College Begins in High School.

2016-17

MISSISSIPPI DEPARTMENT OF EDUCATION
Office of Dropout Prevention and
Compulsory School Attendance Enforcement

in partnership with

EDUCATION SERVICES FOUNDATION

601.321.5533 | Toll-free 800.986.4322 | www.esfweb.com | Email: collegeplanning@esfweb.com
Choose challenging high school courses

- The courses you take in high school show colleges what kind of goals you set for yourself. Sign up for advanced classes, honors sections, AP or IB classes.
- Choose electives that really stretch your mind and help you develop new abilities.
- Research academic coursework required by colleges and universities of interest.

Create a file for your records

- Keep your academic records and lists of awards, honors, and activities at school and in the community.
- Participate in extracurricular activities, academic programs, summer camps and workshops.
- Build your college resume.

Start thinking about the colleges you want to attend

- Create list of colleges and universities in which you are interested.
- Gather information about the colleges from their Web sites.
- Request brochures and applications.
- Visit colleges and talk with admissions staff, sit in on classes, meet college students, and take campus tours.

Prepare for standardized testing

- Sign up and prepare for the PSAT, the SAT Reasoning Test and/or the ACT. ([www.collegeboard.com](http://www.collegeboard.com) and [www.actstudent.org](http://www.actstudent.org))

Begin to research financial aid and scholarship sources

- Ask your counselor about scholarship opportunities.
- Check out these online search sites:
  - [www.fastweb.com](http://www.fastweb.com)
  - [www.meritaid.com](http://www.meritaid.com)
  - [www.collegeboard.com](http://www.collegeboard.com)
- Visit [www.mississippi.edu](http://www.mississippi.edu) to check out Mississippi scholarships and financial aid.
- Search college Web sites for their college scholarship and financial aid requirements and deadlines.
College Planning Timeline for Seniors

Fall Semester

- Make campus visits.
- Continue your extracurricular involvement.
- Narrow down college choices and apply for college admission, meeting priority deadlines.
- Finalize your résumé and write required essays.
- Request letters of recommendations and other admission requirements **two to four weeks** before due.
- Apply for housing at each college you consider.
- Find out if you qualify for scholarships at each college where you are applying and meet deadlines.
- Start the financial aid application process for each school to which you are applying.

Spring Semester (after January 1)

- Complete the FAFSA (Free Application for Federal Student Aid) at [www.fafsa.gov](http://www.fafsa.gov), meeting your college’s priority deadlines. Call ESF at 601.321.5533 if you need help with the FAFSA.
- Complete your Mississippi grant application by going to [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).
- Ask your guidance office in January to send first semester transcripts to schools where you applied. You will need to request final transcripts after you graduate.
- Keep track of important financial aid and scholarship deadlines.
- Observe deadlines for sending in all required fees and paperwork including award letters, promissory notes, housing information, etc. **You may be required to log in to the college Web site to complete these steps.**
- Decide which college to attend and notify the school of your decision. Don’t forget to notify the schools you will not attend of your decision.
- Notify your college about any outside scholarships you received.

Summer before College

- Make sure your final transcript is sent to the school you will be attending.
- Getting a summer job can help pay some of your college expenses.
- Register for and attend summer orientation. Check into buying your books and supplies early.
- Call or meet your roommate to get acquainted and to make a list of what you will need to take with you for your residence hall room.
As you explore all the different colleges and universities, ask lots of questions. Visit school Web sites, request brochures and catalogues, and talk to admissions and financial aid staff.

What kind of degree is appropriate for my interests/goals?
- Bachelor’s degree (Bachelor of Arts or Science) – generally 4 years
- Associate’s degree (Associate of Arts or Applied Science) – generally 2 years
- Certificate Program (related to specific occupation, generally less than 1 year)

What kind of school interests me?
- Public or private
- Community college or 4-year college or university
- Historically black
- All male or female student body
- Religious affiliation
- Military academy

Where do I want to live?
- Urban, suburban or rural
- Live at home and commute
- Move away from home and live on campus

Can I get in?
- Admission to Mississippi’s eight public universities is guaranteed with successful completion of the college prep curriculum with specific GPA and test score requirements.
- Community colleges offer open admission to any high school graduate or GED recipient.
- Nationwide, 70% of high school seniors are accepted at their first-choice.
- Find the middle 50% range for ACT and SAT scores of incoming students.

What about cost and financial aid?
- What is the annual cost of attendance, including room and board?
- What is the availability of financial aid and scholarships?
- What percentage of students receives financial aid and merit-based scholarships?

What majors does the school offer and for what academic programs are they known?
- Learn about job placement rates in your areas of interest.
- What are graduates doing 5 years out? 10 years out and more?
- What is the acceptance rate into medical school, law school and graduate school?

How large is the student body?
- Find out the student to faculty ratio.
- What is the average class size?
- How many students live on campus? What percentage are from in-state and out-of-state?
- How many states and foreign countries are represented?
- What percentage of students are minorities?

What special opportunities are available for me?
- Honors programs
- Special services for students with learning and physical disabilities
- Athletic participation at varsity/NCAA level
- Study abroad programs
- Student organizations and clubs
- Fraternities and sororities
- Internship programs

Have you made a campus visit?
The best visit may include:
- Meeting your admission counselor
- Taking a campus tour
- Sitting in on a class
- Having lunch with current students
- Meeting faculty or staff who teach or work in your interest areas
There are four ways to gain full admission to the eight public universities in Mississippi:

1. Complete the College Preparatory Curriculum (CPC) with a minimum 3.2 high school GPA on the CPC; or

2. Complete the CPC with a minimum 2.5 high school GPA on the CPC or a class rank in the top 50% and a score of 16 or higher on the ACT* (Composite); or

3. Complete the CPC with a minimum 2.0 high school GPA on the CPC and a score of 18 or higher on the ACT* (Composite); or

4. Satisfy the NCAA standards for student athletes who are “full qualifiers” or “academic redshirts” under Division I guidelines. www.eligibilitycenter.org.

*In lieu of ACT scores, students may submit equivalent SAT scores.

What is the College Prep Curriculum?

(For students graduating before 2012)

In Mississippi high schools, credits are referred to as Carnegie Units:

1 Carnegie Unit = 1 year; ½ Carnegie Unit = 1 semester (1/2 year)

**English:** (4 Units)

1 American Language
1 World Literature
1 Poetry
1 Creative Writing

**Mathematics:** (3 Units)

1 Algebra I
1 Algebra II
1 Geometry

**Science:** NOTE: 2 courses must be lab-based.

3 of the following: Biology, Advanced Biology, Chemistry, Advanced Chemistry, Physics, Advanced Physics, any other science course with comparable rigor and content, OR Physical Science with content at a level that may serve as an introduction to Physics and Chemistry

**Social Studies:** (3 Units)

1 U.S. History
1 World History
½ U.S. Government
½ Economics OR Geography

Advanced Electives: (2 Units)

1 Foreign Language OR World Geography
1 Foreign Language, World Geography, Fourth Year Lab-Based Science, OR Fourth Year Mathematics

Computer Applications: (½ Unit)

Pre-High School Units: Algebra I, first-year Foreign Language, or Mississippi Studies taken prior to high school will be accepted for admission, provided course content is the same as the high school course.

What if I do not meet all the criteria?

You should apply to the public university of your choice. The university will require you to undergo an on-campus placement process which includes taking the Accuplacer exam. The placement process will determine whether you may be enrolled in regular freshman-level courses with academic support or be required to enroll in the summer semester with mandatory participation in the Summer Developmental Program.

The Summer Developmental Program is an intensive nine-week program, designed to help students become ready for college-level courses. Students who successfully complete the summer semester may enroll in the fall semester with academic support. Students who do not successfully complete the summer semester will receive counseling regarding other educational options. Financial aid is available for students enrolled in the Summer Developmental Program.

For more information about Mississippi public university admission standards, call 601.432.6501 or visit www.mississippi.edu.

The institutions where these rules apply are:

- Alcorn State University • 601.877.6147 • www.alcorn.edu
- Delta State University • 662.846.4020 • www.deltastate.edu
- Jackson State University • 601.979.2100 • www.jsums.edu
- Mississippi State University • 662.325.2224 • www.msstate.edu
- Mississippi University for Women • 662.329.7106 • www.muw.edu
- Mississippi Valley State University • 662.254.3347 • www.mvsu.edu
- University of Mississippi • 662.915.7226 • www.olemiss.edu
- University of Southern Mississippi • 601.266.5000 • www.usm.edu
**ACT TEST DATES**

<table>
<thead>
<tr>
<th>Test Date</th>
<th>Registration Deadline</th>
<th>Late Fee Required</th>
</tr>
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<tbody>
<tr>
<td>September 10, 2016</td>
<td>August 5, 2016</td>
<td>August 6 - 19, 2016</td>
</tr>
<tr>
<td>October 22, 2016</td>
<td>September 16, 2016</td>
<td>September 17 - 30, 2016</td>
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<tr>
<td>December 10, 2016</td>
<td>November 5, 2016</td>
<td>November 5 – 18, 2016</td>
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<tr>
<td>April 8, 2017</td>
<td>March 3, 2017</td>
<td>March 4 - 17, 2017</td>
</tr>
<tr>
<td>June 10, 2017</td>
<td>May 5, 2017</td>
<td>May 6 - 19, 2017</td>
</tr>
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</table>

**ACT Fees: (subject to change)**

- ACT (no Writing) $42.50
- ACT plus Writing $58.50
- Late Fee $27.50

**SAT TEST DATES**

<table>
<thead>
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<tbody>
<tr>
<td>October 1, 2016</td>
<td>SAT &amp; Subject Tests</td>
<td>September 1, 2016</td>
</tr>
<tr>
<td>November 5, 2016</td>
<td>SAT &amp; Subject Tests</td>
<td>October 7, 2016</td>
</tr>
<tr>
<td>December 3, 2016</td>
<td>SAT &amp; Subject Tests</td>
<td>November 3, 2016</td>
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<td>SAT &amp; Subject Tests</td>
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<td>May 6, 2017</td>
<td>SAT</td>
<td>April 7, 2017</td>
</tr>
<tr>
<td>June 3, 2017</td>
<td>SAT &amp; Subject Tests</td>
<td>May 9, 2017</td>
</tr>
</tbody>
</table>

**SAT Fees (subject to change)**

- SAT Registration Fee $26.00
- Late Fee $28.00
- Subject Test Base Fee $20.00
- Language with Listening Tests $26.00
- All other Subject Tests $10.00 each

For SAT inquiries, call 866.756.7346 or visit www.collegeboard.org.
Whether for college admission or scholarships, the résumé gives you an opportunity to provide a full account of your academic and extracurricular achievements, honors and activities. Sharing your résumé with your counselor and teachers is also useful so that they can write the best possible letter of recommendation. Here are a few tips on writing your résumé.

**HEADING**

Name, address, phone and email should be included in the heading at the top of your résumé. Do not include your birth date, health status or Social Security number. Only report these on your college application if requested. Make sure your email address is professional. Use Mary.Smith2009@yahoo.com rather than sassymary@yahoo.com.

**EDUCATION**

List your educational information with name and address of high school, GPA and class rank.

**ACTIVITIES**

Include clubs, programs, community service organizations, sports and other activities you participated in during high school. Also include activities outside of school through your church or community.

**SPECIAL PROJECTS**

Include here things you did once or twice, not as an ongoing activity. Examples are participation in science fairs or one-day volunteer service.

**EXPERIENCES OR JOBS**

You may choose to list any jobs you have had with a brief description.

**AWARDS**

Your awards or any accomplishments can be listed here.

**FORMATTING**

Length: The average length of a student résumé is one page. However, if you have a long list of awards and activities, then write a two- or even three-page résumé. Remember that you are selling yourself. If you have exceptional accomplishments as a high school student, you deserve to make sure the reader is aware of them.

Type Size: Use 10 or 11 point type for text, 12 point for headings, and 14 point for your name.

Paper: Use plain white paper. Resist colors or designs – you want to impress your reader with content.

Copies: Laser printing or high-quality photocopying of an original résumé is fine. Copying a copy is not acceptable.

**TIPS**

Update your résumé regularly - at least once a year. Add new summer activities, courses, community service, honors, activities, and jobs.

Avoid writing anything negative. Simply leave out the fact that you have a 1.9 GPA on a 4.0 scale. You don't have to tell everything.
**Goals of the essay:**

- To give readers a better understanding of who you are, beyond your transcript, test scores and list of activities
- To show the depth of interest and passion you may have in a certain area
- To show something significant about yourself that the readers wouldn’t otherwise know
- To show your reader that you can think logically and analytically
- To set yourself apart from the many other applicants who will apply with equally good academic records, scores and recommendations

**Do:**

- Choose something real to write about, something you feel strongly about and are knowledgeable about.
- Remember your audience.
- Make sure your essay sounds like you; write it in your own voice.
- Proofread: have someone else proofread your essay, such as a teacher or parent
- Listen to someone read your essay aloud - what does it sound like to you?
- Feel free to be challenging or funny if that is who you truly are.
- If you choose to focus on a life event from your childhood, make sure that it has relevance to who you are now; make the connection for your reader as to how this event affected you personally.

**Common Essay Topics:**

- Evaluate a significant experience, achievement, or risk you have taken, or an ethical dilemma you have faced and its impact on you
- Discuss some issue of personal, local, national or international concern and its importance to you.
- Indicate a person who has had a significant influence on you, and describe that influence.
- Describe a character in fiction, historical figure or creative work that has had an influence on you, and explain that influence.
- A range of academic interests, personal perspectives, and life experiences add much to the educational mix. Given your personal background, describe an experience that illustrates what you would bring to the diversity in a college community, or an encounter that demonstrated the importance of diversity to you.
- How would you contribute to X College if you were to enroll?

**Things you absolutely should do:**

- Comply with the requests of the application (essay length, format, topic)
- Type your essay
- Double space your essay (easier to read)
- Answer the question that was asked
- Send the correct essay in with the correct application
- Write your own essay

**Remember:**

- This is the portion of your application that is totally under your control
- Your personality and character should be reflected in your essay
- What makes you special may not seem profound, but it will be meaningful and authentic
A college interview is a chance to show that you are more than just test scores and grades. It’s an exchange of information where you learn about the college, and the college learns about you in order to find out if the college is a good fit for you. Interviews vary depending on the school, student and particular situation. You could find yourself interviewing with faculty, administrators or an alumnum, or, in less formal situations, with an admissions officer, a student or even someone at a college fair.

**DO**

- **Practice your handshake.** When you meet the interviewer, you should introduce yourself, shake hands and smile. Always give a good firm handshake.

- **Do your research about the college.** You will almost always be asked why you are interested in the college.

- **Prepare some questions to ask the interviewer.** Ask questions that show your interest in the college. Have them prepared beforehand.

- **Prepare for common interview questions.** Prepare by thinking about your answers to common interview questions and by rehearsing for the interview with others. Do not memorize the answers by rote. It’s good to have some answers memorized, but make sure your answers sound very natural.

- **Review your essay** because you might be asked questions about it in the interview to break the ice.

- **Wear what you would wear to dinner at a good restaurant.** Do not wear jeans, t-shirts or baseball caps.

- **Arrive on Time!** Plan to be there waiting a few minutes before the interview.

- **Make eye contact with the interviewer.** A surprising number of candidates do not look the interviewer in the eye.

- **Regard the interview as a CONVERSATION.** Making it into a conversation means feeling free to ask the interviewer something that relates to the answer you have just given. Example: If an interviewer asks, “Why are you interested in our college” reply to the questions and then say “What do you think draws students here?” This sort of question exchange builds rapport because you are engaging the interviewer in a conversation instead of just waiting for the interviewer to ask you the next question on the list.

- **Keep up on current events.** You may be asked your opinion about a current event.

- **Always follow up with a thank you note to the interviewer.** After you leave the interview, jot down something that you discussed so that you can mention it later in the thank you letter.

**DON’T**

- **Be late.**

- **Memorize speeches or sound overly rehearsed – sound natural and conversational.**

- **Ask questions covered by the college catalog or Web site** as it makes you look like you haven’t done your homework.

- **Chew gum.**

- **Have your cell phone turned on or on vibrate – turn it OFF.**

- **Wear lots of jewelry, cologne or perfume.**

- **Swear or use too much slang.**

- **Be arrogant – there’s a fine line between being confident and boasting.**

- **Be dishonest – it will come back to haunt you.**

- **Respond with only yes or no answers.**

- **Tell the school it’s your “safety” school.**

- **Say anything negative about the college.**

- **Be rude to the receptionist or any other staff you meet.**

- **Bring a parent into the interview** – it will make you look as if you can’t talk or listen on your own.

- **Contrive your answers** to sneak in good test scores, top awards or any information that doesn’t fit into the conversation.

- **Refuse an interview** – this is usually noted.
Searching for scholarships takes time, so you can never start too early. Even if it’s too early to apply for the scholarship you have located, file the information away so you can use it when the time comes that you are eligible to apply.

Always have your resume available to send to a scholarship committee. Create your resume on a computer and save it so that you can update it as needed to best display your abilities and accomplishments.

**Apply for private scholarships.**

- See your **high school counselor** for a list of scholarships.
- Looking locally for scholarships can produce successful search results. Start with your **local community/civic organizations and businesses**. Ask your parents, family and friends what organizations they belong to and if they offer scholarship opportunities. Do your parents’ employers have scholarship competitions? Do you have an older friend who was awarded a scholarship from a local business or organization?
- There are several **free scholarship sites on the Internet**. Three popular sites are College Board ([www.collegeboard.com](http://www.collegeboard.com)), MeritAid.com ([www.meritaid.com](http://www.meritaid.com)) and Fast Web ([www.fastweb.com](http://www.fastweb.com)). Check out the Scholarship Scam page at [www.esfweb.com](http://www.esfweb.com) to avoid any problems.
- The **local library** is a great place to find scholarship books. Just make sure the scholarship books you use have current publication dates.
- Read your **local newspaper** every day. The newspaper will have announcements about scholarships typically as the deadline is approaching. Newspapers will also feature pictures of students receiving scholarships – by seeing what scholarships they are awarded, you will know what is available.
- Many scholarships are not posted until Fall of your senior year, and deadlines start popping up as **early as December**.

**Most scholarships come directly from individual colleges.**

**Apply for admission**

Complete applications for admission in the fall of your senior year. You must be accepted for admission in order to receive scholarships and financial aid.

**Complete all applications for scholarships and/or financial aid for each college.**

Request applications for all scholarships and grants (need-based and non-need-based) offered by each college or university you are interested in attending. Most can be found on-line at the college’s Web site. Make sure you meet all the deadlines.
Complete the FAFSA to apply for Federal Financial Aid.

- **www.FAFSA4caster.ed.gov**
  If you want to begin exploring your financial aid options and get an early start on the financial aid process, use the FAFSA4caster. This tool will give you an early estimate of eligibility for federal student aid.

- Federal funds include need-based and non-need-based scholarships and grants, work-study and loans. After January 1 of your senior year, you and your parents need to complete federal tax returns for the previous year as soon as possible. Remember to make copies of your tax returns. These documents will be needed to complete your financial aid applications.

- **www.fafsa.gov**
  You must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov after January 1 of your senior year. The online application contains built-in edits to help prevent costly mistakes. Make sure you meet your colleges’ priority deadlines. Most families submit the FAFSA in February or March.

- Review for accuracy your Student Aid Report (SAR), which is sent to you after you file the FAFSA. If necessary, make and submit corrections. If you have any special circumstances, contact the school’s financial aid office.

Complete Mississippi financial aid applications.

- Learn about the state grants and eligibility criteria at [www.mississippi.edu](http://www.mississippi.edu). The Mississippi Office of State Financial Aid offers scholarships and grants based on merit and financial need.

- Complete applications for state financial aid such as MTAG, MESG and HELP if you qualify and will be attending college in Mississippi. You can complete the application after January 1 of your senior year. Applications for HELP are due March 31, but MTAG and MESG may be submitted until September 15.

Receive your financial aid award notice and make final college decisions.

- You will typically receive an award notification indicating your financial aid and scholarship amounts in the spring. You may need to accept or reject the award by a deadline, so read carefully. If you receive awards from several colleges, remember to decline those from the schools you will not be attending.

- Complete any additional paperwork the school requires. If you are receiving a student loan, you will need to complete a Master Promissory Note (MPN) and entrance loan counseling.
Checklist of items needed to complete the 2016–17 FAFSA:

GATHER THE FOLLOWING INFORMATION ABOUT YOURSELF AND YOUR PARENTS (if dependent student)

☐ Copy of your and your parents’ federal tax returns (2015 returns for the Fall 2016 college term)

☐ Your and your parents’ driver’s license and Social Security numbers and birthdates

☐ Your and your parents’ W-2 Forms and other records of money earned

☐ Current bank statements or an amount of your and your parents’ cash, savings and checking accounts

☐ Current business information

☐ Stock, bond and other investment records or a total amount of investments not in retirement accounts

☐ Your alien registration card (if you are not a U.S. citizen)

☐ Date of your parents’ marriage, divorce or separation

When completing the FAFSA online, remember:

☐ A Federal Student Aid PIN and parent PIN are required to electronically file the FAFSA. You can secure PIN numbers during the FAFSA application process. The PIN request requires your name, Social Security number and date of birth. Keep up with your PIN numbers because you will need them to file the FAFSA annually.

☐ If you choose not to sign the FAFSA electronically, you may print, sign and mail a signature page to the address provided; however, be aware that this can delay processing of your FAFSA.

☐ To complete the FAFSA online, go to www.fafsa.gov.

☐ Print your confirmation page with the confirmation number for your records.

Use this Datasheet to keep track of your info:

Student’s Name ________________________    Date FAFSA Submitted _____________________________

Password for FAFSA ______________________________________________________________________

PIN challenge question/answer for student ______________________________________________________________________

_______________________________________________________________________________________

PIN challenge question/answer for parent ____________________________________________________

__________________________________________________________________________________

Student’s Federal PIN ____________ Parent’s Federal PIN ________________ (circle - mother’s or father’s)

Mississippi FA PIN ________________
“I filled out the FAFSA but they said I didn’t qualify.”
“My parents make too much money to get financial aid.”

The information you reported on your FAFSA, the Free Application for Federal Student Aid, is used to calculate your Expected Family Contribution (EFC). The formula used to calculate your EFC is established by law and is used to measure your family’s financial strength on the basis of your family’s income and assets. The EFC is used to determine your eligibility for federal student aid and may be used for institutional need-based aid or state financial aid.

The FAFSA does not tell you what you qualify to receive. The FAFSA processors simply process the data, calculate the EFC and send the information to the schools you list on the FAFSA. The college determines the federal aid AND other need-based aid you are eligible to receive.

The Formula to Determine Financial Need

If your EFC is below a certain number, you may be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements. For need-based aid programs, the financial aid administrator at your college takes their cost of attendance and then subtracts your EFC to determine your financial need. Your financial need is simply defined as your eligibility for need-based financial aid:

Here is how it works:

\[
\text{Financial Need} = \text{Cost of Attendance (COA)} - \text{Expected Family Contribution (EFC)}
\]

YOUR EFC IS THE SAME AT EACH COLLEGE

The higher the cost of a college, the more eligibility you will have for financial aid! Schools will try to meet 100% of your financial need using federal aid, state aid, and institutional aid in gift aid (scholarships and grants), work, and student and parent loans. Your Financial Aid Administrator will work with you to make their college an option for you to attend. The following example shows your need using sample Cost of Attendance (COA) and Expected Family Contribution (EFC) figures.

<table>
<thead>
<tr>
<th>College</th>
<th>Your COA</th>
<th>Your EFC</th>
<th>Your Need</th>
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<tbody>
<tr>
<td>A</td>
<td>12,000</td>
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<td>$3,000</td>
</tr>
<tr>
<td>B</td>
<td>21,000</td>
<td>-9,000</td>
<td>$12,000</td>
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<tr>
<td>C</td>
<td>48,000</td>
<td>-9,000</td>
<td>$39,000</td>
</tr>
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</table>
By submitting the Free Application for Federal Student Aid (FAFSA), you are applying for all federal aid. You must submit the FAFSA annually. Check with your financial aid office to make sure you have completed all applications required by the college or university.

**FEDERAL GRANTS**

**Pell Grant**
- For undergraduate students with exceptional financial need (ex. students with the lowest Expected Family Contributions at the school.)
- Maximum award for 2016-2017 is $5,815.
- Some students may qualify for more than one Pell Grant in a single year.
- Maximum Pell Grant award is given to any Pell Grant-eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11, 2001, as long as the student is under 24 years old and enrolled part-time at the time of the death.

**FSEOG – Federal Supplemental Education Opportunity Grant**
- Is for undergraduate students with exceptional financial need (ex.: students with the lowest Expected Family Contributions at the school.)
- Priority is given to Pell Grant recipients.
- Grant size depends on availability at the school – minimum is $100, maximum is $4,000.

**Teacher Education Assistance for College and Higher Education (TEACH) Grant**
- $4,000 annual maximum
- $16,000 undergraduate aggregate limit
- $8,000 graduate aggregate limit
- 3.25 GPA or qualifying score on admissions test
- Agree to teach a specific subject full time for at least 4 years within 8 years of graduation at a school serving a high percentage of low income students (Title I schools)
- Repayment required if teaching requirement not fulfilled
- Not based on financial need

**Iraq and Afghanistan Service Grants**
- For students whose parent or guardian died as a result of military service in Iraq or Afghanistan after September 11/2001, if the student was under 24-years-old at the time or enrolled in an institution of higher education at the time.
- For students who do not qualify for a Pell Grant.
- Award is the amount of a full Pell Grant.

**FEDERAL WORK-STUDY**
- Designed to help students earn money for college expenses through a part-time job.
- Eligibility is based on financial need.
- Students must be paid at least the federal minimum wage, and the amount earned by students is pre-set by the school.

**FEDERAL STUDENT LOANS**

**Federal Perkins Loan**
- Loans at 5% interest for undergraduate and graduate students.
- Eligibility is based on financial need.
- Funds depend on availability at the school.

**Federal Direct Loans**
- **Subsidized** - for students with demonstrated financial need, as determined by federal regulations. No interest is charged while a student is in school at least half-time, during the grace period, and during deferment periods.
- **Unsubsidized** - not based on financial need; interest is charged during all periods, even during the time a student is in school and during grace and deferment periods.
- **PLUS** - unsubsidized loans for the parents of dependent students and for graduate/professional students. PLUS loans help pay for education expenses up to the cost of attendance minus all other financial assistance. Interest is charged during all periods.
1. **INITIAL CONTACT**

   The processed FAFSA results will be sent to the colleges you listed on the FAFSA, and the college financial aid office will determine the amount of financial aid you will receive.

   After completing the FAFSA, if you provided an email address, the student and the parent will receive an initial email that the FAFSA was filed. In 2-5 days, you will receive another email to let you know that the data was processed and the information was sent to the school.

2. **STUDENT AID REPORT (SAR)**

   If you provided an email on the FAFSA, in 1-3 days you will receive an email with a secure link to access your SAR online. If you did not provide an email, you will receive a Student Aid Report (SAR) in the mail. If the information is incorrect, it may be necessary to go back into [www.fafsa.gov](http://www.fafsa.gov) and “Make corrections to a processed FAFSA.” If you have any questions about the FAFSA process, you can call 1.800.4FEDAID (1.800.433.3243).

3. **VERIFICATION (Not everyone is selected for verification. If you are not contacted about this, see Step 4.)**

   Some financial aid applications will be selected for a federally required verification process. This means that you will be expected to provide supporting documentation for the information on your FAFSA. The documents requested may include but are not limited to the following:

   1. The Dependent (or Independent) Federal Verification Form
   2. A Signed copy of your Federal Tax Return (1040, 1040A, etc.)
   3. A signed copy of your parents’ Federal Tax Return. (If you are an independent student, you will not be required to send in your parents’ tax return.)

   The information that the college requests must be mailed back to the financial aid office at the college. **The college will not make a financial aid award for you until verification is complete.**

4. **AWARD NOTIFICATION**

   You will receive a Financial Aid AWARD NOTIFICATION only from those colleges to which you have been offered admission. Some colleges may require additional forms for financial aid, and it will be your responsibility to complete and submit these documents. The AWARD NOTIFICATION will tell you what you are eligible to receive in financial aid and include specific information on how to accept and/or apply for any financial aid offered, along with next steps in the process. Some colleges send out award letters at a given date. If you complete the FAFSA after that designated date, you should receive an award letter within 3 weeks.

   Typically, schools will allow you to accept your award online. However, you may receive an award letter by mail. You should determine which of the awards you will accept and which you will decline. When it comes to student loans, you can choose the amount that you would like to accept. There may be a deadline for accepting financial aid, and it is possible that there may be a deposit required to secure the aid.

5. **STUDENT LOANS**

   If you accepted Federal student loans (Direct Loan or Perkins Loan), you will need to follow the college’s process for completing the Master Promissory Note (MPN) and Loan Entrance Counseling.
By completing the Mississippi Office of Financial Aid Application, you are ensuring that, if qualified, you will receive financial aid from state sources as you begin or continue your enrollment in college. Applicants are advised that for some programs more qualified students will apply than can be funded, so it is recommended to submit completed applications well in advance of listed deadlines. The Mississippi Office of Financial Aid Application may be accessed by going to www.mississippi.edu/financialaid and click on “Application Process.” For more information on the programs listed below and others which are available, please contact the Mississippi Office of Student Financial Aid at 601.432.6997 or 800.327.2980.

**Mississippi Resident Tuition Assistance Grant (MTAG) .......................Deadline: September 15**

Covers up to $500/year for freshmen and sophomores and up to $1000/year for juniors and seniors.

Available to the student who:
- Is a freshman, sophomore, junior, or senior.
- Is a resident of Mississippi.
- Enrolls full-time.
- Attends an eligible Mississippi college or university.
- Has a cumulative GPA of 2.5 and 15 ACT or 720 SAT resulting from the national testing.
- Is not full Pell eligible.

**Mississippi Eminent Scholars Grant (MESG) ..............................Deadline: September 15**

Covers up to $2500/year, but may not exceed tuition and required fees at attending institution.

Available to the student who:
- Is a resident of Mississippi.
- Achieves a grade point average of 3.5 after a minimum of seven semesters in high school.
- Scores 29 on the ACT or 1280 SAT resulting from the national testing or is a National Merit/National Achievement Finalist or Semi-Finalist.
- Enrolls full-time at an eligible Mississippi college or university.

**Higher Education Legislative Plan (HELP) .................................Deadline: March 31**

Covers tuition and required fees for no more than 10 semesters at a public institution. Participants attending a private institution will receive an award amount equal to the award of a student attending the nearest comparable public institution. Additional documents must be submitted by April 30.

Available to the student who:
- Is a freshman and/or sophomore who graduated from high school within the immediate past two years.
- Is a resident of Mississippi.
- Demonstrates need as determined by the results of the Free Application for Federal Student Aid (FAFSA).
- Enrolls full-time at a Mississippi college or university.
- Documents an average family adjusted gross income of $36,500 or less over the prior two years (may vary depending on the number of dependents under age 21).
- Has a cumulative GPA of 2.5 and a 20 ACT resulting from the national testing.
- Meets a specific high school core curriculum.

*NOTE:* The requirements listed should not be considered as the only requirements for participation in these programs. All dates and information are subject to change.