

get2college

2022-2023

# COLLEGE

## ADULT GUIDE

A man with a beard and a plaid shirt stands in a workshop, his arms crossed. The background is filled with industrial equipment, including robotic arms and workbenches, under warm lighting.

Connecting Adults  
to college and  
career success





Want to earn a  
**COLLEGE  
DEGREE?**

## START YOUR JOURNEY BACK TO COLLEGE

.....

- **Make a plan that works for you**
- **Get career ready**
- **Understand the cost of college**
- **Before you go**



### Have **more** questions?

Just give us a call!

601.321.5533

**get2college**

WOODWARD HINES EDUCATION FOUNDATION

Get2College is a program of the Woodward Hines Education Foundation. We specialize in college planning and provide free counseling services statewide to help Mississippi students plan and pay for college.

### **We're with you each step of the way to the finish line.**

If you need help figuring out the college process, you're not alone. This guidebook is designed to help adult students explore careers, choose a right-fit college, and complete state and federal financial aid forms.

**Come visit us.** To reach students and families across the state, we have three locations. We also offer virtual one-on-one counseling and financial aid assistance.



#### **Mississippi Gulf Coast**

715 Cox Avenue  
Ocean Springs, MS 39564  
228.875.4441  
gulfcoast@get2college.org



#### **Metro Jackson**

2616 Lakeward Drive  
Jackson, MS 39216  
601.321.5533  
jackson@get2college.org



#### **North Mississippi**

5699 Getwell Road, Building H, Suite 3  
Southaven, MS 38672  
662.349.2789  
nms@get2college.org

# You've got questions. We've got answers.



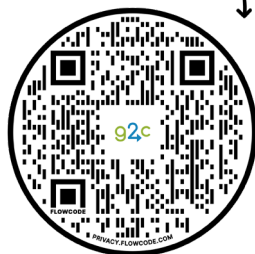
## Like. Tag. Share. Subscribe.

Connect with us on social media!



### 24/7 support in the palm of your hands.

Sign up to receive text message reminders and tips about college admission, financial aid, and the ACT. Have questions? Text us any time and one of our Get2College counselors will get back to you! Scan the QR Code below to register!



### MEET CHA- CHING!

Our chatbot, Cha-Ching, is available 24 hours a day to answer your questions at [Get2College.org](https://Get2College.org).

## What you need, when you need it.

From tips on how to nail the ACT to calculating the cost of college, Get2College.org has what you need, when you need it. Here are a few of our favorite resources:

- **Scholarship Search Tool**— Explore private scholarships available from state and national organizations.
- **EFC Calculator**— Understand what your college might expect you to contribute to the cost of college.
- **College Comparison Tool**— Compare your top college choices side-by-side.
- **Student Loan Repayment Calculator**— Estimate how much you'll owe monthly on your student loan after graduation.

# Careers in demand

In Mississippi, a great career is just around the corner. Opportunities in advanced manufacturing, energy, healthcare, and logistics are all in high-demand and offer good wages and opportunities for advancement—with or without a four-year degree.

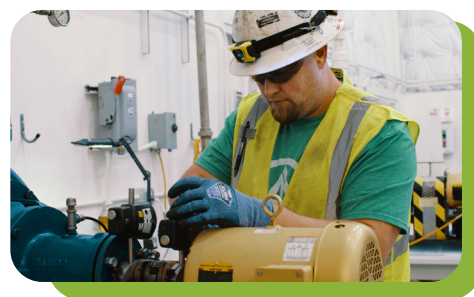
## In-demand & growth jobs in Mississippi

Sorted by highest demand. For the full list, visit [get2college.org](https://get2college.org).

Occupations	Avg. Salary	Career Cluster
Heavy and Tractor-Trailer Truck Driver	\$45,540	Transportation, Distribution & Logistics
General and Operations Manager	\$89,350	Business Management & Administration
Registered Nurses	\$61,250	Health Science
Elementary School Teachers	\$43,280	Education & Training
Light Truck Drivers	\$36,190	Transportation, Distribution & Logistics
Licensed Practical and Licensed Vocational Nurses	\$40,340	Health Science
Welders, Cutters, Solderers, and Brazers	\$44,340	Manufacturing
Electricians	\$49,980	Architecture & Construction
Secondary School Teachers	\$46,100	Education & Training
Accountants and Auditors	\$66,450	Finance
Police and Sheriff's Patrol Officers	\$37,210	Law, Public Safety, Corrections & Security
First-Line Supervisors of Construction Trades and Extraction Workers	\$60,390	Architecture & Construction
Industrial Machinery Mechanics	\$52,060	Manufacturing
Financial Managers	\$95,120	Finance
Medical and Health Services Managers	\$100,680	Health Science
Market Research Analyst and Marketing Specialists	\$47,300	Marketing

Source: Ithaka S+R

Date: 2022



Don't forget to subscribe to the Get2College YouTube channel for videos highlighting in-demand careers in Mississippi!

### Search for Jobs

Use the interactive database on the Get2College website, and explore high demand jobs available in Mississippi.





# Career growth

Consider this: When exploring careers, WHAT you want to do is only part of the story. Also consider WHERE you want to do it. If you want to be an engineer but are passionate about the environment, consider being an engineer at a renewable energy company. If you are interested in a career in finance but want to work in the healthcare industry, consider working as an accountant for a doctor's office or hospital.

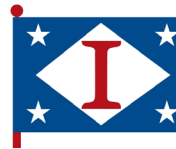
In addition to choosing your career path, explore employers that have opportunities available in your field. You might be surprised with what you find.

## Mississippi's Top 10 Largest Employers

- |  |  |
|--|--|
| <b>1. State of Mississippi Government</b><br><i>Statewide</i><br><b># of employees: 27,400</b><br>Employs Organizers, Persuaders, Thinkers, Creators, and Doers            | <b>6. Nissan North America Inc.</b><br><i>Canton, MS</i><br><b># of employees: 6,300</b><br>Employs Organizers, Helpers, Persuaders, Creators, Doers, and Thinkers |
| <b>2. Walmart Supercenter</b><br><i>Statewide</i><br><b># of employees: 25,150</b><br>Employs Organizers, Persuaders, Thinkers, Creators, and Doers                        | <b>7. Tyson Foods Inc.</b><br><i>Carthage, MS</i><br><b># of employees: 5,400</b><br>Employs Organizers, Creators, Persuaders, and Doers                           |
| <b>3. Huntington Ingalls Industries</b><br><i>Pascagoula, MS</i><br><b># of employees: 11,500</b><br>Employs Organizers, Persuaders, Thinkers, and Doers                   | <b>8. Beau Rivage Resort &amp; Casino</b><br><i>Biloxi, MS</i><br><b># of employees: 4,000</b><br>Employs Organizers, Creators, Persuaders, and Doers              |
| <b>4. University of Mississippi Medical Center</b><br><i>Jackson, MS</i><br><b># of employees: 10,000</b><br>Employs Organizers, Helpers, Creators, Thinkers, and Doers    | <b>9. Mississippi State University</b><br><i>Starkville, MS</i><br><b># of employees: 4,000</b><br>Employs Organizers, Helpers, Creators, and Thinkers             |
| <b>5. North Mississippi Health Services</b><br><i>Tupelo, MS</i><br><b># of employees: 7,200</b><br>Employs Organizers, Persuaders, Thinkers, Helpers, Creators, and Doers | <b>10. Tempstaff</b><br><i>Jackson, MS</i><br><b># of employees: 3,892</b><br>Employs Organizers, Helpers, Persuaders, Creators, Doers, and Thinkers               |

Source: Dept. of Labor Career One-Step, D&B Hoovers

Date: 2022



**Ingalls Shipbuilding**

Ingalls Shipbuilding is located on the MS Gulf Coast. Employing more than 11,000 people, Ingalls is the largest supplier of U.S. Navy surface combatants and has built 70% of the U.S. Navy fleet of warships. Ingalls offers co-ops, summer internships, and apprenticeships. They also offer careers ranging from accounting to welding.



The University of Mississippi Medical Center has 10,000 employees that work in fields including marketing, nursing, research, logistics, teaching, and finance.



# Starting your journey back to college

If you're an adult who is considering going back to school, chances are you are juggling a lot—a full-time job, family, tight budget, and an already full plate of responsibilities. But, we are here to help. Whether you are looking to complete a college degree, certificate, or credential for the first time, or you are going back to school to start a new career path, here's some advice.

# 1

## FIND YOUR “WHY.”

Whether you are seeking the personal feeling of accomplishment that comes with completing college or looking to increase your earning potential, it is important to identify why you are going back to school. This will not only keep you motivated when times get tough, but it will keep you focused and on track toward earning your college credential.

# 2

## FIND YOUR COLLEGE FIT.

Explore the types of colleges and degrees offered to determine the college that will fit your needs as an adult learner. Four-year colleges and universities offer bachelor's degrees and advanced degrees such as master's and doctorates. Community colleges are often more economical and offer two-year associate degrees, industry certifications, and certificates that take less than two years to complete.

# 3

## FIND A PROGRAM THAT FITS YOUR SCHEDULE.

Adult learners have a lot on their plates. Schools offer flexible and accelerated programs to meet the unique needs of adult learners including evening or weekend classes and online degree options.

# 4

## APPLY FOR ADMISSION.

Complete the admission application and be prepared to pay the application fee. Separate applications may be required to be considered for college-based scholarships.



## Ask Yourself...

- What interests me?
- What am I passionate about?
- How do I learn best?
- What do I want for my future?
- What type of degree am I seeking?

## College Types

→ **Public or private**

→ **Community college or four-year institution**

→ **Historically Black College or University**

## CONSIDER PROGRAMS THAT FIT YOUR SCHEDULE

### Evening courses

are best for those who work during the day.

### Weekend programs

offer intense coursework on weekends allowing you to earn a degree in the same time frame as a full-time student.

### Accelerated programs

allow you to earn a degree in a shorter amount of time.

### Independent study courses

allow you to complete coursework on your own, following your instructor's criteria.

### Online degree programs

allow you to complete coursework, participate in discussion groups, and submit papers online.

### Academic transfer programs

allow you to complete up to two years of a bachelor's degree at a community college before transferring to a four-year college or university to complete the remaining two years of study.



# Pathways to completing your education

## Industry Certification



Industry-recognized credentials which represent demonstrated skills and knowledge in demand by employers

### Example:

NCRC – National Career Readiness Certificate; Automotive Service Technician; Water Treatment Operator

## Certificate



Non-degree credentials usually issued by community colleges and other higher education institutions

### Example:

Apprentice Electric Lineman; Welding Technology; Heating, Air-conditioning and Refrigeration Technology; Graphic Design Technology; Practical Nursing



## Degree

### Undergraduate Degrees

#### Associate degree

Two-year degree from a community college

**Example:** Associate of Arts or Associate of Applied Science

#### Bachelor's degree

Four-year degree from a college or university

**Example:** Bachelor of Applied Science in Cybersecurity

### Graduate and Professional Degrees

#### Master's degree

An advanced degree achieved with additional years of study

**Example:** Master of Business Administration or Master of Education in Counseling

#### Doctorate

The highest level of degree in most fields for research or applied professional doctorates

**Example:** Medical, Dentistry, Physical Therapy, or Law.

## Do your homework: for-profit colleges

College is a big investment of time and money. If you plan to explore a for-profit college, consider these things to help measure your return on investment:

- Verify that your credits are eligible for transfer at a Mississippi community college or university.
- Find out if the industry certification you plan to earn is recognized and accepted by employers.
- Find out if the degree you're seeking is offered at any other college. If so, compare the total cost between the two and see how much you will have to borrow to earn your degree.

## Stacking Credentials

Mississippi community colleges have a 30/45/60 stackable credential model.

30 Credit hours = **Career Certificate**

45 Credit hours = **Technical Certificate**

60 Credit hours = **Associate Degree**

# My Way Mississippi

My Way Mississippi is the no-cost, one-stop-shop to help Mississippians plan, prepare, manage, and finance their post-secondary education. [www.mywayms.org](http://www.mywayms.org).



My Way Mississippi is the no-cost, one-stop-shop to help Mississippians plan, prepare, manage and finance their post-secondary education. The website will walk you through the decision process from where to go to college, how to pay for it, and how to find work after completion.

**- Cindy Goodin**

*Program Specialist for Specialized Training Pathways  
Mississippi Community College Board*



## PLANNING MY WAY

Learn about the different high school diploma options and how to earn up to a semester's worth of college credit in high school. Find the college planning timeline and the admission standards for Mississippi's public universities, explore career options, and understand how to start down a career pathway.



## PAYING MY WAY

Research ways to pay for college including state and federal financial aid, federal work-force grants, scholarships, AmeriCorps, apprenticeships, college savings, military-based assistance, and more.



## MY WAY TO COLLEGE

Explore the different college certificate and degree options, discover Mississippi's colleges and universities through snapshot charts/scorecards, learn how adult learners who have earned college credits but not a degree can return to finish what they started, and ensure that as a community college student planning to transfer to a Mississippi public four-year institution you select the correct courses for transfer credit.



## MY WAY WORKS

Find out about the different programs and services available to help you get to work.



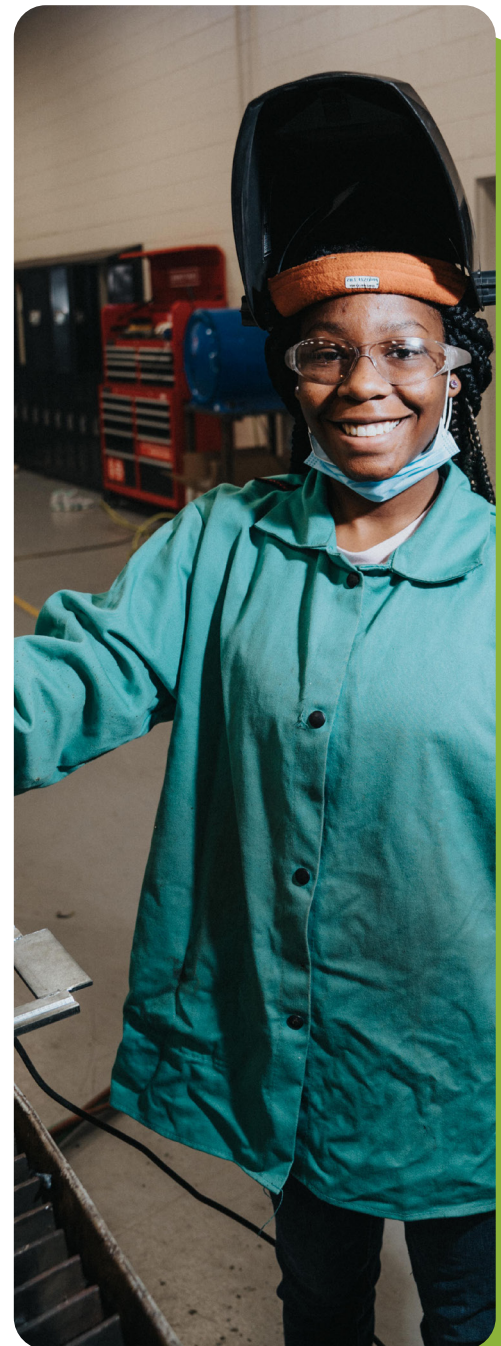
# Need your high school diploma or equivalency?

Skill UP Mississippi is an initiative of the Office of Adult Education at the Mississippi Community College Board. Individuals can pursue various High School Equivalency options, whether it's HiSET, GED, or MS Competency Based Diploma, while enrolling in career pathways through Smart Start and MIBEST. Skill UP MS helps people launch careers, strengthens the state workforce, and creates an opportunity for economic development. Learn more by visiting [skillupmississippi.com](https://skillupmississippi.com).

Through career pathways, adult education is focused on a student-centered approach to training and education by connecting students to occupational training and postsecondary education in order for them to be prepared to obtain and progress in a career.



Mississippi became the fourth state in the nation to allow students without a high school diploma to potentially receive federal student financial aid, through Ability to Benefit, for enrolling in a MIBEST eligible career pathway program. To learn more about MIBEST, visit [mibest.skillupmississippi.com](https://mibest.skillupmississippi.com).



# ACT WorkKeys Career Readiness Certificate

WorkKeys is a system of assessments and curriculum that build and measure essential workplace skills that can affect your job performance and increase opportunities for career placement and advancement.

## WORKKEYS PREPARATION

Through Skill UP MS programs, ACT WorkKeys Curriculum is available to prepare individuals for the ACT WorkKeys Assessments leading to the National Career Readiness Certificate (NCRC) at [skillupmississippi.com/#programs](https://skillupmississippi.com/#programs)

With ACT WorkKeys you can earn your National Career Readiness Certificate (NCRC\*), an assessment-based credential issued at four levels: Platinum, Gold, Silver, and Bronze. The NCRC measures and certifies the essential work skills needed for success in jobs across industries and occupations.

An NCRC is earned by achieving a Level Score of 3 or better on all three WorkKeys assessments:

- Applied Math
- Workplace Documents
- Graphic Literacy

*They are also available in Spanish.*



## NCRC Skill Levels

3

**BRONZE**  
**LEVEL 3**  
score minimum  
on all assessments  
**16%**  
of jobs demonstrate  
this skill level

**Relevant Occupations**  
*Auto Body Repair Technician*  
*Veterinary Assistant*  
*Janitorial Assistant*  
*Drywall Installer*  
*Pharmacy Aide*

4

**SILVER**  
**LEVEL 4**  
score minimum  
on all assessments  
**67%**  
of jobs demonstrate  
this skill level

**Relevant Occupations**  
*Administrative Manager*  
*Head Cook*  
*Medical Assistant*  
*Engineering Technician*  
*Machinist*

5

**GOLD**  
**LEVEL 5**  
score minimum  
on all assessments  
**93%**  
of jobs demonstrate  
this skill level

**Relevant Occupations**  
*School Counselor*  
*Pharmacy Technician*  
*Semi-Conductor Processor*  
*Business Executive*  
*Electrician*

6

**PLATINUM**  
**LEVEL 6**  
score minimum  
on all assessments  
**99%**  
of jobs demonstrate  
this skill level

**Relevant Occupations**  
*Accountant*  
*Technical Writer*  
*Sales Manager*  
*Registered Nurse Manager*  
*Elevator Installer and Repairer*



# Taking the ACT or ACCUPLACER

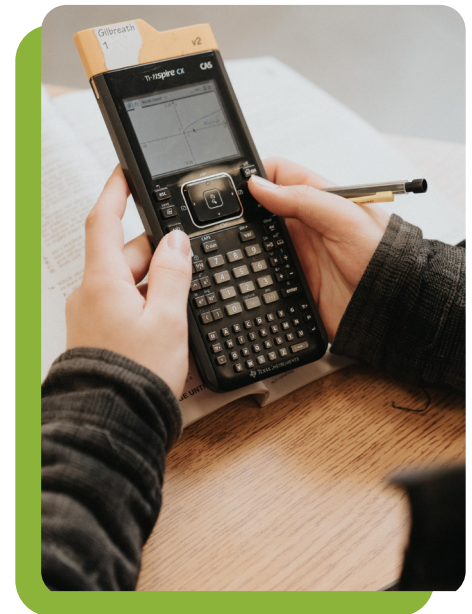
ACT scores are requested by most colleges and universities as a part of the admission process. Your results may be used for college admission, scholarships and academic advising. For certain academic programs such as nursing, there may be an ACT subscore minimum requirement.

The ACCUPLACER test may satisfy the entrance exam requirement for adults. This test evaluates students' abilities in reading, writing and math. Results are used to place students in academic or career-technical programs to maximize success. Check with your college to see if this is an option for you.



ACT TEST DATES	REGISTRATION DEADLINE	LATE FEE REQUIRED	GET2COLLEGE WORKSHOPS
<b>Sept 10, 2022</b>	Aug 5	Aug 19	Aug 27 @ 9 a.m.
<b>Oct 22, 2022</b>	Sept 16	Sept 30	Oct 15 @ 9 a.m.
<b>Dec 10, 2022</b>	Nov 4	Nov 11	Dec 3 @ 9 a.m.
<b>Feb 11, 2023</b>	Jan 6	Jan 20	Feb 4 @ 9 a.m.
<b>April 15, 2023</b>	March 10	March 24	March 25 @ 9 a.m.
<b>June 10, 2023</b>	May 5	May 19	June 5 @ 9 a.m.
<b>July 15, 2023</b>	June 16	June 23	n/a

*\*ACT prices and fees are subject to change. See act.org for more details.*



## PREPARE FOR THE ACT WITH GET2COLLEGE

Find helpful tips and tricks for the ACT in short 1-minute videos on our Youtube channel at:

**[bit.ly/g2cyoutube](https://bit.ly/g2cyoutube)**

## Residual ACT

An on-campus or “residual” testing program is available for colleges to administer the ACT to students who were unable to test on an ACT National Testing date.

## ACT Fees\*

ACT, no writing	\$63.00
ACT, plus writing	\$88.00
Late Fee	\$36.00
Standby Testing	\$63.00

*\*ACT prices and fees are subject to change. See act.org for more details.*

# Your degree may be closer than you think

If you have Mississippi public college credits, Complete 2 Compete (C2C) is a statewide program focused on helping Mississippi adults who have completed some college—but not a degree—finish the requirements necessary to complete a college education. There's even financial aid assistance for those who qualify. For more information visit [msc2c.org](https://msc2c.org).

**This program is designed for the Mississippi adult learner who:**



- Is 21 years of age or older
- Has attended a public college or university in Mississippi
- Has earned at least 12 hours of college credit but has not yet earned a bachelor's degree
- Has been out of college for at least two years

Adult learners will be able to finish their degree and eliminate many of the typical barriers to enrollment.

Mississippi's eight public universities, 15 public community colleges, and the University of Mississippi Medical Center (UMMC) all participate in the Complete to Compete program.

## Reverse Transfer

Reverse Transfer allows students who have transferred from a community college to a public university with at least 16 transferable credits to transfer credits earned at the four-year institution back to the community college. These reverse transfer credits count toward earning an associate degree, which gives students an additional credential and improves employability.

The Reverse Transfer Process is simple. Once you have completed at least one semester at the university, request the university send your transcript back to the community college you attended. Contact the registrar at the community college you attended and ask them to analyze your transcript with the credits you earned at both institutions to determine if you are eligible to receive an associate degree.

Community college students who plan to transfer to a four-year college or university should be aware of the transfer requirements that may apply in their particular situation or program of study. These requirements vary with ACT score, high school preparation, high school GPA, and the individual transfer college.

Students may take freshman and sophomore level transferable academic courses while at a community college. Generally, one-half of the hours required for a bachelor's degree may be transferred from a community college and applied to that degree at a four-year college or university.

It is important to choose courses wisely. The Mississippi Articulation and Transfer Tool website ([matttransfertools.com](https://matttransfertools.com)) has been created to ensure that those seeking transfer to a Mississippi public four-year institution select the correct courses. It is essential that community college students meet with their community college academic advisor on a regular basis and refer to the articulation agreement when making community college course selections.



## ENLISTING IN YOUR EDUCATION

The Department of Veterans Affairs provides education financial assistance to veterans and dependents through the GI Bill. The GI Bill offers qualifying veterans and their family members money to cover all or some of the costs for school or training.

To learn more about the GI Bill and eligibility requirements, please visit: [benefits.va.gov/gibill/](https://benefits.va.gov/gibill/)



# Colleges in Mississippi

## COMMUNITY & JUNIOR COLLEGES

**Coahoma CC**   
coahomacc.edu

**Copiah-Lincoln CC**  
colin.edu

**East Central CC**  
eccc.edu

**East MS CC**  
eastms.edu

**Hinds CC**   
hindscc.edu

**Holmes CC**  
holmescc.edu

**Itawamba CC**  
iccms.edu

**Jones College**  
jcc.edu

**Meridian CC**  
meridiancc.edu

**MS Delta CC**  
msdelta.edu

**MS Gulf Coast CC**  
mgccc.edu

**Northeast MS CC**  
nemcc.edu

**Northwest MS CC**  
northwestms.edu

**Pearl River CC**  
prcc.edu

**Southwest MS CC**  
smccc.edu

## PUBLIC UNIVERSITIES

**Alcorn State University**   
alcorn.edu

**Delta State University**  
deltastate.edu

**Jackson State University**   
jsums.edu

**Mississippi State University**   
msstate.edu

**Mississippi University for Women**  
muw.edu

**Mississippi Valley State University**   
mvsu.edu

**University of Mississippi**   
olemiss.edu

**University of Southern Mississippi**   
usm.edu

## PRIVATE UNIVERSITIES

**Belhaven University**  
belhaven.edu

**Blue Mountain College**  
bmc.edu

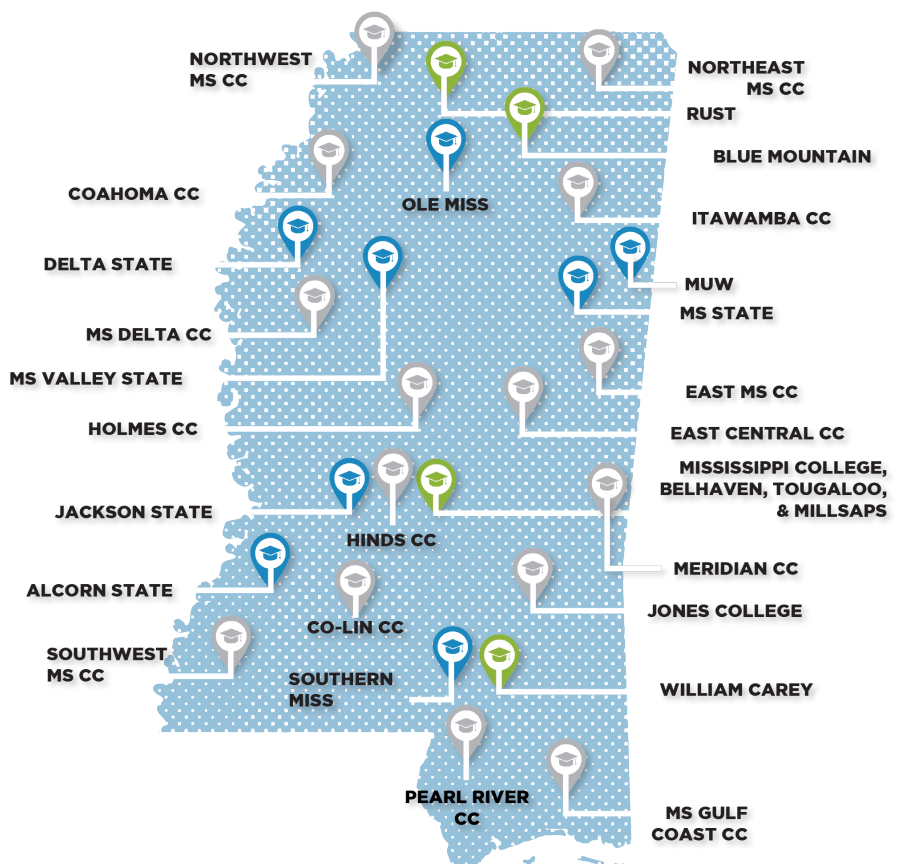
**Millsaps College**   
millsaps.edu

**Mississippi College**   
mc.edu

**Rust College**   
rustcollege.edu

**Tougaloo College**   
tougaloo.edu

**William Carey University**  
wmcarey.edu



### HISTORICALLY BLACK COLLEGES AND UNIVERSITIES (HBCUs)

A college or university that was originally founded to educate students of African American descent.



### ONE CLICK TO APPLY

Apply to these colleges with one admission application, the Common Application, at [commonapp.org](https://commonapp.org).

# Four ways to **pay** for college



1

## Private Scholarships

Use the Get2College Scholarship search tool and browse other popular scholarship sites like:

- [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)
- [fastweb.com](http://fastweb.com)
- [unigo.com](http://unigo.com)
- [bold.org](http://bold.org)



2

## College Scholarships and Grants

Most scholarships come directly from individual colleges. These may be based on academic merit, leadership, community service, financial need, or talents such as athletics, art, or music. You must be accepted for admission in order to receive scholarships and financial aid. Most admission applications can be found online at each college's website. Make sure you meet all priority deadlines!

## Cost of Attendance

is the total estimated cost of attending a college and includes tuition, fees, housing, meals, books, and other living expenses.

## Community colleges in Mississippi



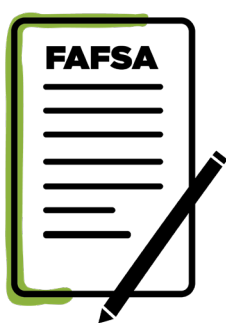
**\$3,120 - \$4,050**  
annual tuition  
2022-2023

## Public universities in Mississippi



**\$7,394 - \$9,358**  
annual tuition  
2022-2023

*Tuition and fees are subject to change.*



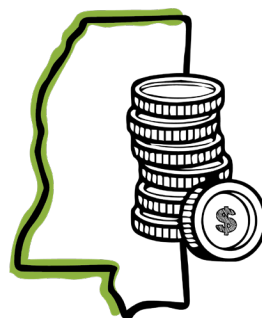
3

## Federal Aid The FAFSA

The FAFSA is the Free Application for Federal Student Aid and is required to receive any federal funds. Federal funds include Pell Grant and other need-based and non-need-based grants, work-study program, and student loans. The FAFSA may also be used for awarding some state aid, institutional aid, and even private scholarships. Apply at **studentaid.gov**.

If you have any special circumstances, contact the Financial Aid Office of the school you plan to attend.

Some schools may require the CSS Profile\* in addition to the FAFSA.



4

## Mississippi Aid MAAPP

The Mississippi Office of Student Financial Aid offers grants based on merit and financial need to full-time students attending eligible Mississippi colleges and universities. To receive any state assistance, you must take and pass at least 15 hours each semester (Fall/Spring). If students meet the requirements for more than one grant, students will be awarded the state grant with the highest amount.

The application is available at **msfinancialaid.org** or you can link to the Mississippi application after completing the FAFSA and most of your info will be prefilled.



PHI THETA KAPPA  
HONOR SOCIETY

## If you attend a community college, join Phi Theta Kappa.

Eligible students will receive an invitation if membership requirements are met, typically 3.5 GPA and 12 credit hours.

Phi Theta Kappa members are eligible for transfer scholarships at Mississippi four-year colleges and universities.

*\*UMMC does not currently offer PTK scholarships.*

## FAITH Scholarship:

Foster youth are now eligible for full college scholarships. Learn more at: [www.msfinancialaid.org/faith](http://www.msfinancialaid.org/faith).



# Completing the FAFSA

[studentaid.gov](http://studentaid.gov)

It is important to complete the Free Application for Federal Student Aid (FAFSA), the application used to help determine student eligibility for financial aid. You can file as early as October 1. Make sure to file the FAFSA before your college's priority filing deadline to qualify for the most money.

## THE FAFSA IS FREE!

If a website asks you to pay to fill it out, you're not dealing with the official FAFSA: [studentaid.gov](http://studentaid.gov).

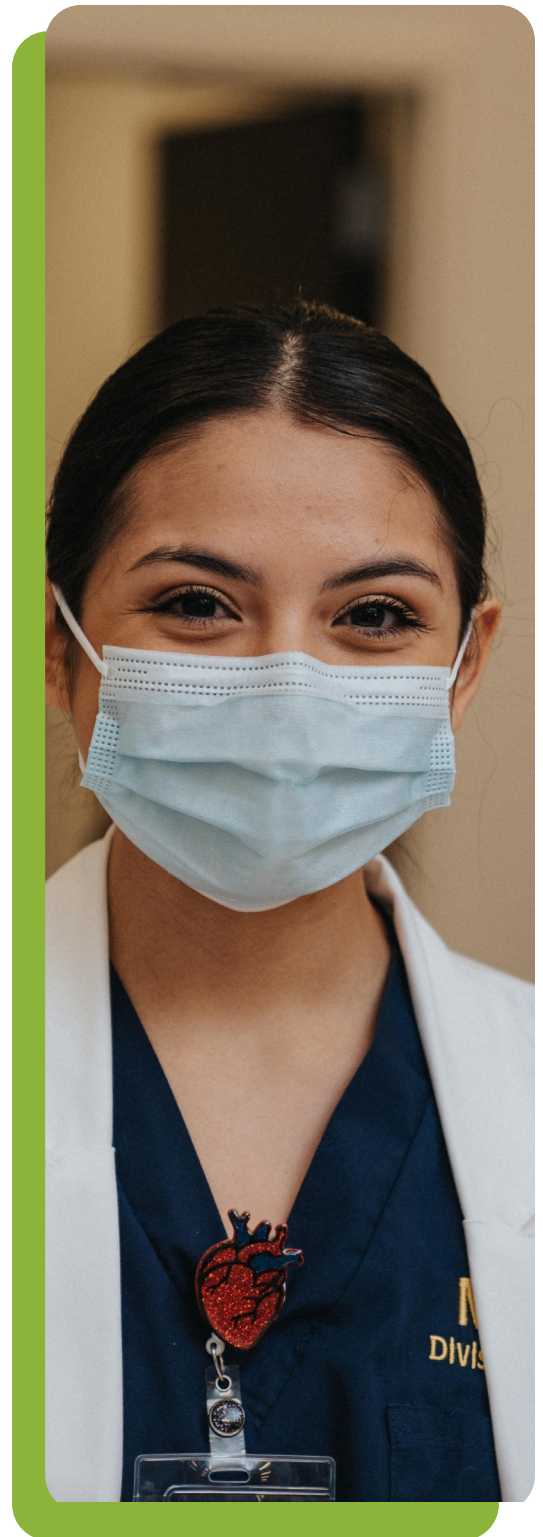
### ASSISTANCE FILING THE FAFSA

If you have questions about your FAFSA, give us a call! We can help!



### FEDERAL AID THAT A STUDENT CAN RECEIVE BY COMPLETING THE FAFSA:

- ☐ **Pell Grant**- Free need-based grant for undergraduate students.
- ☐ **Work Study**- Part-time job for students with financial need.
- ☐ **The Federal Supplemental Educational Opportunity Grant (FSEOG)** - A grant for undergraduate students with exceptional financial need at participating schools.
- ☐ **Loans**- *Learn more on pages 22-23.*



# Mississippi Aid Application (MAAPP)

[msfinancialaid.org](https://msfinancialaid.org)

Apply as early as October 1 at [msfinancialaid.org](https://msfinancialaid.org). A link to the state aid website is also available from the FAFSA confirmation page. Currently, Mississippi aid is only available for full-time students. For some state aid, you must be within 1-3 years of high school graduation to qualify.



**Mississippi Office of  
Student Financial Aid**

[msfinancialaid.org](https://msfinancialaid.org)

601.432.6997

## **MTAG - Mississippi Tuition Assistance Grant**

**Application deadline:  
September 15, 2023, with  
supporting documents due  
by October 15, 2023**

Pays up to \$500/year for freshmen and sophomores and \$1,000/year for juniors and seniors.

- Requires a 15 ACT
- 2.5 GPA
- Students cannot be maximum Pell-eligible

## **MESG - Mississippi Eminent Scholars Grant**

**Application deadline:  
September 15, 2023, with  
supporting documents due  
by October 15, 2023**

Pays \$2,500/year.

- **Must apply within three years of high school graduation**

## **HELP - Higher Education Legislative Plan**

**Application deadline:  
March 31, 2023, with  
supporting documents  
due by April 30, 2023**

- Covers full tuition and required fees for eight semesters at a public institution.
- **Must be within one year of high school graduation**



**The Mississippi Office of Student Financial Aid accepts ACT superscores through the July 2023 test date.**



**Are you getting Missing Documents emails from Student Financial Aid?**

Check your MAAPP student dashboard for more information!

## **What's next after applying for state aid?**

- Check the status of your application through your student account at [msfinancialaid.org](https://msfinancialaid.org) using your username and password.
- To continue to receive Mississippi aid, you must take and pass at least 15 hours each semester (fall/spring).



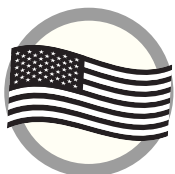
# Identify your **DEPENDENCY STATUS** on the FAFSA!

## Dependent Student

If you answered

**no**

to all these questions, you may be considered a dependent student and may be required to provide your parents' financial information when completing the FAFSA.



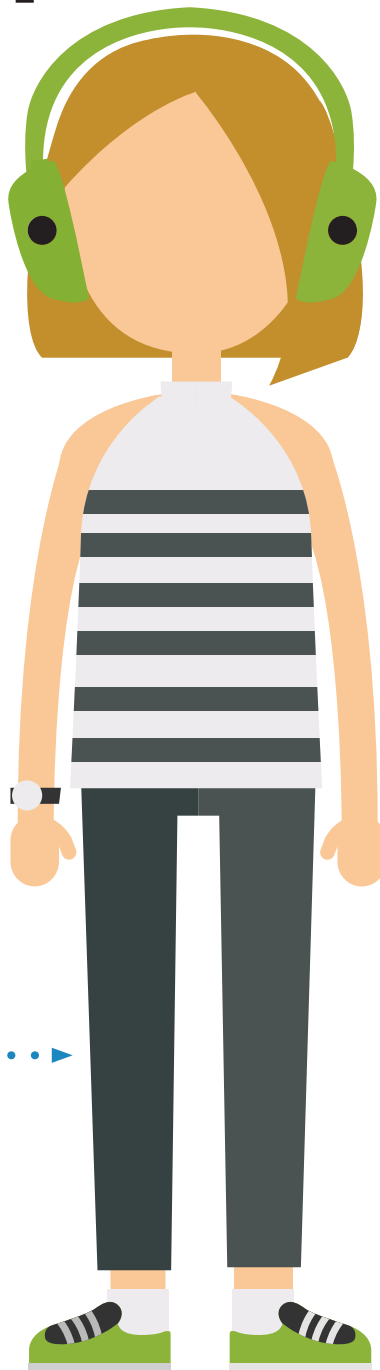
**no**

Are you currently serving on active duty in the U.S. armed forces for purposes other than training? Are you a veteran of the U.S. armed forces?

**no**

**Risk of being homeless**

Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?



**no**

**Foster Care**

At any time since you turned 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

**no**

**24+**

Will you be 24 or older by Jan 1. of the school year for which you are applying for financial aid?

**no**



Will you be working toward a master's or doctorate degree? (MA, MBA, MD, JD, PhD, EdD etc.)

**no**



Are you married or separated but not divorced?

**no**



Do you have children who receive more than half of their support from you?

**no**



Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

**no**



Are you an emancipated minor or are you in a legal guardianship as determined by a court?



# Start Here!

**24+**

**yes** .....

Will you be 24 or older by Jan 1. of the school year for which you are applying for financial aid?



**yes** .....

Will you be working toward a master's or doctorate degree? (MA, MBA, MD, JD, PhD, EdD etc.)



**yes** .....

Are you married or separated but not divorced?



**yes** .....

Do you have children who receive more than half of their support from you?



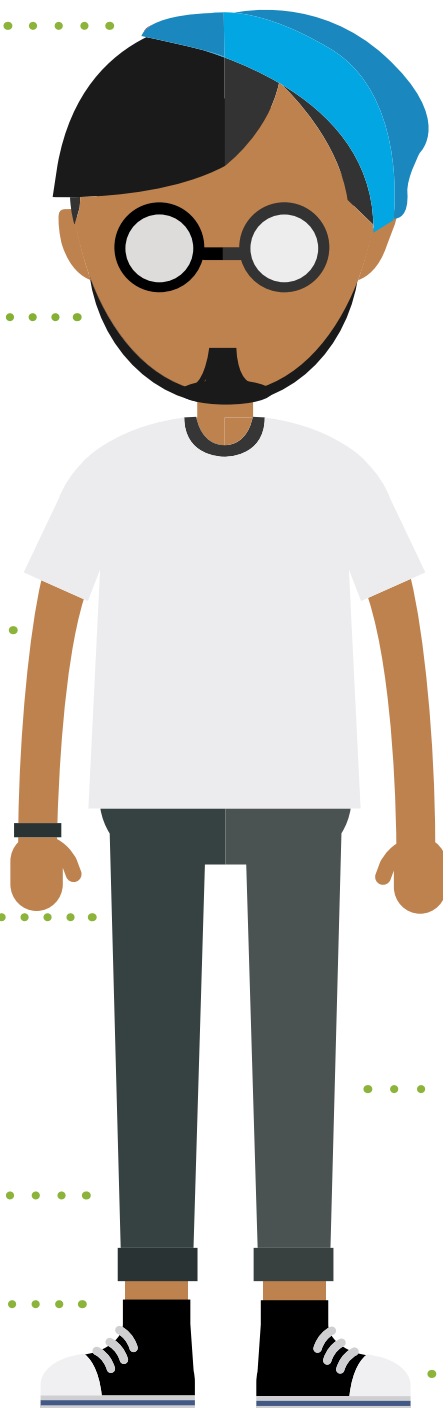
**yes** .....

Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?



**yes** .....

Are you an emancipated minor or are you in a legal guardianship as determined by a court?



**Foster Care**

**yes** .....

At any time since you turned 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?

## Unique circumstances?

If you are unsure of how to answer a certain criteria question, then consult the financial aid office at your college of choice.

## Independent Student

If you answered

**yes**

to any of these questions, then you may be an independent student. You may not be required to provide parental information on your FAFSA.

..... **yes**



Are you currently serving on active duty in the U.S. armed forces for purposes other than training? Are you a veteran of the U.S. armed forces?

**Risk of being homeless**

**yes**

Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

# Financial Aid Data Sheet

If you are an **independent** student, use this data sheet to record your information.

If you are a **dependent** student, you will need to use parent information as well. Be sure to record your parent's FSA ID as well.

## FINANCIAL AID DATASHEET

### The FAFSA

fafsa.gov

Student's name: \_\_\_\_\_ Date FAFSA submitted: \_\_\_\_\_

FAFSA Save Key: \_\_\_\_\_

### STUDENT FSA ID:

Student Username: \_\_\_\_\_

Student Password: \_\_\_\_\_

Student Email: \_\_\_\_\_ ☐ Verified

Student Cell Phone: \_\_\_\_\_ ☐ Verified

Question #1: What city were you born in? Answer #1: \_\_\_\_\_

Question #2: What is your mother's maiden name? OR What is your high school's mascot?

Answer #2: \_\_\_\_\_

Question #3: \_\_\_\_\_

Answer #3: \_\_\_\_\_

Question #4: \_\_\_\_\_

Answer #4: \_\_\_\_\_

## Mississippi Aid Application

msfinancialaid.org

Student Username: \_\_\_\_\_

Student Password: \_\_\_\_\_

## RENEW YOUR FAFSA & MISSISSIPPI AID ANNUALLY

Renew your financial aid with the step-by-step tutorial on the Get2College YouTube channel, or contact a Get2College counselor for a virtual appointment.

# FAFSA and Mississippi Aid Application Tips

## FSA ID

- Make sure to save your FAFSA username and password (FSA ID). You'll need this every year to submit the FAFSA. You can only have one username per Social Security Number.
- When creating your FSA ID, enter your information as it is on your Social Security Card. Confirm that everything is correct before proceeding. This is very important so that everything processes correctly!
- Have you forgotten your FSA ID? If you are unable to send a text, email, or answer challenge questions, it's time to call 1-800-4-FEDAID for help in resetting your information.



**1-800-4-FEDAID**

## COMPLETING THE APPLICATION

- Know the information you will need to complete the FAFSA. Take time to gather these items beforehand. Find these documents on our website: <https://get2college.org/fafsa-federal-aid>
- If you get an error message while in the FAFSA, don't stress! Log out, clear your cache or try a different browser, and log back in. The FAFSA technology requires the browser history and cache to be cleared for a smooth submission process.

## If you are a dependent student, you must use a parent's income information.

- If your biological parents are married (regardless of filing status), you will use both parents' information.
- If your parents are divorced or separated, the FAFSA instructs you to use the parent with whom you lived more during the past 12 months. Yes, stepparents are included on your FAFSA, so if your parent is remarried AS OF THE DAY you submit your FAFSA, you will use stepparent income and assets as well.



**Tutorials for completing the FAFSA and MS Aid Applications can be found on our YouTube channel, or ask Cha-Ching, our 24/7 chatbot, any questions you have!**



## After submitting the FAFSA - Complete the MS Aid Application

When you submit your FAFSA, you will get a confirmation page. Don't close it! You will see a link to transfer your information to the MS Aid Application (MAAPP) and some of your information will be pre-populated within that form. You may need to pay attention to your browser's pop-up blocker for this to happen.

If you provided your email address in the FAFSA, you will receive a confirmation email once you submit and a few days later another confirmation email that the FAFSA is completed; this means the FAFSA information has been sent to the colleges.

After you submit your MAAPP, you will receive an email to create your log-in information for an online account. You will need this information to access the MAAPP online dashboard to access the status of your Mississippi Aid Application.



# Borrow wisely

studentaid.gov | 2022-2023 Interest Rates

The following loan interest information provides the fixed interest rates for new Direct Loans first disbursed on or after July 1, 2022, and before July 1, 2023. These rates will apply to new Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct Plus Loans made during this time.

## DIRECT SUBSIDIZED LOANS

Undergraduate

4.99%

## DIRECT UNSUBSIDIZED LOANS

Undergraduate

4.99%

## DIRECT UNSUBSIDIZED LOANS

Graduate

6.54%

## DIRECT PLUS LOANS

Graduate & parents

7.54%

### Subsidized

To be eligible, students must show financial need and the government pays the interest until 6 months after graduation or after dropping below half-time enrollment.

### Unsubsidized

Available to any undergraduate. Student borrower is responsible for interest payment from the time it is disbursed until paid in full.

## Entrance Counseling

You must complete entrance counseling at studentaid.gov before your school can make the first disbursement of your student loan. This helps you to understand your responsibilities regarding your loan.

## Master Promissory Note

To take out a Direct Loan for the first time, you must complete a Master Promissory Note (MPN). The MPN will be provided either by your school or the Federal Department of Education.

## Get2College

STUDENT LOAN  
REPAYMENT  
CALCULATOR



If you're not sure how much your monthly payments will be on your student loan after graduation, Get2College's Student Loan Repayment Calculator is the perfect tool for you. Simply input the amount of your loan, loan interest rate, and how long you have to pay it back, and it will estimate what your monthly bill will be.

Find it here: [bit.ly/repaymentcal](https://bit.ly/repaymentcal)

## Award Notification

You will receive a financial aid award notification only from those colleges to which you have been offered admission. The award notification will tell you what financial aid you are eligible to receive, how to accept, and the next steps in the process. 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.

### Sample financial aid letter

Estimated Cost of Attendance	\$25,000					
Expected Family Contribution	-\$0					
Total Financial Need	\$25,000					
Award Description	Fall	Spring	Total	Accept	Decline	Partial
Pell Grant	\$3,448	\$3,447	\$6,895	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
HELP Grant	\$4,359	\$4,359	\$8,718	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Academic Excellence Scholarship	\$500	\$500	\$1,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Work Study	\$600	\$600	\$1,200	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Direct Loan - Subsidized	\$1,750	\$1,750	\$3,500	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Direct Loan - Unsubsidized	\$1,000	\$1,000	\$2,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<b>TOTAL</b>			<b>\$23,313</b>			

**You don't have to accept the entire loan amount!**

It is good practice to only accept the dollar amount you need for your educational expenses each year.

# Loans beyond college

Students who have previously enrolled in college may have prior student loans that are now in default. The following options can help you get out of default and/or regain eligibility for federal student aid.

## **Avoid Delinquency & Default**



**Margaret Saffold**

*Loan Portfolio  
Manager at  
Woodward Hines  
Education  
Foundation*

### **Loan Rehabilitation**

To rehabilitate defaulted federal student loans, you must sign an agreement to make a series of nine monthly payments over a period of 10 consecutive months. The monthly payment amount you'll be offered will be based on your income, so it should be affordable. In fact, your monthly payment under a loan rehabilitation agreement could be as low as \$5! Each payment must be made within 20 days of the due date. Loans can only be rehabilitated once.

**Loan consolidation** Loan consolidation allows you to pay off your defaulted federal student loans by consolidating (combining) your loans into a new Direct Consolidation Loan. To consolidate a defaulted federal student loan into a new Direct Consolidation Loan, you must either agree to repay the new Direct Consolidation Loan under an income-driven repayment plan or make three consecutive, voluntary, on-time, full monthly payments on the defaulted loan before you consolidate it.

**Repayment in full** is exactly as it sounds; you can repay the full amount that you owe at that time. Contact the U.S. Department of Education Default Resolution Group at 1-800-621-3115. They will help you figure out the way to resolve your default based on your individual circumstance.





# Serving you at **THREE** locations!



## **Gulf Coast Get2College Center**

715 Cox Avenue, Ocean Springs, MS 39564  
228.875.4441 | [gulfcoast@get2college.org](mailto:gulfcoast@get2college.org)



## **Jackson Get2College Center**

2616 Lakeward Drive, Jackson, MS 39216  
601.321.5533 | [jackson@get2college.org](mailto:jackson@get2college.org)



## **North MS Get2College Center**

5699 Getwell Road, Bldg H, Ste 3  
Southaven, MS 38672  
662.349.2789 | [nms@get2college.org](mailto:nms@get2college.org)



Available  
statewide  
for virtual  
appointments

Whether it's a 4-year university or technical program at a community college, we're here to help. For free resources or to schedule an appointment, please visit us at [get2college.org](https://get2college.org)



WOODWARD  
HINES  
EDUCATION  
FOUNDATION

Elevating Mississippi to a Higher Degree



Improving Mississippi's Workforce  
by Degrees™

