

A Report to the Mississippi Legislature



**2025 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2024 through June 30, 2025



**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 2024-25 Awards (Page 7)

The Office awarded 22,710 awards, totaling \$51,289,345 to 22,377 students through state-supported student financial aid programs during the 2024-25 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 2024-25 Aid Year was \$2,258, an increase of \$640 or 39.5%. This increase in average award was caused by the discontinuation of the Dual Enrollment/Dual Credit Scholarship, which accounted for more than 7,000 small awards the previous year.

Distribution of Aid by County (Page 8)

A total of 22,377 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 22,377 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 87% are dependent students and 13% are independent. Male students make up 41% of all aid recipients, while females make up the other 59%. Traditional age students, aged 12-24 years, represent 96% of all state aid recipients. Of all state aid recipients, 19.5% classify themselves as African-American, while 72% classify themselves as Caucasian. The remaining 8.5% of recipients classify themselves as Alaskan Native/American Indian, Asian/Pacific Islander, Hispanic, or Other. A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

Funding for the 2024-25 Aid Year (Pages 10-11)

For the 2024-25 Aid Year, the Office received \$51.95 million in general funds and \$5.0 million in new and reappropriated Education Enhancement Funds. Total governmental appropriations decreased by \$8.62 million or 13.1% from the previous year. The Legislature gave the Office authority to spend up to \$2.35 million from other funds (collections and LAW collections). In other appropriations, the Office received \$5.39 million in State Special Funds/ARPA to continue the Nurse Retention Loan Repayment Program. The total appropriation of \$64.69 million represents a decrease of \$8.62 million or 11.8%.

Expenses for the 2024-25 Aid Year (Page 11)

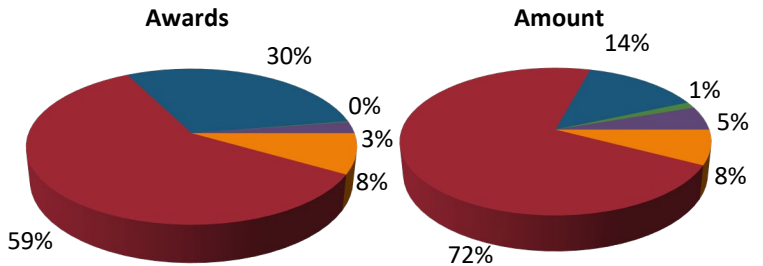
The Office expended \$53.05 million on awards and \$1.31 million on administration for a total of \$54.36 million. The Office ended the year with unused funds in the amount of \$12.1 million. Approximately \$11.7 million (\$6.6 million GF, \$250,000 EEF, \$4.2 million ARPA, and \$700,000 collections) was reappropriated for FY 2026. About \$380,000 in Education Enhancement Funds earmarked for FAITH and WRTR lapsed and was returned.

Executive Summary

Distribution of Aid by Institution Type (Pages 6-7 and 13)

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 certain teachers and nurses.

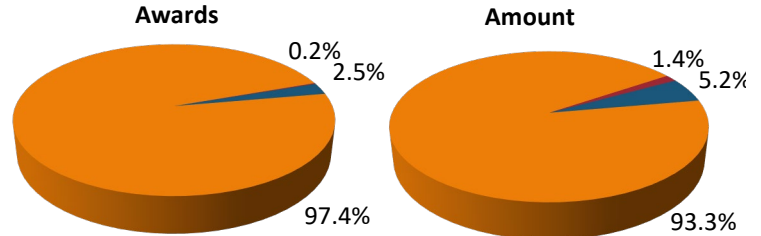
Institution Type	Awards	Amount
4-Year Private	1,887	\$ 3,905,256
4-Year Public	13,441	\$ 36,723,162
2-Year Public	6,789	\$ 7,290,036
Out-of-State	34	\$ 692,546
Loan Servicers	559	\$ 2,678,345
Totals	22,710	\$ 51,289,345



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

Grants, forgivable loans, and loan repayment are the primary forms of state aid. Grants do not have to be repaid. Forgivable loans may be repaid over time with interest or may be repaid with service. Loan repayment is also available to help with loan debt for some workers. In the 2024-25 Aid Year, grants made up 93.3% of funds, forgivable loans made up 1.4% of funds, and loan repayment made up 5.2% of funds.

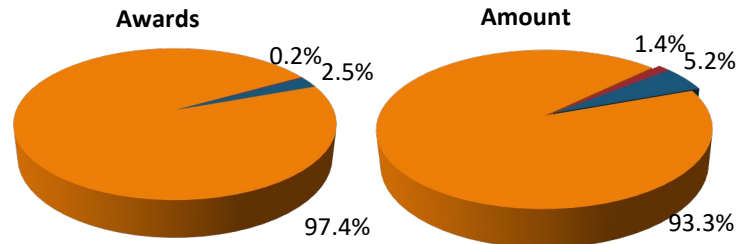
	Awards	Amount
Grants	22,113	\$ 47,873,841
Forgivable Loans	38	\$ 737,159
Loan Repayment	559	\$ 2,678,345
Totals	22,710	\$ 51,289,345



Distribution of Aid by Classification (Pages 12-13)

Most (93.3%) of state student financial aid dollars are awarded to undergraduate students. Only 1.4% of aid goes to graduate students in the form of forgivable loans. Another 5.2% of aid is awarded after graduation in the form of loan repayment.

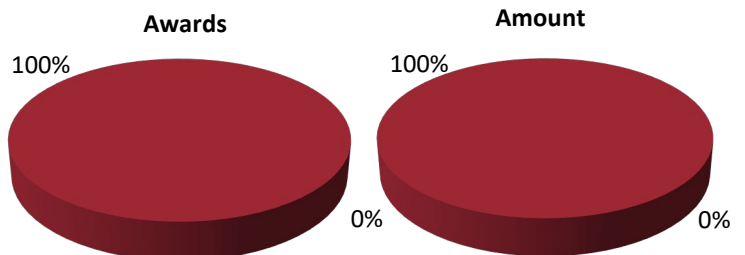
	Awards	Amount
Undergraduate	22,113	\$ 47,873,841
Graduate	38	\$ 737,159
Post-Graduation	559	\$ 2,678,345
Totals	22,710	\$ 51,289,345



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

All grant aid is awarded to undergraduate students. All forgivable loans were awarded to graduate students in 2024-25.

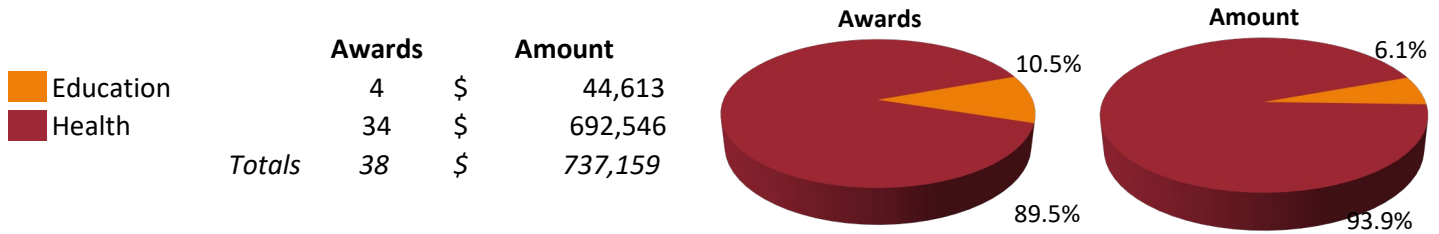
	Awards	Amount
Undergraduate	0	\$ -
Graduate	38	\$ 737,159
Totals	38	\$ 737,159



Executive Summary

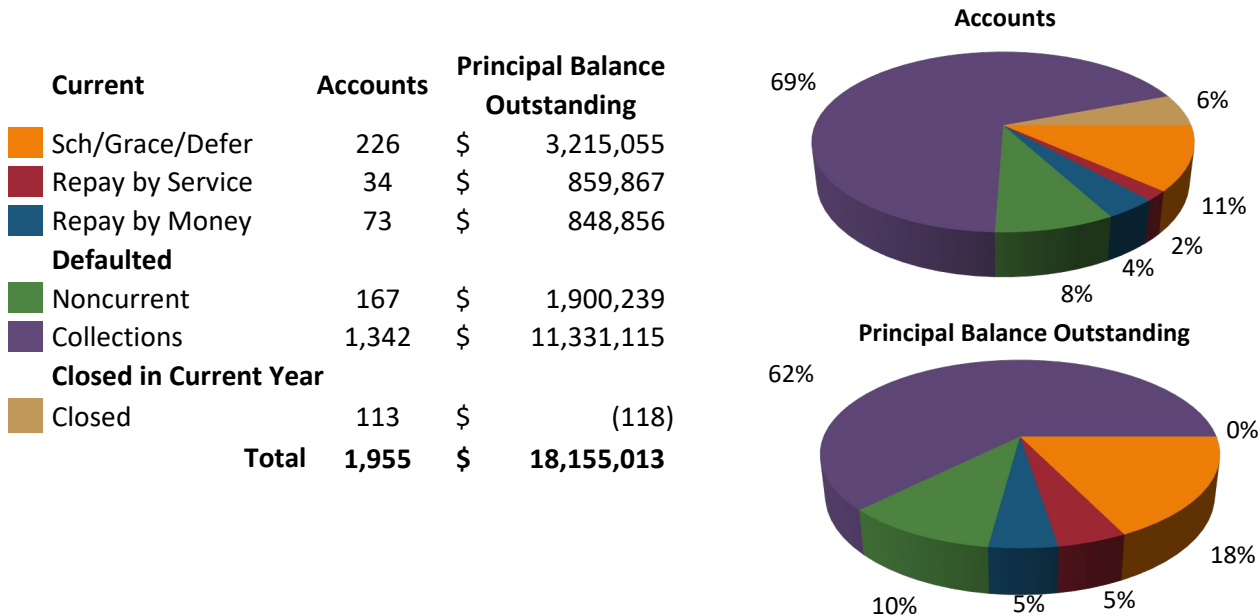
Distribution of Forgivable Loans by Shortage Area (Pages 12-13)

Forgivable Loans are awarded primarily to students in education and health-related majors. In 2024-25, 93.9% of funds went to students in health-related majors and 6.1% went to majors in education-related fields.



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 2024-25 Aid Year, 1,955 forgivable loan accounts were under management. The pie charts represent the number of accounts and the \$18.2 million outstanding principal balance at the close of the fiscal year.



Summary of Accounts Under Management (Pages 18-22)

Accounts are tracked by cohort. An account's cohort is defined by the year the student first received 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. Accounts are no longer tracked by cohort for inactive programs that have been discontinued for more than five years or completely repealed. Of the 1,955 accounts under management during the fiscal year, 542 accounts are part of active tracked cohorts while 1,413 accounts belong to inactive programs with cohorts that were never or are no longer tracked. For all active programs, a total of 4,037 loans have been made over time. Of those, 3,973 have been tracked by cohort, and 589 remained under management this year.

Executive Summary

Summary of Current Accounts (Pages 18 and 19)

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 1,955 accounts under management, 333 accounts (17%) are current.

Summary of Accounts in Default (Pages 18 and 19)

Of the 1,955 accounts under management, 1,509 accounts (77%) 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 3,973 accounts ever awarded in tracked cohorts in active programs, 216 accounts are in default, yielding an overall cohort default rate for all accounts in all tracked cohorts of 5%. Cohort default rates will change over time as accounts are serviced. Cohort default rates dropped significantly in 2022-23 when many programs were repealed and became inactive, thus moving many accounts that were previously tracked into an untracked cohort status.

Revenue Collected (Page 20)

Revenue is collected in repayment of forgivable loan accounts. During the 2024-25 Fiscal Year, \$851,061 was collected in principal, interest and fees. Of the funds collected, \$107,564 in fees were paid to the servicing company and collection agencies, leaving \$743,497 in net collections available to be paid back out in awards.

Summary of Closed Accounts (Pages 21 and 22)

During the 2024-25 Aid Year, 113 forgivable loan accounts (5.8% of accounts under management) were closed. Of these accounts, 58 (51% of closed accounts) were closed through cancellation by service, death, or disability; 13 (12% of closed accounts) were repaid through a combination of money and cancellation, and 42 (37% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$1.2 million (60% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$810,003 (40% 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 3,973 accounts ever awarded in tracked cohorts, 88% 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 investing more money in the state's existing financial aid programs and redesigning the state's aid offerings to reach more students. 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 GOVERNMENTAL APPROPRIATIONS

GRANTS (Undergraduate Students)	Awards	Total Amount
Mississippi Resident Tuition Assistance Grant (MTAG)	14,266	\$ 8,282,080
Mississippi Eminent Scholars Grant (MESG)	3,673	\$ 8,360,954
Higher Education Legislative Plan for Needy Students (HELP)	3,935	\$ 28,244,082
Fostering Access & Inspiring True Hope Scholarship (FAITH) - <i>EEF Funds</i>	229	\$ 2,867,994
Law Enforcement Officers/Firefighter Scholarship (LAW)	10	\$ 118,731
Dual Enrollment/Dual Credit Scholarship (DEDC) - <i>Other General Funds</i>	-	-
Total Undergraduate Grants	22,113	\$ 47,873,841
TOTAL GRANTS	22,113	\$ 47,873,841

FORGIVABLE LOANS (Undergraduate and Graduate Students)

Undergraduate

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

Graduate

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)	1	\$ 8,340
Speech Language Pathologist Forgivable Loan (SLPL)	3	\$ 36,273
Nursing Education Forgivable Loan - Masters (NELM)	-	-
Nursing Education Forgivable Loan - RN to MSN (NERM)	-	-
Nursing Education Forgivable Loan - Ph.D. (NELP)	-	-
Nursing Teaching Stipend (NTSP)	-	-
SREB Regional Contract Program (SREB)	34	\$ 692,546
Total Graduate Forgivable Loans	38	\$ 737,159
TOTAL FORGIVABLE LOANS	38	\$ 737,159

LOAN REPAYMENT

Winter-Reed Teacher Loan Repayment (WRTR) - <i>EEF Funds</i>	361	\$ 1,502,683
TOTAL LOAN REPAYMENT	361	\$ 1,502,683

TOTAL FUNDED THROUGH GOVERNMENTAL APPROPRIATIONS	22,512	\$ 50,113,683
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PROGRAMS FUNDED THROUGH SPECIAL FUND SUPPORT OR OTHER APPROPRIATIONS

Nissan Scholarship (NISS) (Undergraduate Grant) - <i>Interest Income</i>	0	\$ -
Nurse Retention Loan Repayment (NULR) (Loan Repayment) - <i>ARPA</i>	198	\$ 1,175,662
TOTAL SPECIAL FUND/OTHER SOURCE PROGRAMS	198	\$ 1,175,662
TOTAL PROGRAMS ADMINISTERED BY SFA	22,710	\$ 51,289,345

Summary Detail

State-Supported Student Financial Aid Awards by Institution

4-Year Private

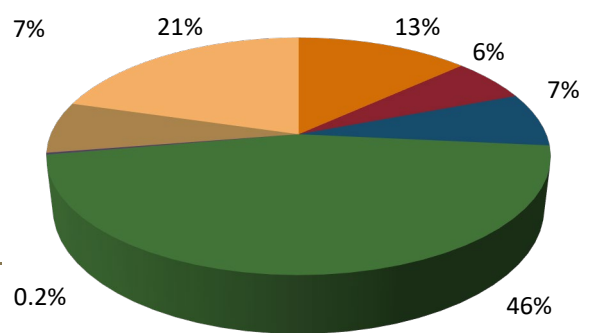
Belhaven University	183	\$	517,842
Blue Mountain College	126	\$	232,453
Millsaps College	100	\$	285,626
Mississippi College	982	\$	1,786,057
Rust College	9	\$	9,032
Tougaloo College	74	\$	274,109
William Carey University	413	\$	800,137

Awards

Amount

1,887	\$	3,905,256
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4-Year Private



4-Year Public

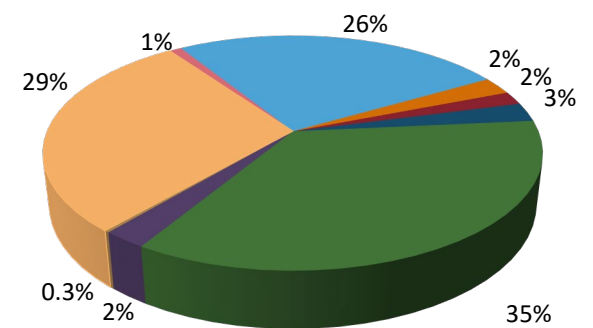
Alcorn State University	225	\$	886,527
Delta State University	320	\$	671,190
Jackson State University	280	\$	954,178
Mississippi State University	5,247	\$	12,926,454
Mississippi Univ. for Women	358	\$	900,515
Mississippi Valley State Univ.	22	\$	94,934
University of Mississippi	3,916	\$	10,567,034
Univ. of Miss. Medical Center	109	\$	342,126
Univ. of Southern Mississippi	2,964	\$	9,380,203

Awards

Amount

13,441	\$	36,723,162
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4-Year Public



2-Year Public

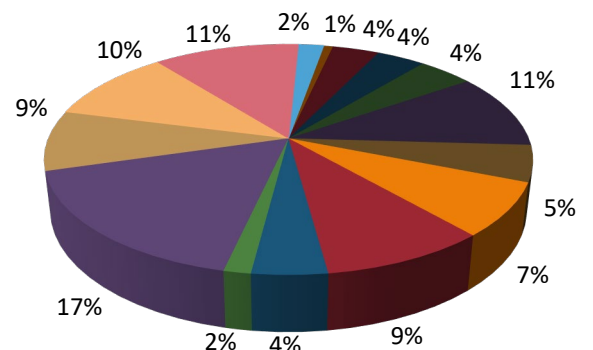
Coahoma Community College	47	\$	53,210
Copiah-Lincoln Comm. Coll.	279	\$	268,884
East Central Community Coll.	277	\$	280,311
East Mississippi Comm. Coll.	376	\$	316,836
Hinds Community College	582	\$	768,023
Holmes Community College	391	\$	371,975
Itawamba Community Coll.	710	\$	545,938
Jones County Junior College	519	\$	679,687
Meridian Community College	312	\$	306,626
Mississippi Delta Comm. Coll.	108	\$	110,392
Miss. Gulf Coast Comm. Coll.	919	\$	1,234,379
Northeast Miss. Comm. Coll.	572	\$	620,337
Northwest Miss. Comm. Coll.	863	\$	751,744
Pearl River Community Coll.	632	\$	835,194
Southwest Miss. Comm. Coll.	202	\$	146,500

Awards

Amount

6,789	\$	7,290,036
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2-Year Public



Out-of-State

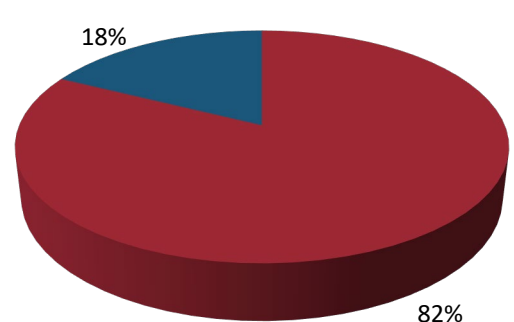
Southern College of Optometry	28	\$	570,332
Univ. of Alabama Birmingham	6	\$	122,214

Awards

Amount

34	\$	692,546
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Out-of-State

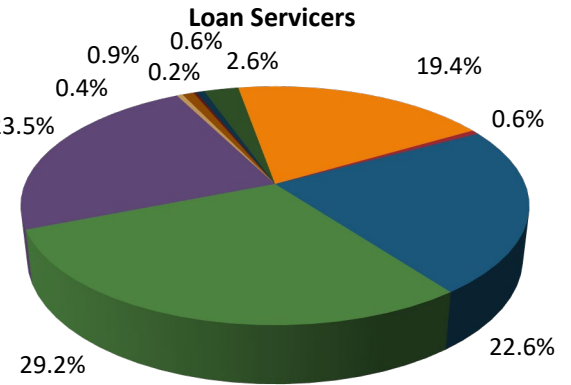


Summary Detail

State-Supported Student Financial Aid Awards by Institution

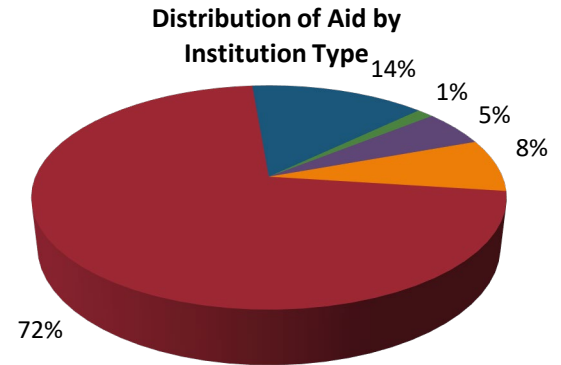
Loan Servicers

	Awards	Amount
Dept of Education - Aidvantage	113	\$ 518,369
Dept of Education - Central Research	4	\$ 15,500
Dept of Education - Edfinancial	119	\$ 605,500
Dept of Education - MOHELA	162	\$ 782,500
Dept of Education - Nelnet	136	\$ 628,925
Dept of Education - Sallie Mae	2	\$ 12,000
Firstmark Services	5	\$ 23,000
Heartland ECSI	1	\$ 6,000
MOHELA (formerly Navient)	4	\$ 16,551
Sallie Mae Servicing Corp	13	\$ 70,000
	559	\$ 2,678,345



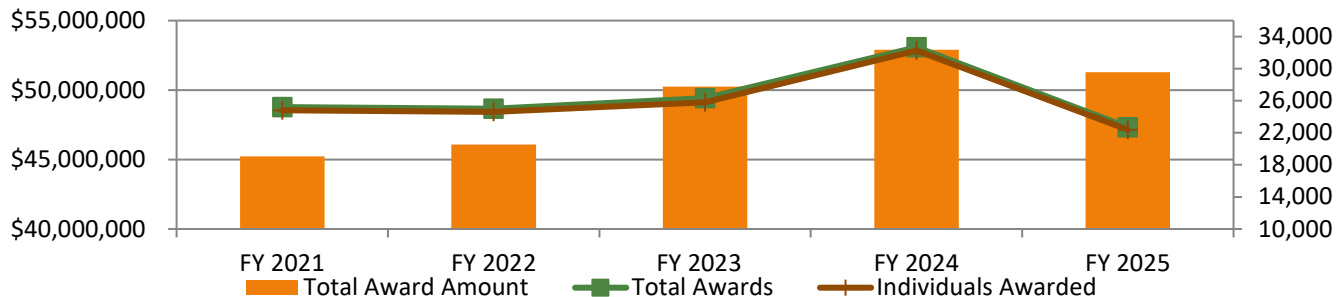
Summary

	Awards	Amount
4-Year Private	1,887	\$ 3,905,256
4-Year Public	13,441	\$ 36,723,162
2-Year Public	6,789	\$ 7,290,036
Out-of-State	34	\$ 692,546
Loan Servicers	559	\$ 2,678,345
	22,710	\$ 51,289,345



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

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Award Amount	\$ 45,224,182	\$ 46,083,779	\$ 50,259,912	\$ 52,900,070	\$ 51,289,345
One-Year Change (+/-)	\$ (289,515)	\$ 859,597	\$ 4,176,133	\$ 2,640,158	\$ (1,610,725)
% One-Year Change (+/-)	-0.64%	1.90%	9.06%	5.25%	-3.04%
Total Awards	25,222	25,015	26,323	32,678	22,710
One-Year Change (+/-)	-1,609	-207	1,308	6,355	-9,968
% One-Year Change (+/-)	-6.00%	-0.82%	5.23%	24.14%	-30.50%
Individuals Awarded	24,797	24,598	25,802	32,262	22,377
One-Year Change (+/-)	-1,525	-199	1,204	6,460	-9,885
% One-Year Change (+/-)	-5.79%	-0.80%	4.89%	25.04%	-30.64%
Average Award Amount	\$ 1,793	\$ 1,842	\$ 1,909	\$ 1,619	\$ 2,258
One-Year Change (+/-)	\$ 97	\$ 49	\$ 67	\$ (291)	\$ 640
% One-Year Change (+/-)	5.72%	2.74%	3.64%	-15.22%	39.51%



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	110	\$ 376,777	\$ 3,425	Lincoln	293	\$ 604,140	\$ 2,062
Alcorn	325	\$ 576,926	\$ 1,775	Lowndes	413	\$ 797,218	\$ 1,930
Amite	78	\$ 129,856	\$ 1,665	Madison	1,505	\$ 2,777,439	\$ 1,845
Attala	182	\$ 477,822	\$ 2,625	Marion	167	\$ 388,964	\$ 2,329
Benton	38	\$ 123,287	\$ 3,244	Marshall	143	\$ 411,284	\$ 2,876
Bolivar	193	\$ 442,486	\$ 2,293	Monroe	271	\$ 561,688	\$ 2,073
Calhoun	114	\$ 226,065	\$ 1,983	Montgomery	82	\$ 202,187	\$ 2,466
Carroll	92	\$ 141,242	\$ 1,535	Neshoba	193	\$ 493,839	\$ 2,559
Chickasaw	78	\$ 239,786	\$ 3,074	Newton	178	\$ 413,015	\$ 2,320
Choctaw	78	\$ 198,892	\$ 2,550	Noxubee	31	\$ 151,303	\$ 4,881
Claiborne	11	\$ 33,781	\$ 3,071	Oktibbeha	469	\$ 1,015,244	\$ 2,165
Clarke	122	\$ 244,698	\$ 2,006	Panola	200	\$ 454,711	\$ 2,274
Clay	110	\$ 265,100	\$ 2,410	Pearl River	375	\$ 840,020	\$ 2,240
Coahoma	55	\$ 172,882	\$ 3,143	Perry	53	\$ 109,508	\$ 2,066
Copiah	153	\$ 363,613	\$ 2,377	Pike	233	\$ 517,988	\$ 2,223
Covington	102	\$ 323,459	\$ 3,171	Pontotoc	232	\$ 426,250	\$ 1,837
Desoto	1,725	\$ 3,508,266	\$ 2,034	Prentiss	211	\$ 352,601	\$ 1,671
Forrest	636	\$ 1,754,181	\$ 2,758	Quitman	18	\$ 56,567	\$ 3,143
Franklin	60	\$ 103,764	\$ 1,729	Rankin	1,841	\$ 3,855,682	\$ 2,094
George	130	\$ 297,749	\$ 2,290	Scott	146	\$ 310,347	\$ 2,126
Greene	53	\$ 116,691	\$ 2,202	Sharkey	16	\$ 52,626	\$ 3,289
Grenada	122	\$ 333,026	\$ 2,730	Simpson	142	\$ 283,549	\$ 1,997
Hancock	373	\$ 1,052,476	\$ 2,822	Smith	131	\$ 376,336	\$ 2,873
Harrison	1,520	\$ 4,354,258	\$ 2,865	Stone	156	\$ 359,399	\$ 2,304
Hinds	1,355	\$ 3,640,281	\$ 2,687	Sunflower	63	\$ 149,564	\$ 2,374
Holmes	52	\$ 196,474	\$ 3,778	Tallahatchie	32	\$ 109,059	\$ 3,408
Humphreys	17	\$ 75,709	\$ 4,453	Tate	154	\$ 278,943	\$ 1,811
Issaquena	5	\$ 5,000	\$ 1,000	Tippah	183	\$ 368,564	\$ 2,014
Itawamba	181	\$ 305,075	\$ 1,685	Tishomingo	138	\$ 242,458	\$ 1,757
Jackson	1,227	\$ 3,028,764	\$ 2,468	Tunica	31	\$ 134,708	\$ 4,345
Jasper	103	\$ 254,819	\$ 2,474	Union	275	\$ 497,348	\$ 1,809
Jefferson	23	\$ 127,293	\$ 5,534	Walthall	57	\$ 116,643	\$ 2,046
Jefferson Davis	25	\$ 58,559	\$ 2,342	Warren	284	\$ 642,296	\$ 2,262
Jones	478	\$ 1,131,705	\$ 2,368	Washington	202	\$ 647,314	\$ 3,205
Kemper	30	\$ 99,591	\$ 3,320	Wayne	83	\$ 166,978	\$ 2,012
Lafayette	592	\$ 1,263,282	\$ 2,134	Webster	98	\$ 230,636	\$ 2,353
Lamar	735	\$ 1,550,079	\$ 2,109	Wilkinson	25	\$ 50,185	\$ 2,007
Lauderdale	612	\$ 1,289,164	\$ 2,106	Winston	108	\$ 220,289	\$ 2,040
Lawrence	84	\$ 134,408	\$ 1,600	Yalobusha	55	\$ 195,499	\$ 3,555
Leake	103	\$ 276,544	\$ 2,685	Yazoo	96	\$ 307,225	\$ 3,200
Lee	754	\$ 1,394,936	\$ 1,850				
Leflore	158	\$ 430,964	\$ 2,728	TOTALS	22,377	\$ 51,289,345	\$ 2,292

Summary Detail

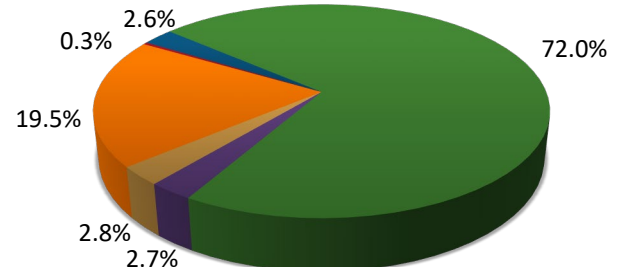
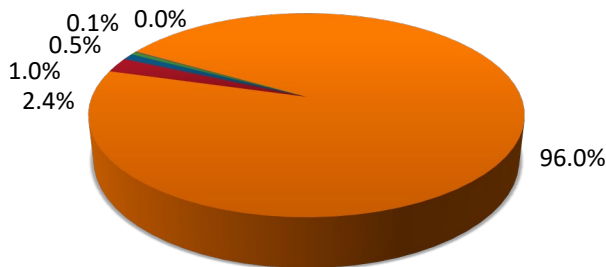
Demographics of State-Supported Student Financial Aid Award Recipients

Dependency Status	Recipients	Percent
Dependent	19,487	87.1%
Independent	2,890	12.9%
	22,377	100%

Gender	Recipients	Percent
Male	9,167	41.0%
Female	13,210	59.0%
	22,377	100%

Age	Recipients	Percent
12-24 years old	21,492	96.0%
25-34 years old	530	2.4%
35-44 years old	222	1.0%
45-54 years old	111	0.5%
55-64 years old	22	0.1%
65 years or older	0	0.0%
	22,377	100%

Ethnicity	Recipients	Percent
African American	4,372	19.5%
Alaskan Nat./American Indian	73	0.3%
Asian/Pacific Islander	582	2.6%
Caucasian	16,109	72.0%
Hispanic	613	2.7%
Unknown	628	2.8%
	22,377	100%



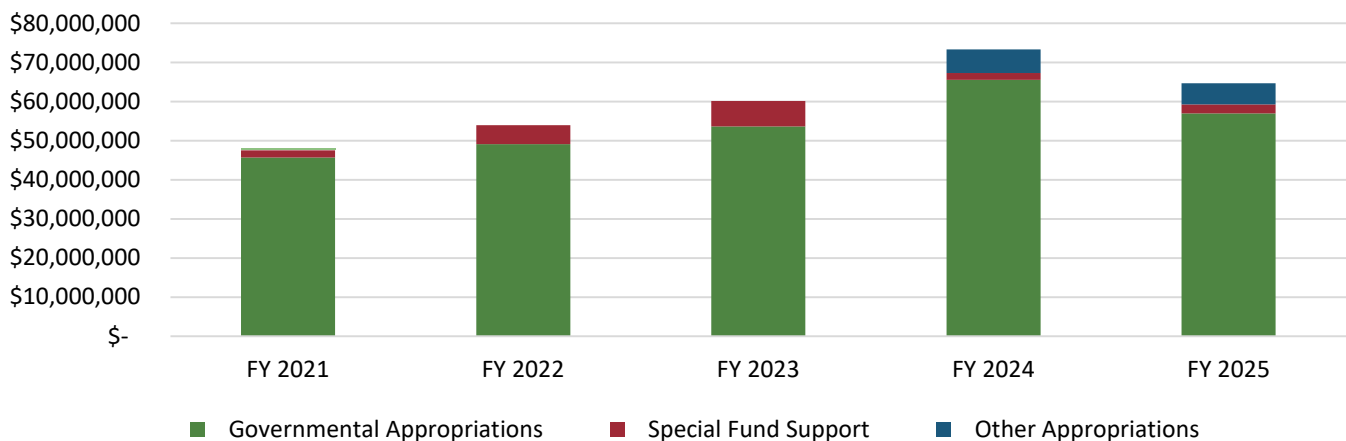
Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

Summary Detail

5-Year History of Appropriations and Other Funding

ORIGINAL APPROPRIATION	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Governmental Appropriation					
General Fund Support	\$ 42,085,128	\$ 47,107,957	\$ 50,631,667	\$ 50,649,256	\$ 51,952,895
Other General Fund Support - DE/DC	\$ -	\$ -	\$ -	\$ 9,823,000	\$ -
General Fund Support - Reappropriated	\$ -	\$ -	\$ -	\$ -	\$ -
Ed. Enhancement Funds - New	\$ -	\$ 2,000,000	\$ 3,000,000	\$ 3,000,000	\$ 3,000,000
Ed. Enhancement Funds - Reappropriated	\$ -	\$ -	\$ -	\$ 2,100,000	\$ 2,000,000
Total Governmental Appropriations	\$ 42,085,128	\$ 49,107,957	\$ 53,631,667	\$ 65,572,256	\$ 56,952,895
One-Year Change (+/-)	\$ 363,582	\$ 7,022,829	\$ 4,523,710	\$ 11,940,589	\$ (8,619,361)
% One-Year Change (+/-)	0.87%	16.69%	9.21%	22.26%	-13.14%
Special Fund Support					
Grants and Contracts	\$ -	\$ -	\$ -	\$ -	\$ -
Interest Income - Nissan Investment	\$ 28,216	\$ 19,440	\$ 10,000	\$ -	\$ -
Other Sources - LAW Collections	\$ -	\$ 41,832	\$ -	\$ 20,000	\$ 20,000
GEAR UP Mississippi	\$ -	\$ -	\$ -	\$ -	\$ -
Cash on Hand - Estimated Collections	\$ 1,307,784	\$ 1,274,728	\$ 2,500,000	\$ 1,720,000	\$ 2,330,000
<i>Authorized but Unavailable</i>	\$ -	\$ -	\$ 3,990,000	\$ -	\$ -
Total Special Fund Support	\$ 1,336,000	\$ 1,336,000	\$ 6,500,000	\$ 1,740,000	\$ 2,350,000
One-Year Change (+/-)	\$ -	\$ -	\$ 5,164,000	\$ (4,760,000)	\$ 610,000
% One-Year Change (+/-)	0.00%	0.00%	386.53%	-73.23%	35.06%
Other Appropriations					
State Special Funds/ARPA - NULR	\$ -	\$ -	\$ -	\$ 6,000,000	\$ 5,385,824
Total Other Appropriations	\$ -	\$ -	\$ -	\$ 6,000,000	\$ 5,385,824
TOTAL ORIGINAL APPROPRIATION	\$ 43,421,128	\$ 50,443,957	\$ 60,131,667	\$ 73,312,256	\$ 64,688,719
MID-YEAR CHANGE TO APPROPRIATION					
General Fund Support (Dollars)	\$ 3,600,000	\$ -	\$ -	\$ -	\$ -
Cash on Hand - Collections (Authority)	\$ 500,000	\$ -	\$ -	\$ -	\$ -
Grants and Contracts	\$ -	\$ 3,500,000	\$ -	\$ -	\$ -
Total SFA Mid-Year Change	\$ 4,100,000	\$ 3,500,000	\$ -	\$ -	\$ -
FINAL APPROPRIATION					
Governmental Appropriations	\$ 45,685,128	\$ 49,107,957	\$ 53,631,667	\$ 65,572,256	\$ 56,952,895
Special Fund Support	\$ 1,836,000	\$ 4,836,000	\$ 6,500,000	\$ 1,740,000	\$ 2,350,000
Other Appropriations	\$ -	\$ -	\$ -	\$ 6,000,000	\$ 5,385,824
TOTAL FINAL APPROPRIATION	\$ 47,521,128	\$ 53,943,957	\$ 60,131,667	\$ 73,312,256	\$ 64,688,719
One-Year Change (+/-)	\$ 463,582	\$ 6,422,829	\$ 6,187,710	\$ 13,180,589	\$ (8,623,537)
% One-Year Change (+/-)	0.99%	13.52%	11.47%	21.92%	-11.76%



Summary Detail

5-Year History of Revenues and Expenditures

REVENUES	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
General Fund Support	\$ 47,107,957	\$ 50,631,667	\$ 50,649,256	\$ 50,649,256	\$ 51,952,895
Other General Fund Support - DE/DC	\$ -	\$ -	\$ -	\$ 9,823,000	\$ -
Education Enhancement Funds	\$ -	\$ 2,000,000	\$ 3,000,000	\$ 5,100,000	\$ 5,000,000
Total Governmental Appropriations	\$ 47,107,957	\$ 52,631,667	\$ 53,649,256	\$ 65,572,256	\$ 56,952,895
Interest Income - Nissan Investment	\$ 19,440	\$ 10,000	\$ -	\$ -	\$ -
Cash on Hand - Estimated Collections	\$ 1,274,728	\$ 2,500,000	\$ 1,720,000	\$ 1,720,000	\$ 2,330,000
Other	\$ 3,541,832	\$ -	\$ 20,000	\$ 20,000	\$ 20,000
Total Special Fund Support	\$ 4,836,000	\$ 2,510,000	\$ 1,740,000	\$ 1,740,000	\$ 2,350,000
Other Appropriations	\$ -	\$ -	\$ 6,000,000	\$ 6,000,000	\$ 5,385,824
TOTAL REVENUES	\$ 47,521,128	\$ 53,943,957	\$ 56,141,667	\$ 73,312,256	\$ 64,688,719
EXPENSES					
Awards					
Current Year Awards	\$ 45,224,182	\$ 45,607,985	\$ 49,257,070	\$ 52,672,397	\$ 50,113,683
Current Year Awards - Collections	-	\$ 50,354	\$ 183,475	\$ -	\$ -
Current Year Special Fund/Other Awards	-	\$ 3,449,440	\$ 819,367	\$ 227,673	\$ 1,175,662
Current Year Awards	\$ 45,224,182	\$ 49,107,779	\$ 50,259,912	\$ 52,900,070	\$ 51,289,345
Prior Year Awards	\$ 126,441	\$ 337,791	\$ 49,410	\$ 765,807	\$ 2,931,845
Total Awards	\$ 45,350,623	\$ 49,445,570	\$ 50,309,322	\$ 53,438,204	\$ 53,045,528
Administration					
Salaries and Fringe Benefits	\$ 687,304	\$ 709,043	\$ 781,962	\$ 787,161	\$ 808,261
Travel	\$ 250	\$ 1,915	\$ 9,351	\$ 5,323	\$ 4,523
Contractual Services	\$ 429,855	\$ 434,626	\$ 523,453	\$ 505,998	\$ 483,579
Commodities	\$ 189	\$ 1,807	\$ 6,705	\$ 34,726	\$ 7,273
Capital Outlay	\$ (3,171)	\$ 14,789	\$ 3,717	\$ 88,346	\$ 10,007
Total Administrative Expenses	\$ 1,114,427	\$ 1,162,181	\$ 1,325,187	\$ 1,421,554	\$ 1,313,645
TOTAL EXPENSES	\$ 46,465,049	\$ 50,607,751	\$ 51,634,509	\$ 54,859,758	\$ 54,359,172
BALANCES					
Governmental Appropriations					
General Fund Support (does not lapse)	-	\$ -	\$ -	\$ 1,668,317	\$ 4,896,245
Other Gen. Fund Support - DE/DC (lapses)	-	\$ -	\$ -	\$ 7,737,373	\$ -
Ed. Enhancement Funds (may lapse)	-	\$ 1,635,832	\$ 2,190,633	\$ 2,072,614	\$ 629,323
Special Fund Support					
Investment/Other (does not lapse)	-	\$ -	\$ -	\$ 20,000	\$ 20,000
Cash/Collections (does not lapse)	-	\$ 1,224,374	\$ 2,316,525	\$ 1,720,000	\$ 2,330,000
Other Appropriations					
Federal Funds (may lapse)	-	\$ 476,000	\$ -	\$ -	\$ -
State Special Funds/ARPA (does not lapse)	-	\$ -	\$ -	\$ 5,772,327	\$ 4,210,162
TOTAL BALANCE	\$ 1,056,079	\$ 3,336,206	\$ 4,507,158	\$ 18,990,631	\$ 12,085,730
Reappropriated in FY 2026				\$ 9,584,941	\$ 11,706,407
Available for Reappropriation in FY 2027				\$ 1,668,317	\$ -
Lapsing/Unavailable for Reappropriation				\$ 7,737,373	\$ 379,323

Funding Disparities

Due to the availability of state support, some programs cannot be fully funded every year. When grant programs are not fully funded, all eligible applicants are awarded, but individual awards are prorated. All grant programs were fully funded in the current fiscal year. When loan programs are not fully funded, awards are made on a first-come, first-served basis until funds have been exhausted. Per legislation, no more than 20 students per cohort may be awarded the Critical Needs Dyslexia Therapy Forgivable Loan Program (CNDT), no more than \$70,000 may be awarded through the Speech-Language Pathologist Forgivable Loan Program (SLPL), and awards cannot exceed the appropriation for the Winter-Reed Teacher Loan Repayment Program (WRTR). In the current year, the Postsecondary Board elected to fund only renewal SLPL applicants due to budget uncertainties at the time of awarding. The Board does not support additional funding or legislative expansion of forgivable loan programs, but does support loan repayment programs, like WRTR.

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	5,376	\$2,241,492	7,649	\$5,238,228	1,241	\$802,360	0	\$0	14,266	\$8,282,080
MESG	275	\$605,378	3,030	\$6,909,324	368	\$846,252	0	\$0	3,673	\$8,360,954
HELP	1,010	\$3,375,845	2,657	\$22,726,119	268	\$2,142,118	0	\$0	3,935	\$28,244,082
FAITH	126	\$1,058,736	94	\$1,703,072	9	\$106,186	0	\$0	229	\$2,867,994
LAW	2	\$8,585	8	\$110,146	0	\$0	0	\$0	10	\$118,731
DEDC	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>Subtotal</i>	<i>6,789</i>	<i>\$7,290,036</i>	<i>13,438</i>	<i>\$36,686,889</i>	<i>1,886</i>	<i>\$3,896,916</i>	<i>0</i>	<i>\$0</i>	<i>22,113</i>	<i>\$47,873,841</i>
Undergraduate Forgivable Loans										
NELB	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NELR	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>
Graduate Forgivable Loans										
CNDT	0	\$0	0	\$0	1	\$8,340	0	\$0	1	\$8,340
SLPL	0	\$0	3	\$36,273	0	\$0	0	\$0	3	\$36,273
NELM	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NERM	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NELP	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NTSP	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
SREB	0	\$0	0	\$0	0	\$0	34	\$692,546	34	\$692,546
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>3</i>	<i>\$36,273</i>	<i>1</i>	<i>\$8,340</i>	<i>34</i>	<i>\$692,546</i>	<i>38</i>	<i>\$737,159</i>
Programs Funded through Special Sources										
NISS	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
NULR	0	\$0	0	\$0	0	\$0	198	\$1,175,662	198	\$1,175,662
WRTR	0	\$0	0	\$0	0	\$0	361	\$1,502,683	361	\$1,502,683
<i>Subtotal</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>0</i>	<i>\$0</i>	<i>559</i>	<i>\$2,678,345</i>	<i>559</i>	<i>\$2,678,345</i>
Totals	6,789	\$7,290,036	13,441	\$36,723,162	1,887	\$3,905,256	593	\$3,370,891	22,710	\$51,289,345

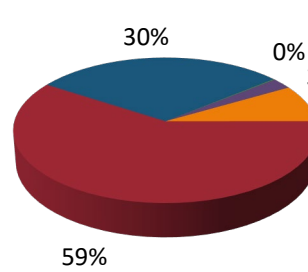
Summary Detail

Awards and Amounts by Program and Institution Type

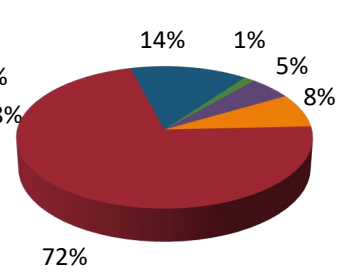
All Awards

4-Year Private	1,887	\$ 3,905,256
4-Year Public	13,441	\$ 36,723,162
2-Year Public	6,789	\$ 7,290,036
Out-of-State	34	\$ 692,546
Loan Servicers	559	\$ 2,678,345
Totals	22,710	\$ 51,289,345

Awards



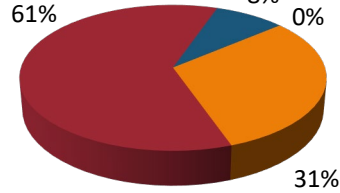
Amount



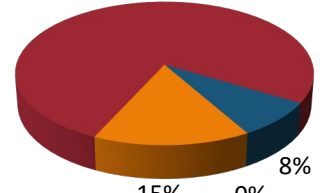
Undergraduate Grants

2-Year Public	6,789	\$ 7,290,036
4-Year Public	13,438	\$ 36,686,889
4-Year Private	1,886	\$ 3,896,916
Out-of-State or Loan Servicer	0	\$ -
Totals	22,113	\$ 47,873,841

Awards



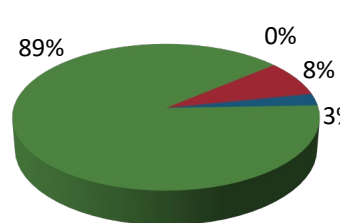
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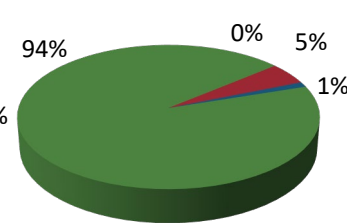
Graduate Forgivable Loans

2-Year Public	0	\$ -
4-Year Public	3	\$ 36,273
4-Year Private	1	\$ 8,340
Out-of-State or Loan Servicer	34	\$ 692,546
Totals	38	\$ 737,159

Awards



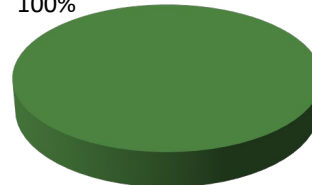
Amount



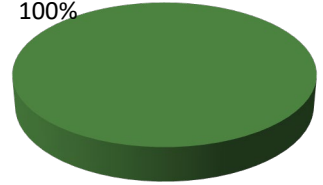
Special Source Programs

2-Year Public	0	\$ -
4-Year Public (Undergrad. Grant)	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	559	\$ 2,678,345
Totals (Loan Repayment)	559	\$ 2,678,345

Awards



Amount



Summary Detail

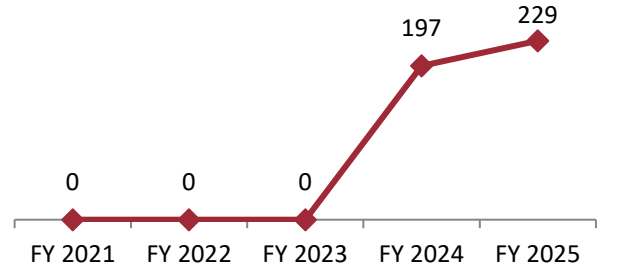
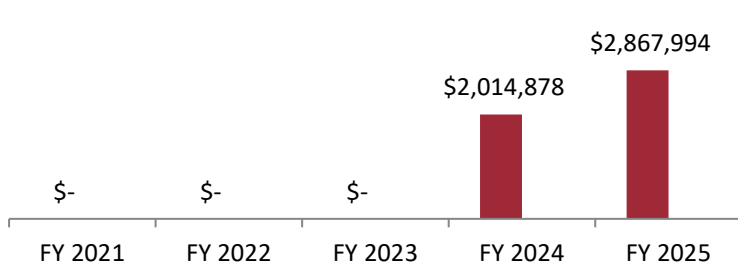
5-Year History of Awards and Amounts by Program



Summary Detail

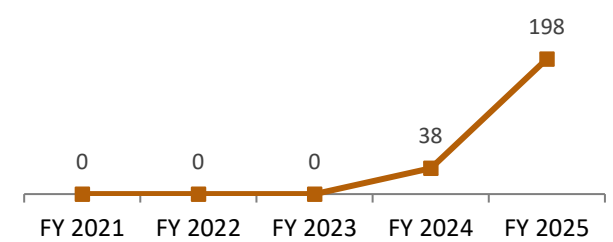
Undergraduate Grants (Continued)

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
FAITH - Amount	-	-	-	\$ 2,014,878	\$ 2,867,994
FAITH - Number of Awards	-	-	-	197	229
DEDC - Amount	-	-	-	\$ 2,085,627	-
DEDC - Number of Awards	-	-	-	7197	-



Loan Repayment

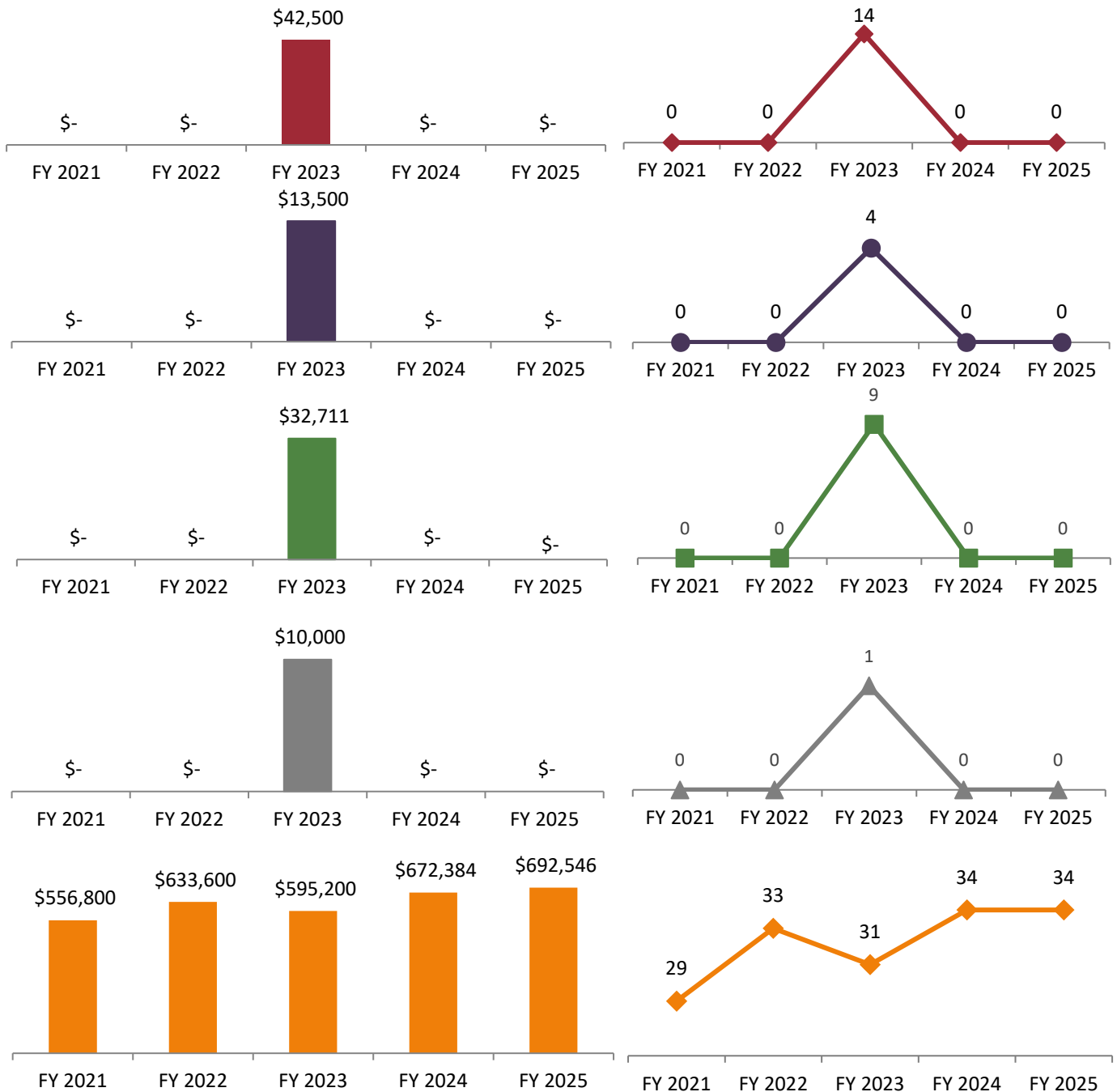
	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
NULR - Amount	-	-	-	\$ 227,673	\$ 1,175,662
NULR - Number of Awards	-	-	-	38	198
WRTR - Amount	-	\$ 406,000	\$ 814,418	\$ 1,012,507	\$ 1,502,683
WRTR - Number of Awards	-	134	217	254	361



Summary Detail

Graduate Forgivable Loans

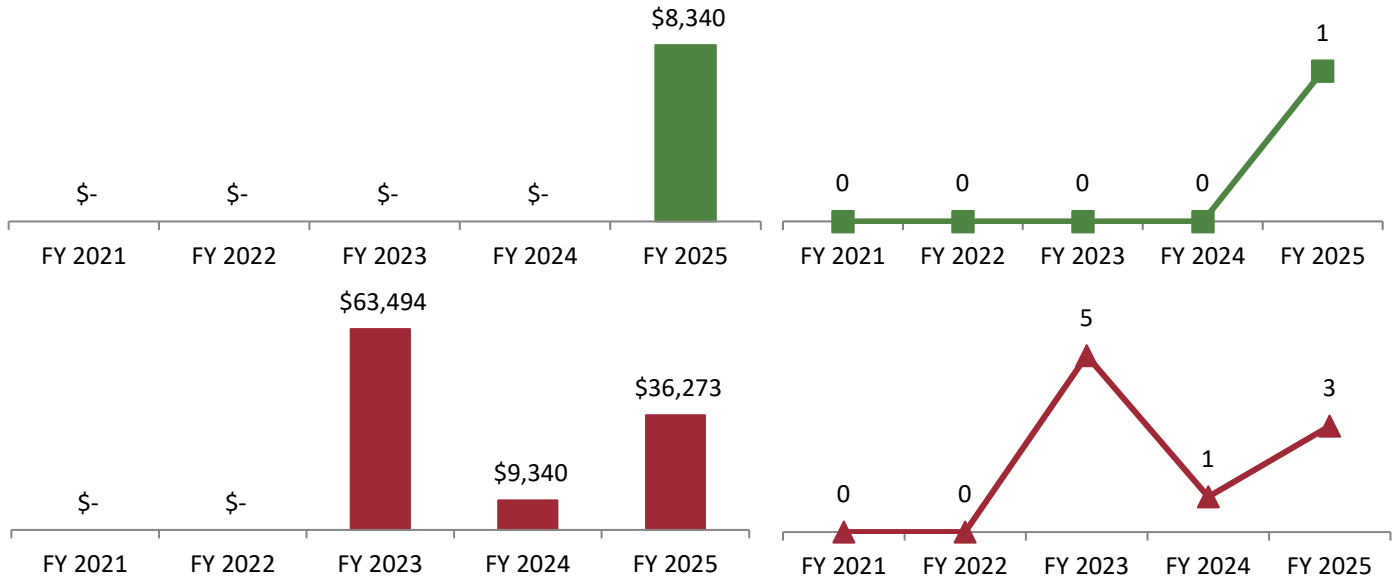
Health Care	FY 2021		FY 2022		FY 2023		FY 2024		FY 2025	
NELM - Amount Awarded	\$	-	\$	-	\$	42,500	-	-	-	-
NELM - Number of Awards		0		0		14	-	-	-	-
NERM - Amount Awarded	\$	-	\$	-	\$	13,500	-	-	-	-
NERM - Number of Awards		0		0		4	-	-	-	-
NELP - Amount Awarded	\$	-	\$	-	\$	32,711	-	-	-	-
NELP - Number of Awards		0		0		9	-	-	-	-
NTSP - Amount Awarded	\$	-	\$	-	\$	10,000	-	-	-	-
NTSP - Number of Awards		0		0		1	-	-	-	-
SREB - Amount Awarded	\$	556,800	\$	633,600	\$	595,200	\$	672,384	\$	692,546
SREB - Number of Awards		29		33		31		34		34



Summary Detail

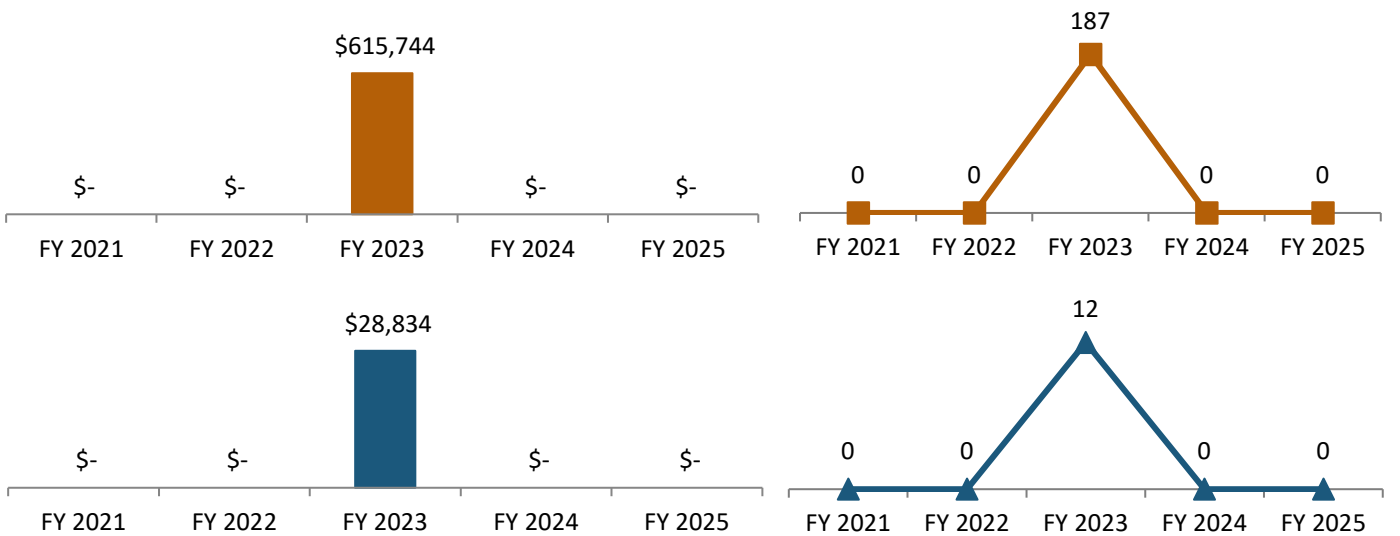
Graduate Forgivable Loans (Continued)

Education	FY 2021		FY 2022		FY 2023		FY 2024		FY 2025	
CNDT - Amount Awarded	\$	-	\$	-	\$	-	\$	-	\$	8,340
CNDT - Number of Awards		0		0		0		0		1
SLPL - Amount Awarded	\$	-	\$	-	\$	63,494	\$	9,340	\$	36,273
SLPL - Number of Awards		0		0		5		1		3



Undergraduate Forgivable Loans

Health Care	FY 2021		FY 2022		FY 2023		FY 2024		FY 2025	
NELB - Amount Awarded	\$	-	\$	-	\$	615,744	-	-	-	-
NELB - Number of Awards		0		0		187	-	-	-	-
NELR - Amount Awarded	\$	-	\$	-	\$	28,834	-	-	-	-
NELR - Number of Awards		0		0		12	-	-	-	-



Summary Detail

Overview of Forgivable Loan Accounts Under Management

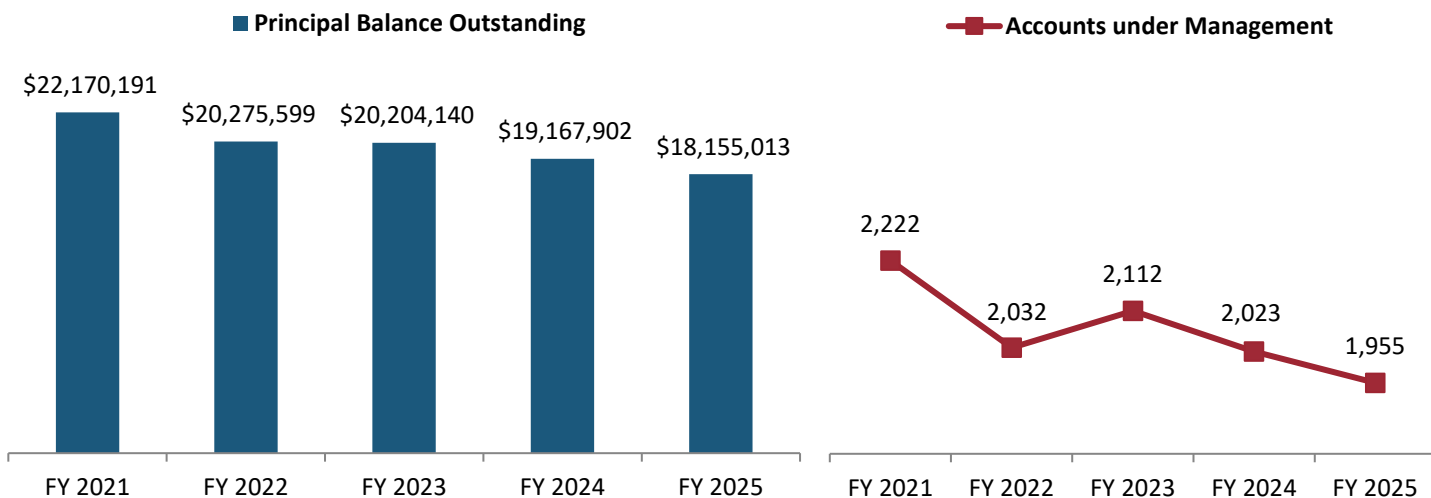
State-supported forgivable loan awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates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

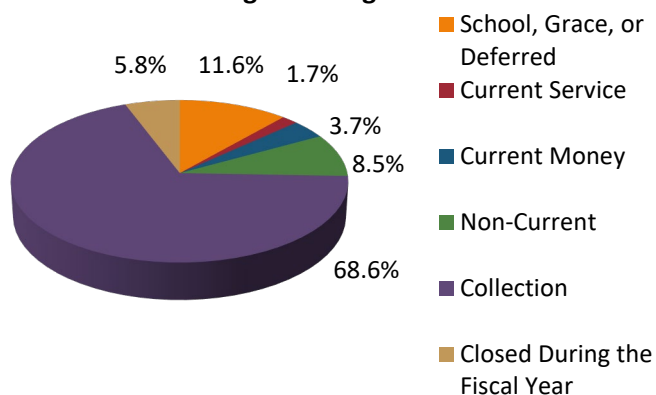
Accounts under Management	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Current	355	241	435	418	333
Defaulted	1,668	1,632	1,578	1,521	1,509
Closed During the Fiscal Year	199	159	99	84	113
Total	2,222	2,032	2,112	2,023	1,955

Principal Balance Outstanding	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Current	\$ 8,271,670	\$ 6,354,577	\$ 6,417,045	\$ 5,695,393	\$ 4,923,778
Defaulted	\$ 13,898,521	\$ 13,921,804	\$ 13,787,377	\$ 13,473,688	\$ 13,231,354
Closed During the Fiscal Year*	\$ -	\$ (782)	\$ (281)	\$ (1,179)	\$ (118)
Total	\$ 22,170,191	\$ 20,275,599	\$ 20,204,140	\$ 19,167,902	\$ 18,155,013

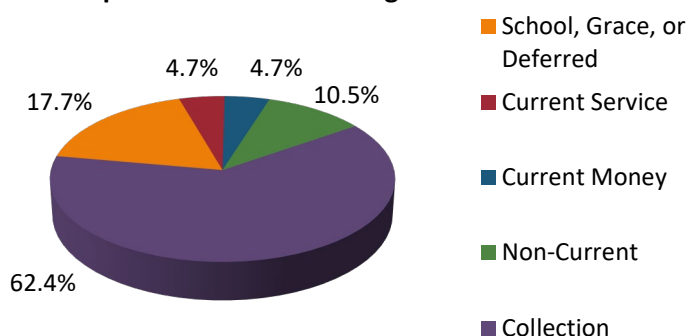
* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances have been or will be refunded to the borrower.



Accounts Managed During Fiscal Year



Principal Balance Outstanding at Close of Fiscal Year



Summary of Accounts Managed During the Fiscal Year

Annual / 12 Months Ending June 30, 2019							
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	105	12	23	14	128	43	325
NELR	9	1	0	4	33	3	50
Graduate Forgivable Loans							
CNDT	0	0	6	0	3	0	9
SLPL	4	1	0	0	2	2	9
NELM	9	0	6	2	28	5	50
NERM	3	0	0	1	2	0	6
NELP	5	1	1	0	11	4	22
NTSP	4	0	6	2	18	3	33
SREB	43	16	6	3	7	10	85
Inactive Forgivable Loans (untracked by cohort)							
All	44	3	25	141	1,110	43	1,366
Totals	226	34	73	167	1,342	113	1,955
% of Total	11.6%	1.7%	3.7%	8.5%	68.6%	5.8%	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	\$ 343,139	\$ 45,601	\$ 75,282	\$ 47,963	\$ 468,298	\$ -	\$ 980,283
NELR	\$ 19,750	\$ 4,200	\$ -	\$ 6,783	\$ 99,120	\$ -	\$ 129,853
Graduate Forgivable Loans							
CNDT	\$ -	\$ -	\$ 13,343	\$ -	\$ 13,071	\$ -	\$ 26,414
SLPL	\$ 26,884	\$ 24,212	\$ -	\$ -	\$ 37,459	\$ -	\$ 88,555
NELM	\$ 31,000	\$ -	\$ 21,231	\$ 10,143	\$ 102,215	\$ -	\$ 164,589
NERM	\$ 12,000	\$ -	\$ -	\$ 7,500	\$ 5,037	\$ -	\$ 24,537
NELP	\$ 18,793	\$ 2,084	\$ 4,799	\$ -	\$ 71,021	\$ (24)	\$ 96,672
NTSP	\$ 35,196	\$ -	\$ 31,462	\$ 20,392	\$ 193,881	\$ (44)	\$ 280,887
SREB	\$ 2,400,146	\$ 687,245	\$ 315,573	\$ 24,611	\$ 163,787	\$ -	\$ 3,591,362
Inactive (untracked by cohort) Forgivable Loans							
All	\$ 328,148	\$ 96,525	\$ 387,165	\$ 1,782,848	\$ 10,177,226	\$ (50)	\$ 12,771,861
Totals	\$ 3,215,055	\$ 859,867	\$ 848,856	\$ 1,900,239	\$ 11,331,115	\$ (118)	\$ 18,155,013
% of Total	17.7%	4.7%	4.7%	10.5%	62.4%	0.0%	100%

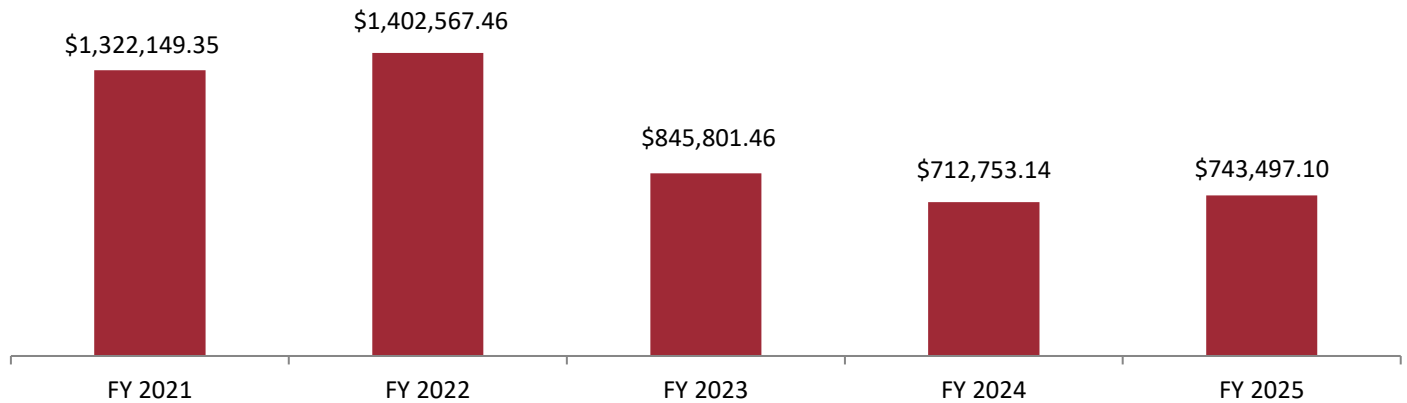
Summary Detail

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	\$ 26,427.50	\$ 6,270.84	\$ 3,842.55	\$ 8,694.29	\$ (5,717.19)	\$ 39,517.99
NELR	\$ 5,820.84	\$ 1,806.87	\$ 1,835.99	\$ 3,720.96	\$ (1,666.39)	\$ 11,518.27
Graduate Forgivable Loans						
CNDT	\$ 3,990.40	\$ 1,309.97	\$ 87.30	\$ 382.50	\$ (729.28)	\$ 5,040.89
SLPL	\$ 8,866.00	\$ 980.00	\$ 220.00	\$ -	\$ (1,272.22)	\$ 8,793.78
NELM	\$ 4,874.55	\$ 4,419.69	\$ 1,073.41	\$ 1,563.66	\$ (1,507.98)	\$ 10,423.33
NERM	\$ -	\$ -	\$ -	\$ 644.45	\$ (81.45)	\$ 563.00
NELP	\$ 9,102.14	\$ 1,315.01	\$ 682.44	\$ 228.91	\$ (1,431.79)	\$ 9,896.71
NTSP	\$ 12,827.26	\$ 4,723.56	\$ 2,149.00	\$ 547.11	\$ (2,558.97)	\$ 17,687.96
SREB	\$ 96,341.05	\$ 7,638.87	\$ 80.00	\$ -	\$ (13,151.95)	\$ 90,907.97
Inactive (Untracked by Cohort) Forgivable Loans						
All	\$ 347,707.90	\$ 134,226.17	\$ 47,089.42	\$ 99,570.58	\$ (79,446.87)	\$ 549,147.20
Totals	\$ 515,957.64	\$ 162,690.98	\$ 57,060.11	\$ 115,352.46	\$ (107,564.09)	\$ 743,497.10

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

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Revenue Collected	\$ 1,458,444.22	\$ 1,532,469.60	\$ 959,675.51	\$ 821,465.68	\$ 851,061.19
Servicer and Agency Fees	\$ (136,294.87)	\$ (129,902.14)	\$ (113,874.05)	\$ (108,712.54)	\$ (107,564.09)
Net Collections	\$ 1,322,149.35	\$ 1,402,567.46	\$ 845,801.46	\$ 712,753.14	\$ 743,497.10
(Available for New Awards)					



Summary Detail

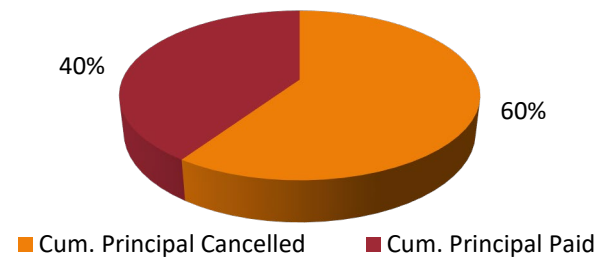
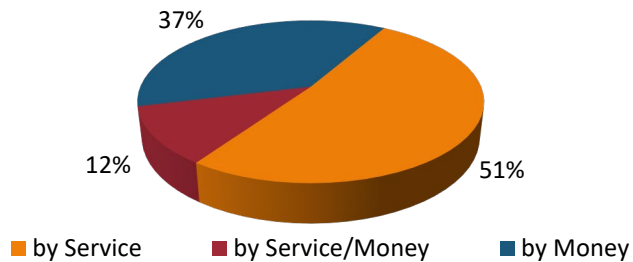
Summary of Accounts Closed During the Fiscal Year

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	34	2	7	43	\$ 129,299	\$ 35,367	\$ 15,037	\$ 50,404
NELR	0	0	3	3	\$ -	\$ 12,200	\$ 3,229	\$ 15,429
Graduate Forgivable Loans								
CNDT	0	0	0	0	\$ -	\$ -	\$ -	\$ -
SLPL	1	0	1	2	\$ 12,651	\$ 8,866	\$ -	\$ 8,866
NELM	3	0	2	5	\$ 7,833	\$ 5,352	\$ 5,721	\$ 11,073
NERM	0	0	0	0	\$ -	\$ -	\$ -	\$ -
NELP	2	0	2	4	\$ 11,704	\$ 14,649	\$ 1,239	\$ 15,888
NTSP	2	0	1	3	\$ 23,100	\$ 17,044	\$ 2,195	\$ 19,238
SREB	4	3	3	10	\$ 469,188	\$ 297,882	\$ 28,993	\$ 326,875
Inactive (untracked by cohort) Forgivable Loans								
All	12	8	23	43	\$ 536,813	\$ 418,643	\$ 101,264	\$ 519,907
Totals	58	13	42	113	\$ 1,190,588	\$ 810,003	\$ 157,678	\$ 967,681

Accounts Closed During the Fiscal Year

Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Service/Cancellation	53	48	11	30	58
Service and Money	43	32	19	17	13
Money	103	79	69	37	42
Total	199	159	99	84	113
Cumulative Principal Cancelled	\$ 1,486,944	\$ 2,567,084	\$ 747,072	\$ 1,323,624	\$ 1,190,588
Cumulative Principal Paid	\$ 1,053,387	\$ 1,187,540	\$ 906,366	\$ 670,788	\$ 810,003
Cumulative Interest Paid	\$ 205,426	\$ 178,223	\$ 236,562	\$ 143,372	\$ 157,678
Total	\$ 2,745,757	\$ 3,932,847	\$ 1,890,000	\$ 2,137,784	\$ 2,158,269

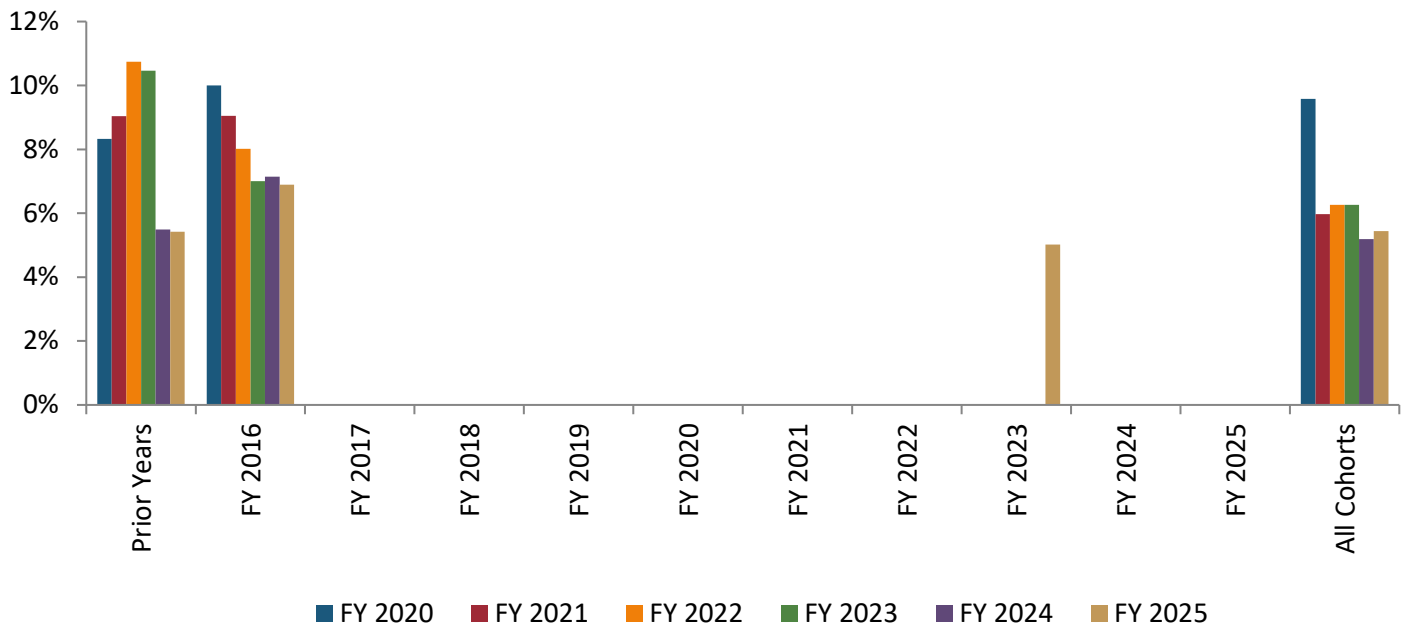
Summary Detail											
Summary of Cohort Accounts											
PROGRAM	Undergraduate		Graduate							INACTIVE PROGRAMS	TOTAL
	NELB	NELR	CNDT	SLPL	NELM	NERM	NELP	NTSP	SREB		
Accounts Under Mgmt.	325	50	9	9	50	6	22	33	85	1,366	1,955
Repayment Status:											
In Repayment	282	47	9	7	45	6	18	30	75	1,323	1,842
Closed Current Year	43	3	0	2	5	0	4	3	10	43	113
Reporting Status:											
Tracked Cohort Accounts	299	47	9	9	39	6	20	32	81	-	542
Untracked Cohort Accounts	26	3	-	-	11	-	2	1	4	1,366	1,413
Accounts Awarded Over Time	2,130	604	72	18	636	30	103	189	255		4,037
Repayment Status:											
Active (Under Mgmt.)	325	50	9	9	50	6	22	33	85		589
Closed in a Prior Year	1,805	554	63	9	586	24	81	156	170		3,448
Reporting Status:											
Tracked Cohort Accounts	2,093	598	72	18	623	30	101	188	250		3,973
Untracked Cohort Accounts	37	6	-	-	13	-	2	1	5		64
All Tracked Accounts by Cohort											
Prior Years	1,718	516	41	9	526	22	82	170	165		3,249
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
FY 2024	-	-	-	-	-	-	-	-	9		9
FY 2025	-	-	-	3	-	-	-	-	8		11
TOTAL	2,093	598	72	18	623	30	101	188	250		3,973
Rate of Tracked Accounts Closed by Service											
Prior Years	82%	88%	89%	57%	88%	76%	84%	83%	84%		84%
FY 2016	76%	87%	89%	-	83%	100%	100%	79%	64%		81%
FY 2017	100%	-	-	-	-	-	-	-	50%		57%
FY 2018	-	-	100%	100%	-	-	-	-	100%		100%
FY 2019	-	-	-	-	-	-	-	-	-		-
FY 2020	-	-	-	-	-	-	-	-	-		-
FY 2021	-	-	-	-	-	-	-	-	-		-
FY 2022	-	-	-	-	-	-	-	-	-		-
FY 2023	90%	-	-	67%	100%	-	50%	-	-		87%
FY 2024	-	-	-	-	-	-	-	-	-		-
FY 2025	-	-	-	-	-	-	-	-	-		-
TOTAL	81%	88%	90%	64%	87%	79%	85%	82%	82%		84%
Rate of Tracked Accounts in Default											
Prior Years	5%	6%	2%	22%	4%	5%	10%	9%	4%	-	5%
FY 2016	10%	3%	9%	-	1%	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	4%	17%	-	0%	7%	25%	0%	0%	0%		5%
FY 2024	-	-	-	-	-	-	-	-	0%		0%
FY 2025	-	-	-	-	-	-	-	-	0%		0%
TOTAL	6%	6%	4%	11%	3%	10%	9%	10%	2%		5%

Summary Detail

History of Default Rates by Program and Cohort

Default Rates by Program	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Undergraduate Forgivable Loans						
NELB	8%	7%	7%	6%	5%	6%
NELR	8%	6%	7%	6%	6%	6%
Graduate Forgivable Loans						
CNDT	10%	6%	4%	3%	3%	4%
SLPL	20%	20%	20%	13%	13%	11%
NELM	5%	4%	4%	4%	4%	3%
NERM	8%	8%	8%	7%	7%	10%
NELP	12%	10%	10%	11%	9%	9%
NTSP	13%	12%	12%	12%	11%	10%
SREB	3%	3%	3%	3%	2%	2%
All Programs	10%	6%	6%	6%	5%	5%

Default Rates by Cohort	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
<i>Prior Years</i>	8%	9%	11%	10%	5%	5%
FY 2016	10%	9%	8%	7%	7%	7%
FY 2017	0%	0%	0%	0%	0%	0%
FY 2018	0%	0%	0%	0%	0%	0%
FY 2019	0%	0%	0%	0%	0%	0%
FY 2020	0%	0%	0%	0%	0%	0%
FY 2021	-	0%	0%	0%	0%	0%
FY 2022	-	-	0%	0%	0%	0%
FY 2023	-	-	-	0%	0%	5%
FY 2024	-	-	-	-	0%	0%
FY 2025	-	-	-	-	-	0%
All Cohorts	10%	6%	6%	6%	5%	5%

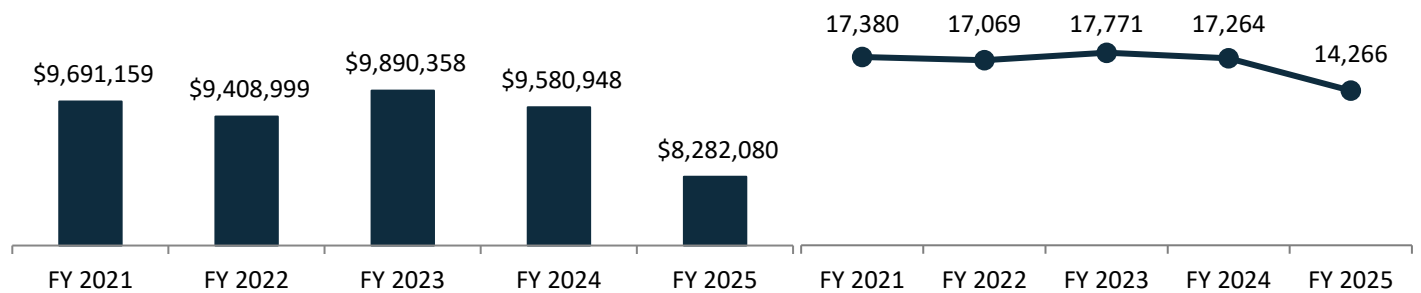


Mississippi Resident Tuition Assistance Grant (MTAG)

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Recipients	17,251	16,942	17,656	17,121	14,159
Total Awards	17,380	17,069	17,771	17,264	14,266
% One-Year Change (+/-)	-8.7%	-1.8%	4.1%	-2.9%	-17.4%
Total Funding for Program	\$ 9,691,159	\$ 9,408,999	\$ 9,890,358	\$ 9,580,948	\$ 8,282,080
% One-Year Change (+/-)	-7.7%	-2.9%	5.1%	-3.1%	-13.6%
Eligible Applicants	17,251	16,942	17,656	17,121	14,159
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	\$ 25	\$ 25	\$ 25	\$ 2
Maximum Award	-	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Average Award Amount	\$ 562	\$ 551	\$ 557	\$ 555	\$ 581
% One-Year Change (+/-)	1.0%	-1.9%	1.0%	-0.3%	4.6%



Awards by Institution

4-Year Private Institutions		Awards	Avg. Award	Amount
Belhaven University		119	\$ 706	\$ 84,000
Blue Mountain College		98	\$ 669	\$ 65,573
Millsaps College		52	\$ 639	\$ 33,250
Mississippi College		653	\$ 621	\$ 405,250
Rust College		8	\$ 563	\$ 4,500
Tougaloo College		39	\$ 712	\$ 27,750
William Carey University		272	\$ 669	\$ 182,037
Totals		1,241	\$ 647	\$ 802,360
4-Year Public Institutions		Awards	Avg. Award	Amount
Alcorn State University		116	\$ 659	\$ 76,500
Delta State University		237	\$ 710	\$ 168,250
Jackson State University		180	\$ 694	\$ 125,000
Mississippi State University		2,986	\$ 676	\$ 2,017,295
Mississippi University for Women		251	\$ 762	\$ 191,250
Mississippi Valley State University		11	\$ 614	\$ 6,750
University of Mississippi		2,035	\$ 660	\$ 1,343,203
University of Mississippi Medical Center		70	\$ 914	\$ 64,000
University of Southern Mississippi		1,763	\$ 707	\$ 1,245,980
Totals		7,649	\$ 685	\$ 5,238,228

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	32	\$ 438	\$ 14,000
Copiah-Lincoln Community College	222	\$ 421	\$ 93,500
East Central Community College	223	\$ 404	\$ 90,000
East Mississippi Community College	322	\$ 410	\$ 132,000
Hinds Community College	413	\$ 391	\$ 161,500
Holmes Community College	312	\$ 428	\$ 133,500
Itawamba Community College	609	\$ 424	\$ 258,207
Jones County Junior College	386	\$ 417	\$ 161,035
Meridian Community College	263	\$ 424	\$ 111,500
Mississippi Delta Community College	85	\$ 391	\$ 33,250
Mississippi Gulf Coast Community College	650	\$ 407	\$ 264,250
Northeast MS Community College	459	\$ 450	\$ 206,750
Northwest MS Community College	736	\$ 415	\$ 305,750
Pearl River Community College	487	\$ 412	\$ 200,750
Southwest Mississippi Community College	177	\$ 427	\$ 75,500
Totals	5,376	\$ 417	\$ 2,241,492
Grand Totals	14,266	\$ 581	\$ 8,282,080

Award Recipients by County			
County	Recipients	Avg. Award	Amount
Adams	59	\$ 555	\$ 32,750
Alcorn	230	\$ 585	\$ 134,590
Amite	57	\$ 649	\$ 37,000
Attala	101	\$ 609	\$ 61,495
Benton	22	\$ 523	\$ 11,500
Bolivar	131	\$ 603	\$ 79,000
Calhoun	78	\$ 564	\$ 44,002
Carroll	69	\$ 530	\$ 36,571
Chickasaw	40	\$ 500	\$ 20,000
Choctaw	50	\$ 575	\$ 28,750
Claiborne	8	\$ 625	\$ 5,000
Clarke	77	\$ 520	\$ 40,040
Clay	74	\$ 593	\$ 43,917
Coahoma	32	\$ 548	\$ 17,520
Copiah	96	\$ 591	\$ 56,750
Covington	61	\$ 590	\$ 36,000
Desoto	1,135	\$ 569	\$ 646,151
Forrest	373	\$ 627	\$ 234,019
Franklin	42	\$ 627	\$ 26,334
George	81	\$ 582	\$ 47,169
Greene	34	\$ 502	\$ 17,083
Grenada	76	\$ 589	\$ 44,750
Hancock	211	\$ 545	\$ 115,051
Harrison	807	\$ 575	\$ 464,401
Hinds	793	\$ 593	\$ 470,524
Holmes	26	\$ 617	\$ 16,040
Humphreys	9	\$ 564	\$ 5,080
Issaquena	4	\$ 625	\$ 2,500
Itawamba	137	\$ 575	\$ 78,825
Jackson	689	\$ 552	\$ 380,474
Jasper	66	\$ 577	\$ 38,091
Jefferson	7	\$ 536	\$ 3,750
Jefferson Davis	15	\$ 578	\$ 8,666

County (cont.)	Recipients	Avg. Award		Amount
Jones	313	\$	581	\$ 181,912
Kemper	15	\$	594	\$ 8,917
Lafayette	376	\$	600	\$ 225,588
Lamar	454	\$	611	\$ 277,243
Lauderdale	413	\$	582	\$ 240,204
Lawrence	66	\$	580	\$ 38,250
Leake	66	\$	564	\$ 37,250
Lee	533	\$	579	\$ 308,349
Leflore	96	\$	596	\$ 57,225
Lincoln	196	\$	602	\$ 118,013
Lowndes	284	\$	587	\$ 166,730
Madison	954	\$	603	\$ 575,023
Marion	100	\$	607	\$ 60,703
Marshall	79	\$	511	\$ 40,358
Monroe	190	\$	564	\$ 107,165
Montgomery	50	\$	601	\$ 30,060
Neshoba	122	\$	545	\$ 66,500
Newton	112	\$	540	\$ 60,500
Noxubee	13	\$	667	\$ 8,675
Oktibbeha	286	\$	579	\$ 165,535
Panola	133	\$	583	\$ 77,500
Pearl River	245	\$	554	\$ 135,715
Perry	33	\$	522	\$ 17,210
Pike	161	\$	592	\$ 95,346
Pontotoc	171	\$	585	\$ 99,952
Prentiss	157	\$	579	\$ 90,955
Quitman	10	\$	522	\$ 5,215
Rankin	1,221	\$	606	\$ 740,274
Scott	92	\$	549	\$ 50,500
Sharkey	6	\$	500	\$ 3,000
Simpson	97	\$	592	\$ 57,430
Smith	79	\$	621	\$ 49,083
Stone	95	\$	627	\$ 59,583
Sunflower	45	\$	589	\$ 26,500
Tallahatchie	17	\$	544	\$ 9,250
Tate	105	\$	540	\$ 56,752
Tippah	133	\$	559	\$ 74,345
Tishomingo	107	\$	610	\$ 65,250
Tunica	10	\$	475	\$ 4,750
Union	195	\$	586	\$ 114,255
Walthall	38	\$	542	\$ 20,583
Warren	194	\$	639	\$ 123,874
Washington	113	\$	603	\$ 68,190
Wayne	51	\$	591	\$ 30,166
Webster	67	\$	612	\$ 41,000
Wilkinson	17	\$	730	\$ 12,416
Winston	78	\$	598	\$ 46,620
Yalobusha	25	\$	515	\$ 12,873
Yazoo	56	\$	634	\$ 35,500
Totals	14,159	\$	585	\$ 8,282,080

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	12,934	91%	Male	6,027	43%
Independent	1,225	9%	Female	8,132	57%
	14,159	100%		14,159	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	2,307	16%	12-24 years old	13,788	97%
Alaskan Native/American Indian	51	0%	25-34 years old	235	2%
Asian/Pacific Islander	252	2%	35-44 years old	82	1%
Caucasian	10,831	76%	45-54 years old	43	0%
Hispanic	321	2%	55-64 years old	11	0%
Unknown	397	3%	65 years or older	0	0%
	14,159	100%		14,159	100%

Dependent and Independent Student Income

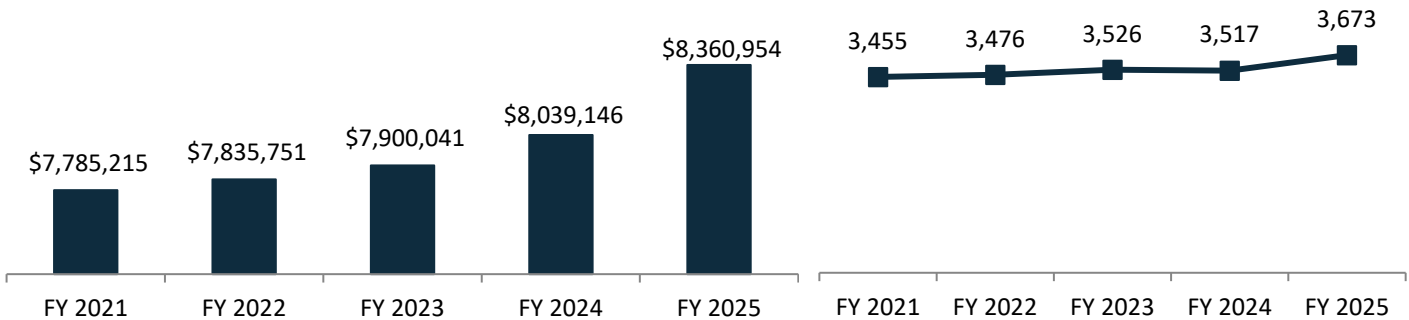
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Mississippi Eminent Scholars Grant (MESG)

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	3,438	3,464	3,506	3,506	3,661
Total Awards	3,455	3,476	3,526	3,517	3,673
% One-Year Change (+/-)	3.8%	0.6%	1.4%	-0.3%	4.4%
Total Funding for Program	\$ 7,785,215	\$ 7,835,751	\$ 7,900,041	\$ 8,039,146	\$ 8,360,954
% One-Year Change (+/-)	5.1%	0.6%	0.8%	1.8%	4.0%
Eligible Applicants	3,438	3,464	3,506	3,506	3,661
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	\$ 444	\$ 118	\$ 584	\$ 50
Maximum Award	-	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Average Award Amount	\$ 2,264	\$ 2,254	\$ 2,241	\$ 2,286	\$ 2,276
% One-Year Change (+/-)	1.1%	-0.5%	-0.6%	2.0%	-0.4%



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	19	\$ 2,303	\$ 43,750
Blue Mountain College	12	\$ 2,396	\$ 28,750
Millsaps College	25	\$ 2,300	\$ 57,500
Mississippi College	215	\$ 2,273	\$ 488,750
Tougaloo College	7	\$ 2,143	\$ 15,000
William Carey University	90	\$ 2,361	\$ 212,502
Totals	368	\$ 2,300	\$ 846,252
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	2	\$ 2,500	\$ 5,000
Delta State University	26	\$ 2,356	\$ 61,250
Jackson State University	4	\$ 2,500	\$ 10,000
Mississippi State University	1,405	\$ 2,250	\$ 3,161,363
Mississippi University for Women	25	\$ 2,350	\$ 58,750
University of Mississippi	1,150	\$ 2,325	\$ 2,673,750
University of Mississippi Medical Center	14	\$ 2,411	\$ 33,750
University of Southern Mississippi	404	\$ 2,241	\$ 905,461
Totals	3,030	\$ 2,280	\$ 6,909,324

2-Year Public Institutions	Awards	Avg. Award	Amount
Copiah-Lincoln Community College	20	\$ 2,125	\$ 42,500
East Central Community College	9	\$ 2,222	\$ 20,000
East Mississippi Community College	9	\$ 2,500	\$ 22,500
Hinds Community College	24	\$ 2,292	\$ 55,000
Holmes Community College	10	\$ 2,125	\$ 21,250
Itawamba Community College	25	\$ 2,065	\$ 51,628
Jones County Junior College	27	\$ 2,269	\$ 61,250
Meridian Community College	11	\$ 2,159	\$ 23,750
Mississippi Delta Community College	2	\$ 2,500	\$ 5,000
Mississippi Gulf Coast Community College	53	\$ 2,123	\$ 112,500
Northeast MS Community College	22	\$ 2,273	\$ 50,000
Northwest MS Community College	25	\$ 2,350	\$ 58,750
Pearl River Community College	29	\$ 2,112	\$ 61,250
Southwest Mississippi Community College	9	\$ 2,222	\$ 20,000
Totals	275	\$ 2,201	\$ 605,378
Grand Totals	3,673	\$ 2,276	\$ 8,360,954

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	10	\$ 2,125	\$ 21,250
Alcorn	46	\$ 2,283	\$ 105,000
Amite	6	\$ 2,500	\$ 15,000
Attala	26	\$ 2,358	\$ 61,308
Benton	1	\$ 2,500	\$ 2,500
Bolivar	19	\$ 2,434	\$ 46,250
Calhoun	8	\$ 2,031	\$ 16,250
Carroll	11	\$ 2,273	\$ 25,000
Chickasaw	9	\$ 2,243	\$ 20,189
Choctaw	9	\$ 2,222	\$ 20,000
Clarke	19	\$ 2,303	\$ 43,750
Clay	10	\$ 2,250	\$ 22,500
Coahoma	5	\$ 2,500	\$ 12,500
Copiah	22	\$ 2,330	\$ 51,250
Covington	7	\$ 2,143	\$ 15,000
Desoto	323	\$ 2,307	\$ 745,000
Forrest	102	\$ 2,230	\$ 227,500
Franklin	7	\$ 2,143	\$ 15,000
George	26	\$ 2,308	\$ 60,000
Greene	7	\$ 2,143	\$ 15,000
Grenada	12	\$ 2,188	\$ 26,250
Hancock	62	\$ 2,298	\$ 142,500
Harrison	311	\$ 2,207	\$ 686,413
Hinds	205	\$ 2,280	\$ 467,406
Holmes	3	\$ 2,083	\$ 6,250
Humphreys	1	\$ 2,500	\$ 2,500
Issaquena	1	\$ 2,500	\$ 2,500
Itawamba	22	\$ 2,102	\$ 46,250
Jackson	250	\$ 2,270	\$ 567,500
Jasper	7	\$ 2,003	\$ 14,021

County (cont.)	Awards	Avg. Award	Amount
Jefferson Davis	2	\$ 2,500	\$ 5,000
Jones	57	\$ 2,303	\$ 131,251
Kemper	1	\$ 2,500	\$ 2,500
Lafayette	138	\$ 2,301	\$ 317,500
Lamar	163	\$ 2,278	\$ 371,250
Lauderdale	98	\$ 2,334	\$ 228,750
Lawrence	3	\$ 2,500	\$ 7,500
Leake	12	\$ 2,083	\$ 25,000
Lee	127	\$ 2,320	\$ 294,598
Leflore	14	\$ 2,321	\$ 32,500
Lincoln	44	\$ 2,260	\$ 99,461
Lowndes	59	\$ 2,225	\$ 131,250
Madison	411	\$ 2,315	\$ 951,535
Marion	28	\$ 2,426	\$ 67,917
Marshall	17	\$ 2,279	\$ 38,750
Monroe	27	\$ 2,297	\$ 62,009
Montgomery	10	\$ 2,125	\$ 21,250
Neshoba	25	\$ 2,327	\$ 58,180
Newton	23	\$ 2,188	\$ 50,324
Oktibbeha	117	\$ 2,226	\$ 260,388
Panola	20	\$ 2,250	\$ 45,000
Pearl River	52	\$ 2,380	\$ 123,750
Perry	9	\$ 2,361	\$ 21,250
Pike	27	\$ 2,269	\$ 61,250
Pontotoc	28	\$ 2,366	\$ 66,250
Prentiss	21	\$ 2,321	\$ 48,750
Rankin	310	\$ 2,283	\$ 707,818
Scott	14	\$ 2,321	\$ 32,500
Sharkey	4	\$ 2,500	\$ 10,000
Simpson	18	\$ 2,361	\$ 42,500
Smith	18	\$ 2,292	\$ 41,250
Stone	24	\$ 2,309	\$ 55,417
Sunflower	2	\$ 2,500	\$ 5,000
Tate	20	\$ 2,313	\$ 46,250
Tippah	12	\$ 2,292	\$ 27,500
Tishomingo	11	\$ 2,500	\$ 27,500
Tunica	3	\$ 2,083	\$ 6,250
Union	33	\$ 2,197	\$ 72,500
Walthall	10	\$ 2,250	\$ 22,500
Warren	35	\$ 2,321	\$ 81,250
Washington	25	\$ 2,450	\$ 61,250
Wayne	10	\$ 2,022	\$ 20,219
Webster	11	\$ 2,386	\$ 26,250
Wilkinson	2	\$ 2,500	\$ 5,000
Winston	8	\$ 2,188	\$ 17,500
Yalobusha	7	\$ 2,500	\$ 17,500
Yazoo	4	\$	\$ 10,000
Totals	3,661	\$ 2,284	\$ 8,360,954

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	3,383	92%	Male	1,718	47%
Independent	278	8%	Female	1,943	53%
	3,661	100%		3,661	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	140	4%	12-24 years old	3,651	100%
Alaskan Native/American Indian	5	0%	25-34 years old	10	0%
Asian/Pacific Islander	187	5%	35-44 years old	0	0%
Caucasian	3,146	86%	45-54 years old	0	0%
Hispanic	61	2%	55-64 years old	0	0%
Unknown	122	3%	65 years or older	0	0%
	3,661	100%		3,661	100%

Dependent and Independent Student Income

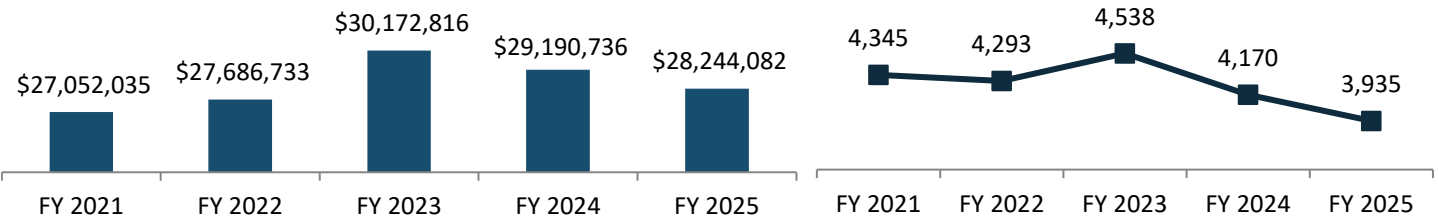
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Higher Education Legislative Plan for Needy Students (HELP)

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	4,307	4,249	4,505	4,138	3,905
Total Awards	4,345	4,293	4,538	4,170	3,935
% One-Year Change (+/-)	-1.5%	-1.2%	5.7%	-8.1%	-5.6%
Total Funding for Program	\$ 27,052,035	\$ 27,686,733	\$ 30,172,816	\$ 29,190,736	\$ 28,244,082
% One-Year Change (+/-)	0.5%	2.3%	9.0%	-3.3%	-3.2%
Eligible Applicants	4,307	4,249	4,505	4,138	3,905
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	\$ 95	\$ 69	\$ 820	\$ 120
Maximum Award	-	\$ 9,220	\$ 9,600	\$ 9,960	\$ 10,202
Average Award Amount	\$ 6,281	\$ 6,449	\$ 6,649	\$ 7,000	\$ 7,178
% One-Year Change (+/-)	1.8%	2.7%	3.1%	5.3%	2.5%



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	43	\$ 8,432	\$ 362,560
Blue Mountain College	14	\$ 8,417	\$ 117,832
Millsaps College	23	\$ 8,473	\$ 194,876
Mississippi College	111	\$ 7,798	\$ 865,612
Rust College	1	\$ 4,532	\$ 4,532
Tougaloo College	27	\$ 7,889	\$ 213,004
William Carey University	49	\$ 7,831	\$ 383,702
Totals	268	\$ 7,993	\$ 2,142,118
4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	106	\$ 7,530	\$ 798,231
Delta State University	55	\$ 7,588	\$ 417,348
Jackson State University	87	\$ 7,471	\$ 649,977
Mississippi State University	825	\$ 8,741	\$ 7,211,688
Mississippi University for Women	78	\$ 7,567	\$ 590,194
Mississippi Valley State University	9	\$ 6,410	\$ 57,690
University of Mississippi	713	\$ 8,668	\$ 6,180,601
University of Mississippi Medical Center	24	\$ 9,338	\$ 224,100
University of Southern Mississippi	760	\$ 8,679	\$ 6,596,290
Totals	2,657	\$ 8,553	\$ 22,726,119

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	13	\$ 2,785	\$ 36,200
Copiah-Lincoln Community College	35	\$ 3,563	\$ 124,700
East Central Community College	40	\$ 3,568	\$ 142,710
East Mississippi Community College	41	\$ 3,417	\$ 140,080
Hinds Community College	124	\$ 3,479	\$ 431,375
Holmes Community College	65	\$ 2,964	\$ 192,665
Itawamba Community College	69	\$ 2,879	\$ 198,666
Jones County Junior College	95	\$ 3,884	\$ 368,950
Meridian Community College	35	\$ 4,147	\$ 145,134
Mississippi Delta Community College	19	\$ 2,829	\$ 53,760
Mississippi Gulf Coast Community College	191	\$ 3,298	\$ 630,005
Northeast MS Community College	82	\$ 3,249	\$ 266,450
Northwest MS Community College	92	\$ 3,298	\$ 303,430
Pearl River Community College	93	\$ 3,126	\$ 290,720
Southwest Mississippi Community College	16	\$ 3,188	\$ 51,000
Totals	1,010	\$ 3,342	\$ 3,375,845
Grand Totals	3,935	\$ 7,178	\$ 28,244,082

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	38	\$ 7,942	\$ 301,777
Alcorn	42	\$ 6,107	\$ 256,480
Amite	11	\$ 5,623	\$ 61,856
Attala	52	\$ 6,268	\$ 325,917
Benton	11	\$ 5,910	\$ 65,005
Bolivar	38	\$ 7,611	\$ 289,236
Calhoun	23	\$ 6,198	\$ 142,562
Carroll	11	\$ 6,777	\$ 74,551
Chickasaw	26	\$ 7,061	\$ 183,597
Choctaw	15	\$ 7,293	\$ 109,397
Claiborne	3	\$ 9,594	\$ 28,781
Clarke	25	\$ 5,796	\$ 144,908
Clay	25	\$ 6,893	\$ 172,314
Coahoma	16	\$ 8,561	\$ 136,972
Copiah	32	\$ 7,329	\$ 234,521
Covington	29	\$ 7,461	\$ 216,382
Desoto	211	\$ 7,807	\$ 1,647,374
Forrest	130	\$ 7,660	\$ 995,782
Franklin	11	\$ 5,221	\$ 57,430
George	18	\$ 7,527	\$ 135,478
Greene	9	\$ 7,268	\$ 65,416
Grenada	31	\$ 7,712	\$ 239,066
Hancock	81	\$ 7,197	\$ 582,919
Harrison	358	\$ 7,114	\$ 2,546,637
Hinds	321	\$ 7,278	\$ 2,336,080
Holmes	21	\$ 7,914	\$ 166,184
Humphreys	5	\$ 8,678	\$ 43,391
Itawamba	18	\$ 6,656	\$ 119,808
Jackson	244	\$ 6,782	\$ 1,654,790
Jasper	27	\$ 6,915	\$ 186,707
Jefferson	13	\$ 7,241	\$ 94,137
Jefferson Davis	7	\$ 5,699	\$ 39,893
Jones	99	\$ 7,176	\$ 710,421
Kemper	9	\$ 6,973	\$ 62,758

County (cont.)	Awards	Avg. Award	Amount
Lafayette	68	\$ 8,408	\$ 571,774
Lamar	98	\$ 7,706	\$ 755,153
Lauderdale	91	\$ 7,529	\$ 685,183
Lawrence	14	\$ 6,104	\$ 85,456
Leake	25	\$ 8,078	\$ 201,954
Lee	73	\$ 7,360	\$ 537,281
Leflore	46	\$ 7,201	\$ 331,239
Lincoln	48	\$ 7,109	\$ 341,209
Lowndes	62	\$ 6,717	\$ 416,483
Madison	132	\$ 8,060	\$ 1,063,958
Marion	34	\$ 6,171	\$ 209,824
Marshall	34	\$ 6,851	\$ 232,938
Monroe	48	\$ 7,366	\$ 353,544
Montgomery	20	\$ 7,044	\$ 140,877
Neshoba	44	\$ 8,046	\$ 354,014
Newton	38	\$ 6,193	\$ 235,350
Noxubee	14	\$ 8,688	\$ 121,628
Oktibbeha	66	\$ 7,320	\$ 483,087
Panola	36	\$ 6,958	\$ 250,472
Pearl River	60	\$ 6,866	\$ 411,989
Perry	9	\$ 6,561	\$ 59,048
Pike	39	\$ 7,661	\$ 298,768
Pontotoc	24	\$ 7,096	\$ 170,307
Prentiss	27	\$ 6,012	\$ 162,319
Quitman	5	\$ 7,220	\$ 36,098
Rankin	278	\$ 7,423	\$ 2,063,563
Scott	30	\$ 6,002	\$ 180,058
Sharkey	6	\$ 6,604	\$ 39,626
Simpson	19	\$ 7,348	\$ 139,619
Smith	26	\$ 8,209	\$ 213,436
Stone	30	\$ 5,884	\$ 176,528
Sunflower	13	\$ 6,815	\$ 88,599
Tallahatchie	13	\$ 6,985	\$ 90,809
Tate	23	\$ 6,182	\$ 142,186
Tippah	30	\$ 6,084	\$ 182,505
Tishomingo	16	\$ 5,938	\$ 95,014
Tunica	15	\$ 7,447	\$ 111,708
Union	37	\$ 6,719	\$ 248,593
Walthall	9	\$ 7,618	\$ 68,560
Warren	35	\$ 7,501	\$ 262,522
Washington	57	\$ 7,809	\$ 445,136
Wayne	16	\$ 5,287	\$ 84,593
Webster	17	\$ 8,495	\$ 144,422
Wilkinson	4	\$ 6,192	\$ 24,769
Winston	18	\$ 7,565	\$ 136,169
Yalobusha	21	\$ 7,387	\$ 155,126
Yazoo	27	\$ 7,854	\$ 212,061
Totals	3,905	\$ 7,233	\$ 28,244,082

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	3,325	85%	Male	1,370	35%
Independent	580	15%	Female	2,535	65%
	3,905	100%		3,905	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1,654	42%	12-24 years old	3,888	100%
Alaskan Native/American Indian	14	0%	25-34 years old	17	0%
Asian/Pacific Islander	136	3%	35-44 years old	0	0%
Caucasian	1,772	45%	45-54 years old	0	0%
Hispanic	225	6%	55-64 years old	0	0%
Unknown	104	3%	65 years or older	0	0%
	3,905	100%		3,905	100%

Dependent and Independent Student Income

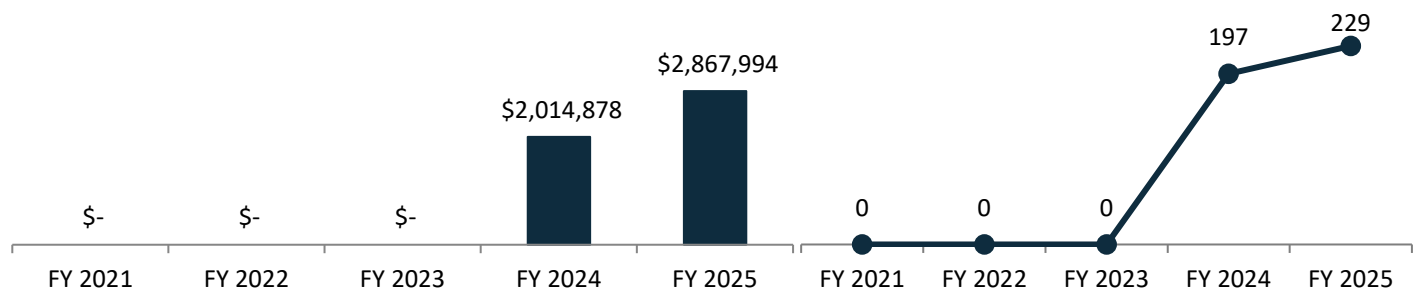
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Fostering Access and Inspiring True Hope Scholarship (FAITH)

Created by the Mississippi Legislature in 2022, the Representative Bill Kinkade Fostering Access & Inspiring True Hope (FAITH) Scholarship awards scholarships up to the full cost of attendance for current and former foster youth to attend college in Mississippi. There are no deadlines for FAITH, but the Mississippi Aid Application is only open from October 1- September 15 each year. First-time applicants must be a legal Mississippi resident, complete the Mississippi Aid Application (MAAPP), complete the Free Application for Federal Student Aid (FAFSA), be younger than 25 by October 1 of the aid year for which the applicant is applying, and meet at least one of the following criteria: 1) have been in legal custody of the Mississippi Department of Child Protection Services (CPS) at any time since age 13; 2) have lived in a qualified residential living facility (Mississippi Baptist Children's Village, Sunnybrook Children's Home, or Berean Children's Home) at any time since age 13, or 3) have been adopted from the legal custody of CPS or a qualified residential living facility at any time since age 13. FAITH recipients must enroll at least part-time (minimum 6 hours) at an approved postsecondary institution in Mississippi in a program of study leading to an undergraduate certificate or degree.

History of Funding and Awards

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Recipients	Not Created	Not Created	Not Created	194	224
Total Awards	-	-	-	197	229
% One-Year Change (+/-)	-	-	-	-	16.2%
Total Funding for Program	-	-	-	\$ 2,014,878	\$ 2,867,994
% One-Year Change (+/-)	-	-	-	-	42.3%
Eligible Applicants	-	-	-	194	224
Award Rate	-	-	-	100%	100%
Minimum Award	-	-	-	\$ 429	\$ 1,120
Maximum Award	-	-	-	\$ 29,671	\$ 34,155
Average Award Amount	-	-	-	\$ 10,228	\$ 12,524
% One-Year Change (+/-)	-	-	-	-	22.5%



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Belhaven University	2	\$ 13,766	\$ 27,532
Blue Mountain College	2	\$ 10,149	\$ 20,298
Mississippi College	2	\$ 9,053	\$ 18,105
Tougaloo College	1	\$ 18,355	\$ 18,355
William Carey University	2	\$ 10,948	\$ 21,896
Totals	9	\$ 11,798	\$ 106,186

4-Year Public Institutions	Awards	Avg. Award	Amount
Alcorn State University	1	\$ 6,797	\$ 6,797
Delta State University	2	\$ 12,171	\$ 24,342
Jackson State University	7	\$ 20,970	\$ 146,791
Mississippi State University	30	\$ 17,270	\$ 518,104
Mississippi University for Women	2	\$ 19,928	\$ 39,856
Mississippi Valley State University	2	\$ 15,247	\$ 30,494
University of Mississippi	15	\$ 22,457	\$ 336,860
University of Southern Mississippi	35	\$ 17,138	\$ 599,828
Totals	94	\$ 18,118	\$ 1,703,072

2-Year Public Institutions	Awards	Avg. Award	Amount
Coahoma Community College	2	\$ 1,505	\$ 3,010
Copiah-Lincoln Community College	2	\$ 4,092	\$ 8,184
East Central Community College	5	\$ 5,520	\$ 27,601
East Mississippi Community College	4	\$ 5,564	\$ 22,256
Hinds Community College	21	\$ 5,721	\$ 120,148
Holmes Community College	4	\$ 6,140	\$ 24,560
Itawamba Community College	6	\$ 5,763	\$ 34,577
Jones County Junior College	11	\$ 8,041	\$ 88,452
Meridian Community College	3	\$ 8,747	\$ 26,242
Mississippi Delta Community College	2	\$ 9,191	\$ 18,382
Mississippi Gulf Coast Community College	25	\$ 9,105	\$ 227,624
Northeast MS Community College	9	\$ 10,793	\$ 97,137
Northwest MS Community College	9	\$ 8,677	\$ 78,089
Pearl River Community College	23	\$ 12,281	\$ 282,474
Totals	126	\$ 8,403	\$ 1,058,736
Grand Totals	229	\$ 12,524	\$ 2,867,994

Award Recipients by County

County	Recipients	Avg. Award	Amount
Alcorn	3	\$ 9,873	\$ 29,618
Attala	1	\$ 18,102	\$ 18,102
Benton	1	\$ 15,913	\$ 15,913
Carroll	1	\$ 5,120	\$ 5,120
Choctaw	1	\$ 24,507	\$ 24,507
Coahoma	1	\$ 1,890	\$ 1,890
Covington	3	\$ 13,359	\$ 40,077
Desoto	4	\$ 18,363	\$ 73,450
Forrest	9	\$ 17,153	\$ 154,380
George	4	\$ 9,276	\$ 37,102
Greene	2	\$ 4,596	\$ 9,192
Grenada	1	\$ 10,960	\$ 10,960
Hancock	12	\$ 14,126	\$ 169,506
Harrison	29	\$ 15,674	\$ 454,545
Hinds	19	\$ 10,208	\$ 193,957
Humphreys	2	\$ 12,369	\$ 24,738
Itawamba	1	\$ 32,192	\$ 32,192
Jackson	18	\$ 12,889	\$ 231,998
Jefferson	1	\$ 22,906	\$ 22,906
Jones	4	\$ 12,063	\$ 48,252
Kemper	1	\$ 3,416	\$ 3,416
Lafayette	6	\$ 17,544	\$ 105,265
Lamar	3	\$ 13,644	\$ 40,933
Lauderdale	8	\$ 11,128	\$ 89,027
Lawrence	1	\$ 3,202	\$ 3,202
Lee	10	\$ 12,811	\$ 128,107
Lincoln	2	\$ 4,092	\$ 8,184
Lowndes	5	\$ 10,677	\$ 53,385
Madison	5	\$ 8,492	\$ 42,461
Marion	4	\$ 11,630	\$ 46,520
Marshall	2	\$ 12,435	\$ 24,869
Monroe	1	\$ 3,644	\$ 3,644
Neshoba	1	\$ 5,145	\$ 5,145

County (cont.)	Recipients	Avg. Award	Amount
Newton	4	\$ 15,210	\$ 60,841
Oktibbeha	6	\$ 13,372	\$ 80,234
Panola	1	\$ 5,450	\$ 5,450
Pearl River	8	\$ 12,712	\$ 101,697
Pike	2	\$ 20,312	\$ 40,624
Pontotoc	3	\$ 15,624	\$ 46,872
Prentiss	2	\$ 15,333	\$ 30,665
Quitman	2	\$ 5,627	\$ 11,254
Rankin	9	\$ 12,482	\$ 112,336
Scott	2	\$ 4,645	\$ 9,289
Smith	1	\$ 14,085	\$ 14,085
Stone	5	\$ 9,574	\$ 47,871
Sunflower	1	\$ 20,465	\$ 20,465
Tate	1	\$ 7,755	\$ 7,755
Tippah	2	\$ 19,923	\$ 39,845
Tishomingo	1	\$ 7,956	\$ 7,956
Union	2	\$ 6,493	\$ 12,985
Warren	2	\$ 18,272	\$ 36,543
Yazoo	4	\$ 7,166	\$ 28,664
Totals	224	\$ 12,804	\$ 2,867,994

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	9	4%	Male	61	27%
Independent	215	96%	Female	163	73%
	224	100%		224	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	91	41%	12-24 years old	221	99%
Alaskan Native/American Indian	3	1%	25-34 years old	3	1%
Asian/Pacific Islander	2	1%	35-44 years old	0	0%
Caucasian	116	52%	45-54 years old	0	0%
Hispanic	5	2%	55-64 years old	0	0%
Unknown	7	3%	65 years or older	0	0%
	224	100%		224	100%

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

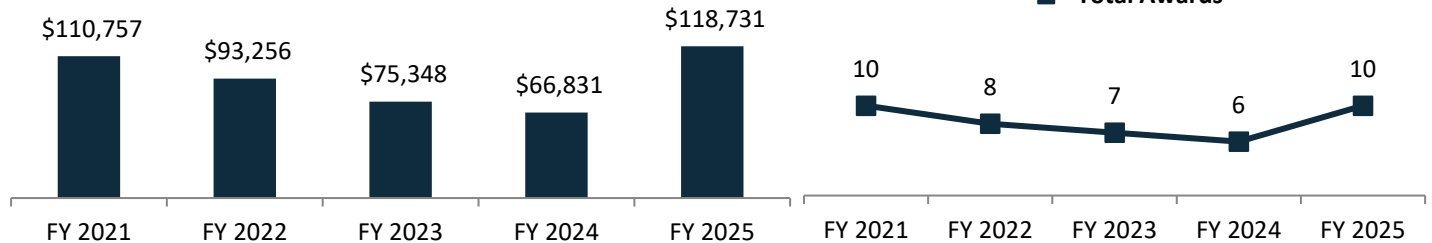
Law Enforcement Officers and Firefighter Scholarship (LAW)

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	10	8	7	6	9
Total Awards	10	8	7	6	10
% One-Year Change (+/-)	25.0%	-20.0%	-12.5%	-14.3%	66.7%
Total Funding for Program	\$ 110,757	\$ 93,256	\$ 75,348	\$ 66,831	\$ 118,731
% One-Year Change (+/-)	68.2%	-15.8%	-19.2%	-11.3%	77.7%
Eligible Applicants	10	8	7	6	9
Award Rate	100%	100%	100%	100%	100%
Minimum Award		\$ 7,306	\$ 4,920	\$ 2,560	\$ 5,725
Maximum Award		\$ 14,974	\$ 16,220	\$ 17,054	\$ 20,276
Average Award Amount	\$ 11,076	\$ 11,657	\$ 10,764	\$ 11,139	\$ 11,873
% One-Year Change (+/-)	34.6%	5.2%	-7.7%	3.5%	6.6%

■ Total Awards



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Mississippi State University	1	\$ 18,004	\$ 18,004
Mississippi University for Women	1	\$ 6,602	\$ 6,602
University of Mississippi	3	\$ 10,873	\$ 32,620
University of Mississippi Medical Center	1	\$ 20,276	\$ 20,276
University of Southern Mississippi	2	\$ 16,322	\$ 32,644
Totals	8	\$ 13,768	\$ 110,146
2-Year Public Institutions	Awards	Avg. Award	Amount
Itawamba Community College	1	\$ 2,860	\$ 2,860
Northwest MS Community College	1	\$ 5,725	\$ 5,725
Totals	2	\$ 4,293	\$ 8,585
Grand Totals	10	\$ 11,873	\$ 118,731

Award Recipients by County

County	Awards	Avg. Award	Amount
Desoto	2	\$ 13,001	\$ 26,001
Harrison	2	\$ 17,163	\$ 34,326
Lafayette	1	\$ 8,155	\$ 8,155
Lincoln	1	\$ 16,310	\$ 16,310
Madison	1	\$ 6,602	\$ 6,602
Rankin	1	\$ 16,322	\$ 16,322
Union	1	\$ 11,015	\$ 11,015
Totals	9	\$ 13,192	\$ 118,731

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	7	78%	Male	5	56%
Independent	2	22%	Female	4	44%
	9	100%		9	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	3	33%	12-24 years old	9	100%
Alaskan Native/American Indian	0	0%	25-34 years old	0	0%
Asian/Pacific Islander	0	0%	35-44 years old	0	0%
Caucasian	6	67%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	9	100%		9	100%

Dependent and Independent Student Income

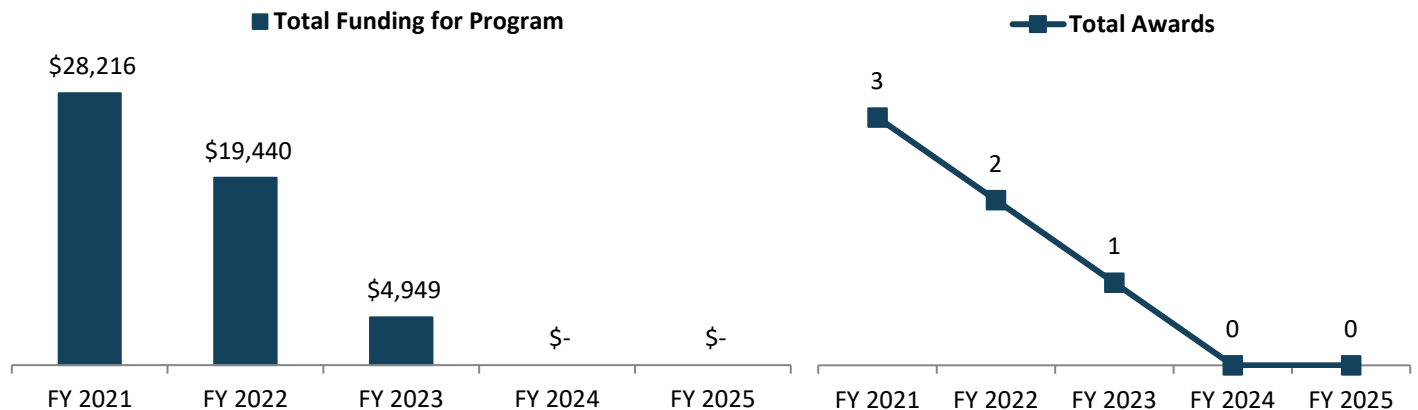
A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	3	2	1	0	0
Total Awards	3	2	1	0	0
% One-Year Change (+/-)	-25.0%	-33.3%	-50.0%	-100.0%	-
Total Funding for Program	\$ 28,216	\$ 19,440	\$ 4,949	\$ -	\$ -
% One-Year Change (+/-)	-14.3%	-31.1%	-74.5%	-100.0%	-
Eligible Applicants	3	2	1	0	0
Award Rate	100%	100%	100%	-	-
Minimum Award	-	\$ 9,720	\$ 4,949	\$ -	\$ -
Maximum Award	-	\$ 9,720	\$ 4,949	\$ -	\$ -
Average Award Amount	\$ 9,405	\$ 9,720	\$ 4,949	-	-
% One-Year Change (+/-)	14.3%	3.3%	-49.1%	-	-



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

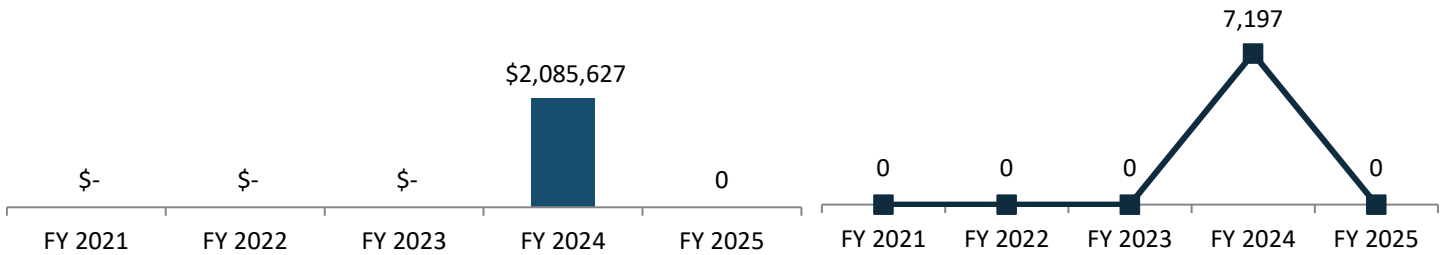
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Dual Enrollment/Dual Credit Scholarship (DEDC)

The Dual Enrollment/Dual Credit Scholarship program was created by the 2023 Mississippi Legislature to provide funds for Mississippi students to earn college credit while still in high school. Public and charter school juniors and seniors may apply for the scholarship to reimburse the institution for tuition for up to six credit hours (lifetime eligibility) of Dual Enrollment/Dual Credit courses offered by a participating institution in Mississippi (at this time, all public and private colleges and universities are planning to participate in the program). To be eligible, a student must be a Mississippi resident, be a high school junior or senior in a public or charter high school in Mississippi, meet the criteria outlined in the Procedures Manual for the State of Mississippi Dual Enrollment and Accelerated Programs, and enroll in eligible academic or CTE course (must be listed in Procedures Manual) at a participating institution.

History of Funding and Awards

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	Not Created	Not Created	Not Created	7,196	Discontinued
Total Awards	-	-	-	7,197	-
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	-	-	-	\$ 2,085,627	-
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	-	-	-	7,196	-
Award Rate	-	-	-	100%	-
Minimum Award	-	-	-	\$ 75	-
Maximum Award	-	-	-	\$ 390	-
Average Award Amount	-	-	-	\$ 290	-
% One-Year Change (+/-)	-	-	-	-	-



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

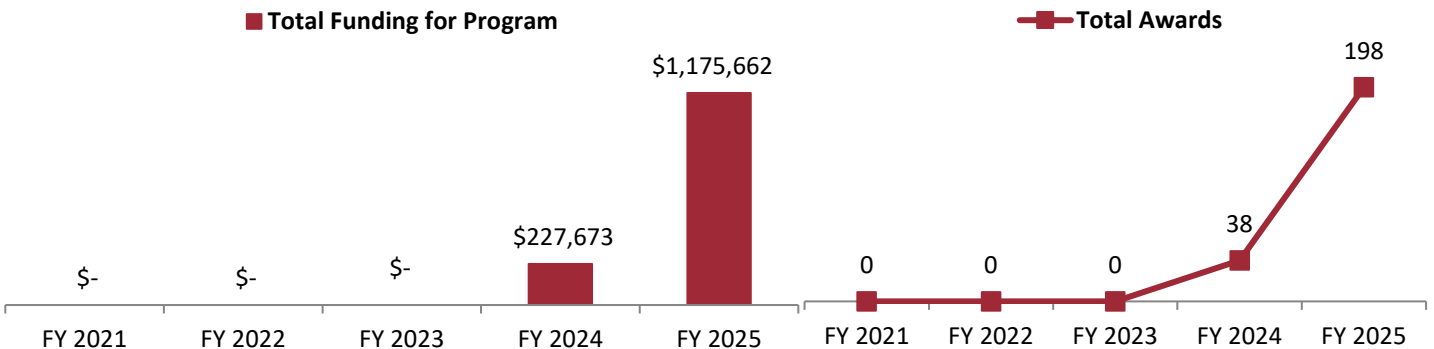
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Nurse Retention Loan Repayment Program (NULR)

The Nurse Retention Loan Repayment Program (NULR) is designed to retain nurses in Mississippi by helping them repay their student loans. Licensed practical nurses or registered nurses with a current relevant nursing license who work full-time in the State of Mississippi as a licensed practical nurse or registered nurse in a skilled nursing home or a general acute care hospital that is licensed by the Mississippi State Department of Health are eligible to apply as new recipients. Nurses who received loan repayment the prior year may reapply as renewal recipients for a second or third year of loan repayment. Eligible recipients must also have outstanding postsecondary educational loans. The annual award will be up to six thousand dollars (\$6,000) per year for a maximum of three (3) years. Nurses MUST reapply each year for which they wish to receive loan repayment and submit the Employment Verification Form to demonstrate continued employment.

History of Funding and Awards

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	Not Created	Not Created	Not Created	38	198
Total Awards	-	-	-	38	198
% One-Year Change (+/-)	-	-	-	-	421.1%
Total Funding for Program	-	-	-	\$ 227,673	\$ 1,175,662
% One-Year Change (+/-)	-	-	-	-	416.4%
Eligible Applicants	-	-	-	38	198
Award Rate	-	-	-	100%	100%
Minimum Award	-	-	-	\$ 5,673	\$ 870
Maximum Award	-	-	-	\$ 6,000	\$ 6,000
Average Award Amount	-	-	-	\$ 5,991	\$ 5,938
% One-Year Change (+/-)	-	-	-	-	-0.9%



Awards by Institution

Loan Servicer	Awards	Avg. Award	Amount
Dept of Education - Aidvantage	35	\$ 5,797.85	\$ 202,924.62
Dept of Education - Edfinancial	59	\$ 6,000.00	\$ 354,000.00
Dept of Education - MOHELA	47	\$ 6,000.00	\$ 282,000.00
Dept of Education - Nelnet	44	\$ 5,880.40	\$ 258,737.67
Dept of Education - Sallie Mae	2	\$ 6,000.00	\$ 12,000.00
Firstmark Services	1	\$ 6,000.00	\$ 6,000.00
Heartland ECSI	1	\$ 6,000.00	\$ 6,000.00
MOHELA (formerly Navient)	1	\$ 6,000.00	\$ 6,000.00
Sallie Mae Servicing Corp	8	\$ 6,000.00	\$ 48,000.00
Totals	198	\$ 5,938	\$ 1,175,662

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	1	\$ 6,000	\$ 6,000
Attala	1	\$ 6,000	\$ 6,000
Bolivar	1	\$ 6,000	\$ 6,000
Calhoun	1	\$ 6,000	\$ 6,000
Chickasaw	2	\$ 6,000	\$ 12,000
Clarke	1	\$ 6,000	\$ 6,000
Clay	1	\$ 6,000	\$ 6,000
Copiah	3	\$ 5,697	\$ 17,092
Covington	1	\$ 6,000	\$ 6,000
Desoto	9	\$ 6,000	\$ 54,000
Forrest	11	\$ 6,000	\$ 66,000
George	3	\$ 6,000	\$ 18,000
Greene	1	\$ 6,000	\$ 6,000
Hancock	3	\$ 6,000	\$ 18,000
Harrison	8	\$ 6,000	\$ 48,000
Hinds	13	\$ 6,000	\$ 78,000
Itawamba	2	\$ 6,000	\$ 12,000
Jackson	22	\$ 5,841	\$ 128,502
Jasper	2	\$ 6,000	\$ 12,000
Jones	4	\$ 6,000	\$ 24,000
Kemper	3	\$ 6,000	\$ 18,000
Lamar	9	\$ 6,000	\$ 54,000
Lauderdale	3	\$ 6,000	\$ 18,000
Lee	6	\$ 6,000	\$ 36,000
Leflore	1	\$ 6,000	\$ 6,000
Lincoln	2	\$ 5,482	\$ 10,963
Lowndes	3	\$ 4,290	\$ 12,870
Madison	9	\$ 5,902	\$ 53,122
Marshall	5	\$ 6,000	\$ 30,000
Montgomery	1	\$ 6,000	\$ 6,000
Neshoba	1	\$ 6,000	\$ 6,000
Noxubee	1	\$ 6,000	\$ 6,000
Oktibbeha	2	\$ 6,000	\$ 12,000
Panola	2	\$ 6,000	\$ 12,000
Pearl River	2	\$ 6,000	\$ 12,000
Perry	1	\$ 6,000	\$ 6,000
Pike	1	\$ 6,000	\$ 6,000
Pontotoc	2	\$ 6,000	\$ 12,000
Rankin	26	\$ 6,000	\$ 156,000
Scott	2	\$ 6,000	\$ 12,000
Simpson	3	\$ 6,000	\$ 18,000
Smith	5	\$ 5,823	\$ 29,113
Tate	1	\$ 6,000	\$ 6,000
Tippah	1	\$ 6,000	\$ 6,000
Tishomingo	1	\$ 6,000	\$ 6,000
Union	4	\$ 6,000	\$ 24,000
Warren	6	\$ 6,000	\$ 36,000

County (cont.)	Recipients	Avg. Award	Amount
Washington	2	\$ 6,000	\$ 12,000
Wayne	2	\$ 6,000	\$ 12,000
Yalobusha	1	\$ 6,000	\$ 6,000
Totals	198	\$ 5,938	\$ 1,175,662

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	4	2%	Male	19	10%
Independent	194	98%	Female	179	90%
	198	100%		198	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	74	37%	12-24 years old	54	27%
Alaskan Native/American Indian	0	0%	25-34 years old	103	52%
Asian/Pacific Islander	3	2%	35-44 years old	32	16%
Caucasian	116	59%	45-54 years old	8	4%
Hispanic	1	1%	55-64 years old	1	1%
Unknown	4	2%	65 years or older	0	0%
	198	100%		198	100%

Income information is unavailable.

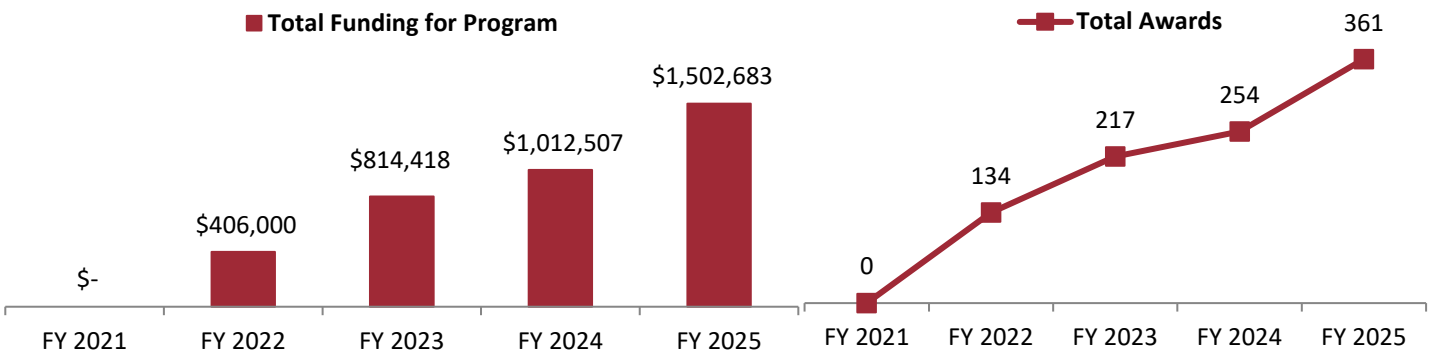
Service Completion					
Cohort	Hospital LPN	Hospital RN	Nursing Home LPN	Nursing Home RN	Total
FY 2025	8	144	21	6	179
FY 2024	0	18	0	1	19
Total	8	162	21	7	198

Winter-Reed Teacher Loan Repayment Program (WRTR)

The William Winter-Jack Reed Teacher Loan Repayment program is designed to help traditional route teachers repay their undergraduate student loans. Teachers holding a standard five-year Mississippi educator's license are eligible to apply. Eligible recipients must work full-time as a teacher or librarian in a Mississippi public or charter 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. The application is open October 1 through September 15 each year. Selection is made on a first-come, first-served basis of all eligible applicants who apply by the deadline date, but priority is given to teachers in geographical shortage areas.

History of Funding and Awards

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	Not Created	134	214	254	361
Total Awards	-	134	217	254	361
% One-Year Change (+/-)	-	-	61.9%	17.1%	42.1%
Total Funding for Program	-	\$ 406,000	\$ 814,418	\$ 1,012,507	\$ 1,502,683
% One-Year Change (+/-)	-	-	100.6%	24.3%	48.4%
Eligible Applicants	-	361	214	254	361
Award Rate	-	37%	100%	100%	100%
Minimum Award	-	\$ 1,500	\$ 1,500	\$ 1,500	\$ 1,076
Maximum Award	-	\$ 4,000	\$ 5,000	\$ 6,000	\$ 6,000
Average Award Amount	-	\$ 3,030	\$ 3,753	\$ 3,986	\$ 4,163
% One-Year Change (+/-)	-	-	23.9%	6.2%	4.4%



Awards by Institution

Loan Servicer	Awards	Avg. Award	Amount
Dept of Education - Aidvantage	78	\$ 4,044.16	\$ 315,444.54
Dept of Education - Central Research Inc (CRI)	4	\$ 3,875.00	\$ 15,500.00
Dept of Education - Edfinancial	60	\$ 4,191.67	\$ 251,500.00
Dept of Education - MOHELA	115	\$ 4,352.17	\$ 500,500.00
Dept of Education - Nelnet	92	\$ 4,023.77	\$ 370,187.01
Firstmark Services	4	\$ 4,250.00	\$ 17,000.00
MOHELA (formerly Navient)	3	\$ 3,517.02	\$ 10,551.07
Sallie Mae Servicing Corp	5	\$ 4,400.00	\$ 22,000.00
Totals	361	\$ 4,163	\$ 1,502,683

Award Recipients by County

County	Awards	Avg. Award	Amount
Adams	3	\$ 5,000	\$ 15,000
Alcorn	3	\$ 3,500	\$ 10,500
Amite	4	\$ 4,000	\$ 16,000
Attala	1	\$ 5,000	\$ 5,000
Benton	2	\$ 4,000	\$ 8,000
Bolivar	5	\$ 4,400	\$ 22,000

County (cont.)	Awards	Avg. Award		Amount
Calhoun	5	\$	3,450	\$ 17,251
Chickasaw	1	\$	4,000	\$ 4,000
Choctaw	4	\$	4,060	\$ 16,238
Clarke	2	\$	5,000	\$ 10,000
Coahoma	1	\$	4,000	\$ 4,000
Copiah	1	\$	4,000	\$ 4,000
Covington	2	\$	5,000	\$ 10,000
Desoto	47	\$	4,129	\$ 194,076
Forrest	17	\$	4,500	\$ 76,500
Franklin	1	\$	5,000	\$ 5,000
Greene	1	\$	4,000	\$ 4,000
Grenada	3	\$	4,000	\$ 12,000
Hancock	7	\$	3,500	\$ 24,500
Harrison	21	\$	3,771	\$ 79,198
Hinds	14	\$	4,321	\$ 60,500
Holmes	2	\$	4,000	\$ 8,000
Itawamba	4	\$	4,000	\$ 16,000
Jackson	16	\$	4,094	\$ 65,500
Jasper	1	\$	4,000	\$ 4,000
Jefferson	2	\$	3,250	\$ 6,500
Jefferson Davis	1	\$	5,000	\$ 5,000
Jones	4	\$	3,875	\$ 15,500
Kemper	1	\$	4,000	\$ 4,000
Lafayette	8	\$	4,375	\$ 35,000
Lamar	12	\$	4,292	\$ 51,500
Lauderdale	7	\$	4,000	\$ 28,000
Leake	1	\$	4,000	\$ 4,000
Lee	8	\$	4,500	\$ 36,000
Leflore	1	\$	4,000	\$ 4,000
Lincoln	2	\$	5,000	\$ 10,000
Lowndes	4	\$	4,125	\$ 16,500
Madison	10	\$	4,400	\$ 44,000
Marion	1	\$	4,000	\$ 4,000
Marshall	6	\$	4,000	\$ 24,000
Monroe	4	\$	3,739	\$ 14,957
Montgomery	1	\$	4,000	\$ 4,000
Neshoba	1	\$	4,000	\$ 4,000
Newton	1	\$	6,000	\$ 6,000
Noxubee	3	\$	5,000	\$ 15,000
Oktibbeha	3	\$	4,667	\$ 14,000
Panola	6	\$	3,925	\$ 23,551
Pearl River	9	\$	3,833	\$ 34,500
Perry	1	\$	6,000	\$ 6,000
Pike	4	\$	4,000	\$ 16,000
Pontotoc	3	\$	3,500	\$ 10,500
Prentiss	6	\$	3,319	\$ 19,912
Quitman	1	\$	4,000	\$ 4,000
Rankin	12	\$	3,250	\$ 39,000
Scott	6	\$	4,333	\$ 26,000
Simpson	6	\$	4,333	\$ 26,000

County (cont.)	Awards	Avg. Award	Amount
Smith	2	\$ 4,500	\$ 9,000
Stone	5	\$ 4,000	\$ 20,000
Sunflower	2	\$ 4,500	\$ 9,000
Tallahatchie	2	\$ 4,500	\$ 9,000
Tate	5	\$ 4,000	\$ 20,000
Tippah	4	\$ 4,500	\$ 18,000
Tunica	3	\$ 4,000	\$ 12,000
Union	3	\$ 4,667	\$ 14,000
Walthall	1	\$ 5,000	\$ 5,000
Warren	9	\$ 4,556	\$ 41,000
Washington	4	\$ 5,000	\$ 20,000
Wayne	4	\$ 5,000	\$ 20,000
Webster	2	\$ 5,000	\$ 10,000
Wilkinson	2	\$ 4,000	\$ 8,000
Winston	4	\$ 5,000	\$ 20,000
Yalobusha	1	\$ 4,000	\$ 4,000
Yazoo	5	\$ 4,200	\$ 21,000
Totals	361	\$ 4,163	\$ 1,502,683

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	61	17%
Independent	361	100%	Female	300	83%
	361	100%		361	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	109	30%	12-24 years old	29	8%
Alaskan Native/American Indian	0	0%	25-34 years old	155	43%
Asian/Pacific Islander	4	1%	35-44 years old	108	30%
Caucasian	243	67%	45-54 years old	59	16%
Hispanic	3	1%	55-64 years old	10	3%
Unknown	2	1%	65 years or older	0	0%
	361	100%		361	100%

Income information is unavailable.

Service Completion					
Cohort	Critical	Non-Critical	Total		
FY 2025	256	0	256		
FY 2024	45	0	45		
FY 2023	51	0	51		
FY 2022	9	0	9		
Total	361	0	361		
Subject	Elementary	Middle	Secondary	All Grades	Total
Elementary (all subjects)	74	1	0	0	75
English/Reading/Language Arts	45	12	13	0	70
Foreign Language	0	0	1	0	1
History/Social sciences	2	4	24	0	30
Library/Librarian	1	0	2	0	3
Math	26	13	10	0	49
Science/STEM	5	12	11	0	28
Special Education	22	12	13	0	47
Visual and Performing Arts/Other	16	16	26	0	58
Total	191	70	100	0	361

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

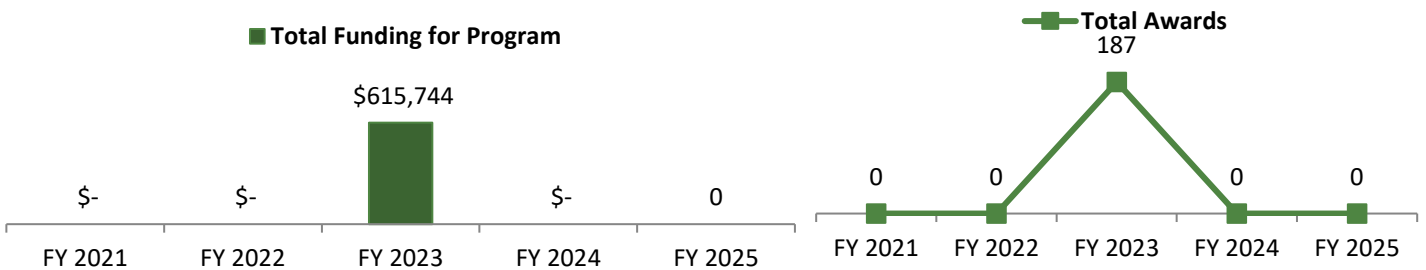
Accounts are "closed" when the service obligation is complete or the debt is either cancelled or paid in full with money. Service is the preferred method of repayment. Accounts for which the debt is cancelled due to death or total and permanent disability are included with the accounts closed due to 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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	186	Discontinued	Discontinued
Total Awards	0	0	187	-	-
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ 615,744	-	-
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	228	203	186	-	-
Award Rate	0%	0%	100%	-	-
Minimum Award	-	-	\$ 575	-	-
Maximum Award	-	-	\$ 4,000	-	-
Average Award Amount	\$ -	\$ -	\$ 3,310	-	-
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	228	203	0	-	-
Funding Disparity	\$ 912,000	\$ 812,000	\$ -	-	-



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

NELB Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	105	\$ 343,139
Current Service	12	\$ 45,601
Current Money	23	\$ 75,282
Non-Current Money	14	\$ 47,963
Collection	128	\$ 468,298
Closed in Current Year	43	\$ -
Total Managed in Current Year	325	\$ 980,283

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	34	\$ -	\$ -	\$ -	\$ 123,299
Service/Money	2	\$ -	\$ 4,000	\$ 5,089	\$ 6,000
Money	7	\$ -	\$ 31,367	\$ 9,949	\$ -
Totals	43	\$ -	\$ 35,367	\$ 15,037	\$ 129,299

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 26,427.50	\$ 6,270.84	\$ 3,842.55	\$ 8,694.29	\$ 45,235.18

Accounts Under Management During the Fiscal Year by Cohort

Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	2	0	0	9	84	6	101	1,718	6%
FY 2016	0	0	0	2	16	0	18	188	10%
FY 2017	0	0	0	0	0	0	0	1	0%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	102	12	23	1	7	35	180	186	97%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	104	12	23	12	107	41	299	2,093	14%
Untracked	1	0	0	2	21	2	26	37	
Managed	105	12	23	14	128	43	325	2,130	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
<i>Prior Years</i>	1,718	93	5%	7%	7%	6%	6%	6%
FY 2016	188	18	10%	13%	13%	11%	10%	10%
FY 2017	1	0	0%	0%	0%	0%	0%	0%
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	186	8	4%				0%	0%
FY 2024	-	-	-					-
FY 2025	-	-	-					-
Tracked	2,093	119	6%	8%	7%	7%	6%	5%
Untracked	37	23	-					
ALL	2,130	142						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service 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.

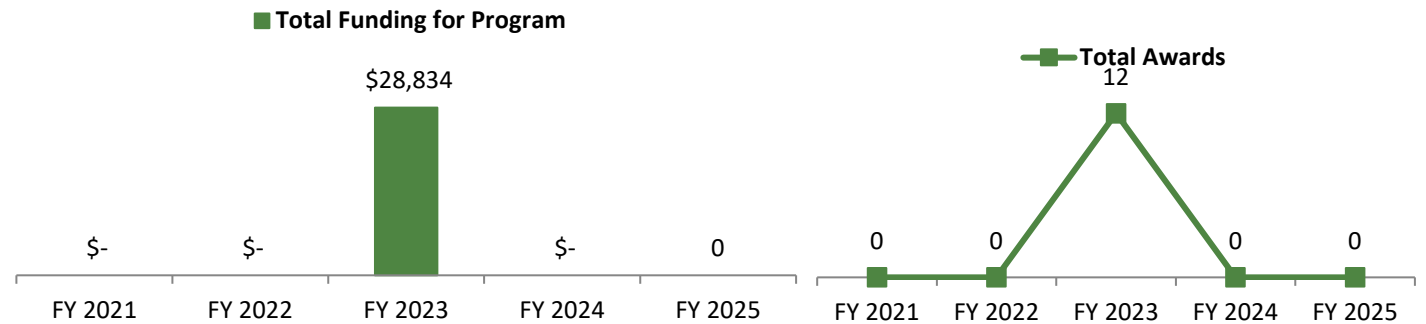
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	2	4	6	1,195	131	297	1,623	82%
FY 2016	0	0	0	0	114	16	40	170	76%
FY 2017	0	0	0	0	1	0	0	1	100%
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	33	0	2	35	37	0	4	41	90%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	33	2	6	41	1,347	147	341	1,835	81%
Untracked	1	0	1	2	3	1	9	13	
ALL	34	2	7	43	1,350	148	350	1,848	

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	12	Discontinued	Discontinued
Total Awards	0	0	12	-	-
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ 28,834	-	-
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	38	29	12	-	-
Award Rate	0%	0%	100%	-	-
Minimum Award	-	-	\$ 1,000	-	-
Maximum Award	-	-	\$ 4,000	-	-
Average Award Amount	\$ -	\$ -	\$ 2,403	-	-
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	38	29	0	-	-
Funding Disparity	\$ 152,000	\$ 116,000	\$ -	-	-



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

NELR Loan Repayment Details			
Accounts Under Management During the Fiscal Year			
Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	
School, Grace, or Deferred	9	\$	19,750
Current Service	1	\$	4,200
Current Money	0	\$	-
Non-Current Money	4	\$	6,783
Collection	33	\$	99,120
Closed in Current Year	3	\$	-
Total Managed in Current Year	50	\$	129,853

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	3	\$ -	\$ 12,200	\$ 3,229	\$ -	-
Totals	3	\$ -	\$ 12,200	\$ 3,229	\$ -	-

Revenue Collected in Repayment During the Fiscal Year						
	Principal	Interest	Fees	Tax Offset	Total	
Totals	\$ 5,820.84	\$ 1,806.87	\$ 1,835.99	\$ 3,720.96	\$	13,184.66

Accounts Under Management During the Fiscal Year by Cohort									
Cohort	School, Grace, or Deferred	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
		Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	0	0	0	4	26	2	32	516	6%
FY 2016	0	0	0	0	2	1	3	70	4%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	9	1	0	0	2	0	12	12	100%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	9	1	0	4	30	3	47	598	8%
Untracked	0	0	0	0	3	0	3	6	
Managed	9	1	0	4	33	3	50	604	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
<i>Prior Years</i>	516	30	6%	8%	7%	7%	7%	6%
FY 2016	70	2	3%	6%	4%	4%	4%	4%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	12	2	17%				0%	0%
FY 2024	-	-	-					-
FY 2025	-	-	-					-
Tracked	598	34	6%	8%	6%	7%	6%	6%
Untracked	6	3	-					
ALL	604	37						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service 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.

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	2	2	404	25	57	486	88%
FY 2016	0	0	1	1	56	3	9	68	87%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	0	0	3	3	460	28	66	554	88%
Untracked	0	0	0	0	2	0	1	3	
ALL	0	0	3	3	462	28	67	557	

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)

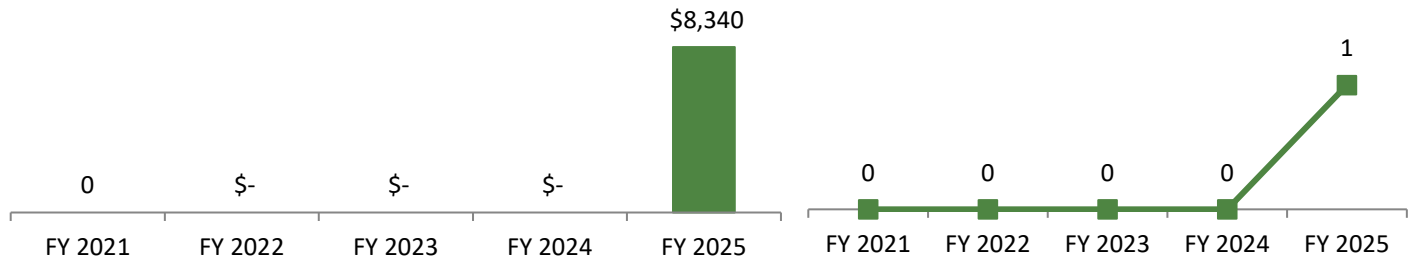
Critical Needs Dyslexia Therapy Forgivable Loans are available to students seeking a first master's degree in Dyslexia Therapy in an approved program of study that is based on the Orton-Gillingham teaching approach. Students must be seeking a class "AA" Mississippi Educator License with a 203 (Dyslexia 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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	0	0	1
Total Awards	0	0	0	0	1
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	0	\$ -	\$ -	\$ -	\$ 8,340
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	4	6	0	0	1
Award Rate	0%	0%	-	-	100%
Minimum Award	-	-	-	-	\$ 8,340
Maximum Award	-	-	-	-	\$ 8,340
Average Award Amount	\$ -	\$ -	\$ -	\$ -	\$ 8,340
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	4	6	0	0	0
Funding Disparity	\$ 32,000	\$ 48,000	\$ -	\$ -	\$ -

■ Total Funding for Program

■ Total Awards



Awards by Institution

4-Year Private Institutions	Awards	Avg. Award	Amount
Mississippi College	1	\$ 8,340	\$ 8,340
Totals	1		\$ 8,340

Award Recipients by County

County	Awards	Avg. Award	Amount
Leake	1	\$ 8,340	\$ 8,340
Totals	1		\$ 8,340

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

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

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	6	\$ 13,343
Non-Current Money	0	\$ -
Collection	3	\$ 13,071
Closed in Current Year	0	\$ -
Total Managed in Current Year	9	\$ 26,414

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	\$ 3,990.40	\$ 1,309.97	\$ 87.30	\$ 382.50	\$ 5,770.17

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	4	0	1	0	5	41	12%
FY 2016	0	0	2	0	2	0	4	23	17%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	0	0	0	8	0%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	-	-	-	-	-	-	-	-	-
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	0	0	6	0	3	0	9	72	13%
Untracked	-	-	-	-	-	-	-	-	
Managed	0	0	6	0	3	0	9	72	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
<i>Prior Years</i>	41	1	2%	12%	5%	5%	2%	2%
FY 2016	23	2	9%	9%	9%	4%	4%	4%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	8	0	0%	0%	0%	0%	0%	0%
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	-	-	-	-	-	-	-	-
FY 2024	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-
Tracked	72	3	4%	10%	6%	4%	3%	3%
Untracked	-	-	-	-	-	-	-	-
ALL	72	3	4%					

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service 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.

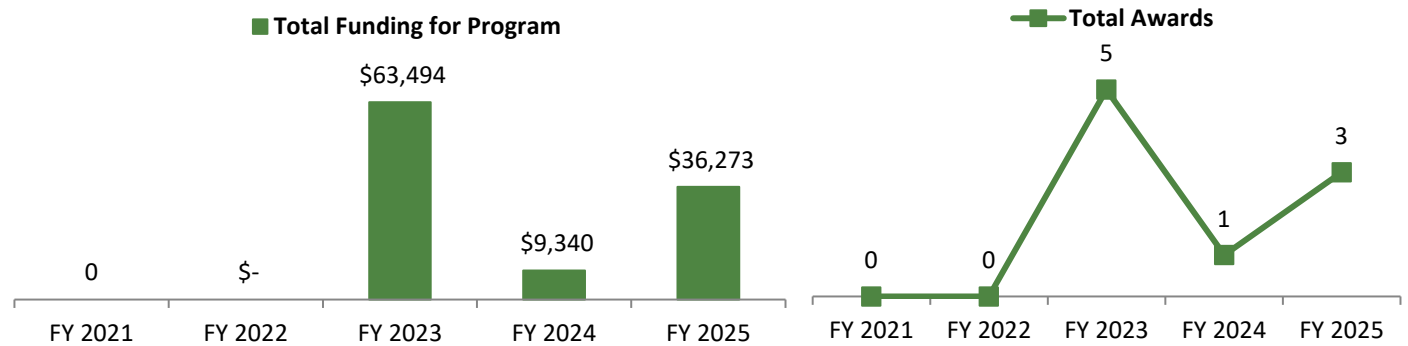
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	28	4	4	36	89%
FY 2016	0	0	0	0	12	5	2	19	89%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	8	0	0	8	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	-	-	-	-	-	-	-	-	-
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	0	0	0	0	48	9	6	63	90%
Untracked	-	-	-	-	-	-	-	-	-
ALL	0	0	0	0	48	9	6	63	

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	5	1	3
Total Awards	0	0	5	1	3
% One-Year Change (+/-)	-	-	-	-80.0%	200.0%
Total Funding for Program	0	\$ -	\$ 63,494	\$ 9,340	\$ 36,273
% One-Year Change (+/-)	-	-	-	-85.3%	288.4%
Eligible Applicants	11	11	41	9	9
Award Rate	0%	0%	12%	11%	33%
Minimum Award	-	-	\$ 8,866	\$ 9,340	\$ 8,964
Maximum Award	-	-	\$ 14,872	\$ 9,340	\$ 13,863
Average Award Amount	\$ -	\$ -	\$ 12,699	\$ 9,340	\$ 12,091
% One-Year Change (+/-)	-	-	-	-26.4%	29.5%
Applicants Not Funded	11	11	36	8	6
Funding Disparity	\$ 110,000	\$ 110,000	\$ 457,157	\$ 74,720	\$ 72,546



Awards by Institution

4-Year Public Institutions	Awards	Avg. Award	Amount
Jackson State University	2	\$ 11,205	\$ 22,410
University of Mississippi	1	\$ 13,863	\$ 13,863
Totals	3	\$ 12,091	\$ 36,273
Grand Totals	3	\$ 12,091	\$ 36,273

Award Recipients by County

County	Awards	Avg. Award	Amount
Hinds	1	\$ 13,446	\$ 13,446
Lee	1	\$ 13,863	\$ 13,863
Webster	1	\$ 8,964	\$ 8,964
Totals	3	\$ 12,091	\$ 36,273

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	0	0%
Independent	3	100%	Female	3	100%
	3	100%		3	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	1	33%	12-24 years old	2	67%
Alaskan Native/American Indian	0	0%	25-34 years old	1	33%
Asian/Pacific Islander	0	0%	35-44 years old	0	0%
Caucasian	2	67%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	3	100%		3	100%

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

SLPL Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	4	\$ 26,884
Current Service	1	\$ 24,212
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	2	\$ 37,459
Closed in Current Year	2	\$ -
Total Managed in Current Year	9	\$ 88,555

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	\$ -	\$ -	\$ -	\$ 12,651
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 8,866	\$ -	\$ -
Totals	2	\$ -	\$ 8,866	\$ -	\$ 12,651

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 8,866.00	\$ 980.00	\$ 220.00	\$ -	\$ 10,066.00

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted			Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection				
<i>Prior Years</i>	0	0	0	0	2	0	2	9	22%
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	1	1	0	0	0	2	4	5	80%
FY 2024	-	-	-	-	-	-	0	-	-
FY 2025	3	0	0	0	0	0	3	3	100%
Tracked	4	1	0	0	2	2	9	18	50%
Untracked	-	-	-	-	-	-	-	-	
Managed	4	1	0	0	2	2	9	18	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
<i>Prior Years</i>	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%	-	-	-	0%	0%
FY 2024	-	-	-	-	-	-	-	-
FY 2025	3	0	-	-	-	-	-	-
Tracked	18	2	11%	20%	20%	20%	13%	13%
Untracked	-	-	-	-	-	-	-	-
ALL	18	2						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred.

Programs with a low default rate and high rate of closed accounts by service 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.

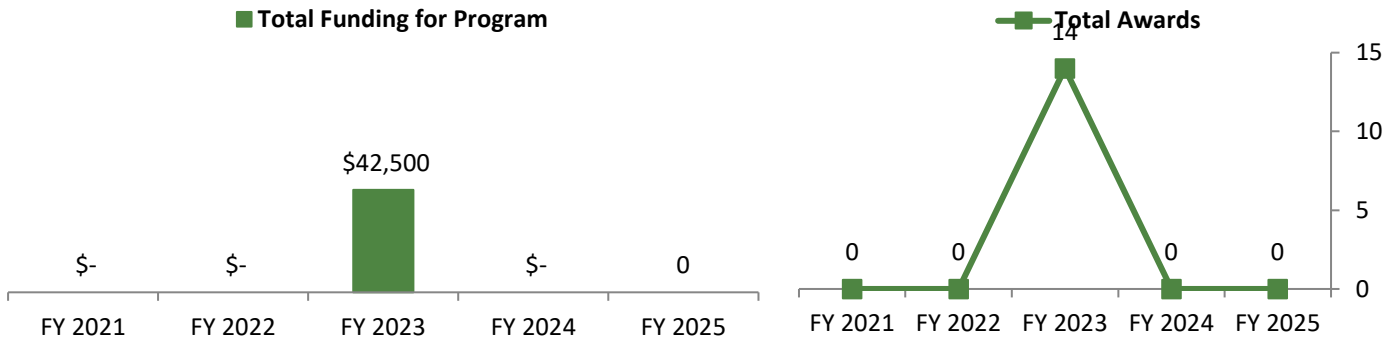
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	0	0	0	0	3	1	3	7	57%
FY 2016	-	-	-	-	-	-	-	-	-
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	0	0	0	0	1	0	0	1	100%
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	1	0	1	2	2	0	1	3	67%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	0	0	0	0	0	0	0	0	-
Tracked	1	0	1	2	6	1	4	11	64%
Untracked	-	-	-	-	-	-	-	-	-
ALL	1	0	1	2	6	1	4	11	

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	14	Discontinued	Discontinued
Total Awards	0	0	14	-	-
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ 42,500	-	-
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	19	16	14	-	-
Award Rate	0%	0%	100%	-	-
Minimum Award	-	-	\$ 1,500	-	-
Maximum Award	-	-	\$ 4,000	-	-
Average Award Amount	\$ -	\$ -	\$ 3,036	-	-
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	19	16	0	-	-
Funding Disparity	\$ 76,000	\$ 64,000	\$ -	-	-



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

NELM Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	9	\$ 31,000
Current Service	0	\$ -
Current Money	6	\$ 21,231
Non-Current Money	2	\$ 10,143
Collection	28	\$ 102,215
Closed in Current Year	5	\$ -
Total Managed in Current Year	50	\$ 164,589

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	3	\$ -	\$ -	\$ -	\$ 7,833
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	2	\$ -	\$ 5,352	\$ 5,721	\$ -
Totals	5	\$ -	\$ 5,352	\$ 5,721	\$ 7,833

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 4,874.55	\$ 4,419.69	\$ 1,073.41	\$ 1,563.66	\$ 11,931.31

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	1	2	17	2	23	526	4%
FY 2016	1	0	0	0	1	0	2	83	2%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	7	0	5	0	1	1	14	14	100%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	9	0	6	2	19	3	39	623	6%
Untracked	0	0	0	0	9	2	11	13	
Managed	9	0	6	2	28	5	50	636	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
<i>Prior Years</i>	526	19	4%	5%	4%	4%	4%	4%
FY 2016	83	1	1%	6%	5%	4%	2%	1%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	14	1	7%	-	-	-	0%	0%
FY 2024	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-
Tracked	623	21	3%	5%	4%	4%	4%	4%
Untracked	13	9	-	-	-	-	-	-
ALL	636	30						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service 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.

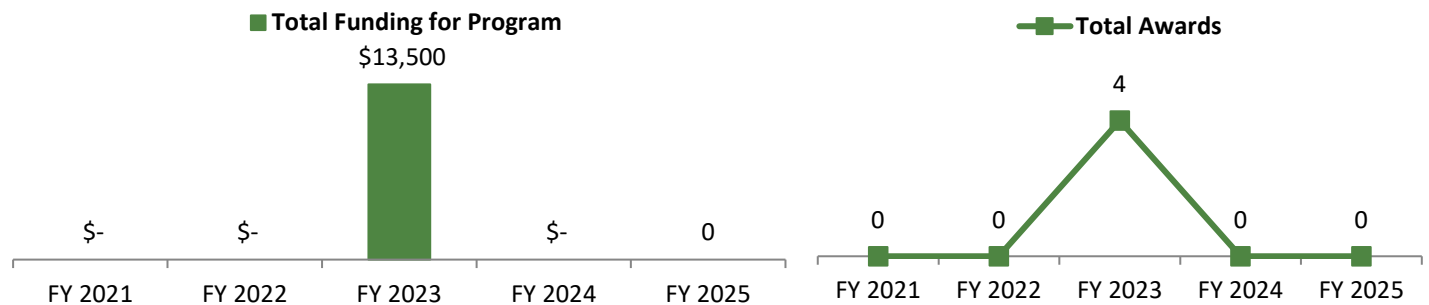
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
<i>Prior Years</i>	1	0	1	2	412	33	60	505	88%
FY 2016	0	0	0	0	59	8	14	81	83%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	1	0	0	1	1	0	0	1	100%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	2	0	1	3	472	41	74	587	87%
Untracked	1	0	1	2	1	1	2	4	
ALL	3	0	2	5	473	42	76	591	

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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	4	Discontinued	Discontinued
Total Awards	0	0	4	-	-
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ 13,500	-	-
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	6	6	4	-	-
Award Rate	0%	0%	100%	-	-
Minimum Award	-	-	\$ 1,500	-	-
Maximum Award	-	-	\$ 4,000	-	-
Average Award Amount	\$ -	\$ -	\$ 3,375	-	-
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	6	6	0	-	-
Funding Disparity	\$ 24,000	\$ 24,000	\$ -	-	-



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

NERM Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	3	\$ 12,000
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	1	\$ 7,500
Collection	2	\$ 5,037
Closed in Current Year	0	\$ -
Total Managed in Current Year	6	\$ 24,537

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	\$ -	\$ -	\$ -	\$ 644.45	\$ 644.45

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current		Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection			
<i>Prior Years</i>	0	0	0	1	0	1	22	5%
FY 2016	0	0	0	0	1	1	4	25%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	3	0	0	0	1	4	4	100%
FY 2024	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-
Tracked	3	0	0	1	2	6	30	20%
Untracked	-	-	-	-	-	-	-	-
Managed	3	0	0	1	2	6	30	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
Prior Years	22	1	5%	5%	5%	5%	5%	5%
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	1	25%				0%	0%
FY 2024	-	-	-					-
FY 2025	-	-	-					-
Tracked	30	3	10%	8%	8%	8%	7%	7%
Untracked	-	-	-					
ALL	30	3						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service 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.

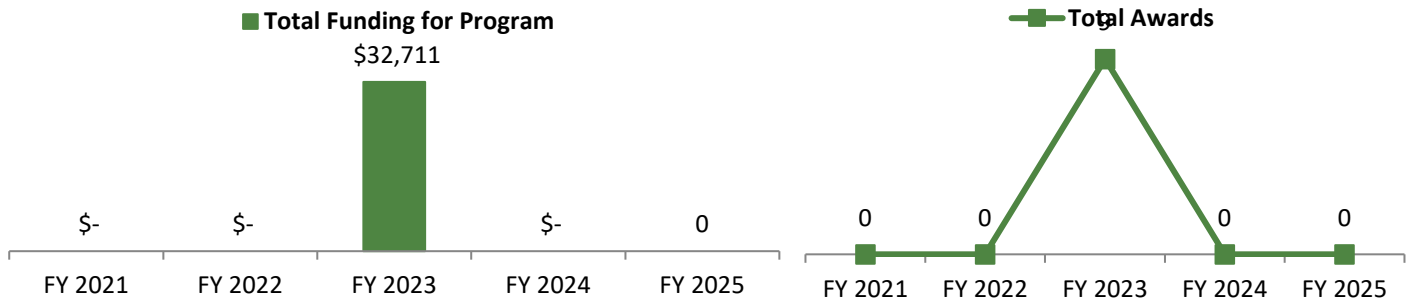
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
Prior Years	0	0	0	0	16	0	5	21	76%
FY 2016	0	0	0	0	2	1	0	3	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	9	Discontinued	Discontinued
Total Awards	0	0	9	-	-
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ 32,711	-	-
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	3	3	9	-	-
Award Rate	0%	0%	100%	-	-
Minimum Award	-	-	\$ 2,084	-	-
Maximum Award	-	-	\$ 5,000	-	-
Average Award Amount	\$ -	\$ -	\$ 3,635	-	-
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	3	3	0	-	-
Funding Disparity	\$ 15,000	\$ 15,000	\$ -	-	-



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

NELP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	5	\$ 18,793
Current Service	1	\$ 2,084
Current Money	1	\$ 4,799
Non-Current Money	0	\$ -
Collection	11	\$ 71,021
Closed in Current Year	4	\$ (24)
Total Managed in Current Year	22	\$ 96,672

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	\$ -	\$ -	\$ -	\$ 11,704
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	2	\$ (24)	\$ 14,649	\$ 1,239	\$ -
Totals	4	\$ (24)	\$ 14,649	\$ 1,239	\$ 11,704

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 9,102.14	\$ 1,315.01	\$ 682.44	\$ 228.91	\$ 11,328.50

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection				
Prior Years	0	0	0	0	8	1	9	82	11%
FY 2016	0	0	0	0	1	1	2	10	20%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	5	1	1	0	0	2	9	9	100%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	5	1	1	0	9	4	20	101	20%
Untracked	0	0	0	0	2	0	2	2	
Managed	5	1	1	0	11	4	22	103	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
Prior Years	82	8	10%	13%	11%	11%	12%	10%
FY 2016	10	1	10%	0%	0%	0%	10%	10%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	9	0	0%	-	-	-	0%	0%
FY 2024	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-
Tracked	101	9	9%	12%	10%	10%	11%	9%
Untracked	2	2	-	-	-	-	-	-
ALL	103	11						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service 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.

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
Prior Years	0	0	1	1	54	8	12	74	84%
FY 2016	1	0	0	1	8	1	0	9	100%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	1	0	1	2	1	0	1	2	50%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	2	0	2	4	63	9	13	85	85%
Untracked	0	0	0	0	0	0	0	0	-
ALL	2	0	2	4	63	9	13	85	

Nursing Teacher Stipend Forgivable Loan (NTSP)

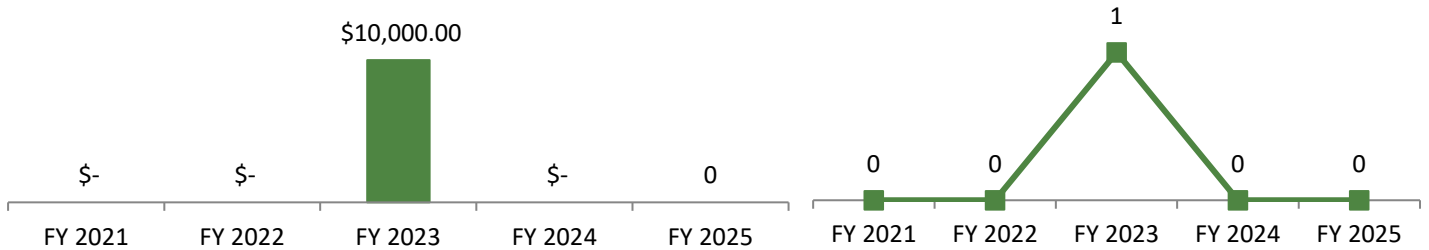
Nursing Teacher Stipend Forgivable Loans are available to licensed registered nurses seeking a master's degree in nursing or a doctorate in nursing at a Mississippi college or university. Participants may fulfill the service obligation by teaching in an accredited Mississippi school of nursing for two 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 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	0	0	1	Discontinued	Discontinued
Total Awards	0	0	1	-	-
% One-Year Change (+/-)	-	-	-	-	-
Total Funding for Program	\$ -	\$ -	\$ 10,000.00	-	-
% One-Year Change (+/-)	-	-	-	-	-
Eligible Applicants	1	3	1	-	-
Award Rate	0%	0%	100%	-	-
Minimum Award	-	-	\$ 10,000	-	-
Maximum Award	-	-	\$ 10,000	-	-
Average Award Amount	\$ -	\$ -	\$ 10,000	-	-
% One-Year Change (+/-)	-	-	-	-	-
Applicants Not Funded	1	3	0	-	-
Funding Disparity	\$ 10,000	\$ 30,000	\$ -	-	-

■ Total Funding for Program

■ Total Awards



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
No Awards	-	-	No Awards	-	-
Ethnicity	Recipients	Percent	Age	Recipients	Percent
No Awards	-	-	No Awards	-	-

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

NTSP Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	4	\$ 35,196
Current Service	0	\$ -
Current Money	6	\$ 31,462
Non-Current Money	2	\$ 20,392
Collection	18	\$ 193,881
Closed in Current Year	3	\$ (44)
Total Managed in Current Year	33	\$ 280,887

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	2	\$ -	\$ -	\$ -	\$ 23,100
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ (44)	\$ 17,044	\$ 2,195	\$ -
Totals	3	\$ (44)	\$ 17,044	\$ 2,195	\$ 23,100

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 12,827.26	\$ 4,723.56	\$ 2,149.00	\$ 547.11	\$ 20,246.93

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	4	0	5	2	14	1	26	170	15%
FY 2016	0	0	0	0	3	2	5	17	29%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	1	0	0	0	1	1	100%
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	4	0	6	2	17	3	32	188	17%
Untracked	0	0	0	0	1	0	1	1	
Managed	4	0	6	2	18	3	33	189	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
Prior Years	170	16	9%	14%	12%	12%	12%	10%
FY 2016	17	3	18%	12%	12%	12%	18%	24%
FY 2017	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-
FY 2023	1	0	0%				0%	0%
FY 2024	-	-	-					-
FY 2025	-	-	-					-
Tracked	188	19	10%	13%	12%	12%	12%	11%
Untracked	1	1	-					
ALL	189	20						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred.

Programs with a low default rate and high rate of closed accounts by service 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.

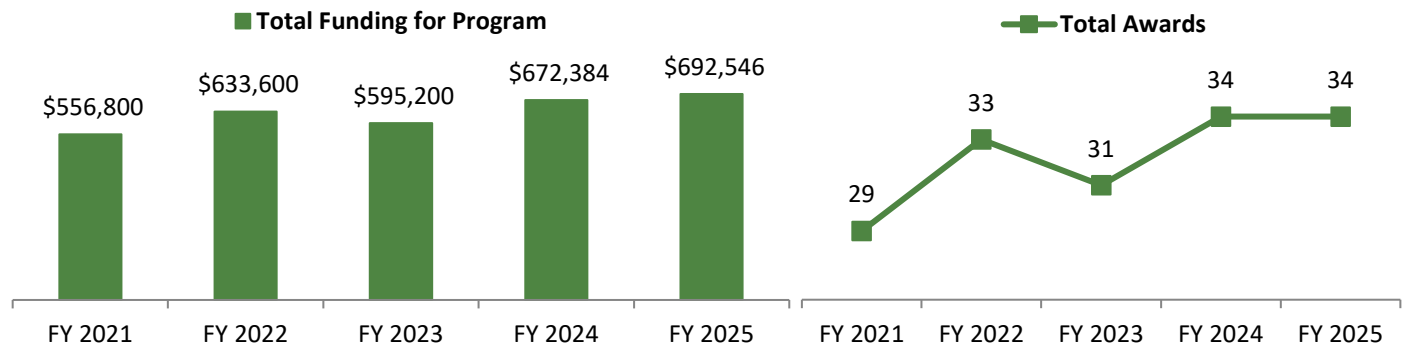
Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
Prior Years	0	0	1	1	104	16	25	145	83%
FY 2016	2	0	0	2	9	2	3	14	79%
FY 2017	-	-	-	-	-	-	-	-	-
FY 2018	-	-	-	-	-	-	-	-	-
FY 2019	-	-	-	-	-	-	-	-	-
FY 2020	-	-	-	-	-	-	-	-	-
FY 2021	-	-	-	-	-	-	-	-	-
FY 2022	-	-	-	-	-	-	-	-	-
FY 2023	0	0	0	0	0	0	0	0	-
FY 2024	-	-	-	-	-	-	-	-	-
FY 2025	-	-	-	-	-	-	-	-	-
Tracked	2	0	1	3	113	18	28	159	82%
Untracked	0	0	0	0	0	0	0	0	
ALL	2	0	1	3	113	18	28	159	

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 September 15 each year.

History of Funding and Awards

	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025
Total Applicants Awarded	29	33	31	34	34
Total Awards	29	33	31	34	34
% One-Year Change (+/-)	-6.5%	13.8%	-6.1%	9.7%	0.0%
Total Funding for Program	\$ 556,800	\$ 633,600	\$ 595,200	\$ 672,384	\$ 692,546
% One-Year Change (+/-)	-4.9%	13.8%	-6.1%	13.0%	3.0%
Eligible Applicants	29	33	31	34	34
Award Rate	100%	100%	100%	100%	100%
Minimum Award	-	\$ 19,200	\$ 19,200	\$ 19,776	\$ 20,369
Maximum Award	-	\$ 19,200	\$ 19,200	\$ 19,776	\$ 20,369
Average Award Amount	\$ 19,200	\$ 19,200	\$ 19,200	\$ 19,776	\$ 20,369
% One-Year Change (+/-)	1.6%	0.0%	0.0%	3.0%	3.0%
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Out-of-State	Awards	Avg. Award	Amount
Southern College of Optometry	28	\$ 20,369	\$ 570,332
University of Alabama Birmingham - Optometry	6	\$ 20,369	\$ 122,214
Totals	34	\$ 20,369	\$ 692,546

Award Recipients by County

County	Awards	Avg. Award	Amount
Alcorn	2	\$ 20,369	\$ 40,738
Benton	1	\$ 20,369	\$ 20,369
Clay	1	\$ 20,369	\$ 20,369
Desoto	6	\$ 20,369	\$ 122,214
Harrison	2	\$ 20,369	\$ 40,738
Hinds	1	\$ 20,369	\$ 20,369
Jones	1	\$ 20,369	\$ 20,369
Lee	2	\$ 20,369	\$ 40,738
Madison	2	\$ 20,369	\$ 40,738

County (cont.)	Awards	Avg. Award	Amount
Marshall	1	\$ 20,369	\$ 20,369
Monroe	1	\$ 20,369	\$ 20,369
Panola	2	\$ 20,369	\$ 40,738
Pearl River	1	\$ 20,369	\$ 20,369
Pontotoc	1	\$ 20,369	\$ 20,369
Rankin	1	\$ 20,369	\$ 20,369
Smith	1	\$ 20,369	\$ 20,369
Tippah	1	\$ 20,369	\$ 20,369
Tishomingo	2	\$ 20,369	\$ 40,738
Warren	3	\$ 20,369	\$ 61,107
Washington	2	\$ 20,369	\$ 40,738
Totals	34	\$ 20,369	\$ 692,546

Recipient Demographics					
Dependency Status	Recipients	Percent	Gender	Recipients	Percent
Dependent	0	0%	Male	9	26%
Independent	34	100%	Female	25	74%
	34	100%		34	100%
Ethnicity	Recipients	Percent	Age	Recipients	Percent
African American	2	6%	12-24 years old	23	68%
Alaskan Native/American Indian	0	0%	25-34 years old	11	32%
Asian/Pacific Islander	2	6%	35-44 years old	0	0%
Caucasian	30	88%	45-54 years old	0	0%
Hispanic	0	0%	55-64 years old	0	0%
Unknown	0	0%	65 years or older	0	0%
	34	100%		34	100%

Dependent and Independent Student Income

A breakdown of recipients by income was provided in previous Annual Reports. The Adjusted Gross Income (AGI) of recipients comes from data reported on the FAFSA. Beginning with the 2024-25 aid year, the AGI from the FAFSA is considered Federal Tax Information (FTI) and can only be used for the express purpose of awarding and administering financial aid programs. Except in limited cases, institutions and states cannot publicly report FTI data, even when such data has been deidentified and aggregated. Therefore, recipient income information has been excluded from this report.

SREB Loan Repayment Details

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	43	\$ 2,400,146
Current Service	16	\$ 687,245
Current Money	6	\$ 315,573
Non-Current Money	3	\$ 24,611
Collection	7	\$ 163,787
Closed in Current Year	10	\$ -
Total Managed in Current Year	85	\$ 3,591,362

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	\$ -	\$ -	\$ -	\$ 318,990
Service/Money	3	\$ -	\$ 69,822	\$ 6,543	\$ 150,198
Money	3	\$ -	\$ 228,060	\$ 22,450	\$ -
Totals	10	\$ -	\$ 297,882	\$ 28,993	\$ 469,188

Revenue Collected in Repayment During the Fiscal Year

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 96,341.05	\$ 7,638.87	\$ 80.00	\$ -	\$ 104,059.92

Accounts Under Management During the Fiscal Year by Cohort

Cohort	Current			Defaulted		Closed During the Fiscal Year	Total Managed Accounts	All Accounts Awarded	Under Management Rate
	School, Grace, or Deferred	Current Service	Current Money	Non- Current	Collection				
Prior Years	0	0	0	1	5	1	7	165	4%
FY 2016	0	0	0	0	0	4	4	11	36%
FY 2017	0	3	1	0	0	2	6	10	60%
FY 2018	0	2	1	0	0	3	6	6	100%
FY 2019	0	7	2	0	0	0	9	9	100%
FY 2020	4	3	0	0	0	0	7	7	100%
FY 2021	5	1	2	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%
FY 2024	9	0	0	0	0	0	9	9	100%
FY 2025	8	0	0	0	0	0	8	8	100%
Tracked	43	16	6	1	5	10	81	250	32%
Untracked	0	0	0	2	2	0	4	5	
Managed	43	16	6	3	7	10	85	255	

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 accounts awarded.

Cohort	All Accounts Awarded	Default Accounts	Current Default Rate	Default Rate in FY 2020	Default Rate in FY 2021	Default Rate in FY 2022	Default Rate in FY 2023	Default Rate in FY 2024
Prior Years	165	6	4%	4%	4%	4%	4%	4%
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%	0%
FY 2020	7	0	0%	0%	0%	0%	0%	0%
FY 2021	8	0	0%		0%	0%	0%	0%
FY 2022	9	0	0%			0%	0%	0%
FY 2023	8	0	0%				0%	0%
FY 2024	9	0	0%					0%
FY 2025	8	0	0%					
Tracked	250	6	2%	3%	3%	3%	3%	2%
Untracked	5	4	-					
ALL	255	10						

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service 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.

Cohort	Current Year by Service	Current Year by Service / Money	Current Year by Money	Total Closed in Current Year	All by Service	All by Service / Money	All by Money	All Accounts Closed	Rate of Closed Accounts by Service
Prior Years	0	1	0	1	126	8	25	159	84%
FY 2016	0	1	3	4	6	1	4	11	64%
FY 2017	1	1	0	2	2	1	3	6	50%
FY 2018	3	0	0	3	3	0	0	3	100%
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	-
FY 2024	0	0	0	0	0	0	0	0	-
FY 2025	0	0	0	0	0	0	0	0	-
Tracked	4	3	3	10	137	10	32	179	82%
Untracked	0	0	0	0	0	0	1	1	
ALL	4	3	3	10	137	10	33	180	

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	1	\$ 30,000
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	7	\$ 114,628
Closed in Current Year	0	\$ -
Total Managed in Current Year	8	\$ 144,628

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	\$ 1,448.97	\$ 1,271.03	\$ 680.00	\$ 1,141.55	\$ 4,541.55

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	\$ 11,643
Closed in Current Year	0	\$ -
Total Managed in Current Year	6	\$ 14,268

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	\$ 1,707.06	\$ -	\$ 292.96	\$ -	\$ 2,000.02

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	0	\$ -
Collection	2	\$ 5,476
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	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.

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 bachelor's degree 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 teacher in a Mississippi public school 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 up to two (2) years. To be eligible, students must have a 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	\$ -	\$ 1,200.00

Critical Needs Teacher Forgivable Loan (CNTF) - Repayment Details

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	21	\$ 187,895
Current Service	0	\$ -
Current Money	10	\$ 47,147
Non-Current Money	67	\$ 1,040,557
Collection	555	\$ 6,830,818
Closed in Current Year	10	\$ -
Total Managed in Current Year	663	\$ 8,106,417

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	\$ -	\$ -	\$ -	\$ 34,958
Service/Money	1	\$ -	\$ 5,979	\$ 10,168	\$ 23,137
Money	6	\$ -	\$ 66,355	\$ 37,875	\$ -
Totals	10	\$ -	\$ 72,334	\$ 48,043	\$ 58,095

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 46,395.16	\$ 73,872.60	\$ 23,049.1	\$ 56,324.7	\$ 199,641.54

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	0	\$ -
Non-Current Money	1	\$ 45,510
Collection	1	\$ 4,000
Closed in Current Year	3	\$ -
Total Managed in Current Year	5	\$ 49,510

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	3	\$ -	\$ 141,579	\$ 12,702	\$ -
Totals	3	\$ -	\$ 141,579	\$ 12,702	\$ -

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 29,497.10	\$ 4,274.88	\$ 185.0	\$ -	\$ 33,956.98

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	1	\$ 17,146
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	10	\$ 174,813
Collection	16	\$ 225,770
Closed in Current Year	0	\$ -
Total Managed in Current Year	27	\$ 417,729

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	\$ 7,296.88	\$ 3,841.52	\$ 432.00	\$ 1,623.50	\$ 13,193.90

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	1	\$ 1,500
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	1	\$ 2,021
Collection	32	\$ 51,802
Closed in Current Year	4	\$ -
Total Managed in Current Year	38	\$ 55,324

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 2,250
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	3	\$ -	\$ 7,325	\$ 3,744	\$ -
Totals	4	\$ -	\$ 7,325	\$ 3,744	\$ 2,250

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 2,036.90	\$ 406.83	\$ 639.53	\$ 537.94	\$ 3,621.20

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 Mississippi resident students pursuing bachelor's degrees in speech pathology or psychology or master's degrees in occupational or physical therapy. Students could fulfill the service obligation by working in a state health institution in Mississippi for one year for each year of loan received. Undergraduate students received up to \$1,500 per year, not to exceed two (2) calendar years or \$3,000; and graduate students received up to \$3,000 per year not to exceed two (2) calendar years or \$6,000.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	2	\$ 2,651
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	5	\$ 7,417
Closed in Current Year	0	\$ -
Total Managed in Current Year	7	\$ 10,068

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.

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	1	\$ 24,348
Current Service	3	\$ 96,525
Current Money	6	\$ 166,116
Non-Current Money	8	\$ 210,323
Collection	13	\$ 486,478
Closed in Current Year	4	\$ -
Total Managed in Current Year	35	\$ 983,791

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	\$ -	\$ -	\$ -	\$ 69,430
Service/Money	1	\$ -	\$ -	\$ 250	\$ 51,545
Money	2	\$ -	\$ 101,943	\$ 3,895	\$ -
Totals	4	\$ -	\$ 101,943	\$ 4,145	\$ 120,975

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 171,203.58	\$ 18,370.27	\$ 1,207.32	\$ 167.45	\$ 190,948.62

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	0	\$ -
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	3	\$ 19,614
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	\$ -	\$ 795.22	\$ 229.78	\$ -	\$ 1,025.00

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	\$ -	\$ -	\$ 200.00	\$ -	\$ 200.00

SREB Doctoral Scholars Forgivable Loan (SDSP) - Repayment Details

Southern Regional Education Board Doctoral Scholars Forgivable Loan awards were available to graduate students seeking a doctoral degree in a STEM (science, technology, engineering, or mathematics) or related field at Jackson State University, Mississippi State University, the University of Mississippi, or the University of Southern Mississippi. Participants could fulfill the service obligation by teaching full-time at the collegiate level for one year for each year of loan received. Participants received up to \$25,000 per academic year, not to exceed \$75,000 over three (3) academic years. Priority was given to racial/ethnic minority students.

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding
School, Grace, or Deferred	0	\$ -
Current Service	0	\$ -
Current Money	2	\$ 28,402
Non-Current Money	2	\$ 85,000
Collection	8	\$ 279,859
Closed in Current Year	0	\$ -
Total Managed in Current Year	12	\$ 393,261

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 9,693.27	\$ 8,030.20	\$ 1,400.68	\$ -	\$ 19,124.15

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	0	\$ -
Current Money	7	\$ 145,500
Non-Current Money	1	\$ 45,864
Collection	16	\$ 394,017
Closed in Current Year	8	\$ -
Total Managed in Current Year	32	\$ 585,381

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	6	\$ -	\$ -	\$ -	\$ 300,099
Service/Money	1	\$ -	\$ 3,028	\$ 1,477	\$ 26,972
Money	1	\$ -	\$ 31,500	\$ 3,269	\$ -
Totals	8	\$ -	\$ 34,528	\$ 4,746	\$ 327,071

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 46,439.32	\$ 9,602.14	\$ 7,532.59	\$ 2,037.92	\$ 65,611.97

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	0	\$ -
Non-Current Money	0	\$ -
Collection	0	\$ -
Closed in Current Year	1	\$ -
Total Managed in Current Year	1	\$ -

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	0	\$ -	\$ -	\$ -	\$ -
Service/Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ -	\$ 21,105	\$ 2,130	\$ -
Totals	1	\$ -	\$ 21,105	\$ 2,130	\$ -

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 3,829.43	\$ 99.65	\$ 12.64	\$ -	\$ 3,941.72

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	1	\$ 2,000
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	0	\$ -
Collection	2	\$ 4,988
Closed in Current Year	0	\$ -
Total Managed in Current Year	3	\$ 6,988

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ -	\$ -	\$ -	\$ 368.90	\$ 368.90

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	16	\$ 62,607
Current Service	0	\$ -
Current Money	0	\$ -
Non-Current Money	44	\$ 140,864
Collection	432	\$ 1,644,628
Closed in Current Year	13	\$ (50)
Total Managed in Current Year	505	\$ 1,848,050

Accounts Closed During the Fiscal Year

Repayment Type	No. of Accounts	Principal Balance	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
Service	1	\$ -	\$ -	\$ -	\$ 3,000
Service/Money	5	\$ -	\$ 5,578	\$ 7,174	\$ 25,422
Money	7	\$ (50)	\$ 34,250	\$ 18,580	\$ -
Totals	13	\$ (50)	\$ 39,829	\$ 25,754	\$ 28,422

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 28,160.23	\$ 12,701.83	\$ 10,987.86	\$ 37,368.60	\$ 89,218.52

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	44	\$ 328,148
Current Service	3	\$ 96,525
Current Money	25	\$ 387,165
Non-Current Money	141	\$ 1,782,848
Collection	1,110	\$ 10,177,226
Closed in Current Year	43	\$ (50)
Total Managed in Current Year	1,366	\$ 12,771,861

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	12	\$ -	\$ -	\$ -	\$ 409,738
Service/Money	8	\$ -	\$ 14,586	\$ 19,069	\$ 127,075
Money	23	\$ (50)	\$ 404,057	\$ 82,195	\$ -
Totals	43	\$ (50)	\$ 418,643	\$ 101,264	\$ 536,813

Revenue Collected in Repayment

	Principal	Interest	Fees	Tax Offset	Total
Totals	\$ 347,707.90	\$ 134,226.17	\$ 47,089.42	\$ 99,570.58	\$ 628,594.07