

Nevada System of Higher Education

Silver State Opportunity Grant (SSOG) Year 5 Report

January 29, 2021



THE NEVADA SYSTEM OF HIGHER EDUCATION

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The Silver State Opportunity Grant Program

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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 community college or state college within the Nevada System of Higher Education (NSHE). 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 31st 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.

Students from low-income families are 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 college attainment goals necessary for a healthy state economy without the success of Nevada's low-income students. The SSOG program is an aggressive first step by Nevada to encourage more low-income students to attend college full time and ultimately earn a degree or credential of value.

The SSOG program provided financial assistance to 1,064 students in Year One (2015-16), 1,696 students in Year Three, and 1,786 in Year Five. In each of the first five program years, SSOG predominantly served minority students, meeting and, in many cases, exceeding the overall percentage of minority students enrolled at each of the institutions. For example, in Year Five, 75.1 percent of SSOG recipients at NSC and 71.8 percent of SSOG recipients at CSN were minority students, compared to an overall minority population of 69.4 percent at NSC and 66.7 percent at CSN.

In addition, since SSOG is the State of Nevada's first state-supported need-based financial aid program and recipients are required to file a Free Application for Federal Student Aid (FAFSA), it is the first program for which income information is available for all recipients. Data reported by recipients on the FAFSA 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 is reaching some of the neediest students attending NSHE institutions. In Year Five, 70.7 percent of the dependent students and 88.5 percent of the independent students served reported a

family income of less than \$50,000. The median family income for dependent student recipients was \$37,071 and for independent recipients it was \$18,963.

As originally established by the Legislature in 2015, the goals of the SSOG program include providing more low-income students with both the incentive and financial means to attend college full time and ultimately earn a degree or credential of value. Based on the demonstrated success of the SSOG program in achieving these goals in the first two years alone, the 2017 Legislature expanded and included funding for the program in the approved Executive Budget. 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 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 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. In Year Five and Year Six (to date) all available funds were awarded to 15-credit students.

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 a community college or state college within the Nevada System of Higher Education (NSHE). This unique program is built on a shared responsibility model and guided by a philosophy for awarding grant aid based on the total cost of attendance (tuition and fees, books and supplies, room and board, and other living expenses) being shared by partners (the state, the federal government, the family, and the student).

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 and complete a full-time credit load each semester. In return, the State is expecting a return on their 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 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 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. In Year Five and Year Six (to date) all available funds were awarded to 15-credit students.

ELIGIBILITY

Eligible institutions include the NSHE state college and community colleges:

- Nevada State College (NSC);
- 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) and have an Expected Family Contribution (EFC) of 8500 or less; 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 to students enrolled in 15 credits with the most financial need first. 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 up to 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.

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 also 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 in order 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

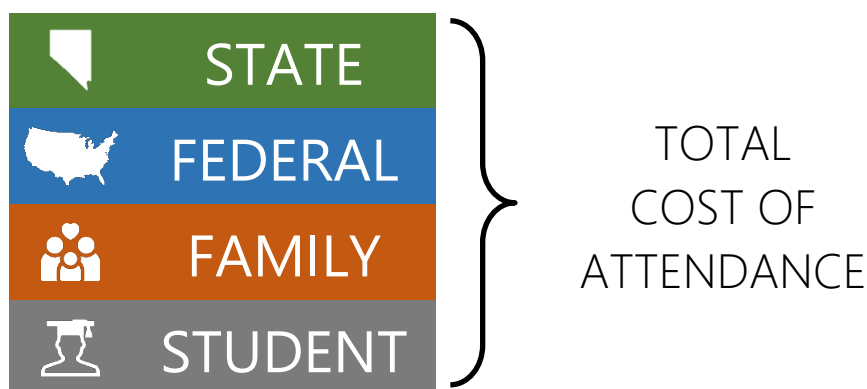
processing the specialized state application. In addition, utilizing the FAFSA further ensures the accuracy of the student's financial data used to determine financial need.

HOW IS THE AWARD CALCUALTED?

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 completion of the FAFSA); 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 circumstance (living off campus, living on campus [GBC only through Year 5 of the program], 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

	Year 1: 2015-16	Year 2: 2016-17	Year 3: 2017-18	Year 4: 2018-19	Year 5: 2019-20
Living Off Campus and Not with Parent	\$18,233	\$18,830	\$19,066	\$21,118	\$21,963
Living with Parent	\$12,088	\$12,717	\$12,936	\$14,132	\$14,798
Living on Campus[†]	\$15,175	\$15,280	\$15,385	\$14,698	\$18,359

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

[†]Calculation includes GBC only.

As the principal beneficiary, the student is expected to contribute toward his/her 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 for the first five years of the program (2015-16 through 2019-20) was 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 (\$6,195 in 2019-20) will receive the maximum SSOG award of \$5,500. This means that the student will have at least \$11,695 for the fall and spring terms, enough to cover registration fees, books and supplies (totaling on average \$4,875 for the community colleges or \$7,188 at NSC for Year 5 recipients), 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 enroll in at least 12 credits. 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 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 FOR YEARS ONE TO FIVE (2015-16 TO 2019-20)

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. The following table indicates the number of students awarded and the dollars awarded by institution for every odd year since the beginning of the program.

TABLE 2: SSOG AWARDS --YEARS 1, 3, 5

Total Dollars Awarded				Total Students Awarded			
	2015-16	2017-18	2019-20		2015-16	2017-18	2019-20
NSC	\$365,103	\$573,352	\$1,175,000	NSC	121	181	439
CSN	\$1,368,414	\$1,524,430	\$1,677,056	CSN	655	681	677
GBC	\$176,842	\$950,168	\$550,336	GBC	51	400	150
TMCC	\$352,007	\$682,536	\$984,698	TMCC	142	273	328
WNC	\$237,634	\$416,122	\$545,685	WNC	95	161	192
Total	\$2,500,000	\$4,146,606	\$4,932,774	Total	1,064	1,696	1,786

Note: State appropriation for Year One (2015-16) and Year Two [not shown] (2016-17) was \$2.5 million per year. Appropriation for 2017-18, 2018-19 [not shown], and 2019-20 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. Students awarded at more than one institution (i.e. one institution in fall and another in spring) are counted under each institution.

For Year One of the program 55.6 percent of eligible students received an SSOG award due to limited funds. By the second year of the program, the proportion of eligible students awarded declined to 50.5 percent. As a result of the program funding increase to \$5 million in Year Three, all eligible students were awarded. In Year Five of the program, all eligible 15-credit students were awarded, but during Spring 2020 awarding of students in the second and third tiers of eligibility was curtailed due to COVID-19 related budget cuts.

The distribution of funds based on student race/ethnicity indicates that the percentage of minority students who received the grant was generally higher than the overall minority student population across all eligible institutions (Table 3).

TABLE 3: YEAR 5 SSOG RECIPIENTS BY RACE/ETHNICITY (2019-20)

	American Indian or Alaska Native	Asian	Black, Non-Hispanic	Hispanic	Native Hawaiian or Pacific Islander	Two or More Races	White, Non-Hispanic	% Minority SSOG	% Minority Inst. [†]
NSC	0.5%	7.7%	11.1%	48.6%	1.5%	5.7%	24.9%	75.1%	69.4%
CSN	0.6%	13.5%	10.9%	38.4%	0.8%	7.6%	28.2%	71.8%	66.7%
GBC	5.4%	0.7%	1.4%	27.9%	3.4%	2.7%	58.5%	41.5%	37.8%
TMCC	1.3%	8.5%	2.2%	45.8%	0.0%	5.6%	36.7%	63.3%	44.9%
WNC	1.1%	1.7%	1.1%	48.9%	0.0%	5.0%	42.2%	57.8%	36.2%

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

[†]IPEDS, Fall 2018.

PERSISTENCE RATES OF SSOG RECIPIENTS

Looking solely at the percentage of students from the Year One (2015-16) SSOG recipient and comparison groups who graduated by the end of the Spring 2020 semester (within five years of first receiving an SSOG award), it is evident the SSOG award positively impacted time to degree as a greater percentage of students who received an SSOG award graduated (65.7 percent) compared to either SSOG eligible non-recipients (64.0 percent) or comparison group students who enrolled in less than 15 credits (50.2 percent) in Fall 2015 (Table 4). Students in each of the categories included in the following table met all SSOG eligibility criteria during Year One, with the exception of enrollment level for the comparison group.

TABLE 4: YEAR ONE SSOG RECIPIENTS AND COMPARISON GROUPS GRADUATION BY ENROLLMENT LEVEL

Recipient/Enrollment Status	Earned Degree or Certificate by 6/2020
SSOG Recipient; ≥ 15 credits	65.7%
SSOG Eligible Non-Recipients; ≥ 15 credits	64.0%
Comparison Group [†] ; < 15 credits	50.2%
≥ 12 to < 15 credits	53.6%
< 12 credits	48.4%

*Original cohort of SSOG recipients, SSOG-eligible non-recipients and comparison group from Fall 2015 who returned to the awarding institution during Spring 2020 or completed a degree at the same institution between Fall 2015 and Spring 2020. Note: all recipient/enrollment status categories met all SSOG eligibility requirements, with the exception of enrollment level for the comparison group. [†]Comparison Group met program requirements including college - readiness.

TABLE 5: YEAR ONE SSOG RECIPIENTS GRADUATION BY INSTITUTION

Institution	Earned Degree or Certificate By 6/2020
NSC	79.8%
CSN	57.7%
GBC	86.8%
TMCC	69.1%
WNC	78.1%
NSHE	65.7%

NOTE: Original cohort of SSOG recipients from Fall 2015 who returned to the awarding institution during Spring 2020 or completed a degree at the same institution between Fall 2015 and Spring 2020.

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

TABLE 6: FALL TO SPRING PERSISTENCE BY SSOG RECIPIENT YEAR

SSOG Recipient Cohort	Persistence Period	Percentage of SSOG Recipients Persisting
Year One	Fall 2015 to Spring 2016	93.5%
Year Two	Fall 2016 to Spring 2017	95.1%
Year Three	Fall 2017 to Spring 2018	93.9%
Year Four	Fall 2018 to Spring 2019	93.9%
Year Five	Fall 2019 to Spring 2020	94.9%

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 the State of Nevada's first and only state-supported need-based financial aid program and recipients are required to file a Free Application for Federal Student Aid (FAFSA), it is the first program where 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. The table below illustrates for Year Five 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: SILVER STATE OPPORTUNITY GRANT RECIPIENTS BY INCOME LEVEL 2019-20 (YEAR FIVE)

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

NOTE: From data reported by recipients on the Free Application for Federal Student Aid (FAFSA). Number of students is unduplicated NSHE wide. In 2019-20 three students received an award in fall at CSN and spring at NSC.

AB 202 INTERIM STUDY RECOMMENDATIONS FOR THE 2019 LEGISLATURE

The Program continues to evolve with each legislative session as various strategies for expanding and enhancing the Program have been considered. The revisions to enrollment requirements enacted in the 2019 Session of the Nevada State Legislature that evolved over the course of a legislative study are noteworthy and are described here.

With three full years of experience under the Program and based on its continued success, NSHE responded to a request from the Legislature's interim Committee to Study the Cost and Affordability of Higher Education ([Assembly Bill 202](#), Chapter 150, *Statutes of Nevada 2017*) regarding Nevada's financial aid programs and recommended expanding the programs to students who enroll in 30 credits in an academic year. Under this proposed change, the opportunity to participate in the SSOG program would have been extended to students able to meet the goal of completing 30 credits in the academic year but not necessarily under the more traditional path of 15 credits per semester. These students, for example, may elect to enroll in 12 credits in both fall and spring semesters and 6 credits in summer term. Such an expansion is consistent with the original goals of the program to provide low-income students with the incentive and financial means to attend college and complete their degree or credential of value and join Nevada's workforce.

Following are the two proposals recommended by the AB 202 interim committee for consideration by the 2019 Nevada Legislature:

1. **Expand Eligibility to Students Who Enroll in 30 Credits in an Academic Year**

Expand eligibility to students who enroll in 30 credit hours in an academic year. Students enrolling in 15 credits each semester remain eligible for the Program, and eligibility is expanded to other students who submit an academic plan demonstrating their ability and commitment to enroll in 30 credits in an academic year utilizing fall and spring semesters and summer terms. Under regulations adopted by the Board of Regents, institutions will be responsible for working with students who apply to participate in the program and ensure that they have an academic plan in place that will allow them to enroll in 30 credit hours in their degree program in the academic year.

Require that the report to the Legislature include credit load data indicating how students met the 30-credit hour requirement each academic year.

2. **Enrollment in Fewer Hours in the Last Year of the Student's Degree Program**

Students participating in the SSOG Program may only need to take a minimal number of credit hours in their last semester to complete their degree. Amend NRS 396.952 to allow these students to enroll in less than 30 credit hours per academic year and remain eligible for the program.

During 2019 Session the Legislature considered [Senate Bill 146](#), which included the provisions recommended by NSHE to the Interim Study Committee. However, it was [Assembly Bill 155](#) (Chapter 606, *Statutes of Nevada 2019*) that was ultimately approved by the Legislature. As discussed above, this bill expanded the SSOG program by reducing the enrollment minimum from 15 to 12 credits while instituting an awarding priority giving precedence to students enrolled in 15 credits.

COVID-19 IMPACT: PROGRAM BUDGET CUTS DURING THE 2019-2021 BIENNIUM

The appropriation for the SSOG program for Fiscal Years 2019-20 and 2020-21 was initially set at \$5 million per year by the Legislature, just as it had been in the prior biennium. However, program funding was reduced by a total of \$867,966 over the two fiscal years during Nevada's 31st Special Legislative Session due to COVID-19 related budget cuts under [Assembly Bill 3](#) (Chapter 5, *Statutes of Nevada 2020*). The timing of the cuts came in Spring 2020, just as NSHE and the institutions were preparing to move on to the second tier of eligible students (students who were in any number of credits less than 15 who were in their last semester of enrollment prior to graduation). That work was halted and, because NSHE did not want to impact awards that had been disbursed to students earlier in the year, the bulk of the cuts were concentrated in Fiscal Year 2021; \$67,226 was cut from Fiscal Year 2020 while \$800,740 was cut from Fiscal Year 2021. This left \$4,199,260 in SSOG program funds from the state to be awarded in Fiscal Year 2021. Because of the importance of this program to NSHE students, the System partially offset the state budget reductions by making a one-time allocation from its non-state market fluctuation account of \$352,788, resulting in a total of \$4,552,048 available to award for Year Six of the program.

APPENDIX

[Nevada Revised Statutes \(NRS\) – Silver State Opportunity Grant Program](#)

NRS 396.950 “Program” defined. As used in NRS 396.950 to 396.960, inclusive, unless the context otherwise requires, “Program” means the Silver State Opportunity Grant Program created by NRS 396.952.

NRS 396.952 Creation of Program; administration by Board of Regents; use of available money; eligibility requirements for award of grant.

The Silver State Opportunity Grant Program is hereby created for the purpose of awarding grants to eligible students to pay for a portion of the cost of education at a community college or state college within the System.

2. The Board of Regents shall administer the Program.
3. In administering the Program, the Board of Regents shall for each semester, subject to the limits of money available for this purpose, award a grant to each eligible student to pay for a portion of the cost of education at a community college or state college within the System.
4. To be eligible for a grant awarded under the Program, a student must:
 - (a) Except as otherwise provided in this section, be enrolled, or accepted to be enrolled, during a semester in at least 12 credit hours at a community college or state college within the System;
 - (b) Be enrolled in a program of study leading to a recognized degree or certificate;
 - (c) Demonstrate proficiency in English and mathematics sufficient for placement into college-level English and mathematics courses pursuant to regulations adopted by the Board of Regents for such placement;
 - (d) Be a bona fide resident of the State of Nevada for the purposes of determining pursuant to NRS 396.540 whether the student is assessed a tuition charge; and
 - (e) Complete the Free Application for Federal Student Aid provided for by 20 U.S.C. § 1090.
5. A student who is enrolled, or accepted to be enrolled, in the final semester of his or her program of study in less than 12 credit hours at a community college or state college within the System is eligible for a grant awarded under the Program.

NRS 396.954 Determination of amount of grant; award of grant to eligible student; limitation on use of money received from grant.

1. For each eligible student, the Board of Regents or a designee thereof shall:
 - (a) Calculate the maximum amount of the grant which the student is eligible to receive. The maximum amount of such a grant must not exceed the amount equal to the cost of education of the student minus the amounts determined for the student

contribution, family contribution and federal contribution to the cost of education of the student.

(b) Determine the actual amount of the grant which will be awarded to each student, which amount must not exceed the maximum amount calculated pursuant to paragraph (a), but which may be in a lesser amount if the Board of Regents or a designee thereof, as applicable, determines that the amount of money available for all grants for any semester is insufficient to award to all eligible students in a category prescribed in subsection 2 the maximum amount of the grant which each student is eligible to receive.

2. The Board of Regents or a designee thereof shall award to eligible students a grant in the amount determined pursuant to paragraph (b) of subsection 1 in the following order of priority:

(a) First, to eligible students who are enrolled in at least 15 credit hours at a community college or state college within the System;

(b) If money is available after awarding grants to all eligible students described in paragraph (a), to remaining eligible students who are enrolled, or accepted to be enrolled, in the final semester of a program of study at a community college or state college within the System; and

(c) If money is available after awarding grants to all eligible students described in paragraphs (a) and (b), to remaining eligible students.

3. Money received from a grant awarded under the Program must be used by a student only to pay for the cost of education of the student at a community college or state college within the System and not for any other purpose.

NRS 396.956 Regulations.

1. The Board of Regents:

(a) Shall adopt regulations prescribing the procedures and standards for determining the eligibility of a student for a grant from the Program.

(b) Shall adopt regulations prescribing the methodology by which the Board of Regents or a designee thereof will calculate:

(1) The cost of education of a student at each community college and state college within the System, which must be consistent with the provisions of 20 U.S.C. § 1087II.

(2) For each student, the amounts of the student contribution, family contribution and federal contribution to the cost of education of the student.

(3) The maximum amount of the grant for which a student is eligible.

(c) Shall adopt regulations prescribing the process by which each student may meet the credit-hour requirement described in NRS 396.952 for eligibility for a grant awarded under the Program.

(d) May adopt any other regulations necessary to carry out the Program.

2. The regulations prescribed pursuant to this section must provide that:
 - (a) In determining the student contribution to the cost of education, the student contribution must not exceed the amount that the Board of Regents determines the student reasonably could be expected to earn from employment during the time the student is enrolled at a community college or state college within the System, including, without limitation, during breaks between semesters. This paragraph and any regulations adopted pursuant to this section must not be construed to require a student to seek or obtain employment as a condition of eligibility for a grant under the Program.
 - (b) Determination of the family contribution to the cost of education must be based on the family resources reported in the Free Application for Federal Student Aid submitted by the student.
 - (c) Determination of the federal contribution to the cost of education must be equal to the total amount that the student and his or her family are expected to receive from the Federal Government as grants.

NRS 396.958 Acceptance of gifts, grants, bequests and donations. In addition to any direct legislative appropriation from the State General Fund, the Board of Regents may accept gifts, grants, bequests and donations to fund grants awarded under the Program.

NRS 396.960 Report to Legislature. On or before February 1 of each odd-numbered year, the Board of Regents shall submit to the Director of the Legislative Counsel Bureau for transmittal to the next regular session of the Legislature a written report on the Program which must include, without limitation, information regarding:

1. The number of students during the immediately preceding school year who were awarded grants under the Program.
2. The average amount of each grant awarded under the Program for the immediately preceding school year.
3. The success of the Program, including, without limitation, information regarding the percentage of students awarded grants since the creation of the Program who have remained enrolled at a community college or state college within the System and the percentage of students awarded grants since the creation of the Program who have been awarded a degree or certificate.

Board of Regents *Handbook*, Title 4, Chapter 18, Section 10
Section 10. Silver State Opportunity Grant Program

The 2015 Nevada Legislature created the Silver State Opportunity Grant Program under Senate Bill 227 (Chapter 387, *Statutes of Nevada 2015*) for the purpose of awarding need-based grants to eligible low-income students who are college-ready in order to pay for a portion of the cost of education at a community college or state college within the Nevada System of Higher Education. The Chancellor is directed to establish procedures and guidelines to comply with the requirements of the Silver State Opportunity Grant Program pursuant to Nevada Revised Statutes 396.950-396.960. The Chancellor will report to the Board such steps that have been taken to implement the program.

NSHE Procedures and Guidelines Manual, Chapter 11, Section 2
Section 2. Silver State Opportunity Grant Program

Title 4, Chapter 18 of the Board of Regents' Handbook directs the Chancellor to establish procedures and guidelines to comply with the requirements of the Silver State Opportunity Grant Program created by Senate Bill 227 (Chapter 387, *Statutes of Nevada 2015*) and codified under Chapter 396 of Nevada Revised Statutes.

1. Eligible Institutions. Eligible institutions include each NSHE community college and state college that shall award grants under the SSOG Program according to procedures established herein.
2. Apportionment of Funds between Eligible Institutions.
 - a. State funding for the SSOG program will be allocated to each community college and state college annually, and shall be based on the proportion of cost for fully funding all eligible students during the prior year. Institutional allocations shall be reviewed and approved by the Chancellor.
 - b. Institutions shall not award funds exceeding the amount allocated pursuant to this section.
 - c. Dollars that are in jeopardy of not being awarded and disbursed at the institution where originally allocated shall be divided among the remaining eligible institutions based on the proportion of cost for unawarded SSOG eligible students.

3. Eligibility Requirements.

- a. To be eligible for the SSOG Program, a student must:
 - i. Except as otherwise provided, enroll in at least 12 credit hours each semester of award at a community college or state college;
 - ii. Be enrolled in a program of study leading to an undergraduate degree or certificate;
 - iii. Be placed into college-level English and mathematics courses in accordance with Title 4, Chapter 16, Section 1;
 - iv. Be classified as a resident in accordance with Title 4, Chapter 15;
 - v. Complete the Free Application for Federal Student Aid (FAFSA); and
 - vi. Meet institutional Title IV financial aid satisfactory academic progress requirements.
- b. A student who enrolls in fewer than 12 credit hours to complete their program of study in their final semester prior to graduation is eligible to be funded at a lower enrollment level contingent upon available funding.
- c. A student who loses eligibility for SSOG may reinstate during a subsequent semester by regaining financial aid satisfactory academic progress. Subject to available funds, this student would be eligible to receive SSOG in future semesters, provided all eligibility requirements for the program are met.
- d. Each institution shall utilize its existing federal Title IV satisfactory academic progress appeals process to allow SSOG recipients who are not making satisfactory academic progress to appeal their status. A student who is approved through the institutional appeals process to receive Title IV aid may also receive SSOG during the semester for which an appeal is approved, providing the eligibility requirements set forth under this Section are met. Although students with Deferred Action for Childhood Arrivals (DACA) status do not qualify to receive Title IV aid, such students who are not making satisfactory academic progress may appeal their status under an institutional appeals process for the purpose of the SSOG award.

4. Amount of the SSOG Award

- a. Grant awards are subject to the limit of the funds available for the SSOG Program and are intended to pay for a portion of the Cost of Attendance at a community college or state college.
- b. Maximum SSOG Award. The maximum annual amount of the grant each student is eligible to receive shall be equal to the Cost of Attendance established for the purpose of the SSOG program minus the amounts determined for the student contribution, family contribution, and federal

contribution, as defined and calculated pursuant to this Section.

For an academic year, the award amount shall not exceed:

- i. \$5,500 for a student enrolled in 15 or more credits per semester; and
 - ii. \$4,400 for a student enrolled in at least 12 but less than 15 credits per semester.
- c. Minimum SSOG Award. A student who is not eligible to receive an annual SSOG award of at least \$200 for an academic year based on the SSOG award calculation shall not receive the grant.
 - d. Awards will be prorated according to enrollment level for a student who is enrolled in less than 12 credits in their final semester prior to graduation. The prorated amount shall be determined based on the individual student's calculated annual award, up to the program maximum of \$5,500, divided by 30, and multiplied by the number of credits in which the student is enrolled.

5. Cost of Attendance

- a. For purposes of calculating SSOG awards, the annual Cost of Attendance (COA) for all eligible institutions for Academic Year 2020-21 shall be:
 - i. \$22,801 for students living off-campus and not with a parent;
 - ii. \$15,296 for students living with a parent; and
 - iii. \$18,692 for students living on campus.
- b. The institution may pro-rate the COA in cases where a student enrolls for a single semester.
- c. Under no circumstances shall the grant received under the SSOG Program, along with other financial assistance received, exceed institutional COA.

6. Student Contribution

- a. A standard student contribution that will be used by each community college and state college in the calculation of all grants awarded under the SSOG Program will be calculated by determining what a student could earn by working at minimum wage a reasonable number of hours during the school year and over the summer. This calculation should in no way be construed as requiring a student to seek or obtain employment as a condition of eligibility for the SSOG Program.
- b. For purposes of calculating SSOG awards, the student contribution shall be set at \$5,500 for an academic year. The institution shall pro-rate the student contribution in cases where a single semester cost of attendance is utilized.
- c. The student contribution may be covered by, but is not limited to, the following:
 - i. Student earnings or savings;

- ii. Private, institutional, state or federal scholarships, including the Governor Guinn Millennium Scholarship;
 - iii. Grants not listed under Subsection 6 of this section;
 - iv. Veterans education benefits;
 - v. Student loans; and
 - vi. Financial assistance from family or friends.

- 7. Family Contribution. The family contribution shall be equivalent to the federal nine-month Estimated Family Contribution (EFC), as calculated by the U.S. Department of Education based on FAFSA data and reported on the Institutional Student Information Record (ISIR). The EFC may be prorated for an award period of less than nine months.

- 8. Federal Contribution
 - a. The federal contribution shall be equivalent to the total of federal grant aid a student is awarded during the same award year from the following programs only:
 - i. Federal Pell Grant;
 - ii. Federal Supplemental Educational Opportunity Grant (FSEOG); and
 - iii. Teacher Education Assistance for College and Higher Education (TEACH) Grant.
 - b. Under no circumstances shall the federal contribution include the amount the student is awarded in student loans.

- 9. Guidelines for Awarding and Disbursing SSOG funds
 - a. Only students who are enrolled in 12 or more credits that count toward their program of study are eligible to receive an SSOG disbursement.
 - b. A student who previously earned a bachelor's degree is not eligible to receive the SSOG award.
 - c. A student with Deferred Action for Childhood Arrivals (DACA) status may be eligible for the SSOG award. Such students must complete the FAFSA and identify themselves to the institutional financial aid office as having DACA status. DACA students must provide documentation they have been granted Deferred Action for Childhood Arrivals before they can be awarded an SSOG grant.
 - d. A student placed into remedial math or English pursuant to Title 4, Chapter 16, Section 1 of the Handbook is not eligible for SSOG until all such remedial coursework is completed. However, enrollment in corequisite coursework where academic support is provided to students while enrolled in college

gateway courses shall be considered college level courses for purposes of SSOG eligibility.

- e. SSOG funds to eligible students will be awarded by ascending EFC up to 8500 and in the following priority tiers until available funds are exhausted.
 - i. Tier 1: eligible students who are enrolled in at least 15 credit hours per semester;
 - ii. Tier 2: eligible students who are enrolled in less than 15 credit hours in their final semester prior to graduation who self-identify to the Financial Aid Office and previously received the award; and
 - iii. Tier 3: eligible students who are enrolled in at least 12 but less than 15 credit hours per semester.

A tier must be fully awarded at all institutions before subsequent tiers may be funded, at the direction of the System Office. This order shall apply each time SSOG funds are awarded and applies only to the population of students meeting all eligibility requirements as of the date awarding is carried out until all available funds are exhausted. If available funds are not exhausted by the 100 percent refund period for the spring semester, the Chancellor may expand the EFC range for eligible students.

10. Guidelines for Enrollment Changes.

- a. Changes in student enrollment levels shall be treated as follows:
 - i. An award shall be cancelled for a student whose enrollment drops below the tier in which they were awarded (i.e. 15 credits, 12 credits, or number of credits required to graduate at end of term) at any point through the add/drop period. A student may be eligible for an award in a different credit-level tier, contingent upon available funding and according to awarding protocol established in Subsection 9 of this Section.
 - ii. A student whose enrollment increases above the tier in which they were initially awarded (i.e. from less than 15 to 15 or more) may be eligible for a higher award amount, contingent upon available funding and according to awarding protocol established in Subsection 9 of this Section.
- b. The add/drop period may vary by institution. For enrollment changes that result in a course being removed from the student's academic record, the institution shall cancel the award if the change results in the student's enrollment level falling below the tier in which they were awarded. In cases where the student withdraws from a course and receives a "W"

grade, the enrollment level does not change and therefore the award remains.

11. Award Date. For academic year 2020-21, institutions shall make initial SSOG awards no earlier than July 15, 2020, and no later than July 31, 2020. Future award dates shall be set by the Vice Chancellor for Academic and Student Affairs in consultation with institutional financial aid offices.
12. Course Availability to Meet the 15-Credit per Semester Requirement
 - a. Each community college and state college shall ensure that adequate courses are offered each semester so that a student otherwise eligible for the grant and desirous of enrolling in 15 credits is able to do so. If situations arise where such a student is, due to course availability, unable to enroll in 15 credits that count toward the student's program of study, the institution shall consider feasible alternatives, including, but not limited to:
 - i. Course substitutions;
 - ii. Adjustment of a student's academic plan; and
 - iii. Opening a new course section.
 - b. Credits taken at another eligible institution to meet degree requirements at the student's home institution shall count towards the eligibility requirement of Subsection 1(a). In order to take advantage of this provision, a student must complete the NSHE SSOG Co-Enrollment form by the end of the semester for which he or she is requesting funding. For purposes of this subsection, "home institution" means the institution at which the student is enrolled in a program of study leading to a recognized degree or certificate and, if eligible, is receiving Title IV Federal Student Aid.
 - c. Each community college and state college shall ensure advisors are available to assist SSOG students who experience difficulty in registering for 15 credits that count toward their program of study.
13. Reporting Requirements. On an annual basis, the Vice Chancellor for Academic and Student Affairs shall request from institutions data necessary to evaluate the success of the SSOG program.
14. Communications Strategies. Institutions shall establish strategies to communicate the availability of the SSOG to students. Type and method of communications may vary by institution; however, all institutions in jeopardy of not expending all allocated funds must send targeted communications to students in an effort to encourage more students to become eligible by taking action (e.g. adding a class, taking the placement test, completing the FAFSA).

15. Definitions. The following definitions apply for purposes of this Section:

- a. Award – The SSOG amount offered to a student on their Financial Aid Award letter. In order to receive the funds offered, a student must meet all eligibility requirements at time of disbursement.
- b. Disbursement – The SSOG amount actually paid by the institution to a student account.
- c. Semester – “Semester” includes Fall, Spring and Summer terms subject to available funds. Students who expended their maximum award for the academic year in the prior fall and spring terms are not eligible to receive an award for the summer term(s).