A Report to the Mississippi Legislature

2015 Annual Report of the State-Supported Student Financial Aid Programs

July 1, 2014 through June 30, 2015

Board of Trustees of State Institutions of Higher Learning

Postsecondary Education Financial Assistance Board

Mississippi Office of Student Financial Aid

Table of Contents

Executive Summary

The Mississippi Office of Student Financial Aid (Office) is the administering agency for all state-funded student financial aid programs. The Office also administers other financial aid programs 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 2014-15 Aid Year

For the 2014-15 Aid Year, the Office received an appropriation of $37.86 million in general funds, an increase of $1.57 million or 4.33% from the previous year. The Legislature initially gave the Office authority to spend up to $4.26 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 $4.26 million. The 2015 Legislature gave the Office deficit authority to spend an additional $600,000 from special source funds, for a total Student Financial Aid appropriation of $42.71 million. In other appropriations, $750,000 was made available from the Ayers Settlement. The total available to the Office for awards and administration was $43.46 million. This represents an increase of $3.41 million or 8.51% over the previous year.

Expenses for the 2014-15 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 $43.46 million. The Office expended $41.12 million on state-supported awards and $1.17 million on administration. Of a total $1.5 million in restricted funds, $922,630 became unavailable for use due to restrictions. The unspent restricted funds, plus funds expended on awards and administration totaled $43.21 million. All Unrestricted Treasury Funds and Other Funds were expended. The Office ended the year with unused spending authority from Special Source Funds in the amount of $249,609.

Overview of 2014-15 Awards

The Office awarded 30,813 awards, totaling $41,164,203 to students during the 2014-15 Aid Year. A total of 30,813 awards, totaling $41,122,228, were made to students through thirty-three (33) state-supported student financial aid programs. An additional $41,975 was awarded to students in 120 awards through two (2) 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 2014-15 Aid Year was $1,340, an increase of 5.81%.

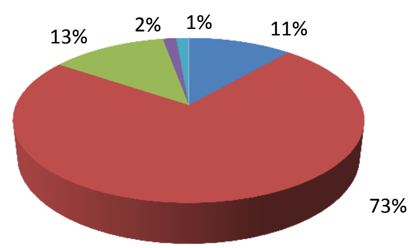
Funding Disparities

Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For undergraduate grant programs that are not fully funded, all eligible applicants are awarded, but individual awards may be prorated. For other programs that are not fully funded, awards are made on a first-come, first-served basis until funds have been exhausted. For the 2014-15 Aid Year, 35 eligible applicants in two (2) programs were not awarded, resulting in a funding disparity of $262,679.

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	2,814	$ 4,700,332
4-Year Public	18,219	$ 30,033,597
2-Year Public	9,429	$ 5,213,304
Out-of-State	39	$ 604,200
Loan Servicers	192	$ 570,795
Totals	*30,693*	*$ 41,122,228*



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

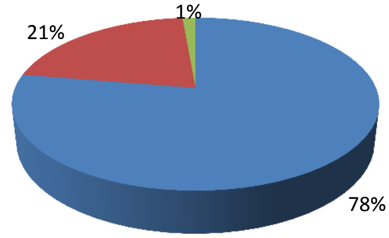
A total of 26,818 unique individuals, representing all 82 Mississippi counties, received aid during the aid year. The number of award recipients when counted by county is less than the total number of awards, due to the fact that some students receive aid through more than one program. Also some students 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 forgivable loans are the two primary forms of state-supported student financial aid. Grants are awards that do not have to be repaid. Forgivable loans are awards that may be repaid over time with interest or may be repaid with service. Loan repayment is also available for teachers in critical need areas. Of all state-supported student financial aid awarded in the 2014-15 Aid Year, grants made up 78%, forgivable loans made up 21%, and loan repayment made up 1% of the funds awarded.

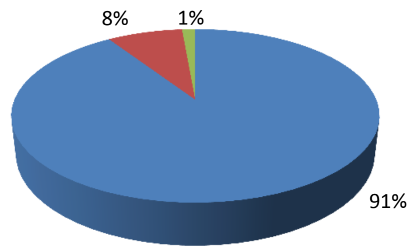
	Awards		Amount
Grants	29,132	$	31,919,389
Forgivable Loans	1,369	$	8,632,044
Loan Repayment	192	$	570,795
Totals	*30,693*	*$*	*41,122,228*



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

The bulk (91%) of state student financial aid dollars is awarded to undergraduate students. Only 8% of aid goes to graduate students. Nearly all graduate aid is awarded in the form of forgivable loans. Loan repayment, representing 1% of all aid, is offered to working teachers post-graduation.

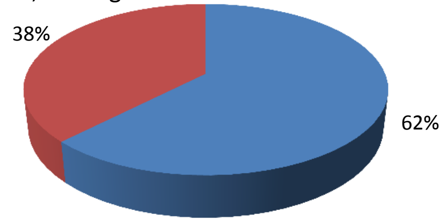
	Awards		Amount
Undergraduate	30,055	$	37,299,046
Graduate	446	$	3,252,387
Post-Graduation	192	$	570,795
Totals	*30,693*	*$*	*41,122,228*



Distribution of Forgivable Loans by Classification (State-Supported Programs Only)

Nearly all grant aid is awarded to undergraduate students, but forgivable loans are awarded to both undergraduate and graduate students. Undergraduate students receive 62% of forgivable loans, while graduate students receive the remaining 38%.

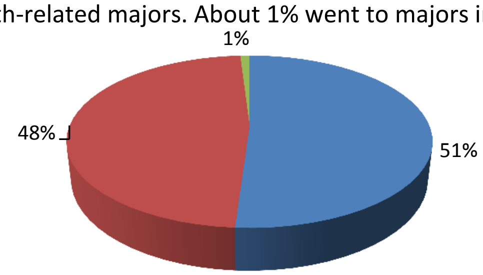
	Awards		Amount
Undergraduate	923	$	5,379,657
Graduate	446	$	3,252,387
Totals	*1,369*	*$*	*8,632,044*



Distribution of Forgivable Loans by Shortage Area (State-Supported Programs Only)

Forgivable Loans are awarded primarily to students in education and health-related majors. Of all forgivable loans awarded, 51% went to education majors and 48% went to students in health-related majors. About 1% went to majors in other fields.

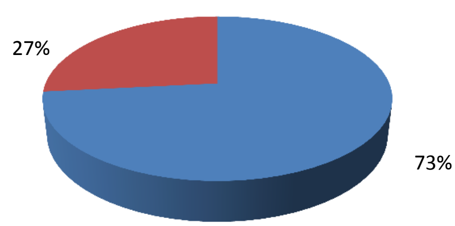
	Awards		Amount
Education	658	$	4,406,880
Health	706	$	4,139,934
Other	5	$	85,230
Totals	*1,369*	*$*	*8,632,044*



Distribution of Undergraduate Forgivable Loans by Shortage Area (State-Supported Programs Only)

Students in education majors received 73% of forgivable loan money awarded to undergraduates, and students in health-related majors received 27% of money awarded to undergraduates.

	Awards		Amount
Education	514	$	3,948,554
Health	409	$	1,431,103
Totals	*923*	*$*	*5,379,657*

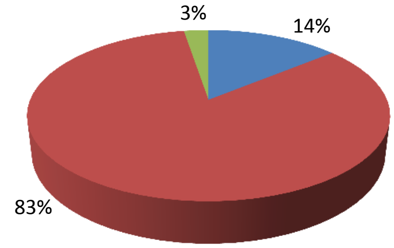


Executive Summary

Distribution of Graduate Forgivable Loans by Shortage Area (State-Supported Programs Only)

Students in health-related majors received 83% of forgivable loan money awarded to graduates, and students in education majors received 14% of money awarded to graduates. Students in other majors received 3%.

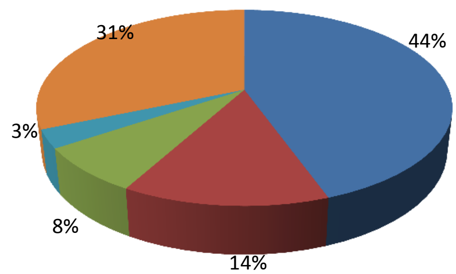
	Awards	Amount
Education	144	$ 458,326
Health	297	$ 2,708,831
Other	5	$ 85,230
Totals	*446*	*$ 3,252,387*



Management of Forgivable Loans in Repayment

State-supported forgivable loan 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 2014-15 Aid Year, ECSI managed 5,523 forgivable loan accounts. The pie chart represents the distribution of the $38.69 million total outstanding principal balance at the close of the fiscal year.

	Accounts	Principal Balance Outstanding
Current		
School, Grace, Deferred	1,891	$ 17,216,194
Service	643	$ 5,249,531
Money	407	$ 2,914,257
Defaulted		
Noncurrent	142	$ 1,172,159
Collection	1,601	$ 12,138,726
Closed in FY 2014		
Closed	839	$ (2,893)
Total	**5,523**	**$ 38,687,973**



Revenue Collected

Revenue is collected in repayment of forgivable loan accounts. During the 2014-15 Aid Year, $1.68 million was collected in repayment of principal, interest and fees. Of the funds collected, approximately $213,730 in fees was paid to the servicing company and collection agencies, leaving $1.46 million available for investment in the Consolidated Revolving Loan Trust fund to be paid back out in forgivable loan awards.

Closed Accounts

During the 2014-15 Aid Year, 839 forgivable loan repayment accounts were closed. Of these accounts, 586 (70%) were closed through cancellation by service, death, or disability; 115 (14%) were repaid through a combination of money and cancellation, and 138 (16%) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was $6.19 million (84% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was $1,205,129 (16% of the cumulative principal paid or cancelled).

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 5,523 accounts under managment during the fiscal year, 316 accounts belong to untracked cohorts. For all tracked cohorts, a total of 15,091 loans have been made over time. Of the 15,091 accounts in tracked cohorts, 1,467 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 10%, which is lower than last year's 12% overall cohort default rate. Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. For all accounts in tracked cohorts, the rate of accounts in a current status is 19%. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment. For all accounts in tracked cohorts, 71% have been closed during the current fiscal year or previous fiscal years. Of the closed accounts, 92% were closed by service.

Summary Detail

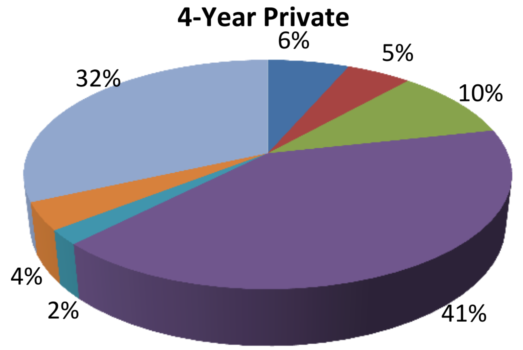
State-Supported Student Financial Aid Programs

GRANTS - Undergraduate	Awards	Total Amount
Mississippi Resident Tuition Assistance Grant (MTAG)	24,329	$ 14,377,542
Mississippi Eminent Scholars Grant (MESG)	2,409	$ 5,789,228
Higher Education Legislative Plan for Needy Students (HELP)	1,840	$ 10,184,010
Law Enforcement Officers/Firemen Scholarship (LAW)	21	$ 176,728
Total Undergraduate Grants	**28,599**	**$ 30,527,508**
GRANTS - Graduate		
Public Management Graduate Intern (PMGT)	0	$ -
Total Graduate Grants	**0**	**$ -**
TOTAL GRANTS	***28,599***	***$ 30,527,508***
LOAN REPAYMENT		
Mississippi Teacher Loan Repayment (MTLR)	192	$ 570,795
TOTAL LOAN REPAYMENT	***192***	***$ 570,795***
FORGIVABLE LOANS - Undergraduate		
Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)	2	$ 32,100
Critical Needs Teacher Forgivable Loan (CNTP)	139	$ 2,141,649
Teacher Education Scholars Forgivable Loan (TES)	40	$ 583,969
William Winter Alternate Route Teacher Forgivable Loan (WWAR)	3	$ 10,000
William Winter Teacher Forgivable Loan (WWTS)	330	$ 1,180,836
Nursing Education Forgivable Loan - Bachelor's (NELB)	288	$ 1,016,182
Nursing Education Forgivable Loan - RN to BSN (NELR)	115	$ 406,671
Total Undergraduate Forgivable Loans	**917**	**$ 5,371,407**
FORGIVABLE LOANS - Undergraduate/Graduate		
Health Care Professions Forgivable Loan - Undergraduate (HCP-UG)	6	$ 8,250
Health Care Professions Forgivable Loan - Graduate (HCP-GR)	2	$ 6,000
Family Protection Specialist Social Worker (SWOR)	1	$ 7,722
Total Undergraduate/Graduate Forgivable Loans	**9**	**$ 21,972**
FORGIVABLE LOANS - Graduate		
Counseling and School Administration Forgivable Loan (CSA)	24	$ 44,375
Graduate Teacher Forgivable Loan (GTS)	75	$ 141,250
Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)	35	$ 159,300
Speech Language Pathologist Forgivable Loan (SLPL)	8	$ 63,401
SREB Doctoral Scholars (SDSP)	2	$ 50,000
Nursing Education Forgivable Loan - Masters (NELM)	123	$ 384,514
Nursing Education Forgivable Loan - RN to MSN (NERM)	19	$ 57,500
Nursing Education Forgivable Loan - Ph.D. (NELP)	38	$ 168,129
Nursing Teaching Stipend (NTSP)	26	$ 272,000
State Dental Education Forgivable Loan (DENT)	24	$ 583,440
State Medical Education Forgivable Loan (MED)	26	$ 633,048
SREB Regional Contract Program (SREB)	35	$ 540,600
Graduate and Professional Degree Forgivable Loan (STSC)	4	$ 63,600
Veterinary Medicine Minority Forgivable Loan (VMMP)	4	$ 77,508
Total Graduate Forgivable Loans	**443**	**$ 3,238,665**
TOTAL FORGIVABLE LOANS	***1,369***	***$ 8,632,044***
PROGRAMS FUNDED THROUGH SPECIAL SOURCE / OTHER STATE FUNDS		
GEAR UP Mississippi Scholarship (GUMS)	276	$ 628,050
Nissan Scholarship (NISS)	2	$ 13,831
Summer Developmental Program Grant (SUMD)	255	$ 750,000
TOTAL SPECIAL SOURCE PROGRAMS	***533***	***$ 1,391,881***
TOTAL FUNDED THROUGH STATE-SUPPORTED FUNDS	***30,693***	***$ 41,122,228***
Programs Funded through Alternate Sources		
College Goal Sunday Awards (CGSA)	35	$ 8,750
GEAR UP Mississippi Milestone Award (GUMM)	85	$ 33,225
TOTAL FUNDED THROUGH ALTERNATE FUNDS	***120***	***$ 41,975***
TOTAL PROGRAMS ADMINISTERED BY SFA	***30,813***	***$ 41,164,203***

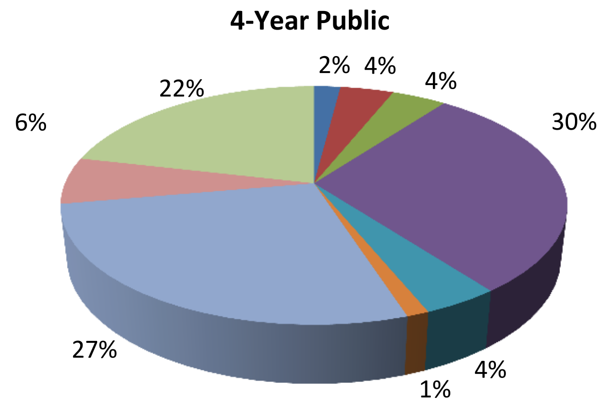
Summary Detail

State-Supported Student Financial Aid Awards by Institution

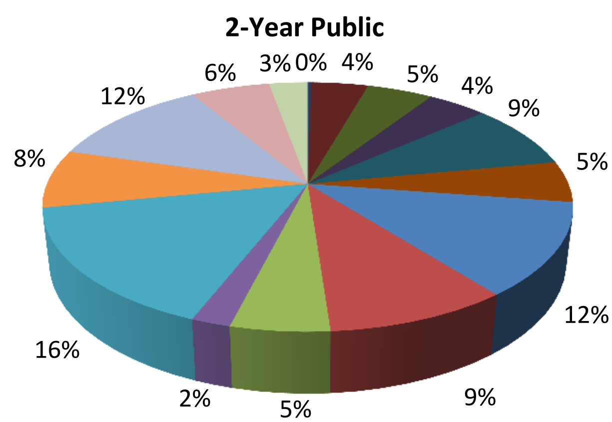
4-Year Private	Awards		Amount
Belhaven University	238	$	304,158
Blue Mountain College	198	$	241,051
Millsaps College	292	$	468,459
Mississippi College	1,192	$	1,918,021
Rust College	15	$	96,320
Tougaloo College	104	$	181,426
William Carey University	775	$	1,490,897
	2,814	*$*	*4,700,332*



4-Year Public	Awards		Amount
Alcorn State University	352	$	604,997
Delta State University	799	$	1,224,381
Jackson State University	749	$	1,248,601
Mississippi State University	6,143	$	8,832,166
Mississippi Univ. for Women	724	$	1,242,982
Mississippi Valley State Univ.	158	$	362,187
University of Mississippi	5,148	$	8,177,089
Univ. of Miss. Medical Center	356	$	1,909,011
Univ. of Southern Mississippi	3,790	$	6,432,183
	18,219	*$*	*30,033,597*

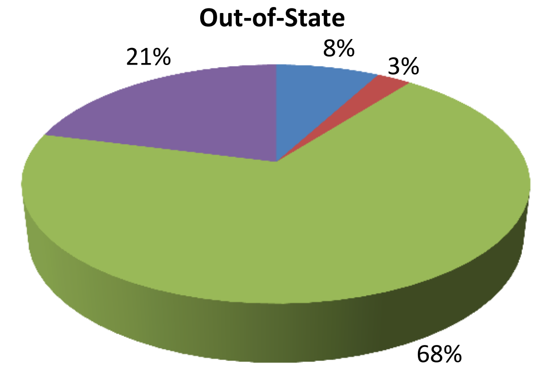


2-Year Public	Awards		Amount
Coahoma Community College	28	$	14,000
Copiah-Lincoln Comm. Coll.	391	$	215,739
East Central Community Coll.	431	$	250,481
East Mississippi Comm. Coll.	498	$	224,817
Hinds Community College	851	$	443,097
Holmes Community College	532	$	277,880
Itawamba Community Coll.	1,212	$	627,353
Jones County Junior College	859	$	493,632
Meridian Community College	500	$	265,159
Mississippi Delta Comm. Coll.	183	$	105,923
Miss. Gulf Coast Comm. Coll.	1,219	$	832,012
Northeast Miss. Comm. Coll.	708	$	396,043
Northwest Miss. Comm. Coll.	1,175	$	621,001
Pearl River Community Coll.	561	$	299,347
Southwest Miss. Comm. Coll.	281	$	146,820
	9,429	*$*	*5,213,304*

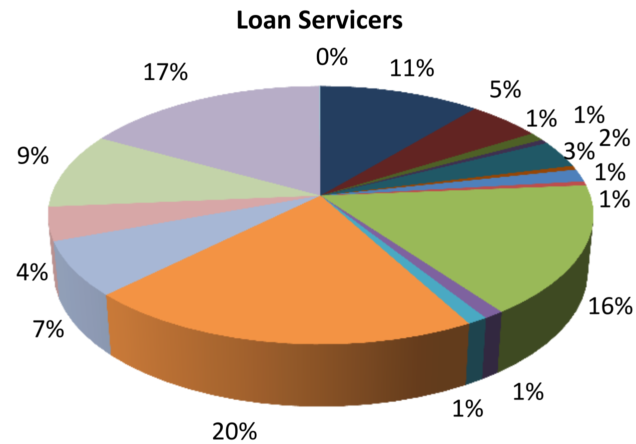


Summary Detail

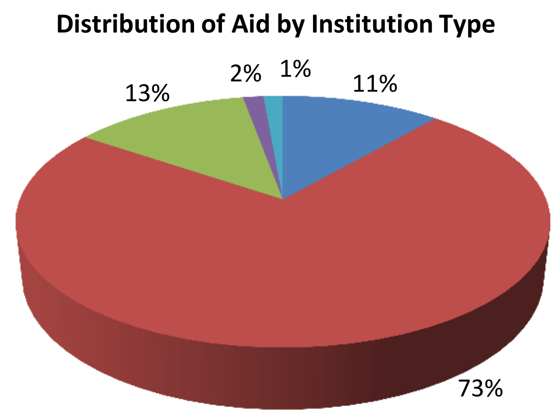
Out-of-State	Awards		Amount
Life Univ. of Chiropractic Med.	3	$	47,700
Sherman College of Chiropractic	1	$	15,900
Southern College of Optometry	27	$	413,400
Univ. of Alabama Birmingham	8	$	127,200
	39	*$*	*604,200*



Loan Servicers	Awards		Amount
ACS - New York	21	$	63,000
American Education Services	10	$	28,834
Great Lakes Borrower Services	2	$	6,000
Iowa Student Loan Servicing	1	$	3,000
MOHELA	7	$	19,369
Navient	1	$	3,000
Nelnet	3	$	9,000
New Mexico Student Loans	1	$	3,000
Sallie Mae Servicing Corp	31	$	93,000
U.S. Dept. of Ed. - Aspire	2	$	6,000
U.S. Dept. of Ed. - Edfinancial	2	$	6,000
U.S. Dept. of Ed. - FedLoan Svc.	39	$	117,000
U.S. Dept. of Ed. - Great Lakes	13	$	39,000
U.S. Dept. of Ed. - MOHELA	8	$	24,000
U.S. Dept. of Ed. - Nelnet	18	$	54,000
U.S. Dept. of Ed. - Sallie Mae	32	$	96,000
Wells Fargo	1	$	592
	192	*$*	*570,795*



Summary: Distribution of Aid by Institution Type			
4-Year Private	2,814	$	4,700,332
4-Year Public	18,219	$	30,033,597
2-Year Public	9,429	$	5,213,304
Out-of-State	39	$	604,200
Loan Servicers	192	$	570,795
	30,693	***$***	***41,122,228***



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	150	$ 282,211	Lincoln	337	$ 482,951
Alcorn	342	$ 465,618	Lowndes	520	$ 597,968
Amite	74	$ 98,420	Madison	1629	$ 2,713,482
Attala	169	$ 202,815	Marion	178	$ 244,018
Benton	54	$ 73,272	Marshall	206	$ 357,033
Bolivar	211	$ 342,524	Monroe	342	$ 424,932
Calhoun	102	$ 168,483	Montgomery	104	$ 172,375
Carroll	97	$ 145,013	Neshoba	231	$ 288,722
Chickasaw	149	$ 227,485	Newton	192	$ 248,228
Choctaw	70	$ 95,643	Noxubee	48	$ 57,719
Claiborne	40	$ 89,822	Oktibbeha	458	$ 723,238
Clarke	117	$ 233,320	Panola	255	$ 445,880
Clay	140	$ 263,574	Pearl River	471	$ 593,407
Coahoma	129	$ 244,438	Perry	67	$ 96,379
Copiah	222	$ 298,130	Pike	264	$ 332,843
Covington	142	$ 212,300	Pontotoc	404	$ 494,403
Desoto	1910	$ 2,435,709	Prentiss	231	$ 361,721
Forrest	687	$ 1,185,591	Quitman	35	$ 67,176
Franklin	52	$ 63,122	Rankin	1900	$ 3,053,327
George	174	$ 264,851	Scott	187	$ 251,173
Greene	90	$ 99,452	Sharkey	21	$ 60,562
Grenada	200	$ 386,031	Simpson	193	$ 353,591
Hancock	425	$ 660,563	Smith	135	$ 216,307
Harrison	1676	$ 3,084,054	Stone	131	$ 169,188
Hinds	2151	$ 4,116,766	Sunflower	141	$ 278,650
Holmes	81	$ 158,671	Tallahatchie	60	$ 131,922
Humphreys	59	$ 109,714	Tate	253	$ 303,269
Issaquena	7	$ 8,000	Tippah	195	$ 303,172
Itawamba	272	$ 226,598	Tishomingo	183	$ 297,103
Jackson	1339	$ 2,008,419	Tunica	27	$ 61,678
Jasper	107	$ 132,059	Union	316	$ 380,020
Jefferson	42	$ 81,402	Walthall	88	$ 101,267
Jefferson Davis	54	$ 62,405	Warren	392	$ 519,865
Jones	513	$ 601,118	Washington	314	$ 621,691
Kemper	40	$ 32,875	Wayne	105	$ 155,074
Lafayette	519	$ 808,743	Webster	112	$ 124,913
Lamar	739	$ 1,271,809	Wilkinson	44	$ 68,971
Lauderdale	787	$ 972,577	Winston	160	$ 228,124
Lawrence	103	$ 120,227	Yalobusha	75	$ 146,181
Leake	139	$ 174,371	Yazoo	160	$ 280,372
Lee	1039	$ 1,274,799	Out of State	5	$ 55,356
Leflore	220	$ 430,759	Unknown	16	$ 44,225
			TOTALS	**26,818**	**$ 41,122,228**

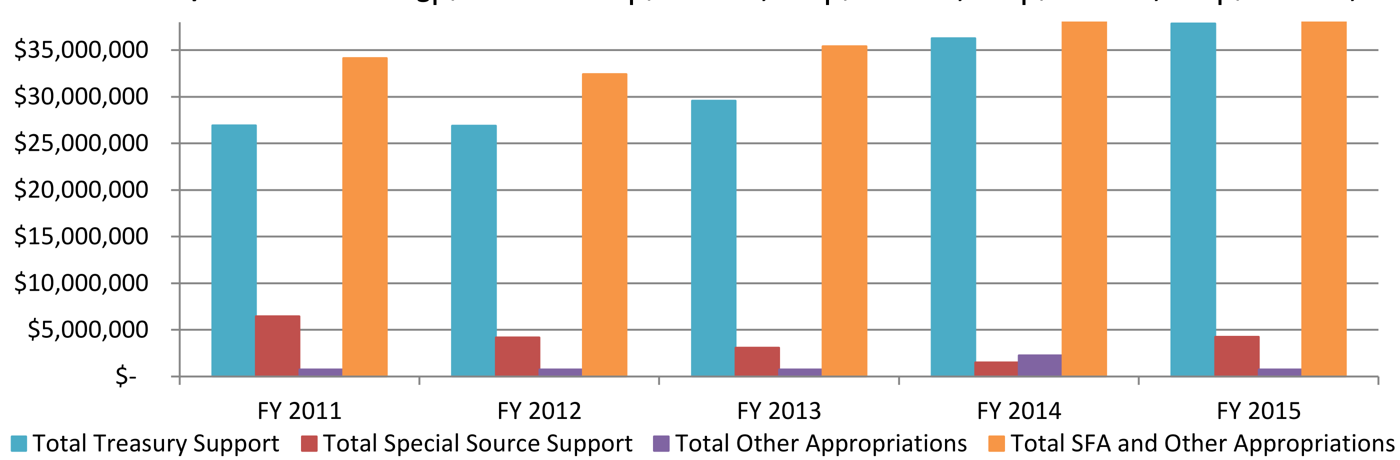
Summary Detail

5-Year History of State Support and Other Funding

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
SFA Appropriation					
Treasury Support					
General Funds	$ 26,915,820	$ 26,878,808	$ 29,578,808	$ 36,285,077	$ 37,855,077
Health Care Expendable	$ -	$ -	$ -	$ -	$ -
Total Treasury Support	**$ 26,915,820**	**$ 26,878,808**	**$ 29,578,808**	**$ 36,285,077**	**$ 37,855,077**
One-Year Change (+/-)	$ (3,284,629)	$ (37,012)	$ 2,700,000	$ 6,706,269	$ 1,570,000
% One-Year Change (+/-)	-10.88%	-0.14%	10.05%	22.67%	4.33%
Special Source Support					
Federal Funds (LEAP)	$ 286,315	$ -	$ -	$ -	$ -
Investments	$ 14,857	$ 25,196	$ 20,310	$ 7,172	$ 13,831
GEAR UP Mississippi	$ -	$ 478,327	$ 152,126	$ 8,400	$ 628,050
Other/Collections	$ 1,974,571	$ 1,673,363	$ 2,927,564	$ 1,499,428	$ 3,613,119
Total General Collections	$ 2,275,743	$ 2,176,886	$ 3,100,000	$ 1,515,000	$ 4,255,000
Carryover*	$ 1,200,000	$ -	$ -	$ -	$ -
Critical Nds Collections	$ 2,984,395	$ 2,023,443	$ -	$ -	$ -
Total Special Source Support	**$ 6,460,138**	**$ 4,200,329**	**$ 3,100,000**	**$ 1,515,000**	**$ 4,255,000**
One-Year Change (+/-)	$ 2,227,664	$ (2,259,809)	$ (1,100,329)	$ (1,585,000)	$ 2,740,000
% One-Year Change (+/-)	52.63%	-34.98%	-26.20%	-51.13%	180.86%
Total Original SFA Appropriation	**$ 33,375,958**	**$ 31,079,137**	**$ 32,678,808**	**$ 37,800,077**	**$ 42,110,077**
Mid-Year Reduction	$ -	$ -	$ -	$ -	$ -
Mid-Year Increase (Authority)	$ -	$ 605,000	$ 2,000,000	$ -	$ 600,000
Final SFA Appropriation	**$ 33,375,958**	**$ 31,684,137**	**$ 34,678,808**	**$ 37,800,077**	**$ 42,710,077**
One-Year Change (+/-)	$ 1,804,709	$ (1,691,821)	$ 2,994,671	$ 3,121,269	$ 4,910,000
% One-Year Change (+/-)	5.72%	-5.07%	9.45%	9.00%	12.99%
Other State 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**	**$ 2,250,000**	**$ 750,000**
Total SFA and Other Appropriations	***$ 34,125,958***	***$ 32,434,137***	***$ 35,428,808***	***$ 40,050,077***	***$ 43,460,077***
One-Year Change (+/-)	$ 1,804,709	$ (1,691,821)	$ 2,994,671	$ 4,621,269	$ 3,410,000
% One-Year Change (+/-)	5.58%	-4.96%	9.23%	13.04%	8.51%

* 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.

Alternate/Non-State Funding					
Lumina Foundation	$ -	$ 18,500	$ 20,250	$ 20,500	$ 8,750
Federal Grant	$ -	$ -	$ -	$ -	$ 33,225
Total Alternate/Non-state Funding	**$ -**	**$ 18,500**	**$ 20,250**	**$ 20,500**	**$ 41,975**



Summary Detail

5-Year History of Budgets and Expenditures

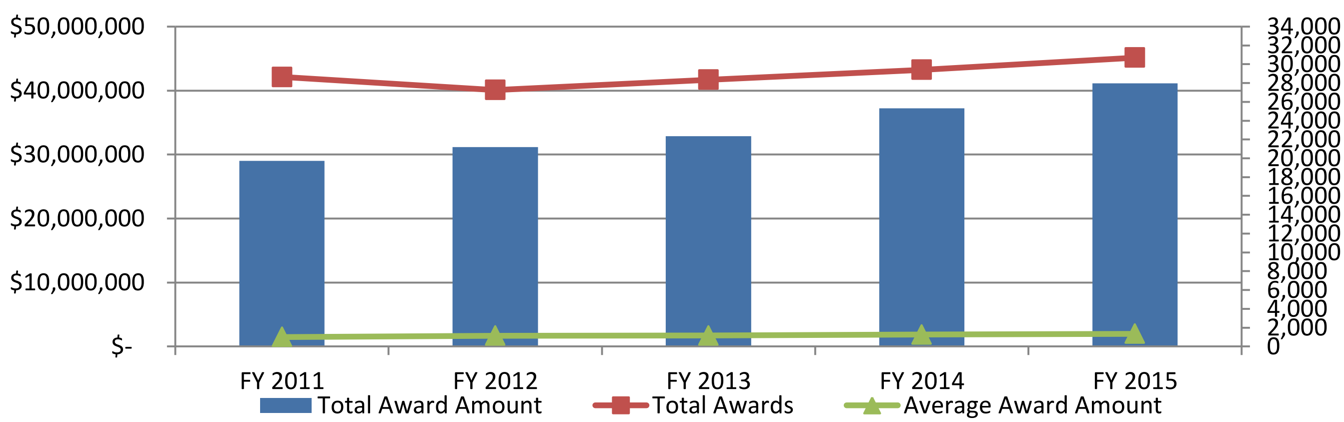
Operating Budget Revenues	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Treasury Support					
General Funds	$ 26,915,820	$ 26,878,808	$ 29,578,808	$ 36,285,077	$ 36,285,077
Healthcare Expendable	$ -	$ -	$ -	$ -	$ -
Restricted Funds	$ -	$ -	$ -	$ -	$ 1,570,000.0
Special Source Support					
Total General Collections	$ 2,098,661	$ 2,176,886	$ 3,100,000	$ 1,515,000	$ 4,255,000
Carryover*	$ 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	$ 33,672,101	$ 31,829,137	$ 33,428,808	$ 40,050,077	$ 42,860,077
Mid-Year Change	$ -	$ 605,000	$ 2,000,000	$ -	$ 600,000
Total Revenues	**$ 33,672,101**	**$ 32,434,137**	**$ 35,428,808**	**$ 40,050,077**	**$ 43,460,077**
Actual Expenses					
State Supported Awards	$ 29,025,546	$ 31,174,943	$ 32,873,619	$ 37,229,571	$ 41,122,228
Unspent Restricted Funds	$ -	$ -	$ -	$ -	$ 922,630
Administrative Expenses	$ 1,104,642	$ 829,201	$ 1,027,429	$ 1,085,332	$ 1,165,610
Total Expenses	**$ 30,130,188**	**$ 32,004,144**	**$ 33,901,048**	**$ 38,314,903**	**$ 43,210,468**
Balance (Appropriation-Expenses)	$ 3,995,770	$ 429,993	$ 1,527,760	$ 1,735,174	$ 249,609
Balance (Budget Revenues-Expenses)	$ 3,541,913	$ 429,993	$ 1,527,760	$ 1,735,174	$ 249,609

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

Alternate/Non-state Operating Budget					
Revenues	$ 15,500	$ 18,500	$ 20,250	$ 20,500	$ 41,975
Other Source Awards	$ 15,500	$ 18,500	$ 20,250	$ 20,500	$ 41,975
Balance	$ -	$ -	$ -	$ -	$ -

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

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Award Amount	**$ 29,025,546**	**$ 31,174,943**	**$ 32,873,619**	**$ 37,229,571**	**$ 41,122,228**
One-Year Change (+/-)	$ 289,435	$ 2,149,397	$ 1,698,676	$ 4,355,952	$ 3,892,657
% One-Year Change (+/-)	1.01%	7.41%	5.45%	13.25%	10.46%
Total Awards	**28,633**	**27,261**	**28,353**	**29,402**	**30,693**
One-Year Change (+/-)	198	-1,372	1,092	1,049	1,291
% One-Year Change (+/-)	0.70%	-4.79%	4.01%	3.70%	4.39%
Average Award Amount	**$ 1,014**	**$ 1,144**	**$ 1,159**	**$ 1,266**	**$ 1,340**
One-Year Change (+/-)	$ 3	$ 130	$ 16	$ 107	$ 74
% One-Year Change (+/-)	0.27%	12.81%	1.39%	9.21%	5.81%



Summary Detail

Funding Disparities

Due to the availability of state support, some student financial aid programs cannot be fully funded every year. For grant programs that are not fully funded, all eligible applicants are awarded, but individual awards may be prorated. For loan programs that are not fully funded, awards are made on a first-come, first-served basis until funds have been exhausted.

Program	Eligible Applicants	Applicants Awarded	Award Rate	Avg. Award Amount	Applicants Unfunded	Funding Disparity
Grants						
MTAG	24,329	24,329	100%	$ 591	0	$ -
MESG	2,409	2,409	100%	$ 2,403	0	$ -
HELP	1840	1,840	100%	$ 5,535	0	$ -
LAW	21	21	100%	$ 8,416	0	$ -
PMGT (Graduate)	4	0	N/A	$ 4,250	4	$ 17,000
Total Grants	***28,603***	***28,599***	***100%***	***$ 1,067***	***4***	***$ 17,000***
Loan Repayment						
MTLR	192	192	100%	$ 2,973	0	$ -
Total Loan Repayment	***192***	***192***	***100%***	***$ 2,973***	***0***	***$ -***
Undergraduate Forgivable Loans - Education Programs						
CNAR	2	2	100%	$ 16,050	0	$ -
CNTP	139	139	100%	$ 15,408	0	$ -
TES	40	40	100%	$ 14,599	0	$ -
WWAR	3	3	100%	$ 3,333	0	$ -
WWTS	330	330	100%	$ 3,578	0	$ -
Subtotal	*514*	*514*	*100%*	*$ 7,682*	*0*	*$ -*
Undergraduate Forgivable Loans - Health Care Programs						
NELB	288	288	100%	$ 3,528	0	$ -
NELR	115	115	100%	$ 3,536	0	$ -
HCP-U	6	6	100%	$ 1,375	0	$ -
Subtotal	*409*	*409*	*100%*	*$ 3,499*	*0*	*$ -*
Total Undergrad Forgivable Loans	*923*	*923*	*100%*	*$ 5,828*	*0*	*$ -*
Graduate Forgivable Loans - Education Programs						
CSA	24	24	100%	$ 1,849	0	$ -
GTS	75	75	100%	$ 1,883	0	$ -
CNDT	35	35	100%	$ 4,551	0	$ -
SLPL	39	8	21%	$ 7,925	31	$ 245,679
SDSP	2	2	100%	$ 25,000	0	$ -
Subtotal	*175*	*144*	*82%*	*$ 3,183*	*31*	*$ 245,679*
Graduate Forgivable Loans - Health Care Programs						
HCP-G	2	2	100%	$ 3,000	0	$ -
NELM	123	123	100%	$ 3,126	0	$ -
NERM	19	19	100%	$ 3,026	0	$ -
NELP	38	38	100%	$ 4,424	0	$ -
NTSP	26	26	100%	$ 10,462	0	$ -
DENT	24	24	100%	$ 24,310	0	$ -
MED	26	26	100%	$ 24,348	0	$ -
SREB	35	35	100%	$ 15,446	0	$ -
STSC	4	4	100%	$ 15,900	0	$ -
Subtotal	*297*	*297*	*100%*	*$ 9,289*	*0*	*$ -*
Graduate Forgivable Loans - Other Programs						
SWOR	1	1	100%	$ 7,722	0	$ -
VMMP	4	4	100%	$ 19,377	0	$ -
Subtotal	*5*	*5*	*100%*	*$ 7,215*	*0*	*$ -*
Total Graduate Forgivable Loans	*477*	*446*	*94%*	*$ 7,311*	*31*	*$ 245,679*
Total Forgivable Loans	***1,400***	***1,369***	***98%***	***$ 6,305***	***31***	***$ 245,679***
Programs Funded through Special Sources / Other State Funds						
GUMS	276	276	100%	$ 2,276	0	$ -
NISS	2	2	100%	$ 6,916	0	$ -
SUMD	255	255	100%	$ 2,941	0	$ -
Total Spec. Source/Other Programs	***533***	***533***	***100%***	***$ 2,611***	***0***	***$ -***
Grand Totals	***30,728***	***30,693***	***100%***	***$ 1,340***	***35***	***$ 262,679***

Summary Detail

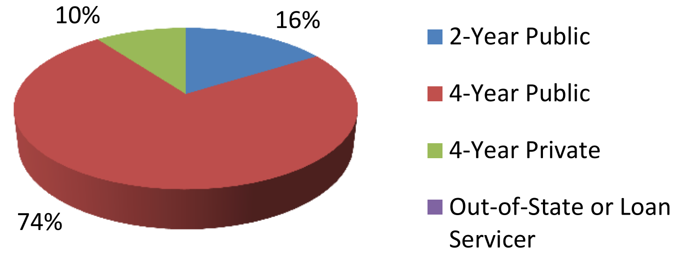
Awards and Amounts by Program by Institution Type

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	8,706	$3,582,809	13,620	$9,444,394	2,003	$1,350,339	0	$0	24,329	$14,377,542
MESG	142	$330,477	1,942	$4,671,250	325	$787,501	0	$0	2,409	$5,789,228
HELP	443	$985,491	1,242	$8,225,110	155	$973,409	0	$0	1,840	$10,184,010
LAW	7	$29,406	14	$147,322	0	$0	0	$0	21	$176,728
Subtotal	*9,298*	*$4,928,183*	*16,818*	*$22,488,076*	*2,483*	*$3,111,249*	*0*	*$0*	*28,599*	*$30,527,508*
Graduate Grants										
PMGT	0	$0	0	$0	0	$0	0	$0	0	$0
Subtotal	*0*	*$0*	*0*	*$0*	*0*	*$0*	*0*	*$0*	*0*	*$0*
Loan Repayment										
MTLR	0	$0	0	$0	0	$0	192	$570,795	192	$570,795
Subtotal	*0*	*$0*	*0*	*$0*	*0*	*$0*	*192*	*$570,795*	*192*	*$570,795*
Undergraduate Forgivable Loans										
CNAR	0	$0	2	$32,100	0	$0	0	$0	2	$32,100
CNTP	0	$0	119	$1,816,683	20	$324,966	0	$0	139	$2,141,649
TES	0	$0	31	$448,969	9	$135,000	0	$0	40	$583,969
WWAR	0	$0	2	$6,000	1	$4,000	0	$0	3	$10,000
WWTS	0	$0	274	$989,505	56	$191,331	0	$0	330	$1,180,836
NELB	0	$0	211	$790,500	77	$225,682	0	$0	288	$1,016,182
NELR	0	$0	110	$394,000	5	$12,671	0	$0	115	$406,671
Subtotal	*0*	*$0*	*749*	*$4,477,757*	*168*	*$893,650*	*0*	*$0*	*917*	*$5,371,407*
Undergraduate/Graduate Forgivable Loans										
HCP-U	0	$0	6	$8,250	0	$0	0	$0	6	$8,250
HCP-G	0	$0	2	$6,000	0	$0	0	$0	2	$6,000
SWOR	0	$0	1	$7,722	0	$0	0	$0	1	$7,722
Subtotal	*0*	*$0*	*9*	*$21,972*	*0*	*$0*	*0*	*$0*	*9*	*$21,972*
Graduate Forgivable Loans										
CSA	0	$0	21	$36,625	3	$7,750	0	$0	24	$44,375
GTS	0	$0	33	$56,500	42	$84,750	0	$0	75	$141,250
CNDT	0	$0	0	$0	35	$159,300	0	$0	35	$159,300
SLPL	0	$0	8	$63,401	0	$0	0	$0	8	$63,401
SDSP	0	$0	2	$50,000	0	$0	0	$0	2	$50,000
NELM	0	$0	103	$324,500	20	$60,014	0	$0	123	$384,514
NERM	0	$0	19	$57,500	0	$0	0	$0	19	$57,500
NELP	0	$0	12	$50,625	26	$117,504	0	$0	38	$168,129
NTSP	0	$0	5	$44,000	21	$228,000	0	$0	26	$272,000
DENT	0	$0	24	$583,440	0	$0	0	$0	24	$583,440
MED	0	$0	26	$633,048	0	$0	0	$0	26	$633,048
SREB	0	$0	0	$0	0	$0	35	$540,600	35	$540,600
STSC	0	$0	0	$0	0	$0	4	$63,600	4	$63,600
VMMP	0	$0	4	$77,508	0	$0	0	$0	4	$77,508
Subtotal	*0*	*$0*	*257*	*$1,977,147*	*147*	*$657,318*	*39*	*$604,200*	*443*	*$3,238,665*
Programs Funded through Special Source or Other State Funds										
GUMS	131	$285,121	130	$306,314	15	$36,615	0	$0	276	$628,050
NISS	0	$0	2	$13,831	0	$0	0	$0	2	$13,831
SUMD	0	$0	255	$750,000	0	$0	0	$0	255	$750,000
Subtotal	*131*	*$285,121*	*387*	*$1,070,145*	*15*	*$36,615*	*0*	*$0*	*533*	*$1,391,881*
Totals	**9,429**	**$5,213,304**	**18,220**	**$30,035,097**	**2,813**	**$4,698,832**	**231**	**$1,174,995**	**30,693**	**$41,122,228**

Summary Detail

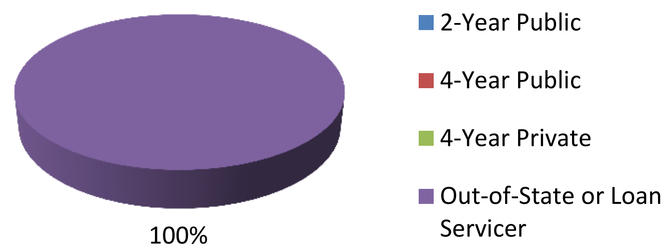
Awards and Amounts by Program by Institution Type

Undergraduate Grants	Awards	Amount
2-Year Public	9,298	$ 4,928,183
4-Year Public	16,818	$ 22,488,076
4-Year Private	2,483	$ 3,111,249
Out-of-State or Loan Servicer	0	$ -
Totals	**28,599**	**$ 30,527,508**

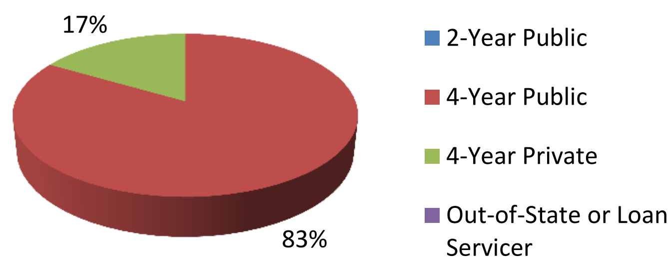


Graduate Grants	Awards	Amount
2-Year Public	0	$ -
4-Year Public	0	$ -
4-Year Private	0	$ -
Out-of-State or Loan Servicer	0	$ -
Totals	**0**	**$ -**

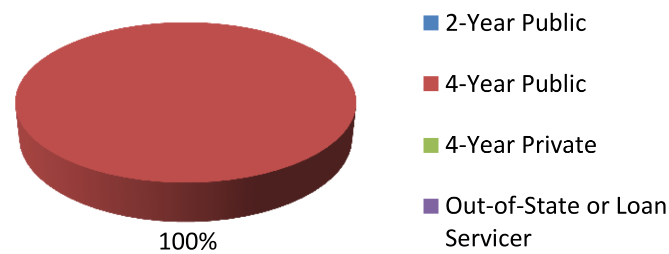
Loan Repayment	Awards	Amount
2-Year Public	0	$ -
4-Year Public	0	$ -
4-Year Private	0	$ -
Out-of-State or Loan Servicer	192	$ 570,795
Totals	**192**	**$ 570,795**



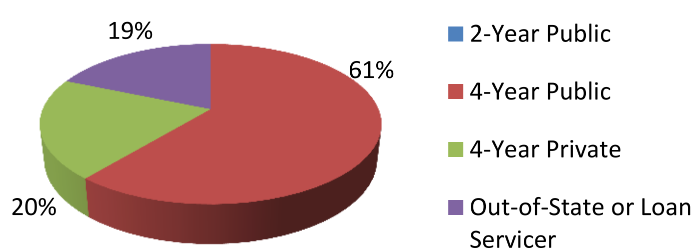
Undergraduate Forgivable Loans	Awards	Amount
2-Year Public	0	$ -
4-Year Public	749	$ 4,477,757
4-Year Private	168	$ 893,650
Out-of-State or Loan Servicer	0	$ -
Totals	**917**	**$ 5,371,407**



Undergraduate/Graduate Forgivable Loans	Awards	Amount
2-Year Public	0	$ -
4-Year Public	9	$ 21,972
4-Year Private	0	$ -
Out-of-State or Loan Servicer	0	$ -
Totals	**9**	**$ 21,972**



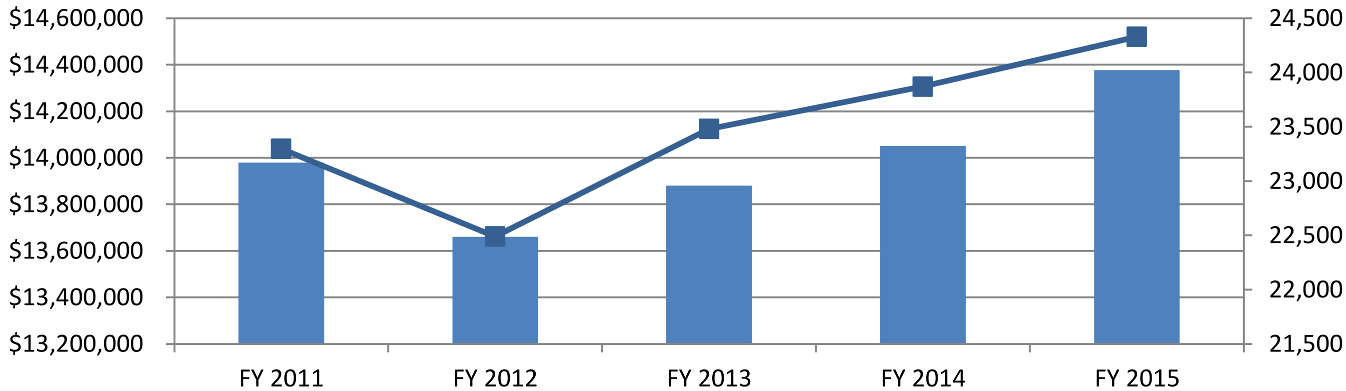
Graduate Forgivable Loans	Awards	Amount
2-Year Public	0	$ -
4-Year Public	257	$ 1,977,147
4-Year Private	147	$ 657,318
Out-of-State or Loan Servicer	39	$ 604,200
Totals	**443**	**$ 3,238,665**

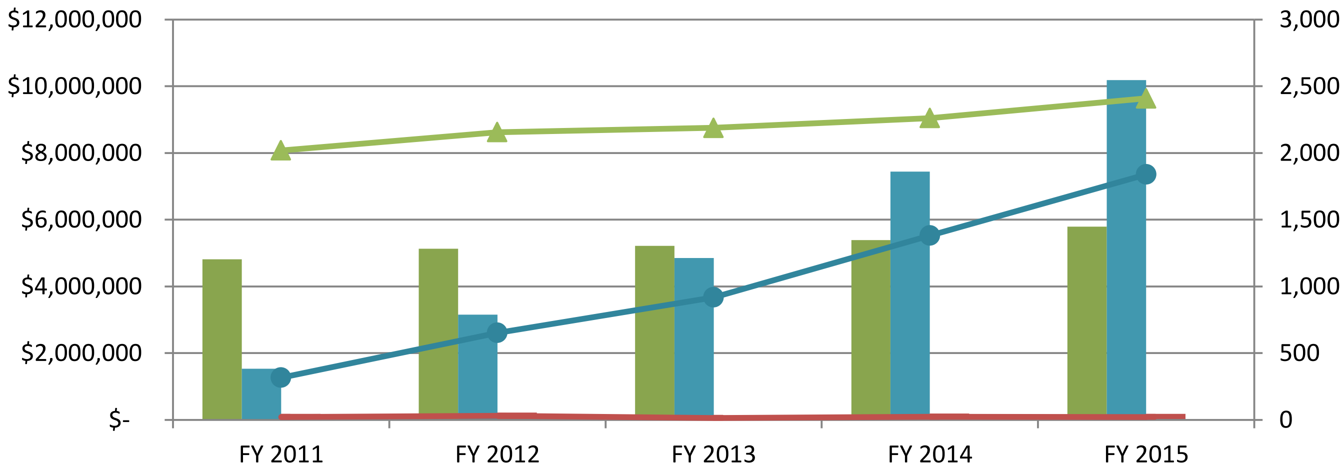


Summary Detail

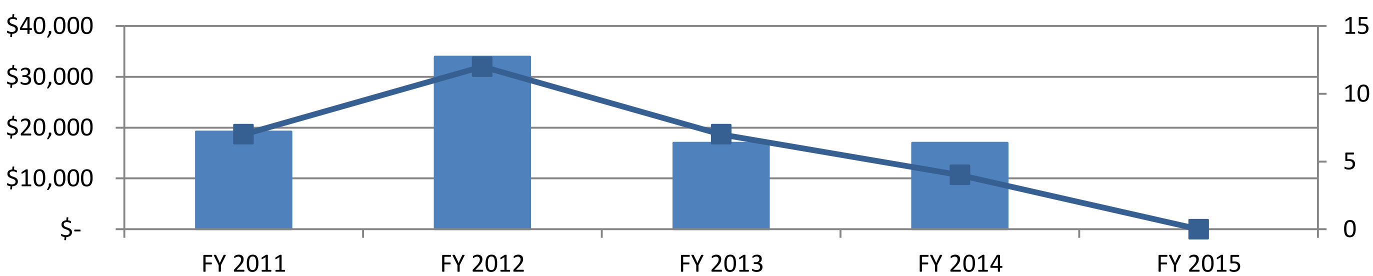
5-Year History of Awards and Amounts by Program

Undergraduate Grants	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
MTAG - Amount Awarded	$ 13,979,693	$ 13,660,150	$ 13,880,728	$ 14,051,117	$ 14,377,542
MTAG - Number of Awards	23,297	22,490	23,481	23,871	24,329
MESG - Amount Awarded	$ 4,810,293	$ 5,132,949	$ 5,212,308	$ 5,388,245	$ 5,789,228
MESG - Number of Awards	2,019	2,156	2,189	2,261	2,409
HELP - Amount Awarded	$ 1,528,257	$ 3,153,418	$ 4,852,533	$ 7,443,326	$ 10,184,010
HELP - Number of Awards	316	652	918	1,381	1,840
LAW - Amount Awarded	$ 178,706	$ 216,744	$ 116,088	$ 189,498	$ 176,728
LAW - Number of Awards	21	30	14	23	21





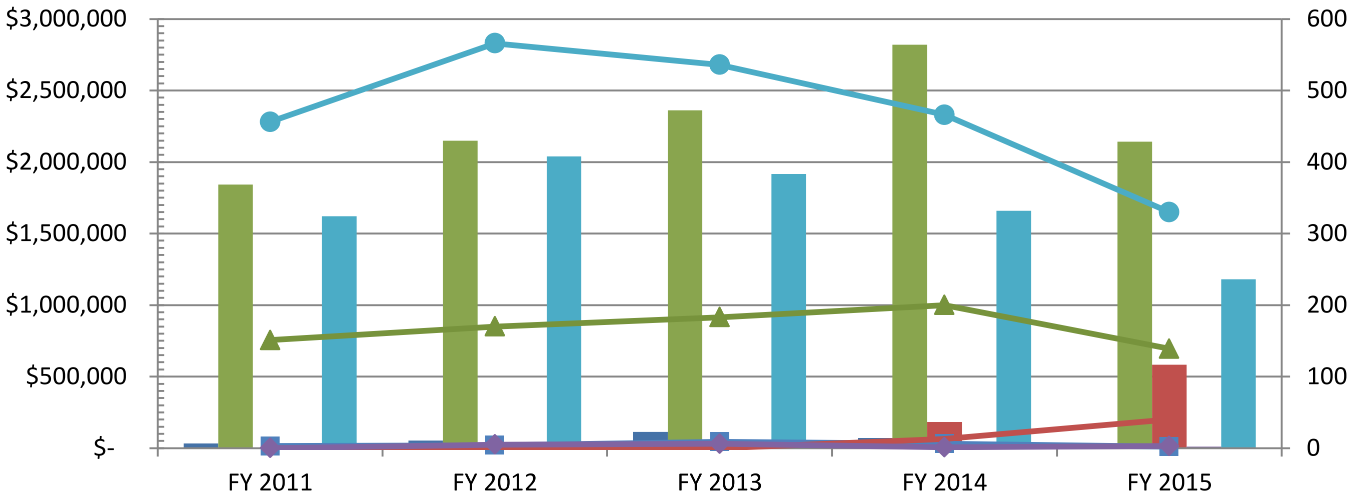
Graduate Grants	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
PMGT - Amount Awarded	$ 19,200	$ 34,000	$ 17,000	$ 17,000	$ -
PMGT - Number of Awards	7	12	7	4	0



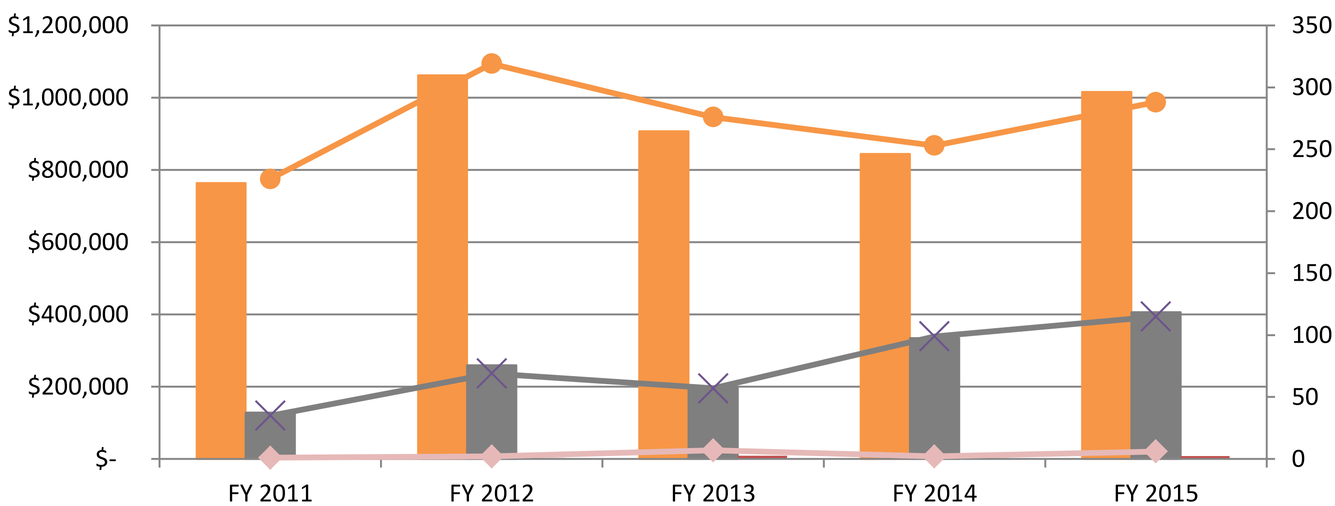
Summary Detail

Undergraduate Forgivable Loans

Education	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
CNAR - Amount Awarded	$ 32,552	$ 52,956	$ 113,614	$ 70,198	$ 32,100
CNAR - Number of Awards	3	4	9	6	2
CNTP - Amount Awarded	$ 1,841,733	$ 2,149,194	$ 2,360,552	$ 2,820,670	$ 2,141,649
CNTP - Number of Awards	151	170	183	200	139
TES - Amount Awarded	N/A	N/A	N/A	$ 182,387	$ 583,969
TES - Number of Awards	N/A	N/A	N/A	13	40
WWAR - Amount Awarded	$ -	$ 18,000	$ 22,000	$ 2,000	$ 10,000
WWAR - Number of Awards	0	5	6	1	3
WWTS - Amount Awarded	$ 1,620,334	$ 2,039,141	$ 1,915,988	$ 1,658,214	$ 1,180,836
WWTS - Number of Awards	456	566	536	466	330



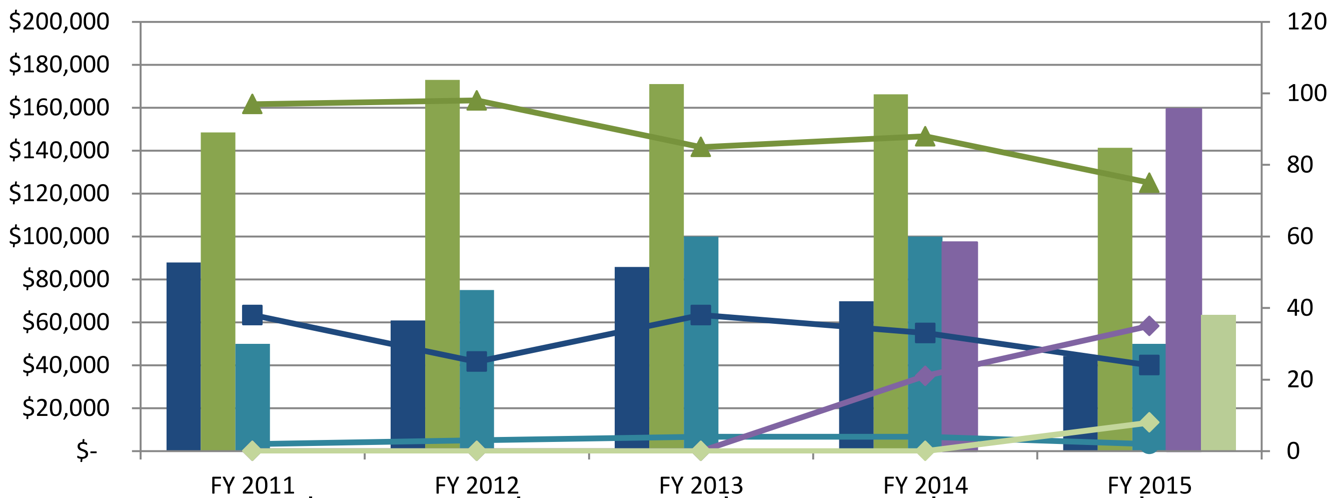
Health Care	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
NELB - Amount Awarded	$ 763,403	$ 1,061,919	$ 906,803	$ 844,143	$ 1,016,182
NELB - Number of Awards	226	319	276	253	288
NELR - Amount Awarded	$ 127,999	$ 259,569	$ 200,444	$ 334,504	$ 406,671
NELR - Number of Awards	35	69	57	99	115
HCP-U - Amount Awarded	$ 1,500	$ 3,000	$ 9,250	$ 3,000	$ 8,250
HCP-U - Number of Awards	1	2	7	2	6



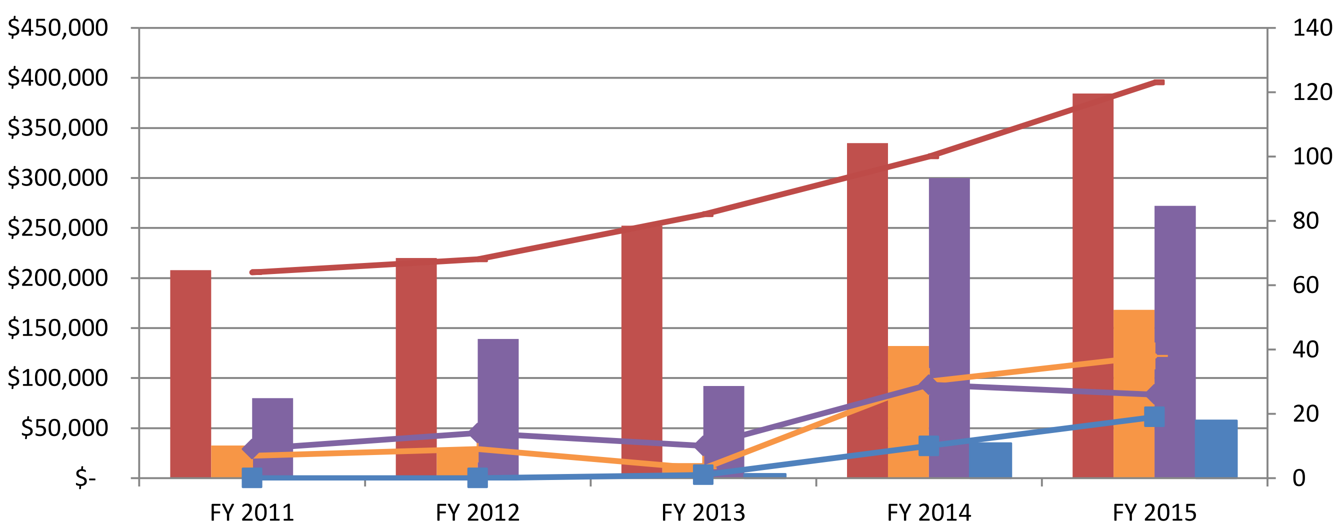
Summary Detail

Graduate Forgivable Loans

Education	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
CSA - Amount Awarded	$ 87,875	$ 60,875	$ 85,750	$ 69,875	$ 44,375
CSA - Number of Awards	38	25	38	33	24
GTS - Amount Awarded	$ 148,500	$ 173,000	$ 171,000	$ 166,200	$ 141,250
GTS - Number of Awards	97	98	85	88	75
CNDT - Amount Awarded	N/A	N/A	N/A	97,335	$ 159,300
CNDT - Number of Awards	N/A	N/A	N/A	21	35
SLPL - Amount Awarded	N/A	N/A	N/A	N/A	$ 63,401
SLPL - Number of Awards	N/A	N/A	N/A	N/A	8
SDSP - Amount Awarded	$ 50,000	$ 75,000	$ 100,000	$ 100,000	$ 50,000
SDSP - Number of Awards	2	3	4	4	2

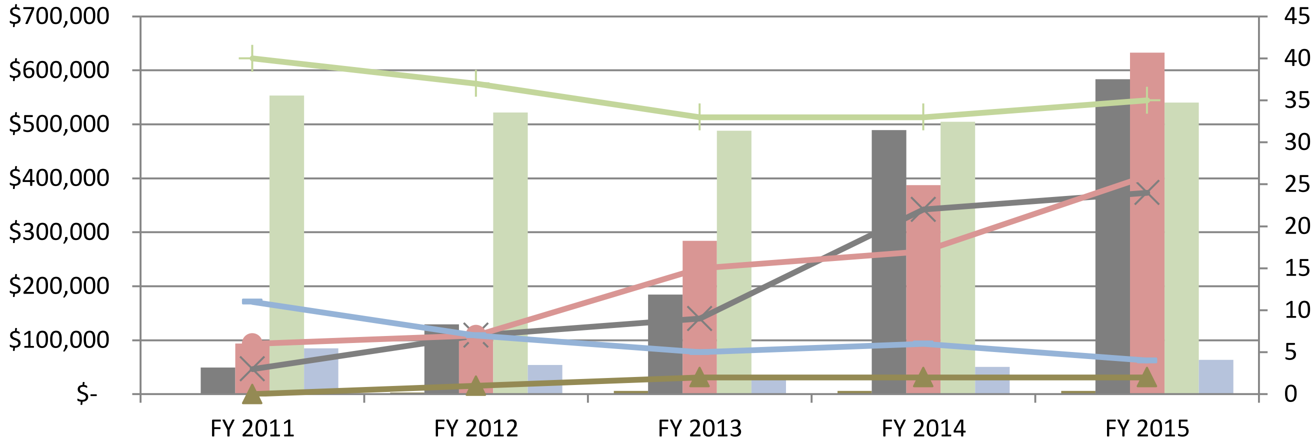


Health Care - Nursing	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
NELM - Amount Awarded	$ 207,749	$ 220,003	$ 252,287	$ 334,714	$ 384,514
NELM - Number of Awards	64	68	82	100	123
NERM - Amount Awarded	N/A	N/A	4,000	$ 34,750	$ 57,500
NERM - Number of Awards	N/A	N/A	1	10	19
NELP - Amount Awarded	$ 32,500	$ 29,063	$ 15,000	$ 132,206	$ 168,129
NELP - Number of Awards	7	9	3	30	38
NTSP - Amount Awarded	$ 80,000	$ 139,000	$ 92,000	$ 300,000	$ 272,000
NTSP - Number of Awards	9	14	10	29	26

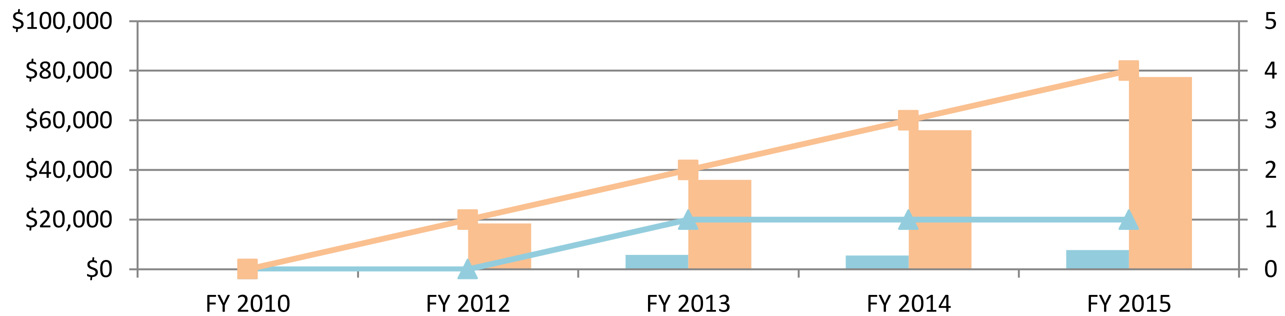


Summary Detail

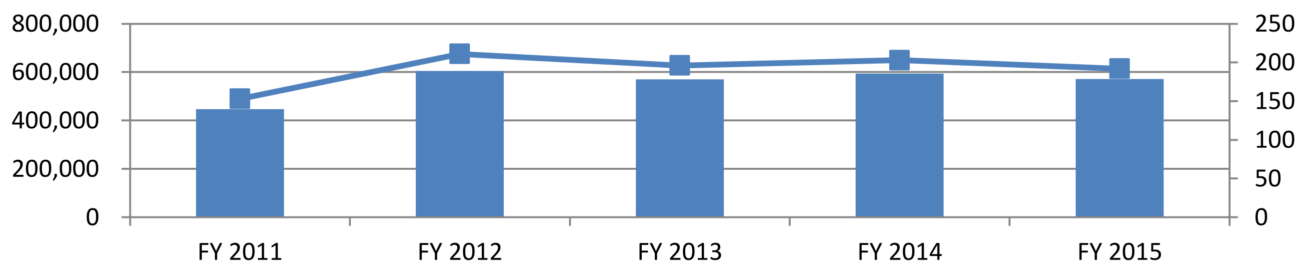
Health Care - Other	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
HCP-G - Amount Awarded	$ -	$ 3,000	$ 6,000	$ 6,000	$ 6,000
HCP-G - Number of Awards	0	1	2	2	2
DENT - Amount Awarded	$ 49,590	$ 129,710	$ 184,770	$ 489,155	$ 583,440
DENT - Number of Awards	3	7	9	22	24
MED - Amount Awarded	$ 93,894	$ 114,783	$ 283,999	$ 387,470	$ 633,048
MED - Number of Awards	6	7	15	17	26
SREB - Amount Awarded	$ 553,200	$ 521,950	$ 488,400	$ 504,900	$ 540,600
SREB - Number of Awards	40	37	33	33	35
STSC - Amount Awarded	$ 84,902	$ 54,349	$ 34,103	$ 50,319	$ 63,600
STSC - Number of Awards	11	7	5	6	4



Other	FY 2010	FY 2012	FY 2013	FY 2014	FY 2015
SWOR - Amount Awarded	N/A	N/A	5,752	$ 5,574	$ 7,722
SWOR - Number of Awards	N/A	N/A	1	1	1
VMMP - Amount Awarded	$ -	$ 18,512	$ 36,022	$ 56,046	$ 77,508
VMMP- Number of Awards	0	1	2	3	4



Loan Repayment	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
MTLR - Amount	447,145	604,879	569,678	593,749	570,795
MTLR - Number of Awards	153	211	196	203	192



Summary Detail

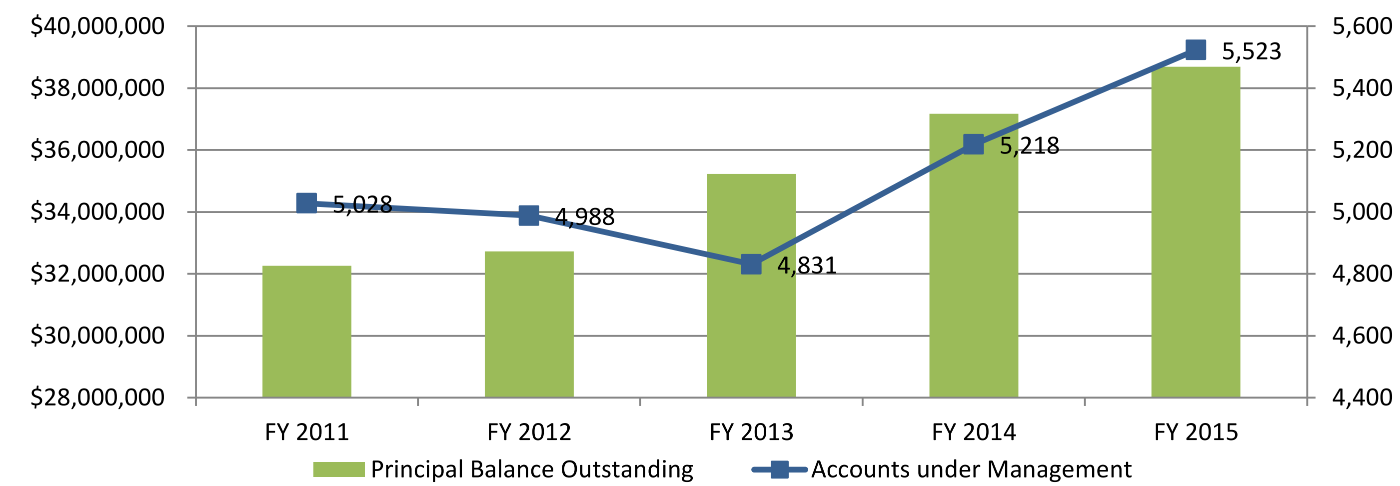
Overview of Forgivable Loan Accounts Under Management

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

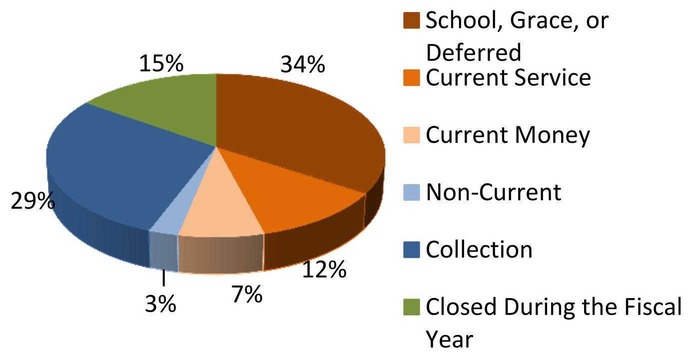
5-Year History of Forgivable Loan Accounts Under Management

Accounts under Management	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**
Current	2,296	2,468	2,674	2,911	2,941
Defaulted	1,748	1,554	1,609	1,670	1,743
Closed During the Fiscal Year	984	966	548	637	839
Total	***5,028***	***4,988***	***4,831***	***5,218***	***5,523***
Principal Balance Outstanding	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**
Current	$ 19,074,810	$ 20,641,412	$ 22,738,719	$ 24,342,769	$ 25,379,982
Defaulted	$ 13,188,554	$ 12,080,032	$ 12,490,466	$ 12,835,799	$ 13,310,885
Closed During the Fiscal Year*	$ -	$ -	$ -	$ (2,509)	$ (2,893)
Total	***$ 32,263,364***	***$ 32,721,444***	***$ 35,229,185***	***$ 37,176,059***	***$ 38,687,973***

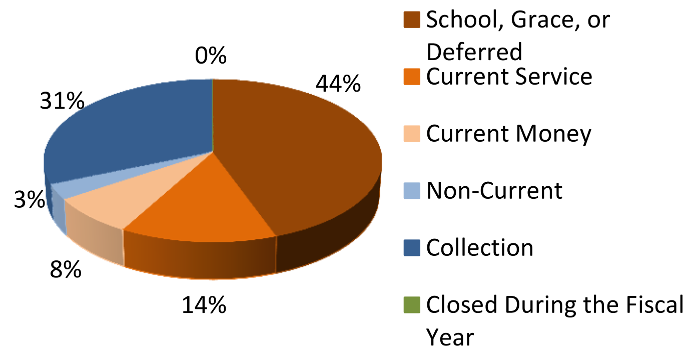
* Some accounts that were closed during the fiscal year may retain a small balance (less than $50) or a credit balance. Credit balances will be refunded to the borrower.



Accounts Managed During FY 2015



Principal Balance Outstanding at the Close of FY 2015



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 Year	Managed Accounts
CNAR	3	3	6	0	4	3	19
CNTP	220	77	103	54	650	130	1,234
TES	42	1	0	0	0	0	43
WWAR	3	0	1	1	3	3	11
WWTS	468	206	126	48	565	359	1,772
NELB	360	143	92	7	149	158	909
NELR	149	42	28	2	27	51	299
HCP-U/G	14	1	1	1	10	2	29
SWOR	1	0	0	0	0	0	1
CSA	36	15	0	1	9	18	79
GTS	123	47	1	6	53	35	265
CNDT	35	1	2	0	0	3	41
SLPL	9	0	0	0	0	0	9
SDSP	6	4	1	0	10	6	27
NELM	149	48	24	3	34	28	286
NERM	20	2	0	0	0	0	22
NELP	55	5	1	0	4	4	69
NTSP	61	7	6	1	10	14	99
DENT	31	3	1	1	2	6	44
MED	43	3	2	3	15	5	71
SREB	45	26	9	2	8	7	97
STSC	9	2	3	8	22	6	50
VMMP	4	1	0	0	0	0	5
Inactive	5	6	0	4	26	1	42
Totals	**1,891**	**643**	**407**	**142**	**1,601**	**839**	**5,523**
% of Total	**34%**	**12%**	**7%**	**3%**	**29%**	**15%**	**100%**

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

Program	School, Grace, or Deferred	Current Service	Current Money	Non-Current	Collection	Closed During the Fiscal Year	Managed Accounts
CNAR	$ 47,551	$ 33,688	$ 74,648	$ -	$ 49,984	$ -	$ 205,871
CNTP	$ 4,387,906	$ 1,226,564	$ 1,459,784	$ 730,035	$ 7,578,275	$ (401)	$ 15,382,163
TES	$ 742,799	$ 30,000	$ -	$ -	$ -	$ -	$ 772,799
WWAR	$ 10,000	$ -	$ 6,000	$ 5,481	$ 7,236	$ -	$ 28,717
WWTS	$ 2,274,599	$ 833,004	$ 535,332	$ 164,895	$ 2,104,265	$ (2,448)	$ 5,909,647
NELB	$ 1,590,652	$ 609,226	$ 271,546	$ 28,937	$ 548,560	$ -	$ 3,048,920
NELR	$ 530,559	$ 152,000	$ 72,731	$ 6,000	$ 76,361	$ -	$ 837,651
HCP-U/G	$ 33,750	$ 3,000	$ 2,923	$ 930	$ 11,653	$ -	$ 52,256
SWOR	$ 19,048	$ -	$ -	$ -	$ -	$ -	$ 19,048
CSA	$ 98,500	$ 32,425	$ -	$ 2,625	$ 23,667	$ -	$ 157,217
GTS	$ 247,270	$ 68,190	$ 2,625	$ 9,409	$ 86,946	$ (45)	$ 414,396
CNDT	$ 230,380	$ 4,715	$ 6,472	$ -	$ -	$ -	$ 241,567
SLPL	$ 66,702	$ -	$ -	$ -	$ -		$ 66,702
SDSP	$ 384,750	$ 100,000	$ 17,000	$ -	$ 370,957	$ -	$ 872,707
NELM	$ 612,329	$ 208,888	$ 76,865	$ 4,341	$ 118,316	$ -	$ 1,020,740
NERM	$ 86,750	$ 9,500	$ -	$ -	$ -	$ -	$ 96,250
NELP	$ 347,144	$ 28,467	$ 2,937	$ -	$ 27,915	$ -	$ 406,462
NTSP	$ 664,549	$ 58,000	$ 42,841	$ 12,000	$ 109,612	$ -	$ 887,002
DENT	$ 1,268,120	$ 140,515	$ 8,755	$ 11,015	$ 5,263	$ -	$ 1,433,668
MED	$ 1,591,663	$ 65,894	$ 66,447	$ 31,516	$ 356,069	$ -	$ 2,111,589
SREB	$ 1,531,800	$ 908,953	$ 209,218	$ 3,425	$ 167,152	$ -	$ 2,820,548
STSC	$ 176,294	$ 16,535	$ 58,132	$ 120,846	$ 266,773	$ -	$ 638,581
VMMP	$ 170,077	$ 18,011	$ -	$ -	$ -	$ -	$ 188,088
Inactive	$ 103,001	$ 701,955	$ -	$ 40,704	$ 229,722	$ -	$ 1,075,382
Totals	**$ 17,216,194**	**$ 5,249,531**	**$ 2,914,257**	**$ 1,172,159**	**$12,138,726**	**$ (2,893)**	**$38,687,973**
% of Total	**45%**	**14%**	**8%**	**3%**	**31%**	**0%**	**100%**

Summary Detail

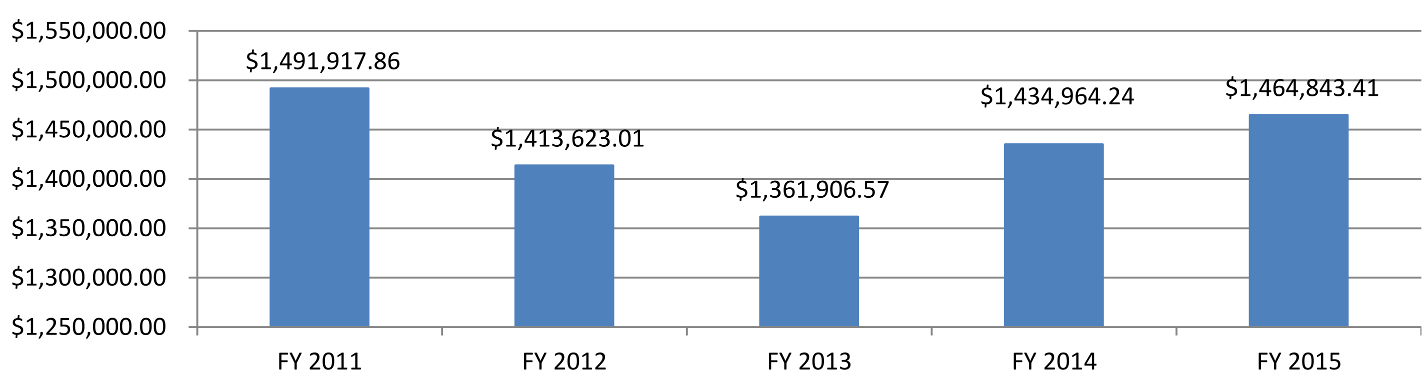
Summary of Revenue Collected in Repayment During the Fiscal Year

Program	Principal	Interest	Fees	Tax Offset	Total
CNAR	$ 4,601.96	$ 2,335.58	$ 175.94	$ -	$ 7,113.48
CNTP	$ 397,227.92	$ 187,402.58	$ 81,234.72	$ 24,391.53	$ 690,256.75
TES	$ -	$ -	$ -	$ -	$ -
WWAR	$ 7,475.59	$ 307.64	$ 344.28	$ 1,024.25	$ 9,151.76
WWTS	$ 308,877.67	$ 60,548.87	$ 45,200.29	$ 15,614.58	$ 430,241.41
NELB	$ 147,135.11	$ 22,301.83	$ 14,450.24	$ 7,550.55	$ 191,437.73
NELR	$ 26,628.47	$ 6,944.04	$ 5,093.36	$ 2,567.00	$ 41,232.87
HCP-U/G	$ 2,590.57	$ 256.40	$ 931.46	$ 872.10	$ 4,650.53
SWOR	$ -	$ -	$ -	$ -	$ -
CSA	$ 5,045.04	$ 386.36	$ 826.26	$ 1,274.42	$ 7,532.08
GTS	$ 9,671.04	$ 2,428.90	$ 1,763.63	$ 2,625.99	$ 16,489.56
CNDT	$ -	$ -	$ -	$ -	$ -
SLPL	$ -	$ -	$ -	$ -	$ -
SDSP	$ 8,326.70	$ 5,395.72	$ 6,140.07	$ 225.25	$ 20,087.74
NELM	$ 17,893.67	$ 1,809.40	$ 3,394.48	$ 572.98	$ 23,670.53
NERM	$ -	$ -	$ -	$ -	$ -
NELP	$ 5,378.23	$ 1,124.12	$ 164.73	$ 437.75	$ 7,104.83
NTSP	$ 18,006.73	$ 7,514.94	$ 3,274.56	$ 119.77	$ 28,916.00
DENT	$ 33,400.98	$ 2,172.82	$ 189.50	$ 217.60	$ 35,980.90
MED	$ 20,171.56	$ 9,204.20	$ 1,561.49	$ -	$ 30,937.25
SREB	$ 72,903.65	$ 6,893.99	$ 550.00	$ -	$ 80,347.64
STSC	$ 26,745.62	$ 10,067.09	$ 2,870.88	$ 297.06	$ 39,980.65
VMMP	$ -	$ -	$ -	$ -	$ -
Inactive Programs	$ 1,648.78	$ 6,393.46	$ 3,071.05	$ 2,328.15	$ 13,441.44
Totals	**$ 1,113,729.29**	**$ 333,487.94**	**$ 171,236.94**	**$ 60,118.98**	**$ 1,678,573.15**

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

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Revenue Collected	$ 1,672,591.34	$ 1,571,806.48	$ 1,531,864.91	$ 1,651,706.80	$ 1,678,573.15
Servicer and Agency Fees	$ 180,673.48	$ 158,183.47	$ 169,958.34	$ 216,742.56	$ 213,729.74
Available for New Awards	**$ 1,491,917.86**	**$ 1,413,623.01**	**$ 1,361,906.57**	**$ 1,434,964.24**	**$ 1,464,843.41**

NOTE: FY 2013 was the first year tax offsets were collected. FY 2013 and FY 2014 figures have been adjusted to include the tax offset revenues.



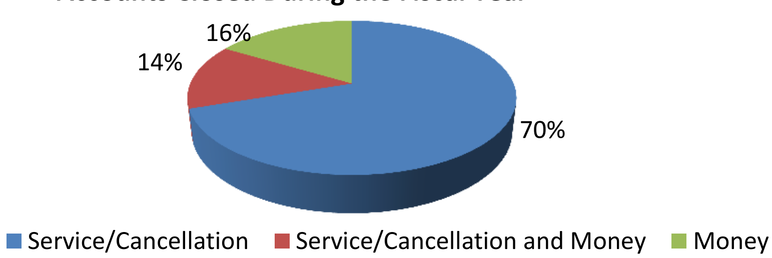
Summary Detail

Summary of Accounts Closed During the Fiscal Year

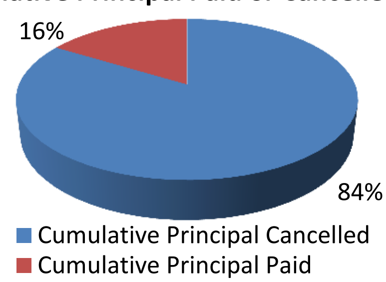
Following is a summary of the accounts that were closed during the fiscal year. The cumulative principal cancelled represents all principal cancelled for reasons of service completion, disability, or death over the life of the account, not just during the current fiscal year. Likewise, cumulative principal 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	3	0	0	3	$ 79,297	$ -	$ -	$ -
CNTP	74	29	27	130	$ 2,082,929	$ 479,424	$ 165,055	$ 644,479
TES	0	0	0	0	$ -	$ -	$ -	$ -
WWAR	2	0	1	3	$ 16,000	$ 4,000	$ 354	$ 4,354
WWTS	252	51	56	359	$ 1,740,346	$ 320,594	$ 61,902	$ 382,496
NELB	115	17	26	158	$ 721,278	$ 123,132	$ 20,396	$ 143,528
NELR	41	5	5	51	$ 152,168	$ 19,500	$ 1,813	$ 21,312
HCP-U/G	1	0	1	2	$ 1,500	$ 3,000	$ 741	$ 3,741
SWOR	0	0	0	0	$ -	$ -	$ -	$ -
CSA	13	2	3	18	$ 44,978	$ 7,897	$ 212	$ 8,110
GTS	28	2	5	35	$ 72,800	$ 10,995	$ 4,238	$ 15,233
CNDT	3	0	0	3	$ 13,245	$ -	$ -	$ -
SLPL	0	0	0	0	$ -	$ -	$ -	$ -
SDSP	5	0	1	6	$ 258,000	$ 8,333	$ 842	$ 9,175
NELM	24	1	3	28	$ 128,002	$ 13,525	$ 1,230	$ 14,754
NERM	0	0	0	0	$ -	$ -	$ -	$ -
NELP	3	0	1	4	$ 19,319	$ 5,000	$ 515	$ 5,515
NTSP	9	3	2	14	$ 159,341	$ 20,659	$ 5,009	$ 25,668
DENT	2	1	3	6	$ 107,300	$ 93,210	$ 13,076	$ 106,286
MED	1	1	3	5	$ 41,234	$ 49,286	$ 15,708	$ 64,994
SREB	6	0	1	7	$ 313,700	$ 38,875	$ 8,547	$ 47,422
STSC	3	3	0	6	$ 139,717	$ 7,700	$ 3,302	$ 11,002
VMMP	0	0	0	0	$ -	$ -	$ -	$ -
Inactive	1	0	0	1	$ 98,439	$ -	$ -	$ -
Totals	**586**	**115**	**138**	**839**	**$ 6,189,594**	**$ 1,205,129**	**$ 302,940**	**$ 1,508,069**

Accounts Closed During the Fiscal Year



Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Service/Cancellation	792	742	392	437	586
Service and Money	41	83	35	80	115
Money	151	138	121	120	138
Total	**984**	**963**	**548**	**637**	**839**
Cumulative Principal Cancelled	$ 6,696,829	$ 6,102,662	$ 2,768,556	$ 3,961,877	$ 6,189,594
Cumulative Principal Paid	$ 1,125,846	$ 1,057,285	$ 853,837	$ 912,503	$ 1,205,129
Cumulative Interest Paid	$ 170,848	$ 154,886	$ 124,565	$ 217,823	$ 302,940
Total	**$ 7,993,523**	**$ 7,314,833**	**$ 3,746,958**	**$ 5,092,203**	**$ 7,697,663**

Summary Detail

Summary of Accounts under Management During the Fiscal Year by Cohort												
Program	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT
Untracked Cohorts	N/A	N/A	N/A	N/A	138	45	6	0	N/A	1	28	N/A
All Managed Accounts	**19**	**1,234**	**43**	**11**	**1,772**	**909**	**299**	**29**	**1**	**79**	**265**	**41**

All Accounts Awarded by Tracked Cohorts												
FY 1999	N/A	292	N/A	N/A	778	N/A	N/A	17	N/A	N/A	N/A	N/A
FY 2000	N/A	504	N/A	N/A	776	N/A	N/A	15	N/A	N/A	N/A	N/A
FY 2001	N/A	535	N/A	N/A	751	N/A	N/A	9	N/A	N/A	N/A	N/A
FY 2002	N/A	1	N/A	N/A	9	N/A	N/A	0	N/A	N/A	N/A	N/A
FY 2003	N/A	233	N/A	N/A	581	N/A	N/A	8	N/A	N/A	N/A	N/A
FY 2004	N/A	103	N/A	N/A	444	N/A	N/A	11	N/A	N/A	N/A	N/A
FY 2005	N/A	140	N/A	N/A	310	N/A	N/A	6	N/A	N/A	N/A	N/A
FY 2006	1	147	N/A	0	387	128	6	6	N/A	77	396	N/A
FY 2007	3	124	N/A	2	313	238	36	2	N/A	48	213	N/A
FY 2008	4	130	N/A	1	353	248	43	2	N/A	55	238	N/A
FY 2009	3	124	N/A	0	146	47	27	0	N/A	0	0	N/A
FY 2010	2	115	N/A	1	432	137	32	0	N/A	27	105	N/A
FY 2011	3	95	N/A	0	278	163	36	1	N/A	28	57	N/A
FY 2012	3	98	N/A	5	401	223	67	3	N/A	19	59	N/A
FY 2013	7	121	N/A	3	326	167	56	7	1	27	67	N/A
FY 2014	2	124	13	0	301	176	100	2	0	28	69	21
FY 2015	2	77	30	3	208	197	115	8	0	13	60	20
TOTAL	**30**	**2,963**	**43**	**15**	**6,794**	**1,724**	**518**	**97**	**1**	**322**	**1,264**	**41**

Default Rates by Tracked Cohorts												
FY 1999	N/A	27%	N/A	N/A	7%	N/A	N/A	6%	N/A	N/A	N/A	N/A
FY 2000	N/A	33%	N/A	N/A	6%	N/A	N/A	20%	N/A	N/A	N/A	N/A
FY 2001	N/A	32%	N/A	N/A	5%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2002	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	30%	N/A	N/A	7%	N/A	N/A	13%	N/A	N/A	N/A	N/A
FY 2004	N/A	10%	N/A	N/A	2%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2005	N/A	17%	N/A	N/A	7%	N/A	N/A	17%	N/A	N/A	N/A	N/A
FY 2006	0%	19%	N/A	N/A	3%	6%	3%	17%	N/A	0%	1%	N/A
FY 2007	0%	13%	N/A	0%	6%	5%	6%	50%	N/A	0%	0%	N/A
FY 2008	25%	18%	N/A	0%	12%	8%	9%	0%	N/A	2%	3%	N/A
FY 2009	0%	23%	N/A	N/A	5%	4%	4%	N/A	N/A	N/A	N/A	N/A
FY 2010	50%	19%	N/A	0%	13%	7%	13%	N/A	N/A	4%	7%	N/A
FY 2011	0%	21%	N/A	N/A	14%	13%	3%	N/A	N/A	11%	11%	N/A
FY 2012	0%	29%	N/A	40%	16%	12%	7%	33%	N/A	5%	15%	N/A
FY 2013	29%	14%	N/A	67%	11%	4%	4%	29%	0%	7%	9%	N/A
FY 2014	0%	0%	0%	N/A	2%	1%	3%	0%	N/A	4%	4%	0%
FY 2015	0%	0%	0%	0%	0%	0%	0%	0%	N/A	0%	0%	0%
TOTAL	**13%**	**24%**	**0%**	**27%**	**7%**	**7%**	**4%**	**11%**	**0%**	**3%**	**3%**	**0%**

Summary Detail

Summary of Accounts under Management During the Fiscal Year by Cohort

SLPL	SDSP	NELM	NERM	NELP	NTSP	DENT	MED	SREB	STSC	VMMP	INACTIVE	TOTAL
N/A	1	13	N/A	2	1	2	16	6	15	N/A	42	**316**
9	**27**	**286**	**22**	**69**	**99**	**44**	**71**	**97**	**50**	**5**	**42**	**5,523**

All Accounts Awarded by Tracked Cohorts

SLPL	SDSP	NELM	NERM	NELP	NTSP	DENT	MED	SREB	STSC	VMMP	INACTIVE	TOTAL
N/A	8	N/A	N/A	N/A	3	3	15	8	3	N/A	N/A	**1,127**
N/A	9	N/A	N/A	N/A	4	8	10	5	7	N/A	N/A	**1,338**
N/A	7	N/A	N/A	N/A	6	8	5	7	9	1	N/A	**1,338**
N/A	0	N/A	N/A	N/A	2	N/A	N/A	10	N/A	N/A	N/A	**22**
N/A	4	N/A	N/A	N/A	5	3	1	12	12	1	N/A	**860**
N/A	6	N/A	N/A	N/A	19	4	N/A	10	8	N/A	N/A	**605**
N/A	3	N/A	N/A	N/A	9	6	3	10	8	1	N/A	**496**
N/A	2	14	N/A	6	8	8	1	10	4	N/A	N/A	**1,201**
N/A	2	71	N/A	5	18	1	4	10	7	N/A	N/A	**1,097**
N/A	3	71	N/A	5	10	4	6	11	2	N/A	N/A	**1,186**
N/A	1	0	N/A	0	1	N/A	N/A	13	N/A	N/A	N/A	**362**
N/A	0	52	N/A	3	7	4	2	12	4	1	N/A	**936**
N/A	2	42	N/A	6	8	N/A	4	10	6	N/A	N/A	**739**
N/A	2	54	N/A	4	13	5	3	5	1	1	N/A	**966**
N/A	1	60	1	1	9	4	9	9	2	N/A	N/A	**878**
N/A	1	76	9	25	25	15	7	11	3	3	N/A	**1,011**
9	0	85	12	27	25	8	16	12	2	N/A	N/A	**929**
9	**51**	**525**	**22**	**82**	**172**	**81**	**86**	**165**	**78**	**8**	**0**	***15,091***

Default Rates by Tracked Cohorts

SLPL	SDSP	NELM	NERM	NELP	NTSP	DENT	MED	SREB	STSC	VMMP	INACTIVE	TOTAL
N/A	38%	N/A	N/A	N/A	0%	0%	7%	0%	33%	N/A	N/A	**12%**
N/A	22%	N/A	N/A	N/A	0%	0%	0%	0%	29%	N/A	N/A	**16%**
N/A	0%	N/A	N/A	N/A	17%	0%	0%	0%	11%	0%	N/A	**16%**
N/A	N/A	N/A	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	**0%**
N/A	50%	N/A	N/A	N/A	0%	0%	0%	8%	25%	0%	N/A	**13%**
N/A	17%	N/A	N/A	N/A	5%	25%	N/A	10%	25%	N/A	N/A	**4%**
N/A	0%	N/A	N/A	N/A	22%	0%	0%	0%	25%	0%	N/A	**10%**
N/A	0%	0%	N/A	0%	0%	0%	0%	0%	0%	N/A	N/A	**5%**
N/A	0%	7%	N/A	20%	11%	0%	25%	0%	14%	N/A	N/A	**6%**
N/A	33%	3%	N/A	0%	0%	0%	0%	9%	50%	N/A	N/A	**9%**
N/A	0%	N/A	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	**11%**
N/A	N/A	10%	N/A	33%	43%	0%	50%	8%	0%	0%	N/A	**12%**
N/A	0%	10%	N/A	0%	0%	N/A	0%	0%	33%	N/A	N/A	**13%**
N/A	0%	11%	N/A	0%	8%	0%	0%	0%	0%	0%	N/A	**15%**
N/A	0%	3%	0%	0%	0%	0%	0%	0%	0%	N/A	N/A	**9%**
N/A	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	N/A	**1%**
0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	N/A	N/A	**0%**
0%	**18%**	**5%**	**0%**	**2%**	**6%**	**1%**	**3%**	**2%**	**19%**	**0%**	**N/A**	***10%***

Summary Detail

Summary of Accounts under Management During the Fiscal Year by Cohort

Program	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT
All Managed Accounts	**2**	**77**	**30**	**3**	**208**	**197**	**115**	**8**	**N/A**	**13**	**60**	**20**

Rate of Current Accounts by Tracked Cohort

	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT
FY 1999	N/A	2%	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2000	N/A	2%	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2001	N/A	3%	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2002	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	3%	N/A	N/A	1%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2004	N/A	2%	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2005	N/A	2%	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	N/A
FY 2006	0%	3%	N/A	N/A	0%	0%	17%	0%	N/A	0%	0%	N/A
FY 2007	0%	6%	N/A	0%	0%	0%	0%	0%	N/A	0%	0%	N/A
FY 2008	0%	4%	N/A	0%	0%	0%	0%	0%	N/A	0%	0%	N/A
FY 2009	33%	9%	N/A	N/A	0%	0%	4%	N/A	N/A	N/A	N/A	N/A
FY 2010	50%	10%	N/A	0%	2%	6%	0%	N/A	N/A	0%	2%	N/A
FY 2011	0%	18%	N/A	N/A	11%	12%	6%	100%	N/A	4%	4%	N/A
FY 2012	33%	34%	N/A	0%	25%	40%	15%	67%	N/A	21%	14%	N/A
FY 2013	71%	69%	N/A	33%	60%	73%	38%	43%	100%	37%	45%	N/A
FY 2014	100%	86%	100%	N/A	80%	91%	70%	100%	N/A	82%	91%	86%
FY 2015	100%	100%	100%	100%	100%	99%	99%	100%	N/A	100%	97%	100%
TOTAL	**40%**	**13%**	**100%**	**27%**	**12%**	**35%**	**42%**	**16%**	**100%**	**16%**	**13%**	**93%**

Rate of Closed Accounts by Tracked Cohort

	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT
FY 1999	N/A	70%	N/A	N/A	93%	N/A	N/A	94%	N/A	N/A	N/A	N/A
FY 2000	N/A	65%	N/A	N/A	94%	N/A	N/A	80%	N/A	N/A	N/A	N/A
FY 2001	N/A	65%	N/A	N/A	94%	N/A	N/A	100%	N/A	N/A	N/A	N/A
FY 2002	N/A	100%	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	67%	N/A	N/A	93%	N/A	N/A	88%	N/A	N/A	N/A	N/A
FY 2004	N/A	88%	N/A	N/A	98%	N/A	N/A	100%	N/A	N/A	N/A	N/A
FY 2005	N/A	81%	N/A	N/A	93%	N/A	N/A	83%	N/A	N/A	N/A	N/A
FY 2006	100%	78%	N/A	N/A	97%	89%	67%	83%	N/A	100%	99%	N/A
FY 2007	100%	81%	N/A	100%	94%	95%	94%	50%	N/A	100%	100%	N/A
FY 2008	75%	78%	N/A	100%	88%	91%	91%	100%	N/A	98%	97%	N/A
FY 2009	67%	68%	N/A	N/A	95%	96%	93%	N/A	N/A	N/A	N/A	N/A
FY 2010	0%	71%	N/A	100%	85%	88%	88%	N/A	N/A	96%	91%	N/A
FY 2011	100%	61%	N/A	N/A	75%	75%	92%	0%	N/A	86%	86%	N/A
FY 2012	67%	38%	N/A	60%	59%	48%	78%	0%	N/A	74%	71%	N/A
FY 2013	0%	17%	N/A	0%	29%	23%	59%	29%	0%	56%	46%	N/A
FY 2014	0%	14%	0%	N/A	18%	8%	27%	0%	N/A	14%	4%	14%
FY 2015	0%	0%	0%	0%	0%	1%	1%	0%	N/A	0%	3%	0%
TOTAL	**47%**	**63%**	**0%**	**47%**	**81%**	**59%**	**53%**	**72%**	**0%**	**81%**	**84%**	**7%**

Rate of Accounts Closed by Service by Tracked Cohort

	CNAR	CNTP	TES	WWAR	WWTS	NELB	NELR	HCP	SWOR	CSA	GTS	CNDT
FY 1999	N/A	83%	N/A	N/A	83%	N/A	N/A	13%	N/A	N/A	N/A	N/A
FY 2000	N/A	100%	N/A	N/A	85%	N/A	N/A	42%	N/A	N/A	N/A	N/A
FY 2001	N/A	100%	N/A	N/A	88%	N/A	N/A	33%	N/A	N/A	N/A	N/A
FY 2002	N/A	100%	N/A	N/A	89%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	100%	N/A	N/A	94%	N/A	N/A	43%	N/A	N/A	N/A	N/A
FY 2004	N/A	100%	N/A	N/A	94%	N/A	N/A	45%	N/A	N/A	N/A	N/A
FY 2005	N/A	100%	N/A	N/A	91%	N/A	N/A	20%	N/A	N/A	N/A	N/A
FY 2006	100%	100%	N/A	N/A	91%	86%	100%	0%	N/A	99%	100%	N/A
FY 2007	100%	100%	N/A	100%	90%	88%	88%	0%	N/A	98%	99%	N/A
FY 2008	100%	100%	N/A	0%	89%	86%	95%	50%	N/A	96%	97%	N/A
FY 2009	100%	100%	N/A	N/A	88%	91%	84%	N/A	N/A	N/A	N/A	N/A
FY 2010	N/A	100%	N/A	100%	89%	86%	82%	N/A	N/A	100%	96%	N/A
FY 2011	100%	100%	N/A	N/A	92%	89%	94%	N/A	N/A	96%	98%	N/A
FY 2012	100%	100%	N/A	67%	92%	93%	96%	N/A	N/A	100%	95%	N/A
FY 2013	N/A	100%	N/A	N/A	91%	87%	97%	50%	N/A	80%	97%	N/A
FY 2014	N/A	100%	N/A	N/A	98%	93%	100%	N/A	N/A	75%	100%	100%
FY 2015	N/A	N/A	N/A	N/A	N/A	0%	100%	N/A	N/A	N/A	100%	N/A
TOTAL	**100%**	**100%**	**N/A**	**71%**	**89%**	**88%**	**93%**	**30%**	**N/A**	**97%**	**98%**	**100%**

Summary Detail

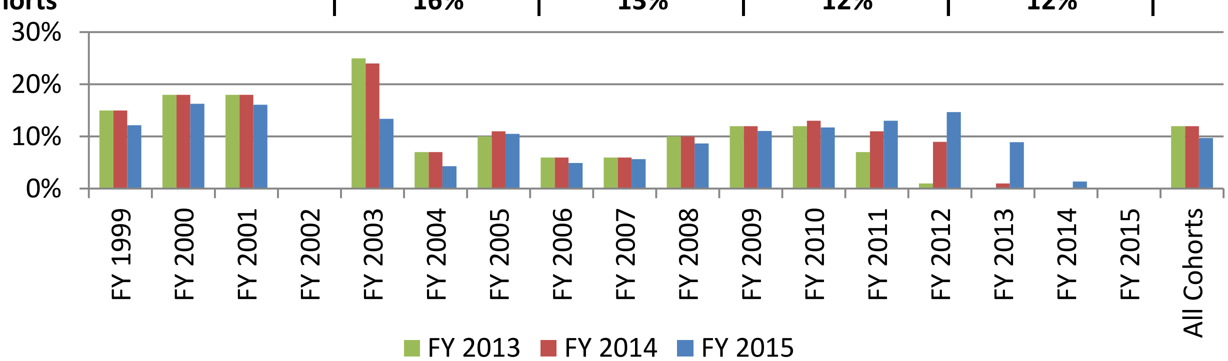
Summary of Accounts under Management During the Fiscal Year by Cohort

SLPL	SDSP	NELM	NERM	NELP	NTSP	DENT	MED	SREB	STSC	VMMP	INACTIVE	TOTAL
9	**N/A**	**85**	**12**	**27**	**25**	**8**	**16**	**12**	**2**	**N/A**	**N/A**	**929**
Rate of Current Accounts by Tracked Cohort												
N/A	0%	N/A	N/A	N/A	0%	0%	0%	0%	0%	N/A	N/A	**1%**
N/A	0%	N/A	N/A	N/A	0%	0%	0%	0%	0%	N/A	N/A	**1%**
N/A	14%	N/A	N/A	N/A	17%	0%	0%	0%	0%	0%	N/A	**1%**
N/A	N/A	N/A	N/A	N/A	0%	N/A	N/A	0%	N/A	N/A	N/A	**0%**
N/A	0%	N/A	N/A	N/A	0%	0%	0%	8%	8%	0%	N/A	**1%**
N/A	17%	N/A	N/A	N/A	11%	0%	N/A	0%	0%	N/A	N/A	**1%**
N/A	33%	N/A	N/A	N/A	0%	0%	33%	10%	0%	0%	N/A	**1%**
N/A	100%	0%	N/A	50%	38%	0%	0%	40%	0%	N/A	N/A	**1%**
N/A	0%	0%	N/A	20%	11%	0%	75%	20%	0%	N/A	N/A	**1%**
N/A	33%	0%	N/A	0%	10%	25%	83%	36%	0%	N/A	N/A	**2%**
N/A	0%	N/A	N/A	N/A	0%	N/A	N/A	77%	N/A	N/A	N/A	**6%**
N/A	N/A	0%	N/A	33%	14%	50%	0%	92%	50%	100%	N/A	**5%**
N/A	50%	7%	N/A	17%	25%	N/A	100%	100%	50%	N/A	N/A	**13%**
N/A	100%	28%	N/A	100%	62%	100%	100%	100%	100%	100%	N/A	**30%**
N/A	100%	77%	100%	100%	78%	100%	100%	100%	100%	N/A	N/A	**63%**
N/A	100%	95%	100%	92%	88%	100%	86%	100%	100%	100%	N/A	**85%**
100%	N/A	100%	100%	100%	100%	100%	100%	100%	100%	N/A	N/A	**100%**
100%	**22%**	**42%**	**100%**	**74%**	**43%**	**43%**	**55%**	**48%**	**18%**	**63%**	**N/A**	***19%***
Rate of Closed Accounts by Tracked Cohort												
N/A	63%	N/A	N/A	N/A	100%	100%	93%	100%	67%	N/A	N/A	**87%**
N/A	78%	N/A	N/A	N/A	100%	100%	100%	100%	71%	N/A	N/A	**83%**
N/A	86%	N/A	N/A	N/A	67%	100%	100%	100%	89%	100%	N/A	**83%**
N/A	N/A	N/A	N/A	N/A	100%	N/A	N/A	100%	N/A	N/A	N/A	**100%**
N/A	50%	N/A	N/A	N/A	100%	100%	100%	83%	67%	100%	N/A	**85%**
N/A	67%	N/A	N/A	N/A	84%	75%	N/A	90%	75%	N/A	N/A	**95%**
N/A	67%	N/A	N/A	N/A	78%	100%	67%	90%	75%	100%	N/A	**88%**
N/A	0%	100%	N/A	50%	63%	100%	100%	60%	100%	N/A	N/A	**94%**
N/A	100%	93%	N/A	60%	78%	100%	0%	80%	86%	N/A	N/A	**93%**
N/A	33%	97%	N/A	100%	90%	75%	17%	55%	50%	N/A	N/A	**90%**
N/A	100%	N/A	N/A	N/A	100%	N/A	N/A	23%	N/A	N/A	N/A	**83%**
N/A	N/A	90%	N/A	33%	43%	50%	50%	0%	50%	0%	N/A	**83%**
N/A	50%	83%	N/A	83%	75%	N/A	0%	0%	17%	N/A	N/A	**74%**
N/A	0%	61%	N/A	0%	31%	0%	0%	0%	0%	0%	N/A	**55%**
N/A	0%	20%	0%	0%	22%	0%	0%	0%	0%	N/A	N/A	**28%**
N/A	0%	5%	0%	8%	12%	0%	14%	0%	0%	0%	N/A	**13%**
0%	N/A	0%	0%	0%	0%	0%	0%	0%	0%	N/A	N/A	**0%**
0%	**61%**	**53%**	**0%**	**23%**	**51%**	**56%**	**42%**	**49%**	**63%**	**38%**	**N/A**	***71%***
Rate of Accounts Closed by Service by Tracked Cohort												
N/A	100%	N/A	N/A	N/A	100%	100%	86%	100%	50%	N/A	N/A	**82%**
N/A	100%	N/A	N/A	N/A	75%	88%	80%	100%	80%	N/A	N/A	**89%**
N/A	100%	N/A	N/A	N/A	100%	88%	60%	71%	63%	100%	N/A	**91%**
N/A	N/A	N/A	N/A	N/A	100%	N/A	N/A	80%	N/A	N/A	N/A	**86%**
N/A	100%	N/A	N/A	N/A	100%	100%	0%	100%	63%	0%	N/A	**95%**
N/A	100%	N/A	N/A	N/A	88%	100%	N/A	100%	100%	N/A	N/A	**94%**
N/A	100%	N/A	N/A	N/A	100%	83%	50%	89%	67%	100%	N/A	**92%**
N/A	N/A	93%	N/A	67%	40%	75%	0%	100%	75%	N/A	N/A	**94%**
N/A	100%	92%	N/A	100%	86%	0%	N/A	88%	100%	N/A	N/A	**93%**
N/A	100%	86%	N/A	80%	78%	67%	100%	33%	100%	N/A	N/A	**91%**
N/A	100%	N/A	N/A	N/A	100%	N/A	N/A	100%	N/A	N/A	N/A	**92%**
N/A	N/A	89%	N/A	100%	100%	100%	0%	N/A	100%	N/A	N/A	**91%**
N/A	0%	97%	N/A	80%	83%	N/A	N/A	N/A	100%	N/A	N/A	**93%**
N/A	N/A	88%	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	N/A	**93%**
N/A	N/A	92%	N/A	N/A	100%	N/A	N/A	N/A	N/A	N/A	N/A	**92%**
N/A	N/A	100%	N/A	100%	100%	N/A	0%	N/A	N/A	N/A	N/A	**97%**
N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**75%**
N/A	**97%**	**90%**	**N/A**	**84%**	**88%**	**84%**	**69%**	**88%**	**78%**	**67%**	**N/A**	**92%**

Summary Detail

5-Year History of Default Rates by Program and Cohort

Default Rates by Program	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**
CNAR	19%	16%	15%	11%	13%
CNTP	28%	26%	25%	24%	24%
TES	N/A	N/A	N/A	0%	0%
WWAR	25%	11%	0%	17%	27%
WWTS	13%	10%	10%	10%	7%
NELB	7%	5%	6%	6%	7%
NELR	10%	7%	6%	5%	4%
HCP-U/G	16%	14%	11%	9%	11%
SWOR	N/A	N/A	0%	0%	0%
CSA	0%	1%	3%	2%	3%
GTS	0%	2%	3%	3%	3%
CNDT	N/A	N/A	N/A	0%	0%
SLPL	N/A	N/A	N/A	N/A	0%
SDSP	22%	20%	19%	19%	18%
NELM	6%	3%	4%	4%	5%
NERM	N/A	N/A	0%	0%	0%
NELP	4%	3%	10%	4%	2%
NTSP	10%	8%	9%	7%	6%
DENT	4%	2%	2%	3%	1%
MED	8%	2%	3%	3%	3%
SREB	5%	2%	3%	3%	2%
STSC	21%	21%	18%	17%	19%
VMMP	25%	20%	0%	0%	0%
All Programs	**16%**	**13%**	**12%**	**12%**	**10%**
Default Rates by Cohort	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**
FY 1999	16%	15%	15%	15%	12%
FY 2000	19%	19%	18%	18%	16%
FY 2001	20%	19%	18%	18%	16%
FY 2002	7%	0%	0%	0%	0%
FY 2003	33%	30%	25%	24%	13%
FY 2004	9%	8%	7%	7%	4%
FY 2005	13%	12%	10%	11%	10%
FY 2006	6%	6%	6%	6%	5%
FY 2007	8%	7%	6%	6%	6%
FY 2008	10%	10%	10%	10%	9%
FY 2009	14%	11%	12%	12%	11%
FY 2010	9%	7%	12%	13%	12%
FY 2011	0%	1%	7%	11%	13%
FY 2012	N/A	0%	1%	9%	15%
FY 2013	N/A	N/A	0%	1%	9%
FY 2014	N/A	N/A	N/A	0%	1%
FY 2015	N/A	N/A	N/A	N/A	0%
All Cohorts	**16%**	**13%**	**12%**	**12%**	**10%**

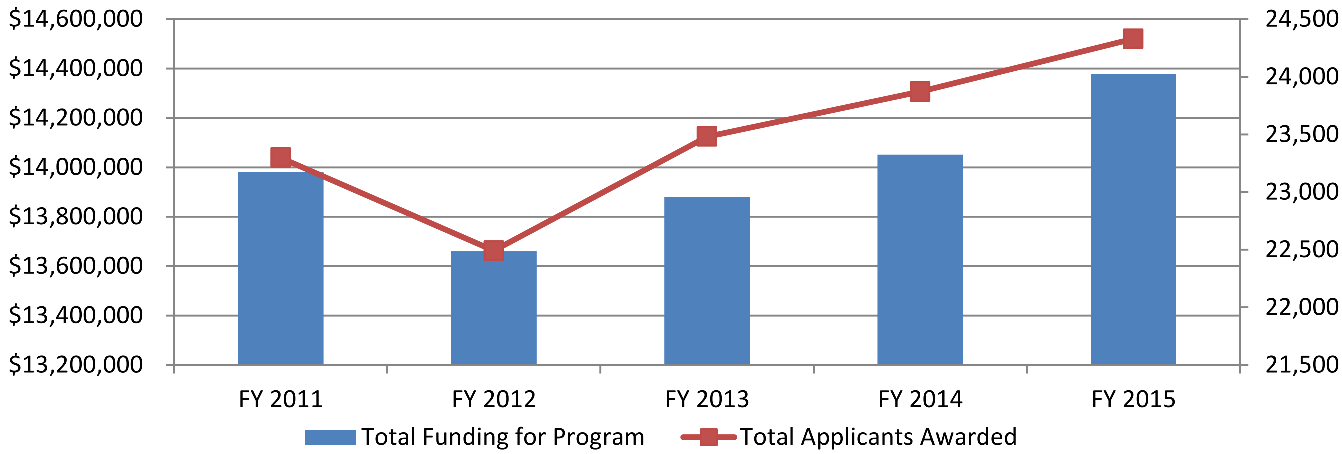


Mississippi Resident Tuition Assistance Grant (MTAG)

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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	23,297	22,490	23,481	23,871	24,329
Total Funding for Program	$ 13,979,693	$ 13,660,150	$ 13,880,728	$ 14,051,117	$ 14,377,542
Eligible Applicants	23,297	22,490	23,481	23,871	24,329
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 600	$ 607	$ 591	$ 589	$ 591
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	Awards	Amount
Belhaven University	192	$ 128,350
Blue Mountain College	161	$ 106,800
Millsaps College	208	$ 133,750
Mississippi College	861	$ 587,050
Rust College	10	$ 5,300
Tougaloo College	81	$ 52,825
William Carey University	490	$ 336,264
Totals	**2,003**	**$ 1,350,339**

4-Year Public Institutions	Awards	Amount
Alcorn State University	242	$ 150,350
Delta State University	633	$ 439,550
Jackson State University	557	$ 357,525
Mississippi State University	4,763	$ 3,279,599
Mississippi University for Women	519	$ 407,475
Mississippi Valley State University	53	$ 32,600
University of Mississippi	3,895	$ 2,685,350
University of Mississippi Medical Center	134	$ 123,975
University of Southern Mississippi	2,824	$ 1,967,970
Totals	**13,620**	**$ 9,444,394**

2-Year Public Institutions	Awards		Amount
Coahoma Community College	26		$ 9,400
Copiah-Lincoln Community College	364		$ 151,075
East Central Community College	393		$ 167,700
East Mississippi Community College	484		$ 195,325
Hinds Community College	787		$ 311,125
Holmes Community College	493		$ 200,400
Itawamba Community College	1,141		$ 477,228
Jones County Junior College	785		$ 316,825
Meridian Community College	468		$ 198,525
Mississippi Delta Community College	166		$ 68,725
Mississippi Gulf Coast Community College	1,047		$ 425,000
Northeast MS Community College	655		$ 277,275
Northwest MS Community College	1,107		$ 460,325
Pearl River Community College	524		$ 210,581
Southwest Mississippi Community College	266		$ 113,300
Totals	**8,706**		**$ 3,582,809**
Grand Totals	***24,329***		***$ 14,377,542***

Award Recipients by County

County	Awards		Amount
Adams	120		$ 76,900
Alcorn	319		$ 184,621
Amite	71		$ 41,000
Attala	158		$ 91,600
Benton	48		$ 25,475
Bolivar	171		$ 104,475
Calhoun	90		$ 46,575
Carroll	89		$ 56,025
Chickasaw	134		$ 75,033
Choctaw	65		$ 42,525
Claiborne	24		$ 13,375
Clarke	99		$ 56,100
Clay	122		$ 71,450
Coahoma	105		$ 67,100
Copiah	198		$ 113,325
Covington	126		$ 74,757
Desoto	1810		$ 1,035,725
Forrest	616		$ 388,018
Franklin	50		$ 29,950
George	160		$ 86,006
Greene	82		$ 40,957
Grenada	170		$ 103,400
Hancock	374		$ 212,740
Harrison	1452		$ 862,606
Hinds	1814		$ 1,127,354
Holmes	51		$ 28,225
Humphreys	40		$ 25,650
Issaquena	6		$ 4,000
Itawamba	260		$ 135,025
Jackson	1189		$ 699,516
Jasper	101		$ 57,274
Jefferson	30		$ 18,525

County (cont.)	Awards		Amount
Jefferson Davis	52		$ 30,749
Jones	476		$ 277,372
Kemper	38		$ 20,375
Lafayette	484		$ 305,825
Lamar	676		$ 421,918
Lauderdale	738		$ 434,625
Lawrence	92		$ 54,716
Leake	124		$ 74,916
Lee	975		$ 568,715
Leflore	134		$ 76,900
Lincoln	310		$ 191,708
Lowndes	497		$ 301,526
Madison	1501		$ 984,749
Marion	168		$ 96,357
Marshall	176		$ 94,250
Monroe	314		$ 179,275
Montgomery	86		$ 49,025
Neshoba	211		$ 118,475
Newton	181		$ 107,866
Noxubee	44		$ 30,000
Oktibbeha	418		$ 270,725
Panola	215		$ 122,075
Pearl River	442		$ 239,428
Perry	58		$ 33,533
Pike	247		$ 145,241
Pontotoc	385		$ 226,640
Prentiss	209		$ 118,267
Quitman	30		$ 15,850
Rankin	1753		$ 1,077,182
Scott	166		$ 86,300
Sharkey	13		$ 6,825
Simpson	173		$ 101,000
Smith	127		$ 66,941
Stone	121		$ 69,091
Sunflower	110		$ 67,575
Tallahatchie	49		$ 25,250
Tate	231		$ 132,775
Tippah	177		$ 98,525
Tishomingo	168		$ 95,465
Tunica	20		$ 10,200
Union	302		$ 182,850
Walthall	81		$ 43,415
Warren	366		$ 216,291
Washington	262		$ 165,550
Wayne	97		$ 50,899
Webster	109		$ 66,675
Wilkinson	36		$ 20,925
Winston	142		$ 75,975
Yalobusha	62		$ 38,250
Yazoo	137		$ 84,500
Unknown	14		$ 8,675
Totals	**24,141**		**$ 14,377,542**

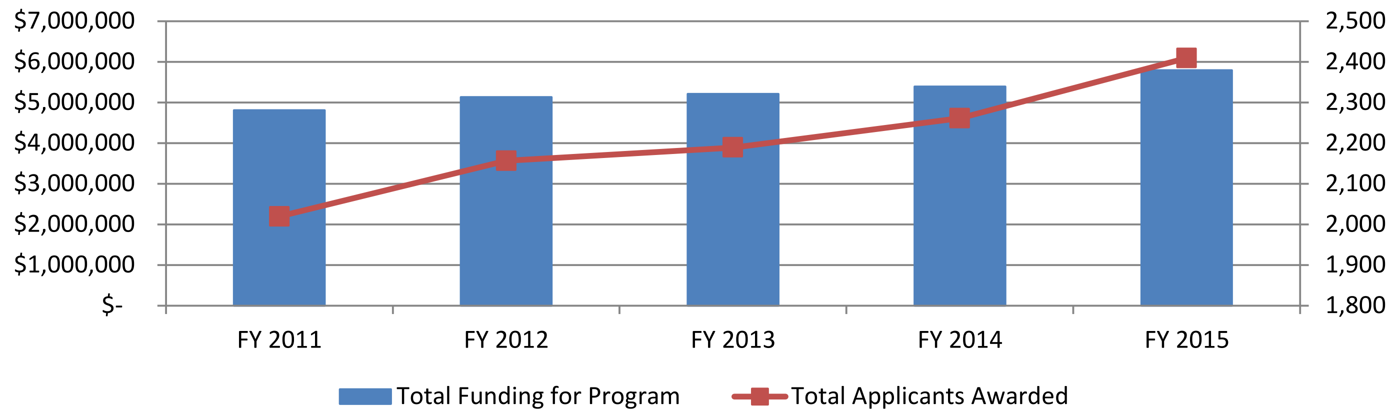
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	2,019	2,156	2,189	2,261	2,409
Total Funding for Program	$ 4,810,293	$ 5,132,949	$ 5,212,308	$ 5,388,245	$ 5,789,228
Eligible Applicants	2,019	2,156	2,189	2,261	2,409
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 2,383	$ 2,381	$ 2,381	$ 2,383	$ 2,403
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Belhaven University	13	$ 31,250
Blue Mountain College	13	$ 30,000
Millsaps College	56	$ 137,500
Mississippi College	170	$ 408,750
William Carey University	73	$ 180,001
Totals	**325**	**$ 787,501**

4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	1	$ 2,500
Delta State University	27	$ 65,000
Jackson State University	4	$ 7,500
Mississippi State University	826	$ 1,960,000
Mississippi University for Women	24	$ 58,750
University of Mississippi	745	$ 1,820,000
University of Mississippi Medical Center	10	$ 25,000
University of Southern Mississippi	305	$ 732,500
Totals	**1,942**	**$ 4,671,250**

2-Year Public Institutions	**Awards**		**Amount**
Copiah-Lincoln Community College	9		$ 22,500
East Central Community College	13		$ 28,730
East Mississippi Community College	5		$ 11,250
Hinds Community College	11		$ 25,000
Holmes Community College	4		$ 9,152
Itawamba Community College	18		$ 43,200
Jones County Junior College	20		$ 46,250
Meridian Community College	11		$ 23,140
Mississippi Gulf Coast Community College	14		$ 33,642
Northeast MS Community College	10		$ 22,059
Northwest MS Community College	14		$ 35,000
Pearl River Community College	11		$ 25,554
Southwest Mississippi Community College	2		$ 5,000
Totals	**142**		**$ 330,477**
Grand Totals	***2,409***		***$ 5,789,228***

Award Recipients by County

County	**Awards**		**Amount**
Adams	6		$ 15,000
Alcorn	41		$ 102,044
Amite	3		$ 7,500
Attala	9		$ 22,500
Benton	1		$ 2,500
Bolivar	6		$ 15,000
Calhoun	6		$ 15,000
Carroll	6		$ 13,750
Chickasaw	8		$ 18,750
Choctaw	3		$ 7,500
Claiborne	2		$ 5,000
Clarke	4		$ 10,000
Clay	6		$ 15,000
Coahoma	3		$ 6,250
Copiah	10		$ 22,500
Covington	17		$ 41,667
Desoto	162		$ 401,250
Forrest	97		$ 232,917
Franklin	4		$ 10,000
George	14		$ 32,500
Greene	2		$ 3,750
Grenada	14		$ 35,000
Hancock	53		$ 130,000
Harrison	174		$ 416,198
Hinds	173		$ 411,038
Holmes	1		$ 2,500
Itawamba	9		$ 22,300
Jackson	116		$ 276,218
Jasper	8		$ 19,900
Jefferson	2		$ 5,000
Jefferson Davis	1		$ 2,500
Jones	45		$ 106,250
Kemper	1		$ 2,500

County (cont.)	Awards		Amount
Lafayette	69		$ 170,000
Lamar	126		$ 303,750
Lauderdale	79		$ 188,129
Lawrence	8		$ 18,750
Leake	6		$ 12,917
Lee	78		$ 189,222
Leflore	9		$ 21,250
Lincoln	19		$ 45,000
Lowndes	40		$ 96,064
Madison	274		$ 660,536
Marion	17		$ 39,304
Marshall	5		$ 12,500
Monroe	19		$ 44,500
Montgomery	5		$ 11,250
Neshoba	14		$ 34,710
Newton	18		$ 42,587
Noxubee	1		$ 2,500
Oktibbeha	61		$ 144,992
Panola	12		$ 28,750
Pearl River	41		$ 96,242
Perry	7		$ 15,000
Pike	26		$ 63,750
Pontotoc	27		$ 64,800
Prentiss	11		$ 24,555
Quitman	1		$ 2,500
Rankin	210		$ 513,538
Scott	11		$ 26,920
Sharkey	3		$ 5,000
Simpson	16		$ 38,750
Smith	10		$ 25,000
Stone	10		$ 23,742
Sunflower	8		$ 18,750
Tallahatchie	2		$ 3,750
Tate	16		$ 40,000
Tippah	9		$ 20,894
Tishomingo	11		$ 27,144
Union	12		$ 28,750
Walthall	4		$ 8,750
Warren	33		$ 80,000
Washington	22		$ 53,750
Wayne	9		$ 21,250
Webster	6		$ 13,750
Wilkinson	2		$ 5,000
Winston	9		$ 22,400
Yalobusha	4		$ 8,750
Yazoo	15		$ 36,250
Unknown	2		$ 3,750
Totals	**2,404**		**$ 5,789,228**

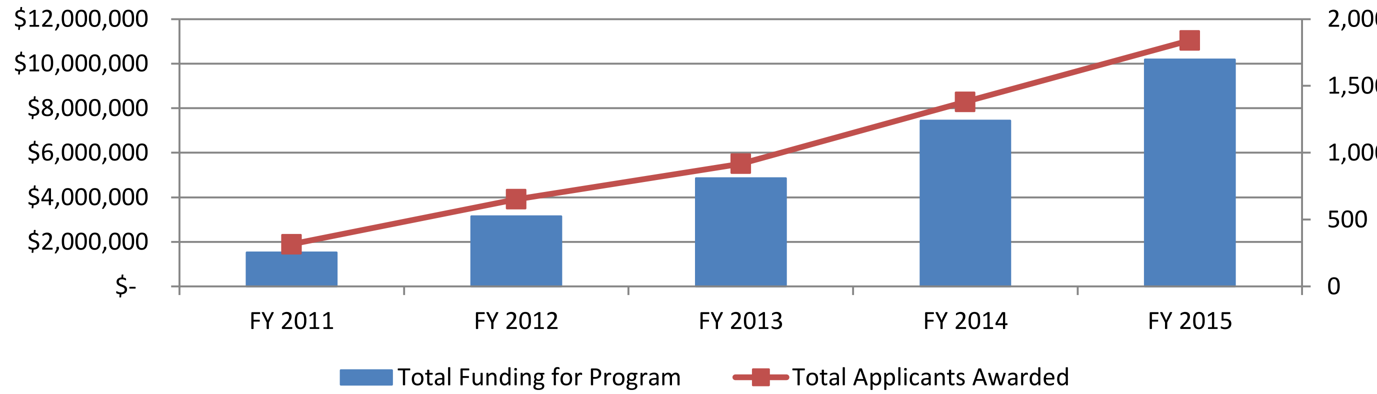
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	316	652	918	1,381	1,840
Total Funding for Program	$ 1,528,257	$ 3,153,418	$ 4,852,533	$ 7,443,326	$ 10,184,010
Eligible Applicants	316	652	918	1,381	1,840
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 4,836	$ 4,837	$ 5,286	$ 5,390	$ 5,535
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Belhaven University	17	$ 108,933
Blue Mountain College	6	$ 42,576
Millsaps College	24	$ 148,545
Mississippi College	63	$ 376,314
Tougaloo College	18	$ 115,535
William Carey University	27	$ 181,506
Totals	**155**	**$ 973,409**

4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	27	$ 160,992
Delta State University	42	$ 246,492
Jackson State University	75	$ 455,538
Mississippi State University	368	$ 2,487,201
Mississippi University for Women	34	$ 188,940
Mississippi Valley State University	7	$ 41,412
University of Mississippi	344	$ 2,394,900
University of Mississippi Medical Center	5	$ 33,048
University of Southern Mississippi	340	$ 2,216,587
Totals	**1,242**	**$ 8,225,110**

2-Year Public Institutions	Awards		Amount
Coahoma Community College	2		$ 4,600
Copiah-Lincoln Community College	15		$ 35,700
East Central Community College	15		$ 32,045
East Mississippi Community College	9		$ 18,242
Hinds Community College	47		$ 92,500
Holmes Community College	23		$ 42,328
Itawamba Community College	48		$ 95,325
Jones County Junior College	49		$ 118,407
Meridian Community College	13		$ 25,454
Mississippi Delta Community College	7		$ 15,120
Mississippi Gulf Coast Community College	104		$ 245,258
Northeast MS Community College	29		$ 63,855
Northwest MS Community College	51		$ 123,675
Pearl River Community College	21		$ 50,712
Southwest Mississippi Community College	10		$ 22,270
Totals	**443**		**$ 985,491**
Grand Totals	***1,840***		***$ 10,184,010***

Award Recipients by County

County	Awards		Amount
Adams	19		$ 122,377
Alcorn	19		$ 87,376
Amite	2		$ 14,120
Attala	9		$ 46,380
Benton	1		$ 6,980
Bolivar	15		$ 87,996
Calhoun	14		$ 68,008
Carroll	3		$ 20,627
Chickasaw	17		$ 95,498
Choctaw	5		$ 33,618
Claiborne	3		$ 14,348
Clarke	8		$ 47,325
Clay	19		$ 123,203
Coahoma	14		$ 90,530
Copiah	15		$ 78,360
Covington	10		$ 50,876
Desoto	101		$ 542,616
Forrest	50		$ 308,415
Franklin	2		$ 13,172
George	9		$ 43,360
Greene	7		$ 35,376
Grenada	14		$ 91,934
Hancock	41		$ 218,894
Harrison	226		$ 1,235,562
Hinds	199		$ 1,219,085
Holmes	5		$ 25,421
Humphreys	6		$ 31,133
Itawamba	7		$ 25,366
Jackson	102		$ 540,006
Jasper	8		$ 39,258
Jefferson	3		$ 16,386
Jefferson Davis	3		$ 16,798

County (cont.)	Awards		Amount
Jones	17		$ 92,071
Lafayette	25		$ 165,574
Lamar	45		$ 244,389
Lauderdale	21		$ 111,971
Lawrence	8		$ 31,261
Leake	9		$ 42,517
Lee	40		$ 222,408
Leflore	16		$ 104,286
Lincoln	22		$ 112,034
Lowndes	21		$ 115,787
Madison	79		$ 480,939
Marion	17		$ 90,124
Marshall	25		$ 139,225
Monroe	26		$ 125,584
Montgomery	13		$ 82,396
Neshoba	9		$ 38,633
Newton	7		$ 38,464
Noxubee	4		$ 25,219
Oktibbeha	20		$ 119,138
Panola	22		$ 126,766
Pearl River	22		$ 123,921
Perry	5		$ 16,667
Pike	13		$ 72,614
Pontotoc	14		$ 60,673
Prentiss	18		$ 62,548
Quitman	1		$ 7,140
Rankin	114		$ 642,578
Scott	13		$ 78,300
Sharkey	6		$ 38,194
Simpson	11		$ 62,620
Smith	11		$ 43,254
Stone	11		$ 47,854
Sunflower	20		$ 120,468
Tallahatchie	5		$ 30,746
Tate	13		$ 66,732
Tippah	9		$ 49,422
Tishomingo	10		$ 58,074
Tunica	3		$ 19,710
Union	18		$ 96,002
Walthall	2		$ 13,582
Warren	14		$ 84,390
Washington	34		$ 199,407
Wayne	7		$ 49,572
Webster	4		$ 23,488
Wilkinson	5		$ 26,278
Winston	11		$ 65,208
Yalobusha	10		$ 52,183
Yazoo	12		$ 73,195
Totals	**1,818**		**$ 10,184,010**

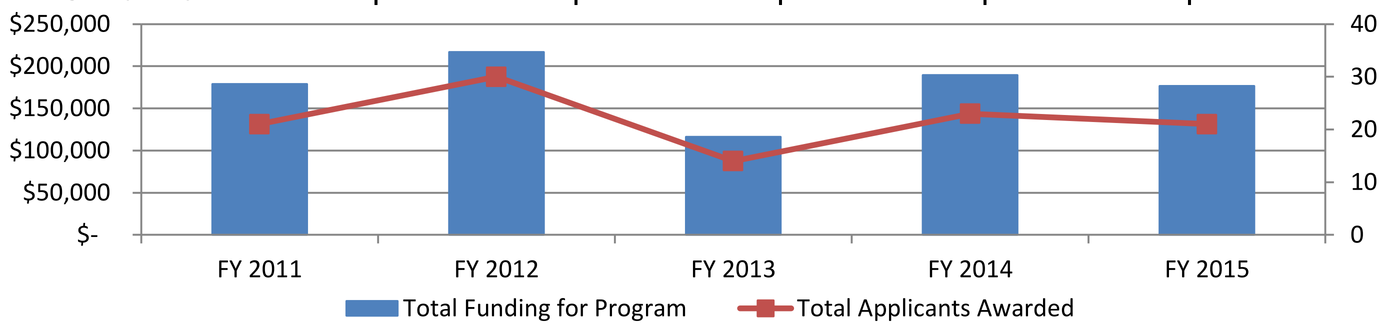
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	21	30	14	23	21
Total Funding for Program	$ 178,706	$ 216,744	$ 116,088	$ 189,498	$ 176,728
Eligible Applicants	21	30	14	23	21
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 8,510	$ 7,225	$ 8,292	$ 8,239	$ 8,416
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	1	$ 12,094
Delta State University	1	$ 9,760
Mississippi State University	5	$ 47,918
Mississippi University for Women	1	$ 9,354
University of Mississippi	3	$ 34,566
University of Southern Mississippi	3	$ 33,630
Totals	**14**	**$ 147,322**
2-Year Public Institutions	**Awards**	**Amount**
Copiah-Lincoln Community College	1	$ 4,120
Hinds Community College	2	$ 9,200
Itawamba Community College	1	$ 2,010
Mississippi Gulf Coast Community College	3	$ 14,076
Totals	**7**	**$ 29,406**
Grand Totals	***21***	***$ 176,728***

Award Recipients by County

County	**Awards**	**Amount**
Copiah	1	$ 5,506
Hancock	1	$ 12,854
Harrison	3	$ 14,076
Hinds	4	$ 26,732
Jackson	2	$ 15,330

County (cont.)	Awards		Amount
Lauderdale	2		$ 23,044
Oktibbeha	2		$ 21,380
Quitman	1		$ 11,522
Rankin	1		$ 11,210
Tate	1		$ 9,760
Union	1		$ 2,010
Warren	1		$ 12,094
Yazoo	1		$ 11,210
Totals	**21**		**$ 176,728**

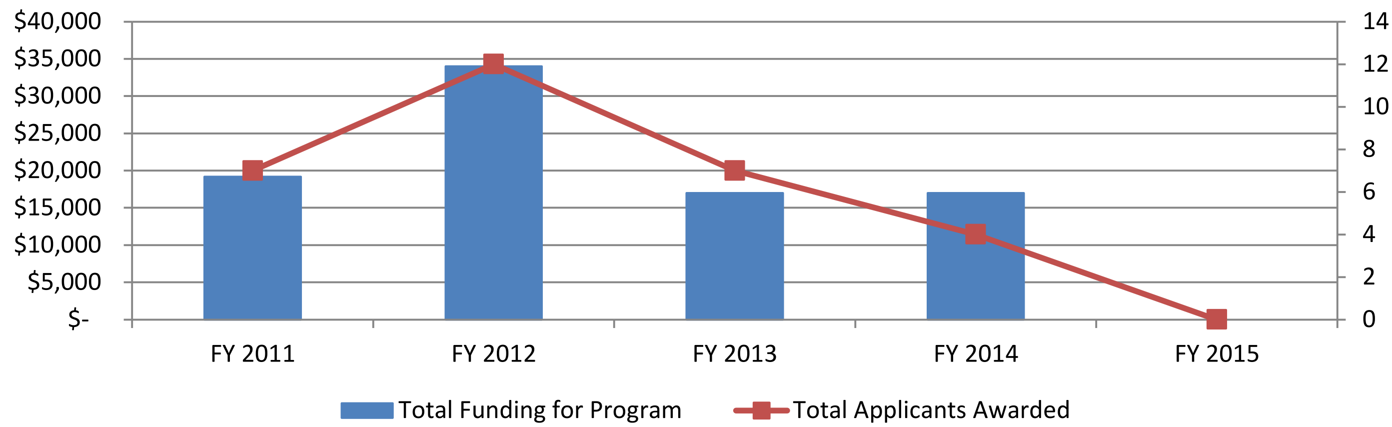
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	7	12	7	4	0
Total Funding for Program	$ 19,200	$ 34,000	$ 17,000	$ 17,000	$ -
Eligible Applicants	7	12	7	4	0
Award Rate	100%	100%	100%	100%	N/A
Average Award Amount	$ 2,743	$ 2,833	$ 2,429	$ 4,250	N/A
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	N/A



Awards by Institution

4-Year Public Institutions	**Awards**	**Amount**
Jackson State University	0	$ -
Totals	**0**	**$ -**

Award Recipients by County

County	**Awards**	**Amount**
No Awards	0	$ -
Totals	**0**	**$ -**

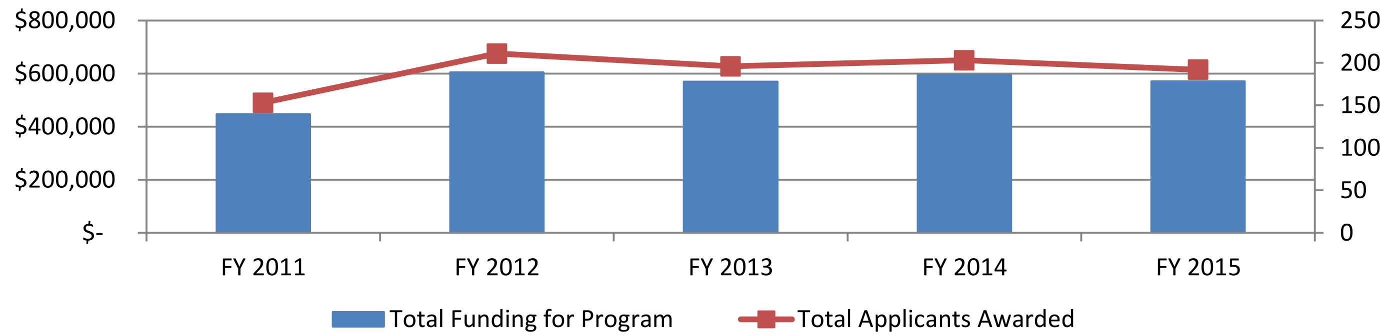
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 Forgivable Loan Program, Critical Needs Alternate Route Teacher Forgivable Loan Program, William Winter Teacher Forgivable Loan Program, or William Winter Alternate Route Teacher Forgivable Loan Program. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	153	211	196	203	192
Total Funding for Program	$ 447,145	$ 604,879	$ 569,678	$ 593,749	$ 570,795
Eligible Applicants	153	211	196	203	192
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 2,923	$ 2,867	$ 2,907	$ 2,925	$ 2,973
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

Loan Servicer	**Awards**		**Amount**
ACS - New York	21		$ 63,000
American Education Services	10		$ 28,834
Great Lakes Borrower Services	2		$ 6,000
Iowa Student Loan Servicing	1		$ 3,000
MOHELA	7		$ 19,369
Navient	1		$ 3,000
Nelnet	3		$ 9,000
New Mexico Student Loans	1		$ 3,000
Sallie Mae Servicing Corp	31		$ 93,000
U.S. Department of Education - Aspire	2		$ 6,000
U.S. Department of Education - Edfinancial	2		$ 6,000
U.S. Department of Education - FedLoan Servicing	39		$ 117,000
U.S. Department of Education - Great Lakes	13		$ 39,000
U.S. Department of Education - MOHELA	8		$ 24,000
U.S. Department of Education - Nelnet	18		$ 54,000
U.S. Department of Education - Sallie Mae	32		$ 96,000
Wells Fargo	1		$ 592
Totals	**192**		**$ 570,795**

Award Recipients by County

County	Awards		Amount
Adams	4		$ 12,000
Alcorn	1		$ 3,000
Attala	1		$ 3,000
Benton	3		$ 9,000
Bolivar	3		$ 9,000
Clarke	2		$ 6,000
Clay	1		$ 3,000
Coahoma	12		$ 36,000
Copiah	2		$ 6,000
Desoto	15		$ 45,000
Forrest	2		$ 6,000
George	1		$ 3,000
Greene	3		$ 7,369
Grenada	2		$ 6,000
Hancock	2		$ 6,000
Harrison	2		$ 4,834
Hinds	14		$ 42,000
Holmes	5		$ 15,000
Humphreys	3		$ 9,000
Jackson	2		$ 6,000
Jefferson	1		$ 3,000
Jones	5		$ 12,592
Lafayette	3		$ 9,000
Lamar	2		$ 6,000
Lauderdale	5		$ 15,000
Leake	1		$ 3,000
Lee	8		$ 24,000
Leflore	6		$ 18,000
Lincoln	1		$ 3,000
Lowndes	2		$ 6,000
Madison	5		$ 15,000
Marshall	7		$ 21,000
Montgomery	1		$ 3,000
Neshoba	1		$ 3,000
Newton	2		$ 6,000
Oktibbeha	1		$ 3,000
Panola	13		$ 39,000
Pike	1		$ 3,000
Pontotoc	1		$ 3,000
Prentiss	2		$ 6,000
Quitman	2		$ 6,000
Rankin	2		$ 6,000
Scott	1		$ 3,000
Sharkey	2		$ 6,000
Simpson	2		$ 6,000
Stone	1		$ 3,000
Sunflower	5		$ 15,000
Tallahatchie	1		$ 3,000

County (cont.)	Awards		Amount
Tate	6		$ 18,000
Tippah	1		$ 3,000
Tunica	4		$ 12,000
Union	2		$ 6,000
Walthall	2		$ 6,000
Washington	8		$ 24,000
Yazoo	3		$ 9,000
Out of State	2		$ 6,000
Totals	**192**		**$ 570,795**

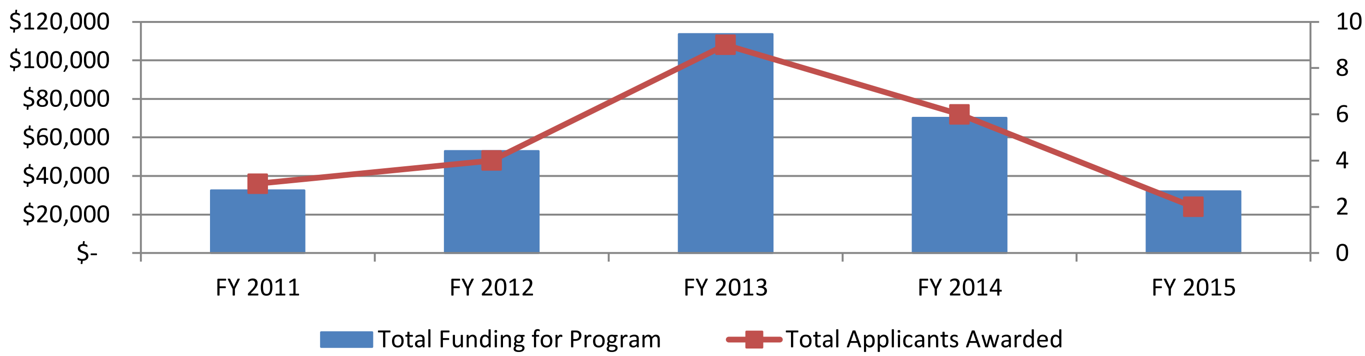
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)

Critical Needs Alternate Route Teacher Forgivable Loan 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 program has been discontinued, with the 2014-15 aid year

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	3	4	9	6	2
Total Funding for Program	$ 32,552	$ 52,956	$ 113,614	$ 70,198	$ 32,100
Eligible Applicants	3	4	9	6	2
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 10,851	$ 13,239	$ 12,624	$ 11,700	$ 16,050
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Totals	**0**	**$ -**

4-Year Public Institutions	**Awards**	**Amount**
Jackson State University	1	$ 15,936
Mississippi State University	1	$ 16,164
Totals	**2**	**$ 32,100**
Grand Totals	***2***	***$ 32,100***

Award Recipients by County

County	**Awards**	**Amount**
Madison	1	$ 16,164
Newton	1	$ 15,936
Totals	**2**	**$ 32,100**

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.

Status of Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	3	$ 47,551			
Current Service	3	$ 33,688			
Current Money	6	$ 74,648			
Non-Current Money	0	$ -			
Collection	4	$ 49,984			
Closed in Current Year by Service	3	$ -	$ -	$ -	$ 79,297
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**19**	**$ 205,871**	**$ -**	**$ -**	**$ 79,297**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	0	0	0	0	0	0	0	0	**0**
FY 2007	0	0	0	0	0	0	0	0	**0**
FY 2008	0	0	0	0	1	0	0	0	**1**
FY 2009	0	0	1	0	0	0	0	0	**1**
FY 2010	0	0	1	0	1	0	0	0	**2**
FY 2011	0	0	0	0	0	1	0	0	**1**
FY 2012	0	0	1	0	0	2	0	0	**3**
FY 2013	0	3	2	0	2	0	0	0	**7**
FY 2014	1	0	1	0	0	0	0	0	**2**
FY 2015	2	0	0	0	0	0	0	0	**2**
All Years	**3**	**3**	**6**	**0**	**4**	**3**	**0**	**0**	***19***

Revenue Collected in Repayment During the Fiscal Year

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 408.45	$ 184.34	$ -	$ -	$ 592.79
August 2014	$ 410.20	$ 182.59	$ -	$ -	$ 592.79
September 2014	$ 411.94	$ 180.85	$ -	$ -	$ 592.79
October 2014	$ 413.70	$ 179.09	$ -	$ -	$ 592.79
November 2014	$ 415.47	$ 177.32	$ -	$ -	$ 592.79
December 2014	$ -	$ 416.85	$ 175.94	$ -	$ 592.79
January 2015	$ 419.03	$ 173.76	$ -	$ -	$ 592.79
February 2015	$ 512.30	$ 221.90	$ -	$ -	$ 734.20
March 2015	$ 423.64	$ 169.15	$ -	$ -	$ 592.79
April 2015	$ 332.41	$ 118.97	$ -	$ -	$ 451.38
May 2015	$ 426.76	$ 166.03	$ -	$ -	$ 592.79
June 2015	$ 428.06	$ 164.73	$ -	$ -	$ 592.79
Totals	**$ 4,601.96**	**$ 2,335.58**	**$ 175.94**	**$ -**	**$ 7,113.48**

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	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	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	1	0	0%	0%	0%	0%	0%	0%
FY 2007	3	0	0%	0%	0%	0%	0%	0%
FY 2008	4	1	25%	25%	50%	50%	25%	25%
FY 2009	3	0	0%	33%	33%	0%	0%	0%
FY 2010	2	1	50%	50%	0%	50%	50%	50%
FY 2011	3	0	0%	0%	0%	33%	0%	0%
FY 2012	3	0	0%	N/A	0%	0%	0%	0%
FY 2013	7	2	29%	N/A	N/A	0%	14%	29%
FY 2014	2	0	0%	N/A	N/A	N/A	0%	0%
FY 2015	2	0	0%	N/A	N/A	N/A	N/A	0%
All Years	*30*	4	*13%*	19%	16%	15%	11%	*13%*

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

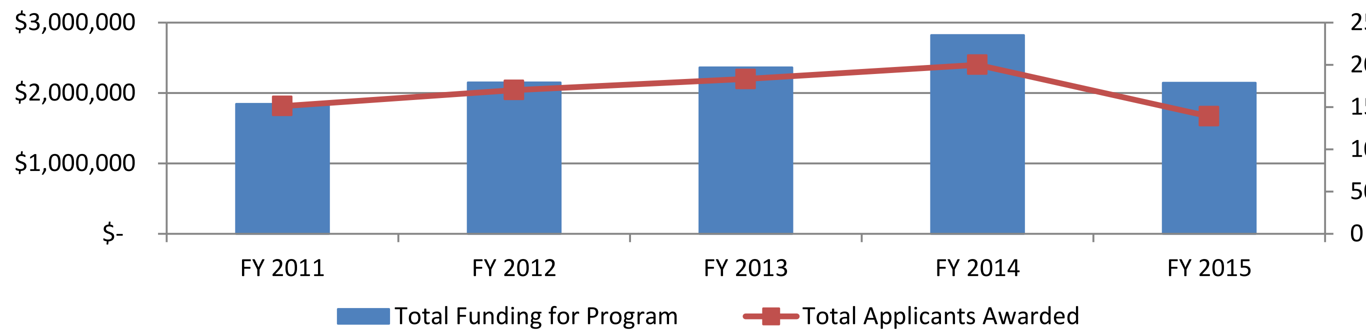
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	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	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	1	0	0%	1	100%	1	0	0	100%
FY 2007	3	0	0%	3	100%	3	0	0	100%
FY 2008	4	0	0%	3	75%	2	1	0	100%
FY 2009	3	1	33%	2	67%	2	0	0	100%
FY 2010	2	1	50%	0	0%	N/A	N/A	N/A	N/A
FY 2011	3	0	0%	3	100%	2	1	0	100%
FY 2012	3	1	33%	2	67%	2	0	0	100%
FY 2013	7	5	71%	0	0%	N/A	N/A	N/A	N/A
FY 2014	2	2	100%	0	0%	N/A	N/A	N/A	N/A
FY 2015	2	2	100%	0	0%	N/A	N/A	N/A	N/A
All Years	*30*	12	*40%*	*14*	*47%*	12	2	0	*100%*

Critical Needs Teacher Forgivable Loan (CNTP)

Critical Needs Teacher Forgivable Loan 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 program has been discontinued, with the 2014-15 aid year being the last year for new awards.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	151	170	183	200	139
Total Funding for Program	$ 1,841,733	$ 2,149,194	$ 2,360,552	$ 2,820,670	$ 2,141,649
Eligible Applicants	151	170	183	200	139
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 12,197	$ 12,642	$ 12,899	$ 14,103	$ 15,408
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Millsaps College	1	$ 16,164
Mississippi College	11	$ 169,722
Rust College	5	$ 91,020
William Carey University	3	$ 48,060
Totals	**20**	**$ 324,966**
4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	1	$ 16,352
Delta State University	13	$ 172,539
Jackson State University	5	$ 76,780
Mississippi State University	26	$ 394,172
Mississippi University for Women	4	$ 46,498
Mississippi Valley State University	1	$ 15,672
University of Mississippi	36	$ 643,967
University of Southern Mississippi	33	$ 450,703
Totals	**119**	**$ 1,816,683**
Grand Totals	***139***	***$ 2,141,649***

Award Recipients by County			
County	**Awards**		**Amount**
Adams	1		$ 8,010
Alcorn	3		$ 53,702
Benton	1		$ 18,204
Bolivar	2		$ 27,829
Carroll	1		$ 18,204
Chickasaw	1		$ 18,204
Claiborne	2		$ 25,117
Coahoma	1		$ 5,566
Copiah	2		$ 29,684
Desoto	9		$ 156,379
Forrest	4		$ 55,792
George	4		$ 65,498
Grenada	3		$ 54,612
Harrison	7		$ 95,329
Hinds	10		$ 161,814
Holmes	1		$ 8,010
Itawamba	1		$ 17,294
Jackson	8		$ 114,607
Jones	1		$ 16,020
Lafayette	3		$ 51,662
Lamar	3		$ 47,353
Lauderdale	2		$ 33,458
Lee	4		$ 48,644
Leflore	2		$ 33,046
Lincoln	1		$ 16,164
Lowndes	1		$ 13,609
Madison	4		$ 67,339
Marshall	2		$ 36,408
Monroe	3		$ 27,901
Montgomery	1		$ 18,204
Oktibbeha	2		$ 22,368
Panola	2		$ 33,046
Pearl River	4		$ 59,035
Perry	2		$ 25,304
Pontotoc	1		$ 12,987
Prentiss	4		$ 67,360
Quitman	1		$ 16,164
Rankin	8		$ 138,851
Simpson	3		$ 51,518
Smith	1		$ 14,842
Tallahatchie	3		$ 52,572
Tishomingo	2		$ 34,224
Union	2		$ 36,408
Walthall	1		$ 16,020
Warren	3		$ 49,478
Washington	3		$ 45,356
Wayne	1		$ 16,020
Wilkinson	1		$ 7,435
Yalobusha	2		$ 35,498
Yazoo	1		$ 14,144
Out of State	3		$ 49,356
Totals	**138**		**$ 2,141,649**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	220	$ 4,387,906			
Current Service	77	$ 1,226,564			
Current Money	103	$ 1,459,784			
Non-Current Money	54	$ 730,035			
Collection	650	$ 7,578,275			
Closed in Current Year by Service	74	$ (401)	$ -	$ -	$ 1,617,129
Closed in Current Year by Service/Money	29		$ 68,712	$ 55,102	$ 465,800
Closed in Current Year by Money	27		$ 410,712	$ 109,953	$ -
Grand Totals	**1,234**	**$ 15,382,163**	**$ 479,424**	**$ 165,055**	**$ 2,082,929**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	5	0	2	5	75	0	0	1	**88**
FY 2000	6	0	4	8	158	2	3	7	**188**
FY 2001	10	0	5	7	165	0	0	10	**197**
FY 2002	0	0	0	0	0	0	0	0	**0**
FY 2003	3	0	4	5	64	0	1	2	**79**
FY 2004	0	0	2	1	9	1	0	2	**15**
FY 2005	0	0	3	0	24	0	0	0	**27**
FY 2006	1	0	3	6	22	0	3	0	**35**
FY 2007	0	0	7	1	15	0	0	1	**24**
FY 2008	1	1	3	2	21	1	8	2	**39**
FY 2009	1	1	9	2	27	0	2	2	**44**
FY 2010	2	1	8	3	19	5	5	0	**43**
FY 2011	1	3	13	4	16	24	4	0	**65**
FY 2012	3	20	10	4	24	17	1	0	**79**
FY 2013	24	33	27	6	11	7	2	0	**110**
FY 2014	86	18	3	0	0	17	0	0	**124**
FY 2015	77	0	0	0	0	0	0	0	**77**
All Years	**220**	**77**	**103**	**54**	**650**	**74**	**29**	**27**	***1234***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 36,944.19	$ 18,753.32	$ 10,584.50	$ -	$ 66,282.01
August 2014	$ 43,390.81	$ 18,684.42	$ 7,907.26	$ 343.40	$ 70,325.89
September 2014	$ 40,516.01	$ 15,609.45	$ 5,418.60	$ -	$ 61,544.06
October 2014	$ 25,960.18	$ 15,860.88	$ 6,670.93	$ 176.80	$ 48,668.79
November 2014	$ 25,712.35	$ 15,817.05	$ 6,518.32	$ 153.82	$ 48,201.54
December 2014	$ 26,393.50	$ 14,751.72	$ 3,547.78	$ -	$ 44,693.00
January 2015	$ 49,555.61	$ 14,426.24	$ 10,948.52	$ 214.20	$ 75,144.57
February 2015	$ 24,157.58	$ 15,851.89	$ 6,635.95	$ 8,069.38	$ 54,714.80
March 2015	$ 31,715.05	$ 14,628.86	$ 7,049.05	$ 6,638.40	$ 60,031.36
April 2015	$ 22,994.46	$ 14,703.80	$ 5,550.35	$ 7,772.98	$ 51,021.59
May 2015	$ 25,329.99	$ 13,458.96	$ 6,186.71	$ 670.65	$ 45,646.31
June 2015	$ 44,558.19	$ 14,855.99	$ 4,216.75	$ 351.90	$ 63,982.83
Totals	**$ 397,227.92**	**$ 187,402.58**	**$ 81,234.72**	**$ 24,391.53**	**$ 690,256.75**

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate		Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	N/A
FY 1999	**292**	80	**27%**		34%	30%	28%	28%	**27%**
FY 2000	**504**	166	**33%**		37%	35%	35%	34%	**33%**
FY 2001	**535**	172	**32%**		39%	36%	36%	34%	**32%**
FY 2002	**1**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2003	**233**	69	**30%**		34%	32%	31%	30%	**30%**
FY 2004	**103**	10	**10%**		15%	14%	13%	13%	**10%**
FY 2005	**140**	24	**17%**		17%	18%	16%	17%	**17%**
FY 2006	**147**	28	**19%**		18%	21%	20%	20%	**19%**
FY 2007	**124**	16	**13%**		12%	14%	11%	13%	**13%**
FY 2008	**130**	23	**18%**		20%	21%	19%	22%	**18%**
FY 2009	**124**	29	**23%**		19%	17%	23%	23%	**23%**
FY 2010	**115**	22	**19%**		13%	13%	17%	23%	**19%**
FY 2011	**95**	20	**21%**		0%	1%	4%	18%	**21%**
FY 2012	**98**	28	**29%**		N/A	0%	1%	8%	**29%**
FY 2013	**121**	17	**14%**		N/A	N/A	0%	2%	**14%**
FY 2014	**124**	0	**0%**		N/A	N/A	N/A	0%	**0%**
FY 2015	**77**	0	**0%**		N/A	N/A	N/A	N/A	**0%**
All Years	***2,963***	**704**	***24%***		**28%**	**26%**	**25%**	**24%**	***24%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

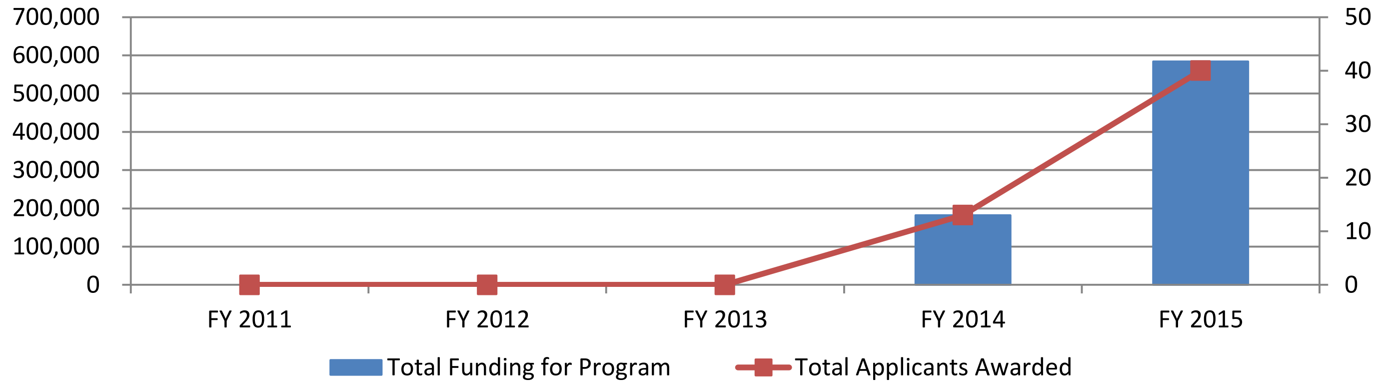
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**292**	7	2%	205	70%	169	2	34	**83%**
FY 2000	**504**	10	2%	328	65%	271	4	53	**84%**
FY 2001	**535**	15	3%	348	65%	298	2	48	**86%**
FY 2002	**1**	0	0%	1	100%	1	0	0	**100%**
FY 2003	**233**	7	3%	157	67%	130	3	24	**85%**
FY 2004	**103**	2	2%	91	88%	83	0	8	**91%**
FY 2005	**140**	3	2%	113	81%	103	4	6	**95%**
FY 2006	**147**	4	3%	115	78%	107	4	4	**97%**
FY 2007	**124**	7	6%	101	81%	93	2	6	**94%**
FY 2008	**130**	5	4%	102	78%	86	12	4	**96%**
FY 2009	**124**	11	9%	84	68%	68	7	9	**89%**
FY 2010	**115**	11	10%	82	71%	68	10	4	**95%**
FY 2011	**95**	17	18%	58	61%	50	5	3	**95%**
FY 2012	**98**	33	34%	37	38%	34	3	0	**100%**
FY 2013	**121**	84	69%	20	17%	18	2	0	**100%**
FY 2014	**124**	107	86%	17	14%	17	0	0	**100%**
FY 2015	**77**	77	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***2,963***	**400**	***13%***	***1,859***	***63%***	**1,596**	**60**	**203**	***89%***

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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	N/A	N/A	N/A	13	40
Total Funding for Program	N/A	N/A	N/A	$ 182,387	$ 583,969
Eligible Applicants	N/A	N/A	N/A	13	40
Award Rate	N/A	N/A	N/A	100%	100%
Average Award Amount	N/A	N/A	N/A	$ 14,030	$ 14,599
Applicants Not Funded	N/A	N/A	N/A	0	0
Funding Disparity	N/A	N/A	N/A	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Millsaps College	2	$ 30,000
Mississippi College	6	$ 90,000
William Carey University	1	$ 15,000
Totals	**9**	**$ 135,000**
4-Year Public Institutions	**Awards**	**Amount**
Delta State University	2	$ 30,000
Mississippi State University	9	$ 131,833
University of Mississippi	14	$ 202,500
University of Southern Mississippi	6	$ 84,636
Totals	**31**	**$ 448,969**
Grand Totals	***40***	***$ 583,969***

Award Recipients by County			
County	**Awards**		**Amount**
Calhoun	1		$ 15,000
Covington	1		$ 15,000
Desoto	3		$ 45,000
Forrest	3		$ 45,000
Hancock	1		$ 15,000
Harrison	3		$ 43,648
Hinds	3		$ 45,000
Jackson	5		$ 73,921
Lamar	2		$ 30,000
Lee	2		$ 30,000
Madison	1		$ 15,000
Marshall	1		$ 15,000
Monroe	1		$ 7,500
Pike	1		$ 10,988
Pontotoc	3		$ 42,912
Rankin	7		$ 105,000
Simpson	1		$ 15,000
Tippah	1		$ 15,000
Totals	**40**		**$ 583,969**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	42	$ 742,799			
Current Service	1	$ 30,000			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	0	$ -			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**43**	**$ 772,799**	**$ -**	**$ -**	**$ -**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	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	N/A	**N/A**
FY 2007	N/A	N/A	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	N/A	**N/A**
FY 2009	N/A	N/A	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	N/A	**N/A**
FY 2011	N/A	N/A	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	N/A	**N/A**
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2014	12	1	0	0	0	0	0	0	**13**
FY 2015	30	0	0	0	0	0	0	0	**30**
All Years	**42**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	***43***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ -**	***$ -***

No revenue was collected in repayment during the fiscal year.

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	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	N/A
FY 2005	N/A	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	N/A
FY 2007	N/A	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	N/A
FY 2009	N/A	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	N/A
FY 2011	N/A	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	N/A
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2014	13	0	0%	N/A	N/A	N/A	0%	0%
FY 2015	30	0	0%	N/A	N/A	N/A	N/A	0%
All Years	43	0	0%	N/A	N/A	N/A	0%	0%

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

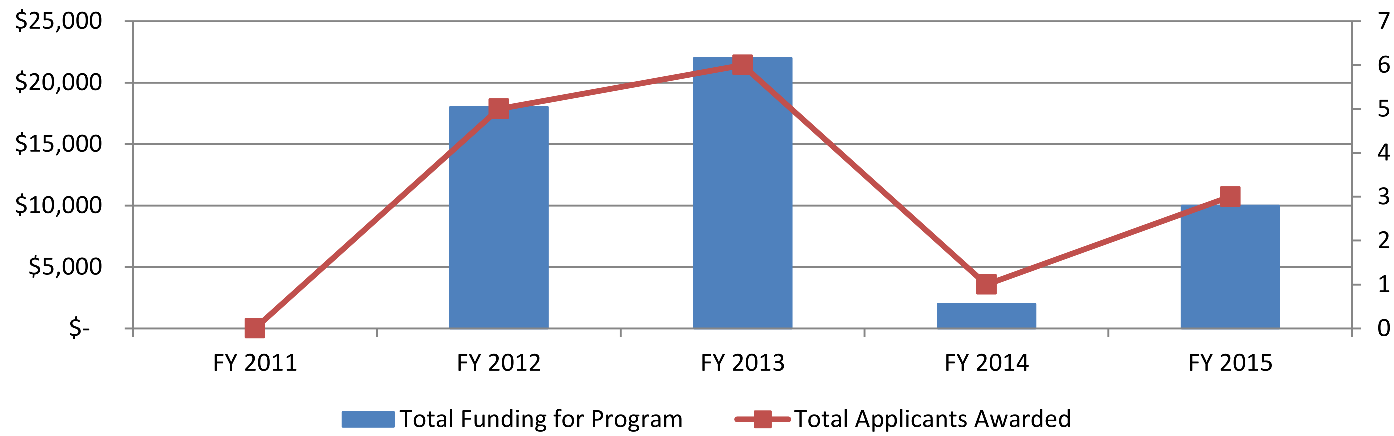
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	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	N/A	N/A
FY 2005	N/A	N/A	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	N/A	N/A
FY 2007	N/A	N/A	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	N/A	N/A
FY 2009	N/A	N/A	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	N/A	N/A
FY 2011	N/A	N/A	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	N/A	N/A
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2014	13	13	100%	0	0%	N/A	N/A	N/A	N/A
FY 2015	30	30	100%	0	0%	N/A	N/A	N/A	N/A
All Years	43	43	100%	0	0%	0	0	0	N/A

William Winter Alternate Route Teacher Forgivable Loan (WWAR)

William Winter Alternate Route Teacher Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	0	5	6	1	3
Total Funding for Program	$ -	$ 18,000	$ 22,000	$ 2,000	$ 10,000
Eligible Applicants	0	5	6	1	3
Award Rate					
Average Award Amount	$ -	$ 3,600	$ 3,667	$ 2,000	$ 3,333
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**		**Amount**
Mississippi College	1		$ 4,000
Totals	**1**		**$ 4,000**
4-Year Public Institutions	**Awards**		**Amount**
Jackson State University	1		$ 2,000
Mississippi University for Women	1		$ 4,000
Totals	**2**		**$ 6,000**
Grand Totals	***3***		***$ 10,000***

Award Recipients by County

County	**Awards**		**Amount**
Hinds	1		$ 2,000
Rankin	1		$ 4,000
Warren	1		$ 4,000
Totals	**3**		**$ 10,000**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	3	$ 10,000			
Current Service	0	$ -			
Current Money	1	$ 6,000			
Non-Current Money	1	$ 5,481			
Collection	3	$ 7,236			
Closed in Current Year by Service	2	$ -	$ -	$ -	$ 16,000
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	1	$ -	$ 4,000	$ 354	$ -
Grand Totals	**11**	**$ 28,717**	**$ 4,000**	**$ 354**	**$ 16,000**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	0	0	0	0	0	0	0	0	**0**
FY 2007	0	0	0	0	0	0	0	0	**0**
FY 2008	0	0	0	0	0	0	0	0	**0**
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	0	0	0	0	0	0	0	0	**0**
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2012	0	0	0	1	1	2	0	1	**5**
FY 2013	0	0	1	0	2	0	0	0	**3**
FY 2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2015	3	0	0	0	0	0	0	0	**3**
All Years	**3**	**0**	**1**	**1**	**3**	**2**	**0**	**1**	***11***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 220.56	$ 25.73	$ -	$ -	**$ 246.29**
August 2014	$ 607.90	$ 48.57	$ 89.82	$ -	**$ 746.29**
September 2014	$ 622.93	$ 33.54	$ 74.82	$ -	**$ 731.29**
October 2014	$ 632.87	$ 23.60	$ 89.82	$ -	**$ 746.29**
November 2014	$ 623.60	$ 32.87	$ 89.82	$ -	**$ 746.29**
December 2014	$ 869.36	$ 46.70	$ -	$ -	**$ 916.06**
January 2015	$ 229.38	$ 20.62	$ -	$ -	**$ 250.00**
February 2015	$ -	$ -	$ -	$ -	**$ -**
March 2015	$ 240.12	$ 19.88	$ -	$ 1,024.25	**$ 1,284.25**
April 2015	$ 230.12	$ 19.88	$ -	$ -	**$ 250.00**
May 2015	$ 230.89	$ 19.11	$ -	$ -	**$ 250.00**
June 2015	$ 2,967.86	$ 17.14	$ -	$ -	**$ 2,985.00**
Totals	**$ 7,475.59**	**$ 307.64**	**$ 344.28**	**$ 1,024.25**	***$ 9,151.76***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	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	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2007	2	0	0%	0%	0%	0%	0%	0%
FY 2008	1	0	0%	0%	0%	0%	0%	0%
FY 2009	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	1	0	0%	100%	100%	0%	0%	0%
FY 2011	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	5	2	40%	N/A	0%	0%	40%	40%
FY 2013	3	2	67%	N/A	N/A	0%	0%	67%
FY 2014	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2015	3	0	0%	N/A	N/A	N/A	N/A	0%
All Years	*15*	4	*27%*	25%	11%	0%	17%	*27%*

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

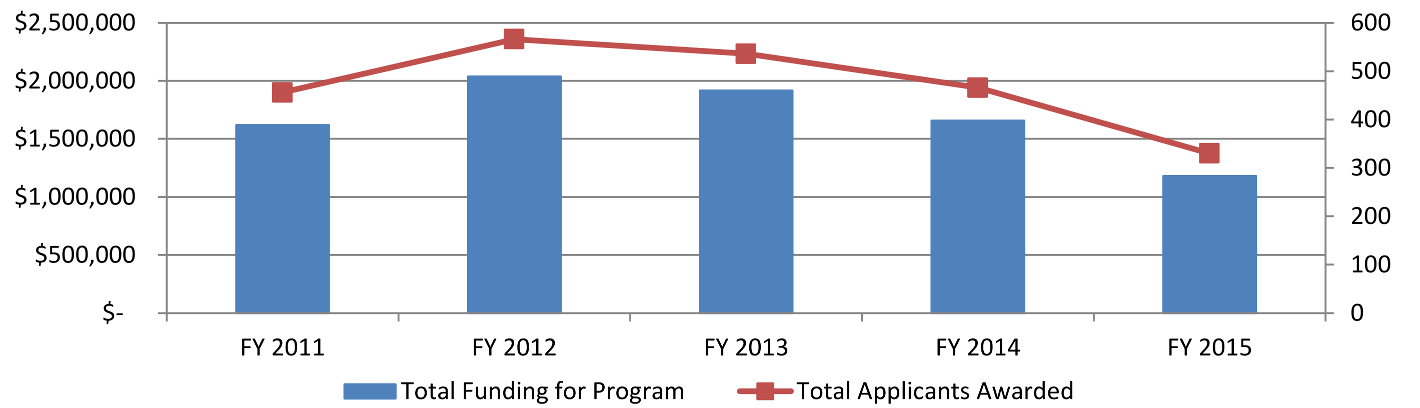
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	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	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2007	2	0	0%	2	100%	2	0	0	100%
FY 2008	1	0	0%	1	100%	0	0	1	0%
FY 2009	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	1	0	0%	1	100%	0	1	0	100%
FY 2011	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	5	0	0%	3	60%	2	0	1	67%
FY 2013	3	1	33%	0	0%	N/A	N/A	N/A	N/A
FY 2014	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2015	3	3	100%	0	0%	N/A	N/A	N/A	N/A
All Years	*15*	4	*27%*	*7*	*47%*	4	1	2	*71%*

William Winter Teacher Forgivable Loan (WWTS)

William Winter Teacher Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	456	566	536	466	330
Total Funding for Program	$ 1,620,334	$ 2,039,141	$ 1,915,988	$ 1,658,214	$ 1,180,836
Eligible Applicants	456	566	536	466	330
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 3,553	$ 3,603	$ 3,575	$ 3,558	$ 3,578
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Belhaven University	3	$ 12,000
Blue Mountain College	11	$ 42,000
Mississippi College	11	$ 40,000
Tougaloo College	2	$ 6,000
William Carey University	29	$ 91,331
Totals	**56**	**$ 191,331**
4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	2	$ 8,000
Delta State University	23	$ 74,000
Jackson State University	7	$ 24,000
Mississippi State University	78	$ 277,505
Mississippi University for Women	8	$ 30,000
University of Mississippi	78	$ 296,000
University of Southern Mississippi	78	$ 280,000
Totals	**274**	**$ 989,505**
Grand Totals	***330***	***$ 1,180,836***

Award Recipients by County

County	Awards		Amount
Adams	1		$ 4,000
Alcorn	5		$ 16,000
Attala	1		$ 4,000
Benton	1		$ 4,000
Bolivar	1		$ 2,000
Calhoun	2		$ 8,000
Carroll	1		$ 2,000
Chickasaw	4		$ 16,000
Choctaw	2		$ 8,000
Clarke	2		$ 8,000
Clay	1		$ 2,000
Copiah	3		$ 8,170
Covington	1		$ 4,000
Desoto	15		$ 58,000
Forrest	11		$ 42,000
Franklin	3		$ 10,000
Greene	3		$ 12,000
Grenada	3		$ 12,000
Hancock	7		$ 21,333
Harrison	28		$ 97,333
Hinds	13		$ 50,000
Holmes	1		$ 4,000
Itawamba	4		$ 14,000
Jackson	16		$ 58,000
Jefferson Davis	1		$ 4,000
Jones	12		$ 38,666
Kemper	1		$ 2,000
Lafayette	12		$ 46,000
Lamar	6		$ 22,000
Lauderdale	7		$ 28,000
Lawrence	2		$ 6,000
Leake	3		$ 12,000
Lee	14		$ 52,000
Lincoln	6		$ 20,667
Lowndes	3		$ 12,000
Madison	15		$ 58,000
Marion	2		$ 8,000
Marshall	2		$ 6,000
Monroe	3		$ 12,000
Montgomery	1		$ 2,000
Neshoba	9		$ 33,335
Newton	4		$ 14,000
Oktibbeha	4		$ 12,000
Panola	3		$ 10,000
Pearl River	4		$ 16,000
Pike	1		$ 2,000
Pontotoc	11		$ 40,000
Prentiss	9		$ 32,000
Rankin	21		$ 70,000
Scott	2		$ 8,000
Simpson	2		$ 8,000

County (cont.)	Awards		Amount
Smith	4		$ 13,333
Stone	2		$ 5,333
Sunflower	2		$ 8,000
Tate	1		$ 4,000
Tippah	8		$ 30,000
Tishomingo	9		$ 32,000
Union	4		$ 16,000
Walthall	1		$ 4,000
Washington	2		$ 6,000
Wayne	4		$ 9,333
Wilkinson	1		$ 1,333
Yalobusha	1		$ 4,000
Yazoo	2		$ 8,000
Totals	**330**		**$ 1,180,836**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	468	$ 2,274,599			
Current Service	206	$ 833,004			
Current Money	126	$ 535,332			
Non-Current Money	48	$ 164,895			
Collection	565	$ 2,104,265			
Closed in Current Year by Service	252	$ (2,448)	$ -	$ -	$ 1,499,809
Closed in Current Year by Service/Money	51		$ 54,716	$ 18,699	$ 240,537
Closed in Current Year by Money	56		$ 265,878	$ 43,203	$ -
Grand Totals	**1,772**	**$ 5,909,647**	**$ 320,594**	**$ 61,902**	**$ 1,740,346**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	6	0	1	11	115	0	0	5	**138**
FY 1999	3	0	0	0	51	0	0	4	**58**
FY 2000	1	0	0	1	44	0	2	2	**50**
FY 2001	1	0	0	2	39	1	0	1	**44**
FY 2002	0	0	0	0	0	0	0	0	**0**
FY 2003	3	0	0	2	37	0	0	1	**43**
FY 2004	0	0	0	0	10	0	1	0	**11**
FY 2005	0	0	0	1	22	0	0	0	**23**
FY 2006	0	0	0	2	10	1	1	1	**15**
FY 2007	0	0	1	2	17	0	1	1	**22**
FY 2008	0	0	0	1	41	0	2	3	**47**
FY 2009	0	0	0	0	8	0	2	2	**12**
FY 2010	2	6	1	3	52	11	12	11	**98**
FY 2011	3	14	14	4	34	45	10	8	**132**
FY 2012	10	52	38	10	53	102	11	9	**285**
FY 2013	48	89	58	9	27	39	9	7	**286**
FY 2014	184	44	13	0	5	53	0	1	**300**
FY 2015	207	1	0	0	0	0	0	0	**208**
All Years	**468**	**206**	**126**	**48**	**565**	**252**	**51**	**56**	***1772***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 26,545.26	$ 3,718.16	$ 2,827.57	$ -	$ 33,090.99
August 2014	$ 26,743.93	$ 4,279.48	$ 3,273.78	$ 246.50	$ 34,543.69
September 2014	$ 41,039.08	$ 4,142.06	$ 9,332.22	$ 180.20	$ 54,693.56
October 2014	$ 20,889.14	$ 4,772.68	$ 3,569.01	$ -	$ 29,230.83
November 2014	$ 16,281.68	$ 5,684.10	$ 3,685.16	$ -	$ 25,650.94
December 2014	$ 22,113.09	$ 4,968.34	$ 1,272.34	$ -	$ 28,353.77
January 2015	$ 19,168.77	$ 5,866.79	$ 3,538.47	$ -	$ 28,574.03
February 2015	$ 33,625.78	$ 5,945.55	$ 3,205.52	$ 1,728.05	$ 44,504.90
March 2015	$ 25,503.29	$ 5,615.71	$ 4,214.51	$ 8,126.08	$ 43,459.59
April 2015	$ 16,274.57	$ 5,103.55	$ 3,532.80	$ 3,921.90	$ 28,832.82
May 2015	$ 30,984.12	$ 4,311.05	$ 3,450.34	$ 1,385.50	$ 40,131.01
June 2015	$ 29,708.96	$ 6,141.40	$ 3,298.57	$ 26.35	$ 39,175.28
Totals	**$ 308,877.67**	**$ 60,548.87**	**$ 45,200.29**	**$ 15,614.58**	***$ 430,241.41***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999*	**778**	51	**7%**	9%	8%	7%	7%	**7%**
FY 2000*	**776**	45	**6%**	8%	7%	7%	6%	**6%**
FY 2001*	**751**	41	**5%**	7%	6%	6%	5%	**5%**
FY 2002*	**9**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2003*	**581**	39	**7%**	25%	23%	22%	15%	**7%**
FY 2004*	**444**	10	**2%**	5%	4%	4%	4%	**2%**
FY 2005	**310**	23	**7%**	9%	8%	7%	7%	**7%**
FY 2006	**387**	12	**3%**	6%	5%	4%	4%	**3%**
FY 2007	**313**	19	**6%**	8%	8%	7%	7%	**6%**
FY 2008	**353**	42	**12%**	12%	14%	14%	12%	**12%**
FY 2009	**146**	8	**5%**	13%	8%	8%	8%	**5%**
FY 2010	**432**	55	**13%**	11%	8%	13%	15%	**13%**
FY 2011	**278**	38	**14%**	0%	1%	9%	13%	**14%**
FY 2012*	**401**	63	**16%**	N/A	0%	1%	10%	**16%**
FY 2013	**326**	36	**11%**	N/A	N/A	0%	2%	**11%**
FY 2014	**301**	5	**2%**	N/A	N/A	N/A	0%	**2%**
FY 2015	**208**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***6,794***	**487**	***7%***	**13%**	**10%**	**10%**	**10%**	***7%***

* Indicates that the total number of accounts awarded has been updated since last release of Annual Report.

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

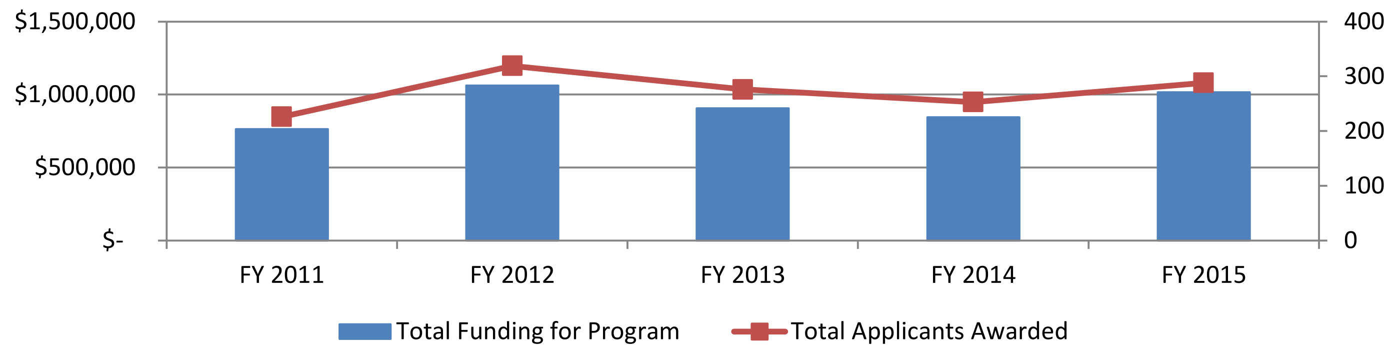
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999*	**778**	3	0%	724	93%	597	1	126	**83%**
FY 2000*	**776**	1	0%	730	94%	616	2	112	**85%**
FY 2001*	**751**	1	0%	709	94%	620	2	87	**88%**
FY 2002*	**9**	0	0%	9	100%	8	0	1	**89%**
FY 2003*	**581**	3	1%	539	93%	508	1	30	**94%**
FY 2004*	**444**	0	0%	434	98%	408	1	25	**94%**
FY 2005	**310**	0	0%	287	93%	260	0	27	**91%**
FY 2006	**387**	0	0%	375	97%	340	3	32	**91%**
FY 2007	**313**	1	0%	293	94%	253	12	28	**90%**
FY 2008	**353**	0	0%	311	88%	258	20	33	**89%**
FY 2009	**146**	0	0%	138	95%	113	8	17	**88%**
FY 2010	**432**	9	2%	368	85%	293	35	40	**89%**
FY 2011	**278**	31	11%	209	75%	179	14	16	**92%**
FY 2012*	**401**	100	25%	238	59%	200	18	20	**92%**
FY 2013	**326**	195	60%	95	29%	76	10	9	**91%**
FY 2014	**301**	241	80%	55	18%	54	0	1	**98%**
FY 2015	**208**	208	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***6,794***	**793**	***12%***	***5,514***	***81%***	**4,783**	**127**	**604**	***89%***

Nursing Education Forgivable Loan - Bachelor's (NELB)

Nursing Education Forgivable Loan - BSN awards will be made available to juniors and seniors seeking a bachelor's degree in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse for one year for each year of loan received. Participants may receive up to $4,000 per academic year not to exceed $8,000 over two (2) calendar years for full-time students or $8,000 over three (3) calendar years for part-time students. To be eligible, students must be a Mississippi resident and have a 2.5 GPA. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	226	319	276	253	288
Total Funding for Program	$ 763,403	$ 1,061,919	$ 906,803	$ 844,143	$ 1,016,182
Eligible Applicants	226	319	276	253	288
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 3,378	$ 3,329	$ 3,286	$ 3,337	$ 3,528
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Mississippi College	43	$ 141,000
William Carey University	34	$ 84,682
Totals	**77**	**$ 225,682**

4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	13	$ 50,000
Delta State University	25	$ 95,500
Mississippi University for Women	35	$ 130,000
University of Mississippi Medical Center	55	$ 208,000
University of Southern Mississippi	83	$ 307,000
Totals	**211**	**$ 790,500**
Grand Totals	***288***	***$ 1,016,182***

Award Recipients by County

County	**Awards**	**Amount**
Adams	6	$ 24,000
Amite	1	$ 4,000
Attala	3	$ 12,000
Bolivar	6	$ 24,000
Chickasaw	2	$ 4,000
Choctaw	1	$ 4,000
Clay	2	$ 8,000
Coahoma	1	$ 4,000
Copiah	6	$ 19,667

County (cont.)	Awards		Amount
Covington	3		$ 10,667
Desoto	9		$ 34,000
Forrest	11		$ 36,835
George	1		$ 4,000
Grenada	3		$ 10,000
Hancock	7		$ 26,667
Harrison	30		$ 98,507
Hinds	34		$ 108,334
Holmes	1		$ 2,000
Humphreys	1		$ 4,000
Jackson	14		$ 45,668
Jasper	2		$ 8,000
Jefferson Davis	1		$ 2,000
Jones	3		$ 9,334
Kemper	1		$ 4,000
Lafayette	2		$ 8,000
Lamar	12		$ 38,001
Lauderdale	4		$ 16,000
Lawrence	2		$ 8,000
Leake	2		$ 8,000
Lee	10		$ 40,000
Leflore	2		$ 8,000
Lincoln	5		$ 16,000
Madison	20		$ 76,500
Marion	1		$ 4,000
Marshall	2		$ 6,000
Monroe	1		$ 4,000
Neshoba	3		$ 12,000
Newton	3		$ 12,000
Oktibbeha	3		$ 12,000
Panola	4		$ 14,000
Perry	1		$ 4,000
Pike	1		$ 4,000
Quitman	1		$ 4,000
Rankin	23		$ 81,500
Simpson	1		$ 4,000
Smith	5		$ 17,334
Stone	6		$ 20,168
Tate	2		$ 8,000
Tippah	1		$ 4,000
Union	3		$ 12,000
Warren	2		$ 5,000
Washington	7		$ 28,000
Wayne	1		$ 4,000
Wilkinson	2		$ 8,000
Winston	1		$ 4,000
Yalobusha	2		$ 6,000
Yazoo	3		$ 12,000
Totals	**287**		**$ 1,016,182**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	360	$ 1,590,652			
Current Service	143	$ 609,226			
Current Money	92	$ 271,546			
Non-Current Money	7	$ 28,937			
Collection	149	$ 548,560			
Closed in Current Year by Service	115	$ -	$ -	$ -	$ 671,503
Closed in Current Year by Service/Money	17	$ -	$ 23,725	$ 5,887	$ 49,775
Closed in Current Year by Money	26	$ -	$ 99,407	$ 14,508	$ -
Grand Totals	**909**	**$ 3,048,920**	**$ 123,132**	**$ 20,396**	**$ 721,278**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	1	41	0	0	3	**45**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	0	0	0	0	12	1	2	0	**15**
FY 2007	0	0	0	0	13	0	1	1	**15**
FY 2008	1	0	0	1	20	1	2	1	**26**
FY 2009	0	0	0	0	2	0	0	0	**2**
FY 2010	0	3	5	0	9	1	1	7	**26**
FY 2011	1	2	16	2	20	35	3	4	**83**
FY 2012	7	56	26	1	25	43	8	4	**170**
FY 2013	27	60	35	1	6	21	0	4	**154**
FY 2014	128	22	10	1	1	13	0	1	**176**
FY 2015	196	0	0	0	0	0	0	1	**197**
All Years	**360**	**143**	**92**	**7**	**149**	**115**	**17**	**26**	***909***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 11,039.08	$ 1,801.54	$ 561.39	$ -	**$ 13,402.01**
August 2014	$ 14,832.15	$ 2,686.08	$ 1,483.04	$ 265.20	**$ 19,266.47**
September 2014	$ 9,784.53	$ 1,446.14	$ 703.98	$ -	**$ 11,934.65**
October 2014	$ 7,973.85	$ 1,508.46	$ 791.02	$ -	**$ 10,273.33**
November 2014	$ 7,842.58	$ 1,984.99	$ 1,045.33	$ -	**$ 10,872.90**
December 2014	$ 13,725.44	$ 1,886.61	$ 717.06	$ -	**$ 16,329.11**
January 2015	$ 8,540.92	$ 2,229.08	$ 1,218.13	$ -	**$ 11,988.13**
February 2015	$ 15,944.51	$ 1,933.00	$ 999.16	$ 1,571.65	**$ 20,448.32**
March 2015	$ 10,283.83	$ 1,413.24	$ 1,797.65	$ 994.50	**$ 14,489.22**
April 2015	$ 19,249.20	$ 1,423.12	$ 2,835.09	$ 4,141.20	**$ 27,648.61**
May 2015	$ 12,798.71	$ 1,427.31	$ 1,213.63	$ 578.00	**$ 16,017.65**
June 2015	$ 15,120.31	$ 2,562.26	$ 1,084.76	$ -	**$ 18,767.33**
Totals	**$ 147,135.11**	**$ 22,301.83**	**$ 14,450.24**	**$ 7,550.55**	***$ 191,437.73***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	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	**N/A**
FY 2005	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2006	**128**	14	**6%**	8%	6%	11%	11%	**6%**
FY 2007	**238**	13	**5%**	7%	7%	6%	6%	**5%**
FY 2008	**248**	21	**8%**	11%	9%	10%	9%	**8%**
FY 2009	**47**	2	**4%**	6%	4%	4%	4%	**4%**
FY 2010	**137**	9	**7%**	5%	4%	7%	7%	**7%**
FY 2011	**163**	22	**13%**	1%	1%	4%	10%	**13%**
FY 2012	**223**	26	**12%**	N/A	0%	1%	8%	**12%**
FY 2013	**167**	7	**4%**	N/A	N/A	0%	0%	**4%**
FY 2014	**176**	2	**1%**	N/A	N/A	N/A	0%	**1%**
FY 2015	**197**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***1,724***	**116**	***7%***	**7%**	**5%**	**6%**	**6%**	***7%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

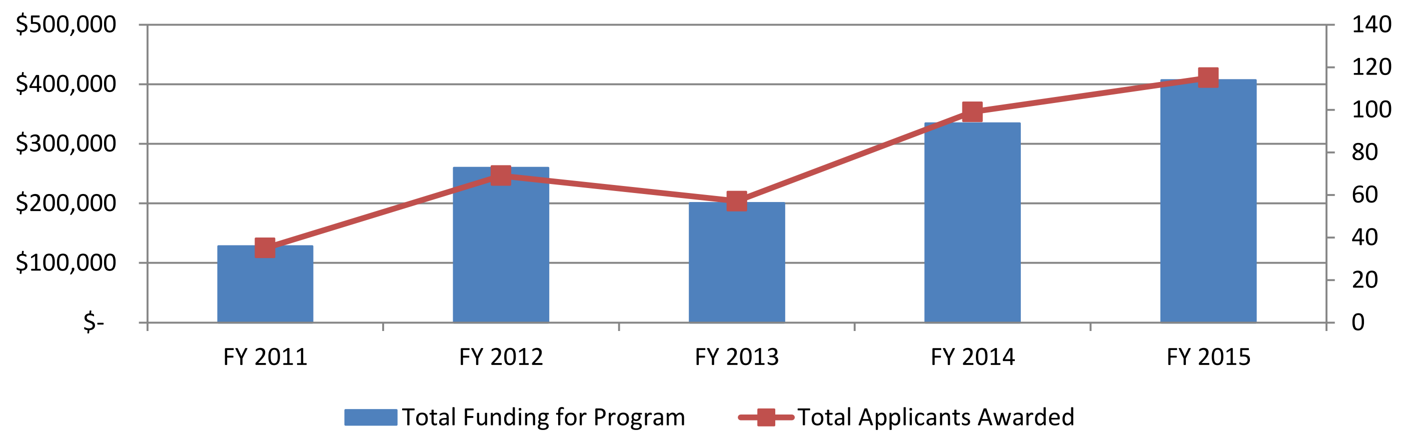
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	N/A	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	N/A	**N/A**
FY 2005	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	**128**	0	0%	114	89%	96	2	16	**86%**
FY 2007	**238**	0	0%	225	95%	193	4	28	**88%**
FY 2008	**248**	1	0%	226	91%	186	9	31	**86%**
FY 2009	**47**	0	0%	45	96%	40	1	4	**91%**
FY 2010	**137**	8	6%	120	88%	93	10	17	**86%**
FY 2011	**163**	19	12%	122	75%	104	5	13	**89%**
FY 2012	**223**	89	40%	108	48%	92	8	8	**93%**
FY 2013	**167**	122	73%	38	23%	32	1	5	**87%**
FY 2014	**176**	160	91%	14	8%	13	0	1	**93%**
FY 2015	**197**	196	99%	1	1%	0	0	1	**0%**
All Years	***1,724***	**595**	***35%***	***1,013***	***59%***	**849**	**40**	**124**	***88%***

Nursing Education Forgivable Loan - RN to BSN (NELR)

Nursing Education Forgivable Loan - RN to BSN awards are available to licensed registered nurses seeking a bachelor's degree in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse for one year for each year of loan received. Participants may receive up to $4,000 per academic year not to exceed $8,000 over two (2) calendar years for full-time students or $8,000 over three (3) calendar years for part-time students. To be eligible, students must be a Mississippi resident and have a 2.5 GPA. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	35	69	57	99	115
Total Funding for Program	$ 127,999	$ 259,569	$ 200,444	$ 334,504	$ 406,671
Eligible Applicants	35	69	57	99	115
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 3,657	$ 3,762	$ 3,517	$ 3,379	$ 3,536
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
William Carey University	5	$ 12,671
Totals	**5**	**$ 12,671**
4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	5	$ 20,000
Delta State University	2	$ 8,000
Mississippi University for Women	76	$ 302,000
University of Mississippi Medical Center	22	$ 50,000
University of Southern Mississippi	5	$ 14,000
Totals	**110**	**$ 394,000**
Grand Totals	***115***	***$ 406,671***

Award Recipients by County			
County	**Awards**		**Amount**
Adams	1		$ 4,000
Alcorn	2		$ 8,000
Attala	2		$ 2,835
Bolivar	2		$ 8,000
Clarke	3		$ 12,000
Coahoma	2		$ 8,000
Desoto	2		$ 8,000
Grenada	3		$ 12,000
Harrison	2		$ 6,000
Hinds	15		$ 45,500
Holmes	1		$ 4,000
Humphreys	1		$ 4,000
Itawamba	1		$ 4,000
Jackson	2		$ 4,000
Lafayette	1		$ 3,000
Lamar	1		$ 4,000
Lauderdale	6		$ 22,000
Lee	9		$ 36,000
Lincoln	2		$ 8,000
Lowndes	3		$ 12,000
Madison	5		$ 18,000
Marshall	1		$ 4,000
Monroe	1		$ 4,000
Montgomery	1		$ 4,000
Neshoba	1		$ 4,000
Newton	2		$ 8,000
Oktibbeha	1		$ 4,000
Panola	1		$ 2,500
Pike	1		$ 4,000
Pontotoc	4		$ 16,000
Prentiss	3		$ 12,000
Quitman	1		$ 4,000
Rankin	12		$ 39,835
Scott	1		$ 4,000
Simpson	3		$ 9,000
Smith	2		$ 6,001
Sunflower	1		$ 4,000
Tate	1		$ 1,500
Tippah	3		$ 12,000
Walthall	1		$ 4,000
Warren	1		$ 4,000
Washington	1		$ 4,000
Wayne	1		$ 4,000
Webster	2		$ 5,000
Winston	3		$ 9,500
Totals	**115**		**$ 406,671**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	149	$ 530,559			
Current Service	42	$ 152,000			
Current Money	28	$ 72,731			
Non-Current Money	2	$ 6,000			
Collection	27	$ 76,361			
Closed in Current Year by Service	41	$ -	$ -	$ -	$ 136,668.00
Closed in Current Year by Service/Money	5		$ 2,499.63	$ 459.57	$ 15,500.37
Closed in Current Year by Money	5		$ 17,000.00	$ 1,353.26	$ -
Grand Totals	**248**	**$ 837,651**	**$ 19,499.63**	**$ 1,812.83**	**$ 152,168.37**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	1	5	0	0	0	**6**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	1	0	0	0	1	0	0	0	**2**
FY 2007	0	0	0	0	2	0	0	0	**2**
FY 2008	0	0	0	0	4	0	0	0	**4**
FY 2009	1	0	0	0	1	0	0	0	**2**
FY 2010	0	0	0	0	4	0	0	0	**4**
FY 2011	0	0	2	0	1	0	0	2	**5**
FY 2012	4	1	5	0	5	3	2	2	**22**
FY 2013	10	6	5	0	2	11	3	1	**38**
FY 2014	25	29	16	1	2	26	0	0	**99**
FY 2015	108	6	0	0	0	1	0	0	**115**
All Years	**149**	**42**	**28**	**2**	**27**	**41**	**5**	**5**	***299***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 2,255.37	$ 3,312.02	$ 3,506.71	$ -	$ 9,074.10
August 2014	$ 1,747.08	$ 209.12	$ 131.30	$ -	$ 2,087.50
September 2014	$ 2,554.52	$ 181.49	$ 106.20	$ -	$ 2,842.21
October 2014	$ 1,237.80	$ 189.49	$ 206.20	$ -	$ 1,633.49
November 2014	$ 1,576.80	$ 204.95	$ 169.90	$ -	$ 1,951.65
December 2014	$ 1,284.20	$ 220.87	$ -	$ -	$ 1,505.07
January 2015	$ 1,552.51	$ 450.18	$ 176.40	$ -	$ 2,179.09
February 2015	$ 2,215.77	$ 390.33	$ 160.97	$ -	$ 2,767.07
March 2015	$ 2,073.95	$ 257.20	$ 207.12	$ 1,488.35	$ 4,026.62
April 2015	$ 3,498.84	$ 458.75	$ 165.88	$ 1,078.65	$ 5,202.12
May 2015	$ 1,694.91	$ 491.88	$ 103.34	$ -	$ 2,290.13
June 2015	$ 4,936.72	$ 577.76	$ 159.34	$ -	$ 5,673.82
Totals	**$ 26,628.47**	**$ 6,944.04**	**$ 5,093.36**	**$ 2,567.00**	***$ 41,232.87***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	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	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	6	1	3%	0%	0%	50%	25%	3%
FY 2007	36	2	6%	11%	8%	8%	6%	6%
FY 2008	43	4	9%	16%	14%	9%	9%	9%
FY 2009	27	1	4%	15%	15%	11%	7%	4%
FY 2010	32	4	13%	9%	9%	16%	13%	13%
FY 2011	36	1	3%	0%	0%	3%	6%	3%
FY 2012	67	5	7%	N/A	0%	0%	10%	7%
FY 2013	56	2	4%	N/A	N/A	0%	0%	4%
FY 2014	100	3	3%	N/A	N/A	N/A	0%	3%
FY 2015	115	0	0%	N/A	N/A	N/A	N/A	0%
All Years	***518***	**23**	***4%***	**10%**	**7%**	**6%**	**5%**	***4%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	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	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	6	1	17%	4	67%	4	0	0	100%
FY 2007	36	0	0%	34	94%	30	0	4	88%
FY 2008	43	0	0%	39	91%	37	0	2	95%
FY 2009	27	1	4%	25	93%	21	0	4	84%
FY 2010	32	0	0%	28	88%	23	0	5	82%
FY 2011	36	2	6%	33	92%	30	1	2	94%
FY 2012	67	10	15%	52	78%	45	5	2	96%
FY 2013	56	21	38%	33	59%	29	3	1	97%
FY 2014	100	70	70%	27	27%	27	0	0	100%
FY 2015	115	114	99%	1	1%	1	0	0	100%
All Years	***518***	**219**	***42%***	***276***	***53%***	**247**	**9**	**20**	***93%***

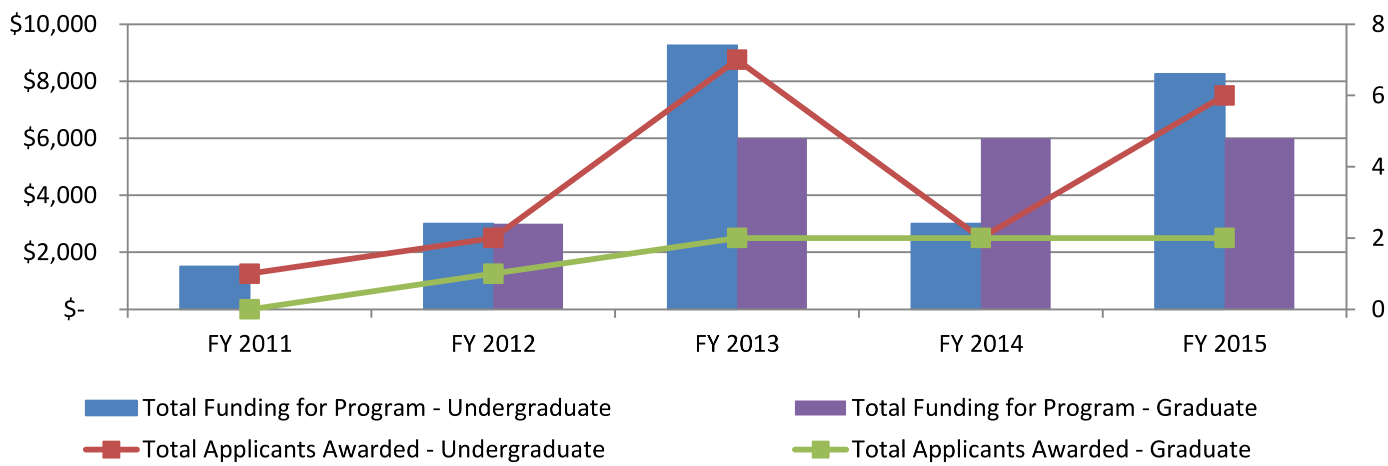
Health Care Professions Forgivable Loan - Undergraduate and Graduate (HCP-UG/G)

The Health Care Professions Forgivable Loan 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

Undergraduate	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**
Total Applicants Awarded	1	2	7	2	6
Total Funding for Program	$ 1,500	$ 3,000	$ 9,250	$ 3,000	$ 8,250
Eligible Applicants	1	2	7	2	6
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 1,500	$ 1,500	$ 1,500	$ 1,500	$ 1,375
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -

Graduate	**FY 2011**	**FY 2012**	**FY 2013**	**FY 2014**	**FY 2015**
Total Applicants Awarded	0	1	2	2	2
Total Funding for Program	$ -	$ 3,000	$ 6,000	$ 6,000	$ 6,000
Eligible Applicants	0	1	2	2	2
Award Rate					
Average Award Amount	$ 3,000	$ 3,000	$ 3,000	$ 3,000	$ 3,000
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
William Carey University	1	$ 1,500
Totals	**1**	**$ 1,500**

4-Year Public Institutions	**Awards**	**Amount**
Mississippi University for Women	1	$ 1,500
University of Mississippi Medical Center	5	$ 9,750
University of Southern Mississippi	1	$ 1,500
Totals	**7**	**$ 12,750**
Grand Totals	***8***	***$ 14,250***

Award Recipients by County			
County	**Awards**		**Amount**
Clarke	1		$ 750
Copiah	1		$ 1,500
Harrison	1		$ 1,500
Hinds	1		$ 3,000
Lincoln	1		$ 1,500
Neshoba	1		$ 1,500
Scott	1		$ 1,500
Yazoo	1		$ 3,000
Totals	**8**		**$ 14,250**

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	14	$ 33,750.00			
Current Service	1	$ 3,000.00			
Current Money	1	$ 2,922.65			
Non-Current Money	1	$ 930.37			
Collection	10	$ 11,653.45			
Closed in Current Year by Service	1	$ -	$ -	$ -	$ 1,500.00
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	1	$ -	$ 3,000.00	$ 740.71	$ -
Grand Totals	**29**	**$ 52,256.47**	**$ 3,000.00**	**$ 740.71**	**$ 1,500.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	0	0	0	0	0	**0**
FY 1999	0	0	0	0	1	0	0	0	**1**
FY 2000	0	0	0	0	3	0	0	0	**3**
FY 2001	0	0	0	0	0	0	0	0	**0**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	0	0	0	0	1	0	0	0	**1**
FY 2004	0	0	0	0	0	0	0	0	**0**
FY 2005	0	0	0	0	1	0	0	0	**1**
FY 2006	0	0	0	0	1	0	0	0	**1**
FY 2007	0	0	0	0	1	0	0	0	**1**
FY 2008	0	0	0	0	0	0	0	1	**1**
FY 2009	N/A	N/A	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	N/A	**N/A**
FY 2011	1	0	0	0	0	0	0	0	**1**
FY 2012	2	0	0	1	0	0	0	0	**3**
FY 2013	1	1	1	0	2	1	0	0	**6**
FY 2014	2	0	0	0	0	0	0	0	**2**
FY 2015	8	0	0	0	0	0	0	0	**8**
All Years	**14**	**1**	**1**	**1**	**10**	**1**	**0**	**1**	***29***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 89.09	$ 7.98	$ 28.05	$ -	$ 125.12
August 2014	$ 217.27	$ 18.34	$ 78.05	$ 254.15	$ 567.81
September 2014	$ 218.59	$ 17.02	$ 78.05	$ -	$ 313.66
October 2014	$ 97.07	$ -	$ 78.05	$ -	$ 175.12
November 2014	$ 85.19	$ 11.88	$ 78.05	$ -	$ 175.12
December 2014	$ 285.64	$ 19.24	$ 78.05	$ -	$ 382.93
January 2015	$ 188.17	$ 8.90	$ 78.05	$ -	$ 275.12
February 2015	$ 92.66	$ 4.41	$ 78.05	$ -	$ 175.12
March 2015	$ 1,173.47	$ 42.98	$ 317.86	$ 617.95	$ 2,152.26
April 2015	$ 66.07	$ 39.00	$ 14.20	$ -	$ 119.27
May 2015	$ -	$ 37.50	$ 12.50	$ -	$ 50.00
June 2015	$ 77.35	$ 49.15	$ 12.50	$ -	$ 139.00
Totals	**$ 2,590.57**	**$ 256.40**	**$ 931.46**	**$ 872.10**	***$ 4,650.53***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**17**	1	**6%**	6%	6%	6%	6%	**6%**
FY 2000	**15**	3	**20%**	20%	20%	20%	20%	**20%**
FY 2001	**9**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2002	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**8**	1	**13%**	13%	13%	13%	13%	**13%**
FY 2004	**11**	0	**0%**	9%	9%	9%	0%	**0%**
FY 2005	**6**	1	**17%**	33%	33%	17%	17%	**17%**
FY 2006	**6**	1	**17%**	17%	17%	17%	0%	**17%**
FY 2007	**2**	1	**50%**	100%	50%	50%	50%	**50%**
FY 2008	**2**	0	**0%**	50%	50%	50%	50%	**0%**
FY 2009	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2011	**1**	0	**N/A**	0%	0%	0%	0%	**N/A**
FY 2012	**3**	1	**33%**	N/A	0%	0%	0%	**33%**
FY 2013	**7**	2	**29%**	N/A	N/A	0%	0%	**29%**
FY 2014	**2**	0	**0%**	N/A	N/A	N/A	0%	**0%**
FY 2015	**8**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***97***	**11**	***11%***	**16%**	**14%**	**11%**	**9%**	***11%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

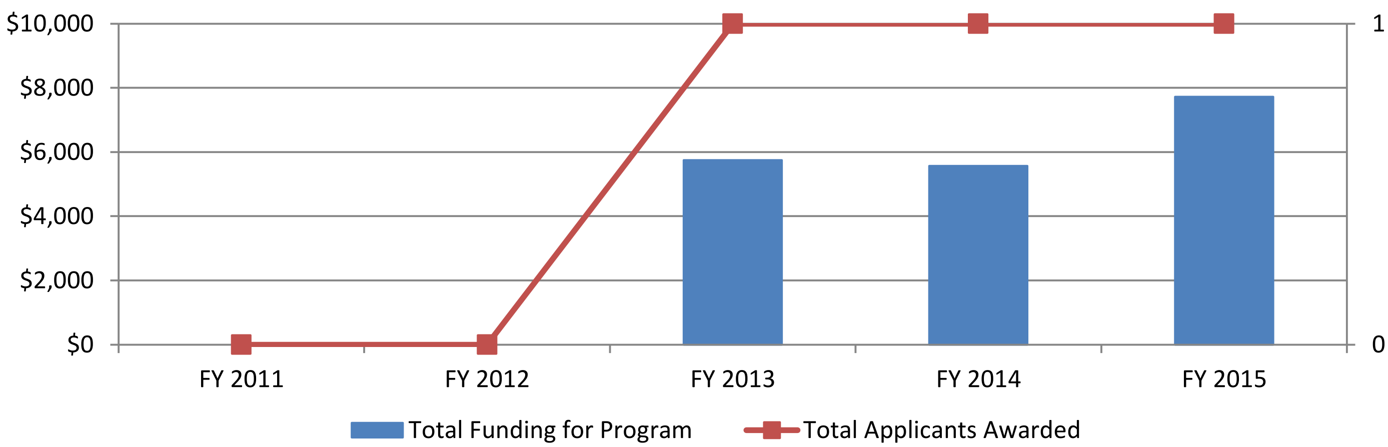
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**17**	0	0%	16	94%	2	0	14	**13%**
FY 2000	**15**	0	0%	12	80%	3	2	7	**42%**
FY 2001	**9**	0	0%	9	100%	0	3	6	**33%**
FY 2002	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**8**	0	0%	7	88%	1	2	4	**43%**
FY 2004	**11**	0	0%	11	100%	3	2	6	**45%**
FY 2005	**6**	0	0%	5	83%	1	0	4	**20%**
FY 2006	**6**	0	0%	5	83%	0	0	5	**0%**
FY 2007	**2**	0	0%	1	50%	0	0	1	**0%**
FY 2008	**2**	0	0%	2	100%	1	0	1	**50%**
FY 2009	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2011	**1**	1	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2012	**3**	2	67%	0	0%	N/A	N/A	N/A	**N/A**
FY 2013	**7**	3	43%	2	29%	1	0	1	**50%**
FY 2014	**2**	2	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2015	**8**	8	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***97***	**16**	***16%***	***70***	***72%***	**12**	**9**	**49**	***30%***

Family Protection Specialist Social Worker Forgivable Loan (SWOR)

The Family Protection Specialist Social Worker Forgivable Loan (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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	N/A	N/A	1	1	1
Total Funding for Program	N/A	N/A	5,752	$ 5,574	$ 7,722
Eligible Applicants	N/A	N/A	1	1	1
Award Rate	N/A	N/A	1	100%	100%
Average Award Amount	N/A	N/A	5,752	$ 5,574	$ 7,722
Applicants Not Funded	N/A	N/A	0	0	0
Funding Disparity	N/A	N/A	0	$ -	$ -



Awards by Institution

4-year Public Institutions	**Awards**		**Amount**
University of Southern Mississippi	1		$ 7,722
Totals	**1**		**$ 7,722**

Award Recipients by County

County	**Awards**		**Amount**
Pearl River	1		$ 7,722
Totals	**1**		**$ 7,722**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	1	$ 19,048.42			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	0	$ -			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**1**	**$ 19,048.42**	**$ -**	**$ -**	**$ -**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	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	N/A	**N/A**
FY 2007	N/A	N/A	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	N/A	**N/A**
FY 2009	N/A	N/A	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	N/A	**N/A**
FY 2011	N/A	N/A	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	N/A	**N/A**
FY 2013	1	0	0	0	0	0	0	0	**1**
FY 2014	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
All Years	**1**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	***1***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ -**	***$ -***

No revenue was collected in repayment during the fiscal year.

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	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	**N/A**
FY 2005	**N/A**	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	**N/A**
FY 2007	**N/A**	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	**N/A**
FY 2009	**N/A**	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	**N/A**
FY 2011	**N/A**	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	**N/A**
FY 2013	**1**	0	**0%**	N/A	N/A	0%	0%	**0%**
FY 2014	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2015	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
All Years	***1***	**0**	***0%***	**N/A**	**N/A**	**0%**	**0%**	***0%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

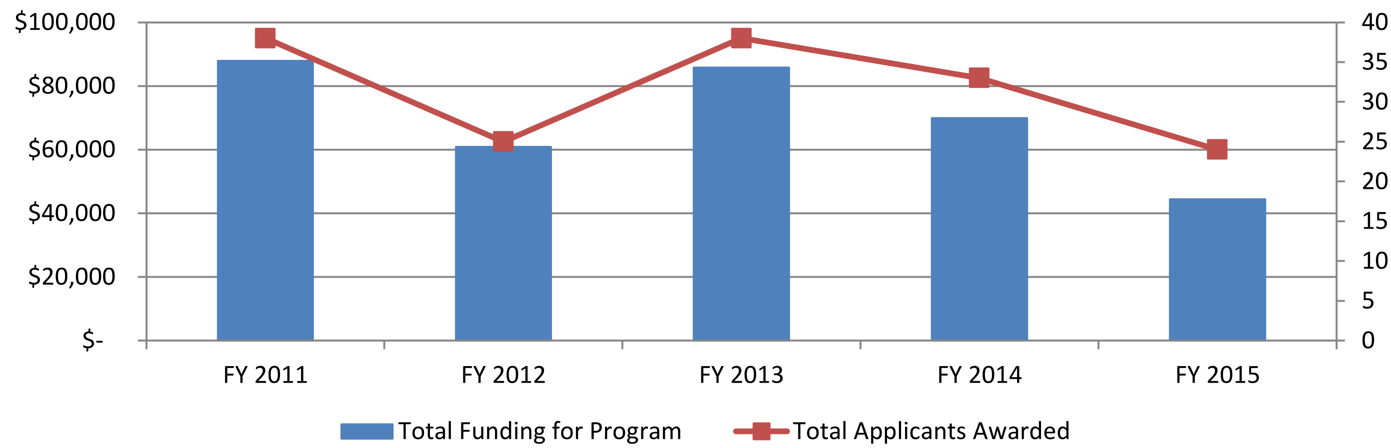
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	N/A	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	N/A	**N/A**
FY 2005	**N/A**	N/A	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	N/A	**N/A**
FY 2007	**N/A**	N/A	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	N/A	**N/A**
FY 2009	**N/A**	N/A	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	N/A	**N/A**
FY 2011	**N/A**	N/A	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	N/A	**N/A**
FY 2013	**1**	1	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2014	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2015	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
All Years	***1***	**1**	***100%***	***0***	***0%***	**0**	**0**	**0**	***N/A***

Counseling and School Administration Forgivable Loan (CSA)

The Counseling and School Administration Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	38	25	38	33	24
Total Funding for Program	$ 87,875	$ 60,875	$ 85,750	$ 69,875	$ 44,375
Eligible Applicants	38	25	38	33	24
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 2,313	$ 2,435	$ 2,257	$ 2,117	$ 1,849
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Belhaven University	1	$ 2,250
Mississippi College	1	$ 3,375
William Carey University	1	$ 2,125
Totals	**3**	**$ 7,750**
4-year Public Institutions		
Jackson State University	1	$ 3,000
Mississippi State University	5	$ 7,500
Mississippi University for Women	2	$ 2,250
University of Southern Mississippi	13	$ 23,875
Totals	**21**	**$ 36,625**
Grand Totals	***24***	***$ 44,375***

Award Recipients by County			
County	**Awards**		**Amount**
Attala	2		$ 2,250
Clarke	1		$ 1,125
Copiah	1		$ 1,875
Desoto	1		$ 2,250
Hancock	1		$ 2,250
Harrison	2		$ 3,000
Jackson	2		$ 4,250
Lamar	1		$ 1,875
Lauderdale	1		$ 2,250
Lowndes	1		$ 1,000
Madison	2		$ 4,875
Marion	1		$ 1,500
Monroe	1		$ 1,250
Newton	1		$ 1,875
Perry	1		$ 1,875
Pike	1		$ 2,625
Rankin	1		$ 1,500
Scott	2		$ 5,625
Smith	1		$ 1,125
Totals	**24**		**$ 44,375**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	36	$ 98,500.00			
Current Service	15	$ 32,425.00			
Current Money	0	$ -			
Non-Current Money	1	$ 2,625.00			
Collection	9	$ 23,667.46			
Closed in Current Year by Service	13	$ -	$ -	$ -	$ 40,250.00
Closed in Current Year by Service/Money	2	$ -	$ 2,647.21	$ 76.70	$ 4,727.79
Closed in Current Year by Money	3	$ -	$ 5,250.00	$ 135.69	$ -
Grand Totals	**79**	**$ 157,217.46**	**$ 7,897.21**	**$ 212.39**	**$ 44,977.79**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	0	1	0	0	0	**1**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	0	0	0	0	0	0	0	0	**0**
FY 2007	0	0	0	0	0	0	0	0	**0**
FY 2008	0	0	0	0	1	0	0	0	**1**
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	0	0	0	0	1	0	1	0	**2**
FY 2011	0	1	0	0	3	2	0	0	**6**
FY 2012	2	2	0	0	1	3	1	0	**9**
FY 2013	9	1	0	0	2	5	0	2	**19**
FY 2014	15	8	0	1	0	3	0	1	**28**
FY 2015	10	3	0	0	0	0	0	0	**13**
All Years	**36**	**15**	**0**	**1**	**9**	**13**	**2**	**3**	***79***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 1,612.18	$ 57.82	$ 30.00	$ -	$ 1,700.00
August 2014	$ 110.13	$ 9.87	$ 30.00	$ -	$ 150.00
September 2014	$ 161.69	$ 8.31	$ 30.00	$ -	$ 200.00
October 2014	$ 120.00	$ -	$ 30.00	$ -	$ 150.00
November 2014	$ 117.03	$ 52.97	$ 30.00	$ -	$ 200.00
December 2014	$ 112.68	$ 7.32	$ 30.00	$ 559.57	$ 709.57
January 2015	$ 113.27	$ 6.73	$ 30.00	$ -	$ 150.00
February 2015	$ 220.56	$ 55.93	$ -	$ -	$ 276.49
March 2015	$ 114.55	$ 5.45	$ 30.00	$ 714.85	$ 864.85
April 2015	$ 1,669.15	$ 137.81	$ 447.21	$ -	$ 2,254.17
May 2015	$ 243.47	$ 22.55	$ 61.98	$ -	$ 328.00
June 2015	$ 450.33	$ 21.60	$ 77.07	$ -	$ 549.00
Totals	**$ 5,045.04**	**$ 386.36**	**$ 826.26**	**$ 1,274.42**	***$ 7,532.08***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate		Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	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	**N/A**
FY 2005	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2006	**77**	0	**0%**		0%	2%	2%	0%	**0%**
FY 2007	**48**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2008	**55**	1	**2%**		2%	2%	2%	2%	**2%**
FY 2009	**0**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2010	**27**	1	**4%**		0%	4%	4%	4%	**4%**
FY 2011	**28**	3	**11%**		0%	0%	12%	12%	**11%**
FY 2012*	**19**	1	**5%**		N/A	0%	0%	6%	**5%**
FY 2013	**27**	2	**7%**		N/A	N/A	4%	4%	**7%**
FY 2014	**28**	1	**4%**		N/A	N/A	N/A	0%	**4%**
FY 2015	**13**	0	**0%**		N/A	N/A	N/A	N/A	**0%**
All Years	***322***	**9**	***3%***		**0%**	**1%**	**3%**	**2%**	***3%***

* Indicates that the total number of accounts awarded has been updated since last release of Annual Report.

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

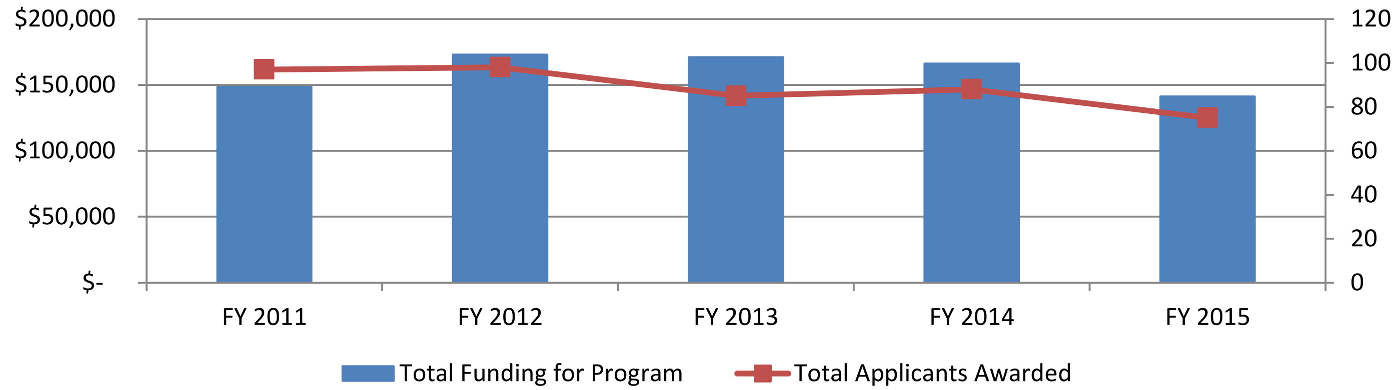
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	N/A	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	N/A	**N/A**
FY 2005	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	**77**	0	0%	77	100%	76	0	1	**99%**
FY 2007	**48**	0	0%	48	100%	47	0	1	**98%**
FY 2008	**55**	0	0%	54	98%	52	0	2	**96%**
FY 2009	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**27**	0	0%	26	96%	24	2	0	**100%**
FY 2011	**28**	1	4%	24	86%	19	4	1	**96%**
FY 2012*	**19**	4	21%	14	74%	13	1	0	**100%**
FY 2013	**27**	10	37%	15	56%	12	0	3	**80%**
FY 2014	**28**	23	82%	4	14%	3	0	1	**75%**
FY 2015	**13**	13	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***322***	**51**	***16%***	***262***	***81%***	**246**	**7**	**9**	***97%***

Graduate Teacher Forgivable Loan (GTS)

The Graduate Teacher Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	97	98	85	88	75
Total Funding for Program	$ 148,500	$ 173,000	$ 171,000	$ 166,200	$ 141,250
Eligible Applicants	97	98	85	88	75
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 1,531	$ 1,765	$ 2,012	$ 1,889	$ 1,883
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**		**Amount**
Belhaven University	9		$ 13,875
Blue Mountain College	3		$ 10,125
Mississippi College	3		$ 3,750
William Carey University	27		$ 57,000
Totals	**42**		**$ 84,750**
4-Year Public Institutions			
Alcorn State University	1		$ 1,500
Delta State University	5		$ 10,875
Jackson State University	1		$ 2,250
Mississippi State University	9		$ 14,750
Mississippi University for Women	1		$ 1,500
Mississippi Valley State University	1		$ 375
University of Mississippi	7		$ 12,000
University of Southern Mississippi	8		$ 13,250
Totals	**33**		**$ 56,500**
Grand Totals	***75***		***$ 141,250***

Award Recipients by County			
County	**Awards**		**Amount**
Alcorn	2		$ 4,875
Attala	1		$ 2,250
Bolivar	2		$ 4,500
Desoto	1		$ 1,875
Forrest	1		$ 2,375
Hancock	2		$ 3,375
Harrison	11		$ 19,875
Hinds	4		$ 5,250
Holmes	1		$ 1,125
Jackson	4		$ 6,000
Jones	8		$ 18,375
Lamar	1		$ 3,000
Lauderdale	3		$ 3,000
Lawrence	1		$ 1,500
Leake	1		$ 2,250
Lee	1		$ 1,500
Leflore	1		$ 1,625
Lincoln	1		$ 2,625
Lowndes	2		$ 3,750
Madison	4		$ 8,625
Marshall	2		$ 6,750
Neshoba	1		$ 2,250
Newton	1		$ 1,500
Oktibbeha	3		$ 6,000
Pearl River	1		$ 2,625
Prentiss	1		$ 1,500
Rankin	4		$ 8,625
Simpson	1		$ 2,625
Tallahatchie	1		$ 375
Tate	1		$ 2,250
Tippah	1		$ 1,875
Tishomingo	1		$ 1,500
Walthall	1		$ 1,500
Warren	2		$ 4,125
Totals	**73**		**$ 141,250**

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	123	$ 247,270.40			
Current Service	47	$ 68,190.36			
Current Money	1	$ 2,625.00			
Non-Current Money	6	$ 9,408.69			
Collection	53	$ 86,945.73			
Closed in Current Year by Service	28	$ (44.65)	$ -	$ -	$ 66,800.00
Closed in Current Year by Service/Money	2	$ -	$ -	$ 299.45	$ 6,000.00
Closed in Current Year by Money	5	$ -	$ 10,994.65	$ 3,938.81	$ -
Grand Totals	**265**	**$ 414,395.53**	**$ 10,994.65**	**$ 4,238.26**	**$ 72,800.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	6	0	0	0	18	2	0	2	28
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	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	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	1	0	0	0	3	0	0	0	4
FY 2007	0	0	0	0	1	0	0	0	1
FY 2008	1	0	0	1	5	0	0	0	7
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	0	2	0	2	5	0	0	0	9
FY 2011	2	0	0	0	6	2	1	1	12
FY 2012	6	2	0	0	9	4	1	1	23
FY 2013	9	21	0	1	5	15	0	0	51
FY 2014	44	18	1	2	1	3	0	1	70
FY 2015	54	4	0	0	0	2	0	0	60
All Years	**123**	**47**	**1**	**6**	**53**	**28**	**2**	**5**	***265***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 636.47	$ 176.14	$ 154.82	$ -	$ 967.43
August 2014	$ 1,587.66	$ 189.68	$ 551.28	$ -	$ 2,328.62
September 2014	$ 585.34	$ 218.07	$ 100.05	$ -	$ 903.46
October 2014	$ 306.49	$ 176.10	$ 70.87	$ -	$ 553.46
November 2014	$ 254.82	$ 252.77	$ 95.87	$ -	$ 603.46
December 2014	$ 416.42	$ 186.61	$ 31.45	$ -	$ 634.48
January 2015	$ 1,060.86	$ 266.87	$ 110.28	$ -	$ 1,438.01
February 2015	$ 3,162.55	$ 190.96	$ 62.38	$ 90.10	$ 3,505.99
March 2015	$ 850.33	$ 170.81	$ 275.02	$ 1,246.95	$ 2,543.11
April 2015	$ 257.12	$ 298.33	$ 118.01	$ 1,100.24	$ 1,773.70
May 2015	$ 224.74	$ 214.14	$ 106.80	$ 188.70	$ 734.38
June 2015	$ 328.24	$ 88.42	$ 86.80	$ -	$ 503.46
Totals	**$ 9,671.04**	**$ 2,428.90**	**$ 1,763.63**	**$ 2,625.99**	***$ 16,489.56***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	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	**N/A**
FY 2005	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2006*	**396**	3	**1%**	0%	1%	1%	1%	**1%**
FY 2007*	**213**	1	**0%**	0%	0%	0%	1%	**0%**
FY 2008	**238**	6	**3%**	2%	2%	3%	3%	**3%**
FY 2009	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**105**	7	**7%**	0%	7%	9%	7%	**7%**
FY 2011	**57**	6	**11%**	0%	0%	16%	11%	**11%**
FY 2012*	**59**	9	**15%**	N/A	0%	9%	12%	**15%**
FY 2013	**67**	6	**9%**	N/A	N/A	1%	0%	**9%**
FY 2014	**69**	3	**4%**	N/A	N/A	N/A	0%	**4%**
FY 2015	**60**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***1,264***	**41**	***3%***	**0%**	**2%**	**3%**	**3%**	***3%***

* Indicates that the total number of accounts awarded has been updated since last release of Annual Report.

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

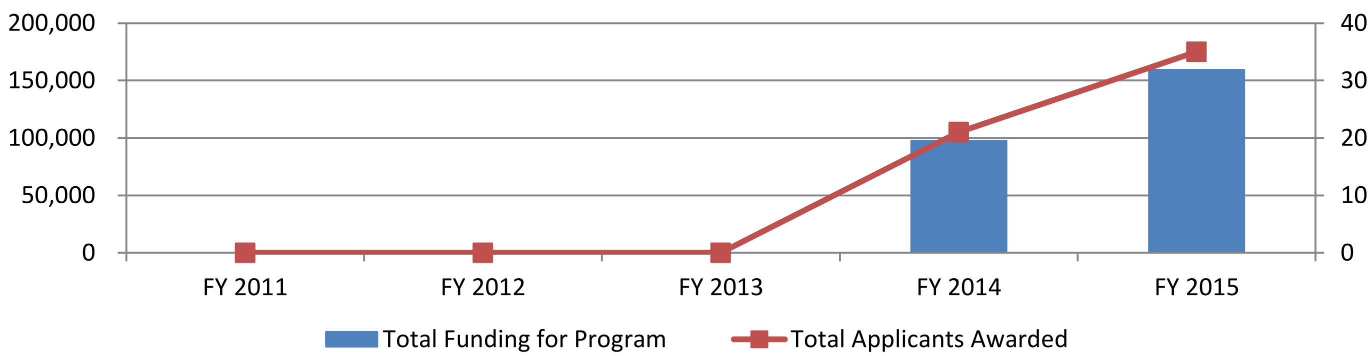
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	N/A	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	N/A	**N/A**
FY 2005	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006*	**396**	1	0%	392	99%	392	0	0	**100%**
FY 2007*	**213**	0	0%	212	100%	210	0	2	**99%**
FY 2008	**238**	1	0%	231	97%	225	0	6	**97%**
FY 2009	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**105**	2	2%	96	91%	89	3	4	**96%**
FY 2011	**57**	2	4%	49	86%	45	3	1	**98%**
FY 2012*	**59**	8	14%	42	71%	36	4	2	**95%**
FY 2013	**67**	30	45%	31	46%	29	1	1	**97%**
FY 2014	**69**	63	91%	3	4%	3	0	0	**100%**
FY 2015	**60**	58	97%	2	3%	2	0	0	**100%**
All Years	***1,264***	**165**	***13%***	***1,058***	***84%***	**1,031**	**11**	**16**	***98%***

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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	N/A	N/A	N/A	21	35
Total Funding for Program	N/A	N/A	N/A	97,335	$ 159,300
Eligible Applicants	N/A	N/A	N/A	21	35
Award Rate	N/A	N/A	N/A	1	100%
Average Award Amount	N/A	N/A	N/A	4,635	$ 4,551
Applicants Not Funded	N/A	N/A	N/A	0	0
Funding Disparity	N/A	N/A	N/A	0	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Mississippi College	20	$ 89,060
William Carey University	15	$ 70,240
Totals	**35**	**$ 159,300**
Grand Totals	***35***	***$ 159,300***

Award Recipients by County

County	**Awards**	**Amount**
Benton	1	$ 4,613
Desoto	1	$ 4,613
Forrest	3	$ 15,075
George	1	$ 5,025
Hancock	2	$ 9,450
Harrison	1	$ 5,025
Hinds	1	$ 4,613
Holmes	1	$ 4,613
Itawamba	1	$ 4,613
Jasper	1	$ 4,293
Jones	4	$ 17,604
Lamar	3	$ 14,775
Lauderdale	4	$ 17,492

County (cont.)	Awards		Amount
Leake	1		$ 2,935
Lee	1		$ 4,293
Madison	1		$ 4,613
Panola	1		$ 4,613
Pearl River	1		$ 4,725
Pike	1		$ 4,725
Rankin	4		$ 17,299
Winston	1		$ 4,293
Totals	**35**		**$ 159,300**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	35	$ 230,380.00			
Current Service	1	$ 4,715.00			
Current Money	2	$ 6,472.14			
Non-Current Money	0	$ -			
Collection	0	$ -			
Closed in Current Year by Service	3	$ -	$ -	$ -	$ 13,245.00
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**41**	**$ 241,567.14**	**$ -**	**$ -**	**$ 13,245.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	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	N/A	**N/A**
FY 2007	N/A	N/A	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	N/A	**N/A**
FY 2009	N/A	N/A	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	N/A	**N/A**
FY 2011	N/A	N/A	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	N/A	**N/A**
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2014	16	1	1	0	0	3	0	0	**21**
FY 2015	19	0	1	0	0	0	0	0	**20**
All Years	**35**	**1**	**2**	**0**	**0**	**3**	**0**	**0**	***41***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ -**	***$ -***

No revenue was collected in repayment during the fiscal year.

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate		Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	N/A
FY 1999	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	N/A
FY 2000	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	N/A
FY 2001	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	N/A
FY 2002	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	N/A
FY 2003	**N/A**	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	N/A
FY 2005	**N/A**	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	N/A
FY 2007	**N/A**	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	N/A
FY 2009	**N/A**	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	N/A
FY 2011	**N/A**	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	N/A
FY 2013	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	N/A
FY 2014	**21**	0	**0%**		N/A	N/A	N/A	0%	0%
FY 2015	**20**	0	**0%**		N/A	N/A	N/A	N/A	0%
All Years	***41***	**0**	***0%***		**N/A**	**N/A**	**N/A**	**0%**	***0%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

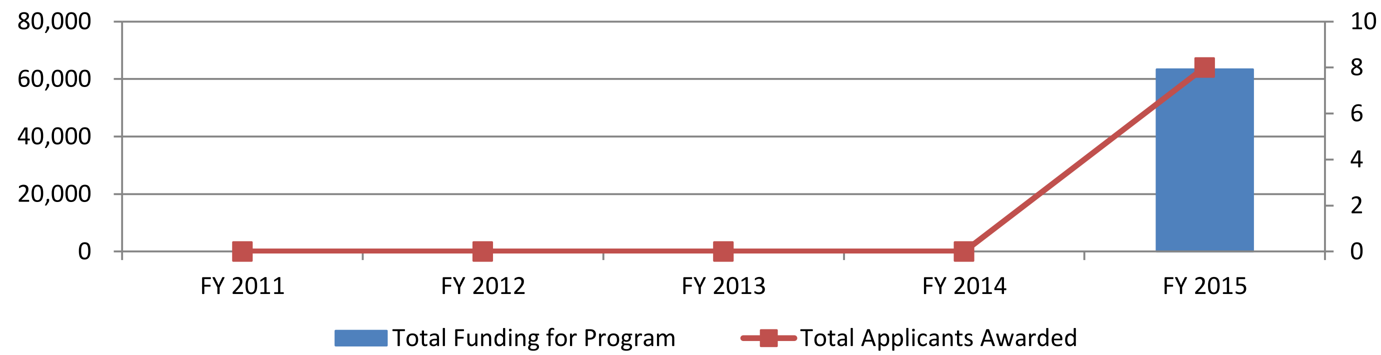
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	N/A	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	N/A	**N/A**
FY 2005	**N/A**	N/A	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	N/A	**N/A**
FY 2007	**N/A**	N/A	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	N/A	**N/A**
FY 2009	**N/A**	N/A	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	N/A	**N/A**
FY 2011	**N/A**	N/A	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	N/A	**N/A**
FY 2013	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2014	**21**	18	86%	3	14%	3	0	0	**100%**
FY 2015	**20**	20	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***41***	**38**	***93%***	***3***	***7%***	**3**	**0**	**0**	***100%***

Speech Language Pathologist Forgivable Loan (SLPL)

Speech-Language Pathologist Forgivable Loans (SLPL) are available to students seeking a first master's degree in Speech-Language Pathology, Communicative Disorders, or Communication Sciences and Disorders. For full-time students, awards will be made in the amount of tuition and required fees at a public institution. For part-time students, awards will be based on hours enrolled, but will not exceed the highest tuition and required fees for part-time students attending a public institution of higher learning. The loan will be forgiven for recipients who serve as licensed speech-language pathologists in a Mississippi public or charter school for one year for each year of funding received. Loan recipients who choose not to fulfill the service obligation will be required to repay the loan in full with a penalty of 5% and interest.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	N/A	N/A	N/A	N/A	8
Total Funding for Program	N/A	N/A	N/A	N/A	$ 63,401
Eligible Applicants	N/A	N/A	N/A	N/A	39
Award Rate	N/A	N/A	N/A	N/A	21%
Average Award Amount	N/A	N/A	N/A	N/A	$ 7,925
Applicants Not Funded	N/A	N/A	N/A	N/A	31
Funding Disparity	N/A	N/A	N/A	N/A	$ 245,679



Awards by Institution

4-Year Public Institutions	**Awards**		**Amount**
Jackson State University	2		$ 13,204
Mississippi University for Women	1		$ 5,640
University of Mississippi	5		$ 44,557
Totals	**8**		**$ 63,401**
Grand Totals	***8***		***$ 63,401***

Award Recipients by County

County	**Awards**		**Amount**
Clay	1		$ 5,640
Desoto	1		$ 11,042
Leake	1		$ 6,602
Pontotoc	1		$ 7,491
Prentiss	1		$ 7,491
Rankin	1		$ 6,602
Tippah	1		$ 11,042
Washington	1		$ 7,491
Totals	**8**		**$ 63,401**

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/Method	**No. of Accounts**	**Principal Balance Outstanding**	**Principal Paid on Closed Accounts**	**Interest Paid on Closed Accounts**	**Principal Cancelled on Closed Accounts**
School, Grace, or Deferred	9	$ 66,702.00			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	0	$ -			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**9**	**$ 66,702.00**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Status of Accounts Under Management During the Fiscal Year by Cohort									
Cohort	**School, Grace, or Deferred**	**Current Service**	**Current Money**	**Non-Current Money**	**Collection**	**Closed by Service**	**Closed by Service & Money**	**Closed by Money**	**Total Managed in Current Year**
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	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	N/A	**N/A**
FY 2007	N/A	N/A	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	N/A	**N/A**
FY 2009	N/A	N/A	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	N/A	**N/A**
FY 2011	N/A	N/A	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	N/A	**N/A**
FY 2013	N/A	N/A	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	N/A	**N/A**
FY 2015	9	0	0	0	0	0	0	0	**9**
All Years	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	***9***

Revenue Collected in Repayment					
Month	**Principal**	**Interest**	**Fees**	**Tax Offset**	**Total**
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ -**	***$ -***

No revenue was collected in repayment during the fiscal year.

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	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	**N/A**
FY 2005	**N/A**	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	**N/A**
FY 2007	**N/A**	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	**N/A**
FY 2009	**N/A**	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	**N/A**
FY 2011	**N/A**	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	**N/A**
FY 2013	**N/A**	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	**N/A**
FY 2015	**9**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***9***	**0**	***0%***	**N/A**	**N/A**	**N/A**	**N/A**	***0%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

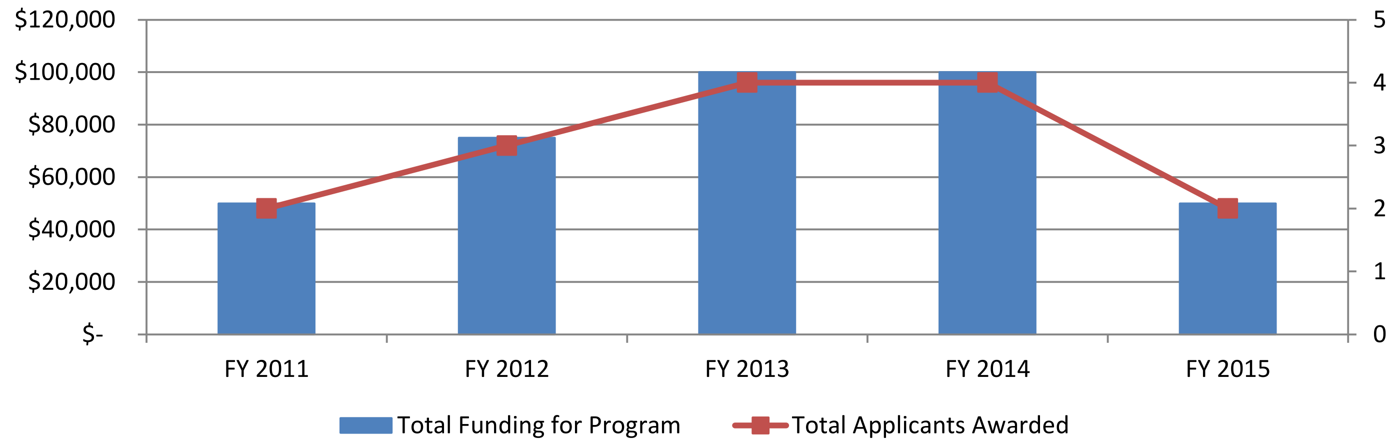
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	N/A	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	N/A	**N/A**
FY 2005	**N/A**	N/A	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	N/A	**N/A**
FY 2007	**N/A**	N/A	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	N/A	**N/A**
FY 2009	**N/A**	N/A	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	N/A	**N/A**
FY 2011	**N/A**	N/A	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	N/A	**N/A**
FY 2013	**N/A**	N/A	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	N/A	**N/A**
FY 2015	**9**	9	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***9***	**9**	***100%***	***0***	***0%***	**N/A**	**N/A**	**N/A**	***N/A***

SREB Doctoral Scholars Forgivable Loan (SDSP)

Southern Regional Education Board Doctoral Scholars Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	2	3	4	4	2
Total Funding for Program	$ 50,000	$ 75,000	$ 100,000	$ 100,000	$ 50,000
Eligible Applicants	2	3	4	4	2
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

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

Award Recipients by County

County	**Awards**	**Amount**
Lamar	1	$ 25,000
Rankin	1	$ 25,000
Totals	**2**	**$ 50,000**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	6	$ 384,750.00			
Current Service	4	$ 100,000.00			
Current Money	1	$ 17,000.00			
Non-Current Money	0	$ -			
Collection	10	$ 370,957.20			
Closed in Current Year by Service	5	$ -	$ -	$ -	$ 258,000.00
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	1	$ -	$ 8,333.33	$ 841.79	$ -
Grand Totals	**27**	**$ 872,707.20**	**$ 8,333.33**	**$ 841.79**	**$ 258,000.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	0	1	0	0	0	**1**
FY 1999	0	0	0	0	3	0	0	0	**3**
FY 2000	0	0	0	0	2	1	0	0	**3**
FY 2001	0	0	1	0	0	0	0	0	**1**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	0	0	0	0	2	1	0	0	**3**
FY 2004	0	1	0	0	1	1	0	0	**3**
FY 2005	1	0	0	0	0	0	0	0	**1**
FY 2006	0	2	0	0	0	0	0	0	**2**
FY 2007	0	0	0	0	0	2	0	0	**2**
FY 2008	0	1	0	0	1	0	0	0	**2**
FY 2009	0	0	0	0	0	0	0	0	**0**
FY 2010	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2011	1	0	0	0	0	0	0	1	**2**
FY 2012	2	0	0	0	0	0	0	0	**2**
FY 2013	1	0	0	0	0	0	0	0	**1**
FY 2014	1	0	0	0	0	0	0	0	**1**
FY 2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
All Years	**6**	**4**	**1**	**0**	**10**	**5**	**0**	**1**	***27***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 243.02	$ 470.92	$ 150.29	$ -	$ 864.23
August 2014	$ 409.54	$ 468.63	$ 150.29	$ -	$ 1,028.46
September 2014	$ 117.69	$ 432.02	$ 150.29	$ -	$ 700.00
October 2014	$ 478.75	$ 399.42	$ 150.29	$ -	$ 1,028.46
November 2014	$ 18.63	$ 531.08	$ 150.29	$ -	$ 700.00
December 2014	$ 481.97	$ 496.20	$ 150.29	$ -	$ 1,128.46
January 2015	$ 352.90	$ 461.04	$ 150.29	$ -	$ 964.23
February 2015	$ 5,483.12	$ 428.65	$ 150.29	$ -	$ 6,062.06
March 2015	$ 121.74	$ 427.97	$ 150.29	$ -	$ 700.00
April 2015	$ 122.42	$ 427.29	$ 150.29	$ 68.00	$ 768.00
May 2015	$ 123.11	$ 426.60	$ 150.29	$ -	$ 700.00
June 2015	$ 373.81	$ 425.90	$ 4,486.88	$ 157.25	$ 5,443.84
Totals	**$ 8,326.70**	**$ 5,395.72**	**$ 6,140.07**	**$ 225.25**	***$ 20,087.74***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**8**	3	**38%**	38%	38%	38%	38%	**38%**
FY 2000	**9**	2	**22%**	33%	33%	33%	33%	**22%**
FY 2001	**7**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2002	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**4**	2	**50%**	50%	50%	50%	50%	**50%**
FY 2004	**6**	1	**17%**	17%	17%	17%	17%	**17%**
FY 2005	**3**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2006	**2**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2007	**2**	0	**0%**	50%	0%	0%	0%	**0%**
FY 2008	**3**	1	**33%**	0%	0%	0%	33%	**33%**
FY 2009	**1**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2010	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2011	**2**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2012	**2**	0	**0%**	N/A	0%	0%	0%	**0%**
FY 2013*	**1**	0	**0%**	N/A	N/A	0%	0%	**0%**
FY 2014	**1**	0	**0%**	N/A	N/A	N/A	0%	**0%**
FY 2015	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
All Years	***51***	**9**	***18%***	**22%**	**20%**	**19%**	**19%**	***18%***

* Indicates that the total number of accounts awarded has been updated since last release of Annual Report.

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

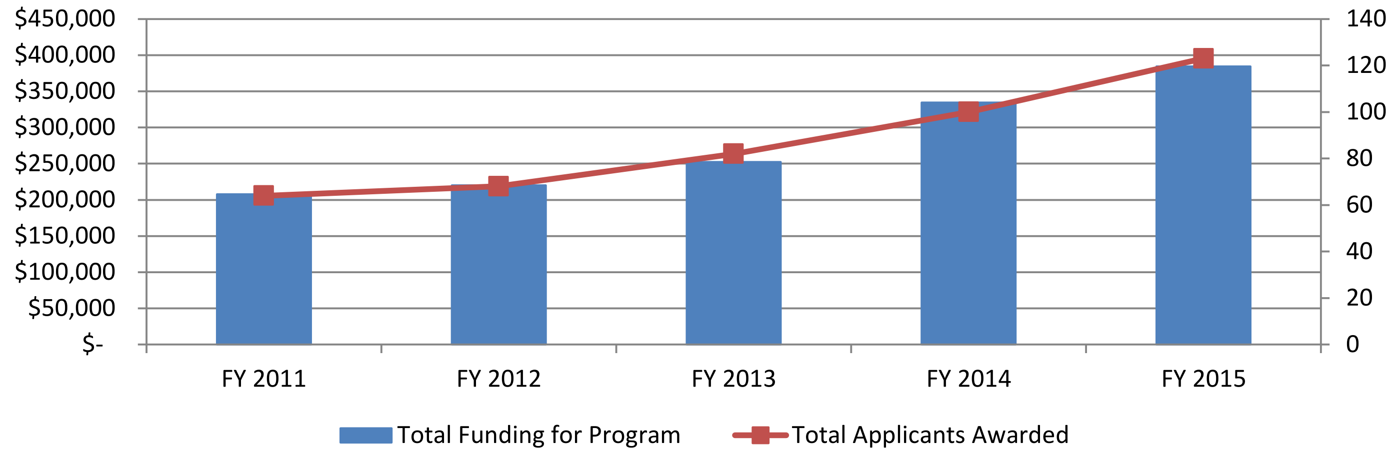
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**8**	0	0%	5	63%	1	4	0	**100%**
FY 2000	**9**	0	0%	7	78%	6	1	0	**100%**
FY 2001	**7**	1	14%	6	86%	4	2	0	**100%**
FY 2002	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**4**	0	0%	2	50%	2	0	0	**100%**
FY 2004	**6**	1	17%	4	67%	4	0	0	**100%**
FY 2005	**3**	1	33%	2	67%	2	0	0	**100%**
FY 2006	**2**	2	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2007	**2**	0	0%	2	100%	2	0	0	**100%**
FY 2008	**3**	1	33%	1	33%	1	0	0	**100%**
FY 2009	**1**	0	0%	1	100%	1	0	0	**100%**
FY 2010	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2011	**2**	1	50%	1	50%	0	0	1	**0%**
FY 2012	**2**	2	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2013*	**1**	1	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2014	**1**	1	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2015	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
All Years	***51***	**11**	***22%***	***31***	***61%***	**23**	**7**	**1**	***97%***

Nursing Education Forgivable Loan - Master's (NELM)

Nursing Education Forgivable Loan - 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	64	68	82	100	123
Total Funding for Program	$ 207,749	$ 220,003	$ 252,287	$ 334,714	$ 384,514
Eligible Applicants	64	68	82	100	123
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 3,246	$ 3,235	$ 3,077	$ 3,347	$ 3,126
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**		**Amount**
William Carey University	20		$ 60,014
Totals	**20**		**$ 60,014**
4-Year Public Institutions			
Alcorn State University	5		$ 18,000
Delta State University	11		$ 39,000
Mississippi University for Women	10		$ 39,000
University of Mississippi Medical Center	54		$ 167,500
University of Southern Mississippi	23		$ 61,000
Totals	**103**		**$ 324,500**
Grand Totals	***123***		***$ 384,514***

Award Recipients by County

County	Awards		Amount
Alcorn	1		$ 3,500
Attala	1		$ 4,000
Bolivar	3		$ 12,000
Clarke	3		$ 10,500
Copiah	1		$ 4,000
Covington	1		$ 2,000
Forrest	4		$ 12,334
Grenada	3		$ 2,834
Harrison	5		$ 9,004
Hinds	21		$ 66,836
Holmes	1		$ 4,000
Issaquena	1		$ 4,000
Itawamba	1		$ 4,000
Jackson	3		$ 8,670
Jones	2		$ 5,334
Kemper	1		$ 4,000
Lafayette	2		$ 8,000
Lamar	5		$ 14,000
Lauderdale	5		$ 17,500
Lee	5		$ 14,500
Leflore	3		$ 9,000
Lincoln	1		$ 2,000
Lowndes	3		$ 10,000
Madison	19		$ 59,334
Neshoba	3		$ 11,500
Oktibbeha	2		$ 8,000
Pearl River	4		$ 12,000
Pike	1		$ 4,000
Pontotoc	1		$ 4,000
Rankin	11		$ 39,000
Tallahatchie	1		$ 4,000
Warren	1		$ 2,668
Winston	3		$ 6,500
Yalobusha	1		$ 1,500
Totals	**123**		**$ 384,514**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	149	$ 612,329.00			
Current Service	48	$ 208,888.40			
Current Money	24	$ 76,864.94			
Non-Current Money	3	$ 4,341.36			
Collection	34	$ 118,315.80			
Closed in Current Year by Service	24	$ -	$ -	$ -	$ 124,305.00
Closed in Current Year by Service/Money	1		$ 302.55	$ 66.87	$ 3,697.45
Closed in Current Year by Money	3		$ 13,222.00	$ 1,163.03	$ -
Grand Totals	**286**	**$ 1,020,739.50**	**$ 13,524.55**	**$ 1,229.90**	**$ 128,002.45**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	0	13	0	0	0	**13**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	0	0	0	0	0	0	0	0	**0**
FY 2007	0	0	0	0	5	0	0	1	**6**
FY 2008	0	0	0	1	1	0	0	0	**2**
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	0	0	0	0	5	2	0	1	**8**
FY 2011	0	2	1	0	4	4	1	0	**12**
FY 2012	4	8	3	2	4	8	0	1	**30**
FY 2013	10	21	15	0	2	7	0	0	**55**
FY 2014	51	16	5	0	0	3	0	0	**75**
FY 2015	84	1	0	0	0	0	0	0	**85**
All Years	**149**	**48**	**24**	**3**	**34**	**24**	**1**	**3**	***286***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 913.87	$ 89.77	$ 40.00	$ -	$ 1,043.64
August 2014	$ 937.41	$ 152.45	$ 162.50	$ -	$ 1,252.36
September 2014	$ 641.28	$ 167.09	$ 49.88	$ -	$ 858.25
October 2014	$ 4,806.04	$ 105.16	$ 2,269.93	$ -	$ 7,181.13
November 2014	$ 1,685.84	$ 262.20	$ 413.36	$ -	$ 2,361.40
December 2014	$ 996.11	$ 96.85	$ 33.93	$ -	$ 1,126.89
January 2015	$ 1,011.24	$ 266.67	$ 89.41	$ -	$ 1,367.32
February 2015	$ 1,647.74	$ 49.45	$ 58.93	$ -	$ 1,756.12
March 2015	$ 980.62	$ 204.55	$ 72.18	$ 76.58	$ 1,333.93
April 2015	$ 1,220.97	$ 124.15	$ 97.18	$ -	$ 1,442.30
May 2015	$ 1,094.72	$ 85.25	$ 107.18	$ 38.25	$ 1,325.40
June 2015	$ 1,957.83	$ 205.81	$ -	$ 458.15	$ 2,621.79
Totals	**$ 17,893.67**	**$ 1,809.40**	**$ 3,394.48**	**$ 572.98**	***$ 23,670.53***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate		Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	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	N/A
FY 2005	N/A	N/A	N/A		N/A	N/A	N/A	N/A	N/A
FY 2006	14	0	0%		0%	0%	0%	0%	0%
FY 2007	71	5	7%		11%	7%	8%	0%	7%
FY 2008	71	2	3%		7%	7%	7%	0%	3%
FY 2009	0	N/A	N/A		N/A	N/A	N/A	N/A	N/A
FY 2010	52	5	10%		4%	0%	6%	0%	10%
FY 2011	42	4	10%		0%	0%	5%	1%	10%
FY 2012	54	6	11%		N/A	0%	0%	1%	11%
FY 2013	60	2	3%		N/A	N/A	0%	1%	3%
FY 2014*	76	0	0%		N/A	N/A	N/A	1%	0%
FY 2015	85	0	0%		N/A	N/A	N/A	N/A	0%
All Years	***525***	**24**	***5%***		**6%**	**3%**	**4%**	**4%**	***5%***

* Indicates that the total number of accounts awarded has been updated since last release of Annual Report.

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

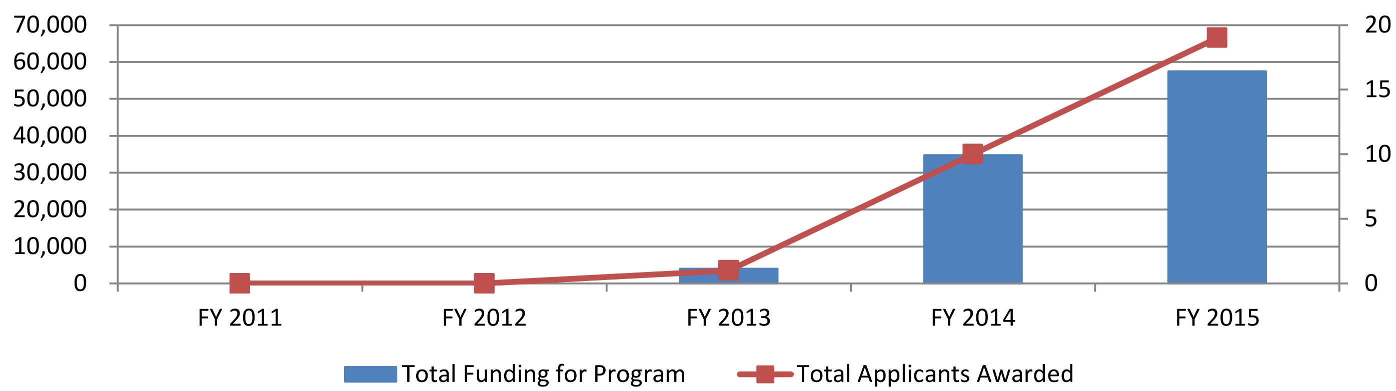
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	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	N/A	N/A
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2006	14	0	0%	14	100%	13	0	1	93%
FY 2007	71	0	0%	66	93%	58	3	5	92%
FY 2008	71	0	0%	69	97%	57	2	10	86%
FY 2009	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	52	0	0%	47	90%	40	2	5	89%
FY 2011	42	3	7%	35	83%	32	2	1	97%
FY 2012	54	15	28%	33	61%	29	0	4	88%
FY 2013	60	46	77%	12	20%	11	0	1	92%
FY 2014*	76	72	95%	4	5%	4	0	0	100%
FY 2015	85	85	100%	0	0%	N/A	N/A	N/A	N/A
All Years	***525***	**221**	***42%***	***280***	***53%***	**244**	**9**	**27**	***90%***

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

Nursing Education Forgivable Loan - RN to MSN awards are available to students seeking a Master of Science in nursing at a Mississippi college or university through an associate's degree bridge program. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an accredited Mississippi school of nursing for one year for each year of loan received. Participants may receive up to $4,000 per academic year not to exceed $12,000 over three (3) calendar years for full-time students or $12,000 over four years for part-time students. To be eligible, students must be a Mississippi resident with a 3.0 GPA. Students may be enrolled full-time or part-time. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	N/A	N/A	1	10	19
Total Funding for Program	N/A	N/A	4,000	$ 34,750	$ 57,500
Eligible Applicants	N/A	N/A	1	10	19
Award Rate	N/A	N/A	1	100%	100%
Average Award Amount	N/A	N/A	4,000	$ 3,475	$ 3,026
Applicants Not Funded	N/A	N/A	0	0	0
Funding Disparity	N/A	N/A	0	$ -	$ -



Awards by Institution

4-Year Public Institutions			
University of Mississippi Medical Center	16		$ 49,500
University of Southern Mississippi	3		$ 8,000
Totals	**19**		**$ 57,500**

Award Recipients by County

County	Awards		Amount
Copiah	1		$ 3,000
Covington	1		$ 4,000
Desoto	4		$ 10,500
Hancock	1		$ 2,000
Lamar	1		$ 3,500
Lauderdale	1		$ 2,000
Lee	1		$ 3,500
Madison	2		$ 7,000
Rankin	4		$ 10,500
Tate	1		$ 3,500
Walthall	1		$ 4,000
Webster	1		$ 4,000
Totals	**19**		**$ 57,500**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	20	$ 86,750.00			
Current Service	2	$ 9,500.00			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	0	$ -			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**22**	**$ 96,250.00**	**$ -**	**$ -**	**$ -**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	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	N/A	**N/A**
FY 2007	N/A	N/A	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	N/A	**N/A**
FY 2009	N/A	N/A	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	N/A	**N/A**
FY 2011	N/A	N/A	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	N/A	**N/A**
FY 2013	1	0	0	0	0	0	0	0	**1**
FY 2014	7	2	0	0	0	0	0	0	**9**
FY 2015	12	0	0	0	0	0	0	0	**12**
All Years	**20**	**2**	**0**	**0**	**0**	**0**	**0**	**0**	***22***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ -**	***$ -***

No revenue was collected in repayment during the fiscal year.

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	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	N/A
FY 2005	N/A	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	N/A
FY 2007	N/A	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	N/A
FY 2009	N/A	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	N/A
FY 2011	N/A	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	N/A
FY 2013	1	0	0%	N/A	N/A	0%	0%	0%
FY 2014	9	0	0%	N/A	N/A	N/A	0%	0%
FY 2015	12	0	0%	N/A	N/A	N/A	N/A	0%
All Years	***22***	**0**	***0%***	**N/A**	**N/A**	**0%**	**0%**	***0%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

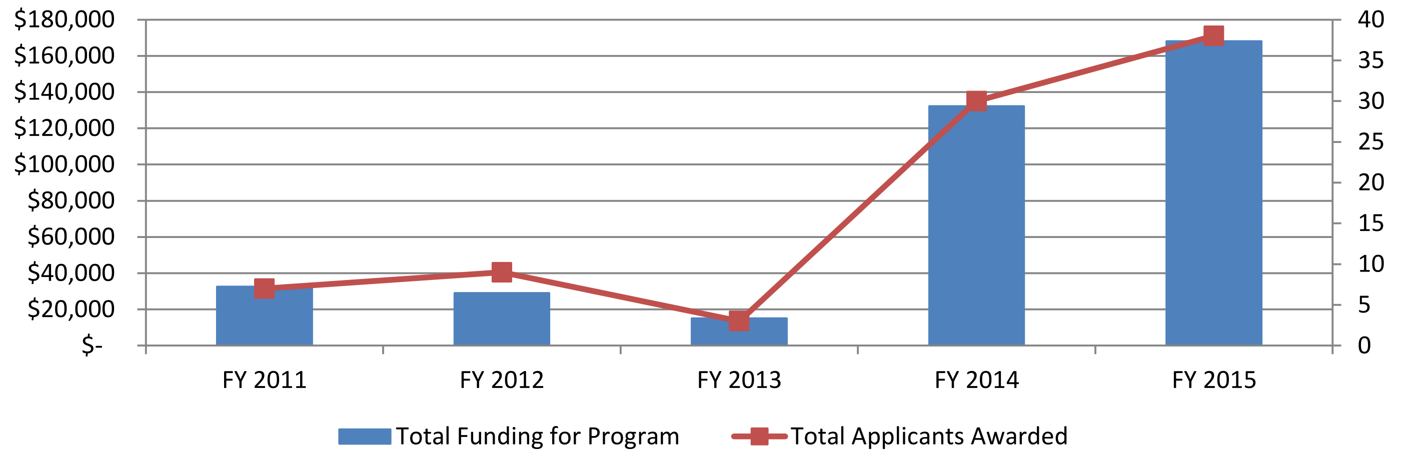
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	N/A	N/A	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	N/A	N/A
FY 2005	N/A	N/A	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	N/A	N/A
FY 2007	N/A	N/A	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	N/A	N/A
FY 2009	N/A	N/A	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	N/A	N/A
FY 2011	N/A	N/A	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	N/A	N/A
FY 2013	1	1	100%	0	0%	N/A	N/A	N/A	N/A
FY 2014	9	9	100%	0	0%	N/A	N/A	N/A	N/A
FY 2015	12	12	100%	0	0%	N/A	N/A	N/A	N/A
All Years	***22***	**22**	***100%***	***0***	***0%***	**N/A**	**N/A**	**N/A**	***N/A***

Nursing Education Forgivable Loan - Ph.D./DNP (NELP)

Nursing Education Forgivable Loan - Ph.D./DNP awards are available to students seeking a doctorate in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an accredited Mississippi school of nursing for one year for each year of loan received. Participants may receive up to $5,000 per academic year not to exceed $10,000 over two (2) calendar years for full-time students or $10,000 over four (4) calendar years for part-time students. To be eligible, students must be a Mississippi resident with a 3.0 GPA. Students may be enrolled full-time or part-time. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	7	9	3	30	38
Total Funding for Program	$ 32,500	$ 29,063	$ 15,000	$ 132,206	$ 168,129
Eligible Applicants	7	9	3	30	38
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 4,643	$ 3,229	$ 5,000	$ 4,407	$ 4,424
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
William Carey University	26	$ 117,504
Totals	**26**	**$ 117,504**
4-Year Public Institutions	**Awards**	**Amount**
University of Mississippi Medical Center	4	$ 13,750
University of Southern Mississippi	8	$ 36,875
Totals	**12**	**$ 50,625**
Grand Totals	***38***	***$ 168,129***

Award Recipients by County

County	**Awards**	**Amount**
Clarke	1	$ 5,000
Covington	1	$ 3,333
Forrest	4	$ 18,334
Harrison	1	$ 5,000
Hinds	4	$ 20,000
Jackson	1	$ 5,000
Jasper	1	$ 3,334
Jones	1	$ 2,500

County (cont.)	Awards		Amount
Lamar	4		$ 20,000
Lauderdale	4		$ 16,668
Lincoln	2		$ 7,500
Madison	3		$ 13,750
Monroe	1		$ 5,000
Pearl River	2		$ 7,709
Prentiss	2		$ 10,000
Rankin	4		$ 15,834
Simpson	1		$ 5,000
Smith	1		$ 4,167
Totals	**38**		**$ 168,129**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	55	$ 347,144.00			
Current Service	5	$ 28,467.00			
Current Money	1	$ 2,936.54			
Non-Current Money	0	$ -			
Collection	4	$ 27,914.93			
Closed in Current Year by Service	3	$ -	$ -	$ -	$ 19,319.00
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	1	$ -	$ 5,000.00	$ 514.68	$ -
Grand Totals	**69**	**$ 406,462.47**	**$ 5,000.00**	**$ 514.68**	**$ 19,319.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	0	2	0	0	0	**2**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	2	0	1	0	0	0	0	0	**3**
FY 2007	1	0	0	0	1	0	0	0	**2**
FY 2008	0	0	0	0	0	1	0	0	**1**
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	1	0	0	0	1	0	0	0	**2**
FY 2011	1	0	0	0	0	0	0	1	**2**
FY 2012	3	1	0	0	0	0	0	0	**4**
FY 2013	1	0	0	0	0	0	0	0	**1**
FY 2014	19	4	0	0	0	2	0	0	**25**
FY 2015	27	0	0	0	0	0	0	0	**27**
All Years	**55**	**5**	**1**	**0**	**4**	**3**	**0**	**1**	***69***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 169.51	$ 47.12	$ -	$ -	$ 216.63
August 2014	$ 171.93	$ 46.16	$ -	$ -	$ 218.09
September 2014	$ 171.44	$ 705.57	$ 164.73	$ -	$ 1,041.74
October 2014	$ 174.92	$ 43.18	$ -	$ -	$ 218.10
November 2014	$ 173.42	$ 44.67	$ -	$ -	$ 218.09
December 2014	$ 173.97	$ 44.13	$ -	$ -	$ 218.10
January 2015	$ 174.95	$ 43.14	$ -	$ -	$ 218.09
February 2015	$ 98.62	$ 19.47	$ -	$ -	$ 118.09
March 2015	$ 3,768.55	$ 77.33	$ -	$ -	$ 3,845.88
April 2015	$ 99.74	$ 18.35	$ -	$ -	$ 118.09
May 2015	$ 100.31	$ 17.78	$ -	$ -	$ 118.09
June 2015	$ 100.87	$ 17.22	$ -	$ 437.75	$ 555.84
Totals	**$ 5,378.23**	**$ 1,124.12**	**$ 164.73**	**$ 437.75**	***$ 7,104.83***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	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	**N/A**
FY 2005	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2006	**6**	0	**0%**	0%	0%	17%	0%	**0%**
FY 2007	**5**	1	**20%**	20%	20%	20%	0%	**20%**
FY 2008	**5**	0	**0%**	0%	0%	0%	20%	**0%**
FY 2009	**0**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**3**	1	**33%**	0%	0%	33%	33%	**33%**
FY 2011	**6**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2012	**4**	0	**0%**	N/A	0%	0%	0%	**0%**
FY 2013	**1**	0	**0%**	N/A	N/A	0%	0%	**0%**
FY 2014	**25**	0	**0%**	N/A	N/A	N/A	0%	**0%**
FY 2015	**27**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***82***	**2**	***2%***	**4%**	**3%**	**10%**	**4%**	***2%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

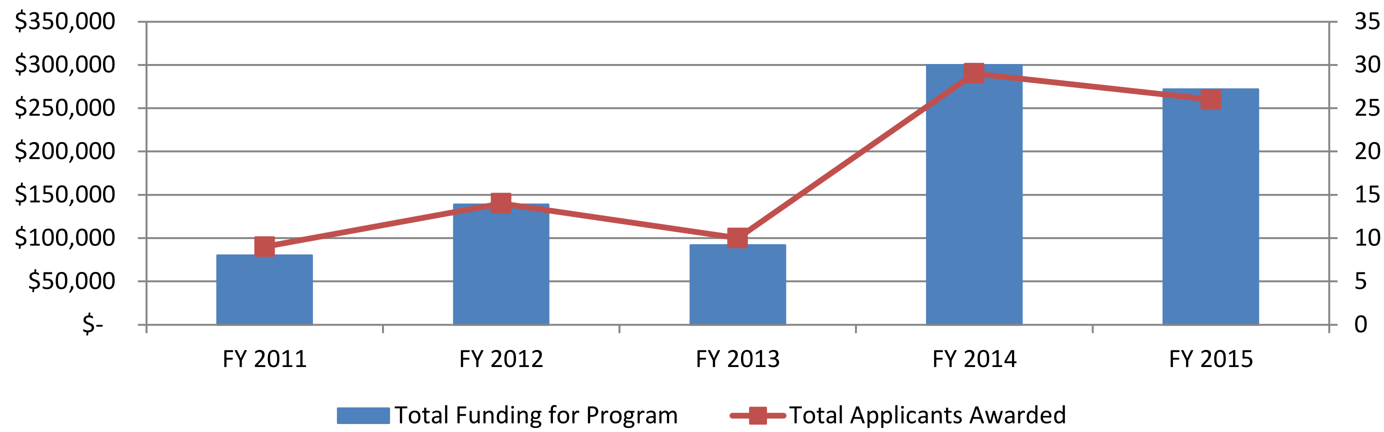
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by	Closed by Service &	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**N/A**	N/A	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	N/A	**N/A**
FY 2005	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2006	**6**	3	50%	3	50%	2	0	1	**67%**
FY 2007	**5**	1	20%	3	60%	3	0	0	**100%**
FY 2008	**5**	0	0%	5	100%	4	0	1	**80%**
FY 2009	**0**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**3**	1	33%	1	33%	1	0	0	**100%**
FY 2011	**6**	1	17%	5	83%	4	0	1	**80%**
FY 2012	**4**	4	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2013	**1**	1	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2014	**25**	23	92%	2	8%	2	0	0	**100%**
FY 2015	**27**	27	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***82***	**61**	***74%***	***19***	***23%***	**16**	**0**	**3**	***84%***

Nursing Teacher Stipend Forgivable Loan (NTSP)

Nursing Teacher Stipend Forgivable Loans are available to licensed registered nurses seeking a master's degree in nursing or a doctorate in nursing at a Mississippi college or university. Participants may fulfill the service obligation by teaching in an accredited Mississippi school of nursing for two years for each year of loan received. Participants in master's degree programs receive $1,000 per month, not to exceed one (1) calendar year or $12,000. Participants in doctorate programs receive $1,000 per month, not to exceed two (2) calendar years or $24,000. To be eligible, students must be Mississippi residents with a 3.0 GPA. Students must attend full-time and must also be recipients of the Nursing Education Forgivable Loan - Master's or Ph.D. awards. The application deadline is March 31 each year.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	9	14	10	29	26
Total Funding for Program	$ 80,000	$ 139,000	$ 92,000	$ 300,000	$ 272,000
Eligible Applicants	9	14	10	29	26
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 8,889	$ 9,929	$ 9,200	$ 10,345	$ 10,462
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
William Carey University	21	$ 228,000
Totals	**21**	**$ 228,000**
4-Year Public Institutions	**Awards**	**Amount**
University of Mississippi Medical Center	1	$ 12,000
University of Southern Mississippi	4	$ 32,000
Totals	**5**	**$ 44,000**
Grand Totals	***26***	***$ 272,000***

Award Recipients by County

County	**Awards**	**Amount**
Attala	1	$ 12,000
Clarke	1	$ 12,000
Covington	1	$ 6,000
Forrest	1	$ 10,000
Harrison	1	$ 12,000
Hinds	3	$ 34,000
Jackson	1	$ 10,000

County (cont.)	Awards		Amount
Jones	1		$ 5,000
Lamar	3		$ 32,000
Leflore	1		$ 5,000
Lincoln	1		$ 12,000
Madison	4		$ 42,000
Monroe	1		$ 12,000
Pearl River	2		$ 24,000
Prentiss	2		$ 20,000
Simpson	1		$ 12,000
Webster	1		$ 12,000
Totals	**26**		**$ 272,000**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	61	$ 664,549.20			
Current Service	7	$ 58,000.00			
Current Money	6	$ 42,841.41			
Non-Current Money	1	$ 12,000.00			
Collection	10	$ 109,611.70			
Closed in Current Year by Service	9	$ -	$ -	$ -	$ 114,000.00
Closed in Current Year by Service/Money	3	$ -	$ 659.00	$ 1,744.43	$ 45,341.00
Closed in Current Year by Money	2	$ -	$ 20,000.00	$ 3,264.99	$ -
Grand Totals	**99**	**$ 887,002.31**	**$ 20,659.00**	**$ 5,009.42**	**$ 159,341.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	0	1	0	0	0	**1**
FY 1999	0	0	0	0	0	0	0	0	**0**
FY 2000	0	0	0	0	0	0	0	0	**0**
FY 2001	1	0	0	0	1	0	0	0	**2**
FY 2002	0	0	0	0	0	0	0	0	**0**
FY 2003	0	0	0	0	0	0	0	0	**0**
FY 2004	1	1	0	0	1	0	1	0	**4**
FY 2005	0	0	0	0	2	0	0	0	**2**
FY 2006	2	0	1	0	0	1	0	1	**5**
FY 2007	1	1	0	0	2	1	0	0	**5**
FY 2008	1	0	0	0	0	0	0	0	**1**
FY 2009	0	0	0	0	0	0	0	0	**0**
FY 2010	1	0	0	1	2	0	1	0	**5**
FY 2011	1	0	1	0	0	0	1	1	**4**
FY 2012	6	1	1	0	1	2	0	0	**11**
FY 2013	4	0	3	0	0	2	0	0	**9**
FY 2014	18	4	0	0	0	3	0	0	**25**
FY 2015	25	0	0	0	0	0	0	0	**25**
All Years	**61**	**7**	**6**	**1**	**10**	**9**	**3**	**2**	***99***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 668.77	$ 964.03	$ 1,255.49	$ -	$ 2,888.29
August 2014	$ 675.48	$ 1,748.24	$ 417.50	$ -	$ 2,841.22
September 2014	$ 1,545.46	$ 179.84	$ 287.94	$ -	$ 2,013.24
October 2014	$ 851.04	$ 203.17	$ 35.00	$ -	$ 1,089.21
November 2014	$ 899.47	$ 396.75	$ 35.00	$ -	$ 1,331.22
December 2014	$ 856.02	$ 135.19	$ -	$ -	$ 991.21
January 2015	$ 860.46	$ 163.26	$ 17.50	$ -	$ 1,041.22
February 2015	$ 710.31	$ 268.41	$ 62.50	$ -	$ 1,041.22
March 2015	$ 8,203.45	$ 493.23	$ 97.50	$ 119.77	$ 8,913.95
April 2015	$ 1,020.31	$ 658.12	$ 453.04	$ -	$ 2,131.47
May 2015	$ 721.19	$ 1,146.13	$ 535.59	$ -	$ 2,402.91
June 2015	$ 994.77	$ 1,158.57	$ 77.50	$ -	$ 2,230.84
Totals	**$ 18,006.73**	**$ 7,514.94**	**$ 3,274.56**	**$ 119.77**	***$ 28,916.00***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	3	0	0%	0%	0%	0%	0%	0%
FY 2000	4	0	0%	0%	0%	0%	0%	0%
FY 2001	6	1	17%	33%	17%	17%	17%	17%
FY 2002	2	0	0%	0%	0%	0%	0%	0%
FY 2003	5	0	0%	0%	0%	0%	0%	0%
FY 2004	19	1	5%	11%	16%	11%	11%	5%
FY 2005	9	2	22%	22%	22%	22%	22%	22%
FY 2006	8	0	0%	0%	13%	13%	0%	0%
FY 2007	18	2	11%	11%	6%	11%	11%	11%
FY 2008	10	0	0%	20%	10%	0%	0%	0%
FY 2009	1	0	0%	0%	0%	0%	0%	0%
FY 2010	7	3	43%	0%	0%	43%	43%	43%
FY 2011*	8	0	0%	0%	0%	0%	0%	0%
FY 2012	13	1	8%	N/A	0%	0%	0%	8%
FY 2013	9	0	0%	N/A	N/A	0%	0%	0%
FY 2014	25	0	0%	N/A	N/A	N/A	0%	0%
FY 2015	25	0	0%	N/A	N/A	N/A	N/A	0%
All Years	***172***	**10**	***6%***	**10%**	**8%**	**9%**	**7%**	***6%***

* Indicates that the total number of accounts awarded has been updated since last release of Annual Report.

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

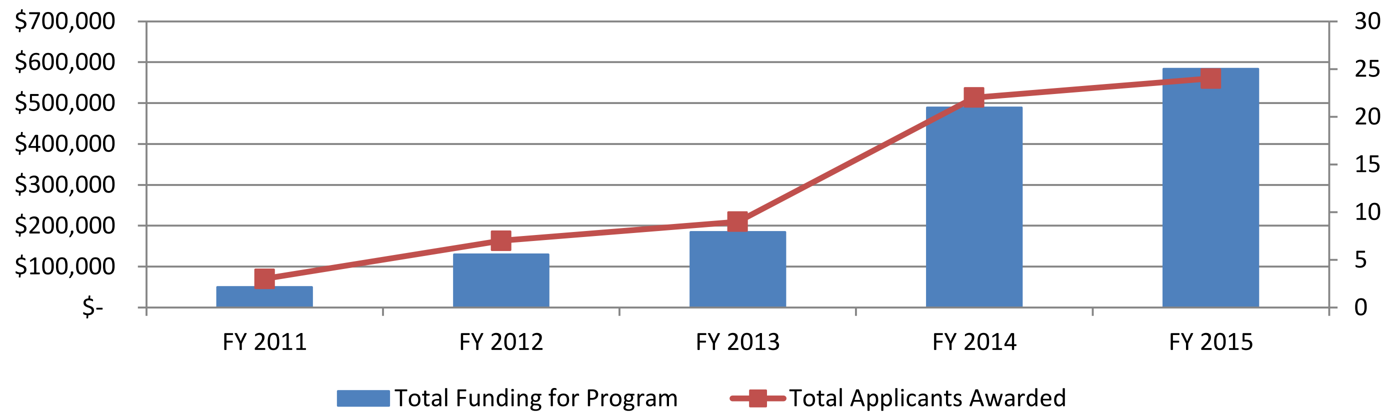
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	3	0	0%	3	100%	3	0	0	100%
FY 2000	4	0	0%	4	100%	3	0	1	75%
FY 2001	6	1	17%	4	67%	3	1	0	100%
FY 2002	2	0	0%	2	100%	2	0	0	100%
FY 2003	5	0	0%	5	100%	3	2	0	100%
FY 2004	19	2	11%	16	84%	9	5	2	88%
FY 2005	9	0	0%	7	78%	6	1	0	100%
FY 2006	8	3	38%	5	63%	2	0	3	40%
FY 2007	18	2	11%	14	78%	11	1	2	86%
FY 2008	10	1	10%	9	90%	6	1	2	78%
FY 2009	1	0	0%	1	100%	1	0	0	100%
FY 2010	7	1	14%	3	43%	2	1	0	100%
FY 2011*	8	2	25%	6	75%	3	2	1	83%
FY 2012	13	8	62%	4	31%	4	0	0	100%
FY 2013	9	7	78%	2	22%	2	0	0	100%
FY 2014	25	22	88%	3	12%	3	0	0	100%
FY 2015	25	25	100%	0	0%	N/A	N/A	N/A	N/A
All Years	***172***	**74**	***43%***	***88***	***51%***	**63**	**14**	**11**	***88%***

State Dental Education Forgivable Loan (DENT)

State Dental Education Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	3	7	9	22	24
Total Funding for Program	$ 49,590	$ 129,710	$ 184,770	$ 489,155	$ 583,440
Eligible Applicants	3	7	9	22	24
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 16,530	$ 18,530	$ 20,530	$ 22,234	$ 24,310
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Public Institution	**Awards**		**Amount**
University of Mississippi Medical Center	24		$ 583,440
Totals	**24**		**$ 583,440**

Award Recipients by County

County	**Awards**		**Amount**
Clarke	2		$ 48,620
Harrison	2		$ 48,620
Hinds	7		$ 170,170
Jackson	1		$ 24,310
Lincoln	1		$ 24,310
Lowndes	1		$ 24,310
Madison	1		$ 24,310
Neshoba	1		$ 24,310
Panola	1		$ 24,310
Rankin	5		$ 121,550
Smith	1		$ 24,310
Washington	1		$ 24,310
Totals	**24**		**$ 583,440**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	31	$ 1,268,120.00			
Current Service	3	$ 140,515.00			
Current Money	1	$ 8,755.43			
Non-Current Money	1	$ 11,015.00			
Collection	2	$ 5,262.90			
Closed in Current Year by Service	2	$ -	$ -	$ -	$ 79,210.00
Closed in Current Year by Service/Money	1	$ -	$ -	$ 217.60	$ 28,090.00
Closed in Current Year by Money	3	$ -	$ 93,210.00	$ 12,858.33	$ -
Grand Totals	**44**	**$ 1,433,668.33**	**$ 93,210.00**	**$ 13,075.93**	**$ 107,300.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	0	2	0	0	0	**2**
FY 1999	0	0	0	0	0	0	0	0	**0**
FY 2000	0	0	0	0	0	0	0	0	**0**
FY 2001	0	0	0	0	0	0	0	1	**1**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	0	0	0	0	0	0	0	0	**0**
FY 2004	0	0	0	1	0	0	0	0	**1**
FY 2005	0	0	0	0	0	1	1	0	**2**
FY 2006	0	0	0	0	0	0	0	0	**0**
FY 2007	0	0	0	0	0	0	0	1	**1**
FY 2008	0	1	0	0	0	1	0	1	**3**
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	0	1	1	0	0	0	0	0	**2**
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2012	5	0	0	0	0	0	0	0	**5**
FY 2013	3	1	0	0	0	0	0	0	**4**
FY 2014	15	0	0	0	0	0	0	0	**15**
FY 2015	8	0	0	0	0	0	0	0	**8**
All Years	**31**	**3**	**1**	**1**	**2**	**2**	**1**	**3**	***44***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 13,123.46	$ 309.20	$ -	$ -	$ 13,432.66
August 2014	$ 1,815.01	$ 211.48	$ -	$ -	$ 2,026.49
September 2014	$ 1,825.30	$ 201.19	$ -	$ 217.60	$ 2,244.09
October 2014	$ 1,795.02	$ 227.20	$ 35.93	$ -	$ 2,058.15
November 2014	$ 986.05	$ 186.17	$ 35.93	$ -	$ 1,208.15
December 2014	$ 1,897.79	$ 128.70	$ -	$ -	$ 2,026.49
January 2015	$ 1,717.50	$ 231.96	$ 8.98	$ -	$ 1,958.44
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ 2,121.09	$ 205.40	$ -	$ -	$ 2,326.49
April 2015	$ 1,300.01	$ 165.94	$ 30.54	$ -	$ 1,496.49
May 2015	$ 1,360.94	$ 143.92	$ 39.06	$ -	$ 1,543.92
June 2015	$ 5,458.81	$ 161.66	$ 39.06	$ -	$ 5,659.53
Totals	**$ 33,400.98**	**$ 2,172.82**	**$ 189.50**	**$ 217.60**	***$ 35,980.90***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate		Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 1999	**3**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2000	**8**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2001	**8**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2002	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2003	**3**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2004	**4**	1	**25%**		25%	0%	25%	25%	**25%**
FY 2005	**6**	0	**0%**		0%	17%	0%	17%	**0%**
FY 2006	**8**	0	**0%**		13%	0%	0%	0%	**0%**
FY 2007	**1**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2008	**4**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2009	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2010	**4**	0	**0%**		0%	0%	0%	0%	**0%**
FY 2011	**N/A**	N/A	**N/A**		N/A	N/A	N/A	N/A	**N/A**
FY 2012	**5**	0	**0%**		N/A	0%	0%	0%	**0%**
FY 2013	**4**	0	**0%**		N/A	N/A	0%	0%	**0%**
FY 2014	**15**	0	**0%**		N/A	N/A	N/A	0%	**0%**
FY 2015	**8**	0	**0%**		N/A	N/A	N/A	N/A	**0%**
All Years	***81***	**1**	***1%***		**4%**	**2%**	**2%**	**3%**	***1%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

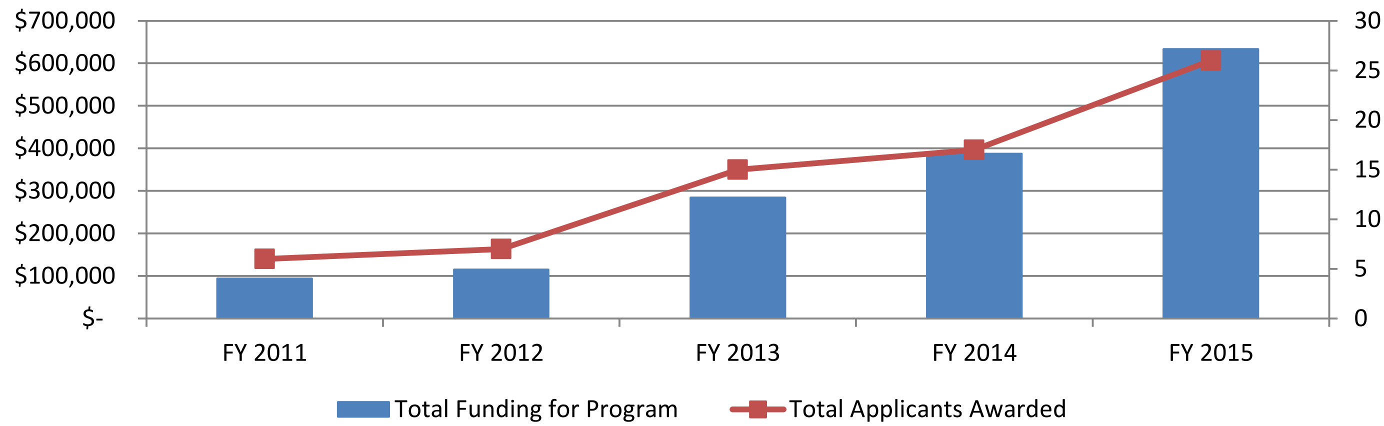
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**3**	0	0%	3	100%	3	0	0	100%
FY 2000	**8**	0	0%	8	100%	7	0	1	88%
FY 2001	**8**	0	0%	8	100%	7	0	1	88%
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	**3**	0	0%	3	100%	3	0	0	100%
FY 2004	**4**	0	0%	3	75%	3	0	0	100%
FY 2005	**6**	0	0%	6	100%	4	1	1	83%
FY 2006	**8**	0	0%	8	100%	5	1	2	75%
FY 2007	**1**	0	0%	1	100%	0	0	1	0%
FY 2008	**4**	1	25%	3	75%	2	0	1	67%
FY 2009	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	**4**	2	50%	2	50%	1	1	0	100%
FY 2011	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	**5**	5	100%	0	0%	N/A	N/A	N/A	N/A
FY 2013	**4**	4	100%	0	0%	N/A	N/A	N/A	N/A
FY 2014	**15**	15	100%	0	0%	N/A	N/A	N/A	N/A
FY 2015	**8**	8	100%	0	0%	N/A	N/A	N/A	N/A
All Years	***81***	**35**	***43%***	***45***	***56%***	**35**	**3**	**7**	***84%***

State Medical Education Forgivable Loan (MED)

The State Medical Education Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	6	7	15	17	26
Total Funding for Program	$ 93,894	$ 114,783	$ 283,999	$ 387,470	$ 633,048
Eligible Applicants	6	7	15	17	26
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 15,649	$ 16,398	$ 18,933	$ 22,792	$ 24,348
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Public Institutions	**Awards**		**Amount**
University of Mississippi Medical Center	26		$ 633,048
Totals	**26**		**$ 633,048**

Award Recipients by County

County	**Awards**		**Amount**
Carroll	1		$ 24,348
Desoto	1		$ 24,348
Hinds	7		$ 170,436
Jackson	1		$ 24,348
Lafayette	1		$ 24,348
Lamar	1		$ 24,348
Madison	5		$ 121,740
Oktibbeha	1		$ 24,348
Rankin	4		$ 97,392
Tishomingo	2		$ 48,696
Warren	1		$ 24,348
Winston	1		$ 24,348
Totals	**26**		**$ 633,048**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	43	$ 1,591,663.00			
Current Service	3	$ 65,894.00			
Current Money	2	$ 66,446.91			
Non-Current Money	3	$ 31,516.38			
Collection	15	$ 356,068.60			
Closed in Current Year by Service	1	$ -	$ -	$ -	$ 9,649.00
Closed in Current Year by Service/Money	1	$ -	$ -	$ 5,013.00	$ 31,585.00
Closed in Current Year by Money	3	$ -	$ 49,286.00	$ 10,695.13	$ -
Grand Totals	***71***	***$ 2,111,588.89***	***$ 49,286.00***	***$ 15,708.13***	***$ 41,234.00***

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	1	0	0	3	12	0	0	0	**16**
FY 1999	0	0	0	0	1	0	0	1	**2**
FY 2000	0	0	0	0	0	0	0	1	**1**
FY 2001	0	0	0	0	0	0	0	0	**0**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	0	0	0	0	0	0	0	0	**0**
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2005	0	1	0	0	0	0	1	0	**2**
FY 2006	0	0	0	0	0	0	0	1	**1**
FY 2007	1	1	1	0	1	0	0	0	**4**
FY 2008	4	1	0	0	0	1	0	0	**6**
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	0	0	0	0	1	0	0	0	**1**
FY 2011	3	0	1	0	0	0	0	0	**4**
FY 2012	3	0	0	0	0	0	0	0	**3**
FY 2013	9	0	0	0	0	0	0	0	**9**
FY 2014	6	0	0	0	0	0	0	0	**6**
FY 2015	16	0	0	0	0	0	0	0	**16**
All Years	**43**	**3**	**2**	**3**	**15**	**1**	**1**	**3**	***71***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 949.79	$ 594.60	$ 130.00	$ -	$ 1,674.39
August 2014	$ 7,413.29	$ 1,032.15	$ 130.00	$ -	$ 8,575.44
September 2014	$ 1,544.98	$ 875.02	$ 130.00	$ -	$ 2,550.00
October 2014	$ 2,413.73	$ 906.27	$ 130.00	$ -	$ 3,450.00
November 2014	$ 1,670.94	$ 749.06	$ 130.00	$ -	$ 2,550.00
December 2014	$ 1,492.48	$ 905.25	$ 259.69	$ -	$ 2,657.42
January 2015	$ 988.43	$ 731.57	$ 130.00	$ -	$ 1,850.00
February 2015	$ -	$ 520.00	$ 130.00	$ -	$ 650.00
March 2015	$ 994.04	$ 734.16	$ 131.80	$ -	$ 1,860.00
April 2015	$ -	$ 520.00	$ 130.00	$ -	$ 650.00
May 2015	$ 1,718.34	$ 1,001.66	$ 130.00	$ -	$ 2,850.00
June 2015	$ 985.54	$ 634.46	$ -	$ -	$ 1,620.00
Totals	**$ 20,171.56**	**$ 9,204.20**	**$ 1,561.49**	**$ -**	***$ 30,937.25***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	15	1	7%	7%	7%	7%	7%	7%
FY 2000	10	0	0%	0%	0%	0%	0%	0%
FY 2001	5	0	0%	0%	0%	0%	0%	0%
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	1	0	0%	100%	0%	0%	0%	0%
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	3	0	0%	0%	0%	0%	0%	0%
FY 2006	1	0	0%	0%	0%	0%	0%	0%
FY 2007	4	1	25%	50%	0%	25%	25%	25%
FY 2008	6	0	0%	0%	0%	0%	0%	0%
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	2	1	50%	0%	0%	0%	0%	50%
FY 2011	4	0	0%	0%	0%	0%	0%	0%
FY 2012	3	0	0%	N/A	0%	0%	0%	0%
FY 2013	9	0	0%	N/A	N/A	0%	0%	0%
FY 2014	7	0	0%	N/A	N/A	N/A	0%	0%
FY 2015	16	0	0%	N/A	N/A	N/A	N/A	0%
All Years	86	3	3%	8%	2%	3%	3%	3%

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

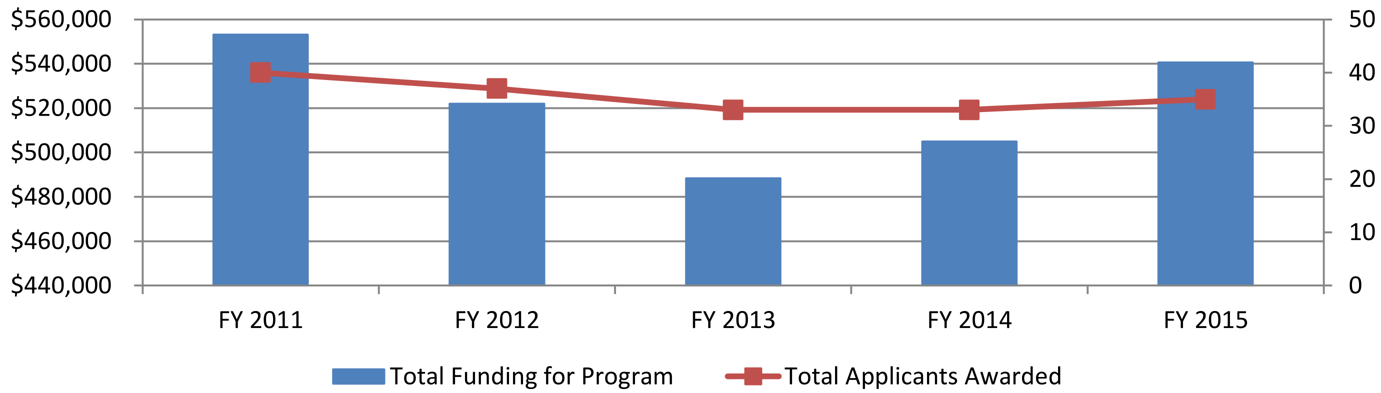
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	15	0	0%	14	93%	12	0	2	86%
FY 2000	10	0	0%	10	100%	8	0	2	80%
FY 2001	5	0	0%	5	100%	3	0	2	60%
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	1	0	0%	1	100%	0	0	1	0%
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	3	1	33%	2	67%	0	1	1	50%
FY 2006	1	0	0%	1	100%	0	0	1	0%
FY 2007	4	3	75%	0	0%	N/A	N/A	N/A	N/A
FY 2008	6	5	83%	1	17%	1	0	0	100%
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2010	2	0	0%	1	50%	0	0	1	0%
FY 2011	4	4	100%	0	0%	N/A	N/A	N/A	N/A
FY 2012	3	3	100%	0	0%	N/A	N/A	N/A	N/A
FY 2013	9	9	100%	0	0%	N/A	N/A	N/A	N/A
FY 2014	7	6	86%	1	14%	0	0	1	0%
FY 2015	16	16	100%	0	0%	N/A	N/A	N/A	N/A
All Years	86	47	55%	36	42%	24	1	11	69%

SREB Regional Contract Forgivable Loan (SREB)

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

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	40	37	33	33	35
Total Funding for Program	$ 553,200	$ 521,950	$ 488,400	$ 504,900	$ 540,600
Eligible Applicants	40	37	33	33	35
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 13,830	$ 14,107	$ 14,800	$ 15,300	$ 15,900
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

Out-of-State	**Awards**		**Amount**
Southern College of Optometry	27		$ 413,400
University of Alabama Birmingham - Optometry	8		$ 127,200
Totals	**35**		**$ 540,600**

Award Recipients by County

County	**Awards**		**Amount**
Amite	1		$ 15,900
Calhoun	1		$ 15,900
Clarke	1		$ 15,900
Clay	2		$ 31,800
Coahoma	1		$ 15,900
Desoto	3		$ 47,700
Forrest	1		$ 7,950
Grenada	1		$ 15,900
Hinds	1		$ 15,900
Jefferson	1		$ 15,900
Lafayette	1		$ 15,900
Lamar	1		$ 15,900
Lauderdale	1		$ 15,900

County (cont.)	Awards		Amount
Lee	1		$ 15,900
Lincoln	1		$ 15,900
Marshall	1		$ 15,900
Oktibbeha	2		$ 31,800
Panola	1		$ 15,900
Pike	1		$ 15,900
Pontotoc	1		$ 15,900
Simpson	1		$ 15,900
Sunflower	1		$ 15,900
Tate	1		$ 15,900
Tippah	1		$ 15,900
Tunica	1		$ 15,900
Washington	2		$ 31,800
Winston	1		$ 15,900
Yazoo	1		$ 7,950
Unknown	2		$ 31,800
Totals	**35**		**$ 540,600**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	45	$ 1,531,800.00			
Current Service	26	$ 908,953.25			
Current Money	9	$ 209,217.91			
Non-Current Money	2	$ 3,425.00			
Collection	8	$ 167,152.31			
Closed in Current Year by Service	6	$ -	$ -	$ -	$ 313,700.00
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	1	$ -	$ 38,875.00	$ 8,547.35	$ -
Grand Totals	**97**	**$ 2,820,548.47**	**$ 38,875.00**	**$ 8,547.35**	**$ 313,700.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	2	4	0	0	0	**6**
FY 1999	0	0	0	0	0	0	0	0	**0**
FY 2000	0	0	0	0	0	0	0	0	**0**
FY 2001	0	0	0	0	0	0	0	0	**0**
FY 2002	0	0	0	0	0	0	0	1	**1**
FY 2003	0	0	1	0	1	0	0	0	**2**
FY 2004	0	0	0	0	1	0	0	0	**1**
FY 2005	0	0	1	0	0	1	0	0	**2**
FY 2006	2	0	2	0	0	1	0	0	**5**
FY 2007	0	2	0	0	0	1	0	0	**3**
FY 2008	0	3	1	0	1	1	0	0	**6**
FY 2009	2	7	1	0	0	2	0	0	**12**
FY 2010	3	8	0	0	1	0	0	0	**12**
FY 2011	1	6	3	0	0	0	0	0	**10**
FY 2012	5	0	0	0	0	0	0	0	**5**
FY 2013	9	0	0	0	0	0	0	0	**9**
FY 2014	11	0	0	0	0	0	0	0	**11**
FY 2015	12	0	0	0	0	0	0	0	**12**
All Years	**45**	**26**	**9**	**2**	**8**	**6**	**0**	**1**	***97***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 3,579.17	$ 465.93	$ 50.00	$ -	$ 4,095.10
August 2014	$ 10,970.91	$ 445.50	$ 50.00	$ -	$ 11,466.41
September 2014	$ 3,133.32	$ 383.86	$ 50.00	$ -	$ 3,567.18
October 2014	$ 3,805.93	$ 816.25	$ 50.00	$ -	$ 4,672.18
November 2014	$ 3,154.51	$ 362.67	$ 50.00	$ -	$ 3,567.18
December 2014	$ 4,078.55	$ 563.63	$ 50.00	$ -	$ 4,692.18
January 2015	$ 3,274.65	$ 542.53	$ 50.00	$ -	$ 3,867.18
February 2015	$ 6,714.67	$ 742.51	$ 50.00	$ -	$ 7,507.18
March 2015	$ 4,983.31	$ 694.87	$ 50.00	$ -	$ 5,728.18
April 2015	$ 11,255.92	$ 261.26	$ 50.00	$ -	$ 11,567.18
May 2015	$ 8,964.54	$ 631.64	$ 50.00	$ -	$ 9,646.18
June 2015	$ 8,988.17	$ 983.34	$ -	$ -	$ 9,971.51
Totals	**$ 72,903.65**	**$ 6,893.99**	**$ 550.00**	**$ -**	***$ 80,347.64***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**8**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2000	**5**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2001	**7**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2002	**10**	0	**0%**	10%	0%	0%	0%	**0%**
FY 2003	**12**	1	**8%**	8%	8%	8%	8%	**8%**
FY 2004	**10**	1	**10%**	10%	10%	10%	10%	**10%**
FY 2005	**10**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2006	**10**	0	**0%**	10%	10%	10%	0%	**0%**
FY 2007	**10**	0	**0%**	30%	0%	10%	0%	**0%**
FY 2008	**11**	1	**9%**	0%	0%	0%	18%	**9%**
FY 2009	**13**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2010	**12**	1	**8%**	0%	0%	0%	0%	**8%**
FY 2011	**10**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2012	**5**	0	**0%**	N/A	0%	0%	0%	**0%**
FY 2013	**9**	0	**0%**	N/A	N/A	0%	0%	**0%**
FY 2014	**11**	0	**0%**	N/A	N/A	N/A	0%	**0%**
FY 2015	**12**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***165***	**4**	***2%***	**5%**	**2%**	**3%**	**3%**	***2%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

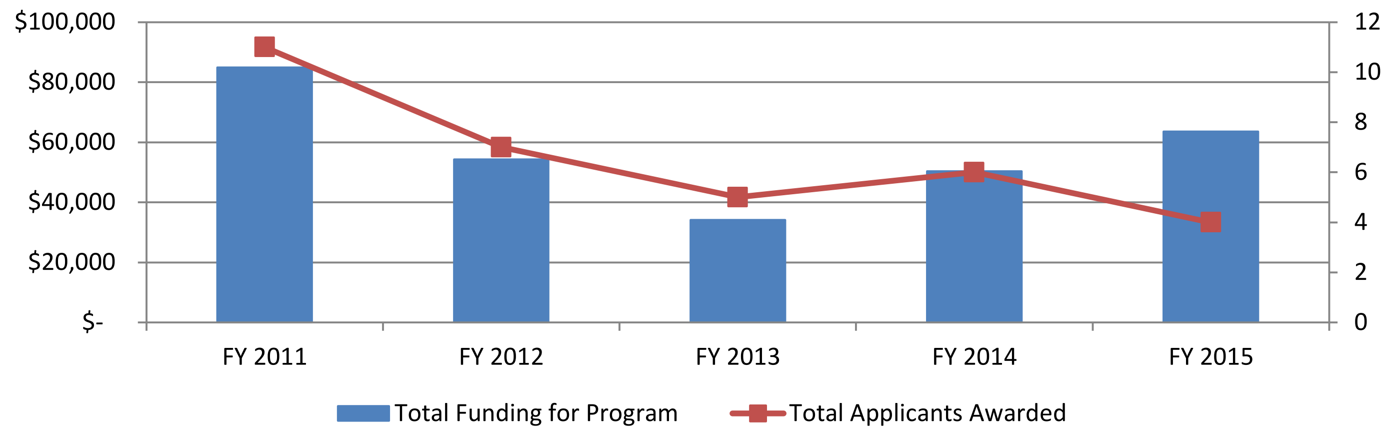
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**8**	0	0%	8	100%	8	0	0	**100%**
FY 2000	**5**	0	0%	5	100%	5	0	0	**100%**
FY 2001	**7**	0	0%	7	100%	5	0	2	**71%**
FY 2002	**10**	0	0%	10	100%	8	0	2	**80%**
FY 2003	**12**	1	8%	10	83%	10	0	0	**100%**
FY 2004	**10**	0	0%	9	90%	8	1	0	**100%**
FY 2005	**10**	1	10%	9	90%	8	0	1	**89%**
FY 2006	**10**	4	40%	6	60%	6	0	0	**100%**
FY 2007	**10**	2	20%	8	80%	7	0	1	**88%**
FY 2008	**11**	4	36%	6	55%	2	0	4	**33%**
FY 2009	**13**	10	77%	3	23%	3	0	0	**100%**
FY 2010	**12**	11	92%	0	0%	N/A	N/A	N/A	**N/A**
FY 2011	**10**	10	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2012	**5**	5	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2013	**9**	9	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2014	**11**	11	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2015	**12**	12	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***165***	**80**	***48%***	***81***	***49%***	**70**	**1**	**10**	***88%***

Graduate and Professional Degree Forgivable Loan (STSC)

Graduate and Professional Degree Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	11	7	5	6	4
Total Funding for Program	$ 84,902	$ 54,349	$ 34,103	$ 50,319	$ 63,600
Eligible Applicants	11	7	5	6	4
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 7,718	$ 7,764	$ 6,821	$ 8,387	$ 15,900
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

Out-of-State	**Awards**		**Amount**
Life University of Chiropractic Medicine	3		$ 47,700
Sherman College of Chiropractic Medicine	1		$ 15,900
Totals	**4**		**$ 63,600**

Award Recipients by County

County	**Awards**		**Amount**
Amite	1		$ 15,900
Hinds	2		$ 31,800
Madison	1		$ 15,900
Totals	**4**		**$ 63,600**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	9	$ 176,294.00			
Current Service	2	$ 16,535.40			
Current Money	3	$ 58,132.13			
Non-Current Money	8	$ 120,846.41			
Collection	22	$ 266,772.68			
Closed in Current Year by Service	3	$ -	$ -	$ -	$ 100,689.00
Closed in Current Year by Service/Money	3	$ -	$ 7,699.83	$ 3,302.01	$ 39,028.17
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**50**	**$ 638,580.62**	**$ 7,699.83**	**$ 3,302.01**	**$ 139,717.17**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	0	0	0	6	9	0	0	0	**15**
FY 1999	0	0	0	1	0	0	0	0	**1**
FY 2000	0	0	0	0	2	0	0	0	**2**
FY 2001	0	0	0	0	1	0	0	0	**1**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	0	0	1	1	2	0	0	0	**4**
FY 2004	0	0	0	0	2	1	0	0	**3**
FY 2005	0	0	0	0	2	0	0	0	**2**
FY 2006	0	0	0	0	0	0	1	0	**1**
FY 2007	0	0	0	0	1	1	2	0	**4**
FY 2008	0	0	0	0	1	0	0	0	**1**
FY 2009	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	0	0	2	0	0	1	0	0	**3**
FY 2011	2	1	0	0	2	0	0	0	**5**
FY 2012	0	1	0	0	0	0	0	0	**1**
FY 2013	2	0	0	0	0	0	0	0	**2**
FY 2014	3	0	0	0	0	0	0	0	**3**
FY 2015	2	0	0	0	0	0	0	0	**2**
All Years	**9**	**2**	**3**	**8**	**22**	**3**	**3**	**0**	***50***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ 2,238.49	$ 998.06	$ 207.48	$ -	$ 3,444.03
August 2014	$ 2,143.87	$ 792.79	$ 197.51	$ -	$ 3,134.17
September 2014	$ 2,160.89	$ 1,940.23	$ 382.48	$ -	$ 4,483.60
October 2014	$ 2,331.66	$ 644.90	$ 207.47	$ -	$ 3,184.03
November 2014	$ 1,974.17	$ 762.38	$ 458.48	$ -	$ 3,195.03
December 2014	$ 2,346.22	$ 862.84	$ 220.60	$ -	$ 3,429.66
January 2015	$ 2,134.24	$ 642.32	$ 207.47	$ -	$ 2,984.03
February 2015	$ 2,205.84	$ 630.71	$ 197.48	$ -	$ 3,034.03
March 2015	$ 2,424.24	$ 692.32	$ 207.47	$ 138.11	$ 3,462.14
April 2015	$ 2,251.29	$ 645.26	$ 207.48	$ -	$ 3,104.03
May 2015	$ 2,261.96	$ 634.60	$ 207.47	$ 158.95	$ 3,262.98
June 2015	$ 2,272.75	$ 820.68	$ 169.49	$ -	$ 3,262.92
Totals	**$ 26,745.62**	**$ 10,067.09**	**$ 2,870.88**	**$ 297.06**	***$ 39,980.65***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**3**	1	**33%**	33%	33%	33%	33%	**33%**
FY 2000	**7**	2	**29%**	29%	29%	29%	29%	**29%**
FY 2001	**9**	1	**11%**	11%	11%	11%	11%	**11%**
FY 2002	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**12**	3	**25%**	33%	25%	25%	25%	**25%**
FY 2004	**8**	2	**25%**	25%	25%	25%	25%	**25%**
FY 2005	**8**	2	**25%**	38%	38%	25%	25%	**25%**
FY 2006	**4**	0	**0%**	25%	25%	25%	0%	**0%**
FY 2007	**7**	1	**14%**	14%	14%	14%	14%	**14%**
FY 2008	**2**	1	**50%**	0%	0%	0%	0%	**50%**
FY 2009	**N/A**	N/A	**N/A**	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**4**	0	**0%**	0%	0%	0%	0%	**0%**
FY 2011	**6**	2	**33%**	0%	17%	0%	17%	**33%**
FY 2012	**1**	0	**0%**	N/A	0%	0%	0%	**0%**
FY 2013	**2**	0	**0%**	N/A	N/A	0%	0%	**0%**
FY 2014	**3**	0	**0%**	N/A	N/A	N/A	0%	**0%**
FY 2015	**2**	0	**0%**	N/A	N/A	N/A	N/A	**0%**
All Years	***78***	**15**	***19%***	**21%**	**21%**	**18%**	**17%**	***19%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

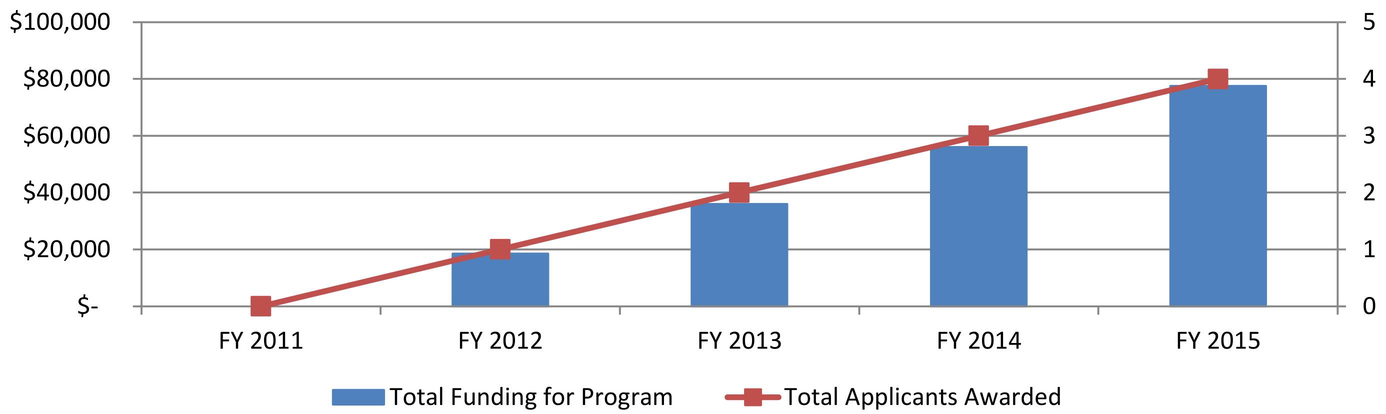
Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	**3**	0	0%	2	67%	1	0	1	**50%**
FY 2000	**7**	0	0%	5	71%	4	0	1	**80%**
FY 2001	**9**	0	0%	8	89%	3	2	3	**63%**
FY 2002	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	**12**	1	8%	8	67%	5	0	3	**63%**
FY 2004	**8**	0	0%	6	75%	5	1	0	**100%**
FY 2005	**8**	0	0%	6	75%	4	0	2	**67%**
FY 2006	**4**	0	0%	4	100%	2	1	1	**75%**
FY 2007	**7**	0	0%	6	86%	4	2	0	**100%**
FY 2008	**2**	0	0%	1	50%	1	0	0	**100%**
FY 2009	**N/A**	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2010	**4**	2	50%	2	50%	2	0	0	**100%**
FY 2011	**6**	3	50%	1	17%	0	1	0	**100%**
FY 2012	**1**	1	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2013	**2**	2	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2014	**3**	3	100%	0	0%	N/A	N/A	N/A	**N/A**
FY 2015	**2**	2	100%	0	0%	N/A	N/A	N/A	**N/A**
All Years	***78***	**14**	***18%***	***49***	***63%***	**31**	**7**	**11**	***78%***

Veterinary Medicine Minority Forgivable Loan (VMMP)

Veterinary Medicine Minority Forgivable Loan 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 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	0	1	2	3	4
Total Funding for Program	$ -	$ 18,512	$ 36,022	$ 56,046	$ 77,508
Eligible Applicants	0	1	2	3	4
Award Rate	N/A	100%	100%	100%	100%
Average Award Amount	$ -	$ 18,512	$ 18,011	$ 18,682	$ 19,377
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-year Public Institutions	**Awards**		**Amount**
Mississippi State University	4		$ 77,508
Totals	**4**		**$ 77,508**

Award Recipients by County

County	**Awards**		**Amount**
Hinds	1		$ 19,377
Oktibbeha	2		$ 38,754
Rankin	1		$ 19,377
Totals	**4**		**$ 77,508**

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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	4	$ 170,077.00			
Current Service	1	$ 18,011.00			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	0	$ -			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**5**	**$ 188,088.00**	**$ -**	**$ -**	**$ -**

No accounts were closed 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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	0	0	0	0	0	0	0	0	**0**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	0	0	0	0	0	0	0	0	**0**
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2005	0	0	0	0	0	0	0	0	**0**
FY 2006	N/A	N/A	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	N/A	**N/A**
FY 2008	N/A	N/A	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	N/A	**N/A**
FY 2010	0	1	0	0	0	0	0	0	**1**
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2012	1	0	0	0	0	0	0	0	**1**
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2014	3	0	0	0	0	0	0	0	**3**
FY 2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
All Years	**4**	**1**	**0**	**0**	**0**	**0**	**0**	**0**	***5***

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ -**	***$ -***

Default Status of All Accounts by Tracked Cohort

All borrowers receive a 12-month grace period to secure employment or begin making payments. Therefore, accounts enter default status when they become two months past due. Accounts are placed with a collection agency after four months. The Office seeks to improve cohort default rates over time as accounts are serviced.

Cohort	Accounts Awarded	In Default	Default Rate	Default Rate in FY 2011	Default Rate in FY 2012	Default Rate in FY 2013	Default Rate in FY 2014	Current Year Default Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	1	0	0%	0%	0%	0%	0%	0%
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	1	0	0%	100%	100%	0%	0%	0%
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	1	0	0%	0%	0%	0%	0%	0%
FY 2006	N/A	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	N/A
FY 2008	N/A	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	N/A
FY 2010	1	0	0%	0%	0%	0%	0%	0%
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	1	0	0%	N/A	0%	0%	0%	0%
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2014	3	0	0%	N/A	N/A	N/A	0%	0%
FY 2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Years	***8***	**0**	***0%***	**25%**	**20%**	**0%**	**0%**	***0%***

Current and Closed Status of All Accounts by Tracked Cohort

Accounts are current when the student is in school, in the grace period, or when the student is making regular payments. Accounts closed in the current fiscal year and in previous fiscal years are included. Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment.

Cohort	Accounts Awarded	Current Accounts	Current Rate	Closed Accounts	Closed Rate	Closed by Service	Closed by Service & Money	Closed by Money	Closed by Service Rate
Untracked	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2001	1	0	0%	1	100%	1	0	0	100%
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2003	1	0	0%	1	100%	0	0	1	0%
FY 2004	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2005	1	0	0%	1	100%	1	0	0	100%
FY 2006	N/A	N/A	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	N/A	N/A
FY 2008	N/A	N/A	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	N/A	N/A
FY 2010	1	1	100%	0	0%	N/A	N/A	N/A	N/A
FY 2011	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2012	1	1	100%	0	0%	N/A	N/A	N/A	N/A
FY 2013	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
FY 2014	3	3	100%	0	0%	N/A	N/A	N/A	N/A
FY 2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Years	***8***	**5**	***63%***	***3***	***38%***	**2**	**0**	**1**	***67%***

African-American Doctoral Teacher Forgivable Loan (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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	1	$ 10,000.00			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	1	$ 29,725.07			
Collection	7	$ 121,035.12			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**9**	**$ 160,760.19**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
August 2014	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
September 2014	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
October 2014	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
November 2014	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
December 2014	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
January 2015	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
February 2015	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
March 2015	$ -	$ 150.00	$ 25.00	$ -	$ 175.00
April 2015	$ -	$ 150.00	$ 25.00	$ 272.00	$ 447.00
May 2015	$ -	$ 150.00	$ 25.00	$ 256.70	$ 431.70
June 2015	$ -	$ 168.20	$ 9.80	$ 136.85	$ 314.85
Totals	**$ -**	**$ 1,818.20**	**$ 284.80**	**$ 665.55**	***$ 2,768.55***

Critical Area Teacher Education Forgivable Loan (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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	0	$ -			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	2	$ 5,476.12			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**2**	**$ 5,476.12**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	0	$ -			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	1	$ 1,128.86			
Collection	3	$ 7,707.70			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**4**	**$ 8,836.56**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ 509.15	$ 509.15
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ 509.15**	***$ 509.15***

Family Medicine Education Forgivable Loan (FMEP)

Family Medicine Education Forgivable Loan 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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	0	$ -			
Current Service	6	$ 701,955.00			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	0	$ -			
Closed in Current Year by Service	1	$ -	$ -	$ -	$ 98,439.00
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**7**	**$ 701,955.00**	**$ -**	**$ -**	**$ 98,439.00**

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
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/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	2	$ 80,000.00			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	1	$ 40,000.00			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**3**	**$ 120,000.00**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ -	$ -	$ -	$ -	$ -
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ -**	**$ -**	**$ -**	**$ -**	**$ -**

No revenue was collected in repayment during the fiscal year.

Nursing Education Forgivable Loan (NELS)

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	0	$ -			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	1	$ 850.00			
Collection	0	$ -			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**1**	**$ 850.00**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ -	$ -	$ -	$ -	$ -
September 2014	$ -	$ -	$ -	$ -	$ -
October 2014	$ -	$ -	$ -	$ 569.50	$ 569.50
November 2014	$ -	$ -	$ -	$ -	$ -
December 2014	$ -	$ -	$ -	$ -	$ -
January 2015	$ -	$ -	$ -	$ -	$ -
February 2015	$ 113.91	$ 6.09	$ 30.00	$ -	$ 150.00
March 2015	$ -	$ -	$ -	$ -	$ -
April 2015	$ -	$ -	$ -	$ -	$ -
May 2015	$ -	$ -	$ -	$ -	$ -
June 2015	$ -	$ -	$ -	$ -	$ -
Totals	**$ 113.91**	**$ 6.09**	**$ 30.00**	**$ 569.50**	***$ 719.50***

Paul Douglas Teacher Forgivable Loan (PDTS)

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	2	$ 13,001.18			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	0	$ -			
Collection	6	$ 29,396.42			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**8**	**$ 42,397.60**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ -	$ -	$ -	$ -
August 2014	$ 85.63	$ 76.87	$ 87.50	$ -	$ 250.00
September 2014	$ 287.03	$ 37.97	$ 175.00	$ -	$ 500.00
October 2014	$ -	$ -	$ -	$ -	$ -
November 2014	$ 89.99	$ 72.51	$ 87.50	$ -	$ 250.00
December 2014	$ 127.32	$ 35.18	$ 87.50	$ -	$ 250.00
January 2015	$ 127.99	$ 34.51	$ 87.50	$ -	$ 250.00
February 2015	$ 128.95	$ 227.50	$ 143.55	$ -	$ 500.00
March 2015	$ 129.91	$ 32.59	$ 87.50	$ -	$ 250.00
April 2015	$ 130.87	$ 31.63	$ 87.50	$ -	$ 250.00
May 2015	$ 131.85	$ 224.60	$ 143.55	$ 583.95	$ 1,083.95
June 2015	$ 295.33	$ 417.57	$ 287.10	$ -	$ 1,000.00
Totals	**$ 1,534.87**	**$ 1,190.93**	**$ 1,274.20**	**$ 583.95**	***$ 4,583.95***

Regular Math-Science Forgivable Loan (RMS)

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

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	0	$ -			
Current Service	0	$ -			
Current Money	0	$ -			
Non-Current Money	1	$ 9,000.00			
Collection	7	$ 26,106.72			
Closed in Current Year by Service	0	$ -	$ -	$ -	$ -
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**8**	**$ 35,106.72**	**$ -**	**$ -**	**$ -**

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ 1,217.04	$ 657.70	$ -	$ 1,874.74
August 2014	$ -	$ 259.79	$ 114.95	$ -	$ 374.74
September 2014	$ -	$ 143.13	$ 56.61	$ -	$ 199.74
October 2014	$ -	$ 410.71	$ 165.26	$ -	$ 575.97
November 2014	$ -	$ 91.13	$ 35.36	$ -	$ 126.49
December 2014	$ -	$ 250.92	$ 100.31	$ -	$ 351.23
January 2015	$ -	$ 250.92	$ 100.31	$ -	$ 351.23
February 2015	$ -	$ 150.92	$ 50.31	$ -	$ 201.23
March 2015	$ -	$ 150.92	$ 50.31	$ -	$ 201.23
April 2015	$ -	$ 150.92	$ 50.31	$ -	$ 201.23
May 2015	$ -	$ 150.92	$ 50.31	$ -	$ 201.23
June 2015	$ -	$ 150.92	$ 50.31	$ -	$ 201.23
Totals	**$ -**	**$ 3,378.24**	**$ 1,482.05**	**$ -**	***$ 4,860.29***

Summary of Inactive Programs

Accounts Under Management During the Fiscal Year

Repayment Status/Method	No. of Accounts	Principal Balance Outstanding	Principal Paid on Closed Accounts	Interest Paid on Closed Accounts	Principal Cancelled on Closed Accounts
School, Grace, or Deferred	5	$ 103,001.18			
Current Service	6	$ 701,955.00			
Current Money	0	$ -			
Non-Current Money	4	$ 40,703.93			
Collection	26	$ 229,722.08			
Closed in Current Year by Service	1	$ -	$ -	$ -	$ 98,439.00
Closed in Current Year by Service/Money	0	$ -	$ -	$ -	$ -
Closed in Current Year by Money	0	$ -	$ -	$ -	$ -
Grand Totals	**42**	**$ 1,075,382.19**	**$ -**	**$ -**	**$ 98,439.00**

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 Money	Collection	Closed by Service	Closed by Service & Money	Closed by Money	Total Managed in Current Year
Untracked	5	6	0	4	26	1	0	0	**42**
FY 1999	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2002	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
FY 2003	N/A	N/A	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	N/A	**N/A**
FY 2005	N/A	N/A	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	N/A	**N/A**
FY 2007	N/A	N/A	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	N/A	**N/A**
FY 2009	N/A	N/A	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	N/A	**N/A**
FY 2011	N/A	N/A	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	N/A	**N/A**
FY 2013	N/A	N/A	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	N/A	**N/A**
FY 2015	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	**N/A**
All Years	**5**	**6**	**0**	**4**	**26**	**1**	**0**	**0**	***42***

Revenue Collected in Repayment

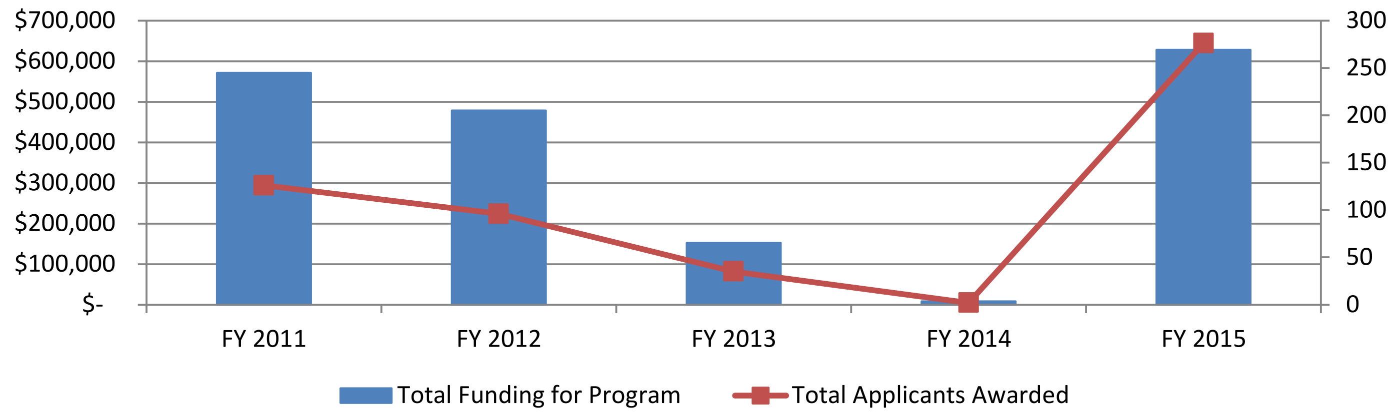
Month	Principal	Interest	Fees	Tax Offset	Total
July 2014	$ -	$ 1,367.04	$ 682.70	$ -	$ 2,049.74
August 2014	$ 85.63	$ 486.66	$ 227.45	$ -	$ 799.74
September 2014	$ 287.03	$ 331.10	$ 256.61	$ -	$ 874.74
October 2014	$ -	$ 560.71	$ 190.26	$ 569.50	$ 1,320.47
November 2014	$ 89.99	$ 313.64	$ 147.86	$ -	$ 551.49
December 2014	$ 127.32	$ 436.10	$ 212.81	$ -	$ 776.23
January 2015	$ 127.99	$ 435.43	$ 212.81	$ -	$ 776.23
February 2015	$ 242.86	$ 534.51	$ 248.86	$ 509.15	$ 1,535.38
March 2015	$ 129.91	$ 333.51	$ 162.81	$ -	$ 626.23
April 2015	$ 130.87	$ 332.55	$ 162.81	$ 272.00	$ 898.23
May 2015	$ 131.85	$ 525.52	$ 218.86	$ 840.65	$ 1,716.88
June 2015	$ 295.33	$ 736.69	$ 347.21	$ 136.85	$ 1,516.08
Totals	**$ 1,648.78**	**$ 6,393.46**	**$ 3,071.05**	**$ 2,328.15**	***$ 13,441.44***

GEAR UP Mississippi Scholarships (GUMS)

GEAR UP Mississippi Scholarships are available to students who participated in the second cohort of 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 for the first year of college is $2,500. Awards may be prorated in the event that funds are not available to fully award all eligible students. Awards are funded with money collected in repayment of state forgivable loan programs as part of the state's matching commitment to the GEAR UP grant.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	126	96	35	2	276
Total Funding for Program	$ 571,064	$ 478,327	$ 152,126	$ 8,440	$ 628,050
Eligible Applicants	126	96	35	2	276
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 4,532	$ 4,983	$ 4,346	$ 4,220	$ 2,276
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Private Institutions	**Awards**	**Amount**
Belhaven University	3	$ 7,500
Blue Mountain College	4	$ 9,550
Millsaps College	1	$ 2,500
Mississippi College	2	$ 5,000
Tougaloo College	3	$ 7,066
William Carey University	2	$ 4,999
Totals	**15**	**$ 36,615**

4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	4	$ 10,000
Delta State University	10	$ 25,000
Jackson State University	19	$ 41,680
Mississippi State University	40	$ 98,536
Mississippi University for Women	4	$ 8,750
Mississippi Valley State University	3	$ 7,500
University of Mississippi	18	$ 41,098
University of Southern Mississippi	32	$ 73,750
Totals	**130**	**$ 306,314**

2-Year Public Institutions	Awards		Amount
Copiah-Lincoln Community College	2		$ 2,344
East Central Community College	10		$ 22,006
Hinds Community College	4		$ 5,272
Holmes Community College	12		$ 26,000
Itawamba Community College	4		$ 9,590
Jones County Junior College	5		$ 12,150
Meridian Community College	8		$ 18,040
Mississippi Delta Community College	10		$ 22,078
Mississippi Gulf Coast Community College	51		$ 114,036
Northeast Mississippi Community College	14		$ 32,854
Northwest Mississippi Community College	3		$ 2,001
Pearl River Community College	5		$ 12,500
Southwest Mississippi Community College	3		$ 6,250
Totals	**131**		**$ 285,121**
Grand Totals	***276***		***$ 628,050***

Award Recipients by County

County	Awards		Amount
Alcorn	1		$ 2,500
Benton	1		$ 2,500
Bolivar	16		$ 40,000
George	11		$ 25,462
Grenada	14		$ 33,750
Harrison	44		$ 103,195
Hinds	49		$ 112,944
Jackson	40		$ 85,564
Lauderdale	11		$ 25,540
Leake	4		$ 8,382
Lee	10		$ 23,340
Leflore	16		$ 36,098
Madison	1		$ 2,500
Montgomery	1		$ 2,500
Panola	12		$ 22,891
Scott	13		$ 31,126
Simpson	8		$ 16,994
Sunflower	4		$ 8,750
Tippah	17		$ 41,514
Warren	1		$ 2,500
Totals	**274**		**$ 628,050**

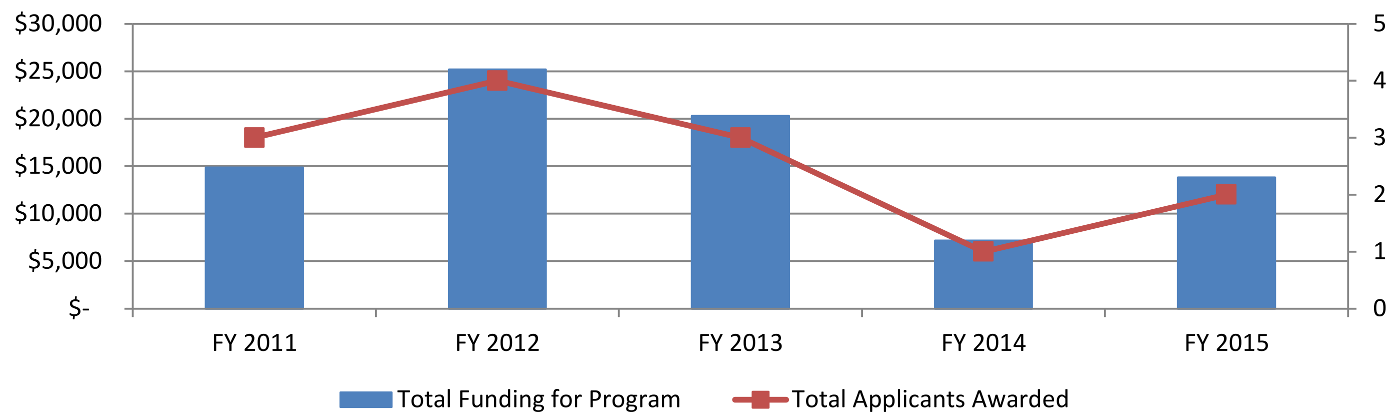
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

Nissan Scholarship (NISS)

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

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	3	4	3	1	2
Total Funding for Program	$ 14,857	$ 25,196	$ 20,310	$ 7,172	$ 13,831
Eligible Applicants	3	4	3	1	2
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 4,952	$ 6,299	$ 6,770	$ 7,172	$ 6,916
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Public Institutions	**Awards**		**Amount**
Mississippi State University	2		$ 13,831
Totals	**2**		**$ 13,831**

Award Recipients by County

County	**Awards**		**Amount**
Carroll	1		$ 6,191
Hinds	1		$ 7,640
Totals	**2**		**$ 13,831**

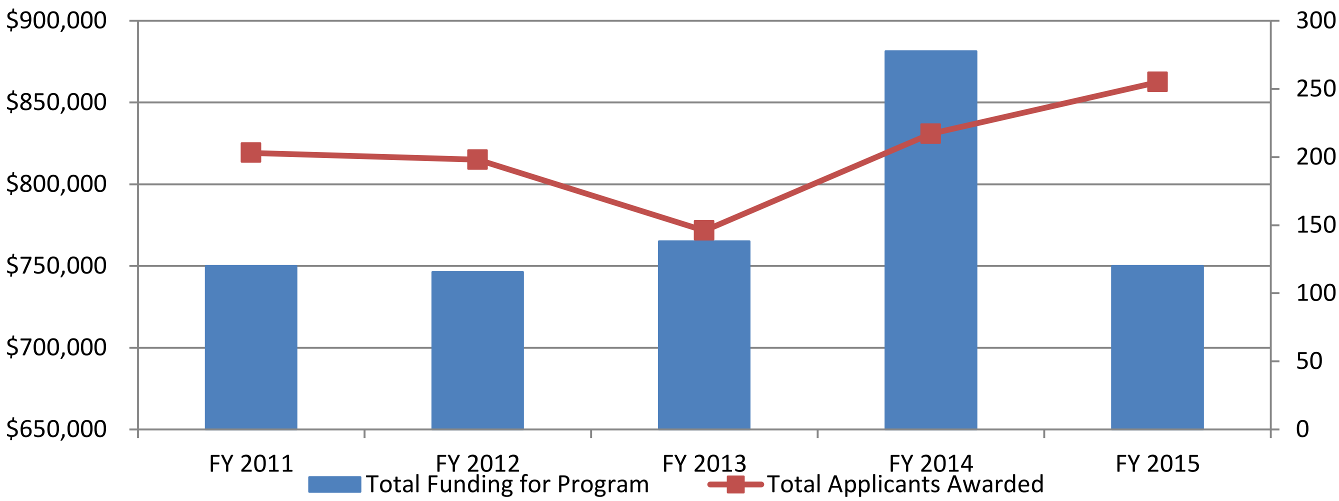
Note: The total number of award recipients when counted by county may be less than the total number of awards, due to the fact that students transfer mid-year and may receive awards at more than one institution.

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 with money awarded through the *Ayers* settlement. Per the settlement, Fiscal Year 2015 is the final year the state is required to provide program funding.

History of Funding and Awards

	FY 2011	FY 2012	FY 2013	FY 2014	FY 2015
Total Applicants Awarded	203	198	146	217	255
Total Funding for Program	$ 750,000	$ 746,256	$ 765,114	$ 881,364	$ 750,000
Eligible Applicants	203	198	146	217	255
Award Rate	100%	100%	100%	100%	100%
Average Award Amount	$ 3,695	$ 3,769	$ 5,241	$ 4,062	$ 2,941
Applicants Not Funded	0	0	0	0	0
Funding Disparity	$ -	$ -	$ -	$ -	$ -



Awards by Institution

4-Year Public Institutions	**Awards**	**Amount**
Alcorn State University	50	$ 155,209
Delta State University	5	$ 8,665
Jackson State University	75	$ 223,960
Mississippi State University	7	$ 25,877
Mississippi University for Women	3	$ 7,325
Mississippi Valley State University	93	$ 264,628
University of Mississippi	3	$ 2,151
University of Southern Mississippi	19	$ 62,185
Totals	**255**	**$ 750,000**

Award Recipients by County

County	**Awards**	**Amount**
Adams	6	$ 15,924
Bolivar	3	$ 7,724
Carroll	1	$ 3,868
Claiborne	12	$ 31,982
Clay	1	$ 3,481
Coahoma	3	$ 11,092

County (cont.)	Awards		Amount
Copiah	1		$ 4,543
Desoto	4		$ 7,411
Forrest	1		$ 4,546
Grenada	2		$ 8,601
Harrison	2		$ 2,742
Hinds	64		$ 215,943
Holmes	18		$ 59,777
Humphreys	11		$ 35,931
Jackson	4		$ 7,011
Jefferson	8		$ 22,591
Jefferson Davis	1		$ 6,358
Lafayette	2		$ 1,434
Leake	1		$ 852
Lee	1		$ 777
Leflore	45		$ 117,554
Lincoln	1		$ 4,543
Lowndes	1		$ 1,922
Madison	7		$ 16,608
Marion	1		$ 4,733
Monroe	1		$ 1,922
Neshoba	2		$ 5,009
Oktibbeha	1		$ 4,733
Panola	2		$ 2,029
Rankin	1		$ 954
Scott	3		$ 6,402
Sharkey	1		$ 4,543
Simpson	1		$ 5,184
Sunflower	8		$ 20,207
Tallahatchie	3		$ 12,229
Tate	1		$ 852
Tunica	1		$ 3,868
Warren	13		$ 30,971
Washington	11		$ 32,027
Yazoo	5		$ 21,123
Totals	**255**		**$ 750,000**

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.

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
Tougaloo College	1		$ 250
Totals	**1**		**$ 250**
4-Year Public Institutions	**Awards**		**Amount**
Alcorn State University	2		$ 500
Delta State University	2		$ 500
Jackson State University	1		$ 250
Mississippi State University	1		$ 250
Mississippi Valley State University	2		$ 500
University of Mississippi	2		$ 500
University of Southern Mississippi	1		$ 250
Totals	**11**		**$ 2,750**
2-Year Public Institutions	**Awards**		**Amount**
Coahoma Community College	1		$ 250
Copiah-Lincoln Community College	1		$ 250
East Central Community College	6		$ 1,500
East Mississippi Community College	1		$ 250
Hinds Community College	2		$ 500
Holmes Community College	2		$ 500
Itawamba Community College	3		$ 750
Mississippi Gulf Coast Community College	4		$ 1,000
Northeast Mississippi Community College	2		$ 500
Northwest Mississippi Community College	1		$ 250
Totals	**23**		**$ 5,750**
Grand Totals	***35***		***$ 8,750***

GEAR UP Mississippi Milestone Awards (GUMM)

The GEAR UP Mississippi Milestone Achievement and Student of the Week awards were given to GEAR UP students entering college during the 2014-15 academic year, who met certain achievement milestones during high school. The awards were funded in part by GEAR UP grant and matching funds.

Awards by Institution

4-Year Private Institutions	**Awards**		**Amount**
Belhaven University	3		$ 1,025
Blue Mountain College	1		$ 500
Tougaloo College	1		$ 325
Totals	**5**		**$ 1,850**
4-Year Public Institutions	**Awards**		**Amount**
Alcorn State University	2		$ 825
Delta State University	2		$ 750
Jackson State University	5		$ 1,950
Mississippi State University	5		$ 2,325
Mississippi Valley State University	3		$ 900
University of Mississippi	9		$ 3,975
University of Southern Mississippi	5		$ 1,800
Totals	**31**		**$ 12,525**
2-Year Public Institutions	**Awards**		**Amount**
Coahoma Community College	1		$ 250
Copiah-Lincoln Community College	4		$ 1,300
East Central Community College	15		$ 6,200
Hinds Community College	4		$ 1,650
Holmes Community College	1		$ 500
Itawamba Community College	1		$ 500
Jones County Junior College	2		$ 825
Meridian Community College	1		$ 325
Mississippi Delta Community College	2		$ 575
Mississippi Gulf Coast Community College	16		$ 5,725
Northeast Mississippi Community College	2		$ 1,000
Totals	**49**		**$ 18,850**
Grand Totals	***85***		***$ 33,225***