

A Report to the Mississippi Legislature



**2020 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2019 through June 30, 2020



**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 2019-20 Aid Year	1
Expenses for the 2019-20 Aid Year	1
Overview of 2019-20 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 Medicine Loan Repayment Program (FMLR)	138
Nursing Education Forgivable Loan (NELS)	139
Paul Douglas Teacher Scholar Program (PDTs)	140
Regular Math-Science Forgivable Loan (RMS)	141
Summary of Inactive Forgivable Loan Programs	142
Programs Funded through Special Source State Funds	143
GEAR UP Mississippi Scholarship (GUMS)	144
Nissan Scholarship (NISS)	145

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 2019-20 Aid Year

For the 2019-20 Aid Year, the Office received an appropriation of \$41.72 million in general funds, an increase of \$2.06 million or 5.19% from the previous year. The Legislature initially gave the Office authority to spend up to \$1.34 million from other funds (Federal grants, investment interest income, collection revenues, etc.). About \$1.3 million was available from prior and current year collections and \$32,921 from the Nissan trust. The 2020 Legislature gave the Office a deficit appropriation of \$2.5 million and authority to spend an additional \$1.5 million in special source funds for a total appropriation of \$47.06 million, an increase of \$3.29 million or 7.51% from the previous year.

Expenses for the 2019-20 Aid Year

The total appropriation of \$47.06 million was available for expenditure; therefore, the total operating budget for the year was \$47.06 million. The Office expended \$45.51 million on state-supported awards, \$351,482 on prior year awards, and \$1.14 million on administration for a total \$47.01 million. The Office ended the year with unused funds in the amount of \$47,670, which are being carried forward for use during Fiscal Year 2021.

Overview of 2019-20 Awards and Unfunded Awards

The Office awarded 26,831 awards, totaling \$45,513,697 to 26,322 students through state-supported student financial aid programs during the 2019-20 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 2019-20 Aid Year was \$1,696, an increase of \$71 or 4.34%. Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For the 2019-20 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 996 eligible applicants in the loan repayment and forgivable loan programs were not awarded, resulting in a funding disparity of \$4.62 million.

Distribution of Aid by County

A total of 26,322 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.

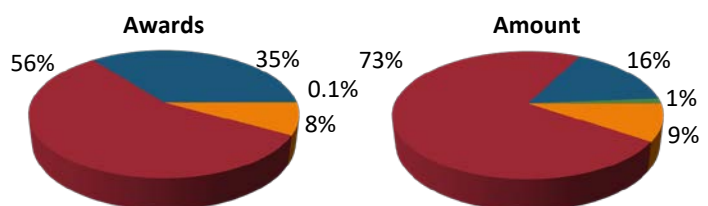
Demographics of State-Supported Student Financial Aid Recipients

A total of 26,322 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 90.5% are dependent students and 9.5% 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 97.8% of all state aid recipients. Of all state aid recipients, 20% classify themselves as African-American, while 71% classify themselves as Caucasian. The remaining 9% 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	2,163	\$ 4,260,756
4-Year Public	15,143	\$ 33,314,841
2-Year Public	9,494	\$ 7,352,500
Out-of-State	31	\$ 585,600
Loan Servicers	0	\$ -
Totals	26,831	\$ 45,513,697



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 2019-20 Aid Year, grants made up 99.9% and forgivable loans made up 0.1% of funds.

	Awards	Amount	Awards	Amount
Grants	26,799	\$ 44,920,597	99.9%	98.7%
Forgivable Loans	32	\$ 593,100	0.1%	1.3%
Loan Repayment	0	\$ -	0.0%	0.0%
Totals	26,831	\$ 45,513,697		

Distribution of Aid by Classification

The bulk (98.7%) of state student financial aid dollars is awarded to undergraduate students. Only 1.3% of aid goes to graduate students. All graduate aid is awarded in the form of forgivable loans.

	Awards	Amount	Awards	Amount
Undergraduate	26,800	\$ 44,928,097	99.9%	98.7%
Graduate	31	\$ 585,600	0.1%	1.3%
Post-Graduation	0	\$ -	0.0%	0.0%
Totals	26,831	\$ 45,513,697		

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 received 1% of forgivable loan dollars, while graduate students receive the remaining 99%.

	Awards	Amount	Awards	Amount
Undergraduate	1	\$ 7,500	97%	99%
Graduate	31	\$ 585,600	3%	1%
Totals	32	\$ 593,100		

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.

	Awards	Amount	Awards	Amount
Education	1	\$ 7,500	97%	99%
Health	31	\$ 585,600	3%	1%
Other	-	\$ -	0%	0%
Totals	32	\$ 593,100		

Distribution of Undergraduate Forgivable Loans by Shortage Area

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

	Awards	Amount	Awards	Amount
Education	1	\$ 7,500	100%	100%
Health	0	\$ -	0%	0%
Totals	1	\$ 7,500		

Distribution of Graduate Forgivable Loans by Shortage Area

Students in health-related majors received 100% of forgivable loan money awarded to graduates. Graduate students in education and other majors did not received any state funding.

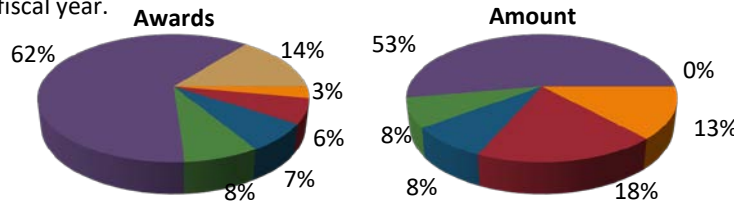
	Awards	Amount	Awards	Amount
Education	0	\$ -	100%	100%
Health	31	\$ 585,600	0%	0%
Other	-	\$ -	0%	0%
Totals	31	\$ 585,600		

Executive Summary

Management of Forgivable Loans in Repayment

Current	Accounts	Principal Balance Outstanding
Sch., Grace, Deferred	74	\$ 3,167,141
Service	164	\$ 4,468,136
Money	184	\$ 1,993,624
Defaulted		
Noncurrent	197	\$ 1,807,719
Collection	1,595	\$ 12,759,103
Closed in Current Year		
Closed	372	\$ -
Total	2,586	\$ 24,195,723

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 2019-20 Aid Year, 2,586 forgivable loan accounts were under management. The pie charts represent the number of accounts and the \$24.2 million outstanding principal balance at the close of the fiscal year.



Revenue Collected

Revenue is collected in repayment of forgivable loan accounts. During the 2019-20 Aid Year, \$1.4 million was collected in repayment of principal, interest and fees. Of the funds collected, \$138,505 in fees were paid to the servicing company and collection agencies, leaving \$1.26 million available 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 2,586 accounts under management during the fiscal year, 252 accounts belong to untracked cohorts. For all tracked cohorts, a total of 15,841 loans have been made over time and 2,334 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, 422 accounts (16%) are current.

Summary of Accounts in Default by Cohort

Of the 2,586 accounts under management, 1,792 accounts (69%) 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 Annul Report. Of the 15,841 accounts ever awarded in tracked cohorts, 1,553 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 2019-20 Aid Year, 372 forgivable loan accounts (14% of accounts under management) were closed. Of these accounts, 184 (49% of closed accounts) were closed through cancellation by service, death, or disability; 58 (16% of closed accounts) were repaid through a combination of money and cancellation, and 130 (35% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$2.45 million (69% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$1.1 million (31% 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 15,841 accounts ever awarded in tracked cohorts, 88% have been closed. Of the closed accounts, 88% were closed by service or a combination of service and money.

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 and efficiency 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)	19,046	\$ 10,498,431
Mississippi Eminent Scholars Grant (MESG)	3,330	\$ 7,408,414
Higher Education Legislative Plan for Needy Students (HELP)	4,411	\$ 26,914,986
Law Enforcement Officers/Firemen Scholarship (LAW)	8	\$ 65,846
Total Undergraduate Grants	26,795	\$ 44,887,676
TOTAL GRANTS	26,795	\$ 44,887,676
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 (CNTP)	-	-
Teacher Education Scholars Forgivable Loan (TES)	1	\$ 7,500
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	1	\$ 7,500
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)	0	\$ -
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)	31	\$ 585,600
Graduate and Professional Degree Forgivable Loan (STSC)	-	-
Veterinary Medicine Minority Forgivable Loan (VMMP)	-	-
Total Graduate Forgivable Loans	31	\$ 585,600
TOTAL FORGIVABLE LOANS	32	\$ 593,100
PROGRAMS FUNDED THROUGH SPECIAL SOURCE / OTHER STATE FUNDS		
GEAR UP Mississippi Scholarship (GUMS)	-	-
Nissan Scholarship (NISS)	4	\$ 32,921
TOTAL SPECIAL SOURCE PROGRAMS	4	\$ 32,921
TOTAL FUNDED THROUGH STATE-SUPPORTED FUNDS	26,831	\$ 45,513,697
TOTAL PROGRAMS ADMINISTERED BY SFA	26,831	\$ 45,513,697

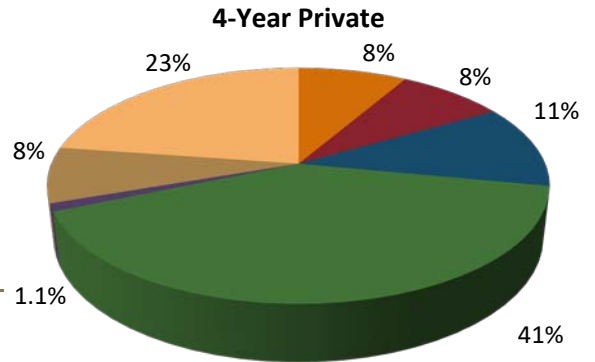
Summary Detail

State-Supported Student Financial Aid Awards by Institution

4-Year Private

Belhaven University
Blue Mountain College
Millsaps College
Mississippi College
Rust College
Tougaloo College
William Carey University

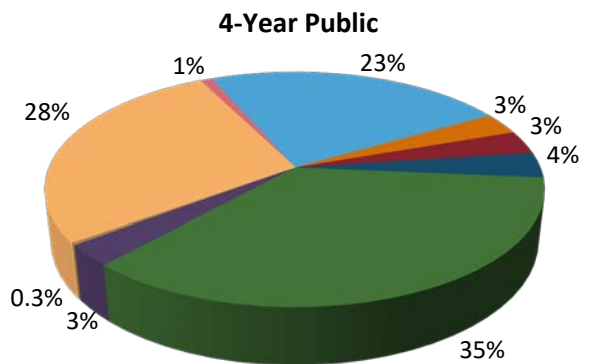
Awards	Amount
192	\$ 356,946
214	\$ 351,513
213	\$ 485,460
878	\$ 1,728,893
21	\$ 45,937
114	\$ 324,647
531	\$ 967,360
2,163	\$ 4,260,756



4-Year Public

Alcorn State University
Delta State University
Jackson State University
Mississippi State University
Mississippi Univ. for Women
Mississippi Valley State Univ.
University of Mississippi
Univ. of Miss. Medical Center
Univ. of Southern Mississippi

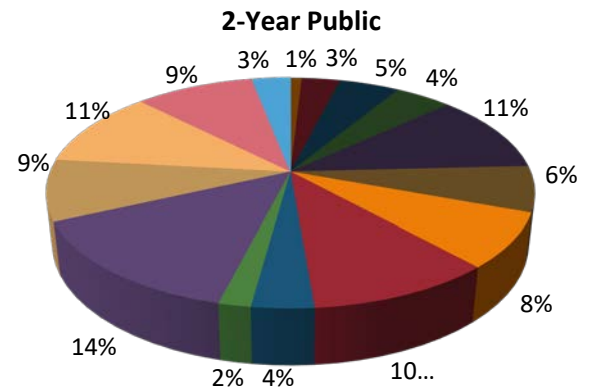
Awards	Amount
377	\$ 999,396
659	\$ 1,076,625
491	\$ 1,163,709
5,713	\$ 11,765,101
551	\$ 987,719
60	\$ 116,194
3,982	\$ 9,169,665
139	\$ 319,810
3,171	\$ 7,716,622
15,143	\$ 33,314,841



2-Year Public

Coahoma Community College
Copiah-Lincoln Comm. Coll.
East Central Community Coll.
East Mississippi Comm. Coll.
Hinds Community College
Holmes Community College
Itawamba Community Coll.
Jones County Junior College
Meridian Community College
Mississippi Delta Comm. Coll.
Miss. Gulf Coast Comm. Coll.
Northeast Miss. Comm. Coll.
Northwest Miss. Comm. Coll.
Pearl River Community Coll.
Southwest Miss. Comm. Coll.

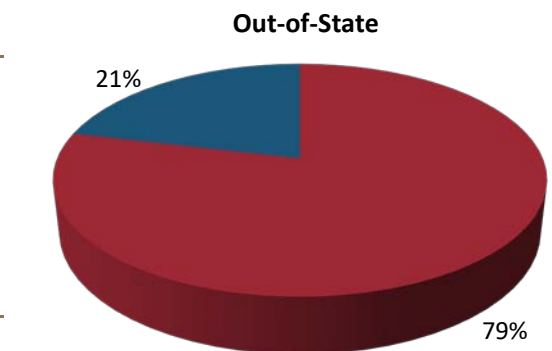
Awards	Amount
69	\$ 64,870
311	\$ 223,478
435	\$ 351,397
486	\$ 328,400
1,033	\$ 812,145
628	\$ 471,515
903	\$ 561,320
827	\$ 766,405
409	\$ 255,542
186	\$ 132,240
1,179	\$ 1,042,259
791	\$ 634,420
1,151	\$ 795,876
774	\$ 689,688
312	\$ 222,945
9,494	\$ 7,352,500



Out-of-State

Southern College of Optometry
Univ. of Alabama Birmingham

Awards	Amount
24	\$ 460,800
7	\$ 124,800
31	\$ 585,600



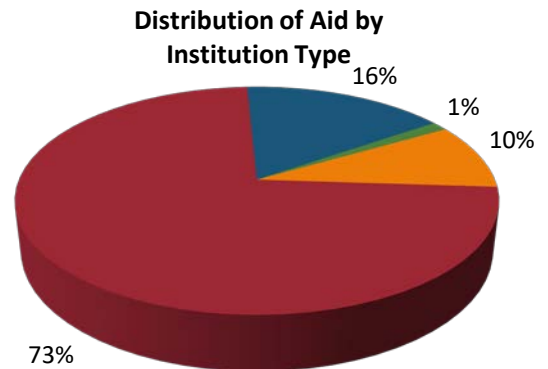
Summary Detail

State-Supported Student Financial Aid Awards by Institution

Summary

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

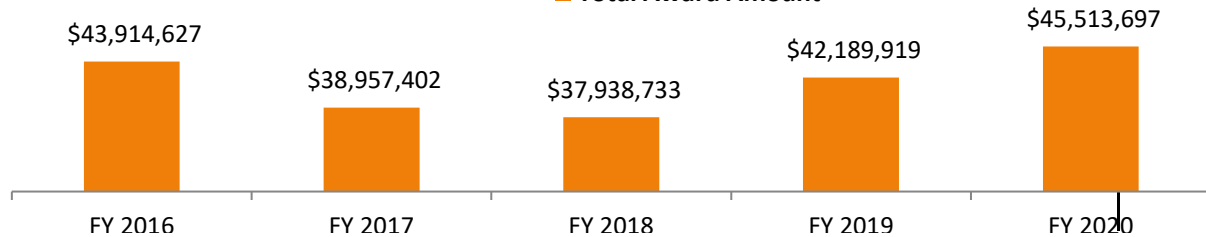
Awards	Amount
2,163	\$ 4,260,756
15,143	\$ 33,314,841
9,494	\$ 7,352,500
31	\$ 585,600
0	\$ -
26,831	\$ 45,513,697



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

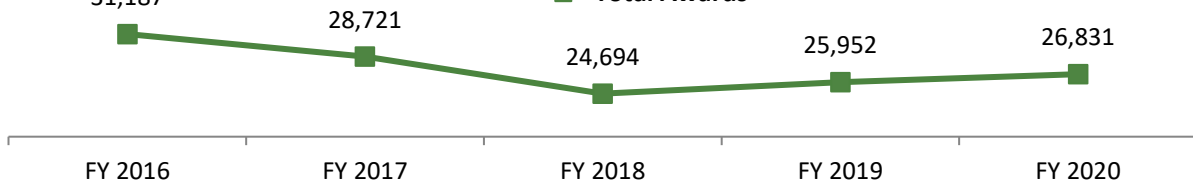
	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Award Amount	\$ 43,914,627	\$ 38,957,402	\$ 37,938,733	\$ 42,189,919	\$ 45,513,697
One-Year Change (+/-)	\$ 2,792,399	\$ (4,957,225)	\$ (1,018,669)	\$ 4,251,186	\$ 3,323,778
% One-Year Change (+/-)	6.79%	-11.29%	-2.61%	11.21%	7.88%

Total Award Amount



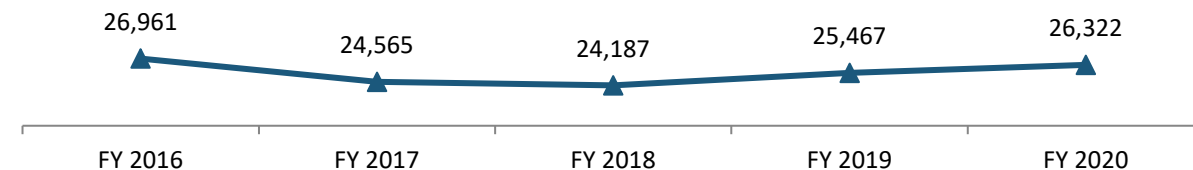
Total Awards	31,187	28,721	24,694	25,952	26,831
One-Year Change (+/-)	494	-2,466	-4,027	1,258	879
% One-Year Change (+/-)	1.61%	-7.91%	-14.02%	5.09%	3.39%

Total Awards



Individuals Awarded	26,961	24,565	24,187	25,467	26,322
One-Year Change (+/-)	143	-2,396	-378	1,280	855
% One-Year Change (+/-)	0.53%	-8.89%	-1.54%	5.29%	3.36%

Individuals Awarded



Average Award Amount	\$ 1,408	\$ 1,356	\$ 1,536	\$ 1,626	\$ 1,696
One-Year Change (+/-)	\$ 68	\$ (52)	\$ 180	\$ 89	\$ 71
% One-Year Change (+/-)	5.10%	-3.67%	13.27%	5.81%	4.34%

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	132	\$ 279,100	\$ 2,114	Lincoln	346	\$ 539,294	\$ 1,559
Alcorn	360	\$ 537,185	\$ 1,492	Lowndes	461	\$ 718,746	\$ 1,559
Amite	78	\$ 79,012	\$ 1,013	Madison	1,654	\$ 2,660,590	\$ 1,609
Attala	206	\$ 344,138	\$ 1,671	Marion	204	\$ 389,913	\$ 1,911
Benton	50	\$ 115,932	\$ 2,319	Marshall	172	\$ 346,893	\$ 2,017
Bolivar	254	\$ 480,381	\$ 1,891	Monroe	331	\$ 433,052	\$ 1,308
Calhoun	140	\$ 261,578	\$ 1,868	Montgomery	85	\$ 130,346	\$ 1,533
Carroll	103	\$ 128,576	\$ 1,248	Neshoba	247	\$ 449,143	\$ 1,818
Chickasaw	144	\$ 255,819	\$ 1,777	Newton	211	\$ 249,486	\$ 1,182
Choctaw	77	\$ 91,326	\$ 1,186	Noxubee	34	\$ 74,341	\$ 2,187
Claiborne	34	\$ 85,536	\$ 2,516	Oktibbeha	490	\$ 926,190	\$ 1,890
Clarke	113	\$ 164,053	\$ 1,452	Panola	213	\$ 486,143	\$ 2,282
Clay	127	\$ 238,491	\$ 1,878	Pearl River	461	\$ 743,915	\$ 1,614
Coahoma	87	\$ 166,365	\$ 1,912	Perry	80	\$ 86,711	\$ 1,084
Copiah	212	\$ 347,211	\$ 1,638	Pike	301	\$ 472,881	\$ 1,571
Covington	142	\$ 334,366	\$ 2,355	Pontotoc	312	\$ 332,360	\$ 1,065
Desoto	1,913	\$ 3,211,947	\$ 1,679	Prentiss	241	\$ 248,227	\$ 1,030
Forrest	672	\$ 1,403,389	\$ 2,088	Quitman	28	\$ 83,787	\$ 2,992
Franklin	77	\$ 88,146	\$ 1,145	Rankin	2,085	\$ 3,682,862	\$ 1,766
George	181	\$ 243,237	\$ 1,344	Scott	189	\$ 325,247	\$ 1,721
Greene	76	\$ 81,399	\$ 1,071	Sharkey	26	\$ 60,315	\$ 2,320
Grenada	173	\$ 293,557	\$ 1,697	Simpson	169	\$ 237,341	\$ 1,404
Hancock	413	\$ 839,192	\$ 2,032	Smith	148	\$ 205,874	\$ 1,391
Harrison	1,615	\$ 3,609,255	\$ 2,235	Stone	168	\$ 276,068	\$ 1,643
Hinds	1,850	\$ 3,812,941	\$ 2,061	Sunflower	132	\$ 245,827	\$ 1,862
Holmes	71	\$ 158,945	\$ 2,239	Tallahatchie	52	\$ 52,268	\$ 1,005
Humphreys	35	\$ 78,021	\$ 2,229	Tate	269	\$ 412,801	\$ 1,535
Issaquena	4	\$ 2,000	\$ 500	Tippah	192	\$ 253,362	\$ 1,320
Itawamba	190	\$ 211,311	\$ 1,112	Tishomingo	185	\$ 188,823	\$ 1,021
Jackson	1,313	\$ 2,415,349	\$ 1,840	Tunica	20	\$ 67,238	\$ 3,362
Jasper	139	\$ 214,469	\$ 1,543	Union	325	\$ 422,106	\$ 1,299
Jefferson	31	\$ 83,835	\$ 2,704	Walthall	96	\$ 193,574	\$ 2,016
Jefferson Davis	65	\$ 103,012	\$ 1,585	Warren	370	\$ 568,557	\$ 1,537
Jones	566	\$ 932,470	\$ 1,647	Washington	288	\$ 631,011	\$ 2,191
Kemper	45	\$ 73,735	\$ 1,639	Wayne	110	\$ 220,825	\$ 2,008
Lafayette	643	\$ 1,145,666	\$ 1,782	Webster	130	\$ 174,343	\$ 1,341
Lamar	743	\$ 1,228,109	\$ 1,653	Wilkinson	39	\$ 107,935	\$ 2,768
Lauderdale	693	\$ 1,021,905	\$ 1,475	Winston	131	\$ 203,214	\$ 1,551
Lawrence	91	\$ 130,080	\$ 1,429	Yalobusha	89	\$ 244,244	\$ 2,744
Leake	142	\$ 187,822	\$ 1,323	Yazoo	148	\$ 246,302	\$ 1,664
Lee	935	\$ 1,276,498	\$ 1,365	Out-of-state	0	\$ -	-
Leflore	155	\$ 366,184	\$ 2,362	TOTALS	26,322	\$ 45,513,697	\$ 1,729

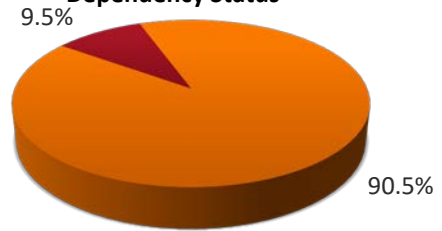
Summary Detail

Demographics of State-Supported Student Financial Aid Award Recipients

Dependency Status

Dependent	23,817	90.5%
Independent	2,505	9.5%
	26,322	100%

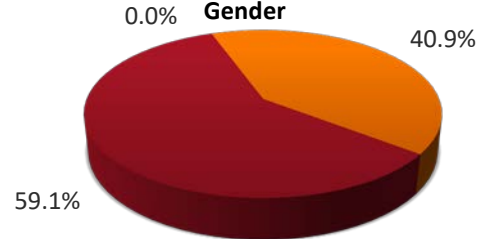
Dependency Status



Gender

Male	10,777	40.9%
Female	15,545	59.1%
Unknown	0	0.0%
	26,322	100%

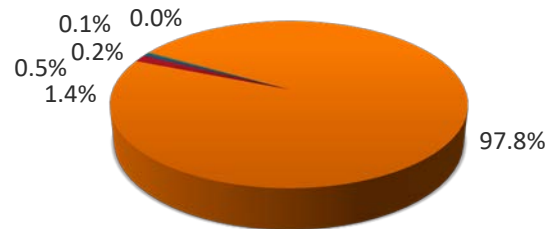
Gender



Age

16-24 years old	25,738	97.8%
25-34 years old	369	1.4%
35-44 years old	141	0.5%
45-54 years old	53	0.2%
55-64 years old	20	0.1%
65 years or older	1	0.0%
	26,322	100%

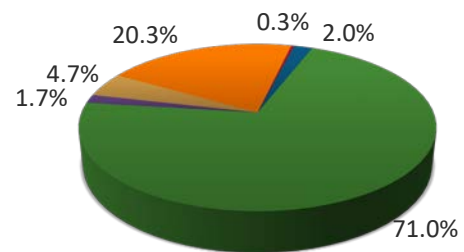
Age



Ethnicity

African American	5,345	20.3%
Alaskan Native/American Indian	77	0.3%
Asian/Pacific Islander	532	2.0%
Caucasian	18,693	71.0%
Hispanic	436	1.7%
Unknown	1,239	4.7%
	26,322	100%

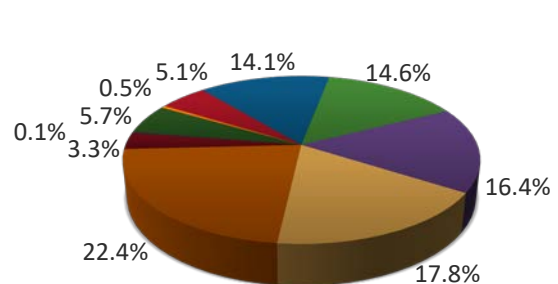
Ethnicity



Income

Less than \$0 (negative)	121	0.5%
\$0	1,349	5.1%
\$1-\$30,000	3,708	14.1%
\$30,001-\$48,000	3,835	14.6%
\$48,001-\$75,000	4,327	16.4%
\$75,001-\$110,000	4,683	17.8%
\$110,001-\$250,000	5,891	22.4%
\$250,001-\$999,999	868	3.3%
\$1,000,000 and More	31	0.1%
No FAFSA/Income Data	1,509	5.7%
	26,322	100%

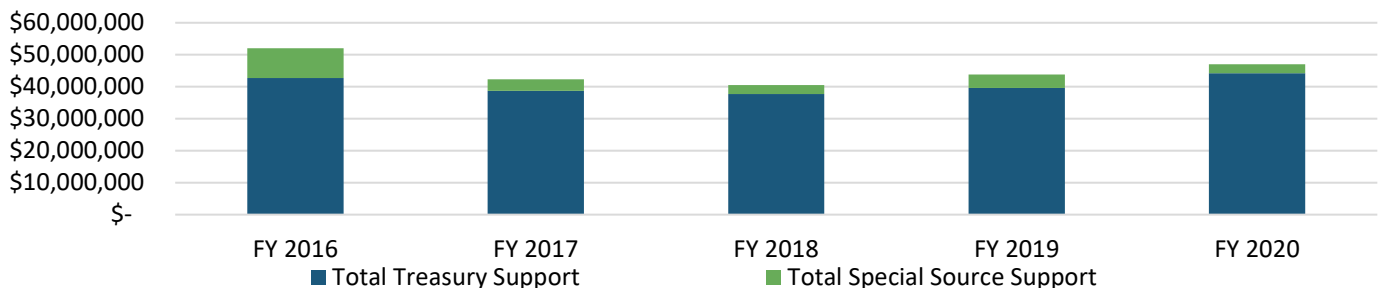
Income



Summary Detail

5-Year History of State Support and Other Funding

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
SFA Appropriation - Treasury Support					
General Funds	\$ 37,855,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546
Reappropriated from Prior Year	\$ 900,000	\$ -	\$ -	\$ -	\$ -
Total SFA Treasury Support	\$ 38,755,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546
One-Year Change (+/-)	\$ 900,000	\$ (3,000)	\$ (1,090,731)	\$ 2,000,528	\$ 2,059,672
% One-Year Change (+/-)	2.38%	-0.01%	-2.81%	5.31%	5.19%
SFA Appropriation - Special Source Support					
Investments	\$ 8,002	\$ 8,280	\$ 13,127	\$ 27,424	\$ 32,921
GEAR UP Mississippi	\$ 266,332	\$ 188,603	\$ 154,506	\$ -	\$ -
Other/Collections	\$ 3,016,674	\$ 2,150,317	\$ 2,721,367	\$ 2,581,576	\$ 1,303,079
<i>Authorized but Unavailable</i>	<i>\$ 6,000,000</i>	<i>\$ 1,243,068</i>	<i>\$ -</i>	<i>\$ -</i>	<i>\$ -</i>
Total SFA Special Source Support	\$ 9,291,008	\$ 3,590,268	\$ 2,889,000	\$ 2,609,000	\$ 1,336,000
One-Year Change (+/-)	\$ 5,036,008	\$ (5,700,740)	\$ (701,268)	\$ (280,000)	\$ (1,273,000)
% One-Year Change (+/-)	118.36%	-61.36%	-19.53%	-9.69%	-48.79%
SFA Appropriation - Mid-Year Change					
Mid-Yr Change - Treasury (Dollars)	\$ 4,000,000	\$ -	\$ -	\$ -	\$ 2,500,000
Mid-Yr Change - Special Source (Authority)	\$ -	\$ -	\$ -	\$ 1,500,000	\$ 1,500,000
Total SFA Mid-Year Change	\$ 4,000,000	\$ -	\$ -	\$ 1,500,000	\$ 4,000,000
Summary of SFA Appropriation					
Original Treasury Support	\$ 38,755,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546
Original Special Source Support	\$ 9,291,008	\$ 3,590,268	\$ 2,889,000	\$ 2,609,000	\$ 1,336,000
Original SFA Appropriation	\$ 48,046,085	\$ 42,342,345	\$ 40,550,346	\$ 42,270,874	\$ 43,057,546
Mid-Yr Change to Treasury Support	\$ 4,000,000	\$ -	\$ -	\$ -	\$ 2,500,000
Mid-Yr Change to Special Source Support	\$ -	\$ -	\$ -	\$ 1,500,000	\$ 1,500,000
Mid-Year Change to SFA Appropriation	\$ 4,000,000	\$ -	\$ -	\$ 1,500,000	\$ 4,000,000
Total Treasury Support	\$ 42,755,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 44,221,546
Total Special Source Support	\$ 9,291,008	\$ 3,590,268	\$ 2,889,000	\$ 4,109,000	\$ 2,836,000
Final SFA Appropriation	\$ 52,046,085	\$ 42,342,345	\$ 40,550,346	\$ 43,770,874	\$ 47,057,546
One-Year Change (+/-)	\$ 9,336,008	\$ (9,703,740)	\$ (1,791,999)	\$ 3,220,528	\$ 3,286,672
% One-Year Change (+/-)	21.86%	-18.64%	-4.23%	7.94%	7.51%
Other Appropriations	\$ -	\$ -	\$ -	\$ -	\$ -
Total SFA and Other Appropriations	\$ 52,046,085	\$ 42,342,345	\$ 40,550,346	\$ 43,770,874	\$ 47,057,546
Alternate/Non-State Support					
Lumina Foundation	\$ 13,500	\$ 22,323	\$ -	\$ -	\$ -
Total Alternate/Non-State Support	\$ 13,500	\$ 22,323	\$ -	\$ -	\$ -



Summary Detail

5-Year History of Budgets and Expenditures

Operating Budget Revenues	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Treasury Support					
Unrestricted General Funds	\$ 38,755,077	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546
Restricted General Funds	\$ -	\$ -	\$ -	\$ -	\$ -
Special Source Support					
Investments and Collections	\$ 3,291,008	\$ 2,347,200	\$ 2,889,000	\$ 2,609,000	\$ 1,336,000
Total Original Budget	\$ 48,046,085	\$ 42,342,345	\$ 40,550,346	\$ 42,270,874	\$ 43,057,546
Mid-Year Change	\$ 4,000,000	\$ -	\$ -	\$ 1,500,000	\$ 4,000,000
Appropriated but Unavailable	\$ (6,000,000)	\$ (1,243,068)	\$ -	\$ -	\$ -
Total Operating Budget Revenues	\$ 46,046,085	\$ 41,099,277	\$ 40,550,346	\$ 43,770,874	\$ 47,057,546
Actual Expenses					
State Supported Awards	\$ 43,914,627	\$ 38,957,402	\$ 37,938,733	\$ 42,189,919	\$ 45,513,697
Prior-Year Awards	\$ -	\$ -	\$ -	\$ 158,697	\$ 351,482
Unspent Restricted Funds	\$ -	\$ -	\$ -	\$ -	\$ -
Administrative Expenses					
Salaries and Fringe Benefits			\$ 672,019	\$ 701,650	\$ 701,063
Travel			\$ 5,245	\$ 5,388	\$ 6,002
Contractual Services			\$ 419,212	\$ 538,152	\$ 425,747
Commodities			\$ 15,446	\$ 3,150	\$ 5,431
Capital Outlay			\$ 51,758	\$ 720	\$ 6,454
	\$ 1,182,085	\$ 1,127,388	\$ 1,163,681	\$ 1,249,060	\$ 1,144,697
Total Expenses	\$ 45,096,712	\$ 40,084,790	\$ 39,102,414	\$ 43,597,676	\$ 47,009,876
Balance (Appropriation-Expenses)	\$ 6,949,373	\$ 2,257,555	\$ 1,447,932	\$ 173,198	\$ 47,670
Balance (Budget Revenues-Expenses)	\$ 949,373	\$ 1,014,487	\$ 1,447,932	\$ 173,198	\$ 47,670

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.

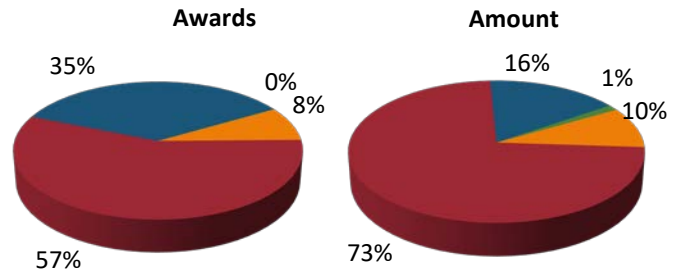
Program	Eligible Applicants	Award Rate	Avg. Award Amount	Applicants Unfunded	Funding Disparity
Grant Disparity	26,552	100%	\$ 1,691	0	\$ -
Loan Repayment Disparity	27	0%	\$ 3,000	27	\$ 81,000
Subtotal Undergrad Loans - Education	505	0%	\$ 4,430	504	\$ 2,229,500
Subtotal Undergrad Loans - Health Care	352	0%	\$ -	352	\$ 1,408,000
Total Undergrad Forgivable Loans	857	0%	\$ 2,610	856	\$ 3,637,500
Subtotal Grad Loans - Education	73	0%	\$ -	73	\$ 139,556
Subtotal Grad Loans - Health Care	71	44%	\$ 8,248	40	\$ 149,563
Subtotal Grad Loans - Other	0			0	\$ -
Total Graduate Forgivable Loans	144	22%	\$ 585	113	\$ 289,119
Total Forgivable Loan Disparity	1,001	3%	\$ 18,534	969	\$ 3,926,619
Spec. Source/Other Program Disparity	4	100%	\$ 8,230	0	\$ -
Total Disparity	27,584	96%	\$ 1,696	996	\$ 4,007,619

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	7,911	\$3,154,968	9,697	\$6,352,158	1,438	\$991,305	0	\$0	19,046	\$10,498,431
MESG	250	\$536,650	2,654	\$5,895,929	426	\$975,835	0	\$0	3,330	\$7,408,414
HELP	1,331	\$3,654,198	2,781	\$20,967,172	299	\$2,293,616	0	\$0	4,411	\$26,914,986
LAW	2	\$6,685	6	\$59,161	0	\$0	0	\$0	8	\$65,846
Subtotal	9,494	\$7,352,501	15,138	\$33,274,420	2,163	\$4,260,756	0	\$0	26,795	\$44,887,677
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	1	\$7,500	0	\$0	0	\$0	1	\$7,500
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	1	\$7,500	0	\$0	0	\$0	1	\$7,500
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	0	\$0	0	\$0	0	\$0	0	\$0
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	31	\$585,600	31	\$585,600
Subtotal	0	\$0	0	\$0	0	\$0	31	\$585,600	31	\$585,600
Programs Funded through Special Source or Other State Funds										
GUMS	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NISS	0	\$0	4	\$32,921	0	\$0	0	\$0	4	\$32,921
Subtotal	0	\$0	4	\$32,921	0	\$0	0	\$0	4	\$32,921
Totals	9,494	\$7,352,501	15,143	\$33,314,841	2,163	\$4,260,756	31	\$585,600	26,831	\$45,513,698

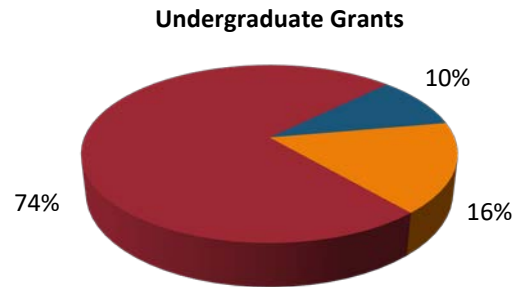
Summary Detail

Awards and Amounts by Program and Institution Type

All Awards	Awards	Amount
4-Year Private	2,163	\$ 4,260,756
4-Year Public	15,143	\$ 33,314,841
2-Year Public	9,494	\$ 7,352,500
Out-of-State	31	\$ 585,600
Loan Servicers	0	\$ -
Totals	26,831	\$ 45,513,697



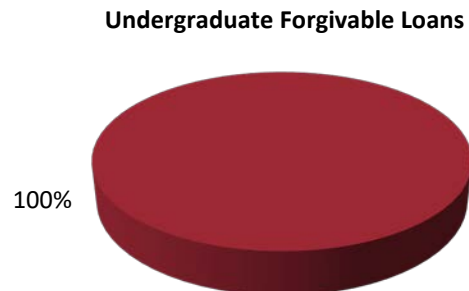
Undergraduate Grants	Awards	Amount
2-Year Public	9,494	\$ 7,352,501
4-Year Public	15,138	\$ 33,274,420
4-Year Private	2,163	\$ 4,260,756
Out-of-State or Loan Servicer	0	\$ -
Totals	26,795	\$ 44,887,677



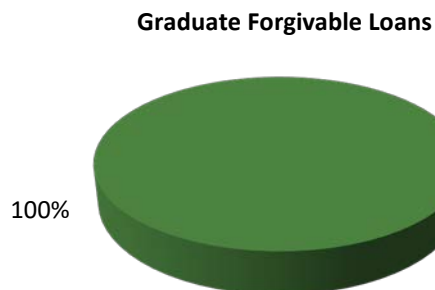
Loan Repayment	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
Totals	0	\$ -

Loan Repayment
No Awards

Undergraduate Forgivable Loans	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	1	\$ 7,500
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
Totals	1	\$ 7,500



Graduate Forgivable Loans	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	31	\$ 585,600
Totals	31	\$ 585,600



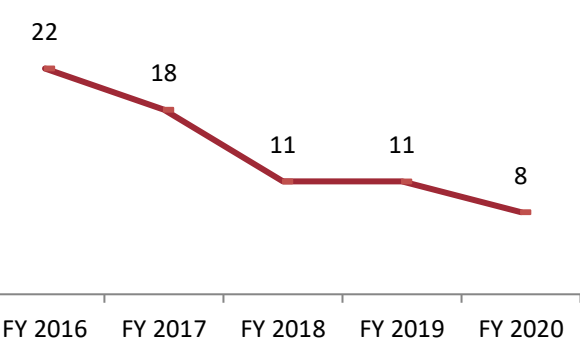
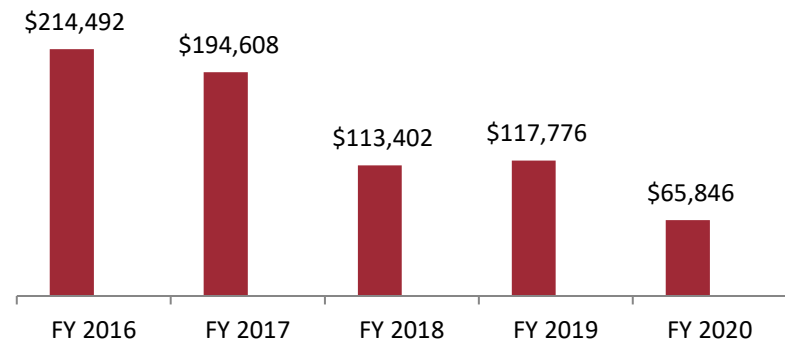
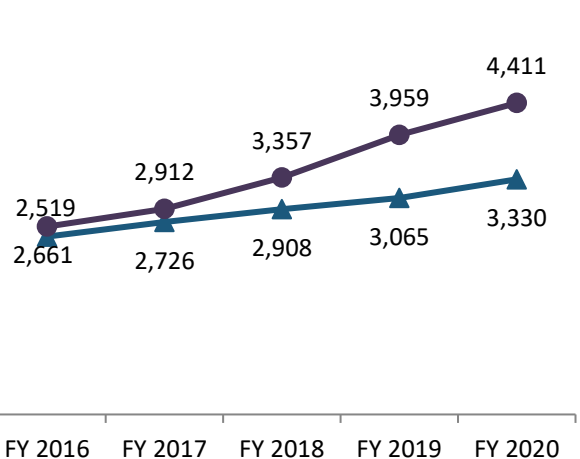
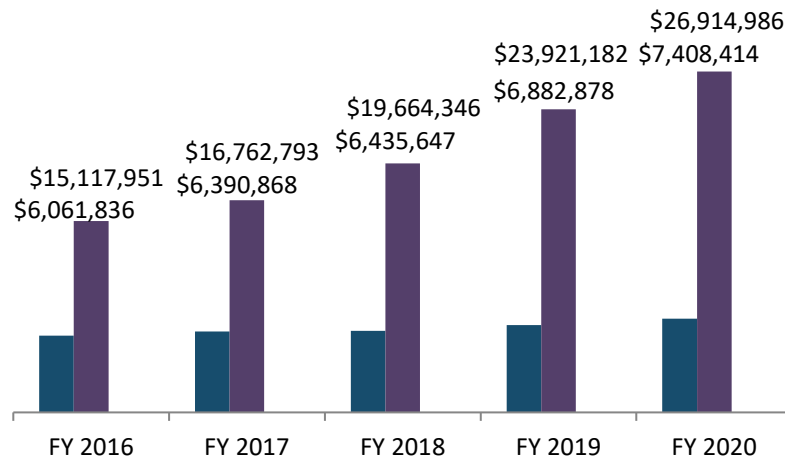
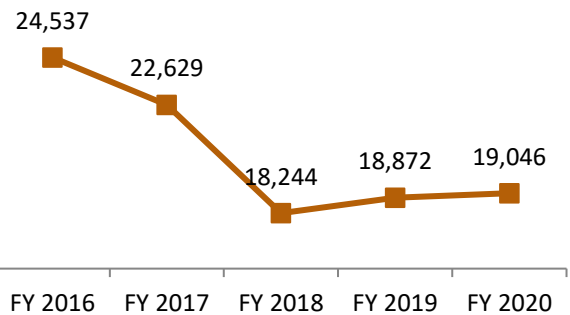
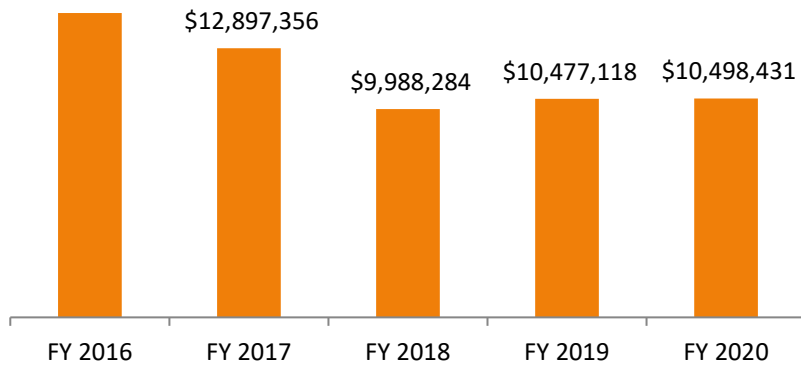
Summary Detail

5-Year History of Awards and Amounts by Program

Undergraduate Grants

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
MTAG - Amount Awarded	\$ 14,587,524	\$ 12,897,356	\$ 9,988,284	\$ 10,477,118	\$ 10,498,431
MTAG - Number of Awards	24,537	22,629	18,244	18,872	19,046
MESG - Amount Awarded	\$ 6,061,836	\$ 6,390,868	\$ 6,435,647	\$ 6,882,878	\$ 7,408,414
MESG - Number of Awards	2,519	2,726	2,908	3,065	3,330
HELP - Amount Awarded	\$ 15,117,951	\$ 16,762,793	\$ 19,664,346	\$ 23,921,182	\$ 26,914,986
HELP - Number of Awards	2,661	2,912	3,357	3,959	4,411
LAW - Amount Awarded	\$ 214,492	\$ 194,608	\$ 113,402	\$ 117,776	\$ 65,846
LAW - Number of Awards	22	18	11	11	8

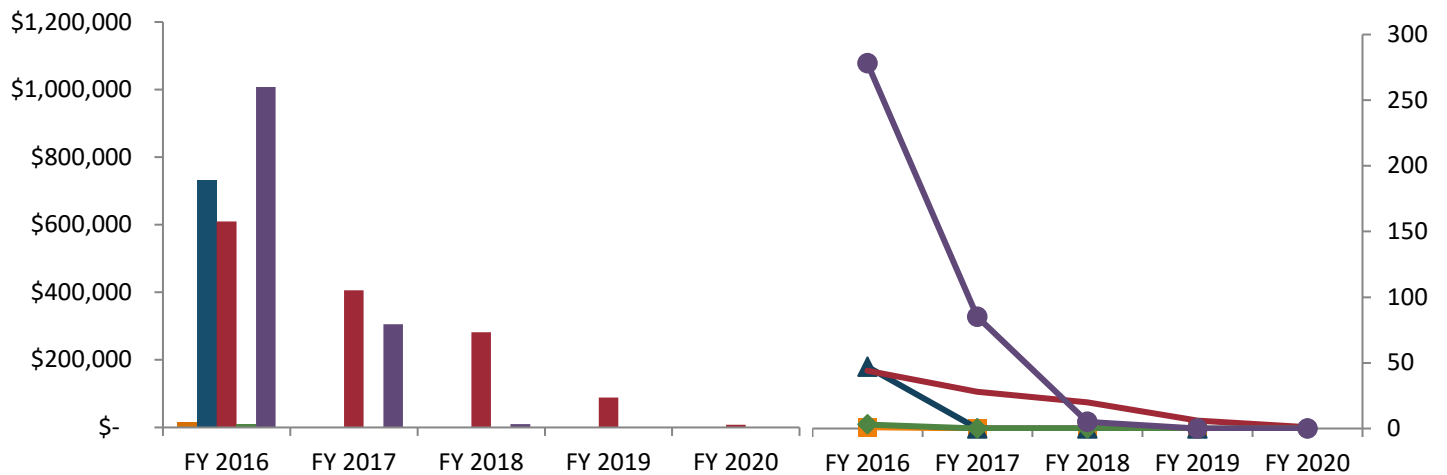
\$14,587,524



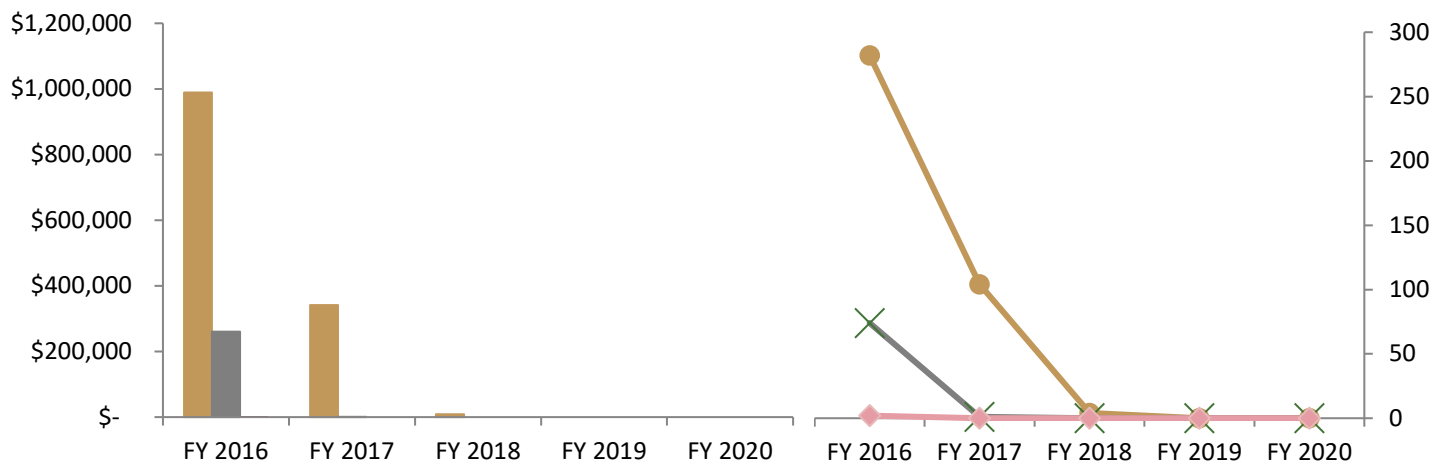
Summary Detail

Undergraduate Forgivable Loans

Education	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
CNAR - Amount Awarded	\$ 16,626	-	-	-	-
CNAR - Number of Awards	1	-	-	-	-
CNTP - Amount Awarded	\$ 731,385	-	-	-	-
CNTP - Number of Awards	47	-	-	-	-
TES - Amount Awarded	\$ 609,321	\$ 406,118	\$ 282,239	\$ 88,316	\$ 7,500
TES - Number of Awards	44	28	20	6	1
WWAR - Amount Awarded	\$ 10,000	\$ -	\$ -	\$ -	\$ -
WWAR - Number of Awards	3	0	0	0	0
WWTs - Amount Awarded	\$ 1,007,980	\$ 305,333	\$ 10,000	\$ -	\$ -
WWTs - Number of Awards	278	85	5	0	0

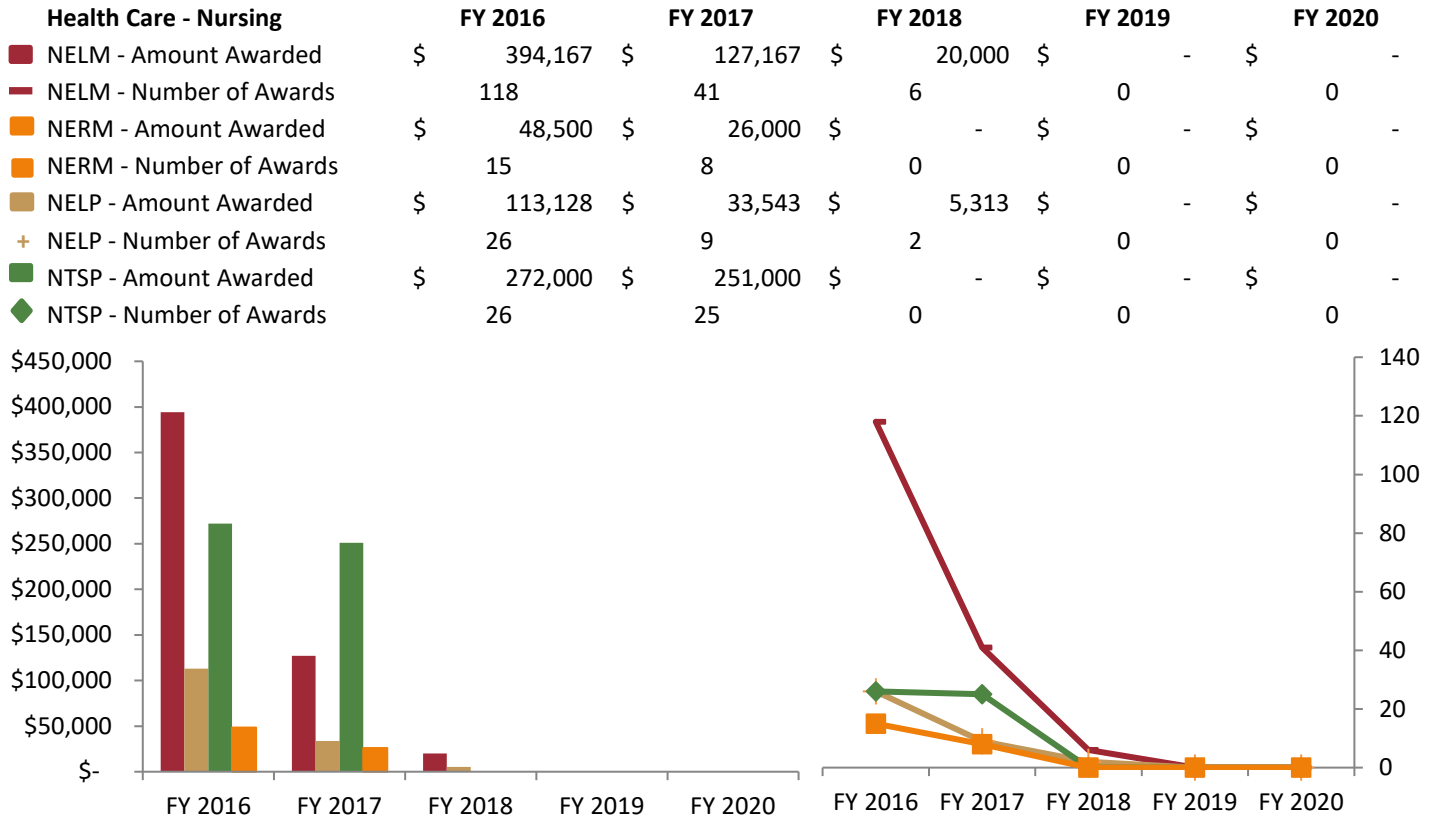
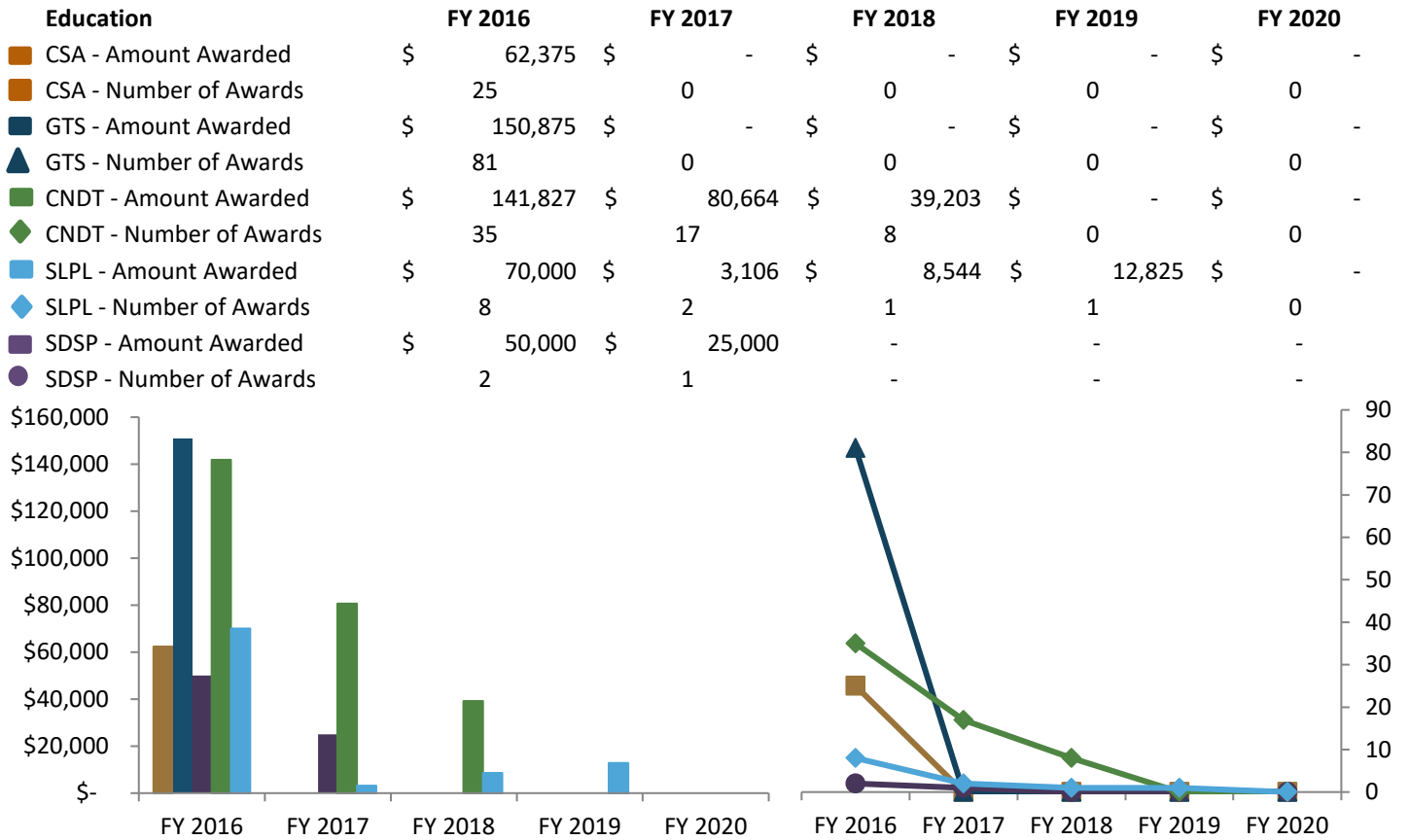


Health Care	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
NELB - Amount Awarded	\$ 989,342	\$ 341,003	\$ 9,000	\$ -	\$ -
NELB - Number of Awards	282	104	4	0	0
NELR - Amount Awarded	\$ 260,167	\$ 1,000	\$ -	\$ -	\$ -
NELR - Number of Awards	74	1	0	0	0
HCP-U - Amount Awarded	\$ 3,000	\$ -	\$ -	\$ -	\$ -
HCP-U - Number of Awards	2	0	0	-	-



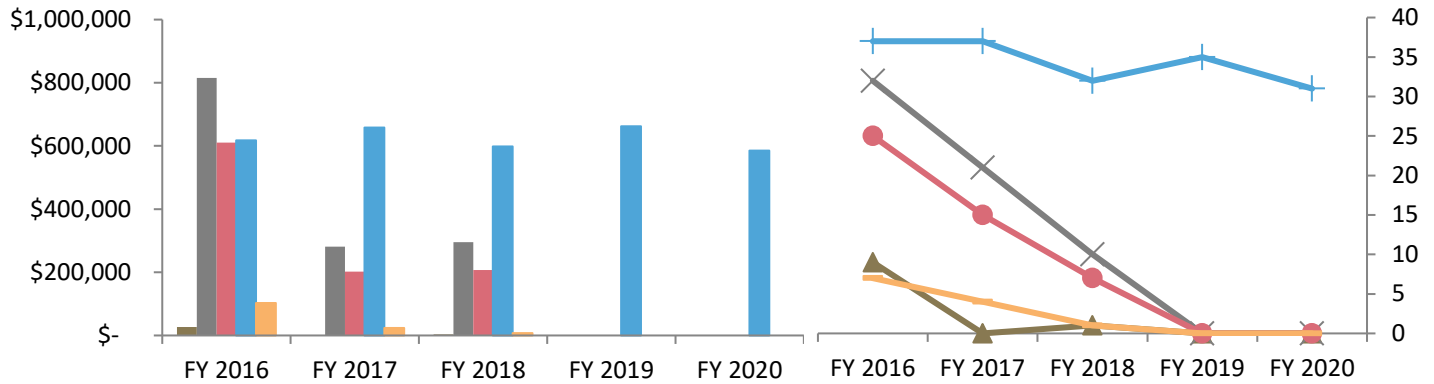
Summary Detail

Graduate Forgivable Loans

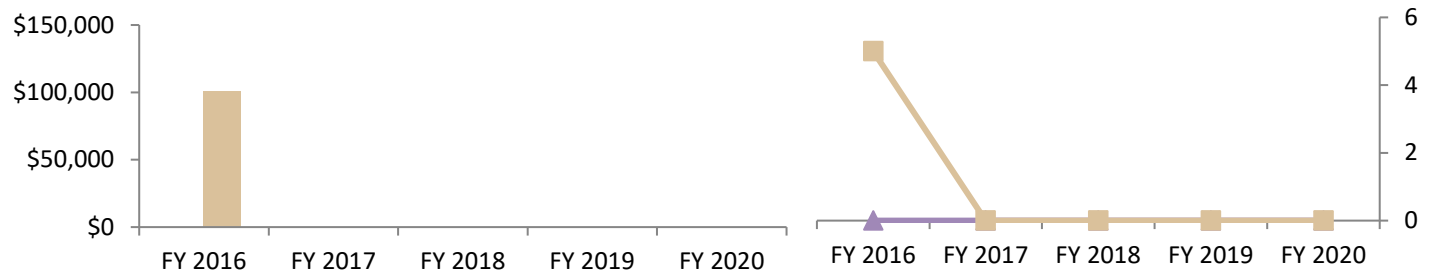


Summary Detail

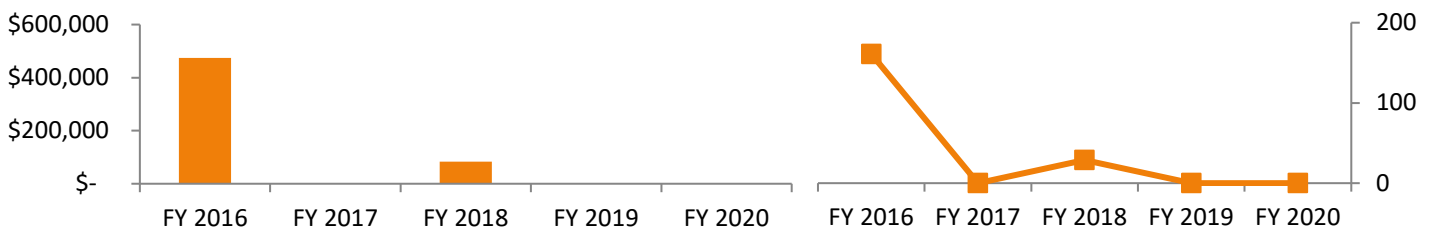
Health Care - Other		FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
HCP-G - Amount Awarded	\$	27,000	\$ -	\$ 3,000	-	-
HCP-G - Number of Awards		9	0	1	-	-
DENT - Amount Awarded	\$	815,384	\$ 281,400	\$ 295,230	-	-
DENT - Number of Awards		32	21	10	-	-
MED - Amount Awarded	\$	611,058	\$ 202,110	\$ 206,864	-	-
MED - Number of Awards		25	15	7	-	-
SREB - Amount Awarded	\$	617,900	\$ 658,600	\$ 598,400	\$ 662,400	\$ 585,600
SREB - Number of Awards		37	37	32	35	31
STSC - Amount Awarded	\$	102,440	\$ 23,850	\$ 7,950	-	-
STSC - Number of Awards		7	4	1	-	-



Other		FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
SWOR - Amount Awarded	\$	-	\$ -	-	-	-
SWOR - Number of Awards		0	0	-	-	-
VMMP - Amount Awarded	\$	100,497	\$ -	\$ -	-	-
VMMP - Number of Awards		5	0	0	-	-



Loan Repayment		FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
MTLR - Amount	\$	474,518	\$ -	\$ 83,678	\$ -	\$ -
MTLR - Number of Awards		161	0	29	0	0



Summary Detail

Overview of Forgivable Loan Accounts Under Management

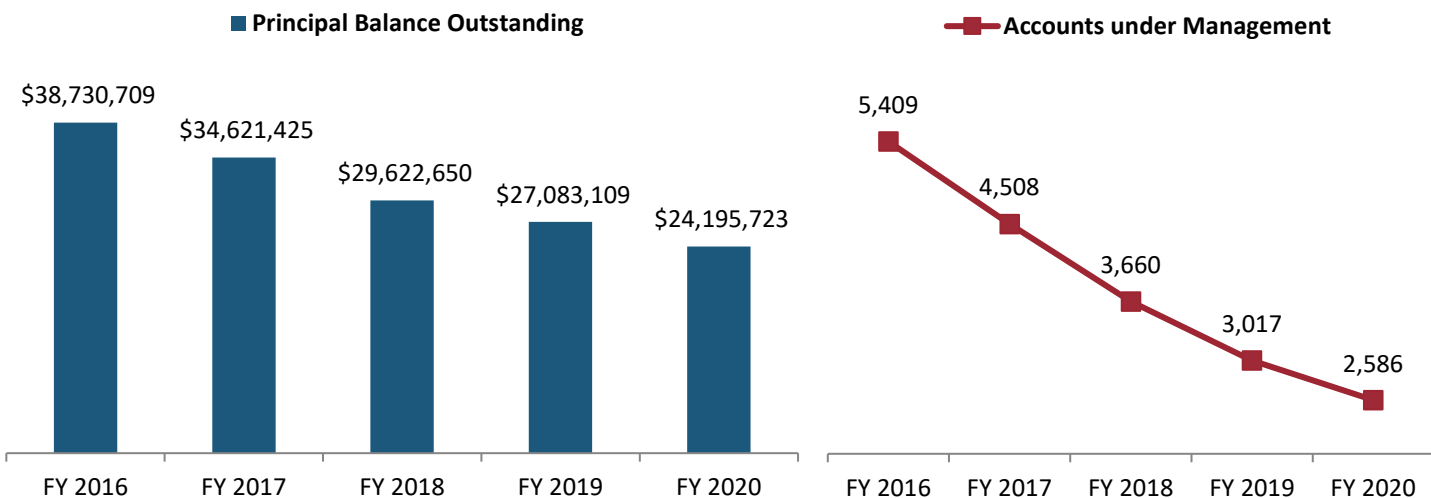
State-supported forgivable loan awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates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

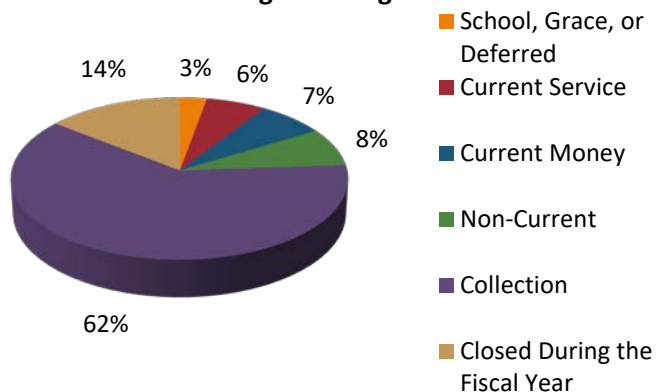
Accounts under Management	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Current	2,799	1,893	1,253	819	422
Defaulted	1,710	1,752	1,755	1,761	1,792
Closed During the Fiscal Year	900	863	652	437	372
Total	5,409	4,508	3,660	3,017	2,586

Principal Balance Outstanding	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Current	\$ 25,470,486	\$ 21,048,014	\$ 15,727,955	\$ 12,996,317	\$ 9,628,901
Defaulted	\$ 13,260,223	\$ 13,575,317	\$ 13,895,037	\$ 14,086,753	\$ 14,566,822
Closed During the Fiscal Year*	\$ -	\$ (1,906)	\$ (342)	\$ 38	\$ -
Total	\$ 38,730,709	\$ 34,621,425	\$ 29,622,650	\$ 27,083,109	\$ 24,195,723

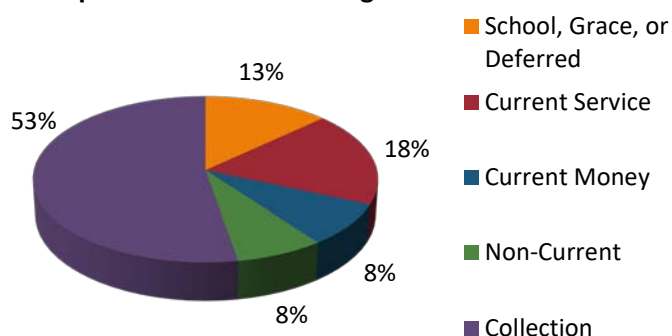
* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances will be refunded to the borrower.



Accounts Managed During FY 2020



Principal Balance Outstanding at the Close of FY 2020



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	1	0	6	2	9
CNTP	1	2	50	71	633	29	786
TES	3	32	12	1	9	1	58
WWAR	0	0	0	0	3	0	3
WWTS	1	12	20	58	523	78	692
NELB	1	16	34	16	165	112	344
NELR	0	0	5	9	40	24	78
HCP-U/G	0	1	2	2	9	5	19
SWOR	0	0	0	0	0	0	0
CSA	0	0	0	1	8	4	13
GTS	1	0	0	0	49	12	62
CNDT	1	8	7	2	5	8	31
SLPL	0	1	2	0	2	1	6
SDSP	0	2	2	0	10	1	15
NELM	0	10	9	3	41	48	111
NERM	0	5	5	2	0	3	15
NELP	4	4	2	3	10	10	33
NTSP	4	7	10	4	22	6	53
DENT	2	22	7	0	1	7	39
MED	21	12	4	8	12	2	59
SREB	32	28	8	2	8	13	91
STSC	2	2	1	10	16	3	34
VMMP	0	0	3	0	0	1	4
Inactive	1	0	0	5	23	2	31
Totals	74	164	184	197	1,595	372	2,586
% of Total	3%	6%	7%	8%	62%	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	\$ -	\$ -	\$ 3,660	\$ -	\$ 88,568	\$ -	\$ 92,228
CNTP	\$ 8,776	\$ 32,912	\$ 400,715	\$ 935,808	\$ 7,730,418	\$ -	\$ 9,108,628
TES	\$ 97,830	\$ 1,353,457	\$ 399,201	\$ 20,321	\$ 179,398	\$ -	\$ 2,050,207
WWAR	\$ -	\$ -	\$ -	\$ -	\$ 7,895	\$ -	\$ 7,895
WWTS	\$ 1,511	\$ 28,638	\$ 37,006	\$ 196,180	\$ 2,013,196	\$ -	\$ 2,276,531
NELB	\$ 8,400	\$ 61,025	\$ 77,480	\$ 58,556	\$ 615,107	\$ -	\$ 820,567
NELR	\$ -	\$ -	\$ 6,923	\$ 27,281	\$ 121,627	\$ -	\$ 155,831
HCP-U/G	\$ -	\$ 3,000	\$ 2,044	\$ 4,500	\$ 9,459	\$ -	\$ 19,004
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CSA	\$ -	\$ -	\$ -	\$ 2,625	\$ 15,148	\$ -	\$ 17,773
GTS	\$ 1,181	\$ -	\$ -	\$ -	\$ 86,676	\$ -	\$ 87,857
CNDT	\$ 6,989	\$ 35,451	\$ 46,417	\$ 11,925	\$ 21,343	\$ -	\$ 122,125
SLPL	\$ -	\$ 22,437	\$ 17,179	\$ -	\$ 37,459	\$ -	\$ 77,075
SDSP	\$ -	\$ 75,000	\$ 112,333	\$ -	\$ 372,639	\$ -	\$ 559,973
NELM	\$ -	\$ 43,636	\$ 31,085	\$ 7,426	\$ 148,311	\$ -	\$ 230,456
NERM	\$ -	\$ 14,000	\$ 8,506	\$ 10,962	\$ -	\$ -	\$ 33,468
NELP	\$ 36,767	\$ 28,385	\$ 8,697	\$ 23,661	\$ 67,394	\$ -	\$ 164,904
NTSP	\$ 48,000	\$ 80,102	\$ 70,429	\$ 59,515	\$ 253,948	\$ -	\$ 511,994
DENT	\$ 80,559	\$ 799,931	\$ 272,048	\$ -	\$ 4,000	\$ -	\$ 1,156,539
MED	\$ 1,268,638	\$ 574,934	\$ 63,070	\$ 210,323	\$ 400,144	\$ -	\$ 2,517,109
SREB	\$ 1,544,583	\$ 1,261,963	\$ 347,497	\$ 3,425	\$ 184,973	\$ -	\$ 3,342,441
STSC	\$ 60,906	\$ 53,265	\$ 18,016	\$ 199,885	\$ 204,517	\$ -	\$ 536,589
VMMP	\$ -	\$ -	\$ 71,319	\$ -	\$ -	\$ -	\$ 71,319
Inactive	\$ 3,001	\$ -	\$ -	\$ 35,326	\$ 196,883	\$ -	\$ 235,210
Totals	\$ 3,167,141	\$ 4,468,136	\$ 1,993,624	\$ 1,807,719	\$ 12,759,103	\$ -	\$ 24,195,723
% of Total	13%	18%	8%	7%	53%	0%	100%

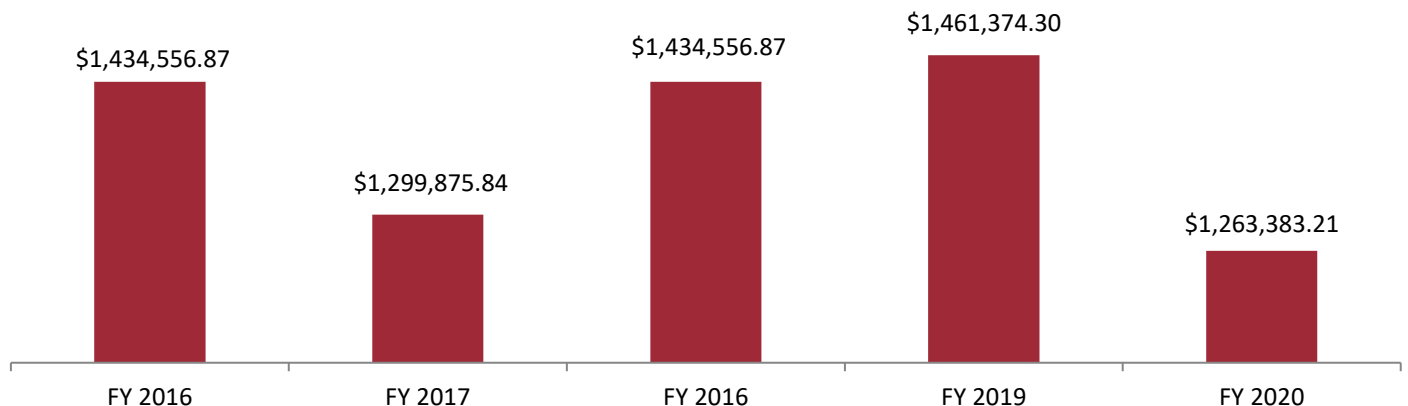
Summary Detail

Summary of Revenue Collected in Repayment During the Fiscal Year

Program	Principal	Interest	Fees	Tax Offset	Servicer and Agency Fees	Total Balance
CNAR	\$ 6,028.81	\$ 928.26	\$ 130.00	\$ -	\$ 700.20	\$ 6,386.87
CNTP	\$ 218,161.33	\$ 104,192.10	\$ 42,920.44	\$ 35,328.84	\$ 39,579.13	\$ 361,023.58
TES	\$ 13,006.75	\$ 7,573.93	\$ 611.46	\$ 1,159.40	\$ 2,208.31	\$ 20,143.23
WWAR	\$ -	\$ -	\$ -	\$ 77.35	\$ 7.64	\$ 69.71
WWTS	\$ 101,051.76	\$ 28,657.59	\$ 14,555.31	\$ 36,036.22	\$ 17,813.54	\$ 162,487.34
NELB	\$ 134,957.98	\$ 16,580.79	\$ 10,784.63	\$ 18,300.23	\$ 17,845.43	\$ 162,778.20
NELR	\$ 22,057.89	\$ 2,004.95	\$ 2,951.51	\$ 4,801.34	\$ 3,143.36	\$ 28,672.33
HCP-U/G	\$ 7,998.06	\$ 230.20	\$ 26.06	\$ 549.95	\$ 869.85	\$ 7,934.42
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CSA	\$ 3,054.20	\$ 393.45	\$ 981.25	\$ 1,849.78	\$ 620.33	\$ 5,658.35
GTS	\$ 8,454.71	\$ 952.26	\$ 3,125.34	\$ 6,038.66	\$ 1,834.79	\$ 16,736.18
CNDT	\$ 18,085.57	\$ 2,923.82	\$ 1,369.61	\$ 2,484.55	\$ 2,456.49	\$ 22,407.06
SLPL	\$ 7,310.19	\$ 904.56	\$ 93.62	\$ -	\$ 820.86	\$ 7,487.51
SDSP	\$ 6,953.73	\$ 6,543.39	\$ 1,693.48	\$ -	\$ 1,500.82	\$ 13,689.78
NELM	\$ 22,870.48	\$ 2,294.32	\$ 1,373.90	\$ 5,877.41	\$ 3,202.68	\$ 29,213.43
NERM	\$ 5,732.76	\$ 500.43	\$ -	\$ -	\$ 615.83	\$ 5,617.36
NELP	\$ 12,536.34	\$ 1,459.04	\$ 158.52	\$ 311.55	\$ 1,429.17	\$ 13,036.28
NTSP	\$ 23,701.36	\$ 9,996.98	\$ 1,728.21	\$ 1,498.10	\$ 3,648.12	\$ 33,276.53
DENT	\$ 164,853.96	\$ 16,729.82	\$ 3,905.69	\$ -	\$ 18,326.17	\$ 167,163.30
MED	\$ 57,168.54	\$ 16,182.40	\$ 2,886.90	\$ 276.25	\$ 7,559.51	\$ 68,954.58
SREB	\$ 93,627.22	\$ 4,727.36	\$ -	\$ -	\$ 9,717.33	\$ 88,637.25
STSC	\$ 15,205.59	\$ 6,744.09	\$ 437.50	\$ 379.10	\$ 2,249.28	\$ 20,517.00
VMMP	\$ 16,652.71	\$ 2,893.48	\$ -	\$ -	\$ 1,931.14	\$ 17,615.05
Inactive Programs	\$ 1,199.15	\$ 1,598.30	\$ 118.80	\$ 1,386.74	\$ 425.13	\$ 3,877.86
Totals	\$ 960,669.09	\$ 235,011.52	\$ 89,852.23	\$ 116,355.47	\$ 138,505.10	\$ 1,263,383.21

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

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Revenue Collected	\$ 1,616,931.14	\$ 1,474,914.40	\$ 1,616,931.14	\$ 1,606,300.79	\$ 1,401,888.31
Servicer and Agency Fees	\$ 182,374.27	\$ 175,038.56	\$ 182,374.27	\$ 144,926.49	\$ 138,505.10
Available for New Awards	\$ 1,434,556.87	\$ 1,299,875.84	\$ 1,434,556.87	\$ 1,461,374.30	\$ 1,263,383.21



Summary Detail

Summary of Accounts Closed During the Fiscal Year

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

Program	Service Cancellation	Service Cancellation and Money	Money	Total	Cumulative Principal Cancelled	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Paid on Accounts
CNAR	0	1	1	2	\$ 4,673	\$ 22,153	\$ 6,878	\$ 29,030
CNTP	3	9	17	29	\$ 211,271	\$ 230,379	\$ 88,596	\$ 318,976
TES	1	0	0	1	\$ 30,000	\$ -	\$ -	\$ -
WWAR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
WWTS	27	18	33	78	\$ 259,240	\$ 158,411	\$ 32,285	\$ 190,696
NELB	61	14	37	112	\$ 488,548	\$ 187,469	\$ 24,306	\$ 211,776
NELR	11	3	10	24	\$ 33,697	\$ 29,659	\$ 3,596	\$ 33,255
HCP-U/G	1	0	4	5	\$ 3,150	\$ 9,225	\$ 436	\$ 9,661
SWOR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
CSA	2	1	1	4	\$ 8,451	\$ 4,224	\$ 1,476	\$ 5,700
GTS	5	1	6	12	\$ 6,400	\$ 8,919	\$ 2,254	\$ 11,173
CNDT	6	1	1	8	\$ 50,053	\$ 8,522	\$ 793	\$ 9,315
SLPL	0	0	1	1	\$ -	\$ 15,459	\$ 513	\$ 15,972
SDSP	1	0	0	1	\$ 75,000	\$ -	\$ -	\$ -
NELM	39	3	6	48	\$ 237,004	\$ 28,613	\$ 3,601	\$ 32,214
NERM	3	0	0	3	\$ 29,900	\$ -	\$ -	\$ -
NELP	4	4	2	10	\$ 64,690	\$ 14,228	\$ 1,415	\$ 15,643
NTSP	2	1	3	6	\$ 47,098	\$ 36,002	\$ 8,372	\$ 44,374
DENT	3	1	3	7	\$ 164,348	\$ 109,425	\$ 5,086	\$ 114,511
MED	1	0	1	2	\$ 24,348	\$ 34,947	\$ 6,343	\$ 41,290
SREB	10	0	3	13	\$ 564,800	\$ 155,700	\$ 19,678	\$ 175,378
STSC	1	1	1	3	\$ 43,884	\$ 46,769	\$ 6,546	\$ 53,315
VMMP	1	0	0	1	\$ 58,158	\$ -	\$ -	\$ -
Inactive	2	0	0	2	\$ 42,778	\$ -	\$ -	\$ -
Totals	184	58	130	372	\$ 2,447,489	\$ 1,100,104	\$ 212,175	\$ 1,312,279

Accounts Closed During the Fiscal Year

Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Service/Cancellation	633	622	445	242	184
Service and Money	144	99	85	65	58
Money	123	142	122	130	130
Total	900	863	652	437	372
Cumulative Principal Cancelled	\$ 6,172,220	\$ 5,467,157	\$ 5,359,900	\$ 3,071,292	\$ 2,447,489
Cumulative Principal Paid	\$ 1,231,040	\$ 1,003,585	\$ 867,473	\$ 1,019,911	\$ 1,100,104
Cumulative Interest Paid	\$ 285,343	\$ 230,213	\$ 157,977	\$ 237,695	\$ 212,175
Total	\$ 7,688,603	\$ 6,700,955	\$ 6,385,349	\$ 4,328,898	\$ 3,759,767

Summary Detail												
Summary of Cohort Accounts												
Program	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT
Untracked Cohorts	-	-	-	-	115	35	6	-	-	2	15	-
Tracked Cohorts	9	786	58	3	577	309	72	19	0	11	47	31
Managed Accounts	9	786	58	3	692	344	78	19	0	13	62	31
In Repayment	7	757	57	3	502	200	50	14	0	8	35	23
Closed Current Year	2	29	1	0	75	109	22	5	0	3	12	8
Closed Prior Year	21	2,175	0	13	6,386	1,598	514	87	1	334	1,289	41
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	-	1,808	-	-	3,647	-	-	66	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-	-	-	-
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	-	83%	-	-	88%	-	-	32%	-	-	-	-
FY 2006	100%	92%	-	-	91%	86%	100%	0%	-	99%	100%	-
FY 2007	100%	88%	-	100%	90%	87%	86%	0%	-	98%	99%	-
FY 2008	100%	94%	-	0%	88%	86%	90%	50%	-	96%	97%	-
FY 2009	100%	86%	-	-	86%	91%	84%	-	-	-	-	-
FY 2010	0%	89%	-	100%	87%	84%	77%	-	-	100%	93%	-
FY 2011	100%	91%	-	-	88%	79%	91%	0%	-	89%	96%	-
FY 2012	100%	97%	-	40%	84%	84%	90%	33%	-	100%	91%	-
FY 2013	100%	98%	-	100%	84%	79%	93%	33%	100%	88%	98%	-
FY 2014	100%	99%	100%	-	83%	77%	94%	0%	-	93%	94%	100%
FY 2015	100%	100%	-	100%	92%	87%	94%	20%	-	100%	93%	89%
FY 2016	-	-	-	100%	87%	81%	91%	38%	-	84%	95%	92%
FY 2017	-	-	-	-	-	100%	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-	-	-	100%
FY 2019	-	-	-	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	96%	87%	100%	69%	87%	84%	91%	29%	100%	96%	97%	94%
Default Rates by Tracked Cohorts												
Prior Years	-	27%	-	-	5%	-	-	9%	-	-	-	-
FY 2006	0%	14%	-	-	2%	8%	20%	17%	-	0%	1%	-
FY 2007	0%	11%	-	0%	5%	5%	3%	50%	-	0%	0%	-
FY 2008	25%	16%	-	0%	9%	5%	5%	0%	-	2%	2%	-
FY 2009	0%	19%	-	-	3%	4%	7%	-	-	-	-	-
FY 2010	50%	16%	-	0%	8%	6%	3%	-	-	0%	1%	-
FY 2011	0%	19%	-	-	8%	6%	3%	0%	-	0%	7%	-
FY 2012	0%	27%	-	0%	10%	9%	6%	0%	-	0%	3%	-
FY 2013	29%	19%	-	67%	13%	9%	18%	14%	0%	4%	4%	-
FY 2014	50%	26%	15%	-	13%	8%	7%	50%	-	4%	7%	24%
FY 2015	50%	23%	20%	33%	14%	10%	10%	13%	-	7%	8%	0%
FY 2016	-	-	13%	0%	9%	13%	6%	0%	-	17%	7%	9%
FY 2017	-	-	-	-	-	0%	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-	-	-	0%
FY 2019	-	-	-	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	20%	24%	17%	19%	7%	8%	8%	10%	0%	2%	3%	10%

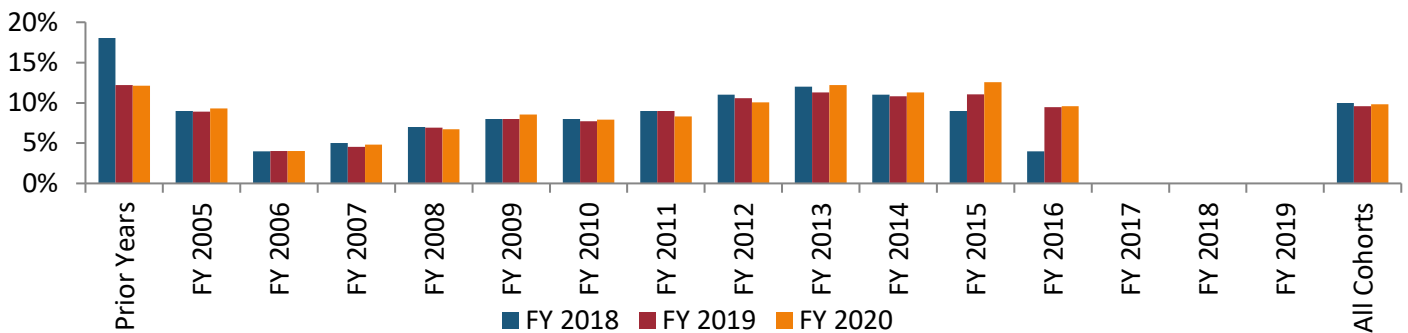
Summary Detail												
Summary of Cohort Accounts												
SLPL	SDSP	NELM	NERM	NELP	NTSP	DENT	MED	SREB	STSC	VMMP	INACTIVE	TOTAL
-	1	12	-	2	1	1	14	4	13	-	31	252
6	14	99	15	31	52	38	45	87	21	4	-	2,334
6	15	111	15	33	53	39	59	91	34	4	31	2,586
5	13	52	12	21	46	31	43	74	18	3	-	1,974
1	1	47	3	10	6	7	2	13	3	1	-	360
4	38	509	11	61	135	57	47	121	59	6	-	13,507
10	52	608	26	92	187	95	92	208	80	10	-	15,841
All Tracked Accounts by Cohort												
-	36	-	-	-	48	32	34	62	47	3	-	5,783
-	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
-	-	-	-	-	-	-	-	7	-	-	-	7
10	52	608	26	92	187	95	92	208	80	10	0	15,841
Rate of Accounts Closed by Service by Tracked Cohort												
-	100%	-	-	-	89%	88%	76%	88%	67%	67%	-	86%
-	100%	93%	-	67%	43%	75%	0%	78%	75%	-	-	93%
-	100%	93%	-	80%	81%	0%	33%	90%	100%	-	-	91%
-	100%	84%	-	80%	78%	75%	50%	50%	100%	-	-	90%
-	100%	-	-	-	100%	-	-	85%	-	-	-	87%
-	-	88%	-	100%	100%	75%	0%	100%	50%	100%	-	88%
-	50%	93%	-	83%	75%	-	0%	70%	100%	-	-	87%
-	100%	80%	-	100%	90%	25%	-	100%	100%	100%	-	86%
-	-	86%	-	-	60%	50%	-	100%	100%	-	-	86%
-	-	94%	100%	91%	95%	50%	0%	-	100%	100%	-	87%
60%	-	93%	83%	89%	100%	100%	100%	67%	100%	-	-	91%
-	-	88%	100%	100%	86%	100%	-	-	0%	-	-	86%
-	-	-	-	-	-	-	-	0%	-	-	-	50%
-	-	-	-	-	-	-	-	-	-	-	-	100%
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
60%	97%	89%	93%	89%	85%	77%	63%	84%	73%	86%	-	88%
Default Rates by Tracked Cohorts												
-	22%	-	-	-	8%	0%	0%	3%	17%	0%	-	12%
-	0%	0%	-	0%	13%	0%	0%	10%	0%	-	-	4%
-	0%	6%	-	38%	11%	0%	25%	0%	0%	-	-	5%
-	0%	1%	-	0%	10%	0%	0%	18%	50%	-	-	7%
-	0%	-	-	-	0%	-	-	0%	-	-	-	9%
-	-	8%	-	33%	43%	0%	50%	0%	0%	0%	-	8%
-	0%	5%	-	0%	0%	-	25%	0%	60%	-	-	8%
-	0%	6%	-	0%	8%	0%	0%	0%	0%	0%	-	10%
-	100%	5%	100%	0%	22%	0%	11%	0%	50%	-	-	12%
-	0%	3%	0%	12%	8%	0%	0%	0%	0%	0%	-	11%
22%	0%	10%	0%	15%	29%	0%	0%	8%	0%	-	-	13%
-	-	7%	25%	0%	12%	0%	20%	0%	0%	0%	-	10%
-	-	-	-	-	-	-	-	0%	-	-	-	0%
0%	-	-	-	-	-	-	-	0%	-	-	-	0%
-	-	-	-	-	-	-	-	0%	-	-	-	0%
-	-	-	-	-	-	-	-	0%	-	-	-	0%
20%	17%	5%	8%	12%	13%	0%	7%	3%	16%	0%	-	10%

Summary Detail

History of Default Rates by Program and Cohort

Default Rates by Program	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
CNAR	13%	17%	17%	17%	20%	20%
CNTP	24%	23%	24%	24%	23%	24%
TES	0%	0%	2%	5%	5%	17%
WWAR	27%	19%	19%	19%	13%	19%
WWTS	7%	7%	7%	7%	7%	7%
NELB	7%	7%	7%	8%	8%	8%
NELR	4%	5%	6%	7%	7%	8%
HCP-U/G	11%	9%	8%	8%	9%	10%
SWOR	0%	0%	0%	0%	0%	0%
CSA	3%	2%	3%	3%	3%	2%
GTS	3%	2%	3%	3%	3%	3%
CNDT	0%	0%	6%	8%	11%	10%
SLPL	0%	0%	0%	20%	20%	20%
SDSP	18%	15%	15%	17%	17%	17%
NELM	5%	4%	4%	5%	5%	5%
NERM	0%	0%	4%	8%	8%	8%
NELP	2%	3%	3%	5%	9%	12%
NTSP	6%	6%	8%	9%	9%	13%
DENT	1%	1%	1%	1%	2%	0%
MED	3%	2%	2%	2%	4%	7%
SREB	2%	2%	2%	3%	2%	3%
STSC	19%	18%	18%	18%	16%	16%
VMMP	0%	0%	0%	0%	0%	0%
All Programs	10%	9%	9%	10%	10%	10%

Default Rates by Cohort	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
<i>Prior Years</i>	24%	18%	18%	18%	12%	12%
FY 2005	10%	10%	9%	9%	9%	9%
FY 2006	5%	5%	4%	4%	4%	4%
FY 2007	6%	5%	5%	5%	5%	5%
FY 2008	9%	8%	7%	7%	7%	7%
FY 2009	11%	9%	9%	8%	8%	9%
FY 2010	12%	10%	9%	8%	8%	8%
FY 2011	13%	11%	10%	9%	9%	8%
FY 2012	15%	13%	12%	11%	11%	10%
FY 2013	9%	12%	12%	12%	11%	12%
FY 2014	1%	5%	11%	11%	11%	11%
FY 2015	0%	0%	6%	9%	11%	13%
FY 2016	-	0%	1%	4%	9%	10%
FY 2017	-	-	0%	0%	0%	0%
FY 2018	-	-	-	0%	0%	0%
FY 2019	-	-	-	-	0%	0%
All Cohorts	10%	9%	9%	10%	10%	10%

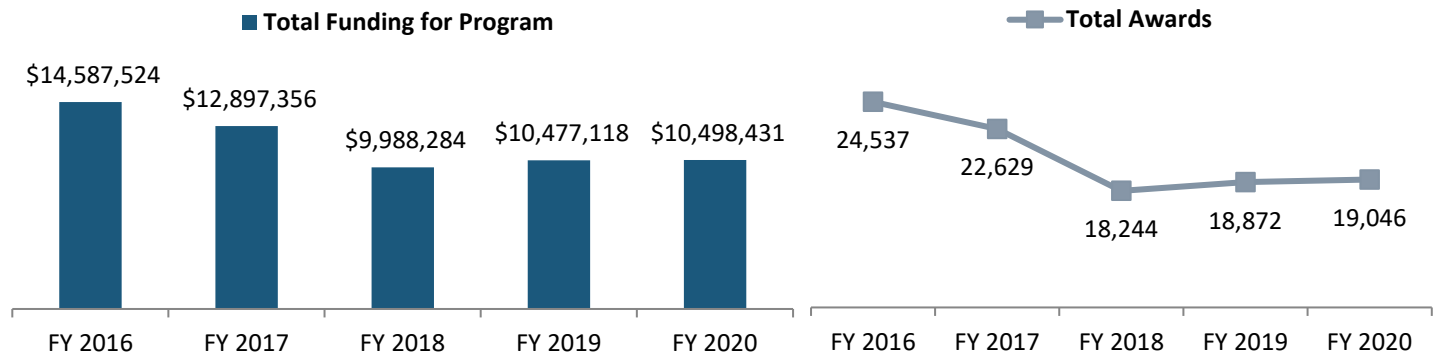


Mississippi Resident Tuition Assistance Grant (MTAG)

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Recipients	24,321	22,484	18,097	18,713	18,875
Total Awards	24,537	22,629	18,244	18,872	19,046
% One-Year Change (+/-)	0.9%	-7.8%	-19.4%	3.4%	0.9%
Total Funding for Program	\$ 14,587,524	\$ 12,897,356	\$ 9,988,284	\$ 10,477,118	\$ 10,498,431
% One-Year Change (+/-)	1.5%	-11.6%	-22.6%	4.9%	0.2%
Eligible Applicants	24,321	22,484	18,097	18,713	18,875
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 600	\$ 574	\$ 552	\$ 560	\$ 556
% One-Year Change (+/-)	0.7%	-4.4%	-3.8%	1.4%	-0.7%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	142	\$ 668	\$ 94,850
Blue Mountain College	170	\$ 676	\$ 114,875
Millsaps College	121	\$ 577	\$ 69,850
Mississippi College	534	\$ 718	\$ 383,550
Rust College	17	\$ 625	\$ 10,625
Tougaloo College	76	\$ 650	\$ 49,375
William Carey University	378	\$ 709	\$ 268,180
Totals	1,438	\$ 689	\$ 991,305
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	244	\$ 610	\$ 148,950
Delta State University	518	\$ 705	\$ 364,975
Jackson State University	358	\$ 580	\$ 207,525
Mississippi State University	3,600	\$ 638	\$ 2,295,233
Mississippi University for Women	425	\$ 725	\$ 308,100
Mississippi Valley State University	44	\$ 494	\$ 21,750
University of Mississippi	2,315	\$ 655	\$ 1,516,700
University of Mississippi Medical Center	99	\$ 971	\$ 96,100
University of Southern Mississippi	2,094	\$ 665	\$ 1,392,825
Totals	9,697	\$ 655	\$ 6,352,158

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	49	\$ 387	\$ 18,950
Copiah-Lincoln Community College	267	\$ 407	\$ 108,550
East Central Community College	350	\$ 399	\$ 139,550
East Mississippi Community College	426	\$ 388	\$ 165,350
Hinds Community College	860	\$ 378	\$ 325,225
Holmes Community College	530	\$ 403	\$ 213,450
Itawamba Community College	789	\$ 407	\$ 320,860
Jones County Junior College	671	\$ 401	\$ 269,200
Meridian Community College	363	\$ 403	\$ 146,275
Mississippi Delta Community College	159	\$ 388	\$ 61,625
Mississippi Gulf Coast Community College	917	\$ 396	\$ 362,825
Northeast MS Community College	666	\$ 412	\$ 274,075
Northwest MS Community College	990	\$ 407	\$ 402,958
Pearl River Community College	608	\$ 392	\$ 238,275
Southwest Mississippi Community College	266	\$ 405	\$ 107,800
Totals	7,911	\$ 399	\$ 3,154,968
Grand Totals	19,046	\$ 551	\$ 10,498,431

Award Recipients by County			
County	Recipients	Avg. Award	Amount
Adams	96	\$ 605	\$ 58,050
Alcorn	270	\$ 549	\$ 148,250
Amite	66	\$ 499	\$ 32,925
Attala	150	\$ 588	\$ 88,200
Benton	30	\$ 496	\$ 14,875
Bolivar	184	\$ 576	\$ 106,025
Calhoun	96	\$ 527	\$ 50,620
Carroll	84	\$ 521	\$ 43,766
Chickasaw	104	\$ 552	\$ 57,425
Choctaw	64	\$ 620	\$ 39,675
Claiborne	23	\$ 457	\$ 10,500
Clarke	84	\$ 524	\$ 44,050
Clay	91	\$ 592	\$ 53,875
Coahoma	61	\$ 579	\$ 35,325
Copiah	159	\$ 564	\$ 89,600
Covington	91	\$ 554	\$ 50,432
Desoto	1,382	\$ 542	\$ 749,389
Forrest	434	\$ 569	\$ 246,895
Franklin	66	\$ 528	\$ 34,850
George	140	\$ 544	\$ 76,191
Greene	64	\$ 538	\$ 34,416
Grenada	124	\$ 556	\$ 69,000
Hancock	265	\$ 540	\$ 143,198
Harrison	978	\$ 558	\$ 545,977
Hinds	1,258	\$ 544	\$ 683,970
Holmes	44	\$ 494	\$ 21,750
Humphreys	24	\$ 563	\$ 13,500
Issaquena	4	\$ 500	\$ 2,000
Itawamba	155	\$ 530	\$ 82,115
Jackson	906	\$ 535	\$ 485,090
Jasper	100	\$ 500	\$ 50,041
Jefferson	21	\$ 624	\$ 13,100
Jefferson Davis	49	\$ 490	\$ 23,998

County (cont.)	Recipients	Avg. Award		Amount
Jones	418	\$	546	\$ 228,130
Kemper	33	\$	561	\$ 18,525
Lafayette	432	\$	564	\$ 243,485
Lamar	522	\$	591	\$ 308,389
Lauderdale	533	\$	535	\$ 285,199
Lawrence	71	\$	542	\$ 38,457
Leake	115	\$	545	\$ 62,700
Lee	729	\$	562	\$ 409,375
Leflore	106	\$	574	\$ 60,850
Lincoln	262	\$	582	\$ 152,467
Lowndes	353	\$	567	\$ 200,126
Madison	1,161	\$	603	\$ 700,175
Marion	147	\$	539	\$ 79,291
Marshall	128	\$	501	\$ 64,100
Monroe	256	\$	546	\$ 139,650
Montgomery	64	\$	533	\$ 34,125
Neshoba	163	\$	586	\$ 95,583
Newton	170	\$	525	\$ 89,275
Noxubee	25	\$	513	\$ 12,825
Oktibbeha	328	\$	602	\$ 197,475
Panola	142	\$	585	\$ 83,100
Pearl River	329	\$	515	\$ 169,493
Perry	69	\$	529	\$ 36,515
Pike	227	\$	537	\$ 121,984
Pontotoc	263	\$	550	\$ 144,525
Prentiss	199	\$	544	\$ 108,175
Quitman	16	\$	502	\$ 8,025
Rankin	1,462	\$	573	\$ 838,416
Scott	131	\$	496	\$ 64,916
Sharkey	16	\$	564	\$ 9,025
Simpson	137	\$	564	\$ 77,215
Smith	115	\$	578	\$ 66,450
Stone	122	\$	567	\$ 69,230
Sunflower	101	\$	573	\$ 57,875
Tallahatchie	44	\$	616	\$ 27,100
Tate	212	\$	556	\$ 117,850
Tippah	153	\$	505	\$ 77,225
Tishomingo	156	\$	542	\$ 84,505
Tunica	8	\$	528	\$ 4,225
Union	257	\$	558	\$ 143,300
Walthall	68	\$	594	\$ 40,398
Warren	288	\$	538	\$ 154,900
Washington	200	\$	582	\$ 116,350
Wayne	78	\$	545	\$ 42,509
Webster	107	\$	576	\$ 61,625
Wilkinson	26	\$	656	\$ 17,050
Winston	99	\$	518	\$ 51,275
Yalobusha	56	\$	527	\$ 29,500
Yazoo	111	\$	508	\$ 56,400
Totals	18,875	\$	556	\$ 10,498,431

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.

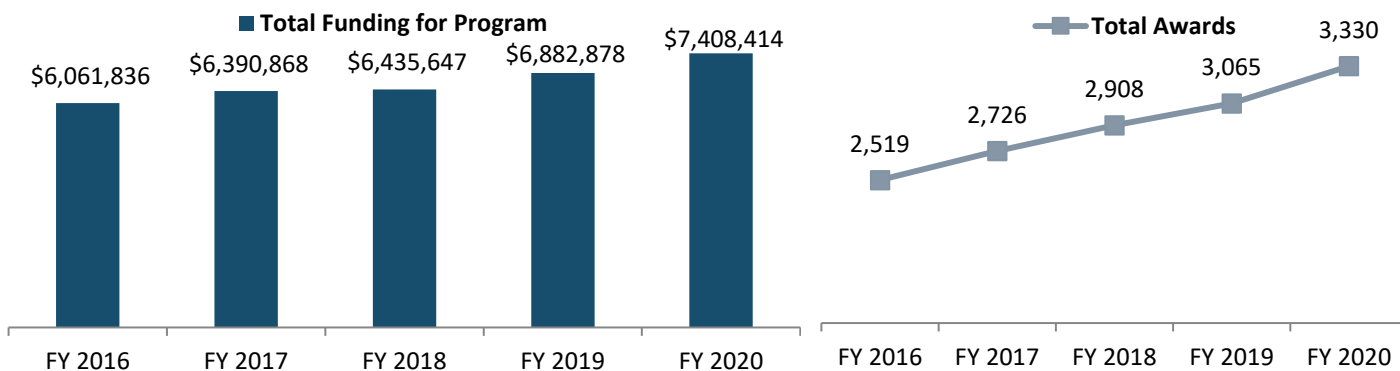
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	17,122	91%	Male	7,874	42%
Independent	1,753	9%	Female	11,001	58%
	18,875	100%		18,875	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3,473	18%	16-24 years old	18,312	97%
Alaskan Native/American Indian	49	0%	25-34 years old	348	2%
Asian/Pacific Islander	280	1%	35-44 years old	141	1%
Caucasian	13,935	74%	45-54 years old	53	0%
Hispanic	262	1%	55-64 years old	20	0%
Unknown	876	5%	65 years or older	1	0%
	18,875	100%		18,875	100%
Income	Recipients	Percent			
Less than \$0 (negative)	38	0%			
\$0	475	3%			
\$1-\$30,000	1,254	7%			
\$30,001-\$48,000	2,471	13%			
\$48,001-\$75,000	3,886	21%			
\$75,001-\$110,000	4,170	22%			
\$110,001-\$250,000	4,800	25%			
\$250,001-\$999,999	624	3%			
\$1,000,000 and More	19	0%			
No FAFSA/Income Data	1,138	6%			
	18,875	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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	2,510	2,717	2,898	3,057	3,308
Total Awards	2,519	2,726	2,908	3,065	3,330
% One-Year Change (+/-)	4.6%	8.2%	6.7%	5.4%	8.6%
Total Funding for Program	\$ 6,061,836	\$ 6,390,868	\$ 6,435,647	\$ 6,882,878	\$ 7,408,414
% One-Year Change (+/-)	4.7%	5.4%	0.7%	6.9%	7.6%
Eligible Applicants	2,510	2,717	2,898	3,057	3,308
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 2,415	\$ 2,352	\$ 2,221	\$ 2,252	\$ 2,240
% One-Year Change (+/-)	0.3%	-2.6%	-5.6%	1.4%	-0.5%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions			
	Awards	Avg. Award	Amount
Belhaven University	19	\$ 2,237	\$ 42,500
Blue Mountain College	23	\$ 2,228	\$ 51,250
Millsaps College	53	\$ 2,264	\$ 120,000
Mississippi College	236	\$ 2,283	\$ 538,750
Tougaloo College	2	\$ 2,500	\$ 5,000
William Carey University	93	\$ 2,348	\$ 218,335
Totals	426	\$ 2,291	\$ 975,835
4-Year Public Institutions			
	Awards	Avg. Award	Amount
Alcorn State University	3	\$ 2,083	\$ 6,250
Delta State University	58	\$ 2,349	\$ 136,250
Jackson State University	5	\$ 2,000	\$ 10,000
Mississippi State University	1,184	\$ 2,149	\$ 2,544,679
Mississippi University for Women	30	\$ 2,208	\$ 66,250
University of Mississippi	971	\$ 2,280	\$ 2,213,750
University of Mississippi Medical Center	19	\$ 2,303	\$ 43,750
University of Southern Mississippi	384	\$ 2,279	\$ 875,000
Totals	2,654	\$ 2,222	\$ 5,895,929

2-Year Public Institutions	Awards	Avg. Award	Amount
Copiah-Lincoln Community College	6	\$ 2,083	\$ 12,500
East Central Community College	7	\$ 2,500	\$ 17,500
East Mississippi Community College	9	\$ 1,944	\$ 17,500
Hinds Community College	23	\$ 2,065	\$ 47,500
Holmes Community College	9	\$ 2,083	\$ 18,750
Itawamba Community College	25	\$ 2,125	\$ 53,115
Jones County Junior College	29	\$ 2,155	\$ 62,500
Meridian Community College	10	\$ 2,125	\$ 21,250
Mississippi Delta Community College	2	\$ 1,875	\$ 3,750
Mississippi Gulf Coast Community College	33	\$ 2,105	\$ 69,450
Northeast MS Community College	26	\$ 2,115	\$ 55,000
Northwest MS Community College	42	\$ 2,210	\$ 92,835
Pearl River Community College	19	\$ 2,171	\$ 41,250
Southwest Mississippi Community College	10	\$ 2,375	\$ 23,750
Totals	250	\$ 2,147	\$ 536,650
Grand Totals	3,330	\$ 2,225	\$ 7,408,414

Award Recipients by County			
County	Awards	Avg. Award	Amount
Adams	7	\$ 2,143	\$ 15,000
Alcorn	43	\$ 2,180	\$ 93,742
Amite	5	\$ 2,167	\$ 10,833
Attala	15	\$ 2,417	\$ 36,250
Benton	6	\$ 2,365	\$ 14,187
Bolivar	22	\$ 2,159	\$ 47,500
Calhoun	12	\$ 2,083	\$ 25,000
Carroll	8	\$ 2,344	\$ 18,750
Chickasaw	10	\$ 2,471	\$ 24,709
Choctaw	8	\$ 2,145	\$ 17,162
Claiborne	1	\$ 2,500	\$ 2,500
Clarke	10	\$ 2,125	\$ 21,250
Clay	12	\$ 2,083	\$ 25,000
Coahoma	9	\$ 1,944	\$ 17,500
Copiah	17	\$ 2,353	\$ 40,000
Covington	10	\$ 2,250	\$ 22,500
Desoto	300	\$ 2,241	\$ 672,242
Forrest	105	\$ 2,264	\$ 237,765
Franklin	8	\$ 2,031	\$ 16,250
George	23	\$ 1,981	\$ 45,569
Greene	4	\$ 2,188	\$ 8,750
Grenada	20	\$ 2,250	\$ 45,000
Hancock	64	\$ 2,215	\$ 141,746
Harrison	248	\$ 2,262	\$ 560,854
Hinds	210	\$ 2,298	\$ 482,500
Holmes	4	\$ 2,188	\$ 8,750
Humphreys	1	\$ 1,250	\$ 1,250
Itawamba	20	\$ 1,938	\$ 38,750
Jackson	159	\$ 2,190	\$ 348,132
Jasper	16	\$ 2,085	\$ 33,367
Jefferson	1	\$ 1,250	\$ 1,250

County (cont.)	Awards	Avg. Award	Amount
Jefferson Davis	2	\$ 1,875	\$ 3,750
Jones	57	\$ 2,303	\$ 131,250
Kemper	7	\$ 2,500	\$ 17,500
Lafayette	144	\$ 2,178	\$ 313,626
Lamar	138	\$ 2,274	\$ 313,750
Lauderdale	76	\$ 2,201	\$ 167,269
Lawrence	9	\$ 2,438	\$ 21,939
Leake	8	\$ 2,188	\$ 17,500
Lee	124	\$ 2,304	\$ 285,675
Leflore	9	\$ 1,936	\$ 17,426
Lincoln	35	\$ 2,212	\$ 77,403
Lowndes	45	\$ 2,167	\$ 97,500
Madison	355	\$ 2,276	\$ 808,079
Marion	15	\$ 2,333	\$ 35,000
Marshall	4	\$ 2,188	\$ 8,750
Monroe	35	\$ 2,374	\$ 83,078
Montgomery	9	\$ 2,500	\$ 22,500
Neshoba	22	\$ 2,330	\$ 51,250
Newton	18	\$ 2,384	\$ 42,917
Oktibbeha	88	\$ 2,124	\$ 186,882
Panola	20	\$ 2,288	\$ 45,751
Pearl River	57	\$ 2,325	\$ 132,500
Perry	4	\$ 2,500	\$ 10,000
Pike	27	\$ 2,315	\$ 62,500
Pontotoc	28	\$ 2,292	\$ 64,167
Prentiss	12	\$ 2,188	\$ 26,250
Rankin	324	\$ 2,185	\$ 708,060
Scott	13	\$ 2,404	\$ 31,250
Sharkey	1	\$ 2,500	\$ 2,500
Simpson	14	\$ 2,262	\$ 31,667
Smith	11	\$ 2,273	\$ 25,000
Stone	17	\$ 2,426	\$ 41,250
Sunflower	9	\$ 2,222	\$ 20,000
Tallahatchie	1	\$ 2,500	\$ 2,500
Tate	23	\$ 2,174	\$ 50,000
Tippah	15	\$ 2,250	\$ 33,750
Tishomingo	17	\$ 2,132	\$ 36,250
Union	36	\$ 2,292	\$ 82,500
Walthall	9	\$ 2,269	\$ 20,417
Warren	34	\$ 2,206	\$ 75,000
Washington	17	\$ 2,206	\$ 37,500
Wayne	5	\$ 2,000	\$ 10,000
Webster	11	\$ 2,386	\$ 26,250
Wilkinson	1	\$ 2,500	\$ 2,500
Winston	9	\$ 2,083	\$ 18,750
Yalobusha	6	\$ 2,292	\$ 13,750
Yazoo	9	\$ 2,361	\$ 21,250
Totals	3,308	\$ 2,240	\$ 7,408,414

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.

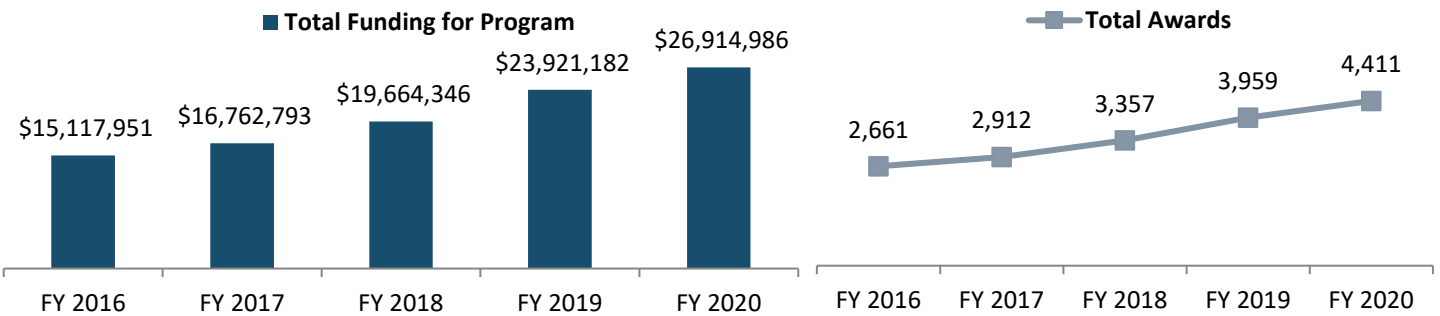
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3,058	92%	Male	1,523	46%
Independent	250	8%	Female	1,785	54%
	3,308	100%		3,308	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	116	4%	17-24 years old	3,306	100%
Alaskan Native/American Indian	5	0%	25-34 years old	2	0%
Asian/Pacific Islander	100	3%	35-44 years old	0	0%
Caucasian	2,915	88%	45-54 years old	0	0%
Hispanic	47	1%	55-64 years old	0	0%
Unknown	125	4%	65 years or older	0	0%
	3,308	100%		3,308	100%
Income	Recipients	Percent			
Less than \$0 (negative)	13	0%			
\$0	112	3%			
\$1-\$30,000	187	6%			
\$30,001-\$48,000	162	5%			
\$48,001-\$75,000	411	12%			
\$75,001-\$110,000	566	17%			
\$110,001-\$250,000	1,187	36%			
\$250,001-\$999,999	276	8%			
\$1,000,000 and More	13	0%			
No FAFSA/Income Data	381	12%			
	3,308	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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	2,634	2,877	3,322	3,913	4,361
Total Awards	2,661	2,912	3,357	3,959	4,411
% One-Year Change (+/-)	44.6%	9.4%	15.3%	17.9%	11.4%
Total Funding for Program	\$ 15,117,951	\$ 16,762,793	\$ 19,664,346	\$ 23,921,182	\$ 26,914,986
% One-Year Change (+/-)	48.4%	10.9%	17.3%	21.6%	12.5%
Eligible Applicants	2,634	2,877	3,322	3,913	4,361
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 5,740	\$ 5,826	\$ 5,919	\$ 6,113	\$ 6,172
% One-Year Change (+/-)	2.5%	1.5%	1.6%	3.3%	1.0%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions			
	Awards	Avg. Award	Amount
Belhaven University	31	\$ 7,084	\$ 219,596
Blue Mountain College	21	\$ 8,828	\$ 185,388
Millsaps College	39	\$ 7,580	\$ 295,610
Mississippi College	108	\$ 7,468	\$ 806,593
Rust College	4	\$ 8,828	\$ 35,312
Tougaloo College	36	\$ 7,508	\$ 270,272
William Carey University	60	\$ 8,014	\$ 480,845
Totals	299	\$ 7,671	\$ 2,293,616
4-Year Public Institutions			
	Awards	Avg. Award	Amount
Alcorn State University	129	\$ 6,490	\$ 837,193
Delta State University	83	\$ 6,933	\$ 575,400
Jackson State University	128	\$ 7,392	\$ 946,184
Mississippi State University	926	\$ 7,453	\$ 6,901,664
Mississippi University for Women	96	\$ 6,389	\$ 613,369
Mississippi Valley State University	16	\$ 5,903	\$ 94,444
University of Mississippi	693	\$ 7,807	\$ 5,409,947
University of Mississippi Medical Center	20	\$ 8,510	\$ 170,196
University of Southern Mississippi	690	\$ 7,853	\$ 5,418,775
Totals	2,781	\$ 7,539	\$ 20,967,172

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	20	\$ 2,296	\$ 45,920
Copiah-Lincoln Community College	38	\$ 2,695	\$ 102,428
East Central Community College	78	\$ 2,492	\$ 194,347
East Mississippi Community College	51	\$ 2,854	\$ 145,550
Hinds Community College	150	\$ 2,929	\$ 439,420
Holmes Community College	88	\$ 2,668	\$ 234,805
Itawamba Community College	89	\$ 2,105	\$ 187,345
Jones County Junior College	127	\$ 3,423	\$ 434,705
Meridian Community College	36	\$ 2,445	\$ 88,017
Mississippi Delta Community College	25	\$ 2,675	\$ 66,865
Mississippi Gulf Coast Community College	229	\$ 2,664	\$ 609,984
Northeast MS Community College	99	\$ 3,084	\$ 305,345
Northwest MS Community College	118	\$ 2,525	\$ 297,908
Pearl River Community College	147	\$ 2,790	\$ 410,163
Southwest Mississippi Community College	36	\$ 2,539	\$ 91,395
Totals	1,331	\$ 2,745	\$ 3,654,198
Grand Totals	4,411	\$ 6,102	\$ 26,914,986

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	30	\$ 6,868	\$ 206,050
Alcorn	50	\$ 5,712	\$ 285,593
Amite	7	\$ 5,036	\$ 35,254
Attala	41	\$ 5,358	\$ 219,688
Benton	14	\$ 6,205	\$ 86,870
Bolivar	51	\$ 6,409	\$ 326,856
Calhoun	32	\$ 5,211	\$ 166,757
Carroll	11	\$ 6,005	\$ 66,060
Chickasaw	30	\$ 5,790	\$ 173,685
Choctaw	6	\$ 5,748	\$ 34,489
Claiborne	10	\$ 7,254	\$ 72,536
Clarke	22	\$ 4,489	\$ 98,753
Clay	26	\$ 6,139	\$ 159,616
Coahoma	17	\$ 6,679	\$ 113,540
Copiah	36	\$ 6,045	\$ 217,611
Covington	42	\$ 6,225	\$ 261,434
Desoto	262	\$ 6,503	\$ 1,703,752
Forrest	132	\$ 6,176	\$ 815,229
Franklin	6	\$ 6,174	\$ 37,046
George	21	\$ 5,785	\$ 121,477
Greene	8	\$ 4,779	\$ 38,233
Grenada	29	\$ 6,036	\$ 175,047
Hancock	87	\$ 6,096	\$ 530,343
Harrison	399	\$ 6,143	\$ 2,450,898
Hinds	399	\$ 6,633	\$ 2,646,471
Holmes	23	\$ 5,585	\$ 128,445
Humphreys	10	\$ 6,327	\$ 63,271
Itawamba	19	\$ 4,760	\$ 90,446
Jackson	262	\$ 5,929	\$ 1,553,517
Jasper	26	\$ 5,041	\$ 131,061
Jefferson	9	\$ 5,587	\$ 50,285
Jefferson davis	14	\$ 5,376	\$ 75,264
Jones	94	\$ 6,097	\$ 573,090
Kemper	5	\$ 7,542	\$ 37,710

County (cont.)	Awards	Avg. Award	Amount
Lafayette	80	\$ 7,330	\$ 586,380
Lamar	92	\$ 6,378	\$ 586,770
Lauderdale	89	\$ 6,182	\$ 550,237
Lawrence	11	\$ 6,335	\$ 69,684
Leake	19	\$ 5,664	\$ 107,622
Lee	82	\$ 6,388	\$ 523,848
Leflore	43	\$ 6,696	\$ 287,908
Lincoln	52	\$ 5,950	\$ 309,424
Lowndes	66	\$ 6,381	\$ 421,120
Madison	162	\$ 6,995	\$ 1,133,136
Marion	44	\$ 6,264	\$ 275,622
Marshall	40	\$ 6,851	\$ 274,043
Monroe	41	\$ 5,130	\$ 210,324
Montgomery	12	\$ 6,143	\$ 73,721
Neshoba	63	\$ 4,799	\$ 302,310
Newton	23	\$ 5,100	\$ 117,294
Noxubee	9	\$ 6,835	\$ 61,516
Oktibbeha	79	\$ 6,859	\$ 541,833
Panola	48	\$ 6,739	\$ 323,458
Pearl River	78	\$ 5,666	\$ 441,922
Perry	7	\$ 5,742	\$ 40,196
Pike	49	\$ 5,886	\$ 288,397
Pontotoc	22	\$ 5,621	\$ 123,668
Prentiss	30	\$ 3,793	\$ 113,802
Quitman	12	\$ 6,314	\$ 75,762
Rankin	338	\$ 6,264	\$ 2,117,186
Scott	46	\$ 4,980	\$ 229,081
Sharkey	9	\$ 5,421	\$ 48,790
Simpson	19	\$ 6,761	\$ 128,459
Smith	23	\$ 4,975	\$ 114,424
Stone	29	\$ 5,710	\$ 165,588
Sunflower	23	\$ 6,894	\$ 158,556
Tallahatchie	7	\$ 3,238	\$ 22,668
Tate	36	\$ 6,271	\$ 225,751
Tippah	25	\$ 5,695	\$ 142,387
Tishomingo	14	\$ 4,862	\$ 68,068
Tunica	12	\$ 5,251	\$ 63,013
Union	33	\$ 5,505	\$ 181,672
Walthall	18	\$ 6,309	\$ 113,559
Warren	48	\$ 6,909	\$ 331,654
Washington	71	\$ 6,450	\$ 457,961
Wayne	27	\$ 6,234	\$ 168,316
Webster	11	\$ 6,115	\$ 67,268
Wilkinson	12	\$ 7,365	\$ 88,385
Winston	24	\$ 5,157	\$ 123,779
Yalobusha	25	\$ 6,504	\$ 162,594
Yazoo	28	\$ 5,338	\$ 149,452
Totals	4,361	\$ 6,172	\$ 26,914,986

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.

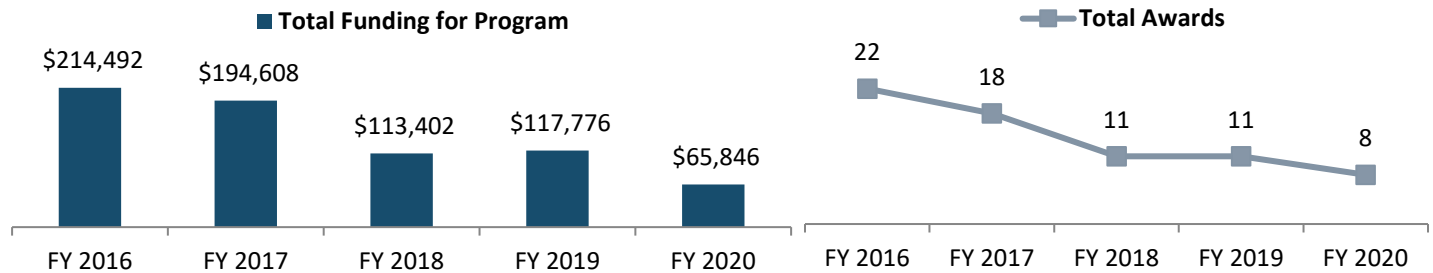
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3,889	89%	Male	1,517	35%
Independent	472	11%	Female	2,844	65%
	4,361	100%		4,361	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1,764	40%	17-24 years old	4,358	100%
Alaskan Native/American Indian	23	1%	25-34 years old	3	0%
Asian/Pacific Islander	148	3%	35-44 years old	0	0%
Caucasian	2,042	47%	45-54 years old	0	0%
Hispanic	129	3%	55-64 years old	0	0%
Unknown	255	6%	65 years or older	0	0%
	4,361	100%		4,361	100%
Income	Recipients	Percent			
Less than \$0 (negative)	69	2%			
\$0	747	17%			
\$1-\$30,000	2,261	52%			
\$30,001-\$48,000	1,221	28%			
\$48,001-\$75,000	60	1%			
\$75,001-\$110,000	1	0%			
\$110,001-\$250,000	2	0%			
\$250,001-\$999,999	0	0%			
\$1,000,000 and More	0	0%			
No FAFSA/Income Data	0	0%			
	4,361	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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	21	18	11	11	8
Total Awards	22	18	11	11	8
% One-Year Change (+/-)	4.8%	-18.2%	-38.9%	0.0%	-27.3%
Total Funding for Program	\$ 214,492	\$ 194,608	\$ 113,402	\$ 117,776	\$ 65,846
% One-Year Change (+/-)	21.4%	-9.3%	-41.7%	3.9%	-44.1%
Eligible Applicants	21	18	11	11	8
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 10,214	\$ 10,812	\$ 10,309	\$ 10,707	\$ 8,231
% One-Year Change (+/-)	21.4%	5.9%	-4.6%	3.9%	-23.1%
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	\$ 7,003	\$ 7,003
University of Mississippi	3	\$ 9,756	\$ 29,268
University of Mississippi Medical Center	1	\$ 9,764	\$ 9,764
University of Southern Mississippi	1	\$ 13,126	\$ 13,126
Totals	6	\$ 9,860	\$ 59,161
2-Year Public Institutions	Awards	Avg. Award	Amount
Holmes Community College	1	\$ 4,510	\$ 4,510
Northwest MS Community College	1	\$ 2,175	\$ 2,175
Totals	2	\$ 3,343	\$ 6,685
Grand Totals	8	\$ 8,231	\$ 65,846

Award Recipients by County

County	Awards	Avg. Award	Amount
Desoto	1	\$ 9,764	\$ 9,764
Grenada	1	\$ 4,510	\$ 4,510
Harrison	1	\$ 13,126	\$ 13,126
Lafayette	1	\$ 2,175	\$ 2,175
Panola	2	\$ 7,317	\$ 14,634
Union	1	\$ 14,634	\$ 14,634
Warren	1	\$ 7,003	\$ 7,003
Totals	8	\$ 8,231	\$ 65,846

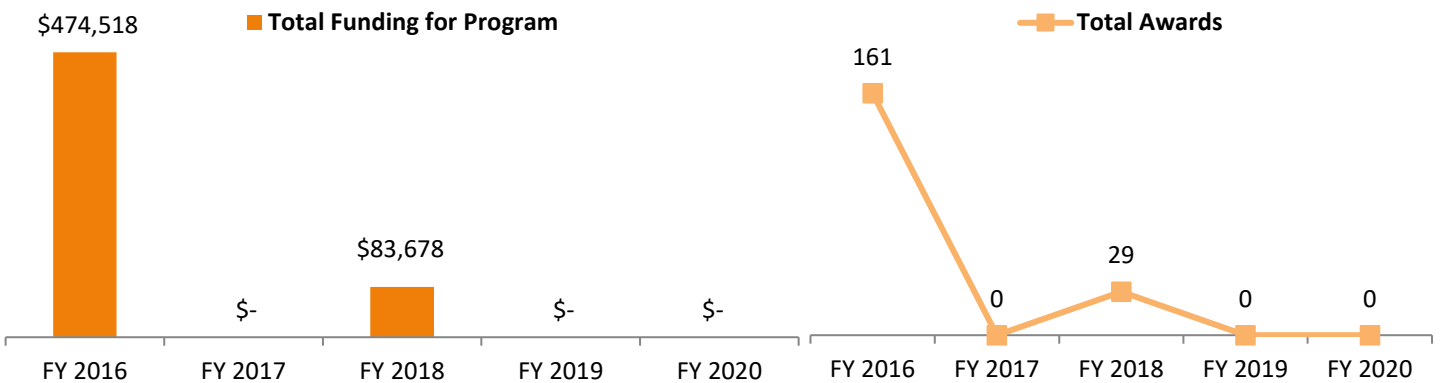
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	7	88%	Male	4	50%
Independent	1	13%	Female	4	50%
	8	100%		8	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	2	25%	17-24 years old	8	100%
Alaskan Native/American Indian	0	0%	25-34 years old	0	0%
Asian/Pacific Islander	1	13%	35-44 years old	0	0%
Caucasian	5	63%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	8	100%		8	100%
Income	Recipients	Percent			
Less than \$0 (negative)	1	13%			
\$0	0	0%			
\$1-\$30,000	2	25%			
\$30,001-\$48,000	2	25%			
\$48,001-\$75,000	2	25%			
\$75,001-\$110,000	0	0%			
\$110,001-\$250,000	0	0%			
\$250,001-\$999,999	0	0%			
\$1,000,000 and More	0	0%			
No FAFSA/Income Data	1	13%			
	8	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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	161	0	29	0	0
Total Awards	161	0	29	0	0
% One-Year Change (+/-)	-16.1%	-100.0%	-	-100.0%	-
Total Funding for Program	\$ 474,518	\$ -	\$ 83,678	\$ -	\$ -
% One-Year Change (+/-)	-16.9%	-100.0%	-	-100.0%	-
Eligible Applicants	161	169	55	16	27
Award Rate	100%	0%	53%	0%	0%
Average Award Amount	\$ 2,947	-	\$ 2,885	-	-
% One-Year Change (+/-)	-0.9%	-	-	-	-
Applicants Not Funded	0	169	26	16	27
Funding Disparity	\$ -	\$ 498,097	\$ 75,022	\$ 48,000	\$ 81,000



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

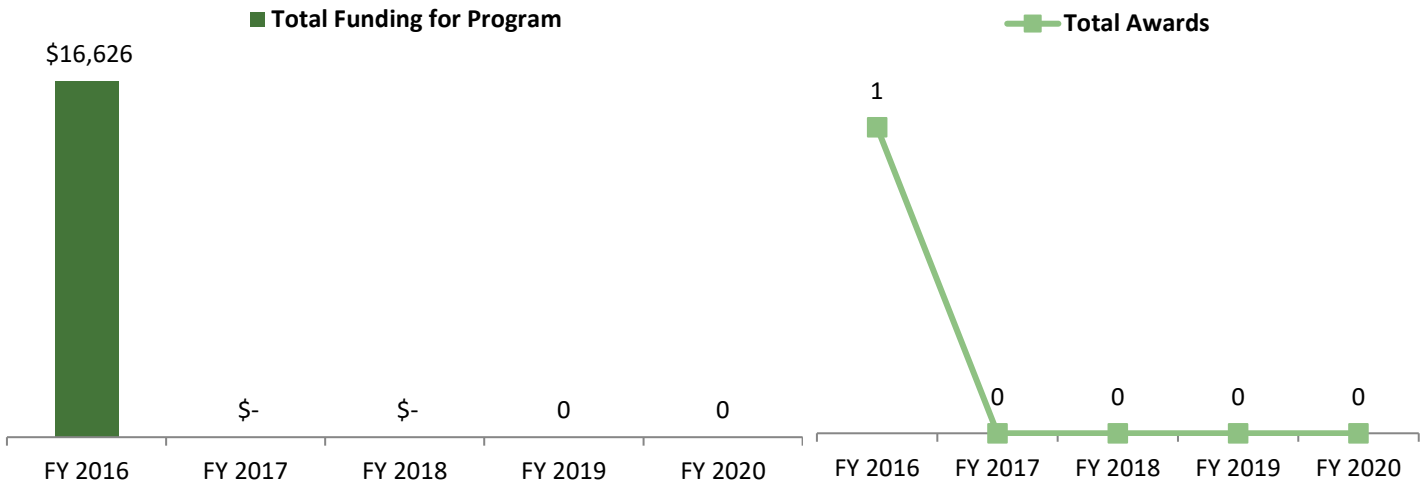
Accounts are "closed" when the service obligation is complete or the debt is either cancelled or paid in full with money. Service is the preferred method of repayment. Accounts for which the debt is cancelled due to death or total and permanent disability are included with the accounts closed due to service. 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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	1	Discontinued	Discontinued	Discontinued	Discontinued
Total Awards	1	-	-	-	-
% One-Year Change (+/-)	-50.0%	-	-	-	-
Total Funding for Program	\$ 16,626	-	-	-	-
% One-Year Change (+/-)	-48.2%	-	-	-	-
Eligible Applicants	1	-	-	-	-
Award Rate	100%	-	-	-	-
Average Award Amount	\$ 16,626	-	-	-	-
% One-Year Change (+/-)	3.6%	-	-	-	-
Applicants Not Funded	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	1	\$ 3,660
Non-Current Money	0	\$ -
Collection	6	\$ 88,568
Closed in Current Year	2	\$ -
Total Managed in Current Year	9	\$ 92,228

Detail of Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	0	\$ -	\$ -	\$ -	\$ -
Service/Money	1	\$ -	\$ 9,865	\$ 2,352	\$ 4,673
Money	1	\$ -	\$ 12,288	\$ 4,526	\$ -
Totals	2	\$ -	\$ 22,153	\$ 6,878	\$ 4,673

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 6,028.81	\$ 928.26	\$ 130.00	\$ -	\$ 7,087.07

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 2006	0	0	0	0	0	0	0	1	0%
FY 2007	0	0	0	0	0	0	0	3	0%
FY 2008	0	0	0	0	1	0	1	4	25%
FY 2009	0	0	0	0	0	0	0	3	0%
FY 2010	0	0	0	0	1	1	2	2	100%
FY 2011	0	0	0	0	0	0	0	3	0%
FY 2012	0	0	1	0	0	0	1	3	33%
FY 2013	0	0	0	0	2	1	3	7	43%
FY 2014	0	0	0	0	1	0	1	2	50%
FY 2015	0	0	0	0	1	0	1	2	50%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	0	1	0	6	2	9	30	30%
Untracked	-	-	-	-	-	-	-		
Managed	0	0	1	0	6	2	9		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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%		29%	29%	29%	29%	29%
FY 2014	2	1	50%		0%	50%	50%	50%	50%
FY 2015	2	1	50%		0%	0%	0%	0%	50%
FY 2016	-	-	-		-	-	-	-	-
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	30	6	20%		13%	17%	17%	17%	20%
Untracked	-	-	-						
Managed	30	6	20%						

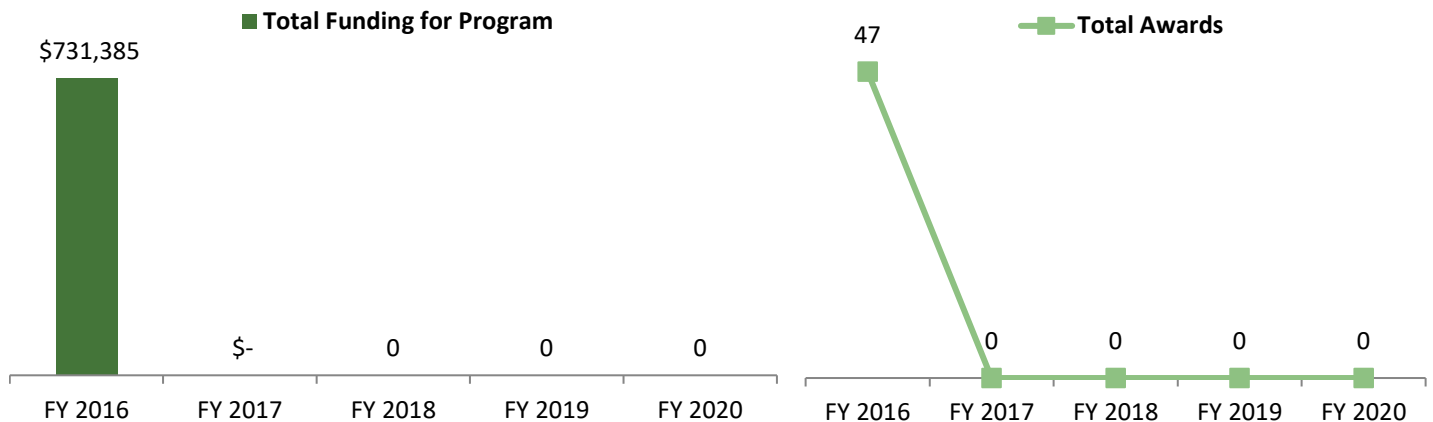
Accounts Closed During the Fiscal Year and Over Time by Tracked Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	Over Time by Service	Over Time by Service / Money	Over Time by Money	Accounts Closed Over Time	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 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	1	1	0	0	1	1	0%
FY 2011	0	0	0	0	2	1	0	3	100%
FY 2012	0	0	0	0	2	0	0	2	100%
FY 2013	0	1	0	1	3	2	0	5	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	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	1	1	2	17	5	1	23	96%
Untracked	-	-	-	-					
Managed	0	1	1	2					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	47	Discontinued	Discontinued	Discontinued	Discontinued
Total Awards	47	-	-	-	-
% One-Year Change (+/-)	-66.2%	-	-	-	-
Total Funding for Program	\$ 731,385	-	-	-	-
% One-Year Change (+/-)	-65.8%	-	-	-	-
Eligible Applicants	47	-	-	-	-
Award Rate	100%	-	-	-	-
Average Award Amount	\$ 15,561	-	-	-	-
% One-Year Change (+/-)	0.3%	-	-	-	-
Applicants Not Funded	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	1	\$ 8,776
Current Service	2	\$ 32,912
Current Money	50	\$ 400,715
Non-Current Money	71	\$ 935,808
Collection	633	\$ 7,730,418
Closed in Current Year:	29	\$ -
Total Managed in Current Year	786	\$ 9,108,628

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	3	\$ -	\$ -	\$ -	\$ 80,260
Service/Money	9	\$ -	\$ 16,450	\$ 14,957	\$ 131,011
Money	17	\$ -	\$ 213,929	\$ 73,639	\$ -
Totals	29	\$ -	\$ 230,379	\$ 88,596	\$ 211,271

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 218,161	\$ 104,192	\$ 42,920	\$ 35,329	\$ 400,603

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	2	44	447	12	506	1,808	28%
FY 2006	0	0	0	3	17	1	21	144	15%
FY 2007	0	0	0	1	13	2	16	124	13%
FY 2008	0	0	0	0	21	1	22	131	17%
FY 2009	0	0	6	4	19	1	30	124	24%
FY 2010	0	0	3	1	17	2	23	115	20%
FY 2011	0	0	7	3	15	1	26	95	27%
FY 2012	0	1	3	2	24	1	31	98	32%
FY 2013	0	0	12	5	18	3	38	121	31%
FY 2014	0	0	12	7	25	3	47	123	38%
FY 2015	0	1	5	1	17	2	26	78	33%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	2	50	71	633	29	786	2,961	27%
Untracked	-	-	-	-	-	-	-		
Managed	1	2	50	71	633	29	786		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	1,808	491	27%		29%	28%	27%	27%	27%
FY 2006	144	20	14%		19%	17%	16%	16%	15%
FY 2007	124	14	11%		13%	13%	13%	11%	11%
FY 2008	131	21	16%		18%	16%	16%	16%	17%
FY 2009	124	23	19%		23%	20%	20%	19%	18%
FY 2010	115	18	16%		19%	18%	15%	15%	16%
FY 2011	95	18	19%		21%	20%	20%	19%	19%
FY 2012	98	26	27%		29%	29%	29%	27%	27%
FY 2013	121	23	19%		14%	19%	20%	20%	18%
FY 2014	123	32	26%		0%	7%	18%	20%	24%
FY 2015	78	18	23%		0%	0%	5%	19%	23%
FY 2016	-	-	-		-	-	-	-	-
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	2,961	704	24%		24%	23%	24%	24%	23%
Untracked	-	-	-						
Managed	2,961	704	24%						

Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	1	4	7	12	1,060	29	225	1,314	83%
FY 2006	0	0	1	1	107	7	10	124	92%
FY 2007	0	0	2	2	93	4	13	110	88%
FY 2008	0	0	1	1	86	17	7	110	94%
FY 2009	0	0	1	1	68	14	13	95	86%
FY 2010	0	0	2	2	70	14	10	94	89%
FY 2011	0	0	1	1	56	8	6	70	91%
FY 2012	0	0	1	1	52	14	2	68	97%
FY 2013	1	2	0	3	66	18	2	86	98%
FY 2014	0	2	1	3	70	8	1	79	99%
FY 2015	1	1	0	2	48	6	0	54	100%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	3	9	17	29	1,776	139	289	2,204	87%
Untracked	-	-	-	-					
Managed	3	9	17	29					

Teacher Education Scholars Forgivable Loan (TES)

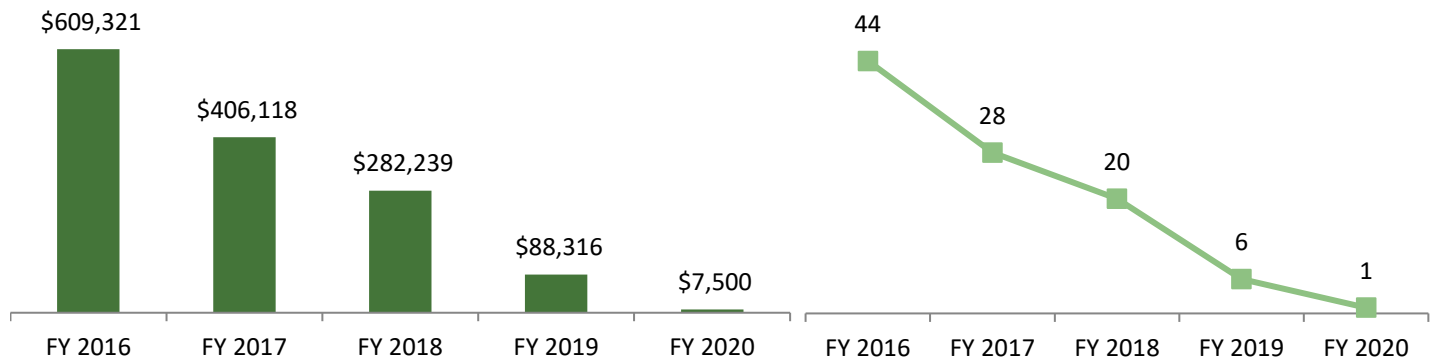
Teacher Education Scholars Forgivable Loan awards are made available to students seeking a first bachelor's degree at a four-year Mississippi college or university in a program of study that will lead to a Class "A" teaching license. Recipients may fulfill the service obligation by working full-time 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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	43	28	20	6	1
Total Awards	44	28	20	6	1
% One-Year Change (+/-)	10.0%	-36.4%	-28.6%	-70.0%	-83.3%
Total Funding for Program	\$ 609,321	\$ 406,118	\$ 282,239	\$ 88,316	\$ 7,500
% One-Year Change (+/-)	4.3%	-33.3%	-30.5%	-68.7%	-91.5%
Eligible Applicants	43	49	61	65	62
Award Rate	100%	57%	33%	9%	2%
Average Award Amount	\$ 14,170	\$ 14,504	\$ 14,112	\$ 14,719	\$ 7,500
% One-Year Change (+/-)	-2.9%	2.4%	-2.7%	4.3%	-49.0%
Applicants Not Funded	0	21	41	59	61
Funding Disparity	\$ -	\$ 304,589	\$ 578,590	\$ 868,441	\$ 457,500

■ 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
University of Mississippi	1	\$ 7,500	\$ 7,500
Totals	1	\$ 7,500	\$ 7,500
Grand Totals	1	\$ 7,500	\$ 7,500

Award Recipients by County				
County	Awards	Avg. Award		Amount
Forrest	1	\$	7,500	\$ 7,500
Totals	1	\$	7,500	\$ 7,500

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	1	100%
Independent	1	100%	Female	0	0%
	1	100%		1	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	0	0%	17-24 years old	1	100%
Alaskan Native/American Indian	0	0%	25-34 years old	0	0%
Asian/Pacific Islander	0	0%	35-44 years old	0	0%
Caucasian	1	100%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	1	100%		1	100%
Income	Recipients	Percent			
Less than \$0 (negative)	0	0%			
\$0	0	0%			
\$1-\$30,000	1	100%			
\$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%			

TES Loan Repayment Details		
Accounts Under Management During the Fiscal Year		
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	3	\$ 97,830
Current Service	32	\$ 1,353,457
Current Money	12	\$ 399,201
Non-Current Money	1	\$ 20,321
Collection	9	\$ 179,398
Closed in Current Year	1	\$ -
Total Managed in Current Year	58	\$ 2,050,207

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	\$ -	\$ -	\$ -	\$ 30,000
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 30,000

Revenue Collected in Repayment During the Fiscal Year					
Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 13,006.75	\$ 7,573.93	\$ 611.46	\$ 1,159.40	\$ 22,351.54

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	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	7	3	0	2	1	13	13	100%
FY 2015	1	16	7	0	6	0	30	30	100%
FY 2016	2	9	2	1	1	0	15	15	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	3	32	12	1	9	1	58	58	100%
Untracked	-	-	-	-	-	-	-		
Managed	3	32	12	1	9	1	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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	-	-	-		-	-	-	-	-
FY 2007	-	-	-		-	-	-	-	-
FY 2008	-	-	-		-	-	-	-	-
FY 2009	-	-	-		-	-	-	-	-
FY 2010	-	-	-		-	-	-	-	-
FY 2011	-	-	-		-	-	-	-	-
FY 2012	-	-	-		-	-	-	-	-
FY 2013	-	-	-		-	-	-	-	-
FY 2014	13	2	15%		0%	0%	0%	8%	8%
FY 2015	30	6	20%		0%	0%	3%	7%	7%
FY 2016	15	2	13%		-	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	58	10	17%		0%	0%	2%	5%	5%
Untracked	-	-	-						
Managed	58	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
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	1	0	0	1	1	0	0	1	100%
FY 2015	0	0	0	0	0	0	0	0	-
FY 2016	0	0	0	0	0	0	0	0	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	0	0	1	1	0	0	1	100%
Untracked	-	-	-	-					
Managed	1	0	0	1					

William Winter Alternate Route Teacher Forgivable Loan (WWAR)

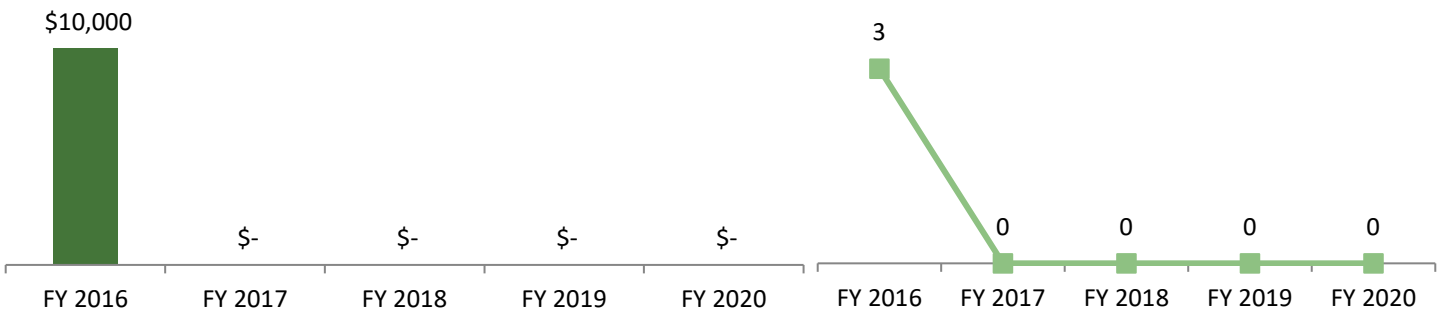
William Winter Alternate Route Teacher Forgivable Loan awards are available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to an alternate route educator's license. Participants may fulfill the service obligation by working 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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	3	0	0	0	0
Total Awards	3	0	0	0	0
% One-Year Change (+/-)	0.0%	-100.0%	-	-	-
Total Funding for Program	\$ 10,000	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	0.0%	-100.0%	-	-	-
Eligible Applicants	3	4	2	9	4
Award Rate	100%	0%	0%	0%	0%
Average Award Amount	\$ 3,333	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	0.0%	-100.0%	-	-	-
Applicants Not Funded	0	4	2	9	4
Funding Disparity	\$ -	\$ 16,000	\$ 8,000	\$ 36,000	\$ 16,000

■ 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	-	-			

WWAR 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	3	\$ 7,895
Closed in Current Year	0	\$ -
Total Managed in Current Year	3	\$ 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	0	\$ -	\$ -	\$ -	\$ -
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	0	\$ -	\$ -	\$ -	\$ -

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ -	\$ -	\$ -	\$ 77.35	\$ 77.35

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 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	0	5	0%
FY 2013	0	0	0	0	2	2	3	67%
FY 2014	-	-	-	-	-	-	-	-
FY 2015	0	0	0	0	1	1	3	33%
FY 2016	0	0	0	0	0	0	1	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	3	3	16	19%
Untracked	-	-	-	-	-	-	-	-
Managed	0	0	0	0	3	3		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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%	20%	20%	0%
FY 2013	3	2	67%		67%	33%	33%	33%	33%
FY 2014	-	-	-		-	-	-	-	-
FY 2015	3	1	33%		0%	0%	33%	33%	33%
FY 2016	1	0	0%		-	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	16	3	19%		27%	19%	19%	19%	13%
Untracked	-	-	-						
Managed	16	3	19%						

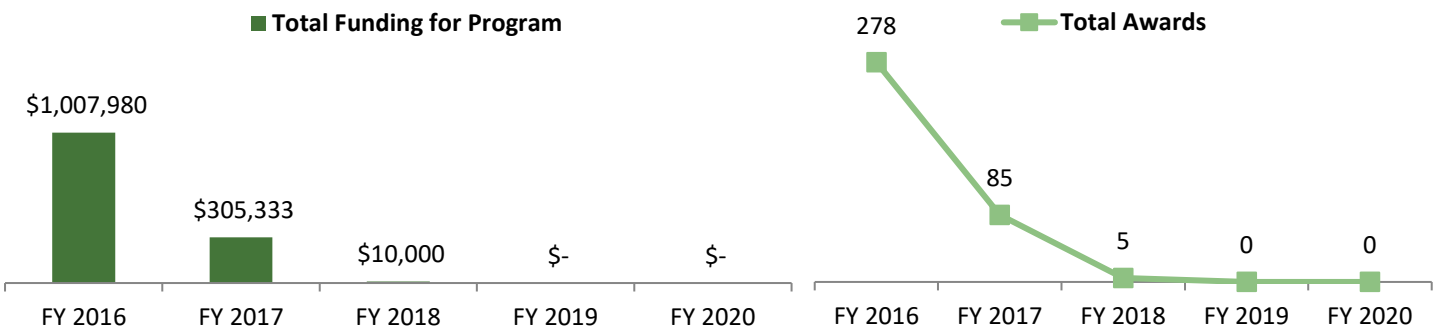
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	0	0	0	0	2	0	0	2	100%
FY 2008	0	0	0	0	0	0	1	1	0%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	1	0	1	100%
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	0	0	0	0	2	0	3	5	40%
FY 2013	0	0	0	0	0	1	0	1	100%
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	0	0	0	2	0	0	2	100%
FY 2016	0	0	0	0	0	1	0	1	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	6	3	4	13	69%
Untracked	-	-	-	-					
Managed	0	0	0	0					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	277	85	5	0	0
Total Awards	278	85	5	0	0
% One-Year Change (+/-)	-15.8%	-69.4%	-94.1%	-100.0%	-
Total Funding for Program	\$ 1,007,980	\$ 305,333	\$ 10,000	\$ -	\$ -
% One-Year Change (+/-)	-14.6%	-69.7%	-96.7%	-100.0%	-
Eligible Applicants	277	341	435	441	439
Award Rate	100%	25%	1%	0%	0%
Average Award Amount	\$ 3,639	\$ 3,592	\$ 2,000	\$ -	\$ -
% One-Year Change (+/-)	1.7%	-1.3%	-44.3%	-100.0%	-
Applicants Not Funded	0	256	430	441	439
Funding Disparity	\$ -	\$ 1,024,000	\$ 1,720,000	\$ 1,764,000	\$ 1,756,000



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	-	-			

WWTS Loan Repayment Details		
Accounts Under Management During the Fiscal Year		
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	1	\$ 1,511
Current Service	12	\$ 28,638
Current Money	20	\$ 37,006
Non-Current Money	58	\$ 196,180
Collection	523	\$ 2,013,196
Closed in Current Year	78	\$ -
Total Managed in Current Year	692	\$ 2,276,531

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	27	\$ -	\$ -	\$ -	\$ 165,866
Service/Money	18	\$ -	\$ 16,459	\$ 8,040	\$ 93,374
Money	33	\$ -	\$ 141,952	\$ 24,245	\$ -
Totals	78	\$ -	\$ 158,411	\$ 32,285	\$ 259,240

Revenue Collected in Repayment During the Fiscal Year					
Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 101,051.76	\$ 28,657.59	\$ 14,555.31	\$ 36,036.22	\$ 180,300.88

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>	<i>1</i>	<i>0</i>	<i>0</i>	<i>9</i>	<i>174</i>	<i>8</i>	<i>192</i>	<i>3,647</i>	<i>5%</i>
FY 2006	0	0	0	0	9	1	10	387	3%
FY 2007	0	0	0	2	13	1	16	313	5%
FY 2008	0	0	0	2	31	2	35	353	10%
FY 2009	0	0	0	0	4	1	5	146	3%
FY 2010	0	0	0	3	33	2	38	431	9%
FY 2011	0	0	0	1	21	2	24	274	9%
FY 2012	0	0	0	4	36	3	43	400	11%
FY 2013	0	0	0	4	37	5	46	326	14%
FY 2014	0	2	1	10	29	12	54	299	18%
FY 2015	0	1	11	4	26	11	53	208	25%
FY 2016	0	9	8	2	15	27	61	179	34%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	12	20	41	428	75	577	6,963	8%
Untracked	0	0	0	17	95	3	115		
Managed	1	12	20	58	523	78	692		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	3,647	183	5%	6%	6%	5%	5%	5%
FY 2006	387	9	2%	3%	3%	3%	3%	3%
FY 2007	313	15	5%	6%	5%	5%	5%	5%
FY 2008	353	33	9%	12%	11%	10%	10%	10%
FY 2009	146	4	3%	5%	4%	3%	3%	3%
FY 2010	431	36	8%	13%	11%	10%	8%	7%
FY 2011	274	22	8%	14%	12%	10%	9%	9%
FY 2012	400	40	10%	16%	13%	13%	11%	11%
FY 2013	326	41	13%	11%	14%	14%	14%	13%
FY 2014	299	39	13%	2%	8%	13%	12%	12%
FY 2015	208	30	14%	0%	0%	6%	8%	10%
FY 2016	179	17	9%	-	0%	0%	2%	7%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	6,963	469	7%	7%	7%	7%	7%	7%
Untracked	-	-	-					
Managed	6,963	469	7%					

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

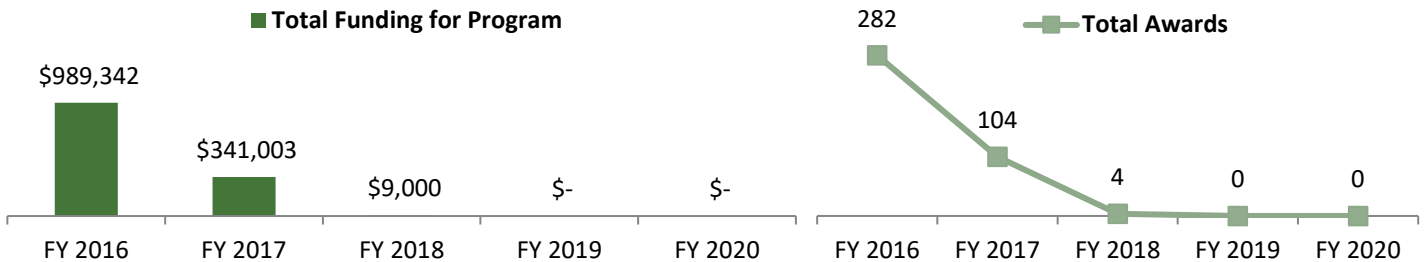
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	2	3	3	8	3,023	12	428	3,463	88%
FY 2006	0	0	1	1	340	3	35	378	91%
FY 2007	0	0	1	1	253	14	31	298	90%
FY 2008	0	2	0	2	258	25	37	320	88%
FY 2009	0	0	1	1	113	9	20	142	86%
FY 2010	0	0	2	2	297	47	51	395	87%
FY 2011	0	1	1	2	188	34	30	252	88%
FY 2012	0	1	2	3	245	57	58	360	84%
FY 2013	3	1	1	5	196	44	45	285	84%
FY 2014	3	1	8	12	189	24	44	257	83%
FY 2015	4	3	4	11	134	18	14	166	92%
FY 2016	15	6	6	27	112	14	19	145	87%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	27	18	30	75	5,348	301	812	6,461	87%
Untracked	0	0	3	3					
Managed	27	18	33	78					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	282	104	4	0	0
Total Awards	282	104	4	0	0
% One-Year Change (+/-)	-2.1%	-63.1%	-96.2%	-100.0%	-
Total Funding for Program	\$ 989,342	\$ 341,003	\$ 9,000	\$ -	\$ -
% One-Year Change (+/-)	-2.6%	-65.5%	-97.4%	-100.0%	-
Eligible Applicants	282	274	260	325	294
Award Rate	100%	38%	2%	0%	0%
Average Award Amount	\$ 3,508	\$ 3,279	\$ 2,250	\$ -	\$ -
% One-Year Change (+/-)	-0.9%	-6.5%	-31.4%	-100.0%	-
Applicants Not Funded	0	170	256	325	294
Funding Disparity	\$ -	\$ 680,000	\$ 1,024,000	\$ 1,300,000	\$ 1,176,000



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	1	\$ 8,400
Current Service	16	\$ 61,025
Current Money	34	\$ 77,480
Non-Current Money	16	\$ 58,556
Collection	165	\$ 615,107
Closed in Current Year	112	\$ -
Total Managed in Current Year	344	\$ 820,567

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	61	\$ -	\$ -	\$ -	\$ 423,340
Service/Money	14	\$ -	\$ 23,425	\$ 3,630	\$ 65,208
Money	37	\$ -	\$ 164,044	\$ 20,677	\$ -
Totals	112	\$ -	\$ 187,469	\$ 24,306	\$ 488,548

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 134,957.98	\$ 16,580.79	\$ 10,784.63	\$ 18,300.23	\$ 180,623.63

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 2006	0	0	0	1	9	0	10	124	8%
FY 2007	0	0	0	1	11	0	12	240	5%
FY 2008	0	0	0	0	13	1	14	248	6%
FY 2009	0	0	0	0	2	0	2	47	4%
FY 2010	0	0	0	1	7	0	8	136	6%
FY 2011	0	1	1	1	9	3	15	163	9%
FY 2012	0	0	0	1	20	8	29	223	13%
FY 2013	0	0	6	0	15	9	30	167	18%
FY 2014	0	1	5	3	11	14	34	176	19%
FY 2015	0	2	12	4	15	17	50	194	26%
FY 2016	1	12	10	1	24	57	105	188	56%
FY 2017	0	0	0	0	0	0	0	1	0%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	16	34	13	136	109	309	1,907	16%
Untracked	0	0	0	3	29	3	35		
Managed	1	16	34	16	165	112	344		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	124	10	8%		6%	6%	7%	7%	7%
FY 2007	240	12	5%		5%	5%	5%	6%	5%
FY 2008	248	13	5%		8%	8%	6%	6%	6%
FY 2009	47	2	4%		4%	4%	4%	4%	4%
FY 2010	136	8	6%		7%	7%	7%	6%	6%
FY 2011	163	10	6%		13%	9%	8%	9%	8%
FY 2012	223	21	9%		12%	13%	10%	10%	10%
FY 2013	167	15	9%		4%	11%	10%	8%	8%
FY 2014	176	14	8%		1%	4%	10%	10%	10%
FY 2015	194	19	10%		0%	0%	5%	10%	12%
FY 2016	188	25	13%		-	0%	1%	5%	14%
FY 2017	1	0	0%		-	-	0%	0%	0%
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	1,907	149	8%		7%	7%	7%	8%	8%
Untracked	-	32	-						
Managed	1,907	181	8%						

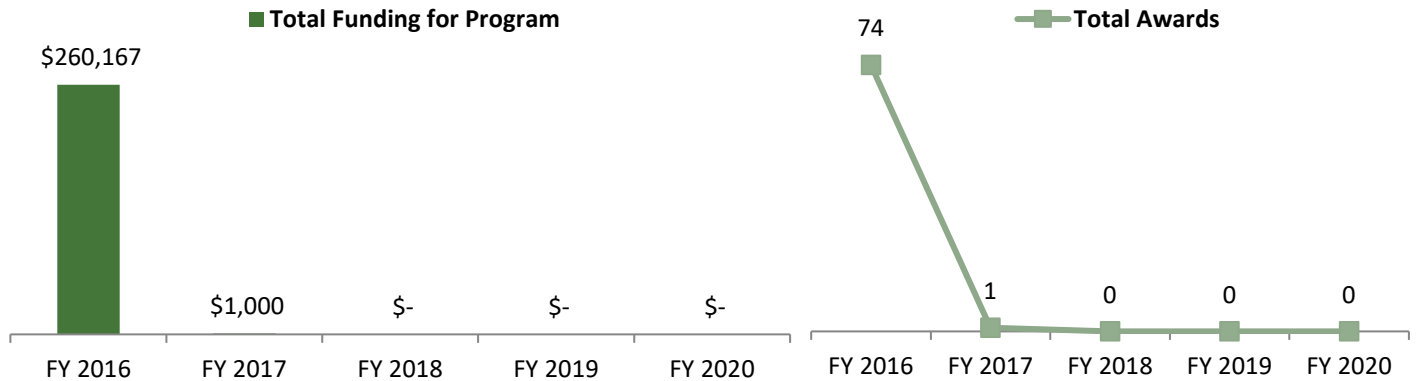
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	96	2	16	114	86%
FY 2007	0	0	0	0	193	6	29	228	87%
FY 2008	1	0	0	1	187	14	34	235	86%
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	3	3	106	14	31	151	79%
FY 2012	4	1	3	8	146	23	33	202	84%
FY 2013	5	2	2	9	96	19	31	146	79%
FY 2014	2	1	11	14	108	12	36	156	77%
FY 2015	6	6	5	17	122	18	21	161	87%
FY 2016	43	4	10	57	105	9	26	140	81%
FY 2017	0	0	0	0	1	0	0	1	100%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	61	14	34	109	1,295	131	281	1,707	84%
Untracked	0	0	3	3					
Managed	61	14	37	112					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	74	1	0	0	0
Total Awards	74	1	0	0	0
% One-Year Change (+/-)	-35.7%	-98.6%	-100.0%	-	-
Total Funding for Program	\$ 260,167	\$ 1,000	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-36.0%	-99.6%	-100.0%	-	-
Eligible Applicants	74	109	70	66	58
Award Rate	100%	1%	0%	0%	0%
Average Award Amount	\$ 3,516	\$ 1,000	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-0.6%	-71.6%	-100.0%	-	-
Applicants Not Funded	0	108	70	66	58
Funding Disparity	\$ -	\$ 432,000	\$ 280,000	\$ 264,000	\$ 232,000



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	0	\$ -
Current Service	0	\$ -
Current Money	5	\$ 6,923
Non-Current Money	9	\$ 27,281
Collection	40	\$ 121,627
Closed in Current Year	24	\$ -
Total Managed in Current Year	78	\$ 155,831

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	11	\$ -	\$ -	\$ -	\$ 25,962
Service/Money	3	\$ -	\$ 2,799	\$ 243	\$ 7,735
Money	10	\$ -	\$ 26,859	\$ 3,353	\$ -
Totals	24	\$ -	\$ 29,659	\$ 3,596	\$ 33,697

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 22,057.89	\$ 2,004.95	\$ 2,951.51	\$ 4,801.34	\$ 31,815.69

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			
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	1	0	1	5
FY 2007	0	0	0	0	1	0	1	36
FY 2008	0	0	0	0	2	0	2	43
FY 2009	0	0	0	0	2	0	2	27
FY 2010	0	0	0	0	1	1	2	32
FY 2011	0	0	0	0	1	0	1	36
FY 2012	0	0	0	0	4	2	6	66
FY 2013	0	0	0	2	8	2	12	56
FY 2014	0	0	0	1	6	1	8	100
FY 2015	0	0	4	5	7	7	23	115
FY 2016	0	0	1	0	4	9	14	70
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	0	0	5	8	37	22	72	586
Untracked	0	0	0	1	3	2	6	
Managed	0	0	5	9	40	24	78	12%

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	5	1	20%		3%	3%	0%	20%	20%
FY 2007	36	1	3%		6%	6%	3%	3%	3%
FY 2008	43	2	5%		9%	7%	7%	7%	5%
FY 2009	27	2	7%		4%	4%	4%	4%	4%
FY 2010	32	1	3%		13%	9%	6%	6%	6%
FY 2011	36	1	3%		3%	6%	3%	3%	3%
FY 2012	66	4	6%		7%	10%	8%	8%	6%
FY 2013	56	10	18%		4%	9%	7%	7%	7%
FY 2014	100	7	7%		3%	8%	8%	7%	6%
FY 2015	115	12	10%		0%	0%	9%	11%	10%
FY 2016	70	4	6%		-	0%	0%	6%	9%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	586	45	8%		4%	5%	6%	7%	7%
Untracked	-	4	-						
Managed	586	49	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 2006	0	0	0	0	4	0	0	4	100%
FY 2007	0	0	0	0	30	0	5	35	86%
FY 2008	0	0		0	37	0	4	41	90%
FY 2009	0	0	0	0	21	0	4	25	84%
FY 2010	0	0	1	1	23	1	7	31	77%
FY 2011	0	0	0	0	31	1	3	35	91%
FY 2012	2	0	0	2	50	6	6	62	90%
FY 2013	1	0	1	2	38	5	3	46	93%
FY 2014	0	1	0	1	79	8	6	93	94%
FY 2015	4	1	2	7	91	2	6	99	94%
FY 2016	2	1	6	9	56	3	6	65	91%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	9	3	10	22	460	26	50	536	91%
Untracked	2	0	0	2					
Managed	11	3	10	24					

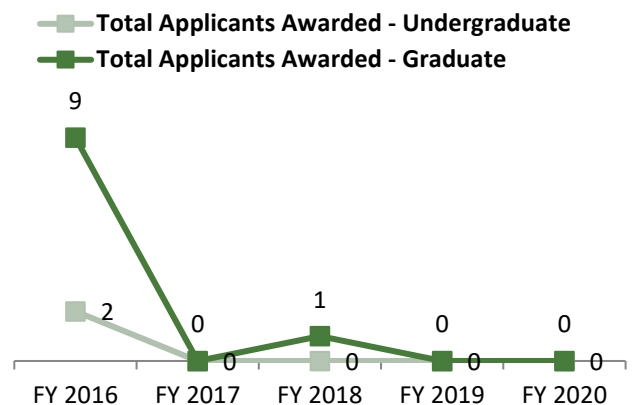
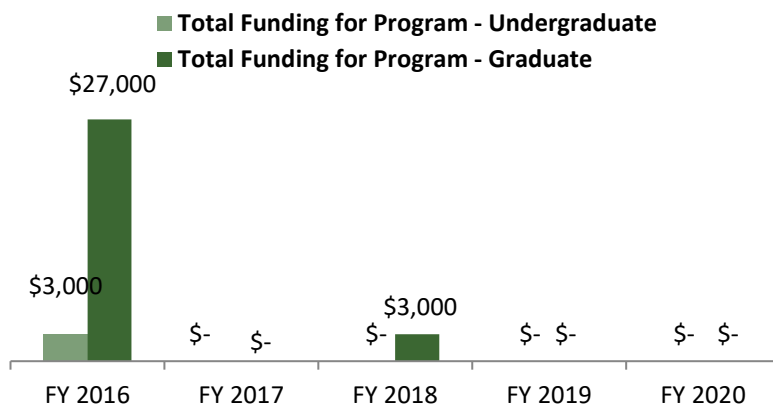
Health Care Professions Forgivable Loan, Undergraduate and Graduate (HCP-UG/G)

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	2	0	0	Discontinued	Discontinued
Total Awards	2	0	0	-	-
% One-Year Change (+/-)	-66.7%	-100.0%	-	-	-
Total Funding for Program	\$ 3,000	\$ -	\$ -	-	-
% One-Year Change (+/-)	-63.6%	-100.0%	-	-	-
Eligible Applicants	2	2	7	-	-
Award Rate	100%	0%	0%	-	-
Average Award Amount	\$ 1,500	\$ -	\$ -	-	-
% One-Year Change (+/-)	9.1%	-100.0%	-	-	-
Applicants Not Funded	0	2	7	-	-
Funding Disparity	\$ -	\$ 3,000	\$ 28,000	-	-

<i>Graduate</i>	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	9	0	1	Discontinued	Discontinued
Total Awards	9	0	1	-	-
% One-Year Change (+/-)	350.0%	-100.0%	-	-	-
Total Funding for Program	\$ 27,000	\$ -	\$ 3,000	-	-
% One-Year Change (+/-)	350.0%	-100.0%	-	-	-
Eligible Applicants	9	8	6	-	-
Award Rate	100%	0%	17%	-	-
Average Award Amount	\$ 3,000	\$ -	\$ 3,000	-	-
% One-Year Change (+/-)	0.0%	-100.0%	-	-	-
Applicants Not Funded	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	0	\$	-
Current Service	1	\$	3,000
Current Money	2	\$	2,044
Non-Current Money	2	\$	4,500
Collection	9	\$	9,459
Closed in Current Year	5	\$	-
Total Managed in Current Year	19	\$	19,004

Accounts Closed During the Fiscal Year					
Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 3,150
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	4	\$ -	\$ 9,225	\$ 436	\$ -
Totals	5	\$ -	\$ 9,225	\$ 436	\$ 3,150

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 7,998.06	\$ 230.20	\$ 26.06	\$ 549.95	\$	8,804.27

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	6	0	6	66	9%
FY 2006	0	0	0	0	1	0	1	6	17%
FY 2007	0	0	0	0	1	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	0	0	3	0%
FY 2013	0	0	0	0	1	0	1	7	14%
FY 2014	0	0	0	1	0	0	1	2	50%
FY 2015	0	1	1	1	0	2	5	8	63%
FY 2016	0	0	1	0	0	3	4	9	44%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	1	2	2	9	5	19	106	18%
Untracked	-	-	-	-	-	-	-		
Managed	0	1	2	2	9	5	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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	66	6	9%		9%	9%	9%	9%	8%
FY 2006	6	1	17%		17%	17%	17%	17%	17%
FY 2007	2	1	50%		50%	50%	50%	0%	0%
FY 2008	2	0	0%		0%	0%	0%	0%	0%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	-	-	-		-	-	-	-	-
FY 2011	1	0	0%		0%	100%	0%	0%	0%
FY 2012	3	0	0%		33%	0%	0%	0%	0%
FY 2013	7	1	14%		29%	14%	14%	14%	14%
FY 2014	2	1	50%		0%	0%	0%	50%	50%
FY 2015	8	1	13%		0%	0%	0%	0%	13%
FY 2016	9	0	0%		-	0%	0%	0%	11%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	106	11	10%		11%	9%	8%	8%	9%
Untracked	-	-	-						
Managed	106	11	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	10	9	41	60	32%
FY 2006	0	0	0	0	0	0	5	5	0%
FY 2007	0	0	0	0	0	0	1	1	0%
FY 2008	0	0	0	0	1	0	1	2	50%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	0	0	0	0	0	0	1	1	0%
FY 2012	0	0	0	0	1	0	2	3	33%
FY 2013	0	0	0	0	2	0	4	6	33%
FY 2014	0	0	0	0	0	0	1	1	0%
FY 2015	0	0	2	2	0	1	4	5	20%
FY 2016	1	0	2	3	2	1	5	8	38%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	0	4	5	16	11	65	92	29%
Untracked	-	-	-	-	-	-	-	-	-
Managed	1	0	4	5					

Family Protection Specialist Social Worker Forgivable Loan (SWOR)

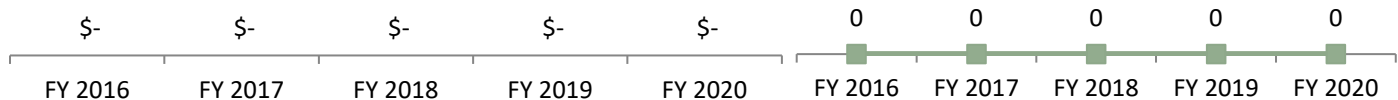
The Family Protection Specialist Social Worker Forgivable Loan (SWOR) was created by the Mississippi Legislature during the 2006 Legislative Session to encourage family protection workers (FPW I or FPW II) currently employed by the Department of Human Services to obtain the college education necessary 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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	0	0	Discontinued	Discontinued	Discontinued
Total Awards	0	0	-	-	-
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	\$ -	\$ -	-	-	-
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	0	0	-	-	-
Award Rate	-	-	-	-	-
Average Award Amount	-	-	-	-	-
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	0	0	-	-	-
Funding Disparity	-	\$ -	-	-	-

■ Total Funding for Program

■ Total Awards



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 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	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	1	0	0%		0%	0%	0%	0%	0%
Untracked	-	-	-						
Managed	1	0	0%						

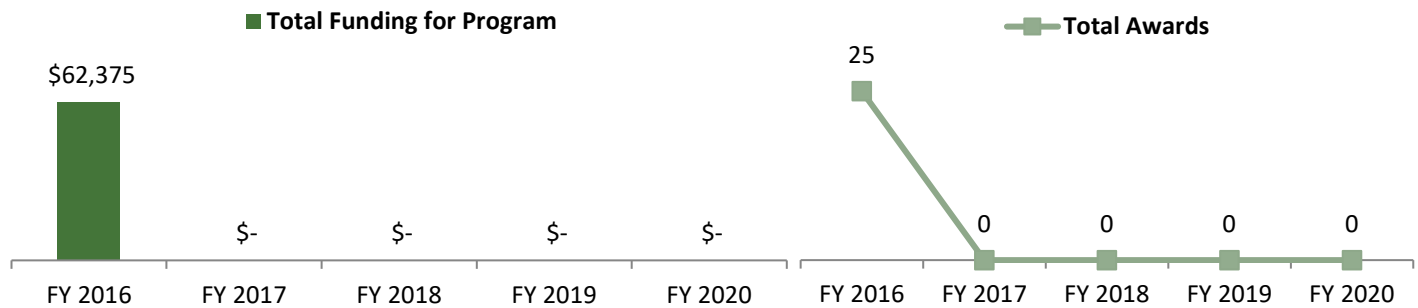
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 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	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	25	0	0	0	0
Total Awards	25	0	0	0	0
% One-Year Change (+/-)	4.2%	-100.0%	-	-	-
Total Funding for Program	\$ 62,375	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	40.6%	-100.0%	-	-	-
Eligible Applicants	25	30	20	24	12
Award Rate	100%	0%	0%	0%	0%
Average Award Amount	\$ 2,495	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	34.9%	-100.0%	-	-	-
Applicants Not Funded	0	30	20	24	12
Funding Disparity	\$ -	\$ 74,850	\$ 49,900	\$ 59,880	\$ 29,940



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	0	\$	-
Non-Current Money	1	\$	2,625
Collection	8	\$	15,148
Closed in Current Year	4	\$	-
Total Managed in Current Year	13	\$	17,773

Accounts Closed During the Fiscal Year						
Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts	
Service	2	\$ -	\$ -	\$ -	\$ 6,375	
Service/Money	1	\$ -	\$ 549	\$ 1,203	\$ 2,076	
Money	1	\$ -	\$ 3,675	\$ 273	\$ -	
Totals	4	\$ -	\$ 4,224	\$ 1,476	\$ 8,451	

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 3,054.20	\$ 393.45	\$ 981.25	\$ 1,849.78	\$	6,278.68

Accounts Under Management During the Fiscal Year by Cohort									
Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	0	0	1	1	2	27	7%
FY 2014	0	0	0	1	0	1	2	28	7%
FY 2015	0	0	0	0	1	0	1	14	7%
FY 2016	0	0	0	0	4	1	5	23	22%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	1	7	3	11	345	3%
Untracked	0	0	0	0	1	1	2		
Managed	0	0	0	1	8	4	13		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
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%	0%	0%	0%	0%
FY 2011	27	0	0%		11%	7%	4%	4%	0%
FY 2012	19	0	0%		5%	5%	5%	0%	0%
FY 2013	27	1	4%		7%	4%	7%	4%	4%
FY 2014	28	1	4%		4%	0%	7%	4%	4%
FY 2015	14	1	7%		0%	7%	7%	7%	7%
FY 2016	23	4	17%		-	-	13%	22%	22%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	345	8	2%		3%	2%	3%	3%	3%
Untracked	-	1	-						
Managed	345	9	2%						

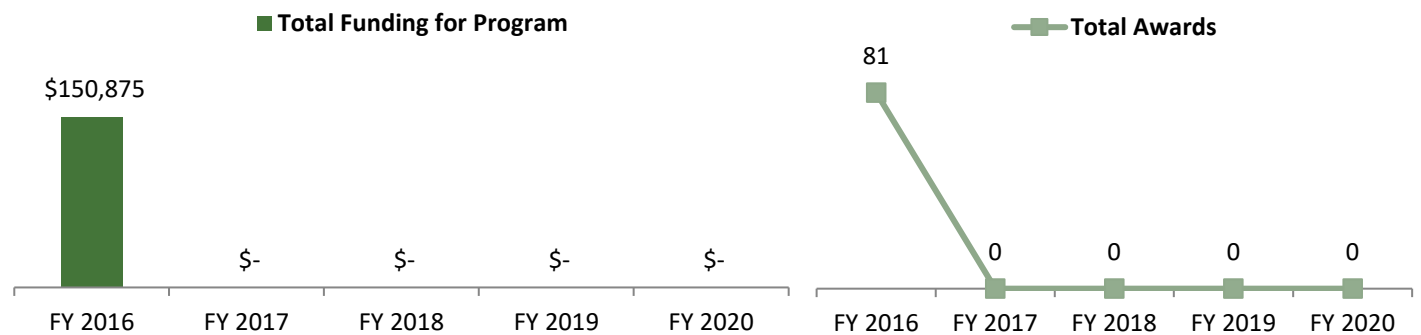
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
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	1	0	0	1	22	1	3	26	88%
FY 2014	1	0	0	1	23	2	2	27	93%
FY 2015	0	0	0	0	13	0	0	13	100%
FY 2016	0	0	1	1	13	3	3	19	84%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	2	0	1	3	307	15	15	337	96%
Untracked	0	1	0	1					
Managed	2	1	1	4					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	81	0	0	0	0
Total Awards	81	0	0	0	0
% One-Year Change (+/-)	8.0%	-100.0%	-	-	-
Total Funding for Program	\$ 150,875	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	6.8%	-100.0%	-	-	-
Eligible Applicants	81	74	48	63	32
Award Rate	100%	0%	0%	0%	0%
Average Award Amount	\$ 1,863	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-3.7%	-100.0%	-	-	-
Applicants Not Funded	0	74	48	63	32
Funding Disparity	\$ -	\$ 137,862	\$ 89,424	\$ 117,369	\$ 59,616



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	1	\$	1,181
Current Service	0	\$	-
Current Money	0	\$	-
Non-Current Money	0	\$	-
Collection	49	\$	86,676
Closed in Current Year	12	\$	-
Total Managed in Current Year	62	\$	87,857

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	5	\$ -	\$ -	\$ -	\$ 5,063	
Service/Money	1	\$ -	\$ 163	\$ 52	\$ 1,337	
Money	6	\$ -	\$ 8,756	\$ 2,203	\$ -	
Totals	12	\$ -	\$ 8,919	\$ 2,254	\$ 6,400	

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 8,454.71	\$ 952.26	\$ 3,125.34	\$ 6,038.66	\$	18,570.97

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 2006	0	0	0	0	5	3	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	1	1	2	104	2%
FY 2011	0	0	0	0	4	0	4	57	7%
FY 2012	0	0	0	0	2	1	3	59	5%
FY 2013	0	0	0	0	3	0	3	67	4%
FY 2014	0	0	0	0	5	0	5	69	7%
FY 2015	0	0	0	0	5	2	7	60	12%
FY 2016	1	0	0	0	5	5	11	67	16%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	0	0	0	34	12	47	1,336	4%
Untracked	0	0	0	0	15	0	15		
Managed	1	0	0	0	49	12	62		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	402	5	1%		1%	1%	1%	1%	1%
FY 2007	213	0	0%		0%	0%	0%	0%	0%
FY 2008	238	4	2%		3%	3%	3%	2%	2%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	104	1	1%		7%	4%	4%	3%	2%
FY 2011	57	4	7%		11%	9%	9%	7%	7%
FY 2012	59	2	3%		15%	8%	7%	5%	5%
FY 2013	67	3	4%		9%	4%	3%	3%	4%
FY 2014	69	5	7%		4%	4%	12%	9%	7%
FY 2015	60	5	8%		0%	3%	10%	7%	8%
FY 2016	67	5	7%		-	0%	6%	10%	7%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	1,336	34	3%		3%	2%	3%	3%	3%
Untracked	-	15	-						
Managed	1,336	49	3%						

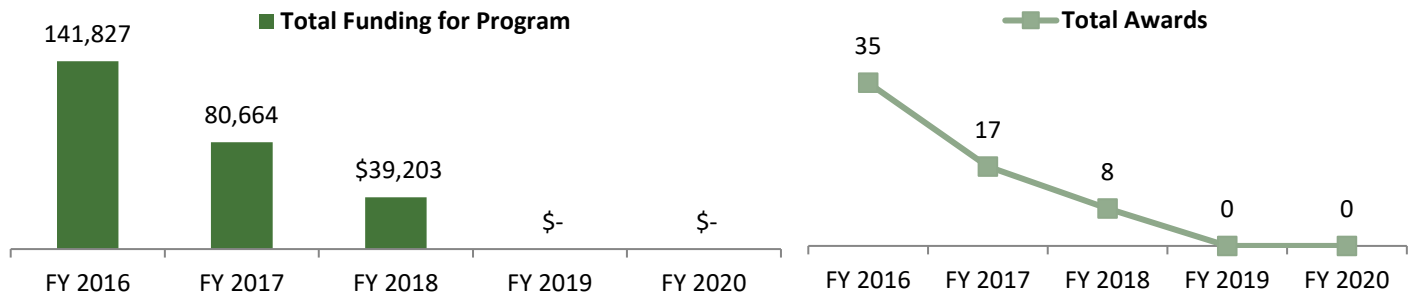
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2006	3	0	0	3	397	0	0	397	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	1	1	92	4	7	103	93%
FY 2011	0	0	0	0	47	4	2	53	96%
FY 2012	0	0	1	1	42	10	5	57	91%
FY 2013	0	0	0	0	59	4	1	64	98%
FY 2014	0	0	0	0	55	5	4	64	94%
FY 2015	0	1	1	2	46	5	4	55	93%
FY 2016	2	0	3	5	55	3	3	61	95%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	5	1	6	12	1,229	35	37	1,301	97%
Untracked	0	0	0	0					
Managed	5	1	6	12					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	35	17	8	0	0
Total Awards	35	17	8	0	0
% One-Year Change (+/-)	0.0%	-51.4%	-52.9%	-100.0%	-
Total Funding for Program	141,827	80,664	\$ 39,203	\$ -	\$ -
% One-Year Change (+/-)	-11.0%	-43.1%	-51.4%	-100.0%	-
Eligible Applicants	52	42	16	15	10
Award Rate	67%	40%	50%	0%	0%
Average Award Amount	\$ 4,052	\$ 4,745	\$ 4,900	\$ -	\$ -
% One-Year Change (+/-)	-11.0%	17.1%	3.3%	-100.0%	-
Applicants Not Funded	17	25	8	15	10
Funding Disparity	\$ 68,887	\$ 118,624	\$ 39,203	\$ 73,500	\$ 50,000



Awards by Institution

4-Year Private 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	-	-			

CNDT Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	1	\$ 6,989
Current Service	8	\$ 35,451
Current Money	7	\$ 46,417
Non-Current Money	2	\$ 11,925
Collection	5	\$ 21,343
Closed in Current Year	8	\$ -
Total Managed in Current Year	31	\$ 122,125

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	\$ -	\$ -	\$ -	\$ 41,928
Service/Money	1	\$ -	\$ 1,533	\$ 767	\$ 8,125
Money	1	\$ -	\$ 6,989	\$ 26	\$ -
Totals	8	\$ -	\$ 8,522	\$ 793	\$ 50,053

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 18,085.57	\$ 2,923.82	\$ 1,369.61	\$ 2,484.55	\$ 24,863.55

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 2006	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	0	1	1	2	3	7	21	33%
FY 2015	0	0	2	0	0	2	20	10%
FY 2016	1	3	4	0	2	15	23	65%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	0	4	0	0	0	7	8	88%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	1	8	7	2	5	31	72	43%
Untracked	-	-	-	-	-	-	-	-
Managed	1	8	7	2	5	31		

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort									
Cohort	All Accounts Awarded	Default Accounts	Current Default Rate		Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	-	-	-		-	-	-	-	-
FY 2007	-	-	-		-	-	-	-	-
FY 2008	-	-	-		-	-	-	-	-
FY 2009	-	-	-		-	-	-	-	-
FY 2010	-	-	-		-	-	-	-	-
FY 2011	-	-	-		-	-	-	-	-
FY 2012	-	-	-		-	-	-	-	-
FY 2013	-	-	-		-	-	-	-	-
FY 2014	21	5	24%		0%	0%	14%	19%	19%
FY 2015	20	0	0%		0%	0%	5%	5%	0%
FY 2016	23	2	9%		-	0%	0%	4%	17%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	8	0	0%		-	-	-	0%	0%
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	72	7	10%		0%	0%	6%	8%	11%
Untracked	-	-	-						
Managed	72	7	10%						

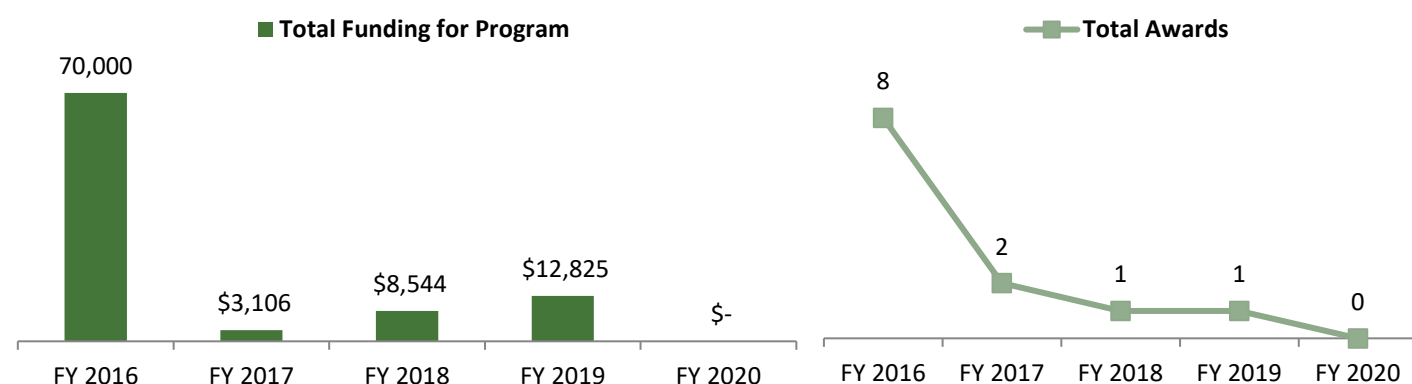
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	0	0	0	14	0	0	14	100%
FY 2015	0	0	0	0	14	2	2	18	89%
FY 2016	3	1	1	5	10	2	1	13	92%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	3	0	0	3	4	0	0	4	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	6	1	1	8	42	4	3	49	94%
Untracked	-	-	-	-					
Managed	6	1	1	8					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	8	2	1	1	0
Total Awards	8	2	1	1	0
% One-Year Change (+/-)	0.0%	-75.0%	-50.0%	0.0%	-100.0%
Total Funding for Program	70,000	\$ 3,106	\$ 8,544	\$ 12,825	\$ -
% One-Year Change (+/-)	10.4%	-95.6%	175.1%	50.1%	-100.0%
Eligible Applicants	15	15	1	20	19
Award Rate	53%	13%	100%	5%	0%
Average Award Amount	\$ 8,750	\$ 1,553	\$ 8,544	\$ 12,825	\$ -
% One-Year Change (+/-)	10.4%	-82.3%	450.2%	50.1%	-100.0%
Applicants Not Funded	7	13	0	19	19
Funding Disparity	\$ 61,250	\$ 20,189	\$ -	\$ 243,675	\$ 190,760



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	-	-			

SLPL 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	1	\$ 22,437
Current Money	2	\$ 17,179
Non-Current Money	0	\$ -
Collection	2	\$ 37,459
Closed in Current Year	1	\$ -
Total Managed in Current Year	6	\$ 77,075

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	\$ -	\$ 15,459	\$ 513	\$ -
Totals	1	\$ -	\$ 15,459	\$ 513	\$ -

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 7,310.19	\$ 904.56	\$ 93.62	\$ -	\$ 8,308.37

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 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	0	2	0	2	1	5	9	56%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	1	0	0	0	0	1	1	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	1	2	0	2	1	6	10	60%
Untracked	-	-	-	-	-	-	-		
Managed	0	1	2	0	2	1	6		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-	-	-	-	-	-
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%	22%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	1	0	0%	-	-	-	0%	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	10	2	20%	0%	0%	0%	20%	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 2006	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	0	1	1	3	0	2	5	60%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	0	0	0	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	0	1	1	3	0	2	5	60%
Untracked	-	-	-	-					
Managed	0	0	1	1					

SREB Doctoral Scholars Forgivable Loan (SDSP)

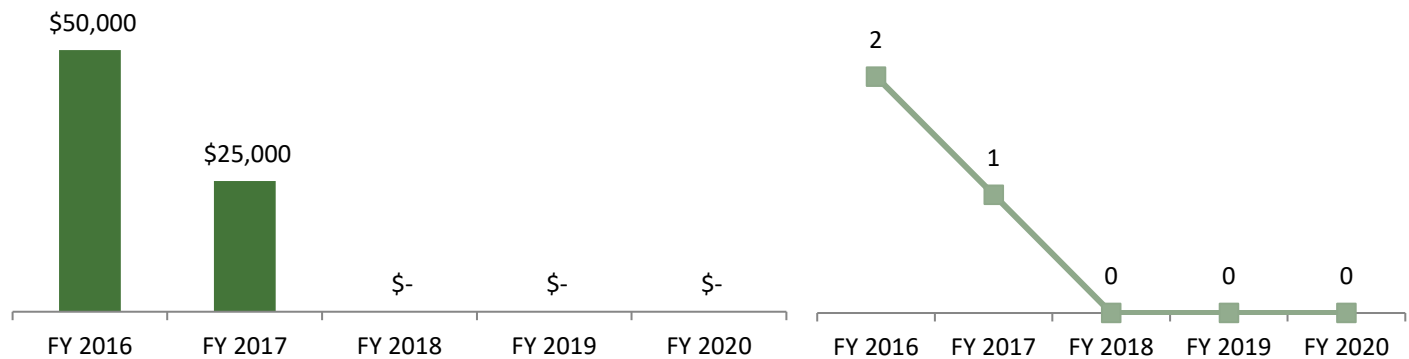
Southern Regional Education Board Doctoral Scholars Forgivable Loan awards are available to persons seeking a doctoral degree in a STEM (science, technology, engineering, or mathematics) or related field at Jackson State University, Mississippi State University, the University of Mississippi, or the 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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	2	1	Discontinued	Discontinued	Discontinued
Total Awards	2	1	-	-	-
% One-Year Change (+/-)	0.0%	-50.0%	-	-	-
Total Funding for Program	\$ 50,000	\$ 25,000	-	-	-
% One-Year Change (+/-)	0.0%	-50.0%	-	-	-
Eligible Applicants	2	1	-	-	-
Award Rate	100%	100%	-	-	-
Average Award Amount	\$ 25,000	\$ 25,000	-	-	-
% One-Year Change (+/-)	0.0%	0.0%	-	-	-
Applicants Not Funded	0	0	-	-	-
Funding Disparity	\$ -	\$ -	-	-	-

■ Total Funding for Program

—■ Total Awards



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	2	\$ 75,000
Current Money	2	\$ 112,333
Non-Current Money	0	\$ -
Collection	10	\$ 372,639
Closed in Current Year	1	\$ -
Total Managed in Current Year	15	\$ 559,973

Accounts Closed During the Fiscal Year

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

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 6,953.73	\$ 6,543.39	\$ 1,693.48	\$ -	\$ 15,190.60

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				
Prior Years	0	0	0	0	8	0	8	36	22%
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	1	0	0	0	1	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	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	0	2	2	0	9	1	14	52	27%
Untracked	0	0	0	0	1	0	1		
Managed	0	2	2	0	10	1	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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
Prior Years	36	8	22%		22%	22%	22%	22%	22%
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%	0%	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%	100%	100%
FY 2014	1	0	0%		0%	0%	0%	0%	0%
FY 2015	1	0	0%		0%	0%	0%	0%	0%
FY 2016	-	-	-		-	-	-	-	-
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	52	9	17%		18%	15%	15%	17%	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	21	7	0	28	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	1	0	0	1	1	0	0	1	100%
FY 2013	0	0	0	0	0	0	0	0	-
FY 2014	0	0	0	0	0	0	0	0	-
FY 2015	0	0	0	0	0	0	0	0	-
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	0	0	1	31	7	1	39	97%
Untracked	0	0	0	0					
Managed	1	0	0	1					

Nursing Education Forgivable Loan, Master's (NELM)

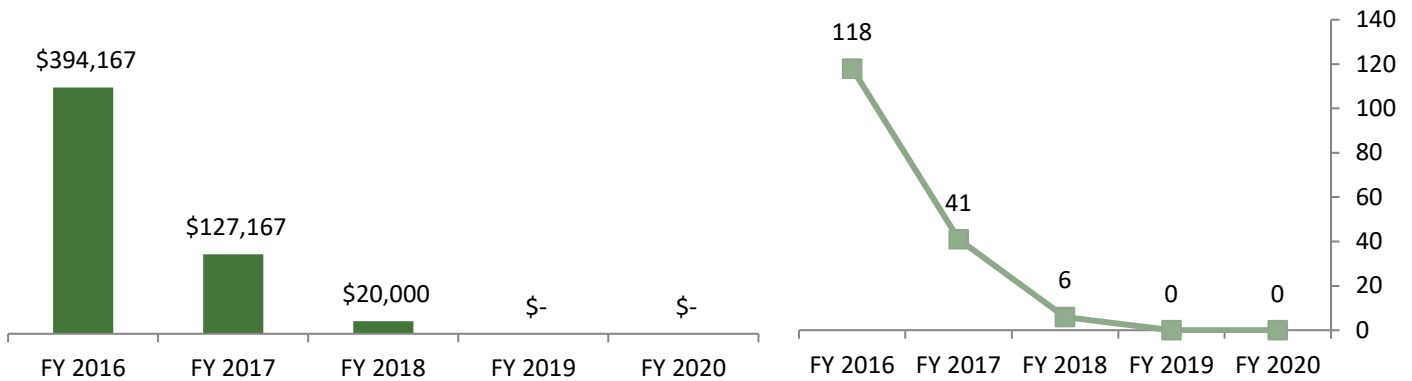
Nursing Education Forgivable Loan - Master's awards are available to Mississippi resident students with a minimum 3.0 GPA seeking a Master of Science in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an 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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	118	41	6	0	0
Total Awards	118	41	6	0	0
% One-Year Change (+/-)	-4.1%	-65.3%	-85.4%	-100.0%	-
Total Funding for Program	\$ 394,167	\$ 127,167	\$ 20,000	\$ -	\$ -
% One-Year Change (+/-)	2.5%	-67.7%	-84.3%	-100.0%	-
Eligible Applicants	118	98	64	34	26
Award Rate	100%	42%	9%	0%	0%
Average Award Amount	\$ 3,340	\$ 3,102	\$ 3,333	\$ -	\$ -
% One-Year Change (+/-)	6.9%	-7.1%	7.5%	-100.0%	-
Applicants Not Funded	0	57	58	34	26
Funding Disparity	\$ -	\$ 228,000	\$ 232,000	\$ 113,322	\$ 86,658

■ 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	-	-			

NELM 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	10	\$ 43,636
Current Money	9	\$ 31,085
Non-Current Money	3	\$ 7,426
Collection	41	\$ 148,311
Closed in Current Year	48	\$ -
Total Managed in Current Year	111	\$ 230,456

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	39	\$ -	\$ -	\$ -	\$ 224,484
Service/Money	3	\$ -	\$ 481	\$ 931	\$ 12,520
Money	6	\$ -	\$ 28,132	\$ 2,670	\$ -
Totals	48	\$ -	\$ 28,613	\$ 3,601	\$ 237,004

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 22,870.48	\$ 2,294.32	\$ 1,373.90	\$ 5,877.41	\$ 32,416.11

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection			
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	0	0	14	0%
FY 2007	0	0	0	0	4	0	71	6%
FY 2008	0	0	0	0	1	0	71	1%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	4	0	52	8%
FY 2011	0	0	0	0	2	0	42	5%
FY 2012	0	0	0	0	3	1	54	7%
FY 2013	0	0	0	0	3	7	60	17%
FY 2014	0	1	3	0	2	6	77	16%
FY 2015	0	1	1	2	6	11	84	25%
FY 2016	0	8	5	1	5	22	83	49%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	0	10	9	3	30	47	608	16%
Untracked	0	0	0	0	11	1	12	
Managed	0	10	9	3	41	48	111	

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	14	0	0%		0%	0%	0%	0%	0%
FY 2007	71	4	6%		7%	6%	6%	6%	6%
FY 2008	71	1	1%		3%	1%	1%	1%	1%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	52	4	8%		10%	10%	8%	8%	8%
FY 2011	42	2	5%		10%	7%	7%	7%	5%
FY 2012	54	3	6%		11%	7%	2%	4%	4%
FY 2013	60	3	5%		3%	5%	7%	7%	7%
FY 2014	77	2	3%		0%	5%	8%	5%	4%
FY 2015	84	8	10%		0%	0%	5%	7%	8%
FY 2016	83	6	7%		-	-	0%	0%	6%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	608	33	5%		5%	4%	4%	5%	5%
Untracked	-	11	-						
Managed	608	44	5%						

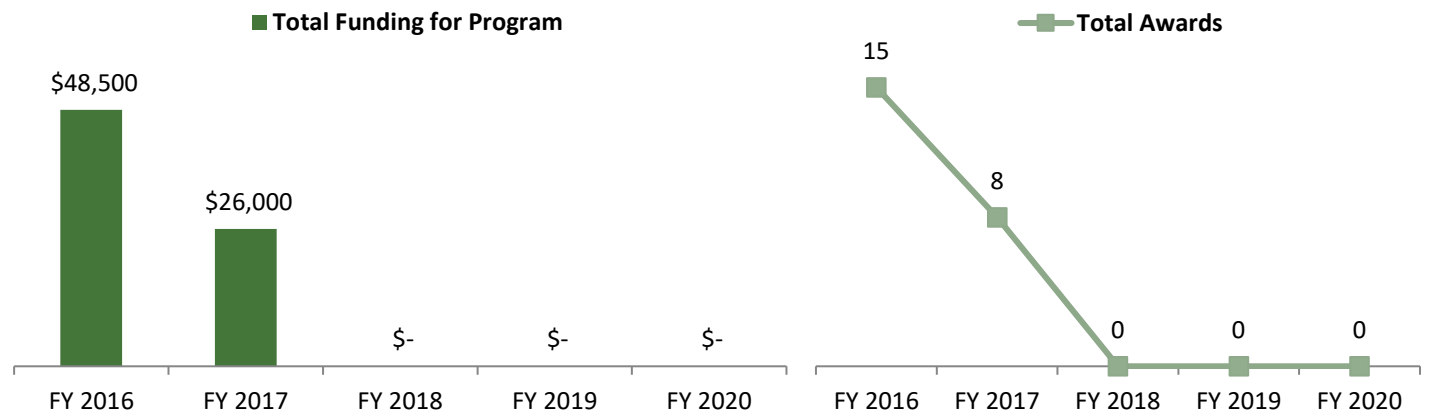
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	13	0	1	14	93%
FY 2007	0	0	0	0	58	4	5	67	93%
FY 2008	0	0	0	0	57	2	11	70	84%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	40	2	6	48	88%
FY 2011	0	0	0	0	34	3	3	40	93%
FY 2012	1	0	0	1	41	0	10	51	80%
FY 2013	6	0	1	7	39	10	8	57	86%
FY 2014	5	1	0	6	61	6	4	71	94%
FY 2015	9	1	1	11	66	3	5	74	93%
FY 2016	18	1	3	22	53	3	8	64	88%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	39	3	5	47	462	33	61	556	89%
Untracked	0	0	1	1					
Managed	39	3	6	48					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	15	8	0	0	0
Total Awards	15	8	0	0	0
% One-Year Change (+/-)	-21.1%	-46.7%	-100.0%	-	-
Total Funding for Program	\$ 48,500	\$ 26,000	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-15.7%	-46.4%	-100.0%	-	-
Eligible Applicants	15	15	11	7	6
Award Rate	100%	53%	0%	0%	0%
Average Award Amount	\$ 3,233	\$ 3,250	\$ -	\$ -	\$ -
% One-Year Change (+/-)	6.8%	0.5%	-100.0%	-	-
Applicants Not Funded	0	7	11	7	6
Funding Disparity	\$ -	\$ 22,750	\$ 44,000	\$ 22,750	\$ 19,500



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	5	\$ 14,000
Current Money	5	\$ 8,506
Non-Current Money	2	\$ 10,962
Collection	0	\$ -
Closed in Current Year	3	\$ -
Total Managed in Current Year	15	\$ 33,468

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	\$ -	\$ -	\$ -	\$ 29,900
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	3	\$ -	\$ -	\$ -	\$ 29,900

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 5,732.76	\$ 500.43	\$ -	\$ -	\$ 6,233.19

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 2006	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	0	0	0	1	0	0	1	100%
FY 2014	0	0	3	0	0	2	9	56%
FY 2015	0	5	1	0	0	0	12	50%
FY 2016	0	0	1	1	0	1	4	75%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	0	5	5	2	0	3	15	58%
Untracked	-	-	-	-	-	-	-	-
Managed	0	5	5	2	0	3	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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	-	-	-		-	-	-	-	-
FY 2007	-	-	-		-	-	-	-	-
FY 2008	-	-	-		-	-	-	-	-
FY 2009	-	-	-		-	-	-	-	-
FY 2010	-	-	-		-	-	-	-	-
FY 2011	-	-	-		-	-	-	-	-
FY 2012	-	-	-		-	-	-	-	-
FY 2013	1	1	100%		0%	0%	100%	100%	100%
FY 2014	9	0	0%		0%	0%	0%	0%	0%
FY 2015	12	0	0%		0%	0%	0%	0%	0%
FY 2016	4	1	25%		-	0%	0%	25%	25%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	26	2	8%		0%	0%	4%	8%	8%
Untracked	-	-	-						
Managed	26	2	8%						

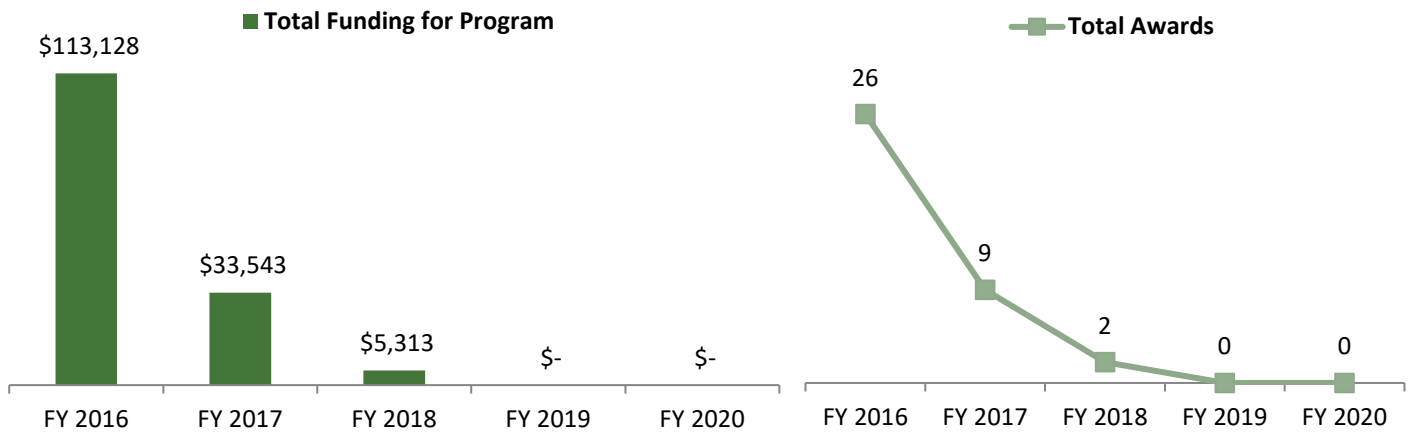
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 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	2	0	0	2	6	0	0	6	100%
FY 2015	0	0	0	0	5	0	1	6	83%
FY 2016	1	0	0	1	2	0	0	2	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	3	0	0	3	13	0	1	14	93%
Untracked	-	-	-	-					
Managed	3	0	0	3					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	26	9	2	0	0
Total Awards	26	9	2	0	0
% One-Year Change (+/-)	-31.6%	-65.4%	-77.8%	-100.0%	-
Total Funding for Program	\$ 113,128	\$ 33,543	\$ 5,313	\$ -	\$ -
% One-Year Change (+/-)	-32.7%	-70.3%	-84.2%	-100.0%	-
Eligible Applicants	26	32	25	16	5
Award Rate	100%	28%	8%	0%	0%
Average Award Amount	\$ 4,351	\$ 3,727	\$ 2,657	\$ -	\$ -
% One-Year Change (+/-)	-1.7%	-14.3%	-28.7%	-100.0%	-
Applicants Not Funded	0	23	23	16	5
Funding Disparity	\$ -	\$ 85,721	\$ 61,100	\$ 42,512	\$ 13,285



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	4	\$	36,767
Current Service	4	\$	28,385
Current Money	2	\$	8,697
Non-Current Money	3	\$	23,661
Collection	10	\$	67,394
Closed in Current Year	10	\$	-
Total Managed in Current Year	33	\$	164,904

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	\$ -	\$ -	\$ -	\$ 31,417	
Service/Money	4	\$ -	\$ 4,228	\$ 446	\$ 33,273	
Money	2	\$ -	\$ 10,000	\$ 969	\$ -	
Totals	10	\$ -	\$ 14,228	\$ 1,415	\$ 64,690	

Revenue Collected in Repayment During the Fiscal Year						
Month	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 12,536.34	\$ 1,459.04	\$ 158.52	\$ 311.55	\$	14,465.45

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	-	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	0	0	0	3	0%
FY 2007	0	0	0	0	3	0	3	8	38%
FY 2008	0	0	0	0	0	0	0	5	0%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	1	2	3	67%
FY 2011	0	0	0	0	0	0	0	6	0%
FY 2012	0	0	0	0	0	0	0	4	0%
FY 2013	0	1	0	0	0	0	1	1	100%
FY 2014	0	0	0	1	2	1	4	25	16%
FY 2015	1	2	2	1	3	5	14	27	52%
FY 2016	3	1	0	0	0	3	7	10	70%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	4	4	2	2	9	10	31	92	34%
Untracked	0	0	0	1	1	0	2		
Managed	4	4	2	3	10	10	33		

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort									
Cohort	All Accounts Awarded	Default Accounts	Current Default Rate		Default Rate in FY 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2006	3	0	0%		0%	20%	20%	20%	0%
FY 2007	8	3	38%		20%	17%	17%	17%	25%
FY 2008	5	0	0%		0%	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	3	12%		0%	0%	0%	4%	8%
FY 2015	27	4	15%		0%	0%	0%	4%	11%
FY 2016	10	0	0%		-	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	92	11	12%		2%	3%	3%	5%	9%
Untracked	-	2	-						
Managed	92	13	12%						

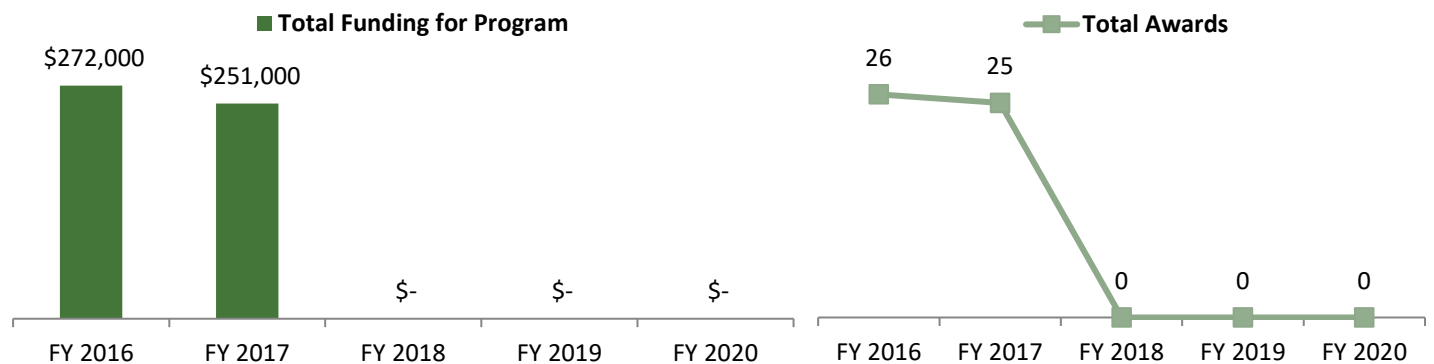
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2006	0	0	0	0	2	0	1	3	67%
FY 2007	0	0	0	0	4	0	1	5	80%
FY 2008	0	0	0	0	4	0	1	5	80%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	1	0	1	1	1	0	2	100%
FY 2011	0	0	0	0	5	0	1	6	83%
FY 2012	0	0	0	0	4	0	0	4	100%
FY 2013	0	0	0	0	0	0	0	0	-
FY 2014	0	0	1	1	18	2	2	22	91%
FY 2015	1	3	1	5	13	3	2	18	89%
FY 2016	3	0	0	3	6	0	0	6	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	4	4	2	10	57	6	8	71	89%
Untracked	0	0	0	0					
Managed	4	4	2	10					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	26	25	0	0	0
Total Awards	26	25	0	0	0
% One-Year Change (+/-)	-10.3%	-3.8%	-100.0%	-	-
Total Funding for Program	\$ 272,000	\$ 251,000	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-9.3%	-7.7%	-100.0%	-	-
Eligible Applicants	26	25	35	13	3
Award Rate	100%	100%	0%	0%	0%
Average Award Amount	\$ 10,462	\$ 10,040	\$ -	\$ -	\$ -
% One-Year Change (+/-)	1.1%	-4.0%	-100.0%	-	-
Applicants Not Funded	0	0	35	13	3
Funding Disparity	\$ -	\$ -	\$ 351,400	\$ 130,520	\$ 30,120



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	4	\$ 48,000
Current Service	7	\$ 80,102
Current Money	10	\$ 70,429
Non-Current Money	4	\$ 59,515
Collection	22	\$ 253,948
Closed in Current Year	6	\$ -
Total Managed in Current Year	53	\$ 511,994

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	2	\$ -	\$ -	\$ -	\$ 23,100
Service/Money	1	\$ -	\$ 2	\$ 453	\$ 23,998
Money	3	\$ -	\$ 36,000	\$ 7,919	\$ -
Totals	6	\$ -	\$ 36,002	\$ 8,372	\$ 47,098

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 23,701.36	\$ 9,996.98	\$ 1,728.21	\$ 1,498.10	\$ 36,924.65

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	4	2	6	48	13%
FY 2006	0	0	0	0	1	0	1	8	13%
FY 2007	0	0	0	0	2	0	2	18	11%
FY 2008	0	0	0	0	1	0	1	10	10%
FY 2009	0	0	0	0	0	0	0	1	0%
FY 2010	0	0	0	0	3	1	4	7	57%
FY 2011	0	0	0	0	0	0	0	8	0%
FY 2012	0	1	0	0	1	0	2	12	17%
FY 2013	0	1	1	0	2	0	4	9	44%
FY 2014	0	0	2	2	0	1	5	25	20%
FY 2015	1	3	4	2	5	0	15	24	63%
FY 2016	3	2	3	0	2	2	12	17	71%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	4	7	10	4	21	6	52	187	28%
Untracked	0	0	0	0	1	0	1		
Managed	4	7	10	4	22	6	53		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	48	4	8%	8%	8%	6%	6%	6%
FY 2006	8	1	13%	0%	13%	13%	13%	13%
FY 2007	18	2	11%	11%	11%	11%	6%	6%
FY 2008	10	1	10%	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	1	8%	8%	0%	0%	0%	0%
FY 2013	9	2	22%	0%	11%	22%	22%	22%
FY 2014	25	2	8%	0%	0%	8%	8%	8%
FY 2015	24	7	29%	0%	0%	8%	17%	17%
FY 2016	17	2	12%	-	0%	0%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	187	25	13%	6%	6%	8%	9%	9%
Untracked	-	1	-					
Managed	187	26	13%					

Accounts Closed During the Fiscal Year and Over Time by Cohort

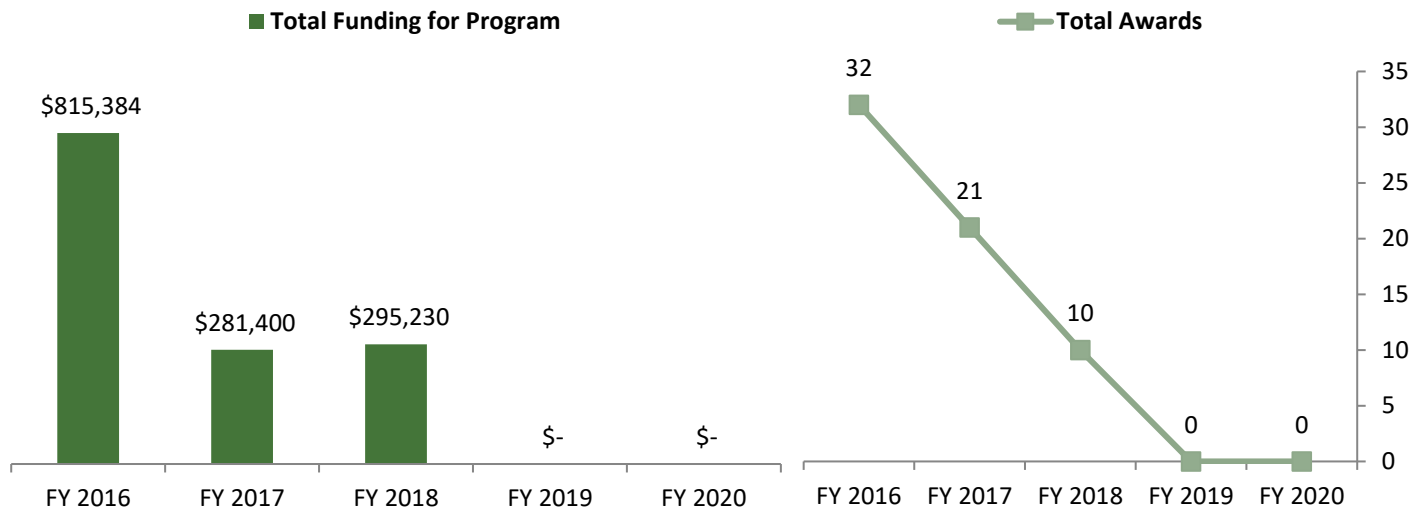
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	2	2	30	9	5	44	89%
FY 2006	0	0	0	0	3	0	4	7	43%
FY 2007	0	0	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	1	0	1	2	2	0	4	100%
FY 2011	0	0	0	0	4	2	2	8	75%
FY 2012	0	0	0	0	9	0	1	10	90%
FY 2013	0	0	0	0	3	0	2	5	60%
FY 2014	0	0	1	1	20	0	1	21	95%
FY 2015	0	0	0	0	9	0	0	9	100%
FY 2016	2	0	0	2	6	0	1	7	86%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	2	1	3	6	105	15	21	141	85%
Untracked	0	0	0	0					
Managed	2	1	3	6					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	32	21	10	Discontinued	Discontinued
Total Awards	32	21	10	-	-
% One-Year Change (+/-)	33.3%	-34.4%	-52.4%	-	-
Total Funding for Program	\$ 815,384	\$ 281,400	\$ 295,230	-	-
% One-Year Change (+/-)	39.8%	-65.5%	4.9%	-	-
Eligible Applicants	32	40	17	-	-
Award Rate	100%	53%	59%	-	-
Average Award Amount	\$ 25,481	\$ 13,400	\$ 29,523	-	-
% One-Year Change (+/-)	4.8%	-47.4%	120.3%	-	-
Applicants Not Funded	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	2	\$ 80,559
Current Service	22	\$ 799,931
Current Money	7	\$ 272,048
Non-Current Money	0	\$ -
Collection	1	\$ 4,000
Closed in Current Year	7	\$ -
Total Managed in Current Year	39	\$ 1,156,539

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	\$ -	\$ -	\$ -	\$ 117,508
Service/Money	1	\$ -	\$ 25,525	\$ -	\$ 46,840
Money	3	\$ -	\$ 83,900	\$ 5,086	\$ -
Totals	7	\$ -	\$ 109,425	\$ 5,086	\$ 164,348

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 164,853.96	\$ 16,729.82	\$ 3,905.69	\$ -	\$ 185,489.47

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	32	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	0	4	0%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	0	4	0%
FY 2011	-	-	-	-	-	-	-	-
FY 2012	0	1	0	0	0	2	5	60%
FY 2013	1	1	0	0	0	0	4	50%
FY 2014	1	7	3	0	0	2	15	87%
FY 2015	0	4	2	0	0	1	8	88%
FY 2016	0	9	2	0	0	2	14	93%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	2	22	7	0	0	7	95	40%
Untracked	0	0	0	0	1	0	1	
Managed	2	22	7	0	1	7	39	

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
Prior Years	32	0	0%		3%	3%	3%	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	0	0%		0%	0%	0%	20%	20%
FY 2013	4	0	0%		0%	0%	0%	0%	25%
FY 2014	15	0	0%		0%	0%	0%	0%	0%
FY 2015	8	0	0%		0%	0%	0%	0%	0%
FY 2016	14	0	0%		-	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	95	0	0%		1%	1%	1%	1%	2%
Untracked	-	1	-						
Managed	95	1	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
Prior Years	0	0	0	0	27	1	4	32	88%
FY 2006	0	0	0	0	5	1	2	8	75%
FY 2007	0	0	0	0	0	0	1	1	0%
FY 2008	0	0	0	0	3	0	1	4	75%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	2	1	4	75%
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	0	0	2	2	1	0	3	4	25%
FY 2013	0	0	0	0	1	0	1	2	50%
FY 2014	0	1	1	2	1	1	2	4	50%
FY 2015	1	0	0	1	2	0	0	2	100%
FY 2016	2	0	0	2	3	0	0	3	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	3	1	3	7	44	5	15	64	77%
Untracked	0	0	0	0					
Managed	3	1	3	7					

State Medical Education Forgivable Loan (MED)

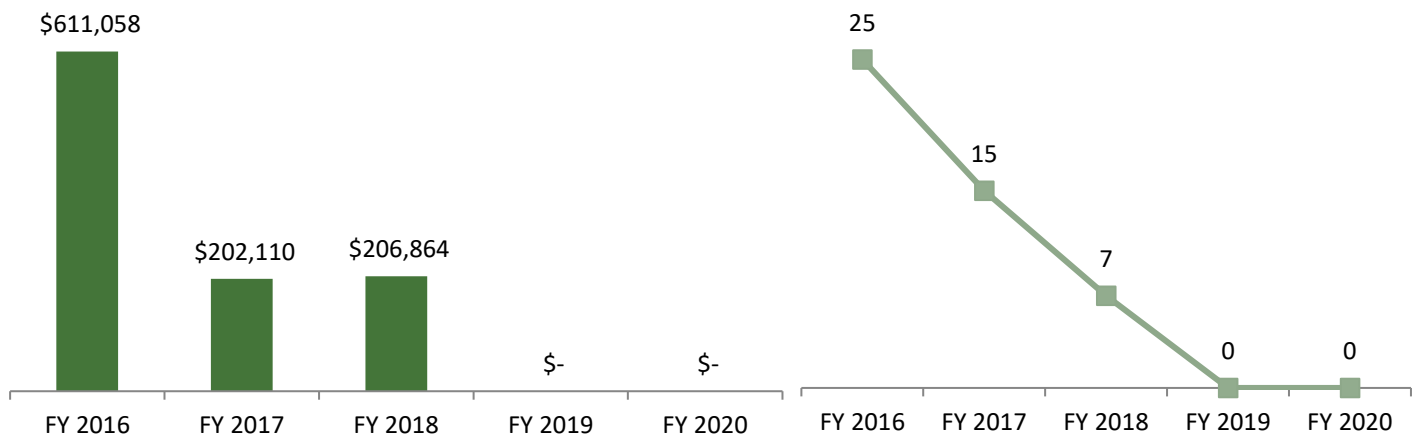
State Medical Education Forgivable Loan awards are available to students at the University of Mississippi Medical Center School of Medicine who agree to become primary care physicians, specializing in family medicine, internal medicine, pediatrics, or obstetrics/gynecology. Students may fulfill the service 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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	25	15	7	Discontinued	Discontinued
Total Awards	25	15	7	-	-
% One-Year Change (+/-)	-3.8%	-40.0%	-53.3%	-	-
Total Funding for Program	\$ 611,058	\$ 202,110	\$ 206,864	-	-
% One-Year Change (+/-)	-3.5%	-66.9%	2.4%	-	-
Eligible Applicants	25	28	23	-	-
Award Rate	100%	54%	30%	-	-
Average Award Amount	\$ 24,442	\$ 13,474	\$ 29,552	-	-
% One-Year Change (+/-)	0.4%	-44.9%	119.3%	-	-
Applicants Not Funded	0	13	16	-	-
Funding Disparity	\$ -	\$ 317,750	\$ 472,832	-	-

■ Total Funding for Program

—■ Total Awards



MED Loan Repayment Details		
Accounts Under Management During the Fiscal Year		
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	21	\$ 1,268,638
Current Service	12	\$ 574,934
Current Money	4	\$ 63,070
Non-Current Money	8	\$ 210,323
Collection	12	\$ 400,144
Closed in Current Year	2	\$ -
Total Managed in Current Year	59	\$ 2,517,109

Accounts Closed During the Fiscal Year					
Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 24,348
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 34,947	\$ 6,343	\$ -
Totals	2	\$ -	\$ 34,947	\$ 6,343	\$ 24,348

Revenue Collected in Repayment During the Fiscal Year					
Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 57,168.54	\$ 16,182.40	\$ 2,886.90	\$ 276.25	\$ 76,514.09

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				
<i>Prior Years</i>	0	0	0	0	0	0	0	34	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	0	0	0	1	1	6	17%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	0	1	2	50%
FY 2011	1	1	0	0	1	0	3	4	75%
FY 2012	1	2	0	0	0	0	3	3	100%
FY 2013	5	1	2	0	1	0	9	9	100%
FY 2014	2	2	1	0	0	0	5	7	71%
FY 2015	8	2	1	0	0	1	12	12	100%
FY 2016	4	4	0	1	1	0	10	10	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	21	12	4	1	5	2	45	92	49%
Untracked	0	0	0	7	7	0	14		
Managed	21	12	4	8	12	2	59		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	34	<i>0</i>	0%		3%	0%	0%	0%	0%
FY 2006	1	0	0%		0%	0%	0%	0%	0%
FY 2007	4	1	25%		25%	0%	25%	25%	25%
FY 2008	6	0	0%		0%	25%	0%	0%	0%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	2	1	50%		50%	50%	50%	50%	50%
FY 2011	4	1	25%		0%	0%	0%	0%	25%
FY 2012	3	0	0%		0%	0%	0%	0%	0%
FY 2013	9	1	11%		0%	0%	0%	0%	11%
FY 2014	7	0	0%		0%	0%	0%	0%	0%
FY 2015	12	0	0%		0%	0%	0%	0%	0%
FY 2016	10	2	20%		-	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
Tracked	92	6	7%		3%	2%	2%	2%	4%
Untracked	-	14	-						
Managed	92	20	7%						

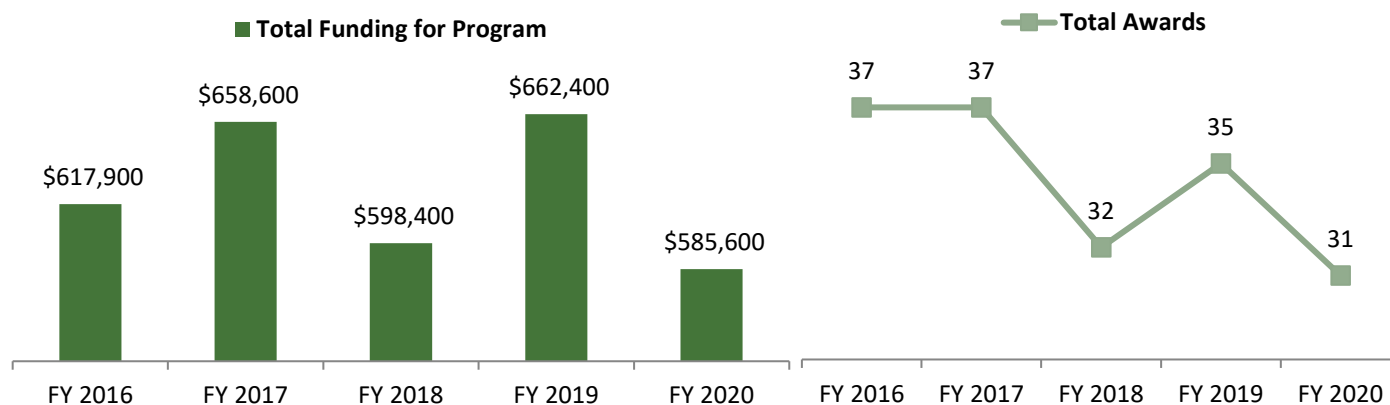
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	<i>0</i>	<i>0</i>	<i>0</i>	0	24	2	8	34	76%
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	1	1	3	0	3	6	50%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	0	1	1	0%
FY 2011	0	0	0	0	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	1	0	0	1	1	0	0	1	100%
FY 2016	0	0	0	0	0	0	0	0	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	0	1	2	29	2	18	49	63%
Untracked	0	0	0	0					
Managed	1	0	1	2					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	37	37	32	35	31
Total Awards	37	37	32	35	31
% One-Year Change (+/-)	5.7%	0.0%	-13.5%	9.4%	-11.4%
Total Funding for Program	\$ 617,900	\$ 658,600	\$ 598,400	\$ 662,400	\$ 585,600
% One-Year Change (+/-)	14.3%	6.6%	-9.1%	10.7%	-11.6%
Eligible Applicants	37	37	32	35	31
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 16,700	\$ 17,800	\$ 18,700	\$ 18,926	\$ 18,890
% One-Year Change (+/-)	8.1%	6.6%	5.1%	1.2%	-0.2%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Out-of-State	Awards	Avg. Award	Amount
Southern College of Optometry	24	\$ 19,200	\$ 460,800
University of Alabama Birmingham - Optometry	7	\$ 17,829	\$ 124,800
Totals	31		\$ 585,600

Award Recipients by County

County	Awards	Avg. Award	Amount
Alcorn	1	\$ 9,600	\$ 9,600
Calhoun	1	\$ 19,200	\$ 19,200
Desoto	4	\$ 19,200	\$ 76,800
Forrest	5	\$ 19,200	\$ 96,000
Hancock	1	\$ 19,200	\$ 19,200
Harrison	2	\$ 19,200	\$ 38,400
Jackson	1	\$ 19,200	\$ 19,200
Jefferson	1	\$ 19,200	\$ 19,200
Lamar	1	\$ 19,200	\$ 19,200

County (cont.)	Awards	Avg. Award	Amount
Lauderdale	1	\$ 19,200	\$ 19,200
Lee	3	\$ 19,200	\$ 57,600
Madison	1	\$ 19,200	\$ 19,200
Panola	1	\$ 19,200	\$ 19,200
Rankin	1	\$ 19,200	\$ 19,200
Tate	1	\$ 19,200	\$ 19,200
Walthall	1	\$ 19,200	\$ 19,200
Washington	1	\$ 19,200	\$ 19,200
Webster	1	\$ 19,200	\$ 19,200
Yalobusha	2	\$ 19,200	\$ 38,400
Yazoo	1	\$ 19,200	\$ 19,200
Totals	31	\$ 18,890	\$ 585,600

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	9	29%
Independent	31	100%	Female	22	71%
	31	100%		31	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3	10%	17-24 years old	15	48%
Alaskan Native/American Indian	0	0%	25-34 years old	16	52%
Asian/Pacific Islander	6	19%	35-44 years old	0	0%
Caucasian	20	65%	45-54 years old	0	0%
Hispanic	2	6%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	31	100%		31	100%
Income	Recipients	Percent			
Less than \$0 (negative)	0	0%			
\$0	16	52%			
\$1-\$30,000	11	35%			
\$30,001-\$48,000	0	0%			
\$48,001-\$75,000	1	3%			
\$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	10%			
	31	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	32	\$ 1,544,583
Current Service	28	\$ 1,261,963
Current Money	8	\$ 347,497
Non-Current Money	2	\$ 3,425
Collection	8	\$ 184,973
Closed in Current Year	13	\$ -
Total Managed in Current Year	91	\$ 3,342,441

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	\$ -	\$ -	\$ -	\$ 564,800
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	3	\$ -	\$ 155,700	\$ 19,678	\$ -
Totals	13	\$ -	\$ 155,700	\$ 19,678	\$ 564,800

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 93,627.22	\$ 4,727.36	\$ -	\$ -	\$ 98,354.58

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	62	3%
FY 2006	0	0	0	0	1	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	0	0	0	1	1	13	8%
FY 2010	0	1	0	0	0	1	2	12	17%
FY 2011	0	0	0	0	0	3	3	10	30%
FY 2012	0	0	1	0	0	3	4	5	80%
FY 2013	0	4	0	0	0	5	9	9	100%
FY 2014	0	11	0	0	0	0	11	11	100%
FY 2015	1	4	3	0	1	0	9	12	75%
FY 2016	0	8	3	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%
FY 2020	7	0	0	0	0	0	7	7	100%
Tracked	32	28	8	0	6	13	87	208	42%
Untracked	0	0	0	2	2	0	4		
Managed	32	28	8	2	8	13	91		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	62	2	3%		3%	3%	3%	3%	3%
FY 2006	10	1	10%		0%	0%	0%	10%	10%
FY 2007	10	0	0%		0%	0%	0%	0%	0%
FY 2008	11	2	18%		9%	9%	18%	18%	18%
FY 2009	13	0	0%		0%	0%	0%	0%	0%
FY 2010	12	0	0%		8%	0%	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	1	8%		0%	0%	0%	0%	0%
FY 2016	11	0	0%		-	0%	0%	0%	0%
FY 2017	10	0	0%		-	-	0%	0%	0%
FY 2018	6	0	0%		-	-	-	0%	0%
FY 2019	9	0	0%		-	-	-	-	0%
FY 2020	7	0	0%		-	-	-	-	-
Tracked	208	6	3%		2%	2%	2%	3%	2%
Untracked	-	4	-						
Managed	208	10	3%						

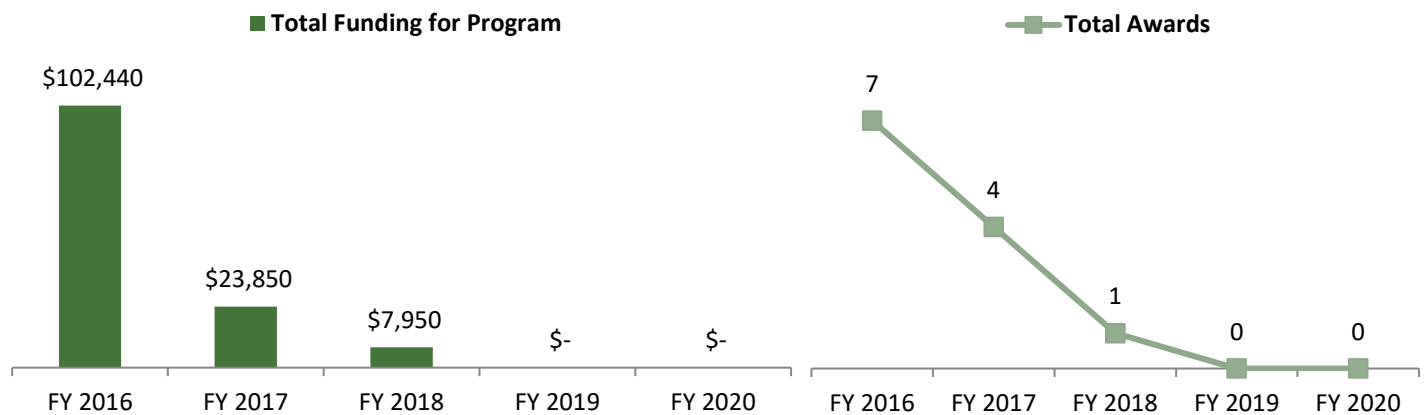
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	52	1	7	60	88%
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	0	0	1	1	11	0	2	13	85%
FY 2010	1	0	0	1	10	1	0	11	100%
FY 2011	1	0	2	3	6	1	3	10	70%
FY 2012	3	0	0	3	4	0	0	4	100%
FY 2013	5	0	0	5	5	0	0	5	100%
FY 2014	0	0	0	0	0	0	0	0	-
FY 2015	0	0	0	0	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	-
FY 2020	0	0	0	0	0	0	0	0	-
Tracked	10	0	3	13	109	4	21	134	84%
Untracked	0	0	0	0					
Managed	10	0	3	13					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	7	4	1	Discontinued	Discontinued
Total Awards	7	4	1	-	-
% One-Year Change (+/-)	75.0%	-42.9%	-75.0%	-	-
Total Funding for Program	\$ 102,440	\$ 23,850	\$ 7,950	-	-
% One-Year Change (+/-)	61.1%	-76.7%	-66.7%	-	-
Eligible Applicants	7	7	6	-	-
Award Rate	100%	57%	17%	-	-
Average Award Amount	\$ 14,634	\$ 5,963	\$ 7,950	-	-
% One-Year Change (+/-)	-8.0%	-59.3%	33.3%	-	-
Applicants Not Funded	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	\$ 60,906
Current Service	2	\$ 53,265
Current Money	1	\$ 18,016
Non-Current Money	10	\$ 199,885
Collection	16	\$ 204,517
Closed in Current Year	3	\$ -
Total Managed in Current Year	34	\$ 536,589

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	\$ -	\$ -	\$ -	\$ 35,775
Service/Money	1	\$ -	\$ 9,977	\$ 727	\$ 8,109
Money	1	\$ -	\$ 36,792	\$ 5,819	\$ -
Totals	3	\$ -	\$ 46,769	\$ 6,546	\$ 43,884

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 15,205.59	\$ 6,744.09	\$ 437.50	\$ 379.10	\$ 22,766.28

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	6	0	8	47	17%
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	0	0	0	1	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	0	0	1	1	2	2	100%
FY 2014	1	1	0	0	0	0	2	3	67%
FY 2015	0	0	1	0	0	1	2	2	100%
FY 2016	1	1	0	0	0	0	2	3	67%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	2	2	1	3	10	3	21	80	26%
Untracked	0	0	0	7	6	0	13		
Managed	2	2	1	10	16	3	34		

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	47	8	17%		23%	21%	19%	19%	17%
FY 2006	4	0	0%		0%	0%	0%	0%	0%
FY 2007	7	0	0%		14%	0%	0%	0%	0%
FY 2008	2	1	50%		50%	50%	50%	50%	50%
FY 2009	-	-	-		-	-	-	-	-
FY 2010	4	0	0%		0%	0%	0%	0%	0%
FY 2011	5	3	60%		33%	60%	60%	60%	60%
FY 2012	1	0	0%		0%	0%	0%	0%	0%
FY 2013	2	1	50%		0%	0%	50%	50%	50%
FY 2014	3	0	0%		0%	0%	0%	0%	0%
FY 2015	2	0	0%		0%	0%	0%	0%	0%
FY 2016	3	0	0%		-	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-				-	-	-
FY 2019	-	-	-					-	-
FY 2020	-	-	-					-	-
Tracked	80	13	16%		19%	18%	18%	18%	16%
Untracked	-	13	-						
Managed	80	26	16%						

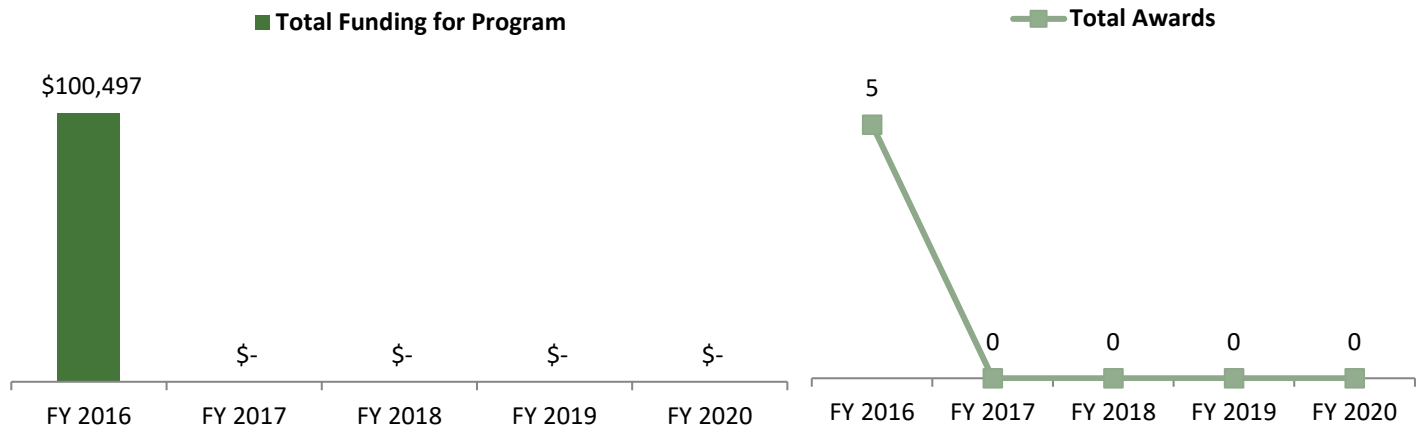
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	22	4	13	39	67%
FY 2006	0	0	0	0	2	1	1	4	75%
FY 2007	0	0	0	0	4	3	0	7	100%
FY 2008	0	0	0	0	1	0	0	1	100%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	1	1	2	0	2	4	50%
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	1	0	1	0	1	0	1	100%
FY 2014	0	0	0	0	1	0	0	1	100%
FY 2015	1	0	0	1	1	0	0	1	100%
FY 2016	0	0	0	0	0	0	1	1	0%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	1	1	3	34	11	17	62	73%
Untracked	0	0	0	0					
Managed	1	1	1	3					

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	5	0	0	Discontinued	Discontinued
Total Awards	5	0	0	-	-
% One-Year Change (+/-)	25.0%	-100.0%	-	-	-
Total Funding for Program	\$ 100,497	\$ -	\$ -	-	-
% One-Year Change (+/-)	29.7%	-100.0%	-	-	-
Eligible Applicants	5	3	2	-	-
Award Rate	100%	0%	0%	-	-
Average Award Amount	\$ 20,099	\$ -	\$ -	-	-
% One-Year Change (+/-)	3.7%	-100.0%	-	-	-
Applicants Not Funded	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	0	\$ -
Current Service	0	\$ -
Current Money	3	\$ 71,319
Non-Current Money	0	\$ -
Collection	0	\$ -
Closed in Current Year	1	\$ -
Total Managed in Current Year	4	\$ 71,319

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	\$ 16,652.71	\$ 2,893.48	\$ -	\$ -	\$ 19,546.19

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	3	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	0	1	0	0	1	3	67%
FY 2015	-	-	-	-	-	-	-	-
FY 2016	0	0	2	0	0	2	2	100%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
Tracked	0	0	3	0	0	1	10	40%
Untracked	-	-	-	-	-	-	-	-
Managed	0	0	3	0	0	1	4	

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 2015	Default Rate in FY 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019
<i>Prior Years</i>	3	0	0%		0%	0%	0%	0%	0%
FY 2006	-	-	-		-	-	-	-	-
FY 2007	-	-	-		-	-	-	-	-
FY 2008	-	-	-		-	-	-	-	-
FY 2009	-	-	-		-	-	-	-	-
FY 2010	1	0	0%		0%	0%	0%	0%	0%
FY 2011	-	-	-		-	-	-	-	-
FY 2012	1	0	0%		0%	0%	0%	0%	0%
FY 2013	-	-	-		-	-	-	-	-
FY 2014	3	0	0%		0%	0%	0%	0%	0%
FY 2015	-	-	-		-	-	-	-	-
FY 2016	2	0	0%		-	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
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>	0	0	0	0	2	0	1	3	67%
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	2	0	0	2	100%
FY 2015	-	-	-	-	-	-	-	-	-
FY 2016	0	0	0	0	0	0	0	0	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
Tracked	1	0	0	1	6	0	1	7	86%
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	0	\$ -
Collection	9	\$ 160,201
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	\$ -	\$ 532.04	\$ 17.96	\$ 713.15	\$ 1,263.15

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	1	\$ 3,713
Collection	1	\$ 1,763
Closed in Current Year	0	\$ -
Total Managed in Current Year	2	\$ 5,476

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ -	\$ 600.00	\$ -	\$ -	\$ 600.00

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	3	\$ 6,059
Closed in Current Year	1	\$ -
Total Managed in Current Year	4	\$ 6,059

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	\$ -	\$ -	\$ -	\$ 2,778
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 2,778

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	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	\$ -	\$ -	\$ -	\$ 40,000
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 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	0	\$ -
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	1	\$ 850
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	1	\$ 3,001
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	2	\$ 16,613
Collection	4	\$ 15,300
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	\$ 106.35	\$ 206.36	\$ 56.04	\$ 470.44	\$ 839.19

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	2	\$ 15,000
Collection	5	\$ 12,710
Closed in Current Year	0	\$ -
Total Managed in Current Year	7	\$ 27,710

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 1,092.80	\$ 259.90	\$ 44.80	\$ 203.15	\$ 1,600.65

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	1	\$ 3,001
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	5	\$ 35,326
Collection	23	\$ 196,883
Closed in Current Year	2	\$ -
Total Managed in Current Year	31	\$ 235,210

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 1,199.15	\$ 1,598.30	\$ 118.80	\$ 1,386.74	\$ 4,302.99

Accounts Closed During the Fiscal Year

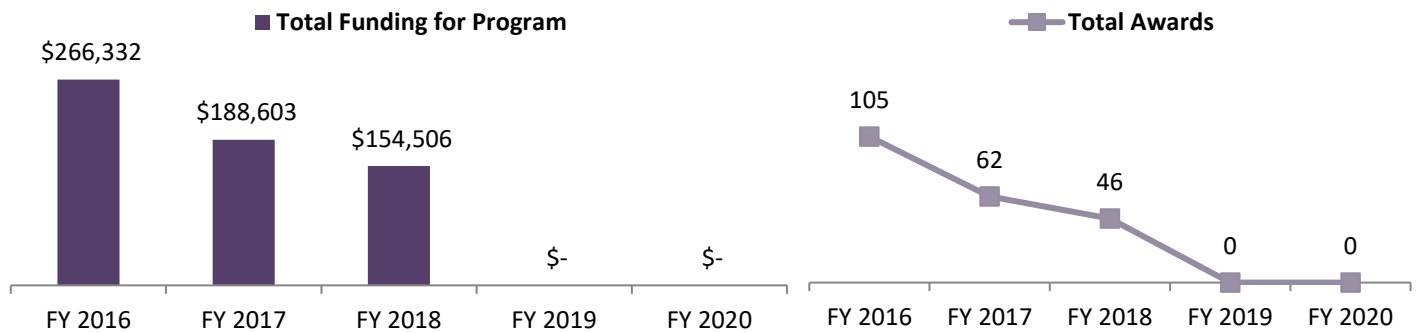
Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	2	\$ -	\$ -	\$ -	\$ 42,778
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	2	\$ -	\$ -	\$ -	\$ 42,778

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	105	61	45	Discontinued	Discontinued
Total Awards	105	62	46	-	-
% One-Year Change (+/-)	-62.0%	-41.0%	-25.8%	-	-
Total Funding for Program	\$ 266,332	\$ 188,603	\$ 154,506	-	-
% One-Year Change (+/-)	-57.6%	-29.2%	-18.1%	-	-
Eligible Applicants	105	61	45	-	-
Award Rate	100%	100%	100%	-	-
Average Award Amount	\$ 2,536	\$ 3,092	\$ 3,433	-	-
% One-Year Change (+/-)	11.5%	21.9%	11.0%	-	-
Applicants Not Funded	0	0	0	-	-
Funding Disparity	\$ -	\$ -	\$ -	-	-

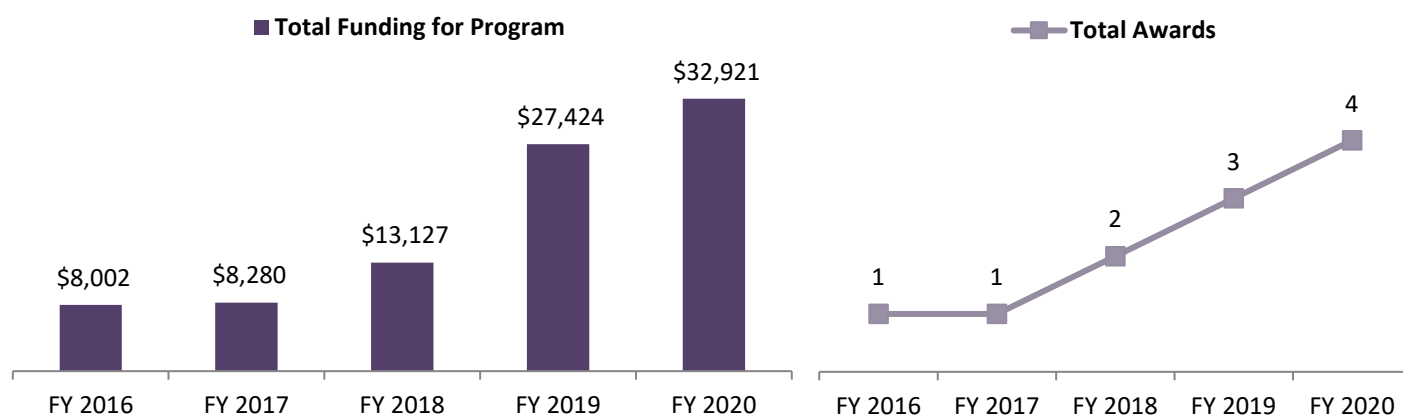


Nissan Scholarship (NISS)

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 2016	FY 2017	FY 2018	FY 2019	FY 2020
Total Applicants Awarded	1	1	2	3	4
Total Awards	1	1	2	3	4
% One-Year Change (+/-)	-50.0%	0.0%	100.0%	50.0%	33.3%
Total Funding for Program	\$ 8,002	\$ 8,280	\$ 13,127	\$ 27,424	\$ 32,921
% One-Year Change (+/-)	-42.1%	3.5%	58.5%	108.9%	20.0%
Eligible Applicants	1	1	2	3	4
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 8,002	\$ 8,280	\$ 6,564	\$ 9,141	\$ 8,230
% One-Year Change (+/-)	15.7%	3.5%	-20.7%	39.3%	-10.0%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi State University	3	\$ 7,842	\$ 23,525
University of Southern Mississippi	1	\$ 9,396	\$ 9,396
Totals	4	\$ 8,230	\$ 32,921

Award Recipients by County

County	Awards	Avg. Award	Amount
Hancock	1	\$ 4,705	\$ 4,705
Jackson	1	\$ 9,410	\$ 9,410
Sunflower	1	\$ 9,396	\$ 9,396
Winston	1	\$ 9,410	\$ 9,410
Totals	4	\$ 8,230	\$ 32,921

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