



**Mississippi State Institutions  
of  
Higher Learning**

**Report of the  
Financial Aid Task Force**

**July 2007**



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**Mississippi Institutions of Higher Learning (IHL)  
Financial Aid Task Force**

***Report to the Commissioner of Higher Education and the Board of Trustees of  
State Institutions of Higher Learning***

**July, 2007**

The future prosperity of Mississippi and its citizens will depend to a large degree on the level of education of the population. Because of this, four year public universities plan to increase enrollment substantially in years to come. Increasing enrollment will depend on the universities' ability to attract new students and retain students until graduation. In March Commissioner of Higher Education Thomas C. Meredith requested a group of university and Board office staff to review current financial aid programs to make recommendations on how to reorganize the use of financial aid to best move the state toward that goal.

The Task Force held its first meeting on March 20, 2007 and was charged with examining ways to increase access and success for our current and potential students. A comprehensive assessment of the current financial aid policies and programs at the state and institutional levels was conducted. In addition to reviewing existing state programs to determine whether reallocation of current funding might better serve the needs of the state, the Task Force explored opportunities to generate additional funding for need-based programs within the state. Approximately 80 percent (44,700) of all undergraduates receive some form of financial aid assistance. Institutional financial aid has increased approximately 13.2 percent from fiscal years 2002 to 2006, but the majority of institutional financial aid is merit-based.

**Federal Financial Aid**

A review of federal aid programs is necessary to provide a framework for complete assessment of state aid programs. The primary federal student aid program is the Pell Grant which is awarded only to undergraduate students who have not earned a bachelor's degree. The amount awarded to the student is determined by several factors, the family's expected family contribution (EFC), the student's cost of attendance and enrollment status. The EFC is calculated using household size, number of students in college, age of the oldest parent, adjusted gross income, untaxed income and benefits, and total assets. The cost of attendance is determined by the institution and is defined as tuition, books and supplies, room and board, transportation and miscellaneous personal expenses. Most Pell Grants go to students with family incomes lower than \$20,000. The maximum Pell Grant in 2001 was \$3,300, compared to \$4,050 today. The purchasing power of \$4,050 is relatively the same as 2001; i.e., \$3,353 (Appendix 1). The Pell Grant will increase to \$4,310 beginning with the fall of 2007.

The total dollar value of Pell Grants received by the institutions of higher learning in Mississippi has increased by 51.4 percent from 2001 to 2005 and the average individual award increased by 21.9 percent, representing a total of 27.0 percent more students. During the same period, borrowing of Stafford Loans by students attending Mississippi institutions increased by 35.8 percent with the average loan increasing by 5.9 percent from \$4,031 to \$4,268. The number of students obtaining Stafford Loans has increased by 29.3 percent. Over the same period, unsubsidized Stafford Loans increased by 108.8 percent; and the average loan amount increased by 16.2 percent – from \$3,842 to \$4,463 (Appendix 2). The number of students obtaining these loans has increased by 46.3 percent. Stafford Loans are need-based government loans made to students, rather than parents, based on college costs, need and year in school. Unsubsidized

Stafford Loans are non-need based loans may be utilized by students demonstrating the need to bridge the gap between costs of attendance and other available aid programs.

### **State Appropriations and Tuition Revenue**

During fiscal years 2007 and 2008, the institutions of higher learning have seen increases in state appropriations. Evaluation of the funding trend in constant dollars found total state appropriation funding for fiscal year 2008 for IHL at relatively the same purchasing power level as fiscal year 2001. Prior to fiscal years 2007 and 2008, the institutions had relatively flat funding ([Appendix 3](#)). Because of increased enrollments during that period, funding per FTE decreased from \$5,552 per FTE in 2001 to \$5,121 per FTE in 2006 in actual dollars. The actual decrease is \$431 per FTE, but the purchasing power of this decline is \$1,174 per FTE (21.2 percent) ([Appendix 4](#)).

Excluding private dollars, the two primary sources of funding institutions are state appropriations and tuition revenue. When these two sources of funds are considered, in fiscal year 2001 state appropriations represented 59.9 percent and tuition revenue represented 40.1 percent. In fiscal year 2006 it was 55.1 percent and 44.9 percent, respectively. The institutions have had to rely on tuition increases over the past several years to offset this lost state appropriated purchasing power. Although the price of tuition increased 41.0 percent between 2001 and 2006, by deflating the price of tuition using the Higher Education Cost Adjustment (HECA) index, the real growth in the price of tuition is only 20.4 percent. Since the proportion of tuition revenues makes up less of the education and general revenue budget than appropriations, more tuition dollars were needed to offset the loss of state dollars.

The Task Force reviewed data to evaluate if the tuition increases had an impact on enrollment. Enrollment was stratified by family income categories – below \$25,000, \$25,000 to \$50,000, \$50,000 to \$75,000 and over \$75,000 ([Appendix 5](#)). A general downward trend in enrollment for students from families with incomes of less than \$75,000 was found, suggesting increasing tuition charges have restricted college choice options for lower income students. The trend indicates students from the lowest income level categories are impacted to the greatest degree and could ultimately be pushed from the college-going population because of increased tuition.

### **State Financial Aid Funds**

With consideration of the data provided above, the Task Force analyzed enrollment trends, current state award programs, and socioeconomic data (included in the appendices). From that analysis a set of recommendations was crafted for consideration by the Commissioner, the IHL Board and other state leaders. The recommendations centered on ensuring access for Mississippi residents by restructuring existing state grant and loan programs to more effectively utilize available resources. ([Appendix 6](#)) shows approximately \$30 million in state financial aid is allocated each year through various state programs – \$10 million in state scholarship/loan assistance programs and \$20 million through Mississippi Tuition Assistant Grants (MTAG) and Mississippi Eminent Scholarship Grant (MESG). Approximately \$5.6 million (18 percent) of this state aid is allocated to students who attend institutions whose tuition rates are set outside the control of any state regulatory agency; i.e., private institutions ([Appendix 7](#)). A listing of all state aid programs can be found in the appendices ([Appendix 8](#)).

In 1995, the Mississippi Legislature established the MTAG and MESG, which offer financial aid to Mississippi residents attending state approved public and private (non-profit) two-year and four-year eligible colleges and universities. The primary objective of MTAG is to provide educational opportunities for *good* students who wish to pursue post-secondary education in the state. The primary objective of MESG is to provide educational opportunities for the *highest*

*performing* students who wish to pursue post-secondary education in the state. The popularity of these programs could hinder the institutions of higher learning's ability to adjust programs in ways that better meet the needs of the State of Mississippi. The Higher Education Legislative Plan (HELP) was created by the Mississippi Legislature during the 1997 legislative session. The scholarship provides tuition assistance to students who demonstrate financial need and have completed a rigorous high school curriculum as prescribed in law.

The Task Force reviewed all state financial aid programs and sought to identify those financial aid programs that might be collapsed to more effectively ensure access to higher education for all qualified Mississippi students and ultimately to produce a greater number of state residents who hold a bachelor's degree. In reviewing state financial aid data, the Task Force found financial aid programs provide state scholarship grant support to large numbers of students with family incomes above \$75,000 – student groups who have been least impacted by tuition increases. For the MTAG program, 35.5 percent of the dollars went to families who did not complete an application for need-based aid. Through minor adjustment to the award process, funds could be allocated in a manner that would allow for continuation of current award programs at slightly reduced award rates. Savings from adjustments would be redistributed to those with the greatest need – those who show academic promise at income levels that have exhibited downward enrollment trends as tuition rates have increased. Funds would be redirected through existing programs to allow for more efficient use of established award mechanisms.

The Task Force recommends reallocation of funds through 1) nominal changes for some existing state scholarship and loan programs; and 2) reduction or elimination of underutilized programs and programs that do not serve to promote access as outlined in this document. The Task Force thinks the proposed reallocation of funds can best be directed to undergraduate students controlled through existing HELP, MTAG and MESH programs.

The Task Force recommends the following general guidelines for reallocation of state aid:

1. State aid should be first allocated to ensure that all academically qualified Mississippi students are ensured access to Mississippi higher education.
2. State aid should be focused on ensuring access for undergraduate students. To the extent those primary needs are covered, aid should be extended to other groups.
3. State aid should be directed only to ensure access to those programs whose tuition rates are controlled by IHL or the Mississippi State Board for Community and Junior Colleges.
4. Total state aid award packages should not exceed the total institutional cost (i.e. tuition, room, board and books.)
5. An adequate phase-in period should be established to allow for families to plan for this change.

### **Proposed Program Model**

State aid programs should be structured in such a way to support access to Mississippi's state-supported institutions. The Task Force recommends that more emphasis be placed on ensuring adequate support is provided to students who are academically well prepared for college, who show a high degree of financial need, and who are most likely to be negatively impacted by future tuition increases. The Task Force – recognizing that current state aid programs do not ensure

adequate access to higher education for lower income groups – recommends limiting students’ ability to apply state grant support for any tuition that exceeds the rates established and controlled by IHL. The recommendations are segregated by types of recommendations, including: 1) modification and additional state aid program recommendations; 2) marketing; 3) supporting the work of the tuition task force; 4) long-term revenue generation proposals; and 5) recommendations on the federal level.

### **Modification and Additional State Aid Program Recommendations**

The Task Force offers the following specific recommendations on modification of current state aid programs and new programs that could be established by the Legislature:

- 1. The Task Force recommends the State of Mississippi Higher Education Legislative Plan (HELP) program be modified to provide greater access through redefining eligibility requirements.**
  - a. The HELP application deadline should be extended to May 15.**
  - b. The Mississippi Legislature defined in law a curriculum necessary for consideration for the HELP program which mirrors the State of Louisiana’s TOPS program. The curriculum should be redefined to align with the IHL college preparatory core curriculum currently required for eligibility. The current cumulative grade point average (GPA) requirement would remain the same.**
- 2. The MESG/MTAG programs should be restructured to work more efficiently with other state aid programs.**
  - a. Currently, students who are “full Pell eligible” may not receive an MTAG award. The task force recommends MTAG awards should be extended to full Pell-eligible students.**
  - b. MTAG and MESG are available to students attending public and private 2-year and 4-year institutions. The task force recommends awards should only be provided to students attending public institutions within the state.**
- 3. Guidelines should be established to limit the “stacking” of state aid programs to ensure total state aid award packages do not exceed total institutional costs and to maximize the use of available resources.**
  - a. Student qualifying for HELP should not be eligible to receive an MTAG award.**
  - b. Student qualifying for HELP should be eligible for MESG meeting current MESG eligibility requirements.**
  - c. Students receiving MESG awards should not be eligible for MTAG awards.**
  - d. MTAG awards should be limited to \$500/year for four years.**

Table 1 lists the proposed funding realignment suggestions and the revenues generated to be redistributed. Since these programs are legislatively created, they will require legislation to change them.

**Table 1: Proposed Funding Realignment**

<i>Proposed Funding Realignment</i>	<i>Amount</i>
Eliminate MTAG allocation to MESHG students	\$ 1,142,834
Collapse state aid for graduate programs	1,589,121
Reduce MTAG to \$500 per year	3,622,571
Reduce MTAG to HELP students	158,393
Redirect state aid to reduce choice over access	2,500,000
<b>Total Funds Available for Reallocation</b>	<b>\$ 9,012,919</b>

The programs above should target entering freshmen students. Students currently receiving state aid would continue to receive current awards. All new student financial aid would be allocated under the new proposal.

The funds available for reallocation should be used to fund HELP, MTAG for full Pell grant-eligible students, and MESHG for HELP-eligible students. It appears approximately \$5.3 million would be available for HELP if all proposed reallocation of funds were approved. This would have to be allocated over the anticipated four/five years of the grant.

- 4. Requests should be made to the Legislature for funding totaling \$5 million to attract community/junior college need-based students to continue at public universities.**
- 5. Requests should be made to the Legislature for increased funding for MTAG and MESHG.**
- 6. The State Office of Financial Aid should coordinate with the Institutional Financial Aid offices to ensure the most effective distribution of aid to the student allowing the widest distribution of financial aid funding.**

### **Marketing Recommendations**

The new “collapsed programs” should be promoted through an accompanying public relations campaign. The improved award programs should be vigorously promoted beginning with eighth grade students through the following methods:

- 7. High school counseling staff should be encouraged to fully inform Mississippi students concerning the availability of financial aid to attend universities; and**
- 8. Classroom teachers should be encouraged to discuss and distribute knowledge about state aid programs to the targeted audiences.**

9. The anticipated four-part [www.mississippi.edu](http://www.mississippi.edu) website should serve as a nucleus of information related to both state and federal financial aid. The Mississippi.edu section of the site will provide financial aid information for adult learners, parents, counselors, and other educators; the Rise Up section of the site will provide financial aid information for high school students in grades 7 through 12; and the Think! Mississippi section of the site will provide financial information for transfer students and graduate students. The information on the website should be presented in easy-to-understand language, and when possible should include step-by-step instructions for applying for student financial aid.

The second recommendation under Marketing, promoting award programs beginning with eighth grade students, provides the most promise. Substantial resources should be used to provide Mississippi families of enrolled eighth graders information about existing aid programs and qualifying guidelines. Existing high school curriculum should incorporate “*preparing for college*” into the existing high school curriculum. Competitions should be sponsored for enrolled university senior education majors to design a lesson plan that would be used to inform students about sound money management, budgeting, saving, etc. and about preparing for college (curriculum and funding, including information related to existing aid programs) as part of an existing required course.

The Task Force recommends these proposed changes should become effective for students entering a college or university for fall semester 2009. All new state aid awards for the fall 2009 semester and beyond would be allocated as defined by the proposed guidelines. Those students receiving aid through existing programs should be notified of planned changes at the time of program adoption. Those students receiving state aid through existing programs (i.e. receiving state aid prior to fall 2009) would be allowed to continue to receive that aid for up to two years (i.e. Spring 2011.) After that time all awards would be allocated through the structure defined above.

### Support of Tuition Task Force Recommendations

The following recommendation is offered in support of the work done by the Tuition Task Force.

10. At least ten (10) percent of all future tuition increases should be allocated to an institutional need-based scholarship program to be established and managed by each institution according to specified goals of the institution. This scholarship program should be designated for Mississippi residents who demonstrate significant financial need and who are making academic progress.

## Long-Term Revenue Generation Recommendations

The Task Force also focused on ways to increase funding to enhance the ability of Mississippi Higher Education to better compete with neighboring Southeastern states.

The following recommendations are presented:

- 11. The task force recommends the state develop a plan to direct a designated portion of gaming and off-shore drilling revenues to fund a full state tuition grant program for Mississippi residents similar to the HOPE program for Georgia residents. It was concluded that this type of program will be necessary to attract the “best and brightest” Mississippi graduating seniors to Mississippi institutions and for the state higher education system to remain competitive with neighboring states.**
  
- 12. The system and institutional administration and staff should begin conversations with state leaders to develop alliances with business and industry to develop matching grant programs in high demand areas requiring university degrees.**

## Federal Aid Recommendations

The Task Force supports recommendations from the FY 2007 Spellings Report. The recommendations include:

- 13. The federal government, states, and institutions should significantly increase need-based student aid.**
  
- 14. The financial aid application process should be simplified.**
  
- 15. The Pell Grant should be increased by the Higher Education Cost Adjustment (HECA) index annually to increase the purchasing power of the grant.**

### Conclusion

The Task Force focused on recommendations to provide students of Mississippi with opportunities to succeed by ensuring access to higher education. This not only included timely information regarding financial assistance but also ways to distribute funding to support the largest possible number of students to graduate from college.

March 12, 2007

Dear xxxxxx:

The overarching goal of the Board of Trustees is to have more Mississippians with college degrees. A well-educated population is essential for the future growth and economic development of Mississippi. The 2000 Census data indicate we have 16.9 percent of the population with bachelor's or higher degrees while the average for the nation is 24.4 percent. An additional 26.6 percent have had some college experience.

Financial aid plays a vital role in helping Mississippi students attain their educational goals as approximately 80 percent of all undergraduates receive some form of financial assistance.

This task force is being initiated to look at ways to increase access and success for our students and potential students. I am charging you to do a comprehensive assessment of the current policies and programs at the state and institutional levels and make recommendations for change.

Some questions the task force might consider include:

1. Should students with the highest financial need be held harmless with future tuition increases?
2. What should be the mix of merit versus need-based aid?
3. How should federal, state, institutional and private aid be structured to improve access and persistence?
4. What can be done to better inform the citizens of the state of financial aid opportunities?

You have been selected for participation on this task force because of your abilities to think creatively and your leadership. Please put both of these to the test.

The first meeting of this committee is scheduled for 10:00 a.m. on **Tuesday, March 20, 2007**. The meeting will be held at the Board Office 3825 Ridgewood Road, Jackson Mississippi in "The Vault" - Room 432 (fourth floor). I am asking you for your recommendations by **April 23, 2007**. This will give us time for your report to be fully vetted before the **May** meeting of the Board.

Thank you again for your service to your university system.

Sincerely,



Thomas C. Meredith  
Commissioner of Higher Education

Cc: Board of Trustees  
IEO's  
Cabinet Members

## Financial Aid Task Force

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MVSU	Mr. Andre' Curry	V.P. for Fiscal and Administrative Affairs	14000 Hwy. 82 W., Box 7265 Itta Bena, MS 38941	Ph. # 662-254-3300	E: <a href="mailto:acurry@mvsu.edu">acurry@mvsu.edu</a>
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IHL	Dr. Linda McFall	Ass't. Commissioner Finance & Administration	3825 Ridgewood Road, Room 430 Jackson, MS 39211	Ph. # 601-432-6732	E: <a href="mailto:LMcFall@ihl.state.ms.us">LMcFall@ihl.state.ms.us</a>

**IHL Financial Aid Task Force  
Meeting Schedule  
Chair: Dr. Bucky Wesley**

DATE	ACTIVITY
March 20, 2007	
April 10, 2007	

**Mississippi Institutions of Higher Learning  
Financial Aid Task Force Meeting  
March 20, 2007-Minutes**

**Financial Aid Task Force Minutes – March 20, 2007**

**Task Force Members in Attendance:**

Dr. Bucky Wesley (Chair)	MUW
Dr. Linda McFall	IHL
Ms. Mary Jane Covington	IHL
Mr. Bruce Crain	MSU
Mr. Andre' Curry	MVSU
Ms. Laura Diven-Brown	UM
Dr. Doris Gardner (substitute for Dr. Velvelyn Foster)	JSU
Mr. Hubert Graves	IHL
Mr. Jamaal Jackson	JSU
Ms. Barbara Madison	USM
Mr. Dan Miller	MUW
Dr. Kristy Motter	USM
Ms. Cheryl Mowdy	IHL
Ms. Ann Margaret Mullins	DSU
Ms. Theodora Rowan	ASU
Mr. Drew Taggart	UM
Ms. Maura Sullivan	UMMC

**Other attendees included:**

Ms. Stacy Carter, Financial Aid Director	UMMC
Dr. Larry Ridgeway, Assoc. V.C. for Student Life	UM
Dr. Dennis Watts, Academic Affairs	IHL

**Members Absent:**

Ms. Emily Jennings	DSU
Dr. Peter Rabideau	MSU

Dr. Bucky Wesley chaired Tuesday's meeting which began with introductions by committee members.

**Commissioner's Charge**

Commissioner Meredith addressed the group at the beginning of the meeting. Noting that financial aid plays a vital role in helping Mississippi students attain their educational goals, the Commissioner gave a charge to the group asking members to look for ways to increase access to education and success in education for our students and potential students. He asked the committee to assess current financial aid policies and programs and make recommendations for change, including a review of forms to ensure a more simplified process for applying for financial aid.

Dr. Wesley led the meeting by asking that the group work toward establishing guiding principles for the recommendations for change. Discussion followed.

**I. The task force established the following guidelines.**

- a. We need to be working toward better access and success in educating Mississippians.
- b. Need for institutional flexibility.
- c. Need for reassessment of state needs. There is a need to redefine state priorities. Some of the financial aid programs date back to 1945.

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- d. Need for early awareness financial aid education for our students. Some current programs are:
  - i. Gear Up (not a state-wide program).
  - ii. Recent radio ads aired over popular stations (received very little response).
  - iii. *Next* magazine is published every year and goes to 10<sup>th</sup>, 11<sup>th</sup>, and 12<sup>th</sup> graders. Mary Jane Covington suggested that a curriculum be developed for 8<sup>th</sup>-12<sup>th</sup> grade students. Student representative, Drew Taggart, expressed a need to convince students that it is financially possible to go to college. Student representative, Jamaal Jackson, felt the financial aid message could best be communicated by peers.
- e. Full range of post-secondary options.
- f. Need for school accountability.

**II. Dr. Wesley asked that the group define whom we are targeting: Most needy, middle-income and high achievers.**

**III. Dr. Linda McFall asked that the following four individuals communicate and then recommend common definitions for state reporting: Ann Margaret Mullins (DSU), Bruce Crain (MSU), Laura Diven-Brown (UM), and Kristy Motter (USM).**

**IV. It was agreed that the following list of recommendations should be considered further:**

- a. All state funds should be considered for possible reallocation.
- b. Financial aid programs should have academic components. Curriculum is tied to success, and we should reward success.
- c. Recommendations would need legislative approval.
- d. State funding should meet a specified percentage of cost.
- e. A percentage of institutional aid should be allocated to need-based aid.
- f. Repackage aid.
- g. Tiered awards.
- h. Need-based aid from tuition increases.
- i. Optimal plan would be to increase the income level for the federally funded Pell Grant.

**V. It was agreed after the recommendations have been finalized, a work plan will be developed to identify needed changes in legislation and Board of Trustees Policy and address related areas requiring awareness and accountability.**

**VI. Prior to the next meeting, Mary Jane Covington will summarize the approximate \$29M in current state financial aid programs by identifying the author who recommended legislation of specific program, frequency in which the program is awarded and those programs she would recommend for elimination.**

Dr. Wesley asked that committee members consider the implications of these recommendations upon their individual institutions. **The next meeting was scheduled for Tuesday, April 10<sup>th</sup>, at 10:00 A.M.**

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**Financial Aid Task Force Minutes – April 10, 2007**

**Task Force Members in Attendance:**

Dr. Bucky Wesley (Chair)	MUW
Dr. Linda McFall	IHL
Ms. Mary Jane Covington	IHL
Mr. Bruce Crain	MSU
Mr. Andre' Curry	MVSU
Ms. Laura Diven-Brown	UM
Mr. Hubert Graves	IHL
Mr. Dan Miller	MUW
Dr. Kristy Motter	USM
Ms. Cheryl Mowdy	IHL
Ms. Ann Margaret Mullins	DSU
Ms. Della Posey	JSU
Dr. Peter Rabideau	MSU
Ms. Theodora Rowan	ASU
Mr. Drew Taggart	UM

**Other attendees included:**

Ms. Stacy Carter, Financial Aid Director	UMMC
Dr. Larry Ridgeway, Assoc. V.C. for Student Life	UM

**Members Absent:**

Mr. Jamaal Jackson	JSU
Ms. Emily Jennings	DSU
Ms. Barbara Madison	USM
Ms. Maura Sullivan	UMMC

Bucky Wesley chaired Tuesday's meeting which began with introductions by committee members.

**Minutes**

The list of recommendations from the Financial Aid Task Force meeting of March 20, 2007 was reviewed:

- a. All state funds should be considered for possible reallocation.
- b. Financial aid programs should have academic components. Curriculum is tied to success, and we should reward success.
- c. Recommendations would need legislative approval.
- d. State funding should meet a specified percentage of cost.
- e. A percentage of institutional aid should be allocated to need-based aid.
- f. Repackage aid.
- g. Tiered awards.
- h. Need-based aid from tuition increases.
- i. Optimal plan would be to increase the income level for the federally funded Pell Grant.

No additions or corrections were made to the minutes of March 20<sup>th</sup>.

**Clarion Ledger Editorial**

Dr. Wesley made reference to the Tuition Task Force recommendation that 10% of the proposed tuition increases be allocated to need-based financial aid. He shared with committee members today's *Clarion-Ledger* editorial titled *Tuition: Not Just Figures, but Citizens' Lives* that criticizes the public universities proposed tuition increases.

Dr. Wesley asked committee members to comment on whether tuition increases were necessary. Mary Jane Covington stated that the general public does not understand that cost of education rises and that

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there is no increase in tax revenue; therefore, an increase in tuition is necessary. General consensus was that there is a need for tuition hikes.

Recognizing that we do not have the funding and/or authority to do all that we would like, members agreed that we could make proposal for incremental changes and that the costs we should be working with are tuition, room/board, and books.

Members used the data from the *2006 Executive Summary of the Student Financial Aid Programs* and the handout titled *1999-2005 Program Effectiveness* to identify those funds that may be identified for reallocation. The group that we should target would be high-academic, low-income students.

The current Higher Education Legislative Plan (HELP) scholarship was noted to be a highly successful grant in that most of those students who begin with the HELP scholarship work hard to maintain their GPA and thus are able to stay on the program. Eligibility requirements are cumulative 2.5 gpa; 20 ACT; 2-yr average AGI less than \$36,500; and a specific high school core curriculum as defined in Mississippi Code. Also, students must also maintain a 2.5 gpa while in college. Awards are not to exceed tuition and required fees at a public institution. Three hundred sixty students were awarded the HELP scholarship for FY 2006. The reason there weren't more recipients could be attributed to the March 31<sup>st</sup> application deadline and the fact that many students do not find out about the core curriculum requirements until their latter years of high school.

Since the HELP scholarship seems to target the committee's identified student population, Bruce Crain suggested that we work to give better access to this scholarship. He proposed that academic officials meet and make suggestions for the rigorous core curriculum so that it is not a stumbling block to students.

It was also recommended that the HELP core curriculum mirror the admission requirements for IHL institutions.

In further discussion regarding reallocation of current monies, Mary Jane Covington suggested that we offer programs for undergrad students only.

Ann Margaret Mullins reminded the group that in last month's meeting she thought it was suggested that all state funds should be considered for possible reallocation. Laura Diven-Brown stated that some of the programs could be defined as "untouchable" – MESH attracts the "best and the brightest," and taxpayers identify MTAG as a program to which they are entitled. While recommendations could be made for reallocation of all funds, Bucky Wesley stated we are taking a narrow view to more effectively use existing funds.

Peter Rabideau reminded the group that we are surrounded by states with effective programs offering scholarships such as the Tops Scholarship and the Hope Scholarship and that we need to remain competitive with other states.

Bucky Wesley asked the group to look at page seven of the *2006 Executive Summary of the Student Financial Aid Programs* and to consider the monies currently allocated to private institutions.

**The task force established the following goals and recommendations:**

1. Focus state aid on undergrad students (to provide access) and collapse state aid to the graduate programs (approx \$1.4 million). The priority should be to help Mississippians attain their first undergraduate degree. (*Marketing*-State Financial Aid dollars cannot address all issues, idea is to focus on one and do it best)
2. Focus on access versus choice and redirect state aid to public institutions.
3. Focus on Early Awareness for high school students
  - a. College prep programs (*success*)

**Mississippi Institutions of Higher Learning  
Financial Aid Task Force Meeting  
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- b. Educate at the junior high level regarding state aid programs (*access*)
- c. Counselors more accountable for awareness programs
- d. Awareness through academic curriculum (classroom setting)
- e. Use current educational tools published by USAF
- f. Incorporate into our school's teacher ed programs
4. Recommend increase in income level for federally funded Pell Grant
5. Redefine HELP to provide greater access
  - a. Extend deadline date (May 15<sup>th</sup>)
  - b. Redefine core curriculum to make it the same as IHL admissions requirements
  - c. Tier HELP; if student qualifies for HELP, they would not be eligible for MTAG
6. Retarget aid group with regard to academic requirements; how it would be awarded and requirements to maintain the award (retention)
7. Reallocate MTAG making it \$250 a semester for all four years
8. State Financial Aid should be tiered: need based, rite of passage, i.e. in-state resident, and merit
9. The 10% tuition increase should go to those students who demonstrate significant financial need and who are Mississippi residents
10. Eliminate MTAG to MESH recipients
11. Long-term Vision: Develop a plan to seek state revenue from other avenues, i.e., gaming, off-shore drilling, Toyota, Nissan. Use this funding to expand our existing state aid programs and to remain competitive with our neighboring states
12. Outcome would be graduation and retention

**Assignment:** Mary Jane Covington and Hubert Graves were asked to run numbers for:

1. Reducing MTAG to \$500 for all four years
2. Eliminating MTAG to MESH recipients
3. Eliminating MTAG from HELP recipients
4. Awarding MTAG to full-Pell recipients

Dr. Wesley asked that the minutes of the meeting be forwarded to committee members as soon as possible for further reflection since the committee's recommendations to the Commissioner are due by April 23<sup>rd</sup>.

<b>Mississippi Institutions of Higher Learning            Financial Aid Task Force            Comparison of Pell Grant to Purchasing Power</b>		
<b>Fiscal Year</b>	<b>Federal Pell Amount</b>	<b>Value of Pell in Deflated Dollars</b>
2001	\$ 3,300	\$ 3,300
2002	\$ 3,750	\$ 3,631
2003	\$ 4,000	\$ 3,756
2004	\$ 4,050	\$ 3,669
2005	\$ 4,050	\$ 3,564
2006	\$ 4,050	\$ 3,459
2007	\$ 4,050	\$ 3,353

**Source: State Office of Financial Aid**

**Mississippi State Institutions of Higher Learning  
Comparison of Selected Loans and Grants  
AY 2000 to AY 2005**

Academic Year	Stafford Loans				Unsubsidized Stafford Loans				Pell Grants			
	# of Students	Total Federal Disbursement	Average Award	Percent Increase per Year	# of Students	Total Federal Disbursement	Average Award	Percent Increase per Year	# of Students	Total Federal Disbursement	Average Award	Percent Increase per Year
AY 2000	26,585	\$ 105,668,036	\$ 3,975		14,444	\$ 53,829,001	\$ 3,727		20,015	\$ 45,470,453	\$ 2,272	
AY 2001	26,810	\$ 108,062,308	\$ 4,031	1.4%	14,976	\$ 57,533,513	\$ 3,842	3.1%	20,471	\$ 49,151,847	\$ 2,401	5.7%
AY 2002	29,758	\$ 121,968,917	\$ 4,099	1.7%	18,081	\$ 71,638,933	\$ 3,962	3.1%	23,062	\$ 62,920,752	\$ 2,728	13.6%
AY 2003	30,674	\$ 126,289,277	\$ 4,117	0.5%	21,487	\$ 84,083,710	\$ 3,913	-1.2%	24,131	\$ 69,215,954	\$ 2,868	5.1%
AY 2004	32,585	\$ 135,311,641	\$ 4,153	0.9%	24,650	\$ 101,297,308	\$ 4,109	5.0%	24,791	\$ 72,327,185	\$ 2,917	1.7%
AY 2005	34,384	\$ 146,733,891	\$ 4,268	2.8%	26,909	\$ 120,101,422	\$ 4,463	8.6%	25,417	\$ 74,417,708	\$ 2,928	0.4%

**Definitions:**

**Stafford Loan** - A need-based government loan made to students rather than their parents. The student must have financial need to receive a subsidized Stafford loan. The amount is based upon college costs, need and year in school. Repayment is not required until six months after graduation or the student ceases to be enrolled at least half time. For subsidized Stafford loans the U.S. Department of Education pays the interest for you while the student is in school at least half-time.

**Unsubsidized Stafford Loan** - A non-need based loan program; therefore, students are not required to demonstrate financial need. The U.S. Department of Education does not pay the interest on the unsubsidized loans. The student is responsible for paying the interest that accrues on the loan from the time the loan is disbursed until it is paid in full. The student may pay the interest while in school or during a period of deferment; or the student may allow the interest to accrue (accumulate) and have the interest added to the principal amount of the loan. This will increase the total amount that the student must repay.

**Pell Grant** - Grants awarded on demonstrated financial need to eligible undergraduate students who have not earned a bachelor's degree. The amount the Pell grant depends on financial need, college costs, and whether the student is attending college on a full-time or part-time basis. Funds can be used for tuition, fees, and living expenses. Unlike loans, grants do not have to be repaid unless the student withdraws from school or error in awarding.

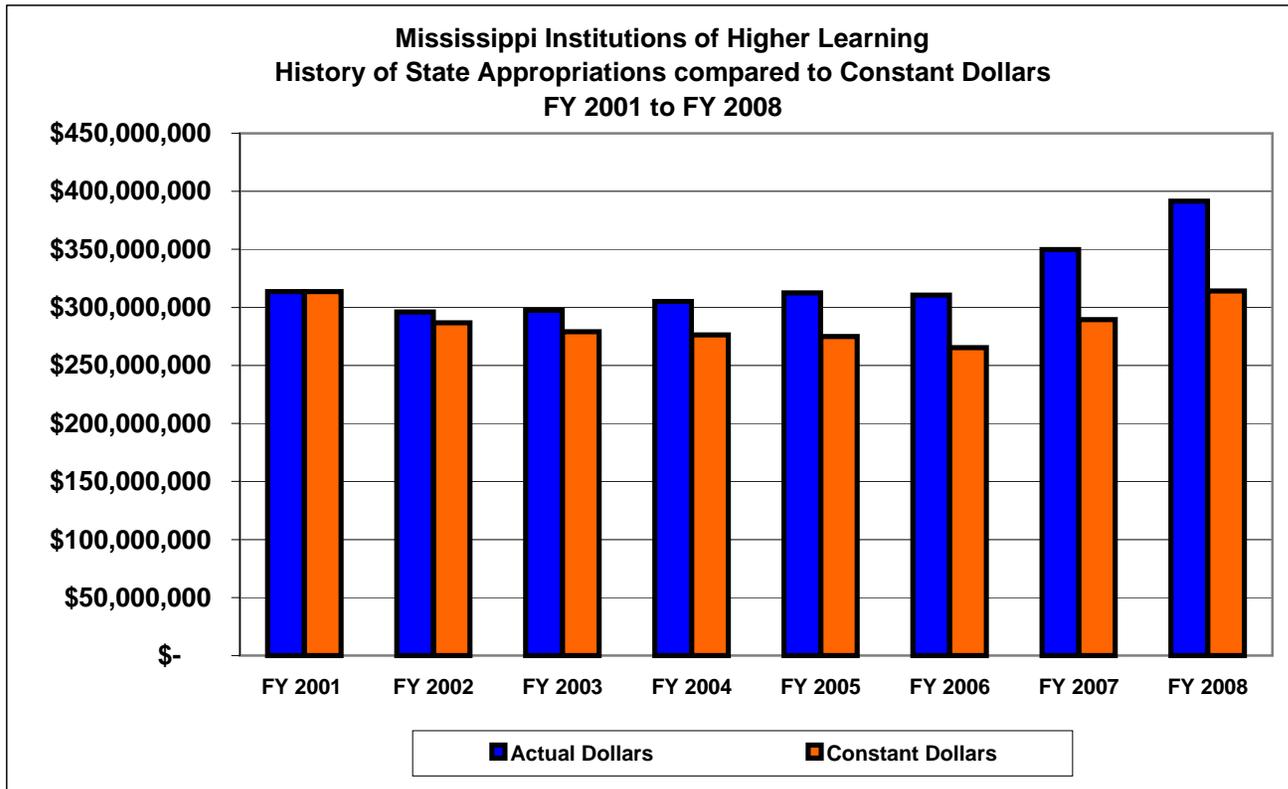
**Notes:**

**Note 1:** Stafford Loan limits have not increased since October 1992

**Note 2:** Current maximum Pell Grant is \$,4050. Proposed increase to \$4,310 for fall 2007.

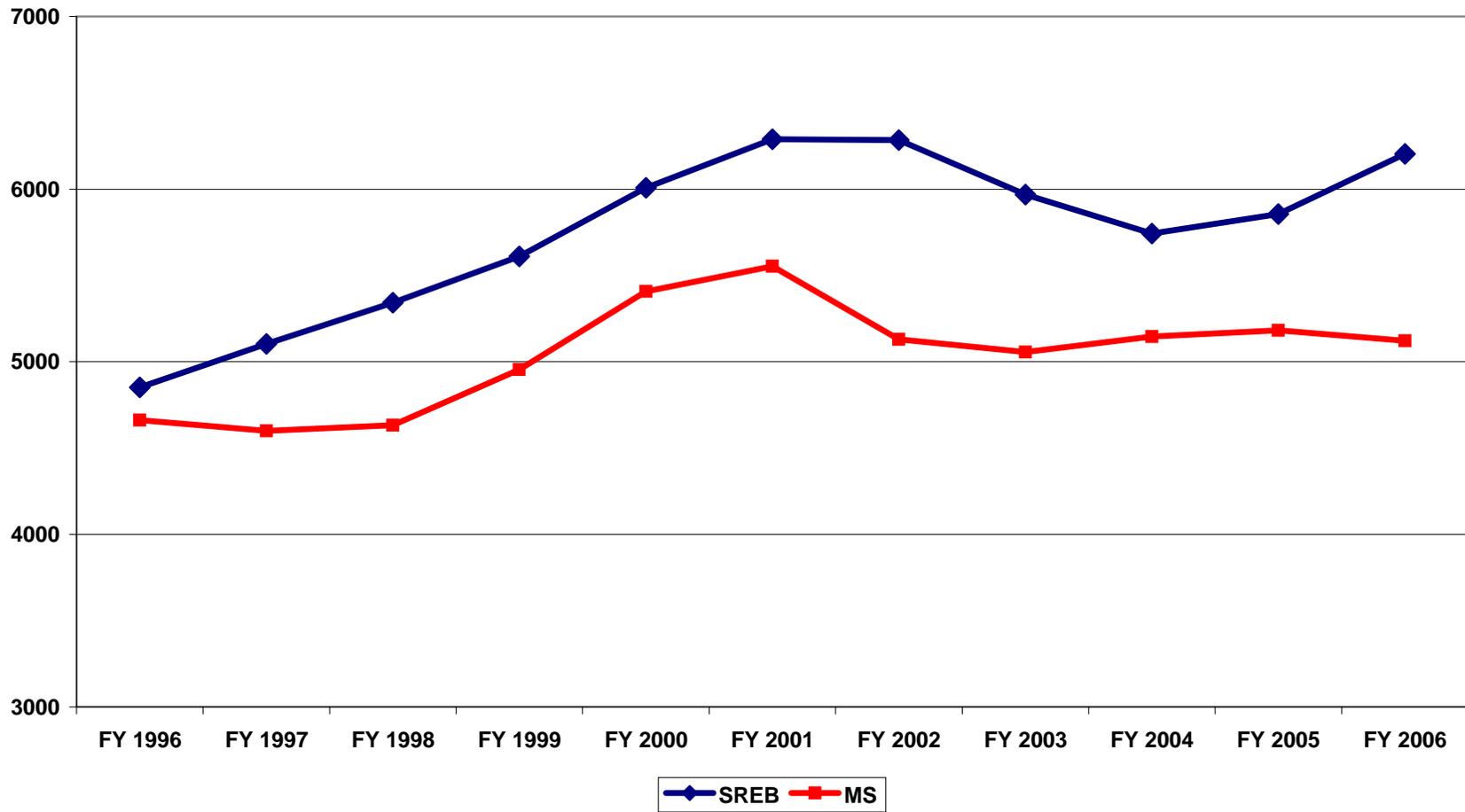
**Note 3:** Federal Pell Grants have increased by \$1,050 over the last five years

**Source: State Office of Financial Aid**



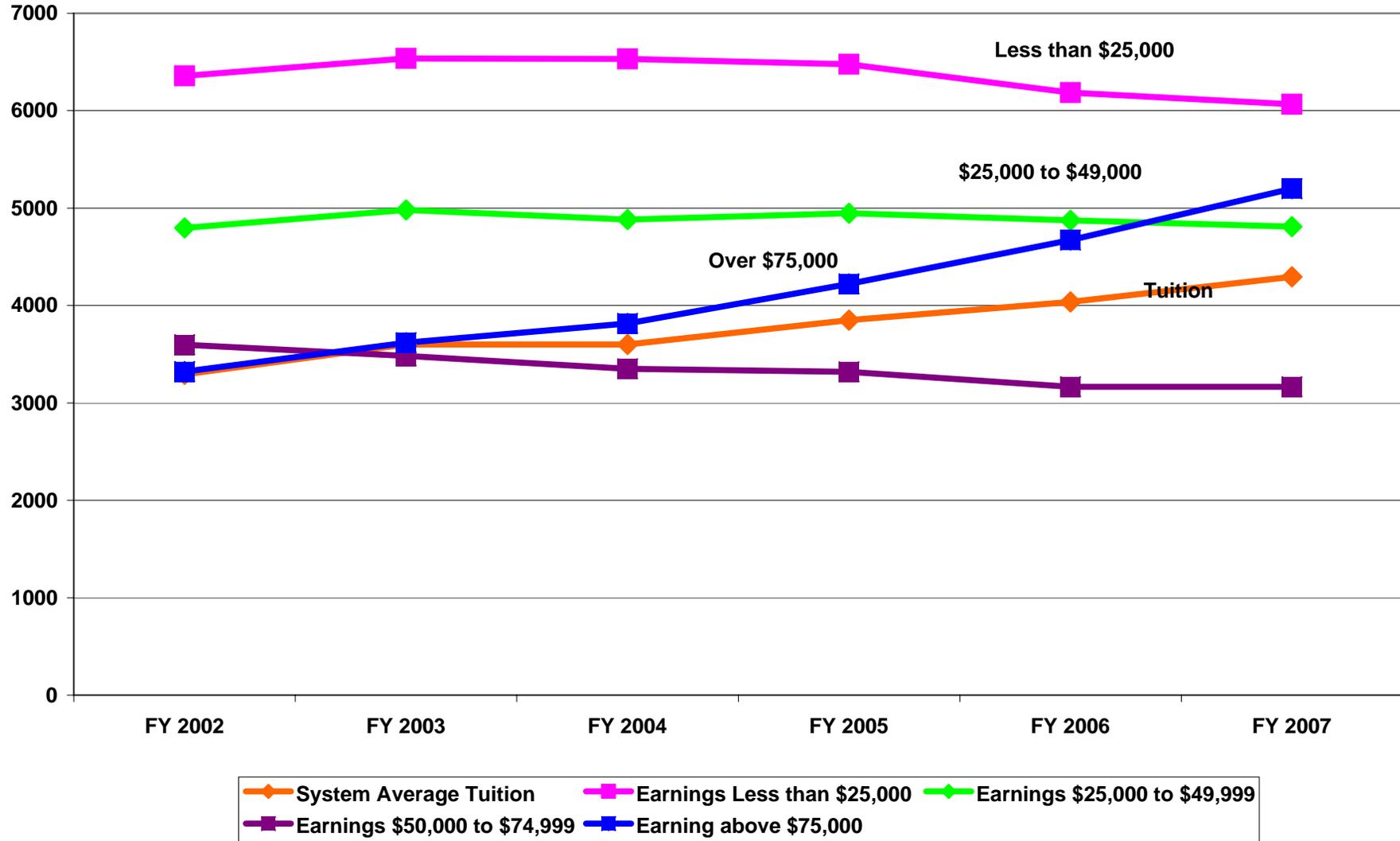
Source: IHL

Mississippi Institutions of Higher Learning  
General Purpose Appropriations per FTE  
MS and SREB Average

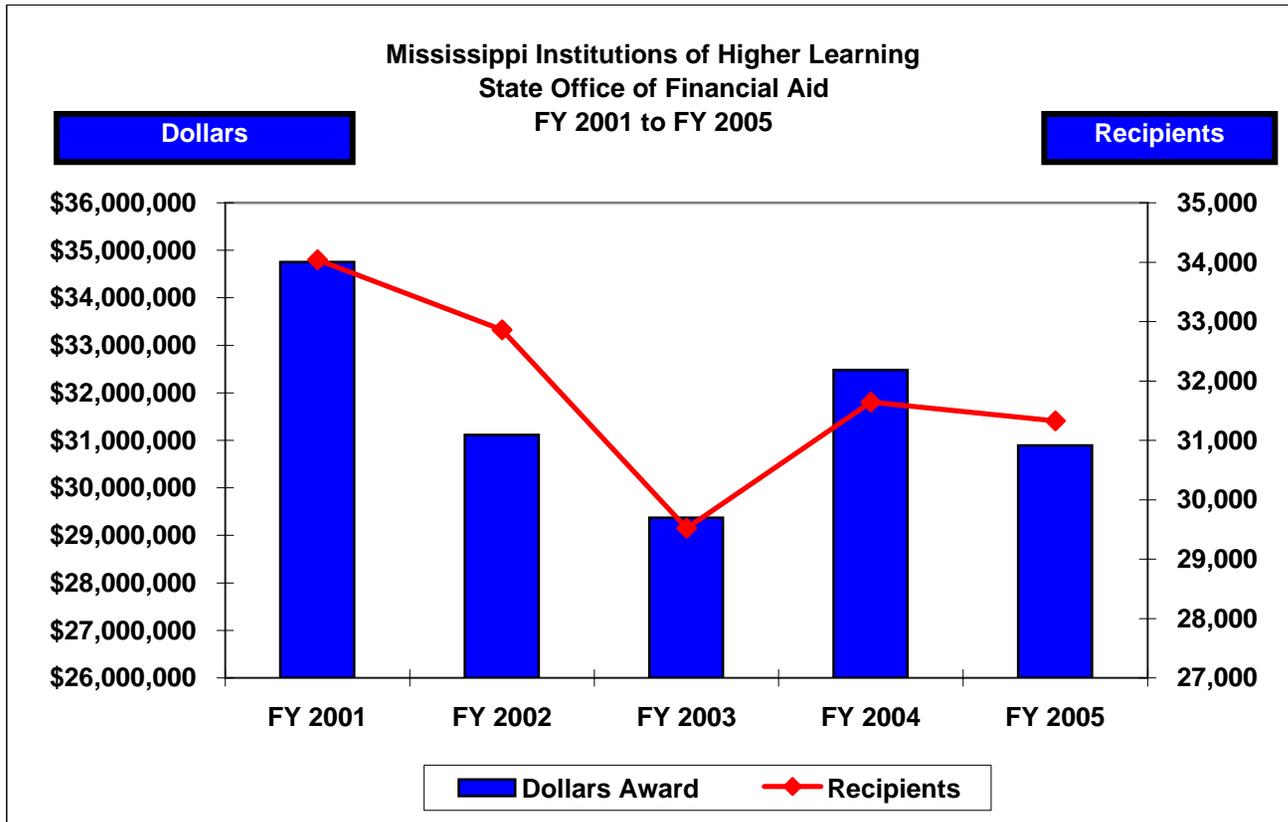


Source: IHL - Policy Planning & Research

**Mississippi Institutions of Higher Learning  
Tuition and Headcount Enrolment by Income Group  
FY 2002 to FY 2007**



Source: IHL - Policy Planning & Research



Source: State Office of Financial Aid

Mississippi Institutions of Higher Learning State Office of Financial Aid Distribution of Aid FY 2006				
Institutions	Recipients	Expenditures	Percent Recipients	Percent Expenditures
<b>Private</b>				
Belhaven College	441	\$ 453,114		
Blue Mountain College	183	263,681		
Magnolia Bible College	13	7,872		
Millsaps College	477	562,191		
Mississippi College	1,405	1,842,481		
Rust College	82	38,593		
Tougaloo College	251	179,644		
Wesley College	11	2,081		
William Carey College	1,027	1,582,606		
Total Private	3,890	\$ 4,932,263	11.7%	15.8%
<b>Public</b>				
2-Year Public	10,973	\$ 4,647,021	33.0%	14.9%
4-Year Public	18,411	21,622,220	55.3%	69.3%
Total Public	29,384	\$ 26,269,241		
<b>Grand Total</b>	<b>33,274</b>	<b>\$ 31,201,504</b>	<b>100.0%</b>	<b>100.0%</b>

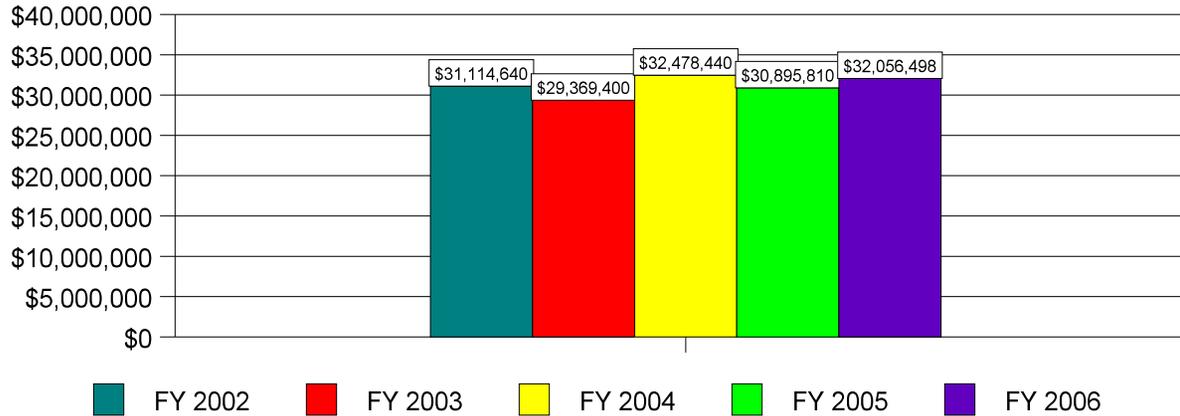
Source: State Office of Financial Aid

<b>Mississippi Institutions of Higher Learning            State Financial Aid Programs            Service versus Repayment Status            Cumulative 1999 to 2005 Recipients</b>		
<b>Students in Service</b>	<b>Totals</b>	<b>Percentage</b>
William Winter Teacher Scholar Loan Program	2,508	78.8%
Critical Needs Teacher Loan Scholarship	853	54.8%
Graduate Teacher Loan/Scholarship	5,382	98.8%
Counseling and School Administration Loan/Scholarship	477	99.6%
Nursing Education Program	1,005	82.7%
Nursing Teacher Stipend Program	21	75.0%
State Dental Education Loan/Scholarship	11	27.5%
State Medical Education Loan/Scholarship	7	53.9%
Health Care Professions Loan/Scholarship	9	15.5%
SREB Doctoral <i>Scholars</i> Program	9	52.9%
Southern Regional Education Board	20	80.0%
Graduate and Professional Degree Loan/Scholarship	18	54.6%
<b>Students in Repayment</b>	<b>Totals</b>	<b>Percentage</b>
William Winter Teacher Scholar Loan Program	675	21.2%
Critical Needs Teacher Loan Scholarship	703	45.2%
Graduate Teacher Loan/Scholarship	66	1.2%
Counseling and School Administration Loan/Scholarship	2	0.4%
Nursing Education Program	210	17.3%
Nursing Teacher Stipend Program	7	25.0%
State Dental Education Loan/Scholarship	29	72.5%
State Medical Education Loan/Scholarship	6	46.2%
Health Care Professions Loan/Scholarship	49	84.5%
SREB Doctoral <i>Scholars</i> Program	8	47.1%
Southern Regional Education Board	5	20.0%
Graduate and Professional Degree Loan/Scholarship	15	45.5%

**Source: State Office of Financial Aid**

# Mississippi Student Financial Aid

FY 02 to FY 06 Dollars awarded were up 3.03%



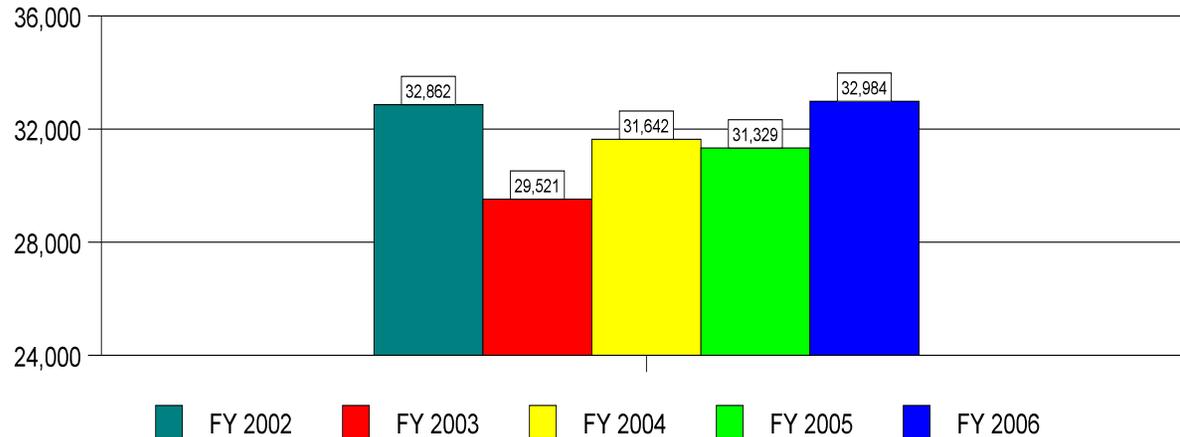
This chart reflects a comparison of expenditures for FY 2002 through FY 2006.

The average State Financial Aid award for FY 2006 was \$971.88

Note: These comparisons do not include the \$95,000,000 dollars of Federal Supplemental Leveraging Educational Assistance Partnership funds for Gulf Hurricane Disaster financial aid.

# Mississippi Student Financial Aid

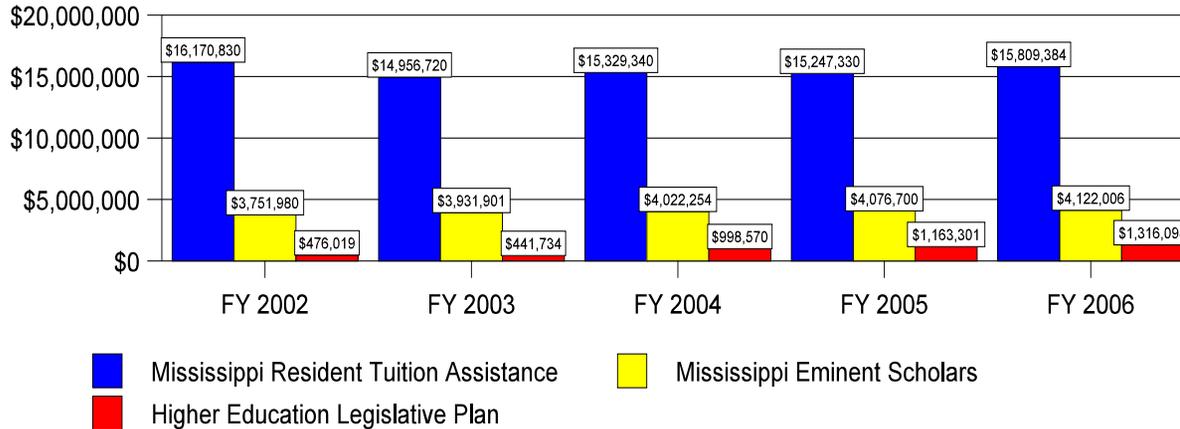
FY 02 to FY 06 Recipients were up .37%



This chart reflects a comparison of unduplicated recipients for FY 2002 through FY 2006.

# Mississippi Grant Programs

Expenditures for Fiscal Years 2002 thru 2006



This chart reflects a comparison of expenditures for FY 2002 through FY 2006.

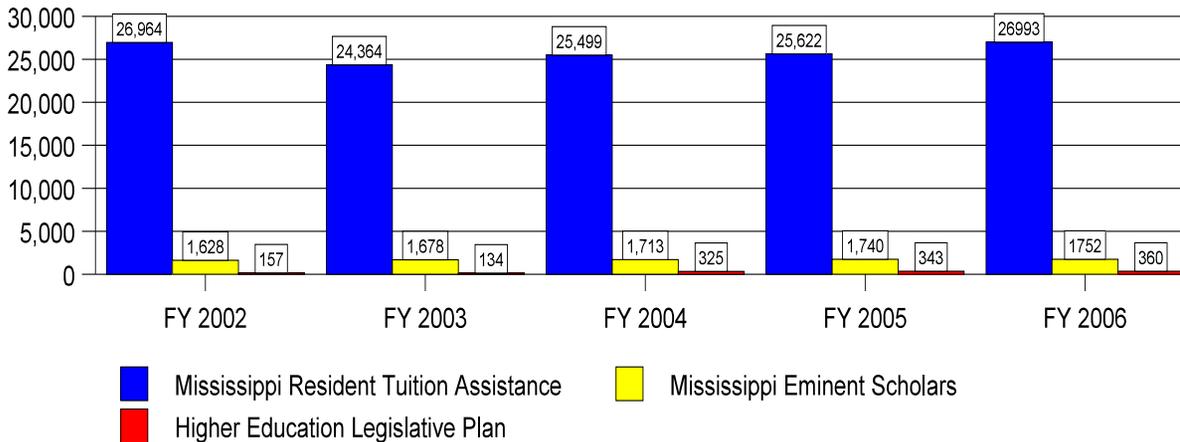
The average award for the Mississippi Resident Tuition Assistance Grant for FY 2006 was \$585.68.

The average award for the Mississippi Eminent Scholars Grant for FY 2006 was \$2,352.74.

The average award for the Higher Education Legislative Plan for Needy Students for FY 2006 was \$3,655.83.

# Mississippi Grant Programs

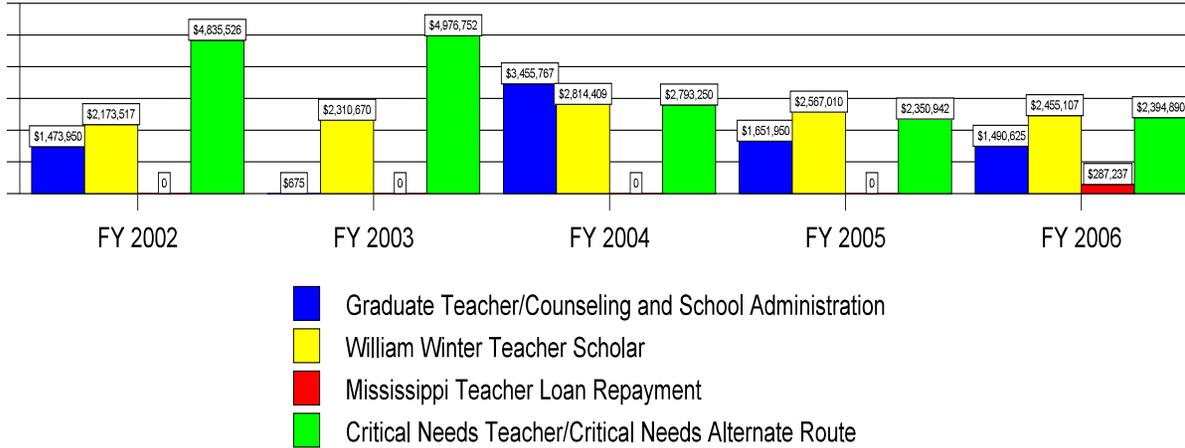
Recipients for Fiscal Years 2002 thru 2006



This chart reflects a comparison of unduplicated recipients for FY 2002 through FY 2006.

# Mississippi Teacher Education Programs

Expenditures for Fiscal Years 2002 thru 2006



This chart reflects a comparison of expenditures FY 2002 through FY 2006.

The average Graduate Teacher / Counseling and School Administration award for FY 2006 was \$2,019.82.

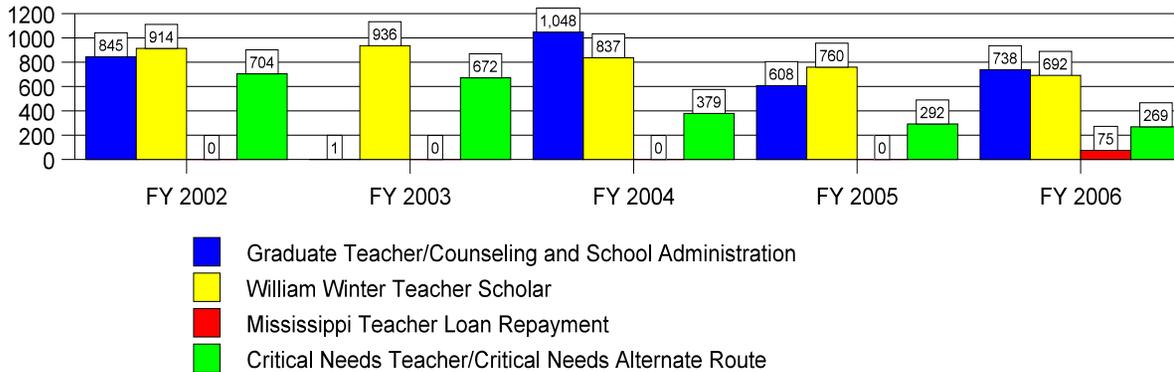
The average William Winter Teacher Scholar award for FY 2006 was \$3,547.84.

The average Critical Needs Teacher award for FY 2006 was \$8,902.94.

The average Mississippi Teacher Loan Repayment award for FY 2006 was \$3,829.83.

# Mississippi Teacher Education Programs

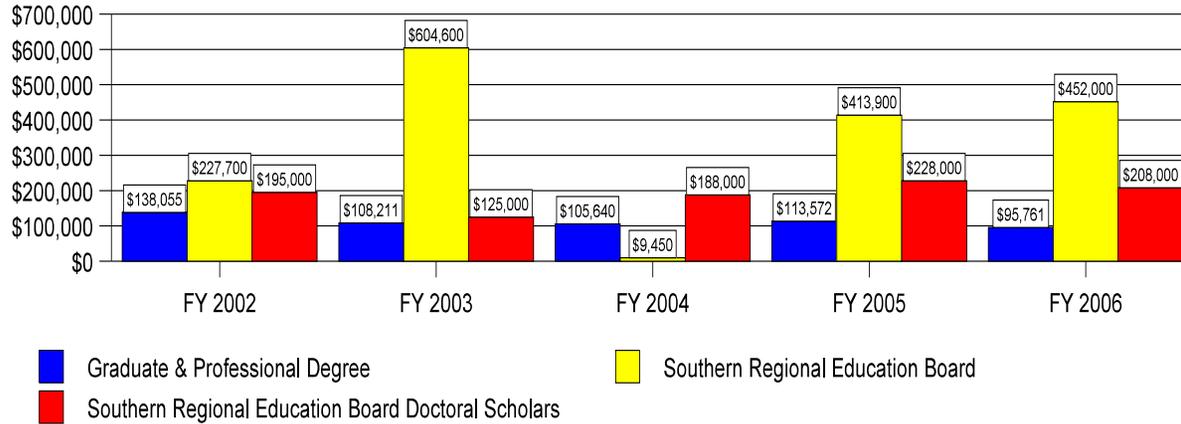
Recipients for Fiscal Years 2002 thru 2006



This chart reflects a comparison of unduplicated recipients FY 2002 through FY 2006.

# Mississippi Out of State/Professional Programs

Expenditures for Fiscal Years 2002 thru 2006



This chart reflects a comparison of expenditures FY 2002 through FY 2006.

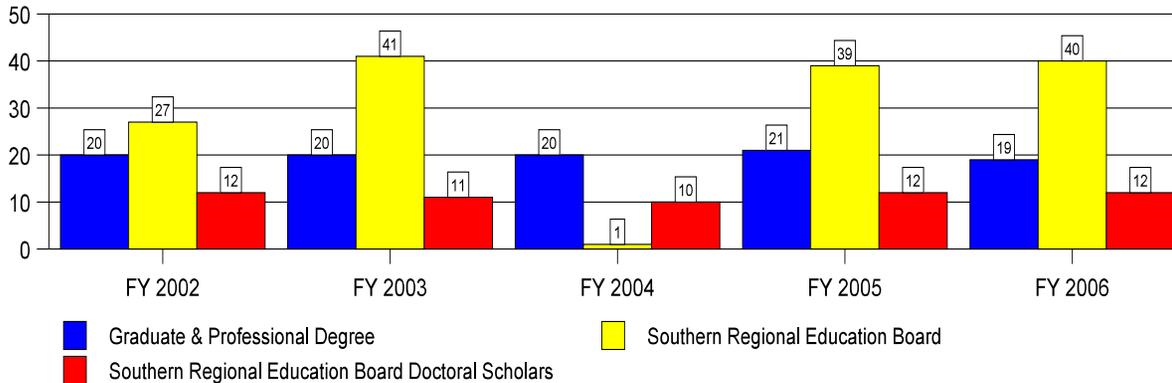
The average Graduate & Professional Degree award for FY 2006 was \$5,040.05 .

The average Southern Regional Education Board award for FY 2006 was \$11,300.00.

The average Southern Regional Education Board Doctoral Scholars award for FY 2006 was \$17,333.33.

# Mississippi Out of State/Professional Programs

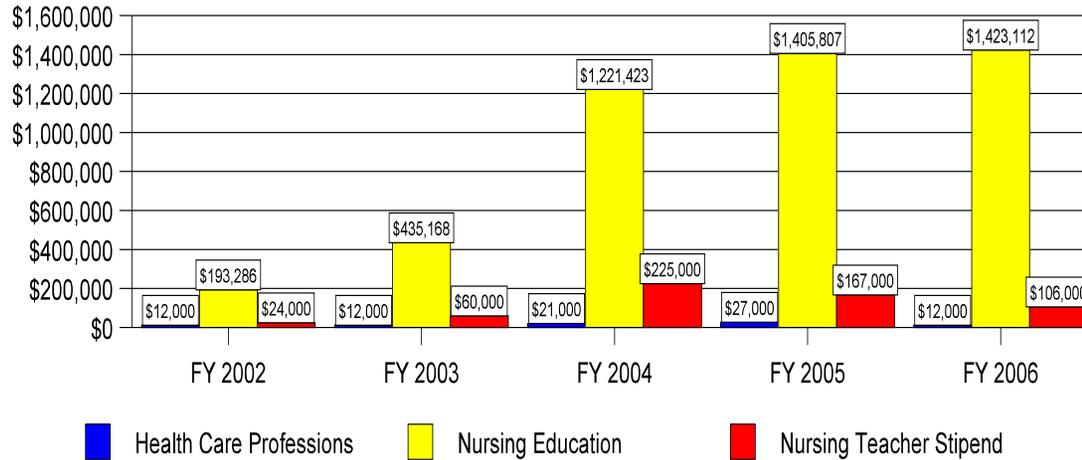
Recipients for Fiscal Years 2002 thru 2006



This chart reflects a comparison of unduplicated recipients for FY 2002 through FY 2006.

# Mississippi Nursing and Allied Health Professions

Expenditures for Fiscal Years 2002 thru 2006



This chart reflects a comparison of expenditures for FY 2002 through FY 2006.

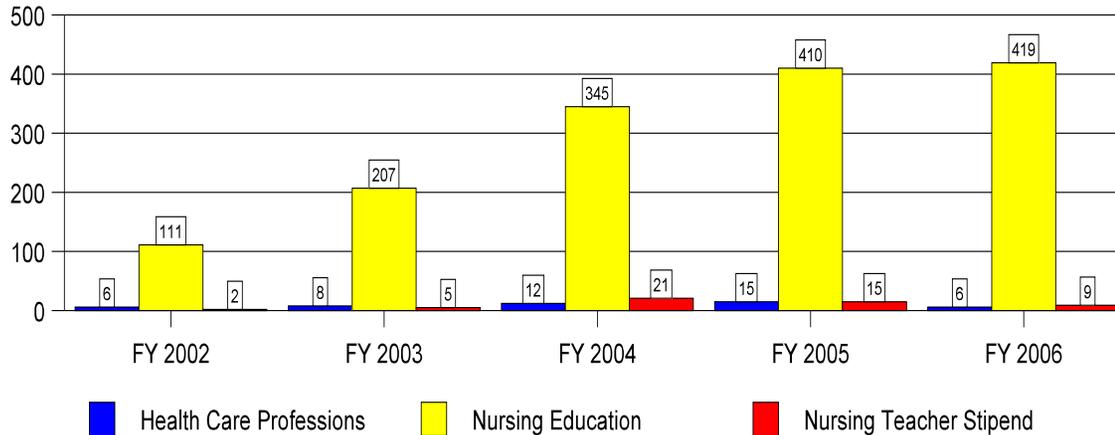
The average Health Care Professions award for FY 2006 was \$2,000.00.

The average Nursing Education award for FY 2006 was \$3,396.45.

The average Nursing Teacher Stipend award for FY 2006 was \$11,777.78.

# Mississippi Nursing and Allied Health Professions

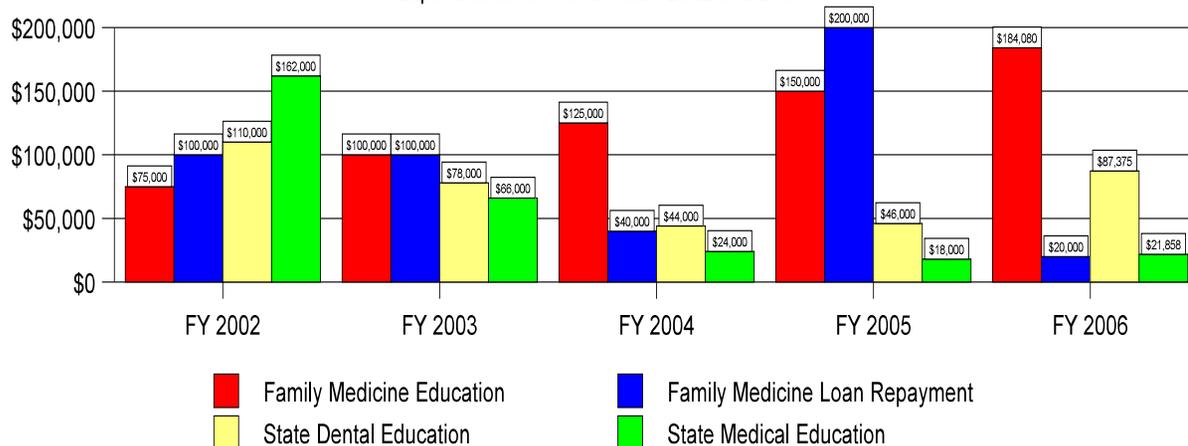
Recipients for Fiscal Years 2002 thru 2006



This chart reflects a comparison of unduplicated recipients for FY 2002 through FY 2006.

# Mississippi Medical and Dental Study

Expenditures for Fiscal Years 2002 thru 2006



This chart reflects a comparison of expenditures for FY 2002 through FY 2006.

The average Family Medicine Education award for FY 2006 was \$30,680.00.

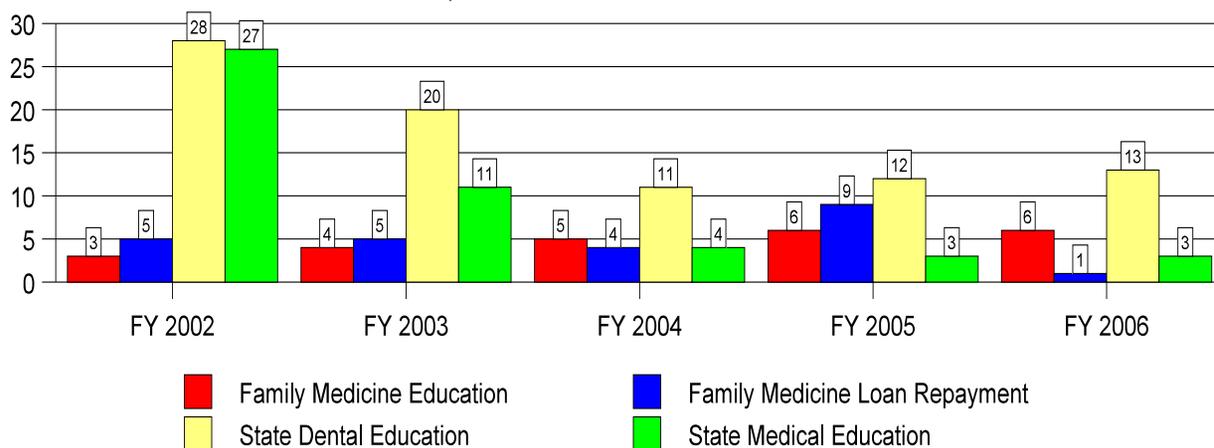
The average Family Medicine Loan Repayment award for FY 2006 was \$20,000.00.

The average State Dental Education award for FY 2006 was \$6,721.15.

The average State Medical Education award for FY 2006 was \$7,286.00.

# Mississippi Medical and Dental Study

Recipients for Fiscal Years 2002 thru 2006



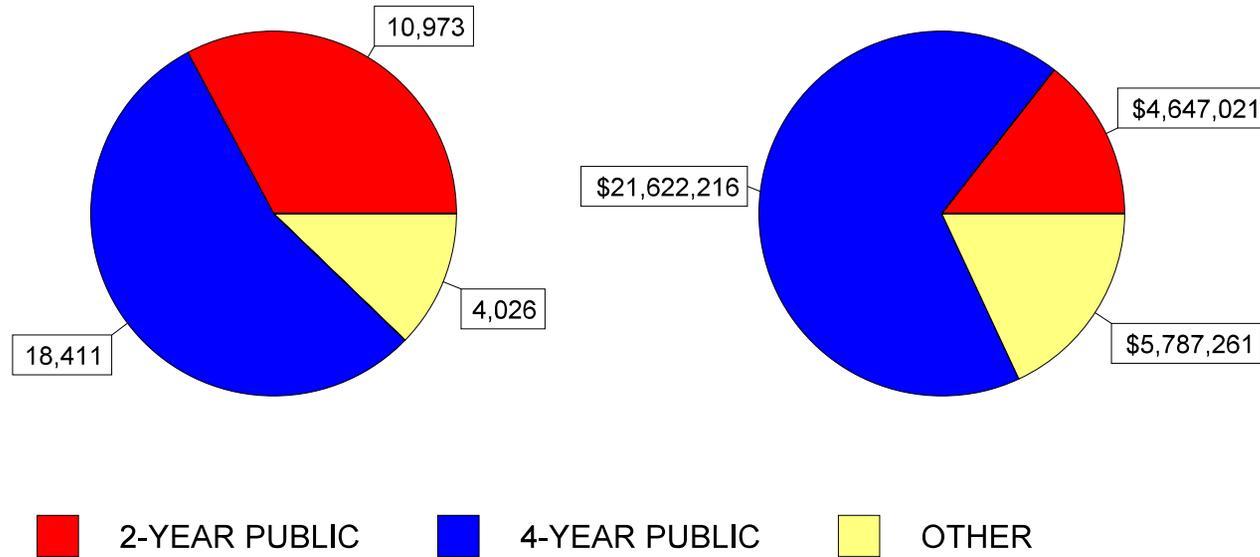
This chart reflects a comparison of unduplicated recipients for FY 2002 through FY 2006.

# Mississippi Student Financial Aid

Fiscal Year 2006 by Institution Type

Recipients

Expenditures



The number of recipients is a duplicated count due to transfers between types of institution during FY 2006.

The average award at 2-Year Public institutions for FY 2006 was \$423.50.  
 The average award at 4-Year Public institutions for FY 2006 was \$1,174.42.  
 The average award at Other institutions was for FY 2006 \$1,437.47.

## State-funded Financial Aid for Undergraduate Study

Student applicants who will be first-time-in-college and those continuing in college should consider the eligibility requirements of the state-funded financial aid programs listed on the following pages. The program requirements listed should not be considered as the only requirements for participation in these undergraduate programs. **IMPORTANT:** Most state financial aid programs are awarded on a first-come, first-served basis. When awarding on a first-come, first-served basis, eligible **renewal applications will receive first consideration.** To be considered for an award, **new applicants must meet all eligibility requirements at the time of application.** The Rules and Regulations governing each program are subject to change without prior notice by the Board of Trustees of State Institutions of Higher Learning and are available upon request.

Programs for Undergraduates	Available to: Specific Major	Available to students classified as:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Information, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility <small>These amounts are subject to change w/o prior notice.</small>	Application Deadline
Critical Needs Teacher Loan/Scholarship Program (CNTP)	<ul style="list-style-type: none"> <li>•Program of study leading to a Class “A” teacher educator license.</li> </ul>	<ul style="list-style-type: none"> <li>•Juniors</li> <li>•Seniors</li> </ul>	<ul style="list-style-type: none"> <li>•Cumulative 2.5 gpa</li> <li>•Seeking a first Bachelor’s degree in Education</li> <li>•Entrance Counseling</li> <li>•May be enrolled full-time or part-time</li> <li>•All applicants must provide proof that the Praxis I has been passed or proof that applicant is exempt from taking the test</li> <li>•Also available to out-of-state applicants</li> </ul>	<ul style="list-style-type: none"> <li>•Cumulative 2.5 gpa on 4.0 scale reviewed each semester</li> <li>•Entrance Counseling</li> <li>•May be enrolled full-time or part-time</li> <li>•Renew annually</li> </ul>	<ul style="list-style-type: none"> <li>•Loan to service obligation can be discharged on the basis of one year’s service as a licensed classroom teacher in a MS public school district located in a critical teacher or subject shortage area for one year of loan received.</li> <li>•Not eligible to receive other state grant funds</li> <li>•CNTP and WWTS are distinctly different programs. <b>Applicants for CNTP should not apply for WWTS.</b></li> </ul>	<ul style="list-style-type: none"> <li>•Tuition &amp; required fees plus average cost of room &amp; meals plus a \$500 allowance for books</li> <li>•Not to exceed four semesters total.</li> <li>•Funds are not provided for out-of- state tuition costs and for summer school.</li> </ul>	March 31

Programs for Undergraduates	Available to: Specific Major	Available to students classified as:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Information, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility These amounts are subject to change w/o prior notice.	Application Deadline
Critical Needs Alternate Route Teacher Loan/Scholarship Program (CNAR)	•Program of study leading to an alternate route license.	•Juniors •Seniors	<ul style="list-style-type: none"> <li>•Cumulative 2.5 gpa</li> <li>•Seeking first Bachelor's degree and plans to enroll in a program of study leading to an alternate route license <u>immediately</u> after completing bachelor's degree</li> <li>•Entrance Counseling</li> <li>•May be enrolled full-time or part-time</li> <li>•All applicants must provide proof that the Praxis I has been passed</li> <li>•Also available to out-of-state applicants</li> </ul>	<ul style="list-style-type: none"> <li>•Cumulative 2.5 gpa on 4.0 scale reviewed each semester</li> <li>•Entrance Counseling</li> <li>•May be enrolled full-time or part-time</li> <li>•Renew annually</li> </ul>	<ul style="list-style-type: none"> <li>•Loan to service obligation can be discharged on the basis of one year's service as a licensed classroom teacher in a MS public school district located in a critical teacher or subject shortage area for one year of loan received.</li> <li>•Not eligible to receive other state grant funds</li> <li>•CNAR and WWAR are distinctly different programs. <b>Applicants for CNAR should not apply for WWAR.</b></li> </ul>	<ul style="list-style-type: none"> <li>•Tuition &amp; required fees plus average cost of room &amp; meals plus a \$500 allowance for books</li> <li>•Not to exceed four semesters total.</li> <li>•Funds are not provided for out-of-state tuition costs and for summer school.</li> </ul>	March 31
Gulf Coast Research Laboratory Minority Summer Grant Program	•Marine and Environmental Sciences	•Freshmen •Sophomores •Juniors •Seniors	<ul style="list-style-type: none"> <li>•MS resident</li> <li>•Minority student</li> <li>•Full-time student</li> </ul>	•One time participation only	<ul style="list-style-type: none"> <li>•Summer only</li> <li>•Choose to participate in a four week, five week or ten week program</li> </ul>	<ul style="list-style-type: none"> <li>•Tuition for approved session</li> <li>•Stipend</li> </ul>	March 31
Health Care Professions Loan/Scholarship Program	•Speech Pathology •Psychology	•Juniors •Seniors	<ul style="list-style-type: none"> <li>•MS Resident</li> <li>•Full-time student</li> </ul>	<ul style="list-style-type: none"> <li>•MS Resident</li> <li>•Renew annually</li> <li>•Full-time student</li> </ul>	•Loan to service can be discharged on the basis of one year's service at a state-operated health institution for one year's loan received.	•\$1500/year for a maximum of two years, not to exceed \$3,000	March 31
Higher Education Legislative Plan for Needy Students (HELP)	•All Majors	<ul style="list-style-type: none"> <li>•Freshmen &amp; Sophomores</li> <li>•Juniors &amp; Seniors as renewal only</li> </ul>	<ul style="list-style-type: none"> <li>•Cumulative 2.5 gpa</li> <li>•20 ACT (National)</li> <li>•Processed FAFSA</li> <li>•Specific High School Core Curriculum</li> <li>•2-yr. average AGI less than \$36,500</li> <li>•MS Resident</li> <li>•Full-time student</li> </ul>	<ul style="list-style-type: none"> <li>•2.5 gpa on 4.0 scale checked annually</li> <li>•Processed FAFSA</li> <li>•2-yr. average AGI less than \$36,500</li> <li>•MS Resident</li> <li>•Full-time student</li> <li>•Renew annually</li> </ul>	•Applicants who are receiving a full-tuition award from another state source may be ineligible for the HELP Program.	<ul style="list-style-type: none"> <li>•Not to exceed tuition &amp; required fees at a public institution</li> <li>•Not to exceed ten semesters of eligibility, regardless of the dollar amount received by an individual student</li> </ul>	March 31

<b>Programs for Undergraduates</b>	<b>Available to: Specific Major</b>	<b>Available to students classified as:</b>	<b>Initial Eligibility Requirements</b>	<b>Continuing Eligibility Requirements</b>	<b>Other Important Information,</b> including loan to service requirement, if applicable	<b>Award Amount/ Length of Eligibility</b> These amounts are subject to change w/o prior notice.	<b>Application Deadline</b>
Leveraging Educational Assistance Partnership (LEAP) Program (formerly the State Student Incentive Grant)	•All Majors	•Freshmen •Sophomores •Juniors •Seniors	•U.S. citizen or eligible non-citizen and MS Resident •Be enrolled as a regular full-time student •Have a high school diploma or its recognized equivalent •Apply for federal aid •Exhibit substantial financial need	•Renew annually •Must meet satisfactory academic standards of the school •Apply for federal aid •Exhibit substantial financial need •Be enrolled as a regular full-time student	•Is administered by the financial aid office on the campus of each participating college/university.	Varies	Contact your college or university for priority deadlines.
Mississippi Eminent Scholars Grant (MESG)	•All Majors	•First-time Freshmen  •Sophomores, Juniors & Seniors as renewals only	•Cumulative 3.5 gpa •29 ACT (National) or •1280 SAT or •National Merit or National Achievement Finalist or Semi-Finalist •MS Resident •Full-time student	•3.5 gpa on 4.0 scale checked annually •MS Resident •Full-time student •Maintain continuous full-time enrollment •Renew annually	•Applicants who are receiving MESG may be ineligible to receive a full-tuition award from another state source.	•up to \$2500/year, not to exceed tuition and required fees •Allowed for completion of requirements for one certificate, one associate degree or one bachelor's degree •Not to exceed eight semesters of eligibility regardless of the dollar amount received by an individual student	September 15
Mississippi Law Enforcement Officers & Firemen Scholarship Program	•All Majors	•Freshmen •Sophomores •Juniors •Seniors	•MS Resident •Must be spouse or child of fatally injured or totally disabled Law Officer/Fireman •Full-time student	•MS Resident •Must meet satisfactory academic standards of the school •Full-time student •Renew annually	•Applicants who are receiving this scholarship may be ineligible to receive other state tuition assistance awards.	•Tuition, required fees, & average cost of campus housing, not to exceed eight semesters	<b>OPEN</b>

Programs for Undergraduates	Available to: Specific Major	Available to students classified as:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Information, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility <small>These amounts are subject to change w/o prior notice.</small>	Application Deadline
Mississippi Psychology Apprenticeship Program	•Psychology	•Freshmen •Sophomores •Juniors •Seniors	•MS Resident •3.0 gpa •Full-time student •Recommended by instructor in Dept. of Psychology	•One time participation only	•Summer training program at a Veterans Affairs Medical Center	•\$500/month stipend, not to exceed three months	March 31
Mississippi Resident Tuition Assistance Grant (MTAG)	•All Majors	•Freshmen •Sophomores •Juniors •Seniors	•MS Resident •Cumulative 2.5 gpa and 15 ACT (National) or 720 SAT for Entering Freshmen •2.5 gpa for Continuing Freshmen, Sophomores, Juniors and Seniors •Full-time student	•MS Resident •Cumulative 2.5 gpa on 4.0 checked each semester •Full-time student •Maintain continuous full-time enrollment •Renew annually	•The MTAG award for students receiving some Pell Grant funds may be adjusted. •Student receiving full Pell Grant awards are not eligible for MTAG.	•up to \$500/year freshmen & sophomores •up to \$1000/year for juniors & seniors •Allowed for completion of requirements for one certificate, one associate degree or one bachelor's degree •Not to exceed eight semesters of eligibility regardless of the dollar amount received by an individual student	September 15
Nursing Education Loan/Scholarship Program (NELS)	•RN to BSN •BSN	•Juniors •Seniors	•The RN to BSN applicant must be a licensed registered nurse. <b>All applicants:</b> •2.5 gpa on 4.0 scale •MS Resident •Enrolled full or part time as defined and/or determined and certified by Dean or Department Chairman of Nursing School	•2.5 gpa on 4.0 scale •MS Resident •Renew annually •Enrolled in minimum of six hours	•Loan to service obligation can be discharged on the basis of one year's service in professional nursing for one year of loan received. •Service obligation deferment is not available for pursuing an advanced degree.	•\$4000/yr RN/BSN, not to exceed two years or \$8,000. •\$4000/yr BSN, not to exceed two years or \$8,000.	March 31

Programs for Undergraduates	Available to: Specific Major	Available to students classified as:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Information, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility <small>These amounts are subject to change w/o prior notice.</small>	Application Deadline
Summer Developmental Program Grant		•Freshmen	<ul style="list-style-type: none"> <li>•Accepted as a first time attendee to a summer developmental program at an eligible institution</li> <li>•Processed current year FAFSA</li> <li>•Demonstrate financial need</li> <li>•MS Resident</li> </ul>	•One time participation only		•Award amount will depend on the financial need as determined by the institution.	First Monday after Memorial Day
William Winter Teacher Scholar/Loan Program (WWTS)	•Program of study leading to a Class "A" teacher educator license. Some programs of study may not be eligible.	<ul style="list-style-type: none"> <li>•Juniors</li> <li>•Seniors</li> <li>•Applicants pursuing a second undergraduate degree in Education may apply.</li> </ul>	<ul style="list-style-type: none"> <li>• Cumulative 2.5 gpa for Juniors and Seniors</li> <li>•MS Resident</li> <li>•Seeking Bachelor's degree in Education</li> <li>•Full-time student</li> <li>•All applicants are required to provide proof that the Praxis I has been passed or proof that the applicant is exempt from taking the test.</li> </ul>	<ul style="list-style-type: none"> <li>•Maintain a 2.5 gpa each semester</li> <li>•MS Resident</li> <li>•Renew Annually</li> <li>•Full-time student</li> <li>•Teacher education majors may be required to provide proof that Praxis II has been passed by the end of the Junior year</li> </ul>	<ul style="list-style-type: none"> <li>•Loan to service obligation can be discharged on the basis of one year's service in a MS public school district for one year of loan received.</li> <li>•WWTS and CNTP are distinctly different programs. <b>Applicants for WWTS should not apply for CNTP.</b></li> <li>•Service obligation deferment is not available for pursuing an advanced degree.</li> </ul>	<ul style="list-style-type: none"> <li>•up to \$4000/year juniors &amp; seniors, not to exceed \$8,000.</li> <li>•Not to exceed four semesters of eligibility total, regardless of the dollar amount received by an individual student.</li> </ul>	March 31
William Winter Alternate Route Teacher Scholar/Loan Program (WWAR)		<ul style="list-style-type: none"> <li>•Juniors</li> <li>•Seniors</li> </ul>	<ul style="list-style-type: none"> <li>•Cumulative 2.5 gpa for Juniors and Seniors</li> <li>•MS Resident</li> <li>•Seeking first Bachelor's degree and plans to enroll in a program of study leading to an alternate route license <u>immediately</u> after completing bachelor's degree</li> <li>•Full-time student</li> <li>•All applicants are required to provide proof that the Praxis I has been passed.</li> </ul>	<ul style="list-style-type: none"> <li>•Maintain a 2.5 gpa each semester</li> <li>•MS Resident</li> <li>•Renew Annually</li> <li>•Full-time student</li> </ul>	<ul style="list-style-type: none"> <li>•Loan to service obligation can be discharged on the basis of one year's service in a MS public school district for one year of loan received.</li> <li>•WWAR and CNAR are distinctly different programs. <b>Applicants for WWAR should not apply for CNAR.</b></li> <li>•Service obligation deferment is not available for pursuing an advanced degree.</li> </ul>	<ul style="list-style-type: none"> <li>•up to \$4000/year juniors &amp; seniors, not to exceed \$8,000.</li> <li>•Not to exceed four semesters of eligibility total, regardless of the dollar amount received by an individual student.</li> </ul>	March 31

## State-funded Financial Aid for Graduate and Professional Study

Student applicants who will be first-time in graduate or professional school and those continuing in graduate and professional school should consider the eligibility requirements of the state-funded financial aid programs listed on the following pages. The program requirements listed below should not be considered as the only requirements for participation in these graduate and professional study programs. **IMPORTANT:** Most state financial aid programs are awarded on a first-come, first-served basis. When awarding on a first-come, first-served basis, eligible **renewal applications will receive first consideration.** To be considered for an award, **new applicants must meet all eligibility requirements at the time of application.** The Rules and Regulations governing each program are subject to change without prior notice by the Board of Trustees of State Institutions of Higher Learning and are available upon request.

Programs for Graduate & Professional Degrees	Specific Major	Available to:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Requirements, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility <small>These amounts are subject to change w/o prior notice.</small>	Application Deadline
Counseling and School Administration (CSA)	Master in Education •Counseling •Educational Leadership	•Currently employed as a licensed classroom teacher in a Mississippi public school	•MS Resident •Accepted in an approved master of Education program	•MS Resident •Renew annually •Must meet satisfactory academic standards of the university	•Service must be rendered in a MS public school district as a classroom teacher for one year immediately following the year of participation except upon completion of degree at which time service must be rendered as a counselor or school administrator.	•Reimbursement at end of each period of enrollment, fall, winter, spring, summer of a minimum of \$125 per <b>graduate</b> credit hour as reported by the institution  <b>Important:</b> Undergraduate and continuing education courses will not be reimbursed.	March 31

Programs for  Graduate & Professional Degrees	Specific Major	Available to:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Requirements, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility <small>These amounts are subject to change w/o prior notice.</small>	Application Deadline
Family Medicine Education Loan/ Scholarship	•Family Medicine	•Medical students at UMMC who agree to specialize in and practice Family Medicine •Renewals as continuing 2 <sup>nd</sup> , 3 <sup>rd</sup> , and 4 <sup>th</sup> year med student's	•Accepted for enrollment or enrolled full-time at UMMC •MS Resident	•MS Resident •Must meet satisfactory academic standards of university •Renew annually	•Service must be rendered in an area in Mississippi that is a critical needs area for primary care (Family Medicine) for a period of not less than six years.	•The actual amount shall be determined by the UMMC office of Financial Aid. The award amount may be up to the full cost of attendance for four academic years, but shall not exceed the annual Cost of Attendance at UMMC	OPEN
Graduate and Professional Degree Loan/Scholarship Program	•Chiropractic Medicine •Orthotics/ Prosthetics •Podiatric Medicine	•Students attending an approved out-of- state school	•MS Resident •Enrolled full-time	•MS Resident •Must meet satisfactory academic standards of university •Renew annually	•Service must be rendered in MS for one year for each year loan received.	•Amount varies for the normal time required to complete the degree curriculum	March 31
Graduate Teacher Summer Loan/Scholarship Program (GTS)	•Master in Education	•Currently employed as a licensed classroom teacher in a Mississippi public school  Not available to students participating in the Mississippi Teacher Fellowship Program	•Accepted in a Master of Education program •MS Resident	•MS Resident •Renew annually •Must meet satisfactory academic standards of the university	•Service must be rendered in a MS public school district for one year immediately following the year of program participation.	•Reimbursement at end of each period of enrollment, fall, winter, spring, summer of a minimum of \$125 per <b>graduate</b> credit hour as reported by the institution  <b>Important:</b> Undergraduate and continuing education courses will not be reimbursed.	March 31

Programs for  Graduate & Professional Degrees	Specific Major	Available to:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Requirements, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility <small>These amounts are subject to change w/o prior notice.</small>	Application Deadline
Gulf Coast Research Laboratory Minority Summer Grant Program	•Marine and Environmental Sciences	•Graduate Students	•MS resident •Minority student •Full-time student	•One time participation only	•Summer only •Choose to participate in a four week, five week or ten week program	•Tuition for approved session •Stipend	March 31
Health Care Professions Loan/Scholarship Program	•Physical Therapy •Occupational Therapy	•Graduate Students	•MS Resident •Graduate Student in physical therapy or occupational therapy at UMMC	•MS Resident •Renew annually •Must meet satisfactory academic standards of the university	•Loan to service can be discharged on the basis of one year's service at a state- operated health institution for one year's loan received.	•\$3,000/year for a maximum of two years, not to exceed \$6,000 for physical therapy. •\$3,000/year for occupational therapy, not to exceed 1 year.	March 31
Mississippi Teacher Fellowship Program	•Master in Education (Counseling and Administration are not eligible majors.) •Educational Specialist	•Currently employed as a licensed classroom teacher in a Mississippi public school located in a critical shortage area	•Accepted in a Master of Education or Educational Specialist program	•Renew annually •Must meet satisfactory academic standards of the university	•Service must be concurrent with employment in a MS public school district located in a critical teacher shortage area one year for each year loan received, but not less than three years.	•Cost of Tuition and Book Stipend	<b>Contact:</b> MTFP Program School of Education University of Mississippi  ☎ 662/915-3991 or ☎ 1-888-611-5160
MS School Administrator Sabbatical Program	•Master in School Administration	•Veteran licensed classroom teacher employed in a Mississippi public school.	•Teachers employed in a public school district for not less than three years.	•Renew annually •Must meet satisfactory academic standards of the university	•Teachers who participate must agree to employment as administrators in the sponsoring school district for not less than five (5) years following completion of administrator licensure requirements.	•Shall continue to receive salary and fringe benefits, including annual experience increments.	<b>Contact:</b> Mississippi Department of Education  ☎ 601/359-3506

<b>Programs for Graduate &amp; Professional Degrees</b>	<b>Specific Major</b>	<b>Available to:</b>	<b>Initial Eligibility Requirements</b>	<b>Continuing Eligibility Requirements</b>	<b>Other Important Requirements, including loan to service requirement, if applicable</b>	<b>Award Amount/ Length of Eligibility</b> These amounts are subject to change w/o prior notice.	<b>Application Deadline</b>
Nursing Education Loan/Scholarship Program (NELS)	<ul style="list-style-type: none"> <li>•Master of Science in Nursing</li> <li>•Ph.D. in Nursing</li> </ul>	<ul style="list-style-type: none"> <li>•Graduate Students</li> </ul>	<ul style="list-style-type: none"> <li>•Unconditionally admitted in a Master's/Ph.D. program</li> <li>•MS Resident</li> <li>•Enrolled full or part time as defined / determined and certified by the Dean or Department Chair of Nursing School.</li> <li>•3.0 gpa on 4.0 scale</li> </ul>	<ul style="list-style-type: none"> <li>•3.0 gpa on 4.0 scale</li> <li>•MS Resident</li> <li>•Renew annually</li> <li>•Must meet satisfactory academic standards of the university</li> </ul>	<ul style="list-style-type: none"> <li>•Loan to service obligation can be discharged on the basis of one year's service as a teacher in an accredited school of nursing or one year's service in professional nursing for one year of loan received.</li> <li>•Service obligation deferment is not available for pursuing an advanced degree.</li> </ul>	<ul style="list-style-type: none"> <li>•\$4,000/yr MSN not to exceed two years or \$8,000.</li> <li>•\$5,000/yr. Ph.D. not to exceed two years or \$10,000.</li> </ul>	March 31
Nursing Teacher Stipend Program (NTSP)	<ul style="list-style-type: none"> <li>•Master of Science in Nursing</li> <li>•Ph.D. in Nursing</li> </ul>	<ul style="list-style-type: none"> <li>•Priority given to nursing faculty who are within twelve months of earning a doctorate degree</li> </ul>	<ul style="list-style-type: none"> <li>•Current NELS recipient</li> <li>•Accepted in an approved program</li> <li>•MS Resident</li> <li>•3.0 gpa on 4.0 scale</li> <li>•Enrolled full-time as defined / determined and certified by the Dean or Department Chair of Nursing School.</li> </ul>	<ul style="list-style-type: none"> <li>•3.0 gpa on 4.0 scale</li> <li>•Renew annually</li> </ul>	<ul style="list-style-type: none"> <li>•Loan to service obligation can be discharged on the basis of two years' teaching service in professional nursing for one year of loan received.</li> <li>•Service obligation deferment is not available for pursuing an advanced degree.</li> </ul>	<ul style="list-style-type: none"> <li>•\$1,000/month, not to exceed twelve months for MSN</li> <li>•\$1,000/month, not to exceed twenty-four months for Ph.D.</li> </ul>	March 31
Mississippi Psychology Apprenticeship Program	<ul style="list-style-type: none"> <li>•Psychology</li> </ul>	<ul style="list-style-type: none"> <li>•Graduate Students</li> </ul>	<ul style="list-style-type: none"> <li>•MS resident</li> <li>•3.0 gpa on 4.0 scale</li> <li>•Full-time student</li> <li>•Recommended by instructor in Dept. of Psychology</li> </ul>	<ul style="list-style-type: none"> <li>•One time participation only</li> </ul>	<ul style="list-style-type: none"> <li>•Summer training program at a Veterans Affairs Medical Center</li> </ul>	<ul style="list-style-type: none"> <li>•\$1000/month not to exceed three months</li> </ul>	March 31

Programs for  Graduate & Professional Degrees	Specific Major	Available to:	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Requirements, including loan to service requirement, if applicable	Award Amount/ Length of Eligibility <small>These amounts are subject to change w/o prior notice.</small>	Application Deadline
Mississippi Public Management Graduate Intern Program	<ul style="list-style-type: none"> <li>•Criminal Justice</li> <li>•Public Administration</li> <li>•Public Policy</li> </ul>	<ul style="list-style-type: none"> <li>•Graduate Students enrolled in an eligible program who have completed at least one semester of course work and have earned a “B” or higher grade in one Quantitative Research Methods course</li> </ul>	<ul style="list-style-type: none"> <li>•Accepted in a Master’s program at JSU, MSU, UM or USM</li> <li>•MS Resident</li> <li>•U.S. citizen or eligible non-citizen</li> <li>•3.0 gpa on 4.0 scale</li> </ul>	<ul style="list-style-type: none"> <li>•Renew one time only.</li> </ul>	<ul style="list-style-type: none"> <li>•Provides an internship with a state or local agency</li> <li>•There is no service/repayment requirement for stipend assistance.</li> </ul>	<ul style="list-style-type: none"> <li>•\$1000/month, not to exceed eight months</li> </ul>	<ul style="list-style-type: none"> <li>•For deadline information contact the program coordinator on the campus of the institution where enrolled</li> </ul>
Southern Regional Education Board Loan/Scholarship Program	<ul style="list-style-type: none"> <li>•Optometry</li> <li>•Osteopathic Medicine</li> </ul>	<ul style="list-style-type: none"> <li>•Students attending an approved out-of-state school</li> </ul>	<ul style="list-style-type: none"> <li>•MS Resident</li> <li>•Enrolled full-time</li> </ul>	<ul style="list-style-type: none"> <li>•Must meet satisfactory academic standards set by SREB</li> <li>•Renew annually</li> </ul>	<ul style="list-style-type: none"> <li>•Service must be rendered in MS for one year for each year loan received.</li> </ul>	<ul style="list-style-type: none"> <li>•Amount determined by SREB</li> </ul>	March 31
SREB Doctoral Scholars Program <b>CONTACT:</b> Dr. Ansley Abraham ☎ 404/875-9211 ext.273	<ul style="list-style-type: none"> <li>•Science</li> <li>•Math</li> <li>•Science Education</li> <li>•Math Education</li> <li>•Engineering</li> </ul>	<ul style="list-style-type: none"> <li>•Priority given to Racial/Ethnic minority students</li> </ul>	<ul style="list-style-type: none"> <li>•MS Resident</li> <li>•Accepted in an SREB approved program at JSU, UM, MSU or USM</li> </ul>	<ul style="list-style-type: none"> <li>•Must meet satisfactory academic standards set by SREB</li> </ul>	<ul style="list-style-type: none"> <li>•Loan to service obligation can be discharged by entry into full-time teaching employment at an accredited public college or university, for a period of time equal to the length of study provided under the loan/scholarship award.</li> </ul>	<ul style="list-style-type: none"> <li>•\$20,000/year</li> </ul>	April 1
State Dental Education Loan/Scholarship Program	<ul style="list-style-type: none"> <li>•General Dentistry</li> </ul>	<ul style="list-style-type: none"> <li>•Dental students attending UMMC</li> </ul>	<ul style="list-style-type: none"> <li>•MS Resident</li> <li>•Enrolled full-time</li> </ul>	<ul style="list-style-type: none"> <li>•Must meet satisfactory academic standards of university</li> <li>•Renew annually</li> </ul>	<ul style="list-style-type: none"> <li>•Service must be rendered in a critical need area of MS for one year for each year loan received.</li> </ul>	<ul style="list-style-type: none"> <li>•Tuition for a maximum of four academic school years.</li> </ul>	March 31

<b>Programs for Graduate &amp; Professional Degrees</b>	<b>Specific Major</b>	<b>Available to:</b>	<b>Initial Eligibility Requirements</b>	<b>Continuing Eligibility Requirements</b>	<b>Other Important Requirements,</b> including loan to service requirement, if applicable	<b>Award Amount/Length of Eligibility</b> These amounts are subject to change w/o prior notice.	<b>Application Deadline</b>
State Medical Education Loan/Scholarship Program	<ul style="list-style-type: none"> <li>•Family Medicine</li> <li>•Internal Medicine</li> <li>•Pediatrics</li> <li>•Obstetrics/ Gynecology</li> </ul>	•Medical students attending UMMC	<ul style="list-style-type: none"> <li>•MS Resident</li> <li>•Enrolled full-time</li> </ul>	<ul style="list-style-type: none"> <li>•Must meet satisfactory academic standards of university</li> <li>•Renew annually</li> </ul>	•Service must be rendered in a critical need area of MS for one year for each year loan received.	•Tuition for a maximum of four academic school years	March 31
Veterinary Medicine Loan/Scholarship Program	•Veterinary Medicine	•Students classified as minority by the registrar's office at MSU	<ul style="list-style-type: none"> <li>•MS Resident</li> <li>•Enrolled full-time</li> </ul>	<ul style="list-style-type: none"> <li>•Must meet satisfactory academic standards of university</li> <li>•Renew annually</li> </ul>	•Service must be rendered in MS for one year for each year loan received.	•\$6,000/year for four academic school years, not to exceed \$24,000	March 31

## State-funded Loan Repayment Programs

The program requirements listed should not be considered as the only requirements for participation in the loan repayment programs. **IMPORTANT:** Most state loan repayment programs are awarded on a first-come, first-served basis. When awarding on a first-come, first-served basis, eligible renewal applications will receive first consideration. To be considered for an award, new applicants must meet all eligibility requirements at the time of application. The Rules and Regulations governing each program are subject to change without prior notice by the Board of Trustees of State Institutions of Higher Learning and are available upon request.

Programs for educational loan borrowers	Specific Major	Available to	Initial Eligibility Requirements	Continuing Eligibility Requirements	Other Important Information	Award Amount/ Length of Eligibility	Application Deadline
Mississippi Teacher Loan Repayment Program (MTLR)		Teachers holding a valid Alternate Route Teaching License and who are currently teaching full time in a critical shortage district or critical subject area.	All applicants must provide a copy of their Alternate Route teaching license and a copy of their current teaching contract. Perkins loans and graduate-level loans do not qualify.	Loans must be: <ul style="list-style-type: none"> <li>•for undergraduate study</li> <li>•not in default</li> <li>•renewed annually</li> </ul>	Applicant must not have received funds from the following state programs: CNTP, CNAR, WWTS, or WWAR	\$3000 per year for a maximum of four years on out-standing, qualifying educational loans	March 31
Family Medicine Loan Repayment Program (FMLR)	Family Medicine	Upon completion of residency or is currently a Practicing Physician who is licensed to practice family medicine in the state of Mississippi	Agrees to enter into a contract with the State of Mississippi to practice family medicine for a period of not less than two (2), but no more than (6) years in an area of the state that is a critical needs area for primary medical Needs	Loans must be: <ul style="list-style-type: none"> <li>•Medical Educational only</li> <li>•Not in default</li> <li>•Renewed annually</li> </ul>	Applicant must not be under current contract to the Federal, State or local government	\$20,000 per year for the first two years with up to an additional \$10,000 per annum not to exceed combined total of \$80,000	May 31