



Committee on Access and Affordability

# Report and Recommendations

June 2012



## Access and Affordability - Critical to Graduating Students

Across the nation, states, including Nevada, are struggling to piece together budgets to fund public colleges and universities in these times of continued economic distress. Faced with severe cutbacks, many public institutions are turning to the one source they have for increasing revenue – tuition and fees. These increased costs are, in turn, putting college students and their families under mounting financial pressure. The cost of education remains a significant barrier to degree attainment, a barrier that cannot be ignored in light of the national movement and state imperative to increase the number of citizens that have a degree or certificate of value. This report examines access and affordability in the context of Nevada’s rising tuition levels and limited financial aid resources.



Under the Complete College America Alliance, Nevada’s colleges and universities face the daunting challenge of significantly increasing the number of students they graduate with a degree or credential of value. This is a challenging goal in a state where the majority of students attend college part-time as they struggle to provide for their families. Completing a degree or certificate is particularly challenging for low income and first generation students, often from underrepresented racial or ethnic groups, who are increasingly the populations that the Nevada System of Higher Education (NSHE) institutions will serve in coming years. The most underserved populations are among the least able to afford rising tuition, least likely

to enroll in college, and least likely to complete a degree or certificate program if they do enroll. Given the considerable challenges facing NSHE institutions, Chancellor Dan Klaich appointed an ad-hoc Committee on Access and Affordability to review the Board of Regents tuition, fee and student financial aid policies. This report is the Committee’s response to the Chancellor’s charge.

### Committee Charge

With the goal of encouraging full-time enrollment and degree completion, the Committee on Access and Affordability was charged with the following:

- Review and consider recent increases in registration fees and tuition, mandatory student fees, including special course and differential fees, in the context of Nevada’s current family income and available financial aid.
- Review and consider institutional and system-wide trends in the distribution of need-based financial aid.
- Review and consider institutional and system trends related to affordability, including college participation rates for students from low-income families, institutional cost of attendance, and all sources of aid to students, including federal aid and tax credits, state assistance through the Millennium Scholarship, and family and student contributions.
- Review and consider “truth-in-tuition” models and policies utilized in other states.
- Review and consider tuition and fee models that are designed to encourage timely degree completion.
- Establish student and parent forums to seek input on the cost of higher education and the impact it may have on student and family decisions related to higher education.

## Committee Representation

For this ad hoc study committee, the Chancellor appointed five institutional representatives who collectively have expertise in financial aid, admissions and recruiting; three students representing undergraduate, graduate and community college students; one faculty representative; and two parents, one representing parents of graduating high school students and one parent of enrolled college students. The Committee was chaired by Crystal Abba, NSHE Vice Chancellor for Academic and Student Affairs. Staffing for the Committee was provided by Linda Heiss, NSHE Director of Institutional Research, and Renee Davis, NSHE Director of Student Affairs. The time and thoughtful attention to these important issues by Committee members is sincerely appreciated.

**Joseph K. Broad**

Student and Speaker, ASUN  
University of Nevada, Reno

**Brad Gruner**

Dean of Student Affairs  
College of Southern Nevada

**Heather Dodson**

Student and President, ASWN  
Western Nevada College

**Jesus Gutierrez**

Parent and Business Owner

**Rita Escher**

Director of Academic Services  
University of Nevada, Reno

**Robin Herlands**

Faculty Member and NSC Faculty Senate Chair  
Nevada State College

**Michael Gordon**

Student and President, GPSA  
University of Nevada, Las Vegas

**Luke Schultheis**

Executive Director of Admissions  
University of Nevada, Las Vegas



**Kimberly Tate**

Parent and President, Nevada PTA

**Neil Woolf**

Director of Enrollment Services  
Nevada State College

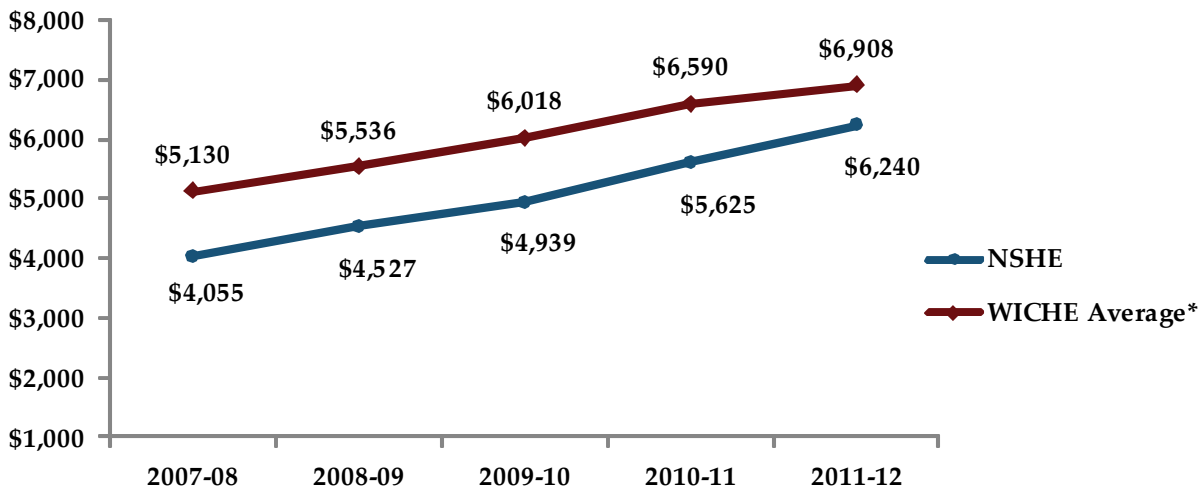
**Sharon Wurm**

Director of Financial Aid  
Truckee Meadows Community College

# Are NSHE Institutions Affordable?

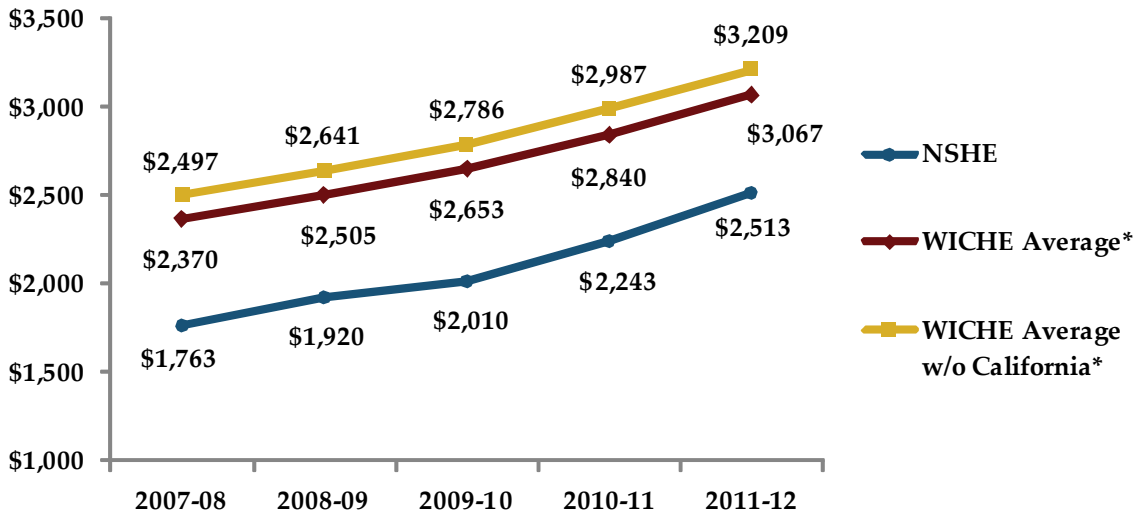
Compared to other western states, Nevada's tuition and fees remain low. In the case of NSHE universities, tuition and fees in recent years have remained consistently below the average tuition and fees paid in other western states. The same is true of NSHE community colleges particularly when the exceptionally low rate paid by students attending California community colleges is removed from the calculation. The comparatively low tuition and fee rates charged in Nevada are due in part to the historical policy of the Board of Regents that provided fees would be set based on the WICHE median of state averages using a 3-year lag. The 3-year lag provision was intended to keep NSHE tuition and fees low relative to those charged in the WICHE states (see Appendix H for a list of WICHE members). The Board's low tuition philosophy was abandoned in April 2010 as a result of a recommendation of the Tuition and Fee Committee and in light of growing pressure to increase fees in an environment of declining state support.

**Average Undergraduate Resident Tuition and Mandatory Fees  
Public Universities in the WICHE Region**



\*Note: WICHE Average is the average of state averages, calculated using comparable institutions from *WICHE Tuition and Fees in Public Higher Education in the West*. Revised 8/3/12.

### Average Undergraduate Resident Tuition and Mandatory Fees Public 2-Year Institutions in the WICHE Region



\*Note: WICHE Average is the average of state averages, calculated using comparable institutions from *WICHE Tuition and Fees in Public Higher Education in the West*. Revised 8/3/12.

Based on relative western state comparisons, for those factors that are in the control of the Board of Regents (e.g. registration fees, tuition, student fees, special course fees, differential program fees, etc.), tuition and fees in Nevada are comparatively low. However, students and their families often do not consider the cost of an NSHE institution compared to institutions in other states; rather they are simply focused on the cost of attending a Nevada institution. Nevada’s cost of living is a factor outside the Board’s control, but often impacts students’ decisions in terms of whether or not they choose to attend or, if attending, whether full- or part-time.

## Percent of Family Income Needed to Pay for College in Nevada

Institutional price based on tuition and fee levels alone does not dictate affordability, and finding a meaningful way to assess the impact of cost of living on decision making about college is difficult. One way is to look at the portion of income students and their families must spend to cover the costs of higher education, including living expenses. Employing the concept of net price (tuition and room and board less federal, state need- and non-need based aid, and institutional aid), also makes it possible to take financial aid into consideration. For public two-year institutions, in 2009 the percent of median family income needed to pay for college in Nevada was 16.8 percent, compared to the national average of 12.9 percent (Appendix A). Nevada was lower than only two other states: New Hampshire at 17.9 percent and Vermont at 17.5 percent. When considering the same affordability indicator for families in the lowest income quintile, the picture is even worse. Again for 2009, the percent of family income needed to pay for college at a two-year institution was 53.4 percent for Nevada, compared to 46.4 percent for the national average (Appendix B).

Looking at the same data for public four-year colleges and universities, Nevada is much closer to the national average than it is for two-year institutions. In 2009, the percent of median family income needed to pay for college at a four-year institution in Nevada was 17.6 percent, compared to the national average of 16.9 percent (Appendix C). What is even more striking is the fact that when

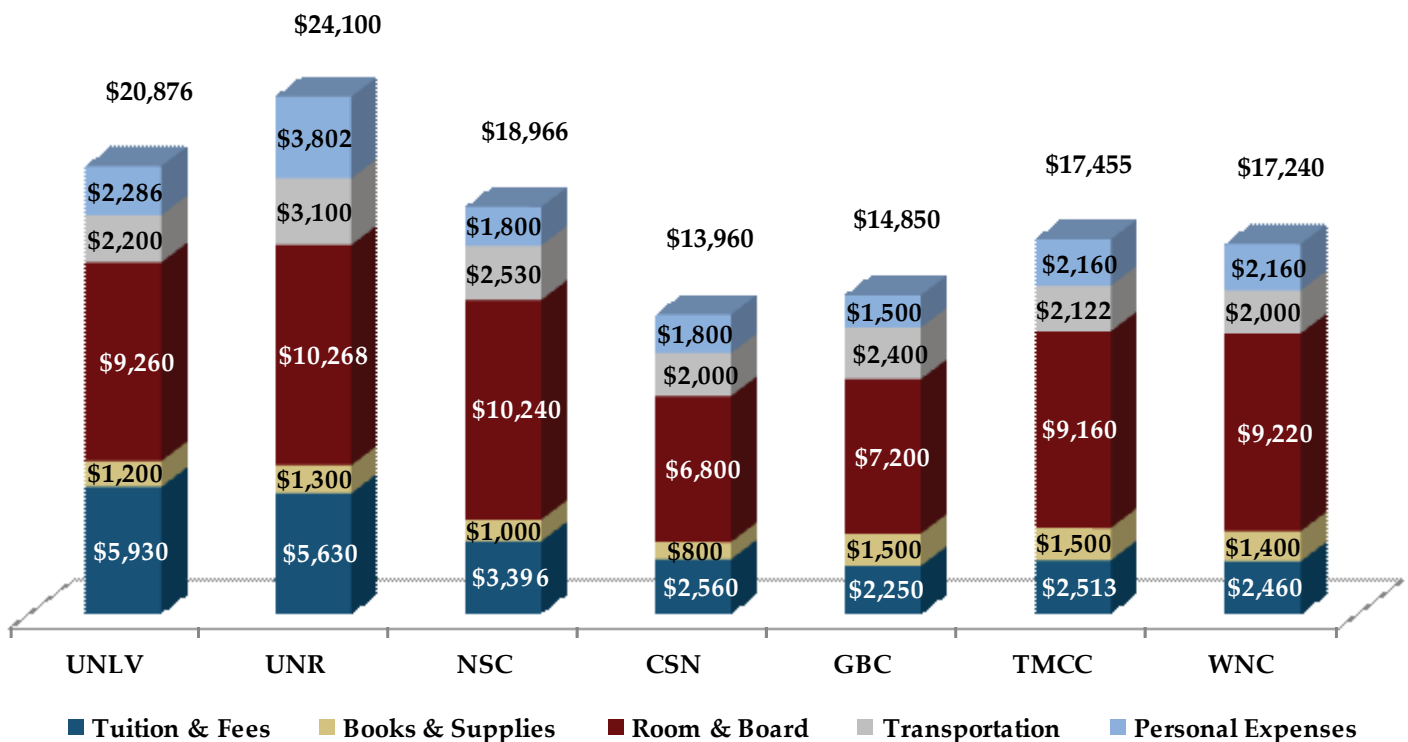
considering the same affordability indicator for families in the lowest income quintile, Nevada, at 56 percent of family income necessary to pay for education at a public four-year institution, actually fares better than the national average 60.7 percent (Appendix D). So, although it is understood that tuition and fees are higher at Nevada four-year institutions than at the two-year institutions, Nevada four-year institutions are better able to offset cost of attendance with financial aid than are the majority of four-year institutions across the nation.

## Nevada’s High Cost of Living and the Impact on Cost of Attendance

Whether one is looking at two-year or four-year institutions in Nevada, the poorest of families must devote an average of over 50 percent of their family income toward higher education, and that is *after* financial aid. Based on the indicators discussed above, it appears that Nevada’s relatively high cost of living significantly impacts college affordability and may be one of the primary reasons that such a large percentage of NSHE students attend part-time—they simply cannot afford to support themselves or a family and go to school full-time.

The impact of cost of living is evident in the following table that reflects the cost of attendance for a student living off campus. This cost represents a middle ground that is less expensive than the cost associated with living on campus, but more expensive than living with family. Overall, more NSHE students have an off campus cost of attendance assigned to them in the financial aid process than either of the other categories. Institutional cost of attendance is determined based on a methodology defined by the U.S. Department of Education and is calculated independently by each institution. As a result of the varied assumptions made at each institution, the cost of each category can vary, even for institutions in the same service area.

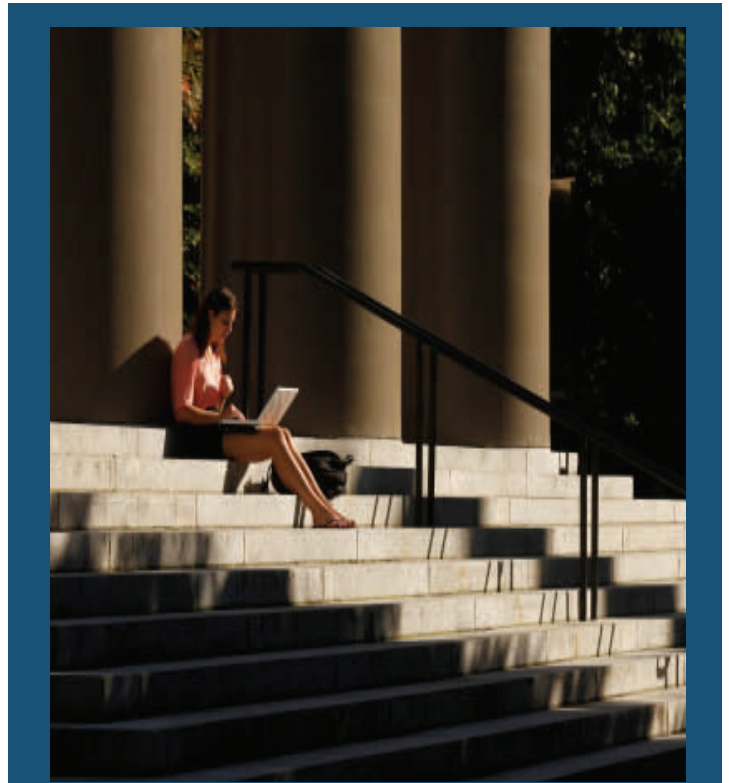
**NSHE 2010-11 Institutional Cost of Attendance - Off Campus**



## Grants, Scholarships, and Student Financial Assistance

It is important to recognize the impact of federal Pell Grants on affordability. A full-time low-income student attending an NSHE institution can qualify for an annual award of up to \$5,550. That award is significant in that at NSHE community colleges it will cover the full cost of registration fees and other mandatory fees (assuming 30 credits), and there will be a sufficient amount left over to cover books and supplies. The \$5,550 Pell award will not go as far for a full-time university student, but at a minimum it will cover registration and other mandatory fees.

Many Nevada high school graduates also qualify for the Governor Guinn Millennium Scholarship that for full-time students amounts to an additional \$960 per year at the community colleges, \$1,440 at the state college, and \$1,920 at the universities. Similarly, limited amounts of other need- and merit-based aid are also available at NSHE institutions, but not all students qualify for these types of financial assistance. A student may qualify for one or more scholarships, a state grant or work study, but there are not sufficient funds to award all qualified applicants, and they are often awarded on a first-come, first serve basis. Likewise, a student may choose to cover the remaining cost of attendance with one or more student loans, which are funds that must be paid back once the student graduates or stops attending at least half-time.



Therefore, in a best case scenario, it is possible for the neediest of students to cover registration, mandatory fees, books and supplies with financial aid and even have some money left over. At first glance it would seem that there is no reason that a needy student should be prevented by financial constraints from attending college in Nevada. However, covering the total cost of attendance, which includes a modest living expense, is a different story. The fact is that the neediest students come from households that do not have any additional resources to contribute, and the time spent attending classes and doing homework often results in lost wage-earning hours for the student and family. Additionally, in most cases student earnings (except for work-study) reduce Pell Grant and other financial aid eligibility, so students working to cover their own living expenses normally have a reduction or loss of Pell grant eligibility the year after they begin working.

It is also important to note that the total dollars in financial aid disbursed to NSHE students has been on the rise for the last several years, having increased by 86 percent from \$292 million in 2006-07 to \$544 million in 2010-11. These gains came primarily in the grant and loan categories, which increased by 201 percent and 89 percent, respectively. Of the increase in grants during this period, 74 percent

came from Pell Grants and 15 percent from Veterans Education Benefits, both federal sources. In fact, Nevada's percentage of aid from federal sources is much higher than the national average. For example, in 2010-11 federal dollars constituted 84 percent of grants to NSHE students versus 46 percent nationally. This is particularly significant in that the Pell Grant program appears to be entering a period of narrowing eligibility, after an expansion over the past few years. Consequently, in order to increase the affordability of NSHE institutions for low income students, the System must begin to evaluate the sources of financial aid and begin conversations with the State of Nevada on how the state can assume a greater role in ensuring that higher education is affordable to low income students.

## Need for Transparency of the Cost of Higher Education

A somewhat secondary issue, but equally important to students and parents, is the issue of transparency. Transparency of tuition and fees is critical for students and parents if they are to plan for college and save appropriately. "Sticker shock" often occurs when students and parents realize that the cost of enrollment is more than the registration fees that are often cited in the media when fee increases are reported. Mandatory fees, including facilities, technology, health, counseling, recycling and similar fees, are not readily apparent to parents and students when planning for college. Often, students and their families are not fully aware of the total cost until they receive their bill. The use of the federally-mandated net price calculator on the institution's web site is useful to parents and students, but only to the extent that they are aware of the calculators and utilize them.




Many NSHE students enroll part-time so that they may support themselves or a family while pursuing a degree, without realizing that this part-time path reduces the likelihood of graduation. Also, the lack of awareness among low-income and first-generation students and their families of financial aid options is a significant challenge. NSHE institutions must continue their work in providing students with the most accurate information on the "price" of going to college. Low income students often overestimate the cost of education and seek out little or no information on financial aid. Therefore, their misperceptions about cost often deter them from enrolling and pursuing a degree at all or in a manner that would lead to success.

So, are NSHE institutions accessible and affordable? While Nevada compares favorably to other western states when looking solely at tuition and fees, price

alone is not indicative of affordability. When considering the cost of tuition and fees at Nevada institutions in conjunction with the cost of living in this state, higher education is not easily affordable, particularly for Nevada families in the lowest income quintile. Tuition and fee policies cannot be considered in isolation from other policies, particularly financial aid, if the state is to make higher education accessible to all students in Nevada, regardless of family income. All policies must work together to serve the dual purpose of increasing access for underrepresented populations and encouraging student success and degree completion.



# Tuition & Fee Recommendations



The Committee examined a number of tuition and fee models that are being used in other states, including: Truth in Tuition models, excess credit policies, tuition brackets, and tuition rebate programs. The Committee's recommendations for tuition and fee policies focus on the need for predictability and transparency in order to provide a pathway for Nevadans of all income levels to complete college. The following section details the Committee's three tuition and fee policy recommendations.

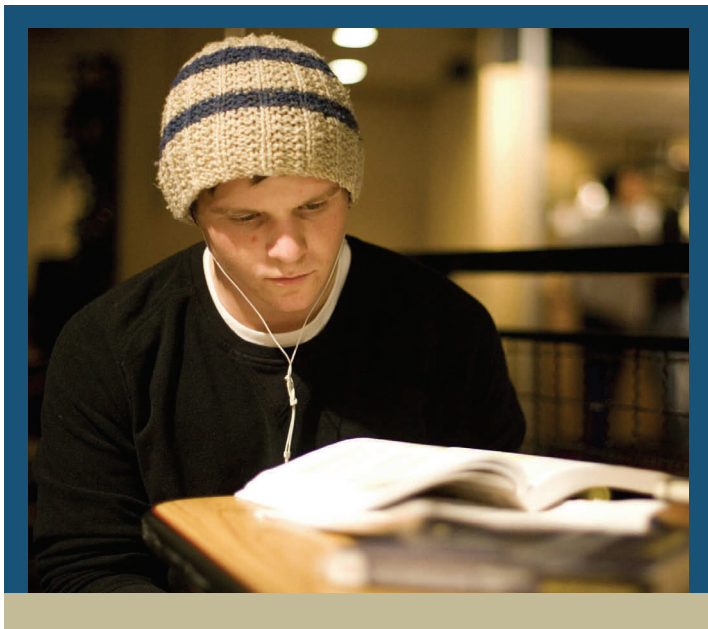
## Recommendation #1: Tuition Bracket Models for Further Study

In relation to a tuition and fee policy that encourages degree completion, the Committee supported consideration of a Tuition Bracket model. This would establish a single tuition amount for a range of credits, regardless of a student's actual credit load, thereby encouraging full-time enrollment. However, the Committee agreed that establishing a tuition bracket policy prior to the completion of the formula funding study authorized under Senate Bill 374 (Chapter 375, *Statutes of Nevada 2011*) would not be possible given the number of unknowns related to outcomes of the formula study. Therefore, the Committee recommends that the Chancellor and Board of Regents direct the next regularly-appointed Tuition and Fee Committee to further study the matter of tuition brackets and determine the appropriate price for a bracket designed to encourage full-time enrollment.

For four-year institutions, the Committee discussed a full-time bracket where students enrolled in 12 to 18 credits would be charged a flat fee (possibly based on 15 credits or at whatever point would make it cost neutral). In this scenario, students taking more or less than the bracketed credit amounts would pay the approved per credit fee. Receiving a "discount" for taking the higher number of credits within a given bracket may encourage full-time enrollment. After further consideration, the Committee felt that offering only this full-time bracket would not be attractive to some students who are limited in the number of credits they can take due to other financial or personal obligations. This may be particularly

true at the community colleges and state college. In addition, concern was voiced that a single full-time bracket might encourage students to take more credits than they can successfully complete. Therefore, while the Committee was supportive of a Tuition Bracket model, it recognized that the Tuition and Fees Committee will need to study brackets of different credit amounts and that the range of credits may need to vary by institution type.

## Recommendation #2: Adopt an Excess Credit Policy



In the past decade a number of states have adopted policies that discourage excessive credit accumulation. North Carolina (1993), Utah (2003), Wisconsin (2004), Texas (2006), Arizona (2006) and Virginia (2006) all increase the cost to students after they have passed a specific credit threshold. In North Carolina, for example, state statute dictates that once a student earns 140 credits, they must pay an additional 50 percent of resident undergraduate tuition. Similarly, Federal Student Aid (Title IV) policy dictates that students no longer qualify for financial assistance after they have earned credits equal to 150 percent of what it would take to earn a degree. In both cases, the philosophy

seems to be to shift more of the cost from the taxpayer to the student in cases where students fail to appropriately progress toward their educational goals.

The Committee recommends NSHE consider this policy and set the credit limit at 150 percent of the published program length, in order to correspond with Title IV Federal Student Aid policy. While other credit limits may also be examined, alignment with Title IV policy gives students leeway to cover additional coursework that may be generated for legitimate reasons, such as placement in remedial courses, transfer, or change in major. An added benefit of alignment with Title IV policy in this area would be an increase in transparency for students as it becomes simpler for campuses to communicate a standard policy that covers both financial aid and tuition and fees. Additional cost to a student who reaches the 150 percent threshold could be set at 50 percent higher per credit or at a level deemed appropriate.

## Recommendation #3: Ensure the Predictability and Transparency of Tuition and Fee Increases

Tuition and fee policies should allow students and families to plan for the cost of a college education, as well as give NSHE institutions a predictable and sustainable revenue stream that will enable students to successfully complete their degrees in a timely fashion. The Committee strongly recommends that the Board of Regents follow its existing tuition and fee policy that ensures regular and reasonable fee increases based on inflationary increases and the needs of the institutions within a clearly defined process that includes opportunity for student input. The Committee also urges that off-cycle fee increases be avoided whenever possible.

# Financial Aid Recommendations



Virtually every time it is issued, the annual NSHE Financial Aid Report reflects an increase in total financial aid disbursed to students. Especially in recent years, this increase has been a reflection of three factors: more students enrolled, applying for and being awarded federal student aid; expansion of the Pell Grant program; and an increased number of students borrowing larger federal loans. Over the years there has also been an increase in Student Access funds (referred to in Board policy as the Regents Higher Education Opportunity Award) available to students, but this increase has come primarily in the student fee-generated category, with the state-supported portion of need-based aid remaining low. In 2010-11 Student Access disbursements amounted to \$30 million NSHE-wide, and over 80 percent of dollars went to need-based awards. Of these dollars, \$10 million were state supported, with the remaining \$20 million coming from the fee-generated category. Also of note, an additional \$24 million in state dollars was awarded in 2010-11 by the Governor Guinn Millennium Scholarship program. However, while of undeniable assistance to students receiving the Millennium Scholarship, the Millennium awards are merit-based and are intended to encourage Nevada high school graduates to remain in Nevada to attend college. They are not targeted to assist students who cannot afford higher education.

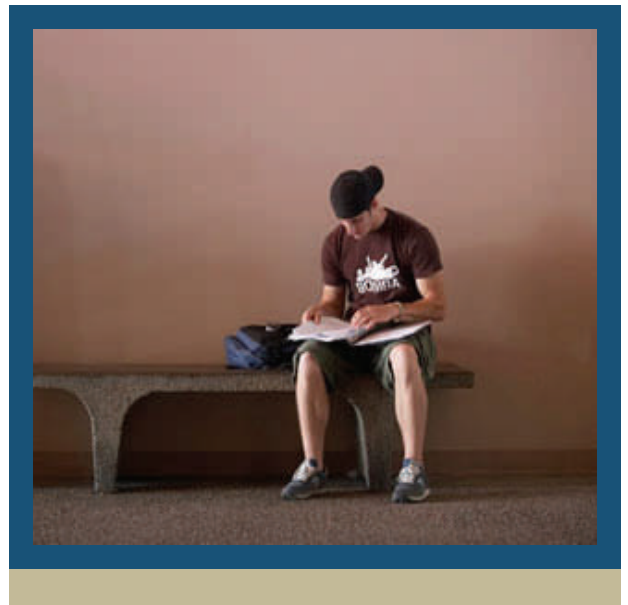
Importantly, since other state-supported financial aid funds are not directly appropriated by the state and are instead allocated by the institutions from their state-supported operating dollars, there is a chance that these state-supported funds could be allocated for other purposes.

For fee-generated dollars, a percentage of each fee increase is set aside by institutions to be awarded as financial aid as is mandated in Board policy (*Handbook*, Title 4, Chapter 18, Section 9). In 2010-11 the

\$20 million in fee-generated Student Access dollars was double what was awarded in the state-supported category. As part of paying higher tuition and fees, all NSHE students are increasingly sharing the burden of supporting student financial aid. As state support for higher education decreases, tuition and fees have also increased, signaling a shift in the financial burden from taxpayer to student through higher fees and set-asides from those fees for financial aid. As tuition and fees inevitably continue to increase, the dollars awarded in this program will continue to increase, but such a practice is neither sustainable nor fair to students.

Parallel to this is a similar shift in financial aid policies at the federal and state levels. At the federal level, Pell Grant eligibility is being narrowed by Congress, and support of federal student loans is declining in a number of ways, most notably in the impending increase in the fixed interest rate for the Direct Loan program. Unless current efforts in Congress to extend the 3.4 percent interest rate are successful, beginning July 1, 2012, the rate will double to 6.8 percent.

As higher education is called to demonstrate greater accountability and funding resources remain scarce, NSHE is taking a look at how financial aid has been awarded in the past and what policies might be developed to ensure both state-supported and fee-generated funds are awarded more effectively, with an eye toward encouraging full-time enrollment and increasing degree completion. Looking at a cohort of students who were attending an NSHE institution for the first time in 2004-05, it is apparent that, whether financial aid recipients or not, a much higher percentage of full-time students completed a degree by August 2011, six years later (Appendix E). This was true whether the students started at a community college and eventually completed a certificate, associate degree or bachelor's degree or whether the students started at a four-year institution and eventually completed a bachelor's degree.



Using the same 2004-05 cohort of students, the amount of aid disbursed over six years of enrollment to community college students who were neither enrolled as of Fall 2011 nor had earned a degree was nearly \$13 million, including student loans. Of the nearly \$13 million awarded to community college students who did not graduate, over \$9 million (72 percent) was awarded to part-time students. Of all students in this cohort, 46 percent of full-time students graduated while only 26 percent of part-time students graduated (Appendix F). This pattern was not repeated for dollars awarded by the universities, where the majority of financial aid awards are systematically made to full-time students. Even so, full-time university students from this cohort comprised a higher percentage of completers than they did of non-completers (Appendix G). In reviewing data for similar student cohorts attending an NSHE institution for the first time in 2003-04 and 2005-06, similar trends existed. This reinforces the need to evaluate financial aid policies in an effort to encourage full-time enrollment and degree completion.

## Recommendation #4: Adopt Financial Aid Reporting Measures

Current Board policy provides that Student Access funds, both state-supported and fee-generated, must be allocated in a certain manner (*Handbook*, Title 4, Chapter 18, Section 9). Specifically, the policy mandates that at least 80 percent of Student Access funds for each institution each academic year must be allocated to need-based programs for undergraduate students. Given the previously reviewed NSHE data concerning the allocation of Student Access awards to full and part-time students, including the rates at which



those students graduate, the Committee struggled with a proposal for establishing target percentages for the need-based portion that must be allocated to full-time students. While the committee clearly understood the implications of the data, the fact remains that for Nevada institutions, particularly the community colleges and state college, part-time students make up a high percentage of the student population. In addition, when staff discussed the creation of a policy to establish such target percentages with campus financial aid directors, the financial aid directors were not supportive of establishing specific percentages of fee-generated and state-supported student aid that must be awarded to full-time students. While it is expected that a financial aid policy to encourage full-time enrollment might be successful for some students, many students must attend part-time due to either personal or academic reasons. The Committee and the financial aid directors feared that reducing the amount of state-supported and fee-generated student aid to part-time students would further endanger their academic success.

In the absence of widespread campus support for focusing financial aid on full-time students, the Board of Regents should consider a policy requiring each NSHE institution to report annually on the success (e.g. degree and certificate attainment) of those students who receive state-supported or fee-generated Student Access aid. This approach would require the institutions to conduct on a regular basis the study undertaken by the Committee – reviewing the dollars distributed to students over a defined period of years and determining whether or not those students received a degree or certificate of value. Institutions would need to evaluate whether or not Student Access dollars are being distributed in the most effective and beneficial manner. A reporting requirement will increase accountability and transparency of NSHE financial aid programs.

If such a reporting policy is adopted, institutions should be required to report on financial aid disbursements to full- and part-time students over a defined period of time. In addition, institutions would need also to report on their method of communicating to students the specific benefits of their institutional grant programs. If, for example, an institution adopts a grant to encourage full-time

attendance, it is not necessarily enough to create and award the grant. In order to change student behavior, such programs must be marketed to students, with enough time provided for students to adjust their enrollment if they choose to do so. It is especially important to make students aware of such a grant program in a timely manner since the goal is not simply to encourage full-time enrollment, but to actually increase progress toward degree completion. This means students would need to have access to courses that contribute to their progress, which requires time and planning on the part of the student, as well as the institution.

## Recommendation #5: Encourage Timely Degree Completion by Limiting Financial Aid for Excess Credits

Certain criteria must be met by students in order to qualify for Federal Student Aid (FSA) programs, including satisfactory progress toward an academic goal. Most Nevada institutions apply the same rules when awarding at least a portion of fee-generated Student Access funds. When measuring Satisfactory Academic Progress according to Title IV regulations, institutions must monitor the number of credits attempted by financial aid applicants. As noted earlier, students may only receive federal aid for a period no longer than 150 percent of the published length of the program. For example, a student pursuing a 60-credit associate degree can only receive aid for up to 90 credits. The Committee recommends establishing a congruent policy for both state-supported and fee-generated Student Access aid. In other words, the proposed policy would establish student eligibility for



state-supported and fee-generated Student Access aid for no longer than 150 percent of the published length of the program. Because this policy already exists for Federal Student Aid, it would not add to the administrative burden of institutions, but would provide more guidance for students to ensure they are on track for graduation and not spending valuable time taking courses that will not count toward their chosen degrees or certificates.

Additional benefits of this approach are threefold. First, the creation of a standard policy that applies to the majority of aid offered at Nevada public institutions would make it

simpler for financial aid offices to communicate such information to students. Second, such standardization would afford institutions a greater opportunity to focus on student responsibility and increase awareness of such requirements among students, faculty, and advisors. Finally, such a policy would support current efforts underway at all Nevada institutions to encourage timely degree completion in an environment of limited resources as well as send a strong message to the state and other stakeholders about the seriousness of such efforts NSHE-wide.

## **Recommendation #6: Increase State Funding for Financial Aid**

As Nevada focuses increasingly on creating policies to encourage degree completion, it is becoming more and more apparent that financial aid policy cannot be considered in isolation from other state policies and practices. Likewise, it seems clear from models in other states that a consistent state-wide policy to ensure that all students have the chance to attend college has the greatest positive effect on student completion rates. This Committee made the first steps in recommending changes that integrate NSHE tuition and fee policy with financial aid policy. One missing element from the Nevada puzzle is a clear commitment from the state to provide a stable and adequate source of funding for need-based financial aid. These concerns lead to a recommendation that the Board of Regents, in budget preparations for future legislative sessions, request state general fund dollars for a need-based financial aid program. Such a state-supported program is essential to ensure that all Nevadans have access to higher education.

### Summary



These six recommendations form a complete package that is intended to ensure that higher education is within reach for all Nevadans and that NSHE colleges and universities are both accessible and affordable. Each recommendation will eventually require action by the Board of Regents and support from the Nevada Legislature. Pushing Nevada students to make wiser choices about courses, patterns of attendance and financial planning, these recommendations will help build a culture of completion that sustains and rewards these choices. Members of the Committee expressed their gratitude at the opportunity to make such recommendations to the Chancellor and shape the future of public higher education in Nevada.

## Related Issues



### Academic Advising

Tuition and fee and financial aid policies must be examined within the context of other related student success initiatives. There are many other factors that contribute to student success in higher education, and chief among them is academic advising. Academic advising is mandatory at most, but not all, institutions for incoming freshmen and particular cohorts of students (e.g. summer bridge students); however, for the majority of students, advising is optional each semester.

Advising is more than helping students to select courses or choose a major; it is a deeply human process of building relationships with students and helping them to align their personal strengths, life goals, and career opportunities. Helping students select a path that holds the most meaning to them will lead to better academic progress, enhanced focus, and higher rates of persistence and graduation. Primarily, the academic advising relationship offers students a personal point of contact for all of their needs at the institution. Advisors are on the front lines of student issues; they are trained to help students overcome many of the most salient obstacles to graduation. Helping a student to choose a personally-meaningful major, select an appropriate class schedule, find ways to get involved on campus, identify mental health needs, or adjust to a brand new environment are all a small part of the range of issues that academic advisors confront on a daily basis. Developing this type of important connection between students and campus officials early in their time at the institution stands out as a leading factor in student success.

In addition to academic advising, the Committee discussed at length the many challenges related to financial aid and financial literacy. Therefore, it may be prudent for institutions to consider augmented financial counseling and First-Year Experience and Freshman Seminar courses or similar advising opportunities that address students holistically and cover issues such as managing expenses



while in college, loan repayment, and even more basic issues having to do with navigating through life in general. For example, for many students their first financial aid check is the most money they have ever had at one time in their lives. These funds are meant to last an entire semester, but often students do not have experience with or knowledge of budgeting. Such students can clearly benefit from additional guidance.



The current resources allocated for academic advising at NSHE institutions are not adequate to ideally facilitate these crucial relationships. Enhancing NSHE's advising capabilities would require a considerable increase in resources for institutions, a possibility that seems unlikely given the current financial state of the System. Technology (the new NSHE student information system—PeopleSoft Campus Solutions) can be leveraged to make it easier for students to get advising and access to their academic advisement (degree audit) reports online, and institutions are currently at work making this happen. However, the critical nature of student advising cannot be overstated in any discussion concerning improving student success.

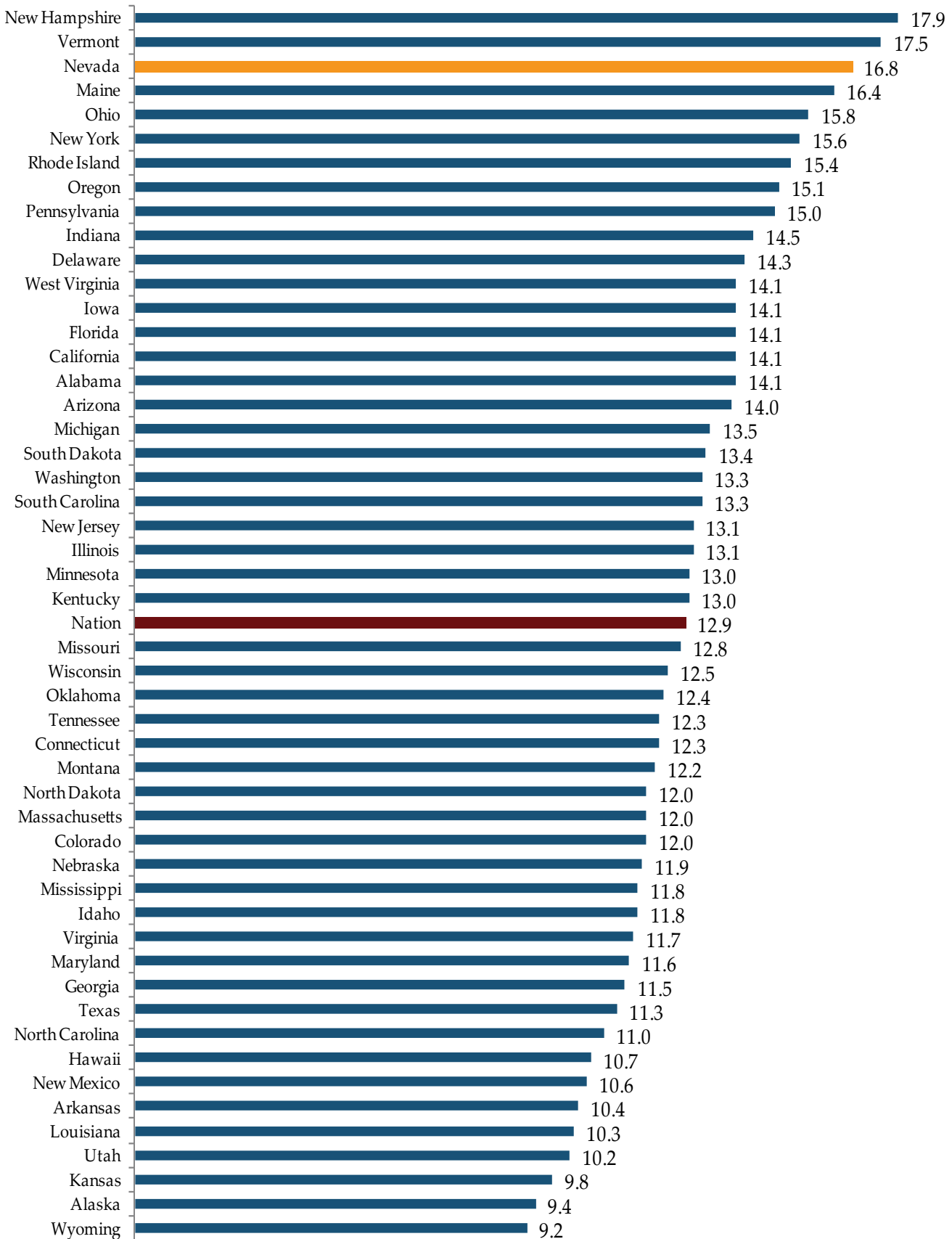
## Guiding Students Through Choice

NSHE involvement in Complete College America provides a variety of resources for the System, including an annual meeting to which states are invited to send teams of participants. At a meeting in Denver in October 2011, the Nevada team received information concerning “student choice” as it relates to college completion. Attendees heard from Barry Schwartz, a professor of psychology at Swarthmore College. Dr. Schwartz discussed how too many choices can lead to paralysis and negatively affect college completion. When confronted with the myriad of choices in general education requirements, students have difficulty choosing the correct courses, simply because there are too many to choose from. Students face regret, a feeling of missed opportunities, increased expectations, and sometimes failure to live up to expectations. They are required to make life altering choices at a time when they may lack the wisdom to choose intelligently. Some students confront this problem by simply not making a choice—and thus not progressing towards their degree. The issue of too many choices can be particularly daunting for first-generation students, who often need more institutional support in making good academic decisions.

How can institutions help students to make effective choices that will help to keep them on track? As stated previously, proper academic advisement is a key strategy. Other strategies include reducing the number of general education courses from which to choose, as well as creating defined course taking patterns with little deviation. While the Committee did not have sufficient time to explore internal data or additional research concerning student choice, Committee members agreed the topic merits institutional consideration. By identifying critical success courses each step of the way, institutions can ensure that students are on track by quickly identifying those that fail to take a success course at the proper time, and provide interventions designed to help students get back on track. Awareness on the part of the institution about how choice affects students is a critical first step in all of these strategies.

**APPENDIX A**

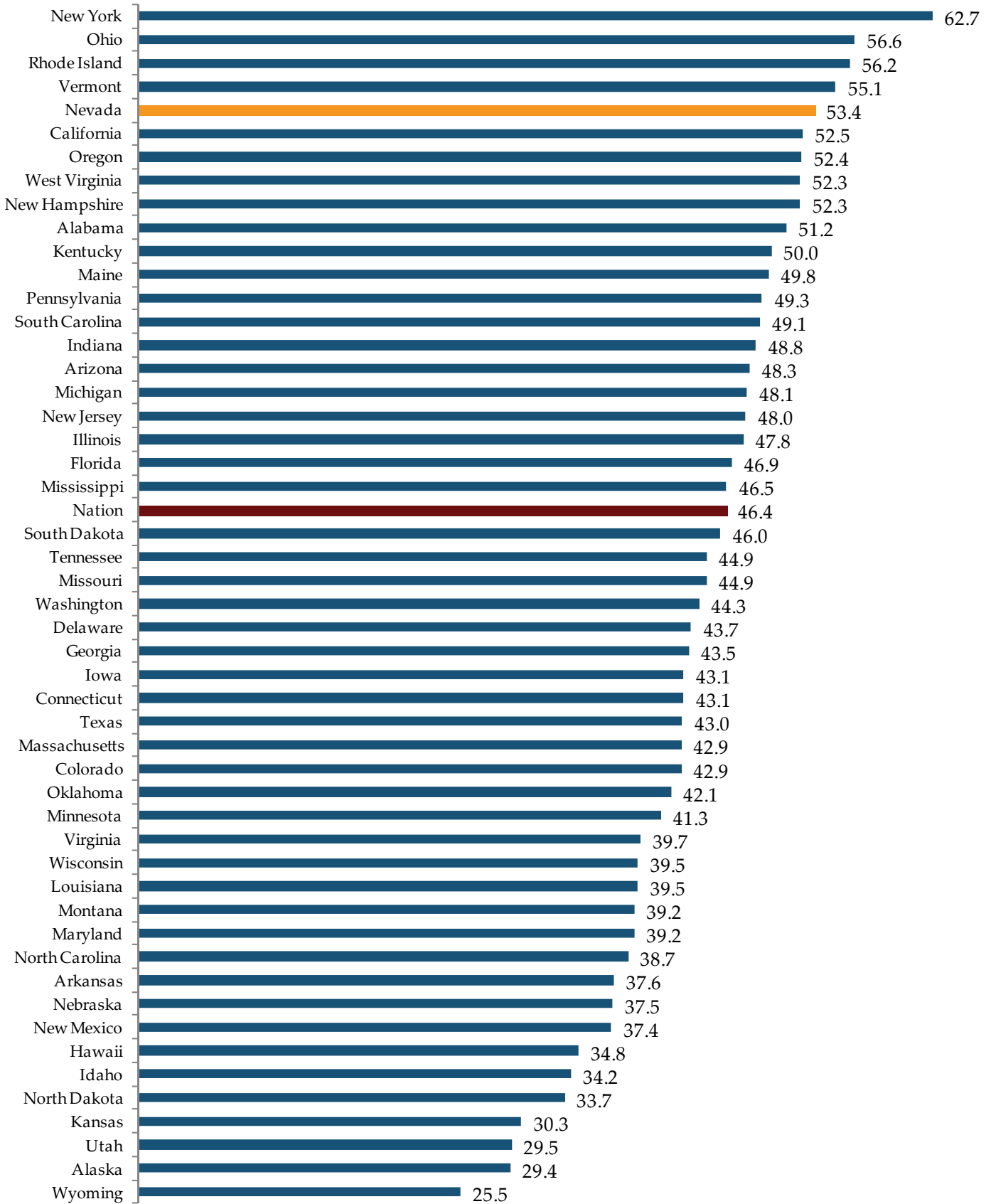
**Percent of Median Family Income Needed to Pay for College: 2-Year Institutions, 2009**



Source: NCES, IPEDS

**APPENDIX B**

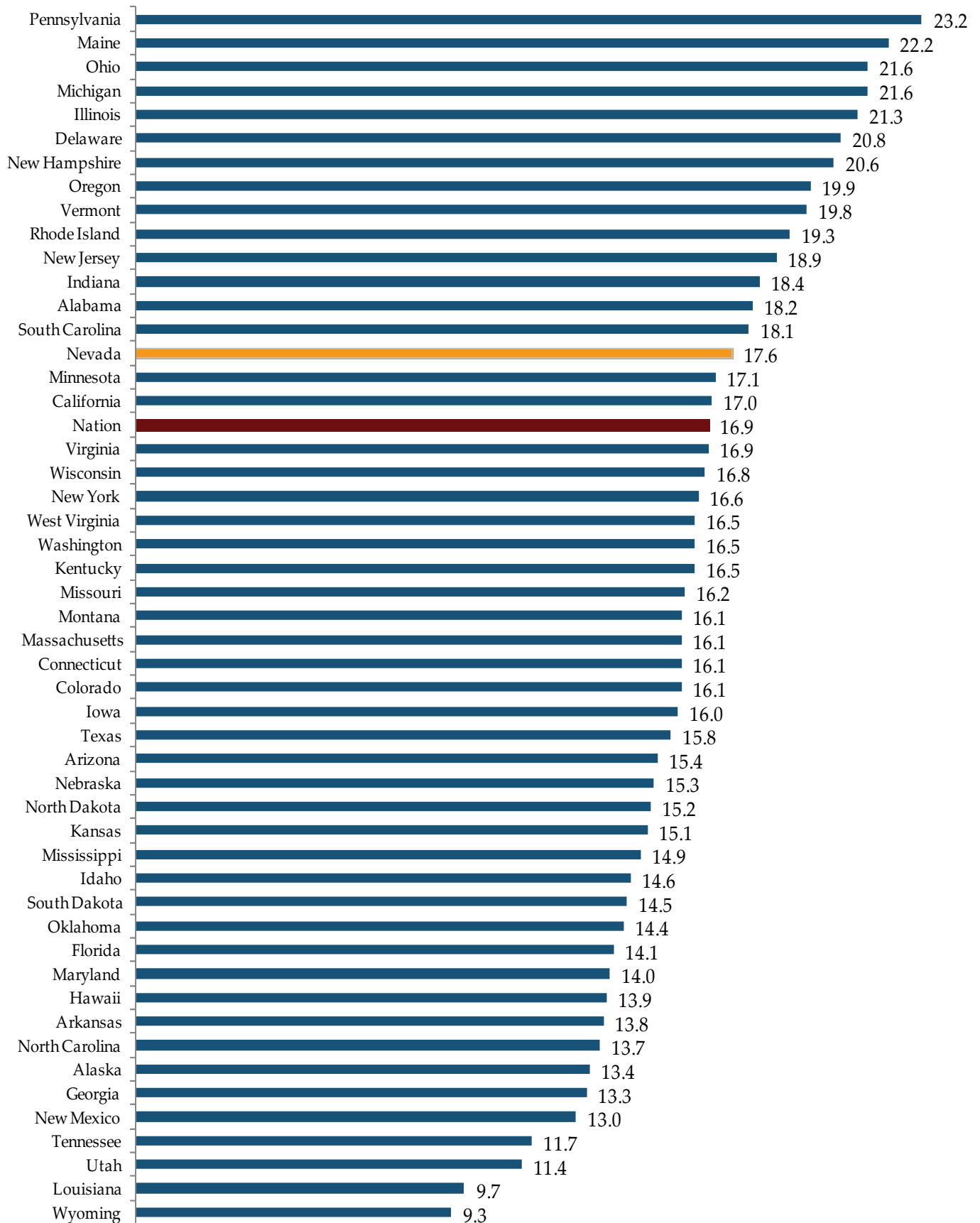
Percent of Family Income from the Lowest Quintile Needed to Pay for College: 2-year Institutions, 2009



Source: NCES, IPEDS

**APPENDIX C**

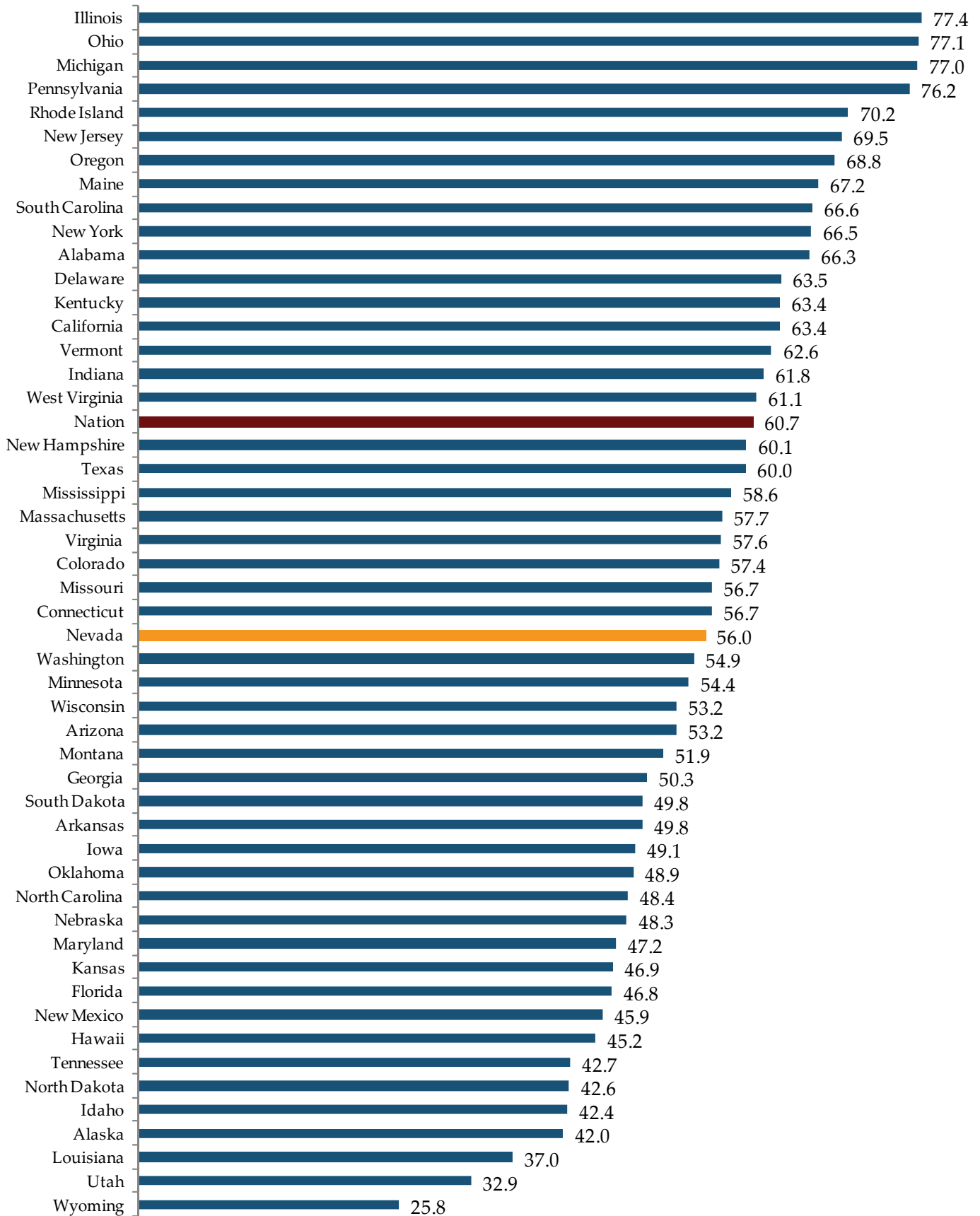
Percent of Median Family Income Needed to Pay for College: 4-year Institutions, 2009



Source: NCES, IPEDS

**APPENDIX D**

Percent of Family Income from the Lowest Quintile Need to Pay for College: 4-year Institutions, 2009



Source: NCES, IPEDS

**APPENDIX E**

Percent of Graduates Among Full- and Part-Time First-Time Degree Seeking Students  
All Students vs. Financial Aid Recipients, 2004-05 Cohort

	All Students			Pell and/or Student Access		
	4-Year Institutions					
	2004-05 Cohort	Bach by Aug 2010	% Rcvd Degree	2004-05 Cohort	Bach by Aug 2010	% Rcvd Degree
UNLV	3,674	1,466	39.9%	1,065	470	44.1%
F/T	3,098	1,359	43.9%	897	431	48.0%
P/T	576	107	18.6%	168	39	23.2%
% F/T	84.3%	92.7%		84.2%	91.7%	
UNR	2,267	1,205	53.2%	572	302	52.8%
F/T	2,214	1,200	54.2%	565	301	53.3%
P/T	53	5	9.4%	7	1	14.3%
% F/T	97.7%	99.6%		98.8%	99.7%	
NSC	143	19	13.3%	43	8	18.6%
F/T	87	16	18.4%	27	6	22.2%
P/T	56	3	5.4%	16	2	12.5%
% F/T	60.8%	84.2%		62.8%	75.0%	
2-Year Institutions						
	2004-05 Cohort	Cert, Assoc, or Bach by Aug 2010	% Rcvd Degree	2004-05 Cohort	Cert, Assoc, or Bach by Aug 2010	% Rcvd Degree
CSN	6,882	774	11.2%	2,228	168	7.5%
F/T	1,268	265	20.9%	349	53	15.2%
P/T	5,614	509	9.1%	1,879	115	6.1%
% F/T	18.4%	34.2%		15.7%	31.5%	
GBC	441	94	21.3%	134	36	26.9%
F/T	201	62	30.8%	72	23	31.9%
P/T	240	32	13.3%	62	13	21.0%
% F/T	45.6%	66.0%		53.7%	63.9%	
TMCC	2,067	332	16.1%	495	86	17.4%
F/T	417	133	31.9%	119	31	26.1%
P/T	1,650	199	12.1%	376	55	14.6%
% F/T	20.2%	40.1%		24.0%	36.0%	
WNC	954	125	13.1%	229	43	18.8%
F/T	298	75	25.2%	92	24	26.1%
P/T	656	50	7.6%	137	19	13.9%
% F/T	31.2%	60.0%		40.2%	55.8%	

## APPENDIX F

New students in 2004-05. Did not graduate from ANY institution and not enrolled Fall 2011.  
Total aid received during all terms of enrollment.

	Count of Students Received Loans	Long-term Loans Received	Count of Students Received Aid (Excluding Loans)	Total Aid Received (Excluding Loans)	Total Aid and Loans - Count	Total Aid and Loans
CSN	379	\$3,046,015	3,639	\$5,311,323	3,708	\$8,357,338
FT	64	\$492,382	451	\$1,305,065	463	\$1,797,447
PT	315	\$2,553,632	3,188	\$4,006,258	3,245	\$6,559,891
% FT	16.9%	16.2%	12.4%	24.6%	12.5%	21.5%
GBC	36	\$193,028	175	\$602,805	175	\$795,833
FT	18	\$99,469	88	\$313,133	88	\$412,602
PT	18	\$93,559	87	\$289,672	87	\$383,231
% FT	50.0%	51.5%	50.3%	51.9%	50.3%	51.8%
TMCC	164	\$1,035,467	708	\$1,577,148	752	\$2,612,615
FT	47	\$373,341	145	\$554,798	155	\$928,139
PT	117	\$662,126	563	\$1,022,349	597	\$1,684,475
% FT	28.7%	36.1%	20.5%	35.2%	20.6%	35.5%
WNC	44	\$278,820	471	\$824,126	481	\$1,102,946
FT	24	\$117,170	135	\$316,170	141	\$433,340
PT	20	\$161,650	336	\$507,956	340	\$669,606
% FT	54.5%	42.0%	28.7%	38.4%	29.3%	39.3%
NSHE Community Colleges Total						
	623	\$4,553,330	4,993	\$8,315,402	5,116	\$12,868,732
FT	153	\$1,082,362	819	\$2,489,167	847	\$3,571,529
PT	470	\$3,470,968	4,174	\$5,826,236	4,269	\$9,297,203
% FT	24.6%	23.8%	16.4%	29.9%	16.6%	27.8%

New students in 2004-05. Graduated or still enrolled AT ANY INSTITUTION (as of Fall 2011).  
Total aid received during all terms of enrollment.

	Count of Students Received Loans	Long-term Loans Received	Count of Students Received Aid (Excluding Loans)	Total Aid Received (Excluding Loans)	Total Aid and Loans - Count	Total Aid and Loans
CSN	225	\$2,563,237	1,318	\$4,327,636	1,362	\$6,890,874
FT	63	\$754,186	364	\$1,468,165	378	\$2,222,351
PT	162	\$1,809,051	954	\$2,859,471	984	\$4,668,523
% FT	28.0%	29.4%	27.6%	33.9%	27.8%	32.3%
GBC	33	\$239,266	131	\$949,324	131	\$1,188,590
FT	15	\$84,252	76	\$510,635	76	\$594,887
PT	18	\$155,014	55	\$438,689	55	\$593,703
% FT	45.5%	35.2%	58.0%	53.8%	58.0%	50.0%
TMCC	142	\$1,333,671	488	\$2,129,875	510	\$3,463,546
FT	31	\$249,458	156	\$663,024	160	\$912,482
PT	111	\$1,084,213	332	\$1,466,851	350	\$2,551,064
% FT	21.8%	18.7%	32.0%	31.1%	31.4%	26.3%
WNC	55	\$495,067	246	\$1,182,906	251	\$1,677,973
FT	25	\$222,517	105	\$566,243	107	\$788,760
PT	30	\$272,550	141	\$616,663	144	\$889,213
% FT	45.5%	44.9%	42.7%	47.9%	42.6%	47.0%
NSHE Community Colleges Total						
	455	\$4,631,241	2,183	\$8,589,742	2,254	\$13,220,983
FT	134	\$1,310,413	701	\$3,208,067	721	\$4,518,480
PT	321	\$3,320,828	1482	\$5,381,675	1,533	\$8,702,502
% FT	29.5%	28.3%	32.1%	37.3%	32.0%	34.2%

## APPENDIX G

New students in 2004-05. Did not graduate from ANY institution and not enrolled Fall 2011.  
Total aid received during all terms of enrollment.

	Count of Students Received Loans	Long-term Loans Received	Count of Students Received Aid (Excluding Loans)	Total Aid Received (Excluding Loans)	Total Aid and Loans - Count	Total Aid and Loans
UNLV	441	\$5,670,211	1,091	\$5,825,670	1,190	\$11,495,881
FT	353	\$4,584,895	917	\$5,081,096	991	\$9,665,991
PT	88	\$1,085,316	174	\$744,574	199	\$1,829,890
% FT	80.0%	80.9%	84.1%	87.2%	83.3%	84.1%
UNR	164	\$1,701,081	490	\$3,187,792	506	\$4,888,873
FT	162	\$1,634,051	484	\$3,171,169	499	\$4,805,220
PT	2	\$67,030	6	\$16,623	7	\$83,653
% FT	98.8%	96.1%	98.8%	99.5%	98.6%	98.3%
NSC						
FT	46	\$339,090	97	\$260,356	115	\$599,446
PT	21	\$125,008	53	\$150,397	60	\$275,405
% FT	25	\$214,082	44	\$109,959	55	\$324,041
	45.7%	36.9%	54.6%	57.8%	52.2%	45.9%
NSHE 4-year Institutions Total						
	651	\$7,710,382	1,678	\$9,273,818	1,811	\$16,984,200
FT	536	\$6,343,954	1,454	\$8,402,662	1,550	\$14,746,616
PT	115	\$1,366,428	224	\$871,156	261	\$2,237,584
% FT	82.3%	82.3%	86.7%	90.6%	85.6%	86.8%

New students in 2004-05. Graduated or still enrolled AT ANY INSTITUTION (as of Fall 2011).  
Total aid received during all terms of enrollment.

	Count of Students Received Loans	Long-term Loans Received	Count of Students Received Aid (Excluding Loans)	Total Aid Received (Excluding Loans)	Total Aid and Loans - Count	Total Aid and Loans
UNLV	808	\$19,339,798	1,826	\$20,152,767	1,951	\$39,492,564
FT	706	\$17,418,145	1,648	\$18,661,123	1,750	\$36,079,268
PT	102	\$1,921,653	178	\$1,491,644	201	\$3,413,297
% FT	87.4%	90.1%	90.3%	92.6%	89.7%	91.4%
UNR	606	\$11,248,247	1,580	\$22,801,347	1,593	\$34,049,594
FT	602	\$11,216,278	1,572	\$22,739,521	1,584	\$33,955,799
PT	4	\$31,969	8	\$61,826	9	\$93,795
% FT	99.3%	99.7%	99.5%	99.7%	99.4%	99.7%
NSC						
FT	30	\$375,665	54	\$290,618	62	\$666,283
PT	12	\$151,932.00	28	\$164,370.00	29	\$316,302.00
% FT	18	\$223,733.00	26	\$126,248.00	33	\$349,981.00
	40.0%	40.4%	51.9%	56.6%	46.8%	47.5%
NSHE 4-year Institutions Total						
	1,444	\$30,963,710	3,460	\$43,244,732	3,606	\$74,208,441
FT	1,320	\$28,786,355	3,248	\$41,565,014	3,363	\$70,351,369
PT	124	\$2,177,355	212	\$1,679,718	243	\$3,857,073
% FT	91.4%	93.0%	93.9%	96.1%	93.3%	94.8%



## APPENDIX H

### Western Interstate Commission for Higher Education (WICHE) Member States

Alaska  
Arizona  
California  
Colorado  
Hawaii  
Idaho  
Montana  
Nevada  
New Mexico  
North Dakota  
Oregon  
South Dakota  
Utah  
Washington

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