

A Report to the Mississippi Legislature



**2019 Annual Report
of the
State-Supported
Student Financial Aid Programs**
July 1, 2018 through June 30, 2019

**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
Loan Repayment Program	39
Education	39
Mississippi Teacher Loan Repayment Program (MTLR)	39

Overview of Forgivable Loan Management	41
Undergraduate Forgivable Loan Programs	41
Education	43
Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)	43
Critical Needs Teacher Forgivable Loan (CNTP)	47
Teacher Education Scholars Forgivable Loan (TES)	51
William Winter Alternate Route Teacher Forgivable Loan (WWAR)	55
William Winter Teacher Forgivable Loan (WWTS)	59
Health Care	63
Nursing Education Forgivable Loan, Bachelor's (NELB)	63
Nursing Education Forgivable Loan, RN to BSN (NELR)	67
Undergraduate/Graduate Forgivable Loan Programs	71
Health Care	71
Health Care Professions Forgivable Loan, Undergraduate and Graduate (HCP)	71
Other	75
Family Protection Specialist Social Worker Forgivable Loan (SWOR)	75
Graduate Forgivable Loan Programs	79
Education	79
Counseling and School Administration Forgivable Loan (CSA)	79
Graduate Teacher Forgivable Loan (GTS)	83
Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)	87
Speech Language Pathologist Forgivable Loan (SLPL)	91
SREB Doctoral Scholars Forgivable Loan (SDSP)	95
Health Care	99
Nursing Education Forgivable Loan, Master's (NELM)	99
Nursing Education Forgivable Loan, RN to MSN (NERM)	103
Nursing Education Forgivable Loan, Ph.D./DNP (NELP)	107
Nursing Teacher Stipend Forgivable Loan (NTSP)	111
State Dental Education Forgivable Loan (DENT)	115
State Medical Education Forgivable Loan (MED)	119
SREB Regional Contract Forgivable Loan (SREB)	123
Graduate and Professional Degree Forgivable Loan (STSC)	127
Other	131
Veterinary Medicine Minority Forgivable Loan (VMMP)	131
Inactive Forgivable Loan Programs	135
African-American Doctoral Teacher Forgivable Loan (AADT)	135
Critical Area Teacher Education Forgivable Loan (CATE)	136
Federal Insured Student Loan (FISL)	137
Family Medical Education Forgivable Loan (FMEL)	138
Family Medicine Loan Repayment Program (FMLR)	139
Nursing Education Forgivable Loan (NELS)	140
Paul Douglas Teacher Scholar Program (PDTS)	141
Regular Math-Science Forgivable Loan (RMS)	142
Summary of Inactive Forgivable Loan Programs	143
Programs Funded through Special Source State Funds	145
GEAR UP Mississippi Scholarship (GUMS)	145
Nissan Scholarship (NISS)	147

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 2018-19 Aid Year

For the 2018-19 Aid Year, the Office received an appropriation of \$39.66 million in general funds, an increase of \$2 million or 5.31% from the previous year. The Legislature initially gave the Office authority to spend up to \$2.61 million from other funds (Federal grants, investment interest income, collection revenues, etc.). About \$2.58 million was available from prior and current year collections and \$27,424 from the Nissan trust. Additional funds became available from unused funds remaining in the GEAR UP Trust. The 2019 Legislature gave the Office deficit authority to spend an additional \$1,500,000 from special source funds for a total appropriation of \$43.77 million, an increase of \$3.22 million or 7.94% from the previous year.

Expenses for the 2018-19 Aid Year

The total appropriation of \$43.77 million was available for expenditure; therefore, the total operating budget for the year was \$43.77 million. The Office expended \$42.19 million on state-supported awards, \$158,697 on prior year awards, and \$1.25 million on administration for a total \$43.6 million. The Office ended the year with unused funds in the amount of \$173,198, which are being carried forward for use during Fiscal Year 2020.

Overview of 2018-19 Awards and Unfunded Awards

The Office awarded 25,952 awards, totaling \$42,189,919 to 25,467 students through state-supported student financial aid programs during the 2018-19 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 2018-19 Aid Year was \$1,626, an increase of \$89 or 5.81%. Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For the 2018-19 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 1,107 eligible applicants in the loan repayment and forgivable loan programs were not awarded, resulting in a funding disparity of \$5.08 million.

Distribution of Aid by County

A total of 25,467 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.

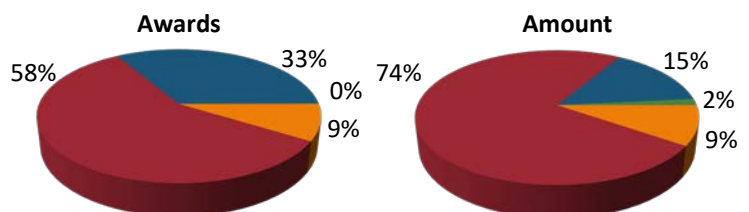
Demographics of State-Supported Student Financial Aid Recipients

A total of 25,467 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 91% are dependent students and 9% are independent. Male students make up 41% of all aid recipients, while females make up the other 59%. Traditional age students, age 16-24 years, represent 96% of all state aid recipients. Of all state aid recipients, 20% classify themselves as African-American, while 72% classify themselves as Caucasian. The remaining 8% of recipients classify themselves as Alaskan Native/American Indian, Asian/Pacific Islander, Hispanic, or Other. Only 19% 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); 16% have family incomes in the third income quintile (\$48,001-\$75,000). The remaining 50% 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.

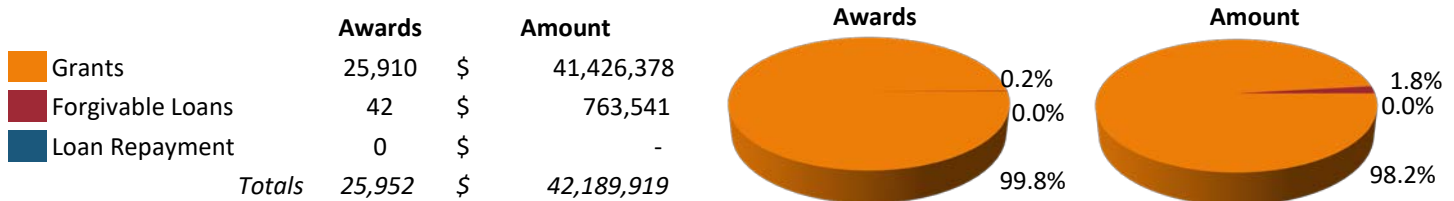
Institution Type	Awards	Amount
4-Year Private	2,273	\$ 4,015,034
4-Year Public	14,963	\$ 31,300,331
2-Year Public	8,681	\$ 6,212,154
Out-of-State	35	\$ 662,400
Loan Servicers	0	\$ -
Totals	25,952	\$ 42,189,919



Executive Summary

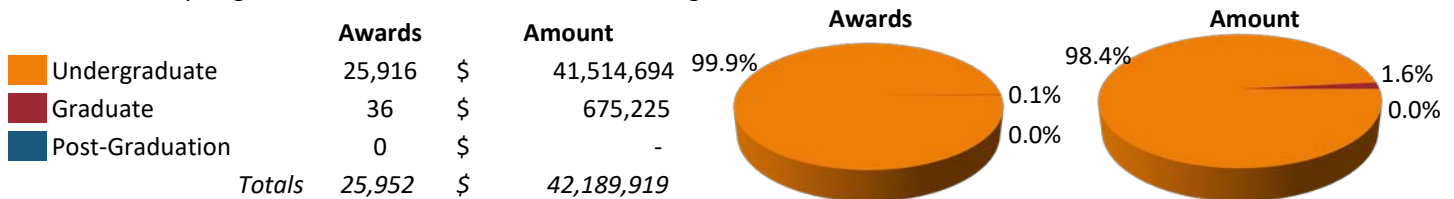
Distribution of Aid by Award Type

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 2018-19 Aid Year, grants made up 98.2% and forgivable loans made up 1.8% of funds.



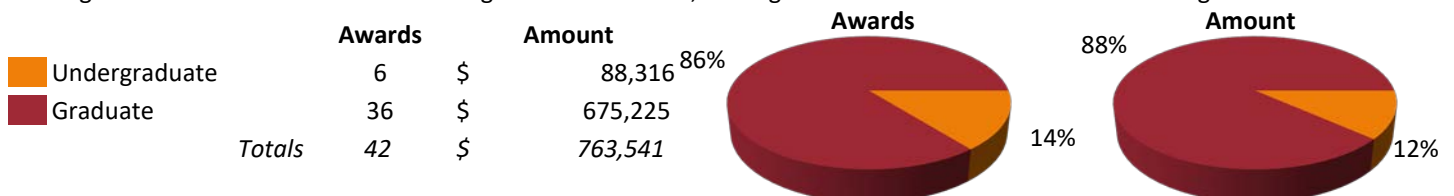
Distribution of Aid by Classification

The bulk (98%) of state student financial aid dollars is awarded to undergraduate students. Less than 2% of aid goes to graduate students. Nearly all graduate aid is awarded in the form of forgivable loans.



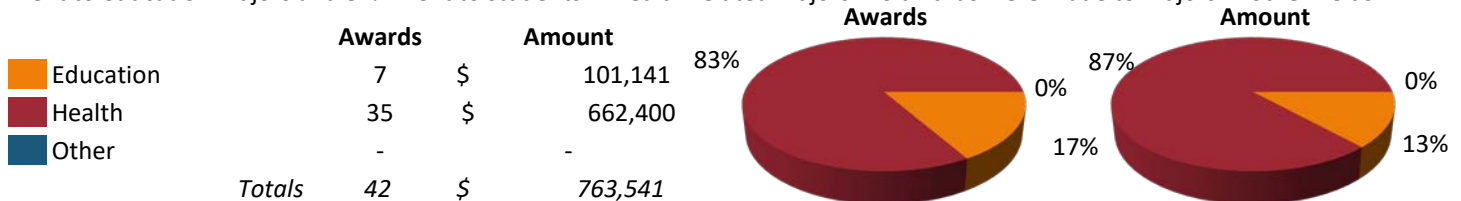
Distribution of Forgivable Loans by Classification

All grant aid is awarded to undergraduate students, but forgivable loans are awarded to both undergraduate and graduate students. Undergraduate students receive 12% of forgivable loan dollars, while graduate students receive the remaining 88%.



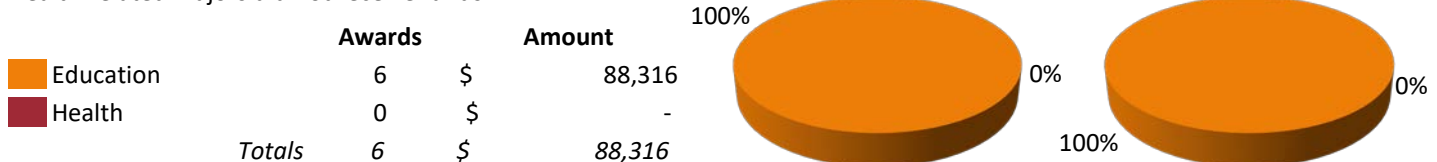
Distribution of Forgivable Loans by Shortage Area

Forgivable Loans are awarded primarily to students in education and health-related majors. Of the forgivable loans awarded, 13% went to education majors and 87% went to students in health-related majors. No awards were made to majors in other fields.



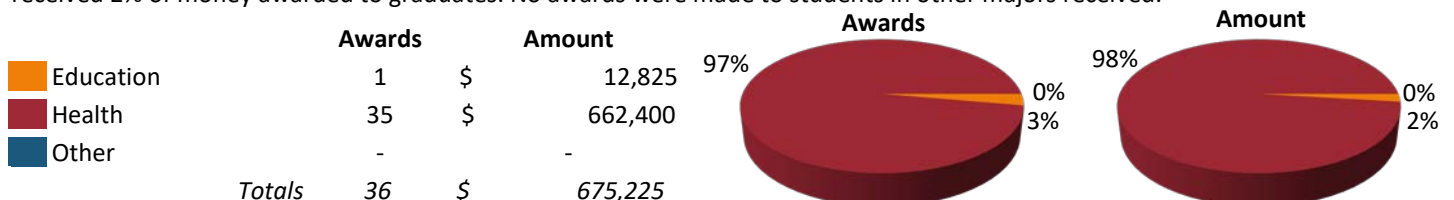
Distribution of Undergraduate Forgivable Loans by Shortage Area

Students in education majors received 100% of forgivable loan money awarded to undergraduates. Undergraduate students in health-related majors did not receive funds.



Distribution of Graduate Forgivable Loans by Shortage Area

Students in health-related majors received 98% of forgivable loan money awarded to graduates, and students in education majors received 2% of money awarded to graduates. No awards were made to students in other majors received.

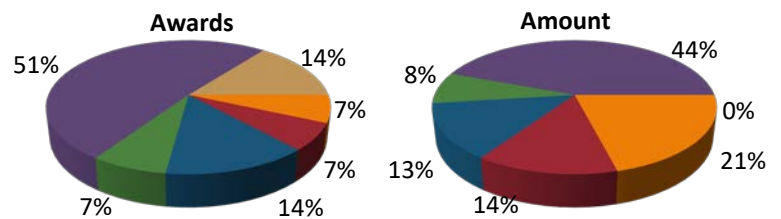


Executive Summary

Management of Forgivable Loans in Repayment

Current	Accounts	Principal Balance Outstanding
School, Grace, Deferred	200	\$ 5,672,073
Service	197	\$ 3,688,762
Money	422	\$ 3,635,483
Defaulted		
Noncurrent	222	\$ 2,068,903
Collection	1,539	\$ 12,017,850
Closed in FY 2018		
Closed	437	\$ 38
Total	3,017	\$ 27,083,109

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 2018-19 Aid Year, 3,017 forgivable loan accounts were under management. The pie chart represents the \$27.08 million outstanding principal balance at the close of the fiscal year.



Revenue Collected

Revenue is collected in repayment of forgivable loan accounts. During the 2018-19 Aid Year, \$1.61 million was collected in repayment of principal, interest and fees. Of the funds collected, \$144,926 in fees were paid to the servicing company and collection agencies, leaving \$1.46 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

Accounts are tracked by cohort. 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 3,017 accounts under management during the fiscal year, 263 accounts belong to untracked cohorts. For all tracked cohorts, a total of 15,834 loans have been made over time and 2,754 remain under management.

Summary of Current Accounts

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 under management, 819 accounts (28%) are current.

Summary of Accounts in Default by Cohort

Of the 3,017 accounts under management, 1,761 accounts (58%) 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 are only calculated for tracked cohorts and were first calculated and reported in the FY 2011 Annual Report. Of the 15,834 accounts ever awarded in tracked cohorts, 1,517 accounts are in default, yielding an overall cohort default rate for all accounts in all tracked cohorts of 10%. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

Summary of Closed Accounts

During the 2018-19 Aid Year, 437 forgivable loan accounts (14% of accounts under management) were closed. Of these accounts, 242 (55% of closed accounts) were closed through cancellation by service, death, or disability; 65 (15% of closed accounts) were repaid through a combination of money and cancellation, and 130 (30% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$3.07 million (75% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$1.02 million (25% 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 15,834 accounts ever awarded in tracked cohorts, 85% have been closed. Of the closed accounts, 88% were closed by service or a combination of service and monetary repayment.

Considerations for the Future

Demand for state aid continues to grow as more students establish eligibility for the Higher Education Legislative Plan for Needy Students (HELP) Grant. HELP is the state's only undergraduate grant program that considers financial need as a factor for eligibility. For low- and middle-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. Aid may serve as a reward for high school achievement, a subsidy for Mississippi residents, a lever to improve affordability, or a tool to close shortages in certain fields of the workforce. Consideration should be given to the effectiveness of state aid programs in accomplishing the established goals. The Mississippi Office of Student Financial Aid and the Mississippi Postsecondary Education Financial Assistance Board stand ready to work 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)		18,872	\$ 10,477,118
Mississippi Eminent Scholars Grant (MESG)		3,065	\$ 6,882,878
Higher Education Legislative Plan for Needy Students (HELP)		3,959	\$ 23,921,182
Law Enforcement Officers/Firemen Scholarship (LAW)		11	\$ 117,776
Total Undergraduate Grants		25,907	\$ 41,398,954
	TOTAL GRANTS	25,907	\$ 41,398,954
LOAN REPAYMENT			
Mississippi Teacher Loan Repayment (MTLR)		0	\$ -
	TOTAL LOAN REPAYMENT	0	\$ -
FORGIVABLE LOANS - Undergraduate			
Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)		-	-
Critical Needs Teacher Forgivable Loan (CNTF)		-	-
Teacher Education Scholars Forgivable Loan (TES)		6	\$ 88,316
William Winter Alternate Route Teacher Forgivable Loan (WWAR)		0	\$ -
William Winter Teacher Forgivable Loan (WWTS)		0	\$ -
Nursing Education Forgivable Loan - Bachelor's (NELB)		0	\$ -
Nursing Education Forgivable Loan - RN to BSN (NELR)		0	\$ -
Total Undergraduate Forgivable Loans		6	\$ 88,316
FORGIVABLE LOANS - Undergraduate/Graduate			
Health Care Professions Forgivable Loan - Undergraduate (HCP-UG)		-	-
Health Care Professions Forgivable Loan - Graduate (HCP-GR)		-	-
Family Protection Specialist Social Worker (SWOR)		-	-
Total Undergraduate/Graduate Forgivable Loans		0	\$ -
FORGIVABLE LOANS - Graduate			
Counseling and School Administration Forgivable Loan (CSA)		0	\$ -
Graduate Teacher Forgivable Loan (GTS)		0	\$ -
Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)		0	\$ -
Speech Language Pathologist Forgivable Loan (SLPL)		1	\$ 12,825
SREB Doctoral Scholars (SDSP)		-	-
Nursing Education Forgivable Loan - Masters (NELM)		0	\$ -
Nursing Education Forgivable Loan - RN to MSN (NERM)		0	\$ -
Nursing Education Forgivable Loan - Ph.D. (NELP)		0	\$ -
Nursing Teaching Stipend (NTSP)		0	\$ -
State Dental Education Forgivable Loan (DENT)		-	-
State Medical Education Forgivable Loan (MED)		-	-
SREB Regional Contract Program (SREB)		35	\$ 662,400
Graduate and Professional Degree Forgivable Loan (STSC)		-	-
Veterinary Medicine Minority Forgivable Loan (VMMP)		-	-
Total Graduate Forgivable Loans		36	\$ 675,225
	TOTAL FORGIVABLE LOANS	42	\$ 763,541
PROGRAMS FUNDED THROUGH SPECIAL SOURCE / OTHER STATE FUNDS			
GEAR UP Mississippi Scholarship (GUMS)		-	-
Nissan Scholarship (NISS)		3	\$ 27,424
	TOTAL SPECIAL SOURCE PROGRAMS	3	\$ 27,424
TOTAL FUNDED THROUGH STATE-SUPPORTED FUNDS		25,952	\$ 42,189,919
TOTAL PROGRAMS ADMINISTERED BY SFA		25,952	\$ 42,189,919

Summary Detail

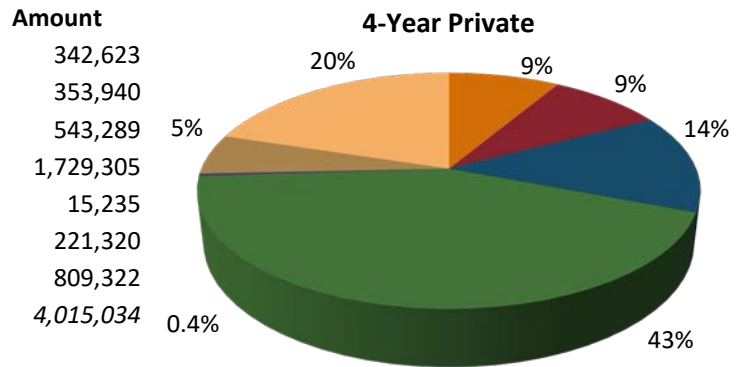
State-Supported Student Financial Aid Awards by Institution

4-Year Private

Belhaven University	199	\$	342,623
Blue Mountain College	228	\$	353,940
Millsaps College	249	\$	543,289
Mississippi College	962	\$	1,729,305
Rust College	15	\$	15,235
Tougaloo College	89	\$	221,320
William Carey University	531	\$	809,322

Awards

2,273	\$	4,015,034
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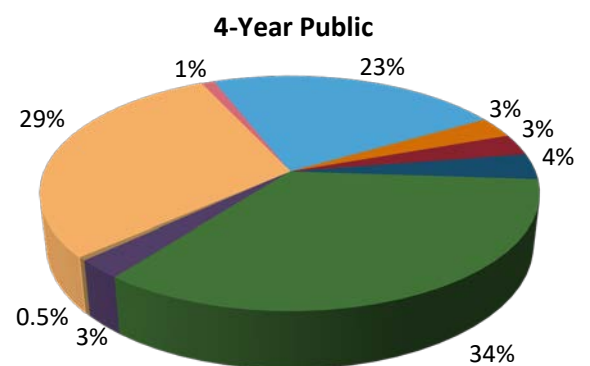


4-Year Public

Alcorn State University	365	\$	907,691
Delta State University	614	\$	927,155
Jackson State University	515	\$	1,111,367
Mississippi State University	5,481	\$	10,753,561
Mississippi Univ. for Women	514	\$	821,950
Mississippi Valley State Univ.	72	\$	152,525
University of Mississippi	4,117	\$	9,233,427
Univ. of Miss. Medical Center	148	\$	324,248
Univ. of Southern Mississippi	3,137	\$	7,068,407

Awards

14,963	\$	31,300,331
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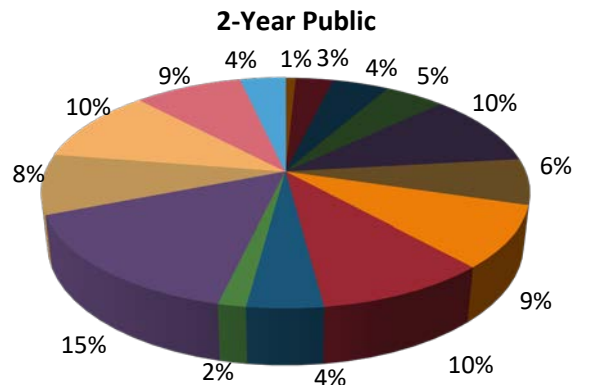


2-Year Public

Coahoma Community College	64	\$	50,245
Copiah-Lincoln Comm. Coll.	291	\$	185,067
East Central Community Coll.	389	\$	276,850
East Mississippi Comm. Coll.	498	\$	294,635
Hinds Community College	918	\$	634,975
Holmes Community College	570	\$	400,280
Itawamba Community Coll.	894	\$	534,981
Jones County Junior College	787	\$	598,580
Meridian Community College	414	\$	263,651
Mississippi Delta Comm. Coll.	147	\$	96,740
Miss. Gulf Coast Comm. Coll.	1,109	\$	951,109
Northeast Miss. Comm. Coll.	728	\$	527,625
Northwest Miss. Comm. Coll.	995	\$	648,471
Pearl River Community Coll.	576	\$	527,980
Southwest Miss. Comm. Coll.	301	\$	220,965

Awards

8,681	\$	6,212,154
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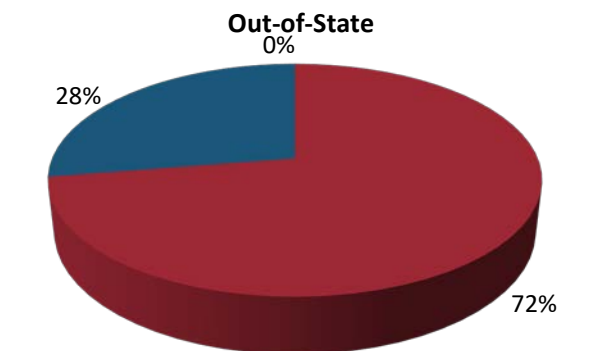


Out-of-State

Southern College of Optometry	25	\$	480,000
Univ. of Alabama Birmingham	10	\$	182,400

Awards

35	\$	662,400
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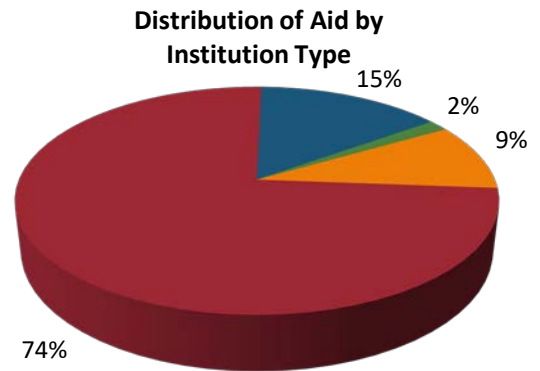
Summary Detail

State-Supported Student Financial Aid Awards by Institution

Summary

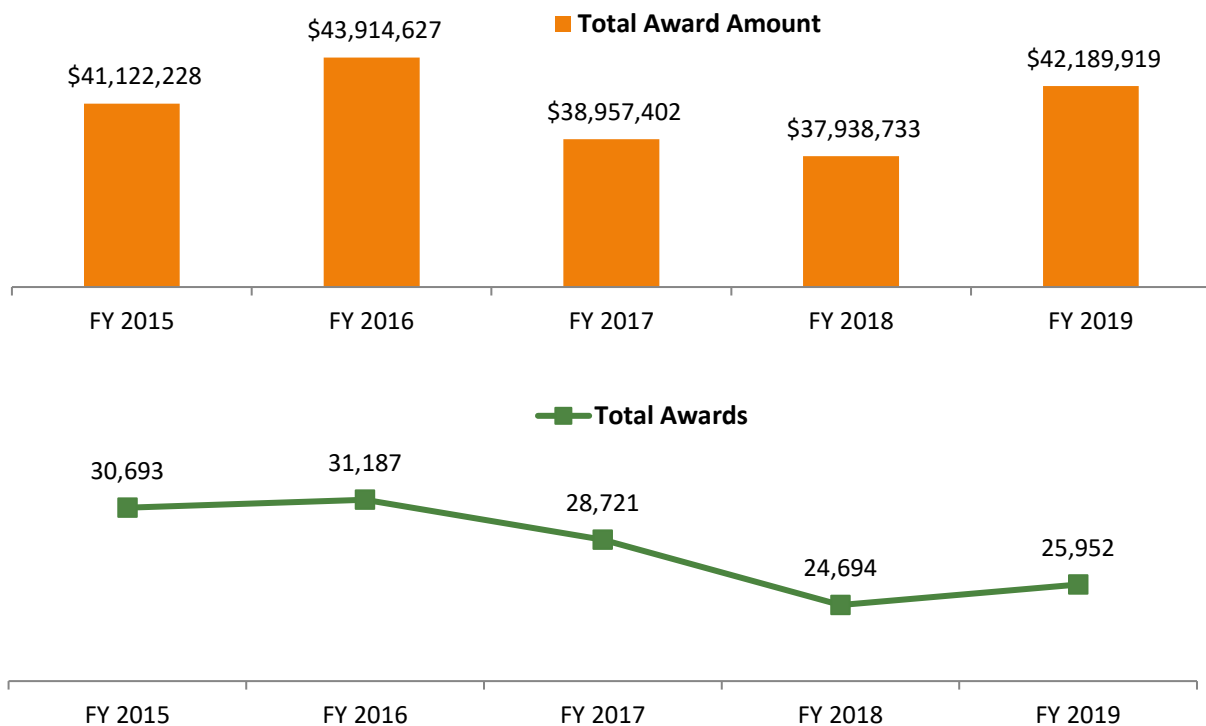
4-Year Private
4-Year Public
2-Year Public
Out-of-State
Loan Servicers

Awards	Amount
2,273	\$ 4,015,034
14,963	\$ 31,300,331
8,681	\$ 6,212,154
35	\$ 662,400
0	\$ -
25,952	\$ 42,189,919



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

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Award Amount	\$ 41,122,228	\$ 43,914,627	\$ 38,957,402	\$ 37,938,733	\$ 42,189,919
One-Year Change (+/-)	\$ 3,892,657	\$ 2,792,399	\$ (4,957,225)	\$ (1,018,669)	\$ 4,251,186
% One-Year Change (+/-)	10.46%	6.79%	-11.29%	-2.61%	11.21%
Total Awards	30,693	31,187	28,721	24,694	25,952
One-Year Change (+/-)	1,291	494	-2,466	-4,027	1,258
% One-Year Change (+/-)	4.39%	1.61%	-7.91%	-14.02%	5.09%
Average Award Amount	\$ 1,340	\$ 1,408	\$ 1,356	\$ 1,536	\$ 1,626
One-Year Change (+/-)	\$ 74	\$ 68	\$ (52)	\$ 180	\$ 89
% One-Year Change (+/-)	5.81%	5.10%	-3.67%	13.27%	5.81%



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	\$ 275,411	\$ 1,996	Lincoln	343	\$ 427,141	\$ 1,245
Alcorn	337	\$ 444,132	\$ 1,318	Lowndes	522	\$ 668,383	\$ 1,280
Amite	73	\$ 86,018	\$ 1,178	Madison	1,592	\$ 2,502,498	\$ 1,572
Attala	177	\$ 314,599	\$ 1,777	Marion	177	\$ 303,366	\$ 1,714
Benton	44	\$ 72,435	\$ 1,646	Marshall	145	\$ 263,141	\$ 1,815
Bolivar	215	\$ 438,719	\$ 2,041	Monroe	300	\$ 385,194	\$ 1,284
Calhoun	134	\$ 285,821	\$ 2,133	Montgomery	76	\$ 122,441	\$ 1,611
Carroll	84	\$ 101,055	\$ 1,203	Neshoba	241	\$ 432,755	\$ 1,796
Chickasaw	140	\$ 222,268	\$ 1,588	Newton	187	\$ 199,141	\$ 1,065
Choctaw	79	\$ 93,599	\$ 1,185	Noxubee	43	\$ 90,096	\$ 2,095
Claiborne	37	\$ 70,937	\$ 1,917	Oktibbeha	450	\$ 766,708	\$ 1,704
Clarke	117	\$ 134,723	\$ 1,151	Panola	216	\$ 460,415	\$ 2,132
Clay	138	\$ 202,112	\$ 1,465	Pearl River	395	\$ 606,830	\$ 1,536
Coahoma	96	\$ 215,202	\$ 2,242	Perry	80	\$ 109,527	\$ 1,369
Copiah	202	\$ 346,634	\$ 1,716	Pike	313	\$ 507,623	\$ 1,622
Covington	129	\$ 233,483	\$ 1,810	Pontotoc	339	\$ 311,586	\$ 919
Desoto	1,852	\$ 2,965,077	\$ 1,601	Prentiss	257	\$ 244,818	\$ 953
Forrest	646	\$ 1,227,926	\$ 1,901	Quitman	28	\$ 61,790	\$ 2,207
Franklin	57	\$ 69,630	\$ 1,222	Rankin	1,951	\$ 3,340,902	\$ 1,712
George	195	\$ 260,364	\$ 1,335	Scott	180	\$ 262,678	\$ 1,459
Greene	72	\$ 89,902	\$ 1,249	Sharkey	28	\$ 59,617	\$ 2,129
Grenada	186	\$ 320,881	\$ 1,725	Simpson	174	\$ 261,646	\$ 1,504
Hancock	403	\$ 890,602	\$ 2,210	Smith	140	\$ 243,295	\$ 1,738
Harrison	1,607	\$ 3,474,280	\$ 2,162	Stone	143	\$ 221,333	\$ 1,548
Hinds	1,858	\$ 3,751,091	\$ 2,019	Sunflower	125	\$ 228,287	\$ 1,826
Holmes	55	\$ 113,190	\$ 2,058	Tallahatchie	43	\$ 46,689	\$ 1,086
Humphreys	33	\$ 85,120	\$ 2,579	Tate	259	\$ 364,722	\$ 1,408
Issaquena	7	\$ 9,550	\$ 1,364	Tippah	205	\$ 276,052	\$ 1,347
Itawamba	202	\$ 221,049	\$ 1,094	Tishomingo	160	\$ 208,731	\$ 1,305
Jackson	1,308	\$ 2,179,916	\$ 1,667	Tunica	33	\$ 129,270	\$ 3,917
Jasper	119	\$ 234,041	\$ 1,967	Union	303	\$ 456,662	\$ 1,507
Jefferson	25	\$ 91,177	\$ 3,647	Walthall	98	\$ 135,752	\$ 1,385
Jefferson Davis	52	\$ 66,510	\$ 1,279	Warren	344	\$ 499,154	\$ 1,451
Jones	567	\$ 832,043	\$ 1,467	Washington	284	\$ 615,930	\$ 2,169
Kemper	38	\$ 42,039	\$ 1,106	Wayne	111	\$ 156,487	\$ 1,410
Lafayette	595	\$ 1,013,564	\$ 1,703	Webster	138	\$ 192,409	\$ 1,394
Lamar	713	\$ 1,116,944	\$ 1,567	Wilkinson	33	\$ 48,957	\$ 1,484
Lauderdale	671	\$ 929,291	\$ 1,385	Winston	132	\$ 213,121	\$ 1,615
Lawrence	91	\$ 139,304	\$ 1,531	Yalobusha	69	\$ 180,396	\$ 2,614
Leake	122	\$ 126,954	\$ 1,041	Yazoo	137	\$ 256,854	\$ 1,875
Lee	918	\$ 1,194,502	\$ 1,301	Out-of-state	0	\$ -	-
Leflore	141	\$ 345,427	\$ 2,450	TOTALS	25,467	\$ 42,189,919	\$ 1,657

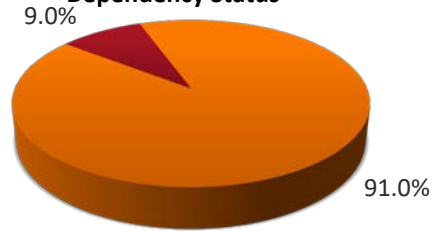
Summary Detail

Demographics of State-Supported Student Financial Aid Award Recipients

Dependency Status

Dependent	23,183	91.0%
Independent	2,284	9.0%
25,467	100%	

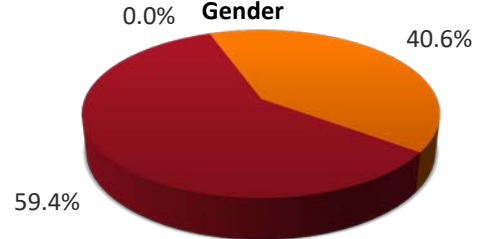
Dependency Status



Gender

Male	10,335	40.6%
Female	15,132	59.4%
Unknown	0	0.0%
25,467	100%	

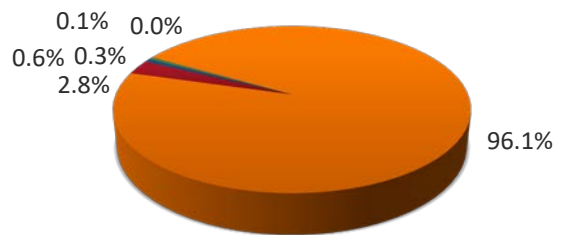
Gender



Age

16-24 years old	24,482	96.1%
25-34 years old	721	2.8%
35-44 years old	163	0.6%
45-54 years old	79	0.3%
55-64 years old	21	0.1%
65 years or older	1	0.0%
25,467	100%	

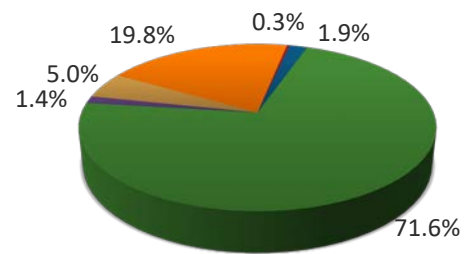
Age



Ethnicity

African American	5,050	19.8%
Alaskan Native/American Indian	72	0.3%
Asian/Pacific Islander	491	1.9%
Caucasian	18,222	71.6%
Hispanic	355	1.4%
Unknown	1,277	5.0%
25,467	100%	

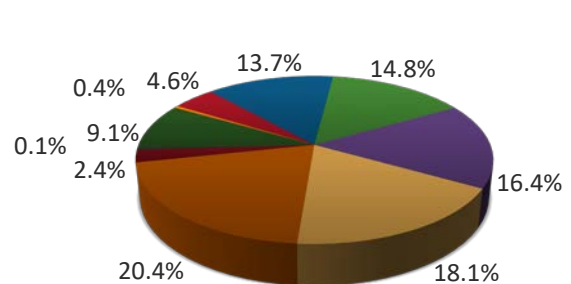
Ethnicity



Income

Less than \$0 (negative)	108	0.4%
\$0	1,159	4.6%
\$1-\$30,000	3,489	13.7%
\$30,001-\$48,000	3,759	14.8%
\$48,001-\$75,000	4,183	16.4%
\$75,001-\$110,000	4,607	18.1%
\$110,001-\$250,000	5,186	20.4%
\$250,001-\$999,999	621	2.4%
\$1,000,000 and More	25	0.1%
No FAFSA/Income Data	2,330	9.1%
25,467	100%	

Income



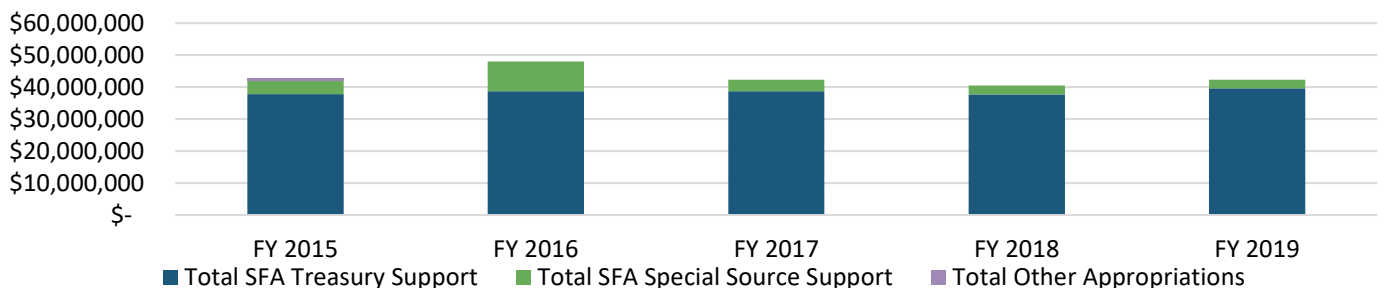
Summary Detail

5-Year History of State Support and Other Funding

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
SFA Appropriation - Treasury Support					
General Funds	\$ 37,855,077	\$ 37,855,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874
Reappropriated from Prior Year	\$ -	\$ 900,000	\$ -	\$ -	\$ -
Total SFA Treasury Support	\$ 37,855,077	\$ 38,755,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874
One-Year Change (+/-)	\$ 1,570,000	\$ 900,000	\$ (3,000)	\$ (1,090,731)	\$ 2,000,528
% One-Year Change (+/-)	4.33%	2.38%	-0.01%	-2.81%	5.31%
SFA Appropriation - Special Source Support					
Investments	\$ 13,831	\$ 8,002	\$ 8,280	\$ 13,127	\$ 27,424
GEAR UP Mississippi	\$ 628,050	\$ 266,332	\$ 188,603	\$ 154,506	\$ -
Other/Collections	\$ 3,613,119	\$ 3,016,674	\$ 2,150,317	\$ 2,721,367	\$ 2,581,576
<i>Authorized but Unavailable</i>	\$ -	\$ 6,000,000	\$ 1,243,068	\$ -	\$ -
Total SFA Special Source Support	\$ 4,255,000	\$ 9,291,008	\$ 3,590,268	\$ 2,889,000	\$ 2,609,000
One-Year Change (+/-)	\$ 2,740,000	\$ 5,036,008	\$ (5,700,740)	\$ (701,268)	\$ (280,000)
% One-Year Change (+/-)	180.86%	118.36%	-61.36%	-19.53%	-9.69%
SFA Appropriation - Mid-Year Change					
Mid-Year Increase (Authority)	\$ 600,000	\$ -	\$ -	\$ -	\$ 1,500,000
Mid-Year Increase/Reduction (Dollars)	\$ -	\$ 4,000,000	\$ -	\$ -	\$ -
Total SFA Mid-Year Change	\$ 600,000	\$ 4,000,000	\$ -	\$ -	\$ 1,500,000
Total SFA Treasury Support	\$ 37,855,077	\$ 38,755,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874
Total SFA Special Source Support	\$ 4,255,000	\$ 9,291,008	\$ 3,590,268	\$ 2,889,000	\$ 2,609,000
Original SFA Appropriation	\$ 42,110,077	\$ 48,046,085	\$ 42,342,345	\$ 40,550,346	\$ 42,270,874
Total Mid-Year Change	\$ 600,000	\$ 4,000,000	\$ -	\$ -	\$ 1,500,000
Final SFA Appropriation	\$ 42,710,077	\$ 52,046,085	\$ 42,342,345	\$ 40,550,346	\$ 43,770,874
One-Year Change (+/-)	\$ 4,910,000	\$ 9,336,008	\$ (9,703,740)	\$ (1,791,999)	\$ 3,220,528
% One-Year Change (+/-)	12.99%	21.86%	-18.64%	-4.23%	7.94%
Other Appropriations					
Ayers - Summer Development	\$ 750,000	\$ -	\$ -	\$ -	\$ -
MDE/TES Line Item	\$ -	\$ -	\$ -	\$ -	\$ -
Total Other Appropriations	\$ 750,000	\$ -	\$ -	\$ -	\$ -
Final SFA Appropriation	\$ 42,710,077	\$ 52,046,085	\$ 42,342,345	\$ 40,550,346	\$ 43,770,874
Total Other Appropriations	\$ 750,000	\$ -	\$ -	\$ -	\$ -
Total SFA and Other Appropriations	\$ 43,460,077	\$ 52,046,085	\$ 42,342,345	\$ 40,550,346	\$ 43,770,874
One-Year Change (+/-)	\$ 3,410,000	\$ 8,586,008	\$ (9,703,740)	\$ (1,791,999)	\$ 3,220,528
% One-Year Change (+/-)	8.51%	19.76%	-18.64%	-4.23%	7.94%

Alternate/Non-State Support

Lumina Foundation	\$ 20,500	\$ 13,500	\$ 22,323	\$ -	\$ -
Total Alternate/Non-State Support	\$ 20,500	\$ 13,500	\$ 22,323	\$ -	\$ -



Summary Detail

5-Year History of Budgets and Expenditures

Operating Budget Revenues	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Treasury Support					
Unrestricted General Funds	\$ 36,285,077	\$ 38,755,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874
Restricted General Funds	\$ 1,570,000	\$ -	\$ -	\$ -	\$ -
Special Source Support					
Investments and Collections	\$ 4,255,000	\$ 3,291,008	\$ 2,347,200	\$ 2,889,000	\$ 2,609,000
Appropriated but Unavailable	\$ -	\$ 6,000,000	\$ 1,243,068	\$ -	\$ -
Other Appropriations					
Ayers - Summer Devel.	\$ 750,000	\$ -	\$ -	\$ -	\$ -
MS Dept of Ed - Teacher Ed Schol	\$ -	\$ -	\$ -	\$ -	\$ -
Total Original Budget	\$ 42,860,077	\$ 48,046,085	\$ 42,342,345	\$ 40,550,346	\$ 42,270,874
Mid-Year Change	\$ 600,000	\$ 4,000,000	\$ -	\$ -	\$ 1,500,000
Appropriated but Unavailable	\$ -	\$ (6,000,000)	\$ (1,243,068)	\$ -	\$ -
Total Operating Budget Revenues	\$ 43,460,077	\$ 46,046,085	\$ 41,099,277	\$ 40,550,346	\$ 43,770,874
Actual Expenses					
State Supported Awards	\$ 41,122,228	\$ 43,914,627	\$ 38,957,402	\$ 37,938,733	\$ 42,189,919
Prior-Year Awards	\$ -	\$ -	\$ -	\$ -	\$ 158,697
Unspent Restricted Funds	\$ 922,630	\$ -	\$ -	\$ -	\$ -
Administrative Expenses					
Salaries and Fringe Benefits				\$ 672,019	\$ 701,650
Travel				\$ 5,245	\$ 5,388
Contractual Services				\$ 419,212	\$ 538,152
Commodities				\$ 15,446	\$ 3,150
Capital Outlay				\$ 51,758	\$ 720
	\$ 1,165,610	\$ 1,182,085	\$ 1,127,388	\$ 1,163,681	\$ 1,249,060
Total Expenses	\$ 43,210,468	\$ 45,096,712	\$ 40,084,790	\$ 39,102,414	\$ 43,597,676
Balance (Appropriation-Expenses)	\$ 249,609	\$ 6,949,373	\$ 2,257,555	\$ 1,447,932	\$ 173,198
Balance (Budget Revenues-Expenses)	\$ 249,609	\$ 949,373	\$ 1,014,487	\$ 1,447,932	\$ 173,198

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.

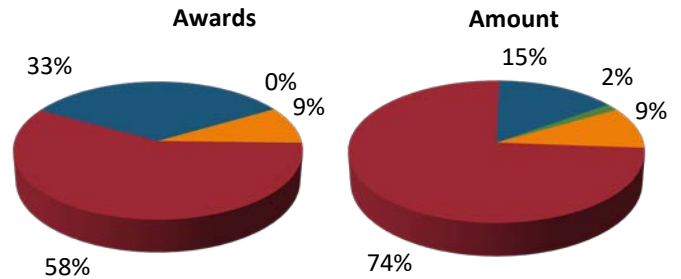
Program	Eligible Applicants	Award Rate	Avg. Award Amount	Applicants Unfunded	Funding Disparity
Total Grants	25,694	100%	\$ 1,611	0	\$ -
Total Loan Repayment	16	0%	\$ 3,000	16	\$ 48,000
Subtotal Undergrad Loans - Education	515	1%	\$ 5,353	509	\$ 2,668,441
Subtotal Undergrad Loans - Health Care	391	0%	\$ 4,000	391	\$ 1,564,000
Total Undergrad Forgivable Loans	906	1%	\$ 4,769	900	\$ 4,232,441
Subtotal Grad Loans - Education	122	1%	\$ 4,158	121	\$ 494,424
Subtotal Grad Loans - Health Care	105	33%	\$ 9,252	70	\$ 309,104
Subtotal Grad Loans - Other	0			0	\$ -
Total Graduate Forgivable Loans	227	16%	\$ 1,305	191	\$ 803,528
Total Forgivable Loans	1,133	4%	\$ 18,180	1,091	\$ 5,035,969
Total Spec. Source/Other Programs	3	100%	\$ 9,141	0	\$ -
Grand Totals	26,846	96%	\$ 1,626	1,107	\$ 5,083,969

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	7,410	\$2,992,766	9,872	\$6,448,271	1,590	\$1,036,081	0	\$0	18,872	\$10,477,118
MESG	212	\$470,933	2,456	\$5,500,279	397	\$911,666	0	\$0	3,065	\$6,882,878
HELP	1,056	\$2,736,193	2,617	\$19,117,702	286	\$2,067,287	0	\$0	3,959	\$23,921,182
LAW	3	\$12,262	8	\$105,514	0	\$0	0	\$0	11	\$117,776
Subtotal	8,681	\$6,212,154	14,953	\$31,171,766	2,273	\$4,015,034	0	\$0	25,907	\$41,398,954
Loan Repayment										
MTLR	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Subtotal	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Undergraduate Forgivable Loans										
TES	0	\$0	6	\$88,316	0	\$0	0	\$0	6	\$88,316
WWAR	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
WWTS	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NELB	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NELR	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Subtotal	0	\$0	6	\$88,316	0	\$0	0	\$0	6	\$88,316
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	0	\$0	0	\$0	0	\$0
SLPL	0	\$0	1	\$12,825	0	\$0	0	\$0	1	\$12,825
NELM	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NERM	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NELP	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NTSP	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
SREB	0	\$0	0	\$0	0	\$0	35	\$662,400	35	\$662,400
Subtotal	0	\$0	1	\$12,825	0	\$0	35	\$662,400	36	\$675,225
Programs Funded through Special Source or Other State Funds										
GUMS	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NISS	0	\$0	3	\$27,424	0	\$0	0	\$0	3	\$27,424
Subtotal	0	\$0	3	\$27,424	0	\$0	0	\$0	3	\$27,424
Totals	8,681	\$6,212,154	14,963	\$31,300,331	2,273	\$4,015,034	35	\$662,400	25,952	\$42,189,919

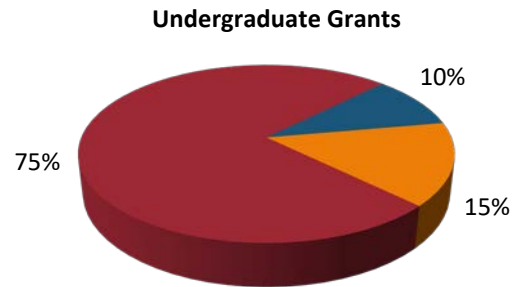
Summary Detail

Awards and Amounts by Program and Institution Type

All Awards	Awards	Amount
4-Year Private	2,273	\$ 4,015,034
4-Year Public	14,963	\$ 31,300,331
2-Year Public	8,681	\$ 6,212,154
Out-of-State	35	\$ 662,400
Loan Servicers	0	\$ -
Totals	25,952	\$ 42,189,919



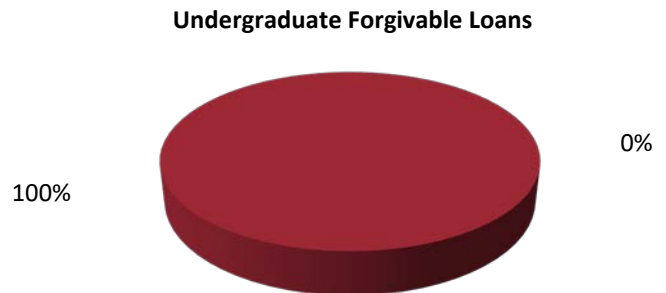
Undergraduate Grants	Awards	Amount
2-Year Public	8,681	\$ 6,212,154
4-Year Public	14,953	\$ 31,171,766
4-Year Private	2,273	\$ 4,015,034
Out-of-State or Loan Servicer	0	\$ -
Totals	25,907	\$ 41,398,954



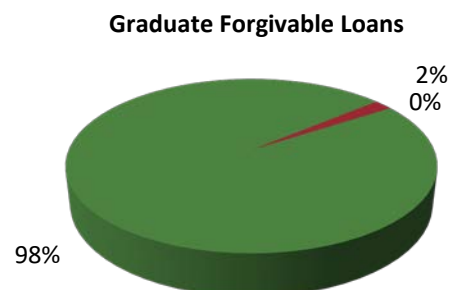
Loan Repayment	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
Totals	0	\$ -

Loan Repayment
No Awards

Undergraduate Forgivable Loans	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	6	\$ 88,316
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
Totals	6	\$ 88,316



Graduate Forgivable Loans	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	1	\$ 12,825
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	35	\$ 662,400
Totals	36	\$ 675,225

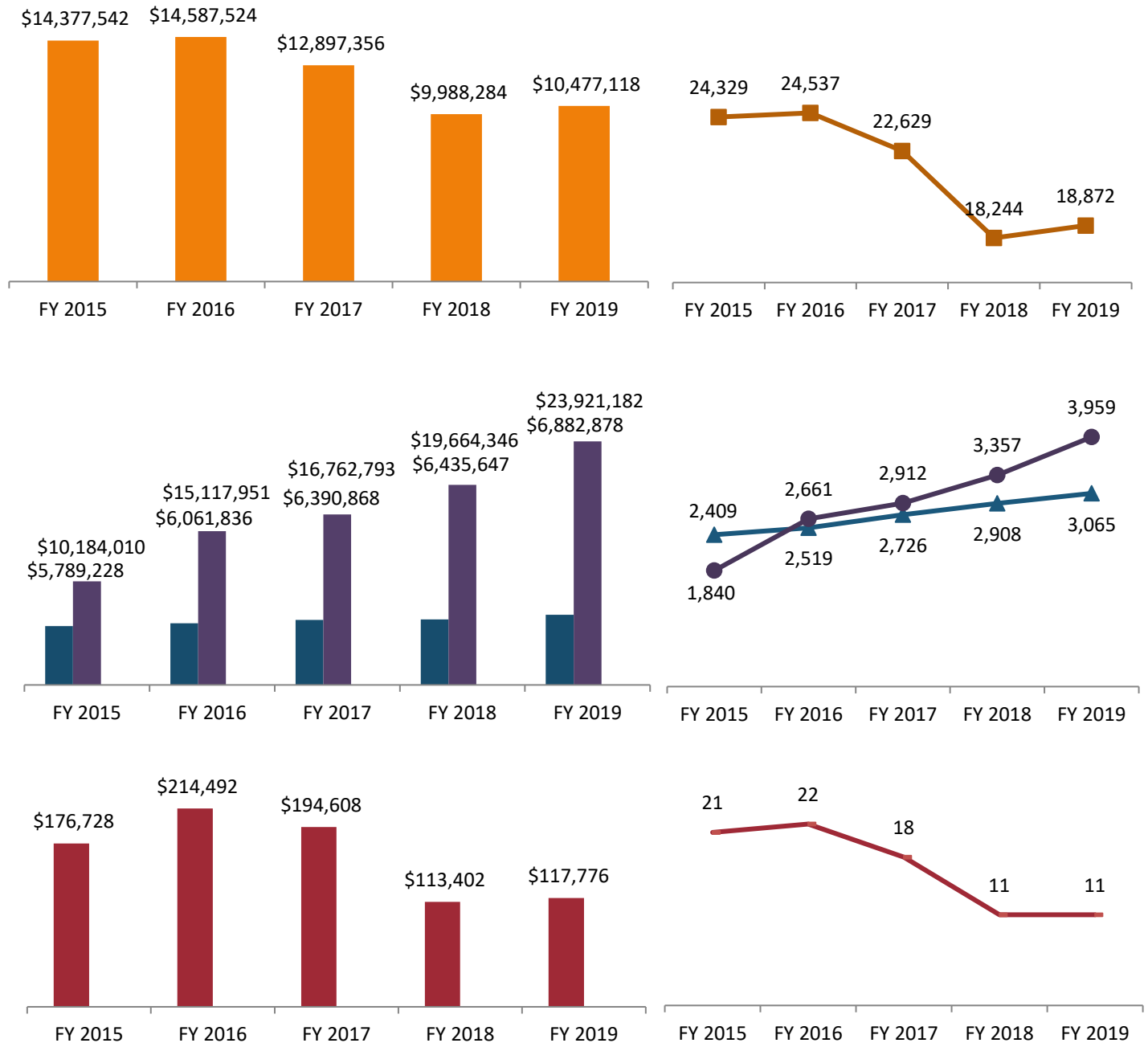


Summary Detail

5-Year History of Awards and Amounts by Program

Undergraduate Grants

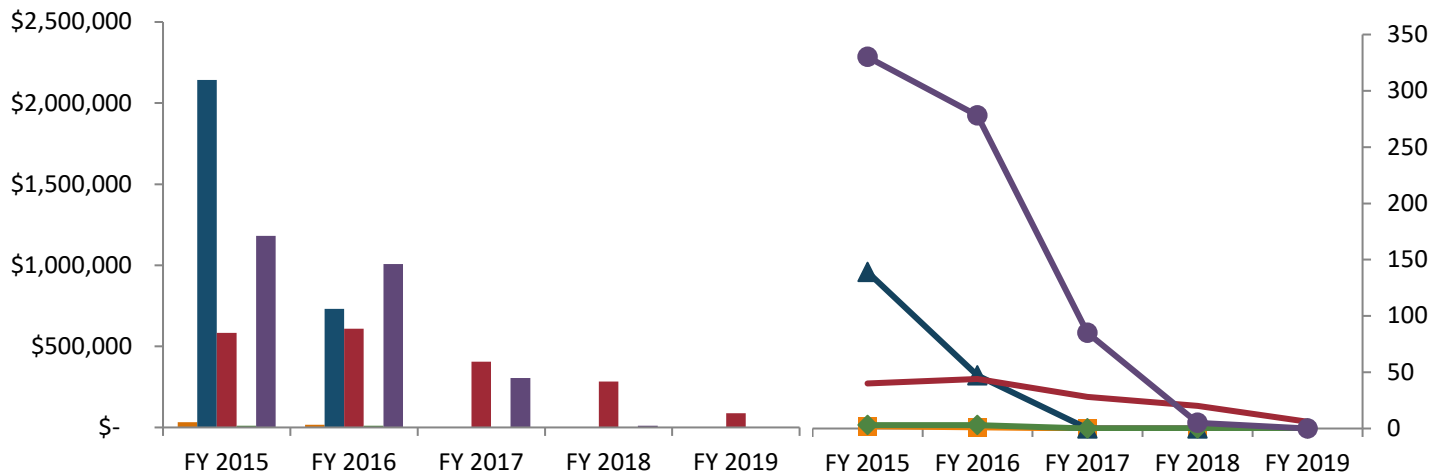
	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
MTAG - Amount Awarded	\$ 14,377,542	\$ 14,587,524	\$ 12,897,356	\$ 9,988,284	\$ 10,477,118
MTAG - Number of Awards	24,329	24,537	22,629	18,244	18,872
MESG - Amount Awarded	\$ 5,789,228	\$ 6,061,836	\$ 6,390,868	\$ 6,435,647	\$ 6,882,878
MESG - Number of Awards	2,409	2,519	2,726	2,908	3,065
HELP - Amount Awarded	\$ 10,184,010	\$ 15,117,951	\$ 16,762,793	\$ 19,664,346	\$ 23,921,182
HELP - Number of Awards	1,840	2,661	2,912	3,357	3,959
LAW - Amount Awarded	\$ 176,728	\$ 214,492	\$ 194,608	\$ 113,402	\$ 117,776
LAW - Number of Awards	21	22	18	11	11



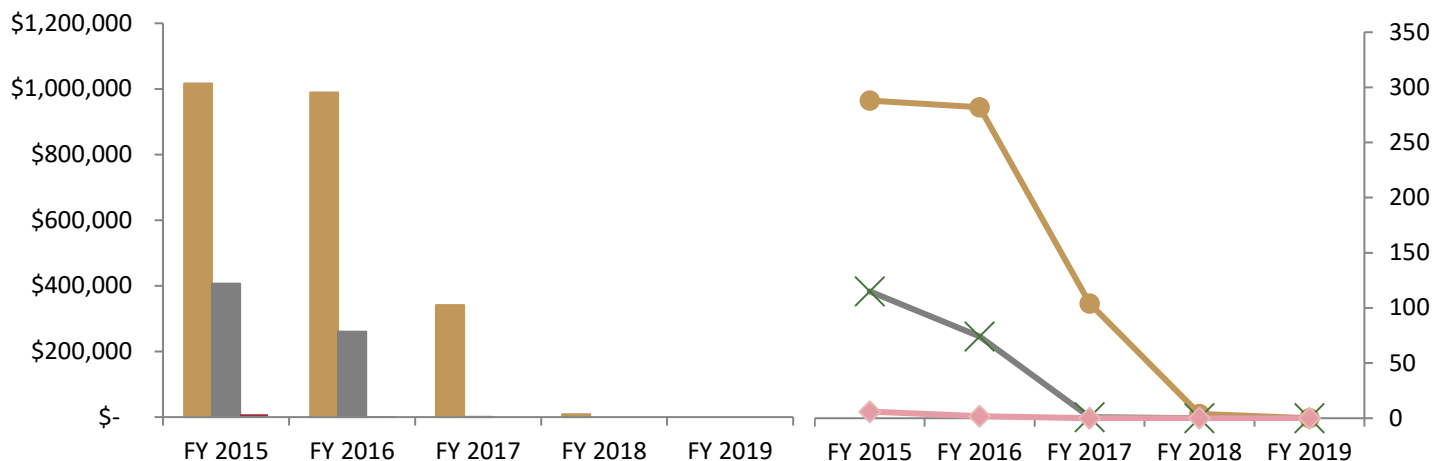
Summary Detail

Undergraduate Forgivable Loans

Education	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
CNAR - Amount Awarded	\$ 32,100	\$ 16,626	-	-	-
CNAR - Number of Awards	2	1	-	-	-
CNTP - Amount Awarded	\$ 2,141,649	\$ 731,385	-	-	-
CNTP - Number of Awards	139	47	-	-	-
TES - Amount Awarded	\$ 583,969	\$ 609,321	\$ 406,118	\$ 282,239	\$ 88,316
TES - Number of Awards	40	44	28	20	6
WWAR - Amount Awarded	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -
WWAR - Number of Awards	3	3	0	0	0
WWTs - Amount Awarded	\$ 1,180,836	\$ 1,007,980	\$ 305,333	\$ 10,000	\$ -
WWTs - Number of Awards	330	278	85	5	0



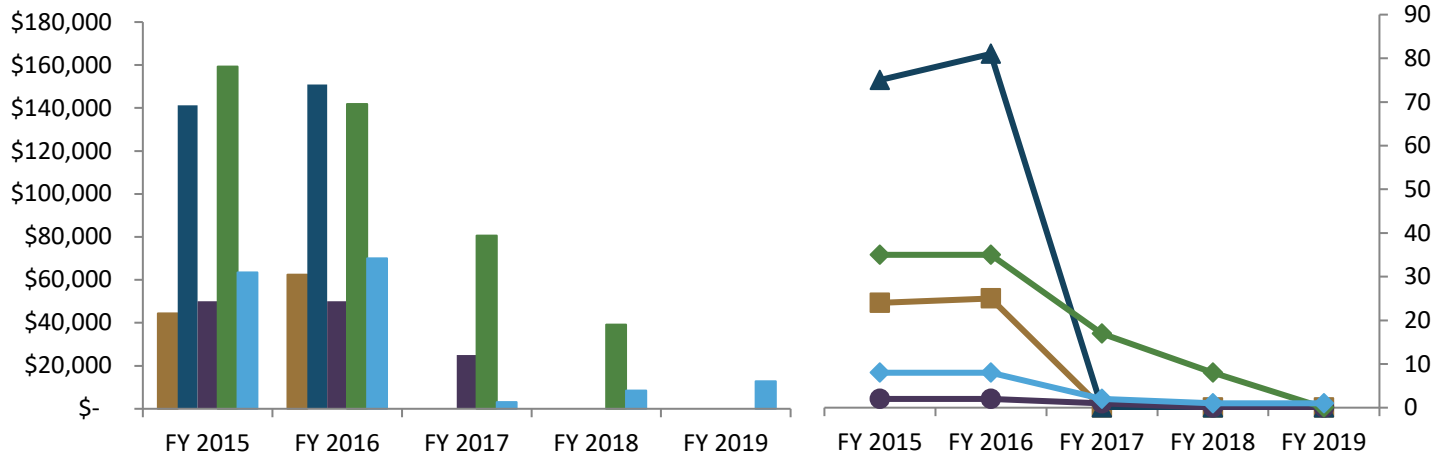
Health Care	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
NELB - Amount Awarded	\$ 1,016,182	\$ 989,342	\$ 341,003	\$ 9,000	\$ -
NELB - Number of Awards	288	282	104	4	0
NELR - Amount Awarded	\$ 406,671	\$ 260,167	\$ 1,000	\$ -	\$ -
NELR - Number of Awards	115	74	1	0	0
HCP-U - Amount Awarded	\$ 8,250	\$ 3,000	\$ -	\$ -	\$ -
HCP-U - Number of Awards	6	2	0	0	-



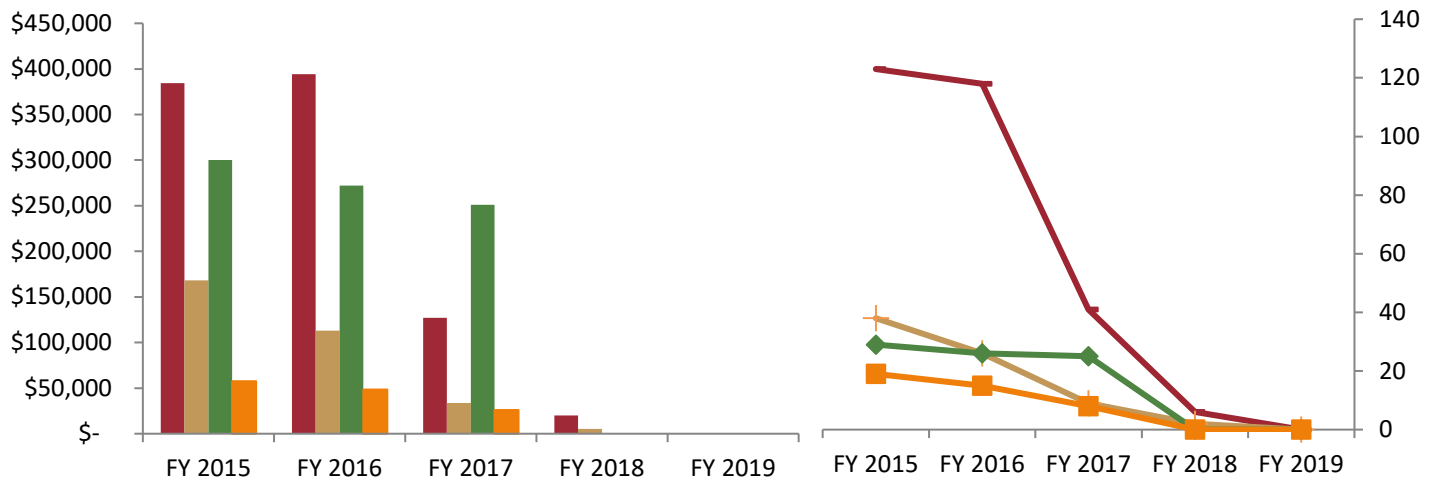
Summary Detail

Graduate Forgivable Loans

Education	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
CSA - Amount Awarded	\$ 44,375	\$ 62,375	\$ -	\$ -	\$ -
CSA - Number of Awards	24	25	0	0	0
GTS - Amount Awarded	\$ 141,250	\$ 150,875	\$ -	\$ -	\$ -
GTS - Number of Awards	75	81	0	0	0
CNDT - Amount Awarded	\$ 159,300	\$ 141,827	\$ 80,664	\$ 39,203	\$ -
CNDT - Number of Awards	35	35	17	8	0
SLPL - Amount Awarded	\$ 63,401	\$ 70,000	\$ 3,106	\$ 8,544	\$ 12,825
SLPL - Number of Awards	8	8	2	1	1
SDSP - Amount Awarded	\$ 50,000	\$ 50,000	\$ 25,000	\$ -	\$ -
SDSP - Number of Awards	2	2	1	-	-



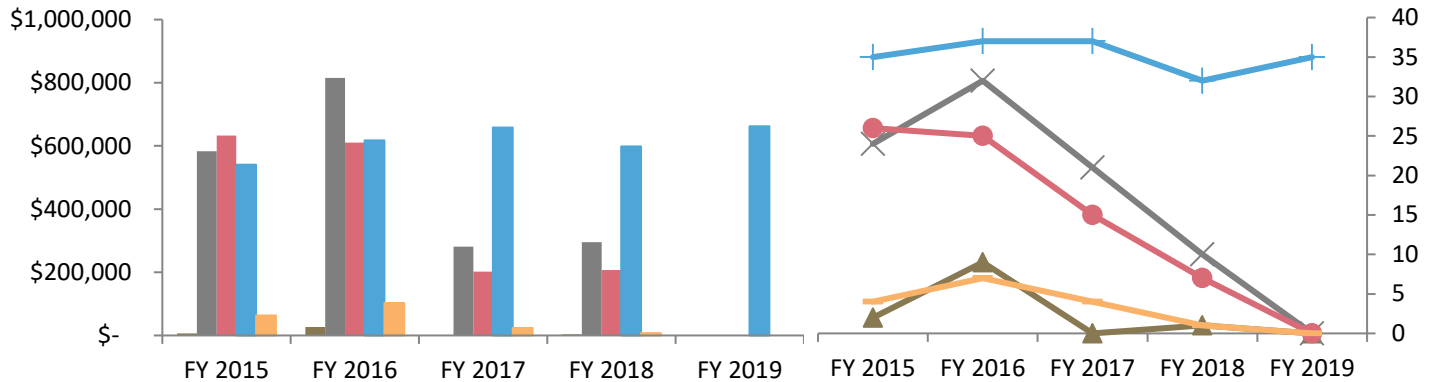
Health Care - Nursing	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
NELM - Amount Awarded	\$ 384,514	\$ 394,167	\$ 127,167	\$ 20,000	\$ -
NELM - Number of Awards	123	118	41	6	0
NERM - Amount Awarded	\$ 57,500	\$ 48,500	\$ 26,000	\$ -	\$ -
NERM - Number of Awards	19	15	8	0	0
NELP - Amount Awarded	\$ 168,129	\$ 113,128	\$ 33,543	\$ 5,313	\$ -
NELP - Number of Awards	38	26	9	2	0
NTSP - Amount Awarded	\$ 300,000	\$ 272,000	\$ 251,000	\$ -	\$ -
NTSP - Number of Awards	29	26	25	0	0



Summary Detail

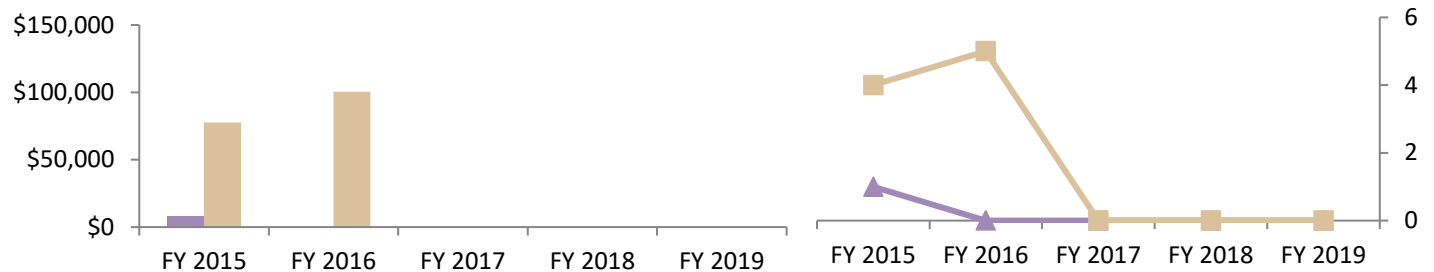
Health Care - Other

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
HCP-G - Amount Awarded	\$ 6,000	\$ 27,000	\$ -	\$ 3,000	-
HCP-G - Number of Awards	2	9	0	1	-
DENT - Amount Awarded	\$ 583,440	\$ 815,384	\$ 281,400	\$ 295,230	-
DENT - Number of Awards	24	32	21	10	-
MED - Amount Awarded	\$ 633,048	\$ 611,058	\$ 202,110	\$ 206,864	-
MED - Number of Awards	26	25	15	7	-
SREB - Amount Awarded	\$ 540,600	\$ 617,900	\$ 658,600	\$ 598,400	\$ 662,400
SREB - Number of Awards	35	37	37	32	35
STSC - Amount Awarded	\$ 63,600	\$ 102,440	\$ 23,850	\$ 7,950	-
STSC - Number of Awards	4	7	4	1	-



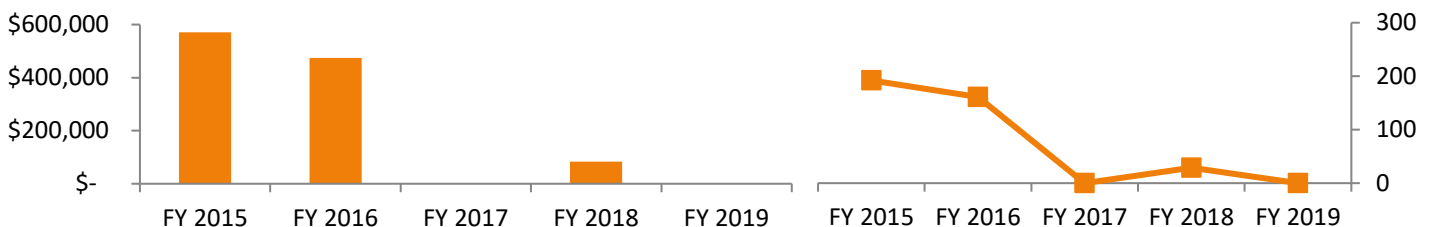
Other

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
SWOR - Amount Awarded	\$ 7,722	\$ -	\$ -	-	-
SWOR - Number of Awards	1	0	0	-	-
VMMP - Amount Awarded	\$ 77,508	\$ 100,497	\$ -	-	-
VMMP - Number of Awards	4	5	0	0	-



Loan Repayment

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
MTLR - Amount	\$ 570,795	\$ 474,518	\$ -	\$ 83,678	\$ -
MTLR - Number of Awards	192	161	0	29	0



Summary Detail

Overview of Forgivable Loan Accounts Under Management

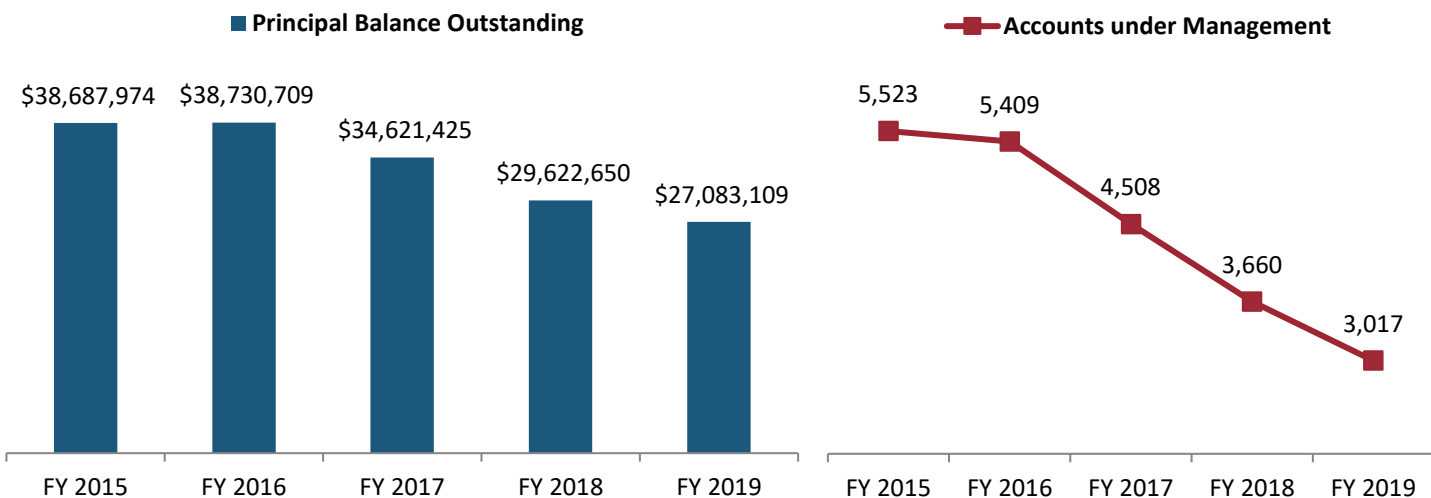
State-supported forgivable loan awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates 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

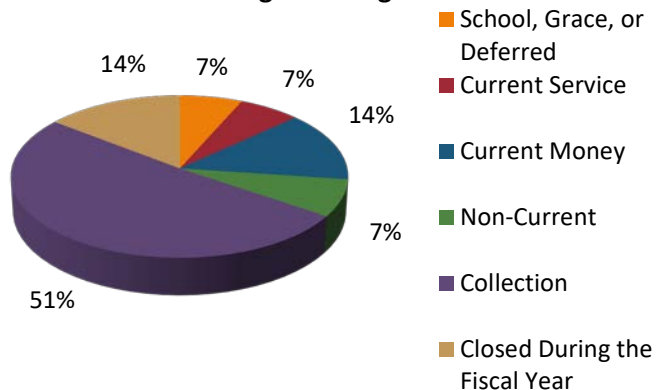
Accounts under Management	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Current	2,941	2,799	1,893	1,253	819
Defaulted	1,743	1,710	1,752	1,755	1,761
Closed During the Fiscal Year	839	900	863	652	437
Total	5,523	5,409	4,508	3,660	3,017

Principal Balance Outstanding	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Current	\$ 25,379,982	\$ 25,470,486	\$ 21,048,014	\$ 15,727,955	\$ 12,996,317
Defaulted	\$ 13,310,885	\$ 13,260,223	\$ 13,575,317	\$ 13,895,037	\$ 14,086,753
Closed During the Fiscal Year*	\$ (2,893)	\$ -	\$ (1,906)	\$ (342)	\$ 38
Total	\$ 38,687,974	\$ 38,730,709	\$ 34,621,425	\$ 29,622,650	\$ 27,083,109

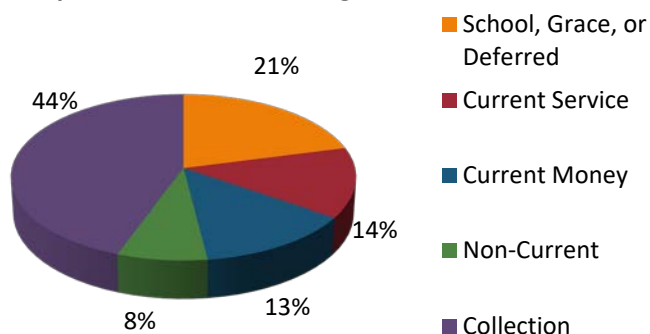
* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances will be refunded to the borrower.



Accounts Managed During FY 2019



Principal Balance Outstanding at the Close of FY 2019



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	3	0	6	0	9
CNTP	25	4	66	72	619	39	825
TES	15	20	20	1	2	0	58
WWAR	1	0	0	0	2	2	5
WWTS	32	9	84	59	509	142	835
NELB	5	59	84	31	165	117	461
NELR	4	2	26	5	41	15	93
HCP-U/G	2	1	6	2	8	8	27
SWOR	0	0	0	0	0	0	0
CSA	0	0	2	1	10	2	15
GTS	3	2	7	1	49	6	68
CNDT	7	1	15	2	6	14	45
SLPL	1	0	3	0	2	1	7
SDSP	0	3	2	1	9	0	15
NELM	4	26	38	6	37	43	154
NERM	0	9	4	1	1	4	19
NELP	7	5	11	3	7	9	42
NTSP	7	7	19	4	16	17	70
DENT	13	17	6	0	3	4	43
MED	29	3	9	10	8	1	60
SREB	39	26	10	4	5	9	93
STSC	2	2	4	8	18	1	35
VMMP	1	1	2	0	0	1	5
Inactive	3	0	1	11	16	2	33
Totals	200	197	422	222	1,539	437	3,017
% of Total	7%	7%	14%	7%	51%	14%	100%

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

Program	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed During the Fiscal Year	Managed Accounts
CNAR	\$ -	\$ -	\$ 14,362	\$ -	\$ 88,568	\$ -	\$ 102,930
CNTP	\$ 260,978	\$ 48,081	\$ 697,044	\$ 965,663	\$ 7,544,431	\$ (0)	\$ 9,516,197
TES	\$ 622,560	\$ 868,061	\$ 590,242	\$ 5,673	\$ 25,891	\$ -	\$ 2,112,426
WWAR	\$ 2,000	\$ -	\$ -	\$ -	\$ 5,895	\$ -	\$ 7,895
WWTS	\$ 132,172	\$ 28,001	\$ 290,550	\$ 217,644	\$ 1,908,741	\$ 46	\$ 2,577,155
NELB	\$ 27,333	\$ 258,567	\$ 269,256	\$ 132,489	\$ 597,347	\$ (7)	\$ 1,284,985
NELR	\$ 13,501	\$ 7,964	\$ 62,864	\$ 15,734	\$ 111,501	\$ -	\$ 211,564
HCP-U/G	\$ 1,809	\$ 6,000	\$ 10,894	\$ 3,703	\$ 10,979	\$ -	\$ 33,386
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CSA	\$ -	\$ -	\$ 6,375	\$ 2,625	\$ 21,349	\$ -	\$ 30,349
GTS	\$ 3,431	\$ 2,183	\$ 6,244	\$ 750	\$ 92,801	\$ -	\$ 105,409
CNDT	\$ 38,709	\$ 4,859	\$ 109,656	\$ 13,895	\$ 34,798	\$ -	\$ 201,917
SLPL	\$ 21,369	\$ -	\$ 24,489	\$ -	\$ 37,459	\$ -	\$ 83,317
SDSP	\$ -	\$ 150,000	\$ 117,587	\$ 51,000	\$ 323,340	\$ -	\$ 641,926
NELM	\$ 17,383	\$ 107,429	\$ 151,041	\$ 20,501	\$ 134,881	\$ -	\$ 431,236
NERM	\$ -	\$ 45,800	\$ 9,838	\$ 7,500	\$ 3,462	\$ -	\$ 66,601
NELP	\$ 58,501	\$ 25,020	\$ 71,410	\$ 19,371	\$ 45,401	\$ -	\$ 219,704
NTSP	\$ 68,503	\$ 78,600	\$ 220,990	\$ 41,378	\$ 186,322	\$ -	\$ 595,793
DENT	\$ 669,424	\$ 922,087	\$ 246,713	\$ -	\$ 61,438	\$ -	\$ 1,899,662
MED	\$ 1,687,786	\$ 141,157	\$ 262,042	\$ 300,900	\$ 239,384	\$ -	\$ 2,631,269
SREB	\$ 1,974,300	\$ 935,103	\$ 283,047	\$ 56,264	\$ 116,233	\$ -	\$ 3,364,948
STSC	\$ 47,700	\$ 39,750	\$ 83,971	\$ 148,381	\$ 258,387	\$ -	\$ 578,189
VMMP	\$ 20,100	\$ 20,099	\$ 66,866	\$ -	\$ -	\$ -	\$ 107,065
Inactive	\$ 4,513	\$ -	\$ 40,000	\$ 65,433	\$ 169,240	\$ -	\$ 279,186
Totals	\$ 5,672,073	\$ 3,688,762	\$ 3,635,483	\$ 2,068,903	\$ 12,017,850	\$ 38	\$ 27,083,109
% of Total	21%	14%	13%	8%	44%	0%	100%

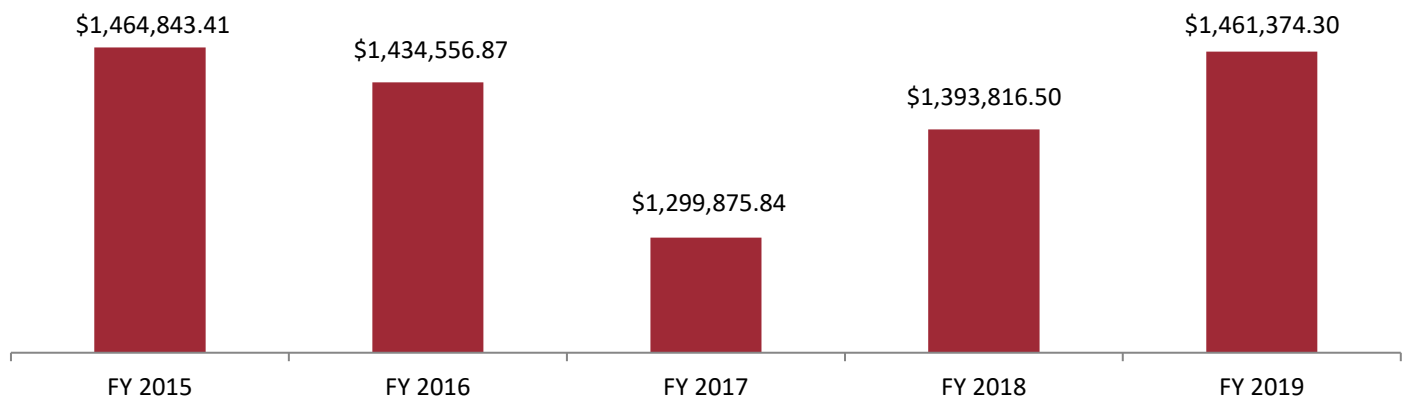
Summary Detail

Summary of Revenue Collected in Repayment During the Fiscal Year

Program	Principal	Interest	Fees	Tax Offset	Servicer and Agency Fees	Total Balance
CNAR	\$ 4,881.66	\$ 1,072.71	\$ 80.00	\$ -	\$ 544.44	\$ 5,489.93
CNTP	\$ 308,982.89	\$ 116,595.95	\$ 50,734.21	\$ 45,741.00	\$ 47,101.68	\$ 474,952.37
TES	\$ 11,174.17	\$ 7,185.74	\$ 113.89	\$ 159.80	\$ 1,681.19	\$ 16,952.41
WWAR	\$ 261.38	\$ 34.38	\$ -	\$ 236.30	\$ 48.00	\$ 484.06
WWTS	\$ 181,525.68	\$ 34,257.62	\$ 23,141.16	\$ 34,986.33	\$ 24,713.26	\$ 249,197.53
NELB	\$ 165,583.91	\$ 16,304.17	\$ 5,847.40	\$ 13,534.55	\$ 18,159.34	\$ 183,110.69
NELR	\$ 10,459.91	\$ 2,173.49	\$ 1,085.85	\$ 9,073.39	\$ 2,056.44	\$ 20,736.20
HCP-U/G	\$ 19,242.56	\$ 560.45	\$ 4.49	\$ 520.20	\$ 1,834.04	\$ 18,493.66
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CSA	\$ 1,887.87	\$ 645.17	\$ 683.55	\$ 256.70	\$ 313.37	\$ 3,159.92
GTS	\$ 4,031.57	\$ 1,313.10	\$ 1,785.33	\$ 5,950.00	\$ 1,180.13	\$ 11,899.87
CNDT	\$ 12,007.23	\$ 3,021.72	\$ 1,664.31	\$ 1,963.50	\$ 1,683.28	\$ 16,973.48
SLPL	\$ 16,643.50	\$ 1,546.63	\$ -	\$ -	\$ 1,641.18	\$ 16,548.95
SDSP	\$ 6,766.03	\$ 6,661.09	\$ 1,748.48	\$ 487.90	\$ 1,413.22	\$ 14,250.28
NELM	\$ 39,056.23	\$ 3,713.53	\$ 1,581.55	\$ 989.24	\$ 4,090.79	\$ 41,249.76
NERM	\$ 3,733.51	\$ 427.85	\$ -	\$ -	\$ 375.45	\$ 3,785.91
NELP	\$ 11,346.06	\$ 1,364.51	\$ 39.63	\$ -	\$ 1,150.37	\$ 11,599.83
NTSP	\$ 34,118.50	\$ 10,731.61	\$ 1,431.33	\$ 1,514.70	\$ 4,312.35	\$ 43,483.79
DENT	\$ 120,140.54	\$ 12,560.36	\$ 1,323.05	\$ -	\$ 12,092.14	\$ 121,931.81
MED	\$ 46,398.08	\$ 10,360.66	\$ 2,731.32	\$ -	\$ 5,367.42	\$ 54,122.64
SREB	\$ 99,309.02	\$ 8,697.92	\$ 63.15	\$ -	\$ 9,750.49	\$ 98,319.60
STSC	\$ 27,863.93	\$ 10,708.75	\$ 2,730.16	\$ 374.85	\$ 3,760.32	\$ 37,917.37
VMMP	\$ 10,664.69	\$ 2,295.19	\$ -	\$ -	\$ 1,169.29	\$ 11,790.59
Inactive Programs	\$ 1,526.25	\$ 2,021.07	\$ 341.43	\$ 1,523.20	\$ 488.29	\$ 4,923.66
Totals	\$ 1,137,605.17	\$ 254,253.67	\$ 97,130.29	\$ 117,311.66	\$ 144,926.49	\$ 1,461,374.30

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

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Revenue Collected	\$ 1,678,573.15	\$ 1,616,931.14	\$ 1,474,914.40	\$ 1,547,141.90	\$ 1,606,300.79
Servicer and Agency Fees	\$ 213,729.74	\$ 182,374.27	\$ 175,038.56	\$ 153,325.40	\$ 144,926.49
Available for New Awards	\$ 1,464,843.41	\$ 1,434,556.87	\$ 1,299,875.84	\$ 1,393,816.50	\$ 1,461,374.30



Summary Detail

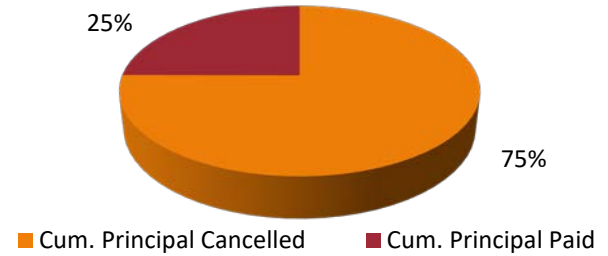
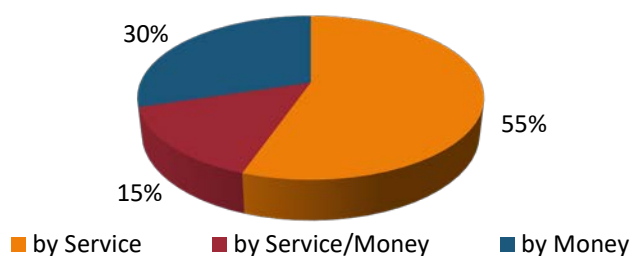
Summary of Accounts Closed During the Fiscal Year

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	0	0	0	\$ -	\$ -	\$ -	\$ -
CNTP	10	11	18	39	\$ 484,253	\$ 331,637	\$ 135,093	\$ 466,730
TES	0	0	0	0	\$ -	\$ -	\$ -	\$ -
WWAR	1	0	1	2	\$ 8,000	\$ 2,000	\$ 395	\$ 2,395
WWTS	73	23	46	142	\$ 622,403	\$ 239,861	\$ 44,859	\$ 284,719
NELB	69	16	32	117	\$ 533,387	\$ 155,936	\$ 19,110	\$ 175,045
NELR	8	1	6	15	\$ 35,631	\$ 14,444	\$ 1,225	\$ 15,668
HCP-U/G	0	1	7	8	\$ 2,986	\$ 19,214	\$ 478	\$ 19,693
SWOR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
CSA	1	1	0	2	\$ 3,806	\$ -	\$ 56	\$ 56
GTS	4	1	1	6	\$ 12,896	\$ 2,273	\$ 407	\$ 2,679
CNDT	10	3	1	14	\$ 101,870	\$ 5,266	\$ 1,263	\$ 6,529
SLPL	1	0	0	1	\$ 22,058	\$ -	\$ -	\$ -
SDSP	0	0	0	0	\$ -	\$ -	\$ -	\$ -
NELM	29	6	8	43	\$ 200,634	\$ 42,314	\$ 4,306	\$ 46,620
NERM	4	0	0	4	\$ 24,650	\$ -	\$ -	\$ -
NELP	7	0	2	9	\$ 69,001	\$ 17,500	\$ 2,296	\$ 19,796
NTSP	14	0	3	17	\$ 207,300	\$ 20,250	\$ 1,555	\$ 21,805
DENT	3	0	1	4	\$ 197,111	\$ 85,900	\$ 2,994	\$ 88,894
MED	0	0	1	1	\$ -	\$ 15,649	\$ 1,040	\$ 16,689
SREB	6	1	2	9	\$ 308,950	\$ 51,900	\$ 15,929	\$ 67,829
STSC	0	0	1	1	\$ -	\$ 15,768	\$ 5,763	\$ 21,531
VMMP	1	0	0	1	\$ 58,158	\$ -	\$ -	\$ -
Inactive	1	1	0	2	\$ 178,197	\$ -	\$ 927	\$ 927
Totals	242	65	130	437	\$ 3,071,292	\$ 1,019,911	\$ 237,695	\$ 1,257,606

Accounts Closed During the Fiscal Year

Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Service/Cancellation	586	633	622	445	242
Service and Money	115	144	99	85	65
Money	138	123	142	122	130
Total	839	900	863	652	437
Cumulative Principal Cancelled	\$ 6,189,594	\$ 6,172,220	\$ 5,467,157	\$ 5,359,900	\$ 3,071,292
Cumulative Principal Paid	\$ 1,205,129	\$ 1,231,040	\$ 1,003,585	\$ 867,473	\$ 1,019,911
Cumulative Interest Paid	\$ 302,940	\$ 285,343	\$ 230,213	\$ 157,977	\$ 237,695
Total	\$ 7,697,663	\$ 7,688,603	\$ 6,700,955	\$ 6,385,349	\$ 4,328,898

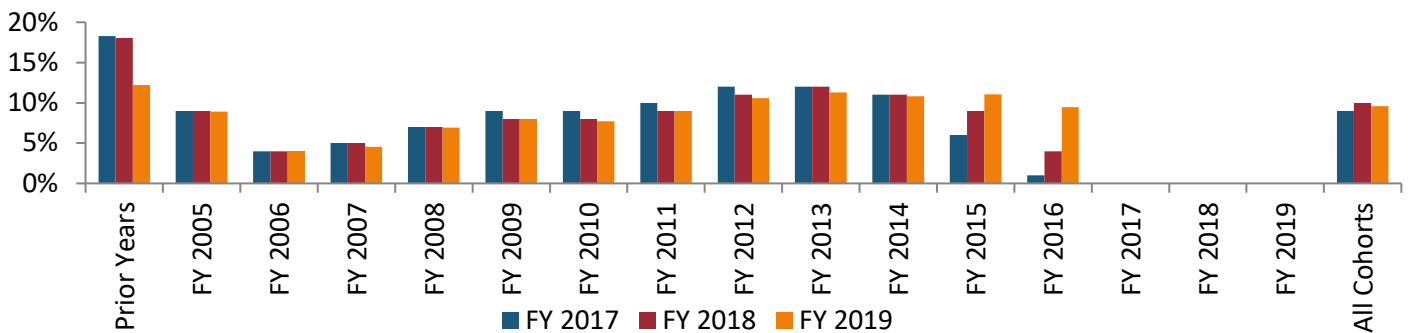
Summary Detail												
Summary of Cohort Accounts												
Program	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT
Untracked Cohorts	-	-	-	-	121	36	6	-	-	2	15	-
Tracked Cohorts	9	825	58	5	714	425	87	27	0	13	53	45
Managed Accounts	9	825	58	5	835	461	93	27	0	15	68	45
In Repayment	9	786	58	3	577	309	72	19	0	11	47	31
Closed Current Year	0	39	0	2	137	116	15	8	0	2	6	14
Closed Prior Year	21	2,136	0	11	6,249	1,482	499	79	1	332	1,283	27
All Tracked Accounts	30	2,961	58	16	6,963	1,907	586	106	1	345	1,336	72
All Tracked Accounts by Cohort												
Prior Years	-	1,668	-	-	3,337	-	-	60	-	-	-	-
FY 2005	-	140	-	-	310	-	-	6	-	-	-	-
FY 2006	1	144	-	-	387	124	5	6	-	77	402	-
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	104	-
FY 2011	3	95	-	-	274	163	36	1	-	27	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
FY 2019	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	30	2,961	58	16	6,963	1,907	586	106	1	345	1,336	72
Rate of Accounts Closed by Service by Tracked Cohort												
Prior Years	-	82%	-	-	88%	-	-	33%	-	-	-	-
FY 2005	-	91%	-	-	90%	-	-	20%	-	-	-	-
FY 2006	100%	93%	-	-	91%	86%	100%	0%	-	99%	100%	-
FY 2007	100%	90%	-	100%	90%	87%	86%	0%	-	98%	99%	-
FY 2008	100%	94%	-	0%	88%	85%	90%	50%	-	96%	97%	-
FY 2009	100%	87%	-	-	87%	91%	84%	-	-	-	-	-
FY 2010	-	91%	-	100%	88%	84%	80%	-	-	100%	94%	-
FY 2011	100%	93%	-	-	88%	81%	91%	0%	-	89%	96%	-
FY 2012	100%	99%	-	40%	84%	85%	90%	33%	-	100%	93%	-
FY 2013	100%	98%	-	100%	84%	79%	95%	33%	100%	88%	98%	-
FY 2014	100%	100%	-	-	85%	82%	93%	0%	-	92%	94%	100%
FY 2015	100%	100%	-	100%	94%	89%	96%	33%	-	100%	94%	89%
FY 2016	-	-	-	100%	89%	81%	100%	40%	-	89%	100%	100%
FY 2017	-	-	-	-	-	100%	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-	-	-	100%
FY 2019	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	100%	87%	-	69%	88%	85%	92%	30%	100%	96%	98%	95%
Default Rates by Tracked Cohorts												
Prior Years	-	28%	-	-	5%	-	-	7%	-	-	-	-
FY 2005	-	16%	-	-	5%	-	-	17%	-	-	-	-
FY 2006	0%	15%	-	-	3%	7%	20%	17%	-	0%	1%	-
FY 2007	0%	11%	-	0%	5%	5%	3%	0%	-	0%	0%	-
FY 2008	25%	17%	-	0%	10%	6%	5%	0%	-	2%	2%	-
FY 2009	0%	18%	-	-	3%	4%	4%	-	-	-	-	-
FY 2010	50%	16%	-	0%	7%	6%	6%	-	-	0%	2%	-
FY 2011	0%	19%	-	-	9%	8%	3%	0%	-	0%	7%	-
FY 2012	0%	27%	-	0%	11%	10%	6%	0%	-	0%	5%	-
FY 2013	29%	18%	-	33%	13%	8%	7%	14%	0%	4%	4%	-
FY 2014	50%	24%	8%	-	12%	10%	6%	50%	-	4%	7%	19%
FY 2015	50%	23%	7%	33%	10%	12%	10%	13%	-	7%	8%	0%
FY 2016	-	-	0%	0%	7%	14%	9%	11%	-	22%	7%	17%
FY 2017	-	-	-	-	-	0%	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-	-	-	0%
FY 2019	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	20%	23%	5%	13%	7%	8%	7%	9%	0%	3%	3%	11%

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	-	33	263
7	14	141	19	40	69	42	46	88	22	5	-	2,754
7	15	154	19	42	70	43	60	93	35	5	33	3,017
6	14	99	15	31	52	38	45	80	21	4	-	2,327
1	0	42	4	9	17	4	1	8	1	1	-	427
3	38	467	7	52	118	53	46	113	58	5	-	13,080
10	52	608	26	92	187	95	92	201	80	10	-	15,834
All Tracked Accounts by Cohort												
-	34	-	-	-	39	26	31	52	39	2	-	5,288
-	2	-	-	-	9	6	3	10	8	1	-	495
-	2	14	-	3	8	8	1	10	4	-	-	1,196
-	3	71	-	8	18	1	4	10	7	-	-	1,103
-	3	71	-	5	10	4	6	11	2	-	-	1,187
-	1	-	-	-	1	-	-	13	-	-	-	362
-	-	52	-	3	7	4	2	12	4	1	-	933
-	2	42	-	6	8	-	4	10	5	-	-	733
-	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
-	-	-	-	-	-	-	-	9	-	-	-	9
10	52	608	26	92	187	95	92	201	80	10	-	15,834
Rate of Accounts Closed by Service by Tracked Cohort												
-	100%	-	-	-	91%	88%	77%	90%	67%	50%	-	85%
-	100%	-	-	-	100%	83%	67%	80%	67%	100%	-	89%
-	100%	93%	-	67%	43%	75%	0%	78%	75%	-	-	93%
-	100%	93%	-	80%	81%	0%	33%	90%	100%	-	-	91%
-	100%	84%	-	80%	78%	75%	60%	50%	100%	-	-	90%
-	100%	-	-	-	100%	-	-	92%	-	-	-	88%
-	-	88%	-	100%	100%	75%	0%	100%	67%	100%	-	88%
-	50%	93%	-	83%	75%	-	0%	86%	100%	-	-	88%
-	-	80%	-	100%	90%	50%	-	100%	100%	100%	-	86%
-	-	86%	-	-	60%	50%	-	-	-	-	-	86%
-	-	94%	100%	95%	100%	50%	0%	-	100%	100%	-	89%
75%	-	94%	83%	92%	100%	100%	-	67%	-	-	-	93%
-	-	88%	100%	100%	80%	100%	-	-	0%	-	-	90%
-	-	-	-	-	-	-	-	0%	-	-	-	50%
-	-	-	-	-	-	-	-	-	-	-	-	100%
-	-	-	-	-	-	-	-	-	-	-	-	-
75%	97%	89%	91%	90%	87%	79%	64%	85%	73%	83%	-	88%
Default Rates by Tracked Cohorts												
-	24%	-	-	-	3%	0%	0%	4%	15%	0%	-	12%
-	0%	-	-	-	22%	0%	0%	0%	25%	0%	-	9%
-	0%	0%	-	0%	13%	0%	0%	10%	0%	-	-	4%
-	0%	6%	-	25%	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%	5%	-	0%	0%	-	25%	0%	60%	-	-	9%
-	0%	4%	-	0%	0%	20%	0%	0%	0%	0%	-	11%
-	100%	7%	100%	0%	22%	25%	11%	0%	50%	-	-	11%
-	0%	4%	0%	8%	8%	0%	0%	0%	0%	0%	-	11%
22%	0%	8%	0%	11%	21%	0%	0%	0%	0%	-	-	11%
-	-	6%	25%	0%	12%	0%	0%	0%	0%	0%	-	9%
-	-	-	-	-	-	-	-	0%	-	-	-	0%
0%	-	-	-	-	-	-	-	0%	-	-	-	0%
-	-	-	-	-	-	-	-	0%	-	-	-	0%
20%	17%	5%	8%	9%	10%	2%	4%	2%	16%	0%	-	10%

Summary Detail

History of Default Rates by Program and Cohort

Default Rates by Program	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
CNAR	11%	13%	17%	17%	17%	20%
CNTP	24%	24%	23%	24%	24%	23%
TES	0%	0%	0%	2%	5%	5%
WWAR	17%	27%	19%	19%	19%	13%
WWTS	10%	7%	7%	7%	7%	7%
NELB	6%	7%	7%	7%	8%	8%
NELR	5%	4%	5%	6%	7%	7%
HCP-U/G	9%	11%	9%	8%	8%	9%
SWOR	0%	0%	0%	0%	0%	0%
CSA	2%	3%	2%	3%	3%	3%
GTS	3%	3%	2%	3%	3%	3%
CNDT	0%	0%	0%	6%	8%	11%
SLPL	-	0%	0%	0%	20%	20%
SDSP	19%	18%	15%	15%	17%	17%
NELM	4%	5%	4%	4%	5%	5%
NERM	0%	0%	0%	4%	8%	8%
NELP	4%	2%	3%	3%	5%	9%
NTSP	7%	6%	6%	8%	9%	10%
DENT	3%	1%	1%	1%	1%	2%
MED	3%	3%	2%	2%	2%	4%
SREB	3%	2%	2%	2%	3%	2%
STSC	17%	19%	18%	18%	18%	16%
VMMP	0%	0%	0%	0%	0%	0%
All Programs	12%	10%	9%	9%	10%	10%
Default Rates by Cohort	FY 2014	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
<i>Prior Years</i>	24%	24%	18%	18%	18%	12%
FY 2005	11%	10%	10%	9%	9%	9%
FY 2006	6%	5%	5%	4%	4%	4%
FY 2007	6%	6%	5%	5%	5%	5%
FY 2008	10%	9%	8%	7%	7%	7%
FY 2009	12%	11%	9%	9%	8%	8%
FY 2010	13%	12%	10%	9%	8%	8%
FY 2011	11%	13%	11%	10%	9%	9%
FY 2012	9%	15%	13%	12%	11%	11%
FY 2013	1%	9%	12%	12%	12%	11%
FY 2014	0%	1%	5%	11%	11%	11%
FY 2015	-	0%	0%	6%	9%	11%
FY 2016	-	-	0%	1%	4%	9%
FY 2017	-	-	-	0%	0%	0%
FY 2018	-	-	-	-	0%	0%
FY 2019	-	-	-	-	-	0%
All Cohorts	12%	10%	9%	9%	10%	10%

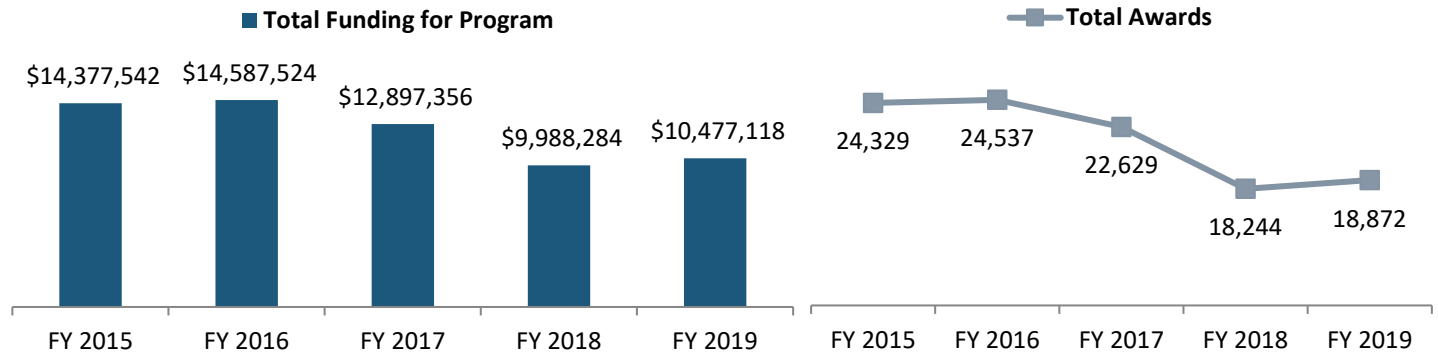


Mississippi Resident Tuition Assistance Grant (MTAG)

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Recipients	24,141	24,321	22,484	18,097	18,713
Total Awards	24,329	24,537	22,629	18,244	18,872
% One-Year Change (+/-)	1.9%	0.9%	-7.8%	-19.4%	3.4%
Total Funding for Program	\$ 14,377,542	\$ 14,587,524	\$ 12,897,356	\$ 9,988,284	\$ 10,477,118
% One-Year Change (+/-)	2.3%	1.5%	-11.6%	-22.6%	4.9%
Eligible Applicants	24,141	24,321	22,484	18,097	18,713
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 596	\$ 600	\$ 574	\$ 552	\$ 560
% One-Year Change (+/-)	0.2%	0.7%	-4.4%	-3.8%	1.4%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	149	\$ 611	\$ 91,100
Blue Mountain College	188	\$ 653	\$ 122,750
Millsaps College	142	\$ 593	\$ 84,250
Mississippi College	636	\$ 674	\$ 428,650
Rust College	14	\$ 470	\$ 6,575
Tougaloo College	62	\$ 613	\$ 37,975
William Carey University	399	\$ 664	\$ 264,781
Totals	1,590	\$ 652	\$ 1,036,081
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	243	\$ 599	\$ 145,625
Delta State University	495	\$ 680	\$ 336,800
Jackson State University	387	\$ 656	\$ 254,025
Mississippi State University	3,584	\$ 652	\$ 2,336,790
Mississippi University for Women	421	\$ 724	\$ 304,750
Mississippi Valley State University	49	\$ 481	\$ 23,550
University of Mississippi	2,446	\$ 650	\$ 1,589,770
University of Mississippi Medical Center	111	\$ 871	\$ 96,650
University of Southern Mississippi	2,136	\$ 637	\$ 1,360,311
Totals	9,872	\$ 653	\$ 6,448,271

2-Year Public Institutions	Awards	Avg. Award		Amount
Coahoma Community College	52	\$	359	\$ 18,675
Copiah-Lincoln Community College	258	\$	410	\$ 105,675
East Central Community College	335	\$	422	\$ 141,250
East Mississippi Community College	452	\$	389	\$ 175,900
Hinds Community College	777	\$	376	\$ 292,225
Holmes Community College	488	\$	399	\$ 194,750
Itawamba Community College	799	\$	414	\$ 331,016
Jones County Junior College	670	\$	400	\$ 268,000
Meridian Community College	369	\$	418	\$ 154,100
Mississippi Delta Community College	131	\$	411	\$ 53,900
Mississippi Gulf Coast Community College	863	\$	400	\$ 345,475
Northeast MS Community College	633	\$	410	\$ 259,475
Northwest MS Community College	865	\$	412	\$ 356,125
Pearl River Community College	458	\$	413	\$ 189,150
Southwest Mississippi Community College	260	\$	412	\$ 107,050
Totals	7,410	\$	404	\$ 2,992,766
Grand Totals	18,872	\$	555	\$ 10,477,118

Award Recipients by County				
County	Recipients	Avg. Award		Amount
Adams	101	\$	538	\$ 54,350
Alcorn	266	\$	533	\$ 141,850
Amite	62	\$	533	\$ 33,075
Attala	131	\$	606	\$ 79,341
Benton	31	\$	469	\$ 14,550
Bolivar	154	\$	600	\$ 92,450
Calhoun	95	\$	573	\$ 54,450
Carroll	68	\$	577	\$ 39,225
Chickasaw	106	\$	573	\$ 60,725
Choctaw	67	\$	550	\$ 36,825
Claiborne	27	\$	597	\$ 16,125
Clarke	100	\$	561	\$ 56,108
Clay	111	\$	527	\$ 58,550
Coahoma	66	\$	591	\$ 38,975
Copiah	154	\$	560	\$ 86,175
Covington	95	\$	527	\$ 50,026
Desoto	1,369	\$	555	\$ 759,297
Forrest	445	\$	586	\$ 260,922
Franklin	44	\$	639	\$ 28,100
George	152	\$	518	\$ 78,700
Greene	60	\$	519	\$ 31,165
Grenada	142	\$	575	\$ 81,675
Hancock	259	\$	560	\$ 144,968
Harrison	1,006	\$	547	\$ 550,576
Hinds	1,295	\$	567	\$ 734,525
Holmes	39	\$	531	\$ 20,725
Humphreys	22	\$	510	\$ 11,225
Issaquena	6	\$	500	\$ 3,000
Itawamba	169	\$	538	\$ 90,941
Jackson	928	\$	546	\$ 506,902
Jasper	84	\$	587	\$ 49,283
Jefferson	14	\$	545	\$ 7,625
Jefferson Davis	46	\$	539	\$ 24,791

County (cont.)	Recipients	Avg. Award		Amount
Jones	424	\$	555	\$ 235,127
Kemper	33	\$	575	\$ 18,975
Lafayette	408	\$	576	\$ 235,025
Lamar	508	\$	578	\$ 293,515
Lauderdale	523	\$	526	\$ 275,016
Lawrence	73	\$	577	\$ 42,100
Leake	105	\$	541	\$ 56,775
Lee	729	\$	577	\$ 420,300
Leflore	90	\$	557	\$ 50,100
Lincoln	280	\$	558	\$ 156,359
Lowndes	423	\$	546	\$ 231,058
Madison	1,134	\$	583	\$ 661,074
Marion	129	\$	549	\$ 70,816
Marshall	112	\$	521	\$ 58,325
Monroe	234	\$	564	\$ 131,900
Montgomery	59	\$	585	\$ 34,525
Neshoba	177	\$	554	\$ 98,000
Newton	152	\$	571	\$ 86,792
Noxubee	33	\$	630	\$ 20,775
Oktibbeha	314	\$	587	\$ 184,225
Panola	152	\$	553	\$ 84,025
Pearl River	284	\$	564	\$ 160,272
Perry	67	\$	530	\$ 35,499
Pike	231	\$	574	\$ 132,700
Pontotoc	288	\$	553	\$ 159,333
Prentiss	226	\$	559	\$ 126,400
Quitman	19	\$	466	\$ 8,850
Rankin	1,382	\$	575	\$ 794,932
Scott	137	\$	553	\$ 75,825
Sharkey	20	\$	490	\$ 9,800
Simpson	138	\$	559	\$ 77,082
Smith	96	\$	551	\$ 52,867
Stone	104	\$	575	\$ 59,780
Sunflower	94	\$	581	\$ 54,575
Tallahatchie	38	\$	561	\$ 21,325
Tate	203	\$	548	\$ 111,325
Tippah	174	\$	553	\$ 96,275
Tishomingo	127	\$	547	\$ 69,450
Tunica	15	\$	392	\$ 5,875
Union	229	\$	544	\$ 124,550
Walthall	82	\$	504	\$ 41,349
Warren	275	\$	557	\$ 153,045
Washington	196	\$	529	\$ 103,683
Wayne	93	\$	528	\$ 49,149
Webster	110	\$	552	\$ 60,675
Wilkinson	28	\$	588	\$ 16,475
Winston	103	\$	522	\$ 53,750
Yalobusha	46	\$	582	\$ 26,750
Yazoo	102	\$	525	\$ 53,500
Totals	18,713	\$	560	\$ 10,477,118

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.

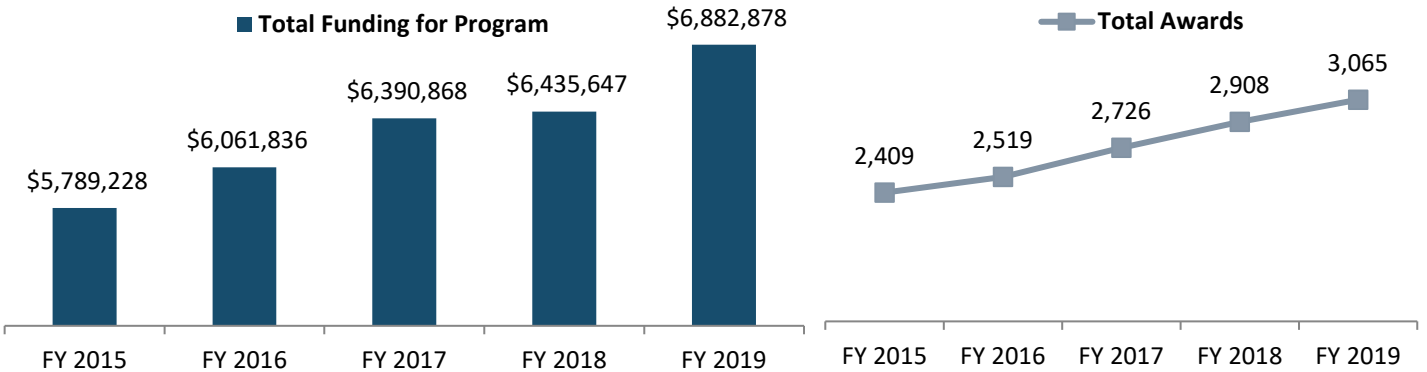
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	17,091	91%	Male	7,704	41%
Independent	1,622	9%	Female	11,009	59%
	18,713	100%		18,713	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3,374	18%	16-24 years old	17,797	95%
Alaskan Native/American Indian	56	0%	25-34 years old	652	3%
Asian/Pacific Islander	254	1%	35-44 years old	163	1%
Caucasian	13,911	74%	45-54 years old	79	0%
Hispanic	219	1%	55-64 years old	21	0%
Unknown	899	5%	65 years or older	1	0%
	18,713	100%		18,713	100%
Income	Recipients	Percent			
Less than \$0 (negative)	47	0%			
\$0	403	2%			
\$1-\$30,000	1,247	7%			
\$30,001-\$48,000	2,580	14%			
\$48,001-\$75,000	3,788	20%			
\$75,001-\$110,000	4,099	22%			
\$110,001-\$250,000	4,288	23%			
\$250,001-\$999,999	440	2%			
\$1,000,000 and More	17	0%			
No FAFSA/Income Data	1,804	10%			
	18,713	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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	2,404	2,510	2,717	2,898	3,057
Total Awards	2,409	2,519	2,726	2,908	3,065
% One-Year Change (+/-)	6.5%	4.6%	8.2%	6.7%	5.4%
Total Funding for Program	\$ 5,789,228	\$ 6,061,836	\$ 6,390,868	\$ 6,435,647	\$ 6,882,878
% One-Year Change (+/-)	7.4%	4.7%	5.4%	0.7%	6.9%
Eligible Applicants	2,404	2,510	2,717	2,898	3,057
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 2,408	\$ 2,415	\$ 2,352	\$ 2,221	\$ 2,252
% One-Year Change (+/-)	0.8%	0.3%	-2.6%	-5.6%	1.4%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	18	\$ 2,222	\$ 40,000
Blue Mountain College	18	\$ 2,500	\$ 45,000
Millsaps College	64	\$ 2,246	\$ 143,750
Mississippi College	210	\$ 2,298	\$ 482,500
Tougaloo College	2	\$ 1,875	\$ 3,750
William Carey University	85	\$ 2,314	\$ 196,666
Totals	397	\$ 2,296	\$ 911,666

4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	3	\$ 2,500	\$ 7,500
Delta State University	42	\$ 2,411	\$ 101,250
Jackson State University	5	\$ 2,250	\$ 11,250
Mississippi State University	1,061	\$ 2,184	\$ 2,316,729
Mississippi University for Women	21	\$ 2,321	\$ 48,750
Mississippi Valley State University	1	\$ 1,250	\$ 1,250
University of Mississippi	966	\$ 2,281	\$ 2,203,550
University of Mississippi Medical Center	13	\$ 2,404	\$ 31,250
University of Southern Mississippi	344	\$ 2,264	\$ 778,750
Totals	2,456	\$ 2,240	\$ 5,500,279

2-Year Public Institutions	Awards	Avg. Award	Amount
Copiah-Lincoln Community College	2	\$ 1,875	\$ 3,750
East Central Community College	10	\$ 2,250	\$ 22,500
East Mississippi Community College	11	\$ 2,386	\$ 26,250
Hinds Community College	14	\$ 2,054	\$ 28,750
Holmes Community College	10	\$ 2,375	\$ 23,750
Itawamba Community College	33	\$ 2,305	\$ 76,057
Jones County Junior College	18	\$ 2,222	\$ 40,000
Meridian Community College	9	\$ 2,361	\$ 21,250
Mississippi Gulf Coast Community College	33	\$ 2,042	\$ 67,376
Northeast MS Community College	19	\$ 2,303	\$ 43,750
Northwest MS Community College	28	\$ 2,143	\$ 60,000
Pearl River Community College	17	\$ 2,279	\$ 38,750
Southwest Mississippi Community College	8	\$ 2,344	\$ 18,750
Totals	212	\$ 2,221	\$ 470,933
Grand Totals	3,065	\$ 2,246	\$ 6,882,878

Award Recipients by County			
County	Awards	Avg. Award	Amount
Adams	6	\$ 2,500	\$ 15,000
Alcorn	43	\$ 2,151	\$ 92,500
Amite	3	\$ 2,500	\$ 7,500
Attala	14	\$ 2,321	\$ 32,500
Benton	5	\$ 2,446	\$ 12,229
Bolivar	18	\$ 2,292	\$ 41,250
Calhoun	8	\$ 2,051	\$ 16,411
Carroll	8	\$ 2,344	\$ 18,750
Chickasaw	11	\$ 2,386	\$ 26,250
Choctaw	9	\$ 2,222	\$ 20,000
Claiborne	2	\$ 1,250	\$ 2,500
Clarke	9	\$ 1,944	\$ 17,500
Clay	7	\$ 2,321	\$ 16,250
Coahoma	10	\$ 2,375	\$ 23,750
Copiah	12	\$ 1,979	\$ 23,750
Covington	8	\$ 2,500	\$ 20,000
Desoto	258	\$ 2,284	\$ 589,179
Forrest	112	\$ 2,250	\$ 252,025
George	8	\$ 2,500	\$ 20,000
Greene	26	\$ 2,067	\$ 53,750
Grenada	6	\$ 2,222	\$ 13,333
Hancock	16	\$ 2,344	\$ 37,500
Harrison	57	\$ 2,237	\$ 127,500
Hinds	223	\$ 2,240	\$ 499,459
Holmes	182	\$ 2,325	\$ 423,139
Humphreys	2	\$ 2,500	\$ 5,000
Itawamba	1	\$ 2,500	\$ 2,500
Jackson	17	\$ 2,353	\$ 40,000
Jasper	159	\$ 2,191	\$ 348,333
Jefferson Davis	12	\$ 2,188	\$ 26,250
Jones	57	\$ 2,303	\$ 131,250
Kemper	3	\$ 2,500	\$ 7,500

County (cont.)	Awards	Avg. Award	Amount
Lafayette	123	\$ 2,327	\$ 286,250
Lamar	130	\$ 2,272	\$ 295,416
Lauderdale	80	\$ 2,178	\$ 174,250
Lawrence	5	\$ 2,500	\$ 12,500
Leake	6	\$ 2,500	\$ 15,000
Lee	127	\$ 2,282	\$ 289,800
Leflore	13	\$ 2,115	\$ 27,500
Lincoln	31	\$ 2,312	\$ 71,666
Lowndes	50	\$ 2,192	\$ 109,584
Madison	328	\$ 2,254	\$ 739,149
Marion	17	\$ 2,059	\$ 35,000
Marshall	5	\$ 2,000	\$ 10,000
Monroe	36	\$ 2,222	\$ 80,000
Montgomery	6	\$ 2,292	\$ 13,750
Neshoba	18	\$ 2,292	\$ 41,250
Newton	22	\$ 2,216	\$ 48,750
Noxubee	1	\$ 2,500	\$ 2,500
Oktibbeha	86	\$ 2,141	\$ 184,157
Panola	14	\$ 2,411	\$ 33,750
Pearl River	53	\$ 2,288	\$ 121,250
Perry	3	\$ 2,500	\$ 7,500
Pike	32	\$ 2,231	\$ 71,405
Pontotoc	36	\$ 2,153	\$ 77,500
Prentiss	11	\$ 2,386	\$ 26,250
Quitman	1	\$ 2,500	\$ 2,500
Rankin	269	\$ 2,260	\$ 607,917
Scott	13	\$ 2,212	\$ 28,750
Sharkey	2	\$ 2,500	\$ 5,000
Simpson	12	\$ 2,083	\$ 25,000
Smith	11	\$ 2,159	\$ 23,750
Stone	21	\$ 2,183	\$ 45,833
Sunflower	6	\$ 2,500	\$ 15,000
Tallahatchie	2	\$ 1,875	\$ 3,750
Tate	20	\$ 2,250	\$ 45,000
Tippah	10	\$ 2,250	\$ 22,500
Tishomingo	15	\$ 2,191	\$ 32,866
Tunica	1	\$ 2,500	\$ 2,500
Union	32	\$ 2,181	\$ 69,807
Walthall	4	\$ 2,500	\$ 10,000
Warren	35	\$ 2,043	\$ 71,503
Washington	16	\$ 2,422	\$ 38,750
Wayne	4	\$ 1,979	\$ 7,917
Webster	13	\$ 2,212	\$ 28,750
Winston	10	\$ 2,250	\$ 22,500
Yalobusha	6	\$ 2,500	\$ 15,000
Yazoo	9	\$ 2,361	\$ 21,250
Totals	3,057	\$ 2,252	\$ 6,882,878

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.

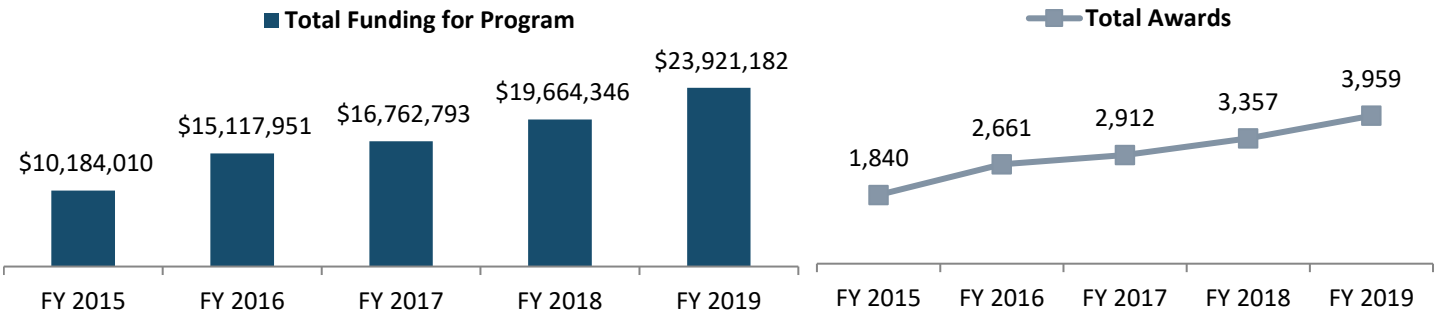
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	2,848	93%	Male	1,403	46%
Independent	209	7%	Female	1,654	54%
	3,057	100%		3,057	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	99	3%	17-24 years old	3,050	100%
Alaskan Native/American Indian	5	0%	25-34 years old	7	0%
Asian/Pacific Islander	101	3%	35-44 years old	0	0%
Caucasian	2,682	88%	45-54 years old	0	0%
Hispanic	40	1%	55-64 years old	0	0%
Unknown	130	4%	65 years or older	0	0%
	3,057	100%		3,057	100%
Income	Recipients	Percent			
Less than \$0 (negative)	12	0%			
\$0	96	3%			
\$1-\$30,000	145	5%			
\$30,001-\$48,000	134	4%			
\$48,001-\$75,000	385	13%			
\$75,001-\$110,000	559	18%			
\$110,001-\$250,000	969	32%			
\$250,001-\$999,999	197	6%			
\$1,000,000 and More	8	0%			
No FAFSA/Income Data	552	18%			
	3,057	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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	1,818	2,634	2,877	3,322	3,913
Total Awards	1,840	2,661	2,912	3,357	3,959
% One-Year Change (+/-)	33.2%	44.6%	9.4%	15.3%	17.9%
Total Funding for Program	\$ 10,184,010	\$ 15,117,951	\$ 16,762,793	\$ 19,664,346	\$ 23,921,182
% One-Year Change (+/-)	36.8%	48.4%	10.9%	17.3%	21.6%
Eligible Applicants	1,818	2,634	2,877	3,322	3,913
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 5,602	\$ 5,740	\$ 5,826	\$ 5,919	\$ 6,113
% One-Year Change (+/-)	2.1%	2.5%	1.5%	1.6%	3.3%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	32	\$ 6,610	\$ 211,523
Blue Mountain College	22	\$ 8,463	\$ 186,190
Millsaps College	43	\$ 7,332	\$ 315,289
Mississippi College	116	\$ 7,053	\$ 818,155
Rust College	1	\$ 8,660	\$ 8,660
Tougaloo College	25	\$ 7,184	\$ 179,595
William Carey University	47	\$ 7,402	\$ 347,875
Totals	286	\$ 7,228	\$ 2,067,287
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	118	\$ 6,338	\$ 747,852
Delta State University	77	\$ 6,352	\$ 489,105
Jackson State University	123	\$ 6,879	\$ 846,092
Mississippi State University	832	\$ 7,281	\$ 6,057,936
Mississippi University for Women	72	\$ 6,506	\$ 468,450
Mississippi Valley State University	22	\$ 5,806	\$ 127,725
University of Mississippi	697	\$ 7,641	\$ 5,326,060
University of Mississippi Medical Center	23	\$ 7,701	\$ 177,114
University of Southern Mississippi	653	\$ 7,469	\$ 4,877,368
Totals	2,617	\$ 7,305	\$ 19,117,702

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	12	\$ 2,631	\$ 31,570
Copiah-Lincoln Community College	31	\$ 2,440	\$ 75,642
East Central Community College	44	\$ 2,570	\$ 113,100
East Mississippi Community College	35	\$ 2,642	\$ 92,485
Hinds Community College	127	\$ 2,472	\$ 314,000
Holmes Community College	71	\$ 2,497	\$ 177,270
Itawamba Community College	62	\$ 2,063	\$ 127,908
Jones County Junior College	99	\$ 2,935	\$ 290,580
Meridian Community College	35	\$ 2,454	\$ 85,899
Mississippi Delta Community College	16	\$ 2,678	\$ 42,840
Mississippi Gulf Coast Community College	213	\$ 2,527	\$ 538,258
Northeast MS Community College	75	\$ 2,921	\$ 219,050
Northwest MS Community College	102	\$ 2,278	\$ 232,346
Pearl River Community College	101	\$ 2,971	\$ 300,080
Southwest Mississippi Community College	33	\$ 2,884	\$ 95,165
Totals	1,056	\$ 2,591	\$ 2,736,193
Grand Totals	3,959	\$ 6,042	\$ 23,921,182

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	31	\$ 6,647	\$ 206,061
Alcorn	37	\$ 5,410	\$ 200,182
Amite	8	\$ 5,680	\$ 45,443
Attala	33	\$ 6,144	\$ 202,758
Benton	8	\$ 5,707	\$ 45,656
Bolivar	44	\$ 6,932	\$ 305,019
Calhoun	30	\$ 6,525	\$ 195,760
Carroll	8	\$ 5,385	\$ 43,080
Chickasaw	24	\$ 5,637	\$ 135,293
Choctaw	5	\$ 7,355	\$ 36,774
Claiborne	8	\$ 6,539	\$ 52,312
Clarke	13	\$ 4,701	\$ 61,115
Clay	20	\$ 6,366	\$ 127,312
Coahoma	20	\$ 6,664	\$ 133,277
Copiah	39	\$ 6,069	\$ 236,709
Covington	26	\$ 6,287	\$ 163,457
Desoto	242	\$ 6,221	\$ 1,505,601
Forrest	92	\$ 6,565	\$ 603,979
Franklin	5	\$ 4,306	\$ 21,530
George	23	\$ 5,561	\$ 127,914
Greene	6	\$ 7,567	\$ 45,404
Grenada	27	\$ 6,591	\$ 177,962
Hancock	91	\$ 6,301	\$ 573,414
Harrison	395	\$ 6,056	\$ 2,392,191
Hinds	398	\$ 6,483	\$ 2,580,111
Holmes	14	\$ 6,248	\$ 87,465
Humphreys	10	\$ 7,140	\$ 71,395
Issaquena	1	\$ 6,550	\$ 6,550
Itawamba	17	\$ 5,300	\$ 90,108
Jackson	233	\$ 5,521	\$ 1,286,281
Jasper	24	\$ 6,605	\$ 158,508
Jefferson	10	\$ 6,435	\$ 64,352
Jefferson Davis	6	\$ 6,953	\$ 41,719
Jones	89	\$ 5,232	\$ 465,666

County (cont.)	Awards	Avg. Award	Amount
Kemper	2	\$ 7,782	\$ 15,564
Lafayette	68	\$ 6,910	\$ 469,853
Lamar	81	\$ 6,282	\$ 508,813
Lauderdale	78	\$ 6,154	\$ 480,025
Lawrence	13	\$ 6,516	\$ 84,704
Leake	11	\$ 5,016	\$ 55,179
Lee	66	\$ 6,467	\$ 426,802
Leflore	38	\$ 7,048	\$ 267,827
Lincoln	34	\$ 5,856	\$ 199,116
Lowndes	55	\$ 5,686	\$ 312,741
Madison	155	\$ 6,988	\$ 1,083,075
Marion	34	\$ 5,810	\$ 197,550
Marshall	30	\$ 6,494	\$ 194,816
Monroe	31	\$ 5,590	\$ 173,294
Montgomery	12	\$ 6,181	\$ 74,166
Neshoba	48	\$ 5,715	\$ 274,305
Newton	16	\$ 3,975	\$ 63,599
Noxubee	9	\$ 7,425	\$ 66,821
Oktibbeha	57	\$ 6,651	\$ 379,126
Panola	49	\$ 6,409	\$ 314,036
Pearl River	61	\$ 5,333	\$ 325,308
Perry	10	\$ 6,653	\$ 66,528
Pike	53	\$ 5,727	\$ 303,518
Pontotoc	18	\$ 4,153	\$ 74,753
Prentiss	21	\$ 4,389	\$ 92,168
Quitman	9	\$ 5,604	\$ 50,440
Rankin	320	\$ 5,912	\$ 1,891,726
Scott	32	\$ 4,941	\$ 158,103
Sharkey	6	\$ 7,470	\$ 44,817
Simpson	25	\$ 6,383	\$ 159,564
Smith	34	\$ 4,902	\$ 166,678
Stone	19	\$ 5,301	\$ 100,720
Sunflower	25	\$ 5,984	\$ 149,588
Tallahatchie	3	\$ 7,205	\$ 21,614
Tate	36	\$ 5,255	\$ 189,197
Tippah	21	\$ 6,575	\$ 138,077
Tishomingo	18	\$ 5,912	\$ 106,415
Tunica	16	\$ 6,356	\$ 101,695
Union	44	\$ 5,840	\$ 256,955
Walthall	11	\$ 5,928	\$ 65,203
Warren	39	\$ 6,869	\$ 267,892
Washington	71	\$ 6,399	\$ 454,297
Wayne	16	\$ 6,064	\$ 97,019
Webster	17	\$ 6,058	\$ 102,984
Wilkinson	5	\$ 6,496	\$ 32,482
Winston	18	\$ 6,029	\$ 108,521
Yalobusha	15	\$ 6,683	\$ 100,246
Yazoo	26	\$ 6,266	\$ 162,904
Totals	3,913	\$ 6,113	\$ 23,921,182

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.

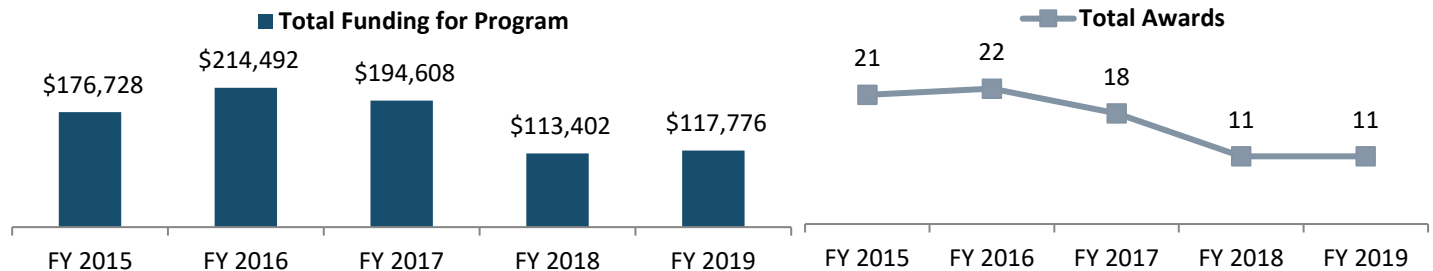
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3,497	89%	Male	1,341	34%
Independent	416	11%	Female	2,572	66%
	3,913	100%		3,913	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1,587	41%	17-24 years old	3,882	99%
Alaskan Native/American Indian	11	0%	25-34 years old	31	1%
Asian/Pacific Islander	134	3%	35-44 years old	0	0%
Caucasian	1,817	46%	45-54 years old	0	0%
Hispanic	101	3%	55-64 years old	0	0%
Unknown	263	7%	65 years or older	0	0%
	3,913	100%		3,913	100%
Income	Recipients	Percent			
Less than \$0 (negative)	49	1%			
\$0	644	16%			
\$1-\$30,000	2,092	53%			
\$30,001-\$48,000	1,071	27%			
\$48,001-\$75,000	52	1%			
\$75,001-\$110,000	2	0%			
\$110,001-\$250,000	3	0%			
\$250,001-\$999,999	0	0%			
\$1,000,000 and More	0	0%			
No FAFSA/Income Data	0	0%			
	3,913	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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	21	21	18	11	11
Total Awards	21	22	18	11	11
% One-Year Change (+/-)	-8.7%	4.8%	-18.2%	-38.9%	0.0%
Total Funding for Program	\$ 176,728	\$ 214,492	\$ 194,608	\$ 113,402	\$ 117,776
% One-Year Change (+/-)	-6.7%	21.4%	-9.3%	-41.7%	3.9%
Eligible Applicants	21	21	18	11	11
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 8,416	\$ 10,214	\$ 10,812	\$ 10,309	\$ 10,707
% One-Year Change (+/-)	2.1%	21.4%	5.9%	-4.6%	3.9%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	1	\$ 6,714	\$ 6,714
Mississippi State University	2	\$ 11,903	\$ 23,806
University of Mississippi	3	\$ 14,302	\$ 42,906
University of Mississippi Medical Center	1	\$ 19,234	\$ 19,234
University of Southern Mississippi	1	\$ 12,854	\$ 12,854
Totals	8	\$ 13,189	\$ 105,514
2-Year Public Institutions	Awards	Avg. Award	Amount
Holmes Community College	1	\$ 4,510	\$ 4,510
Meridian Community College	1	\$ 2,402	\$ 2,402
Northeast MS Community College	1	\$ 5,350	\$ 5,350
Totals	3	\$ 4,087	\$ 12,262
Grand Totals	11	\$ 10,707	\$ 117,776

Award Recipients by County

County	Awards	Avg. Award	Amount
Grenada	2	\$ 11,872	\$ 23,744
Hancock	1	\$ 16,370	\$ 16,370
Harrison	1	\$ 12,854	\$ 12,854
Lafayette	1	\$ 7,436	\$ 7,436
Panola	2	\$ 14,302	\$ 28,604
Rankin	1	\$ 14,302	\$ 14,302
Union	1	\$ 5,350	\$ 5,350
Warren	1	\$ 6,714	\$ 6,714
Wayne	1	\$ 2,402	\$ 2,402
Totals	11	\$ 10,707	\$ 117,776

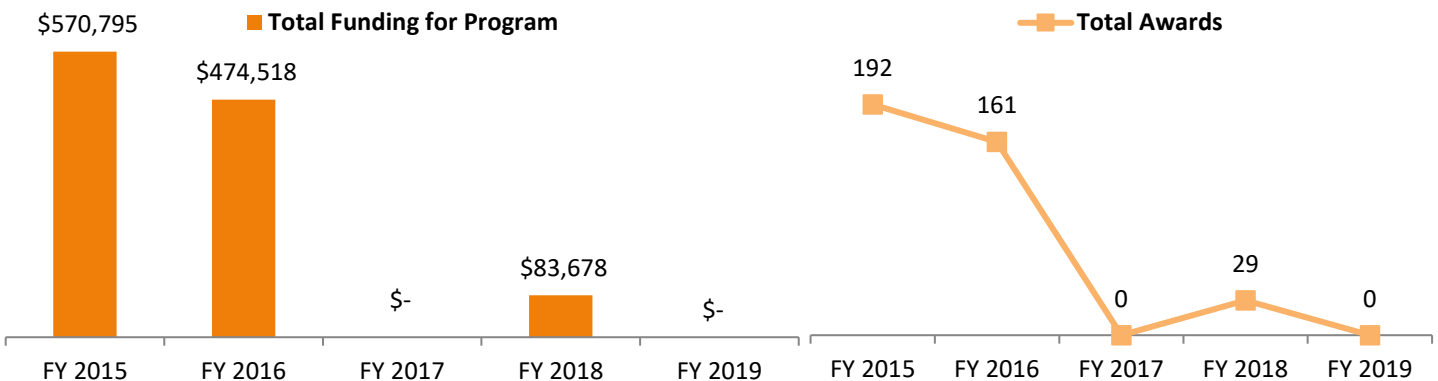
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	9	82%	Male	5	45%
Independent	2	18%	Female	6	55%
	11	100%		11	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1	9%	17-24 years old	10	91%
Alaskan Native/American Indian	0	0%	25-34 years old	1	9%
Asian/Pacific Islander	1	9%	35-44 years old	0	0%
Caucasian	9	82%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	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	2	18%			
\$30,001-\$48,000	3	27%			
\$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	5	45%			
	11	100%			

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	192	161	0	29	0
Total Awards	192	161	0	29	0
% One-Year Change (+/-)	-5.4%	-16.1%	-100.0%	-	-100.0%
Total Funding for Program	\$ 570,795	\$ 474,518	\$ -	\$ 83,678	\$ -
% One-Year Change (+/-)	-3.9%	-16.9%	-100.0%	-	-100.0%
Eligible Applicants	192	161	169	55	16
Award Rate	100%	100%	0%	53%	0%
Average Award Amount	\$ 2,973	\$ 2,947	-	\$ 2,885	\$ 3,000
% One-Year Change (+/-)	1.6%	-0.9%	-	-	4.0%
Applicants Not Funded	0	0	169	26	16
Funding Disparity	\$ -	\$ -	\$ 498,097	\$ 75,022	\$ 48,000



Awards by Institution

Loan Servicer	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-			

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

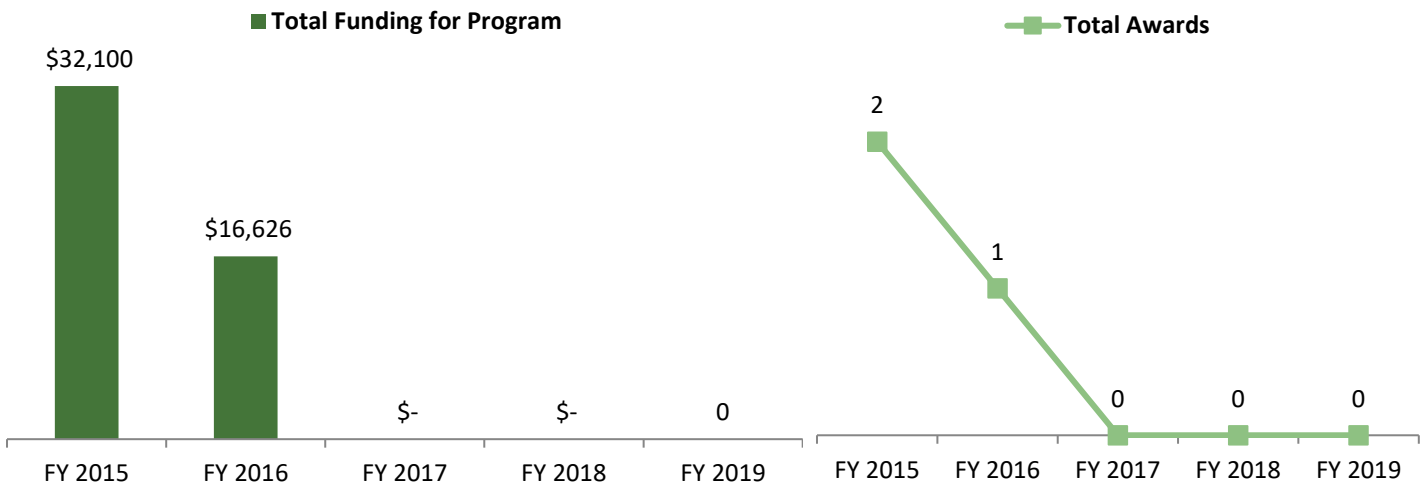
Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate (under 8%) and high rate of accounts closed by service (over 90%) are most effective. The "rate of closed accounts by service" is calculated by 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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	2	1	Discontinued	Discontinued	Discontinued
Total Awards	2	1	-	-	-
% One-Year Change (+/-)	-66.7%	-50.0%	-	-	-
Total Funding for Program	\$ 32,100	\$ 16,626	-	-	-
% One-Year Change (+/-)	-54.3%	-48.2%	-	-	-
Eligible Applicants	2	1	-	-	-
Award Rate	100%	100%	-	-	-
Average Award Amount	\$ 16,050	\$ 16,626	-	-	-
% One-Year Change (+/-)	37.2%	3.6%	-	-	-
Applicants Not Funded	0	0	-	-	-
Funding Disparity	\$ -	\$ -	-	-	-



CNAR Loan 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	3	\$ 14,362
Non-Current Money	0	\$ -
Collection	6	\$ 88,568
Closed in Current Year	0	\$ -
Total Managed in Current Year	9	\$ 102,930

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	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	0	\$ -	\$ -	\$ -	\$ -

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 4,881.66	\$ 1,072.71	\$ 80.00	\$ -	\$ 6,034.37

Accounts Under Management During the Fiscal Year by Tracked 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			
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	0	0	1	0%
FY 2007	0	0	0	0	0	0	3	0%
FY 2008	0	0	0	0	1	0	4	25%
FY 2009	0	0	0	0	0	0	3	0%
FY 2010	0	0	1	0	1	0	2	100%
FY 2011	0	0	0	0	0	0	3	0%
FY 2012	0	0	1	0	0	0	3	33%
FY 2013	0	0	1	0	2	0	7	43%
FY 2014	0	0	0	0	1	0	2	50%
FY 2015	0	0	0	0	1	0	2	50%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	0	0	3	0	6	0	30	30%
Untracked	-	-	-	-	-	-	-	-
Managed	0	0	3	0	6	0		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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%		25%	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%		0%	0%	0%	0%	0%
FY 2012	3	0	0%		0%	0%	0%	0%	0%
FY 2013	7	2	29%		14%	29%	29%	29%	29%
FY 2014	2	1	50%		0%	0%	50%	50%	50%
FY 2015	2	1	50%		-	0%	0%	0%	0%
FY 2016	-	-	-		-	-	-	-	-
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	30	6	20%		11%	13%	17%	17%	17%
Untracked	-	-	-						
Managed	30	6	20%						

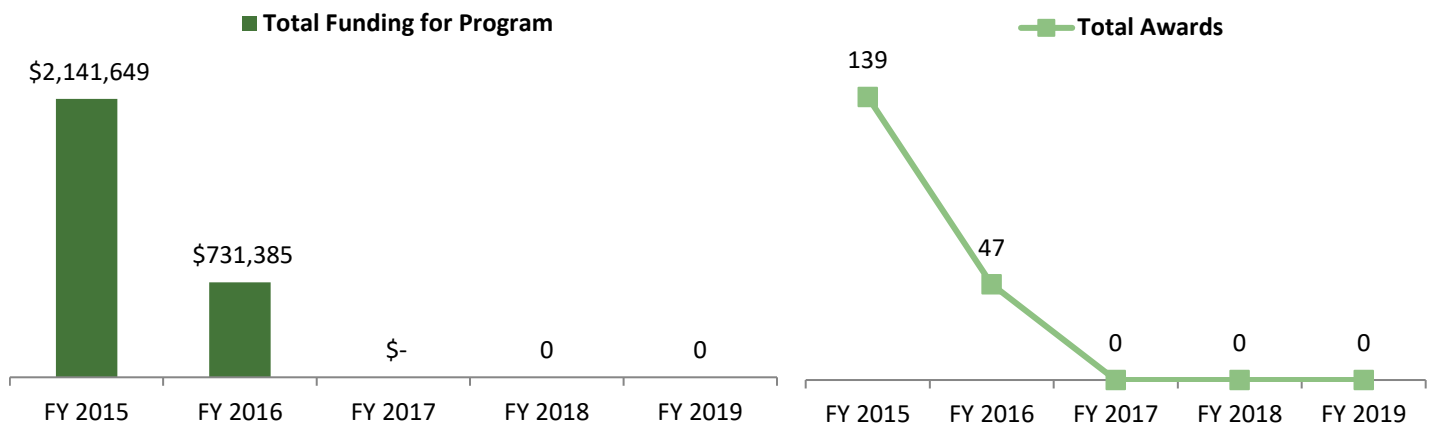
Accounts Closed During the Fiscal Year and Over Time by Tracked Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	Over Time by Service	Over Time by Service / Money	Over Time by Money	Accounts Closed Over Time	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	0	0	0	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	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	17	4	0	21	100%
Untracked	-	-	-	-					
Managed	0	0	0	0					

Critical Needs Teacher Forgivable Loan (CNTP)

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	138	47	Discontinued	Discontinued	Discontinued
Total Awards	139	47	-	-	-
% One-Year Change (+/-)	-30.5%	-66.2%	-	-	-
Total Funding for Program	\$ 2,141,649	\$ 731,385	-	-	-
% One-Year Change (+/-)	-24.1%	-65.8%	-	-	-
Eligible Applicants	138	47	-	-	-
Award Rate	100%	100%	-	-	-
Average Award Amount	\$ 15,519	\$ 15,561	-	-	-
% One-Year Change (+/-)	10.0%	0.3%	-	-	-
Applicants Not Funded	0	0	-	-	-
Funding Disparity	\$ -	\$ -	-	-	-



CNTP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	25	\$ 260,978
Current Service	4	\$ 48,081
Current Money	66	\$ 697,044
Non-Current Money	72	\$ 965,663
Collection	619	\$ 7,544,431
Closed in Current Year:	40	\$ (0)
Total Managed in Current Year	826	\$ 9,516,197

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	10	\$ -	\$ -	\$ -	\$ 315,431
Service/Money	11	\$ -	\$ 86,044	\$ 37,248	\$ 168,822
Money	18	\$ (0.33)	\$ 245,593	\$ 97,845	\$ -
Totals	39	\$ (0)	\$ 331,637	\$ 135,093	\$ 484,253

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 308,983	\$ 116,596	\$ 50,734	\$ 45,741	\$ 522,054

Accounts Under Management During the Fiscal Year by Cohort

Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	21	0	3	37	422	12	495	1,668	30%
FY 2005	0	0	1	3	19	1	24	140	17%
FY 2006	0	0	0	4	17	3	24	144	17%
FY 2007	0	0	2	1	13	3	19	124	15%
FY 2008	0	0	0	2	20	0	22	131	17%
FY 2009	1	0	7	4	18	2	32	124	26%
FY 2010	0	0	5	2	16	0	23	115	20%
FY 2011	0	0	8	2	16	2	28	95	29%
FY 2012	0	1	4	3	23	0	31	98	32%
FY 2013	1	1	14	5	17	4	42	121	35%
FY 2014	1	1	16	7	22	1	48	123	39%
FY 2015	1	1	6	2	16	11	37	78	47%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	25	4	66	72	619	39	825	2,961	28%
Untracked	-	-	-	-	-	-	-		
Managed	25	4	66	72	619	39	825		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	1,668	459	28%		31%	30%	29%	28%	28%
FY 2005	140	22	16%		17%	17%	15%	16%	16%
FY 2006	144	21	15%		20%	19%	17%	16%	16%
FY 2007	124	14	11%		13%	13%	13%	13%	11%
FY 2008	131	22	17%		22%	18%	16%	16%	16%
FY 2009	124	22	18%		23%	23%	20%	20%	19%
FY 2010	115	18	16%		23%	19%	18%	15%	15%
FY 2011	95	18	19%		18%	21%	20%	20%	19%
FY 2012	98	26	27%		8%	29%	29%	29%	27%
FY 2013	121	22	18%		2%	14%	19%	20%	20%
FY 2014	123	29	24%		0%	0%	7%	18%	20%
FY 2015	78	18	23%		-	0%	0%	5%	19%
FY 2016	-	-	-		-	-	-	-	-
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	2,961	691	23%		24%	24%	23%	24%	24%
Untracked	-	-	-						
Managed	2,961	691	23%						

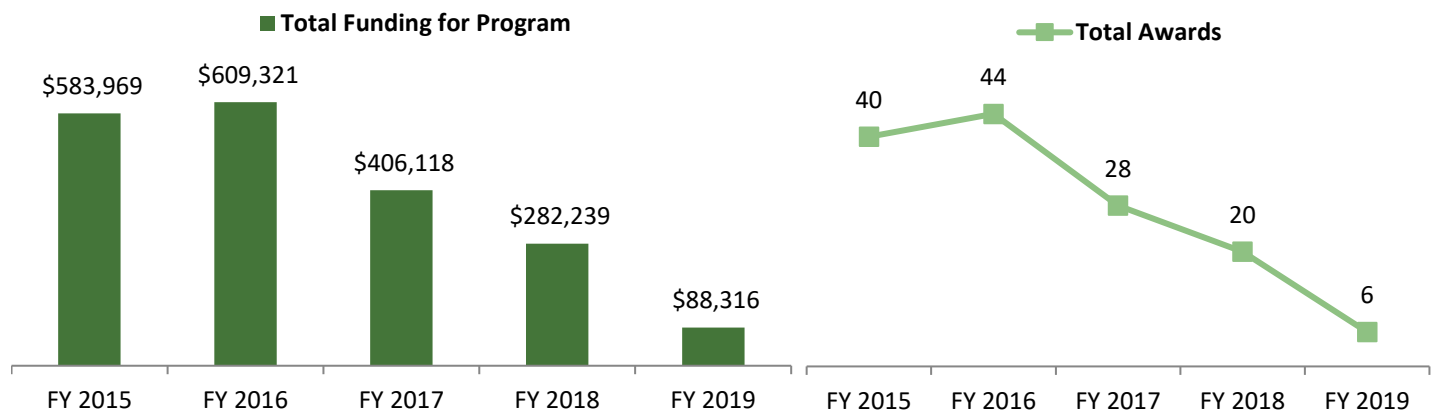
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	1	11	12	956	21	208	1,185	82%
FY 2005	0	0	1	1	103	4	10	117	91%
FY 2006	0	0	3	3	107	7	9	123	93%
FY 2007	0	1	2	3	93	4	11	108	90%
FY 2008	0	0	0	0	86	17	6	109	94%
FY 2009	0	2	0	2	68	14	12	94	87%
FY 2010	0	0	0	0	70	14	8	92	91%
FY 2011	1	0	1	2	56	8	5	69	93%
FY 2012	0	0	0	0	52	14	1	67	99%
FY 2013	1	3	0	4	65	16	2	83	98%
FY 2014	0	1	0	1	70	6	0	76	100%
FY 2015	8	3	0	11	47	5	0	52	100%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	10	11	18	39	1,773	130	272	2,175	87%
Untracked	-	-	-	-					
Managed	10	11	18	39					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	40	43	28	20	6
Total Awards	40	44	28	20	6
% One-Year Change (+/-)	207.7%	10.0%	-36.4%	-28.6%	-70.0%
Total Funding for Program	\$ 583,969	\$ 609,321	\$ 406,118	\$ 282,239	\$ 88,316
% One-Year Change (+/-)	220.2%	4.3%	-33.3%	-30.5%	-68.7%
Eligible Applicants	40	43	49	61	65
Award Rate	100%	100%	57%	33%	9%
Average Award Amount	\$ 14,599	\$ 14,170	\$ 14,504	\$ 14,112	\$ 14,719
% One-Year Change (+/-)	-3.9%	-2.9%	2.4%	-2.7%	4.3%
Applicants Not Funded	0	0	21	41	59
Funding Disparity	\$ -	\$ -	\$ 304,589	\$ 578,590	\$ 868,441



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -
4-Year Public Institutions	Awards	Avg. Award	Amount
University of Mississippi	4	\$ 14,579	\$ 58,316
University of Southern Mississippi	2	\$ 15,000	\$ 30,000
Totals	6	\$ 14,719	\$ 88,316
Grand Totals	6	\$ 14,719	\$ 88,316

Award Recipients by County				
County	Awards	Avg. Award		Amount
Desoto	1	\$	15,000	\$ 15,000
Forrest	1	\$	15,000	\$ 15,000
Hinds	1	\$	13,316	\$ 13,316
Lafayette	1	\$	15,000	\$ 15,000
Lowndes	1	\$	15,000	\$ 15,000
Stone	1	\$	15,000	\$ 15,000
Totals	6	\$	14,719	\$ 88,316

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	4	67%	Male	5	83%
Independent	2	33%	Female	1	17%
	6	100%		6	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	0	0%	17-24 years old	6	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	6	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%
	6	100%		6	100%
Income	Recipients	Percent			
Less than \$0 (negative)	0	0%			
\$0	1	17%			
\$1-\$30,000	2	33%			
\$30,001-\$48,000	0	0%			
\$48,001-\$75,000	0	0%			
\$75,001-\$110,000	2	33%			
\$110,001-\$250,000	1	17%			
\$250,001-\$999,999	0	0%			
\$1,000,000 and More	0	0%			
No FAFSA/Income Data	0	0%			
	6	100%			

TES Loan Repayment Details		
Accounts Under Management During the Fiscal Year		
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	15	\$ 622,560
Current Service	20	\$ 868,061
Current Money	20	\$ 590,242
Non-Current Money	1	\$ 5,673
Collection	2	\$ 25,891
Closed in Current Year	0	\$ -
Total Managed in Current Year	58	\$ 2,112,426

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	\$ 11,174.17	\$ 7,185.74	\$ 113.89	\$ 159.80	\$	18,633.60

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	6	6	0	1	0	13	13	100%
FY 2015	6	12	10	1	1	0	30	30	100%
FY 2016	9	2	4	0	0	0	15	15	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	15	20	20	1	2	0	58	58	100%
Untracked	-	-	-	-	-	-	-	-	-
Managed	15	20	20	1	2	0	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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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%	8%
FY 2015	30	2	7%		-	0%	0%	3%	7%
FY 2016	15	0	0%		-	-	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	58	3	5%		0%	0%	0%	2%	5%
Untracked	-	-	-						
Managed	58	3	5%						

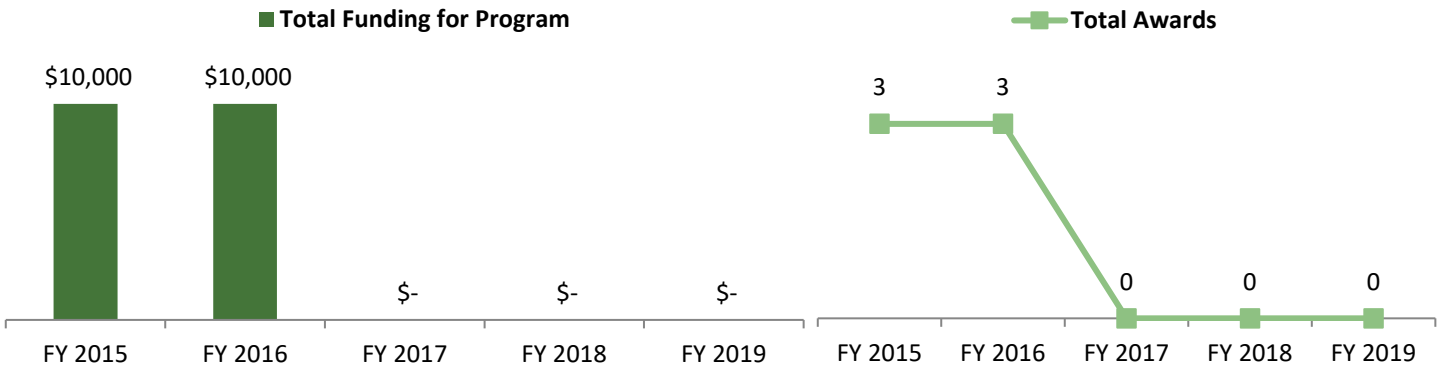
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	0	0	0	0	-
Untracked	-	-	-	-					
Managed	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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	3	3	0	0	0
Total Awards	3	3	0	0	0
% One-Year Change (+/-)	200.0%	0.0%	-100.0%	-	-
Total Funding for Program	\$ 10,000	\$ 10,000	\$ -	\$ -	\$ -
% One-Year Change (+/-)	400.0%	0.0%	-100.0%	-	-
Eligible Applicants	3	3	4	2	9
Award Rate	100%	100%	0%	0%	0%
Average Award Amount	\$ 3,333	\$ 3,333	-	-	\$ 4,000
% One-Year Change (+/-)	66.7%	0.0%	-	-	-
Applicants Not Funded	0	0	4	2	9
Funding Disparity	\$ -	\$ -	\$ 16,000	\$ 8,000	\$ 36,000



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -
4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -
Grand Totals	0	-	\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-			

WWAR Loan 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	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	2	\$ 5,895
Closed in Current Year	2	\$ -
Total Managed in Current Year	5	\$ 7,895

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	\$ -	\$ -	\$ -	\$ 8,000
Service/Money	1	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ 2,000	\$ 395	\$ -
Totals	2	\$ -	\$ 2,000	\$ 395	\$ 8,000

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 261.38	\$ 34.38	\$ -	\$ 236.30	\$ 532.06

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			
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-
FY 2007	0	0	0	0	0	0	2	0%
FY 2008	0	0	0	0	0	0	1	0%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	0	1	0%
FY 2011	-	-	-	-	-	-	-	-
FY 2012	0	0	0	0	0	1	5	20%
FY 2013	1	0	0	0	1	0	3	67%
FY 2014	-	-	-	-	-	-	-	-
FY 2015	0	0	0	0	1	1	3	67%
FY 2016	0	0	0	0	0	0	1	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	1	0	0	0	2	2	16	31%
Untracked	-	-	-	-	-	-	-	-
Managed	1	0	0	0	2	2	5	

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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	0	0%		40%	40%	40%	20%	20%
FY 2013	3	1	33%		0%	67%	33%	33%	33%
FY 2014	-	-	-		-	-	-	-	-
FY 2015	3	1	33%		-	0%	0%	33%	33%
FY 2016	1	0	0%		-	-	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	16	2	13%		17%	27%	19%	19%	19%
Untracked	-	-	-						
Managed	16	2	13%						

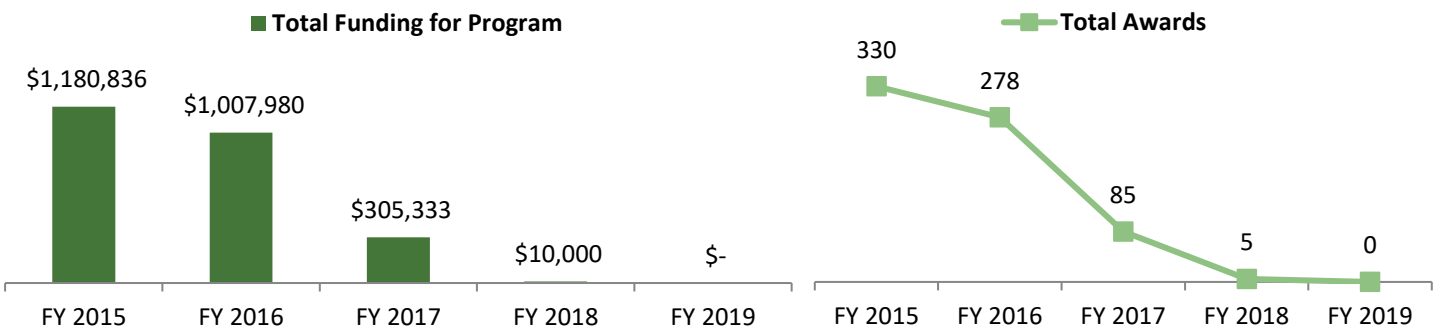
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	1	1	2	0	3	5	40%
FY 2013	0	0	0	0	0	1	0	1	100%
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	1	0	0	1	2	0	0	2	100%
FY 2016	0	0	0	0	0	1	0	1	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	1	0	1	2	6	3	4	13	69%
Untracked	-	-	-	-					
Managed	1	0	1	2					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	330	277	85	5	0
Total Awards	330	278	85	5	0
% One-Year Change (+/-)	-29.2%	-15.8%	-69.4%	-94.1%	-100.0%
Total Funding for Program	\$ 1,180,836	\$ 1,007,980	\$ 305,333	\$ 10,000	\$ -
% One-Year Change (+/-)	-28.8%	-14.6%	-69.7%	-96.7%	-100.0%
Eligible Applicants	330	277	341	435	441
Award Rate	100%	100%	25%	1%	0%
Average Award Amount	\$ 3,578	\$ 3,639	\$ 3,592	\$ 2,000	\$ 4,000
% One-Year Change (+/-)	0.6%	1.7%	-1.3%	-44.3%	100.0%
Applicants Not Funded	0	0	256	430	441
Funding Disparity	\$ -	\$ -	\$ 1,024,000	\$ 1,720,000	\$ 1,764,000



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -
4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -
Grand Totals	0	-	\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-
No Awards	-	-			

WWTS Loan Repayment Details		
Accounts Under Management During the Fiscal Year		
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	32	\$ 132,172
Current Service	9	\$ 28,001
Current Money	84	\$ 290,550
Non-Current Money	59	\$ 217,644
Collection	509	\$ 1,908,741
Closed in Current Year	142	\$ 46
Total Managed in Current Year	835	\$ 2,577,155

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	73	\$ -	\$ -	\$ -	\$ 519,945
Service/Money	23	\$ -	\$ 34,612	\$ 5,282	\$ 102,458
Money	46	\$ 46	\$ 205,249	\$ 39,577	\$ -
Totals	142	\$ 46	\$ 239,861	\$ 44,859	\$ 622,403

Revenue Collected in Repayment During the Fiscal Year					
Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 181,525.68	\$ 34,257.62	\$ 23,141.16	\$ 34,986.33	\$ 273,910.79

Accounts Under Management During the Fiscal Year by Cohort									
Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	8	0	0	5	160	5	178	3,337	5%
FY 2005	2	0	0	1	16	1	20	310	6%
FY 2006	0	0	0	1	9	1	11	387	3%
FY 2007	1	0	0	1	14	0	16	313	5%
FY 2008	1	0	0	4	30	2	37	353	10%
FY 2009	1	0	0	1	3	0	5	146	3%
FY 2010	6	0	0	3	29	3	41	431	10%
FY 2011	0	0	0	0	24	2	26	274	9%
FY 2012	0	0	0	4	39	2	45	400	11%
FY 2013	1	1	3	3	38	10	56	326	17%
FY 2014	1	1	15	9	28	21	75	299	25%
FY 2015	3	1	28	6	15	31	84	208	40%
FY 2016	5	6	37	3	10	59	120	179	67%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	29	9	83	41	415	137	714	6,963	10%
Untracked	3	0	1	18	94	5	121		
Managed	32	9	84	59	509	142	835		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	3,337	165	5%	6%	6%	5%	5%	5%
FY 2005	310	17	5%	7%	7%	7%	6%	6%
FY 2006	387	10	3%	4%	3%	3%	3%	3%
FY 2007	313	15	5%	7%	6%	5%	5%	5%
FY 2008	353	34	10%	12%	12%	11%	10%	10%
FY 2009	146	4	3%	8%	5%	4%	3%	3%
FY 2010	431	32	7%	15%	13%	11%	10%	8%
FY 2011	274	24	9%	13%	14%	12%	10%	9%
FY 2012	400	43	11%	10%	16%	13%	13%	11%
FY 2013	326	41	13%	2%	11%	14%	14%	14%
FY 2014	299	37	12%	0%	2%	8%	13%	12%
FY 2015	208	21	10%	-	0%	0%	6%	8%
FY 2016	179	13	7%	-	-	0%	0%	2%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	6,963	456	7%	10%	7%	7%	7%	7%
Untracked	-	-	-					
Managed	6,963	456	7%					

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

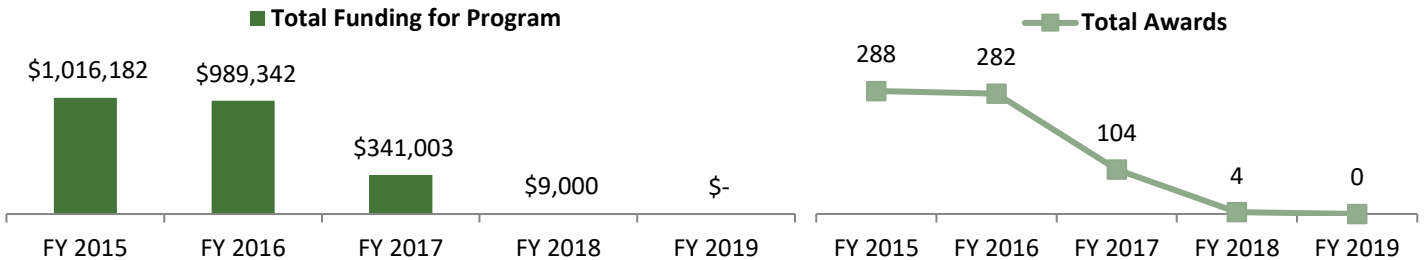
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	1	4	5	2,760	9	395	3,164	88%
FY 2005	1	0	0	1	261	0	30	291	90%
FY 2006	0	0	1	1	340	3	34	377	91%
FY 2007	0	0	0	0	253	14	30	297	90%
FY 2008	0	1	1	2	258	23	37	318	88%
FY 2009	0	0	0	0	113	9	19	141	87%
FY 2010	0	1	2	3	297	47	49	393	88%
FY 2011	0	2	0	2	188	33	29	250	88%
FY 2012	0	0	2	2	245	56	56	357	84%
FY 2013	0	3	7	10	193	43	44	280	84%
FY 2014	6	2	13	21	186	23	36	245	85%
FY 2015	18	7	6	31	130	15	10	155	94%
FY 2016	46	6	7	59	97	8	13	118	89%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	71	23	43	137	5,321	283	782	6,386	88%
Untracked	2	0	3	5					
Managed	73	23	46	142					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	287	282	104	4	0
Total Awards	288	282	104	4	0
% One-Year Change (+/-)	13.8%	-2.1%	-63.1%	-96.2%	-100.0%
Total Funding for Program	\$ 1,016,182	\$ 989,342	\$ 341,003	\$ 9,000	\$ -
% One-Year Change (+/-)	20.4%	-2.6%	-65.5%	-97.4%	-100.0%
Eligible Applicants	287	282	274	260	325
Award Rate	100%	100%	38%	2%	0%
Average Award Amount	\$ 3,541	\$ 3,508	\$ 3,279	\$ 2,250	\$ 4,000
% One-Year Change (+/-)	6.1%	-0.9%	-6.5%	-31.4%	77.8%
Applicants Not Funded	0	0	170	256	325
Funding Disparity	\$ -	\$ -	\$ 680,000	\$ 1,024,000	\$ 1,300,000



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -
4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0	-	\$ -
Grand Totals	0	-	\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-			

NELB Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	5	\$ 27,333
Current Service	59	\$ 258,567
Current Money	84	\$ 269,256
Non-Current Money	31	\$ 132,489
Collection	165	\$ 597,347
Closed in Current Year	117	\$ (7)
Total Managed in Current Year	461	\$ 1,284,985

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	69	\$ -	\$ -	\$ -	\$ 460,003
Service/Money	16	\$ (7)	\$ 13,725	\$ 4,618	\$ 73,383
Money	32	\$ -	\$ 142,211	\$ 14,492	\$ -
Totals	117	\$ (7)	\$ 155,936	\$ 19,110	\$ 533,387

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 165,583.91	\$ 16,304.17	\$ 5,847.40	\$ 13,534.55	\$ 201,270.03

Accounts Under Management During the Fiscal Year by Cohort

Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	1	0	0	0	9	0	10	124	8%
FY 2007	0	0	0	0	12	2	14	240	6%
FY 2008	0	0	0	3	11	1	15	248	6%
FY 2009	0	0	0	0	2	0	2	47	4%
FY 2010	0	0	0	0	8	0	8	136	6%
FY 2011	0	1	1	2	11	2	17	163	10%
FY 2012	0	0	6	1	22	1	30	223	13%
FY 2013	0	0	17	0	13	6	36	167	22%
FY 2014	1	1	15	7	10	11	45	176	26%
FY 2015	1	10	16	6	17	49	99	194	51%
FY 2016	2	47	29	10	17	44	149	188	79%
FY 2017	0	0	0	0	0	0	0	1	0%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	5	59	84	29	132	116	425	1,907	22%
Untracked	0	0	0	2	33	1	36		
Managed	5	59	84	31	165	117	461		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2005	-	-	-		-	-	-	-	-
FY 2006	124	9	7%		11%	6%	6%	7%	7%
FY 2007	240	12	5%		6%	5%	5%	5%	6%
FY 2008	248	14	6%		9%	8%	8%	6%	6%
FY 2009	47	2	4%		4%	4%	4%	4%	4%
FY 2010	136	8	6%		7%	7%	7%	7%	6%
FY 2011	163	13	8%		10%	13%	9%	8%	9%
FY 2012	223	23	10%		8%	12%	13%	10%	10%
FY 2013	167	13	8%		0%	4%	11%	10%	8%
FY 2014	176	17	10%		0%	1%	4%	10%	10%
FY 2015	194	23	12%		-	0%	0%	5%	10%
FY 2016	188	27	14%		-	-	0%	1%	5%
FY 2017	1	0	0%		-	-	-	0%	0%
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	1,907	161	8%		6%	7%	7%	7%	8%
Untracked	-	35	-						
Managed	1,907	196	8%						

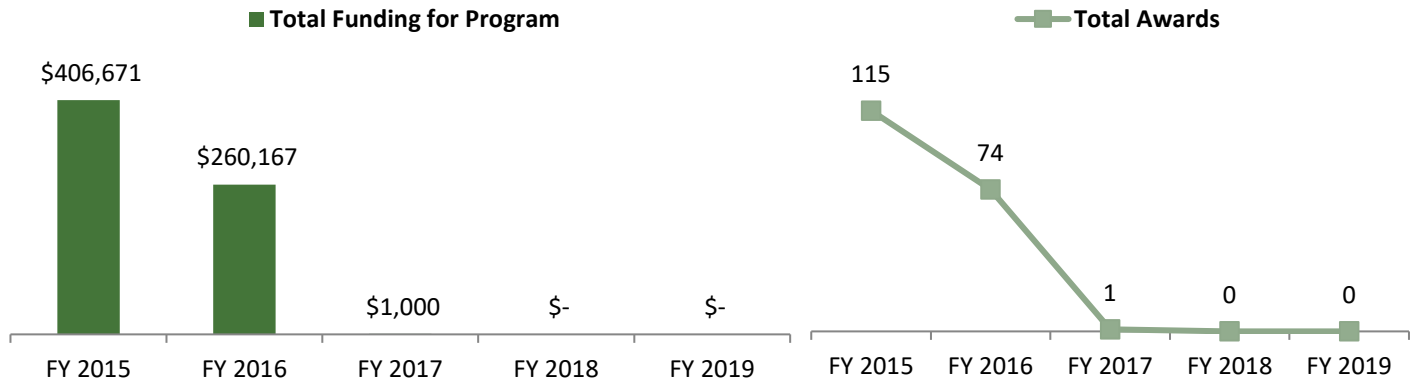
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	96	2	16	114	86%
FY 2007	0	1	1	2	193	6	29	228	87%
FY 2008	0	0	1	1	186	14	34	234	85%
FY 2009	0	0	0	0	40	1	4	45	91%
FY 2010	0	0	0	0	95	13	20	128	84%
FY 2011	0	0	2	2	106	14	28	148	81%
FY 2012	0	0	1	1	142	22	30	194	85%
FY 2013	0	3	3	6	91	17	29	137	79%
FY 2014	2	1	8	11	106	11	25	142	82%
FY 2015	34	6	9	49	116	12	16	144	89%
FY 2016	33	5	6	44	62	5	16	83	81%
FY 2017	0	0	0	0	1	0	0	1	100%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	69	16	31	116	1,234	117	247	1,598	85%
Untracked	0	0	1	1					
Managed	69	16	32	117					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	115	74	1	0	0
Total Awards	115	74	1	0	0
% One-Year Change (+/-)	16.2%	-35.7%	-98.6%	-100.0%	-
Total Funding for Program	\$ 406,671	\$ 260,167	\$ 1,000	\$ -	\$ -
% One-Year Change (+/-)	21.6%	-36.0%	-99.6%	-100.0%	-
Eligible Applicants	115	74	109	70	66
Award Rate	100%	100%	1%	0%	0%
Average Award Amount	\$ 3,536	\$ 3,516	\$ 1,000	\$ 4,000	\$ 4,000
% One-Year Change (+/-)	4.7%	-0.6%	-71.6%	300.0%	0.0%
Applicants Not Funded	0	0	108	70	66
Funding Disparity	\$ -	\$ -	\$ 432,000	\$ 280,000	\$ 264,000



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
Grand Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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					

NELR Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	4	\$ 13,501
Current Service	2	\$ 7,964
Current Money	26	\$ 62,864
Non-Current Money	5	\$ 15,734
Collection	41	\$ 111,501
Closed in Current Year	15	\$ -
Total Managed in Current Year	93	\$ 211,564

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	\$ -	\$ -	\$ -	\$ 31,650
Service/Money	1	\$ -	\$ 219	\$ 31	\$ 3,981
Money	6	\$ -	\$ 14,225	\$ 1,194	\$ -
Totals	15	\$ -	\$ 14,444	\$ 1,225	\$ 35,631

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 10,459.91	\$ 2,173.49	\$ 1,085.85	\$ 9,073.39	\$ 22,792.64

Accounts Under Management During the Fiscal Year by Cohort

Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	2	1	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	0	1	0	1	36	3%
FY 2012	0	0	2	0	4	1	7	66	11%
FY 2013	0	0	8	0	4	0	12	56	21%
FY 2014	1	0	1	0	6	1	9	100	9%
FY 2015	2	0	9	4	8	6	29	115	25%
FY 2016	0	2	6	0	6	6	20	70	29%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	4	2	26	4	36	15	87	586	15%
Untracked	0	0	0	1	5	0	6		
Managed	4	2	26	5	41	15	93		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2005	-	-	-		-	-	-	-	-
FY 2006	5	1	20%		25%	3%	3%	0%	20%
FY 2007	36	1	3%		6%	6%	6%	3%	3%
FY 2008	43	2	5%		9%	9%	7%	7%	7%
FY 2009	27	1	4%		7%	4%	4%	4%	4%
FY 2010	32	2	6%		13%	13%	9%	6%	6%
FY 2011	36	1	3%		6%	3%	6%	3%	3%
FY 2012	66	4	6%		10%	7%	10%	8%	8%
FY 2013	56	4	7%		0%	4%	9%	7%	7%
FY 2014	100	6	6%		0%	3%	8%	8%	7%
FY 2015	115	12	10%		-	0%	0%	9%	11%
FY 2016	70	6	9%		-	-	0%	0%	6%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	586	40	7%		5%	4%	5%	6%	7%
Untracked	-	6	-						
Managed	586	46	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
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	1	1	37	0	4	41	90%
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	1	0	0	1	48	6	6	60	90%
FY 2013	0	0	0	0	37	5	2	44	95%
FY 2014	0	0	1	1	79	7	6	92	93%
FY 2015	2	0	4	6	87	1	4	92	96%
FY 2016	5	1	0	6	54	2	0	56	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	8	1	6	15	451	23	40	514	92%
Untracked	0	0	0	0					
Managed	8	1	6	15					

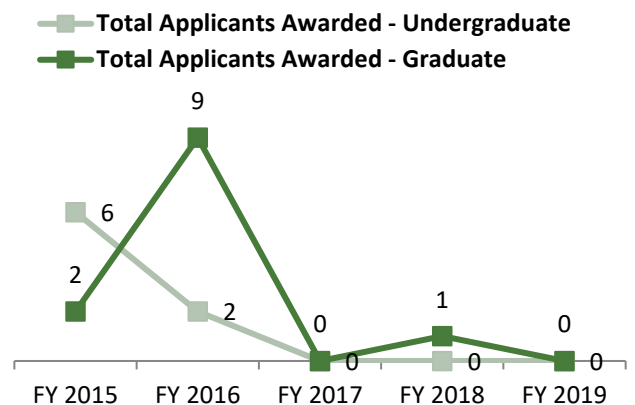
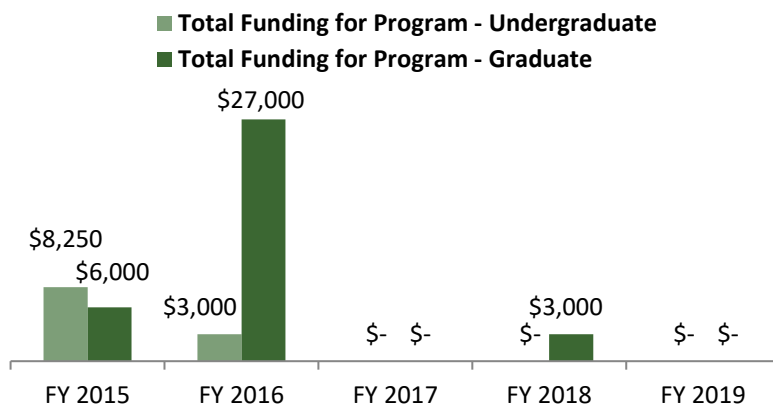
Health Care Professions Forgivable Loan, Undergraduate and Graduate (HCP-UG/G)

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

<i>Undergraduate</i>	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	6	2	0	0	Discontinued
Total Awards	6	2	0	0	-
% One-Year Change (+/-)	200.0%	-66.7%	-100.0%	-	-
Total Funding for Program	\$ 8,250	\$ 3,000	\$ -	\$ -	-
% One-Year Change (+/-)	175.0%	-63.6%	-100.0%	-	-
Eligible Applicants	6	2	2	7	-
Award Rate	100%	100%	0%	0%	-
Average Award Amount	\$ 1,375	\$ 1,500	-	-	-
% One-Year Change (+/-)	-8.3%	9.1%	-	-	-
Applicants Not Funded	0	0	2	7	-
Funding Disparity	\$ -	\$ -	\$ 3,000	\$ 28,000	-

<i>Graduate</i>	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	2	9	0	1	Discontinued
Total Awards	2	9	0	1	-
% One-Year Change (+/-)	0.0%	350.0%	-100.0%	-	-
Total Funding for Program	\$ 6,000	\$ 27,000	\$ -	\$ 3,000	-
% One-Year Change (+/-)	0.0%	350.0%	-100.0%	-	-
Eligible Applicants	2	9	8	6	-
Award Rate	100%	100%	0%	17%	-
Average Award Amount	\$ 3,000	\$ 3,000	\$ -	\$ 3,000	-
% One-Year Change (+/-)	0.0%	0.0%	-100.0%	-	-
Applicants Not Funded	0	0	8	5	-
Funding Disparity	\$ -	\$ -	\$ 24,000	\$ 15,000	-



HCP Loan Repayment Details			
Accounts Under Management During the Fiscal Year			
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	
School, Grace, or Deferred	2	\$	1,809
Current Service	1	\$	6,000
Current Money	6	\$	10,894
Non-Current Money	2	\$	3,703
Collection	8	\$	10,979
Closed in Current Year	8	\$	-
Total Managed in Current Year	27	\$	33,386

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	\$ -	\$ 164	\$ 23	\$ -	2,986
Money	7	\$ -	\$ 19,050	\$ 455	\$ -	-
Totals	8	\$ -	\$ 19,214	\$ 478	\$ -	2,986

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 19,242.56	\$ 560.45	\$ 4.49	\$ 520.20	\$ -	20,327.70

Accounts Under Management During the Fiscal Year by Cohort									
Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	1	0	0	1	3	0	5	60	8%
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	0	0	0	1	1	3	33%
FY 2013	0	0	0	0	1	0	1	7	14%
FY 2014	0	0	0	0	1	1	2	2	100%
FY 2015	0	1	3	0	1	2	7	8	88%
FY 2016	0	0	3	1	0	4	8	9	89%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	2	1	6	2	8	8	27	106	25%
Untracked	-	-	-	-	-	-	-		
Managed	2	1	6	2	8	8	27		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	60	4	7%		8%	8%	8%	8%	8%
FY 2005	6	1	17%		17%	17%	17%	17%	17%
FY 2006	6	1	17%		0%	17%	17%	17%	17%
FY 2007	2	0	0%		50%	50%	50%	50%	0%
FY 2008	2	0	0%		50%	0%	0%	0%	0%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	-	-	-		-	-	-	-	-
FY 2011	1	0	0%		0%	0%	100%	0%	0%
FY 2012	3	0	0%		0%	33%	0%	0%	0%
FY 2013	7	1	14%		0%	29%	14%	14%	14%
FY 2014	2	1	50%		0%	0%	0%	0%	50%
FY 2015	8	1	13%		-	0%	0%	0%	0%
FY 2016	9	1	11%		-	-	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	106	10	9%		9%	11%	9%	8%	8%
Untracked	-	-	-						
Managed	106	10	9%						

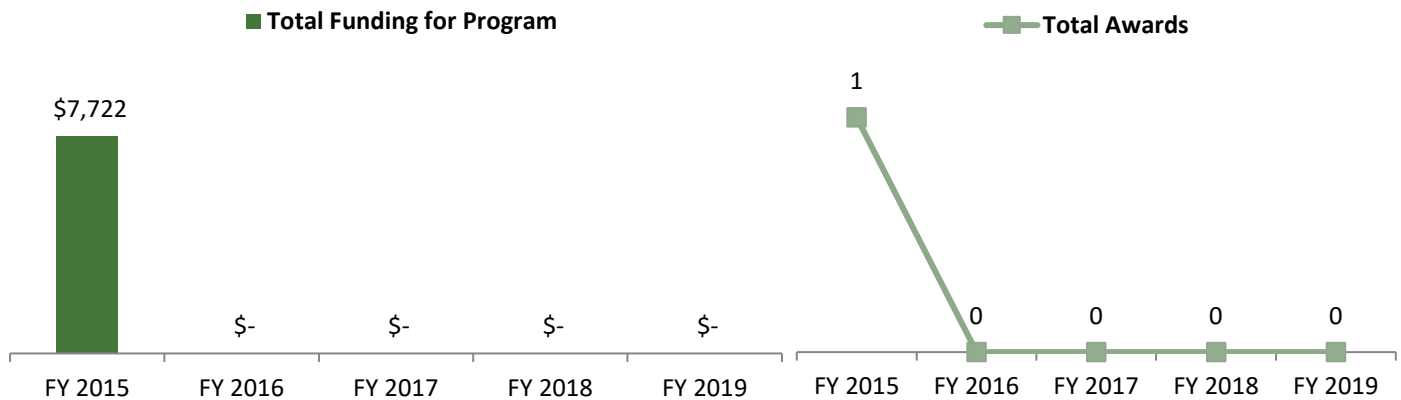
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	9	9	37	55	33%
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	1	1	1	0	2	3	33%
FY 2013	0	0	0	0	2	0	4	6	33%
FY 2014	0	0	1	1	0	0	1	1	0%
FY 2015	0	0	2	2	0	1	2	3	33%
FY 2016	0	1	3	4	1	1	3	5	40%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	1	7	8	15	11	61	87	30%
Untracked	-	-	-	-					
Managed	0	1	7	8					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	1	0	0	Discontinued	Discontinued
Total Awards	1	0	0	-	-
% One-Year Change (+/-)	0.0%	-100.0%	-	-	-
Total Funding for Program	\$ 7,722	\$ -	\$ -	-	-
% One-Year Change (+/-)	38.5%	-100.0%	-	-	-
Eligible Applicants	1	0	0	-	-
Award Rate	100%	-	-	-	-
Average Award Amount	\$ 7,722	-	-	-	-
% One-Year Change (+/-)	38.5%	-	-	-	-
Applicants Not Funded	0	0	0	-	-
Funding Disparity	\$ -	-	\$ -	-	-



SWOR Loan 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	0	\$ -
Total Managed in Current Year	0	\$ -

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	\$ -	\$ -	\$ -	\$ -	\$ -

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	1	0%
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	-	-	-	-	-	-	-	-	-
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	0	0	0	1	0%
Untracked	-	-	-	-	-	-	-	-	-
Managed	0	0	0	0	0	0	0		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	1	0	0%		0%	0%	0%	0%	0%
Untracked	-	-	-						
Managed	1	0	0%						

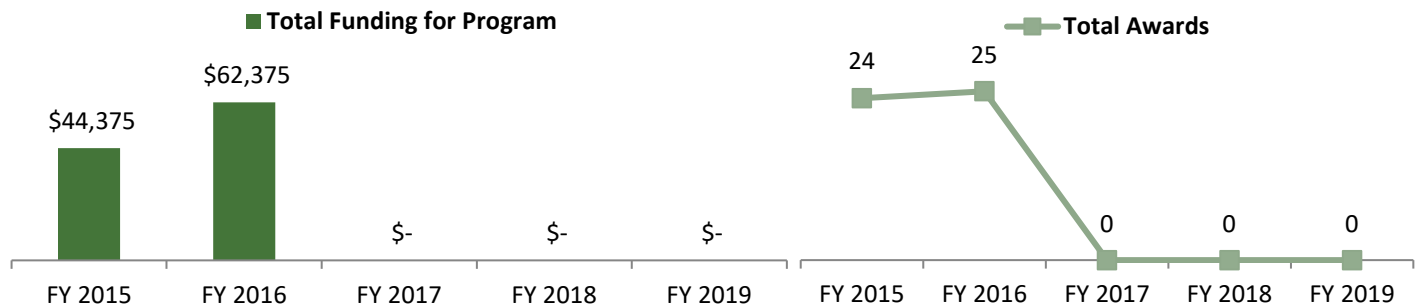
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	0	0	0	0	1	0	0	1	100%
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	-	-	-	-	-	-	-	-	-
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	1	0	0	1	100%
Untracked	-	-	-	-					
Managed	0	0	0	0					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	24	25	0	0	0
Total Awards	24	25	0	0	0
% One-Year Change (+/-)	-27.3%	4.2%	-100.0%	-	-
Total Funding for Program	\$ 44,375	\$ 62,375	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-36.5%	40.6%	-100.0%	-	-
Eligible Applicants	24	25	30	20	24
Award Rate	100%	100%	0%	0%	0%
Average Award Amount	\$ 1,849	\$ 2,495	\$ 2,495	\$ 2,495	\$ 2,495
% One-Year Change (+/-)	-12.7%	34.9%	0.0%	0.0%	0.0%
Applicants Not Funded	0	0	30	20	24
Funding Disparity	\$ -	\$ -	\$ 74,850	\$ 49,900	\$ 59,880



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
4-year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
Grand Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-			

CSA Loan 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	2	\$	6,375
Non-Current Money	1	\$	2,625
Collection	10	\$	21,349
Closed in Current Year	2	\$	-
Total Managed in Current Year	15	\$	30,349

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	\$ -	\$ -	\$ -	\$ 1,969	
Service/Money	1	\$ -	\$ -	\$ 56	\$ 1,838	
Money	0	\$ -	\$ -	\$ -	\$ -	
Totals	2	\$ -	\$ -	\$ 56	\$ 3,806	

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 1,887.87	\$ 645.17	\$ 683.55	\$ 256.70	\$ 3,473.29	

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	0	0	0	27	0%
FY 2012	0	0	0	0	0	0	0	19	0%
FY 2013	0	0	1	0	1	0	2	27	7%
FY 2014	0	0	1	1	0	0	2	28	7%
FY 2015	0	0	0	0	1	0	1	14	7%
FY 2016	0	0	0	0	5	2	7	23	30%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	2	1	8	2	13	345	4%
Untracked	0	0	0	0	2	0	2		
Managed	0	0	2	1	10	2	15		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2005	-	-	-		-	-	-	-	-
FY 2006	77	0	0%		0%	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%	0%	0%	0%
FY 2011	27	0	0%		12%	11%	7%	4%	4%
FY 2012	19	0	0%		6%	5%	5%	5%	0%
FY 2013	27	1	4%		4%	7%	4%	7%	4%
FY 2014	28	1	4%		0%	4%	0%	7%	4%
FY 2015	14	1	7%		-	0%	7%	7%	7%
FY 2016	23	5	22%		-	-	-	13%	22%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	345	9	3%		2%	3%	2%	3%	3%
Untracked	-	2	-						
Managed	345	11	3%						

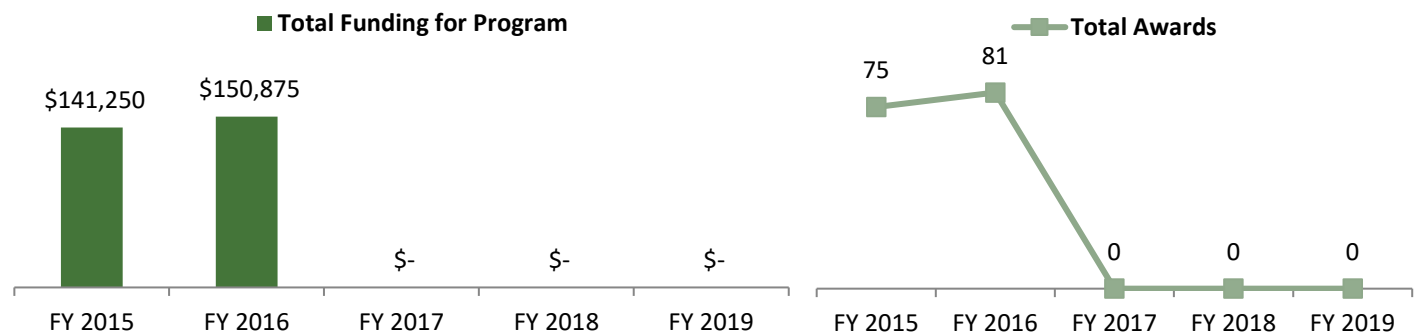
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	0	0	0	17	2	0	19	100%
FY 2013	0	0	0	0	21	1	3	25	88%
FY 2014	0	0	0	0	22	2	2	26	92%
FY 2015	0	0	0	0	13	0	0	13	100%
FY 2016	1	1	0	2	13	3	2	18	89%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	1	1	0	2	305	15	14	334	96%
Untracked	0	0	0	0					
Managed	1	1	0	2					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	73	81	0	0	0
Total Awards	75	81	0	0	0
% One-Year Change (+/-)	-14.8%	8.0%	-100.0%	-	-
Total Funding for Program	\$ 141,250	\$ 150,875	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-15.0%	6.8%	-100.0%	-	-
Eligible Applicants	73	81	74	48	63
Award Rate	100%	100%	0%	0%	0%
Average Award Amount	\$ 1,935	\$ 1,863	\$ 1,863	\$ 1,863	\$ 1,863
% One-Year Change (+/-)	2.5%	-3.7%	0.0%	0.0%	0.0%
Applicants Not Funded	0	0	74	48	63
Funding Disparity	\$ -	\$ -	\$ 137,862	\$ 89,424	\$ 117,369



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
Grand Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-			

GTS Loan Repayment Details			
Accounts Under Management During the Fiscal Year			
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	
School, Grace, or Deferred	3	\$	3,431
Current Service	2	\$	2,183
Current Money	7	\$	6,244
Non-Current Money	1	\$	750
Collection	49	\$	92,801
Closed in Current Year	6	\$	-
Total Managed in Current Year	68	\$	105,409

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	\$ -	\$ -	\$ -	\$ 10,556	
Service/Money	1	\$ -	\$ 23	\$ 59	\$ 2,340	
Money	1	\$ -	\$ 2,250	\$ 347	\$ -	
Totals	6	\$ -	\$ 2,273	\$ 407	\$ 12,896	

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 4,031.57	\$ 1,313.10	\$ 1,785.33	\$ 5,950.00	\$	13,080.00

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006*	0	0	4	0	4	0	8	402	2%
FY 2007	0	0	0	0	0	0	0	213	0%
FY 2008	0	0	0	0	4	0	4	238	2%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010*	0	0	0	0	2	0	2	104	2%
FY 2011	0	0	0	0	4	0	4	57	7%
FY 2012	0	0	0	0	3	0	3	59	5%
FY 2013	0	0	0	0	3	0	3	67	4%
FY 2014	0	0	0	0	5	1	6	69	9%
FY 2015	1	1	0	0	5	2	9	60	15%
FY 2016	2	1	3	0	5	3	14	67	21%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	3	2	7	0	35	6	53	1,336	4%
Untracked	0	0	0	1	14	0	15		
Managed	3	2	7	1	49	6	68		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2005	-	-	-		-	-	-	-	-
FY 2006	402	4	1%		1%	1%	1%	1%	1%
FY 2007	213	0	0%		1%	0%	0%	0%	0%
FY 2008	238	4	2%		3%	3%	3%	3%	2%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	104	2	2%		7%	7%	4%	4%	3%
FY 2011	57	4	7%		11%	11%	9%	9%	7%
FY 2012	59	3	5%		12%	15%	8%	7%	5%
FY 2013	67	3	4%		0%	9%	4%	3%	3%
FY 2014	69	5	7%		0%	4%	4%	12%	9%
FY 2015	60	5	8%		-	0%	3%	10%	7%
FY 2016	67	5	7%		-	-	0%	6%	10%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	1,336	35	3%		3%	3%	2%	3%	3%
Untracked	-	15	-						
Managed	1,336	50	3%						

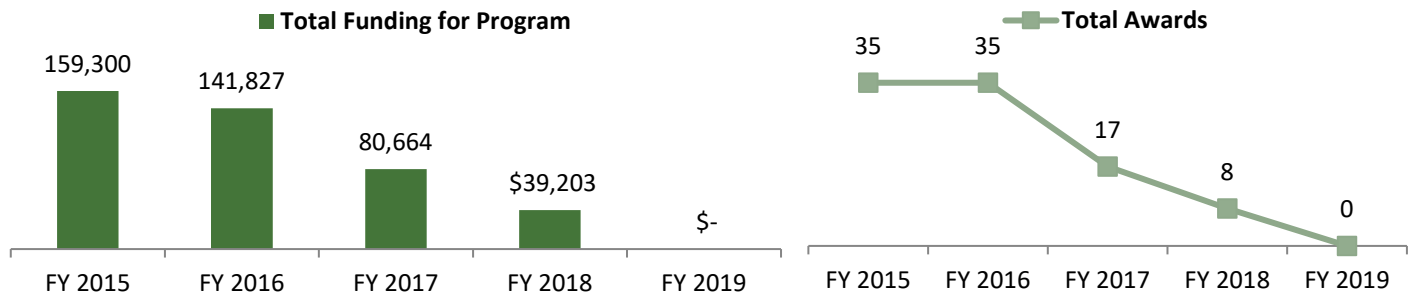
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	0	0	226	0	8	234	97%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	92	4	6	102	94%
FY 2011	0	0	0	0	47	4	2	53	96%
FY 2012	0	0	0	0	42	10	4	56	93%
FY 2013	0	0	0	0	59	4	1	64	98%
FY 2014	0	0	1	1	55	5	4	64	94%
FY 2015	2	0	0	2	46	4	3	53	94%
FY 2016	2	1	0	3	53	3	0	56	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	4	1	1	6	1,224	34	31	1,289	98%
Untracked	0	0	0	0					
Managed	4	1	1	6					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	35	35	17	8	0
Total Awards	35	35	17	8	0
% One-Year Change (+/-)	66.7%	0.0%	-51.4%	-52.9%	-100.0%
Total Funding for Program	159,300	141,827	80,664	\$ 39,203	\$ -
% One-Year Change (+/-)	63.7%	-11.0%	-43.1%	-51.4%	-100.0%
Eligible Applicants	35	52	42	16	15
Award Rate	100%	67%	40%	50%	0%
Average Award Amount	\$ 4,551	\$ 4,052	\$ 4,745	\$ 4,900	\$ 4,900
% One-Year Change (+/-)	-1.8%	-11.0%	17.1%	3.3%	0.0%
Applicants Not Funded	0	17	25	8	15
Funding Disparity	\$ -	\$ 68,887	\$ 118,624	\$ 39,203	\$ 73,500



Awards by Institution

	Awards	Avg. Award	Amount
4-Year Private Institutions			
No Awards	0	-	\$ -
Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-
No Awards	-	-			

CNDT Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	7	\$ 38,709
Current Service	1	\$ 4,859
Current Money	15	\$ 109,656
Non-Current Money	2	\$ 13,895
Collection	6	\$ 34,798
Closed in Current Year	14	\$ -
Total Managed in Current Year	45	\$ 201,917

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	\$ -	\$ -	\$ -	\$ 86,661
Service/Money	3	\$ -	\$ 653	\$ 857	\$ 15,210
Money	1	\$ -	\$ 4,613	\$ 406	\$ -
Totals	14	\$ -	\$ 5,266	\$ 1,263	\$ 101,870

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 12,007.23	\$ 3,021.72	\$ 1,664.31	\$ 1,963.50	\$ 18,656.76

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	0	3	1	3	1	8	21	38%
FY 2015	0	0	2	0	0	6	8	20	40%
FY 2016	2	1	8	1	3	6	21	23	91%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	5	0	2	0	0	1	8	8	100%
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	7	1	15	2	6	14	45	72	63%
Untracked	-	-	-	-	-	-	-	-	-
Managed	7	1	15	2	6	14	45		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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%	19%
FY 2015	20	0	0%		-	0%	0%	5%	5%
FY 2016	23	4	17%		-	-	0%	0%	4%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	8	0	0%		-	-	-	-	0%
FY 2019	-	-	-		-	-	-	-	-
Tracked	72	8	11%		0%	0%	0%	6%	8%
Untracked	-	-	-						
Managed	72	8	11%						

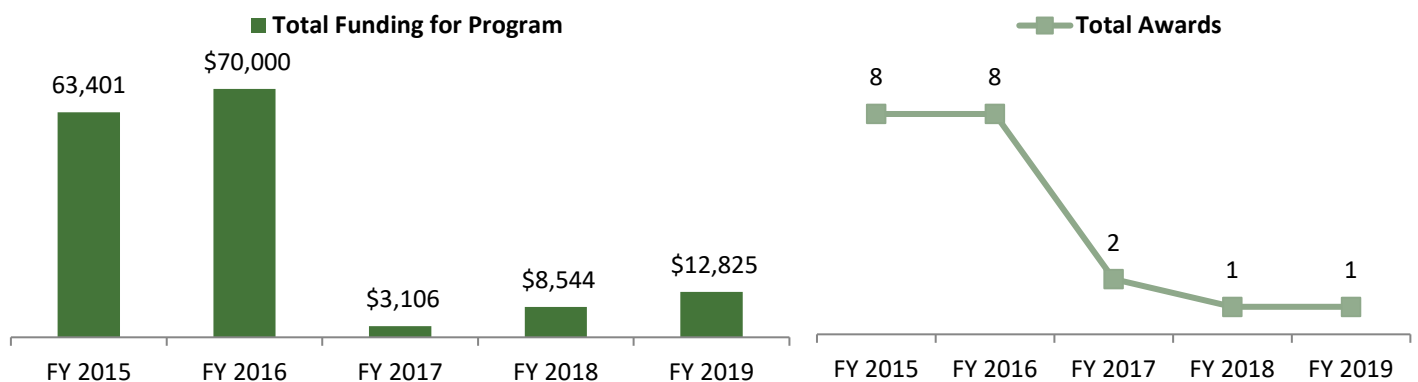
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	1	0	0	1	14	0	0	14	100%
FY 2015	3	2	1	6	14	2	2	18	89%
FY 2016	5	1	0	6	7	1	0	8	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	1	0	0	1	1	0	0	1	100%
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	10	3	1	14	36	3	2	41	95%
Untracked	-	-	-	-					
Managed	10	3	1	14					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	8	8	2	1	1
Total Awards	8	8	2	1	1
% One-Year Change (+/-)	-	0.0%	-75.0%	-50.0%	0.0%
Total Funding for Program	63,401	\$ 70,000	\$ 3,106	\$ 8,544	\$ 12,825
% One-Year Change (+/-)	-	10.4%	-95.6%	175.1%	50.1%
Eligible Applicants	39	15	15	1	20
Award Rate	21%	53%	13%	100%	5%
Average Award Amount	\$ 7,925	\$ 8,750	\$ 1,553	\$ 8,544	\$ 12,825
% One-Year Change (+/-)	-	10.4%	-82.3%	450.2%	50.1%
Applicants Not Funded	31	7	13	0	19
Funding Disparity	\$ 245,679	\$ 61,250	\$ 20,189	\$ -	\$ 243,675



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
University of Mississippi	1	\$ 12,825	\$ 12,825
Totals	1		\$ 12,825
Grand Totals	1		\$ 12,825

Award Recipients by County

County	Awards	Avg. Award	Amount
Rankin	1	\$ 12,825	\$ 12,825
Totals	1		\$ 12,825

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	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%			

SLPL Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	1	\$ 21,369
Current Service	0	\$ -
Current Money	3	\$ 24,489
Non-Current Money	0	\$ -
Collection	2	\$ 37,459
Closed in Current Year	1	\$ -
Total Managed in Current Year	7	\$ 83,317

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	\$ -	\$ -	\$ -	\$ 22,058
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 22,058

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 16,643.50	\$ 1,546.63	\$ -	\$ -	\$ 18,190.13

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	0	3	0	2	1	6	9	67%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	1	0	0	0	0	0	1	1	100%
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	1	0	3	0	2	1	7	10	70%
Untracked	-	-	-	-	-	-	-		
Managed	1	0	3	0	2	1	7		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-	-	-	-	-	-
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%	22%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	1	0	0%	-	-	-	-	0%
FY 2019	-	-	-	-	-	-	-	-
Tracked	10	2	20%	-	0%	0%	0%	20%
Untracked	-	-	-					
Managed	10	2	20%					

Accounts Closed During the Fiscal Year and Over Time by Cohort

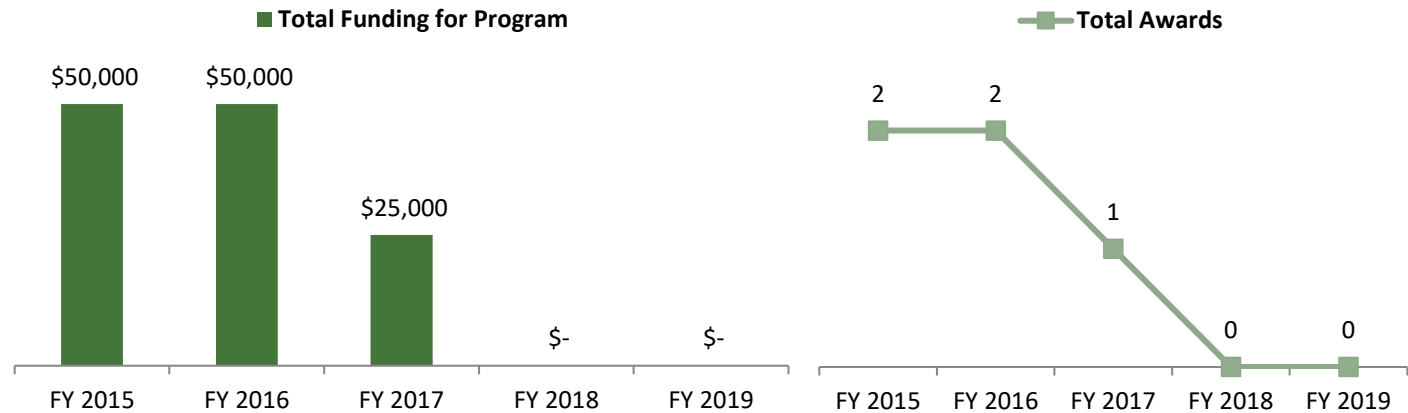
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	1	0	0	1	3	0	1	4	75%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	0	0	0	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	1	0	0	1	3	0	1	4	75%
Untracked	-	-	-	-					
Managed	1	0	0	1					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	2	2	1	Discontinued	Discontinued
Total Awards	2	2	1	-	-
% One-Year Change (+/-)	-50.0%	0.0%	-50.0%	-	-
Total Funding for Program	\$ 50,000	\$ 50,000	\$ 25,000	-	-
% One-Year Change (+/-)	-50.0%	0.0%	-50.0%	-	-
Eligible Applicants	2	2	1	-	-
Award Rate	100%	100%	100%	-	-
Average Award Amount	\$ 25,000	\$ 25,000	\$ 25,000	-	-
% One-Year Change (+/-)	0.0%	0.0%	0.0%	-	-
Applicants Not Funded	0	0	0	-	-
Funding Disparity	\$ -	\$ -	\$ -	-	-



SDSP Loan 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	3	\$ 150,000
Current Money	2	\$ 117,587
Non-Current Money	1	\$ 51,000
Collection	9	\$ 323,340
Closed in Current Year	0	\$ -
Total Managed in Current Year	15	\$ 641,926

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	\$ 6,766.03	\$ 6,661.09	\$ 1,748.48	\$ 487.90	\$ 15,663.50

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				
Prior Years	0	0	0	1	7	0	8	34	24%
FY 2005*	0	0	0	0	0	0	0	2	0%
FY 2006	0	0	0	0	0	0	0	2	0%
FY 2007*	0	0	1	0	0	0	1	3	33%
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	0	0	2	0%
FY 2012	0	2	0	0	0	0	2	2	100%
FY 2013	0	0	0	0	1	0	1	1	100%
FY 2014	0	1	0	0	0	0	1	1	100%
FY 2015	0	0	1	0	0	0	1	1	100%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	3	2	1	8	0	14	52	27%
Untracked	0	0	0	0	1	0	1		
Managed	0	3	2	1	9	0	15		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
Prior Years	34	8	24%		26%	24%	24%	25%	24%
FY 2005	2	0	0%		0%	0%	0%	0%	0%
FY 2006	2	0	0%		0%	0%	0%	0%	0%
FY 2007	3	0	0%		0%	0%	0%	0%	0%
FY 2008	3	0	0%		33%	33%	0%	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%	100%
FY 2014	1	0	0%		0%	0%	0%	0%	0%
FY 2015	1	0	0%		-	0%	0%	0%	0%
FY 2016	-	-	-		-	-	-	-	-
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	52	9	17%		19%	18%	15%	15%	17%
Untracked	-	1	-						
Managed	52	10	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	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
Prior Years	0	0	0	0	19	7	0	26	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	0	0	0	0	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	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	30	7	1	38	97%
Untracked	0	0	0	0					
Managed	0	0	0	0					

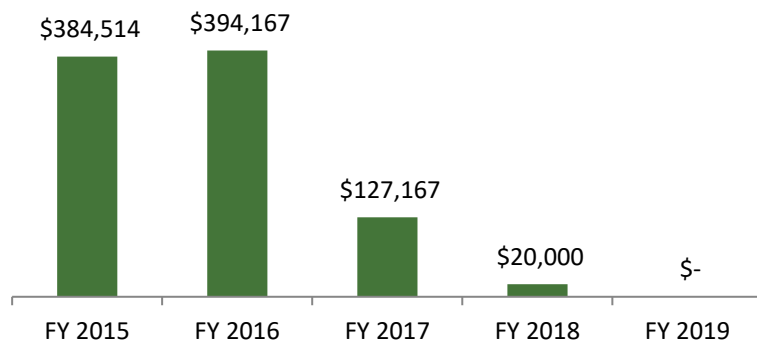
Nursing Education Forgivable Loan, Master's (NELM)

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.

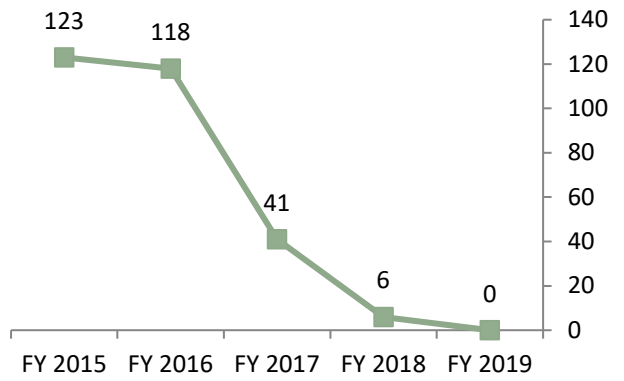
History of Funding and Awards

	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	123	118	41	6	0
Total Awards	123	118	41	6	0
% One-Year Change (+/-)	23.0%	-4.1%	-65.3%	-85.4%	-100.0%
Total Funding for Program	\$ 384,514	\$ 394,167	\$ 127,167	\$ 20,000	\$ -
% One-Year Change (+/-)	14.9%	2.5%	-67.7%	-84.3%	-100.0%
Eligible Applicants	123	118	98	64	34
Award Rate	100%	100%	42%	9%	0%
Average Award Amount	\$ 3,126	\$ 3,340	\$ 3,102	\$ 3,333	\$ 3,333
% One-Year Change (+/-)	-6.6%	6.9%	-7.1%	7.5%	0.0%
Applicants Not Funded	0	0	57	58	34
Funding Disparity	\$ -	\$ -	\$ 228,000	\$ 232,000	\$ 113,322

■ Total Funding for Program



■ Total Awards



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
Grand Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-
No Awards	-	-			

NELM Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	4	\$ 17,383
Current Service	26	\$ 107,429
Current Money	38	\$ 151,041
Non-Current Money	6	\$ 20,501
Collection	37	\$ 134,881
Closed in Current Year	43	\$ -
Total Managed in Current Year	154	\$ 431,236

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	29	\$ -	\$ -	\$ -	\$ 171,460
Service/Money	6	\$ -	\$ 8,951	\$ 1,449	\$ 29,174
Money	8	\$ -	\$ 33,363	\$ 2,857	\$ -
Totals	43	\$ -	\$ 42,314	\$ 4,306	\$ 200,634

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 39,056.23	\$ 3,713.53	\$ 1,581.55	\$ 989.24	\$ 45,340.55

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	0	4	0	4	52	8%
FY 2011	0	0	0	0	2	1	3	42	7%
FY 2012	0	1	1	1	1	0	4	54	7%
FY 2013	0	0	6	0	4	4	14	60	23%
FY 2014	0	2	7	0	3	8	20	77	26%
FY 2015	1	3	10	3	4	16	37	84	44%
FY 2016	2	20	14	1	4	13	54	83	65%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	3	26	38	5	27	42	141	608	23%
Untracked	1	0	0	1	10	1	13		
Managed	4	26	38	6	37	43	154		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2005	-	-	-		-	-	-	-	-
FY 2006	14	0	0%		0%	0%	0%	0%	0%
FY 2007	71	4	6%		0%	7%	6%	6%	6%
FY 2008	71	1	1%		0%	3%	1%	1%	1%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	52	4	8%		0%	10%	10%	8%	8%
FY 2011	42	2	5%		1%	10%	7%	7%	7%
FY 2012	54	2	4%		1%	11%	7%	2%	4%
FY 2013	60	4	7%		1%	3%	5%	7%	7%
FY 2014	77	3	4%		1%	0%	5%	8%	5%
FY 2015	84	7	8%		-	0%	0%	5%	7%
FY 2016	83	5	6%		-	-	-	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	608	32	5%		4%	5%	4%	4%	5%
Untracked	-	11	-						
Managed	608	43	5%						

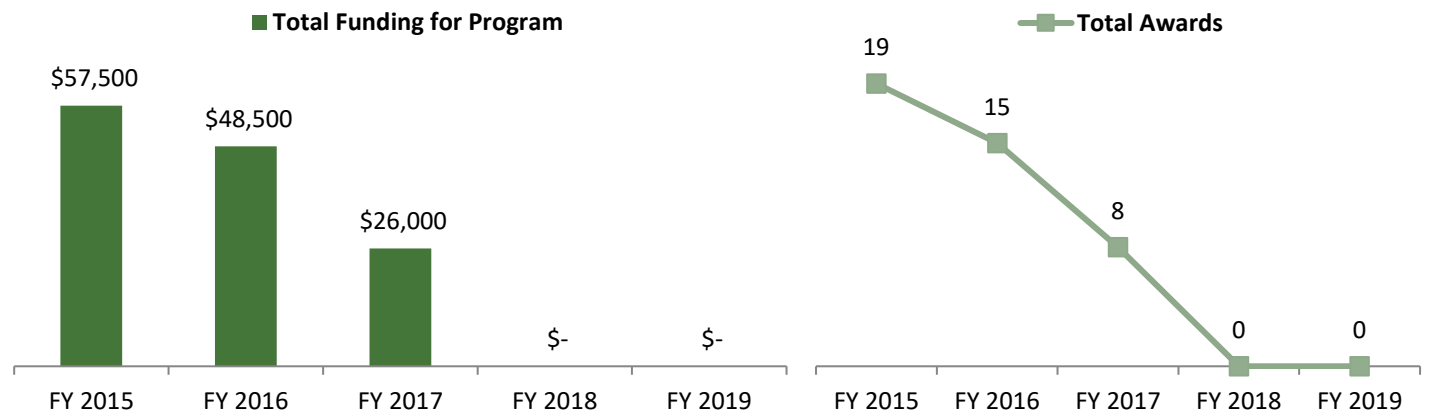
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	1	1	34	3	3	40	93%
FY 2012	0	0	0	0	40	0	10	50	80%
FY 2013	0	2	2	4	33	10	7	50	86%
FY 2014	4	3	1	8	56	5	4	65	94%
FY 2015	15	0	1	16	57	2	4	63	94%
FY 2016	10	0	3	13	35	2	5	42	88%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	29	5	8	42	423	30	56	509	89%
Untracked	0	1	0	1					
Managed	29	6	8	43					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	19	15	8	0	0
Total Awards	19	15	8	0	0
% One-Year Change (+/-)	90.0%	-21.1%	-46.7%	-100.0%	-
Total Funding for Program	\$ 57,500	\$ 48,500	\$ 26,000	\$ -	\$ -
% One-Year Change (+/-)	65.5%	-15.7%	-46.4%	-100.0%	-
Eligible Applicants	19	15	15	11	7
Award Rate	100%	100%	53%	0%	0%
Average Award Amount	\$ 3,026	\$ 3,233	\$ 3,250	\$ 3,250	\$ 3,250
% One-Year Change (+/-)	-12.9%	6.8%	0.5%	0.0%	0.0%
Applicants Not Funded	0	0	7	11	7
Funding Disparity	\$ -	\$ -	\$ 22,750	\$ 44,000	\$ 22,750



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-			

NERM Loan 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	9	\$ 45,800
Current Money	4	\$ 9,838
Non-Current Money	1	\$ 7,500
Collection	1	\$ 3,462
Closed in Current Year	4	\$ -
Total Managed in Current Year	19	\$ 66,601

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	\$ -	\$ -	\$ -	\$ 24,650
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	4	\$ -	\$ -	\$ -	\$ 24,650

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 3,733.51	\$ 427.85	\$ -	\$ -	\$ 4,161.36

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			
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	0	0	0	1	0	1	1	100%
FY 2014	0	2	3	0	0	5	9	56%
FY 2015	0	5	1	0	0	9	12	75%
FY 2016	0	2	0	0	1	4	4	100%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	0	9	4	1	1	4	19	73%
Untracked	-	-	-	-	-	-	-	-
Managed	0	9	4	1	1	4	19	

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2005	-	-	-		-	-	-	-	-
FY 2006	-	-	-		-	-	-	-	-
FY 2007	-	-	-		-	-	-	-	-
FY 2008	-	-	-		-	-	-	-	-
FY 2009	-	-	-		-	-	-	-	-
FY 2010	-	-	-		-	-	-	-	-
FY 2011	-	-	-		-	-	-	-	-
FY 2012	-	-	-		-	-	-	-	-
FY 2013	1	1	100%		0%	0%	0%	100%	100%
FY 2014	9	0	0%		0%	0%	0%	0%	0%
FY 2015	12	0	0%		-	0%	0%	0%	0%
FY 2016	4	1	25%		-	-	0%	0%	25%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	26	2	8%		0%	0%	0%	4%	8%
Untracked	-	-	-						
Managed	26	2	8%						

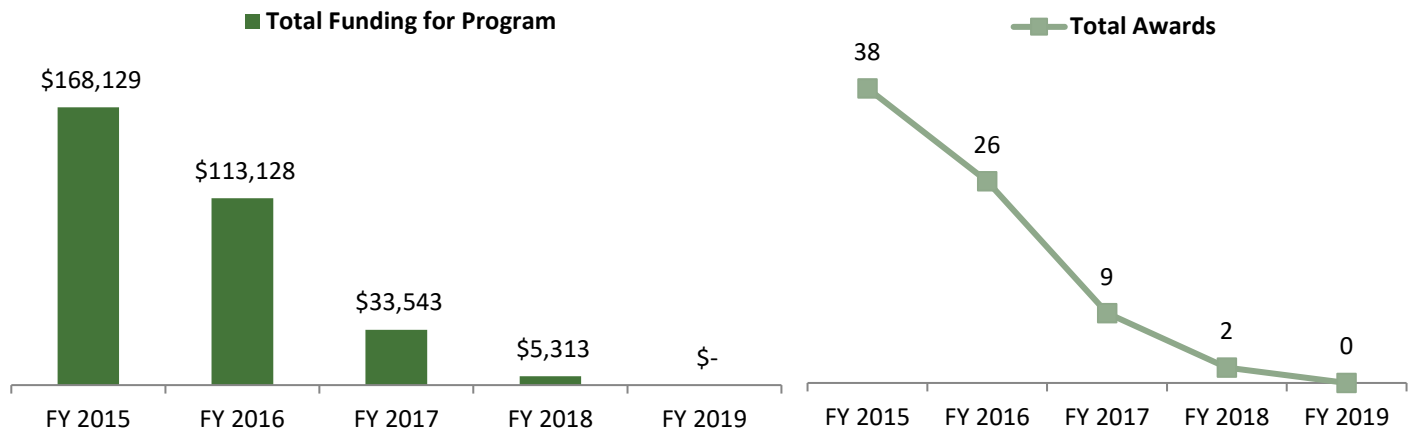
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	0	0	0	0	4	0	0	4	100%
FY 2015	3	0	0	3	5	0	1	6	83%
FY 2016	1	0	0	1	1	0	0	1	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	4	0	0	4	10	0	1	11	91%
Untracked	-	-	-	-					
Managed	4	0	0	4					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	38	26	9	2	0
Total Awards	38	26	9	2	0
% One-Year Change (+/-)	26.7%	-31.6%	-65.4%	-77.8%	-100.0%
Total Funding for Program	\$ 168,129	\$ 113,128	\$ 33,543	\$ 5,313	\$ -
% One-Year Change (+/-)	27.2%	-32.7%	-70.3%	-84.2%	-100.0%
Eligible Applicants	38	26	32	25	16
Award Rate	100%	100%	28%	8%	0%
Average Award Amount	\$ 4,424	\$ 4,351	\$ 3,727	\$ 2,657	\$ 2,657
% One-Year Change (+/-)	0.4%	-1.7%	-14.3%	-28.7%	0.0%
Applicants Not Funded	0	0	23	23	16
Funding Disparity	\$ -	\$ -	\$ 85,721	\$ 61,100	\$ 42,512



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
Grand Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-
No Awards	-	-			

NELP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	7	\$ 58,501
Current Service	5	\$ 25,020
Current Money	11	\$ 71,410
Non-Current Money	3	\$ 19,371
Collection	7	\$ 45,401
Closed in Current Year	9	\$ -
Total Managed in Current Year	42	\$ 219,704

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	7	\$ -	\$ -	\$ -	\$ 69,001
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	2	\$ -	\$ 17,500	\$ 2,296	\$ -
Totals	9	\$ -	\$ 17,500	\$ 2,296	\$ 69,001

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 11,346.06	\$ 1,364.51	\$ 39.63	\$ -	\$ 12,750.20

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			
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	0	0	3	0%
FY 2007	0	0	1	0	2	1	4	50%
FY 2008	0	0	0	0	0	0	5	0%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	1	0	1	0	3	67%
FY 2011	0	0	0	0	0	0	6	0%
FY 2012	0	0	0	0	0	1	4	25%
FY 2013	0	0	1	0	0	0	1	100%
FY 2014	1	0	1	1	1	0	4	16%
FY 2015	3	2	6	1	2	6	20	74%
FY 2016	3	3	1	0	0	1	8	80%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	7	5	11	2	6	9	40	43%
Untracked	0	0	0	1	1	0	2	
Managed	7	5	11	3	7	9	42	

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2005	-	-	-		-	-	-	-	-
FY 2006	3	0	0%		0%	0%	20%	20%	20%
FY 2007	8	2	25%		0%	20%	17%	17%	17%
FY 2008	5	0	0%		20%	0%	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	2	8%		0%	0%	0%	0%	4%
FY 2015	27	3	11%		-	0%	0%	0%	4%
FY 2016	10	0	0%		-	-	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	92	8	9%		4%	2%	3%	3%	5%
Untracked	-	2	-						
Managed	92	10	9%						

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
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2005	-	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	2	0	1	3	67%
FY 2007	0	0	1	1	4	0	1	5	80%
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	4	0	0	4	100%
FY 2013	0	0	0	0	0	0	0	0	-
FY 2014	0	0	0	0	18	2	1	21	95%
FY 2015	5	0	1	6	12	0	1	13	92%
FY 2016	1	0	0	1	3	0	0	3	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	7	0	2	9	53	2	6	61	90%
Untracked	0	0	0	0					
Managed	7	0	2	9					

Nursing Teacher Stipend Forgivable Loan (NTSP)

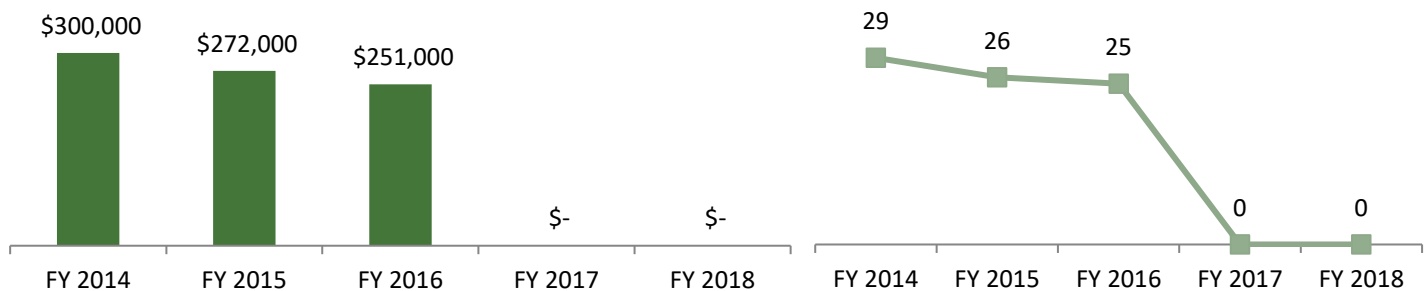
Nursing Teacher Stipend Forgivable Loans are available to licensed registered nurses seeking a master's degree in nursing or a doctorate in nursing at a Mississippi college or university. Participants may fulfill the service obligation by teaching in an accredited Mississippi school of nursing for two 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	0	0
Total Awards	29	26	25	0	0
% One-Year Change (+/-)	190.0%	-10.3%	-3.8%	-100.0%	-
Total Funding for Program	\$ 300,000	\$ 272,000	\$ 251,000	\$ -	\$ -
% One-Year Change (+/-)	226.1%	-9.3%	-7.7%	-100.0%	-
Eligible Applicants	29	26	25	35	13
Award Rate	100%	100%	100%	0%	0%
Average Award Amount	\$ 10,345	\$ 10,462	\$ 10,040	\$ 10,040	\$ 10,040
% One-Year Change (+/-)	12.4%	1.1%	-4.0%	0.0%	0.0%
Applicants Not Funded	0	0	0	35	13
Funding Disparity	\$ -	\$ -	\$ -	\$ 351,400	\$ 130,520

■ Total Funding for Program

— Total Awards



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -
Grand Totals	0		\$ -

Award Recipients by County

County	Awards	Avg. Award	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	-	-			

NTSP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	7	\$ 68,503
Current Service	7	\$ 78,600
Current Money	19	\$ 220,990
Non-Current Money	4	\$ 41,378
Collection	16	\$ 186,322
Closed in Current Year	17	\$ -
Total Managed in Current Year	70	\$ 595,793

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	14	\$ -	\$ -	\$ -	\$ 207,300
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	3	\$ -	\$ 20,250	\$ 1,555	\$ -
Totals	17	\$ -	\$ 20,250	\$ 1,555	\$ 207,300

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 34,118.50	\$ 10,731.61	\$ 1,431.33	\$ 1,514.70	\$ 47,796.14

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				
Prior Years	2	0	1	0	1	0	4	39	10%
FY 2005	0	0	0	0	2	0	2	9	22%
FY 2006	0	0	0	0	1	1	2	8	25%
FY 2007	0	0	1	0	1	0	2	18	11%
FY 2008	1	0	0	0	0	0	1	10	10%
FY 2009	0	0	0	0	0	0	0	1	0%
FY 2010	0	0	1	0	3	0	4	7	57%
FY 2011	0	0	0	0	0	0	0	8	0%
FY 2012	0	0	2	0	0	1	3	12	25%
FY 2013	0	0	2	0	2	1	5	9	56%
FY 2014	0	0	3	2	0	3	8	25	32%
FY 2015	2	4	4	0	5	6	21	24	88%
FY 2016	2	3	5	2	0	5	17	17	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	7	7	19	4	15	17	69	187	37%
Untracked	0	0	0	0	1	0	1		
Managed	7	7	19	4	16	17	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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2017
<i>Prior Years</i>	39	1	3%	8%	5%	5%	3%	3%
FY 2005	9	2	22%	22%	22%	22%	22%	22%
FY 2006	8	1	13%	0%	0%	13%	13%	13%
FY 2007	18	1	6%	11%	11%	11%	11%	6%
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%	8%	0%	0%	0%
FY 2013	9	2	22%	0%	0%	11%	22%	22%
FY 2014	25	2	8%	0%	0%	0%	8%	8%
FY 2015	24	5	21%	-	0%	0%	8%	17%
FY 2016	17	2	12%	-	-	0%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	187	19	10%	7%	6%	6%	8%	9%
Untracked	-	1	-					
Managed	187	20	10%					

Accounts Closed During the Fiscal Year and Over Time by Cohort

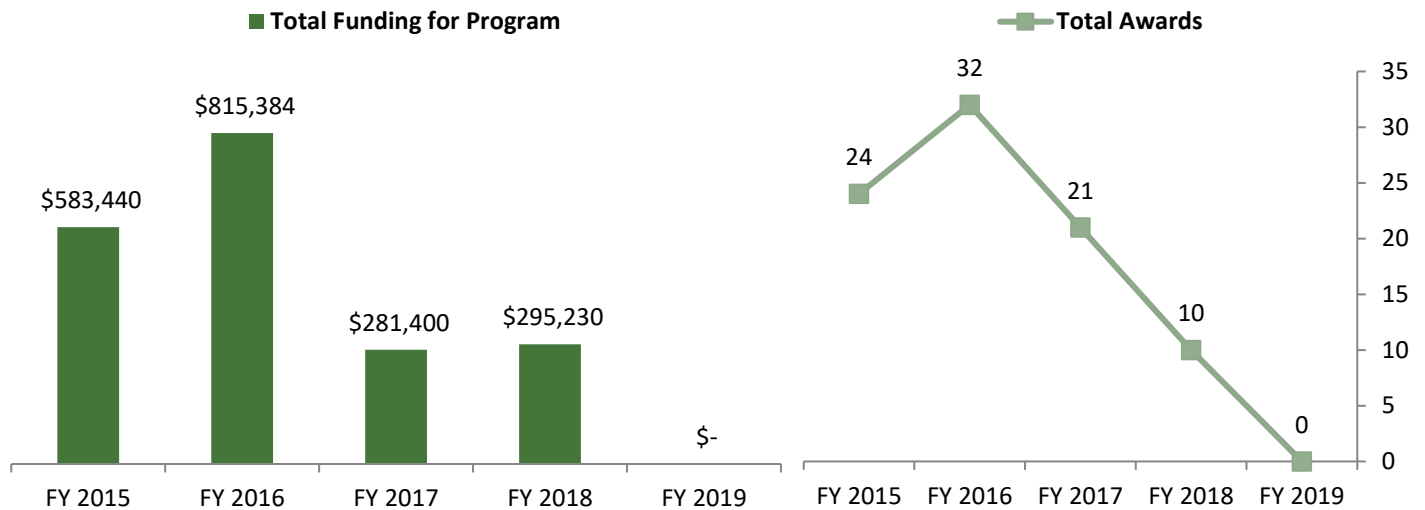
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	24	8	3	35	91%
FY 2005	0	0	0	0	6	1	0	7	100%
FY 2006	1	0	0	1	3	0	4	7	43%
FY 2007	0	0	0	0	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	0	0	0	0	4	2	2	8	75%
FY 2012	0	0	1	1	9	0	1	10	90%
FY 2013	0	0	1	1	3	0	2	5	60%
FY 2014	3	0	0	3	20	0	0	20	100%
FY 2015	6	0	0	6	9	0	0	9	100%
FY 2016	4	0	1	5	4	0	1	5	80%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	14	0	3	17	103	14	18	135	87%
Untracked	0	0	0	0					
Managed	14	0	3	17					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	24	32	21	10	Discontinued
Total Awards	24	32	21	10	-
% One-Year Change (+/-)	9.1%	33.3%	-34.4%	-52.4%	-
Total Funding for Program	\$ 583,440	\$ 815,384	\$ 281,400	\$ 295,230	-
% One-Year Change (+/-)	19.3%	39.8%	-65.5%	4.9%	-
Eligible Applicants	24	32	40	17	-
Award Rate	100%	100%	53%	59%	-
Average Award Amount	\$ 24,310	\$ 25,481	\$ 13,400	\$ 29,523	-
% One-Year Change (+/-)	9.3%	4.8%	-47.4%	120.3%	-
Applicants Not Funded	0	0	19	7	-
Funding Disparity	\$ -	\$ -	\$ 484,134	\$ 206,661	-



DENT Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	13	\$ 669,424
Current Service	17	\$ 922,087
Current Money	6	\$ 246,713
Non-Current Money	0	\$ -
Collection	3	\$ 61,438
Closed in Current Year	4	\$ -
Total Managed in Current Year	43	\$ 1,899,662

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	3	\$ -	\$ -	\$ -	\$ 197,111
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 85,900	\$ 2,994	\$ -
Totals	4	\$ -	\$ 85,900	\$ 2,994	\$ 197,111

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 120,140.54	\$ 12,560.36	\$ 1,323.05	\$ -	\$ 134,023.95

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			
<i>Prior Years</i>	0	0	0	0	0	0	26	0%
FY 2005	0	0	0	0	0	0	6	0%
FY 2006	0	0	0	0	0	0	8	0%
FY 2007	0	0	0	0	0	0	1	0%
FY 2008	0	0	0	0	0	1	4	25%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	0	4	0%
FY 2011	-	-	-	-	-	-	-	-
FY 2012	0	1	1	0	1	2	5	100%
FY 2013	0	1	0	0	1	0	4	50%
FY 2014	2	8	3	0	0	1	15	93%
FY 2015	1	4	2	0	0	0	8	88%
FY 2016	10	3	0	0	0	0	14	93%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	13	17	6	0	2	4	95	44%
Untracked	0	0	0	0	1	0	1	
Managed	13	17	6	0	3	4	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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
Prior Years	26	0	0%		4%	4%	4%	4%	0%
FY 2005	6	0	0%		17%	0%	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%	20%
FY 2013	4	1	25%		0%	0%	0%	0%	0%
FY 2014	15	0	0%		0%	0%	0%	0%	0%
FY 2015	8	0	0%		-	0%	0%	0%	0%
FY 2016	14	0	0%		-	-	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	95	2	2%		3%	1%	1%	1%	1%
Untracked	-	1	-						
Managed	95	3	2%						

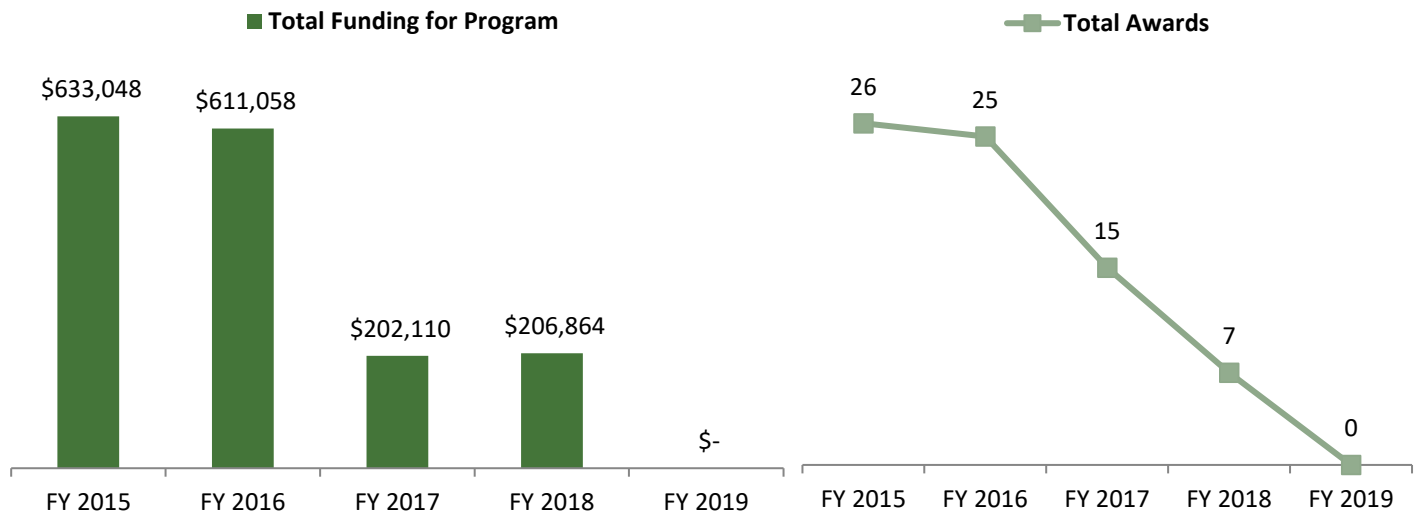
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
Prior Years	0	0	0	0	23	0	3	26	88%
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	1	0	0	1	3	0	1	4	75%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	2	1	4	75%
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	1	0	1	2	1	0	1	2	50%
FY 2013	0	0	0	0	1	0	1	2	50%
FY 2014	1	0	0	1	1	0	1	2	50%
FY 2015	0	0	0	0	1	0	0	1	100%
FY 2016	0	0	0	0	1	0	0	1	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	3	0	1	4	41	4	12	57	79%
Untracked	0	0	0	0					
Managed	3	0	1	4					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	26	25	15	7	Discontinued
Total Awards	26	25	15	7	-
% One-Year Change (+/-)	52.9%	-3.8%	-40.0%	-53.3%	-
Total Funding for Program	\$ 633,048	\$ 611,058	\$ 202,110	\$ 206,864	-
% One-Year Change (+/-)	63.4%	-3.5%	-66.9%	2.4%	-
Eligible Applicants	26	25	28	23	-
Award Rate	100%	100%	54%	30%	-
Average Award Amount	\$ 24,348	\$ 24,442	\$ 13,474	\$ 29,552	-
% One-Year Change (+/-)	6.8%	0.4%	-44.9%	119.3%	-
Applicants Not Funded	0	0	13	16	-
Funding Disparity	\$ -	\$ -	\$ 317,750	\$ 472,832	-



MED Loan Repayment Details		
Accounts Under Management During the Fiscal Year		
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	29	\$ 1,687,786
Current Service	3	\$ 141,157
Current Money	9	\$ 262,042
Non-Current Money	10	\$ 300,900
Collection	8	\$ 239,384
Closed in Current Year	1	\$ -
Total Managed in Current Year	60	\$ 2,631,269

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	1	\$ -	\$ 15,649	\$ 1,040	\$ -
Totals	1	\$ -	\$ 15,649	\$ 1,040	\$ -

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 46,398.08	\$ 10,360.66	\$ 2,731.32	\$ -	\$ 59,490.06	

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				
<i>Prior Years</i>	0	0	0	0	0	0	0	31	0%
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	0	1	0	1	4	25%
FY 2008	0	0	1	0	0	0	1	6	17%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	0	1	2	50%
FY 2011	1	1	0	1	0	1	4	4	100%
FY 2012	2	1	0	0	0	0	3	3	100%
FY 2013	6	0	2	0	1	0	9	9	100%
FY 2014	4	0	1	0	0	0	5	7	71%
FY 2015	9	1	2	0	0	0	12	12	100%
FY 2016	7	0	3	0	0	0	10	10	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	29	3	9	1	3	1	46	92	50%
Untracked	0	0	0	9	5	0	14		
Managed	29	3	9	10	8	1	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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	31	<i>0</i>	0%		3%	3%	0%	0%	0%
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%	0%	25%	25%
FY 2008	6	0	0%		0%	0%	25%	0%	0%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	2	1	50%		0%	50%	50%	50%	50%
FY 2011	4	1	25%		0%	0%	0%	0%	0%
FY 2012	3	0	0%		0%	0%	0%	0%	0%
FY 2013	9	1	11%		0%	0%	0%	0%	0%
FY 2014	7	0	0%		0%	0%	0%	0%	0%
FY 2015	12	0	0%		-	0%	0%	0%	0%
FY 2016	10	0	0%		-	-	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	92	4	4%		3%	3%	2%	2%	2%
Untracked	-	14	-						
Managed	92	18	4%						

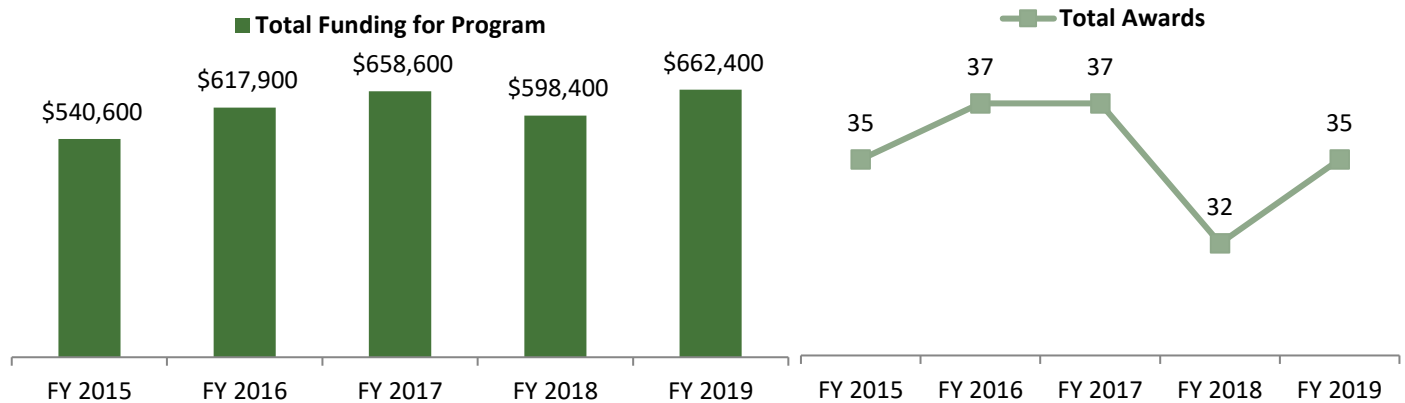
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	<i>0</i>	<i>0</i>	<i>0</i>	0	23	1	7	31	77%
FY 2005	0	0	0	0	1	1	1	3	67%
FY 2006	0	0	0	0	0	0	1	1	0%
FY 2007	0	0	0	0	1	0	2	3	33%
FY 2008	0	0	0	0	3	0	2	5	60%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	0	1	1	0%
FY 2011	0	0	1	1	0	0	1	1	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	0	0	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	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	1	1	28	2	17	47	64%
Untracked	0	0	0	0					
Managed	0	0	1	1					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	35	37	37	32	35
Total Awards	35	37	37	32	35
% One-Year Change (+/-)	6.1%	5.7%	0.0%	-13.5%	9.4%
Total Funding for Program	\$ 540,600	\$ 617,900	\$ 658,600	\$ 598,400	\$ 662,400
% One-Year Change (+/-)	7.1%	14.3%	6.6%	-9.1%	10.7%
Eligible Applicants	35	37	37	32	35
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 15,446	\$ 16,700	\$ 17,800	\$ 18,700	\$ 18,926
% One-Year Change (+/-)	1.0%	8.1%	6.6%	5.1%	1.2%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Out-of-State	Awards	Avg. Award	Amount
Southern College of Optometry	25	\$ 19,200	\$ 480,000
University of Alabama Birmingham - Optometry	10		\$ 182,400
Totals	35		\$ 662,400

Award Recipients by County

County	Awards	Avg. Award	Amount
Alcorn	1	\$ 9,600	\$ 9,600
Calhoun	1		\$ 19,200
Coahoma	1		\$ 19,200
Desoto	5		\$ 96,000
Forrest	5		\$ 96,000
Hancock	1		\$ 19,200
Harrison	1		\$ 19,200
Jackson	2		\$ 38,400
Jefferson	1		\$ 19,200

County (cont.)	Awards	Avg. Award	Amount
Lamar	1	\$ 19,200	\$ 19,200
Lee	3		\$ 57,600
Madison	1		\$ 19,200
Neshoba	1		\$ 19,200
Oktibbeha	1		\$ 19,200
Rankin	1		\$ 19,200
Tate	1		\$ 19,200
Tippah	1		\$ 19,200
Tunica	1		\$ 19,200
Walthall	1		\$ 19,200
Washington	1		\$ 19,200
Winston	1		\$ 19,200
Yalobusha	2		\$ 38,400
Yazoo	1		\$ 19,200
Totals	35		\$ 662,400

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	14	40%
Independent	35	100%	Female	21	60%
	35	100%		35	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	5	14%	17-24 years old	4	11%
Alaskan Native/American Indian	1	3%	25-34 years old	31	89%
Asian/Pacific Islander	5	14%	35-44 years old	0	0%
Caucasian	23	66%	45-54 years old	0	0%
Hispanic	1	3%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	35	100%		35	100%
Income	Recipients	Percent			
Less than \$0 (negative)	0	0%			
\$0	15	43%			
\$1-\$30,000	16	46%			
\$30,001-\$48,000	1	3%			
\$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%			
	35	100%			

SREB Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	39	\$ 1,974,300
Current Service	26	\$ 935,103
Current Money	10	\$ 283,047
Non-Current Money	4	\$ 56,264
Collection	5	\$ 116,233
Closed in Current Year	9	\$ -
Total Managed in Current Year	93	\$ 3,364,948

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	6	\$ -	\$ -	\$ -	\$ 265,950
Service/Money	1	\$ -	\$ 15,300	\$ 119	\$ 43,000
Money	2	\$ -	\$ 36,600	\$ 15,810	\$ -
Totals	9	\$ -	\$ 51,900	\$ 15,929	\$ 308,950

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 99,309.02	\$ 8,697.92	\$ 63.15	\$ -	\$ 108,070.09

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				
Prior Years	0	0	0	0	2	0	2	52	4%
FY 2005	0	0	0	0	0	0	0	10	0%
FY 2006	0	0	0	1	0	0	1	10	10%
FY 2007	0	0	0	0	0	0	0	10	0%
FY 2008	0	0	1	0	2	0	3	11	27%
FY 2009	0	0	1	0	0	2	3	13	23%
FY 2010	0	2	0	0	0	0	2	12	17%
FY 2011	0	1	2	0	0	3	6	10	60%
FY 2012	0	3	1	0	0	0	4	5	80%
FY 2013	0	9	0	0	0	0	9	9	100%
FY 2014	0	10	1	0	0	0	11	11	100%
FY 2015	4	1	4	0	0	3	12	12	100%
FY 2016	11	0	0	0	0	0	11	11	100%
FY 2017	9	0	0	0	0	0	9	10	90%
FY 2018	6	0	0	0	0	0	6	6	100%
FY 2019	9	0	0	0	0	0	9	9	100%
Tracked	39	26	10	1	4	8	88	201	44%
Untracked	0	0	0	3	1	1	5		
Managed	39	26	10	4	5	9	93		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	52	2	4%	4%	4%	4%	4%	4%
FY 2005	10	0	0%	0%	0%	0%	0%	0%
FY 2006	10	1	10%	0%	0%	0%	0%	10%
FY 2007	10	0	0%	0%	0%	0%	0%	0%
FY 2008	11	2	18%	18%	9%	9%	18%	18%
FY 2009	13	0	0%	0%	0%	0%	0%	0%
FY 2010	12	0	0%	0%	8%	0%	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%	0%
FY 2015	12	0	0%	-	0%	0%	0%	0%
FY 2016	11	0	0%	-	-	0%	0%	0%
FY 2017	10	0	0%	-	-	-	0%	0%
FY 2018	6	0	0%	-	-	-	-	0%
FY 2019	9	0	0%	-	-	-	-	-
Tracked	201	5	2%	3%	2%	2%	2%	3%
Untracked	-	4	-					
Managed	201	9	2%					

Accounts Closed During the Fiscal Year and Over Time by Cohort

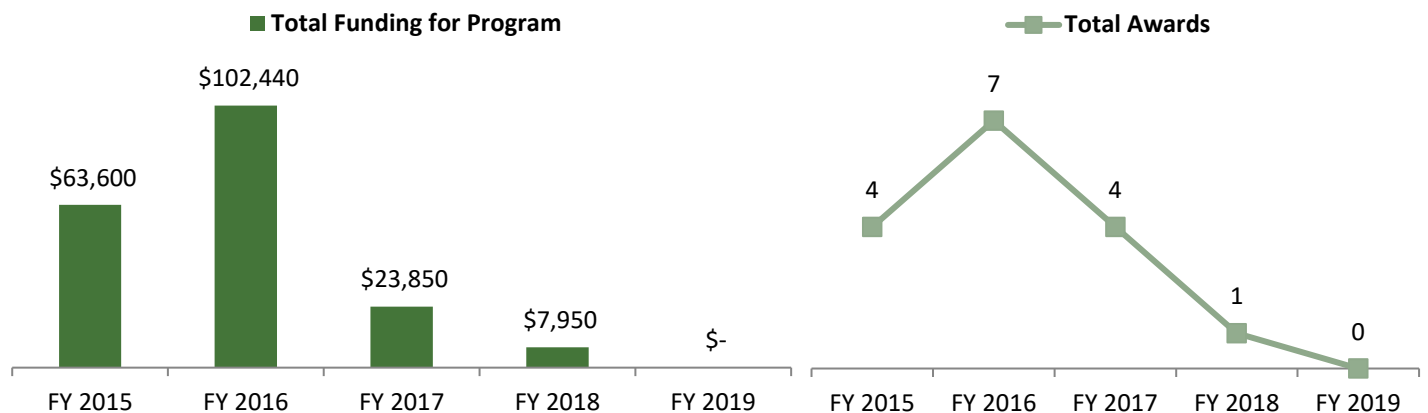
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	44	1	5	50	90%
FY 2005	0	0	0	0	8	0	2	10	80%
FY 2006	0	0	0	0	7	0	2	9	78%
FY 2007	0	0	0	0	8	1	1	10	90%
FY 2008	0	0	0	0	4	0	4	8	50%
FY 2009	2	0	0	2	11	0	1	12	92%
FY 2010	0	0	0	0	9	1	0	10	100%
FY 2011	2	1	0	3	5	1	1	7	86%
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	2	0	1	3	2	0	1	3	67%
FY 2016	0	0	0	0	0	0	0	0	-
FY 2017	0	0	0	0	0	0	1	1	0%
FY 2018	0	0	0	0	0	0	0	0	-
FY 2019	0	0	0	0	0	0	0	0	-
Tracked	6	1	1	8	99	4	18	121	85%
Untracked	0	0	1	1					
Managed	6	1	2	9					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	4	7	4	1	Discontinued
Total Awards	4	7	4	1	-
% One-Year Change (+/-)	-33.3%	75.0%	-42.9%	-75.0%	-
Total Funding for Program	\$ 63,600	\$ 102,440	\$ 23,850	\$ 7,950	-
% One-Year Change (+/-)	26.4%	61.1%	-76.7%	-66.7%	-
Eligible Applicants	4	7	7	6	-
Award Rate	100%	100%	57%	17%	-
Average Award Amount	\$ 15,900	\$ 14,634	\$ 5,963	\$ 7,950	-
% One-Year Change (+/-)	89.6%	-8.0%	-59.3%	33.3%	-
Applicants Not Funded	0	0	3	5	-
Funding Disparity	\$ -	\$ -	\$ 43,903	\$ 39,750	-



STSC Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	2	\$ 47,700
Current Service	2	\$ 39,750
Current Money	4	\$ 83,971
Non-Current Money	8	\$ 148,381
Collection	18	\$ 258,387
Closed in Current Year	1	\$ -
Total Managed in Current Year	35	\$ 578,189

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	1	\$ -	\$ 15,768	\$ 5,763	\$ -
Totals	1	\$ -	\$ 15,768	\$ 5,763	\$ -

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 27,863.93	\$ 10,708.75	\$ 2,730.16	\$ 374.85	\$ 41,677.69

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				
Prior Years	0	0	0	2	4	1	7	39	18%
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	1	0	0	1	2	50%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	1	0	0	0	1	4	25%
FY 2011	0	0	0	0	3	0	3	5	60%
FY 2012	0	0	0	0	0	0	0	1	0%
FY 2013	0	0	1	0	1	0	2	2	100%
FY 2014	0	1	1	0	0	0	2	3	67%
FY 2015	0	1	1	0	0	0	2	2	100%
FY 2016	2	0	0	0	0	0	2	3	67%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	2	2	4	3	10	1	22	80	28%
Untracked	0	0	0	5	8	0	13		
Managed	2	2	4	8	18	1	35		

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	39	6	15%		23%	23%	21%	18%	18%
FY 2005	8	2	25%		25%	25%	25%	25%	25%
FY 2006	4	0	0%		0%	0%	0%	0%	0%
FY 2007	7	0	0%		14%	14%	0%	0%	0%
FY 2008	2	1	50%		0%	50%	50%	50%	50%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	4	0	0%		0%	0%	0%	0%	0%
FY 2011	5	3	60%		17%	33%	60%	60%	60%
FY 2012	1	0	0%		0%	0%	0%	0%	0%
FY 2013	2	1	50%		0%	0%	0%	50%	50%
FY 2014	3	0	0%		0%	0%	0%	0%	0%
FY 2015	2	0	0%		-	0%	0%	0%	0%
FY 2016	3	0	0%		-	-	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-					-	-
FY 2019	-	-	-						-
Tracked	80	13	16%		17%	19%	18%	18%	18%
Untracked	-	13	-						
Managed	80	26	16%						

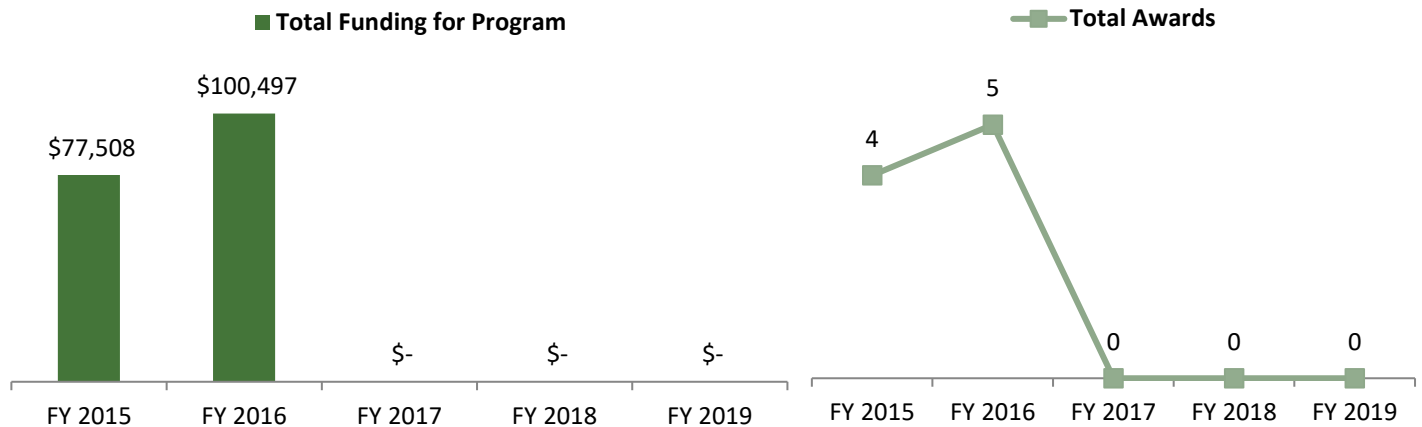
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	1	1	18	4	11	33	67%
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	0	0	2	0	1	3	67%
FY 2011	0	0	0	0	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	0	0	0	0	1	0	0	1	100%
FY 2015	0	0	0	0	0	0	0	0	-
FY 2016	0	0	0	0	0	0	1	1	0%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	0	0	1	1	33	10	16	59	73%
Untracked	0	0	0	0					
Managed	0	0	1	1					

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	4	5	0	0	Discontinued
Total Awards	4	5	0	0	-
% One-Year Change (+/-)	33.3%	25.0%	-100.0%	-	-
Total Funding for Program	\$ 77,508	\$ 100,497	\$ -	\$ -	-
% One-Year Change (+/-)	38.3%	29.7%	-100.0%	-	-
Eligible Applicants	4	5	3	2	-
Award Rate	100%	100%	0%	0%	-
Average Award Amount	\$ 19,377	\$ 20,099	-	-	-
% One-Year Change (+/-)	3.7%	3.7%	-	-	-
Applicants Not Funded	0	0	3	2	-
Funding Disparity	\$ -	\$ -	\$ 62,529	\$ 43,229	-



VMMP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	1	\$ 20,100
Current Service	1	\$ 20,099
Current Money	2	\$ 66,866
Non-Current Money	0	\$ -
Collection	0	\$ -
Closed in Current Year	1	\$ -
Total Managed in Current Year	5	\$ 107,065

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	\$ -	\$ -	\$ -	\$ 58,158
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 58,158

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 10,664.69	\$ 2,295.19	\$ -	\$ -	\$ 12,959.88

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			
<i>Prior Years</i>	0	0	0	0	0	0	2	0%
FY 2005	0	0	0	0	0	0	1	0%
FY 2006	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	0	1	0%
FY 2011	-	-	-	-	-	-	-	-
FY 2012	0	0	0	0	0	0	1	0%
FY 2013	-	-	-	-	-	-	-	-
FY 2014	0	1	1	0	0	1	3	100%
FY 2015	-	-	-	-	-	-	-	-
FY 2016	1	0	1	0	0	0	2	100%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
Tracked	1	1	2	0	0	1	10	50%
Untracked	-	-	-	-	-	-	-	-
Managed	1	1	2	0	0	1	5	

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 2014	Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018
<i>Prior Years</i>	2	0	0%		<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2005	1	0	0%		<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2006	-	-	-		-	-	-	-	-
FY 2007	-	-	-		-	-	-	-	-
FY 2008	-	-	-		-	-	-	-	-
FY 2009	-	-	-		-	-	-	-	-
FY 2010	1	0	0%		<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2011	-	-	-		-	-	-	-	-
FY 2012	1	0	0%		<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2013	-	-	-		-	-	-	-	-
FY 2014	3	0	0%		<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2015	-	-	-		-	-	-	-	-
FY 2016	2	0	0%		-	-	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
Tracked	10	0	0%		0%	0%	0%	0%	0%
Untracked	-	-	-						
Managed	10	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
<i>Prior Years</i>	<i>0</i>	<i>0</i>	<i>0</i>	0	<i>1</i>	<i>0</i>	<i>1</i>	2	50%
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	0	0	0	0	1	0	0	1	100%
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	1	0	0	1	1	0	0	1	100%
FY 2015	-	-	-	-	-	-	-	-	-
FY 2016	0	0	0	0	0	0	0	0	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
Tracked	1	0	0	1	5	0	1	6	83%
Untracked	-	-	-	-					
Managed	1	0	0	1					

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	2	\$ 20,770
Collection	7	\$ 139,431
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	\$ -	\$ 1,143.72	\$ 126.28	\$ 764.15	\$ 2,034.15

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	2	\$ 5,476
Collection	0	\$ -
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	\$ -	\$ 520.00	\$ 15.00	\$ -	\$ 535.00

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	\$ -	\$ -	\$ -	\$ 646.00	\$ 646.00

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	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	\$ -	\$ -	\$ -	\$ 138,197
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 138,197

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	0	\$ -
Current Service	0	\$ -
Current Money	1	\$ 40,000
Non-Current Money	0	\$ -
Collection	0	\$ -
Closed in Current Year	1	\$ -
Total Managed in Current Year	2	\$ 40,000

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	1	\$ -	\$ -	\$ 927	\$ 40,000
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ 927	\$ 40,000

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	\$ 3,663
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	3	\$ 19,635
Collection	2	\$ 11,616
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	\$ -	\$ 213.35	\$ 61.65	\$ -	\$ 275.00

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	4	\$ 19,553
Collection	3	\$ 9,357
Closed in Current Year	0	\$ -
Total Managed in Current Year	7	\$ 28,909

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	\$ 1,526.25	\$ 144.00	\$ 138.50	\$ 113.05	\$ 1,921.80

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	3	\$ 4,513
Current Service	0	\$ -
Current Money	1	\$ 40,000
Non-Current Money	11	\$ 65,433
Collection	16	\$ 169,240
Closed in Current Year	2	\$ -
Total Managed in Current Year	33	\$ 279,186

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 1,526.25	\$ 2,021.07	\$ 341.43	\$ 1,523.20	\$ 5,411.95

Accounts Closed During the Fiscal Year

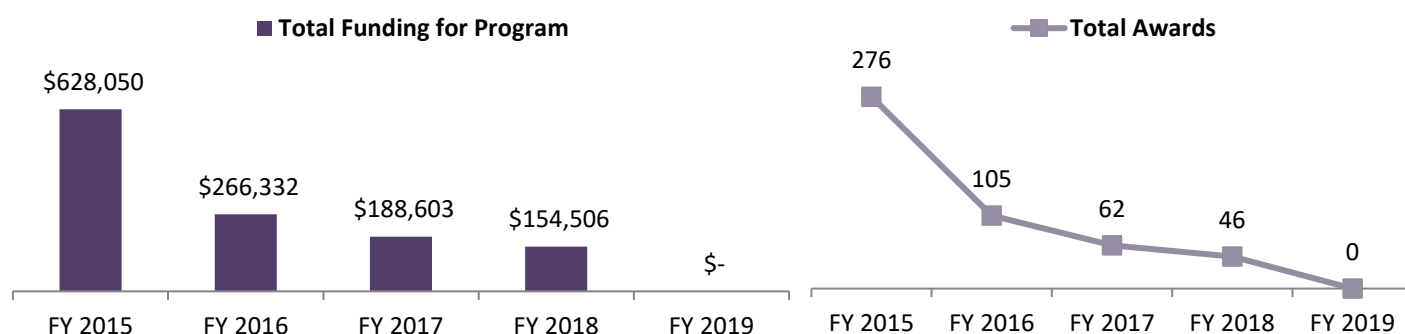
Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 138,197
Service/Money	1	\$ -	\$ -	\$ 927	\$ 40,000
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	2	\$ -	\$ -	\$ 927	\$ 178,197

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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	276	105	61	45	Discontinued
Total Awards	276	105	62	46	-
% One-Year Change (+/-)	13700.0%	-62.0%	-41.0%	-25.8%	-
Total Funding for Program	\$ 628,050	\$ 266,332	\$ 188,603	\$ 154,506	-
% One-Year Change (+/-)	7341.4%	-57.6%	-29.2%	-18.1%	-
Eligible Applicants	276	105	61	45	-
Award Rate	100%	100%	100%	100%	-
Average Award Amount	\$ 2,276	\$ 2,536	\$ 3,092	\$ 3,433	-
% One-Year Change (+/-)	-46.1%	11.5%	21.9%	11.0%	-
Applicants Not Funded	0	0	0	0	-
Funding Disparity	\$ -	\$ -	\$ -	\$ -	-



Awards by Institution

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

Award Recipients by County

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

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
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-
Income	Recipients	Percent			
No Awards	-	-	No Awards	-	-

Nissan Scholarship (NISS)

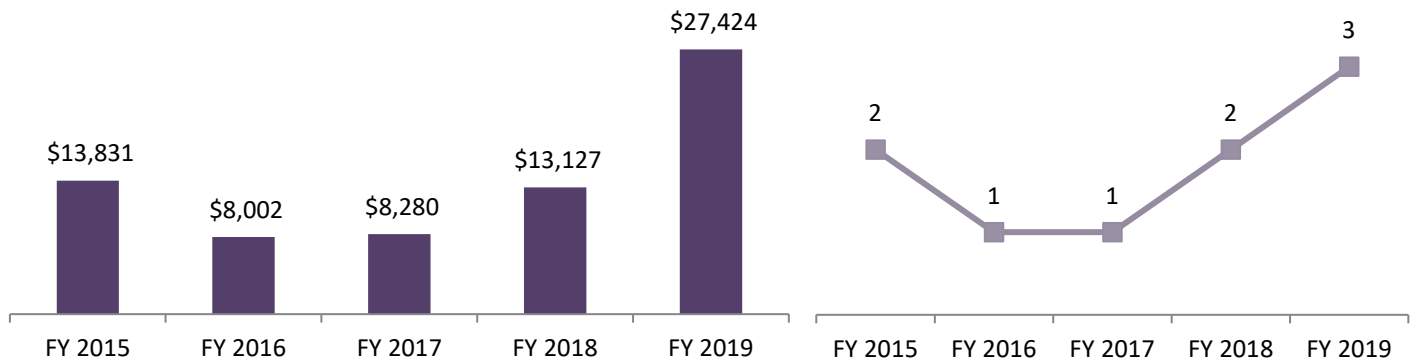
The Nissan Scholarship is available to high-achieving undergraduate students with financial need, who attend a Mississippi public college or university. Participants receive awards in the amount of full tuition, required fees, and a book allowance for no more than eight (8) semesters. To be eligible, 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 2015	FY 2016	FY 2017	FY 2018	FY 2019
Total Applicants Awarded	2	1	1	2	3
Total Awards	2	1	1	2	3
% One-Year Change (+/-)	0.0%	-50.0%	0.0%	100.0%	50.0%
Total Funding for Program	\$ 13,831	\$ 8,002	\$ 8,280	\$ 13,127	\$ 27,424
% One-Year Change (+/-)	0.0%	-42.1%	3.5%	58.5%	108.9%
Eligible Applicants	2	1	1	2	3
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 6,916	\$ 8,002	\$ 8,280	\$ 6,564	\$ 9,141
% One-Year Change (+/-)	0.0%	15.7%	3.5%	-20.7%	39.3%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -

■ Total Funding for Program

—■ Total Awards



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi State University	2	\$ 9,150	\$ 18,300
University of Southern Mississippi	1		\$ 9,124
Totals	3		\$ 27,424

Award Recipients by County

County	Awards	Avg. Award	Amount
Hancock	1	\$ 9,150	\$ 9,150
Sunflower	1		\$ 9,124
Winston	1		\$ 9,150
Totals	3		\$ 27,424

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3	100%	Male	2	67%
Independent	0	0%	Female	1	33%
	3	100%		3	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1	33%	17-24 years old	3	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	2	67%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	3	100%		3	100%
Income	Recipients	Percent			
Less than \$0 (negative)	0	0%			
\$0	0	0%			
\$1-\$30,000	0	0%			
\$30,001-\$48,000	3	100%			
\$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%			
	3	100%			