

A Report to the Mississippi Legislature

**2013 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2012 through June 30, 2013



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

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Executive Summary

The Mississippi Office of Student Financial Aid (the Office) is the administering agency for all state-funded student financial aid programs. The Office also administers a number of other financial aid programs, which are funded through alternate sources.

Mission

The Office is guided by a two-fold public service mission to provide financial assistance to students in pursuit of educational and professional goals and to help the state fulfill critical needs in specific service areas and achieve the goal of a more educated citizenry. The Office seeks to build public awareness of the diverse financial resources available through ongoing communication with individuals, colleges and universities, secondary schools, governing boards, legislators, communities, and other constituency groups.

Funding for the 2012-13 Aid Year

For the 2012-13 Aid Year, the Office received an appropriation of \$29.6 million in general funds, an increase of \$2.7 million or 10.05% from the previous year. The Legislature initially gave the Office authority to spend up to \$3.1 million from other funds (Federal grants, investment interest income, collection revenues, etc.), but no money was available for carryover from the previous year. Critical Needs Collections were consolidated into the General Collections investment trust in FY 13, so the total available to the Office from special sources was \$3.1 million. The 2013 Legislature then gave the Office additional authority to spend up to \$2.0 million more from special source funds, for a final Student Financial Aid appropriation of \$34.7 million. In other appropriations, \$750,000 was made available from the Ayers Settlement. The total available to the Office for awards and administration was \$35.4 million. This represents an increase of \$2.99 million or 9.23% over the previous year.

Expenses for the 2012-13 Aid Year

All funds available to the Office from Treasury Sources, Special Sources, and Other Sources were budgeted for the fiscal year, for a total budget of \$35.43 million. The Office expended \$31.92 million on state-supported awards, \$957,800 on other awards, and \$1.03 million on administration, for a total of \$33.92 million. All Treasury Funds and Other Funds were expended. The Office ended the year with unused spending authority from Special Source Funds in the amount of \$1.51 million.

Overview of 2012-13 Awards

The Office awarded 28,397 awards, totaling \$32,893,869 to students during the 2012-13 Aid Year. A total of 28,169 awards, totaling \$31,936,069 was awarded to students through twenty-six (26) state-supported student financial aid programs. An additional \$957,800 was awarded to students in 228 awards through four (4) award programs funded through alternate sources. Some students received assistance through more than one program. The average award for state-supported student financial aid programs for the 2012-13 Aid Year was \$1,134, an increase of 2.15%.

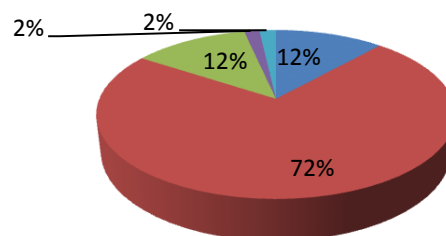
Funding Disparities

Due to the availability of state support, some student financial aid programs cannot be fully funded each year. For such programs, money is awarded on a first-come, first-served basis until funds have been exhausted. For the 2012-13 Aid Year, all eligible applicants in all programs received funding. No funding disparity existed during the fiscal year.

Distribution of Aid by Institution Type (State-Supported Programs Only)

The Office awards financial aid to students at private and public four-year colleges and universities and to students at public two-year colleges. Aid is awarded to students attending out-of-state institutions when the program of study is not available to the student in Mississippi. Mississippi also repays undergraduate student loans for teachers working in critical teacher shortage areas of the state.

Institution Type	Awards	Amount
4-Year Private	2,653	\$ 3,728,126
4-Year Public	16,781	\$ 23,167,309
2-Year Public	8,501	\$ 3,948,453
Out-of-State	38	\$ 522,503
Loan Servicers	196	\$ 569,679
<i>Totals</i>	<i>28,169</i>	<i>\$ 31,936,069</i>



Distribution of Aid by County (State-Supported Programs Only)

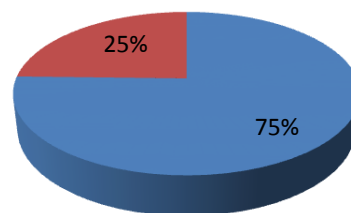
A total of 24,884 unique individuals, representing all 82 Mississippi counties, received aid during the aid year. The number of award recipients when counted by county is less than the total number of awards, due to the fact that some students receive aid through more than one program. Also, some students transfer mid-year and may receive awards at more than one institution, in which case the student's award would be counted twice.

Executive Summary

Distribution of Aid by Award Type (State-Supported Programs Only)

Grants and loan/scholarships are the two primary forms of state-supported student financial aid. Grants are awards that do not have to be repaid. Loan/Scholarships are awards that may be repaid over time with interest or may be repaid with service. When repaid with service, such loans convert to an interest-free scholarship. Of all state-supported student financial aid awarded in the 2012-13 Aid Year, grants made up 75% and loan/scholarships made up the other 25%.

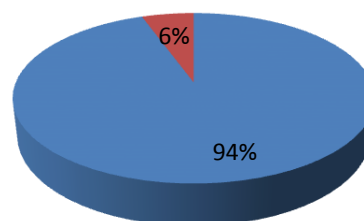
	Awards	Amount
Grants	26,609	\$ 24,078,657
Loan/Scholarships	1,560	\$ 7,857,412
<i>Totals</i>	<i>28,169</i>	<i>\$ 31,936,069</i>



Distribution of Aid by Classification (State-Supported Programs Only)

The bulk (94%) of state student financial aid dollars is awarded to undergraduate students in the state's two-year and four-year post-secondary institutions. Only 6% of aid goes to graduate students. Nearly all graduate aid is awarded in the form of loan/scholarships.

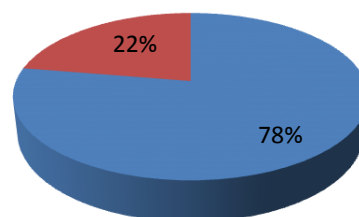
	Awards	Amount
Undergraduate	27,872	\$ 30,159,986
Graduate	297	\$ 1,776,083
<i>Totals</i>	<i>28,169</i>	<i>\$ 31,936,069</i>



Distribution of Loan/Scholarships by Classification (State-Supported Programs Only)

Nearly all grant aid is awarded to undergraduate students, but loan/scholarships are awarded to both undergraduate and graduate students. Undergraduate students receive 78% of loan/scholarships, while graduate students receive the remaining 22%.

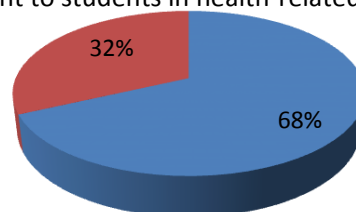
	Awards	Amount
Undergraduate	1,270	\$ 6,098,329
Graduate	290	\$ 1,759,083
<i>Totals</i>	<i>1,560</i>	<i>\$ 7,857,412</i>



Distribution of Loan/Scholarships by Shortage Area (State-Supported Programs Only)

Loan/scholarships are awarded to students majoring in the fields of education and health-related professions. Of all loan/scholarships awarded, 68% went to education majors and 32% went to students in health-related majors.

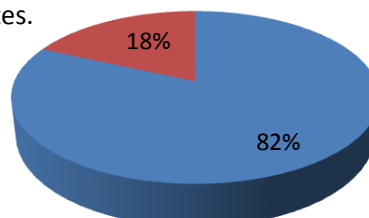
	Awards	Amount
Education	1,057	\$ 5,338,582
Health	495	\$ 2,503,828
<i>Totals</i>	<i>1,552</i>	<i>\$ 7,842,410</i>



Distribution of Undergraduate Loan/Scholarships by Shortage Area (State-Supported Programs Only)

Students in education majors received 82% of loan/scholarship money awarded to undergraduates, and students in health-related majors received 18% of money awarded to undergraduates.

	Awards	Amount
Education	930	\$ 4,981,832
Health	333	\$ 1,107,247
<i>Totals</i>	<i>1,263</i>	<i>\$ 6,089,079</i>

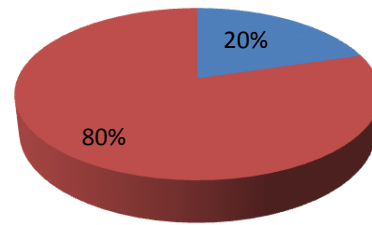


Executive Summary

Distribution of Graduate Loan/Scholarships by Shortage Area (State-Supported Programs Only)

Students in health-related majors received 80% of loan/scholarship money awarded to graduates, and students in education majors received 20% of money awarded to graduates.

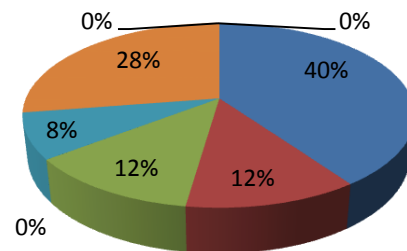
	Awards	Amount
Education	127	\$ 356,750
Health	162	\$ 1,396,581
Totals	289	\$ 1,753,331



Management of Loan/Scholarships in Repayment

State-supported loan/scholarship awards may be repaid through service or money. The Office works with ECSI, Inc. to manage accounts in repayment. If ECSI is unable to manage an account, the account is placed with a collection agency. During the 2012-13 Aid Year, ECSI managed 4,831 loan/scholarship accounts. At the close of the year, there was a total outstanding principal balance of \$35.2 million.

Current	Accounts	Principal Balance Outstanding
In School/ Grace/ Deferred	1,717	\$ 14,163,293
Service	489	\$ 4,255,477
Money	468	\$ 4,319,950
Defaulted		
Noncurrent	374	\$ 2,813,363
Collection	1,235	\$ 9,677,103
Closed in FY 2012		
Closed	548	\$ -
Total	4,831	\$ 35,229,185



Closed Accounts

During the 2012-13 Aid Year, 548 loan/scholarship repayment accounts were closed. Of these accounts, 392 (72%) were closed through cancellation by service, death, or disability; 35 (6%) were repaid through a combination of money and cancellation, and 121 (22%) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$2.8 million (76% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$853,837 (24% of the cumulative principal paid or cancelled).

Revenue Collected

Revenue is collected in repayment of loan/scholarship accounts. During the 2012-13 Aid Year, \$1.52 million was collected in repayment of principal, interest and fees. Of the funds collected, approximately \$170,000 in fees was paid to the servicing company and collection agencies, leaving \$1.35 million available for investment in the Consolidated Revolving Loan Trust fund to be paid out in future loan/scholarship awards.

Summary of Accounts under Management by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program. Cohorts for some programs were not closely tracked prior to FY 2006. Therefore, the data is limited for these cohorts. Of the 4,831 accounts under management during the fiscal year, 349 accounts belong to untracked cohorts. For all tracked cohorts, a total of 10,777 awards have been made. Of the 10,777 accounts in tracked cohorts, 1,303 accounts 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 were first calculated and reported in the FY 2011 Annual Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates. The cohort default rate for all accounts in all tracked cohorts is 12%, which is lower than the prior year's 13% overall cohort default rate.

Summary Detail

State-Supported Student Financial Aid Programs

GRANTS

Undergraduate	Awards	Total Amount
Mississippi Resident Tuition Assistance Grant (MTAG)	23,481	\$ 13,880,728
Mississippi Eminent Scholars Grant (MESG)	2,189	\$ 5,212,308
Higher Education Legislative Plan for Needy Students (HELP)	918	\$ 4,852,533
Law Enforcement Officers/Firemen Scholarship (LAW)	14	\$ 116,088
Total Undergraduate Grants	26,602	\$ 24,061,657
Graduate		
Public Management Graduate Intern (PMGT)	7	\$ 17,000
Total Graduate Grants	7	\$ 17,000
TOTAL GRANTS	26,609	\$ 24,078,657

LOAN/SCHOLARSHIPS

Undergraduate		
Critical Needs Alternate Route Teacher Loan/Scholarship (CNAR)	9	\$ 113,614
Critical Needs Teacher Loan/Scholarship (CNTP)	183	\$ 2,360,552
Mississippi Teacher Loan Repayment (MTLR)	196	\$ 569,678
William Winter Alternate Route Teacher Loan/Scholarship (WWAR)	6	\$ 22,000
William Winter Teacher Loan/Scholarship (WWTS)	536	\$ 1,915,988
Nursing Education Loan/Scholarship - Bachelor's (NELB)	276	\$ 906,803
Nursing Education Loan/Scholarship - RN to BSN (NELR)	57	\$ 200,444
Health Care Professions Loan/Scholarship - Undergraduate (HCP-UG)	7	\$ 9,250
Total Undergraduate Loan/Scholarships	1,270	\$ 6,098,329
Graduate		
Counseling and School Administration Loan/Scholarship (CSA)	38	\$ 85,750
Graduate Teacher Loan/Scholarship (GTS)	85	\$ 171,000
SREB Doctoral Scholars (SDSP)	4	\$ 100,000
Family Protection Specialist Social Worker (SWOR)	1	\$ 5,752
Nursing Education Loan/Scholarship - Masters (NELM)	82	\$ 252,287
Nursing Education Loan/Scholarship - RN to MSN (NERM)	1	\$ 4,000
Nursing Education Loan/Scholarship - Ph.D. (NELP)	3	\$ 15,000
Nursing Teaching Stipend (NTSP)	10	\$ 92,000
State Dental Education Loan/Scholarship (DENT)	9	\$ 184,770
Health Care Professions Loan/Scholarship - Graduate (HCP-GR)	2	\$ 6,000
State Medical Education Loan/Scholarship (MED)	15	\$ 283,999
SREB Regional Contract Program (SREB)	33	\$ 488,400
Graduate and Professional Degree Loan/Scholarship (STSC)	5	\$ 34,103
Veterinary Medicine Minority Loan/Scholarship (VMMP)	2	\$ 36,022
Total Graduate Loan/Scholarships	290	\$ 1,759,083
TOTAL LOAN/SCHOLARSHIPS	1,560	\$ 7,857,412
TOTAL FUNDED THROUGH STATE-SUPPORTED FUNDS	28,169	\$ 31,936,069

Programs Funded through Alternate Sources

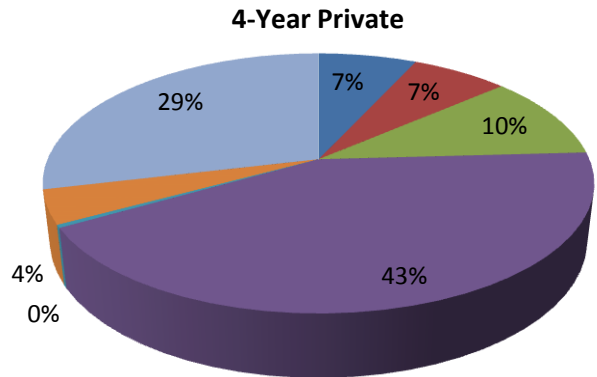
College Goal Sunday Awards (CGSA)	44	\$ 20,250
GEAR UP Mississippi Scholarship (GUMS)	35	\$ 152,126
Nissan Scholarship (NISS)	3	\$ 20,310
Summer Developmental Program Grant (SUMD)	146	\$ 765,114
TOTAL FUNDED THROUGH ALTERNATE FUNDS	228	\$ 957,800
TOTAL PROGRAMS ADMINISTERED BY SFA	28,397	\$ 32,893,869

Summary Detail

State-Supported Student Financial Aid Awards by Institution

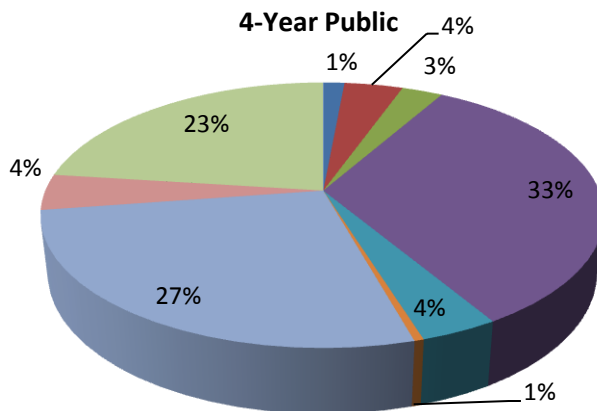
4-Year Private

	Awards	Amount
Belhaven University	213	\$ 257,162
Blue Mountain College	177	\$ 252,859
Millsaps College	290	\$ 389,414
Mississippi College	1,174	\$ 1,588,103
Rust College	14	\$ 13,932
Tougaloo College	115	\$ 157,188
William Carey University	670	\$ 1,069,468
Total	2,653	\$ 3,728,126



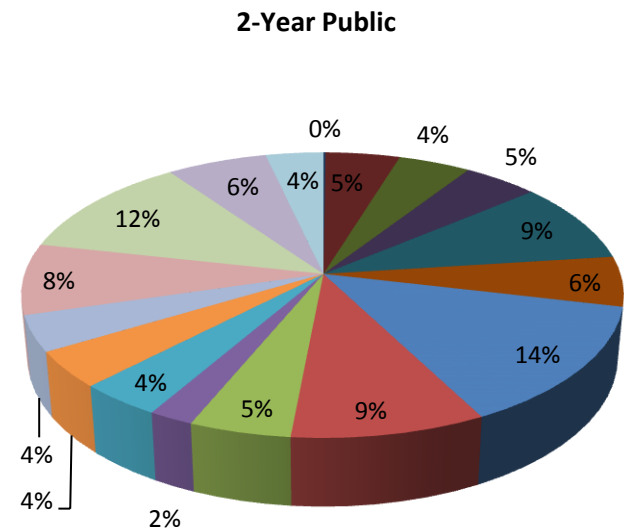
4-Year Public

	Awards	Amount
Alcorn State University	246	\$ 335,865
Delta State University	700	\$ 926,330
Jackson State University	513	\$ 648,175
Mississippi State University	5,915	\$ 7,684,501
Mississippi Univ. for Women	616	\$ 875,800
Mississippi Valley State Univ.	66	\$ 106,434
University of Mississippi	4,714	\$ 6,251,719
Univ. of Miss. Medical Center	293	\$ 1,011,458
Univ. of Southern Mississippi	3,718	\$ 5,327,027
Total	16,781	\$ 23,167,309



2-Year Public

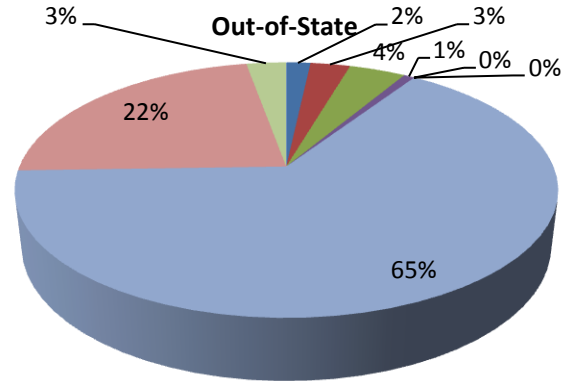
	Awards	Amount
Coahoma Community College	7	\$ 5,300
Copiah-Lincoln Comm. Coll.	366	\$ 181,050
East Central Community Coll.	335	\$ 176,345
East Mississippi Comm. Coll.	423	\$ 184,545
Hinds Community College	786	\$ 360,953
Holmes Community College	517	\$ 223,436
Itawamba Community Coll.	1,175	\$ 542,507
Jones County Junior College	734	\$ 359,145
Meridian Community College	418	\$ 187,671
Mississippi Delta Comm. Coll.	183	\$ 82,675
Miss. Gulf Coast CC-Jackson	360	\$ 154,296
Miss. Gulf Coast CC-Jeff Davis	368	\$ 162,520
Miss. Gulf Coast CC-Perkinston	341	\$ 159,978
Northeast Miss. Comm. Coll.	658	\$ 318,013
Northwest Miss. Comm. Coll.	971	\$ 464,075
Pearl River Community Coll.	570	\$ 245,254
Southwest Miss. Comm. Coll.	289	\$ 140,690
Total	8,501	\$ 3,948,453



Summary Detail

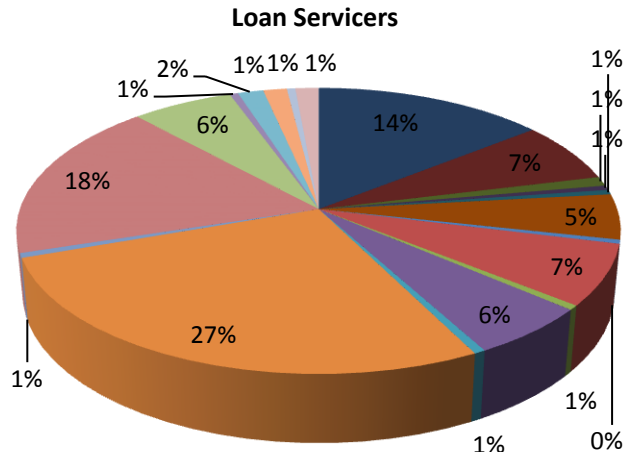
Out-of-State

	Awards	Amount
Barry University	1	\$ 9,043
Edward Via VA Coll. Osteopathic	1	\$ 14,800
Life Univ. of Chiropractic Med.	3	\$ 21,024
Logan Coll. of Chiropractic Med.	1	\$ 4,036
Palmer College Chiropractic	0	\$ -
Parker College Chiropractic	0	\$ -
Southern College of Optometry	23	\$ 340,400
Univ. of Alabama Birmingham	8	\$ 118,400
U. of Houston Sch. of Optometry	1	\$ 14,800
Total	38	\$ 522,503



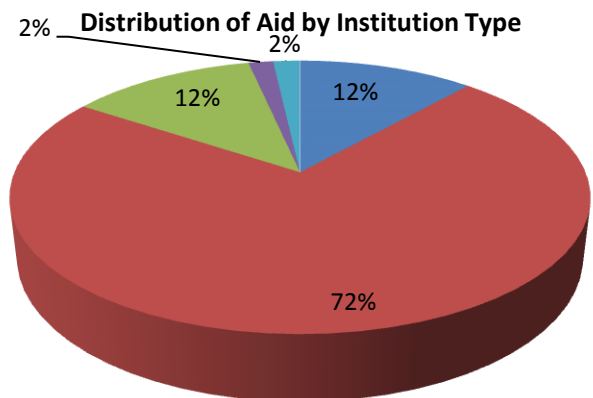
Loan Servicers

	Awards	Amount
ACS - New York	28	\$ 81,639
American Education Services	13	\$ 39,000
Chase Student Loan Servicing	2	\$ 6,000
Citibank Student Loan Corp	1	\$ 3,000
College Foundation, Inc.	1	\$ 3,000
Edfinancial Services	10	\$ 29,165
Granite State Management	1	\$ 2,532
Great Lakes Borrower Services	14	\$ 39,292
Iowa Student Loan Servicing	1	\$ 2,895
MOHELA	12	\$ 32,875
Nelnet	1	\$ 3,000
Sallie Mae Servicing Corp	53	\$ 154,186
Student Access Found. of MT	1	\$ 3,000
U.S. Dept. of Ed. - Direct Loans	35	\$ 102,732
U.S. Dept. of Ed. - FedLoan Svc.	12	\$ 35,800
U.S. Dept. of Ed. - Great Lakes	1	\$ 3,000
U.S. Dept. of Ed. - Nelnet	3	\$ 9,000
U.S. Dept. of Ed. - Sallie Mae	3	\$ 8,329
Wellesley Coll. Stu. Aid Soc.	1	\$ 3,000
Wells Fargo	3	\$ 8,233
Total	196	\$ 569,679



Summary: Distribution of Aid by Institution Type

	Awards	Amount
4-Year Private	2,653	\$ 3,728,126
4-Year Public	16,781	\$ 23,167,309
2-Year Public	8,501	\$ 3,948,453
Out-of-State	38	\$ 522,503
Loan Servicers	196	\$ 569,679
Total	28,169	\$ 31,936,069



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.

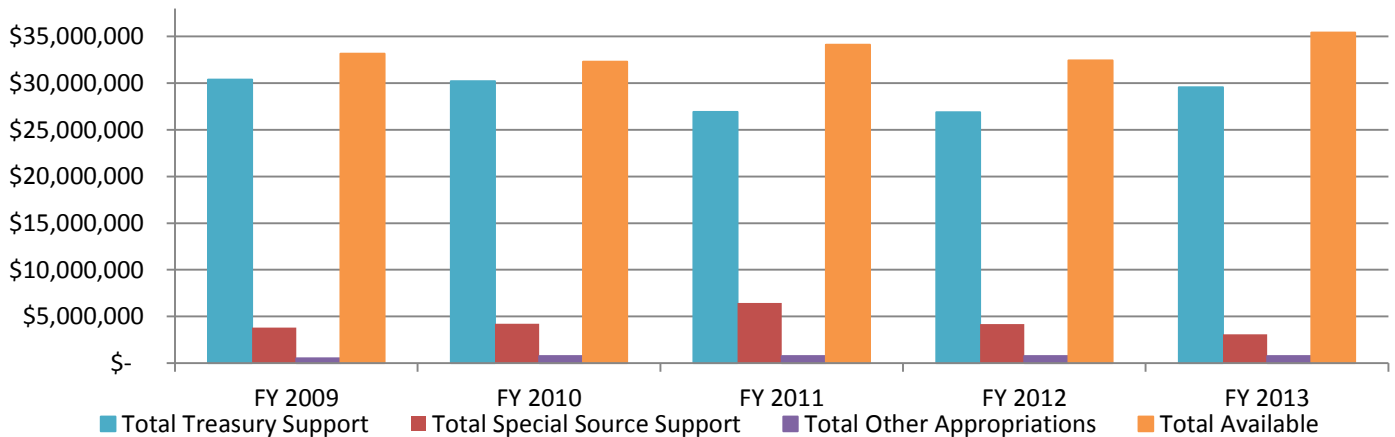
County	Number of Awards	Total Award Amount	County	Number of Awards	Total Award Amount
Adams	140	\$ 207,139	Lincoln	362	\$ 444,746
Alcorn	310	\$ 364,015	Lowndes	487	\$ 609,430
Amite	82	\$ 65,903	Madison	1444	\$ 1,995,905
Attala	165	\$ 236,453	Marion	186	\$ 200,770
Benton	40	\$ 52,743	Marshall	165	\$ 240,071
Bolivar	215	\$ 298,331	Monroe	369	\$ 394,793
Calhoun	124	\$ 151,506	Montgomery	108	\$ 129,974
Carroll	115	\$ 123,919	Neshoba	223	\$ 284,182
Chickasaw	151	\$ 168,258	Newton	189	\$ 295,232
Choctaw	90	\$ 87,914	Noxubee	42	\$ 40,919
Claiborne	25	\$ 35,593	Oktibbeha	415	\$ 589,765
Clarke	132	\$ 168,548	Panola	208	\$ 255,729
Clay	140	\$ 211,606	Pearl River	438	\$ 483,267
Coahoma	128	\$ 208,739	Perry	67	\$ 64,523
Copiah	203	\$ 240,816	Pike	281	\$ 411,860
Covington	103	\$ 140,011	Pontotoc	433	\$ 439,319
Desoto	1697	\$ 2,040,693	Prentiss	231	\$ 314,254
Forrest	663	\$ 930,454	Quitman	36	\$ 39,064
Franklin	59	\$ 90,742	Rankin	1730	\$ 2,172,002
George	181	\$ 267,460	Scott	159	\$ 229,699
Greene	59	\$ 51,445	Sharkey	31	\$ 73,098
Grenada	203	\$ 250,987	Simpson	159	\$ 210,060
Hancock	372	\$ 556,062	Smith	123	\$ 147,577
Harrison	1539	\$ 2,224,312	Stone	122	\$ 137,197
Hinds	1971	\$ 2,991,557	Sunflower	138	\$ 238,438
Holmes	71	\$ 126,061	Tallahatchie	39	\$ 59,176
Humphreys	48	\$ 44,858	Tate	222	\$ 321,679
Issaquena	8	\$ 4,000	Tippah	185	\$ 240,638
Itawamba	251	\$ 176,889	Tishomingo	163	\$ 163,941
Jackson	1185	\$ 1,342,537	Tunica	19	\$ 27,538
Jasper	101	\$ 98,458	Union	315	\$ 339,758
Jefferson	36	\$ 63,018	Walthall	81	\$ 70,245
Jefferson Davis	49	\$ 54,530	Warren	368	\$ 440,493
Jones	472	\$ 563,388	Washington	331	\$ 445,830
Kemper	42	\$ 47,614	Wayne	105	\$ 125,588
Lafayette	440	\$ 578,515	Webster	107	\$ 85,146
Lamar	719	\$ 931,785	Wilkinson	43	\$ 53,310
Lauderdale	737	\$ 844,004	Winston	133	\$ 212,968
Lawrence	101	\$ 159,644	Yalobusha	75	\$ 85,015
Leake	118	\$ 130,007	Yazoo	133	\$ 174,614
Lee	961	\$ 993,900	Out of State	15	\$ 101,869
Leflore	157	\$ 218,973	Unknown	1	\$ 3,000
			TOTALS	24,884	\$ 31,936,069

Summary Detail

5-Year History of State Support and Other Funding

Treasury Support	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
General Funds	\$ 30,199,810	\$ 30,200,449	\$ 26,915,820	\$ 26,878,808	\$ 29,578,808
Health Care Expendable	\$ 177,563	\$ -	\$ -	\$ -	\$ -
Total Treasury Support	\$ 30,377,373	\$ 30,200,449	\$ 26,915,820	\$ 26,878,808	\$ 29,578,808
One-Year Change (+/-)	\$ 500,600	\$ (176,924)	\$ (3,284,629)	\$ (37,012)	\$ 2,700,000
% One-Year Change (+/-)	1.68%	-0.58%	-10.88%	-0.14%	10.05%
Special Source Support					
Federal Funds (LEAP)	\$ 253,778	\$ 264,647	\$ 286,315	\$ -	\$ -
Investments	\$ 99,209	\$ 81,096	\$ 14,857	\$ 25,196	\$ 20,310
Lumina Foundation	\$ -	\$ -	\$ -	\$ 18,500	\$ 20,250
GEAR UP Mississippi	\$ -	\$ -	\$ -	\$ 478,327	\$ 152,126
Other/Collections	\$ 3,348,937	\$ 2,216,067	\$ 1,974,571	\$ 1,654,863	\$ 2,907,314
Total General Collections	\$ 3,701,924	\$ 2,561,810	\$ 2,275,743	\$ 2,176,886	\$ 3,100,000
Carryover*	\$ 100,000.00	\$ 1,670,664	\$ 1,200,000	\$ -	\$ -
Critical Nds Collections	\$ -	\$ -	\$ 2,984,395	\$ 2,023,443	\$ -
Total Special Source Support	\$ 3,801,924	\$ 4,232,474	\$ 6,460,138	\$ 4,200,329	\$ 3,100,000
One-Year Change (+/-)	\$ 1,590,316	\$ 430,550	\$ 2,227,664	\$ (2,259,809)	\$ (1,100,329)
% One-Year Change (+/-)	71.91%	11.32%	52.63%	-34.98%	-26.20%
Original SFA Appropriation	\$ 34,179,297	\$ 34,432,923	\$ 33,375,958	\$ 31,079,137	\$ 32,678,808
Mid-Year Reduction	\$ (1,509,991)	\$ (2,861,674)	\$ -	\$ -	\$ -
Mid-Year Increase	\$ -	\$ -	\$ -	\$ 605,000	\$ 2,000,000
Final SFA Appropriation	\$ 32,669,307	\$ 31,571,249	\$ 33,375,958	\$ 31,684,137	\$ 34,678,808
One-Year Change (+/-)	\$ 580,925	\$ (1,098,057)	\$ 1,804,709	\$ (1,691,821)	\$ 2,994,671
% One-Year Change (+/-)	1.81%	-3.36%	5.72%	-5.07%	9.45%
Other Appropriations					
Ayers - Summer Devel.	\$ 500,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000
Total Other Appropriations	\$ 500,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000
Total Available	\$ 33,169,307	\$ 32,321,249	\$ 34,125,958	\$ 32,434,137	\$ 35,428,808
One-Year Change (+/-)	\$ 580,925	\$ (848,057)	\$ 1,804,709	\$ (1,691,821)	\$ 2,994,671
% One-Year Change (+/-)	1.81%	-2.56%	5.58%	-4.96%	9.23%

* Carryover Funds are often appropriated even in the absence of carryover funds. In FY 2009, carryover funds were not available. In FY 2011, \$923,225 of the \$1,200,000 appropriation was available for use.



Summary Detail

5-Year History of Budgets and Expenditures

Source of Budgeted Expenses	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Treasury Support					
General Funds	\$ 30,199,810	\$ 30,200,449	\$ 26,915,820	\$ 26,878,808	\$ 29,578,808
Healthcare Expendable	\$ 177,563	\$ -	\$ -	\$ -	\$ -
Special Source Support					
Total General Collections	\$ 352,987	\$ 345,743	\$ 2,098,661	\$ 2,176,886	\$ 3,100,000
Carryover*	\$ -	\$ 1,670,664	\$ 923,225	\$ -	\$ -
Critical Nds Collections	\$ -	\$ -	\$ 2,984,395	\$ 2,023,443	\$ -
Other Appropriations					
Ayers - Summer Devel.	\$ 500,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000
Total Original Budget	\$ 31,230,360	\$ 32,966,856	\$ 33,672,101	\$ 31,829,137	\$ 33,428,808
Mid-Year Change	\$ (1,509,991)	\$ (2,861,674)	\$ -	\$ 605,000	\$ 2,000,000
Final Budget	\$ 29,720,369	\$ 30,105,182	\$ 33,672,101	\$ 32,434,137	\$ 35,428,808

Actual Expenses					
State Supported Awards	\$ 28,635,587	\$ 27,275,175	\$ 27,689,625	\$ 29,925,164	\$ 31,936,069
Other Source Awards	\$ 2,157,927	\$ 1,470,436	\$ 1,351,421	\$ 1,268,279	\$ 957,800
Administrative Expenses	\$ 1,093,766	\$ 1,095,686	\$ 1,104,642	\$ 829,201	\$ 1,027,429
Total Expenses	\$ 31,887,279	\$ 29,841,297	\$ 30,145,688	\$ 32,022,644	\$ 33,921,298
Balance (Approp./Expenses)	\$ 1,282,028	\$ 2,479,952	\$ 3,980,270	\$ 411,493	\$ 1,507,510
Balance (Budget/Expenses)	\$ (2,166,910)	\$ 263,885	\$ 3,526,413	\$ 411,493	\$ 1,507,510

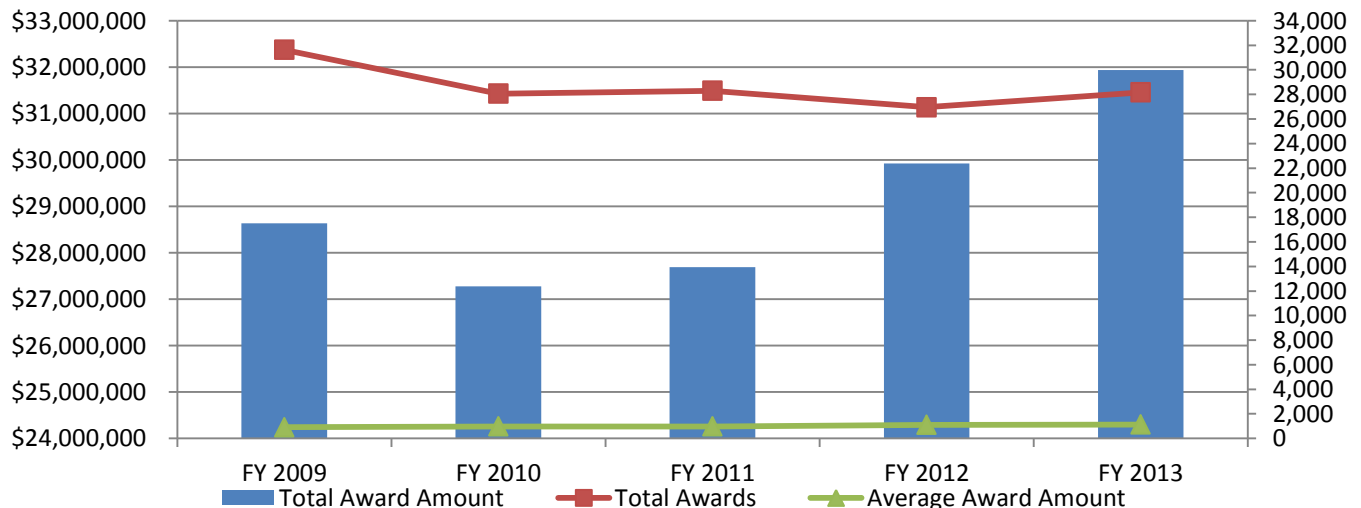
*Carryover funds were appropriated in FY 2009, but not budgeted. In FY 2011, carryover funds were appropriated at \$1.2 million in FY 2011, but only \$923,225 was available.

For FY 2008, 2009, and 2010, SFA was unable to budget all special source funds appropriated, because these funds were not available.

In FY 2009, SFA spent more than was budgeted, but less than what was appropriated.

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

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Award Amount	\$ 28,635,587	\$ 27,275,175	\$ 27,689,625	\$ 29,925,164	\$ 31,936,069
One-Year Change (+/-)	\$ (2,848,994)	\$ (1,360,412)	\$ 414,450	\$ 2,235,539	\$ 2,010,905
% One-Year Change (+/-)	-9.05%	-4.75%	1.52%	8.07%	6.72%
Total Awards	31,634	28,070	28,301	26,963	28,169
One-Year Change (+/-)	6	-3,564	231	-1,338	1,206
% One-Year Change (+/-)	0.02%	-11.27%	0.82%	-4.73%	4.47%
Average Award Amount	\$ 905	\$ 972	\$ 978	\$ 1,110	\$ 1,134
One-Year Change (+/-)	\$ (90)	\$ 66	\$ 7	\$ 131	\$ 24
% One-Year Change (+/-)	-9.07%	7.34%	0.69%	13.44%	2.15%



Summary Detail

Funding Disparities

Due to the availability of state support, in some years, some student financial aid programs cannot be fully funded. For programs that are not fully funded, money is awarded on a first-come, first-served basis until funds have been exhausted. The table below shows the total number of eligible applicants, the number of applicants who received awards, the calculated rate at which programs were funded, the average award amount, the number of eligible applicants not funded, and the resulting funding disparity. In the current fiscal year, all programs were fully funded.

Program	Eligible Applicants	Applicants Awarded	Award Rate	Avg. Award Amount	Applicants Unfunded	Funding Disparity
Grants						
MTAG	23,481	23,481	100%	\$ 591	0	\$ -
MESG	2,189	2,189	100%	\$ 2,381	0	\$ -
HELP	918	918	100%	\$ 5,286	0	\$ -
LAW	14	14	100%	\$ 8,292	0	\$ -
PMGT (Graduate)	7	7	100%	\$ 2,429	0	\$ -
<i>Total Grants</i>	<i>26,609</i>	<i>26,609</i>	<i>100%</i>	<i>\$ 905</i>	<i>0</i>	<i>\$ -</i>
Undergraduate Loan/Scholarships						
Education Programs						
CNAR	9	9	100%	\$ 12,624	0	\$ -
CNTP	183	183	100%	\$ 12,899	0	\$ -
MTLR	196	196	100%	\$ 2,907	0	\$ -
WWAR	6	6	100%	\$ 3,667	0	\$ -
WWTS	536	536	100%	\$ 3,575	0	\$ -
<i>Subtotal</i>	<i>930</i>	<i>930</i>	<i>100%</i>	<i>\$ 5,357</i>	<i>0</i>	<i>\$ -</i>
Health Care Programs						
NELB	276	276	100%	\$ 3,286	0	\$ -
NELR	57	57	100%	\$ 3,517	0	\$ -
HCP-UG	7	7	100%	\$ 1,500	0	\$ -
<i>Subtotal</i>	<i>340</i>	<i>340</i>	<i>100%</i>	<i>\$ 3,325</i>	<i>0</i>	<i>\$ -</i>
<i>Total Undergrad Loan/Schols</i>	<i>27,879</i>	<i>27,879</i>	<i>100%</i>	<i>\$ 4,802</i>	<i>0</i>	<i>\$ -</i>
Graduate Loan/Scholarships						
Education Programs						
CSA	38	38	100%	\$ 2,257	0	\$ -
GTS	85	85	100%	\$ 2,012	0	\$ -
SDSP	4	4	100%	\$ 25,000	0	\$ -
<i>Subtotal</i>	<i>127</i>	<i>127</i>	<i>100%</i>	<i>\$ 2,809</i>	<i>0</i>	<i>\$ -</i>
Other Programs						
SWOR	1	1	100%	\$ 5,752	0	\$ -
<i>Subtotal</i>	<i>1</i>	<i>1</i>	<i>100%</i>	<i>\$ 5,752</i>	<i>0</i>	<i>\$ -</i>
Health Care Programs						
NELM	82	82	100%	\$ 3,077	0	\$ -
NERM	1	1	100%	\$ 4,000	0	\$ -
NELP	3	3	100%	\$ 5,000	0	\$ -
NTSP	10	10	100%	\$ 9,200	0	\$ -
DENT	9	9	100%	\$ 20,530	0	\$ -
HCP-GR	2	2	100%	\$ 3,000	0	\$ -
MED	15	15	100%	\$ 18,933	0	\$ -
SREB	33	33	100%	\$ 14,800	0	\$ -
STSC	5	5	100%	\$ 6,821	0	\$ -
VMMP	2	2	100%	\$ 18,011	0	\$ -
<i>Subtotal</i>	<i>162</i>	<i>162</i>	<i>100%</i>	<i>\$ 8,621</i>	<i>0</i>	<i>\$ -</i>
<i>Total Graduate Loan/Schols</i>	<i>290</i>	<i>290</i>	<i>100%</i>	<i>\$ 6,066</i>	<i>0</i>	<i>\$ -</i>
<i>Total Loan/Schols</i>	<i>1,560</i>	<i>1,560</i>	<i>100%</i>	<i>\$ 5,037</i>	<i>0</i>	<i>\$ -</i>
Grand Totals	28,169	28,169	100%	\$ 1,134	0	\$ -

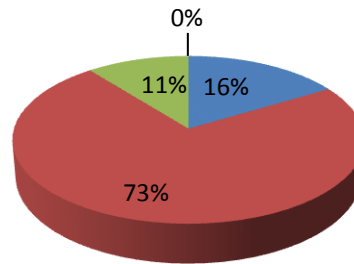
Summary Detail										
Awards and Amounts by Program by Institution Type										
Program Name	2-Year Public		4-Year Public		4-Year Private		Out-of-State or Loan Servicer		All Programs	
	Awds.	Amount	Awds.	Amount	Awds.	Amount	Awds.	Amount	Awds.	Amount
Undergrad Grants										
MTAG	8,199	\$3,329,275	13,309	\$ 9,204,911	1,973	\$1,346,542	0	\$ -	23,481	\$13,880,728
MESG	135	\$ 279,534	1,749	\$ 4,200,691	305	\$ 732,083	0	\$ -	2,189	\$ 5,212,308
HELP	166	\$ 337,274	664	\$ 4,014,031	88	\$ 501,228	0	\$ -	918	\$ 4,852,533
LAW	1	\$ 2,370	13	\$ 113,718	0	\$ -	0	\$ -	14	\$ 116,088
Subtotal	8,501	\$3,948,453	15,735	\$17,533,351	2,366	\$2,579,853	0	\$ -	26,602	\$24,061,657
Graduate Grants										
PMGT	0	\$ -	7	\$ 17,000	0	\$ -	0	\$ -	7	\$ 17,000
Subtotal	0	\$ -	7	\$ 17,000	0	\$ -	0	\$ -	7	\$ 17,000
Undergrad Loan/Schols										
CNAR	0	\$ -	9	\$ 113,614	0	\$ -	0	\$ -	9	\$ 113,614
CNTP	0	\$ -	156	\$ 2,022,426	27	\$ 338,126	0	\$ -	183	\$ 2,360,552
MTLR	0	\$ -	0	\$ -	0	\$ -	196	\$ 569,678	196	\$ 569,678
WWAR	0	\$ -	3	\$ 10,000	3	\$ 12,000	0	\$ -	6	\$ 22,000
WWTS	0	\$ -	428	\$ 1,542,000	108	\$ 373,988	0	\$ -	536	\$ 1,915,988
NELB	0	\$ -	219	\$ 727,750	57	\$ 179,053	0	\$ -	276	\$ 906,803
NELR	0	\$ -	48	\$ 177,500	9	\$ 22,944	0	\$ -	57	\$ 200,444
HCP-UG	0	\$ -	7	\$ 9,250	0	\$ -	0	\$ -	7	\$ 9,250
Subtotal	0	\$ -	870	\$ 4,602,540	204	\$ 926,111	196	\$ 569,678	1,270	\$ 6,098,329
Graduate Loan/Schols										
CSA	0	\$ -	27	\$ 61,000	11	\$ 24,750	0	\$ -	38	\$ 85,750
GTS	0	\$ -	31	\$ 52,875	54	\$ 118,125	0	\$ -	85	\$ 171,000
SDSP	0	\$ -	4	\$ 100,000	0	\$ -	0	\$ -	4	\$ 100,000
SWOR	0	\$ -	1	\$ 5,752	0	\$ -	0	\$ -	1	\$ 5,752
NELM	0	\$ -	70	\$ 215,000	12	\$ 37,287	0	\$ -	82	\$ 252,287
NERM	0	\$ -	1	\$ 4,000	0	\$ -	0	\$ -	1	\$ 4,000
NELP	0	\$ -	3	\$ 15,000	0	\$ -	0	\$ -	3	\$ 15,000
NTSP	0	\$ -	5	\$ 51,000	5	\$ 41,000	0	\$ -	10	\$ 92,000
DENT	0	\$ -	9	\$ 184,770	0	\$ -	0	\$ -	9	\$ 184,770
HCP-GR	0	\$ -	2	\$ 6,000	0	\$ -	0	\$ -	2	\$ 6,000
MED	0	\$ -	15	\$ 283,999	0	\$ -	0	\$ -	15	\$ 283,999
SREB	0	\$ -	0	\$ -	0	\$ -	33	\$ 488,400	33	\$ 488,400
STSC	0	\$ -	0	\$ -	0	\$ -	5	\$ 34,103	5	\$ 34,103
VMMP	0	\$ -	2	\$ 36,022	0	\$ -	0	\$ -	2	\$ 36,022
Subtotal	0	\$ -	170	\$ 1,015,418	82	\$ 221,162	38	\$ 522,503	290	\$ 1,759,083
Totals	8,501	\$3,948,453	16,782	\$23,168,309	2,652	\$3,727,126	234	\$1,092,181	28,169	\$31,936,069

Summary Detail

Awards and Amounts by Program by Institution Type

Undergrad. Grants

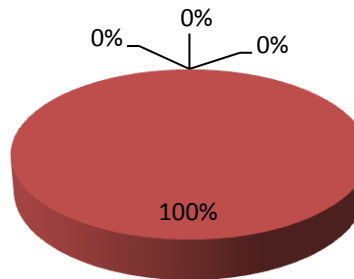
	Awards	Amount
2-Year Public	8,501	\$ 3,948,453
4-Year Public	15,735	\$ 17,533,351
4-Year Private	2,366	\$ 2,579,853
Out-of-State or Loan Servicer	0	\$ -
Totals	26,602	\$ 24,061,657



■ 2-Year Public
 ■ 4-Year Public
 ■ 4-Year Private
 ■ Out-of-State or Loan Servicer

Graduate Grants

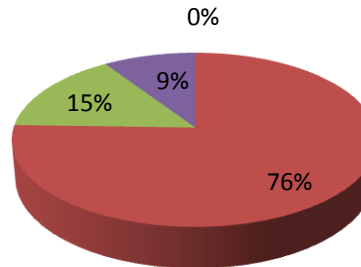
	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	7	\$ 17,000
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
Totals	7	\$ 17,000



■ 2-Year Public
 ■ 4-Year Public
 ■ 4-Year Private
 ■ Out-of-State or Loan Servicer

Undergrad. Loan/ Schols.

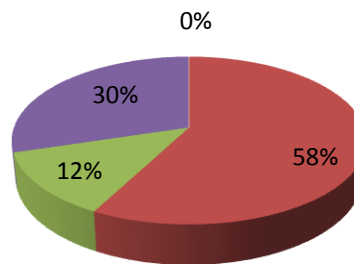
	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	870	\$ 4,602,540
4-Year Private	204	\$ 926,111
Out-of-State or Loan Servicer	196	\$ 569,678
Totals	1,270	\$ 6,098,329



■ 2-Year Public
 ■ 4-Year Public
 ■ 4-Year Private
 ■ Out-of-State or Loan Servicer

Graduate Loan/ Schols.

	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	170	\$ 1,015,418
4-Year Private	82	\$ 221,162
Out-of-State or Loan Servicer	38	\$ 522,503
Totals	290	\$ 1,759,083



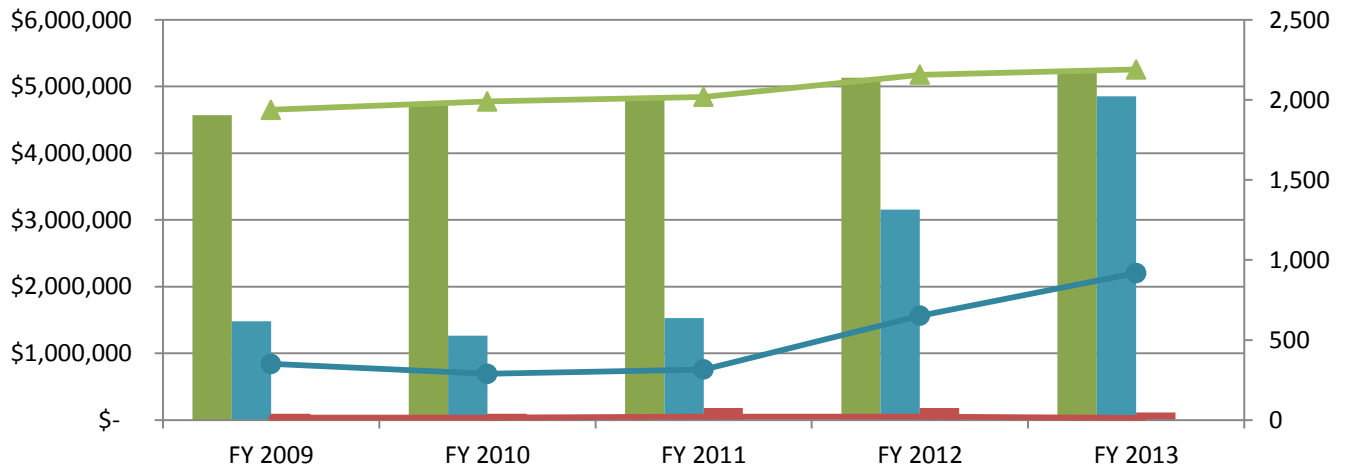
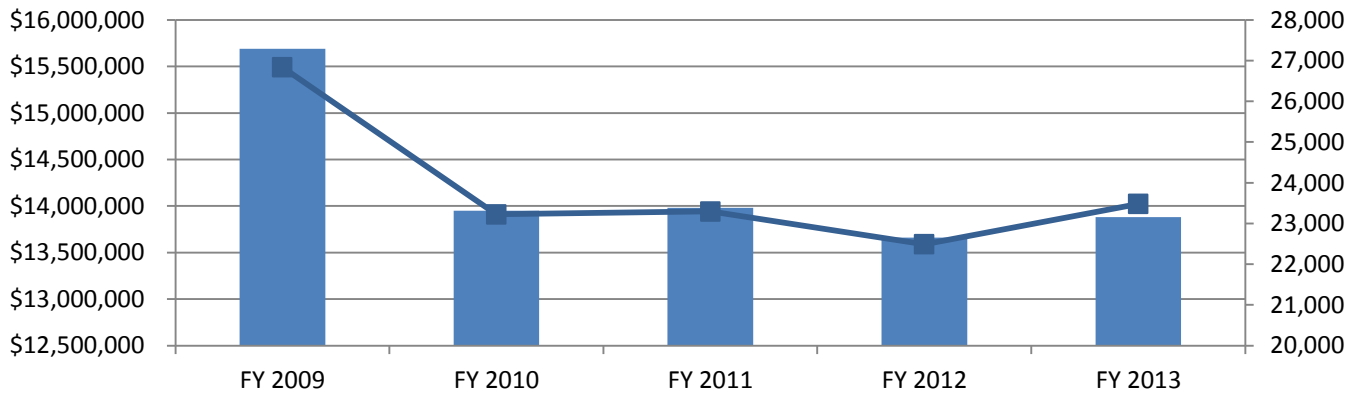
■ 2-Year Public
 ■ 4-Year Public
 ■ 4-Year Private
 ■ Out-of-State or Loan Servicer

Summary Detail

5-Year History of Awards and Amounts by Program

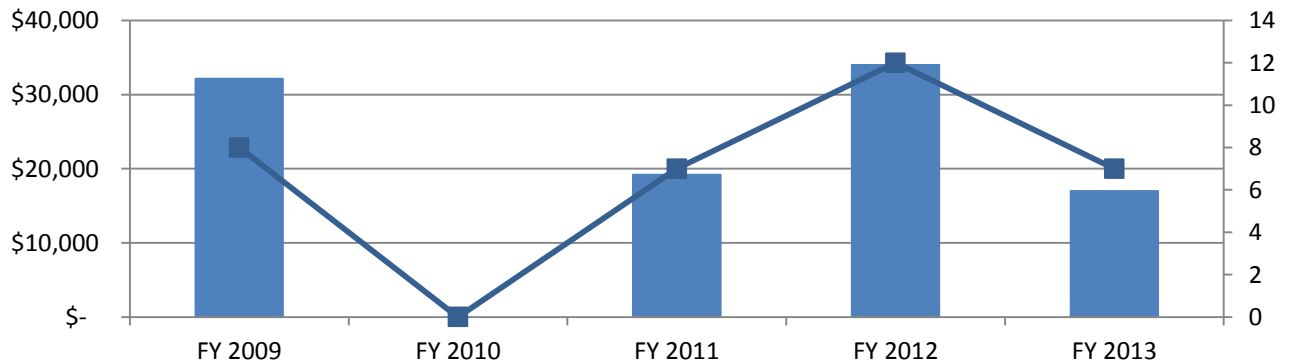
Undergraduate Grants

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
MTAG - Amount Awarded	\$ 15,689,129	\$ 13,950,739	\$ 13,979,693	\$ 13,660,150	\$ 13,880,728
MTAG - Number of Awards	26,838	23,227	23,297	22,490	23,481
MESG - Amount Awarded	\$ 4,568,470	\$ 4,712,408	\$ 4,810,293	\$ 5,132,949	\$ 5,212,308
MESG - Number of Awards	1,938	1,990	2,019	2,156	2,189
HELP - Amount Awarded	\$ 1,481,350	\$ 1,265,238	\$ 1,528,257	\$ 3,153,418	\$ 4,852,533
HELP - Number of Awards	351	289	316	652	918
LAW - Amount Awarded	\$ 95,757	\$ 93,831	\$ 178,706	\$ 178,706	\$ 116,088
LAW - Number of Awards	16	16	21	21	14



Graduate Grants

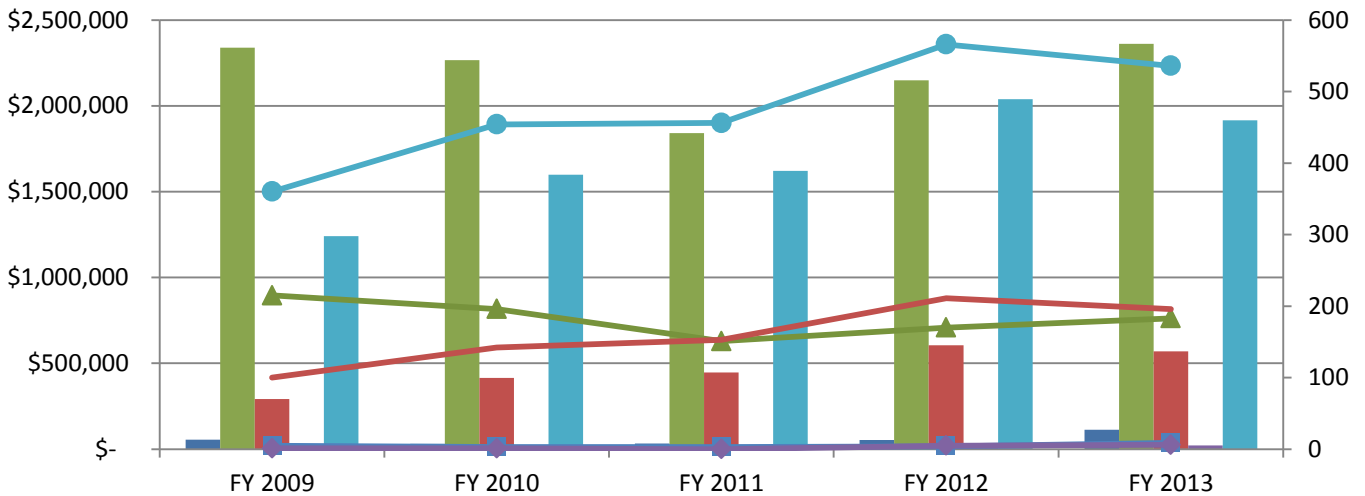
	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
PMGT - Amount Awarded	\$ 32,120	\$ -	\$ 19,200	\$ 34,000	\$ 17,000
PMGT - Number of Awards	8	0	7	12	7



Summary Detail

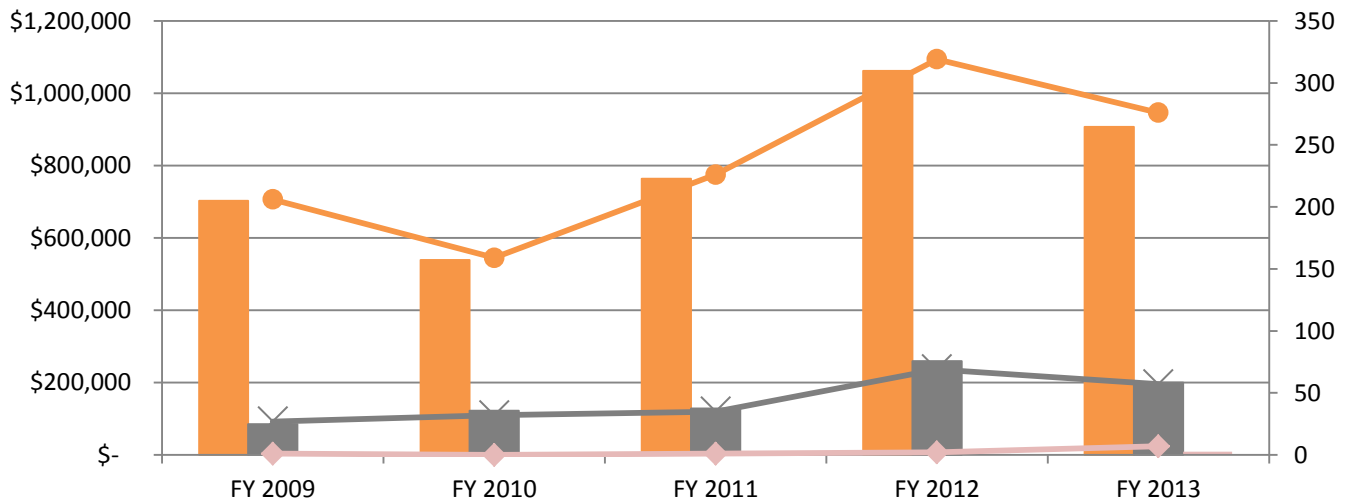
Undergraduate Loan/Scholarships

Education	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
CNAR - Amount Awarded	\$ 56,243	\$ 30,720	\$ 32,552	\$ 52,956	\$ 113,614
CNAR - Number of Awards	5	3	3	4	9
CNTP - Amount Awarded	\$ 2,339,072	\$ 2,266,677	\$ 1,841,733	\$ 2,149,194	\$ 2,360,552
CNTP - Number of Awards	215	196	151	170	183
MTLR - Amount Awarded	\$ 292,375	\$ 415,500	\$ 447,145	\$ 604,879	\$ 569,678
MTLR - Number of Awards	100	142	153	211	196
WWAR - Amount Awarded	\$ 2,000	\$ 2,000	\$ -	\$ 18,000	\$ 22,000
WWAR - Number of Awards	1	1	0	5	6
WWTS - Amount Awarded	\$ 1,240,328	\$ 1,598,325	\$ 1,620,334	\$ 2,039,141	\$ 1,915,988
WWTS - Number of Awards	360	454	456	566	536



Health Care

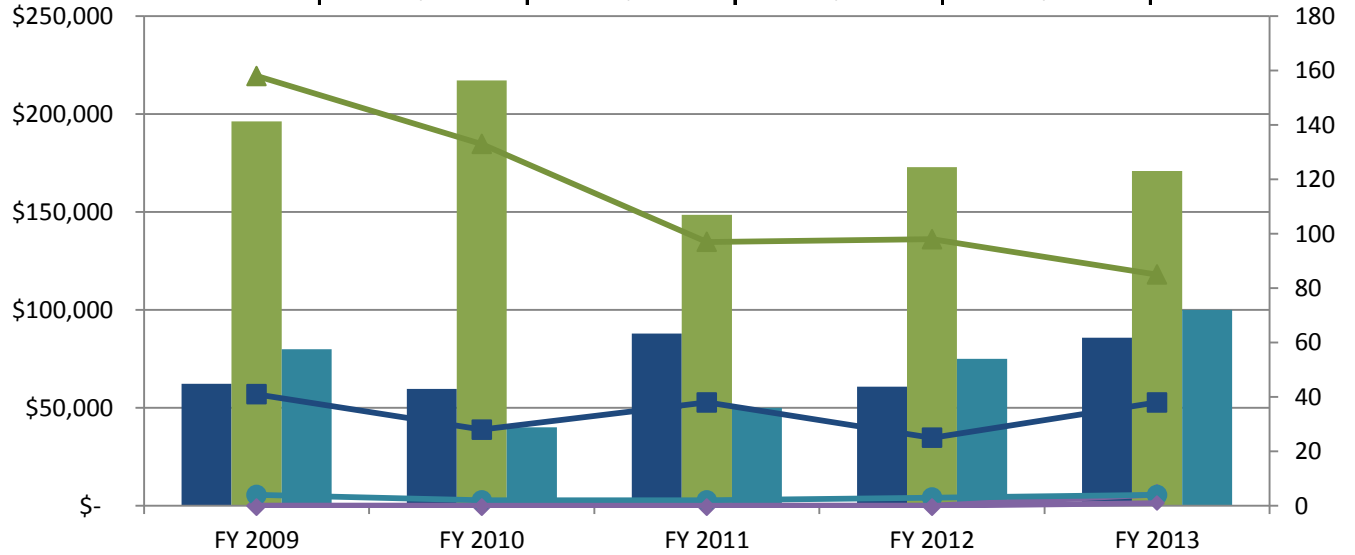
	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
NELB - Amount Awarded	\$ 702,295	\$ 538,834	\$ 763,403	\$ 1,061,919	\$ 906,803
NELB - Number of Awards	206	159	226	319	276
NELR - Amount Awarded	\$ 85,222	\$ 122,666	\$ 127,999	\$ 259,569	\$ 200,444
NELR - Number of Awards	27	32	35	69	57
HCP-U - Amount Awarded	\$ 1,500	\$ -	\$ 1,500	\$ 3,000	\$ 9,250
HCP-U - Number of Awards	1	0	1	2	7



Summary Detail

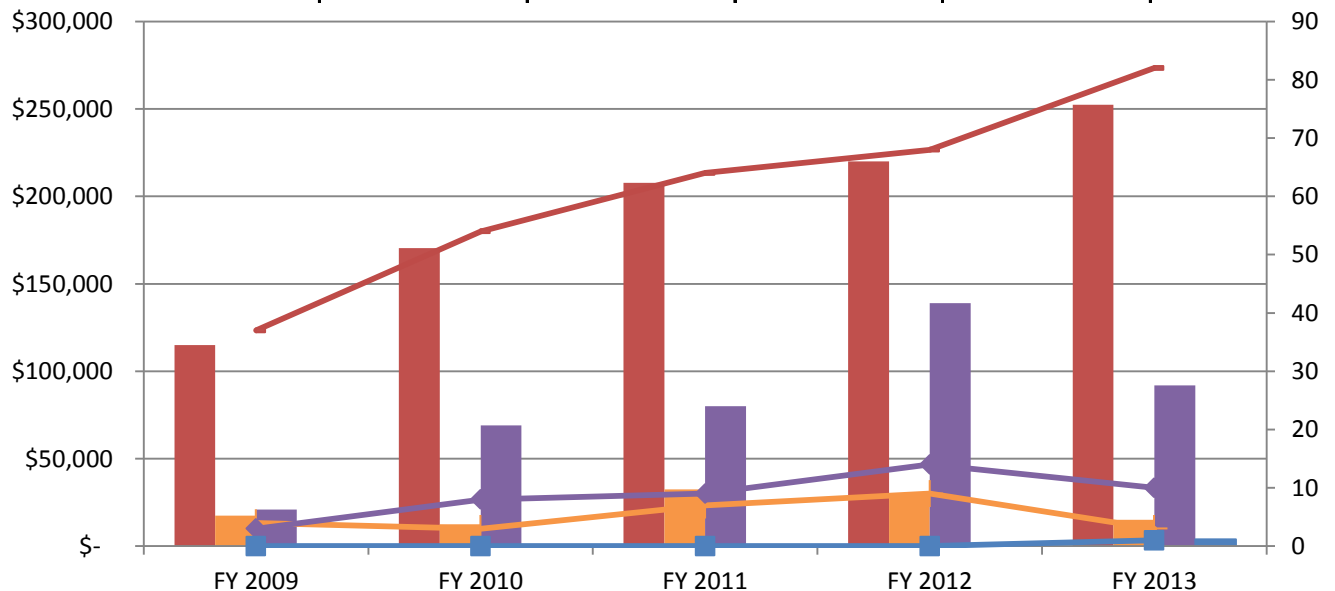
Graduate Loan/Scholarships

Education	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
CSA - Amount Awarded	\$ 62,250	\$ 59,625	\$ 87,875	\$ 60,875	\$ 85,750
CSA - Number of Awards	41	28	38	25	38
GTS - Amount Awarded	\$ 196,250	\$ 217,250	\$ 148,500	\$ 173,000	\$ 171,000
GTS - Number of Awards	158	133	97	98	85
SDSP - Amount Awarded	\$ 80,000	\$ 40,000	\$ 50,000	\$ 75,000	\$ 100,000
SDSP - Number of Awards	4	2	2	3	4
SWOR - Amount Awarded	N/A	N/A	N/A	N/A	\$ 5,752
SWOR - Number of Awards	N/A	N/A	N/A	N/A	1



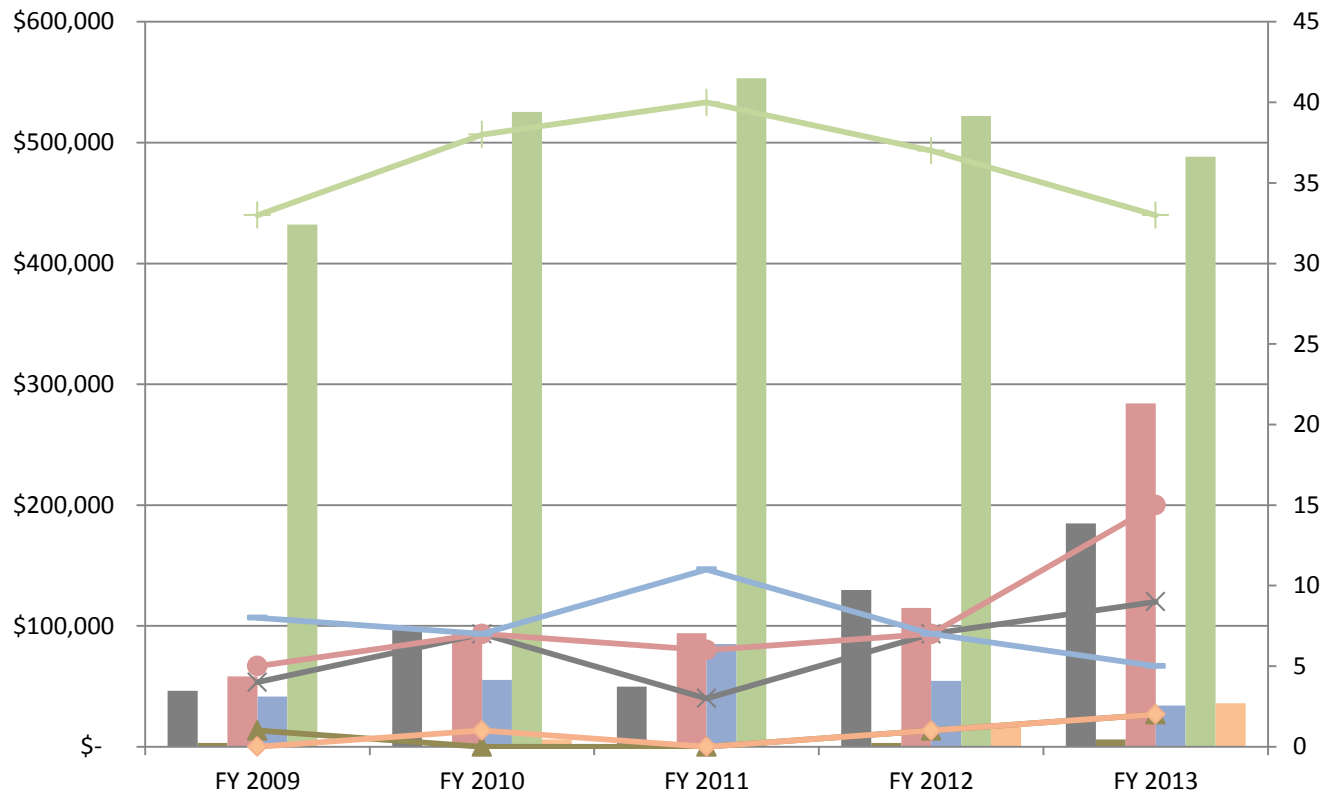
Health Care - Nursing

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
NELM - Amount Awarded	\$ 115,040	\$ 170,441	\$ 207,749	\$ 220,003	\$ 252,287
NELM - Number of Awards	37	54	64	68	82
NERM - Amount Awarded	N/A	N/A	N/A	N/A	4,000
NERM - Number of Awards	N/A	N/A	N/A	N/A	1
NELP - Amount Awarded	\$ 17,500	\$ 12,500	\$ 32,500	\$ 29,063	\$ 15,000
NELP - Number of Awards	4	3	7	9	3
NTSP - Amount Awarded	\$ 21,000	\$ 69,000	\$ 80,000	\$ 139,000	\$ 92,000
NTSP - Number of Awards	3	8	9	14	10



Summary Detail

Health Care - Other	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
DENT - Amount Awarded	\$ 46,120	\$ 98,210	\$ 49,590	\$ 129,710	\$ 184,770
DENT - Number of Awards	4	7	3	7	9
HCP-G - Amount Awarded	\$ 3,000	\$ -	\$ -	\$ 3,000	\$ 6,000
HCP-G - Number of Awards	1	0	0	1	2
MED - Amount Awarded	\$ 58,245	\$ 95,543	\$ 93,894	\$ 114,783	\$ 283,999
MED - Number of Awards	5	7	6	7	15
STSC - Amount Awarded	\$ 41,512	\$ 55,336	\$ 84,902	\$ 54,349	\$ 34,103
STSC - Number of Awards	8	7	11	7	5
SREB - Amount Awarded	\$ 432,300	\$ 525,400	\$ 553,200	\$ 521,950	\$ 488,400
SREB - Number of Awards	33	38	40	37	33
VMMP - Amount Awarded	\$ -	\$ 6,000	\$ -	\$ 18,512	\$ 36,022
VMMP- Number of Awards	0	1	0	1	2



Summary Detail

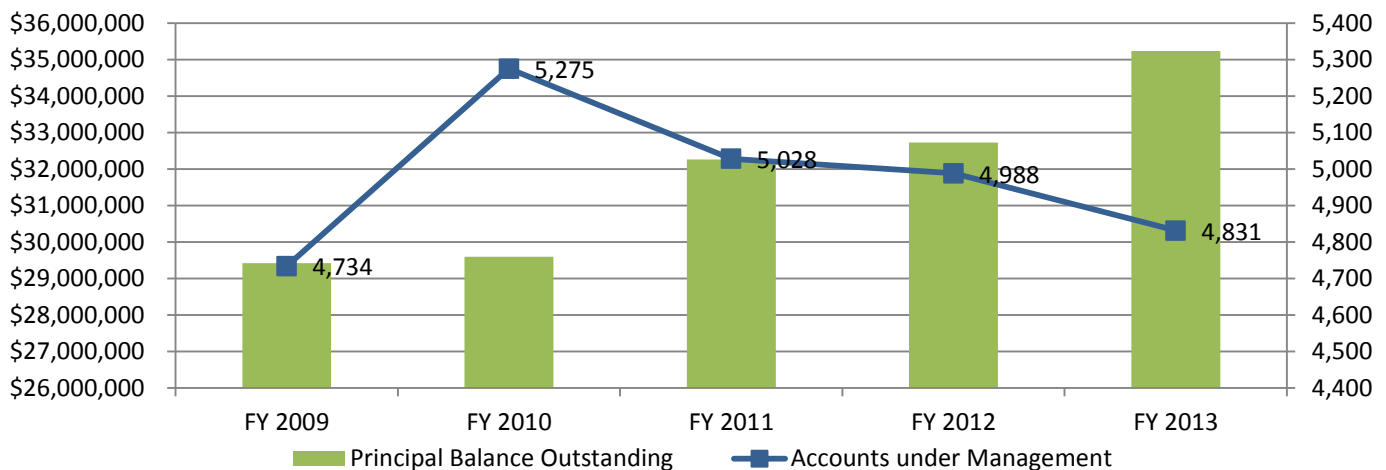
Overview of Loan/Scholarship Accounts Under Management

State-supported loan/scholarship awards may be repaid through service or money. Below 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 to continue 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 may be closed as "Paid in Full", "Service Complete", or a combination. Accounts may also be closed for reasons of total and permanent disability or death.

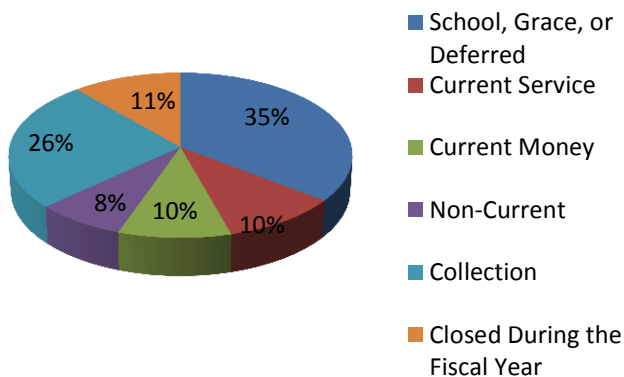
5-Year History of Loan/Scholarship Accounts Under Management

Accounts under Management	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Current	1,871	2,293	2,296	2,468	2,674
Defaulted	1,353	1,716	1,748	1,554	1,609
Closed During the Fiscal Year	1,510	1,266	984	966	548
Total	4,734	5,275	5,028	4,988	4,831

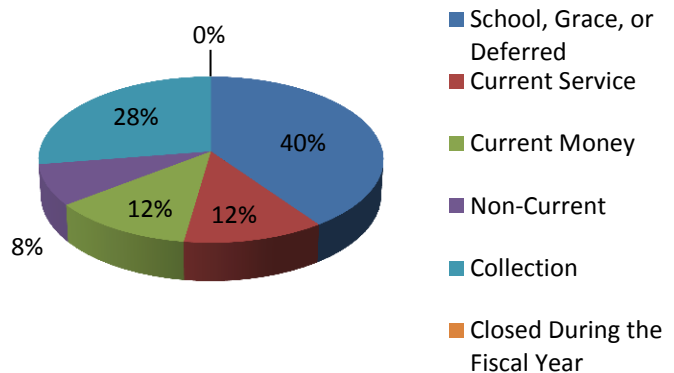
Principal Balance Outstanding	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Current	\$ 19,793,251	\$ 16,773,974	\$ 19,074,810	\$ 20,641,412	\$ 22,738,719
Defaulted	\$ 9,625,630	\$ 12,819,750	\$ 13,188,554	\$ 12,080,032	\$ 12,490,466
Closed During the Fiscal Year	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 29,418,881	\$ 29,593,724	\$ 32,263,364	\$ 32,721,444	\$ 35,229,185



Accounts Managed During FY 2013



Principal Balance Outstanding at the Close of FY 2013



Summary of Accounts Managed During the Fiscal Year

Program	Current			Defaulted		Closed	Total
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed During the Fiscal	
CNAR	10	3	0	1	3	1	18
CNTP	238	57	175	142	536	58	1,206
WWAR	6	0	3	0	0	0	9
WWTS	643	220	121	129	431	216	1,760
NELB	366	120	43	21	98	68	716
NELR	79	14	9	3	21	41	167
HCP-U/G	11	0	0	2	8	3	24
CSA	31	3	8	3	6	35	86
GTS	91	1	35	19	38	72	256
SDSP	9	6	1	0	10	2	28
SWOR	1	0	0	0	0	0	1
NELM	103	18	18	7	23	28	197
NERM	1	0	0	0	0	0	1
NELP	10	4	4	2	3	3	26
NTSP	23	4	15	2	10	1	55
DENT	11	3	7	2	1	3	27
MED	26	1	8	11	9	2	57
SREB	40	22	15	4	6	6	93
STSC	9	6	5	11	17	4	52
VMMP	2	0	1	0	0	0	3
Inactive	7	7	0	15	15	5	49
Totals	1,717	489	468	374	1,235	548	4,831
% of Total	36%	10%	10%	8%	26%	11%	100%

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

Program	Current			Defaulted		Closed	Total
	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed During the Fiscal	
CNAR	\$ 153,285	\$ -	\$ 45,462	\$ 6,344	\$ 47,045	\$ -	\$ 252,136
CNTP	\$ 4,152,691	\$ 539,164	\$ 2,439,202	\$ 1,708,147	\$ 6,224,351	\$ -	\$ 15,063,556
WWAR	\$ 34,000	\$ -	\$ 7,349	\$ -	\$ -	\$ -	\$ 41,349
WWTS	\$ 3,309,251	\$ 963,229	\$ 495,662	\$ 404,709	\$ 1,577,795	\$ -	\$ 6,750,645
NELB	\$ 1,587,657	\$ 560,011	\$ 138,437	\$ 72,745	\$ 346,240	\$ -	\$ 2,705,090
NELR	\$ 274,888	\$ 53,667	\$ 29,988	\$ 8,218	\$ 61,624	\$ -	\$ 428,386
HCP-U/G	\$ 23,500	\$ -	\$ -	\$ 1,336	\$ 11,432	\$ -	\$ 36,268
CSA	\$ 84,834	\$ 4,750	\$ 26,375	\$ 7,125	\$ 16,891	\$ -	\$ 139,974
GTS	\$ 176,075	\$ 1,750	\$ 93,887	\$ 28,470	\$ 64,820	\$ -	\$ 365,003
SDSP	\$ 550,000	\$ 231,000	\$ 8,216	\$ -	\$ 360,511	\$ -	\$ 1,149,728
SWOR	\$ 5,752	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,752
NELM	\$ 386,104	\$ 63,023	\$ 60,038	\$ 19,718	\$ 76,800	\$ -	\$ 605,682
NERM	\$ 4,000	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,000
NELP	\$ 81,094	\$ 18,281	\$ 13,957	\$ 12,915	\$ 25,000	\$ -	\$ 151,247
NTSP	\$ 277,354	\$ 49,000	\$ 175,088	\$ 28,000	\$ 84,890	\$ -	\$ 614,332
DENT	\$ 370,600	\$ 51,635	\$ 92,238	\$ 14,517	\$ 4,000	\$ -	\$ 532,991
MED	\$ 703,719	\$ 25,585	\$ 84,784	\$ 150,751	\$ 259,731	\$ -	\$ 1,224,570
SREB	\$ 1,529,400	\$ 807,700	\$ 528,678	\$ 67,632	\$ 115,538	\$ -	\$ 3,048,949
STSC	\$ 161,393	\$ 74,270	\$ 66,493	\$ 159,690	\$ 246,275	\$ -	\$ 708,121
VMMP	\$ 60,534	\$ -	\$ 14,094	\$ -	\$ -	\$ -	\$ 74,628
Inactive	\$ 237,162	\$ 812,412	\$ -	\$ 123,046	\$ 154,160	\$ -	\$ 1,326,780
Totals	\$ 14,163,293	\$ 4,255,477	\$ 4,319,950	\$ 2,813,363	\$ 9,677,103	\$ -	\$35,229,185
% of Total	40%	12%	12%	8%	27%	0%	100%

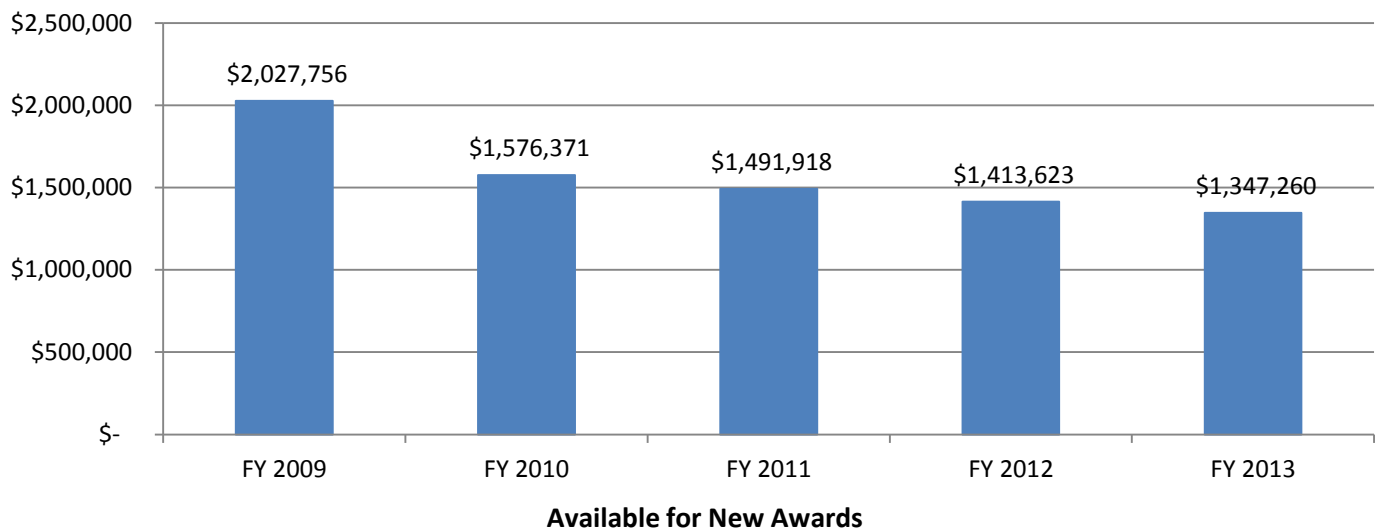
Summary Detail

Summary of Revenue Collected in Repayment During the Fiscal Year

Program	Principal	Interest	Fees	Refunds	Total
CNAR	\$ 1,909	\$ 1,656	\$ -	\$ -	\$ 3,565
CNTP	\$ 383,882	\$ 201,439	\$ 53,084	\$ -	\$ 638,405
WWAR	\$ 168	\$ 17	\$ -	\$ -	\$ 185
WWTS	\$ 283,355	\$ 56,421	\$ 28,912	\$ -	\$ 368,688
NELB	\$ 117,083	\$ 12,655	\$ 4,003	\$ -	\$ 133,741
NELR	\$ 9,334	\$ 1,963	\$ 612	\$ -	\$ 11,909
HCP-U/G	\$ 3,940	\$ 536	\$ 754	\$ -	\$ 5,230
CSA	\$ 10,332	\$ 526	\$ 315	\$ -	\$ 11,173
GTS	\$ 18,009	\$ 2,223	\$ 1,192	\$ -	\$ 21,424
SDSP	\$ 864	\$ 1,300	\$ 21,208	\$ -	\$ 23,373
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -
NELM	\$ 14,415	\$ 2,953	\$ 932	\$ -	\$ 18,300
NERM	\$ -	\$ -	\$ -	\$ -	\$ -
NELP	\$ 5,865	\$ 898	\$ 70	\$ -	\$ 6,833
NTSP	\$ 17,864	\$ 4,461	\$ 1,238	\$ -	\$ 23,563
DENT	\$ 37,211	\$ 5,655	\$ -	\$ -	\$ 42,866
MED	\$ 46,984	\$ 12,152	\$ 2,061	\$ -	\$ 61,197
SREB	\$ 78,735	\$ 16,084	\$ 460	\$ -	\$ 95,279
STSC	\$ 22,752	\$ 11,991	\$ 3,936	\$ -	\$ 38,680
VMMP	\$ 3,312	\$ 1,368	\$ 86	\$ -	\$ 4,767
Inactive Programs	\$ 1,952	\$ 2,406	\$ 3,686	\$ -	\$ 8,044
Totals	\$ 1,057,966	\$ 336,702	\$ 122,550	\$ -	\$ 1,517,218

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

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Revenue Collected	\$ 2,081,122	\$ 1,626,246	\$ 1,672,591	\$ 1,571,806	\$ 1,517,218
Servicer and Agency Fees	\$ 53,366	\$ 49,875	\$ 180,673	\$ 158,183	\$ 169,958
Available for New Awards	\$ 2,027,756	\$ 1,576,371	\$ 1,491,918	\$ 1,413,623	\$ 1,347,260



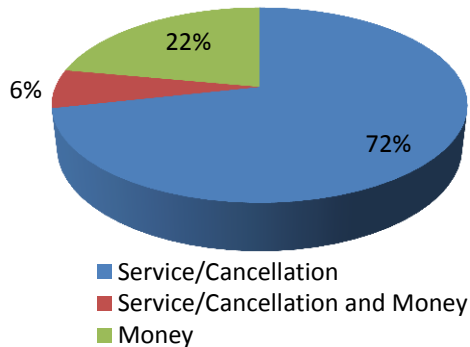
Summary Detail

Summary of Accounts Closed During the Fiscal Year

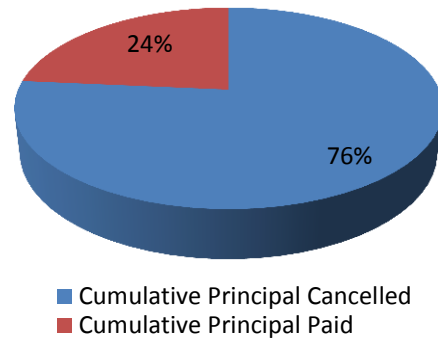
Following is a summary of the accounts that were closed during the fiscal year. The cumulative principal cancelled represents all principal cancelled for reasons of service completion, disability, or death over the life of the account, not just during the current fiscal year. Likewise, cumulative principal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

Program	Service/ Cancellation	Service/ Cancellation and Money	Money	Total	Cumulative Principal Cancelled	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Paid on Accounts
CNAR	1	0	0	1	\$ 10,954	\$ -	\$ -	\$ -
CNTP	35	6	17	58	\$ 791,756	\$ 226,432	\$ 48,707	\$ 275,139
WWAR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
WWTS	143	19	54	216	\$ 776,371	\$ 354,513	\$ 42,711	\$ 397,224
NELB	45	5	18	68	\$ 249,239	\$ 95,499	\$ 5,674	\$ 101,173
NELR	34	1	6	41	\$ 137,948	\$ 19,065	\$ 2,169	\$ 21,234
HCP-U/G	1	0	2	3	\$ 6,000	\$ 9,000	\$ 540	\$ 9,540
CSA	30	2	3	35	\$ 93,376	\$ 9,624	\$ 175	\$ 9,800
GTS	63	1	8	72	\$ 145,450	\$ 14,300	\$ 189	\$ 14,489
SDSP	2	0	0	2	\$ 111,000	\$ -	\$ -	\$ -
SWOR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
NELM	25	1	2	28	\$ 123,634	\$ 4,795	\$ 453	\$ 5,248
NERM	0	0	0	0	\$ -	\$ -	\$ -	\$ -
NELP	2	0	1	3	\$ 10,938	\$ 5,000	\$ 291	\$ 5,291
NTSP	0	0	1	1	\$ -	\$ 24,000	\$ 688	\$ 24,688
DENT	1	0	2	3	\$ 35,620	\$ 27,318	\$ 3,985	\$ 31,303
MED	0	0	2	2	\$ -	\$ 31,649	\$ 16,391	\$ 48,040
SREB	5	0	1	6	\$ 212,950	\$ 13,100	\$ 557	\$ 13,657
STSC	2	0	2	4	\$ 48,612	\$ 12,541	\$ 1,460	\$ 14,001
VMMP	0	0	0	0	\$ -	\$ -	\$ -	\$ -
Inactive	3	0	2	5	\$ 14,709	\$ 7,000	\$ 575	\$ 7,575
Totals	392	35	121	548	\$ 2,768,556	\$ 853,837	\$ 124,565	\$ 978,403

Accounts Closed During the Fiscal Year



Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Service/Cancellation	1217	1,025	792	742	392
Service and Money	55	55	41	83	35
Money	238	186	151	138	121
Total	1510	1,266	984	963	548
Cumulative Principal Cancelled	\$ 7,747,015	\$ 7,447,001	\$ 6,696,829	\$ 6,102,662	\$ 2,768,556
Cumulative Principal Paid	\$ 1,511,520	\$ 1,085,490	\$ 1,125,846	\$ 1,057,285	\$ 853,837
Cumulative Interest Paid	\$ 145,276	\$ 128,977	\$ 170,848	\$ 154,886	\$ 124,565
Total	\$ 9,403,811	\$ 8,661,468	\$ 7,993,523	\$ 7,314,833	\$ 3,746,959

Summary Detail										
Summary of Accounts under Management During the Fiscal Year by Cohort										
Program Untracked Cohorts	CNAR	CNTP	WWAR	WWTS	NELB	NELR	HCP-U/G	CSA	GTS	SDSP
	0	0	0	151	47	6	0	2	33	1
All Managed Accts.	18	1,206	9	1,760	716	167	24	86	256	28
Totals of All Accounts Ever Awarded by Tracked Cohorts										
FY 99-01	N/A	1331	N/A	594	N/A	N/A	41	N/A	N/A	24
FY 2002	N/A	1	N/A	2	N/A	N/A	0	N/A	N/A	0
FY 2003	N/A	233	N/A	208	N/A	N/A	8	N/A	N/A	4
FY 2004	N/A	103	N/A	295	N/A	N/A	11	N/A	N/A	6
FY 2005	N/A	140	N/A	310	N/A	N/A	6	N/A	N/A	3
FY 2006	1	147	0	387	124	4	6	56	320	2
FY 2007	3	124	2	313	238	36	2	48	192	2
FY 2008	4	130	1	353	248	43	2	55	237	2
FY 2009	3	124	0	146	47	27	0	0	0	0
FY 2010	2	115	1	432	137	32	0	26	105	0
FY 2011	3	95	0	278	163	36	1	26	57	2
FY 2012	3	98	5	397	223	67	3	17	57	2
FY 2013	7	121	3	326	167	56	7	27	67	1
TOTAL	26	2,762	12	4,041	1,347	301	87	255	1,035	48
Totals of In Default Accounts by Tracked Cohorts										
FY 99-01	N/A	449	N/A	152	N/A	N/A	4	N/A	N/A	6
FY 2002	N/A	0	N/A	0	N/A	N/A	0	N/A	N/A	0
FY 2003	N/A	72	N/A	45	N/A	N/A	1	N/A	N/A	2
FY 2004	N/A	13	N/A	11	N/A	N/A	1	N/A	N/A	1
FY 2005	N/A	22	N/A	23	N/A	N/A	1	N/A	N/A	0
FY 2006	0	29	0	17	14	2	1	1	3	0
FY 2007	0	14	0	23	15	3	1	0	0	0
FY 2008	2	25	0	49	24	4	1	1	6	0
FY 2009	0	29	0	11	2	3	0	0	0	0
FY 2010	1	20	0	58	10	5	0	1	9	0
FY 2011	1	4	0	25	7	1	0	3	9	0
FY 2012	0	1	0	5	3	0	0	0	5	0
FY 2013	0	0	0	0	0	0	0	1	1	0
TOTAL	4	678	0	419	75	18	10	7	33	9
Default Rates (In Default Accounts in Tracked Cohorts/All Accounts in Tracked Cohorts)										
FY 99-01	N/A	34%	N/A	26%	N/A	N/A	10%	N/A	N/A	25%
FY 2002	N/A	0%	N/A	0%	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	31%	N/A	22%	N/A	N/A	13%	N/A	N/A	50%
FY 2004	N/A	13%	N/A	4%	N/A	N/A	9%	N/A	N/A	17%
FY 2005	N/A	16%	N/A	7%	N/A	N/A	17%	N/A	N/A	0%
FY 2006	0%	20%	N/A	4%	11%	50%	17%	2%	1%	0%
FY 2007	0%	11%	0%	7%	6%	8%	50%	0%	0%	0%
FY 2008	50%	19%	0%	14%	10%	9%	50%	2%	3%	0%
FY 2009	0%	23%	N/A	8%	4%	11%	N/A	N/A	N/A	N/A
FY 2010	50%	17%	0%	13%	7%	16%	N/A	4%	9%	N/A
FY 2011	33%	4%	N/A	9%	4%	3%	0%	12%	16%	0%
FY 2012	0%	1%	0%	1%	1%	0%	0%	0%	9%	0%
FY 2013	0%	0%	0%	0%	0%	0%	0%	4%	1%	0%
OVERALL	15%	25%	0%	10%	6%	6%	11%	3%	3%	19%

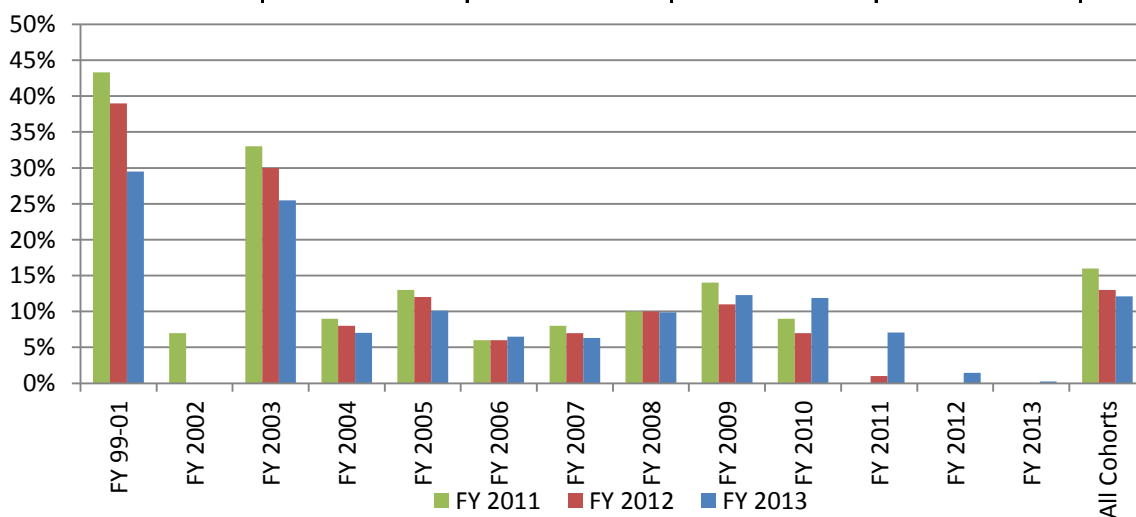
Summary Detail											
Summary of Accounts under Management During the Fiscal Year by Cohort											
SWOR	NELM	NERM	NELP	NTSP	DENT	MED	SREB	STSC	VMMP	INACTIVE	TOTAL
0	14	0	2	1	2	20	6	15	0	49	349
1	197	1	26	55	27	57	93	52	3	49	4,831
Totals of All Accounts Ever Awarded by Tracked Cohorts											
0	N/A	N/A	N/A	13	19	30	20	19	1	N/A	2,092
0	N/A	N/A	N/A	2	0	0	10	0	0	N/A	15
0	N/A	N/A	N/A	5	3	1	12	12	1	N/A	487
0	N/A	N/A	N/A	19	4	0	10	8	0	N/A	456
0	N/A	N/A	N/A	9	6	3	10	8	1	N/A	496
0	14	N/A	6	8	8	1	10	4	0	N/A	1,098
0	71	N/A	5	18	1	4	10	7	0	N/A	1,076
0	71	N/A	5	10	4	6	11	2	0	N/A	1,184
0	0	N/A	0	1	0	0	19	0	0	N/A	367
0	52	N/A	3	7	4	2	12	4	1	N/A	935
0	42	N/A	6	6	0	4	10	6	0	N/A	735
0	54	N/A	4	13	5	3	5	1	1	N/A	958
1	60	1	1	9	4	9	9	2	0	N/A	878
1	364	1	30	120	58	63	148	73	5	N/A	10,777
Totals of In Default Accounts by Tracked Cohorts											
N/A	N/A	N/A	N/A	1	0	1	0	4	0	N/A	617
N/A	N/A	N/A	N/A	0	0	0	0	0	0	N/A	0
N/A	N/A	N/A	N/A	0	0	0	1	3	0	N/A	124
N/A	N/A	N/A	N/A	2	1	0	1	2	0	N/A	32
N/A	N/A	N/A	N/A	2	0	0	0	2	0	N/A	50
N/A	0	N/A	1	1	0	0	1	1	0	N/A	71
N/A	6	N/A	1	2	0	1	1	1	0	N/A	68
N/A	5	N/A	0	0	0	0	0	0	0	N/A	117
N/A	0	N/A	0	0	0	0	0	0	0	N/A	45
N/A	3	N/A	1	3	0	0	0	0	0	N/A	111
N/A	2	N/A	0	0	0	0	0	0	0	N/A	52
N/A	0	N/A	0	0	0	0	0	0	0	N/A	14
0	0	0	0	0	0	0	0	0	0	N/A	2
0	16	0	3	11	1	2	4	13	0	N/A	1,303
Default Rates (In Default Accounts in Tracked Cohorts/All Accounts in Tracked Cohorts)											
N/A	N/A	N/A	N/A	8%	0%	3%	0%	21%	0%	N/A	29%
N/A	N/A	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	0%
N/A	N/A	N/A	N/A	0%	0%	0%	8%	25%	0%	N/A	25%
N/A	N/A	N/A	N/A	11%	25%	N/A	10%	25%	N/A	N/A	7%
N/A	N/A	N/A	N/A	22%	0%	0%	0%	25%	0%	N/A	10%
N/A	0%	N/A	17%	13%	0%	0%	10%	25%	N/A	N/A	6%
N/A	8%	N/A	20%	11%	0%	25%	10%	14%	N/A	N/A	6%
N/A	7%	N/A	0%	0%	0%	0%	0%	0%	N/A	N/A	10%
N/A	N/A	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	12%
N/A	6%	N/A	33%	43%	0%	0%	0%	0%	0%	N/A	12%
N/A	5%	N/A	0%	0%	N/A	0%	0%	0%	N/A	N/A	7%
N/A	0%	N/A	0%	0%	0%	0%	0%	0%	0%	N/A	1%
0%	0%	0	0%	0%	0%	0%	0%	0%	N/A	N/A	0%
0%	4%	0%	10%	9%	2%	3%	3%	18%	0%	N/A	12%

Summary Detail

5-Year History of Default Rates by Program and Cohort

Default Rates by Program	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
CNAR	N/A	N/A	19%	16%	15%
CNTP	N/A	N/A	37%	33%	25%
WWAR	N/A	N/A	25%	11%	0%
WWTS	N/A	N/A	13%	10%	10%
NELB	N/A	N/A	7%	5%	6%
NELR	N/A	N/A	10%	7%	6%
HCP-U/G	N/A	N/A	16%	14%	11%
CSA	N/A	N/A	0%	1%	3%
GTS	N/A	N/A	2%	2%	3%
SDSP	N/A	N/A	22%	20%	19%
NELM	N/A	N/A	6%	3%	4%
NELP	N/A	N/A	4%	3%	10%
NTSP	N/A	N/A	10%	8%	9%
DENT	N/A	N/A	4%	2%	2%
MED	N/A	N/A	8%	2%	3%
SREB	N/A	N/A	5%	2%	3%
STSC	N/A	N/A	21%	21%	18%
VMMP	N/A	N/A	25%	20%	0%
All Programs	N/A	N/A	16%	13%	12%

Default Rates by Cohort	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	43%	39%	29%
FY 2002	N/A	N/A	7%	0%	0%
FY 2003	N/A	N/A	33%	30%	25%
FY 2004	N/A	N/A	9%	8%	7%
FY 2005	N/A	N/A	13%	12%	10%
FY 2006	N/A	N/A	6%	6%	6%
FY 2007	N/A	N/A	8%	7%	6%
FY 2008	N/A	N/A	10%	10%	10%
FY 2009	N/A	N/A	14%	11%	12%
FY 2010	N/A	N/A	9%	7%	12%
FY 2011	N/A	N/A	0%	1%	7%
FY 2012	N/A	N/A	N/A	0%	1%
FY 2013	N/A	N/A	N/A	N/A	0%
All Cohorts	N/A	N/A	16%	13%	12%

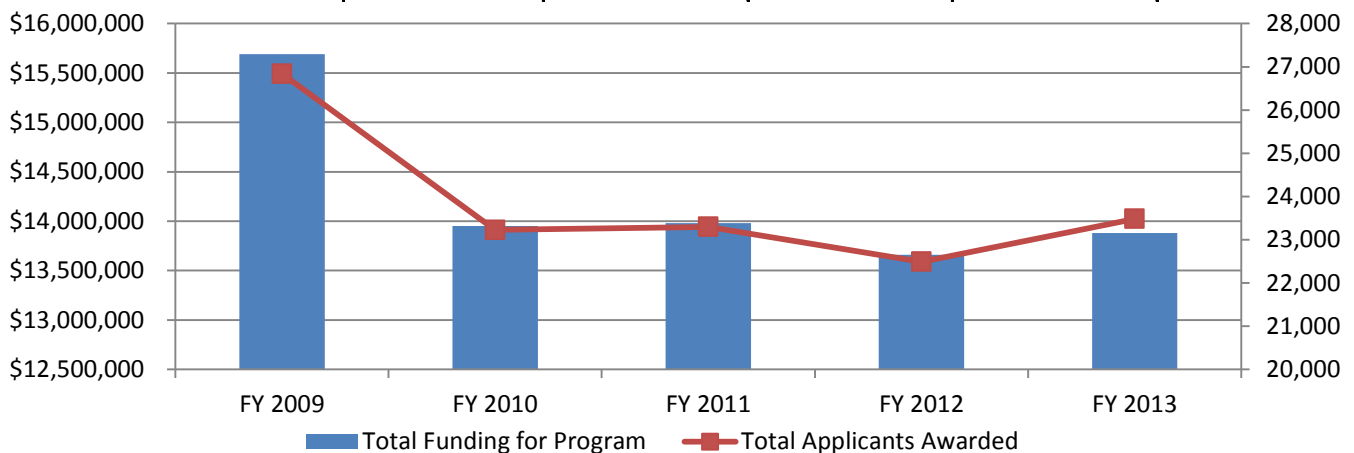


Mississippi Resident Tuition Assistance Grant (MTAG)

Mississippi Resident Tuition Assistance Grants are available to Mississippi residents pursuing full-time a first certificate, associate's degree, or bachelor's degree at an approved Mississippi college or university. Freshmen and sophomores receive up to \$500 per academic year and juniors and seniors receive up to \$1,000 per academic year for a maximum of eight (8) semesters. To be eligible, students must have a 2.5 GPA and a composite score of 15 on the national ACT (or 720 SAT). Recipients must NOT be eligible for full Pell grants. The application deadline is September 15 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	26,838	23,227	23,297	22,490	23,481
Total Funding for Program	\$ 15,689,129	\$ 13,950,739	\$ 13,979,693	\$ 13,660,150	\$ 13,880,728
Eligible Applicants	26,838	23,227	23,297	22,490	23,481
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 585	\$ 601	\$ 600	\$ 607	\$ 591
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions		Awards	Amount
Belhaven University	178	\$	112,025
Blue Mountain College	138	\$	90,675
Millsaps College	214	\$	149,325
Mississippi College	893	\$	642,200
Rust College	13	\$	7,650
Tougaloo College	96	\$	60,850
William Carey University	441	\$	283,817
Totals	1,973	\$	1,346,542
4-Year Public Institutions		Awards	Amount
Alcorn State University	196	\$	120,375
Delta State University	583	\$	398,700
Jackson State University	447	\$	288,100
Mississippi State University	4,749	\$	3,276,851
Mississippi University for Women	481	\$	375,750
Mississippi Valley State University	59	\$	40,025
University of Mississippi	3,711	\$	2,566,375
University of Mississippi Medical Center	148	\$	131,000
University of Southern Mississippi	2,935	\$	2,007,735
Totals	13,309	\$	9,204,911

2-Year Public Institutions	Awards	Amount
Coahoma Community College	6	\$ 3,000
Copiah-Lincoln Community College	349	\$ 149,550
East Central Community College	315	\$ 135,200
East Mississippi Community College	416	\$ 167,475
Hinds Community College	749	\$ 292,250
Holmes Community College	505	\$ 203,125
Itawamba Community College	1,133	\$ 464,175
Jones County Junior College	702	\$ 287,225
Meridian Community College	409	\$ 167,475
Mississippi Delta Community College	178	\$ 71,650
Mississippi Gulf Coast Community College - Jackson County	354	\$ 140,700
Mississippi Gulf Coast Community College - Jeff Davis	357	\$ 137,800
Mississippi Gulf Coast Community College - Perkinston	329	\$ 131,550
Northeast MS Community College	627	\$ 255,025
Northwest MS Community College	938	\$ 392,075
Pearl River Community College	557	\$ 218,525
Southwest Mississippi Community College	275	\$ 112,475
Totals	8,199	\$ 3,329,275
Grand Totals	23,481	\$ 13,880,728

Award Recipients by County		
County	Awards	Amount
Adams	126	\$ 78,300
Alcorn	294	\$ 165,650
Amite	80	\$ 46,423
Attala	147	\$ 89,125
Benton	35	\$ 20,300
Bolivar	195	\$ 123,175
Calhoun	115	\$ 62,225
Carroll	108	\$ 57,125
Chickasaw	141	\$ 73,775
Choctaw	88	\$ 54,750
Claiborne	22	\$ 11,700
Clarke	122	\$ 75,200
Clay	127	\$ 73,350
Coahoma	106	\$ 62,350
Copiah	188	\$ 123,525
Covington	95	\$ 54,142
Desoto	1611	\$ 937,974
Forrest	614	\$ 360,133
Franklin	53	\$ 29,633
George	161	\$ 82,850
Greene	54	\$ 28,109
Grenada	185	\$ 111,325
Hancock	341	\$ 198,231
Harrison	1413	\$ 844,471
Hinds	1790	\$ 1,105,562
Holmes	59	\$ 35,200
Humphreys	44	\$ 25,950
Issaquena	8	\$ 4,000
Itawamba	246	\$ 133,925
Jackson	1126	\$ 645,058

County (cont.)	Awards	Amount
Jasper	95	\$ 53,442
Jefferson	30	\$ 19,150
Jefferson Davis	45	\$ 24,042
Jones	441	\$ 266,424
Kemper	39	\$ 23,600
Lafayette	417	\$ 273,975
Lamar	673	\$ 410,323
Lauderdale	709	\$ 408,508
Lawrence	94	\$ 54,500
Leake	115	\$ 68,425
Lee	939	\$ 557,833
Leflore	144	\$ 92,125
Lincoln	340	\$ 200,499
Lowndes	471	\$ 286,550
Madison	1379	\$ 904,534
Marion	179	\$ 99,591
Marshall	149	\$ 78,450
Monroe	346	\$ 199,025
Montgomery	101	\$ 56,525
Neshoba	206	\$ 120,550
Newton	170	\$ 102,080
Noxubee	40	\$ 24,650
Oktibbeha	395	\$ 262,988
Panola	197	\$ 118,625
Pearl River	410	\$ 236,116
Perry	63	\$ 36,783
Pike	262	\$ 150,841
Pontotoc	419	\$ 247,559
Prentiss	215	\$ 120,775
Quitman	34	\$ 21,575
Rankin	1632	\$ 992,474
Scott	143	\$ 84,225
Sharkey	21	\$ 12,125
Simpson	145	\$ 86,700
Smith	114	\$ 63,923
Stone	114	\$ 67,624
Sunflower	113	\$ 67,250
Tallahatchie	36	\$ 18,875
Tate	204	\$ 118,225
Tippah	170	\$ 100,050
Tishomingo	155	\$ 86,375
Tunica	16	\$ 10,050
Union	305	\$ 176,575
Unknown	6	\$ 3,350
Walthall	75	\$ 35,283
Warren	354	\$ 217,525
Washington	298	\$ 187,300
Wayne	96	\$ 52,625
Webster	103	\$ 55,475

County (cont.)	Awards	Amount
Wilkinson	40	\$ 22,075
Winston	124	\$ 73,825
Yalobusha	70	\$ 41,225
Yazoo	125	\$ 73,975
Totals	23,270	\$ 13,880,728

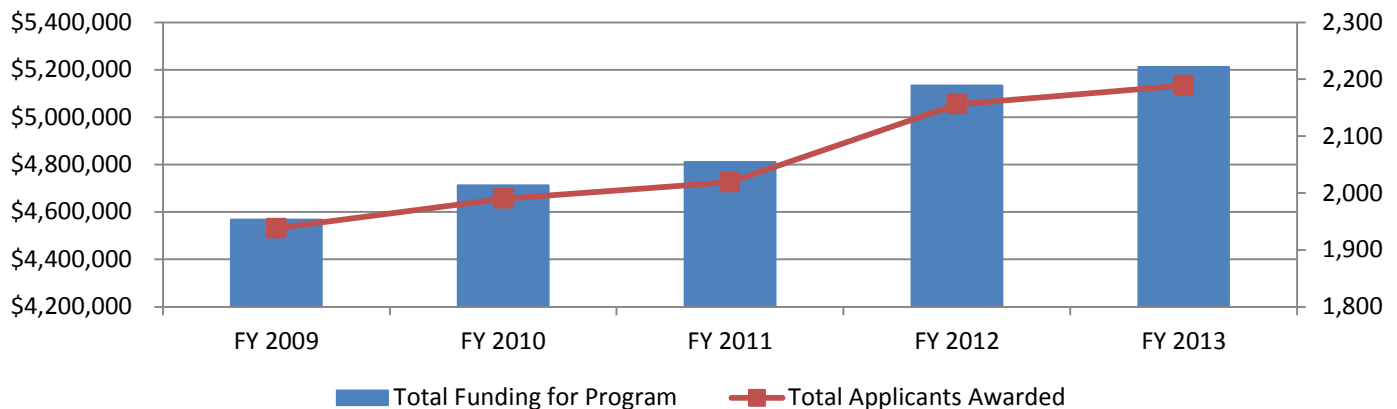
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Mississippi Eminent Scholars Grant (MESG)

Mississippi Eminent Scholars Grants are available to high-achieving undergraduate students pursuing a first certificate, associate's degree or bachelor's degree at a Mississippi college or university. Participants receive up to \$2,500 per year, not to exceed tuition and required fees. To be eligible, students must have a 3.5 high school GPA and composite score of 29 on the national ACT (or 1280 SAT or status as a National Merit or National Achievement Finalist or Semi-Finalist). Students must apply within three years of high school graduation. The application deadline is September 15 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	1,938	1,990	2,019	2,156	2,189
Total Funding for Program	\$ 4,568,470	\$ 4,712,408	\$ 4,810,293	\$ 5,132,949	\$ 5,212,308
Eligible Applicants	1,938	1,990	2,019	2,156	2,189
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 2,357	\$ 2,368	\$ 2,383	\$ 2,381	\$ 2,381
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	14	\$ 35,000
Blue Mountain College	7	\$ 16,250
Millsaps College	61	\$ 143,750
Mississippi College	162	\$ 391,250
Tougaloo College	3	\$ 7,500
William Carey University	58	\$ 138,333
Totals	305	\$ 732,083
4-Year Public Institutions	Awards	Amount
Alcorn State University	1	\$ 2,500
Delta State University	25	\$ 55,000
Jackson State University	2	\$ 5,000
Mississippi State University	724	\$ 1,700,691
Mississippi University for Women	24	\$ 58,750
University of Mississippi	666	\$ 1,641,250
University of Mississippi Medical Center	12	\$ 27,500
University of Southern Mississippi	295	\$ 710,000
Totals	1,749	\$ 4,200,691

2-Year Public Institutions	Awards	Amount
Copiah-Lincoln Community College	8	\$ 15,750
East Central Community College	13	\$ 27,430
East Mississippi Community College	2	\$ 4,900
Hinds Community College	11	\$ 20,600
Holmes Community College	5	\$ 8,552
Itawamba Community College	26	\$ 50,000
Jones County Junior College	15	\$ 34,720
Meridian Community College	4	\$ 8,976
Mississippi Delta Community College	1	\$ 2,450
Mississippi Gulf Coast Community College - Jackson County	3	\$ 6,180
Mississippi Gulf Coast Community College - Jeff Davis	2	\$ 3,708
Mississippi Gulf Coast Community College - Perkinston	4	\$ 9,888
Northeast MS Community College	16	\$ 33,666
Northwest MS Community College	16	\$ 34,875
Pearl River Community College	5	\$ 9,479
Southwest Mississippi Community College	4	\$ 8,360
Totals	135	\$ 279,534
Grand Totals	2,189	\$ 5,212,308

Award Recipients by County		
County	Awards	Amount
Adams	6	\$ 15,000
Alcorn	32	\$ 77,438
Amite	5	\$ 12,300
Attala	7	\$ 14,418
Benton	2	\$ 5,000
Bolivar	9	\$ 22,500
Calhoun	7	\$ 17,500
Carroll	5	\$ 12,500
Chickasaw	9	\$ 21,000
Choctaw	5	\$ 12,450
Claiborne	2	\$ 5,000
Clarke	6	\$ 13,730
Clay	6	\$ 15,000
Coahoma	7	\$ 17,500
Copiah	16	\$ 37,500
Covington	8	\$ 18,333
Desoto	135	\$ 322,066
Forrest	78	\$ 186,230
Franklin	6	\$ 12,540
George	17	\$ 39,952
Grenada	12	\$ 27,500
Hancock	36	\$ 86,050
Harrison	142	\$ 342,196
Hinds	190	\$ 459,710
Holmes	1	\$ 2,500
Itawamba	6	\$ 15,000
Jackson	103	\$ 246,138
Jasper	4	\$ 10,000
Jefferson	1	\$ 2,500
Jefferson Davis	3	\$ 7,480
Jones	45	\$ 105,347

County (cont.)	Awards	Amount
Kemper	2	\$ 3,750
Lafayette	64	\$ 155,172
Lamar	95	\$ 227,797
Lauderdale	64	\$ 156,712
Lawrence	5	\$ 10,450
Leake	7	\$ 17,110
Lee	68	\$ 164,922
Leflore	11	\$ 27,500
Lincoln	29	\$ 71,290
Lowndes	47	\$ 115,000
Madison	224	\$ 540,267
Marion	11	\$ 27,500
Marshall	11	\$ 26,000
Monroe	21	\$ 49,250
Montgomery	7	\$ 17,319
Neshoba	13	\$ 31,280
Newton	14	\$ 30,550
Noxubee	2	\$ 5,000
Oktibbeha	51	\$ 120,000
Panola	9	\$ 22,244
Pearl River	37	\$ 88,929
Perry	7	\$ 16,240
Pike	26	\$ 62,168
Pontotoc	37	\$ 81,922
Prentiss	11	\$ 24,102
Quitman	1	\$ 1,250
Rankin	195	\$ 458,436
Scott	13	\$ 32,110
Sharkey	2	\$ 5,000
Simpson	16	\$ 37,500
Smith	11	\$ 27,110
Stone	8	\$ 18,750
Sunflower	8	\$ 20,000
Tallahatchie	1	\$ 2,500
Tate	15	\$ 34,500
Tippah	8	\$ 17,438
Tishomingo	10	\$ 24,000
Union	17	\$ 40,422
Unknown	2	\$ 5,000
Walthall	5	\$ 12,500
Warren	28	\$ 69,560
Washington	15	\$ 37,450
Wayne	7	\$ 16,210
Webster	4	\$ 10,000
Wilkinson	2	\$ 5,000
Winston	7	\$ 15,860
Yalobusha	3	\$ 7,500
Yazoo	16	\$ 39,360
Totals	2,178	\$ 5,212,308

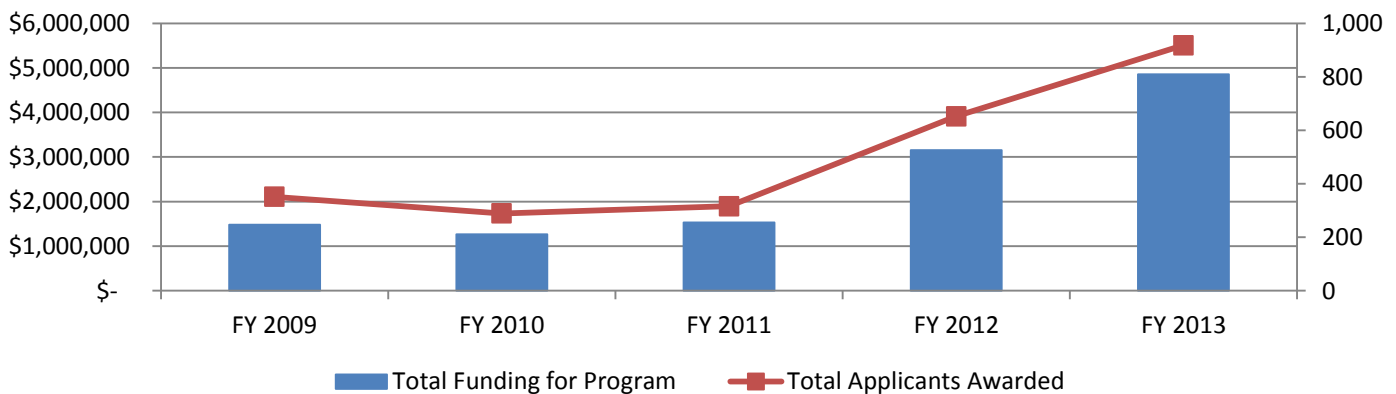
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Higher Education Legislative Plan for Needy Students (HELP)

Higher Education Legislative Program awards are available to academically qualified undergraduate students with demonstrated financial need, pursuing full-time a first certificate, associate's, or bachelor's degree at a Mississippi college or university. Students may receive tuition and required fees for no more than ten (10) semesters, regardless of the dollar amount received. To be eligible, students must first receive the HELP grant as a freshman or sophomore. Students must be Mississippi residents with a 2.5 GPA and a composite score of 20 on the national ACT. Students also must have completed a specific high school core curriculum. Students must complete the FAFSA (Free Application for Federal Student Aid) and have a 2-year average adjusted gross income less than \$36,500 per year for a family with one dependent. The application deadline is March 31.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	351	289	316	652	918
Total Funding for Program	\$ 1,481,350	\$ 1,265,238	\$ 1,528,257	\$ 3,153,418	\$ 4,852,533
Eligible Applicants	351	289	316	652	918
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 4,220	\$ 4,378	\$ 4,836	\$ 4,837	\$ 5,286
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	9	\$ 50,898
Blue Mountain College	4	\$ 19,506
Millsaps College	13	\$ 77,844
Mississippi College	28	\$ 149,700
Rust College	1	\$ 6,282
Tougaloo College	14	\$ 80,838
William Carey University	19	\$ 116,160
Totals	88	\$ 501,228
4-Year Public Institutions	Awards	Amount
Alcorn State University	10	\$ 54,264
Delta State University	18	\$ 94,446
Jackson State University	35	\$ 194,610
Mississippi State University	217	\$ 1,321,491
Mississippi University for Women	14	\$ 66,450
Mississippi Valley State University	1	\$ 5,628
University of Mississippi	168	\$ 1,039,671
University of Mississippi Medical Center	2	\$ 12,564
University of Southern Mississippi	199	\$ 1,224,907
Totals	664	\$ 4,014,031

2-Year Public Institutions	Awards	Amount
Coahoma Community College	1	\$ 2,300
Copiah-Lincoln Community College	9	\$ 15,750
East Central Community College	7	\$ 13,715
East Mississippi Community College	4	\$ 9,800
Hinds Community College	26	\$ 48,103
Holmes Community College	7	\$ 11,759
Itawamba Community College	16	\$ 28,332
Jones County Junior College	17	\$ 37,200
Meridian Community College	5	\$ 11,220
Mississippi Delta Community College	4	\$ 8,575
Mississippi Gulf Coast Community College - Jackson County	3	\$ 7,416
Mississippi Gulf Coast Community College - Jeff Davis	9	\$ 21,012
Mississippi Gulf Coast Community College - Perkinston	8	\$ 18,540
Northeast MS Community College	15	\$ 29,322
Northwest MS Community College	17	\$ 37,125
Pearl River Community College	8	\$ 17,250
Southwest Mississippi Community College	10	\$ 19,855
Totals	166	\$ 337,274
Grand Totals	918	\$ 4,852,533

Award Recipients by County		
County	Awards	Amount
Adams	8	\$ 44,396
Alcorn	11	\$ 46,209
Amite	2	\$ 4,180
Attala	6	\$ 37,068
Benton	1	\$ 2,172
Bolivar	11	\$ 60,418
Calhoun	2	\$ 4,172
Carroll	1	\$ 6,282
Chickasaw	12	\$ 63,233
Choctaw	2	\$ 8,714
Clarke	6	\$ 34,088
Clay	13	\$ 72,456
Coahoma	11	\$ 67,062
Copiah	6	\$ 29,418
Covington	2	\$ 12,672
Desoto	57	\$ 300,737
Forrest	35	\$ 203,638
Franklin	3	\$ 10,464
George	8	\$ 42,470
Greene	1	\$ 6,336
Grenada	6	\$ 29,258
Hancock	23	\$ 140,204
Harrison	105	\$ 600,612
Hinds	113	\$ 628,788
Holmes	4	\$ 23,586
Humphreys	2	\$ 11,976
Itawamba	4	\$ 10,964
Jackson	24	\$ 139,638
Jasper	5	\$ 22,420

County (cont.)	Awards	Amount
Jefferson	1	\$ 6,336
Jefferson Davis	3	\$ 19,008
Jones	16	\$ 71,544
Kemper	1	\$ 6,264
Lafayette	8	\$ 46,215
Lamar	19	\$ 94,346
Lauderdale	8	\$ 38,340
Lawrence	4	\$ 20,372
Leake	4	\$ 16,472
Lee	17	\$ 89,311
Leflore	5	\$ 27,311
Lincoln	9	\$ 39,764
Lowndes	14	\$ 81,536
Madison	27	\$ 145,640
Marion	11	\$ 50,036
Marshall	8	\$ 41,586
Monroe	18	\$ 76,382
Montgomery	7	\$ 43,992
Neshoba	8	\$ 45,064
Newton	6	\$ 29,294
Oktibbeha	12	\$ 70,686
Panola	8	\$ 38,124
Pearl River	6	\$ 32,236
Pike	15	\$ 78,893
Pontotoc	6	\$ 33,338
Prentiss	4	\$ 12,780
Rankin	56	\$ 289,033
Scott	10	\$ 52,887
Sharkey	6	\$ 35,473
Simpson	5	\$ 21,738
Smith	2	\$ 8,396
Stone	4	\$ 17,490
Sunflower	9	\$ 54,174
Tallahatchie	4	\$ 24,606
Tate	10	\$ 58,824
Tippah	5	\$ 27,264
Tishomingo	3	\$ 6,516
Tunica	1	\$ 5,988
Union	7	\$ 39,828
Walthall	3	\$ 10,462
Warren	9	\$ 47,926
Washington	22	\$ 125,101
Wayne	5	\$ 27,572
Webster	2	\$ 12,546
Wilkinson	1	\$ 6,336
Winston	7	\$ 43,044
Yalobusha	1	\$ 6,282
Yazoo	2	\$ 12,546
Totals	903	\$ 4,852,533

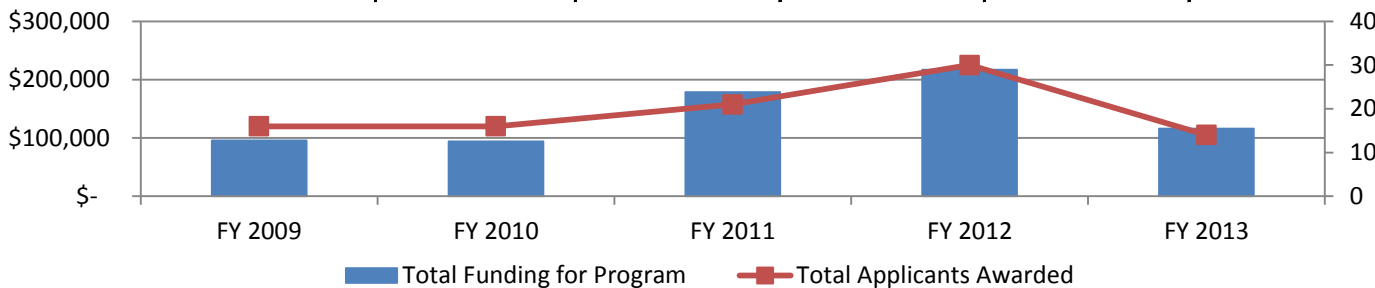
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Law Enforcement Officers and Firemen Scholarship (LAW)

Mississippi Law Enforcement Officers and Firemen Scholarship awards are available to Mississippi residents who are dependent children and spouses of any Mississippi law enforcement officer, full-time fire fighter or volunteer fire fighter who suffered fatal injuries or wounds or has become permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office. Participants receive tuition, required fees, and the average cost of campus housing for no more than eight (8) semesters. To be eligible students must attend full-time any state-supported college or university in Mississippi. The application deadline is open.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	16	16	21	30	14
Total Funding for Program	\$ 95,757	\$ 93,831	\$ 178,706	\$ 216,744	\$ 116,088
Eligible Applicants	16	16	21	30	14
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 5,985	\$ 5,864	\$ 8,510	\$ 7,225	\$ 8,292
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Amount
Alcorn State University	1	\$ 8,442
Mississippi State University	5	\$ 36,804
University of Mississippi	5	\$ 46,944
University of Southern Mississippi	2	\$ 21,528
Totals	13	\$ 113,718
2-Year Public Institutions	Awards	Amount
East Mississippi Community College	1	\$ 2,370
Totals	1	\$ 2,370
Grand Totals	14	\$ 116,088

Award Recipients by County

County	Awards	Amount
Attala	1	\$ 5,216
Desoto	3	\$ 31,296
Hancock	1	\$ 12,138
Jackson	1	\$ 11,512
Lauderdale	1	\$ 10,432
Montgomery	2	\$ 12,138
Oktibbeha	3	\$ 14,898
Warren	1	\$ 8,442
Yazoo	1	\$ 10,016
Totals	14	\$ 116,088

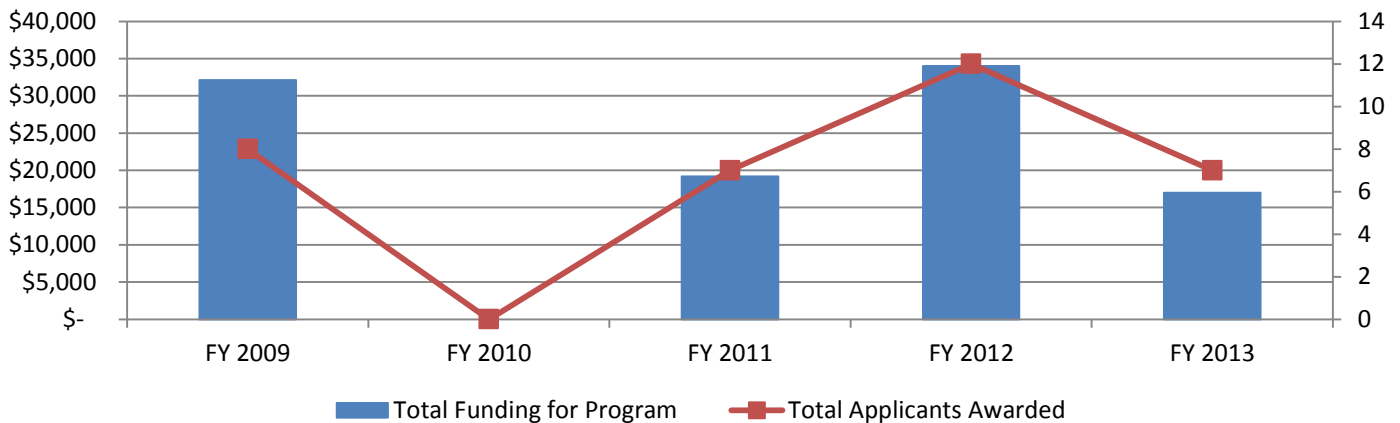
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Public Management Graduate Internship Program (PMGT)

Public Management Graduate Internship awards are available to graduate students enrolled in an eligible master's level program (criminal justice, public administration, or public policy) at Jackson State University, Mississippi State University, the University of Mississippi, or the University of Southern Mississippi, who have completed with at least a grade of "B" at least one semester of course work in one Quantitative Research Methods course. Participants receive up to \$1,000 per month for no more than eight (8) months to intern with a state or local agency. Awards are administered by the participating institutions; therefore, application deadlines may vary.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	8	0	7	12	7
Total Funding for Program	\$ 32,120	\$ -	\$ 19,200	\$ 34,000	\$ 17,000
Eligible Applicants	8	0	7	12	7
Award Rate	100%		100%	100%	100%
Average Award Amount	\$ 4,015	\$ -	\$ 2,743	\$ 2,833	\$ 2,429
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Amount
Jackson State University	7	\$ 17,000
Totals	7	\$ 17,000

Award Recipients by County

County	Awards	Amount
Hinds	2	\$ 5,000
Madison	2	\$ 5,000
Pike	2	\$ 5,000
Washington	1	\$ 2,000
Totals	7	\$ 17,000

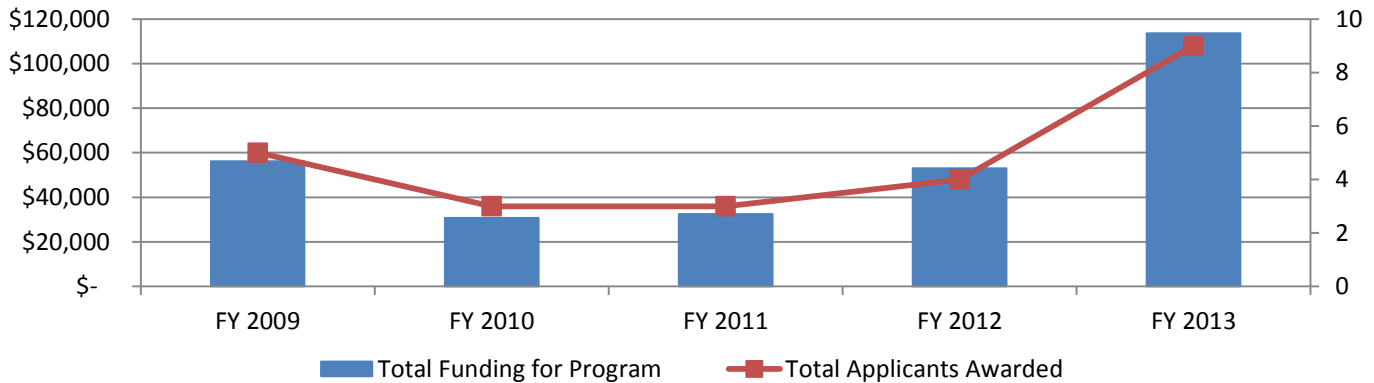
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Critical Needs Alternate Route Teacher Loan/Scholarship (CNAR)

Critical Needs Alternate Route Teacher Loan/Scholarship awards are made available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study that will lead to an alternate route teaching license. Recipients may fulfill the loan to scholarship service obligation by working full-time as a licensed classroom teacher in a Mississippi public school district located in a critical teacher or subject shortage area for one year for each year of loan received. Recipients are NOT eligible to receive other state grant funds. Recipients receive tuition and required fees, the average cost of room and meals, plus a \$500 book allowance for no more than four (4) semesters. To be eligible, students must have a cumulative 2.5 GPA, pass the Praxis I, complete entrance counseling, and be enrolled full-time or part-time. Out-of-state students are eligible. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	5	3	3	4	9
Total Funding for Program	\$ 56,243	\$ 30,720	\$ 32,552	\$ 52,956	\$ 113,614
Eligible Applicants	5	3	3	4	9
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 11,249	\$ 10,240	\$ 10,851	\$ 13,239	\$ 12,624
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Amount
Jackson State University	2	\$ 21,743
Mississippi State University	3	\$ 43,614
University of Mississippi	3	\$ 33,614
University of Southern Mississippi	1	\$ 14,643
Totals	9	\$ 113,614

Award Recipients by County

County	Awards	Amount
Copiah	1	\$ 7,248
Desoto	1	\$ 7,136
Harrison	1	\$ 14,538
Hinds	1	\$ 14,495
Jackson	1	\$ 14,538
Lamar	1	\$ 14,643
Madison	1	\$ 14,538
Newton	1	\$ 13,239
Quitman	1	\$ 13,239
Totals	9	\$ 113,614

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				10	\$ 153,285.00
Current	Service			0	\$ -
Current	Money			3	\$ 45,462.03
Non-Current	Money			1	\$ 6,343.59
Collection	Money			3	\$ 47,045.00
Closed in FY 2013				1	\$ -
Grand Totals				18	\$ 252,135.62

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 10,954.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	1	\$ -	\$ -		\$ 10,954.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 154.21	\$ 118.91	\$ -	\$ -	\$ 273.12
August 2012	\$ 155.09	\$ 118.03	\$ -	\$ -	\$ 273.12
September 2012	\$ 155.96	\$ 117.16	\$ -	\$ -	\$ 273.12
October 2012	\$ 156.85	\$ 116.27	\$ -	\$ -	\$ 273.12
November 2012	\$ 157.74	\$ 115.38	\$ -	\$ -	\$ 273.12
December 2012	\$ 158.63	\$ 114.49	\$ -	\$ -	\$ 273.12
January 2013	\$ 159.52	\$ 113.60	\$ -	\$ -	\$ 273.12
February 2013	\$ 412.09	\$ 400.28	\$ 62.91	\$ -	\$ 875.28
March 2013	\$ 161.34	\$ (139.87)	\$ (62.91)	\$ -	\$ (41.44)
April 2013	\$ 162.26	\$ 110.86	\$ -	\$ -	\$ 273.12
May 2013	\$ (88.48)	\$ 361.60	\$ -	\$ -	\$ 273.12
June 2013	\$ 164.10	\$ 109.02	\$ -	\$ -	\$ 273.12
Totals	\$ 1,909.31	\$ 1,655.73	\$ -	\$ -	\$ 3,565.04

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	0	0	0
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	0	0	0	0	0	0
FY 2007	0	0	0	0	0	0	0
FY 2008	0	0	0	0	2	0	2
FY 2009	0	1	0	0	0	1	2
FY 2010	0	1	0	0	1	0	2
FY 2011	0	1	0	1	0	0	2
FY 2012	3	0	0	0	0	0	3
FY 2013	7	0	0	0	0	0	7
All Years	10	3	0	1	3	1	18

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	1	100%	0	0%	0	0%	1
FY 2007	3	100%	0	0%	0	0%	3
FY 2008	2	50%	0	0%	2	50%	4
FY 2009	2	67%	1	33%	0	0%	3
FY 2010	0	0%	1	50%	1	50%	2
FY 2011	1	33%	1	33%	1	33%	3
FY 2012	0	0%	3	100%	0	0%	3
FY 2013	0	0%	7	100%	0	0%	7
All Years	9	35%	6	23%	4	15%	26

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annual Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

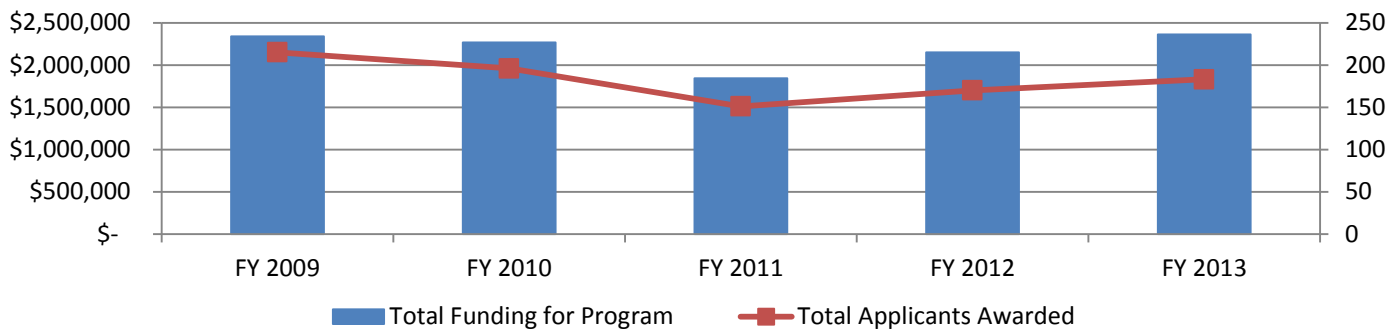
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	25%	50%	50%
FY 2002	N/A	N/A	N/A	FY 2009	33%	33%	0%
FY 2003	N/A	N/A	N/A	FY 2010	50%	0%	50%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	33%
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	0%
FY 2006	0%	0%	0%	FY 2013	N/A	N/A	0%
FY 2007	0%	0%	0%	All Years	19%	16%	15%

Critical Needs Teacher Loan/Scholarship (CNTP)

Critical Needs Teacher Loan/Scholarship awards are made available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study that will lead to a Class "A" educator's license. Recipients may fulfill the loan to scholarship service obligation by working full-time as a licensed classroom teacher in a Mississippi public school district located in a critical teacher or subject shortage area for one year for each year of loan received. Recipients are NOT eligible to receive other state grant funds. Recipients receive tuition and required fees, the average cost of room and meals, plus a \$500 book allowance for no more than four (4) semesters. To be eligible, students must have a cumulative 2.5 GPA, pass the Praxis I, complete entrance counseling, and be enrolled full-time or part-time. Out-of-state students are eligible. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	215	196	151	170	183
Total Funding for Program	\$ 2,339,072	\$ 2,266,677	\$ 1,841,733	\$ 2,149,194	\$ 2,360,552
Eligible Applicants	458	227	151	170	183
Award Rate	47%	86%	100%	100%	100%
Average Award Amount	\$ 10,879	\$ 11,565	\$ 12,197	\$ 12,642	\$ 12,899
Applicants Not Funded	243	31	0	0	0
Funding Disparity	\$ 2,643,695	\$ 358,505	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	3	\$ 36,239
Blue Mountain College	3	\$ 35,678
Millsaps College	1	\$ 14,495
Mississippi College	10	\$ 137,703
William Carey University	10	\$ 114,011
Totals	27	\$ 338,126
 4-Year Public Institutions	 Awards	 Amount
Alcorn State University	2	\$ 21,909
Delta State University	15	\$ 182,809
Jackson State University	8	\$ 86,972
Mississippi State University	46	\$ 632,403
Mississippi University for Women	3	\$ 30,975
Mississippi Valley State University	4	\$ 55,656
University of Mississippi	35	\$ 443,865
University of Southern Mississippi	43	\$ 567,837
Totals	156	\$ 2,022,426
Grand Totals	183	\$ 2,360,552

Award Recipients by County

County	Awards	Amount
Adams	1	\$ 14,643
Alcorn	2	\$ 26,718
Attala	2	\$ 29,076
Benton	1	\$ 14,271
Bolivar	3	\$ 36,563
Calhoun	2	\$ 28,809
Carroll	1	\$ 14,363
Claiborne	1	\$ 14,643
Coahoma	2	\$ 13,662
Covington	1	\$ 14,073
Desoto	13	\$ 172,884
Forrest	5	\$ 63,248
George	5	\$ 63,063
Grenada	1	\$ 14,271
Hancock	4	\$ 50,397
Harrison	11	\$ 153,351
Hinds	19	\$ 235,749
Holmes	1	\$ 7,269
Jackson	5	\$ 60,149
Jasper	1	\$ 4,596
Jones	4	\$ 48,421
Lafayette	4	\$ 57,084
Lamar	5	\$ 58,202
Lauderdale	5	\$ 72,795
Lawrence	2	\$ 28,793
Lee	2	\$ 29,076
Leflore	1	\$ 14,538
Lincoln	4	\$ 58,152
Lowndes	4	\$ 52,594
Madison	4	\$ 48,929
Marion	1	\$ 14,643
Marshall	4	\$ 54,235
Monroe	3	\$ 34,161
Neshoba	1	\$ 14,538
Newton	4	\$ 50,819
Noxubee	1	\$ 7,269
Oktibbeha	4	\$ 58,152
Out of State	5	\$ 72,919
Pearl River	2	\$ 29,181
Pike	3	\$ 42,099
Prentiss	7	\$ 89,597
Rankin	8	\$ 101,153
Scott	1	\$ 14,495
Simpson	1	\$ 13,789
Sunflower	1	\$ 12,717
Tallahatchie	1	\$ 6,195
Tate	6	\$ 75,580
Tippah	2	\$ 21,407

County (cont.)	Awards	Amount
Union	1	\$ 12,883
Warren	2	\$ 28,990
Washington	2	\$ 19,836
Wilkinson	1	\$ 14,643
Winston	3	\$ 43,614
Yalobusha	1	\$ 14,538
Yazoo	1	\$ 12,717
Totals	182	\$ 2,360,552

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.

Accounts Under Management During the Fiscal Year					
Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				238	\$ 4,152,691.34
Current	Service	Various		57	\$ 539,164.02
Current	Money			175	\$ 2,439,202.35
Non-Current	Money			142	\$ 1,708,146.65
Collection	Money			536	\$ 6,224,351.48
Closed in FY 2013				58	\$ -
Grand Totals				1,206	\$ 15,063,555.84

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	35	\$ -	\$ -		\$ 705,952.00
Service/Cancellation & Money	6	\$ 11,223.10	\$ 6,842.57		\$ 85,804.20
Money	17	\$ 215,209.00	\$ 41,864.60		\$ -
Grand Totals	58	\$ 226,432.10	\$ 48,707.17		\$ 791,756.20

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 28,145.71	\$ 18,484.91	\$ 3,587.79	\$ -	\$ 50,218.41
August 2012	\$ 39,627.01	\$ 17,911.45	\$ 4,478.11	\$ -	\$ 62,016.57
September 2012	\$ 24,757.51	\$ 16,698.70	\$ 4,974.60	\$ -	\$ 46,430.81
October 2012	\$ 23,407.37	\$ 15,973.38	\$ 4,661.83	\$ -	\$ 44,042.58
November 2012	\$ 31,146.61	\$ 15,056.55	\$ 2,510.70	\$ -	\$ 48,713.86
December 2012	\$ 20,510.02	\$ 17,647.20	\$ 4,583.04	\$ -	\$ 42,740.26
January 2013	\$ 36,451.53	\$ 14,795.84	\$ 2,808.25	\$ -	\$ 54,055.62
February 2013	\$ 40,858.68	\$ 15,660.40	\$ 4,143.04	\$ -	\$ 60,662.12
March 2013	\$ 28,551.49	\$ 16,751.09	\$ 2,176.15	\$ -	\$ 47,478.73
April 2013	\$ 31,046.77	\$ 18,267.34	\$ 8,012.31	\$ -	\$ 57,326.42
May 2013	\$ 45,071.08	\$ 16,120.52	\$ 3,898.73	\$ -	\$ 65,090.33
June 2013	\$ 34,308.19	\$ 18,071.54	\$ 7,249.11	\$ -	\$ 59,628.84
Totals	\$ 383,881.97	\$ 201,438.92	\$ 53,083.66	\$ -	\$ 638,404.55

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	0	0	0
FY 99-01	12	0	24	98	351	13	498
FY 2002	0	0	0	0	0	0	0
FY 2003	3	0	9	10	62	2	86
FY 2004	0	0	4	4	9	0	17
FY 2005	0	0	7	1	21	1	30
FY 2006	0	2	7	5	24	1	39
FY 2007	1	1	11	2	12	2	29
FY 2008	1	7	14	4	21	2	49
FY 2009	1	12	19	10	19	8	69
FY 2010	4	14	26	4	16	21	85
FY 2011	24	18	38	3	1	2	86
FY 2012	71	3	16	1	0	6	97
FY 2013	121	0	0	0	0	0	121
All Years	238	57	175	142	536	58	1,206

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	846	64%	36	3%	449	34%	1,331
FY 2002	1	100%	0	0%	0	0%	1
FY 2003	149	64%	12	5%	72	31%	233
FY 2004	86	83%	4	4%	13	13%	103
FY 2005	111	79%	7	5%	22	16%	140
FY 2006	109	74%	9	6%	29	20%	147
FY 2007	97	78%	13	10%	14	11%	124
FY 2008	83	64%	22	17%	25	19%	130
FY 2009	63	51%	32	26%	29	23%	124
FY 2010	51	44%	44	38%	20	17%	115
FY 2011	11	12%	80	84%	4	4%	95
FY 2012	7	7%	90	92%	1	1%	98
FY 2013	0	0%	121	100%	0	0%	121
All Years	1,614	58%	470	17%	678	25%	2,762

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

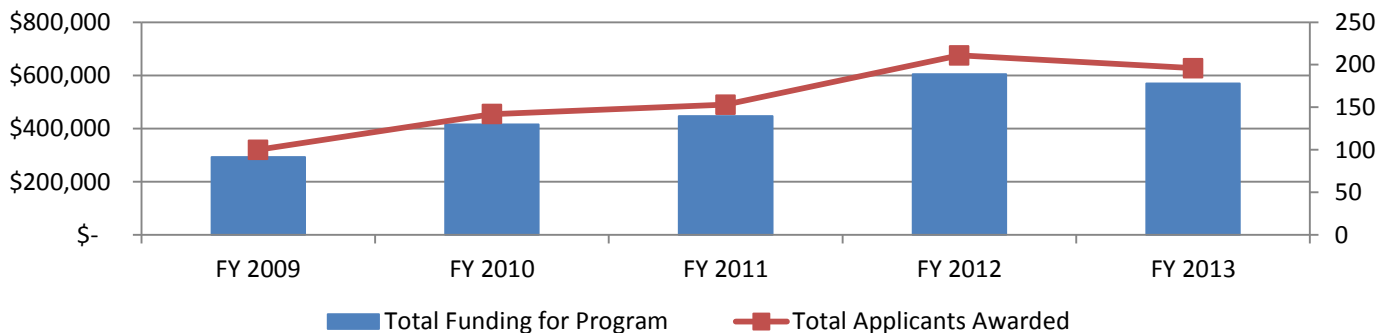
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	37%	34%	34%	FY 2008	20%	21%	19%
FY 2002	0%	0%	0%	FY 2009	19%	17%	23%
FY 2003	34%	32%	31%	FY 2010	13%	13%	17%
FY 2004	15%	14%	13%	FY 2011	0%	1%	4%
FY 2005	17%	18%	16%	FY 2012	N/A	0%	1%
FY 2006	18%	21%	20%	FY 2013	N/A	N/A	0%
FY 2007	12%	14%	11%	All Years	28%	26%	25%

Mississippi Teacher Loan Repayment Program (MTLR)

Mississippi Teacher Loan Repayment awards are available to Mississippi public school teachers holding a valid alternate route educator's license and who are currently teaching full-time in a critical shortage geographical area or subject area. Participants receive up to \$3,000 per year for a maximum of four (4) years to repay outstanding, qualifying education loans. To be eligible, students must not have received funds through the following state aid programs: Critical Needs Teacher Loan/Scholarship Program, Critical Needs Alternate Route Teacher Loan/Scholarship Program, William Winter Teacher Loan/Scholarship Program, or William Winter Alternate Route Teacher Loan/Scholarship Program. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	100	142	153	211	196
Total Funding for Program	\$ 292,375	\$ 415,500	\$ 447,145	\$ 604,879	\$ 569,678
Eligible Applicants	212	165	153	211	196
Award Rate	47%	86%	100%	100%	100%
Average Award Amount	\$ 2,924	\$ 2,926	\$ 2,923	\$ 2,867	\$ 2,907
Applicants Not Funded	112	23	0	0	0
Funding Disparity	\$ 327,460	\$ 67,299	\$ -	\$ -	\$ -



Awards by Institution

Loan Servicer	Awards	Amount
ACS - New York	28	\$ 81,639
American Education Services	13	\$ 39,000
Chase Student Loan Servicing	2	\$ 6,000
Citibank Student Loan Corp	1	\$ 3,000
College Foundation, Inc.	1	\$ 3,000
Edfinancial Services	10	\$ 29,165
Granite State Management and Resources	1	\$ 2,532
Great Lakes Borrower Services	14	\$ 39,292
Iowa Student Loan Servicing	1	\$ 2,895
MOHELA	12	\$ 32,875
Nelnet	1	\$ 3,000
Sallie Mae Servicing Corp	53	\$ 154,186
Student Assistance Foundation of MT	1	\$ 3,000
U.S. Department of Education - Direct Loans	35	\$ 102,732
U.S. Department of Education - Great Lakes	1	\$ 3,000
U.S. Department of Education - FedLoan Servicing	12	\$ 35,800
U.S. Department of Education - Nelnet	3	\$ 9,000
U.S. Department of Education - Sallie Mae	3	\$ 8,329
Wellesley College Student Aid Society	1	\$ 3,000
Wells Fargo	3	\$ 8,233
Totals	196	\$ 569,678

Award Recipients by County

County	Awards	Amount
Adams	3	\$ 9,000
Amite	1	\$ 3,000
Attala	1	\$ 3,000
Benton	1	\$ 3,000
Bolivar	3	\$ 9,000
Calhoun	2	\$ 6,000
Carroll	1	\$ 3,000
Clarke	3	\$ 9,000
Coahoma	11	\$ 32,165
Copiah	5	\$ 15,000
Covington	1	\$ 375
Desoto	13	\$ 38,500
George	3	\$ 9,000
Greene	2	\$ 6,000
Grenada	3	\$ 9,000
Hancock	2	\$ 6,000
Harrison	7	\$ 20,233
Hinds	14	\$ 40,630
Holmes	7	\$ 21,000
Humphreys	3	\$ 6,932
Jackson	2	\$ 6,000
Jefferson	1	\$ 3,000
Jones	3	\$ 9,000
Kemper	2	\$ 6,000
Lafayette	4	\$ 11,935
Lamar	3	\$ 9,000
Lee	6	\$ 17,800
Leflore	8	\$ 23,999
Madison	4	\$ 11,200
Marshall	5	\$ 15,000
Monroe	1	\$ 2,600
Neshoba	2	\$ 6,000
Newton	4	\$ 12,000
Out of State	3	\$ 8,800
Panola	4	\$ 12,000
Pearl River	2	\$ 6,000
Pike	2	\$ 6,000
Prentiss	1	\$ 3,000
Quitman	1	\$ 3,000
Rankin	5	\$ 15,000
Scott	1	\$ 3,000
Sharkey	5	\$ 15,000
Simpson	1	\$ 3,000
Smith	2	\$ 5,895
Sunflower	11	\$ 30,092
Tallahatchie	1	\$ 3,000
Tate	3	\$ 9,000
Tippah	3	\$ 7,304

County (cont.)	Awards	Amount
Tunica	2	\$ 6,000
Union	1	\$ 3,000
Walthall	1	\$ 3,000
Warren	1	\$ 3,000
Washington	9	\$ 26,218
Yalobusha	1	\$ 3,000
Yazoo	4	\$ 12,000
Totals	195	\$ 569,679

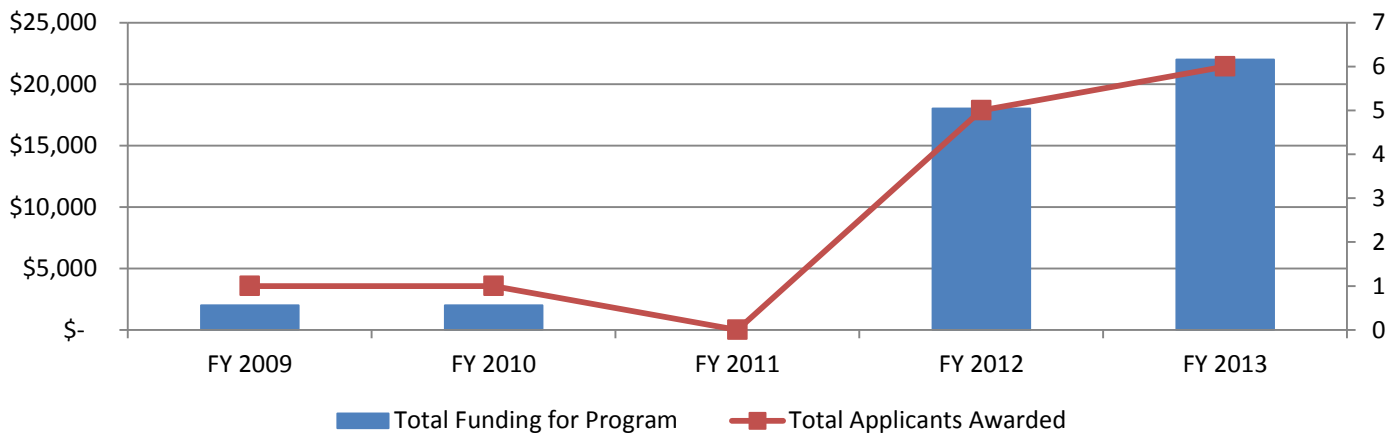
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

William Winter Alternate Route Teacher Loan/Scholarship (WWAR)

William Winter Alternate Route Teacher Loan/Scholarship awards are available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to an alternate route educator's license. Participants may fulfill the loan-to-scholarship service obligation by working in a Mississippi public school for one year for each year of loan received. To be eligible, students must be Mississippi residents with a 2.5 GPA. Students must attend full-time and must have passed the Praxis 1. Participants receive up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years or four (4) semesters. The application deadline is March 31.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	1	1	0	5	6
Total Funding for Program	\$ 2,000	\$ 2,000	\$ -	\$ 18,000	\$ 22,000
Eligible Applicants	1	1	0	5	6
Award Rate	100%	100%			
Average Award Amount	\$ 2,000	\$ 2,000	\$ -	\$ 3,600	\$ 3,667
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	2	\$ 8,000
Blue Mountain College	1	\$ 4,000
Totals	3	\$ 12,000
 4-Year Public Institutions	 Awards	 Amount
Mississippi State University	1	\$ 4,000
University of Southern Mississippi	2	\$ 6,000
Totals	3	\$ 10,000
Grand Totals	6	\$ 22,000

Award Recipients by County

County	Awards	Amount
Calhoun	1	\$ 4,000
Harrison	1	\$ 4,000
Jackson	1	\$ 2,000
Panola	1	\$ 4,000
Rankin	1	\$ 4,000
Scott	1	\$ 4,000
Totals	6	\$ 22,000

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				6	\$ 34,000.00
Current	Service			0	\$ -
Current	Money			3	\$ 7,349.13
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2013				0	\$ -
Grand Totals				9	\$ 41,349.13

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 61.57	\$ -	\$ -	\$ -	\$ 61.57
August 2012	\$ 52.73	\$ 8.84	\$ -	\$ -	\$ 61.57
September 2012	\$ 53.32	\$ 8.25	\$ -	\$ -	\$ 61.57
October 2012	\$ -	\$ -	\$ -	\$ -	\$ -
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ 167.62	\$ 17.09	\$ -	\$ -	\$ 184.71

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	0	0	0
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	0	0	0	0	0	0
FY 2007	0	0	0	0	0	0	0
FY 2008	0	0	0	0	0	0	0
FY 2009	0	0	0	0	0	0	0
FY 2010	0	0	1	0	0	0	1
FY 2011	0	0	0	0	0	0	0
FY 2012	3	0	2	0	0	0	5
FY 2013	3	0	0	0	0	0	3
All Years	6	0	3	0	0	0	9

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	N/A	0	N/A	0	N/A	0
FY 2007	2	100%	0	0%	0	0%	2
FY 2008	1	100%	0	0%	0	0%	1
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	0	0%	1	100%	0	0%	1
FY 2011	0	N/A	0	N/A	0	N/A	0
FY 2012	0	0%	5	100%	0	0%	5
FY 2013	0	0%	3	100%	0	0%	3
All Years	3	25%	6	50%	0	0%	12

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

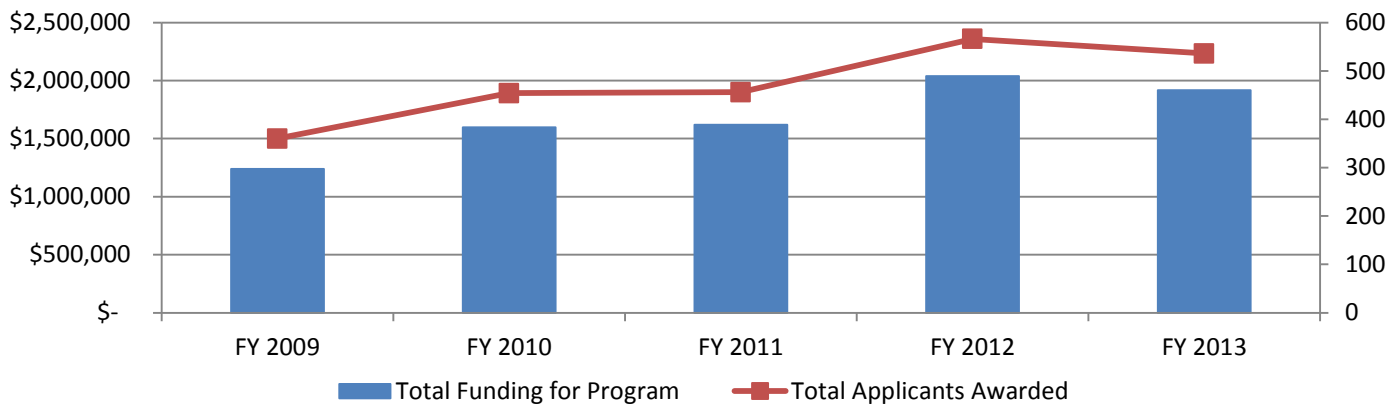
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	0%	0%	0%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	100%	100%	0%
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	0%
FY 2006	N/A	N/A	N/A	FY 2013	N/A	N/A	0%
FY 2007	0%	0%	0%	All Years	25%	11%	0%

William Winter Teacher Loan/Scholarship (WWTS)

William Winter Teacher Loan/Scholarship awards are available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to a Class "A" educator's license. Participants may fulfill the loan-to-scholarship service obligation by working in a Mississippi public school for one year for each year of loan received. To be eligible, students must be Mississippi residents with a 2.5 GPA. Students must attend full-time and must have passed the Praxis 1. Participants receive up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years or four (4) semesters. The application deadline is March 31.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	360	454	456	566	536
Total Funding for Program	\$ 1,240,328	\$ 1,598,325	\$ 1,620,334	\$ 2,039,141	\$ 1,915,988
Eligible Applicants	360	454	456	566	536
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 3,445	\$ 3,521	\$ 3,553	\$ 3,603	\$ 3,575
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	5	\$ 12,000
Blue Mountain College	22	\$ 80,000
Millsaps College	1	\$ 4,000
Mississippi College	30	\$ 114,000
Tougaloo College	2	\$ 8,000
William Carey University	48	\$ 155,988
Totals	108	\$ 373,988
 4-Year Public Institutions	 Awards	 Amount
Alcorn State University	2	\$ 6,000
Delta State University	27	\$ 96,000
Jackson State University	8	\$ 28,000
Mississippi State University	152	\$ 556,000
Mississippi University for Women	12	\$ 42,000
Mississippi Valley State University	1	\$ 4,000
University of Mississippi	106	\$ 392,000
University of Southern Mississippi	120	\$ 418,000
Totals	428	\$ 1,542,000
Grand Totals	536	\$ 1,915,988

Award Recipients by County

County	Awards	Amount
Adams	2	\$ 8,000
Alcorn	12	\$ 48,000
Attala	3	\$ 10,000
Benton	1	\$ 4,000
Bolivar	3	\$ 12,000
Calhoun	4	\$ 14,000
Carroll	1	\$ 2,000
Chickasaw	3	\$ 8,000
Choctaw	2	\$ 8,000
Clarke	2	\$ 8,000
Clay	1	\$ 4,000
Coahoma	2	\$ 8,000
Copiah	2	\$ 8,000
Covington	4	\$ 14,666
Desoto	43	\$ 164,000
Forrest	17	\$ 57,999
Franklin	3	\$ 10,666
George	1	\$ 2,000
Greene	2	\$ 8,000
Grenada	5	\$ 18,000
Hancock	11	\$ 40,000
Harrison	38	\$ 126,663
Hinds	24	\$ 84,000
Holmes	1	\$ 4,000
Itawamba	4	\$ 14,000
Jackson	36	\$ 123,333
Jasper	2	\$ 8,000
Jefferson	1	\$ 2,000
Jefferson Davis	1	\$ 4,000
Jones	11	\$ 33,333
Kemper	1	\$ 4,000
Lafayette	1	\$ 2,000
Lamar	12	\$ 44,665
Lauderdale	17	\$ 58,000
Lawrence	4	\$ 15,999
Leake	3	\$ 12,000
Lee	26	\$ 89,333
Leflore	3	\$ 10,000
Lincoln	11	\$ 39,999
Lowndes	10	\$ 40,000
Madison	23	\$ 88,000
Marion	1	\$ 4,000
Marshall	3	\$ 10,000
Monroe	5	\$ 20,000
Neshoba	11	\$ 38,000
Newton	3	\$ 12,000
Noxubee	1	\$ 4,000
Oktibbeha	3	\$ 10,000
Panola	3	\$ 12,000
Pearl River	10	\$ 36,000
Perry	2	\$ 6,666

County (cont.)	Awards	Amount
Pike	4	\$ 14,000
Pontotoc	15	\$ 50,000
Prentiss	15	\$ 58,000
Rankin	27	\$ 98,000
Scott	1	\$ 4,000
Sharkey	1	\$ 4,000
Simpson	10	\$ 35,333
Smith	2	\$ 8,000
Stone	8	\$ 27,333
Tate	1	\$ 2,000
Tippah	12	\$ 48,000
Tishomingo	7	\$ 26,000
Tunica	1	\$ 4,000
Union	13	\$ 46,000
Warren	4	\$ 12,000
Washington	5	\$ 16,000
Wayne	4	\$ 14,000
Webster	1	\$ 2,000
Winston	8	\$ 30,000
Yazoo	1	\$ 4,000
Totals	535	\$ 1,915,988

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.

Accounts Under Management During the Fiscal Year					
Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				643	\$ 3,309,250.81
Current	Service	Various		220	\$ 963,229.10
Current	Money			121	\$ 495,662.22
Non-Current	Money			129	\$ 404,708.57
Collection	Money			431	\$ 1,577,794.70
Closed in FY 2013				216	\$ -
Grand Totals				1760	\$ 6,750,645.40

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	143	\$ -	\$ -		\$ 712,331.00
Service/Cancellation & Money	19	\$ 30,513.39	\$ 5,712.53		\$ 64,040.39
Money	54	\$ 324,000.00	\$ 36,998.51		\$ -
Grand Totals	216	\$ 354,513.39	\$ 42,711.04		\$ 776,371.39

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 23,660.32	\$ 4,945.48	\$ 1,916.81	\$ -	\$ 30,522.61
August 2012	\$ 28,068.77	\$ 6,165.71	\$ 4,650.88	\$ -	\$ 38,885.36
September 2012	\$ 21,841.54	\$ 4,752.16	\$ 2,900.54	\$ -	\$ 29,494.24
October 2012	\$ 19,913.55	\$ 5,185.73	\$ 2,070.65	\$ -	\$ 27,169.93
November 2012	\$ 16,607.38	\$ 4,123.64	\$ 941.66	\$ -	\$ 21,672.68
December 2012	\$ 15,620.47	\$ 4,424.25	\$ 2,470.21	\$ -	\$ 22,514.93
January 2013	\$ 18,997.58	\$ 4,420.87	\$ 1,768.80	\$ -	\$ 25,187.25
February 2013	\$ 29,157.39	\$ 4,908.15	\$ 2,307.81	\$ -	\$ 36,373.35
March 2013	\$ 22,903.32	\$ 4,918.46	\$ 2,079.70	\$ -	\$ 29,901.48
April 2013	\$ 26,746.72	\$ 4,167.05	\$ 3,961.23	\$ -	\$ 34,875.00
May 2013	\$ 33,500.74	\$ 4,520.97	\$ 1,157.22	\$ -	\$ 39,178.93
June 2013	\$ 26,337.41	\$ 3,888.10	\$ 2,686.70	\$ -	\$ 32,912.21
Totals	\$ 283,355.19	\$ 56,420.57	\$ 28,912.21	\$ -	\$ 368,687.97

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	5	0	0	46	95	5	151
FY 99-01	7	0	1	32	120	5	165
FY 2002	0	0	0	0	0	0	0
FY 2003	1	0	0	12	33	2	48
FY 2004	0	0	0	1	10	2	13
FY 2005	0	0	0	2	21	0	23
FY 2006	0	0	1	2	15	2	20
FY 2007	0	1	1	4	19	15	40
FY 2008	0	5	6	7	42	25	85
FY 2009	0	2	3	1	10	8	24
FY 2010	6	79	40	17	41	68	251
FY 2011	43	90	43	5	20	16	217
FY 2012	255	43	26	0	5	68	397
FY 2013	326	0	0	0	0	0	326
All Years	643	220	121	129	431	216	1,760

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	434	73%	8	1%	152	26%	594
FY 2002	2	100%	0	0%	0	0%	2
FY 2003	162	78%	1	0%	45	22%	208
FY 2004	284	96%	0	0%	11	4%	295
FY 2005	287	93%	0	0%	23	7%	310
FY 2006	369	95%	1	0%	17	4%	387
FY 2007	288	92%	2	1%	23	7%	313
FY 2008	293	83%	11	3%	49	14%	353
FY 2009	130	89%	5	3%	11	8%	146
FY 2010	249	58%	125	29%	58	13%	432
FY 2011	77	28%	176	63%	25	9%	278
FY 2012	68	17%	324	82%	5	1%	397
FY 2013	0	0%	326	100%	0	0%	326
All Years	2,643	65%	653	16%	419	10%	4,041

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

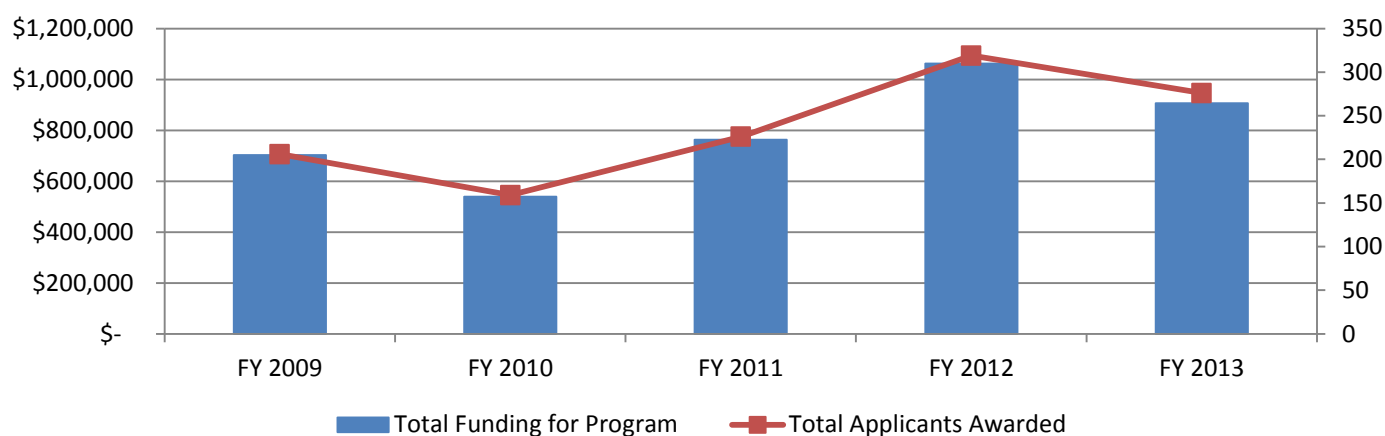
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	32%	27%	26%	FY 2008	12%	14%	14%
FY 2002	0%	0%	0%	FY 2009	13%	8%	8%
FY 2003	25%	23%	22%	FY 2010	11%	8%	13%
FY 2004	5%	4%	4%	FY 2011	0%	1%	9%
FY 2005	9%	8%	7%	FY 2012	N/A	0%	1%
FY 2006	6%	5%	4%	FY 2013	N/A	N/A	0%
FY 2007	8%	8%	7%	All Years	13%	10%	10%

Nursing Education Loan/Scholarship - Bachelor's (NELB)

Nursing Education Loan/Scholarship - 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 loan-to-scholarship 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 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	206	159	226	319	276
Total Funding for Program	\$ 702,295	\$ 538,834	\$ 763,403	\$ 1,061,919	\$ 906,803
Eligible Applicants	583	286	226	319	276
Award Rate	35%	56%	100%	100%	100%
Average Award Amount	\$ 3,409	\$ 3,389	\$ 3,378	\$ 3,329	\$ 3,286
Applicants Not Funded	377	127	0	0	0
Funding Disparity	\$ 1,285,268	\$ 430,389	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Mississippi College	33	\$ 112,500
William Carey University	24	\$ 66,553
Totals	57	\$ 179,053
 4-Year Public Institutions	 Awards	 Amount
Alcorn State University	12	\$ 36,250
Delta State University	18	\$ 61,000
Mississippi University for Women	33	\$ 112,250
University of Mississippi Medical Center	78	\$ 279,250
University of Southern Mississippi	78	\$ 239,000
Totals	219	\$ 727,750
Grand Totals	276	\$ 906,803

Award Recipients by County

County	Awards	Amount
Adams	1	\$ 4,000
Attala	3	\$ 9,500
Benton	1	\$ 4,000
Bolivar	4	\$ 12,000
Claiborne	2	\$ 4,250

County (cont.)	Awards	Amount
Clarke	3	\$ 8,000
Clay	2	\$ 7,000
Coahoma	1	\$ 4,000
Copiah	5	\$ 17,500
Desoto	8	\$ 27,250
Forrest	12	\$ 30,455
Franklin	1	\$ 2,909
George	3	\$ 12,000
Grenada	3	\$ 9,000
Hancock	4	\$ 12,667
Harrison	19	\$ 61,168
Hinds	39	\$ 137,750
Itawamba	1	\$ 3,000
Jackson	18	\$ 60,836
Jones	2	\$ 5,000
Kemper	1	\$ 4,000
Lafayette	2	\$ 8,000
Lamar	6	\$ 16,167
Lauderdale	4	\$ 10,000
Lawrence	2	\$ 5,000
Leake	2	\$ 8,000
Lee	6	\$ 22,000
Leflore	1	\$ 4,000
Lincoln	8	\$ 24,000
Lowndes	5	\$ 18,000
Madison	26	\$ 87,250
Neshoba	1	\$ 2,000
Newton	1	\$ 3,000
Oktibbeha	2	\$ 6,500
Pearl River	5	\$ 15,336
Pike	3	\$ 7,000
Pontotoc	5	\$ 15,750
Rankin	28	\$ 95,334
Scott	4	\$ 14,500
Simpson	2	\$ 6,000
Smith	1	\$ 1,500
Stone	2	\$ 6,000
Sunflower	3	\$ 11,250
Tallahatchie	1	\$ 4,000
Tate	1	\$ 4,000
Tippah	1	\$ 4,000
Tishomingo	1	\$ 4,000
Union	1	\$ 4,000
Walthall	1	\$ 4,000
Warren	8	\$ 27,250
Washington	4	\$ 13,500
Wayne	3	\$ 9,181
Yazoo	3	\$ 10,000
Totals	276	\$ 906,803

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				366	\$ 1,587,656.82
Current	Service	Various		120	\$ 560,011.00
Current	Money			43	\$ 138,437.39
Non-Current	Money			21	\$ 72,745.05
Collection	Money			98	\$ 346,239.59
Closed in FY 2013				68	\$ -
Grand Totals				716	\$ 2,705,089.85

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	45	\$ -	\$ -		\$ 232,073.00
Service/Cancellation & Money	5	\$ 12,834.22	\$ 915.16		\$ 17,165.78
Money	18	\$ 82,665.00	\$ 4,758.50		\$ -
Grand Totals	68	\$ 95,499.22	\$ 5,673.66		\$ 249,238.78

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 10,548.30	\$ 764.76	\$ 65.00	\$ -	\$ 11,378.06
August 2012	\$ 7,336.09	\$ 794.98	\$ 74.05	\$ -	\$ 8,205.12
September 2012	\$ 4,519.51	\$ -	\$ -	\$ -	\$ 4,519.51
October 2012	\$ 5,190.82	\$ 680.40	\$ 74.04	\$ -	\$ 5,945.26
November 2012	\$ 4,619.51	\$ 1,008.03	\$ (226.19)	\$ -	\$ 5,401.35
December 2012	\$ 9,903.66	\$ 4,040.65	\$ 2,408.69	\$ -	\$ 16,353.00
January 2013	\$ 11,209.20	\$ 1,196.63	\$ 226.74	\$ -	\$ 12,632.57
February 2013	\$ 14,040.94	\$ 514.00	\$ (1,128.29)	\$ -	\$ 13,426.65
March 2013	\$ 9,568.92	\$ 1,264.22	\$ 1,761.08	\$ -	\$ 12,594.22
April 2013	\$ 7,139.81	\$ 657.65	\$ 293.06	\$ -	\$ 8,090.52
May 2013	\$ 19,261.37	\$ 879.17	\$ 121.56	\$ -	\$ 20,262.10
June 2013	\$ 13,744.54	\$ 854.52	\$ 333.32	\$ -	\$ 14,932.38
Totals	\$ 117,082.67	\$ 12,655.01	\$ 4,003.06	\$ -	\$ 133,740.74

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	2	0	0	9	35	1	47
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	0	0	1	13	0	14
FY 2007	0	0	0	3	12	1	16
FY 2008	0	2	5	4	20	9	40
FY 2009	0	0	1	0	2	1	4
FY 2010	1	22	18	1	9	24	75
FY 2011	24	70	14	2	5	15	130
FY 2012	173	26	5	1	2	16	223
FY 2013	166	0	0	0	0	1	167
All Years	366	120	43	21	98	68	716

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	110	89%	0	0%	14	11%	124
FY 2007	223	94%	0	0%	15	6%	238
FY 2008	217	88%	7	3%	24	10%	248
FY 2009	44	94%	1	2%	2	4%	47
FY 2010	86	63%	41	30%	10	7%	137
FY 2011	48	29%	108	66%	7	4%	163
FY 2012	16	7%	204	91%	3	1%	223
FY 2013	1	1%	166	99%	0	0%	167
All Years	745	55%	527	39%	75	6%	1,347

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annual Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

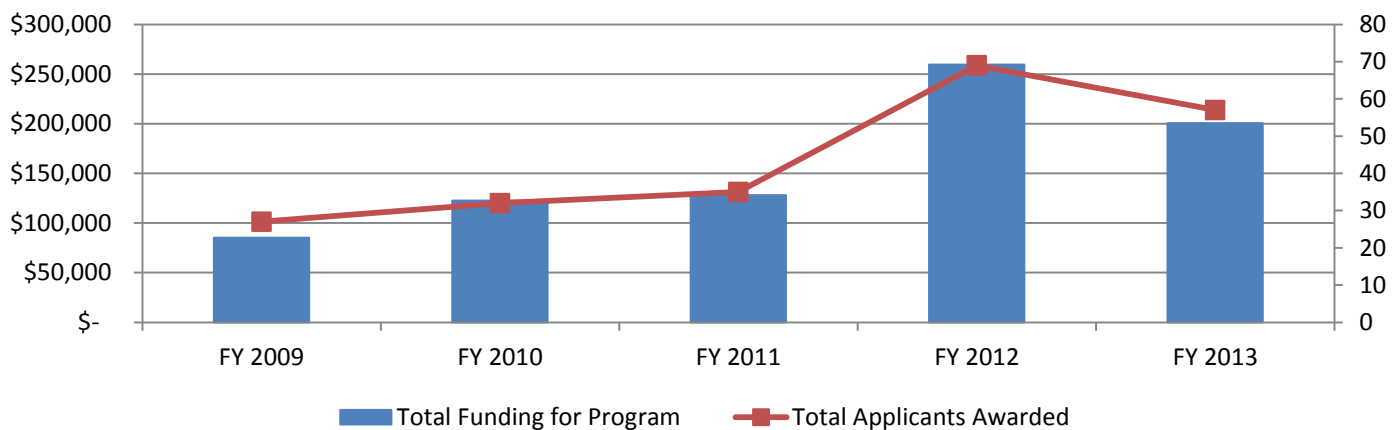
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	11%	9%	10%
FY 2002	N/A	N/A	N/A	FY 2009	6%	4%	4%
FY 2003	N/A	N/A	N/A	FY 2010	5%	4%	7%
FY 2004	N/A	N/A	N/A	FY 2011	1%	1%	4%
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	1%
FY 2006	8%	6%	11%	FY 2013	N/A	N/A	0%
FY 2007	7%	7%	6%	All Years	7%	5%	6%

Nursing Education Loan/Scholarship - RN to BSN (NELR)

Nursing Education Loan/Scholarship - 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 loan-to-scholarship service obligation by working as a professional nurse for one year for each year of loan received. Participants may receive up to \$4,000 for one academic year. 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 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	27	32	35	69	57
Total Funding for Program	\$ 85,222	\$ 122,666	\$ 127,999	\$ 259,569	\$ 200,444
Eligible Applicants	35	62	35	69	57
Award Rate	77%	52%	100%	100%	100%
Average Award Amount	\$ 3,156	\$ 3,833	\$ 3,657	\$ 3,762	\$ 3,517
Applicants Not Funded	8	30	0	0	0
Funding Disparity	\$ 25,251	\$ 114,999	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions		Awards	Amount
William Carey University		9	\$ 22,944
Totals		9	\$ 22,944
4-Year Public Institutions		Awards	Amount
Alcorn State University		2	\$ 8,000
Mississippi University for Women		35	\$ 139,000
University of Mississippi Medical Center		3	\$ 12,000
University of Southern Mississippi		8	\$ 18,500
Totals		48	\$ 177,500
Grand Totals		57	\$ 200,444

Award Recipients by County

County	Awards	Amount
Attala	1	\$ 4,000
Carroll	1	\$ 4,000
Coahoma	1	\$ 4,000
Desoto	2	\$ 7,000
Forrest	2	\$ 4,000
Grenada	1	\$ 4,000
Hancock	1	\$ 4,000
Hinds	9	\$ 36,000
Jackson	4	\$ 10,001
Lafayette	2	\$ 5,334
Lamar	1	\$ 2,667
Lauderdale	2	\$ 8,000
Leake	2	\$ 8,000
Lee	3	\$ 12,000
Leflore	1	\$ 4,000
Lincoln	1	\$ 4,000
Lowndes	2	\$ 8,000
Madison	7	\$ 28,000
Marion	1	\$ 2,000
Monroe	1	\$ 4,000
Newton	2	\$ 6,000
Oktibbeha	1	\$ 4,000
Perry	1	\$ 3,334
Pike	3	\$ 8,335
Rankin	3	\$ 7,773
Simpson	1	\$ 4,000
Tate	1	\$ 4,000
Totals	57	\$ 200,444

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County	Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred			79	\$ 274,888.00
Current	Service	Various	14	\$ 53,667.00
Current	Money		9	\$ 29,987.62
Non-Current	Money		3	\$ 8,218.46
Collection	Money		21	\$ 61,624.45
Closed in FY 2013			41	\$ -
Grand Totals			167	\$ 428,385.53

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid	Principal Cancelled
Service/Cancellation	34	\$ -	\$ -	\$ 134,125.00
Service/Cancellation & Money	1	\$ 177.33	\$ 22.67	\$ 3,822.67
Money	6	\$ 18,888.00	\$ 2,146.49	\$ -
Grand Totals	41	\$ 19,065.33	\$ 2,169.16	\$ 137,947.67

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 745.69	\$ 186.20	\$ 20.00	\$ -	\$ 951.89
August 2012	\$ 576.02	\$ 73.61	\$ -	\$ -	\$ 649.63
September 2012	\$ -	\$ 119.81	\$ -	\$ -	\$ 119.81
October 2012	\$ 896.91	\$ 116.43	\$ -	\$ -	\$ 1,013.34
November 2012	\$ 448.81	\$ 29.64	\$ (20.00)	\$ -	\$ 458.45
December 2012	\$ 610.19	\$ 178.60	\$ 32.50	\$ -	\$ 821.29
January 2013	\$ 690.46	\$ 173.61	\$ 32.50	\$ -	\$ 896.57
February 2013	\$ 866.65	\$ 157.48	\$ 68.43	\$ -	\$ 1,092.56
March 2013	\$ 772.65	\$ 551.28	\$ 418.16	\$ -	\$ 1,742.09
April 2013	\$ 2,073.90	\$ 85.82	\$ 20.00	\$ -	\$ 2,179.72
May 2013	\$ 683.24	\$ 93.05	\$ 20.00	\$ -	\$ 796.29
June 2013	\$ 969.86	\$ 197.26	\$ 20.00	\$ -	\$ 1,187.12
Totals	\$ 9,334.38	\$ 1,962.79	\$ 611.59	\$ -	\$ 11,908.76

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	6	0	6
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	0	0	0	2	0	2
FY 2007	0	0	0	0	3	0	3
FY 2008	0	0	0	0	4	3	7
FY 2009	0	0	0	1	2	1	4
FY 2010	0	0	1	1	4	2	8
FY 2011	0	2	3	1	0	9	15
FY 2012	23	12	5	0	0	26	66
FY 2013	56	0	0	0	0	0	56
All Years	79	14	9	3	21	41	167

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	2	50%	0	0%	2	50%	4
FY 2007	33	92%	0	0%	3	8%	36
FY 2008	39	91%	0	0%	4	9%	43
FY 2009	24	89%	0	0%	3	11%	27
FY 2010	26	81%	1	3%	5	16%	32
FY 2011	30	83%	5	14%	1	3%	36
FY 2012	27	40%	40	60%	0	0%	67
FY 2013	0	0%	56	100%	0	0%	56
All Years	181	60%	102	34%	18	6%	301

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	16%	14%	9%
FY 2002	N/A	N/A	N/A	FY 2009	15%	15%	11%
FY 2003	N/A	N/A	N/A	FY 2010	9%	9%	16%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	3%
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	0%
FY 2006	0%	0%	50%	FY 2013	N/A	N/A	0%
FY 2007	11%	8%	8%	All Years	10%	7%	6%

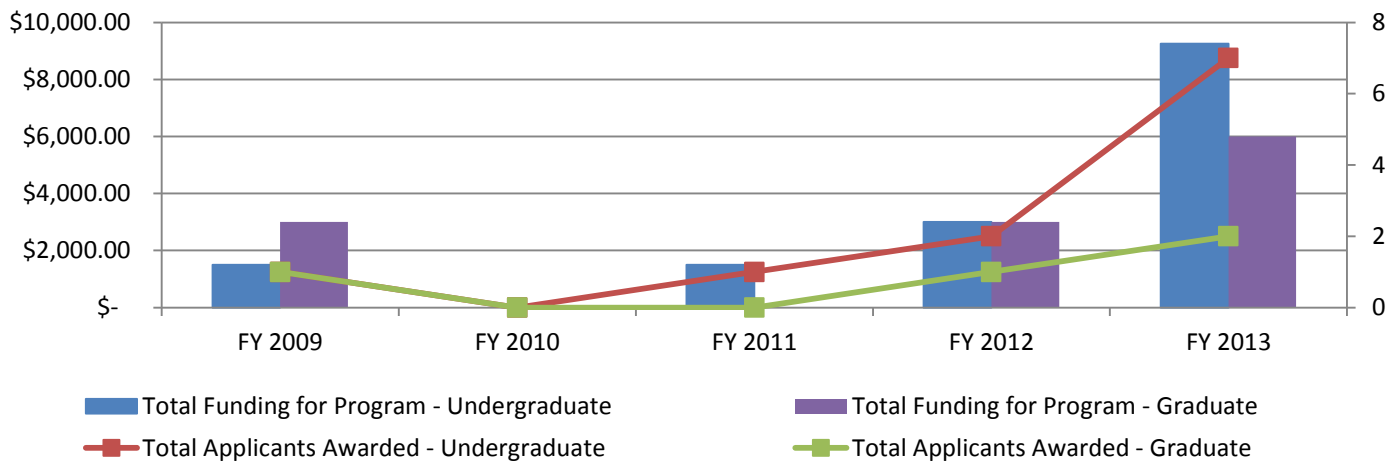
Health Care Professions Loan/Scholarship - Undergraduate and Graduate (HCP)

The Health Care Professions Loan/Scholarship awards are available to students pursuing first bachelor's degrees in speech pathology or psychology and to students pursuing first master's degrees in occupational or physical therapy. Students may fulfill the loan-to-scholarship service obligation of the loan by working in a state health institution in the state of Mississippi for one year for each year of loan received. Undergraduate student participants receive up to \$1,500 per academic year, not to exceed two (2) calendar years or \$3,000; and graduate student participants receive up to \$3,000 per academic year not to exceed two (2) calendar years or \$6,000. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

<i>Undergraduate</i>	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	1	0	1	2	7
Total Funding for Program	\$ 1,500.00	\$ -	\$ 1,500.00	\$ 3,000.00	\$ 9,250.00
Eligible Applicants	2	2	1	2	7
Award Rate	50%	0%	100%	100%	100%
Average Award Amount	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Applicants Not Funded	1	2	0	0	0
Funding Disparity	\$ 1,500.00	\$ 3,000.00	\$ -	\$ -	\$ -

<i>Graduate</i>	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	1	0	0	1	2
Total Funding for Program	\$ 3,000.00	\$ -	\$ -	\$ 3,000.00	\$ 6,000.00
Eligible Applicants	1	1	0	1	2
Award Rate	100%	0%			
Average Award Amount	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Applicants Not Funded	0	1	0	0	0
Funding Disparity	\$ -	\$ 3,000.00	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
William Carey University	1	\$ 1,000
Totals	1	\$ 1,000
 4-Year Public Institutions	 Awards	 Amount
Jackson State University	1	\$ 1,500
Mississippi State University	1	\$ 750
University of Mississippi Medical Center	5	\$ 10,500
University of Southern Mississippi	1	\$ 1,500
Totals	8	\$ 14,250
Grand Totals	9	\$ 15,250

Award Recipients by County

County	Awards	Amount
George	1	\$ 1,500
Harrison	1	\$ 1,000
Hinds	5	\$ 9,750
Leflore	1	\$ 1,500
Madison	1	\$ 1,500
Totals	9	\$ 15,250

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County	Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred			11	\$ 23,500.00
Current	Service		0	\$ -
Current	Money		0	\$ -
Non-Current	Money		2	\$ 1,336.44
Collection	Money		8	\$ 11,431.68
Closed in FY 2013			3	\$ -
Grand Totals			24	\$ 36,268.12

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid	Principal Cancelled
Service/Cancellation	1	\$ -	\$ -	\$ 6,000.00
Service/Cancellation & Money	0	\$ -	\$ -	\$ -
Money	2	\$ 9,000.00	\$ 539.88	\$ -
Grand Totals	3	\$ 9,000.00	\$ 539.88	\$ 6,000.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 215.65	\$ 10.28	\$ 11.33	\$ -	\$ 237.26
August 2012	\$ 622.68	\$ (241.49)	\$ 56.19	\$ -	\$ 437.38
September 2012	\$ 402.62	\$ 140.24	\$ (105.48)	\$ -	\$ 437.38
October 2012	\$ 367.51	\$ 133.05	\$ 56.19	\$ -	\$ 556.75
November 2012	\$ 148.41	\$ 52.15	\$ 44.86	\$ -	\$ 245.42
December 2012	\$ 146.96	\$ 53.60	\$ 56.19	\$ -	\$ 256.75
January 2013	\$ 149.19	\$ 55.24	\$ 45.99	\$ -	\$ 250.42
February 2013	\$ 310.07	\$ 74.99	\$ 57.32	\$ -	\$ 442.38
March 2013	\$ 124.79	\$ 54.21	\$ 95.99	\$ -	\$ 274.99
April 2013	\$ 106.81	\$ 52.32	\$ 45.99	\$ -	\$ 205.12
May 2013	\$ 107.41	\$ 51.72	\$ 45.99	\$ -	\$ 205.12
June 2013	\$ 1,238.18	\$ 99.38	\$ 343.02	\$ -	\$ 1,680.58
Totals	\$ 3,940.28	\$ 535.69	\$ 753.58	\$ -	\$ 5,229.55

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	0	0	0
FY 99-01	0	0	0	1	3	0	4
FY 2002	0	0	0	0	0	0	0
FY 2003	0	0	0	0	1	0	1
FY 2004	0	0	0	0	1	0	1
FY 2005	0	0	0	1	0	1	2
FY 2006	0	0	0	0	1	1	2
FY 2007	0	0	0	0	1	0	1
FY 2008	0	0	0	0	1	1	2
FY 2009	0	0	0	0	0	0	0
FY 2010	0	0	0	0	0	0	0
FY 2011	1	0	0	0	0	0	1
FY 2012	3	0	0	0	0	0	3
FY 2013	7	0	0	0	0	0	7
All Years	11	0	0	2	8	3	24

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	37	90%	0	0%	4	10%	41
FY 2002	0	N/A	0	N/A	0	N/A	0
FY 2003	7	88%	0	0%	1	13%	8
FY 2004	10	91%	0	0%	1	9%	11
FY 2005	5	83%	0	0%	1	17%	6
FY 2006	5	83%	0	0%	1	17%	6
FY 2007	1	50%	0	0%	1	50%	2
FY 2008	1	50%	0	0%	1	50%	2
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	0	N/A	0	N/A	0	N/A	0
FY 2011	0	0%	1	100%	0	0%	1
FY 2012	0	0%	3	100%	0	0%	3
FY 2013	0	0%	7	100%	0	0%	7
All Years	66	76%	11	13%	10	11%	87

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annual Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

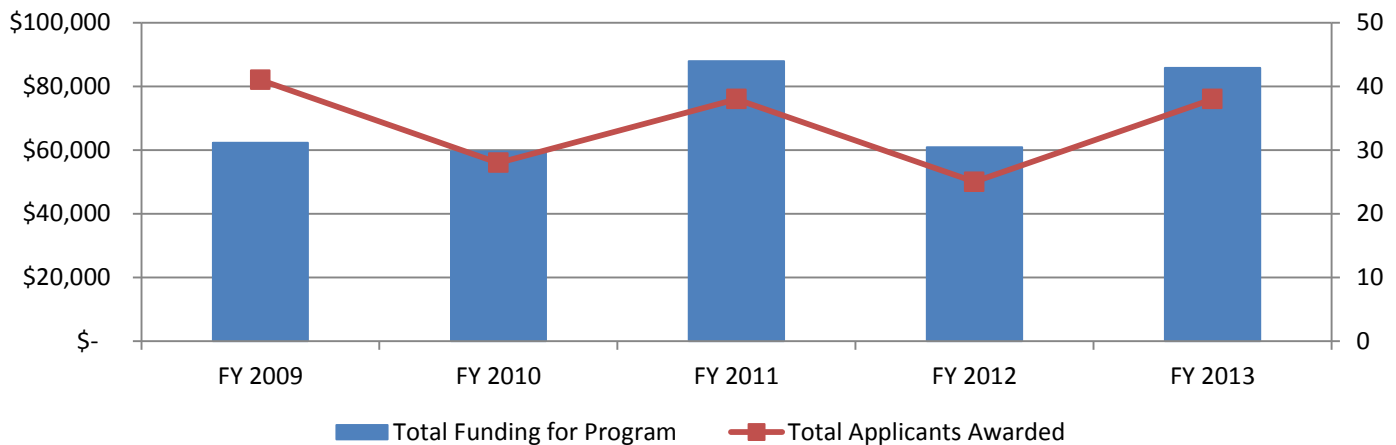
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	10%	10%	10%	FY 2008	50%	50%	50%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	13%	13%	13%	FY 2010	N/A	N/A	N/A
FY 2004	9%	9%	9%	FY 2011	0%	0%	0%
FY 2005	33%	33%	17%	FY 2012	N/A	0%	0%
FY 2006	17%	17%	17%	FY 2013	N/A	N/A	0%
FY 2007	100%	50%	50%	All Years	16%	14%	11%

Counseling and School Administration Loan/Scholarship (CSA)

The Counseling and School Administration Loan/Scholarship awards are available to students currently employed as a licensed classroom teacher in a Mississippi public school who are pursuing a first master's degree in counseling or educational leadership. Participants may fulfill the loan-to-scholarship service obligation by continuing to work in a Mississippi public school as a classroom teacher while enrolled in the degree program and by continuing to serve in a Mississippi public school in a counseling or administrative role for one year immediately following the student's year of participation. Participants receive reimbursement of \$125 per graduate credit hour, not to exceed twelve (12) credit hours per semester of successfully completed course work leading to a master's degree in education. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	41	28	38	25	38
Total Funding for Program	\$ 62,250	\$ 59,625	\$ 87,875	\$ 60,875	\$ 85,750
Eligible Applicants	255	47	38	25	38
Award Rate	16%	60%	100%	100%	100%
Average Award Amount	\$ 1,518	\$ 2,129	\$ 2,313	\$ 2,435	\$ 2,257
Applicants Not Funded	214	19	0	0	0
Funding Disparity	\$ 324,915	\$ 40,460	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Mississippi College	10	\$ 21,375
William Carey University	1	\$ 3,375
Totals	11	\$ 24,750
 4-year Public Institutions		
Mississippi State University	7	\$ 15,375
Mississippi University for Women	2	\$ 4,500
University of Mississippi	8	\$ 15,875
University of Southern Mississippi	10	\$ 25,250
Totals	27	\$ 61,000
Grand Totals	38	\$ 85,750

Award Recipients by County

County	Awards	Amount
Attala	2	\$ 4,500
Bolivar	1	\$ 2,250
Forrest	1	\$ 3,000
Grenada	1	\$ 2,250
Hancock	1	\$ 3,375
Harrison	2	\$ 6,000
Hinds	4	\$ 8,625
Jackson	1	\$ 3,375
Lamar	4	\$ 7,625
Lauderdale	2	\$ 3,750
Lee	3	\$ 6,125
Lowndes	1	\$ 2,250
Madison	1	\$ 3,375
Neshoba	3	\$ 9,750
Rankin	7	\$ 14,625
Scott	1	\$ 750
Tate	1	\$ 750
Union	1	\$ 2,250
Webster	1	\$ 1,125
Totals	38	\$ 85,750

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County	Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred			31	\$ 84,833.50
Current	Service	Various	3	\$ 4,750.00
Current	Money		8	\$ 26,375.00
Non-Current	Money		3	\$ 7,125.00
Collection	Money		6	\$ 16,890.62
Closed in FY 2013			35	\$ -
Grand Totals			86	\$ 139,974.12

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid	Principal Cancelled
Service/Cancellation	30	\$ -	\$ -	\$ 88,000.00
Service/Cancellation & Money	2	\$ 249.38	\$ 10.62	\$ 5,375.62
Money	3	\$ 9,375.00	\$ 164.61	\$ -
Grand Totals	35	\$ 9,624.38	\$ 175.23	\$ 93,375.62

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 121.78	\$ 8.22	\$ 70.00	\$ -	\$ 200.00
August 2012	\$ 476.50	\$ 13.76	\$ -	\$ -	\$ 490.26
September 2012	\$ 49.89	\$ 15.11	\$ 35.00	\$ -	\$ 100.00
October 2012	\$ 57.79	\$ 7.21	\$ 35.00	\$ -	\$ 100.00
November 2012	\$ 65.00	\$ 19.12	\$ -	\$ -	\$ 84.12
December 2012	\$ 51.84	\$ 32.28	\$ 35.00	\$ -	\$ 119.12
January 2013	\$ 3,544.52	\$ 95.48	\$ -	\$ -	\$ 3,640.00
February 2013	\$ 5,690.00	\$ 159.35	\$ 35.00	\$ -	\$ 5,884.35
March 2013	\$ -	\$ 70.00	\$ -	\$ -	\$ 70.00
April 2013	\$ 48.58	\$ 36.42	\$ 35.00	\$ -	\$ 120.00
May 2013	\$ 101.26	\$ 63.74	\$ -	\$ -	\$ 165.00
June 2013	\$ 125.04	\$ 4.96	\$ 70.00	\$ -	\$ 200.00
Totals	\$ 10,332.20	\$ 525.65	\$ 315.00	\$ -	\$ 11,172.85

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	2	0	2
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	0	0	0	1	0	1
FY 2007	0	0	0	0	0	0	0
FY 2008	0	0	0	0	1	2	3
FY 2009	0	0	0	0	0	0	0
FY 2010	0	1	0	0	1	8	10
FY 2011	2	1	3	2	1	15	24
FY 2012	6	1	5	0	0	7	19
FY 2013	23	0	0	1	0	3	27
All Years	31	3	8	3	6	35	86

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	55	98%	0	0%	1	2%	56
FY 2007	48	100%	0	0%	0	0%	48
FY 2008	54	98%	0	0%	1	2%	55
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	24	92%	1	4%	1	4%	26
FY 2011	17	65%	6	23%	3	12%	26
FY 2012	5	29%	12	71%	0	0%	17
FY 2013	3	11%	23	85%	1	4%	27
All Years	206	81%	42	16%	7	3%	255

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

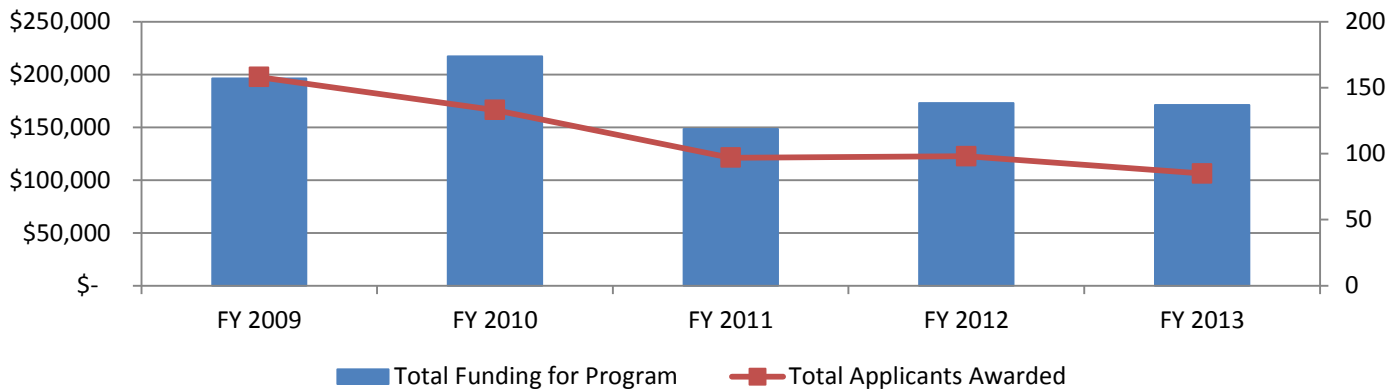
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	2%	2%	2%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	0%	4%	4%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	12%
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	0%
FY 2006	0%	2%	2%	FY 2013	N/A	N/A	4%
FY 2007	0%	0%	0%	All Years	0%	1%	3%

Graduate Teacher Loan/Scholarship (GTS)

The Graduate Teacher Loan/Scholarship awards are available to students currently employed as a licensed classroom teacher in a Mississippi public school who are pursuing a first master's degree in education. Participants may fulfill the loan-to-scholarship service obligation by continuing to work in a Mississippi public school as a classroom teacher while enrolled in the degree program and by continuing to serve in a Mississippi public school for one year immediately following the student's year of participation. Participants receive reimbursement of \$125 per graduate credit hour, not to exceed twelve (12) credit hours per semester of successfully completed course work leading to a master's degree in education. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	158	133	97	98	85
Total Funding for Program	\$ 196,250	\$ 217,250	\$ 148,500	\$ 173,000	\$ 171,000
Eligible Applicants	967	217	97	98	85
Award Rate	16%	61%	100%	100%	100%
Average Award Amount	\$ 1,242	\$ 1,633	\$ 1,531	\$ 1,765	\$ 2,012
Applicants Not Funded	809	84	0	0	0
Funding Disparity	\$ 1,004,850	\$ 137,211	\$ -	\$ -	\$ -



Awards by Institution

	Awards	Amount
4-Year Private Institutions		
Belhaven University	2	\$ 3,000
Blue Mountain College	2	\$ 6,750
Mississippi College	8	\$ 19,375
William Carey University	42	\$ 89,000
Totals	54	\$ 118,125
4-Year Public Institutions		
Delta State University	4	\$ 3,375
Jackson State University	3	\$ 5,250
Mississippi State University	6	\$ 10,500
Mississippi University for Women	1	\$ 2,625
Mississippi Valley State University	1	\$ 1,125
University of Mississippi	10	\$ 22,125
University of Southern Mississippi	6	\$ 7,875
Totals	31	\$ 52,875
Grand Totals	85	\$ 171,000

Award Recipients by County				
County	Awards		Amount	
Attala	3		\$	6,750
Chickasaw	1		\$	2,250
Covington	1		\$	750
Desoto	1		\$	750
Forrest	1		\$	750
George	5		\$	14,625
Greene	1		\$	3,000
Grenada	3		\$	5,625
Hancock	1		\$	3,000
Harrison	5		\$	9,750
Hinds	3		\$	4,125
Holmes	1		\$	2,250
Jackson	8		\$	14,625
Jones	5		\$	11,000
Lamar	8		\$	12,750
Lauderdale	2		\$	3,000
Lee	1		\$	1,500
Lincoln	1		\$	3,375
Lowndes	1		\$	1,500
Madison	2		\$	4,125
Monroe	4		\$	9,375
Panola	1		\$	1,125
Pearl River	7		\$	16,125
Perry	1		\$	1,500
Pontotoc	2		\$	6,750
Rankin	5		\$	8,500
Scott	2		\$	6,000
Sharkey	1		\$	1,500
Smith	2		\$	1,875
Tippah	1		\$	375
Tishomingo	1		\$	2,250
Tunica	1		\$	1,500
Wayne	2		\$	6,000
Winston	1		\$	2,625
Totals	85		\$	171,000

Accounts Under Management During the Fiscal Year					
Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				91	\$ 176,075.00
Current	Service	Various		1	\$ 1,750.00
Current	Money			35	\$ 93,887.25
Non-Current	Money			19	\$ 28,470.25
Collection	Money			38	\$ 64,820.19
Closed in FY 2013				72	\$ -
Grand Totals				256	\$ 365,002.69

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	63	\$ -	\$ -		\$ 142,500.00
Service/Cancellation & Money	1	\$ 50.00	\$ -		\$ 2,950.00
Money	8	\$ 14,250.00	\$ 188.81		\$ -
Grand Totals	72	\$ 14,300.00	\$ 188.81		\$ 145,450.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 161.31	\$ 128.69	\$ 10.00	\$ -	\$ 300.00
August 2012	\$ 194.50	\$ 195.55	\$ 30.25	\$ -	\$ 420.30
September 2012	\$ 1,209.14	\$ (257.84)	\$ 100.17	\$ -	\$ 1,051.47
October 2012	\$ 381.77	\$ 145.32	\$ 48.21	\$ -	\$ 575.30
November 2012	\$ 2,140.21	\$ 228.68	\$ 295.63	\$ -	\$ 2,664.52
December 2012	\$ 7,765.60	\$ 590.53	\$ 219.91	\$ -	\$ 8,576.04
January 2013	\$ 700.47	\$ 487.99	\$ 107.62	\$ -	\$ 1,296.08
February 2013	\$ 1,223.31	\$ 233.85	\$ 113.21	\$ -	\$ 1,570.37
March 2013	\$ 873.59	\$ 201.25	\$ 38.21	\$ -	\$ 1,113.05
April 2013	\$ 1,718.29	\$ 119.80	\$ 108.21	\$ -	\$ 1,946.30
May 2013	\$ 830.80	\$ 81.29	\$ 48.21	\$ -	\$ 960.30
June 2013	\$ 810.14	\$ 67.44	\$ 72.42	\$ -	\$ 950.00
Totals	\$ 18,009.13	\$ 2,222.55	\$ 1,192.05	\$ -	\$ 21,423.73

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	6	0	1	11	13	2	33
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	1	0	0	0	3	0	4
FY 2007	1	0	0	0	0	1	2
FY 2008	0	0	0	0	6	1	7
FY 2009	0	0	0	0	0	0	0
FY 2010	0	0	6	2	7	19	34
FY 2011	4	1	9	3	6	23	46
FY 2012	19	0	19	2	3	20	63
FY 2013	60	0	0	1	0	6	67
All Years	91	1	35	19	38	72	256

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	316	99%	1	0%	3	1%	320
FY 2007	191	99%	1	1%	0	0%	192
FY 2008	231	97%	0	0%	6	3%	237
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	90	86%	6	6%	9	9%	105
FY 2011	34	60%	14	25%	9	16%	57
FY 2012	14	25%	38	67%	5	9%	57
FY 2013	6	9%	60	90%	1	1%	67
All Years	882	85%	120	12%	33	3%	1,035

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

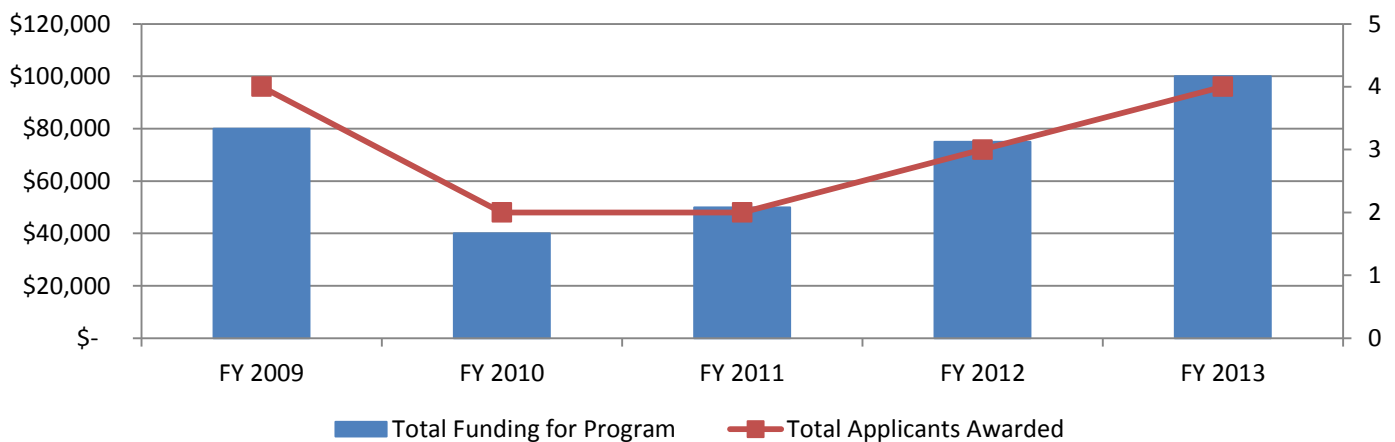
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	4%	2%	3%
FY 2002	N/A	N/A	N/A	FY 2009	0%	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	6%	7%	9%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	16%
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	9%
FY 2006	2%	1%	1%	FY 2013	N/A	N/A	1%
FY 2007	1%	0%	0%	All Years	2%	2%	3%

SREB Doctoral Scholars Loan/Scholarship (SDSP)

Southern Regional Education Board Doctoral Scholar awards are available to persons seeking a doctoral degree in a STEM (science, technology, engineering, or mathematics) or related field at Jackson State University, Mississippi State University, the University of Mississippi, or the University of Southern Mississippi. Participants may fulfill the loan-to-scholarship service obligation by teaching full-time at the collegiate level for one year for each year of loan received. Participants receive up to \$20,000 per academic year, not to exceed \$60,000 over three (3) calendar years. To be eligible, students must be Mississippi residents. Priority is given to racial/ethnic minority students. The application deadline is April 1 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	4	2	2	3	4
Total Funding for Program	\$ 80,000	\$ 40,000	\$ 50,000	\$ 75,000	\$ 100,000
Eligible Applicants	8	8	2	3	4
Award Rate	50%	25%	100%	100%	100%
Average Award Amount	\$ 20,000	\$ 20,000	\$ 25,000	\$ 25,000	\$ 25,000
Applicants Not Funded	4	6	0	0	0
Funding Disparity	\$ 80,000	\$ 120,000	\$ -	\$ -	\$ -



Awards by Institution

4-year Public Institutions	Awards	Amount
Mississippi State University	2	\$ 50,000
University of Mississippi	2	\$ 50,000
Totals	4	\$ 100,000

Award Recipients by County

County	Awards	Amount
Clay	1	\$ 25,000
Covington	1	\$ 25,000
Hinds	1	\$ 25,000
Holmes	1	\$ 25,000
Totals	4	\$ 100,000

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				9	\$ 550,000.00
Current	Service	Various		6	\$ 231,000.00
Current	Money			1	\$ 8,216.32
Non-current	Money			0	\$ -
Collection	Money			10	\$ 360,511.39
Closed in FY 2013				2	\$ -
Grand Totals				28	\$ 1,149,727.71

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	2	\$ -	\$ -		\$ 111,000.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	2	\$ -	\$ -		\$ 111,000.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 47.14	\$ 112.86	\$ 40.00	\$ -	\$ 200.00
August 2012	\$ 47.40	\$ 112.60	\$ 40.00	\$ -	\$ 200.00
September 2012	\$ 47.67	\$ 112.33	\$ 40.00	\$ -	\$ 200.00
October 2012	\$ 47.94	\$ 112.06	\$ 40.00	\$ -	\$ 200.00
November 2012	\$ 160.00	\$ 40.00	\$ 3,398.95	\$ -	\$ 3,598.95
December 2012	\$ -	\$ 160.00	\$ 40.00	\$ -	\$ 200.00
January 2013	\$ 160.00	\$ 40.00	\$ 4,695.34	\$ -	\$ 4,895.34
February 2013	\$ 146.99	\$ 13.01	\$ 40.00	\$ -	\$ 200.00
March 2013	\$ -	\$ 160.00	\$ 5,372.44	\$ -	\$ 5,532.44
April 2013	\$ -	\$ 160.00	\$ 40.00	\$ -	\$ 200.00
May 2013	\$ 40.05	\$ 119.95	\$ 7,421.63	\$ -	\$ 7,581.63
June 2013	\$ 167.23	\$ 157.00	\$ 40.00	\$ -	\$ 364.23
Totals	\$ 864.42	\$ 1,299.81	\$ 21,208.36	\$ -	\$ 23,372.59

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	1	0	1
FY 99-01	0	1	0	0	6	1	8
FY 2002	0	0	0	0	0	0	0
FY 2003	0	1	0	0	2	0	3
FY 2004	2	0	0	0	1	0	3
FY 2005	1	0	0	0	0	1	2
FY 2006	2	0	0	0	0	0	2
FY 2007	0	2	0	0	0	0	2
FY 2008	0	2	0	0	0	0	2
FY 2009	0	0	0	0	0	0	0
FY 2010	0	0	0	0	0	0	0
FY 2011	1	0	1	0	0	0	2
FY 2012	2	0	0	0	0	0	2
FY 2013	1	0	0	0	0	0	1
All Years	9	6	1	0	10	2	28

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	17	71%	1	4%	6	25%	24
FY 2002	0	N/A	0	N/A	0	N/A	0
FY 2003	1	25%	1	25%	2	50%	4
FY 2004	3	50%	2	33%	1	17%	6
FY 2005	2	67%	1	33%	0	0%	3
FY 2006	0	0%	2	100%	0	0%	2
FY 2007	0	0%	2	100%	0	0%	2
FY 2008	0	0%	2	100%	0	0%	2
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	0	N/A	0	N/A	0	N/A	0
FY 2011	0	0%	2	100%	0	0%	2
FY 2012	0	0%	2	100%	0	0%	2
FY 2013	0	0%	1	100%	0	0%	1
All Years	23	48%	16	33%	9	19%	48

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

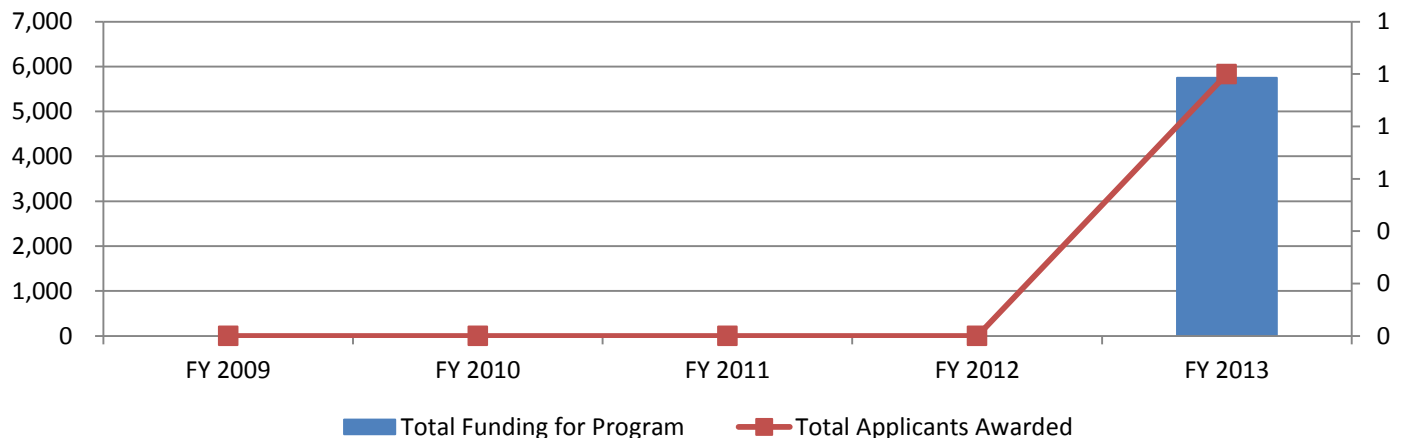
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	35%	25%	25%	FY 2008	0%	0%	0%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	50%	50%	50%	FY 2010	N/A	N/A	N/A
FY 2004	17%	17%	17%	FY 2011	0%	0%	0%
FY 2005	0%	0%	0%	FY 2012	N/A	N/A	0%
FY 2006	0%	0%	0%	FY 2013	N/A	N/A	0%
FY 2007	50%	0%	0%	All Years	22%	20%	19%

Family Protection Specialist Social Worker Loan/Scholarship (SWOR)

The Family Protection Specialist Social Worker Loan/Scholarship (SWOR) was created by the Mississippi Legislature during the 2006 Legislative Session to encourage family protection workers (FPW I or FPW II) currently employed by the Department of Human Services to obtain the college education necessary to become a licensed social worker or licensed master social worker and become a family protection specialist for the department. Awards are available to both full-time and part-time students. Students enrolling on a full-time basis may receive a maximum of two (2) annual awards. The maximum award will not exceed the highest tuition and required fees at a state institution of higher learning. Awards for part-time students will be based on hours enrolled with a minimum of six (6) hours required each semester. After a recipient has received a license from the Board of Examiners for Social Workers and Marriage and Family Therapists, the recipient shall render service as a Family Protection Specialist or higher for the Department of Human Services for a period of not less than three (3) years from the date the individual became a Family Protection Specialist.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	N/A	N/A	N/A	N/A	1
Total Funding for Program	N/A	N/A	N/A	N/A	\$ 5,752
Eligible Applicants	N/A	N/A	N/A	N/A	1
Award Rate	N/A	N/A	N/A	N/A	100%
Average Award Amount	N/A	N/A	N/A	N/A	\$ 5,752
Applicants Not Funded	N/A	N/A	N/A	N/A	0
Funding Disparity	N/A	N/A	N/A	N/A	\$ -



Awards by Institution

4-year Public Institutions	Awards	Amount
University of Southern Mississippi	1	\$ 5,752
Totals	1	\$ 5,752

Award Recipients by County

County	Awards	Amount
Pearl River	1	\$ 5,752
Totals	1	\$ 5,752

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				1	\$ 5,752.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2013				0	\$ -
Grand Totals				1	\$ 5,752.00

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ -	\$ -	\$ -	\$ -
August 2012	\$ -	\$ -	\$ -	\$ -	\$ -
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ -	\$ -	\$ -	\$ -	\$ -
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2006	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2007	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2008	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2010	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2012	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2013	1	0	0	0	0	0	1
All Years	1	0	0	0	0	0	1

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2006	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2007	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2008	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2010	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2012	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2013	0	0%	1	100%	0	0%	1
All Years	0	0%	0	0%	0	0%	1

Cohort Default Rates Over Time

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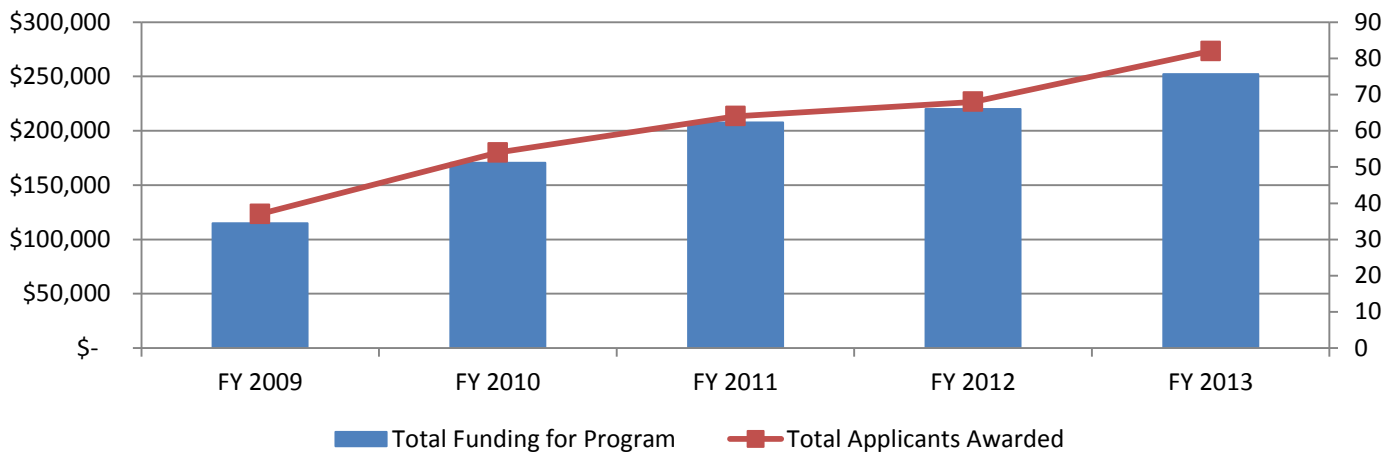
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	FY 2013	N/A	N/A	0%
FY 2007	N/A	N/A	N/A	All Years	N/A	N/A	0%

Nursing Education Loan/Scholarship - Master's (NELM)

Nursing Education Loan/Scholarship - Master's awards are available to students seeking a Master of Science in nursing at a Mississippi college or university. Students may fulfill the loan-to-scholarship 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. 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 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	37	54	64	68	82
Total Funding for Program	\$ 115,040	\$ 170,441	\$ 207,749	\$ 220,003	\$ 252,287
Eligible Applicants	220	70	64	68	82
Award Rate	17%	77%	100%	100%	100%
Average Award Amount	\$ 3,109	\$ 3,156	\$ 3,246	\$ 3,235	\$ 3,077
Applicants Not Funded	183	16	0	0	0
Funding Disparity	\$ 568,982	\$ 50,501	\$ -	\$ -	\$ -



Awards by Institution

	Awards	Amount
4-Year Private Institutions		
William Carey University	12	\$ 37,287
Totals	12	\$ 37,287
4-Year Public Institutions		
Alcorn State University	18	\$ 56,125
Delta State University	9	\$ 30,000
Mississippi University for Women	11	\$ 43,500
University of Mississippi Medical Center	18	\$ 48,875
University of Southern Mississippi	14	\$ 36,500
Totals	70	\$ 215,000
Grand Totals	82	\$ 252,287

Award Recipients by County			
County	Awards		Amount
Adams	2	\$	7,000
Attala	1	\$	4,000
Bolivar	2	\$	5,625
Carroll	1	\$	4,000
Choctaw	1	\$	4,000
Copiah	1	\$	2,625
Desoto	1	\$	1,500
Forrest	2	\$	6,001
Franklin	1	\$	4,000
Grenada	2	\$	5,958
Hinds	10	\$	26,875
Jackson	2	\$	5,334
Jefferson	1	\$	3,500
Jones	3	\$	7,319
Lafayette	1	\$	4,000
Lamar	1	\$	4,000
Lauderdale	4	\$	9,418
Lawrence	1	\$	4,000
Lee	1	\$	4,000
Leflore	1	\$	4,000
Lincoln	2	\$	3,667
Lowndes	1	\$	4,000
Madison	7	\$	22,000
Marion	1	\$	3,000
Newton	4	\$	15,250
Oktibbeha	1	\$	4,000
Pearl River	1	\$	3,556
Pike	2	\$	6,875
Pontotoc	1	\$	4,000
Prentiss	2	\$	6,000
Rankin	9	\$	22,625
Simpson	1	\$	2,000
Smith	1	\$	2,909
Sunflower	2	\$	7,625
Walthall	2	\$	5,000
Warren	3	\$	11,000
Washington	1	\$	3,625
Webster	1	\$	4,000
Winston	1	\$	4,000
Totals	82	\$	252,287

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				103	\$ 386,104.00
Current	Service	Various		18	\$ 63,022.60
Current	Money			18	\$ 60,037.81
Non-Current	Money			7	\$ 19,717.94
Collection	Money			23	\$ 76,799.99
Closed in FY 2013				28	\$ -
Grand Totals				197	\$ 605,682.34

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	25	\$ -	\$ -		\$ 119,835.00
Service/Cancellation & Money	1	\$ 200.94	\$ 45.34		\$ 3,799.06
Money	2	\$ 4,594.00	\$ 408.05		\$ -
Grand Totals	28	\$ 4,794.94	\$ 453.39		\$ 123,634.06

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 1,793.79	\$ 433.20	\$ 180.00	\$ -	\$ 2,406.99
August 2012	\$ 555.98	\$ 247.09	\$ 127.50	\$ -	\$ 930.57
September 2012	\$ 1,014.07	\$ 414.49	\$ 110.00	\$ -	\$ 1,538.56
October 2012	\$ 1,351.44	\$ 376.94	\$ 92.50	\$ -	\$ 1,820.88
November 2012	\$ 910.28	\$ 66.92	\$ (20.00)	\$ -	\$ 957.20
December 2012	\$ 1,083.63	\$ 335.83	\$ 99.23	\$ -	\$ 1,518.69
January 2013	\$ 1,133.20	\$ 185.81	\$ 51.73	\$ -	\$ 1,370.74
February 2013	\$ 810.85	\$ 105.89	\$ 145.91	\$ -	\$ 1,062.65
March 2013	\$ 1,753.15	\$ 341.91	\$ -	\$ -	\$ 2,095.06
April 2013	\$ 1,003.76	\$ 103.95	\$ 61.73	\$ -	\$ 1,169.44
May 2013	\$ 1,286.18	\$ 223.93	\$ 21.73	\$ -	\$ 1,531.84
June 2013	\$ 1,718.54	\$ 116.74	\$ 61.73	\$ -	\$ 1,897.01
Totals	\$ 14,414.87	\$ 2,952.70	\$ 932.06	\$ -	\$ 18,299.63

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	2	12	0	14
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	0	0	0	0	0	0
FY 2007	0	2	0	1	5	1	9
FY 2008	0	0	0	3	2	3	8
FY 2009	0	0	0	0	0	0	0
FY 2010	0	9	4	0	3	10	26
FY 2011	5	4	8	1	1	6	25
FY 2012	38	3	6	0	0	8	55
FY 2013	60	0	0	0	0	0	60
All Years	103	18	18	7	23	28	197

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	14	100%	0	0%	0	0%	14
FY 2007	63	89%	2	3%	6	8%	71
FY 2008	66	93%	0	0%	5	7%	71
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	36	69%	13	25%	3	6%	52
FY 2011	23	55%	17	40%	2	5%	42
FY 2012	7	13%	47	87%	0	0%	54
FY 2013	0	0%	60	100%	0	0%	60
All Years	209	57%	79	22%	16	4%	364

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annual Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

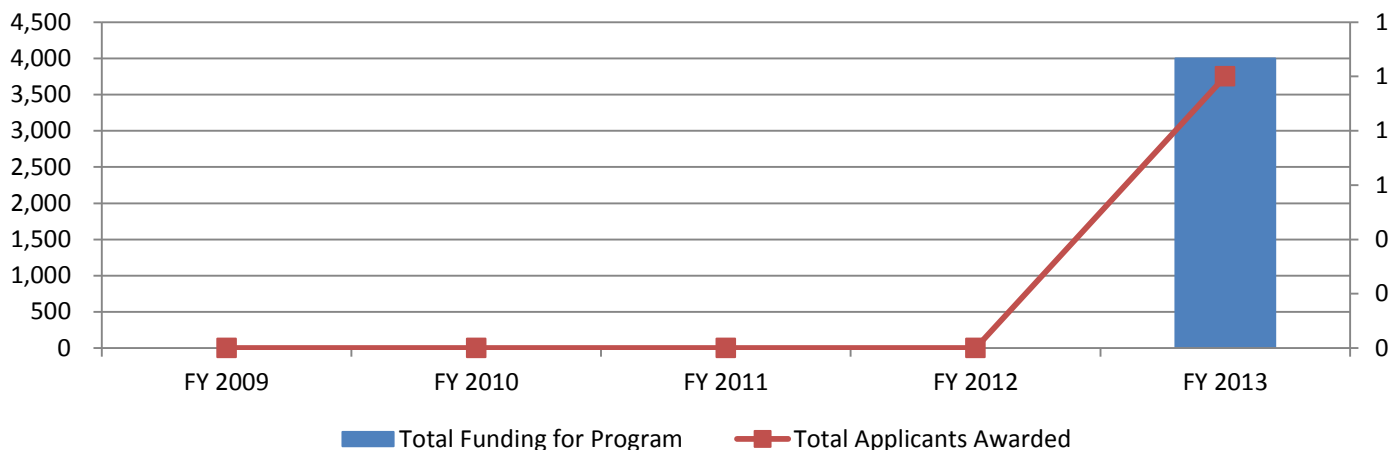
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	7%	7%	7%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	4%	0%	6%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	5%
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	0%
FY 2006	0%	0%	0%	FY 2013	N/A	N/A	0%
FY 2007	11%	7%	8%	All Years	6%	3%	4%

Nursing Education Loan/Scholarship - RN to Master's (NERM)

Nursing Education Loan/Scholarship - 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 loan-to-scholarship 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 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	N/A	N/A	N/A	N/A	1
Total Funding for Program	N/A	N/A	N/A	N/A	\$ 4,000
Eligible Applicants	N/A	N/A	N/A	N/A	1
Award Rate	N/A	N/A	N/A	N/A	100%
Average Award Amount	N/A	N/A	N/A	N/A	\$ 4,000
Applicants Not Funded	N/A	N/A	N/A	N/A	0
Funding Disparity	N/A	N/A	N/A	N/A	\$ -



Awards by Institution

4-Year Public Institutions		
University of Mississippi Medical Center	1	\$ 4,000
Totals	1	\$ 4,000

Award Recipients by County

County	Awards	Amount
Newton	1	\$ 4,000
Totals	1	\$ 4,000

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				1	\$ 4,000.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2013				0	\$ -
Grand Totals				1	\$ 4,000.00

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ -	\$ -	\$ -	\$ -
August 2012	\$ -	\$ -	\$ -	\$ -	\$ -
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ -	\$ -	\$ -	\$ -	\$ -
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2013	1	0	0	0	0	0	1
All Years	1	0	0	0	0	0	1

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2013	0	0%	1	100%	0	0%	1
All Years	0	0%	0	0%	0	0%	1

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

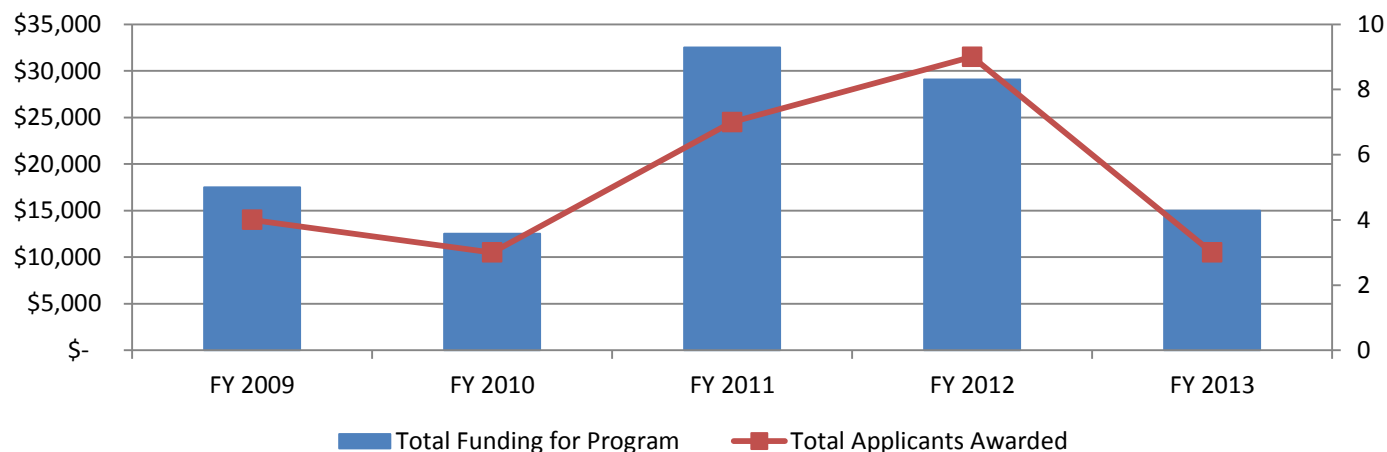
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	FY 2013	N/A	N/A	0%
FY 2007	N/A	N/A	N/A	All Years	N/A	N/A	0%

Nursing Education Loan/Scholarship - Ph.D. (NELP)

Nursing Education Loan/Scholarship - Ph.D. awards are available to students seeking a doctorate in nursing at a Mississippi college or university. Students may fulfill the loan-to-scholarship 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 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	4	3	7	9	3
Total Funding for Program	\$ 17,500	\$ 12,500	\$ 32,500	\$ 29,063	\$ 15,000
Eligible Applicants	12	3	7	9	3
Award Rate	33%	100%	100%	100%	100%
Average Award Amount	\$ 4,375	\$ 4,167	\$ 4,643	\$ 3,229	\$ 5,000
Applicants Not Funded	8	0	0	0	0
Funding Disparity	\$ 35,000	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Amount
University of Mississippi Medical Center	1	\$ 5,000
University of Southern Mississippi	2	\$ 10,000
Totals	3	\$ 15,000

Award Recipients by County

County	Awards	Amount
Harrison	1	\$ 5,000
Neshoba	1	\$ 5,000
Newton	1	\$ 5,000
Totals	3	\$ 15,000

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				10	\$ 81,094.00
Current	Service	Various		4	\$ 18,281.00
Current	Money			4	\$ 13,957.03
Non-Current	Money			2	\$ 12,914.93
Collection	Money			3	\$ 25,000.00
Closed in FY 2013				3	\$ -
Grand Totals				26	\$ 151,246.96

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	2	\$ -	\$ -		\$ 10,938.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	1	\$ 5,000.00	\$ 291.19		\$ -
Grand Totals	3	\$ 5,000.00	\$ 291.19		\$ 10,938.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 669.29	\$ 59.09	\$ -	\$ -	\$ 728.38
August 2012	\$ 1,569.00	\$ 35.57	\$ -	\$ -	\$ 1,604.57
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ 154.05	\$ 43.01	\$ -	\$ -	\$ 197.06
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ 2,351.94	\$ 398.28	\$ 30.00	\$ -	\$ 2,780.22
January 2013	\$ 335.96	\$ 72.94	\$ -	\$ -	\$ 408.90
February 2013	\$ 84.14	\$ 193.95	\$ 40.00	\$ -	\$ 318.09
March 2013	\$ 118.09	\$ -	\$ -	\$ -	\$ 118.09
April 2013	\$ 376.37	\$ 65.13	\$ -	\$ -	\$ 441.50
May 2013	\$ 118.09	\$ -	\$ -	\$ -	\$ 118.09
June 2013	\$ 88.08	\$ 30.01	\$ -	\$ -	\$ 118.09
Totals	\$ 5,865.01	\$ 897.98	\$ 70.00	\$ -	\$ 6,832.99

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	1	1	0	2
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	1	0	1	1	0	1	4
FY 2007	1	2	0	0	1	0	4
FY 2008	1	1	0	0	0	0	2
FY 2009	0	0	0	0	0	0	0
FY 2010	1	0	1	0	1	0	3
FY 2011	1	1	2	0	0	2	6
FY 2012	4	0	0	0	0	0	4
FY 2013	1	0	0	0	0	0	1
All Years	10	4	4	2	3	3	26

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	3	50%	2	33%	1	17%	6
FY 2007	1	20%	3	60%	1	20%	5
FY 2008	3	60%	2	40%	0	0%	5
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	0	0%	2	67%	1	33%	3
FY 2011	2	33%	4	67%	0	0%	6
FY 2012	0	0%	4	100%	0	0%	4
FY 2013	0	0%	1	100%	0	0%	1
All Years	9	30%	18	60%	3	10%	30

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annual Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

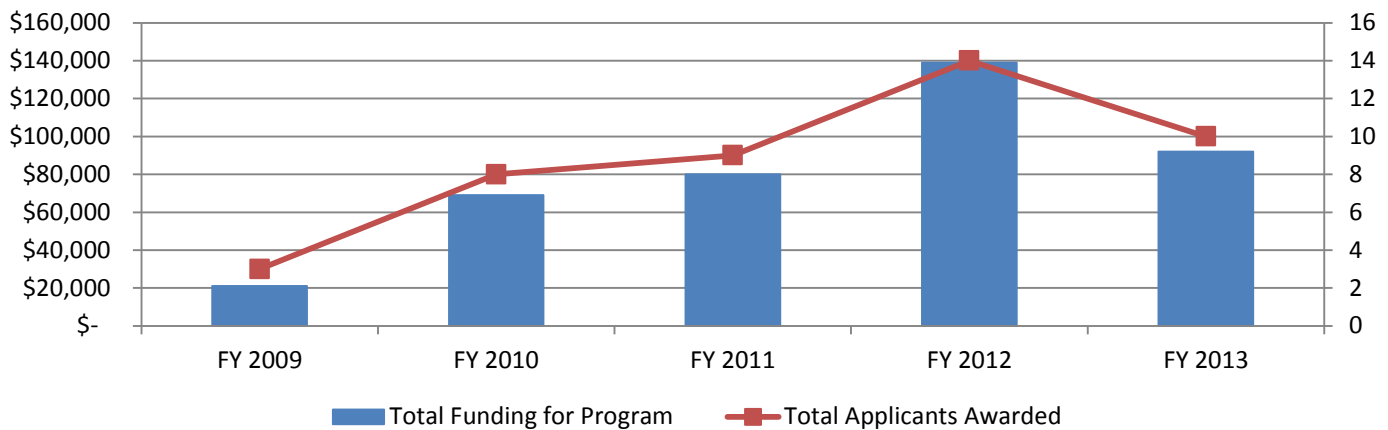
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	0%	0%	0%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	0%	0%	33%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	0%
FY 2005	N/A	N/A	N/A	FY 2012	N/A	0%	0%
FY 2006	0%	0%	17%	FY 2013	N/A	N/A	0%
FY 2007	20%	20%	20%	All Years	4%	3%	10%

Nursing Teacher Stipend (NTSP)

Nursing Teacher Stipends 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 loan-to-scholarship 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 Loan/Scholarship - Master's or Ph.D. awards. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	3	8	9	14	10
Total Funding for Program	\$ 21,000	\$ 69,000	\$ 80,000	\$ 139,000	\$ 92,000
Eligible Applicants	61	18	9	14	10
Award Rate	5%	44%	100%	100%	100%
Average Award Amount	\$ 7,000	\$ 8,625	\$ 8,889	\$ 9,929	\$ 9,200
Applicants Not Funded	58	10	0	0	0
Funding Disparity	\$ 406,000	\$ 86,250	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
William Carey University	5	\$ 41,000
Totals	5	\$ 41,000
4-Year Public Institutions	Awards	Amount
Alcorn State University	2	\$ 22,000
Delta State University	1	\$ 5,000
University of Mississippi Medical Center	1	\$ 12,000
University of Southern Mississippi	1	\$ 12,000
Totals	5	\$ 51,000
Grand Totals	10	\$ 92,000

Award Recipients by County

County	Awards	Amount
Adams	1	\$ 12,000
Attala	1	\$ 5,000
Forrest	2	\$ 15,000
Jones	1	\$ 6,000
Leflore	1	\$ 10,000
Neshoba	1	\$ 12,000
Newton	1	\$ 12,000
Pearl River	1	\$ 10,000
Pike	1	\$ 10,000
Totals	10	\$ 92,000

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County	Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred			23	\$ 277,353.70
Current	Service	Various	4	\$ 49,000.00
Current	Money		15	\$ 175,087.50
Non-Current	Money		2	\$ 28,000.00
Collection	Money		10	\$ 84,890.41
Closed in FY 2013			1	\$ -
Grand Totals			55	\$ 614,331.61

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid	Principal Cancelled
Service/Cancellation	0	\$ -	\$ -	\$ -
Service/Cancellation & Money	0	\$ -	\$ -	\$ -
Money	1	\$ 24,000.00	\$ 687.75	\$ -
Grand Totals	1	\$ 24,000.00	\$ 687.75	\$ -

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 1,944.97	\$ 698.78	\$ 35.00	\$ -	\$ 2,678.75
August 2012	\$ 3,342.77	\$ 504.08	\$ 52.50	\$ -	\$ 3,899.35
September 2012	\$ 398.65	\$ 140.17	\$ 35.00	\$ -	\$ 573.82
October 2012	\$ 1,389.42	\$ 366.46	\$ 17.50	\$ -	\$ 1,773.38
November 2012	\$ 491.35	\$ 199.96	\$ -	\$ -	\$ 691.31
December 2012	\$ 2,986.71	\$ 486.21	\$ 556.44	\$ -	\$ 4,029.36
January 2013	\$ 1,366.40	\$ 546.52	\$ 78.54	\$ -	\$ 1,991.46
February 2013	\$ 948.32	\$ 330.32	\$ 113.54	\$ -	\$ 1,392.18
March 2013	\$ 1,152.01	\$ 581.38	\$ 78.54	\$ -	\$ 1,811.93
April 2013	\$ 1,801.08	\$ 344.23	\$ 113.54	\$ -	\$ 2,258.85
May 2013	\$ 1,220.09	\$ 107.81	\$ 77.51	\$ -	\$ 1,405.41
June 2013	\$ 822.15	\$ 154.91	\$ 80.35	\$ -	\$ 1,057.41
Totals	\$ 17,863.92	\$ 4,460.83	\$ 1,238.46	\$ -	\$ 23,563.21

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	1	0	0	1
FY 99-01	1	0	0	0	1	0	2
FY 2002	0	0	0	0	0	0	0
FY 2003	0	0	0	0	0	0	0
FY 2004	0	2	0	0	2	0	4
FY 2005	0	0	0	0	2	0	2
FY 2006	1	1	2	0	1	1	6
FY 2007	1	0	3	0	2	0	6
FY 2008	1	0	0	0	0	0	1
FY 2009	0	0	0	0	0	0	0
FY 2010	1	0	2	1	2	0	6
FY 2011	1	0	4	0	0	0	5
FY 2012	8	1	4	0	0	0	13
FY 2013	9	0	0	0	0	0	9
All Years	23	4	15	2	10	1	55

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	11	85%	1	8%	1	8%	13
FY 2002	2	100%	0	0%	0	0%	2
FY 2003	5	100%	0	0%	0	0%	5
FY 2004	15	79%	2	11%	2	11%	19
FY 2005	7	78%	0	0%	2	22%	9
FY 2006	3	38%	4	50%	1	13%	8
FY 2007	12	67%	4	22%	2	11%	18
FY 2008	9	90%	1	10%	0	0%	10
FY 2009	1	100%	0	0%	0	0%	1
FY 2010	1	14%	3	43%	3	43%	7
FY 2011	1	17%	5	83%	0	0%	6
FY 2012	0	0%	13	100%	0	0%	13
FY 2013	0	0%	9	100%	0	0%	9
All Years	67	56%	42	35%	11	9%	120

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

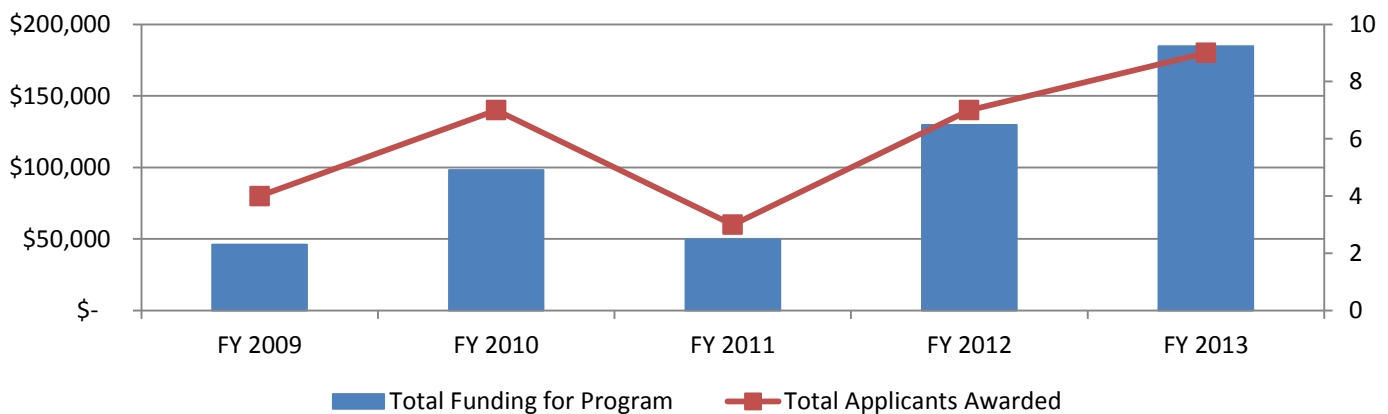
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	15%	8%	8%	FY 2008	20%	10%	0%
FY 2002	0%	0%	0%	FY 2009	0%	0%	0%
FY 2003	0%	0%	0%	FY 2010	0%	0%	43%
FY 2004	11%	16%	11%	FY 2011	0%	0%	0%
FY 2005	22%	22%	22%	FY 2012	N/A	0%	0%
FY 2006	0%	13%	13%	FY 2013	N/A	N/A	0%
FY 2007	11%	6%	11%	All Years	10%	8%	9%

State Dental Education Loan/Scholarship (DENT)

State Dental Education Loan/Scholarship awards are available to students fully admitted to the University of Mississippi Medical Center School of Dentistry. Participants may fulfill the loan-to-scholarship service obligation by working as a licensed dentist in a critical need area of Mississippi for one year for each year of loan received. Participants receive tuition each year for a maximum of four (4) academic years. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	4	7	3	7	9
Total Funding for Program	\$ 46,120	\$ 98,210	\$ 49,590	\$ 129,710	\$ 184,770
Eligible Applicants	12	10	3	7	9
Award Rate	33%	70%	100%	100%	100%
Average Award Amount	\$ 11,530	\$ 14,030	\$ 16,530	\$ 18,530	\$ 20,530
Applicants Not Funded	8	3	0	0	0
Funding Disparity	\$ 92,240	\$ 42,090	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institution	Awards	Amount
University of Mississippi Medical Center	9	\$ 184,770
Totals	9	\$ 184,770

Award Recipients by County

County	Awards	Amount
Clarke	1	\$ 20,530
Franklin	1	\$ 20,530
Harrison	1	\$ 20,530
Hinds	3	\$ 61,590
Lawrence	1	\$ 20,530
Oktibbeha	1	\$ 20,530
Sunflower	1	\$ 20,530
Totals	9	\$ 184,770

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				11	\$ 370,600.00
Current	Service	Various		3	\$ 51,635.00
Current	Money			7	\$ 92,238.40
Non-Current	Money			2	\$ 14,517.21
Collection	Money			1	\$ 4,000.00
Closed in FY 2013				3	\$ -
Grand Totals				27	\$ 532,990.61

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 35,620.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	2	\$ 27,317.56	\$ 3,984.97		\$ -
Grand Totals	3	\$ 27,317.56	\$ 3,984.97		\$ 35,620.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 2,091.92	\$ 515.51	\$ -	\$ -	\$ 2,607.43
August 2012	\$ 2,787.52	\$ 613.49	\$ -	\$ -	\$ 3,401.01
September 2012	\$ 4,017.83	\$ 436.46	\$ -	\$ -	\$ 4,454.29
October 2012	\$ 3,626.04	\$ 484.18	\$ -	\$ -	\$ 4,110.22
November 2012	\$ 2,531.14	\$ 524.87	\$ -	\$ -	\$ 3,056.01
December 2012	\$ 1,437.70	\$ 316.52	\$ -	\$ -	\$ 1,754.22
January 2013	\$ 2,895.66	\$ 611.77	\$ -	\$ -	\$ 3,507.43
February 2013	\$ 2,318.89	\$ 441.33	\$ -	\$ -	\$ 2,760.22
March 2013	\$ 1,459.06	\$ 295.16	\$ -	\$ -	\$ 1,754.22
April 2013	\$ 9,519.39	\$ 410.35	\$ -	\$ -	\$ 9,929.74
May 2013	\$ 2,126.36	\$ 457.56	\$ -	\$ -	\$ 2,583.92
June 2013	\$ 2,399.37	\$ 547.87	\$ -	\$ -	\$ 2,947.24
Totals	\$ 37,210.88	\$ 5,655.07	\$ -	\$ -	\$ 42,865.95

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	1	1	0	2
FY 99-01	0	0	1	0	0	1	2
FY 2002	0	0	0	0	0	0	0
FY 2003	0	0	0	0	0	0	0
FY 2004	0	0	0	1	0	0	1
FY 2005	0	2	0	0	0	0	2
FY 2006	0	0	1	0	0	2	3
FY 2007	0	0	1	0	0	0	1
FY 2008	1	1	1	0	0	0	3
FY 2009	0	0	0	0	0	0	0
FY 2010	1	0	3	0	0	0	4
FY 2011	0	0	0	0	0	0	0
FY 2012	5	0	0	0	0	0	5
FY 2013	4	0	0	0	0	0	4
All Years	11	3	7	2	1	3	27

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	18	95%	1	5%	0	0%	19
FY 2002	0	N/A	0	N/A	0	N/A	0
FY 2003	3	100%	0	0%	0	0%	3
FY 2004	3	75%	0	0%	1	25%	4
FY 2005	4	67%	2	33%	0	0%	6
FY 2006	7	88%	1	13%	0	0%	8
FY 2007	0	0%	1	100%	0	0%	1
FY 2008	1	25%	3	75%	0	0%	4
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	0	0%	4	100%	0	0%	4
FY 2011	0	N/A	0	N/A	0	N/A	0
FY 2012	0	0%	5	100%	0	0%	5
FY 2013	0	0%	4	100%	0	0%	4
All Years	36	62%	17	29%	1	2%	58

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

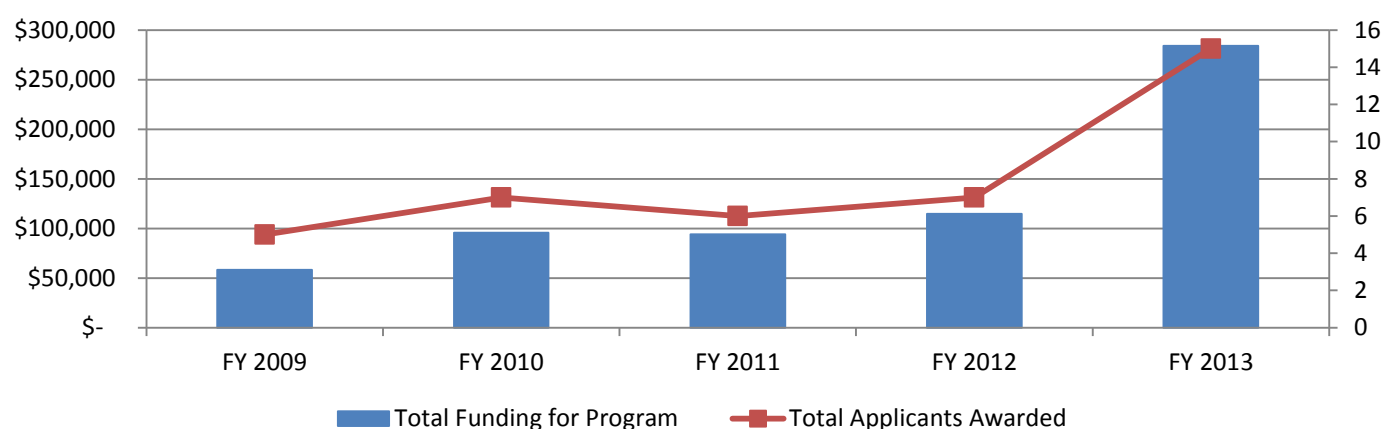
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	0%	0%	0%	FY 2008	0%	0%	0%
FY 2002	0%	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	50%	0%	0%	FY 2010	0%	0%	0%
FY 2004	25%	0%	25%	FY 2011	N/A	N/A	N/A
FY 2005	0%	17%	0%	FY 2012	N/A	0%	0%
FY 2006	13%	0%	0%	FY 2013	N/A	N/A	0%
FY 2007	0%	0%	0%	All Years	4%	2%	2%

State Medical Education Loan/Scholarship (MED)

The State Medical Education Loan/Scholarship awards are available to students at the University of Mississippi Medical Center School of Medicine who agree to specialize in family medicine, internal medicine, pediatrics, or obstetrics/gynecology. Students may fulfill the loan-to-scholarship service obligation by working as a licensed physician in a critical need area of Mississippi for one year for each year of loan received. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	5	7	6	7	15
Total Funding for Program	\$ 58,245	\$ 95,543	\$ 93,894	\$ 114,783	\$ 283,999
Eligible Applicants	14	13	6	7	15
Award Rate	36%	54%	100%	100%	100%
Average Award Amount	\$ 11,649	\$ 13,649	\$ 15,649	\$ 16,398	\$ 18,933
Applicants Not Funded	9	6	0	0	0
Funding Disparity	\$ 104,841	\$ 81,894	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Amount
University of Mississippi Medical Center	15	\$ 283,999
Totals	15	\$ 283,999

Award Recipients by County

County	Awards	Amount
Carroll	1	\$ 20,649
Hinds	4	\$ 82,596
Jefferson	1	\$ 11,732
Lauderdale	1	\$ 20,649
Madison	3	\$ 61,947
Pike	1	\$ 20,649
Rankin	1	\$ 20,649
Scott	1	\$ 13,732
Smith	1	\$ 18,926
Yalobusha	1	\$ 12,470
Totals	15	\$ 283,999

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

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				26	\$ 703,719.02
Current	Service	Copiah		1	\$ 25,585.00
Current	Money			8	\$ 84,784.15
Non-Current	Money			11	\$ 150,750.58
Collection	Money			9	\$ 259,731.12
Closed in FY 2013				2	\$ -
Grand Totals				57	\$ 1,224,569.87

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	2	\$ 31,649.00	\$ 16,391.20		\$ -
Grand Totals	2	\$ 31,649.00	\$ 16,391.20		\$ -

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 1,729.07	\$ 861.08	\$ 100.00	\$ -	\$ 2,690.15
August 2012	\$ 2,790.90	\$ 1,057.80	\$ 155.00	\$ -	\$ 4,003.70
September 2012	\$ 1,564.53	\$ 825.47	\$ 140.00	\$ -	\$ 2,530.00
October 2012	\$ 1,972.52	\$ 857.48	\$ 100.00	\$ -	\$ 2,930.00
November 2012	\$ 2,364.78	\$ 865.22	\$ (80.00)	\$ -	\$ 3,150.00
December 2012	\$ 1,997.55	\$ 832.45	\$ 100.00	\$ -	\$ 2,930.00
January 2013	\$ 10,590.67	\$ 1,156.04	\$ 227.00	\$ -	\$ 11,973.71
February 2013	\$ 15,326.93	\$ 1,297.18	\$ 578.13	\$ -	\$ 17,202.24
March 2013	\$ 1,687.43	\$ 1,407.68	\$ -	\$ -	\$ 3,095.11
April 2013	\$ 1,697.00	\$ 1,398.11	\$ 458.13	\$ -	\$ 3,553.24
May 2013	\$ 3,620.20	\$ 1,065.19	\$ -	\$ -	\$ 4,685.39
June 2013	\$ 1,642.10	\$ 528.01	\$ 283.13	\$ -	\$ 2,453.24
Totals	\$ 46,983.68	\$ 12,151.71	\$ 2,061.39	\$ -	\$ 61,196.78

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	1	0	0	11	7	1	20
FY 99-01	0	0	4	0	1	0	5
FY 2002	0	0	0	0	0	0	0
FY 2003	0	0	0	0	0	0	0
FY 2004	0	0	0	0	0	0	0
FY 2005	0	1	2	0	0	0	3
FY 2006	0	0	1	0	0	0	1
FY 2007	2	0	1	0	1	0	4
FY 2008	6	0	0	0	0	0	6
FY 2009	0	0	0	0	0	0	0
FY 2010	1	0	0	0	0	1	2
FY 2011	4	0	0	0	0	0	4
FY 2012	3	0	0	0	0	0	3
FY 2013	9	0	0	0	0	0	9
All Years	26	1	8	11	9	2	57

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	25	83%	4	13%	1	3%	30
FY 2002	0	N/A	0	N/A	0	N/A	0
FY 2003	1	100%	0	0%	0	0%	1
FY 2004	0	N/A	0	N/A	0	N/A	0
FY 2005	0	0%	3	100%	0	0%	3
FY 2006	0	0%	1	100%	0	0%	1
FY 2007	0	0%	3	75%	1	25%	4
FY 2008	0	0%	6	100%	0	0%	6
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	1	50%	1	50%	0	0%	2
FY 2011	0	0%	4	100%	0	0%	4
FY 2012	0	0%	3	100%	0	0%	3
FY 2013	0	0%	9	100%	0	0%	9
All Years	27	43%	34	54%	2	3%	63

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

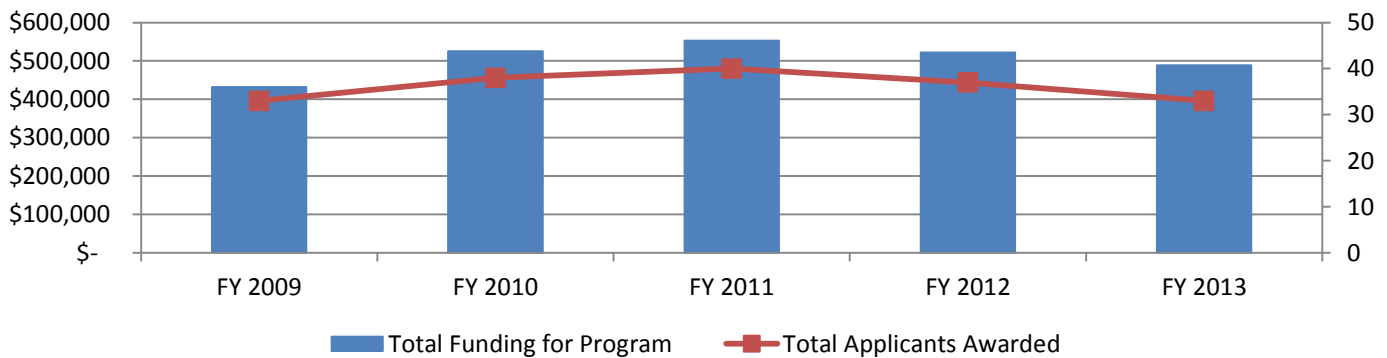
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	3%	3%	3%	FY 2008	0%	0%	0%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	100%	0%	0%	FY 2010	0%	0%	0%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	0%
FY 2005	0%	0%	0%	FY 2012	N/A	0%	0%
FY 2006	0%	0%	0%	FY 2013	N/A	N/A	0%
FY 2007	50%	0%	25%	All Years	8%	2%	3%

SREB Regional Contract Program - Osteopathic Medicine and Optometry (SREB)

Southern Regional Education Board Regional Contract Program Loan/Scholarship awards are available to students seeking an Osteopathic Medicine degree or an Optometry degree at an approved out-of-state school. Participants may fulfill the loan-to-scholarship service obligation by working as an osteopathic medical doctor or optometrist in Mississippi for one year for each year of loan received. The state pays an annual amount determined by the Southern Regional Education Board to the out-of-state institution to ensure seats are available for Mississippi students and to negotiate a reduced tuition for up to four (4) years or for the normal time required to complete the curriculum. To be eligible, students must be Mississippi residents and must attend full-time. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	33	38	40	37	33
Total Funding for Program	\$ 432,300	\$ 525,400	\$ 553,200	\$ 521,950	\$ 488,400
Eligible Applicants	33	38	40	37	33
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 13,100	\$ 13,826	\$ 13,830	\$ 14,107	\$ 14,800
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Out-of-State	Awards	Amount
Edward Via Virginia College Osteopathic	1	\$ 14,800
Southern College of Optometry	23	\$ 340,400
University of Alabama Birmingham - Optometry	8	\$ 118,400
University of Houston School of Optometry	1	\$ 14,800
Totals	33	\$ 488,400

Award Recipients by County

County	Awards	Amount
Adams	1	\$ 14,800
Attala	1	\$ 14,800
Bolivar	1	\$ 14,800
Calhoun	1	\$ 14,800
Clay	1	\$ 14,800
Desoto	2	\$ 29,600
Grenada	1	\$ 14,800
Harrison	1	\$ 14,800
Hinds	1	\$ 14,800
Jefferson	1	\$ 14,800
Lafayette	1	\$ 14,800
Lamar	2	\$ 29,600
Lauderdale	3	\$ 44,400

County (cont.)	Awards	Amount
Madison	2	\$ 29,600
Marshall	1	\$ 14,800
Panola	2	\$ 29,600
Rankin	3	\$ 44,400
Sunflower	1	\$ 14,800
Tate	1	\$ 14,800
Tippah	1	\$ 14,800
Tishomingo	1	\$ 14,800
Union	1	\$ 14,800
Unknown	1	\$ 14,800
Warren	1	\$ 14,800
Washington	1	\$ 14,800
Totals	33	\$ 488,400

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.

Accounts Under Management During the Fiscal Year					
Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				40	\$ 1,529,400.00
Current	Service	Various		22	\$ 807,700.00
Current	Money			15	\$ 528,678.21
Non-Current	Money			4	\$ 67,632.39
Collection	Money			6	\$ 115,538.10
Closed in FY 2013				6	\$ -
Grand Totals				93	\$ 3,048,948.70

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	5	\$ -	\$ -	\$ -	\$ 212,950.00
Service/Cancellation & Money	0	\$ -	\$ -	\$ -	\$ -
Money	1	\$ 13,100.00	\$ 556.90	\$ -	\$ -
Grand Totals	6	\$ 13,100.00	\$ 556.90		\$ 212,950.00

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 4,373.70	\$ 1,235.64	\$ 120.00	\$ -	\$ 5,729.34
August 2012	\$ 4,406.43	\$ 1,802.91	\$ 120.00	\$ -	\$ 6,329.34
September 2012	\$ 4,423.23	\$ 1,186.11	\$ 120.00	\$ -	\$ 5,729.34
October 2012	\$ 8,751.26	\$ 1,807.92	\$ 120.00	\$ -	\$ 10,679.18
November 2012	\$ 6,526.17	\$ 1,413.01	\$ -	\$ -	\$ 7,939.18
December 2012	\$ 9,912.66	\$ 1,182.17	\$ 120.00	\$ -	\$ 11,214.83
January 2013	\$ 7,543.59	\$ 3,348.35	\$ -	\$ -	\$ 10,891.94
February 2013	\$ 7,564.63	\$ (691.38)	\$ (380.00)	\$ -	\$ 6,493.25
March 2013	\$ 6,689.43	\$ 1,337.58	\$ -	\$ -	\$ 8,027.01
April 2013	\$ 8,536.80	\$ 1,362.03	\$ 120.00	\$ -	\$ 10,018.83
May 2013	\$ 4,578.11	\$ 1,125.15	\$ -	\$ -	\$ 5,703.26
June 2013	\$ 5,428.74	\$ 974.52	\$ 120.00	\$ -	\$ 6,523.26
Totals	\$ 78,734.75	\$ 16,084.01	\$ 460.00	\$ -	\$ 95,278.76

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	3	3	0	6
FY 99-01	0	0	0	0	0	0	0
FY 2002	0	0	2	0	0	0	2
FY 2003	0	0	1	0	1	0	2
FY 2004	0	0	0	0	1	1	2
FY 2005	0	1	1	0	0	2	4
FY 2006	1	2	2	0	1	1	7
FY 2007	0	5	0	1	0	1	7
FY 2008	1	4	2	0	0	1	8
FY 2009	2	10	7	0	0	0	19
FY 2010	12	0	0	0	0	0	12
FY 2011	10	0	0	0	0	0	10
FY 2012	5	0	0	0	0	0	5
FY 2013	9	0	0	0	0	0	9
All Years	40	22	15	4	6	6	93

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	20	100%	0	0%	0	0%	20
FY 2002	8	80%	2	20%	0	0%	10
FY 2003	10	83%	1	8%	1	8%	12
FY 2004	9	90%	0	0%	1	10%	10
FY 2005	8	80%	2	20%	0	0%	10
FY 2006	4	40%	5	50%	1	10%	10
FY 2007	4	40%	5	50%	1	10%	10
FY 2008	4	36%	7	64%	0	0%	11
FY 2009	0	0%	19	100%	0	0%	19
FY 2010	0	0%	12	100%	0	0%	12
FY 2011	0	0%	10	100%	0	0%	10
FY 2012	0	0%	5	100%	0	0%	5
FY 2013	0	0%	9	100%	0	0%	9
All Years	67	45%	77	52%	4	3%	148

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

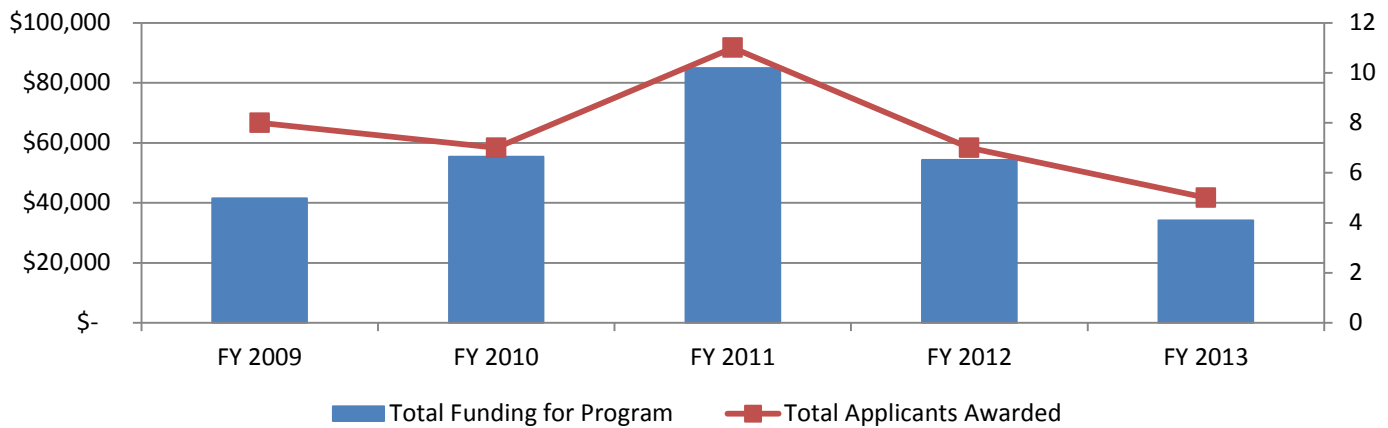
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	0%	0%	0%	FY 2008	0%	0%	0%
FY 2002	10%	0%	0%	FY 2009	0%	0%	0%
FY 2003	8%	8%	8%	FY 2010	0%	0%	0%
FY 2004	10%	10%	10%	FY 2011	0%	0%	0%
FY 2005	0%	0%	0%	FY 2012	N/A	0%	0%
FY 2006	10%	10%	10%	FY 2013	N/A	N/A	0%
FY 2007	30%	0%	10%	All Years	5%	2%	3%

Graduate and Professional Degree Loan/Scholarship - Chiropractic Med. (STSC)

Graduate and Professional Degree Loan/Scholarship awards are available to students pursuing graduate or professional degrees in chiropractic medicine, orthotics/prosthetics, or podiatric medicine at approved out-of-state institutions. Participants may fulfill the loan-to-scholarship service obligation by working in the appropriate field in Mississippi for one year for each year of loan received. Award amounts and length of eligibility vary. To be eligible, students must be Mississippi residents and must attend full-time. The application deadline is March 31.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	8	7	11	7	5
Total Funding for Program	\$ 41,512	\$ 55,336	\$ 84,902	\$ 54,349	\$ 34,103
Eligible Applicants	8	7	11	7	5
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 5,189	\$ 7,905	\$ 7,718	\$ 7,764	\$ 6,821
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Out-of-State	Awards	Amount
Barry University	1	\$ 9,043
Life University of Chiropractic Medicine	3	\$ 21,024
Logan College of Chiropractic Medicine	1	\$ 4,036
Totals	5	\$ 34,103

Award Recipients by County

County	Awards	Amount
Hinds	1	\$ 10,512
Holmes	1	\$ 5,256
Pearl River	1	\$ 4,036
Smith	1	\$ 9,043
Wilkinson	1	\$ 5,256
Totals	5	\$ 34,103

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.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred				9	\$ 161,393.00
Current	Service	Various		6	\$ 74,269.82
Current	Money			5	\$ 66,492.89
Non-Current	Money			11	\$ 159,690.15
Collection	Money			17	\$ 246,275.04
Closed in FY 2013				4	\$ -
Grand Totals				52	\$ 708,120.90

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	2	\$ -	\$ -	\$ -	\$ 48,612.00
Service/Cancellation & Money	0	\$ -	\$ -	\$ -	\$ -
Money	2	\$ 12,541.40	\$ 473.70	\$ -	\$ -
Grand Totals	4	\$ 12,541.40	\$ 1,459.65		\$ 48,612.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 1,897.56	\$ 986.67	\$ 303.22	\$ -	\$ 3,187.45
August 2012	\$ 1,470.95	\$ 1,139.07	\$ 230.06	\$ -	\$ 2,840.08
September 2012	\$ 1,854.51	\$ 1,005.79	\$ 410.10	\$ -	\$ 3,270.40
October 2012	\$ 2,430.12	\$ 1,614.48	\$ 452.10	\$ -	\$ 4,496.70
November 2012	\$ 2,468.14	\$ 674.27	\$ 126.37	\$ -	\$ 3,268.78
December 2012	\$ 2,168.04	\$ 995.23	\$ 439.26	\$ -	\$ 3,602.53
January 2013	\$ 1,987.76	\$ 861.08	\$ 191.18	\$ -	\$ 3,040.02
February 2013	\$ 1,858.69	\$ 779.22	\$ 368.15	\$ -	\$ 3,006.06
March 2013	\$ 1,681.47	\$ 907.82	\$ 218.78	\$ -	\$ 2,808.07
April 2013	\$ 1,509.09	\$ 973.97	\$ 342.95	\$ -	\$ 2,826.01
May 2013	\$ 1,586.32	\$ 1,056.15	\$ 355.98	\$ -	\$ 2,998.45
June 2013	\$ 1,839.16	\$ 997.73	\$ 498.21	\$ -	\$ 3,335.10
Totals	\$ 22,751.81	\$ 11,991.48	\$ 3,936.36	\$ -	\$ 38,679.65

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	8	7	0	15
FY 99-01	0	0	0	1	3	0	4
FY 2002	0	0	0	0	0	0	0
FY 2003	0	0	1	1	2	2	6
FY 2004	0	1	0	1	1	0	3
FY 2005	0	0	0	0	2	1	3
FY 2006	0	0	0	0	1	1	2
FY 2007	0	3	1	0	1	0	5
FY 2008	1	1	0	0	0	0	2
FY 2009	0	0	0	0	0	0	0
FY 2010	2	1	1	0	0	0	4
FY 2011	3	0	2	0	0	0	5
FY 2012	1	0	0	0	0	0	1
FY 2013	2	0	0	0	0	0	2
All Years	9	6	5	11	17	4	52

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	15	79%	0	0%	4	21%	19
FY 2002	0	N/A	0	N/A	0	N/A	0
FY 2003	8	67%	1	8%	3	25%	12
FY 2004	5	63%	1	13%	2	25%	8
FY 2005	6	75%	0	0%	2	25%	8
FY 2006	3	75%	0	0%	1	25%	4
FY 2007	2	29%	4	57%	1	14%	7
FY 2008	0	0%	2	100%	0	0%	2
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	0	0%	4	100%	0	0%	4
FY 2011	1	17%	5	83%	0	0%	6
FY 2012	0	0%	1	100%	0	0%	1
FY 2013	0	0%	2	100%	0	0%	2
All Years	40	55%	20	27%	13	18%	73

Cohort Default Rates Over Time

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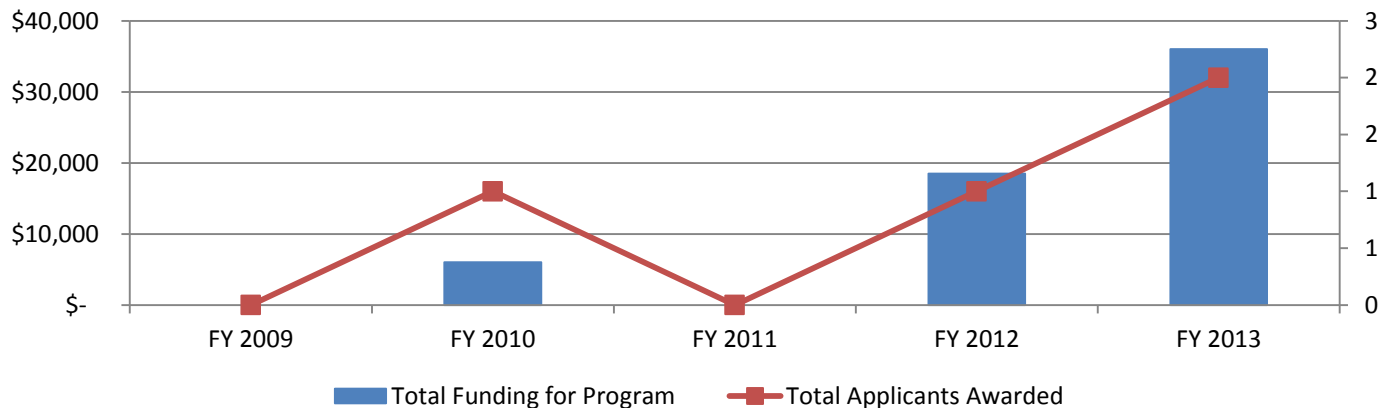
Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	21%	21%	21%	FY 2008	0%	0%	0%
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	33%	25%	25%	FY 2010	0%	0%	0%
FY 2004	25%	25%	25%	FY 2011	0%	17%	0%
FY 2005	38%	38%	25%	FY 2012	N/A	0%	0%
FY 2006	25%	25%	25%	FY 2013	N/A	N/A	0%
FY 2007	14%	14%	14%	All Years	21%	21%	18%

Veterinary Medicine Minority Loan/Scholarship (VMMP)

Veterinary Medicine Minority Loan/Scholarship awards are available to minority students seeking a Veterinary Medicine degree at Mississippi State University College of Veterinary Medicine. Students may fulfill the loan-to-scholarship service obligation by working as a veterinarian in Mississippi for one year for each year of loan received. Students receive full tuition per academic year for up to four (4) years. To be eligible students must attend full-time, be Mississippi residents, and be classified as minority by the registrar's office at Mississippi State University. The application deadline is March 31.

History of Funding and Awards

	FY 2009	FY 2010	FY 2011	FY 2012	FY 2013
Total Applicants Awarded	0	1	0	1	2
Total Funding for Program	\$ -	\$ 6,000	\$ -	\$ 18,512	\$ 36,022
Eligible Applicants	0	1	0	1	2
Award Rate	N/A	100%	N/A	100%	100%
Average Award Amount	\$ -	\$ 6,000	\$ -	\$ 18,512	\$ 18,011
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-year Public Institutions	Awards	Amount
Mississippi State University	2	\$ 36,022
Totals	2	\$ 36,022

Award Recipients by County

County	Awards	Amount
Oktibbeha	1	\$ 18,011
Panola	1	\$ 18,011
Totals	2	\$ 36,022

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County	Number of Accounts	Principal Balance Outstanding
School, Grace, or Deferred			2	\$ 60,534.00
Current	Service		0	\$ -
Current	Money		1	\$ 14,094.20
Non-Current	Money		0	\$ -
Collection	Money		0	\$ -
Closed in FY 2013			0	\$ -
Grand Totals			3	\$ 74,628.20

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 330.86	\$ 102.47	\$ -	\$ -	\$ 433.33
August 2012	\$ 332.72	\$ 100.61	\$ -	\$ -	\$ 433.33
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ 334.60	\$ 98.73	\$ -	\$ -	\$ 433.33
November 2012	\$ 336.48	\$ 96.85	\$ -	\$ -	\$ 433.33
December 2012	\$ 338.38	\$ 94.95	\$ -	\$ -	\$ 433.33
January 2013	\$ 592.93	\$ 273.73	\$ -	\$ -	\$ 866.66
February 2013	\$ 345.56	\$ 87.77	\$ -	\$ -	\$ 433.33
March 2013	\$ -	\$ 347.52	\$ 85.81	\$ -	\$ 433.33
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ 349.49	\$ 83.84	\$ -	\$ -	\$ 433.33
June 2013	\$ 351.47	\$ 81.86	\$ -	\$ -	\$ 433.33
Totals	\$ 3,312.49	\$ 1,368.33	\$ 85.81	\$ -	\$ 4,766.63

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	0	0	0	0	0	0	0
FY 99-01	0	0	0	0	0	0	0
FY 2002	0	0	0	0	0	0	0
FY 2003	0	0	1	0	0	0	1
FY 2004	0	0	0	0	0	0	0
FY 2005	0	0	0	0	0	0	0
FY 2006	0	0	0	0	0	0	0
FY 2007	0	0	0	0	0	0	0
FY 2008	0	0	0	0	0	0	0
FY 2009	0	0	0	0	0	0	0
FY 2010	1	0	0	0	0	0	1
FY 2011	0	0	0	0	0	0	0
FY 2012	1	0	0	0	0	0	1
FY 2013	0	0	0	0	0	0	0
All Years	2	0	1	0	0	0	3

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	1	100%	0	0%	0	0%	1
FY 2002	0	N/A	0	N/A	0	N/A	0
FY 2003	0	0%	1	100%	0	0%	1
FY 2004	0	N/A	0	N/A	0	N/A	0
FY 2005	1	100%	0	0%	0	0%	1
FY 2006	0	N/A	0	N/A	0	N/A	0
FY 2007	0	N/A	0	N/A	0	N/A	0
FY 2008	0	N/A	0	N/A	0	N/A	0
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	0	0%	1	100%	0	0%	1
FY 2011	0	N/A	0	N/A	0	N/A	0
FY 2012	0	0%	1	100%	0	0%	1
FY 2013	0	N/A	0	N/A	0	N/A	0
All Years	2	40%	3	60%	0	0%	5

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annul Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	0%	0%	0%	FY 2008	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	100%	100%	0%	FY 2010	0%	0%	0%
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	0%	0%	0%	FY 2012	N/A	0%	0%
FY 2006	N/A	N/A	N/A	FY 2013	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	All Years	25%	20%	0%

African-American Doctoral Teacher Loan/Scholarship (AADT)

African-American Doctoral Teacher awards were available to minority doctorate students. No new awards have been made since FY 1996. Participants could fulfill the loan-to-scholarship service obligation by serving as a full-time teacher at an accredited public college or university for one year for each year of funding. Participants received \$10,000 over three (3) academic years. The program was replaced by the active Southern Regional Education Board Doctoral Scholars Program.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				2	\$ 12,964.15
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			3	\$ 64,725.07
Collection	Money			4	\$ 83,070.97
Closed in FY 2013				0	\$ -
Grand Totals				9	\$ 160,760.19

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ 100.00	\$ 25.00	\$ -	\$ 125.00
August 2012	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
September 2012	\$ -	\$ 200.00	\$ 25.00	\$ -	\$ 225.00
October 2012	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
November 2012	\$ -	\$ 150.00	\$ -	\$ -	\$ 150.00
December 2012	\$ -	\$ 100.00	\$ 25.00	\$ -	\$ 125.00
January 2013	\$ -	\$ 150.00	\$ -	\$ -	\$ 150.00
February 2013	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
March 2013	\$ -	\$ 100.00	\$ -	\$ -	\$ 100.00
April 2013	\$ -	\$ 200.00	\$ 25.00	\$ -	\$ 225.00
May 2013	\$ -	\$ 150.00	\$ -	\$ -	\$ 150.00
June 2013	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
Totals	\$ -	\$ 1,750.00	\$ 200.00	\$ -	\$ 1,950.00

Critical Area Teacher Education Loan/Scholarship (CATE)

Critical Area Teacher Education awards were made to students pursuing degrees in education. Participants could fulfill the loan-to-scholarship 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	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				0	\$ -
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			2	\$ 5,476.12
Collection	Money			0	\$ -
Closed in FY 2013				0	\$ -
Grand Totals				2	\$ 5,476.12

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ -	\$ -	\$ -	\$ -
August 2012	\$ -	\$ -	\$ -	\$ -	\$ -
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ -	\$ -	\$ -	\$ -	\$ -
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.

Federal Insured Student Loan (FISL)

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	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				0	\$ -
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			5	\$ 9,870.06
Closed in FY 2013				1	\$ -
Grand Totals				6	\$ 9,870.06

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 2,500.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	1	\$ -	\$ -		\$ 2,500.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ -	\$ -	\$ -	\$ -
August 2012	\$ -	\$ -	\$ -	\$ -	\$ -
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ -	\$ -	\$ -	\$ -	\$ -
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.

Family Medicine Education Loan/ Scholarship (FMELP)

Family Medicine Education Loan/Scholarship awards were made available to students fully admitted to the University of Mississippi Medical Center School of Medicine, who planned to specialize in and practice family medicine. Students were required to fulfill the loan-to-service obligation by serving as a licensed physician in a Mississippi critical needs area for primary care (family medicine) for at least six (6) years. Participants received up to the full cost of attendance at the University of Mississippi Medical Center for no more than four (4) academic years. Only Mississippi residents were eligible. Funds were last distributed through this program during the FY 2009 academic year.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				1	\$ 138,197.00
Current	Service	Various		7	\$ 812,412.00
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2013				0	\$ -
Grand Totals				8	\$ 950,609.00

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ -	\$ -	\$ -	\$ -
August 2012	\$ -	\$ -	\$ -	\$ -	\$ -
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ -	\$ -	\$ -	\$ -	\$ -
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.

Family Medicine Loan Repayment Program (FMLR)

Family Medicine Loan Repayment awards were available to physicians working as family medicine doctors in Mississippi. Participants received assistance with the repayment of student loans for medical school. No new awards have been made since FY 2005.

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				2	\$ 80,000.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			1	\$ 40,000.00
Closed in FY 2013				0	\$ -
Grand Totals				3	\$ 120,000.00

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ -	\$ -	\$ -	\$ -
August 2012	\$ -	\$ -	\$ -	\$ -	\$ -
September 2012	\$ -	\$ -	\$ -	\$ -	\$ -
October 2012	\$ -	\$ -	\$ -	\$ -	\$ -
November 2012	\$ -	\$ -	\$ -	\$ -	\$ -
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ -	\$ -	\$ -	\$ -

No revenue was collected in repayment during the fiscal year.

Nursing Education Loan/Scholarship (NELS)

Prior to FY 2001, all Nursing Education Loan/Scholarship recipients were awarded through a single award program, regardless of the degree sought. Nursing Education Loan/Scholarships were available to Mississippi residents, pursuing nursing degrees at approved Mississippi colleges or universities. Recipients could fulfill the loan-to-scholarship 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	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				0	\$ -
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			1	\$ 850.00
Closed in FY 2013				3	\$ -
Grand Totals				4	\$ 850.00

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 10,000.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	2	\$ 7,000.00	\$ 575.43		\$ -
Grand Totals	3	\$ 7,000.00	\$ 575.43		\$ 10,000.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 2,547.47	\$ 108.88	\$ 463.89	\$ -	\$ 3,120.24
August 2012	\$ 1,448.26	\$ 616.04	\$ 184.59	\$ -	\$ 2,248.89
September 2012	\$ 191.07	\$ 271.90	\$ 130.74	\$ -	\$ 593.71
October 2012	\$ 449.01	\$ 479.57	\$ 127.99	\$ -	\$ 1,056.57
November 2012	\$ 1,023.36	\$ 27.13	\$ 2,129.55	\$ -	\$ 3,180.04
December 2012	\$ (4,408.68)	\$ (3,386.41)	\$ (812.91)	\$ -	\$ (8,608.00)
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ -	\$ -	\$ -	\$ -
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ 1,250.49	\$ (1,882.89)	\$ 2,223.85	\$ -	\$ 1,591.45

Paul Douglas Teacher Loan/Scholarship (PDTS)

The Paul Douglas Teacher Loan/Scholarship (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 loan-to-scholarship 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	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				1	\$ 3,001.18
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			4	\$ 29,542.15
Collection	Money			3	\$ 11,564.25
Closed in FY 2013				1	\$ -
Grand Totals				9	\$ 44,107.58

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 2,208.62
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	1	\$ -	\$ -		\$ 2,208.62

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
August 2012	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
September 2012	\$ 701.40	\$ (516.21)	\$ 64.81	\$ -	\$ 250.00
October 2012	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
November 2012	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
December 2012	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
January 2013	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
February 2013	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
March 2013	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
April 2013	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
May 2013	\$ -	\$ 185.19	\$ 64.81	\$ -	\$ 250.00
June 2013	\$ -	\$ 370.38	\$ 129.62	\$ -	\$ 500.00
Totals	\$ 701.40	\$ 1,706.07	\$ 842.53	\$ -	\$ 3,250.00

Regular Math-Science Loan/Scholarship (RMS)

Regular Math and Science Loan/Scholarship 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	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				1	\$ 3,000.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			6	\$ 23,302.50
Collection	Money			1	\$ 8,804.22
Closed in FY 2013				0	\$ -
Grand Totals				8	\$ 35,106.72

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	0	\$ -	\$ -		\$ -

No former award recipients paid in full during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ -	\$ -	\$ -	\$ -	\$ -
August 2012	\$ -	\$ 97.50	\$ 52.50	\$ -	\$ 150.00
September 2012	\$ -	\$ 97.50	\$ 52.50	\$ -	\$ 150.00
October 2012	\$ -	\$ 150.00	\$ 52.50	\$ -	\$ 202.50
November 2012	\$ -	\$ 97.50	\$ 52.50	\$ -	\$ 150.00
December 2012	\$ -	\$ -	\$ -	\$ -	\$ -
January 2013	\$ -	\$ -	\$ -	\$ -	\$ -
February 2013	\$ -	\$ -	\$ -	\$ -	\$ -
March 2013	\$ -	\$ -	\$ -	\$ -	\$ -
April 2013	\$ -	\$ 390.00	\$ 210.00	\$ -	\$ 600.00
May 2013	\$ -	\$ -	\$ -	\$ -	\$ -
June 2013	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ 832.50	\$ 420.00	\$ -	\$ 1,252.50

Summary of Inactive Programs

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				7	\$ 237,162.33
Current	Service	Various		7	\$ 812,412.00
Current	Money			0	\$ -
Non-Current	Money			15	\$ 123,045.84
Collection	Money			15	\$ 154,159.50
Closed in FY 2013				5	\$ -
Grand Totals				49	\$ 1,326,779.67

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	3	\$ -	\$ -		\$ 14,708.62
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	2	\$ 7,000.00	\$ 575.43		\$ -
Grand Totals	5	\$ 7,000.00	\$ 575.43		\$ 14,708.62

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2012	\$ 2,547.47	\$ 394.07	\$ 553.70	\$ -	\$ 3,495.24
August 2012	\$ 1,448.26	\$ 1,048.73	\$ 326.90	\$ -	\$ 2,823.89
September 2012	\$ 892.47	\$ 53.19	\$ 273.05	\$ -	\$ 1,218.71
October 2012	\$ 449.01	\$ 964.76	\$ 270.30	\$ -	\$ 1,684.07
November 2012	\$ 1,023.36	\$ 459.82	\$ 2,246.86	\$ -	\$ 3,730.04
December 2012	\$ (4,408.68)	\$ (3,101.22)	\$ (723.10)	\$ -	\$ (8,233.00)
January 2013	\$ -	\$ 335.19	\$ 64.81	\$ -	\$ 400.00
February 2013	\$ -	\$ 335.19	\$ 89.81	\$ -	\$ 425.00
March 2013	\$ -	\$ 285.19	\$ 64.81	\$ -	\$ 350.00
April 2013	\$ -	\$ 775.19	\$ 299.81	\$ -	\$ 1,075.00
May 2013	\$ -	\$ 335.19	\$ 64.81	\$ -	\$ 400.00
June 2013	\$ -	\$ 520.38	\$ 154.62	\$ -	\$ 675.00
Totals	\$ 1,951.89	\$ 2,405.68	\$ 3,686.38	\$ -	\$ 8,043.95

Status of Accounts Under Management During the Fiscal Year by Cohort

For the purpose of tracking borrowers of state-supported student financial assistance, a cohort is defined by the year the student first received state-supported student financial assistance through a particular program.

Cohort	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed in Current FY	Total
Untracked	7	7	0	15	15	5	49
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Years	7	7	0	15	15	5	49

Status of All Accounts Ever Awarded by Tracked Cohort

Below is a summary of all accounts ever awarded in this program by cohort for tracked cohorts. Accounts closed in the current fiscal year or in previous fiscal years are included.

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-01	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2008	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Years	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Cohort Default Rates Over Time

Cohort default rates were first calculated and reported in the FY 2011 Annual Report. Cohort default rates will change over time as accounts are serviced. The Office continually seeks to improve default rates.

Cohort	FY 2011	FY 2012	FY 2013	Cohort	FY 2011	FY 2012	FY 2013
FY 99-01	N/A	N/A	N/A	FY 2008	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	FY 2013	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	All Years	N/A	N/A	N/A

College Goal Sunday Awards (CGSA)

College Goal Sunday Awards are made to randomly selected students who participate in the annual College Goal Sunday FAFSA completion event each year. Students who attend the event sign up to become eligible for a \$500 award to be used toward tuition. Funds for this program are secured by GEAR UP Mississippi.

Awards by Institution

4-Year Private Institutions	Awards	Amount
Blue Mountain College	0	\$ -
Millsaps College	0	\$ -
Mississippi College	1	\$ 500
Rust College	1	\$ 500
Tougaloo College	1	\$ 500
William Carey University	0	\$ -
Totals	3	\$ 1,500
 4-Year Public Institutions	 Awards	 Amount
Alcorn State University	2	\$ 1,000
Delta State University	1	\$ 500
Jackson State University	3	\$ 1,500
Mississippi State University	5	\$ 2,250
Mississippi University for Women	1	\$ 250
Mississippi Valley State University	1	\$ 500
University of Mississippi	4	\$ 1,750
University of Southern Mississippi	2	\$ 1,000
Totals	19	\$ 8,750
 2-Year Public Institutions	 Awards	 Amount
Coahoma Community College	0	\$ -
Copiah-Lincoln Community College	0	\$ -
East Central Community College	4	\$ 1,500
East Mississippi Community College	1	\$ 500
Hinds Community College	3	\$ 1,250
Holmes Community College	0	\$ -
Itawamba Community College	5	\$ 2,500
Jones County Junior College	3	\$ 1,500
Meridian Community College	0	\$ -
Mississippi Delta Community College	0	\$ -
Mississippi Gulf Coast Community College - Jackson County	3	\$ 1,250
Mississippi Gulf Coast Community College - Jeff Davis	1	\$ 500
Mississippi Gulf Coast Community College - Perkinston	0	\$ -
Northeast Mississippi Community College	1	\$ 500
Northwest Mississippi Community College	1	\$ 500
Soutwest Mississippi Community College	0	\$ -
Totals	22	\$ 10,000
Grand Totals	44	\$ 20,250

GEAR UP Mississippi Scholarships (GUMS)

GEAR UP Mississippi Scholarships are available to students who participated in the GEAR UP Mississippi program during high school. GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) is a federally funded grant program that seeks to provide counseling, mentoring, tutoring, and other support services to participating students. Scholarship recipients are awarded up to \$5,000 per award year, dependent upon the availability of funds, the recipient's remaining demonstrated financial need and the number of eligible renewal recipients. To be eligible, students must have received the scholarship first as a freshman. Students must maintain a 2.5 GPA and full-time enrollment in an approved Mississippi college or university. Awards are funded with money collected in repayment of state loan/scholarship programs as part of the state's matching commitment to the GEAR UP grant.

Awards by Institution

4-Year Private Institutions	Awards	Amount
Millsaps College	0	\$ -
Mississippi College	1	\$ 2,775
Tougaloo College	0	\$ -
William Carey University	0	\$ -
Totals	1	\$ 2,775
4-Year Public Institutions	Awards	Amount
Alcorn State University	1	\$ 2,775
Delta State University	4	\$ 19,425
Jackson State University	5	\$ 19,425
Mississippi State University	6	\$ 24,476
Mississippi University for Women	3	\$ 16,650
Mississippi Valley State University	3	\$ 16,650
University of Mississippi	3	\$ 13,875
University of Southern Mississippi	9	\$ 36,075
Totals	34	\$ 149,351
2-Year Public Institutions	Awards	Amount
Coahoma Community College	0	\$ -
East Mississippi Community College	0	\$ -
Hinds Community College	0	\$ -
Holmes Community College	0	\$ -
Jones County Junior College	0	\$ -
Mississippi Delta Community College	0	\$ -
Pearl River Community College	0	\$ -
Southwest Mississippi Community College	0	\$ -
Totals	0	\$ -
Grand Totals	35	\$ 152,126

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.

Awards by Institution

4-Year Public Institutions	Awards	Amount
Mississippi State University	2	\$ 13,528.00
University of Mississippi	1	\$ 6,782
University of Southern Mississippi	0	\$ -
Totals	3	\$ 20,310

Summer Developmental Program Grant (SUMD)

The Summer Developmental Program Grant was designed to assist students who do not meet the criteria for admission to one of the state's public universities. Grants are available to assist Mississippi residents participating in the Summer Developmental Program who demonstrate financial need. Awards are dependent upon demonstrated remaining financial need; however, no award will exceed financial need or the total cost of attendance. Grants are funded by the state through money awarded by the *Ayers* settlement.

Awards by Institution

4-Year Public Institutions	Awards	Amount
Alcorn State University	19	\$ 72,479
Delta State University	5	\$ 16,370
Jackson State University	15	\$ 55,446
Mississippi State University	6	\$ 19,720
Mississippi University for Women	6	\$ 28,993
Mississippi Valley State University	85	\$ 530,493
University of Mississippi	5	\$ 16,004
University of Southern Mississippi	5	\$ 25,609
Totals	146	\$ 765,114