

A Report to the Mississippi Legislature

**2018 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2017 through June 30, 2018



**Board of Trustees of State Institutions of Higher Learning
Postsecondary Education Financial Assistance Board
Mississippi Office of Student Financial Aid**

Table of Contents

| | |
|---|-----------|
| Executive Summary | 1 |
| Purpose and Mission | 1 |
| Funding for the 2017-18 Aid Year | 1 |
| Expenses for the 2017-18 Aid Year | 1 |
| Overview of 2017-18 Awards and Unfunded Awards | 1 |
| Distribution of Aid by County | 1 |
| Demographics of State-Supported Student Financial Aid Recipients | 1 |
| Distribution of Aid by Institution Type | 1 |
| Distribution of Aid by Award Type and by Classification | 2 |
| Distribution of Forgivable Loans by Classification and Shortage Area | 2 |
| Distribution of Undergraduate Forgivable Loans by Shortage Area | 2 |
| Distribution of Graduate Forgivable Loans by Shortage Area | 2 |
| Management of Forgivable Loans in Repayment | 3 |
| Revenue Collected | 3 |
| Summary of Accounts under Management by Cohort | 3 |
| Summary of Current Accounts by Cohort | 3 |
| Summary of Accounts in Default by Cohort | 3 |
| Summary of Closed Accounts | 3 |
| Considerations for the Future | 3 |
| Summary Detail | 5 |
| State-Supported Student Financial Aid Programs | 5 |
| State-Supported Student Financial Aid Awards by Institution | 6 |
| 5-Year History of Total Awards, Total Amounts, and Average Award Amounts | 7 |
| State-Supported Award Recipients and Amounts by County | 8 |
| Demographics of State-Supported Student Financial Aid Recipients | 9 |
| 5-Year History of State Support and Other Funding | 10 |
| 5-Year History of Budgets and Expenditures | 11 |
| Funding Disparities | 11 |
| Awards and Amounts by Program and Institution Type | 12 |
| 5-Year History of Awards and Amounts by Program | 14 |
| Overview of Forgivable Loan Accounts Under Management | 18 |
| 5-Year History of Forgivable Loan Accounts Under Management | 18 |
| Summary of Accounts Managed During the Fiscal Year | 19 |
| Summary of Principal Balance Outstanding at the Close of the Fiscal Year | 19 |
| Summary of Revenue Collected in Repayment During the Fiscal Year by Program | 20 |
| 5-Year History of Revenue Collected in Repayment During the Fiscal Year | 20 |
| Summary and 5-Year History of Accounts Closed During the Fiscal Year | 21 |
| Summary of Accounts Under Management During the Fiscal Year and All Accounts Ever Awarded by Cohort | 22 |
| History of Default Rates by Program and Cohort | 24 |
| Undergraduate Grant Programs | 25 |
| Mississippi Resident Tuition Assistance Grant (MTAG) | 25 |
| Mississippi Eminent Scholars Grant (MESG) | 29 |
| Higher Education Legislative Plan for Needy Students (HELP) | 33 |
| Law Enforcement Officers and Firemen Scholarship (LAW) | 37 |
| Graduate Grant Program | 39 |
| Public Management Graduate Internship Program (PMGT) | 39 |
| Loan Repayment Program | 41 |
| Education | 41 |
| Mississippi Teacher Loan Repayment Program (MTLR) | 41 |

| | |
|---|------------|
| Overview of Forgivable Loan Management | 43 |
| Undergraduate Forgivable Loan Programs | 45 |
| Education | 45 |
| Critical Needs Alternate Route Teacher Forgivable Loan (CNAR) | 45 |
| Critical Needs Teacher Forgivable Loan (CNTP) | 49 |
| Teacher Education Scholars Forgivable Loan (TES) | 53 |
| William Winter Alternate Route Teacher Forgivable Loan (WWAR) | 57 |
| William Winter Teacher Forgivable Loan (WWTS) | 61 |
| Health Care | 65 |
| Nursing Education Forgivable Loan, Bachelor's (NELB) | 65 |
| Nursing Education Forgivable Loan, RN to BSN (NELR) | 69 |
| Undergraduate/Graduate Forgivable Loan Programs | 73 |
| Health Care | 73 |
| Health Care Professions Forgivable Loan, Undergraduate and Graduate (HCP) | 73 |
| Other | 77 |
| Family Protection Specialist Social Worker Forgivable Loan (SWOR) | 77 |
| Graduate Forgivable Loan Programs | 81 |
| Education | 81 |
| Counseling and School Administration Forgivable Loan (CSA) | 81 |
| Graduate Teacher Forgivable Loan (GTS) | 85 |
| Critical Needs Dyslexia Therapy Forgivable Loan (CNDT) | 89 |
| Speech Language Pathologist Forgivable Loan (SLPL) | 93 |
| SREB Doctoral Scholars Forgivable Loan (SDSP) | 97 |
| Health Care | 101 |
| Nursing Education Forgivable Loan, Master's (NELM) | 101 |
| Nursing Education Forgivable Loan, RN to MSN (NERM) | 105 |
| Nursing Education Forgivable Loan, Ph.D./DNP (NELP) | 109 |
| Nursing Teacher Stipend Forgivable Loan (NTSP) | 113 |
| State Dental Education Forgivable Loan (DENT) | 117 |
| State Medical Education Forgivable Loan (MED) | 121 |
| SREB Regional Contract Forgivable Loan (SREB) | 125 |
| Graduate and Professional Degree Forgivable Loan (STSC) | 129 |
| Other | 133 |
| Veterinary Medicine Minority Forgivable Loan (VMMP) | 133 |
| Inactive Forgivable Loan Programs | 137 |
| African-American Doctoral Teacher Forgivable Loan (AADT) | 137 |
| Critical Area Teacher Education Forgivable Loan (CATE) | 138 |
| Federal Insured Student Loan (FISL) | 139 |
| Family Medical Education Forgivable Loan (FMEP) | 140 |
| Family Medicine Loan Repayment Program (FMLR) | 141 |
| Nursing Education Forgivable Loan (NELS) | 142 |
| Paul Douglas Teacher Scholar Program (PDTS) | 143 |
| Regular Math-Science Forgivable Loan (RMS) | 144 |
| Summary of Inactive Forgivable Loan Programs | 145 |
| Programs Funded through Special Source State Funds | 147 |
| GEAR UP Mississippi Scholarship (GUMS) | 147 |
| Nissan Scholarship (NISS) | 149 |

Executive Summary

Mississippi Office of Student Financial Aid Purpose and Mission

The Mississippi Office of Student Financial Aid (Office) is the administering agency for all state-funded student financial aid programs. The Office operates under the auspices of the Board of Trustees of State Institutions of Higher Learning, but the Mississippi Postsecondary Education Financial Assistance Board has authority over all programs. The Office is guided by a two-fold public service mission to provide financial assistance to students in pursuit of educational and professional goals and to help the state fulfill critical needs in specific service areas and achieve the goal of a more educated citizenry. The Office seeks to build public awareness of the diverse financial resources available through ongoing communication with individuals, colleges and universities, secondary schools, governing boards, legislators, communities, and others.

Funding for the 2017-18 Aid Year

For the 2017-18 Aid Year, the Office received an appropriation of \$37.66 million in general funds, a decrease of \$1.09 million or 2.81% from the previous year. The Legislature gave the Office authority to spend up to \$2.89 million from other funds (Federal grants, investment interest income, collection revenues, etc.). About \$2.72 million was available from prior and current year collections, \$13,127 from the Nissan trust, and another \$154,506 from the GEAR UP grant. The total original appropriation was

Expenses for the 2017-18 Aid Year

The total appropriation of \$40.55 million was available for expenditure; therefore, the total operating budget for the year was \$40.55 million. The Office expended \$37.94 million on state-supported awards and \$1.16 million on administration for a total \$39.1 million. The Office ended the year with unused funds in the amount of \$1.45 million, which are being carried forward for use during Fiscal Year 2019.

Overview of 2017-18 Awards and Unfunded Awards

The Office awarded 24,694 awards, totaling \$37,938,733 to 24,187 students through state-supported student financial aid programs during the 2017-18 Aid Year. Some students receive more than one award or receive an award at more than one institution, in which case the award is counted twice. The average award for state-supported student financial aid programs for the 2017-18 Aid Year was \$1,536, an increase of \$180 or 13.27%. Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For the 2017-18 Aid Year, forgivable loans were not awarded to new applicants in many programs and were not awarded to any applicants in some programs. An estimated 1,090 eligible applicants in the forgivable loan programs were not awarded, resulting in a funding disparity of \$5.40 million.

Distribution of Aid by County

A total of 24,187 unique individuals, representing all 82 Mississippi counties, received aid during the aid year. The number of award recipients when counted by county is less than the total number of awards, due to the fact that some students receive aid through more than one program or transfer mid-year, in which case the student's award would be counted twice.

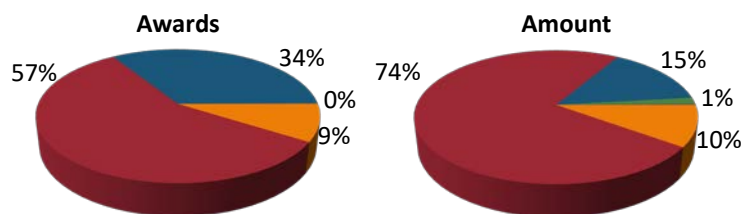
Demographics of State-Supported Student Financial Aid Recipients

A total of 24,187 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 90% are dependent students and 10% are independent. Male students make up 41% of all aid recipients, while females make up the other 59%. Traditional age students, age 17-24 years, represent 97% of all state aid recipients. Of all state aid recipients, 19% classify themselves as African-American, while 72% classify themselves as Caucasian. The remaining 9% of recipients classify themselves as Alaskan Native/American Indian, Asian/Pacific Islander, Hispanic, or Other. Only 18% of aid recipients have family incomes in the lowest income quintile (\$0-\$30,000); and 15% have family incomes in the second income quintile (\$30,001-\$48,000); 17% have family incomes in the third income quintile (\$48,001-\$75,000). The remaining 49% of state aid recipients have family incomes over \$75,000.

Distribution of Aid by Institution Type

The Office awards financial aid to students at private and public four-year colleges and universities and to students at public two-year colleges. Aid is awarded to students attending out-of-state institutions when the program of study is not available to the student in Mississippi. Mississippi also repays undergraduate student loans for teachers working in critical teacher shortage areas.

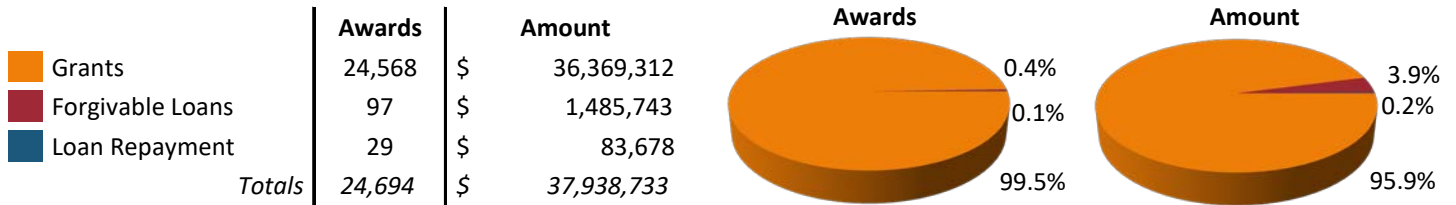
| Institution Type | Awards | Amount |
|------------------|---------------|----------------------|
| 4-Year Private | 2,211 | \$ 3,776,001 |
| 4-Year Public | 14,082 | \$ 27,926,330 |
| 2-Year Public | 8,339 | \$ 5,546,374 |
| Out-of-State | 33 | \$ 606,350 |
| Loan Servicers | 29 | \$ 83,678 |
| Totals | 24,694 | \$ 37,938,733 |



Executive Summary

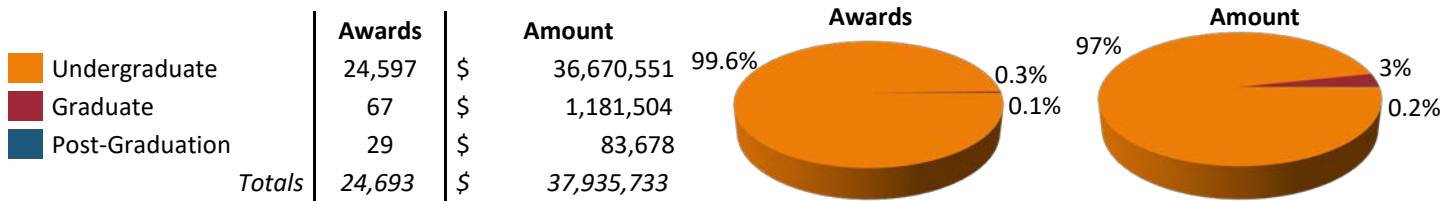
Distribution of Aid by Award Type

Grants and forgivable loans are the two primary forms of state-supported student financial aid. Grants are awards that do not have to be repaid. Forgivable loans are awards that may be repaid over time with interest or may be repaid with service. Loan repayment is also available for teachers in critical need areas. Of all state-supported student financial aid awarded in the 2017-18 Aid Year, grants made up 96% and forgivable loans made up 4% of funds.



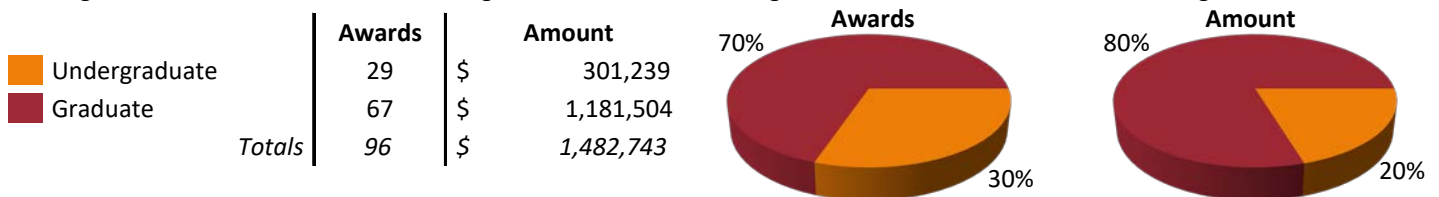
Distribution of Aid by Classification

The bulk (97%) of state student financial aid dollars is awarded to undergraduate students. Only 3% of aid goes to graduate students. Nearly all graduate aid is awarded in the form of forgivable loans.



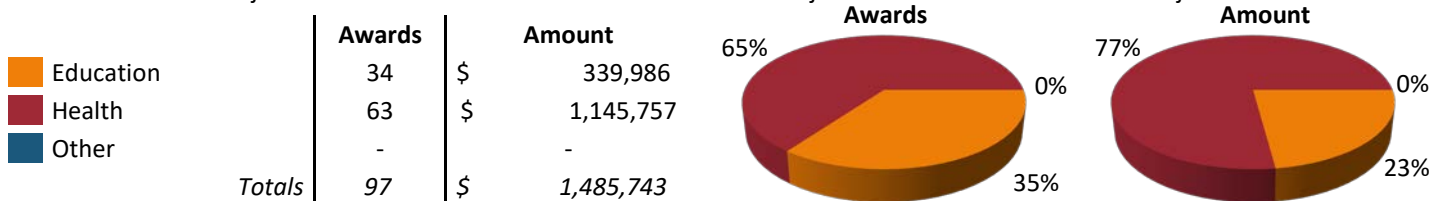
Distribution of Forgivable Loans by Classification

All grant aid is awarded to undergraduate students, but forgivable loans are awarded to both undergraduate and graduate students. Undergraduate students receive 20% of forgivable loan dollars, while graduate students receive the remaining 80%.



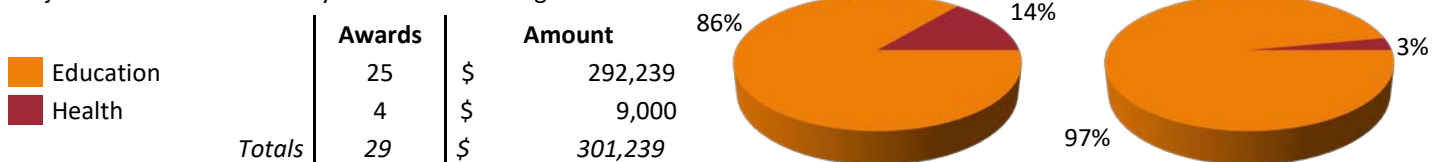
Distribution of Forgivable Loans by Shortage Area

Forgivable Loans are awarded primarily to students in education and health-related majors. Of all forgivable loans awarded, 23% went to education majors and 77% went to students in health-related majors. No awards were made to majors in other fields.



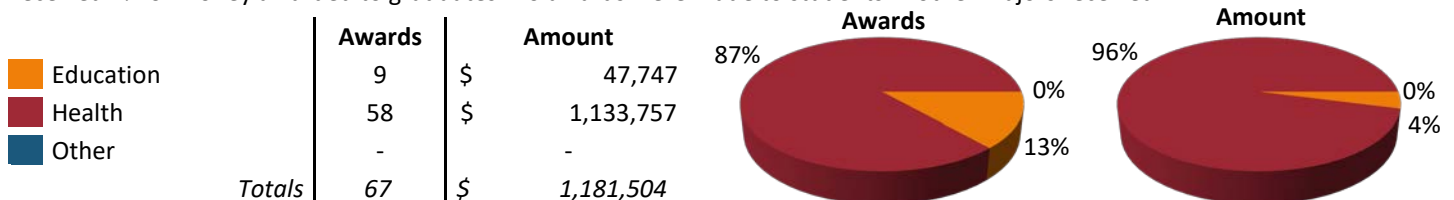
Distribution of Undergraduate Forgivable Loans by Shortage Area

Students in education majors received 97% of forgivable loan money awarded to undergraduates, and students in health-related majors received 3% of money awarded to undergraduates.



Distribution of Graduate Forgivable Loans by Shortage Area

Students in health-related majors received 96% of forgivable loan money awarded to graduates, and students in education majors received 4% of money awarded to graduates. No awards were made to students in other majors received.

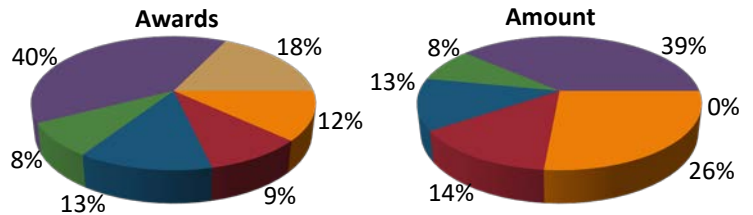


Executive Summary

Management of Forgivable Loans in Repayment

| Current | Accounts | Principal Balance Outstanding |
|---|--------------|-------------------------------|
| ■ School, Grace, Deferred | 433 | \$ 7,840,359 |
| ■ Service | 349 | \$ 4,177,083 |
| ■ Money | 471 | \$ 3,710,514 |
| Defaulted | | |
| ■ Noncurrent | 300 | \$ 2,440,758 |
| ■ Collection | 1,455 | \$ 11,454,278 |
| Closed in FY 2018 | | |
| ■ Closed | 652 | \$ (342) |
| Total | 3,660 | \$ 29,622,650 |

Forgivable loans may be repaid through service or money. ECSI, Inc. manages state accounts in repayment. If ECSI is unable to manage an account, the account is placed with a collection agency. During the 2017-18 Aid Year, 4,508 forgivable loan accounts were under management. The pie chart represents the \$29.62 million outstanding principal balance at the close of the fiscal year.



Revenue Collected

Revenue is collected in repayment of forgivable loan accounts. During the 2017-18 Aid Year, \$1.57 million was collected in repayment of principal, interest and fees. Of the funds collected, \$153,325 in fees were paid to the servicing company and collection agencies, leaving \$1.4 million available for investment in the Consolidated Revolving Loan Trust fund to be paid back out in forgivable loan awards.

Summary of Accounts Under Management by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program. Cohorts for some programs were not closely tracked prior to FY 2006. Therefore, the data is limited for these cohorts. Of the 3,660 accounts under management during the fiscal year, 277 accounts belong to untracked cohorts. For all tracked cohorts, a total of 15,823 loans have been made over time.

Summary of Current Accounts by Cohort

Accounts are current when the student is in school, in the grace or deferment period, or when the student is fulfilling the service obligation or making regular payments. For all accounts in tracked cohorts, 1,253 accounts (35% of accounts under management) are current.

Summary of Accounts in Default by Cohort

Of the 15,823 accounts in tracked cohorts, 1,505 accounts (48% of accounts under management) are currently in a default status. An account is considered to be in default if the account is non-current by 2 months or more or the account has been placed with a collection agency for collection. Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates. The cohort default rate for all accounts in all tracked cohorts is 10%.

Summary of Closed Accounts

During the 2017-18 Aid Year, 652 forgivable loan repayment accounts (18% of accounts under management) were closed. Of these accounts, 445 (68% of closed accounts) were closed through cancellation by service, death, or disability; 85 (13% of closed accounts) were repaid through a combination of money and cancellation, and 122 (19% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$5.36 million (86% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$1.0 million (14% of the cumulative principal paid or cancelled). Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment. For all 15,823 accounts ever awarded in tracked cohorts, 83% have been closed. Of the closed accounts, 89% were closed by service or a combination of service and monetary repayment.

Considerations for the Future

Demand for student financial aid has grown in recent years as more students have established eligibility for the Higher Education Legislative Plan for Needy Students (HELP) Scholarship. HELP is the state's only undergraduate grant program that considers financial need as a factor for eligibility. For low-income students, need-based grants are critical for enrollment, retention, and completion. The growth of HELP is unsustainable at current funding levels. The Mississippi Legislature should consider whether to invest more money in the state's existing financial aid programs or redesign the state's aid offerings. Critical to the considerations are the overall goals for state aid in Mississippi. Should aid serve as a reward for high school achievement, as a subsidy for Mississippi residents, as a lever to improve affordability, or as a tool to close shortages in certain fields of the workforce? Consideration should also be given to the effectiveness of state aid programs in accomplishing the established goals. The Mississippi Office of Student Financial Aid looks forward to working with the Legislature to address these considerations.

Summary Detail

State-Supported Student Financial Aid Programs

| GRANTS - Undergraduate | Awards | Total Amount |
|---|---------------|----------------------|
| Mississippi Resident Tuition Assistance Grant (MTAG) | 18,244 | \$ 9,988,284 |
| Mississippi Eminent Scholars Grant (MESG) | 2,908 | \$ 6,435,647 |
| Higher Education Legislative Plan for Needy Students (HELP) | 3,357 | \$ 19,664,346 |
| Law Enforcement Officers/Firemen Scholarship (LAW) | 11 | \$ 113,402 |
| Total Undergraduate Grants | 24,520 | \$ 36,201,679 |
| GRANTS - Graduate | | |
| Public Management Graduate Intern (PMGT) | - | - |
| Total Graduate Grants | 0 | \$ - |
| TOTAL GRANTS | 24,520 | \$ 36,201,679 |
| LOAN REPAYMENT | | |
| Mississippi Teacher Loan Repayment (MTLR) | 29 | \$ 83,678 |
| TOTAL LOAN REPAYMENT | 29 | \$ 83,678 |
| FORGIVABLE LOANS - Undergraduate | | |
| Critical Needs Alternate Route Teacher Forgivable Loan (CNAR) | - | - |
| Critical Needs Teacher Forgivable Loan (CNTP) | - | - |
| Teacher Education Scholars Forgivable Loan (TES) | 20 | \$ 282,239 |
| William Winter Alternate Route Teacher Forgivable Loan (WWAR) | - | \$ - |
| William Winter Teacher Forgivable Loan (WWTS) | 5 | \$ 10,000 |
| Nursing Education Forgivable Loan - Bachelor's (NELB) | 4 | \$ 9,000 |
| Nursing Education Forgivable Loan - RN to BSN (NELR) | - | - |
| Total Undergraduate Forgivable Loans | 29 | \$ 301,239 |
| FORGIVABLE LOANS - Undergraduate/Graduate | | |
| Health Care Professions Forgivable Loan - Undergraduate (HCP-UG) | 0 | \$ - |
| Health Care Professions Forgivable Loan - Graduate (HCP-GR) | 1 | \$ 3,000 |
| Family Protection Specialist Social Worker (SWOR) | - | - |
| Total Undergraduate/Graduate Forgivable Loans | 1 | \$ 3,000 |
| FORGIVABLE LOANS - Graduate | | |
| Counseling and School Administration Forgivable Loan (CSA) | - | - |
| Graduate Teacher Forgivable Loan (GTS) | - | - |
| Critical Needs Dyslexia Therapy Forgivable Loan (CNDT) | 8 | \$ 39,203 |
| Speech Language Pathologist Forgivable Loan (SLPL) | 1 | \$ 8,544 |
| SREB Doctoral Scholars (SDSP) | - | - |
| Nursing Education Forgivable Loan - Masters (NELM) | 6 | \$ 20,000 |
| Nursing Education Forgivable Loan - RN to MSN (NERM) | - | - |
| Nursing Education Forgivable Loan - Ph.D. (NELP) | 2 | \$ 5,313 |
| Nursing Teaching Stipend (NTSP) | - | - |
| State Dental Education Forgivable Loan (DENT) | 10 | \$ 295,230 |
| State Medical Education Forgivable Loan (MED) | 7 | \$ 206,864 |
| SREB Regional Contract Program (SREB) | 32 | \$ 598,400 |
| Graduate and Professional Degree Forgivable Loan (STSC) | 1 | \$ 7,950 |
| Veterinary Medicine Minority Forgivable Loan (VMMP) | - | - |
| Total Graduate Forgivable Loans | 67 | \$ 1,181,504 |
| TOTAL FORGIVABLE LOANS | 97 | \$ 1,485,743 |
| PROGRAMS FUNDED THROUGH SPECIAL SOURCE / OTHER STATE FUNDS | | |
| GEAR UP Mississippi Scholarship (GUMS) | 46 | \$ 154,506 |
| Nissan Scholarship (NISS) | 2 | \$ 13,127 |
| TOTAL SPECIAL SOURCE PROGRAMS | 48 | \$ 167,633 |
| TOTAL FUNDED THROUGH STATE-SUPPORTED FUNDS | 24,694 | \$ 37,938,733 |
| TOTAL PROGRAMS ADMINISTERED BY SFA | 24,694 | \$ 37,938,733 |

Summary Detail

State-Supported Student Financial Aid Awards by Institution

4-Year Private

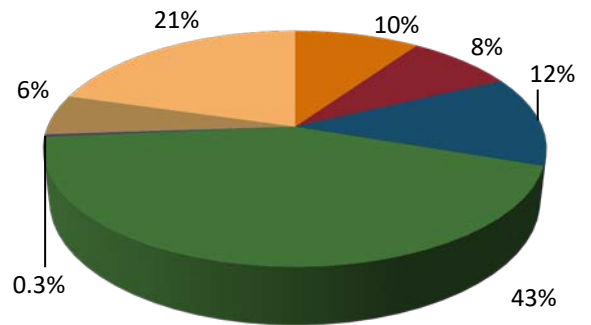
| | | |
|--------------------------|--------------|---------------------|
| Belhaven University | 199 | \$ 362,844 |
| Blue Mountain College | 200 | \$ 313,325 |
| Millsaps College | 230 | \$ 466,955 |
| Mississippi College | 947 | \$ 1,636,082 |
| Rust College | 11 | \$ 13,025 |
| Tougaloo College | 105 | \$ 210,095 |
| William Carey University | 519 | \$ 773,675 |
| Total | 2,211 | \$ 3,776,001 |

Awards

Amount

| | |
|--------------|---------------------|
| 199 | \$ 362,844 |
| 200 | \$ 313,325 |
| 230 | \$ 466,955 |
| 947 | \$ 1,636,082 |
| 11 | \$ 13,025 |
| 105 | \$ 210,095 |
| 519 | \$ 773,675 |
| 2,211 | \$ 3,776,001 |

4-Year Private



4-Year Public

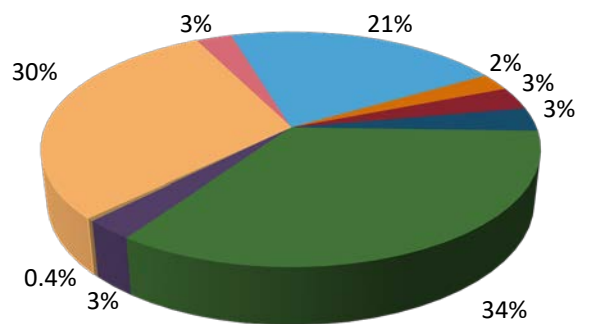
| | | |
|--------------------------------|---------------|----------------------|
| Alcorn State University | 339 | \$ 673,545 |
| Delta State University | 604 | \$ 877,753 |
| Jackson State University | 514 | \$ 908,255 |
| Mississippi State University | 5,117 | \$ 9,535,903 |
| Mississippi Univ. for Women | 497 | \$ 771,524 |
| Mississippi Valley State Univ. | 64 | \$ 115,183 |
| University of Mississippi | 3,936 | \$ 8,313,922 |
| Univ. of Miss. Medical Center | 166 | \$ 782,003 |
| Univ. of Southern Mississippi | 2,845 | \$ 5,948,242 |
| Total | 14,082 | \$ 27,926,330 |

Awards

Amount

| | |
|---------------|----------------------|
| 339 | \$ 673,545 |
| 604 | \$ 877,753 |
| 514 | \$ 908,255 |
| 5,117 | \$ 9,535,903 |
| 497 | \$ 771,524 |
| 64 | \$ 115,183 |
| 3,936 | \$ 8,313,922 |
| 166 | \$ 782,003 |
| 2,845 | \$ 5,948,242 |
| 14,082 | \$ 27,926,330 |

4-Year Public



2-Year Public

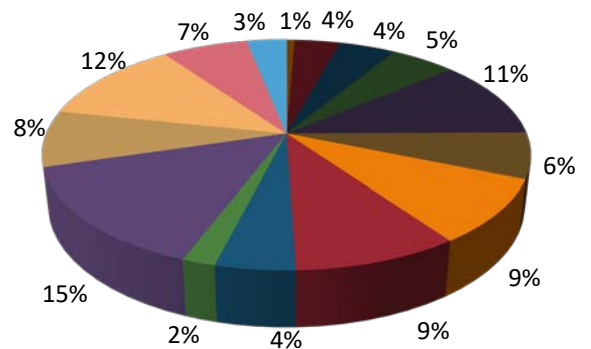
| | | |
|-------------------------------|--------------|---------------------|
| Coahoma Community College | 55 | \$ 35,195 |
| Copiah-Lincoln Comm. Coll. | 313 | \$ 199,835 |
| East Central Community Coll. | 379 | \$ 249,138 |
| East Mississippi Comm. Coll. | 491 | \$ 283,950 |
| Hinds Community College | 854 | \$ 609,735 |
| Holmes Community College | 543 | \$ 355,560 |
| Itawamba Community Coll. | 918 | \$ 496,079 |
| Jones County Junior College | 706 | \$ 515,280 |
| Meridian Community College | 417 | \$ 247,278 |
| Mississippi Delta Comm. Coll. | 157 | \$ 103,225 |
| Miss. Gulf Coast Comm. Coll. | 1,008 | \$ 806,667 |
| Northeast Miss. Comm. Coll. | 691 | \$ 442,134 |
| Northwest Miss. Comm. Coll. | 1,013 | \$ 657,713 |
| Pearl River Community Coll. | 519 | \$ 373,235 |
| Southwest Miss. Comm. Coll. | 275 | \$ 171,350 |
| Total | 8,339 | \$ 5,546,374 |

Awards

Amount

| | |
|--------------|---------------------|
| 55 | \$ 35,195 |
| 313 | \$ 199,835 |
| 379 | \$ 249,138 |
| 491 | \$ 283,950 |
| 854 | \$ 609,735 |
| 543 | \$ 355,560 |
| 918 | \$ 496,079 |
| 706 | \$ 515,280 |
| 417 | \$ 247,278 |
| 157 | \$ 103,225 |
| 1,008 | \$ 806,667 |
| 691 | \$ 442,134 |
| 1,013 | \$ 657,713 |
| 519 | \$ 373,235 |
| 275 | \$ 171,350 |
| 8,339 | \$ 5,546,374 |

2-Year Public



Out-of-State

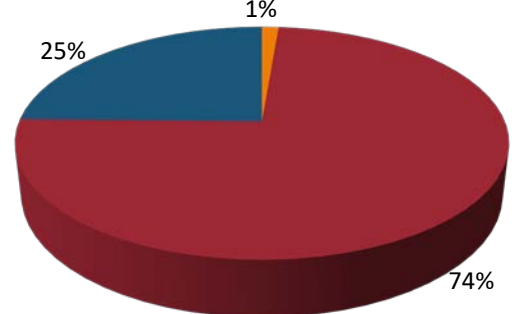
| | | |
|--------------------------------|-----------|-------------------|
| Parker College of Chiropractic | 1 | \$ 7,950 |
| Southern College of Optometry | 24 | \$ 448,800 |
| Univ. of Alabama Birmingham | 8 | \$ 149,600 |
| Total | 33 | \$ 606,350 |

Awards

Amount

| | |
|-----------|-------------------|
| 1 | \$ 7,950 |
| 24 | \$ 448,800 |
| 8 | \$ 149,600 |
| 33 | \$ 606,350 |

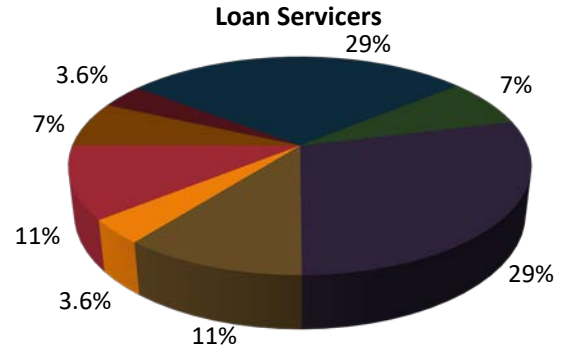
Out-of-State



Summary Detail

Loan Servicers

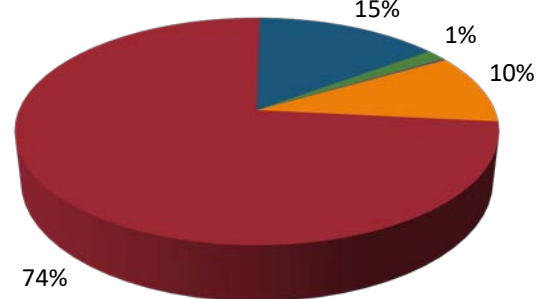
| | Awards | Amount |
|----------------------------------|-----------|------------------|
| ACS - New York | 3 | \$ 5,678 |
| American Education Services | 1 | \$ 3,000 |
| Navient | 8 | \$ 24,000 |
| Nelnet | 2 | \$ 6,000 |
| U.S. Dept. of Ed. - FedLoan Svc. | 8 | \$ 24,000 |
| U.S. Dept. of Ed. - Great Lakes | 3 | \$ 9,000 |
| U.S. Dept. of Ed. - MOHELA | 1 | \$ 3,000 |
| U.S. Dept. of Ed. - Navient | 3 | \$ 9,000 |
| Total | 29 | \$ 83,678 |



Summary

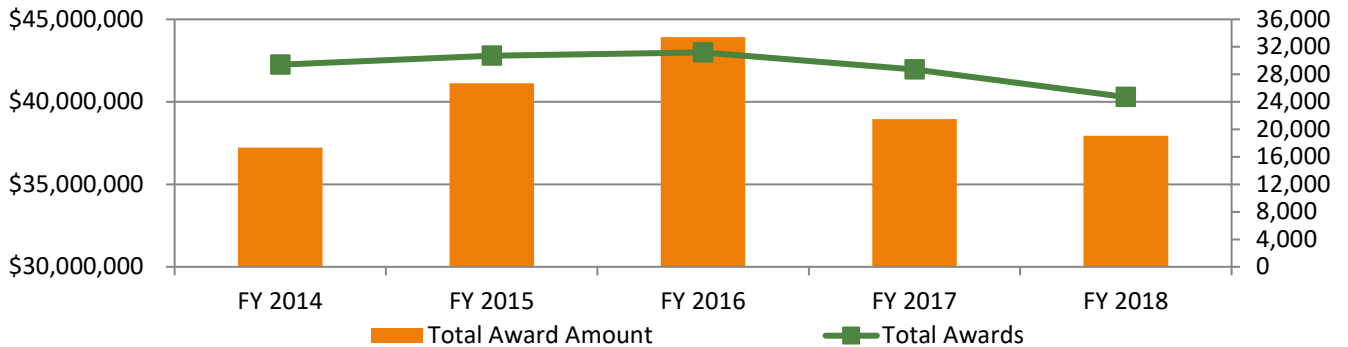
| | Awards | Amount |
|----------------|---------------|----------------------|
| 4-Year Private | 2,211 | \$ 3,776,001 |
| 4-Year Public | 14,082 | \$ 27,926,330 |
| 2-Year Public | 8,339 | \$ 5,546,374 |
| Out-of-State | 33 | \$ 606,350 |
| Loan Servicers | 29 | \$ 83,678 |
| Total | 24,694 | \$ 37,938,733 |

Distribution of Aid by Institution Type



5-Year History of Total Awards, Total Amounts, and Average Award Amounts

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Total Award Amount | \$ 37,229,571 | \$ 41,122,228 | \$ 43,914,627 | \$ 38,957,402 | \$ 37,938,733 |
| One-Year Change (+/-) | \$ 4,355,952 | \$ 3,892,657 | \$ 2,792,399 | \$ (4,957,225) | \$ (1,018,669) |
| % One-Year Change (+/-) | 13.25% | 10.46% | 6.79% | -11.29% | -2.61% |
| Total Awards | 29,402 | 30,693 | 31,187 | 28,721 | 24,694 |
| One-Year Change (+/-) | 1,049 | 1,291 | 494 | -2,466 | -4,027 |
| % One-Year Change (+/-) | 3.70% | 4.39% | 1.61% | -7.91% | -14.02% |
| Average Award Amount | \$ 1,266 | \$ 1,340 | \$ 1,408 | \$ 1,356 | \$ 1,536 |
| One-Year Change (+/-) | \$ 107 | \$ 74 | \$ 68 | \$ (52) | \$ 180 |
| % One-Year Change (+/-) | 9.21% | 5.81% | 5.10% | -3.67% | 13.27% |



Summary Detail

State-Supported Award Recipients and Amounts by County

The chart below shows the total number of award recipients and the total award amounts by county. Some students do not report their county of residence on the application; therefore, the counties for these students are unknown.

| County | Number of Awards | Total Award Amount | Average Award Amount | County | Number of Awards | Total Award Amount | Average Award Amount |
|-----------------|------------------|--------------------|----------------------|---------------|------------------|----------------------|----------------------|
| Adams | 138 | \$ 238,728 | \$ 1,730 | Lincoln | 323 | \$ 434,422 | \$ 1,345 |
| Alcorn | 322 | \$ 403,734 | \$ 1,254 | Lowndes | 511 | \$ 670,405 | \$ 1,312 |
| Amite | 62 | \$ 73,719 | \$ 1,189 | Madison | 1,471 | \$ 2,172,584 | \$ 1,477 |
| Attala | 173 | \$ 257,962 | \$ 1,491 | Marion | 162 | \$ 302,894 | \$ 1,870 |
| Benton | 38 | \$ 44,513 | \$ 1,171 | Marshall | 150 | \$ 263,584 | \$ 1,757 |
| Bolivar | 217 | \$ 380,322 | \$ 1,753 | Monroe | 297 | \$ 319,120 | \$ 1,074 |
| Calhoun | 114 | \$ 213,193 | \$ 1,870 | Montgomery | 70 | \$ 111,510 | \$ 1,593 |
| Carroll | 88 | \$ 98,057 | \$ 1,114 | Neshoba | 229 | \$ 348,602 | \$ 1,522 |
| Chickasaw | 136 | \$ 136,274 | \$ 1,002 | Newton | 163 | \$ 181,273 | \$ 1,112 |
| Choctaw | 67 | \$ 102,304 | \$ 1,527 | Noxubee | 35 | \$ 53,366 | \$ 1,525 |
| Claiborne | 32 | \$ 52,172 | \$ 1,630 | Oktibbeha | 389 | \$ 632,898 | \$ 1,627 |
| Clarke | 106 | \$ 150,438 | \$ 1,419 | Panola | 229 | \$ 395,508 | \$ 1,727 |
| Clay | 137 | \$ 228,398 | \$ 1,667 | Pearl River | 415 | \$ 532,633 | \$ 1,283 |
| Coahoma | 88 | \$ 229,971 | \$ 2,613 | Perry | 68 | \$ 87,649 | \$ 1,289 |
| Copiah | 174 | \$ 290,330 | \$ 1,669 | Pike | 281 | \$ 406,655 | \$ 1,447 |
| Covington | 141 | \$ 241,216 | \$ 1,711 | Pontotoc | 337 | \$ 378,086 | \$ 1,122 |
| Desoto | 1,829 | \$ 2,765,605 | \$ 1,512 | Prentiss | 252 | \$ 291,651 | \$ 1,157 |
| Forrest | 574 | \$ 986,573 | \$ 1,719 | Quitman | 30 | \$ 69,238 | \$ 2,308 |
| Franklin | 56 | \$ 59,168 | \$ 1,057 | Rankin | 1,865 | \$ 3,004,925 | \$ 1,611 |
| George | 181 | \$ 263,965 | \$ 1,458 | Scott | 173 | \$ 231,185 | \$ 1,336 |
| Greene | 71 | \$ 58,295 | \$ 821 | Sharkey | 28 | \$ 65,361 | \$ 2,334 |
| Grenada | 168 | \$ 272,659 | \$ 1,623 | Simpson | 167 | \$ 262,173 | \$ 1,570 |
| Hancock | 355 | \$ 737,360 | \$ 2,077 | Smith | 144 | \$ 207,003 | \$ 1,438 |
| Harrison | 1,470 | \$ 2,946,430 | \$ 2,004 | Stone | 139 | \$ 226,385 | \$ 1,629 |
| Hinds | 1,778 | \$ 3,274,758 | \$ 1,842 | Sunflower | 137 | \$ 236,303 | \$ 1,725 |
| Holmes | 52 | \$ 119,848 | \$ 2,305 | Tallahatchie | 49 | \$ 35,318 | \$ 721 |
| Humphreys | 43 | \$ 116,046 | \$ 2,699 | Tate | 232 | \$ 403,929 | \$ 1,741 |
| Issaquena | 3 | \$ 8,172 | \$ 2,724 | Tippah | 199 | \$ 231,911 | \$ 1,165 |
| Itawamba | 186 | \$ 204,559 | \$ 1,100 | Tishomingo | 166 | \$ 290,108 | \$ 1,748 |
| Jackson | 1,221 | \$ 2,038,924 | \$ 1,670 | Tunica | 24 | \$ 84,777 | \$ 3,532 |
| Jasper | 122 | \$ 189,408 | \$ 1,553 | Union | 294 | \$ 423,115 | \$ 1,439 |
| Jefferson | 27 | \$ 59,603 | \$ 2,208 | Walthall | 82 | \$ 105,983 | \$ 1,292 |
| Jefferson Davis | 46 | \$ 74,034 | \$ 1,609 | Warren | 323 | \$ 474,802 | \$ 1,470 |
| Jones | 532 | \$ 695,959 | \$ 1,308 | Washington | 299 | \$ 606,841 | \$ 2,030 |
| Kemper | 44 | \$ 61,166 | \$ 1,390 | Wayne | 105 | \$ 113,587 | \$ 1,082 |
| Lafayette | 513 | \$ 838,607 | \$ 1,635 | Webster | 108 | \$ 171,103 | \$ 1,584 |
| Lamar | 691 | \$ 998,872 | \$ 1,446 | Wilkinson | 34 | \$ 33,980 | \$ 999 |
| Lauderdale | 646 | \$ 829,296 | \$ 1,284 | Winston | 112 | \$ 137,424 | \$ 1,227 |
| Lawrence | 91 | \$ 138,100 | \$ 1,518 | Yalobusha | 75 | \$ 132,625 | \$ 1,768 |
| Leake | 107 | \$ 94,145 | \$ 880 | Yazoo | 134 | \$ 245,645 | \$ 1,833 |
| Lee | 889 | \$ 1,195,712 | \$ 1,345 | Out-of-state | 0 | \$ - | - |
| Leflore | 158 | \$ 393,577 | \$ 2,491 | TOTALS | 24,187 | \$ 37,938,733 | \$ 1,569 |

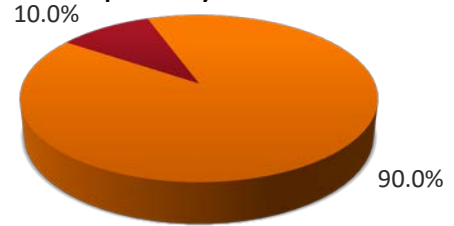
Summary Detail

Demographics of State-Supported Student Financial Aid Award Recipients

Dependency Status

| | Recipients | Percent |
|--------------|---------------|-------------|
| Dependent | 21,772 | 90.0% |
| Independent | 2,415 | 10.0% |
| Total | 24,187 | 100% |

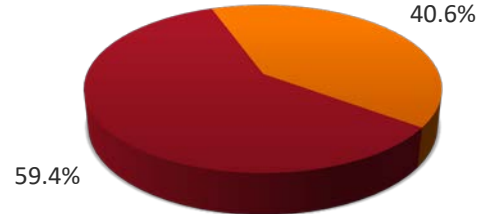
Dependency Status



Gender

| | Recipients | Percent |
|--------------|---------------|-------------|
| Male | 9,828 | 40.6% |
| Female | 14,358 | 59.4% |
| Unknown | 1 | 0.0% |
| Total | 24,187 | 100% |

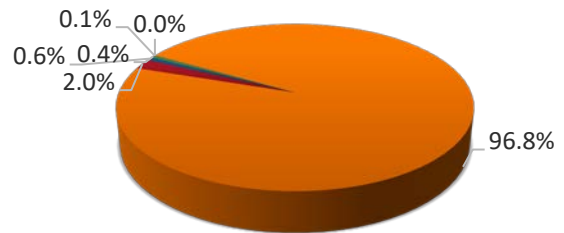
Gender



Age

| | Recipients | Percent |
|-------------------|---------------|-------------|
| 16-24 years old | 23,415 | 96.8% |
| 25-34 years old | 493 | 2.0% |
| 35-44 years old | 157 | 0.6% |
| 45-54 years old | 100 | 0.4% |
| 55-64 years old | 22 | 0.1% |
| 65 years or older | 0 | 0.0% |
| Total | 24,187 | 100% |

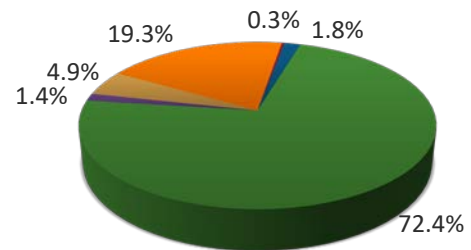
Age



Ethnicity

| | Recipients | Percent |
|--------------------------------|---------------|-------------|
| African American | 4,662 | 19.3% |
| Alaskan Native/American Indian | 61 | 0.3% |
| Asian/Pacific Islander | 428 | 1.8% |
| Caucasian | 17,506 | 72.4% |
| Hispanic | 347 | 1.4% |
| Unknown | 1,183 | 4.9% |
| Total | 24,187 | 100% |

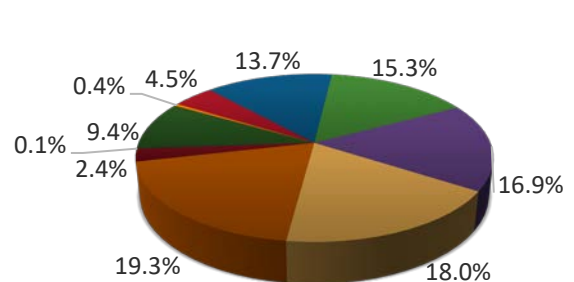
Ethnicity



Income

| | Recipients | Percent |
|--------------------------|---------------|-------------|
| Less than \$0 (negative) | 100 | 0% |
| \$0 | 1,079 | 4% |
| \$1-\$30,000 | 3,309 | 14% |
| \$30,001-\$48,000 | 3,703 | 15% |
| \$48,001-\$75,000 | 4,084 | 17% |
| \$75,001-\$110,000 | 4,358 | 18% |
| \$110,001-\$250,000 | 4,675 | 19% |
| \$250,001-\$999,999 | 590 | 2% |
| \$1,000,000 and More | 15 | 0% |
| No FAFSA/Income Data | 2,274 | 9% |
| Total | 24,187 | 100% |

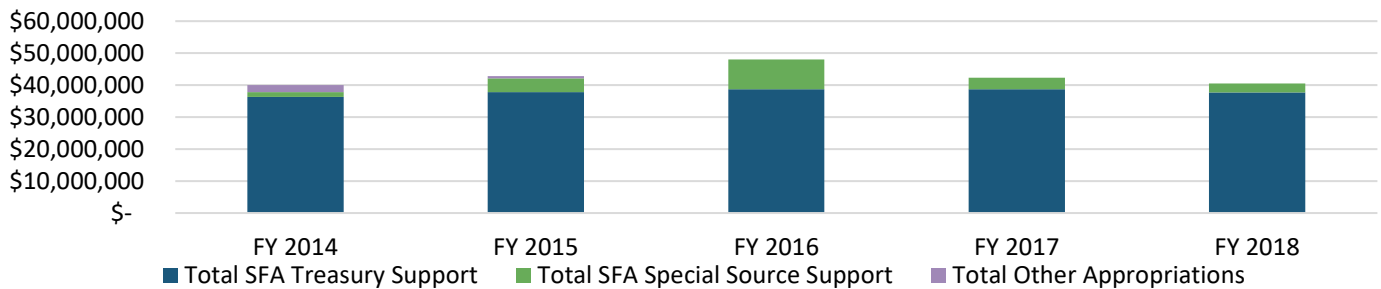
Income



Summary Detail

5-Year History of State Support and Other Funding

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| SFA Appropriation - Treasury Support | | | | | |
| General Funds | \$ 36,285,077 | \$ 37,855,077 | \$ 37,855,077 | \$ 38,752,077 | \$ 37,661,346 |
| Reappropriated from Prior Year | \$ - | \$ - | \$ 900,000 | \$ - | \$ - |
| Total SFA Treasury Support | \$ 36,285,077 | \$ 37,855,077 | \$ 38,755,077 | \$ 38,752,077 | \$ 37,661,346 |
| One-Year Change (+/-) | \$ 6,706,269 | \$ 1,570,000 | \$ 900,000 | \$ (3,000) | \$ (1,090,731) |
| % One-Year Change (+/-) | 22.67% | 4.33% | 2.38% | -0.01% | -2.81% |
| SFA Appropriation - Special Source Support | | | | | |
| Investments | \$ 7,172 | \$ 13,831 | \$ 8,002 | \$ 8,280 | \$ 13,127 |
| GEAR UP Mississippi | \$ 8,400 | \$ 628,050 | \$ 266,332 | \$ 188,603 | \$ 154,506 |
| Other/Collections | \$ 1,499,428 | \$ 3,613,119 | \$ 3,016,674 | \$ 2,150,317 | \$ 2,721,367 |
| <i>Authorized but Unavailable</i> | \$ - | \$ - | \$ 6,000,000 | \$ 1,243,068 | \$ - |
| Total SFA Special Source Support | \$ 1,515,000 | \$ 4,255,000 | \$ 9,291,008 | \$ 3,590,268 | \$ 2,889,000 |
| One-Year Change (+/-) | \$ (1,585,000) | \$ 2,740,000 | \$ 5,036,008 | \$ (5,700,740) | \$ (701,268) |
| % One-Year Change (+/-) | -51.13% | 180.86% | 118.36% | -61.36% | -19.53% |
| SFA Appropriation - Mid-Year Change | | | | | |
| Mid-Year Increase (Authority) | \$ - | \$ 600,000 | \$ - | \$ - | \$ - |
| Mid-Year Increase/Reduction (Dollars) | \$ - | \$ - | \$ 4,000,000 | \$ - | \$ - |
| Total SFA Mid-Year Change | \$ - | \$ 600,000 | \$ 4,000,000 | \$ - | \$ - |
| Total SFA Treasury Support | \$ 36,285,077 | \$ 37,855,077 | \$ 38,755,077 | \$ 38,752,077 | \$ 37,661,346 |
| Total SFA Special Source Support | \$ 1,515,000 | \$ 4,255,000 | \$ 9,291,008 | \$ 3,590,268 | \$ 2,889,000 |
| Original SFA Appropriation | \$ 37,800,077 | \$ 42,110,077 | \$ 48,046,085 | \$ 42,342,345 | \$ 40,550,346 |
| Total Mid-Year Change | \$ - | \$ 600,000 | \$ 4,000,000 | \$ - | \$ - |
| Final SFA Appropriation | \$ 37,800,077 | \$ 42,710,077 | \$ 52,046,085 | \$ 42,342,345 | \$ 40,550,346 |
| One-Year Change (+/-) | \$ 3,121,269 | \$ 4,910,000 | \$ 9,336,008 | \$ (9,703,740) | \$ (1,791,999) |
| % One-Year Change (+/-) | 9.00% | 12.99% | 21.86% | -18.64% | -4.23% |
| Other Appropriations | | | | | |
| Ayers - Summer Development | \$ 750,000 | \$ 750,000 | \$ - | \$ - | \$ - |
| MDE/TES Line Item | \$ 1,500,000 | \$ - | \$ - | \$ - | \$ - |
| Total Other Appropriations | \$ 2,250,000 | \$ 750,000 | \$ - | \$ - | \$ - |
| Final SFA Appropriation | \$ 37,800,077 | \$ 42,710,077 | \$ 52,046,085 | \$ 42,342,345 | \$ 40,550,346 |
| Total Other Appropriations | \$ 2,250,000 | \$ 750,000 | \$ - | \$ - | \$ - |
| Total SFA and Other Appropriations | \$ 40,050,077 | \$ 43,460,077 | \$ 52,046,085 | \$ 42,342,345 | \$ 40,550,346 |
| One-Year Change (+/-) | \$ 4,621,269 | \$ 3,410,000 | \$ 8,586,008 | \$ (9,703,740) | \$ (1,791,999) |
| % One-Year Change (+/-) | 13.04% | 8.51% | 19.76% | -18.64% | -4.23% |
| Alternate/Non-State Support | | | | | |
| Lumina Foundation | \$ 20,250 | \$ 20,500 | \$ 13,500 | \$ 22,323 | \$ - |
| Total Alternate/Non-State Support | \$ 20,250 | \$ 20,500 | \$ 13,500 | \$ 22,323 | \$ - |



Summary Detail

5-Year History of Budgets and Expenditures

| Operating Budget Revenues | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Treasury Support | | | | | |
| Unrestricted General Funds | \$ 36,285,077 | \$ 36,285,077 | \$ 38,755,077 | \$ 38,752,077 | \$ 37,661,346 |
| Restricted General Funds | \$ - | \$ 1,570,000 | \$ - | \$ - | \$ - |
| Special Source Support | | | | | |
| Investments and Collections | \$ 1,515,000 | \$ 4,255,000 | \$ 3,291,008 | \$ 2,347,200 | \$ 2,889,000 |
| Appropriated but Unavailable | \$ - | \$ - | \$ 6,000,000 | \$ 1,243,068 | \$ - |
| Other Appropriations | | | | | |
| Ayers - Summer Devel. | \$ 750,000 | \$ 750,000 | \$ - | \$ - | \$ - |
| MS Dept of Ed - Teacher Ed Schol | \$ 1,500,000 | \$ - | \$ - | \$ - | \$ - |
| Total Original Budget | \$ 40,050,077 | \$ 42,860,077 | \$ 48,046,085 | \$ 42,342,345 | \$ 40,550,346 |
| Mid-Year Change | \$ - | \$ 600,000 | \$ 4,000,000 | \$ - | \$ - |
| <i>Appropriated but Unavailable</i> | \$ - | \$ - | \$ (6,000,000) | \$ (1,243,068) | \$ - |
| Total Operating Budget Revenues | \$ 40,050,077 | \$ 43,460,077 | \$ 46,046,085 | \$ 41,099,277 | \$ 40,550,346 |

Actual Expenses

| | | | | | |
|------------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| State Supported Awards | \$ 37,229,571 | \$ 41,122,228 | \$ 43,914,627 | \$ 38,957,402 | \$ 37,938,733 |
| Unspent Restricted Funds | \$ - | \$ 922,630 | \$ - | \$ - | \$ - |
| Administrative Expenses | \$ 1,085,332 | \$ 1,165,610 | \$ 1,182,085 | \$ 1,127,388 | \$ 1,163,681 |
| Total Expenses | \$ 38,314,903 | \$ 43,210,468 | \$ 45,096,712 | \$ 40,084,790 | \$ 39,102,415 |
| Balance (Appropriation-Expenses) | \$ 1,735,175 | \$ 249,609 | \$ 6,949,373 | \$ 2,257,555 | \$ 1,447,931 |
| Balance (Budget Revenues-Expenses) | \$ 1,735,174 | \$ 249,609 | \$ 949,373 | \$ 1,014,487 | \$ 1,447,931 |

Funding Disparities

Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For grant programs that are not fully funded, all eligible applicants are awarded, but individual awards may be prorated. For loan programs that are not fully funded, awards are made on a first-come, first-served basis until funds have been exhausted. For two programs, Critical Needs Dyslexia Therapy Forgivable Loan Program and Speech-Language Pathologist Forgivable Loan Program, expenditures are restricted. For CNDT, no more than 20 students per cohort may be awarded, and for SLPL, no more than \$70,000 may be expended.

| Program | Eligible Applicants | Award Rate | Avg. Award Amount | Applicants Unfunded | Funding Disparity |
|--|---------------------|-------------|-------------------|---------------------|---------------------|
| Total Grants | 24,328 | 100% | \$ 1,488 | 0 | \$ - |
| Total Loan Repayment | 55 | 53% | \$ 2,885 | 26 | \$ 75,022 |
| Subtotal Undergraduate Forgivable Loans - Education Programs | 498 | 5% | \$ 3,476 | 473 | \$ 2,306,590 |
| Subtotal Undergraduate Forgivable Loans - Health Care Programs | 337 | 1% | \$ 1,736 | 333 | \$ 1,332,000 |
| <i>Total Undergraduate Forgivable Loans</i> | <i>835</i> | <i>3%</i> | <i>\$ 2,773</i> | <i>806</i> | <i>\$ 3,638,590</i> |
| Subtotal Graduate Forgivable Loans - Education Programs | 85 | 11% | \$ 1,023 | 76 | \$ 178,527 |
| Subtotal Graduate Forgivable Loans - Health Care Programs | 199 | 30% | \$ 10,681 | 140 | \$ 1,221,943 |
| Subtotal Graduate Forgivable Loans - Other Programs | 2 | | | 2 | \$ 43,229 |
| <i>Total Graduate Forgivable Loans</i> | <i>286</i> | <i>24%</i> | <i>\$ 1,974</i> | <i>218</i> | <i>\$ 1,443,698</i> |
| Total Forgivable Loans | 1,121 | 9% | \$ 15,317 | 1,024 | \$ 5,082,288 |
| Total Spec. Source/Other Programs | 47 | 100% | \$ 3,492 | 0 | \$ - |
| Grand Totals | 25,551 | 96% | \$ 1,536 | 1,050 | \$ 5,157,310 |

Summary Detail

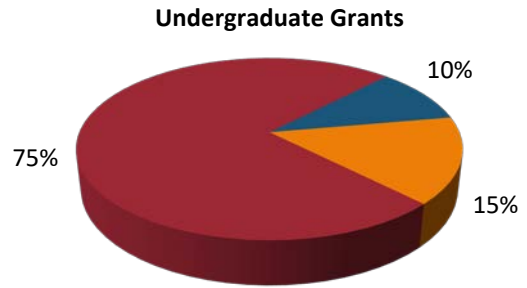
Awards and Amounts by Program and Institution Type

| Program Name | 2-Year Public | | 4-Year Public | | 4-Year Private | | Out-of-State or Loan Servicer | | All Programs | |
|--|---------------|--------------------|---------------|---------------------|----------------|--------------------|-------------------------------|------------------|---------------|---------------------|
| | Awds. | Amount | Awds. | Amount | Awds. | Amount | Awds. | Amount | Awds. | Amount |
| Undergraduate Grants | | | | | | | | | | |
| MTAG | 7,301 | \$2,923,875 | 9,404 | \$6,076,717 | 1,539 | \$987,692 | 0 | \$0 | 18,244 | \$9,988,284 |
| MESG | 180 | \$397,054 | 2,320 | \$5,111,511 | 408 | \$927,082 | 0 | \$0 | 2,908 | \$6,435,647 |
| HELP | 854 | \$2,214,872 | 2,261 | \$15,751,259 | 242 | \$1,698,215 | 0 | \$0 | 3,357 | \$19,664,346 |
| LAW | 3 | \$9,126 | 8 | \$104,276 | 0 | \$0 | 0 | \$0 | 11 | \$113,402 |
| <i>Subtotal</i> | <i>8,338</i> | <i>\$5,544,927</i> | <i>13,993</i> | <i>\$27,043,763</i> | <i>2,189</i> | <i>\$3,612,989</i> | <i>0</i> | <i>\$0</i> | <i>24,520</i> | <i>\$36,201,679</i> |
| Graduate Grants | | | | | | | | | | |
| PMGT | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> |
| Loan Repayment | | | | | | | | | | |
| MTLR | 0 | \$0 | 0 | \$0 | 0 | \$0 | 29 | \$83,678 | 29 | \$83,678 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>29</i> | <i>\$83,678</i> | <i>29</i> | <i>\$83,678</i> |
| Undergraduate Forgivable Loans | | | | | | | | | | |
| TES | 0 | \$0 | 12 | \$169,739 | 8 | \$112,500 | 0 | \$0 | 20 | \$282,239 |
| WWAR | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| WWTS | 0 | \$0 | 5 | \$10,000 | 0 | \$0 | 0 | \$0 | 5 | \$10,000 |
| NELB | 0 | \$0 | 3 | \$8,000 | 1 | \$1,000 | 0 | \$0 | 4 | \$9,000 |
| NELR | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>20</i> | <i>\$187,739</i> | <i>9</i> | <i>\$113,500</i> | <i>0</i> | <i>\$0</i> | <i>29</i> | <i>\$301,239</i> |
| Undergraduate/Graduate Forgivable Loans | | | | | | | | | | |
| HCP-U | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| HCP-G | 0 | \$0 | 1 | \$3,000 | 0 | \$0 | 0 | \$0 | 1 | \$3,000 |
| SWOR | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>1</i> | <i>\$3,000</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>1</i> | <i>\$3,000</i> |
| Graduate Forgivable Loans | | | | | | | | | | |
| CSA | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| GTS | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| CNDT | 0 | \$0 | 0 | \$0 | 8 | \$39,203 | 0 | \$0 | 8 | \$39,203 |
| SLPL | 0 | \$0 | 1 | \$8,544 | 0 | \$0 | 0 | \$0 | 1 | \$8,544 |
| SDSP | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| NELM | 0 | \$0 | 6 | \$20,000 | 0 | \$0 | 0 | \$0 | 6 | \$20,000 |
| NERM | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| NELP | 0 | \$0 | 2 | \$5,313 | 0 | \$0 | 0 | \$0 | 2 | \$5,313 |
| NTSP | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| DENT | 0 | \$0 | 10 | \$295,230 | 0 | \$0 | 0 | \$0 | 10 | \$295,230 |
| MED | 0 | \$0 | 7 | \$206,864 | 0 | \$0 | 0 | \$0 | 7 | \$206,864 |
| SREB | 0 | \$0 | 0 | \$0 | 0 | \$0 | 32 | \$598,400 | 32 | \$598,400 |
| STSC | 0 | \$0 | 0 | \$0 | 0 | \$0 | 1 | \$7,950 | 1 | \$7,950 |
| VMMP | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>26</i> | <i>\$535,951</i> | <i>8</i> | <i>\$39,203</i> | <i>33</i> | <i>\$606,350</i> | <i>67</i> | <i>\$1,181,504</i> |
| Programs Funded through Special Source or Other State Funds | | | | | | | | | | |
| GUMS | 1 | \$1,447 | 40 | \$142,750 | 5 | \$10,309 | 0 | \$0 | 46 | \$154,506 |
| NISS | 0 | \$0 | 2 | \$13,127 | 0 | \$0 | 0 | \$0 | 2 | \$13,127 |
| <i>Subtotal</i> | <i>1</i> | <i>\$1,447</i> | <i>42</i> | <i>\$155,877</i> | <i>5</i> | <i>\$10,309</i> | <i>0</i> | <i>\$0</i> | <i>48</i> | <i>\$167,633</i> |
| Totals | 8,339 | \$5,546,374 | 14,082 | \$27,926,330 | 2,211 | \$3,776,001 | 62 | \$690,028 | 24,694 | \$37,938,733 |

Summary Detail

Awards and Amounts by Program and Institution Type

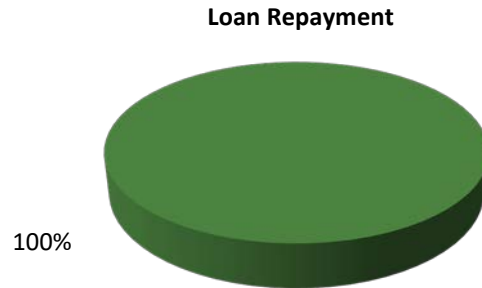
| Undergraduate Grants | | Awards | Amount |
|-------------------------------|--|---------------|----------------------|
| 2-Year Public | | 8,338 | \$ 5,544,927 |
| 4-Year Public | | 13,993 | \$ 27,043,763 |
| 4-Year Private | | 2,189 | \$ 3,612,989 |
| Out-of-State or Loan Servicer | | 0 | \$ - |
| Totals | | 24,520 | \$ 36,201,679 |



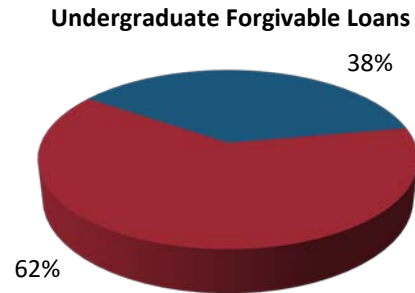
| Graduate Grants | | Awards | Amount |
|-------------------------------|--|----------|-------------|
| 2-Year Public | | 0 | \$ - |
| 4-Year Public | | 0 | \$ - |
| 4-Year Private | | 0 | \$ - |
| Out-of-State or Loan Servicer | | 0 | \$ - |
| Totals | | 0 | \$ - |

Graduate Grants
No Awards

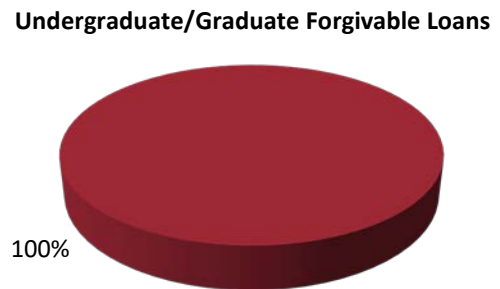
| Loan Repayment | | Awards | Amount |
|-------------------------------|--|-----------|------------------|
| 2-Year Public | | 0 | \$ - |
| 4-Year Public | | 0 | \$ - |
| 4-Year Private | | 0 | \$ - |
| Out-of-State or Loan Servicer | | 29 | \$ 83,678 |
| Totals | | 29 | \$ 83,678 |



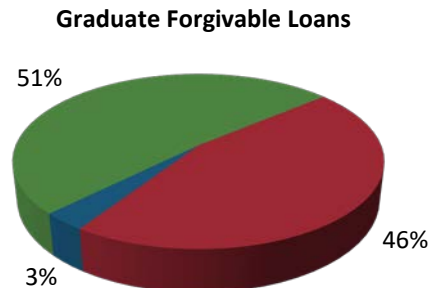
| Undergraduate Forgivable Loans | | Awards | Amount |
|--------------------------------|--|-----------|-------------------|
| 2-Year Public | | 0 | \$ - |
| 4-Year Public | | 20 | \$ 187,739 |
| 4-Year Private | | 9 | \$ 113,500 |
| Out-of-State or Loan Servicer | | 0 | \$ - |
| Totals | | 29 | \$ 301,239 |



| Undergraduate/Graduate Forgivable Loans | | Awards | Amount |
|---|--|----------|-----------------|
| 2-Year Public | | 0 | \$ - |
| 4-Year Public | | 1 | \$ 3,000 |
| 4-Year Private | | 0 | \$ - |
| Out-of-State or Loan Servicer | | 0 | \$ - |
| Totals | | 1 | \$ 3,000 |



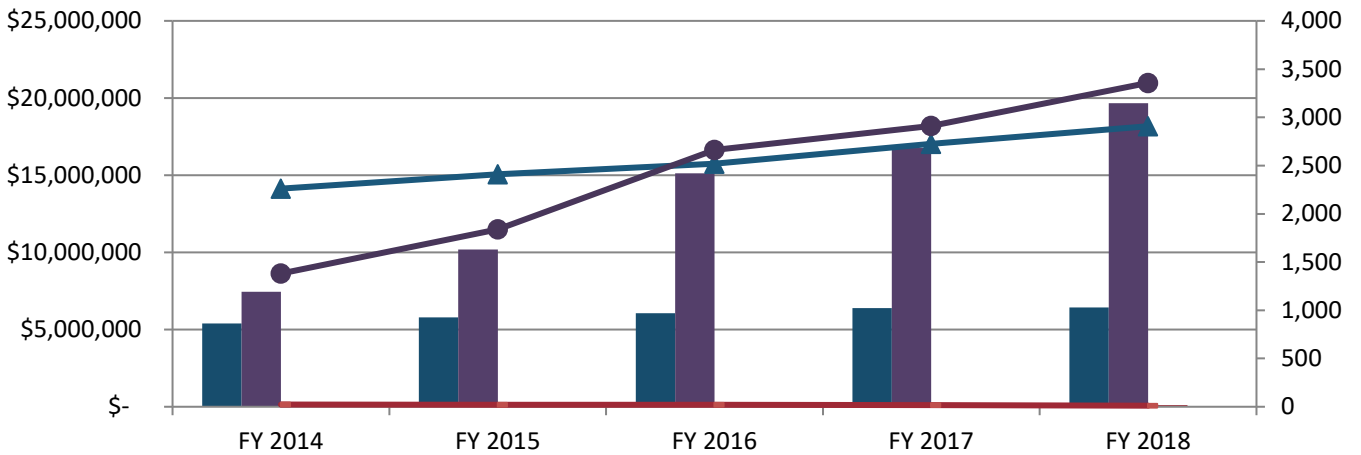
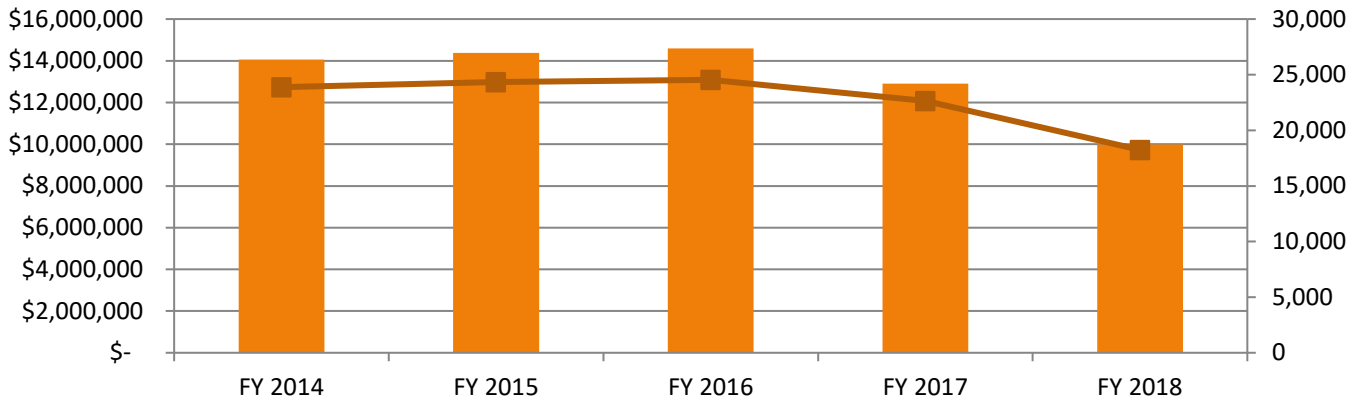
| Graduate Forgivable Loans | | Awards | Amount |
|-------------------------------|--|-----------|---------------------|
| 2-Year Public | | 0 | \$ - |
| 4-Year Public | | 26 | \$ 535,951 |
| 4-Year Private | | 8 | \$ 39,203 |
| Out-of-State or Loan Servicer | | 33 | \$ 606,350 |
| Totals | | 67 | \$ 1,181,504 |



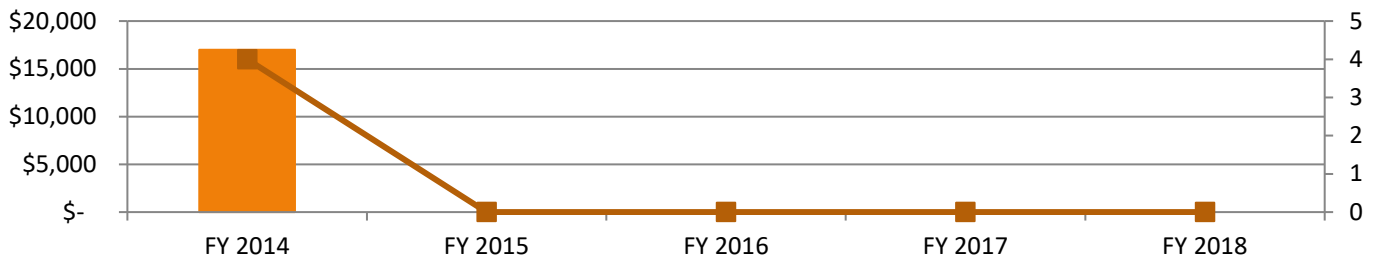
Summary Detail

5-Year History of Awards and Amounts by Program

| Undergraduate Grants | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-------------------------|---------------|---------------|---------------|---------------|---------------|
| MTAG - Amount Awarded | \$ 14,051,117 | \$ 14,377,542 | \$ 14,587,524 | \$ 12,897,356 | \$ 9,988,284 |
| MTAG - Number of Awards | 23,871 | 24,329 | 24,537 | 22,629 | 18,244 |
| MESG - Amount Awarded | \$ 5,388,245 | \$ 5,789,228 | \$ 6,061,836 | \$ 6,390,868 | \$ 6,435,647 |
| MESG - Number of Awards | 2,261 | 2,409 | 2,519 | 2,726 | 2,908 |
| HELP - Amount Awarded | \$ 7,443,326 | \$ 10,184,010 | \$ 15,117,951 | \$ 16,762,793 | \$ 19,664,346 |
| HELP - Number of Awards | 1,381 | 1,840 | 2,661 | 2,912 | 3,357 |
| LAW - Amount Awarded | \$ 189,498 | \$ 176,728 | \$ 214,492 | \$ 194,608 | \$ 113,402 |
| LAW - Number of Awards | 23 | 21 | 22 | 18 | 11 |



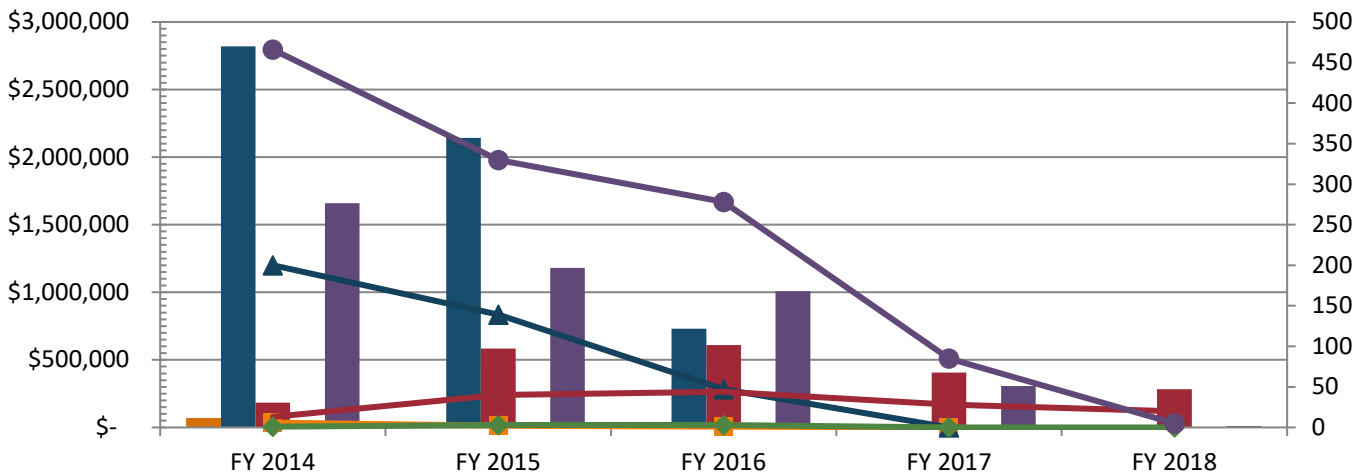
| Graduate Grants | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-------------------------|-----------|---------|---------|---------|---------|
| PMGT - Amount Awarded | \$ 17,000 | - | - | - | - |
| PMGT - Number of Awards | 4 | - | - | - | - |



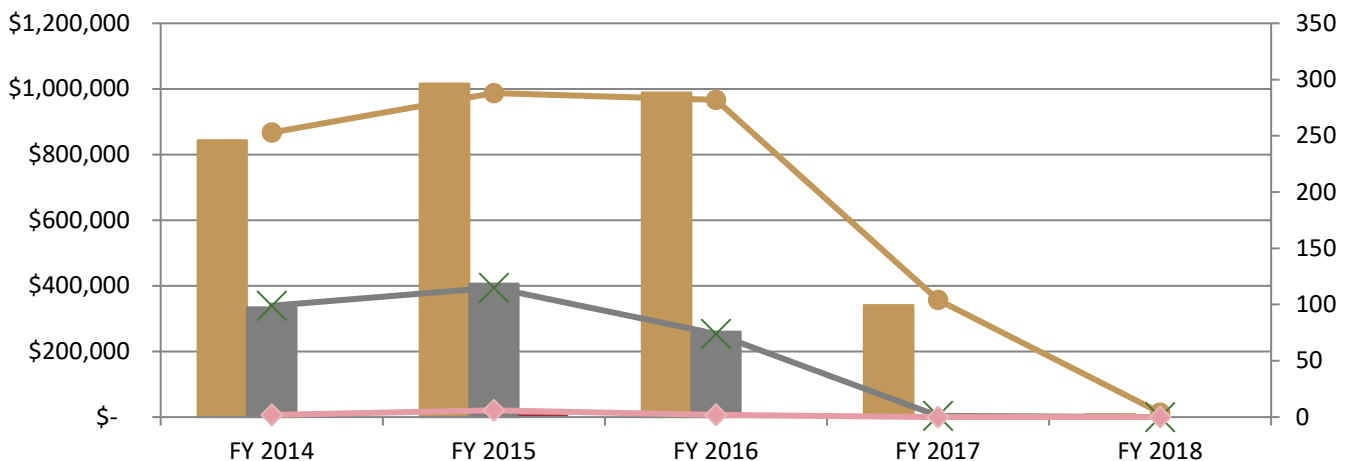
Summary Detail

Undergraduate Forgivable Loans

| Education | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|---|--------------|--------------|--------------|------------|------------|
| ■ CNAR - Amount Awarded | \$ 70,198 | \$ 32,100 | \$ 16,626 | - | - |
| ■ CNAR - Number of Awards | 6 | 2 | 1 | - | - |
| ■ CNTP - Amount Awarded | \$ 2,820,670 | \$ 2,141,649 | \$ 731,385 | - | - |
| ▲ CNTP - Number of Awards | 200 | 139 | 47 | - | - |
| ■ TES - Amount Awarded | \$ 182,387 | \$ 583,969 | \$ 609,321 | \$ 406,118 | \$ 282,239 |
| ■ TES - Number of Awards | 13 | 40 | 44 | 28 | 20 |
| ■ WWAR - Amount Awarded | \$ 2,000 | \$ 10,000 | \$ 10,000 | \$ - | \$ - |
| ◆ WWAR - Number of Awards | 1 | 3 | 3 | - | - |
| ■ WWTS - Amount Awarded | \$ 1,658,214 | \$ 1,180,836 | \$ 1,007,980 | \$ 305,333 | \$ 10,000 |
| ● WWTS - Number of Awards | 466 | 330 | 278 | 85 | 5 |



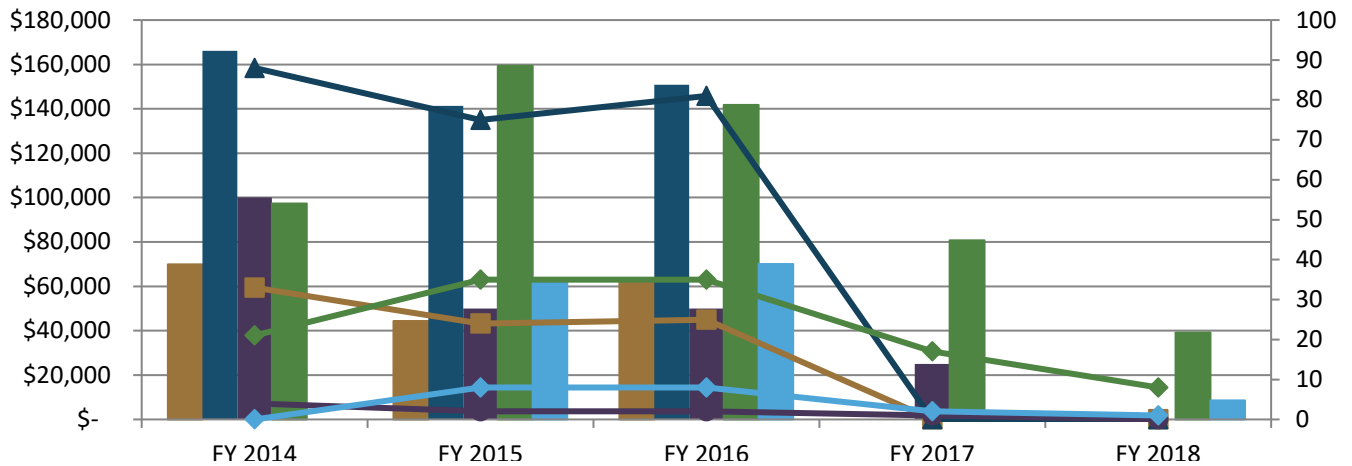
| Health Care | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|--|------------|--------------|------------|------------|----------|
| ■ NELB - Amount Awarded | \$ 844,143 | \$ 1,016,182 | \$ 989,342 | \$ 341,003 | \$ 9,000 |
| ● NELB - Number of Awards | 253 | 288 | 282 | 104 | 4 |
| ■ NELR - Amount Awarded | \$ 334,504 | \$ 406,671 | \$ 260,167 | \$ 1,000 | - |
| X NELR - Number of Awards | 99 | 115 | 74 | 1 | - |
| ■ HCP-U - Amount Awarded | \$ 3,000 | \$ 8,250 | \$ 3,000 | - | \$ - |
| ◆ HCP-U - Number of Awards | 2 | 6 | 2 | - | 0 |



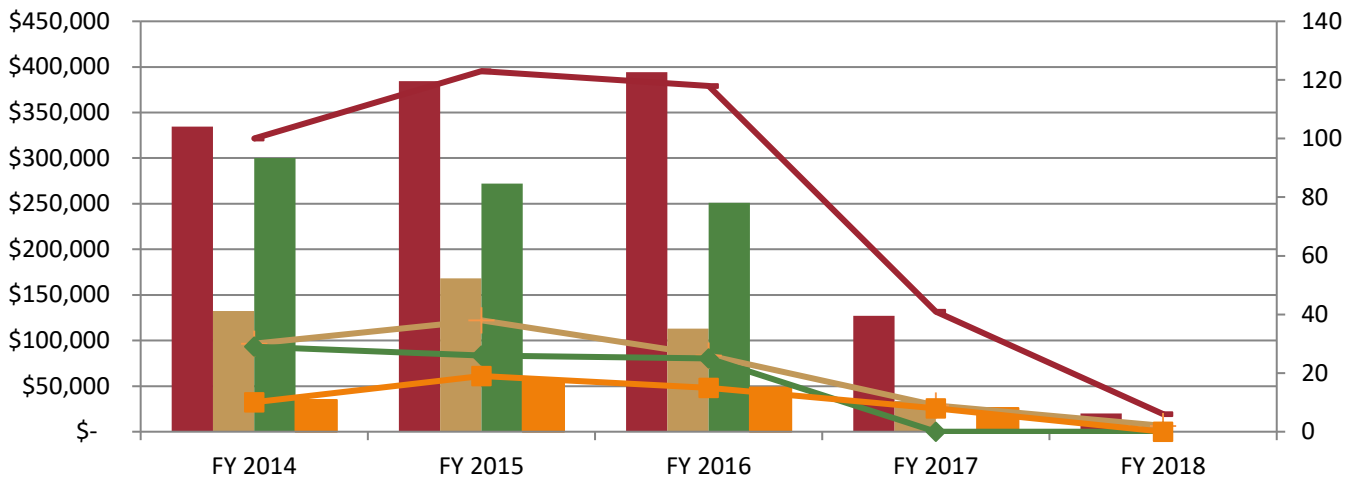
Summary Detail

Graduate Forgivable Loans

| Education | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-------------------------|------------|------------|------------|-----------|-----------|
| CSA - Amount Awarded | \$ 69,875 | \$ 44,375 | \$ 62,375 | - | - |
| CSA - Number of Awards | 33 | 24 | 25 | - | - |
| GTS - Amount Awarded | \$ 166,200 | \$ 141,250 | \$ 150,875 | - | - |
| GTS - Number of Awards | 88 | 75 | 81 | - | - |
| CNDT - Amount Awarded | \$ 97,335 | \$ 159,300 | \$ 141,827 | \$ 80,664 | \$ 39,203 |
| CNDT - Number of Awards | 21 | 35 | 35 | 17 | 8 |
| SLPL - Amount Awarded | - | \$ 63,401 | \$ 70,000 | \$ 3,106 | \$ 8,544 |
| SLPL - Number of Awards | - | 8 | 8 | 2 | 1 |
| SDSP - Amount Awarded | \$ 100,000 | \$ 50,000 | \$ 50,000 | \$ 25,000 | - |
| SDSP - Number of Awards | 4 | 2 | 2 | 1 | - |

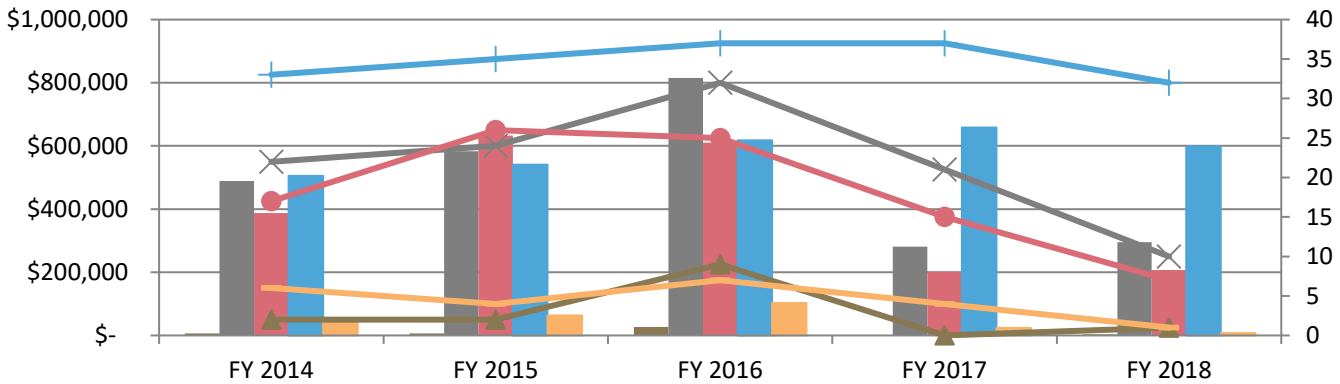


| Health Care - Nursing | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-------------------------|------------|------------|------------|------------|-----------|
| NELM - Amount Awarded | \$ 334,714 | \$ 384,514 | \$ 394,167 | \$ 127,167 | \$ 20,000 |
| NELM - Number of Awards | 100 | 123 | 118 | 41 | 6 |
| NERM - Amount Awarded | \$ 34,750 | \$ 57,500 | \$ 48,500 | \$ 26,000 | - |
| NERM - Number of Awards | 10 | 19 | 15 | 8 | - |
| NELP - Amount Awarded | \$ 132,206 | \$ 168,129 | \$ 113,128 | \$ 33,543 | \$ 5,313 |
| NELP - Number of Awards | 30 | 38 | 26 | 9 | 2 |
| NTSP - Amount Awarded | \$ 300,000 | \$ 272,000 | \$ 251,000 | - | - |
| NTSP - Number of Awards | 29 | 26 | 25 | - | - |

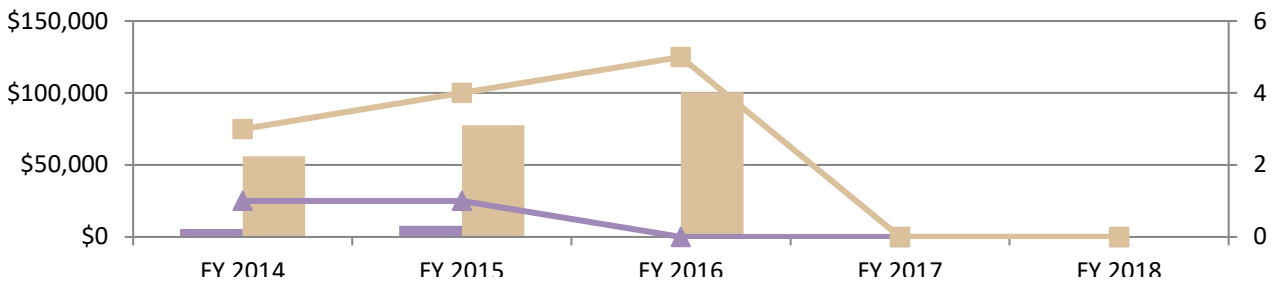


Summary Detail

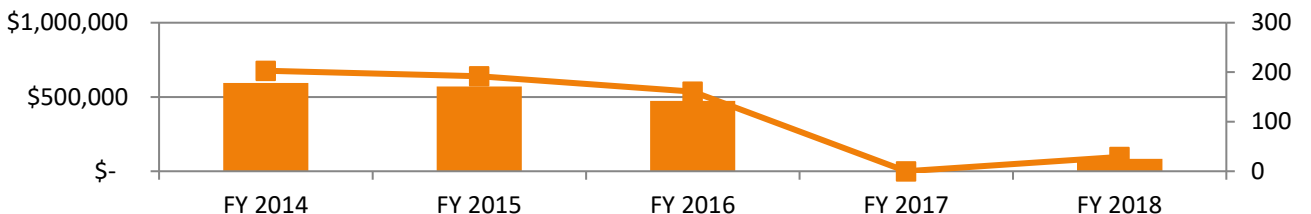
| Health Care - Other | | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|--------------------------|----|---------|---------|---------|---------|---------|
| HCP-G - Amount Awarded | \$ | 6,000 | 6,000 | 27,000 | - | 3,000 |
| HCP-G - Number of Awards | | 2 | 2 | 9 | - | 1 |
| DENT - Amount Awarded | \$ | 489,155 | 583,440 | 815,384 | 281,400 | 295,230 |
| DENT - Number of Awards | | 22 | 24 | 32 | 21 | 10 |
| MED - Amount Awarded | \$ | 387,470 | 633,048 | 611,058 | 202,110 | 206,864 |
| MED - Number of Awards | | 17 | 26 | 25 | 15 | 7 |
| SREB - Amount Awarded | \$ | 504,900 | 540,600 | 617,900 | 658,600 | 598,400 |
| SREB - Number of Awards | | 33 | 35 | 37 | 37 | 32 |
| STSC - Amount Awarded | \$ | 50,319 | 63,600 | 102,440 | 23,850 | 7,950 |
| STSC - Number of Awards | | 6 | 4 | 7 | 4 | 1 |



| Other | | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-------------------------|----|---------|---------|---------|---------|---------|
| SWOR - Amount Awarded | \$ | 5,574 | 7,722 | - | - | - |
| SWOR - Number of Awards | | 1 | 1 | 0 | 0 | - |
| VMMP - Amount Awarded | \$ | 56,046 | 77,508 | 100,497 | - | - |
| VMMP - Number of Awards | | 3 | 4 | 5 | - | - |



| Loan Repayment | | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-------------------------|----|---------|---------|---------|---------|---------|
| MTLR - Amount | \$ | 593,749 | 570,795 | 474,518 | - | 83,678 |
| MTLR - Number of Awards | | 203 | 192 | 161 | - | 29 |



Summary Detail

Overview of Forgivable Loan Accounts Under Management

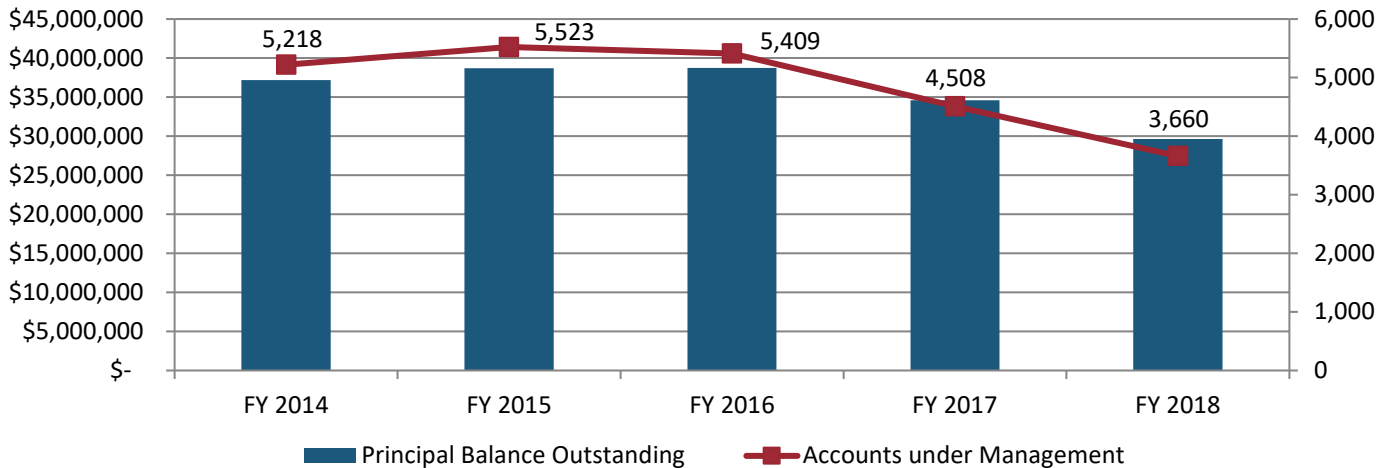
State-supported forgivable loan awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates from school. Repayment can be deferred for reasons of medical disability, military duty, bankruptcy, and sometimes for continued education. Current accounts are those with no principal or interest past due. Noncurrent accounts are past due. If ECSI is unable to service an account, the account is placed with a collection agency. Noncurrent and collection accounts are not eligible for service repayment. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment. Accounts may also be closed for reasons of total and permanent disability or death.

5-Year History of Forgivable Loan Accounts Under Management

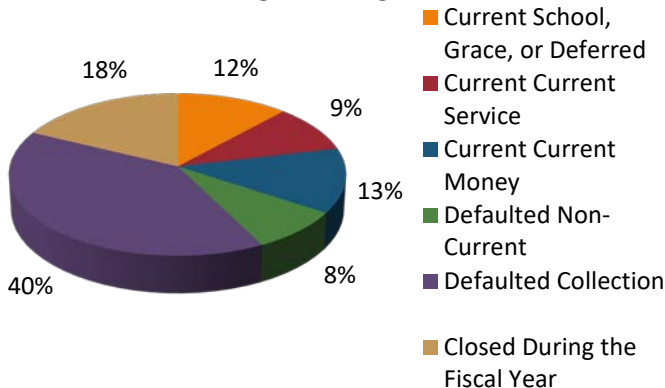
| Accounts under Management | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|
| Current | 2,911 | 2,941 | 2,799 | 1,893 | 1,253 |
| Defaulted | 1,670 | 1,743 | 1,710 | 1,752 | 1,755 |
| Closed During the Fiscal Year | 637 | 839 | 900 | 863 | 652 |
| Total | 5,218 | 5,523 | 5,409 | 4,508 | 3,660 |

| Principal Balance Outstanding | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|--------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Current | \$ 24,342,769 | \$ 25,379,982 | \$ 25,470,486 | \$ 21,048,014 | \$ 15,727,955 |
| Defaulted | \$ 12,835,799 | \$ 13,310,885 | \$ 13,260,223 | \$ 13,575,317 | \$ 13,895,037 |
| Closed During the Fiscal Year* | \$ (2,509) | \$ (2,893) | \$ - | \$ (1,906) | \$ (342) |
| Total | \$ 37,176,059 | \$ 38,687,974 | \$ 38,730,709 | \$ 34,621,425 | \$ 29,622,650 |

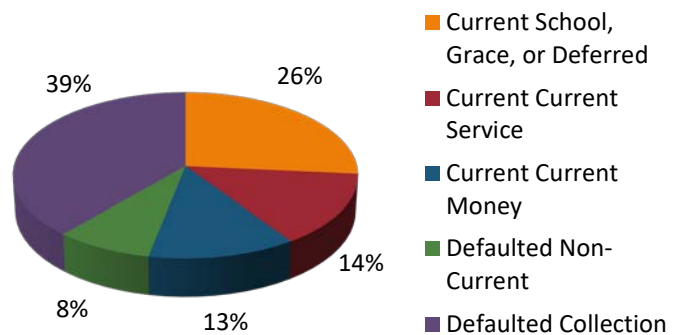
* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances will be refunded to the borrower.



Accounts Managed During FY 2018



Principal Balance Outstanding at the Close of FY 2018



Summary of Accounts Managed During the Fiscal Year

| Program | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts |
|-------------------|----------------------------|-----------------|---------------|-------------|--------------|-------------------------------|------------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | |
| CNAR | 0 | 0 | 4 | 0 | 5 | 1 | 10 |
| CNTP | 32 | 12 | 82 | 95 | 604 | 69 | 894 |
| TES | 35 | 14 | 6 | 2 | 1 | 0 | 58 |
| WWAR | 1 | 1 | 0 | 1 | 2 | 3 | 8 |
| WWTS | 69 | 79 | 108 | 101 | 478 | 190 | 1,025 |
| NELB | 53 | 93 | 134 | 44 | 137 | 145 | 606 |
| NELR | 23 | 7 | 15 | 7 | 41 | 49 | 142 |
| HCP-U/G | 5 | 1 | 12 | 1 | 8 | 1 | 28 |
| SWOR | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| CSA | 2 | 2 | 0 | 2 | 9 | 13 | 28 |
| GTS | 11 | 6 | 1 | 9 | 41 | 45 | 113 |
| CNDT | 16 | 9 | 14 | 0 | 6 | 11 | 56 |
| SLPL | 1 | 1 | 3 | 0 | 2 | 3 | 10 |
| SDSP | 2 | 2 | 1 | 0 | 10 | 1 | 16 |
| NELM | 38 | 35 | 41 | 8 | 32 | 65 | 219 |
| NERM | 0 | 11 | 6 | 0 | 2 | 2 | 21 |
| NELP | 16 | 12 | 7 | 2 | 5 | 11 | 53 |
| NTSP | 17 | 20 | 16 | 6 | 11 | 11 | 81 |
| DENT | 23 | 12 | 6 | 0 | 2 | 5 | 48 |
| MED | 38 | 1 | 5 | 4 | 12 | 4 | 64 |
| SREB | 40 | 27 | 7 | 4 | 6 | 13 | 97 |
| STSC | 4 | 2 | 2 | 9 | 18 | 4 | 39 |
| VMMP | 2 | 2 | 1 | 0 | 0 | 1 | 6 |
| Inactive | 5 | 0 | 0 | 5 | 23 | 4 | 37 |
| Totals | 433 | 349 | 471 | 300 | 1,455 | 652 | 3,660 |
| % of Total | 12% | 10% | 13% | 8% | 40% | 18% | 100% |

Summary of Principal Balance Outstanding at the Close of the Fiscal Year

| | | | | | | | |
|-------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-----------------|---------------------|
| CNAR | \$ - | \$ - | \$ 52,034 | \$ - | \$ 55,778 | \$ - | \$ 107,812 |
| CNTP | \$ 424,241 | \$ 230,737 | \$ 921,131 | \$ 1,353,385 | \$ 7,240,961 | \$ (154) | \$ 10,170,301 |
| TES | \$ 1,161,238 | \$ 526,206 | \$ 178,411 | \$ 21,266 | \$ 10,988 | \$ - | \$ 1,898,109 |
| WWAR | \$ 2,000 | \$ 4,000 | \$ - | \$ 367 | \$ 5,895 | \$ - | \$ 12,262 |
| WWTS | \$ 283,957 | \$ 324,066 | \$ 453,776 | \$ 389,636 | \$ 1,771,787 | \$ (40) | \$ 3,223,182 |
| NELB | \$ 267,812 | \$ 386,044 | \$ 625,388 | \$ 182,691 | \$ 465,364 | \$ 13 | \$ 1,927,311 |
| NELR | \$ 64,432 | \$ 24,621 | \$ 32,181 | \$ 23,163 | \$ 114,885 | \$ - | \$ 259,282 |
| HCP-U/G | \$ 14,651 | \$ 6,000 | \$ 23,093 | \$ 2,013 | \$ 9,926 | \$ - | \$ 55,682 |
| SWOR | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CSA | \$ 6,375 | \$ 2,869 | \$ - | \$ 3,881 | \$ 22,947 | \$ 18 | \$ 36,091 |
| GTS | \$ 10,822 | \$ 16,364 | \$ 1,575 | \$ 16,083 | \$ 76,713 | \$ - | \$ 121,557 |
| CNDT | \$ 109,752 | \$ 41,149 | \$ 95,563 | \$ - | \$ 32,245 | \$ - | \$ 278,710 |
| SLPL | \$ 4,272 | \$ 1,553 | \$ 41,132 | \$ - | \$ 37,459 | \$ - | \$ 84,416 |
| SDSP | \$ 150,000 | \$ 150,000 | \$ 47,691 | \$ - | \$ 376,001 | \$ - | \$ 723,692 |
| NELM | \$ 155,417 | \$ 151,445 | \$ 213,164 | \$ 34,992 | \$ 100,836 | \$ 11 | \$ 655,865 |
| NERM | \$ - | \$ 67,650 | \$ 30,633 | \$ - | \$ 10,962 | \$ - | \$ 109,246 |
| NELP | \$ 133,231 | \$ 65,252 | \$ 31,616 | \$ 15,000 | \$ 35,415 | \$ - | \$ 280,514 |
| NTSP | \$ 218,003 | \$ 265,550 | \$ 146,019 | \$ 74,764 | \$ 117,693 | \$ - | \$ 822,029 |
| DENT | \$ 1,189,735 | \$ 626,929 | \$ 303,877 | \$ - | \$ 21,117 | \$ - | \$ 2,141,657 |
| MED | \$ 1,965,769 | \$ 64,313 | \$ 156,319 | \$ 53,815 | \$ 363,522 | \$ (191) | \$ 2,603,548 |
| SREB | \$ 1,340,200 | \$ 1,096,600 | \$ 258,320 | \$ 24,737 | \$ 147,887 | \$ - | \$ 2,867,743 |
| STSC | \$ 106,205 | \$ 66,162 | \$ 42,162 | \$ 181,759 | \$ 232,242 | \$ - | \$ 628,530 |
| VMMP | \$ 40,200 | \$ 59,574 | \$ 56,426 | \$ - | \$ - | \$ - | \$ 156,200 |
| Inactive | \$ 192,048 | \$ - | \$ - | \$ 63,208 | \$ 203,654 | \$ - | \$ 458,910 |
| Totals | \$ 7,840,359 | \$ 4,177,083 | \$ 3,710,514 | \$ 2,440,758 | \$11,454,278 | \$ (342) | \$29,622,650 |
| % of Total | 26% | 14% | 13% | 8% | 39% | 0% | 100% |

Summary Detail

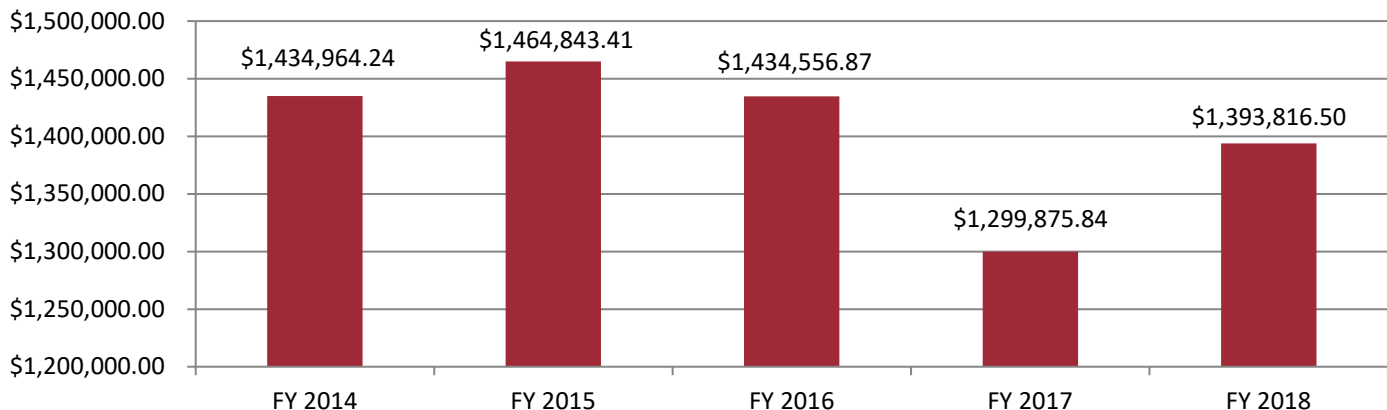
Summary of Revenue Collected in Repayment During the Fiscal Year

| Program | Principal | Interest | Fees | Tax Offset | Servicer and Agency Fees | Total Balance |
|-------------------|------------------------|----------------------|----------------------|---------------------|--------------------------|------------------------|
| CNAR | \$ 4,705.98 | \$ 1,019.34 | \$ 15.00 | \$ - | \$ 568.88 | \$ 5,171.44 |
| CNTP | \$ 304,919.26 | \$ 146,537.08 | \$ 52,213.16 | \$ 27,793.94 | \$ 52,669.28 | \$ 478,794.16 |
| TES | \$ 3,415.98 | \$ 1,567.82 | \$ 119.77 | \$ - | \$ 505.78 | \$ 4,597.79 |
| WWAR | \$ - | \$ 54.61 | \$ 13.65 | \$ 283.05 | \$ 34.82 | \$ 316.49 |
| WWTS | \$ 235,112.03 | \$ 36,311.43 | \$ 27,561.04 | \$ 20,046.31 | \$ 31,616.70 | \$ 287,414.11 |
| NELB | \$ 163,202.30 | \$ 13,021.06 | \$ 5,321.07 | \$ 10,356.31 | \$ 19,017.81 | \$ 172,882.93 |
| NELR | \$ 15,101.34 | \$ 1,684.69 | \$ 921.31 | \$ 4,366.45 | \$ 2,187.56 | \$ 19,886.23 |
| HCP-U/G | \$ 2,422.04 | \$ 235.32 | \$ 75.00 | \$ 658.75 | \$ 336.07 | \$ 3,055.04 |
| SWOR | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| CSA | \$ 2,040.42 | \$ 356.82 | \$ 541.64 | \$ - | \$ 291.25 | \$ 2,647.63 |
| GTS | \$ 5,553.57 | \$ 1,435.78 | \$ 1,151.02 | \$ 1,855.92 | \$ 990.66 | \$ 9,005.63 |
| CNDT | \$ 9,907.10 | \$ 2,527.70 | \$ 1,760.88 | \$ - | \$ 1,406.83 | \$ 12,788.85 |
| SLPL | \$ 3,327.31 | \$ 481.09 | \$ - | \$ - | \$ 377.42 | \$ 3,430.98 |
| SDSP | \$ 6,254.59 | \$ 6,804.98 | \$ 1,803.48 | \$ 129.20 | \$ 1,485.77 | \$ 13,506.48 |
| NELM | \$ 36,248.98 | \$ 3,421.56 | \$ 970.23 | \$ 1,429.71 | \$ 4,169.28 | \$ 37,901.20 |
| NERM | \$ 5,151.92 | \$ 661.61 | \$ - | \$ - | \$ 576.13 | \$ 5,237.40 |
| NELP | \$ 12,925.93 | \$ 1,355.69 | \$ - | \$ - | \$ 1,415.34 | \$ 12,866.28 |
| NTSP | \$ 39,032.19 | \$ 11,736.86 | \$ 5,406.16 | \$ - | \$ 5,567.10 | \$ 50,608.11 |
| DENT | \$ 79,474.90 | \$ 8,791.58 | \$ 397.50 | \$ - | \$ 8,786.81 | \$ 79,877.17 |
| MED | \$ 74,851.49 | \$ 5,806.55 | \$ 2,731.32 | \$ - | \$ 8,264.08 | \$ 75,125.28 |
| SREB | \$ 62,501.16 | \$ 10,928.44 | \$ - | \$ 411.40 | \$ 7,317.82 | \$ 66,523.18 |
| STSC | \$ 34,743.71 | \$ 12,472.05 | \$ 1,261.72 | \$ 266.05 | \$ 4,830.60 | \$ 43,912.93 |
| VMMP | \$ 1,731.85 | \$ 428.13 | \$ - | \$ - | \$ 214.06 | \$ 1,945.92 |
| Inactive Programs | \$ 1,748.80 | \$ 1,919.02 | \$ 843.02 | \$ 2,505.78 | \$ 695.36 | \$ 6,321.26 |
| Totals | \$ 1,104,372.85 | \$ 269,559.21 | \$ 103,106.97 | \$ 70,102.87 | \$ 153,325.40 | \$ 1,393,816.50 |

5-Year History of Revenue Collected in Repayment During the Fiscal Year

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|---------------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|
| Total Revenue Collected | \$ 1,651,706.80 | \$ 1,678,573.15 | \$ 1,616,931.14 | \$ 1,474,914.40 | \$ 1,547,141.90 |
| Servicer and Agency Fees | \$ 216,742.56 | \$ 213,729.74 | \$ 182,374.27 | \$ 175,038.56 | \$ 153,325.40 |
| Available for New Awards | \$ 1,434,964.24 | \$ 1,464,843.41 | \$ 1,434,556.87 | \$ 1,299,875.84 | \$ 1,393,816.50 |

NOTE: FY 2013 was the first year tax offsets were collected. FY 2013 and FY 2014 figures have been adjusted to include the tax offset revenues.



Summary Detail

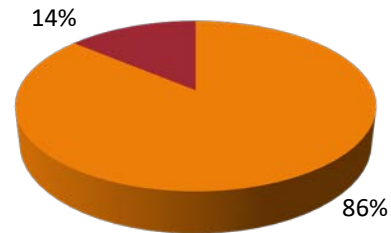
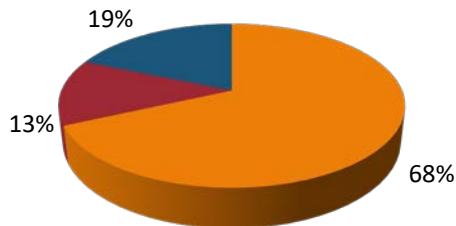
Summary of Accounts Closed During the Fiscal Year

Following is a summary of the accounts that were closed during the fiscal year. The cumulative principal cancelled represents all principal cancelled for reasons of service completion, disability, or death over the life of the account, not just during the current fiscal year. Likewise, cumulative principal paid, cumulative interest paid, and cumulative paid represent amounts paid over the life of the account.

| Program | Service Cancellation | Service Cancellation and Money | Money | Total | Cumulative Principal Cancelled | Cumulative Principal Paid | Cumulative Interest Paid | Cumulative Paid on Accounts |
|---------------|----------------------|--------------------------------|------------|------------|--------------------------------|---------------------------|--------------------------|-----------------------------|
| CNAR | 0 | 1 | 0 | 1 | \$ 29,002 | \$ 758 | \$ 578 | \$ 1,335 |
| CNTP | 41 | 16 | 12 | 69 | \$ 1,500,444 | \$ 179,583 | \$ 60,436 | \$ 240,019 |
| TES | 0 | 0 | 0 | 0 | \$ - | \$ - | \$ - | \$ - |
| WWAR | 1 | 2 | 0 | 3 | \$ 15,398 | \$ 702 | \$ 237 | \$ 938 |
| WWTS | 109 | 29 | 52 | 190 | \$ 842,080 | \$ 277,991 | \$ 46,655 | \$ 324,645 |
| NELB | 102 | 15 | 28 | 145 | \$ 665,299 | \$ 134,202 | \$ 9,092 | \$ 143,294 |
| NELR | 45 | 2 | 2 | 49 | \$ 181,175 | \$ 7,350 | \$ 597 | \$ 7,947 |
| HCP-U/G | 1 | 0 | 0 | 1 | \$ 3,150 | \$ - | \$ - | \$ - |
| SWOR | 1 | 0 | 0 | 1 | \$ 19,048 | \$ - | \$ - | \$ - |
| CSA | 10 | 2 | 1 | 13 | \$ 39,506 | \$ 2,357 | \$ 317 | \$ 2,673 |
| GTS | 33 | 6 | 6 | 45 | \$ 80,864 | \$ 14,979 | \$ 3,132 | \$ 18,111 |
| CNDT | 11 | 0 | 0 | 11 | \$ 91,840 | \$ - | \$ - | \$ - |
| SLPL | 2 | 0 | 1 | 3 | \$ 32,413 | \$ 3,301 | \$ - | \$ 3,301 |
| SDSP | 1 | 0 | 0 | 1 | \$ 75,000 | \$ - | \$ - | \$ - |
| NELM | 51 | 6 | 8 | 65 | \$ 269,530 | \$ 34,694 | \$ 1,765 | \$ 36,460 |
| NERM | 2 | 0 | 0 | 2 | \$ 10,500 | \$ - | \$ - | \$ - |
| NELP | 8 | 2 | 1 | 11 | \$ 75,674 | \$ 6,807 | \$ 252 | \$ 7,059 |
| NTSP | 9 | 0 | 2 | 11 | \$ 107,000 | \$ 18,000 | \$ 4,219 | \$ 22,219 |
| DENT | 2 | 0 | 3 | 5 | \$ 76,636 | \$ 68,105 | \$ 10,611 | \$ 78,716 |
| MED | 1 | 1 | 2 | 4 | \$ 55,490 | \$ 57,443 | \$ 3,350 | \$ 60,793 |
| SREB | 9 | 2 | 2 | 13 | \$ 609,403 | \$ 15,372 | \$ 13,515 | \$ 28,887 |
| STSC | 1 | 1 | 2 | 4 | \$ 21,024 | \$ 45,830 | \$ 3,220 | \$ 49,050 |
| VMMP | 1 | 0 | 0 | 1 | \$ 55,900 | \$ - | \$ - | \$ - |
| Inactive | 4 | 0 | 0 | 4 | \$ 503,522 | \$ - | \$ - | \$ - |
| Totals | 445 | 85 | 122 | 652 | \$ 5,359,900 | \$ 867,473 | \$ 157,977 | \$ 1,025,450 |

Accounts Closed During the Fiscal Year

Cumulative Principal Paid or Cancelled



■ by Service ■ by Service/Money ■ by Money

■ Cum. Principal Cancelled ■ Cum. Principal Paid

5-Year History of Accounts Closed During the Fiscal Year

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|--------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Service/Cancellation | 437 | 586 | 633 | 622 | 445 |
| Service and Money | 80 | 115 | 144 | 99 | 85 |
| Money | 120 | 138 | 123 | 142 | 122 |
| Total | 637 | 839 | 900 | 863 | 652 |
| Cumulative Principal Cancelled | \$ 3,961,877 | \$ 6,189,594 | \$ 6,172,220 | \$ 5,467,157 | \$ 5,359,900 |
| Cumulative Principal Paid | \$ 912,503 | \$ 1,205,129 | \$ 1,231,040 | \$ 1,003,585 | \$ 867,473 |
| Cumulative Interest Paid | \$ 217,823 | \$ 302,940 | \$ 285,343 | \$ 230,213 | \$ 157,977 |
| Total | \$ 5,092,203 | \$ 7,697,663 | \$ 7,688,603 | \$ 6,700,955 | \$ 6,385,349 |

Summary Detail

Summary of Cohort Accounts

| Program | CNAR | CNTP | TES | WWAR | WWTS | NELB | NELR | HCP | SWOR | CSA | GTS | CNDT |
|-----------------------------|-----------|--------------|-----------|-----------|--------------|--------------|------------|------------|----------|------------|--------------|-----------|
| Untracked Cohorts | - | - | - | - | 127 | 37 | 6 | - | - | 1 | 19 | - |
| Tracked Cohorts | 10 | 894 | 58 | 8 | 898 | 569 | 136 | 28 | 1 | 27 | 94 | 56 |
| Managed Accounts | 10 | 894 | 58 | 8 | 1,025 | 606 | 142 | 28 | 1 | 28 | 113 | 56 |
| In Repayment | 9 | 825 | 58 | 5 | 714 | 425 | 87 | 27 | 0 | 14 | 50 | 45 |
| Closed Current Year | 1 | 69 | 0 | 3 | 184 | 144 | 49 | 1 | 1 | 13 | 44 | 11 |
| Closed Prior Year | 20 | 2,067 | 0 | 8 | 6,065 | 1,338 | 450 | 78 | 0 | 319 | 1,239 | 16 |
| All Tracked Accounts | 30 | 2,961 | 58 | 16 | 6,963 | 1,907 | 586 | 106 | 1 | 346 | 1,333 | 72 |

All Tracked Accounts by Cohort

| | | | | | | | | | | | | |
|--------------------|-----------|--------------|-----------|-----------|--------------|--------------|------------|------------|----------|------------|--------------|-----------|
| <i>Prior Years</i> | - | 1,565 | - | - | 2,893 | - | - | 49 | - | - | - | - |
| FY 2004 | - | 103 | - | - | 444 | - | - | 11 | - | - | - | - |
| FY 2005 | - | 140 | - | - | 310 | - | - | 6 | - | - | - | - |
| FY 2006 | 1 | 144 | - | - | 387 | 124 | 5 | 6 | - | 77 | 398 | - |
| FY 2007 | 3 | 124 | - | 2 | 313 | 240 | 36 | 2 | - | 48 | 213 | - |
| FY 2008 | 4 | 131 | - | 1 | 353 | 248 | 43 | 2 | - | 55 | 238 | - |
| FY 2009 | 3 | 124 | - | - | 146 | 47 | 27 | - | - | - | - | - |
| FY 2010 | 2 | 115 | - | 1 | 431 | 136 | 32 | - | - | 27 | 105 | - |
| FY 2011 | 3 | 95 | - | - | 274 | 163 | 36 | 1 | - | 28 | 57 | - |
| FY 2012 | 3 | 98 | - | 5 | 400 | 223 | 66 | 3 | - | 19 | 59 | - |
| FY 2013 | 7 | 121 | - | 3 | 326 | 167 | 56 | 7 | 1 | 27 | 67 | - |
| FY 2014 | 2 | 123 | 13 | - | 299 | 176 | 100 | 2 | - | 28 | 69 | 21 |
| FY 2015 | 2 | 78 | 30 | 3 | 208 | 194 | 115 | 8 | - | 14 | 60 | 20 |
| FY 2016 | - | - | 15 | 1 | 179 | 188 | 70 | 9 | - | 23 | 67 | 23 |
| FY 2017 | - | - | - | - | - | 1 | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - | - | - | 8 |
| TOTAL | 30 | 2,961 | 58 | 16 | 6,963 | 1,907 | 586 | 106 | 1 | 346 | 1,333 | 72 |

Rate of Accounts Closed by Service by Tracked Cohort

| | | | | | | | | | | | | |
|--------------------|-------------|------------|----------|------------|------------|------------|------------|------------|----------|------------|------------|------------|
| <i>Prior Years</i> | - | 83% | - | - | 87% | - | - | 30% | - | - | - | - |
| FY 2004 | - | 90% | - | - | 94% | - | - | 45% | - | - | - | - |
| FY 2005 | - | 92% | - | - | 90% | - | - | 20% | - | - | - | - |
| FY 2006 | 100% | 95% | - | - | 91% | 86% | 100% | 0% | - | 99% | 100% | - |
| FY 2007 | 100% | 91% | - | 100% | 90% | 88% | 86% | 0% | - | 98% | 99% | - |
| FY 2008 | 100% | 94% | - | 0% | 89% | 86% | 93% | 50% | - | 96% | 97% | - |
| FY 2009 | 100% | 87% | - | - | 87% | 91% | 84% | - | - | - | - | - |
| FY 2010 | - | 91% | - | 100% | 88% | 84% | 80% | - | - | 100% | 94% | - |
| FY 2011 | 100% | 94% | - | - | 88% | 82% | 91% | 0% | - | 89% | 96% | - |
| FY 2012 | 100% | 99% | - | 50% | 85% | 85% | 90% | 50% | - | 100% | 93% | - |
| FY 2013 | 100% | 97% | - | 100% | 86% | 80% | 95% | 33% | 100% | 88% | 98% | - |
| FY 2014 | 100% | 100% | - | - | 90% | 87% | 95% | - | - | 92% | 95% | 100% |
| FY 2015 | 100% | 100% | - | 100% | 97% | 93% | 100% | 100% | - | 100% | 94% | 92% |
| FY 2016 | - | - | - | 100% | 90% | 74% | 100% | 100% | - | 88% | 100% | 100% |
| FY 2017 | - | - | - | - | - | 100% | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 100% | 88% | - | 73% | 88% | 85% | 93% | 32% | - | 96% | 98% | 96% |

Default Rates by Tracked Cohorts

| | | | | | | | | | | | | |
|--------------------|------------|------------|-----------|------------|-----------|-----------|-----------|-----------|----------|-----------|-----------|-----------|
| <i>Prior Years</i> | - | 30% | - | - | 6% | - | - | 10% | - | - | - | - |
| FY 2004 | - | 9% | - | - | 2% | - | - | 0% | - | - | - | - |
| FY 2005 | - | 16% | - | - | 6% | - | - | 17% | - | - | - | - |
| FY 2006 | 0% | 16% | - | - | 3% | 7% | 20% | 17% | - | 0% | 1% | - |
| FY 2007 | 0% | 11% | - | 0% | 5% | 6% | 3% | 0% | - | 0% | 0% | - |
| FY 2008 | 25% | 16% | - | 0% | 10% | 6% | 7% | 0% | - | 2% | 2% | - |
| FY 2009 | 0% | 19% | - | - | 3% | 4% | 4% | - | - | - | - | - |
| FY 2010 | 50% | 15% | - | 0% | 8% | 6% | 6% | - | - | 0% | 3% | - |
| FY 2011 | 0% | 19% | - | - | 9% | 9% | 3% | 0% | - | 4% | 7% | - |
| FY 2012 | 0% | 27% | - | 20% | 11% | 10% | 8% | 0% | - | 0% | 5% | - |
| FY 2013 | 29% | 20% | - | 33% | 14% | 8% | 7% | 14% | 0% | 4% | 3% | - |
| FY 2014 | 50% | 20% | 8% | - | 12% | 10% | 7% | 50% | - | 4% | 9% | 19% |
| FY 2015 | 0% | 19% | 7% | 33% | 8% | 10% | 11% | 0% | - | 7% | 7% | 5% |
| FY 2016 | - | - | 0% | 0% | 2% | 5% | 6% | 0% | - | 22% | 10% | 4% |
| FY 2017 | - | - | - | - | - | 0% | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - | - | - | 0% |
| TOTAL | 17% | 24% | 5% | 19% | 7% | 6% | 7% | 8% | - | 3% | 3% | 8% |

Summary Detail

Summary of Cohort Accounts

| SLPL | SDSP | NELM | NERM | NELP | NTSP | DENT | MED | SREB | STSC | VMMP | INACTIVE | TOTAL |
|-----------|-----------|------------|-----------|-----------|------------|-----------|-----------|------------|-----------|-----------|-----------|---------------|
| - | 1 | 13 | - | 2 | 1 | 1 | 14 | 5 | 13 | - | 37 | 277 |
| 10 | 15 | 206 | 21 | 51 | 80 | 47 | 50 | 92 | 26 | 6 | - | 3,383 |
| 10 | 16 | 219 | 21 | 53 | 81 | 48 | 64 | 97 | 39 | 6 | 37 | 3,660 |
| 7 | 14 | 141 | 19 | 40 | 69 | 42 | 46 | 79 | 22 | 5 | - | 2,743 |
| 3 | 1 | 65 | 2 | 11 | 11 | 5 | 4 | 13 | 4 | 1 | - | 640 |
| 0 | 37 | 402 | 5 | 41 | 107 | 48 | 42 | 100 | 54 | 4 | - | 12,440 |
| 10 | 52 | 608 | 26 | 92 | 187 | 95 | 92 | 192 | 80 | 10 | - | 15,823 |

All Tracked Accounts by Cohort

| | | | | | | | | | | | | |
|-----------|-----------|------------|-----------|-----------|------------|-----------|-----------|------------|-----------|-----------|----------|---------------|
| - | 28 | - | - | - | 20 | 22 | 31 | 42 | 31 | 2 | - | 4,683 |
| - | 6 | - | - | - | 19 | 4 | - | 10 | 8 | - | - | 605 |
| - | 3 | - | - | - | 9 | 6 | 3 | 10 | 8 | 1 | - | 496 |
| - | 2 | 14 | - | 5 | 8 | 8 | 1 | 10 | 4 | - | - | 1,194 |
| - | 2 | 71 | - | 6 | 18 | 1 | 4 | 10 | 7 | - | - | 1,100 |
| - | 3 | 71 | - | 5 | 10 | 4 | 6 | 11 | 2 | - | - | 1,187 |
| - | 1 | - | - | - | 1 | - | - | 13 | - | - | - | 362 |
| - | - | 52 | - | 3 | 7 | 4 | 2 | 12 | 4 | 1 | - | 934 |
| - | 2 | 42 | - | 6 | 8 | - | 4 | 10 | 5 | - | - | 734 |
| - | 2 | 54 | - | 4 | 12 | 5 | 3 | 5 | 1 | 1 | - | 963 |
| - | 1 | 60 | 1 | 1 | 9 | 4 | 9 | 9 | 2 | - | - | 878 |
| - | 1 | 77 | 9 | 25 | 25 | 15 | 7 | 11 | 3 | 3 | - | 1,009 |
| 9 | 1 | 84 | 12 | 27 | 24 | 8 | 12 | 12 | 2 | - | - | 923 |
| - | - | 83 | 4 | 10 | 17 | 14 | 10 | 11 | 3 | 2 | - | 729 |
| - | - | - | - | - | - | - | - | 10 | - | - | - | 11 |
| 1 | - | - | - | - | - | - | - | 6 | - | - | - | 15 |
| 10 | 52 | 608 | 26 | 92 | 187 | 95 | 92 | 192 | 80 | 10 | - | 15,823 |

Rate of Accounts Closed by Service by Tracked Cohort

| | | | | | | | | | | | | |
|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|----------|----------|------------|
| - | 100% | - | - | - | 94% | 91% | 77% | 88% | 62% | 50% | - | 85% |
| - | 100% | - | - | - | 88% | 75% | - | 100% | 100% | - | - | 92% |
| - | 100% | - | - | - | 100% | 83% | 67% | 80% | 67% | 100% | - | 89% |
| - | 100% | 93% | - | 67% | 33% | 75% | 0% | 78% | 75% | - | - | 94% |
| - | 100% | 93% | - | 100% | 81% | 0% | 33% | 90% | 100% | - | - | 91% |
| - | 100% | 84% | - | 80% | 78% | 67% | 60% | 50% | 100% | - | - | 90% |
| - | 100% | - | - | - | 100% | - | - | 90% | - | - | - | 87% |
| - | - | 88% | - | 100% | 100% | 75% | 0% | 100% | 67% | 100% | - | 89% |
| - | 50% | 95% | - | 83% | 75% | - | - | 75% | 100% | - | - | 88% |
| - | - | 80% | - | 100% | 100% | - | - | 100% | 100% | 100% | - | 87% |
| - | - | 89% | - | - | 75% | 50% | - | - | - | - | - | 88% |
| - | - | 95% | 100% | 95% | 100% | 0% | 0% | - | 100% | - | - | 92% |
| 67% | - | 94% | 67% | 100% | 100% | 100% | - | - | - | - | - | 96% |
| - | - | 93% | - | 100% | - | 100% | - | - | 0% | - | - | 92% |
| - | - | - | - | - | - | - | - | 0% | - | - | - | 50% |
| - | - | - | - | - | - | - | - | - | - | - | - | - |
| 67% | 97% | 90% | 86% | 92% | 87% | 79% | 65% | 86% | 74% | - | - | 89% |

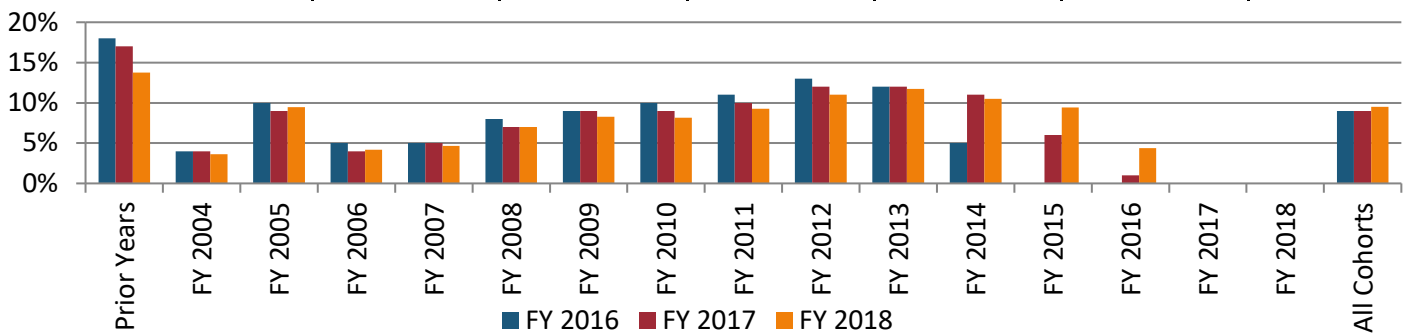
Default Rates by Tracked Cohorts

| | | | | | | | | | | | | |
|------------|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|----------|------------|
| - | 25% | - | - | - | 0% | 0% | 0% | 2% | 16% | 0% | - | 14% |
| - | 17% | - | - | - | 5% | 0% | - | 10% | 25% | - | - | 4% |
| - | 0% | - | - | - | 22% | 0% | 0% | 0% | 25% | 0% | - | 9% |
| - | 0% | 0% | - | 20% | 13% | 0% | 0% | 10% | 0% | - | - | 4% |
| - | 0% | 6% | - | 17% | 6% | 0% | 25% | 0% | 0% | - | - | 5% |
| - | 0% | 1% | - | 0% | 0% | 0% | 0% | 18% | 50% | - | - | 7% |
| - | 0% | - | - | - | 0% | - | - | 0% | - | - | - | 8% |
| - | - | 8% | - | 33% | 43% | 0% | 50% | 0% | 0% | 0% | - | 8% |
| - | 0% | 7% | - | 0% | 0% | - | 0% | 0% | 60% | - | - | 9% |
| - | 0% | 4% | - | 0% | 0% | 20% | 0% | 0% | 0% | 0% | - | 11% |
| - | 100% | 7% | 100% | 0% | 22% | 0% | 0% | 0% | 50% | - | - | 12% |
| - | 0% | 5% | 0% | 4% | 8% | 0% | 0% | 0% | 0% | 0% | - | 11% |
| 22% | 0% | 7% | 0% | 4% | 17% | 0% | 0% | 0% | 0% | - | - | 9% |
| - | - | 0% | 25% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | - | 4% |
| - | - | - | - | - | - | - | - | 0% | - | - | - | 0% |
| 0% | - | - | - | - | - | - | - | 0% | - | - | - | 0% |
| 20% | 17% | 5% | 8% | 5% | 9% | 1% | 2% | 3% | 18% | 0% | - | 10% |

Summary Detail

History of Default Rates by Program and Cohort

| Default Rates by Program | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|--------------------------|------------|------------|------------|-----------|-----------|------------|
| CNAR | 15% | 11% | 13% | 17% | 17% | 17% |
| CNTP | 25% | 24% | 24% | 23% | 24% | 24% |
| TES | - | 0% | 0% | 0% | 2% | 5% |
| WWAR | 0% | 17% | 27% | 19% | 19% | 19% |
| WWTS | 10% | 10% | 7% | 7% | 7% | 7% |
| NELB | 6% | 7% | 7% | 7% | 7% | 6% |
| NELR | 6% | 4% | 5% | 6% | 6% | 7% |
| HCP-U/G | 11% | 9% | 11% | 9% | 8% | 8% |
| SWOR | - | - | - | - | - | - |
| CSA | 3% | 2% | 3% | 2% | 3% | 3% |
| GTS | 3% | 3% | 3% | 2% | 3% | 3% |
| CNDT | - | 0% | 0% | 0% | 6% | 8% |
| SLPL | - | - | 0% | 0% | 0% | 20% |
| SDSP | 19% | 19% | 18% | 15% | 15% | 17% |
| NELM | 4% | 4% | 5% | 4% | 4% | 5% |
| NERM | 0% | 0% | 0% | 0% | 4% | 8% |
| NELP | 10% | 4% | 2% | 3% | 3% | 5% |
| NTSP | 9% | 7% | 6% | 6% | 8% | 9% |
| DENT | 2% | 3% | 1% | 1% | 1% | 1% |
| MED | 3% | 3% | 3% | 2% | 2% | 2% |
| SREB | 3% | 3% | 2% | 2% | 2% | 3% |
| STSC | 18% | 17% | 19% | 18% | 18% | 18% |
| VMMP | 0% | 0% | 0% | 0% | 0% | 0% |
| All Programs | 12% | 12% | 10% | 9% | 9% | 10% |
| Default Rates by Cohort | FY 2013 | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
| <i>Prior Years</i> | 23% | 22% | 18% | 18% | 17% | 14% |
| FY 2004 | 7% | 7% | 4% | 4% | 4% | 4% |
| FY 2005 | 10% | 11% | 10% | 10% | 9% | 9% |
| FY 2006 | 6% | 6% | 5% | 5% | 4% | 4% |
| FY 2007 | 6% | 6% | 6% | 5% | 5% | 5% |
| FY 2008 | 10% | 10% | 9% | 8% | 7% | 7% |
| FY 2009 | 12% | 12% | 11% | 9% | 9% | 8% |
| FY 2010 | 12% | 13% | 12% | 10% | 9% | 8% |
| FY 2011 | 7% | 11% | 13% | 11% | 10% | 9% |
| FY 2012 | 1% | 9% | 15% | 13% | 12% | 11% |
| FY 2013 | 0% | 1% | 9% | 12% | 12% | 12% |
| FY 2014 | - | 0% | 1% | 5% | 11% | 11% |
| FY 2015 | - | - | 0% | 0% | 6% | 9% |
| FY 2016 | - | - | - | 0% | 1% | 4% |
| FY 2017 | - | - | - | - | 0% | 0% |
| FY 2018 | - | - | - | - | - | 0% |
| All Cohorts | 12% | 12% | 10% | 9% | 9% | 10% |

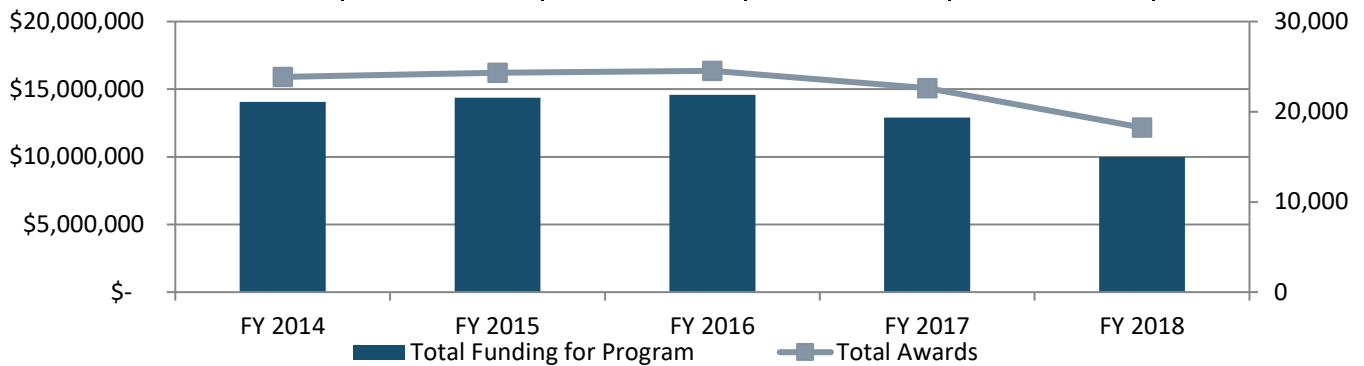


Mississippi Resident Tuition Assistance Grant (MTAG)

Mississippi Resident Tuition Assistance Grants are available to Mississippi resident students enrolled full-time and pursuing a first certificate, associate's degree, or bachelor's degree at an approved Mississippi college or university. Freshmen and sophomores receive up to \$500 per academic year and juniors and seniors receive up to \$1,000 per academic year for a maximum of eight (8) semesters. To be eligible, students must have a 2.5 GPA and a composite score of 15 on the national ACT (or 720 SAT). Recipients must NOT be eligible for full Pell grants. The application deadline is September 15 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|---------------|---------------|---------------|---------------|--------------|
| Total Recipients | 23,643 | 24,141 | 24,321 | 22,484 | 18,097 |
| Total Awards | 23,871 | 24,329 | 24,537 | 22,629 | 18,244 |
| % One-Year Change (+/-) | 1.7% | 1.9% | 0.9% | -7.8% | -19.4% |
| Total Funding for Program | \$ 14,051,117 | \$ 14,377,542 | \$ 14,587,524 | \$ 12,897,356 | \$ 9,988,284 |
| % One-Year Change (+/-) | 1.2% | 2.3% | 1.5% | -11.6% | -22.6% |
| Eligible Applicants | 23,643 | 24,141 | 24,321 | 22,484 | 18,097 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Average Award Amount | \$ 594 | \$ 596 | \$ 600 | \$ 574 | \$ 552 |
| % One-Year Change (+/-) | 0.5% | 0.2% | 0.7% | -4.4% | -3.8% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| 4-Year Private Institutions | Awards | Avg. Award | Amount |
|--|--------------|------------------|---------------------|
| Belhaven University | 149 | \$ 641.95 | \$ 95,650 |
| Blue Mountain College | 158 | \$ 638.13 | \$ 100,825 |
| Millsaps College | 135 | \$ 607.96 | \$ 82,075 |
| Mississippi College | 619 | \$ 666.80 | \$ 412,750 |
| Rust College | 10 | \$ 472.50 | \$ 4,725 |
| Tougaloo College | 76 | \$ 513.82 | \$ 39,050 |
| William Carey University | 392 | \$ 644.43 | \$ 252,617 |
| Totals | 1,539 | \$ 641.78 | \$ 987,692 |
| 4-Year Public Institutions | Awards | Avg. Award | Amount |
| Alcorn State University | 249 | \$ 599.40 | \$ 149,250 |
| Delta State University | 485 | \$ 660.93 | \$ 320,550 |
| Jackson State University | 410 | \$ 663.72 | \$ 272,125 |
| Mississippi State University | 3,365 | \$ 635.76 | \$ 2,139,322 |
| Mississippi University for Women | 403 | \$ 707.20 | \$ 285,000 |
| Mississippi Valley State University | 46 | \$ 495.11 | \$ 22,775 |
| University of Mississippi | 2,385 | \$ 643.50 | \$ 1,534,750 |
| University of Mississippi Medical Center | 116 | \$ 917.03 | \$ 106,375 |
| University of Southern Mississippi | 1,945 | \$ 640.91 | \$ 1,246,570 |
| Totals | 9,404 | \$ 646.18 | \$ 6,076,717 |

| 2-Year Public Institutions | Awards | Avg. Award | Amount |
|--|---------------|-------------------|---------------------|
| Coahoma Community College | 47 | \$ 382.45 | \$ 17,975 |
| Copiah-Lincoln Community College | 281 | \$ 418.95 | \$ 117,725 |
| East Central Community College | 331 | \$ 414.20 | \$ 137,100 |
| East Mississippi Community College | 452 | \$ 392.37 | \$ 177,350 |
| Hinds Community College | 707 | \$ 372.38 | \$ 263,275 |
| Holmes Community College | 481 | \$ 412.89 | \$ 198,600 |
| Itawamba Community College | 845 | \$ 402.16 | \$ 339,825 |
| Jones County Junior College | 614 | \$ 391.94 | \$ 240,650 |
| Meridian Community College | 383 | \$ 420.17 | \$ 160,925 |
| Mississippi Delta Community College | 139 | \$ 412.41 | \$ 57,325 |
| Mississippi Gulf Coast Community College | 819 | \$ 401.95 | \$ 329,200 |
| Northeast MS Community College | 624 | \$ 407.25 | \$ 254,125 |
| Northwest MS Community College | 882 | \$ 398.87 | \$ 351,800 |
| Pearl River Community College | 448 | \$ 391.41 | \$ 175,350 |
| Southwest Mississippi Community College | 248 | \$ 413.91 | \$ 102,650 |
| Totals | 7,301 | \$ 400.48 | \$ 2,923,875 |
| Grand Totals | 18,244 | \$ 547.48 | \$ 9,988,284 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|-----------------|---------------|-------------------|---------------|
| Adams | 102 | | \$ 51,550 |
| Alcorn | 252 | | \$ 131,425 |
| Amite | 52 | | \$ 27,550 |
| Attala | 135 | | \$ 78,158 |
| Benton | 32 | | \$ 17,175 |
| Bolivar | 161 | | \$ 91,375 |
| Calhoun | 82 | | \$ 40,500 |
| Carroll | 71 | | \$ 38,625 |
| Chickasaw | 113 | | \$ 57,200 |
| Choctaw | 52 | | \$ 26,900 |
| Claiborne | 24 | | \$ 14,550 |
| Clarke | 82 | | \$ 45,800 |
| Clay | 108 | | \$ 54,950 |
| Coahoma | 55 | | \$ 34,450 |
| Copiah | 137 | | \$ 80,525 |
| Covington | 105 | | \$ 56,625 |
| Desoto | 1386 | | \$ 754,558 |
| Forrest | 409 | | \$ 238,921 |
| Franklin | 50 | | \$ 25,925 |
| George | 138 | | \$ 69,043 |
| Greene | 62 | | \$ 31,166 |
| Grenada | 132 | | \$ 73,600 |
| Hancock | 232 | | \$ 129,608 |
| Harrison | 939 | | \$ 515,579 |
| Hinds | 1284 | | \$ 734,474 |
| Holmes | 35 | | \$ 18,675 |
| Humphreys | 26 | | \$ 14,875 |
| Issaquena | 3 | | \$ 1,750 |
| Itawamba | 157 | | \$ 88,875 |
| Jackson | 886 | | \$ 484,304 |
| Jasper | 90 | | \$ 44,949 |
| Jefferson | 20 | | \$ 12,425 |
| Jefferson Davis | 37 | | \$ 20,833 |

| County (cont.) | Awards | Avg. Award | Amount |
|----------------|---------------|------------|---------------------|
| Jones | 423 | | \$ 246,255 |
| Kemper | 35 | | \$ 19,300 |
| Lafayette | 352 | | \$ 201,600 |
| Lamar | 493 | | \$ 266,260 |
| Lauderdale | 515 | | \$ 270,975 |
| Lawrence | 71 | | \$ 38,300 |
| Leake | 98 | | \$ 53,200 |
| Lee | 709 | | \$ 391,699 |
| Leflore | 98 | | \$ 57,075 |
| Lincoln | 263 | | \$ 146,050 |
| Lowndes | 415 | | \$ 227,250 |
| Madison | 1068 | | \$ 620,216 |
| Marion | 111 | | \$ 54,808 |
| Marshall | 112 | | \$ 57,772 |
| Monroe | 240 | | \$ 120,250 |
| Montgomery | 53 | | \$ 31,075 |
| Neshoba | 174 | | \$ 98,175 |
| Newton | 129 | | \$ 68,808 |
| Noxubee | 28 | | \$ 15,675 |
| Oktibbeha | 269 | | \$ 166,400 |
| Panola | 170 | | \$ 83,750 |
| Pearl River | 331 | | \$ 182,278 |
| Perry | 57 | | \$ 30,366 |
| Pike | 212 | | \$ 112,090 |
| Pontotoc | 282 | | \$ 154,467 |
| Prentiss | 217 | | \$ 119,350 |
| Quitman | 21 | | \$ 10,550 |
| Rankin | 1359 | | \$ 772,340 |
| Scott | 134 | | \$ 71,775 |
| Sharkey | 17 | | \$ 7,350 |
| Simpson | 131 | | \$ 73,525 |
| Smith | 109 | | \$ 56,175 |
| Stone | 106 | | \$ 58,925 |
| Sunflower | 108 | | \$ 63,475 |
| Tallahatchie | 47 | | \$ 24,100 |
| Tate | 168 | | \$ 88,625 |
| Tippah | 171 | | \$ 90,975 |
| Tishomingo | 138 | | \$ 66,000 |
| Tunica | 13 | | \$ 4,275 |
| Union | 227 | | \$ 119,808 |
| Walthall | 68 | | \$ 32,967 |
| Warren | 251 | | \$ 141,016 |
| Washington | 208 | | \$ 122,025 |
| Wayne | 91 | | \$ 47,782 |
| Webster | 84 | | \$ 47,975 |
| Wilkinson | 32 | | \$ 18,059 |
| Winston | 91 | | \$ 54,825 |
| Yalobusha | 50 | | \$ 22,325 |
| Yazoo | 99 | | \$ 53,050 |
| Totals | 18,097 | | \$ 9,988,284 |

Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Recipient Demographics

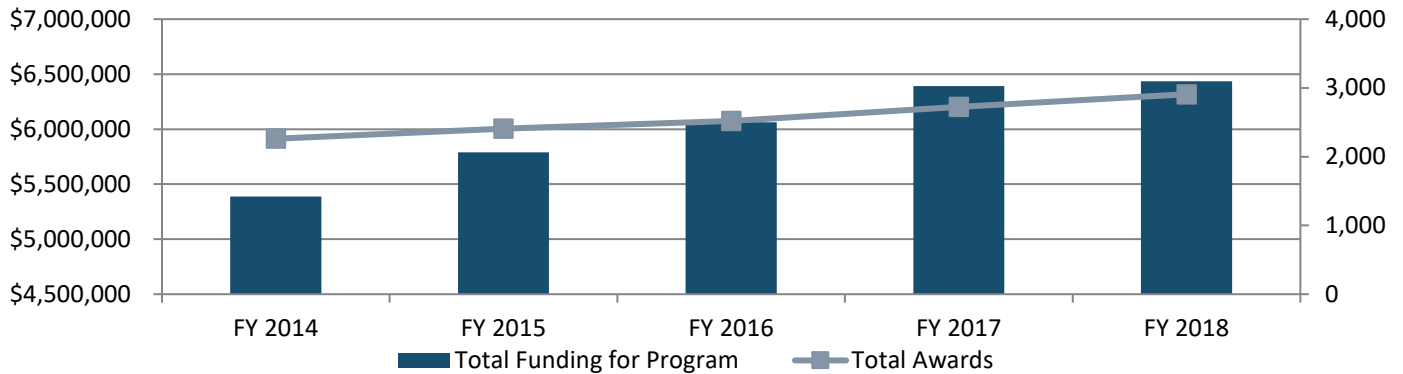
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 16,352 | 90% | Male | 7,453 | 41% |
| Independent | 1,745 | 10% | Female | 10,644 | 59% |
| | 18,097 | 100% | | 18,097 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 3,200 | 18% | 16-24 years old | 17,426 | 96% |
| Alaskan Native/American Indian | 47 | 0% | 25-34 years old | 419 | 2% |
| Asian/Pacific Islander | 235 | 1% | 35-44 years old | 136 | 1% |
| Caucasian | 13,527 | 75% | 45-54 years old | 94 | 1% |
| Hispanic | 226 | 1% | 55-64 years old | 22 | 0% |
| Unknown | 862 | 5% | 65 years or older | 0 | 0% |
| | 18,097 | 100% | | 18,097 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 49 | 0% | | | |
| \$0 | 424 | 2% | | | |
| \$1-\$30,000 | 1,375 | 8% | | | |
| \$30,001-\$48,000 | 2,616 | 14% | | | |
| \$48,001-\$75,000 | 3,706 | 20% | | | |
| \$75,001-\$110,000 | 3,873 | 21% | | | |
| \$110,001-\$250,000 | 3,907 | 22% | | | |
| \$250,001-\$999,999 | 423 | 2% | | | |
| \$1,000,000 and More | 11 | 0% | | | |
| No FAFSA/Income Data | 1,713 | 9% | | | |
| | 18,097 | 100% | | | |

Mississippi Eminent Scholars Grant (MESG)

Mississippi Eminent Scholars Grants are available to high-achieving undergraduate resident students enrolled full-time and pursuing a first certificate, associate's degree or bachelor's degree at a Mississippi college or university. Participants receive up to \$2,500 per year, not to exceed tuition and required fees. To be eligible, students must have a 3.5 high school GPA and composite score of 29 on the national ACT (or 1290 SAT or status as a National Merit or National Achievement Finalist or Semi-Finalist). Students must apply within three years of high school graduation. The application deadline is September 15 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Applicants Awarded | 2,255 | 2,404 | 2,510 | 2,717 | 2,898 |
| Total Awards | 2,261 | 2,409 | 2,519 | 2,726 | 2,908 |
| % One-Year Change (+/-) | 3.3% | 6.5% | 4.6% | 8.2% | 6.7% |
| Total Funding for Program | \$ 5,388,245 | \$ 5,789,228 | \$ 6,061,836 | \$ 6,390,868 | \$ 6,435,647 |
| % One-Year Change (+/-) | 3.4% | 7.4% | 4.7% | 5.4% | 0.7% |
| Eligible Applicants | 2,255 | 2,404 | 2,510 | 2,717 | 2,898 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Average Award Amount | \$ 2,389 | \$ 2,408 | \$ 2,415 | \$ 2,352 | \$ 2,221 |
| % One-Year Change (+/-) | 0.3% | 0.8% | 0.3% | -2.6% | -5.6% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| 4-Year Private Institutions | Awards | Amount |
|--|---------------|---------------------|
| Belhaven University | 15 | \$ 33,750 |
| Blue Mountain College | 18 | \$ 42,500 |
| Millsaps College | 63 | \$ 141,250 |
| Mississippi College | 230 | \$ 518,750 |
| Tougaloo College | 2 | \$ 5,000 |
| William Carey University | 80 | \$ 185,832 |
| Totals | 408 | \$ 927,082 |
| 4-Year Public Institutions | Awards | Amount |
| Alcorn State University | 2 | \$ 5,000 |
| Delta State University | 36 | \$ 82,500 |
| Jackson State University | 5 | \$ 12,500 |
| Mississippi State University | 996 | \$ 2,130,625 |
| Mississippi University for Women | 18 | \$ 40,000 |
| Mississippi Valley State University | 1 | \$ 2,500 |
| University of Mississippi | 909 | \$ 2,048,750 |
| University of Mississippi Medical Center | 11 | \$ 26,250 |
| University of Southern Mississippi | 342 | \$ 763,386 |
| Totals | 2,320 | \$ 5,111,511 |

| 2-Year Public Institutions | Awards | Amount |
|--|---------------|---------------------|
| Copiah-Lincoln Community College | 2 | \$ 3,750 |
| East Central Community College | 13 | \$ 29,360 |
| East Mississippi Community College | 7 | \$ 17,500 |
| Hinds Community College | 19 | \$ 40,000 |
| Holmes Community College | 5 | \$ 12,500 |
| Itawamba Community College | 19 | \$ 42,385 |
| Jones County Junior College | 15 | \$ 36,250 |
| Meridian Community College | 12 | \$ 30,000 |
| Mississippi Gulf Coast Community College | 30 | \$ 59,059 |
| Northeast MS Community College | 12 | \$ 23,750 |
| Northwest MS Community College | 24 | \$ 52,500 |
| Pearl River Community College | 15 | \$ 32,500 |
| Southwest Mississippi Community College | 7 | \$ 17,500 |
| Totals | 180 | \$ 397,054 |
| Grand Totals | 2,908 | \$ 6,435,647 |

Award Recipients by County

| County | Awards | Amount |
|-----------------|---------------|---------------|
| Adams | 9 | \$ 20,000 |
| Alcorn | 40 | \$ 89,621 |
| Amite | 4 | \$ 8,333 |
| Attala | 14 | \$ 33,750 |
| Benton | 3 | \$ 7,500 |
| Bolivar | 18 | \$ 42,500 |
| Calhoun | 6 | \$ 13,750 |
| Carroll | 10 | \$ 23,750 |
| Chickasaw | 8 | \$ 20,000 |
| Choctaw | 4 | \$ 8,750 |
| Claiborne | 3 | \$ 5,000 |
| Clarke | 10 | \$ 22,500 |
| Clay | 9 | \$ 17,500 |
| Coahoma | 8 | \$ 18,750 |
| Copiah | 9 | \$ 18,750 |
| Covington | 8 | \$ 20,000 |
| Desoto | 244 | \$ 525,493 |
| Forrest | 100 | \$ 219,219 |
| George | 25 | \$ 50,113 |
| Greene | 7 | \$ 15,000 |
| Grenada | 14 | \$ 32,500 |
| Hancock | 67 | \$ 138,125 |
| Harrison | 222 | \$ 478,112 |
| Hinds | 167 | \$ 364,208 |
| Holmes | 1 | \$ 2,500 |
| Humphreys | 1 | \$ 2,500 |
| Itawamba | 13 | \$ 31,250 |
| Jackson | 148 | \$ 324,583 |
| Jasper | 9 | \$ 18,995 |
| Jefferson Davis | 1 | \$ 2,500 |
| Jones | 52 | \$ 117,500 |
| Kemper | 2 | \$ 5,000 |

| County (cont.) | Awards | Amount |
|-----------------------|---------------|---------------------|
| Lafayette | 115 | \$ 261,250 |
| Lamar | 148 | \$ 335,416 |
| Lauderdale | 80 | \$ 180,833 |
| Lawrence | 8 | \$ 20,000 |
| Leake | 8 | \$ 16,250 |
| Lee | 112 | \$ 243,353 |
| Leflore | 13 | \$ 31,250 |
| Lincoln | 30 | \$ 68,750 |
| Lowndes | 50 | \$ 113,353 |
| Madison | 299 | \$ 675,306 |
| Marion | 24 | \$ 47,500 |
| Marshall | 2 | \$ 5,000 |
| Monroe | 28 | \$ 66,250 |
| Montgomery | 6 | \$ 10,000 |
| Neshoba | 20 | \$ 43,792 |
| Newton | 21 | \$ 48,750 |
| Noxubee | 3 | \$ 6,250 |
| Oktoberfest | 74 | \$ 156,250 |
| Panola | 12 | \$ 27,500 |
| Pearl River | 48 | \$ 107,917 |
| Perry | 3 | \$ 5,000 |
| Pike | 28 | \$ 62,500 |
| Pontotoc | 35 | \$ 80,417 |
| Prentiss | 13 | \$ 28,750 |
| Quitman | 1 | \$ 2,500 |
| Rankin | 245 | \$ 560,741 |
| Scott | 13 | \$ 28,750 |
| Sharkey | 4 | \$ 10,000 |
| Simpson | 13 | \$ 30,000 |
| Smith | 15 | \$ 34,209 |
| Stone | 13 | \$ 31,250 |
| Sunflower | 6 | \$ 13,750 |
| Tate | 25 | \$ 50,591 |
| Tippah | 9 | \$ 21,250 |
| Tishomingo | 11 | \$ 25,000 |
| Union | 28 | \$ 62,500 |
| Walthall | 4 | \$ 9,167 |
| Warren | 35 | \$ 80,000 |
| Washington | 16 | \$ 35,000 |
| Wayne | 4 | \$ 8,750 |
| Webster | 9 | \$ 21,250 |
| Winston | 10 | \$ 22,500 |
| Yalobusha | 9 | \$ 20,000 |
| Yazoo | 12 | \$ 28,750 |
| Totals | 2,898 | \$ 6,435,647 |

Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Recipient Demographics

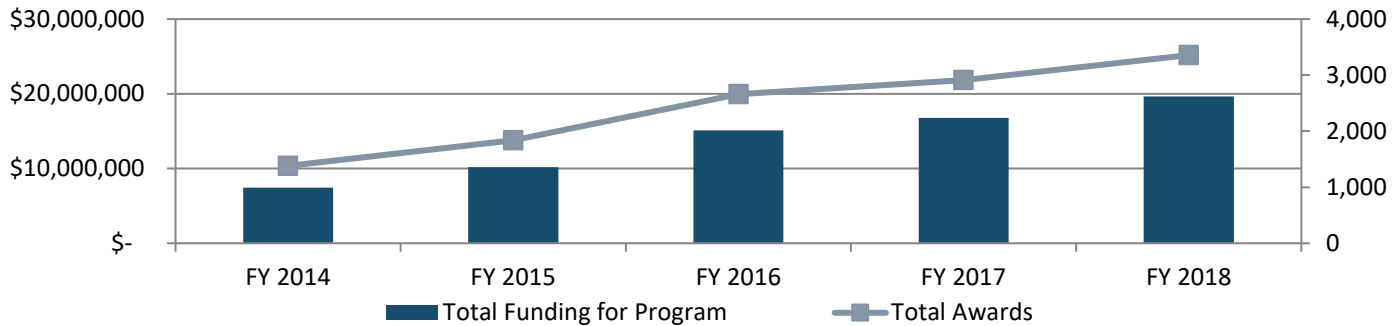
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 2,691 | 93% | Male | 1,345 | 46% |
| Independent | 207 | 7% | Female | 1,553 | 54% |
| | 2,898 | 100% | | 2,898 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 88 | 3% | 17-24 years old | 2,896 | 100% |
| Alaskan Native/American Indian | 6 | 0% | 25-34 years old | 2 | 0% |
| Asian/Pacific Islander | 86 | 3% | 35-44 years old | 0 | 0% |
| Caucasian | 2,544 | 88% | 45-54 years old | 0 | 0% |
| Hispanic | 44 | 2% | 55-64 years old | 0 | 0% |
| Unknown | 130 | 4% | 65 years or older | 0 | 0% |
| | 2,898 | 100% | | 2,898 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 15 | 1% | | | |
| \$0 | 99 | 3% | | | |
| \$1-\$30,000 | 162 | 6% | | | |
| \$30,001-\$48,000 | 144 | 5% | | | |
| \$48,001-\$75,000 | 368 | 13% | | | |
| \$75,001-\$110,000 | 532 | 18% | | | |
| \$110,001-\$250,000 | 842 | 29% | | | |
| \$250,001-\$999,999 | 177 | 6% | | | |
| \$1,000,000 and More | 4 | 0% | | | |
| No FAFSA/Income Data | 555 | 19% | | | |
| | 2,898 | 100% | | | |

Higher Education Legislative Plan for Needy Students (HELP)

Higher Education Legislative Plan for Needy Students grants are available to academically qualified undergraduate students with demonstrated financial need, enrolled full-time and pursuing a first certificate, associate's, or bachelor's degree at a Mississippi college or university. Students may receive tuition and required fees for no more than eight (8) semesters, regardless of the dollar amount received. To be eligible, students must first receive the HELP grant as a freshman or sophomore. Students must be Mississippi residents with a 2.5 GPA and a composite score of 20 on the national ACT. Students also must have completed a specific high school core curriculum. Students must complete the FAFSA (Free Application for Federal Student Aid), be at least partially Pell eligible, and have an adjusted gross income less than \$39,500 per year for a family with one dependent, plus \$5,000 allowance for each additional dependent under 21. The application deadline is March 31.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|--------------|---------------|---------------|---------------|---------------|
| Total Applicants Awarded | 1,357 | 1,818 | 2,634 | 2,877 | 3,322 |
| Total Awards | 1,381 | 1,840 | 2,661 | 2,912 | 3,357 |
| % One-Year Change (+/-) | 50.4% | 33.2% | 44.6% | 9.4% | 15.3% |
| Total Funding for Program | \$ 7,443,326 | \$ 10,184,010 | \$ 15,117,951 | \$ 16,762,793 | \$ 19,664,346 |
| % One-Year Change (+/-) | 53.4% | 36.8% | 48.4% | 10.9% | 17.3% |
| Eligible Applicants | 1,357 | 1,818 | 2,634 | 2,877 | 3,322 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Average Award Amount | \$ 5,485 | \$ 5,602 | \$ 5,740 | \$ 5,826 | \$ 5,919 |
| % One-Year Change (+/-) | 3.8% | 2.1% | 2.5% | 1.5% | 1.6% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| 4-Year Private Institutions | Awards | Amount |
|--|--------------|----------------------|
| Belhaven University | 34 | \$ 232,444 |
| Blue Mountain College | 23 | \$ 166,000 |
| Millsaps College | 31 | \$ 228,630 |
| Mississippi College | 89 | \$ 609,689 |
| Rust College | 1 | \$ 8,300 |
| Tougaloo College | 25 | \$ 160,045 |
| William Carey University | 39 | \$ 293,107 |
| Totals | 242 | \$ 1,698,215 |
| 4-Year Public Institutions | Awards | Amount |
| Alcorn State University | 88 | \$ 519,295 |
| Delta State University | 77 | \$ 452,703 |
| Jackson State University | 93 | \$ 594,446 |
| Mississippi State University | 739 | \$ 5,174,870 |
| Mississippi University for Women | 72 | \$ 436,524 |
| Mississippi Valley State University | 17 | \$ 89,908 |
| University of Mississippi | 628 | \$ 4,580,046 |
| University of Mississippi Medical Center | 13 | \$ 99,216 |
| University of Southern Mississippi | 534 | \$ 3,804,251 |
| Totals | 2,261 | \$ 15,751,259 |

| 2-Year Public Institutions | Awards | Amount |
|--|---------------|----------------------|
| Coahoma Community College | 8 | \$ 17,220 |
| Copiah-Lincoln Community College | 30 | \$ 78,360 |
| East Central Community College | 34 | \$ 80,523 |
| East Mississippi Community College | 32 | \$ 89,100 |
| Hinds Community College | 128 | \$ 306,460 |
| Holmes Community College | 56 | \$ 139,950 |
| Itawamba Community College | 53 | \$ 112,422 |
| Jones County Junior College | 77 | \$ 238,380 |
| Meridian Community College | 22 | \$ 56,353 |
| Mississippi Delta Community College | 18 | \$ 45,900 |
| Mississippi Gulf Coast Community College | 159 | \$ 418,408 |
| Northeast MS Community College | 54 | \$ 161,798 |
| Northwest MS Community College | 107 | \$ 253,413 |
| Pearl River Community College | 56 | \$ 165,385 |
| Southwest Mississippi Community College | 20 | \$ 51,200 |
| Totals | 854 | \$ 2,214,872 |
| Grand Totals | 3,357 | \$ 19,664,346 |

Award Recipients by County

| County | Awards | Amount |
|-----------------|---------------|---------------|
| Adams | 28 | \$ 167,178 |
| Alcorn | 30 | \$ 163,988 |
| Amite | 6 | \$ 37,836 |
| Attala | 24 | \$ 146,054 |
| Benton | 3 | \$ 19,838 |
| Bolivar | 38 | \$ 234,447 |
| Calhoun | 27 | \$ 158,943 |
| Carroll | 7 | \$ 33,682 |
| Chickasaw | 15 | \$ 59,074 |
| Choctaw | 11 | \$ 66,654 |
| Claiborne | 5 | \$ 32,622 |
| Clarke | 12 | \$ 58,848 |
| Clay | 21 | \$ 137,248 |
| Coahoma | 25 | \$ 154,071 |
| Copiah | 29 | \$ 157,532 |
| Covington | 29 | \$ 164,591 |
| Desoto | 226 | \$ 1,388,648 |
| Forrest | 68 | \$ 429,818 |
| Franklin | 6 | \$ 33,243 |
| George | 21 | \$ 138,515 |
| Greene | 2 | \$ 12,129 |
| Grenada | 19 | \$ 127,981 |
| Hancock | 67 | \$ 423,341 |
| Harrison | 324 | \$ 1,886,770 |
| Hinds | 331 | \$ 1,993,635 |
| Holmes | 15 | \$ 95,673 |
| Humphreys | 16 | \$ 98,671 |
| Issaquena | 1 | \$ 6,422 |
| Itawamba | 17 | \$ 84,434 |
| Jackson | 195 | \$ 1,111,335 |
| Jasper | 24 | \$ 120,874 |
| Jefferson | 7 | \$ 47,178 |
| Jefferson Davis | 8 | \$ 50,701 |
| Jones | 61 | \$ 329,204 |

| County (cont.) | Awards | Amount |
|-----------------------|---------------|----------------------|
| Kemper | 6 | \$ 32,866 |
| Lafayette | 57 | \$ 360,757 |
| Lamar | 59 | \$ 361,381 |
| Lauderdale | 55 | \$ 364,488 |
| Lawrence | 10 | \$ 68,850 |
| Leake | 3 | \$ 20,695 |
| Lee | 65 | \$ 423,402 |
| Leflore | 46 | \$ 299,252 |
| Lincoln | 28 | \$ 169,399 |
| Lowndes | 52 | \$ 314,802 |
| Madison | 130 | \$ 824,839 |
| Marion | 30 | \$ 171,063 |
| Marshall | 36 | \$ 200,812 |
| Monroe | 30 | \$ 132,620 |
| Montgomery | 13 | \$ 70,435 |
| Neshoba | 35 | \$ 187,935 |
| Newton | 14 | \$ 53,318 |
| Noxubee | 5 | \$ 31,441 |
| Oktibbeha | 50 | \$ 288,548 |
| Panola | 44 | \$ 244,735 |
| Pearl River | 39 | \$ 227,438 |
| Perry | 9 | \$ 52,283 |
| Pike | 42 | \$ 232,065 |
| Pontotoc | 18 | \$ 127,583 |
| Prentiss | 22 | \$ 114,028 |
| Quitman | 7 | \$ 42,956 |
| Rankin | 268 | \$ 1,528,493 |
| Scott | 26 | \$ 126,505 |
| Sharkey | 7 | \$ 48,011 |
| Simpson | 23 | \$ 139,648 |
| Smith | 21 | \$ 116,619 |
| Stone | 18 | \$ 117,898 |
| Sunflower | 23 | \$ 150,360 |
| Tallahatchie | 2 | \$ 11,218 |
| Tate | 41 | \$ 243,013 |
| Tippah | 18 | \$ 92,986 |
| Tishomingo | 15 | \$ 110,481 |
| Tunica | 10 | \$ 61,802 |
| Union | 38 | \$ 229,346 |
| Walthall | 9 | \$ 45,149 |
| Warren | 35 | \$ 220,234 |
| Washington | 70 | \$ 403,416 |
| Wayne | 11 | \$ 57,055 |
| Webster | 15 | \$ 101,878 |
| Wilkinson | 2 | \$ 15,921 |
| Winston | 10 | \$ 41,399 |
| Yalobusha | 15 | \$ 68,600 |
| Yazoo | 22 | \$ 145,145 |
| Totals | 3,322 | \$ 19,664,346 |

Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Recipient Demographics

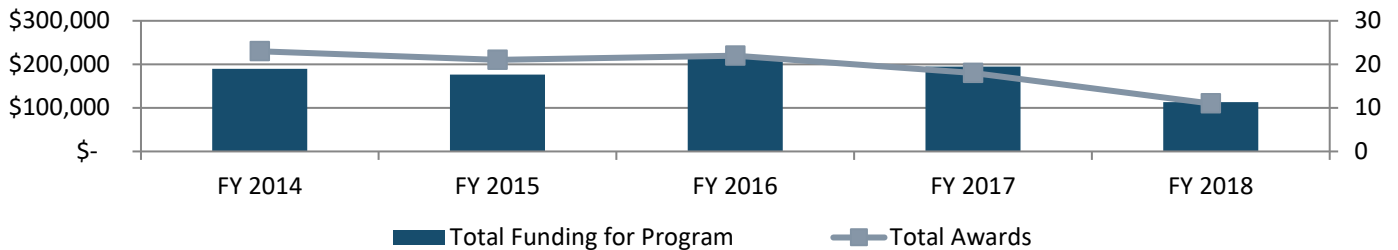
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 2,958 | 89% | Male | 1,134 | 34% |
| Independent | 364 | 11% | Female | 2,188 | 66% |
| | 3,322 | 100% | | 3,322 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 1,351 | 41% | 17-24 years old | 3,315 | 100% |
| Alaskan Native/American Indian | 9 | 0% | 25-34 years old | 6 | 0% |
| Asian/Pacific Islander | 105 | 3% | 35-44 years old | 0 | 0% |
| Caucasian | 1,572 | 47% | 45-54 years old | 1 | 0% |
| Hispanic | 82 | 2% | 55-64 years old | 0 | 0% |
| Unknown | 203 | 6% | 65 years or older | 0 | 0% |
| | 3,322 | 100% | | 3,322 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 36 | 1% | | | |
| \$0 | 537 | 16% | | | |
| \$1-\$30,000 | 1,746 | 53% | | | |
| \$30,001-\$48,000 | 948 | 29% | | | |
| \$48,001-\$75,000 | 51 | 2% | | | |
| \$75,001-\$110,000 | 2 | 0% | | | |
| \$110,001-\$250,000 | 2 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 3,322 | 100% | | | |

Law Enforcement Officers and Firemen Scholarship (LAW)

Mississippi Law Enforcement Officers and Firemen Scholarship awards are available to Mississippi residents who are dependent children and spouses of any Mississippi law enforcement officer, full-time fire fighter or volunteer fire fighter who suffered fatal injuries or wounds or has become permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office. Participants receive tuition, required fees, and the average cost of campus housing for no more than eight (8) semesters. To be eligible students must attend full-time any state-supported college or university in Mississippi. The application deadline is open.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 23 | 21 | 21 | 18 | 11 |
| Total Awards | 23 | 21 | 22 | 18 | 11 |
| % One-Year Change (+/-) | 64.3% | -8.7% | 4.8% | -18.2% | -38.9% |
| Total Funding for Program | \$ 189,498 | \$ 176,728 | \$ 214,492 | \$ 194,608 | \$ 113,402 |
| % One-Year Change (+/-) | 63.2% | -6.7% | 21.4% | -9.3% | -41.7% |
| Eligible Applicants | 23 | 21 | 21 | 18 | 11 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Average Award Amount | \$ 8,239 | \$ 8,416 | \$ 10,214 | \$ 10,812 | \$ 10,309 |
| % One-Year Change (+/-) | -0.6% | 2.1% | 21.4% | 5.9% | -4.6% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|--|-----------|-------------------|
| Jackson State University | 1 | \$ 13,184 |
| Mississippi State University | 1 | \$ 15,677 |
| University of Mississippi | 4 | \$ 50,093 |
| University of Mississippi Medical Center | 1 | \$ 19,068 |
| University of Southern Mississippi | 1 | \$ 6,254 |
| Totals | 8 | \$ 104,276 |
| 2-Year Public Institutions | Awards | Amount |
| East Central Community College | 1 | \$ 2,155 |
| Holmes Community College | 1 | \$ 4,510 |
| Northeast MS Community College | 1 | \$ 2,461 |
| Totals | 3 | \$ 9,126 |
| Grand Totals | 11 | \$ 113,402 |

Award Recipients by County

| County | Awards | Amount |
|---------------|-----------|-------------------|
| Grenada | 2 | \$ 23,578 |
| Hancock | 1 | \$ 15,677 |
| Harrison | 1 | \$ 6,254 |
| Hinds | 2 | \$ 26,416 |
| Newton | 1 | \$ 10,397 |
| Quitman | 1 | \$ 13,232 |
| Rankin | 1 | \$ 13,232 |
| Scott | 1 | \$ 2,155 |
| Union | 1 | \$ 2,461 |
| Totals | 11 | \$ 113,402 |

Recipient Demographics

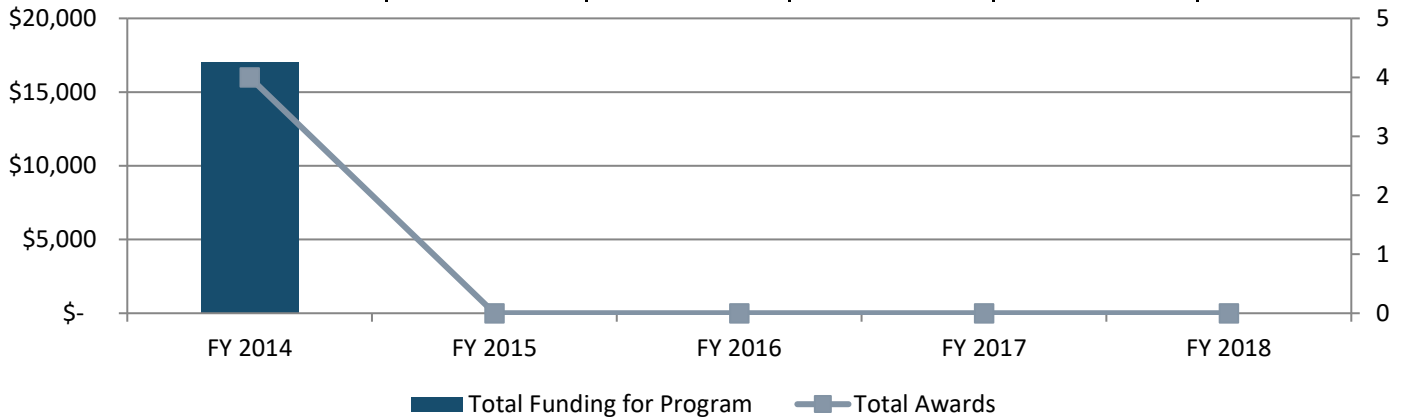
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 9 | 82% | Male | 3 | 27% |
| Independent | 2 | 18% | Female | 8 | 73% |
| | 11 | 100% | | 11 | 100% |
| | | | | | |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 3 | 27% | 17-24 years old | 10 | 91% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 7 | 64% | 45-54 years old | 1 | 9% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 1 | 9% | 65 years or older | 0 | 0% |
| | 11 | 100% | | 11 | 100% |
| | | | | | |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 1 | 9% | | | |
| \$1-\$30,000 | 3 | 27% | | | |
| \$30,001-\$48,000 | 4 | 36% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 1 | 9% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 2 | 18% | | | |
| | 11 | 100% | | | |

Public Management Graduate Internship Program (PMGT)

Public Management Graduate Internship awards are available to graduate students enrolled in an eligible master's level program (criminal justice, public administration, or public policy) at Jackson State University, Mississippi State University, the University of Mississippi, or the University of Southern Mississippi, who have completed (with at least a grade of "B") at least one semester of course work in one Quantitative Research Methods course. Participants receive up to \$1,000 per month for no more than eight (8) months to intern with a state or local agency. Awards are administered by the participating institutions; therefore, application deadlines may vary.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|-----------|------------|------------|------------|--------------|
| Total Applicants Awarded | 4 | Not Funded | Not Funded | Not Funded | Discontinued |
| Total Awards | 4 | - | - | - | - |
| % One-Year Change (+/-) | -43% | - | - | - | - |
| Total Funding for Program | \$ 17,000 | - | - | - | - |
| % One-Year Change (+/-) | 0% | - | - | - | - |
| Eligible Applicants | 4 | - | - | - | - |
| Award Rate | 100% | - | - | - | - |
| Average Award Amount | \$ 4,250 | - | - | - | - |
| % One-Year Change (+/-) | 75.0% | - | - | - | - |
| Applicants Not Funded | 0 | - | - | - | - |
| Funding Disparity | \$ - | - | - | - | - |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|----------------------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

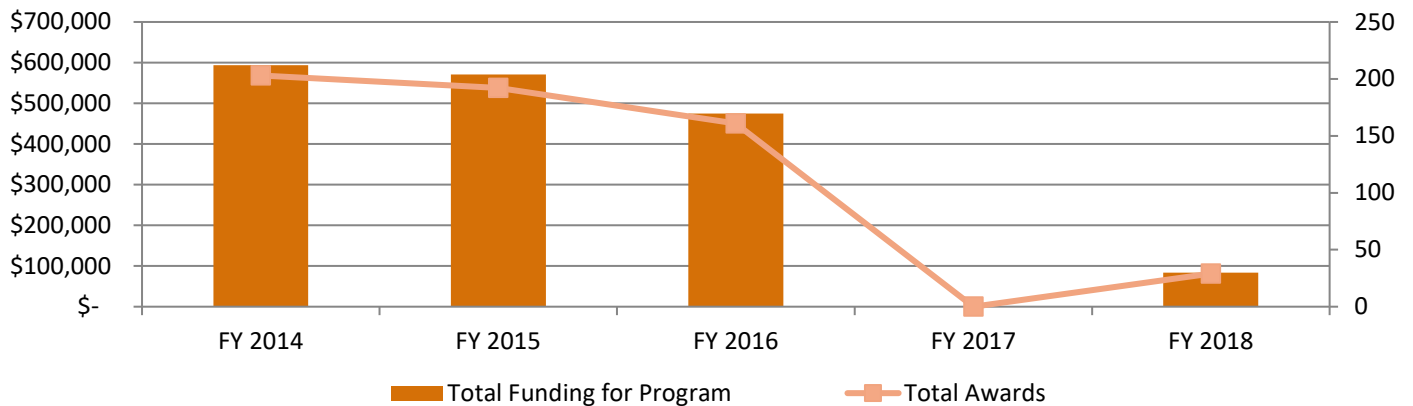
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|---------|-----------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | | | |
| No Awards | - | - | | | |

Mississippi Teacher Loan Repayment Program (MTLR)

Mississippi Teacher Loan Repayment awards are available to Mississippi public school teachers holding a valid alternate route educator's license, who are currently teaching full-time in a critical shortage geographical area or subject area. Participants receive up to \$3,000 per year for a maximum of four (4) years to repay outstanding, qualifying education loans. To be eligible, students must not have received funds through the following state aid programs: Critical Needs Teacher Forgivable Loan Program, Critical Needs Alternate Route Teacher Forgivable Loan Program, William Winter Teacher Forgivable Loan Program, or William Winter Alternate Route Teacher Forgivable Loan Program. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|-----------|
| Total Applicants Awarded | 203 | 192 | 161 | Not Funded | 29 |
| Total Awards | 203 | 192 | 161 | - | 29 |
| % One-Year Change (+/-) | 3.6% | -5.4% | -16.1% | - | - |
| Total Funding for Program | \$ 593,749 | \$ 570,795 | \$ 474,518 | - | \$ 83,678 |
| % One-Year Change (+/-) | 4.2% | -3.9% | -16.9% | - | - |
| Eligible Applicants | 203 | 192 | 161 | 169 | 55 |
| Award Rate | 100% | 100% | 100% | - | 53% |
| Average Award Amount | \$ 2,925 | \$ 2,973 | \$ 2,947 | - | \$ 2,885 |
| % One-Year Change (+/-) | 0.6% | 1.6% | -0.9% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 169 | 26 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 498,097 | \$ 75,022 |



Awards by Institution

| Loan Servicer | Awards | Amount |
|----------------------------------|-----------|------------------|
| ACS - New York | 3 | \$ 5,677.86 |
| American Education Services | 1 | \$ 3,000.00 |
| Navient | 8 | \$ 24,000.00 |
| Nelnet | 2 | \$ 6,000.00 |
| U.S. Dept. of Ed. - FedLoan Svc. | 8 | \$ 24,000.00 |
| U.S. Dept. of Ed. - Great Lakes | 3 | \$ 9,000.00 |
| U.S. Dept. of Ed. - MOHELA | 1 | \$ 3,000.00 |
| U.S. Dept. of Ed. - Navient | 3 | \$ 9,000.00 |
| Totals | 29 | \$ 83,678 |

Award Recipients by County

| County | Awards | Amount |
|---------|--------|-----------|
| Desoto | 1 | \$ 3,000 |
| Forrest | 1 | \$ 3,000 |
| Grenada | 1 | \$ 3,000 |
| Hinds | 4 | \$ 12,000 |
| Holmes | 1 | \$ 3,000 |

| County (cont.) | Awards | Amount |
|----------------|-----------|------------------|
| Lauderdale | 1 | \$ 3,000 |
| Lawrence | 1 | \$ 3,000 |
| Lee | 4 | \$ 11,059 |
| Leflore | 2 | \$ 6,000 |
| Oktibbeha | 1 | \$ 3,000 |
| Panola | 2 | \$ 6,000 |
| Pontotoc | 1 | \$ 619 |
| Rankin | 1 | \$ 3,000 |
| Tate | 1 | \$ 3,000 |
| Union | 3 | \$ 9,000 |
| Washington | 3 | \$ 9,000 |
| Yalobusha | 1 | \$ 3,000 |
| Totals | 29 | \$ 83,678 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| Dependent | 0 | 0% | Male | 9 | 31% |
| Independent | 29 | 100% | Female | 20 | 69% |
| | 29 | 100% | | 29 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 13 | 45% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 13 | 45% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 15 | 52% |
| Caucasian | 15 | 52% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 1 | 3% | 65 years or older | 1 | 3% |
| | 29 | 100% | | 29 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 0 | 0% | | | |
| \$1-\$30,000 | 1 | 3% | | | |
| \$30,001-\$48,000 | 1 | 3% | | | |
| \$48,001-\$75,000 | 1 | 3% | | | |
| \$75,001-\$110,000 | 2 | 7% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 24 | 83% | | | |
| | 29 | 100% | | | |

Overview of Forgivable Loan Management

An account enters management under a third party when a contract is signed and funds are disbursed. Contracts are signed electronically after the borrower completes online entrance counseling. Heartland ECSI is the third party loan servicer for state educational loans.

Repayment Status and Method of Repayment

An account is "in school" status while the student is enrolled at least part-time in an approved program of study. Once the student separates from the program of study, the account enters an automatic "grace" period. The "grace" period for most programs is 12 months. Repayment can be "deferred" for bankruptcy, required military service, or temporary disability. For the administration of state loans, repayment can not be "deferred" for financial hardship. Repayment can be rendered through service or money. Current accounts include those in school, grace, deferment, or on-schedule repayment by service or money. Accounts are considered "non-current" and enter default status when they become two months past due. Accounts are placed with a collection agency after four months.

Accounts Under Management During the Fiscal Year by Cohort

Accounts under management during the fiscal year include all accounts at any repayment status that have been serviced by ECSI during the fiscal year. The "Under Management Rate" is the percentage of all tracked accounts ever awarded that remain under management by the loan servicer. Accounts are tracked by both loan program and by cohort; however, some programs were not tracked closely for many years or were altered in ways that prevent tracking. Therefore, some programs will include accounts under management that are not being tracked by cohort. "Untracked Accounts" are not included in the totals of all accounts awarded, the under management rate, the default rate, or the closed by service rate. A "Cohort" is defined as the year a student first receives state-supported student financial assistance through a particular program.

Revenue Collected in Repayment During the Fiscal Year

All forgivable loan recipients have the option to repay their loan with service or money. Repayment, either with service or money, must begin by the end of the "grace" period. If repayment is not rendered through service, a 5% penalty is applied to the principal for all loans initiated after July 1, 2014. Interest begins accruing on the combined principal and penalty when the account enters repayment at the conclusion of the grace period and accrues at a rate equal to the federal direct loan rate at the time the student enters repayment. Accounts become delinquent if repayment doesn't begin within 2 months of the conclusion of the grace period. Delinquent accounts are placed with a collection agency if repayment doesn't begin within 4 months of the conclusion of the grace period. The collection agency will apply a 21-28% collection commission to the combined principal and interest, which must be paid by the borrower in addition to the principal and interest. Accounts are also reported to the Department of Revenue when they are placed with a collection agency. The delinquent account balance may be offset by intercepting the borrower's annual state tax return.

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the total accounts ever awarded.

Accounts Closed During the Fiscal Year and Over Time

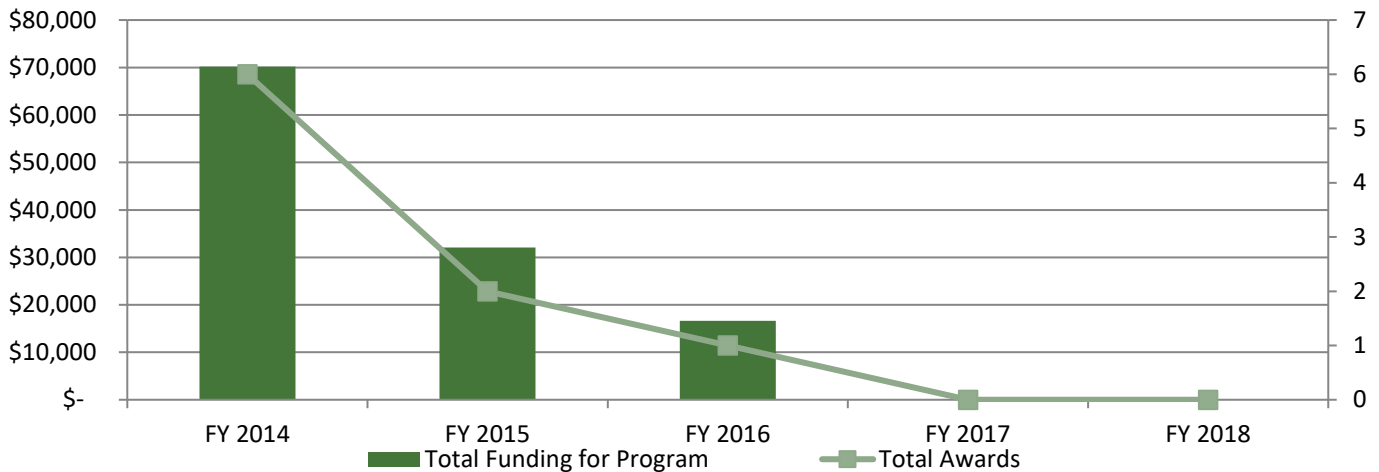
Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate (under 8%) and high rate of accounts closed by service (over 90%) are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)

Critical Needs Alternate Route Teacher Forgivable Loan awards were made to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study that led to an alternate route teaching license. Recipients may fulfill the service obligation by working full-time as a licensed classroom teacher in a Mississippi public school or district located in a critical teacher or subject shortage area for one year for each year of loan received. Recipients were NOT eligible to receive other state grant funds. Recipients received tuition and required fees, the average cost of room and meals, plus a \$500 book allowance for no more than two (2) full-time years. To be eligible, students were required to have a cumulative 3.0 GPA, pass the Praxis I, complete entrance counseling, and be enrolled full-time or part-time. Out-of-state students were eligible. The program has been discontinued. New awards were last made during the 2014-15 aid year. All accounts are now in repayment.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|-----------|-----------|-----------|--------------|--------------|
| Total Applicants Awarded | 6 | 2 | 1 | Discontinued | Discontinued |
| Total Awards | 6 | 2 | 1 | - | - |
| % One-Year Change (+/-) | -33.3% | -66.7% | -50.0% | - | - |
| Total Funding for Program | \$ 70,198 | \$ 32,100 | \$ 16,626 | - | - |
| % One-Year Change (+/-) | -38.2% | -54.3% | -48.2% | - | - |
| Eligible Applicants | 6 | 2 | 1 | - | - |
| Award Rate | 100% | 100% | 100% | - | - |
| Average Award Amount | \$ 11,700 | \$ 16,050 | \$ 16,626 | - | - |
| % One-Year Change (+/-) | -7.3% | 37.2% | 3.6% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | - | - |
| Funding Disparity | \$ - | \$ - | \$ - | - | - |



Critical Needs Alternate Route Teacher Forgivable Loan (CNAR) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 4 | \$ 52,034 |
| Non-Current Money | 0 | \$ - |
| Collection | 5 | \$ 55,778 |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 10 | \$ 107,812 |

Detail of Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 1 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ 758 | \$ 578 | \$ 29,002 |
| Totals | 1 | \$ - | \$ 758 | \$ 578 | \$ 29,002 |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|--------------------|-----------------|-------------|--------------------|
| Totals | \$ 4,705.98 | \$ 1,019.34 | \$ 15.00 | \$ - | \$ 5,740.32 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0% |
| FY 2008 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 4 | 25% |
| FY 2009 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0% |
| FY 2010 | 0 | 0 | 1 | 0 | 1 | 0 | 2 | 2 | 100% |
| FY 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0% |
| FY 2012 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 3 | 33% |
| FY 2013 | 0 | 0 | 1 | 0 | 2 | 1 | 4 | 7 | 57% |
| FY 2014 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 50% |
| FY 2015 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 2 | 50% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 0 | 0 | 4 | 0 | 5 | 1 | 10 | 30 | 33% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|--------------------|----------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| <i>Prior Years</i> | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - |
| FY 2006 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2007 | 3 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2008 | 4 | 1 | 25% | 50% | 25% | 25% | 25% | 25% |
| FY 2009 | 3 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2010 | 2 | 1 | 50% | 50% | 50% | 50% | 50% | 50% |
| FY 2011 | 3 | 0 | 0% | 33% | 0% | 0% | 0% | 0% |
| FY 2012 | 3 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | 7 | 2 | 29% | 0% | 14% | 29% | 29% | 29% |
| FY 2014 | 2 | 1 | 50% | - | 0% | 0% | 50% | 50% |
| FY 2015 | 2 | 0 | 0% | - | - | 0% | 0% | 0% |
| FY 2016 | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| All Years | 30 | 5 | 17% | 15% | 11% | 13% | 17% | 17% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

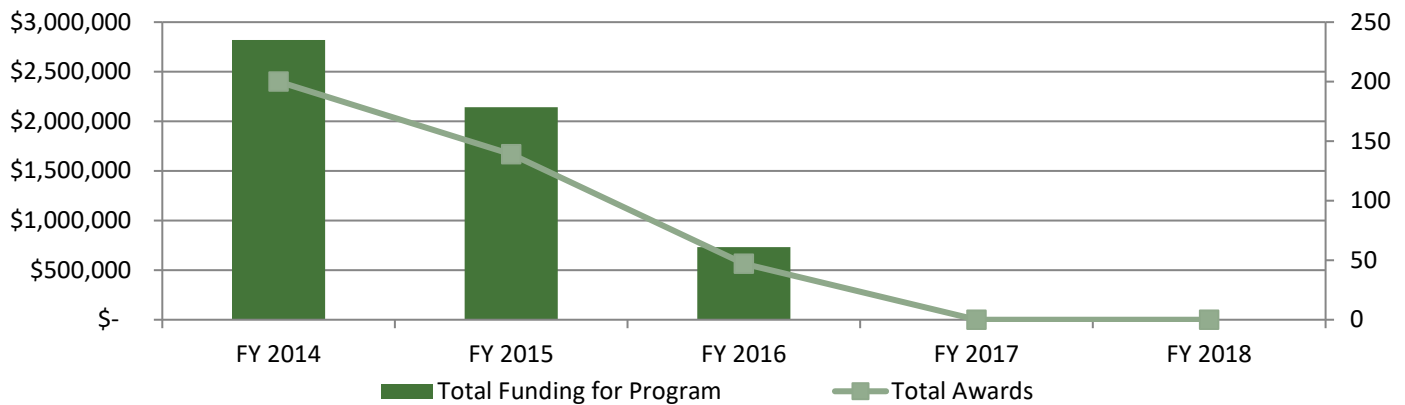
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | Over Time by Service | Over Time by Service / Money | Over Time by Money | Accounts Closed Over Time | Rate of Closed Accounts by Service |
|--------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------------|------------------------------|--------------------|---------------------------|------------------------------------|
| <i>Untracked</i> | | | | | | | | | |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2007 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 100% |
| FY 2008 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 | 100% |
| FY 2009 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 | 100% |
| FY 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2011 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 | 100% |
| FY 2012 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 100% |
| FY 2013 | 0 | 1 | 0 | 1 | 3 | 1 | 0 | 4 | 100% |
| FY 2014 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2015 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 0 | 1 | 0 | 1 | 17 | 4 | 0 | 21 | 100% |

Critical Needs Teacher Forgivable Loan (CNTF)

Critical Needs Teacher Forgivable Loan awards were made available to juniors and seniors seeking a first bachelor’s degree at a Mississippi college or university in a program of study that led to a Class "A" educator's license. Recipients may fulfill the service obligation by working full-time as a licensed classroom teacher in a Mississippi public school or district located in a critical teacher or subject shortage area for one year for each year of loan received. Recipients were NOT eligible to receive other state grant funds. Recipients received tuition and required fees, the average cost of room and meals, plus a \$500 book allowance for no more than four (4) semesters. To be eligible, students were required to have a cumulative 3.0 GPA, pass the Praxis I or have a qualifying ACT score, complete entrance counseling, and be enrolled full-time or part-time. Out-of-state students were eligible. The program has been discontinued. New awards were last made during the 2014-15 aid year. All accounts are now in repayment.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|--------------|--------------|------------|--------------|--------------|
| Total Applicants Awarded | 200 | 138 | 47 | Discontinued | Discontinued |
| Total Awards | 200 | 139 | 47 | - | - |
| % One-Year Change (+/-) | 9.3% | -30.5% | -66.2% | - | - |
| Total Funding for Program | \$ 2,820,670 | \$ 2,141,649 | \$ 731,385 | - | - |
| % One-Year Change (+/-) | 19.5% | -24.1% | -65.8% | - | - |
| Eligible Applicants | 200 | 138 | 47 | - | - |
| Award Rate | 100% | 100% | 100% | - | - |
| Average Award Amount | \$ 14,103 | \$ 15,519 | \$ 15,561 | - | - |
| % One-Year Change (+/-) | 9.3% | 10.0% | 0.3% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | - | - |
| Funding Disparity | \$ - | \$ - | \$ - | - | - |



Critical Needs Teacher Forgivable Loan (CNTF) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 32 | \$ 424,241 |
| Current Service | 12 | \$ 230,737 |
| Current Money | 82 | \$ 921,131 |
| Non-Current Money | 95 | \$ 1,353,385 |
| Collection | 604 | \$ 7,240,961 |
| Closed in Current Year: | 69 | \$ (154) |
| Total Managed in Current Year | 894 | \$ 10,170,301 |

Detail of Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 41 | \$ - | \$ - | \$ - | \$ 1,188,278 |
| Service/Money | 16 | \$ (185) | \$ 78,674 | \$ 34,582 | \$ 312,166 |
| Money | 12 | \$ 31 | \$ 100,908 | \$ 25,854 | \$ - |
| Totals | 69 | \$ (154) | \$ 179,583 | \$ 60,436 | \$ 1,500,444 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------------|-------------------|------------------|------------------|-------------------|
| Totals | \$ 304,919 | \$ 146,537 | \$ 52,213 | \$ 27,794 | \$ 531,463 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| <i>Prior Years</i> | 18 | 0 | 4 | 46 | 417 | 12 | 497 | 1,565 | 32% |
| FY 2004 | 0 | 0 | 1 | 0 | 9 | 0 | 10 | 103 | 10% |
| FY 2005 | 0 | 0 | 2 | 1 | 21 | 0 | 24 | 140 | 17% |
| FY 2006 | 0 | 0 | 1 | 5 | 18 | 0 | 24 | 144 | 17% |
| FY 2007 | 0 | 0 | 5 | 1 | 13 | 2 | 21 | 124 | 17% |
| FY 2008 | 0 | 0 | 1 | 2 | 19 | 1 | 23 | 131 | 18% |
| FY 2009 | 1 | 0 | 8 | 4 | 19 | 2 | 34 | 124 | 27% |
| FY 2010 | 2 | 0 | 4 | 3 | 14 | 0 | 23 | 115 | 20% |
| FY 2011 | 1 | 0 | 9 | 12 | 6 | 1 | 29 | 95 | 31% |
| FY 2012 | 1 | 0 | 4 | 5 | 21 | 3 | 34 | 98 | 35% |
| FY 2013 | 2 | 1 | 15 | 10 | 14 | 11 | 53 | 121 | 44% |
| FY 2014 | 5 | 1 | 18 | 4 | 20 | 13 | 61 | 123 | 50% |
| FY 2015 | 2 | 10 | 10 | 2 | 13 | 24 | 61 | 78 | 78% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 32 | 12 | 82 | 95 | 604 | 69 | 894 | 2,961 | 30% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| Prior Years | 1,565 | 463 | 30% | | 33% | 32% | 31% | 30% | 30% |
| FY 2004 | 103 | 9 | 9% | | 13% | 13% | 10% | 9% | 9% |
| FY 2005 | 140 | 22 | 16% | | 16% | 17% | 17% | 15% | 16% |
| FY 2006 | 144 | 23 | 16% | | 20% | 20% | 19% | 17% | 16% |
| FY 2007 | 124 | 14 | 11% | | 11% | 13% | 13% | 13% | 13% |
| FY 2008 | 131 | 21 | 16% | | 19% | 22% | 18% | 16% | 16% |
| FY 2009 | 124 | 23 | 19% | | 23% | 23% | 23% | 20% | 20% |
| FY 2010 | 115 | 17 | 15% | | 17% | 23% | 19% | 18% | 15% |
| FY 2011 | 95 | 18 | 19% | | 4% | 18% | 21% | 20% | 20% |
| FY 2012 | 98 | 26 | 27% | | 1% | 8% | 29% | 29% | 29% |
| FY 2013 | 121 | 24 | 20% | | 0% | 2% | 14% | 19% | 20% |
| FY 2014 | 123 | 24 | 20% | | - | 0% | 0% | 7% | 18% |
| FY 2015 | 78 | 15 | 19% | | - | - | 0% | 0% | 5% |
| FY 2016 | - | - | - | | - | - | - | - | - |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 2,961 | 699 | 24% | | 25% | 24% | 24% | 23% | 24% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

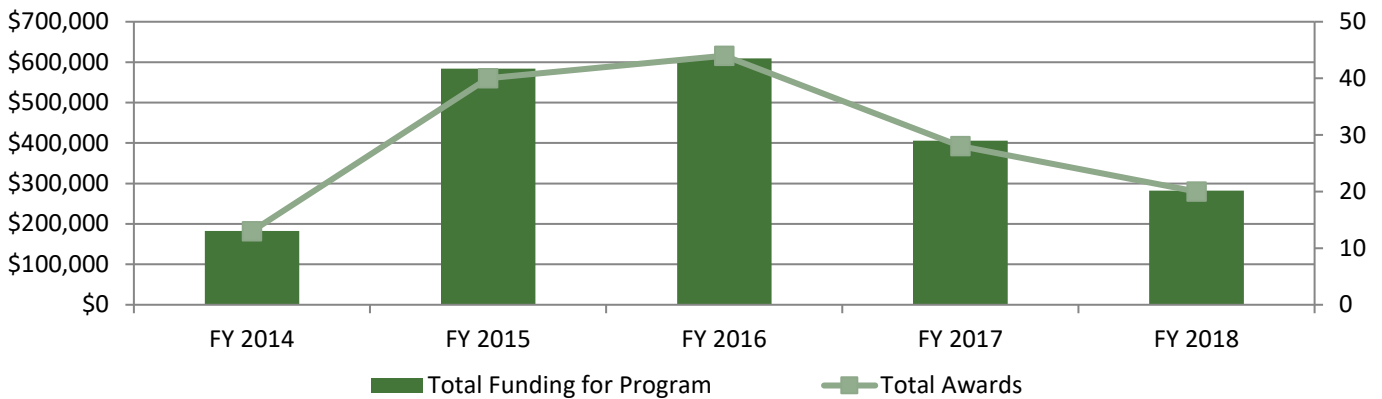
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | | | | | | | | | |
| Prior Years | 0 | 3 | 9 | 12 | 873 | 19 | 188 | 1,080 | 83% |
| FY 2004 | 0 | 0 | 0 | 0 | 83 | 1 | 9 | 93 | 90% |
| FY 2005 | 0 | 0 | 0 | 0 | 103 | 4 | 9 | 116 | 92% |
| FY 2006 | 0 | 0 | 0 | 0 | 107 | 7 | 6 | 120 | 95% |
| FY 2007 | 0 | 0 | 2 | 2 | 93 | 3 | 9 | 105 | 91% |
| FY 2008 | 0 | 1 | 0 | 1 | 86 | 17 | 6 | 109 | 94% |
| FY 2009 | 0 | 2 | 0 | 2 | 68 | 12 | 12 | 92 | 87% |
| FY 2010 | 0 | 0 | 0 | 0 | 70 | 14 | 8 | 92 | 91% |
| FY 2011 | 0 | 1 | 0 | 1 | 55 | 8 | 4 | 67 | 94% |
| FY 2012 | 1 | 2 | 0 | 3 | 52 | 14 | 1 | 67 | 99% |
| FY 2013 | 5 | 5 | 1 | 11 | 64 | 13 | 2 | 79 | 97% |
| FY 2014 | 13 | 0 | 0 | 13 | 70 | 5 | 0 | 75 | 100% |
| FY 2015 | 22 | 2 | 0 | 24 | 39 | 2 | 0 | 41 | 100% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 41 | 16 | 12 | 69 | 1,763 | 119 | 254 | 2,136 | 88% |

Teacher Education Scholars Forgivable Loan (TES)

Teacher Education Scholars Forgivable Loan awards are made available to students seeking a first bachelor's degree at a four-year Mississippi college or university in a program of study that will lead to a Class "A" teaching license. Recipients may fulfill the service obligation by working full-time as a licensed classroom teacher in a Mississippi public school district or charter school for five full years. Recipients are NOT eligible to receive other state grant or loan funds while receiving TES. Recipients receive up to \$15,000 annually for four (4) years or eight (8) semesters. To be eligible, students must score a 28 or higher composite score on the ACT, have a cumulative 3.5 GPA, complete entrance counseling, and be enrolled full-time. Out-of-state students are eligible. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 12 | 40 | 43 | 28 | 20 |
| Total Awards | 13 | 40 | 44 | 28 | 20 |
| % One-Year Change (+/-) | - | 207.7% | 10.0% | -36.4% | -28.6% |
| Total Funding for Program | \$ 182,387 | \$ 583,969 | \$ 609,321 | \$ 406,118 | \$ 282,239 |
| % One-Year Change (+/-) | - | 220.2% | 4.3% | -33.3% | -30.5% |
| Eligible Applicants | 12 | 40 | 43 | 49 | 61 |
| Award Rate | 100% | 100% | 100% | 57% | 33% |
| Average Award Amount | \$ 15,199 | \$ 14,599 | \$ 14,170 | \$ 14,504 | \$ 14,112 |
| % One-Year Change (+/-) | - | -3.9% | -2.9% | 2.4% | -2.7% |
| Applicants Not Funded | 0 | 0 | 0 | 21 | 41 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 304,589 | \$ 578,590 |



Awards by Institution

| 4-Year Private Institutions | Awards | Amount |
|------------------------------------|-----------|-------------------|
| Millsaps College | 1 | \$ 15,000 |
| Mississippi College | 6 | \$ 82,500 |
| William Carey University | 1 | \$ 15,000 |
| Totals | 8 | \$ 112,500 |
| | | |
| 4-Year Public Institutions | Awards | Amount |
| Mississippi State University | 2 | \$ 30,000 |
| University of Mississippi | 6 | \$ 79,739 |
| University of Southern Mississippi | 4 | \$ 60,000 |
| Totals | 12 | \$ 169,739 |
| Grand Totals | 20 | \$ 282,239 |

Award Recipients by County

| County | Awards | Amount |
|---------------|-----------|-------------------|
| Desoto | 1 | \$ 15,000 |
| Forrest | 1 | \$ 15,000 |
| Hancock | 1 | \$ 7,500 |
| Harrison | 1 | \$ 15,000 |
| Hinds | 3 | \$ 42,427 |
| Jackson | 1 | \$ 15,000 |
| Lafayette | 1 | \$ 15,000 |
| Lamar | 2 | \$ 30,000 |
| Lowndes | 1 | \$ 15,000 |
| Pearl River | 1 | \$ 15,000 |
| Pontotoc | 1 | \$ 15,000 |
| Rankin | 4 | \$ 52,500 |
| Simpson | 1 | \$ 15,000 |
| Stone | 1 | \$ 14,812 |
| Totals | 20 | \$ 282,239 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| Dependent | 19 | 95% | Male | 6 | 30% |
| Independent | 1 | 5% | Female | 14 | 70% |
| | 20 | 100% | | 20 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 0 | 0% | 17-24 years old | 20 | 100% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 19 | 95% | 45-54 years old | 0 | 0% |
| Hispanic | 1 | 5% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 20 | 100% | | 20 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 1 | 5% | | | |
| \$1-\$30,000 | 0 | 0% | | | |
| \$30,001-\$48,000 | 3 | 15% | | | |
| \$48,001-\$75,000 | 3 | 15% | | | |
| \$75,001-\$110,000 | 5 | 25% | | | |
| \$110,001-\$250,000 | 4 | 20% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 4 | 20% | | | |
| | 20 | 100% | | | |

Teacher Education Scholars Forgivable Loan (TES) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 35 | \$ 1,161,238 |
| Current Service | 14 | \$ 526,206 |
| Current Money | 6 | \$ 178,411 |
| Non-Current Money | 2 | \$ 21,266 |
| Collection | 1 | \$ 10,988 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 58 | \$ 1,898,109 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|--------------------|------------------|-------------|--------------------|
| Totals | \$ 3,415.98 | \$ 1,567.82 | \$ 119.77 | \$ - | \$ 5,103.57 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | 1 | 8 | 3 | 1 | 0 | 0 | 13 | 13 | 100% |
| FY 2015 | 20 | 6 | 2 | 1 | 1 | 0 | 30 | 30 | 100% |
| FY 2016 | 14 | 0 | 1 | 0 | 0 | 0 | 15 | 15 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 35 | 14 | 6 | 2 | 1 | 0 | 58 | 58 | 100% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|--------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| <i>Prior Years</i> | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | - | - | - | | - | - | - | - | - |
| FY 2007 | - | - | - | | - | - | - | - | - |
| FY 2008 | - | - | - | | - | - | - | - | - |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | - | - | - | | - | - | - | - | - |
| FY 2011 | - | - | - | | - | - | - | - | - |
| FY 2012 | - | - | - | | - | - | - | - | - |
| FY 2013 | - | - | - | | - | - | - | - | - |
| FY 2014 | 13 | 1 | 8% | | - | 0% | 0% | 0% | 0% |
| FY 2015 | 30 | 2 | 7% | | - | - | 0% | 0% | 3% |
| FY 2016 | 15 | 0 | 0% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 58 | 3 | 5% | | - | 0% | 0% | 0% | 2% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

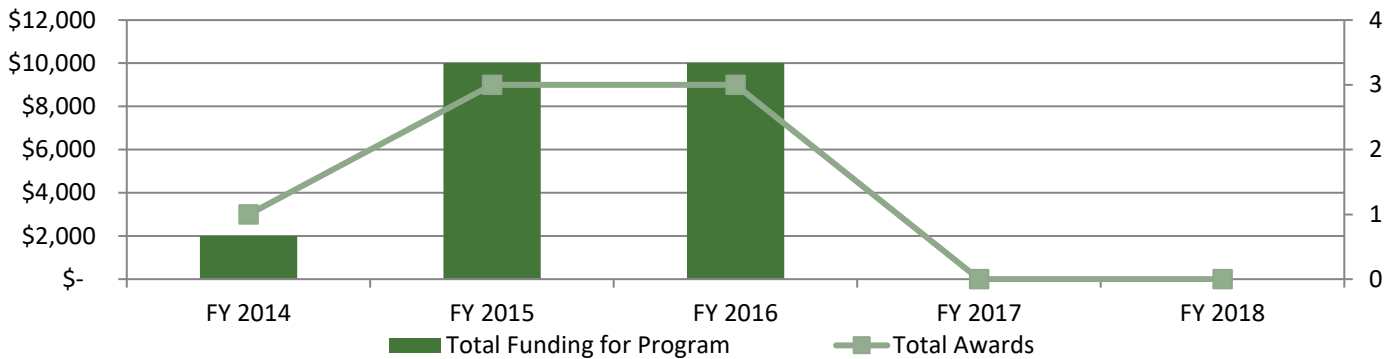
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|--------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | | | | | | | | | |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |

William Winter Alternate Route Teacher Forgivable Loan (WWAR)

William Winter Alternate Route Teacher Forgivable Loan awards are available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to an alternate route educator's license. Participants may fulfill the service obligation by working in a Mississippi public school for one year for each year of loan received. To be eligible, students must be Mississippi residents with a 3.0 GPA. Students must attend full-time and must have passed the Praxis 1. Participants receive up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years or four (4) semesters. The application deadline is March 31.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|----------|-----------|-----------|------------|------------|
| Total Applicants Awarded | 1 | 3 | 3 | Not Funded | Not Funded |
| Total Awards | 1 | 3 | 3 | - | - |
| % One-Year Change (+/-) | -83.3% | 200.0% | 0.0% | - | - |
| Total Funding for Program | \$ 2,000 | \$ 10,000 | \$ 10,000 | \$ - | \$ - |
| % One-Year Change (+/-) | -90.9% | 400.0% | 0.0% | -100.0% | - |
| Eligible Applicants | 1 | 3 | 3 | 4 | 2 |
| Award Rate | 100% | 100% | 100% | - | - |
| Average Award Amount | \$ 2,000 | \$ 3,333 | \$ 3,333 | - | - |
| % One-Year Change (+/-) | -45.5% | 66.7% | 0.0% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 4 | 2 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 16,000 | \$ 8,000 |



Awards by Institution

| 4-Year Private Institutions | | Awards | Amount |
|-----------------------------|--|----------|-------------|
| No Awards | | 0 | \$ - |
| Totals | | 0 | \$ - |
| 4-Year Public Institutions | | Awards | Amount |
| No Awards | | 0 | \$ - |
| Totals | | 0 | \$ - |
| Grand Totals | | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|---------|-----------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | | | |
| No Awards | - | - | | | |

William Winter Alternate Route Teacher Forgivable Loan (WWAR) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 1 | \$ 2,000 |
| Current Service | 1 | \$ 4,000 |
| Current Money | 0 | \$ - |
| Non-Current Money | 1 | \$ 367 |
| Collection | 2 | \$ 5,895 |
| Closed in Current Year | 3 | \$ - |
| Total Managed in Current Year | 8 | \$ 12,262 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 1 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 2 | \$ - | \$ 702 | \$ - | \$ 8,000 |
| Money | 0 | \$ - | \$ - | \$ 237 | \$ 7,398 |
| Totals | 3 | \$ - | \$ 702 | \$ 237 | \$ 15,398 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|----------|------------|-----------|
| Totals | \$ - | \$ 54.61 | \$ 13.65 | \$ 283.05 | \$ 351.31 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0% |
| FY 2008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 5 | 20% |
| FY 2013 | 1 | 0 | 0 | 0 | 1 | 1 | 3 | 3 | 100% |
| FY 2014 | - | - | - | - | - | - | - | - | - |
| FY 2015 | 0 | 1 | 0 | 0 | 1 | 1 | 3 | 3 | 100% |
| FY 2016 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 1 | 0 | 1 | 2 | 3 | 8 | 16 | 50% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | - | - | - | | - | - | - | - | - |
| FY 2007 | 2 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2008 | 1 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | 1 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2011 | - | - | - | | - | - | - | - | - |
| FY 2012 | 5 | 1 | 20% | | 0% | 40% | 40% | 40% | 20% |
| FY 2013 | 3 | 1 | 33% | | 0% | 0% | 67% | 33% | 33% |
| FY 2014 | - | - | - | | - | - | - | - | - |
| FY 2015 | 3 | 1 | 33% | | - | - | 0% | 0% | 33% |
| FY 2016 | 1 | 0 | 0% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 16 | 3 | 19% | | 0% | 17% | 27% | 19% | 19% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

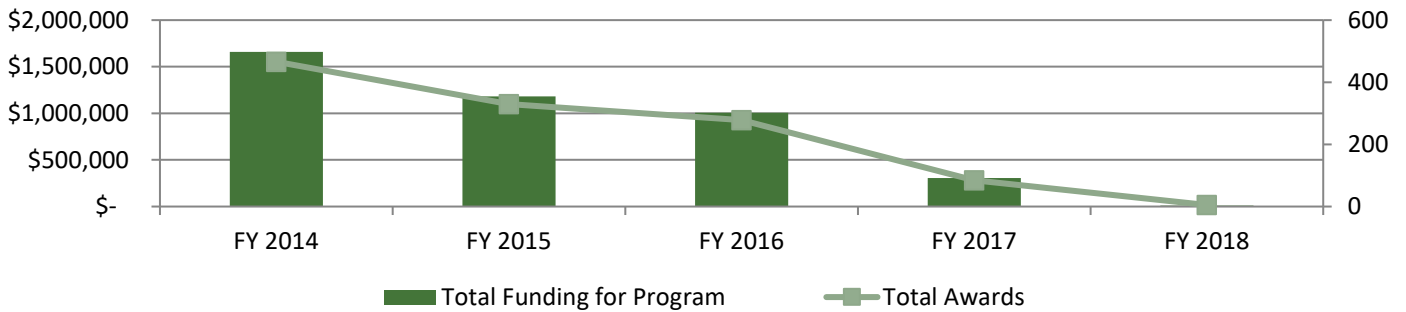
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | | | | | | | | | |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 100% |
| FY 2008 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 100% |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 4 | 50% |
| FY 2013 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 100% |
| FY 2014 | - | - | - | - | - | - | - | - | - |
| FY 2015 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2016 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 1 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 2 | 0 | 3 | 5 | 3 | 3 | 11 | 73% |

William Winter Teacher Forgivable Loan (WWTS)

William Winter Teacher Forgivable Loan awards are available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to a Class "A" educator's license. Participants may fulfill the service obligation by working in a Mississippi public school for one year for each year of loan received. To be eligible, students must be Mississippi residents with a 3.0 GPA. Students must attend full-time and must have passed the Praxis CORE or have qualifying ACT scores. Participants receive up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years or four (4) semesters. The application deadline is March 31.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Applicants Awarded | 466 | 330 | 277 | 85 | 5 |
| Total Awards | 466 | 330 | 278 | 85 | 5 |
| % One-Year Change (+/-) | -13.1% | -29.2% | -15.8% | -69.4% | -94.1% |
| Total Funding for Program | \$ 1,658,214 | \$ 1,180,836 | \$ 1,007,980 | \$ 305,333 | \$ 10,000 |
| % One-Year Change (+/-) | -13.5% | -28.8% | -14.6% | -69.7% | -96.7% |
| Eligible Applicants | 466 | 330 | 277 | 341 | 435 |
| Award Rate | 100% | 100% | 100% | 25% | 1% |
| Average Award Amount | \$ 3,558 | \$ 3,578 | \$ 3,639 | \$ 3,592 | \$ 2,000 |
| % One-Year Change (+/-) | -0.5% | 0.6% | 1.7% | -1.3% | -44.3% |
| Applicants Not Funded | 0 | 0 | 0 | 256 | 430 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 1,024,000 | \$ 1,720,000 |



Awards by Institution

| | Awards | Amount |
|------------------------------------|----------|------------------|
| 4-Year Private Institutions | | |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| 4-Year Public Institutions | | |
| Delta State University | 1 | \$ 2,000 |
| Mississippi State University | 3 | \$ 6,000 |
| University of Southern Mississippi | 1 | \$ 2,000 |
| Totals | 5 | \$ 10,000 |
| Grand Totals | 5 | \$ 10,000 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|------------------|
| Carroll | 1 | \$ 2,000 |
| Harrison | 1 | \$ 2,000 |
| Hinds | 1 | \$ 2,000 |
| Jackson | 1 | \$ 2,000 |
| Lee | 1 | \$ 2,000 |
| Totals | 5 | \$ 10,000 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| Dependent | 4 | 80% | Male | 2 | 40% |
| Independent | 1 | 20% | Female | 3 | 60% |
| | 5 | 100% | | 5 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 2 | 40% | 17-24 years old | 5 | 100% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 3 | 60% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 5 | 100% | | 5 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 1 | 20% | | | |
| \$1-\$30,000 | 1 | 20% | | | |
| \$30,001-\$48,000 | 0 | 0% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 2 | 40% | | | |
| \$110,001-\$250,000 | 1 | 20% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 5 | 100% | | | |

William Winter Teacher Forgivable Loan (WWTS) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 69 | \$ 283,957 |
| Current Service | 79 | \$ 324,066 |
| Current Money | 108 | \$ 453,776 |
| Non-Current Money | 101 | \$ 389,636 |
| Collection | 478 | \$ 1,771,787 |
| Closed in Current Year | 190 | \$ (40) |
| Total Managed in Current Year | 1,025 | \$ 3,223,182 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 109 | \$ - | \$ - | \$ - | \$ 698,467 |
| Service/Money | 29 | \$ (81) | \$ 38,502 | \$ 8,013 | \$ 143,613 |
| Money | 52 | \$ 42 | \$ 239,489 | \$ 38,641 | \$ - |
| Totals | 190 | \$ (40) | \$ 277,991 | \$ 46,655 | \$ 842,080 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|----------------------|---------------------|---------------------|---------------------|----------------------|
| Totals | \$ 235,112.03 | \$ 36,311.43 | \$ 27,561.04 | \$ 20,046.31 | \$ 319,030.81 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 5 | 0 | 1 | 13 | 102 | 6 | 127 | - | - |
| <i>Prior Years</i> | 6 | 0 | 0 | 17 | 146 | 5 | 174 | 2,893 | 6% |
| FY 2004 | 1 | 0 | 0 | 1 | 7 | 0 | 9 | 444 | 2% |
| FY 2005 | 0 | 0 | 0 | 1 | 19 | 0 | 20 | 310 | 6% |
| FY 2006 | 0 | 0 | 0 | 1 | 10 | 1 | 12 | 387 | 3% |
| FY 2007 | 1 | 0 | 0 | 3 | 12 | 0 | 16 | 313 | 5% |
| FY 2008 | 2 | 0 | 0 | 1 | 34 | 1 | 38 | 353 | 11% |
| FY 2009 | 1 | 0 | 0 | 1 | 3 | 1 | 6 | 146 | 4% |
| FY 2010 | 5 | 0 | 0 | 9 | 27 | 5 | 46 | 431 | 11% |
| FY 2011 | 0 | 0 | 2 | 11 | 13 | 8 | 34 | 274 | 12% |
| FY 2012 | 0 | 0 | 0 | 14 | 31 | 13 | 58 | 400 | 15% |
| FY 2013 | 3 | 1 | 7 | 11 | 34 | 22 | 78 | 326 | 24% |
| FY 2014 | 9 | 7 | 22 | 13 | 24 | 42 | 117 | 299 | 39% |
| FY 2015 | 18 | 22 | 27 | 4 | 13 | 64 | 148 | 208 | 71% |
| FY 2016 | 18 | 49 | 49 | 1 | 3 | 22 | 142 | 179 | 79% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 69 | 79 | 108 | 101 | 478 | 190 | 1,025 | 6,963 | 15% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | Tracked Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|--------------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | |
| Prior Years | 2,893 | 163 | 6% | 7% | 6% | 6% | 6% | 6% |
| FY 2004 | 444 | 8 | 2% | 4% | 4% | 2% | 2% | 2% |
| FY 2005 | 310 | 20 | 6% | 7% | 7% | 7% | 7% | 6% |
| FY 2006 | 387 | 11 | 3% | 4% | 4% | 3% | 3% | 3% |
| FY 2007 | 313 | 15 | 5% | 7% | 7% | 6% | 5% | 5% |
| FY 2008 | 353 | 35 | 10% | 14% | 12% | 12% | 11% | 10% |
| FY 2009 | 146 | 4 | 3% | 8% | 8% | 5% | 4% | 3% |
| FY 2010 | 431 | 36 | 8% | 13% | 15% | 13% | 11% | 10% |
| FY 2011 | 274 | 24 | 9% | 9% | 13% | 14% | 12% | 10% |
| FY 2012 | 400 | 45 | 11% | 1% | 10% | 16% | 13% | 13% |
| FY 2013 | 326 | 45 | 14% | 0% | 2% | 11% | 14% | 14% |
| FY 2014 | 299 | 37 | 12% | - | 0% | 2% | 8% | 13% |
| FY 2015 | 208 | 17 | 8% | - | - | 0% | 0% | 6% |
| FY 2016 | 179 | 4 | 2% | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| All Years | 6,963 | 464 | 7% | 10% | 10% | 7% | 7% | 7% |

Accounts Closed During the Fiscal Year and Over Time by Tracked Cohort

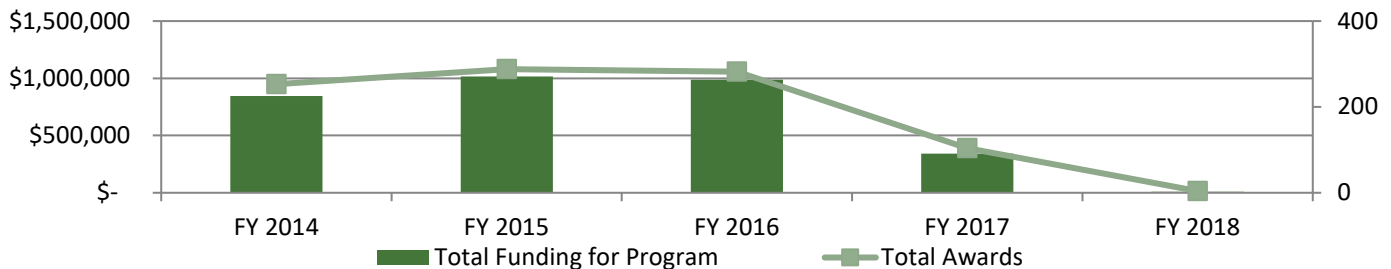
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 1 | 5 | 6 | 0 | 2 | 7 | 9 | 22% |
| Prior Years | 2 | 1 | 2 | 5 | 2,352 | 7 | 365 | 2,724 | 87% |
| FY 2004 | 0 | 0 | 0 | 0 | 408 | 1 | 26 | 435 | 94% |
| FY 2005 | 0 | 0 | 0 | 0 | 260 | 0 | 30 | 290 | 90% |
| FY 2006 | 0 | 0 | 1 | 1 | 340 | 3 | 33 | 376 | 91% |
| FY 2007 | 0 | 0 | 0 | 0 | 253 | 14 | 30 | 297 | 90% |
| FY 2008 | 0 | 0 | 1 | 1 | 258 | 22 | 36 | 316 | 89% |
| FY 2009 | 0 | 0 | 1 | 1 | 113 | 9 | 19 | 141 | 87% |
| FY 2010 | 0 | 2 | 3 | 5 | 297 | 46 | 47 | 390 | 88% |
| FY 2011 | 0 | 4 | 4 | 8 | 188 | 31 | 29 | 248 | 88% |
| FY 2012 | 1 | 4 | 8 | 13 | 245 | 56 | 54 | 355 | 85% |
| FY 2013 | 6 | 5 | 11 | 22 | 193 | 40 | 37 | 270 | 86% |
| FY 2014 | 28 | 5 | 9 | 42 | 180 | 21 | 23 | 224 | 90% |
| FY 2015 | 56 | 6 | 2 | 64 | 112 | 8 | 4 | 124 | 97% |
| FY 2016 | 16 | 1 | 5 | 22 | 51 | 2 | 6 | 59 | 90% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 109 | 28 | 47 | 184 | 5,250 | 260 | 739 | 6,249 | 88% |

Nursing Education Forgivable Loan, Bachelor's (NELB)

Nursing Education Forgivable Loan - BSN awards will be made available to juniors and seniors seeking a bachelor's degree in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse for one year for each year of loan received. Participants may receive up to \$4,000 per academic year not to exceed \$8,000 over two (2) calendar years for full-time students or \$8,000 over three (3) calendar years for part-time students. To be eligible, students must be a Mississippi resident and have a 2.5 GPA. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|--------------|------------|------------|--------------|
| Total Applicants Awarded | 253 | 287 | 282 | 104 | 4 |
| Total Awards | 253 | 288 | 282 | 104 | 4 |
| % One-Year Change (+/-) | -8.3% | 13.8% | -2.1% | -63.1% | -96.2% |
| Total Funding for Program | \$ 844,143 | \$ 1,016,182 | \$ 989,342 | \$ 341,003 | \$ 9,000 |
| % One-Year Change (+/-) | -6.9% | 20.4% | -2.6% | -65.5% | -97.4% |
| Eligible Applicants | 253 | 287 | 282 | 274 | 260 |
| Award Rate | 100% | 100% | 100% | 38% | 2% |
| Average Award Amount | \$ 3,337 | \$ 3,541 | \$ 3,508 | \$ 3,279 | \$ 2,250 |
| % One-Year Change (+/-) | -0.5% | 6.1% | -0.9% | -6.5% | -31.4% |
| Applicants Not Funded | 0 | 0 | 0 | 170 | 256 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 680,000 | \$ 1,024,000 |



Awards by Institution

| | Awards | Amount |
|--|----------|-----------------|
| 4-Year Private Institutions | | |
| Belhaven University | 1 | \$ 1,000 |
| Totals | 1 | \$ 1,000 |
| 4-Year Public Institutions | | |
| Mississippi University for Women | 2 | \$ 4,000 |
| University of Mississippi Medical Center | 1 | \$ 4,000 |
| Totals | 3 | \$ 8,000 |
| Grand Totals | 4 | \$ 9,000 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-----------------|
| Copiah | 1 | \$ 4,000 |
| Hinds | 1 | \$ 1,000 |
| Kemper | 2 | \$ 4,000 |
| Totals | 4 | \$ 9,000 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 2 | 50% | Male | 2 | 50% |
| Independent | 2 | 50% | Female | 2 | 50% |
| | 4 | 100% | | 4 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 1 | 25% | 17-24 years old | 3 | 75% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 1 | 25% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 3 | 75% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 4 | 100% | | 4 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 1 | 25% | | | |
| \$1-\$30,000 | 2 | 50% | | | |
| \$30,001-\$48,000 | 1 | 25% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 4 | 100% | | | |

Nursing Education Forgivable Loan, Bachelor's (NELB) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 53 | \$ 267,812 |
| Current Service | 93 | \$ 386,044 |
| Current Money | 134 | \$ 625,388 |
| Non-Current Money | 44 | \$ 182,691 |
| Collection | 137 | \$ 465,364 |
| Closed in Current Year | 145 | \$ 13 |
| Total Managed in Current Year | 606 | \$ 1,927,311 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 102 | \$ - | \$ - | \$ - | \$ 609,254 |
| Service/Money | 15 | \$ - | \$ 24,972 | \$ 2,485 | \$ 56,045 |
| Money | 28 | \$ 13 | \$ 109,231 | \$ 6,607 | \$ - |
| Totals | 145 | \$ 13 | \$ 134,202 | \$ 9,092 | \$ 665,299 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|----------------------|---------------------|--------------------|---------------------|----------------------|
| Totals | \$ 163,202.30 | \$ 13,021.06 | \$ 5,321.07 | \$ 10,356.31 | \$ 191,900.74 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 2 | 34 | 1 | 37 | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 1 | 0 | 0 | 1 | 8 | 0 | 10 | 124 | 8% |
| FY 2007 | 0 | 0 | 0 | 3 | 11 | 0 | 14 | 240 | 6% |
| FY 2008 | 1 | 0 | 0 | 2 | 12 | 2 | 17 | 248 | 7% |
| FY 2009 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 47 | 4% |
| FY 2010 | 0 | 0 | 0 | 3 | 5 | 1 | 9 | 136 | 7% |
| FY 2011 | 0 | 1 | 2 | 9 | 5 | 0 | 17 | 163 | 10% |
| FY 2012 | 5 | 0 | 2 | 5 | 18 | 5 | 35 | 223 | 16% |
| FY 2013 | 17 | 0 | 5 | 5 | 9 | 14 | 50 | 167 | 30% |
| FY 2014 | 2 | 4 | 22 | 3 | 14 | 58 | 103 | 176 | 59% |
| FY 2015 | 6 | 49 | 24 | 8 | 12 | 34 | 133 | 194 | 69% |
| FY 2016 | 21 | 39 | 79 | 3 | 7 | 29 | 178 | 188 | 95% |
| FY 2017 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 100% |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 53 | 93 | 134 | 44 | 137 | 145 | 606 | 1,907 | 32% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 36 | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | 124 | 9 | 7% | | 11% | 11% | 6% | 6% | 7% |
| FY 2007 | 240 | 14 | 6% | | 6% | 6% | 5% | 5% | 5% |
| FY 2008 | 248 | 14 | 6% | | 10% | 9% | 8% | 8% | 6% |
| FY 2009 | 47 | 2 | 4% | | 4% | 4% | 4% | 4% | 4% |
| FY 2010 | 136 | 8 | 6% | | 7% | 7% | 7% | 7% | 7% |
| FY 2011 | 163 | 14 | 9% | | 4% | 10% | 13% | 9% | 8% |
| FY 2012 | 223 | 23 | 10% | | 1% | 8% | 12% | 13% | 10% |
| FY 2013 | 167 | 14 | 8% | | 0% | 0% | 4% | 11% | 10% |
| FY 2014 | 176 | 17 | 10% | | - | 0% | 1% | 4% | 10% |
| FY 2015 | 194 | 20 | 10% | | - | - | 0% | 0% | 5% |
| FY 2016 | 188 | 10 | 5% | | - | - | - | 0% | 1% |
| FY 2017 | 1 | 0 | 0% | | - | - | - | - | 0% |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 1,907 | 145 | 6% | | 6% | 6% | 7% | 7% | 7% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

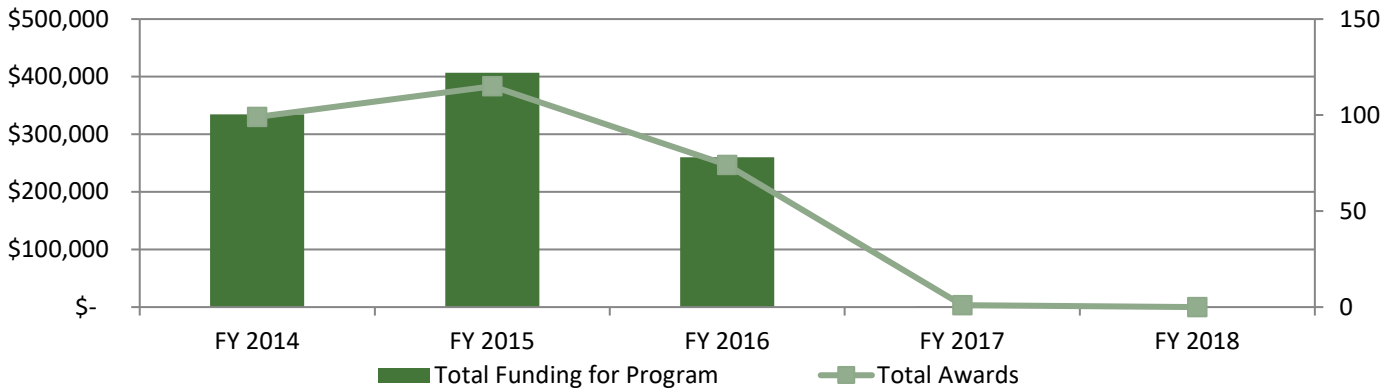
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 2 | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 96 | 2 | 16 | 114 | 86% |
| FY 2007 | 0 | 0 | 0 | 0 | 193 | 5 | 28 | 226 | 88% |
| FY 2008 | 0 | 2 | 0 | 2 | 186 | 14 | 33 | 233 | 86% |
| FY 2009 | 0 | 0 | 0 | 0 | 40 | 1 | 4 | 45 | 91% |
| FY 2010 | 0 | 0 | 1 | 1 | 95 | 13 | 20 | 128 | 84% |
| FY 2011 | 0 | 0 | 0 | 0 | 106 | 14 | 26 | 146 | 82% |
| FY 2012 | 1 | 2 | 2 | 5 | 142 | 22 | 29 | 193 | 85% |
| FY 2013 | 2 | 1 | 11 | 14 | 91 | 14 | 26 | 131 | 80% |
| FY 2014 | 45 | 6 | 7 | 58 | 104 | 10 | 17 | 131 | 87% |
| FY 2015 | 27 | 4 | 3 | 34 | 82 | 6 | 7 | 95 | 93% |
| FY 2016 | 25 | 0 | 4 | 29 | 29 | 0 | 10 | 39 | 74% |
| FY 2017 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 101 | 15 | 28 | 144 | 1,165 | 101 | 216 | 1,482 | 85% |

Nursing Education Forgivable Loan, RN to BSN (NELR)

Nursing Education Forgivable Loan - RN to BSN awards are available to licensed registered nurses seeking a bachelor's degree in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse for one year for each year of loan received. Participants may receive up to \$4,000 per academic year not to exceed \$8,000 over two (2) calendar years for full-time students or \$8,000 over three (3) calendar years for part-time students. To be eligible, students must be a Mississippi resident and have a 2.5 GPA. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 99 | 115 | 74 | 1 | Not Funded |
| Total Awards | 99 | 115 | 74 | 1 | - |
| % One-Year Change (+/-) | 73.7% | 16.2% | -35.7% | -98.6% | - |
| Total Funding for Program | \$ 334,504 | \$ 406,671 | \$ 260,167 | \$ 1,000 | - |
| % One-Year Change (+/-) | 66.9% | 21.6% | -36.0% | -99.6% | - |
| Eligible Applicants | 99 | 115 | 74 | 109 | 70 |
| Award Rate | 100% | 100% | 100% | 1% | - |
| Average Award Amount | \$ 3,379 | \$ 3,536 | \$ 3,516 | \$ 1,000 | - |
| % One-Year Change (+/-) | -3.9% | 4.7% | -0.6% | -71.6% | - |
| Applicants Not Funded | 0 | 0 | 0 | 108 | 70 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 432,000 | \$ 280,000 |



Awards by Institution

| | Awards | Amount |
|------------------------------------|----------|-------------|
| 4-Year Private Institutions | | |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| 4-Year Public Institutions | | |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| Grand Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|-------------------|----------------|------------|-------------------|----------------|
| No Awards | | | No Awards | | |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | | | No Awards | | |
| Income | Recipients | Percent | | | |
| No Awards | | | | | |

Nursing Education Forgivable Loan, RN to BSN (NELR) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 23 | \$ 64,432 |
| Current Service | 7 | \$ 24,621 |
| Current Money | 15 | \$ 32,181 |
| Non-Current Money | 7 | \$ 23,163 |
| Collection | 41 | \$ 114,885 |
| Closed in Current Year | 49 | \$ - |
| Total Managed in Current Year | 142 | \$ 259,282 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 45 | \$ - | \$ - | \$ - | \$ 178,950 |
| Service/Money | 2 | \$ - | \$ 1,350 | \$ 138 | \$ 2,225 |
| Money | 2 | \$ - | \$ 6,000 | \$ 458 | \$ - |
| Totals | 49 | \$ - | \$ 7,350 | \$ 597 | \$ 181,175 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|--------------------|------------------|--------------------|---------------------|
| Totals | \$ 15,101.34 | \$ 1,684.69 | \$ 921.31 | \$ 4,366.45 | \$ 22,073.79 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 1 | 5 | 0 | 6 | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 5 | 20% |
| FY 2007 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 36 | 3% |
| FY 2008 | 0 | 0 | 0 | 0 | 3 | 0 | 3 | 43 | 7% |
| FY 2009 | 1 | 0 | 0 | 0 | 1 | 0 | 2 | 27 | 7% |
| FY 2010 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 32 | 6% |
| FY 2011 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 36 | 3% |
| FY 2012 | 2 | 0 | 0 | 0 | 5 | 0 | 7 | 66 | 11% |
| FY 2013 | 8 | 0 | 0 | 0 | 4 | 0 | 12 | 56 | 21% |
| FY 2014 | 1 | 0 | 1 | 1 | 6 | 4 | 13 | 100 | 13% |
| FY 2015 | 7 | 2 | 7 | 3 | 10 | 11 | 40 | 115 | 35% |
| FY 2016 | 4 | 5 | 7 | 1 | 3 | 34 | 54 | 70 | 77% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 23 | 7 | 15 | 7 | 41 | 49 | 142 | 586 | 24% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 6 | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | 5 | 1 | 20% | | 50% | 25% | 3% | 3% | 0% |
| FY 2007 | 36 | 1 | 3% | | 8% | 6% | 6% | 6% | 3% |
| FY 2008 | 43 | 3 | 7% | | 9% | 9% | 9% | 7% | 7% |
| FY 2009 | 27 | 1 | 4% | | 11% | 7% | 4% | 4% | 4% |
| FY 2010 | 32 | 2 | 6% | | 16% | 13% | 13% | 9% | 6% |
| FY 2011 | 36 | 1 | 3% | | 3% | 6% | 3% | 6% | 3% |
| FY 2012 | 66 | 5 | 8% | | 0% | 10% | 7% | 10% | 8% |
| FY 2013 | 56 | 4 | 7% | | 0% | 0% | 4% | 9% | 7% |
| FY 2014 | 100 | 7 | 7% | | - | 0% | 3% | 8% | 8% |
| FY 2015 | 115 | 13 | 11% | | - | - | 0% | 0% | 9% |
| FY 2016 | 70 | 4 | 6% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 586 | 42 | 7% | | 6% | 5% | 4% | 5% | 6% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

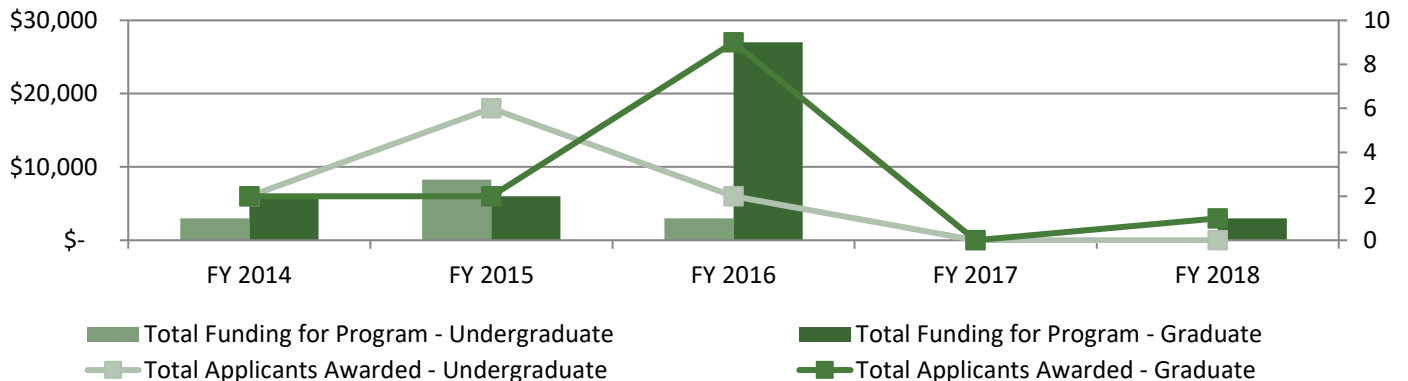
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 4 | 100% |
| FY 2007 | 0 | 0 | 0 | 0 | 30 | 0 | 5 | 35 | 86% |
| FY 2008 | 0 | 0 | 0 | 0 | 37 | 0 | 3 | 40 | 93% |
| FY 2009 | 0 | 0 | 0 | 0 | 21 | 0 | 4 | 25 | 84% |
| FY 2010 | 0 | 0 | 0 | 0 | 23 | 1 | 6 | 30 | 80% |
| FY 2011 | 0 | 0 | 0 | 0 | 31 | 1 | 3 | 35 | 91% |
| FY 2012 | 0 | 0 | 0 | 0 | 47 | 6 | 6 | 59 | 90% |
| FY 2013 | 0 | 0 | 0 | 0 | 37 | 5 | 2 | 44 | 95% |
| FY 2014 | 1 | 1 | 2 | 4 | 79 | 7 | 5 | 91 | 95% |
| FY 2015 | 11 | 0 | 0 | 11 | 85 | 1 | 0 | 86 | 100% |
| FY 2016 | 33 | 1 | 0 | 34 | 49 | 1 | 0 | 50 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 45 | 2 | 2 | 49 | 443 | 22 | 34 | 499 | 93% |

Health Care Professions Forgivable Loan, Undergraduate and Graduate (HCP-UG/G)

The Health Care Professions Forgivable Loan awards are available to students pursuing first bachelor's degrees in speech pathology or psychology and to students pursuing first master's degrees in occupational or physical therapy. Students may fulfill the service obligation of the loan by working in a state health institution in the state of Mississippi for one year for each year of loan received. Undergraduate student participants receive up to \$1,500 per academic year, not to exceed two (2) calendar years or \$3,000; and graduate student participants receive up to \$3,000 per academic year not to exceed two (2) calendar years or \$6,000. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

| History of Funding and Awards | | | | | |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|
| <i>Undergraduate</i> | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
| Total Applicants Awarded | 2 | 6 | 2 | Not Funded | 0 |
| Total Awards | 2 | 6 | 2 | - | 0 |
| % One-Year Change (+/-) | -71.4% | 200.0% | -66.7% | - | - |
| Total Funding for Program | \$ 3,000 | \$ 8,250 | \$ 3,000 | - | \$ - |
| % One-Year Change (+/-) | -67.6% | 175.0% | -63.6% | - | - |
| Eligible Applicants | 2 | 6 | 2 | 2 | 7 |
| Award Rate | 100% | 100% | 100% | - | 0% |
| Average Award Amount | \$ 1,500 | \$ 1,375 | \$ 1,500 | - | - |
| % One-Year Change (+/-) | 0.0% | -8.3% | 9.1% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 2 | 7 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 3,000 | \$ 28,000 |
| <i>Graduate</i> | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
| Total Applicants Awarded | 2 | 2 | 9 | Not Funded | 1 |
| Total Awards | 2 | 2 | 9 | - | 1 |
| % One-Year Change (+/-) | 0.0% | 0.0% | 350.0% | - | - |
| Total Funding for Program | \$ 6,000 | \$ 6,000 | \$ 27,000 | - | \$ 3,000 |
| % One-Year Change (+/-) | 0.0% | 0.0% | 350.0% | - | - |
| Eligible Applicants | 2 | 2 | 9 | 8 | 6 |
| Award Rate | 100% | 100% | 100% | - | 17% |
| Average Award Amount | \$ 3,000 | \$ 3,000 | \$ 3,000 | - | \$ 3,000 |
| % One-Year Change (+/-) | 0.0% | 0.0% | 0.0% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 8 | 5 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 24,000 | \$ 15,000 |



Awards by Institution

| Awards by Institution | | | |
|--|----------|-----------|--------------|
| All Institutions | Awards | Amount | Amount |
| 4-Year Public Institutions | | | |
| University of Mississippi Medical Center | 1 | \$ | 3,000 |
| Totals | 1 | \$ | 3,000 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-----------------|
| Hinds | 1 | \$ 3,000 |
| Totals | 1 | \$ 3,000 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|-------------|--------|------------|-------------|
| Dependent | 0 | 0% | Male | 1 | 100% |
| Independent | 1 | 100% | Female | 0 | 0% |
| | 1 | 100% | | 1 | 100% |

| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| African American | 0 | 0% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 1 | 100% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 1 | 100% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 1 | 100% | | 1 | 100% |

| Income | Recipients | Percent |
|--------------------------|------------|-------------|
| Less than \$0 (negative) | 0 | 0% |
| \$0 | 0 | 0% |
| \$1-\$30,000 | 0 | 0% |
| \$30,001-\$48,000 | 0 | 0% |
| \$48,001-\$75,000 | 0 | 0% |
| \$75,001-\$110,000 | 0 | 0% |
| \$110,001-\$250,000 | 0 | 0% |
| \$250,001-\$999,999 | 0 | 0% |
| \$1,000,000 and More | 0 | 0% |
| No FAFSA/Income Data | 1 | 100% |
| | 1 | 100% |

Health Care Professions Forgivable Loan, Undergraduate and Graduate (HCP-UG/G) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 5 | \$ 14,651 |
| Current Service | 1 | \$ 6,000 |
| Current Money | 12 | \$ 23,093 |
| Non-Current Money | 1 | \$ 2,013 |
| Collection | 8 | \$ 9,926 |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 28 | \$ 55,682 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 1 | \$ - | \$ - | \$ - | \$ 3,150 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 1 | \$ - | \$ - | \$ - | \$ 3,150 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|------------------|-----------------|------------------|--------------------|
| Totals | \$ 2,422.04 | \$ 235.32 | \$ 75.00 | \$ 658.75 | \$ 3,391.11 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| <i>Prior Years</i> | 0 | 0 | 0 | 1 | 4 | 0 | 5 | 49 | 10% |
| FY 2004 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 11 | 0% |
| FY 2005 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 6 | 17% |
| FY 2006 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 6 | 17% |
| FY 2007 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 50% |
| FY 2008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2012 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 3 | 33% |
| FY 2013 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 7 | 14% |
| FY 2014 | 0 | 0 | 1 | 0 | 1 | 0 | 2 | 2 | 100% |
| FY 2015 | 1 | 1 | 5 | 0 | 0 | 0 | 7 | 8 | 88% |
| FY 2016 | 3 | 0 | 5 | 0 | 0 | 1 | 9 | 9 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 5 | 1 | 12 | 1 | 8 | 1 | 28 | 106 | 26% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| Prior Years | 49 | 5 | 10% | | 10% | 10% | 10% | 10% | 10% |
| FY 2004 | 11 | 0 | 0% | | 9% | 0% | 0% | 0% | 0% |
| FY 2005 | 6 | 1 | 17% | | 17% | 17% | 17% | 17% | 17% |
| FY 2006 | 6 | 1 | 17% | | 17% | 0% | 17% | 17% | 17% |
| FY 2007 | 2 | 0 | 0% | | 50% | 50% | 50% | 50% | 50% |
| FY 2008 | 2 | 0 | 0% | | 50% | 50% | 0% | 0% | 0% |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | - | - | - | | - | - | - | - | - |
| FY 2011 | 1 | 0 | 0% | | 0% | 0% | 0% | 100% | 0% |
| FY 2012 | 3 | 0 | 0% | | 0% | 0% | 33% | 0% | 0% |
| FY 2013 | 7 | 1 | 14% | | 0% | 0% | 29% | 14% | 14% |
| FY 2014 | 2 | 1 | 50% | | - | 0% | 0% | 0% | 0% |
| FY 2015 | 8 | 0 | 0% | | - | - | 0% | 0% | 0% |
| FY 2016 | 9 | 0 | 0% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 106 | 9 | 8% | | 11% | 9% | 11% | 9% | 8% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

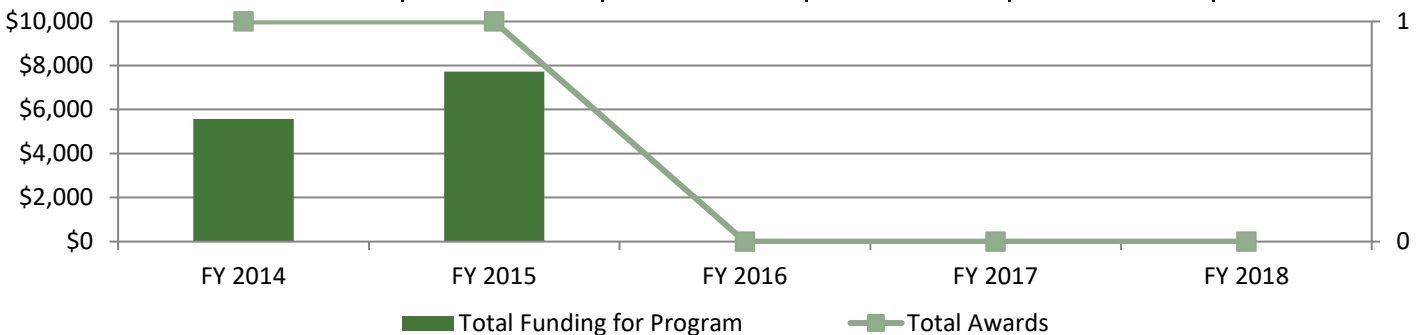
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | | | | 0 | - | - | - | - | - |
| Prior Years | 0 | 0 | 0 | 0 | 6 | 7 | 31 | 44 | 30% |
| FY 2004 | 0 | 0 | 0 | 0 | 3 | 2 | 6 | 11 | 45% |
| FY 2005 | 0 | 0 | 0 | 0 | 1 | 0 | 4 | 5 | 20% |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 5 | 0% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| FY 2008 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 50% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| FY 2012 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 50% |
| FY 2013 | 0 | 0 | 0 | 0 | 2 | 0 | 4 | 6 | 33% |
| FY 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2015 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 100% |
| FY 2016 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 0 | 0 | 1 | 15 | 10 | 54 | 79 | 32% |

Family Protection Specialist Social Worker Forgivable Loan (SWOR)

The Family Protection Specialist Social Worker Forgivable Loan (SWOR) was created by the Mississippi Legislature during the 2006 Legislative Session to encourage family protection workers (FPW I or FPW II) currently employed by the Department of Human Services to obtain the college education necessary to become a licensed social worker or licensed master social worker and become a family protection specialist for the department. Awards are available to both full-time and part-time students. Students enrolling on a full-time basis may receive a maximum of two (2) annual awards. The maximum award will not exceed the highest tuition and required fees at a state institution of higher learning. Awards for part-time students will be based on hours enrolled with a minimum of six (6) hours required each semester. After a recipient has received a license from the Board of Examiners for Social Workers and Marriage and Family Therapists, the recipient shall render service as a Family Protection Specialist or higher for the Department of Human Services for a period of not less than three (3) years from the date the individual became a Family Protection Specialist.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|----------|----------|---------|---------|--------------|
| Total Applicants Awarded | 1 | 1 | 0 | 0 | Discontinued |
| Total Awards | 1 | 1 | 0 | 0 | - |
| % One-Year Change (+/-) | 0.0% | 0.0% | -100.0% | - | - |
| Total Funding for Program | \$ 5,574 | \$ 7,722 | \$ - | \$ - | - |
| % One-Year Change (+/-) | -3.1% | 38.5% | -100.0% | - | - |
| Eligible Applicants | 1 | 1 | 0 | 0 | - |
| Award Rate | 100% | 100% | - | - | - |
| Average Award Amount | \$ 5,574 | \$ 7,722 | - | - | - |
| % One-Year Change (+/-) | -3.1% | 38.5% | - | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 0 | - |
| Funding Disparity | \$ - | \$ - | - | \$ - | - |



Awards by Institution

| 4-year Public Institutions | Awards | Amount |
|----------------------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|---------|-----------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | | | |
| No Awards | - | - | | | |

Family Protection Specialist Social Worker Forgivable Loan (SWOR) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 0 | \$ - |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 1 | \$ - |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 1 | \$ - | \$ - | \$ - | \$ 19,048 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 1 | \$ - | \$ - | \$ - | \$ 19,048 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------|------------|-------|
| Totals | \$ - | \$ - | \$ - | \$ - | \$ - |

No revenue was collected in repayment during the fiscal year.

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 100% |
| FY 2014 | - | - | - | - | - | - | - | - | - |
| FY 2015 | - | - | - | - | - | - | - | - | - |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 100% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | - | - | - | | - | - | - | - | - |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | - | - | - | | - | - | - | - | - |
| FY 2007 | - | - | - | | - | - | - | - | - |
| FY 2008 | - | - | - | | - | - | - | - | - |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | - | - | - | | - | - | - | - | - |
| FY 2011 | - | - | - | | - | - | - | - | - |
| FY 2012 | - | - | - | | - | - | - | - | - |
| FY 2013 | 1 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2014 | - | - | - | | - | - | - | - | - |
| FY 2015 | - | - | - | | - | - | - | - | - |
| FY 2016 | - | - | - | | - | - | - | - | - |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 1 | 0 | - | | 0% | 0% | 0% | 0% | 0% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

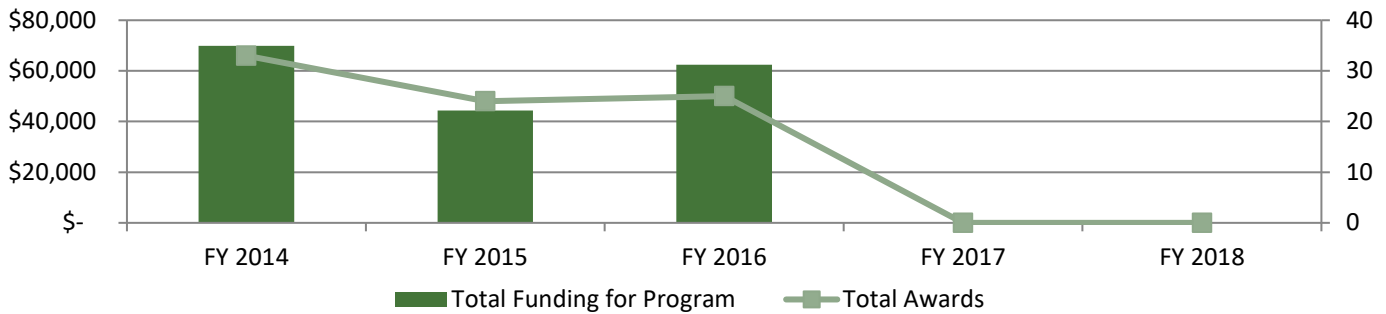
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2014 | - | - | - | - | - | - | - | - | - |
| FY 2015 | - | - | - | - | - | - | - | - | - |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | - |

Counseling and School Administration Forgivable Loan (CSA)

The Counseling and School Administration Forgivable Loan awards are available to students currently employed as a licensed classroom teacher in a Mississippi public school who are pursuing a first master's degree in counseling or educational leadership. Participants may fulfill the service obligation by continuing to work in a Mississippi public school as a classroom teacher while enrolled in the degree program and by continuing to serve in a Mississippi public school in a counseling or administrative role for one year immediately following the student's year of participation. Participants receive reimbursement of \$125 per graduate credit hour, not to exceed twelve (12) credit hours per semester of successfully completed course work leading to a master's degree in education. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|-----------|-----------|-----------|------------|------------|
| Total Applicants Awarded | 33 | 24 | 25 | Not Funded | Not Funded |
| Total Awards | 33 | 24 | 25 | - | - |
| % One-Year Change (+/-) | -13.2% | -27.3% | 4.2% | - | - |
| Total Funding for Program | \$ 69,875 | \$ 44,375 | \$ 62,375 | - | - |
| % One-Year Change (+/-) | -18.5% | -36.5% | 40.6% | - | - |
| Eligible Applicants | 33 | 24 | 25 | 30 | 20 |
| Award Rate | 100% | 100% | 100% | - | - |
| Average Award Amount | \$ 2,117 | \$ 1,849 | \$ 2,495 | - | - |
| % One-Year Change (+/-) | -6.2% | -12.7% | 34.9% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 30 | 20 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 74,850 | \$ 49,900 |



Awards by Institution

| | Awards | Amount |
|------------------------------------|----------|-------------|
| 4-Year Private Institutions | | |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| 4-year Public Institutions | | |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| Grand Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| | Recipients | Percent | | Recipients | Percent |
|--------------------------|------------|---------|---------------|------------|---------|
| Dependency Status | | | Gender | | |
| No Awards | - | - | No Awards | - | - |
| Ethnicity | | | Age | | |
| No Awards | - | - | No Awards | - | - |
| Income | | | | | |
| No Awards | - | - | | | |

Counseling and School Administration Forgivable Loan (CSA) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 2 | \$ 6,375 |
| Current Service | 2 | \$ 2,869 |
| Current Money | 0 | \$ - |
| Non-Current Money | 2 | \$ 3,881 |
| Collection | 9 | \$ 22,947 |
| Closed in Current Year | 13 | \$ 18 |
| Total Managed in Current Year | 28 | \$ 36,091 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 10 | \$ - | \$ - | \$ - | \$ 32,588 |
| Service/Money | 2 | \$ - | \$ - | \$ 163 | \$ 6,919 |
| Money | 1 | \$ 18 | \$ 2,357 | \$ 154 | \$ - |
| Totals | 13 | \$ 18 | \$ 2,357 | \$ 317 | \$ 39,506 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|------------------|------------------|-------------|--------------------|
| Totals | \$ 2,040.42 | \$ 356.82 | \$ 541.64 | \$ - | \$ 2,938.88 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 0 | 1 | 0 | 1 | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 77 | 0% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 48 | 0% |
| FY 2008 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 55 | 2% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 27 | 0% |
| FY 2011 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 28 | 4% |
| FY 2012 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 19 | 5% |
| FY 2013 | 1 | 0 | 0 | 1 | 0 | 1 | 3 | 27 | 11% |
| FY 2014 | 1 | 0 | 0 | 0 | 1 | 1 | 3 | 28 | 11% |
| FY 2015 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 14 | 14% |
| FY 2016 | 0 | 2 | 0 | 1 | 4 | 9 | 16 | 23 | 70% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 2 | 2 | 0 | 2 | 9 | 13 | 28 | 346 | 8% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 1 | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | 77 | 0 | 0% | | 2% | 0% | 0% | 0% | 0% |
| FY 2007 | 48 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2008 | 55 | 1 | 2% | | 2% | 2% | 2% | 2% | 2% |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | 27 | 0 | 0% | | 4% | 4% | 4% | 0% | 0% |
| FY 2011 | 28 | 1 | 4% | | 12% | 12% | 11% | 7% | 4% |
| FY 2012 | 19 | 0 | 0% | | 0% | 6% | 5% | 5% | 5% |
| FY 2013 | 27 | 1 | 4% | | 4% | 4% | 7% | 4% | 7% |
| FY 2014 | 28 | 1 | 4% | | - | 0% | 4% | 0% | 7% |
| FY 2015 | 14 | 1 | 7% | | - | - | 0% | 7% | 7% |
| FY 2016 | 23 | 5 | 22% | | - | - | - | - | 13% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 346 | 10 | 3% | | 3% | 2% | 3% | 2% | 3% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

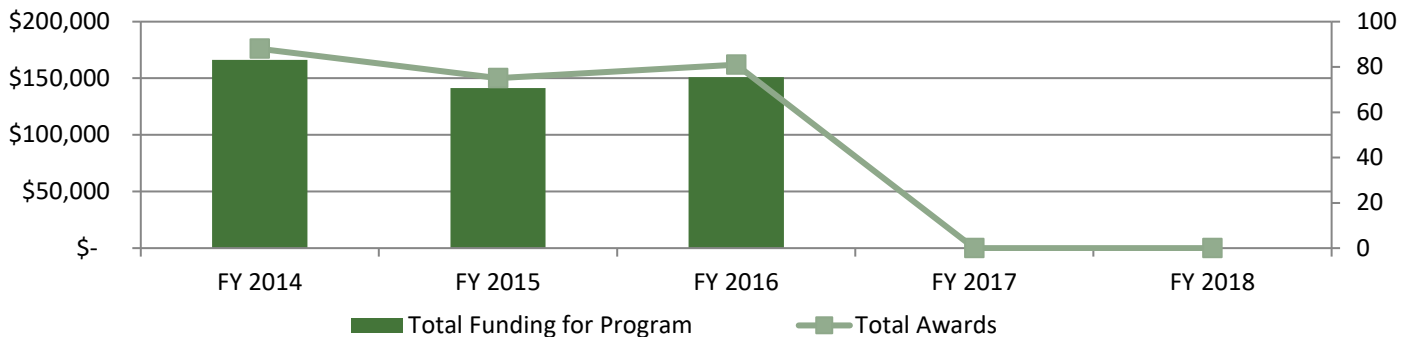
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 76 | 0 | 1 | 77 | 99% |
| FY 2007 | 0 | 0 | 0 | 0 | 47 | 0 | 1 | 48 | 98% |
| FY 2008 | 0 | 0 | 0 | 0 | 52 | 0 | 2 | 54 | 96% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 24 | 3 | 0 | 27 | 100% |
| FY 2011 | 0 | 0 | 0 | 0 | 20 | 4 | 3 | 27 | 89% |
| FY 2012 | 0 | 1 | 0 | 1 | 17 | 2 | 0 | 19 | 100% |
| FY 2013 | 1 | 0 | 0 | 1 | 21 | 1 | 3 | 25 | 88% |
| FY 2014 | 0 | 0 | 1 | 1 | 22 | 2 | 2 | 26 | 92% |
| FY 2015 | 1 | 0 | 0 | 1 | 13 | 0 | 0 | 13 | 100% |
| FY 2016 | 8 | 1 | 0 | 9 | 12 | 2 | 2 | 16 | 88% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 10 | 2 | 1 | 13 | 304 | 14 | 14 | 332 | 96% |

Graduate Teacher Forgivable Loan (GTS)

Graduate Teacher Forgivable Loan awards are available to Mississippi residents who are licensed classroom teachers employed in Mississippi public schools and pursuing a first master's degree in education. Participants may fulfill the service obligation by continuing to work in a Mississippi public school as a classroom teacher while enrolled in the degree program and by continuing to serve in a Mississippi public school for one year immediately following the student's year of participation. Participants receive reimbursement of \$125 per graduate credit hour, not to exceed twelve (12) credit hours per semester of successfully completed course work. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 88 | 73 | 81 | Not Funded | Not Funded |
| Total Awards | 88 | 75 | 81 | - | - |
| % One-Year Change (+/-) | 3.5% | -14.8% | 8.0% | - | - |
| Total Funding for Program | \$ 166,200 | \$ 141,250 | \$ 150,875 | - | - |
| % One-Year Change (+/-) | -2.8% | -15.0% | 6.8% | - | - |
| Eligible Applicants | 88 | 73 | 81 | 74 | 48 |
| Award Rate | 100% | 100% | 100% | - | - |
| Average Award Amount | \$ 1,889 | \$ 1,935 | \$ 1,863 | - | - |
| % One-Year Change (+/-) | -6.1% | 2.5% | -3.7% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 74 | 48 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 137,862 | \$ 89,424 |



Awards by Institution

| | | |
|------------------------------------|---------------|---------------|
| 4-Year Private Institutions | Awards | Amount |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| 4-Year Public Institutions | Awards | Amount |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| Grand Totals | 0 | \$ - |

Award Recipients by County

| | | |
|---------------|---------------|---------------|
| County | Awards | Amount |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| | | | | | |
|--------------------------|-------------------|----------------|---------------|-------------------|----------------|
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | | | |
| No Awards | - | - | | | |

Graduate Teacher Forgivable Loan (GTS) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 11 | \$ 10,822 |
| Current Service | 6 | \$ 16,364 |
| Current Money | 1 | \$ 1,575 |
| Non-Current Money | 9 | \$ 16,083 |
| Collection | 41 | \$ 76,713 |
| Closed in Current Year | 45 | \$ - |
| Total Managed in Current Year | 113 | \$ 121,557 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 33 | \$ - | \$ - | \$ - | \$ 74,050 |
| Service/Money | 6 | \$ - | \$ 3,354 | \$ 973 | \$ 6,814 |
| Money | 6 | \$ - | \$ 11,625 | \$ 2,159 | \$ - |
| Totals | 45 | \$ - | \$ 14,979 | \$ 3,132 | \$ 80,864 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Totals | \$ 5,553.57 | \$ 1,435.78 | \$ 1,151.02 | \$ 1,855.92 | \$ 9,996.29 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 3 | 0 | 0 | 2 | 13 | 1 | 19 | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 2 | 0 | 0 | 1 | 1 | 0 | 4 | 398 | 1% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 213 | 0% |
| FY 2008 | 0 | 0 | 0 | 1 | 3 | 2 | 6 | 238 | 3% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 1 | 2 | 1 | 4 | 105 | 4% |
| FY 2011 | 0 | 0 | 0 | 0 | 4 | 1 | 5 | 57 | 9% |
| FY 2012 | 0 | 0 | 0 | 1 | 2 | 1 | 4 | 59 | 7% |
| FY 2013 | 0 | 1 | 0 | 1 | 1 | 0 | 3 | 67 | 4% |
| FY 2014 | 0 | 0 | 0 | 0 | 6 | 4 | 10 | 69 | 14% |
| FY 2015 | 1 | 4 | 0 | 0 | 4 | 12 | 21 | 60 | 35% |
| FY 2016 | 5 | 1 | 1 | 2 | 5 | 23 | 37 | 67 | 55% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 11 | 6 | 1 | 9 | 41 | 45 | 113 | 1,333 | 8% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 15 | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | 398 | 2 | 1% | | 1% | 1% | 1% | 1% | 1% |
| FY 2007 | 213 | 0 | 0% | | 0% | 1% | 0% | 0% | 0% |
| FY 2008 | 238 | 4 | 2% | | 3% | 3% | 3% | 3% | 3% |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | 105 | 3 | 3% | | 9% | 7% | 7% | 4% | 4% |
| FY 2011 | 57 | 4 | 7% | | 16% | 11% | 11% | 9% | 9% |
| FY 2012 | 59 | 3 | 5% | | 9% | 12% | 15% | 8% | 7% |
| FY 2013 | 67 | 2 | 3% | | 1% | 0% | 9% | 4% | 3% |
| FY 2014 | 69 | 6 | 9% | | - | 0% | 4% | 4% | 12% |
| FY 2015 | 60 | 4 | 7% | | - | - | 0% | 3% | 10% |
| FY 2016 | 67 | 7 | 10% | | - | - | - | 0% | 6% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 1,333 | 35 | 3% | | 3% | 3% | 3% | 2% | 3% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

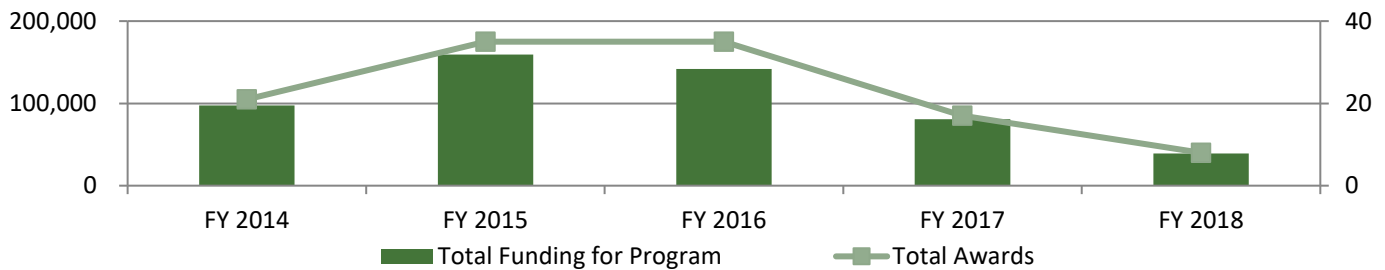
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 2 | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 394 | 0 | 0 | 394 | 100% |
| FY 2007 | 0 | 0 | 0 | 0 | 210 | 0 | 3 | 213 | 99% |
| FY 2008 | 0 | 0 | 2 | 2 | 226 | 0 | 8 | 234 | 97% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 1 | 0 | 1 | 92 | 4 | 6 | 102 | 94% |
| FY 2011 | 0 | 0 | 1 | 1 | 47 | 4 | 2 | 53 | 96% |
| FY 2012 | 1 | 0 | 0 | 1 | 42 | 10 | 4 | 56 | 93% |
| FY 2013 | 0 | 0 | 0 | 0 | 59 | 4 | 1 | 64 | 98% |
| FY 2014 | 0 | 3 | 1 | 4 | 55 | 5 | 3 | 63 | 95% |
| FY 2015 | 9 | 1 | 2 | 12 | 44 | 4 | 3 | 51 | 94% |
| FY 2016 | 22 | 1 | 0 | 23 | 51 | 2 | 0 | 53 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 32 | 6 | 6 | 44 | 1,220 | 33 | 30 | 1,283 | 98% |

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)

Critical Needs Dyslexia Therapy Forgivable Loans are available to students seeking a first master’s degree in Dyslexia Therapy in an approved program of study that is based on the Orton-Gillingham teaching approach. Students must be seeking a class “AA” Mississippi Educator License with a 203 (Dyslexia Therapy) designation. Loans will be made to cover the full cost of tuition, materials, and required fees. Recipients may fulfill the service obligation by serving as a dyslexia therapist in a public school or district in Mississippi for one year for each year of funding received. Recipients who choose not to fulfill the service obligation will be required to repay the loan in full with a penalty of 5% and interest. To be eligible, students must have a 3.0 cumulative college GPA and must hold a current valid Class “A” Mississippi Educator License.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|----------|----------|-----------|------------|-----------|
| Total Applicants Awarded | 21 | 35 | 35 | 17 | 8 |
| Total Awards | 21 | 35 | 35 | 17 | 8 |
| % One-Year Change (+/-) | - | 66.7% | 0.0% | -51.4% | -52.9% |
| Total Funding for Program | 97,335 | 159,300 | 141,827 | 80,664 | \$ 39,203 |
| % One-Year Change (+/-) | - | 63.7% | -11.0% | -43.1% | -51.4% |
| Eligible Applicants | 21 | 35 | 52 | 42 | 16 |
| Award Rate | 100% | 100% | 67% | 40% | 50% |
| Average Award Amount | \$ 4,635 | \$ 4,551 | \$ 4,052 | \$ 4,745 | \$ 4,900 |
| % One-Year Change (+/-) | - | -1.8% | -11.0% | 17.1% | 3.3% |
| Applicants Not Funded | 0 | 0 | 17 | 25 | 8 |
| Funding Disparity | \$ - | \$ - | \$ 68,887 | \$ 118,624 | \$ 39,203 |



Awards by Institution

| 4-Year Private Institutions | Awards | Amount |
|-----------------------------|----------|------------------|
| Mississippi College | 3 | \$ 12,393 |
| William Carey University | 5 | \$ 26,810 |
| Totals | 8 | \$ 39,203 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|------------------|
| Clarke | 1 | \$ 4,590 |
| Desoto | 1 | \$ 4,106 |
| Forrest | 1 | \$ 5,815 |
| Harrison | 1 | \$ 6,000 |
| Hinds | 1 | \$ 4,181 |
| Jasper | 1 | \$ 4,590 |
| Lamar | 1 | \$ 5,815 |
| Lee | 1 | \$ 4,106 |
| Totals | 8 | \$ 39,203 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| Dependent | 0 | 0% | Male | 0 | 0% |
| Independent | 8 | 100% | Female | 8 | 100% |
| | 8 | 100% | | 8 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 1 | 13% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 5 | 63% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 2 | 25% |
| Caucasian | 7 | 88% | 45-54 years old | 1 | 13% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 8 | 100% | | 8 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 0 | 0% | | | |
| \$1-\$30,000 | 1 | 13% | | | |
| \$30,001-\$48,000 | 1 | 13% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 2 | 25% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 4 | 50% | | | |
| | 8 | 100% | | | |

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 16 | \$ 109,752 |
| Current Service | 9 | \$ 41,149 |
| Current Money | 14 | \$ 95,563 |
| Non-Current Money | 0 | \$ - |
| Collection | 6 | \$ 32,245 |
| Closed in Current Year | 11 | \$ - |
| Total Managed in Current Year | 56 | \$ 278,710 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 11 | \$ - | \$ - | \$ - | \$ 91,840 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 11 | \$ - | \$ - | \$ - | \$ 91,840 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|--------------------|--------------------|-------------|---------------------|
| Totals | \$ 9,907.10 | \$ 2,527.70 | \$ 1,760.88 | \$ - | \$ 14,195.68 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | 1 | 0 | 3 | 0 | 4 | 3 | 11 | 21 | 52% |
| FY 2015 | 2 | 3 | 2 | 0 | 1 | 7 | 15 | 20 | 75% |
| FY 2016 | 5 | 6 | 9 | 0 | 1 | 1 | 22 | 23 | 96% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | 8 | 0 | 0 | 0 | 0 | 0 | 8 | 8 | 100% |
| All Years | 16 | 9 | 14 | 0 | 6 | 11 | 56 | 72 | 78% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|-------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | - | - | - | | - | - | - | - | - |
| FY 2007 | - | - | - | | - | - | - | - | - |
| FY 2008 | - | - | - | | - | - | - | - | - |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | - | - | - | | - | - | - | - | - |
| FY 2011 | - | - | - | | - | - | - | - | - |
| FY 2012 | - | - | - | | - | - | - | - | - |
| FY 2013 | - | - | - | | - | - | - | - | - |
| FY 2014 | 21 | 4 | 19% | | - | 0% | 0% | 0% | 14% |
| FY 2015 | 20 | 1 | 5% | | - | - | 0% | 0% | 5% |
| FY 2016 | 23 | 1 | 4% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | 8 | 0 | 0% | | - | - | - | - | - |
| All Years | 72 | 6 | 8% | | - | 0% | 0% | 0% | 6% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

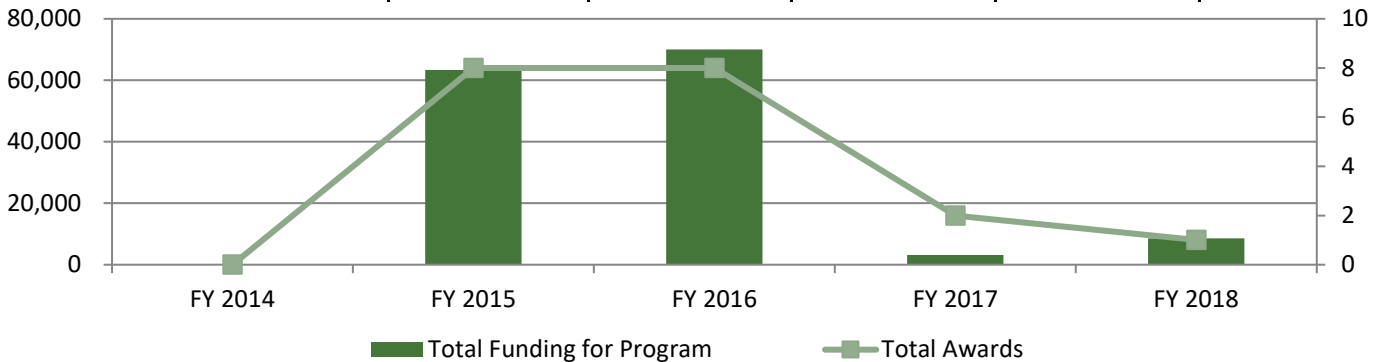
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|-------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | 3 | 0 | 0 | 3 | 13 | 0 | 0 | 13 | 100% |
| FY 2015 | 7 | 0 | 0 | 7 | 11 | 0 | 1 | 12 | 92% |
| FY 2016 | 1 | 0 | 0 | 1 | 2 | 0 | 0 | 2 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| All Years | 11 | 0 | 0 | 11 | 26 | 0 | 1 | 27 | 96% |

Speech Language Pathologist Forgivable Loan (SLPL)

Speech-Language Pathologist Forgivable Loans (SLPL) are available to students seeking a first master’s degree in Speech-Language Pathology, Communicative Disorders, or Communication Sciences and Disorders. For full-time students, awards will be made in the amount of tuition and required fees at a public institution. For part-time students, awards will be based on hours enrolled, but will not exceed the highest tuition and required fees for part-time students attending a public institution of higher learning. The loan will be forgiven for recipients who serve as licensed speech-language pathologists in a Mississippi public or charter school for one year for each year of funding received. Loan recipients who choose not to fulfill the service obligation will be required to repay the loan in full with a penalty of 5% and interest.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|-----------|-----------|----------|
| Total Applicants Awarded | No Program | 8 | 8 | 2 | 1 |
| Total Awards | - | 8 | 8 | 2 | 1 |
| % One-Year Change (+/-) | - | - | 0.0% | -75.0% | -50.0% |
| Total Funding for Program | - | 63,401 | \$ 70,000 | \$ 3,106 | \$ 8,544 |
| % One-Year Change (+/-) | - | - | 10.4% | -95.6% | 175.1% |
| Eligible Applicants | - | 39 | 15 | 15 | 1 |
| Award Rate | - | 21% | 53% | 13% | 100% |
| Average Award Amount | - | \$ 7,925 | \$ 8,750 | \$ 1,553 | \$ 8,544 |
| % One-Year Change (+/-) | - | - | 10.4% | -82.3% | 450.2% |
| Applicants Not Funded | - | 31 | 7 | 13 | 0 |
| Funding Disparity | - | \$ 245,679 | \$ 61,250 | \$ 20,189 | \$ - |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|----------------------------|----------|-----------------|
| University of Mississippi | 1 | \$ 8,544 |
| Totals | 1 | \$ 8,544 |
| Grand Totals | 1 | \$ 8,544 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-----------------|
| Rankin | 1 | \$ 8,544 |
| Totals | 1 | \$ 8,544 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 0 | 0% | Male | 0 | 0% |
| Independent | 1 | 100% | Female | 1 | 100% |
| | 1 | 100% | | 1 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 0 | 0% | 17-24 years old | 1 | 100% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 1 | 100% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 1 | 100% | | 1 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 1 | 100% | | | |
| \$1-\$30,000 | 0 | 0% | | | |
| \$30,001-\$48,000 | 0 | 0% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 1 | 100% | | | |

Speech Language Pathologist Forgivable Loan (SLPL) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 1 | \$ 4,272 |
| Current Service | 1 | \$ 1,553 |
| Current Money | 3 | \$ 41,132 |
| Non-Current Money | 0 | \$ - |
| Collection | 2 | \$ 37,459 |
| Closed in Current Year | 3 | \$ - |
| Total Managed in Current Year | 10 | \$ 84,416 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 2 | \$ - | \$ - | \$ - | \$ 32,413 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 1 | \$ - | \$ 3,301 | \$ - | \$ - |
| Totals | 3 | \$ - | \$ 3,301 | \$ - | \$ 32,413 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|------------------|-------------|-------------|--------------------|
| Totals | \$ 3,327.31 | \$ 481.09 | \$ - | \$ - | \$ 3,808.40 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | - | - | - | - | - | - | - | - | - |
| FY 2015 | 0 | 1 | 3 | 0 | 2 | 3 | 9 | 9 | 100% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 100% |
| All Years | 1 | 1 | 3 | 0 | 2 | 3 | 10 | 10 | 100% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | - | - | - | | - | - | - | - | - |
| FY 2007 | - | - | - | | - | - | - | - | - |
| FY 2008 | - | - | - | | - | - | - | - | - |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | - | - | - | | - | - | - | - | - |
| FY 2011 | - | - | - | | - | - | - | - | - |
| FY 2012 | - | - | - | | - | - | - | - | - |
| FY 2013 | - | - | - | | - | - | - | - | - |
| FY 2014 | - | - | - | | - | - | - | - | - |
| FY 2015 | 9 | 2 | 22% | | - | - | 0% | 0% | 0% |
| FY 2016 | - | - | - | | - | - | - | - | - |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | 1 | 0 | 0% | | - | - | - | - | - |
| All Years | 10 | 2 | 20% | | - | - | 0% | 0% | 0% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

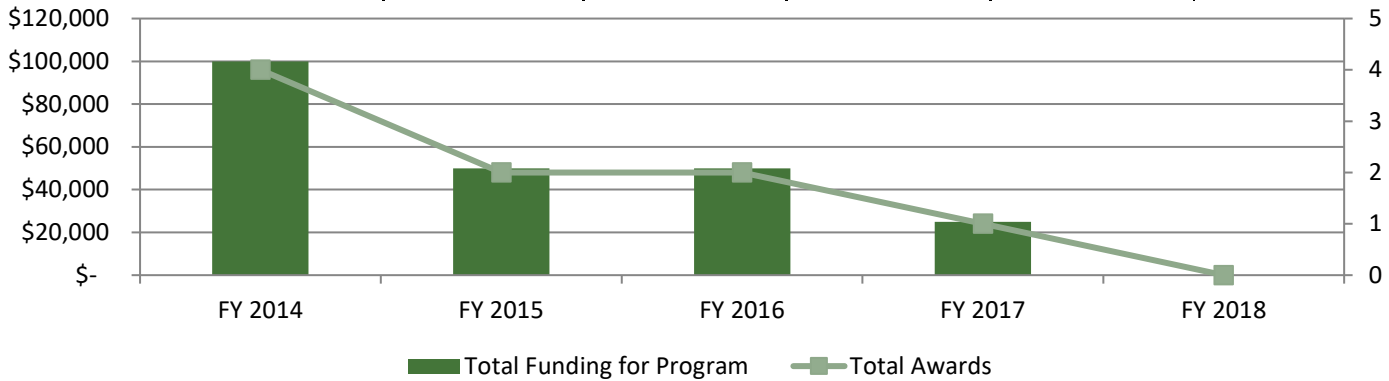
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | - | - | - | - | - | - | - | - | - |
| FY 2015 | 2 | 0 | 1 | 3 | 2 | 0 | 1 | 3 | 67% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| All Years | 2 | 0 | 1 | 3 | 2 | 0 | 1 | 3 | 67% |

SREB Doctoral Scholars Forgivable Loan (SDSP)

Southern Regional Education Board Doctoral Scholars Forgivable Loan awards are available to persons seeking a doctoral degree in a STEM (science, technology, engineering, or mathematics) or related field at Jackson State University, Mississippi State University, the University of Mississippi, or the University of Southern Mississippi. Participants may fulfill the service obligation by teaching full-time at the collegiate level for one year for each year of loan received. Participants receive up to \$25,000 per academic year, not to exceed \$75,000 over three (3) academic years. To be eligible, students must be Mississippi residents. Priority is given to racial/ethnic minority students.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|-----------|-----------|-----------|--------------|
| Total Applicants Awarded | 4 | 2 | 2 | 1 | Discontinued |
| Total Awards | 4 | 2 | 2 | 1 | - |
| % One-Year Change (+/-) | 0.0% | -50.0% | 0.0% | -50.0% | - |
| Total Funding for Program | \$ 100,000 | \$ 50,000 | \$ 50,000 | \$ 25,000 | - |
| % One-Year Change (+/-) | 0.0% | -50.0% | 0.0% | -50.0% | - |
| Eligible Applicants | 4 | 2 | 2 | 1 | - |
| Award Rate | 100% | 100% | 100% | 100% | - |
| Average Award Amount | \$ 25,000 | \$ 25,000 | \$ 25,000 | \$ 25,000 | - |
| % One-Year Change (+/-) | 0.0% | 0.0% | 0.0% | 0.0% | - |
| Applicants Not Funded | 0 | 0 | 0 | 0 | - |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | - |



Awards by Institution

| 4-year Public Institutions | Awards | Amount |
|----------------------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|---------|-----------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | | | |
| No Awards | - | - | | | |

SREB Doctoral Scholars Forgivable Loan (SDSP) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 2 | \$ 150,000 |
| Current Service | 2 | \$ 150,000 |
| Current Money | 1 | \$ 47,691 |
| Non-Current Money | 0 | \$ - |
| Collection | 10 | \$ 376,001 |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 16 | \$ 723,692 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 1 | \$ - | \$ - | \$ - | \$ 75,000 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 1 | \$ - | \$ - | \$ - | \$ 75,000 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|--------------------|--------------------|------------------|---------------------|
| Totals | \$ 6,254.59 | \$ 6,804.98 | \$ 1,803.48 | \$ 129.20 | \$ 14,992.25 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 0 | 1 | 0 | 1 | - | - |
| <i>Prior Years</i> | <i>0</i> | <i>0</i> | <i>0</i> | <i>0</i> | <i>7</i> | <i>0</i> | <i>7</i> | <i>28</i> | <i>25%</i> |
| FY 2004 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 6 | 17% |
| FY 2005 | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 3 | 33% |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0% |
| FY 2008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0% |
| FY 2009 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 50% |
| FY 2012 | 0 | 2 | 0 | 0 | 0 | 0 | 2 | 2 | 100% |
| FY 2013 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 100% |
| FY 2014 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 100% |
| FY 2015 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 100% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 2 | 2 | 1 | 0 | 10 | 1 | 16 | 52 | 31% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 1 | | | | | | |
| Prior Years | 28 | 7 | 25% | 29% | 29% | 25% | 25% | 25% |
| FY 2004 | 6 | 1 | 17% | 17% | 17% | 17% | 17% | 17% |
| FY 2005 | 3 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2006 | 2 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2007 | 2 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2008 | 3 | 0 | 0% | 0% | 33% | 33% | 0% | 0% |
| FY 2009 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2010 | - | - | - | - | - | - | - | - |
| FY 2011 | 2 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2012 | 2 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | 1 | 1 | 100% | 0% | 0% | 0% | 0% | 0% |
| FY 2014 | 1 | 0 | 0% | - | 0% | 0% | 0% | 0% |
| FY 2015 | 1 | 0 | 0% | - | - | 0% | 0% | 0% |
| FY 2016 | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| All Years | 52 | 9 | 17% | 19% | 19% | 18% | 15% | 15% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

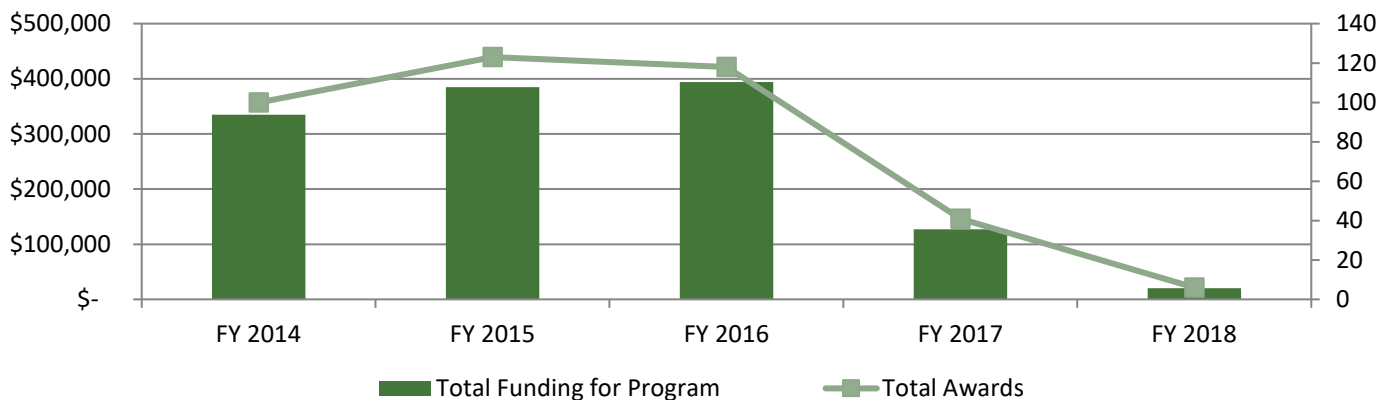
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | 0 | 0 | 0 | 0 | 14 | 7 | 0 | 21 | 100% |
| FY 2004 | 0 | 0 | 0 | 0 | 5 | 0 | 0 | 5 | 100% |
| FY 2005 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 100% |
| FY 2006 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 100% |
| FY 2007 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 | 100% |
| FY 2008 | 0 | 0 | 0 | 0 | 3 | 0 | 0 | 3 | 100% |
| FY 2009 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 2 | 50% |
| FY 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 0 | 0 | 1 | 30 | 7 | 1 | 38 | 97% |

Nursing Education Forgivable Loan, Master's (NELM)

Nursing Education Forgivable Loan - Master's awards are available to Mississippi resident students with a minimum 3.0 GPA seeking a Master of Science in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an accredited Mississippi school of nursing for one year for each year of loan received. Participants may receive up to \$4,000 per academic year not to exceed \$8,000 over two (2) calendar years for full-time students or \$8,000 over three years for part-time students. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 100 | 123 | 118 | 41 | 6 |
| Total Awards | 100 | 123 | 118 | 41 | 6 |
| % One-Year Change (+/-) | 22.0% | 23.0% | -4.1% | -65.3% | -85.4% |
| Total Funding for Program | \$ 334,714 | \$ 384,514 | \$ 394,167 | \$ 127,167 | \$ 20,000 |
| % One-Year Change (+/-) | 32.7% | 14.9% | 2.5% | -67.7% | -84.3% |
| Eligible Applicants | 100 | 123 | 118 | 98 | 64 |
| Award Rate | 100% | 100% | 100% | 42% | 9% |
| Average Award Amount | \$ 3,347 | \$ 3,126 | \$ 3,340 | \$ 3,102 | \$ 3,333 |
| % One-Year Change (+/-) | 8.8% | -6.6% | 6.9% | -7.1% | 7.5% |
| Applicants Not Funded | 0 | 0 | 0 | 57 | 58 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 228,000 | \$ 232,000 |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|--|----------|------------------|
| University of Mississippi Medical Center | 5 | \$ 17,000 |
| University of Southern Mississippi | 1 | \$ 3,000 |
| Totals | 6 | \$ 20,000 |
| Grand Totals | 6 | \$ 20,000 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|------------------|
| Coahoma | 1 | \$ 4,000 |
| Jones | 1 | \$ 3,000 |
| Lincoln | 1 | \$ 2,000 |
| Madison | 1 | \$ 4,000 |
| Rankin | 2 | \$ 7,000 |
| Totals | 6 | \$ 20,000 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 0 | 0% | Male | 1 | 17% |
| Independent | 6 | 100% | Female | 5 | 83% |
| | 6 | 100% | | 6 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 1 | 17% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 5 | 83% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 1 | 17% |
| Caucasian | 5 | 83% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 6 | 100% | | 6 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 0 | 0% | | | |
| \$1-\$30,000 | 0 | 0% | | | |
| \$30,001-\$48,000 | 1 | 17% | | | |
| \$48,001-\$75,000 | 1 | 17% | | | |
| \$75,001-\$110,000 | 2 | 33% | | | |
| \$110,001-\$250,000 | 2 | 33% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 6 | 100% | | | |

Nursing Education Forgivable Loan, Master's (NELM) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 38 | \$ 155,417 |
| Current Service | 35 | \$ 151,445 |
| Current Money | 41 | \$ 213,164 |
| Non-Current Money | 8 | \$ 34,992 |
| Collection | 32 | \$ 100,836 |
| Closed in Current Year | 65 | \$ 11 |
| Total Managed in Current Year | 219 | \$ 655,865 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 51 | \$ - | \$ - | \$ - | \$ 252,972 |
| Service/Money | 6 | \$ - | \$ 7,219 | \$ 880 | \$ 16,558 |
| Money | 8 | \$ 11 | \$ 27,475 | \$ 885 | \$ - |
| Totals | 65 | \$ 11 | \$ 34,694 | \$ 1,765 | \$ 269,530 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|--------------------|------------------|--------------------|---------------------|
| Totals | \$ 36,248.98 | \$ 3,421.56 | \$ 970.23 | \$ 1,429.71 | \$ 42,070.48 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 1 | 0 | 0 | 0 | 12 | 0 | 13 | - | - |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 14 | 0% |
| FY 2007 | 0 | 0 | 0 | 0 | 4 | 0 | 4 | 71 | 6% |
| FY 2008 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 71 | 1% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 1 | 3 | 0 | 4 | 52 | 8% |
| FY 2011 | 0 | 0 | 0 | 1 | 2 | 0 | 3 | 42 | 7% |
| FY 2012 | 1 | 1 | 0 | 1 | 1 | 1 | 5 | 54 | 9% |
| FY 2013 | 6 | 1 | 3 | 1 | 3 | 5 | 19 | 60 | 32% |
| FY 2014 | 5 | 5 | 6 | 1 | 3 | 17 | 37 | 77 | 48% |
| FY 2015 | 9 | 20 | 2 | 3 | 3 | 15 | 52 | 84 | 62% |
| FY 2016 | 16 | 8 | 30 | 0 | 0 | 27 | 81 | 83 | 98% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 38 | 35 | 41 | 8 | 32 | 65 | 219 | 608 | 36% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 12 | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | 14 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2007 | 71 | 4 | 6% | | 8% | 0% | 7% | 6% | 6% |
| FY 2008 | 71 | 1 | 1% | | 7% | 0% | 3% | 1% | 1% |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | 52 | 4 | 8% | | 6% | 0% | 10% | 10% | 8% |
| FY 2011 | 42 | 3 | 7% | | 5% | 1% | 10% | 7% | 7% |
| FY 2012 | 54 | 2 | 4% | | 0% | 1% | 11% | 7% | 2% |
| FY 2013 | 60 | 4 | 7% | | 0% | 1% | 3% | 5% | 7% |
| FY 2014 | 77 | 4 | 5% | | - | 1% | 0% | 5% | 8% |
| FY 2015 | 84 | 6 | 7% | | - | - | 0% | 0% | 5% |
| FY 2016 | 83 | 0 | 0% | | - | - | - | - | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 608 | 28 | 5% | | 4% | 4% | 5% | 4% | 4% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

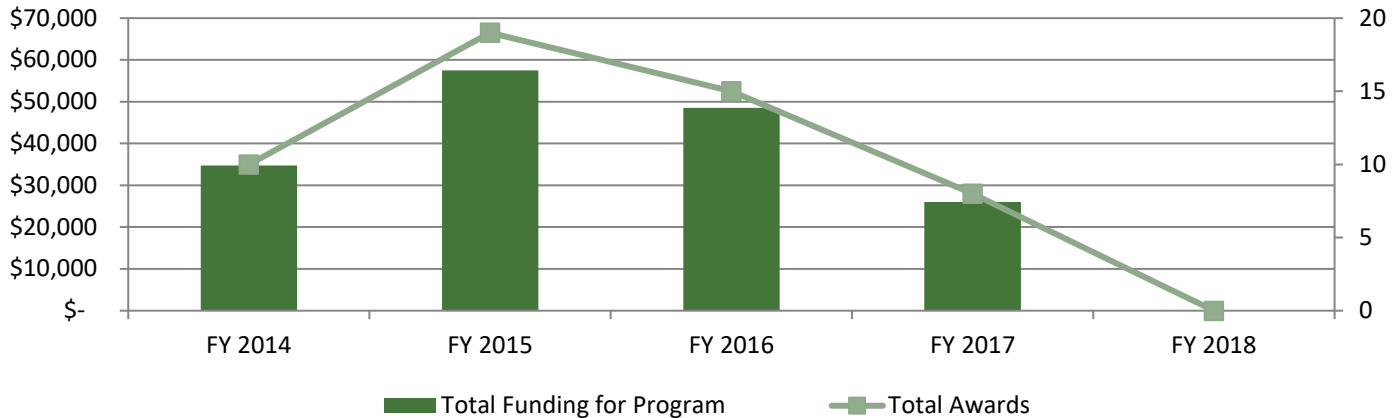
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 13 | 0 | 1 | 14 | 93% |
| FY 2007 | 0 | 0 | 0 | 0 | 58 | 4 | 5 | 67 | 93% |
| FY 2008 | 0 | 0 | 0 | 0 | 57 | 2 | 11 | 70 | 84% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 40 | 2 | 6 | 48 | 88% |
| FY 2011 | 0 | 0 | 0 | 0 | 34 | 3 | 2 | 39 | 95% |
| FY 2012 | 0 | 0 | 1 | 1 | 40 | 0 | 10 | 50 | 80% |
| FY 2013 | 1 | 2 | 2 | 5 | 33 | 8 | 5 | 46 | 89% |
| FY 2014 | 14 | 1 | 2 | 17 | 52 | 2 | 3 | 57 | 95% |
| FY 2015 | 13 | 1 | 1 | 15 | 42 | 2 | 3 | 47 | 94% |
| FY 2016 | 23 | 2 | 2 | 27 | 25 | 2 | 2 | 29 | 93% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 51 | 6 | 8 | 65 | 394 | 25 | 48 | 467 | 90% |

Nursing Education Forgivable Loan, RN to Master's (NERM)

Nursing Education Forgivable Loan - RN to MSN awards are available to students seeking a Master of Science in nursing at a Mississippi college or university through an associate's degree bridge program. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an accredited Mississippi school of nursing for one year for each year of loan received. Participants may receive up to \$4,000 per academic year not to exceed \$12,000 over three (3) calendar years for full-time students or \$12,000 over four years for part-time students. To be eligible, students must be a Mississippi resident with a 3.0 GPA. Students may be enrolled full-time or part-time. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|-----------|-----------|-----------|-----------|------------|
| Total Applicants Awarded | 10 | 19 | 15 | 8 | Not Funded |
| Total Awards | 10 | 19 | 15 | 8 | - |
| % One-Year Change (+/-) | 900.0% | 90.0% | -21.1% | -46.7% | - |
| Total Funding for Program | \$ 34,750 | \$ 57,500 | \$ 48,500 | \$ 26,000 | - |
| % One-Year Change (+/-) | 768.8% | 65.5% | -15.7% | -46.4% | - |
| Eligible Applicants | 10 | 19 | 15 | 15 | 11 |
| Award Rate | 100% | 100% | 100% | 53% | - |
| Average Award Amount | \$ 3,475 | \$ 3,026 | \$ 3,233 | \$ 3,250 | - |
| % One-Year Change (+/-) | -13.1% | -12.9% | 6.8% | 0.5% | - |
| Applicants Not Funded | 0 | 0 | 0 | 7 | 11 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 22,750 | \$ 44,000 |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|----------------------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|---------|-----------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | | | |
| No Awards | - | - | | | |

Nursing Education Forgivable Loan, RN to Master's (NERM) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 11 | \$ 67,650 |
| Current Money | 6 | \$ 30,633 |
| Non-Current Money | 0 | \$ - |
| Collection | 2 | \$ 10,962 |
| Closed in Current Year | 2 | \$ - |
| Total Managed in Current Year | 21 | \$ 109,246 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 2 | \$ - | \$ - | \$ - | \$ 10,500 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 2 | \$ - | \$ - | \$ - | \$ 10,500 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|------------------|-------------|-------------|--------------------|
| Totals | \$ 5,151.92 | \$ 661.61 | \$ - | \$ - | \$ 5,813.53 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | 100% |
| FY 2014 | 0 | 2 | 3 | 0 | 0 | 1 | 6 | 9 | 67% |
| FY 2015 | 0 | 8 | 1 | 0 | 0 | 1 | 10 | 12 | 83% |
| FY 2016 | 0 | 1 | 2 | 0 | 1 | 0 | 4 | 4 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 0 | 11 | 6 | 0 | 2 | 2 | 21 | 26 | 81% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | - | - | - | | - | - | - | - | - |
| FY 2007 | - | - | - | | - | - | - | - | - |
| FY 2008 | - | - | - | | - | - | - | - | - |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | - | - | - | | - | - | - | - | - |
| FY 2011 | - | - | - | | - | - | - | - | - |
| FY 2012 | - | - | - | | - | - | - | - | - |
| FY 2013 | 1 | 1 | 100% | | 0% | 0% | 0% | 0% | 100% |
| FY 2014 | 9 | 0 | 0% | | - | 0% | 0% | 0% | 0% |
| FY 2015 | 12 | 0 | 0% | | - | - | 0% | 0% | 0% |
| FY 2016 | 4 | 1 | 25% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 26 | 2 | 8% | | 0% | 0% | 0% | 0% | 4% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

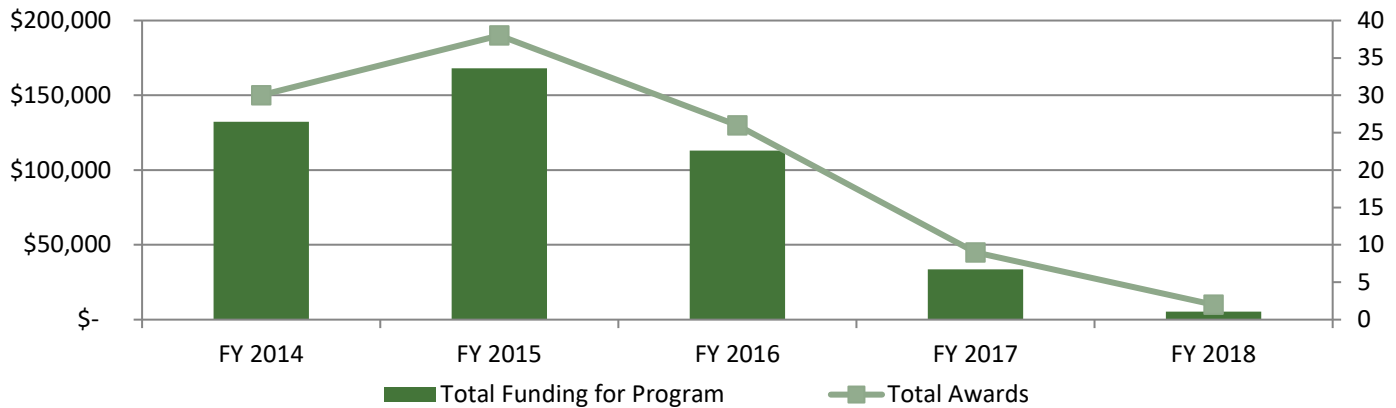
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | - | - | - | - | - | - | - | - | - |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | - | - | - | - | - | - | - | - | - |
| FY 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2014 | 1 | 0 | 0 | 1 | 4 | 0 | 0 | 4 | 100% |
| FY 2015 | 1 | 0 | 0 | 1 | 2 | 0 | 1 | 3 | 67% |
| FY 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 2 | 0 | 0 | 2 | 6 | 0 | 1 | 7 | 86% |

Nursing Education Forgivable Loan, Ph.D./DNP (NELP)

Nursing Education Forgivable Loan - Ph.D./DNP awards are available to students seeking a doctorate in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an accredited Mississippi school of nursing for one year for each year of loan received. Participants may receive up to \$5,000 per academic year not to exceed \$10,000 over two (2) calendar years for full-time students or \$10,000 over four (4) calendar years for part-time students. To be eligible, students must be a Mississippi resident with a 3.0 GPA. Students may be enrolled full-time or part-time. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|-----------|-----------|
| Total Applicants Awarded | 30 | 38 | 26 | 9 | 2 |
| Total Awards | 30 | 38 | 26 | 9 | 2 |
| % One-Year Change (+/-) | 900.0% | 26.7% | -31.6% | -65.4% | -77.8% |
| Total Funding for Program | \$ 132,206 | \$ 168,129 | \$ 113,128 | \$ 33,543 | \$ 5,313 |
| % One-Year Change (+/-) | 781.4% | 27.2% | -32.7% | -70.3% | -84.2% |
| Eligible Applicants | 30 | 38 | 26 | 32 | 25 |
| Award Rate | 100% | 100% | 100% | 28% | 8% |
| Average Award Amount | \$ 4,407 | \$ 4,424 | \$ 4,351 | \$ 3,727 | \$ 2,657 |
| % One-Year Change (+/-) | -11.9% | 0.4% | -1.7% | -14.3% | -28.7% |
| Applicants Not Funded | 0 | 0 | 0 | 23 | 23 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 85,721 | \$ 61,100 |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|--|----------|-----------------|
| University of Mississippi Medical Center | 1 | \$ 5,000 |
| University of Southern Mississippi | 1 | \$ 313 |
| Totals | 2 | \$ 5,313 |
| Grand Totals | 2 | \$ 5,313 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-----------------|
| Hinds | 1 | \$ 313 |
| Jackson | 1 | \$ 5,000 |
| Totals | 2 | \$ 5,313 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 0 | 0% | Male | 0 | 0% |
| Independent | 2 | 100% | Female | 2 | 100% |
| | 2 | 100% | | 2 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 0 | 0% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 2 | 100% | 45-54 years old | 2 | 100% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 2 | 100% | | 2 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 0 | 0% | | | |
| \$1-\$30,000 | 0 | 0% | | | |
| \$30,001-\$48,000 | 0 | 0% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 2 | 100% | | | |
| | 2 | 100% | | | |

Nursing Education Forgivable Loan, Ph.D./DNP (NELP) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 16 | \$ 133,231 |
| Current Service | 12 | \$ 65,252 |
| Current Money | 7 | \$ 31,616 |
| Non-Current Money | 2 | \$ 15,000 |
| Collection | 5 | \$ 35,415 |
| Closed in Current Year | 11 | \$ - |
| Total Managed in Current Year | 53 | \$ 280,514 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 8 | \$ - | \$ - | \$ - | \$ 60,283 |
| Service/Money | 2 | \$ - | \$ 1,807 | \$ 42 | \$ 15,391 |
| Money | 1 | \$ - | \$ 5,000 | \$ 210 | \$ - |
| Totals | 11 | \$ - | \$ 6,807 | \$ 252 | \$ 75,674 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|--------------------|-------------|-------------|---------------------|
| Totals | \$ 12,925.93 | \$ 1,355.69 | \$ - | \$ - | \$ 14,281.62 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 0 | 2 | 0 | 2 | - | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 1 | 0 | 1 | 0 | 2 | 5 | 40% |
| FY 2007 | 1 | 0 | 0 | 1 | 0 | 0 | 2 | 6 | 33% |
| FY 2008 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 0% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 1 | 0 | 0 | 1 | 0 | 0 | 2 | 3 | 67% |
| FY 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0% |
| FY 2012 | 1 | 0 | 0 | 0 | 0 | 1 | 2 | 4 | 50% |
| FY 2013 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 100% |
| FY 2014 | 1 | 0 | 2 | 0 | 1 | 7 | 11 | 25 | 44% |
| FY 2015 | 6 | 9 | 4 | 0 | 1 | 1 | 21 | 27 | 78% |
| FY 2016 | 5 | 3 | 0 | 0 | 0 | 2 | 10 | 10 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 16 | 12 | 7 | 2 | 5 | 11 | 53 | 92 | 58% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 2 | | | | | | | |
| Prior Years | - | - | - | | - | - | - | - | - |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | - | - | - | | - | - | - | - | - |
| FY 2006 | 5 | 1 | 20% | | 17% | 0% | 0% | 20% | 20% |
| FY 2007 | 6 | 1 | 17% | | 20% | 0% | 20% | 17% | 17% |
| FY 2008 | 5 | 0 | 0% | | 0% | 20% | 0% | 0% | 0% |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | 3 | 1 | 33% | | 33% | 33% | 33% | 33% | 33% |
| FY 2011 | 6 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2012 | 4 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | 1 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2014 | 25 | 1 | 4% | | - | 0% | 0% | 0% | 0% |
| FY 2015 | 27 | 1 | 4% | | - | - | 0% | 0% | 0% |
| FY 2016 | 10 | 0 | 0% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 92 | 5 | 5% | | 10% | 4% | 2% | 3% | 3% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

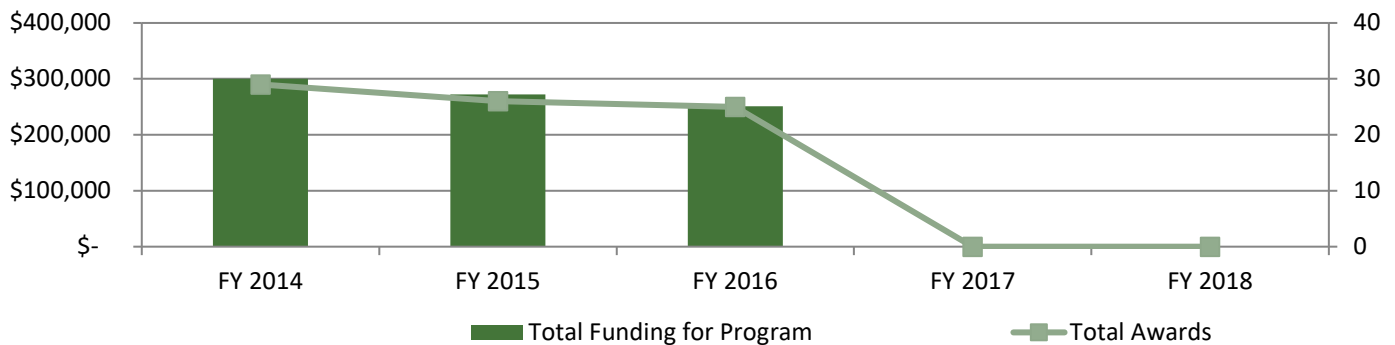
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | - | - | - | - | - | - | - | - | - |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | - | - | - | - | - | - | - | - | - |
| FY 2006 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 3 | 67% |
| FY 2007 | 0 | 0 | 0 | 0 | 4 | 0 | 0 | 4 | 100% |
| FY 2008 | 0 | 0 | 0 | 0 | 4 | 0 | 1 | 5 | 80% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2011 | 0 | 0 | 0 | 0 | 5 | 0 | 1 | 6 | 83% |
| FY 2012 | 1 | 0 | 0 | 1 | 3 | 0 | 0 | 3 | 100% |
| FY 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2014 | 4 | 2 | 1 | 7 | 18 | 2 | 1 | 21 | 95% |
| FY 2015 | 1 | 0 | 0 | 1 | 7 | 0 | 0 | 7 | 100% |
| FY 2016 | 2 | 0 | 0 | 2 | 2 | 0 | 0 | 2 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 8 | 2 | 1 | 11 | 46 | 2 | 4 | 52 | 92% |

Nursing Teacher Stipend Forgivable Loan (NTSP)

Nursing Teacher Stipend Forgivable Loans are available to licensed registered nurses seeking a master's degree in nursing or a doctorate in nursing at a Mississippi college or university. Participants may fulfill the service obligation by teaching in an accredited Mississippi school of nursing for two years for each year of loan received. Participants in master's degree programs receive \$1,000 per month, not to exceed one (1) calendar year or \$12,000. Participants in doctorate programs receive \$1,000 per month, not to exceed two (2) calendar years or \$24,000. To be eligible, students must be Mississippi residents with a 3.0 GPA. Students must attend full-time and must also be recipients of the Nursing Education Forgivable Loan - Master's or Ph.D. awards. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 29 | 26 | 25 | Not Funded | Not Funded |
| Total Awards | 29 | 26 | 25 | - | - |
| % One-Year Change (+/-) | 190.0% | -10.3% | -3.8% | - | - |
| Total Funding for Program | \$ 300,000 | \$ 272,000 | \$ 251,000 | - | - |
| % One-Year Change (+/-) | 226.1% | -9.3% | -7.7% | - | - |
| Eligible Applicants | 29 | 26 | 25 | 35 | 15 |
| Award Rate | 100% | 100% | 100% | - | - |
| Average Award Amount | \$ 10,345 | \$ 10,462 | \$ 10,040 | - | - |
| % One-Year Change (+/-) | 12.4% | 1.1% | -4.0% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 35 | 15 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 351,400 | \$ 150,600 |



Awards by Institution

| | Awards | Amount |
|------------------------------------|----------|-------------|
| 4-Year Private Institutions | | |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| 4-Year Public Institutions | | |
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |
| Grand Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| | Recipients | Percent | | Recipients | Percent |
|--------------------------|------------|---------|---------------|------------|---------|
| Dependency Status | | | Gender | | |
| No Awards | - | - | No Awards | - | - |
| Ethnicity | | | Age | | |
| No Awards | - | - | No Awards | - | - |
| Income | | | | | |
| No Awards | - | - | | | |

Nursing Teacher Stipend Forgivable Loan (NTSP) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 17 | \$ 218,003 |
| Current Service | 20 | \$ 265,550 |
| Current Money | 16 | \$ 146,019 |
| Non-Current Money | 6 | \$ 74,764 |
| Collection | 11 | \$ 117,693 |
| Closed in Current Year | 11 | \$ - |
| Total Managed in Current Year | 81 | \$ 822,029 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 9 | \$ - | \$ - | \$ - | \$ 107,000 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 2 | \$ - | \$ 18,000 | \$ 4,219 | \$ - |
| Totals | 11 | \$ - | \$ 18,000 | \$ 4,219 | \$ 107,000 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|---------------------|--------------------|-------------|---------------------|
| Totals | \$ 39,032.19 | \$ 11,736.86 | \$ 5,406.16 | \$ - | \$ 56,175.21 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 0 | 1 | 0 | 1 | - | - |
| <i>Prior Years</i> | 1 | 0 | 1 | 0 | 0 | 0 | 2 | 20 | 10% |
| FY 2004 | 1 | 0 | 0 | 0 | 1 | 0 | 2 | 19 | 11% |
| FY 2005 | 0 | 0 | 0 | 1 | 1 | 0 | 2 | 9 | 22% |
| FY 2006 | 0 | 1 | 0 | 0 | 1 | 0 | 2 | 8 | 25% |
| FY 2007 | 1 | 0 | 0 | 0 | 1 | 1 | 3 | 18 | 17% |
| FY 2008 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 10 | 10% |
| FY 2009 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2010 | 1 | 0 | 0 | 3 | 0 | 0 | 4 | 7 | 57% |
| FY 2011 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 8 | 13% |
| FY 2012 | 2 | 0 | 1 | 0 | 0 | 1 | 4 | 12 | 33% |
| FY 2013 | 1 | 0 | 2 | 1 | 1 | 1 | 6 | 9 | 67% |
| FY 2014 | 0 | 2 | 4 | 0 | 2 | 4 | 12 | 25 | 48% |
| FY 2015 | 4 | 10 | 3 | 1 | 3 | 3 | 24 | 24 | 100% |
| FY 2016 | 5 | 7 | 5 | 0 | 0 | 0 | 17 | 17 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 17 | 20 | 16 | 6 | 11 | 11 | 81 | 187 | 43% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | 1 | | | | | | |
| Prior Years | 20 | 0 | 0% | 5% | 5% | 5% | 0% | 0% |
| FY 2004 | 19 | 1 | 5% | 11% | 11% | 5% | 11% | 5% |
| FY 2005 | 9 | 2 | 22% | 22% | 22% | 22% | 22% | 22% |
| FY 2006 | 8 | 1 | 13% | 13% | 0% | 0% | 13% | 13% |
| FY 2007 | 18 | 1 | 6% | 11% | 11% | 11% | 11% | 11% |
| FY 2008 | 10 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2009 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2010 | 7 | 3 | 43% | 43% | 43% | 43% | 43% | 43% |
| FY 2011 | 8 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2012 | 12 | 0 | 0% | 0% | 0% | 8% | 0% | 0% |
| FY 2013 | 9 | 2 | 22% | 0% | 0% | 0% | 11% | 22% |
| FY 2014 | 25 | 2 | 8% | - | 0% | 0% | 0% | 8% |
| FY 2015 | 24 | 4 | 17% | - | - | 0% | 0% | 8% |
| FY 2016 | 17 | 0 | 0% | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| All Years | 187 | 16 | 9% | 9% | 7% | 6% | 6% | 8% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

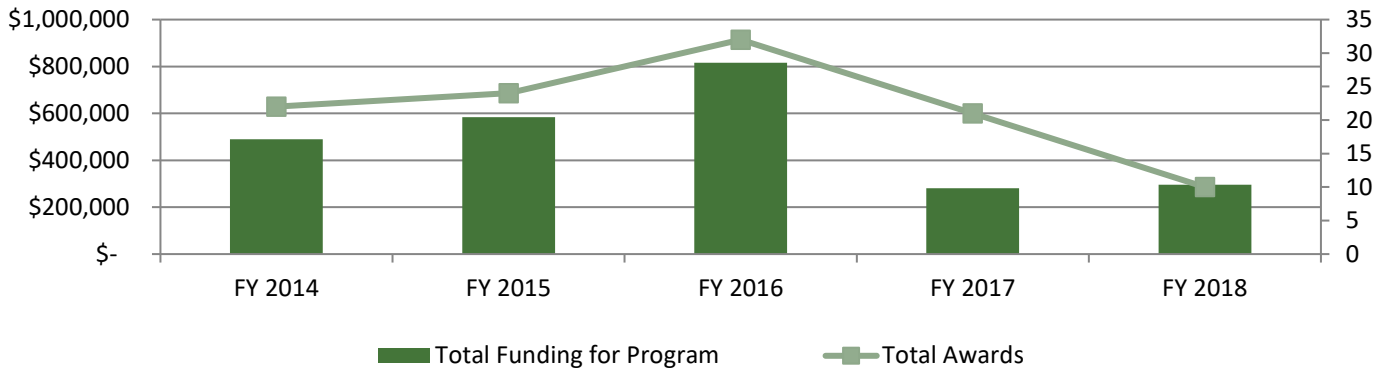
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | 0 | 0 | 0 | 0 | 14 | 3 | 1 | 18 | 94% |
| FY 2004 | 0 | 0 | 0 | 0 | 10 | 5 | 2 | 17 | 88% |
| FY 2005 | 0 | 0 | 0 | 0 | 6 | 1 | 0 | 7 | 100% |
| FY 2006 | 0 | 0 | 0 | 0 | 2 | 0 | 4 | 6 | 33% |
| FY 2007 | 0 | 0 | 1 | 1 | 12 | 1 | 3 | 16 | 81% |
| FY 2008 | 0 | 0 | 0 | 0 | 6 | 1 | 2 | 9 | 78% |
| FY 2009 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2010 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 | 100% |
| FY 2011 | 1 | 0 | 0 | 1 | 4 | 2 | 2 | 8 | 75% |
| FY 2012 | 1 | 0 | 0 | 1 | 9 | 0 | 0 | 9 | 100% |
| FY 2013 | 0 | 0 | 1 | 1 | 3 | 0 | 1 | 4 | 75% |
| FY 2014 | 4 | 0 | 0 | 4 | 17 | 0 | 0 | 17 | 100% |
| FY 2015 | 3 | 0 | 0 | 3 | 3 | 0 | 0 | 3 | 100% |
| FY 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 9 | 0 | 2 | 11 | 89 | 14 | 15 | 118 | 87% |

State Dental Education Forgivable Loan (DENT)

State Dental Education Forgivable Loan awards are available to Mississippi resident students at the University of Mississippi Medical Center School of Dentistry. Participants may fulfill the service obligation by working as a licensed dentist in a critical need area of Mississippi for one year for each year of loan received. Participants receive tuition each year for a maximum of four (4) academic years. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 22 | 24 | 32 | 21 | 10 |
| Total Awards | 22 | 24 | 32 | 21 | 10 |
| % One-Year Change (+/-) | 144.4% | 9.1% | 33.3% | -34.4% | -52.4% |
| Total Funding for Program | \$ 489,155 | \$ 583,440 | \$ 815,384 | \$ 281,400 | \$ 295,230 |
| % One-Year Change (+/-) | 164.7% | 19.3% | 39.8% | -65.5% | 4.9% |
| Eligible Applicants | 22 | 24 | 32 | 40 | 17 |
| Award Rate | 100% | 100% | 100% | 53% | 59% |
| Average Award Amount | \$ 22,234 | \$ 24,310 | \$ 25,481 | \$ 13,400 | \$ 29,523 |
| % One-Year Change (+/-) | 8.3% | 9.3% | 4.8% | -47.4% | 120.3% |
| Applicants Not Funded | 0 | 0 | 0 | 19 | 7 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 484,134 | \$ 206,661 |



Awards by Institution

| 4-Year Public Institution | Awards | Amount |
|--|-----------|-------------------|
| University of Mississippi Medical Center | 10 | \$ 295,230 |
| Totals | 10 | \$ 295,230 |

Award Recipients by County

| County | Awards | Amount |
|---------------|-----------|-------------------|
| Copiah | 1 | \$ 29,523 |
| Lee | 2 | \$ 59,046 |
| Lincoln | 1 | \$ 29,523 |
| Madison | 1 | \$ 29,523 |
| Marion | 1 | \$ 29,523 |
| Panola | 1 | \$ 29,523 |
| Prentiss | 1 | \$ 29,523 |
| Rankin | 1 | \$ 29,523 |
| Tishomingo | 1 | \$ 29,523 |
| Totals | 10 | \$ 295,230 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 0 | 0% | Male | 5 | 50% |
| Independent | 10 | 100% | Female | 5 | 50% |
| | 10 | 100% | | 10 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 0 | 0% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 9 | 90% |
| Asian/Pacific Islander | 1 | 10% | 35-44 years old | 1 | 10% |
| Caucasian | 8 | 80% | 45-54 years old | 0 | 0% |
| Hispanic | 1 | 10% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 10 | 100% | | 10 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 2 | 20% | | | |
| \$0 | 1 | 10% | | | |
| \$1-\$30,000 | 2 | 20% | | | |
| \$30,001-\$48,000 | 1 | 10% | | | |
| \$48,001-\$75,000 | 1 | 10% | | | |
| \$75,001-\$110,000 | 2 | 20% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 1 | 10% | | | |
| | 10 | 100% | | | |

State Dental Education Forgivable Loan (DENT) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 23 | \$ 1,189,735 |
| Current Service | 12 | \$ 626,929 |
| Current Money | 6 | \$ 303,877 |
| Non-Current Money | 0 | \$ - |
| Collection | 2 | \$ 21,117 |
| Closed in Current Year | 5 | \$ - |
| Total Managed in Current Year | 48 | \$ 2,141,657 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 2 | \$ - | \$ - | \$ - | \$ 76,636 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 3 | \$ - | \$ 68,105 | \$ 10,611 | \$ - |
| Totals | 5 | \$ - | \$ 68,105 | \$ 10,611 | \$ 76,636 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|--------------------|------------------|-------------|---------------------|
| Totals | \$ 79,474.90 | \$ 8,791.58 | \$ 397.50 | \$ - | \$ 88,663.98 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 0 | 1 | 0 | 1 | - | - |
| Prior Years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 22 | 0% |
| FY 2004 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 4 | 25% |
| FY 2005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0% |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2008 | 0 | 1 | 0 | 0 | 0 | 0 | 1 | 4 | 25% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 4 | 25% |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | 1 | 2 | 1 | 0 | 1 | 0 | 5 | 5 | 100% |
| FY 2013 | 0 | 2 | 0 | 0 | 0 | 1 | 3 | 4 | 75% |
| FY 2014 | 3 | 7 | 4 | 0 | 0 | 0 | 14 | 15 | 93% |
| FY 2015 | 7 | 0 | 0 | 0 | 0 | 1 | 8 | 8 | 100% |
| FY 2016 | 12 | 0 | 1 | 0 | 0 | 1 | 14 | 14 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 23 | 12 | 6 | 0 | 2 | 5 | 48 | 95 | 51% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | - | 1 | - | - | - | - | - | - |
| Prior Years | 22 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2004 | 4 | 0 | 0% | 25% | 25% | 25% | 25% | 25% |
| FY 2005 | 6 | 0 | 0% | 0% | 17% | 0% | 0% | 0% |
| FY 2006 | 8 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2007 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2008 | 4 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2009 | - | - | - | - | - | - | - | - |
| FY 2010 | 4 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2011 | - | - | - | - | - | - | - | - |
| FY 2012 | 5 | 1 | 20% | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | 4 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2014 | 15 | 0 | 0% | - | 0% | 0% | 0% | 0% |
| FY 2015 | 8 | 0 | 0% | - | - | 0% | 0% | 0% |
| FY 2016 | 14 | 0 | 0% | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| All Years | 95 | 1 | 1% | 2% | 3% | 1% | 1% | 1% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

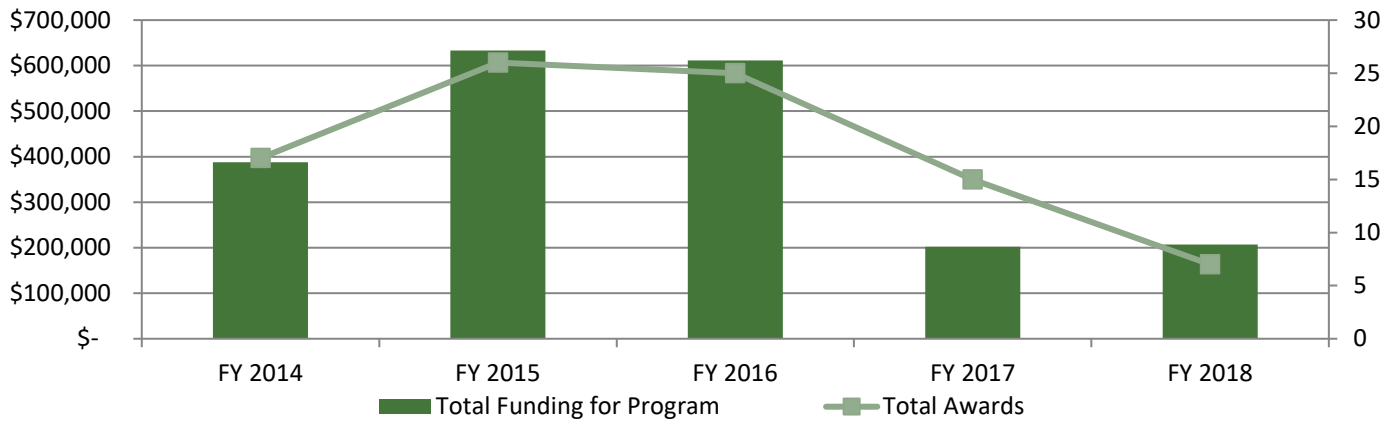
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | 0 | 0 | 0 | 0 | 20 | 0 | 2 | 22 | 91% |
| FY 2004 | 0 | 0 | 1 | 1 | 3 | 0 | 1 | 4 | 75% |
| FY 2005 | 0 | 0 | 0 | 0 | 4 | 1 | 1 | 6 | 83% |
| FY 2006 | 0 | 0 | 0 | 0 | 5 | 1 | 2 | 8 | 75% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| FY 2008 | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 3 | 67% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 1 | 1 | 1 | 2 | 1 | 4 | 75% |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2013 | 0 | 0 | 1 | 1 | 1 | 0 | 1 | 2 | 50% |
| FY 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| FY 2015 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2016 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 2 | 0 | 3 | 5 | 38 | 4 | 11 | 53 | 79% |

State Medical Education Forgivable Loan (MED)

State Medical Education Forgivable Loan awards are available to students at the University of Mississippi Medical Center School of Medicine who agree to become primary care physicians, specializing in family medicine, internal medicine, pediatrics, or obstetrics/gynecology. Students may fulfill the service obligation by working as a licensed physician in a critical need area of Mississippi for one year for each year of loan received. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 17 | 26 | 25 | 15 | 7 |
| Total Awards | 17 | 26 | 25 | 15 | 7 |
| % One-Year Change (+/-) | 13.3% | 52.9% | -3.8% | -40.0% | -53.3% |
| Total Funding for Program | \$ 387,470 | \$ 633,048 | \$ 611,058 | \$ 202,110 | \$ 206,864 |
| % One-Year Change (+/-) | 36.4% | 63.4% | -3.5% | -66.9% | 2.4% |
| Eligible Applicants | 17 | 26 | 25 | 28 | 23 |
| Award Rate | 100% | 100% | 100% | 54% | 30% |
| Average Award Amount | \$ 22,792 | \$ 24,348 | \$ 24,442 | \$ 13,474 | \$ 29,552 |
| % One-Year Change (+/-) | 20.4% | 6.8% | 0.4% | -44.9% | 119.3% |
| Applicants Not Funded | 0 | 0 | 0 | 13 | 16 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 317,750 | \$ 472,832 |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|--|----------|-------------------|
| University of Mississippi Medical Center | 7 | \$ 206,864 |
| Totals | 7 | \$ 206,864 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------------|
| Hinds | 2 | \$ 59,104 |
| Jackson | 1 | \$ 29,552 |
| Rankin | 1 | \$ 29,552 |
| Tishomingo | 2 | \$ 59,104 |
| Warren | 1 | \$ 29,552 |
| Totals | 7 | \$ 206,864 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 0 | 0% | Male | 6 | 86% |
| Independent | 7 | 100% | Female | 1 | 14% |
| | 7 | 100% | | 7 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 0 | 0% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 5 | 71% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 2 | 29% |
| Caucasian | 5 | 71% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 2 | 29% | 65 years or older | 0 | 0% |
| | 7 | 100% | | 7 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 1 | 14% | | | |
| \$1-\$30,000 | 4 | 57% | | | |
| \$30,001-\$48,000 | 1 | 14% | | | |
| \$48,001-\$75,000 | 1 | 14% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 7 | 100% | | | |

State Medical Education Forgivable Loan (MED) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 38 | \$ 1,965,769 |
| Current Service | 1 | \$ 64,313 |
| Current Money | 5 | \$ 156,319 |
| Non-Current Money | 4 | \$ 53,815 |
| Collection | 12 | \$ 363,522 |
| Closed in Current Year | 4 | \$ (191) |
| Total Managed in Current Year | 64 | \$ 2,603,548 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 1 | \$ - | \$ - | \$ - | \$ 43,597 |
| Service/Money | 1 | \$ - | \$ 107 | \$ 1,945 | \$ 11,893 |
| Money | 2 | \$ (191) | \$ 57,336 | \$ 1,405 | \$ - |
| Totals | 4 | \$ (191) | \$ 57,443 | \$ 3,350 | \$ 55,490 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|--------------------|--------------------|-------------|---------------------|
| Totals | \$ 74,851.49 | \$ 5,806.55 | \$ 2,731.32 | \$ - | \$ 83,389.36 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 3 | 11 | 0 | 14 | - | - |
| <i>Prior Years</i> | <i>0</i> | <i>0</i> | <i>0</i> | <i>0</i> | <i>0</i> | <i>1</i> | <i>1</i> | 31 | 3% |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 | 0% |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2007 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 4 | 50% |
| FY 2008 | 0 | 0 | 1 | 0 | 0 | 1 | 2 | 6 | 33% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 50% |
| FY 2011 | 2 | 1 | 1 | 0 | 0 | 0 | 4 | 4 | 100% |
| FY 2012 | 3 | 0 | 0 | 0 | 0 | 0 | 3 | 3 | 100% |
| FY 2013 | 8 | 0 | 1 | 0 | 0 | 0 | 9 | 9 | 100% |
| FY 2014 | 3 | 0 | 2 | 0 | 0 | 1 | 6 | 7 | 86% |
| FY 2015 | 12 | 0 | 0 | 0 | 0 | 0 | 12 | 12 | 100% |
| FY 2016 | 10 | 0 | 0 | 0 | 0 | 0 | 10 | 10 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 38 | 1 | 5 | 4 | 12 | 4 | 64 | 92 | 70% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | - | 14 | - | - | - | - | - | - |
| Prior Years | 31 | 0 | 0% | 3% | 3% | 3% | 0% | 0% |
| FY 2004 | - | - | - | - | - | - | - | - |
| FY 2005 | 3 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2006 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2007 | 4 | 1 | 25% | 25% | 25% | 25% | 0% | 25% |
| FY 2008 | 6 | 0 | 0% | 0% | 0% | 0% | 25% | 0% |
| FY 2009 | - | - | - | - | - | - | - | - |
| FY 2010 | 2 | 1 | 50% | 0% | 0% | 50% | 50% | 50% |
| FY 2011 | 4 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2012 | 3 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | 9 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2014 | 7 | 0 | 0% | - | 0% | 0% | 0% | 0% |
| FY 2015 | 12 | 0 | 0% | - | - | 0% | 0% | 0% |
| FY 2016 | 10 | 0 | 0% | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| All Years | 92 | 2 | 2% | 3% | 3% | 3% | 2% | 2% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

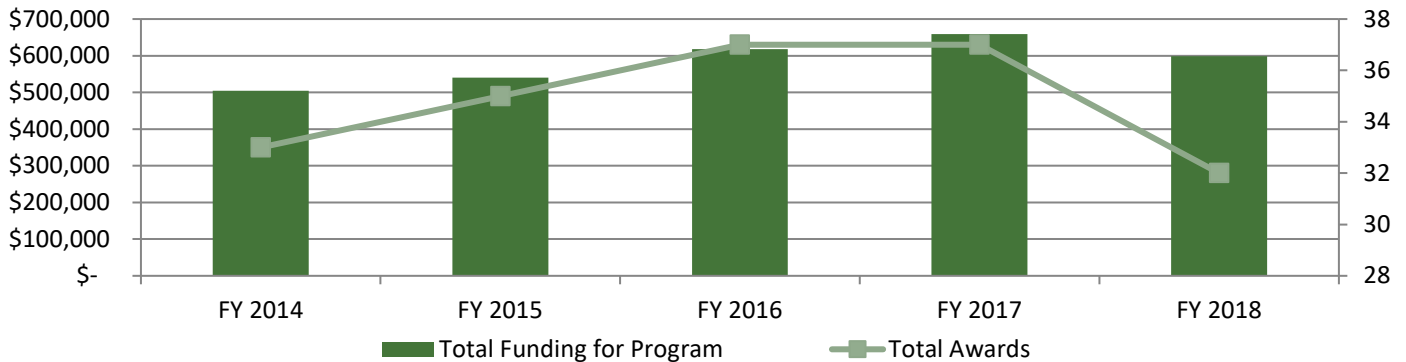
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | 0 | 1 | 0 | 1 | 23 | 1 | 7 | 31 | 77% |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 3 | 67% |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| FY 2007 | 1 | 0 | 0 | 1 | 1 | 0 | 2 | 3 | 33% |
| FY 2008 | 0 | 0 | 1 | 1 | 3 | 0 | 2 | 5 | 60% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| FY 2011 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2014 | 0 | 0 | 1 | 1 | 0 | 0 | 2 | 2 | 0% |
| FY 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 1 | 2 | 4 | 28 | 2 | 16 | 46 | 65% |

SREB Regional Contract Forgivable Loan (SREB)

Southern Regional Education Board Regional Contract Program Forgivable Loan awards are available to students seeking an Optometry degree at an approved out-of-state school. Participants may fulfill the service obligation by working as an optometrist in Mississippi for one year for each year of loan received. The state pays an annual amount determined by the Southern Regional Education Board to the out-of-state institution to ensure seats are available for Mississippi students and to negotiate a reduced tuition for up to four (4) years or for the normal time required to complete the curriculum. To be eligible, students must be Mississippi residents and must attend full-time. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 33 | 35 | 37 | 37 | 32 |
| Total Awards | 33 | 35 | 37 | 37 | 32 |
| % One-Year Change (+/-) | 0.0% | 6.1% | 5.7% | 0.0% | -13.5% |
| Total Funding for Program | \$ 504,900 | \$ 540,600 | \$ 617,900 | \$ 658,600 | \$ 598,400 |
| % One-Year Change (+/-) | 3.4% | 7.1% | 14.3% | 6.6% | -9.1% |
| Eligible Applicants | 33 | 35 | 37 | 37 | 32 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Average Award Amount | \$ 15,300 | \$ 15,446 | \$ 16,700 | \$ 17,800 | \$ 18,700 |
| % One-Year Change (+/-) | 3.4% | 1.0% | 8.1% | 6.6% | 5.1% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| Out-of-State | Awards | Amount |
|--|-----------|-------------------|
| Southern College of Optometry | 24 | \$ 448,800 |
| University of Alabama Birmingham - Optometry | 8 | \$ 149,600 |
| Totals | 32 | \$ 598,400 |

Award Recipients by County

| County | Awards | Amount |
|----------|--------|-----------|
| Alcorn | 1 | \$ 18,700 |
| Clarke | 1 | \$ 18,700 |
| Clay | 1 | \$ 18,700 |
| Coahoma | 1 | \$ 18,700 |
| Desoto | 4 | \$ 74,800 |
| Forrest | 4 | \$ 74,800 |
| Hancock | 1 | \$ 18,700 |
| Harrison | 1 | \$ 18,700 |
| Jackson | 2 | \$ 37,400 |

| County (cont.) | Awards | Amount |
|----------------|-----------|-------------------|
| Lee | 3 | \$ 56,100 |
| Lincoln | 1 | \$ 18,700 |
| Madison | 1 | \$ 18,700 |
| Neshoba | 1 | \$ 18,700 |
| Oktibbeha | 1 | \$ 18,700 |
| Tate | 1 | \$ 18,700 |
| Tippah | 1 | \$ 18,700 |
| Tunica | 1 | \$ 18,700 |
| Walthall | 1 | \$ 18,700 |
| Washington | 2 | \$ 37,400 |
| Winston | 1 | \$ 18,700 |
| Yalobusha | 1 | \$ 18,700 |
| Yazoo | 1 | \$ 18,700 |
| Totals | 32 | \$ 598,400 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| Dependent | 0 | 0% | Male | 19 | 59% |
| Independent | 32 | 100% | Female | 13 | 41% |
| | 32 | 100% | | 32 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 4 | 13% | 17-24 years old | 6 | 19% |
| Alaskan Native/American Indian | 1 | 3% | 25-34 years old | 26 | 81% |
| Asian/Pacific Islander | 5 | 16% | 35-44 years old | 0 | 0% |
| Caucasian | 22 | 69% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 32 | 100% | | 32 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 10 | 31% | | | |
| \$1-\$30,000 | 17 | 53% | | | |
| \$30,001-\$48,000 | 2 | 6% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 3 | 9% | | | |
| | 32 | 100% | | | |

SREB Regional Contract Forgivable Loan (SREB) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 40 | \$ 1,340,200 |
| Current Service | 27 | \$ 1,096,600 |
| Current Money | 7 | \$ 258,320 |
| Non-Current Money | 4 | \$ 24,737 |
| Collection | 6 | \$ 147,887 |
| Closed in Current Year | 13 | \$ - |
| Total Managed in Current Year | 97 | \$ 2,867,743 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 9 | \$ - | \$ - | \$ - | \$ 500,300 |
| Service/Money | 2 | \$ - | \$ 97 | \$ 11,063 | \$ 109,103 |
| Money | 2 | \$ - | \$ 15,275 | \$ 2,452 | \$ - |
| Totals | 13 | \$ - | \$ 15,372 | \$ 13,515 | \$ 609,403 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|---------------------|-------------|------------------|---------------------|
| Totals | \$ 62,501.16 | \$ 10,928.44 | \$ - | \$ 411.40 | \$ 73,841.00 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 3 | 2 | 0 | 5 | - | - |
| Prior Years | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 42 | 2% |
| FY 2004 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 10 | 10% |
| FY 2005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 10 | 0% |
| FY 2006 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 10 | 20% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 10 | 10% |
| FY 2008 | 0 | 0 | 1 | 1 | 1 | 0 | 3 | 11 | 27% |
| FY 2009 | 0 | 2 | 1 | 0 | 0 | 0 | 3 | 13 | 23% |
| FY 2010 | 1 | 1 | 0 | 0 | 0 | 8 | 10 | 12 | 83% |
| FY 2011 | 1 | 3 | 2 | 0 | 0 | 2 | 8 | 10 | 80% |
| FY 2012 | 0 | 3 | 1 | 0 | 0 | 0 | 4 | 5 | 80% |
| FY 2013 | 0 | 8 | 1 | 0 | 0 | 0 | 9 | 9 | 100% |
| FY 2014 | 1 | 9 | 1 | 0 | 0 | 0 | 11 | 11 | 100% |
| FY 2015 | 11 | 1 | 0 | 0 | 0 | 0 | 12 | 12 | 100% |
| FY 2016 | 11 | 0 | 0 | 0 | 0 | 0 | 11 | 11 | 100% |
| FY 2017 | 9 | 0 | 0 | 0 | 0 | 1 | 10 | 10 | 100% |
| FY 2018 | 6 | 0 | 0 | 0 | 0 | 0 | 6 | 6 | 100% |
| All Years | 40 | 27 | 7 | 4 | 6 | 13 | 97 | 192 | 51% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | - | 5 | - | - | - | - | - | - |
| Prior Years | 42 | 1 | 2% | 2% | 2% | 2% | 2% | 2% |
| FY 2004 | 10 | 1 | 10% | 10% | 10% | 10% | 10% | 10% |
| FY 2005 | 10 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2006 | 10 | 1 | 10% | 10% | 0% | 0% | 0% | 0% |
| FY 2007 | 10 | 0 | 0% | 10% | 0% | 0% | 0% | 0% |
| FY 2008 | 11 | 2 | 18% | 0% | 18% | 9% | 9% | 18% |
| FY 2009 | 13 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2010 | 12 | 0 | 0% | 0% | 0% | 8% | 0% | 0% |
| FY 2011 | 10 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2012 | 5 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | 9 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2014 | 11 | 0 | 0% | - | 0% | 0% | 0% | 0% |
| FY 2015 | 12 | 0 | 0% | - | - | 0% | 0% | 0% |
| FY 2016 | 11 | 0 | 0% | - | - | - | 0% | 0% |
| FY 2017 | 10 | 0 | 0% | - | - | - | - | 0% |
| FY 2018 | 6 | 0 | 0% | - | - | - | - | - |
| All Years | 192 | 5 | 3% | 3% | 3% | 2% | 2% | 2% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

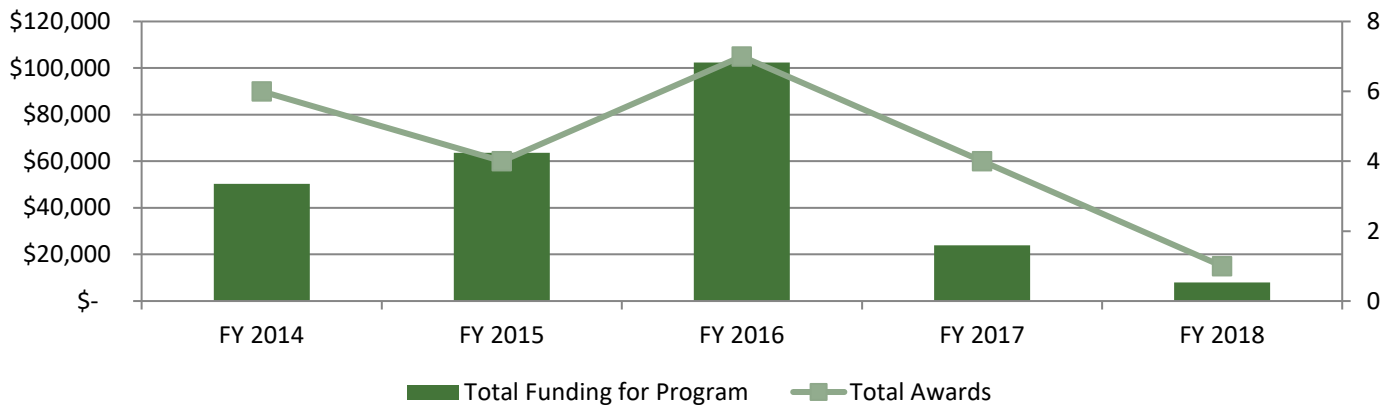
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 0% |
| Prior Years | 0 | 0 | 0 | 0 | 36 | 0 | 5 | 41 | 88% |
| FY 2004 | 0 | 0 | 0 | 0 | 8 | 1 | 0 | 9 | 100% |
| FY 2005 | 0 | 0 | 0 | 0 | 8 | 0 | 2 | 10 | 80% |
| FY 2006 | 0 | 0 | 1 | 1 | 7 | 0 | 2 | 9 | 78% |
| FY 2007 | 0 | 1 | 0 | 1 | 8 | 1 | 1 | 10 | 90% |
| FY 2008 | 0 | 0 | 0 | 0 | 4 | 0 | 4 | 8 | 50% |
| FY 2009 | 0 | 0 | 0 | 0 | 9 | 0 | 1 | 10 | 90% |
| FY 2010 | 7 | 1 | 0 | 8 | 9 | 1 | 0 | 10 | 100% |
| FY 2011 | 2 | 0 | 0 | 2 | 3 | 0 | 1 | 4 | 75% |
| FY 2012 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2017 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 0% |
| FY 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| All Years | 9 | 2 | 2 | 13 | 93 | 3 | 17 | 113 | 86% |

Graduate and Professional Degree Forgivable Loan (STSC)

Graduate and Professional Degree Forgivable Loan awards are available to students pursuing graduate or professional degrees in chiropractic medicine, orthotics/prosthetics, or podiatric medicine at approved out-of-state institutions. Participants may fulfill the service obligation by working in the appropriate field in Mississippi for one year for each year of loan received. Award amounts and length of eligibility vary. To be eligible, students must be Mississippi residents and must attend full-time. The application deadline is March 31.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|-----------|-----------|------------|-----------|-----------|
| Total Applicants Awarded | 6 | 4 | 7 | 4 | 1 |
| Total Awards | 6 | 4 | 7 | 4 | 1 |
| % One-Year Change (+/-) | 20.0% | -33.3% | 75.0% | -42.9% | -75.0% |
| Total Funding for Program | \$ 50,319 | \$ 63,600 | \$ 102,440 | \$ 23,850 | \$ 7,950 |
| % One-Year Change (+/-) | 47.6% | 26.4% | 61.1% | -76.7% | -66.7% |
| Eligible Applicants | 6 | 4 | 7 | 7 | 6 |
| Award Rate | 100% | 100% | 100% | 57% | 17% |
| Average Award Amount | \$ 8,387 | \$ 15,900 | \$ 14,634 | \$ 5,963 | \$ 7,950 |
| % One-Year Change (+/-) | 23.0% | 89.6% | -8.0% | -59.3% | 33.3% |
| Applicants Not Funded | 0 | 0 | 0 | 3 | 5 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 43,903 | \$ 39,750 |



Awards by Institution

| Out-of-State | Awards | Amount |
|---|----------|-----------------|
| Parker College of Chiropractic Medicine | 1 | \$ 7,950 |
| Totals | 1 | \$ 7,950 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-----------------|
| Lawrence | 1 | \$ 7,950 |
| Totals | 1 | \$ 7,950 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 0 | 0% | Male | 1 | 100% |
| Independent | 1 | 100% | Female | 0 | 0% |
| | 1 | 100% | | 1 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 0 | 0% | 17-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 1 | 100% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 1 | 100% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 1 | 100% | | 1 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 1 | 100% | | | |
| \$1-\$30,000 | 0 | 0% | | | |
| \$30,001-\$48,000 | 0 | 0% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 1 | 100% | | | |

Graduate and Professional Degree Forgivable Loan (STSC) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 4 | \$ 106,205 |
| Current Service | 2 | \$ 66,162 |
| Current Money | 2 | \$ 42,162 |
| Non-Current Money | 9 | \$ 181,759 |
| Collection | 18 | \$ 232,242 |
| Closed in Current Year | 4 | \$ - |
| Total Managed in Current Year | 39 | \$ 628,530 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 1 | \$ - | \$ - | \$ - | \$ 10,512 |
| Service/Money | 1 | \$ - | \$ 10,512 | \$ 502 | \$ 10,512 |
| Money | 2 | \$ - | \$ 35,318 | \$ 2,718 | \$ - |
| Totals | 4 | \$ - | \$ 45,830 | \$ 3,220 | \$ 21,024 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------------|---------------------|--------------------|------------------|---------------------|
| Totals | \$ 34,743.71 | \$ 12,472.05 | \$ 1,261.72 | \$ 266.05 | \$ 48,743.53 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | 0 | 0 | 0 | 6 | 7 | 0 | 13 | - | - |
| <i>Prior Years</i> | <i>0</i> | <i>0</i> | <i>0</i> | <i>2</i> | <i>3</i> | <i>0</i> | <i>5</i> | <i>31</i> | <i>16%</i> |
| FY 2004 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 8 | 25% |
| FY 2005 | 0 | 0 | 0 | 0 | 2 | 0 | 2 | 8 | 25% |
| FY 2006 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 0% |
| FY 2007 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7 | 0% |
| FY 2008 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 50% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 1 | 0 | 0 | 1 | 2 | 4 | 50% |
| FY 2011 | 0 | 0 | 0 | 1 | 2 | 1 | 4 | 5 | 80% |
| FY 2012 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2013 | 1 | 0 | 0 | 0 | 1 | 0 | 2 | 2 | 100% |
| FY 2014 | 1 | 1 | 0 | 0 | 0 | 1 | 3 | 3 | 100% |
| FY 2015 | 0 | 1 | 1 | 0 | 0 | 0 | 2 | 2 | 100% |
| FY 2016 | 2 | 0 | 0 | 0 | 0 | 1 | 3 | 3 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 4 | 2 | 2 | 9 | 18 | 4 | 39 | 80 | 49% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | - | 13 | - | - | - | - | - | - |
| Prior Years | 31 | 5 | 16% | 23% | 23% | 23% | 19% | 16% |
| FY 2004 | 8 | 2 | 25% | 25% | 25% | 25% | 25% | 25% |
| FY 2005 | 8 | 2 | 25% | 25% | 25% | 25% | 25% | 25% |
| FY 2006 | 4 | 0 | 0% | 25% | 0% | 0% | 0% | 0% |
| FY 2007 | 7 | 0 | 0% | 14% | 14% | 14% | 0% | 0% |
| FY 2008 | 2 | 1 | 50% | 0% | 0% | 50% | 50% | 50% |
| FY 2009 | - | - | - | - | - | - | - | - |
| FY 2010 | 4 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2011 | 5 | 3 | 60% | 0% | 17% | 33% | 60% | 60% |
| FY 2012 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | 2 | 1 | 50% | 0% | 0% | 0% | 0% | 50% |
| FY 2014 | 3 | 0 | 0% | - | 0% | 0% | 0% | 0% |
| FY 2015 | 2 | 0 | 0% | - | - | 0% | 0% | 0% |
| FY 2016 | 3 | 0 | 0% | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| All Years | 80 | 14 | 18% | 18% | 17% | 19% | 18% | 18% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

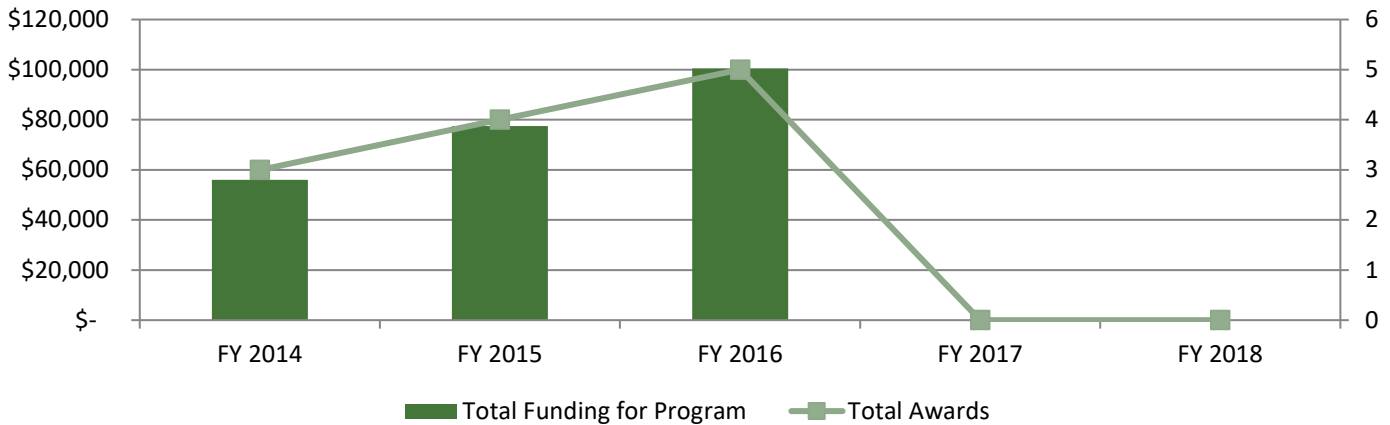
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Prior Years | 0 | 0 | 0 | 0 | 13 | 3 | 10 | 26 | 62% |
| FY 2004 | 0 | 0 | 0 | 0 | 5 | 1 | 0 | 6 | 100% |
| FY 2005 | 0 | 0 | 0 | 0 | 4 | 0 | 2 | 6 | 67% |
| FY 2006 | 0 | 0 | 0 | 0 | 2 | 1 | 1 | 4 | 75% |
| FY 2007 | 0 | 0 | 0 | 0 | 4 | 3 | 0 | 7 | 100% |
| FY 2008 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 1 | 1 | 2 | 0 | 1 | 3 | 67% |
| FY 2011 | 0 | 1 | 0 | 1 | 0 | 2 | 0 | 2 | 100% |
| FY 2012 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2013 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2014 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2016 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 0% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 1 | 2 | 4 | 33 | 10 | 15 | 58 | 74% |

Veterinary Medicine Minority Forgivable Loan (VMMP)

Veterinary Medicine Minority Forgivable Loan awards are available to minority students seeking a Veterinary Medicine degree at Mississippi State University College of Veterinary Medicine. Students may fulfill the service obligation by working as a veterinarian in Mississippi for one year for each year of loan received. Students receive full tuition per academic year for up to four (4) years. To be eligible students must attend full-time, be Mississippi residents, and be classified as minority by the registrar's office at Mississippi State University. The application deadline is March 31.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|-----------|-----------|------------|------------|------------|
| Total Applicants Awarded | 3 | 4 | 5 | Not Funded | Not Funded |
| Total Awards | 3 | 4 | 5 | - | - |
| % One-Year Change (+/-) | 50.0% | 33.3% | 25.0% | - | - |
| Total Funding for Program | \$ 56,046 | \$ 77,508 | \$ 100,497 | - | - |
| % One-Year Change (+/-) | 55.6% | 38.3% | 29.7% | - | - |
| Eligible Applicants | 3 | 4 | 5 | 3 | 2 |
| Award Rate | 100% | 100% | 100% | - | - |
| Average Award Amount | \$ 18,682 | \$ 19,377 | \$ 20,099 | - | - |
| % One-Year Change (+/-) | 3.7% | 3.7% | 3.7% | - | - |
| Applicants Not Funded | 0 | 0 | 0 | 3 | 2 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ 62,529 | \$ 43,229 |



Awards by Institution

| 4-year Public Institutions | Awards | Amount |
|----------------------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|-------------|
| No Awards | 0 | \$ - |
| Totals | 0 | \$ - |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|---------|-----------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | | | |
| No Awards | - | - | | | |

Veterinary Medicine Minority Forgivable Loan (VMMP) - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 2 | \$ 40,200 |
| Current Service | 2 | \$ 59,574 |
| Current Money | 1 | \$ 56,426 |
| Non-Current Money | 0 | \$ - |
| Collection | 0 | \$ - |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 6 | \$ 156,200 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 1 | \$ - | \$ - | \$ - | \$ 55,900 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 1 | \$ - | \$ - | \$ - | \$ 55,900 |

Revenue Collected in Repayment During the Fiscal Year

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|------------------|-------------|-------------|--------------------|
| Totals | \$ 1,731.85 | \$ 428.13 | \$ - | \$ - | \$ 2,159.98 |

No revenue was collected in repayment during the fiscal year.

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|------------------|----------------------------|-----------------|---------------|-------------|------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | | | |
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0% |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 100% |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | 0 | 2 | 1 | 0 | 0 | 0 | 3 | 3 | 100% |
| FY 2015 | - | - | - | - | - | - | - | - | - |
| FY 2016 | 2 | 0 | 0 | 0 | 0 | 0 | 2 | 2 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 2 | 2 | 1 | 0 | 0 | 1 | 6 | 10 | 60% |

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | | Default Rate in FY 2013 | Default Rate in FY 2014 | Default Rate in FY 2015 | Default Rate in FY 2016 | Default Rate in FY 2017 |
|------------------|----------------------|------------------|----------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Untracked | | | | | | | | | |
| Prior Years | 2 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2004 | - | - | - | | - | - | - | - | - |
| FY 2005 | 1 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2006 | - | - | - | | - | - | - | - | - |
| FY 2007 | - | - | - | | - | - | - | - | - |
| FY 2008 | - | - | - | | - | - | - | - | - |
| FY 2009 | - | - | - | | - | - | - | - | - |
| FY 2010 | 1 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2011 | - | - | - | | - | - | - | - | - |
| FY 2012 | 1 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |
| FY 2013 | - | - | - | | - | - | - | - | - |
| FY 2014 | 3 | 0 | 0% | | - | 0% | 0% | 0% | 0% |
| FY 2015 | - | - | - | | - | - | - | - | - |
| FY 2016 | 2 | 0 | 0% | | - | - | - | 0% | 0% |
| FY 2017 | - | - | - | | - | - | - | - | - |
| FY 2018 | - | - | - | | - | - | - | - | - |
| All Years | 10 | 0 | 0% | | 0% | 0% | 0% | 0% | 0% |

Accounts Closed During the Fiscal Year and Over Time by Cohort

| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| Untracked | - | - | - | - | - | - | - | - | - |
| Prior Years | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 2 | 50% |
| FY 2004 | - | - | - | - | - | - | - | - | - |
| FY 2005 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2006 | - | - | - | - | - | - | - | - | - |
| FY 2007 | - | - | - | - | - | - | - | - | - |
| FY 2008 | - | - | - | - | - | - | - | - | - |
| FY 2009 | - | - | - | - | - | - | - | - | - |
| FY 2010 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2011 | - | - | - | - | - | - | - | - | - |
| FY 2012 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2013 | - | - | - | - | - | - | - | - | - |
| FY 2014 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2015 | - | - | - | - | - | - | - | - | - |
| FY 2016 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| All Years | 1 | 0 | 0 | 1 | 4 | 0 | 1 | 5 | - |

African-American Doctoral Teacher Forgivable Loan (AADT) - Repayment Details

African-American Doctoral Teacher awards were available to minority doctorate students. No new awards have been made since FY 1996. Participants could fulfill the service obligation by serving as a full-time teacher at an accredited public college or university for one year for each year of funding. Participants received \$10,000 over three (3) academic years. The program was replaced by the active Southern Regional Education Board Doctoral Scholars Program.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 3 | \$ 50,495 |
| Collection | 6 | \$ 109,706 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 9 | \$ 160,201 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|------------------|--------------------|------------------|------------------|--------------------|
| Totals | \$ 558.91 | \$ 1,442.79 | \$ 200.25 | \$ 187.85 | \$ 2,389.80 |

Critical Area Teacher Education Forgivable Loan (CATE) - Repayment Details

Critical Area Teacher Education awards were made to students pursuing degrees in education. Participants could fulfill the service obligation by serving as a full-time teacher in a Mississippi public school located in a critical shortage area for one year for each year of loan received. Participants received \$1,500 per year for no more than two (2) academic years. Awards were made during the FY 1988 and FY 1989 academic years only.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 1 | \$ 3,713 |
| Collection | 1 | \$ 1,763 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 2 | \$ 5,476 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|-----------|------|------------|-----------|
| Totals | \$ - | \$ 150.00 | \$ - | \$ 300.05 | \$ 450.05 |

No revenue was collected in repayment during the fiscal year.

Federal Insured Student Loan (FISL) - Repayment Details

The Federal Insured Student Loan Program is an inactive federal loan program that was administered by the Mississippi Post-Secondary Education Financial Assistance Board. No new awards have been made since FY 1981.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 4 | \$ 8,837 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 4 | \$ 8,837 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------|------------|-----------|
| Totals | \$ - | \$ - | \$ - | \$ 640.90 | \$ 640.90 |

Family Medicine Education Forgivable Loan (FMEP) - Repayment Details

Family Medicine Education Forgivable Loan awards were made available to students fully admitted to the University of Mississippi Medical Center School of Medicine, who planned to specialize in and practice family medicine. Students were required to fulfill the service obligation by serving as a licensed physician in a Mississippi critical needs area for primary care (family medicine) for at least six (6) years. Participants received up to the full cost of attendance at the University of Mississippi Medical Center for no more than four (4) academic years. Only Mississippi residents were eligible. Funds were last distributed through this program during the FY 2009 academic year.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 1 | \$ 138,197 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 0 | \$ - |
| Closed in Current Year | 4 | \$ - |
| Total Managed in Current Year | 5 | \$ 138,197 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 4 | \$ - | \$ - | \$ - | \$ 503,522 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 4 | \$ - | \$ - | \$ - | \$ 503,522 |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------|------------|-------|
| Totals | \$ - | \$ - | \$ - | \$ - | \$ - |

No revenue was collected in repayment during the fiscal year.

Family Medicine Loan Repayment Program (FMLR) - Repayment Details

Family Medicine Loan Repayment awards were available to physicians working as family medicine doctors in Mississippi. Participants received assistance with the repayment of student loans for medical school. No new awards have been made since FY 2005.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 1 | \$ 40,000 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 1 | \$ 40,000 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 2 | \$ 80,000 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------|------------|-------|
| Totals | \$ - | \$ - | \$ - | \$ - | \$ - |

No revenue was collected in repayment during the fiscal year.

Nursing Education Forgivable Loan (NELS) - Repayment Details

Prior to FY 2001, all Nursing Education Forgivable Loan recipients were awarded through a single award program, regardless of the degree sought. Nursing Education Forgivable Loans were available to Mississippi residents, pursuing nursing degrees at approved Mississippi colleges or universities. Recipients could fulfill the service obligation with appropriate service in the nursing profession for one year for each year of loan received.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 1 | \$ 850 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 0 | \$ - |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 1 | \$ 850 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------|------------|-------|
| Totals | \$ - | \$ - | \$ - | \$ - | \$ - |

No revenue was collected in repayment during the fiscal year.

Paul Douglas Teacher Forgivable Loan (PDTs) - Repayment Details

The Paul Douglas Teacher Forgivable Loan (PDTs) is an inactive federal student aid program that was administered by the Mississippi Office of Student Financial Aid. Awards were available for students in approved teacher education programs. Participants could fulfill the service obligation by serving as a teacher for two (2) years for each year of loan received or by serving in a critical shortage area for one (1) year for each year of loan received. No new awards have been made since FY 1996.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 2 | \$ 13,001 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 5 | \$ 21,913 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 7 | \$ 34,914 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|------------------|------------------|------------------|-------------|------------------|
| Totals | \$ 158.63 | \$ 297.43 | \$ 177.83 | \$ - | \$ 633.89 |

Regular Math-Science Forgivable Loan (RMS) - Repayment Details

Regular Math and Science Forgivable Loan awards were available to students pursuing degrees to become teachers in math or science subject areas. No new awards have been made since FY 1985.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 1 | \$ 9,000 |
| Collection | 6 | \$ 21,435 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 7 | \$ 30,435 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 0 | \$ - | \$ - | \$ - | \$ - |

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|-----------------|------------------|--------------------|--------------------|
| Totals | \$ 1,031.26 | \$ 28.80 | \$ 464.94 | \$ 1,376.98 | \$ 2,901.98 |

Summary of Inactive Programs - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 5 | \$ 192,048 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 5 | \$ 63,208 |
| Collection | 23 | \$ 203,654 |
| Closed in Current Year | 4 | \$ - |
| Total Managed in Current Year | 37 | \$ 458,910 |

Revenue Collected in Repayment

| Month | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------------|--------------------|------------------|--------------------|--------------------|
| Totals | \$ 1,748.80 | \$ 1,919.02 | \$ 843.02 | \$ 2,505.78 | \$ 7,016.62 |

Accounts Closed During the Fiscal Year

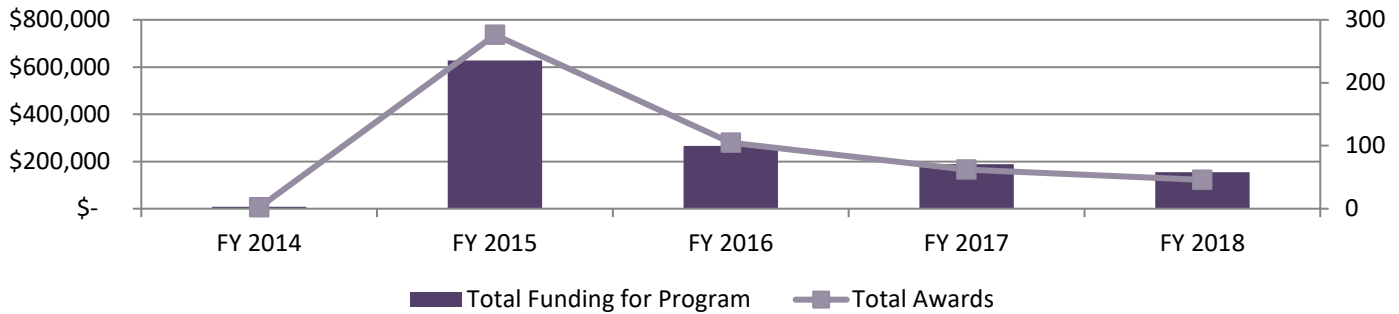
| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 4 | \$ - | \$ - | \$ - | \$ 503,522 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 4 | \$ - | \$ - | \$ - | \$ 503,522 |

GEAR UP Mississippi Scholarships (GUMS)

GEAR UP Mississippi Scholarships are available to students who participated in the second cohort of the GEAR UP Mississippi program during high school. GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) is a federally funded grant program that seeks to provide counseling, mentoring, tutoring, and other support services to participating students. The award amount varies by individual based upon the recipient's unmet financial need, but the maximum award amount for the first year of college is \$2,500. Awards may be prorated in the event that funds are not available to fully award all eligible students. Awards are funded with money collected in repayment of state forgivable loan programs as part of the state's matching commitment to the GEAR UP grant.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|----------|------------|------------|------------|------------|
| Total Applicants Awarded | 2 | 276 | 105 | 61 | 45 |
| Total Awards | 2 | 276 | 105 | 62 | 46 |
| % One-Year Change (+/-) | -94.3% | 13700.0% | -62.0% | -41.0% | -25.8% |
| Total Funding for Program | \$ 8,440 | \$ 628,050 | \$ 266,332 | \$ 188,603 | \$ 154,506 |
| % One-Year Change (+/-) | -94.5% | 7341.4% | -57.6% | -29.2% | -18.1% |
| Eligible Applicants | 2 | 276 | 105 | 61 | 45 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Average Award Amount | \$ 4,220 | \$ 2,276 | \$ 2,536 | \$ 3,092 | \$ 3,433 |
| % One-Year Change (+/-) | -2.9% | -46.1% | 11.5% | 21.9% | 11.0% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| | Awards | Amount |
|------------------------------------|-----------|-------------------|
| 4-Year Private Institutions | | |
| Blue Mountain College | 1 | \$ 4,000 |
| Tougaloo College | 2 | \$ 6,000 |
| William Carey University | 2 | \$ 309 |
| Totals | 5 | \$ 10,309 |
| 4-Year Public Institutions | | |
| Delta State University | 5 | \$ 20,000 |
| Jackson State University | 5 | \$ 16,000 |
| Mississippi State University | 10 | \$ 35,000 |
| Mississippi University for Women | 2 | \$ 6,000 |
| University of Mississippi | 3 | \$ 12,000 |
| University of Southern Mississippi | 15 | \$ 53,750 |
| Totals | 40 | \$ 142,750 |
| 2-Year Public Institutions | | |
| Itawamba Community College | 1 | \$ 1,447 |
| Totals | 1 | \$ 1,447 |
| Grand Totals | 46 | \$ 154,506 |

Award Recipients by County

| County | Awards | Amount |
|---------------|---------------|-------------------|
| Bolivar | 3 | \$ 12,000 |
| George | 3 | \$ 6,294 |
| Grenada | 3 | \$ 12,000 |
| Harrison | 6 | \$ 18,015 |
| Hinds | 9 | \$ 32,000 |
| Jackson | 8 | \$ 29,750 |
| Lauderdale | 3 | \$ 10,000 |
| Leake | 1 | \$ 4,000 |
| Lee | 2 | \$ 4,947 |
| Panola | 1 | \$ 4,000 |
| Scott | 1 | \$ 2,000 |
| Simpson | 1 | \$ 4,000 |
| Stone | 1 | \$ 3,500 |
| Tippah | 2 | \$ 8,000 |
| Warren | 1 | \$ 4,000 |
| Totals | 45 | \$ 154,506 |

Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Recipient Demographics

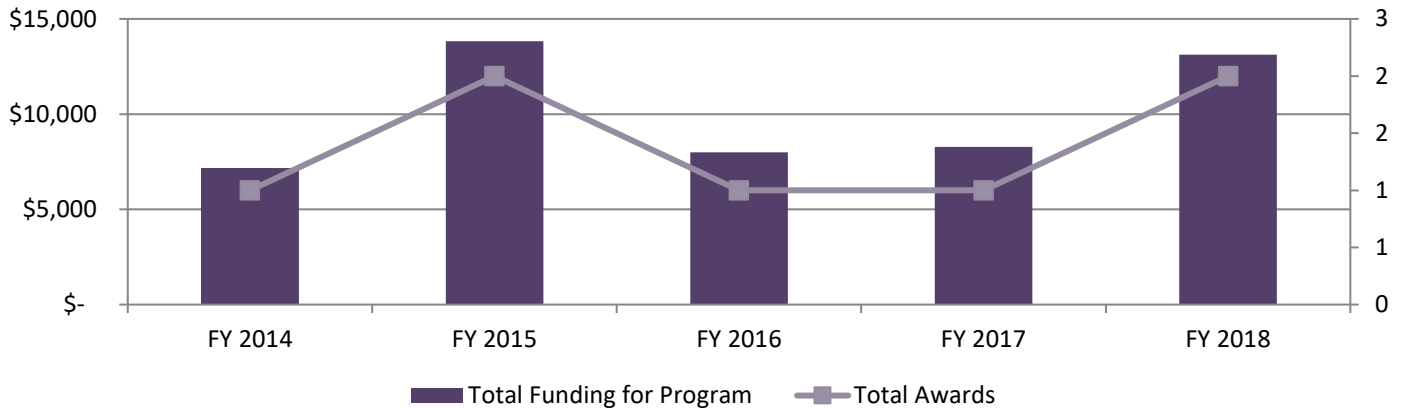
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 34 | 76% | Male | 9 | 20% |
| Independent | 11 | 24% | Female | 36 | 80% |
| | 45 | 100% | | 45 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 23 | 51% | 17-24 years old | 45 | 100% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 2 | 4% | 35-44 years old | 0 | 0% |
| Caucasian | 18 | 40% | 45-54 years old | 0 | 0% |
| Hispanic | 2 | 4% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 45 | 100% | | 45 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 9 | 20% | | | |
| \$1-\$30,000 | 20 | 44% | | | |
| \$30,001-\$48,000 | 8 | 18% | | | |
| \$48,001-\$75,000 | 8 | 18% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 45 | 100% | | | |

Nissan Scholarship (NISS)

The Nissan Scholarship is available to high-achieving undergraduate students with financial need, who attend a Mississippi public college or university. Participants receive awards in the amount of full tuition, required fees, and a book allowance for no more than eight (8) semesters. To be eligible, students must have a 2.5 GPA, a composite score of 20 on the national ACT, and demonstrated leadership abilities. Students must submit an essay and resume along with the standard state aid application. Contingent upon the availability of funds, the Nissan Scholarship Selection Committee determines the number of Nissan Scholarships to be awarded annually. The application deadline is March 1 each year.

History of Funding and Awards

| | FY 2014 | FY 2015 | FY 2016 | FY 2017 | FY 2018 |
|----------------------------------|----------|-----------|----------|----------|-----------|
| Total Applicants Awarded | 1 | 2 | 1 | 1 | 2 |
| Total Awards | 1 | 2 | 1 | 1 | 2 |
| % One-Year Change (+/-) | -66.7% | 100.0% | -50.0% | 0.0% | 100.0% |
| Total Funding for Program | \$ 7,172 | \$ 13,831 | \$ 8,002 | \$ 8,280 | \$ 13,127 |
| % One-Year Change (+/-) | -64.7% | 92.8% | -42.1% | 3.5% | 58.5% |
| Eligible Applicants | 1 | 2 | 1 | 1 | 2 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Average Award Amount | \$ 7,172 | \$ 6,916 | \$ 8,002 | \$ 8,280 | \$ 6,564 |
| % One-Year Change (+/-) | 5.9% | -3.6% | 15.7% | 3.5% | -20.7% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| 4-Year Public Institutions | Awards | Amount |
|------------------------------------|----------|------------------|
| Mississippi State University | 1 | \$ 4,409 |
| University of Southern Mississippi | 1 | \$ 8,718 |
| Totals | 2 | \$ 13,127 |

Award Recipients by County

| County | Awards | Amount |
|---------------|----------|------------------|
| Hancock | 1 | \$ 4,409 |
| Sunflower | 1 | \$ 8,718 |
| Totals | 2 | \$ 13,127 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|-------------------|----------------|-------------------|-------------------|----------------|
| Dependent | 2 | 100% | Male | 1 | 50% |
| Independent | 0 | 0% | Female | 1 | 50% |
| | 2 | 100% | | 2 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 1 | 50% | 17-24 years old | 2 | 100% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 1 | 50% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 2 | 100% | | 2 | 100% |
| Income | Recipients | Percent | | | |
| Less than \$0 (negative) | 0 | 0% | | | |
| \$0 | 0 | 0% | | | |
| \$1-\$30,000 | 1 | 50% | | | |
| \$30,001-\$48,000 | 1 | 50% | | | |
| \$48,001-\$75,000 | 0 | 0% | | | |
| \$75,001-\$110,000 | 0 | 0% | | | |
| \$110,001-\$250,000 | 0 | 0% | | | |
| \$250,001-\$999,999 | 0 | 0% | | | |
| \$1,000,000 and More | 0 | 0% | | | |
| No FAFSA/Income Data | 0 | 0% | | | |
| | 2 | 100% | | | |