

A Report to the Mississippi Legislature



**2021 Annual Report  
of the  
State-Supported  
Student Financial Aid Programs**

July 1, 2020 through June 30, 2021



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



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## 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 2020-21 Aid Year

For the 2020-21 Aid Year, the Office received an appropriation of \$42.09 million in general funds, an increase of \$363,582 or 0.87% 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 \$28,216 from the Nissan trust. The 2021 Legislature gave the Office a deficit appropriation of \$3.6 million and authority to spend an additional \$500,000 in special source funds for a total appropriation of \$47.52 million, an increase of \$463,582 or 0.99% from the previous year.

### Expenses for the 2020-21 Aid Year

The total appropriation of \$47.52 million was available for expenditure; therefore, the total operating budget for the year was \$47.52 million. The Office expended \$45.22 million on state-supported awards, \$126,441 on prior year awards, and \$1.11 million on administration for a total \$46.47 million. The Office ended the year with unused funds in the amount of \$1.06 million, which are being carried forward for use during Fiscal Year 2022.

### Overview of 2020-21 Awards and Unfunded Awards

The Office awarded 25,222 awards, totaling \$45,224,182 to 24,797 students through state-supported student financial aid programs during the 2020-21 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 2020-21 Aid Year was \$1,793, an increase of \$97 or 5.72%. Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For the 2020-21 Aid Year, forgivable loans were not awarded to new or renewal applicants in most programs. An estimated 947 eligible applicants in the loan repayment and forgivable loan programs were not awarded, resulting in a funding disparity of \$4.47 million.

### Distribution of Aid by County

A total of 24,797 unique individuals, representing all 82 Mississippi counties, received aid during the aid year. The number of award recipients when counted by county is less than the total number of awards, due to the fact that some students receive aid through more than one program or transfer mid-year, in which case the student's award would be counted twice.

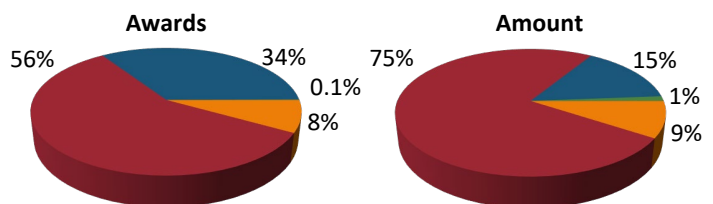
### Demographics of State-Supported Student Financial Aid Recipients

A total of 24,797 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 89.7% are dependent students and 10.3% are independent. Male students make up 39.7% of all aid recipients, while females make up the other 60.3%. Traditional age students, age 12-24 years, represent 97.6% of all state aid recipients. Of all state aid recipients, 20.5% classify themselves as African-American, while 70.2% classify themselves as Caucasian. The remaining 8.3% of recipients classify themselves as Alaskan Native/American Indian, Asian/Pacific Islander, Hispanic, or Other. Only 20.2% of aid recipients have family incomes in the lowest income quintile (\$0-\$30,000); 14.2% have family incomes in the second income quintile (\$30,001-\$48,000); 15.9% have family incomes in the third income quintile (\$48,001-\$75,000). The remaining 49.6% 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.

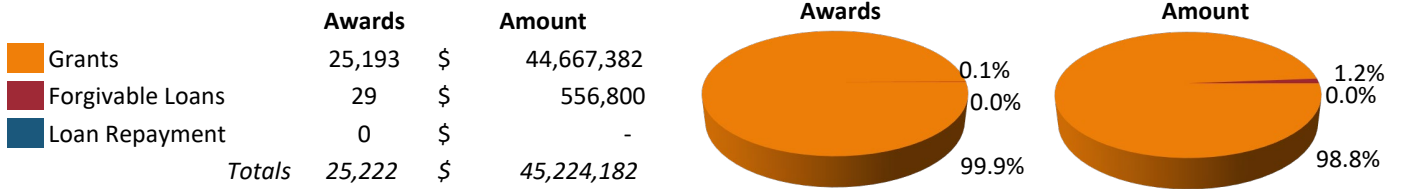
Institution Type	Awards	Amount
4-Year Private	2,049	\$ 4,161,097
4-Year Public	14,514	\$ 33,751,354
2-Year Public	8,630	\$ 6,754,931
Out-of-State	29	\$ 556,800
Loan Servicers	0	\$ -
<b>Totals</b>	<b>25,222</b>	<b>\$ 45,224,182</b>



## Executive Summary

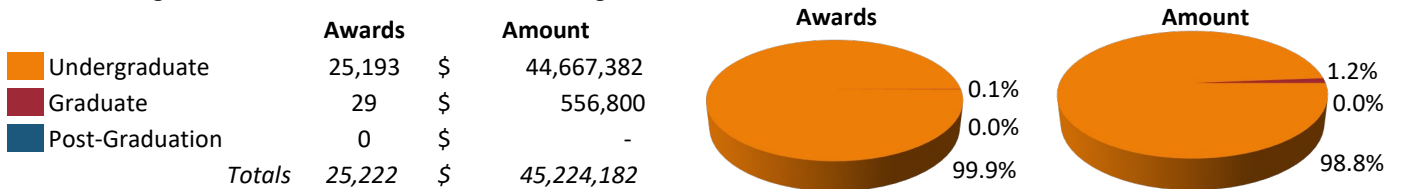
### Distribution of Aid by Award Type

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 2020-21 Aid Year, grants made up 98.8% and forgivable loans made up 1.2% of funds.



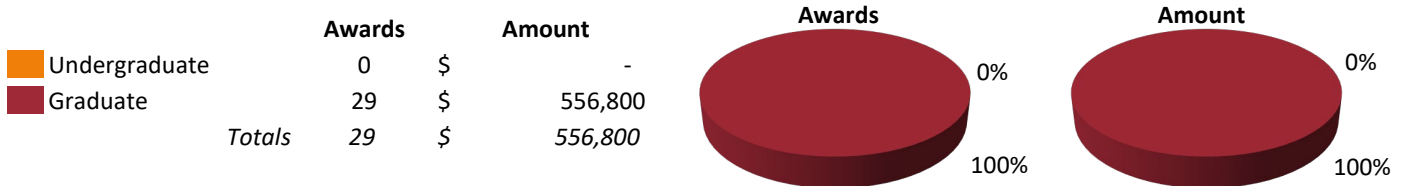
### Distribution of Aid by Classification

Most (98.8%) of state student financial aid dollars are awarded to undergraduate students. Only 1.2% of aid goes to graduate students. All graduate aid is awarded in the form of forgivable loans.



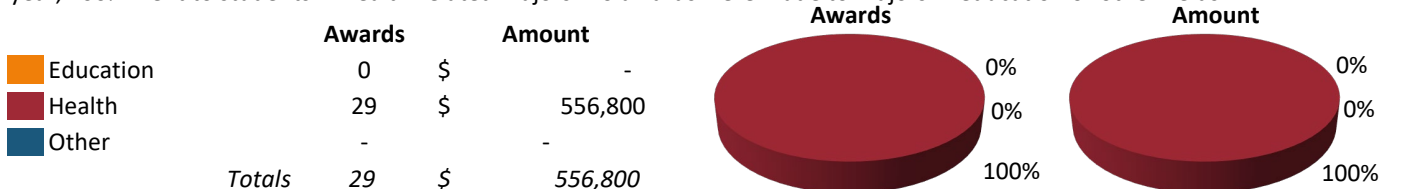
### Distribution of Forgivable Loans by Classification

All grant aid is awarded to undergraduate students, but forgivable loans are awarded to both undergraduate and graduate students. This year, however, graduate students received 100% of forgivable loan dollars.



### 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 this year, 100% went to students in health-related majors. No awards were made to majors in education or other fields.



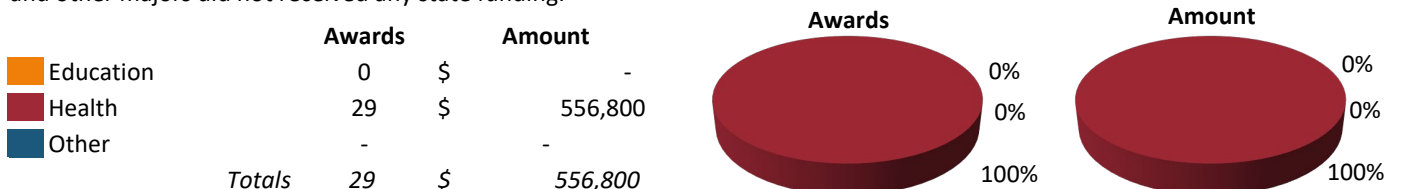
### Distribution of Undergraduate Forgivable Loans by Shortage Area

In the most recent fiscal year, no forgivable loan money was awarded to undergraduate students.

	Awards	Amount
Education	0	\$ -
Health	0	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>

### 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 receive any state funding.

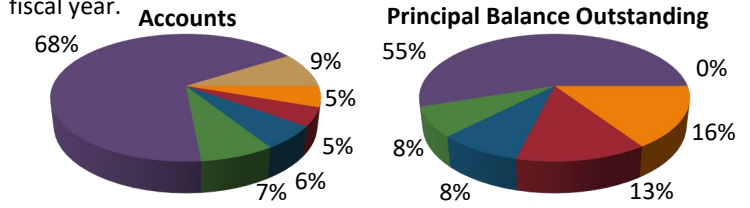


## Executive Summary

### Management of Forgivable Loans in Repayment

Current	Accounts	Principal Balance Outstanding
Sch., Grace, Deferred	118	\$ 3,461,864
Service	104	\$ 2,929,234
Money	133	\$ 1,880,572
<b>Defaulted</b>		
Noncurrent	167	\$ 1,676,940
Collection	1,501	\$ 12,221,580
<b>Closed in Current Year</b>		
Closed	199	\$ -
<b>Total</b>	<b>2,222</b>	<b>\$ 22,170,191</b>

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 2020-21 Aid Year, 2,222 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 2020-21 Aid Year, \$1.46 million was collected in repayment of principal, interest and fees. Of the funds collected, \$136,295 in fees were paid to the servicing company and collection agencies, leaving \$1.32 million available to be paid back out in 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 2,222 accounts under management during the fiscal year, 1,004 accounts belong to untracked cohorts or inactive programs. For all tracked cohorts in active programs, a total of 12,858 loans have been made over time and 1,218 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, 355 accounts (16%) are current.

### Summary of Accounts in Default by Cohort

Of the 2,222 accounts under management, 1,668 accounts (76%) 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 12,858 accounts ever awarded in tracked cohorts in active programs, 768 accounts are in default, yielding an overall cohort default rate for all accounts in all tracked cohorts of 6%. 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 2020-21 Aid Year, 199 forgivable loan accounts (9% of accounts under management) were closed. Of these accounts, 53 (27% of closed accounts) were closed through cancellation by service, death, or disability; 43 (21% of closed accounts) were repaid through a combination of money and cancellation, and 103 (52% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$1.49 million (59% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$1.05 million (41% 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 12,858 accounts ever awarded in tracked cohorts, 92% have been closed. Of the closed accounts, 87% 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

<b>GRANTS - Undergraduate</b>	<b>Awards</b>	<b>Total Amount</b>
Mississippi Resident Tuition Assistance Grant (MTAG)	17,380	\$ 9,691,159
Mississippi Eminent Scholars Grant (MESG)	3,455	\$ 7,785,215
Higher Education Legislative Plan for Needy Students (HELP)	4,345	\$ 27,052,035
Law Enforcement Officers/Firemen Scholarship (LAW)	10	\$ 110,757
<b>Total Undergraduate Grants</b>	<b>25,190</b>	<b>\$ 44,639,166</b>
<b>TOTAL GRANTS</b>	<b>25,190</b>	<b>\$ 44,639,166</b>
 <b>LOAN REPAYMENT</b>		
Mississippi Teacher Loan Repayment (MTLR)	0	\$ -
<b>TOTAL LOAN REPAYMENT</b>	<b>0</b>	<b>\$ -</b>
 <b>FORGIVABLE LOANS - Undergraduate</b>		
Teacher Education Scholars Forgivable Loan (TES)	0	\$ -
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	\$ -
<b>Total Undergraduate Forgivable Loans</b>	<b>0</b>	<b>\$ -</b>
 <b>FORGIVABLE LOANS - Undergraduate/Graduate</b>		
Health Care Professions Forgivable Loan - Undergraduate (HCP-UG)	-	-
Health Care Professions Forgivable Loan - Graduate (HCP-GR)	-	-
Family Protection Specialist Social Worker (SWOR)	-	-
<b>Total Undergraduate/Graduate Forgivable Loans</b>	<b>0</b>	<b>\$ -</b>
 <b>FORGIVABLE LOANS - Graduate</b>		
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)	29	\$ 556,800
Graduate and Professional Degree Forgivable Loan (STSC)	-	-
Veterinary Medicine Minority Forgivable Loan (VMMP)	-	-
<b>Total Graduate Forgivable Loans</b>	<b>29</b>	<b>\$ 556,800</b>
<b>TOTAL FORGIVABLE LOANS</b>	<b>29</b>	<b>\$ 556,800</b>
 <b>PROGRAMS FUNDED THROUGH SPECIAL SOURCE / OTHER STATE FUNDS</b>		
GEAR UP Mississippi Scholarship (GUMS)	-	-
Nissan Scholarship (NISS)	3	\$ 28,216
<b>TOTAL SPECIAL SOURCE PROGRAMS</b>	<b>3</b>	<b>\$ 28,216</b>
<b>TOTAL FUNDED THROUGH STATE-SUPPORTED FUNDS</b>	<b>25,222</b>	<b>\$ 45,224,182</b>

## Summary Detail

### State-Supported Student Financial Aid Awards by Institution

#### 4-Year Private

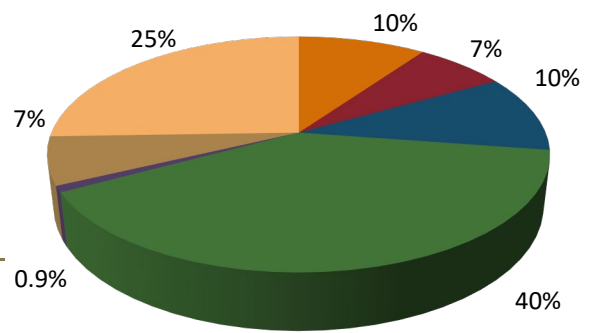
Belhaven University	172	\$ 408,581
Blue Mountain College	205	\$ 290,667
Millsaps College	190	\$ 439,318
Mississippi College	801	\$ 1,651,830
Rust College	19	\$ 35,559
Tougaloo College	112	\$ 273,421
William Carey University	550	\$ 1,061,721
<b>Total</b>	<b>2,049</b>	<b>\$ 4,161,097</b>

#### Awards

#### Amount

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#### 4-Year Private



#### 4-Year Public

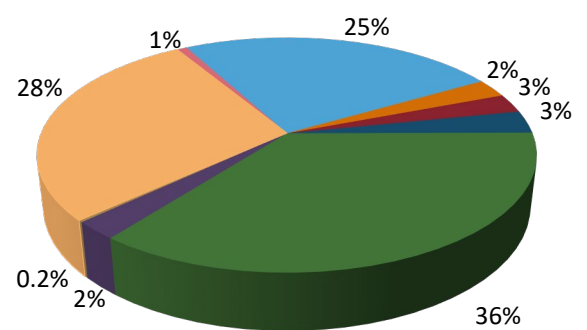
Alcorn State University	321	\$ 859,867
Delta State University	495	\$ 876,480
Jackson State University	421	\$ 1,045,352
Mississippi State University	5,627	\$ 12,020,169
Mississippi Univ. for Women	499	\$ 842,878
Mississippi Valley State Univ.	51	\$ 80,216
University of Mississippi	3,759	\$ 9,470,123
Univ. of Miss. Medical Center	129	\$ 263,398
Univ. of Southern Mississippi	3,212	\$ 8,292,871
<b>Total</b>	<b>14,514</b>	<b>\$ 33,751,354</b>

#### Awards

#### Amount

Alcorn State University	321	\$ 859,867
Delta State University	495	\$ 876,480
Jackson State University	421	\$ 1,045,352
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#### 4-Year Public



#### 2-Year Public

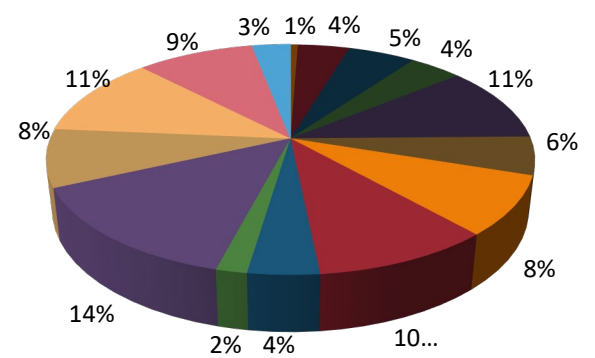
Coahoma Community College	60	\$ 39,300
Copiah-Lincoln Comm. Coll.	345	\$ 276,035
East Central Community Coll.	400	\$ 360,285
East Mississippi Comm. Coll.	432	\$ 280,025
Hinds Community College	943	\$ 715,400
Holmes Community College	527	\$ 361,420
Itawamba Community Coll.	846	\$ 559,698
Jones County Junior College	762	\$ 676,425
Meridian Community College	348	\$ 268,851
Mississippi Delta Comm. Coll.	167	\$ 117,100
Miss. Gulf Coast Comm. Coll.	1,097	\$ 953,104
Northeast Miss. Comm. Coll.	649	\$ 552,445
Northwest Miss. Comm. Coll.	1,062	\$ 766,323
Pearl River Community Coll.	720	\$ 624,730
Southwest Miss. Comm. Coll.	272	\$ 203,790
<b>Total</b>	<b>8,630</b>	<b>\$ 6,754,931</b>

#### Awards

#### Amount

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Southwest Miss. Comm. Coll.	272	\$ 203,790
<b>Total</b>	<b>8,630</b>	<b>\$ 6,754,931</b>

#### 2-Year Public



#### Out-of-State

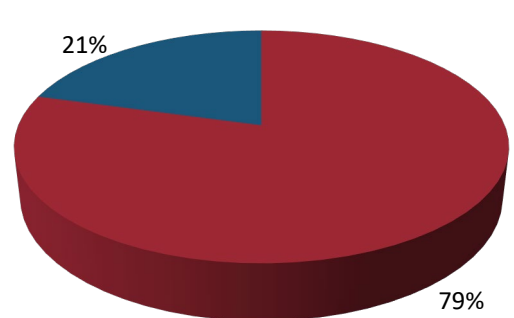
Southern College of Optometry	23	\$ 441,600
Univ. of Alabama Birmingham	6	\$ 115,200
<b>Total</b>	<b>29</b>	<b>\$ 556,800</b>

#### Awards

#### Amount

Southern College of Optometry	23	\$ 441,600
Univ. of Alabama Birmingham	6	\$ 115,200
<b>Total</b>	<b>29</b>	<b>\$ 556,800</b>

#### Out-of-State



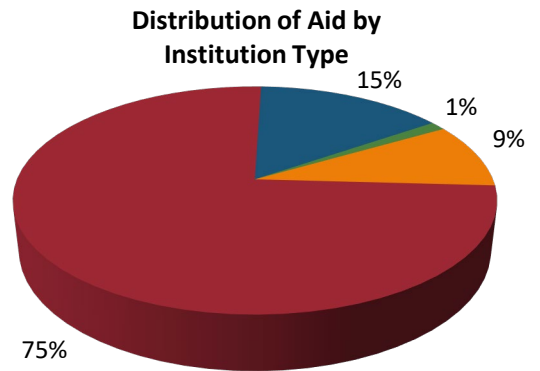
## Summary Detail

### State-Supported Student Financial Aid Awards by Institution

**Summary**

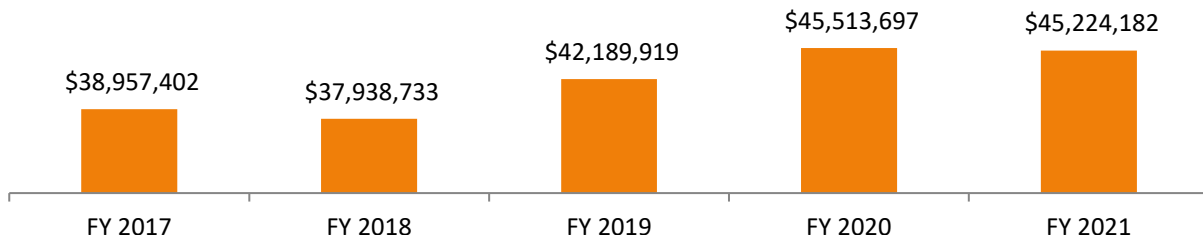
- 4-Year Private
- 4-Year Public
- 2-Year Public
- Out-of-State
- Loan Servicers

Awards	Amount
2,049	\$ 4,161,097
14,514	\$ 33,751,354
8,630	\$ 6,754,931
29	\$ 556,800
0	\$ -
<b>25,222</b>	<b>\$ 45,224,182</b>

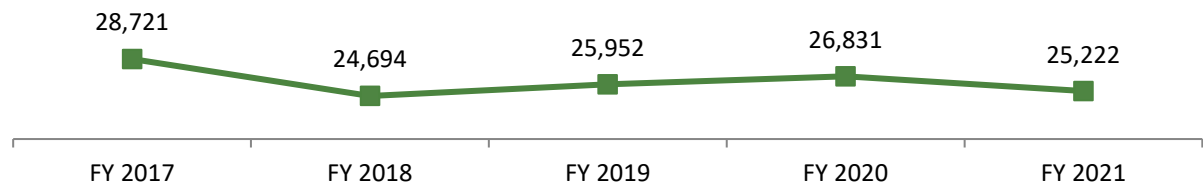


### 5-Year History of Total Awards, Total Amounts, and Average Award Amounts

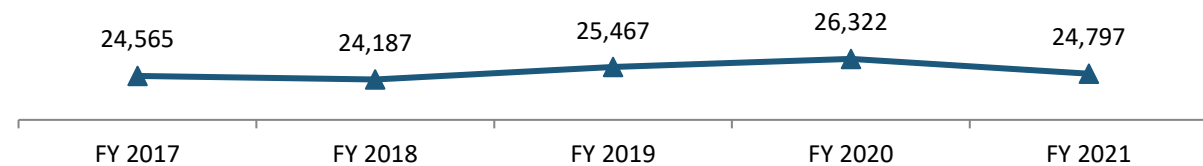
	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Award Amount</b>	\$ 38,957,402	\$ 37,938,733	\$ 42,189,919	\$ 45,513,697	\$ 45,224,182
One-Year Change (+/-)	\$ (4,957,225)	\$ (1,018,669)	\$ 4,251,186	\$ 3,323,778	\$ (289,515)
% One-Year Change (+/-)	-11.29%	-2.61%	11.21%	7.88%	-0.64%



	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Awards</b>	28,721	24,694	25,952	26,831	25,222
One-Year Change (+/-)	-2,466	-4,027	1,258	879	-1,609
% One-Year Change (+/-)	-7.91%	-14.02%	5.09%	3.39%	-6.00%



	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Individuals Awarded</b>	24,565	24,187	25,467	26,322	24,797
One-Year Change (+/-)	-2,396	-378	1,280	855	-1,525
% One-Year Change (+/-)	-8.89%	-1.54%	5.29%	3.36%	-5.79%



	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Average Award Amount</b>	\$ 1,356	\$ 1,536	\$ 1,626	\$ 1,696	\$ 1,793
One-Year Change (+/-)	\$ (52)	\$ 180	\$ 89	\$ 71	\$ 97
% One-Year Change (+/-)	-3.67%	13.27%	5.81%	4.34%	5.72%

## 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	122	\$ 293,754	\$ 2,408	Lincoln	317	\$ 475,663	\$ 1,501
Alcorn	332	\$ 542,812	\$ 1,635	Lowndes	458	\$ 734,991	\$ 1,605
Amite	90	\$ 70,160	\$ 780	Madison	1,630	\$ 2,667,648	\$ 1,637
Attala	195	\$ 315,598	\$ 1,618	Marion	217	\$ 373,231	\$ 1,720
Benton	58	\$ 120,774	\$ 2,082	Marshall	156	\$ 344,143	\$ 2,206
Bolivar	205	\$ 384,711	\$ 1,877	Monroe	304	\$ 380,057	\$ 1,250
Calhoun	130	\$ 277,076	\$ 2,131	Montgomery	89	\$ 136,187	\$ 1,530
Carroll	94	\$ 130,071	\$ 1,384	Neshoba	245	\$ 461,163	\$ 1,882
Chickasaw	129	\$ 265,168	\$ 2,056	Newton	215	\$ 320,771	\$ 1,492
Choctaw	69	\$ 71,445	\$ 1,035	Noxubee	36	\$ 112,003	\$ 3,111
Claiborne	27	\$ 58,946	\$ 2,183	Oktibbeha	495	\$ 1,013,219	\$ 2,047
Clarke	123	\$ 223,685	\$ 1,819	Panola	211	\$ 517,227	\$ 2,451
Clay	130	\$ 239,148	\$ 1,840	Pearl River	428	\$ 743,795	\$ 1,738
Coahoma	91	\$ 171,249	\$ 1,882	Perry	79	\$ 84,920	\$ 1,075
Copiah	182	\$ 284,853	\$ 1,565	Pike	281	\$ 474,683	\$ 1,689
Covington	126	\$ 297,900	\$ 2,364	Pontotoc	280	\$ 377,486	\$ 1,348
Desoto	1,805	\$ 3,205,967	\$ 1,776	Prentiss	193	\$ 264,264	\$ 1,369
Forrest	631	\$ 1,275,642	\$ 2,022	Quitman	33	\$ 92,918	\$ 2,816
Franklin	73	\$ 101,098	\$ 1,385	Rankin	1,967	\$ 3,653,722	\$ 1,858
George	161	\$ 269,820	\$ 1,676	Scott	166	\$ 315,668	\$ 1,902
Greene	67	\$ 80,679	\$ 1,204	Sharkey	22	\$ 31,779	\$ 1,445
Grenada	136	\$ 313,623	\$ 2,306	Simpson	157	\$ 240,999	\$ 1,535
Hancock	364	\$ 823,160	\$ 2,261	Smith	144	\$ 195,621	\$ 1,358
Harrison	1,555	\$ 3,641,505	\$ 2,342	Stone	141	\$ 265,890	\$ 1,886
Hinds	1,659	\$ 3,745,670	\$ 2,258	Sunflower	117	\$ 293,905	\$ 2,512
Holmes	59	\$ 148,384	\$ 2,515	Tallahatchie	52	\$ 92,783	\$ 1,784
Humphreys	38	\$ 74,331	\$ 1,956	Tate	232	\$ 373,298	\$ 1,609
Issaquena	7	\$ 4,250	\$ 607	Tippah	184	\$ 231,016	\$ 1,256
Itawamba	172	\$ 245,349	\$ 1,426	Tishomingo	145	\$ 162,654	\$ 1,122
Jackson	1,275	\$ 2,356,126	\$ 1,848	Tunica	28	\$ 78,170	\$ 2,792
Jasper	130	\$ 212,788	\$ 1,637	Union	303	\$ 492,182	\$ 1,624
Jefferson	19	\$ 68,524	\$ 3,607	Walthall	74	\$ 139,347	\$ 1,883
Jefferson Davis	49	\$ 99,829	\$ 2,037	Warren	314	\$ 451,946	\$ 1,439
Jones	543	\$ 987,041	\$ 1,818	Washington	278	\$ 685,888	\$ 2,467
Kemper	38	\$ 53,459	\$ 1,407	Wayne	108	\$ 176,416	\$ 1,633
Lafayette	646	\$ 1,091,247	\$ 1,689	Webster	154	\$ 251,239	\$ 1,631
Lamar	766	\$ 1,330,974	\$ 1,738	Wilkinson	27	\$ 77,052	\$ 2,854
Lauderdale	634	\$ 1,004,314	\$ 1,584	Winston	133	\$ 240,915	\$ 1,811
Lawrence	85	\$ 135,499	\$ 1,594	Yalobusha	75	\$ 244,210	\$ 3,256
Leake	132	\$ 186,826	\$ 1,415	Yazoo	139	\$ 233,008	\$ 1,676
Lee	882	\$ 1,237,859	\$ 1,403	Out-of-state	0	\$ -	-
Leflore	141	\$ 280,791	\$ 1,991	<b>TOTALS</b>	<b>24,797</b>	<b>\$ 45,224,182</b>	<b>\$ 1,824</b>

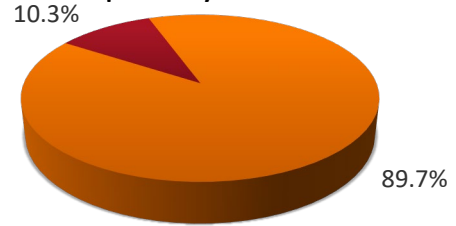
## Summary Detail

### Demographics of State-Supported Student Financial Aid Award Recipients

#### Dependency Status

Dependency Status	Recipients	Percent
Dependent	22,245	89.7%
Independent	2,552	10.3%
<b>Total</b>	<b>24,797</b>	<b>100%</b>

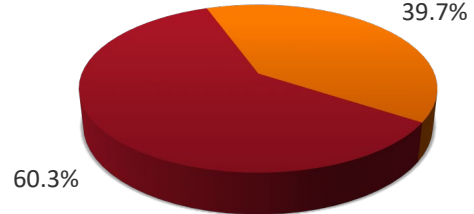
#### Dependency Status



#### Gender

Gender	Recipients	Percent
Male	9,847	39.7%
Female	14,950	60.3%
Unknown	0	0.0%
<b>Total</b>	<b>24,797</b>	<b>100%</b>

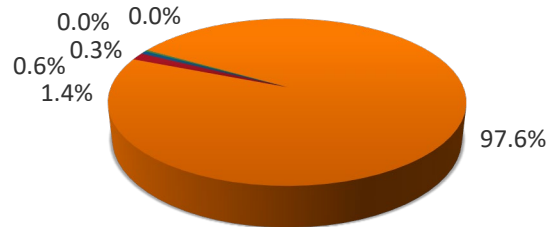
#### Gender



#### Age

Age	Recipients	Percent
12-24 years old	24,214	97.6%
25-34 years old	356	1.4%
35-44 years old	153	0.6%
45-54 years old	63	0.3%
55-64 years old	8	0.0%
65 years or older	3	0.0%
<b>Total</b>	<b>24,797</b>	<b>100%</b>

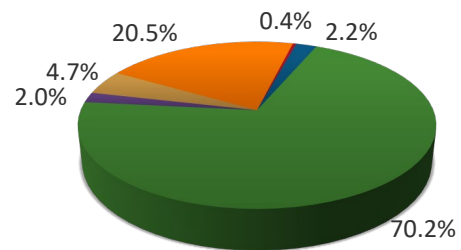
#### Age



#### Ethnicity

Ethnicity	Recipients	Percent
African American	5,089	20.5%
Alaskan Native/American Indian	90	0.4%
Asian/Pacific Islander	549	2.2%
Caucasian	17,403	70.2%
Hispanic	490	2.0%
Unknown	1,176	4.7%
<b>Total</b>	<b>24,797</b>	<b>100%</b>

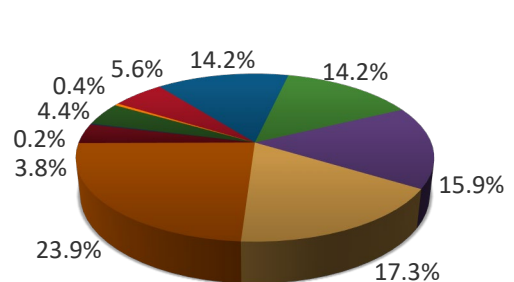
#### Ethnicity



#### Income

Income	Recipients	Percent
Less than \$0 (negative)	109	0.4%
\$0	1,390	5.6%
\$1-\$30,000	3,525	14.2%
\$30,001-\$48,000	3,531	14.2%
\$48,001-\$75,000	3,933	15.9%
\$75,001-\$110,000	4,300	17.3%
\$110,001-\$250,000	5,916	23.9%
\$250,001-\$999,999	953	3.8%
\$1,000,000 and More	44	0.2%
No FAFSA/Income Data	1,096	4.4%
<b>Total</b>	<b>24,797</b>	<b>100%</b>

#### Income



## Summary Detail

### 5-Year History of State Support and Other Funding

	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>SFA Appropriation - Treasury Support</b>					
General Funds	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546	\$ 42,085,128
Reappropriated from Prior Year	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total SFA Treasury Support</b>	<b>\$ 38,752,077</b>	<b>\$ 37,661,346</b>	<b>\$ 39,661,874</b>	<b>\$ 41,721,546</b>	<b>\$ 42,085,128</b>
One-Year Change (+/-)	\$ (3,000)	\$ (1,090,731)	\$ 2,000,528	\$ 2,059,672	\$ 363,582
% One-Year Change (+/-)	-0.01%	-2.81%	5.31%	5.19%	0.87%
<b>SFA Appropriation - Special Source Support</b>					
Investments	\$ 8,280	\$ 13,127	\$ 27,424	\$ 32,921	\$ 28,216
GEAR UP Mississippi	\$ 188,603	\$ 154,506	\$ -	\$ -	\$ -
Other/Collections	\$ 2,150,317	\$ 2,721,367	\$ 2,581,576	\$ 1,303,079	\$ 1,307,784
<i>Authorized but Unavailable</i>	\$ 1,243,068	\$ -	\$ -	\$ -	\$ -
<b>Total SFA Special Source Support</b>	<b>\$ 3,590,268</b>	<b>\$ 2,889,000</b>	<b>\$ 2,609,000</b>	<b>\$ 1,336,000</b>	<b>\$ 1,336,000</b>
One-Year Change (+/-)	\$ (5,700,740)	\$ (701,268)	\$ (280,000)	\$ (1,273,000)	\$ -
% One-Year Change (+/-)	-61.36%	-19.53%	-9.69%	-48.79%	0.00%
<b>SFA Appropriation - Mid-Year Change</b>					
Mid-Yr Change - Treasury (Dollars)	\$ -	\$ -	\$ -	\$ 2,500,000	\$ 3,600,000
Mid-Yr Change - Special Source (Authority)	\$ -	\$ -	\$ 1,500,000	\$ 1,500,000	\$ 500,000
<b>Total SFA Mid-Year Change</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,500,000</b>	<b>\$ 4,000,000</b>	<b>\$ 4,100,000</b>

#### Summary of SFA Appropriation

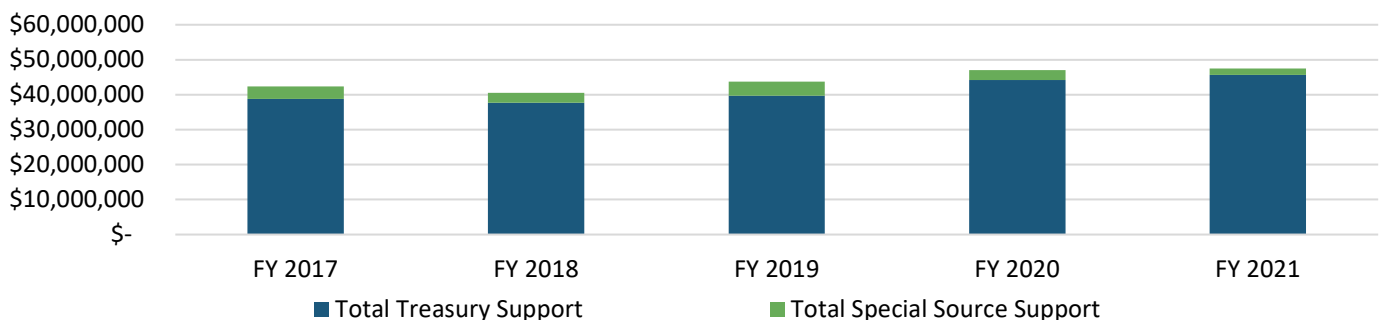
Original Treasury Support	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546	\$ 42,085,128
Original Special Source Support	\$ 3,590,268	\$ 2,889,000	\$ 2,609,000	\$ 1,336,000	\$ 1,336,000
<b>Original SFA Appropriation</b>	<b>\$ 42,342,345</b>	<b>\$ 40,550,346</b>	<b>\$ 42,270,874</b>	<b>\$ 43,057,546</b>	<b>\$ 43,421,128</b>
Mid-Yr Change to Treasury Support	\$ -	\$ -	\$ -	\$ 2,500,000	\$ 3,600,000
Mid-Yr Change to Special Source Support	\$ -	\$ -	\$ 1,500,000	\$ 1,500,000	\$ 500,000
<b>Mid-Year Change to SFA Appropriation</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,500,000</b>	<b>\$ 4,000,000</b>	<b>\$ 4,100,000</b>
Total Treasury Support	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 44,221,546	\$ 45,685,128
Total Special Source Support	\$ 3,590,268	\$ 2,889,000	\$ 4,109,000	\$ 2,836,000	\$ 1,836,000
<b>Final SFA Appropriation</b>	<b>\$ 42,342,345</b>	<b>\$ 40,550,346</b>	<b>\$ 43,770,874</b>	<b>\$ 47,057,546</b>	<b>\$ 47,521,128</b>
One-Year Change (+/-)	\$ (9,703,740)	\$ (1,791,999)	\$ 3,220,528	\$ 3,286,672	\$ 463,582
% One-Year Change (+/-)	-18.64%	-4.23%	7.94%	7.51%	0.99%

**Other Appropriations**    \$ -    \$ -    \$ -    \$ -    \$ -

**Total SFA and Other Appropriations**    \$ **42,342,345**    \$ **40,550,346**    \$ **43,770,874**    \$ **47,057,546**    \$ **47,521,128**

#### Alternate/Non-State Support

Lumina Foundation	\$ 22,323	\$ -	\$ -	\$ -	\$ -
<b>Total Alternate/Non-State Support</b>	<b>\$ 22,323</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>



## Summary Detail

### 5-Year History of Budgets and Expenditures

Operating Budget Revenues	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Treasury Support					
Unrestricted General Funds	\$ 38,752,077	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546	\$ 42,085,128
Restricted General Funds	\$ -	\$ -	\$ -	\$ -	\$ -
Special Source Support					
Investments and Collections	\$ 2,347,200	\$ 2,889,000	\$ 2,609,000	\$ 1,336,000	\$ 1,336,000
Appropriated but Unavailable	\$ 1,243,068	\$ -	\$ -	\$ -	\$ -
Critical Nds Collections	\$ -	\$ -	\$ -	\$ -	\$ -
Other Appropriations					
Ayers - Summer Devel.	\$ -	\$ -	\$ -	\$ -	\$ -
Total Original Budget	\$ 42,342,345	\$ 40,550,346	\$ 42,270,874	\$ 43,057,546	\$ 43,421,128
Mid-Year Change	\$ -	\$ -	\$ 1,500,000	\$ 4,000,000	\$ 4,100,000
Appropriated but Unavailable	\$ (1,243,068)	\$ -	\$ -	\$ -	\$ -
<b>Total Operating Budget Revenues</b>	<b>\$ 41,099,277</b>	<b>\$ 40,550,346</b>	<b>\$ 43,770,874</b>	<b>\$ 47,057,546</b>	<b>\$ 47,521,128</b>
<b>Actual Expenses</b>					
State Supported Awards	\$ 43,914,627	\$ 37,938,733	\$ 42,189,919	\$ 45,513,697	\$ 45,224,182
Prior-Year Awards	\$ -	\$ -	\$ 158,697	\$ 351,482	\$ 126,441
Unspent Restricted Funds	\$ -	\$ -	\$ -	\$ -	\$ -
Administrative Expenses					
Salaries and Fringe Benefits		\$ 672,019	\$ 701,650	\$ 701,063	\$ 687,304
Travel		\$ 5,245	\$ 5,388	\$ 6,002	\$ 250
Contractual Services		\$ 419,212	\$ 538,152	\$ 425,747	\$ 429,855
Commodities		\$ 15,446	\$ 3,150	\$ 5,431	\$ 189
Capital Outlay		\$ 51,758	\$ 720	\$ 6,454	\$ (3,171)
	\$ 1,182,085	\$ 1,163,681	\$ 1,249,060	\$ 1,144,697	\$ 1,114,427
<b>Total Expenses</b>	<b>\$ 45,096,712</b>	<b>\$ 39,102,414</b>	<b>\$ 43,597,676</b>	<b>\$ 47,009,876</b>	<b>\$ 46,465,049</b>
Balance (Appropriation-Expenses)	\$ 6,949,373	\$ 1,447,932	\$ 173,198	\$ 47,670	\$ 1,056,079
Balance (Budget Revenues-Expenses)	\$ 949,373	\$ 1,447,932	\$ 173,198	\$ 47,670	\$ 1,056,079

### 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
<b>Grant Disparity</b>	<b>25,006</b>	<b>100%</b>	<b>\$ 1,785</b>	<b>0</b>	<b>\$ -</b>
<b>Loan Repayment Disparity</b>	<b>22</b>	<b>0%</b>	<b>\$ 3,000</b>	<b>22</b>	<b>\$ 66,000</b>
Subtotal Undergrad Loans - Education	564	0%	\$ 5,287	564	\$ 2,982,000
Subtotal Undergrad Loans - Health Care	266	0%	\$ 4,000	266	\$ 1,064,000
<i>Total Undergrad Forgivable Loans</i>	<i>830</i>	<i>0%</i>	<i>\$ 4,875</i>	<i>830</i>	<i>\$ 4,046,000</i>
Subtotal Grad Loans - Education	66	0%	\$ 3,543	66	\$ 233,861
Subtotal Grad Loans - Health Care	58	50%	\$ 11,756	29	\$ 125,040
<i>Total Graduate Forgivable Loans</i>	<i>124</i>	<i>23%</i>	<i>\$ 960</i>	<i>95</i>	<i>\$ 358,901</i>
<b>Total Forgivable Loan Disparity</b>	<b>954</b>	<b>3%</b>	<b>\$ 4,762</b>	<b>925</b>	<b>\$ 4,404,901</b>
<b>Spec. Source/Other Program Disparity</b>	<b>3</b>	<b>100%</b>	<b>\$ 9,405</b>	<b>0</b>	<b>\$ -</b>
<b>Total Disparity</b>	<b>25,985</b>	<b>96%</b>	<b>\$ 1,793</b>	<b>947</b>	<b>\$ 4,470,901</b>



## Summary Detail

### Awards and Amounts by Program and Institution Type

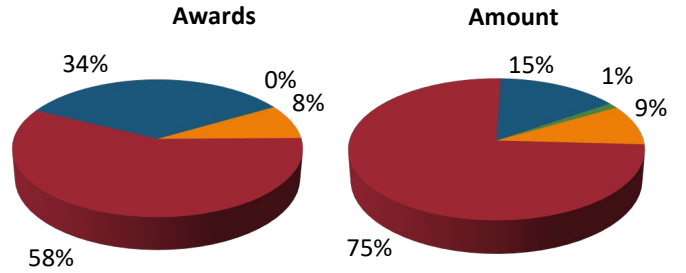
Program Name	2-Year Public		4-Year Public		4-Year Private		Out-of-State or Loan Servicer		All Programs	
	Awds.	Amount	Awds.	Amount	Awds.	Amount	Awds.	Amount	Awds.	Amount
<b>Undergraduate Grants</b>										
MTAG	7,171	\$2,833,877	8,891	\$5,990,705	1,318	\$866,577	0	\$0	17,380	\$9,691,159
MESG	247	\$533,110	2,784	\$6,278,356	424	\$973,749	0	\$0	3,455	\$7,785,215
HELP	1,211	\$3,385,574	2,827	\$21,345,690	307	\$2,320,771	0	\$0	4,345	\$27,052,035
LAW	1	\$2,370	9	\$108,387	0	\$0	0	\$0	10	\$110,757
<i>Subtotal</i>	<i>8,630</i>	<i>\$6,754,931</i>	<i>14,511</i>	<i>\$33,723,138</i>	<i>2,049</i>	<i>\$4,161,097</i>	<i>0</i>	<i>\$0</i>	<i>25,190</i>	<i>\$44,639,166</i>
<b>Loan Repayment</b>										
MTLR	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>
<b>Undergraduate Forgivable Loans</b>										
TES	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
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
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>
<b>Graduate Forgivable Loans</b>										
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	29	\$556,800	29	\$556,800
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>29</i>	<i>\$556,800</i>	<i>29</i>	<i>\$556,800</i>
<b>Programs Funded through Special Source or Other State Funds</b>										
GUMS	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NISS	0	\$0	3	\$28,216	0	\$0	0	\$0	3	\$28,216
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>3</i>	<i>\$28,216</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>3</i>	<i>\$28,216</i>
<b>Totals</b>	<b>8,630</b>	<b>\$6,754,931</b>	<b>14,514</b>	<b>\$33,751,354</b>	<b>2,049</b>	<b>\$4,161,097</b>	<b>29</b>	<b>\$556,800</b>	<b>25,222</b>	<b>\$45,224,182</b>



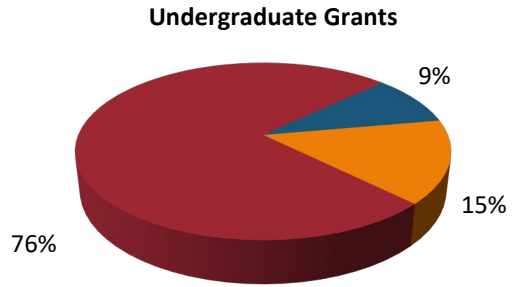
## Summary Detail

### Awards and Amounts by Program and Institution Type

All Awards	Awards	Amount
4-Year Private	2,049	\$ 4,161,097
4-Year Public	14,514	\$ 33,751,354
2-Year Public	8,630	\$ 6,754,931
Out-of-State	29	\$ 556,800
Loan Servicers	0	\$ -
<b>Totals</b>	<b>25,222</b>	<b>\$ 45,224,182</b>



Undergraduate Grants	Awards	Amount
2-Year Public	8,630	\$ 6,754,931
4-Year Public	14,511	\$ 33,723,138
4-Year Private	2,049	\$ 4,161,097
Out-of-State or Loan Servicer	0	\$ -
<b>Totals</b>	<b>25,190</b>	<b>\$ 44,639,166</b>



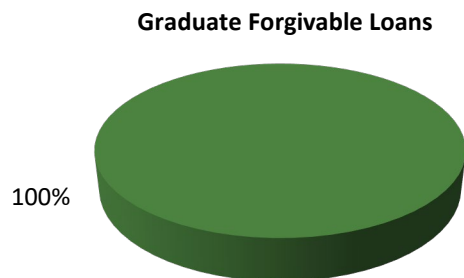
Loan Repayment	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>

**Loan Repayment**  
No Awards

Undergraduate Forgivable Loans	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>

**Undergraduate Forgivable Loans**  
No Awards

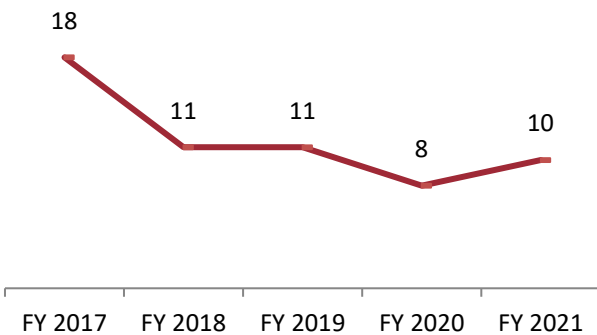
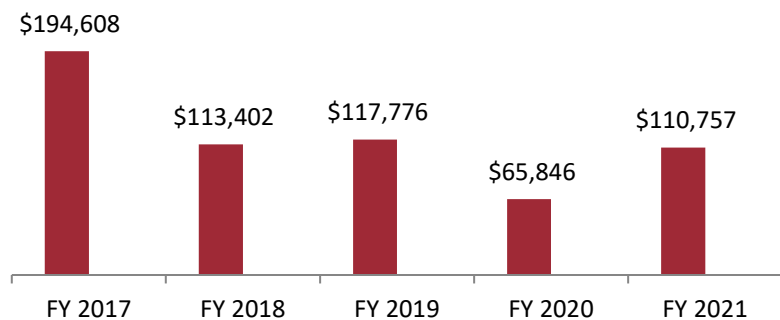
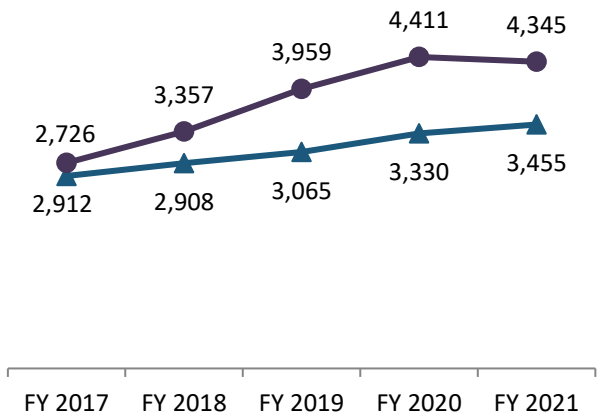
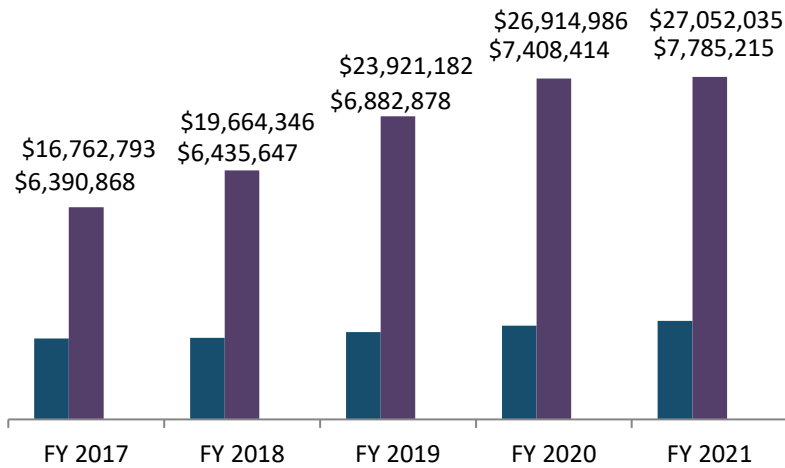
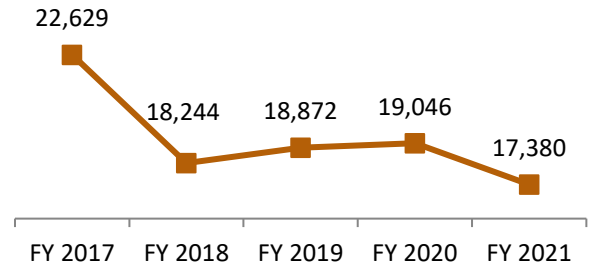
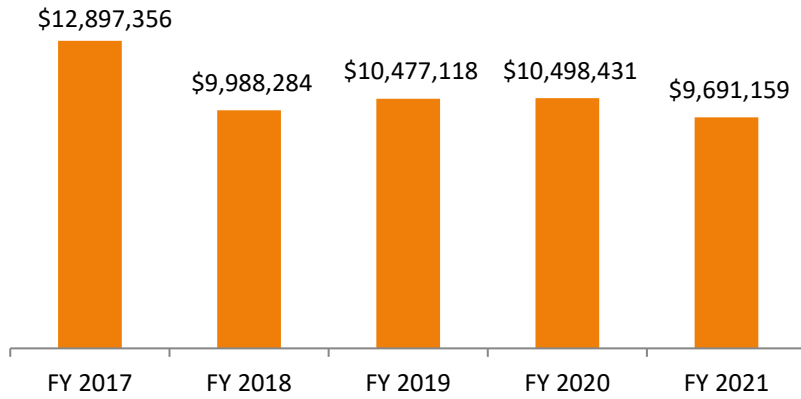
Graduate Forgivable Loans	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	29	\$ 556,800
<b>Totals</b>	<b>29</b>	<b>\$ 556,800</b>



## Summary Detail

### 5-Year History of Awards and Amounts by Program

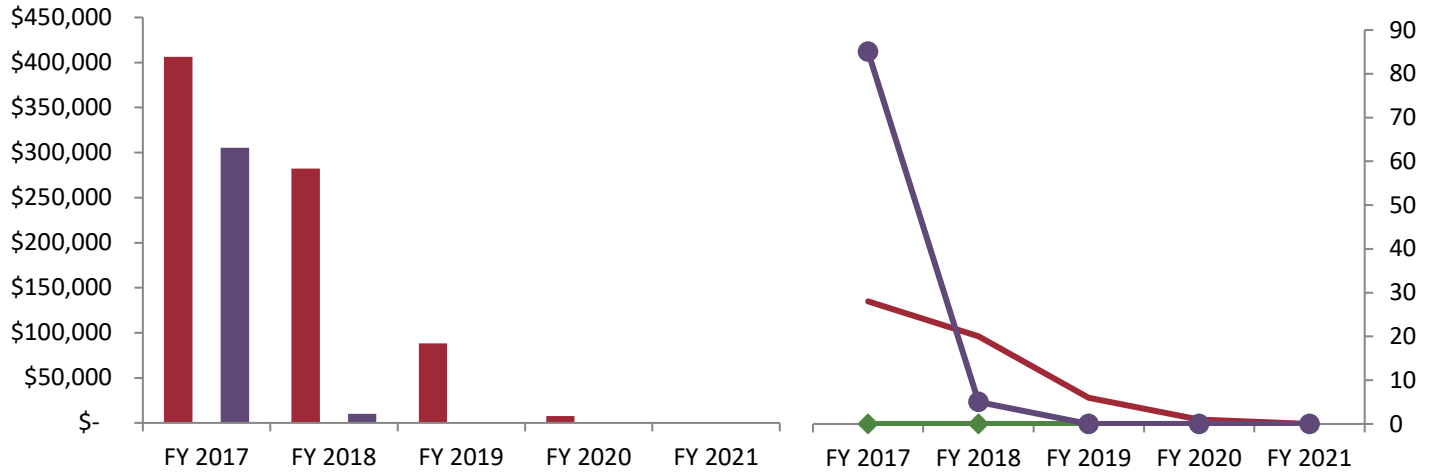
Undergraduate Grants	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
MTAG - Amount Awarded	\$ 12,897,356	\$ 9,988,284	\$ 10,477,118	\$ 10,498,431	\$ 9,691,159
MTAG - Number of Awards	22,629	18,244	18,872	19,046	17,380
MESG - Amount Awarded	\$ 6,390,868	\$ 6,435,647	\$ 6,882,878	\$ 7,408,414	\$ 7,785,215
MESG - Number of Awards	2,726	2,908	3,065	3,330	3,455
HELP - Amount Awarded	\$ 16,762,793	\$ 19,664,346	\$ 23,921,182	\$ 26,914,986	\$ 27,052,035
HELP - Number of Awards	2,912	3,357	3,959	4,411	4,345
LAW - Amount Awarded	\$ 194,608	\$ 113,402	\$ 117,776	\$ 65,846	\$ 110,757
LAW - Number of Awards	18	11	11	8	10



## Summary Detail

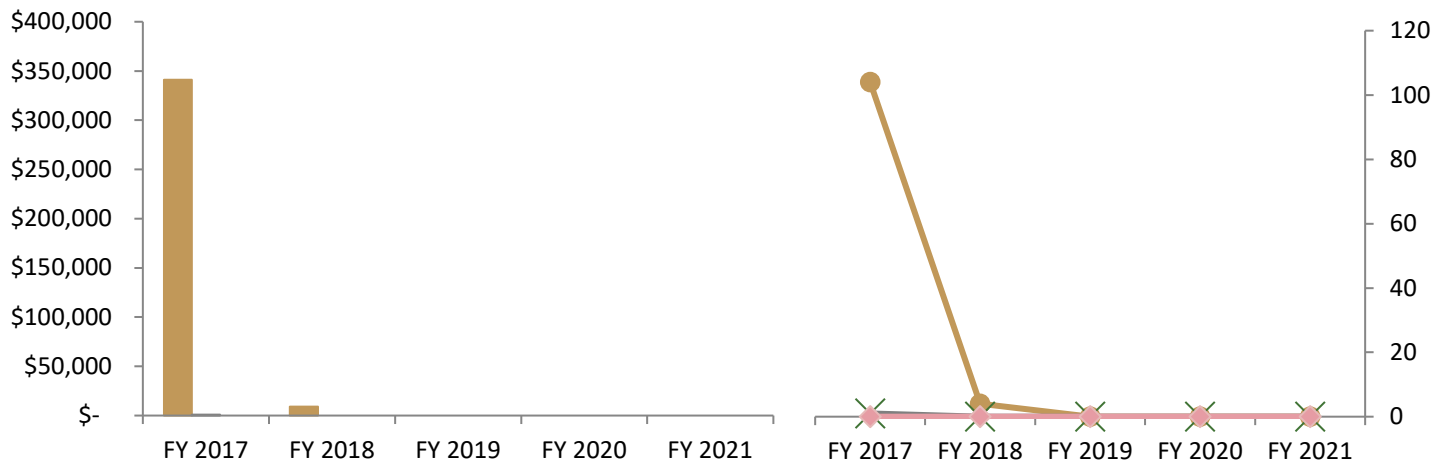
### Undergraduate Forgivable Loans

Education	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
TES - Amount Awarded	\$ 406,118	\$ 282,239	\$ 88,316	\$ 7,500	\$ -
TES - Number of Awards	28	20	6	1	0
WWAR - Amount Awarded	\$ -	\$ -	\$ -	\$ -	\$ -
WWAR - Number of Awards	0	0	0	0	0
WWTS - Amount Awarded	\$ 305,333	\$ 10,000	\$ -	\$ -	\$ -
WWTS - Number of Awards	85	5	0	0	0



### Health Care

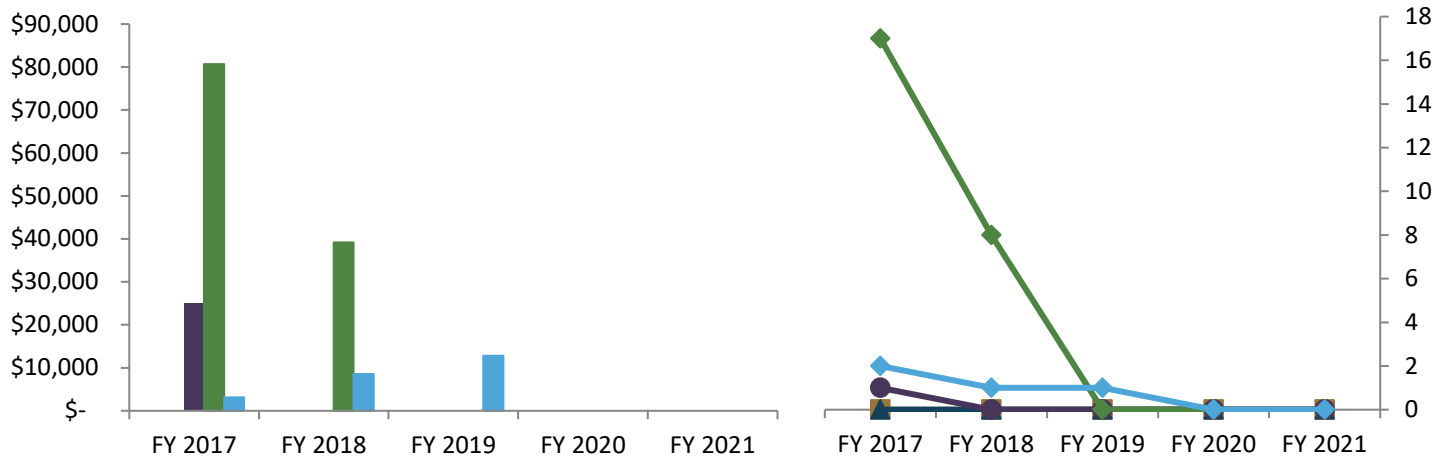
	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
NELB - Amount Awarded	\$ 341,003	\$ 9,000	\$ -	\$ -	\$ -
NELB - Number of Awards	104	4	0	0	0
NELR - Amount Awarded	\$ 1,000	\$ -	\$ -	\$ -	\$ -
NELR - Number of Awards	1	0	0	0	0
HCP-U - Amount Awarded	\$ -	\$ -	\$ -	\$ -	\$ -
HCP-U - Number of Awards	0	0	-	-	-



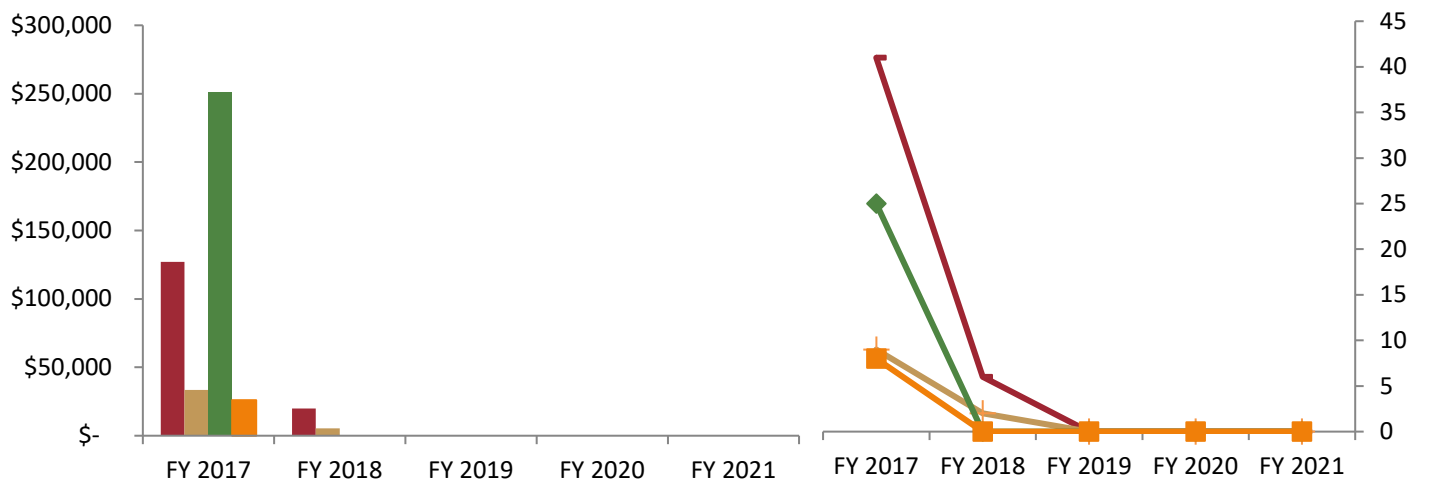
## Summary Detail

### Graduate Forgivable Loans

Education	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
CSA - Amount Awarded	\$ -	\$ -	\$ -	\$ -	\$ -
CSA - Number of Awards	0	0	0	0	0
GTS - Amount Awarded	\$ -	\$ -	\$ -	\$ -	\$ -
GTS - Number of Awards	0	0	0	0	0
CNDT - Amount Awarded	\$ 80,664	\$ 39,203	\$ -	\$ -	\$ -
CNDT - Number of Awards	17	8	0	0	0
SLPL - Amount Awarded	\$ 3,106	\$ 8,544	\$ 12,825	\$ -	\$ -
SLPL - Number of Awards	2	1	1	0	0
SDSP - Amount Awarded	\$ 25,000	-	-	-	-
SDSP - Number of Awards	1	-	-	-	-

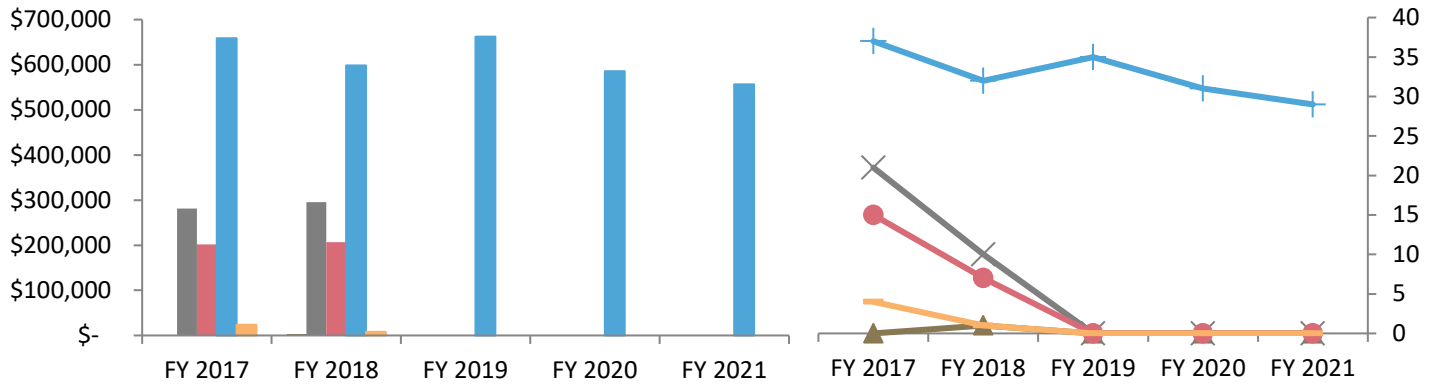


Health Care - Nursing	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
NELM - Amount Awarded	\$ 127,167	\$ 20,000	\$ -	\$ -	\$ -
NELM - Number of Awards	41	6	0	0	0
NERM - Amount Awarded	\$ 26,000	\$ -	\$ -	\$ -	\$ -
NERM - Number of Awards	8	0	0	0	0
NELP - Amount Awarded	\$ 33,543	\$ 5,313	\$ -	\$ -	\$ -
NELP - Number of Awards	9	2	0	0	0
NTSP - Amount Awarded	\$ 251,000	\$ -	\$ -	\$ -	\$ -
NTSP - Number of Awards	25	0	0	0	0

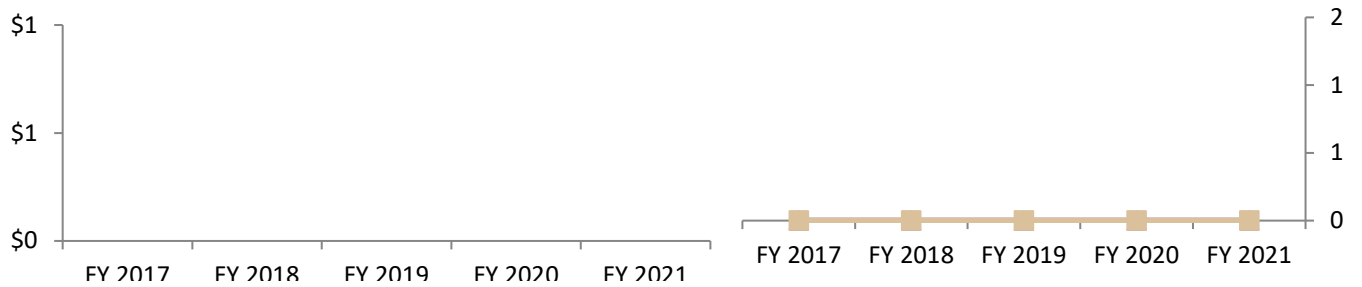


## Summary Detail

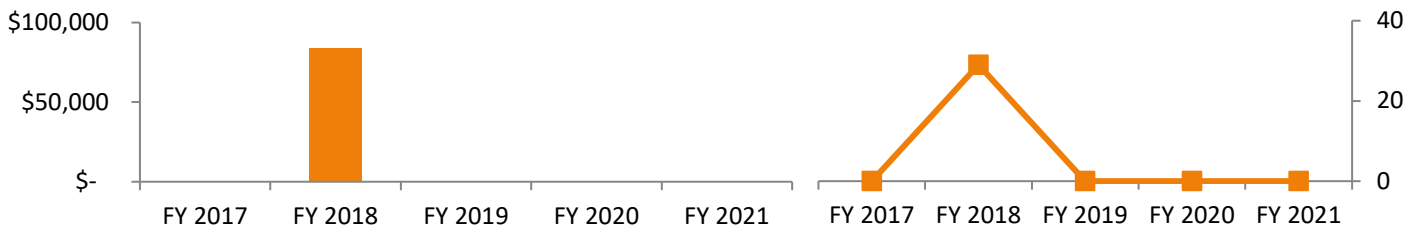
Health Care - Other	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021	
HCP-G - Amount Awarded	\$	-	\$	3,000	-	-	-	-	-	-
HCP-G - Number of Awards		0		1	-	-	-	-	-	-
DENT - Amount Awarded	\$	281,400	\$	295,230	-	-	-	-	-	-
DENT - Number of Awards		21		10	-	-	-	-	-	-
MED - Amount Awarded	\$	202,110	\$	206,864	-	-	-	-	-	-
MED - Number of Awards		15		7	-	-	-	-	-	-
SREB - Amount Awarded	\$	658,600	\$	598,400	\$	662,400	\$	585,600	\$	556,800
SREB - Number of Awards		37		32		35		31		29
STSC - Amount Awarded	\$	23,850	\$	7,950	-	-	-	-	-	-
STSC - Number of Awards		4		1	-	-	-	-	-	-



Other	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021	
SWOR - Amount Awarded	\$	-	-	-	-	-	-	-	-	-
SWOR - Number of Awards		0		-	-	-	-	-	-	-
VMMP - Amount Awarded	\$	-	\$	-	-	-	-	-	-	-
VMMP - Number of Awards		0		0	-	-	-	-	-	-



Loan Repayment	FY 2017		FY 2018		FY 2019		FY 2020		FY 2021	
MTLR - Amount	\$	-	\$	83,678	\$	-	\$	-	\$	-
MTLR - Number of Awards		0		29		0		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.

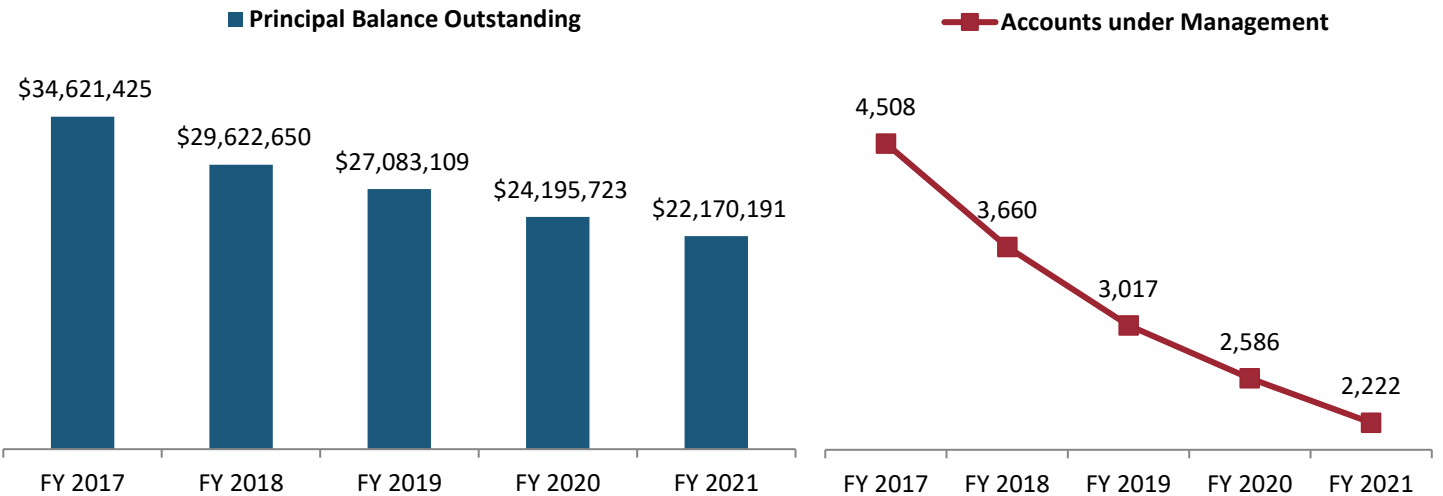
### 5-Year History of Forgivable Loan Accounts Under Management

Accounts under Management	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Current	1,893	1,253	819	422	355
Defaulted	1,752	1,755	1,761	1,792	1,668
Closed During the Fiscal Year	863	652	437	372	199
<b>Total</b>	<b>4,508</b>	<b>3,660</b>	<b>3,017</b>	<b>2,586</b>	<b>2,222</b>

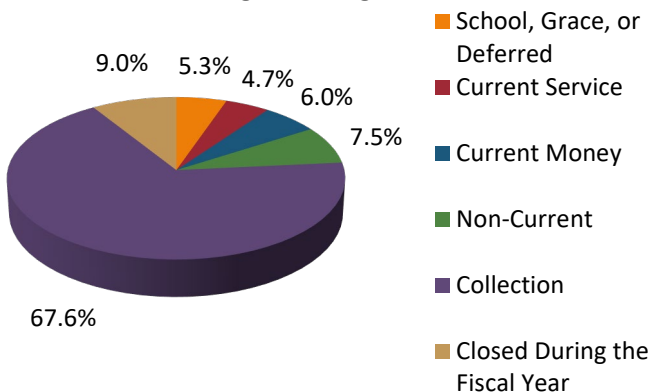
  

Principal Balance Outstanding	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Current	\$ 21,048,014	\$ 15,727,955	\$ 12,996,317	\$ 9,628,901	\$ 8,271,670
Defaulted	\$ 13,575,317	\$ 13,895,037	\$ 14,086,753	\$ 14,566,822	\$ 13,898,521
Closed During the Fiscal Year*	\$ (1,906)	\$ (342)	\$ 38	\$ -	\$ -
<b>Total</b>	<b>\$ 34,621,425</b>	<b>\$ 29,622,650</b>	<b>\$ 27,083,109</b>	<b>\$ 24,195,723</b>	<b>\$ 22,170,191</b>

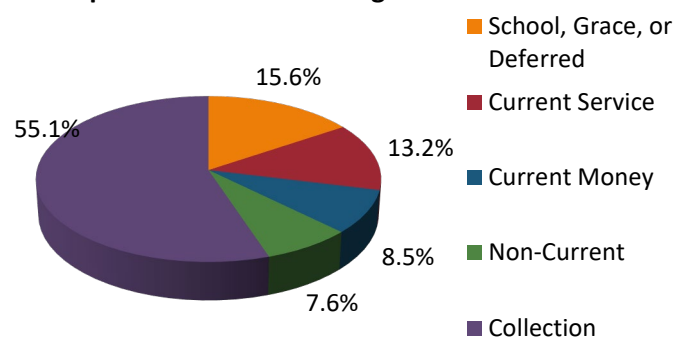
\* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances will be refunded to the borrower.



**Accounts Managed During Fiscal Year**



**Principal Balance Outstanding at Close of Fiscal Year**



**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		
TES	3	30	8	2	9	5	57
WWAR	1	0	0	0	2	0	3
WWTS	14	2	10	50	486	52	614
NELB	3	4	12	17	152	44	232
NELR	3	1	3	5	36	6	54
HCP-U/G	2	0	2	0	8	2	14
SWOR	0	0	0	0	0	0	0
CSA	0	0	0	2	6	1	9
GTS	0	0	0	1	46	3	50
CNDT	1	4	8	0	4	6	23
SLPL	0	1	2	0	2	0	5
SDSP	0	1	2	1	9	1	14
NELM	2	3	2	1	36	19	63
NERM	0	0	4	1	1	6	12
NELP	4	3	2	2	9	3	23
NTSP	4	5	9	3	20	6	47
DENT	1	13	10	1	1	6	32
MED	13	9	10	8	13	4	57
SREB	39	22	8	2	8	7	86
STSC	1	3	1	8	18	0	31
VMMP	0	0	3	0	0	0	3
Inactive	27	3	37	63	635	28	793
<b>Totals</b>	<b>118</b>	<b>104</b>	<b>133</b>	<b>167</b>	<b>1,501</b>	<b>199</b>	<b>2,222</b>
<b>% of Total</b>	<b>5.3%</b>	<b>4.7%</b>	<b>6.0%</b>	<b>7.5%</b>	<b>67.6%</b>	<b>9.0%</b>	<b>100%</b>

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

Program	Current			Defaulted		Closed During the Fiscal Year	Managed Accounts
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection		
TES	\$ 129,864	\$ 1,364,709	\$ 236,114	\$ 30,144	\$ 181,386	\$ -	\$ 1,942,216
WWAR	\$ 2,000	\$ -	\$ -	\$ -	\$ 5,895	\$ -	\$ 7,895
WWTS	\$ 45,371	\$ 4,836	\$ 9,044	\$ 172,050	\$ 1,880,641	\$ -	\$ 2,111,941
NELB	\$ 7,000	\$ 9,474	\$ 25,476	\$ 63,114	\$ 574,063	\$ -	\$ 679,128
NELR	\$ 10,001	\$ 4,000	\$ 2,244	\$ 14,630	\$ 106,568	\$ -	\$ 137,443
HCP-U/G	\$ 2,651	\$ -	\$ 863	\$ -	\$ 10,885	\$ -	\$ 14,399
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CSA	\$ -	\$ -	\$ -	\$ 3,784	\$ 11,732	\$ -	\$ 15,516
GTS	\$ -	\$ -	\$ -	\$ 435	\$ 79,537	\$ -	\$ 79,972
CNDT	\$ 6,989	\$ 16,604	\$ 41,134	\$ -	\$ 14,243	\$ -	\$ 78,969
SLPL	\$ -	\$ 13,893	\$ 10,232	\$ -	\$ 37,459	\$ -	\$ 61,584
SDSP	\$ -	\$ 25,000	\$ 104,968	\$ 51,000	\$ 319,200	\$ -	\$ 500,168
NELM	\$ 13,259	\$ 12,575	\$ 6,062	\$ 3,265	\$ 130,032	\$ -	\$ 165,194
NERM	\$ -	\$ -	\$ 2,749	\$ 7,500	\$ 3,462	\$ -	\$ 13,712
NELP	\$ 31,391	\$ 17,876	\$ 19,511	\$ 11,444	\$ 64,293	\$ -	\$ 144,515
NTSP	\$ 38,696	\$ 81,374	\$ 53,240	\$ 34,122	\$ 237,613	\$ -	\$ 445,045
DENT	\$ 43,060	\$ 376,882	\$ 277,767	\$ 56,606	\$ 4,000	\$ -	\$ 758,315
MED	\$ 785,837	\$ 245,407	\$ 423,259	\$ 210,323	\$ 399,357	\$ -	\$ 2,064,184
SREB	\$ 2,043,900	\$ 710,389	\$ 328,835	\$ 3,425	\$ 184,973	\$ -	\$ 3,271,522
STSC	\$ 45,006	\$ 30,210	\$ 13,169	\$ 142,179	\$ 257,414	\$ -	\$ 487,978
VMMP	\$ -	\$ -	\$ 49,095	\$ -	\$ -	\$ -	\$ 49,095
Inactive	\$ 256,840	\$ 16,006	\$ 276,809	\$ 872,918	\$ 7,718,826	\$ -	\$ 9,141,399
<b>Totals</b>	<b>\$ 3,461,864</b>	<b>\$ 2,929,234</b>	<b>\$ 1,880,572</b>	<b>\$ 1,676,940</b>	<b>\$ 12,221,580</b>	<b>\$ -</b>	<b>\$ 22,170,191</b>
<b>% of Total</b>	<b>15.6%</b>	<b>13.2%</b>	<b>8.5%</b>	<b>7.6%</b>	<b>55.1%</b>	<b>0.0%</b>	<b>100%</b>

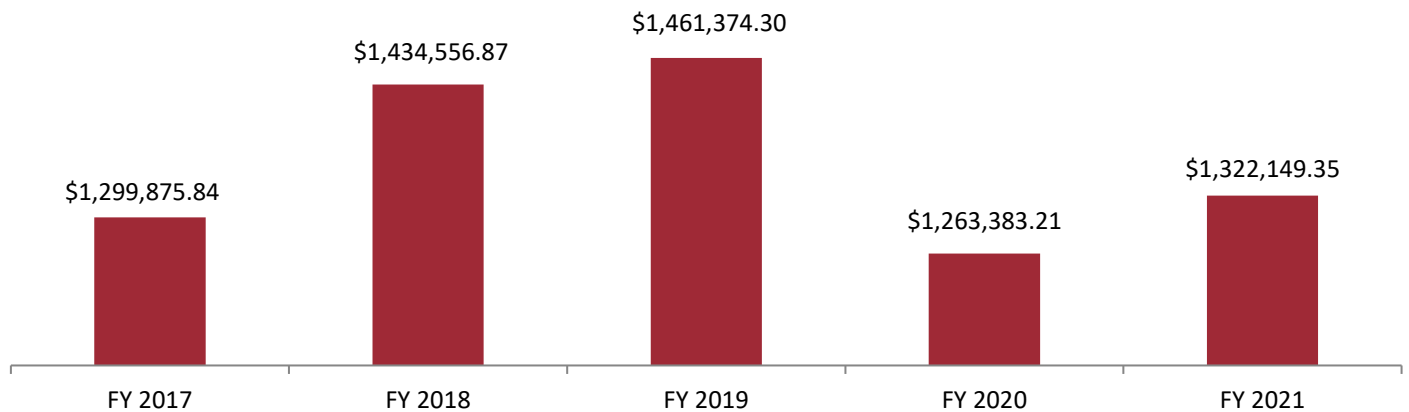
## Summary Detail

### Summary of Revenue Collected in Repayment During the Fiscal Year

Program	Principal	Interest	Fees	Tax Offset	Servicer and Agency Fees	Total Balance
TES	\$ 41,237.83	\$ 6,860.15	\$ 1,090.00	\$ 384.20	\$ (4,632.63)	\$ 44,939.55
WWAR	\$ -	\$ 560.00	\$ 140.00	\$ 156.40	\$ (80.03)	\$ 776.37
WWTS	\$ 78,274.31	\$ 37,070.61	\$ 20,963.71	\$ 21,854.03	\$ (14,780.65)	\$ 143,382.01
NELB	\$ 76,338.86	\$ 10,487.92	\$ 10,742.02	\$ 12,419.31	\$ (10,278.63)	\$ 99,709.48
NELR	\$ 6,809.38	\$ 1,546.02	\$ 722.66	\$ 6,593.28	\$ (1,464.52)	\$ 14,206.82
HCP-U/G	\$ 1,181.27	\$ 156.61	\$ 25.39	\$ 744.34	\$ (196.96)	\$ 1,910.65
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
CSA	\$ 726.28	\$ 233.72	\$ 240.00	\$ 2,208.50	\$ (318.53)	\$ 3,089.97
GTS	\$ 3,328.38	\$ 1,606.07	\$ 1,426.04	\$ 1,267.67	\$ (712.87)	\$ 6,915.29
CNDT	\$ 13,607.42	\$ 1,627.24	\$ 1,879.78	\$ 589.05	\$ (1,654.43)	\$ 16,049.06
SLPL	\$ 6,946.84	\$ 1,027.64	\$ 150.00	\$ -	\$ (759.25)	\$ 7,365.23
SDSP	\$ 9,804.40	\$ 7,322.72	\$ 1,803.48	\$ 508.30	\$ (1,816.61)	\$ 17,622.29
NELM	\$ 19,035.07	\$ 1,441.86	\$ 915.75	\$ 3,853.83	\$ (2,359.34)	\$ 22,887.17
NERM	\$ 5,756.50	\$ 154.12	\$ -	\$ -	\$ (552.36)	\$ 5,358.26
NELP	\$ 12,906.03	\$ 2,167.13	\$ 528.78	\$ 1,229.45	\$ (1,572.93)	\$ 15,258.46
NTSP	\$ 34,018.18	\$ 8,037.15	\$ 2,287.01	\$ 2,603.27	\$ (4,387.17)	\$ 42,558.44
DENT	\$ 103,781.18	\$ 10,719.75	\$ 276.25	\$ -	\$ (10,726.18)	\$ 104,051.00
MED	\$ 266,722.45	\$ 14,965.32	\$ 6,802.13	\$ -	\$ (26,960.03)	\$ 261,529.87
SREB	\$ 171,587.16	\$ 13,379.45	\$ (15.00)	\$ 247.35	\$ (17,307.26)	\$ 167,891.70
STSC	\$ 9,655.99	\$ 4,319.14	\$ 330.00	\$ -	\$ (1,336.85)	\$ 12,968.28
VMMP	\$ 22,223.42	\$ 1,782.46	\$ -	\$ -	\$ (2,243.40)	\$ 21,762.48
Inactive Programs	\$ 186,956.91	\$ 81,422.48	\$ 39,572.20	\$ 36,119.62	\$ (32,154.22)	\$ 311,916.99
<b>Totals</b>	<b>\$ 1,070,897.86</b>	<b>\$ 206,887.56</b>	<b>\$ 89,880.20</b>	<b>\$ 90,778.60</b>	<b>\$ (136,294.87)</b>	<b>\$ 1,322,149.35</b>

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

	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Total Revenue Collected	\$ 1,474,914.40	\$ 1,616,931.14	\$ 1,606,300.79	\$ 1,401,888.31	\$ 1,458,444.22
Servicer and Agency Fees	\$ (175,038.56)	\$ (182,374.27)	\$ (144,926.49)	\$ (138,505.10)	\$ (136,294.87)
<b>Available for New Awards</b>	<b>\$ 1,299,875.84</b>	<b>\$ 1,434,556.87</b>	<b>\$ 1,461,374.30</b>	<b>\$ 1,263,383.21</b>	<b>\$ 1,322,149.35</b>





## Summary Detail

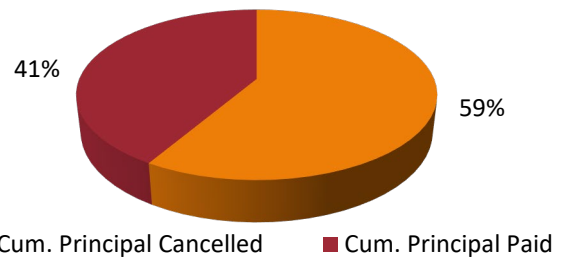
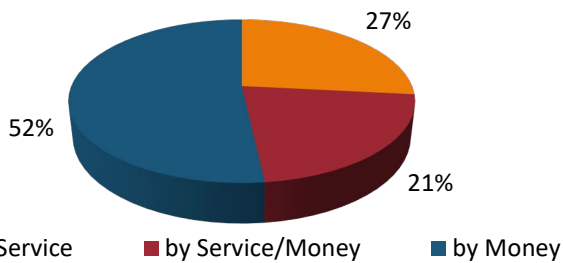
### Summary of Accounts Closed During the Fiscal Year

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
TES	3	0	2	5	\$ 97,500	\$ 29,550	\$ 3,071	\$ 32,621
WWAR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
WWTS	7	15	30	52	\$ 117,668	\$ 131,450	\$ 29,168	\$ 160,619
NELB	11	6	27	44	\$ 117,004	\$ 130,931	\$ 17,172	\$ 148,104
NELR	0	1	5	6	\$ 2,323	\$ 17,919	\$ 2,849	\$ 20,768
HCP-U/G	1	0	1	2	\$ 6,000	\$ 750	\$ 412	\$ 1,162
SWOR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
CSA	0	0	1	1	\$ -	\$ 3,150	\$ 369	\$ 3,519
GTS	1	1	1	3	\$ 4,200	\$ 5,500	\$ 1,572	\$ 7,072
CNDT	4	1	1	6	\$ 27,700	\$ 8,415	\$ 2,520	\$ 10,935
SLPL	0	0	0	0	\$ -	\$ -	\$ -	\$ -
SDSP	1	0	0	1	\$ 75,000	\$ -	\$ -	\$ -
NELM	6	6	7	19	\$ 56,767	\$ 42,586	\$ 3,771	\$ 46,356
NERM	5	0	1	6	\$ 45,500	\$ 9,000	\$ 635	\$ 9,635
NELP	0	1	2	3	\$ 9,635	\$ 18,699	\$ 2,004	\$ 20,703
NTSP	3	1	2	6	\$ 58,268	\$ 33,332	\$ 3,823	\$ 37,156
DENT	5	1	0	6	\$ 412,373	\$ 3,134	\$ 111	\$ 3,245
MED	1	1	2	4	\$ 44,768	\$ 173,496	\$ 1,309	\$ 174,805
SREB	4	1	2	7	\$ 277,831	\$ 94,069	\$ 4,598	\$ 98,666
STSC	0	0	0	0	\$ -	\$ -	\$ -	\$ -
VMMP	0	0	0	0	\$ -	\$ -	\$ -	\$ -
Inactive	1	8	19	28	\$ 134,407	\$ 351,407	\$ 132,041	\$ 483,448
<b>Totals</b>	<b>53</b>	<b>43</b>	<b>103</b>	<b>199</b>	<b>\$ 1,486,944</b>	<b>\$ 1,053,387</b>	<b>\$ 205,426</b>	<b>\$ 1,258,813</b>

Accounts Closed During the Fiscal Year

Cumulative Principal Paid or Cancelled



### 5-Year History of Accounts Closed During the Fiscal Year

	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
Service/Cancellation	622	445	242	184	53
Service and Money	99	85	65	58	43
Money	142	122	130	130	103
<b>Total</b>	<b>863</b>	<b>652</b>	<b>437</b>	<b>372</b>	<b>199</b>
Cumulative Principal Cancelled	\$ 5,467,157	\$ 5,359,900	\$ 3,071,292	\$ 2,447,489	\$ 1,486,944
Cumulative Principal Paid	\$ 1,003,585	\$ 867,473	\$ 1,019,911	\$ 1,100,104	\$ 1,053,387
Cumulative Interest Paid	\$ 230,213	\$ 157,977	\$ 237,695	\$ 212,175	\$ 205,426
<b>Total</b>	<b>\$ 6,700,955</b>	<b>\$ 6,385,349</b>	<b>\$ 4,328,898</b>	<b>\$ 3,759,767</b>	<b>\$ 2,745,757</b>

Summary Detail											
Summary of Cohort Accounts											
Program	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT	SLPL
Untracked Cohorts	-	-	112	32	4	-	-	1	15	-	-
Tracked Cohorts	57	3	502	200	50	14	0	8	35	23	5
<b>Managed Accounts</b>	<b>57</b>	<b>3</b>	<b>614</b>	<b>232</b>	<b>54</b>	<b>14</b>	<b>0</b>	<b>9</b>	<b>50</b>	<b>23</b>	<b>5</b>
In Repayment	52	3	453	158	45	12	0	7	32	17	5
Closed Current Year	5	0	49	42	5	2	0	1	3	6	0
Closed Prior Year	1	13	6,461	1,707	536	92	1	337	1,301	49	5
<b>All Tracked Accounts</b>	<b>58</b>	<b>16</b>	<b>6,963</b>	<b>1,907</b>	<b>586</b>	<b>106</b>	<b>1</b>	<b>345</b>	<b>1,336</b>	<b>72</b>	<b>10</b>
All Tracked Accounts by Cohort											
Prior Years	-	-	4,034	124	5	72	-	77	402	-	-
FY 2007	-	2	313	240	36	2	-	48	213	-	-
FY 2008	-	1	353	248	43	2	-	55	238	-	-
FY 2009	-	-	146	47	27	-	-	-	-	-	-
FY 2010	-	1	431	136	32	-	-	27	104	-	-
FY 2011	-	-	274	163	36	1	-	27	57	-	-
FY 2012	-	5	400	223	66	3	-	19	59	-	-
FY 2013	-	3	326	167	56	7	1	27	67	-	-
FY 2014	13	-	299	176	100	2	-	28	69	21	-
FY 2015	30	3	208	194	115	8	-	14	60	20	9
FY 2016	15	1	179	188	70	9	-	23	67	23	-
FY 2017	-	-	-	1	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-	8	1
FY 2019	-	-	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>58</b>	<b>16</b>	<b>6,963</b>	<b>1,907</b>	<b>586</b>	<b>106</b>	<b>1</b>	<b>345</b>	<b>1,336</b>	<b>72</b>	<b>10</b>
Rate of Accounts Closed by Service by Tracked Cohort											
Prior Years	-	-	88%	86%	100%	29%	-	99%	100%	-	-
FY 2007	-	100%	90%	87%	86%	0%	-	98%	99%	-	-
FY 2008	-	0%	88%	86%	90%	50%	-	96%	97%	-	-
FY 2009	-	-	86%	91%	84%	-	-	-	-	-	-
FY 2010	-	100%	87%	84%	77%	-	-	100%	93%	-	-
FY 2011	-	-	88%	80%	89%	0%	-	89%	96%	-	-
FY 2012	-	40%	83%	83%	90%	33%	-	100%	91%	-	-
FY 2013	-	100%	83%	77%	93%	33%	100%	88%	98%	-	-
FY 2014	75%	-	82%	76%	94%	0%	-	93%	94%	94%	-
FY 2015	50%	100%	89%	84%	92%	33%	-	100%	91%	89%	60%
FY 2016	-	100%	84%	77%	89%	38%	-	80%	95%	92%	-
FY 2017	-	-	-	100%	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-	100%	-
FY 2019	-	-	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>67%</b>	<b>69%</b>	<b>87%</b>	<b>83%</b>	<b>90%</b>	<b>30%</b>	<b>100%</b>	<b>95%</b>	<b>97%</b>	<b>93%</b>	<b>60%</b>
Default Rates by Tracked Cohorts											
Prior Years	-	-	5%	7%	20%	8%	-	0%	1%	-	-
FY 2007	-	0%	5%	5%	3%	0%	-	0%	0%	-	-
FY 2008	-	0%	9%	5%	5%	0%	-	2%	1%	-	-
FY 2009	-	-	3%	4%	7%	-	-	-	-	-	-
FY 2010	-	0%	7%	5%	3%	-	-	0%	1%	-	-
FY 2011	-	-	8%	6%	0%	0%	-	0%	7%	-	-
FY 2012	-	0%	9%	9%	6%	0%	-	0%	3%	-	-
FY 2013	-	33%	11%	9%	16%	14%	0%	4%	4%	-	-
FY 2014	15%	-	10%	7%	5%	50%	-	4%	7%	10%	-
FY 2015	20%	33%	13%	8%	9%	0%	-	7%	7%	0%	22%
FY 2016	20%	0%	8%	13%	4%	0%	-	13%	9%	9%	-
FY 2017	-	-	-	0%	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-	0%	0%
FY 2019	-	-	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>19%</b>	<b>13%</b>	<b>6%</b>	<b>7%</b>	<b>6%</b>	<b>8%</b>	<b>0%</b>	<b>2%</b>	<b>2%</b>	<b>6%</b>	<b>20%</b>

<b>Summary Detail</b>											
<b>Summary of Cohort Accounts</b>											
<b>SDSP</b>	<b>NELM</b>	<b>NERM</b>	<b>NELP</b>	<b>NTSP</b>	<b>DENT</b>	<b>MED</b>	<b>SREB</b>	<b>STSC</b>	<b>VMMP</b>	<b>INACTIVE</b>	<b>TOTAL</b>
1	11	-	2	1	1	14	4	13	-	793	1,004
13	52	12	21	46	31	43	82	18	3	-	1,218
<b>14</b>	<b>63</b>	<b>12</b>	<b>23</b>	<b>47</b>	<b>32</b>	<b>57</b>	<b>86</b>	<b>31</b>	<b>3</b>	<b>793</b>	<b>2,222</b>
12	33	6	18	40	25	39	75	18	3	-	1,053
1	19	6	3	6	6	4	7	0	0	-	165
39	556	14	71	141	64	49	134	62	7	-	11,640
<b>52</b>	<b>608</b>	<b>26</b>	<b>92</b>	<b>187</b>	<b>95</b>	<b>92</b>	<b>216</b>	<b>80</b>	<b>10</b>	<b>-</b>	<b>12,858</b>
<b>All Tracked Accounts by Cohort</b>											
38	14	-	3	56	40	35	72	51	3	-	5,026
3	71	-	8	18	1	4	10	7	-	-	976
3	71	-	5	10	4	6	11	2	-	-	1,052
1	-	-	-	1	-	-	13	-	-	-	235
-	52	-	3	7	4	2	12	4	1	-	816
2	42	-	6	8	-	4	10	5	-	-	635
2	54	-	4	12	5	3	5	1	1	-	862
1	60	1	1	9	4	9	9	2	-	-	750
1	77	9	25	25	15	7	11	3	3	-	884
1	84	12	27	24	8	12	12	2	-	-	843
-	83	4	10	17	14	10	11	3	2	-	729
-	-	-	-	-	-	-	10	-	-	-	11
-	-	-	-	-	-	-	6	-	-	-	15
-	-	-	-	-	-	-	9	-	-	-	9
-	-	-	-	-	-	-	7	-	-	-	7
-	-	-	-	-	-	-	8	-	-	-	8
<b>52</b>	<b>608</b>	<b>26</b>	<b>92</b>	<b>187</b>	<b>95</b>	<b>92</b>	<b>216</b>	<b>80</b>	<b>10</b>	<b>0</b>	<b>12,858</b>
<b>Rate of Accounts Closed by Service by Tracked Cohort</b>											
100%	93%	-	67%	82%	85%	74%	87%	67%	67%	-	88%
100%	93%	-	80%	81%	0%	33%	90%	100%	-	-	91%
100%	84%	-	80%	78%	75%	50%	50%	100%	-	-	89%
100%	-	-	-	100%	-	-	85%	-	-	-	87%
-	88%	-	100%	100%	75%	0%	100%	50%	100%	-	87%
50%	93%	-	83%	75%	-	0%	70%	100%	-	-	86%
100%	80%	-	100%	90%	40%	-	100%	100%	100%	-	84%
-	86%	-	-	60%	67%	50%	100%	100%	-	-	84%
-	93%	86%	91%	95%	67%	0%	100%	100%	100%	-	85%
-	91%	91%	80%	92%	100%	100%	40%	100%	-	-	88%
-	84%	100%	100%	80%	100%	100%	-	0%	-	-	84%
-	-	-	-	-	-	-	0%	-	-	-	50%
-	-	-	-	-	-	-	-	-	-	-	100%
-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-
<b>98%</b>	<b>88%</b>	<b>90%</b>	<b>86%</b>	<b>84%</b>	<b>79%</b>	<b>62%</b>	<b>84%</b>	<b>73%</b>	<b>86%</b>	<b>-</b>	<b>87%</b>
<b>Default Rates by Tracked Cohorts</b>											
21%	0%	-	0%	7%	0%	0%	4%	16%	0%	-	4%
0%	6%	-	38%	11%	0%	25%	0%	0%	-	-	4%
0%	1%	-	0%	0%	0%	0%	18%	50%	-	-	5%
0%	-	-	-	0%	-	-	0%	-	-	-	3%
-	8%	-	33%	43%	0%	50%	0%	0%	0%	-	6%
0%	2%	-	0%	0%	-	25%	0%	60%	-	-	6%
0%	6%	-	0%	8%	0%	0%	0%	0%	0%	-	8%
100%	5%	100%	0%	22%	0%	11%	0%	50%	-	-	10%
0%	3%	0%	8%	8%	7%	0%	0%	0%	0%	-	7%
0%	5%	0%	11%	25%	0%	0%	8%	0%	-	-	9%
-	5%	25%	0%	12%	0%	30%	0%	0%	0%	-	9%
-	-	-	-	-	-	-	0%	-	-	-	0%
-	-	-	-	-	-	-	0%	-	-	-	0%
-	-	-	-	-	-	-	0%	-	-	-	0%
-	-	-	-	-	-	-	0%	-	-	-	0%
<b>17%</b>	<b>4%</b>	<b>8%</b>	<b>10%</b>	<b>12%</b>	<b>1%</b>	<b>8%</b>	<b>3%</b>	<b>16%</b>	<b>0%</b>	<b>-</b>	<b>6%</b>

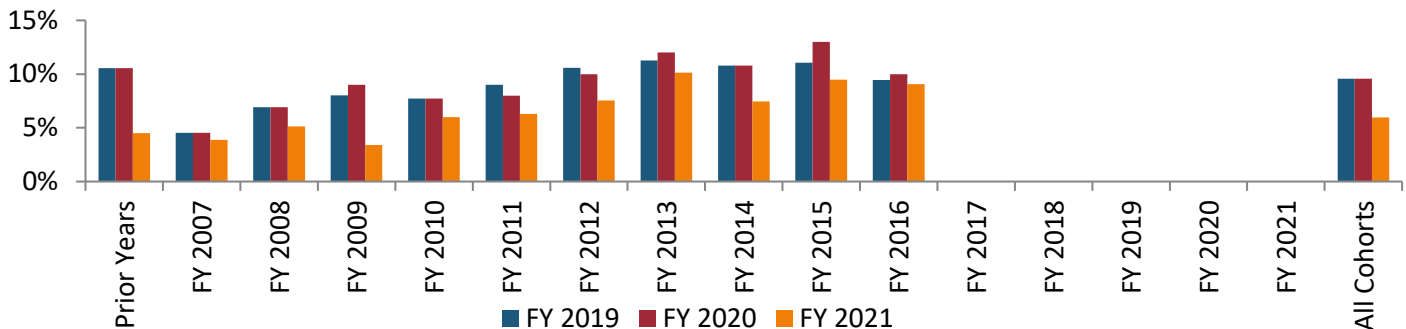
## Summary Detail

### History of Default Rates by Program and Cohort

Default Rates by Program	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
TES	0%	2%	5%	5%	17%	19%
WWAR	19%	19%	19%	13%	19%	13%
WWTS	7%	7%	7%	7%	7%	6%
NELB	7%	7%	6%	8%	8%	7%
NELR	5%	6%	7%	7%	8%	6%
HCP-U/G	9%	8%	8%	9%	10%	8%
SWOR	0%	0%	0%	0%	0%	0%
CSA	2%	3%	3%	3%	2%	2%
GTS	2%	3%	3%	3%	3%	2%
CNDT	0%	6%	8%	11%	10%	6%
SLPL	0%	0%	20%	20%	20%	20%
SDSP	15%	15%	17%	17%	17%	17%
NELM	4%	4%	5%	5%	5%	4%
NERM	0%	4%	8%	8%	8%	8%
NELP	3%	3%	5%	9%	12%	10%
NTSP	6%	8%	9%	9%	13%	12%
DENT	1%	1%	1%	2%	0%	1%
MED	2%	2%	2%	4%	7%	8%
SREB	2%	2%	3%	2%	3%	3%
STSC	18%	18%	18%	16%	16%	16%
VMMP	0%	0%	0%	0%	0%	0%
<b>All Programs</b>	<b>10%</b>	<b>9%</b>	<b>9%</b>	<b>10%</b>	<b>10%</b>	<b>6%</b>

Default Rates by Cohort	FY 2016	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<i>Prior Years</i>	14%	11%	11%	11%	11%	4%
FY 2007	5%	5%	5%	5%	5%	4%
FY 2008	8%	7%	7%	7%	7%	5%
FY 2009	9%	9%	8%	8%	9%	3%
FY 2010	10%	9%	8%	8%	8%	6%
FY 2011	11%	10%	9%	9%	8%	6%
FY 2012	13%	12%	11%	11%	10%	8%
FY 2013	12%	12%	12%	11%	12%	10%
FY 2014	5%	11%	11%	11%	11%	7%
FY 2015	0%	6%	9%	11%	13%	9%
FY 2016	0%	1%	4%	9%	10%	9%
FY 2017	-	0%	0%	0%	0%	0%
FY 2018	-	-	0%	0%	0%	0%
FY 2019	-	-	-	0%	0%	0%
FY 2020	-	-	-	-	0%	0%
FY 2021	-	-	-	-	-	0%
<b>All Cohorts</b>	<b>9%</b>	<b>9%</b>	<b>10%</b>	<b>10%</b>	<b>10%</b>	<b>6%</b>

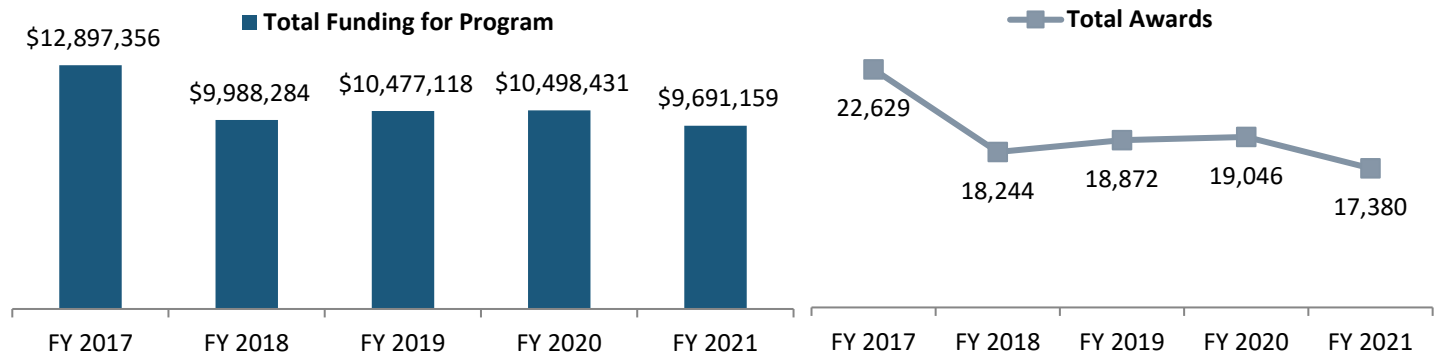


## Mississippi Resident Tuition Assistance Grant (MTAG)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Recipients</b>	22,484	18,097	18,713	18,875	17,251
<b>Total Awards</b>	22,629	18,244	18,872	19,046	17,380
<b>% One-Year Change (+/-)</b>	-7.8%	-19.4%	3.4%	0.9%	-8.7%
<b>Total Funding for Program</b>	\$ 12,897,356	\$ 9,988,284	\$ 10,477,118	\$ 10,498,431	\$ 9,691,159
<b>% One-Year Change (+/-)</b>	-11.6%	-22.6%	4.9%	0.2%	-7.7%
<b>Eligible Applicants</b>	22,484	18,097	18,713	18,875	17,251
<b>Award Rate</b>	100%	100%	100%	100%	100%
<b>Average Award Amount</b>	\$ 574	\$ 552	\$ 560	\$ 556	\$ 562
<b>% One-Year Change (+/-)</b>	-4.4%	-3.8%	1.4%	-0.7%	1.0%
<b>Applicants Not Funded</b>	0	0	0	0	0
<b>Funding Disparity</b>	\$ -	\$ -	\$ -	\$ -	\$ -



### Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	115	\$ 626	\$ 72,025
Blue Mountain College	167	\$ 671	\$ 112,075
Millsaps College	113	\$ 614	\$ 69,350
Mississippi College	450	\$ 690	\$ 310,575
Rust College	16	\$ 567	\$ 9,075
Tougaloo College	80	\$ 610	\$ 48,825
William Carey University	377	\$ 649	\$ 244,652
<b>Totals</b>	<b>1,318</b>	<b>\$ 657</b>	<b>\$ 866,577</b>
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	210	\$ 613	\$ 128,675
Delta State University	376	\$ 692	\$ 260,075
Jackson State University	294	\$ 633	\$ 186,225
Mississippi State University	3,448	\$ 663	\$ 2,285,730
Mississippi University for Women	389	\$ 716	\$ 278,675
Mississippi Valley State University	40	\$ 572	\$ 22,875
University of Mississippi	2,020	\$ 661	\$ 1,335,200
University of Mississippi Medical Center	96	\$ 911	\$ 87,500
University of Southern Mississippi	2,018	\$ 697	\$ 1,405,750
<b>Totals</b>	<b>8,891</b>	<b>\$ 674</b>	<b>\$ 5,990,705</b>

<b>2-Year Public Institutions</b>	<b>Awards</b>	<b>Avg. Award</b>	<b>Amount</b>
Coahoma Community College	50	\$ 326	\$ 16,275
Copiah-Lincoln Community College	288	\$ 417	\$ 120,100
East Central Community College	316	\$ 404	\$ 127,675
East Mississippi Community College	385	\$ 383	\$ 147,525
Hinds Community College	788	\$ 379	\$ 298,350
Holmes Community College	457	\$ 410	\$ 187,200
Itawamba Community College	740	\$ 412	\$ 304,607
Jones County Junior College	615	\$ 385	\$ 236,600
Meridian Community College	303	\$ 429	\$ 130,000
Mississippi Delta Community College	141	\$ 388	\$ 54,750
Mississippi Gulf Coast Community College	839	\$ 384	\$ 321,875
Northeast MS Community College	537	\$ 403	\$ 216,175
Northwest MS Community College	907	\$ 401	\$ 363,395
Pearl River Community College	577	\$ 384	\$ 221,450
Southwest Mississippi Community College	228	\$ 386	\$ 87,900
<b>Totals</b>	<b>7,171</b>	<b>\$ 395</b>	<b>\$ 2,833,877</b>
<b>Grand Totals</b>	<b>17,380</b>	<b>\$ 558</b>	<b>\$ 9,691,159</b>

#### Award Recipients by County

<b>County</b>	<b>Recipients</b>	<b>Avg. Award</b>	<b>Amount</b>
Adams	84	\$ 582	\$ 48,925
Alcorn	240	\$ 559	\$ 134,250
Amite	78	\$ 509	\$ 39,700
Attala	147	\$ 554	\$ 81,475
Benton	36	\$ 530	\$ 19,075
Bolivar	147	\$ 577	\$ 84,850
Calhoun	84	\$ 546	\$ 45,825
Carroll	75	\$ 547	\$ 41,050
Chickasaw	89	\$ 538	\$ 47,925
Choctaw	60	\$ 557	\$ 33,425
Claiborne	19	\$ 537	\$ 10,200
Clarke	85	\$ 532	\$ 45,257
Clay	93	\$ 541	\$ 50,275
Coahoma	59	\$ 465	\$ 27,450
Copiah	138	\$ 549	\$ 75,800
Covington	82	\$ 591	\$ 48,475
Desoto	1,237	\$ 549	\$ 678,778
Forrest	414	\$ 587	\$ 243,213
Franklin	57	\$ 541	\$ 30,825
George	115	\$ 585	\$ 67,241
Greene	58	\$ 510	\$ 29,583
Grenada	87	\$ 542	\$ 47,125
Hancock	224	\$ 556	\$ 124,523
Harrison	914	\$ 561	\$ 513,033
Hinds	1,083	\$ 574	\$ 621,739
Holmes	37	\$ 515	\$ 19,050
Humphreys	27	\$ 568	\$ 15,325
Issaquena	7	\$ 607	\$ 4,250
Itawamba	126	\$ 534	\$ 67,275
Jackson	877	\$ 547	\$ 479,533
Jasper	92	\$ 518	\$ 47,616
Jefferson	10	\$ 588	\$ 5,875
Jefferson Davis	34	\$ 553	\$ 18,792

County (cont.)	Recipients	Avg. Award	Amount
Jones	383	\$ 548	\$ 210,025
Kemper	27	\$ 580	\$ 15,666
Lafayette	447	\$ 568	\$ 253,725
Lamar	518	\$ 579	\$ 300,011
Lauderdale	477	\$ 557	\$ 265,591
Lawrence	62	\$ 548	\$ 34,000
Leake	101	\$ 541	\$ 54,650
Lee	673	\$ 578	\$ 388,759
Leflore	100	\$ 555	\$ 55,450
Lincoln	239	\$ 581	\$ 138,967
Lowndes	339	\$ 564	\$ 191,325
Madison	1,106	\$ 600	\$ 663,850
Marion	155	\$ 528	\$ 81,782
Marshall	111	\$ 533	\$ 59,175
Monroe	246	\$ 530	\$ 130,366
Montgomery	66	\$ 475	\$ 31,375
Neshoba	171	\$ 555	\$ 94,842
Newton	159	\$ 553	\$ 87,874
Noxubee	22	\$ 580	\$ 12,750
Oktibbeha	319	\$ 620	\$ 197,875
Panola	140	\$ 539	\$ 75,525
Pearl River	300	\$ 541	\$ 162,431
Perry	63	\$ 570	\$ 35,890
Pike	199	\$ 508	\$ 101,051
Pontotoc	223	\$ 549	\$ 122,515
Prentiss	153	\$ 588	\$ 90,025
Quitman	22	\$ 488	\$ 10,725
Rankin	1,338	\$ 584	\$ 780,924
Scott	108	\$ 560	\$ 60,532
Sharkey	16	\$ 586	\$ 9,375
Simpson	119	\$ 577	\$ 68,641
Smith	112	\$ 543	\$ 60,849
Stone	88	\$ 538	\$ 47,381
Sunflower	78	\$ 563	\$ 43,875
Tallahatchie	41	\$ 530	\$ 21,725
Tate	179	\$ 547	\$ 98,000
Tippah	145	\$ 524	\$ 76,050
Tishomingo	115	\$ 552	\$ 63,525
Tunica	19	\$ 487	\$ 9,250
Union	218	\$ 561	\$ 122,250
Walthall	53	\$ 461	\$ 24,425
Warren	251	\$ 543	\$ 136,180
Washington	179	\$ 567	\$ 101,558
Wayne	79	\$ 538	\$ 42,491
Webster	115	\$ 590	\$ 67,850
Wilkinson	16	\$ 558	\$ 8,925
Winston	93	\$ 539	\$ 50,100
Yalobusha	46	\$ 534	\$ 24,550
Yazoo	107	\$ 549	\$ 58,750
<b>Totals</b>	<b>17,251</b>	<b>\$ 562</b>	<b>\$ 9,691,159</b>

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

Recipient Demographics					
<b>Dependency Status</b>	<b>Recipients</b>	<b>Percent</b>	<b>Gender</b>	<b>Recipients</b>	<b>Percent</b>
Dependent	15,513	90%	Male	6,947	40%
Independent	1,738	10%	Female	10,304	60%
	<b>17,251</b>	<b>100%</b>		<b>17,251</b>	<b>100%</b>
<b>Ethnicity</b>	<b>Recipients</b>	<b>Percent</b>	<b>Age</b>	<b>Recipients</b>	<b>Percent</b>
African American	3,219	19%	12-24 years old	16,695	97%
Alaskan Native/American Indian	64	0%	25-34 years old	330	2%
Asian/Pacific Islander	270	2%	35-44 years old	152	1%
Caucasian	12,610	73%	45-54 years old	63	0%
Hispanic	303	2%	55-64 years old	8	0%
Unknown	785	5%	65 years or older	3	0%
	<b>17,251</b>	<b>100%</b>		<b>17,251</b>	<b>100%</b>
<b>Income</b>	<b>Recipients</b>	<b>Percent</b>			
Less than \$0 (negative)	30	0%			
\$0	495	3%			
\$1-\$30,000	1,116	6%			
\$30,001-\$48,000	2,201	13%			
\$48,001-\$75,000	3,482	20%			
\$75,001-\$110,000	3,710	22%			
\$110,001-\$250,000	4,775	28%			
\$250,001-\$999,999	650	4%			
\$1,000,000 and More	27	0%			
No FAFSA/Income Data	765	4%			
	<b>17,251</b>	<b>100%</b>			

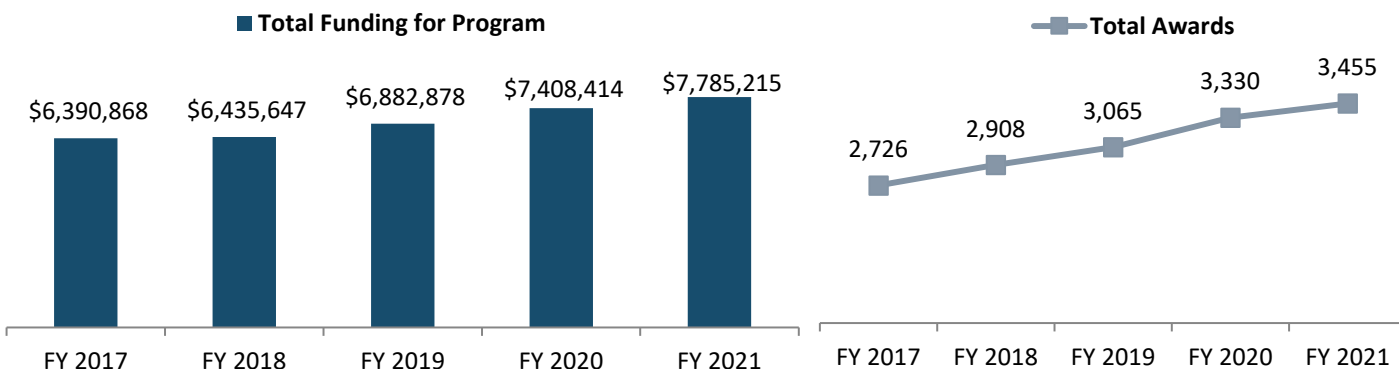


## Mississippi Eminent Scholars Grant (MESG)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	2,717	2,898	3,057	3,308	3,438
<b>Total Awards</b>	2,726	2,908	3,065	3,330	3,455
<b>% One-Year Change (+/-)</b>	8.2%	6.7%	5.4%	8.6%	3.8%
<b>Total Funding for Program</b>	\$ 6,390,868	\$ 6,435,647	\$ 6,882,878	\$ 7,408,414	\$ 7,785,215
<b>% One-Year Change (+/-)</b>	5.4%	0.7%	6.9%	7.6%	5.1%
<b>Eligible Applicants</b>	2,717	2,898	3,057	3,308	3,438
<b>Award Rate</b>	100%	100%	100%	100%	100%
<b>Average Award Amount</b>	\$ 2,352	\$ 2,221	\$ 2,252	\$ 2,240	\$ 2,264
<b>% One-Year Change (+/-)</b>	-2.6%	-5.6%	1.4%	-0.5%	1.1%
<b>Applicants Not Funded</b>	0	0	0	0	0
<b>Funding Disparity</b>	\$ -	\$ -	\$ -	\$ -	\$ -



### Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	16	\$ 2,031	\$ 32,500
Blue Mountain College	23	\$ 2,391	\$ 55,000
Millsaps College	41	\$ 2,226	\$ 91,250
Mississippi College	243	\$ 2,305	\$ 560,000
Tougaloo College	2	\$ 2,500	\$ 5,000
William Carey University	99	\$ 2,323	\$ 229,999
<b>Totals</b>	<b>424</b>	<b>\$ 2,297</b>	<b>\$ 973,749</b>
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	2	\$ 2,500	\$ 5,000
Delta State University	50	\$ 2,375	\$ 118,750
Jackson State University	8	\$ 2,344	\$ 18,750
Mississippi State University	1,237	\$ 2,193	\$ 2,712,918
Mississippi University for Women	31	\$ 2,298	\$ 71,250
University of Mississippi	993	\$ 2,317	\$ 2,301,250
University of Mississippi Medical Center	16	\$ 2,266	\$ 36,250
University of Southern Mississippi	447	\$ 2,269	\$ 1,014,188
<b>Totals</b>	<b>2,784</b>	<b>\$ 2,255</b>	<b>\$ 6,278,356</b>

<b>2-Year Public Institutions</b>	<b>Awards</b>	<b>Avg. Award</b>	<b>Amount</b>
Copiah-Lincoln Community College	13	\$ 2,404	\$ 31,250
East Central Community College	11	\$ 2,500	\$ 27,500
East Mississippi Community College	6	\$ 2,083	\$ 12,500
Hinds Community College	26	\$ 2,067	\$ 53,750
Holmes Community College	6	\$ 2,083	\$ 12,500
Itawamba Community College	22	\$ 2,050	\$ 45,110
Jones County Junior College	28	\$ 2,232	\$ 62,500
Meridian Community College	10	\$ 2,375	\$ 23,750
Mississippi Delta Community College	1	\$ 2,500	\$ 2,500
Mississippi Gulf Coast Community College	43	\$ 2,134	\$ 91,750
Northeast MS Community College	14	\$ 2,143	\$ 30,000
Northwest MS Community College	39	\$ 2,147	\$ 83,750
Pearl River Community College	17	\$ 2,059	\$ 35,000
Southwest Mississippi Community College	11	\$ 1,932	\$ 21,250
<b>Totals</b>	<b>247</b>	<b>\$ 2,158</b>	<b>\$ 533,110</b>
<b>Grand Totals</b>	<b>3,455</b>	<b>\$ 2,253</b>	<b>\$ 7,785,215</b>

#### Award Recipients by County

<b>County</b>	<b>Awards</b>	<b>Avg. Award</b>	<b>Amount</b>
Adams	8	\$ 2,111	\$ 16,887
Alcorn	44	\$ 2,216	\$ 97,500
Amite	7	\$ 2,143	\$ 15,000
Attala	16	\$ 2,109	\$ 33,750
Benton	5	\$ 2,250	\$ 11,250
Bolivar	19	\$ 2,303	\$ 43,750
Calhoun	10	\$ 2,125	\$ 21,250
Carroll	8	\$ 2,344	\$ 18,750
Chickasaw	10	\$ 2,500	\$ 25,000
Choctaw	7	\$ 2,321	\$ 16,250
Clarke	9	\$ 2,500	\$ 22,500
Clay	12	\$ 1,988	\$ 23,856
Coahoma	13	\$ 2,308	\$ 30,000
Copiah	20	\$ 2,250	\$ 45,000
Covington	10	\$ 2,375	\$ 23,750
Desoto	312	\$ 2,251	\$ 702,167
Forrest	107	\$ 2,196	\$ 235,000
Franklin	9	\$ 2,500	\$ 22,500
George	26	\$ 2,067	\$ 53,750
Greene	1	\$ 2,500	\$ 2,500
Grenada	16	\$ 2,422	\$ 38,750
Hancock	53	\$ 2,217	\$ 117,500
Harrison	262	\$ 2,193	\$ 574,578
Hinds	210	\$ 2,344	\$ 492,185
Holmes	2	\$ 2,500	\$ 5,000
Humphreys	3	\$ 2,500	\$ 7,500
Itawamba	22	\$ 2,189	\$ 48,165
Jackson	166	\$ 2,291	\$ 380,235
Jasper	17	\$ 2,205	\$ 37,482
Jefferson	1	\$ 2,500	\$ 2,500
Jefferson Davis	2	\$ 2,500	\$ 5,000

County (cont.)	Awards	Avg. Award	Amount
Jones	68	\$ 2,243	\$ 152,500
Kemper	7	\$ 2,143	\$ 15,000
Lafayette	133	\$ 2,218	\$ 295,000
Lamar	149	\$ 2,265	\$ 337,500
Lauderdale	73	\$ 2,316	\$ 169,049
Lawrence	10	\$ 2,375	\$ 23,750
Leake	7	\$ 1,964	\$ 13,750
Lee	136	\$ 2,312	\$ 314,368
Leflore	11	\$ 2,094	\$ 23,037
Lincoln	35	\$ 2,357	\$ 82,500
Lowndes	61	\$ 2,277	\$ 138,888
Madison	377	\$ 2,341	\$ 882,472
Marion	20	\$ 2,138	\$ 42,765
Marshall	8	\$ 2,188	\$ 17,500
Monroe	31	\$ 2,298	\$ 71,250
Montgomery	11	\$ 2,273	\$ 25,000
Neshoba	24	\$ 2,257	\$ 54,166
Newton	21	\$ 2,202	\$ 46,250
Noxubee	1	\$ 2,500	\$ 2,500
Oktibbeha	96	\$ 2,134	\$ 204,836
Panola	19	\$ 2,434	\$ 46,250
Pearl River	58	\$ 2,340	\$ 135,697
Perry	7	\$ 2,321	\$ 16,250
Pike	32	\$ 2,305	\$ 73,750
Pontotoc	25	\$ 2,173	\$ 54,324
Prentiss	9	\$ 2,222	\$ 20,000
Rankin	326	\$ 2,272	\$ 740,769
Scott	14	\$ 2,143	\$ 30,000
Simpson	15	\$ 2,444	\$ 36,667
Smith	9	\$ 2,361	\$ 21,250
Stone	19	\$ 2,368	\$ 45,000
Sunflower	8	\$ 2,344	\$ 18,750
Tallahatchie	1	\$ 1,250	\$ 1,250
Tate	23	\$ 2,011	\$ 46,250
Tippah	13	\$ 2,115	\$ 27,500
Tishomingo	18	\$ 2,292	\$ 41,250
Union	39	\$ 2,340	\$ 91,250
Walthall	6	\$ 1,875	\$ 11,250
Warren	32	\$ 2,266	\$ 72,500
Washington	21	\$ 2,262	\$ 47,500
Wayne	13	\$ 2,212	\$ 28,750
Webster	12	\$ 2,188	\$ 26,250
Wilkinson	3	\$ 2,500	\$ 7,500
Winston	13	\$ 2,125	\$ 27,622
Yalobusha	6	\$ 1,875	\$ 11,250
Yazoo	11	\$ 2,273	\$ 25,000
<b>Totals</b>	<b>3,438</b>	<b>\$ 2,264</b>	<b>\$ 7,785,215</b>

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

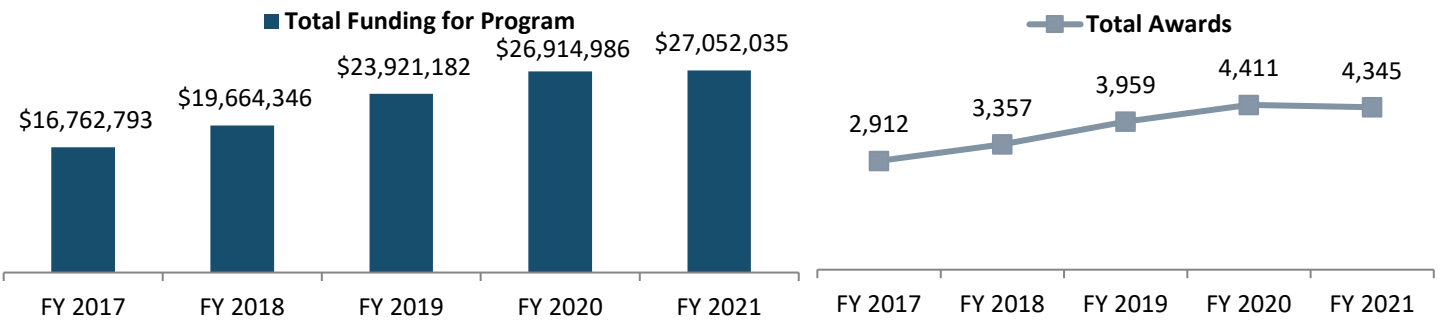
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3,162	92%	Male	1,619	47%
Independent	276	8%	Female	1,819	53%
	<b>3,438</b>	<b>100%</b>		<b>3,438</b>	<b>100%</b>
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	119	3%	17-24 years old	3,436	100%
Alaskan Native/American Indian	4	0%	25-34 years old	2	0%
Asian/Pacific Islander	128	4%	35-44 years old	0	0%
Caucasian	2,987	87%	45-54 years old	0	0%
Hispanic	53	2%	55-64 years old	0	0%
Unknown	147	4%	65 years or older	0	0%
	<b>3,438</b>	<b>100%</b>		<b>3,438</b>	<b>100%</b>
Income	Recipients	Percent			
Less than \$0 (negative)	13	0%			
\$0	131	4%			
\$1-\$30,000	180	5%			
\$30,001-\$48,000	150	4%			
\$48,001-\$75,000	411	12%			
\$75,001-\$110,000	640	19%			
\$110,001-\$250,000	1,230	36%			
\$250,001-\$999,999	324	9%			
\$1,000,000 and More	19	1%			
No FAFSA/Income Data	340	10%			
	<b>3,438</b>	<b>100%</b>			

## 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	2,877	3,322	3,913	4,361	4,307
<b>Total Awards</b>	2,912	3,357	3,959	4,411	4,345
<b>% One-Year Change (+/-)</b>	9.4%	15.3%	17.9%	11.4%	-1.5%
<b>Total Funding for Program</b>	\$ 16,762,793	\$ 19,664,346	\$ 23,921,182	\$ 26,914,986	\$ 27,052,035
<b>% One-Year Change (+/-)</b>	10.9%	17.3%	21.6%	12.5%	0.5%
<b>Eligible Applicants</b>	2,877	3,322	3,913	4,361	4,307
<b>Award Rate</b>	100%	100%	100%	100%	100%
<b>Average Award Amount</b>	\$ 5,826	\$ 5,919	\$ 6,113	\$ 6,172	\$ 6,281
<b>% One-Year Change (+/-)</b>	1.5%	1.6%	3.3%	1.0%	1.8%
<b>Applicants Not Funded</b>	0	0	0	0	0
<b>Funding Disparity</b>	\$ -	\$ -	\$ -	\$ -	\$ -



### Awards by Institution

	Awards	Avg. Award	Amount
<b>4-Year Private Institutions</b>			
Belhaven University	41	\$ 7,416	\$ 304,056
Blue Mountain College	15	\$ 8,239	\$ 123,592
Millsaps College	36	\$ 7,742	\$ 278,718
Mississippi College	108	\$ 7,234	\$ 781,255
Rust College	3	\$ 8,828	\$ 26,484
Tougaloo College	30	\$ 7,320	\$ 219,596
William Carey University	74	\$ 7,933	\$ 587,070
<b>Totals</b>	<b>307</b>	<b>\$ 7,560</b>	<b>\$ 2,320,771</b>
<b>4-Year Public Institutions</b>			
Alcorn State University	108	\$ 6,657	\$ 718,955
Delta State University	68	\$ 7,225	\$ 491,329
Jackson State University	119	\$ 7,062	\$ 840,377
Mississippi State University	939	\$ 7,440	\$ 6,986,102
Mississippi University for Women	79	\$ 6,240	\$ 492,953
Mississippi Valley State University	11	\$ 5,213	\$ 57,341
University of Mississippi	742	\$ 7,783	\$ 5,775,137
University of Mississippi Medical Center	17	\$ 8,215	\$ 139,648
University of Southern Mississippi	744	\$ 7,855	\$ 5,843,848
<b>Totals</b>	<b>2,827</b>	<b>\$ 7,551</b>	<b>\$ 21,345,690</b>

<b>2-Year Public Institutions</b>	<b>Awards</b>	<b>Avg. Award</b>	<b>Amount</b>
Coahoma Community College	10	\$ 2,303	\$ 23,025
Copiah-Lincoln Community College	44	\$ 2,834	\$ 124,685
East Central Community College	73	\$ 2,810	\$ 205,110
East Mississippi Community College	41	\$ 2,927	\$ 120,000
Hinds Community College	129	\$ 2,816	\$ 363,300
Holmes Community College	64	\$ 2,527	\$ 161,720
Itawamba Community College	84	\$ 2,500	\$ 209,981
Jones County Junior College	119	\$ 3,171	\$ 377,325
Meridian Community College	35	\$ 3,289	\$ 115,101
Mississippi Delta Community College	25	\$ 2,394	\$ 59,850
Mississippi Gulf Coast Community College	215	\$ 2,509	\$ 539,479
Northeast MS Community College	98	\$ 3,125	\$ 306,270
Northwest MS Community College	115	\$ 2,755	\$ 316,808
Pearl River Community College	126	\$ 2,923	\$ 368,280
Southwest Mississippi Community College	33	\$ 2,868	\$ 94,640
<b>Totals</b>	<b>1,211</b>	<b>\$ 2,796</b>	<b>\$ 3,385,574</b>
<b>Grand Totals</b>	<b>4,345</b>	<b>\$ 6,226</b>	<b>\$ 27,052,035</b>

#### Award Recipients by County

<b>County</b>	<b>Awards</b>	<b>Avg. Award</b>	<b>Amount</b>
Adams	31	\$ 7,353	\$ 227,942
Alcorn	52	\$ 5,613	\$ 291,862
Amite	5	\$ 3,092	\$ 15,460
Attala	31	\$ 5,844	\$ 181,173
Benton	17	\$ 5,321	\$ 90,449
Bolivar	40	\$ 6,403	\$ 256,111
Calhoun	37	\$ 5,157	\$ 190,801
Carroll	11	\$ 6,388	\$ 70,271
Chickasaw	30	\$ 6,408	\$ 192,243
Choctaw	3	\$ 7,257	\$ 21,770
Claiborne	8	\$ 6,093	\$ 48,746
Clarke	29	\$ 5,377	\$ 155,928
Clay	27	\$ 6,112	\$ 165,017
Coahoma	20	\$ 5,690	\$ 113,799
Copiah	25	\$ 6,562	\$ 164,053
Covington	35	\$ 6,448	\$ 225,675
Desoto	274	\$ 6,529	\$ 1,788,818
Forrest	117	\$ 6,487	\$ 759,029
Franklin	7	\$ 6,825	\$ 47,773
George	23	\$ 6,471	\$ 148,829
Greene	8	\$ 6,075	\$ 48,596
Grenada	33	\$ 6,901	\$ 227,748
Hancock	91	\$ 6,175	\$ 561,937
Harrison	397	\$ 6,261	\$ 2,485,769
Hinds	375	\$ 6,916	\$ 2,593,346
Holmes	20	\$ 6,217	\$ 124,334
Humphreys	8	\$ 6,438	\$ 51,506
Itawamba	24	\$ 4,613	\$ 110,709
Jackson	245	\$ 5,991	\$ 1,467,748
Jasper	22	\$ 5,804	\$ 127,690
Jefferson	7	\$ 5,850	\$ 40,949
Jefferson Davis	13	\$ 5,849	\$ 76,037
Jones	98	\$ 6,373	\$ 624,516
Kemper	5	\$ 4,559	\$ 22,793

County (cont.)	Awards	Avg. Award	Amount
Lafayette	75	\$ 7,149	\$ 536,196
Lamar	109	\$ 6,186	\$ 674,263
Lauderdale	87	\$ 6,107	\$ 531,274
Lawrence	13	\$ 5,981	\$ 77,749
Leake	24	\$ 4,934	\$ 118,426
Lee	76	\$ 6,531	\$ 496,332
Leflore	31	\$ 6,526	\$ 202,304
Lincoln	46	\$ 5,526	\$ 254,196
Lowndes	60	\$ 6,426	\$ 385,578
Madison	170	\$ 6,596	\$ 1,121,326
Marion	45	\$ 5,526	\$ 248,684
Marshall	38	\$ 7,039	\$ 267,468
Monroe	30	\$ 5,948	\$ 178,441
Montgomery	13	\$ 6,139	\$ 79,812
Neshoba	51	\$ 6,121	\$ 312,155
Newton	36	\$ 5,185	\$ 186,647
Noxubee	13	\$ 7,443	\$ 96,753
Oktibbeha	88	\$ 6,938	\$ 610,508
Panola	50	\$ 6,940	\$ 346,984
Pearl River	74	\$ 6,023	\$ 445,667
Perry	9	\$ 3,642	\$ 32,780
Pike	53	\$ 5,658	\$ 299,882
Pontotoc	33	\$ 6,080	\$ 200,647
Prentiss	31	\$ 4,975	\$ 154,239
Quitman	11	\$ 7,472	\$ 82,193
Rankin	325	\$ 6,481	\$ 2,106,266
Scott	44	\$ 5,117	\$ 225,136
Sharkey	6	\$ 3,734	\$ 22,404
Simpson	23	\$ 5,900	\$ 135,691
Smith	23	\$ 4,936	\$ 113,522
Stone	34	\$ 5,103	\$ 173,509
Sunflower	32	\$ 6,934	\$ 221,884
Tallahatchie	11	\$ 6,346	\$ 69,808
Tate	32	\$ 6,558	\$ 209,848
Tippah	26	\$ 4,903	\$ 127,466
Tishomingo	13	\$ 4,452	\$ 57,879
Tunica	9	\$ 7,658	\$ 68,920
Union	47	\$ 5,618	\$ 264,048
Walthall	16	\$ 6,480	\$ 103,672
Warren	32	\$ 7,376	\$ 236,029
Washington	76	\$ 6,558	\$ 498,430
Wayne	18	\$ 5,843	\$ 105,175
Webster	27	\$ 5,109	\$ 137,939
Wilkinson	8	\$ 7,578	\$ 60,627
Winston	28	\$ 5,492	\$ 153,783
Yalobusha	23	\$ 7,392	\$ 170,010
Yazoo	20	\$ 6,503	\$ 130,058
<b>Totals</b>	<b>4,307</b>	<b>\$ 6,281</b>	<b>\$ 27,052,035</b>

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	3,795	88%	Male	1,413	33%
Independent	512	12%	Female	2,894	67%
	<b>4,307</b>	<b>100%</b>		<b>4,307</b>	<b>100%</b>
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1,753	41%	17-24 years old	4,299	100%
Alaskan Native/American Indian	23	1%	25-34 years old	8	0%
Asian/Pacific Islander	153	4%	35-44 years old	0	0%
Caucasian	1,988	46%	45-54 years old	0	0%
Hispanic	135	3%	55-64 years old	0	0%
Unknown	255	6%	65 years or older	0	0%
	<b>4,307</b>	<b>100%</b>		<b>4,307</b>	<b>100%</b>
Income	Recipients	Percent			
Less than \$0 (negative)	67	2%			
\$0	754	18%			
\$1-\$30,000	2,215	51%			
\$30,001-\$48,000	1,196	28%			
\$48,001-\$75,000	72	2%			
\$75,001-\$110,000	2	0%			
\$110,001-\$250,000	1	0%			
\$250,001-\$999,999	0	0%			
\$1,000,000 and More	0	0%			
No FAFSA/Income Data	0	0%			
	<b>4,307</b>	<b>100%</b>			

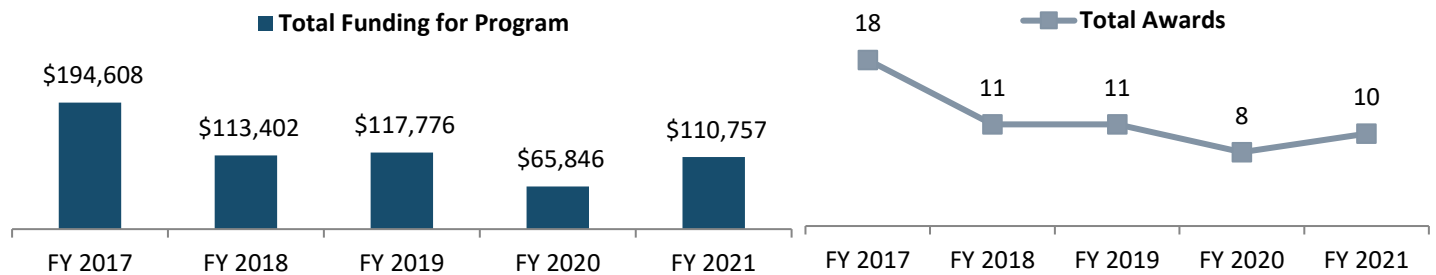


## Law Enforcement Officers and Firemen Scholarship (LAW)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	18	11	11	8	10
<b>Total Awards</b>	18	11	11	8	10
<b>% One-Year Change (+/-)</b>	-18.2%	-38.9%	0.0%	-27.3%	25.0%
<b>Total Funding for Program</b>	\$ 194,608	\$ 113,402	\$ 117,776	\$ 65,846	\$ 110,757
<b>% One-Year Change (+/-)</b>	-9.3%	-41.7%	3.9%	-44.1%	68.2%
<b>Eligible Applicants</b>	18	11	11	8	10
<b>Award Rate</b>	100%	100%	100%	100%	100%
<b>Average Award Amount</b>	\$ 10,812	\$ 10,309	\$ 10,707	\$ 8,231	\$ 11,076
<b>% One-Year Change (+/-)</b>	5.9%	-4.6%	3.9%	-23.1%	34.6%
<b>Applicants Not Funded</b>	0	0	0	0	0
<b>Funding Disparity</b>	\$ -	\$ -	\$ -	\$ -	\$ -



### Awards by Institution

	Awards	Avg. Award	Amount
<b>4-Year Public Institutions</b>			
Alcorn State University	1	\$ 7,237	\$ 7,237
Delta State University	1	\$ 6,326	\$ 6,326
Mississippi State University	1	\$ 16,599	\$ 16,599
University of Mississippi	4	\$ 14,634	\$ 58,536
University of Southern Mississippi	2	\$ 9,845	\$ 19,689
<b>Totals</b>	<b>9</b>	<b>\$ 12,043</b>	<b>\$ 108,387</b>
<b>2-Year Public Institutions</b>			
Northwest MS Community College	1	\$ 2,370	\$ 2,370
<b>Totals</b>	<b>1</b>	<b>\$ 2,370</b>	<b>\$ 2,370</b>
<b>Grand Totals</b>	<b>10</b>	<b>\$ 11,076</b>	<b>\$ 110,757</b>

### Award Recipients by County

County	Awards	Avg. Award	Amount
Desoto	2	\$ 8,502	\$ 17,004
Harrison	2	\$ 14,863	\$ 29,725
Lafayette	1	\$ 6,326	\$ 6,326
Panola	2	\$ 14,634	\$ 29,268
Rankin	1	\$ 6,563	\$ 6,563
Union	1	\$ 14,634	\$ 14,634
Warren	1	\$ 7,237	\$ 7,237
<b>Totals</b>	<b>10</b>	<b>\$ 11,076</b>	<b>\$ 110,757</b>

### Recipient Demographics

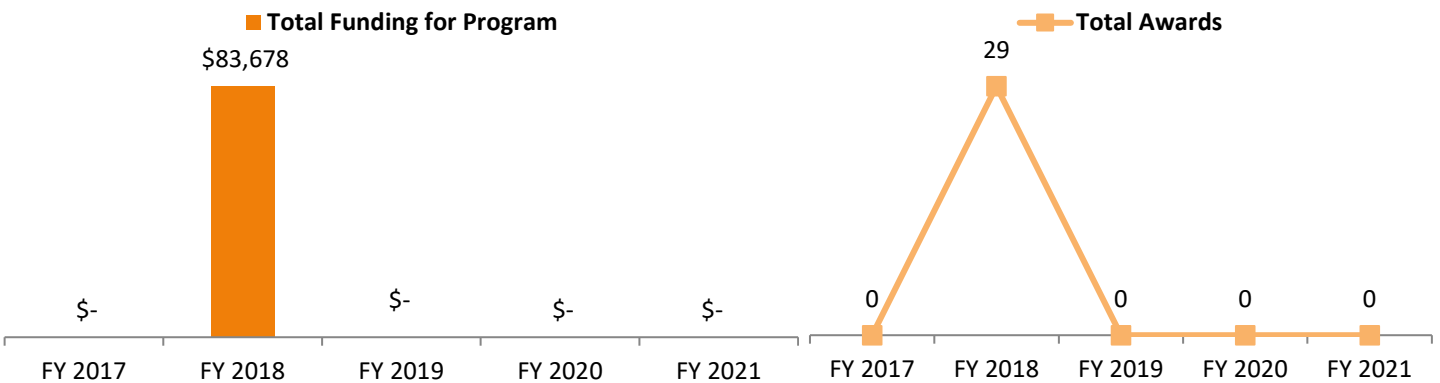
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	7	70%	Male	5	50%
Independent	3	30%	Female	5	50%
	<b>10</b>	<b>100%</b>		<b>10</b>	<b>100%</b>
<b>Ethnicity</b>	<b>Recipients</b>	<b>Percent</b>	<b>Age</b>	<b>Recipients</b>	<b>Percent</b>
African American	3	30%	17-24 years old	10	100%
Alaskan Native/American Indian	0	0%	25-34 years old	0	0%
Asian/Pacific Islander	1	10%	35-44 years old	0	0%
Caucasian	6	60%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	<b>10</b>	<b>100%</b>		<b>10</b>	<b>100%</b>
<b>Income</b>	<b>Recipients</b>	<b>Percent</b>			
Less than \$0 (negative)	1	10%			
\$0	1	10%			
\$1-\$30,000	3	30%			
\$30,001-\$48,000	1	10%			
\$48,001-\$75,000	2	20%			
\$75,001-\$110,000	0	0%			
\$110,001-\$250,000	0	0%			
\$250,001-\$999,999	0	0%			
\$1,000,000 and More	0	0%			
No FAFSA/Income Data	2	20%			
	<b>10</b>	<b>100%</b>			

## 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	29	0	0	0
<b>Total Awards</b>	0	29	0	0	0
<b>% One-Year Change (+/-)</b>	-100.0%	-	-100.0%	-	-
<b>Total Funding for Program</b>	\$ -	\$ 83,678	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-100.0%	-	-100.0%	-	-
<b>Eligible Applicants</b>	169	55	16	27	22
<b>Award Rate</b>	0%	53%	0%	0%	0%
<b>Average Award Amount</b>	-	\$ 2,885	-	-	-
<b>% One-Year Change (+/-)</b>	-	-	-	-	-
<b>Applicants Not Funded</b>	169	26	16	27	22
<b>Funding Disparity</b>	\$ 498,097	\$ 75,022	\$ 48,000	\$ 81,000	\$ 66,000



### Awards by Institution

Loan Servicer	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	-	\$ -

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	-	\$ -

### 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.

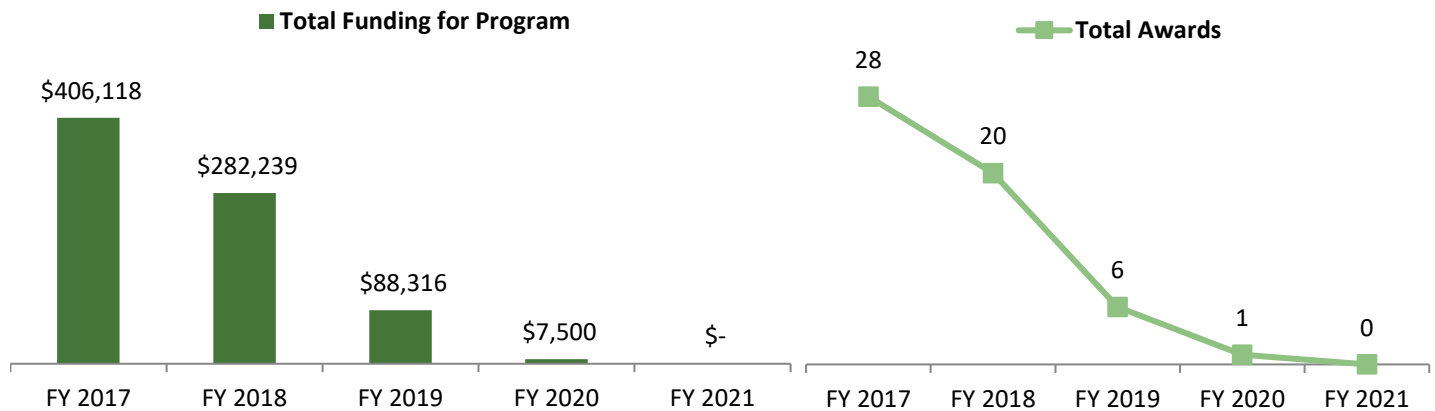


## Teacher Education Scholars Forgivable Loan (TES)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	28	20	6	1	0
<b>Total Awards</b>	28	20	6	1	0
<b>% One-Year Change (+/-)</b>	-36.4%	-28.6%	-70.0%	-83.3%	-100.0%
<b>Total Funding for Program</b>	\$ 406,118	\$ 282,239	\$ 88,316	\$ 7,500	\$ -
<b>% One-Year Change (+/-)</b>	-33.3%	-30.5%	-68.7%	-91.5%	-100.0%
<b>Eligible Applicants</b>	49	61	65	62	66
<b>Award Rate</b>	57%	33%	9%	2%	0%
<b>Average Award Amount</b>	\$ 14,504	\$ 14,112	\$ 14,719	\$ 7,500	\$ -
<b>% One-Year Change (+/-)</b>	2.4%	-2.7%	4.3%	-49.0%	-100.0%
<b>Applicants Not Funded</b>	21	41	59	61	66
<b>Funding Disparity</b>	\$ 304,588.50	\$ 578,590	\$ 868,441	\$ 457,500	\$ 990,000



### Awards by Institution

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

**Award Recipients by County**

<b>County</b>	<b>Awards</b>	<b>Avg. Award</b>	<b>Amount</b>
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	<b>-</b>	<b>\$ -</b>

**Recipient Demographics**

<b>Dependency Status</b>	<b>Recipients</b>	<b>Percent</b>	<b>Gender</b>	<b>Recipients</b>	<b>Percent</b>
No Awards	-	-	No Awards	-	-
<b>Ethnicity</b>	<b>Recipients</b>	<b>Percent</b>	<b>Age</b>	<b>Recipients</b>	<b>Percent</b>
No Awards	-	-	No Awards	-	-
<b>Income</b>	<b>Recipients</b>	<b>Percent</b>			
No Awards	-	-			



### 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	\$ 129,864
Current Service	30	\$ 1,364,709
Current Money	8	\$ 236,114
Non-Current Money	2	\$ 30,144
Collection	9	\$ 181,386
Closed in Current Year	5	\$ -
<b>Total Managed in Current Year</b>	<b>57</b>	<b>\$ 1,942,216</b>

#### 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	\$ -	\$ -	\$ -	\$ 97,500
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	2	\$ -	\$ 29,550	\$ 3,071	\$ -
<b>Totals</b>	<b>5</b>	<b>\$ -</b>	<b>\$ 29,550</b>	<b>\$ 3,071</b>	<b>\$ 97,500</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 41,237.83	\$ 6,860.15	\$ 1,090.00	\$ 384.20	\$ 49,572.18

#### 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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	0	6	1	0	2	3	12	92%
FY 2015	0	16	6	1	5	2	30	100%
FY 2016	3	8	1	1	2	0	15	100%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>3</b>	<b>30</b>	<b>8</b>	<b>2</b>	<b>9</b>	<b>5</b>	<b>57</b>	<b>98%</b>
Untracked	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>3</b>	<b>30</b>	<b>8</b>	<b>2</b>	<b>9</b>	<b>5</b>	<b>57</b>	

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	<b>13</b>	2	<b>15%</b>	0%	0%	8%	8%	15%
FY 2015	<b>30</b>	6	<b>20%</b>	0%	3%	7%	7%	20%
FY 2016	<b>15</b>	3	<b>20%</b>	0%	0%	0%	0%	13%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>58</b>	<b>11</b>	<b>19%</b>	<b>0%</b>	<b>2%</b>	<b>5%</b>	<b>5%</b>	<b>17%</b>
Untracked	-	-	-					
<b>Managed</b>	<b>58</b>	<b>11</b>						

**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 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	2	0	1	<b>3</b>	3	0	1	<b>4</b>	<b>75%</b>
FY 2015	1	0	1	<b>2</b>	1	0	1	<b>2</b>	<b>50%</b>
FY 2016	0	0	0	<b>0</b>	0	0	0	<b>0</b>	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>3</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>4</b>	<b>0</b>	<b>2</b>	<b>6</b>	<b>67%</b>
Untracked	-	-	-	-					
<b>Managed</b>	<b>3</b>	<b>0</b>	<b>2</b>	<b>5</b>					

## William Winter Alternate Route Teacher Forgivable Loan (WWAR)

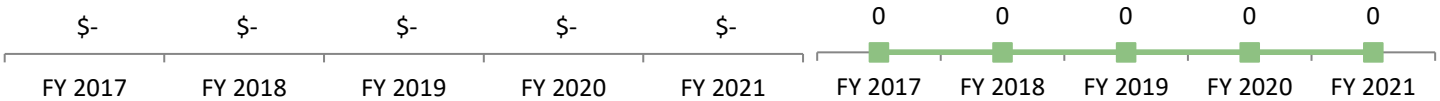
William Winter Alternate Route Teacher Forgivable Loan awards are available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to an alternate route educator's license. Participants may fulfill the service obligation by working 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	0	0	0	0
<b>Total Awards</b>	0	0	0	0	0
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Total Funding for Program</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Eligible Applicants</b>	4	2	9	4	4
<b>Award Rate</b>	0%	0%	0%	0%	0%
<b>Average Award Amount</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Applicants Not Funded</b>	4	2	9	4	4
<b>Funding Disparity</b>	\$ 16,000	\$ 8,000	\$ 36,000	\$ 16,000	\$ 16,000

■ Total Funding for Program

■ Total Awards



### Awards by Institution

Awards by Institution			
	Awards	Avg. Award	Amount
<b>4-Year Private Institutions</b>			
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	-	<b>\$ -</b>
<b>4-Year Public Institutions</b>			
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	-	<b>\$ -</b>
<b>Grand Totals</b>	<b>0</b>	-	<b>\$ -</b>

### Award Recipients by County

Award Recipients by County			
	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	-	<b>\$ -</b>

### Recipient Demographics

Recipient Demographics					
	Recipients	Percent		Recipients	Percent
<b>Dependency Status</b>			<b>Gender</b>		
No Awards	-	-	No Awards	-	-
<b>Ethnicity</b>			<b>Age</b>		
No Awards	-	-	No Awards	-	-
<b>Income</b>					
No Awards	-	-			

### WWAR Loan Repayment Details

#### Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	1	\$ 2,000
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	2	\$ 5,895
Closed in Current Year	0	\$ -
<b>Total Managed in Current Year</b>	<b>3</b>	<b>\$ 7,895</b>

#### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ -	\$ 560.00	\$ 140.00	\$ 156.40	\$ 856.40

#### Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate	
	School, Grace, or Deferred	Current Service	Current Money	Non- Current					Collection
<i>Prior Years</i>	-	-	-	-	-	-	-	-	
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	1	0	0	0	1	0	3	67%	
FY 2014	-	-	-	-	-	-	-	-	
FY 2015	0	0	0	0	1	0	3	33%	
FY 2016	0	0	0	0	0	0	1	0%	
FY 2017	-	-	-	-	-	-	-	-	
FY 2018	-	-	-	-	-	-	-	-	
FY 2019	-	-	-	-	-	-	-	-	
FY 2020	-	-	-	-	-	-	-	-	
FY 2021	-	-	-	-	-	-	-	-	
<b>Tracked</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>16</b>	<b>19%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>3</b>	<b>16</b>	<b>19%</b>

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	-	-	-	-	-	-	-	-
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%	20%	20%	0%	0%
FY 2013	3	1	33%	33%	33%	33%	33%	67%
FY 2014	-	-	-	-	-	-	-	-
FY 2015	3	1	33%	0%	33%	33%	33%	33%
FY 2016	1	0	0%	0%	0%	0%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>16</b>	<b>2</b>	<b>13%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>13%</b>	<b>19%</b>
Untracked	-	-	-					
<b>Managed</b>	<b>16</b>	<b>2</b>						

**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 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	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>3</b>	<b>4</b>	<b>13</b>	<b>69%</b>
Untracked	-	-	-	-					
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					

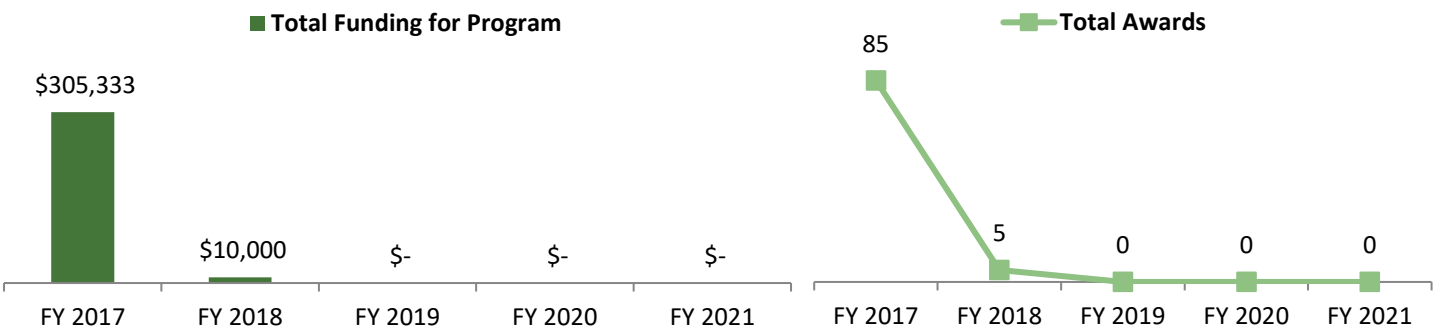


## William Winter Teacher Forgivable Loan (WWTS)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	85	5	0	0	0
<b>Total Awards</b>	85	5	0	0	0
<b>% One-Year Change (+/-)</b>	-69.4%	-94.1%	-100.0%	-	-
<b>Total Funding for Program</b>	\$ 305,333	\$ 10,000	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-69.7%	-96.7%	-100.0%	-	-
<b>Eligible Applicants</b>	341	435	441	439	494
<b>Award Rate</b>	25%	1%	0%	0%	0%
<b>Average Award Amount</b>	\$ 3,592	\$ 2,000	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-1.3%	-44.3%	-100.0%	-	-
<b>Applicants Not Funded</b>	256	430	441	439	494
<b>Funding Disparity</b>	\$ 1,024,000	\$ 1,720,000	\$ 1,764,000	\$ 1,756,000	\$ 1,976,000



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	-	<b>\$ -</b>

### 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	14	\$ 45,371
Current Service	2	\$ 4,836
Current Money	10	\$ 9,044
Non-Current Money	50	\$ 172,050
Collection	486	\$ 1,880,641
Closed in Current Year	52	\$ -
<b>Total Managed in Current Year</b>	<b>614</b>	<b>\$ 2,111,941</b>

#### Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	7	\$ -	\$ -	\$ -	\$ 35,900
Service/Money	15	\$ -	\$ 17,098	\$ 6,582	\$ 81,768
Money	30	\$ -	\$ 114,352	\$ 22,586	\$ -
<b>Totals</b>	<b>52</b>	<b>\$ -</b>	<b>\$ 131,450</b>	<b>\$ 29,168</b>	<b>\$ 117,668</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 78,274.31	\$ 37,070.61	\$ 20,963.71	\$ 21,854.03	<b>\$ 158,162.66</b>

#### 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>	5	0	0	6	177	5	<b>193</b>	<b>4,034</b>	<b>5%</b>
FY 2007	0	0	0	1	14	0	<b>15</b>	<b>313</b>	<b>5%</b>
FY 2008	1	0	0	3	28	1	<b>33</b>	<b>353</b>	<b>9%</b>
FY 2009	0	0	0	0	4	0	<b>4</b>	<b>146</b>	<b>3%</b>
FY 2010	4	0	0	4	27	1	<b>36</b>	<b>431</b>	<b>8%</b>
FY 2011	0	0	0	0	22	0	<b>22</b>	<b>274</b>	<b>8%</b>
FY 2012	1	0	0	4	32	3	<b>40</b>	<b>400</b>	<b>10%</b>
FY 2013	0	0	0	3	34	4	<b>41</b>	<b>326</b>	<b>13%</b>
FY 2014	1	0	2	6	24	9	<b>42</b>	<b>299</b>	<b>14%</b>
FY 2015	0	0	7	4	22	9	<b>42</b>	<b>208</b>	<b>20%</b>
FY 2016	0	2	1	3	11	17	<b>34</b>	<b>179</b>	<b>19%</b>
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>12</b>	<b>2</b>	<b>10</b>	<b>34</b>	<b>395</b>	<b>49</b>	<b>502</b>	<b>6,963</b>	<b>7%</b>
Untracked	2	0	0	16	91	3	<b>112</b>		
<b>Managed</b>	<b>14</b>	<b>2</b>	<b>10</b>	<b>50</b>	<b>486</b>	<b>52</b>	<b>614</b>		



**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>4,034</b>	183	<b>5%</b>	5%	5%	5%	5%	5%
FY 2007	<b>313</b>	15	<b>5%</b>	5%	5%	5%	5%	5%
FY 2008	<b>353</b>	31	<b>9%</b>	11%	10%	10%	10%	9%
FY 2009	<b>146</b>	4	<b>3%</b>	4%	3%	3%	3%	3%
FY 2010	<b>431</b>	31	<b>7%</b>	11%	10%	8%	7%	8%
FY 2011	<b>274</b>	22	<b>8%</b>	12%	10%	9%	9%	8%
FY 2012	<b>400</b>	36	<b>9%</b>	13%	13%	11%	11%	10%
FY 2013	<b>326</b>	37	<b>11%</b>	14%	14%	14%	13%	13%
FY 2014	<b>299</b>	30	<b>10%</b>	8%	13%	12%	12%	13%
FY 2015	<b>208</b>	26	<b>13%</b>	0%	6%	8%	10%	14%
FY 2016	<b>179</b>	14	<b>8%</b>	0%	0%	2%	7%	9%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>6,963</b>	<b>429</b>	<b>6%</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>
Untracked	112	107	-					
<b>Managed</b>	<b>7,075</b>	<b>536</b>						

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

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	5	5	3,363	15	468	<b>3,846</b>	<b>88%</b>
FY 2007	0	0	0	0	253	14	31	<b>298</b>	<b>90%</b>
FY 2008	0	0	1	1	258	25	38	<b>321</b>	<b>88%</b>
FY 2009	0	0	0	0	113	9	20	<b>142</b>	<b>86%</b>
FY 2010	0	0	1	1	297	47	52	<b>396</b>	<b>87%</b>
FY 2011	0	0	0	0	188	34	30	<b>252</b>	<b>88%</b>
FY 2012	0	1	2	3	245	58	60	<b>363</b>	<b>83%</b>
FY 2013	0	1	3	4	196	45	48	<b>289</b>	<b>83%</b>
FY 2014	1	3	5	9	190	27	49	<b>266</b>	<b>82%</b>
FY 2015	1	3	5	9	135	21	19	<b>175</b>	<b>89%</b>
FY 2016	3	7	7	17	115	21	26	<b>162</b>	<b>84%</b>
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>5</b>	<b>15</b>	<b>29</b>	<b>49</b>	<b>5,353</b>	<b>316</b>	<b>841</b>	<b>6,510</b>	<b>87%</b>
Untracked	2	-	1	3					
<b>Managed</b>	<b>7</b>	<b>15</b>	<b>30</b>	<b>52</b>					

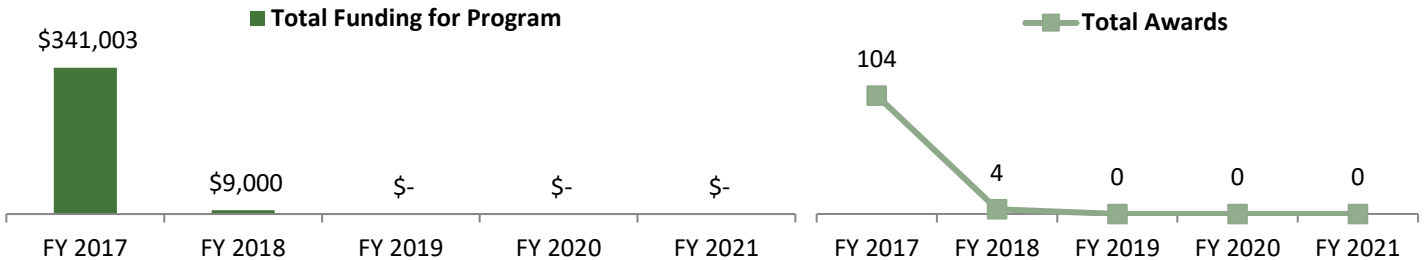


## Nursing Education Forgivable Loan, Bachelor's (NELB)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	104	4	0	0	0
<b>Total Awards</b>	104	4	0	0	0
<b>% One-Year Change (+/-)</b>	-63.1%	-96.2%	-100.0%	-	-
<b>Total Funding for Program</b>	\$ 341,003	\$ 9,000	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-65.5%	-97.4%	-100.0%	-	-
<b>Eligible Applicants</b>	274	260	325	294	228
<b>Award Rate</b>	38%	2%	0%	0%	0%
<b>Average Award Amount</b>	\$ 3,279	\$ 2,250	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-6.5%	-31.4%	-100.0%	-	-
<b>Applicants Not Funded</b>	170	256	325	294	228
<b>Funding Disparity</b>	\$ 680,000	\$ 1,024,000	\$ 1,300,000	\$ 1,176,000	\$ 912,000



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>	-	<b>\$ -</b>

### 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	3	\$ 7,000
Current Service	4	\$ 9,474
Current Money	12	\$ 25,476
Non-Current Money	17	\$ 63,114
Collection	152	\$ 574,063
Closed in Current Year	44	\$ -
<b>Total Managed in Current Year</b>	<b>232</b>	<b>\$ 679,128</b>

**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	\$ -	\$ -	\$ -	\$ 81,549
Service/Money	6	\$ -	\$ 7,145	\$ 1,148	\$ 35,455
Money	27	\$ -	\$ 123,786	\$ 16,024	\$ -
<b>Totals</b>	<b>44</b>	<b>\$ -</b>	<b>\$ 130,931</b>	<b>\$ 17,172</b>	<b>\$ 117,004</b>

**Revenue Collected in Repayment During the Fiscal Year**

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 76,338.86	\$ 10,487.92	\$ 10,742.02	\$ 12,419.31	\$ 109,988.11

**Accounts Under Management During the Fiscal Year by Cohort**

Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	1	0	0	1	8	0	10	124	8%
FY 2007	0	0	0	0	12	0	12	240	5%
FY 2008	0	0	0	0	13	0	13	248	5%
FY 2009	0	0	0	0	2	0	2	47	4%
FY 2010	0	0	0	1	6	1	8	136	6%
FY 2011	0	0	1	2	7	2	12	163	7%
FY 2012	0	0	0	1	18	2	21	223	9%
FY 2013	0	0	3	1	14	3	21	167	13%
FY 2014	1	0	2	5	8	4	20	176	11%
FY 2015	0	0	5	3	13	12	33	194	17%
FY 2016	0	4	1	1	24	18	48	188	26%
FY 2017	0	0	0	0	0	0	0	1	0%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>2</b>	<b>4</b>	<b>12</b>	<b>15</b>	<b>125</b>	<b>42</b>	<b>200</b>	<b>1,907</b>	<b>10%</b>
Untracked	1	0	0	2	27	2	32		
<b>Managed</b>	<b>3</b>	<b>4</b>	<b>12</b>	<b>17</b>	<b>152</b>	<b>44</b>	<b>232</b>		

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>124</b>	9	<b>7%</b>	11%	7%	7%	7%	8%
FY 2007	<b>240</b>	12	<b>5%</b>	5%	5%	6%	<b>5%</b>	<b>5%</b>
FY 2008	<b>248</b>	13	<b>5%</b>	8%	6%	6%	<b>6%</b>	<b>5%</b>
FY 2009	<b>47</b>	2	<b>4%</b>	4%	4%	4%	<b>4%</b>	<b>4%</b>
FY 2010	<b>136</b>	7	<b>5%</b>	7%	7%	6%	<b>6%</b>	<b>6%</b>
FY 2011	<b>163</b>	9	<b>6%</b>	9%	8%	9%	<b>8%</b>	<b>6%</b>
FY 2012	<b>223</b>	19	<b>9%</b>	13%	10%	10%	<b>10%</b>	<b>9%</b>
FY 2013	<b>167</b>	15	<b>9%</b>	11%	10%	8%	<b>8%</b>	<b>9%</b>
FY 2014	<b>176</b>	13	<b>7%</b>	4%	10%	10%	<b>10%</b>	<b>8%</b>
FY 2015	<b>194</b>	16	<b>8%</b>	0%	5%	10%	<b>12%</b>	<b>10%</b>
FY 2016	<b>188</b>	25	<b>13%</b>	0%	1%	5%	<b>14%</b>	<b>13%</b>
FY 2017	<b>1</b>	0	<b>0%</b>	-	0%	0%	<b>0%</b>	<b>0%</b>
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1,907</b>	<b>140</b>	<b>7%</b>	<b>7%</b>	<b>7%</b>	<b>6%</b>	<b>8%</b>	<b>8%</b>
Untracked	<b>32</b>	29	-					
<b>Managed</b>	<b>1,939</b>	<b>169</b>						

**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	<b>0</b>	96	2	16	<b>114</b>	<b>86%</b>
FY 2007	0	0	0	<b>0</b>	193	6	29	<b>228</b>	<b>87%</b>
FY 2008	0	0	0	<b>0</b>	187	14	34	<b>235</b>	<b>86%</b>
FY 2009	0	0	0	<b>0</b>	40	1	4	<b>45</b>	<b>91%</b>
FY 2010	1	0	0	<b>1</b>	96	13	20	<b>129</b>	<b>84%</b>
FY 2011	0	2	0	<b>2</b>	106	16	31	<b>153</b>	<b>80%</b>
FY 2012	0	0	2	<b>2</b>	146	23	35	<b>204</b>	<b>83%</b>
FY 2013	0	0	3	<b>3</b>	96	19	34	<b>149</b>	<b>77%</b>
FY 2014	1	0	3	<b>4</b>	109	12	39	<b>160</b>	<b>76%</b>
FY 2015	3	2	7	<b>12</b>	125	20	28	<b>173</b>	<b>84%</b>
FY 2016	6	2	10	<b>18</b>	111	11	36	<b>158</b>	<b>77%</b>
FY 2017	0	0	0	<b>0</b>	1	0	0	<b>1</b>	<b>100%</b>
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>11</b>	<b>6</b>	<b>25</b>	<b>42</b>	<b>1,306</b>	<b>137</b>	<b>306</b>	<b>1,749</b>	<b>83%</b>
Untracked	-	-	2	<b>2</b>					
<b>Managed</b>	<b>11</b>	<b>6</b>	<b>27</b>	<b>44</b>					

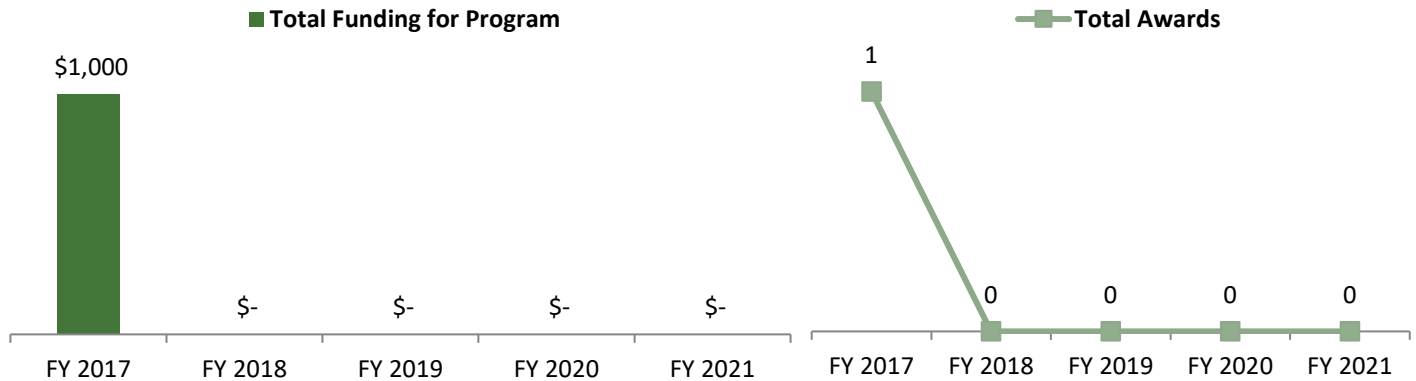


## Nursing Education Forgivable Loan, RN to BSN (NELR)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	1	0	0	0	0
<b>Total Awards</b>	1	0	0	0	0
<b>% One-Year Change (+/-)</b>	-98.6%	-100.0%	-	-	-
<b>Total Funding for Program</b>	\$ 1,000	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-99.6%	-100.0%	-	-	-
<b>Eligible Applicants</b>	109	70	66	58	38
<b>Award Rate</b>	1%	0%	0%	0%	0%
<b>Average Award Amount</b>	\$ 1,000	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-71.6%	-100.0%	-	-	-
<b>Applicants Not Funded</b>	108	70	66	58	38
<b>Funding Disparity</b>	\$ 432,000	\$ 280,000	\$ 264,000	\$ 232,000	\$ 152,000



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### 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	3	\$ 10,001
Current Service	1	\$ 4,000
Current Money	3	\$ 2,244
Non-Current Money	5	\$ 14,630
Collection	36	\$ 106,568
Closed in Current Year	6	\$ -
<b>Total Managed in Current Year</b>	<b>54</b>	<b>\$ 137,443</b>

**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	\$ -	\$ 1,677	\$ 482	\$ 2,323
Money	5	\$ -	\$ 16,242	\$ 2,367	\$ -
<b>Totals</b>	<b>6</b>	<b>\$ -</b>	<b>\$ 17,919</b>	<b>\$ 2,849</b>	<b>\$ 2,323</b>

**Revenue Collected in Repayment During the Fiscal Year**

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 6,809.38	\$ 1,546.02	\$ 722.66	\$ 6,593.28	\$ 15,671.34

**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	1	0	1	5	20%
FY 2007	0	0	0	0	1	0	1	36	3%
FY 2008	0	0	0	0	2	0	2	43	5%
FY 2009	0	0	0	0	2	0	2	27	7%
FY 2010	0	0	0	0	1	0	1	32	3%
FY 2011	0	0	0	0	0	1	1	36	3%
FY 2012	0	0	0	0	4	0	4	66	6%
FY 2013	0	1	0	0	9	0	10	56	18%
FY 2014	1	0	0	0	5	1	7	100	7%
FY 2015	2	0	2	4	6	2	16	115	14%
FY 2016	0	0	1	1	2	1	5	70	7%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>33</b>	<b>5</b>	<b>50</b>	<b>586</b>	<b>9%</b>
Untracked	0	0	0	0	3	1	4		
<b>Managed</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>36</b>	<b>6</b>	<b>54</b>		



**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	5	1	20%	20%	0%	20%	20%	20%
FY 2007	36	1	3%	6%	3%	3%	3%	3%
FY 2008	43	2	5%	7%	7%	7%	5%	5%
FY 2009	27	2	7%	4%	4%	4%	4%	7%
FY 2010	32	1	3%	9%	6%	6%	6%	3%
FY 2011	36	0	0%	6%	3%	3%	3%	3%
FY 2012	66	4	6%	10%	8%	8%	6%	6%
FY 2013	56	9	16%	9%	7%	7%	7%	18%
FY 2014	100	5	5%	8%	8%	7%	6%	7%
FY 2015	115	10	9%	0%	9%	11%	10%	10%
FY 2016	70	3	4%	0%	0%	6%	9%	6%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>586</b>	<b>38</b>	<b>6%</b>	<b>5%</b>	<b>6%</b>	<b>7%</b>	<b>7%</b>	<b>8%</b>
Untracked	4	3	-					
<b>Managed</b>	<b>590</b>	<b>41</b>						

**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	4	0	0	4	100%
FY 2007	0	0	0	0	30	0	5	35	86%
FY 2008	0	0	0	0	37	0	4	41	90%
FY 2009	0	0	0	0	21	0	4	25	84%
FY 2010	0	0	0	0	23	1	7	31	77%
FY 2011	0	0	1	1	31	1	4	36	89%
FY 2012	0	0	0	0	50	6	6	62	90%
FY 2013	0	0	0	0	38	5	3	46	93%
FY 2014	0	1	0	1	79	9	6	94	94%
FY 2015	0	0	2	2	91	2	8	101	92%
FY 2016	0	0	1	1	56	3	7	66	89%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>460</b>	<b>27</b>	<b>54</b>	<b>541</b>	<b>90%</b>
Untracked	-	-	1	1					
<b>Managed</b>	<b>0</b>	<b>1</b>	<b>5</b>	<b>6</b>					



## 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.

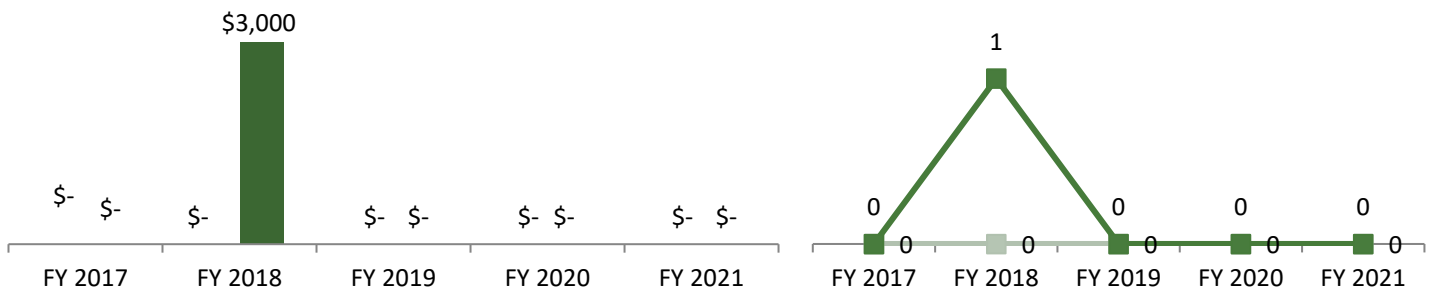
### History of Funding and Awards

<i>Undergraduate</i>	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	0	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	0	0	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Total Funding for Program</b>	\$ -	\$ -	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Eligible Applicants</b>	2	7	-	-	-
<b>Award Rate</b>	0%	0%	-	-	-
<b>Average Award Amount</b>	\$ -	\$ -	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Applicants Not Funded</b>	2	7	-	-	-
<b>Funding Disparity</b>	\$ 3,000	\$ 28,000	-	-	-

<i>Graduate</i>	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	1	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	0	1	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Total Funding for Program</b>	\$ -	\$ 3,000	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Eligible Applicants</b>	8	6	-	-	-
<b>Award Rate</b>	0%	17%	-	-	-
<b>Average Award Amount</b>	\$ -	\$ 3,000	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Applicants Not Funded</b>	8	5	-	-	-
<b>Funding Disparity</b>	\$ 24,000	\$ 15,000	-	-	-

■ Total Funding for Program - Undergraduate  
■ Total Funding for Program - Graduate

■ Total Applicants Awarded - Undergraduate  
■ Total Applicants Awarded - Graduate



### HCP Loan Repayment Details

#### Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	2	\$ 2,651
Current Service	0	\$ -
Current Money	2	\$ 863
Non-Current Money	0	\$ -
Collection	8	\$ 10,885
Closed in Current Year	2	\$ -
<b>Total Managed in Current Year</b>	<b>14</b>	<b>\$ 14,399</b>

#### 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	\$ -	\$ -	\$ -	\$ 6,000
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 750	\$ 412	\$ -
<b>Totals</b>	<b>2</b>	<b>\$ -</b>	<b>\$ 750</b>	<b>\$ 412</b>	<b>\$ 6,000</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 1,181.27	\$ 156.61	\$ 25.39	\$ 744.34	\$ 2,107.61

#### 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	1	7	72	10%
FY 2007	1	0	0	0	0	0	1	2	50%
FY 2008	0	0	0	0	0	0	0	2	0%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	0	0	0	0	0	0	0	1	0%
FY 2012	0	0	0	0	0	0	0	3	0%
FY 2013	0	0	0	0	1	0	1	7	14%
FY 2014	0	0	0	0	1	0	1	2	50%
FY 2015	1	0	1	0	0	1	3	8	38%
FY 2016	0	0	1	0	0	0	1	9	11%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>8</b>	<b>2</b>	<b>14</b>	<b>106</b>	<b>13%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>8</b>	<b>2</b>	<b>14</b>	<b>106</b>	<b>13%</b>

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>72</b>	<b>6</b>	<b>8%</b>	<i>10%</i>	<i>10%</i>	<i>10%</i>	<i>8%</i>	<i>10%</i>
FY 2007	<b>2</b>	<b>0</b>	<b>0%</b>	50%	50%	0%	0%	50%
FY 2008	<b>2</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	<b>1</b>	<b>0</b>	<b>0%</b>	100%	0%	0%	0%	0%
FY 2012	<b>3</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2013	<b>7</b>	<b>1</b>	<b>14%</b>	14%	14%	14%	14%	14%
FY 2014	<b>2</b>	<b>1</b>	<b>50%</b>	0%	0%	50%	50%	50%
FY 2015	<b>8</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	13%	13%
FY 2016	<b>9</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	11%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>106</b>	<b>8</b>	<b>8%</b>	<b>9%</b>	<b>8%</b>	<b>8%</b>	<b>9%</b>	<b>10%</b>
Untracked	-	-	-					
<b>Managed</b>	<b>106</b>	<b>8</b>						

**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>1</i>	<i>1</i>	<i>10</i>	<i>9</i>	<i>47</i>	<i>66</i>	<i>29%</i>
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	1	0	0	1	1	1	4	6	33%
FY 2016	0	0	0	0	2	1	5	8	38%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>17</b>	<b>11</b>	<b>66</b>	<b>94</b>	<b>30%</b>
Untracked	-	-	-	-					
<b>Managed</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>2</b>					



## Family Protection Specialist Social Worker Forgivable Loan (SWOR)

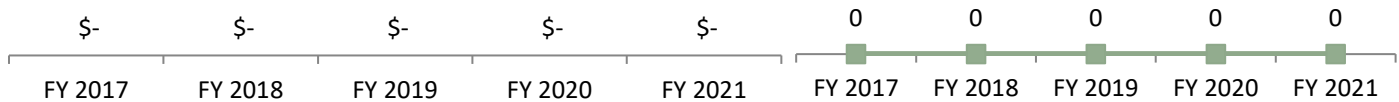
The Family Protection Specialist Social Worker Forgivable Loan (SWOR) was created by the Mississippi Legislature during the 2006 Legislative Session to encourage family protection workers (FPW I or FPW II) currently employed by the Department of Human Services to obtain the college education necessary 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	Discontinued	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	0	-	-	-	-
<b>% One-Year Change (+/-)</b>	-	-	-	-	-
<b>Total Funding for Program</b>	\$ -	-	-	-	-
<b>% One-Year Change (+/-)</b>	-	-	-	-	-
<b>Eligible Applicants</b>	0	-	-	-	-
<b>Award Rate</b>	-	-	-	-	-
<b>Average Award Amount</b>	-	-	-	-	-
<b>% One-Year Change (+/-)</b>	-	-	-	-	-
<b>Applicants Not Funded</b>	0	-	-	-	-
<b>Funding Disparity</b>	\$ -	-	-	-	-

■ 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	\$ -
<b>Total Managed in Current Year</b>	<b>0</b>	<b>\$ -</b>

#### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ -	\$ -	\$ -	\$ -	\$ -

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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	0	0	0	0	0	0	1	0%
FY 2014	-	-	-	-	-	-	-	-
FY 2015	-	-	-	-	-	-	-	-
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0%</b>
Untracked	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0%</b>



**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 2016	Default Rate in FY 2017	Default Rate in FY 2018	Default Rate in FY 2019	Default Rate in FY 2020
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	<b>1</b>	<b>0</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
FY 2014	-	-	-	-	-	-	-	-
FY 2015	-	-	-	-	-	-	-	-
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1</b>	<b>0</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
Untracked	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>1</b>	<b>0</b>						

**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 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>100%</b>
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	-	-	-	-	-	-	-	-	-
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>100%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					



## Counseling and School Administration Forgivable Loan (CSA)

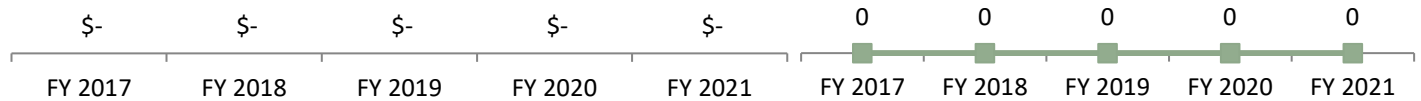
The Counseling and School Administration Forgivable Loan awards are available to students currently employed as a licensed classroom teacher in a Mississippi public school who are pursuing a first master's degree in counseling or educational leadership. Participants may fulfill the service obligation 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	0	0	0	0
<b>Total Awards</b>	0	0	0	0	0
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Total Funding for Program</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Eligible Applicants</b>	30	20	24	12	14
<b>Award Rate</b>	0%	0%	0%	0%	0%
<b>Average Award Amount</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Applicants Not Funded</b>	30	20	24	12	14
<b>Funding Disparity</b>	\$ 74,850	\$ 49,900	\$ 59,880	\$ 29,940	\$ 34,930

■ Total Funding for Program

■ Total Awards



### Awards by Institution

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

### Award Recipients by County

	Awards	Avg. Award	Amount
<b>County</b>			
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### Recipient Demographics

	Recipients	Percent		Recipients	Percent
<b>Dependency Status</b>			<b>Gender</b>		
No Awards	-	-	No Awards	-	-
<b>Ethnicity</b>			<b>Age</b>		
No Awards	-	-	No Awards	-	-
<b>Income</b>					
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	2	\$ 3,784
Collection	6	\$ 11,732
Closed in Current Year	1	\$ -
<b>Total Managed in Current Year</b>	<b>9</b>	<b>\$ 15,516</b>

#### 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	\$ -	\$ 3,150	\$ 369	\$ -
<b>Totals</b>	<b>1</b>	<b>\$ -</b>	<b>\$ 3,150</b>	<b>\$ 369</b>	<b>\$ -</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 726.28	\$ 233.72	\$ 240.00	\$ 2,208.50	\$ 3,408.50

#### Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate	
	School, Grace, or Deferred	Current Service	Current Money	Non- Current					Collection
<i>Prior Years</i>	0	0	0	0	0	0	77	0%	
FY 2007	0	0	0	0	0	0	48	0%	
FY 2008	0	0	0	0	1	0	55	2%	
FY 2009	-	-	-	-	-	-	-	-	
FY 2010	0	0	0	0	0	0	27	0%	
FY 2011	0	0	0	0	0	0	27	0%	
FY 2012	0	0	0	0	0	0	19	0%	
FY 2013	0	0	0	0	1	0	27	4%	
FY 2014	0	0	0	1	0	0	28	4%	
FY 2015	0	0	0	0	1	0	14	7%	
FY 2016	0	0	0	1	2	1	23	17%	
FY 2017	-	-	-	-	-	-	-	-	
FY 2018	-	-	-	-	-	-	-	-	
FY 2019	-	-	-	-	-	-	-	-	
FY 2020	-	-	-	-	-	-	-	-	
FY 2021	-	-	-	-	-	-	-	-	
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>1</b>	<b>8</b>	<b>345</b>	<b>2%</b>
Untracked	0	0	0	0	1	-	1		
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>6</b>	<b>1</b>	<b>9</b>		

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>77</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2007	<b>48</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2008	<b>55</b>	<i>1</i>	<b>2%</b>	<i>2%</i>	<i>2%</i>	<i>2%</i>	<i>2%</i>	<i>2%</i>
FY 2009	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2010	<b>27</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2011	<b>27</b>	<i>0</i>	<b>0%</b>	<i>7%</i>	<i>4%</i>	<i>4%</i>	<i>0%</i>	<i>0%</i>
FY 2012	<b>19</b>	<i>0</i>	<b>0%</b>	<i>5%</i>	<i>5%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2013	<b>27</b>	<i>1</i>	<b>4%</b>	<i>4%</i>	<i>7%</i>	<i>4%</i>	<i>4%</i>	<i>4%</i>
FY 2014	<b>28</b>	<i>1</i>	<b>4%</b>	<i>0%</i>	<i>7%</i>	<i>4%</i>	<i>4%</i>	<i>4%</i>
FY 2015	<b>14</b>	<i>1</i>	<b>7%</b>	<i>7%</i>	<i>7%</i>	<i>7%</i>	<i>7%</i>	<i>7%</i>
FY 2016	<b>23</b>	<i>3</i>	<b>13%</b>	<i>0%</i>	<i>13%</i>	<i>22%</i>	<i>22%</i>	<i>17%</i>
FY 2017	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2018	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2019	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2020	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2021	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<b>Tracked</b>	<b>345</b>	<b>7</b>	<b>2%</b>	<b>2%</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>	<b>2%</b>
Untracked	<b>1</b>	<b>1</b>	<b>-</b>					
<b>Managed</b>	<b>346</b>	<b>8</b>						

**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>	<b>0</b>	<i>76</i>	<i>0</i>	<i>1</i>	<b>77</b>	<b>99%</b>
FY 2007	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>47</i>	<i>0</i>	<i>1</i>	<b>48</b>	<b>98%</b>
FY 2008	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>52</i>	<i>0</i>	<i>2</i>	<b>54</b>	<b>96%</b>
FY 2009	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2010	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>24</i>	<i>3</i>	<i>0</i>	<b>27</b>	<b>100%</b>
FY 2011	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>20</i>	<i>4</i>	<i>3</i>	<b>27</b>	<b>89%</b>
FY 2012	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>17</i>	<i>2</i>	<i>0</i>	<b>19</b>	<b>100%</b>
FY 2013	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>22</i>	<i>1</i>	<i>3</i>	<b>26</b>	<b>88%</b>
FY 2014	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>23</i>	<i>2</i>	<i>2</i>	<b>27</b>	<b>93%</b>
FY 2015	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>13</i>	<i>0</i>	<i>0</i>	<b>13</b>	<b>100%</b>
FY 2016	<i>0</i>	<i>0</i>	<i>1</i>	<b>1</b>	<i>13</i>	<i>3</i>	<i>4</i>	<b>20</b>	<b>80%</b>
FY 2017	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2018	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2019	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2020	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2021	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>307</b>	<b>15</b>	<b>16</b>	<b>338</b>	<b>95%</b>
Untracked	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>					
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>1</b>					



## Graduate Teacher Forgivable Loan (GTS)

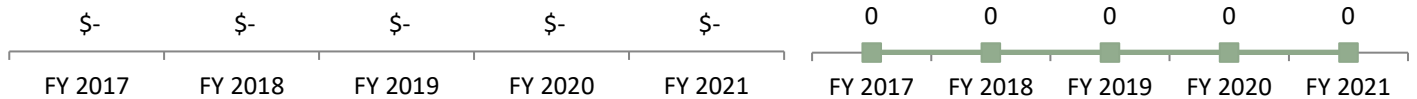
Graduate Teacher Forgivable Loan awards are available to Mississippi residents who are licensed classroom teachers employed in Mississippi public schools and pursuing a first master's degree in education. Participants may fulfill the service obligation by continuing to work in a Mississippi public school 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	0	0	0	0
<b>Total Awards</b>	0	0	0	0	0
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Total Funding for Program</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Eligible Applicants</b>	74	48	63	32	37
<b>Award Rate</b>	0%	0%	0%	0%	0%
<b>Average Award Amount</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Applicants Not Funded</b>	74	48	63	32	37
<b>Funding Disparity</b>	\$ 137,862	\$ 89,424	\$ 117,369	\$ 59,616	\$ 68,931

■ Total Funding for Program

■ Total Awards



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### 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	0	\$ -
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	1	\$ 435
Collection	46	\$ 79,537
Closed in Current Year	3	\$ -
<b>Total Managed in Current Year</b>	<b>50</b>	<b>\$ 79,972</b>

#### Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 1,200
Service/Money	1	\$ -	\$ -	\$ 1,128.62	\$ 3,000
Money	1	\$ -	\$ 5,500	\$ 443.66	\$ -
<b>Totals</b>	<b>3</b>	<b>\$ -</b>	<b>\$ 5,500</b>	<b>\$ 1,572.28</b>	<b>\$ 4,200</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 3,328.38	\$ 1,606.07	\$ 1,426.04	\$ 1,267.67	\$ 7,628.16

#### 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	1	3	1	5	402	1%
FY 2007	0	0	0	0	0	0	0	213	0%
FY 2008	0	0	0	0	3	1	4	238	2%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	0	1	104	1%
FY 2011	0	0	0	0	4	0	4	57	7%
FY 2012	0	0	0	0	2	0	2	59	3%
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	4	1	5	60	8%
FY 2016	0	0	0	0	6	0	6	67	9%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>31</b>	<b>3</b>	<b>35</b>	<b>1,336</b>	<b>3%</b>
Untracked	0	0	0	0	15	0	15		
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>46</b>	<b>3</b>	<b>50</b>		



**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>402</b>	4	<b>1%</b>	1%	1%	0%	1%	1%
FY 2007	<b>213</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2008	<b>238</b>	3	<b>1%</b>	3%	3%	2%	2%	2%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	<b>104</b>	1	<b>1%</b>	4%	4%	3%	2%	1%
FY 2011	<b>57</b>	4	<b>7%</b>	9%	9%	7%	7%	7%
FY 2012	<b>59</b>	2	<b>3%</b>	8%	7%	5%	5%	3%
FY 2013	<b>67</b>	3	<b>4%</b>	4%	3%	3%	4%	4%
FY 2014	<b>69</b>	5	<b>7%</b>	4%	12%	9%	7%	7%
FY 2015	<b>60</b>	4	<b>7%</b>	3%	10%	7%	8%	8%
FY 2016	<b>67</b>	6	<b>9%</b>	0%	6%	10%	7%	7%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1,336</b>	<b>32</b>	<b>2%</b>	<b>2%</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>	<b>3%</b>
Untracked	15	15	-					
<b>Managed</b>	<b>1,351</b>	<b>47</b>						

**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	0	0	1	398	0	0	398	100%
FY 2007	0	0	0	0	210	0	3	213	99%
FY 2008	0	1	0	1	226	1	8	235	97%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	92	4	7	103	93%
FY 2011	0	0	0	0	47	4	2	53	96%
FY 2012	0	0	0	0	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	0	1	1	46	5	5	56	91%
FY 2016	0	0	0	0	55	3	3	61	95%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>1,230</b>	<b>36</b>	<b>38</b>	<b>1,304</b>	<b>97%</b>
Untracked	0	0	0	0					
<b>Managed</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>3</b>					

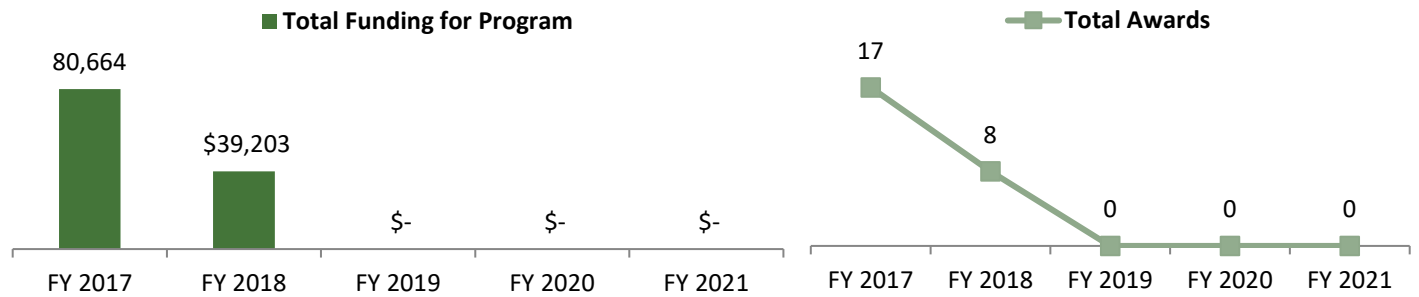


## Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	17	8	0	0	0
<b>Total Awards</b>	17	8	0	0	0
<b>% One-Year Change (+/-)</b>	-51.4%	-52.9%	-100.0%	-	-
<b>Total Funding for Program</b>	80,664	\$ 39,203	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-43.1%	-51.4%	-100.0%	-	-
<b>Eligible Applicants</b>	42	16	15	10	4
<b>Award Rate</b>	40%	50%	0%	0%	0%
<b>Average Award Amount</b>	\$ 4,745	\$ 4,900	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	17.1%	3.3%	-100.0%	-	-
<b>Applicants Not Funded</b>	25	8	15	10	4
<b>Funding Disparity</b>	\$ 118,624	\$ 39,203	\$ 73,500	\$ 50,000	\$ 20,000



### Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### 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	\$ 6,988.80
Current Service	4	\$ 16,603.82
Current Money	8	\$ 41,133.60
Non-Current Money	0	\$ -
Collection	4	\$ 14,242.89
Closed in Current Year	6	\$ -
<b>Total Managed in Current Year</b>	<b>23</b>	<b>\$ 78,969.11</b>

#### 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	\$ -	\$ -	\$ -	\$ 18,340
Service/Money	1	\$ -	\$ -	\$ 1,551	\$ 9,360
Money	1	\$ -	\$ 8,415	\$ 969	\$ -
<b>Totals</b>	<b>6</b>	<b>\$ -</b>	<b>\$ 8,415</b>	<b>\$ 2,520</b>	<b>\$ 27,700</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 13,607.42	\$ 1,627.24	\$ 1,879.78	\$ 589.05	\$ 17,703.49

#### 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 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	0	3	0	2	2	7	21	33%
FY 2015	0	0	2	0	0	0	2	20	10%
FY 2016	1	4	3	0	2	0	10	23	43%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	4	4	8	50%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1</b>	<b>4</b>	<b>8</b>	<b>0</b>	<b>4</b>	<b>6</b>	<b>23</b>	<b>72</b>	<b>32%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>1</b>	<b>4</b>	<b>8</b>	<b>0</b>	<b>4</b>	<b>6</b>	<b>23</b>		

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	<b>21</b>	2	<b>10%</b>	0%	14%	19%	19%	24%
FY 2015	<b>20</b>	0	<b>0%</b>	0%	5%	5%	0%	0%
FY 2016	<b>23</b>	2	<b>9%</b>	0%	0%	4%	17%	9%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	<b>8</b>	0	<b>0%</b>	-	-	0%	0%	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>72</b>	<b>4</b>	<b>6%</b>	<b>0%</b>	<b>6%</b>	<b>8%</b>	<b>11%</b>	<b>10%</b>
Untracked	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>72</b>	<b>4</b>	<b>6%</b>					

**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 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	1	1	<b>2</b>	14	1	1	<b>16</b>	<b>94%</b>
FY 2015	0	0	0	<b>0</b>	14	2	2	<b>18</b>	<b>89%</b>
FY 2016	0	0	0	<b>0</b>	10	2	1	<b>13</b>	<b>92%</b>
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	4	0	0	<b>4</b>	8	0	0	<b>8</b>	<b>100%</b>
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>46</b>	<b>5</b>	<b>4</b>	<b>55</b>	<b>93%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>6</b>					

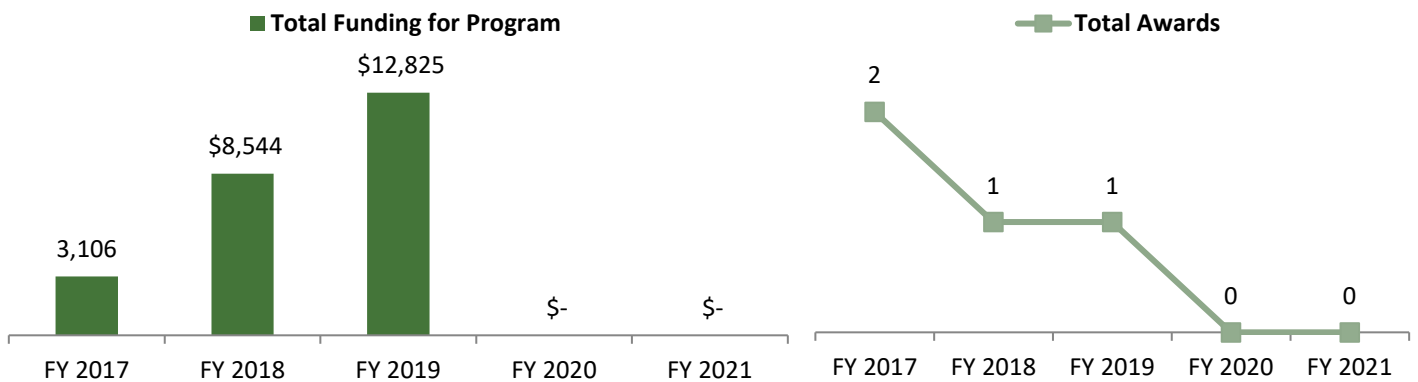


## Speech Language Pathologist Forgivable Loan (SLPL)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	2	1	1	0	0
<b>Total Awards</b>	2	1	1	0	0
<b>% One-Year Change (+/-)</b>	-75.0%	-50.0%	0.0%	-100.0%	-
<b>Total Funding for Program</b>	3,106	\$ 8,544	\$ 12,825	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-95.6%	175.1%	50.1%	-100.0%	-
<b>Eligible Applicants</b>	15	1	20	19	11
<b>Award Rate</b>	13%	100%	5%	0%	0%
<b>Average Award Amount</b>	\$ 1,553	\$ 8,544	\$ 12,825	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-82.3%	450.2%	50.1%	-100.0%	-
<b>Applicants Not Funded</b>	13	0	19	19	11
<b>Funding Disparity</b>	\$ 20,189	\$ -	\$ 243,675	\$ 190,760	\$ 110,000



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0		\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

**Recipient Demographics**

<b>Dependency Status</b>	<b>Recipients</b>	<b>Percent</b>	<b>Gender</b>	<b>Recipients</b>	<b>Percent</b>
No Awards	-	-	No Awards	-	-
<b>Ethnicity</b>	<b>Recipients</b>	<b>Percent</b>	<b>Age</b>	<b>Recipients</b>	<b>Percent</b>
No Awards	-	-	No Awards	-	-
<b>Income</b>	<b>Recipients</b>	<b>Percent</b>			
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	\$ 13,893
Current Money	2	\$ 10,232
Non-Current Money	0	\$ -
Collection	2	\$ 37,459
Closed in Current Year	0	\$ -
<b>Total Managed in Current Year</b>	<b>5</b>	<b>\$ 61,584</b>

#### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 6,946.84	\$ 1,027.64	\$ 150.00	\$ -	<b>\$ 8,124.48</b>

#### 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				
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-
FY 2015	0	0	2	0	2	0	4	9 44%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	0	1	0	0	0	0	1	1 100%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>5</b>	<b>10 50%</b>
Untracked	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>5</b>	

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-
FY 2015	9	2	22%	0%	0%	22%	22%	22%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	1	0	0%	-	-	0%	0%	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>10</b>	<b>2</b>	<b>20%</b>	<b>0%</b>	<b>0%</b>	<b>20%</b>	<b>20%</b>	<b>20%</b>
Untracked	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>10</b>	<b>2</b>						

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

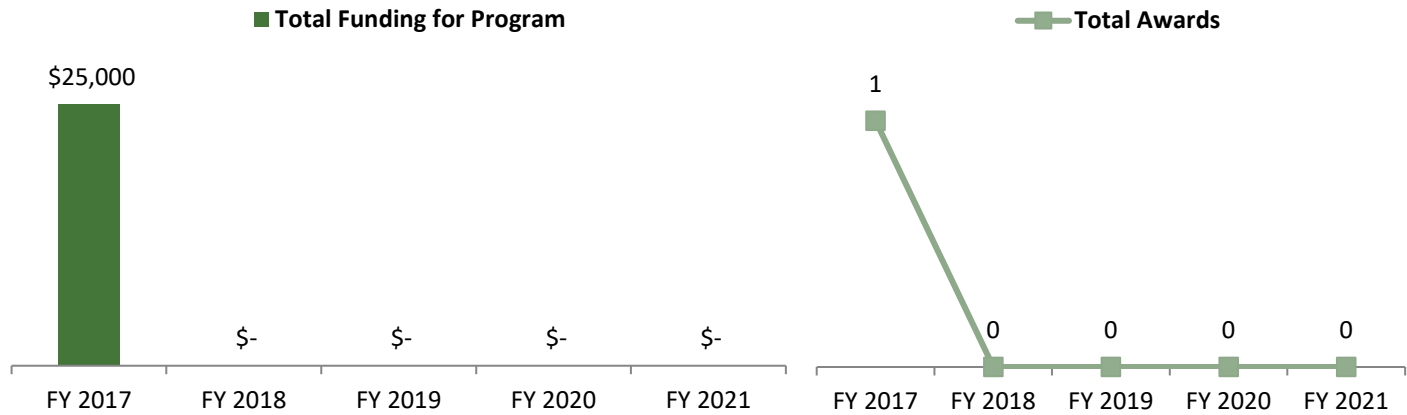
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	0	0	0	3	0	2	5	60%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	0	0	0	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>2</b>	<b>5</b>	<b>60%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					

## 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	1	Discontinued	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	1	-	-	-	-
<b>% One-Year Change (+/-)</b>	-50.0%	-	-	-	-
<b>Total Funding for Program</b>	\$ 25,000	-	-	-	-
<b>% One-Year Change (+/-)</b>	-50.0%	-	-	-	-
<b>Eligible Applicants</b>	1	-	-	-	-
<b>Award Rate</b>	100%	-	-	-	-
<b>Average Award Amount</b>	\$ 25,000	-	-	-	-
<b>% One-Year Change (+/-)</b>	0.0%	-	-	-	-
<b>Applicants Not Funded</b>	0	-	-	-	-
<b>Funding Disparity</b>	\$ -	-	-	-	-



**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	1	\$ 25,000
Current Money	2	\$ 104,968
Non-Current Money	1	\$ 51,000
Collection	9	\$ 319,200
Closed in Current Year	1	\$ -
<b>Total Managed in Current Year</b>	<b>14</b>	<b>\$ 500,168</b>

**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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>1</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 75,000</b>

**Revenue Collected in Repayment During the Fiscal Year**

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 9,804.40	\$ 7,322.72	\$ 1,803.48	\$ 508.30	\$ 19,438.90

**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	1	7	0	8	38	21%
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	0	0	0	0	1	1	2	50%
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	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>8</b>	<b>1</b>	<b>13</b>	<b>52</b>	<b>25%</b>
Untracked	0	0	0	0	1	-	1		
<b>Managed</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>9</b>	<b>1</b>	<b>14</b>		

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>38</b>	<b>8</b>	<b>21%</b>	21%	21%	21%	21%	21%
FY 2007	3	0	0%	0%	0%	0%	0%	0%
FY 2008	3	0	0%	0%	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%	100%	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	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>52</b>	<b>9</b>	<b>17%</b>	<b>15%</b>	<b>15%</b>	<b>17%</b>	<b>17%</b>	<b>17%</b>
Untracked	1	1	-					
<b>Managed</b>	<b>53</b>	<b>10</b>						

**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	23	7	0	30	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	2	0	0	2	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	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>32</b>	<b>7</b>	<b>1</b>	<b>40</b>	<b>98%</b>
Untracked	-	-	-	-					
<b>Managed</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>					

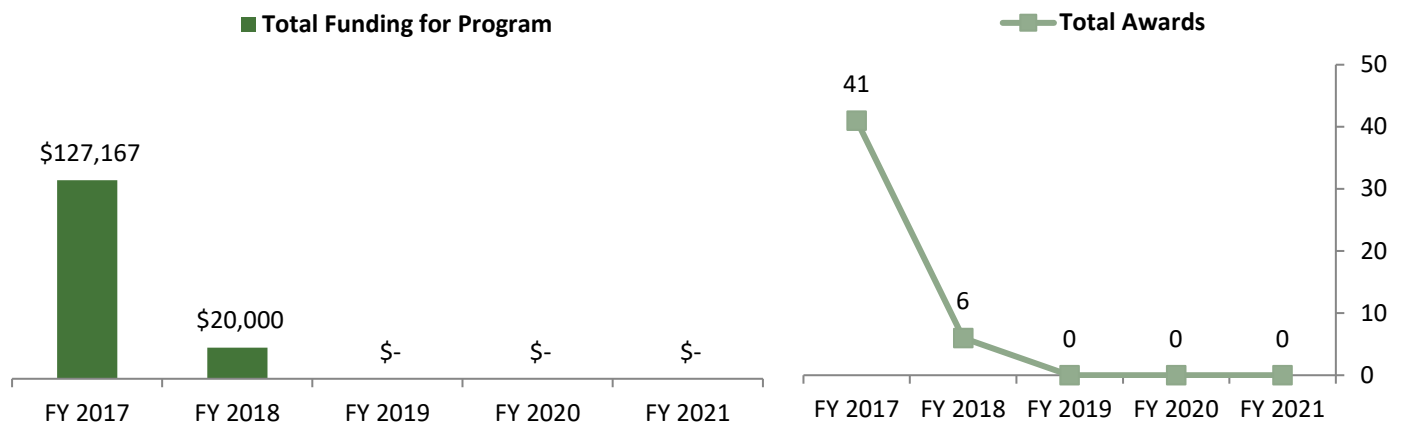


## Nursing Education Forgivable Loan, Master's (NELM)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	41	6	0	0	0
<b>Total Awards</b>	41	6	0	0	0
<b>% One-Year Change (+/-)</b>	-65.3%	-85.4%	-100.0%	-	-
<b>Total Funding for Program</b>	\$ 127,167	\$ 20,000	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-67.7%	-84.3%	-100.0%	-	-
<b>Eligible Applicants</b>	98	64	34	26	19
<b>Award Rate</b>	42%	9%	0%	0%	0%
<b>Average Award Amount</b>	\$ 3,102	\$ 3,333	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-7.1%	7.5%	-100.0%	-	-
<b>Applicants Not Funded</b>	57	58	34	26	19
<b>Funding Disparity</b>	\$ 228,000	\$ 232,000	\$ 113,322	\$ 86,658	\$ 76,000



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### 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	2	\$ 13,259
Current Service	3	\$ 12,575
Current Money	2	\$ 6,062
Non-Current Money	1	\$ 3,265
Collection	36	\$ 130,032
Closed in Current Year	19	\$ -
<b>Total Managed in Current Year</b>	<b>63</b>	<b>\$ 165,194</b>

### 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	\$ -	\$ -	\$ -	\$ 35,000
Service/Money	6	\$ -	\$ 6,311	\$ 1,111	\$ 21,767
Money	7	\$ -	\$ 36,275	\$ 2,659	\$ -
<b>Totals</b>	<b>19</b>	<b>\$ -</b>	<b>\$ 42,586</b>	<b>\$ 3,771</b>	<b>\$ 56,767</b>

### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 19,035.07	\$ 1,441.86	\$ 915.75	\$ 3,853.83	\$ 25,246.51

### 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	14	0%	
FY 2007	0	0	0	1	3	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	1	1	42	5%	
FY 2012	0	0	0	0	3	0	54	6%	
FY 2013	0	0	0	0	3	0	60	5%	
FY 2014	1	0	1	0	2	2	77	8%	
FY 2015	0	0	1	0	4	5	84	12%	
FY 2016	1	3	0	0	4	11	83	23%	
FY 2017	-	-	-	-	-	-	-	-	
FY 2018	-	-	-	-	-	-	-	-	
FY 2019	-	-	-	-	-	-	-	-	
FY 2020	-	-	-	-	-	-	-	-	
FY 2021	-	-	-	-	-	-	-	-	
<b>Tracked</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>25</b>	<b>19</b>	<b>52</b>	<b>608</b>	<b>9%</b>
Untracked	0	0	0	0	11	0	11		
<b>Managed</b>	<b>2</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>36</b>	<b>19</b>	<b>63</b>		



**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>14</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2007	<b>71</b>	4	<b>6%</b>	6%	6%	6%	6%	6%
FY 2008	<b>71</b>	1	<b>1%</b>	1%	1%	1%	1%	1%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	<b>52</b>	4	<b>8%</b>	10%	8%	8%	8%	8%
FY 2011	<b>42</b>	1	<b>2%</b>	7%	7%	7%	5%	5%
FY 2012	<b>54</b>	3	<b>6%</b>	7%	2%	4%	4%	4%
FY 2013	<b>60</b>	3	<b>5%</b>	5%	7%	7%	7%	7%
FY 2014	<b>77</b>	2	<b>3%</b>	5%	8%	5%	4%	4%
FY 2015	<b>84</b>	4	<b>5%</b>	0%	5%	7%	8%	8%
FY 2016	<b>83</b>	4	<b>5%</b>	0%	0%	0%	6%	6%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>608</b>	<b>26</b>	<b>4%</b>	<b>4%</b>	<b>4%</b>	<b>5%</b>	<b>5%</b>	<b>5%</b>
Untracked	<b>11</b>	<b>11</b>	-					
<b>Managed</b>	<b>619</b>	<b>37</b>						

**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>	<b>0</b>	<i>13</i>	<i>0</i>	<i>1</i>	<b>14</b>	<b>93%</b>
FY 2007	0	0	0	<b>0</b>	58	4	5	<b>67</b>	<b>93%</b>
FY 2008	0	0	0	<b>0</b>	57	2	11	<b>70</b>	<b>84%</b>
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	<b>0</b>	40	2	6	<b>48</b>	<b>88%</b>
FY 2011	0	1	0	<b>1</b>	34	4	3	<b>41</b>	<b>93%</b>
FY 2012	0	0	0	<b>0</b>	41	0	10	<b>51</b>	<b>80%</b>
FY 2013	0	0	0	<b>0</b>	39	10	8	<b>57</b>	<b>86%</b>
FY 2014	1	0	1	<b>2</b>	62	6	5	<b>73</b>	<b>93%</b>
FY 2015	1	2	2	<b>5</b>	67	5	7	<b>79</b>	<b>91%</b>
FY 2016	4	3	4	<b>11</b>	57	6	12	<b>75</b>	<b>84%</b>
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>6</b>	<b>6</b>	<b>7</b>	<b>19</b>	<b>468</b>	<b>39</b>	<b>68</b>	<b>575</b>	<b>88%</b>
Untracked	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					
<b>Managed</b>	<b>6</b>	<b>6</b>	<b>7</b>	<b>19</b>					

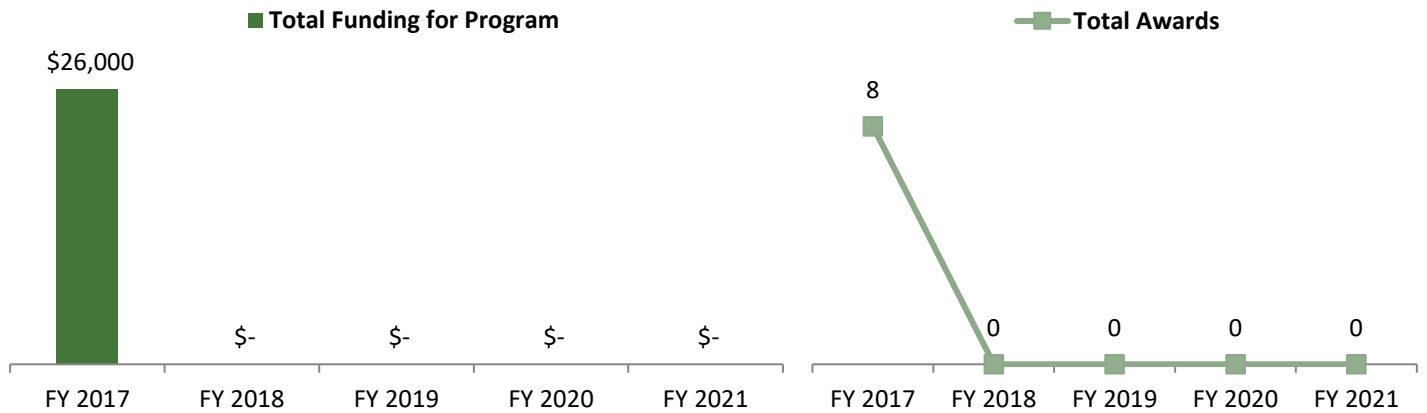


## Nursing Education Forgivable Loan, RN to Master's (NERM)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	8	0	0	0	0
<b>Total Awards</b>	8	0	0	0	0
<b>% One-Year Change (+/-)</b>	-46.7%	-100.0%	-	-	-
<b>Total Funding for Program</b>	\$ 26,000	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-46.4%	-100.0%	-	-	-
<b>Eligible Applicants</b>	15	11	7	6	6
<b>Award Rate</b>	53%	0%	0%	0%	0%
<b>Average Award Amount</b>	\$ 3,250	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	0.5%	-100.0%	-	-	-
<b>Applicants Not Funded</b>	7	11	7	6	6
<b>Funding Disparity</b>	\$ 22,750	\$ 44,000	\$ 22,750	\$ 19,500	\$ 24,000



### Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### 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	0	\$ -
Current Money	4	\$ 2,749
Non-Current Money	1	\$ 7,500
Collection	1	\$ 3,462
Closed in Current Year	6	\$ -
<b>Total Managed in Current Year</b>	<b>12</b>	<b>\$ 13,712</b>

#### 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	\$ -	\$ -	\$ -	\$ 45,500
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 9,000	\$ 635	\$ -
<b>Totals</b>	<b>6</b>	<b>\$ -</b>	<b>\$ 9,000</b>	<b>\$ 635</b>	<b>\$ 45,500</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 5,756.50	\$ 154.12	\$ -	\$ -	\$ 5,910.62

#### Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted			Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	0	0	0	1	0	0	1	1	100%
FY 2014	0	0	2	0	0	1	3	9	33%
FY 2015	0	0	1	0	0	5	6	12	50%
FY 2016	0	0	1	0	1	0	2	4	50%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>12</b>	<b>26</b>	<b>46%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>12</b>		

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-
FY 2013	<b>1</b>	1	<b>100%</b>	0%	100%	100%	100%	100%
FY 2014	<b>9</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2015	<b>12</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2016	<b>4</b>	1	<b>25%</b>	0%	0%	25%	25%	25%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>26</b>	<b>2</b>	<b>8%</b>	<b>0%</b>	<b>4%</b>	<b>8%</b>	<b>8%</b>	<b>8%</b>
Untracked	-	-	-					
<b>Managed</b>	<b>26</b>	<b>2</b>						

**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 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	-	-	-	-	-	-	-	-	-
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	-	-	-	-	-	-	-	-	-
FY 2013	0	0	0	<b>0</b>	0	0	0	<b>0</b>	-
FY 2014	0	0	1	<b>1</b>	6	0	1	<b>7</b>	<b>86%</b>
FY 2015	5	0	0	<b>5</b>	10	0	1	<b>11</b>	<b>91%</b>
FY 2016	0	0	0	<b>0</b>	2	0	0	<b>2</b>	<b>100%</b>
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>6</b>	<b>18</b>	<b>0</b>	<b>2</b>	<b>20</b>	<b>90%</b>
Untracked	-	-	-	-					
<b>Managed</b>	<b>5</b>	<b>0</b>	<b>1</b>	<b>6</b>					

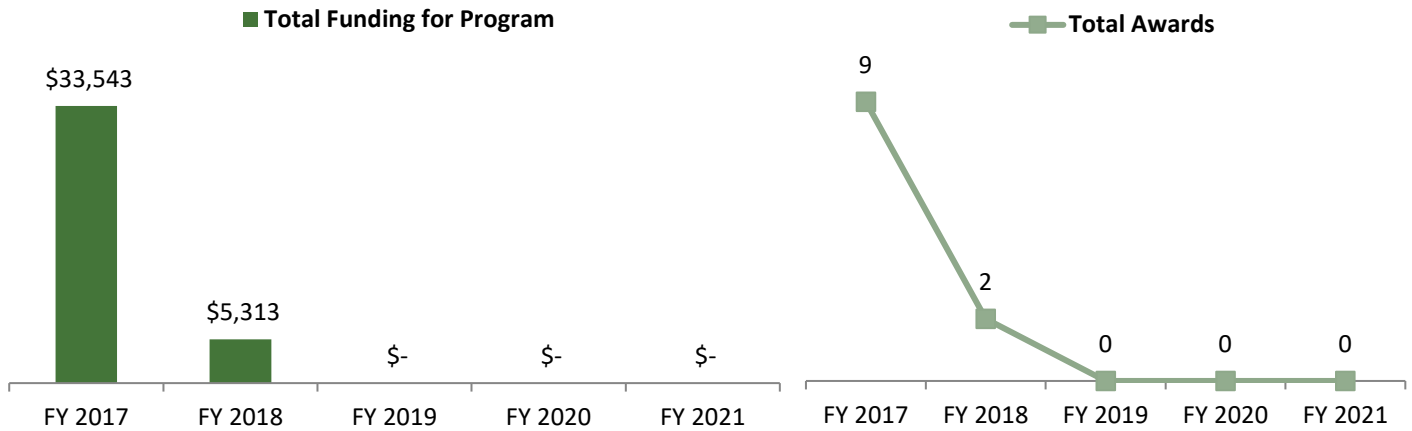


## Nursing Education Forgivable Loan, Ph.D./DNP (NELP)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	9	2	0	0	0
<b>Total Awards</b>	9	2	0	0	0
<b>% One-Year Change (+/-)</b>	-65.4%	-77.8%	-100.0%	-	-
<b>Total Funding for Program</b>	\$ 33,543	\$ 5,313	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-70.3%	-84.2%	-100.0%	-	-
<b>Eligible Applicants</b>	32	25	16	5	3
<b>Award Rate</b>	28%	8%	0%	0%	0%
<b>Average Award Amount</b>	\$ 3,727	\$ 2,657	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-14.3%	-28.7%	-100.0%	-	-
<b>Applicants Not Funded</b>	23	23	16	5	3
<b>Funding Disparity</b>	\$ 85,721	\$ 61,100	\$ 42,512	\$ 13,285	\$ 15,000



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### 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	\$ 31,391
Current Service	3	\$ 17,876
Current Money	2	\$ 19,511
Non-Current Money	2	\$ 11,444
Collection	9	\$ 64,293
Closed in Current Year	3	\$ -
<b>Total Managed in Current Year</b>	<b>23</b>	<b>\$ 144,515</b>

**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	\$ -	\$ 365	\$ 42	\$ 9,635
Money	2	\$ -	\$ 18,334	\$ 1,962	\$ -
<b>Totals</b>	<b>3</b>	<b>\$ -</b>	<b>\$ 18,699</b>	<b>\$ 2,004</b>	<b>\$ 9,635</b>

**Revenue Collected in Repayment During the Fiscal Year**

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 12,906.03	\$ 2,167.13	\$ 528.78	\$ 1,229.45	\$ 16,831.39

**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				
<i>Prior Years</i>	0	0	0	0	0	0	3	0%
FY 2007	0	0	0	0	3	3	8	38%
FY 2008	0	0	0	0	0	0	5	0%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	1	3	33%
FY 2011	0	0	0	0	0	0	6	0%
FY 2012	0	0	0	0	0	0	4	0%
FY 2013	0	1	0	0	0	1	1	100%
FY 2014	1	0	0	1	1	3	25	12%
FY 2015	2	1	1	1	2	9	27	33%
FY 2016	1	1	1	0	0	4	10	40%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>7</b>	<b>21</b>	<b>92</b>	<b>23%</b>
Untracked	0	0	0	0	2	2		
<b>Managed</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>2</b>	<b>9</b>	<b>23</b>		



**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>3</b>	<b>0</b>	<b>0%</b>	33%	33%	33%	0%	0%
FY 2007	<b>8</b>	<b>3</b>	<b>38%</b>	17%	17%	17%	25%	38%
FY 2008	<b>5</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	<b>3</b>	<b>1</b>	<b>33%</b>	33%	33%	33%	33%	33%
FY 2011	<b>6</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2012	<b>4</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2013	<b>1</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2014	<b>25</b>	<b>2</b>	<b>8%</b>	0%	0%	4%	8%	12%
FY 2015	<b>27</b>	<b>3</b>	<b>11%</b>	0%	0%	4%	11%	15%
FY 2016	<b>10</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>92</b>	<b>9</b>	<b>10%</b>	<b>3%</b>	<b>3%</b>	<b>5%</b>	<b>9%</b>	<b>12%</b>
Untracked	<b>2</b>	<b>2</b>	-					
<b>Managed</b>	<b>94</b>	<b>11</b>						

**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>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	2	0	1	<b>3</b>	<b>67%</b>
FY 2007	0	0	0	<b>0</b>	4	0	1	<b>5</b>	<b>80%</b>
FY 2008	0	0	0	<b>0</b>	4	0	1	<b>5</b>	<b>80%</b>
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	<b>0</b>	1	1	0	<b>2</b>	<b>100%</b>
FY 2011	0	0	0	<b>0</b>	5	0	1	<b>6</b>	<b>83%</b>
FY 2012	0	0	0	<b>0</b>	4	0	0	<b>4</b>	<b>100%</b>
FY 2013	0	0	0	<b>0</b>	0	0	0	<b>0</b>	-
FY 2014	0	0	0	<b>0</b>	18	2	2	<b>22</b>	<b>91%</b>
FY 2015	0	0	2	<b>2</b>	13	3	4	<b>20</b>	<b>80%</b>
FY 2016	0	1	0	<b>1</b>	6	1	0	<b>7</b>	<b>100%</b>
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>57</b>	<b>7</b>	<b>10</b>	<b>74</b>	<b>86%</b>
Untracked	0	0	0	<b>0</b>					
<b>Managed</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>					

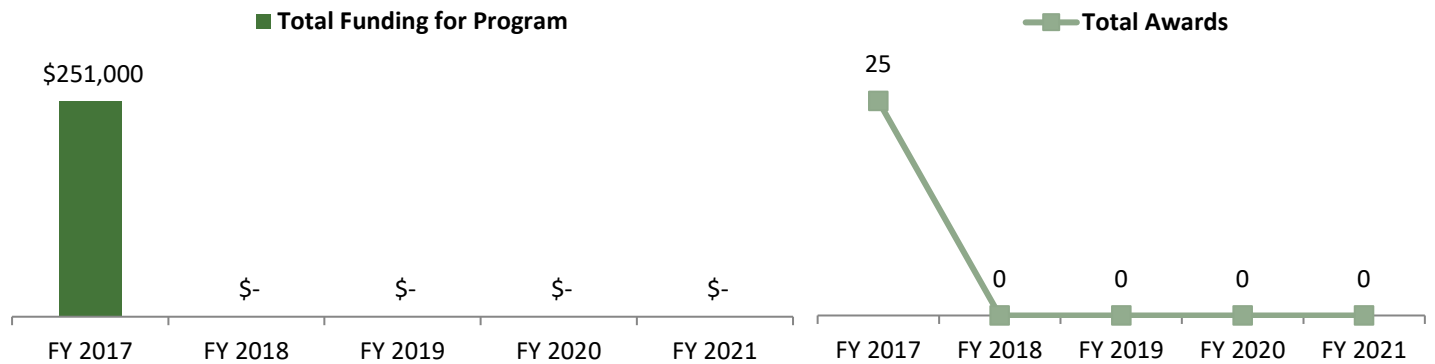


## Nursing Teacher Stipend Forgivable Loan (NTSP)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	25	0	0	0	0
<b>Total Awards</b>	25	0	0	0	0
<b>% One-Year Change (+/-)</b>	-3.8%	-100.0%	-	-	-
<b>Total Funding for Program</b>	\$ 251,000	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-7.7%	-100.0%	-	-	-
<b>Eligible Applicants</b>	25	35	13	3	1
<b>Award Rate</b>	100%	0%	0%	0%	0%
<b>Average Award Amount</b>	\$ 10,040	\$ -	\$ -	\$ -	\$ -
<b>% One-Year Change (+/-)</b>	-4.0%	-100.0%	-	-	-
<b>Applicants Not Funded</b>	0	35	13	3	1
<b>Funding Disparity</b>	\$ -	\$ 351,400	\$ 130,520	\$ 30,120	\$ 10,040



### Awards by Institution

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

### Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
<b>Totals</b>	<b>0</b>		<b>\$ -</b>

### 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	\$ 38,696
Current Service	5	\$ 81,374
Current Money	9	\$ 53,240
Non-Current Money	3	\$ 34,122
Collection	20	\$ 237,613
Closed in Current Year	6	\$ -
<b>Total Managed in Current Year</b>	<b>47</b>	<b>\$ 445,045</b>

#### 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	\$ -	\$ -	\$ -	\$ 52,500
Service/Money	1	\$ -	\$ 4,732	\$ 823	\$ 5,768
Money	2	\$ -	\$ 28,600	\$ 3,001	\$ -
<b>Totals</b>	<b>6</b>	<b>\$ -</b>	<b>\$ 33,332</b>	<b>\$ 3,823</b>	<b>\$ 58,268</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 34,018.18	\$ 8,037.15	\$ 2,287.01	\$ 2,603.27	\$ 46,945.61

#### 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>	1	0	0	0	4	0	5	56	9%
FY 2007	0	0	0	0	2	0	2	18	11%
FY 2008	1	0	0	0	0	0	1	10	10%
FY 2009	0	0	0	0	0	0	0	1	0%
FY 2010	0	0	0	0	3	0	3	7	43%
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	0	4	25	16%
FY 2015	1	2	3	1	5	3	15	24	63%
FY 2016	1	1	3	0	2	3	10	17	59%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>4</b>	<b>5</b>	<b>9</b>	<b>3</b>	<b>19</b>	<b>6</b>	<b>46</b>	<b>187</b>	<b>25%</b>
Untracked	0	0	0	0	1	0	1		
<b>Managed</b>	<b>4</b>	<b>5</b>	<b>9</b>	<b>3</b>	<b>20</b>	<b>6</b>	<b>47</b>		

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>56</b>	<b>4</b>	<b>7%</b>	9%	7%	7%	7%	9%
FY 2007	<b>18</b>	<b>2</b>	<b>11%</b>	11%	11%	6%	6%	11%
FY 2008	<b>10</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	10%
FY 2009	<b>1</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2010	<b>7</b>	<b>3</b>	<b>43%</b>	43%	43%	43%	43%	43%
FY 2011	<b>8</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2012	<b>12</b>	<b>1</b>	<b>8%</b>	0%	0%	0%	0%	8%
FY 2013	<b>9</b>	<b>2</b>	<b>22%</b>	11%	22%	22%	22%	22%
FY 2014	<b>25</b>	<b>2</b>	<b>8%</b>	0%	8%	8%	8%	8%
FY 2015	<b>24</b>	<b>6</b>	<b>25%</b>	0%	8%	17%	17%	29%
FY 2016	<b>17</b>	<b>2</b>	<b>12%</b>	0%	0%	0%	0%	12%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>187</b>	<b>22</b>	<b>12%</b>	<b>6%</b>	<b>8%</b>	<b>9%</b>	<b>9%</b>	<b>13%</b>
Untracked	1	1	-					
<b>Managed</b>	<b>188</b>	<b>23</b>						

**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	33	9	9	51	82%
FY 2007	0	0	0	0	12	1	3	16	81%
FY 2008	0	0	0	0	6	1	2	9	78%
FY 2009	0	0	0	0	1	0	0	1	100%
FY 2010	0	0	0	0	2	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	0	0	20	0	1	21	95%
FY 2015	2	0	1	3	11	0	1	12	92%
FY 2016	1	1	1	3	7	1	2	10	80%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>108</b>	<b>16</b>	<b>23</b>	<b>147</b>	<b>84%</b>
Untracked	0	0	0	0					
<b>Managed</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>6</b>					

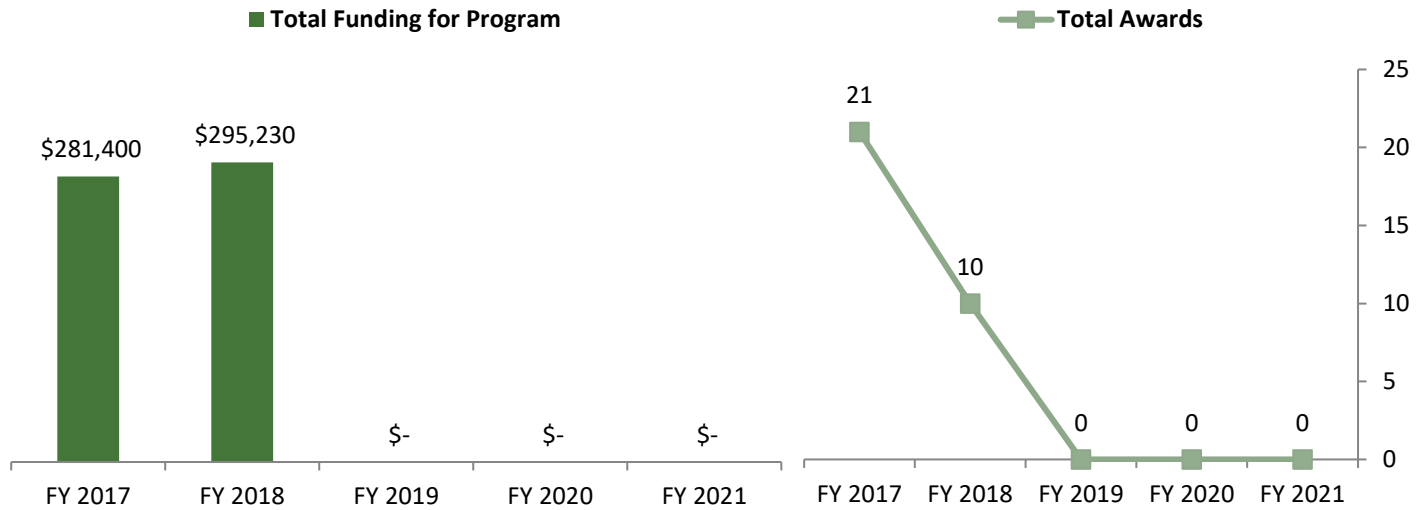


## State Dental Education Forgivable Loan (DENT)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	21	10	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	21	10	-	-	-
<b>% One-Year Change (+/-)</b>	-34.4%	-52.4%	-	-	-
<b>Total Funding for Program</b>	\$ 281,400	\$ 295,230	-	-	-
<b>% One-Year Change (+/-)</b>	-65.5%	4.9%	-	-	-
<b>Eligible Applicants</b>	40	17	-	-	-
<b>Award Rate</b>	53%	59%	-	-	-
<b>Average Award Amount</b>	\$ 13,400	\$ 29,523	-	-	-
<b>% One-Year Change (+/-)</b>	-47.4%	120.3%	-	-	-
<b>Applicants Not Funded</b>	19	7	-	-	-
<b>Funding Disparity</b>	\$ 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	1	\$ 43,060
Current Service	13	\$ 376,882
Current Money	10	\$ 277,767
Non-Current Money	1	\$ 56,606
Collection	1	\$ 4,000
Closed in Current Year	6	\$ -
<b>Total Managed in Current Year</b>	<b>32</b>	<b>\$ 758,315</b>

### 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	\$ -	\$ -	\$ -	\$ 329,606
Service/Money	1	\$ -	\$ 3,134	\$ 111	\$ 82,766
Money	0	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>6</b>	<b>\$ -</b>	<b>\$ 3,134</b>	<b>\$ 111</b>	<b>\$ 412,373</b>

### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 103,781.18	\$ 10,719.75	\$ 276.25	\$ -	<b>\$ 114,777.18</b>

### 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	40	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	0	0	0	0	1	5	20%	
FY 2013	1	0	0	0	0	1	4	50%	
FY 2014	0	5	3	1	0	2	15	73%	
FY 2015	0	3	2	0	0	1	8	75%	
FY 2016	0	5	5	0	0	1	14	79%	
FY 2017	-	-	-	-	-	-	-	-	
FY 2018	-	-	-	-	-	-	-	-	
FY 2019	-	-	-	-	-	-	-	-	
FY 2020	-	-	-	-	-	-	-	-	
FY 2021	-	-	-	-	-	-	-	-	
<b>Tracked</b>	<b>1</b>	<b>13</b>	<b>10</b>	<b>1</b>	<b>0</b>	<b>6</b>	<b>31</b>	<b>95</b>	<b>33%</b>
Untracked	0	0	0	0	1	0	1		
<b>Managed</b>	<b>1</b>	<b>13</b>	<b>10</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>32</b>		



**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>40</b>	<i>0</i>	<b>0%</b>	3%	3%	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%	20%	20%	0%
FY 2013	4	0	0%	0%	0%	0%	25%	0%
FY 2014	15	1	7%	0%	0%	0%	0%	0%
FY 2015	8	0	0%	0%	0%	0%	0%	0%
FY 2016	14	0	0%	0%	0%	0%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>95</b>	<b>1</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>1%</b>	<b>2%</b>	<b>0%</b>
Untracked	1	1	-					
<b>Managed</b>	<b>96</b>	<b>2</b>						

**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>	<b>0</b>	32	2	6	<b>40</b>	<b>85%</b>
FY 2007	0	0	0	<b>0</b>	0	0	1	<b>1</b>	<b>0%</b>
FY 2008	0	0	0	<b>0</b>	3	0	1	<b>4</b>	<b>75%</b>
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	<b>0</b>	1	2	1	<b>4</b>	<b>75%</b>
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	0	1	0	<b>1</b>	1	1	3	<b>5</b>	<b>40%</b>
FY 2013	1	0	0	<b>1</b>	2	0	1	<b>3</b>	<b>67%</b>
FY 2014	2	0	0	<b>2</b>	3	1	2	<b>6</b>	<b>67%</b>
FY 2015	1	0	0	<b>1</b>	3	0	0	<b>3</b>	<b>100%</b>
FY 2016	1	0	0	<b>1</b>	4	0	0	<b>4</b>	<b>100%</b>
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>6</b>	<b>49</b>	<b>6</b>	<b>15</b>	<b>70</b>	<b>79%</b>
Untracked	0	0	0	<b>0</b>					
<b>Managed</b>	<b>5</b>	<b>1</b>	<b>0</b>	<b>6</b>					

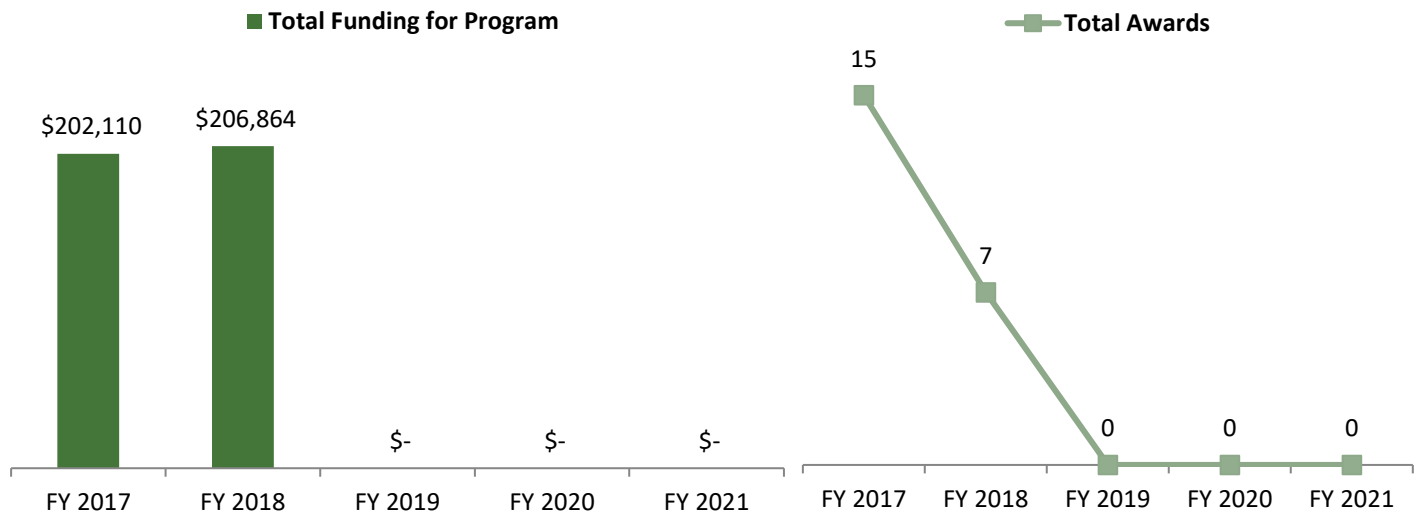


## State Medical Education Forgivable Loan (MED)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	15	7	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	15	7	-	-	-
<b>% One-Year Change (+/-)</b>	-40.0%	-53.3%	-	-	-
<b>Total Funding for Program</b>	\$ 202,110	\$ 206,864	-	-	-
<b>% One-Year Change (+/-)</b>	-66.9%	2.4%	-	-	-
<b>Eligible Applicants</b>	28	23	-	-	-
<b>Award Rate</b>	54%	30%	-	-	-
<b>Average Award Amount</b>	\$ 13,474	\$ 29,552	-	-	-
<b>% One-Year Change (+/-)</b>	-44.9%	119.3%	-	-	-
<b>Applicants Not Funded</b>	13	16	-	-	-
<b>Funding Disparity</b>	\$ 317,750	\$ 472,832	-	-	-



### MED Loan Repayment Details

#### Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	13	\$ 785,837
Current Service	9	\$ 245,407
Current Money	10	\$ 423,259
Non-Current Money	8	\$ 210,323
Collection	13	\$ 399,357
Closed in Current Year	4	\$ -
<b>Total Managed in Current Year</b>	<b>57</b>	<b>\$ 2,064,184</b>

#### 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	\$ -	\$ -	\$ -	\$ 24,119
Service/Money	1	\$ -	\$ 73,145	\$ -	\$ 20,649
Money	2	\$ -	\$ 100,351	\$ 1,309	\$ -
<b>Totals</b>	<b>4</b>	<b>\$ -</b>	<b>\$ 173,496</b>	<b>\$ 1,309</b>	<b>\$ 44,768</b>

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 266,722.45	\$ 14,965.32	\$ 6,802.13	\$ -	<b>\$ 288,489.90</b>

#### 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				
<i>Prior Years</i>	0	0	0	0	0	0	35	0%
FY 2007	0	0	0	0	1	1	4	25%
FY 2008	0	0	0	0	0	0	6	0%
FY 2009	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	1	1	2	50%
FY 2011	0	1	1	0	1	3	4	75%
FY 2012	0	1	2	0	0	3	3	100%
FY 2013	2	0	4	0	1	2	9	100%
FY 2014	1	2	1	0	0	1	5	71%
FY 2015	6	4	1	0	0	0	11	92%
FY 2016	4	1	1	1	2	1	10	100%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>13</b>	<b>9</b>	<b>10</b>	<b>1</b>	<b>6</b>	<b>4</b>	<b>43</b>	<b>92%</b>
Untracked	0	0	0	7	7	0	14	-
<b>Managed</b>	<b>13</b>	<b>9</b>	<b>10</b>	<b>8</b>	<b>13</b>	<b>4</b>	<b>57</b>	<b>47%</b>

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>35</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2007	<b>4</b>	<i>1</i>	<b>25%</b>	<i>0%</i>	<i>25%</i>	<i>25%</i>	<i>25%</i>	<i>25%</i>
FY 2008	<b>6</b>	<i>0</i>	<b>0%</b>	<i>25%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2009	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2010	<b>2</b>	<i>1</i>	<b>50%</b>	<i>50%</i>	<i>50%</i>	<i>50%</i>	<i>50%</i>	<i>50%</i>
FY 2011	<b>4</b>	<i>1</i>	<b>25%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>25%</i>	<i>25%</i>
FY 2012	<b>3</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2013	<b>9</b>	<i>1</i>	<b>11%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>11%</i>	<i>11%</i>
FY 2014	<b>7</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2015	<b>12</b>	<i>0</i>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2016	<b>10</b>	<i>3</i>	<b>30%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>20%</i>
FY 2017	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2018	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2019	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2020	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2021	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<b>Tracked</b>	<b>92</b>	<b>7</b>	<b>8%</b>	<b>2%</b>	<b>2%</b>	<b>2%</b>	<b>4%</b>	<b>7%</b>
Untracked	<b>14</b>	<b>14</b>	<b>-</b>					
<b>Managed</b>	<b>106</b>	<b>21</b>						

**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>	<b>0</b>	<i>24</i>	<i>2</i>	<i>9</i>	<b>35</b>	<b>74%</b>
FY 2007	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>1</i>	<i>0</i>	<i>2</i>	<b>3</b>	<b>33%</b>
FY 2008	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>3</i>	<i>0</i>	<i>3</i>	<b>6</b>	<b>50%</b>
FY 2009	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2010	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>0</i>	<i>0</i>	<i>1</i>	<b>1</b>	<b>0%</b>
FY 2011	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>0</i>	<i>0</i>	<i>1</i>	<b>1</b>	<b>0%</b>
FY 2012	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>-</i>
FY 2013	<i>0</i>	<i>1</i>	<i>1</i>	<b>2</b>	<i>0</i>	<i>1</i>	<i>1</i>	<b>2</b>	<b>50%</b>
FY 2014	<i>0</i>	<i>0</i>	<i>1</i>	<b>1</b>	<i>0</i>	<i>0</i>	<i>3</i>	<b>3</b>	<b>0%</b>
FY 2015	<i>0</i>	<i>0</i>	<i>0</i>	<b>0</b>	<i>1</i>	<i>0</i>	<i>0</i>	<b>1</b>	<b>100%</b>
FY 2016	<i>1</i>	<i>0</i>	<i>0</i>	<b>1</b>	<i>1</i>	<i>0</i>	<i>0</i>	<b>1</b>	<b>100%</b>
FY 2017	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2018	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2019	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2020	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
FY 2021	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<b>Tracked</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>4</b>	<b>30</b>	<b>3</b>	<b>20</b>	<b>53</b>	<b>62%</b>
Untracked	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					
<b>Managed</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>4</b>					

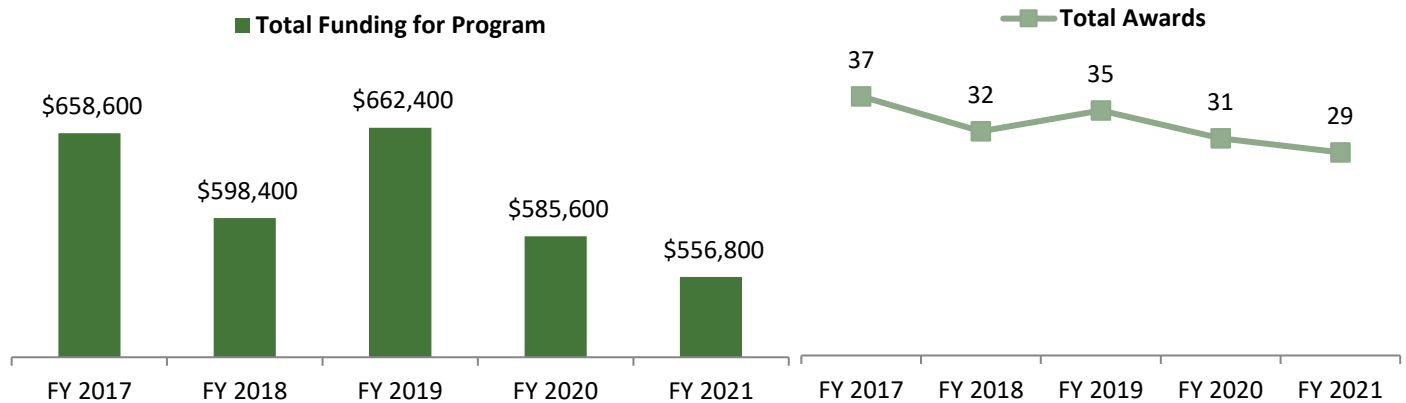


## SREB Regional Contract Forgivable Loan (SREB)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	37	32	35	31	29
<b>Total Awards</b>	37	32	35	31	29
<b>% One-Year Change (+/-)</b>	0.0%	-13.5%	9.4%	-11.4%	-6.5%
<b>Total Funding for Program</b>	\$ 658,600	\$ 598,400	\$ 662,400	\$ 585,600	\$ 556,800
<b>% One-Year Change (+/-)</b>	6.6%	-9.1%	10.7%	-11.6%	-4.9%
<b>Eligible Applicants</b>	37	32	35	31	29
<b>Award Rate</b>	100%	100%	100%	100%	100%
<b>Average Award Amount</b>	\$ 17,800	\$ 18,700	\$ 18,926	\$ 18,890	\$ 19,200
<b>% One-Year Change (+/-)</b>	6.6%	5.1%	1.2%	-0.2%	1.6%
<b>Applicants Not Funded</b>	0	0	0	0	0
<b>Funding Disparity</b>	\$ -	\$ -	\$ -	\$ -	\$ -



### Awards by Institution

Out-of-State	Awards	Avg. Award	Amount
Southern College of Optometry	23	\$ 19,200	\$ 441,600
University of Alabama Birmingham - Optometry	6	\$ 19,200	\$ 115,200
<b>Totals</b>	<b>29</b>		<b>\$ 556,800</b>

### Award Recipients by County

County	Awards	Avg. Award	Amount
Alcorn	1	\$ 19,200	\$ 19,200
Attala	1	\$ 19,200	\$ 19,200
Calhoun	1	\$ 19,200	\$ 19,200
Desoto	1	\$ 19,200	\$ 19,200
Forrest	2	\$ 19,200	\$ 38,400
Hancock	1	\$ 19,200	\$ 19,200
Harrison	2	\$ 19,200	\$ 38,400
Hinds	2	\$ 19,200	\$ 38,400
Itawamba	1	\$ 19,200	\$ 19,200

County (cont.)	Awards	Avg. Award	Amount
Jackson	1	\$ 19,200	\$ 19,200
Jefferson	1	\$ 19,200	\$ 19,200
Lamar	1	\$ 19,200	\$ 19,200
Lauderdale	2	\$ 19,200	\$ 38,400
Lee	2	\$ 19,200	\$ 38,400
Lowndes	1	\$ 19,200	\$ 19,200
Panola	1	\$ 19,200	\$ 19,200
Rankin	1	\$ 19,200	\$ 19,200
Tate	1	\$ 19,200	\$ 19,200
Washington	2	\$ 19,200	\$ 38,400
Webster	1	\$ 19,200	\$ 19,200
Yalobusha	2	\$ 19,200	\$ 38,400
Yazoo	1	\$ 19,200	\$ 19,200
<b>Totals</b>	<b>29</b>	<b>\$ 19,200</b>	<b>\$ 556,800</b>

### Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	9	31%
Independent	29	100%	Female	20	69%
	<b>29</b>	<b>100%</b>		<b>29</b>	<b>100%</b>
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3	10%	17-24 years old	12	41%
Alaskan Native/American Indian	0	0%	25-34 years old	16	55%
Asian/Pacific Islander	4	14%	35-44 years old	1	3%
Caucasian	21	72%	45-54 years old	0	0%
Hispanic	1	3%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	<b>29</b>	<b>100%</b>		<b>29</b>	<b>100%</b>
Income	Recipients	Percent			
Less than \$0 (negative)	0	0%			
\$0	13	45%			
\$1-\$30,000	12	41%			
\$30,001-\$48,000	2	7%			
\$48,001-\$75,000	0	0%			
\$75,001-\$110,000	0	0%			
\$110,001-\$250,000	0	0%			
\$250,001-\$999,999	0	0%			
\$1,000,000 and More	0	0%			
No FAFSA/Income Data	2	7%			
	<b>29</b>	<b>100%</b>			



**SREB Loan Repayment Details**

**Accounts Under Management During the Fiscal Year**

Repayment Status/Method	No. of	Principal Balance	
	Accounts	Outstanding	
School, Grace, or Deferred	39	\$	2,043,900
Current Service	22	\$	710,389
Current Money	8	\$	328,835
Non-Current Money	2	\$	3,425
Collection	8	\$	184,973
Closed in Current Year	7	\$	-
<b>Total Managed in Current Year</b>	<b>86</b>	<b>\$</b>	<b>3,271,522</b>

**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	\$ -	\$ -	\$ -	\$ 256,800
Service/Money	1	\$ -	\$ 9,069	\$ 1,539	\$ 21,031
Money	2	\$ -	\$ 85,000	\$ 3,059	\$ -
<b>Totals</b>	<b>7</b>	<b>\$ -</b>	<b>\$ 94,069</b>	<b>\$ 4,598</b>	<b>\$ 277,831</b>

**Revenue Collected in Repayment During the Fiscal Year**

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 171,587.16	\$ 13,379.45	\$ (15.00)	\$ 247.35	\$ 185,198.96

**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				
<i>Prior Years</i>	0	0	0	0	3	3	72	4%
FY 2007	0	0	0	0	0	0	10	0%
FY 2008	0	0	1	0	2	3	11	27%
FY 2009	0	0	0	0	0	0	13	0%
FY 2010	0	1	0	0	0	1	12	8%
FY 2011	0	0	0	0	0	0	10	0%
FY 2012	0	0	1	0	0	1	5	20%
FY 2013	0	1	0	0	0	3	9	44%
FY 2014	0	9	0	0	0	2	11	100%
FY 2015	0	5	1	0	1	2	9	75%
FY 2016	0	6	5	0	0	0	11	100%
FY 2017	9	0	0	0	0	0	9	90%
FY 2018	6	0	0	0	0	0	6	100%
FY 2019	9	0	0	0	0	0	9	100%
FY 2020	7	0	0	0	0	0	7	100%
FY 2021	8	0	0	0	0	0	8	100%
<b>Tracked</b>	<b>39</b>	<b>22</b>	<b>8</b>	<b>0</b>	<b>6</b>	<b>7</b>	<b>82</b>	<b>38%</b>
Untracked	0	0	0	2	2	0	4	
<b>Managed</b>	<b>39</b>	<b>22</b>	<b>8</b>	<b>2</b>	<b>8</b>	<b>7</b>	<b>86</b>	

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>72</b>	3	<b>4%</b>	3%	3%	4%	4%	4%
FY 2007	<b>10</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2008	<b>11</b>	2	<b>18%</b>	9%	18%	18%	18%	18%
FY 2009	<b>13</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2010	<b>12</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2011	<b>10</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2012	<b>5</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2013	<b>9</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2014	<b>11</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2015	<b>12</b>	1	<b>8%</b>	0%	0%	0%	0%	8%
FY 2016	<b>11</b>	0	<b>0%</b>	0%	0%	0%	0%	0%
FY 2017	<b>10</b>	0	<b>0%</b>	-	0%	0%	0%	0%
FY 2018	<b>6</b>	0	<b>0%</b>	-	-	0%	0%	0%
FY 2019	<b>9</b>	0	<b>0%</b>	-	-	-	0%	0%
FY 2020	<b>7</b>	0	<b>0%</b>	-	-	-	-	0%
FY 2021	<b>8</b>	0	<b>0%</b>	-	-	-	-	-
<b>Tracked</b>	<b>216</b>	<b>6</b>	<b>3%</b>	<b>2%</b>	<b>2%</b>	<b>3%</b>	<b>2%</b>	<b>3%</b>
Untracked	4	4	-					
<b>Managed</b>	<b>220</b>	<b>10</b>						

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

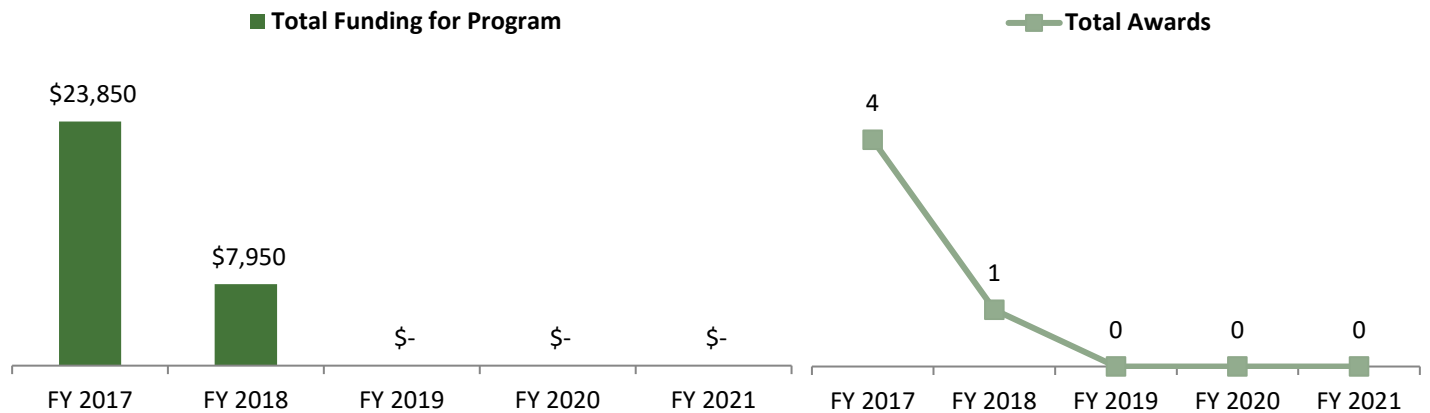
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	59	1	9	69	87%
FY 2007	0	0	0	0	8	1	1	10	90%
FY 2008	0	0	0	0	4	0	4	8	50%
FY 2009	0	0	0	0	11	0	2	13	85%
FY 2010	0	0	0	0	10	1	0	11	100%
FY 2011	0	0	0	0	6	1	3	10	70%
FY 2012	0	0	0	0	4	0	0	4	100%
FY 2013	2	1	0	3	7	1	0	8	100%
FY 2014	2	0	0	2	2	0	0	2	100%
FY 2015	0	0	2	2	2	0	3	5	40%
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	-
FY 2021	0	0	0	0	0	0	0	0	-
<b>Tracked</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>113</b>	<b>5</b>	<b>23</b>	<b>141</b>	<b>84%</b>
Untracked	0	0	0	0					
<b>Managed</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>7</b>					

## 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	4	1	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	4	1	-	-	-
<b>% One-Year Change (+/-)</b>	-42.9%	-75.0%	-	-	-
<b>Total Funding for Program</b>	\$ 23,850	\$ 7,950	-	-	-
<b>% One-Year Change (+/-)</b>	-76.7%	-66.7%	-	-	-
<b>Eligible Applicants</b>	7	6	-	-	-
<b>Award Rate</b>	57%	17%	-	-	-
<b>Average Award Amount</b>	\$ 5,963	\$ 7,950	-	-	-
<b>% One-Year Change (+/-)</b>	-59.3%	33.3%	-	-	-
<b>Applicants Not Funded</b>	3	5	-	-	-
<b>Funding Disparity</b>	\$ 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	1	\$ 45,006
Current Service	3	\$ 30,210
Current Money	1	\$ 13,169
Non-Current Money	8	\$ 142,179
Collection	18	\$ 257,414
Closed in Current Year	0	\$ -
<b>Total Managed in Current Year</b>	<b>31</b>	<b>\$ 487,978</b>

**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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

**Revenue Collected in Repayment During the Fiscal Year**

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 9,655.99	\$ 4,319.14	\$ 330.00	\$ 0.00	\$ 14,305.13

**Accounts Under Management During the Fiscal Year by Cohort**

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate	
	School, Grace, or Deferred	Current Service	Current Money	Non-Current					Collection
<i>Prior Years</i>	0	0	0	2	6	0	8	51	16%
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	0	0	4	0%
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	0	1	2	50%
FY 2014	1	1	0	0	0	0	2	3	67%
FY 2015	0	0	1	0	0	0	1	2	50%
FY 2016	0	2	0	0	0	0	2	3	67%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>10</b>	<b>0</b>	<b>18</b>	<b>80</b>	<b>23%</b>
Untracked	0	0	0	5	8	0	13		
<b>Managed</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>8</b>	<b>18</b>	<b>0</b>	<b>31</b>		

**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>51</b>	8	<b>16%</b>	20%	18%	18%	16%	16%
FY 2007	7	0	0%	0%	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%	60%	60%	60%	60%	60%
FY 2012	1	0	0%	0%	0%	0%	0%	0%
FY 2013	2	1	50%	0%	50%	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%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>80</b>	<b>13</b>	<b>16%</b>	<b>18%</b>	<b>18%</b>	<b>18%</b>	<b>16%</b>	<b>16%</b>
Untracked	13	13	-					
<b>Managed</b>	<b>93</b>	<b>26</b>						

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

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	24	5	14	43	67%
FY 2007	0	0	0	0	4	3	0	7	100%
FY 2008	0	0	0	0	1	0	0	1	100%
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	2	0	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	0	0	0	0	1	0	1	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	0	0	0	0	0	0	1	1	0%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>11</b>	<b>17</b>	<b>62</b>	<b>73%</b>
Untracked	0	0	0	0					
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					



## Veterinary Medicine Minority Forgivable Loan (VMMP)

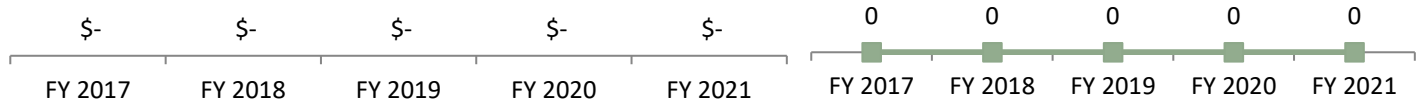
Veterinary Medicine Minority Forgivable Loan awards are available to minority students seeking a Veterinary Medicine degree at Mississippi State University College of Veterinary Medicine. Students may fulfill the service obligation by working as a veterinarian in Mississippi for one year for each year 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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	0	0	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	0	0	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Total Funding for Program</b>	\$ -	\$ -	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Eligible Applicants</b>	3	2	-	-	-
<b>Award Rate</b>	0%	0%	-	-	-
<b>Average Award Amount</b>	\$ -	\$ -	-	-	-
<b>% One-Year Change (+/-)</b>	-100.0%	-	-	-	-
<b>Applicants Not Funded</b>	3	2	-	-	-
<b>Funding Disparity</b>	\$ 62,529	\$ 43,229	-	-	-

■ Total Funding for Program

■ Total Awards



### 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	\$ 49,095
Non-Current Money	0	\$ -
Collection	0	\$ -
Closed in Current Year	0	\$ -
<b>Total Managed in Current Year</b>	<b>3</b>	<b>\$ 49,095</b>

#### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

#### Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 22,223.42	\$ 1,782.46	\$ -	\$ -	\$ 24,005.88

#### Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted			Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection				
<i>Prior Years</i>	0	0	0	0	0	0	0	3	0%
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	0	0	0	0	0	0	0	1	0%
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	0	0	0	0	0	0	0	1	0%
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	0	1	0	0	0	1	3	33%
FY 2015	-	-	-	-	-	-	-	-	-
FY 2016	0	0	2	0	0	0	2	2	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>10</b>	<b>30%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3</b>		



**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	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2016	2017	2018	2019	2020
<i>Prior Years</i>	<b>3</b>	<b>0</b>	<b>0%</b>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>	<i>0%</i>
FY 2007	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-
FY 2010	<b>1</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2011	-	-	-	-	-	-	-	-
FY 2012	<b>1</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2013	-	-	-	-	-	-	-	-
FY 2014	<b>3</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2015	-	-	-	-	-	-	-	-
FY 2016	<b>2</b>	<b>0</b>	<b>0%</b>	0%	0%	0%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>10</b>	<b>0</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
Untracked	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>10</b>	<b>0</b>						

**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>	<b>0</b>	<b>2</b>	<b>0</b>	<b>1</b>	<b>3</b>	<b>67%</b>
FY 2007	-	-	-	-	-	-	-	-	-
FY 2008	-	-	-	-	-	-	-	-	-
FY 2009	-	-	-	-	-	-	-	-	-
FY 2010	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>100%</b>
FY 2011	-	-	-	-	-	-	-	-	-
FY 2012	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>100%</b>
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>100%</b>
FY 2015	-	-	-	-	-	-	-	-	-
FY 2016	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
<b>Tracked</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>1</b>	<b>7</b>	<b>86%</b>
Untracked	-	-	-	-	-	-	-	-	-
<b>Managed</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					



## 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	\$ -
<b>Total Managed in Current Year</b>	<b>9</b>	<b>\$ 160,201</b>

### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

### Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ -	\$ 1,840.00	\$ 460.00	\$ 677.45	<b>\$ 2,977.45</b>

### 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	\$ -
<b>Total Managed in Current Year</b>	<b>2</b>	<b>\$ 5,476</b>

#### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

#### Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ -	\$ 600.00	\$ -	\$ -	<b>\$ 600.00</b>

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

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 could 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 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. New awards were last made during the 2014-15 aid year.

#### Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	1	\$ 2,345
Non-Current Money	0	\$ -
Collection	6	\$ 88,568
Closed in Current Year	0	\$ -
<b>Total Managed in Current Year</b>	<b>7</b>	<b>\$ 90,913</b>

#### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

#### Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 1,314.81	\$ 1,016.43	\$ 240.00	\$ 32.30	<b>\$ 2,603.54</b>

## Critical Needs Teacher Forgivable Loan (CNTF) - Repayment Details

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 could 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 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. New awards were last made during the 2014-15 aid year.

### Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	25	\$ 253,177
Current Service	3	\$ 16,006
Current Money	36	\$ 274,464
Non-Current Money	57	\$ 835,326
Collection	609	\$ 7,440,694
Closed in Current Year	27	-
<b>Total Managed in Current Year</b>	<b>757</b>	<b>\$ 8,819,667</b>

### 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	8	\$ -	\$ 43,550	\$ 15,211	\$ 131,407
Money	19	\$ -	\$ 307,856	\$ 116,830	\$ -
<b>Totals</b>	<b>27</b>	<b>\$ -</b>	<b>\$ 351,407</b>	<b>\$ 132,041</b>	<b>\$ 131,407</b>

### Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 184,835	\$ 77,547	\$ 38,757	\$ 35,378	<b>\$ 336,516.67</b>

## 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	0	\$ -
<b>Total Managed in Current Year</b>	<b>3</b>	<b>\$ 6,059</b>

### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

### Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ -	\$ -	\$ -	\$ -	\$ -

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	\$ -
<b>Total Managed in Current Year</b>	<b>1</b>	<b>\$ 850</b>

### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

### Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.



## Paul Douglas Teacher Forgivable Loan (PDTs) - Repayment Details

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

### Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	2	\$ 3,663
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	2	\$ 16,613
Collection	3	\$ 14,638
Closed in Current Year	0	\$ -
<b>Total Managed in Current Year</b>	<b>7</b>	<b>\$ 34,914</b>

### 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	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>0</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>

No accounts were closed during the fiscal year.

### Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ -	\$ 244.38	\$ 70.62	\$ 32.30	<b>\$ 347.30</b>

## 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	3	\$ 17,266
Collection	3	\$ 6,053
Closed in Current Year	1	\$ -
<b>Total Managed in Current Year</b>	<b>7</b>	<b>\$ 23,319</b>

### 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	\$ -	\$ -	\$ -	\$ 3,000
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
<b>Totals</b>	<b>1</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,000.00</b>

### Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	\$ 806.71	\$ 174.74	\$ 44.80	\$ -	<b>\$ 1,026.25</b>

## 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	27	\$ 256,840
Current Service	3	\$ 16,006
Current Money	37	\$ 276,809
Non-Current Money	63	\$ 872,918
Collection	635	\$ 7,718,826
Closed in Current Year	28	-
<b>Total Managed in Current Year</b>	<b>793</b>	<b>\$ 9,141,399</b>

### 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	\$ -	\$ -	\$ -	\$ 3,000
Service/Money	8	\$ -	\$ 43,550	\$ 15,211	\$ 131,407
Money	19	\$ -	\$ 307,856	\$ 116,830	-
<b>Totals</b>	<b>28</b>	<b>\$ -</b>	<b>\$ 351,407</b>	<b>\$ 132,041</b>	<b>\$ 134,407</b>

### Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
<b>Totals</b>	<b>\$ 186,956.91</b>	<b>\$ 81,422.48</b>	<b>\$ 39,572.20</b>	<b>\$ 36,119.62</b>	<b>\$ 344,071.21</b>

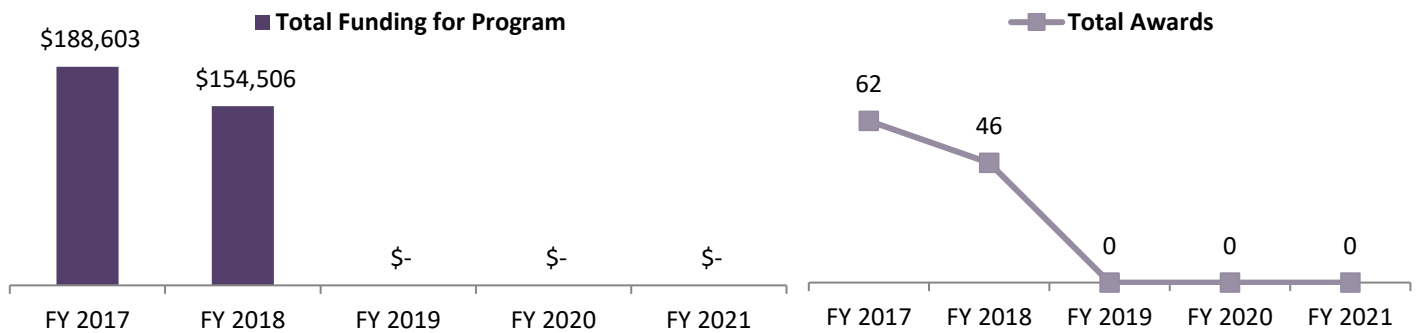


## GEAR UP Mississippi Scholarships (GUMS)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	61	45	Discontinued	Discontinued	Discontinued
<b>Total Awards</b>	62	46	-	-	-
<b>% One-Year Change (+/-)</b>	-41.0%	-25.8%	-	-	-
<b>Total Funding for Program</b>	\$ 188,603	\$ 154,506	-	-	-
<b>% One-Year Change (+/-)</b>	-29.2%	-18.1%	-	-	-
<b>Eligible Applicants</b>	61	45	-	-	-
<b>Award Rate</b>	100%	100%	-	-	-
<b>Average Award Amount</b>	\$ 3,092	\$ 3,433	-	-	-
<b>% One-Year Change (+/-)</b>	21.9%	11.0%	-	-	-
<b>Applicants Not Funded</b>	0	0	-	-	-
<b>Funding Disparity</b>	\$ -	\$ -	-	-	-



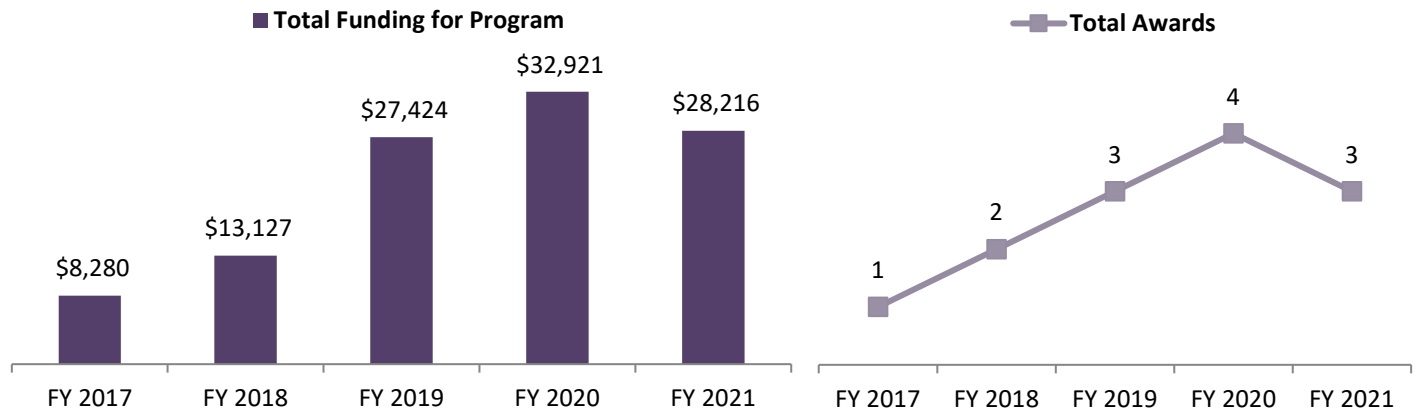


## Nissan Scholarship (NISS)

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 2017	FY 2018	FY 2019	FY 2020	FY 2021
<b>Total Applicants Awarded</b>	1	2	3	4	3
<b>Total Awards</b>	1	2	3	4	3
<b>% One-Year Change (+/-)</b>	0.0%	100.0%	50.0%	33.3%	-25.0%
<b>Total Funding for Program</b>	\$ 8,280	\$ 13,127	\$ 27,424	\$ 32,921	\$ 28,216
<b>% One-Year Change (+/-)</b>	3.5%	58.5%	108.9%	20.0%	-14.3%
<b>Eligible Applicants</b>	1	2	3	4	3
<b>Award Rate</b>	100%	100%	100%	100%	100%
<b>Average Award Amount</b>	\$ 8,280	\$ 6,564	\$ 9,141	\$ 8,230	\$ 9,405
<b>% One-Year Change (+/-)</b>	3.5%	-20.7%	39.3%	-10.0%	14.3%
<b>Applicants Not Funded</b>	0	0	0	0	0
<b>Funding Disparity</b>	\$ -	\$ -	\$ -	\$ -	\$ -



### Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi State University	2	\$ 9,410	\$ 18,820
University of Southern Mississippi	1	\$ 9,396	\$ 9,396
<b>Totals</b>	<b>3</b>	<b>\$ 9,405</b>	<b>\$ 28,216</b>

### Award Recipients by County

County	Awards	Avg. Award	Amount
Jackson	1	\$ 9,410	\$ 9,410
Sunflower	1	\$ 9,396	\$ 9,396
Winston	1	\$ 9,410	\$ 9,410
<b>Totals</b>	<b>3</b>	<b>\$ 9,405</b>	<b>\$ 28,216</b>

### Recipient Demographics

Dependency Status			Gender		
	Recipients	Percent		Recipients	Percent
Dependent	3	100%	Male	1	33%
Independent	0	0%	Female	2	67%
	<b>3</b>	<b>100%</b>		<b>3</b>	<b>100%</b>

Ethnicity			Age		
	Recipients	Percent		Recipients	Percent
African American	1	33%	17-24 years old	3	100%
Alaskan Native/American Indian	0	0%	25-34 years old	0	0%
Asian/Pacific Islander	0	0%	35-44 years old	0	0%
Caucasian	2	67%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	<b>3</b>	<b>100%</b>		<b>3</b>	<b>100%</b>

Income		
	Recipients	Percent
Less than \$0 (negative)	0	0%
\$0	0	0%
\$1-\$30,000	2	67%
\$30,001-\$48,000	1	33%
\$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%
	<b>3</b>	<b>100%</b>