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Mississippi Scholarships And Grants

We Tracked Down the Choices for You

College-bound students in Mississippi have access to a wide range of scholarships, grants and loan forgiveness programs designed to help them achieve their post-secondary educational goals. These programs are supported by the state government, and are designed and administered by the Mississippi Board of Trustees (<http://www.ihl.state.ms.us/>) through the state's dedicated Rise Up (<http://www.mississippi.edu/riseupms/index.php>) website. These publicly funded, state supported, financial aid programs exist to make a college education more accessible to residents of the Magnolia State.

The FAFSA

The Free Application for Federal Student Aid (<http://www.fafsa.ed.gov/>) should be priority number one for all students looking for financial aid for college. The FAFSA is used by all state and Federal financial aid programs to determine eligibility and award values. It is also used to determine a student's eligibility for the majority of privately funded scholarships and grants. Before applying for any financial aid for college, students should make it a priority to fill out and submit the FAFSA.



General Scholarships and Grants

Mississippi provides a variety of general scholarships and grants for resident students pursuing their education at colleges or universities within the state. These programs offer valuable assistance to students who may not otherwise have the funds needed to complete a college education. As with all state supported college assistance, programs are subject to change due to the availability of funds.

The following state supported financial aid programs are just a sampling of the wide range of general scholarships and grants provided by Mississippi for its resident college-bound students.

- The Mississippi Higher Education Legislative Plan (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=225) (HELP), provides financial assistance to college-bound students who can demonstrate the required level of financial need. Eligible students must have a minimum high school GPA of 2.50, and must be accepted and/or enrolled full-time at a state college or university. Award amounts are determined by financial need, and the total costs of tuition.
- The Mississippi Eminent Scholars Grant (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=228) (MESG) offers financial assistance to resident students who are enrolled full-time at an approved public college or university within the state. Applicants must have a high school GPA of 3.50 or better to qualify, and must have a minimum ACT score of 29. The maximum annual award amount is \$2500.
- The Mississippi Tuition Assistance Grant (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=230) is designed to provide financial aid to Mississippi residents attending an approved two-year or four-year college or university. Eligible students must have a minimum 2.50 cumulative college GPA. Annual award amounts are \$500 per year for freshman and sophomores, and \$1000 per year for juniors and seniors.
- The Nissan Scholarship (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=231) is a full tuition award designed to assist high performing students with extreme financial need. Applicants must be residents of Mississippi, must have a minimum score of 20 on the ACT, and must demonstrate leadership capabilities through extracurricular activities. Students must also submit a 200 word essay on the role of the automobile industry in Mississippi. The number of annual scholarships is contingent upon the availability of funds.
- The Mississippi Law Enforcement Officers and Firemen Scholarship (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=226) is available to the dependent children and spouses of emergency responders who have been killed, or disabled, in the line of duty. The scholarship covers full tuition at a state college or university, including books and attendant fees. This scholarship is renewable for up to 8 semesters, or until the student reaches the age of 23.

Specialized Studies Programs

Mississippi offers a wide array of scholarships, grants and loan forgiveness plans for resident students who are pursuing educations and careers in certain high demand professions. The critical shortage of qualified teachers, nurses and general healthcare professionals has instigated a rise in the availability of financial aid programs for students pursuing careers in these fields. Many of these are award-for-service programs, and recipients will be required to agree to a predetermined term of service working in their chosen field in a critical need facility or community.

The following are examples of the types of career specific financial aid programs available to resident students within the state of Mississippi.

- The Critical Needs Teacher Loan/Scholarship (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=236) is designed to provide financial assistance to students who are pursuing a bachelor's degree in teacher education at a state college or university. The maximum award amount is equal to the total cost of tuition, including room and board. Recipients must agree to a service obligation. One year of service teaching in a critical need facility or critical shortage subject is expected for each year of financial aid. Students who fail to meet their service obligations will have their scholarship revert to a loan, and will be responsible for full repayment of that loan including accrued interest.
- The Family Protection Specialist Social Worker Loan/Scholarship (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=457) provides financial aid to students pursuing a professional career in social services. Applicants must be a junior or senior working toward a bachelor's degree, or a graduate student working toward a master's degree in social work. Award

amounts vary, and may not exceed the total cost of tuition. This an award-for-service program, and recipients must agree to a predetermined term of service working for Mississippi's Department of Human services.

- The Nursing Education Loan/Scholarship (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=444) is designed to address the critical shortage of licensed nurses within the state of Mississippi. The program provides up to \$4000 per year in funding to students who are enrolled in an approved nursing program at a state college or university. This is an award-for-service program, and students must agree to a service obligation working as a nurse in a designated critical need facility following graduation and licensing. Recipients who fail to meet their service obligations will have their scholarship revert to a standard student loan, and will be responsible for full repayment plus interest.
- The William Winter Alternative Route Teacher Scholar Loan Program (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=241) is available to students pursuing a bachelor's degree in teaching education at an approved Mississippi college or university. Maximum loan amounts are \$4000 per academic year. This program offers loan forgiveness for students who remain in the state, and take up teaching positions in critical need facilities, or in high demand fields. The loan can be discharged on the basis of one year of service for one year of loan received.
- The Southern Regional Education Board Loan/Scholarship for Osteopathy (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=452) provides award-for-service scholarships for graduate students pursuing a degree in Osteopathic Medicine. Applicants must be enrolled full-time at an approved out-of-state School of Osteopathic Medicine, and must agree to practice medicine within the state of Mississippi following the completion of their degree and residency. Award amounts are determined by the Southern Regional Education Board. The SERB also offers an identical SERB Loan/Scholarship for Optometry (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=453).
- The Nursing Education Loan/Scholarship for Ph.D./DNP (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=448) is a service obligation award for students pursuing graduate-level degrees in nursing, including students who are working towards a degree as a Nurse Practitioner. To be eligible, students must be enrolled at least part-time at either the University of Mississippi Medical Center or the University of Southern Mississippi. The NELP offers maximum awards of \$5000 per academic year. Recipients may discharge their loan on the basis of one year of nursing service in exchange for one year of received financial aid.
- The Mississippi State Dental Education Loan/Scholarship (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=243) provides full tuition loans/scholarships for dental students attending the School of Dentistry at the University of Mississippi Medical Center. The award is renewable for up to four years. This is an award-for-service program, and recipients will have one year of financial aid discharged for each year of service in a designated critical shortage area. Students who fail to meet their service obligations will be responsible for the full repayment of their award, plus interest.
- The Mississippi Teacher Loan Repayment Program (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=239) is available to teachers with an Alternate Route Teaching License who are currently working at a critical shortage facility within the state. The program provides funds to assist teachers in the repayment of Federal, state and private undergraduate student loans. The program is not applicable to outstanding graduate loans. Approved applicants may receive up to \$3000 annually to be put toward their outstanding undergraduate loans. Recipients are eligible for up to four years of loan repayment assistance.
- The Southern Regional Education Board Doctoral Scholars Program (http://www.mississippi.edu/riseupms/financialaid-step3-grants-loans.php?article_id=240) is designed to provide financial assistance to minority students who are engaged in approved graduate-level programs leading to a doctoral degree. Applicants must be working toward their first doctoral degree in mathematics, science, math and science education, or engineering. The maximum annual award is \$20,000. This is an award-for-service program, and recipients must agree to teach at an accredited college or university within the state to be approved for funding. Recipients who fail to discharge their service obligations will be responsible for the full repayment of their award, plus any accrued interest.

These are only a sampling of the extensive programs offered by the state of Mississippi for professional degree-seeking students who are pursuing careers in designated critical shortage professions. Many more programs are in place to give financial assistance to resident students pursuing careers in teaching, social work, and healthcare.

Mississippi offers a wide range of financial aid programs designed to make college more accessible to its resident students. Further information on these and other programs can be found at [Rise Up](http://www.mississippi.edu/riseupms/index.php) (<http://www.mississippi.edu/riseupms/index.php>). Rise Up also offers valuable information on the state's post-secondary educational system, including details on the college application process, admission requirements for all state and private colleges and universities in Mississippi, and tutorials on preparing for college and adjusting to campus life. For residents student of the Magnolia State, access to a college education has never been easier.

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