

A Report to the Mississippi Legislature

**2014 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2013 through June 30, 2014



**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 2013-14 Aid Year

For the 2013-14 Aid Year, the Office received an appropriation of \$36.3 million in general funds, an increase of \$6.7 million or 22.67% from the previous year. The Legislature initially gave the Office authority to spend up to \$1.52 million from other funds (Federal grants, investment interest income, collection revenues, etc.). 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 \$1.52 million, for a final Student Financial Aid appropriation of \$37.8 million. In other appropriations, \$750,000 was made available from the *Ayers* Settlement, and the 2014 Legislature gave the Office authority to spend up to \$1.5 million that was originally appropriated to the Mississippi Department of Education for the Teacher Education Scholars Program. The total available to the Office for awards and administration was \$40.05 million. This represents an increase of \$4.62 million or 13.04% over the previous year.

Expenses for the 2013-14 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 \$40.05 million. The Office expended \$36.33 million on state-supported awards, \$917,500 on other awards, and \$1.09 million on administration, for a total of \$38.34 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 \$1.71 million.

Overview of 2013-14 Awards

The Office awarded 29,483 awards, totaling \$37,250,071 to students during the 2013-14 Aid Year. A total of 29,182 awards, totaling \$36,332,595, were made to students through twenty-nine (29) state-supported student financial aid programs. An additional \$917,476 was awarded to students in 301 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 2013-14 Aid Year was \$1,245, an increase of 9.82%.

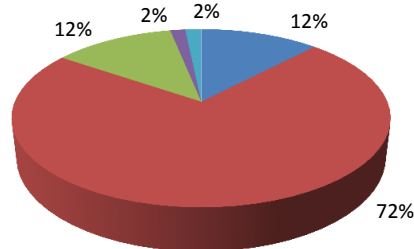
Funding Disparities

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 2013-14 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	2,688	\$ 4,403,601
4-Year Public	17,203	\$ 26,311,049
2-Year Public	9,049	\$ 4,468,978
Out-of-State	39	\$ 555,219
Loan Servicers	203	\$ 593,749
Totals	29,182	\$ 36,332,596



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

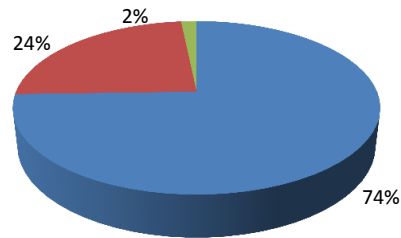
A total of 25,601 unique individuals, representing all 82 Mississippi counties, received aid during the aid year. The number of award recipients when counted by county is less than the total number of awards, due to the fact that some students receive aid through more than one program. Also some students 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. Loan repayment is also available for teachers in critical need areas. Of all state-supported student financial aid awarded in the 2013-14 Aid Year, grants made up 74%, loan/scholarships made up 24%, and loan repayment made up 2% of the funds awarded.

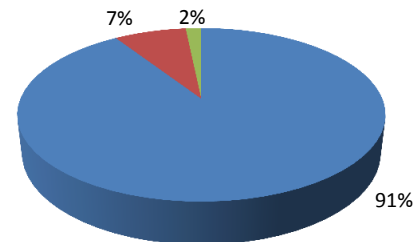
	Awards	Amount
Grants	27,540	\$ 27,089,186
Loan/Scholarships	1,439	\$ 8,649,660
Loan Repayment	203	\$ 593,749
Totals	29,182	\$ 36,332,595



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

The bulk (91%) of state student financial aid dollars is awarded to undergraduate students. Only 7% of aid goes to graduate students. Nearly all graduate aid is awarded in the form of loan/scholarships. Loan repayment, representing 1% of all aid, is offered to working teachers post-graduation.

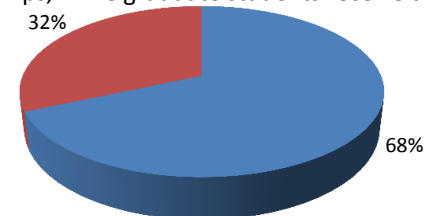
	Awards	Amount
Undergraduate	28,576	\$ 32,987,302
Graduate	403	\$ 2,751,544
Post-Graduation	203	\$ 593,749
Totals	29,182	\$ 36,332,595



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 68% of loan/scholarships, while graduate students receive the remaining 32%.

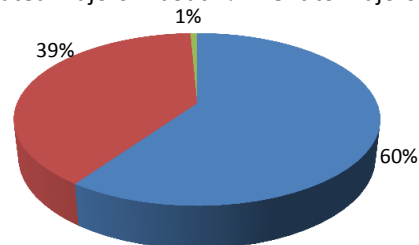
	Awards	Amount
Undergraduate	1,040	\$ 5,915,116
Graduate	399	\$ 2,734,544
Totals	1,439	\$ 8,649,660



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

Loan/scholarships are awarded primarily to students in education and health-related majors. Of all loan/scholarships awarded, 60% went to education majors and 39% went to students in health-related majors. About 1% went to majors in other fields.

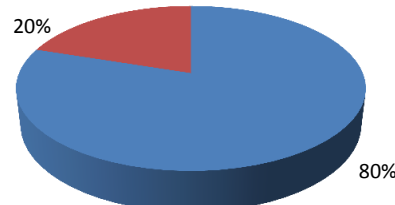
	Awards	Amount
Education	832	\$ 5,166,879
Health	603	\$ 3,421,161
Other	4	\$ 61,620
Totals	1,439	\$ 8,649,660



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

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

	Awards	Amount
Education	686	\$ 4,733,469
Health	354	\$ 1,181,647
Totals	1,040	\$ 5,915,116

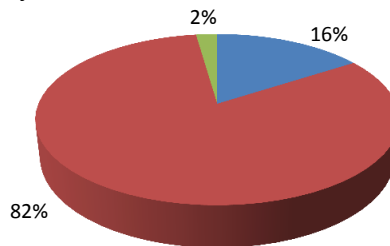


Executive Summary

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

Students in health-related majors received 82% of loan/scholarship money awarded to graduates, and students in education majors received 16% of money awarded to graduates. Students in other majors received 2%.

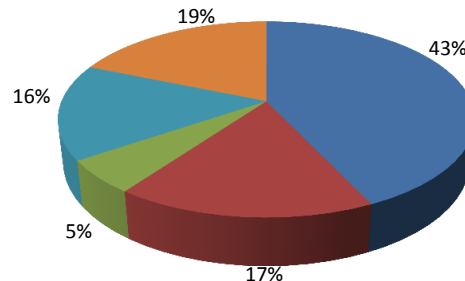
	Awards	Amount
Education	146	\$ 433,410
Health	249	\$ 2,239,514
Other	4	\$ 61,620
Totals	399	\$ 2,734,544



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 2013-14 Aid Year, ECSI managed 5,218 loan/scholarship accounts. The pie chart represents the distribution of the \$37.2 million total outstanding principal balance at the close of the fiscal year.

Current	Accounts	Principal Balance Outstanding
School, Grace, Deferred	1,906	\$ 15,985,121
Service	702	\$ 6,317,036
Money	303	\$ 2,040,611
Defaulted		
Noncurrent	764	\$ 5,881,052
Collection	906	\$ 6,954,747
Closed in FY 2014		
Closed	637	\$ (2,509)
Total	5,218	\$ 37,176,058



Closed Accounts

During the 2013-14 Aid Year, 637 loan/scholarship repayment accounts were closed. Of these accounts, 437 (69%) were closed through cancellation by service, death, or disability; 80 (12%) were repaid through a combination of money and cancellation, and 120 (19%) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$3.96 million (81% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$912,503 (19% of the cumulative principal paid or cancelled).

Revenue Collected

Revenue is collected in repayment of loan/scholarship accounts. During the 2013-14 Aid Year, \$1.6 million was collected in repayment of principal, interest and fees. Of the funds collected, approximately \$217,000 in fees was paid to the servicing company and collection agencies, leaving \$1.38 million available for investment in the Consolidated Revolving Loan Trust fund to be paid back out in 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 5,218 accounts under management during the fiscal year, 333 accounts belong to untracked cohorts. For all tracked cohorts, a total of 11,786 awards have been made over time. Of the 11,786 accounts in tracked cohorts, 1,376 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 Annul 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 the same as last year's 12% overall cohort default rate.

Summary Detail

State-Supported Student Financial Aid Programs

GRANTS

Undergraduate	Awards	Total Amount
Mississippi Resident Tuition Assistance Grant (MTAG)	23,871	\$ 14,051,117
Mississippi Eminent Scholars Grant (MESG)	2,261	\$ 5,388,245
Higher Education Legislative Plan for Needy Students (HELP)	1,381	\$ 7,443,326
Law Enforcement Officers/Firemen Scholarship (LAW)	23	\$ 189,498
<i>Total Undergraduate Grants</i>	<i>27,536</i>	<i>\$ 27,072,186</i>
Graduate		
Public Management Graduate Intern (PMGT)	4	\$ 17,000
<i>Total Graduate Grants</i>	<i>4</i>	<i>\$ 17,000</i>
TOTAL GRANTS	27,540	\$ 27,089,186

LOAN REPAYMENT

Mississippi Teacher Loan Repayment (MTLR)	203	\$ 593,749
TOTAL LOAN REPAYMENT	203	\$ 593,749

LOAN/SCHOLARSHIPS

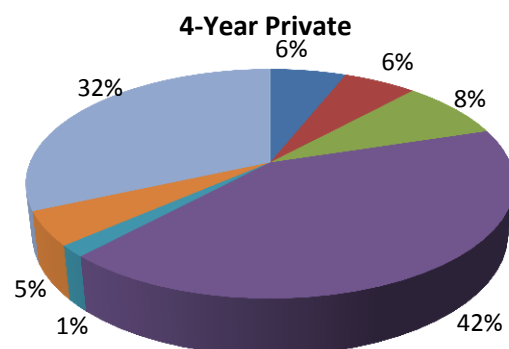
Undergraduate		
Critical Needs Alternate Route Teacher Loan/Scholarship (CNAR)	6	\$ 70,198
Critical Needs Teacher Loan/Scholarship (CNTP)	200	\$ 2,820,670
Teacher Education Scholars Forgivable Loan (TES)	13	\$ 182,387
William Winter Alternate Route Teacher Loan/Scholarship (WWAR)	1	\$ 2,000
William Winter Teacher Loan/Scholarship (WWTS)	466	\$ 1,658,214
Nursing Education Loan/Scholarship - Bachelor's (NELB)	253	\$ 844,143
Nursing Education Loan/Scholarship - RN to BSN (NELR)	99	\$ 334,504
<i>Total Undergraduate Loan/Scholarships</i>	<i>1,038</i>	<i>\$ 5,912,116</i>
Undergraduate/Graduate		
Health Care Professions Loan/Scholarship - Undergraduate (HCP-UG)	2	\$ 3,000
Health Care Professions Loan/Scholarship - Graduate (HCP-GR)	2	\$ 6,000
<i>Total Undergraduate/Graduate Loan/Scholarships</i>	<i>4</i>	<i>\$ 9,000</i>
Graduate		
Counseling and School Administration Loan/Scholarship (CSA)	33	\$ 69,875
Graduate Teacher Loan/Scholarship (GTS)	88	\$ 166,200
Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)	21	\$ 97,335
SREB Doctoral Scholars (SDSP)	4	\$ 100,000
Nursing Education Loan/Scholarship - Masters (NELM)	100	\$ 334,714
Nursing Education Loan/Scholarship - RN to MSN (NERM)	10	\$ 34,750
Nursing Education Loan/Scholarship - Ph.D. (NELP)	30	\$ 132,206
Nursing Teaching Stipend (NTSP)	29	\$ 300,000
State Dental Education Loan/Scholarship (DENT)	22	\$ 489,155
State Medical Education Loan/Scholarship (MED)	17	\$ 387,470
SREB Regional Contract Program (SREB)	33	\$ 504,900
Graduate and Professional Degree Loan/Scholarship (STSC)	6	\$ 50,319
Family Protection Specialist Social Worker (SWOR)	1	\$ 5,574
Veterinary Medicine Minority Loan/Scholarship (VMMP)	3	\$ 56,046
<i>Total Graduate Loan/Scholarships</i>	<i>397</i>	<i>\$ 2,728,544</i>
TOTAL LOAN/SCHOLARSHIPS	1,439	\$ 8,649,660
TOTAL FUNDED THROUGH STATE-SUPPORTED FUNDS	29,182	\$ 36,332,595

Programs Funded through Alternate Sources

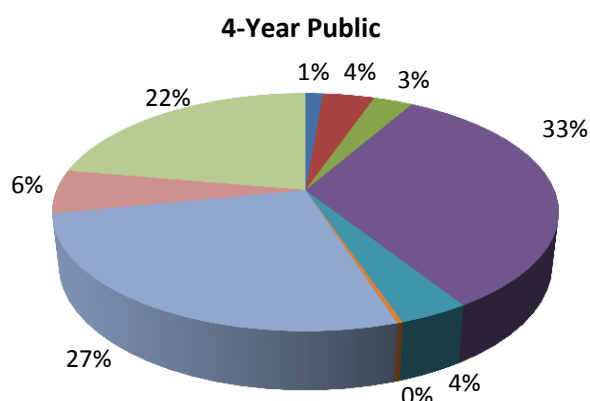
College Goal Sunday Awards (CGSA)	81	\$ 20,500
GEAR UP Mississippi Scholarship (GUMS)	2	\$ 8,440
Nissan Scholarship (NISS)	1	\$ 7,172
Summer Developmental Program Grant (SUMD)	217	\$ 881,364
TOTAL FUNDED THROUGH ALTERNATE FUNDS	301	\$ 917,476
TOTAL PROGRAMS ADMINISTERED BY SFA	29,483	\$ 37,250,071

State-Supported Student Financial Aid Awards by Institution

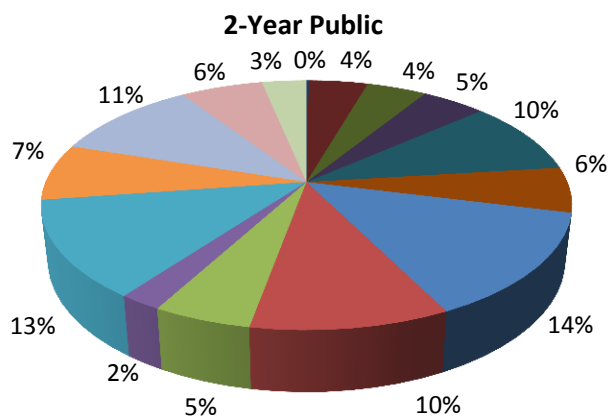
Awards	Amount
212	\$ 265,809
187	\$ 254,582
253	\$ 368,108
1,161	\$ 1,838,082
23	\$ 72,070
109	\$ 210,456
743	\$ 1,394,494
2,688	\$ 4,403,601



Awards	Amount
267	\$ 354,869
743	\$ 1,033,324
569	\$ 790,192
6,177	\$ 8,614,661
664	\$ 990,265
70	\$ 84,780
4,814	\$ 7,038,454
336	\$ 1,557,659
3,563	\$ 5,846,845
17,203	\$ 26,311,049



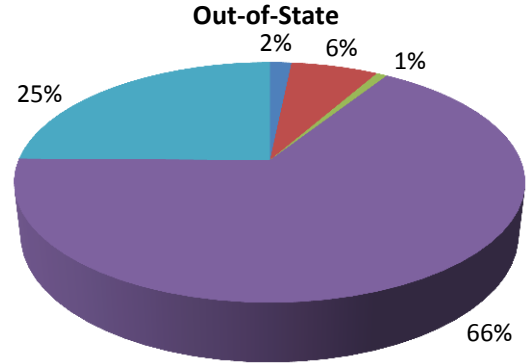
Awards	Amount
13	\$ 7,600
368	\$ 192,175
379	\$ 195,435
438	\$ 208,105
907	\$ 427,287
556	\$ 261,735
1,248	\$ 612,301
826	\$ 457,814
446	\$ 226,788
209	\$ 98,325
1,128	\$ 561,440
659	\$ 327,857
1,009	\$ 479,400
560	\$ 267,216
303	\$ 145,500
9,049	\$ 4,468,978



Summary Detail

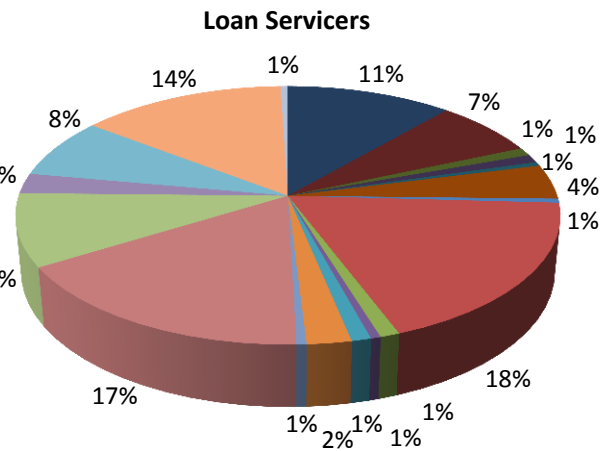
Out-of-State

	Awards	Amount
Barry University	1	\$ 9,043
Life Univ. of Chiropractic Med.	4	\$ 36,792
Logan Coll. of Chiropractic Med.	1	\$ 4,484
Southern College of Optometry	24	\$ 367,200
Univ. of Alabama Birmingham	9	\$ 137,700
	39	\$ 555,219



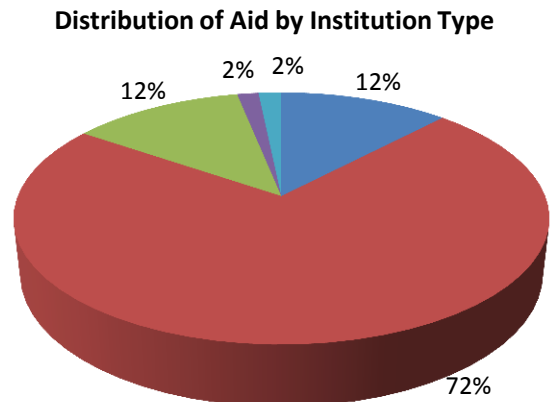
Loan Servicers

	Awards	Amount
ACS - New York	23	\$ 67,594
American Education Services	16	\$ 42,195
Chase Student Loan Servicing	2	\$ 6,000
Great Lakes Borrower Services	2	\$ 6,000
Iowa Student Loan Servicing	1	\$ 3,000
MOHELA	10	\$ 25,790
Nelnet	1	\$ 3,000
Sallie Mae Servicing Corp	37	\$ 109,050
U.S. Dept. of Ed. - Aspire	2	\$ 6,000
U.S. Dept. of Ed. - COSTEP Svc.	1	\$ 3,000
U.S. Dept. of Ed. - Direct Loans	2	\$ 6,000
U.S. Dept. of Ed. - Edfinancial	5	\$ 13,645
U.S. Dept. of Ed. - EdManage	1	\$ 3,000
U.S. Dept. of Ed. - FedLoan Svc.	33	\$ 99,000
U.S. Dept. of Ed. - Great Lakes	18	\$ 54,000
U.S. Dept. of Ed. - MOHELA	5	\$ 15,000
U.S. Dept. of Ed. - Nelnet	15	\$ 44,750
U.S. Dept. of Ed. - Sallie Mae	28	\$ 83,725
Wellesley College - ECSI	1	\$ 3,000
	203	\$ 593,749



Summary: Distribution of Aid by Institution Type

	Awards	Amount
4-Year Private	2,688	\$ 4,403,601
4-Year Public	17,203	\$ 26,311,049
2-Year Public	9,049	\$ 4,468,978
Out-of-State	39	\$ 555,219
Loan Servicers	203	\$ 593,749
	29,182	\$ 36,332,596



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.

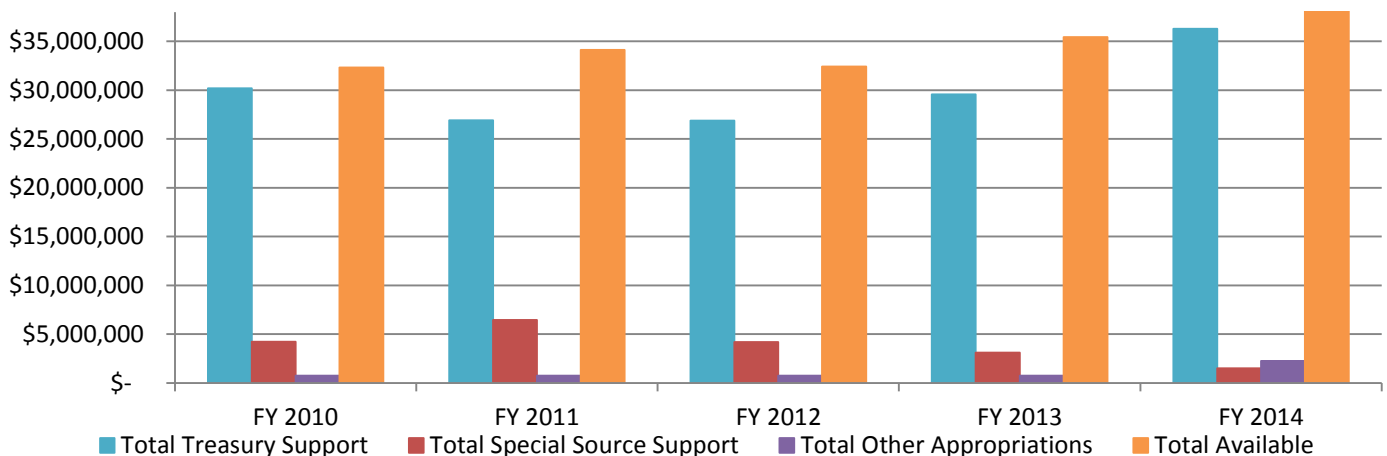
County	Number of Awards	Total Award Amount	County	Number of Awards	Total Award Amount
Adams	158	\$ 254,538	Lincoln	350	\$ 484,151
Alcorn	349	\$ 491,925	Lowndes	502	\$ 654,180
Amite	93	\$ 93,881	Madison	1479	\$ 2,216,533
Attala	171	\$ 223,690	Marion	175	\$ 203,151
Benton	38	\$ 30,985	Marshall	180	\$ 310,747
Bolivar	210	\$ 306,153	Monroe	400	\$ 438,824
Calhoun	135	\$ 171,063	Montgomery	100	\$ 154,088
Carroll	110	\$ 123,877	Neshoba	235	\$ 335,472
Chickasaw	157	\$ 202,554	Newton	197	\$ 292,229
Choctaw	89	\$ 110,360	Noxubee	46	\$ 49,349
Claiborne	24	\$ 48,627	Oktibbeha	422	\$ 643,257
Clarke	127	\$ 220,615	Panola	217	\$ 335,859
Clay	148	\$ 213,228	Pearl River	434	\$ 571,385
Coahoma	129	\$ 219,853	Perry	69	\$ 116,829
Copiah	226	\$ 278,988	Pike	290	\$ 453,072
Covington	123	\$ 174,870	Pontotoc	407	\$ 480,074
Desoto	1708	\$ 2,191,816	Prentiss	229	\$ 333,140
Forrest	668	\$ 1,105,356	Quitman	31	\$ 32,650
Franklin	55	\$ 76,625	Rankin	1869	\$ 2,664,403
George	161	\$ 230,252	Scott	173	\$ 215,982
Greene	77	\$ 68,839	Sharkey	19	\$ 52,936
Grenada	219	\$ 367,307	Simpson	160	\$ 236,998
Hancock	403	\$ 624,690	Smith	127	\$ 188,971
Harrison	1586	\$ 2,573,609	Stone	128	\$ 144,996
Hinds	2005	\$ 3,309,809	Sunflower	156	\$ 266,891
Holmes	67	\$ 136,790	Tallahatchie	51	\$ 75,379
Humphreys	46	\$ 58,084	Tate	240	\$ 369,008
Issaquena	6	\$ 19,740	Tippah	176	\$ 252,848
Itawamba	249	\$ 207,842	Tishomingo	192	\$ 236,666
Jackson	1252	\$ 1,602,011	Tunica	27	\$ 49,084
Jasper	96	\$ 129,440	Union	325	\$ 392,879
Jefferson	35	\$ 88,385	Walthall	90	\$ 90,868
Jefferson Davis	51	\$ 59,412	Warren	361	\$ 435,937
Jones	468	\$ 644,380	Washington	319	\$ 487,318
Kemper	41	\$ 43,644	Wayne	105	\$ 150,247
Lafayette	475	\$ 713,288	Webster	94	\$ 90,205
Lamar	699	\$ 1,042,977	Wilkinson	45	\$ 80,919
Lauderdale	739	\$ 933,134	Winston	152	\$ 212,831
Lawrence	109	\$ 166,478	Yalobusha	81	\$ 136,585
Leake	140	\$ 175,152	Yazoo	133	\$ 192,151
Lee	1009	\$ 1,128,661	Out of State	9	\$ 103,617
Leflore	137	\$ 184,349	Unknown	18	\$ 52,609
			TOTALS	25,601	\$ 36,332,595

Summary Detail

5-Year History of State Support and Other Funding

Treasury Support	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
General Funds	\$ 30,200,449	\$ 26,915,820	\$ 26,878,808	\$ 29,578,808	\$ 36,285,077
Health Care Expendable	\$ -	\$ -	\$ -	\$ -	\$ -
Total Treasury Support	\$ 30,200,449	\$ 26,915,820	\$ 26,878,808	\$ 29,578,808	\$ 36,285,077
One-Year Change (+/-)	\$ (176,924)	\$ (3,284,629)	\$ (37,012)	\$ 2,700,000	\$ 6,706,269
% One-Year Change (+/-)	-0.58%	-10.88%	-0.14%	10.05%	22.67%
Special Source Support					
Federal Funds (LEAP)	\$ 264,647	\$ 286,315	\$ -	\$ -	\$ -
Investments	\$ 81,096	\$ 14,857	\$ 25,196	\$ 20,310	\$ 7,172
Lumina Foundation	\$ -	\$ -	\$ 18,500	\$ 20,250	\$ 20,500
GEAR UP Mississippi	\$ -	\$ -	\$ 478,327	\$ 152,126	\$ 8,400
Other/Collections	\$ 2,216,067	\$ 1,974,571	\$ 1,654,863	\$ 2,907,314	\$ 1,478,928
Total General Collections	\$ 2,561,810	\$ 2,275,743	\$ 2,176,886	\$ 3,100,000	\$ 1,515,000
Carryover*	\$ 1,670,664	\$ 1,200,000	\$ -	\$ -	\$ -
Critical Nds Collections	\$ -	\$ 2,984,395	\$ 2,023,443	\$ -	\$ -
Total Special Source Support	\$ 4,232,474	\$ 6,460,138	\$ 4,200,329	\$ 3,100,000	\$ 1,515,000
One-Year Change (+/-)	\$ 430,550	\$ 2,227,664	\$ (2,259,809)	\$ (1,100,329)	\$ (1,585,000)
% One-Year Change (+/-)	11.32%	52.63%	-34.98%	-26.20%	-51.13%
Original SFA Appropriation	\$ 34,432,923	\$ 33,375,958	\$ 31,079,137	\$ 32,678,808	\$ 37,800,077
Mid-Year Reduction	\$ (2,861,674)	\$ -	\$ -	\$ -	\$ -
Mid-Year Increase (Spending)	\$ -	\$ -	\$ 605,000	\$ 2,000,000	\$ -
Final SFA Appropriation	\$ 31,571,249	\$ 33,375,958	\$ 31,684,137	\$ 34,678,808	\$ 37,800,077
One-Year Change (+/-)	\$ (1,098,057)	\$ 1,804,709	\$ (1,691,821)	\$ 2,994,671	\$ 3,121,269
% One-Year Change (+/-)	-3.36%	5.72%	-5.07%	9.45%	9.00%
Other Appropriations					
Ayers - Summer Devel.	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000
MS Dept. of Ed. - Teacher Ed.	\$ -	\$ -	\$ -	\$ -	\$ 1,500,000
Total Other Appropriations	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 2,250,000
Total Available	\$ 32,321,249	\$ 34,125,958	\$ 32,434,137	\$ 35,428,808	\$ 40,050,077
One-Year Change (+/-)	\$ (848,057)	\$ 1,804,709	\$ (1,691,821)	\$ 2,994,671	\$ 4,621,269
% One-Year Change (+/-)	-2.56%	5.58%	-4.96%	9.23%	13.04%

* Carryover Funds are often appropriated even in the absence of carryover funds. 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Treasury Support					
General Funds	\$ 30,200,449	\$ 26,915,820	\$ 26,878,808	\$ 29,578,808	\$ 36,285,077
Healthcare Expendable	\$ -	\$ -	\$ -	\$ -	\$ -
Special Source Support					
Total General Collections	\$ 345,743	\$ 2,098,661	\$ 2,176,886	\$ 3,100,000	\$ 1,515,000
Carryover*	\$ 1,670,664	\$ 923,225	\$ -	\$ -	\$ -
Critical Nds Collections	\$ -	\$ 2,984,395	\$ 2,023,443	\$ -	\$ -
Other Appropriations					
Ayers - Summer Devel.	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000	\$ 750,000
MS Dept of Ed - Teacher Ed Schol	\$ -	\$ -	\$ -	\$ -	\$ 1,500,000
Total Original Budget	\$ 32,966,856	\$ 33,672,101	\$ 31,829,137	\$ 33,428,808	\$ 40,050,077
Mid-Year Change	\$ (2,861,674)	\$ -	\$ 605,000	\$ 2,000,000	\$ -
Final Budget	\$ 30,105,182	\$ 33,672,101	\$ 32,434,137	\$ 35,428,808	\$ 40,050,077

Actual Expenses					
State Supported Awards	\$ 27,275,175	\$ 27,689,625	\$ 29,925,164	\$ 31,936,069	\$ 36,332,595
Other Source Awards	\$ 1,470,436	\$ 1,351,421	\$ 1,268,279	\$ 957,800	\$ 917,476
Administrative Expenses	\$ 1,095,686	\$ 1,104,642	\$ 829,201	\$ 1,027,429	\$ 1,085,332
Total Expenses	\$ 29,841,297	\$ 30,145,688	\$ 32,022,644	\$ 33,921,298	\$ 38,335,403

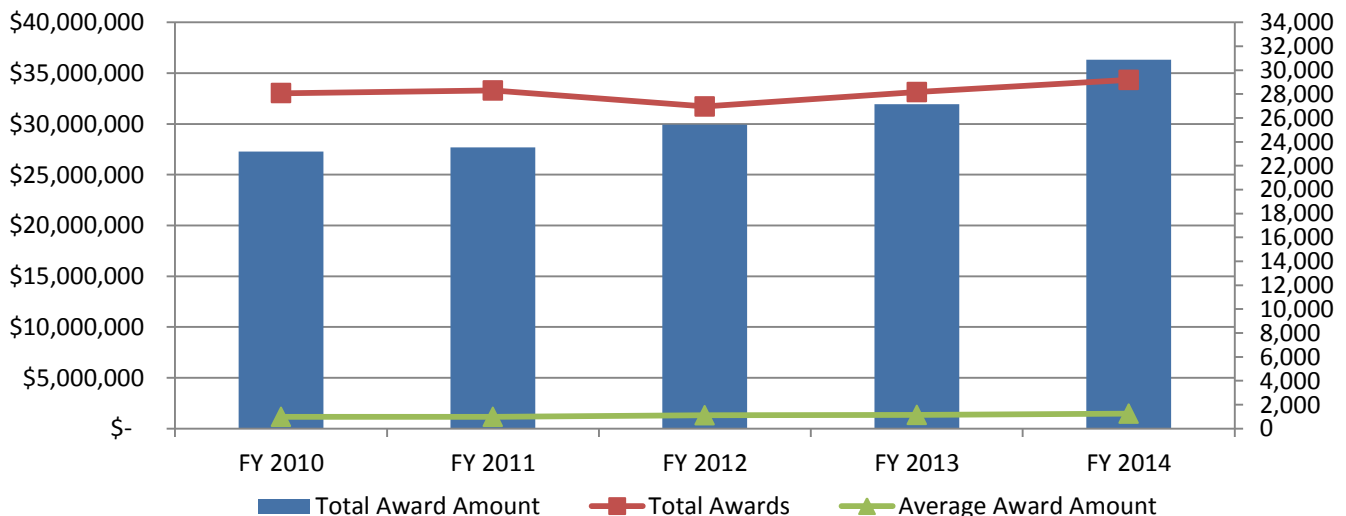
Balance (Approp. - Expenses)	\$ 2,479,952	\$ 3,980,270	\$ 411,493	\$ 1,507,510	\$ 1,714,674
Balance (Budget/Expenses)	\$ 263,885	\$ 3,526,413	\$ 411,493	\$ 1,507,510	\$ 1,714,674

*In FY 2011, carryover funds were appropriated at \$1.2 million, but only \$923,225 was available.

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

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

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Award Amount	\$ 27,275,175	\$ 27,689,625	\$ 29,925,164	\$ 31,936,069	\$ 36,332,595
One-Year Change (+/-)	\$ (1,360,412)	\$ 414,450	\$ 2,235,539	\$ 2,010,905	\$ 4,396,526
% One-Year Change (+/-)	-4.75%	1.52%	8.07%	6.72%	13.77%
Total Awards	28,070	28,301	26,963	28,169	29,182
One-Year Change (+/-)	-3,564	231	-1,338	1,206	1,013
% One-Year Change (+/-)	-11.27%	0.82%	-4.73%	4.47%	3.60%
Average Award Amount	\$ 972	\$ 978	\$ 1,110	\$ 1,134	\$ 1,245
One-Year Change (+/-)	\$ 66	\$ 7	\$ 131	\$ 24	\$ 111
% One-Year Change (+/-)	7.34%	0.69%	13.44%	2.15%	9.82%



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	23,871	23,871	100%	\$ 589	0	\$ -
MESG	2,261	2,261	100%	\$ 2,383	0	\$ -
HELP	1,381	1,381	100%	\$ 5,390	0	\$ -
LAW	23	23	100%	\$ 8,239	0	\$ -
PMGT (Graduate)	4	4	100%	\$ 4,250	0	\$ -
Total Grants	27,540	27,540	100%	\$ 984	0	\$ -
Loan Repayment						
MTLR	203	203	100%	\$ 2,925	0	\$ -
Total Loan Repayment	203	203	100%	\$ 2,925	0	\$ -
Undergraduate Loan/Scholarships Education Programs						
CNAR	6	6	100%	\$ 11,700	0	\$ -
CNTP	200	200	100%	\$ 14,103	0	\$ -
TES	13	13	100%	\$ 14,030	0	\$ -
WWAR	1	1	100%	\$ 2,000	0	\$ -
WWTS	466	466	100%	\$ 3,558	0	\$ -
Subtotal	686	686	100%	\$ 6,900	0	\$ -
Health Care Programs						
NELB	253	253	100%	\$ 3,337	0	\$ -
NELR	99	99	100%	\$ 3,379	0	\$ -
HCP-U	2	2	100%	\$ 1,500	0	\$ -
Subtotal	354	354	100%	\$ 3,338	0	\$ -
Total Undergrad Loan/Schols	1,040	1,040	100%	\$ 5,688	0	\$ -
Graduate Loan/Scholarships Education Programs						
CSA	33	33	100%	\$ 2,117	0	\$ -
GTS	88	88	100%	\$ 1,889	0	\$ -
CNDT	21	21	100%	\$ 4,635	0	\$ -
SDSP	4	4	100%	\$ 25,000	0	\$ -
Subtotal	146	146	100%	\$ 2,969	0	\$ -
Health Care Programs						
HCP-G	2	2	100%	\$ 3,000	0	\$ -
NELM	100	100	100%	\$ 3,347	0	\$ -
NERM	10	10	100%	\$ 3,475	0	\$ -
NELP	30	30	100%	\$ 4,407	0	\$ -
NTSP	29	29	100%	\$ 10,345	0	\$ -
DENT	22	22	100%	\$ 22,234	0	\$ -
MED	17	17	100%	\$ 22,792	0	\$ -
SREB	33	33	100%	\$ 15,300	0	\$ -
STSC	6	6	100%	\$ 8,387	0	\$ -
Subtotal	249	249	100%	\$ 9,396	0	\$ -
Other Programs						
SWOR	1	1	100%	\$ 5,574	0	\$ -
VMMP	3	3	100%	\$ 18,682	0	\$ -
Subtotal	4	4	100%	\$ 15,405	0	\$ -
Total Graduate Loan/Schols	399	399	100%	\$ 6,873	0	\$ -
Total Loan/Schols	1,439	1,439	100%	\$ 6,011	0	\$ -
Grand Totals	29,182	29,182	100%	\$ 1,245	0	\$ -

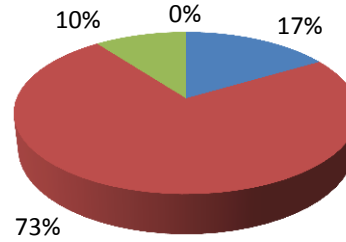
Summary Detail										
Awards and Amounts by Program by Institution Type										
Program Name	2-Year Public		4-Year Public		4-Year Private		Out-of-State or Loan Servicer		All Programs	
	Awds.	Amount	Awds.	Amount	Awds.	Amount	Awds.	Amount	Awds.	Amount
Undergraduate Grants										
MTAG	8,613	\$ 3,517,342	13,311	\$ 9,206,532	1,947	\$1,327,243	0	\$ -	23,871	\$14,051,117
MESG	132	\$ 289,543	1,839	\$ 4,399,536	290	\$ 699,166	0	\$ -	2,261	\$ 5,388,245
HELP	299	\$ 648,528	958	\$ 6,036,750	124	\$ 758,048	0	\$ -	1,381	\$ 7,443,326
LAW	5	\$ 13,565	18	\$ 175,933	0	\$ -	0	\$ -	23	\$ 189,498
Subtotal	9,049	\$4,468,978	16,126	\$19,818,751	2,361	\$2,784,457	0	\$ -	27,536	\$27,072,186
Graduate Grants										
PMGT	0	\$ -	4	\$ 17,000	0	\$ -	0	\$ -	4	\$ 17,000
Subtotal	0	\$ -	4	\$ 17,000	0	\$ -	0	\$ -	4	\$ 17,000
Loan Repayment										
MTLR	0	\$ -	0	\$ -	0	\$ -	203	\$ 593,749	203	\$ 593,749
Subtotal	0	\$ -	0	\$ -	0	\$ -	203	\$ 593,749	203	\$ 593,749
Undergraduate Loan/Scholarships										
CNAR	0	\$ -	4	\$ 48,953	2	\$ 21,245	0	\$ -	6	\$ 70,198
CNTP	0	\$ -	166	\$ 2,346,610	34	\$ 474,060	0	\$ -	200	\$ 2,820,670
TES	0	\$ -	9	\$ 129,887	4	\$ 52,500	0	\$ -	13	\$ 182,387
WWAR	0	\$ -	0	\$ -	1	\$ 2,000	0	\$ -	1	\$ 2,000
WWTS	0	\$ -	363	\$ 1,304,664	103	\$ 353,550	0	\$ -	466	\$ 1,658,214
NELB	0	\$ -	200	\$ 684,875	53	\$ 159,268	0	\$ -	253	\$ 844,143
NELR	0	\$ -	92	\$ 320,500	7	\$ 14,004	0	\$ -	99	\$ 334,504
Subtotal	0	\$ -	834	\$ 4,835,489	204	\$1,076,627	0	\$ -	1,038	\$ 5,912,116
Undergraduate/Graduate Loan/Scholarships										
HCP - U	0	\$ -	2	\$ 3,000	0	\$ -	0	\$ -	2	\$ 3,000
HCP-G	0	\$ -	2	\$ 6,000	0	\$ -	0	\$ -	2	\$ 6,000
Subtotal	0	\$ -	4	\$ 9,000	0	\$ -	0	\$ -	4	\$ 9,000
Graduate Loan/Scholarships										
CSA	0	\$ -	28	\$ 60,125	5	\$ 9,750	0	\$ -	33	\$ 69,875
GTS	0	\$ -	44	\$ 89,375	44	\$ 76,825	0	\$ -	88	\$ 166,200
CNDT	0	\$ -	0	\$ -	21	\$ 97,335	0	\$ -	21	\$ 97,335
SDSP	0	\$ -	4	\$ 100,000	0	\$ -	0	\$ -	4	\$ 100,000
NELM	0	\$ -	87	\$ 289,500	13	\$ 45,214	0	\$ -	100	\$ 334,714
NERM	0	\$ -	10	\$ 34,750	0	\$ -	0	\$ -	10	\$ 34,750
NELP	0	\$ -	11	\$ 42,813	19	\$ 89,393	0	\$ -	30	\$ 132,206
NTSP	0	\$ -	8	\$ 76,000	21	\$ 224,000	0	\$ -	29	\$ 300,000
DENT	0	\$ -	22	\$ 489,155	0	\$ -	0	\$ -	22	\$ 489,155
MED	0	\$ -	17	\$ 387,470	0	\$ -	0	\$ -	17	\$ 387,470
SREB	0	\$ -	0	\$ -	0	\$ -	33	\$ 504,900	33	\$ 504,900
STSC	0	\$ -	0	\$ -	0	\$ -	6	\$ 50,319	6	\$ 50,319
SWOR	0	\$ -	1	\$ 5,574	0	\$ -	0	\$ -	1	\$ 5,574
VMMP	0	\$ -	3	\$ 56,046	0	\$ -	0	\$ -	3	\$ 56,046
Subtotal	0	\$ -	235	\$ 1,630,808	123	\$ 542,517	39	\$ 555,219	397	\$ 2,728,544
Totals	9,049	\$ 4,468,978	17,203	\$26,311,048	2,688	\$4,403,601	242	\$1,148,968	29,182	\$36,332,595

Summary Detail

Awards and Amounts by Program by Institution Type

Undergrad. Grants

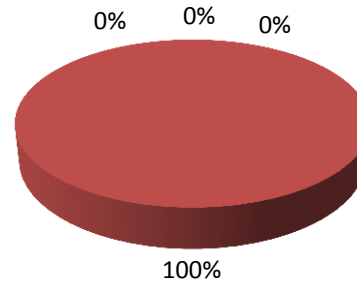
	Awards	Amount
2-Year Public	9,049	\$ 4,468,978
4-Year Public	16,126	\$ 19,818,751
4-Year Private	2,361	\$ 2,784,457
Out-of-State or Loan Servicer	0	\$ -
Totals	27,536	\$ 27,072,186



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

Graduate Grants

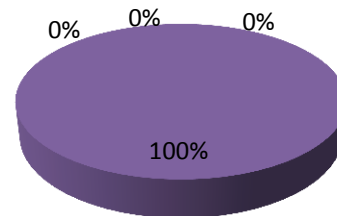
	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	4	\$ 17,000
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
Totals	4	\$ 17,000



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

Loan Repayment

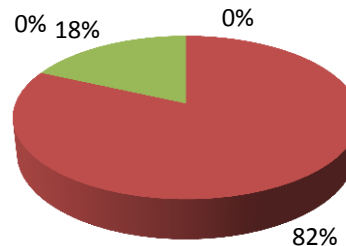
	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	0	\$ -
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	203	\$ 593,749
Totals	203	\$ 593,749



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

Undergrad. Loan/ Schols.

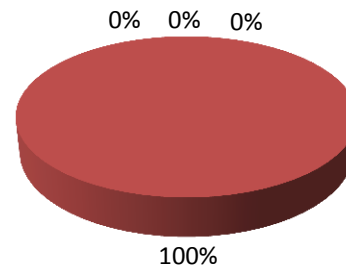
	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	834	\$ 4,835,489
4-Year Private	204	\$ 1,076,627
Out-of-State or Loan Servicer	0	\$ -
Totals	1,038	\$ 5,912,116



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

Undergrad/Grad Loan/Schols.

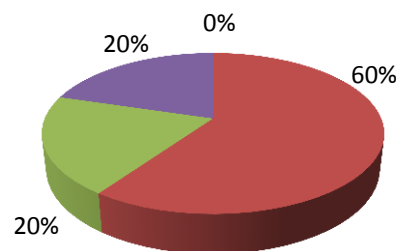
	Awards	Amount
2-Year Public	0	\$ -
4-Year Public	4	\$ 9,000
4-Year Private	0	\$ -
Out-of-State or Loan Servicer	0	\$ -
Totals	4	\$ 9,000



- 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	235	\$ 1,630,808
4-Year Private	123	\$ 542,517
Out-of-State or Loan Servicer	39	\$ 555,219
Totals	397	\$ 2,728,544

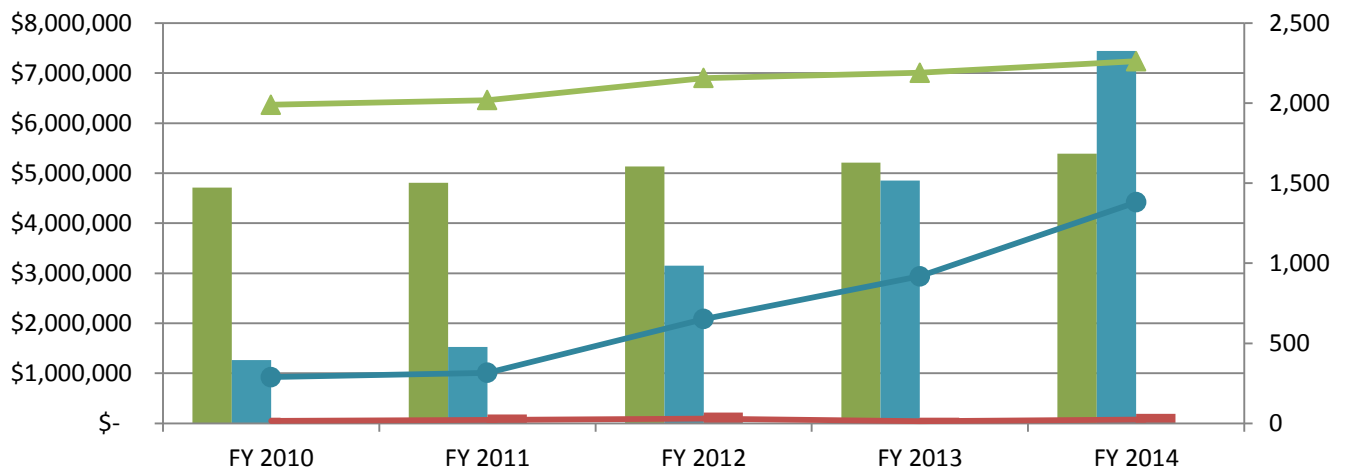
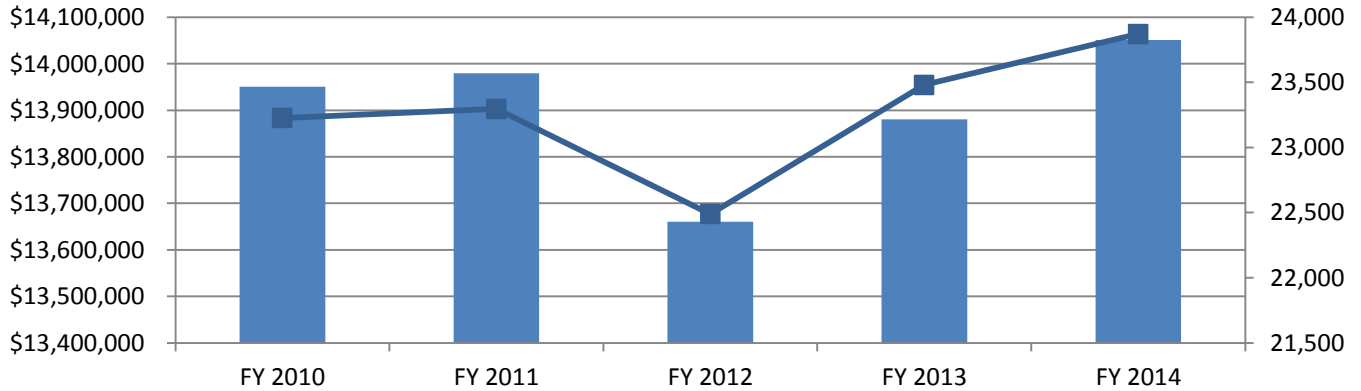


- 2-Year Public
- 4-Year Public
- 4-Year Private
- Out-of-State or Loan Servicer

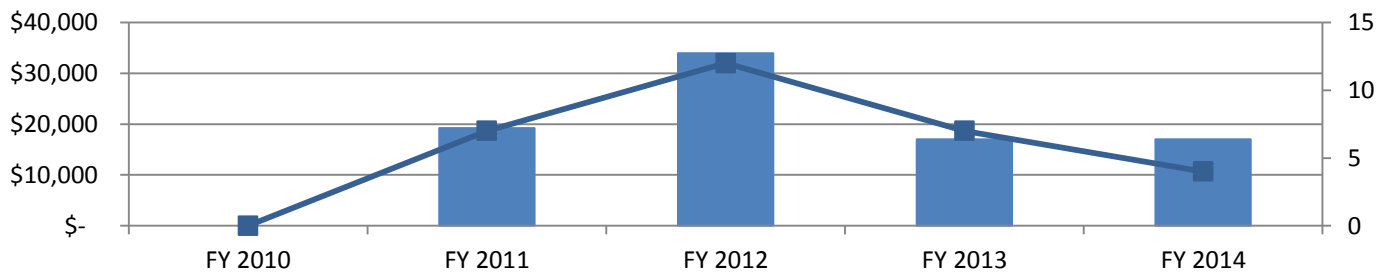
Summary Detail

5-Year History of Awards and Amounts by Program

Undergraduate Grants		FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
MTAG - Amount Awarded	\$	13,950,739	13,979,693	13,660,150	13,880,728	14,051,117
MTAG - Number of Awards		23,227	23,297	22,490	23,481	23,871
MESG - Amount Awarded	\$	4,712,408	4,810,293	5,132,949	5,212,308	5,388,245
MESG - Number of Awards		1,990	2,019	2,156	2,189	2,261
HELP - Amount Awarded	\$	1,265,238	1,528,257	3,153,418	4,852,533	7,443,326
HELP - Number of Awards		289	316	652	918	1,381
LAW - Amount Awarded	\$	93,831	178,706	216,744	116,088	189,498
LAW - Number of Awards		16	21	30	14	23



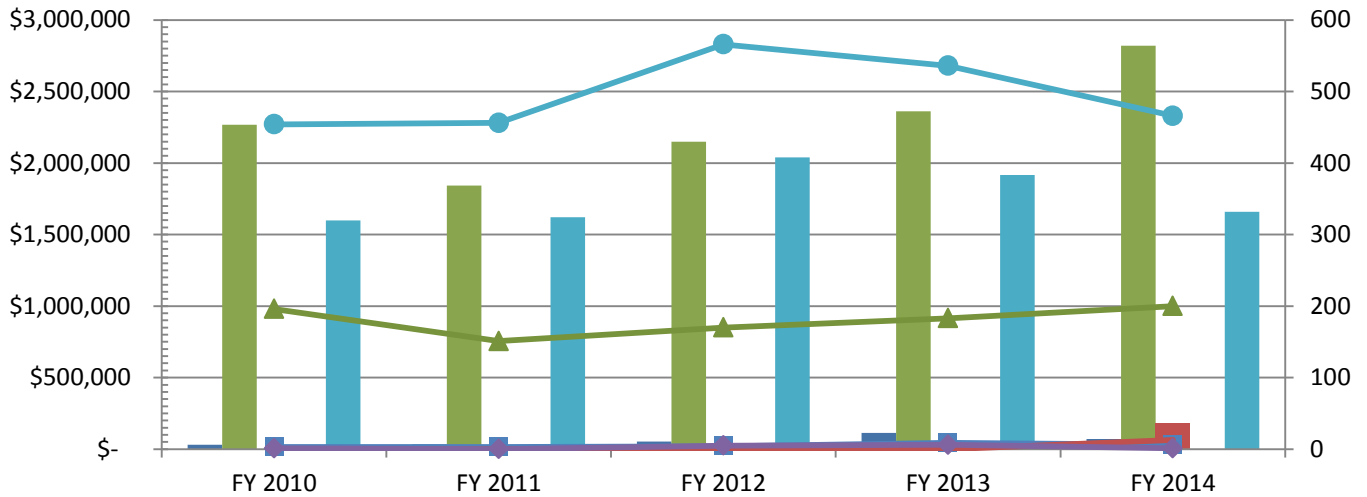
Graduate Grants		FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
PMGT - Amount Awarded	\$	-	19,200	34,000	17,000	17,000
PMGT - Number of Awards		0	7	12	7	4



Summary Detail

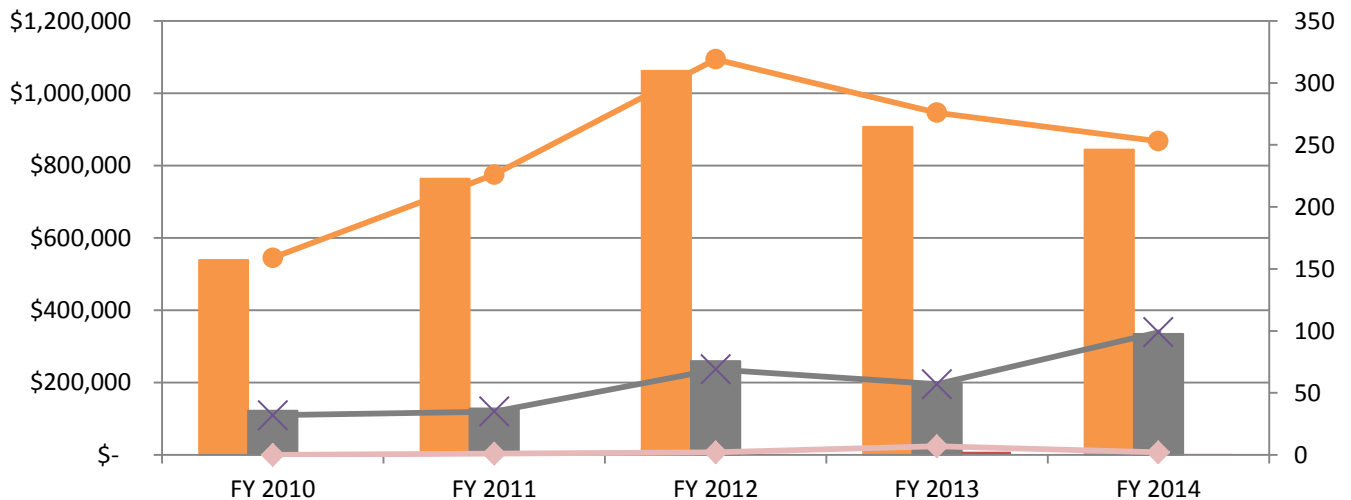
Undergraduate Loan/Scholarships

Education	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
CNAR - Amount Awarded	\$ 30,720	\$ 32,552	\$ 52,956	\$ 113,614	\$ 70,198
CNAR - Number of Awards	3	3	4	9	6
CNTP - Amount Awarded	\$ 2,266,677	\$ 1,841,733	\$ 2,149,194	\$ 2,360,552	\$ 2,820,670
CNTP - Number of Awards	196	151	170	183	200
TES - Amount Awarded	N/A	N/A	N/A	N/A	\$ 182,387
TES - Number of Awards	N/A	N/A	N/A	N/A	13
WWAR - Amount Awarded	\$ 2,000	\$ -	\$ 18,000	\$ 22,000	\$ 2,000
WWAR - Number of Awards	1	0	5	6	1
WWTS - Amount Awarded	\$ 1,598,325	\$ 1,620,334	\$ 2,039,141	\$ 1,915,988	\$ 1,658,214
WWTS - Number of Awards	454	456	566	536	466



Health Care

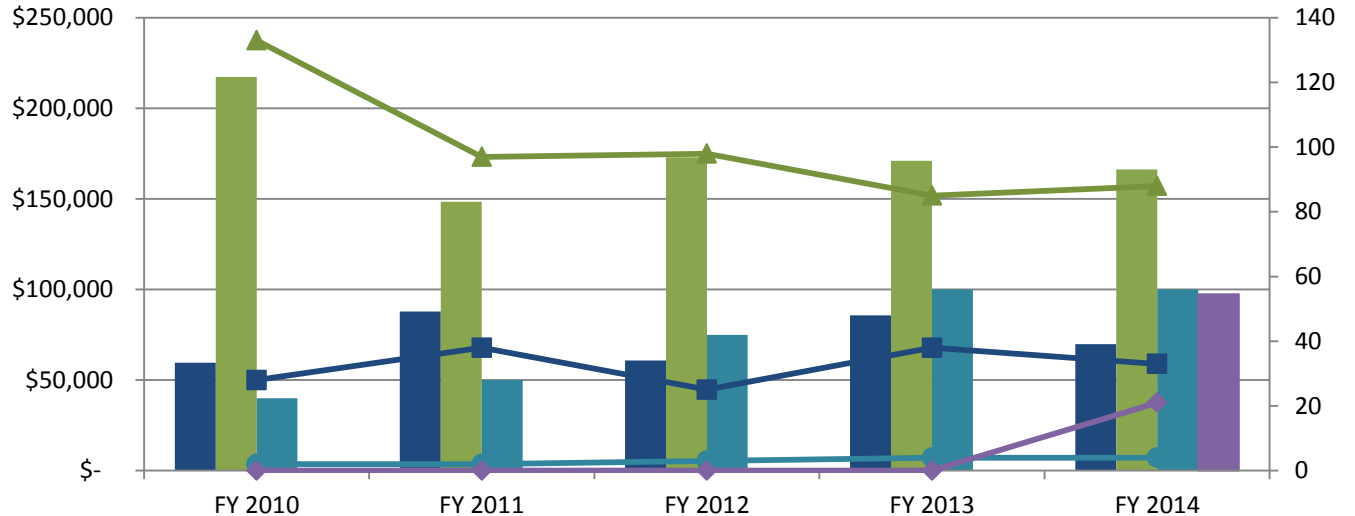
	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
NELB - Amount Awarded	\$ 538,834	\$ 763,403	\$ 1,061,919	\$ 906,803	\$ 844,143
NELB - Number of Awards	159	226	319	276	253
NELR - Amount Awarded	\$ 122,666	\$ 127,999	\$ 259,569	\$ 200,444	\$ 334,504
NELR - Number of Awards	32	35	69	57	99
HCP-U - Amount Awarded	\$ -	\$ 1,500	\$ 3,000	\$ 9,250	\$ 3,000
HCP-U - Number of Awards	0	1	2	7	2



Summary Detail

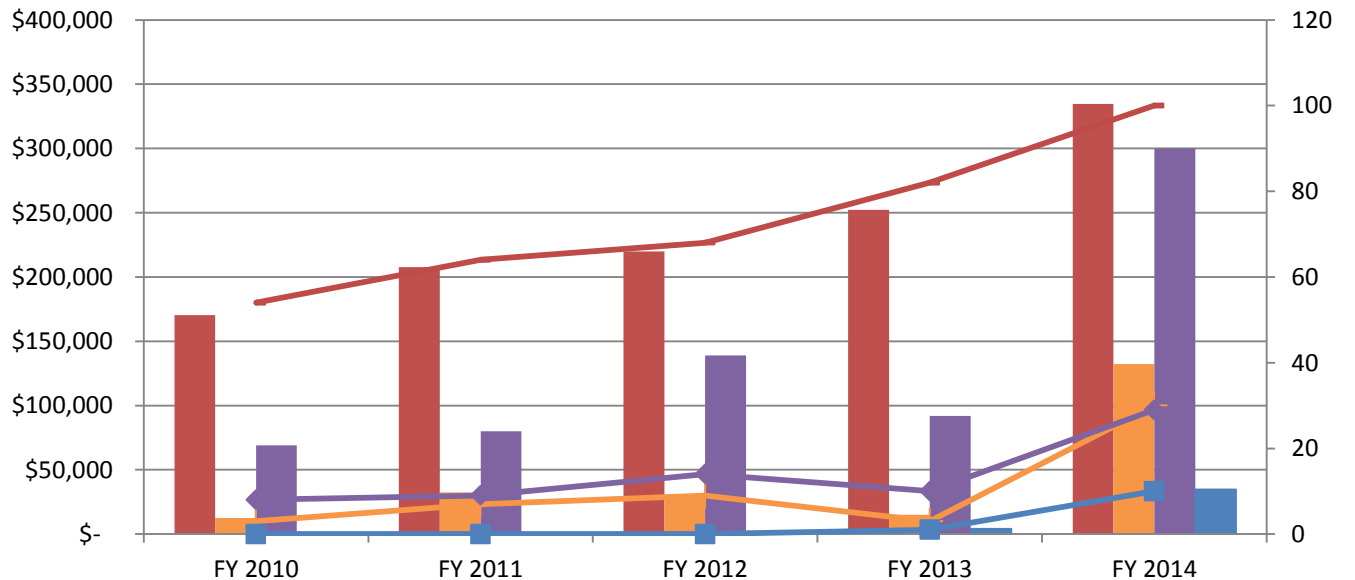
Graduate Loan/Scholarships

Education	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
CSA - Amount Awarded	\$ 59,625	\$ 87,875	\$ 60,875	\$ 85,750	\$ 69,875
CSA - Number of Awards	28	38	25	38	33
GTS - Amount Awarded	\$ 217,250	\$ 148,500	\$ 173,000	\$ 171,000	\$ 166,200
GTS - Number of Awards	133	97	98	85	88
CNDT - Amount Awarded	N/A	N/A	N/A	N/A	\$ 97,335
CNDT - Number of Awards	N/A	N/A	N/A	N/A	21
SDSP - Amount Awarded	\$ 40,000	\$ 50,000	\$ 75,000	\$ 100,000	\$ 100,000
SDSP - Number of Awards	2	2	3	4	4



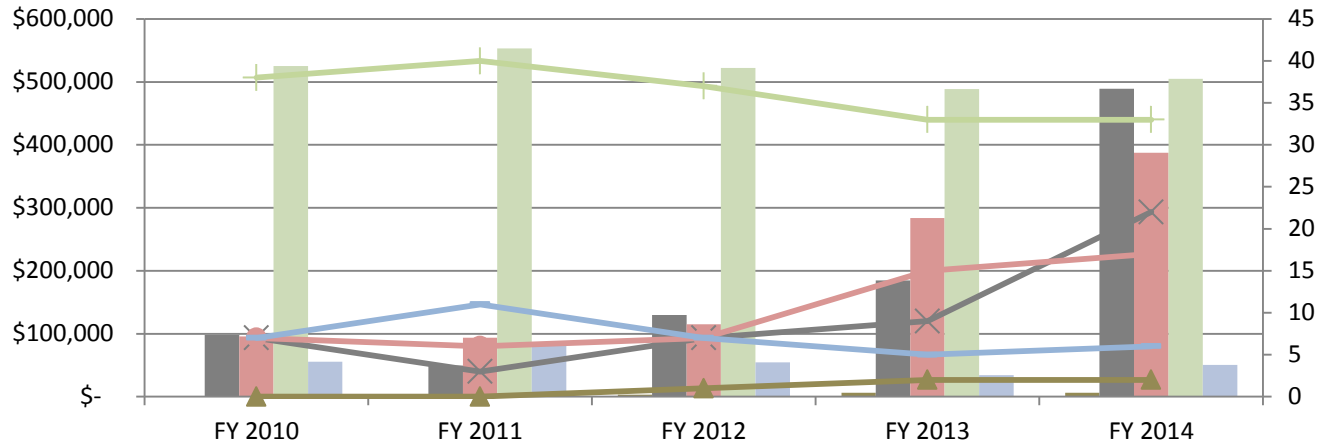
Health Care - Nursing

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
NELM - Amount Awarded	\$ 170,441	\$ 207,749	\$ 220,003	\$ 252,287	\$ 334,714
NELM - Number of Awards	54	64	68	82	100
NERM - Amount Awarded	N/A	N/A	N/A	\$ 4,000	\$ 34,750
NERM - Number of Awards	N/A	N/A	N/A	1	10
NELP - Amount Awarded	\$ 12,500	\$ 32,500	\$ 29,063	\$ 15,000	\$ 132,206
NELP - Number of Awards	3	7	9	3	30
NTSP - Amount Awarded	\$ 69,000	\$ 80,000	\$ 139,000	\$ 92,000	\$ 300,000
NTSP - Number of Awards	8	9	14	10	29

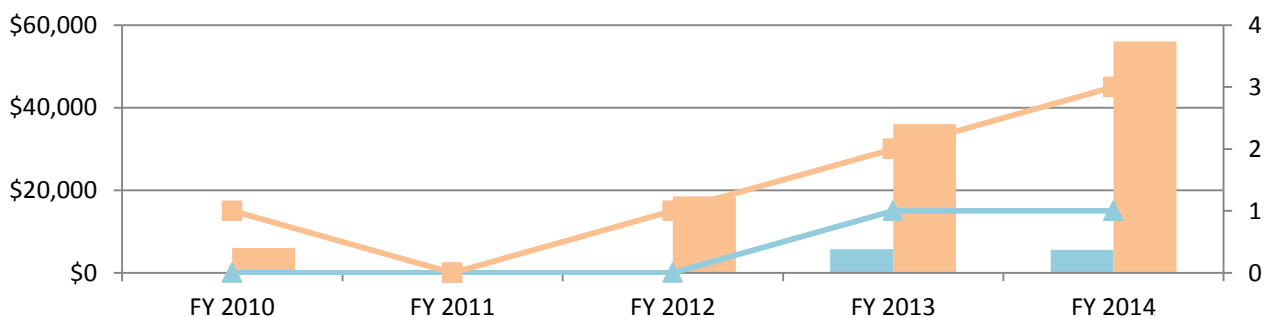


Summary Detail

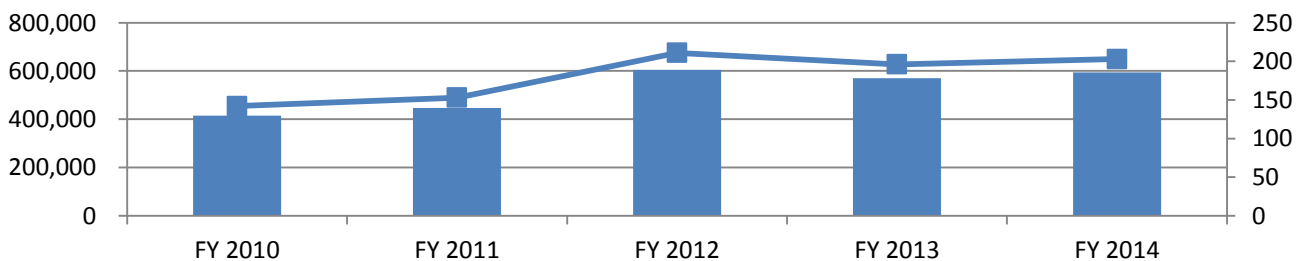
Health Care - Other	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
HCP-G - Amount Awarded	\$ -	\$ -	\$ 3,000	\$ 6,000	\$ 6,000
HCP-G - Number of Awards	0	0	1	2	2
DENT - Amount Awarded	\$ 98,210	\$ 49,590	\$ 129,710	\$ 184,770	\$ 489,155
DENT - Number of Awards	7	3	7	9	22
MED - Amount Awarded	\$ 95,543	\$ 93,894	\$ 114,783	\$ 283,999	\$ 387,470
MED - Number of Awards	7	6	7	15	17
SREB - Amount Awarded	\$ 525,400	\$ 553,200	\$ 521,950	\$ 488,400	\$ 504,900
SREB - Number of Awards	38	40	37	33	33
STSC - Amount Awarded	\$ 55,336	\$ 84,902	\$ 54,349	\$ 34,103	\$ 50,319
STSC - Number of Awards	7	11	7	5	6



Other	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
SWOR - Amount Awarded	N/A	N/A	N/A	\$ 5,752	\$ 5,574
SWOR - Number of Awards	N/A	N/A	N/A	1	1
VMMP - Amount Awarded	\$ 6,000	\$ -	\$ 18,512	\$ 36,022	\$ 56,046
VMMP - Number of Awards	1	0	1	2	3



Loan Repayment	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
MTLR - Amount	415,500	447,145	604,879	569,678	593,749
MTLR - Number of Awards	142	153	211	196	203



Summary Detail

Overview of Loan/Scholarship Accounts Under Management

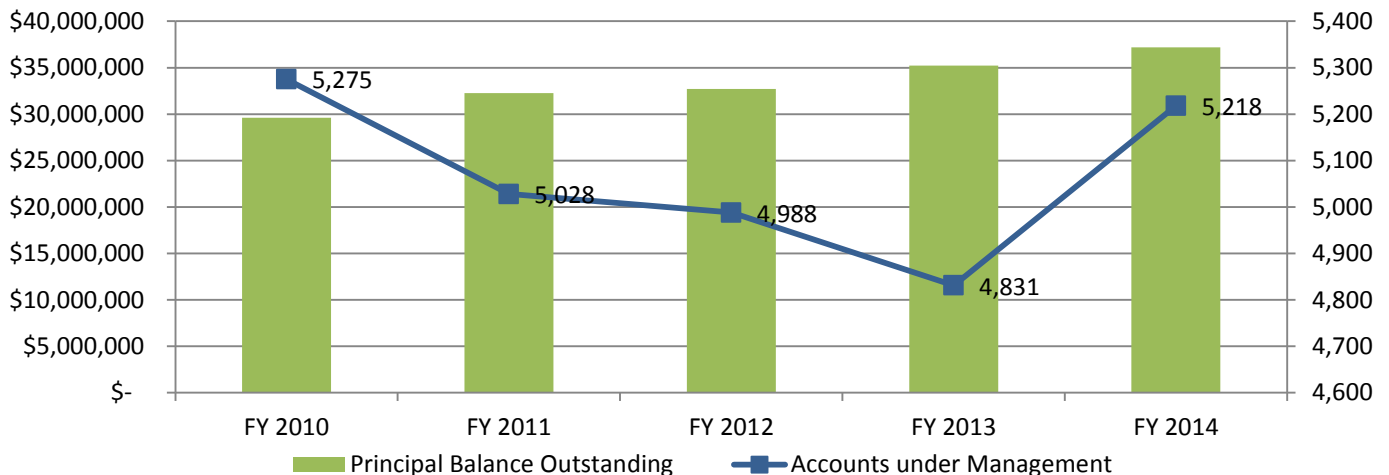
State-supported loan/scholarship awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates from school. Repayment can be deferred for reasons of medical disability, military duty, bankruptcy, and sometimes for continued education. Current accounts are those with no principal or interest past due. Noncurrent accounts are past due. If ECSI is unable to service an account, the account is placed with a collection agency. Noncurrent and collection accounts are not eligible for service repayment. Accounts 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

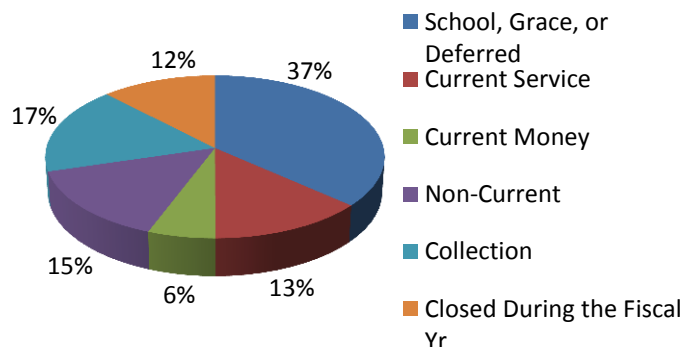
Accounts under Management	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Current	2,293	2,296	2,468	2,674	2,911
Defaulted	1,716	1,748	1,554	1,609	1,670
Closed During the Fiscal Year	1,266	984	966	548	637
Total	5,275	5,028	4,988	4,831	5,218

Principal Balance Outstanding	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Current	\$ 16,773,974	\$ 19,074,810	\$ 20,641,412	\$ 22,738,719	\$ 24,342,769
Defaulted	\$ 12,819,750	\$ 13,188,554	\$ 12,080,032	\$ 12,490,466	\$ 12,835,799
Closed During the Fiscal Year*	\$ -	\$ -	\$ -	\$ -	\$ (2,509)
Total	\$ 29,593,724	\$ 32,263,364	\$ 32,721,444	\$ 35,229,185	\$ 37,176,058

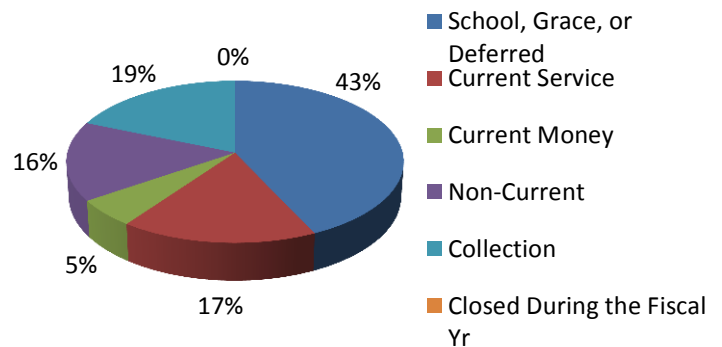
* Some accounts that were closed during the fiscal year may retain a small balance (less than \$50) or a credit balance. Credit balances will be refunded to the borrower.



Accounts Managed During FY 2014



Principal Balance Outstanding at the Close of FY 2014



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 Yr	
CNAR	6	4	4	2	1	2	19
CNTP	267	93	97	328	369	92	1,246
TES	13	0	0	0	0	0	13
WWAR	1	4	1	0	2	1	9
WWTS	607	277	92	266	315	258	1,815
NELB	332	177	58	65	78	113	823
NELR	132	12	13	12	16	36	221
HCP-U/G	10	2	1	3	5	0	21
CSA	44	11	1	5	4	16	81
GTS	125	27	0	18	34	45	249
CNDT	21	0	0	0	0	0	21
SDSP	6	9	1	7	4	0	27
NELM	131	30	10	14	16	43	244
NERM	10	0	0	0	0	0	10
NELP	35	1	2	0	4	5	47
NTSP	46	11	5	2	9	5	78
DENT	25	3	4	2	2	3	39
MED	30	5	3	9	9	5	61
SREB	45	23	7	5	5	7	92
STSC	10	6	4	16	12	3	51
SWOR	1	0	0	0	0	0	1
VMMP	5	0	0	0	0	1	6
Inactive	4	7	0	10	21	2	44
Totals	1,906	702	303	764	906	637	5,218
% of Total	37%	13%	6%	15%	17%	12%	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 Yr	
CNAR	\$ 136,137	\$ 46,807	\$ 44,113	\$ 30,560	\$ 12,288	\$ -	\$ 269,905
CNTP	\$ 5,075,964	\$ 1,582,257	\$ 1,073,444	\$ 3,701,048	\$ 4,349,518	\$ (103)	\$ 15,782,129
TES	\$ 187,500	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 187,500
WWAR	\$ 6,000	\$ 14,000	\$ 7,779	\$ -	\$ 4,140	\$ -	\$ 31,919
WWTS	\$ 2,990,351	\$ 1,260,690	\$ 369,635	\$ 953,602	\$ 1,164,885	\$ (2,420)	\$ 6,736,744
NELB	\$ 1,353,323	\$ 800,407	\$ 172,168	\$ 227,599	\$ 296,439	\$ 90	\$ 2,850,028
NELR	\$ 440,806	\$ 42,001	\$ 30,263	\$ 34,682	\$ 51,463	\$ -	\$ 599,215
HCP-U/G	\$ 29,060	\$ 2,500	\$ 1,689	\$ 2,668	\$ 6,745	\$ -	\$ 42,662
CSA	\$ 106,250	\$ 24,478	\$ 2,250	\$ 16,101	\$ 8,867	\$ 38	\$ 157,984
GTS	\$ 225,075	\$ 49,500	\$ -	\$ 28,736	\$ 54,580	\$ (132)	\$ 357,759
CNDT	\$ 91,665	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 91,665
SDSP	\$ 335,000	\$ 294,000	\$ 6,634	\$ 245,229	\$ 154,171	\$ -	\$ 1,035,034
NELM	\$ 498,835	\$ 130,916	\$ 24,381	\$ 38,506	\$ 59,950	\$ (3)	\$ 752,585
NERM	\$ 35,750	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 35,750
NELP	\$ 175,658	\$ 5,000	\$ 8,315	\$ -	\$ 27,915	\$ -	\$ 216,888
NTSP	\$ 450,389	\$ 135,000	\$ 42,433	\$ 24,808	\$ 96,851	\$ 36	\$ 749,517
DENT	\$ 796,640	\$ 77,135	\$ 41,619	\$ 13,036	\$ 12,030	\$ -	\$ 940,460
MED	\$ 1,012,592	\$ 143,290	\$ 3,997	\$ 222,119	\$ 165,448	\$ -	\$ 1,547,446
SREB	\$ 1,685,580	\$ 807,650	\$ 131,696	\$ 58,372	\$ 111,954	\$ -	\$ 2,795,252
STSC	\$ 133,888	\$ 70,226	\$ 80,195	\$ 218,484	\$ 161,044	\$ -	\$ 663,836
SWOR	\$ 9,076	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,076
VMMP	\$ 116,580	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 116,580
Inactive	\$ 93,001	\$ 831,178	\$ -	\$ 65,502	\$ 216,459	\$ (15)	\$ 1,206,125
Totals	\$ 15,985,121	\$ 6,317,036	\$ 2,040,611	\$ 5,881,052	\$ 6,954,747	\$ (2,509)	\$37,176,058
% of Total	43%	17%	5%	16%	19%	0%	100%

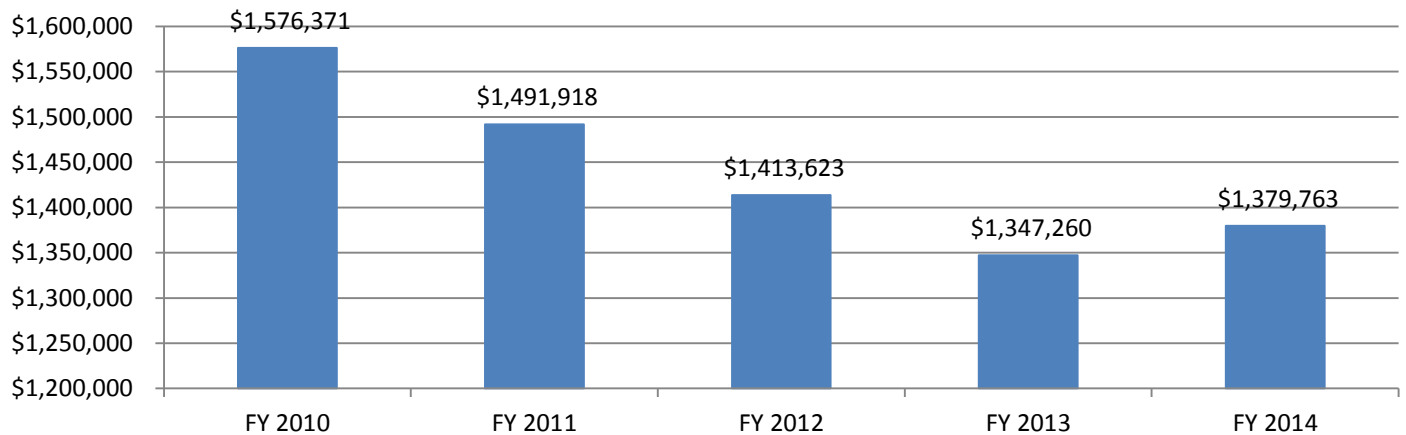
Summary Detail

Summary of Revenue Collected in Repayment During the Fiscal Year

Program	Principal	Interest	Fees	Refunds	Total
CNAR	\$ 2,739	\$ 3,576	\$ 720	\$ -	\$ 7,035
CNTP	\$ 403,757	\$ 215,805	\$ 77,245	\$ -	\$ 696,808
TES	\$ -	\$ -	\$ -	\$ -	\$ -
WWAR	\$ 2,135	\$ 339	\$ 474	\$ -	\$ 2,948
WWTS	\$ 302,325	\$ 60,536	\$ 47,218	\$ -	\$ 410,079
NELB	\$ 102,822	\$ 22,080	\$ 10,906	\$ -	\$ 135,807
NELR	\$ 20,967	\$ 3,734	\$ 2,816	\$ -	\$ 27,517
HCP-U/G	\$ 1,840	\$ 483	\$ 498	\$ -	\$ 2,821
CSA	\$ 8,886	\$ 674	\$ 758	\$ -	\$ 10,318
GTS	\$ 7,773	\$ 2,513	\$ 2,097	\$ -	\$ 12,383
CNDT	\$ -	\$ -	\$ -	\$ -	\$ -
SDSP	\$ 2,694	\$ 6,827	\$ 24,509	\$ -	\$ 34,030
NELM	\$ 27,539	\$ 3,121	\$ 1,894	\$ -	\$ 32,554
NERM	\$ -	\$ -	\$ -	\$ -	\$ -
NELP	\$ 1,892	\$ 941	\$ 2,106	\$ -	\$ 4,939
NTSP	\$ 9,814	\$ 2,963	\$ 2,263	\$ -	\$ 15,040
DENT	\$ 25,120	\$ 4,506	\$ -	\$ -	\$ 29,626
MED	\$ 15,012	\$ 13,464	\$ 936	\$ -	\$ 29,412
SREB	\$ 70,347	\$ 9,150	\$ 490	\$ -	\$ 79,986
STSC	\$ 23,915	\$ 11,397	\$ 5,320	\$ -	\$ 40,632
SWOR	\$ -	\$ -	\$ -	\$ -	\$ -
VMMP	\$ 14,094	\$ 579	\$ -	\$ -	\$ 14,673
Inactive Programs	\$ 190	\$ 6,740	\$ 2,965	\$ -	\$ 9,895
Totals	\$ 1,043,862	\$ 369,429	\$ 183,214	\$ -	\$ 1,596,505

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

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Revenue Collected	\$ 1,626,246	\$ 1,672,591	\$ 1,571,806	\$ 1,517,218	\$ 1,596,505
Servicer and Agency Fees	\$ 49,875	\$ 180,673	\$ 158,183	\$ 169,958	\$ 216,743
Available for New Awards	\$ 1,576,371	\$ 1,491,918	\$ 1,413,623	\$ 1,347,260	\$ 1,379,763



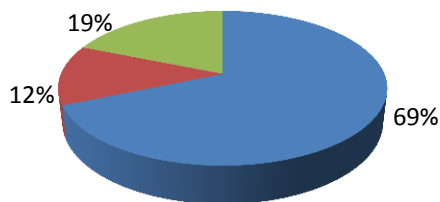
Summary Detail

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.

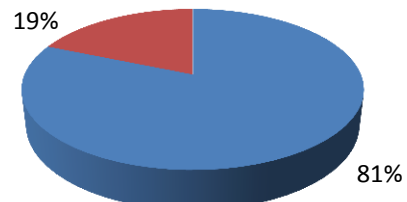
Program	Service/ Cancellation	Service/ Cancellation and Money	Money	Total	Cumulative Principal Cancelled	Cumulative Principal Paid	Cumulative Interest Paid	Cumulative Paid on Accounts
CNAR	0	2	0	2	\$ 29,234	\$ 230	\$ 2,608	\$ 2,839
CNTP	59	15	18	92	\$ 1,407,987	\$ 302,984	\$ 102,309	\$ 405,293
TES	0	0	0	0	\$ -	\$ -	\$ -	\$ -
WWAR	0	1	0	1	\$ 1,295	\$ 705	\$ 157	\$ 862
WWTS	163	40	55	258	\$ 1,117,135	\$ 296,421	\$ 47,778	\$ 344,199
NELB	85	9	19	113	\$ 474,624	\$ 86,287	\$ 9,393	\$ 95,680
NELR	32	1	3	36	\$ 122,779	\$ 10,221	\$ 2,238	\$ 12,458
HCP-U/G	0	0	0	0	\$ -	\$ -	\$ -	\$ -
CSA	13	0	3	16	\$ 48,875	\$ 6,412	\$ 333	\$ 6,745
GTS	34	6	5	45	\$ 109,759	\$ 9,923	\$ 2,115	\$ 12,038
CNDT	0	0	0	0	\$ -	\$ -	\$ -	\$ -
SDSP	0	0	0	0	\$ -	\$ -	\$ -	\$ -
NELM	32	3	8	43	\$ 145,021	\$ 29,020	\$ 5,955	\$ 34,975
NERM	0	0	0	0	\$ -	\$ -	\$ -	\$ -
NELP	5	0	0	5	\$ 42,031	\$ -	\$ -	\$ -
NTSP	3	0	2	5	\$ 26,000	\$ 21,964	\$ 3,798	\$ 25,761
DENT	1	1	1	3	\$ 27,265	\$ 7,825	\$ 1,479	\$ 9,304
MED	1	1	3	5	\$ 27,478	\$ 62,522	\$ 22,324	\$ 84,845
SREB	5	0	2	7	\$ 233,600	\$ 51,975	\$ 9,862	\$ 61,837
STSC	3	0	0	3	\$ 44,793	\$ -	\$ -	\$ -
SWOR	0	0	0	0	\$ -	\$ -	\$ -	\$ -
VMMP	0	0	1	1	\$ -	\$ 26,000	\$ 7,474	\$ 33,474
Inactive	1	1	0	2	\$ 104,000	\$ 15	\$ -	\$ 15
Totals	437	80	120	637	\$ 3,961,877	\$ 912,503	\$ 217,823	\$ 1,130,326

Accounts Closed During the Fiscal Year



■ Service/Cancellation ■ Service/Cancellation and Money ■ Money

Cumulative Principal Paid or Cancelled



■ Cumulative Principal Cancelled
■ Cumulative Principal Paid

5-Year History of Accounts Closed During the Fiscal Year

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Service/Cancellation	1,025	792	742	392	437
Service and Money	55	41	83	35	80
Money	186	151	138	121	120
Total	1,266	984	963	548	637
Cumulative Principal Cancelled	\$ 7,447,001	\$ 6,696,829	\$ 6,102,662	\$ 2,768,556	\$ 3,961,877
Cumulative Principal Paid	\$ 1,085,490	\$ 1,125,846	\$ 1,057,285	\$ 853,837	\$ 912,503
Cumulative Interest Paid	\$ 128,977	\$ 170,848	\$ 154,886	\$ 124,565	\$ 217,823
Total	\$ 8,661,468	\$ 7,993,523	\$ 7,314,833	\$ 3,746,958	\$ 5,092,203

Summary Detail												
Summary of Accounts under Management During the Fiscal Year by Cohort												
Program Untracked Cohorts	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP-U/G	CSA	GTS	CNDT	SDSP
All Managed Accounts	0	0	N/A	0	146	46	6	0	2	30	N/A	1
	19	1,246	13	9	1,815	823	221	21	81	249	21	27
Totals of All Accounts Ever Awarded by Tracked Cohorts												
FY 99-02	N/A	1332	N/A	N/A	596	N/A	N/A	41	N/A	N/A	N/A	24
FY 2003	N/A	233	N/A	N/A	208	N/A	N/A	8	N/A	N/A	N/A	4
FY 2004	N/A	103	N/A	N/A	295	N/A	N/A	11	N/A	N/A	N/A	6
FY 2005	N/A	140	N/A	N/A	310	N/A	N/A	6	N/A	N/A	N/A	3
FY 2006	1	147	N/A	0	387	124	4	6	56	320	N/A	2
FY 2007	3	124	N/A	2	313	238	36	2	48	192	N/A	2
FY 2008	4	130	N/A	1	353	248	43	2	55	237	N/A	3
FY 2009	3	124	N/A	0	146	47	27	0	0	0	N/A	1
FY 2010	2	115	N/A	1	432	137	32	0	26	105	N/A	0
FY 2011	3	95	N/A	0	278	163	36	1	26	57	N/A	2
FY 2012	3	98	N/A	5	397	223	67	3	17	57	N/A	2
FY 2013	7	121	N/A	3	326	167	56	7	27	67	N/A	2
FY 2014	2	124	13	0	301	176	100	2	28	69	21	1
TOTAL	28	2,886	13	12	4,342	1,523	401	89	283	1,104	21	52
Totals of In Default Accounts by Tracked Cohorts												
FY 99-02	N/A	435	N/A	N/A	140	N/A	N/A	4	N/A	N/A	N/A	6
FY 2003	N/A	70	N/A	N/A	40	N/A	N/A	1	N/A	N/A	N/A	2
FY 2004	N/A	13	N/A	N/A	11	N/A	N/A	0	N/A	N/A	N/A	1
FY 2005	N/A	24	N/A	N/A	23	N/A	N/A	1	N/A	N/A	N/A	0
FY 2006	0	29	N/A	N/A	14	14	1	0	0	3	N/A	0
FY 2007	0	16	N/A	0	22	15	2	1	0	1	N/A	0
FY 2008	1	28	N/A	0	43	23	4	1	1	6	N/A	1
FY 2009	0	29	N/A	N/A	12	2	2	0	0	0	N/A	0
FY 2010	1	26	N/A	0	65	10	4	0	1	7	N/A	0
FY 2011	0	17	N/A	N/A	35	17	2	0	3	6	N/A	0
FY 2012	0	8	N/A	2	39	17	7	0	1	7	N/A	0
FY 2013	1	2	N/A	0	5	0	0	0	1	0	N/A	0
FY 2014	0	0	0	N/A	0	0	0	0	0	0	0	0
TOTAL	3	697	0	2	449	98	22	8	7	30	0	10
Default Rates (In Default Accounts in Tracked Cohorts/All Accounts in Tracked Cohorts)												
FY 99-02	N/A	33%	N/A	N/A	23%	N/A	N/A	10%	N/A	N/A	N/A	25%
FY 2003	N/A	30%	N/A	N/A	19%	N/A	N/A	13%	N/A	N/A	N/A	50%
FY 2004	N/A	13%	N/A	N/A	4%	N/A	N/A	0%	N/A	N/A	N/A	17%
FY 2005	N/A	17%	N/A	N/A	7%	N/A	N/A	17%	N/A	N/A	N/A	0%
FY 2006	0%	20%	N/A	N/A	4%	11%	25%	0%	0%	1%	N/A	0%
FY 2007	0%	13%	N/A	0%	7%	6%	6%	50%	0%	1%	N/A	0%
FY 2008	25%	22%	N/A	0%	12%	9%	9%	50%	2%	3%	N/A	33%
FY 2009	0%	23%	N/A	N/A	8%	4%	7%	N/A	N/A	N/A	N/A	0%
FY 2010	50%	23%	N/A	0%	15%	7%	13%	N/A	4%	7%	N/A	N/A
FY 2011	0%	18%	N/A	N/A	13%	10%	6%	0%	12%	11%	N/A	0%
FY 2012	0%	8%	N/A	40%	10%	8%	10%	0%	6%	12%	N/A	0%
FY 2013	14%	2%	N/A	0%	2%	0%	0%	0%	4%	0%	N/A	0%
FY 2014	0%	0%	0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%
OVERALL	11%	24%	0%	17%	10%	6%	5%	9%	2%	3%	0%	19%

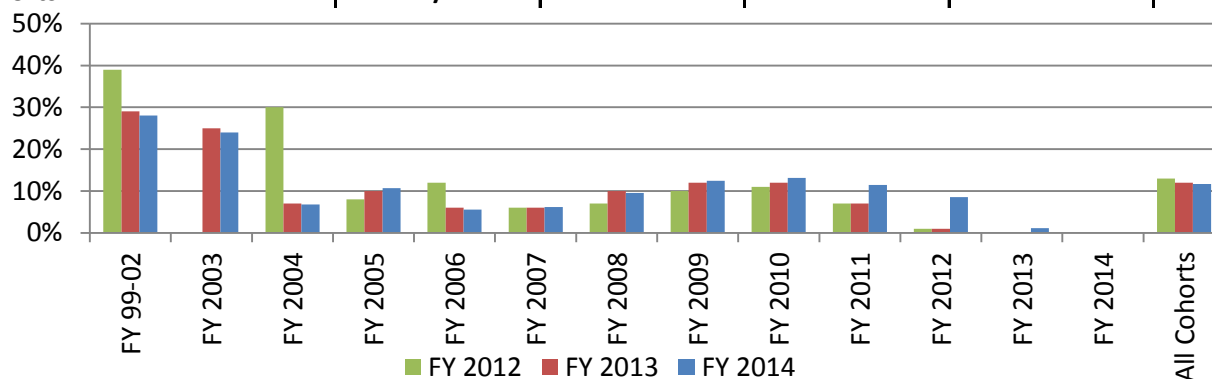
Summary Detail											
Summary of Accounts under Management During the Fiscal Year by Cohort											
NELM	NERM	NELP	NTSP	DENT	MED	SREB	STSC	SWOR	VMMP	INACTIVE	TOTAL
14	N/A	2	1	2	18	6	15	N/A	0	44	333
244	10	47	78	39	61	92	51	1	6	44	5,218
Totals of All Accounts Ever Awarded by Tracked Cohorts											
N/A	N/A	N/A	15	19	30	30	19	0	1	N/A	2,107
N/A	N/A	N/A	5	3	1	12	12	0	1	N/A	487
N/A	N/A	N/A	19	4	0	10	8	0	0	N/A	456
N/A	N/A	N/A	9	6	3	10	8	0	1	N/A	496
14	N/A	6	8	8	1	10	4	0	0	N/A	1,098
71	N/A	5	18	1	4	10	7	0	0	N/A	1,076
71	N/A	5	10	4	6	11	2	0	0	N/A	1,185
0	N/A	0	1	0	0	13	0	0	0	N/A	362
52	N/A	3	7	4	2	12	4	0	1	N/A	935
42	N/A	6	6	0	4	10	6	0	0	N/A	735
54	N/A	4	13	5	3	5	1	0	1	N/A	958
60	1	1	9	4	9	9	2	1	0	N/A	879
77	9	25	25	15	7	11	3	0	3	N/A	1,012
441	10	55	145	73	70	153	76	1	8	N/A	11,786
Totals of In Default Accounts by Tracked Cohorts											
N/A	N/A	N/A	1	0	1	0	4	N/A	0	N/A	591
N/A	N/A	N/A	0	0	0	1	3	N/A	0	N/A	117
N/A	N/A	N/A	2	1	0	1	2	N/A	0	N/A	31
N/A	N/A	N/A	2	1	0	0	2	N/A	0	N/A	53
0	N/A	0	0	0	0	0	0	N/A	0	N/A	61
5	N/A	0	2	0	1	0	1	N/A	0	N/A	66
2	N/A	1	0	0	0	2	0	N/A	0	N/A	113
0	N/A	0	0	0	0	0	0	N/A	0	N/A	45
5	N/A	1	3	0	0	0	0	N/A	0	N/A	123
3	N/A	0	0	0	0	0	1	N/A	0	N/A	84
1	N/A	0	0	0	0	0	0	N/A	0	N/A	82
1	0	0	0	0	0	0	0	0	0	N/A	10
0	0	0	0	0	0	0	0	0	0	N/A	0
17	0	2	10	2	2	4	13	0	0	N/A	1,376
Default Rates (In Default Accounts in Tracked Cohorts/All Accounts in Tracked Cohorts)											
N/A	N/A	N/A	7%	0%	3%	0%	21%	N/A	0%	N/A	28%
N/A	N/A	N/A	0%	0%	0%	8%	25%	N/A	0%	N/A	24%
N/A	N/A	N/A	11%	25%	N/A	10%	25%	N/A	N/A	N/A	7%
N/A	N/A	N/A	22%	17%	0%	0%	25%	N/A	0%	N/A	11%
0%	N/A	0%	0%	0%	0%	0%	0%	N/A	N/A	N/A	6%
0%	N/A	0%	11%	0%	25%	0%	14%	N/A	N/A	N/A	6%
0%	N/A	20%	0%	0%	0%	18%	0%	N/A	N/A	N/A	10%
N/A	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A	12%
0%	N/A	33%	43%	0%	0%	0%	0%	N/A	0%	N/A	13%
1%	N/A	0%	0%	N/A	0%	0%	17%	N/A	N/A	N/A	11%
1%	N/A	0%	0%	0%	0%	0%	0%	N/A	0%	N/A	9%
1%	0%	0%	0%	0%	0%	0%	0%	0%	N/A	N/A	1%
1%	0%	0%	0%	0%	0%	0%	0%	N/A	0%	N/A	0%
4%	0%	4%	7%	3%	3%	3%	17%	0%	0%	N/A	12%

Summary Detail

5-Year History of Default Rates by Program and Cohort

Default Rates by Program	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
CNAR	N/A	19%	16%	15%	11%
CNTP	N/A	37%	33%	25%	24%
TES	N/A	N/A	N/A	N/A	0%
WWAR	N/A	25%	11%	0%	17%
WWTS	N/A	13%	10%	10%	10%
NELB	N/A	7%	5%	6%	6%
NELR	N/A	10%	7%	6%	5%
HCP-U/G	N/A	16%	14%	11%	9%
CSA	N/A	0%	1%	3%	2%
GTS	N/A	2%	2%	3%	3%
CNDT	N/A	N/A	N/A	N/A	0%
SDSP	N/A	22%	20%	19%	19%
NELM	N/A	6%	3%	4%	4%
NERM	N/A	N/A	N/A	0%	0%
NELP	N/A	4%	3%	10%	4%
NTSP	N/A	10%	8%	9%	7%
DENT	N/A	4%	2%	2%	3%
MED	N/A	8%	2%	3%	3%
SREB	N/A	5%	2%	3%	3%
STSC	N/A	21%	21%	18%	17%
SWOR	N/A	N/A	N/A	0%	0%
VMMP	N/A	25%	20%	0%	0%
All Programs	N/A	16%	13%	12%	12%

Default Rates by Cohort	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	43%	39%	29%	28%
FY 2003	N/A	7%	0%	25%	24%
FY 2004	N/A	33%	30%	7%	7%
FY 2005	N/A	9%	8%	10%	11%
FY 2006	N/A	13%	12%	6%	6%
FY 2007	N/A	6%	6%	6%	6%
FY 2008	N/A	8%	7%	10%	10%
FY 2009	N/A	10%	10%	12%	12%
FY 2010	N/A	14%	11%	12%	13%
FY 2011	N/A	9%	7%	7%	11%
FY 2012	N/A	N/A	1%	1%	9%
FY 2013	N/A	N/A	N/A	0%	1%
FY 2014	N/A	N/A	N/A	N/A	0%
All Cohorts	N/A	16%	13%	12%	12%

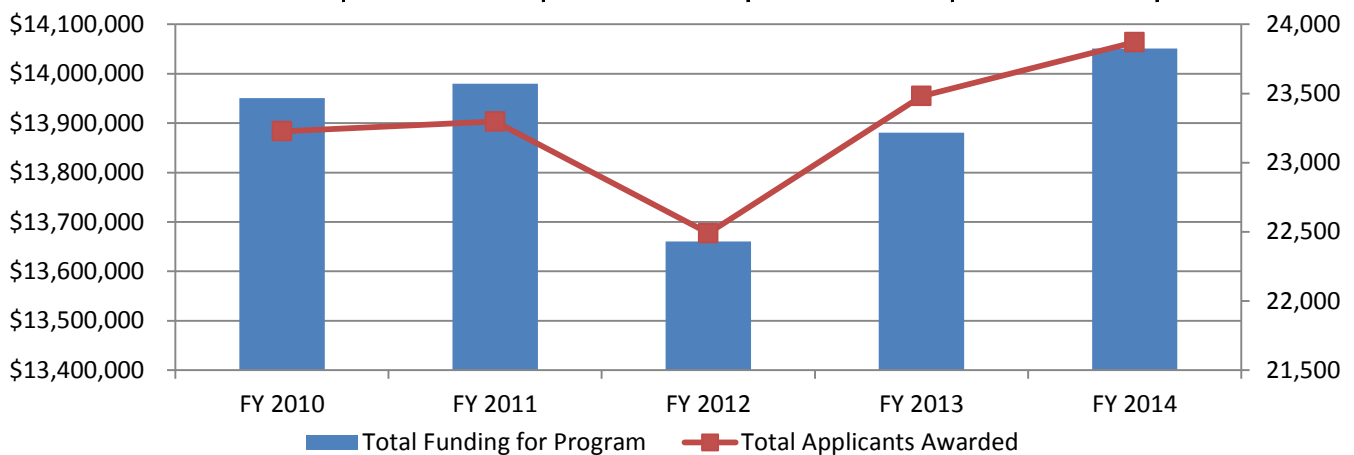


Mississippi Resident Tuition Assistance Grant (MTAG)

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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	23,227	23,297	22,490	23,481	23,871
Total Funding for Program	\$ 13,950,739	\$ 13,979,693	\$ 13,660,150	\$ 13,880,728	\$ 14,051,117
Eligible Applicants	23,227	23,297	22,490	23,481	23,871
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 601	\$ 600	\$ 607	\$ 591	\$ 589
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions		Awards	Amount
Belhaven University	181	\$	119,050
Blue Mountain College	148	\$	97,825
Millsaps College	191	\$	135,000
Mississippi College	850	\$	584,225
Rust College	17	\$	9,400
Tougaloo College	82	\$	56,800
William Carey University	478	\$	324,943
Totals	1,947	\$	1,327,243
4-Year Public Institutions		Awards	Amount
Alcorn State University	217	\$	138,775
Delta State University	616	\$	427,025
Jackson State University	494	\$	310,950
Mississippi State University	4,863	\$	3,335,503
Mississippi University for Women	509	\$	387,650
Mississippi Valley State University	59	\$	35,125
University of Mississippi	3,694	\$	2,544,825
University of Mississippi Medical Center	137	\$	129,325
University of Southern Mississippi	2,722	\$	1,897,354
Totals	13,311	\$	9,206,532

2-Year Public Institutions	Awards	Amount
Coahoma Community College	12	\$ 5,300
Copiah-Lincoln Community College	347	\$ 146,350
East Central Community College	359	\$ 154,550
East Mississippi Community College	425	\$ 174,925
Hinds Community College	860	\$ 331,489
Holmes Community College	535	\$ 215,975
Itawamba Community College	1,197	\$ 504,850
Jones County Junior College	765	\$ 307,100
Meridian Community College	423	\$ 179,300
Mississippi Delta Community College	202	\$ 84,850
Mississippi Gulf Coast Community College	1,064	\$ 419,300
Northeast MS Community College	625	\$ 255,875
Northwest MS Community College	969	\$ 396,150
Pearl River Community College	537	\$ 217,428
Southwest Mississippi Community College	293	\$ 123,900
Totals	8,613	\$ 3,517,342
Grand Totals	23,871	\$ 14,051,117

Award Recipients by County		
County	Awards	Amount
Adams	137	\$ 82,100
Alcorn	324	\$ 190,525
Amite	90	\$ 49,550
Attala	151	\$ 88,742
Benton	36	\$ 18,825
Bolivar	184	\$ 107,825
Calhoun	124	\$ 67,575
Carroll	104	\$ 56,275
Chickasaw	149	\$ 80,800
Choctaw	81	\$ 49,150
Claiborne	23	\$ 10,800
Clarke	109	\$ 63,858
Clay	134	\$ 79,592
Coahoma	115	\$ 70,775
Copiah	205	\$ 118,225
Covington	114	\$ 63,384
Desoto	1621	\$ 932,954
Forrest	609	\$ 380,773
Franklin	50	\$ 29,450
George	151	\$ 84,966
Greene	72	\$ 36,525
Grenada	197	\$ 120,525
Hancock	364	\$ 217,052
Harrison	1432	\$ 848,292
Hinds	1800	\$ 1,098,149
Holmes	57	\$ 34,200
Humphreys	37	\$ 22,100
Issaquena	5	\$ 3,550
Itawamba	243	\$ 137,050
Jackson	1153	\$ 675,440
Jasper	83	\$ 45,184
Jefferson	26	\$ 18,750

County (cont.)	Awards	Amount
Jefferson Davis	47	\$ 26,216
Jones	428	\$ 255,322
Kemper	39	\$ 22,150
Lafayette	440	\$ 276,125
Lamar	658	\$ 415,915
Lauderdale	706	\$ 417,182
Lawrence	99	\$ 56,825
Leake	132	\$ 78,200
Lee	965	\$ 573,976
Leflore	126	\$ 78,275
Lincoln	325	\$ 204,375
Lowndes	479	\$ 294,758
Madison	1387	\$ 891,073
Marion	166	\$ 94,282
Marshall	157	\$ 85,050
Monroe	372	\$ 207,925
Montgomery	92	\$ 57,475
Neshoba	217	\$ 128,950
Newton	178	\$ 105,466
Noxubee	41	\$ 24,200
Oktibbeha	394	\$ 257,923
Panola	190	\$ 111,000
Pearl River	399	\$ 218,258
Perry	63	\$ 37,700
Pike	266	\$ 157,340
Pontotoc	392	\$ 229,725
Prentiss	211	\$ 122,025
Quitman	28	\$ 17,650
Rankin	1749	\$ 1,037,669
Scott	159	\$ 84,600
Sharkey	13	\$ 8,900
Simpson	147	\$ 82,642
Smith	119	\$ 66,400
Stone	124	\$ 71,266
Sunflower	126	\$ 73,600
Tallahatchie	46	\$ 25,800
Tate	215	\$ 125,100
Tippah	166	\$ 94,275
Tishomingo	185	\$ 103,550
Tunica	22	\$ 10,625
Union	310	\$ 184,400
Walthall	82	\$ 41,550
Warren	339	\$ 203,800
Washington	284	\$ 175,700
Wayne	97	\$ 50,884
Webster	92	\$ 50,225
Wilkinson	40	\$ 22,350
Winston	141	\$ 79,175
Yalobusha	72	\$ 42,975
Yazoo	122	\$ 77,550
Unknown	16	\$ 9,759
Totals	23,643	\$ 14,051,117

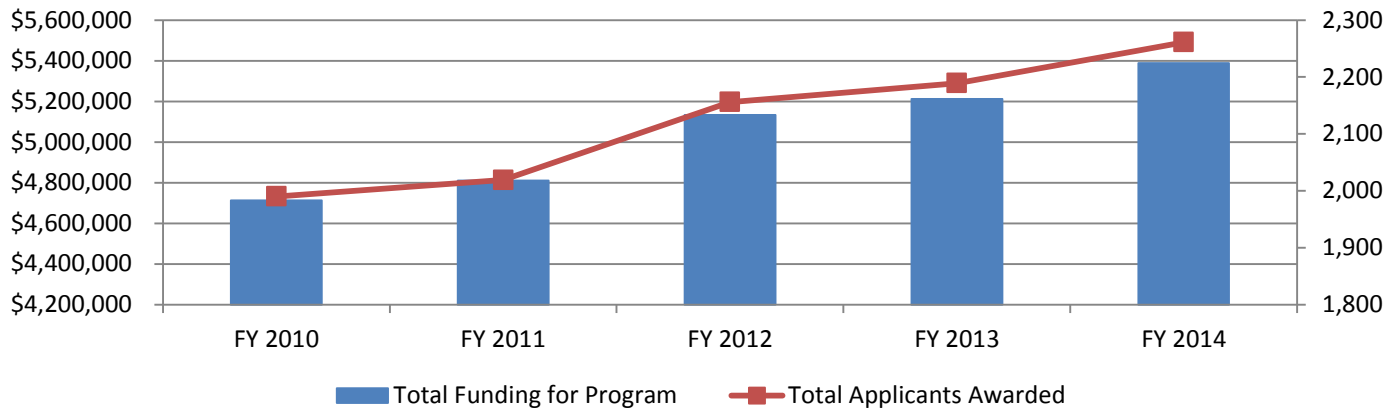
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Mississippi Eminent Scholars Grant (MESG)

Mississippi Eminent Scholars Grants are available to high-achieving undergraduate students pursuing full-time 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	1,990	2,019	2,156	2,189	2,261
Total Funding for Program	\$ 4,712,408	\$ 4,810,293	\$ 5,132,949	\$ 5,212,308	\$ 5,388,245
Eligible Applicants	1,990	2,019	2,156	2,189	2,261
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 2,368	\$ 2,383	\$ 2,381	\$ 2,381	\$ 2,383
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	11	\$ 26,250
Blue Mountain College	11	\$ 25,000
Millsaps College	46	\$ 113,750
Mississippi College	156	\$ 375,000
Tougaloo College	0	\$ -
William Carey University	66	\$ 159,166
Totals	290	\$ 699,166
4-Year Public Institutions	Awards	Amount
Alcorn State University	1	\$ 2,500
Delta State University	31	\$ 70,000
Jackson State University	3	\$ 7,500
Mississippi State University	788	\$ 1,857,036
Mississippi University for Women	22	\$ 50,000
University of Mississippi	698	\$ 1,700,000
University of Mississippi Medical Center	13	\$ 32,500
University of Southern Mississippi	283	\$ 680,000
Totals	1,839	\$ 4,399,536

2-Year Public Institutions	Awards	Amount
Copiah-Lincoln Community College	10	\$ 21,150
East Central Community College	8	\$ 16,575
East Mississippi Community College	3	\$ 7,500
Hinds Community College	12	\$ 25,990
Holmes Community College	3	\$ 6,864
Itawamba Community College	21	\$ 45,100
Jones County Junior College	21	\$ 50,000
Meridian Community College	12	\$ 24,297
Mississippi Delta Community College	1	\$ 2,450
Mississippi Gulf Coast Community College	8	\$ 17,304
Northeast MS Community College	10	\$ 22,059
Northwest MS Community College	14	\$ 29,250
Pearl River Community College	6	\$ 13,804
Southwest Mississippi Community College	3	\$ 7,200
Totals	132	\$ 289,543
Grand Totals	2,261	\$ 5,388,245

Award Recipients by County		
County	Awards	Amount
Adams	6	\$ 15,000
Alcorn	38	\$ 92,649
Amite	4	\$ 10,000
Attala	7	\$ 15,000
Benton	1	\$ 2,500
Bolivar	9	\$ 21,250
Calhoun	7	\$ 16,250
Carroll	6	\$ 15,000
Chickasaw	10	\$ 23,750
Choctaw	6	\$ 15,000
Claiborne	1	\$ 2,500
Clarke	4	\$ 10,000
Clay	7	\$ 17,500
Coahoma	3	\$ 7,500
Copiah	15	\$ 37,350
Covington	12	\$ 29,583
Desoto	150	\$ 353,825
Forrest	91	\$ 216,250
Franklin	3	\$ 7,250
George	14	\$ 32,472
Greene	1	\$ 2,500
Grenada	13	\$ 32,500
Hancock	48	\$ 117,500
Harrison	156	\$ 376,206
Hinds	190	\$ 456,088
Holmes	2	\$ 5,000
Issaquena	1	\$ 2,500
Itawamba	6	\$ 14,400
Jackson	112	\$ 261,597
Jasper	5	\$ 12,500
Jefferson	2	\$ 5,000
Jefferson Davis	2	\$ 5,000
Jones	47	\$ 115,000

County (cont.)	Awards	Amount
Kemper	2	\$ 3,750
Lafayette	74	\$ 178,386
Lamar	99	\$ 244,583
Lauderdale	67	\$ 159,193
Lawrence	8	\$ 17,200
Leake	7	\$ 16,250
Lee	70	\$ 169,000
Leflore	10	\$ 23,750
Lincoln	23	\$ 54,400
Lowndes	39	\$ 92,500
Madison	224	\$ 537,048
Marion	15	\$ 35,000
Marshall	11	\$ 26,250
Monroe	21	\$ 48,922
Montgomery	6	\$ 15,000
Neshoba	12	\$ 28,750
Newton	12	\$ 27,300
Noxubee	2	\$ 5,000
Oktibbeha	59	\$ 143,750
Panola	11	\$ 27,500
Pearl River	39	\$ 91,250
Perry	8	\$ 18,750
Pike	22	\$ 53,550
Pontotoc	33	\$ 72,897
Prentiss	10	\$ 24,822
Quitman	2	\$ 5,000
Rankin	200	\$ 481,669
Scott	9	\$ 22,210
Sharkey	2	\$ 5,000
Simpson	16	\$ 37,305
Smith	10	\$ 23,750
Stone	10	\$ 23,286
Sunflower	8	\$ 17,500
Tallahatchie	2	\$ 5,000
Tate	16	\$ 31,750
Tippah	9	\$ 20,000
Tishomingo	9	\$ 22,022
Union	12	\$ 28,750
Walthall	3	\$ 7,500
Warren	28	\$ 67,260
Washington	17	\$ 38,750
Wayne	9	\$ 19,167
Webster	4	\$ 10,000
Wilkinson	1	\$ 2,500
Winston	7	\$ 16,250
Yalobusha	3	\$ 7,500
Yazoo	11	\$ 24,855
Unknown	4	\$ 10,000
Totals	2,255	\$ 5,388,245

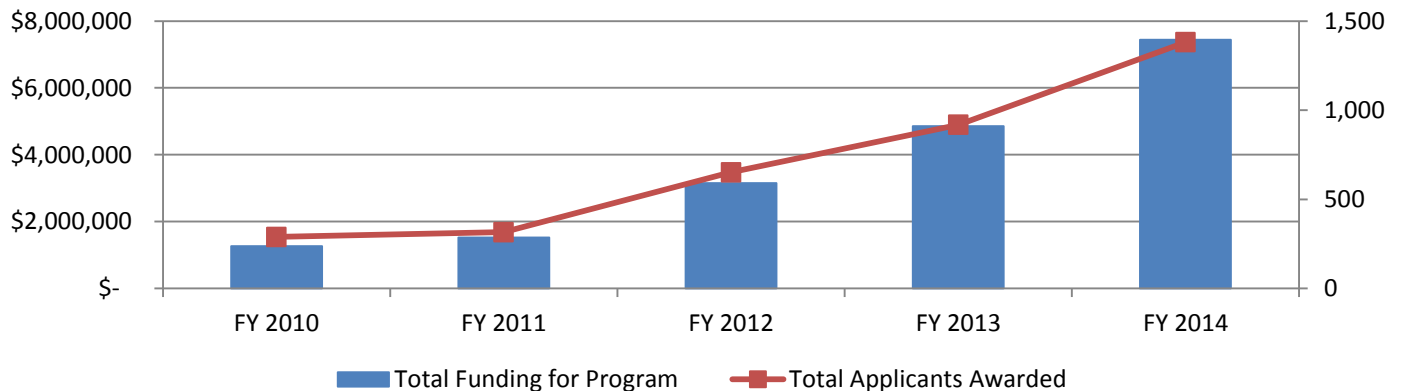
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	289	316	652	918	1,381
Total Funding for Program	\$ 1,265,238	\$ 1,528,257	\$ 3,153,418	\$ 4,852,533	\$ 7,443,326
Eligible Applicants	289	316	652	918	1,381
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 4,378	\$ 4,836	\$ 4,837	\$ 5,286	\$ 5,390
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	11	\$ 66,654
Blue Mountain College	2	\$ 13,320
Millsaps College	12	\$ 69,828
Mississippi College	48	\$ 288,834
Rust College	1	\$ 6,660
Tougaloo College	23	\$ 139,656
William Carey University	27	\$ 173,096
Totals	124	\$ 758,048
4-Year Public Institutions	Awards	Amount
Alcorn State University	15	\$ 88,566
Delta State University	27	\$ 176,490
Jackson State University	50	\$ 298,356
Mississippi State University	317	\$ 1,988,656
Mississippi University for Women	24	\$ 129,720
Mississippi Valley State University	5	\$ 23,664
University of Mississippi	267	\$ 1,728,739
University of Mississippi Medical Center	2	\$ 9,990
University of Southern Mississippi	251	\$ 1,592,569
Totals	958	\$ 6,036,750

2-Year Public Institutions	Awards	Amount
Coahoma Community College	1	\$ 2,300
Copiah-Lincoln Community College	11	\$ 24,675
East Central Community College	12	\$ 24,310
East Mississippi Community College	7	\$ 18,200
Hinds Community College	35	\$ 69,808
Holmes Community College	18	\$ 38,896
Itawamba Community College	29	\$ 58,631
Jones County Junior College	40	\$ 100,714
Meridian Community College	10	\$ 20,826
Mississippi Delta Community College	6	\$ 11,025
Mississippi Gulf Coast Community College	56	\$ 124,836
Northeast MS Community College	24	\$ 49,923
Northwest MS Community College	26	\$ 54,000
Pearl River Community College	17	\$ 35,984
Southwest Mississippi Community College	7	\$ 14,400
Totals	299	\$ 648,528
Grand Totals	1,381	\$ 7,443,326

Award Recipients by County		
County	Awards	Amount
Adams	13	\$ 81,460
Alcorn	17	\$ 58,693
Amite	2	\$ 13,416
Attala	6	\$ 39,048
Benton	1	\$ 6,660
Bolivar	11	\$ 64,967
Calhoun	5	\$ 23,460
Carroll	4	\$ 22,454
Chickasaw	14	\$ 80,240
Choctaw	4	\$ 22,616
Claiborne	3	\$ 19,668
Clarke	8	\$ 42,428
Clay	15	\$ 92,121
Coahoma	12	\$ 76,638
Copiah	16	\$ 79,437
Covington	5	\$ 25,520
Desoto	71	\$ 410,522
Forrest	46	\$ 262,188
Franklin	4	\$ 21,924
George	6	\$ 32,628
Greene	3	\$ 15,814
Grenada	12	\$ 71,152
Hancock	32	\$ 178,496
Harrison	158	\$ 875,593
Hinds	150	\$ 879,108
Holmes	3	\$ 19,044
Humphreys	3	\$ 14,984
Itawamba	5	\$ 24,392
Jackson	59	\$ 320,762
Jasper	9	\$ 33,942
Jefferson	4	\$ 19,818
Jefferson Davis	4	\$ 20,196

County (cont.)	Awards	Amount
Jones	18	\$ 87,468
Kemper	1	\$ 6,744
Lafayette	19	\$ 104,946
Lamar	31	\$ 165,807
Lauderdale	18	\$ 77,222
Lawrence	7	\$ 32,014
Leake	7	\$ 22,172
Lee	27	\$ 140,563
Leflore	7	\$ 42,530
Lincoln	13	\$ 68,798
Lowndes	22	\$ 127,188
Madison	62	\$ 359,508
Marion	15	\$ 67,326
Marshall	15	\$ 85,513
Monroe	21	\$ 101,521
Montgomery	9	\$ 56,832
Neshoba	10	\$ 38,241
Newton	7	\$ 40,147
Noxubee	2	\$ 12,435
Oktibbeha	12	\$ 72,623
Panola	15	\$ 75,331
Pearl River	10	\$ 50,590
Pike	19	\$ 113,136
Pontotoc	13	\$ 72,262
Prentiss	9	\$ 37,389
Rankin	81	\$ 451,140
Scott	12	\$ 67,782
Sharkey	5	\$ 33,036
Simpson	11	\$ 59,251
Smith	10	\$ 37,993
Stone	7	\$ 34,944
Sunflower	12	\$ 65,841
Tallahatchie	3	\$ 20,064
Tate	12	\$ 71,556
Tippah	7	\$ 36,807
Tishomingo	6	\$ 26,836
Tunica	4	\$ 17,159
Union	14	\$ 68,959
Walthall	2	\$ 4,750
Warren	13	\$ 70,314
Washington	25	\$ 150,130
Wayne	7	\$ 34,830
Webster	2	\$ 10,002
Wilkinson	4	\$ 26,580
Winston	14	\$ 81,191
Yalobusha	3	\$ 19,980
Yazoo	8	\$ 44,236
Out of State	0	\$ -
Unknown	1	\$ 2,250
Totals	1,357	\$ 7,443,326

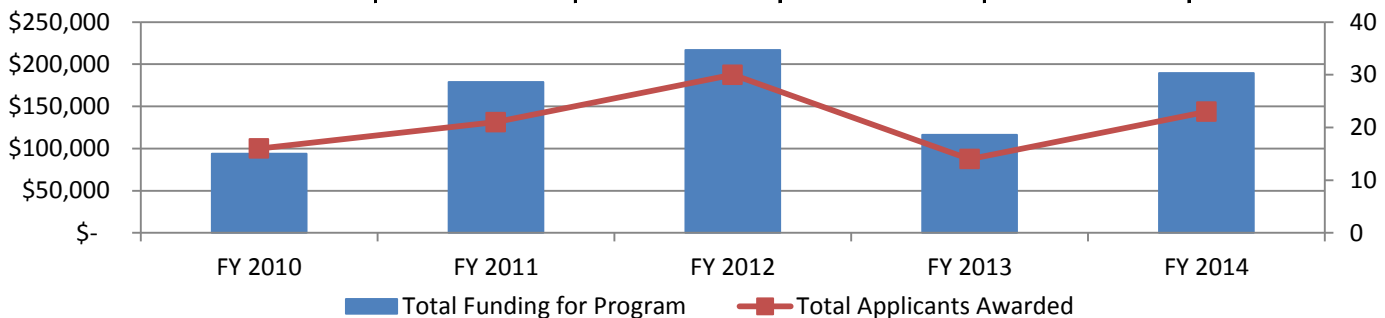
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	16	21	30	14	23
Total Funding for Program	\$ 93,831	\$ 178,706	\$ 216,744	\$ 116,088	\$ 189,498
Eligible Applicants	16	21	30	14	23
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 5,864	\$ 8,510	\$ 7,225	\$ 8,292	\$ 8,239
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Amount
Alcorn State University	3	\$ 21,028
Delta State University	1	\$ 10,719
Mississippi State University	6	\$ 62,650
University of Mississippi	5	\$ 49,545
University of Southern Mississippi	3	\$ 31,991
Totals	18	\$ 175,933
2-Year Public Institutions	Awards	Amount
East Mississippi Community College	3	\$ 7,480
Itawamba Community College	1	\$ 3,720
Meridian Community College	1	\$ 2,365
Totals	5	\$ 13,565
Grand Totals	23	\$ 189,498

Award Recipients by County

County	Awards	Amount
Desoto	3	\$ 27,525
Hancock	1	\$ 11,869
Harrison	1	\$ 11,770
Hinds	1	\$ 10,460
Jackson	1	\$ 10,851
Lauderdale	2	\$ 22,020
Montgomery	2	\$ 16,781

County (cont.)	Awards	Amount
Oktibbeha	4	\$ 19,250
Rankin	1	\$ 10,570
Tate	1	\$ 10,719
Union	1	\$ 3,720
Warren	3	\$ 21,028
Wayne	1	\$ 2,365
Yazoo	1	\$ 10,570
Totals	23	\$ 189,498

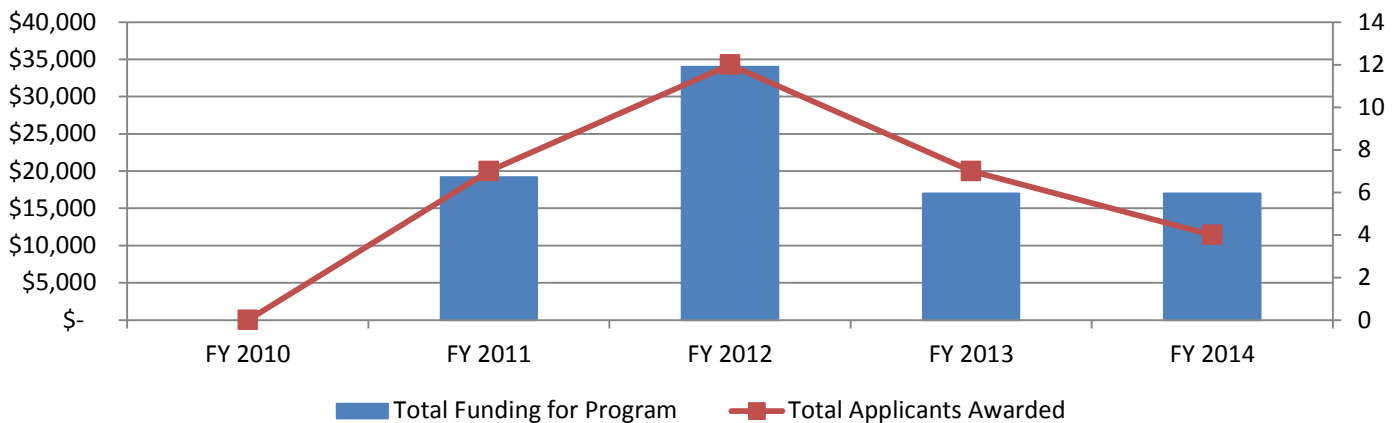
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	0	7	12	7	4
Total Funding for Program	\$ -	\$ 19,200	\$ 34,000	\$ 17,000	\$ 17,000
Eligible Applicants	0	7	12	7	4
Award Rate		100%	100%	100%	100%
Average Award Amount	\$ -	\$ 2,743	\$ 2,833	\$ 2,429	\$ 4,250
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

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

Award Recipients by County

County	Awards	Amount
Harrison	1	\$ 4,250
Hinds	2	\$ 8,500
Madison	1	\$ 4,250
Totals	4	\$ 17,000

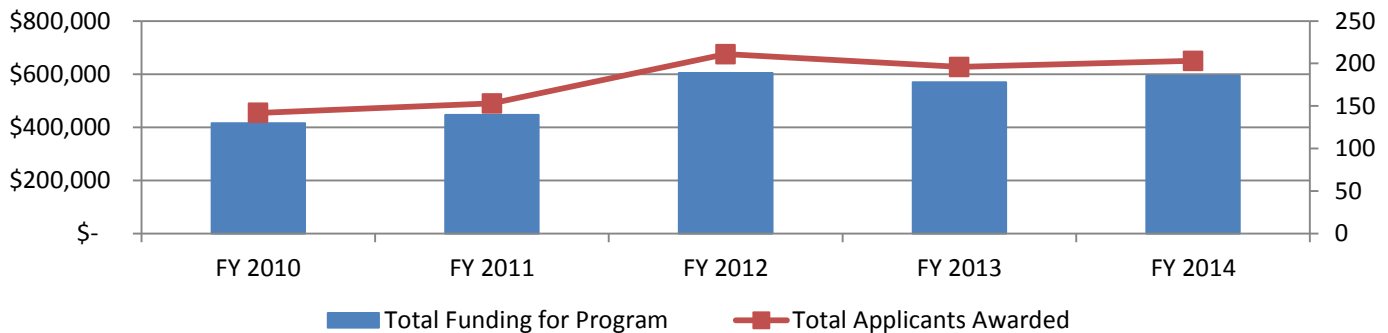
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Mississippi Teacher Loan Repayment Program (MTLR)

Mississippi Teacher Loan Repayment awards are available to Mississippi public school teachers holding a valid alternate route educator's license, who are currently teaching full-time in a critical shortage geographical area or subject area. Participants receive up to \$3,000 per year for a maximum of four (4) years to repay outstanding, qualifying education loans. To be eligible, students must not have received funds through the following state aid programs: Critical Needs Teacher 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	142	153	211	196	203
Total Funding for Program	\$ 415,500	\$ 447,145	\$ 604,879	\$ 569,678	\$ 593,749
Eligible Applicants	165	153	211	196	203
Award Rate	86%	100%	100%	100%	100%
Average Award Amount	\$ 2,926	\$ 2,923	\$ 2,867	\$ 2,907	\$ 2,925
Applicants Not Funded	23	0	0	0	0
Funding Disparity	\$ 67,299	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Loan Servicer	Awards	Amount
ACS - New York	23	\$ 67,594
American Education Services	16	\$ 42,195
Chase Student Loan Servicing	2	\$ 6,000
Great Lakes Borrower Services	2	\$ 6,000
Iowa Student Loan Servicing	1	\$ 3,000
MOHELA	10	\$ 25,790
Nelnet	1	\$ 3,000
Sallie Mae Servicing Corp	37	\$ 109,050
U.S. Department of Education - Aspire	2	\$ 6,000
U.S. Department of Education - COSTEP Servicing	1	\$ 3,000
U.S. Department of Education - Direct Loans	2	\$ 6,000
U.S. Department of Education - Edfinancial	5	\$ 13,645
U.S. Department of Education - EdManage	1	\$ 3,000
U.S. Department of Education - FedLoan Servicing	33	\$ 99,000
U.S. Department of Education - Great Lakes	18	\$ 54,000
U.S. Department of Education - MOHELA	5	\$ 15,000
U.S. Department of Education - Nelnet	15	\$ 44,750
U.S. Department of Education - Sallie Mae	28	\$ 83,725
Wellesley College - ECSI	1	\$ 3,000
Totals	203	\$ 593,749

Award Recipients by County			
County	Awards		Amount
Adams	2	\$	6,000
Alcorn	1	\$	3,000
Attala	1	\$	3,000
Benton	1	\$	3,000
Bolivar	5	\$	15,000
Calhoun	1	\$	3,000
Carroll	1	\$	3,000
Choctaw	1	\$	3,000
Clarke	3	\$	9,000
Coahoma	4	\$	12,000
Copiah	6	\$	18,000
Desoto	12	\$	36,000
Forrest	2	\$	6,000
George	2	\$	6,000
Greene	2	\$	6,000
Grenada	3	\$	7,050
Hancock	5	\$	13,880
Harrison	3	\$	9,000
Hinds	17	\$	51,000
Holmes	3	\$	9,000
Humphreys	6	\$	18,000
Jackson	3	\$	9,000
Jasper	2	\$	6,000
Jefferson	2	\$	6,000
Jones	3	\$	7,415
Kemper	1	\$	3,000
Lafayette	1	\$	3,000
Lamar	1	\$	3,000
Lauderdale	2	\$	5,725
Lawrence	1	\$	3,000
Leake	1	\$	3,000
Lee	8	\$	24,000
Leflore	6	\$	18,000
Lincoln	1	\$	3,000
Madison	2	\$	6,000
Marshall	5	\$	14,750
Monroe	1	\$	3,000
Neshoba	2	\$	6,000
Newton	5	\$	12,650
Noxubee	2	\$	5,714
Oktibbeha	1	\$	3,000
Panola	11	\$	33,000
Pike	3	\$	7,645
Pontotoc	1	\$	3,000
Prentiss	1	\$	3,000
Quitman	2	\$	6,000
Rankin	3	\$	6,375
Scott	1	\$	3,000

County (cont.)	Awards	Amount
Sharkey	2	\$ 6,000
Simpson	1	\$ 3,000
Sunflower	12	\$ 36,000
Tate	7	\$ 18,375
Tippah	1	\$ 3,000
Tunica	2	\$ 6,000
Union	3	\$ 8,170
Walthall	3	\$ 9,000
Washington	13	\$ 39,000
Wayne	1	\$ 3,000
Yalobusha	1	\$ 3,000
Yazoo	2	\$ 6,000
Out of State	2	\$ 6,000
Totals	203	\$ 593,749

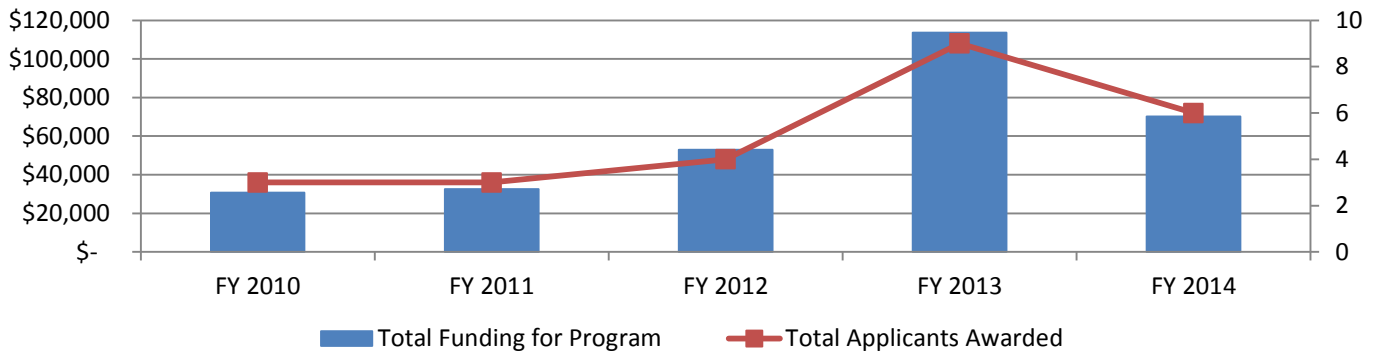
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 service obligation by working full-time as a licensed classroom teacher in a Mississippi public school or district located in a critical teacher or subject shortage area for one year for each year of loan received. Recipients 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 two (2) full-time years. To be eligible, students must have a cumulative 3.0 GPA, pass the Praxis I, complete entrance counseling, and be enrolled full-time or part-time. Out-of-state students are eligible. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	3	3	4	9	6
Total Funding for Program	\$ 30,720	\$ 32,552	\$ 52,956	\$ 113,614	\$ 70,198
Eligible Applicants	3	3	4	9	6
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 10,240	\$ 10,851	\$ 13,239	\$ 12,624	\$ 11,700
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Rust College	2	\$ 21,245
Totals	2	\$ 21,245
4-Year Public Institutions	Awards	Amount
Jackson State University	1	\$ 15,265
Mississippi State University	2	\$ 23,967
University of Southern Mississippi	1	\$ 9,721
Totals	4	\$ 48,953
Grand Totals	6	\$ 70,198

Award Recipients by County

County	Awards	Amount
Desoto	1	\$ 15,451
Harrison	1	\$ 7,989
Hinds	1	\$ 15,265
Lamar	1	\$ 9,721
Leflore	1	\$ 5,794
Madison	1	\$ 15,978
Totals	6	\$ 70,198

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				6	\$ 136,137.00
Current	Service	Various		4	\$ 46,807.00
Current	Money			4	\$ 44,112.73
Non-Current	Money			2	\$ 30,560.00
Collection	Money			1	\$ 12,288.00
Closed in FY 2014				2	\$ -
Grand Totals				19	\$ 269,904.73

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	2	\$ 230.41	\$ 2,608.39		\$ 29,233.59
Money	0	\$ -	\$ -		\$ -
Grand Totals	2	\$ 230.41	\$ 2,608.39		\$ 29,233.59

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 165.03	\$ 108.09	\$ -	\$ -	\$ 273.12
August 2013	\$ 165.97	\$ 107.15	\$ -	\$ -	\$ 273.12
September 2013	\$ 166.91	\$ 856.21	\$ 250.00	\$ -	\$ 1,273.12
October 2013	\$ 167.85	\$ 105.27	\$ -	\$ -	\$ 273.12
November 2013	\$ 168.80	\$ 479.32	\$ 125.00	\$ -	\$ 773.12
December 2013	\$ 169.76	\$ 1,075.66	\$ 344.70	\$ -	\$ 1,590.12
January 2014	\$ 280.49	\$ 144.99	\$ -	\$ -	\$ 425.48
February 2014	\$ 195.81	\$ 88.26	\$ -	\$ -	\$ 284.07
March 2014	\$ 368.65	\$ 198.24	\$ -	\$ -	\$ 566.89
April 2014	\$ 284.48	\$ 141.00	\$ -	\$ -	\$ 425.48
May 2014	\$ 198.34	\$ 85.73	\$ -	\$ -	\$ 284.07
June 2014	\$ 407.21	\$ 185.58	\$ -	\$ -	\$ 592.79
Totals	\$ 2,739.30	\$ 3,575.50	\$ 719.70	\$ -	\$ 7,034.50

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 99-02	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	1	0	1	2
FY 2009	0	0	1	0	0	0	1
FY 2010	0	0	1	0	1	0	2
FY 2011	0	1	0	0	0	1	2
FY 2012	0	2	1	0	0	0	3
FY 2013	4	1	1	1	0	0	7
FY 2014	2	0	0	0	0	0	2
All Years	6	4	4	2	1	2	19

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 99-02	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	3	75%	0	0%	1	25%	4
FY 2009	2	67%	1	33%	0	0%	3
FY 2010	0	0%	1	50%	1	50%	2
FY 2011	2	67%	1	33%	0	0%	3
FY 2012	0	0%	3	100%	0	0%	3
FY 2013	0	0%	6	86%	1	14%	7
FY 2014	0	0%	2	100%	0	0%	2
All Years	11	39%	14	50%	3	11%	28

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.

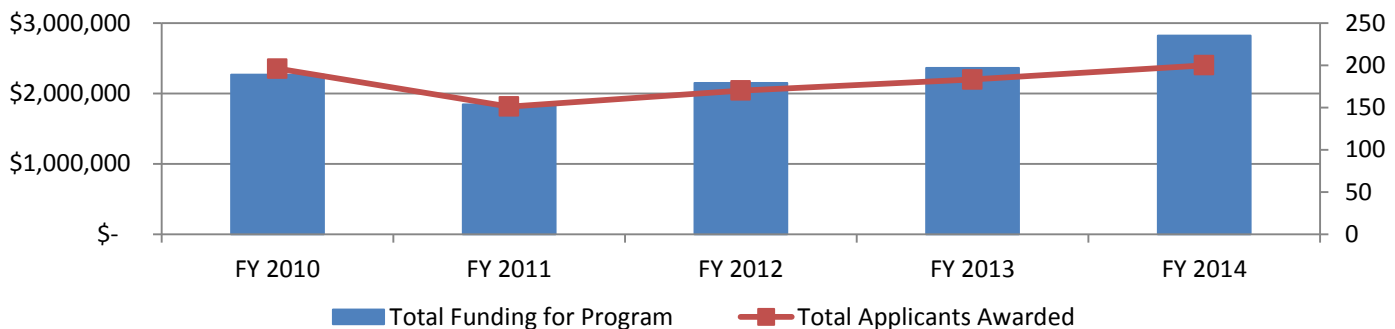
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	33%	0%	0%
FY 2003	N/A	N/A	N/A	FY 2010	0%	50%	50%
FY 2004	N/A	N/A	N/A	FY 2011	0%	33%	0%
FY 2005	N/A	N/A	N/A	FY 2012	0%	0%	0%
FY 2006	0%	0%	0%	FY 2013	N/A	0%	14%
FY 2007	0%	0%	0%	FY 2014	N/A	N/A	0%
FY 2008	50%	50%	25%	All Years	16%	15%	11%

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 service obligation by working full-time as a licensed classroom teacher in a Mississippi public school or district located in a critical teacher or subject shortage area for one year for each year of loan received. Recipients 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 3.0 GPA, pass the Praxis I or have a qualifying ACT score, complete entrance counseling, and be enrolled full-time or part-time. Out-of-state students are eligible. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	196	151	170	183	200
Total Funding for Program	\$ 2,266,677	\$ 1,841,733	\$ 2,149,194	\$ 2,360,552	\$ 2,820,670
Eligible Applicants	227	151	170	183	200
Award Rate	86%	100%	100%	100%	100%
Average Award Amount	\$ 11,565	\$ 12,197	\$ 12,642	\$ 12,899	\$ 14,103
Applicants Not Funded	31	0	0	0	0
Funding Disparity	\$ 358,505	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	2	\$ 30,530
Blue Mountain College	4	\$ 48,937
Millsaps College	2	\$ 30,530
Mississippi College	17	\$ 251,873
Rust College	3	\$ 34,765
William Carey University	6	\$ 77,425
Totals	34	\$ 474,060
 4-Year Public Institutions	 Awards	 Amount
Alcorn State University	0	\$ -
Delta State University	12	\$ 150,590
Jackson State University	10	\$ 122,121
Mississippi State University	46	\$ 689,129
Mississippi University for Women	3	\$ 32,270
Mississippi Valley State University	1	\$ 11,241
University of Mississippi	38	\$ 559,220
University of Southern Mississippi	56	\$ 782,039
Totals	166	\$ 2,346,610
Grand Totals	200	\$ 2,820,670

Award Recipients by County

County	Awards	Amount
Adams	1	\$ 15,659
Alcorn	5	\$ 70,683
Amite	1	\$ 15,659
Attala	1	\$ 14,225
Bolivar	4	\$ 52,311
Calhoun	1	\$ 15,978
Chickasaw	1	\$ 13,764
Claiborne	1	\$ 15,659
Coahoma	1	\$ 13,690
Copiah	1	\$ 7,726
Covington	1	\$ 13,383
Desoto	13	\$ 190,316
Forrest	6	\$ 78,296
George	4	\$ 60,958
Grenada	5	\$ 75,617
Hancock	1	\$ 7,830
Harrison	10	\$ 144,872
Hinds	16	\$ 201,108
Holmes	1	\$ 15,659
Issaquena	1	\$ 13,690
Jackson	8	\$ 106,288
Jasper	1	\$ 5,220
Jones	2	\$ 23,489
Lafayette	6	\$ 86,443
Lamar	3	\$ 46,977
Lauderdale	2	\$ 31,956
Lawrence	1	\$ 15,659
Lee	3	\$ 47,407
Lincoln	8	\$ 102,149
Lowndes	4	\$ 43,329
Madison	1	\$ 15,659
Marshall	6	\$ 79,884
Monroe	2	\$ 31,956
Neshoba	1	\$ 15,659
Newton	1	\$ 15,978
Oktibbeha	4	\$ 59,429
Panola	3	\$ 46,353
Pearl River	7	\$ 102,219
Perry	3	\$ 47,296
Pike	5	\$ 70,466
Pontotoc	1	\$ 13,690
Prentiss	7	\$ 108,154
Rankin	11	\$ 165,243
Scott	1	\$ 15,265
Sunflower	1	\$ 6,845
Tallahatchie	1	\$ 15,265
Tate	5	\$ 69,658
Tippah	2	\$ 25,661

County (cont.)	Awards	Amount
Tishomingo	2	\$ 31,110
Union	3	\$ 46,880
Walthall	1	\$ 15,659
Warren	4	\$ 54,535
Washington	1	\$ 12,908
Wayne	1	\$ 15,659
Webster	1	\$ 15,978
Wilkinson	2	\$ 23,489
Yalobusha	3	\$ 46,880
Yazoo	1	\$ 13,690
Out of State	6	\$ 93,202
Totals	200	\$ 2,820,670

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				267	\$ 5,075,964.42
Current	Service	Various		93	\$ 1,582,257.37
Current	Money			97	\$ 1,073,444.01
Non-Current	Money			328	\$ 3,701,048.06
Collection	Money			369	\$ 4,349,518.44
Closed in FY 2014				92	\$ (103.02)
Grand Totals				1,246	\$ 15,782,129.28

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	59	\$ -	\$ -		\$ 1,182,944.00
Service/Cancellation & Money	15	\$ 75,010.69	\$ 35,574.51		\$ 225,042.78
Money	18	\$ 227,973.47	\$ 66,734.66		\$ -
Grand Totals	92	\$ 302,984.16	\$ 102,309.17		\$ 1,407,986.78

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 38,089.25	\$ 17,002.16	\$ 7,091.09	\$ -	\$ 62,182.50
August 2013	\$ 50,323.20	\$ 19,350.72	\$ 10,187.14	\$ -	\$ 79,861.06
September 2013	\$ 24,764.14	\$ 15,002.15	\$ 2,723.32	\$ -	\$ 42,489.61
October 2013	\$ 21,568.13	\$ 19,067.86	\$ 5,516.03	\$ -	\$ 46,152.02
November 2013	\$ 20,711.44	\$ 17,772.61	\$ 3,478.62	\$ -	\$ 41,962.67
December 2013	\$ 22,485.64	\$ 18,165.81	\$ 5,490.74	\$ -	\$ 46,142.19
January 2014	\$ 24,196.19	\$ 18,023.23	\$ 6,426.66	\$ -	\$ 48,646.08
February 2014	\$ 41,110.26	\$ 18,166.70	\$ 5,841.30	\$ -	\$ 65,118.26
March 2014	\$ 47,146.11	\$ 21,005.40	\$ 13,182.52	\$ -	\$ 81,334.03
April 2014	\$ 38,951.58	\$ 17,514.45	\$ 6,184.85	\$ -	\$ 62,650.88
May 2014	\$ 47,076.70	\$ 16,450.79	\$ 6,831.43	\$ -	\$ 70,358.92
June 2014	\$ 27,334.60	\$ 18,283.56	\$ 4,291.48	\$ -	\$ 49,909.64
Totals	\$ 403,757.24	\$ 215,805.44	\$ 77,245.18	\$ -	\$ 696,807.86

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 99-02	16	0	20	213	222	10	481
FY 2003	3	0	5	32	38	4	82
FY 2004	0	0	2	6	7	2	17
FY 2005	0	0	3	12	12	2	29
FY 2006	0	0	6	19	10	2	37
FY 2007	0	0	7	8	8	2	25
FY 2008	1	2	8	15	13	5	44
FY 2009	3	0	13	6	23	11	56
FY 2010	1	8	8	10	16	16	59
FY 2011	4	31	13	3	14	18	83
FY 2012	25	38	8	3	5	9	88
FY 2013	90	14	4	1	1	11	121
FY 2014	124	0	0	0	0	0	124
All Years	267	93	97	328	369	92	1,246

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 99-02	861	65%	36	3%	435	33%	1,332
FY 2003	155	67%	8	3%	70	30%	233
FY 2004	88	85%	2	2%	13	13%	103
FY 2005	113	81%	3	2%	24	17%	140
FY 2006	112	76%	6	4%	29	20%	147
FY 2007	101	81%	7	6%	16	13%	124
FY 2008	91	70%	11	8%	28	22%	130
FY 2009	79	64%	16	13%	29	23%	124
FY 2010	72	63%	17	15%	26	23%	115
FY 2011	30	32%	48	51%	17	18%	95
FY 2012	19	19%	71	72%	8	8%	98
FY 2013	11	9%	108	89%	2	2%	121
FY 2014	0	0%	124	100%	0	0%	124
All Years	1,732	60%	457	16%	697	24%	2,886

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.

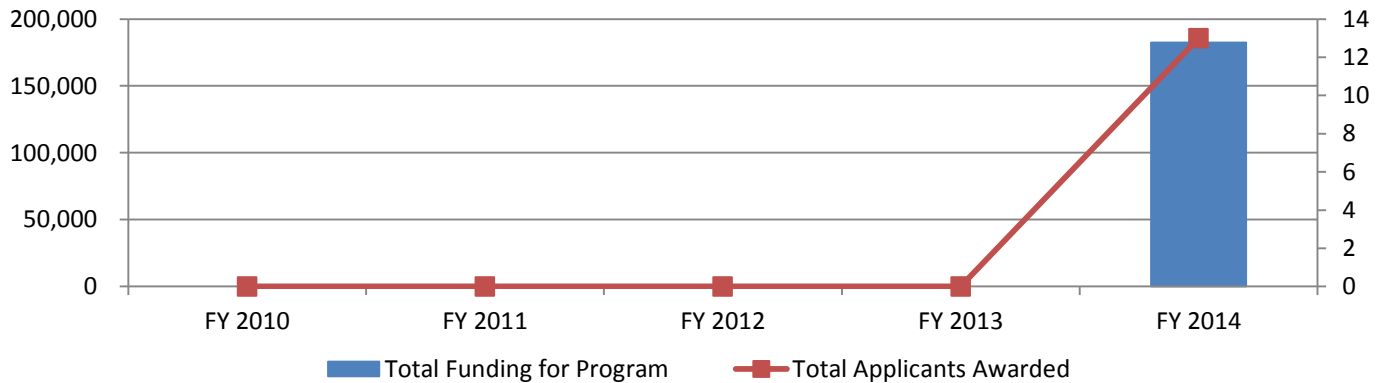
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	34%	34%	33%	FY 2009	17%	23%	23%
FY 2003	0%	31%	30%	FY 2010	13%	17%	23%
FY 2004	32%	13%	13%	FY 2011	1%	4%	18%
FY 2005	14%	16%	17%	FY 2012	0%	1%	8%
FY 2006	18%	20%	20%	FY 2013	N/A	0%	2%
FY 2007	21%	11%	13%	FY 2014	N/A	N/A	0%
FY 2008	14%	19%	22%	All Years	26%	25%	24%

Teacher Education Scholars Forgivable Loan (TES)

Teacher Education Scholars Forgivable Loan awards are made available to students seeking a first bachelor's degree at a four-year Mississippi college or university in a program of study that will lead to a Class "A" teaching license. Recipients may fulfill the service obligation by working full-time as a licensed classroom teacher in a Mississippi public school district or charter school for five full years. Recipients are NOT eligible to receive other state grant or loan funds while receiving TES. Recipients receive up to \$15,000 annually for four (4) years or eight (8) semesters. To be eligible, students must score a 28 or higher composite score on the ACT, have a cumulative 3.5 GPA, complete entrance counseling, and be enrolled full-time. Out-of-state students are eligible. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	N/A	N/A	N/A	N/A	13
Total Funding for Program	N/A	N/A	N/A	N/A	\$ 182,387
Eligible Applicants	N/A	N/A	N/A	N/A	13
Award Rate	N/A	N/A	N/A	N/A	100%
Average Award Amount	N/A	N/A	N/A	N/A	\$ 14,030
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 Private Institutions	Awards	Amount
Millsaps College	1	\$ 15,000
Mississippi College	3	\$ 37,500
Totals	4	\$ 52,500
 4-Year Public Institutions	 Awards	 Amount
Mississippi State University	5	\$ 70,780
University of Mississippi	1	\$ 15,000
University of Southern Mississippi	3	\$ 44,107
Totals	9	\$ 129,887
Grand Totals	13	\$ 182,387

Award Recipients by County

County	Awards	Amount
Desoto	1	\$ 15,000
Forrest	1	\$ 13,975
Harrison	2	\$ 29,107
Hinds	2	\$ 22,500
Lee	1	\$ 15,000
Madison	1	\$ 15,000

County (cont.)	Awards	Amount
Pontotoc	2	\$ 30,000
Simpson	1	\$ 15,000
Tippah	1	\$ 11,805
Totals	12	\$ 167,387

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				13	\$ 187,500.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2014				0	\$ -
Grand Totals				13	\$ 187,500.00

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 accounts were closed during the fiscal year.

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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 99-02	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
FY 2014	13	0	0	0	0	0	13
All Years	13	0	0	0	0	0	13

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

Cohort	Closed	Closed Rate	Current	Current Rate	In Default	Default Rate	Total
FY 99-02	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
FY 2014	0	0%	13	100%	0	0%	13
All Years	0	0%	0	0%	0	0%	13

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.

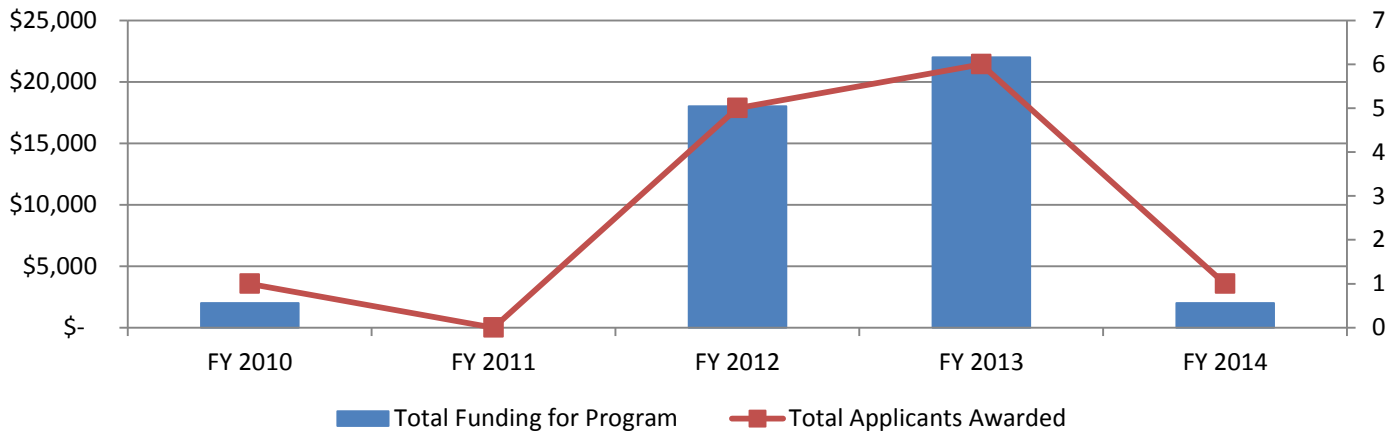
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	FY 2013	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	FY 2014	N/A	N/A	0%
FY 2008	N/A	N/A	N/A	All Years	N/A	N/A	0%

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 service obligation by working in a Mississippi public school for one year for each year of loan received. To be eligible, students must be Mississippi residents with a 3.0 GPA. Students must attend full-time and must have passed the Praxis 1. Participants receive up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years or four (4) semesters. The application deadline is March 31.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	1	0	5	6	1
Total Funding for Program	\$ 2,000	\$ -	\$ 18,000	\$ 22,000	\$ 2,000
Eligible Applicants	1	0	5	6	1
Award Rate	100%				
Average Award Amount	\$ 2,000	\$ -	\$ 3,600	\$ 3,667	\$ 2,000
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions		Awards	Amount
Belhaven University		0	\$ -
Blue Mountain College		1	\$ 2,000
Totals		1	\$ 2,000
4-Year Public Institutions		Awards	Amount
Mississippi State University		0	\$ -
University of Southern Mississippi		0	\$ -
Totals		0	\$ -
Grand Totals		1	\$ 2,000

Award Recipients by County

County	Awards	Amount
Calhoun	1	\$ 2,000
Totals	1	\$ 2,000

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	\$ 6,000.00
Current	Service	Various		4	\$ 14,000.00
Current	Money			1	\$ 7,779.44
Non-Current	Money			0	\$ -
Collection	Money			2	\$ 4,139.95
Closed in FY 2014				1	\$ -
Grand Totals				9	\$ 31,919.39

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	1	\$ 704.80	\$ 157.18		\$ 1,295.20
Money	0	\$ -	\$ -		\$ -
Grand Totals	1	\$ 704.80	\$ 157.18		\$ 1,295.20

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ 53.93	\$ 7.64	\$ -	\$ -	\$ 61.57
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ 298.33	\$ 226.70	\$ 114.97	\$ -	\$ 640.00
April 2014	\$ 387.51	\$ 22.67	\$ 89.82	\$ -	\$ 500.00
May 2014	\$ 389.20	\$ 20.98	\$ 89.82	\$ -	\$ 500.00
June 2014	\$ 1,005.57	\$ 61.08	\$ 179.64	\$ -	\$ 1,246.29
Totals	\$ 2,134.54	\$ 339.07	\$ 474.25	\$ -	\$ 2,947.86

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 99-02	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	0	0	0	1	1
FY 2011	0	0	0	0	0	0	0
FY 2012	0	2	1	0	2	0	5
FY 2013	1	2	0	0	0	0	3
FY 2014	0	0	0	0	0	0	0
All Years	1	4	1	0	2	1	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 99-02	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	0
FY 2007	2	100%	0	0%	0	0%	2
FY 2008	1	100%	0	0%	0	0%	1
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2010	1	100%	0	0%	0	0%	1
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2012	0	0%	3	60%	2	40%	5
FY 2013	0	0%	3	100%	0	0%	3
FY 2014	N/A	N/A	N/A	N/A	N/A	N/A	0
All Years	4	33%	6	50%	2	17%	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.

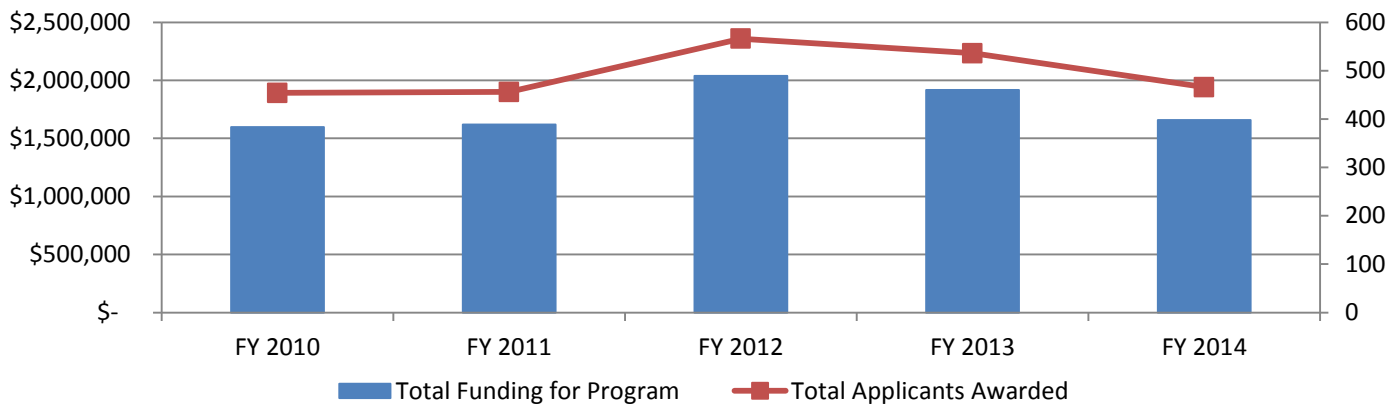
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	100%	0%	0%
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	0%	0%	40%
FY 2006	N/A	N/A	N/A	FY 2013	N/A	0%	0%
FY 2007	0%	0%	0%	FY 2014	N/A	N/A	N/A
FY 2008	0%	0%	0%	All Years	11%	0%	17%

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 service obligation by working in a Mississippi public school for one year for each year of loan received. To be eligible, students must be Mississippi residents with a 3.0 GPA. Students must attend full-time and must have passed the Praxis 1 or have qualifying ACT scores. Participants receive up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years or four (4) semesters. The application deadline is March 31.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	454	456	566	536	466
Total Funding for Program	\$ 1,598,325	\$ 1,620,334	\$ 2,039,141	\$ 1,915,988	\$ 1,658,214
Eligible Applicants	454	456	566	536	466
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 3,521	\$ 3,553	\$ 3,603	\$ 3,575	\$ 3,558
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	5	\$ 20,000
Blue Mountain College	20	\$ 66,000
Millsaps College	1	\$ 4,000
Mississippi College	30	\$ 106,000
Tougaloo College	4	\$ 14,000
William Carey University	43	\$ 143,550
Totals	103	\$ 353,550
 4-Year Public Institutions	 Awards	 Amount
Alcorn State University	1	\$ 4,000
Delta State University	20	\$ 70,000
Jackson State University	5	\$ 16,000
Mississippi State University	128	\$ 467,269
Mississippi University for Women	9	\$ 26,000
Mississippi Valley State University	2	\$ 8,000
University of Mississippi	90	\$ 351,000
University of Southern Mississippi	108	\$ 362,395
Totals	363	\$ 1,304,664
Grand Totals	466	\$ 1,658,214

Award Recipients by County

County	Awards	Amount
Alcorn	15	\$ 56,000
Attala	2	\$ 8,000
Bolivar	1	\$ 2,000
Calhoun	6	\$ 23,000
Carroll	1	\$ 4,000
Chickasaw	1	\$ 4,000
Choctaw	1	\$ 4,000
Clarke	5	\$ 17,269
Clay	2	\$ 4,000
Coahoma	2	\$ 4,000
Copiah	2	\$ 8,000
Covington	3	\$ 12,000
Desoto	16	\$ 60,000
Forrest	13	\$ 38,221
Franklin	3	\$ 7,333
George	3	\$ 7,728
Greene	2	\$ 8,000
Grenada	3	\$ 10,000
Hancock	9	\$ 32,000
Harrison	30	\$ 107,667
Hinds	14	\$ 48,000
Holmes	2	\$ 8,000
Itawamba	4	\$ 16,000
Jackson	31	\$ 107,332
Jasper	3	\$ 7,333
Jefferson	1	\$ 2,000
Jefferson Davis	1	\$ 4,000
Jones	16	\$ 55,333
Kemper	1	\$ 4,000
Lafayette	6	\$ 22,000
Lamar	17	\$ 55,999
Lauderdale	15	\$ 54,000
Lawrence	2	\$ 8,000
Leake	5	\$ 20,000
Lee	26	\$ 98,000
Leflore	1	\$ 4,000
Lincoln	6	\$ 22,666
Lowndes	9	\$ 28,000
Madison	22	\$ 80,000
Marion	1	\$ 2,000
Marshall	1	\$ 4,000
Monroe	9	\$ 30,000
Montgomery	1	\$ 4,000
Neshoba	9	\$ 36,000
Newton	7	\$ 28,000
Noxubee	1	\$ 2,000
Oktibbeha	5	\$ 16,000
Panola	4	\$ 16,000
Pearl River	9	\$ 34,000
Perry	3	\$ 9,333
Pike	2	\$ 5,000

County (cont.)	Awards	Amount
Pontotoc	11	\$ 44,000
Prentiss	8	\$ 28,000
Rankin	23	\$ 86,000
Scott	4	\$ 14,000
Simpson	4	\$ 14,000
Smith	3	\$ 10,000
Stone	4	\$ 14,000
Sunflower	2	\$ 8,000
Tate	1	\$ 4,000
Tippah	10	\$ 38,000
Tishomingo	7	\$ 26,000
Union	14	\$ 48,000
Walthall	2	\$ 6,000
Warren	1	\$ 4,000
Washington	2	\$ 6,000
Wayne	4	\$ 16,000
Webster	1	\$ 4,000
Wilkinson	1	\$ 4,000
Winston	6	\$ 20,000
Yalobusha	2	\$ 8,000
Yazoo	2	\$ 8,000
Totals	466	\$ 1,658,214

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				607	\$ 2,990,351.37
Current	Service	Various		277	\$ 1,260,690.36
Current	Money			92	\$ 369,635.35
Non-Current	Money			266	\$ 953,601.87
Collection	Money			315	\$ 1,164,885.17
Closed in FY 2014				258	\$ (2,420.17)
Grand Totals				1,815	\$ 6,736,743.95

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	163	\$ -	\$ -		\$ 936,671.00
Service/Cancellation & Money	40	\$ 62,491.23	\$ 14,103.71		\$ 180,464.42
Money	55	\$ 233,929.52	\$ 33,674.58		\$ -
Grand Totals	258	\$ 296,420.75	\$ 47,778.29		\$ 1,117,135.42

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 34,314.70	\$ 4,764.90	\$ 3,463.97	\$ -	\$ 42,543.57
August 2013	\$ 24,717.14	\$ 5,196.88	\$ 3,528.37	\$ -	\$ 33,442.39
September 2013	\$ 13,716.73	\$ 5,297.07	\$ 1,730.88	\$ -	\$ 20,744.68
October 2013	\$ 17,351.22	\$ 5,873.99	\$ 704.43	\$ -	\$ 23,929.64
November 2013	\$ 21,344.56	\$ 5,457.99	\$ 4,341.84	\$ -	\$ 31,144.39
December 2013	\$ 20,682.33	\$ 5,772.00	\$ 5,561.54	\$ -	\$ 32,015.87
January 2014	\$ 18,223.33	\$ 3,876.43	\$ 3,089.38	\$ -	\$ 25,189.14
February 2014	\$ 33,032.28	\$ 4,304.82	\$ 3,181.30	\$ -	\$ 40,518.40
March 2014	\$ 36,354.77	\$ 4,370.18	\$ 6,626.75	\$ -	\$ 47,351.70
April 2014	\$ 33,952.00	\$ 6,922.03	\$ 7,598.41	\$ -	\$ 48,472.44
May 2014	\$ 27,388.70	\$ 4,506.27	\$ 3,482.26	\$ -	\$ 35,377.23
June 2014	\$ 21,247.32	\$ 4,193.86	\$ 3,908.68	\$ -	\$ 29,349.86
Totals	\$ 302,325.08	\$ 60,536.42	\$ 47,217.81	\$ -	\$ 410,079.31

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	1	0	63	69	7	146
FY 99-02	7	0	1	68	72	11	159
FY 2003	3	0	0	26	14	3	46
FY 2004	0	0	0	8	3	0	11
FY 2005	0	0	0	16	7	0	23
FY 2006	0	0	1	8	6	2	17
FY 2007	0	0	0	11	11	2	24
FY 2008	0	3	1	25	18	10	57
FY 2009	0	0	0	2	10	2	14
FY 2010	1	19	13	20	45	74	172
FY 2011	11	57	26	3	32	67	196
FY 2012	63	141	40	12	27	40	323
FY 2013	216	56	10	4	1	39	326
FY 2014	300	0	0	0	0	1	301
All Years	607	277	92	266	315	258	1,815

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 99-02	448	75%	8	1%	140	23%	596
FY 2003	165	79%	3	1%	40	19%	208
FY 2004	284	96%	0	0%	11	4%	295
FY 2005	287	93%	0	0%	23	7%	310
FY 2006	372	96%	1	0%	14	4%	387
FY 2007	291	93%	0	0%	22	7%	313
FY 2008	306	87%	4	1%	43	12%	353
FY 2009	134	92%	0	0%	12	8%	146
FY 2010	334	77%	33	8%	65	15%	432
FY 2011	149	54%	94	34%	35	13%	278
FY 2012	114	29%	244	61%	39	10%	397
FY 2013	39	12%	282	87%	5	2%	326
FY 2014	1	0%	300	100%	0	0%	301
All Years	2,924	67%	969	22%	449	10%	4,342

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.

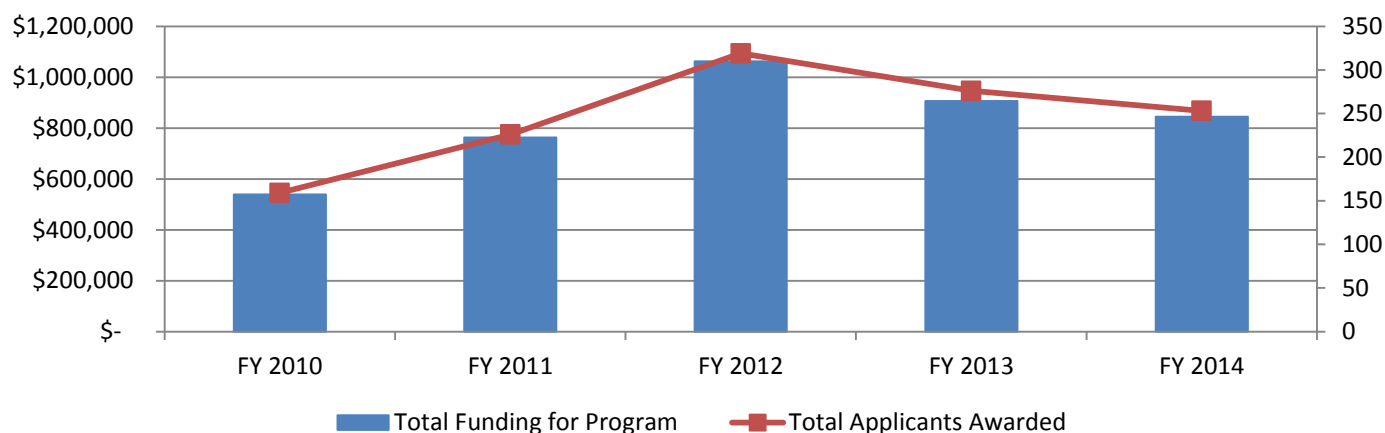
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	27%	26%	23%	FY 2009	8%	8%	8%
FY 2003	23%	22%	19%	FY 2010	8%	13%	15%
FY 2004	4%	4%	4%	FY 2011	1%	9%	13%
FY 2005	8%	7%	7%	FY 2012	0%	1%	10%
FY 2006	5%	4%	4%	FY 2013	N/A	0%	2%
FY 2007	8%	7%	7%	FY 2014	N/A	N/A	0%
FY 2008	14%	14%	12%	All Years	10%	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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	159	226	319	276	253
Total Funding for Program	\$ 538,834	\$ 763,403	\$ 1,061,919	\$ 906,803	\$ 844,143
Eligible Applicants	286	226	319	276	253
Award Rate	56%	100%	100%	100%	100%
Average Award Amount	\$ 3,389	\$ 3,378	\$ 3,329	\$ 3,286	\$ 3,337
Applicants Not Funded	127	0	0	0	0
Funding Disparity	\$ 430,389	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Mississippi College	31	\$ 104,500
William Carey University	22	\$ 54,768
Totals	53	\$ 159,268
4-Year Public Institutions	Awards	Amount
Alcorn State University	16	\$ 56,500
Delta State University	21	\$ 73,250
Mississippi University for Women	30	\$ 105,000
University of Mississippi Medical Center	60	\$ 219,250
University of Southern Mississippi	73	\$ 230,875
Totals	200	\$ 684,875
Grand Totals	253	\$ 844,143

Award Recipients by County

County	Awards	Amount
Adams	8	\$ 30,000
Attala	3	\$ 12,000
Bolivar	3	\$ 11,000
Choctaw	2	\$ 6,000

County (cont.)	Awards	Amount
Clarke	1	\$ 4,000
Coahoma	3	\$ 11,250
Copiah	1	\$ 4,000
Covington	1	\$ 4,000
Desoto	8	\$ 29,000
Forrest	10	\$ 25,986
Franklin	1	\$ 2,668
George	1	\$ 4,000
Grenada	1	\$ 2,250
Hancock	7	\$ 26,668
Harrison	19	\$ 58,221
Hinds	42	\$ 137,750
Holmes	1	\$ 3,000
Humphreys	1	\$ 3,000
Itawamba	2	\$ 8,000
Jackson	16	\$ 51,711
Jefferson Davis	1	\$ 4,000
Jones	4	\$ 11,334
Lafayette	3	\$ 10,000
Lamar	12	\$ 39,091
Lauderdale	5	\$ 17,250
Lawrence	1	\$ 4,000
Leake	2	\$ 7,000
Lee	5	\$ 12,000
Lincoln	6	\$ 21,637
Lowndes	8	\$ 31,000
Madison	17	\$ 56,500
Marion	1	\$ 2,668
Neshoba	2	\$ 8,000
Newton	2	\$ 4,000
Oktibbeha	2	\$ 6,000
Panola	1	\$ 4,000
Pearl River	1	\$ 2,000
Pike	2	\$ 6,000
Pontotoc	3	\$ 9,000
Quitman	1	\$ 4,000
Rankin	21	\$ 77,250
Scott	2	\$ 8,000
Simpson	2	\$ 6,000
Smith	1	\$ 1,500
Sunflower	3	\$ 12,000
Tate	1	\$ 4,000
Union	1	\$ 4,000
Walthall	1	\$ 2,909
Washington	5	\$ 18,000
Wayne	2	\$ 5,250
Wilkinson	1	\$ 2,000
Yalobusha	1	\$ 2,000
Yazoo	2	\$ 7,250
Totals	253	\$ 844,143

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				332	\$ 1,353,322.93
Current	Service	Various		177	\$ 800,407.47
Current	Money			58	\$ 172,168.48
Non-Current	Money			65	\$ 227,599.46
Collection	Money			78	\$ 296,439.36
Closed in FY 2014				113	\$ 89.96
Grand Totals				823	\$ 2,850,027.66

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	85	\$ -	\$ -	\$ -	\$ 435,501.00
Service/Cancellation & Money	9	\$ 16,857.44	\$ 1,459.18		\$ 39,123.41
Money	19	\$ 69,429.19	\$ 7,934.06		\$ -
Grand Totals	113	\$ 86,286.63	\$ 9,393.24		\$ 474,624.41

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 8,526.75	\$ 989.72	\$ 235.42	\$ -	\$ 9,751.89
August 2013	\$ 5,563.70	\$ 1,238.14	\$ 456.93	\$ -	\$ 7,258.77
September 2013	\$ 10,352.18	\$ 3,216.07	\$ 2,104.01	\$ -	\$ 15,672.26
October 2013	\$ 9,137.20	\$ 3,116.96	\$ 255.30	\$ -	\$ 12,509.46
November 2013	\$ 7,742.85	\$ 1,114.43	\$ 735.19	\$ -	\$ 9,592.47
December 2013	\$ 5,844.90	\$ 784.97	\$ 329.25	\$ -	\$ 6,959.12
January 2014	\$ 6,470.69	\$ 606.83	\$ 431.30	\$ -	\$ 7,508.82
February 2014	\$ 8,064.34	\$ 1,009.98	\$ 545.77	\$ -	\$ 9,620.09
March 2014	\$ 6,945.54	\$ 3,143.34	\$ 2,852.60	\$ -	\$ 12,941.48
April 2014	\$ 16,850.64	\$ 2,199.68	\$ 1,530.98	\$ -	\$ 20,581.30
May 2014	\$ 5,807.94	\$ 2,229.01	\$ 599.93	\$ -	\$ 8,636.88
June 2014	\$ 11,515.24	\$ 2,430.48	\$ 829.22	\$ -	\$ 14,774.94
Totals	\$ 102,821.97	\$ 22,079.61	\$ 10,905.90	\$ -	\$ 135,807.48

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	27	18	1	46
FY 99-02	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	7	7	0	14
FY 2007	0	0	0	9	6	0	15
FY 2008	1	0	1	8	15	5	30
FY 2009	0	0	0	2	0	1	3
FY 2010	0	6	10	2	8	28	54
FY 2011	3	44	19	3	14	32	115
FY 2012	30	104	19	7	10	34	204
FY 2013	122	23	9	0	0	12	166
FY 2014	176	0	0	0	0	0	176
All Years	332	177	58	65	78	113	823

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 99-02	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	223	90%	2	1%	23	9%	248
FY 2009	45	96%	0	0%	2	4%	47
FY 2010	111	81%	16	12%	10	7%	137
FY 2011	80	49%	66	40%	17	10%	163
FY 2012	53	24%	153	69%	17	8%	223
FY 2013	13	8%	154	92%	0	0%	167
FY 2014	0	0%	176	100%	0	0%	176
All Years	858	56%	567	37%	98	6%	1,523

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.

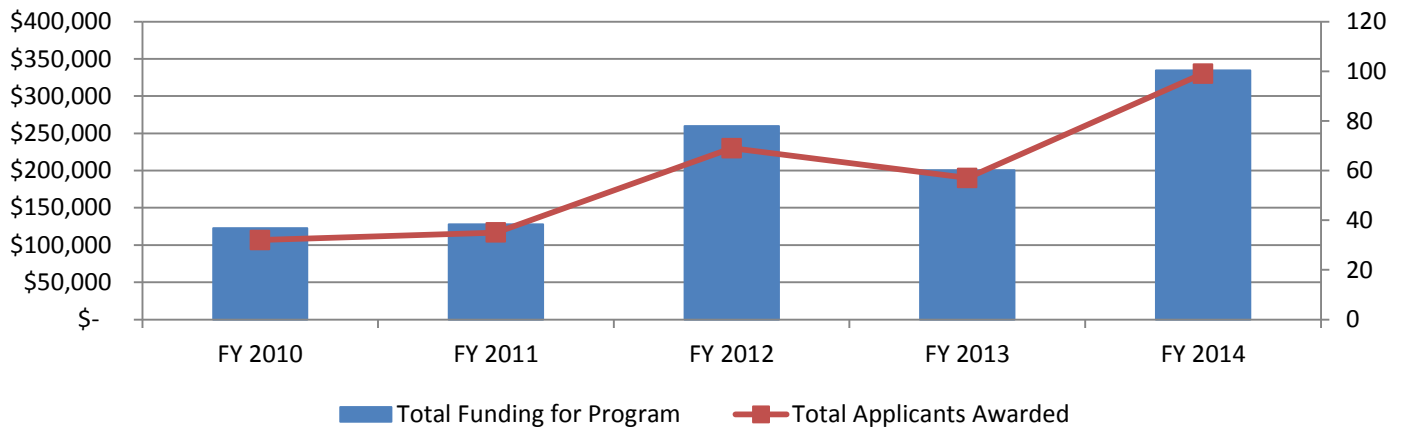
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	4%	4%	4%
FY 2003	N/A	N/A	N/A	FY 2010	4%	7%	7%
FY 2004	N/A	N/A	N/A	FY 2011	1%	4%	10%
FY 2005	N/A	N/A	N/A	FY 2012	0%	1%	8%
FY 2006	6%	11%	11%	FY 2013	N/A	0%	0%
FY 2007	7%	6%	6%	FY 2014	N/A	N/A	0%
FY 2008	9%	10%	9%	All Years	5%	6%	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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	32	35	69	57	99
Total Funding for Program	\$ 122,666	\$ 127,999	\$ 259,569	\$ 200,444	\$ 334,504
Eligible Applicants	62	35	69	57	99
Award Rate	52%	100%	100%	100%	100%
Average Award Amount	\$ 3,833	\$ 3,657	\$ 3,762	\$ 3,517	\$ 3,379
Applicants Not Funded	30	0	0	0	0
Funding Disparity	\$ 114,999	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Mississippi College	1	\$ 3,000.00
William Carey University	6	\$ 11,004
Totals	7	\$ 14,004
 4-Year Public Institutions	 Awards	 Amount
Alcorn State University	5	\$ 20,000
Delta State University	4	\$ 14,000
Mississippi University for Women	50	\$ 192,500
University of Mississippi Medical Center	29	\$ 82,000
University of Southern Mississippi	4	\$ 12,000
Totals	92	\$ 320,500
Grand Totals	99	\$ 334,504

Award Recipients by County

County	Awards	Amount
Alcorn	3	\$ 12,000
Bolivar	1	\$ 4,000
Clarke	1	\$ 4,000
Coahoma	1	\$ 4,000
Copiah	1	\$ 4,000

County (cont.)	Awards	Amount
Covington	1	\$ 2,000
Desoto	4	\$ 16,000
Forrest	4	\$ 9,334
Grenada	2	\$ 8,000
Hancock	1	\$ 2,000
Harrison	4	\$ 12,000
Hinds	6	\$ 18,000
Holmes	1	\$ 4,000
Itawamba	1	\$ 4,000
Jackson	2	\$ 7,000
Jones	1	\$ 2,001
Lafayette	2	\$ 5,334
Lamar	1	\$ 1,334
Leake	2	\$ 6,000
Lee	8	\$ 26,000
Leflore	2	\$ 8,000
Lincoln	2	\$ 6,001
Madison	7	\$ 22,500
Monroe	3	\$ 12,000
Montgomery	1	\$ 4,000
Neshoba	1	\$ 2,000
Panola	1	\$ 4,000
Pearl River	2	\$ 8,000
Pike	4	\$ 16,000
Prentiss	2	\$ 6,000
Rankin	18	\$ 59,000
Smith	1	\$ 4,000
Sunflower	1	\$ 4,000
Tallahatchie	1	\$ 4,000
Tippah	1	\$ 4,000
Tishomingo	1	\$ 4,000
Warren	1	\$ 4,000
Washington	1	\$ 4,000
Winston	1	\$ 4,000
Yalobusha	1	\$ 4,000
Totals	99	\$ 334,504

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				132	\$ 440,806.00
Current	Service	Various		12	\$ 42,001.00
Current	Money			13	\$ 30,262.91
Non-Current	Money			12	\$ 34,682.10
Collection	Money			16	\$ 51,462.51
Closed in FY 2014				36	\$ -
Grand Totals				221	\$ 599,214.52

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	32	\$ -	\$ -	\$ -	\$ 119,000.00
Service/Cancellation & Money	1	\$ 220.56	\$ 25.74		\$ 3,779.44
Money	3	\$ 10,000.00	\$ 2,212.00		\$ -
Grand Totals	36	\$ 10,220.56	\$ 2,237.74		\$ 122,779.44

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 1,015.41	\$ 223.83	\$ 20.00	\$ -	\$ 1,259.24
August 2013	\$ 5,157.55	\$ 651.17	\$ 2,485.75	\$ -	\$ 8,294.47
September 2013	\$ 1,243.33	\$ 208.42	\$ 20.00	\$ -	\$ 1,471.75
October 2013	\$ 1,301.12	\$ 253.31	\$ (15.00)	\$ -	\$ 1,539.43
November 2013	\$ 1,291.67	\$ 615.91	\$ 50.00	\$ -	\$ 1,957.58
December 2013	\$ 1,501.16	\$ 120.28	\$ 35.00	\$ -	\$ 1,656.44
January 2014	\$ 1,576.47	\$ 397.57	\$ 45.00	\$ -	\$ 2,019.04
February 2014	\$ 1,974.73	\$ 343.37	\$ 45.00	\$ -	\$ 2,363.10
March 2014	\$ 1,004.44	\$ 301.65	\$ 55.00	\$ -	\$ 1,361.09
April 2014	\$ 1,776.10	\$ 214.93	\$ 20.00	\$ -	\$ 2,011.03
May 2014	\$ 1,279.06	\$ 192.09	\$ 20.00	\$ -	\$ 1,491.15
June 2014	\$ 1,846.04	\$ 211.58	\$ 35.00	\$ -	\$ 2,092.62
Totals	\$ 20,967.08	\$ 3,734.11	\$ 2,815.75	\$ -	\$ 27,516.94

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	5	1	0	6
FY 99-02	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	1	0	2
FY 2007	0	0	0	1	1	1	3
FY 2008	0	0	0	2	2	0	4
FY 2009	0	0	0	0	2	1	3
FY 2010	0	0	0	2	2	1	5
FY 2011	0	0	3	1	1	1	6
FY 2012	5	3	7	1	6	14	36
FY 2013	26	9	3	0	0	18	56
FY 2014	100	0	0	0	0	0	100
All Years	132	12	13	12	16	36	221

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 99-02	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%	1	25%	1	25%	4
FY 2007	34	94%	0	0%	2	6%	36
FY 2008	39	91%	0	0%	4	9%	43
FY 2009	25	93%	0	0%	2	7%	27
FY 2010	28	88%	0	0%	4	13%	32
FY 2011	31	86%	3	8%	2	6%	36
FY 2012	45	67%	15	22%	7	10%	67
FY 2013	18	32%	38	68%	0	0%	56
FY 2014	0	0%	100	100%	0	0%	100
All Years	222	55%	157	39%	22	5%	401

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 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	15%	11%	7%
FY 2003	N/A	N/A	N/A	FY 2010	9%	16%	13%
FY 2004	N/A	N/A	N/A	FY 2011	0%	3%	6%
FY 2005	N/A	N/A	N/A	FY 2012	0%	0%	10%
FY 2006	0%	50%	25%	FY 2013	N/A	0%	0%
FY 2007	8%	8%	6%	FY 2014	N/A	N/A	0%
FY 2008	14%	9%	9%	All Years	7%	6%	5%

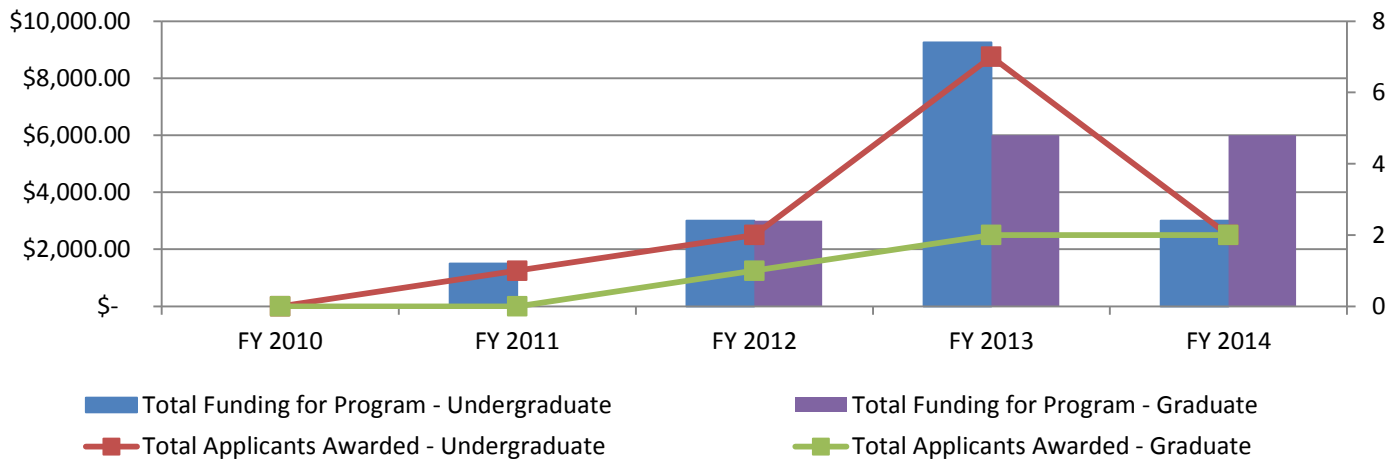
Health Care Professions Loan/Scholarship - Undergraduate and Graduate (HCP-UG/G)

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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	0	1	2	7	2
Total Funding for Program	\$ -	\$ 1,500.00	\$ 3,000.00	\$ 9,250.00	\$ 3,000.00
Eligible Applicants	2	1	2	7	2
Award Rate	0%	100%	100%	100%	100%
Average Award Amount	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Applicants Not Funded	2	0	0	0	0
Funding Disparity	\$ 3,000.00	\$ -	\$ -	\$ -	\$ -

<i>Graduate</i>	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	0	0	1	2	2
Total Funding for Program	\$ -	\$ -	\$ 3,000.00	\$ 6,000.00	\$ 6,000.00
Eligible Applicants	1	0	1	2	2
Award Rate	0%				
Average Award Amount	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Applicants Not Funded	1	0	0	0	0
Funding Disparity	\$ 3,000.00	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions		Awards	Amount
William Carey University		0	\$ -
Totals		0	\$ -
4-Year Public Institutions		Awards	Amount
Jackson State University		0	\$ -
Mississippi State University		0	\$ -
University of Mississippi Medical Center		3	\$ 7,500
University of Southern Mississippi		1	\$ 1,500
Totals		4	\$ 9,000
Grand Totals		4	\$ 9,000

Award Recipients by County

County	Awards	Amount
Bolivar	1	\$ 3,000
George	1	\$ 1,500
Hinds	1	\$ 1,500
Madison	1	\$ 3,000
Totals	4	\$ 9,000

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	\$ 29,059.84
Current	Service	Various	2	\$ 2,500.00
Current	Money		1	\$ 1,688.94
Non-Current	Money		3	\$ 2,668.27
Collection	Money		5	\$ 6,744.56
Closed in FY 2014			0	\$ -
Grand Totals			21	\$ 42,661.61

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	0	\$ -	\$ -	\$ -
Grand Totals	0	\$ -	\$ -	\$ -

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 83.28	\$ 13.79	\$ 28.05	\$ -	\$ 125.12
August 2013	\$ 96.02	\$ 63.11	\$ 45.99	\$ -	\$ 205.12
September 2013	\$ 109.93	\$ 49.20	\$ 45.99	\$ -	\$ 205.12
October 2013	\$ 110.47	\$ 48.66	\$ 45.99	\$ -	\$ 205.12
November 2013	\$ 111.10	\$ 48.03	\$ 45.99	\$ -	\$ 205.12
December 2013	\$ 204.48	\$ 54.65	\$ 45.99	\$ -	\$ 305.12
January 2014	\$ 112.35	\$ 46.78	\$ 45.99	\$ -	\$ 205.12
February 2014	\$ 206.05	\$ 29.81	\$ 39.26	\$ -	\$ 275.12
March 2014	\$ 206.99	\$ 59.90	\$ 48.23	\$ -	\$ 315.12
April 2014	\$ 207.92	\$ 27.94	\$ 39.26	\$ -	\$ 275.12
May 2014	\$ 303.12	\$ 32.74	\$ 39.26	\$ -	\$ 375.12
June 2014	\$ 88.59	\$ 8.48	\$ 28.05	\$ -	\$ 125.12
Totals	\$ 1,840.30	\$ 483.09	\$ 498.05	\$ -	\$ 2,821.44

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 99-02	0	0	0	1	3	0	4
FY 2003	0	0	0	1	0	0	1
FY 2004	0	0	0	0	0	0	0
FY 2005	0	0	0	0	1	0	1
FY 2006	1	0	0	0	0	0	1
FY 2007	0	0	0	1	0	0	1
FY 2008	0	0	0	0	1	0	1
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	2	0	1	0	0	0	3
FY 2013	4	2	0	0	0	0	6
FY 2014	2	0	0	0	0	0	2
All Years	10	2	1	3	5	0	21

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 99-02	37	90%	0	0%	4	10%	41
FY 2003	7	88%	0	0%	1	13%	8
FY 2004	11	100%	0	0%	0	0%	11
FY 2005	5	83%	0	0%	1	17%	6
FY 2006	5	83%	1	17%	0	0%	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	1	14%	6	86%	0	0%	7
FY 2014	0	0%	2	100%	0	0%	2
All Years	68	76%	13	15%	8	9%	89

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.

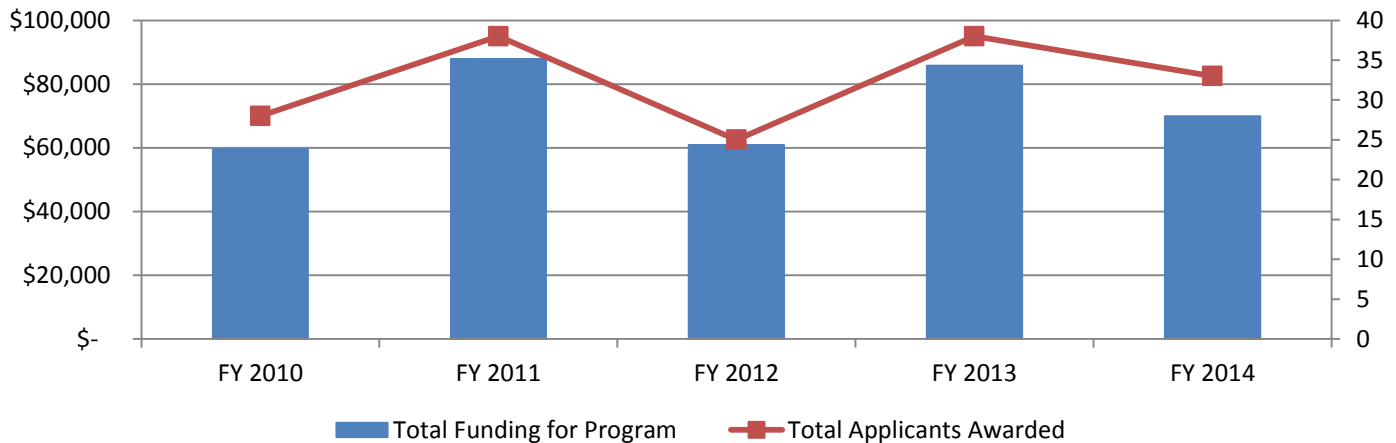
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	10%	10%	10%	FY 2009	N/A	N/A	N/A
FY 2003	13%	13%	13%	FY 2010	N/A	N/A	N/A
FY 2004	9%	9%	0%	FY 2011	0%	0%	0%
FY 2005	33%	17%	17%	FY 2012	0%	0%	0%
FY 2006	17%	17%	0%	FY 2013	N/A	0%	0%
FY 2007	50%	50%	50%	FY 2014	N/A	N/A	0%
FY 2008	50%	50%	50%	All Years	14%	11%	9%

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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	28	38	25	38	33
Total Funding for Program	\$ 59,625	\$ 87,875	\$ 60,875	\$ 85,750	\$ 69,875
Eligible Applicants	47	38	25	38	33
Award Rate	60%	100%	100%	100%	100%
Average Award Amount	\$ 2,129	\$ 2,313	\$ 2,435	\$ 2,257	\$ 2,117
Applicants Not Funded	19	0	0	0	0
Funding Disparity	\$ 40,460	\$ -	\$ -	\$ -	\$ -



Awards by Institution

	Awards	Amount
4-Year Private Institutions		
Mississippi College	3	\$ 6,375
William Carey University	2	\$ 3,375
Totals	5	\$ 9,750
4-year Public Institutions		
Mississippi State University	7	\$ 16,875
Mississippi University for Women	1	\$ 3,500
University of Mississippi	4	\$ 7,875
University of Southern Mississippi	16	\$ 31,875
Totals	28	\$ 60,125
Grand Totals	33	\$ 69,875

Award Recipients by County

County	Awards	Amount
Attala	5	\$ 13,875
Clarke	1	\$ 3,375
Copiah	1	\$ 2,250

County (cont.)	Awards	Amount
Forrest	1	\$ 1,500
Hancock	2	\$ 4,125
Harrison	2	\$ 4,125
Jackson	2	\$ 3,500
Lamar	2	\$ 4,625
Lincoln	1	\$ 1,125
Madison	2	\$ 3,000
Marion	1	\$ 1,875
Monroe	1	\$ 3,500
Neshoba	2	\$ 1,500
Newton	1	\$ 3,000
Pearl River	1	\$ 2,375
Rankin	3	\$ 7,875
Scott	1	\$ 1,125
Simpson	1	\$ 2,625
Stone	1	\$ 1,500
Tate	1	\$ 750
Yalobusha	1	\$ 2,250
Totals	33	\$ 69,875

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				44	\$ 106,250.00
Current	Service	Various		11	\$ 24,477.79
Current	Money			1	\$ 2,250.00
Non-Current	Money			5	\$ 16,100.87
Collection	Money			4	\$ 8,866.93
Closed in FY 2014				16	\$ 38.05
Grand Totals				81	\$ 157,983.64

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	13	\$ -	\$ -		\$ 48,875.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	3	\$ 6,411.95	\$ 333.14		\$ -
Grand Totals	16	\$ 6,411.95	\$ 333.14		\$ 48,875.00

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 845.32	\$ 60.87	\$ 434.10	\$ -	\$ 1,340.29
August 2013	\$ 731.51	\$ 164.33	\$ 173.96	\$ -	\$ 1,069.80
September 2013	\$ 154.85	\$ 65.15	\$ -	\$ -	\$ 220.00
October 2013	\$ 455.01	\$ 64.99	\$ -	\$ -	\$ 520.00
November 2013	\$ 2,471.12	\$ 61.79	\$ -	\$ -	\$ 2,532.91
December 2013	\$ 148.21	\$ 21.79	\$ 30.00	\$ -	\$ 200.00
January 2014	\$ 105.88	\$ 34.12	\$ 30.00	\$ -	\$ 170.00
February 2014	\$ 149.65	\$ 20.35	\$ 30.00	\$ -	\$ 200.00
March 2014	\$ 150.49	\$ 69.51	\$ 30.00	\$ -	\$ 250.00
April 2014	\$ 1,651.33	\$ 18.67	\$ 30.00	\$ -	\$ 1,700.00
May 2014	\$ 1,891.09	\$ 73.66	\$ -	\$ -	\$ 1,964.75
June 2014	\$ 131.11	\$ 18.89	\$ -	\$ -	\$ 150.00
Totals	\$ 8,885.57	\$ 674.12	\$ 758.06	\$ -	\$ 10,317.75

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	0	0	2
FY 99-02	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	1	1
FY 2007	0	0	0	0	0	0	0
FY 2008	0	0	0	1	0	0	1
FY 2009	0	0	0	0	0	0	0
FY 2010	0	1	0	1	0	0	2
FY 2011	1	1	0	1	2	4	9
FY 2012	2	5	1	0	1	5	14
FY 2013	13	4	0	0	1	6	24
FY 2014	28	0	0	0	0	0	28
All Years	44	11	1	5	4	16	81

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 99-02	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	56	100%	0	0%	0	0%	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	21	81%	2	8%	3	12%	26
FY 2012	8	47%	8	47%	1	6%	17
FY 2013	9	33%	17	63%	1	4%	27
FY 2014	0	0%	28	100%	0	0%	28
All Years	220	78%	56	20%	7	2%	283

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.

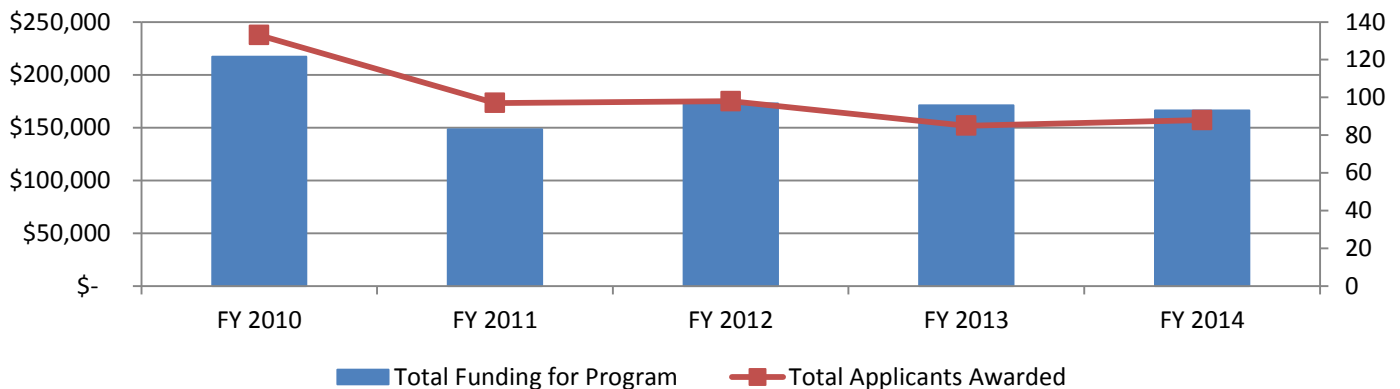
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	4%	4%	4%
FY 2004	N/A	N/A	N/A	FY 2011	0%	12%	12%
FY 2005	N/A	N/A	N/A	FY 2012	0%	0%	6%
FY 2006	2%	2%	0%	FY 2013	N/A	4%	4%
FY 2007	0%	0%	0%	FY 2014	N/A	N/A	0%
FY 2008	2%	2%	2%	All Years	1%	3%	2%

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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	133	97	98	85	88
Total Funding for Program	\$ 217,250	\$ 148,500	\$ 173,000	\$ 171,000	\$ 166,200
Eligible Applicants	217	97	98	85	88
Award Rate	61%	100%	100%	100%	100%
Average Award Amount	\$ 1,633	\$ 1,531	\$ 1,765	\$ 2,012	\$ 1,889
Applicants Not Funded	84	0	0	0	0
Funding Disparity	\$ 137,211	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	2	\$ 3,325
Blue Mountain College	1	\$ 1,500
Mississippi College	7	\$ 11,250
William Carey University	34	\$ 60,750
Totals	44	\$ 76,825
4-Year Public Institutions		
Alcorn State University	1	\$ 3,000
Delta State University	1	\$ 1,500
Jackson State University	2	\$ 3,000
Mississippi State University	11	\$ 21,750
Mississippi University for Women	3	\$ 7,625
Mississippi Valley State University	3	\$ 6,750
University of Mississippi	15	\$ 32,250
University of Southern Mississippi	8	\$ 13,500
Totals	44	\$ 89,375
Grand Totals	88	\$ 166,200

Award Recipients by County

County	Awards	Amount
Alcorn	2	\$ 5,625
Attala	5	\$ 10,500
Bolivar	1	\$ 1,500
Calhoun	2	\$ 4,500
Choctaw	1	\$ 3,000
Clarke	1	\$ 1,125
Desoto	2	\$ 4,125
Forrest	2	\$ 1,500
Harrison	8	\$ 13,375
Hinds	4	\$ 5,200
Holmes	2	\$ 3,375
Jackson	15	\$ 26,000
Jones	2	\$ 3,375
Lamar	2	\$ 2,625
Lauderdale	4	\$ 9,375
Lawrence	2	\$ 3,750
Lee	2	\$ 5,625
Lowndes	3	\$ 6,875
Madison	2	\$ 7,125
Newton	1	\$ 1,125
Panola	2	\$ 3,375
Pearl River	7	\$ 18,000
Perry	3	\$ 3,750
Pontotoc	1	\$ 1,500
Prentiss	2	\$ 3,750
Rankin	4	\$ 3,375
Simpson	1	\$ 1,875
Smith	1	\$ 2,625
Tallahatchie	2	\$ 5,250
Warren	2	\$ 3,000
Totals	88	\$ 166,200

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			125	\$ 225,075.00
Current	Service	Various	27	\$ 49,500.00
Current	Money		0	\$ -
Non-Current	Money		18	\$ 28,735.75
Collection	Money		34	\$ 54,580.44
Closed in FY 2014			45	\$ (132.05)
Grand Totals			249	\$ 357,759.14

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	34	\$ -	\$ -		\$ 96,500.00
Service/Cancellation & Money	6	\$ 240.91	\$ 292.09		\$ 13,259.09
Money	5	\$ 9,682.05	\$ 1,822.59		\$ -
Grand Totals	45	\$ 9,922.96	\$ 2,114.68		\$ 109,759.09

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 566.65	\$ 130.02	\$ 153.33	\$ -	\$ 850.00
August 2013	\$ 592.80	\$ 239.46	\$ 286.74	\$ -	\$ 1,119.00
September 2013	\$ 651.91	\$ 330.91	\$ 150.75	\$ -	\$ 1,133.57
October 2013	\$ 775.83	\$ 286.57	\$ 76.10	\$ -	\$ 1,138.50
November 2013	\$ 565.29	\$ 221.98	\$ 183.76	\$ -	\$ 971.03
December 2013	\$ 511.13	\$ 247.94	\$ 199.58	\$ -	\$ 958.65
January 2014	\$ 546.44	\$ 164.22	\$ 131.58	\$ -	\$ 842.24
February 2014	\$ 490.68	\$ 102.90	\$ 111.07	\$ -	\$ 704.65
March 2014	\$ 436.98	\$ 126.83	\$ 105.57	\$ -	\$ 669.38
April 2014	\$ 1,789.58	\$ 277.82	\$ 443.70	\$ -	\$ 2,511.10
May 2014	\$ 422.67	\$ 216.93	\$ 97.83	\$ -	\$ 737.43
June 2014	\$ 423.24	\$ 166.95	\$ 157.24	\$ -	\$ 747.43
Totals	\$ 7,773.20	\$ 2,512.53	\$ 2,097.25	\$ -	\$ 12,382.98

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	9	13	3	30
FY 99-02	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	2	1	0	4
FY 2007	0	0	0	0	1	1	2
FY 2008	0	1	0	3	3	0	7
FY 2009	0	0	0	0	0	0	0
FY 2010	0	2	0	3	4	6	15
FY 2011	2	4	0	0	6	7	19
FY 2012	12	4	0	1	6	17	40
FY 2013	36	16	0	0	0	11	63
FY 2014	69	0	0	0	0	0	69
All Years	125	27	0	18	34	45	249

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 99-02	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%	0	0%	1	1%	192
FY 2008	230	97%	1	0%	6	3%	237
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	96	91%	2	2%	7	7%	105
FY 2011	45	79%	6	11%	6	11%	57
FY 2012	34	60%	16	28%	7	12%	57
FY 2013	15	22%	52	78%	0	0%	67
FY 2014	0	0%	69	100%	0	0%	69
All Years	927	84%	147	13%	30	3%	1,104

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.

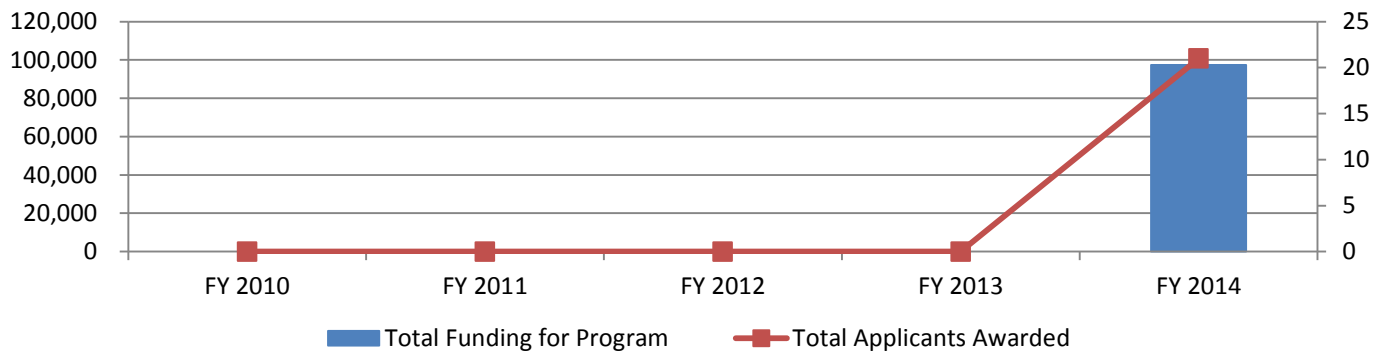
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	7%	9%	7%
FY 2004	N/A	N/A	N/A	FY 2011	0%	16%	11%
FY 2005	N/A	N/A	N/A	FY 2012	0%	9%	12%
FY 2006	1%	1%	1%	FY 2013	N/A	1%	0%
FY 2007	0%	0%	1%	FY 2014	N/A	N/A	0%
FY 2008	2%	3%	3%	All Years	2%	3%	3%

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)

Critical Needs Dyslexia Therapy Forgivable Loans are available to students seeking a first master's degree in Dyslexia Therapy in an approved program of study that is based on the Orton-Gillingham teaching approach. Students must be seeking a class "AA" Mississippi Educator License with a 203 (Dyslexia Therapy) designation. Loans will be made to cover the full cost of tuition, materials, and required fees. Recipients may fulfill the service obligation by serving as a dyslexia therapist in a public school or district in Mississippi for one year for each year of funding received. Recipients who choose not to fulfill the service obligation will be required to repay the loan in full with interest. To be eligible, students must have a 3.0 cumulative college GPA and must hold a current valid Class "A" Mississippi Educator License.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	N/A	N/A	N/A	N/A	21
Total Funding for Program	N/A	N/A	N/A	N/A	\$ 97,335
Eligible Applicants	N/A	N/A	N/A	N/A	21
Award Rate	N/A	N/A	N/A	N/A	100%
Average Award Amount	N/A	N/A	N/A	N/A	\$ 4,635
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 Private Institutions	Awards	Amount
Mississippi College	15	\$ 69,525
William Carey University	6	\$ 27,810
Totals	21	\$ 97,335
Grand Totals	21	\$ 97,335

Award Recipients by County

County	Awards	Amount
Clay	1	\$ 4,715
Hancock	2	\$ 9,270
Hinds	1	\$ 4,415
Jasper	1	\$ 4,715
Jefferson	1	\$ 4,415
Jones	5	\$ 23,495
Lauderdale	3	\$ 14,145
Lee	1	\$ 4,715

County (cont.)	Awards	Amount
Pearl River	1	\$ 4,635
Pike	1	\$ 4,635
Rankin	2	\$ 9,050
Winston	1	\$ 4,715
Out of State	1	\$ 4,415
Totals	21	\$ 97,335

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				21	\$ 91,665.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2014				0	\$ -
Grand Totals				21	\$ 91,665.00

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 accounts were closed during the fiscal year.

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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 99-02	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	N/A	N/A	N/A	N/A	N/A	N/A	0
FY 2014	21	0	0	0	0	0	21
All Years	21	0	0	0	0	0	21

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 99-02	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
FY 2014	0	0%	21	100%	0	0%	21
All Years	0	0%	0	0%	0	0%	21

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.

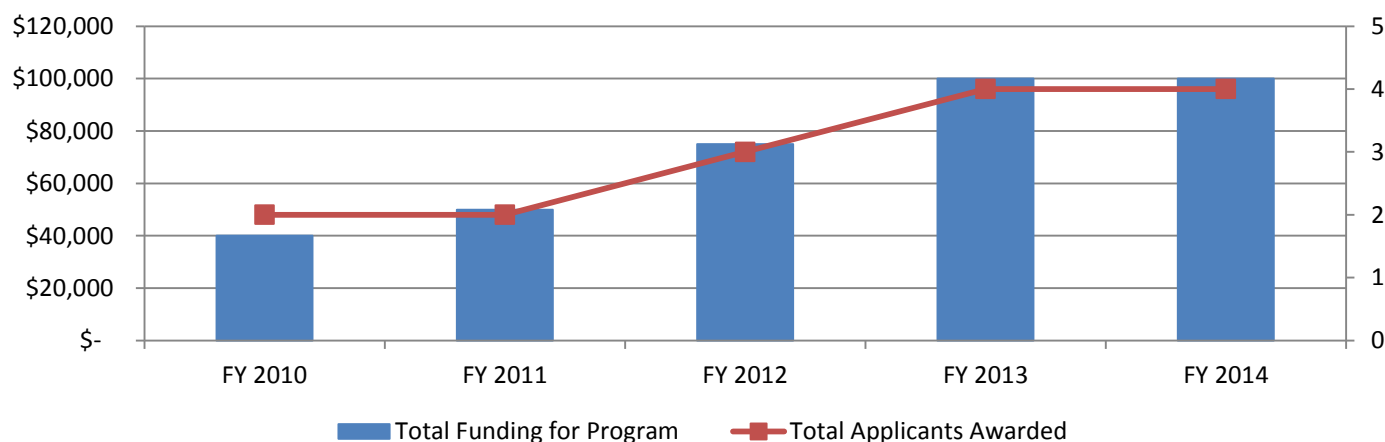
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	FY 2013	N/A	N/A	N/A
FY 2007	N/A	N/A	N/A	FY 2014	N/A	N/A	0%
FY 2008	N/A	N/A	N/A	All Years	N/A	N/A	0%

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 service obligation by teaching full-time at the collegiate level for one year for each year of loan received. Participants receive up to \$25,000 per academic year, not to exceed \$75,000 over three (3) academic years. To be eligible, students must be Mississippi residents. Priority is given to racial/ethnic minority students.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	2	2	3	4	4
Total Funding for Program	\$ 40,000	\$ 50,000	\$ 75,000	\$ 100,000	\$ 100,000
Eligible Applicants	8	2	3	4	4
Award Rate	25%	100%	100%	100%	100%
Average Award Amount	\$ 20,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Applicants Not Funded	6	0	0	0	0
Funding Disparity	\$ 120,000	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-year Public Institutions	Awards	Amount
Mississippi State University	1	\$ 25,000
University of Mississippi	2	\$ 50,000
University of Southern Mississippi	1	\$ 25,000
Totals	4	\$ 100,000

Award Recipients by County

County	Awards	Amount
Covington	1	\$ 25,000
Hinds	1	\$ 25,000
Holmes	1	\$ 25,000
Lamar	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				6	\$ 335,000.00
Current	Service	Various		9	\$ 294,000.00
Current	Money			1	\$ 6,634.19
Non-current	Money			7	\$ 245,228.88
Collection	Money			4	\$ 154,170.82
Closed in FY 2014				0	\$ -
Grand Totals				27	\$ 1,035,033.89

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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 286.46	\$ 202.00	\$ 40.00	\$ -	\$ 528.46
August 2013	\$ 169.74	\$ 154.49	\$ 40.00	\$ -	\$ 364.23
September 2013	\$ 170.70	\$ 153.53	\$ 5,313.84	\$ -	\$ 5,638.07
October 2013	\$ 51.31	\$ 108.69	\$ 5,949.88	\$ -	\$ 6,109.88
November 2013	\$ 352.32	\$ 584.04	\$ 3,934.15	\$ -	\$ 4,870.51
December 2013	\$ 111.89	\$ 767.53	\$ 245.58	\$ -	\$ 1,125.00
January 2014	\$ 234.25	\$ 809.40	\$ 245.58	\$ -	\$ 1,289.23
February 2014	\$ 358.68	\$ 849.20	\$ 245.58	\$ -	\$ 1,453.46
March 2014	\$ 237.60	\$ 806.05	\$ 245.58	\$ -	\$ 1,289.23
April 2014	\$ 238.94	\$ 804.71	\$ 245.58	\$ -	\$ 1,289.23
May 2014	\$ 240.29	\$ 803.36	\$ 3,852.97	\$ -	\$ 4,896.62
June 2014	\$ 241.64	\$ 784.16	\$ 4,150.09	\$ -	\$ 5,175.89
Totals	\$ 2,693.82	\$ 6,827.16	\$ 24,508.83	\$ -	\$ 34,029.81

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 99-02	0	1	0	4	2	0	7
FY 2003	0	1	0	2	0	0	3
FY 2004	0	2	0	0	1	0	3
FY 2005	1	0	0	0	0	0	1
FY 2006	0	1	0	0	0	0	1
FY 2007	0	1	0	0	0	0	1
FY 2008	0	2	0	1	0	0	3
FY 2009	0	1	0	0	0	0	1
FY 2010	0	0	0	0	0	0	0
FY 2011	1	0	1	0	0	0	2
FY 2012	1	0	0	0	0	0	1
FY 2013	2	0	0	0	0	0	2
FY 2014	1	0	0	0	0	0	1
All Years	6	9	1	7	4	0	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 99-02	17	71%	1	4%	6	25%	24
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	1	50%	1	50%	0	0%	2
FY 2007	1	50%	1	50%	0	0%	2
FY 2008	0	0%	2	67%	1	33%	3
FY 2009	0	0%	1	100%	0	0%	1
FY 2010	0	N/A	0	N/A	0	N/A	0
FY 2011	0	0%	2	100%	0	0%	2
FY 2012	1	50%	1	50%	0	0%	2
FY 2013	0	0%	2	100%	0	0%	2
FY 2014	0	0%	1	100%	0	0%	1
All Years	26	50%	16	31%	10	19%	52

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.

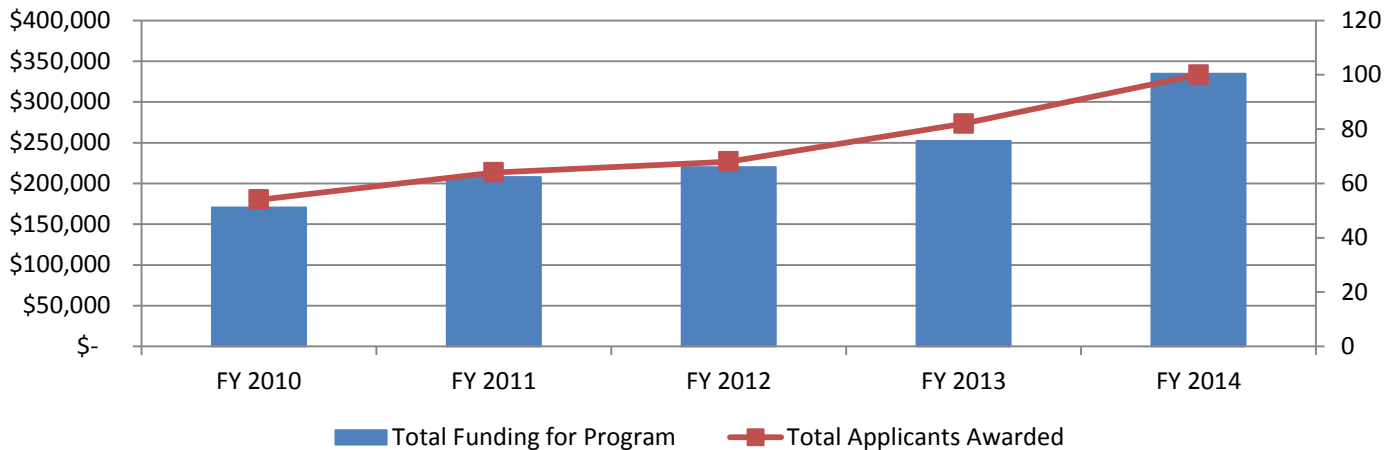
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	25%	25%	25%	FY 2009	0%	0%	0%
FY 2003	50%	50%	50%	FY 2010	N/A	N/A	N/A
FY 2004	17%	17%	17%	FY 2011	0%	0%	0%
FY 2005	0%	0%	0%	FY 2012	N/A	0%	0%
FY 2006	0%	0%	0%	FY 2013	N/A	0%	0%
FY 2007	0%	0%	0%	FY 2014	N/A	N/A	0%
FY 2008	0%	0%	33%	All Years	20%	19%	19%

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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	54	64	68	82	100
Total Funding for Program	\$ 170,441	\$ 207,749	\$ 220,003	\$ 252,287	\$ 334,714
Eligible Applicants	70	64	68	82	100
Award Rate	77%	100%	100%	100%	100%
Average Award Amount	\$ 3,156	\$ 3,246	\$ 3,235	\$ 3,077	\$ 3,347
Applicants Not Funded	16	0	0	0	0
Funding Disparity	\$ 50,501	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
William Carey University	13	\$ 45,214
Totals	13	\$ 45,214
 4-Year Public Institutions		
Alcorn State University	8	\$ 20,500
Delta State University	9	\$ 34,750
Mississippi University for Women	12	\$ 44,000
University of Mississippi Medical Center	38	\$ 117,250
University of Southern Mississippi	20	\$ 73,000
Totals	87	\$ 289,500
Grand Totals	100	\$ 334,714

Award Recipients by County

County	Awards	Amount
Adams	2	\$ 5,000
Alcorn	1	\$ 2,750
Attala	1	\$ 4,000
Bolivar	2	\$ 8,000

County (cont.)	Awards	Amount
Choctaw	1	\$ 4,000
Clarke	1	\$ 3,500
Coahoma	2	\$ 8,000
Forrest	4	\$ 15,333
Franklin	2	\$ 8,000
Grenada	5	\$ 12,913
Harrison	3	\$ 10,001
Hinds	12	\$ 30,500
Itawamba	1	\$ 4,000
Jones	2	\$ 8,000
Kemper	1	\$ 4,000
Lafayette	2	\$ 3,500
Lamar	4	\$ 13,000
Lauderdale	3	\$ 12,000
Lawrence	1	\$ 3,500
Lee	4	\$ 12,375
Leflore	1	\$ 4,000
Lowndes	2	\$ 8,000
Madison	11	\$ 38,625
Neshoba	2	\$ 6,750
Newton	3	\$ 12,000
Oktibbeha	1	\$ 4,000
Pearl River	4	\$ 13,000
Pike	2	\$ 4,000
Pontotoc	1	\$ 4,000
Rankin	9	\$ 32,875
Sunflower	2	\$ 7,500
Tippah	1	\$ 4,000
Warren	2	\$ 8,000
Washington	2	\$ 5,000
Wayne	1	\$ 3,092
Winston	2	\$ 7,500
Totals	100	\$ 334,714

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				131	\$ 498,835.00
Current	Service	Various		30	\$ 130,916.00
Current	Money			10	\$ 24,381.16
Non-Current	Money			14	\$ 38,506.39
Collection	Money			16	\$ 59,949.90
Closed in FY 2014				43	\$ (3.37)
Grand Totals				244	\$ 752,585.08

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	32	\$ -	\$ -		\$ 128,701.00
Service/Cancellation & Money	3	\$ 2,125.40	\$ 2,610.06		\$ 16,319.60
Money	8	\$ 26,894.37	\$ 3,345.29		\$ -
Grand Totals	43	\$ 29,019.77	\$ 5,955.35		\$ 145,020.60

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 1,616.63	\$ 254.70	\$ 196.73	\$ -	\$ 2,068.06
August 2013	\$ 2,830.18	\$ 141.05	\$ 79.23	\$ -	\$ 3,050.46
September 2013	\$ 3,951.96	\$ 261.59	\$ 21.73	\$ -	\$ 4,235.28
October 2013	\$ 3,792.92	\$ 211.02	\$ -	\$ -	\$ 4,003.94
November 2013	\$ 2,975.36	\$ 475.57	\$ 551.17	\$ -	\$ 4,002.10
December 2013	\$ 1,623.44	\$ 193.69	\$ 110.00	\$ -	\$ 1,927.13
January 2014	\$ 1,031.05	\$ 102.87	\$ 57.50	\$ -	\$ 1,191.42
February 2014	\$ 3,509.26	\$ 904.98	\$ 420.69	\$ -	\$ 4,834.93
March 2014	\$ 807.15	\$ 130.94	\$ 110.00	\$ -	\$ 1,048.09
April 2014	\$ 1,816.79	\$ 139.98	\$ 346.60	\$ -	\$ 2,303.37
May 2014	\$ 2,100.99	\$ 92.01	\$ -	\$ -	\$ 2,193.00
June 2014	\$ 1,483.71	\$ 212.46	\$ -	\$ -	\$ 1,696.17
Totals	\$ 27,539.44	\$ 3,120.86	\$ 1,893.65	\$ -	\$ 32,553.95

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	9	4	1	14
FY 99-02	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	1	0	0	1	4	1	7
FY 2008	0	0	0	1	1	3	5
FY 2009	0	0	0	0	0	0	0
FY 2010	0	2	1	2	3	9	17
FY 2011	0	7	2	0	3	6	18
FY 2012	8	17	4	0	1	16	46
FY 2013	46	4	3	1	0	6	60
FY 2014	76	0	0	0	0	1	77
All Years	131	30	10	14	16	43	244

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 99-02	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	65	92%	1	1%	5	0%	71
FY 2008	69	97%	0	0%	2	0%	71
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	44	85%	3	6%	5	0%	52
FY 2011	30	71%	9	21%	3	1%	42
FY 2012	24	44%	29	54%	1	1%	54
FY 2013	6	10%	53	88%	1	1%	60
FY 2014	1	1%	76	99%	0	1%	77
All Years	253	57%	171	39%	17	4%	441

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.

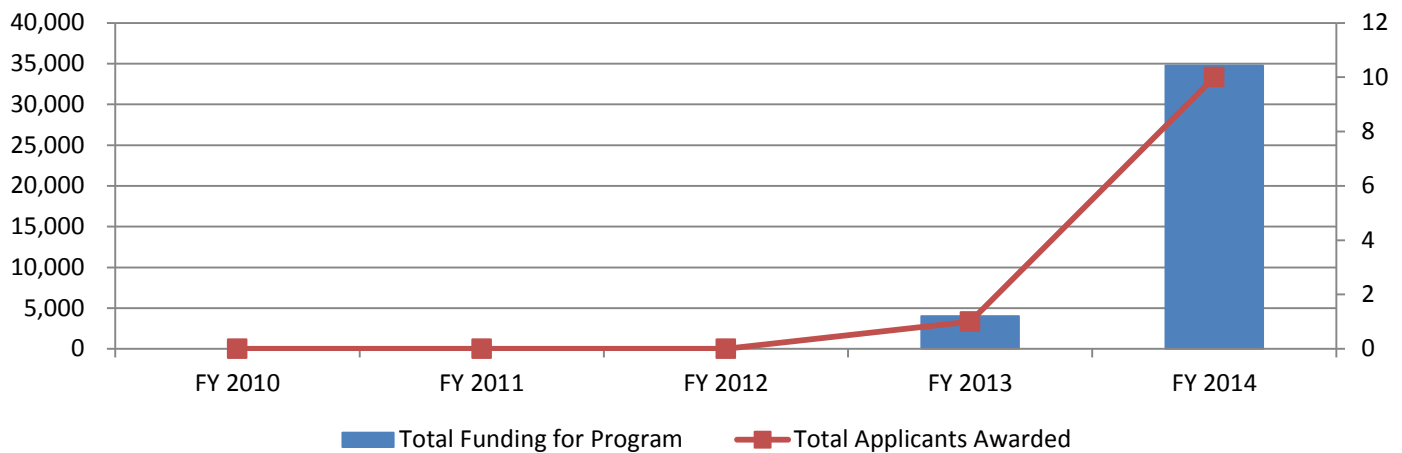
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	0%	6%	0%
FY 2004	N/A	N/A	N/A	FY 2011	0%	5%	1%
FY 2005	N/A	N/A	N/A	FY 2012	0%	0%	1%
FY 2006	0%	0%	0%	FY 2013	N/A	0%	1%
FY 2007	7%	8%	0%	FY 2014	N/A	N/A	1%
FY 2008	7%	7%	0%	All Years	3%	4%	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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	N/A	N/A	N/A	1	10
Total Funding for Program	N/A	N/A	N/A	\$ 4,000	\$ 34,750
Eligible Applicants	N/A	N/A	N/A	1	10
Award Rate	N/A	N/A	N/A	100%	100%
Average Award Amount	N/A	N/A	N/A	\$ 4,000	\$ 3,475
Applicants Not Funded	N/A	N/A	N/A	0	0
Funding Disparity	N/A	N/A	N/A	\$ -	\$ -



Awards by Institution

4-Year Public Institutions		
University of Mississippi Medical Center	7	\$ 23,250
University of Southern Mississippi	3	\$ 11,500
Totals	10	\$ 34,750

Award Recipients by County

County	Awards	Amount
Desoto	2	\$ 6,750
Hancock	1	\$ 4,000
Lauderdale	1	\$ 4,000
Madison	2	\$ 7,000
Newton	1	\$ 3,500
Rankin	1	\$ 3,500
Tate	1	\$ 2,500
Walthall	1	\$ 3,500
Totals	10	\$ 34,750

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				10	\$ 35,750.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2014				0	\$ -
Grand Totals				10	\$ 35,750.00

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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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 99-02	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
FY 2014	9	0	0	0	0	0	9
All Years	10	0	0	0	0	0	10

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 99-02	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
FY 2014	0	0%	9	100%	0	0%	9
All Years	0	0%	10	100%	0	0%	10

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.

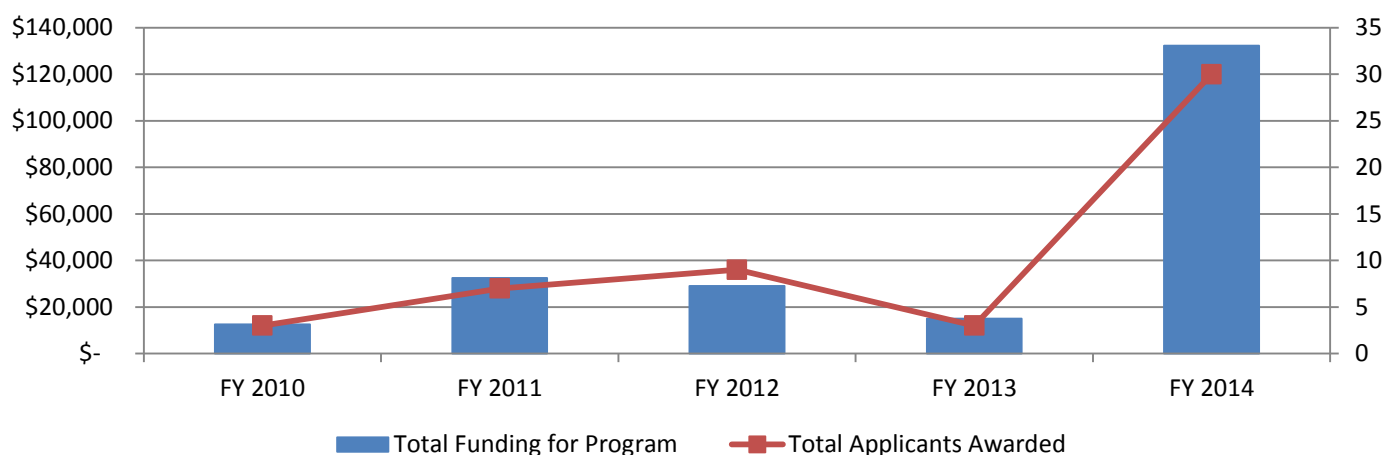
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	FY 2013	N/A	0%	0%
FY 2007	N/A	N/A	N/A	FY 2014	N/A	N/A	0%
FY 2008	N/A	N/A	N/A	All Years	N/A	0%	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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	3	7	9	3	30
Total Funding for Program	\$ 12,500	\$ 32,500	\$ 29,063	\$ 15,000	\$ 132,206
Eligible Applicants	3	7	9	3	30
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 4,167	\$ 4,643	\$ 3,229	\$ 5,000	\$ 4,407
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
William Carey University	19	\$ 89,393
Totals	19	\$ 89,393
4-Year Public Institutions	Awards	Amount
Delta State University	1	\$ 5,000
University of Mississippi Medical Center	3	\$ 12,969
University of Southern Mississippi	7	\$ 24,844
Totals	11	\$ 42,813
Grand Totals	30	\$ 132,206

Award Recipients by County

County	Awards	Amount
Adams	2	\$ 9,319
Choctaw	1	\$ 3,594
Clarke	1	\$ 5,000
Forrest	4	\$ 20,000
Harrison	1	\$ 781
Hinds	3	\$ 15,000
Jasper	1	\$ 4,546
Jones	1	\$ 5,000

County (cont.)	Awards	Amount
Lafayette	2	\$ 8,254
Lauderdale	4	\$ 19,318
Madison	4	\$ 19,375
Neshoba	2	\$ 9,092
Newton	2	\$ 4,063
Pearl River	1	\$ 5,000
Rankin	1	\$ 3,864
Totals	30	\$ 132,206

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				35	\$ 175,658.00
Current	Service	Hinds		1	\$ 5,000.00
Current	Money			2	\$ 8,314.77
Non-Current	Money			0	\$ -
Collection	Money			4	\$ 27,914.93
Closed in FY 2014				5	\$ -
Grand Totals				47	\$ 216,887.70

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	5	\$ -	\$ -		\$ 42,031.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	5	\$ -	\$ -		\$ 42,031.00

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 88.58	\$ 29.51	\$ -	\$ -	\$ 118.09
August 2013	\$ 89.09	\$ 29.00	\$ -	\$ -	\$ 118.09
September 2013	\$ 300.22	\$ 113.49	\$ -	\$ -	\$ 413.71
October 2013	\$ 90.10	\$ 27.99	\$ -	\$ -	\$ 118.09
November 2013	\$ 162.01	\$ 384.06	\$ 2,105.72	\$ -	\$ 2,651.79
December 2013	\$ 165.46	\$ 52.64	\$ -	\$ -	\$ 218.10
January 2014	\$ 178.30	\$ 79.07	\$ -	\$ -	\$ 257.37
February 2014	\$ 92.16	\$ 25.93	\$ -	\$ -	\$ 118.09
March 2014	\$ 223.20	\$ 51.23	\$ -	\$ -	\$ 274.43
April 2014	\$ 239.38	\$ 75.79	\$ -	\$ -	\$ 315.17
May 2014	\$ 93.74	\$ 24.35	\$ -	\$ -	\$ 118.09
June 2014	\$ 170.02	\$ 48.07	\$ -	\$ -	\$ 218.09
Totals	\$ 1,892.26	\$ 941.13	\$ 2,105.72	\$ -	\$ 4,939.11

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 99-02	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	0	1	0	0	0	3
FY 2007	1	0	0	0	0	2	3
FY 2008	0	1	0	0	1	1	3
FY 2009	0	0	0	0	0	0	0
FY 2010	1	0	0	0	1	0	2
FY 2011	1	0	1	0	0	2	4
FY 2012	4	0	0	0	0	0	4
FY 2013	1	0	0	0	0	0	1
FY 2014	25	0	0	0	0	0	25
All Years	35	1	2	0	4	5	47

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 99-02	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%	3	50%	0	0%	6
FY 2007	4	80%	1	20%	0	0%	5
FY 2008	3	60%	1	20%	1	20%	5
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	1	33%	1	33%	1	33%	3
FY 2011	4	67%	2	33%	0	0%	6
FY 2012	0	0%	4	100%	0	0%	4
FY 2013	0	0%	1	100%	0	0%	1
FY 2014	0	0%	25	100%	0	0%	25
All Years	15	27%	38	69%	2	4%	55

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.

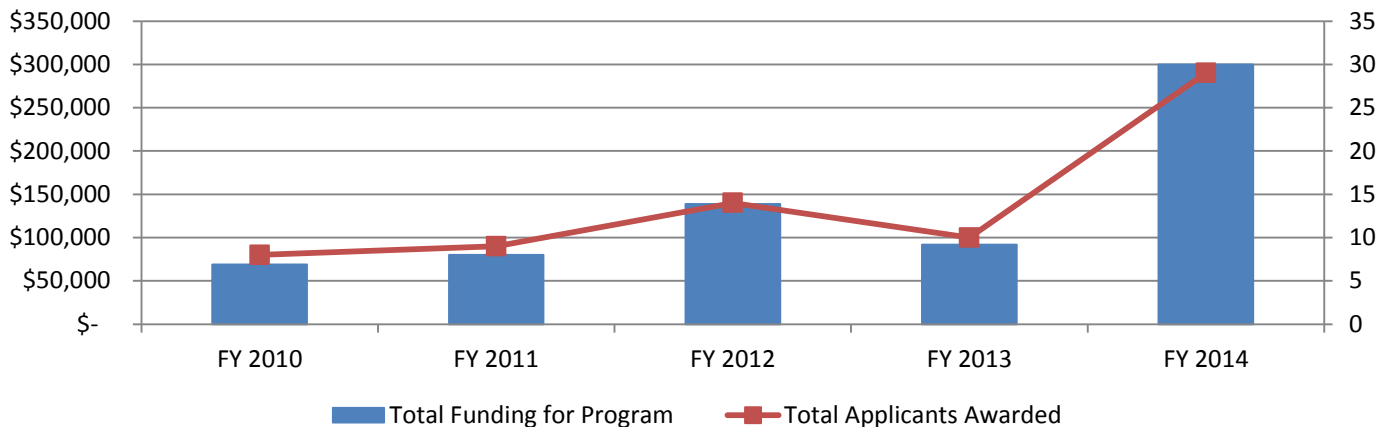
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	0%	33%	33%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	0%
FY 2005	N/A	N/A	N/A	FY 2012	0%	0%	0%
FY 2006	0%	17%	0%	FY 2013	N/A	0%	0%
FY 2007	20%	20%	0%	FY 2014	N/A	N/A	0%
FY 2008	0%	0%	20%	All Years	3%	10%	4%

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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	8	9	14	10	29
Total Funding for Program	\$ 69,000	\$ 80,000	\$ 139,000	\$ 92,000	\$ 300,000
Eligible Applicants	18	9	14	10	29
Award Rate	44%	100%	100%	100%	100%
Average Award Amount	\$ 8,625	\$ 8,889	\$ 9,929	\$ 9,200	\$ 10,345
Applicants Not Funded	10	0	0	0	0
Funding Disparity	\$ 86,250	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Private Institutions		Awards	Amount
William Carey University		21	\$ 224,000
Totals		21	\$ 224,000
 4-Year Public Institutions		 Awards	 Amount
Mississippi University for Women		1	\$ 12,000
University of Mississippi Medical Center		5	\$ 47,000
University of Southern Mississippi		2	\$ 17,000
Totals		8	\$ 76,000
Grand Totals		29	\$ 300,000

Award Recipients by County

County	Awards	Amount
Adams	1	\$ 10,000
Clarke	1	\$ 12,000
Coahoma	1	\$ 12,000
Desoto	1	\$ 10,000
Forrest	3	\$ 36,000
Grenada	2	\$ 12,000
Hinds	1	\$ 10,000

County (cont.)	Awards	Amount
Jasper	1	\$ 10,000
Jones	2	\$ 24,000
Lauderdale	3	\$ 36,000
Madison	3	\$ 27,000
Neshoba	3	\$ 32,000
Newton	4	\$ 35,000
Oktibbeha	1	\$ 12,000
Pearl River	1	\$ 12,000
Rankin	1	\$ 10,000
Totals	29	\$ 300,000

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				46	\$ 450,389.22
Current	Service	Various		11	\$ 135,000.00
Current	Money			5	\$ 42,433.06
Non-Current	Money			2	\$ 24,807.96
Collection	Money			9	\$ 96,850.69
Closed in FY 2014				5	\$ 36.24
Grand Totals				78	\$ 749,517.17

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	3	\$ -	\$ -	\$	26,000.00
Service/Cancellation & Money	0	\$ -	\$ -	\$	-
Money	2	\$ 21,963.76	\$ 3,797.65	\$	-
Grand Totals	5	\$ 21,963.76	\$ 3,797.65	\$	26,000.00

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 797.71	\$ 458.75	\$ 35.00	\$ -	\$ 1,291.46
August 2013	\$ 713.45	\$ 207.26	\$ 52.50	\$ -	\$ 973.21
September 2013	\$ 1,298.54	\$ 340.88	\$ -	\$ -	\$ 1,639.42
October 2013	\$ 1,002.05	\$ 280.30	\$ -	\$ -	\$ 1,282.35
November 2013	\$ 1,009.97	\$ 275.31	\$ -	\$ -	\$ 1,285.28
December 2013	\$ 877.78	\$ 210.42	\$ 35.00	\$ -	\$ 1,123.20
January 2014	\$ 856.94	\$ 292.85	\$ 52.50	\$ -	\$ 1,202.29
February 2014	\$ 504.88	\$ 118.84	\$ 17.50	\$ -	\$ 641.22
March 2014	\$ 768.74	\$ 200.13	\$ 35.00	\$ -	\$ 1,003.87
April 2014	\$ 802.94	\$ 247.42	\$ 35.00	\$ -	\$ 1,085.36
May 2014	\$ 513.52	\$ 142.70	\$ -	\$ -	\$ 656.22
June 2014	\$ 667.92	\$ 188.30	\$ 2,000.00	\$ -	\$ 2,856.22
Totals	\$ 9,814.44	\$ 2,963.16	\$ 2,262.50	\$ -	\$ 15,040.10

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 99-02	1	0	0	1	0	0	2
FY 2003	0	0	0	0	0	0	0
FY 2004	1	1	0	0	2	0	4
FY 2005	0	0	0	1	1	0	2
FY 2006	2	1	1	0	0	1	5
FY 2007	1	2	0	0	2	1	6
FY 2008	1	0	0	0	0	0	1
FY 2009	0	0	0	0	0	0	0
FY 2010	1	0	1	0	3	0	5
FY 2011	1	0	3	0	0	1	5
FY 2012	6	5	0	0	0	2	13
FY 2013	7	2	0	0	0	0	9
FY 2014	25	0	0	0	0	0	25
All Years	46	11	5	2	9	5	78

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 99-02	13	87%	1	7%	1	7%	15
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	4	50%	4	50%	0	0%	8
FY 2007	13	72%	3	17%	2	11%	18
FY 2008	9	90%	1	10%	0	0%	10
FY 2009	1	100%	0	0%	0	0%	1
FY 2010	2	29%	2	29%	3	43%	7
FY 2011	2	33%	4	67%	0	0%	6
FY 2012	2	15%	11	85%	0	0%	13
FY 2013	0	0%	9	100%	0	0%	9
FY 2014	0	0%	25	100%	0	0%	25
All Years	73	50%	62	43%	10	7%	145

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.

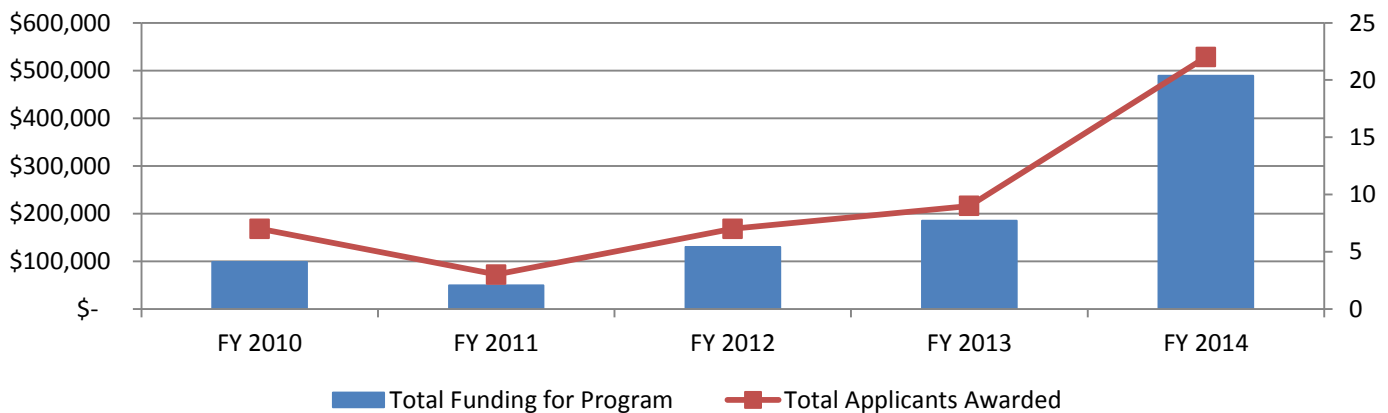
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	8%	8%	7%	FY 2009	0%	0%	0%
FY 2003	0%	0%	0%	FY 2010	0%	43%	43%
FY 2004	16%	11%	11%	FY 2011	0%	0%	0%
FY 2005	22%	22%	22%	FY 2012	0%	0%	0%
FY 2006	13%	13%	0%	FY 2013	N/A	0%	0%
FY 2007	6%	11%	11%	FY 2014	N/A	N/A	0%
FY 2008	10%	0%	0%	All Years	8%	9%	7%

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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	7	3	7	9	22
Total Funding for Program	\$ 98,210	\$ 49,590	\$ 129,710	\$ 184,770	\$ 489,155
Eligible Applicants	10	3	7	9	22
Award Rate	70%	100%	100%	100%	100%
Average Award Amount	\$ 14,030	\$ 16,530	\$ 18,530	\$ 20,530	\$ 22,234
Applicants Not Funded	3	0	0	0	0
Funding Disparity	\$ 42,090	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institution	Awards	Amount
University of Mississippi Medical Center	22	\$ 489,155
Totals	22	\$ 489,155

Award Recipients by County

County	Awards	Amount
Clarke	2	\$ 45,060
Harrison	2	\$ 45,060
Hinds	6	\$ 135,180
Jackson	1	\$ 22,530
Lawrence	1	\$ 22,530
Leake	1	\$ 22,530
Lowndes	1	\$ 22,530
Neshoba	1	\$ 22,530
Rankin	5	\$ 108,370
Sunflower	1	\$ 20,305
Washington	1	\$ 22,530
Totals	22	\$ 489,155

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				25	\$ 796,640.00
Current	Service	Various		3	\$ 77,135.00
Current	Money			4	\$ 41,618.93
Non-Current	Money			2	\$ 13,035.94
Collection	Money			2	\$ 12,030.00
Closed in FY 2014				3	\$ -
Grand Totals				39	\$ 940,459.87

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 14,030.00
Service/Cancellation & Money	1	\$ 795.18	\$ 311.29		\$ 13,234.82
Money	1	\$ 7,030.00	\$ 1,167.49		\$ -
Grand Totals	3	\$ 7,825.18	\$ 1,478.78		\$ 27,264.82

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 1,620.49	\$ 449.92	\$ -	\$ -	\$ 2,070.41
August 2013	\$ 2,615.85	\$ 557.88	\$ -	\$ -	\$ 3,173.73
September 2013	\$ 2,356.19	\$ 486.39	\$ -	\$ -	\$ 2,842.58
October 2013	\$ 2,072.48	\$ 393.10	\$ -	\$ -	\$ 2,465.58
November 2013	\$ 1,123.09	\$ 260.83	\$ -	\$ -	\$ 1,383.92
December 2013	\$ 3,342.69	\$ 491.23	\$ -	\$ -	\$ 3,833.92
January 2014	\$ 2,113.09	\$ 358.49	\$ -	\$ -	\$ 2,471.58
February 2014	\$ 1,480.33	\$ 201.08	\$ -	\$ -	\$ 1,681.41
March 2014	\$ 2,268.61	\$ 365.31	\$ -	\$ -	\$ 2,633.92
April 2014	\$ 1,848.17	\$ 317.41	\$ -	\$ -	\$ 2,165.58
May 2014	\$ 2,095.87	\$ 318.05	\$ -	\$ -	\$ 2,413.92
June 2014	\$ 2,183.18	\$ 306.74	\$ -	\$ -	\$ 2,489.92
Totals	\$ 25,120.04	\$ 4,506.43	\$ -	\$ -	\$ 29,626.47

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 99-02	0	0	1	0	0	0	1
FY 2003	0	0	0	0	0	0	0
FY 2004	0	0	0	1	0	0	1
FY 2005	0	1	0	0	1	0	2
FY 2006	0	0	0	0	0	1	1
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	0	1	1	0	0	2	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
FY 2014	15	0	0	0	0	0	15
All Years	25	3	4	2	2	3	39

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 99-02	18	95%	1	5%	0	0%	19
FY 2003	3	100%	0	0%	0	0%	3
FY 2004	3	75%	0	0%	1	25%	4
FY 2005	4	67%	1	17%	1	17%	6
FY 2006	8	100%	0	0%	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	2	50%	2	50%	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
FY 2014	0	0%	15	100%	0	0%	15
All Years	39	53%	32	44%	2	3%	73

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.

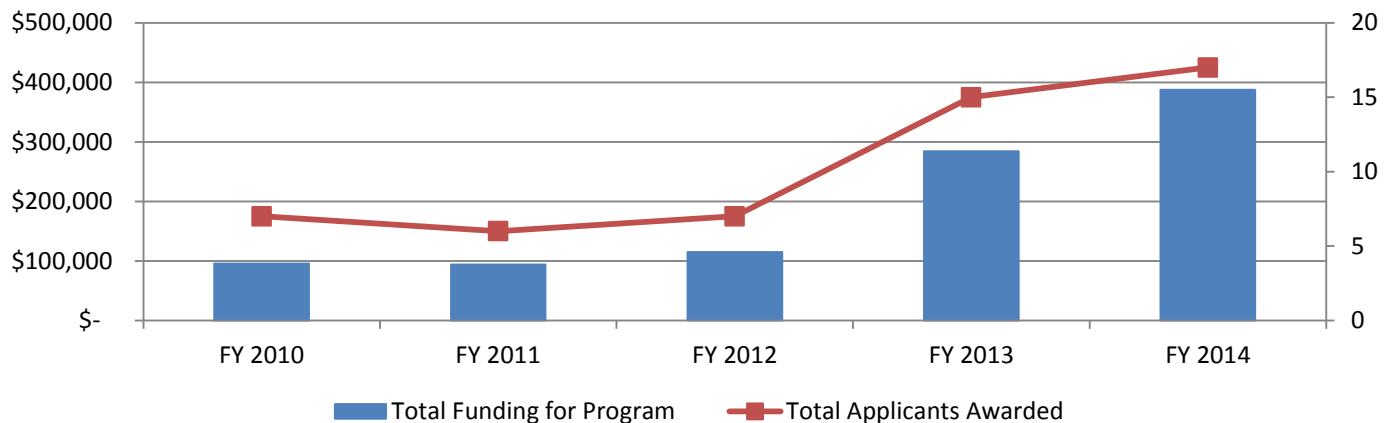
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	0%	0%	0%	FY 2009	N/A	N/A	N/A
FY 2003	0%	0%	0%	FY 2010	0%	0%	0%
FY 2004	0%	25%	25%	FY 2011	N/A	N/A	N/A
FY 2005	17%	0%	17%	FY 2012	0%	0%	0%
FY 2006	0%	0%	0%	FY 2013	N/A	0%	0%
FY 2007	0%	0%	0%	FY 2014	N/A	N/A	0%
FY 2008	0%	0%	0%	All Years	2%	2%	3%

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 become primary care physicians, specializing in family medicine, internal medicine, pediatrics, or obstetrics/gynecology. Students may fulfill the service obligation by working as a licensed physician in a critical need area of Mississippi for one year for each year of loan received. To be eligible, students must be Mississippi residents. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	7	6	7	15	17
Total Funding for Program	\$ 95,543	\$ 93,894	\$ 114,783	\$ 283,999	\$ 387,470
Eligible Applicants	13	6	7	15	17
Award Rate	54%	100%	100%	100%	100%
Average Award Amount	\$ 13,649	\$ 15,649	\$ 16,398	\$ 18,933	\$ 22,792
Applicants Not Funded	6	0	0	0	0
Funding Disparity	\$ 81,894	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-Year Public Institutions	Awards	Amount
University of Mississippi Medical Center	17	\$ 387,470
Totals	17	\$ 387,470

Award Recipients by County

County	Awards	Amount
Carroll	1	\$ 23,148
Desoto	1	\$ 23,148
Hinds	4	\$ 92,592
Jefferson	1	\$ 17,102
Jones	1	\$ 23,148
Lauderdale	1	\$ 23,148
Madison	4	\$ 92,592
Rankin	2	\$ 46,296
Smith	1	\$ 23,148
Tishomingo	1	\$ 23,148
Totals	17	\$ 387,470

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				30	\$ 1,012,592.02
Current	Service	Various		5	\$ 143,290.00
Current	Money			3	\$ 3,997.09
Non-Current	Money			9	\$ 222,118.99
Collection	Money			9	\$ 165,447.73
Closed in FY 2014				5	\$ -
Grand Totals				61	\$ 1,547,445.83

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 24,000.00
Service/Cancellation & Money	1	\$ 8,521.62	\$ 10,778.38		\$ 3,478.38
Money	3	\$ 54,000.00	\$ 11,545.32		\$ -
Grand Totals	5	\$ 62,521.62	\$ 22,323.70		\$ 27,478.38

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 2,220.25	\$ 518.79	\$ 283.13	\$ -	\$ 3,022.17
August 2013	\$ 4,373.13	\$ 1,123.37	\$ 283.13	\$ -	\$ 5,779.63
September 2013	\$ 1,040.52	\$ 7,459.59	\$ -	\$ -	\$ 8,500.11
October 2013	\$ 814.85	\$ 465.15	\$ -	\$ -	\$ 1,280.00
November 2013	\$ 819.45	\$ 460.55	\$ -	\$ -	\$ 1,280.00
December 2013	\$ 824.10	\$ 455.90	\$ 100.00	\$ -	\$ 1,380.00
January 2014	\$ 988.77	\$ 451.23	\$ (60.00)	\$ -	\$ 1,380.00
February 2014	\$ 833.47	\$ 446.53	\$ 100.00	\$ -	\$ 1,380.00
March 2014	\$ 554.07	\$ 425.93	\$ 100.00	\$ -	\$ 1,080.00
April 2014	\$ 842.94	\$ 557.06	\$ 130.00	\$ -	\$ 1,530.00
May 2014	\$ 847.72	\$ 552.28	\$ -	\$ -	\$ 1,400.00
June 2014	\$ 852.52	\$ 547.48	\$ -	\$ -	\$ 1,400.00
Totals	\$ 15,011.79	\$ 13,463.86	\$ 936.26	\$ -	\$ 29,411.91

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	8	2	18
FY 99-02	0	0	2	1	0	2	5
FY 2003	0	0	0	0	0	0	0
FY 2004	0	0	0	0	0	0	0
FY 2005	0	2	0	0	0	1	3
FY 2006	0	0	1	0	0	0	1
FY 2007	2	1	0	0	1	0	4
FY 2008	5	1	0	0	0	0	6
FY 2009	0	0	0	0	0	0	0
FY 2010	0	1	0	0	0	0	1
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
FY 2014	7	0	0	0	0	0	7
All Years	30	5	3	9	9	5	61

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 99-02	27	90%	2	7%	1	3%	30
FY 2003	1	100%	0	0%	0	0%	1
FY 2004	0	N/A	0	N/A	0	N/A	0
FY 2005	1	33%	2	67%	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
FY 2014	0	0%	7	100%	0	0%	7
All Years	30	43%	38	54%	2	3%	70

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.

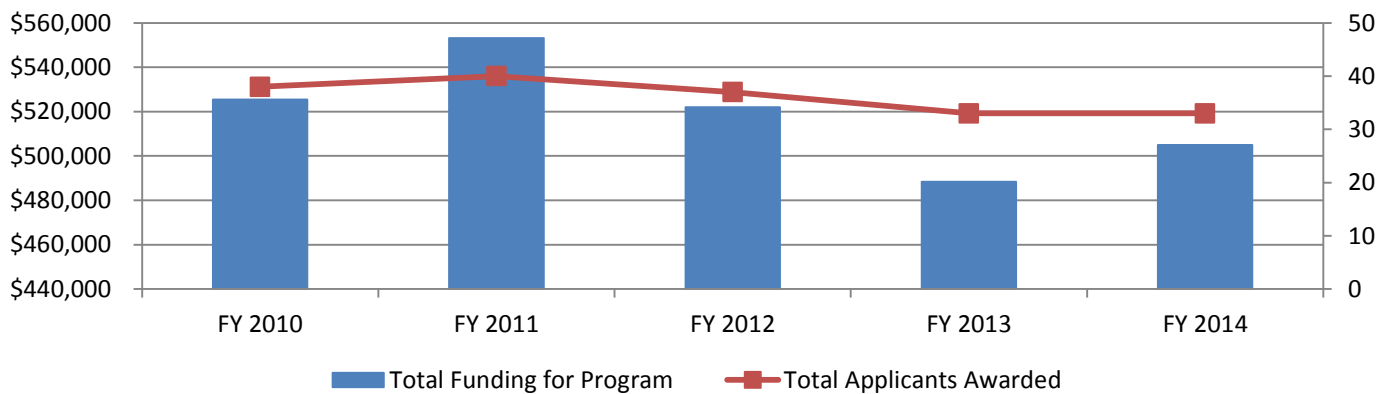
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	3%	3%	3%	FY 2009	N/A	N/A	N/A
FY 2003	0%	0%	0%	FY 2010	0%	0%	0%
FY 2004	N/A	N/A	N/A	FY 2011	0%	0%	0%
FY 2005	0%	0%	0%	FY 2012	0%	0%	0%
FY 2006	0%	0%	0%	FY 2013	N/A	0%	0%
FY 2007	0%	25%	25%	FY 2014	N/A	N/A	0%
FY 2008	0%	0%	0%	All Years	2%	3%	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 Optometry degree at an approved out-of-state school. Participants may fulfill the service obligation by working as an optometrist in Mississippi for one year for each year of loan received. The state pays an annual amount determined by the Southern Regional Education Board to the out-of-state institution to ensure seats are available for Mississippi students and to negotiate a reduced tuition for up to four (4) years or for the normal time required to complete the curriculum. To be eligible, students must be Mississippi residents and must attend full-time. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	38	40	37	33	33
Total Funding for Program	\$ 525,400	\$ 553,200	\$ 521,950	\$ 488,400	\$ 504,900
Eligible Applicants	38	40	37	33	33
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 13,826	\$ 13,830	\$ 14,107	\$ 14,800	\$ 15,300
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

Out-of-State	Awards	Amount
Southern College of Optometry	24	\$ 367,200
University of Alabama Birmingham - Optometry	9	\$ 137,700
Totals	33	\$ 504,900

Award Recipients by County

County	Awards	Amount
Attala	1	\$ 15,300
Bolivar	1	\$ 15,300
Calhoun	1	\$ 15,300
Clay	1	\$ 15,300
Desoto	4	\$ 61,200
Grenada	1	\$ 15,300
Harrison	1	\$ 15,300
Hinds	1	\$ 15,300
Jefferson	1	\$ 15,300
Lafayette	1	\$ 15,300
Lamar	1	\$ 15,300
Lauderdale	2	\$ 30,600
Madison	1	\$ 15,300

County (cont.)	Awards	Amount
Marshall	1	\$ 15,300
Oktibbeha	2	\$ 30,600
Panola	1	\$ 15,300
Pike	1	\$ 15,300
Rankin	2	\$ 30,600
Simpson	1	\$ 15,300
Sunflower	1	\$ 15,300
Tate	2	\$ 30,600
Tippah	1	\$ 15,300
Tunica	1	\$ 15,300
Washington	1	\$ 15,300
Unknown	2	\$ 30,600
Totals	33	\$ 504,900

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				45	\$ 1,685,580.00
Current	Service	Various		23	\$ 807,650.00
Current	Money			7	\$ 131,695.50
Non-Current	Money			5	\$ 58,372.29
Collection	Money			5	\$ 111,954.33
Closed in FY 2014				7	\$ -
Grand Totals				92	\$ 2,795,252.12

Accounts Closed During the Fiscal Year					
Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	5	\$ -	\$ -		\$ 233,600.00
Service/Cancellation & Money	0	\$ -	\$ -	\$ -	\$ -
Money	2	\$ 51,975.00	\$ 9,861.88		\$ -
Grand Totals	7	\$ 51,975.00	\$ 9,861.88		\$ 233,600.00

Revenue Collected in Repayment					
Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 6,548.97	\$ 1,454.29	\$ 120.00	\$ -	\$ 8,123.26
August 2013	\$ 10,581.58	\$ 821.68	\$ 120.00	\$ -	\$ 11,523.26
September 2013	\$ 4,661.19	\$ 1,042.07	\$ -	\$ -	\$ 5,703.26
October 2013	\$ 7,372.41	\$ 1,056.09	\$ -	\$ -	\$ 8,428.50
November 2013	\$ 4,932.79	\$ 690.47	\$ -	\$ -	\$ 5,623.26
December 2013	\$ 4,936.10	\$ 660.36	\$ 50.00	\$ -	\$ 5,646.46
January 2014	\$ 3,783.70	\$ 639.56	\$ 50.00	\$ -	\$ 4,473.26
February 2014	\$ 3,804.63	\$ 618.63	\$ 50.00	\$ -	\$ 4,473.26
March 2014	\$ 12,629.17	\$ 647.48	\$ 50.00	\$ -	\$ 13,326.65
April 2014	\$ 3,678.54	\$ 526.56	\$ 50.00	\$ -	\$ 4,255.10
May 2014	\$ 3,698.64	\$ 506.46	\$ -	\$ -	\$ 4,205.10
June 2014	\$ 3,718.86	\$ 486.24	\$ -	\$ -	\$ 4,205.10
Totals	\$ 70,346.58	\$ 9,149.89	\$ 490.00	\$ -	\$ 79,986.47

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 99-02	0	0	1	0	0	1	2
FY 2003	0	0	1	1	0	0	2
FY 2004	0	0	0	1	0	0	1
FY 2005	0	1	1	0	0	0	2
FY 2006	2	1	2	0	0	1	6
FY 2007	0	2	1	0	0	3	6
FY 2008	0	4	0	0	2	1	7
FY 2009	3	8	1	0	0	1	13
FY 2010	5	7	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
FY 2014	11	0	0	0	0	0	11
All Years	45	23	7	5	5	7	92

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 99-02	29	97%	1	3%	0	0%	30
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	5	50%	5	50%	0	0%	10
FY 2007	7	70%	3	30%	0	0%	10
FY 2008	5	45%	4	36%	2	18%	11
FY 2009	1	8%	12	92%	0	0%	13
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
FY 2014	0	0%	11	100%	0	0%	11
All Years	74	48%	75	49%	4	3%	153

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.

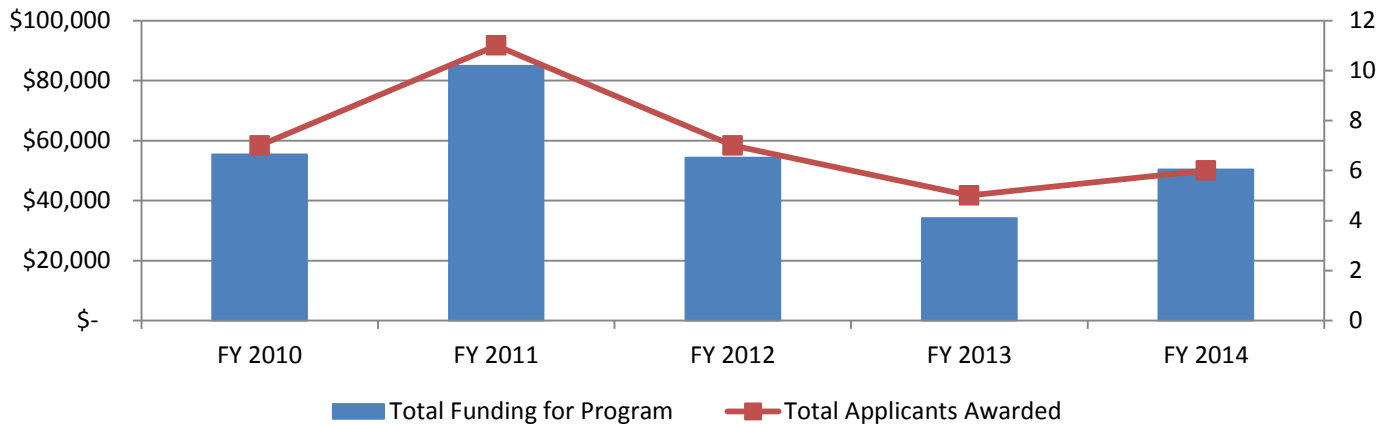
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	0%	0%	0%	FY 2009	0%	0%	0%
FY 2003	8%	8%	8%	FY 2010	0%	0%	0%
FY 2004	10%	10%	10%	FY 2011	0%	0%	0%
FY 2005	0%	0%	0%	FY 2012	0%	0%	0%
FY 2006	10%	10%	0%	FY 2013	N/A	0%	0%
FY 2007	0%	10%	0%	FY 2014	N/A	N/A	0%
FY 2008	0%	0%	18%	All Years	2%	3%	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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	7	11	7	5	6
Total Funding for Program	\$ 55,336	\$ 84,902	\$ 54,349	\$ 34,103	\$ 50,319
Eligible Applicants	7	11	7	5	6
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	\$ 7,905	\$ 7,718	\$ 7,764	\$ 6,821	\$ 8,387
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	4	\$ 36,792
Logan College of Chiropractic Medicine	1	\$ 4,484
Totals	6	\$ 50,319

Award Recipients by County

County	Awards	Amount
Amite	1	\$ 5,256
Hinds	1	\$ 10,512
Holmes	1	\$ 10,512
Pearl River	1	\$ 4,484
Smith	2	\$ 19,555
Totals	6	\$ 50,319

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	\$ 133,888.00
Current	Service	Various		6	\$ 70,226.17
Current	Money			4	\$ 80,194.67
Non-Current	Money			16	\$ 218,483.61
Collection	Money			12	\$ 161,043.96
Closed in FY 2014				3	\$ -
Grand Totals				51	\$ 663,836.41

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	3	\$ -	\$ -		\$ 44,793.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	3	\$ -	\$ -		\$ 44,793.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 1,603.53	\$ 1,059.25	\$ 437.18	\$ -	\$ 3,099.96
August 2013	\$ 1,746.32	\$ 798.56	\$ 307.48	\$ -	\$ 2,852.36
September 2013	\$ 1,488.46	\$ 941.20	\$ 355.99	\$ -	\$ 2,785.65
October 2013	\$ 1,962.64	\$ 1,224.30	\$ 355.98	\$ -	\$ 3,542.92
November 2013	\$ 1,972.05	\$ 764.50	\$ 126.37	\$ -	\$ 2,862.92
December 2013	\$ 1,981.51	\$ 1,305.04	\$ 547.48	\$ -	\$ 3,834.03
January 2014	\$ 2,030.63	\$ 645.92	\$ 468.48	\$ -	\$ 3,145.03
February 2014	\$ 2,104.67	\$ 751.88	\$ 458.48	\$ -	\$ 3,315.03
March 2014	\$ 2,196.95	\$ 1,509.61	\$ 808.47	\$ -	\$ 4,515.03
April 2014	\$ 2,387.20	\$ 731.49	\$ 524.02	\$ -	\$ 3,642.71
May 2014	\$ 2,052.47	\$ 604.08	\$ 377.37	\$ -	\$ 3,033.92
June 2014	\$ 2,389.06	\$ 1,061.49	\$ 552.37	\$ -	\$ 4,002.92
Totals	\$ 23,915.49	\$ 11,397.32	\$ 5,319.67	\$ -	\$ 40,632.48

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	9	6	0	15
FY 99-02	0	0	0	2	2	0	4
FY 2003	0	0	1	2	1	0	4
FY 2004	0	1	0	1	1	0	3
FY 2005	0	0	0	2	0	0	2
FY 2006	0	1	0	0	0	0	1
FY 2007	0	3	0	0	1	1	5
FY 2008	1	0	0	0	0	1	2
FY 2009	0	0	0	0	0	0	0
FY 2010	0	1	2	0	0	1	4
FY 2011	3	0	1	0	1	0	5
FY 2012	1	0	0	0	0	0	1
FY 2013	2	0	0	0	0	0	2
FY 2014	3	0	0	0	0	0	3
All Years	10	6	4	16	12	3	51

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 99-02	15	79%	0	0%	4	21%	19
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%	1	25%	0	0%	4
FY 2007	3	43%	3	43%	1	14%	7
FY 2008	1	50%	1	50%	0	0%	2
FY 2009	0	N/A	0	N/A	0	N/A	0
FY 2010	1	25%	3	75%	0	0%	4
FY 2011	1	17%	4	67%	1	17%	6
FY 2012	0	0%	1	100%	0	0%	1
FY 2013	0	0%	2	100%	0	0%	2
FY 2014	0	0%	3	100%	0	0%	3
All Years	43	57%	20	26%	13	17%	76

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.

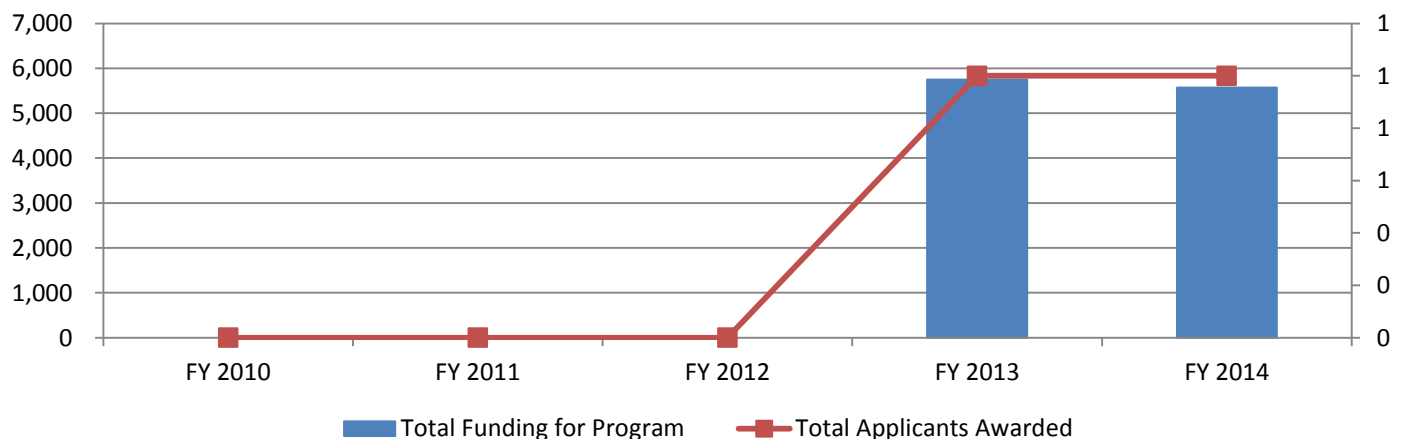
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	21%	21%	21%	FY 2009	N/A	N/A	N/A
FY 2003	25%	25%	25%	FY 2010	0%	0%	0%
FY 2004	25%	25%	25%	FY 2011	17%	0%	17%
FY 2005	38%	25%	25%	FY 2012	0%	0%	0%
FY 2006	25%	25%	0%	FY 2013	N/A	0%	0%
FY 2007	14%	14%	14%	FY 2014	N/A	N/A	0%
FY 2008	0%	0%	0%	All Years	21%	18%	17%

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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	N/A	N/A	N/A	1	1
Total Funding for Program	N/A	N/A	N/A	\$ 5,752	\$ 5,574
Eligible Applicants	N/A	N/A	N/A	1	1
Award Rate	N/A	N/A	N/A	100%	100%
Average Award Amount	N/A	N/A	N/A	\$ 5,752	\$ 5,574
Applicants Not Funded	N/A	N/A	N/A	0	0
Funding Disparity	N/A	N/A	N/A	\$ -	\$ -



Awards by Institution

4-year Public Institutions	Awards	Amount
University of Southern Mississippi	1	\$ 5,574
Totals	1	\$ 5,574

Award Recipients by County

County	Awards	Amount
Pearl River	1	\$ 5,574
Totals	1	\$ 5,574

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	\$ 9,076.42
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2014				0	\$ -
Grand Totals				1	\$ 9,076.42

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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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 99-02	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
FY 2014	0	0	0	0	0	0	0
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 99-02	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
FY 2014	0	N/A	0	N/A	0	N/A	0
All Years	0	0%	1	100%	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.

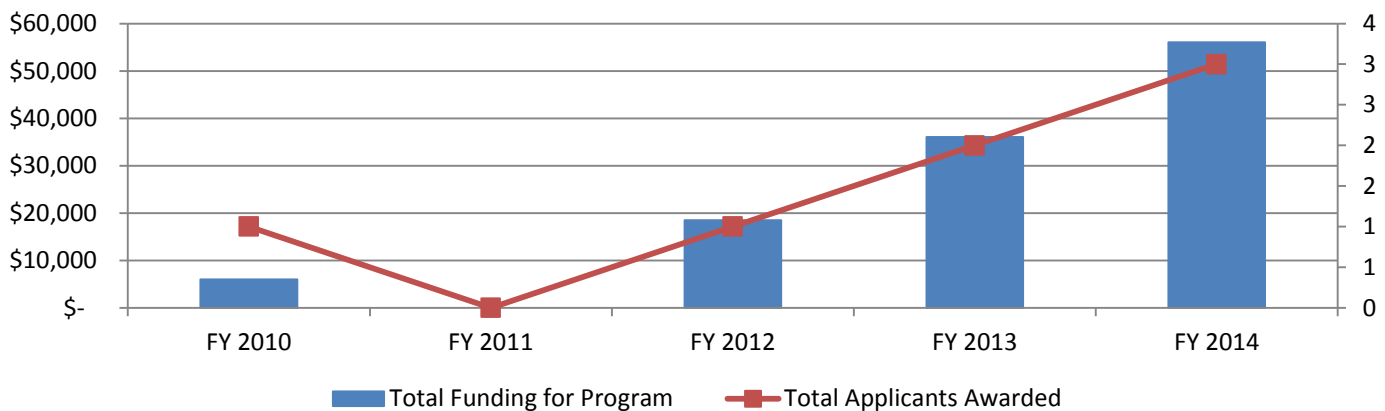
Cohort	FY 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	N/A	N/A	N/A	FY 2009	N/A	N/A	N/A
FY 2003	N/A	N/A	N/A	FY 2010	N/A	N/A	N/A
FY 2004	N/A	N/A	N/A	FY 2011	N/A	N/A	N/A
FY 2005	N/A	N/A	N/A	FY 2012	N/A	N/A	N/A
FY 2006	N/A	N/A	N/A	FY 2013	N/A	0%	0%
FY 2007	N/A	N/A	N/A	FY 2014	N/A	N/A	N/A
FY 2008	N/A	N/A	N/A	All Years	N/A	0%	0%

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 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 2010	FY 2011	FY 2012	FY 2013	FY 2014
Total Applicants Awarded	1	0	1	2	3
Total Funding for Program	\$ 6,000	\$ -	\$ 18,512	\$ 36,022	\$ 56,046
Eligible Applicants	1	0	1	2	3
Award Rate	100%	N/A	100%	100%	100%
Average Award Amount	\$ 6,000	\$ -	\$ 18,512	\$ 18,011	\$ 18,682
Applicants Not Funded	0	0	0	0	0
Funding Disparity	\$ -	\$ -	\$ -	\$ -	\$ -



Awards by Institution

4-year Public Institutions	Awards	Amount
Mississippi State University	3	\$ 56,046
Totals	3	\$ 56,046

Award Recipients by County

County	Awards	Amount
Hinds	1	\$ 18,682
Oktibbeha	1	\$ 18,682
Rankin	1	\$ 18,682
Totals	3	\$ 56,046

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				5	\$ 116,580.00
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2014				1	\$ -
Grand Totals				6	\$ 116,580.00

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	1	\$ 26,000.00	\$ 7,474.03		\$ -
Grand Totals	1	\$ 26,000.00	\$ 7,474.03		\$ -

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ 786.79	\$ 79.87	\$ -	\$ -	\$ 866.66
August 2013	\$ 355.92	\$ 77.41	\$ -	\$ -	\$ 433.33
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ 357.92	\$ 75.41	\$ -	\$ -	\$ 433.33
November 2013	\$ 359.94	\$ 73.39	\$ -	\$ -	\$ 433.33
December 2013	\$ 361.97	\$ 71.36	\$ -	\$ -	\$ 433.33
January 2014	\$ 364.01	\$ 69.32	\$ -	\$ -	\$ 433.33
February 2014	\$ 11,507.65	\$ 132.48	\$ -	\$ -	\$ 11,640.13
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ 14,094.20	\$ 579.24	\$ -	\$ -	\$ 14,673.44

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 99-02	0	0	0	0	0	0	0
FY 2003	0	0	0	0	0	1	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
FY 2014	3	0	0	0	0	0	3
All Years	5	0	0	0	0	1	6

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 99-02	1	100%	0	0%	0	0%	1
FY 2003	1	100%	0	0%	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
FY 2014	0	0%	3	100%	0	0%	3
All Years	3	38%	5	63%	0	0%	8

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 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	0%	0%	0%	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	N/A	N/A	N/A
FY 2005	0%	0%	0%	FY 2012	0%	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	FY 2014	N/A	N/A	0%
FY 2008	N/A	N/A	N/A	All Years	20%	0%	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 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				0	\$ -
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			2	\$ 40,494.68
Collection	Money			7	\$ 120,265.51
Closed in FY 2014				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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ 3,067.52	\$ 1,622.89	\$ -	\$ 4,690.41
August 2013	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
September 2013	\$ -	\$ 150.00	\$ -	\$ -	\$ 150.00
October 2013	\$ -	\$ 150.00	\$ -	\$ -	\$ 150.00
November 2013	\$ -	\$ 150.00	\$ -	\$ -	\$ 150.00
December 2013	\$ -	\$ 200.00	\$ 25.00	\$ -	\$ 225.00
January 2014	\$ -	\$ 100.00	\$ 25.00	\$ -	\$ 125.00
February 2014	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
March 2014	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
April 2014	\$ -	\$ 150.00	\$ 25.00	\$ -	\$ 175.00
May 2014	\$ -	\$ 150.00	\$ -	\$ -	\$ 150.00
June 2014	\$ -	\$ 170.00	\$ -	\$ -	\$ 170.00
Totals	\$ -	\$ 4,737.52	\$ 1,772.89	\$ -	\$ 6,510.41

Critical Area Teacher Education Loan/Scholarship (CATE)

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

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				0	\$ -
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			2	\$ 5,476.12
Closed in FY 2014				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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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			4	\$ 8,836.56
Collection	Money			0	\$ -
Closed in FY 2014				0	\$ -
Grand Totals				4	\$ 8,836.56

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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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 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				0	\$ -
Current	Service	Various		7	\$ 831,178.00
Current	Money			0	\$ -
Non-Current	Money			0	\$ -
Collection	Money			0	\$ -
Closed in FY 2014				1	\$ -
Grand Totals				8	\$ 831,178.00

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 100,000.00
Service/Cancellation & Money	0	\$ -	\$ -		\$ -
Money	0	\$ -	\$ -		\$ -
Grand Totals	1	\$ -	\$ -		\$ 100,000.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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 2014				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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
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 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			1	\$ 850.00
Collection	Money			0	\$ -
Closed in FY 2014				1	\$ (15.00)
Grand Totals				2	\$ 835.00

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	0	\$ -	\$ -		\$ -
Service/Cancellation & Money	1	\$ 15.00	\$ -		\$ 4,000.00
Money	0	\$ -	\$ -		\$ -
Grand Totals	1	\$ 15.00	\$ -		\$ 4,000.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ -	\$ -	\$ -	\$ -
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ -	\$ -	\$ -
June 2014	\$ 15.00	\$ -	\$ -	\$ -	\$ 15.00
Totals	\$ 15.00	\$ -	\$ -	\$ -	\$ 15.00

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 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				2	\$ 13,001.18
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			2	\$ 6,320.43
Collection	Money			4	\$ 24,610.86
Closed in FY 2014				0	\$ -
Grand Totals				8	\$ 43,932.47

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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
September 2013	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
October 2013	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
November 2013	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
December 2013	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
January 2014	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
February 2014	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
March 2014	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
April 2014	\$ -	\$ 162.50	\$ 87.50	\$ -	\$ 250.00
May 2014	\$ 51.89	\$ 110.61	\$ 87.50	\$ -	\$ 250.00
June 2014	\$ 123.22	\$ 39.28	\$ 87.50	\$ -	\$ 250.00
Totals	\$ 175.11	\$ 1,612.39	\$ 962.50	\$ -	\$ 2,750.00

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				0	\$ -
Current	Service			0	\$ -
Current	Money			0	\$ -
Non-Current	Money			1	\$ 9,000.00
Collection	Money			7	\$ 26,106.72
Closed in FY 2014				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 accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ -	\$ -	\$ -	\$ -
August 2013	\$ -	\$ 390.00	\$ 210.00	\$ -	\$ 600.00
September 2013	\$ -	\$ -	\$ -	\$ -	\$ -
October 2013	\$ -	\$ -	\$ -	\$ -	\$ -
November 2013	\$ -	\$ -	\$ -	\$ -	\$ -
December 2013	\$ -	\$ -	\$ -	\$ -	\$ -
January 2014	\$ -	\$ -	\$ -	\$ -	\$ -
February 2014	\$ -	\$ -	\$ -	\$ -	\$ -
March 2014	\$ -	\$ -	\$ -	\$ -	\$ -
April 2014	\$ -	\$ -	\$ -	\$ -	\$ -
May 2014	\$ -	\$ -	\$ 20.00	\$ -	\$ 20.00
June 2014	\$ -	\$ -	\$ -	\$ -	\$ -
Totals	\$ -	\$ 390.00	\$ 230.00	\$ -	\$ 620.00

Summary of Inactive Programs

Accounts Under Management During the Fiscal Year

Repayment Status	Repayment Method	Service County		Number of Accounts	Principal Balance Outstanding
Deferred				4	\$ 93,001.18
Current	Service	Various		7	\$ 831,178.00
Current	Money			0	\$ -
Non-Current	Money			10	\$ 65,501.67
Collection	Money			21	\$ 216,459.21
Closed in FY 2014				2	\$ (15.00)
Grand Totals				44	\$ 1,206,125.06

Accounts Closed During the Fiscal Year

Repayment Method	Number of Accounts	Principal Paid	Interest Paid		Principal Cancelled
Service/Cancellation	1	\$ -	\$ -		\$ 100,000.00
Service/Cancellation & Money	1	\$ 15.00	\$ -		\$ 4,000.00
Money	0	\$ -	\$ -		\$ -
Grand Totals	2	\$ 15.00	\$ -		\$ 104,000.00

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Refunds	Total
July 2013	\$ -	\$ 3,067.52	\$ 1,622.89	\$ -	\$ 4,690.41
August 2013	\$ -	\$ 702.50	\$ 322.50	\$ -	\$ 1,025.00
September 2013	\$ -	\$ 312.50	\$ 87.50	\$ -	\$ 400.00
October 2013	\$ -	\$ 312.50	\$ 87.50	\$ -	\$ 400.00
November 2013	\$ -	\$ 312.50	\$ 87.50	\$ -	\$ 400.00
December 2013	\$ -	\$ 362.50	\$ 112.50	\$ -	\$ 475.00
January 2014	\$ -	\$ 262.50	\$ 112.50	\$ -	\$ 375.00
February 2014	\$ -	\$ 312.50	\$ 112.50	\$ -	\$ 425.00
March 2014	\$ -	\$ 312.50	\$ 112.50	\$ -	\$ 425.00
April 2014	\$ -	\$ 312.50	\$ 112.50	\$ -	\$ 425.00
May 2014	\$ 51.89	\$ 260.61	\$ 107.50	\$ -	\$ 420.00
June 2014	\$ 138.22	\$ 209.28	\$ 87.50	\$ -	\$ 435.00
Totals	\$ 190.11	\$ 6,739.91	\$ 2,965.39	\$ -	\$ 9,895.41

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	4	7	0	10	21	2	44
FY 99-02	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
FY 2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Years	4	7	0	10	21	2	44

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 99-02	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
FY 2014	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 2012	FY 2013	FY 2014	Cohort	FY 2012	FY 2013	FY 2014
FY 99-02	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	FY 2014	N/A	N/A	N/A
FY 2008	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 an 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	\$ 250
Rust College	1	\$ 250
Tougaloo College	1	\$ 250
William Carey University	1	\$ 250
Totals	4	\$ 1,000
4-Year Public Institutions	Awards	Amount
Alcorn State University	3	\$ 750
Delta State University	2	\$ 500
Jackson State University	0	\$ -
Mississippi State University	4	\$ 1,000
Mississippi University for Women	1	\$ 250
Mississippi Valley State University	0	\$ -
University of Mississippi	8	\$ 2,000
University of Southern Mississippi	6	\$ 1,500
Totals	24	\$ 6,000
2-Year Public Institutions	Awards	Amount
Coahoma Community College	0	\$ -
Copiah-Lincoln Community College	5	\$ 1,500
East Central Community College	7	\$ 1,750
East Mississippi Community College	0	\$ -
Hinds Community College	9	\$ 2,250
Holmes Community College	3	\$ 750
Itawamba Community College	5	\$ 1,250
Jones County Junior College	6	\$ 1,500
Meridian Community College	0	\$ -
Mississippi Delta Community College	2	\$ 500
Mississippi Gulf Coast Community College	7	\$ 1,750
Northeast Mississippi Community College	0	\$ -
Northwest Mississippi Community College	5	\$ 1,250
Pearl River Community College	4	\$ 1,000
Southwest Mississippi Community College	0	\$ -
Totals	53	\$ 13,500
Grand Totals	81	\$ 20,500

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. The award amount varies by individual based upon the recipient's unmet financial need, but the maximum award amount is equal to the maximum federal Pell grant for the year. Awards may be prorated in the event that funds are not available to fully award all eligible students. 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 in part with federal dollars and in part 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	0	\$	-
Tougaloo College	0	\$	-
William Carey University	0	\$	-
Totals	0	\$	-
4-Year Public Institutions	Awards		Amount
Alcorn State University	0	\$	-
Delta State University	1	\$	5,645
Jackson State University	0	\$	-
Mississippi State University	1	\$	2,795
Mississippi University for Women	0	\$	-
Mississippi Valley State University	0	\$	-
University of Mississippi	0	\$	-
University of Southern Mississippi	0	\$	-
Totals	2	\$	8,440
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	2	\$	8,440

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	1	\$ 7,172.00
University of Mississippi	0	\$ -
University of Southern Mississippi	0	\$ -
Totals	1	\$ 7,172

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	25	\$ 107,694
Delta State University	15	\$ 48,316
Jackson State University	61	\$ 263,132
Mississippi State University	13	\$ 49,639
Mississippi University for Women	9	\$ 43,677
Mississippi Valley State University	89	\$ 349,410
University of Mississippi	4	\$ 14,135
University of Southern Mississippi	1	\$ 5,361
Totals	217	\$ 881,364