

A Report to the Mississippi Legislature



**2024 Annual Report
of the
State-Supported
Student Financial Aid Programs**

July 1, 2023 through June 30, 2024



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

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Executive Summary

Mississippi Office of Student Financial Aid Purpose and Mission

The Mississippi Office of Student Financial Aid (Office) is the administering agency for all state-funded student financial aid programs. The Office operates under the auspices of the Board of Trustees of State Institutions of Higher Learning, but the Mississippi Postsecondary Education Financial Assistance Board has authority over all programs. The Office is guided by a two-fold public service mission to provide financial assistance to students in pursuit of educational and professional goals and to help the state fulfill critical workforce needs and achieve the goal of a more educated citizenry. The Office seeks to build public awareness of the diverse financial resources available through ongoing communication with individuals, colleges and universities, secondary schools, governing boards, legislators, communities, and others.

Overview of 2023-24 Awards (Page 7)

The Office awarded 32,678 awards, totaling \$52,900,070 to 32,262 students through state-supported student financial aid programs during the 2023-24 Aid Year. Some students receive more than one award or receive an award at more than one institution, in which case the award is counted twice. The average award for state-supported student financial aid programs for the 2023-24 Aid Year was \$1,619, a decrease of \$291 or 15.22%. This decline in average award was caused by the small award amounts distributed through the Dual Enrollment/Dual Credit Scholarship, which was awarded for the first time this year.

Distribution of Aid by County (Page 8)

A total of 32,262 unique individuals, representing all 82 Mississippi counties, received aid during the aid year. The number of award recipients when counted by county is less than the total number of awards, due to the fact that some students receive aid through more than one program or transfer mid-year, in which case the student's award would be counted twice.

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

A total of 32,262 individuals received aid through at least one state-supported student financial aid program. Of these aid recipients, 89.3% are dependent students and 10.7% are independent. Male students make up 38.9% of all aid recipients, while females make up the other 61.1%. Traditional age students, aged 12-24 years, represent 96.2% of all state aid recipients. Of all state aid recipients, 23.7% classify themselves as African-American, while 67.2% classify themselves as Caucasian. The remaining 9.1% of recipients classify themselves as Alaskan Native/American Indian, Asian/Pacific Islander, Hispanic, or Other. Among dependent students, 19.1% of aid recipients have family incomes below \$40,000 per year; 24.9% have family incomes below \$80,000 per year (Mississippi median family income for a family of four is about \$90,000 per year). The remaining 56.0% of state aid recipients have family incomes over \$80,000.

Funding for the 2023-24 Aid Year (Pages 10-11)

For the 2023-24 Aid Year, the Office received \$50.65 million in general funds, an additional \$9.8 million in general funds for the Dual Enrollment/Dual Credit Scholarship, and \$5.1 million in new and reappropriated Education Enhancement Funds. Total governmental appropriations increased by \$11.9 million or 22.26% from the previous year. The Legislature gave the Office authority to spend up to \$1.74 million from other funds (collections and LAW collections). In other appropriations, the Office received \$6 million in State Special Funds/ARPA to establish the Nurse Retention Loan Repayment Program. The total appropriation of \$73.3 million represents an increase of \$13.2 million or 21.9%.

Expenses for the 2023-24 Aid Year (Page 11)

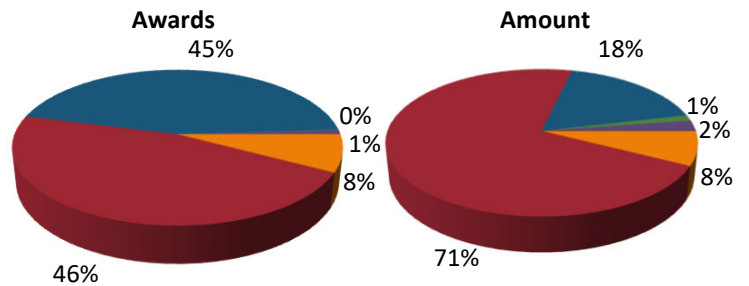
The Office expended \$53.4 million on awards and \$1.42 million on administration for a total \$54.86 million. The Office ended the year with unused funds in the amount of nearly \$19 million. Approximately \$9.6 million (\$2.1 million EEF, \$5.8 million ARPA, and \$1.7 million collections) was reappropriated for FY 2025 and another \$1.67 million will be reappropriated in FY 2026. The \$7.7 million earmarked for DE/DC lapsed and was returned.

Executive Summary

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

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

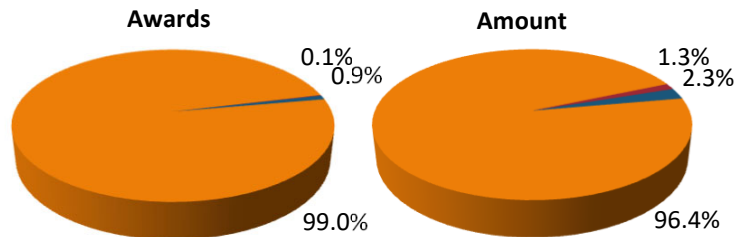
| Institution Type | Awards | Amount |
|------------------|---------------|----------------------|
| 4-Year Private | 2,527 | \$ 3,963,986 |
| 4-Year Public | 15,100 | \$ 37,648,041 |
| 2-Year Public | 14,725 | \$ 9,375,478 |
| Out-of-State | 34 | \$ 672,384 |
| Loan Servicers | 292 | \$ 1,240,181 |
| Totals | 32,678 | \$ 52,900,070 |



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

Grants, forgivable loans, and loan repayment are the primary forms of state aid. Grants do not have to be repaid. Forgivable loans may be repaid over time with interest or may be repaid with service. Loan repayment is also available to help with loan debt for some workers. In the 2023-24 Aid Year, grants made up 96.4% of funds, forgivable loans made up 1.3%, and loan repayment made up 2.3%.

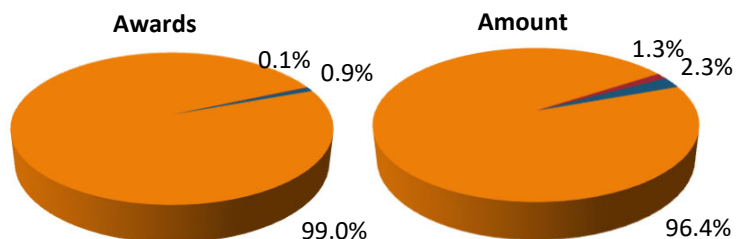
| Award Type | Awards | Amount |
|------------------|---------------|----------------------|
| Grants | 32,351 | \$ 50,978,165 |
| Forgivable Loans | 35 | \$ 681,724 |
| Loan Repayment | 292 | \$ 1,240,181 |
| Totals | 32,678 | \$ 52,900,070 |



Distribution of Aid by Classification (Pages 12-13)

Most (96.4%) of state student financial aid dollars are awarded to undergraduate students. Only 1.3% of aid goes to graduate students in the form of forgivable loans. Another 2.3% of aid is awarded after graduation in the form of loan repayment.

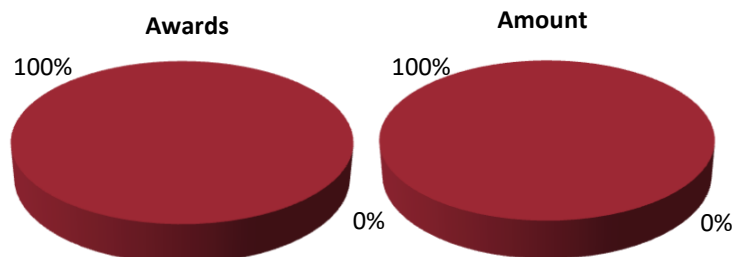
| Classification | Awards | Amount |
|-----------------|---------------|----------------------|
| Undergraduate | 32,351 | \$ 50,978,165 |
| Graduate | 35 | \$ 681,724 |
| Post-Graduation | 292 | \$ 1,240,181 |
| Totals | 32,678 | \$ 52,900,070 |



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

All grant aid is awarded to undergraduate students. All forgivable loans were awarded to graduate students in 2023-24.

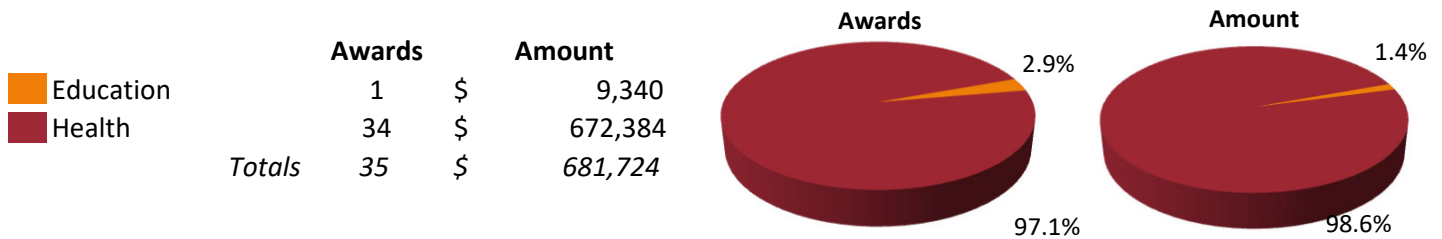
| Classification | Awards | Amount |
|----------------|-----------|-------------------|
| Undergraduate | 0 | \$ - |
| Graduate | 35 | \$ 681,724 |
| Totals | 35 | \$ 681,724 |



Executive Summary

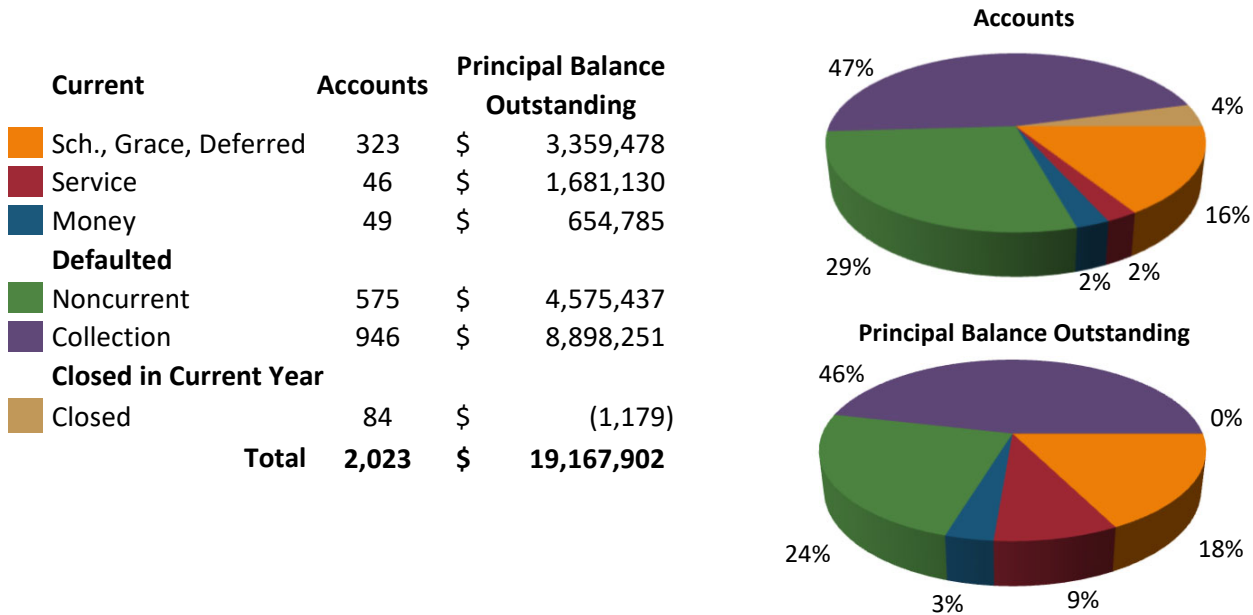
Distribution of Forgivable Loans by Shortage Area (Pages 12-13)

Forgivable Loans are awarded primarily to students in education and health-related majors. In 2023-24, 98.6% of funds went to students in health-related majors and 1.4% went to majors in education-related fields.



Management of Forgivable Loans in Repayment (Page 18)

Forgivable loans may be repaid through service or money. ECSI, Inc. manages state accounts in repayment. If ECSI is unable to manage an account, the account is placed with a collection agency. During the 2023-24 Aid Year, 2,023 forgivable loan accounts were under management. The pie charts represent the number of accounts and the \$19.2 million outstanding principal balance at the close of the fiscal year.



Summary of Accounts Under Management (Pages 18-22)

Accounts are tracked by cohort. An account's cohort is defined by the year the student first received financial assistance through a particular program. Cohorts for some programs were not closely tracked prior to FY 2006; therefore, data are limited for those cohorts. Accounts are no longer tracked by cohort for inactive programs that have been discontinued for more than five years or completely repealed. Of the 2,023 accounts under management during the fiscal year, 563 accounts are part of active tracked cohorts while 1,460 accounts belong to inactive programs with cohorts that were never or are no longer tracked. For all active programs, a total of 4,026 loans have been made and tracked by cohort over time, and 611 remain open under management.

Summary of Current Accounts (Pages 18 and 19)

Accounts are current when the student is in school, in a grace or deferment period, or when the student is fulfilling the service obligation or making regular payments. Of the 2,023 accounts under management, 418 accounts (20.7%) are current.

Executive Summary

Summary of Accounts in Default (Pages 18 and 19)

Of the 2,023 accounts under management, 1,521 accounts (75.2%) are currently in a default status. An account is considered to be in default if the account is non-current by 2 months or more or the account has been placed with a collection agency for collection. Cohort default rates are only calculated for tracked cohorts and were first calculated and reported in the FY 2011 Annual Report. Of the 3,962 accounts ever awarded in tracked cohorts in active programs, 212 accounts are in default, yielding an overall cohort default rate for all accounts in all tracked cohorts of 5%. Cohort default rates will change over time as accounts are serviced. Cohort default rates dropped significantly in 2022-23 when many programs were repealed and became inactive, thus moving many accounts that were previously tracked into an untracked cohort status.

Revenue Collected (Page 20)

Revenue is collected in repayment of forgivable loan accounts. During the 2023-2024 Fiscal Year, \$821,466 was collected in principal, interest and fees. Of the funds collected, \$108,713 in fees were paid to the servicing company and collection agencies, leaving \$712,753 in net collections available to be paid back out in awards.

Summary of Closed Accounts (Pages 21 and 22)

During the 2023-24 Aid Year, 84 forgivable loan accounts (4.2% of accounts under management) were closed. Of these accounts, 30 (36% of closed accounts) were closed through cancellation by service, death, or disability; 17 (20% of closed accounts) were repaid through a combination of money and cancellation, and 37 (44% of closed accounts) were repaid with money. The cumulative principal cancelled over the course of repayment for these accounts was \$1.3 million (66% of the cumulative principal paid or cancelled). The cumulative principal paid over the course of repayment for these accounts was \$814,160 (34% of the cumulative principal paid or cancelled). Accounts are closed by completion of the service commitment, monetary repayment, or a combination of service and monetary repayment. For all 3,962 accounts ever awarded in tracked cohorts, 87% have been closed. Of the closed accounts, 84% were closed by service or a combination of service and money.

Considerations for the Future

The Higher Education Legislative Plan for Needy Students (HELP) Grant is the state's only undergraduate grant program that considers financial need as a factor for eligibility. The Mississippi Resident Tuition Assistance Grant (MTAG) actually excludes the lowest income students who are eligible for a maximum federal Pell grant. For low- and middle-income students, need-based grants are critical for enrollment, retention, and completion. The state has recently set a goal of increasing the rate of working age adults with a meaningful credential beyond high school to 55%. The state will need to help more students pursue postsecondary education in order to reach this goal. The Mississippi Legislature should consider investing more money in the state's existing financial aid programs and redesigning the state's aid offerings to reach more students. Critical to the considerations are the overall goals for state aid in Mississippi. Aid may serve as a reward for high school achievement, a subsidy for Mississippi residents, a lever to improve affordability, or a tool to bolster the workforce. Consideration should be given to the effectiveness and efficiency of state aid programs in accomplishing the established goals. The Mississippi Office of Student Financial Aid and the Mississippi Postsecondary Education Financial Assistance Board stand ready to work with the Legislature to address these considerations.

Summary Detail

State-Supported Student Financial Aid Programs

PROGRAMS FUNDED THROUGH GOVERNMENTAL APPROPRIATIONS

| GRANTS (Undergraduate Students) | Awards | Total Amount |
|---|---------------|----------------------|
| Mississippi Resident Tuition Assistance Grant (MTAG) | 17,264 | \$ 9,580,948 |
| Mississippi Eminent Scholars Grant (MESG) | 3,517 | \$ 8,039,146 |
| Higher Education Legislative Plan for Needy Students (HELP) | 4,170 | \$ 29,190,736 |
| Fostering Access & Inspiring True Hope Scholarship (FAITH) - <i>EEF Funds</i> | 197 | \$ 2,014,878 |
| Law Enforcement Officers/Firefighter Scholarship (LAW) | 6 | \$ 66,831 |
| Dual Enrollment/Dual Credit Scholarship (DEDC) - <i>Other General Funds</i> | 7,197 | \$ 2,085,627 |
| Total Undergraduate Grants | 32,351 | \$ 50,978,165 |
| TOTAL GRANTS | 32,351 | \$ 50,978,165 |

FORGIVABLE LOANS (Undergraduate and Graduate Students)

Undergraduate

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

Graduate

| | | |
|--|-----------|-------------------|
| Critical Needs Dyslexia Therapy Forgivable Loan (CNDT) | 0 | \$ - |
| Speech Language Pathologist Forgivable Loan (SLPL) | 1 | \$ 9,340 |
| Nursing Education Forgivable Loan - Masters (NELM) | - | - |
| Nursing Education Forgivable Loan - RN to MSN (NERM) | - | - |
| Nursing Education Forgivable Loan - Ph.D. (NELP) | - | - |
| Nursing Teaching Stipend (NTSP) | - | - |
| SREB Regional Contract Program (SREB) | 34 | \$ 672,384 |
| Total Graduate Forgivable Loans | 35 | \$ 681,724 |
| TOTAL FORGIVABLE LOANS | 35 | \$ 681,724 |

LOAN REPAYMENT

| | | |
|--|------------|---------------------|
| Winter-Reed Teacher Loan Repayment (WRTR) - <i>EEF Funds</i> | 254 | \$ 1,012,507 |
| TOTAL LOAN REPAYMENT | 254 | \$ 1,012,507 |

| | | |
|---|---------------|----------------------|
| TOTAL FUNDED THROUGH GOVERNMENTAL APPROPRIATIONS | 32,640 | \$ 52,672,397 |
|---|---------------|----------------------|

PROGRAMS FUNDED THROUGH SPECIAL FUND SUPPORT OR OTHER APPROPRIATIONS

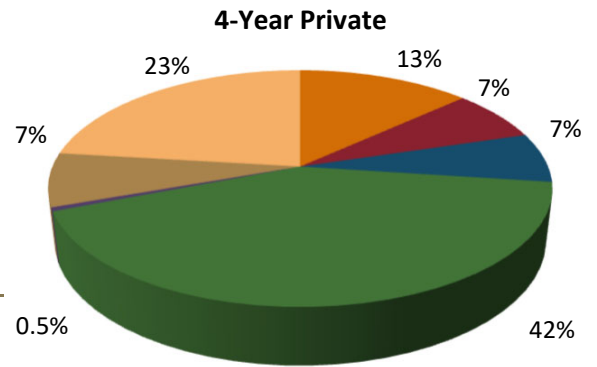
| | | |
|--|---------------|----------------------|
| Nissan Scholarship (NISS) (Undergraduate Grant) - <i>Interest Income</i> | 0 | \$ - |
| Nurse Retention Loan Repayment (NULR) (Loan Repayment) - <i>ARPA</i> | 38 | \$ 227,673 |
| TOTAL SPECIAL FUND/OTHER SOURCE PROGRAMS | 38 | \$ 227,673 |
| TOTAL PROGRAMS ADMINISTERED BY SFA | 32,678 | \$ 52,900,070 |

Summary Detail

State-Supported Student Financial Aid Awards by Institution

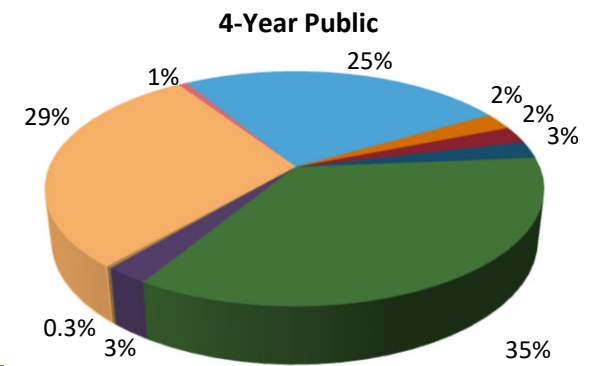
4-Year Private

| | Awards | Amount |
|--------------------------|--------------|---------------------|
| Belhaven University | 217 | \$ 523,910 |
| Blue Mountain College | 206 | \$ 280,791 |
| Millsaps College | 113 | \$ 269,389 |
| Mississippi College | 912 | \$ 1,662,803 |
| Rust College | 7 | \$ 20,336 |
| Tougaloo College | 87 | \$ 291,116 |
| William Carey University | 985 | \$ 915,642 |
| Total | 2,527 | \$ 3,963,986 |



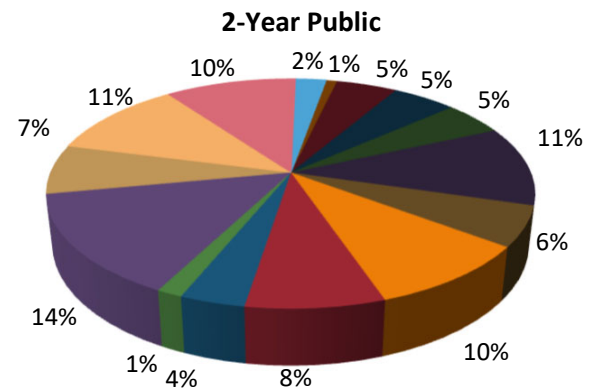
4-Year Public

| | Awards | Amount |
|--------------------------------|---------------|----------------------|
| Alcorn State University | 359 | \$ 882,725 |
| Delta State University | 459 | \$ 869,534 |
| Jackson State University | 402 | \$ 891,991 |
| Mississippi State University | 5,717 | \$ 13,188,339 |
| Mississippi Univ. for Women | 444 | \$ 913,080 |
| Mississippi Valley State Univ. | 112 | \$ 123,172 |
| University of Mississippi | 4,163 | \$ 11,010,322 |
| Univ. of Miss. Medical Center | 116 | \$ 273,820 |
| Univ. of Southern Mississippi | 3,328 | \$ 9,495,058 |
| Total | 15,100 | \$ 37,648,041 |



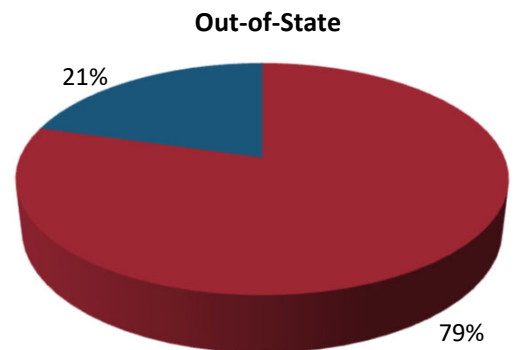
2-Year Public

| | Awards | Amount |
|-------------------------------|---------------|---------------------|
| Coahoma Community College | 132 | \$ 80,322 |
| Copiah-Lincoln Comm. Coll. | 856 | \$ 452,499 |
| East Central Community Coll. | 654 | \$ 475,080 |
| East Mississippi Comm. Coll. | 843 | \$ 449,796 |
| Hinds Community College | 1,720 | \$ 1,053,201 |
| Holmes Community College | 1,073 | \$ 529,895 |
| Itawamba Community Coll. | 1,448 | \$ 895,733 |
| Jones County Junior College | 1,010 | \$ 727,922 |
| Meridian Community College | 680 | \$ 341,899 |
| Mississippi Delta Comm. Coll. | 214 | \$ 135,824 |
| Miss. Gulf Coast Comm. Coll. | 1,796 | \$ 1,348,994 |
| Northeast Miss. Comm. Coll. | 955 | \$ 656,637 |
| Northwest Miss. Comm. Coll. | 1,684 | \$ 1,032,847 |
| Pearl River Community Coll. | 1,279 | \$ 966,803 |
| Southwest Miss. Comm. Coll. | 381 | \$ 228,025 |
| Total | 14,725 | \$ 9,375,478 |



Out-of-State

| | Awards | Amount |
|-------------------------------|-----------|-------------------|
| Southern College of Optometry | 27 | \$ 533,952 |
| Univ. of Alabama Birmingham | 7 | \$ 138,432 |
| Total | 34 | \$ 672,384 |

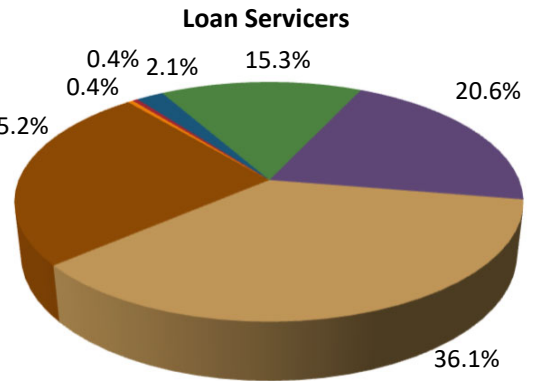


Summary Detail

State-Supported Student Financial Aid Awards by Institution

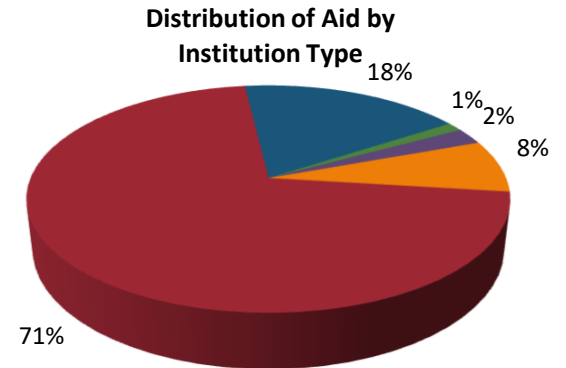
Loan Servicers

| Loan Servicer | Awards | Amount |
|---------------------------------|------------|---------------------|
| MOHELA - Laurel Road | 1 | \$ 5,000 |
| Navient | 1 | \$ 5,000 |
| Sallie Mae Servicing Corp | 5 | \$ 25,500 |
| U.S. Dept. of Ed. - Aidvantage | 47 | \$ 189,507 |
| U.S. Dept. of Ed. - Edfinancial | 60 | \$ 255,000 |
| U.S. Dept. of Ed. - MOHELA | 102 | \$ 448,000 |
| U.S. Dept. of Ed. - Nelnet | 76 | \$ 312,173 |
| Total | 292 | \$ 1,240,181 |



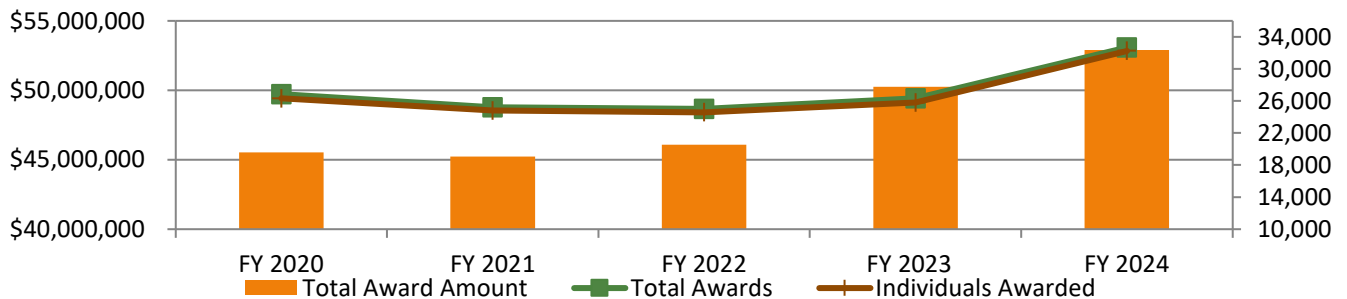
Summary

| Category | Awards | Amount |
|----------------|---------------|----------------------|
| 4-Year Private | 2,527 | \$ 3,963,986 |
| 4-Year Public | 15,100 | \$ 37,648,041 |
| 2-Year Public | 14,725 | \$ 9,375,478 |
| Out-of-State | 34 | \$ 672,384 |
| Loan Servicers | 292 | \$ 1,240,181 |
| Total | 32,678 | \$ 52,900,070 |



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

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-----------------------------|---------------|---------------|---------------|---------------|---------------|
| Total Award Amount | \$ 45,513,697 | \$ 45,224,182 | \$ 46,083,779 | \$ 50,259,912 | \$ 52,900,070 |
| One-Year Change (+/-) | \$ 3,323,778 | \$ (289,515) | \$ 859,597 | \$ 4,176,133 | \$ 2,640,158 |
| % One-Year Change (+/-) | 7.88% | -0.64% | 1.90% | 9.06% | 5.25% |
| Total Awards | 26,831 | 25,222 | 25,015 | 26,323 | 32,678 |
| One-Year Change (+/-) | 879 | -1,609 | -207 | 1,308 | 6,355 |
| % One-Year Change (+/-) | 3.39% | -6.00% | -0.82% | 5.23% | 24.14% |
| Individuals Awarded | 26,322 | 24,797 | 24,598 | 25,802 | 32,262 |
| One-Year Change (+/-) | 855 | -1,525 | -199 | 1,204 | 6,460 |
| % One-Year Change (+/-) | 3.36% | -5.79% | -0.80% | 4.89% | 25.04% |
| Average Award Amount | \$ 1,696 | \$ 1,793 | \$ 1,842 | \$ 1,909 | \$ 1,619 |
| One-Year Change (+/-) | \$ 71 | \$ 97 | \$ 49 | \$ 67 | \$ (291) |
| % One-Year Change (+/-) | 4.34% | 5.72% | 2.74% | 3.64% | -15.22% |



Summary Detail

State-Supported Award Recipients and Amounts by County

The chart below shows the total number of award recipients and the total award amounts by county. Some students do not report their county of residence on the application; therefore, the counties for these students are unknown.

| County | Number of Awards | Total Award Amount | Average Award Amount | County | Number of Awards | Total Award Amount | Average Award Amount |
|-----------------|------------------|--------------------|----------------------|---------------|------------------|----------------------|----------------------|
| Adams | 246 | \$ 409,122 | \$ 1,663 | Lincoln | 432 | \$ 649,983 | \$ 1,505 |
| Alcorn | 437 | \$ 673,502 | \$ 1,541 | Lowndes | 712 | \$ 924,335 | \$ 1,298 |
| Amite | 104 | \$ 132,096 | \$ 1,270 | Madison | 1,863 | \$ 3,016,580 | \$ 1,619 |
| Attala | 253 | \$ 481,974 | \$ 1,905 | Marion | 287 | \$ 482,000 | \$ 1,679 |
| Benton | 54 | \$ 126,725 | \$ 2,347 | Marshall | 202 | \$ 378,931 | \$ 1,876 |
| Bolivar | 214 | \$ 452,035 | \$ 2,112 | Monroe | 488 | \$ 633,289 | \$ 1,298 |
| Calhoun | 130 | \$ 278,751 | \$ 2,144 | Montgomery | 121 | \$ 181,409 | \$ 1,499 |
| Carroll | 107 | \$ 133,776 | \$ 1,250 | Neshoba | 376 | \$ 559,537 | \$ 1,488 |
| Chickasaw | 105 | \$ 254,222 | \$ 2,421 | Newton | 284 | \$ 372,768 | \$ 1,313 |
| Choctaw | 120 | \$ 149,887 | \$ 1,249 | Noxubee | 69 | \$ 112,511 | \$ 1,631 |
| Claiborne | 35 | \$ 65,224 | \$ 1,864 | Oktibbeha | 575 | \$ 1,058,978 | \$ 1,842 |
| Clarke | 156 | \$ 191,862 | \$ 1,230 | Panola | 290 | \$ 506,601 | \$ 1,747 |
| Clay | 122 | \$ 300,483 | \$ 2,463 | Pearl River | 589 | \$ 925,824 | \$ 1,572 |
| Coahoma | 90 | \$ 176,089 | \$ 1,957 | Perry | 97 | \$ 127,017 | \$ 1,309 |
| Copiah | 327 | \$ 432,470 | \$ 1,323 | Pike | 322 | \$ 497,246 | \$ 1,544 |
| Covington | 139 | \$ 359,976 | \$ 2,590 | Pontotoc | 409 | \$ 449,725 | \$ 1,100 |
| Desoto | 2,235 | \$ 3,317,009 | \$ 1,484 | Prentiss | 349 | \$ 418,560 | \$ 1,199 |
| Forrest | 903 | \$ 1,820,213 | \$ 2,016 | Quitman | 21 | \$ 37,959 | \$ 1,808 |
| Franklin | 98 | \$ 98,377 | \$ 1,004 | Rankin | 2,686 | \$ 3,878,332 | \$ 1,444 |
| George | 245 | \$ 300,389 | \$ 1,226 | Scott | 234 | \$ 405,174 | \$ 1,732 |
| Greene | 72 | \$ 131,673 | \$ 1,829 | Sharkey | 19 | \$ 59,451 | \$ 3,129 |
| Grenada | 249 | \$ 368,125 | \$ 1,478 | Simpson | 214 | \$ 300,116 | \$ 1,402 |
| Hancock | 516 | \$ 1,051,246 | \$ 2,037 | Smith | 187 | \$ 321,399 | \$ 1,719 |
| Harrison | 1,901 | \$ 4,145,446 | \$ 2,181 | Stone | 204 | \$ 282,509 | \$ 1,385 |
| Hinds | 1,949 | \$ 3,995,027 | \$ 2,050 | Sunflower | 86 | \$ 187,455 | \$ 2,180 |
| Holmes | 94 | \$ 165,885 | \$ 1,765 | Tallahatchie | 44 | \$ 121,639 | \$ 2,765 |
| Humphreys | 65 | \$ 112,778 | \$ 1,735 | Tate | 310 | \$ 394,309 | \$ 1,272 |
| Issaquena | 8 | \$ 13,151 | \$ 1,644 | Tippah | 270 | \$ 370,584 | \$ 1,373 |
| Itawamba | 273 | \$ 351,584 | \$ 1,288 | Tishomingo | 184 | \$ 208,962 | \$ 1,136 |
| Jackson | 1,847 | \$ 3,192,144 | \$ 1,728 | Tunica | 76 | \$ 98,802 | \$ 1,300 |
| Jasper | 167 | \$ 265,073 | \$ 1,587 | Union | 374 | \$ 668,393 | \$ 1,787 |
| Jefferson | 40 | \$ 115,367 | \$ 2,884 | Walthall | 114 | \$ 138,178 | \$ 1,212 |
| Jefferson Davis | 63 | \$ 81,669 | \$ 1,296 | Warren | 306 | \$ 567,751 | \$ 1,855 |
| Jones | 726 | \$ 1,065,816 | \$ 1,468 | Washington | 278 | \$ 720,553 | \$ 2,592 |
| Kemper | 68 | \$ 67,017 | \$ 986 | Wayne | 102 | \$ 167,879 | \$ 1,646 |
| Lafayette | 736 | \$ 1,222,250 | \$ 1,661 | Webster | 193 | \$ 216,406 | \$ 1,121 |
| Lamar | 1,011 | \$ 1,583,011 | \$ 1,566 | Wilkinson | 35 | \$ 48,468 | \$ 1,385 |
| Lauderdale | 1,008 | \$ 1,297,833 | \$ 1,288 | Winston | 213 | \$ 291,149 | \$ 1,367 |
| Lawrence | 120 | \$ 121,740 | \$ 1,014 | Yalobusha | 85 | \$ 182,082 | \$ 2,142 |
| Leake | 158 | \$ 318,611 | \$ 2,017 | Yazoo | 117 | \$ 250,482 | \$ 2,141 |
| Lee | 1,076 | \$ 1,391,194 | \$ 1,293 | | | | |
| Leflore | 178 | \$ 475,919 | \$ 2,674 | TOTALS | 32,262 | \$ 52,900,070 | \$ 1,640 |

Summary Detail

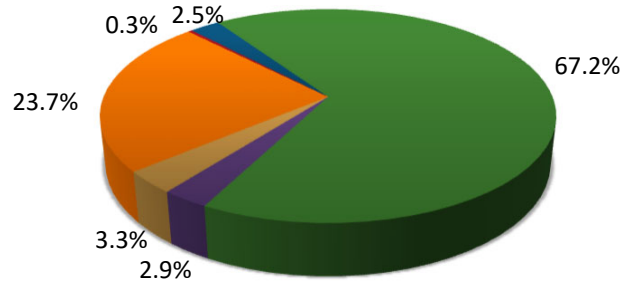
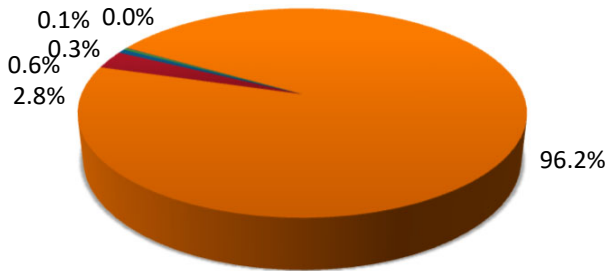
Demographics of State-Supported Student Financial Aid Award Recipients

| Dependency Status | Recipients | Percent |
|-------------------|---------------|-------------|
| Dependent | 28,816 | 89.3% |
| Independent | 3,446 | 10.7% |
| Total | 32,262 | 100% |

| Gender | Recipients | Percent |
|--------------|---------------|-------------|
| Male | 12,559 | 38.9% |
| Female | 19,703 | 61.1% |
| Total | 32,262 | 100% |

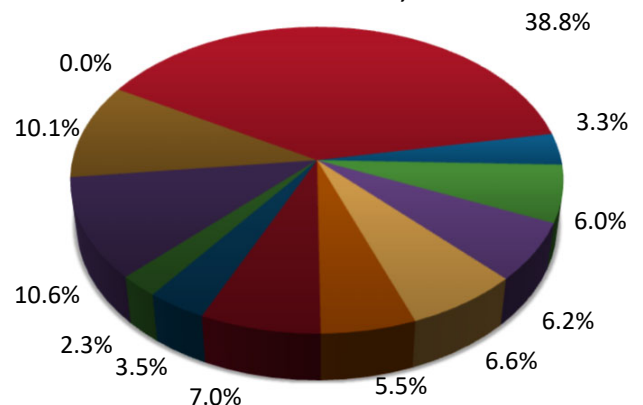
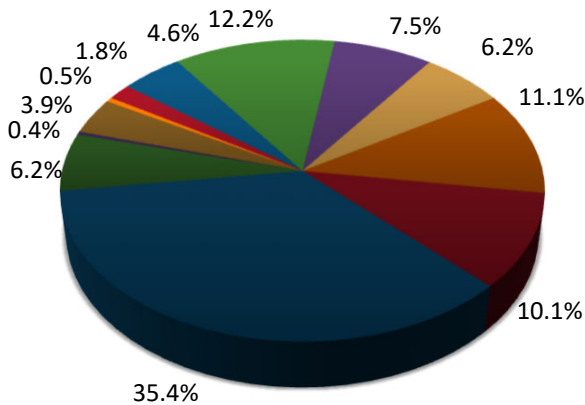
| Age | Recipients | Percent |
|-------------------|---------------|-------------|
| 12-24 years old | 31,029 | 96.2% |
| 25-34 years old | 907 | 2.8% |
| 35-44 years old | 203 | 0.6% |
| 45-54 years old | 99 | 0.3% |
| 55-64 years old | 21 | 0.1% |
| 65 years or older | 3 | 0.0% |
| Total | 32,262 | 100% |

| Ethnicity | Recipients | Percent |
|------------------------------|---------------|-------------|
| African American | 7,650 | 23.7% |
| Alaskan Nat./American Indian | 112 | 0.3% |
| Asian/Pacific Islander | 810 | 2.5% |
| Caucasian | 21,677 | 67.2% |
| Hispanic | 936 | 2.9% |
| Unknown | 1,077 | 3.3% |
| Total | 32,262 | 100% |



| Dependent Student Income | Recipients | Percent |
|---------------------------|---------------|---------|
| Less than \$0 (negative) | 104 | 0.5% |
| \$0 | 388 | 1.8% |
| \$1-\$19,999 | 1,025 | 4.6% |
| \$20,000-\$39,999 | 2,696 | 12.2% |
| \$40,000-\$49,999 | 1,661 | 7.5% |
| \$50,000-\$59,999 | 1,379 | 6.2% |
| \$60,000-\$79,999 | 2,459 | 11.1% |
| \$80,000-\$99,999 | 2,235 | 10.1% |
| \$100,000-\$249,999 | 7,815 | 35.4% |
| \$250,000-\$999,999 | 1,366 | 6.2% |
| \$1,000,000 and More | 78 | 0.4% |
| No FAFSA/Income Data | 863 | 3.9% |
| Total without High School | 22,069 | 100.0% |
| High School/No FAFSA | 6,589 | |
| Total | 28,658 | |

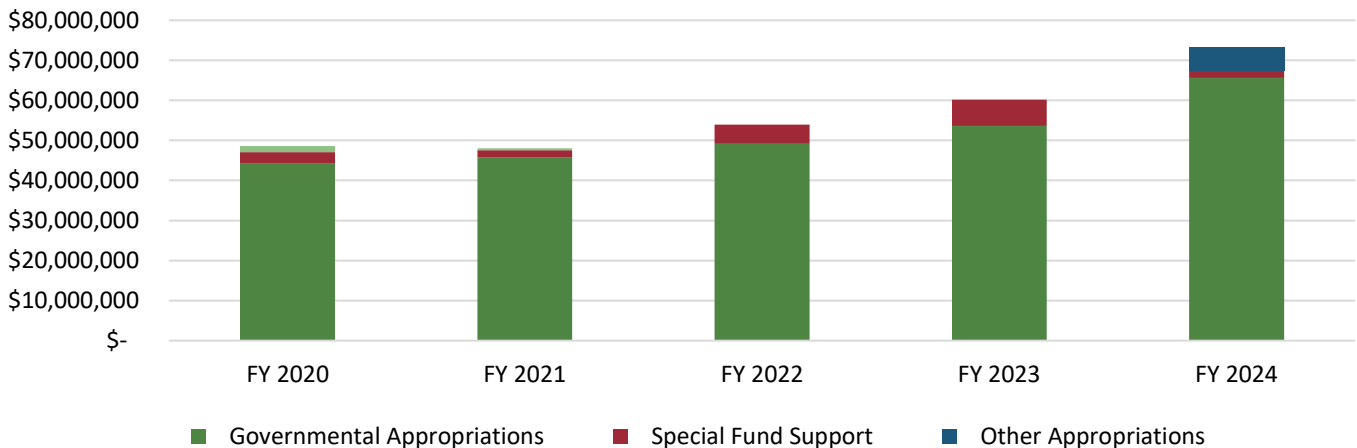
| Independent Student Income | Recipients | Percent |
|----------------------------|---------------|---------|
| Less than \$0 (negative) | 0 | 0.0% |
| \$0 | 1,163 | 38.8% |
| \$1-\$2,999 | 100 | 3.3% |
| \$3,000-\$5,999 | 180 | 6.0% |
| \$6,000-\$9,999 | 185 | 6.2% |
| \$10,000-\$14,999 | 198 | 6.6% |
| \$15,000-\$19,999 | 166 | 5.5% |
| \$20,000-\$29,999 | 210 | 7.0% |
| \$30,000-\$39,999 | 104 | 3.5% |
| \$40,000-\$49,999 | 69 | 2.3% |
| \$50,000 and More | 319 | 10.6% |
| No FAFSA/Income Data | 303 | 10.1% |
| Total without High School | 2,997 | 100.0% |
| High School/No FAFSA | 607 | |
| Total | 3,604 | |
| Grand Total | 32,262 | |



Summary Detail

5-Year History of Appropriations and Other Funding

| ORIGINAL APPROPRIATION | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|
| Governmental Appropriation | | | | | |
| General Fund Support | \$ 41,721,546 | \$ 42,085,128 | \$ 47,107,957 | \$ 50,631,667 | \$ 50,649,256 |
| Other General Fund Support - DE/DC | \$ - | \$ - | \$ - | \$ - | \$ 9,823,000 |
| General Fund Support - Reappropriated | \$ - | \$ - | \$ - | \$ - | \$ - |
| Ed. Enhancement Funds - New | \$ - | \$ - | \$ 2,000,000 | \$ 3,000,000 | \$ 3,000,000 |
| Ed. Enhancement Funds - Reappropriated | \$ - | \$ - | \$ - | \$ - | \$ 2,100,000 |
| Total Governmental Appropriations | \$ 41,721,546 | \$ 42,085,128 | \$ 49,107,957 | \$ 53,631,667 | \$ 65,572,256 |
| One-Year Change (+/-) | \$ 2,059,672 | \$ 363,582 | \$ 7,022,829 | \$ 4,523,710 | \$ 11,940,589 |
| % One-Year Change (+/-) | 5.19% | 0.87% | 16.69% | 9.21% | 22.26% |
| Special Fund Support | | | | | |
| Grants and Contracts | \$ - | \$ - | \$ - | \$ - | \$ - |
| Interest Income - Nissan Investment | \$ 32,921 | \$ 28,216 | \$ 19,440 | \$ 10,000 | \$ - |
| Other Sources - LAW Collections | \$ - | \$ - | \$ 41,832 | \$ - | \$ 20,000 |
| GEAR UP Mississippi | \$ - | \$ - | \$ - | \$ - | \$ - |
| Cash on Hand - Estimated Collections | \$ 1,303,079 | \$ 1,307,784 | \$ 1,274,728 | \$ 2,500,000 | \$ 1,720,000 |
| <i>Authorized but Unavailable</i> | \$ - | \$ - | \$ - | \$ 3,990,000 | \$ - |
| Total Special Fund Support | \$ 1,336,000 | \$ 1,336,000 | \$ 1,336,000 | \$ 6,500,000 | \$ 1,740,000 |
| One-Year Change (+/-) | \$ (1,273,000) | \$ - | \$ - | \$ 5,164,000 | \$ (4,760,000) |
| % One-Year Change (+/-) | -48.79% | 0.00% | 0.00% | 386.53% | -73.23% |
| Other Appropriations | | | | | |
| State Special Funds/ARPA - NULR | \$ - | \$ - | \$ - | \$ - | \$ 6,000,000 |
| Total Other Appropriations | \$ - | \$ - | \$ - | \$ - | \$ 6,000,000 |
| TOTAL ORIGINAL APPROPRIATION | \$ 43,057,546 | \$ 43,421,128 | \$ 50,443,957 | \$ 60,131,667 | \$ 73,312,256 |
| MID-YEAR CHANGE TO APPROPRIATION | | | | | |
| General Fund Support (Dollars) | \$ 2,500,000 | \$ 3,600,000 | \$ - | \$ - | \$ - |
| Cash on Hand - Collections (Authority) | \$ 1,500,000 | \$ 500,000 | \$ - | \$ - | \$ - |
| Grants and Contracts | \$ - | \$ - | \$ 3,500,000 | \$ - | \$ - |
| Total SFA Mid-Year Change | \$ 4,000,000 | \$ 4,100,000 | \$ 3,500,000 | \$ - | \$ - |
| FINAL APPROPRIATION | | | | | |
| Governmental Appropriations | \$ 44,221,546 | \$ 45,685,128 | \$ 49,107,957 | \$ 53,631,667 | \$ 65,572,256 |
| Special Fund Support | \$ 2,836,000 | \$ 1,836,000 | \$ 4,836,000 | \$ 6,500,000 | \$ 1,740,000 |
| Other Appropriations | \$ - | \$ - | \$ - | \$ - | \$ 6,000,000 |
| TOTAL FINAL APPROPRIATION | \$ 47,057,546 | \$ 47,521,128 | \$ 53,943,957 | \$ 60,131,667 | \$ 73,312,256 |
| One-Year Change (+/-) | \$ 3,286,672 | \$ 463,582 | \$ 6,422,829 | \$ 6,187,710 | \$ 13,180,589 |
| % One-Year Change (+/-) | 7.51% | 0.99% | 13.52% | 11.47% | 21.92% |



Summary Detail

5-Year History of Revenues and Expenditures

| REVENUES | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|
| General Fund Support | \$ 44,221,546 | \$ 45,685,128 | \$ 47,107,957 | \$ 50,631,667 | \$ 50,649,256 |
| Other General Fund Support - DE/DC | \$ - | \$ - | \$ - | \$ - | \$ 9,823,000 |
| Education Enhancement Funds | \$ - | \$ - | \$ 2,000,000 | \$ 3,000,000 | \$ 5,100,000 |
| Total Governmental Appropriations | \$ 44,221,546 | \$ 45,685,128 | \$ 49,107,957 | \$ 53,631,667 | \$ 65,572,256 |
| Interest Income - Nissan Investment | \$ 32,921 | \$ 28,216 | \$ 19,440 | \$ 10,000 | \$ - |
| Cash on Hand - Estimated Collections | \$ 2,803,079 | \$ 1,807,784 | \$ 1,274,728 | \$ 2,500,000 | \$ 1,720,000 |
| Other | \$ - | \$ - | \$ 3,541,832 | \$ - | \$ 20,000 |
| Total Special Fund Support | \$ 2,836,000 | \$ 1,836,000 | \$ 4,836,000 | \$ 2,510,000 | \$ 1,740,000 |
| Other Appropriations | \$ - | \$ - | \$ - | \$ - | \$ 6,000,000 |
| TOTAL REVENUES | \$ 47,057,546 | \$ 47,521,128 | \$ 53,943,957 | \$ 56,141,667 | \$ 73,312,256 |
| EXPENSES | | | | | |
| Awards | | | | | |
| Current Year Awards | \$ 45,513,697 | \$ 45,224,182 | \$ 45,607,985 | \$ 49,257,070 | \$ 52,672,397 |
| Current Year Awards - Collections | - | - | \$ 50,354 | \$ 183,475 | \$ - |
| Current Year Special Fund/Other Awards | - | - | \$ 3,449,440 | \$ 819,367 | \$ 227,673 |
| Current Year Awards | \$ 45,513,697 | \$ 45,224,182 | \$ 49,107,779 | \$ 50,259,912 | \$ 52,900,070 |
| Prior Year Awards | \$ 351,482 | \$ 126,441 | \$ 337,791 | \$ 49,410 | \$ 765,807 |
| Total Awards | \$ 45,865,179 | \$ 45,350,623 | \$ 49,445,570 | \$ 50,309,322 | \$ 53,438,204 |
| Administration | | | | | |
| Salaries and Fringe Benefits | \$ 701,063 | \$ 687,304 | \$ 709,043 | \$ 781,962 | \$ 787,161 |
| Travel | \$ 6,002 | \$ 250 | \$ 1,915 | \$ 9,351 | \$ 5,323 |
| Contractual Services | \$ 425,747 | \$ 429,855 | \$ 434,626 | \$ 523,453 | \$ 505,998 |
| Commodities | \$ 5,431 | \$ 189 | \$ 1,807 | \$ 6,705 | \$ 34,726 |
| Capital Outlay | \$ 6,454 | \$ (3,171) | \$ 14,789 | \$ 3,717 | \$ 88,346 |
| Total Administrative Expenses | \$ 1,144,697 | \$ 1,114,427 | \$ 1,162,181 | \$ 1,325,187 | \$ 1,421,554 |
| TOTAL EXPENSES | \$ 47,009,876 | \$ 46,465,049 | \$ 50,607,751 | \$ 51,634,509 | \$ 54,859,758 |
| BALANCES | | | | | |
| Governmental Appropriations | | | | | |
| General Fund Support (does not lapse) | - | - | \$ - | \$ - | \$ 1,668,317 |
| Other Gen. Fund Support - DE/DC (lapses) | - | - | \$ - | \$ - | \$ 7,737,373 |
| Ed. Enhancement Funds (may lapse) | - | - | \$ 1,635,832 | \$ 2,190,633 | \$ 2,072,614 |
| Special Fund Support | | | | | |
| Investment/Other (does not lapse) | - | - | \$ - | \$ - | \$ 20,000 |
| Cash/Collections (does not lapse) | - | - | \$ 1,224,374 | \$ 2,316,525 | \$ 1,720,000 |
| Other Appropriations | | | | | |
| Federal Funds (may lapse) | - | - | \$ 476,000 | \$ - | \$ - |
| State Special Funds/ARPA (does not lapse) | - | - | \$ - | \$ - | \$ 5,772,327 |
| TOTAL BALANCE | \$ 47,670 | \$ 1,056,079 | \$ 3,336,206 | \$ 4,507,158 | \$ 18,990,631 |
| Reappropriated in FY 2025 | | | | | \$ 9,584,941 |
| Available for Reappropriation in FY 2026 | | | | | \$ 1,668,317 |
| Lapsing/Unavailable for Reappropriation | | | | | \$ 7,737,373 |

Funding Disparities

Due to the availability of state support, some programs cannot be fully funded every year. When grant programs are not fully funded, all eligible applicants are awarded, but individual awards are prorated. All grant programs were fully funded in the current fiscal year. When loan programs are not fully funded, awards are made on a first-come, first-served basis until funds have been exhausted. Per legislation, no more than 20 students per cohort may be awarded the Critical Needs Dyslexia Therapy Forgivable Loan Program (CNDT), no more than \$70,000 may be awarded through the Speech-Language Pathologist Forgivable Loan Program (SLPL), and no more than 150 teachers per cohort may be awarded through the Winter-Reed Teacher Loan Repayment Program (WRTR). In the current year, the Postsecondary Board elected to fund only renewal SLPL applicants due to budget uncertainties at the time of awarding. The Board does not support additional funding or legislative expansion of forgivable loan programs, but does support loan repayment programs, like WRTR.

Summary Detail

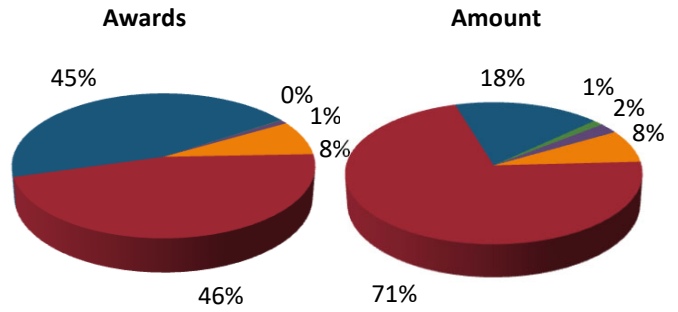
Awards and Amounts by Program and Institution Type

| Program Name | 2-Year Public | | 4-Year Public | | 4-Year Private | | Out-of-State or Loan Servicer | | All Programs | |
|--|---------------|--------------------|---------------|---------------------|----------------|--------------------|-------------------------------|--------------------|---------------|---------------------|
| | Awds | Amount | Awds | Amount | Awds | Amount | Awds | Amount | Awds | Amount |
| Undergraduate Grants | | | | | | | | | | |
| MTAG | 6,813 | \$2,709,487 | 9,113 | \$6,038,600 | 1,338 | \$832,861 | 0 | \$0 | 17,264 | \$9,580,948 |
| MESG | 307 | \$683,720 | 2,872 | \$6,575,009 | 338 | \$780,417 | 0 | \$0 | 3,517 | \$8,039,146 |
| HELP | 1,026 | \$3,210,030 | 2,869 | \$23,880,615 | 275 | \$2,100,091 | 0 | \$0 | 4,170 | \$29,190,736 |
| FAITH | 124 | \$868,805 | 63 | \$1,044,555 | 10 | \$101,519 | 0 | \$0 | 197 | \$2,014,878 |
| LAW | 1 | \$2,560 | 5 | \$64,271 | 0 | \$0 | 0 | \$0 | 6 | \$66,831 |
| DEDC | 6,454 | \$1,900,876 | 177 | \$35,652 | 566 | \$149,098 | 0 | \$0 | 7,197 | \$2,085,627 |
| <i>Subtotal</i> | <i>14,725</i> | <i>\$9,375,478</i> | <i>15,099</i> | <i>\$37,638,701</i> | <i>2,527</i> | <i>\$3,963,986</i> | <i>0</i> | <i>\$0</i> | <i>32,351</i> | <i>\$50,978,165</i> |
| Undergraduate Forgivable Loans | | | | | | | | | | |
| NELB | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| NELR | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> |
| Graduate Forgivable Loans | | | | | | | | | | |
| CNDT | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| SLPL | 0 | \$0 | 1 | \$9,340 | 0 | \$0 | 0 | \$0 | 1 | \$9,340 |
| NELM | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| NERM | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| NELP | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| NTSP | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| SREB | 0 | \$0 | 0 | \$0 | 0 | \$0 | 34 | \$672,384 | 34 | \$672,384 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>1</i> | <i>\$9,340</i> | <i>0</i> | <i>\$0</i> | <i>34</i> | <i>\$672,384</i> | <i>35</i> | <i>\$681,724</i> |
| Programs Funded through Special Sources | | | | | | | | | | |
| NISS | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 | 0 | \$0 |
| NULR | 0 | \$0 | 0 | \$0 | 0 | \$0 | 38 | \$227,673 | 38 | \$227,673 |
| WRTR | 0 | \$0 | 0 | \$0 | 0 | \$0 | 254 | \$1,012,507 | 254 | \$1,012,507 |
| <i>Subtotal</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>0</i> | <i>\$0</i> | <i>292</i> | <i>\$1,240,181</i> | <i>292</i> | <i>\$1,240,181</i> |
| Totals | 14,725 | \$9,375,478 | 15,100 | \$37,648,041 | 2,527 | \$3,963,986 | 326 | \$1,912,565 | 32,678 | \$52,900,070 |

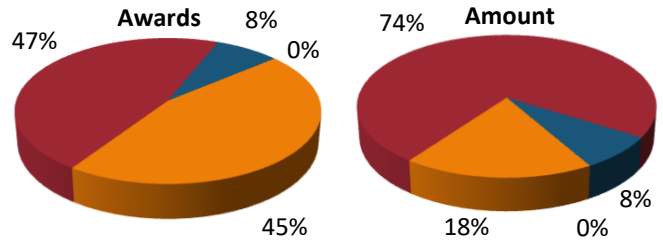
Summary Detail

Awards and Amounts by Program and Institution Type

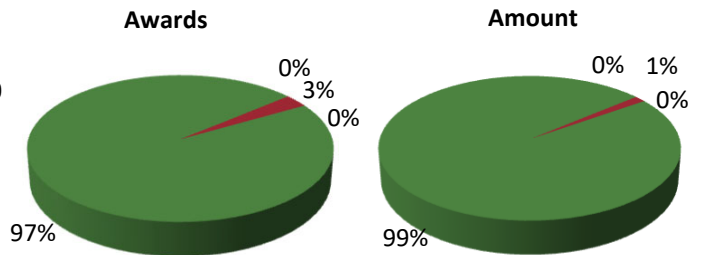
| All Awards | Awards | Amount |
|----------------|---------------|----------------------|
| 4-Year Private | 2,527 | \$ 3,963,986 |
| 4-Year Public | 15,100 | \$ 37,648,041 |
| 2-Year Public | 14,725 | \$ 9,375,478 |
| Out-of-State | 34 | \$ 672,384 |
| Loan Servicers | 292 | \$ 1,240,181 |
| Totals | 32,678 | \$ 52,900,070 |



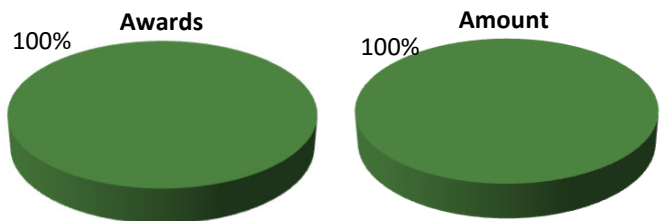
| Undergraduate Grants | Awards | Amount |
|-------------------------------|---------------|----------------------|
| 2-Year Public | 14,725 | \$ 9,375,478 |
| 4-Year Public | 15,099 | \$ 37,638,701 |
| 4-Year Private | 2,527 | \$ 3,963,986 |
| Out-of-State or Loan Servicer | 0 | \$ - |
| Totals | 32,351 | \$ 50,978,165 |



| Graduate Forgivable Loans | Awards | Amount |
|-------------------------------|-----------|-------------------|
| 2-Year Public | 0 | \$ - |
| 4-Year Public | 1 | \$ 9,340 |
| 4-Year Private | 0 | \$ - |
| Out-of-State or Loan Servicer | 34 | \$ 672,384 |
| Totals | 35 | \$ 681,724 |



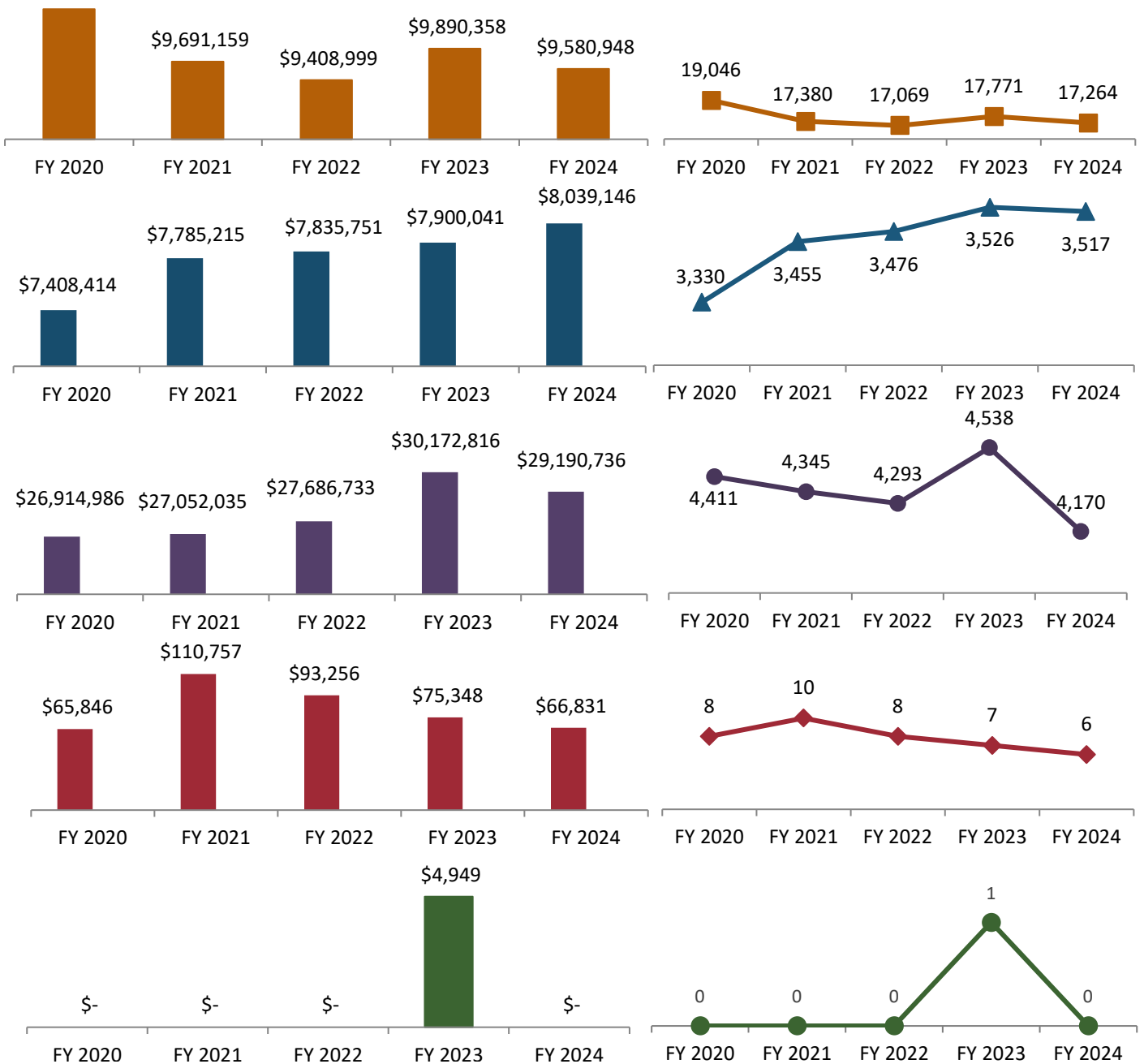
| Special Source Programs | Awards | Amount |
|----------------------------------|------------|---------------------|
| 2-Year Public | 0 | \$ - |
| 4-Year Public (Undergrad. Grant) | 0 | \$ - |
| 4-Year Private | 0 | \$ - |
| Out-of-State or Loan Servicer | 292 | \$ 1,240,181 |
| Totals (Loan Repayment) | 292 | \$ 1,240,181 |



Summary Detail

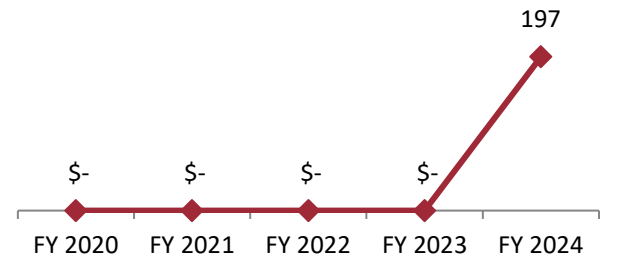
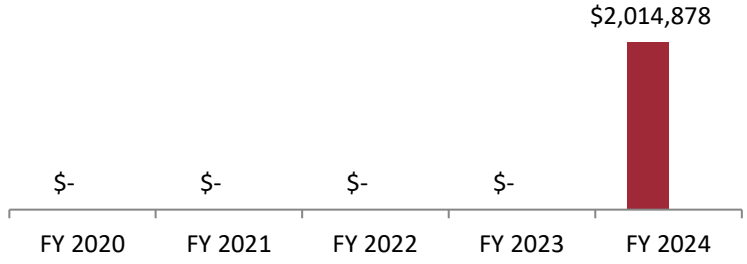
5-Year History of Awards and Amounts by Program

| Undergraduate Grants | | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-------------------------|----|------------|---------------|---------------|---------------|---------------|
| MTAG - Amount Awarded | \$ | 10,498,431 | \$ 9,691,159 | \$ 9,408,999 | \$ 9,890,358 | \$ 9,580,948 |
| MTAG - Number of Awards | | 19,046 | 17,380 | 17,069 | 17,771 | 17,264 |
| MESG - Amount Awarded | \$ | 7,408,414 | \$ 7,785,215 | \$ 7,835,751 | \$ 7,900,041 | \$ 8,039,146 |
| MESG - Number of Awards | | 3,330 | 3,455 | 3,476 | 3,526 | 3,517 |
| HELP - Amount Awarded | \$ | 26,914,986 | \$ 27,052,035 | \$ 27,686,733 | \$ 30,172,816 | \$ 29,190,736 |
| HELP - Number of Awards | | 4,411 | 4,345 | 4,293 | 4,538 | 4,170 |
| LAW - Amount Awarded | \$ | 65,846 | \$ 110,757 | \$ 93,256 | \$ 75,348 | \$ 66,831 |
| LAW - Number of Awards | | 8 | 10 | 8 | 7 | 6 |
| NISS - Amount | \$ | - | \$ - | \$ - | \$ 4,949 | \$ - |
| NISS - Number of Awards | | 0 | 0 | 0 | 1 | 0 |

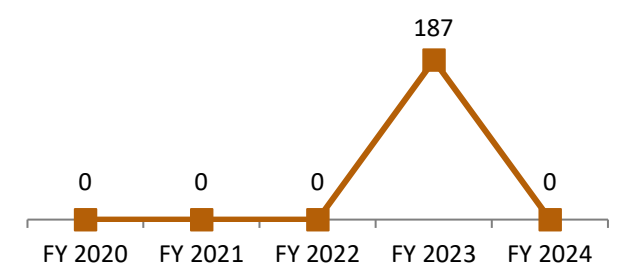
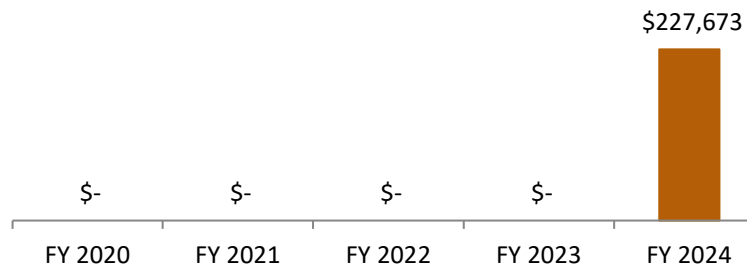


Summary Detail

| Undergraduate Grants (Continued) | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|---------|---------|---------|---------|--------------|
| FAITH - Amount | - | - | - | - | \$ 2,014,878 |
| FAITH - Number of Awards | - | - | - | - | 197 |
| DEDC - Amount | - | - | - | - | \$ 2,085,627 |
| DEDC - Number of Awards | - | - | - | - | 7,197 |



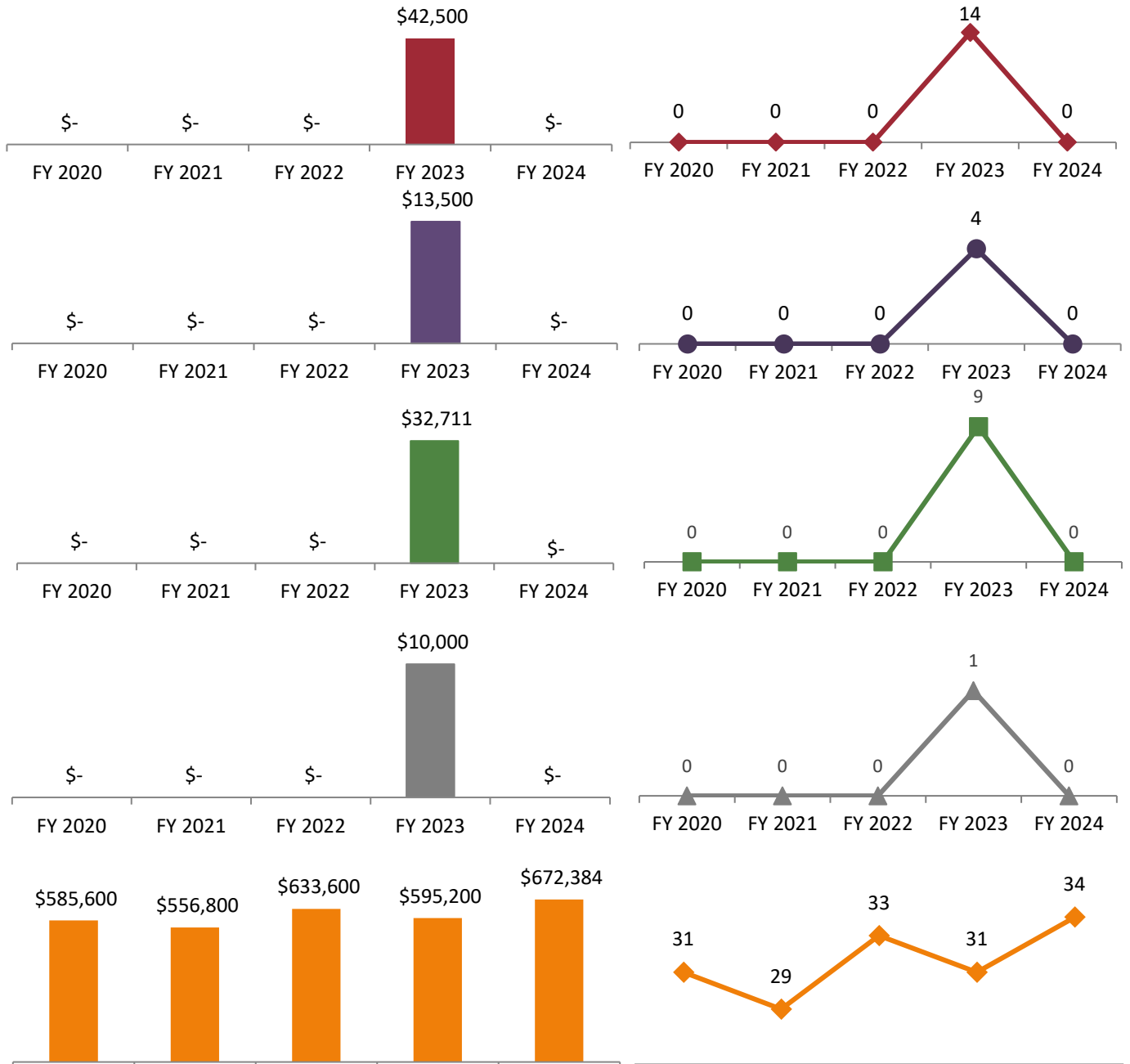
| Loan Repayment | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-------------------------|---------|---------|------------|------------|--------------|
| NULR - Amount | - | - | - | - | \$ 227,673 |
| NULR - Number of Awards | - | - | - | - | 38 |
| WRTR - Amount | - | - | \$ 406,000 | \$ 814,418 | \$ 1,012,507 |
| WRTR - Number of Awards | - | - | 134 | 217 | 254 |



Summary Detail

Graduate Forgivable Loans

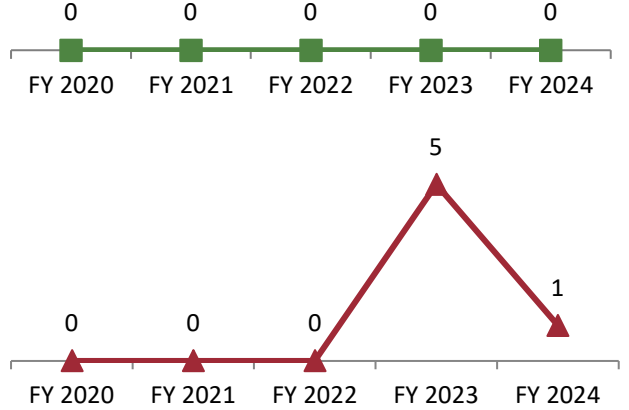
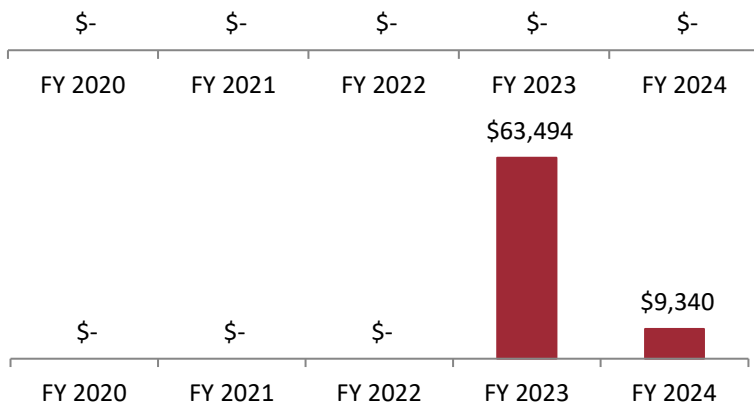
| Health Care | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-------------------------|------------|------------|------------|------------|------------|
| NELM - Amount Awarded | \$ - | \$ - | \$ - | \$ 42,500 | \$ - |
| NELM - Number of Awards | 0 | 0 | 0 | 14 | 0 |
| NERM - Amount Awarded | \$ - | \$ - | \$ - | \$ 13,500 | \$ - |
| NERM - Number of Awards | 0 | 0 | 0 | 4 | 0 |
| NELP - Amount Awarded | \$ - | \$ - | \$ - | \$ 32,711 | \$ - |
| NELP - Number of Awards | 0 | 0 | 0 | 9 | 0 |
| NTSP - Amount Awarded | \$ - | \$ - | \$ - | \$ 10,000 | \$ - |
| NTSP - Number of Awards | 0 | 0 | 0 | 1 | 0 |
| SREB - Amount Awarded | \$ 585,600 | \$ 556,800 | \$ 633,600 | \$ 595,200 | \$ 672,384 |
| SREB - Number of Awards | 31 | 29 | 33 | 31 | 34 |



Summary Detail

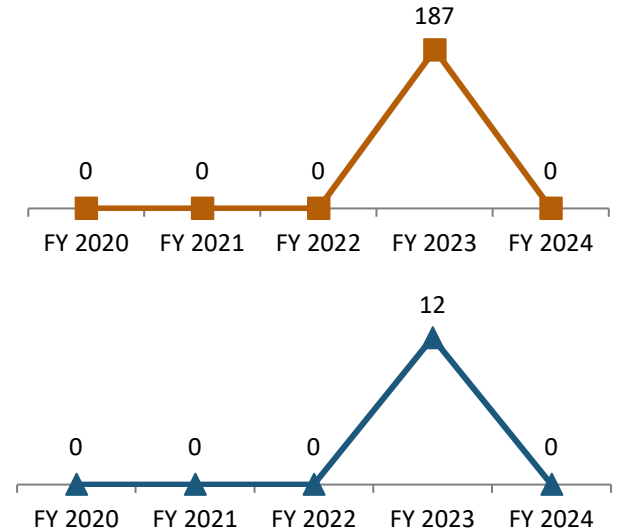
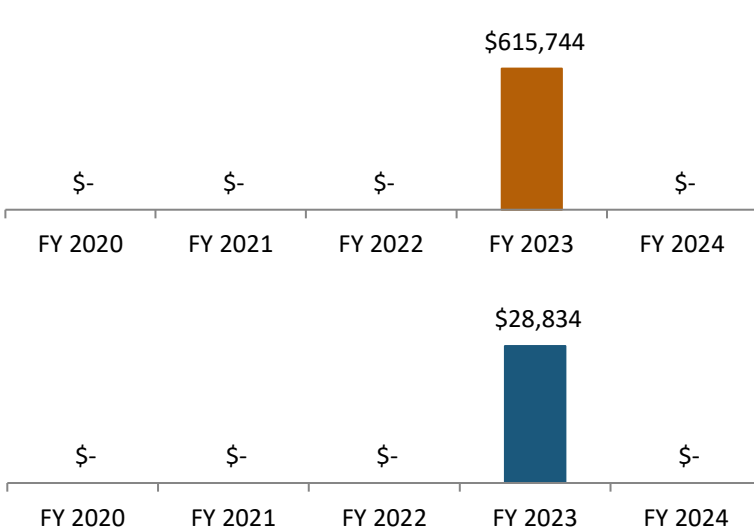
Graduate Forgivable Loans (Continued)

| Education | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-------------------------|---------|---------|---------|-----------|----------|
| CNDT - Amount Awarded | \$ - | \$ - | \$ - | \$ - | \$ - |
| CNDT - Number of Awards | 0 | 0 | 0 | 0 | 0 |
| SLPL - Amount Awarded | \$ - | \$ - | \$ - | \$ 63,494 | \$ 9,340 |
| SLPL - Number of Awards | 0 | 0 | 0 | 5 | 1 |



Undergraduate Forgivable Loans

| Health Care | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-------------------------|---------|---------|---------|------------|---------|
| NELB - Amount Awarded | \$ - | \$ - | \$ - | \$ 615,744 | \$ - |
| NELB - Number of Awards | 0 | 0 | 0 | 187 | 0 |
| NELR - Amount Awarded | \$ - | \$ - | \$ - | \$ 28,834 | \$ - |
| NELR - Number of Awards | 0 | 0 | 0 | 12 | 0 |



Summary Detail

Overview of Forgivable Loan Accounts Under Management

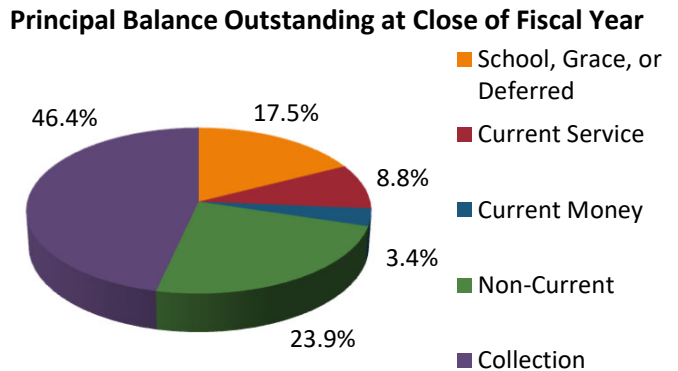
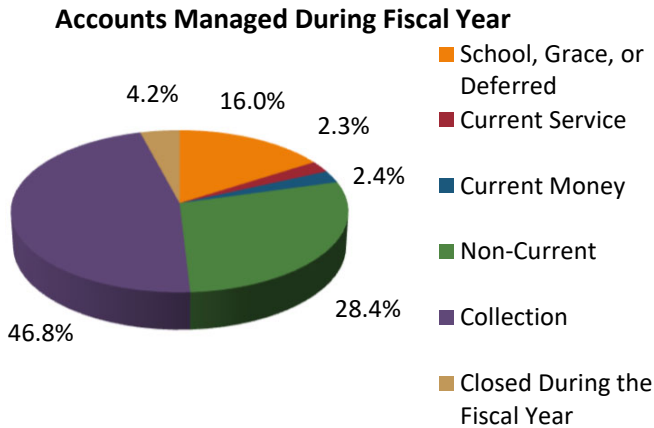
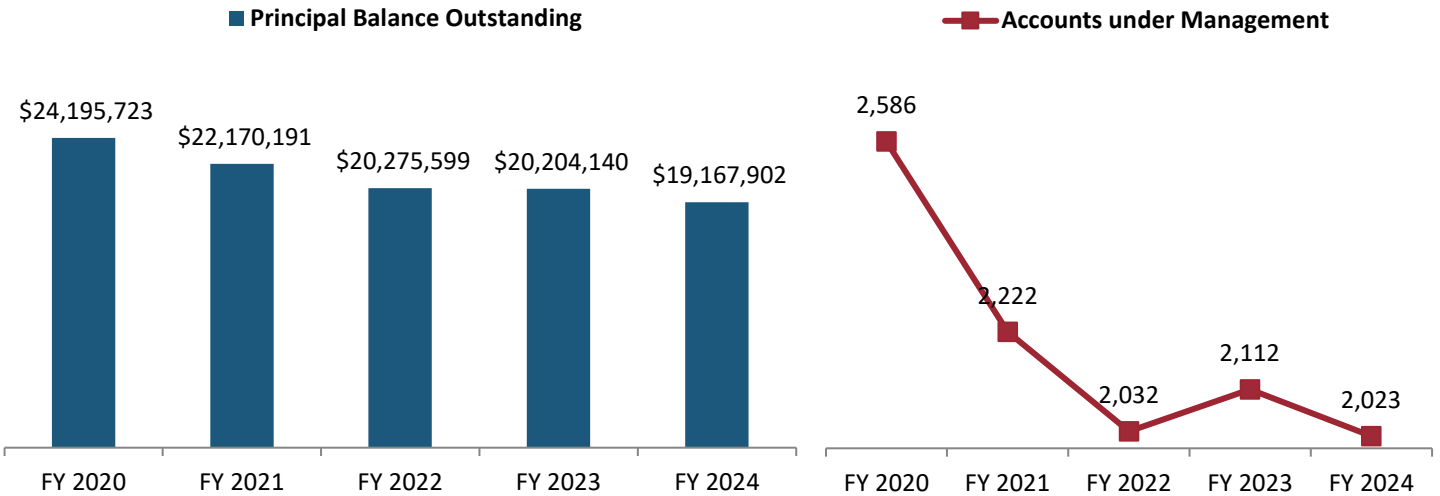
State-supported forgivable loan awards may be repaid through service or money. On the opposite page is a summary list of the status of all accounts being managed during the fiscal year. ECSI manages repayment accounts on behalf of the state. Most accounts enter a grace period once a student separates 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 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|
| Current | 422 | 355 | 241 | 435 | 418 |
| Defaulted | 1,792 | 1,668 | 1,632 | 1,578 | 1,521 |
| Closed During the Fiscal Year | 372 | 199 | 159 | 99 | 84 |
| Total | 2,586 | 2,222 | 2,032 | 2,112 | 2,023 |

| Principal Balance Outstanding | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|--------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Current | \$ 9,628,901 | \$ 8,271,670 | \$ 6,354,577 | \$ 6,417,045 | \$ 5,695,393 |
| Defaulted | \$ 14,566,822 | \$ 13,898,521 | \$ 13,921,804 | \$ 13,787,377 | \$ 13,473,688 |
| Closed During the Fiscal Year* | \$ - | \$ - | \$ (782) | \$ (281) | \$ (1,179) |
| Total | \$ 24,195,723 | \$ 22,170,191 | \$ 20,275,599 | \$ 20,204,140 | \$ 19,167,902 |

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



Summary of Accounts Managed During the Fiscal Year

| Program | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts |
|--|----------------------------|-----------------|---------------|--------------|--------------|-------------------------------|------------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | |
| Undergraduate Forgivable Loans | | | | | | | |
| NELB | 172 | 10 | 3 | 49 | 91 | 9 | 334 |
| NELR | 14 | 0 | 0 | 15 | 21 | 3 | 53 |
| Graduate Forgivable Loans | | | | | | | |
| CNDT | 0 | 0 | 7 | 0 | 2 | 1 | 10 |
| SLPL | 4 | 0 | 0 | 0 | 2 | 1 | 7 |
| NELM | 16 | 0 | 1 | 12 | 21 | 3 | 53 |
| NERM | 4 | 0 | 0 | 1 | 1 | 0 | 6 |
| NELP | 10 | 1 | 0 | 3 | 8 | 3 | 25 |
| NTSP | 5 | 2 | 4 | 5 | 17 | 4 | 37 |
| SREB | 39 | 21 | 7 | 4 | 6 | 9 | 86 |
| Inactive Forgivable Loans (untracked by cohort) | | | | | | | |
| All | 59 | 12 | 27 | 486 | 777 | 51 | 1,412 |
| Totals | 323 | 46 | 49 | 575 | 946 | 84 | 2,023 |
| % of Total | 16.0% | 2.3% | 2.4% | 28.4% | 46.8% | 4.2% | 100% |

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

| Program | Current | | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts |
|--|----------------------------|---------------------|-------------------|---------------------|---------------------|-------------------------------|------------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | Collection | | |
| Undergraduate Forgivable Loans | | | | | | | |
| NELB | \$ 569,409 | \$ 36,401 | \$ 3,329 | \$ 183,627 | \$ 325,383 | \$ - | \$ 1,118,148 |
| NELR | \$ 36,834 | \$ - | \$ - | \$ 47,620 | \$ 53,426 | \$ - | \$ 137,879 |
| Graduate Forgivable Loans | | | | | | | |
| CNDT | \$ - | \$ - | \$ 23,055 | \$ - | \$ 7,720 | \$ - | \$ 30,775 |
| SLPL | \$ 59,028 | \$ - | \$ - | \$ - | \$ 37,459 | \$ - | \$ 96,487 |
| NELM | \$ 53,850 | \$ - | \$ 2,500 | \$ 39,096 | \$ 80,660 | \$ - | \$ 176,106 |
| NERM | \$ 13,500 | \$ - | \$ - | \$ 7,500 | \$ 3,462 | \$ - | \$ 24,462 |
| NELP | \$ 42,711 | \$ 4,516 | \$ - | \$ 14,869 | \$ 49,662 | \$ - | \$ 111,759 |
| NTSP | \$ 45,196 | \$ 32,477 | \$ 14,067 | \$ 26,952 | \$ 201,865 | \$ - | \$ 320,557 |
| SREB | \$ 1,997,184 | \$ 1,044,359 | \$ 215,791 | \$ 39,122 | \$ 149,275 | \$ - | \$ 3,445,732 |
| Inactive (untracked by cohort) Forgivable Loans | | | | | | | |
| All | \$ 541,767 | \$ 563,376 | \$ 396,043 | \$ 4,216,651 | \$ 7,989,338 | \$ (1,179) | \$ 13,705,996 |
| Totals | \$ 3,359,478 | \$ 1,681,130 | \$ 654,785 | \$ 4,575,437 | \$ 8,898,251 | \$ (1,179) | \$ 19,167,902 |
| % of Total | 17.5% | 8.8% | 3.4% | 23.9% | 46.4% | 0.0% | 100% |

Summary Detail

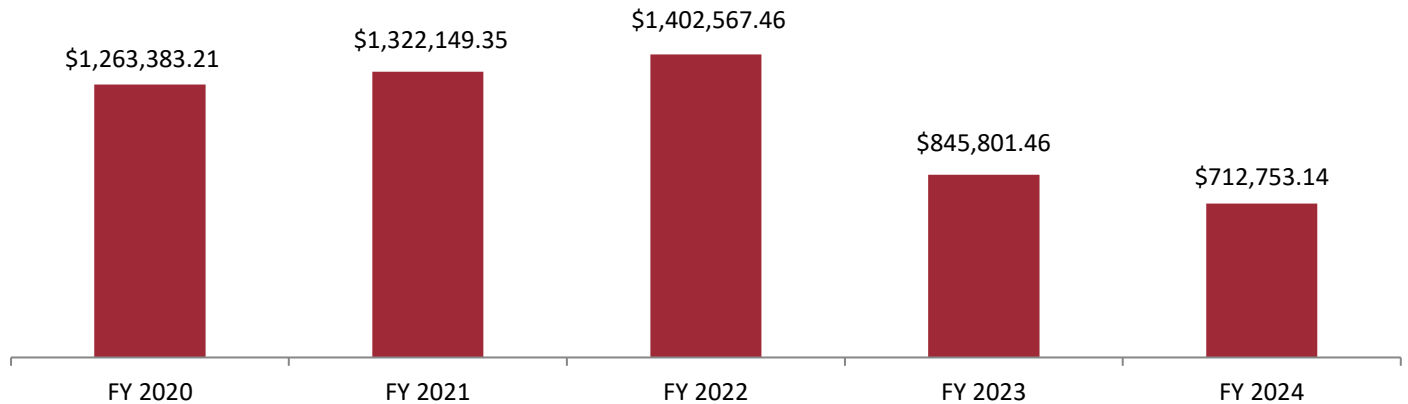
Summary of Revenue Collected in Repayment During the Fiscal Year

| Program | Principal | Interest | Fees | Tax Offset | Servicer and Agency Fees | Total Balance |
|--|----------------------|----------------------|---------------------|---------------------|--------------------------|----------------------|
| Undergraduate Forgivable Loans | | | | | | |
| NELB | \$ 17,649.72 | \$ 7,098.33 | \$ 4,376.93 | \$ 5,608.51 | \$ (4,596.62) | \$ 30,136.87 |
| NELR | \$ 4,773.24 | \$ 962.59 | \$ 1,289.23 | \$ 8,523.04 | \$ (2,057.63) | \$ 13,490.47 |
| Graduate Forgivable Loans | | | | | | |
| CNDT | \$ 5,970.95 | \$ 1,442.61 | \$ - | \$ 263.50 | \$ (1,015.98) | \$ 6,661.08 |
| SLPL | \$ - | \$ 832.00 | \$ 208.00 | \$ - | \$ (137.63) | \$ 902.37 |
| NELM | \$ 2,770.89 | \$ 558.39 | \$ 255.44 | \$ 240.62 | \$ (506.24) | \$ 3,319.10 |
| NERM | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| NELP | \$ 3,478.64 | \$ 1,217.73 | \$ 682.44 | \$ 707.55 | \$ (805.47) | \$ 5,280.89 |
| NTSP | \$ 12,862.01 | \$ 4,592.17 | \$ 2,251.08 | \$ 2,128.90 | \$ (2,889.53) | \$ 18,944.63 |
| SREB | \$ 84,176.65 | \$ 12,138.47 | \$ 582.92 | \$ 558.45 | \$ (12,897.36) | \$ 84,559.13 |
| Inactive (Untracked by Cohort) Forgivable Loans | | | | | | |
| All | \$ 370,440.23 | \$ 143,793.10 | \$ 47,559.93 | \$ 71,471.42 | \$ (83,806.07) | \$ 549,458.61 |
| Totals | \$ 502,122.33 | \$ 172,635.39 | \$ 57,205.97 | \$ 89,501.99 | \$ (108,712.54) | \$ 712,753.14 |

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

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|--------------------------|------------------------|------------------------|------------------------|----------------------|----------------------|
| Total Revenue Collected | \$ 1,401,888.31 | \$ 1,458,444.22 | \$ 1,532,469.60 | \$ 959,675.51 | \$ 821,465.68 |
| Servicer and Agency Fees | \$ (138,505.10) | \$ (136,294.87) | \$ (129,902.14) | \$ (113,874.05) | \$ (108,712.54) |
| Net Collections | \$ 1,263,383.21 | \$ 1,322,149.35 | \$ 1,402,567.46 | \$ 845,801.46 | \$ 712,753.14 |

(Available for New Awards)



Summary Detail

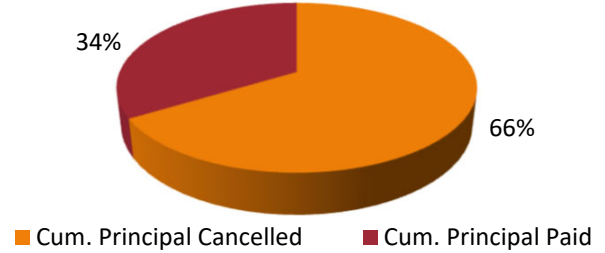
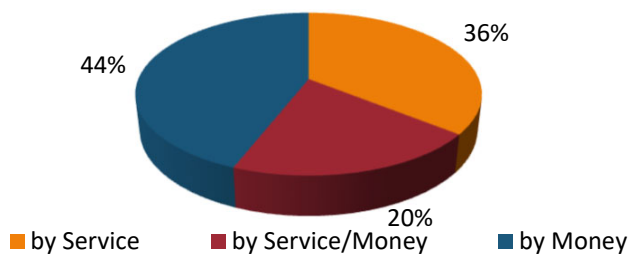
Summary of Accounts Closed During the Fiscal Year

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

| Program | Service Cancellation | Service Cancellation and Money | Money | Total | Cumulative Principal Cancelled | Cumulative Principal Paid | Cumulative Interest Paid | Cumulative Paid on Accounts |
|--|----------------------|--------------------------------|-----------|-----------|--------------------------------|---------------------------|--------------------------|-----------------------------|
| Undergraduate Forgivable Loans | | | | | | | | |
| NELB | 4 | 1 | 4 | 9 | \$ 14,767 | \$ 17,500 | \$ 1,945 | \$ 19,445 |
| NELR | 0 | 0 | 3 | 3 | \$ - | \$ 10,500 | \$ 2,171 | \$ 12,671 |
| Graduate Forgivable Loans | | | | | | | | |
| CNDT | 0 | 1 | 0 | 1 | \$ 4,715 | \$ 4,293 | \$ 305 | \$ 4,598 |
| SLPL | 1 | 0 | 0 | 1 | \$ 13,806 | \$ - | \$ - | \$ - |
| NELM | 0 | 0 | 3 | 3 | \$ - | \$ 11,625 | \$ 1,449 | \$ 13,074 |
| NERM | 0 | 0 | 0 | 0 | \$ - | \$ - | \$ - | \$ - |
| NELP | 2 | 1 | 0 | 3 | \$ 21,060 | \$ 815 | \$ 193 | \$ 1,008 |
| NTSP | 3 | 1 | 0 | 4 | \$ 71,061 | \$ 939 | \$ 54 | \$ 993 |
| SREB | 7 | 1 | 1 | 9 | \$ 596,873 | \$ 8,022 | \$ 668 | \$ 8,690 |
| Inactive (untracked by cohort) Forgivable Loans | | | | | | | | |
| All | 13 | 12 | 26 | 51 | \$ 601,343 | \$ 617,093 | \$ 136,589 | \$ 753,682 |
| Totals | 30 | 17 | 37 | 84 | \$ 1,323,624 | \$ 670,788 | \$ 143,372 | \$ 814,160 |

Accounts Closed During the Fiscal Year

Cumulative Principal Paid or Cancelled



5-Year History of Accounts Closed During the Fiscal Year

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|--------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Service/Cancellation | 184 | 53 | 48 | 11 | 30 |
| Service and Money | 58 | 43 | 32 | 19 | 17 |
| Money | 130 | 103 | 79 | 69 | 37 |
| Total | 372 | 199 | 159 | 99 | 84 |
| Cumulative Principal Cancelled | \$ 2,447,489 | \$ 1,486,944 | \$ 2,567,084 | \$ 747,072 | \$ 1,323,624 |
| Cumulative Principal Paid | \$ 1,100,104 | \$ 1,053,387 | \$ 1,187,540 | \$ 906,366 | \$ 670,788 |
| Cumulative Interest Paid | \$ 212,175 | \$ 205,426 | \$ 178,223 | \$ 236,562 | \$ 143,372 |
| Total | \$ 3,759,767 | \$ 2,745,757 | \$ 3,932,847 | \$ 1,890,000 | \$ 2,137,784 |

Summary Detail

Summary of Cohort Accounts

| PROGRAM | Undergraduate | | Graduate | | | | | | | INACTIVE PROGRAMS | TOTAL |
|-----------------------------------|---------------|------------|-----------|-----------|------------|-----------|------------|------------|------------|-------------------|--------------|
| | NELB | NELR | CNDT | SLPL | NELM | NERM | NELP | NTSP | SREB | | |
| Accounts Under Mgmt. | 334 | 53 | 10 | 7 | 53 | 6 | 25 | 37 | 86 | 1,412 | 2,023 |
| <i>Repayment Status:</i> | | | | | | | | | | | |
| In Repayment | 325 | 50 | 9 | 6 | 50 | 6 | 22 | 33 | 77 | 1,361 | 1,939 |
| Closed Current Year | 9 | 3 | 1 | 1 | 3 | 0 | 3 | 4 | 9 | 51 | 84 |
| <i>Reporting Status:</i> | | | | | | | | | | | |
| Tracked Cohort Accounts | 307 | 50 | 10 | 7 | 42 | 6 | 23 | 36 | 82 | - | 563 |
| Untracked Cohort Accounts | 27 | 3 | - | - | 11 | - | 2 | 1 | 4 | 1,412 | 1,460 |
| Accounts Awarded Over Time | 2,130 | 604 | 72 | 15 | 636 | 30 | 103 | 189 | 247 | | 4,026 |
| <i>Repayment Status:</i> | | | | | | | | | | | |
| Active (Under Mgmt.) | 334 | 53 | 10 | 7 | 53 | 6 | 25 | 37 | 86 | | 611 |
| Closed in a Prior Year | 1,796 | 551 | 62 | 8 | 583 | 24 | 78 | 152 | 161 | | 3,415 |
| <i>Reporting Status:</i> | | | | | | | | | | | |
| Tracked Cohort Accounts | 2,093 | 598 | 72 | 15 | 623 | 30 | 101 | 188 | 242 | | 3,962 |
| Untracked Cohort Accounts | 37 | 6 | - | - | 13 | - | 2 | 1 | 5 | | 64 |

All Tracked Accounts by Cohort

| | | | | | | | | | | | |
|--------------------|--------------|------------|-----------|-----------|------------|-----------|------------|------------|------------|--|--------------|
| <i>Prior Years</i> | 1,524 | 401 | 21 | - | 442 | 10 | 55 | 146 | 153 | | 2,752 |
| FY 2015 | 194 | 115 | 20 | 9 | 84 | 12 | 27 | 24 | 12 | | 497 |
| FY 2016 | 188 | 70 | 23 | - | 83 | 4 | 10 | 17 | 11 | | 406 |
| FY 2017 | 1 | - | - | - | - | - | - | - | 10 | | 11 |
| FY 2018 | - | - | 8 | 1 | - | - | - | - | 6 | | 15 |
| FY 2019 | - | - | - | - | - | - | - | - | 9 | | 9 |
| FY 2020 | - | - | - | - | - | - | - | - | 7 | | 7 |
| FY 2021 | - | - | - | - | - | - | - | - | 8 | | 8 |
| FY 2022 | - | - | - | - | - | - | - | - | 9 | | 9 |
| FY 2023 | 186 | 12 | - | 5 | 14 | 4 | 9 | 1 | 8 | | 239 |
| FY 2024 | - | - | - | - | - | - | - | - | 9 | | 9 |
| TOTAL | 2,093 | 598 | 72 | 15 | 623 | 30 | 101 | 188 | 242 | | 3,962 |

Rate of Tracked Accounts Closed by Service

| | | | | | | | | | | | |
|--------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|--|-------------|
| <i>Prior Years</i> | 82% | 89% | 89% | - | 88% | 67% | 86% | 82% | 86% | | 84% |
| FY 2015 | 81% | 87% | 89% | 57% | 89% | 83% | 83% | 93% | 60% | | 84% |
| FY 2016 | 76% | 88% | 89% | - | 83% | 100% | 100% | 75% | 86% | | 81% |
| FY 2017 | 100% | - | - | - | - | - | - | - | 25% | | 40% |
| FY 2018 | - | - | 100% | 100% | - | - | - | - | - | | 100% |
| FY 2019 | - | - | - | - | - | - | - | - | - | | - |
| FY 2020 | - | - | - | - | - | - | - | - | - | | - |
| FY 2021 | - | - | - | - | - | - | - | - | - | | - |
| FY 2022 | - | - | - | - | - | - | - | - | - | | - |
| FY 2023 | 67% | - | - | 100% | - | - | - | - | - | | 71% |
| FY 2024 | - | - | - | - | - | - | - | - | - | | - |
| TOTAL | 81% | 89% | 90% | 67% | 88% | 79% | 86% | 83% | 83% | | 84% |

Rate of Tracked Accounts in Default

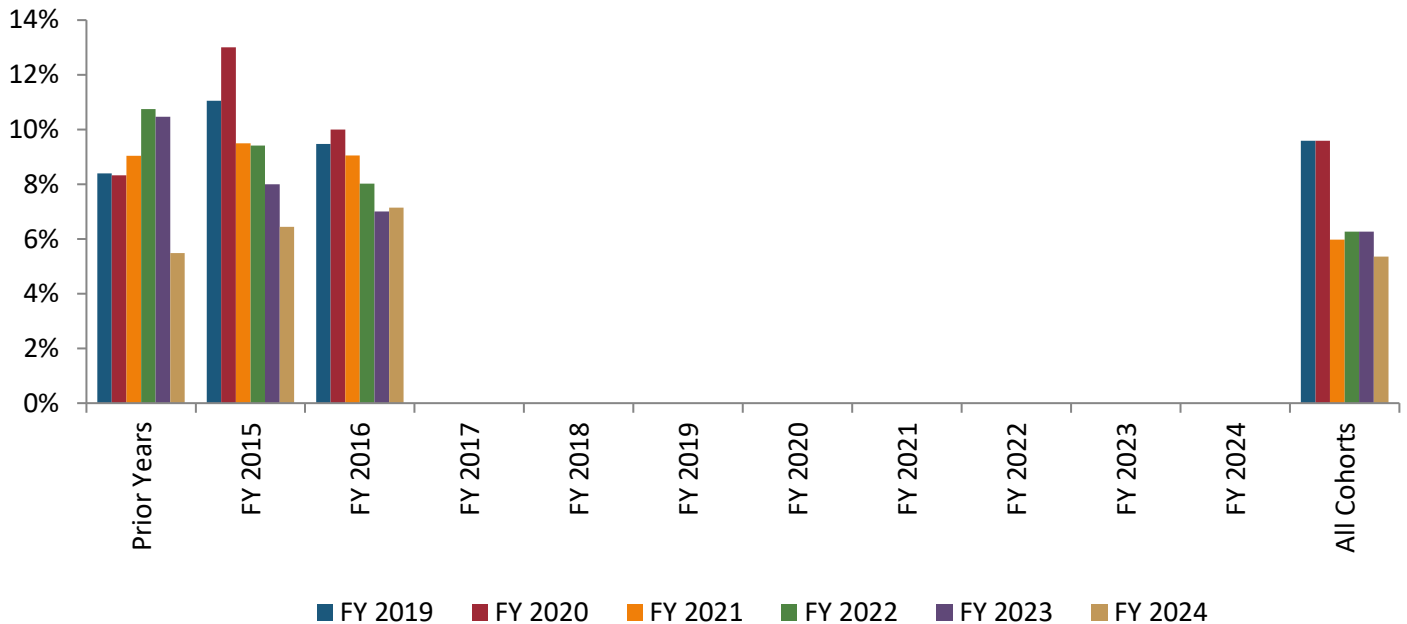
| | | | | | | | | | | | |
|--------------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|---|-----------|
| <i>Prior Years</i> | 6% | 6% | 5% | - | 4% | 10% | 9% | 8% | 3% | - | 5% |
| FY 2015 | 6% | 5% | 0% | 22% | 4% | 0% | 11% | 25% | 8% | | 6% |
| FY 2016 | 10% | 4% | 4% | - | 1% | 25% | 10% | 24% | 0% | | 7% |
| FY 2017 | 0% | - | - | - | - | - | - | - | 0% | | 0% |
| FY 2018 | - | - | 0% | 0% | - | - | - | - | 0% | | 0% |
| FY 2019 | - | - | - | - | - | - | - | - | 0% | | 0% |
| FY 2020 | - | - | - | - | - | - | - | - | 0% | | 0% |
| FY 2021 | - | - | - | - | - | - | - | - | 0% | | 0% |
| FY 2022 | - | - | - | - | - | - | - | - | 0% | | 0% |
| FY 2023 | 0% | 0% | - | 0% | 0% | 0% | 0% | 0% | 0% | | 0% |
| FY 2024 | - | - | - | - | - | - | - | - | 0% | | 0% |
| TOTAL | 5% | 6% | 3% | 13% | 4% | 7% | 9% | 11% | 2% | | 5% |

Summary Detail

History of Default Rates by Program and Cohort

| Default Rates by Program | FY 2019 | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|---------------------------------------|------------|------------|-----------|-----------|-----------|-----------|
| Undergraduate Forgivable Loans | | | | | | |
| NELB | 8% | 8% | 7% | 7% | 6% | 5% |
| NELR | 7% | 8% | 6% | 7% | 6% | 6% |
| Graduate Forgivable Loans | | | | | | |
| CNDT | 11% | 10% | 6% | 4% | 3% | 3% |
| SLPL | 20% | 20% | 20% | 20% | 13% | 13% |
| NELM | 5% | 5% | 4% | 4% | 4% | 4% |
| NERM | 8% | 8% | 8% | 8% | 7% | 7% |
| NELP | 9% | 12% | 10% | 10% | 11% | 9% |
| NTSP | 9% | 13% | 12% | 12% | 12% | 11% |
| SREB | 2% | 3% | 3% | 3% | 3% | 2% |
| All Programs | 10% | 10% | 6% | 6% | 6% | 5% |

| Default Rates by Cohort | FY 2019 | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|-------------------------|------------|------------|-----------|-----------|-----------|-----------|
| <i>Prior Years</i> | 8% | 8% | 9% | 11% | 10% | 5% |
| FY 2015 | 11% | 13% | 9% | 9% | 8% | 6% |
| FY 2016 | 9% | 10% | 9% | 8% | 7% | 7% |
| FY 2017 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2018 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2019 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2020 | - | 0% | 0% | 0% | 0% | 0% |
| FY 2021 | - | - | 0% | 0% | 0% | 0% |
| FY 2022 | - | - | - | 0% | 0% | 0% |
| FY 2023 | - | - | - | - | 0% | 0% |
| FY 2024 | - | - | - | - | - | 0% |
| All Cohorts | 10% | 10% | 6% | 6% | 6% | 5% |

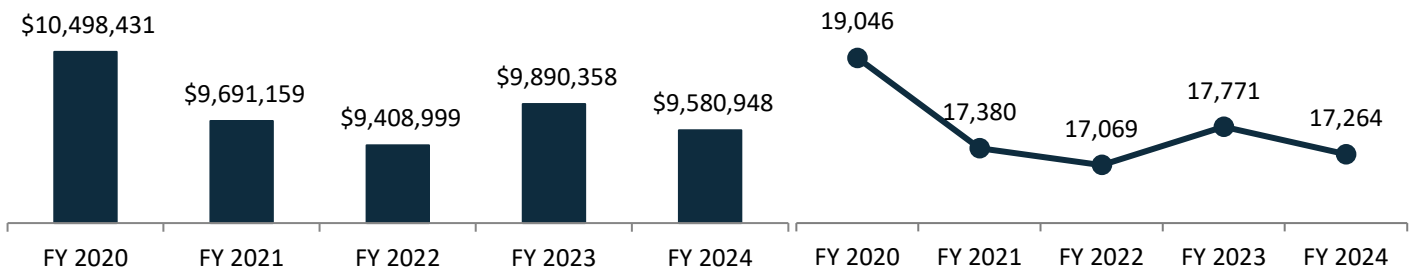


Mississippi Resident Tuition Assistance Grant (MTAG)

Mississippi Resident Tuition Assistance Grants are available to Mississippi resident students enrolled full-time and pursuing a first certificate, associate's degree, or bachelor's degree at an approved Mississippi college or university. Freshmen and sophomores receive up to \$500 per academic year and juniors and seniors receive up to \$1,000 per academic year for a maximum of four (4) academic years/eight (8) semesters/twelve (12) trimesters. To be eligible, students must have a 2.5 GPA and a composite score of 15 on the national ACT (or SAT equivalent). Recipients must NOT be eligible for maximum federal Pell grants. The application deadline is September 15 each year.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|---------------|--------------|--------------|--------------|--------------|
| Total Recipients | 18,875 | 17,251 | 16,942 | 17,656 | 17,121 |
| Total Awards | 19,046 | 17,380 | 17,069 | 17,771 | 17,264 |
| % One-Year Change (+/-) | 0.9% | -8.7% | -1.8% | 4.1% | -2.9% |
| Total Funding for Program | \$ 10,498,431 | \$ 9,691,159 | \$ 9,408,999 | \$ 9,890,358 | \$ 9,580,948 |
| % One-Year Change (+/-) | 0.2% | -7.7% | -2.9% | 5.1% | -3.1% |
| Eligible Applicants | 18,875 | 17,251 | 16,942 | 17,656 | 17,121 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Minimum Award | - | - | \$ 25 | \$ 25 | \$ 25 |
| Maximum Award | - | - | \$ 1,000 | \$ 1,000 | \$ 1,000 |
| Average Award Amount | \$ 556 | \$ 562 | \$ 551 | \$ 557 | \$ 555 |
| % One-Year Change (+/-) | -0.7% | 1.0% | -1.9% | 1.0% | -0.3% |



Awards by Institution

| 4-Year Private Institutions | Awards | Avg. Award | Amount |
|--|--------------|---------------|---------------------|
| Belhaven University | 151 | \$ 660 | \$ 99,600 |
| Blue Mountain College | 136 | \$ 659 | \$ 89,625 |
| Millsaps College | 69 | \$ 667 | \$ 46,025 |
| Mississippi College | 605 | \$ 586 | \$ 354,700 |
| Rust College | 5 | \$ 550 | \$ 2,750 |
| Tougaloo College | 45 | \$ 718 | \$ 32,300 |
| William Carey University | 327 | \$ 636 | \$ 207,861 |
| Totals | 1,338 | \$ 622 | \$ 832,861 |
| 4-Year Public Institutions | Awards | Avg. Award | Amount |
| Alcorn State University | 209 | \$ 594 | \$ 124,075 |
| Delta State University | 299 | \$ 669 | \$ 199,975 |
| Jackson State University | 303 | \$ 611 | \$ 185,200 |
| Mississippi State University | 3,481 | \$ 663 | \$ 2,307,175 |
| Mississippi University for Women | 332 | \$ 714 | \$ 236,925 |
| Mississippi Valley State University | 26 | \$ 438 | \$ 11,375 |
| University of Mississippi | 2,261 | \$ 645 | \$ 1,458,425 |
| University of Mississippi Medical Center | 88 | \$ 903 | \$ 79,500 |
| University of Southern Mississippi | 2,114 | \$ 679 | \$ 1,435,950 |
| Totals | 9,113 | \$ 663 | \$ 6,038,600 |

| 2-Year Public Institutions | Awards | Avg. Award | Amount |
|--|---------------|-------------------|---------------------|
| Coahoma Community College | 44 | \$ 369 | \$ 16,225 |
| Copiah-Lincoln Community College | 330 | \$ 411 | \$ 135,750 |
| East Central Community College | 327 | \$ 409 | \$ 133,700 |
| East Mississippi Community College | 394 | \$ 385 | \$ 151,675 |
| Hinds Community College | 571 | \$ 355 | \$ 202,825 |
| Holmes Community College | 431 | \$ 394 | \$ 169,975 |
| Itawamba Community College | 812 | \$ 417 | \$ 338,500 |
| Jones County Junior College | 582 | \$ 392 | \$ 228,350 |
| Meridian Community College | 294 | \$ 418 | \$ 122,987 |
| Mississippi Delta Community College | 105 | \$ 388 | \$ 40,775 |
| Mississippi Gulf Coast Community College | 775 | \$ 386 | \$ 299,100 |
| Northeast MS Community College | 510 | \$ 412 | \$ 210,325 |
| Northwest MS Community College | 817 | \$ 404 | \$ 330,300 |
| Pearl River Community College | 590 | \$ 402 | \$ 237,425 |
| Southwest Mississippi Community College | 231 | \$ 396 | \$ 91,575 |
| Totals | 6,813 | \$ 398 | \$ 2,709,487 |
| Grand Totals | 17,264 | \$ 555 | \$ 9,580,948 |

Award Recipients by County

| County | Recipients | Avg. Award | Amount |
|-----------------|-------------------|-------------------|---------------|
| Adams | 87 | \$ 544 | \$ 47,325 |
| Alcorn | 257 | \$ 580 | \$ 149,025 |
| Amite | 67 | \$ 543 | \$ 36,409 |
| Attala | 118 | \$ 574 | \$ 67,725 |
| Benton | 17 | \$ 588 | \$ 10,000 |
| Bolivar | 137 | \$ 570 | \$ 78,075 |
| Calhoun | 85 | \$ 578 | \$ 49,166 |
| Carroll | 76 | \$ 507 | \$ 38,550 |
| Chickasaw | 56 | \$ 497 | \$ 27,825 |
| Choctaw | 58 | \$ 586 | \$ 34,000 |
| Claiborne | 15 | \$ 633 | \$ 9,500 |
| Clarke | 92 | \$ 545 | \$ 50,183 |
| Clay | 75 | \$ 570 | \$ 42,725 |
| Coahoma | 57 | \$ 547 | \$ 31,175 |
| Copiah | 137 | \$ 529 | \$ 72,500 |
| Covington | 81 | \$ 565 | \$ 45,739 |
| Desoto | 1,274 | \$ 549 | \$ 699,917 |
| Forrest | 458 | \$ 603 | \$ 276,195 |
| Franklin | 47 | \$ 561 | \$ 26,375 |
| George | 107 | \$ 543 | \$ 58,132 |
| Greene | 38 | \$ 602 | \$ 22,890 |
| Grenada | 106 | \$ 583 | \$ 61,825 |
| Hancock | 227 | \$ 565 | \$ 128,184 |
| Harrison | 940 | \$ 539 | \$ 506,362 |
| Hinds | 1,015 | \$ 568 | \$ 576,326 |
| Holmes | 45 | \$ 536 | \$ 24,125 |
| Humphreys | 14 | \$ 554 | \$ 7,750 |
| Issaquena | 5 | \$ 550 | \$ 2,750 |
| Itawamba | 159 | \$ 544 | \$ 86,425 |
| Jackson | 812 | \$ 563 | \$ 457,537 |
| Jasper | 89 | \$ 496 | \$ 44,141 |
| Jefferson | 12 | \$ 446 | \$ 5,350 |
| Jefferson Davis | 36 | \$ 560 | \$ 20,175 |

| County (cont.) | Recipients | Avg. Award | | Amount |
|----------------|---------------|------------|------------|---------------------|
| Jones | 374 | \$ | 546 | \$ 204,194 |
| Kemper | 20 | \$ | 484 | \$ 9,675 |
| Lafayette | 426 | \$ | 569 | \$ 242,600 |
| Lamar | 532 | \$ | 565 | \$ 300,590 |
| Lauderdale | 471 | \$ | 571 | \$ 269,141 |
| Lawrence | 81 | \$ | 555 | \$ 44,933 |
| Leake | 92 | \$ | 542 | \$ 49,875 |
| Lee | 650 | \$ | 559 | \$ 363,033 |
| Leflore | 107 | \$ | 570 | \$ 61,025 |
| Lincoln | 245 | \$ | 533 | \$ 130,683 |
| Lowndes | 353 | \$ | 551 | \$ 194,425 |
| Madison | 1,093 | \$ | 587 | \$ 641,509 |
| Marion | 121 | \$ | 537 | \$ 65,025 |
| Marshall | 119 | \$ | 525 | \$ 62,500 |
| Monroe | 260 | \$ | 552 | \$ 143,550 |
| Montgomery | 70 | \$ | 559 | \$ 39,100 |
| Neshoba | 181 | \$ | 551 | \$ 99,675 |
| Newton | 151 | \$ | 541 | \$ 81,725 |
| Noxubee | 23 | \$ | 601 | \$ 13,825 |
| Oktibbeha | 315 | \$ | 577 | \$ 181,666 |
| Panola | 146 | \$ | 542 | \$ 79,125 |
| Pearl River | 320 | \$ | 539 | \$ 172,615 |
| Perry | 53 | \$ | 487 | \$ 25,830 |
| Pike | 203 | \$ | 528 | \$ 107,108 |
| Pontotoc | 257 | \$ | 546 | \$ 140,416 |
| Prentiss | 164 | \$ | 581 | \$ 95,325 |
| Quitman | 12 | \$ | 402 | \$ 4,825 |
| Rankin | 1,480 | \$ | 569 | \$ 841,659 |
| Scott | 118 | \$ | 489 | \$ 57,691 |
| Sharkey | 5 | \$ | 550 | \$ 2,750 |
| Simpson | 122 | \$ | 579 | \$ 70,599 |
| Smith | 114 | \$ | 570 | \$ 64,940 |
| Stone | 98 | \$ | 557 | \$ 54,616 |
| Sunflower | 50 | \$ | 602 | \$ 30,075 |
| Tallahatchie | 23 | \$ | 614 | \$ 14,125 |
| Tate | 153 | \$ | 502 | \$ 76,800 |
| Tippah | 146 | \$ | 530 | \$ 77,375 |
| Tishomingo | 135 | \$ | 539 | \$ 72,750 |
| Tunica | 16 | \$ | 517 | \$ 8,275 |
| Union | 203 | \$ | 593 | \$ 120,416 |
| Walthall | 49 | \$ | 541 | \$ 26,516 |
| Warren | 232 | \$ | 606 | \$ 140,625 |
| Washington | 147 | \$ | 544 | \$ 79,925 |
| Wayne | 70 | \$ | 559 | \$ 39,150 |
| Webster | 91 | \$ | 621 | \$ 56,550 |
| Wilkinson | 16 | \$ | 531 | \$ 8,500 |
| Winston | 107 | \$ | 529 | \$ 56,562 |
| Yalobusha | 42 | \$ | 602 | \$ 25,300 |
| Yazoo | 66 | \$ | 566 | \$ 37,375 |
| Totals | 17,121 | \$ | 560 | \$ 9,580,948 |

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

Recipient Demographics

| Dependency Status | | | Gender | | |
|-------------------|---------------|-------------|--------|---------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| Dependent | 15,496 | 91% | Male | 7,138 | 42% |
| Independent | 1,625 | 9% | Female | 9,983 | 58% |
| | 17,121 | 100% | | 17,121 | 100% |

| Ethnicity | | | Age | | |
|--------------------------------|---------------|-------------|-------------------|---------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| African American | 3,351 | 20% | 12-24 years old | 16,280 | 95% |
| Alaskan Native/American Indian | 56 | 0% | 25-34 years old | 607 | 4% |
| Asian/Pacific Islander | 330 | 2% | 35-44 years old | 142 | 1% |
| Caucasian | 12,411 | 72% | 45-54 years old | 71 | 0% |
| Hispanic | 392 | 2% | 55-64 years old | 18 | 0% |
| Unknown | 581 | 3% | 65 years or older | 3 | 0% |
| | 17,121 | 100% | | 17,121 | 100% |

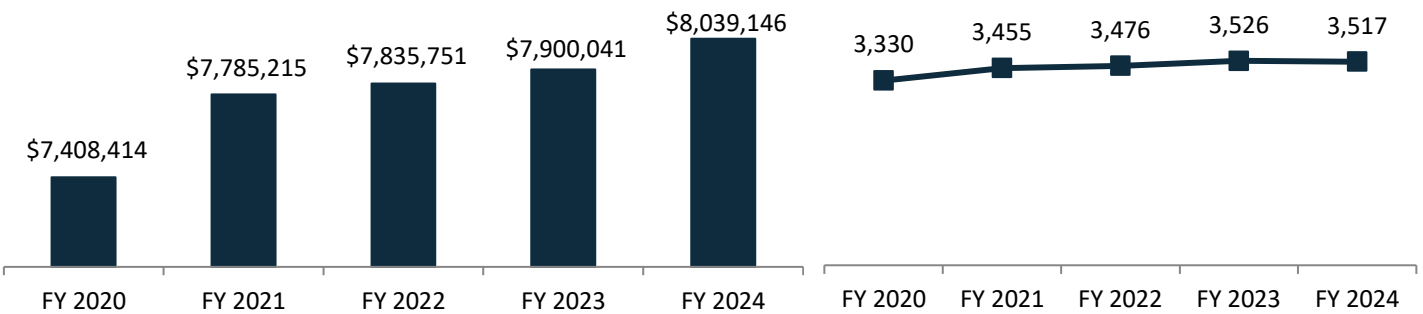
| Dependent Students | | | Independent Students | | |
|--------------------------|---------------|-------------|----------------------|---------------|-------------|
| Income | Recipients | Percent | Income | Recipients | Percent |
| Less than \$0 (negative) | 31 | 0% | Less than \$0 (nega | 0 | 0% |
| \$0 | 14 | 0% | \$0 | 480 | 30% |
| \$1-\$19,999 | 90 | 1% | \$1-\$2,999 | 50 | 3% |
| \$20,000-\$39,999 | 834 | 5% | \$3,000-\$5,999 | 94 | 6% |
| \$40,000-\$49,999 | 1,250 | 8% | \$6,000-\$9,999 | 93 | 6% |
| \$50,000-\$59,999 | 1,221 | 8% | \$10,000-\$14,999 | 119 | 7% |
| \$60,000-\$79,999 | 2,189 | 14% | \$15,000-\$19,999 | 114 | 7% |
| \$80,000-\$99,999 | 1,914 | 12% | \$20,000-\$29,999 | 167 | 10% |
| \$100,000-\$249,999 | 6,378 | 41% | \$30,000-\$39,999 | 86 | 5% |
| \$250,000-\$999,999 | 961 | 6% | \$40,000-\$49,999 | 64 | 4% |
| \$1,000,000 and More | 48 | 0% | \$50,000 and More | 297 | 18% |
| No FAFSA/Income Data | 566 | 4% | No FAFSA/Income | 61 | 4% |
| | 15,496 | 100% | | 1,625 | 100% |
| | | | Total | 17,121 | |

Mississippi Eminent Scholars Grant (MESG)

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

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|--------------|--------------|--------------|--------------|--------------|
| Total Applicants Awarded | 3,308 | 3,438 | 3,464 | 3,506 | 3,506 |
| Total Awards | 3,330 | 3,455 | 3,476 | 3,526 | 3,517 |
| % One-Year Change (+/-) | 8.6% | 3.8% | 0.6% | 1.4% | -0.3% |
| Total Funding for Program | \$ 7,408,414 | \$ 7,785,215 | \$ 7,835,751 | \$ 7,900,041 | \$ 8,039,146 |
| % One-Year Change (+/-) | 7.6% | 5.1% | 0.6% | 0.8% | 1.8% |
| Eligible Applicants | 3,308 | 3,438 | 3,464 | 3,506 | 3,506 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Minimum Award | - | - | \$ 444 | \$ 118 | \$ 584 |
| Maximum Award | - | - | \$ 2,917 | \$ 2,500 | \$ 2,500 |
| Average Award Amount | \$ 2,240 | \$ 2,264 | \$ 2,254 | \$ 2,241 | \$ 2,286 |
| % One-Year Change (+/-) | -0.5% | 1.1% | -0.5% | -0.6% | 2.0% |



Awards by Institution

| 4-Year Private Institutions | Awards | Avg. Award | Amount |
|--|--------------|-----------------|---------------------|
| Belhaven University | 20 | \$ 2,375 | \$ 47,500 |
| Blue Mountain College | 12 | \$ 2,292 | \$ 27,500 |
| Millsaps College | 20 | \$ 2,375 | \$ 47,500 |
| Mississippi College | 189 | \$ 2,269 | \$ 428,750 |
| Tougaloo College | 6 | \$ 2,500 | \$ 15,000 |
| William Carey University | 91 | \$ 2,353 | \$ 214,167 |
| Totals | 338 | \$ 2,309 | \$ 780,417 |
| 4-Year Public Institutions | Awards | Avg. Award | Amount |
| Alcorn State University | 4 | \$ 2,500 | \$ 10,000 |
| Delta State University | 30 | \$ 2,333 | \$ 70,000 |
| Jackson State University | 7 | \$ 2,500 | \$ 17,500 |
| Mississippi State University | 1,318 | \$ 2,255 | \$ 2,972,500 |
| Mississippi University for Women | 29 | \$ 2,241 | \$ 65,000 |
| University of Mississippi | 1,076 | \$ 2,332 | \$ 2,508,750 |
| University of Mississippi Medical Center | 10 | \$ 2,500 | \$ 25,000 |
| University of Southern Mississippi | 398 | \$ 2,277 | \$ 906,259 |
| Totals | 2,872 | \$ 2,289 | \$ 6,575,009 |

| 2-Year Public Institutions | Awards | Avg. Award | Amount |
|--|---------------|-------------------|---------------------|
| Coahoma Community College | 2 | \$ 2,500 | \$ 5,000.00 |
| Copiah-Lincoln Community College | 14 | \$ 2,411 | \$ 33,750 |
| East Central Community College | 16 | \$ 2,500 | \$ 40,000 |
| East Mississippi Community College | 13 | \$ 2,404 | \$ 31,250 |
| Hinds Community College | 22 | \$ 2,330 | \$ 51,250 |
| Holmes Community College | 14 | \$ 2,054 | \$ 28,750 |
| Itawamba Community College | 30 | \$ 2,250 | \$ 67,500 |
| Jones County Junior College | 26 | \$ 2,260 | \$ 58,750 |
| Meridian Community College | 9 | \$ 2,222 | \$ 20,000 |
| Mississippi Delta Community College | 2 | \$ 2,500 | \$ 5,000 |
| Mississippi Gulf Coast Community College | 53 | \$ 2,028 | \$ 107,470 |
| Northeast MS Community College | 23 | \$ 2,228 | \$ 51,250 |
| Northwest MS Community College | 44 | \$ 2,216 | \$ 97,500 |
| Pearl River Community College | 28 | \$ 2,188 | \$ 61,250 |
| Southwest Mississippi Community College | 11 | \$ 2,273 | \$ 25,000 |
| Totals | 307 | \$ 2,227 | \$ 683,720 |
| Grand Totals | 3,517 | \$ 2,286 | \$ 8,039,146 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|-----------------|---------------|-------------------|---------------|
| Adams | 12 | \$ 2,292 | \$ 27,500 |
| Alcorn | 48 | \$ 2,318 | \$ 111,250 |
| Amite | 6 | \$ 2,500 | \$ 15,000 |
| Attala | 24 | \$ 2,344 | \$ 56,250 |
| Benton | 2 | \$ 2,500 | \$ 5,000 |
| Bolivar | 17 | \$ 2,426 | \$ 41,250 |
| Calhoun | 7 | \$ 2,500 | \$ 17,500 |
| Carroll | 10 | \$ 2,125 | \$ 21,250 |
| Chickasaw | 8 | \$ 2,344 | \$ 18,750 |
| Choctaw | 8 | \$ 2,500 | \$ 20,000 |
| Clarke | 16 | \$ 2,422 | \$ 38,750 |
| Clay | 8 | \$ 2,344 | \$ 18,750 |
| Coahoma | 8 | \$ 2,500 | \$ 20,000 |
| Copiah | 18 | \$ 2,292 | \$ 41,250 |
| Covington | 10 | \$ 2,250 | \$ 22,500 |
| Desoto | 308 | \$ 2,283 | \$ 703,175 |
| Forrest | 96 | \$ 2,198 | \$ 211,001 |
| Franklin | 6 | \$ 2,500 | \$ 15,000 |
| George | 30 | \$ 2,208 | \$ 66,250 |
| Greene | 5 | \$ 2,000 | \$ 10,000 |
| Grenada | 14 | \$ 2,411 | \$ 33,750 |
| Hancock | 62 | \$ 2,298 | \$ 142,500 |
| Harrison | 288 | \$ 2,240 | \$ 645,000 |
| Hinds | 208 | \$ 2,308 | \$ 480,000 |
| Holmes | 2 | \$ 2,500 | \$ 5,000 |
| Humphreys | 5 | \$ 2,250 | \$ 11,250 |
| Itawamba | 25 | \$ 2,200 | \$ 55,000 |
| Jackson | 230 | \$ 2,335 | \$ 537,053 |
| Jasper | 9 | \$ 2,083 | \$ 18,750 |
| Jefferson Davis | 3 | \$ 2,500 | \$ 7,500 |

| County (cont.) | Awards | Avg. Award | Amount |
|----------------|--------------|-----------------|---------------------|
| Jones | 50 | \$ 2,258 | \$ 112,917 |
| Kemper | 1 | \$ 2,500 | \$ 2,500 |
| Lafayette | 131 | \$ 2,338 | \$ 306,250 |
| Lamar | 151 | \$ 2,304 | \$ 347,916 |
| Lauderdale | 89 | \$ 2,350 | \$ 209,167 |
| Lawrence | 5 | \$ 2,500 | \$ 12,500 |
| Leake | 11 | \$ 2,386 | \$ 26,250 |
| Lee | 124 | \$ 2,278 | \$ 282,500 |
| Leflore | 16 | \$ 2,266 | \$ 36,250 |
| Lincoln | 40 | \$ 2,385 | \$ 95,417 |
| Lowndes | 55 | \$ 2,273 | \$ 125,000 |
| Madison | 379 | \$ 2,302 | \$ 872,500 |
| Marion | 27 | \$ 2,238 | \$ 60,416 |
| Marshall | 21 | \$ 2,202 | \$ 46,250 |
| Monroe | 24 | \$ 2,500 | \$ 60,000 |
| Montgomery | 10 | \$ 2,000 | \$ 20,000 |
| Neshoba | 25 | \$ 2,350 | \$ 58,750 |
| Newton | 19 | \$ 2,346 | \$ 44,583 |
| Oktibbeha | 107 | \$ 2,290 | \$ 245,000 |
| Panola | 21 | \$ 2,321 | \$ 48,750 |
| Pearl River | 50 | \$ 2,275 | \$ 113,750 |
| Perry | 8 | \$ 1,875 | \$ 15,000 |
| Pike | 24 | \$ 2,326 | \$ 55,833 |
| Pontotoc | 29 | \$ 2,241 | \$ 65,000 |
| Prentiss | 24 | \$ 2,188 | \$ 52,500 |
| Rankin | 304 | \$ 2,262 | \$ 687,501 |
| Scott | 15 | \$ 2,333 | \$ 35,000 |
| Sharkey | 3 | \$ 2,083 | \$ 6,250 |
| Simpson | 20 | \$ 2,375 | \$ 47,500 |
| Smith | 15 | \$ 2,250 | \$ 33,750 |
| Stone | 24 | \$ 2,240 | \$ 53,750 |
| Sunflower | 4 | \$ 2,500 | \$ 10,000 |
| Tallahatchie | 1 | \$ 2,500 | \$ 2,500 |
| Tate | 19 | \$ 2,434 | \$ 46,250 |
| Tippah | 11 | \$ 2,273 | \$ 25,000 |
| Tishomingo | 10 | \$ 2,125 | \$ 21,250 |
| Union | 36 | \$ 2,326 | \$ 83,750 |
| Walthall | 10 | \$ 2,167 | \$ 21,667 |
| Warren | 29 | \$ 2,328 | \$ 67,500 |
| Washington | 25 | \$ 2,400 | \$ 60,000 |
| Wayne | 8 | \$ 2,344 | \$ 18,750 |
| Webster | 9 | \$ 2,361 | \$ 21,250 |
| Wilkinson | 2 | \$ 2,500 | \$ 5,000 |
| Winston | 9 | \$ 2,361 | \$ 21,250 |
| Yalobusha | 8 | \$ 2,344 | \$ 18,750 |
| Yazoo | 10 | \$ 2,125 | \$ 21,250 |
| Totals | 3,506 | \$ 2,293 | \$ 8,039,146 |

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

Recipient Demographics

| Dependency Status | | | Gender | | |
|-------------------|--------------|-------------|--------|--------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| Dependent | 3,242 | 92% | Male | 1,630 | 46% |
| Independent | 264 | 8% | Female | 1,876 | 54% |
| | 3,506 | 100% | | 3,506 | 100% |

| Ethnicity | | | Age | | |
|--------------------------------|--------------|-------------|-------------------|--------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| African American | 123 | 4% | 12-24 years old | 3,492 | 100% |
| Alaskan Native/American Indian | 4 | 0% | 25-34 years old | 14 | 0% |
| Asian/Pacific Islander | 180 | 5% | 35-44 years old | 0 | 0% |
| Caucasian | 3,016 | 86% | 45-54 years old | 0 | 0% |
| Hispanic | 53 | 2% | 55-64 years old | 0 | 0% |
| Unknown | 130 | 4% | 65 years or older | 0 | 0% |
| | 3,506 | 100% | | 3,506 | 100% |

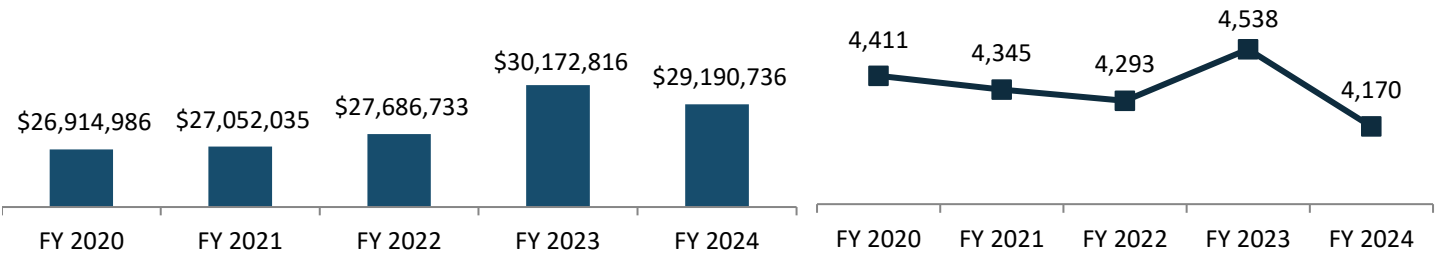
| Dependent Students | | | Independent Students | | |
|--------------------------|--------------|-------------|----------------------|--------------|-------------|
| Income | Recipients | Percent | Income | Recipients | Percent |
| Less than \$0 (negative) | 7 | 0% | Less than \$0 (nega | 0 | 0% |
| \$0 | 8 | 0% | \$0 | 133 | 50% |
| \$1-\$19,999 | 15 | 0% | \$1-\$2,999 | 19 | 7% |
| \$20,000-\$39,999 | 34 | 1% | \$3,000-\$5,999 | 25 | 9% |
| \$40,000-\$49,999 | 107 | 3% | \$6,000-\$9,999 | 22 | 8% |
| \$50,000-\$59,999 | 133 | 4% | \$10,000-\$14,999 | 12 | 5% |
| \$60,000-\$79,999 | 290 | 9% | \$15,000-\$19,999 | 9 | 3% |
| \$80,000-\$99,999 | 337 | 10% | \$20,000-\$29,999 | 9 | 3% |
| \$100,000-\$249,999 | 1,550 | 48% | \$30,000-\$39,999 | 1 | 0% |
| \$250,000-\$999,999 | 427 | 13% | \$40,000-\$49,999 | 1 | 0% |
| \$1,000,000 and More | 30 | 1% | \$50,000 and More | 3 | 1% |
| No FAFSA/Income Data | 304 | 9% | No FAFSA/Income | 30 | 11% |
| | 3,242 | 100% | | 264 | 100% |
| | | | Total | 3,506 | |

Higher Education Legislative Plan for Needy Students (HELP)

Higher Education Legislative Plan for Needy Students grants are available to academically qualified undergraduate students with demonstrated financial need, who are enrolled full-time and pursuing a first associate's or bachelor's degree at a Mississippi college or university. Students may receive tuition and required fees for no more than four (4) years/eight (8) semesters/twelve (12) trimesters, regardless of the dollar amount received. To be eligible, students must first receive the HELP grant as a freshman or sophomore. Students must be Mississippi residents with a 2.5 GPA and a composite score of 20 on the national ACT. Students also must have completed a specific high school core curriculum. Students must complete the FAFSA (Free Application for Federal Student Aid), be at least partially Pell eligible, and have an adjusted gross income less than \$39,500 per year for a family with one dependent, plus a \$5,000 allowance for each additional dependent under 21. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|---------------|---------------|---------------|---------------|---------------|
| Total Applicants Awarded | 4,361 | 4,307 | 4,249 | 4,505 | 4,138 |
| Total Awards | 4,411 | 4,345 | 4,293 | 4,538 | 4,170 |
| % One-Year Change (+/-) | 11.4% | -1.5% | -1.2% | 5.7% | -8.1% |
| Total Funding for Program | \$ 26,914,986 | \$ 27,052,035 | \$ 27,686,733 | \$ 30,172,816 | \$ 29,190,736 |
| % One-Year Change (+/-) | 12.5% | 0.5% | 2.3% | 9.0% | -3.3% |
| Eligible Applicants | 4,361 | 4,307 | 4,249 | 4,505 | 4,138 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Minimum Award | - | - | \$ 95 | \$ 69 | \$ 820 |
| Maximum Award | - | - | \$ 9,220 | \$ 9,600 | \$ 9,960 |
| Average Award Amount | \$ 6,172 | \$ 6,281 | \$ 6,449 | \$ 6,649 | \$ 7,000 |
| % One-Year Change (+/-) | 1.0% | 1.8% | 2.7% | 3.1% | 5.3% |



Awards by Institution

| | Awards | Avg. Award | Amount |
|--|--------------|-----------------|----------------------|
| 4-Year Private Institutions | | | |
| Belhaven University | 44 | \$ 7,994 | \$ 351,725 |
| Blue Mountain College | 16 | \$ 8,244 | \$ 131,896 |
| Millsaps College | 24 | \$ 7,328 | \$ 175,864 |
| Mississippi College | 117 | \$ 7,440 | \$ 870,525 |
| Rust College | 2 | \$ 8,793 | \$ 17,586 |
| Tougaloo College | 26 | \$ 8,286 | \$ 215,430 |
| William Carey University | 46 | \$ 7,328 | \$ 337,065 |
| Totals | 275 | \$ 7,637 | \$ 2,100,091 |
| 4-Year Public Institutions | | | |
| Alcorn State University | 96 | \$ 7,327 | \$ 703,367 |
| Delta State University | 73 | \$ 7,662 | \$ 559,333 |
| Jackson State University | 88 | \$ 7,396 | \$ 650,844 |
| Mississippi State University | 900 | \$ 8,452 | \$ 7,606,708 |
| Mississippi University for Women | 80 | \$ 6,929 | \$ 554,302 |
| Mississippi Valley State University | 13 | \$ 5,749 | \$ 74,740 |
| University of Mississippi | 816 | \$ 8,435 | \$ 6,883,252 |
| University of Mississippi Medical Center | 18 | \$ 9,407 | \$ 169,320 |
| University of Southern Mississippi | 785 | \$ 8,508 | \$ 6,678,749 |
| Totals | 2,869 | \$ 8,324 | \$ 23,880,615 |

| 2-Year Public Institutions | Awards | Avg. Award | Amount |
|--|---------------|-------------------|----------------------|
| Coahoma Community College | 14 | \$ 2,844 | \$ 39,820 |
| Copiah-Lincoln Community College | 36 | \$ 3,222 | \$ 116,000 |
| East Central Community College | 57 | \$ 3,562 | \$ 203,010 |
| East Mississippi Community College | 36 | \$ 3,127 | \$ 112,560 |
| Hinds Community College | 128 | \$ 3,155 | \$ 403,850 |
| Holmes Community College | 59 | \$ 2,720 | \$ 160,500 |
| Itawamba Community College | 88 | \$ 2,934 | \$ 258,210 |
| Jones County Junior College | 82 | \$ 3,353 | \$ 274,950 |
| Meridian Community College | 27 | \$ 3,321 | \$ 89,655 |
| Mississippi Delta Community College | 19 | \$ 3,031 | \$ 57,587 |
| Mississippi Gulf Coast Community College | 161 | \$ 3,135 | \$ 504,763 |
| Northeast MS Community College | 68 | \$ 3,140 | \$ 213,525 |
| Northwest MS Community College | 124 | \$ 2,962 | \$ 367,320 |
| Pearl River Community College | 104 | \$ 3,202 | \$ 333,040 |
| Southwest Mississippi Community College | 23 | \$ 3,271 | \$ 75,240 |
| Totals | 1,026 | \$ 3,129 | \$ 3,210,030 |
| Grand Totals | 4,170 | \$ 7,000 | \$ 29,190,736 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|-----------------|---------------|-------------------|---------------|
| Adams | 36 | \$ 7,764 | \$ 279,516 |
| Alcorn | 50 | \$ 6,877 | \$ 343,868 |
| Amite | 11 | \$ 5,478 | \$ 60,262 |
| Attala | 45 | \$ 6,799 | \$ 305,958 |
| Benton | 13 | \$ 6,728 | \$ 87,458 |
| Bolivar | 42 | \$ 7,457 | \$ 313,196 |
| Calhoun | 30 | \$ 6,509 | \$ 195,263 |
| Carroll | 9 | \$ 7,554 | \$ 67,985 |
| Chickasaw | 31 | \$ 6,377 | \$ 197,695 |
| Choctaw | 9 | \$ 7,660 | \$ 68,944 |
| Claiborne | 6 | \$ 8,463 | \$ 50,778 |
| Clarke | 14 | \$ 6,298 | \$ 88,167 |
| Clay | 29 | \$ 7,136 | \$ 206,930 |
| Coahoma | 16 | \$ 6,691 | \$ 107,055 |
| Copiah | 36 | \$ 7,679 | \$ 276,429 |
| Covington | 32 | \$ 7,536 | \$ 241,166 |
| Desoto | 223 | \$ 7,268 | \$ 1,620,770 |
| Forrest | 142 | \$ 7,696 | \$ 1,092,897 |
| Franklin | 10 | \$ 4,841 | \$ 48,411 |
| George | 19 | \$ 6,899 | \$ 131,088 |
| Greene | 9 | \$ 7,830 | \$ 70,472 |
| Grenada | 34 | \$ 6,544 | \$ 222,498 |
| Hancock | 84 | \$ 7,201 | \$ 604,923 |
| Harrison | 335 | \$ 7,357 | \$ 2,464,689 |
| Hinds | 343 | \$ 7,254 | \$ 2,487,972 |
| Holmes | 19 | \$ 6,844 | \$ 130,032 |
| Humphreys | 6 | \$ 7,444 | \$ 44,661 |
| Issaquena | 1 | \$ 9,815 | \$ 9,815 |
| Itawamba | 26 | \$ 5,481 | \$ 142,504 |
| Jackson | 267 | \$ 6,739 | \$ 1,799,347 |
| Jasper | 30 | \$ 6,088 | \$ 182,639 |
| Jefferson | 12 | \$ 7,680 | \$ 92,165 |
| Jefferson Davis | 8 | \$ 6,155 | \$ 49,243 |
| Jones | 92 | \$ 6,389 | \$ 587,786 |

| County (cont.) | Awards | Avg. Award | Amount |
|----------------|--------------|-----------------|----------------------|
| Kemper | 6 | \$ 7,101 | \$ 42,607 |
| Lafayette | 79 | \$ 7,664 | \$ 605,422 |
| Lamar | 110 | \$ 7,386 | \$ 812,475 |
| Lauderdale | 92 | \$ 6,977 | \$ 641,888 |
| Lawrence | 8 | \$ 6,980 | \$ 55,836 |
| Leake | 36 | \$ 6,234 | \$ 224,437 |
| Lee | 83 | \$ 6,784 | \$ 563,069 |
| Leflore | 44 | \$ 7,727 | \$ 340,006 |
| Lincoln | 54 | \$ 6,366 | \$ 343,754 |
| Lowndes | 70 | \$ 6,636 | \$ 464,526 |
| Madison | 177 | \$ 7,455 | \$ 1,319,482 |
| Marion | 41 | \$ 6,607 | \$ 270,901 |
| Marshall | 35 | \$ 6,736 | \$ 235,767 |
| Monroe | 42 | \$ 7,527 | \$ 316,137 |
| Montgomery | 16 | \$ 7,269 | \$ 116,302 |
| Neshoba | 50 | \$ 6,618 | \$ 330,902 |
| Newton | 33 | \$ 5,738 | \$ 189,357 |
| Noxubee | 10 | \$ 8,158 | \$ 81,581 |
| Oktibbeha | 65 | \$ 7,989 | \$ 519,276 |
| Panola | 49 | \$ 6,528 | \$ 319,888 |
| Pearl River | 74 | \$ 6,621 | \$ 489,927 |
| Perry | 10 | \$ 5,842 | \$ 58,419 |
| Pike | 42 | \$ 7,110 | \$ 298,604 |
| Pontotoc | 22 | \$ 6,255 | \$ 137,618 |
| Prentiss | 35 | \$ 6,324 | \$ 221,324 |
| Quitman | 5 | \$ 6,471 | \$ 32,353 |
| Rankin | 283 | \$ 7,126 | \$ 2,016,775 |
| Scott | 36 | \$ 7,259 | \$ 261,326 |
| Sharkey | 7 | \$ 6,956 | \$ 48,694 |
| Simpson | 20 | \$ 7,253 | \$ 145,060 |
| Smith | 27 | \$ 6,895 | \$ 186,174 |
| Stone | 24 | \$ 6,030 | \$ 144,727 |
| Sunflower | 18 | \$ 6,869 | \$ 123,635 |
| Tallahatchie | 12 | \$ 8,255 | \$ 99,062 |
| Tate | 33 | \$ 6,282 | \$ 207,320 |
| Tippah | 32 | \$ 6,219 | \$ 199,001 |
| Tishomingo | 13 | \$ 5,950 | \$ 77,353 |
| Tunica | 11 | \$ 6,521 | \$ 71,734 |
| Union | 51 | \$ 7,098 | \$ 362,022 |
| Walthall | 11 | \$ 6,239 | \$ 68,626 |
| Warren | 35 | \$ 8,151 | \$ 285,272 |
| Washington | 68 | \$ 7,322 | \$ 497,899 |
| Wayne | 15 | \$ 6,122 | \$ 91,831 |
| Webster | 18 | \$ 6,139 | \$ 110,503 |
| Wilkinson | 4 | \$ 7,896 | \$ 31,585 |
| Winston | 26 | \$ 6,900 | \$ 179,388 |
| Yalobusha | 18 | \$ 6,957 | \$ 125,228 |
| Yazoo | 19 | \$ 8,057 | \$ 153,081 |
| Totals | 4,138 | \$ 7,054 | \$ 29,190,736 |

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

Recipient Demographics

| Dependency Status | | | Gender | | |
|-------------------|--------------|-------------|--------|--------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| Dependent | 3,532 | 85% | Male | 1,381 | 33% |
| Independent | 606 | 15% | Female | 2,757 | 67% |
| | 4,138 | 100% | | 4,138 | 100% |

| Ethnicity | | | Age | | |
|--------------------------------|--------------|-------------|-------------------|--------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| African American | 1,631 | 39% | 12-24 years old | 4,072 | 98% |
| Alaskan Native/American Indian | 21 | 1% | 25-34 years old | 65 | 2% |
| Asian/Pacific Islander | 148 | 4% | 35-44 years old | 1 | 0% |
| Caucasian | 1,958 | 47% | 45-54 years old | 0 | 0% |
| Hispanic | 233 | 6% | 55-64 years old | 0 | 0% |
| Unknown | 147 | 4% | 65 years or older | 0 | 0% |
| | 4,138 | 100% | | 4,138 | 100% |

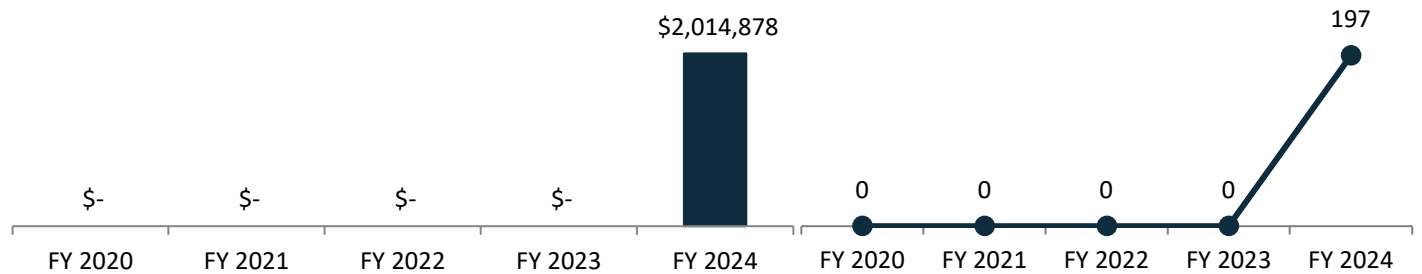
| Dependent Students | | | Independent Students | | |
|--------------------------|--------------|-------------|----------------------|--------------|-------------|
| Income | Recipients | Percent | Income | Recipients | Percent |
| Less than \$0 (negative) | 66 | 2% | Less than \$0 (nega | 0 | 0% |
| \$0 | 364 | 10% | \$0 | 377 | 62% |
| \$1-\$19,999 | 918 | 26% | \$1-\$2,999 | 27 | 4% |
| \$20,000-\$39,999 | 1,832 | 52% | \$3,000-\$5,999 | 50 | 8% |
| \$40,000-\$49,999 | 315 | 9% | \$6,000-\$9,999 | 56 | 9% |
| \$50,000-\$59,999 | 35 | 1% | \$10,000-\$14,999 | 46 | 8% |
| \$60,000-\$79,999 | 2 | 0% | \$15,000-\$19,999 | 27 | 4% |
| \$80,000-\$99,999 | 0 | 0% | \$20,000-\$29,999 | 16 | 3% |
| \$100,000-\$249,999 | 0 | 0% | \$30,000-\$39,999 | 5 | 1% |
| \$250,000-\$999,999 | 0 | 0% | \$40,000-\$49,999 | 0 | 0% |
| \$1,000,000 and More | 0 | 0% | \$50,000 and More | 2 | 0% |
| No FAFSA/Income Data | 0 | 0% | No FAFSA/Income | 0 | 0% |
| | 3,532 | 100% | | 606 | 100% |
| | | | Total | 4,138 | |

Fostering Access and Inspiring True Hope Scholarship (FAITH)

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

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-------------|-------------|-------------|-------------|--------------|
| Total Recipients | Not Created | Not Created | Not Created | Not Created | 194 |
| Total Awards | - | - | - | - | 197 |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | - | - | - | - | \$ 2,014,878 |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | - | - | - | - | 194 |
| Award Rate | - | - | - | - | 100% |
| Minimum Award | - | - | - | - | \$ 429 |
| Maximum Award | - | - | - | - | \$ 29,671 |
| Average Award Amount | - | - | - | - | \$ 10,228 |
| % One-Year Change (+/-) | - | - | - | - | - |



Awards by Institution

| 4-Year Private Institutions | Awards | Avg. Award | Amount |
|-------------------------------------|-----------|------------------|---------------------|
| Belhaven University | 2 | \$ 12,542 | \$ 25,085 |
| Blue Mountain College | 2 | \$ 11,557 | \$ 23,114 |
| Mississippi College | 1 | \$ 8,828 | \$ 8,828 |
| Tougaloo College | 3 | \$ 8,551 | \$ 25,653 |
| William Carey University | 2 | \$ 9,420 | \$ 18,840 |
| Totals | 10 | \$ 10,152 | \$ 101,519 |
| | | | |
| 4-Year Public Institutions | Awards | Avg. Award | Amount |
| Alcorn State University | 3 | \$ 9,888 | \$ 29,664 |
| Delta State University | 2 | \$ 14,744 | \$ 29,488 |
| Jackson State University | 4 | \$ 9,612 | \$ 38,447 |
| Mississippi State University | 17 | \$ 16,759 | \$ 284,902 |
| Mississippi University for Women | 3 | \$ 18,951 | \$ 56,853 |
| Mississippi Valley State University | 2 | \$ 14,402 | \$ 28,803 |
| University of Mississippi | 7 | \$ 18,166 | \$ 127,164 |
| University of Southern Mississippi | 25 | \$ 17,969 | \$ 449,233 |
| Totals | 63 | \$ 16,580 | \$ 1,044,555 |

| 2-Year Public Institutions | Awards | Avg. Award | Amount |
|--|---------------|-------------------|---------------------|
| Coahoma Community College | 4 | \$ 1,159 | \$ 4,634 |
| Copiah-Lincoln Community College | 4 | \$ 4,784 | \$ 19,138 |
| East Central Community College | 4 | \$ 4,694 | \$ 18,777 |
| East Mississippi Community College | 4 | \$ 5,696 | \$ 22,784 |
| Hinds Community College | 22 | \$ 4,732 | \$ 104,109 |
| Holmes Community College | 3 | \$ 3,806 | \$ 11,419 |
| Itawamba Community College | 10 | \$ 8,802 | \$ 88,022 |
| Jones County Junior College | 9 | \$ 7,569 | \$ 68,122 |
| Meridian Community College | 4 | \$ 4,715 | \$ 18,861 |
| Mississippi Delta Community College | 1 | \$ 4,348 | \$ 4,348 |
| Mississippi Gulf Coast Community College | 22 | \$ 9,419 | \$ 207,213 |
| Northeast MS Community College | 10 | \$ 8,515 | \$ 85,154 |
| Northwest MS Community College | 5 | \$ 6,241 | \$ 31,206 |
| Pearl River Community College | 21 | \$ 8,649 | \$ 181,629 |
| Southwest Mississippi Community College | 1 | \$ 3,390 | \$ 3,390 |
| Totals | 124 | \$ 7,006 | \$ 868,805 |
| Grand Totals | 197 | \$ 10,228 | \$ 2,014,878 |

Award Recipients by County

| County | Recipients | Avg. Award | Amount |
|---------------|-------------------|-------------------|---------------|
| Alcorn | 2 | \$ 9,637 | \$ 19,274 |
| Attala | 1 | \$ 5,670 | \$ 5,670 |
| Choctaw | 1 | \$ 9,252 | \$ 9,252 |
| Coahoma | 2 | \$ 5,116 | \$ 10,232 |
| Covington | 2 | \$ 16,506 | \$ 33,012 |
| Desoto | 3 | \$ 12,984 | \$ 38,952 |
| Forrest | 9 | \$ 15,168 | \$ 136,515 |
| Greene | 2 | \$ 8,770 | \$ 17,540 |
| Grenada | 1 | \$ 19,410 | \$ 19,410 |
| Hancock | 11 | \$ 10,896 | \$ 119,854 |
| Harrison | 24 | \$ 12,009 | \$ 288,222 |
| Hinds | 23 | \$ 9,332 | \$ 214,633 |
| Holmes | 1 | \$ 3,532 | \$ 3,532 |
| Humphreys | 2 | \$ 14,402 | \$ 28,803 |
| Itawamba | 2 | \$ 10,959 | \$ 21,917 |
| Jackson | 14 | \$ 13,284 | \$ 185,979 |
| Jefferson | 1 | \$ 11,080 | \$ 11,080 |
| Jones | 5 | \$ 12,249 | \$ 61,244 |
| Lafayette | 1 | \$ 3,390 | \$ 3,390 |
| Lamar | 2 | \$ 13,433 | \$ 26,866 |
| Lauderdale | 7 | \$ 6,567 | \$ 45,968 |
| Lawrence | 1 | \$ 1,638 | \$ 1,638 |
| Leake | 3 | \$ 2,926 | \$ 8,778 |
| Lee | 5 | \$ 13,718 | \$ 68,592 |
| Leflore | 1 | \$ 4,348 | \$ 4,348 |
| Lincoln | 3 | \$ 5,833 | \$ 17,500 |
| Lowndes | 2 | \$ 13,782 | \$ 27,563 |
| Madison | 5 | \$ 7,909 | \$ 39,543 |
| Marion | 6 | \$ 9,732 | \$ 58,389 |
| Monroe | 2 | \$ 13,246 | \$ 26,492 |
| Neshoba | 3 | \$ 6,294 | \$ 18,883 |
| Newton | 2 | \$ 13,394 | \$ 26,787 |

| County (cont.) | Recipients | Avg. Award | Amount |
|----------------|------------|------------------|---------------------|
| Oktibbeha | 4 | \$ 13,659 | \$ 54,634 |
| Pearl River | 6 | \$ 9,664 | \$ 57,986 |
| Perry | 1 | \$ 10,261 | \$ 10,261 |
| Pike | 1 | \$ 9,455 | \$ 9,455 |
| Pontotoc | 4 | \$ 12,639 | \$ 50,554 |
| Prentiss | 1 | \$ 11,658 | \$ 11,658 |
| Rankin | 4 | \$ 11,141 | \$ 44,565 |
| Scott | 1 | \$ 6,585 | \$ 6,585 |
| Smith | 1 | \$ 4,168 | \$ 4,168 |
| Stone | 3 | \$ 5,271 | \$ 15,814 |
| Sunflower | 1 | \$ 17,207 | \$ 17,207 |
| Tate | 1 | \$ 11,458 | \$ 11,458 |
| Tippah | 5 | \$ 4,682 | \$ 23,411 |
| Tunica | 2 | \$ 1,516 | \$ 3,031 |
| Union | 3 | \$ 15,921 | \$ 47,764 |
| Warren | 3 | \$ 4,674 | \$ 14,022 |
| Yalobusha | 1 | \$ 8,509 | \$ 8,509 |
| Yazoo | 3 | \$ 7,980 | \$ 23,940 |
| Totals | 194 | \$ 10,386 | \$ 2,014,878 |

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

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|----------------------|------------|-------------|
| Dependent | 9 | 5% | Male | 65 | 34% |
| Independent | 185 | 95% | Female | 129 | 66% |
| | 194 | 100% | | 194 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 80 | 41% | 12-24 years old | 181 | 93% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 13 | 7% |
| Asian/Pacific Islander | 3 | 2% | 35-44 years old | 0 | 0% |
| Caucasian | 92 | 47% | 45-54 years old | 0 | 0% |
| Hispanic | 6 | 3% | 55-64 years old | 0 | 0% |
| Unknown | 13 | 7% | 65 years or older | 0 | 0% |
| | 194 | 100% | | 194 | 100% |
| Dependent Students | | | Independent Students | | |
| Income | Recipients | Percent | Income | Recipients | Percent |
| Less than \$0 (negative) | 0 | 0% | Less than \$0 (nega | 0 | 0% |
| \$0 | 2 | 22% | \$0 | 147 | 79% |
| \$1-\$19,999 | 2 | 22% | \$1-\$2,999 | 3 | 2% |
| \$20,000-\$39,999 | 3 | 33% | \$3,000-\$5,999 | 8 | 4% |
| \$40,000-\$49,999 | 1 | 11% | \$6,000-\$9,999 | 6 | 3% |
| \$50,000-\$59,999 | 0 | 0% | \$10,000-\$14,999 | 8 | 4% |
| \$60,000-\$79,999 | 1 | 11% | \$15,000-\$19,999 | 4 | 2% |
| \$80,000-\$99,999 | 0 | 0% | \$20,000-\$29,999 | 5 | 3% |
| \$100,000-\$249,999 | 0 | 0% | \$30,000-\$39,999 | 1 | 1% |
| \$250,000-\$999,999 | 0 | 0% | \$40,000-\$49,999 | 0 | 0% |
| \$1,000,000 and More | 0 | 0% | \$50,000 and More | 3 | 2% |
| No FAFSA/Income Data | 0 | 0% | No FAFSA/Income | 0 | 0% |
| | 9 | 100% | | 185 | 100% |
| | | | Total | 194 | |

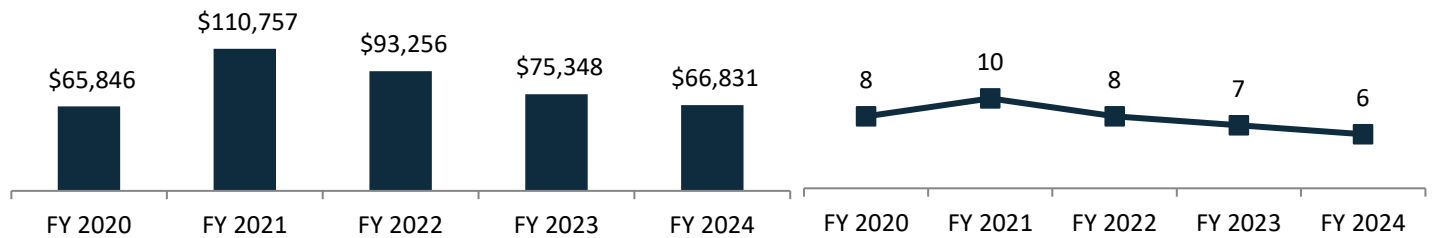
Law Enforcement Officers and Firefighter Scholarship (LAW)

Mississippi Law Enforcement Officers and Firefighter Scholarship awards are available to Mississippi residents who are dependent children and spouses of any Mississippi law enforcement officer, full-time firefighter or volunteer firefighter who suffered fatal injuries or wounds or has become permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office. Participants receive tuition, required fees, and the average cost of campus housing for no more than four (4) years/eight (8) semesters. To be eligible students must attend full-time any state-supported college or university in Mississippi. The application deadline is open.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-----------|------------|-----------|-----------|-----------|
| Total Applicants Awarded | 8 | 10 | 8 | 7 | 6 |
| Total Awards | 8 | 10 | 8 | 7 | 6 |
| % One-Year Change (+/-) | -27.3% | 25.0% | -20.0% | -12.5% | -14.3% |
| Total Funding for Program | \$ 65,846 | \$ 110,757 | \$ 93,256 | \$ 75,348 | \$ 66,831 |
| % One-Year Change (+/-) | -44.1% | 68.2% | -15.8% | -19.2% | -11.3% |
| Eligible Applicants | 8 | 10 | 8 | 7 | 6 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Minimum Award | | | \$ 7,306 | \$ 4,920 | \$ 2,560 |
| Maximum Award | | | \$ 14,974 | \$ 16,220 | \$ 17,054 |
| Average Award Amount | \$ 8,231 | \$ 11,076 | \$ 11,657 | \$ 10,764 | \$ 11,139 |
| % One-Year Change (+/-) | -23.1% | 34.6% | 5.2% | -7.7% | 3.5% |

■ Total Awards



Awards by Institution

| Institution | Awards | Avg. Award | Amount |
|------------------------------------|----------|------------------|------------------|
| 4-Year Public Institutions | | | |
| Mississippi State University | 1 | \$ 17,054 | \$ 17,054 |
| University of Mississippi | 2 | \$ 11,696 | \$ 23,391 |
| University of Southern Mississippi | 2 | \$ 11,913 | \$ 23,826 |
| Totals | 5 | \$ 12,854 | \$ 64,271 |
| 2-Year Public Institutions | | | |
| Northwest MS Community College | 1 | \$ 2,560 | \$ 2,560 |
| Totals | 1 | \$ 2,560 | \$ 2,560 |
| Grand Totals | 6 | \$ 11,139 | \$ 66,831 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|---------------|----------|------------------|------------------|
| Desoto | 1 | \$ 2,560 | \$ 2,560 |
| Harrison | 2 | \$ 16,469 | \$ 32,938 |
| Lincoln | 1 | \$ 15,594 | \$ 15,594 |
| Rankin | 1 | \$ 7,942 | \$ 7,942 |
| Simpson | 1 | \$ 7,797 | \$ 7,797 |
| Totals | 6 | \$ 11,139 | \$ 66,831 |

Recipient Demographics

| Dependency Status | | | Gender | | |
|-------------------|------------|-------------|--------|------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| Dependent | 6 | 100% | Male | 3 | 50% |
| Independent | 0 | 0% | Female | 3 | 50% |
| | 6 | 100% | | 6 | 100% |

| Ethnicity | | | Age | | |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| African American | 2 | 33% | 12-24 years old | 6 | 100% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 0 | 0% |
| Caucasian | 4 | 67% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 6 | 100% | | 6 | 100% |

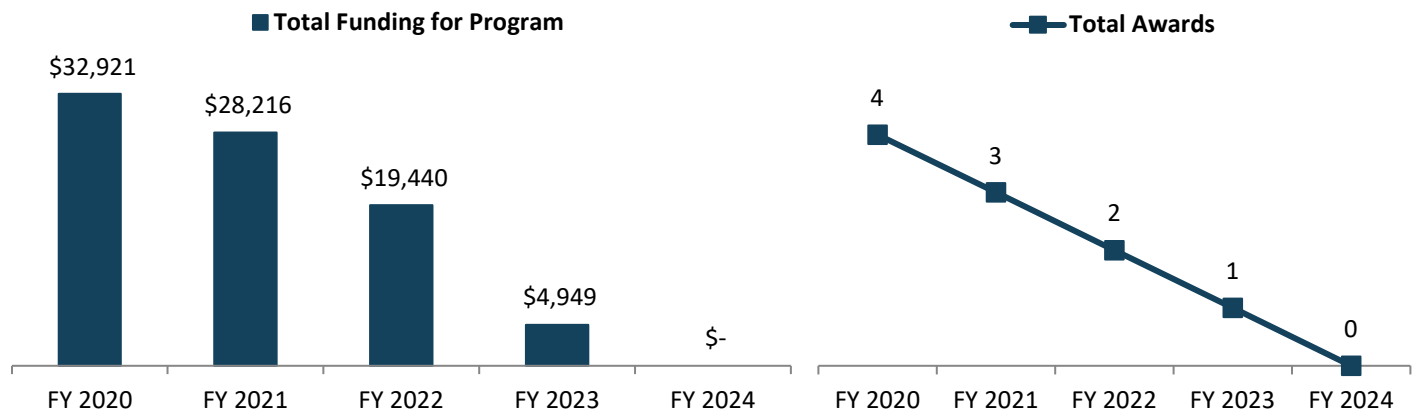
| Dependent Students | | | Independent Students | | |
|--------------------------|------------|-------------|----------------------|------------|-----------|
| | Recipients | Percent | | Recipients | Percent |
| Income | | | Income | | |
| Less than \$0 (negative) | 0 | 0% | Less than \$0 (nega | 0 | - |
| \$0 | 1 | 17% | \$0 | 0 | - |
| \$1-\$19,999 | 1 | 17% | \$1-\$2,999 | 0 | - |
| \$20,000-\$39,999 | 0 | 0% | \$3,000-\$5,999 | 0 | - |
| \$40,000-\$49,999 | 2 | 33% | \$6,000-\$9,999 | 0 | - |
| \$50,000-\$59,999 | 0 | 0% | \$10,000-\$14,999 | 0 | - |
| \$60,000-\$79,999 | 0 | 0% | \$15,000-\$19,999 | 0 | - |
| \$80,000-\$99,999 | 2 | 33% | \$20,000-\$29,999 | 0 | - |
| \$100,000-\$249,999 | 0 | 0% | \$30,000-\$39,999 | 0 | - |
| \$250,000-\$999,999 | 0 | 0% | \$40,000-\$49,999 | 0 | - |
| \$1,000,000 and More | 0 | 0% | \$50,000 and More | 0 | - |
| No FAFSA/Income Data | 0 | 0% | No FAFSA/Income | 0 | - |
| | 6 | 100% | | 0 | 0% |
| | | | Total | 6 | |

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 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-----------|-----------|-----------|----------|---------|
| Total Applicants Awarded | 4 | 3 | 2 | 1 | 0 |
| Total Awards | 4 | 3 | 2 | 1 | 0 |
| % One-Year Change (+/-) | 33.3% | -25.0% | -33.3% | -50.0% | -100.0% |
| Total Funding for Program | \$ 32,921 | \$ 28,216 | \$ 19,440 | \$ 4,949 | \$ - |
| % One-Year Change (+/-) | 20.0% | -14.3% | -31.1% | -74.5% | -100.0% |
| Eligible Applicants | 4 | 3 | 2 | 1 | 0 |
| Award Rate | 100% | 100% | 100% | 100% | - |
| Minimum Award | - | - | \$ 9,720 | \$ 4,949 | - |
| Maximum Award | - | - | \$ 9,720 | \$ 4,949 | - |
| Average Award Amount | \$ 8,230 | \$ 9,405 | \$ 9,720 | \$ 4,949 | - |
| % One-Year Change (+/-) | -10.0% | 14.3% | 3.3% | -49.1% | - |



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

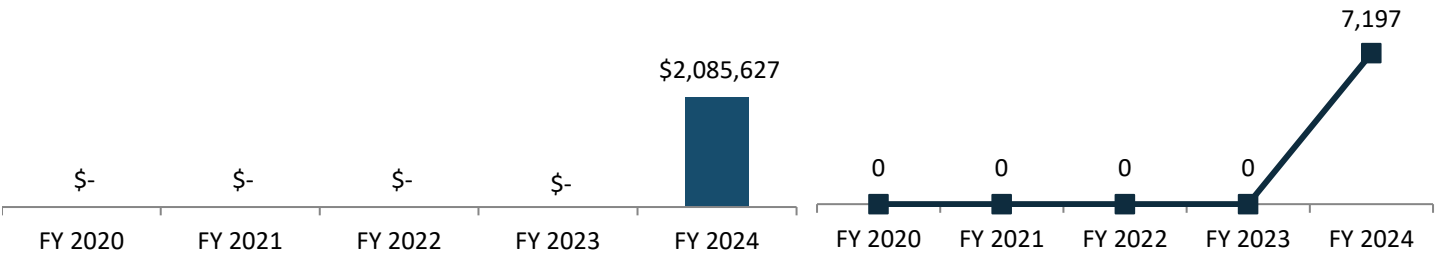
| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------|------------|---------|----------------------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Dependent Students | | | Independent Students | | |
| Income | Recipients | Percent | Income | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |

Dual Enrollment/Dual Credit Scholarship (DEDC)

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

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-------------|-------------|-------------|-------------|--------------|
| Total Applicants Awarded | Not Created | Not Created | Not Created | Not Created | 7,196 |
| Total Awards | - | - | - | - | 7,197 |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | - | - | - | - | \$ 2,085,627 |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | - | - | - | - | 7,196 |
| Award Rate | - | - | - | - | 100% |
| Minimum Award | - | - | - | - | \$ 75 |
| Maximum Award | - | - | - | - | \$ 390 |
| Average Award Amount | - | - | - | - | \$ 290 |
| % One-Year Change (+/-) | - | - | - | - | - |



Awards by Institution

| 4-Year Private Institutions | Awards | Avg. Award | Amount |
|-------------------------------------|------------|---------------|-------------------|
| Blue Mountain Christian University | 40 | \$ 216 | \$ 8,656 |
| Tougaloo College | 7 | \$ 390 | \$ 2,733 |
| William Carey University | 519 | \$ 265 | \$ 137,709 |
| Totals | 566 | \$ 263 | \$ 149,098 |
| | | | |
| 4-Year Public Institutions | Awards | Avg. Award | Amount |
| Alcorn State University | 47 | \$ 332 | \$ 15,619 |
| Delta State University | 55 | \$ 195 | \$ 10,738 |
| Mississippi Valley State University | 71 | \$ 116 | \$ 8,254 |
| University of Southern Mississippi | 4 | \$ 260 | \$ 1,041 |
| Totals | 177 | \$ 201 | \$ 35,652 |

| 2-Year Public Institutions | Awards | Avg. Award | Amount |
|--|---------------|-------------------|---------------------|
| Coahoma Community College | 68 | \$ 215 | \$ 14,643 |
| Copiah-Lincoln Community College | 472 | \$ 313 | \$ 147,862 |
| East Central Community College | 250 | \$ 318 | \$ 79,593 |
| East Mississippi Community College | 396 | \$ 332 | \$ 131,527 |
| Hinds Community College | 977 | \$ 298 | \$ 291,168 |
| Holmes Community College | 566 | \$ 281 | \$ 159,251 |
| Itawamba Community College | 508 | \$ 282 | \$ 143,501 |
| Jones County Junior College | 311 | \$ 314 | \$ 97,750 |
| Meridian Community College | 346 | \$ 261 | \$ 90,396 |
| Mississippi Delta Community College | 87 | \$ 323 | \$ 28,115 |
| Mississippi Gulf Coast Community College | 785 | \$ 294 | \$ 230,448 |
| Northeast MS Community College | 344 | \$ 280 | \$ 96,383 |
| Northwest MS Community College | 693 | \$ 294 | \$ 203,961 |
| Pearl River Community College | 536 | \$ 286 | \$ 153,459 |
| Southwest Mississippi Community College | 115 | \$ 285 | \$ 32,820 |
| Totals | 6,454 | \$ 295 | \$ 1,900,876 |
| Grand Totals | 7,197 | \$ 290 | \$ 2,085,627 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|-----------------|---------------|-------------------|---------------|
| Adams | 109 | \$ 383 | \$ 41,781 |
| Alcorn | 78 | \$ 280 | \$ 21,802 |
| Amite | 17 | \$ 260 | \$ 4,425 |
| Attala | 63 | \$ 263 | \$ 16,595 |
| Benton | 21 | \$ 214 | \$ 4,491 |
| Bolivar | 16 | \$ 220 | \$ 3,514 |
| Calhoun | 5 | \$ 364 | \$ 1,822 |
| Carroll | 13 | \$ 345 | \$ 4,491 |
| Chickasaw | 8 | \$ 244 | \$ 1,952 |
| Choctaw | 43 | \$ 295 | \$ 12,691 |
| Claiborne | 14 | \$ 353 | \$ 4,946 |
| Clarke | 34 | \$ 287 | \$ 9,762 |
| Clay | 6 | \$ 217 | \$ 1,302 |
| Coahoma | 6 | \$ 271 | \$ 1,627 |
| Copiah | 136 | \$ 274 | \$ 37,291 |
| Covington | 12 | \$ 255 | \$ 3,059 |
| Desoto | 431 | \$ 281 | \$ 121,307 |
| Forrest | 191 | \$ 278 | \$ 53,105 |
| Franklin | 35 | \$ 245 | \$ 8,591 |
| George | 86 | \$ 325 | \$ 27,919 |
| Greene | 16 | \$ 329 | \$ 5,271 |
| Grenada | 93 | \$ 276 | \$ 25,642 |
| Hancock | 127 | \$ 317 | \$ 40,285 |
| Harrison | 313 | \$ 305 | \$ 95,407 |
| Hinds | 362 | \$ 300 | \$ 108,769 |
| Holmes | 27 | \$ 118 | \$ 3,196 |
| Humphreys | 36 | \$ 342 | \$ 12,314 |
| Issaquena | 2 | \$ 293 | \$ 586 |
| Itawamba | 60 | \$ 299 | \$ 17,962 |
| Jackson | 523 | \$ 285 | \$ 149,228 |
| Jasper | 36 | \$ 293 | \$ 10,543 |
| Jefferson | 14 | \$ 377 | \$ 5,271 |
| Jefferson Davis | 16 | \$ 297 | \$ 4,751 |
| Jones | 198 | \$ 309 | \$ 61,175 |

| County (cont.) | Awards | Avg. Award | Amount |
|----------------|--------------|---------------|---------------------|
| Kemper | 41 | \$ 298 | \$ 12,235 |
| Lafayette | 97 | \$ 276 | \$ 26,748 |
| Lamar | 214 | \$ 262 | \$ 56,164 |
| Lauderdale | 350 | \$ 263 | \$ 91,893 |
| Lawrence | 25 | \$ 273 | \$ 6,833 |
| Leake | 15 | \$ 351 | \$ 5,271 |
| Lee | 211 | \$ 263 | \$ 55,448 |
| Leflore | 10 | \$ 351 | \$ 3,514 |
| Lincoln | 85 | \$ 289 | \$ 24,535 |
| Lowndes | 233 | \$ 350 | \$ 81,545 |
| Madison | 221 | \$ 280 | \$ 61,771 |
| Marion | 94 | \$ 290 | \$ 27,269 |
| Marshall | 28 | \$ 237 | \$ 6,638 |
| Monroe | 155 | \$ 309 | \$ 47,834 |
| Montgomery | 27 | \$ 222 | \$ 6,007 |
| Neshoba | 114 | \$ 266 | \$ 30,327 |
| Newton | 79 | \$ 320 | \$ 25,316 |
| Noxubee | 35 | \$ 346 | \$ 12,105 |
| Oktibbeha | 86 | \$ 301 | \$ 25,902 |
| Panola | 70 | \$ 315 | \$ 22,062 |
| Pearl River | 134 | \$ 274 | \$ 36,770 |
| Perry | 25 | \$ 273 | \$ 6,833 |
| Pike | 51 | \$ 279 | \$ 14,246 |
| Pontotoc | 97 | \$ 256 | \$ 24,861 |
| Prentiss | 123 | \$ 283 | \$ 34,753 |
| Quitman | 4 | \$ 195 | \$ 781 |
| Rankin | 614 | \$ 297 | \$ 182,614 |
| Scott | 61 | \$ 288 | \$ 17,572 |
| Sharkey | 5 | \$ 351 | \$ 1,757 |
| Simpson | 49 | \$ 340 | \$ 16,660 |
| Smith | 28 | \$ 307 | \$ 8,591 |
| Stone | 56 | \$ 243 | \$ 13,602 |
| Sunflower | 12 | \$ 212 | \$ 2,538 |
| Tallahatchie | 7 | \$ 279 | \$ 1,952 |
| Tate | 99 | \$ 298 | \$ 29,481 |
| Tippah | 74 | \$ 284 | \$ 21,021 |
| Tishomingo | 23 | \$ 297 | \$ 6,833 |
| Tunica | 46 | \$ 212 | \$ 9,762 |
| Union | 74 | \$ 236 | \$ 17,441 |
| Walthall | 43 | \$ 311 | \$ 13,369 |
| Warren | 3 | \$ 260 | \$ 781 |
| Washington | 33 | \$ 285 | \$ 9,401 |
| Wayne | 6 | \$ 358 | \$ 2,148 |
| Webster | 75 | \$ 308 | \$ 23,103 |
| Wilkinson | 13 | \$ 260 | \$ 3,383 |
| Winston | 69 | \$ 347 | \$ 23,949 |
| Yalobusha | 16 | \$ 268 | \$ 4,295 |
| Yazoo | 19 | \$ 255 | \$ 4,836 |
| Totals | 7,196 | \$ 290 | \$ 2,085,627 |

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

Recipient Demographics

| Dependency Status | | | Gender | | |
|-------------------|--------------|-------------|--------|--------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| Dependent | 6,747 | 94% | Male | 2,425 | 34% |
| Independent | 449 | 6% | Female | 4,771 | 66% |
| | 7,196 | 100% | | 7,196 | 100% |

| Ethnicity | | | Age | | |
|--------------------------------|--------------|-------------|-------------------|--------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| African American | 2,389 | 33% | 12-24 years old | 7,196 | 100% |
| Alaskan Native/American Indian | 31 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 155 | 2% | 35-44 years old | 0 | 0% |
| Caucasian | 4,156 | 58% | 45-54 years old | 0 | 0% |
| Hispanic | 253 | 4% | 55-64 years old | 0 | 0% |
| Unknown | 212 | 3% | 65 years or older | 0 | 0% |
| | 7,196 | 100% | | 7,196 | 100% |

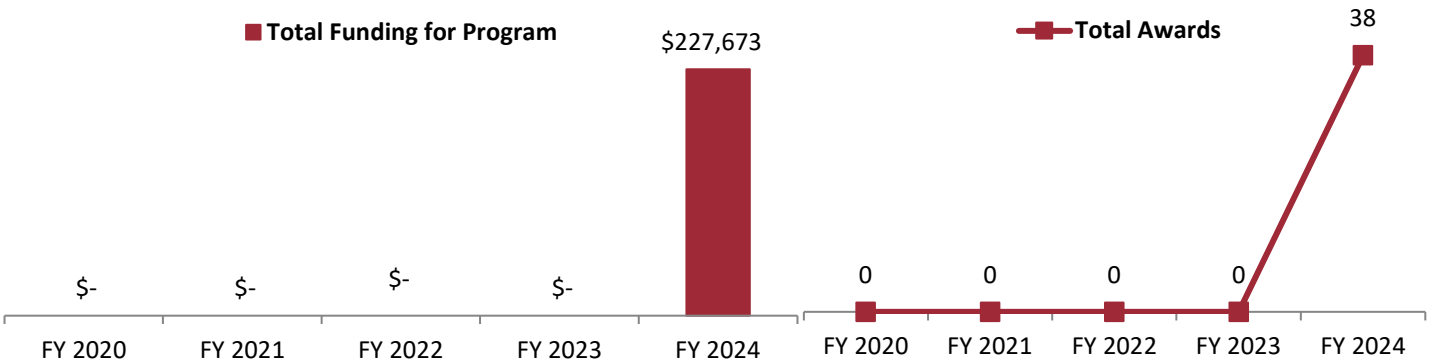
| Dependent Students | | | Independent Students | | |
|--------------------------|--------------|-------------|----------------------|--------------|-------------|
| Income | Recipients | Percent | Income | Recipients | Percent |
| Less than \$0 (negative) | 0 | 0% | Less than \$0 (nega | 0 | 0% |
| \$0 | 40 | 1% | \$0 | 28 | 6% |
| \$1-\$19,999 | 82 | 1% | \$1-\$2,999 | 0 | 0% |
| \$20,000-\$39,999 | 140 | 2% | \$3,000-\$5,999 | 0 | 0% |
| \$40,000-\$49,999 | 40 | 1% | \$6,000-\$9,999 | 0 | 0% |
| \$50,000-\$59,999 | 32 | 0% | \$10,000-\$14,999 | 0 | 0% |
| \$60,000-\$79,999 | 63 | 1% | \$15,000-\$19,999 | 0 | 0% |
| \$80,000-\$99,999 | 44 | 1% | \$20,000-\$29,999 | 0 | 0% |
| \$100,000-\$249,999 | 125 | 2% | \$30,000-\$39,999 | 0 | 0% |
| \$250,000-\$999,999 | 13 | 0% | \$40,000-\$49,999 | 0 | 0% |
| \$1,000,000 and More | 0 | 0% | \$50,000 and More | 0 | 0% |
| No FAFSA/Income Data | 6,168 | 91% | No FAFSA/Income | 421 | 94% |
| | 6,747 | 100% | | 449 | 100% |
| | | | Total | 7,196 | |

Nurse Retention Loan Repayment Program (NULR)

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

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-------------|-------------|-------------|-------------|------------|
| Total Applicants Awarded | Not Created | Not Created | Not Created | Not Created | 38 |
| Total Awards | - | - | - | - | 38 |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | - | - | - | - | \$ 227,673 |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | - | - | - | - | 38 |
| Award Rate | - | - | - | - | 100% |
| Minimum Award | - | - | - | - | \$ 5,673 |
| Maximum Award | - | - | - | - | \$ 6,000 |
| Average Award Amount | - | - | - | - | \$ 5,991 |
| % One-Year Change (+/-) | - | - | - | - | - |



Awards by Institution

| Loan Servicer | Awards | Avg. Award | Amount |
|---------------------------------|-----------|-----------------|-------------------|
| Sallie Mae Servicing Corp | 2 | \$ 6,000.00 | \$ 12,000.00 |
| U.S. Dept. of Ed. - Aidvantage | 7 | \$ 6,000.00 | \$ 42,000.00 |
| U.S. Dept. of Ed. - Edfinancial | 13 | \$ 6,000.00 | \$ 78,000.00 |
| U.S. Dept. of Ed. - MOHELA | 10 | \$ 6,000.00 | \$ 60,000.00 |
| U.S. Dept. of Ed. - Nelnet | 6 | \$ 5,946 | \$ 35,673 |
| Totals | 38 | \$ 5,991 | \$ 227,673 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|---------------|-----------|-----------------|-------------------|
| Attala | 1 | \$ 6,000 | \$ 6,000 |
| Clay | 1 | \$ 6,000 | \$ 6,000 |
| Desoto | 2 | \$ 6,000 | \$ 12,000 |
| Forrest | 1 | \$ 6,000 | \$ 6,000 |
| George | 1 | \$ 6,000 | \$ 6,000 |
| Harrison | 1 | \$ 6,000 | \$ 6,000 |
| Hinds | 3 | \$ 6,000 | \$ 18,000 |
| Jackson | 4 | \$ 6,000 | \$ 24,000 |
| Jasper | 1 | \$ 6,000 | \$ 6,000 |
| Jones | 2 | \$ 6,000 | \$ 12,000 |
| Leflore | 1 | \$ 6,000 | \$ 6,000 |
| Lincoln | 1 | \$ 6,000 | \$ 6,000 |
| Madison | 5 | \$ 6,000 | \$ 30,000 |
| Pearl River | 1 | \$ 6,000 | \$ 6,000 |
| Perry | 1 | \$ 5,673 | \$ 5,673 |
| Pontotoc | 1 | \$ 6,000 | \$ 6,000 |
| Rankin | 5 | \$ 6,000 | \$ 30,000 |
| Scott | 1 | \$ 6,000 | \$ 6,000 |
| Simpson | 1 | \$ 6,000 | \$ 6,000 |
| Union | 2 | \$ 6,000 | \$ 12,000 |
| Washington | 1 | \$ 6,000 | \$ 6,000 |
| Yazoo | 1 | \$ 6,000 | \$ 6,000 |
| Totals | 38 | \$ 5,991 | \$ 227,673 |

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

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| Dependent | 0 | 0% | Male | 1 | 3% |
| Independent | 38 | 100% | Female | 37 | 97% |
| | 38 | 100% | | 38 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 9 | 24% | 12-24 years old | 1 | 3% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 29 | 76% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 5 | 13% |
| Caucasian | 28 | 74% | 45-54 years old | 3 | 8% |
| Hispanic | 1 | 3% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 38 | 100% | | 38 | 100% |

Income information is unavailable.

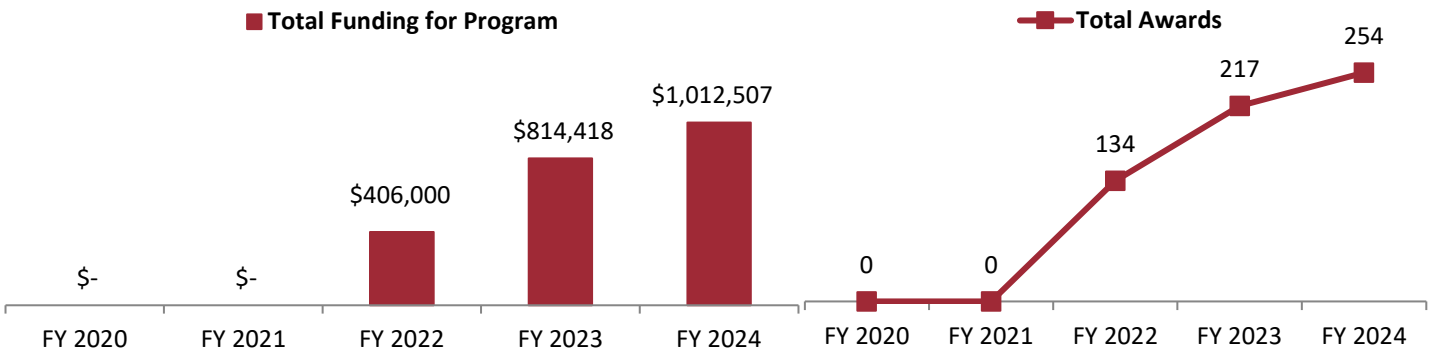
| Cohort | Hospital LPN | Hospital RN | Nursing Home LPN | Nursing Home RN | Total |
|-------------------------|--------------|-------------|------------------|-----------------|-----------|
| FY 2024 (Year 1 Nurses) | 0 | 37 | 0 | 1 | 38 |
| Total | 0 | 37 | 0 | 1 | 38 |

Winter-Reed Teacher Loan Repayment Program (WRTR)

The William Winter-Jack Reed Teacher Loan Repayment awards are designed to help new traditional route teachers repay their undergraduate student loans. Only first-year teachers holding a valid standard five-year Mississippi educator’s license are eligible to apply as new applicants. Second- and third-year teachers are eligible to apply as renewal applicants. Third-year teachers will be eligible to apply as renewal recipients beginning in 2023. Eligible recipients must work full-time as a teacher or librarian in a Mississippi public school district. Recipients working in a critical shortage area can receive up to \$4,000 the first year, \$5,000 the second year, and \$6,000 the third year in repayment of their loans. Recipients working in non-shortage areas can receive up to \$1,500 the first year, \$2,500 the second year, and \$3,500 the third year. Payment may be made to multiple servicers. The application is open October 1 through September 15 each year. Only 150 first-year teachers will be awarded each year. Selection is made on a first-come, first-served basis of all eligible applicants who apply by the deadline date. However, priority is given to teachers in geographical shortage areas.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-------------|-------------|------------|------------|--------------|
| Total Applicants Awarded | Not Created | Not Created | 134 | 214 | 254 |
| Total Awards | - | - | 134 | 217 | 254 |
| % One-Year Change (+/-) | - | - | - | 61.9% | 17.1% |
| Total Funding for Program | - | - | \$ 406,000 | \$ 814,418 | \$ 1,012,507 |
| % One-Year Change (+/-) | - | - | - | 100.6% | 24.3% |
| Eligible Applicants | - | - | 361 | 214 | 254 |
| Award Rate | - | - | 37% | 100% | 100% |
| Minimum Award | - | - | \$ 1,500 | \$ 1,500 | \$ 1,500 |
| Maximum Award | - | - | \$ 4,000 | \$ 5,000 | \$ 6,000 |
| Average Award Amount | - | - | \$ 3,030 | \$ 3,753 | \$ 3,986 |
| % One-Year Change (+/-) | - | - | - | 23.9% | 6.2% |



Awards by Institution

| Loan Servicer | Awards | Avg. Award | Amount |
|---------------------------------|------------|-----------------|---------------------|
| MOHELA - Laural Road | 1 | \$ 5,000.00 | \$ 5,000.00 |
| Navient | 1 | \$ 5,000.00 | \$ 5,000.00 |
| Sallie Mae Servicing Corp | 3 | \$ 4,500.00 | \$ 13,500.00 |
| U.S. Dept. of Ed. - Aidvantage | 40 | \$ 3,687.68 | \$ 147,507.34 |
| U.S. Dept. of Ed. - Edfinancial | 47 | \$ 3,765.96 | \$ 177,000.00 |
| U.S. Dept. of Ed. - MOHELA | 92 | \$ 4,217.39 | \$ 388,000.00 |
| U.S. Dept. of Ed. - Nelnet | 70 | \$ 3,950 | \$ 276,500 |
| Totals | 254 | \$ 3,986 | \$ 1,012,507 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|-------------|--------|------------|-----------|
| Adams | 3 | \$ 4,333 | \$ 13,000 |
| Alcorn | 4 | \$ 2,127 | \$ 8,507 |
| Amite | 3 | \$ 5,333 | \$ 16,000 |
| Attala | 1 | \$ 4,000 | \$ 4,000 |
| Bolivar | 3 | \$ 5,333 | \$ 16,000 |
| Calhoun | 3 | \$ 5,000 | \$ 15,000 |
| Carroll | 1 | \$ 1,500 | \$ 1,500 |
| Chickasaw | 2 | \$ 4,000 | \$ 8,000 |
| Choctaw | 1 | \$ 5,000 | \$ 5,000 |
| Clarke | 1 | \$ 5,000 | \$ 5,000 |
| Clay | 2 | \$ 2,500 | \$ 5,000 |
| Coahoma | 1 | \$ 6,000 | \$ 6,000 |
| Copiah | 1 | \$ 5,000 | \$ 5,000 |
| Covington | 3 | \$ 4,833 | \$ 14,500 |
| Desoto | 11 | \$ 5,364 | \$ 59,000 |
| Forrest | 12 | \$ 3,708 | \$ 44,500 |
| George | 4 | \$ 2,750 | \$ 11,000 |
| Greene | 2 | \$ 2,750 | \$ 5,500 |
| Grenada | 1 | \$ 5,000 | \$ 5,000 |
| Hancock | 6 | \$ 2,583 | \$ 15,500 |
| Harrison | 15 | \$ 3,167 | \$ 47,500 |
| Hinds | 11 | \$ 4,545 | \$ 50,000 |
| Humphreys | 2 | \$ 4,000 | \$ 8,000 |
| Itawamba | 2 | \$ 4,000 | \$ 8,000 |
| Jackson | 11 | \$ 3,545 | \$ 39,000 |
| Jasper | 2 | \$ 1,500 | \$ 3,000 |
| Jefferson | 1 | \$ 1,500 | \$ 1,500 |
| Jones | 8 | \$ 3,313 | \$ 26,500 |
| Lafayette | 6 | \$ 4,750 | \$ 28,500 |
| Lamar | 10 | \$ 3,900 | \$ 39,000 |
| Lauderdale | 4 | \$ 5,000 | \$ 20,000 |
| Leake | 1 | \$ 4,000 | \$ 4,000 |
| Lee | 4 | \$ 4,750 | \$ 19,000 |
| Leflore | 1 | \$ 5,000 | \$ 5,000 |
| Lincoln | 4 | \$ 4,125 | \$ 16,500 |
| Lowndes | 3 | \$ 3,833 | \$ 11,500 |
| Madison | 8 | \$ 4,000 | \$ 32,000 |
| Marshall | 2 | \$ 4,000 | \$ 8,000 |
| Monroe | 4 | \$ 4,875 | \$ 19,500 |
| Neshoba | 5 | \$ 4,200 | \$ 21,000 |
| Newton | 1 | \$ 5,000 | \$ 5,000 |
| Noxubee | 1 | \$ 5,000 | \$ 5,000 |
| Oktibbeha | 8 | \$ 4,063 | \$ 32,500 |
| Panola | 4 | \$ 4,250 | \$ 17,000 |
| Pearl River | 6 | \$ 4,833 | \$ 29,000 |
| Perry | 1 | \$ 5,000 | \$ 5,000 |
| Pike | 3 | \$ 4,000 | \$ 12,000 |
| Pontotoc | 2 | \$ 2,750 | \$ 5,500 |
| Prentiss | 2 | \$ 1,500 | \$ 3,000 |

| County (cont.) | Awards | Avg. Award | Amount |
|----------------|------------|-----------------|---------------------|
| Rankin | 19 | \$ 2,500 | \$ 47,500 |
| Scott | 4 | \$ 5,250 | \$ 21,000 |
| Simpson | 2 | \$ 3,250 | \$ 6,500 |
| Smith | 1 | \$ 4,000 | \$ 4,000 |
| Sunflower | 1 | \$ 4,000 | \$ 4,000 |
| Tallahatchie | 1 | \$ 4,000 | \$ 4,000 |
| Tate | 5 | \$ 4,600 | \$ 23,000 |
| Tippah | 1 | \$ 5,000 | \$ 5,000 |
| Tishomingo | 2 | \$ 5,500 | \$ 11,000 |
| Tunica | 1 | \$ 6,000 | \$ 6,000 |
| Union | 5 | \$ 5,000 | \$ 25,000 |
| Walthall | 2 | \$ 4,000 | \$ 8,000 |
| Warren | 4 | \$ 5,000 | \$ 20,000 |
| Washington | 2 | \$ 4,000 | \$ 8,000 |
| Wayne | 3 | \$ 5,333 | \$ 16,000 |
| Webster | 1 | \$ 5,000 | \$ 5,000 |
| Winston | 2 | \$ 5,000 | \$ 10,000 |
| Yazoo | 1 | \$ 4,000 | \$ 4,000 |
| Totals | 254 | \$ 3,986 | \$ 1,012,507 |

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

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| Dependent | 0 | 0% | Male | 32 | 13% |
| Independent | 254 | 100% | Female | 222 | 87% |
| | 254 | 100% | | 254 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 71 | 28% | 12-24 years old | 25 | 10% |
| Alaskan Native/American Indian | 1 | 0% | 25-34 years old | 148 | 58% |
| Asian/Pacific Islander | 2 | 1% | 35-44 years old | 54 | 21% |
| Caucasian | 176 | 69% | 45-54 years old | 24 | 9% |
| Hispanic | 2 | 1% | 55-64 years old | 3 | 1% |
| Unknown | 2 | 1% | 65 years or older | 0 | 0% |
| | 254 | 100% | | 254 | 100% |

Income information is unavailable.

| Cohort | Critical | Non-Critical | Total |
|--------------|------------|--------------|------------|
| FY 2024 | 67 | 50 | 117 |
| FY 2023 | 57 | 11 | 68 |
| FY 2022 | 37 | 32 | 69 |
| Total | 161 | 93 | 254 |

| Subject | Elementary | Middle | Secondary | All Grades | Total |
|----------------------------------|------------|-----------|-----------|------------|------------|
| Elementary (all subjects) | 120 | 0 | 0 | 0 | 120 |
| English/Reading/Language Arts | 6 | 12 | 8 | 0 | 26 |
| Foreign Language | 0 | 0 | 0 | 0 | 0 |
| History/Social sciences | 0 | 6 | 7 | 0 | 13 |
| Library/Librarian | 0 | 0 | 0 | 0 | 0 |
| Math | 7 | 9 | 5 | 0 | 21 |
| Science/STEM | 5 | 7 | 9 | 0 | 21 |
| Special Education | 21 | 4 | 6 | 3 | 34 |
| Visual and Performing Arts/Other | 6 | 6 | 3 | 4 | 19 |
| Total | 165 | 44 | 38 | 7 | 254 |

Overview of Forgivable Loan Management

An account enters management under a third party when a contract is signed and funds are disbursed. Contracts are signed electronically after the borrower completes online entrance counseling. Heartland ECSI is the third party loan servicer for state educational loans.

Repayment Status and Method of Repayment

An account is "in school" status while the student is enrolled at least part-time in an approved program of study. Once the student separates from the program of study, the account enters an automatic "grace" period. The "grace" period for most programs is 12 months. Repayment can be "deferred" for bankruptcy, required military service, or temporary disability. For the administration of state loans, repayment can not be "deferred" for financial hardship. Repayment can be rendered through service or money. Current accounts include those in school, grace, deferment, or on-schedule repayment by service or money. Accounts are considered "non-current" and enter default status when they become two months past due. Accounts are placed with a collection agency after four months.

Accounts Under Management During the Fiscal Year by Cohort

Accounts under management during the fiscal year include all accounts at any repayment status that have been serviced by ECSI during the fiscal year. The "Under Management Rate" is the percentage of all tracked accounts ever awarded that remain under management by the loan servicer. Accounts are tracked by both loan program and by cohort; however, some programs were not tracked closely for many years or were altered in ways that prevent tracking. Therefore, some programs will include accounts under management that are not being tracked by cohort. "Untracked Accounts" are not included in the totals of all accounts awarded, the under management rate, the default rate, or the closed by service rate. A "Cohort" is defined as the year a student first receives state-supported student financial assistance through a particular program.

Revenue Collected in Repayment During the Fiscal Year

All forgivable loan recipients have the option to repay their loan with service or money. Repayment, either with service or money, must begin by the end of the "grace" period. If repayment is not rendered through service, a 5% penalty is applied to the principal for all loans initiated after July 1, 2014. Interest begins accruing on the combined principal and penalty when the account enters repayment at the conclusion of the grace period and accrues at a rate equal to the federal direct loan rate at the time the student enters repayment. Accounts become delinquent if repayment doesn't begin within 2 months of the conclusion of the grace period. Delinquent accounts are placed with a collection agency if repayment doesn't begin within 4 months of the conclusion of the grace period. The collection agency will apply a 21-28% collection commission to the combined principal and interest, which must be paid by the borrower in addition to the principal and interest. Accounts are also reported to the Department of Revenue when they are placed with a collection agency. The delinquent account balance may be offset by intercepting the borrower's annual state tax return.

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the total accounts ever awarded.

Accounts Closed During the Fiscal Year and Over Time

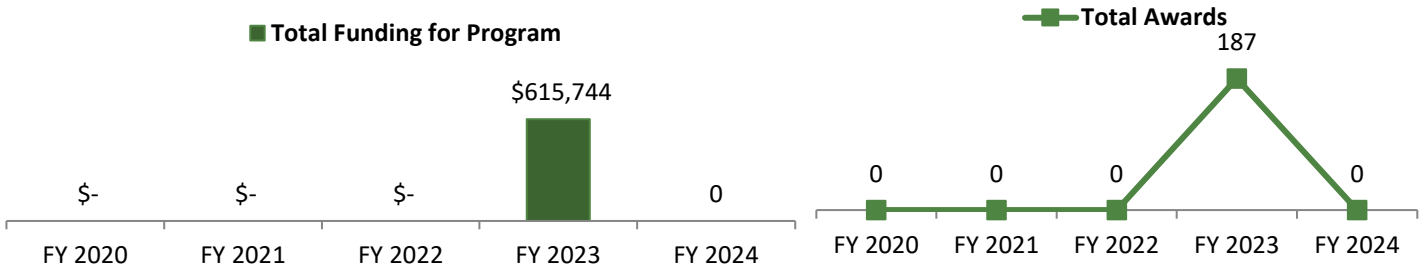
Accounts are "closed" when the service obligation is complete or the debt is either cancelled or paid in full with money. Service is the preferred method of repayment. Accounts for which the debt is cancelled due to death or total and permanent disability are included with the accounts closed due to service. Programs with a low default rate (under 8%) and high rate of accounts closed by service (over 90%) are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

Nursing Education Forgivable Loan, Bachelor's (NELB)

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

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|--------------|--------------|------------|------------|--------------|
| Total Applicants Awarded | 0 | 0 | 0 | 186 | Discontinued |
| Total Awards | 0 | 0 | 0 | 187 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | \$ - | \$ - | \$ - | \$ 615,744 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | 294 | 228 | 203 | 186 | - |
| Award Rate | 0% | 0% | 0% | 100% | - |
| Minimum Award | - | - | - | \$ 575 | - |
| Maximum Award | - | - | - | \$ 4,000 | - |
| Average Award Amount | \$ - | \$ - | \$ - | \$ 3,310 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Applicants Not Funded | 325 | 294 | 228 | 203 | - |
| Funding Disparity | \$ 1,300,000 | \$ 1,176,000 | \$ 912,000 | \$ 812,000 | - |



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|------------|---------|-----------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Income | Recipients | Percent | Income | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |

NELB Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 172 | \$ 569,409 |
| Current Service | 10 | \$ 36,401 |
| Current Money | 3 | \$ 3,329 |
| Non-Current Money | 49 | \$ 183,627 |
| Collection | 91 | \$ 325,383 |
| Closed in Current Year | 9 | \$ - |
| Total Managed in Current Year | 334 | \$ 1,118,148 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 4 | \$ - | \$ - | \$ - | \$ 8,767 |
| Service/Money | 1 | \$ - | \$ - | \$ 144 | \$ 6,000 |
| Money | 4 | \$ - | \$ 17,500 | \$ 1,801 | \$ - |
| Totals | 9 | \$ - | \$ 17,500 | \$ 1,945 | \$ 14,767 |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|-------------|-------------|-------------|--------------|
| Totals | \$ 17,649.72 | \$ 7,098.33 | \$ 4,376.93 | \$ 5,608.51 | \$ 34,733.49 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate | |
|--------------------|----------------------------|-----------------|---------------|-------------|-------------------------------|------------------------|----------------------|-----------------------|------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | | | | | Collection |
| <i>Prior Years</i> | 2 | 0 | 0 | 32 | 54 | 2 | 90 | 1,524 | 6% |
| FY 2015 | 0 | 0 | 2 | 4 | 7 | 1 | 14 | 194 | 7% |
| FY 2016 | 0 | 0 | 0 | 3 | 15 | 0 | 18 | 188 | 10% |
| FY 2017 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 169 | 10 | 1 | 0 | 0 | 5 | 185 | 186 | 99% |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 171 | 10 | 3 | 39 | 76 | 8 | 307 | 2,093 | 15% |
| Untracked | 1 | 0 | 0 | 10 | 15 | 1 | 27 | 37 | |
| Managed | 172 | 10 | 3 | 49 | 91 | 9 | 334 | 2,130 | |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default | Default | Default | Default | Default |
|--------------------|----------------------------|---------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | Rate in FY 2019 | Rate in FY 2020 | Rate in FY 2021 | Rate in FY 2022 | Rate in FY 2023 |
| <i>Prior Years</i> | 1,524 | 86 | 6% | 7% | 7% | 6% | 6% | 6% |
| FY 2015 | 194 | 11 | 6% | 12% | 10% | 8% | 7% | 6% |
| FY 2016 | 188 | 18 | 10% | 14% | 13% | 13% | 11% | 10% |
| FY 2017 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2018 | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | 186 | 0 | 0% | | | | | 0% |
| FY 2024 | - | - | - | | | | | |
| Tracked | 2,093 | 115 | 5% | 8% | 8% | 7% | 7% | 6% |
| Untracked | 37 | 25 | - | | | | | |
| ALL | 2,130 | 140 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by | All by | All by | All | Rate of Closed Accounts by Service |
|--------------------|-------------------------------|--|-----------------------------|---------------------------------------|--------------|--------------------|------------|--------------------|---|
| | | | | | Service | Service / Money | Money | Accounts Closed | |
| <i>Prior Years</i> | 0 | 0 | 2 | 2 | 1,070 | 108 | 258 | 1,436 | 82% |
| FY 2015 | 0 | 0 | 1 | 1 | 125 | 21 | 35 | 181 | 81% |
| FY 2016 | 0 | 0 | 0 | 0 | 114 | 16 | 40 | 170 | 76% |
| FY 2017 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 4 | 0 | 1 | 5 | 4 | 0 | 2 | 6 | 67% |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 4 | 0 | 4 | 8 | 1,314 | 145 | 335 | 1,794 | 81% |
| Untracked | 0 | 1 | 0 | 1 | 2 | 1 | 8 | 11 | |
| ALL | 4 | 1 | 4 | 9 | 1,316 | 146 | 343 | 1,805 | |

Nursing Education Forgivable Loan, RN to BSN (NELR)

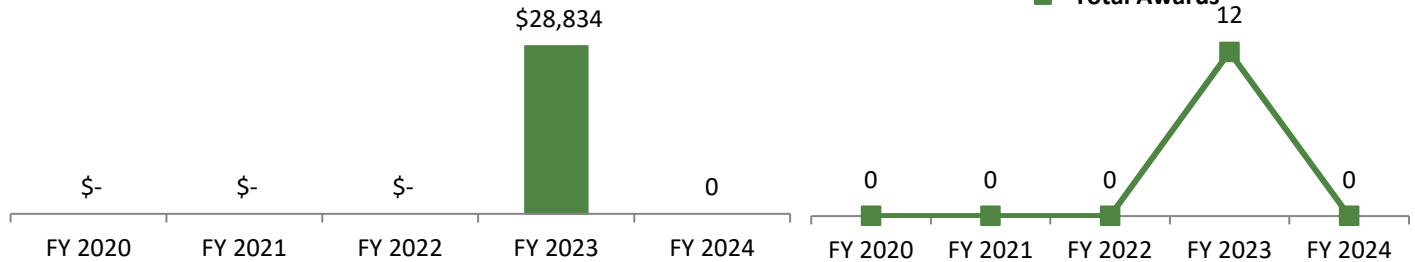
Nursing Education Forgivable Loan - RN to BSN awards are available to licensed registered nurses seeking a bachelor's degree in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse for one year for each year of loan received. Participants 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 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|------------|------------|------------|------------|--------------|
| Total Applicants Awarded | 0 | 0 | 0 | 12 | Discontinued |
| Total Awards | 0 | 0 | 0 | 12 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | \$ - | \$ - | \$ - | \$ 28,834 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | 58 | 38 | 29 | 12 | - |
| Award Rate | 0% | 0% | 0% | 100% | - |
| Minimum Award | - | - | - | \$ 1,000 | - |
| Maximum Award | - | - | - | \$ 4,000 | - |
| Average Award Amount | \$ - | \$ - | \$ - | \$ 2,403 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Applicants Not Funded | 66 | 58 | 38 | 29 | - |
| Funding Disparity | \$ 264,000 | \$ 232,000 | \$ 152,000 | \$ 116,000 | - |

■ Total Funding for Program

—■ Total Awards



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------|------------|---------|----------------------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Dependent Students | | | Independent Students | | |
| Income | Recipients | Percent | Income | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |

NELR Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 14 | \$ 36,834 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 15 | \$ 47,620 |
| Collection | 21 | \$ 53,426 |
| Closed in Current Year | 3 | \$ - |
| Total Managed in Current Year | 53 | \$ 137,879 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 3 | \$ - | \$ 10,500 | \$ 2,171 | \$ - |
| Totals | 3 | \$ - | \$ 10,500 | \$ 2,171 | \$ - |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-----------|-------------|-------------|--------------|
| Totals | \$ 4,773.24 | \$ 962.59 | \$ 1,289.23 | \$ 8,523.04 | \$ 15,548.10 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate | |
|--------------------|----------------------------|-----------------|---------------|-------------|-------------------------------|------------------------|----------------------|-----------------------|------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | | | | | Collection |
| <i>Prior Years</i> | 0 | 0 | 0 | 9 | 15 | 1 | 25 | 401 | 6% |
| FY 2015 | 2 | 0 | 0 | 4 | 2 | 2 | 10 | 115 | 9% |
| FY 2016 | 0 | 0 | 0 | 1 | 2 | 0 | 3 | 70 | 4% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 12 | 0 | 0 | 0 | 0 | 0 | 12 | 12 | 100% |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 14 | 0 | 0 | 14 | 19 | 3 | 50 | 598 | 8% |
| Untracked | 0 | 0 | 0 | 1 | 2 | 0 | 3 | 6 | |
| Managed | 14 | 0 | 0 | 15 | 21 | 3 | 53 | 604 | |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default | Default | Default | Default | Default |
|--------------------|----------------------------|---------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | Rate in FY 2019 | Rate in FY 2020 | Rate in FY 2021 | Rate in FY 2022 | Rate in FY 2023 |
| <i>Prior Years</i> | 401 | 24 | 6% | 5% | 7% | 6% | 6% | 6% |
| FY 2015 | 115 | 6 | 5% | 10% | 10% | 9% | 9% | 8% |
| FY 2016 | 70 | 3 | 4% | 9% | 6% | 4% | 4% | 4% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | 12 | 0 | 0% | - | - | - | - | 0% |
| FY 2024 | - | - | - | - | - | - | - | - |
| Tracked | 598 | 33 | 6% | 7% | 8% | 6% | 7% | 6% |
| Untracked | 6 | 3 | - | - | - | - | - | - |
| ALL | 604 | 36 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by | All by | All by | All | Rate of Closed Accounts by Service |
|--------------------|-------------------------------|--|-----------------------------|---------------------------------------|------------|--------------------|-----------|--------------------|---|
| | | | | | Service | Service / Money | Money | Accounts Closed | |
| <i>Prior Years</i> | 0 | 0 | 1 | 1 | 313 | 23 | 41 | 377 | 89% |
| FY 2015 | 0 | 0 | 2 | 2 | 91 | 2 | 14 | 107 | 87% |
| FY 2016 | 0 | 0 | 0 | 0 | 56 | 3 | 8 | 67 | 88% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 0 | 0 | 3 | 3 | 460 | 28 | 63 | 551 | 89% |
| Untracked | 0 | 0 | 0 | 0 | 2 | 0 | 1 | 3 | |
| ALL | 0 | 0 | 3 | 3 | 462 | 28 | 64 | 554 | |

Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)

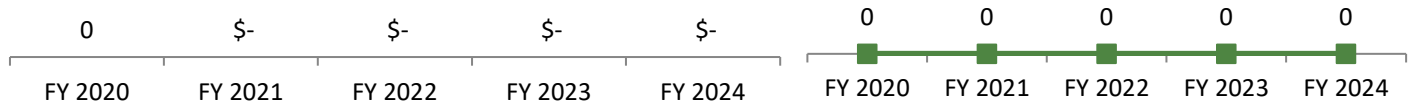
Critical Needs Dyslexia Therapy Forgivable Loans are available to students seeking a first master’s degree in Dyslexia Therapy in an approved program of study that is based on the Orton-Gillingham teaching approach. Students must be seeking a class “AA” Mississippi Educator License with a 203 (Dyslexia Therapy) designation. Loans will be made to cover the full cost of tuition, materials, and required fees. Recipients may fulfill the service obligation by serving as a dyslexia therapist in a public school or district in Mississippi for one year for each year of funding received. Recipients who choose not to fulfill the service obligation will be required to repay the loan in full with a penalty of 5% and interest. To be eligible, students must have a 3.0 cumulative college GPA and must hold a current valid Class “A” Mississippi Educator License. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-----------|-----------|-----------|-----------|---------|
| Total Applicants Awarded | 0 | 0 | 0 | 0 | 0 |
| Total Awards | 0 | 0 | 0 | 0 | 0 |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | 0 | \$ - | \$ - | \$ - | \$ - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | 10 | 4 | 6 | 0 | 0 |
| Award Rate | 0% | 0% | 0% | - | - |
| Minimum Award | - | - | - | - | - |
| Maximum Award | - | - | - | - | - |
| Average Award Amount | \$ - | \$ - | \$ - | \$ - | \$ - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Applicants Not Funded | 15 | 10 | 4 | 6 | 0 |
| Funding Disparity | \$ 73,500 | \$ 50,000 | \$ 20,000 | \$ 30,000 | \$ - |

■ Total Funding for Program

■ Total Awards



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|-------------------|---------------------------|----------------|---------------|-----------------------------|----------------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| | Dependent Students | | | Independent Students | |
| Income | Recipients | Percent | Income | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |

CNDT Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 7 | \$ 23,055 |
| Non-Current Money | 0 | \$ - |
| Collection | 2 | \$ 7,720 |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 10 | \$ 30,775 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 1 | \$ - | \$ 4,293 | \$ 305 | \$ 4,715 |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 1 | \$ - | \$ 4,293 | \$ 305 | \$ 4,715 |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-------------|------|------------|-------------|
| Totals | \$ 5,970.95 | \$ 1,442.61 | \$ - | \$ 263.50 | \$ 7,677.06 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------|-----------------|---------------|-------------|-------------------------------|------------------------|----------------------|-----------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | | | | |
| <i>Prior Years</i> | 0 | 0 | 2 | 0 | 1 | 4 | 21 | 19% |
| FY 2015 | 0 | 0 | 2 | 0 | 0 | 2 | 20 | 10% |
| FY 2016 | 0 | 0 | 3 | 0 | 1 | 4 | 23 | 17% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 8 | 0% |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | - | - | - | - | - | - | - | - |
| FY 2024 | - | - | - | - | - | - | - | - |
| Tracked | 0 | 0 | 7 | 0 | 2 | 10 | 72 | 14% |
| Untracked | - | - | - | - | - | - | - | |
| Managed | 0 | 0 | 7 | 0 | 2 | 10 | 72 | |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY |
|--------------------|----------------------|------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | 2019 | 2020 | 2021 | 2022 | 2023 |
| <i>Prior Years</i> | 21 | 1 | 5% | 19% | 24% | 10% | 10% | 5% |
| FY 2015 | 20 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2016 | 23 | 1 | 4% | 17% | 9% | 9% | 4% | 4% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | 8 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | - | - | - | - | - | - | - | - |
| FY 2024 | - | - | - | - | - | - | - | - |
| Tracked | 72 | 2 | 3% | 11% | 10% | 6% | 4% | 3% |
| Untracked | - | - | - | - | - | - | - | - |
| ALL | 72 | 2 | 3% | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

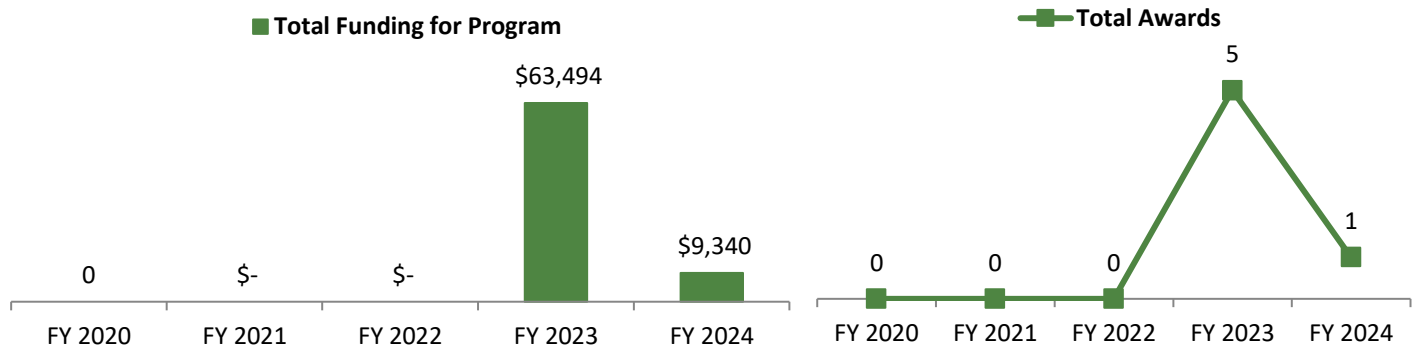
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|--------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| | | | | | | | | | |
| <i>Prior Years</i> | 0 | 1 | 0 | 1 | 14 | 2 | 2 | 18 | 89% |
| FY 2015 | 0 | 0 | 0 | 0 | 14 | 2 | 2 | 18 | 89% |
| FY 2016 | 0 | 0 | 0 | 0 | 12 | 5 | 2 | 19 | 89% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 8 | 100% |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | - | - | - | - | - | - | - | - | - |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 0 | 1 | 0 | 1 | 48 | 9 | 6 | 63 | 90% |
| Untracked | - | - | - | - | - | - | - | - | - |
| ALL | 0 | 1 | 0 | 1 | 48 | 9 | 6 | 63 | |

Speech Language Pathologist Forgivable Loan (SLPL)

Speech-Language Pathologist Forgivable Loans (SLPL) are available to students seeking a first master’s degree in Speech-Language Pathology, Communicative Disorders, or Communication Sciences and Disorders. For full-time students, awards will be made in the amount of tuition and required fees at a public institution. For part-time students, awards will be based on hours enrolled, but will not exceed the highest tuition and required fees for part-time students attending a public institution of higher learning. The loan will be forgiven for recipients who serve as licensed speech-language pathologists in a Mississippi public or charter school for one year for each year of funding received. Loan recipients who choose not to fulfill the service obligation will be required to repay the loan in full with a penalty of 5% and interest. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|------------|------------|------------|------------|-----------|
| Total Applicants Awarded | 0 | 0 | 0 | 5 | 1 |
| Total Awards | 0 | 0 | 0 | 5 | 1 |
| % One-Year Change (+/-) | -100.0% | - | - | - | -80.0% |
| Total Funding for Program | 0 | \$ - | \$ - | \$ 63,494 | \$ 9,340 |
| % One-Year Change (+/-) | -100.0% | - | - | - | -85.3% |
| Eligible Applicants | 19 | 11 | 11 | 41 | 9 |
| Award Rate | 0% | 0% | 0% | 12% | 11% |
| Minimum Award | - | - | - | \$ 8,866 | \$ 9,340 |
| Maximum Award | - | - | - | \$ 14,872 | \$ 9,340 |
| Average Award Amount | \$ - | \$ - | \$ - | \$ 12,699 | \$ 9,340 |
| % One-Year Change (+/-) | -100.0% | - | - | - | -26.4% |
| Applicants Not Funded | 19 | 19 | 11 | 11 | 8 |
| Funding Disparity | \$ 243,675 | \$ 190,760 | \$ 110,000 | \$ 110,000 | \$ 80,000 |



Awards by Institution

| 4-Year Public Institutions | Awards | Avg. Award | Amount |
|----------------------------|----------|-----------------|-----------------|
| University of Mississippi | 1 | \$ 9,340 | \$ 9,340 |
| Totals | 1 | \$ 9,340 | \$ 9,340 |
| Grand Totals | 1 | \$ 9,340 | \$ 9,340 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|---------------|----------|-----------------|-----------------|
| Lafayette | 1 | \$ 9,340 | \$ 9,340 |
| Totals | 1 | \$ 9,340 | \$ 9,340 |

Recipient Demographics

| Dependency Status | | | Gender | | |
|-------------------|------------|-------------|--------|------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| Dependent | 0 | 0% | Male | 0 | 0% |
| Independent | 1 | 100% | Female | 1 | 100% |
| | 1 | 100% | | 1 | 100% |

| Ethnicity | | | Age | | |
|--------------------------------|------------|-------------|-------------------|------------|-------------|
| | Recipients | Percent | | Recipients | Percent |
| African American | 0 | 0% | 12-24 years old | 0 | 0% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 0 | 0% |
| Asian/Pacific Islander | 0 | 0% | 35-44 years old | 1 | 100% |
| Caucasian | 1 | 100% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 1 | 100% | | 1 | 100% |

| Dependent Students | | | Independent Students | | |
|--------------------------|------------|-----------|----------------------|------------|-------------|
| Income | Recipients | Percent | Income | Recipients | Percent |
| Less than \$0 (negative) | 0 | - | Less than \$0 (nega | 0 | 0% |
| \$0 | 0 | - | \$0 | 0 | 0% |
| \$1-\$19,999 | 0 | - | \$1-\$2,999 | 0 | 0% |
| \$20,000-\$39,999 | 0 | - | \$3,000-\$5,999 | 0 | 0% |
| \$40,000-\$49,999 | 0 | - | \$6,000-\$9,999 | 0 | 0% |
| \$50,000-\$59,999 | 0 | - | \$10,000-\$14,999 | 0 | 0% |
| \$60,000-\$79,999 | 0 | - | \$15,000-\$19,999 | 0 | 0% |
| \$80,000-\$99,999 | 0 | - | \$20,000-\$29,999 | 0 | 0% |
| \$100,000-\$249,999 | 0 | - | \$30,000-\$39,999 | 0 | 0% |
| \$250,000-\$999,999 | 0 | - | \$40,000-\$49,999 | 0 | 0% |
| \$1,000,000 and More | 0 | - | \$50,000 and More | 1 | 100% |
| No FAFSA/Income Data | 0 | - | No FAFSA/Income | 0 | 0% |
| | 0 | 0% | | 1 | 100% |
| | | | Total | 1 | |

SLPL Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 4 | \$ 59,028 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 2 | \$ 37,459 |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 7 | \$ 96,487 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 1 | \$ - | \$ - | \$ - | \$ 13,806 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 1 | \$ - | \$ - | \$ - | \$ 13,806 |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|-----------|-----------|------------|-------------|
| Totals | \$ - | \$ 832.00 | \$ 208.00 | \$ - | \$ 1,040.00 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate |
|--------------------|----------------------------------|--------------------|------------------|-----------------|-------------------------------------|------------------------------|----------------------------|-----------------------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non- Current | | | | |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - |
| FY 2015 | 0 | 0 | 0 | 0 | 2 | 2 | 9 | 22% |
| FY 2016 | - | - | - | - | - | 0 | - | - |
| FY 2017 | - | - | - | - | - | 0 | - | - |
| FY 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0% |
| FY 2019 | - | - | - | - | - | 0 | - | - |
| FY 2020 | - | - | - | - | - | 0 | - | - |
| FY 2021 | - | - | - | - | - | 0 | - | - |
| FY 2022 | - | - | - | - | - | 0 | - | - |
| FY 2023 | 4 | 0 | 0 | 0 | 1 | 5 | 5 | 100% |
| FY 2024 | - | - | - | - | - | 0 | - | - |
| Tracked | 4 | 0 | 0 | 0 | 2 | 7 | 15 | 47% |
| Untracked | - | - | - | - | - | - | - | - |
| Managed | 4 | 0 | 0 | 0 | 2 | 7 | 15 | 47% |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY |
|--------------------|----------------------|------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | 2019 | 2020 | 2021 | 2022 | 2023 |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - |
| FY 2015 | 9 | 2 | 22% | 22% | 22% | 22% | 22% | 22% |
| FY 2016 | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | 1 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | 5 | 0 | 0% | - | - | - | - | 0% |
| FY 2024 | - | - | - | - | - | - | - | - |
| Tracked | 15 | 2 | 13% | 20% | 20% | 20% | 20% | 13% |
| Untracked | - | - | - | - | - | - | - | - |
| ALL | 15 | 2 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

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

Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

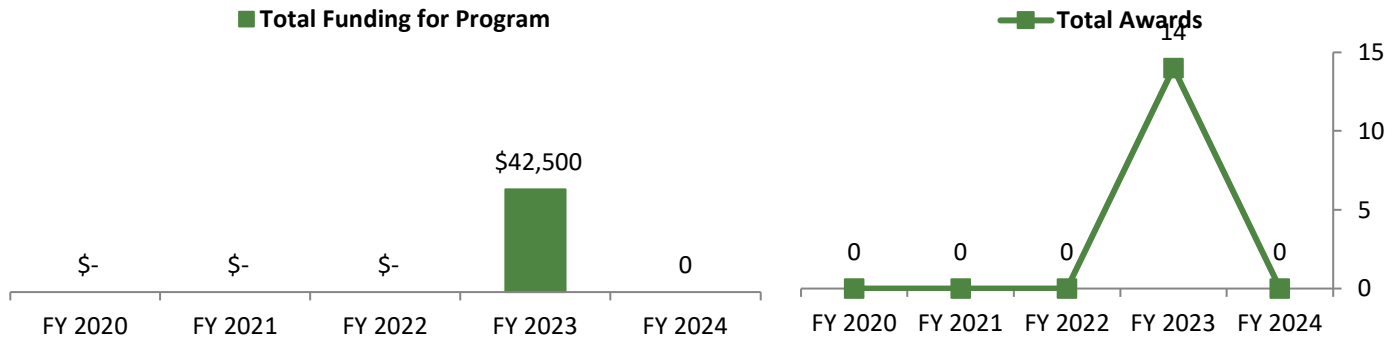
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|--------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| | | | | | | | | | |
| <i>Prior Years</i> | - | - | - | - | - | - | - | - | - |
| FY 2015 | 0 | 0 | 0 | 0 | 3 | 1 | 3 | 7 | 57% |
| FY 2016 | - | - | - | - | - | - | - | - | - |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 | 100% |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 100% |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 1 | 0 | 0 | 1 | 5 | 1 | 3 | 9 | 67% |
| Untracked | - | - | - | - | - | - | - | - | - |
| ALL | 1 | 0 | 0 | 1 | 5 | 1 | 3 | 9 | |

Nursing Education Forgivable Loan, Master's (NELM)

Nursing Education Forgivable Loan - Master's awards are available to Mississippi resident students with a minimum 3.0 GPA seeking a Master of Science in nursing at a Mississippi college or university. Students may fulfill the service obligation by working as a professional nurse or as a teacher in an accredited Mississippi school of nursing for one year for each year of loan received. Participants may receive up to \$4,000 per academic year not to exceed \$8,000 over two (2) calendar years for full-time students or \$8,000 over three years for part-time students. The application deadline is March 31 each year.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|------------|-----------|-----------|-----------|--------------|
| Total Applicants Awarded | 0 | 0 | 0 | 14 | Discontinued |
| Total Awards | 0 | 0 | 0 | 14 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | \$ - | \$ - | \$ - | \$ 42,500 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | 26 | 19 | 16 | 14 | - |
| Award Rate | 0% | 0% | 0% | 100% | - |
| Minimum Award | - | - | - | \$ 1,500 | - |
| Maximum Award | - | - | - | \$ 4,000 | - |
| Average Award Amount | \$ - | \$ - | \$ - | \$ 3,036 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Applicants Not Funded | 34 | 26 | 19 | 16 | - |
| Funding Disparity | \$ 113,322 | \$ 86,658 | \$ 76,000 | \$ 64,000 | - |



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

| | Recipients | Percent | | Recipients | Percent |
|---------------------------|------------|---------|-----------------------------|------------|---------|
| Dependency Status | | | Gender | | |
| No Awards | - | - | No Awards | - | - |
| Ethnicity | | | Age | | |
| No Awards | - | - | No Awards | - | - |
| | | | Income | | |
| Dependent Students | | | Independent Students | | |
| Income | | | Income | | |
| No Awards | - | - | No Awards | - | - |

NELM Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 16 | \$ 53,850 |
| Current Service | 0 | \$ - |
| Current Money | 1 | \$ 2,500 |
| Non-Current Money | 12 | \$ 39,096 |
| Collection | 21 | \$ 80,660 |
| Closed in Current Year | 3 | \$ - |
| Total Managed in Current Year | 53 | \$ 176,106 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 3 | \$ - | \$ 11,625 | \$ 1,449 | \$ - |
| Totals | 3 | \$ - | \$ 11,625 | \$ 1,449 | \$ - |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-----------|-----------|------------|--------------------|
| Totals | \$ 2,770.89 | \$ 558.39 | \$ 255.44 | \$ 240.62 | \$ 3,825.34 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate | |
|--------------------|----------------------------------|--------------------|------------------|-----------------|-------------------------------------|------------------------------|-------------------------|-----------------------------|------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non- Current | | | | | Collection |
| <i>Prior Years</i> | 1 | 0 | 1 | 7 | 11 | 1 | 21 | 442 | 5% |
| FY 2015 | 0 | 0 | 0 | 1 | 2 | 1 | 4 | 84 | 5% |
| FY 2016 | 1 | 0 | 0 | 0 | 1 | 1 | 3 | 83 | 4% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 14 | 0 | 0 | 0 | 0 | 0 | 14 | 14 | 100% |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 16 | 0 | 1 | 8 | 14 | 3 | 42 | 623 | 7% |
| Untracked | 0 | 0 | 0 | 4 | 7 | 0 | 11 | 13 | |
| Managed | 16 | 0 | 1 | 12 | 21 | 3 | 53 | 636 | |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default | Default | Default | Default | Default |
|--------------------|----------------------------|---------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | Rate in FY 2019 | Rate in FY 2020 | Rate in FY 2021 | Rate in FY 2022 | Rate in FY 2023 |
| <i>Prior Years</i> | 442 | 18 | 4% | 5% | 4% | 4% | 4% | 4% |
| FY 2015 | 84 | 3 | 4% | 8% | 8% | 5% | 5% | 4% |
| FY 2016 | 83 | 1 | 1% | 6% | 6% | 5% | 4% | 2% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | 14 | 0 | 0% | | | | | 0% |
| FY 2024 | - | - | - | | | | | |
| Tracked | 623 | 22 | 4% | 5% | 5% | 4% | 4% | 4% |
| Untracked | 13 | 11 | - | | | | | |
| ALL | 636 | 33 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

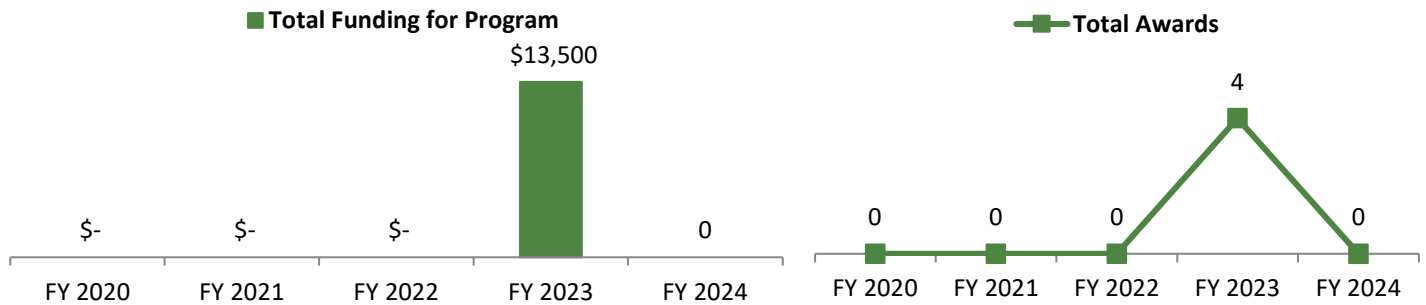
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by | All by | All by | All | Rate of Closed Accounts by Service |
|--------------------|-------------------------------|--|-----------------------------|---------------------------------------|------------|--------------------|-----------|--------------------|---|
| | | | | | Service | Service / Money | Money | Accounts Closed | |
| <i>Prior Years</i> | 0 | 0 | 1 | 1 | 344 | 28 | 50 | 422 | 88% |
| FY 2015 | 0 | 0 | 1 | 1 | 67 | 5 | 9 | 81 | 89% |
| FY 2016 | 0 | 0 | 1 | 1 | 59 | 8 | 14 | 81 | 83% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 0 | 0 | 3 | 3 | 470 | 41 | 73 | 584 | 88% |
| Untracked | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | |
| ALL | 0 | 0 | 3 | 3 | 470 | 42 | 74 | 586 | |

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 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-----------|-----------|-----------|-----------|--------------|
| Total Applicants Awarded | 0 | 0 | 0 | 4 | Discontinued |
| Total Awards | 0 | 0 | 0 | 4 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | \$ - | \$ - | \$ - | \$ 13,500 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | 6 | 6 | 6 | 4 | - |
| Award Rate | 0% | 0% | 0% | 100% | - |
| Minimum Award | - | - | - | \$ 1,500 | - |
| Maximum Award | - | - | - | \$ 4,000 | - |
| Average Award Amount | \$ - | \$ - | \$ - | \$ 3,375 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Applicants Not Funded | 7 | 6 | 6 | 6 | - |
| Funding Disparity | \$ 22,750 | \$ 19,500 | \$ 24,000 | \$ 24,000 | - |



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

| | Recipients | Percent | | Recipients | Percent |
|--------------------------|---------------------------|---------|---------------|-----------------------------|---------|
| Dependency Status | | | Gender | | |
| No Awards | - | - | No Awards | - | - |
| Ethnicity | | | Age | | |
| No Awards | - | - | No Awards | - | - |
| | Dependent Students | | | Independent Students | |
| Income | | | Income | | |
| No Awards | Recipients | Percent | No Awards | Recipients | Percent |

NERM Loan Repayment Details

Accounts Under Management During the Fiscal Year

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

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment During the Fiscal Year

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

No revenue was collected in repayment during the fiscal year.

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate | |
|--------------------|----------------------------------|--------------------|------------------|-----------------|-------------------------------------|------------------------------|-------------------------|-----------------------------|------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non- Current | | | | | Collection |
| <i>Prior Years</i> | 0 | 0 | 0 | 1 | 0 | 1 | 10 | 10% | |
| FY 2015 | 0 | 0 | 0 | 0 | 0 | 0 | 12 | 0% | |
| FY 2016 | 0 | 0 | 0 | 0 | 1 | 1 | 4 | 25% | |
| FY 2017 | - | - | - | - | - | - | - | - | |
| FY 2018 | - | - | - | - | - | - | - | - | |
| FY 2019 | - | - | - | - | - | - | - | - | |
| FY 2020 | - | - | - | - | - | - | - | - | |
| FY 2021 | - | - | - | - | - | - | - | - | |
| FY 2022 | - | - | - | - | - | - | - | - | |
| FY 2023 | 4 | 0 | 0 | 0 | 0 | 4 | 4 | 100% | |
| FY 2024 | - | - | - | - | - | - | - | - | |
| Tracked | 4 | 0 | 0 | 1 | 1 | 0 | 6 | 30 | 20% |
| Untracked | - | - | - | - | - | - | - | - | - |
| Managed | 4 | 0 | 0 | 1 | 1 | 0 | 6 | 30 | 20% |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default | Default | Default | Default | Default |
|----------------|----------------------------|---------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | Rate in FY 2019 | Rate in FY 2020 | Rate in FY 2021 | Rate in FY 2022 | Rate in FY 2023 |
| Prior Years | 10 | 1 | 10% | 10% | 10% | 10% | 10% | 10% |
| FY 2015 | 12 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2016 | 4 | 1 | 25% | 25% | 25% | 25% | 25% | 25% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | 4 | 0 | 0% | | | | | 0% |
| FY 2024 | - | - | - | | | | | |
| Tracked | 30 | 2 | 7% | 8% | 8% | 8% | 8% | 7% |
| Untracked | - | - | - | | | | | |
| ALL | 30 | 2 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

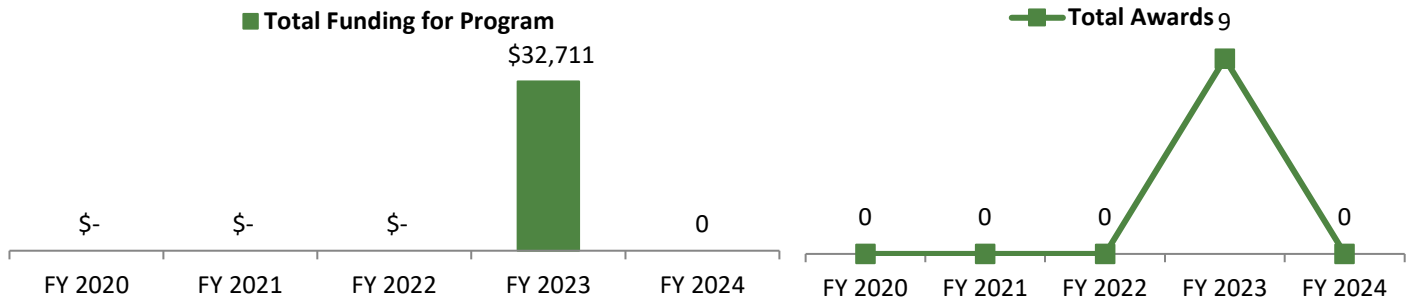
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by | All by | All by | All | Rate of Closed Accounts by Service |
|----------------|-------------------------------|--|-----------------------------|---------------------------------------|-----------|--------------------|----------|--------------------|---|
| | | | | | Service | Service / Money | Money | Accounts Closed | |
| Prior Years | 0 | 0 | 0 | 0 | 6 | 0 | 3 | 9 | 67% |
| FY 2015 | 0 | 0 | 0 | 0 | 10 | 0 | 2 | 12 | 83% |
| FY 2016 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 3 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 0 | 0 | 0 | 0 | 18 | 1 | 5 | 24 | 79% |
| Untracked | - | - | - | - | - | - | - | 0 | |
| ALL | 0 | 0 | 0 | 0 | 18 | 1 | 5 | 24 | |

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

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

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|-----------|-----------|-----------|-----------|--------------|
| Total Applicants Awarded | 0 | 0 | 0 | 9 | Discontinued |
| Total Awards | 0 | 0 | 0 | 9 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | \$ - | \$ - | \$ - | \$ 32,711 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | 5 | 3 | 3 | 9 | - |
| Award Rate | 0% | 0% | 0% | 100% | - |
| Minimum Award | - | - | - | \$ 2,084 | - |
| Maximum Award | - | - | - | \$ 5,000 | - |
| Average Award Amount | \$ - | \$ - | \$ - | \$ 3,635 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Applicants Not Funded | 16 | 5 | 3 | 3 | - |
| Funding Disparity | \$ 42,512 | \$ 13,285 | \$ 15,000 | \$ 15,000 | - |



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

| | Recipients | Percent | | Recipients | Percent |
|--------------------------|---------------------------|---------|---------------|-----------------------------|---------|
| Dependency Status | | | Gender | | |
| No Awards | - | - | No Awards | - | - |
| Ethnicity | | | Age | | |
| No Awards | - | - | No Awards | - | - |
| | Dependent Students | | | Independent Students | |
| Income | | | Income | | |
| No Awards | Recipients | Percent | No Awards | Recipients | Percent |

NELP Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 10 | \$ 42,711 |
| Current Service | 1 | \$ 4,516 |
| Current Money | 0 | \$ - |
| Non-Current Money | 3 | \$ 14,869 |
| Collection | 8 | \$ 49,662 |
| Closed in Current Year | 3 | \$ - |
| Total Managed in Current Year | 25 | \$ 111,759 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 2 | \$ - | \$ - | \$ - | \$ 19,375 |
| Service/Money | 1 | \$ - | \$ 815 | \$ 193 | \$ 1,685 |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 3 | \$ - | \$ 815 | \$ 193 | \$ 21,060 |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-------------|-----------|------------|-------------|
| Totals | \$ 3,478.64 | \$ 1,217.73 | \$ 682.44 | \$ 707.55 | \$ 6,086.36 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate | |
|--------------------|----------------------------|-----------------|---------------|-------------|-------------------------------|------------------------|----------------------|-----------------------|------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | | | | | Collection |
| <i>Prior Years</i> | 1 | 0 | 0 | 1 | 4 | 1 | 7 | 55 | 13% |
| FY 2015 | 0 | 0 | 0 | 1 | 2 | 2 | 5 | 27 | 19% |
| FY 2016 | 0 | 1 | 0 | 0 | 1 | 0 | 2 | 10 | 20% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 9 | 0 | 0 | 0 | 0 | 0 | 9 | 9 | 100% |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 10 | 1 | 0 | 2 | 7 | 3 | 23 | 101 | 23% |
| Untracked | 0 | 0 | 0 | 1 | 1 | 0 | 2 | 2 | |
| Managed | 10 | 1 | 0 | 3 | 8 | 3 | 25 | 103 | |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default | Default | Default | Default | Default |
|----------------|----------------------------|---------------------|----------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | Rate in FY 2019 | Rate in FY 2020 | Rate in FY 2021 | Rate in FY 2022 | Rate in FY 2023 |
| Prior Years | 55 | 5 | 9% | 9% | 13% | 11% | 11% | 11% |
| FY 2015 | 27 | 3 | 11% | 11% | 15% | 11% | 11% | 15% |
| FY 2016 | 10 | 1 | 10% | 0% | 0% | 0% | 0% | 10% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | 9 | 0 | 0% | - | - | - | - | 0% |
| FY 2024 | - | - | - | - | - | - | - | - |
| Tracked | 101 | 9 | 9% | 9% | 12% | 10% | 10% | 11% |
| Untracked | 2 | 2 | - | - | - | - | - | - |
| ALL | 103 | 11 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

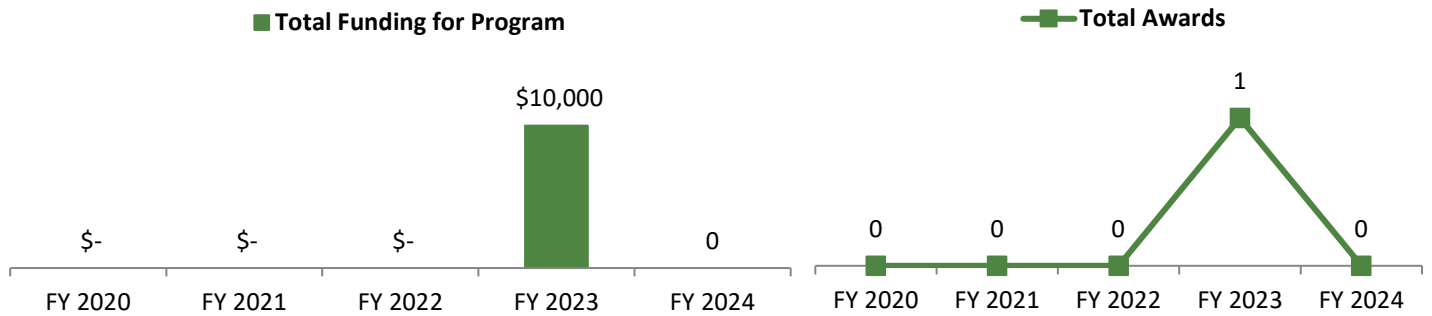
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by | All by | All by | All | Rate of Closed Accounts by Service |
|----------------|-------------------------------|--|-----------------------------|---------------------------------------|-----------|--------------------|-----------|--------------------|---|
| | | | | | Service | Service / Money | Money | Accounts Closed | |
| Prior Years | 1 | 0 | 0 | 1 | 39 | 3 | 7 | 49 | 86% |
| FY 2015 | 1 | 1 | 0 | 2 | 15 | 5 | 4 | 24 | 83% |
| FY 2016 | 0 | 0 | 0 | 0 | 7 | 1 | 0 | 8 | 100% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 2 | 1 | 0 | 3 | 61 | 9 | 11 | 81 | 86% |
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| ALL | 2 | 1 | 0 | 3 | 61 | 9 | 11 | 81 | |

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 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|------------|-----------|-----------|-----------|--------------|
| Total Applicants Awarded | 0 | 0 | 0 | 1 | Discontinued |
| Total Awards | 0 | 0 | 0 | 1 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Total Funding for Program | \$ - | \$ - | \$ - | \$ 10,000 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Eligible Applicants | 3 | 1 | 3 | 1 | - |
| Award Rate | 0% | 0% | 0% | 100% | - |
| Minimum Award | - | - | - | \$ 10,000 | - |
| Maximum Award | - | - | - | \$ 10,000 | - |
| Average Award Amount | \$ - | \$ - | \$ - | \$ 10,000 | - |
| % One-Year Change (+/-) | - | - | - | - | - |
| Applicants Not Funded | 13 | 3 | 1 | 3 | - |
| Funding Disparity | \$ 130,520 | \$ 30,120 | \$ 10,040 | \$ 30,120 | - |



Awards by Institution

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

Award Recipients by County

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

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------|------------|---------|----------------------|------------|---------|
| No Awards | - | - | No Awards | - | - |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| No Awards | - | - | No Awards | - | - |
| Dependent Students | | | Independent Students | | |
| Income | Recipients | Percent | Income | Recipients | Percent |
| No Awards | | | No Awards | | |

NTSP Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 5 | \$ 45,196 |
| Current Service | 2 | \$ 32,477 |
| Current Money | 4 | \$ 14,067 |
| Non-Current Money | 5 | \$ 26,952 |
| Collection | 17 | \$ 201,865 |
| Closed in Current Year | 4 | \$ - |
| Total Managed in Current Year | 37 | \$ 320,557 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 3 | \$ - | \$ - | \$ - | \$ 66,000 |
| Service/Money | 1 | \$ - | \$ 939 | \$ 54 | \$ 5,061 |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 4 | \$ - | \$ 939 | \$ 54 | \$ 71,061 |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|-------------|-------------|-------------|--------------|
| Totals | \$ 12,862.01 | \$ 4,592.17 | \$ 2,251.08 | \$ 2,128.90 | \$ 21,834.16 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate | |
|--------------------|----------------------------|-----------------|---------------|-------------|-------------------------------|------------------------|----------------------|-----------------------|-------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | | | | | Collection |
| <i>Prior Years</i> | 4 | 0 | 1 | 2 | 9 | 2 | 18 | 146 | 12% |
| FY 2015 | 0 | 1 | 3 | 2 | 4 | 2 | 12 | 24 | 50% |
| FY 2016 | 0 | 1 | 0 | 1 | 3 | 0 | 5 | 17 | 29% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 1 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 100% |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 5 | 2 | 4 | 5 | 16 | 4 | 36 | 188 | 19% |
| Untracked | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 1 | |
| Managed | 5 | 2 | 4 | 5 | 17 | 4 | 37 | 189 | |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY |
|--------------------|----------------------|------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | 2019 | 2020 | 2021 | 2022 | 2023 |
| <i>Prior Years</i> | 146 | 11 | 8% | 8% | 11% | 10% | 10% | 10% |
| FY 2015 | 24 | 6 | 25% | 17% | 29% | 25% | 25% | 25% |
| FY 2016 | 17 | 4 | 24% | 0% | 12% | 12% | 12% | 18% |
| FY 2017 | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - |
| FY 2023 | 1 | 0 | 0% | - | - | - | - | 0% |
| FY 2024 | - | - | - | - | - | - | - | - |
| Tracked | 188 | 21 | 11% | 9% | 13% | 12% | 12% | 12% |
| Untracked | 1 | 1 | - | - | - | - | - | - |
| ALL | 189 | 22 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

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

Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

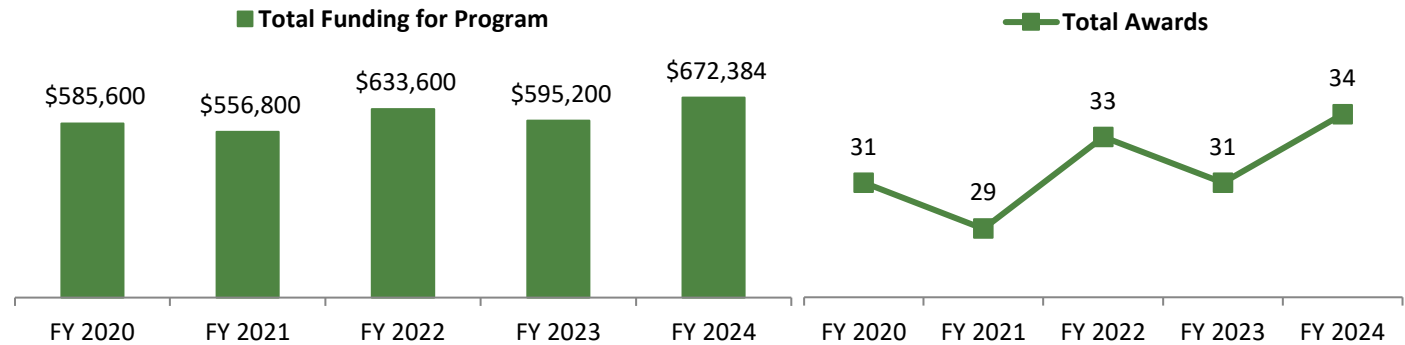
| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|--------------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| | | | | | | | | | |
| <i>Prior Years</i> | 2 | 0 | 0 | 2 | 92 | 15 | 23 | 130 | 82% |
| FY 2015 | 1 | 1 | 0 | 2 | 12 | 1 | 1 | 14 | 93% |
| FY 2016 | 0 | 0 | 0 | 0 | 7 | 2 | 3 | 12 | 75% |
| FY 2017 | - | - | - | - | - | - | - | - | - |
| FY 2018 | - | - | - | - | - | - | - | - | - |
| FY 2019 | - | - | - | - | - | - | - | - | - |
| FY 2020 | - | - | - | - | - | - | - | - | - |
| FY 2021 | - | - | - | - | - | - | - | - | - |
| FY 2022 | - | - | - | - | - | - | - | - | - |
| FY 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2024 | - | - | - | - | - | - | - | - | - |
| Tracked | 3 | 1 | 0 | 4 | 111 | 18 | 27 | 156 | 83% |
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| ALL | 3 | 1 | 0 | 4 | 111 | 18 | 27 | 156 | |

SREB Regional Contract Forgivable Loan (SREB)

Southern Regional Education Board Regional Contract Program Forgivable Loan awards are available to students seeking an Optometry degree at an approved out-of-state school. Participants may fulfill the service obligation by working as an optometrist in Mississippi for one year for each year of loan received. The state pays an annual amount determined by the Southern Regional Education Board to the out-of-state institution to ensure seats are available for Mississippi students and to negotiate a reduced tuition for up to four (4) years or for the normal time required to complete the curriculum. To be eligible, students must be Mississippi residents and must attend full-time. The application deadline is September 15 each year.

History of Funding and Awards

| | FY 2020 | FY 2021 | FY 2022 | FY 2023 | FY 2024 |
|----------------------------------|------------|------------|------------|------------|------------|
| Total Applicants Awarded | 31 | 29 | 33 | 31 | 34 |
| Total Awards | 31 | 29 | 33 | 31 | 34 |
| % One-Year Change (+/-) | -11.4% | -6.5% | 13.8% | -6.1% | 9.7% |
| Total Funding for Program | \$ 585,600 | \$ 556,800 | \$ 633,600 | \$ 595,200 | \$ 672,384 |
| % One-Year Change (+/-) | -11.6% | -4.9% | 13.8% | -6.1% | 13.0% |
| Eligible Applicants | 31 | 29 | 33 | 31 | 34 |
| Award Rate | 100% | 100% | 100% | 100% | 100% |
| Minimum Award | - | - | \$ 19,200 | \$ 19,200 | \$ 19,776 |
| Maximum Award | - | - | \$ 19,200 | \$ 19,200 | \$ 19,776 |
| Average Award Amount | \$ 18,890 | \$ 19,200 | \$ 19,200 | \$ 19,200 | \$ 19,776 |
| % One-Year Change (+/-) | -0.2% | 1.6% | 0.0% | 0.0% | 3.0% |
| Applicants Not Funded | 0 | 0 | 0 | 0 | 0 |
| Funding Disparity | \$ - | \$ - | \$ - | \$ - | \$ - |



Awards by Institution

| Out-of-State | Awards | Avg. Award | Amount |
|--|-----------|------------------|-------------------|
| Southern College of Optometry | 27 | \$ 19,776 | \$ 533,952 |
| University of Alabama Birmingham - Optometry | 7 | \$ 19,776 | \$ 138,432 |
| Totals | 34 | \$ 19,776 | \$ 672,384 |

Award Recipients by County

| County | Awards | Avg. Award | Amount |
|------------|--------|------------|-----------|
| Alcorn | 1 | \$ 19,776 | \$ 19,776 |
| Attala | 1 | \$ 19,776 | \$ 19,776 |
| Benton | 1 | \$ 19,776 | \$ 19,776 |
| Clay | 1 | \$ 19,776 | \$ 19,776 |
| Desoto | 3 | \$ 19,776 | \$ 59,328 |
| Harrison | 3 | \$ 19,776 | \$ 59,328 |
| Hinds | 3 | \$ 19,776 | \$ 59,328 |
| Itawamba | 1 | \$ 19,776 | \$ 19,776 |
| Lauderdale | 1 | \$ 19,776 | \$ 19,776 |

| County (cont.) | Awards | Avg. Award | Amount |
|----------------|-----------|------------------|-------------------|
| Lee | 2 | \$ 19,776 | \$ 39,552 |
| Leflore | 1 | \$ 19,776 | \$ 19,776 |
| Lowndes | 1 | \$ 19,776 | \$ 19,776 |
| Madison | 1 | \$ 19,776 | \$ 19,776 |
| Marshall | 1 | \$ 19,776 | \$ 19,776 |
| Monroe | 1 | \$ 19,776 | \$ 19,776 |
| Panola | 1 | \$ 19,776 | \$ 19,776 |
| Pearl River | 1 | \$ 19,776 | \$ 19,776 |
| Pontotoc | 1 | \$ 19,776 | \$ 19,776 |
| Rankin | 1 | \$ 19,776 | \$ 19,776 |
| Smith | 1 | \$ 19,776 | \$ 19,776 |
| Tippah | 1 | \$ 19,776 | \$ 19,776 |
| Tishomingo | 1 | \$ 19,776 | \$ 19,776 |
| Warren | 2 | \$ 19,776 | \$ 39,552 |
| Washington | 3 | \$ 19,776 | \$ 59,328 |
| Totals | 34 | \$ 19,776 | \$ 672,384 |

Recipient Demographics

| Dependency Status | Recipients | Percent | Gender | Recipients | Percent |
|--------------------------------|------------|-------------|----------------------|------------|-------------|
| Dependent | 0 | 0% | Male | 10 | 29% |
| Independent | 34 | 100% | Female | 24 | 71% |
| | 34 | 100% | | 34 | 100% |
| Ethnicity | Recipients | Percent | Age | Recipients | Percent |
| African American | 3 | 9% | 12-24 years old | 4 | 12% |
| Alaskan Native/American Indian | 0 | 0% | 25-34 years old | 30 | 88% |
| Asian/Pacific Islander | 3 | 9% | 35-44 years old | 0 | 0% |
| Caucasian | 28 | 82% | 45-54 years old | 0 | 0% |
| Hispanic | 0 | 0% | 55-64 years old | 0 | 0% |
| Unknown | 0 | 0% | 65 years or older | 0 | 0% |
| | 34 | 100% | | 34 | 100% |
| Dependent Students | | | Independent Students | | |
| Income | Recipients | Percent | Income | Recipients | Percent |
| Less than \$0 (negative) | 0 | - | Less than \$0 (nega | 0 | 0% |
| \$0 | 0 | - | \$0 | 15 | 44% |
| \$1-\$19,999 | 0 | - | \$1-\$2,999 | 0 | 0% |
| \$20,000-\$39,999 | 0 | - | \$3,000-\$5,999 | 2 | 6% |
| \$40,000-\$49,999 | 0 | - | \$6,000-\$9,999 | 4 | 12% |
| \$50,000-\$59,999 | 0 | - | \$10,000-\$14,999 | 6 | 18% |
| \$60,000-\$79,999 | 0 | - | \$15,000-\$19,999 | 3 | 9% |
| \$80,000-\$99,999 | 0 | - | \$20,000-\$29,999 | 0 | 0% |
| \$100,000-\$249,999 | 0 | - | \$30,000-\$39,999 | 2 | 6% |
| \$250,000-\$999,999 | 0 | - | \$40,000-\$49,999 | 0 | 0% |
| \$1,000,000 and More | 0 | - | \$50,000 and More | 1 | 3% |
| No FAFSA/Income Data | 0 | - | No FAFSA/Income | 1 | 3% |
| | 0 | 0% | | 34 | 100% |
| | | | Total | 34 | |

SREB Loan Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of | Principal Balance | |
|--------------------------------------|-----------|-------------------|------------------|
| | Accounts | Outstanding | |
| School, Grace, or Deferred | 39 | \$ | 1,997,184 |
| Current Service | 21 | \$ | 1,044,359 |
| Current Money | 7 | \$ | 215,791 |
| Non-Current Money | 4 | \$ | 39,122 |
| Collection | 6 | \$ | 149,275 |
| Closed in Current Year | 9 | \$ | - |
| Total Managed in Current Year | 86 | \$ | 3,445,732 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 7 | \$ - | \$ - | \$ - | \$ 527,845 |
| Service/Money | 1 | \$ - | \$ 72 | \$ 78 | \$ 69,028 |
| Money | 1 | \$ - | \$ 7,950 | \$ 590 | \$ - |
| Totals | 9 | \$ - | \$ 8,022 | \$ 668 | \$ 596,873 |

Revenue Collected in Repayment During the Fiscal Year

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|--------------|-----------|------------|--------------|
| Totals | \$ 84,176.65 | \$ 12,138.47 | \$ 582.92 | \$ 558.45 | \$ 97,456.49 |

Accounts Under Management During the Fiscal Year by Cohort

| Cohort | Current | | Defaulted | | Closed During the Fiscal Year | Total Managed Accounts | All Accounts Awarded | Under Management Rate | |
|--------------------|----------------------------|-----------------|---------------|-------------|-------------------------------|------------------------|----------------------|-----------------------|------------|
| | School, Grace, or Deferred | Current Service | Current Money | Non-Current | | | | | Collection |
| <i>Prior Years</i> | 0 | 0 | 0 | 1 | 4 | 0 | 5 | 153 | 3% |
| FY 2015 | 0 | 1 | 0 | 0 | 1 | 3 | 5 | 12 | 42% |
| FY 2016 | 0 | 0 | 4 | 0 | 0 | 5 | 9 | 11 | 82% |
| FY 2017 | 0 | 5 | 1 | 0 | 0 | 1 | 7 | 10 | 70% |
| FY 2018 | 0 | 6 | 0 | 0 | 0 | 0 | 6 | 6 | 100% |
| FY 2019 | 0 | 8 | 1 | 0 | 0 | 0 | 9 | 9 | 100% |
| FY 2020 | 5 | 1 | 1 | 0 | 0 | 0 | 7 | 7 | 100% |
| FY 2021 | 8 | 0 | 0 | 0 | 0 | 0 | 8 | 8 | 100% |
| FY 2022 | 9 | 0 | 0 | 0 | 0 | 0 | 9 | 9 | 100% |
| FY 2023 | 8 | 0 | 0 | 0 | 0 | 0 | 8 | 8 | 100% |
| FY 2024 | 9 | 0 | 0 | 0 | 0 | 0 | 9 | 9 | 100% |
| Tracked | 39 | 21 | 7 | 1 | 5 | 9 | 82 | 242 | 34% |
| Untracked | 0 | 0 | 0 | 3 | 1 | 0 | 4 | 5 | |
| Managed | 39 | 21 | 7 | 4 | 6 | 9 | 86 | 247 | |

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

The "default rate" is calculated by dividing the sum of non-current money and collection accounts by the accounts awarded.

| Cohort | All Accounts Awarded | Default Accounts | Current Default Rate | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY | Default Rate in FY |
|----------------|----------------------|------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | | | | 2019 | 2020 | 2021 | 2022 | 2023 |
| Prior Years | 153 | 5 | 3% | 3% | 3% | 3% | 3% | 3% |
| FY 2015 | 12 | 1 | 8% | 0% | 8% | 8% | 8% | 17% |
| FY 2016 | 11 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2017 | 10 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2018 | 6 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2019 | 9 | 0 | 0% | 0% | 0% | 0% | 0% | 0% |
| FY 2020 | 7 | 0 | 0% | | 0% | 0% | 0% | 0% |
| FY 2021 | 8 | 0 | 0% | | | 0% | 0% | 0% |
| FY 2022 | 9 | 0 | 0% | | | | 0% | 0% |
| FY 2023 | 8 | 0 | 0% | | | | | 0% |
| FY 2024 | 9 | 0 | 0% | | | | | |
| Tracked | 242 | 6 | 2% | 2% | 3% | 3% | 3% | 3% |
| Untracked | 5 | 4 | - | | | | | |
| ALL | 247 | 10 | | | | | | |

Accounts Closed During the Fiscal Year and Over Time by Cohort

Accounts are "closed" when the service obligation is complete or the debt is paid in full with money. Service is preferred. Programs with a low default rate and high rate of closed accounts by service are most effective. The "rate of closed accounts by service" is calculated by dividing the sum of all accounts closed by service and service/money by all accounts closed.

| Cohort | Current Year by Service | Current Year by Service / Money | Current Year by Money | Total Closed in Current Year | All by Service | All by Service / Money | All by Money | All Accounts Closed | Rate of Closed Accounts by Service |
|----------------|-------------------------|---------------------------------|-----------------------|------------------------------|----------------|------------------------|--------------|---------------------|------------------------------------|
| | | | | | | | | | |
| Prior Years | 0 | 0 | 0 | 0 | 121 | 6 | 21 | 148 | 86% |
| FY 2015 | 1 | 1 | 1 | 3 | 5 | 1 | 4 | 10 | 60% |
| FY 2016 | 5 | 0 | 0 | 5 | 6 | 0 | 1 | 7 | 86% |
| FY 2017 | 1 | 0 | 0 | 1 | 1 | 0 | 3 | 4 | 25% |
| FY 2018 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2019 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2020 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2021 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2022 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2023 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| FY 2024 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | - |
| Tracked | 7 | 1 | 1 | 9 | 133 | 7 | 29 | 169 | 83% |
| Untracked | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | |
| ALL | 7 | 1 | 1 | 9 | 133 | 7 | 30 | 170 | |

African-American Doctoral Teacher Forgivable Loan (AADT) - Repayment Details

The African-American Doctoral Teacher (AADT) Loan Program was discontinued in FY 1996. Awards were available to minority doctoral students. Participants could fulfill the service obligation by serving as a full-time teacher at an accredited public college or university for one year for each year of funding. Participants received \$10,000 over three (3) academic years. The program was replaced by the Southern Regional Education Board Doctoral Scholars Program.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 2 | \$ 27,964 |
| Collection | 6 | \$ 118,440 |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 9 | \$ 146,404 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 1 | \$ - | \$ - | \$ 3,116 | \$ 10,000 |
| Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Totals | 1 | \$ - | \$ - | \$ 3,116 | \$ 10,000 |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-------------|-----------|-------------|--------------------|
| Totals | \$ 1,438.31 | \$ 1,441.69 | \$ 720.00 | \$ 5,223.76 | \$ 8,823.76 |

Counseling and School Administration Forgivable Loan (CSA) - Repayment Details

The Counseling and School Administration Forgivable Loan (CSA) program was discontinued in FY 2022, with the last awards made in FY 2016. Awards were available to Mississippi resident students employed as licensed classroom teachers in a Mississippi public school who were pursuing a first master's degree in counseling or educational leadership. Participants could fulfill the service obligation by continuing to work in a Mississippi public school as a classroom teacher while enrolled in the degree program and for one year immediately following the student's year of participation. Participants received reimbursement of \$125 per graduate credit hour for twelve (12) credit hours per semester.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 3 | \$ 9,675 |
| Collection | 3 | \$ 4,593 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 6 | \$ 14,268 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------|------------|------------------|
| Totals | \$ - | \$ - | \$ - | \$ 209.10 | \$ 209.10 |

Critical Area Teacher Education Forgivable Loan (CATE) - Repayment Details

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

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 2 | \$ 5,476 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 2 | \$ 5,476 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------------|------------|-----------------|
| Totals | \$ - | \$ 50.00 | \$ (15.00) | \$ - | \$ 35.00 |

Critical Needs Alternate Route Teacher Forgivable Loan (CNAR) - Repayment Details

Critical Needs Alternate Route Teacher Forgivable Loan (CNAR) awards were made to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study that led to an alternate route teaching license. Recipients could fulfill the service obligation by working full-time as a licensed classroom teacher in a Mississippi public school or district located in a critical teacher or subject shortage area for one year for each year of loan received. Recipients received tuition and required fees, the average cost of room and meals, plus a \$500 book allowance for no more than two (2) full-time years. To be eligible, students must have a cumulative 3.0 GPA, pass the Praxis I, complete entrance counseling, and be enrolled full-time or part-time. Out-of-state students were eligible. New awards were last made during the 2014-15 aid year.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 4 | \$ 32,466 |
| Collection | 2 | \$ 56,102 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 6 | \$ 88,568 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|-----------|-----------|------------|--------------------|
| Totals | \$ - | \$ 960.00 | \$ 240.00 | \$ - | \$ 1,200.00 |

Critical Needs Teacher Forgivable Loan (CNTF) - Repayment Details

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

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 28 | \$ 255,086 |
| Current Service | 0 | \$ - |
| Current Money | 12 | \$ 92,817 |
| Non-Current Money | 235 | \$ 2,736,889 |
| Collection | 387 | \$ 5,131,624 |
| Closed in Current Year | 20 | \$ (734) |
| Total Managed in Current Year | 682 | \$ 8,215,682 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 2 | \$ - | \$ - | \$ - | \$ 21,670 |
| Service/Money | 5 | \$ - | \$ 44,562 | \$ 35,785 | \$ 83,597 |
| Money | 13 | \$ (734) | \$ 164,518 | \$ 49,035 | \$ - |
| Totals | 20 | \$ (734) | \$ 209,081 | \$ 84,820 | \$ 105,268 |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|--------------|-------------|-------------|---------------|
| Totals | \$ 78,995.15 | \$ 74,894.26 | \$ 27,193.8 | \$ 38,353.5 | \$ 219,436.67 |

State Dental Education Forgivable Loan (DENT) - Repayment Details

The State Dental Education Forgivable Loan Program (DENT) was discontinued in FY 2019. Awards were available to Mississippi resident students at the University of Mississippi Medical Center School of Dentistry. Participants could fulfill the service obligation by working as a licensed dentist in a critical need area of Mississippi for one year for each year of loan received. Participants received tuition each year for a maximum of four (4) academic years.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|-----------------|-------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 3 | \$ 20,737 |
| Non-Current Money | 1 | \$ 55,977 |
| Collection | 1 | \$ 4,000 |
| Closed in Current Year | 2 | \$ - |
| Total Managed in Current Year | 7 | \$ 80,714 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|-----------------|-------------------|-----------------------------------|----------------------------------|--|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 2 | \$ - | \$ 96,675 | \$ 10,120 | \$ - |
| Totals | 2 | \$ - | \$ 96,675 | \$ 10,120 | \$ - |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|-------------|----------|------------|--------------|
| Totals | \$ 49,829.77 | \$ 5,741.24 | \$ 180.0 | \$ - | \$ 55,751.01 |

Family Protection Specialist Social Worker Forgivable Loan (SWOR)

The Family Protection Specialist Social Worker Forgivable Loan (SWOR) was created in 2006 to encourage family protection workers (FPW I or FPW II) employed by the Department of Human Services to obtain the education necessary to become a family protection specialist. Awards were available to full-time and part-time students enrolled full-time. Students could receive tuition and fees for two (2) years. After licensure, the recipient was required to serve as a Family Protection Specialist or higher for no less than three (3) years. The program awarded only one student and was discontinued in FY 2018.

Federal Insured Student Loan (FISL) - Repayment Details

The Federal Insured Student Loan Program is an inactive federal loan program that was administered by the Mississippi Post-Secondary Education Financial Assistance Board. No new awards have been made since FY 1981.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 1 | \$ 3,160 |
| Collection | 1 | \$ 1,770 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 2 | \$ 4,930 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

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

No revenue was collected in repayment during the fiscal year.

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

The State Scholarship for Graduate and Professional Degree Students Forgivable Loan Program (STSC) was discontinued in FY 2019. Awards were available to students pursuing graduate or professional degrees in chiropractic medicine, orthotics/prosthetics, or podiatric medicine at approved out-of-state institutions. Participants could fulfill the service obligation by working in the appropriate field in Mississippi for one year for each year of loan received. Award amounts and length of eligibility varied. To be eligible, students must have been Mississippi residents and attended full-time.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 1 | \$ 17,146 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 13 | \$ 152,264 |
| Collection | 13 | \$ 255,616 |
| Closed in Current Year | 1 | \$ - |
| Total Managed in Current Year | 28 | \$ 425,026 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 1 | \$ - | \$ 31,800 | \$ 4,211 | \$ - |
| Totals | 1 | \$ - | \$ 31,800 | \$ 4,211 | \$ - |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|-------------|-----------|------------|---------------------|
| Totals | \$ 10,365.66 | \$ 3,796.83 | \$ 444.00 | \$ - | \$ 14,606.49 |

Graduate Teacher Forgivable Loan (GTS) - Repayment Details

Graduate Teacher Forgivable Loan awards were available to Mississippi residents who were licensed teachers in Mississippi public schools and pursuing a first master's degree in education. Participants could fulfill the service obligation by continuing to work in a Mississippi public school as a teacher while enrolled and by continuing to serve for one year immediately following degree completion. Participants received reimbursement of \$125 per graduate credit hour for twelve (12) credit hours per semester. The last awards were made in FY 2016. The program was discontinued in FY 2022.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 14 | \$ 20,636 |
| Collection | 23 | \$ 39,307 |
| Closed in Current Year | 5 | \$ (95) |
| Total Managed in Current Year | 42 | \$ 59,848 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 2 | \$ - | \$ 2,436 | \$ 1,109 | \$ 1,764 |
| Money | 3 | \$ (95) | \$ 6,970 | \$ 2,775 | \$ - |
| Totals | 5 | \$ (95) | \$ 9,406 | \$ 3,884 | \$ 1,763.88 |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-----------|-----------|-------------|--------------------|
| Totals | \$ 3,217.75 | \$ 673.52 | \$ 994.31 | \$ 2,226.12 | \$ 7,111.70 |

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

The Health Care Professions Forgivable Loan Program (HCP) was discontinued in FY 2019. Awards were available to students pursuing first bachelor's degrees in speech pathology or psychology and to students pursuing first master's degrees in occupational or physical therapy. Students could fulfill the service obligation by working in a state health institution in the state of Mississippi for one year for each year of loan received. Undergraduate student participants received up to \$1,500 per academic year, not to exceed two (2) calendar years or \$3,000; and graduate student participants received up to \$3,000 per academic year not to exceed two (2) calendar years or \$6,000. To be eligible, students must have been Mississippi residents.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 3 | \$ 4,322 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 2 | \$ 1,336 |
| Collection | 2 | \$ 4,410 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 7 | \$ 10,068 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|------|------------|-----------------|
| Totals | \$ - | \$ - | \$ - | \$ 74.80 | \$ 74.80 |

State Medical Education Forgivable Loan (MED) - Repayment Details

The State Medical Education Forgivable Loan Program (MED) was discontinued in FY 2019. Awards were available to students at the University of Mississippi Medical Center School of Medicine who agreed to become primary care physicians, specializing in family medicine, internal medicine, pediatrics, or obstetrics/gynecology. Students could fulfill the service obligation by working as a licensed physician in a critical need area of Mississippi for one year for each year of loan received. To be eligible, students must have been Mississippi residents.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 4 | \$ 188,099 |
| Current Service | 5 | \$ 191,772 |
| Current Money | 5 | \$ 172,923 |
| Non-Current Money | 10 | \$ 273,752 |
| Collection | 11 | \$ 423,695 |
| Closed in Current Year | 4 | \$ - |
| Total Managed in Current Year | 39 | \$ 1,250,241 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 0 | \$ - | \$ - | \$ - | \$ - |
| Service/Money | 1 | \$ - | \$ 68,145 | \$ 4,510 | \$ 18,149 |
| Money | 3 | \$ - | \$ 166,714 | \$ 11,813 | \$ - |
| Totals | 4 | \$ - | \$ 234,859 | \$ 16,322 | \$ 18,149 |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|---------------|--------------|-------------|------------|----------------------|
| Totals | \$ 161,832.32 | \$ 18,845.63 | \$ 1,222.32 | \$ 267.75 | \$ 182,168.02 |

Nursing Education Forgivable Loan (NELS) - Repayment Details

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

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 1 | \$ 850 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 1 | \$ 850 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

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

No revenue was collected in repayment during the fiscal year.

Paul Douglas Teacher Forgivable Loan (PDTs) - Repayment Details

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

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 2 | \$ 3,663 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 3 | \$ 18,322 |
| Collection | 2 | \$ 12,929 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 7 | \$ 34,914 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|-----------|----------|------------|-----------|
| Totals | \$ - | \$ 310.32 | \$ 89.68 | \$ 243.95 | \$ 643.95 |

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

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

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 4 | \$ 17,907 |
| Collection | 2 | \$ 3,803 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 6 | \$ 21,710 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-----------|----------|-----------|------------|------------------|
| Totals | \$ - | \$ 5.60 | \$ 254.40 | \$ 323.00 | \$ 583.00 |

SREB Doctoral Scholars Forgivable Loan (SDSP) - Repayment Details

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

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 1 | \$ 13,185 |
| Non-Current Money | 3 | \$ 150,670 |
| Collection | 8 | \$ 263,559 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 12 | \$ 427,414 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-------------|-------------|------------|---------------------|
| Totals | \$ 6,596.49 | \$ 6,460.68 | \$ 1,430.88 | \$ 820.25 | \$ 15,308.30 |

Teacher Education Scholars Forgivable Loan (TES)

The Teacher Education Scholars Forgivable Loan Program (TES) was discontinued in FY 2022. Awards were made available to students seeking a first bachelor's degree at a four-year Mississippi college or university in a program of study that will lead to a Class "A" teaching license. Recipients could fulfill the service obligation by working full-time as a licensed classroom teacher in a Mississippi public school district or charter school for five full years. Recipients were NOT eligible to receive other state grant or loan funds while receiving TES. Recipients received up to \$15,000 annually for four (4) years/eight (8) semesters. To be eligible, students must have scored a 28 or higher composite score on the ACT, had a cumulative 3.5 GPA, and been enrolled full-time. Out-of-state students were eligible.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 7 | \$ 371,604 |
| Current Money | 5 | \$ 92,552 |
| Non-Current Money | 0 | \$ - |
| Collection | 19 | \$ 525,696 |
| Closed in Current Year | 10 | \$ - |
| Total Managed in Current Year | 41 | \$ 989,852 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 9 | \$ - | \$ - | \$ - | \$ 455,335 |
| Service/Money | 0 | \$ - | \$ - | \$ - | \$ - |
| Money | 1 | \$ - | \$ 15,000 | \$ 1,404 | \$ - |
| Totals | 10 | \$ - | \$ 15,000 | \$ 1,404 | \$ 455,335 |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|--------------|-------------|------------|---------------------|
| Totals | \$ 24,817.18 | \$ 10,916.56 | \$ 1,632.84 | \$ 758.45 | \$ 38,125.03 |

Veterinary Medicine Minority Forgivable Loan (VMMP) - Repayment Details

Veterinary Medicine Minority Forgivable Loan awards were available to minority resident students seeking a Veterinary Medicine degree at Mississippi State University. Students could fulfill the service obligation by working as a veterinarian in Mississippi for one year for each year of loan received. Students received full tuition per academic year for four (4) years for full-time enrollment. The last awards were made in FY 2016. The program was discontinued in FY 2019.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 0 | \$ - |
| Current Service | 0 | \$ - |
| Current Money | 1 | \$ 3,829 |
| Non-Current Money | 0 | \$ - |
| Collection | 0 | \$ - |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 1 | \$ 3,829 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|-------------|-----------|------|------------|--------------------|
| Totals | \$ 4,386.19 | \$ 338.81 | \$ - | \$ - | \$ 4,725.00 |

William Winter Alternate Route Teacher Forgivable Loan (WWAR) - Repayment Details

William Winter Alternate Route Teacher Forgivable Loan (WWAR) awards were available to Mississippi resident students seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to an alternate route educator's license. Participants could fulfill the service obligation by working in a Mississippi public school for one year for each year of loan received. Eligibility required a 3.0 GPA and passing Praxis scores. Participants received up to \$4,000 per year for two (2) years of full-time enrollment. The last awards were made in FY 2016. The program was discontinued in FY 2022.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 1 | \$ 2,000 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 0 | \$ - |
| Collection | 2 | \$ 4,988 |
| Closed in Current Year | 0 | \$ - |
| Total Managed in Current Year | 3 | \$ 6,988 |

Accounts Closed During the Fiscal Year

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

No accounts were closed during the fiscal year.

Revenue Collected in Repayment

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

No revenue was collected in repayment during the fiscal year.

William Winter Teacher Forgivable Loan (WWTS) - Repayment Details

The William Winter Teacher Forgivable Loan Program (WWTS) was discontinued in FY 2022. Awards were available to juniors and seniors seeking a first bachelor's degree at a Mississippi college or university in a program of study leading to a Class "A" educator's license. Participants could fulfill the service obligation by working in a Mississippi public school for one year for each year of loan received. To be eligible, students must have been Mississippi residents with a 3.0 GPA. Students must have attended full-time and must have passed the Praxis CORE or had qualifying ACT scores. Participants received up to \$4,000 per year, not to exceed \$8,000 for a maximum of two (2) years/four (4) semesters/six (6) trimesters.

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 20 | \$ 71,451 |
| Current Service | 0 | \$ - |
| Current Money | 0 | \$ - |
| Non-Current Money | 191 | \$ 715,632 |
| Collection | 292 | \$ 1,132,481 |
| Closed in Current Year | 8 | \$ (350) |
| Total Managed in Current Year | 511 | \$ 1,919,214 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 2 | \$ - | \$ - | \$ - | \$ 7,667 |
| Service/Money | 3 | \$ - | \$ 3,172 | \$ 928 | \$ 3,161 |
| Money | 3 | \$ (350) | \$ 17,100 | \$ 11,784 | \$ - |
| Totals | 8 | \$ (350) | \$ 20,272 | \$ 12,712 | \$ 10,828 |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|--------------|--------------|--------------|--------------|---------------------|
| Totals | \$ 28,961.41 | \$ 19,357.96 | \$ 13,172.71 | \$ 22,970.77 | \$ 84,462.85 |

Summary of Inactive Programs - Repayment Details

Accounts Under Management During the Fiscal Year

| Repayment Status/Method | No. of Accounts | Principal Balance Outstanding |
|--------------------------------------|--------------------|----------------------------------|
| School, Grace, or Deferred | 59 | \$ 541,767 |
| Current Service | 12 | \$ 563,376 |
| Current Money | 27 | \$ 396,043 |
| Non-Current Money | 486 | \$ 4,216,651 |
| Collection | 777 | \$ 7,989,338 |
| Closed in Current Year | 51 | \$ (1,179) |
| Total Managed in Current Year | 1,412 | \$ 13,705,996 |

Accounts Closed During the Fiscal Year

| Repayment Type | No. of Accounts | Principal Balance | Principal Paid on Closed Accounts | Interest Paid on Closed Accounts | Principal Cancelled on Closed Accounts |
|----------------|--------------------|----------------------|--------------------------------------|-------------------------------------|---|
| Service | 13 | \$ - | \$ - | \$ - | \$ 484,672 |
| Service/Money | 12 | \$ - | \$ 118,316 | \$ 45,448 | \$ 116,671 |
| Money | 26 | \$ (1,179) | \$ 498,777 | \$ 91,141 | \$ - |
| Totals | 51 | \$ (1,179) | \$ 617,093 | \$ 136,589 | \$ 601,343 |

Revenue Collected in Repayment

| | Principal | Interest | Fees | Tax Offset | Total |
|---------------|----------------------|----------------------|---------------------|---------------------|----------------------|
| Totals | \$ 370,440.23 | \$ 143,793.10 | \$ 47,559.93 | \$ 71,471.42 | \$ 633,264.68 |