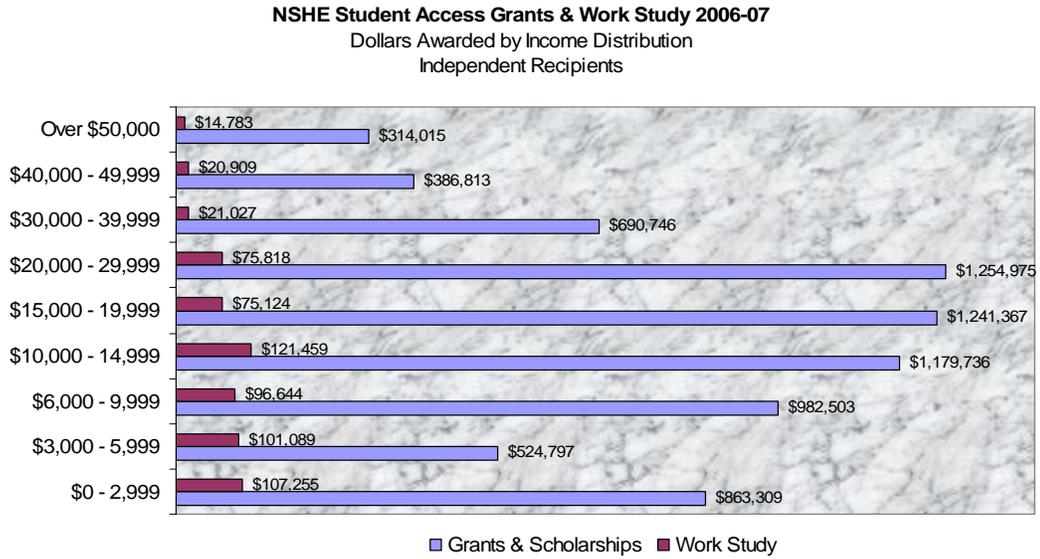
Figure 5.



Source: NSHE 2006-07 Financial Aid Data Report

- The majority of independent students receiving Student Access *grants and scholarships* fall into the \$20,000 to \$29,999 income category. While still considered low income, these students typically receive fewer or smaller federal grants; thus their need is partially met by Student Access aid.
- While the majority of independent student recipients of Student Access *work study* fall into the \$0 to \$2,999 income category, the work study is awarded equally in the categories from \$0 to \$14,999. These students most likely do not have previous income earned from work, therefore are ideal candidates for a part-time job.

Figure 6.

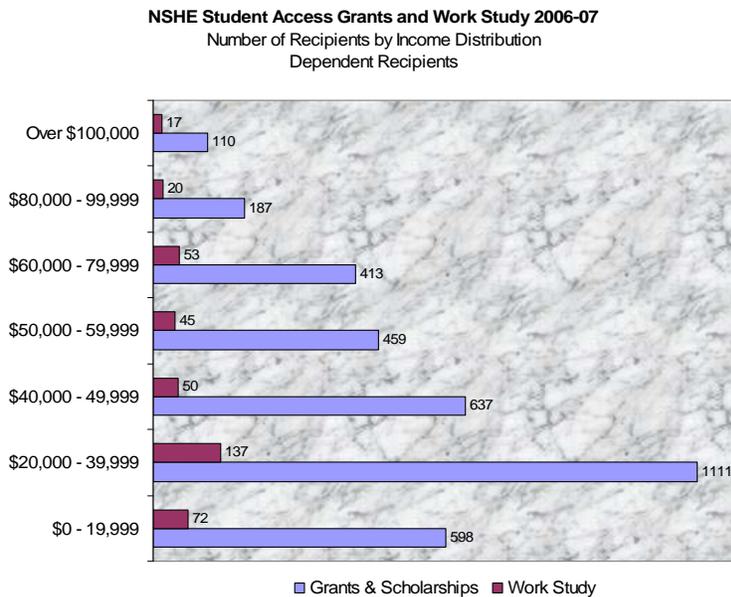


Source: NSHE 2006-07 Financial Aid Data Report

- The majority of dollars awarded to independent student recipients of Student Access *grants and scholarships* fall into the \$20,000 to \$29,999 income category. As indicated previously, their need is more likely to be met by Student Access aid.
- While the majority of dollars awarded to independent student recipients of Student Access *work study* fall into the \$10,000 to \$14,999 income category, the dollars are distributed fairly evenly in the categories from \$0 to \$14,999.

Figures 7 and 8 provide the dependent student income distribution for Student Access grants and work study.

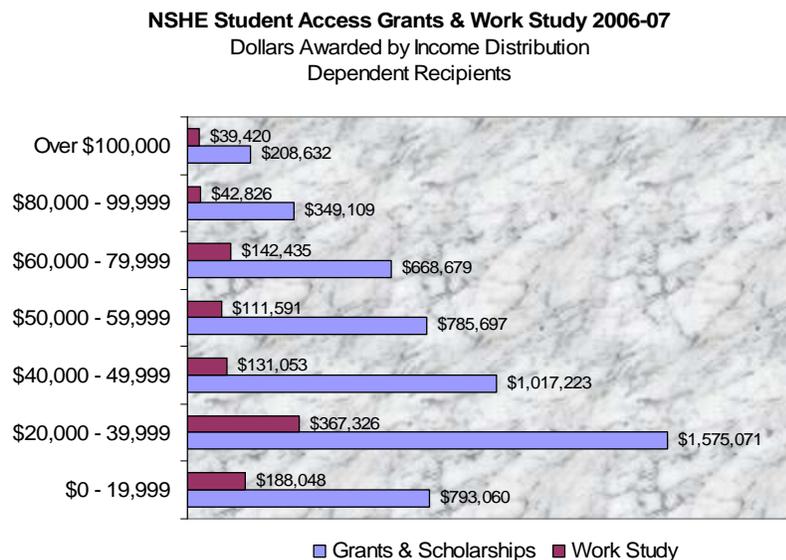
Figure 7.



Source: NSHE 2006-07 Financial Aid Data Report

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

Figure 8.



Source: NSHE 2006-07 Financial Aid Data Report

- The majority of dollars awarded to dependent student recipients of both Student Access grants and work study fall into the \$20,000 to \$39,999 income category. This coincides with the number of recipients as indicated in the previous figure.

Need-based Aid

According to the National Association of State Student Grant and Aid Programs' *37th Annual Report on State-Sponsored Student Financial Aid*, Nevada ranks 29th in the nation in providing state-funded grant aid to students and 35th in the nation in providing state-funded need-based grant aid. Need-based financial aid is awarded on the basis of the financial need of the student. Recipients must meet a standard of need using measures such as Expected Family Contribution (EFC) and cost of attendance.

In order to receive need-based financial aid, a student must complete the Free Application for Federal Student Aid (FAFSA), a Federal financial aid form. By completing the FAFSA, student

eligibility is determined for need-based grants, loans and work-study programs. NSHE requires students to complete the FAFSA to qualify for Student Access aid.

Table 7 displays the growth in total need-based financial aid (grants, loans and work study) as a percent of total aid awarded since 2002-03.

Table 7.

Total NSHE Need-based Aid Awarded
2002-03 to 2006-07
(in millions)

	2002-03	2003-04	2004-05	2005-06	2006-07
Total Financial Aid Awarded	\$224.6	\$265.9	\$295.3	\$298.9	\$292.4
Need-based Awards	\$128.8	\$157.6	\$156.7	\$154.9	\$137.9
Percent Need-based	57%	59%	53%	52%	47%

Source: NSHE Financial Aid Data Reports

- Need-based financial aid represents about 47% of the aid awarded throughout the NSHE in 2006-07.
- The total percent of need-based aid dropped from 2005-06 to 2006-07. This is primarily due to a change in methodology for reporting scholarships and grants-in-aid. Additionally, the amount of need-based student loans dropped from 2005-06 to 2006-07, which may be a positive sign in that low income students are leaving with less debt to be repaid.

Need-based Aid by Type

Need-based aid is delivered to students in a variety of fashions. The majority of aid arrives in the form of loans (generally low interest, federally supported loans) that help students cover the various costs of attendance. Table 8 displays the percent distribution of need-based aid awarded by type for the 2006-07 academic year. Need-based aid is defined both as aid distributed on the basis of need, as well as aid distributed to students with documented need.

Table 8.

NSHE Need-based Aid vs. Non Need-based Aid
2006-07
(in millions)

	Need-based Aid	Non Need-based Aid	% of Total Aid that is Need-based
Grants	\$46.2	\$12.0	79%
Grants-in-Aid	\$.9	\$10.4	8%
Scholarships	\$.2	\$51.3	0%
Loans	\$86.3	\$48.9	64%
Student Employment	\$4.6	\$31.6	13%
NSHE Total	\$138.20	\$154.20	47%

Source: NSHE 2006-07 Financial Aid Data Report

- In general, grants and loans are the predominant forms of need-based aid awarded in 2006-07, while scholarships, student employment, and grants-in-aid comprise the bulk of non-need based aid
- Loans are the largest need-based form of aid at 63%. The percentage of need-based loans fell slightly from 65% in 2005-06, again a positive sign in that low income students may be leaving with less debt to be repaid.
- There were a small number of need-based scholarships disbursed; however, the amount is negligible.
- As expected, grants were distributed at the highest percentage of need-based aid, followed closely by loans, 79% and 64%, respectively.

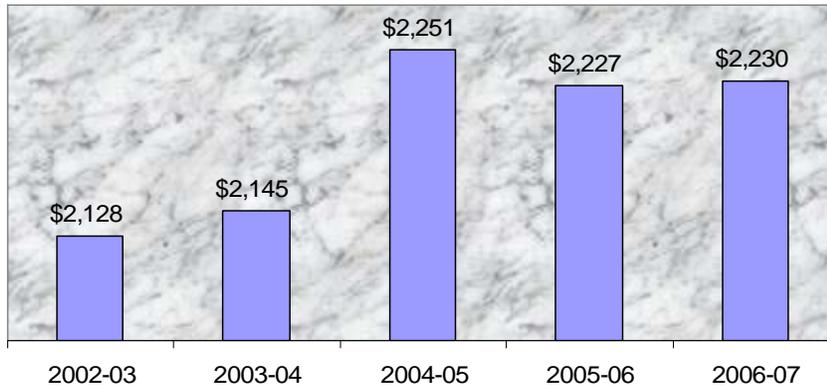
Pell Grants

Pell Grants constitute the primary source of federal need-based grants that are specifically aimed at assisting students in obtaining an undergraduate degree. For students who qualify, Pell Grants make up the foundation of their financial aid award package, to which aid from other federal and non-federal sources might be added. Students may receive only one Pell Grant per term and cannot receive Pell funds from more than one institution at a time.

Figure 9 illustrates the trend in the average award received by students over the past five years.

Figure 9.

NSHE Average Annual Pell Grant Disbursements
2002-03 to 2006-07



Source: NSHE Financial Aid Data Reports

- Average annual Pell Grant disbursements have increased since 2001-02, and after falling in 2005-06, increased slightly in 2006-07.
- In 2002-03 (the most recent year for which data are available), the average Pell Grant disbursement was \$2,435 in WICHE states, \$205 more than the NSHE average. (Source: WICHE, *Policy Indicators for Higher Education: WICHE States.*)

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

Table 9.

NSHE Pell Grant Trends
2002-03 to 2006-07

	2002-03	2003-04	2004-05	2005-06	2006-07
Pell Recipients	14,864	16,507	15,050	13,513	12,803
Pell Disbursements (in millions)	\$31.6	\$35.4	\$33.9	\$30.1	\$28.5
Average Annual Pell Disbursement	\$2,128	\$2,145	\$2,251	\$2,227	\$2,230

Source: NSHE Financial Aid Data Reports

- The number of Pell Grant recipients and associated disbursements achieved their peak in 2003-04. Since that time the number of recipients fell 3,704, or 29%.

- The number of Pell Grant recipients decreased by 710 students, or 6%, from 2005-06 to 2006-07. Expenditures also decreased, by \$1.6 million, also 6%.
- Nationally, Pell Grant expenditures barely increased by .01%, reversing last year's trend when expenditures fell. (Source: The College Board, *Trends in Student Aid 2007*.)

It appears that fewer low income students are applying for federal financial aid and/or attending NSHE institutions. According to the Institute for Higher Education Policy's *College Access for the Working Poor*, "these youth face multiple barriers gaining information about college and sometimes face a climate of discouragement from community members, high school personnel, and even extended family, which may inhibit otherwise qualified students from enrolling in college."

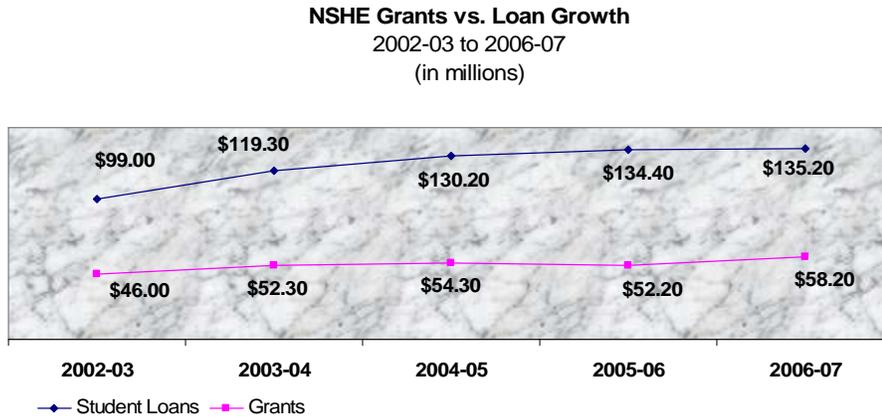
Student Loans

The category of student loans includes federal, state, and institutionally funded loan programs. Student loans continue to be the most common form of financial assistance for students. When grants, scholarships, and student employment do not cover a student's cost of attendance, the student is left with the last option to borrow money to continue to finance their education. National trends show significant increased reliance on student debt to fund the costs of higher education and students at all income levels are borrowing for their educational expenses.

The sub-category of federal loans includes Ford Direct Loans (both subsidized and unsubsidized), Stafford Loans (both subsidized and unsubsidized), Parent Loans for Undergraduate Students (PLUS) and Perkins Loans. Interest rates range from 5% for Perkins Loans to 8.5% for PLUS loans. The government subsidizes or waives interest for students borrowing subsidized loans, provided they remain enrolled in a minimum of six credits. Accompanying the increasing reliance on student loans is the enormous increase in unsubsidized loans. The federal government does not subsidize the interest on this type of loan. Consequently, borrowers must either make interest payments on the loans immediately after disbursement or have the interest capitalized into the principal while enrolled as a student.

Student loans as a total have consistently grown at a faster rate than any other financial aid category; however, in 2006-07 that growth slowed. Figure 10 compares the growth in student loans versus the growth in grants.

Figure 10.



Source: NSHE Financial Aid Data Reports

- While need-based student loans dropped from 2005-06, overall the student loan category increased. However, for the first time this increase was less than \$1 million.
- Although overall student loan growth has outpaced growth in grant funding since 2002-03, for the first time at 11% grants increased more than loans (less than .01%), from 2005-06 to 2006-07.

Default Prevention

Nevada has the second highest cohort default rate in the nation (behind Puerto Rico) for all of its higher education institutions, both public and private. However, Nevada's default rate dropped significantly this year, from 8.3% to 7.1%. This represents significant effort on the part of NSHE institutions to reduce default rates at their school. It should be mentioned that the top four Nevada institutions with the highest default rates are private or proprietary institutions.

NSHE institutions participated in several activities in 2006-07 intended to address the challenges associated with student loan defaults. In November 2006, representatives from the Department of Education conducted default prevention sessions and led discussions at the annual state conference of the Nevada Association of Financial Aid Administrators. In February 2007, USA Funds, Nevada's designated loan guarantor, held Default Prevention Workshops in both Reno and Las Vegas. These workshops provided a campus-wide look at default prevention, including but not limited to retention and student success. At the June 2007 meeting of the Board of Regents' Student and Academic Affairs Committee, the NSHE Director of Financial Aid presented information detailing financial literacy efforts and activities each institution.

Beginning in July 2006, the NSHE financial aid directors began meeting quarterly to discuss common issues and best practices. This also included discussions on student loan default rates and default prevention.

Beginning Fall 2007, the NSHE financial aid directors agreed to participate in a data analysis of the students appearing on their default lists for the past four years. Initiated by the U.S. Department of Education, this analysis will attempt to offer both institutionwide and Systemwide profiles of students most likely to default. While some institutions already conduct data analysis of their defaulters, NSHE did not have a Systemwide project in place. From this analysis, the aforementioned institutional prevention plans can be fine tuned to offer preventive services to students who have been identified as most likely to default based on one or more characteristics. This project will be completed Spring 2008.

College Student Loan Code of Conduct

During 2006-07 the issue of lender relations became a heated issue across the country. After receiving complaints concerning improprieties between lenders and colleges, the New York Attorney General launched a sweeping investigation that crossed state lines and included investigations, sanctions, and creation of a *New York Code of Conduct*, for both lenders and colleges. The Nevada Attorney General conducted her own informal investigation, resulting in the creation of a *College Student Loan Code of Conduct* to be signed by each NSHE institution president. This *Code*, contains prohibitions and allowed actions that colleges may undertake with student lenders. None of our NSHE institutions are in violation of this *Code*.

Institutional Loans

Pursuant to Board policy (Title 4, Chapter 10), each institution is required to report information to the Board of Regents for institutional long and short term loans. Short term loans are defined as loans that need to be repaid within three months, while long term loans are generally due within one year or when a student stops attending. Board policy requires the following to be reported each year: 1) the total amount outstanding at the beginning and end of the year; 2) the loans awarded and collected during the year; 3) the dollar amount of loans written off during the year; and 4) the percentage of loans written off during the year, as a percent of loans awarded for institutional loan programs. Table 10 shows total institutional loan information.

Table 10.

NSHE Long and Short Term Institutional Loans 2006-07

Institution	Total Loans Outstanding July 1, 2006	Total Loans Outstanding June 30, 2007	Total Loans Awarded	Total Loan Repayments	Total Loans Written Off	Percentage of Loans Written off
UNR	\$6,880,114	\$7,736,290	\$2,410,873	\$1,474,761	\$31,999	1%
UNLV	\$3,270,122	\$3,198,108	\$838,613	\$875,058	\$0	N/A
GBC	\$5,193	\$5,051	\$7,576	\$9,718	\$0	N/A
TMCC	\$335,329	\$338,581	\$120,919	\$83,446	\$3,630	3%
WNC	\$0	\$0	\$7,650	\$7,650	\$0	N/A
NSHE Total	\$10,490,758	\$11,278,030	\$3,385,631	\$2,450,633	\$35,629	N/A

Source: NSHE 2006-07 Financial Aid Data Report.

- Systemwide, \$3.4 million in institutional loans was advanced in 2006-07.
- UNR made the greatest amount of institutional loans to students in 2006-07.
- NSC and CSN do not have institutional loan programs.

Nevada Financial Assistance Programs

The Nevada System of Higher Education currently distributes financial aid awards from five state-supported student financial assistance programs:

- ***Leveraging Educational Assistance Program (LEAP)*** matches state funds with federal funds for grant programs.
- ***Nevada Student Access*** is funded from a combination of state funds and student registration fees; the program primarily supports need-based grants, but includes some support for scholarships and work programs.
- ***Nevada Grants-in-Aid*** reduce student tuition and fees for qualifying students. (Examples include: NSHE staff and dependents, non-residents from Good Neighbor states bordering Nevada, graduate assistants, Nevada National Guard, and WICHE/WUE exchange students.)
- ***Governor Guinn Millennium Scholarship Program*** is a merit-based scholarship program for Nevada high school graduates.
- ***Regents' Service Program*** creates jobs for students that make a contribution to the state of Nevada, community or college.

Table 11 provides information on expenditures for LEAP, Nevada Student Access, Nevada Grants-in-Aid, the Regents' Service Program and the Millennium Scholarship Program for 2006-07. The information below pertains to statewide programs specifically designated by the State of Nevada and/or the Board of Regents and does not include all state dollars expended to assist students, for example, student wages.

Table 11

Nevada Financial Assistance Programs
2006-07
(in millions)

Program	2006-07	% of total
LEAP	\$.4	1%
Nevada Student Access	\$16.9	31%
Nevada Grants-in-Aid	\$11.2	20%
Regents' Service Program	\$1.3	2%
Millennium Scholarship	\$25.4	46%
Total:	\$55.20	100%

Source: 2006-07 NSHE Financial Aid Data Report

- Nevada financial assistance programs provided 18.9% of total aid to NSHE students in 2006-07, which is an increase over the previous year's percentage of 17%.
- All state funding for financial assistance as a whole, including student employment, provided 21% of total aid to NSHE students in 2006-07.
- For 2006-07, the Millennium Scholarship Program provided the greatest portion of Nevada financial assistance, awarding \$25.4 million to just over 21,000 Nevada students.

Nevada Student Access Aid

Pursuant to Board policy (Title 4, Chapter 18, Section 18), each institution is required to report annually to the Board of Regents information demonstrating how the Student Access funds are utilized. The findings of the report will be used to evaluate Board established Student Access guidelines.

NSHE institutions were polled as to how Student Access aid is distributed to students. Each institution is given the discretion to allocate Student Access aid according to their mission and the needs of their students, provided Board policy is followed regarding need/non-need and federal methodology. Their responses appear in Appendix B: Student Access Aid. Table 12 demonstrates Student Access aid awarded by type for each institution for the 2006-07 academic year.

Table 12.

NSHE Student Access Aid Awarded by Institution
 2006-07
 (in millions)

	UNLV	UNR	NSC	CSN	GBC	TMCC	WNC	Total
Grants	\$6.1	\$5.0	\$0.3	\$1.6	\$0.2	\$0.5	\$0.3	\$14.00
Scholarships	\$0.5	\$0.5	\$0.1	\$0.1	\$0	\$0.01	\$0	\$1.21
Work Study	\$1.4	\$0.01	\$0	\$0	\$0.01	\$0.2	\$0.08	\$1.70
Total	\$8.00	\$5.41	\$0.40	\$1.70	\$0.21	\$0.71	\$0.38	\$16.91

Source: 2006-07 Financial Aid Data Report

Note: Includes both state-funded and fees-generated Student Access funds

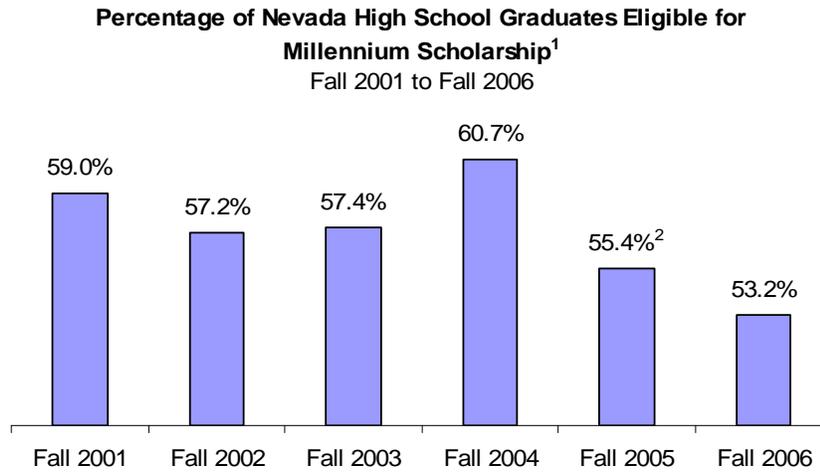
- Student Access funds may be allocated differently at each institution, thus the difference in each category’s expenditures by institution.
- Board Policy requires that 90% of Student Access aid be spent on need-based aid according to federal methodology and 10% be spent on non need-based aid.
- Grants make up the largest portion of Student Access aid at 83%, followed by work study at 10% and scholarships at 7%.
- 72% of Student Access aid is funded from fee increases paid by students, and 28% is funded by state dollars allocated by the institution to Student Access aid.

Governor Guinn Millennium Scholarship

The 2006 Nevada high school graduates became eligible for the Millennium Scholarship after successful graduation from a Nevada high school they had attended for at least two years, along with passing the Nevada Proficiency Exam and having at least a 3.10 graduating GPA. Millennium Scholars are required to enroll in and complete a minimum of 12 credits at Nevada four-year institutions and six credits at community colleges. Students are limited to 12 credits of funding per term across the NSHE. To continue receiving the Millennium Scholarship, students are required to complete the required minimum number of credits and attain a 2.6 term GPA up to 30 credits earned and a 2.75 term GPA thereafter. Remedial courses are not eligible for funding with the Millennium Scholarship, although they may be used to meet the minimum enrollment requirements.

Figure 11 demonstrates the percentage of Nevada high school graduates who were eligible for the Millennium Scholarship since the inception of the program.

Figure 11.



¹ Graduation numbers include Standard Diplomas and Advanced Diplomas only.

² Beginning Fall 2005, new eligibility requirements were in place.

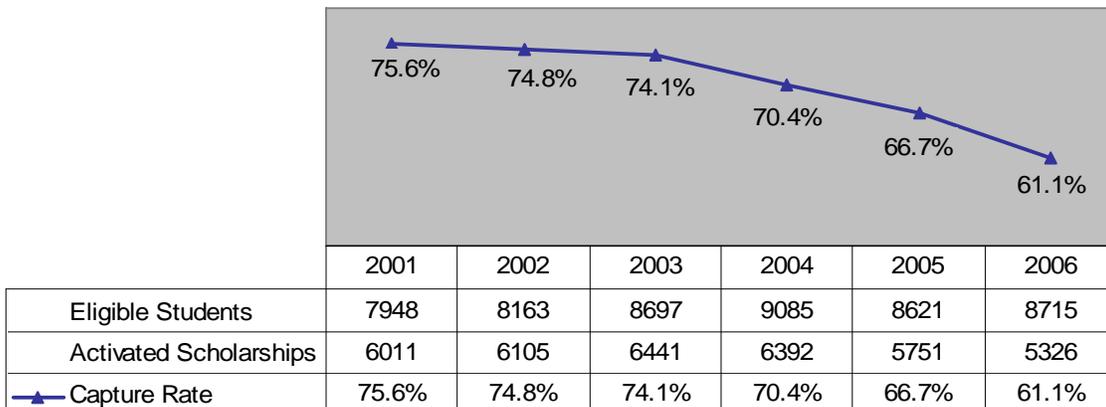
SOURCE: Nevada Department of Education; State of Nevada, Office of the State Treasurer, Millennium Scholarship General Statistics Report, 11/19/2007

- The percentage of eligible Millennium Scholars dropped from Fall 2005 to Fall 2006. This corresponds with changes to eligibility requirements effective Fall 2005. However, more than half of Nevada high school graduates are eligible for the Millennium Scholarship.

Each year the Treasurer’s Office collects data regarding the capture rate of eligible Millennium Scholars. This is defined as the number of eligible students who utilized their scholarship the Fall immediately following their graduation from high school. Figure 12 demonstrates the capture rate since the inception of the program.

Figure 12.

Capture Rate of Eligible Millennium Scholars



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

Note: Numbers denote first-time, full-time degree-seeking freshmen

- The capture rate for eligible students continues to decline, falling by over 5% from Fall 2005 to Fall 2006. This may be due in part to the ever-changing eligibility requirements and public confusion. NSHE institutions hear from parents that it is difficult to know whether or not their child will be eligible when s/he graduates from high school. Additionally, as the minimum GPA continues to rise, eligible students have more higher education options and may choose to pursue post-secondary education out of state.

Regents’ Service Program

The Regents’ Service Program was created by the Board of Regents in 1997 using Estate-Tax funding in concert with the *America Reads* initiative. *America Reads* was a national initiative to place Federal Work Study students as reading tutors to help in meeting the needs of K-12 students. In addition to giving priority to literacy programs, as defined by the *America Reads* initiative, the intent of the Regents’ Service Program is to create student employment positions where Nevada System of Higher Education students make a contribution to the critical needs of the community. The Regents’ Service Program is now funded via a State General Fund appropriation.

Table 13 details expenditures for the Regents’ Service Program, by institution.

Table 13.

**Regents Service Program
2006-2007**

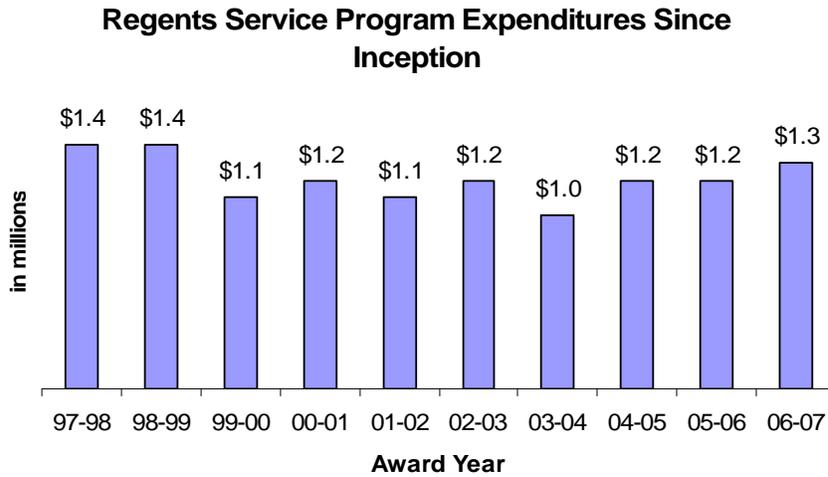
Institution	Expenditures
UNLV	\$408,031
UNR	\$251,587
NSC	\$25,759
CSN	\$389,295
GBC	\$30,541
TMCC	\$127,961
WNC	\$64,206
Total:	\$1,297,380

Source: 2006-07 Regents Service Program Report

- Since its inception, there has been over \$12.1 million dollars in expenditures for the Regents’ Service Program.
- The expenditure drops in 1999-2000 and 2001-2002 are due to fluctuation in Estate Tax funding. The drop in 2003-2004 occurred when funding was converted from Estate Tax dollars to state appropriation.

Figure 13 demonstrates expenditures since the inception of the program.

Figure 13.



Source: 2006-07 Regents Service Program Report

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

Board Policy governing the Regents Service Program replaces the federal methodology criteria for Student Access aid, with Board-determined eligibility criteria. Students must meet one of seven criteria to be eligible for the program. Table 14 demonstrates the number of students for each of the criteria:

Table 14.

**Regents Service Program
Number of Eligible Students by Category
2006-2007**

Criterion	Students eligible
Head of Household;	53
Single Parent;	21
Age 22 or over and have never attended college or a break in enrollment of two or more years;	21
No support from parents or family;	81
Unusual family or financial circumstances; or	29
First generation college-bound	148
Other/willing to work	17
Total	370

Source: 2006-07 Regents Service Program Report

- During the 2006-2007 academic year, 370 students benefited from the Regents' Service Program.

- First generation students make up 40% of the participating students in the Regents' Service Program, again making it the majority.

For 2006-2007, a total of 314 positions were filled by 370 Regents' Service Program students. NSHE institutions benefited from 252 positions filled on-campus, while our non-profit partners benefited from 62 positions filled off-campus.

NSHE institutions remained true to the original intent of the program by filling 106 literacy positions and serving over 5,960 K-12 children in our communities. This is a 21% increase from the previous year. The majority of the students are in Northern Nevada with UNR serving 58% of these children.

Other areas benefiting from Regents' Service Program student employees include:

- Library
- Writing center
- Math camps
- Advisement centers
- Health center
- Student life
- Women's center
- Financial aid
- Oral history research center
- Admissions and records
- Disability resource center
- English as a second language
- Adult basic education
- Theater
- Student recruitment
- Child Care Centers

Due to the diligent efforts of the NSHE institutions' financial aid offices, the Regents' Service Program continues to remain true to the Board's original intent.

Conclusion

In 2006-07 NSHE disbursed \$292.4 million in financial assistance to students, an increase of 30% over five years ago. Just over one third of NSHE students receive some sort of financial assistance. Given the aggressive goals of the NSHE Master Plan to ensure access, NSHE institutions are doing a reasonable job in providing financial aid with very limited resources. That said, there is room for additional improvement regarding Nevada financial aid programs. Following are areas of financial aid that will continue to require attention:

- **Unmet Need** – NSHE unmet need, the amount of student need not funded by financial aid totaled \$92.2 million for 2006-07. This continues to present a significant challenge for the state of Nevada.
- **Flat Enrollment** – In 2006-07, the student enrollments flattened for the first time in years, following a period of aggressive growth. This has many implications, not the

least of which is reduced total financial assistance to students. Fewer students mean fewer Pell Grant recipients and Millennium Scholars, which we have experienced. Flattening enrollment affects the amount of Student Access aid funded from fee increases paid by students.

- **Loans** – Loans make up the largest portion of financial aid to students. This is true nationwide as well as in Nevada. Loans will continue to be one of the only options for students to cover their cost of attendance.
- **Governor Guinn Millennium Scholarship** – The declining capture rate of Millennium Scholars is an item of concern. Nevada cannot continue to complicate eligibility requirements if we wish to continue to encourage our best and brightest students to remain in Nevada for their postsecondary education. Additionally, the buying power of the Millennium Scholarship will continue to decline over time as tuition and fees continue to rise.
- **Low Income Students** – As mentioned previously, it appears that fewer low income students are applying for federal financial aid and/or attending NSHE institutions. The statement below is of particular concern in Nevada. According to the Institute for Higher Education Policy’s *College Access for the Working Poor*:

“Although hard working, people from working poor families earn below or only slightly above the poverty level....Many working poor adults and their children seek higher education opportunities to improve their lives, but often struggle to meet ever-increasing postsecondary expenses and navigate through the world of college. Working poor adults in particular must often make trade-offs between working and attending school that, in many cases, inhibits their ability to successfully complete a degree. These unique barriers must be addressed so that the working poor have the same opportunities to enter and complete college as do other populations.”

- **State Aid** – The total amount of need-based aid provided by the State of Nevada continues to be one of the lowest in the nation.
- **Private Scholarships** – Donations to institutions for private scholarships are declining. This has serious implications for our students, considering the low amount of state funded need-based aid available to NSHE institutions.

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

Appendix A: Cost of Attendance

Eligibility for need-based financial aid is determined by subtracting Expected Family Contribution (EFC) from the cost of attendance. By law, a federally defined calculation is used to compute the EFC, which is a measure of a family’s ability to contribute towards the student’s education. Students apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA), a Federal financial aid form. Information from the FAFSA is used in a calculation known as the “federal methodology” to determine the family’s EFC.

The formula used to establish the cost of attendance at a college or university includes the following costs incurred by students:

- Tuition and fees;
- Room and board, or living expenses for students who do not contract with the school for room and board;
- Books and supplies;
- Miscellaneous expenses (including a reasonable amount for a personal computer); and
- Transportation allowance.

Table A.1 below displays the cost of attendance for in-state students living off-campus at Nevada community colleges, state colleges, and universities. Each institution establishes its own figures for room and board, books and supplies, and other expenses.

Table A.1.

NSHE Cost of Attendance
In-State, Full-time Students, Living Off-campus
2006-07

Costs	Community College	State College	University
Tuition and fees	\$1,695	\$1,896	\$3,576
Room and board	\$9,163	\$9,220	\$9,035
Books and supplies	\$1,092	\$1,300	\$1,200
Other expenses	\$2,086	\$5,520	\$5,287
Total	\$14,036	\$17,936	\$19,098

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

Nevada’s public institutions compare very favorably to other institutions in Western states with regard to tuition and fees. Figures A.1, A.2 and A.3 demonstrate Nevada’s standing with respect to tuition and fees charged among other institutions in the Western states as compiled by the Western Interstate Commission for Higher Education (WICHE).

Figure A.1.

**No. 1: RESIDENT Tuition and Fees at Public Two-Year Institutions
in the WICHE Region, State Averages
Tuition and State Ranking¹**

State	2006-07	Rank
California	690	1
New Mexico	1,296	2
Hawaii	1,395	3
Arizona	1,648	4
Nevada²	1,695	5
Wyoming	1,836	6
Idaho	1,898	7
Utah	2,220	8
Colorado	2,377	9
Washington	2,814	10
Montana	2,896	11
South Dakota	3,009	12
Oregon	3,074	13
Alaska	3,260	14
North Dakota	3,442	15
Median	2,220	

¹ Ranking of 1 = lowest avg. tuition; 15 = highest avg. tuition

² Nevada: \$1,695 = (\$52.50 x 30) + \$120 tech fee

Source: Table 13, *Tuition & Fees In Public Higher Education in the West, 2006-07*, WICHE

Figure A.2

No. 3: RESIDENT UNDERGRADUATE Tuition and Fees at Public Four-Year Institutions in the WICHE Region, State Averages Tuition and State Ranking¹

State	2006-07	Rank
California State University	3,185	1
Wyoming	3,515	2
Nevada²	3,708	3
Idaho	4,181	4
New Mexico	4,296	5
Utah	4,306	6
Alaska	4,445	7
Hawaii	4,523	8
Arizona	4,575	9
South Dakota	5,062	10
Colorado	5,120	11
Montana	5,323	12
Oregon	5,608	13
North Dakota	5,757	14
Washington	5,884	15
University of California	6,834	16
Median	4,549	

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

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

Source: Table 5, *Tuition & Fees In Public Higher Education in the West*, 2006-07, WICHE

Figure A.3

**No. 5: RESIDENT GRADUATE Tuition and Fees at Public Four-Year Institutions
in the WICHE Region, State Averages
Tuition and State Ranking¹**

State	2006-07	Rank
California State University	3,780	1
Nevada²	4,131	2
Utah	4,474	3
Wyoming	4,511	4
New Mexico	4,668	5
Idaho	4,871	6
South Dakota	5,035	7
Hawaii	5,140	8
Arizona	5,662	9
North Dakota	6,111	10
Montana	6,126	11
Colorado	6,519	12
Alaska	7,104	13
Washington	7,889	14
University of California	9,064	15
Oregon	10,631	16
Median	5,401	

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

² Nevada: \$4,131 = (\$149.75 x 24) + \$96 tech fee + average other mandatory fees

Source: Table 7, *Tuition & Fees In Public Higher Education in the West, 2006-07*, WICHE

Appendix B: Student Access Aid

Each NSHE institution has the flexibility to structure their disbursements in Student Access aid as needed for their particular population, provided they follow the 90/10 need-based vs. non-need-based formulary established by the Board of Regents. Listed below are the varieties of approaches offered by each institution regarding awarding of Student Access aid.

UNR

State Funded Student Access Aid

Funds are initially split 90% need based and 10% scholarships. The funds are allocated to undergraduate and graduate students based on the percentage breakdown from the prior fall semester.

All need based funds are awarded based on cost of attendance, EFC and remaining need. A portion of the state funded funds are used to meet the required Federal SEOG matching requirement. These funds are awarded to FSEOG recipients. Students are awarded from the highest need to the lowest need. For 2006-07 \$2,500 was the maximum fall/spring award for full time undergraduate students and \$3,000 for full time graduate students. The awards were prorated for part time enrollment. All graduate funds are used to make need based awards.

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

Fees Appropriated Student Access Aid

Based on the anticipated revenue the funds are again split 90% need based and 10% scholarships. The grad/undergrad allocations are done at the time the fees are collected.

All need based funds are awarded based on cost of attendance, EFC and remaining need. A portion of the funds are earmarked for low income students living in the residence halls to assist with those costs. Students are awarded from the highest need to the lowest need. For 2005/06 \$2500 was the maximum fall/spring award for full time undergraduate students and \$3000 for full time graduate students. The awards were prorated for part time enrollment.

The non-need based funds are used to fund scholarships for both graduate and undergraduate students. A portion is allocated to fund international students. This allocation is based on percent enrolled the prior fall semester.

UNLV

UNLV awarded Student Access aid proportionally to graduate and undergraduate students primarily by EFC level. Most of the funds are utilized as grant awards, followed by employment awards, and finally scholarships.

Student Access aid is used to meet scholarship matching requirements for the Latin Chamber of Commerce, Hispanic Employment Programs, American Indian Alliance and GEAR UP.

Students receive amounts that vary from \$200 to \$8,000 depending upon their level of need, matching requirement, or scholarship pledge.

NSC

State-funded Student Access aid includes the Nevada State College Grant (NSCG). The NSCG is awarded based on need to students with a 2.0 or higher GPA, enrolled in half-time, three-quarter-time, or full-time enrollment, and based on EFC depending on student's residency status. The annual minimum is \$200 and the annual maximum is \$2,000 for the NSCG.

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

CSN

Student Access aid (both state-funded and fee-generated) is awarded to students attending the College of Southern Nevada who:

- are new to CSN
- are Nevada residents
- have a total family income less than \$60,000
- may be incarcerated with need, but without a qualifying FAFSA
- are not Millennium Scholarship recipients
- have a minimum GPA of 3.0
- need assistance purchasing books for their first class at CSN
- are first generation college students
- are disabled students
- are students who are members of under-represented populations

GBC

GBC awards Student Access aid to students based on EFC. GBC does not base our award on special populations.

TMCC

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

WNC

WNC awards Student Access aid by lowest EFC and highest need.

Appendix C: Programs That Promote Access and Persistence

Each NSHE institution offers a variety of programs to enhance educational opportunities for Nevada students. Below is a sampling of monetary and non-monetary programs at the institutions that assist students in achieving their educational goals. This information is not limited to financial aid programs; but includes other available student services programs.

UNR

- ***Student Support Services TRIO Scholars*** assists low income, first generation students to overcome the cultural, academic, class and social barriers that may interfere with academic success. Support services include tutoring and academic success workshops; personal and academic counseling; professional and peer mentoring; cultural exploration activities, and supplemental federal funding for direct aid to freshman and sophomore participants who are eligible for Pell grants.
- ***Davis Opportunity Grants*** provide funds to TRIO Project participants who are or were Pell eligible and who are Nevada residents.
- ***Disability Resource Center*** ensures that students with disabilities have equal access to participate in, contribute to, and benefit from all university programs. Services include an assistive technology laboratory, American Sign Language, alternative text, alternative testing and auxiliary aids.
- ***The Academic Support Services Center*** provides small group tutoring, walk-in tutoring labs for high risk classes, preparation workshops for national entrance examinations and private tutor referral.
- ***Academic & Career Services*** provides one-on-one counseling and small group counseling to assist in personal adjustment and career decisions. This includes career and job fairs; pre-professional and graduate school counseling; and career workshops on resume writing; interview tips and job search referral services.
- ***The Counseling and Testing Center*** provides one-on-one and small group counseling to assist in personal issues and concerns that might detract from the student's ability to be academically and personally successful. National and personal interest testing is available.
- ***The Center for Student Cultural Diversity*** provides advisement, guidance and support to our ethnic student populations, clubs and organizations. The Center sponsors numerous social events and support programs to connect students of color with community/campus leaders and resources.
- ***Residential Life*** provides an academic intervention program for all residential students who fall below a 2.0 grade point average.

- ***Financial Aid and Scholarships*** present many financial aid workshops for prospective students and their parents as well as enrolled students who encounter monetary setbacks. These include student development workshops with specific topics and a targeted audience.
- ***Academic Intervention Services*** assist students who are experiencing significant extenuating circumstances that are impeding their academic success and persistence at the university.
- ***Living Learning Communities*** cultivate the skills and abilities needed to succeed at the University through a variety of unique experiences. The close interaction with faculty and experiential connections to the University curriculum help all participants develop leadership and community service values.

UNLV

- ***Academic Opportunity Awards*** enhance access and support for students of under-represented populations through community partnership and individual student awards.
- ***Educational Talent Search*** assists young people in grades six through twelve, as well as adults who desire to enter or re-enter post-secondary education.
- ***Upward Bound and Upward Bound Math/Science Programs*** provide academic, personal and career assistance to eligible high school students in completing high school and continuing to post-secondary institutions.
- ***Student Support Services*** encourage students to stay in college by providing academic, personal and career advising; tutoring; financial aid information and application assistance; study skills and college survival workshops; developmental and remedial instruction; graduate school decision and application assistance; GRE/GMAT preparation workshops, and typing services for students with disabilities.
- ***McNair Scholars Institute*** encourages and prepares minority undergraduates to consider careers in college teaching as well as for doctoral study, by offering study skill workshops, tutoring, faculty mentoring, academic and career assessment, research opportunities; and graduate college exploration.
- ***Adult Educational Services*** assist displaced or unemployed workers with choosing a career path and appropriate educational channels by offering academic and career assessment, assistance with financial aid and college admissions, and skill building exercises.

- ***University scholarships and grants*** provide financial assistance to first generation college students, disabled students, and students who are members of under-represented groups.
- ***GEAR UP*** provides academic assistance to middle school students at six participating sites, encouraging post-secondary enrollment and educational attainment.
- ***Student Financial Services*** conducts workshops on financing higher education for high school students and their parents, and workshops on budgeting and money management for UNLV students.
- ***Career Services*** assists students with career decision making, occupational information, co-op and internships, and job search upon graduation.
- ***Counseling and Psychological Services*** assist students in dealing with the problems commonly experienced by college students of all ages to develop the skills necessary in overcoming personal challenges.
- ***Disability Resource Center*** offers students learning strategy workshops and skill development sessions, and provides disabled students with a variety of academic accommodations.
- ***Academic Achievement Awards*** are offered ranging from \$100 to \$150 based on the previous semester's GPA for residents living in the residence halls. The awards are either credited to the resident's account if they still have a balance or refunded to them if they have paid their room and board fees when the awards are distributed.
- ***CAEO Tutoring Office*** provides tutorial services for a majority of subjects, individually or in groups to UNLV students, TRIO and GEAR UP participants, as well as community organizations.
- ***Residential Life*** provides an academic intervention program for all residential students who fall below a 2.0 grade point average.
- ***PayBac (Professionals & Youth Building a Commitment Partnership)*** is an outreach program coordinated through CCSD. UNLV Financial Aid Counselors give a presentation to middle schools encouraging students to stay in school and think about careers.
- ***Veterans Education Benefits Office*** provides advising to UNLV Veteran students and dependents. Guidance is provided on how to receive their benefits in a timely manner. Federal student financial aid guidance is also provided.

NSC

- ***Nevada State High School*** junior and senior high school students can get dual credit at our on-site high school.
- ***High school Outreach Classes*** are offered to junior and seniors who can enroll in college classes on their home high school campus.
- ***Orientation*** attendance is required of all new students.
- ***Tutoring*** is available to all students at no cost to the student.
- ***Advising*** is provided by College advisors for general education and by faculty for upper division coursework.
- ***Recruitment*** is conducted by NSC recruiters who visit CCSD high schools and the community college on a regular basis.
- ***Open House*** is provided bi-annually to give students an opportunity to see the available options at NSC.
- ***The STEP-UP Program*** offers a dual credit option and a 2+2 program for high school students interested in becoming teachers.
- ***CLASS*** is the disability assistance program at NSC that provides services for students with documented disabilities.
- ***Student Employment*** at NSC employs student workers throughout the college thus assisting their financial need and providing work experience.
- ***PAYBAC*** is a program whereby various staff members volunteer to speak to middle school students about importance of education and higher education opportunities.
- ***CEP Classes*** promote success with 1st year students.
- ***Admission*** Standards which include a 2.00 GPA promotes access.
- ***On-Site Placement Tests*** are provided free of charge for students. NSC does not require the SAT or ACT.
- ***Student Government*** members are active in College planning and promote student life activities necessary for the college.

- ***Clubs and Student Organizations*** may be formed by students based on their interests.
- ***Surveys*** are conducted by NSC designed to promote the understanding of our students and make an effort to meet their needs.
- ***Online Classes*** are needed by today's students who required a flexible schedule to fit their home and work schedules. Online classes provide quality instruction through Web Campus.
- ***Teaching Excellence*** is promoted by NSC to emphasize quality teaching techniques. Professors are promoted on their teaching excellence.

CSN

- ***Counseling and Psychological Services*** assisting students who are having difficulties in overcoming barriers to success.
- ***Career Services*** assisting students with career decision making, occupational information.
- ***Disability Resource Services*** providing reasonable accommodations to students and offering adaptive equipment to insure equal access to all CSN sponsored activities.
- ***Apprenticeship Programs*** designed to assist women who are interested in training for non-traditional occupations.
- ***TRIO Student Support Services Program*** aimed to increase retention, persistence, and degree attainment for low income, first generation and students with disabilities.
- ***Student Financial Services*** providing workshops for prospective students and parents on financing their education at the College as well as contributing to the success and support of all programs within the CSN community.

GBC

- ***Academic Credit*** is offered at a reduced rate to area high school students for history and English, along with several other courses in a variety of college level disciplines.
- ***Tutoring*** services are available to all students needing assistance with English or math.

- ***Native American and Hispanic Outreach*** events on campus enhance familiarity and access to the college.
- ***ESL Tutoring Programs*** encourage college students to assist elementary school children in the area.
- ***Dual Credit*** courses are offered to high school students to enable them to receive simultaneous college and high school credits.
- ***Student Orientation Courses*** focus on enhancing retention for first generation students, students enrolled in developmental classes, and freshmen.
- ***The Admissions, Advising & Career Center*** offers career and academic advising and disability services.

TMCC

- ***Re-Entry Center*** offers assistance to special populations who are returning to school and/or the workplace. The Center, which is primarily funded by TMCC as well as federal, state and private grants, is dedicated to helping these individuals become economically self-sufficient through education, vocational training and enhanced job search skills. The Re-Entry Center assists students with costs relating to TMCC's cost of education which may include, but is not limited to tuition, books, supplies/equipment, childcare, and/or transportation.
- ***College Achievement Program*** supports first generation college students that want to succeed in college. These students are required to attend full-time or twelve credits. Services include orientation, individual counseling, academic advising, financial aid advisement, mentoring, and career advising. Students are awarded a \$1,000 state grant each year given that eligibility requirements are met.
- ***Job Corps College Program*** provides support to Job Corps students who attend TMCC. The financial aid staff collaborates with Job Corps staff to assist students with completion of the FAFSA and provides financial aid advisement.
- ***Sallie Mae Bus Tour*** "Paying for College" is an event that occurs in collaboration between TMCC's financial aid office and the Sallie Mae Fund. Reno has been selected as one of their many stops, which include providing financial aid and scholarship information to high school students and families. During the day and evening community presentation a scholarship is awarded. This past year, we presented at Vaughn and Sparks Middle Schools during the day and Wooster High School as an evening presentation so that families could attend.
- ***Northern Nevada American Indian Higher Education Coalition (NNAIHEC)*** is a coalition that includes TMCC representation whose charge is to increase the number of American Indian students attending college. Activities include creating

a new common financial aid analysis form for all northern Nevada tribes, the creation of a native community higher education newsletter, and sharing knowledge about recruitment and community opportunities where we might increase the promotion of the benefits of higher education.

- ***College Outreach Programs*** are offered throughout the year to our community. TMCC financial aid representatives have participated in a number of on-campus programs created to support and increase the college going rate of low income and underrepresented populations. Specific programs where financial aid participated in include Latina/o Heritage Day, Native American Heritage Day and African-American Heritage Day. Events generally included a financial aid information table and/or a financial aid presentation.
- ***Community Outreach Programs*** are created to support and increase the college going rate of low income and underrepresented populations. TMCC financial aid representatives participated in a number of local and community programs by providing a general financial aid presentation for families and/or students. Community programs we participated in included two Vaughn Middle School Gear-Up Presentations “Unlock Your Future”, and the Boys and Girls Club after school “Money Matters” program.
- ***TMCC Retention Coordinator*** implemented a pilot program of the Noel Levitz College Student Inventory, which is being fully implemented in 2007-2008. In addition, in 2006-2007 TMCC undertook research and planning regarding a mandatory orientation, testing and advisement initiative. RES (Required Enrollment Steps) is being implemented in 2007-2008.
- ***Veterans Upward Bound Program*** serves veterans who qualify as low income and potential first generation college students. These veterans participate in a preparation program designed to develop and refresh academic skills; provide educational support services, counseling, and guidance required for success in enrolling and succeeding in postsecondary education and training.
- ***TMCC High School Grants*** assist students attending TMCC High School with the purchase of their books.
- ***ESL Tuition Assistance Program*** offers students the opportunity to continue their educational goals of learning and improving their English through grants.
- ***Tutoring Services*** are available in many subjects to students at no cost. Also, the Writing Center provides free services to those students who may need help with their papers for any class and the Math Center assists students with math problems.
- ***Disability Resource Center*** provides equal access to curricular and co-curricular college activities to qualified participants with disabilities at TMCC.

- ***Career Center and Job Placement Office*** offers assistance to students, alumni and community residents in identifying their educational, career, work and life goals. These services are offered to students at no cost. Staff is available to work with students one-on-one, as well as provide free workshops in obtaining internships, interviewing for jobs and preparing their resumes.
- ***Student Support Services*** are available to help students achieve their goals and are offered assistance by counselors/advisors at all TMCC education centers. Academic advisement, financial aid advisement, personal counseling, admissions information, referral to other agencies, and self-help strategies are often resources that are needed to remove the barriers that may prevent students from continuing their education.
- ***The Financial Aid Office*** provides support in addition to previously mentioned financial assistance, by offering emergency loans to students during the academic year as well as summer session. Students may obtain up to \$200 to assist with book costs or other unexpected educational costs encountered.
- ***Book Grants*** are available to classified staff who are working full-time or part time and pursuing their associate, bachelor's or master's degrees.

WNC

- ***Hispanic Outreach Program*** WNC implemented two Latino Community day events per year starting in fall 2007 that showcase WNC's academic and student services programs to the Latino population in Northern Nevada.
- ***Bridge to Success Program*** is an on-site, hands-on initiative designed to bring access and awareness of postsecondary educational opportunities to high school students in WNC's service area. WNC student services staff provide high school juniors and seniors with one on one academic counseling, placement testing for reading, math, and English, and admissions and financial aid application assistance to prepare the student for the transition between high school and college.
- ***Peer Mentoring Program*** gives students the opportunity to serve as peer mentors. Each mentor is assigned to a faculty member. Projects and performance indicators are developed with the goal of mentoring and measuring the progress of a cohort of students.
- ***PEG Grants*** provide displaced homemakers with tuition, books, childcare and assistance in finding and accessing community resources, setting career goals and learning job search skills.
- ***The Academic Skills Centers*** at the Carson City and Fallon campuses offer a variety of instructional services that help students succeed in college. Services

include: tutoring, computer assisted instruction, testing and workshops on college success.

- **Veterans Services** assist eligible veterans with accessing their Veterans Educational Benefits.
- **Counseling Services** provides the following programs for students:
 - **Retention Programs** include a **New Student Checklist to Success** which is widely promoted and strongly encourages students to take the initial steps that will help them eventually succeed in college. These steps include: take a placement test, meet with a counselor for advice on degrees and which classes to take, apply for financial aid, attend a new student orientation, take a College Success class, and use the free tutoring in the Academic Skills Center.
 - **Early Alert Program** provides Counseling Services staff with information from faculty regarding students who are struggling academically. Students are individually contacted by a counselor to discuss and problem-solve the situation. Over 400 students were referred to the Early Alert program last spring, and the re-enrollment rate for this "at risk" group has been significantly improved by this program.
 - **Academic and Career Counseling Services** enhances student success by providing academic advising as well as personal and career counseling to all current and prospective WNC students which enables students to set and complete their academic and career goals.
 - **Disabilities Services** offers note takers, instructional aides, and assistive technology such as the Kurzweil Machine which is a scanning device that reads printed text aloud to the student. An account is available with the Recordings for the Blind and Dyslexic that provides educational and professional books in accessible media, textbooks on tape or computer disk, for students with visual impairments, learning disabilities, perceptual disabilities, and other physical or psychological disabilities. When books are not available from Recordings for the Blind and Dyslexic, readers are hired to record the text on tape for students with print access disabilities.
- **Adult Basic Education (ABE)** classes are available for students who need basic reading and math skills.
- **General Education Development (GED)** offers preparation classes for students who need to review for the GED exam.
- **English as a Second Language (ESL)** classes are offered for speakers of other languages who want to learn English.

- ***TECH PREP*** allows high school students enrolled in career and technical courses students an opportunity to receive college credit for the classes they complete in high school and encourages students to continue at WNC to earn an occupational degree.
- ***Athletics*** support an active campus environment. The athletic programs focus on academic excellence while promoting the personal and athletic success of each student athlete.