

A Report to the Mississippi Legislature



**2023 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2022 through June 30, 2023



**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.

Overview of 2022-23 Awards and Unfunded Awards (Page 7)

The Office awarded 26,323 awards, totaling \$50,259,912 to 25,802 students through state-supported student financial aid programs during the 2022-23 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 2022-23 Aid Year was \$1,909, an increase of \$67 or 3.64%. Due to the availability of state support, some student financial aid programs cannot be fully funded every year. However, in the 2022-23 Aid Year, forgivable loans were awarded for the first time since 2016 to new applicants in many programs.

Distribution of Aid by County (Page 8)

A total of 25,802 unique individuals, representing all 82 Mississippi counties, received aid during the aid year. The number of award recipients when counted by county is less than the total number of awards, due to the fact that some students receive aid through more than one program or transfer mid-year, in which case the student's award would be counted twice.

Demographics of State-Supported Student Financial Aid Recipients (Page 9)

A total of 25,802 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 87.9% are dependent students and 12.1% 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 96.5% of all state aid recipients. Of all state aid recipients, 21.3% classify themselves as African-American, while 68.9% classify themselves as Caucasian. The remaining 9.8% of recipients classify themselves as Alaskan Native/American Indian, Asian/Pacific Islander, Hispanic, or Other. Among dependent students, 21.8% of aid recipients have family incomes below \$40,000 per year; 25.4% 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 52.8% of state aid recipients have family incomes over \$80,000.

Funding for the 2022-23 Aid Year (Pages 10-11)

For the 2022-23 Aid Year, the Office received an appropriation of \$50.63 million in general funds, an increase of \$3.52 million or 7.48% from the previous year. The Legislature initially gave the Office authority to spend up to \$9.5 million from other funds (about \$6.5 million from prior and current year collections, \$3 million from the Education Enhancement Fund, and \$10,000 from the Nissan trust) for a total of \$60.13 million, an increase of \$6.19 million or 11.47% from the previous year. However, about \$3.99 million of the \$9.5 million in spending authority was not available; therefore, the total working budget was \$56.14 million, an increase of \$2.2 million or 4.07%.

Expenses for the 2022-23 Aid Year (Page 11)

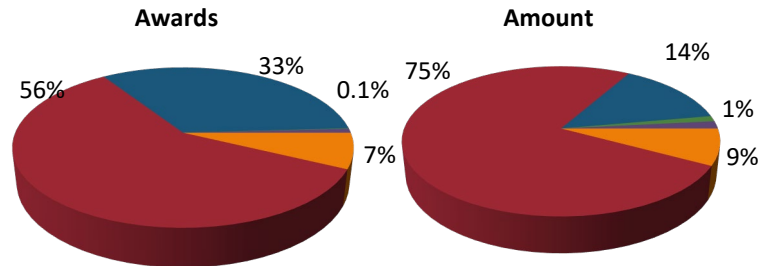
The Office expended \$50.31 million on awards (\$50.26 in current-year awards and \$49,410 on prior year awards) and \$1.33 million on administration for a total \$51.63 million. The Office ended the year with unused funds in the amount of \$4.51 million. The \$2.19 million in EEF funds must be reappropriated. The \$2.32 million in collections will be carried forward for use during Fiscal Year 2024.

Executive Summary

Distribution of Aid by Institution Type (Pages 6-7)

The Office awards aid to students at private and public four-year institutions and to students at public two-year colleges. In some cases, aid is awarded to students attending out-of-state institutions when the program of study is not available in Mississippi. Mississippi also repays student loans for teachers working in public schools.

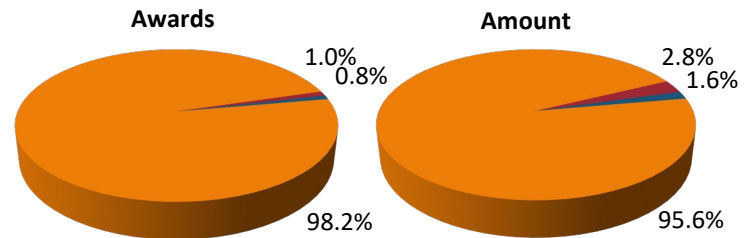
Institution Type	Awards	Amount
4-Year Private	1,883	\$ 3,931,691
4-Year Public	15,437	\$ 37,931,594
2-Year Public	8,755	\$ 6,987,010
Out-of-State	31	\$ 595,200
Loan Servicers	217	\$ 814,418
Totals	26,323	\$ 50,259,912



Distribution of Aid by Award Type (Pages 12-13)

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 2022-23 Aid Year, grants made up 95.6%, forgivable loans made up 2.8%, and loan repayment made up 1.6% of funds.

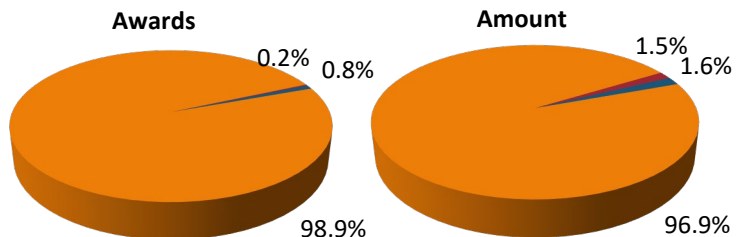
	Awards	Amount
Grants	25,843	\$ 48,043,512
Forgivable Loans	263	\$ 1,401,983
Loan Repayment	217	\$ 814,418
Totals	26,323	\$ 50,259,912



Distribution of Aid by Classification (Pages 12-13)

Most (96.9%) of state student financial aid dollars are awarded to undergraduate students. Only 1.5% of aid goes to graduate students. All graduate aid is awarded in the form of forgivable loans. Another 1.6% of aid is awarded after graduation in the form of loan repayment.

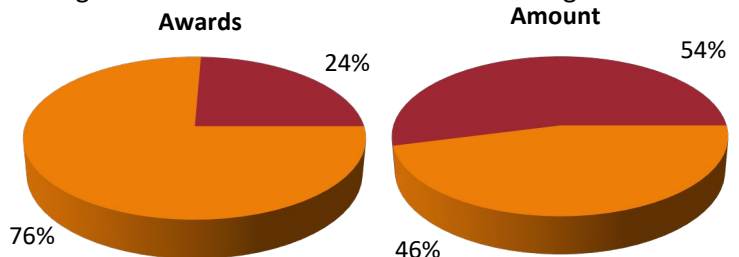
	Awards	Amount
Undergraduate	26,042	\$ 48,688,089
Graduate	64	\$ 757,405
Post-Graduation	217	\$ 814,418
Totals	26,323	\$ 50,259,912



Distribution of Forgivable Loans by Classification (Pages 12-13)

All grant aid is awarded to undergraduate students. Forgivable loans are awarded to both undergraduate and graduate students. Graduate students received 54% of funds and undergraduate students received the remaining 46%.

	Awards	Amount
Undergraduate	199	\$ 644,578
Graduate	64	\$ 757,405
Totals	263	\$ 1,401,983

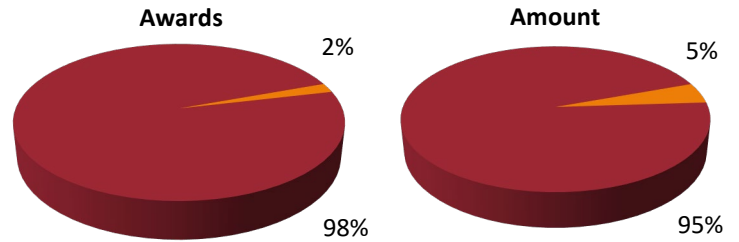


Executive Summary

Distribution of Forgivable Loans by Shortage Area (Pages 12-13)

Forgivable Loans are awarded primarily to students in education and health-related majors. Of the forgivable loans awarded this year, 95% went to students in health-related majors and only 5% went to majors in education-related fields.

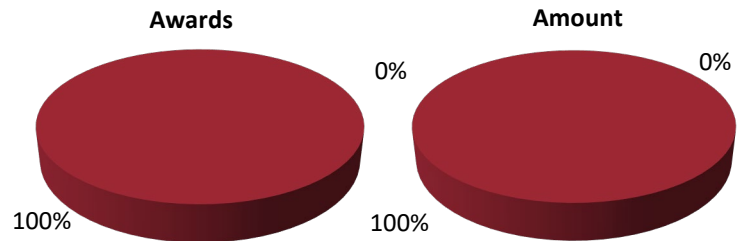
	Awards	Amount
Education	5	\$ 63,494
Health	258	\$ 1,338,489
Totals	263	\$ 1,401,983



Distribution of Undergraduate Forgivable Loans by Shortage Area (Pages 12-13)

In the most recent fiscal year, all forgivable loan money for undergraduate students was awarded in health-related fields.

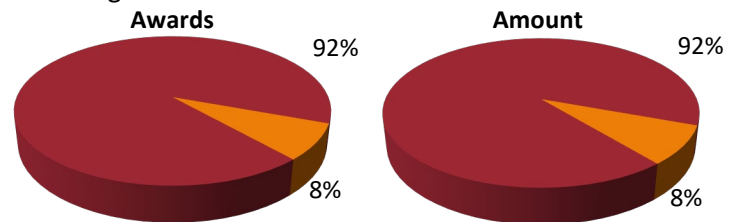
	Awards	Amount
Education	0	\$ -
Health	199	\$ 644,578
Totals	199	\$ 644,578



Distribution of Graduate Forgivable Loans by Shortage Area (Pages 12-13)

Students in health-related majors received 92% of forgivable loan money awarded to graduate students. Graduate students in education and other majors received 8% of state funding.

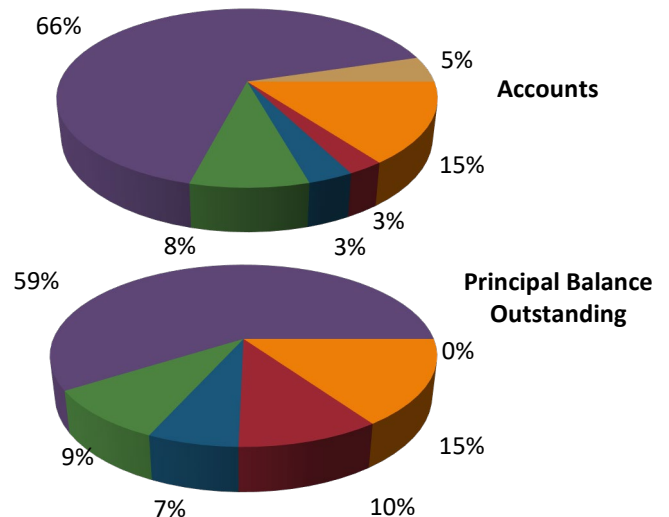
	Awards	Amount
Education	5	\$ 63,494
Health	59	\$ 693,911
Totals	64	\$ 757,405



Management of Forgivable Loans in Repayment (Page 18)

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 2022-23 Aid Year, 2,112 forgivable loan accounts were under management. The pie charts represent the number of accounts and the \$20.2 million outstanding principal balance at the close of the fiscal year.

Current	Accounts	Principal Balance Outstanding
Sch., Grace, Deferred	311	\$ 3,080,582
Service	55	\$ 2,039,770
Money	69	\$ 1,296,693
Defaulted		
Noncurrent	179	\$ 1,880,481
Collection	1,399	\$ 11,906,896
Closed in Current Year		
Closed	99	\$ (281)
Total	2,112	\$ 20,204,140



Executive Summary

Revenue Collected (Page 20)

Revenue is collected in repayment of forgivable loan accounts. During the 2022-2023 Fiscal Year, \$959,665 was collected in principal, interest and fees. Of the funds collected, \$113,874 in fees were paid to the servicing company and collection agencies, leaving \$845,791 in net collections available to be paid back out in awards.

Summary of Accounts Under Management (Pages 18-22)

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, data are limited for those cohorts. Cohorts are no longer tracked for inactive programs that have been discontinued for more than five years or completely repealed. Of the 2,112 accounts under management during the fiscal year, 1,526 accounts belong to untracked cohorts or inactive programs. For all tracked cohorts in active programs, a total of 4,016 loans have been made over time and 634 remain under management.

Summary of Current Accounts (Pages 19 and 22)

Accounts are current when the student is in school, in a grace or deferment period, or when the student is fulfilling the service obligation or making regular payments. Of the 2,112 accounts under management, 435 accounts (20.6%) are current.

Summary of Accounts in Default (Pages 19 and 22)

Of the 2,112 accounts under management, 1,578 accounts (74.7%) 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 3,952 accounts ever awarded in tracked cohorts in active programs, 225 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 (Pages 21 and 22)

During the 2022-23 Aid Year, 99 forgivable loan accounts (5% of accounts under management) were closed. Of these accounts, 11 (11% of closed accounts) were closed through cancellation by service, death, or disability; 19 (19% of closed accounts) were repaid through a combination of money and cancellation, and 69 (70% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$747,072 (45% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$906,366 (55% 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 3,952 accounts ever awarded in tracked cohorts, 86% have been closed. Of the closed accounts, 84% 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 maximum federal Pell grant. 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 bolster 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)	17,771	\$ 9,890,358
Mississippi Eminent Scholars Grant (MESG)	3,526	\$ 7,900,041
Higher Education Legislative Plan for Needy Students (HELP)	4,538	\$ 30,172,816
Law Enforcement Officers/Firefighter Scholarship (LAW)	7	\$ 75,348
Total Undergraduate Grants	25,842	\$ 48,038,563
TOTAL GRANTS	25,842	\$ 48,038,563

FORGIVABLE LOANS (Undergraduate and Graduate Students)

Undergraduate

Nursing Education Forgivable Loan - Bachelor's (NELB)	187	\$ 615,744
Nursing Education Forgivable Loan - RN to BSN (NELR)	12	\$ 28,834
Total Undergraduate Forgivable Loans	199	\$ 644,578

Graduate

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)	0	\$ -
Speech Language Pathologist Forgivable Loan (SLPL)	5	\$ 63,494
Nursing Education Forgivable Loan - Masters (NELM)	14	\$ 42,500
Nursing Education Forgivable Loan - RN to MSN (NERM)	4	\$ 13,500
Nursing Education Forgivable Loan - Ph.D. (NELP)	9	\$ 32,711
Nursing Teaching Stipend (NTSP)	1	\$ 10,000
SREB Regional Contract Program (SREB)	31	\$ 595,200
Total Graduate Forgivable Loans	64	\$ 757,405
TOTAL FORGIVABLE LOANS	263	\$ 1,401,983

PROGRAMS FUNDED THROUGH SPECIAL SOURCES (Investments/EEF)

Nissan Scholarship (NISS) (Undergraduate Grant)	1	\$ 4,949
Winter-Reed Teacher Loan Repayment (WRTR) (Loan Repayment)	217	\$ 814,418
TOTAL SPECIAL SOURCE PROGRAMS	218	\$ 819,367

TOTAL FUNDED THROUGH STATE FUNDS	26,323	\$ 50,259,912
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TOTAL PROGRAMS ADMINISTERED BY SFA	26,323	\$ 50,259,912
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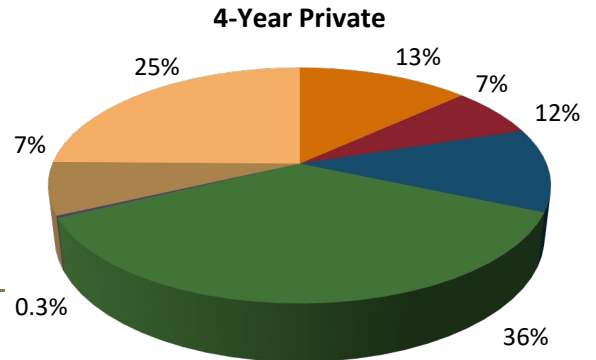
Summary Detail

State-Supported Student Financial Aid Awards by Institution

4-Year Private

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

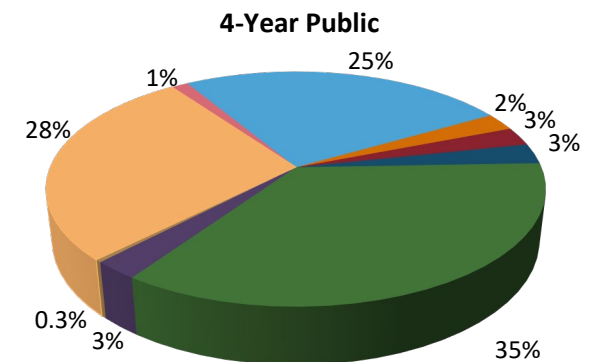
Awards	Amount
239	\$ 520,400
171	\$ 269,260
150	\$ 449,308
679	\$ 1,425,664
7	\$ 10,929
97	\$ 282,410
540	\$ 973,720
1,883	\$ 3,931,691



4-Year Public

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

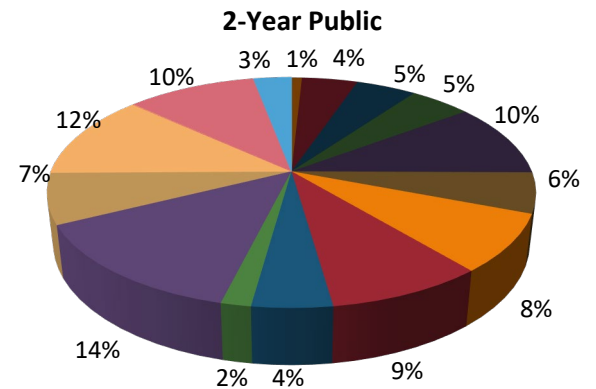
Awards	Amount
349	\$ 917,822
485	\$ 969,275
455	\$ 1,056,298
5,913	\$ 13,333,769
491	\$ 963,263
51	\$ 132,282
4,022	\$ 10,486,716
190	\$ 493,552
3,481	\$ 9,578,617
15,437	\$ 37,931,594



2-Year Public

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

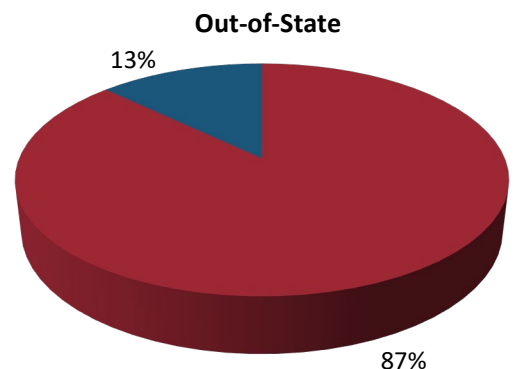
Awards	Amount
62	\$ 57,625
408	\$ 308,260
386	\$ 332,620
487	\$ 337,065
868	\$ 721,250
499	\$ 396,175
880	\$ 565,318
752	\$ 616,335
385	\$ 312,687
147	\$ 117,350
1,046	\$ 963,323
655	\$ 500,050
1,063	\$ 831,120
822	\$ 719,107
295	\$ 208,725
8,755	\$ 6,987,010



Out-of-State

Southern College of Optometry	
Univ. of Alabama Birmingham	

Awards	Amount
27	\$ 518,400
4	\$ 76,800
31	\$ 595,200



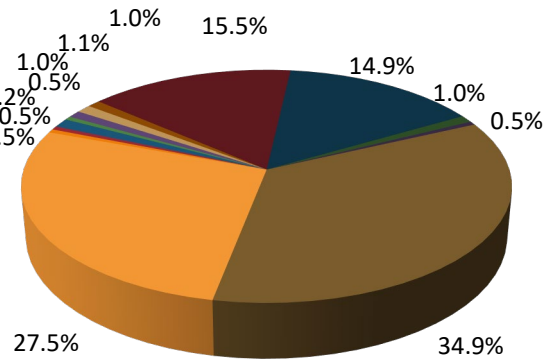
Summary Detail

State-Supported Student Financial Aid Awards by Institution

Loan Servicers

	Awards	Amount
American Education Services	1	\$ 4,000
Heartland	1	\$ 4,000
MOHELA	2	\$ 10,000
MOHELA - Laural Road	1	\$ 4,000
Navient	2	\$ 8,000
OSLA Student Loan Servicing	2	\$ 9,000
Sallie Mae Servicing Corp	2	\$ 8,000
U.S. Dept. of Ed. - Aidvantage	33	\$ 126,000
U.S. Dept. of Ed. - Edfinancial	35	\$ 121,000
U.S. Dept. of Ed. - FedLoan Svc.	1	\$ 8,000
U.S. Dept. of Ed. - Great Lakes	1	\$ 4,000
U.S. Dept. of Ed. - MOHELA	74	\$ 284,500
U.S. Dept. of Ed. - Nelnet	62	\$ 223,918
	217	\$ 814,418

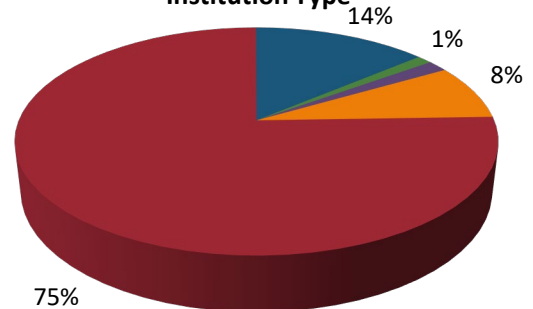
Loan Servicers



Summary

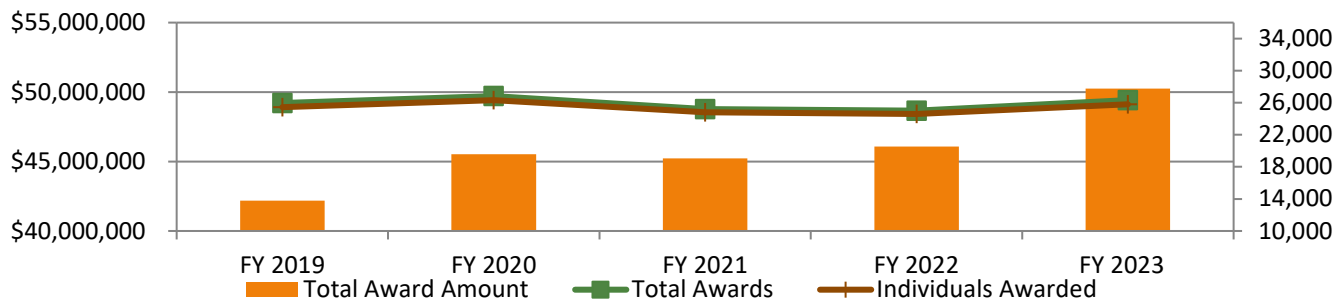
	Awards	Amount
4-Year Private	1,883	\$ 3,931,691
4-Year Public	15,437	\$ 37,931,594
2-Year Public	8,755	\$ 6,987,010
Out-of-State	31	\$ 595,200
Loan Servicers	217	\$ 814,418
	26,323	\$ 50,259,912

Distribution of Aid by Institution Type



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

	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Award Amount	\$ 42,189,919	\$ 45,513,697	\$ 45,224,182	\$ 46,083,779	\$ 50,259,912
One-Year Change (+/-)	\$ 4,251,186	\$ 3,323,778	\$ (289,515)	\$ 859,597	\$ 4,176,133
% One-Year Change (+/-)	11.21%	7.88%	-0.64%	1.90%	9.06%
Total Awards	25,952	26,831	25,222	25,015	26,323
One-Year Change (+/-)	1,258	879	-1,609	-207	1,308
% One-Year Change (+/-)	5.09%	3.39%	-6.00%	-0.82%	5.23%
Individuals Awarded	25,467	26,322	24,797	24,598	25,802
One-Year Change (+/-)	1,280	855	-1,525	-199	1,204
% One-Year Change (+/-)	5.29%	3.36%	-5.79%	-0.80%	4.89%
Average Award Amount	\$ 1,626	\$ 1,696	\$ 1,793	\$ 1,842	\$ 1,909
One-Year Change (+/-)	\$ 89	\$ 71	\$ 97	\$ 49	\$ 67
% One-Year Change (+/-)	5.81%	4.34%	5.72%	2.74%	3.64%



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.

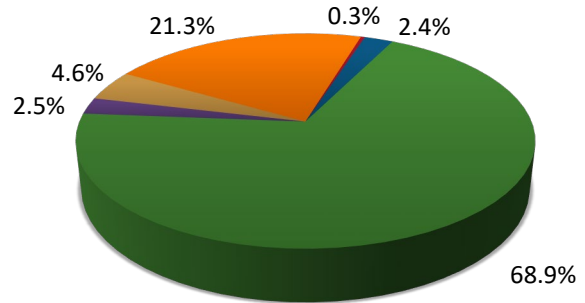
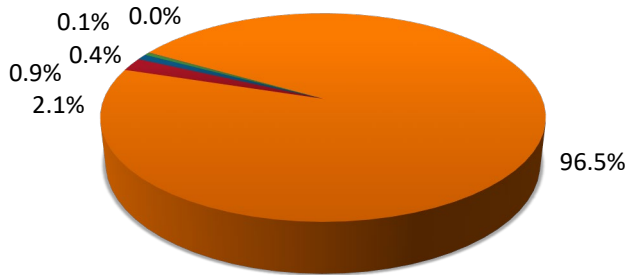
County	Number of Awards	Total Award Amount	Average Award Amount	County	Number of Awards	Total Award Amount	Average Award Amount
Adams	111	\$ 324,154	\$ 2,920	Lincoln	342	\$ 551,253	\$ 1,612
Alcorn	357	\$ 644,522	\$ 1,805	Lowndes	475	\$ 893,403	\$ 1,881
Amite	99	\$ 158,449	\$ 1,600	Madison	1,646	\$ 2,873,003	\$ 1,745
Attala	197	\$ 403,893	\$ 2,050	Marion	219	\$ 412,646	\$ 1,884
Benton	46	\$ 97,967	\$ 2,130	Marshall	163	\$ 341,036	\$ 2,092
Bolivar	216	\$ 365,898	\$ 1,694	Monroe	290	\$ 433,275	\$ 1,494
Calhoun	128	\$ 232,659	\$ 1,818	Montgomery	80	\$ 160,825	\$ 2,010
Carroll	97	\$ 125,153	\$ 1,290	Neshoba	285	\$ 554,312	\$ 1,945
Chickasaw	123	\$ 260,245	\$ 2,116	Newton	233	\$ 372,224	\$ 1,598
Choctaw	70	\$ 107,123	\$ 1,530	Noxubee	42	\$ 82,300	\$ 1,960
Claiborne	23	\$ 59,134	\$ 2,571	Oktibbeha	512	\$ 985,730	\$ 1,925
Clarke	112	\$ 205,370	\$ 1,834	Panola	218	\$ 543,188	\$ 2,492
Clay	113	\$ 219,082	\$ 1,939	Pearl River	449	\$ 801,617	\$ 1,785
Coahoma	92	\$ 187,235	\$ 2,035	Perry	62	\$ 108,196	\$ 1,745
Copiah	182	\$ 402,161	\$ 2,210	Pike	274	\$ 421,433	\$ 1,538
Covington	128	\$ 313,643	\$ 2,450	Pontotoc	305	\$ 411,621	\$ 1,350
Desoto	1,821	\$ 3,417,621	\$ 1,877	Prentiss	226	\$ 287,881	\$ 1,274
Forrest	718	\$ 1,651,701	\$ 2,300	Quitman	24	\$ 51,790	\$ 2,158
Franklin	67	\$ 101,389	\$ 1,513	Rankin	2,081	\$ 4,044,402	\$ 1,943
George	165	\$ 220,391	\$ 1,336	Scott	185	\$ 381,843	\$ 2,064
Greene	71	\$ 118,799	\$ 1,673	Sharkey	24	\$ 67,442	\$ 2,810
Grenada	166	\$ 309,899	\$ 1,867	Simpson	193	\$ 328,762	\$ 1,703
Hancock	420	\$ 898,142	\$ 2,138	Smith	160	\$ 270,272	\$ 1,689
Harrison	1,636	\$ 4,087,435	\$ 2,498	Stone	134	\$ 239,952	\$ 1,791
Hinds	1,687	\$ 3,768,632	\$ 2,234	Sunflower	101	\$ 217,301	\$ 2,151
Holmes	68	\$ 157,341	\$ 2,314	Tallahatchie	52	\$ 139,105	\$ 2,675
Humphreys	29	\$ 104,582	\$ 3,606	Tate	252	\$ 392,368	\$ 1,557
Issaquena	7	\$ 16,818	\$ 2,403	Tippah	196	\$ 364,494	\$ 1,860
Itawamba	191	\$ 328,032	\$ 1,717	Tishomingo	170	\$ 209,959	\$ 1,235
Jackson	1,386	\$ 2,957,629	\$ 2,134	Tunica	36	\$ 100,640	\$ 2,796
Jasper	123	\$ 227,206	\$ 1,847	Union	297	\$ 507,671	\$ 1,709
Jefferson	27	\$ 80,447	\$ 2,980	Walthall	79	\$ 109,618	\$ 1,388
Jefferson Davis	49	\$ 131,762	\$ 2,689	Warren	323	\$ 595,861	\$ 1,845
Jones	544	\$ 1,024,171	\$ 1,883	Washington	281	\$ 783,282	\$ 2,787
Kemper	40	\$ 80,758	\$ 2,019	Wayne	106	\$ 183,132	\$ 1,728
Lafayette	623	\$ 1,158,770	\$ 1,860	Webster	134	\$ 312,331	\$ 2,331
Lamar	837	\$ 1,555,814	\$ 1,859	Wilkinson	34	\$ 56,285	\$ 1,655
Lauderdale	700	\$ 1,289,124	\$ 1,842	Winston	134	\$ 235,113	\$ 1,755
Lawrence	96	\$ 141,200	\$ 1,471	Yalobusha	78	\$ 189,312	\$ 2,427
Leake	134	\$ 334,729	\$ 2,498	Yazoo	126	\$ 215,301	\$ 1,709
Lee	929	\$ 1,360,051	\$ 1,464				
Leflore	153	\$ 400,604	\$ 2,618	TOTALS	25,802	\$ 50,259,912	\$ 1,948

Summary Detail

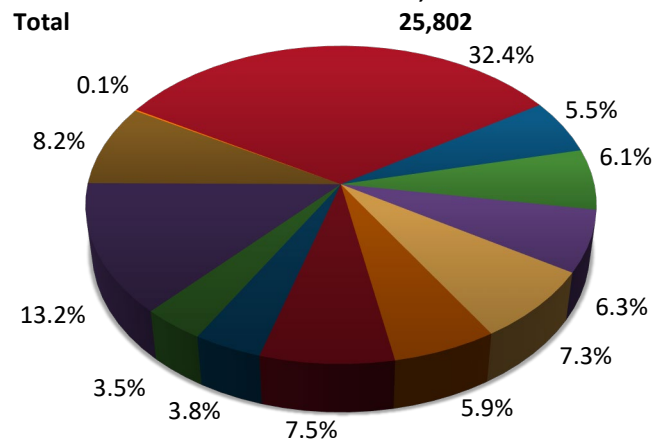
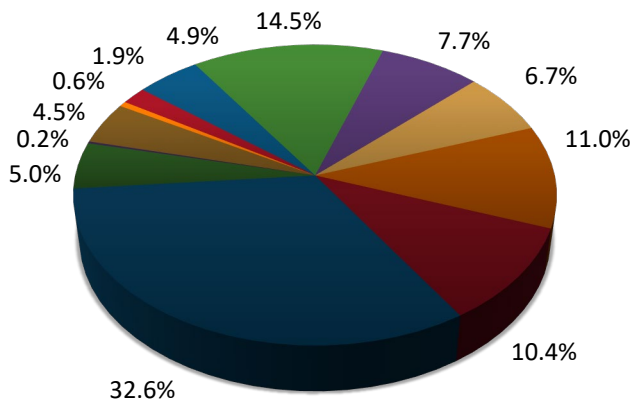
Demographics of State-Supported Student Financial Aid Award Recipients

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	22,677	87.9%	Male	10,329	40.0%
Independent	3,125	12.1%	Female	15,473	60.0%
	25,802	100%		25,802	100%

Age	Recipients	Percent	Ethnicity	Recipients	Percent
12-24 years old	24,911	96.5%	African American	5,504	21.3%
25-34 years old	530	2.1%	Alaskan Native/American Indian	84	0.3%
35-44 years old	233	0.9%	Asian/Pacific Islander	619	2.4%
45-54 years old	113	0.4%	Caucasian	17,768	68.9%
55-64 years old	13	0.1%	Hispanic	642	2.5%
65 years or older	2	0.0%	Unknown	1,185	4.6%
	25,802	100%		25,802	100%



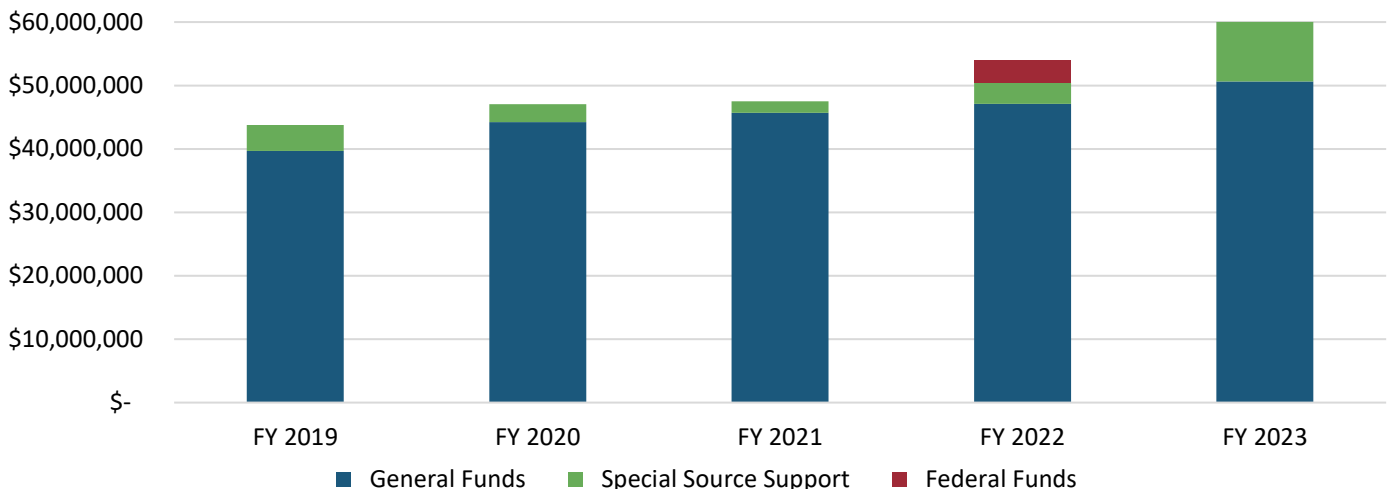
Dependent Student Income	Recipients	Percent	Independent Student Income	Recipients	Percent
Less than \$0 (negative)	126	0.6%	Less than \$0 (negative)	4	0.1%
\$0	429	1.9%	\$0	1,013	32.4%
\$1-\$19,999	1,101	4.9%	\$1-\$2,999	173	5.5%
\$20,000-\$39,999	3,292	14.5%	\$3,000-\$5,999	192	6.1%
\$40,000-\$49,999	1,746	7.7%	\$6,000-\$9,999	196	6.3%
\$50,000-\$59,999	1,524	6.7%	\$10,000-\$14,999	229	7.3%
\$60,000-\$79,999	2,494	11.0%	\$15,000-\$19,999	183	5.9%
\$80,000-\$99,999	2,355	10.4%	\$20,000-\$29,999	235	7.5%
\$100,000-\$249,999	7,402	32.6%	\$30,000-\$39,999	120	3.8%
\$250,000-\$999,999	1,133	5.0%	\$40,000-\$49,999	109	3.5%
\$1,000,000 and More	47	0.2%	\$50,000 and More	414	13.2%
No FAFSA/Income Data	1,028	4.5%	No FAFSA/Income Data	257	8.2%
	22,677	100%		3,125	100%



Summary Detail

5-Year History of Appropriations and Other Funding

ORIGINAL APPROPRIATION	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
General Funds					
Appropriated Current Year	\$ 39,661,874	\$ 41,721,546	\$ 42,085,128	\$ 47,107,957	\$ 50,631,667
Reappropriated from Prior Year	\$ -	\$ -	\$ -	\$ -	\$ -
Total General Funds	\$ 39,661,874	\$ 41,721,546	\$ 42,085,128	\$ 47,107,957	\$ 50,631,667
One-Year Change (+/-)	\$ 2,000,528	\$ 2,059,672	\$ 363,582	\$ 5,022,829	\$ 3,523,710
% One-Year Change (+/-)	5.31%	5.19%	0.87%	11.93%	7.48%
Special Source Support					
Ed. Enhancement Funds - New	\$ -	\$ -	\$ -	\$ 2,000,000	\$ 3,000,000
Ed. Enhancement Funds - Reappropriated	\$ -	\$ -	\$ -	\$ -	\$ -
Nissan Investment	\$ 27,424	\$ 32,921	\$ 28,216	\$ 19,440	\$ 10,000
LAW Collections	\$ -	\$ -	\$ -	\$ 41,832	\$ -
Other/Collections	\$ 2,581,576	\$ 1,303,079	\$ 1,307,784	\$ 1,274,728	\$ 2,500,000
<i>Authorized but Unavailable</i>	\$ -	\$ -	\$ -	\$ -	\$ 3,990,000
Total SFA Special Source Support	\$ 2,609,000	\$ 1,336,000	\$ 1,336,000	\$ 3,336,000	\$ 9,500,000
One-Year Change (+/-)	\$ (280,000)	\$ (1,273,000)	\$ -	\$ 2,000,000	\$ 6,164,000
% One-Year Change (+/-)	-9.69%	-48.79%	0.00%	149.70%	184.77%
Federal Funds					
Gov.'s Emergency Education Relief Fund	\$ -	\$ -	\$ -	\$ -	\$ -
Total Federal Funds	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL ORIGINAL APPROPRIATION	\$ 42,270,874	\$ 43,057,546	\$ 43,421,128	\$ 50,443,957	\$ 60,131,667
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	\$ 39,661,874	\$ 44,221,546	\$ 45,685,128	\$ 47,107,957	\$ 50,631,667
Special Source Support	\$ 4,109,000	\$ 2,836,000	\$ 1,836,000	\$ 3,336,000	\$ 9,500,000
Federal Funds	\$ -	\$ -	\$ -	\$ 3,500,000	\$ -
TOTAL FINAL APPROPRIATION	\$ 43,770,874	\$ 47,057,546	\$ 47,521,128	\$ 53,943,957	\$ 60,131,667
One-Year Change (+/-)	\$ 3,220,528	\$ 3,286,672	\$ 463,582	\$ 6,422,829	\$ 6,187,710
% One-Year Change (+/-)	7.94%	7.51%	0.99%	13.52%	11.47%



Summary Detail

5-Year History of Revenues and Expenditures

REVENUES	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
General Funds	\$ 39,661,874	\$ 44,221,546	\$ 45,685,128	\$ 47,107,957	\$ 50,631,667
Investments/EEF				\$ 2,061,272	\$ 3,010,000
Collections				\$ 1,274,728	\$ 2,500,000
Special Source Support	\$ 4,109,000	\$ 2,836,000	\$ 1,836,000	\$ 3,336,000	\$ 5,510,000
Federal Funds	\$ -	\$ -	\$ -	\$ 3,500,000	
TOTAL REVENUES	\$ 43,770,874	\$ 47,057,546	\$ 47,521,128	\$ 53,943,957	\$ 56,141,667
EXPENDITURES					
General Fund Expenditures					
Current Year Awards - General Funds	\$ 42,189,919	\$ 45,513,697	\$ 45,224,182	\$ 45,607,985	\$ 49,257,070
Current Year Awards - Collections	-	-	-	\$ 50,354	\$ 183,475
Special Source - Awards	-	-	-	\$ 425,440	\$ 819,367
Current Year Awards				\$ 46,083,779	\$ 50,259,912
Prior Year Awards	\$ 158,697	\$ 351,482	\$ 126,441	\$ 337,791	\$ 49,410
Total Awards	\$ 42,348,616	\$ 45,865,179	\$ 45,350,623	\$ 46,421,570	\$ 50,309,322
Salaries and Fringe Benefits	\$ 701,650	\$ 701,063	\$ 687,304	\$ 709,043	\$ 781,962
Travel	\$ 5,388	\$ 6,002	\$ 250	\$ 1,915	\$ 9,351
Contractual Services	\$ 538,152	\$ 425,747	\$ 429,855	\$ 434,626	\$ 523,453
Commodities	\$ 3,150	\$ 5,431	\$ 189	\$ 1,807	\$ 6,705
Capital Outlay	\$ 720	\$ 6,454	\$ (3,171)	\$ 14,789	\$ 3,717
Total Administrative Expenditures	\$ 1,249,060	\$ 1,144,697	\$ 1,114,427	\$ 1,162,181	\$ 1,325,187
Federal Fund Expenditures - Awards	-	-	-	\$ 3,024,000	
TOTAL EXPENDITURES	\$ 43,597,676	\$ 47,009,876	\$ 46,465,049	\$ 50,607,751	\$ 51,634,509
BALANCES					
General Fund Balance (does not lapse)	-	-	-	\$ 0	\$ (0)
Investment/EEF Balance (may lapse)	-	-	-	\$ 1,635,832	\$ 2,190,633
Collections Balance (does not lapse)	-	-	-	\$ 1,224,374	\$ 2,316,525
Special Source Balance	-	-	-	\$ 2,860,206	\$ 4,507,158
Federal Funds Balance (may lapse)	-	-	-	\$ 476,000	\$ -
TOTAL BALANCE	\$ 173,198	\$ 47,670	\$ 1,056,079	\$ 3,336,206	\$ 4,507,158
(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. All grant programs were fully funded in the current fiscal year, so no grant awards were 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 (CNDT), Speech-Language Pathologist Forgivable Loan Program (SLPL), and Winter-Reed Teacher Loan Repayment Program (WRTR), expenditures are restricted by legislation. 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. In the current fiscal year, there were no eligible applicants for CNDT. For SLPL, there were more eligible applicants than funding could support. However, the Office does not support legislative expansion of forgivable loan programs. The Office does support the expansion of WRTR, which is a loan repayment program for working teachers.

Summary Detail

Awards and Amounts by Program and Institution Type

Program Name	2-Year Public		4-Year Public		4-Year Private		Out-of-State or Loan Servicer		All Programs	
	Awds.	Amount	Awds.	Amount	Awds	Amount	Awds.	Amount	Awds.	Amount
Undergraduate Grants										
MTAG	7,269	\$2,866,219	9,326	\$6,224,850	1,176	\$799,289	0	\$0	17,771	\$9,890,358
MESG	326	\$712,463	2,846	\$6,370,493	354	\$817,085	0	\$0	3,526	\$7,900,041
HELP	1,159	\$3,403,408	3,095	\$24,661,428	284	\$2,107,980	0	\$0	4,538	\$30,172,816
LAW	1	\$4,920	6	\$70,428	0	\$0	0	\$0	7	\$75,348
<i>Subtotal</i>	<i>8,755</i>	<i>\$6,987,010</i>	<i>15,273</i>	<i>\$37,327,199</i>	<i>1,814</i>	<i>\$3,724,354</i>	<i>0</i>	<i>\$0</i>	<i>25,842</i>	<i>\$48,038,563</i>
Undergraduate Forgivable Loans										
NELB	0	\$0	124	\$424,075	63	\$191,669	0	\$0	187	\$615,744
NELR	0	\$0	7	\$16,500	5	\$12,334	0	\$0	12	\$28,834
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>131</i>	<i>\$440,575</i>	<i>68</i>	<i>\$204,003</i>	<i>0</i>	<i>\$0</i>	<i>199</i>	<i>\$644,578</i>
Graduate Forgivable Loans										
CNDT	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
SLPL	0	\$0	5	\$63,494	0	\$0	0	\$0	5	\$63,494
NELM	0	\$0	14	\$42,500	0	\$0	0	\$0	14	\$42,500
NERM	0	\$0	4	\$13,500	0	\$0	0	\$0	4	\$13,500
NELP	0	\$0	8	\$29,377	1	\$3,334	0	\$0	9	\$32,711
NTSP	0	\$0	1	\$10,000	0	\$0	0	\$0	1	\$10,000
SREB	0	\$0	0	\$0	0	\$0	31	\$595,200	31	\$595,200
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>32</i>	<i>\$158,871</i>	<i>1</i>	<i>\$3,334</i>	<i>31</i>	<i>\$595,200</i>	<i>64</i>	<i>\$757,405</i>
Programs Funded through Special Sources										
NISS	0	\$0	1	\$4,949	0	\$0	0	\$0	1	\$4,949
WRTR	0	\$0	0	\$0	0	\$0	217	\$814,418	217	\$814,418
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>1</i>	<i>\$4,949</i>	<i>0</i>	<i>\$0</i>	<i>217</i>	<i>\$814,418</i>	<i>218</i>	<i>\$819,367</i>
Totals	8,755	\$6,987,010	15,437	\$37,931,594	1,883	\$3,931,691	248	\$1,409,618	26,323	\$50,259,912

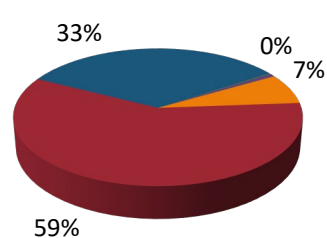
Summary Detail

Awards and Amounts by Program and Institution Type

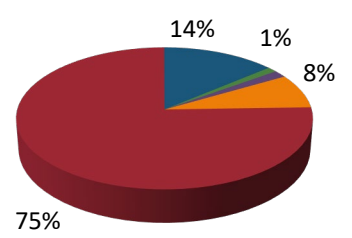
All Awards

	Awards	Amount
4-Year Private	1,883	\$ 3,931,691
4-Year Public	15,437	\$ 37,931,594
2-Year Public	8,755	\$ 6,987,010
Out-of-State	31	\$ 595,200
Loan Servicers	217	\$ 814,418
Totals	26,323	\$ 50,259,912

Awards



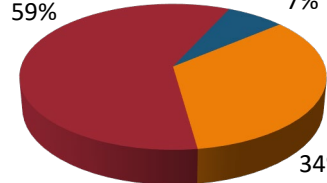
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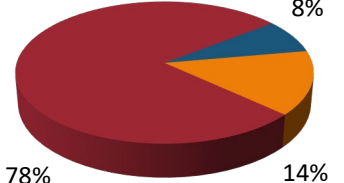
Undergraduate Grants

	Awards	Amount
2-Year Public	8,755	\$ 6,987,010
4-Year Public	15,273	\$ 37,327,199
4-Year Private	1,814	\$ 3,724,354
Out-of-State or Loan Servicer	0	\$ -
Totals	25,842	\$ 48,038,563

Awards



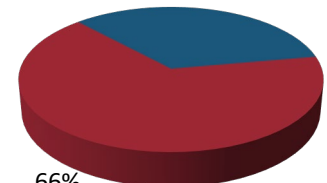
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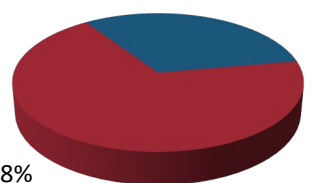
Undergraduate Forgivable Loans

	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	131	\$ 440,575
4-Year Private	68	\$ 204,003
Out-of-State or Loan Servicer	0	\$ -
Totals	199	\$ 644,578

Awards



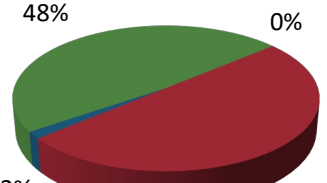
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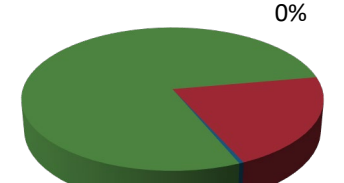
Graduate Forgivable Loans

	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	32	\$ 158,871
4-Year Private	1	\$ 3,334
Out-of-State or Loan Servicer	31	\$ 595,200
Totals	64	\$ 757,405

Awards



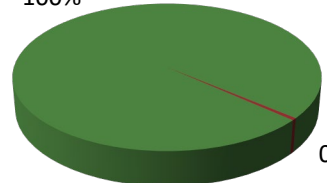
Amount



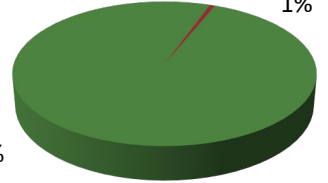
Special Source Programs

	Awards	Amount
2-Year Public	0	\$ -
4-Year Public (Undergrad. Grant)	1	\$ 4,949
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	217	\$ 814,418
Totals	218	\$ 819,367

Awards



Amount

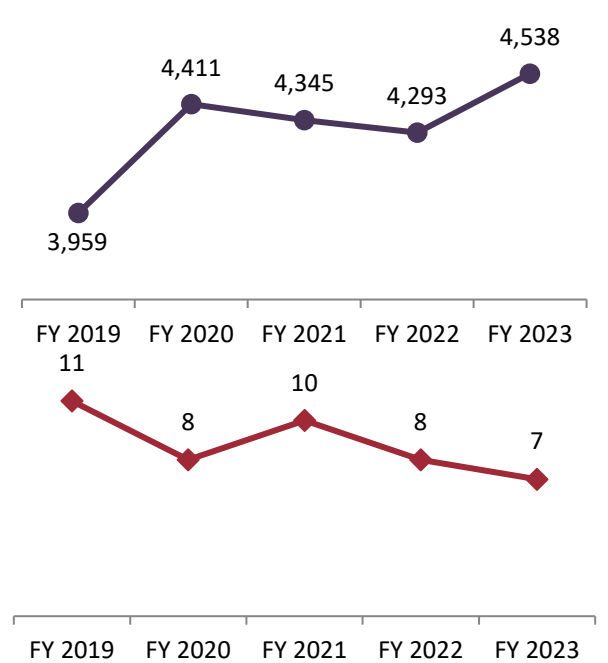
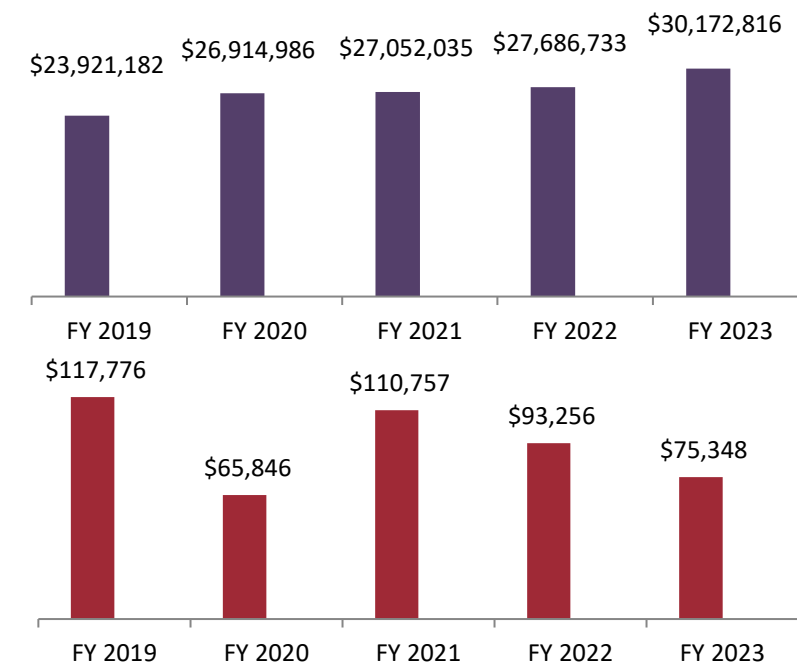
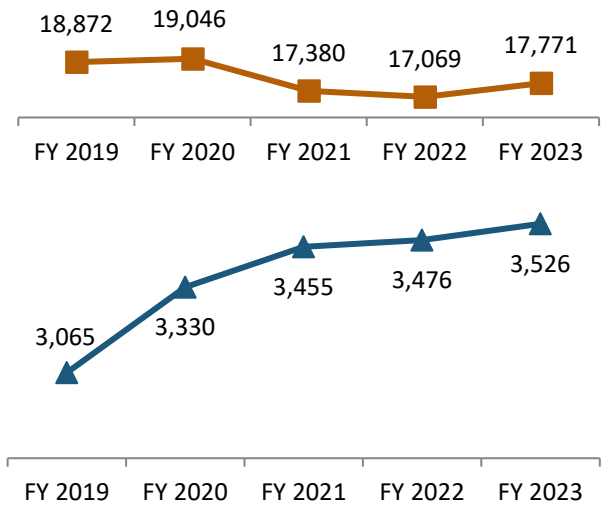
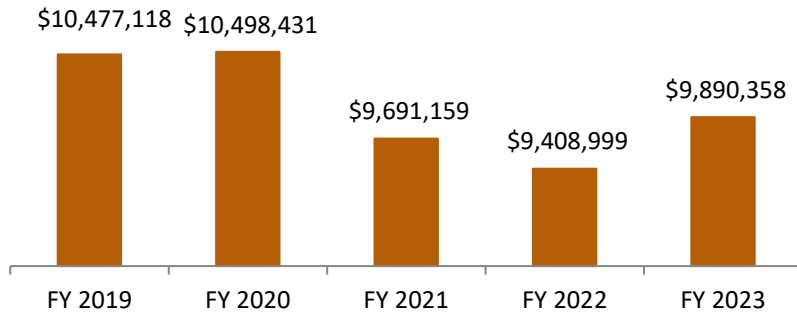


Summary Detail

5-Year History of Awards and Amounts by Program

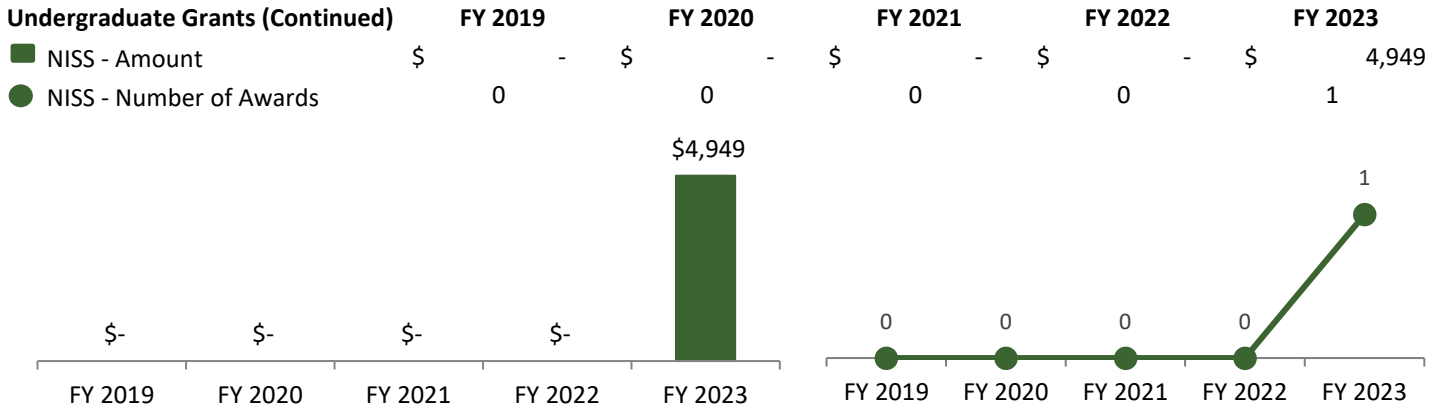
Undergraduate Grants

	FY 2019		FY 2020		FY 2021		FY 2022		FY 2023	
MTAG - Amount Awarded	\$	10,477,118	\$	10,498,431	\$	9,691,159	\$	9,408,999	\$	9,890,358
MTAG - Number of Awards		18,872		19,046		17,380		17,069		17,771
MESG - Amount Awarded	\$	6,882,878	\$	7,408,414	\$	7,785,215	\$	7,835,751	\$	7,900,041
MESG - Number of Awards		3,065		3,330		3,455		3,476		3,526
HELP - Amount Awarded	\$	23,921,182	\$	26,914,986	\$	27,052,035	\$	27,686,733	\$	30,172,816
HELP - Number of Awards		3,959		4,411		4,345		4,293		4,538
LAW - Amount Awarded	\$	117,776	\$	65,846	\$	110,757	\$	93,256	\$	75,348
LAW - Number of Awards		11		8		10		8		7

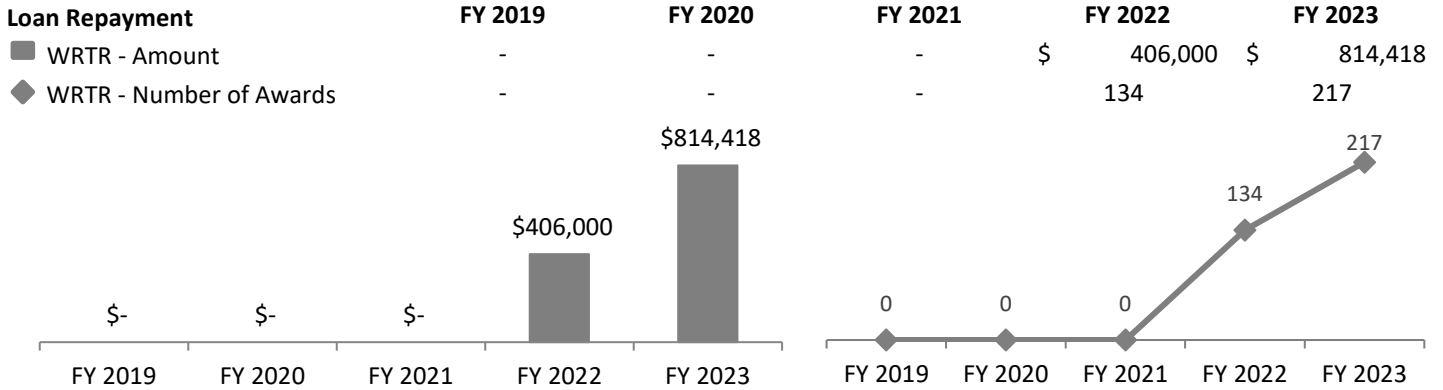


Summary Detail

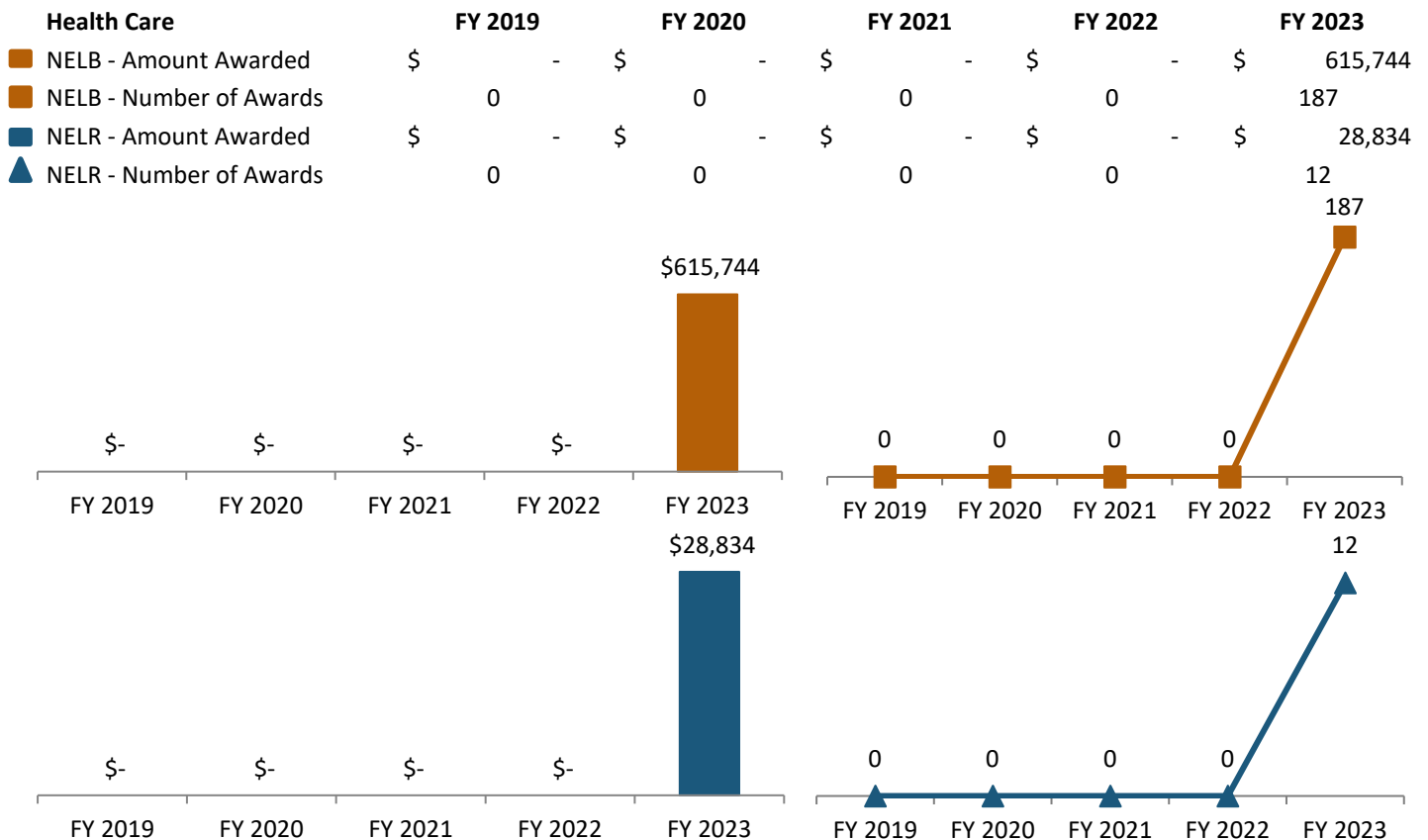
Undergraduate Grants (Continued)



Loan Repayment



Undergraduate Forgivable Loans

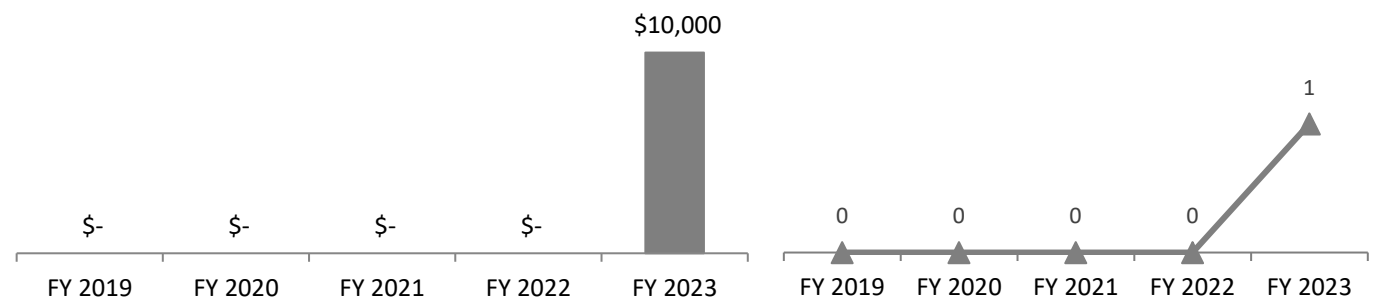
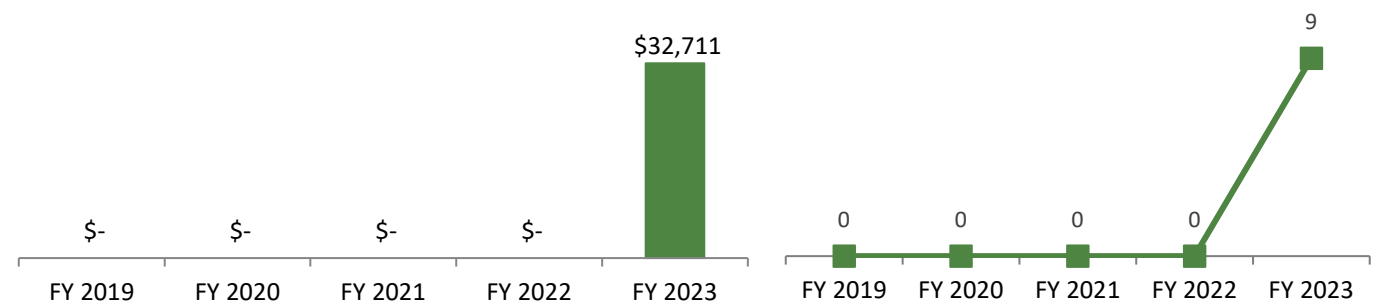
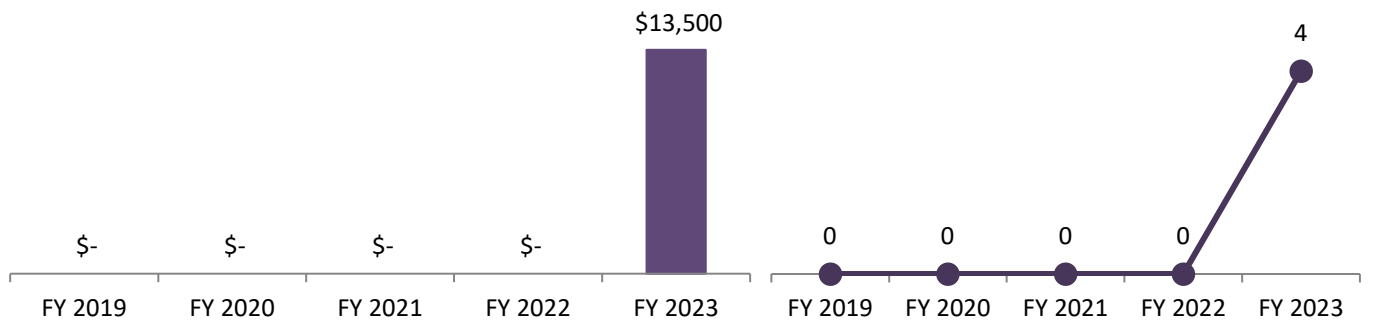
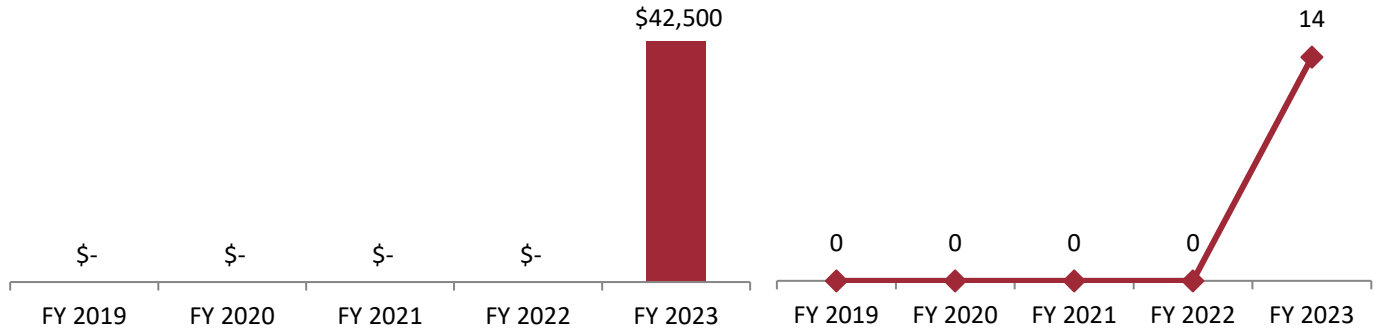


Summary Detail

Graduate Forgivable Loans

Health Care - Nursing

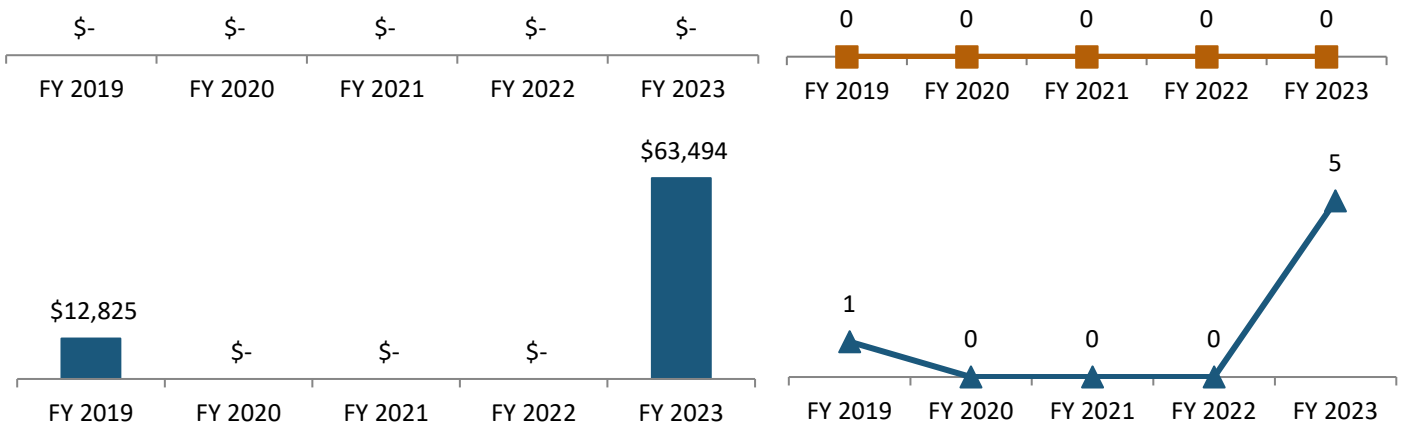
	FY 2019		FY 2020		FY 2021		FY 2022		FY 2023	
NELM - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	42,500
NELM - Number of Awards		0		0		0		0		14
NERM - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	13,500
NERM - Number of Awards		0		0		0		0		4
NELP - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	32,711
NELP - Number of Awards		0		0		0		0		9
NTSP - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	10,000
NTSP - Number of Awards		0		0		0		0		1



Summary Detail

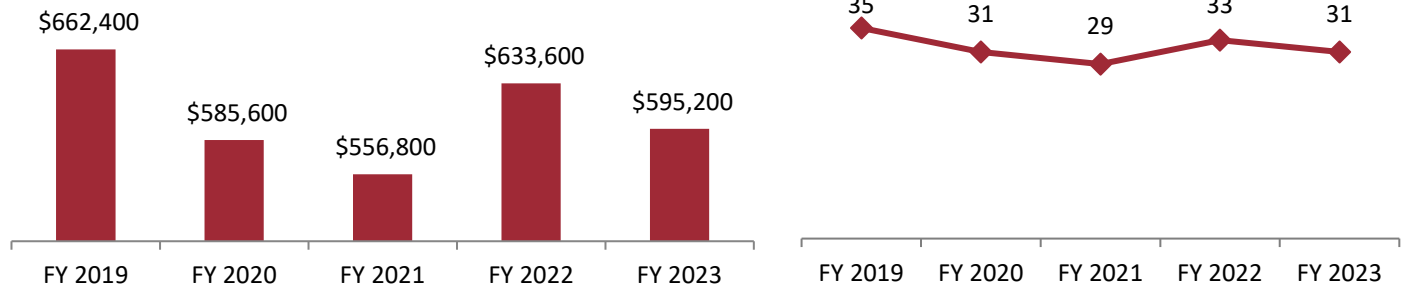
Graduate Forgivable Loans (Continued)

Education	FY 2019		FY 2020		FY 2021		FY 2022		FY 2023	
CNDT - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	-
CNDT - Number of Awards		0		0		0		0		0
SLPL - Amount Awarded	\$	12,825	\$	-	\$	-	\$	-	\$	63,494
SLPL - Number of Awards		1		0		0		0		5



Other Health Care

	FY 2019		FY 2020		FY 2021		FY 2022		FY 2023	
SREB - Amount Awarded	\$	662,400	\$	585,600	\$	556,800	\$	633,600	\$	595,200
SREB - Number of Awards		35		31		29		33		31



Summary Detail

Overview of Forgivable Loan Accounts Under Management

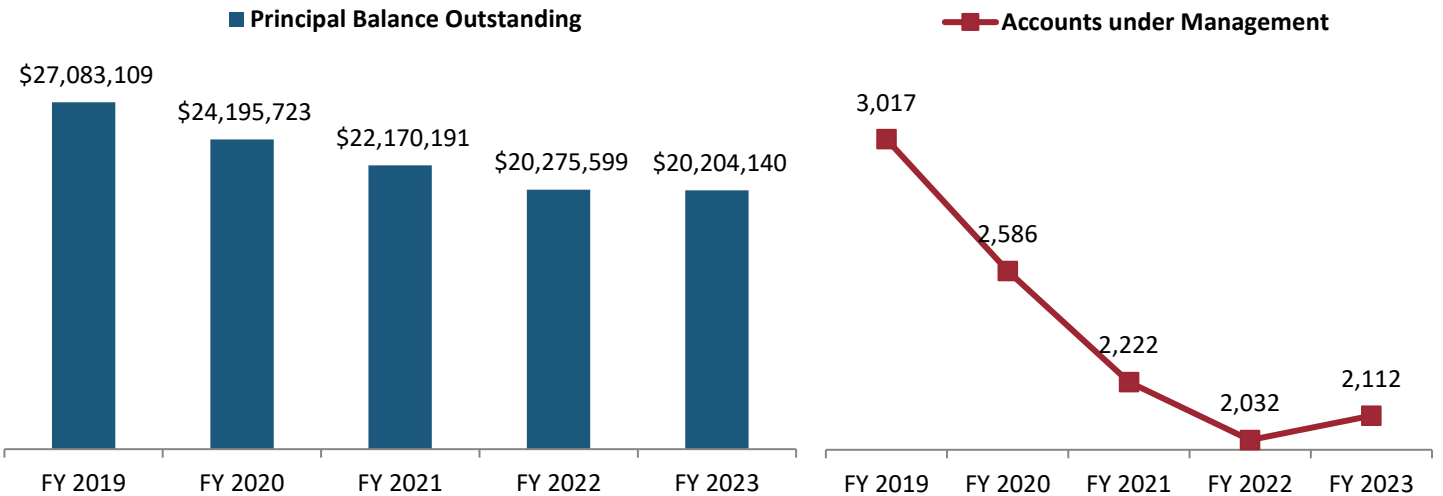
State-supported forgivable loan awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates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

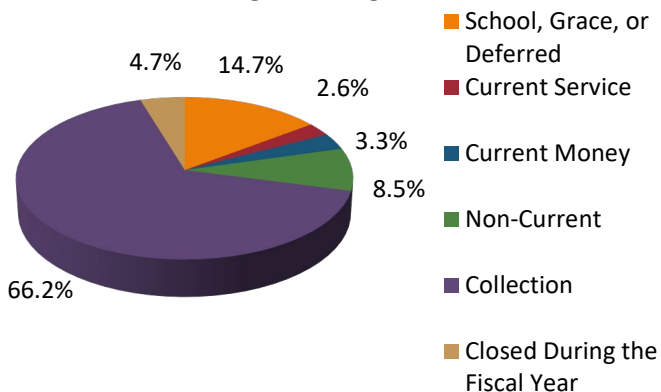
Accounts under Management	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Current	819	422	355	241	435
Defaulted	1,761	1,792	1,668	1,632	1,578
Closed During the Fiscal Year	437	372	199	159	99
Total	3,017	2,586	2,222	2,032	2,112

Principal Balance Outstanding	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Current	\$ 12,996,317	\$ 9,628,901	\$ 8,271,670	\$ 6,354,577	\$ 6,417,045
Defaulted	\$ 14,086,753	\$ 14,566,822	\$ 13,898,521	\$ 13,921,804	\$ 13,787,377
Closed During the Fiscal Year*	\$ 38	\$ -	\$ -	\$ (782)	\$ (281)
Total	\$ 27,083,109	\$ 24,195,723	\$ 22,170,191	\$ 20,275,599	\$ 20,204,140

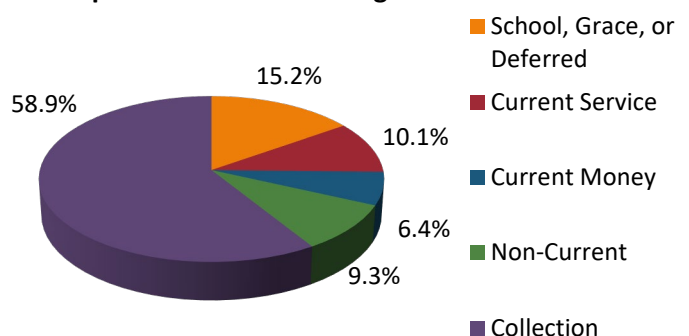
* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances will be refunded to the borrower.



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	185	2	2	19	126	14	348
NELR	13	0	0	11	29	5	58
Graduate Forgivable Loans							
CNDT	0	0	8	0	2	2	12
SLPL	5	0	0	0	2	1	8
NELM	17	0	2	1	32	2	54
NERM	4	0	0	1	1	0	6
NELP	9	3	0	3	10	2	27
NTSP	2	7	4	4	20	2	39
SREB	34	20	12	3	8	5	82
Inactive (untracked by cohort) Forgivable Loans							
All	42	23	41	137	1,169	66	1,478
Totals	311	55	69	179	1,399	99	2,112
% of Total	14.7%	2.6%	3.3%	8.5%	66.2%	4.7%	100%

Summary of Principal Balance Outstanding at the Close of the Fiscal Year								
Program	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed During the Fiscal Year	Total Managed Accounts	
Undergraduate Forgivable Loans								
NELB	\$ 630,453	\$ 6,000	\$ 2,578	\$ 77,760	\$ 453,344	\$ -	\$ 1,170,135	
NELR	\$ 32,834	\$ -	\$ -	\$ 32,140	\$ 83,937	\$ -	\$ 148,911	
Graduate Forgivable Loans								
CNDT	\$ -	\$ -	\$ 29,026	\$ -	\$ 7,720	\$ -	\$ 36,746	
SLPL	\$ 45,067	\$ -	\$ -	\$ -	\$ 37,459	\$ -	\$ 82,526	
NELM	\$ 59,759	\$ -	\$ 1,320	\$ 1,679	\$ 113,577	\$ -	\$ 176,335	
NERM	\$ 13,500	\$ -	\$ -	\$ 7,500	\$ 3,462	\$ -	\$ 24,462	
NELP	\$ 32,711	\$ 15,766	\$ -	\$ 23,877	\$ 55,923	\$ -	\$ 128,277	
NTSP	\$ 16,000	\$ 72,138	\$ 18,577	\$ 65,030	\$ 191,234	\$ -	\$ 362,979	
SREB	\$ 1,639,680	\$ 843,971	\$ 683,100	\$ 4,956	\$ 184,973	\$ -	\$ 3,356,680	
Inactive (untracked by cohort) Forgivable Loans								
All	\$ 610,577	\$ 1,101,895	\$ 562,093	\$ 1,667,538	\$ 10,775,267	\$ (281)	\$ 14,717,089	
Totals	\$ 3,080,582	\$ 2,039,770	\$ 1,296,693	\$ 1,880,481	\$ 11,906,896	\$ (281)	\$ 20,204,140	
% of Total	15.2%	10.1%	6.4%	9.3%	58.9%	0.0%	100%	

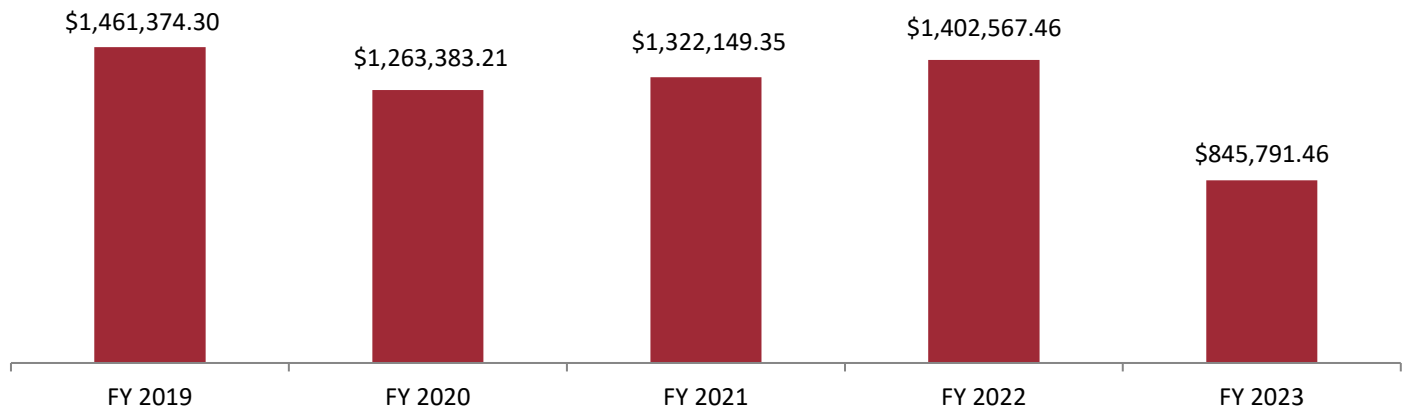
Summary Detail

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	\$ 35,960.10	\$ 8,648.43	\$ 8,701.33	\$ 7,444.28	\$ (7,209.10)	\$ 53,545.04
NELR	\$ 3,284.63	\$ 2,053.10	\$ 1,162.33	\$ 2,981.80	\$ (1,125.12)	\$ 8,356.74
Graduate Forgivable Loans						
CNDT	\$ 9,278.26	\$ 1,683.99	\$ 850.46	\$ 646.20	\$ (1,478.38)	\$ 10,980.53
SLPL	\$ 1,166.92	\$ 900.44	\$ 220.00	\$ -	\$ (271.42)	\$ 2,015.94
NELM	\$ 4,992.33	\$ 414.36	\$ 417.06	\$ 1,987.30	\$ (926.86)	\$ 6,884.19
NERM	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NELP	\$ 4,949.96	\$ 1,517.29	\$ 667.44	\$ 460.70	\$ (901.27)	\$ 6,694.12
NTSP	\$ 17,707.90	\$ 4,899.53	\$ 2,397.62	\$ 818.55	\$ (3,064.23)	\$ 22,759.37
SREB	\$ 104,129.27	\$ 13,651.64	\$ 1,165.84	\$ -	\$ (14,114.24)	\$ 104,832.51
Inactive (Untracked by Cohort) Forgivable Loans						
All	\$ 409,662.82	\$ 174,482.42	\$ 58,146.16	\$ 72,215.05	\$ (84,783.44)	\$ 629,723.01
Totals	\$ 591,132.19	\$ 208,251.20	\$ 73,728.24	\$ 86,553.88	\$ (113,874.05)	\$ 845,791.46

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

	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Revenue Collected	\$ 1,606,300.79	\$ 1,401,888.31	\$ 1,458,444.22	\$ 1,532,469.60	\$ 959,665.51
Servicer and Agency Fees	\$ (144,926.49)	\$ (138,505.10)	\$ (136,294.87)	\$ (129,902.14)	\$ (113,874.05)
Net Collections	\$ 1,461,374.30	\$ 1,263,383.21	\$ 1,322,149.35	\$ 1,402,567.46	\$ 845,791.46
(Available for New Awards)					



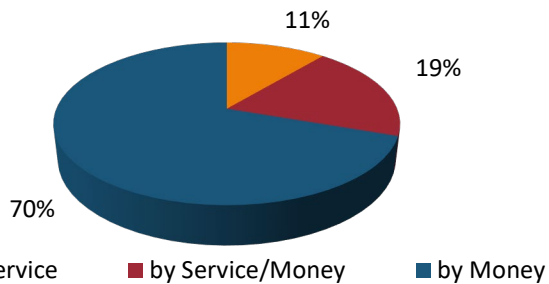
Summary Detail

Summary of Accounts Closed During the Fiscal Year

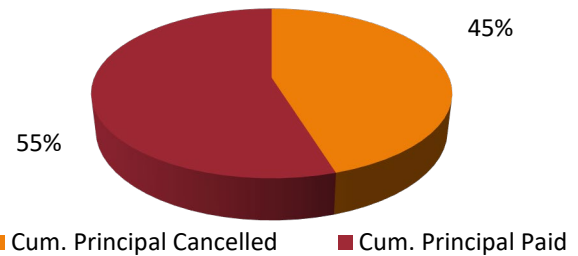
Following is a summary of the accounts that were closed during the fiscal year. The cumulative principal cancelled represents all principal cancelled for reasons of service completion, disability, or death over the life of the account, not just during the current fiscal year. Likewise, cumulative principal 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	0	3	11	14	\$ 48,161	\$ 53,900	\$ 9,716	\$ 63,616
NELR	0	1	4	5	\$ 3,031	\$ 14,969	\$ 2,812	\$ 17,782
Graduate Forgivable Loans								
CNDT	0	1	1	2	\$ 6,988	\$ 9,361	\$ 1,498	\$ 10,859
SLPL	0	1	0	1	\$ -	\$ 10,611	\$ 1,269	\$ 11,880
NELM	0	0	2	2	\$ -	\$ 6,200	\$ 619	\$ 6,819
NERM	0	0	0	0	\$ -	\$ -	\$ -	\$ -
NELP	1	1	0	2	\$ 16,045	\$ 4,455	\$ 672	\$ 5,127
NTSP	0	0	2	2	\$ -	\$ 32,500	\$ 4,393	\$ 36,893
SREB	2	1	2	5	\$ 205,992	\$ 141,148	\$ 12,282	\$ 153,430
Inactive (untracked by cohort) Forgivable Loans								
All	8	11	47	66	\$ 466,855	\$ 633,223	\$ 203,301	\$ 836,523
Totals	11	19	69	99	\$ 747,072	\$ 906,366	\$ 236,562	\$ 1,142,928

Accounts Closed During the Fiscal Year



Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Service/Cancellation	242	184	53	48	11
Service and Money	65	58	43	32	19
Money	130	130	103	79	69
Total	437	372	199	159	99
Cumulative Principal Cancelled	\$ 3,071,292	\$ 2,447,489	\$ 1,486,944	\$ 2,567,084	\$ 747,072
Cumulative Principal Paid	\$ 1,019,911	\$ 1,100,104	\$ 1,053,387	\$ 1,187,540	\$ 906,366
Cumulative Interest Paid	\$ 237,695	\$ 212,175	\$ 205,426	\$ 178,223	\$ 236,562
Total	\$ 4,328,898	\$ 3,759,767	\$ 2,745,757	\$ 3,932,847	\$ 1,890,000

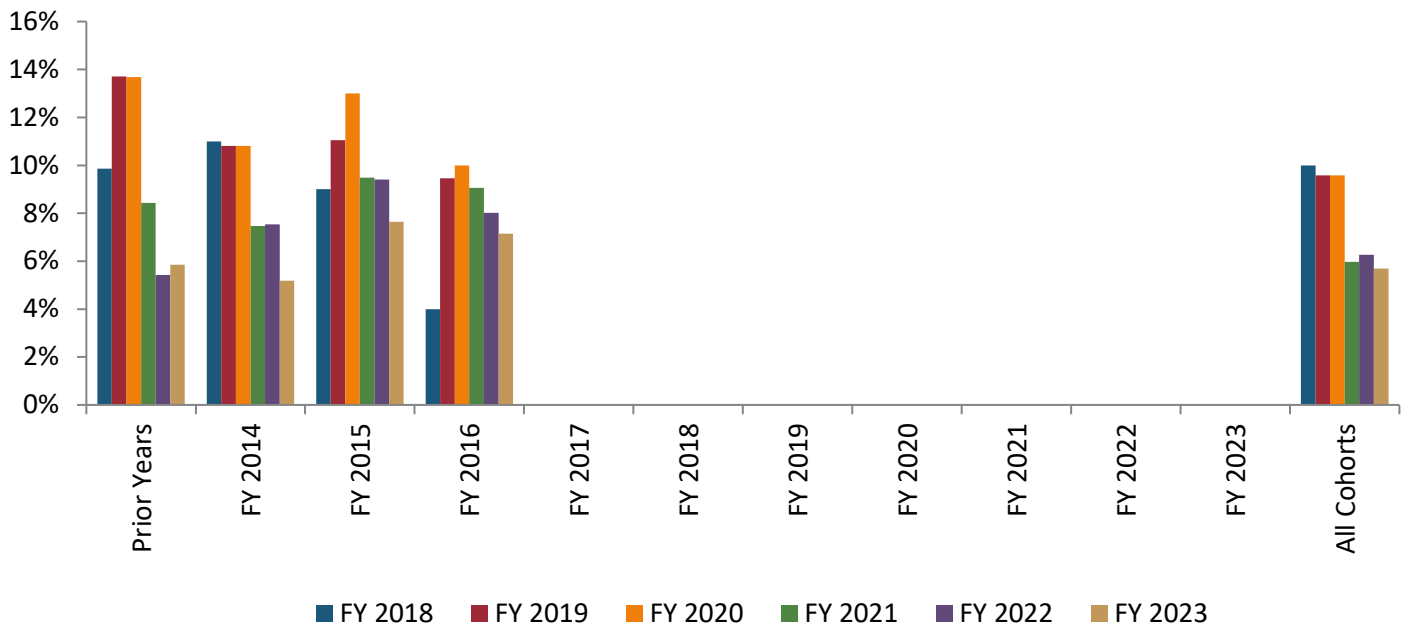
Summary Detail											
Summary of Cohort Accounts											
PROGRAM	Undergraduate		Graduate							INACTIVE PROGRAMS	TOTAL
	NELB	NELR	CNDT	SLPL	NELM	NERM	NELP	NTSP	SREB		
Accounts Under Mgmt.	348	58	12	8	54	6	27	39	82	1,478	2,112
Repayment Status:											
In Repayment	334	53	10	7	52	6	25	37	77	1,412	2,013
Closed Current Year	14	5	2	1	2	0	2	2	5	66	99
Reporting Status:											
Tracked Cohorts	321	55	12	8	43	6	25	38	78	-	586
Untracked Cohorts	27	3	-	-	11	-	2	1	4	1,478	1,526
Accounts Awarded Over Time	2,130	604	72	15	635	30	103	189	238		4,016
Repayment Status:											
Active (Under Mgmt.)	348	58	12	8	54	6	27	39	82		634
Closed Prior Year	1,782	546	60	7	581	24	76	150	156		3,382
Reporting Status:											
Tracked Cohorts	2,093	598	72	15	622	30	101	188	233		3,952
Untracked Cohorts	37	6	-	-	13	-	2	1	5		64
All Tracked Accounts by Cohort											
<i>Prior Years</i>	1,348	301	-	-	364	1	30	121	142		2,307
FY 2014	176	100	21	-	77	9	25	25	11		444
FY 2015	194	115	20	9	84	12	27	24	12		497
FY 2016	188	70	23	-	83	4	10	17	11		406
FY 2017	1	-	-	-	-	-	-	-	10		11
FY 2018	-	-	8	1	-	-	-	-	6		15
FY 2019	-	-	-	-	-	-	-	-	9		9
FY 2020	-	-	-	-	-	-	-	-	7		7
FY 2021	-	-	-	-	-	-	-	-	8		8
FY 2022	-	-	-	-	-	-	-	-	9		9
FY 2023	186	12	-	5	14	4	9	1	8		239
TOTAL	2,093	598	72	15	622	30	101	188	233		3,952
Rate of Tracked Accounts Closed by Service											
<i>Prior Years</i>	83%	88%	-	-	87%	-	84%	81%	85%		85%
FY 2014	73%	94%	88%	-	93%	67%	87%	87%	100%		84%
FY 2015	81%	89%	89%	57%	90%	83%	82%	92%	57%		84%
FY 2016	76%	88%	89%	-	84%	100%	100%	75%	50%		81%
FY 2017	100%	-	-	-	-	-	-	-	0%		25%
FY 2018	-	-	100%	100%	-	-	-	-	-		100%
FY 2019	-	-	-	-	-	-	-	-	-		-
FY 2020	-	-	-	-	-	-	-	-	-		-
FY 2021	-	-	-	-	-	-	-	-	-		-
FY 2022	-	-	-	-	-	-	-	-	-		-
FY 2023	0%	-	-	-	-	-	0%	-	-		0%
TOTAL	81%	89%	90%	63%	88%	79%	86%	82%	83%		84%
Rate of Tracked Accounts in Default											
<i>Prior Years</i>	6%	6%	-	-	4%	100%	13%	11%	4%	-	6%
FY 2014	6%	6%	5%	-	3%	0%	8%	4%	0%		5%
FY 2015	6%	8%	0%	22%	4%	0%	15%	25%	17%		8%
FY 2016	10%	4%	4%	-	2%	25%	10%	18%	0%		7%
FY 2017	0%	-	-	-	-	-	-	-	0%		0%
FY 2018	-	-	0%	0%	-	-	-	-	0%		0%
FY 2019	-	-	-	-	-	-	-	-	0%		0%
FY 2020	-	-	-	-	-	-	-	-	0%		0%
FY 2021	-	-	-	-	-	-	-	-	0%		0%
FY 2022	-	-	-	-	-	-	-	-	0%		0%
FY 2023	0%	0%	-	0%	0%	0%	0%	0%	0%		0%
TOTAL	6%	6%	3%	13%	4%	7%	11%	12%	3%		6%

Summary Detail

History of Default Rates by Program and Cohort

Default Rates by Program	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Undergraduate Forgivable Loans						
NELB	6%	8%	8%	7%	7%	6%
NELR	7%	7%	8%	6%	7%	6%
Graduate Forgivable Loans						
CNDT	8%	11%	10%	6%	4%	3%
SLPL	20%	20%	20%	20%	20%	13%
NELM	5%	5%	5%	4%	4%	4%
NERM	8%	8%	8%	8%	8%	7%
NELP	5%	9%	12%	10%	10%	11%
NTSP	9%	9%	13%	12%	12%	12%
SREB	3%	2%	3%	3%	3%	3%
All Programs	10%	10%	10%	6%	6%	6%

Default Rates by Cohort	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
<i>Prior Years</i>	10%	14%	14%	8%	5%	6%
FY 2014	11%	11%	11%	7%	8%	5%
FY 2015	9%	11%	13%	9%	9%	8%
FY 2016	4%	9%	10%	9%	8%	7%
FY 2017	0%	0%	0%	0%	0%	0%
FY 2018	0%	0%	0%	0%	0%	0%
FY 2019	-	0%	0%	0%	0%	0%
FY 2020	-	-	0%	0%	0%	0%
FY 2021	-	-	-	0%	0%	0%
FY 2022	-	-	-	-	0%	0%
FY 2023	-	-	-	-	-	0%
All Cohorts	10%	10%	10%	6%	6%	6%

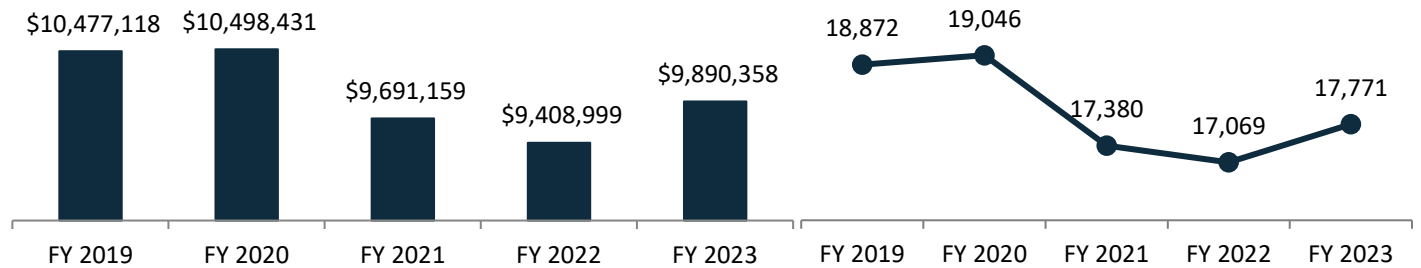


Mississippi Resident Tuition Assistance Grant (MTAG)

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 maximum federal Pell grants. The application deadline is September 15 each year.

History of Funding and Awards

	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Recipients	18,713	18,875	17,251	16,942	17,656
Total Awards	18,872	19,046	17,380	17,069	17,771
% One-Year Change (+/-)	3.4%	0.9%	-8.7%	-1.8%	4.1%
Total Funding for Program	\$ 10,477,118	\$ 10,498,431	\$ 9,691,159	\$ 9,408,999	\$ 9,890,358
% One-Year Change (+/-)	4.9%	0.2%	-7.7%	-2.9%	5.1%
Eligible Applicants	18,713	18,875	17,251	16,942	17,656
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	\$ 25	\$ 25
Maximum Award	-	-	-	\$ 1,000	\$ 1,000
Average Award Amount	\$ 560	\$ 556	\$ 562	\$ 551	\$ 557
% One-Year Change (+/-)	1.4%	-0.7%	1.0%	-1.9%	1.0%



Awards by Institution

4-Year Private Institutions		Awards	Avg. Award	Amount
Belhaven University		163	\$ 667	\$ 108,750
Blue Mountain College		135	\$ 705	\$ 95,200
Millsaps College		80	\$ 681	\$ 54,450
Mississippi College		383	\$ 686	\$ 262,750
Rust College		6	\$ 388	\$ 2,325
Tougaloo College		61	\$ 607	\$ 37,050
William Carey University		348	\$ 686	\$ 238,764
Totals		1,176	\$ 680	\$ 799,289
4-Year Public Institutions		Awards	Avg. Award	Amount
Alcorn State University		233	\$ 551	\$ 128,450
Delta State University		352	\$ 667	\$ 234,825
Jackson State University		328	\$ 602	\$ 197,575
Mississippi State University		3,613	\$ 669	\$ 2,415,675
Mississippi University for Women		358	\$ 725	\$ 259,375
Mississippi Valley State University		32	\$ 552	\$ 17,675
University of Mississippi		2,150	\$ 647	\$ 1,391,425
University of Mississippi Medical Center		106	\$ 898	\$ 95,225
University of Southern Mississippi		2,154	\$ 689	\$ 1,484,625
Totals		9,326	\$ 667	\$ 6,224,850

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	46	\$ 373	\$ 17,175
Copiah-Lincoln Community College	354	\$ 407	\$ 144,100
East Central Community College	310	\$ 399	\$ 123,575
East Mississippi Community College	430	\$ 375	\$ 161,325
Hinds Community College	714	\$ 374	\$ 266,975
Holmes Community College	415	\$ 386	\$ 160,025
Itawamba Community College	765	\$ 416	\$ 317,944
Jones County Junior College	628	\$ 396	\$ 248,550
Meridian Community College	327	\$ 396	\$ 129,350
Mississippi Delta Community College	122	\$ 391	\$ 47,750
Mississippi Gulf Coast Community College	802	\$ 385	\$ 308,600
Northeast MS Community College	567	\$ 422	\$ 239,125
Northwest MS Community College	881	\$ 395	\$ 347,800
Pearl River Community College	652	\$ 386	\$ 251,750
Southwest Mississippi Community College	256	\$ 399	\$ 102,175
Totals	7,269	\$ 394	\$ 2,866,219
Grand Totals	17,771	\$ 557	\$ 9,890,358

Award Recipients by County			
County	Recipients	Avg. Award	Amount
Adams	67	\$ 670	\$ 44,859
Alcorn	254	\$ 566	\$ 143,750
Amite	77	\$ 563	\$ 43,325
Attala	135	\$ 622	\$ 83,933
Benton	32	\$ 478	\$ 15,300
Bolivar	163	\$ 579	\$ 94,416
Calhoun	90	\$ 530	\$ 47,675
Carroll	77	\$ 566	\$ 43,575
Chickasaw	80	\$ 559	\$ 44,725
Choctaw	56	\$ 605	\$ 33,875
Claiborne	17	\$ 643	\$ 10,925
Clarke	77	\$ 508	\$ 39,109
Clay	79	\$ 571	\$ 45,075
Coahoma	59	\$ 558	\$ 32,900
Copiah	122	\$ 540	\$ 65,900
Covington	77	\$ 537	\$ 41,356
Desoto	1,258	\$ 535	\$ 672,925
Forrest	451	\$ 579	\$ 261,079
Franklin	54	\$ 551	\$ 29,733
George	121	\$ 551	\$ 66,718
Greene	54	\$ 516	\$ 27,875
Grenada	113	\$ 537	\$ 60,625
Hancock	263	\$ 541	\$ 142,375
Harrison	960	\$ 548	\$ 526,411
Hinds	1,106	\$ 568	\$ 628,691
Holmes	45	\$ 546	\$ 24,575
Humphreys	12	\$ 588	\$ 7,050
Issaquena	5	\$ 550	\$ 2,750
Itawamba	130	\$ 523	\$ 68,050
Jackson	880	\$ 562	\$ 494,937
Jasper	85	\$ 528	\$ 44,909
Jefferson	14	\$ 463	\$ 6,475
Jefferson Davis	30	\$ 552	\$ 16,549

County (cont.)	Recipients	Avg. Award		Amount
Jones	391	\$	539	\$ 210,562
Kemper	29	\$	582	\$ 16,866
Lafayette	413	\$	574	\$ 236,875
Lamar	558	\$	561	\$ 312,784
Lauderdale	499	\$	548	\$ 273,559
Lawrence	77	\$	496	\$ 38,159
Leake	88	\$	555	\$ 48,875
Lee	699	\$	562	\$ 392,812
Leflore	97	\$	548	\$ 53,200
Lincoln	253	\$	547	\$ 138,375
Lowndes	344	\$	561	\$ 193,093
Madison	1,091	\$	593	\$ 646,892
Marion	152	\$	526	\$ 79,891
Marshall	113	\$	540	\$ 61,050
Monroe	227	\$	574	\$ 130,343
Montgomery	57	\$	635	\$ 36,200
Neshoba	196	\$	553	\$ 108,484
Newton	176	\$	546	\$ 96,175
Noxubee	32	\$	529	\$ 16,925
Oktibbeha	331	\$	580	\$ 191,942
Panola	135	\$	550	\$ 74,316
Pearl River	320	\$	542	\$ 173,356
Perry	41	\$	573	\$ 23,485
Pike	206	\$	528	\$ 108,823
Pontotoc	243	\$	549	\$ 133,300
Prentiss	179	\$	537	\$ 96,100
Quitman	19	\$	562	\$ 10,675
Rankin	1,431	\$	588	\$ 841,533
Scott	127	\$	522	\$ 66,266
Sharkey	14	\$	507	\$ 7,100
Simpson	140	\$	593	\$ 83,002
Smith	117	\$	556	\$ 65,050
Stone	90	\$	518	\$ 46,641
Sunflower	68	\$	502	\$ 34,166
Tallahatchie	36	\$	644	\$ 23,175
Tate	188	\$	524	\$ 98,558
Tippah	145	\$	547	\$ 79,300
Tishomingo	142	\$	537	\$ 76,225
Tunica	20	\$	451	\$ 9,025
Union	214	\$	577	\$ 123,550
Walthall	63	\$	526	\$ 33,166
Warren	248	\$	605	\$ 150,125
Washington	170	\$	579	\$ 98,383
Wayne	72	\$	489	\$ 35,226
Webster	93	\$	662	\$ 61,600
Wilkinson	25	\$	473	\$ 11,825
Winston	102	\$	491	\$ 50,050
Yalobusha	52	\$	625	\$ 32,525
Yazoo	90	\$	537	\$ 48,325
Totals	17,656	\$	560	\$ 9,890,358

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

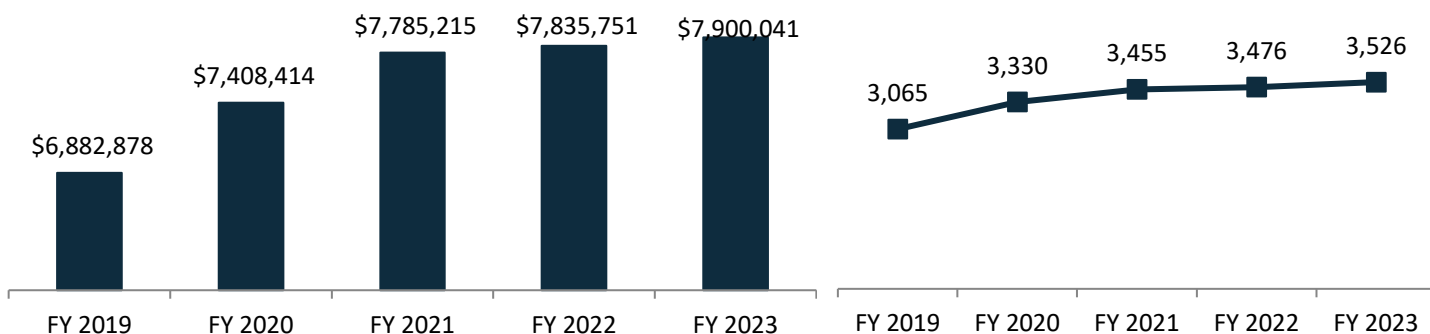
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	15,787	89%	Male	7,189	41%
Independent	1,869	11%	Female	10,467	59%
	17,656	100%		17,656	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3,529	20%	12-24 years old	16,609	94%
Alaskan Native/American Indian	67	0%	25-34 years old	727	4%
Asian/Pacific Islander	290	2%	35-44 years old	201	1%
Caucasian	12,585	71%	45-54 years old	91	1%
Hispanic	374	2%	55-64 years old	26	0%
Unknown	811	5%	65 years or older	2	0%
	17,656	100%		17,656	100%
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	31	0%	Less than \$0 (nega	2	0%
\$0	12	0%	\$0	463	25%
\$1-\$19,999	120	1%	\$1-\$2,999	91	5%
\$20,000-\$39,999	1,180	7%	\$3,000-\$5,999	95	5%
\$40,000-\$49,999	1,317	8%	\$6,000-\$9,999	111	6%
\$50,000-\$59,999	1,347	9%	\$10,000-\$14,999	147	8%
\$60,000-\$79,999	2,227	14%	\$15,000-\$19,999	134	7%
\$80,000-\$99,999	2,042	13%	\$20,000-\$29,999	190	10%
\$100,000-\$249,999	6,027	38%	\$30,000-\$39,999	99	5%
\$250,000-\$999,999	759	5%	\$40,000-\$49,999	96	5%
\$1,000,000 and More	30	0%	\$50,000 and More	373	20%
No FAFSA/Income Data	695	4%	No FAFSA/Income	68	4%
	15,787	100%		1,869	100%
			Total	17,656	

Mississippi Eminent Scholars Grant (MESG)

Mississippi Eminent Scholars Grants are available to high-achieving undergraduate resident students enrolled full-time and pursuing a first 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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	3,057	3,308	3,438	3,464	3,506
Total Awards	3,065	3,330	3,455	3,476	3,526
% One-Year Change (+/-)	5.4%	8.6%	3.8%	0.6%	1.4%
Total Funding for Program	\$ 6,882,878	\$ 7,408,414	\$ 7,785,215	\$ 7,835,751	\$ 7,900,041
% One-Year Change (+/-)	6.9%	7.6%	5.1%	0.6%	0.8%
Eligible Applicants	3,057	3,308	3,438	3,464	3,506
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	\$ 444	\$ 118
Maximum Award	-	-	-	\$ 2,917	\$ 2,500
Average Award Amount	\$ 2,252	\$ 2,240	\$ 2,264	\$ 2,254	\$ 2,241
% One-Year Change (+/-)	1.4%	-0.5%	1.1%	-0.5%	-0.6%



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	20	\$ 2,375	\$ 47,500
Blue Mountain College	19	\$ 2,368	\$ 45,000
Millsaps College	25	\$ 2,200	\$ 55,000
Mississippi College	187	\$ 2,273	\$ 425,000
Tougaloo College	4	\$ 2,188	\$ 8,750
William Carey University	99	\$ 2,382	\$ 235,835
Totals	354	\$ 2,308	\$ 817,085

4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	6	\$ 2,292	\$ 13,750
Delta State University	37	\$ 2,297	\$ 85,000
Jackson State University	5	\$ 2,000	\$ 10,000
Mississippi State University	1,300	\$ 2,196	\$ 2,854,243
Mississippi University for Women	30	\$ 2,250	\$ 67,500
University of Mississippi	1,052	\$ 2,292	\$ 2,411,250
University of Mississippi Medical Center	6	\$ 1,875	\$ 11,250
University of Southern Mississippi	410	\$ 2,238	\$ 917,500
Totals	2,846	\$ 2,238	\$ 6,370,493

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	3	\$ 2,083	\$ 6,250.00
Copiah-Lincoln Community College	13	\$ 2,500	\$ 32,500
East Central Community College	20	\$ 2,188	\$ 43,750
East Mississippi Community College	8	\$ 2,031	\$ 16,250
Hinds Community College	34	\$ 1,985	\$ 67,500
Holmes Community College	13	\$ 2,115	\$ 27,500
Itawamba Community College	27	\$ 2,264	\$ 61,118
Jones County Junior College	26	\$ 2,163	\$ 56,250
Meridian Community College	18	\$ 2,431	\$ 43,750
Mississippi Delta Community College	2	\$ 2,500	\$ 5,000
Mississippi Gulf Coast Community College	55	\$ 2,206	\$ 121,345
Northeast MS Community College	20	\$ 2,188	\$ 43,750
Northwest MS Community College	48	\$ 2,083	\$ 100,000
Pearl River Community College	29	\$ 2,198	\$ 63,750
Southwest Mississippi Community College	10	\$ 2,375	\$ 23,750
Totals	326	\$ 2,185	\$ 712,463
Grand Totals	3,526	\$ 2,241	\$ 7,900,041

Award Recipients by County			
County	Awards	Avg. Award	Amount
Adams	10	\$ 2,250	\$ 22,500
Alcorn	44	\$ 2,301	\$ 101,250
Amite	8	\$ 1,875	\$ 15,000
Attala	20	\$ 2,125	\$ 42,500
Benton	2	\$ 1,875	\$ 3,750
Bolivar	17	\$ 2,279	\$ 38,750
Calhoun	7	\$ 2,143	\$ 15,000
Carroll	7	\$ 2,321	\$ 16,250
Chickasaw	10	\$ 2,375	\$ 23,750
Choctaw	4	\$ 2,500	\$ 10,000
Clarke	15	\$ 2,201	\$ 33,016
Clay	10	\$ 2,125	\$ 21,250
Coahoma	9	\$ 2,361	\$ 21,250
Copiah	17	\$ 2,426	\$ 41,250
Covington	9	\$ 1,944	\$ 17,500
Desoto	309	\$ 2,221	\$ 686,250
Forrest	104	\$ 2,232	\$ 232,084
Franklin	5	\$ 2,500	\$ 12,500
George	26	\$ 2,147	\$ 55,833
Greene	4	\$ 2,150	\$ 8,599
Grenada	20	\$ 2,125	\$ 42,500
Hancock	61	\$ 2,165	\$ 132,082
Harrison	286	\$ 2,240	\$ 640,629
Hinds	205	\$ 2,287	\$ 468,750
Holmes	2	\$ 2,500	\$ 5,000
Humphreys	4	\$ 2,188	\$ 8,750
Itawamba	28	\$ 2,288	\$ 64,053
Jackson	216	\$ 2,292	\$ 495,152
Jasper	12	\$ 2,188	\$ 26,250
Jefferson	1	\$ 2,500	\$ 2,500
Jefferson Davis	3	\$ 2,083	\$ 6,250

County (cont.)	Awards	Avg. Award	Amount
Jones	48	\$ 2,246	\$ 107,831
Kemper	3	\$ 2,500	\$ 7,500
Lafayette	126	\$ 2,272	\$ 286,250
Lamar	151	\$ 2,224	\$ 335,833
Lauderdale	90	\$ 2,366	\$ 212,915
Lawrence	5	\$ 2,500	\$ 12,500
Leake	10	\$ 2,375	\$ 23,750
Lee	135	\$ 2,291	\$ 309,306
Leflore	15	\$ 2,083	\$ 31,250
Lincoln	38	\$ 2,174	\$ 82,618
Lowndes	48	\$ 2,187	\$ 104,997
Madison	404	\$ 2,281	\$ 921,341
Marion	27	\$ 2,102	\$ 56,765
Marshall	14	\$ 2,321	\$ 32,500
Monroe	26	\$ 2,188	\$ 56,887
Montgomery	9	\$ 2,361	\$ 21,250
Neshoba	31	\$ 2,419	\$ 75,000
Newton	22	\$ 2,173	\$ 47,812
Oktibbeha	103	\$ 2,215	\$ 228,152
Panola	21	\$ 2,300	\$ 48,298
Pearl River	39	\$ 2,308	\$ 90,000
Perry	9	\$ 2,361	\$ 21,250
Pike	23	\$ 2,328	\$ 53,554
Pontotoc	29	\$ 2,371	\$ 68,750
Prentiss	22	\$ 2,273	\$ 50,000
Rankin	323	\$ 2,216	\$ 715,908
Scott	13	\$ 2,404	\$ 31,250
Sharkey	3	\$ 2,500	\$ 7,500
Simpson	22	\$ 2,386	\$ 52,500
Smith	16	\$ 1,979	\$ 31,667
Stone	21	\$ 2,401	\$ 50,417
Sunflower	6	\$ 2,083	\$ 12,500
Tate	19	\$ 2,237	\$ 42,500
Tippah	12	\$ 2,262	\$ 27,149
Tishomingo	10	\$ 2,250	\$ 22,500
Union	36	\$ 2,292	\$ 82,500
Walthall	5	\$ 2,333	\$ 11,666
Warren	29	\$ 2,155	\$ 62,500
Washington	22	\$ 2,238	\$ 49,227
Wayne	12	\$ 2,292	\$ 27,500
Webster	4	\$ 2,500	\$ 10,000
Wilkinson	5	\$ 2,250	\$ 11,250
Winston	10	\$ 2,125	\$ 21,250
Yalobusha	4	\$ 2,500	\$ 10,000
Yazoo	11	\$ 2,159	\$ 23,750
Totals	3,506	\$ 2,253	\$ 7,900,041

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

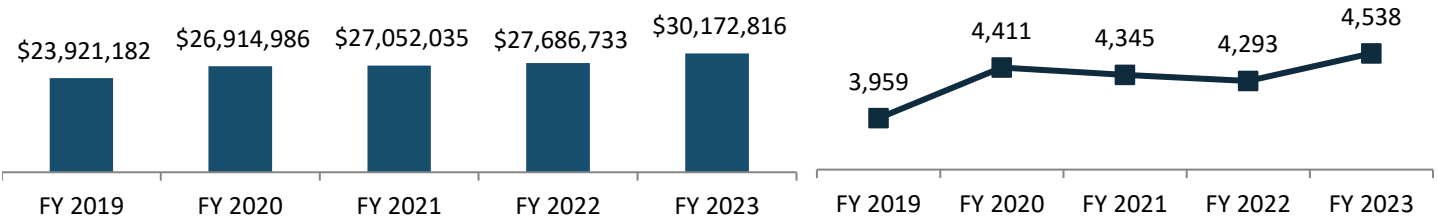
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3,213	92%	Male	1,664	47%
Independent	293	8%	Female	1,842	53%
	3,506	100%		3,506	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	130	4%	12-24 years old	3,498	100%
Alaskan Native/American Indian	4	0%	25-34 years old	8	0%
Asian/Pacific Islander	160	5%	35-44 years old	0	0%
Caucasian	3,004	86%	45-54 years old	0	0%
Hispanic	53	2%	55-64 years old	0	0%
Unknown	155	4%	65 years or older	0	0%
	3,506	100%		3,506	100%
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	6	0%	Less than \$0 (nega	1	0%
\$0	9	0%	\$0	114	39%
\$1-\$19,999	24	1%	\$1-\$2,999	32	11%
\$20,000-\$39,999	66	2%	\$3,000-\$5,999	41	14%
\$40,000-\$49,999	122	4%	\$6,000-\$9,999	23	8%
\$50,000-\$59,999	150	5%	\$10,000-\$14,999	20	7%
\$60,000-\$79,999	288	9%	\$15,000-\$19,999	11	4%
\$80,000-\$99,999	333	10%	\$20,000-\$29,999	6	2%
\$100,000-\$249,999	1,461	45%	\$30,000-\$39,999	2	1%
\$250,000-\$999,999	392	12%	\$40,000-\$49,999	4	1%
\$1,000,000 and More	17	1%	\$50,000 and More	2	1%
No FAFSA/Income Data	345	11%	No FAFSA/Income	37	13%
	3,213	100%		293	100%
			Total	3,506	

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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	3,913	4,361	4,307	4,249	4,505
Total Awards	3,959	4,411	4,345	4,293	4,538
% One-Year Change (+/-)	17.9%	11.4%	-1.5%	-1.2%	5.7%
Total Funding for Program	\$ 23,921,182	\$ 26,914,986	\$ 27,052,035	\$ 27,686,733	\$ 30,172,816
% One-Year Change (+/-)	21.6%	12.5%	0.5%	2.3%	9.0%
Eligible Applicants	3,913	4,361	4,307	4,249	4,505
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	\$ 95	\$ 69
Maximum Award	-	-	-	\$ 9,220	\$ 9,600
Average Award Amount	\$ 6,113	\$ 6,172	\$ 6,281	\$ 6,449	\$ 6,649
% One-Year Change (+/-)	3.3%	1.0%	1.8%	2.7%	3.1%



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	45	\$ 7,170	\$ 322,650
Blue Mountain College	17	\$ 7,592	\$ 129,060
Millsaps College	45	\$ 7,552	\$ 339,858
Mississippi College	87	\$ 7,763	\$ 675,414
Rust College	1	\$ 8,604	\$ 8,604
Tougaloo College	32	\$ 7,394	\$ 236,610
William Carey University	57	\$ 6,944	\$ 395,784
Totals	284	\$ 7,422	\$ 2,107,980
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	105	\$ 7,215	\$ 757,622
Delta State University	79	\$ 7,461	\$ 589,450
Jackson State University	121	\$ 6,910	\$ 836,072
Mississippi State University	995	\$ 8,051	\$ 8,011,142
Mississippi University for Women	75	\$ 6,870	\$ 515,223
Mississippi Valley State University	19	\$ 6,032	\$ 114,607
University of Mississippi	817	\$ 8,135	\$ 6,646,501
University of Mississippi Medical Center	22	\$ 9,600	\$ 211,200
University of Southern Mississippi	862	\$ 8,097	\$ 6,979,611
Totals	3,095	\$ 7,968	\$ 24,661,428

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	13	\$ 2,631	\$ 34,200
Copiah-Lincoln Community College	41	\$ 3,211	\$ 131,660
East Central Community College	56	\$ 2,952	\$ 165,295
East Mississippi Community College	49	\$ 3,255	\$ 159,490
Hinds Community College	120	\$ 3,223	\$ 386,775
Holmes Community College	71	\$ 2,939	\$ 208,650
Itawamba Community College	88	\$ 2,117	\$ 186,256
Jones County Junior College	98	\$ 3,179	\$ 311,535
Meridian Community College	40	\$ 3,490	\$ 139,587
Mississippi Delta Community College	23	\$ 2,809	\$ 64,600
Mississippi Gulf Coast Community College	189	\$ 2,822	\$ 533,378
Northeast MS Community College	68	\$ 3,194	\$ 217,175
Northwest MS Community College	133	\$ 2,845	\$ 378,400
Pearl River Community College	141	\$ 2,862	\$ 403,607
Southwest Mississippi Community College	29	\$ 2,855	\$ 82,800
Totals	1,159	\$ 2,937	\$ 3,403,408
Grand Totals	4,538	\$ 6,649	\$ 30,172,816

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	32	\$ 7,337	\$ 234,795
Alcorn	57	\$ 6,623	\$ 377,522
Amite	12	\$ 6,193	\$ 74,318
Attala	40	\$ 6,332	\$ 253,260
Benton	11	\$ 6,811	\$ 74,917
Bolivar	32	\$ 6,492	\$ 207,732
Calhoun	29	\$ 5,448	\$ 157,984
Carroll	13	\$ 5,025	\$ 65,328
Chickasaw	32	\$ 5,868	\$ 187,770
Choctaw	8	\$ 6,515	\$ 52,123
Claiborne	6	\$ 8,035	\$ 48,209
Clarke	21	\$ 5,901	\$ 123,911
Clay	22	\$ 5,775	\$ 127,057
Coahoma	23	\$ 5,308	\$ 122,085
Copiah	41	\$ 7,000	\$ 287,011
Covington	40	\$ 6,182	\$ 247,287
Desoto	262	\$ 7,182	\$ 1,881,706
Forrest	156	\$ 6,955	\$ 1,085,036
Franklin	7	\$ 7,308	\$ 51,156
George	15	\$ 5,978	\$ 89,673
Greene	13	\$ 6,128	\$ 79,658
Grenada	30	\$ 6,326	\$ 189,774
Hancock	97	\$ 6,207	\$ 602,101
Harrison	393	\$ 7,029	\$ 2,762,245
Hinds	360	\$ 6,864	\$ 2,471,163
Holmes	20	\$ 6,188	\$ 123,766
Humphreys	13	\$ 6,368	\$ 82,782
Issaquena	2	\$ 7,034	\$ 14,068
Itawamba	32	\$ 5,273	\$ 168,729
Jackson	288	\$ 6,519	\$ 1,877,405
Jasper	25	\$ 6,095	\$ 152,381
Jefferson	11	\$ 6,043	\$ 66,472
Jefferson Davis	14	\$ 7,140	\$ 99,963
Jones	100	\$ 6,821	\$ 682,111

County (cont.)	Awards	Avg. Award	Amount
Kemper	8	\$ 7,049	\$ 56,392
Lafayette	79	\$ 7,434	\$ 587,273
Lamar	124	\$ 6,996	\$ 867,530
Lauderdale	109	\$ 6,819	\$ 743,250
Lawrence	14	\$ 5,610	\$ 78,541
Leake	37	\$ 6,760	\$ 250,104
Lee	90	\$ 6,708	\$ 603,733
Leflore	41	\$ 7,382	\$ 302,654
Lincoln	49	\$ 5,799	\$ 284,148
Lowndes	82	\$ 6,831	\$ 560,113
Madison	160	\$ 7,415	\$ 1,186,403
Marion	43	\$ 6,232	\$ 267,990
Marshall	36	\$ 6,230	\$ 224,286
Monroe	30	\$ 6,828	\$ 204,845
Montgomery	13	\$ 7,490	\$ 97,375
Neshoba	53	\$ 6,444	\$ 341,529
Newton	35	\$ 6,133	\$ 214,653
Noxubee	9	\$ 6,375	\$ 57,375
Oktibbeha	75	\$ 6,977	\$ 523,270
Panola	59	\$ 6,376	\$ 376,174
Pearl River	81	\$ 6,030	\$ 488,393
Perry	10	\$ 5,546	\$ 55,461
Pike	44	\$ 5,501	\$ 242,056
Pontotoc	33	\$ 5,957	\$ 196,571
Prentiss	24	\$ 5,845	\$ 140,281
Quitman	5	\$ 7,823	\$ 39,115
Rankin	329	\$ 7,110	\$ 2,339,343
Scott	40	\$ 6,458	\$ 258,327
Sharkey	7	\$ 7,549	\$ 52,842
Simpson	28	\$ 6,347	\$ 177,704
Smith	28	\$ 5,627	\$ 157,555
Stone	23	\$ 6,213	\$ 142,894
Sunflower	25	\$ 6,345	\$ 158,635
Tallahatchie	15	\$ 7,462	\$ 111,930
Tate	41	\$ 5,587	\$ 229,060
Tippah	37	\$ 6,758	\$ 250,045
Tishomingo	18	\$ 5,680	\$ 102,234
Tunica	14	\$ 5,901	\$ 82,615
Union	44	\$ 6,537	\$ 287,621
Walthall	10	\$ 6,229	\$ 62,286
Warren	42	\$ 7,615	\$ 319,836
Washington	85	\$ 6,583	\$ 559,572
Wayne	18	\$ 5,874	\$ 105,738
Webster	33	\$ 6,319	\$ 208,531
Wilkinson	5	\$ 6,642	\$ 33,210
Winston	19	\$ 7,359	\$ 139,813
Yalobusha	21	\$ 6,799	\$ 142,787
Yazoo	23	\$ 6,053	\$ 139,226
Totals	4,505	\$ 6,698	\$ 30,172,816

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	3,854	86%	Male	1,566	35%
Independent	651	14%	Female	2,939	65%
	4,505	100%		4,505	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1,732	38%	12-24 years old	4,490	100%
Alaskan Native/American Indian	13	0%	25-34 years old	15	0%
Asian/Pacific Islander	168	4%	35-44 years old	0	0%
Caucasian	2,156	48%	45-54 years old	0	0%
Hispanic	212	5%	55-64 years old	0	0%
Unknown	224	5%	65 years or older	0	0%
	4,505	100%		4,505	100%
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	89	2%	Less than \$0 (nega	1	0%
\$0	405	11%	\$0	407	63%
\$1-\$19,999	950	25%	\$1-\$2,999	42	6%
\$20,000-\$39,999	2,050	53%	\$3,000-\$5,999	50	8%
\$40,000-\$49,999	322	8%	\$6,000-\$9,999	51	8%
\$50,000-\$59,999	33	1%	\$10,000-\$14,999	44	7%
\$60,000-\$79,999	3	0%	\$15,000-\$19,999	23	4%
\$80,000-\$99,999	1	0%	\$20,000-\$29,999	27	4%
\$100,000-\$249,999	1	0%	\$30,000-\$39,999	6	1%
\$250,000-\$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	0	0%	No FAFSA/Income	0	0%
	3,854	100%		651	100%
			Total	4,505	

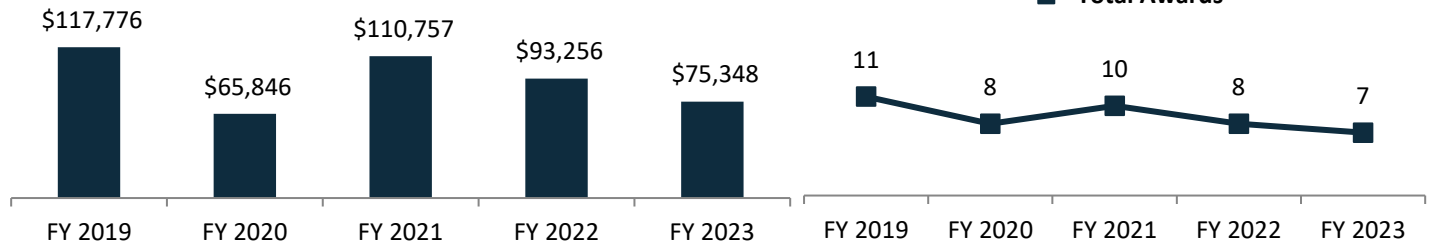
Law Enforcement Officers and Firefighter Scholarship (LAW)

Mississippi Law Enforcement Officers and Firefighter Scholarship awards are available to Mississippi residents who are dependent children and spouses of any Mississippi law enforcement officer, full-time firefighter or volunteer firefighter 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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	11	8	10	8	7
Total Awards	11	8	10	8	7
% One-Year Change (+/-)	0.0%	-27.3%	25.0%	-20.0%	-12.5%
Total Funding for Program	\$ 117,776	\$ 65,846	\$ 110,757	\$ 93,256	\$ 75,348
% One-Year Change (+/-)	3.9%	-44.1%	68.2%	-15.8%	-19.2%
Eligible Applicants	11	8	10	8	7
Award Rate	100%	100%	100%	100%	100%
Minimum Award				\$ 7,306	\$ 4,920
Maximum Award				\$ 14,974	\$ 16,220
Average Award Amount	\$ 10,707	\$ 8,231	\$ 11,076	\$ 11,657	\$ 10,764
% One-Year Change (+/-)	3.9%	-23.1%	34.6%	5.2%	-7.7%

■ Total Awards



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi State University	4	\$ 11,940	\$ 47,760
University of Mississippi	2	\$ 11,334	\$ 22,668
Totals	6	\$ 11,738	\$ 70,428
2-Year Public Institutions	Awards	Avg. Award	Amount
Northwest MS Community College	1	\$ 4,920	\$ 4,920
Totals	1	\$ 4,920	\$ 4,920
Grand Totals	7	\$ 10,764	\$ 75,348

Award Recipients by County

County	Awards	Avg. Award	Amount
Desoto	2	\$ 10,570	\$ 21,140
Harrison	1	\$ 8,110	\$ 8,110
Hinds	1	\$ 8,110	\$ 8,110
Jackson	1	\$ 15,320	\$ 15,320
Lincoln	1	\$ 15,112	\$ 15,112
Simpson	1	\$ 7,556	\$ 7,556
Totals	7	\$ 10,764	\$ 75,348

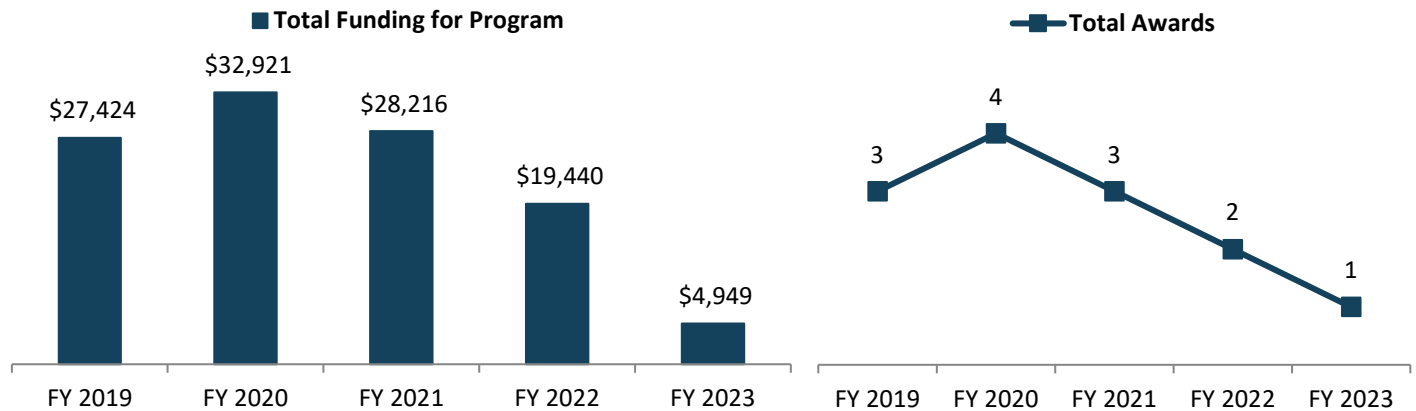
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	7	100%	Male	5	71%
Independent	0	0%	Female	2	29%
	7	100%		7	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3	43%	12-24 years old	7	100%
Alaskan Native/American Indian	0	0%	25-34 years old	0	0%
Asian/Pacific Islander	0	0%	35-44 years old	0	0%
Caucasian	4	57%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	7	100%		7	100%
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	0	0%	Less than \$0 (nega	0	-
\$0	1	14%	\$0	0	-
\$1-\$19,999	2	29%	\$1-\$2,999	0	-
\$20,000-\$39,999	1	14%	\$3,000-\$5,999	0	-
\$40,000-\$49,999	0	0%	\$6,000-\$9,999	0	-
\$50,000-\$59,999	0	0%	\$10,000-\$14,999	0	-
\$60,000-\$79,999	1	14%	\$15,000-\$19,999	0	-
\$80,000-\$99,999	0	0%	\$20,000-\$29,999	0	-
\$100,000-\$249,999	2	29%	\$30,000-\$39,999	0	-
\$250,000-\$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	-
	7	100%		0	0%
			Total	7	

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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	3	4	3	2	1
Total Awards	3	4	3	2	1
% One-Year Change (+/-)	50.0%	33.3%	-25.0%	-33.3%	-50.0%
Total Funding for Program	\$ 27,424	\$ 32,921	\$ 28,216	\$ 19,440	\$ 4,949
% One-Year Change (+/-)	108.9%	20.0%	-14.3%	-31.1%	-74.5%
Eligible Applicants	3	4	3	2	1
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	\$ 9,720	\$ 4,949
Maximum Award	-	-	-	\$ 9,720	\$ 4,949
Average Award Amount	\$ 9,141	\$ 8,230	\$ 9,405	\$ 9,720	\$ 4,949
% One-Year Change (+/-)	39.3%	-10.0%	14.3%	3.3%	-49.1%



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi State University	1	\$ 4,949	\$ 4,949
Totals	1	\$ 4,949	\$ 4,949

Award Recipients by County

County	Awards	Avg. Award	Amount
Jackson	1	\$ 4,949	\$ 4,949
Totals	1	\$ 4,949	\$ 4,949

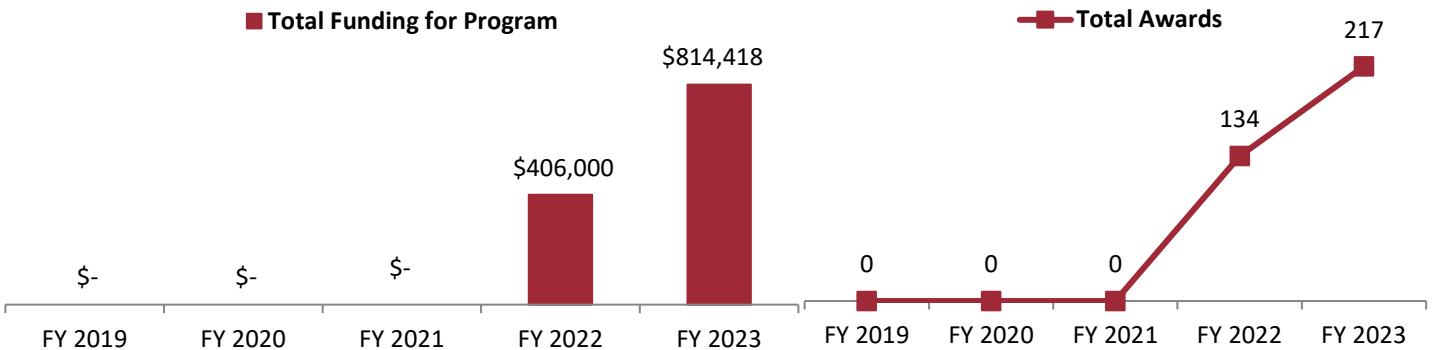
Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	0	0%
Independent	1	100%	Female	1	100%
	1	100%		1	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	0	0%	12-24 years old	1	100%
Alaskan Native/American Indian	0	0%	25-34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

Winter-Reed Teacher Loan Repayment Program (WRTR)

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 applicants. Second- and third-year teachers are eligible to apply as renewal applicants. 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 in repayment of their loans. 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. Payment may be made to multiple servicers. The application is open October 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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	Not Created	Not Created	Not Created	134	214
Total Awards	-	-	-	134	217
% One-Year Change (+/-)	-	-	-	-	61.9%
Total Funding for Program	-	-	-	\$ 406,000	\$ 814,418
% One-Year Change (+/-)	-	-	-	-	100.6%
Eligible Applicants	-	-	-	361	214
Award Rate	-	-	-	37%	100%
Minimum Award	-	-	-	\$ 1,500	\$ 1,500
Maximum Award	-	-	-	\$ 4,000	\$ 4,000
Average Award Amount	-	-	-	\$ 3,030	\$ 3,753
% One-Year Change (+/-)	-	-	-	-	23.9%



Awards by Institution

Loan Servicer	Awards	Avg. Award	Amount
American Education Services	1	\$ 4,000.00	\$ 4,000.00
Heartland	1	\$ 4,000.00	\$ 4,000.00
MOHELA	2	\$ 5,000.00	\$ 10,000.00
MOHELA - Laural Road	1	\$ 4,000.00	\$ 4,000.00
Navient	2	\$ 4,000.00	\$ 8,000.00
OSLA Student Loan Servicing	2	\$ 4,500.00	\$ 9,000.00
Sallie Mae Servicing Corp	2	\$ 4,000.00	\$ 8,000.00
U.S. Dept. of Ed. - Aidvantage	33	\$ 3,818.18	\$ 126,000.00
U.S. Dept. of Ed. - Edfinancial	35	\$ 3,457.14	\$ 121,000.00
U.S. Dept. of Ed. - FedLoan Svc.	1	\$ 8,000.00	\$ 8,000.00
U.S. Dept. of Ed. - Great Lakes	1	\$ 4,000.00	\$ 4,000.00
U.S. Dept. of Ed. - MOHELA	74	\$ 3,844.59	\$ 284,500.00
U.S. Dept. of Ed. - Nelnet	62	\$ 3,612	\$ 223,918
Totals	217	\$ 3,753	\$ 814,418

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	2	\$ 4,000	\$ 8,000
Alcorn	5	\$ 3,600	\$ 18,000
Amite	2	\$ 5,000	\$ 10,000
Bolivar	4	\$ 4,250	\$ 17,000
Calhoun	2	\$ 4,000	\$ 8,000
Chickasaw	1	\$ 4,000	\$ 4,000
Choctaw	1	\$ 4,000	\$ 4,000
Clarke	1	\$ 4,000	\$ 4,000
Clay	2	\$ 3,250	\$ 6,500
Coahoma	1	\$ 5,000	\$ 5,000
Copiah	1	\$ 4,000	\$ 4,000
Covington	2	\$ 3,750	\$ 7,500
Desoto	13	\$ 4,462	\$ 58,000
Forrest	8	\$ 4,188	\$ 33,500
Franklin	1	\$ 4,000	\$ 4,000
George	3	\$ 1,833	\$ 5,500
Grenada	1	\$ 4,000	\$ 4,000
Hancock	4	\$ 2,875	\$ 11,500
Harrison	10	\$ 2,550	\$ 25,500
Hinds	15	\$ 4,233	\$ 63,500
Itawamba	1	\$ 4,000	\$ 4,000
Jackson	10	\$ 3,000	\$ 30,000
Jefferson	1	\$ 5,000	\$ 5,000
Jefferson Davis	2	\$ 4,500	\$ 9,000
Jones	6	\$ 3,167	\$ 19,000
Lafayette	4	\$ 4,125	\$ 16,500
Lamar	7	\$ 3,571	\$ 25,000
Lauderdale	2	\$ 4,500	\$ 9,000
Lee	4	\$ 4,250	\$ 17,000
Leflore	1	\$ 4,000	\$ 4,000
Lincoln	4	\$ 3,250	\$ 13,000
Lowndes	4	\$ 3,000	\$ 12,000
Madison	6	\$ 4,250	\$ 25,500
Marshall	1	\$ 4,000	\$ 4,000
Monroe	5	\$ 3,600	\$ 18,000
Neshoba	3	\$ 5,000	\$ 15,000
Newton	1	\$ 4,000	\$ 4,000
Noxubee	1	\$ 4,000	\$ 4,000
Oktibbeha	5	\$ 3,500	\$ 17,500
Panola	1	\$ 4,000	\$ 4,000
Pearl River	6	\$ 3,333	\$ 20,000
Perry	2	\$ 4,000	\$ 8,000
Pike	3	\$ 4,333	\$ 13,000
Pontotoc	1	\$ 5,000	\$ 5,000
Prentiss	1	\$ 1,500	\$ 1,500
Rankin	11	\$ 3,045	\$ 33,500
Scott	4	\$ 5,500	\$ 22,000
Simpson	1	\$ 4,000	\$ 4,000
Smith	3	\$ 4,000	\$ 12,000

County (cont.)	Awards	Avg. Award	Amount
Sunflower	2	\$ 4,000	\$ 8,000
Tallahatchie	1	\$ 4,000	\$ 4,000
Tate	5	\$ 3,650	\$ 18,250
Tippah	1	\$ 4,000	\$ 4,000
Tishomingo	1	\$ 5,000	\$ 5,000
Tunica	2	\$ 4,500	\$ 9,000
Union	3	\$ 4,667	\$ 14,000
Walthall	1	\$ 2,500	\$ 2,500
Warren	3	\$ 4,333	\$ 13,000
Washington	3	\$ 4,333	\$ 13,000
Wayne	4	\$ 3,667	\$ 14,668
Webster	3	\$ 4,333	\$ 13,000
Winston	4	\$ 4,000	\$ 16,000
Yalobusha	1	\$ 4,000	\$ 4,000
Totals	214	\$ 3,806	\$ 814,418

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	25	12%
Independent	214	100%	Female	189	88%
	214	100%		214	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	70	33%	12-24 years old	102	48%
Alaskan Native/American Indian	0	0%	25-34 years old	58	27%
Asian/Pacific Islander	0	0%	35-44 years old	36	17%
Caucasian	138	64%	45-54 years old	18	8%
Hispanic	4	2%	55-64 years old	0	0%
Unknown	2	1%	65 years or older	0	0%
	214	100%		214	100%

Income information is unavailable.

Cohort	Critical	Non-Critical	Total
FY 2023 (1st-Yr Teachers)	107	18	125
FY 2022 (2nd-Yr Teachers)	50	39	89
Total	157	57	214

Subject	Elementary	Middle	Secondary	All Grades	Total
Elementary (all subjects)	97	0	0	0	97
English/Reading/Language Arts	12	9	2	0	23
Foreign Language	0	0	0	0	0
History/Social sciences	1	4	5	0	10
Library/Librarian	0	0	0	0	0
Math	5	0	5	0	10
Science/STEM	9	7	7	0	23
Special Education	13	3	4	0	20
Visual and Performing Arts/Other	13	5	11	2	31
Total	150	28	34	2	214

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

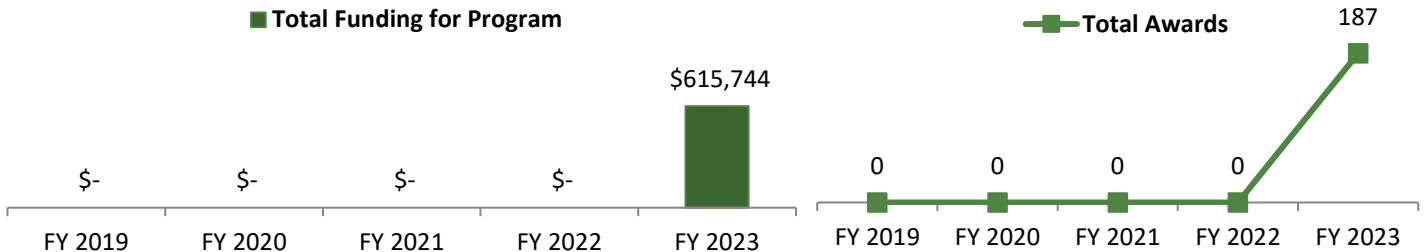
Accounts are "closed" when the service obligation is complete or the debt is either cancelled or paid in full with money. Service is the preferred method of repayment. Accounts for which the debt is cancelled due to death or total and permanent disability are included with the accounts closed due to 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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	0	0	0	0	186
Total Awards	0	0	0	0	187
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ 615,744
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	325	294	228	203	186
Award Rate	0%	0%	0%	0%	100%
Minimum Award	-	-	-	-	\$ 575
Maximum Award	-	-	-	-	\$ 4,000
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ 3,310
% One-Year Change (+/-)	-100.0%	-	-	-	-



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	10	\$ 4,000	\$ 40,000
Mississippi College	20	\$ 2,850	\$ 57,000
William Carey University	33	\$ 2,869	\$ 94,669
Totals	63	\$ 3,042	\$ 191,669
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	5	\$ 3,600	\$ 18,000
Delta State University	14	\$ 3,000	\$ 42,000
Mississippi University for Women	20	\$ 3,800	\$ 76,000
University of Mississippi Medical Center	35	\$ 3,429	\$ 120,000
University of Southern Mississippi	50	\$ 3,362	\$ 168,075
Totals	124	\$ 3,420	\$ 424,075
Grand Totals	187	\$ 3,293	\$ 615,744

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	4	\$ 3,500	\$ 14,000
Alcorn	1	\$ 4,000	\$ 4,000
Amite	1	\$ 2,000	\$ 2,000
Bolivar	2	\$ 4,000	\$ 8,000
Calhoun	1	\$ 4,000	\$ 4,000
Choctaw	1	\$ 4,000	\$ 4,000
Clarke	1	\$ 4,000	\$ 4,000
Coahoma	2	\$ 3,000	\$ 6,000

County (cont.)	Awards		Amount	
Copiah	1	\$	4,000	\$ 4,000
Desoto	8	\$	3,250	\$ 26,000
Forrest	11	\$	3,273	\$ 36,002
Franklin	1	\$	4,000	\$ 4,000
George	1	\$	2,667	\$ 2,667
Greene	1	\$	2,667	\$ 2,667
Grenada	1	\$	4,000	\$ 4,000
Hancock	2	\$	4,000	\$ 8,000
Harrison	17	\$	2,808	\$ 47,740
Hinds	13	\$	3,436	\$ 44,667
Holmes	1	\$	4,000	\$ 4,000
Humphreys	2	\$	3,000	\$ 6,000
Itawamba	1	\$	4,000	\$ 4,000
Jackson	7	\$	2,952	\$ 20,666
Jasper	1	\$	3,666	\$ 3,666
Jones	2	\$	2,334	\$ 4,667
Lafayette	3	\$	4,000	\$ 12,000
Lamar	6	\$	2,445	\$ 14,667
Lauderdale	3	\$	4,000	\$ 12,000
Lawrence	3	\$	4,000	\$ 12,000
Leake	3	\$	4,000	\$ 12,000
Lee	4	\$	3,500	\$ 14,000
Leflore	2	\$	3,000	\$ 6,000
Lincoln	5	\$	3,600	\$ 18,000
Madison	22	\$	3,212	\$ 70,667
Marion	2	\$	4,000	\$ 8,000
Monroe	1	\$	4,000	\$ 4,000
Montgomery	1	\$	4,000	\$ 4,000
Neshoba	1	\$	1,000	\$ 1,000
Newton	2	\$	3,000	\$ 6,000
Noxubee	1	\$	4,000	\$ 4,000
Oktibbeha	4	\$	2,750	\$ 11,000
Panola	1	\$	2,000	\$ 2,000
Pearl River	2	\$	2,334	\$ 4,668
Pike	1	\$	4,000	\$ 4,000
Pontotoc	1	\$	4,000	\$ 4,000
Rankin	22	\$	3,545	\$ 78,000
Scott	1	\$	4,000	\$ 4,000
Smith	1	\$	4,000	\$ 4,000
Sunflower	1	\$	4,000	\$ 4,000
Tippah	1	\$	4,000	\$ 4,000
Tishomingo	1	\$	4,000	\$ 4,000
Warren	4	\$	3,000	\$ 12,000
Washington	1	\$	4,000	\$ 4,000
Winston	2	\$	4,000	\$ 8,000
Yazoo	1	\$	1,000	\$ 1,000
Totals	186	\$	3,310	\$ 615,744

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	132	71%	Male	23	12%
Independent	54	29%	Female	163	88%
	186	100%		186	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	77	41%	12-24 years old	155	83%
Alaskan Native/American Indian	1	1%	25-34 years old	22	12%
Asian/Pacific Islander	0	0%	35-44 years old	6	3%
Caucasian	101	54%	45-54 years old	3	2%
Hispanic	2	1%	55-64 years old	0	0%
Unknown	5	3%	65 years or older	0	0%
	186	100%		186	100%
Dependent Students			Independent Students		
Income	Recipients	Percent	Income	Recipients	Percent
Less than \$0 (negative)	0	0%	Less than \$0 (nega	1	2%
\$0	4	3%	\$0	10	19%
\$1-\$19,999	10	8%	\$1-\$2,999	0	0%
\$20,000-\$39,999	22	17%	\$3,000-\$5,999	5	9%
\$40,000-\$49,999	15	11%	\$6,000-\$9,999	5	9%
\$50,000-\$59,999	9	7%	\$10,000-\$14,999	5	9%
\$60,000-\$79,999	8	6%	\$15,000-\$19,999	5	9%
\$80,000-\$99,999	10	8%	\$20,000-\$29,999	8	15%
\$100,000-\$249,999	48	36%	\$30,000-\$39,999	6	11%
\$250,000-\$999,999	4	3%	\$40,000-\$49,999	3	6%
\$1,000,000 and More	0	0%	\$50,000 and More	6	11%
No FAFSA/Income Data	2	2%	No FAFSA/Income	0	0%
	132	100%		54	100%
			Total	186	

NELB Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	185	\$ 630,453
Current Service	2	\$ 6,000
Current Money	2	\$ 2,578
Non-Current Money	19	\$ 77,760
Collection	126	\$ 453,344
Closed in Current Year	14	\$ -
Total Managed in Current Year	348	\$ 1,170,135

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	\$ -	\$ -	\$ -	\$ 27,787
Service/Money	3	\$ -	\$ -	\$ 4,107	\$ 20,374
Money	11	\$ -	\$ 53,900	\$ 5,609	\$ -
Totals	14	\$ -	\$ 53,900	\$ 9,716	\$ 48,161

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 35,960.10	\$ 8,648.43	\$ 8,701.33	\$ 7,444.28	\$ 60,754.14

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection				
Prior Years	1	0	0	7	71	5	84	1,348	6%
FY 2014	0	0	0	3	8	2	13	176	7%
FY 2015	0	0	2	3	9	3	17	194	9%
FY 2016	0	0	0	4	14	3	21	188	11%
FY 2017	0	0	0	0	0	0	0	1	0%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	183	2	0	0	0	1	186	186	100%
Tracked	184	2	2	17	102	14	321	2,093	15%
Untracked	1	0	0	2	24	0	27	37	
Managed	185	2	2	19	126	14	348	2,130	

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 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	1,348	78	6%		7%	7%	7%	6%	6%
FY 2014	176	11	6%		10%	10%	8%	7%	7%
FY 2015	194	12	6%		10%	12%	10%	8%	7%
FY 2016	188	18	10%		5%	14%	13%	13%	11%
FY 2017	1	0	0%		0%	0%	0%	0%	0%
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
FY 2021	-	-	-		-	-	-	-	-
FY 2022	-	-	-		-	-	-	-	-
FY 2023	186	0	0%		-	-	-	-	-
Tracked	2,093	119	6%		6%	8%	8%	7%	7%
Untracked	37	26	-						
ALL	2,130	145							

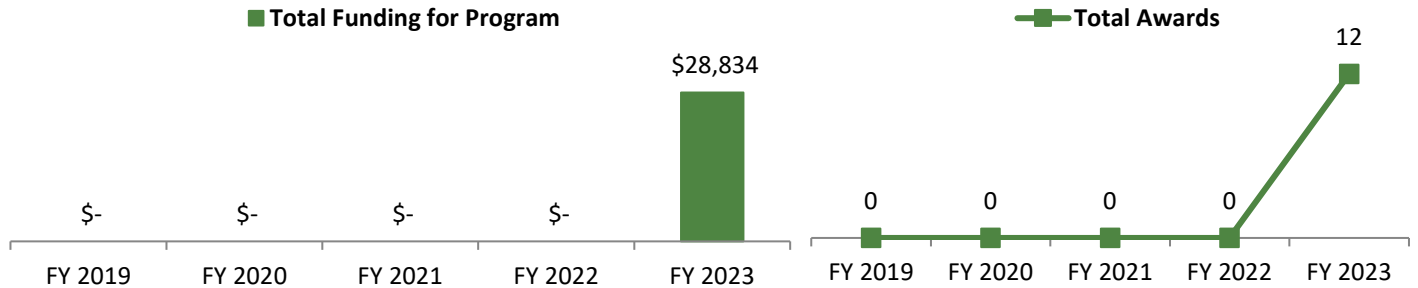
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	1	4	5	961	96	212	1,269	83%
FY 2014	0	0	2	2	109	12	44	165	73%
FY 2015	0	0	3	3	125	21	34	180	81%
FY 2016	0	2	1	3	114	16	40	170	76%
FY 2017	0	0	0	0	1	0	0	1	100%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	1	1	0	0	1	1	
Tracked	0	3	11	14	1,310	145	331	1,786	81%
Untracked	0	0	0	0	2	0	8	10	
ALL	0	3	11	14	1,312	145	339	1,796	

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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	0	0	0	0	12
Total Awards	0	0	0	0	12
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ 28,834
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	66	58	38	29	12
Award Rate	0%	0%	0%	0%	100%
Minimum Award	-	-	-	-	\$ 1,000
Maximum Award	-	-	-	-	\$ 4,000
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ 2,403
% One-Year Change (+/-)	-	-	-	-	-



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven College	1	\$ 1,500	\$ 1,500
Mississippi College	2	\$ 2,750	\$ 5,500
William Carey University	2	\$ 2,667	\$ 5,334
Totals	5	\$ 2,467	\$ 12,334
4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi University for Women	3	\$ 3,333	\$ 10,000
University of Mississippi Medical Center	3	\$ 1,500	\$ 4,500
University of Southern Mississippi	1	\$ 2,000	\$ 2,000
Totals	7	\$ 2,357	\$ 16,500
Grand Totals	12	\$ 2,403	\$ 28,834

Award Recipients by County				
County	Awards	Avg. Award		Amount
Clarke	1	\$	1,334	\$ 1,334
Forrest	1	\$	4,000	\$ 4,000
Hinds	3	\$	1,500	\$ 4,500
Newton	1	\$	1,500	\$ 1,500
Pearl River	1	\$	2,000	\$ 2,000
Pontotoc	1	\$	4,000	\$ 4,000
Quitman	1	\$	2,000	\$ 2,000
Rankin	1	\$	2,500	\$ 2,500
Tate	1	\$	4,000	\$ 4,000
Yazoo	1	\$	3,000	\$ 3,000
Totals	12	\$	2,403	\$ 28,834

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	0	0%
Independent	12	100%	Female	12	100%
	12	100%		12	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	9	75%	12-24 years old	2	17%
Alaskan Native/American Indian	0	0%	25-34 years old	4	33%
Asian/Pacific Islander	0	0%	35-44 years old	3	25%
Caucasian	3	25%	45-54 years old	3	25%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	12	100%		12	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	1	8%
\$1-\$19,999	0	-	\$1-\$2,999	0	0%
\$20,000-\$39,999	0	-	\$3,000-\$5,999	0	0%
\$40,000-\$49,999	0	-	\$6,000-\$9,999	1	8%
\$50,000-\$59,999	0	-	\$10,000-\$14,999	1	8%
\$60,000-\$79,999	0	-	\$15,000-\$19,999	0	0%
\$80,000-\$99,999	0	-	\$20,000-\$29,999	0	0%
\$100,000-\$249,999	0	-	\$30,000-\$39,999	1	8%
\$250,000-\$999,999	0	-	\$40,000-\$49,999	3	25%
\$1,000,000 and More	0	-	\$50,000 and More	5	42%
No FAFSA/Income Data	0	-	No FAFSA/Income	0	0%
	0	0%		12	100%
			Total	12	

NELR Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	13	\$ 32,834
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	11	\$ 32,140
Collection	29	\$ 83,937
Closed in Current Year	5	\$ -
Total Managed in Current Year	58	\$ 148,911

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	\$ -	\$ 969	\$ 102	\$ 3,031
Money	4	\$ -	\$ 14,000	\$ 2,710	\$ -
Totals	5	\$ -	\$ 14,969	\$ 2,812	\$ 3,031

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 3,284.63	\$ 2,053.10	\$ 1,162.33	\$ 2,981.80	\$ 9,481.86

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection				
Prior Years	0	0	0	5	14	2	21	301	7%
FY 2014	0	0	0	1	5	0	6	100	6%
FY 2015	1	0	0	4	5	3	13	115	11%
FY 2016	0	0	0	1	2	0	3	70	4%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	12	0	0	0	0	0	12	12	100%
Tracked	13	0	0	11	26	5	55	598	9%
Untracked	0	0	0	0	3	0	3	6	
Managed	13	0	0	11	29	5	58	604	

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 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	301	19	6%	6%	5%	7%	7%	7%
FY 2014	100	6	6%	7%	6%	7%	5%	6%
FY 2015	115	9	8%	11%	10%	10%	9%	9%
FY 2016	70	3	4%	6%	9%	6%	4%	4%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	12	0	0%	-	-	-	-	-
Tracked	598	37	6%	7%	7%	8%	6%	7%
Untracked	6	3	-					
ALL	604	40						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	1	1	2	234	14	34	282	88%
FY 2014	0	0	0	0	79	9	6	94	94%
FY 2015	0	0	3	3	91	2	12	105	89%
FY 2016	0	0	0	0	56	3	8	67	88%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
Tracked	0	1	4	5	460	28	60	548	89%
Untracked	0	0	0	0	2	0	1	3	
ALL	0	1	4	5	462	28	61	551	

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)

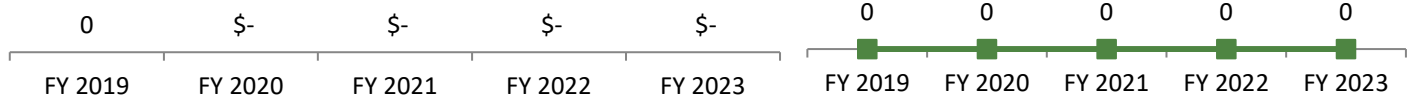
Critical Needs Dyslexia Therapy Forgivable Loans are available to students seeking a first master's degree in Dyslexia Therapy in an approved program of study that is based on the Orton-Gillingham teaching approach. Students must be seeking a class "AA" Mississippi Educator License with a 203 (Dyslexia 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. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	0	0	0	0	0
Total Awards	0	0	0	0	0
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	0	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	15	10	4	6	0
Award Rate	0%	0%	0%	0%	-
Minimum Award	-	-	-	-	-
Maximum Award	-	-	-	-	-
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ -
% One-Year Change (+/-)	-100.0%	-	-	-	-

■ Total Funding for Program

■ Total Awards



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-
Income	Dependent Students Recipients	Percent	Income	Independent Students 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	8	\$ 29,026
Non-Current Money	0	\$ -
Collection	2	\$ 7,720
Closed in Current Year	2	\$ -
Total Managed in Current Year	12	\$ 36,746

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	\$ 217	\$ 6,988
Money	1	\$ -	\$ 9,360	\$ 1,281	\$ -
Totals	2	\$ -	\$ 9,361	\$ 1,498	\$ 6,988

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 9,278.26	\$ 1,683.99	\$ 850.46	\$ 646.20	\$ 12,458.91

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 2014	0	0	3	0	1	1	21	24%
FY 2015	0	0	2	0	0	0	20	10%
FY 2016	0	0	3	0	1	1	23	22%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	0	8	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	-	-	-	-	-	-	-	-
Tracked	0	0	8	0	2	2	72	17%
Untracked	-	-	-	-	-	-	-	
Managed	0	0	8	0	2	2	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 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	-	-	-		-	-	-	-	-
FY 2014	21	1	5%		19%	19%	24%	10%	10%
FY 2015	20	0	0%		5%	0%	0%	0%	0%
FY 2016	23	1	4%		4%	17%	9%	9%	4%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	8	0	0%		0%	0%	0%	0%	0%
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
FY 2021	-	-	-		-	-	-	-	-
FY 2022	-	-	-		-	-	-	-	-
FY 2023	-	-	-		-	-	-	-	-
Tracked	72	2	3%		8%	11%	10%	6%	4%
Untracked	-	-	-						
ALL	72	2	3%						

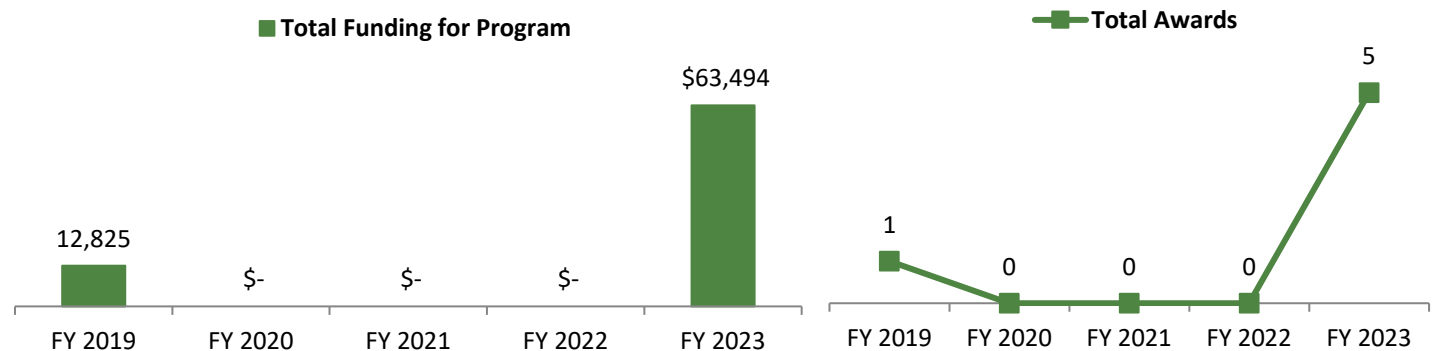
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2014	0	0	1	1	14	1	2	17	88%
FY 2015	0	0	0	0	14	2	2	18	89%
FY 2016	0	1	0	1	12	5	2	19	89%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	8	0	0	8	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	-	-	-	-	-	-	-	-	-
Tracked	0	1	1	2	48	8	6	62	90%
Untracked	-	-	-	-	-	-	-	-	
ALL	0	1	1	2	48	8	6	62	

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. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	1	0	0	0	5
Total Awards	1	0	0	0	5
% One-Year Change (+/-)	0.0%	-100.0%	-	-	-
Total Funding for Program	12,825	\$ -	\$ -	\$ -	\$ 63,494
% One-Year Change (+/-)	50.1%	-100.0%	-	-	-
Eligible Applicants	20	19	11	11	41
Award Rate	5%	0%	0%	0%	12%
Minimum Award	-	-	-	-	\$ 8,866
Maximum Award	-	-	-	-	\$ 14,872
Average Award Amount	\$ 12,825	\$ -	\$ -	\$ -	\$ 12,699
% One-Year Change (+/-)	50.1%	-100.0%	-	-	-



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Jackson State University	1	\$ 12,651	\$ 12,651
Mississippi University for Women	2	\$ 11,083	\$ 22,165
University of Mississippi	1	\$ 14,872	\$ 14,872
University of Southern Mississippi	1	\$ 13,806	\$ 13,806
Totals	5	\$ 12,699	\$ 63,494
Grand Totals	5	\$ 12,699	\$ 63,494

Award Recipients by County

County	Awards	Avg. Award	Amount
Amite	1	\$ 13,806	\$ 13,806
Hinds	1	\$ 12,651	\$ 12,651
Lafayette	1	\$ 14,872	\$ 14,872
Neshoba	1	\$ 13,299	\$ 13,299
Oktibbeha	1	\$ 8,866	\$ 8,866
Totals	5	\$ 12,699	\$ 63,494

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

SLPL Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	5	\$ 45,067
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	2	\$ 37,459
Closed in Current Year	1	\$ -
Total Managed in Current Year	8	\$ 82,526

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	\$ -	\$ 10,611	\$ 1,269	\$ -
Totals	1	\$ -	\$ 10,611	\$ 1,269	\$ -

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 1,166.92	\$ 900.44	\$ 220.00	\$ -	\$ 2,287.36

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted			Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	0	0	0	2	1	3	9	33%
FY 2016	-	-	-	-	-	-	0	-	-
FY 2017	-	-	-	-	-	-	0	-	-
FY 2018	0	0	0	0	0	0	0	1	0%
FY 2019	-	-	-	-	-	-	0	-	-
FY 2020	-	-	-	-	-	-	0	-	-
FY 2021	-	-	-	-	-	-	0	-	-
FY 2022	-	-	-	-	-	-	0	-	-
FY 2023	5	0	0	0	0	0	5	5	100%
Tracked	5	0	0	0	2	1	8	15	53%
Untracked	-	-	-	-	-	-	-	-	-
Managed	5	0	0	0	2	1	8	15	

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

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	-	-	-	-	-	-	-	-
FY 2014	-	-	-	-	-	-	-	-
FY 2015	9	2	22%	22%	22%	22%	22%	22%
FY 2016	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-
FY 2018	1	0	0%	0%	0%	0%	0%	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	5	0	0%	-	-	-	-	-
Tracked	15	2	13%	20%	20%	20%	20%	20%
Untracked	-	-	-					
ALL	15	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 2014	-	-	-	-	-	-	-	-	-
FY 2015	0	1	0	1	3	1	3	7	57%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	1	0	0	1	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
Tracked	0	1	0	1	4	1	3	8	63%
Untracked	-	-	-	-	-	-	-	-	
ALL	0	1	0	1	4	1	3	8	

Nursing Education Forgivable Loan, Master's (NELM)

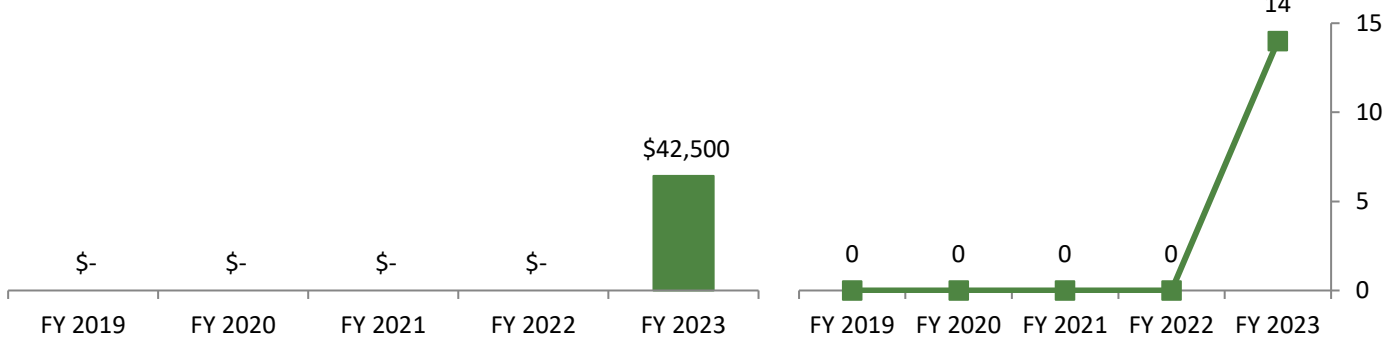
Nursing Education Forgivable Loan - Master's awards are available to Mississippi resident students with a minimum 3.0 GPA seeking a Master of Science in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an 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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	0	0	0	0	14
Total Awards	0	0	0	0	14
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ 42,500
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	34	26	19	16	14
Award Rate	0%	0%	0%	0%	100%
Minimum Award	-	-	-	-	\$ 1,500
Maximum Award	-	-	-	-	\$ 4,000
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ 3,036
% One-Year Change (+/-)	-100.0%	-	-	-	-

■ Total Funding for Program

■ Total Awards



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Delta State University	2	\$ 4,000	\$ 8,000
Mississippi University for Women	2	\$ 4,000	\$ 8,000
University of Mississippi Medical Center	9	\$ 2,500	\$ 22,500
University of Southern Mississippi	1	\$ 4,000	\$ 4,000
Totals	14	\$ 3,036	\$ 42,500
Grand Totals	14	\$ 3,036	\$ 42,500

Award Recipients by County

County	Awards	Avg. Award	Amount
Benton	1	\$ 4,000	\$ 4,000
Desoto	1	\$ 4,000	\$ 4,000
Grenada	3	\$ 3,000	\$ 9,000
Hinds	3	\$ 3,000	\$ 9,000
Lee	1	\$ 4,000	\$ 4,000
Leflore	1	\$ 3,500	\$ 3,500
Lowndes	1	\$ 4,000	\$ 4,000
Madison	2	\$ 1,500	\$ 3,000
Montgomery	1	\$ 2,000	\$ 2,000
Totals	14	\$ 3,036	\$ 42,500

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	1	7%
Independent	14	100%	Female	13	93%
	14	100%		14	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	7	50%	12-24 years old	0	0%
Alaskan Native/American Indian	0	0%	25-34 years old	6	43%
Asian/Pacific Islander	0	0%	35-44 years old	5	36%
Caucasian	7	50%	45-54 years old	3	21%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	14	100%		14	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	0	0%
\$1-\$19,999	0	-	\$1-\$2,999	0	0%
\$20,000-\$39,999	0	-	\$3,000-\$5,999	0	0%
\$40,000-\$49,999	0	-	\$6,000-\$9,999	0	0%
\$50,000-\$59,999	0	-	\$10,000-\$14,999	0	0%
\$60,000-\$79,999	0	-	\$15,000-\$19,999	0	0%
\$80,000-\$99,999	0	-	\$20,000-\$29,999	0	0%
\$100,000-\$249,999	0	-	\$30,000-\$39,999	2	14%
\$250,000-\$999,999	0	-	\$40,000-\$49,999	2	14%
\$1,000,000 and More	0	-	\$50,000 and More	10	71%
No FAFSA/Income Data	0	-	No FAFSA/Income	0	0%
	0	0%		14	100%
			Total	14	

NELM Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	17	\$ 59,759
Current Service	0	\$ -
Current Money	2	\$ 1,320
Non-Current Money	1	\$ 1,679
Collection	32	\$ 113,577
Closed in Current Year	2	\$ -
Total Managed in Current Year	54	\$ 176,335

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	\$ -	\$ 6,200	\$ 619	\$ -
Totals	2	\$ -	\$ 6,200	\$ 619	\$ -

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 4,992.33	\$ 414.36	\$ 417.06	\$ 1,987.30	\$ 7,811.05

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection				
Prior Years	1	0	0	1	14	0	16	364	4%
FY 2014	1	0	1	0	2	0	4	77	5%
FY 2015	0	0	1	0	3	1	5	84	6%
FY 2016	1	0	0	0	2	1	4	83	5%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	14	0	0	0	0	0	14	14	100%
Tracked	17	0	2	1	21	2	43	622	7%
Untracked	0	0	0	0	11	0	11	13	
Managed	17	0	2	1	32	2	54	635	

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 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	364	15	4%		4%	4%	4%	4%	4%
FY 2014	77	2	3%		5%	4%	4%	3%	3%
FY 2015	84	3	4%		7%	8%	8%	5%	5%
FY 2016	83	2	2%		0%	6%	6%	5%	4%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
FY 2021	-	-	-		-	-	-	-	-
FY 2022	-	-	-		-	-	-	-	-
FY 2023	14	0	0%		-	-	-	-	-
Tracked	622	22	4%		5%	5%	5%	4%	4%
Untracked	13	11	-						
ALL	635	33							

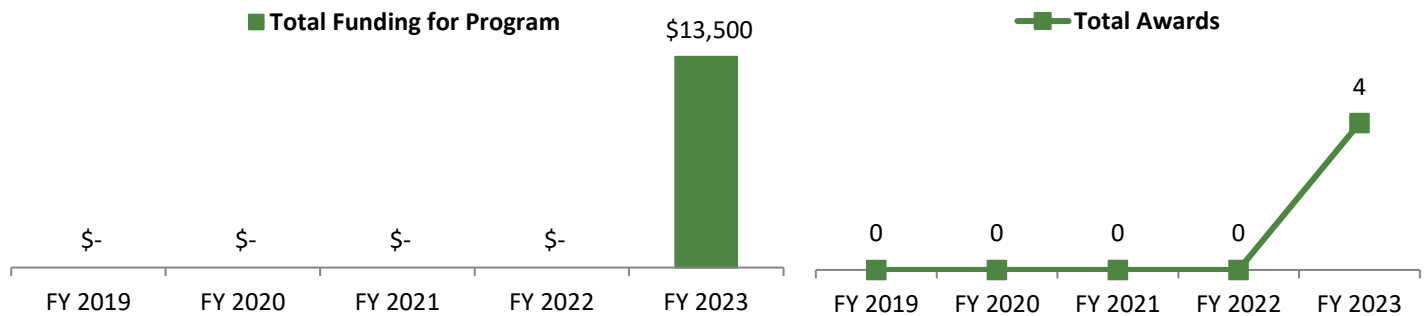
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	282	22	44	348	87%
FY 2014	0	0	0	0	62	6	5	73	93%
FY 2015	0	0	1	1	67	5	8	80	90%
FY 2016	0	0	1	1	59	8	13	80	84%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
Tracked	0	0	2	2	470	41	70	581	88%
Untracked	0	0	0	0	0	1	1	2	
ALL	0	0	2	2	470	42	71	583	

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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	0	0	0	0	4
Total Awards	0	0	0	0	4
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ 13,500
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	7	6	6	6	4
Award Rate	0%	0%	0%	0%	100%
Minimum Award	-	-	-	-	\$ 1,500
Maximum Award	-	-	-	-	\$ 4,000
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ 3,375
% One-Year Change (+/-)	-	-	-	-	-



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
University of Mississippi Medical Center	3	\$ 3,167	\$ 9,500
University of Southern Mississippi	1	\$ 4,000	\$ 4,000
Totals	4	\$ 3,375	\$ 13,500

Award Recipients by County

County	Awards	Avg. Award	Amount
Pearl River	1	\$ 4,000	\$ 4,000
Rankin	1	\$ 4,000	\$ 4,000
Simpson	1	\$ 4,000	\$ 4,000
Washington	1	\$ 1,500	\$ 1,500
Totals	4	\$ 3,375	\$ 13,500

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	0	0%
Independent	4	100%	Female	4	100%
	4	100%		4	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	0	0%	12-24 years old	0	0%
Alaskan Native/American Indian	0	0%	25-34 years old	2	50%
Asian/Pacific Islander	0	0%	35-44 years old	0	0%
Caucasian	3	75%	45-54 years old	2	50%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	1	25%	65 years or older	0	0%
	4	100%		4	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	0	0%
\$1-\$19,999	0	-	\$1-\$2,999	0	0%
\$20,000-\$39,999	0	-	\$3,000-\$5,999	0	0%
\$40,000-\$49,999	0	-	\$6,000-\$9,999	0	0%
\$50,000-\$59,999	0	-	\$10,000-\$14,999	0	0%
\$60,000-\$79,999	0	-	\$15,000-\$19,999	0	0%
\$80,000-\$99,999	0	-	\$20,000-\$29,999	0	0%
\$100,000-\$249,999	0	-	\$30,000-\$39,999	0	0%
\$250,000-\$999,999	0	-	\$40,000-\$49,999	0	0%
\$1,000,000 and More	0	-	\$50,000 and More	4	100%
No FAFSA/Income Data	0	-	No FAFSA/Income	0	0%
	0	0%		4	100%
			Total	4	

NERM Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	4	\$ 13,500
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	1	\$ 7,500
Collection	1	\$ 3,462
Closed in Current Year	0	\$ -
Total Managed in Current Year	6	\$ 24,462

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 During the Fiscal Year

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

No revenue was collected in repayment during the fiscal year.

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection			
<i>Prior Years</i>	0	0	0	1	0	0	1	100%
FY 2014	0	0	0	0	0	0	9	0%
FY 2015	0	0	0	0	0	0	12	0%
FY 2016	0	0	0	0	1	0	4	25%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	4	0	0	0	0	4	4	100%
Tracked	4	0	0	1	1	0	30	20%
Untracked	-	-	-	-	-	-	-	-
Managed	4	0	0	1	1	0	30	

Current Year Default Rate and Default Rate of All Accounts by Tracked Cohort									
Cohort	All Accounts Awarded	Default Accounts	Current Default Rate		Default Rate in FY 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	1	1	100%		0%	0%	0%	0%	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%		25%	25%	25%	25%	25%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
FY 2021	-	-	-		-	-	-	-	-
FY 2022	-	-	-		-	-	-	-	-
FY 2023	4	0	0%		-	-	-	-	-
Tracked	30	2	7%		8%	8%	8%	8%	8%
Untracked	-	-	-						
ALL	30	2							

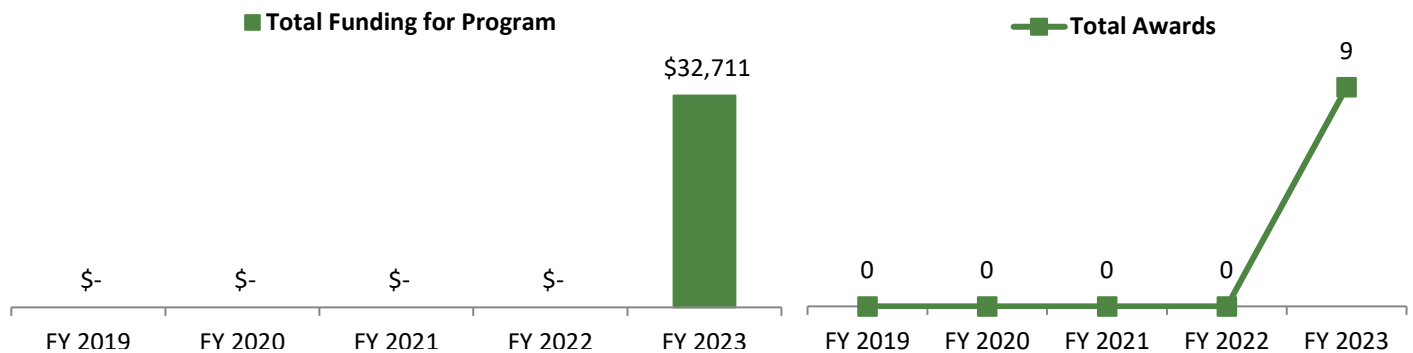
Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	-	-	-	-	-	-	-	-	-
FY 2014	0	0	0	0	6	0	3	9	67%
FY 2015	0	0	0	0	10	0	2	12	83%
FY 2016	0	0	0	0	2	1	0	3	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
Tracked	0	0	0	0	18	1	5	24	79%
Untracked	-	-	-	-	-	-	-	0	
ALL	0	0	0	0	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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	0	0	0	0	9
Total Awards	0	0	0	0	9
% One-Year Change (+/-)	-100.0%	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ 32,711
% One-Year Change (+/-)	-100.0%	-	-	-	-
Eligible Applicants	16	5	3	3	9
Award Rate	0%	0%	0%	0%	100%
Minimum Award	-	-	-	-	\$ 2,084
Maximum Award	-	-	-	-	\$ 5,000
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ 3,635
% One-Year Change (+/-)	-100.0%	-	-	-	-



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
William Carey University	1	\$ 3,334	\$ 3,334
Totals	1	\$ 3,334	\$ 3,334
4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi University for Women	1	\$ 5,000	\$ 5,000
University of Mississippi Medical Center	6	\$ 3,230	\$ 19,377
University of Southern Mississippi	1	\$ 5,000	\$ 5,000
Totals	8	\$ 3,672	\$ 29,377
Grand Totals	9	\$ 3,635	\$ 32,711

Award Recipients by County

County	Awards	Avg. Award	Amount
Attala	1	\$ 5,000	\$ 5,000
Choctaw	1	\$ 3,125	\$ 3,125
Hancock	1	\$ 2,084	\$ 2,084
Lafayette	1	\$ 5,000	\$ 5,000
Newton	1	\$ 2,084	\$ 2,084
Oktibbeha	1	\$ 5,000	\$ 5,000
Rankin	3	\$ 3,473	\$ 10,418
Totals	9	\$ 3,635	\$ 32,711

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	1	11%
Independent	9	100%	Female	8	89%
	9	100%		9	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	0	0%	12-24 years old	0	0%
Alaskan Native/American Indian	0	0%	25-34 years old	2	22%
Asian/Pacific Islander	0	0%	35-44 years old	7	78%
Caucasian	8	89%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	1	11%	65 years or older	0	0%
	9	100%		9	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	0	0%
\$1-\$19,999	0	-	\$1-\$2,999	0	0%
\$20,000-\$39,999	0	-	\$3,000-\$5,999	0	0%
\$40,000-\$49,999	0	-	\$6,000-\$9,999	0	0%
\$50,000-\$59,999	0	-	\$10,000-\$14,999	0	0%
\$60,000-\$79,999	0	-	\$15,000-\$19,999	0	0%
\$80,000-\$99,999	0	-	\$20,000-\$29,999	0	0%
\$100,000-\$249,999	0	-	\$30,000-\$39,999	0	0%
\$250,000-\$999,999	0	-	\$40,000-\$49,999	0	0%
\$1,000,000 and More	0	-	\$50,000 and More	8	89%
No FAFSA/Income Data	0	-	No FAFSA/Income	1	11%
	0	0%		9	100%
			Total	9	

NELP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	9	\$ 32,711
Current Service	3	\$ 15,766
Current Money	0	\$ -
Non-Current Money	3	\$ 23,877
Collection	10	\$ 55,923
Closed in Current Year	2	\$ -
Total Managed in Current Year	27	\$ 128,277

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 10,500
Service/Money	1	\$ -	\$ 4,455	\$ 672	\$ 5,545
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	2	\$ -	\$ 4,455	\$ 672	\$ 16,045

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 4,949.96	\$ 1,517.29	\$ 667.44	\$ 460.70	\$ 7,595.39

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection				
Prior Years	0	1	0	1	3	0	5	30	17%
FY 2014	0	0	0	0	2	0	2	25	8%
FY 2015	0	1	0	1	3	1	6	27	22%
FY 2016	0	1	0	0	1	1	3	10	30%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	9	0	0	0	0	0	9	9	100%
Tracked	9	3	0	2	9	2	25	101	25%
Untracked	0	0	0	1	1	0	2	2	
Managed	9	3	0	3	10	2	27	103	

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 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	30	4	13%		<i>10%</i>	<i>10%</i>	<i>13%</i>	<i>13%</i>	<i>13%</i>
FY 2014	25	2	8%		4%	8%	12%	8%	8%
FY 2015	27	4	15%		4%	11%	15%	11%	11%
FY 2016	10	1	10%		0%	0%	0%	0%	0%
FY 2017	-	-	-		-	-	-	-	-
FY 2018	-	-	-		-	-	-	-	-
FY 2019	-	-	-		-	-	-	-	-
FY 2020	-	-	-		-	-	-	-	-
FY 2021	-	-	-		-	-	-	-	-
FY 2022	-	-	-		-	-	-	-	-
FY 2023	9	0	0%		-	-	-	-	-
Tracked	101	11	11%		5%	9%	12%	10%	10%
Untracked	2	2	-						
ALL	103	13							

Accounts Closed During the Fiscal Year and Over Time by Cohort									
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>20</i>	<i>1</i>	<i>4</i>	<i>25</i>	<i>84%</i>
FY 2014	0	0	0	0	18	2	3	23	87%
FY 2015	0	1	0	1	14	4	4	22	82%
FY 2016	1	0	0	1	7	1	0	8	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023									
Tracked	1	1	0	2	59	8	11	78	86%
Untracked	0	0	0	0	0	0	0	0	
ALL	1	1	0	2	59	8	11	78	

Nursing Teacher Stipend Forgivable Loan (NTSP)

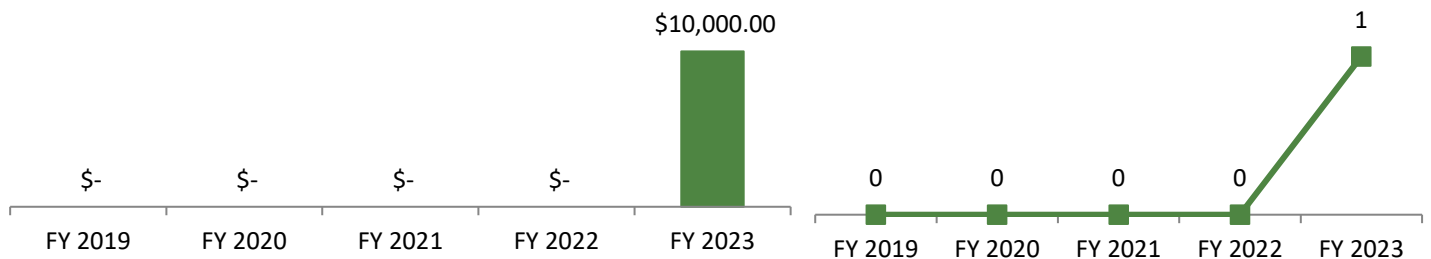
Nursing Teacher Stipend Forgivable Loans are available to licensed registered nurses seeking a master's degree in nursing or a doctorate in nursing at a Mississippi college or university. Participants may fulfill the service obligation by teaching in an accredited Mississippi school of nursing for two 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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	0	0	0	0	1
Total Awards	0	0	0	0	1
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ -	\$ -	\$ 10,000.00
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	13	3	1	3	1
Award Rate	0%	0%	0%	0%	100%
Minimum Award	-	-	-	-	\$ 10,000
Maximum Award	-	-	-	-	\$ 10,000
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ 10,000
% One-Year Change (+/-)	-	-	-	-	-

■ 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
Delta State University	1	\$ 10,000	\$ 10,000
Totals	1	\$ 10,000	\$ 10,000
Grand Totals	1	\$ 10,000	\$ 10,000

Award Recipients by County

County	Awards	Avg. Award	Amount
Desoto	1	\$ 10,000	\$ 10,000
Totals	1	\$ 10,000	\$ 10,000

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

NTSP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	2	\$ 16,000
Current Service	7	\$ 72,138
Current Money	4	\$ 18,577
Non-Current Money	4	\$ 65,030
Collection	20	\$ 191,234
Closed in Current Year	2	\$ -
Total Managed in Current Year	39	\$ 362,979

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	\$ -	\$ 32,500	\$ 4,393	\$ -
Totals	2	\$ -	\$ 32,500	\$ 4,393	\$ -

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 17,707.90	\$ 4,899.53	\$ 2,397.62	\$ 818.55	\$ 25,823.60

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted			Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	1	2	0	2	11	1	17	121	14%
FY 2014	0	0	1	1	0	0	2	25	8%
FY 2015	0	3	3	1	5	0	12	24	50%
FY 2016	0	2	0	0	3	1	6	17	35%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	1	0	0	0	0	0	1	1	100%
Tracked	2	7	4	4	19	2	38	188	20%
Untracked	0	0	0	0	1	0	1	1	
Managed	2	7	4	4	20	2	39	189	

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 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	121	13	11%	7%	7%	10%	8%	11%
FY 2014	25	1	4%	8%	8%	8%	8%	4%
FY 2015	24	6	25%	17%	17%	29%	25%	25%
FY 2016	17	3	18%	0%	0%	12%	12%	12%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	1	0	0%	-	-	-	-	-
Tracked	188	23	12%	9%	9%	13%	12%	12%
Untracked	1	1	-					
ALL	189	24						

Accounts Closed During the Fiscal Year and Over Time by Cohort

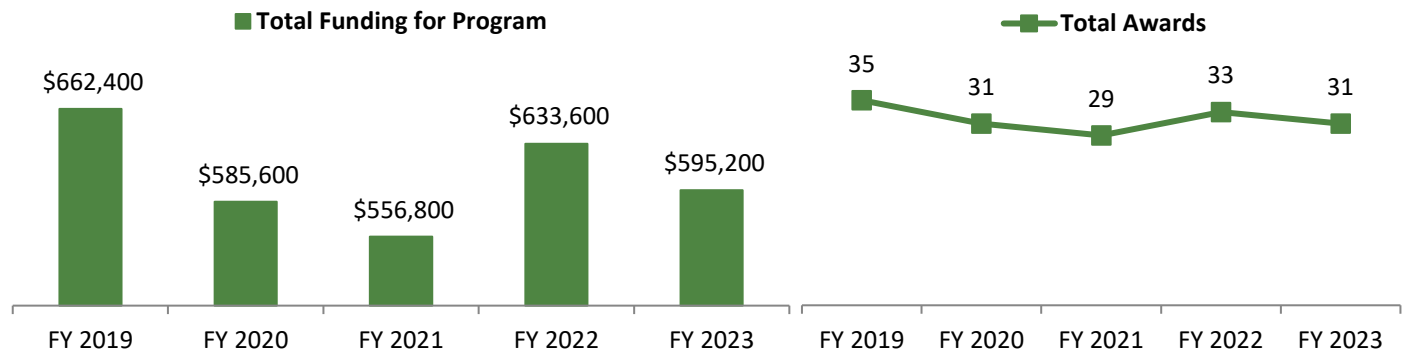
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	1	1	70	15	20	105	81%
FY 2014	0	0	0	0	20	0	3	23	87%
FY 2015	0	0	0	0	11	0	1	12	92%
FY 2016	0	0	1	1	7	2	3	12	75%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
Tracked	0	0	2	2	108	17	27	152	82%
Untracked	0	0	0	0	0	0	0	0	
ALL	0	0	2	2	108	17	27	152	

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 2019	FY 2020	FY 2021	FY 2022	FY 2023
Total Applicants Awarded	35	31	29	33	31
Total Awards	35	31	29	33	31
% One-Year Change (+/-)	9.4%	-11.4%	-6.5%	13.8%	-6.1%
Total Funding for Program	\$ 662,400	\$ 585,600	\$ 556,800	\$ 633,600	\$ 595,200
% One-Year Change (+/-)	10.7%	-11.6%	-4.9%	13.8%	-6.1%
Eligible Applicants	35	31	29	33	31
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	-	-	\$ 19,200	\$ 19,200
Maximum Award	-	-	-	\$ 19,200	\$ 19,200
Average Award Amount	\$ 18,926	\$ 18,890	\$ 19,200	\$ 19,200	\$ 19,200
% One-Year Change (+/-)	1.2%	-0.2%	1.6%	0.0%	0.0%



Awards by Institution

Out-of-State	Awards	Avg. Award	Amount
Southern College of Optometry	27	\$ 19,200	\$ 518,400
University of Alabama Birmingham - Optometry	4	\$ 19,200	\$ 76,800
Totals	31	\$ 19,200	\$ 595,200

Award Recipients by County

County	Awards	Avg. Award	Amount
Attala	1	\$ 19,200	\$ 19,200
Clay	1	\$ 19,200	\$ 19,200
Desoto	3	\$ 19,200	\$ 57,600
Harrison	4	\$ 19,200	\$ 76,800
Hinds	3	\$ 19,200	\$ 57,600
Itawamba	1	\$ 19,200	\$ 19,200
Jackson	1	\$ 19,200	\$ 19,200
Lauderdale	2	\$ 19,200	\$ 38,400
Lee	1	\$ 19,200	\$ 19,200

County (cont.)	Awards	Avg. Award	Amount
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	2	\$ 19,200	\$ 38,400
Pearl River	1	\$ 19,200	\$ 19,200
Rankin	1	\$ 19,200	\$ 19,200
Warren	2	\$ 19,200	\$ 38,400
Washington	3	\$ 19,200	\$ 57,600
Webster	1	\$ 19,200	\$ 19,200
Totals	31	\$ 19,200	\$ 595,200

Recipient Demographics

Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	9	29%
Independent	31	100%	Female	22	71%
	31	100%		31	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3	10%	12-24 years old	18	58%
Alaskan Native/American Indian	0	0%	25-34 years old	12	39%
Asian/Pacific Islander	5	16%	35-44 years old	1	3%
Caucasian	23	74%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	31	100%		31	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	12	39%
\$1-\$19,999	0	-	\$1-\$2,999	2	6%
\$20,000-\$39,999	0	-	\$3,000-\$5,999	1	3%
\$40,000-\$49,999	0	-	\$6,000-\$9,999	4	13%
\$50,000-\$59,999	0	-	\$10,000-\$14,999	3	10%
\$60,000-\$79,999	0	-	\$15,000-\$19,999	3	10%
\$80,000-\$99,999	0	-	\$20,000-\$29,999	2	6%
\$100,000-\$249,999	0	-	\$30,000-\$39,999	0	0%
\$250,000-\$999,999	0	-	\$40,000-\$49,999	0	0%
\$1,000,000 and More	0	-	\$50,000 and More	3	10%
No FAFSA/Income Data	0	-	No FAFSA/Income	1	3%
	0	0%		31	100%
			Total	31	

SREB Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	34	\$ 1,639,680
Current Service	20	\$ 843,971
Current Money	12	\$ 683,100
Non-Current Money	3	\$ 4,956
Collection	8	\$ 184,973
Closed in Current Year	5	\$ -
Total Managed in Current Year	82	\$ 3,356,680

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	\$ -	\$ -	\$ -	\$ 145,120
Service/Money	1	\$ -	\$ 4,828	\$ 1,186	\$ 60,872
Money	2	\$ -	\$ 136,320	\$ 11,096	\$ -
Totals	5	\$ -	\$ 141,148	\$ 12,282	\$ 205,992

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 104,129.27	\$ 13,651.64	\$ 1,165.84	\$ -	\$ 118,946.75

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection				
Prior Years	0	0	0	0	5	1	6	142	4%
FY 2014	0	0	0	0	0	1	1	11	9%
FY 2015	0	2	1	1	1	1	6	12	50%
FY 2016	0	6	3	0	0	2	11	11	100%
FY 2017	0	6	1	0	0	0	7	10	70%
FY 2018	0	5	1	0	0	0	6	6	100%
FY 2019	2	1	6	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%
FY 2023	8	0	0	0	0	0	8	8	100%
Tracked	34	20	12	1	6	5	78	233	33%
Untracked	0	0	0	2	2	0	4	5	
Managed	34	20	12	3	8	5	82	238	

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 2018	Default Rate in FY 2019	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022
<i>Prior Years</i>	142	5	4%		4%	4%	4%	4%	4%
FY 2014	11	0	0%		0%	0%	0%	0%	0%
FY 2015	12	2	17%		0%	0%	8%	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%	0%
FY 2019	9	0	0%		-	0%	0%	0%	0%
FY 2020	7	0	0%		-	-	0%	0%	0%
FY 2021	8	0	0%		-	-	-	0%	0%
FY 2022	9	0	0%		-	-	-	-	0%
FY 2023	8	0	0%		-	-	-	-	-
Tracked	233	7	3%		3%	2%	3%	3%	3%
Untracked	5	4	-						
ALL	238	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	1	1	111	5	21	137	85%
FY 2014	0	1	0	1	10	1	0	11	100%
FY 2015	1	0	0	1	4	0	3	7	57%
FY 2016	1	0	1	2	1	0	1	2	50%
FY 2017	0	0	0	0	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	-
FY 2023	0	0	0	0	0	0	0	0	-
Tracked	2	1	2	5	126	6	28	160	83%
Untracked	0	0	0	0	0	0	1	1	
ALL	2	1	2	5	126	6	29	161	

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	\$ 157,842
Closed in Current Year	0	\$ -
Total Managed in Current Year	9	\$ 157,842

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	\$ 1,418.94	\$ 1,461.06	\$ 720.00	\$ 1,093.10	\$ 4,693.10

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	5	\$ 11,787
Closed in Current Year	2	\$ (34)
Total Managed in Current Year	8	\$ 14,377

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	\$ (34)	\$ 934	\$ 104	\$ 2,250
Money	1	\$ -	\$ 1,125	\$ 291	\$ -
Totals	2	\$ (34)	\$ 2,059	\$ 395	\$ 2,250

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 84.76	\$ 75.24	\$ 40.00	\$ 979.25	\$ 1,179.25

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	\$ -	\$ 600.00	\$ -	\$ -	\$ 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	0	\$ -
Total Managed in Current Year	6	\$ 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	0	\$ -	\$ -	\$ -	\$ -
Totals	0	\$ -	\$ -	\$ -	\$ -

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ -	\$ 960.00	\$ 240.00	\$ 489.60	\$ 1,689.60

Critical Needs Teacher Forgivable Loan (CNTP) - Repayment Details

Critical Needs Teacher Forgivable Loan (CNTP) 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	19	\$ 195,076
Current Service	1	\$ 3,817
Current Money	19	\$ 112,155
Non-Current Money	60	\$ 841,494
Collection	583	\$ 7,221,149
Closed in Current Year	23	\$ (65)
Total Managed in Current Year	705	\$ 8,373,627

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	0	\$ -	\$ -	\$ -	\$ -
Service/Money	4	\$ -	\$ 9,032	\$ 16,014	\$ 51,965
Money	19	\$ (65)	\$ 291,086	\$ 127,277	\$ -
Totals	23	\$ (65)	\$ 300,118	\$ 143,291	\$ 51,965

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 127,873.62	\$ 94,225.11	\$ 37,354.4	\$ 34,155.6	\$ 293,608.70

State Dental Education Forgivable Loan (DENT) - Repayment Details

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.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	5	\$ 70,566
Non-Current Money	1	\$ 55,977
Collection	1	\$ 4,000
Closed in Current Year	3	\$ -
Total Managed in Current Year	10	\$ 130,543

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	\$ -	\$ 63,235	\$ 4,832	\$ 22,530
Money	2	\$ -	\$ 62,731	\$ 5,720	\$ -
Totals	3	\$ -	\$ 125,966	\$ 10,552	\$ 22,530

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 90,083.77	\$ 8,893.84	\$ 105.0	\$ -	\$ 99,082.61

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	0	\$ -
Total Managed in Current Year	2	\$ 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	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	0	\$ -	\$ -	\$ -	\$ -

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

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

No revenue was collected in repayment during the fiscal year.

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

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.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	1	\$ 3,239
Non-Current Money	8	\$ 131,606
Collection	19	\$ 300,547
Closed in Current Year	1	\$ -
Total Managed in Current Year	29	\$ 435,392

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	\$ -	\$ -	\$ -	\$ 33,390
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	0	\$ -	\$ -	\$ -	\$ -
Totals	1	\$ -	\$ -	\$ -	\$ 33,390

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 11,728.02	\$ 4,252.30	\$ 422.00	\$ 3,264.00	\$ 19,666.32

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	\$ 788
Collection	41	\$ 65,577
Closed in Current Year	1	\$ -
Total Managed in Current Year	43	\$ 66,365

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	\$ -	\$ 1,500	\$ 1,174	\$ -
Totals	1	\$ -	\$ 1,500	\$ 1,174	\$ -

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 2,417.55	\$ 1,255.22	\$ 918.06	\$ 6,097.66	\$ 10,688.49

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

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.

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	6	\$ 8,568
Closed in Current Year	3	\$ (187)
Total Managed in Current Year	10	\$ 9,881

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	\$ -	\$ 324	\$ 36	\$ 1,176
Money	2	\$ (187)	\$ 4,687	\$ 2,881	\$ -
Totals	3	\$ (187)	\$ 5,011	\$ 2,917	\$ 1,176

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 1,805.67	\$ 56.23	\$ 538.10	\$ 945.64	\$ 3,345.64

State Medical Education Forgivable Loan (MED) - Repayment Details

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.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	7	\$ 362,549
Current Service	4	\$ 202,723
Current Money	7	\$ 225,645
Non-Current Money	9	\$ 248,724
Collection	12	\$ 449,380
Closed in Current Year	6	\$ -
Total Managed in Current Year	45	\$ 1,489,021

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	\$ -	\$ -	\$ -	\$ 137,898
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	3	\$ -	\$ 88,189	\$ 9,484	\$ -
Totals	6	\$ -	\$ 88,189	\$ 9,484	\$ 137,898

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 107,800.07	\$ 20,313.30	\$ 1,192.32	\$ 358.70	\$ 129,664.39

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

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

No revenue was collected in repayment during the fiscal year.

Paul Douglas Teacher Forgivable Loan (PDTs) - Repayment Details

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

Accounts Under Management During the Fiscal Year

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

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ -	\$ 232.74	\$ 67.26	\$ -	\$ 300.00

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

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	3	\$ 15,657
Collection	3	\$ 6,053
Closed in Current Year	0	\$ -
Total Managed in Current Year	6	\$ 21,710

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 186.81	\$ 6.51	\$ 120.00	\$ 72.25	\$ 385.57

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	\$ 18,827
Non-Current Money	2	\$ 99,670
Collection	9	\$ 315,513
Closed in Current Year	0	\$ -
Total Managed in Current Year	12	\$ 434,010

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	\$ 7,923.81	\$ 6,405.86	\$ 1,483.48	\$ 244.80	\$ 16,057.95

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.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	18	\$ 895,355
Current Money	7	\$ 123,445
Non-Current Money	3	\$ 108,489
Collection	13	\$ 342,755
Closed in Current Year	5	\$ -
Total Managed in Current Year	46	\$ 1,470,043

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	\$ -	\$ -	\$ -	\$ 205,094
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 7,500	\$ 1,269	\$ -
Totals	5	\$ -	\$ 7,500	\$ 1,269	\$ 205,094

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 26,826.56	\$ 11,197.10	\$ 1,327.44	\$ 511.70	\$ 39,862.80

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	1	\$ 8,216
Non-Current Money	0	\$ -
Collection	0	\$ -
Closed in Current Year	1	\$ -
Total Managed in Current Year	2	\$ 8,216

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	\$ -	\$ 21,105	\$ 1,635	\$ -
Totals	1	\$ -	\$ 21,105	\$ 1,635	\$ -

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 4,810.13	\$ 814.95	\$ 47.34	\$ -	\$ 5,672.42

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	1	\$ 1,882
Collection	2	\$ 5,106
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	\$ -	\$ -	\$ -	\$ 69.70	\$ 69.70

William Winter Teacher Forgivable Loan (WWTS) - Repayment Details

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.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	14	\$ 48,451
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	45	\$ 140,301
Collection	452	\$ 1,775,579
Closed in Current Year	21	\$ 5
Total Managed in Current Year	532	\$ 1,964,336

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	4	\$ -	\$ 13,115	\$ 3,365	\$ 12,551
Money	17	\$ 5	\$ 68,659	\$ 29,219	\$ -
Totals	21	\$ 5	\$ 81,774	\$ 32,584	\$ 12,551

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 26,703.11	\$ 23,732.96	\$ 13,570.77	\$ 23,933.07	\$ 87,939.91

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	42	\$ 610,577
Current Service	23	\$ 1,101,895
Current Money	41	\$ 562,093
Non-Current Money	137	\$ 1,667,538
Collection	1,169	\$ 10,775,267
Closed in Current Year	66	\$ (281)
Total Managed in Current Year	1,478	\$ 14,717,089

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	8	\$ -	\$ -	\$ -	\$ 376,382
Service/Money	11	\$ (34)	\$ 86,640	\$ 24,350	\$ 90,473
Money	47	\$ (247)	\$ 546,583	\$ 178,951	\$ -
Totals	66	\$ (281)	\$ 633,223	\$ 203,301	\$ 466,855

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 409,662.82	\$ 174,482.42	\$ 58,146.16	\$ 72,215.05	\$ 714,506.45