

A Report to the Mississippi Legislature



**2022 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2021 through June 30, 2022



**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 workforce needs 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 2021-22 Aid Year

For the 2021-22 Aid Year, the Office received an appropriation of \$47.11 million in general funds, an increase of \$5.02 million or 11.93% from the previous year. The Legislature initially gave the Office authority to spend up to \$3.34 million from other funds (about \$1.27 million from prior and current year collections, \$2 million from the Education Enhancement Fund, \$19,440 from the Nissan trust, and \$41,832 from the Law Enforcement Officers and Firemen Scholarship Fund) for a total original appropriation of \$50.44 million. The 2022 Legislature gave the Office authority to spend an additional \$3.5 million in federal funds that were granted through the Governor's Emergency Education Relief Fund. The total appropriation was \$53.94 million, an increase of \$6.42 million or 13.52% from the previous year.

Expenses for the 2021-22 Aid Year

The Office expended \$46.42 million on awards (\$46.08 in current-year awards and \$337,791 on prior year awards), \$1.16 million on administration, and \$3.02 million in federal funds for a total \$50.61 million. The Office ended the year with unused funds in the amount of \$3.34 million. The \$1.64 million in EEF funds must be reappropriated. The \$1.28 million in collections will be carried forward for use during Fiscal Year 2023. The \$476,000 in federal funds will be returned.

Overview of 2021-22 Awards and Unfunded Awards

The Office awarded 25,015 awards, totaling \$46,083,779 to 24,598 students through state-supported student financial aid programs during the 2021-22 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 2021-22 Aid Year was \$1,842, an increase of \$49 or 2.74%. Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For the 2021-22 Aid Year, forgivable loans were not awarded to new or renewal applicants in most programs. An estimated 482 eligible applicants in the loan repayment and forgivable loan programs were not awarded, resulting in a funding disparity of \$1.82 million.

Distribution of Aid by County

A total of 24,598 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.

Executive Summary

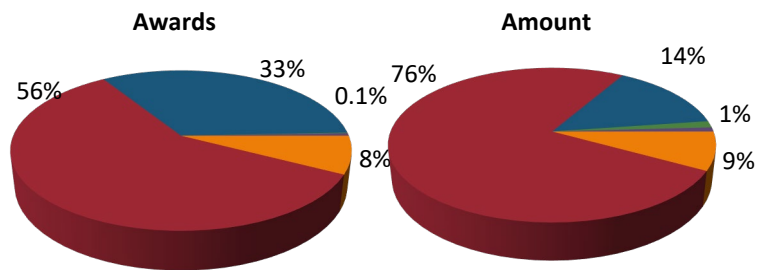
Demographics of State-Supported Student Financial Aid Recipients

A total of 24,598 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 89.1% are dependent students and 10.9% are independent. Male students make up 40% of all aid recipients, while females make up the other 60%. Traditional age students, age 12-24 years, represent 97.3% of all state aid recipients. Of all state aid recipients, 20.4% classify themselves as African-American, while 70.2% classify themselves as Caucasian. The remaining 9.4% of recipients classify themselves as Alaskan Native/American Indian, Asian/Pacific Islander, Hispanic, or Other. Among dependent students, 21.7% of aid recipients have family incomes below \$40,000 per year; 25.3% have family incomes below \$80,000 per year (Mississippi median family income for a family of four is about \$90,000 per year). The remaining 53.1% of state aid recipients have family incomes over \$80,000.

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 student loans for teachers working in public schools.

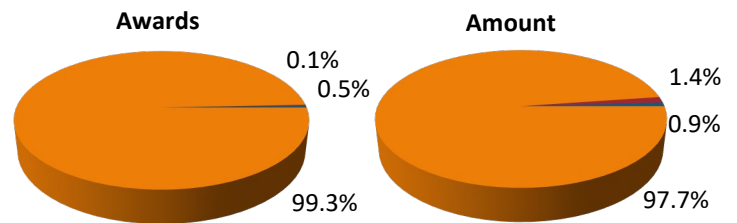
Institution Type	Awards	Amount
4-Year Private	1,900	\$ 3,687,945
4-Year Public	14,616	\$ 34,749,429
2-Year Public	8,332	\$ 6,606,806
Out-of-State	33	\$ 633,600
Loan Servicers	134	\$ 406,000
Totals	25,015	\$ 46,083,779



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 some teachers. Of all state-supported student financial aid awarded in the 2021-22 Aid Year, grants made up 97.7%, forgivable loans made up 1.4%, and loan repayment made up 0.9% of funds.

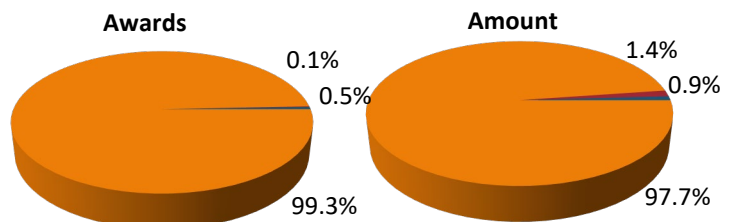
Award Type	Awards	Amount
Grants	24,848	\$ 45,044,179
Forgivable Loans	33	\$ 633,600
Loan Repayment	134	\$ 406,000
Totals	25,015	\$ 46,083,779



Distribution of Aid by Classification

Most (98.6%) of state student financial aid dollars are awarded to undergraduate students. Only 1.4% of aid goes to graduate students. All graduate aid is awarded in the form of forgivable loans. Another 0.9% of aid is awarded after graduation in the form of loan repayment.

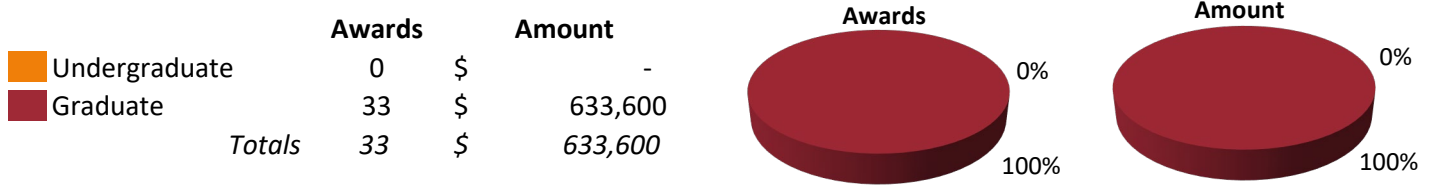
Classification	Awards	Amount
Undergraduate	24,848	\$ 45,044,179
Graduate	33	\$ 633,600
Post-Graduation	134	\$ 406,000
Totals	25,015	\$ 46,083,779



Executive Summary

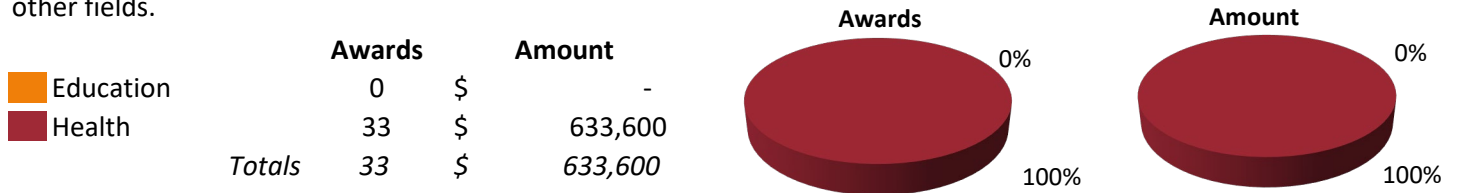
Distribution of Forgivable Loans by Classification

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.



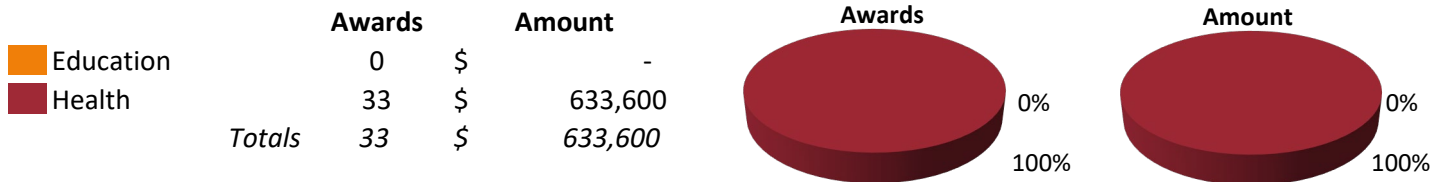
Distribution of Undergraduate Forgivable Loans by Shortage Area

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

	Awards	Amount
Education	0	\$ -
Health	0	\$ -
Totals	0	\$ -

Distribution of Graduate Forgivable Loans by Shortage Area

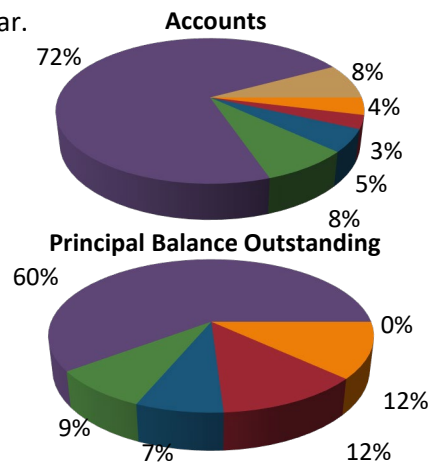
Students in health-related majors received 100% of forgivable loan money awarded to graduates. Graduate students in education and other majors did not received any state funding.



Management of Forgivable Loans in Repayment

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 2021-22 Aid Year, 2,032 forgivable loan accounts were under management. The pie charts represent the number of accounts and the \$20.3 million outstanding principal balance at the close of the fiscal year.

Current	Accounts	Principal Balance Outstanding
Sch., Grace, Deferred	78	\$ 2,391,068
Service	61	\$ 2,474,358
Money	102	\$ 1,489,151
Defaulted		
Noncurrent	160	\$ 1,716,580
Collection	1,472	\$ 12,205,224
Closed in Current Year		
Closed	159	\$ (782)
Total	2,032	\$ 20,275,599



Executive Summary

Revenue Collected

Revenue is collected in repayment of forgivable loan accounts. During the 2021-22 Aid Year, \$1.53 million was collected in repayment of principal, interest and fees. Of the funds collected, \$129,902 in fees were paid to the servicing company and collection agencies, leaving \$1.4 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. Cohorts are no longer tracked for inactive programs that have been discontinued for more than five years. Of the 2,032 accounts under management during the fiscal year, 1,005 accounts belong to untracked cohorts or inactive programs. For all tracked cohorts in active programs, a total of 11,107 loans have been made over time and 1,027 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, 241 accounts (12%) are current.

Summary of Accounts in Default by Cohort

Of the 2,032 accounts under management, 1,632 accounts (80%) are currently in a default status. An account is considered to be in default if the account is non-current by 2 months or more or the account has been placed with a collection agency for collection. Cohort default rates are only calculated for tracked cohorts and were first calculated and reported in the FY 2011 Annual Report. Of the 11,107 accounts ever awarded in tracked cohorts in active programs, 696 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 2021-22 Aid Year, 159 forgivable loan accounts (8% of accounts under management) were closed. Of these accounts, 48 (30% of closed accounts) were closed through cancellation by service, death, or disability; 32 (28% of closed accounts) were repaid through a combination of money and cancellation, and 79 (50% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$2.6 million (68% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$1.19 million (32% 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 11,107 accounts ever awarded in tracked cohorts, 92% have been closed. Of the closed accounts, 85% were closed by service or a combination of service and money.

Considerations for the Future

The Higher Education Legislative Plan for Needy Students (HELP) Grant is the state's only undergraduate grant program that considers financial need as a factor for eligibility. The Mississippi Resident Tuition Assistance Grant (MTAG) actually excludes the lowest income students who are eligible for a federal Pell grant from eligibility. For low- and middle-income students, need-based grants are critical for enrollment, retention, and completion. The state has recently set a goal of increasing the rate of working age adults with a meaningful credential beyond high school to 55%. The state will need to help more students pursue postsecondary education in order to reach this goal. 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

PROGRAMS FUNDED THROUGH GENERAL FUNDS

GRANTS (Undergraduate Students)	Awards	Total Amount
Mississippi Resident Tuition Assistance Grant (MTAG)	17,069	\$ 9,408,999
Mississippi Eminent Scholars Grant (MESG)	3,476	\$ 7,835,751
Higher Education Legislative Plan for Needy Students (HELP)	4,293	\$ 27,686,733
Law Enforcement Officers/Firemen Scholarship (LAW)	8	\$ 93,256
Total Undergraduate Grants	24,846	\$ 45,024,739
TOTAL GRANTS	24,846	\$ 45,024,739

FORGIVABLE LOANS (Undergraduate and Graduate Students)

Undergraduate

Nursing Education Forgivable Loan - Bachelor's (NELB)	0	\$ -
Nursing Education Forgivable Loan - RN to BSN (NELR)	0	\$ -
Total Undergraduate Forgivable Loans	0	\$ -

Graduate

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)	0	\$ -
Speech Language Pathologist Forgivable Loan (SLPL)	0	\$ -
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	\$ -
SREB Regional Contract Program (SREB)	33	\$ 633,600
Total Graduate Forgivable Loans	33	\$ 633,600
TOTAL FORGIVABLE LOANS	33	\$ 633,600

PROGRAMS FUNDED THROUGH SPECIAL SOURCES (Investments/EEF)

Nissan Scholarship (NISS) (Undergraduate Grant)	2	\$ 19,440
Winter-Reed Teacher Loan Repayment (WRTR) (Loan Repayment)	134	\$ 406,000
TOTAL SPECIAL SOURCE PROGRAMS	136	\$ 425,440

TOTAL FUNDED THROUGH STATE FUNDS	25,015	\$ 46,083,779
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PROGRAMS FUNDED THROUGH FEDERAL/OTHER FUNDS

Governor's Emergency Education Relief Fund Summer Grant	3,915	\$ 3,024,000
TOTAL FEDERAL FUND PROGRAMS	3,915	\$ 3,024,000

TOTAL PROGRAMS ADMINISTERED BY SFA	28,930	\$ 49,107,779
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Summary Detail

State-Supported Student Financial Aid Awards by Institution

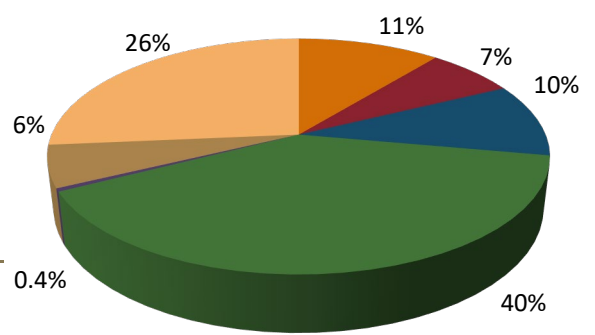
4-Year Private

Belhaven University	210	\$ 403,369
Blue Mountain College	193	\$ 251,365
Millsaps College	171	\$ 371,631
Mississippi College	693	\$ 1,459,719
Rust College	11	\$ 16,135
Tougaloo College	94	\$ 212,113
William Carey University	528	\$ 973,613
Total	1,900	\$ 3,687,945

Awards Amount

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Blue Mountain College	193	\$ 251,365
Millsaps College	171	\$ 371,631
Mississippi College	693	\$ 1,459,719
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Total	1,900	\$ 3,687,945

4-Year Private



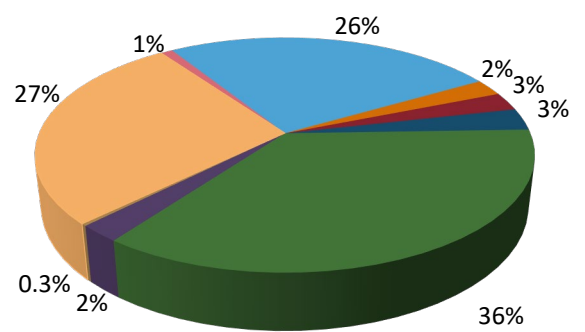
4-Year Public

Alcorn State University	299	\$ 795,560
Delta State University	464	\$ 873,080
Jackson State University	384	\$ 1,045,628
Mississippi State University	5,679	\$ 12,383,024
Mississippi Univ. for Women	475	\$ 819,456
Mississippi Valley State Univ.	44	\$ 103,375
University of Mississippi	3,810	\$ 9,507,242
Univ. of Miss. Medical Center	145	\$ 321,170
Univ. of Southern Mississippi	3,316	\$ 8,900,894
Total	14,616	\$ 34,749,429

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4-Year Public



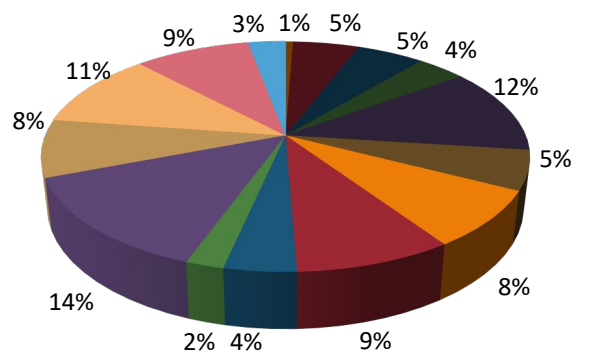
2-Year Public

Coahoma Community College	49	\$ 38,865
Copiah-Lincoln Comm. Coll.	385	\$ 345,198
East Central Community Coll.	394	\$ 351,953
East Mississippi Comm. Coll.	410	\$ 255,300
Hinds Community College	929	\$ 794,295
Holmes Community College	508	\$ 366,195
Itawamba Community Coll.	812	\$ 526,908
Jones County Junior College	710	\$ 583,175
Meridian Community College	381	\$ 266,232
Mississippi Delta Comm. Coll.	170	\$ 141,050
Miss. Gulf Coast Comm. Coll.	1,011	\$ 900,269
Northeast Miss. Comm. Coll.	646	\$ 537,055
Northwest Miss. Comm. Coll.	964	\$ 704,665
Pearl River Community Coll.	692	\$ 602,901
Southwest Miss. Comm. Coll.	271	\$ 192,745
Total	8,332	\$ 6,606,806

Awards Amount

Coahoma Community College	49	\$ 38,865
Copiah-Lincoln Comm. Coll.	385	\$ 345,198
East Central Community Coll.	394	\$ 351,953
East Mississippi Comm. Coll.	410	\$ 255,300
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Itawamba Community Coll.	812	\$ 526,908
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Pearl River Community Coll.	692	\$ 602,901
Southwest Miss. Comm. Coll.	271	\$ 192,745
Total	8,332	\$ 6,606,806

2-Year Public



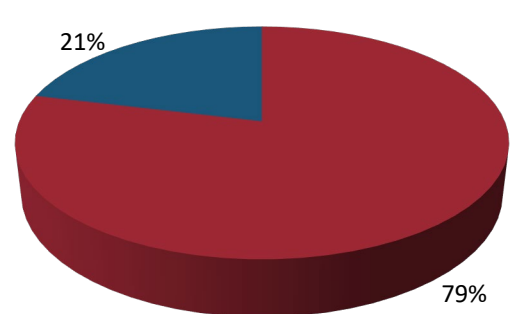
Out-of-State

Southern College of Optometry	26	\$ 499,200
Univ. of Alabama Birmingham	7	\$ 134,400
Total	33	\$ 633,600

Awards Amount

Southern College of Optometry	26	\$ 499,200
Univ. of Alabama Birmingham	7	\$ 134,400
Total	33	\$ 633,600

Out-of-State

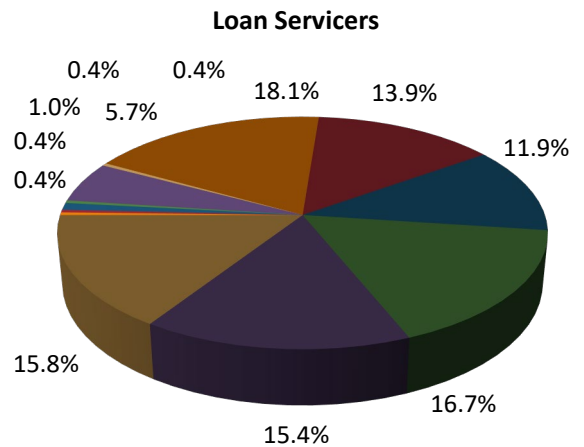


Summary Detail

State-Supported Student Financial Aid Awards by Institution

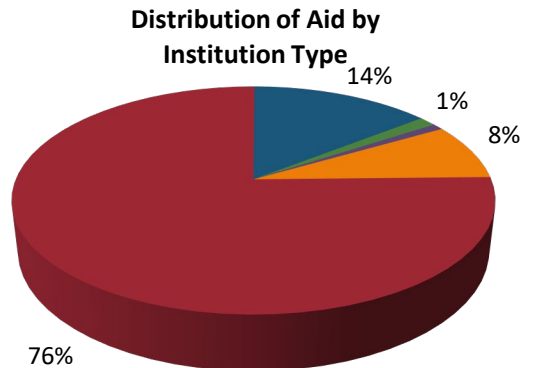
Loan Servicers

	Awards	Amount
Earnest	1	\$ 1,500
Great Lakes Borrower Services	1	\$ 1,500
Navient	1	\$ 4,000
Nelnet	1	\$ 1,500
OSLA Student Loan Servicing	7	\$ 23,000
Sallie Mae Servicing Corp.	1	\$ 1,500
U.S. Dept. of Ed. - Aidvantage	24	\$ 73,500
U.S. Dept. of Ed. - Edfinancial	21	\$ 56,500
U.S. Dept. of Ed. - FedLoan Svc.	14	\$ 48,500
U.S. Dept. of Ed. - Great Lakes	22	\$ 68,000
U.S. Dept. of Ed. - MOHELA	20	\$ 62,500
U.S. Dept. of Ed. - Nelnet	21	\$ 64,000
Total	134	\$ 406,000



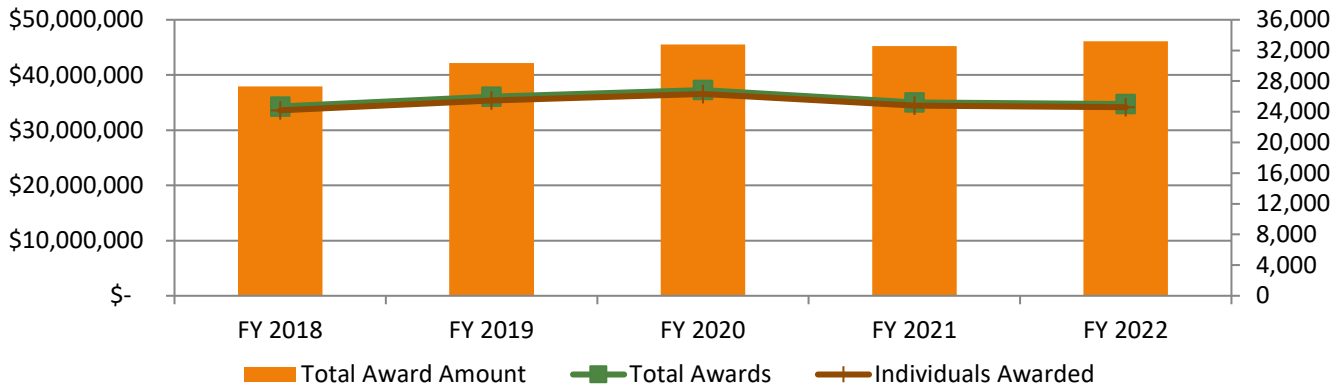
Summary

	Awards	Amount
4-Year Private	1,900	\$ 3,687,945
4-Year Public	14,616	\$ 34,749,429
2-Year Public	8,332	\$ 6,606,806
Out-of-State	33	\$ 633,600
Loan Servicers	134	\$ 406,000
Total	25,015	\$ 46,083,779



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

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Award Amount	\$ 37,938,733	\$ 42,189,919	\$ 45,513,697	\$ 45,224,182	\$ 46,083,779
One-Year Change (+/-)	\$ (1,018,669)	\$ 4,251,186	\$ 3,323,778	\$ (289,515)	\$ 859,597
% One-Year Change (+/-)	-2.61%	11.21%	7.88%	-0.64%	1.90%
Total Awards	24,694	25,952	26,831	25,222	25,015
One-Year Change (+/-)	-4,027	1,258	879	-1,609	-207
% One-Year Change (+/-)	-14.02%	5.09%	3.39%	-6.00%	-0.82%
Individuals Awarded	24,187	25,467	26,322	24,797	24,598
One-Year Change (+/-)	-378	1,280	855	-1,525	-199
% One-Year Change (+/-)	-1.54%	5.29%	3.36%	-5.79%	-0.80%
Average Award Amount	\$ 1,536	\$ 1,626	\$ 1,696	\$ 1,793	\$ 1,842
One-Year Change (+/-)	\$ 180	\$ 89	\$ 71	\$ 97	\$ 49
% One-Year Change (+/-)	13.27%	5.81%	4.34%	5.72%	2.74%



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	108	\$ 274,394	\$ 2,541	Lincoln	346	\$ 511,830	\$ 1,479
Alcorn	376	\$ 618,522	\$ 1,645	Lowndes	441	\$ 716,431	\$ 1,625
Amite	82	\$ 90,491	\$ 1,104	Madison	1,609	\$ 2,817,825	\$ 1,751
Attala	210	\$ 419,845	\$ 1,999	Marion	209	\$ 416,688	\$ 1,994
Benton	41	\$ 114,581	\$ 2,795	Marshall	139	\$ 339,404	\$ 2,442
Bolivar	201	\$ 437,573	\$ 2,177	Monroe	271	\$ 375,614	\$ 1,386
Calhoun	125	\$ 233,959	\$ 1,872	Montgomery	85	\$ 166,602	\$ 1,960
Carroll	97	\$ 131,779	\$ 1,359	Neshoba	227	\$ 455,809	\$ 2,008
Chickasaw	130	\$ 262,994	\$ 2,023	Newton	200	\$ 321,607	\$ 1,608
Choctaw	65	\$ 74,848	\$ 1,152	Noxubee	36	\$ 106,445	\$ 2,957
Claiborne	22	\$ 54,311	\$ 2,469	Oktibbeha	492	\$ 928,026	\$ 1,886
Clarke	121	\$ 225,205	\$ 1,861	Panola	214	\$ 505,204	\$ 2,361
Clay	125	\$ 258,517	\$ 2,068	Pearl River	394	\$ 760,036	\$ 1,929
Coahoma	86	\$ 208,520	\$ 2,425	Perry	56	\$ 75,751	\$ 1,353
Copiah	167	\$ 337,316	\$ 2,020	Pike	257	\$ 423,243	\$ 1,647
Covington	129	\$ 307,319	\$ 2,382	Pontotoc	295	\$ 416,793	\$ 1,413
Desoto	1,747	\$ 3,114,160	\$ 1,783	Prentiss	208	\$ 267,295	\$ 1,285
Forrest	652	\$ 1,384,733	\$ 2,124	Quitman	23	\$ 76,037	\$ 3,306
Franklin	68	\$ 96,086	\$ 1,413	Rankin	2,037	\$ 3,620,045	\$ 1,777
George	157	\$ 228,664	\$ 1,456	Scott	190	\$ 355,514	\$ 1,871
Greene	69	\$ 100,002	\$ 1,449	Sharkey	22	\$ 41,470	\$ 1,885
Grenada	145	\$ 236,198	\$ 1,629	Simpson	176	\$ 239,952	\$ 1,363
Hancock	363	\$ 775,654	\$ 2,137	Smith	137	\$ 210,087	\$ 1,533
Harrison	1,543	\$ 3,590,294	\$ 2,327	Stone	131	\$ 211,883	\$ 1,617
Hinds	1,667	\$ 3,791,747	\$ 2,275	Sunflower	100	\$ 289,952	\$ 2,900
Holmes	53	\$ 132,646	\$ 2,503	Tallahatchie	50	\$ 73,916	\$ 1,478
Humphreys	32	\$ 71,983	\$ 2,249	Tate	216	\$ 332,675	\$ 1,540
Issaquena	9	\$ 14,790	\$ 1,643	Tippah	179	\$ 290,369	\$ 1,622
Itawamba	178	\$ 273,394	\$ 1,536	Tishomingo	151	\$ 181,024	\$ 1,199
Jackson	1,279	\$ 2,614,699	\$ 2,044	Tunica	35	\$ 104,092	\$ 2,974
Jasper	111	\$ 203,110	\$ 1,830	Union	310	\$ 498,564	\$ 1,608
Jefferson	21	\$ 88,126	\$ 4,196	Walthall	75	\$ 110,727	\$ 1,476
Jefferson Davis	49	\$ 114,718	\$ 2,341	Warren	315	\$ 554,371	\$ 1,760
Jones	513	\$ 987,601	\$ 1,925	Washington	266	\$ 704,700	\$ 2,649
Kemper	30	\$ 52,809	\$ 1,760	Wayne	109	\$ 190,312	\$ 1,746
Lafayette	617	\$ 1,031,289	\$ 1,671	Webster	136	\$ 250,643	\$ 1,843
Lamar	783	\$ 1,488,567	\$ 1,901	Wilkinson	26	\$ 60,503	\$ 2,327
Lauderdale	641	\$ 1,029,773	\$ 1,607	Winston	145	\$ 249,547	\$ 1,721
Lawrence	96	\$ 102,841	\$ 1,071	Yalobusha	78	\$ 214,812	\$ 2,754
Leake	135	\$ 197,222	\$ 1,461	Yazoo	141	\$ 196,697	\$ 1,395
Lee	873	\$ 1,314,454	\$ 1,506				
Leflore	155	\$ 335,552	\$ 2,165	TOTALS	24,598	\$ 46,083,779	\$ 1,873

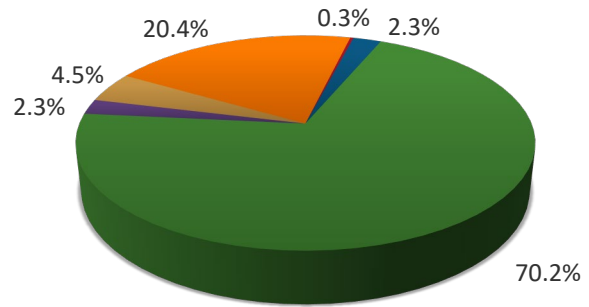
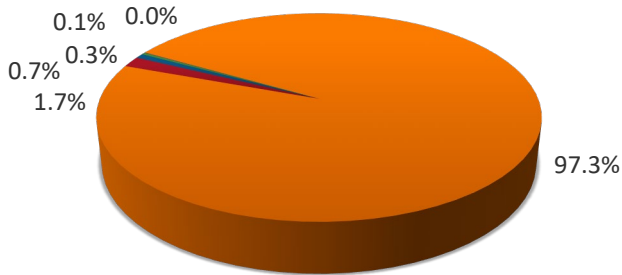
Summary Detail

Demographics of State-Supported Student Financial Aid Award Recipients

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	21,910	89.1%	Male	9,836	40.0%
Independent	2,688	10.9%	Female	14,762	60.0%
	24,598	100%		24,598	100%

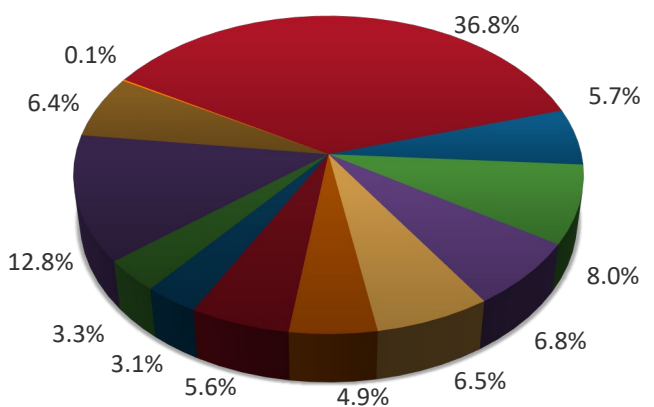
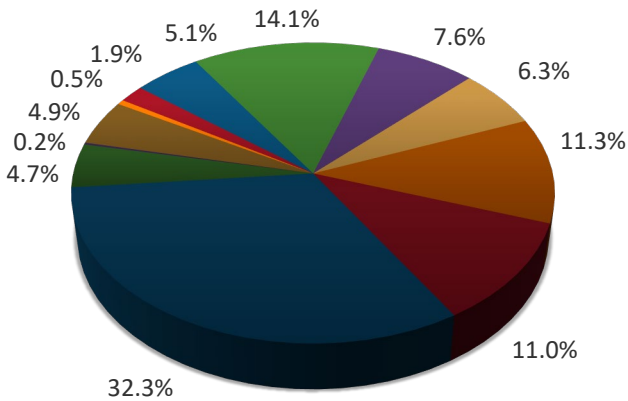
Age	Recipients	Percent
12-24 years old	23,922	97.3%
25-34 years old	408	1.7%
35-44 years old	179	0.7%
45-54 years old	72	0.3%
55-64 years old	17	0.1%
65 years or older	0	0.0%
	24,598	100%

Ethnicity	Recipients	Percent
African American	5,025	20.4%
Alaskan Native/American Indian	63	0.3%
Asian/Pacific Islander	577	2.3%
Caucasian	17,264	70.2%
Hispanic	556	2.3%
Unknown	1,113	4.5%
	24,598	100%



Dependent Student Income	Recipients	Percent
Less than \$0 (negative)	115	0.5%
\$0	414	1.9%
\$1-\$19,999	1,118	5.1%
\$20,000-\$39,999	3,099	14.1%
\$40,000-\$49,999	1,666	7.6%
\$50,000-\$59,999	1,389	6.3%
\$60,000-\$79,999	2,479	11.3%
\$80,000-\$99,999	2,409	11.0%
\$100,000-\$249,999	7,069	32.3%
\$250,001-\$999,999	1,032	4.7%
\$1,000,000 and More	44	0.2%
No FAFSA/Income Data	1,076	4.9%
	21,910	100%

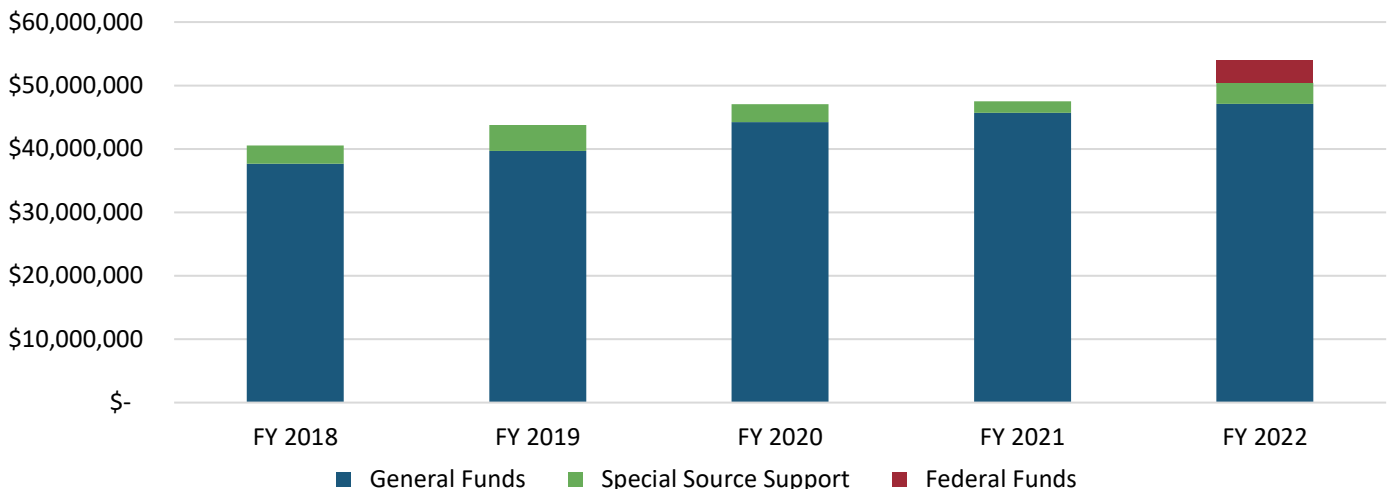
Independent Student Income	Recipients	Percent
Less than \$0 (negative)	4	0.1%
\$0	990	36.8%
\$1-\$2,999	154	5.7%
\$3,000-\$5,999	214	8.0%
\$6,000-\$9,999	182	6.8%
\$10,000-\$14,999	175	6.5%
\$15,000-\$19,999	132	4.9%
\$20,000-\$29,999	151	5.6%
\$30,000-\$39,999	83	3.1%
\$40,000-\$49,999	88	3.3%
\$50,000 and More	344	12.8%
No FAFSA/Income Data	171	6.4%
	2,688	100%



Summary Detail

5-Year History of Appropriations

ORIGINAL APPROPRIATION	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
General Funds					
Appropriated Current Year	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546	\$ 42,085,128	\$ 47,107,957
Reappropriated from Prior Year	\$ -	\$ -	\$ -	\$ -	\$ -
Total General Funds	\$ 37,661,346	\$ 39,661,874	\$ 41,721,546	\$ 42,085,128	\$ 47,107,957
One-Year Change (+/-)	\$ (1,090,731)	\$ 2,000,528	\$ 2,059,672	\$ 363,582	\$ 5,022,829
% One-Year Change (+/-)	-2.81%	5.31%	5.19%	0.87%	11.93%
Special Source Support					
Education Enhancement Funds	\$ -	\$ -	\$ -	\$ -	\$ 2,000,000
Nissan Investment	\$ 13,127	\$ 27,424	\$ 32,921	\$ 28,216	\$ 19,440
LAW Collections	\$ -	\$ -	\$ -	\$ -	\$ 41,832
GEAR UP Mississippi	\$ 154,506	\$ -	\$ -	\$ -	\$ -
Other/Collections	\$ 2,721,367	\$ 2,581,576	\$ 1,303,079	\$ 1,307,784	\$ 1,274,728
<i>Authorized but Unavailable</i>	\$ -	\$ -	\$ -	\$ -	\$ -
Total SFA Special Source Support	\$ 2,889,000	\$ 2,609,000	\$ 1,336,000	\$ 1,336,000	\$ 3,336,000
One-Year Change (+/-)	\$ (701,268)	\$ (280,000)	\$ (1,273,000)	\$ -	\$ 2,000,000
% One-Year Change (+/-)	-19.53%	-9.69%	-48.79%	0.00%	149.70%
Federal Funds					
Gov.'s Emergency Education Relief Fund	\$ -	\$ -	\$ -	\$ -	\$ -
Total Federal Funds	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL ORIGINAL APPROPRIATION	\$ 40,550,346	\$ 42,270,874	\$ 43,057,546	\$ 43,421,128	\$ 50,443,957
MID-YEAR CHANGE TO APPROPRIATION					
General Funds (Dollars)	\$ -	\$ -	\$ 2,500,000	\$ 3,600,000	\$ -
Special Source (Authority)	\$ -	\$ 1,500,000	\$ 1,500,000	\$ 500,000	\$ -
Federal Funds	\$ -	\$ -	\$ -	\$ -	\$ 3,500,000
Total SFA Mid-Year Change	\$ -	\$ 1,500,000	\$ 4,000,000	\$ 4,100,000	\$ 3,500,000
FINAL APPROPRIATION					
General Funds	\$ 37,661,346	\$ 39,661,874	\$ 44,221,546	\$ 45,685,128	\$ 47,107,957
Special Source Support	\$ 2,889,000	\$ 4,109,000	\$ 2,836,000	\$ 1,836,000	\$ 3,336,000
Federal Funds	\$ -	\$ -	\$ -	\$ -	\$ 3,500,000
TOTAL FINAL APPROPRIATION	\$ 40,550,346	\$ 43,770,874	\$ 47,057,546	\$ 47,521,128	\$ 53,943,957
One-Year Change (+/-)	\$ (1,791,999)	\$ 3,220,528	\$ 3,286,672	\$ 463,582	\$ 6,422,829
% One-Year Change (+/-)	-4.23%	7.94%	7.51%	0.99%	13.52%



Summary Detail

5-Year History of Revenues and Expenditures

REVENUES	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
General Funds	\$ 37,661,346	\$ 39,661,874	\$ 44,221,546	\$ 45,685,128	\$ 47,107,957
Investments/EEF					\$ 2,061,272
Collections					\$ 1,274,728
Special Source Support	\$ 2,889,000	\$ 4,109,000	\$ 2,836,000	\$ 1,836,000	\$ 3,336,000
Federal Funds	\$ -	\$ -	\$ -	\$ -	\$ 3,500,000
TOTAL REVENUES	\$ 40,550,346	\$ 43,770,874	\$ 47,057,546	\$ 47,521,128	\$ 53,943,957
EXPENDITURES					
General Fund Expenditures					
Current Year Awards - General Funds	\$ 37,938,733	\$ 42,189,919	\$ 45,513,697	\$ 45,224,182	\$ 45,607,985
Current Year Awards - Collections	-	-	-	-	\$ 50,354
Special Source - Awards	-	-	-	-	\$ 425,440
Current Year Awards					\$ 46,083,779
Prior Year Awards	\$ -	\$ 158,697	\$ 351,482	\$ 126,441	\$ 337,791
Total Awards	\$ 37,938,733	\$ 42,348,616	\$ 45,865,179	\$ 45,350,623	\$ 46,421,570
Salaries and Fringe Benefits	\$ 672,019	\$ 701,650	\$ 701,063	\$ 687,304	\$ 709,043
Travel	\$ 5,245	\$ 5,388	\$ 6,002	\$ 250	\$ 1,915
Contractual Services	\$ 419,212	\$ 538,152	\$ 425,747	\$ 429,855	\$ 434,626
Commodities	\$ 15,446	\$ 3,150	\$ 5,431	\$ 189	\$ 1,807
Capital Outlay	\$ 51,758	\$ 720	\$ 6,454	\$ (3,171)	\$ 14,789
Total Administrative Expenditures	\$ 1,163,681	\$ 1,249,060	\$ 1,144,697	\$ 1,114,427	\$ 1,162,181
Federal Fund Expenditures - Awards	-	-	-	-	\$ 3,024,000
TOTAL EXPENDITURES	\$ 39,102,414	\$ 43,597,676	\$ 47,009,876	\$ 46,465,049	\$ 50,607,751
BALANCES					
General Fund Balance (Does not lapse)	-	-	-	-	\$ 0
Investment/EEF Balance (May lapse)	-	-	-	-	\$ 1,635,832
Collections Balance (Does not lapse)	-	-	-	-	\$ 1,224,374
Special Source Balance	-	-	-	-	\$ 2,860,206
Federal Funds Balance (May lapse)	-	-	-	-	\$ 476,000
TOTAL BALANCE	\$ 1,447,932	\$ 173,198	\$ 47,670	\$ 1,056,079	\$ 3,336,206
(revenues less expenses)					

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 three programs, Critical Needs Dyslexia Therapy Forgivable Loan Program, Speech-Language Pathologist Forgivable Loan Program, and Winter-Reed Teacher Loan Repayment Program, expenditures are restricted. For CNDT, no more than 20 students per cohort may be awarded, for SLPL, no more than \$70,000 may be awarded, and for WRTR, no more than 150 teachers per cohort may be awarded.

Program	Eligible Applicants	Award Rate	Avg. Award Amount	Applicants Unfunded	Funding Disparity
Grant Disparity	24,663	100%	\$ 1,810	0	\$ -
Loan Repayment Disparity	361	37%	\$ 3,030	205	\$ 621,119
Forgivable Loan Disparity	310	11%	\$ 5,918	277	\$ 1,201,120
Spec. Source/Other Program Disparity	2	100%	\$ 3,128	0	\$ -
Total Disparity	25,336	98%	\$ 1,842	482	\$ 1,822,239

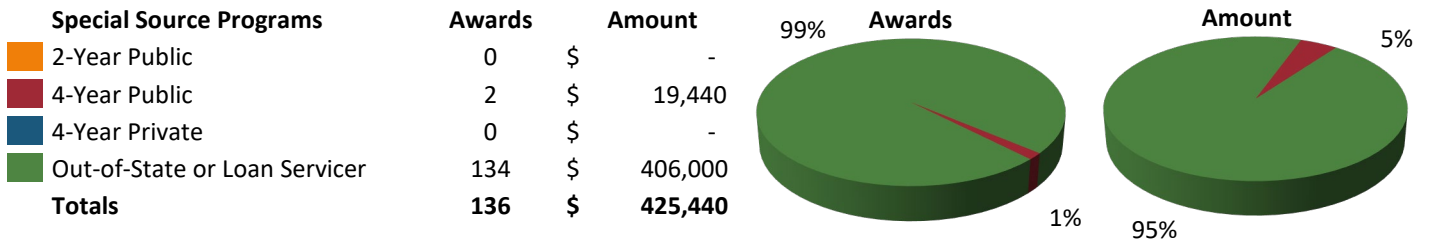
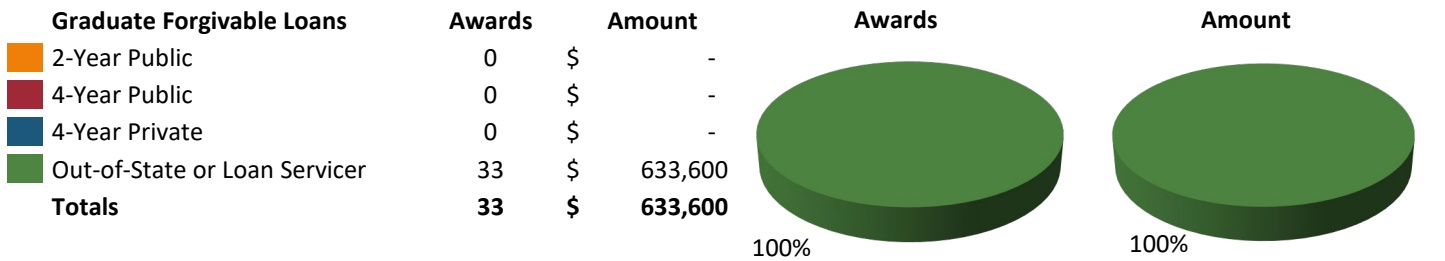
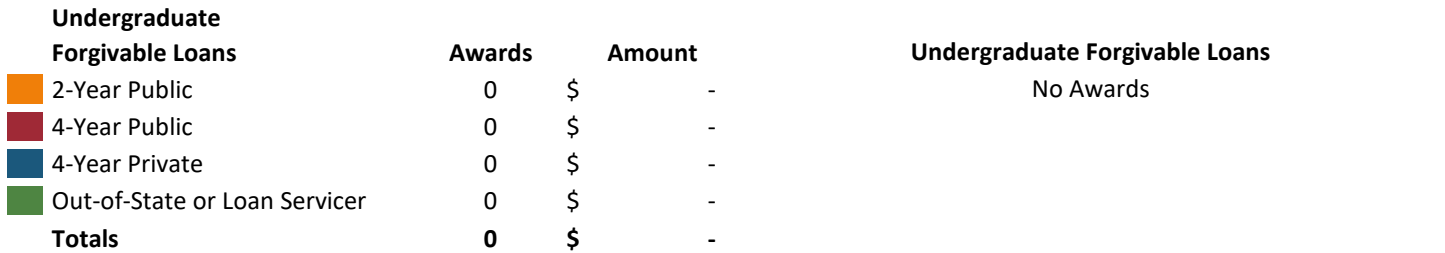
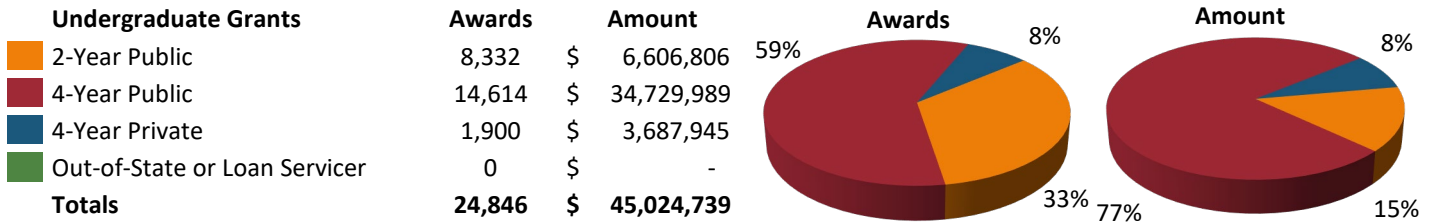
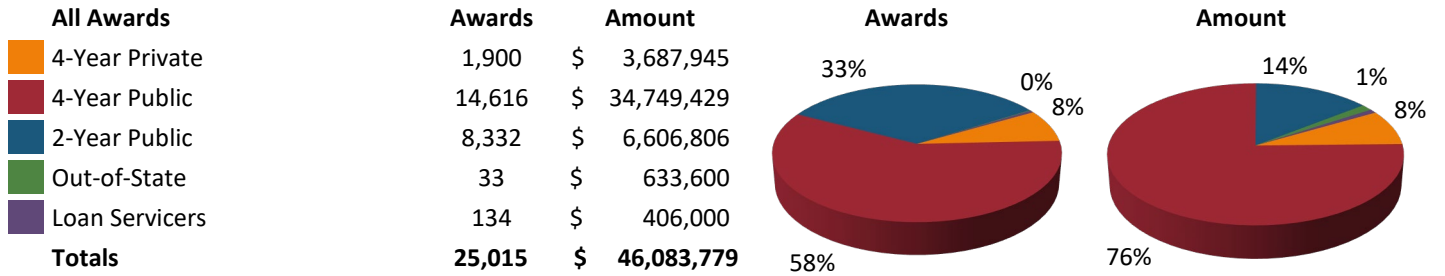
Summary Detail

Awards and Amounts by Program and Institution Type

Program Name	2-Year Public		4-Year Public		4-Year Private		Out-of-State or Loan Servicer		All Programs	
	Awds.	Amount	Awds.	Amount	Awds	Amount	Awds.	Amount	Awds.	Amount
Undergraduate Grants										
MTAG	6,885	\$2,689,106	8,940	\$5,932,000	1,244	\$787,893	0	\$0	17,069	\$9,408,999
MESG	313	\$704,254	2,781	\$6,254,828	382	\$876,669	0	\$0	3,476	\$7,835,751
HELP	1,133	\$3,208,556	2,886	\$22,454,795	274	\$2,023,383	0	\$0	4,293	\$27,686,733
LAW	1	\$4,890	7	\$88,366	0	\$0	0	\$0	8	\$93,256
<i>Subtotal</i>	<i>8,332</i>	<i>\$6,606,806</i>	<i>14,614</i>	<i>\$34,729,989</i>	<i>1,900</i>	<i>\$3,687,945</i>	<i>0</i>	<i>\$0</i>	<i>24,846</i>	<i>\$45,024,739</i>
Undergraduate Forgivable Loans										
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>
Graduate Forgivable Loans										
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	33	\$633,600	33	\$633,600
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>33</i>	<i>\$633,600</i>	<i>33</i>	<i>\$633,600</i>
Programs Funded through Special Sources										
NISS	0	\$0	2	\$19,440	0	\$0	0	\$0	2	\$19,440
WRTR	0	\$0	0	\$0	0	\$0	134	\$406,000	134	\$406,000
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>2</i>	<i>\$19,440</i>	<i>0</i>	<i>\$0</i>	<i>134</i>	<i>\$406,000</i>	<i>136</i>	<i>\$425,440</i>
Totals	8,332	\$6,606,806	14,616	\$34,749,429	1,900	\$3,687,945	167	\$1,039,600	25,015	\$46,083,779

Summary Detail

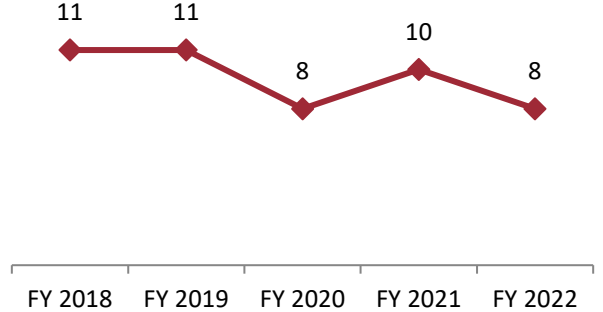
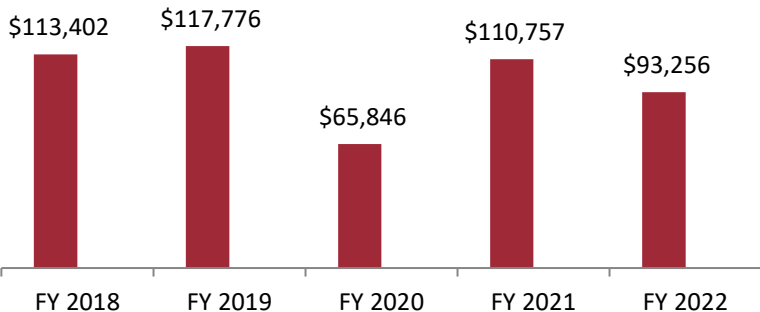
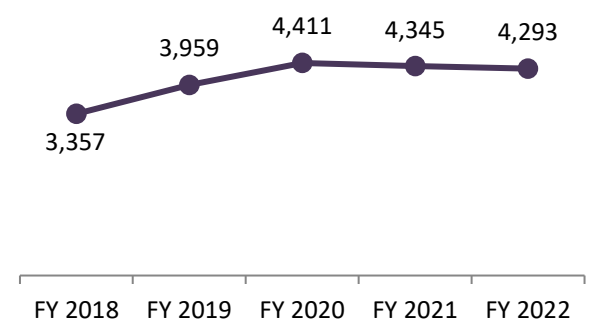
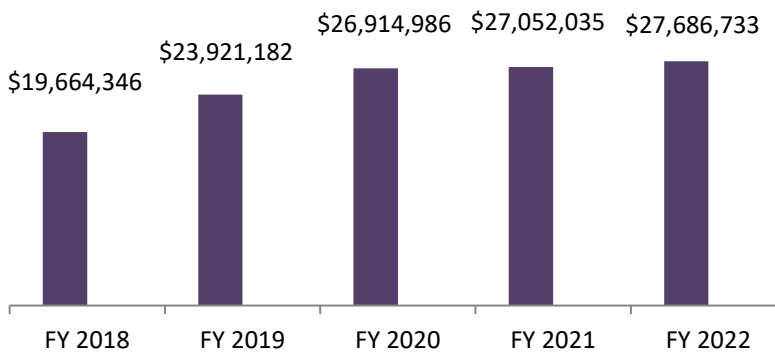
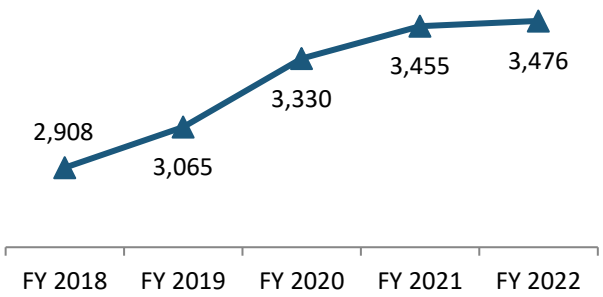
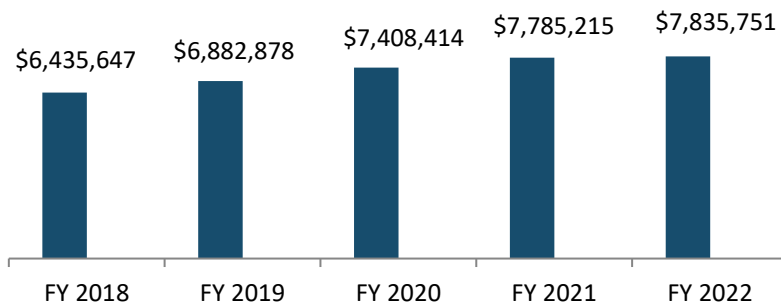
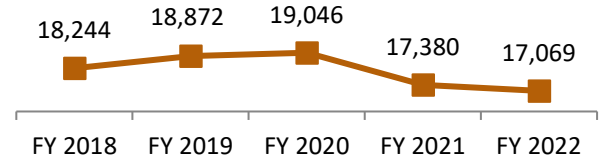
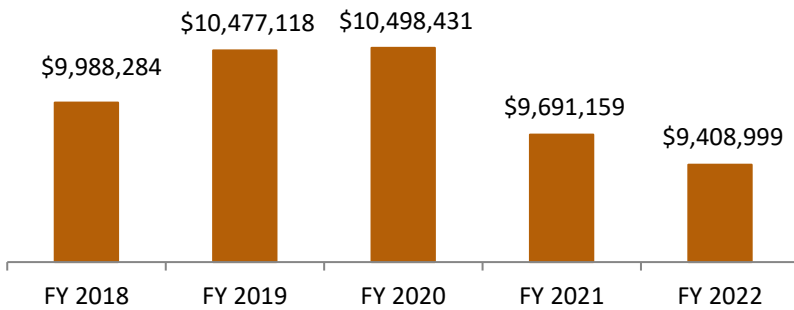
Awards and Amounts by Program and Institution Type



Summary Detail

5-Year History of Awards and Amounts by Program

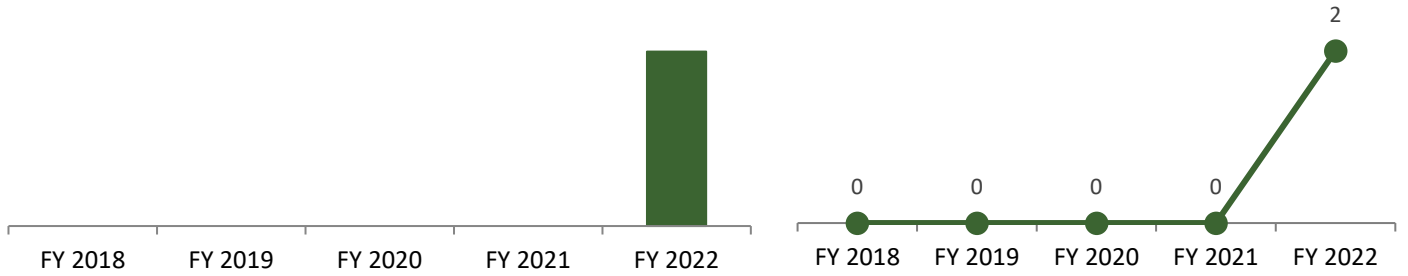
Undergraduate Grants	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
MTAG - Amount Awarded	\$ 9,988,284	\$ 10,477,118	\$ 10,498,431	\$ 9,691,159	\$ 9,408,999
MTAG - Number of Awards	18,244	18,872	19,046	17,380	17,069
MESG - Amount Awarded	\$ 6,435,647	\$ 6,882,878	\$ 7,408,414	\$ 7,785,215	\$ 7,835,751
MESG - Number of Awards	2,908	3,065	3,330	3,455	3,476
HELP - Amount Awarded	\$ 19,664,346	\$ 23,921,182	\$ 26,914,986	\$ 27,052,035	\$ 27,686,733
HELP - Number of Awards	3,357	3,959	4,411	4,345	4,293
LAW - Amount Awarded	\$ 113,402	\$ 117,776	\$ 65,846	\$ 110,757	\$ 93,256
LAW - Number of Awards	11	11	8	10	8



Summary Detail

Undergraduate Grants (Continued)

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
NISS - Amount	\$ -	\$ -	\$ -	\$ -	\$ 19,440
NISS - Number of Awards	0	0	0	0	2



Loan Repayment

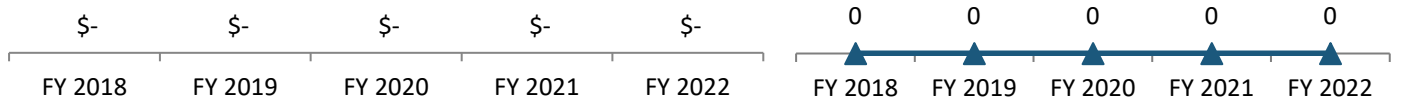
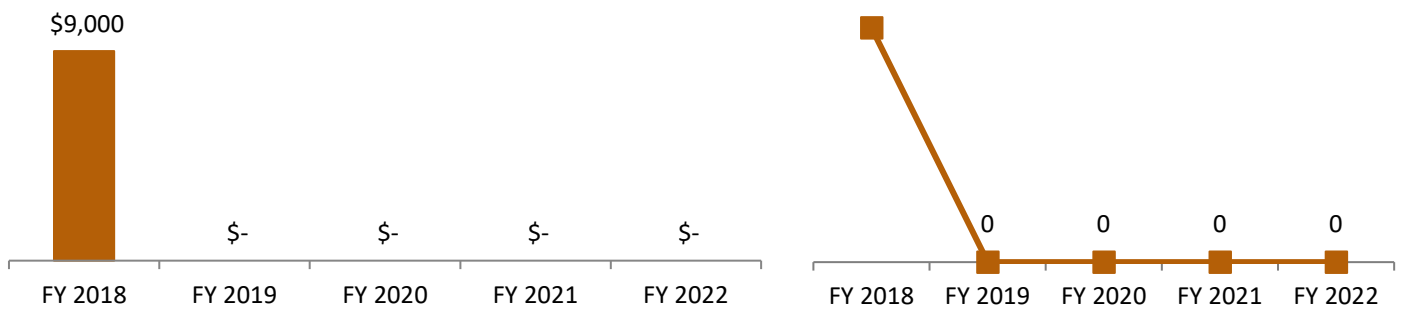
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
WRTR - Amount	\$ -	\$ -	\$ -	\$ -	\$ 406,000
WRTR - Number of Awards	0	0	0	0	134



Undergraduate Forgivable Loans

Health Care

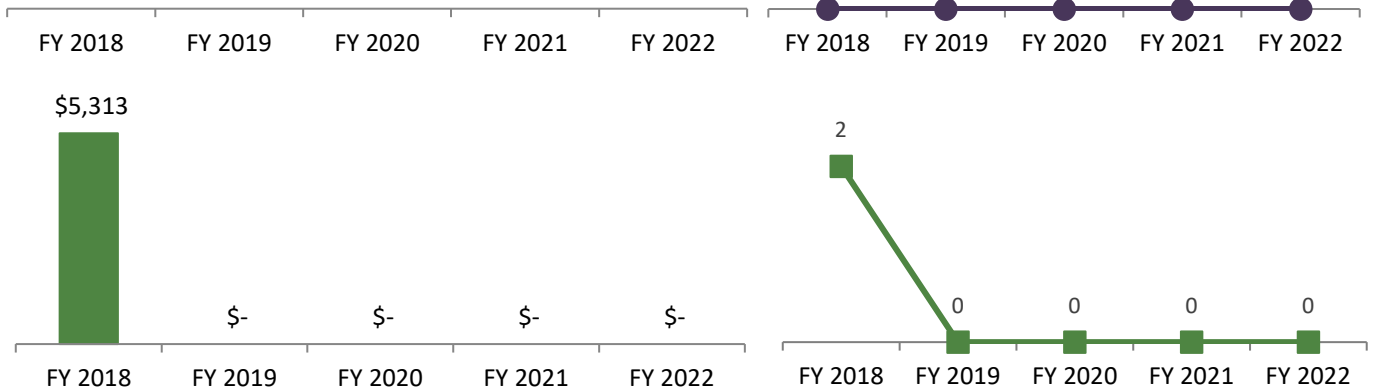
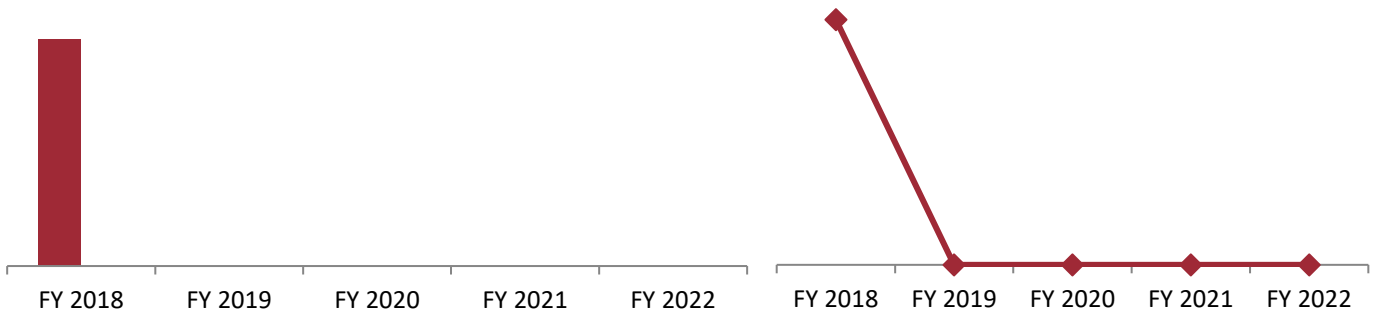
	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
NELB - Amount Awarded	\$ 9,000	\$ -	\$ -	\$ -	\$ -
NELB - Number of Awards	4	0	0	0	0
NELR - Amount Awarded	\$ -	\$ -	\$ -	\$ -	\$ -
NELR - Number of Awards	0	0	0	0	0



Summary Detail

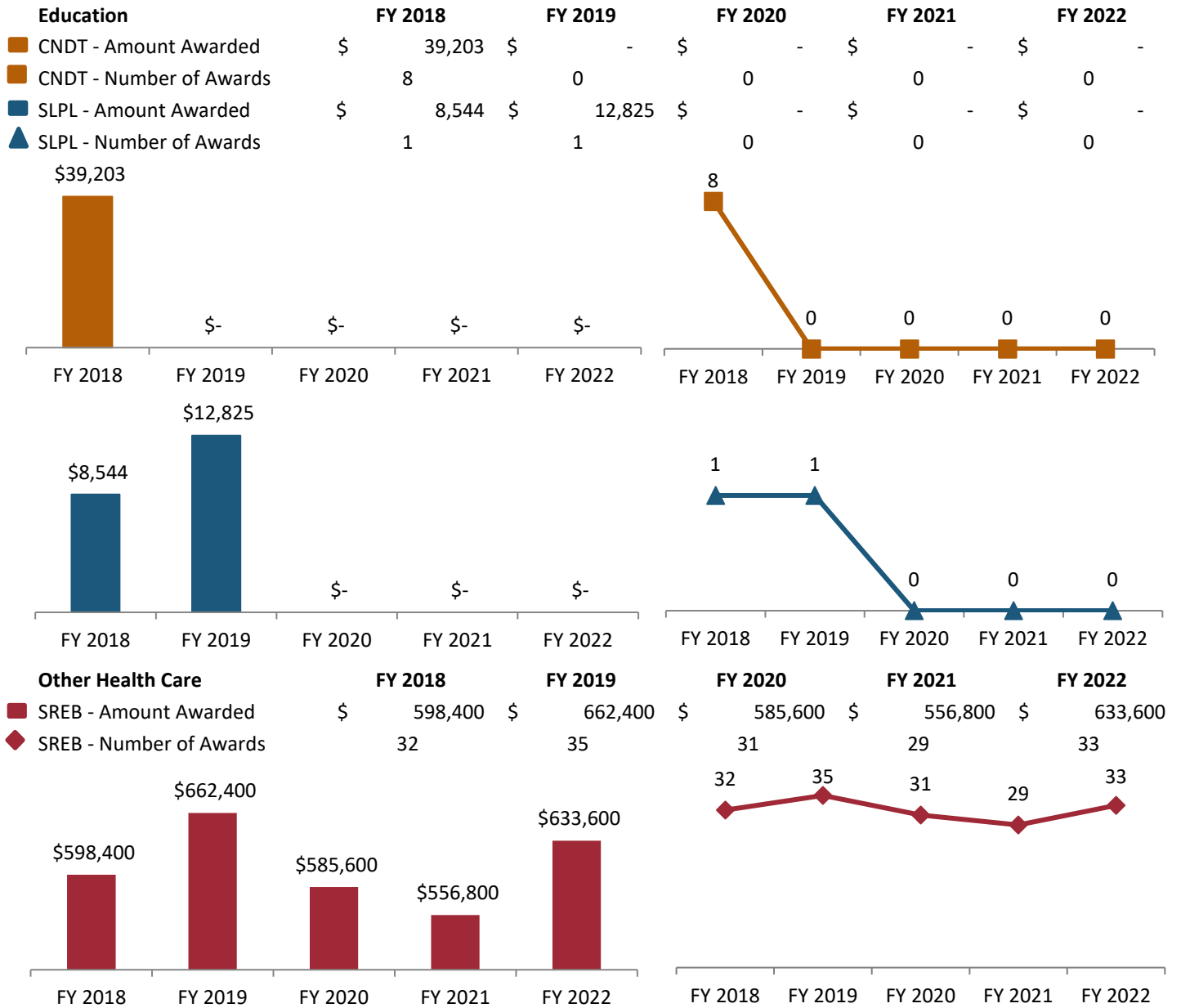
Graduate Forgivable Loans

Health Care - Nursing	FY 2018		FY 2019		FY 2020		FY 2021		FY 2022	
■ NELM - Amount Awarded	\$	20,000	\$	-	\$	-	\$	-	\$	-
◆ NELM - Number of Awards		6		0		0		0		0
■ NERM - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	-
● NERM - Number of Awards		0		0		0		0		0
■ NELP - Amount Awarded	\$	5,313	\$	-	\$	-	\$	-	\$	-
■ NELP - Number of Awards		2		0		0		0		0
■ NTSP - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	-
▲ NTSP - Number of Awards		0		0		0		0		0



Summary Detail

Graduate Forgivable Loans (Continued)



Summary Detail

Overview of Forgivable Loan Accounts Under Management

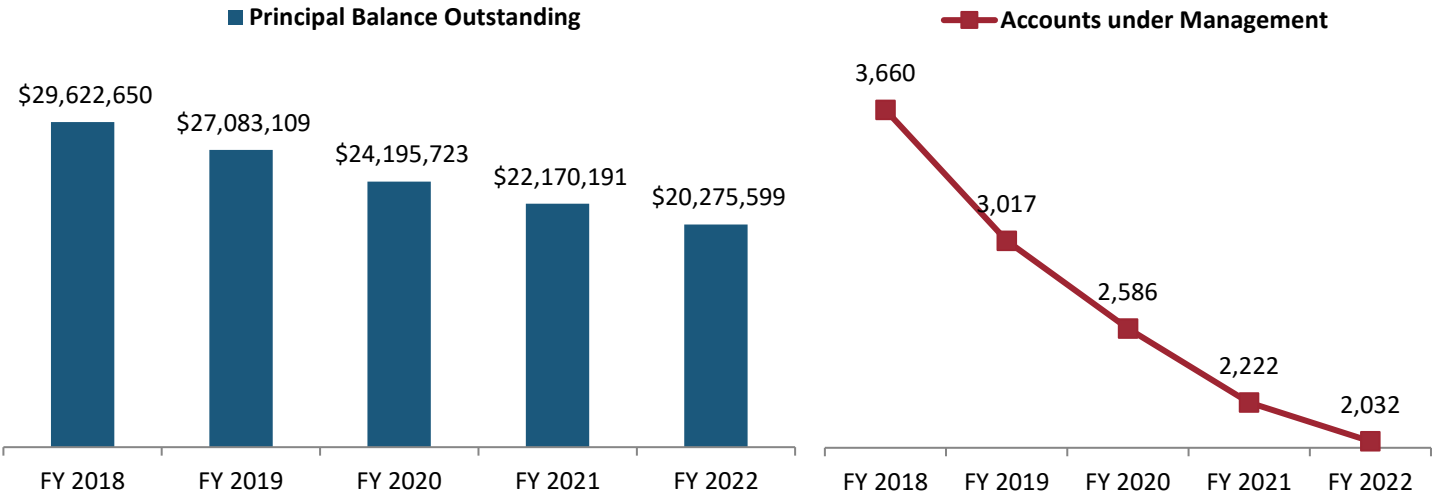
State-supported forgivable loan awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates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

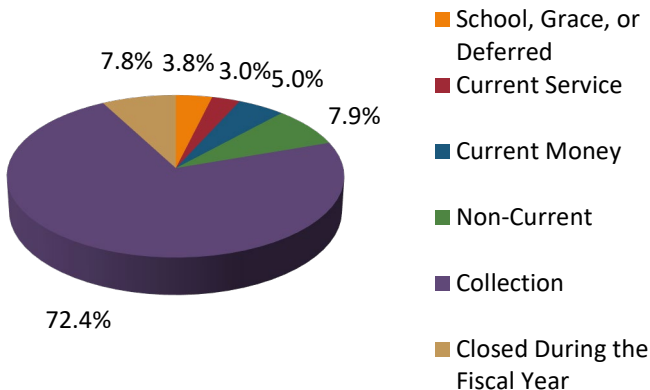
Accounts under Management	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Current	1,253	819	422	355	241
Defaulted	1,755	1,761	1,792	1,668	1,632
Closed During the Fiscal Year	652	437	372	199	159
Total	3,660	3,017	2,586	2,222	2,032

Principal Balance Outstanding	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Current	\$ 15,727,955	\$ 12,996,317	\$ 9,628,901	\$ 8,271,670	\$ 6,354,577
Defaulted	\$ 13,895,037	\$ 14,086,753	\$ 14,566,822	\$ 13,898,521	\$ 13,921,804
Closed During the Fiscal Year*	\$ (342)	\$ 38	\$ -	\$ -	\$ (782)
Total	\$ 29,622,650	\$ 27,083,109	\$ 24,195,723	\$ 22,170,191	\$ 20,275,599

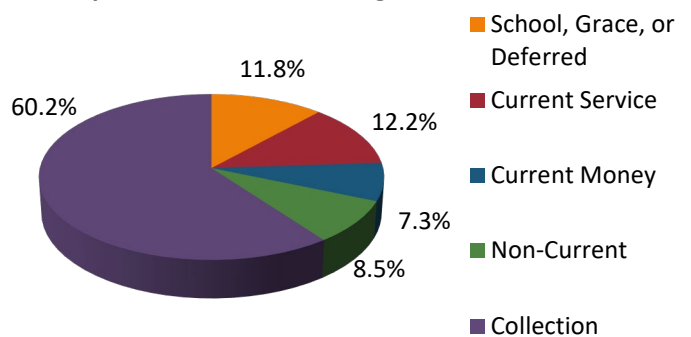
* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances will be refunded to the borrower.



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		
Undergraduate Forgivable Loans							
NELB	2	0	8	12	140	26	188
NELR	1	0	3	4	38	2	48
Graduate Forgivable Loans							
CNDT	0	0	9	0	3	5	17
SLPL	0	0	1	0	2	2	5
NELM	3	0	2	1	34	4	44
NERM	0	0	0	1	1	4	6
NELP	0	5	2	1	10	2	20
NTSP	1	7	7	2	21	3	41
SREB	36	19	9	2	8	14	88
Discontinued (Tracked by Cohort) Forgivable Loans							
TES	0	22	8	2	14	6	52
WWTS	7	0	5	43	477	30	562
HCP-U/G	1	0	0	0	9	2	12
DENT	1	0	7	1	1	16	26
MED	7	6	11	8	13	8	53
STSC	0	2	1	8	18	2	31
Inactive (Untracked by Cohort) Forgivable Loans							
All	19	0	29	75	683	33	839
Totals	78	61	102	160	1,472	159	2,032
% of Total	3.8%	3.0%	5.0%	7.9%	72.4%	7.8%	100%

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		
Undergraduate Forgivable Loans							
NELB	\$ 5,000	\$ -	\$ 8,804	\$ 44,307	\$ 536,781	\$ -	\$ 594,893
NELR	\$ 4,000	\$ -	\$ 3,302	\$ 9,596	\$ 111,281	\$ -	\$ 128,179
Graduate Forgivable Loans							
CNDT	\$ -	\$ -	\$ 42,002	\$ -	\$ 10,906	\$ -	\$ 52,908
SLPL	\$ -	\$ -	\$ 1,167	\$ -	\$ 37,459	\$ -	\$ 38,626
NELM	\$ 17,259	\$ -	\$ 3,967	\$ 2,473	\$ 115,443	\$ -	\$ 139,142
NERM	\$ -	\$ -	\$ -	\$ 7,500	\$ 3,462	\$ -	\$ 10,962
NELP	\$ -	\$ 32,267	\$ 9,261	\$ 5,727	\$ 72,790	\$ -	\$ 120,045
NTSP	\$ 10,000	\$ 91,577	\$ 29,696	\$ 20,384	\$ 234,585	\$ -	\$ 386,243
SREB	\$ 1,782,130	\$ 869,513	\$ 400,366	\$ 3,425	\$ 184,973	\$ -	\$ 3,240,406
Discontinued (Tracked) Forgivable Loans							
TES	\$ -	\$ 1,085,916	\$ 227,088	\$ 30,734	\$ 343,537	\$ -	\$ 1,687,275
WWTS	\$ 27,881	\$ -	\$ 953	\$ 133,748	\$ 1,840,717	\$ (538)	\$ 2,002,762
HCP-U/G	\$ 1,500	\$ -	\$ -	\$ -	\$ 12,028	\$ -	\$ 13,528
DENT	\$ 43,060	\$ -	\$ 117,544	\$ 56,023	\$ 4,000	\$ -	\$ 220,627
MED	\$ 323,484	\$ 340,539	\$ 399,282	\$ 210,323	\$ 487,939	\$ -	\$ 1,761,568
STSC	\$ -	\$ 54,546	\$ 8,258	\$ 137,322	\$ 256,535	\$ -	\$ 456,660
Inactive (Untracked) Forgivable Loans							
All	\$ 176,753	\$ -	\$ 237,461	\$ 1,055,018	\$ 7,952,788	\$ (245)	\$ 9,421,774
Totals	\$ 2,391,068	\$ 2,474,358	\$ 1,489,151	\$ 1,716,580	\$ 12,205,224	\$ (782)	\$ 20,275,599
% of Total	11.8%	12.2%	7.3%	8.5%	60.2%	0.0%	100%

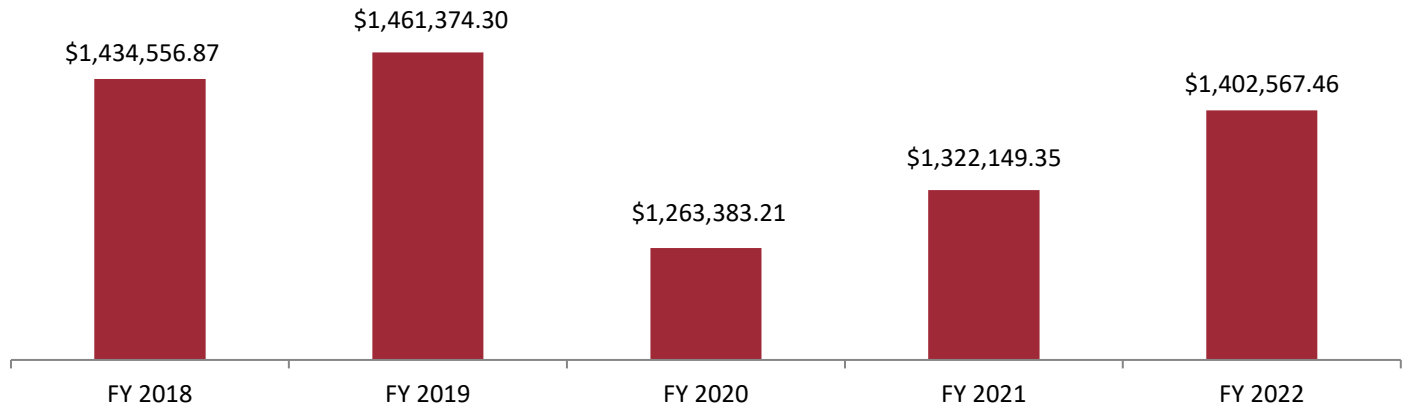
Summary Detail

Summary of Revenue Collected in Repayment During the Fiscal Year

Program	Principal	Interest	Fees	Tax Offset	Servicer and Agency Fees	Total Balance
Undergraduate Forgivable Loans						
NELB	\$ 54,896.50	\$ 15,116.58	\$ 12,399.08	\$ 7,770.46	\$ (7,644.47)	\$ 82,538.15
NELR	\$ 7,534.98	\$ 3,191.42	\$ 1,878.92	\$ 2,763.18	\$ (1,302.73)	\$ 14,065.77
Graduate Forgivable Loans						
CNDT	\$ 9,192.83	\$ 1,546.45	\$ 863.56	\$ 737.80	\$ (1,046.07)	\$ 11,294.57
SLPL	\$ 9,064.79	\$ 1,199.67	\$ 240.00	\$ 81.43	\$ (897.33)	\$ 9,688.56
NELM	\$ 7,003.58	\$ 649.74	\$ 1,052.77	\$ 5,518.20	\$ (1,205.74)	\$ 13,018.55
NERM	\$ 2,749.20	\$ 34.21	\$ -	\$ -	\$ (235.94)	\$ 2,547.47
NELP	\$ 9,118.81	\$ 1,486.48	\$ 617.44	\$ 263.82	\$ (973.68)	\$ 10,512.87
NTSP	\$ 32,919.21	\$ 5,271.41	\$ 2,406.79	\$ 1,538.18	\$ (3,571.69)	\$ 38,563.90
SREB	\$ 269,932.92	\$ 17,393.81	\$ 1,144.38	\$ -	\$ (24,452.70)	\$ 264,018.41
Discontinued (Tracked by Cohort) Forgivable Loans						
TES	\$ 24,511.29	\$ 8,208.72	\$ 1,295.56	\$ 487.05	\$ (2,924.67)	\$ 31,577.95
WWTS	\$ 59,690.44	\$ 30,052.37	\$ 21,935.04	\$ 25,384.95	\$ (11,618.34)	\$ 125,444.46
HCP-U/G	\$ 870.23	\$ 334.62	\$ 93.31	\$ -	\$ (110.04)	\$ 1,188.12
DENT	\$ 174,203.17	\$ 10,022.67	\$ 215.00	\$ -	\$ (15,634.41)	\$ 168,806.43
MED	\$ 241,365.50	\$ 17,168.16	\$ 1,881.08	\$ 340.00	\$ (22,103.28)	\$ 238,651.46
STSC	\$ 11,239.58	\$ 4,084.74	\$ 396.00	\$ 801.55	\$ (1,400.50)	\$ 15,121.37
Inactive (Untracked by Cohort) Forgivable Loans						
All	\$ 239,445.66	\$ 89,542.65	\$ 42,239.22	\$ 39,082.44	\$ (34,780.55)	\$ 375,529.42
Totals	\$ 1,153,738.69	\$ 205,303.70	\$ 88,658.15	\$ 84,769.06	\$ (129,902.14)	\$ 1,402,567.46

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

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Revenue Collected	\$ 1,616,931.14	\$ 1,606,300.79	\$ 1,401,888.31	\$ 1,458,444.22	\$ 1,532,469.60
Servicer and Agency Fees	\$ (182,374.27)	\$ (144,926.49)	\$ (138,505.10)	\$ (136,294.87)	\$ (129,902.14)
Available for New Awards	\$ 1,434,556.87	\$ 1,461,374.30	\$ 1,263,383.21	\$ 1,322,149.35	\$ 1,402,567.46



Summary Detail

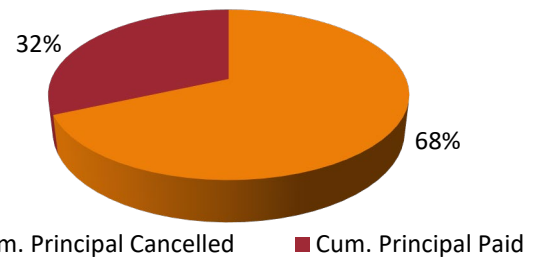
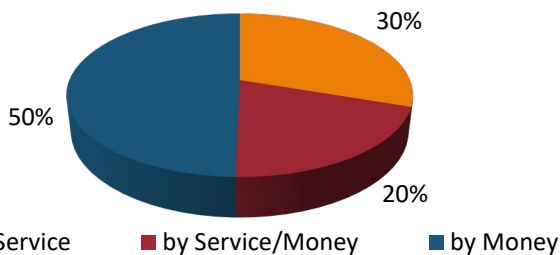
Summary of Accounts Closed During the Fiscal Year

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
Undergraduate Forgivable Loans								
NELB	5	5	16	26	\$ 48,161	\$ 73,560	\$ 17,158	\$ 90,717
NELR	0	0	2	2	\$ -	\$ 5,535	\$ 569	\$ 6,104
Graduate Forgivable Loans								
CNDT	2	2	1	5	\$ 34,029	\$ 6,885	\$ 1,592	\$ 8,478
SLPL	1	0	1	2	\$ 22,437	\$ 18,507	\$ 1,865	\$ 20,372
NELM	2	2	0	4	\$ 28,621	\$ 3,804	\$ 939	\$ 4,743
NERM	0	1	3	4	\$ 4,000	\$ 14,650	\$ 1,173	\$ 15,823
NELP	1	0	1	2	\$ 8,125	\$ 5,000	\$ 629	\$ 5,629
NTSP	0	1	2	3	\$ 5,000	\$ 27,500	\$ 3,083	\$ 30,583
Discontinued (Tracked by Cohort) Forgivable Loans								
TES	4	2	0	6	\$ 233,018	\$ 517	\$ 391	\$ 908
WWTS	3	9	18	30	\$ 53,965	\$ 81,373	\$ 29,796	\$ 111,168
HCP-U/G	0	0	2	2	\$ -	\$ 4,650	\$ 386	\$ 5,036
DENT	11	2	3	16	\$ 1,003,431	\$ 157,055	\$ 8,147	\$ 165,202
MED	4	0	4	8	\$ 190,046	\$ 228,835	\$ 17,913	\$ 246,748
SREB	11	0	3	14	\$ 713,500	\$ 211,690	\$ 5,923	\$ 217,613
STSC	1	1	0	2	\$ 62,391	\$ 591	\$ 109	\$ 700
Inactive (Untracked by Cohort) Forgivable Loans								
All	3	7	23	33	\$ 160,359	\$ 347,389	\$ 88,553	\$ 435,942
Totals	48	32	79	159	\$ 2,567,084	\$ 1,187,540	\$ 178,223	\$ 1,365,764

Accounts Closed During the Fiscal Year

Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Service/Cancellation	445	242	184	53	48
Service and Money	85	65	58	43	32
Money	122	130	130	103	79
Total	652	437	372	199	159
Cumulative Principal Cancelled	\$ 5,359,900	\$ 3,071,292	\$ 2,447,489	\$ 1,486,944	\$ 2,567,084
Cumulative Principal Paid	\$ 867,473	\$ 1,019,911	\$ 1,100,104	\$ 1,053,387	\$ 1,187,540
Cumulative Interest Paid	\$ 157,977	\$ 237,695	\$ 212,175	\$ 205,426	\$ 178,223
Total	\$ 6,385,349	\$ 4,328,898	\$ 3,759,767	\$ 2,745,757	\$ 3,932,847

Summary Detail							
Summary of Cohort Accounts							
PROGRAM	Undergraduate			Graduate			
	NELB	NELR	CNDT	SLPL	NELM	NERM	NELP
Accounts Under Management Current Year	188	48	17	5	44	6	20
Repayment Status:							
In Repayment	162	46	12	3	40	2	18
Closed Current Year	26	2	5	2	4	4	2
Reporting Status:							
Tracked Cohorts	158	45	17	5	33	6	18
Untracked Cohorts	30	3	-	-	11	-	2
All Accounts Awarded Over Time	1,944	592	72	10	621	26	94
Repayment Status:							
Active Under Management	188	48	17	5	44	6	20
Closed Prior Year	1,756	544	55	5	577	20	74
Reporting Status:							
Tracked Cohorts	1,907	586	72	10	608	26	92
Untracked Cohorts	37	6	-	-	13	-	2
All Tracked Accounts by Cohort							
<i>Prior Years</i>	<i>1,181</i>	<i>245</i>	<i>-</i>	<i>-</i>	<i>304</i>	<i>-</i>	<i>29</i>
FY 2013	167	56	-	-	60	1	1
FY 2014	176	100	21	-	77	9	25
FY 2015	194	115	20	9	84	12	27
FY 2016	188	70	23	-	83	4	10
FY 2017	1	-	-	-	-	-	-
FY 2018	-	-	8	1	-	-	-
FY 2019	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-
TOTAL	1,907	586	72	10	608	26	92
Rate of Tracked Accounts Closed by Service							
<i>Prior Years</i>	<i>85%</i>	<i>87%</i>	<i>-</i>	<i>-</i>	<i>88%</i>	<i>-</i>	<i>84%</i>
FY 2013	76%	93%	-	-	86%	-	-
FY 2014	74%	94%	94%	-	93%	67%	87%
FY 2015	82%	91%	89%	50%	91%	83%	81%
FY 2016	77%	88%	89%	-	85%	100%	100%
FY 2017	100%	-	-	-	-	-	-
FY 2018	-	-	100%	100%	-	-	-
FY 2019	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-
TOTAL	82%	90%	92%	57%	88%	79%	86%
Rate of Tracked Accounts in Default							
<i>Prior Years</i>	<i>6%</i>	<i>4%</i>	<i>-</i>	<i>-</i>	<i>4%</i>	<i>-</i>	<i>14%</i>
FY 2013	8%	16%	-	-	5%	100%	0%
FY 2014	7%	6%	10%	-	3%	0%	8%
FY 2015	7%	9%	0%	22%	5%	0%	11%
FY 2016	11%	4%	4%	-	4%	25%	0%
FY 2017	0%	-	-	-	-	-	-
FY 2018	-	-	0%	0%	-	-	-
FY 2019	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-
TOTAL	7%	7%	4%	20%	4%	8%	10%

Summary Detail

Summary of Cohort Accounts

Graduate		Discontinued (Tracked by Cohort)							INACTIVE	TOTAL
NTSP	SREB	TES	WWTS	HCP	DENT	MED	STSC			
41	88	52	562	12	26	53	31	839	2,032	
38	74	46	532	10	10	45	29	806	1,873	
3	14	6	30	2	16	8	2	33	159	
40	84	52	453	12	25	39	18	-	1,005	
1	4	-	109	-	1	14	13	839	1,027	
188	230	58	7,092	106	96	106	93		11,328	
41	88	52	562	12	26	53	31		1,193	
147	142	6	6,530	94	70	53	62		10,135	
187	225	58	6,963	106	95	92	80		11,107	
1	5	-	129	-	1	14	13		221	

All Tracked Accounts by Cohort

112	133	-	5,951	80	54	54	70		8,213
9	9	-	326	7	4	9	2		651
25	11	13	299	2	15	7	3		783
24	12	30	208	8	8	12	2		765
17	11	15	179	9	14	10	3		636
-	10	-	-	-	-	-	-		11
-	6	-	-	-	-	-	-		15
-	9	-	-	-	-	-	-		9
-	7	-	-	-	-	-	-		7
-	8	-	-	-	-	-	-		8
-	9	-	-	-	-	-	-		9
187	225	58	6,963	106	95	92	80		11,107

Rate of Tracked Accounts Closed by Service

83%	84%	-	87%	29%	78%	65%	72%		86%
60%	100%	-	83%	33%	67%	25%	100%		82%
87%	100%	88%	81%	0%	82%	0%	100%		83%
92%	50%	75%	88%	29%	86%	100%	100%		86%
82%	-	-	84%	33%	82%	100%	50%		82%
-	0%	-	-	-	-	-	-		25%
-	-	-	-	-	-	-	-		100%
-	-	-	-	-	-	-	-		-
-	-	-	-	-	-	-	-		-
-	-	-	-	-	-	-	-		-
83%	83%	83%	87%	29%	79%	61%	73%		85%

Rate of Tracked Accounts in Default

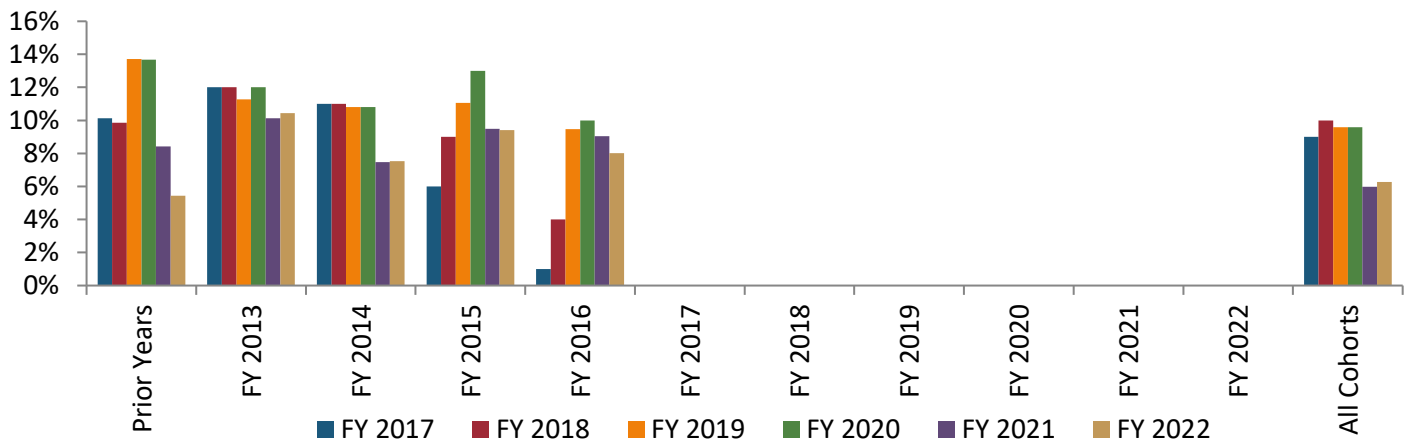
10%	4%	-	5%	9%	0%	4%	17%	-	5%
22%	0%	-	11%	14%	0%	11%	50%		10%
4%	0%	15%	10%	50%	7%	0%	0%		8%
25%	8%	27%	12%	0%	0%	8%	0%		9%
12%	0%	40%	7%	0%	0%	30%	0%		8%
-	0%	-	-	-	-	-	-		0%
-	0%	-	-	-	-	-	-		0%
-	0%	-	-	-	-	-	-		0%
-	0%	-	-	-	-	-	-		0%
-	0%	-	-	-	-	-	-		0%
-	0%	-	-	-	-	-	-		0%
12%	3%	28%	6%	8%	1%	8%	16%		6%

Summary Detail

History of Default Rates by Program and Cohort

Default Rates by Program	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Undergraduate Forgivable Loans						
NELB	7%	6%	8%	8%	7%	7%
NELR	6%	7%	7%	8%	6%	7%
Graduate Forgivable Loans						
CNDT	6%	8%	11%	10%	6%	4%
SLPL	0%	20%	20%	20%	20%	20%
NELM	4%	5%	5%	5%	4%	4%
NERM	4%	8%	8%	8%	8%	8%
NELP	3%	5%	9%	12%	10%	10%
NTSP	8%	9%	9%	13%	12%	12%
SREB	2%	3%	2%	3%	3%	3%
Discontinued (Tracked by Cohort) Forgivable Loans						
TES	2%	5%	5%	17%	19%	28%
WWTS	7%	7%	7%	7%	6%	6%
HCP-U/G	8%	8%	9%	10%	8%	8%
DENT	1%	1%	2%	0%	1%	1%
MED	2%	2%	4%	7%	8%	8%
STSC	18%	18%	16%	16%	16%	16%
All Programs	9%	9%	10%	10%	6%	6%

Default Rates by Cohort	FY 2017	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
<i>Prior Years</i>	10%	10%	14%	14%	8%	5%
FY 2013	12%	12%	11%	12%	10%	10%
FY 2014	11%	11%	11%	11%	7%	8%
FY 2015	6%	9%	11%	13%	9%	9%
FY 2016	1%	4%	9%	10%	9%	8%
FY 2017	0%	0%	0%	0%	0%	0%
FY 2018	-	0%	0%	0%	0%	0%
FY 2019	-	-	0%	0%	0%	0%
FY 2020	-	-	-	0%	0%	0%
FY 2021	-	-	-	-	0%	0%
FY 2022	-	-	-	-	-	0%
All Cohorts	9%	10%	10%	10%	6%	6%

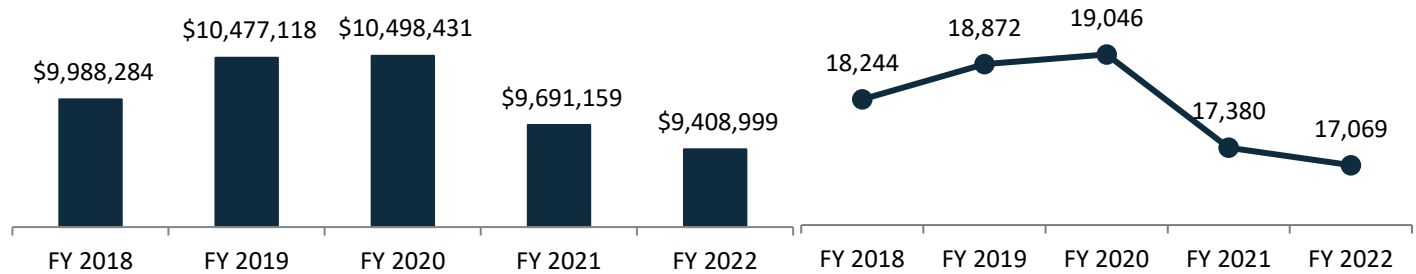


Mississippi Resident Tuition Assistance Grant (MTAG)

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 four (4) academic years/eight (8) semesters/twelve (12) trimesters. To be eligible, students must have a 2.5 GPA and a composite score of 15 on the national ACT (or SAT equivalent). Recipients must NOT be eligible for full Pell grants. The application deadline is

History of Funding and Awards

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Recipients	18,097	18,713	18,875	17,251	16,942
Total Awards	18,244	18,872	19,046	17,380	17,069
% One-Year Change (+/-)	-19.4%	3.4%	0.9%	-8.7%	-1.8%
Total Funding for Program	\$ 9,988,284	\$ 10,477,118	\$ 10,498,431	\$ 9,691,159	\$ 9,408,999
% One-Year Change (+/-)	-22.6%	4.9%	0.2%	-7.7%	-2.9%
Eligible Applicants	18,097	18,713	18,875	17,251	16,942
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	-	\$ 25
Maximum Award	-	-	-	-	\$ 1,000
Average Award Amount	\$ 552	\$ 560	\$ 556	\$ 562	\$ 551
% One-Year Change (+/-)	-3.8%	1.4%	-0.7%	1.0%	-1.9%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	156	\$ 573	\$ 89,350
Blue Mountain College	155	\$ 627	\$ 97,200
Millsaps College	100	\$ 589	\$ 58,850
Mississippi College	387	\$ 668	\$ 258,325
Rust College	9	\$ 392	\$ 3,525
Tougaloo College	71	\$ 602	\$ 42,725
William Carey University	366	\$ 650	\$ 237,918
Totals	1,244	\$ 633	\$ 787,893
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	199	\$ 596	\$ 118,625
Delta State University	343	\$ 668	\$ 229,250
Jackson State University	254	\$ 574	\$ 145,825
Mississippi State University	3,484	\$ 664	\$ 2,312,275
Mississippi University for Women	367	\$ 690	\$ 253,200
Mississippi Valley State University	30	\$ 509	\$ 15,275
University of Mississippi	2,052	\$ 637	\$ 1,307,350
University of Mississippi Medical Center	114	\$ 916	\$ 104,400
University of Southern Mississippi	2,097	\$ 689	\$ 1,445,800
Totals	8,940	\$ 664	\$ 5,932,000

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	38	\$ 355	\$ 13,475
Copiah-Lincoln Community College	302	\$ 394	\$ 118,975
East Central Community College	306	\$ 413	\$ 126,450
East Mississippi Community College	369	\$ 380	\$ 140,300
Hinds Community College	744	\$ 359	\$ 266,875
Holmes Community College	439	\$ 397	\$ 174,275
Itawamba Community College	706	\$ 398	\$ 280,856
Jones County Junior College	586	\$ 388	\$ 227,600
Meridian Community College	334	\$ 413	\$ 137,875
Mississippi Delta Community College	134	\$ 374	\$ 50,075
Mississippi Gulf Coast Community College	770	\$ 384	\$ 296,025
Northeast MS Community College	543	\$ 410	\$ 222,525
Northwest MS Community College	825	\$ 394	\$ 324,675
Pearl River Community College	557	\$ 390	\$ 217,500
Southwest Mississippi Community College	232	\$ 395	\$ 91,625
Totals	6,885	\$ 391	\$ 2,689,106
Grand Totals	17,069	\$ 551	\$ 9,408,999

Award Recipients by County

County	Recipients	Avg. Award	Amount
Adams	70	\$ 584	\$ 40,884
Alcorn	272	\$ 540	\$ 146,950
Amite	70	\$ 562	\$ 39,325
Attala	150	\$ 577	\$ 86,575
Benton	24	\$ 539	\$ 12,925
Bolivar	139	\$ 579	\$ 80,475
Calhoun	90	\$ 495	\$ 44,550
Carroll	79	\$ 543	\$ 42,925
Chickasaw	89	\$ 556	\$ 49,500
Choctaw	55	\$ 549	\$ 30,175
Claiborne	16	\$ 597	\$ 9,550
Clarke	86	\$ 491	\$ 42,191
Clay	89	\$ 544	\$ 48,400
Coahoma	51	\$ 523	\$ 26,675
Copiah	115	\$ 554	\$ 63,767
Covington	87	\$ 525	\$ 45,716
Desoto	1,202	\$ 531	\$ 638,400
Forrest	421	\$ 574	\$ 241,581
Franklin	51	\$ 519	\$ 26,458
George	114	\$ 553	\$ 63,032
Greene	53	\$ 471	\$ 24,975
Grenada	107	\$ 558	\$ 59,725
Hancock	217	\$ 559	\$ 121,374
Harrison	921	\$ 540	\$ 497,415
Hinds	1,066	\$ 554	\$ 590,589
Holmes	38	\$ 538	\$ 20,425
Humphreys	16	\$ 522	\$ 8,350
Issaquena	7	\$ 464	\$ 3,250
Itawamba	133	\$ 524	\$ 69,725
Jackson	827	\$ 556	\$ 460,167
Jasper	81	\$ 520	\$ 42,098
Jefferson	8	\$ 559	\$ 4,475
Jefferson Davis	33	\$ 488	\$ 16,099

County (cont.)	Recipients	Avg. Award	Amount
Jones	350	\$ 551	\$ 192,864
Kemper	22	\$ 617	\$ 13,575
Lafayette	425	\$ 556	\$ 236,500
Lamar	521	\$ 590	\$ 307,422
Lauderdale	480	\$ 558	\$ 267,940
Lawrence	78	\$ 428	\$ 33,359
Leake	102	\$ 564	\$ 57,550
Lee	647	\$ 565	\$ 365,492
Leflore	104	\$ 523	\$ 54,350
Lincoln	258	\$ 539	\$ 139,124
Lowndes	330	\$ 565	\$ 186,450
Madison	1,047	\$ 599	\$ 627,175
Marion	145	\$ 544	\$ 78,873
Marshall	95	\$ 578	\$ 54,900
Monroe	206	\$ 532	\$ 109,600
Montgomery	63	\$ 556	\$ 35,000
Neshoba	159	\$ 566	\$ 90,017
Newton	141	\$ 563	\$ 79,350
Noxubee	22	\$ 485	\$ 10,675
Oktibbeha	325	\$ 588	\$ 191,117
Panola	140	\$ 559	\$ 78,233
Pearl River	270	\$ 542	\$ 146,287
Perry	45	\$ 566	\$ 25,464
Pike	184	\$ 556	\$ 102,366
Pontotoc	230	\$ 541	\$ 124,506
Prentiss	165	\$ 519	\$ 85,675
Quitman	13	\$ 673	\$ 8,750
Rankin	1,414	\$ 576	\$ 813,774
Scott	135	\$ 548	\$ 73,925
Sharkey	15	\$ 553	\$ 8,300
Simpson	136	\$ 585	\$ 79,549
Smith	99	\$ 481	\$ 47,668
Stone	85	\$ 520	\$ 44,191
Sunflower	61	\$ 541	\$ 33,025
Tallahatchie	42	\$ 583	\$ 24,500
Tate	167	\$ 545	\$ 90,950
Tippah	137	\$ 534	\$ 73,225
Tishomingo	122	\$ 576	\$ 70,300
Tunica	21	\$ 438	\$ 9,208
Union	223	\$ 566	\$ 126,175
Walthall	58	\$ 563	\$ 32,625
Warren	245	\$ 555	\$ 135,967
Washington	163	\$ 522	\$ 85,025
Wayne	79	\$ 473	\$ 37,382
Webster	103	\$ 597	\$ 61,525
Wilkinson	18	\$ 513	\$ 9,225
Winston	108	\$ 570	\$ 61,525
Yalobusha	55	\$ 535	\$ 29,400
Yazoo	112	\$ 538	\$ 60,200
Totals	16,942	\$ 555	\$ 9,408,999

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			Gender		
	Recipients	Percent		Recipients	Percent
Dependent	15,291	90%	Male	6,935	41%
Independent	1,651	10%	Female	10,007	59%
	16,942	100%		16,942	100%

Ethnicity			Age		
	Recipients	Percent		Recipients	Percent
African American	3,182	19%	12-24 years old	16,364	97%
Alaskan Native/American Indian	50	0%	25-34 years old	347	2%
Asian/Pacific Islander	286	2%	35-44 years old	151	1%
Caucasian	12,347	73%	45-54 years old	64	0%
Hispanic	340	2%	55-64 years old	16	0%
Unknown	737	4%	65 years or older	0	0%
	16,942	100%		16,942	100%

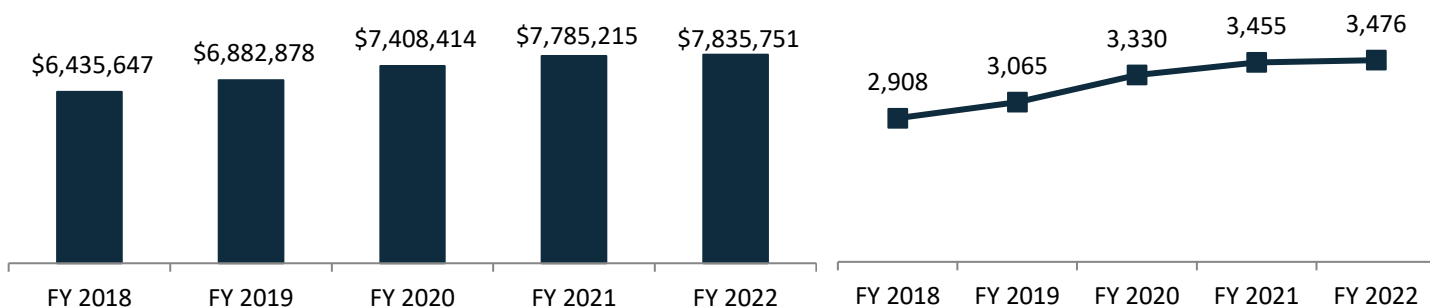
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	40	0%	Less than \$0 (nega	1	0%
\$0	9	0%	\$0	446	27%
\$1-\$19,999	112	1%	\$1-\$2,999	86	5%
\$20,000-\$39,999	1,146	7%	\$3,000-\$5,999	130	8%
\$40,000-\$49,999	1,282	8%	\$6,000-\$9,999	96	6%
\$50,000-\$59,999	1,236	8%	\$10,000-\$14,999	116	7%
\$60,000-\$79,999	2,167	14%	\$15,000-\$19,999	106	6%
\$80,000-\$99,999	2,060	13%	\$20,000-\$29,999	125	8%
\$100,000-\$249,999	5,759	38%	\$30,000-\$39,999	76	5%
\$250,001-\$999,999	703	5%	\$40,000-\$49,999	83	5%
\$1,000,000 and More	27	0%	\$50,000 and More	335	20%
No FAFSA/Income Data	750	5%	No FAFSA/Income	51	3%
	15,291	100%		1,651	100%

Mississippi Eminent Scholars Grant (MESG)

Mississippi Eminent Scholars Grants are available to high-achieving undergraduate resident students enrolled full-time and pursuing a first certificate, associate's degree or bachelor's degree at a Mississippi college or university. Participants receive up to \$2,500 per year, not to exceed tuition and required fees. To be eligible, students must have a 3.5 high school GPA and composite score of 29 on the national ACT (or equivalent SAT or status as a National Merit 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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	2,898	3,057	3,308	3,438	3,464
Total Awards	2,908	3,065	3,330	3,455	3,476
% One-Year Change (+/-)	6.7%	5.4%	8.6%	3.8%	0.6%
Total Funding for Program	\$ 6,435,647	\$ 6,882,878	\$ 7,408,414	\$ 7,785,215	\$ 7,835,751
% One-Year Change (+/-)	0.7%	6.9%	7.6%	5.1%	0.6%
Eligible Applicants	2,898	3,057	3,308	3,438	3,464
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	-	\$ 444
Maximum Award	-	-	-	-	\$ 2,917
Average Award Amount	\$ 2,221	\$ 2,252	\$ 2,240	\$ 2,264	\$ 2,254
% One-Year Change (+/-)	-5.6%	1.4%	-0.5%	1.1%	-0.5%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	19	\$ 2,368	\$ 45,000
Blue Mountain College	25	\$ 2,350	\$ 58,750
Millsaps College	40	\$ 2,250	\$ 90,000
Mississippi College	205	\$ 2,293	\$ 470,000
Tougaloo College	1	\$ 1,250	\$ 1,250
William Carey University	92	\$ 2,301	\$ 211,669
Totals	382	\$ 2,295	\$ 876,669

4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	4	\$ 2,188	\$ 8,750
Delta State University	43	\$ 2,238	\$ 96,250
Jackson State University	5	\$ 1,750	\$ 8,750
Mississippi State University	1,259	\$ 2,205	\$ 2,776,078
Mississippi University for Women	32	\$ 2,305	\$ 73,750
University of Mississippi	1,027	\$ 2,299	\$ 2,361,250
University of Mississippi Medical Center	4	\$ 2,500	\$ 10,000
University of Southern Mississippi	407	\$ 2,260	\$ 920,000
Totals	2,781	\$ 2,249	\$ 6,254,828

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	1	\$ 2,500	\$ 2,500.00
Copiah-Lincoln Community College	18	\$ 2,292	\$ 41,250
East Central Community College	20	\$ 2,375	\$ 47,500
East Mississippi Community College	7	\$ 1,964	\$ 13,750
Hinds Community College	39	\$ 2,244	\$ 87,500
Holmes Community College	10	\$ 2,500	\$ 25,000
Itawamba Community College	20	\$ 2,327	\$ 46,544
Jones County Junior College	35	\$ 2,143	\$ 75,000
Meridian Community College	16	\$ 2,344	\$ 37,500
Mississippi Delta Community College	3	\$ 2,500	\$ 7,500
Mississippi Gulf Coast Community College	61	\$ 2,258	\$ 137,710
Northeast MS Community College	21	\$ 2,262	\$ 47,500
Northwest MS Community College	33	\$ 2,121	\$ 70,000
Pearl River Community College	20	\$ 2,250	\$ 45,000
Southwest Mississippi Community College	9	\$ 2,222	\$ 20,000
Totals	313	\$ 2,250	\$ 704,254
Grand Totals	3,476	\$ 2,254	\$ 7,835,751

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	9	\$ 2,083	\$ 18,750
Alcorn	51	\$ 2,279	\$ 116,250
Amite	5	\$ 2,000	\$ 10,000
Attala	16	\$ 2,416	\$ 38,654
Benton	5	\$ 2,000	\$ 10,000
Bolivar	18	\$ 2,431	\$ 43,750
Calhoun	11	\$ 2,273	\$ 25,000
Carroll	5	\$ 2,500	\$ 12,500
Chickasaw	9	\$ 2,361	\$ 21,250
Choctaw	4	\$ 1,875	\$ 7,500
Clarke	10	\$ 2,500	\$ 25,000
Clay	10	\$ 2,000	\$ 20,000
Coahoma	9	\$ 2,361	\$ 21,250
Copiah	15	\$ 2,278	\$ 34,167
Covington	7	\$ 2,143	\$ 15,000
Desoto	308	\$ 2,250	\$ 693,139
Forrest	101	\$ 2,133	\$ 215,416
Franklin	10	\$ 2,125	\$ 21,250
George	26	\$ 1,942	\$ 50,498
Greene	3	\$ 2,388	\$ 7,164
Grenada	18	\$ 2,153	\$ 38,750
Hancock	60	\$ 2,229	\$ 133,750
Harrison	269	\$ 2,269	\$ 610,417
Hinds	217	\$ 2,268	\$ 492,179
Holmes	1	\$ 2,500	\$ 2,500
Humphreys	5	\$ 2,500	\$ 12,500
Itawamba	23	\$ 2,283	\$ 52,500
Jackson	191	\$ 2,270	\$ 433,619
Jasper	11	\$ 2,500	\$ 27,500
Jefferson	1	\$ 2,500	\$ 2,500
Jefferson Davis	2	\$ 2,500	\$ 5,000

County (cont.)	Awards	Avg. Award	Amount
Jones	61	\$ 2,220	\$ 135,417
Kemper	4	\$ 2,500	\$ 10,000
Lafayette	135	\$ 2,250	\$ 303,750
Lamar	143	\$ 2,264	\$ 323,750
Lauderdale	75	\$ 2,317	\$ 173,750
Lawrence	5	\$ 2,500	\$ 12,500
Leake	9	\$ 2,361	\$ 21,250
Lee	138	\$ 2,258	\$ 311,618
Leflore	9	\$ 2,500	\$ 22,500
Lincoln	34	\$ 2,279	\$ 77,500
Lowndes	51	\$ 2,279	\$ 116,250
Madison	409	\$ 2,274	\$ 930,126
Marion	23	\$ 2,174	\$ 50,000
Marshall	11	\$ 2,386	\$ 26,250
Monroe	29	\$ 2,322	\$ 67,350
Montgomery	8	\$ 2,500	\$ 20,000
Neshoba	23	\$ 2,391	\$ 55,000
Newton	20	\$ 2,333	\$ 46,667
Noxubee	1	\$ 2,500	\$ 2,500
Oktibbeha	99	\$ 2,217	\$ 219,477
Panola	21	\$ 2,262	\$ 47,500
Pearl River	52	\$ 2,196	\$ 114,167
Perry	6	\$ 2,361	\$ 14,167
Pike	28	\$ 2,188	\$ 61,250
Pontotoc	30	\$ 2,333	\$ 70,000
Prentiss	16	\$ 2,188	\$ 35,000
Rankin	333	\$ 2,268	\$ 755,260
Scott	11	\$ 2,159	\$ 23,750
Sharkey	3	\$ 2,083	\$ 6,250
Simpson	18	\$ 2,361	\$ 42,500
Smith	16	\$ 2,135	\$ 34,167
Stone	25	\$ 2,196	\$ 54,899
Sunflower	9	\$ 2,361	\$ 21,250
Tate	18	\$ 2,292	\$ 41,250
Tippah	12	\$ 2,396	\$ 28,750
Tishomingo	16	\$ 2,309	\$ 36,944
Union	35	\$ 2,281	\$ 79,823
Walthall	5	\$ 2,333	\$ 11,666
Warren	28	\$ 2,411	\$ 67,500
Washington	20	\$ 2,188	\$ 43,750
Wayne	8	\$ 2,500	\$ 20,000
Webster	6	\$ 2,292	\$ 13,750
Wilkinson	3	\$ 2,500	\$ 7,500
Winston	14	\$ 2,143	\$ 30,000
Yalobusha	3	\$ 2,083	\$ 6,250
Yazoo	11	\$ 2,273	\$ 25,000
Totals	3,464	\$ 2,262	\$ 7,835,751

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

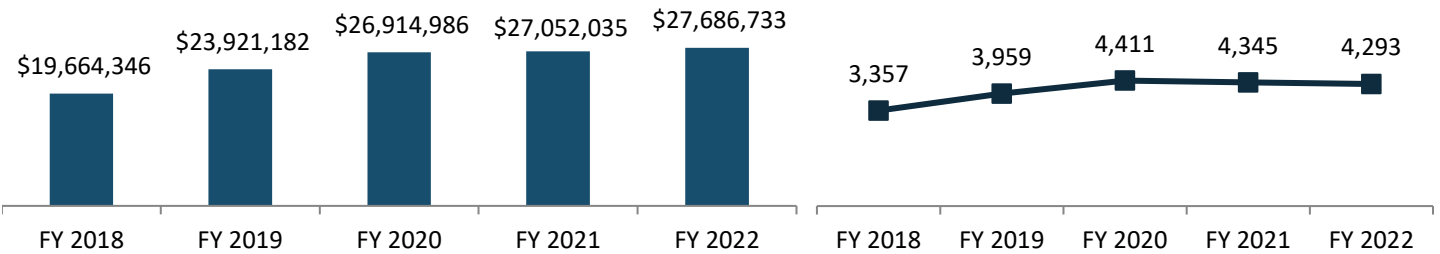
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3,172	92%	Male	1,600	46%
Independent	292	8%	Female	1,864	54%
	3,464	100%		3,464	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	118	3%	17-24 years old	3,458	100%
Alaskan Native/American Indian	2	0%	25-34 years old	6	0%
Asian/Pacific Islander	131	4%	35-44 years old	0	0%
Caucasian	2,995	86%	45-54 years old	0	0%
Hispanic	49	1%	55-64 years old	0	0%
Unknown	169	5%	65 years or older	0	0%
	3,464	100%		3,464	100%
	Dependent Students			Independent Students	
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	11	0%	Less than \$0 (nega	0	0%
\$0	8	0%	\$0	139	48%
\$1-\$19,999	30	1%	\$1-\$2,999	34	12%
\$20,000-\$39,999	67	2%	\$3,000-\$5,999	28	10%
\$40,000-\$49,999	94	3%	\$6,000-\$9,999	25	9%
\$50,000-\$59,999	138	4%	\$10,000-\$14,999	18	6%
\$60,000-\$79,999	337	11%	\$15,000-\$19,999	7	2%
\$80,000-\$99,999	377	12%	\$20,000-\$29,999	3	1%
\$100,000-\$249,999	1,401	44%	\$30,000-\$39,999	4	1%
\$250,001-\$999,999	353	11%	\$40,000-\$49,999	1	0%
\$1,000,000 and More	17	1%	\$50,000 and More	3	1%
No FAFSA/Income Data	339	11%	No FAFSA/Income	30	10%
	3,172	100%		292	100%

Higher Education Legislative Plan for Needy Students (HELP)

Higher Education Legislative Plan for Needy Students grants are available to academically qualified undergraduate students with demonstrated financial need, who are enrolled full-time and pursuing a first associate's or bachelor's degree at a Mississippi college or university. Students may receive tuition and required fees for no more than four (4) years/eight (8) semesters/twelve (12) trimesters, 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 a \$5,000 allowance for each additional dependent under 21. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	3,322	3,913	4,361	4,307	4,249
Total Awards	3,357	3,959	4,411	4,345	4,293
% One-Year Change (+/-)	15.3%	17.9%	11.4%	-1.5%	-1.2%
Total Funding for Program	\$ 19,664,346	\$ 23,921,182	\$ 26,914,986	\$ 27,052,035	\$ 27,686,733
% One-Year Change (+/-)	17.3%	21.6%	12.5%	0.5%	2.3%
Eligible Applicants	3,322	3,913	4,361	4,307	4,249
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	-	\$ 95
Maximum Award	-	-	-	-	\$ 9,220
Average Award Amount	\$ 5,919	\$ 6,113	\$ 6,172	\$ 6,281	\$ 6,449
% One-Year Change (+/-)	1.6%	3.3%	1.0%	1.8%	2.7%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

	Awards	Avg. Award	Amount
4-Year Private Institutions			
Belhaven University	35	\$ 7,686	\$ 269,019
Blue Mountain College	13	\$ 7,340	\$ 95,415
Millsaps College	31	\$ 7,186	\$ 222,781
Mississippi College	101	\$ 7,242	\$ 731,394
Rust College	2	\$ 6,305	\$ 12,610
Tougaloo College	22	\$ 7,643	\$ 168,138
William Carey University	70	\$ 7,486	\$ 524,026
Totals	274	\$ 7,385	\$ 2,023,383
4-Year Public Institutions			
Alcorn State University	95	\$ 6,957	\$ 660,879
Delta State University	78	\$ 7,020	\$ 547,580
Jackson State University	125	\$ 7,128	\$ 891,053
Mississippi State University	933	\$ 7,789	\$ 7,267,315
Mississippi University for Women	76	\$ 6,480	\$ 492,506
Mississippi Valley State University	14	\$ 6,293	\$ 88,100
University of Mississippi	727	\$ 7,950	\$ 5,779,558
University of Mississippi Medical Center	27	\$ 7,658	\$ 206,770
University of Southern Mississippi	811	\$ 8,041	\$ 6,521,034
Totals	2,886	\$ 7,781	\$ 22,454,795

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	10	\$ 2,289	\$ 22,890
Copiah-Lincoln Community College	65	\$ 2,846	\$ 184,973
East Central Community College	68	\$ 2,618	\$ 178,003
East Mississippi Community College	34	\$ 2,978	\$ 101,250
Hinds Community College	146	\$ 3,013	\$ 439,920
Holmes Community College	59	\$ 2,829	\$ 166,920
Itawamba Community College	86	\$ 2,320	\$ 199,508
Jones County Junior College	89	\$ 3,153	\$ 280,575
Meridian Community College	31	\$ 2,931	\$ 90,857
Mississippi Delta Community College	33	\$ 2,530	\$ 83,475
Mississippi Gulf Coast Community College	180	\$ 2,592	\$ 466,534
Northeast MS Community College	82	\$ 3,256	\$ 267,030
Northwest MS Community College	105	\$ 2,906	\$ 305,100
Pearl River Community College	115	\$ 2,960	\$ 340,401
Southwest Mississippi Community College	30	\$ 2,704	\$ 81,120
Totals	1,133	\$ 2,832	\$ 3,208,556
Grand Totals	4,293	\$ 6,449	\$ 27,686,733

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	32	\$ 6,711	\$ 214,760
Alcorn	53	\$ 6,134	\$ 325,122
Amite	6	\$ 5,528	\$ 33,166
Attala	43	\$ 6,405	\$ 275,416
Benton	12	\$ 7,638	\$ 91,656
Bolivar	42	\$ 7,270	\$ 305,348
Calhoun	23	\$ 6,313	\$ 145,209
Carroll	12	\$ 6,030	\$ 72,354
Chickasaw	32	\$ 6,008	\$ 192,244
Choctaw	7	\$ 5,310	\$ 37,173
Claiborne	6	\$ 7,460	\$ 44,761
Clarke	25	\$ 6,321	\$ 158,014
Clay	26	\$ 6,420	\$ 166,917
Coahoma	24	\$ 6,358	\$ 152,595
Copiah	37	\$ 6,362	\$ 235,382
Covington	33	\$ 7,185	\$ 237,103
Desoto	257	\$ 6,685	\$ 1,718,057
Forrest	130	\$ 6,843	\$ 889,536
Franklin	8	\$ 6,047	\$ 48,378
George	16	\$ 6,915	\$ 110,634
Greene	12	\$ 5,322	\$ 63,863
Grenada	21	\$ 6,558	\$ 137,723
Hancock	87	\$ 5,931	\$ 516,030
Harrison	363	\$ 6,625	\$ 2,404,946
Hinds	385	\$ 6,829	\$ 2,629,079
Holmes	13	\$ 8,132	\$ 105,721
Humphreys	11	\$ 4,648	\$ 51,133
Issaquena	2	\$ 5,770	\$ 11,540
Itawamba	21	\$ 6,213	\$ 130,469
Jackson	263	\$ 6,388	\$ 1,679,993
Jasper	19	\$ 7,027	\$ 133,512
Jefferson	10	\$ 5,795	\$ 57,951
Jefferson Davis	13	\$ 7,086	\$ 92,119
Jones	101	\$ 6,444	\$ 650,820

County (cont.)	Awards	Avg. Award	Amount
Kemper	4	\$ 7,309	\$ 29,234
Lafayette	67	\$ 7,187	\$ 481,539
Lamar	122	\$ 6,793	\$ 828,695
Lauderdale	86	\$ 6,299	\$ 541,683
Lawrence	13	\$ 4,383	\$ 56,982
Leake	24	\$ 4,934	\$ 118,422
Lee	87	\$ 6,775	\$ 589,444
Leflore	41	\$ 6,273	\$ 257,202
Lincoln	52	\$ 5,254	\$ 273,232
Lowndes	63	\$ 6,239	\$ 393,031
Madison	175	\$ 7,070	\$ 1,237,324
Marion	42	\$ 6,817	\$ 286,315
Marshall	33	\$ 7,244	\$ 239,054
Monroe	32	\$ 5,265	\$ 168,464
Montgomery	15	\$ 7,440	\$ 111,602
Neshoba	44	\$ 6,938	\$ 305,292
Newton	40	\$ 4,890	\$ 195,590
Noxubee	13	\$ 7,175	\$ 93,270
Oktibbeha	71	\$ 7,119	\$ 505,432
Panola	48	\$ 6,732	\$ 323,135
Pearl River	74	\$ 6,363	\$ 470,882
Perry	6	\$ 6,020	\$ 36,120
Pike	44	\$ 5,719	\$ 251,627
Pontotoc	34	\$ 5,856	\$ 199,087
Prentiss	28	\$ 5,236	\$ 146,620
Quitman	10	\$ 6,729	\$ 67,287
Rankin	303	\$ 6,582	\$ 1,994,251
Scott	43	\$ 5,810	\$ 249,839
Sharkey	4	\$ 6,730	\$ 26,920
Simpson	23	\$ 5,126	\$ 117,903
Smith	25	\$ 5,130	\$ 128,252
Stone	23	\$ 4,904	\$ 112,793
Sunflower	31	\$ 7,602	\$ 235,677
Tallahatchie	8	\$ 6,177	\$ 49,416
Tate	30	\$ 6,499	\$ 194,975
Tippah	30	\$ 5,640	\$ 169,194
Tishomingo	12	\$ 5,815	\$ 69,780
Tunica	13	\$ 6,991	\$ 90,884
Union	50	\$ 5,611	\$ 280,566
Walthall	9	\$ 6,048	\$ 54,436
Warren	41	\$ 8,283	\$ 339,598
Washington	81	\$ 6,350	\$ 514,325
Wayne	18	\$ 6,496	\$ 116,930
Webster	25	\$ 6,087	\$ 152,168
Wilkinson	5	\$ 8,756	\$ 43,778
Winston	24	\$ 6,179	\$ 148,302
Yalobusha	19		\$ 159,962
Yazoo	19	\$ 5,868	\$ 111,497
Totals	4,249	\$ 6,516	\$ 27,686,733

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			Gender		
	Recipients	Percent		Recipients	Percent
Dependent	3,659	86%	Male	1,421	33%
Independent	590	14%	Female	2,828	67%
	4,249	100%		4,249	100%

Ethnicity			Age		
	Recipients	Percent		Recipients	Percent
African American	1,692	40%	17-24 years old	4,242	100%
Alaskan Native/American Indian	11	0%	25-34 years old	7	0%
Asian/Pacific Islander	163	4%	35-44 years old	0	0%
Caucasian	1,996	47%	45-54 years old	0	0%
Hispanic	167	4%	55-64 years old	0	0%
Unknown	220	5%	65 years or older	0	0%
	4,249	100%		4,249	100%

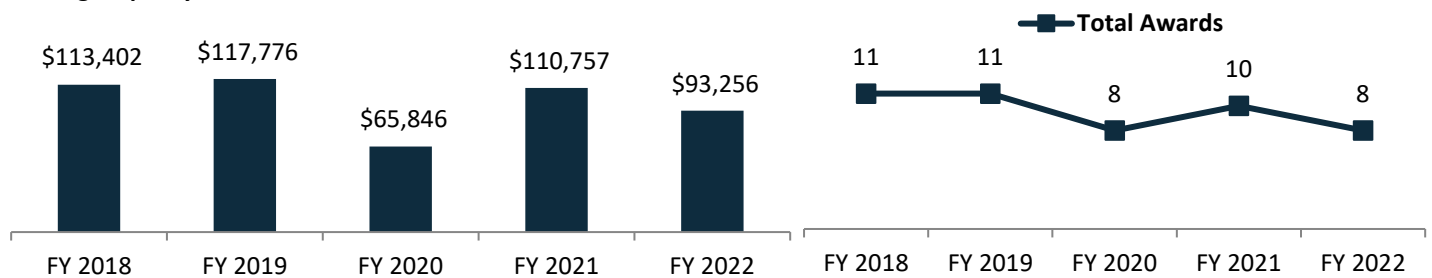
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	64	2%	Less than \$0 (nega	1	0%
\$0	397	11%	\$0	388	66%
\$1-\$19,999	973	27%	\$1-\$2,999	32	5%
\$20,000-\$39,999	1,890	52%	\$3,000-\$5,999	49	8%
\$40,000-\$49,999	299	8%	\$6,000-\$9,999	54	9%
\$50,000-\$59,999	30	1%	\$10,000-\$14,999	33	6%
\$60,000-\$79,999	4	0%	\$15,000-\$19,999	14	2%
\$80,000-\$99,999	1	0%	\$20,000-\$29,999	16	3%
\$100,000-\$249,999	1	0%	\$30,000-\$39,999	2	0%
\$250,001-\$999,999	0	0%	\$40,000-\$49,999	1	0%
\$1,000,000 and More	0	0%	\$50,000 and More	0	0%
No FAFSA/Income Data	0	0%	No FAFSA/Income	0	0%
	3,659	100%		590	100%

Law Enforcement Officers and Firemen Scholarship (LAW)

Mississippi Law Enforcement Officers and Firemen Scholarship awards are available to Mississippi residents who are dependent children and spouses of any Mississippi law enforcement officer, full-time fire fighter or volunteer fire fighter who suffered fatal injuries or wounds or has become permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office. Participants receive tuition, required fees, and the average cost of campus housing for no more than four (4) years/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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	11	11	8	10	8
Total Awards	11	11	8	10	8
% One-Year Change (+/-)	-38.9%	0.0%	-27.3%	25.0%	-20.0%
Total Funding for Program	\$ 113,402	\$ 117,776	\$ 65,846	\$ 110,757	\$ 93,256
% One-Year Change (+/-)	-41.7%	3.9%	-44.1%	68.2%	-15.8%
Eligible Applicants	11	11	8	10	8
Award Rate	100%	100%	100%	100%	100%
Minimum Award					\$ 7,306
Maximum Award					\$ 14,974
Average Award Amount	\$ 10,309	\$ 10,707	\$ 8,231	\$ 11,076	\$ 11,657
% One-Year Change (+/-)	-4.6%	3.9%	-23.1%	34.6%	5.2%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Institution	Awards	Avg. Award	Amount
4-Year Public Institutions			
Alcorn State University	1	\$ 7,306	\$ 7,306
Mississippi State University	1	\$ 7,916	\$ 7,916
University of Mississippi	4	\$ 14,771	\$ 59,084
University of Southern Mississippi	1	\$ 14,060	\$ 14,060
Totals	7	\$ 12,624	\$ 88,366
2-Year Public Institutions			
Northwest MS Community College	1	\$ 4,890	\$ 4,890
Totals	1	\$ 4,890	\$ 4,890
Grand Totals	8	\$ 11,657	\$ 93,256

Award Recipients by County

County	Awards	Avg. Award	Amount
Desoto	2	\$ 9,932	\$ 19,864
Harrison	1	\$ 7,916	\$ 7,916
Lincoln	1	\$ 14,974	\$ 14,974
Panola	2	\$ 14,568	\$ 29,136
Rankin	1	\$ 14,060	\$ 14,060
Warren	1	\$ 7,306	\$ 7,306
Totals	8	\$ 11,657	\$ 93,256

Recipient Demographics

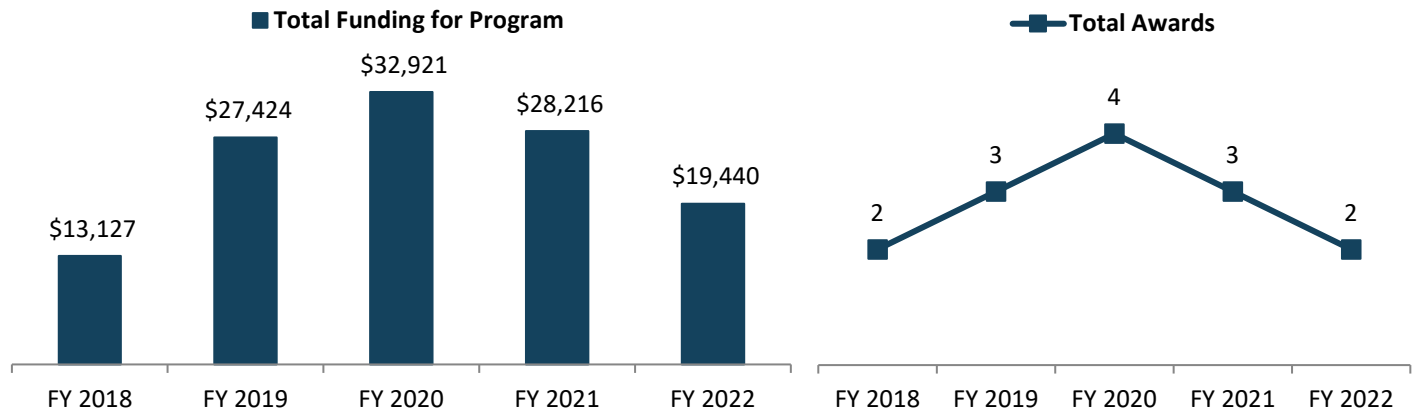
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	7	88%	Male	4	50%
Independent	1	13%	Female	4	50%
	8	100%		8	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	4	50%	17-24 years old	8	100%
Alaskan Native/American Indian	0	0%	25-34 years old	0	0%
Asian/Pacific Islander	1	13%	35-44 years old	0	0%
Caucasian	3	38%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	8	100%		8	100%
	Dependent Students			Independent Students	
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	0	0%	Less than \$0 (nega	0	0%
\$0	0	0%	\$0	0	0%
\$1-\$19,999	3	43%	\$1-\$2,999	1	100%
\$20,000-\$39,999	1	14%	\$3,000-\$5,999	0	0%
\$40,000-\$49,999	0	0%	\$6,000-\$9,999	0	0%
\$50,000-\$59,999	0	0%	\$10,000-\$14,999	0	0%
\$60,000-\$79,999	1	14%	\$15,000-\$19,999	0	0%
\$80,000-\$99,999	0	0%	\$20,000-\$29,999	0	0%
\$100,000-\$249,999	1	14%	\$30,000-\$39,999	0	0%
\$250,001-\$999,999	0	0%	\$40,000-\$49,999	0	0%
\$1,000,000 and More	0	0%	\$50,000 and More	0	0%
No FAFSA/Income Data	1	14%	No FAFSA/Income	0	0%
	7	100%		1	100%

Nissan Scholarship (NISS)

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

History of Funding and Awards

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	2	3	4	3	2
Total Awards	2	3	4	3	2
% One-Year Change (+/-)	100.0%	50.0%	33.3%	-25.0%	-33.3%
Total Funding for Program	\$ 13,127	\$ 27,424	\$ 32,921	\$ 28,216	\$ 19,440
% One-Year Change (+/-)	58.5%	108.9%	20.0%	-14.3%	-31.1%
Eligible Applicants	2	3	4	3	2
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	-	\$ 9,720
Maximum Award	-	-	-	-	\$ 9,720
Average Award Amount	\$ 6,564	\$ 9,141	\$ 8,230	\$ 9,405	\$ 9,720
% One-Year Change (+/-)	-20.7%	39.3%	-10.0%	14.3%	3.3%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi State University	2	\$ 9,720	\$ 19,440
Totals	2	\$ 9,720	\$ 19,440

Award Recipients by County

County	Awards	Avg. Award	Amount
Jackson	1	\$ 9,720	\$ 9,720
Winston	1	\$ 9,720	\$ 9,720
Totals	2	\$ 9,720	\$ 19,440

Recipient Demographics

Dependency Status			Gender		
	Recipients	Percent		Recipients	Percent
Dependent	2	100%	Male	1	50%
Independent	0	0%	Female	1	50%
	2	100%		2	100%

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

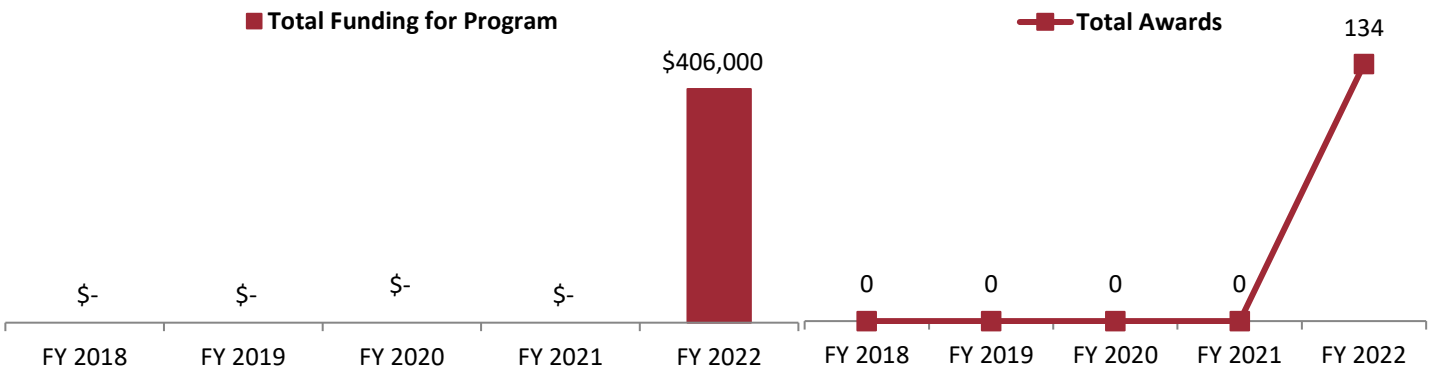
Dependent Students			Independent Students		
	Recipients	Percent		Recipients	Percent
Income			Income		
Less than \$0 (negative)	0	0%	Less than \$0 (nega	0	-
\$0	0	0%	\$0	0	-
\$1-\$19,999	0	0%	\$1-\$2,999	0	-
\$20,000-\$39,999	1	50%	\$3,000-\$5,999	0	-
\$40,000-\$49,999	1	50%	\$6,000-\$9,999	0	-
\$50,000-\$59,999	0	0%	\$10,000-\$14,999	0	-
\$60,000-\$79,999	0	0%	\$15,000-\$19,999	0	-
\$80,000-\$99,999	0	0%	\$20,000-\$29,999	0	-
\$100,000-\$249,999	0	0%	\$30,000-\$39,999	0	-
\$250,001-\$999,999	0	0%	\$40,000-\$49,999	0	-
\$1,000,000 and More	0	0%	\$50,000 and More	0	-
No FAFSA/Income Data	0	0%	No FAFSA/Income	0	-
	2	100%		0	0%

Winter-Reed Teacher Loan Repayment Program (MTLR)

The William Winter-Jack Reed Teacher Loan Repayment awards are designed to help new traditional route teachers repay their undergraduate student loans. Only first-year teachers holding a valid standard five-year Mississippi educator's license are eligible to apply as new recipients. Second-year teachers will be eligible to apply as renewal recipients beginning in 2022. Third-year teachers will be eligible to apply as renewal recipients beginning in 2023. Eligible recipients must work full-time as a teacher or librarian in a Mississippi public school district. Recipients working in a critical shortage area can receive up to \$4,000 the first year, \$5,000 the second year, and \$6,000 the third year. Recipients working in non-shortage areas can receive up to \$1,500 the first year, \$2,500 the second year, and \$3,500 the third year. The application is open January 1 through September 15 each year. Only 150 first-year teachers will be awarded each year. Selection is made on a first-come, first-served basis of all eligible applicants who apply by the deadline date. However, priority is given to teachers in geographical shortage areas.

History of Funding and Awards

	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	Not Created	Not Created	Not Created	Not Created	134
Total Awards	-	-	-	-	134
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	-	-	-	-	\$ 406,000
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	-	-	-	-	361
Award Rate	-	-	-	-	37%
Minimum Award	-	-	-	-	\$ 1,500
Maximum Award	-	-	-	-	\$ 4,000
Average Award Amount	-	-	-	-	\$ 3,030
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	-	-	-	-	205
Funding Disparity	-	-	-	-	\$ 621,119



Awards by Institution

Loan Servicer	Awards	Avg. Award	Amount
Earnest	1	\$ 1,500.00	\$ 1,500.00
Great Lakes Borrower Services	1	\$ 1,500.00	\$ 1,500.00
Navient	1	\$ 4,000.00	\$ 4,000.00
Nelnet	1	\$ 1,500.00	\$ 1,500.00
OSLA Student Loan Servicing	7	\$ 3,285.71	\$ 23,000.00
Sallie Mae Servicing Corp.	1	\$ 1,500.00	\$ 1,500.00
U.S. Dept. of Ed. - Aidvantage	24	\$ 3,062.50	\$ 73,500.00
U.S. Dept. of Ed. - Edfinancial	21	\$ 2,690.48	\$ 56,500.00
U.S. Dept. of Ed. - FedLoan Svc.	14	\$ 3,464.29	\$ 48,500.00
U.S. Dept. of Ed. - Great Lakes	22	\$ 3,090.91	\$ 68,000.00
U.S. Dept. of Ed. - MOHELA	20	\$ 3,125.00	\$ 62,500.00
U.S. Dept. of Ed. - Nelnet	21	\$ 3,047.62	\$ 64,000.00
Totals	134	\$ 3,030	\$ 406,000

Award Recipients by County

County	Awards	Avg. Award	Amount
Alcorn	4	\$ 2,750	\$ 11,000
Amite	2	\$ 4,000	\$ 8,000
Bolivar	2	\$ 4,000	\$ 8,000
Carroll	1	\$ 4,000	\$ 4,000
Clay	1	\$ 4,000	\$ 4,000
Coahoma	2	\$ 4,000	\$ 8,000
Copiah	1	\$ 4,000	\$ 4,000
Covington	3	\$ 3,167	\$ 9,500
Desoto	7	\$ 3,643	\$ 25,500
Forrest	6	\$ 3,167	\$ 19,000
George	3	\$ 1,500	\$ 4,500
Greene	1	\$ 4,000	\$ 4,000
Hancock	3	\$ 1,500	\$ 4,500
Harrison	8	\$ 1,500	\$ 12,000
Hinds	11	\$ 3,773	\$ 41,500
Holmes	1	\$ 4,000	\$ 4,000
Itawamba	1	\$ 1,500	\$ 1,500
Jackson	8	\$ 1,500	\$ 12,000
Jefferson	1	\$ 4,000	\$ 4,000
Jefferson davis	1	\$ 1,500	\$ 1,500
Jones	4	\$ 2,125	\$ 8,500
Lafayette	3	\$ 3,167	\$ 9,500
Lamar	3	\$ 3,167	\$ 9,500
Lauderdale	2	\$ 4,000	\$ 8,000
Lee	3	\$ 3,167	\$ 9,500
Leflore	1	\$ 1,500	\$ 1,500
Lincoln	3	\$ 2,333	\$ 7,000
Lowndes	1	\$ 1,500	\$ 1,500
Madison	1	\$ 4,000	\$ 4,000
Marion	1	\$ 1,500	\$ 1,500
Monroe	4	\$ 2,750	\$ 11,000
Neshoba	2	\$ 2,750	\$ 5,500
Oktibbeha	3	\$ 4,000	\$ 12,000
Panola	2	\$ 4,000	\$ 8,000
Pearl River	3	\$ 3,167	\$ 9,500
Pike	2	\$ 4,000	\$ 8,000
Pontotoc	1	\$ 4,000	\$ 4,000
Rankin	9	\$ 2,611	\$ 23,500
Scott	2	\$ 4,000	\$ 8,000
Tate	2	\$ 2,750	\$ 5,500
Tishomingo	1	\$ 4,000	\$ 4,000
Tunica	1	\$ 4,000	\$ 4,000
Union	3	\$ 4,000	\$ 12,000
Walthall	3	\$ 4,000	\$ 12,000
Warren	1	\$ 4,000	\$ 4,000
Washington	1	\$ 4,000	\$ 4,000
Wayne	4	\$ 4,000	\$ 16,000
Webster	1	\$ 4,000	\$ 4,000
Totals	134	\$ 3,030	\$ 406,000

Recipient Demographics

Dependency Status			Gender		
	Recipients	Percent		Recipients	Percent
Dependent	0	0%	Male	10	7%
Independent	134	100%	Female	124	93%
	134	100%		134	100%

Ethnicity			Age		
	Recipients	Percent		Recipients	Percent
African American	36	27%	17-24 years old	63	47%
Alaskan Native/American Indian	0	0%	25-34 years old	35	26%
Asian/Pacific Islander	0	0%	35-44 years old	27	20%
Caucasian	93	69%	45-54 years old	8	6%
Hispanic	3	2%	55-64 years old	1	1%
Unknown	2	1%	65 years or older	0	0%
	134	100%		134	100%

Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	0	-	Less than \$0 (nega	2	-
\$0	0	-	\$0	10	-
\$1-\$19,999	0	-	\$1-\$2,999	1	-
\$20,000-\$39,999	0	-	\$3,000-\$5,999	6	-
\$40,000-\$49,999	0	-	\$6,000-\$9,999	4	-
\$50,000-\$59,999	0	-	\$10,000-\$14,999	6	-
\$60,000-\$79,999	0	-	\$15,000-\$19,999	4	-
\$80,000-\$99,999	0	-	\$20,000-\$29,999	5	-
\$100,000-\$249,999	0	-	\$30,000-\$39,999	2	-
\$250,001-\$999,999	0	-	\$40,000-\$49,999	1	-
\$1,000,000 and More	0	-	\$50,000 and More	5	-
No FAFSA/Income Data	0	-	No FAFSA/Income	88	-
	0	0%		134	0%

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

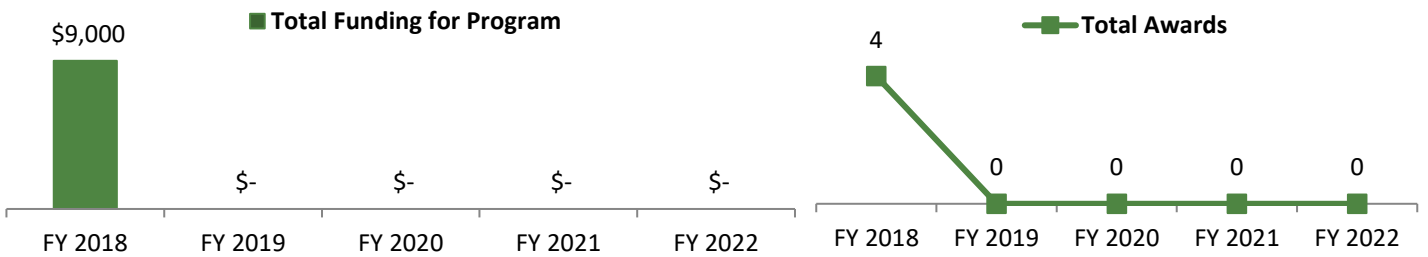
Accounts are "closed" when the service obligation is complete or the debt is either cancelled or paid in full with money. Service is the preferred method of repayment. Accounts for which the debt is cancelled due to death or total and permanent disability are included with the accounts closed due to 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.

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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	4	0	0	0	0
Total Awards	4	0	0	0	0
% One-Year Change (+/-)	-96.2%	-100.0%	-	-	-
Total Funding for Program	\$ 9,000	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-97.4%	-100.0%	-	-	-
Eligible Applicants	260	325	294	228	203
Award Rate	2%	0%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ 2,250	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-31.4%	-100.0%	-	-	-
Applicants Not Funded	256	325	294	228	203
Funding Disparity	\$ 1,024,000	\$ 1,300,000	\$ 1,176,000	\$ 912,000	\$ 812,000



Awards by Institution

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

Award Recipients by County

	Awards	Avg. Award	Amount
County			
No Awards	0	-	\$ -
Totals	0	-	\$ -

Recipient Demographics

	Recipients	Percent		Recipients	Percent
Dependency Status			Gender		
No Awards	-	-	No Awards	-	-
Ethnicity			Age		
No Awards	-	-	No Awards	-	-
	Dependent Students			Independent Students	
Income			Income		
No Awards	-	-	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	2	\$ 5,000
Current Service	0	\$ -
Current Money	8	\$ 8,804
Non-Current Money	12	\$ 44,307
Collection	140	\$ 536,781
Closed in Current Year	26	\$ -
Total Managed in Current Year	188	\$ 594,893

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	\$ -	\$ -	\$ -	\$ 27,787
Service/Money	5	\$ -	\$ 6,676	\$ 2,203	\$ 20,374
Money	16	\$ -	\$ 66,883	\$ 14,955	\$ -
Totals	26	\$ -	\$ 73,560	\$ 17,158	\$ 48,161

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 54,896.50	\$ 15,116.58	\$ 12,399.08	\$ 7,770.46	\$ 90,182.62

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>	1	0	1	3	64	4	73	1,181	6%
FY 2013	0	0	2	0	13	3	18	167	11%
FY 2014	0	0	0	3	10	3	16	176	9%
FY 2015	0	0	4	2	11	4	21	194	11%
FY 2016	0	0	1	1	19	9	30	188	16%
FY 2017	0	0	0	0	0	0	0	1	0%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	0	8	9	117	23	158	1,907	8%
Untracked	1	0	0	3	23	3	30	37	
Managed	2	0	8	12	140	26	188	1,944	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	1,181	67	6%	7%	7%	7%	6%	6%
FY 2013	167	13	8%	10%	8%	8%	9%	9%
FY 2014	176	13	7%	10%	10%	10%	8%	7%
FY 2015	194	13	7%	5%	10%	12%	10%	8%
FY 2016	188	20	11%	1%	5%	14%	13%	13%
FY 2017	1	0	0%	0%	0%	0%	0%	0%
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	1,907	126	7%	7%	6%	8%	8%	7%
Untracked	37	26	-					
ALL	1,944	152						

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	3	4	865	75	172	1,112	85%
FY 2013	0	1	2	3	96	20	36	152	76%
FY 2014	0	0	3	3	109	12	42	163	74%
FY 2015	0	1	3	4	125	21	31	177	82%
FY 2016	3	3	3	9	114	14	39	167	77%
FY 2017	0	0	0	0	1	0	0	1	100%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	4	5	14	23	1,310	142	320	1,772	82%
Untracked	1	-	2	3	2	-	8	10	
ALL	5	5	16	26	1,312	142	328	1,782	

Nursing Education Forgivable Loan, RN to BSN (NELR)

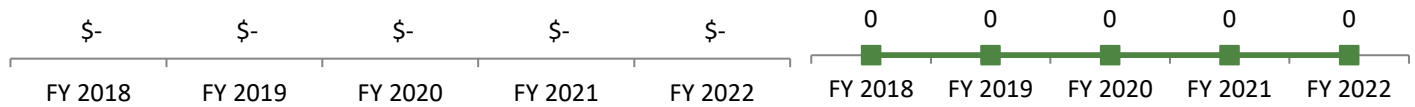
Nursing Education Forgivable Loan - RN to BSN awards are available to licensed registered nurses seeking a bachelor's degree in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse for one year for each year of loan received. Participants 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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	0	0	0	0	0
Total Awards	0	0	0	0	0
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	70	66	58	38	29
Award Rate	0%	0%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-
Applicants Not Funded	70	66	58	38	29
Funding Disparity	\$ 280,000	\$ 264,000	\$ 232,000	\$ 152,000	\$ 116,000

■ Total Funding for Program

■ Total Awards



Awards by Institution

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

Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
No Awards	-	-	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	1	\$ 4,000
Current Service	0	\$ -
Current Money	3	\$ 3,302
Non-Current Money	4	\$ 9,596
Collection	38	\$ 111,281
Closed in Current Year	2	\$ -
Total Managed in Current Year	48	\$ 128,179

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	2	\$ -	\$ 5,535	\$ 569	\$ -
Totals	2	\$ -	\$ 5,535	\$ 569	\$ -

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 7,534.98	\$ 3,191.42	\$ 1,878.92	\$ 2,763.18	\$ 15,368.50

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				
<i>Prior Years</i>	0	0	0	0	11	11	245	4%
FY 2013	0	0	1	0	9	10	56	18%
FY 2014	0	0	0	0	6	6	100	6%
FY 2015	1	0	2	4	6	14	115	12%
FY 2016	0	0	0	0	3	4	70	6%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	1	0	3	4	35	45	586	8%
Untracked	0	0	0	0	3	3	6	
Managed	1	0	3	4	38	48	592	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	245	11	4%	5%	6%	5%	5%	4%
FY 2013	56	9	16%	7%	7%	7%	18%	16%
FY 2014	100	6	6%	8%	7%	6%	7%	5%
FY 2015	115	10	9%	9%	11%	10%	10%	9%
FY 2016	70	3	4%	0%	6%	9%	6%	4%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	586	39	7%	6%	7%	7%	8%	6%
Untracked	6	3	-					
ALL	592	42						

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
FY 2013	0	0	0	0	38	5	3	46	93%
FY 2014	0	0	0	0	79	9	6	94	94%
FY 2015	0	0	1	1	91	2	9	102	91%
FY 2016	0	0	1	1	56	3	8	67	88%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	0	0	2	2	460	27	56	543	90%
Untracked	0	0	0	0	2	0	1	3	
ALL	0	0	2	2	462	27	57	546	

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)

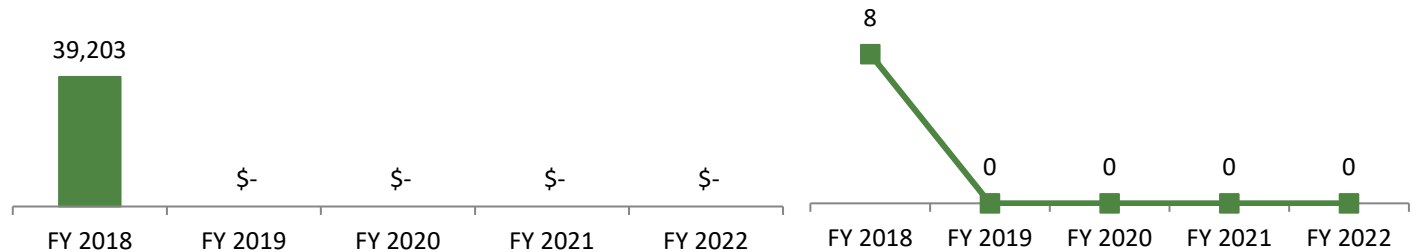
Critical Needs Dyslexia Therapy Forgivable Loans are available to students seeking a first master’s degree in Dyslexia Therapy in an approved program of study that is based on the Orton-Gillingham teaching approach. Students must be seeking a class “AA” Mississippi Educator License with a 203 (Dyslexia 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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	8	0	0	0	0
Total Awards	8	0	0	0	0
% One-Year Change (+/-)	-52.9%	-100.0%	-	-	-
Total Funding for Program	39,203	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-51.4%	-100.0%	-	-	-
Eligible Applicants	16	15	10	4	6
Award Rate	50%	0%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ 4,900	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	3.3%	-100.0%	-	-	-
Applicants Not Funded	8	15	10	4	6
Funding Disparity	\$ 39,203	\$ 73,500	\$ 50,000	\$ 20,000	\$ 30,000

■ Total Funding for Program

■ Total Awards



Awards by Institution

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

Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-
	Dependent Students			Independent Students	
Income	Recipients	Percent	Income	Recipients	Percent
No Awards	-	-	No Awards	-	-

CNDT Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	9	\$ 42,002.12
Non-Current Money	0	\$ -
Collection	3	\$ 10,906.05
Closed in Current Year	5	\$ -
Total Managed in Current Year	17	\$ 52,908.17

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	2	\$ -	\$ -	\$ -	\$ 21,871.50
Service/Money	2	\$ -	\$ 1,820.28	\$ 853.34	\$ 12,157.32
Money	1	\$ -	\$ 5,065.20	\$ 738.85	\$ -
Totals	5	\$ -	\$ 6,885	\$ 1,592	\$ 34,029

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 9,192.83	\$ 1,546.45	\$ 863.56	\$ 737.80	\$ 12,340.64

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 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	0	3	0	2	0	5	21	24%
FY 2015	0	0	2	0	0	0	2	20	10%
FY 2016	0	0	4	0	1	5	10	23	43%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	0	0	8	0%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	0	0	9	0	3	5	17	72	24%
Untracked	-	-	-	-	-	-	-	-	-
Managed	0	0	9	0	3	5	17	72	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	21	2	10%	14%	19%	19%	24%	10%
FY 2015	20	0	0%	5%	5%	0%	0%	0%
FY 2016	23	1	4%	0%	4%	17%	9%	9%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	8	0	0%	-	0%	0%	0%	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	72	3	4%	6%	8%	11%	10%	6%
Untracked	-	-	-	-	-	-	-	-
ALL	72	3	4%					

Accounts Closed During the Fiscal Year and Over Time by Cohort

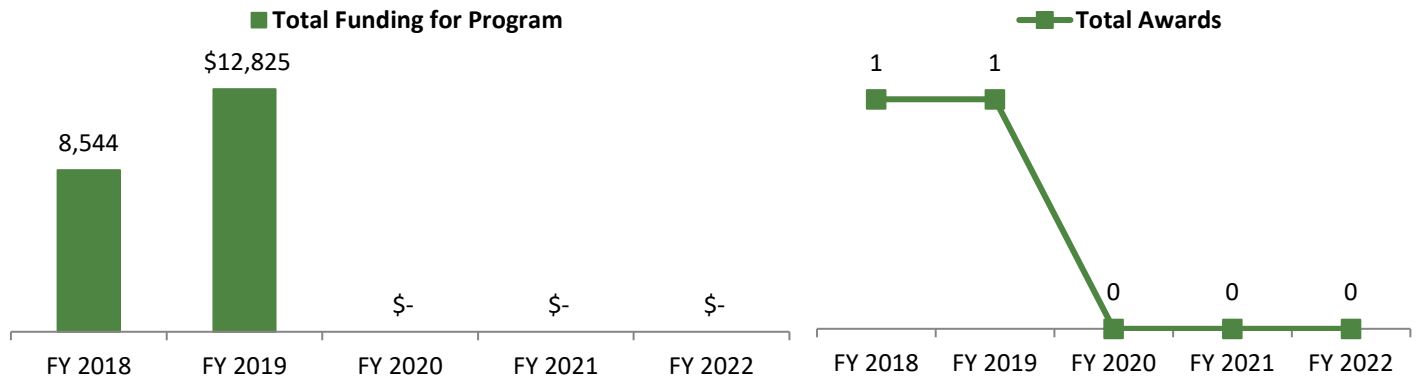
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	0	0	0	0	14	1	1	16	94%
FY 2015	0	0	0	0	14	2	2	18	89%
FY 2016	2	2	1	5	12	4	2	18	89%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	8	0	0	8	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	2	2	1	5	48	7	5	60	92%
Untracked	-	-	-	-	-	-	-	-	-
ALL	2	2	1	5	48	7	5	60	

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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	1	1	0	0	0
Total Awards	1	1	0	0	0
% One-Year Change (+/-)	-50.0%	0.0%	-100.0%	-	-
Total Funding for Program	8,544	\$ 12,825	\$ -	\$ -	\$ -
% One-Year Change (+/-)	175.1%	50.1%	-100.0%	-	-
Eligible Applicants	1	20	19	11	11
Award Rate	100%	5%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ 8,544	\$ 12,825	\$ -	\$ -	\$ -
% One-Year Change (+/-)	450.2%	50.1%	-100.0%	-	-
Applicants Not Funded	0	19	19	11	11
Funding Disparity	\$ -	\$ 243,675	\$ 190,760	\$ 110,000	\$ 110,000



Awards by Institution

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

Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0		\$ -
Totals	0		\$ -

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-
	Dependent Students			Independent Students	
Income	Recipients	Percent	Income	Recipients	Percent
No Awards			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	0	\$ -
Current Money	1	\$ 1,167
Non-Current Money	0	\$ -
Collection	2	\$ 37,459
Closed in Current Year	2	\$ -
Total Managed in Current Year	5	\$ 38,626

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 22,437
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 18,507	\$ 1,865	\$ -
Totals	2	\$ -	\$ 18,507	\$ 1,865	\$ 22,437

No accounts were closed during the fiscal year.

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 9,064.79	\$ 1,199.67	\$ 240.00	\$ 81.43	\$ 10,585.89

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 2013	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-
FY 2015	0	0	1	0	2	1	4	94%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	1	1	100%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	0	0	1	0	2	2	5	10
Untracked	-	-	-	-	-	-	-	-
Managed	0	0	1	0	2	2	5	10

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-
FY 2015	9	2	22%	0%	22%	22%	22%	22%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	1	0	0%	-	0%	0%	0%	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	10	2	20%	0%	20%	20%	20%	20%
Untracked	-	-	-	-	-	-	-	-
ALL	10	2						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	0	1	1	3	0	3	6	50%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	1	0	0	1	1	0	0	1	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	0	1	2	4	0	3	7	57%
Untracked	-	-	-	-	-	-	-	-	-
ALL	1	0	1	2	4	0	3	7	

Nursing Education Forgivable Loan, Master's (NELM)

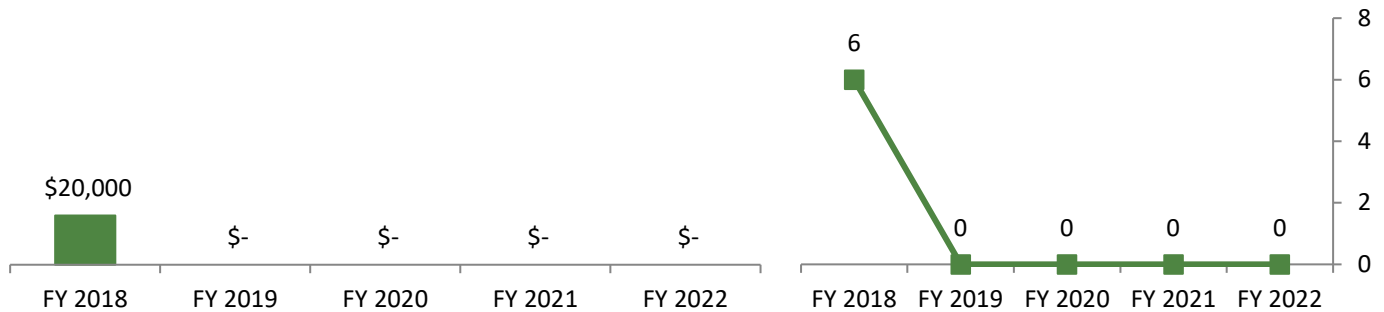
Nursing Education Forgivable Loan - Master's awards are available to Mississippi resident students with a minimum 3.0 GPA seeking a Master of Science in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an 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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	6	0	0	0	0
Total Awards	6	0	0	0	0
% One-Year Change (+/-)	-85.4%	-100.0%	-	-	-
Total Funding for Program	\$ 20,000	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-84.3%	-100.0%	-	-	-
Eligible Applicants	64	34	26	19	16
Award Rate	9%	0%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ 3,333	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	7.5%	-100.0%	-	-	-
Applicants Not Funded	58	34	26	19	16
Funding Disparity	\$ 232,000	\$ 113,322	\$ 86,658	\$ 76,000	\$ 64,000

■ Total Funding for Program

— Total Awards



Awards by Institution

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

Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -

Recipient Demographics

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

NELM Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	3	\$ 17,259
Current Service	0	\$ -
Current Money	2	\$ 3,967
Non-Current Money	1	\$ 2,473
Collection	34	\$ 115,443
Closed in Current Year	4	\$ -
Total Managed in Current Year	44	\$ 139,142

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	2	\$ -	\$ -	\$ -	\$ 16,675
Service/Money	2	\$ -	\$ 3,804	\$ 939	\$ 11,946
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	4	\$ -	\$ 3,804	\$ 939	\$ 28,621

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$7,003.58	\$ 649.74	\$ 1,052.77	\$ 5,518.20	\$14,224.29

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate	
	School, Grace, or Deferred	Current Service	Current Money	Non- Current					Collection
<i>Prior Years</i>	1	0	0	1	11	0	13	304	4%
FY 2013	0	0	0	0	3	0	3	60	5%
FY 2014	1	0	1	0	2	0	4	77	5%
FY 2015	0	0	1	0	4	0	5	84	6%
FY 2016	1	0	0	0	3	4	8	83	10%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	3	0	2	1	23	4	33	608	5%
Untracked	0	0	0	0	11	0	11	13	
Managed	3	0	2	1	34	4	44	621	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	304	12	4%	4%	5%	4%	5%	4%
FY 2013	60	3	5%	7%	7%	7%	7%	5%
FY 2014	77	2	3%	8%	5%	4%	4%	3%
FY 2015	84	4	5%	5%	7%	8%	8%	5%
FY 2016	83	3	4%	0%	0%	6%	6%	5%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	608	24	4%	4%	5%	5%	5%	4%
Untracked	13	11	-					
ALL	621	35						

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	243	12	36	291	88%
FY 2013	0	0	0	0	39	10	8	57	86%
FY 2014	0	0	0	0	62	6	5	73	93%
FY 2015	0	0	0	0	67	5	7	79	91%
FY 2016	2	2	0	4	59	8	12	79	85%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	2	2	0	4	470	41	68	579	88%
Untracked	0	0	0	0	0	1	1	2	
ALL	2	2	0	4	470	42	69	581	

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

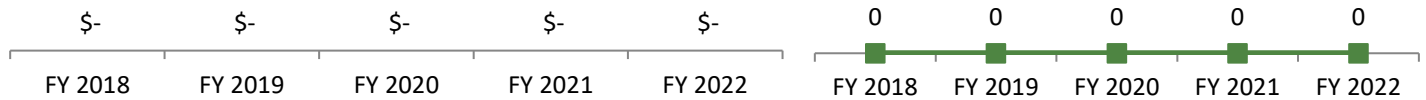
Nursing Education Forgivable Loan - RN to MSN awards are available to students seeking a Master of Science in nursing at a Mississippi college or university through an associate's degree bridge program. Students may fulfill the service obligation by working as a professional nurse or as a teacher in 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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	0	0	0	0	0
Total Awards	0	0	0	0	0
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	11	7	6	6	6
Award Rate	0%	0%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-
Applicants Not Funded	11	7	6	6	6
Funding Disparity	\$ 44,000	\$ 22,750	\$ 19,500	\$ 24,000	\$ 24,000

■ Total Funding for Program

■ Total Awards



Awards by Institution

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

Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-
	Dependent Students			Independent Students	
Income	Recipients	Percent	Income	Recipients	Percent
No Awards	-	-	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	0	\$ -
Non-Current Money	1	\$ 7,500
Collection	1	\$ 3,462
Closed in Current Year	4	\$ -
Total Managed in Current Year	6	\$ 10,962

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	\$ -	\$ -	\$ -	\$ 4,000
Service/Money	1	\$ -	\$ 4,400	\$ 220	\$ -
Money	3	\$ -	\$ 10,250	\$ 953	\$ -
Totals	4	\$ -	\$ 14,650	\$ 1,173	\$ 4,000

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 2,749.20	\$ 34.21	\$ -	\$ -	\$ 2,783.41

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 2013	0	0	0	1	0	1	1	100%	
FY 2014	0	0	0	0	0	2	9	22%	
FY 2015	0	0	0	0	0	1	12	8%	
FY 2016	0	0	0	0	1	1	4	50%	
FY 2017	-	-	-	-	-	-	-	-	
FY 2018	-	-	-	-	-	-	-	-	
FY 2019	-	-	-	-	-	-	-	-	
FY 2020	-	-	-	-	-	-	-	-	
FY 2021	-	-	-	-	-	-	-	-	
FY 2022	-	-	-	-	-	-	-	-	
Tracked	0	0	0	1	1	4	6	26	23%
Untracked	-	-	-	-	-	-	-	-	-
Managed	0	0	0	1	1	4	6	26	-

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

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2017	2018	2019	2020	2021
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2013	1	1	100%	100%	100%	100%	100%	100%
FY 2014	9	0	0%	0%	0%	0%	0%	0%
FY 2015	12	0	0%	0%	0%	0%	0%	0%
FY 2016	4	1	25%	0%	25%	25%	25%	25%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	26	2	8%	4%	8%	8%	8%	8%
Untracked	-	-	-	-	-	-	-	-
ALL	26	2						

Accounts Closed During the Fiscal Year and Over Time by Cohort

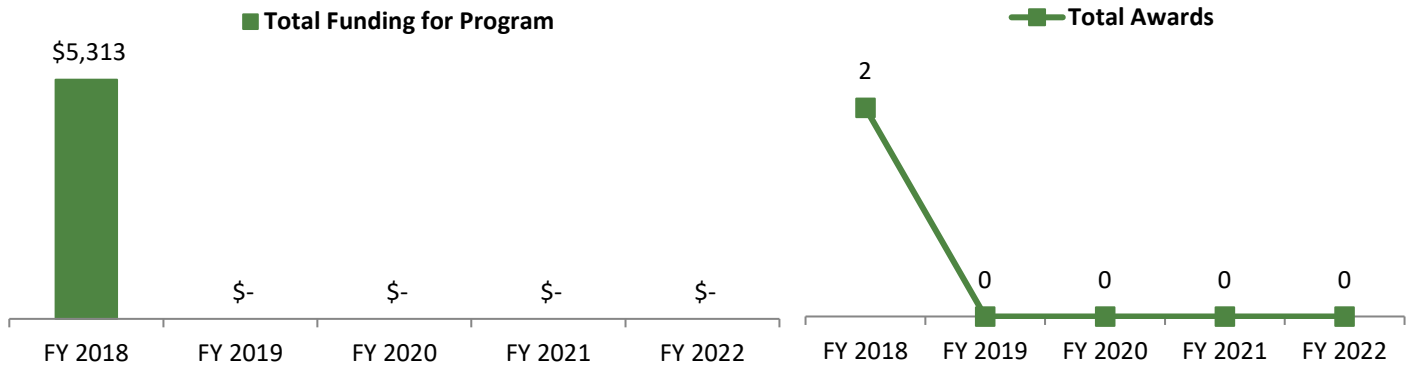
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2013	0	0	0	0	0	0	0	0	-
FY 2014	0	0	2	2	6	0	3	9	67%
FY 2015	0	0	1	1	10	0	2	12	83%
FY 2016	0	1	0	1	2	1	0	3	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	0	1	3	4	18	1	5	24	79%
Untracked	-	-	-	-	-	-	-	0	
ALL	0	1	3	4	18	1	5	24	

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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	2	0	0	0	0
Total Awards	2	0	0	0	0
% One-Year Change (+/-)	-77.8%	-100.0%	-	-	-
Total Funding for Program	\$ 5,313	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-84.2%	-100.0%	-	-	-
Eligible Applicants	25	16	5	3	3
Award Rate	8%	0%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ 2,657	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-28.7%	-100.0%	-	-	-
Applicants Not Funded	23	16	5	3	3
Funding Disparity	\$ 61,100	\$ 42,512	\$ 13,285	\$ 15,000	\$ 15,000



Awards by Institution

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

Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-
Dependent Students			Independent Students		
Income	Recipients	Percent	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	0	\$ -
Current Service	5	\$ 32,267
Current Money	2	\$ 9,261
Non-Current Money	1	\$ 5,727
Collection	10	\$ 72,790
Closed in Current Year	2	\$ -
Total Managed in Current Year	20	\$ 120,045

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 8,125
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 5,000	\$ 629	\$ -
Totals	2	\$ -	\$ 5,000	\$ 629	\$ 8,125

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 9,118.81	\$ 1,486.48	\$ 617.44	\$ 263.82	\$ 11,486.55

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current				
<i>Prior Years</i>	0	0	0	0	4	4	29	14%
FY 2013	0	1	0	0	0	1	1	100%
FY 2014	0	0	0	0	2	3	25	12%
FY 2015	0	1	2	1	2	7	27	26%
FY 2016	0	3	0	0	0	3	10	30%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	0	5	2	1	8	2	92	20%
Untracked	0	0	0	0	2	2	2	
Managed	0	5	2	1	10	2	20	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	29	4	14%	10%	10%	10%	14%	14%
FY 2013	1	0	0%	0%	0%	0%	0%	0%
FY 2014	25	2	8%	0%	4%	8%	12%	8%
FY 2015	27	3	11%	0%	4%	11%	15%	11%
FY 2016	10	0	0%	0%	0%	0%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	92	9	10%	3%	5%	9%	12%	10%
Untracked	2	2	-					
ALL	94	11						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	20	1	4	25	84%
FY 2013	0	0	0	0	0	0	0	0	-
FY 2014	0	0	1	1	18	2	3	23	87%
FY 2015	1	0	0	1	14	3	4	21	81%
FY 2016	0	0	0	0	6	1	0	7	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	0	1	2	58	7	11	76	86%
Untracked	0	0	0	0	0	0	0	0	
ALL	1	0	1	2	58	7	11	76	

Nursing Teacher Stipend Forgivable Loan (NTSP)

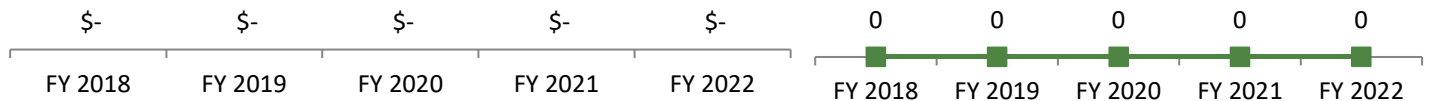
Nursing Teacher Stipend Forgivable Loans are available to licensed registered nurses seeking a master’s degree in nursing or a doctorate in nursing at a Mississippi college or university. Participants may fulfill the service obligation by teaching in an accredited Mississippi school of nursing for two 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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	0	0	0	0	0
Total Awards	0	0	0	0	0
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	35	13	3	1	3
Award Rate	0%	0%	0%	0%	0%
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-
Applicants Not Funded	35	13	3	1	3
Funding Disparity	\$ 351,400	\$ 130,520	\$ 30,120	\$ 10,040	\$ 30,120

■ Total Funding for Program

■ Total Awards



Awards by Institution

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

Award Recipients by County

County	Awards	Avg. Award	Amount
No Awards	0	-	\$ -
Totals	0		\$ -

Recipient Demographics

	Recipients	Percent		Recipients	Percent
Dependency Status			Gender		
No Awards	-	-	No Awards	-	-
Ethnicity			Age		
No Awards	-	-	No Awards	-	-
	Dependent Students			Independent Students	
Income			Income		
No Awards	-	-	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	1	\$ 10,000
Current Service	7	\$ 91,577
Current Money	7	\$ 29,696
Non-Current Money	2	\$ 20,384
Collection	21	\$ 234,585
Closed in Current Year	3	\$ -
Total Managed in Current Year	41	\$ 386,243

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	\$ -	\$ 5,500	\$ 541	\$ 5,000
Money	2	\$ -	\$ 22,000	\$ 2,542	\$ -
Totals	3	\$ -	\$ 27,500	\$ 3,083	\$ 5,000

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 32,919.21	\$ 5,271.41	\$ 2,406.79	\$ 1,538.18	\$ 42,135.59

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	1	0	0	11	0	13	112	12%
FY 2013	0	1	1	0	2	0	4	9	44%
FY 2014	0	0	1	1	0	2	4	25	16%
FY 2015	0	2	4	1	5	0	12	24	50%
FY 2016	0	3	1	0	2	1	7	17	41%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	7	7	2	20	3	40	187	21%
Untracked	0	0	0	0	1	0	1	1	
Managed	1	7	7	2	21	3	41	188	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	112	11	10%	8%	7%	7%	11%	9%
FY 2013	9	2	22%	22%	22%	22%	22%	22%
FY 2014	25	1	4%	8%	8%	8%	8%	8%
FY 2015	24	6	25%	8%	17%	17%	29%	25%
FY 2016	17	2	12%	0%	0%	0%	12%	12%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	187	22	12%	8%	9%	9%	13%	12%
Untracked	1	1	-					
ALL	188	23						

Accounts Closed During the Fiscal Year and Over Time by Cohort

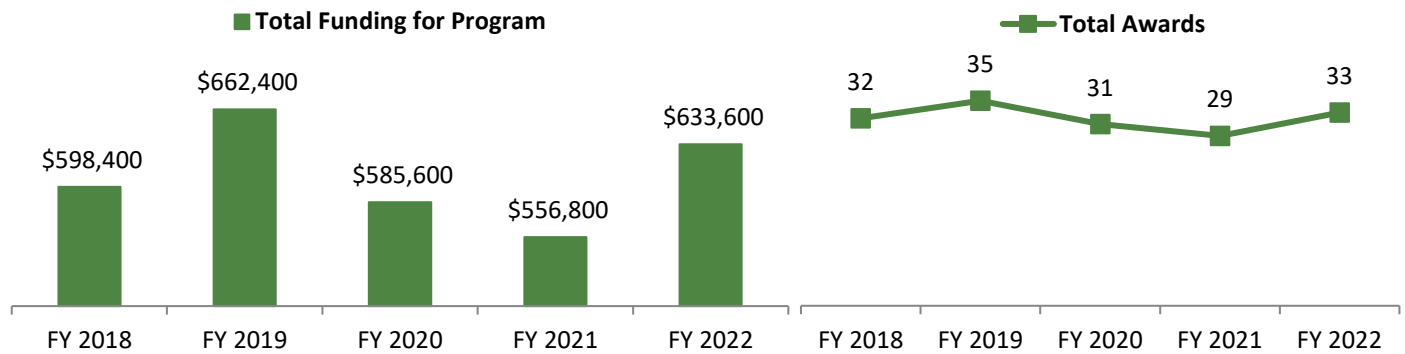
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	67	15	17	99	83%
FY 2013	0	0	0	0	3	0	2	5	60%
FY 2014	0	0	2	2	20	0	3	23	87%
FY 2015	0	0	0	0	11	0	1	12	92%
FY 2016	0	1	0	1	7	2	2	11	82%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	0	1	2	3	108	17	25	150	83%
Untracked	0	0	0	0	0	0	0	0	
ALL	0	1	2	3	108	17	25	150	

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 2018	FY 2019	FY 2020	FY 2021	FY 2022
Total Applicants Awarded	32	35	31	29	33
Total Awards	32	35	31	29	33
% One-Year Change (+/-)	-13.5%	9.4%	-11.4%	-6.5%	13.8%
Total Funding for Program	\$ 598,400	\$ 662,400	\$ 585,600	\$ 556,800	\$ 633,600
% One-Year Change (+/-)	-9.1%	10.7%	-11.6%	-4.9%	13.8%
Eligible Applicants	32	35	31	29	33
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	-	\$ 19,200
Maximum Award	-	-	-	-	\$ 19,200
Average Award Amount	\$ 18,700	\$ 18,926	\$ 18,890	\$ 19,200	\$ 19,200
% One-Year Change (+/-)	5.1%	1.2%	-0.2%	1.6%	0.0%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Out-of-State	Awards	Avg. Award	Amount
Southern College of Optometry	26	\$ 19,200	\$ 499,200
University of Alabama Birmingham - Optometry	7	\$ 19,200	\$ 134,400
Totals	33		\$ 633,600

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
Clay	1	\$ 19,200	\$ 19,200
Desoto	1	\$ 19,200	\$ 19,200
Forrest	1	\$ 19,200	\$ 19,200
Harrison	3	\$ 19,200	\$ 57,600
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
Madison	1	\$ 19,200	\$ 19,200
Marshall	1	\$ 19,200	\$ 19,200
Monroe	1	\$ 19,200	\$ 19,200
Panola	1	\$ 19,200	\$ 19,200
Pearl River	1	\$ 19,200	\$ 19,200
Pontotoc	1	\$ 19,200	\$ 19,200
Rankin	1	\$ 19,200	\$ 19,200
Tippah	1	\$ 19,200	\$ 19,200
Washington	3	\$ 19,200	\$ 57,600
Webster	1	\$ 19,200	\$ 19,200
Yalobusha	1	\$ 19,200	\$ 19,200
Totals	33	\$ 19,200	\$ 633,600

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	9	27%
Independent	33	100%	Female	24	73%
	33	100%		33	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3	9%	17-24 years old	17	52%
Alaskan Native/American Indian	0	0%	25-34 years old	15	45%
Asian/Pacific Islander	3	9%	35-44 years old	1	3%
Caucasian	26	79%	45-54 years old	0	0%
Hispanic	1	3%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	33	100%		33	100%
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	0	-	Less than \$0 (nega	0	0%
\$0	0	-	\$0	14	42%
\$1-\$19,999	0	-	\$1-\$2,999	0	0%
\$20,000-\$39,999	0	-	\$3,000-\$5,999	2	6%
\$40,000-\$49,999	0	-	\$6,000-\$9,999	4	12%
\$50,000-\$59,999	0	-	\$10,000-\$14,999	3	9%
\$60,000-\$79,999	0	-	\$15,000-\$19,999	1	3%
\$80,000-\$99,999	0	-	\$20,000-\$29,999	2	6%
\$100,000-\$249,999	0	-	\$30,000-\$39,999	0	0%
\$250,001-\$999,999	0	-	\$40,000-\$49,999	2	6%
\$1,000,000 and More	0	-	\$50,000 and More	2	6%
No FAFSA/Income Data	0	-	No FAFSA/Income	3	9%
	0	0%		33	100%

SREB Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	36	\$ 1,782,130
Current Service	19	\$ 869,513
Current Money	9	\$ 400,366
Non-Current Money	2	\$ 3,425
Collection	8	\$ 184,973
Closed in Current Year	14	\$ -
Total Managed in Current Year	88	\$ 3,240,406

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	\$ -	\$ -	\$ -	\$ 713,500
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	3	\$ -	\$ 211,690	\$ 5,923	\$ -
Totals	14	\$ -	\$ 211,690	\$ 5,923	\$ 713,500

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 269,932.92	\$ 17,393.81	\$ 1,144.38	\$ -	\$ 288,471.11

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate	
	School, Grace, or Deferred	Current Service	Current Money	Non-Current					Collection
<i>Prior Years</i>	0	0	1	0	5	2	8	133	6%
FY 2013	0	0	0	0	0	1	1	9	11%
FY 2014	0	1	0	0	0	8	9	11	82%
FY 2015	0	4	1	0	1	1	7	12	58%
FY 2016	0	7	4	0	0	0	11	11	100%
FY 2017	0	6	1	0	0	2	9	10	90%
FY 2018	3	1	2	0	0	0	6	6	100%
FY 2019	9	0	0	0	0	0	9	9	100%
FY 2020	7	0	0	0	0	0	7	7	100%
FY 2021	8	0	0	0	0	0	8	8	100%
FY 2022	9	0	0	0	0	0	9	9	100%
Tracked	36	19	9	0	6	14	84	225	37%
Untracked	0	0	0	2	2	0	4	5	
Managed	36	19	9	2	8	14	88	230	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	133	5	4%	3%	4%	4%	4%	4%
FY 2013	9	0	0%	0%	0%	0%	0%	0%
FY 2014	11	0	0%	0%	0%	0%	0%	0%
FY 2015	12	1	8%	0%	0%	0%	8%	8%
FY 2016	11	0	0%	0%	0%	0%	0%	0%
FY 2017	10	0	0%	0%	0%	0%	0%	0%
FY 2018	6	0	0%	-	0%	0%	0%	0%
FY 2019	9	0	0%	-	-	0%	0%	0%
FY 2020	7	0	0%	-	-	-	0%	0%
FY 2021	8	0	0%	-	-	-	-	0%
FY 2022	9	0	0%	-	-	-	100%	0%
Tracked	225	6	3%	2%	3%	2%	3%	3%
Untracked	5	4	-					
ALL	230	10						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	1	0	1	2	103	4	20	127	84%
FY 2013	1	0	0	1	8	1	0	9	100%
FY 2014	8	0	0	8	10	0	0	10	100%
FY 2015	1	0	0	1	3	0	3	6	50%
FY 2016	0	0	0	0	0	0	0	0	-
FY 2017	0	0	2	2	0	0	3	3	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	-
FY 2022	0	0	0	0	0	0	0	0	-
Tracked	11	0	3	14	124	5	26	155	83%
Untracked	0	0	0	0	0	0	1	1	
ALL	11	0	3	14	124	5	27	156	

Teacher Education Scholars Forgivable Loan (TES)

The Teacher Education Scholars Forgivable Loan Program (TES) was discontinued in FY 2022. Awards were 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 could 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 were NOT eligible to receive other state grant or loan funds while receiving TES. Recipients received up to \$15,000 annually for four (4) years/eight (8) semesters. To be eligible, students must have scored a 28 or higher composite score on the ACT, had a cumulative 3.5 GPA, and been enrolled full-time. Out-of-state students were eligible.

TES 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	22	\$ 1,085,916
Current Money	8	\$ 227,088
Non-Current Money	2	\$ 30,734
Collection	14	\$ 343,537
Closed in Current Year	6	\$ -
Total Managed in Current Year	52	\$ 1,687,275

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	\$ -	\$ -	\$ -	\$ 175,780
Service/Money	2	\$ -	\$ 517	\$ 391	\$ 57,238
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	6	\$ -	\$ 517	\$ 391	\$ 233,018

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 24,511.29	\$ 8,208.72	\$ 1,295.56	\$ 487.05	\$ 34,502.62

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 2013	-	-	-	-	-	-	-	-	
FY 2014	0	2	1	0	2	9	13	69%	
FY 2015	0	13	5	1	7	28	30	93%	
FY 2016	0	7	2	1	5	15	15	100%	
FY 2017	-	-	-	-	-	-	-	-	
FY 2018	-	-	-	-	-	-	-	-	
FY 2019	-	-	-	-	-	-	-	-	
FY 2020	-	-	-	-	-	-	-	-	
FY 2021	-	-	-	-	-	-	-	-	
FY 2022	-	-	-	-	-	-	-	-	
Tracked	0	22	8	2	14	6	52	58	90%
Untracked	-	-	-	-	-	-	-	-	-
Managed	0	22	8	2	14	6	52	58	90%

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-
FY 2014	13	2	15%	0%	8%	8%	15%	15%
FY 2015	30	8	27%	3%	7%	7%	20%	20%
FY 2016	15	6	40%	0%	0%	0%	13%	20%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	58	16	28%	2%	5%	5%	17%	19%
Untracked	-	-	-					
ALL	58	16						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2013	-	-	-	-	-	-	-	-	-
FY 2014	3	1	0	4	6	1	1	8	88%
FY 2015	1	1	0	2	2	1	1	4	75%
FY 2016	0	0	0	0	0	0	0	0	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	4	2	0	6	8	2	2	12	83%
Untracked	-	-	-	-	-	-	-	-	-
ALL	4	2	0	6	8	2	2	12	

William Winter Teacher Forgivable Loan (WWTS)

The William Winter Teacher Forgivable Loan Program (WWTS) was discontinued in FY 2022. Awards were 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 could 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 have been Mississippi residents with a 3.0 GPA. Students must have attended full-time and must have passed the Praxis CORE or had qualifying ACT scores. Participants received up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years/four (4) semesters/six (6) trimesters.

WWTS Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	7	\$ 27,881
Current Service	0	\$ -
Current Money	5	\$ 953
Non-Current Money	43	\$ 133,748
Collection	477	\$ 1,840,717
Closed in Current Year	30	\$ (538)
Total Managed in Current Year	562	\$ 2,002,762

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	\$ -	\$ -	\$ -	\$ 10,500
Service/Money	9	\$ -	\$ 8,635	\$ 3,654	\$ 43,465
Money	18	\$ (538)	\$ 72,738	\$ 26,142	\$ -
Totals	30	\$ (538)	\$ 81,373	\$ 29,796	\$ 53,965

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 59,690.44	\$ 30,052.37	\$ 21,935.04	\$ 25,384.95	\$ 137,062.80

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	14	301	13	333	5,951	6%
FY 2013	0	0	0	3	34	0	37	326	11%
FY 2014	0	0	0	7	22	4	33	299	11%
FY 2015	0	0	5	3	21	4	33	208	16%
FY 2016	0	0	0	1	11	5	17	179	9%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	5	0	5	28	389	26	453	6,963	7%
Untracked	2	0	0	15	88	4	109	129	
Managed	7	0	5	43	477	30	562	7,092	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	5,951	315	5%	7%	6%	6%	6%	5%
FY 2013	326	37	11%	14%	14%	13%	13%	11%
FY 2014	299	29	10%	13%	12%	12%	13%	10%
FY 2015	208	24	12%	6%	8%	10%	14%	13%
FY 2016	179	12	7%	0%	2%	7%	9%	8%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	6,963	417	6%	7%	7%	7%	7%	6%
Untracked	129	103	-					
ALL	7,092	520						

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>	1	2	10	13	4,718	204	709	5,631	87%
FY 2013	0	0	0	0	196	45	48	289	83%
FY 2014	0	1	3	4	190	28	52	270	81%
FY 2015	0	1	3	4	135	22	22	179	88%
FY 2016	0	4	1	5	115	25	27	167	84%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	8	17	26	5,354	324	858	6,536	87%
Untracked	2	1	1	4	6	3	15	24	
ALL	3	9	18	30	5,360	327	873	6,560	

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

The Health Care Professions Forgivable Loan Program (HCP) was discontinued in FY 2019. Awards were 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 could fulfill the service obligation by working in a state health institution in the state of Mississippi for one year for each year of loan received. Undergraduate student participants received up to \$1,500 per academic year, not to exceed two (2) calendar years or \$3,000; and graduate student participants received up to \$3,000 per academic year not to exceed two (2) calendar years or \$6,000. To be eligible, students must have been Mississippi residents.

HCP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	1	\$ 1,500
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	9	\$ 12,028
Closed in Current Year	2	\$ -
Total Managed in Current Year	12	\$ 13,528

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	2	\$ -	\$ 4,650	\$ 386	\$ -
Totals	2	\$ -	\$ 4,650	\$ 386	\$ -

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 870.23	\$ 334.62	\$ 93.31	\$ -	\$ 1,298.16

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	0	7	0	7	80	9%
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	0	0	0	1	2	8	25%
FY 2016	0	0	0	0	0	1	1	9	11%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	0	0	0	9	2	12	106	11%
Untracked	-	-	-	-	-	-	-	-	-
Managed	1	0	0	0	9	2	12	106	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	80	7	9%	10%	9%	8%	10%	8%
FY 2013	7	1	14%	14%	14%	14%	14%	14%
FY 2014	2	1	50%	0%	50%	50%	50%	50%
FY 2015	8	0	0%	0%	0%	13%	13%	0%
FY 2016	9	0	0%	0%	0%	11%	0%	0%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	106	9	8%	8%	8%	9%	10%	8%
Untracked	-	-	-	-	-	-	-	-
ALL	106	9						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	12	9	52	73	29%
FY 2013	0	0	0	0	2	0	4	6	33%
FY 2014	0	0	0	0	0	0	1	1	0%
FY 2015	0	0	1	1	1	1	5	7	29%
FY 2016	0	0	1	1	2	1	6	9	33%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	0	0	2	2	17	11	68	96	29%
Untracked	-	-	-	-	-	-	-	-	-
ALL	0	0	2	2	17	11	68	96	

State Dental Education Forgivable Loan (DENT)

The State Dental Education Forgivable Loan Program (DENT) was discontinued in FY 2019. Awards were available to Mississippi resident students at the University of Mississippi Medical Center School of Dentistry. Participants could 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 received tuition each year for a maximum of four (4) academic years.

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	0	\$ -
Current Money	7	\$ 117,544
Non-Current Money	1	\$ 56,023
Collection	1	\$ 4,000
Closed in Current Year	16	\$ -
Total Managed in Current Year	26	\$ 220,627

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	\$ -	\$ -	\$ -	\$ 865,975
Service/Money	2	\$ -	\$ 34,073	\$ 4,415	\$ 137,457
Money	3	\$ -	\$ 122,982	\$ 3,732	\$ -
Totals	16	\$ -	\$ 157,055	\$ 8,147	\$ 1,003,431

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 174,203.17	\$ 10,022.67	\$ 215.00	\$ -	\$ 184,440.84

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	54	0%
FY 2013	1	0	0	0	0	0	1	4	25%
FY 2014	0	0	3	1	0	5	9	15	60%
FY 2015	0	0	1	0	0	4	5	8	63%
FY 2016	0	0	3	0	0	7	10	14	71%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	0	7	1	0	16	25	95	26%
Untracked	0	0	0	0	1	0	1	1	
Managed	1	0	7	1	1	16	26	96	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	54	0	0%	2%	2%	2%	0%	0%
FY 2013	4	0	0%	0%	0%	25%	0%	0%
FY 2014	15	1	7%	0%	0%	0%	0%	7%
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	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	95	1	1%	1%	1%	1%	2%	1%
Untracked	1	1	-					
ALL	96	2						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	37	5	12	54	78%
FY 2013	0	0	0	0	2	0	1	3	67%
FY 2014	3	2	0	5	6	3	2	11	82%
FY 2015	3	0	1	4	6	0	1	7	86%
FY 2016	5	0	2	7	9	0	2	11	82%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	11	2	3	16	60	8	18	86	79%
Untracked	0	0	0	0	0	0	0	0	
ALL	11	2	3	16	60	8	18	86	

State Medical Education Forgivable Loan (MED)

The State Medical Education Forgivable Loan Program (MED) was discontinued in FY 2019. Awards were available to students at the University of Mississippi Medical Center School of Medicine who agreed to become primary care physicians, specializing in family medicine, internal medicine, pediatrics, or obstetrics/gynecology. Students could 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 have been Mississippi residents.

MED Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of	Principal Balance	
	Accounts	Outstanding	
School, Grace, or Deferred	7	\$	323,484
Current Service	6	\$	340,539
Current Money	11	\$	399,282
Non-Current Money	8	\$	210,323
Collection	13	\$	487,939
Closed in Current Year	8	\$	-
Total Managed in Current Year	53	\$	1,761,568

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	\$ -	\$ -	\$ -	\$ 190,046
Service/Money	0	\$ -	\$ -	\$ -	-
Money	4	\$ -	\$ 228,835	\$ 17,913	-
Totals	8	\$ -	\$ 228,835	\$ 17,913	\$ 190,046

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 241,365.50	\$ 17,168.16	\$ 1,881.08	\$ 340.00	\$ 260,754.74

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate	
	School, Grace, or Deferred	Current Service	Current Money	Non-Current					Collection
<i>Prior Years</i>	0	0	3	0	2	3	8	54	15%
FY 2013	1	0	3	0	1	2	7	9	78%
FY 2014	0	1	2	0	0	1	4	7	57%
FY 2015	2	4	2	0	1	2	11	12	92%
FY 2016	4	1	1	1	2	0	9	10	90%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	7	6	11	1	6	8	39	92	42%
Untracked	0	0	0	7	7	0	14	14	
Managed	7	6	11	8	13	8	53	106	

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
				2017	2018	2019	2020	2021
<i>Prior Years</i>	54	2	4%	4%	4%	6%	6%	6%
FY 2013	9	1	11%	0%	0%	11%	11%	11%
FY 2014	7	0	0%	0%	0%	0%	0%	0%
FY 2015	12	1	8%	0%	0%	0%	0%	0%
FY 2016	10	3	30%	0%	0%	0%	20%	30%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	92	7	8%	2%	2%	4%	7%	8%
Untracked	14	14	-					
ALL	106	21						

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>	2	0	1	3	30	2	17	49	65%
FY 2013	0	0	2	2	0	1	3	4	25%
FY 2014	0	0	1	1	0	0	4	4	0%
FY 2015	2	0	0	2	3	0	0	3	100%
FY 2016	0	0	0	0	1	0	0	1	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	4	0	4	8	34	3	24	61	61%
Untracked	0	0	0	0	0	0	0	0	
ALL	4	0	4	8	34	3	24	61	

Graduate and Professional Degree Forgivable Loan (STSC)

The State Scholarship for Graduate and Professional Degree Students Forgivable Loan Program (STSC) was discontinued in FY 2019. Awards were available to students pursuing graduate or professional degrees in chiropractic medicine, orthotics/prosthetics, or podiatric medicine at approved out-of-state institutions. Participants could 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 varied. To be eligible, students must have been Mississippi residents and attended full-time.

STSC Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	2	\$ 54,546
Current Money	1	\$ 8,258
Non-Current Money	8	\$ 137,322
Collection	18	\$ 256,535
Closed in Current Year	2	\$ -
Total Managed in Current Year	31	\$ 456,660

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	\$ -	\$ -	\$ -	\$ 46,287
Service/Money	1	\$ -	\$ 591	\$ 109	\$ 16,104
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	2	\$ -	\$ 591	\$ 109	\$ 62,391

No accounts were closed during the fiscal year.

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 11,239.58	\$ 4,084.74	\$ 396.00	\$ 801.55	\$ 16,521.87

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	3	9	0	12	70	17%
FY 2013	0	0	0	0	1	0	1	2	50%
FY 2014	0	1	0	0	0	1	2	3	67%
FY 2015	0	0	1	0	0	0	1	2	50%
FY 2016	0	1	0	0	0	1	2	3	67%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	0	2	1	3	10	2	18	80	23%
Untracked	0	0	0	5	8	0	13	13	
Managed	0	2	1	8	18	2	31	93	

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

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY	Default Rate in FY
				2017	2018	2019	2020	2021
<i>Prior Years</i>	70	12	17%	19%	19%	17%	17%	17%
FY 2013	2	1	50%	50%	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	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
Tracked	80	13	16%	18%	18%	16%	16%	16%
Untracked	13	13	-					
ALL	93	26						

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	32	10	16	58	72%
FY 2013	0	0	0	0	0	1	0	1	100%
FY 2014	1	0	0	1	2	0	0	2	100%
FY 2015	0	0	0	0	1	0	0	1	100%
FY 2016	0	1	0	1	0	1	1	2	50%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
Tracked	1	1	0	2	35	12	17	64	73%
Untracked	0	0	0	0	0	0	0	0	
ALL	1	1	0	2	35	12	17	64	

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

The African-American Doctoral Teacher (AADT) Loan Program was discontinued in FY 1996. Awards were available to minority doctoral students. 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 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	\$ 159,261
Closed in Current Year	0	\$ -
Total Managed in Current Year	9	\$ 159,261

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 939.82	\$ 1,940.18	\$ 720.00	\$ 319.60	\$ 3,919.60

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

The Counseling and School Administration Forgivable Loan (CSA) program was discontinued in FY 2022, with the last awards made in FY 2016. Awards were available to Mississippi resident students employed as licensed classroom teachers in a Mississippi public school who were pursuing a first master's degree in counseling or educational leadership. Participants could fulfill the service obligation by continuing to work in a Mississippi public school as a classroom teacher while enrolled in the degree program and for one year immediately following the student's year of participation. Participants received reimbursement of \$125 per graduate credit hour for twelve (12) credit hours per semester.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	1	\$ 2,625
Collection	7	\$ 12,412
Closed in Current Year	0	\$ -
Total Managed in Current Year	8	\$ 15,037

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 314.28	\$ 5.72	\$ 80.00	\$ 102.85	\$ 502.85

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

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

Accounts Under Management During the Fiscal Year

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

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ -	\$ 550.00	\$ 50.00	\$ -	\$ 600.00

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

Critical Needs Alternate Route Teacher Forgivable Loan (CNAR) 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 must 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	0	\$ -
Non-Current Money	0	\$ -
Collection	6	\$ 88,568
Closed in Current Year	1	\$ -
Total Managed in Current Year	7	\$ 88,568

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	\$ -	\$ 13,239	\$ 2,238	\$ -
Totals	1	\$ -	\$ 13,239	\$ 2,238	\$ -

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 2,497.84	\$ 988.56	\$ 240.00	\$ -	\$ 3,726.40

Critical Needs Teacher Forgivable Loan (CNTF) - Repayment Details

Critical Needs Teacher Forgivable Loan (CNTF) awards were available to resident and non-resident students 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. Recipients could fulfill the service obligation by working full-time as a licensed teacher in a Mississippi public school or district in a geographic or subject shortage area for one year for each year of loan received. Recipients received tuition and fees, room and meals, plus a \$500 book allowance for up to two (2) years. Eligibility required a cumulative 3.0 GPA and passing Praxis I scores or a qualifying ACT score. New awards were last made in FY 2015.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	18	\$ 173,751
Current Service	0	\$ -
Current Money	26	\$ 198,804
Non-Current Money	65	\$ 913,153
Collection	596	\$ 7,270,240
Closed in Current Year	25	\$ (245)
Total Managed in Current Year	730	\$ 8,555,704

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	2	\$ -	\$ -	\$ -	\$ 23,850
Service/Money	5	\$ -	\$ 16,637	\$ 4,908	\$ 59,199
Money	18	\$ (245)	\$ 250,329	\$ 72,201	\$ -
Totals	25	\$ (245)	\$ 266,966	\$ 77,108	\$ 83,049

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 184,437.22	\$ 76,820.75	\$ 36,956.5	\$ 34,560.3	\$ 332,774.85

Graduate Teacher Forgivable Loan (GTS) - Repayment Details

Graduate Teacher Forgivable Loan awards were available to Mississippi residents who were licensed teachers in Mississippi public schools and pursuing a first master's degree in education. Participants could fulfill the service obligation by continuing to work in a Mississippi public school as a teacher while enrolled and by continuing to serve for one year immediately following degree completion. Participants received reimbursement of \$125 per graduate credit hour for twelve (12) credit hours per semester. The last awards were made in FY 2016. The program was discontinued in FY 2022.

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	\$ 3,150
Collection	42	\$ 69,693
Closed in Current Year	4	\$ -
Total Managed in Current Year	47	\$ 72,843

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	\$ -	\$ -	\$ 208	\$ 1,181
Money	3	\$ -	\$ 7,575	\$ 1,681	\$ -
Totals	4	\$ -	\$ 7,575.00	\$ 1,889.51	\$ 1,181.25

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 4,979.34	\$ 2,340.27	\$ 1,983.65	\$ 2,154.00	\$ 11,457.26

Family Protection Specialist Social Worker Forgivable Loan (SWOR)

The Family Protection Specialist Social Worker Forgivable Loan (SWOR) was created in 2006 to encourage family protection workers (FPW I or FPW II) employed by the Department of Human Services to obtain the education necessary to become a family protection specialist. Awards were available to full-time and part-time students enrolled full-time. Students could receive tuition and fees for two (2) years. After licensure, the recipient was required to serve as a Family Protection Specialist or higher for no less than three (3) years. The program awarded only one student and was discontinued in FY 2018.

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	2	\$ 4,930
Closed in Current Year	1	\$ -
Total Managed in Current Year	3	\$ 4,930

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	\$ -	\$ 1,451	\$ 1,821	\$ 1,129
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ 1,451	\$ 1,821	\$ 1,129

Revenue Collected in Repayment

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

No revenue was collected in repayment during the fiscal year.

Nursing Education Forgivable Loan (NELS) - Repayment Details

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

Accounts Under Management During the Fiscal Year

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

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

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

No revenue was collected in repayment during the fiscal year.

Paul Douglas Teacher Forgivable Loan (PDTs) - Repayment Details

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	1	\$ 3,001
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	2	\$ 16,613
Collection	4	\$ 15,300
Closed in Current Year	0	\$ -
Total Managed in Current Year	7	\$ 34,914

Accounts Closed During the Fiscal Year

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

Revenue Collected in Repayment

Totals	Principal	Interest	Fees	Tax Offset	Total
	\$ 119.64	\$ 314.43	\$ 109.68	\$ 207.40	\$ 751.15

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	\$ 15,844
Collection	3	\$ 6,053
Closed in Current Year	0	\$ -
Total Managed in Current Year	6	\$ 21,897

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 1,302.57	\$ 58.68	\$ 220.00	\$ 420.75	\$ 2,002.00

SREB Doctoral Scholars Forgivable Loan (SDSP) - Repayment Details

Southern Regional Education Board Doctoral Scholars Forgivable Loan awards were available to graduate students 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 could fulfill the service obligation by teaching full-time at the collegiate level for one year for each year of loan received. Participants received up to \$25,000 per academic year, not to exceed \$75,000 over three (3) academic years. Priority was given to racial/ethnic minority students.

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	\$ 25,285
Non-Current Money	2	\$ 99,920
Collection	9	\$ 316,729
Closed in Current Year	1	\$ -
Total Managed in Current Year	13	\$ 441,934

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 75,000
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 75,000.00

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 8,895.33	\$ 5,561.79	\$ 1,803.48	\$ -	\$ 16,260.60

Veterinary Medicine Minority Forgivable Loan (VMMP) - Repayment Details

Veterinary Medicine Minority Forgivable Loan awards were available to minority resident students seeking a Veterinary Medicine degree at Mississippi State University. Students could fulfill the service obligation by working as a veterinarian in Mississippi for one year for each year of loan received. Students received full tuition per academic year for four (4) years for full-time enrollment. The last awards were made in FY 2016. The program was discontinued in FY 2019.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	2	\$ 13,372
Non-Current Money	0	\$ -
Collection	0	\$ -
Closed in Current Year	1	\$ -
Total Managed in Current Year	3	\$ 13,372

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	\$ -	\$ 58,158	\$ 5,496	\$ -
Totals	1	\$ -	\$ 58,158.00	\$ 5,496.00	\$ -

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 35,723.17	\$ 895.21	\$ -	\$ -	\$ 36,618.38

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

William Winter Alternate Route Teacher Forgivable Loan (WWAR) awards were available to Mississippi resident students 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 could fulfill the service obligation by working in a Mississippi public school for one year for each year of loan received. Eligibility required a 3.0 GPA and passing Praxis scores. Participants received up to \$4,000 per year for two (2) years of full-time enrollment. The last awards were made in FY 2016. The program was discontinued in FY 2022.

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	\$ 6,988
Closed in Current Year	0	\$ -
Total Managed in Current Year	3	\$ 6,988

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 236.45	\$ 67.06	\$ 75.87	\$ 1,317.50	\$ 1,696.88

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	19	\$ 176,753
Current Service	0	\$ -
Current Money	29	\$ 237,461
Non-Current Money	75	\$ 1,055,018
Collection	683	\$ 7,952,788
Closed in Current Year	33	\$ (245)
Total Managed in Current Year	839	\$ 9,421,774

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	\$ -	\$ -	\$ -	\$ 98,850
Service/Money	7	\$ -	\$ 18,088	\$ 6,937	\$ 61,509
Money	23	\$ (244.60)	\$ 329,301	\$ 81,616	\$ -
Totals	33	\$ (245)	\$ 347,389	\$ 88,553	\$ 160,359

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 239,445.66	\$ 89,542.65	\$ 42,239.22	\$ 39,082.44	\$ 410,309.97