

The **MARSHALL** *Islands*
Scholarship Loan and Grant Board

PROGRAM POLICIES & PROCEDURES

As revised April 2002



Program Implementation. Pursuant to PL 1979-19 (the scholarship Assistance Act) passed by the Nitijela, the Marshall Islands Scholarship Grant & Loan Board (MISGLB) is responsible for forwarding financial aid to students and controlling the appropriate scholarship funds. The MISGLB establishes rules, regulations, and policies for RMI Scholarships, as well as supervising the administration of the scholarship program.

Mission. To become a modern and prosperous nation in control of our own place in the world, the Republic needs to have many citizens with good levels of education. The Government of the Republic of the Marshall Islands wants to help students attend college for academic and vocational training, to advance in education to the limit of their ability. Scholarship assistance is used to prepare students to fill present and future jobs needed by the Republic. Scholarships are awarded to those students who have financial need and who have demonstrated their likelihood to benefit from higher education. In accordance with Government plans as stipulated in Vision 2018 and related documents, awards are granted on the basis of how they help to fulfill the stated needs of the Republic, how they strengthen the declared national policies, and how they promote national developmental and affirmative initiatives.

Areas of Emphasis. As indicated in vision 2018 and related Government planning documents, the emphasis for scholarships in the next ten years is to build capacity in the Republic of the Marshall Islands by promoting school and health improvement, profession and business development, technology (particularly appropriate technological) development, integrated rural and island economy development, and general management & leadership development.

The MISGLB will award scholarships in national priority areas. The top priorities are:

* Education and Health & Allied Fields
Other priority areas are:

- > Communication
- > Entrepreneurship, Business Management, Economics, and Accountings
- > Fisheries and Maritime Studies
- > Industrial Trades
- > Law and Law Enforcement
- > Science, Engineering, and Technology

The fields of studies prioritized by the Board are in line with national long term development goals and objectives. An assessment of the relevancy of these priorities will be conducted every five years by the Administrative Office with the National Training Council for the Board's periodic approval.

Award Policy

The MISGLB will offer awards to students attending U.S. regionally accredited colleges/universities or other schools approved by the MISGLB. The awards are normally for study for an academic degree, unless approval is given for study leading to a professional certificate or license.

Eligibility

To be eligible for consideration for a scholarship grant/loan, new applicants must meet the following criteria:

- > Legal RMI Citizenship
- > High school graduate or GED Certificate
- > Good physical, mental, and emotional health
- > Adequate skills in reading, writing, and speaking English
- > TOEFL Score of 500 and a high school grade point average of at least 3.0 (for freshmen) or a college grade point average of at least 2,5 (for transfer students)
- > Police clearance
- > Evidence of application for a Pell Grant (for applicants bound for U.S. school)
- > Below the age of 55
- > Field of study in a designed priority area at a school from the list of MISGLB-recommended institutions or an acceptable equivalent

Students applying for scholarship assistance must obtain admission to a college, university or technical institute designated as acceptable to the MISGLB. The MISGLB intent is to provide guidelines to help students to make appropriate choices. As a general rule, scholarship assistance will not be given to RMI resident students attending two-year colleges other than the College of the Marshall Islands, except for those offering specific technical programs that have been designated as acceptable by the Board.

Application Materials for New Applicants

To be eligible for consideration, new applicants must submit a complete application form for financial assistance along with following supporting documents. Incomplete applications will not be considered.

- > **Official, certified transcripts** for high school graduates; a GED certificate or transcripts from other postsecondary institutions attended.
The minimum requirement is a grade point average (GPA) of 3.00 from high school or 2.50 from college.
- > **An essay** in English on the applicant's educational goals and career plans, at least two full pages long (double space typed).
- > **Two letters of reference** from people who can knowledgeable testify about the applicant's scholastic ability and preparation for higher education, such as teachers, counselors, school administrators, or other responsible adults.
- > Certified results of the **Test of English as a Foreign Language (TOEFL)** taken within the past two (2) years. The minimum score required by the MISGLB is 500.
- > A copy of the **letter of acceptance** from the institution the applicant wishes to attend.

- > A copy of the **financial aid award letter** from the institution the applicant wishes to attend, indicating the amount of aid the applicant will receive from USA Federal Student Aid Programs (Pell Grant, SEOG, College Work Study) and other scholarship
- > **A brochure or pamphlet** from the institution the applicant wishes to attend, indicating estimated educational and living costs for the academic year.

Students who are dropped from the RMI Scholarship Program because of unsatisfactory grade point average or academic progress must re-apply as new applicants and follow the application requirements as outlined above (for two consecutive school semesters). In addition, they must submit official transcripts to the Board that indicate they have taken additional college work subsequent to the work they did as RMI Scholarship students, and that they have made satisfactory progress in that work. The Board retains the right to make a decision on a case by case basis in these instances.

Application Materials for Ongoing Scholarship Recipients

To be eligible for grant renewal, the following need to be submitted along with a complete applications form. Incomplete applications will not be considered.

- > A copy of the applicant's program of study.
- > Official transcripts of the coursework already completed, evidencing a cumulative grade point average of at least 2.10 (SY2003), 2.30 (SY 2005), and 2.5 (SY2007) and successful completion of at least 12 credit hours per term (semester or quarter) in courses listed in the Board approved program of study. Students who fail to maintain an acceptable grade point average at the end of the academic year or who fail to make acceptable progress towards their academic degree or certification will be dropped from the program and must reapply to MISGLB if they seek further scholarship funding. At the time they reapply, such students must meet the same eligibility requirements as new applicants, including a college grade point average of at least 2.50.
- > Indication of continuation of study in the Board-approved field of study, or a Board-approved change in the field of study. Students are allowed to change majors only during the first two years of their scholarship award, and only if the new major is in a field recognized as a priority area by the MISGLB.
- > A signed agreement with the Board to complete the course of study in not more than 10 consecutive semesters (excluding summers) and to return to the Republic to serve the people in the Republic for at least two years in the field of work the applicant studied.

Application Deadlines

- > The deadline is May 1 for all applications for study for the academic year at institutions in the U.S.A., Hawaii, Guam, Marshall Islands, and elsewhere in Micronesia.
- > The deadline is April 1 for all applications for study for the summer semester at institutions in the U.S.A., Hawaii, Guam, the Marshall Islands, and elsewhere in the Micronesia
- > The deadline is December 15 for all applications for study for the academic year at the University of South Pacific and institutions in Australia and New Zealand. Late applications will not be considered.

Required Family Contribution

The applicant's family is expected to contribute to the applicant's academic and living expenses, according to their means as indicated in the following table:

Annual Family Income	Family Contribution
\$45,000 and over	\$ 3,000
\$35,000 and over	\$ 2,500
\$30,000 and over	\$ 2,000
\$20,000 and over	\$ 1,000
\$10,000 to 19,999	\$ 500
\$Below \$10,000	\$ 100

Note: The family contribution will be reduced if the family has other dependents currently in college.

Award Ceiling

The funds available for RMI Scholarships are limited; consequently the MISGLB has established the following ceilings limiting the maximum allowable payment to scholarship recipients studying in the U.S.A., Hawaii, Guam Australia, New Zealand, and elsewhere outside of Micronesia.

Need areas:	Amount
Books & Supplies	\$900.00 or local equivalent
Personal Expenses	\$1000.00 or local equivalent
Health Insurance	100% of cost of college basic Health Plan, payable directly to the college
Local Transportation	\$300.00 or local equivalent
Room & Board	\$750.00/month or local equivalent

The MISGLB will consider additional payment for a meal program in the amount of \$15.00 per day if the applicant request more than \$750.00 per month for room and board and if the applicant submits evidence of a rental agreement of other lodging contract. Such additional payments will be considered on a case-by-case basis.

Scholarship recipients studying at the College of the Marshall Islands and other institutions in Micronesia outside of Guam are eligible to receive a maximum Pell Grant supplement of \$460.00 per semester, or \$920 per academic year, plus payment up to the full amount of their dormitory or other housing contract.

All first-year scholarship students are required to live in institutional dormitories, if space is available.

The Board-approved ceiling for undergraduate students is a total of \$15,000.00 per academic year. In exceptional cases, the Board will consider a higher award on a case-by-case basis.

The Board-approved ceiling for graduate students is a total of \$20,000.00 per academic year. In exceptional cases, the Board will consider a higher award on a case-by-case basis.

The Board-approved ceiling for awards for undergraduates attending summer school sessions is a total of \$2,500.00. The Board-approved ceiling for awards for graduate students attending summer school sessions is a total of \$3,000.00 Any expenses over those amounts are the responsibility of the applicant and the applicant's family.

Monitoring and Assessment

For purposes of monitoring, the Administrative Officer will provide quarterly updates on students' progress to the MISGLB through course grades assessment, through regular annual follow-ups with the student's school counselor, and through submission of a progress report from the student at the end of each academic term.

School Completion and Job Placement

Scholarship recipients are required to submit to the MISGLB and to the Public Service Commission copies of their diplomas or certificates upon completion of their programs of study. Graduates are required to return to work in the Republic at the expense of the program, as so noted in the student grant assistance/loan agreement. The Board will coordinate with PSC for the placement of these graduates.

Airplane Tickets :

MISGLB provides air plane tickets for scholarship recipients only when they :

- > Leave for their respective schools for the first time;
- > Complete their program of study and return to the Marshall Islands to work; or
- > Fail and cannot continue. In the latter case, the MISGLB will pay for airline tickets for the students to return home and the student's file will be automatically closed
- > Drop out of their academic program and return home for health reasons

Collection on Awards

Under the term of the 1981 law establishing the Marshall Islands Scholarship, Grant and Loan Board, the Nitijela of the Republic of the Marshall Islands requires that postsecondary student financial aid be provided in the form of a loan, The law requires that the Board "shall assure timely repayment of the scholarship assistance loans."

Students who are offered an award from the MISGLB are required to sign a "Student Loan Agreement" in which they agree to comply with the terms and conditions of the Board. These terms include the agreement that "the repayment of the loan will commence within nine months after the completion or cessation of his/her studies." Students who fail to complete their course of studies to the satisfaction of the MISGLB must repay their loan in full. Students who complete their course of studies to the satisfaction of the MISGLB must apply for a waiver of their repayment to obligations, or they will be required to repay their loan in full.

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