

# Silver State Opportunity Grant (SSOG) 2023-24 Report

January 2025



# THE NEVADA SYSTEM OF HIGHER EDUCATION

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## EXECUTIVE SUMMARY

The Silver State Opportunity Grant (SSOG) is Nevada's first and only state-supported, need-based financial aid program for students attending a Nevada System of Higher Education (NSHE) community college or Nevada State University (NSU). The 2015 Legislature created the SSOG program as a pilot program under Senate Bill 227 (Chapter 387, *Statutes of Nevada 2015*), and under Senate Bill 514 (Chapter 534, *Statutes of Nevada 2015*) appropriated \$5 million for the biennium (\$2.5 million per fiscal year) for grants to eligible students. During the 2017 Legislative Session the SSOG program became part of the approved Executive Budget, with an appropriation doubling that of the prior biennium: \$5 million for Fiscal Year 2017-18 and \$5 million for Fiscal Year 2018-19. The appropriation for Fiscal Years 2019-20 and 2020-21 was also initially set at \$5 million per year by the Legislature; however, program funding was reduced during the 31<sup>st</sup> Special Legislative Session due to COVID-19 related budget cuts under Assembly Bill 3 (Chapter 5, *Statutes of Nevada 2020*) by a total of \$867,966 for the biennium. Since 2021-22, annual appropriations have matched pre-pandemic levels at \$5 million per year.

Students from low-income families make up a growing share of K-12 and higher education enrollments in Nevada, and their success in higher education is important, not only to the individual student and the public higher education institutions, but also to the State as a whole. It will not be possible to reach the post-secondary attainment goals necessary for a healthy state economy without the success of Nevada's low-income students. The SSOG program is designed to encourage more low-income Nevada students to attend college full time and ultimately earn a degree or credential of value.

The SSOG program provides financial assistance to approximately 1,800 students annually and predominantly serves students who identify as part of a historically minoritized race or ethnicity, meeting and, in many cases, exceeding the overall percentage of students from historically minoritized backgrounds enrolled at each of the institutions. For example, in 2023-24, 84.8 percent of SSOG recipients at NSU and 67.2 percent of SSOG recipients at Truckee Meadows Community College (TMCC) identified as part of a historically minoritized race or ethnicity, compared to 79.5 percent at NSU and 51.2 percent at TMCC of the overall student populations.

In addition, since SSOG is a need-based financial aid program and recipients are required to file a Free Application for Federal Student Aid (FAFSA) or an alternative need determination, income information is available for all recipients. Data reported by recipients on the FAFSA or alternate form and collected from the campuses for reporting to the National Association of State Student Grant and Aid Programs (NASSGAP) demonstrate that, as intended, the program reaches some of the neediest students attending NSHE institutions. In 2023-24, 69.1 percent of dependent and 90.1 percent of independent SSOG recipients reported a family

income of less than \$50,000. During the same period, the median family income for dependent recipients was \$37,236 and for independent recipients, \$16,993.

As originally established by the Legislature in 2015, the goals of the SSOG program include providing more low-income students with both an incentive and the financial means to attend college full time and ultimately earn a degree or credential of value. Subsequently, the 2019 Legislature approved [Assembly Bill 155](#) (Chapter 606, *Statutes of Nevada 2019*), which reduced the required minimum number of credit hours per semester to 12. At the same time, the bill created a priority order for awarding funds based on enrollment level, whereby students enrolled in at least 15 credits would be awarded first, followed by students in less than 15 credits and in their final semester of enrollment prior to graduation, then followed by any other students enrolled in 12 or more credits. Students in the second and third tiers of eligibility are to be awarded only if funds remain after all students in the immediately prior tier are awarded. To date, all available funds have been awarded to students enrolled in 15 credits.

## **BACKGROUND**

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 an NSHE community college or Nevada State University. 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).

In creating the SSOG program, the Nevada State Legislature acknowledged that low-income students struggle to support themselves and their families, and, as a result, often attend college part time, thereby decreasing their likelihood of graduating at all, let alone on time. The premise is that between a reasonable student contribution, federal aid, the family contribution, and a contribution from the State in the form of the SSOG award, these low-income students will be able to support themselves and attend college on a full-time basis, significantly increasing their likelihood of graduation. In other words, the State, by making a substantial investment in these low-income students, is giving them both the incentive and the financial means to enroll in and complete a full-time credit load each semester. In return, the State is expecting a return on investment in terms of improved time to degree and more graduates.

The 2019 Legislature approved [Assembly Bill 155](#) (Chapter 606, *Statutes of Nevada 2019*), which reduced the required minimum number of credit hours per semester to 12. At the same time, the bill created a priority order for awarding based on enrollment level, whereby

students enrolled in at least 15 credits would be awarded first, followed by students in less than 15 credits and in their final semester of enrollment prior to graduation, then followed by any other students in 12 or more credits. Students in the second and third tiers of eligibility are to be awarded only if funds remain after all students in the immediately prior tier are awarded. To date, all available funds have been awarded to students enrolled in 15 credits.

Finally, in 2021 the Legislature approved [Senate Bill 347](#) (Chapter 542, *Statutes of Nevada 2021*), which authorizes the Board of Regents to prescribe for SSOG eligibility purposes an alternative determination for financial need for a student who is prohibited by law from completing the Free Application for Federal Student Aid. An alternative financial need determination process was implemented during the 2023-24 school year, expanding the reach of this grant program.

## **ELIGIBILITY**

Eligible institutions include the NSHE state college and community colleges:

- Nevada State University (NSU);
- College of Southern Nevada (CSN);
- Great Basin College (GBC);
- Truckee Meadows Community College (TMCC); and
- Western Nevada College (WNC).

To be eligible for an SSOG award, a student must attend an eligible institution and:

- Be enrolled in a program of study leading to an undergraduate degree or certificate;
- Enroll in at least 12 credit hours that apply to the student's chosen program of study;
- Must not have previously completed a bachelor's degree;
- Be college ready based on placement or completion of entry-level, college-level mathematics and English;
- Be classified as a Nevada resident for tuition purposes;
- Complete the [Free Application for Federal Student Aid](#) (FAFSA) or complete the CSS Profile application; and
- Meet institutional Title IV Financial Aid Satisfactory Academic Progress requirements.

Completion of the FAFSA is a critical step toward receiving an SSOG award. Funds for the SSOG program are limited and are awarded first to students enrolled in 15 credits with the most financial need. Financial need is based on the Expected Family Contribution (EFC), which is determined through completion of the FAFSA. Successively within each tier, funds are awarded to eligible students in ascending EFC order, starting with 0 EFC and going as high as 8500 EFC, until funds are exhausted. By requiring FAFSA completion for eligibility, the program allows the State to leverage federal aid to the greatest extent possible.

Beginning in 2023-24, students unable to complete the FAFSA instead completed the CSS Profile Application (alternative determination for financial aid) and began receiving an EFC-like value which will allowed institutions to award this population of students in the same way and timeline as students who complete the FAFSA.

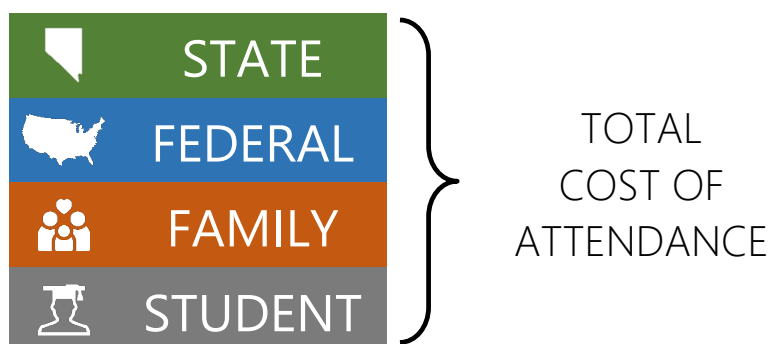
The SSOG program was deliberately designed around FAFSA completion and does not require a secondary application for two reasons. First, it is important that all low-income students fill out the FAFSA in order to avail themselves of any federal aid available, and there are already efforts throughout the state encouraging students to do so. Adding a secondary application for the SSOG program would unnecessarily increase the burden on the student and could potentially create situations where students who were otherwise SSOG-eligible do not get awarded because they were not aware of the secondary application. Second, by utilizing the FAFSA to leverage income data already collected by the federal government, which includes a verification process, the Legislature ensured that NSHE is able to efficiently implement the program without additional administrative resources. This is different from most states that have a separate application process, as they generally have a centralized staff dedicated to processing the specialized state application. In addition, utilizing the FAFSA further ensures the accuracy of the student's financial data used to determine financial need. It is also important to note that students who completed the CSS Profile Application for financial aid beginning in 2023-24 were only required to file a single application as well. Although these students are not eligible for Federal Student Aid, this alternate determination can be used to award institutional financial aid.

### HOW IS THE AWARD CALCULATED?

The SSOG program is modeled on a philosophy of shared responsibility, where the award is based on the total cost of attendance (tuition and fees, books and supplies, and living expenses) being shared by partners (the state, the federal government, the family, and the student). Based on best practices for state grant programs, the shared responsibility model is described in detail in the report, *States in the Driver's Seat: Leveraging State Aid to Align Policies and Promote Access, Success, and Affordability* (WICHE, 2014).

The SSOG award amount is calculated by subtracting from the total cost of attendance (COA) the student contribution; expected family contribution (determined from FAFSA or CSS Profile completion); and federal awards received (including the Pell Grant, the Federal Supplemental Educational Opportunity Grant [FSEOG], and the federal TEACH grant). The amount remaining, up to \$5,500 annually for students enrolled in 15 credits for each of two semesters, is the SSOG award amount. Awards for students in less than 15 credits per semester are prorated. The maximum annual award for students in 12 credits for each of two semesters is \$4,400.

FIGURE 1: SHARED RESPONSIBILITY MODEL



The total cost of attendance varies by student living circumstances (living off campus, living on campus, or living with parent). It is calculated by the institutions based on a federal methodology provided for in 20 U.S.C. § 1087 II. For the purpose of the SSOG award calculation, a single cost of attendance based on the average of all eligible institutions is used for each housing category.

TABLE 1: TOTAL COST OF ATTENDANCE

	2015-16	2017-18	2019-20	2021-22	2023-24
<b>Living Off Campus and Not With parent</b>	\$18,233	\$19,066	\$21,963	\$23,450	\$24,644
<b>Living with Parent</b>	\$12,088	\$12,936	\$14,798	\$15,415	\$16,547
<b>Living on Campus<sup>†</sup></b>	\$15,175	\$15,385	\$18,359	\$18,827	\$20,552

NOTE: based on the average of COA amounts for the eligible institutions and used for SSOG award calculation.

<sup>†</sup>Years 1-4 based on GBC only. Subsequent year average calculation include NSU and GBC.

As the principal beneficiary, the student is expected to contribute toward their own education costs. Based on the expectation of a reasonable work commitment (15 hours per week of employment throughout the year, less estimated federal income tax), the student contribution since the inception of the program has been set at \$5,500. The reasonable work commitment is used solely for the purpose of determining the student share under the SSOG calculation and should in no way be construed as requiring a student to seek or obtain employment as a condition of eligibility for the SSOG award. The student share may be covered by a number of other sources, including but not limited to: student earnings or savings; private, institutional, state or federal scholarships (including the Governor Guinn Millennium Scholarship); veterans' education benefits; student loans; and financial assistance from family or friends.



While the student contribution for the SSOG program is based on a reasonable work commitment, the program is designed to ensure that recipients have financial resources that will allow them to not work full-time and therefore be in a better position to focus on their coursework. For example, an eligible student living off campus and not with a parent, who has a 0 EFC and receives the maximum Pell Grant (\$7,395 in 2023-24) will receive the maximum SSOG award of \$5,500. This means that the student will have at least \$12,895 for the fall and spring terms, enough to cover registration fees, books and supplies (totaling on average \$5,161 for the community colleges or \$7,993 at NSU in 2023-24), with funds left over to partially cover living expenses. This amount excludes other financial aid they may receive, which would count towards the student's contribution and further cover living expenses.

### **CONTINUING ELIGIBILITY**

Students who receive an SSOG award remain eligible for future semesters, providing they continue to meet Title IV Financial Aid Satisfactory Academic Progress requirements and maintain the enrollment level at which they were initially awarded. However, due to limited funding, SSOG awards are made according to program requirements on an annual basis, and maintaining eligibility is not a guarantee of receiving an SSOG award in subsequent years. SSOG recipients who wish to receive an award in subsequent years are encouraged to file their FAFSA or CSS Profile (as appropriate) and complete all additional financial aid requirements as early in the cycle as possible. In addition, due to the tiered awarding structure established by the state legislature, students who are enrolled in 15 credits are much more likely to receive an SSOG award.

Students who receive an SSOG award and fail to maintain Satisfactory Academic Progress lose eligibility for future terms. Students who are not making Satisfactory Academic Progress may appeal with the financial aid office at their institution and, if their appeal is approved, will be eligible for continued SSOG funding. Alternately, students may regain eligibility for SSOG funding in future semesters by regaining Financial Aid Satisfactory Academic Progress. Regaining eligibility, again due to limited funding, is not a guarantee of receiving an SSOG award in future semesters.

### **GRANTS AWARDED**

Academic year 2015-16 marked the first academic year of the SSOG pilot program. Funds for awarding purposes were originally allocated to the eligible institutions based on official undergraduate FTE for the prior fall term. In subsequent years, the allocation was based on proportion of cost for funding eligible students in the prior year. Tables 2 and 3, below, indicate the number of dollars and students awarded by institution for every odd year since the beginning of the program.

TABLE 2: SSOG TOTAL DOLLARS AWARDED AND AVERAGE AWARD – YEARS 1, 3, 5, 7, 9

	2015-16	2017-18	2019-20	2021-22	2023-24
<b>NSU</b>	\$365,103	\$573,352	\$1,175,000	\$1,153,237	\$1,163,141
<b>CSN</b>	\$1,368,414	\$1,524,430	\$1,677,056	\$2,150,776	\$2,439,635
<b>GBC</b>	\$176,842	\$950,168	\$550,336	\$438,241	\$399,448
<b>TMCC</b>	\$352,007	\$682,536	\$984,698	\$781,723	\$635,459
<b>WNC</b>	\$237,634	\$416,122	\$545,685	\$476,023	\$362,317
<b>Total</b>	<b>\$2,500,000</b>	<b>\$4,146,606</b>	<b>\$4,932,774</b>	<b>\$5,000,000</b>	<b>\$5,000,000</b>
<b>Avg. Award</b>	<b>\$2,350</b>	<b>\$2,445</b>	<b>\$2,762</b>	<b>\$2,688</b>	<b>\$2,658</b>

Note: rounded to nearest dollar. State appropriation for Year One (2015-16) and Year Two (2016-17) [not shown] was \$2.5 million per year. Appropriation for all subsequent years was \$5 million per year. The 2019-20 appropriation was reduced late in the award year to \$4,932,774 due to COVID-19 related budget cuts.

TABLE 3: SSOG TOTAL STUDENTS AWARDED – YEARS 1, 3, 5, 7, 9

	2015-16	2017-18	2019-20	2021-22	2023-24
<b>NSU</b>	121	181	439	397	421
<b>CSN</b>	655	681	677	871	995
<b>GBC</b>	51	400	150	126	117
<b>TMCC</b>	142	273	328	301	235
<b>WNC</b>	95	161	192	165	113
<b>Total</b>	<b>1,064</b>	<b>1,696</b>	<b>1,786</b>	<b>1,860</b>	<b>1,881</b>

Note: students awarded at more than one institution (i.e. one institution in fall and another in spring) are counted under each institution. Recipient total in this table may be higher than the total student count in Table 7.

The distribution of funds based on student race/ethnicity indicates that the percentage of students from historically minoritized backgrounds who received the grant was generally higher than the overall historically minoritized populations across all eligible institutions (Table 4).

TABLE 4: SSOG RECIPIENTS BY RACE/ETHNICITY – YEAR 9 (2023-24)

	American Indian or Alaska Native	Asian	Black or African American	Hispanic	Native Hawaiian or Pacific Islander	Two Races or More	White	Historically Minoritized SSOG	Historically Minoritized Inst. <sup>†</sup>
<b>NSU</b>	0.5%	7.4%	13.3%	56.5%	0.7%	6.4%	15.2%	84.8%	79.5%
<b>CSN</b>	0.0%	10.1%	11.8%	51.0%	0.6%	8.7%	17.8%	82.2%	73.4%
<b>GBC</b>	4.4%	0.0%	1.8%	32.7%	0.9%	3.5%	56.6%	43.4%	42.2%
<b>TMCC</b>	3.0%	7.7%	4.7%	43.8%	1.3%	6.8%	32.8%	67.2%	51.2%
<b>WNC</b>	5.5%	0.9%	2.8%	39.4%	0.0%	6.4%	45.0%	55.0%	45.1%

NOTE: percentages exclude unknown race/ethnicity categories. Historically minoritized categories include all ethnicities included in the table except White, Non-Hispanic.

<sup>†</sup>IPEDS, Fall 2023.

## PERSISTENCE RATES OF SSOG RECIPIENTS

Looking at the percentage of students from Years One (2015-16) through Four (2018-19) cohorts of SSOG recipients who graduated within six years of first receiving an SSOG award, it is evident the SSOG award positively impacted time to degree (Table 5).

**TABLE 5: SSOG RECIPIENT GRADUATION BY INSTITUTION - YEARS 1, 2 and 3**

<b>Institution</b>	<b>Year One Cohort Earned Degree or Certificate By 6/2021</b>	<b>Year Two Cohort Earned Degree or Certificate By 6/2022</b>	<b>Year Three Cohort Earned Degree or Certificate By 6/2023</b>	<b>Year Four Cohort Earned Degree or Certificate By 6/2024</b>
<b>NSU</b>	80.0%	77.4%	68.9%	78.2%
<b>CSN</b>	56.9%	59.9%	61.4%	60.8%
<b>GBC</b>	88.2%	80.0%	82.5%	79.7%
<b>TMCC</b>	71.1%	70.0%	69.5%	74.9%
<b>WNC</b>	77.4%	79.6%	80.7%	84.4%
<b>NSHE</b>	64.8%	65.9%	68.6%	71.3%

NOTE: cohort of students who received an SSOG award in Years One through Four fall semesters and subsequently completed a degree at the same institution within six years. Year One graduation rates may differ from previous reports as the cohort methodology has been updated. The new cohort methodology will be consistently used in future reports.

As expected from the graduation data provided above, SSOG recipients from all nine award cohorts persisted from fall-to-spring semester during the award year at high rates (Table 6).

**TABLE 6: FALL TO SPRING PERSISTENCE BY SSOG RECIPIENT YEAR**

<b>SSOG Recipient Cohort</b>	<b>Persistence Period</b>	<b>Percentage of SSOG Recipients Persisting</b>
<b>Year One</b>	Fall 2015 to Spring 2016	93.5%
<b>Year Two</b>	Fall 2016 to Spring 2017	95.1%
<b>Year Three</b>	Fall 2017 to Spring 2018	93.9%
<b>Year Four</b>	Fall 2018 to Spring 2019	93.9%
<b>Year Five</b>	Fall 2019 to Spring 2020	94.9%
<b>Year Six</b>	Fall 2020 to Spring 2021	93.6%
<b>Year Seven</b>	Fall 2021 to Spring 2022	92.3%
<b>Year Eight</b>	Fall 2022 to Spring 2023	91.5%
<b>Year Nine</b>	Fall 2023 to Spring 2024	92.8%

NOTE: cohort of SSOG recipients by award year who persisted from fall to the immediately following spring.

## INCOME LEVEL OF SSOG RECIPIENTS

Since SSOG is a need-based financial aid program and recipients are required to file a FAFSA or CSS Profile, income information is available for all recipients. Data collected from the campuses for reporting to the National Association of State Student Grant and Aid Programs (NASSGAP) demonstrate that, as intended, the program is indeed reaching some of the neediest students attending NSHE institutions. Table 7, below, illustrates for 2023-24 (Year Nine) the income level of dependent and independent SSOG recipients, the number of students awarded in each income range, the dollars awarded within that range, and median recipient income.

**TABLE 7: SSOG RECIPIENTS BY INCOME LEVEL – YEAR 9 (2023-24)**

<b>Dependent Students</b>		
Median Income: \$37,236		
<b>Income Range</b>	<b>Students</b>	<b>Dollars</b>
\$19,999 or less	283	\$725,170
\$20,000 - \$39,999	382	\$913,664
\$40,000 - \$49,999	190	\$446,160
\$50,000 - \$59,999	131	\$288,622
\$60,000 - \$79,999	178	\$421,192
\$80,000 - \$99,999	59	\$136,017
\$100,000 or more	14	\$35,370
<b>Total</b>	<b>1,237</b>	<b>\$2,966,195</b>

NOTE: from data reported by recipients on the Free Application for Federal Student Aid (FAFSA) and CSS Profile Application.  
Rounded to the nearest dollar.

<b>Independent Students</b>		
Median Income: \$16,993		
<b>Income Range</b>	<b>Students</b>	<b>Dollars</b>
\$2,999 or less	145	\$466,008
\$3,000 - \$5,999	32	\$98,424
\$6,000 - \$9,999	44	\$139,352
\$10,000 - \$14,999	75	\$222,513
\$15,000 - \$19,999	82	\$255,592
\$20,000 - \$29,999	120	\$369,392
\$30,000 - \$39,999	52	\$168,403
\$40,000 - \$49,999	32	\$109,785
\$50,000 or more	60	\$204,337
<b>Total</b>	<b>642</b>	<b>\$2,033,805</b>

NOTE: from data reported by recipients on the Free Application for Federal Student Aid (FAFSA) and CSS Profile Application.  
Rounded to the nearest dollar.

## CONCLUSION

Created in 2015 by the Nevada Legislature as the first state-supported need-based financial aid program, nine years later the SSOG has a proven track record for providing much needed financial support for low-income students at Nevada State University, College of Southern Nevada, Great Basin College, Truckee Meadows Community College, and Western Nevada College. As the data in this report clearly indicates, SSOG recipients at each of the eligible institutions are more likely to persist and graduate than their non-recipient peers. This is not only good news for NSHE students and institutions, but it also demonstrates a benefit to Nevada in terms of graduates entering careers that meet the state's workforce needs.