THE MARSHALL ISLANDS SCHOLARSHIP GRANT AND LOAN BOARD (MISGLB)

Regulations

June 2020
The Marshall Islands Scholarship Grant and Loan Board Program

Regulations

Revised June 2020

**Introduction.** These Regulations are hereby established pursuant to the *Scholarship Assistance Act 1979* (14 MIRC Ch. 1) for the award of scholarship grants and loans consistent with the Act and related matters. Financial assistance will be considered a “student loan” until the Marshall Islands Scholarship Grant and Loan Board (MISGLB) converts it to a “grant.” The Act establishes the MISGLB, membership of which consists of the Commissioner of the Public School System, President of the College of the Marshall Islands, Director of the University of the South Pacific, Marshall Islands, one (1) member of the Nitijela, one (1) representative from the Majuro Private Sector, one (1) representative from Kwajalein Private Sector, one (1) representative from the Ministry of Health and Human Services, one (1) representative from the Ministry of Foreign Affairs and Trade, two (2) members from the public at large, and the non-voting Secretary of the Board.

**Vision.**

The Republic of the Marshall Islands requires well-educated, capable and determined citizens to serve an efficient and prosperous nation in control of its own place in the world.

**Mission.**

The Government is committed to assisting in the investment of the Marshallese people to pursue tertiary education, strive for academic excellence and return to contribute to the development of the Republic. The MISGLB develops and administers a financial assistance program for qualified applicants.

**Areas of Emphasis.**

In accordance with the Government’s development plans, as stipulated in the current *National Strategic Plan (NSP)* and other national related strategic planning documents¹ and any future

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¹SDG Goal 4, RMI Gov’t HRDP, Decrement Plan, for example.
amendments thereto, financial assistance will be granted on the basis of how such assistance would

1. fulfill the stated needs of the Republic,
2. strengthen the declared national policies, and
3. promote national developmental and affirmative initiatives.

Priority areas include:

- Education
- Health and Allied Fields
- Information and Communication Technology (ICT),
- Commerce
- Public Administration
- Fisheries, Marine Sciences and Maritime Studies
- Social Sciences
- Justice, Law and Policing
- Science, Engineering, and Technology
- Climate Change Adaptation and Mitigation and Environmental Science
- Agriculture and Aquaculture

Given the limited financial resources of the program, the MISGLB must prioritize financial assistance to address and meet the needs of the Republic as articulated in its National and Sector Plans and Policies. To that end, the Scholarship Office, in consultation with the MISGLB, will publish quotas for priority areas annually through regular media platforms.

Award Controlling Factors.

Financial assistance will be awarded by the MISGLB to Marshallese students who

1. the academic ability to complete tertiary education;
2. provide proof of inability (including that of his/her parents) to pay for all the costs to be incurred in pursuing and completing the scholastic program which he/she wishes to pursue;
3. have selected and are committed to pursue educational programs within the priorities indicated each year by the Scholarship Office;
4. adhere to these Regulations, including their Student Loan Agreements; and
5. reside or plan to reside in the RMI after program completion.

**Additional Policies**

1) The MISGLB will grant financial assistance to students attending accredited colleges or universities approved by the MISGLB. However, in order to maximize the Republic’s benefits, given the limited financial resources available, priority will be given to applicants who choose to attend the schools listed within Appendix 1. Students electing to study at other institutions will receive a maximum of $12,600 per year.

The financial assistance is normally for study towards an academic, technical or vocational educational degree unless approval is given for study leading to a professional certificate or license. The MISGLB may offer financial assistance to Marshallese residing in the RMI for enrollment in and completion of any online or distance learning programs. Such programs shall be considered on a case-by-case basis. Furthermore, for selected programs, e.g. STEM, recipients will be encouraged to join cohorts.

Deferment is not permitted except under special circumstances. It is at the discretion of the board to approve deferment on a case by case basis.

Students who are accepted into the Scholarship Program are allowed to change majors only once during the first 2 years of their financial assistance provided that his/her major is completed in 4 years, and only if the new major is in a field recognized as a priority area by the MISGLB. Notification of changes in the applicant’s field of study must be requested to the MISGLB a semester in advance. Students can only transfer to a different college during the first year of his/her award with the approval of the MISGLB. Furthermore, no transfer to another college shall be allowed within a school semester.
Application Policies and Procedures:

Section A. Requirements for New Undergraduate Applicants:

To be eligible for consideration, a new applicant must submit a completed application form for financial assistance along with the following supporting documents. INCOMPLETE APPLICATIONS WILL NOT BE CONSIDERED.

1. Official and Certified Transcripts for high school graduates; a GED Certificate, or transcripts from other post-secondary institutions attended. The minimum requirement for high school graduate is a grade point average (GPA) of 3.0 and cumulative grade point average (CGPA) of 2.5 (2.0 for South Pacific Universities) for college students applying for the first time;

2. An essay in English on the applicant’s educational goals and career plans, including special projects and activities accomplished in high school. It must be at least two full pages long (double space typed);

3. Two letters of reference from people who can knowledgeably testify about the applicant’s scholastic ability and preparation for higher education, such as teachers, counselors, school administrators, or other responsible adults. Family members are excluded;

4. For students graduating high school certified results of the Test of English as a Foreign Language (TOEFL) or the American College Testing (ACT) or Scholastic Aptitude Test (SAT) taken within the past 2 years. The minimum score required by the MISGLB is 550 for the TOEFL or the intermediate score for the Revised Paper-delivered Test (15-21 for Reading and Listening components and 17-23 for the Writing component), 20 for the ACT, and 1010 for the SAT. Applicants enrolled at CMI are exempted provided that they passed the English and Mathematics components of the CMI Placement Test or an equivalent test approved by CMI and enrolled in college credit courses. Students who have completed the RMI-USP Joint Education Foundation program are exempted. Graduates of any tertiary institutions within Micronesia, including CMI, are also exempted;

5. A copy of the Letter of Acceptance from the institution the applicant wishes to attend;

6. Proof that the applicant has applied for the financial aid resources necessary to cover academic and living costs. The applicant must submit:
a. Copies of the Financial Aid Award Letter (FAAL) OR the Student Aid Report (SAR) from the institution the applicant wishes to attend, indicating the amount of aid the applicant will receive from Federal Student Aid Programs (Pell Grant) and other scholarship sources; AND

b. Dependent applicants must provide parents’ check stub (if employed) and proof of sufficient financial resources whereby the MISGLB will utilize its estimated family contribution formula below on page 15; OR

c. Independent applicants must provide proof of their own source of income (if employed) or spouses’ check stub and proof of other financial resources.

7. Health clearance from the Ministry of Health or other health care provider;
8. Evidence that the applicant has completed preparatory courses required to pursue a technical or vocational degree;
9. Copy of the applicant’s current and valid RMI Passport;
10. Official Certified Birth Certificate
11. Copy of the applicant’s Rental Agreement when residing off-campus, and
12. Passport Size photo attached to application,
13. Proof of Health Insurance coverage.

Section B. Requirements for Ongoing Recipients:

Financial aid recipients must apply for financial assistance based on the approved program of study and a separate application for summer sessions. The following documents must be submitted:

1. Updated Official and Certified Transcripts of the coursework already completed, evidencing a GPA and CGPA of at least 2.50 (2.0 for South Pacific Universities) and successful completion of at least 12 credit hours (22.5 for South Pacific Universities) or full-time status per term, quarter or semester, including summer sessions. Seniors will be given the first priority to enroll in summer sessions, although others can also apply and must take at least 6 credit hours per session depending on the availability of funds.

2. Evidence of the student’s financial resources, such as copies of the SAR and FAAL indicating the amount of aid the recipient will receive from the Federal Student Aid Programs (Pell Grant) and other scholarship sources.
a. Dependent recipients must provide parents’ most recent check stub (if employed) and other proof of sufficient financial resources.

b. Independent recipients must provide proof of his/her own source of income (if employed) or spouse’s most recent check stub and other proof of sufficient financial resources.

3. Juniors and seniors are required to provide an official evaluation report or degree audit report from their schools to indicate remaining classes to take and expected date of graduation;

4. A copy of Spring Semester class schedule and Summer Session registration (if applicable) for that current school year

5. A copy of the recipient’s program of study which must indicate continuation in the same field of study or a MISGLB-approved change in the field of study.

6. Copy of recipient’s Rental Agreement when residing off–campus.

**Section C. Requirements for Graduate and other post-graduate training programs**

**(Master’s Degree and Doctoral studies):**

Graduate applicants must be able to complete the program of study in no more than 2 years for a Master’s degree and no more than 5 years for Doctoral study unless there is a valid reason and permission is provided from the MISGLB. Financial assistance may be awarded to those pursuing such fields of study which falls within the Republic’s priority areas. Financial assistance for online or distance learning programs in any accredited institutes accepted by the MISGLB may be granted to Marshallese residing in the RMI. The applicants must provide the completed application with the following:

1. Official and certified transcripts of both graduate and undergraduate courses completed, evidencing a CGPA and GPA of at least 3.0 and successful completion of at least 9 credit hours per semester or 6 credit hours per quarter (30 credits for South Pacific Universities);

2. A copy of bachelor's degree from an accredited U.S. college or university, or an equivalent degree from a recognized and accredited non-U.S. institution of higher education, for those pursuing a Master’s Program. A copy of both bachelor’s degree and master’s degree is required for those pursuing Ph.D. Programs.
3. A copy of the Acceptance Letter from the accredited institution the applicant wishes to attend;
4. Certified results of the Graduate Record Exam (GRE) or other generally accepted entrance examination scores except if the applicant is seeking enrollment in schools within the Pacific Region;
5. An essay to explain how the applicant’s training will, in the long run, serve the interests of the Republic;
6. Two (2) letters of reference from people who can knowledgeably testify about the applicant’s scholastic ability and preparation for higher education, such as teachers, counselors, school administrators, or other responsible adults. Family members are excluded;
7. A copy of approved leave of absence or a copy of termination letter is required if employed by the RMI Government;
8. Proof of other financial resources, scholarships, grants, or financial assistance that the applicant may have. Including the applicant and the spouse’s income.

Section D. Non-Compliance with Requirements:
Financial assistance recipients will be placed on academic probation if he/she fails to maintain a 2.50 CGPA (2.0 for South Pacific Universities) at the end of a school semester or term and/or fails to complete at least 12 credit hours or enrolled in a full-time status at the end of a school term or semester. Any repeated courses are at the recipients’ own expense and should not be considered toward the 12 credit hours requirements. Any new enrollees who are on probation due to non-compliance with Section A (1) or Section A (4) will be taken off probation status provided they comply with Section B (1). Grounds for discontinuation of financial assistance may include but not be limited to the following:

1. The recipient fails to maintain the required 2.50 CGPA in a given school year or fail to complete 24 or 36 credit hours related to their field of study in a given school year.
   a. Students are allowed to be on probation ONCE during the 4 years they are on scholarship. Failure to meet requirements for the second time will call for a termination of award. Notwithstanding the above, senior students who have been terminated may reapply subject for board’s further review and approval.
2. The recipient transfers from one college to another without prior approval from the MISGLB.
3. The recipient changes his/her field of study without prior approval from the MISGLB.
4. The recipient continues to take repeated courses.
5. The recipient fails to sign the Student Loan Agreement or other documents required by the MISGLB.

A student who has dropped out of the Scholarship Program must re-enroll in studies at his/her own expense or return to the Republic in accordance with the Student Loan Agreement. Any student who drops out of the program is placed on a 3-year probationary period and will be eligible to reapply provided requirements are met and in good standing (debt wise) with the MISGLB.

**Section E. Commitment to Pay Back.**

A financial assistance recipient in an undergraduate degree program must sign an agreement with the MISGLB to indicate that he/she will complete the course of study within 4 consecutive years, which may include summer courses, unless there is a valid reason and permission is provided from the MISGLB. The recipient also needs to agree to return and serve the people in the Republic for not less than 1 year for every 1 years of financial assistance. Recipients must return and serve in the RMI in accordance with their specialized area of study, whether in the Government or the private sector. Financial assistance recipients are required to have someone residing in the RMI to guarantee their scholarship loans.

As with any bank loans, both the recipient and the loan guarantor will be responsible for loan repayment if the recipient withdraws from school, is terminated by the MISGLB or fails to return to RMI after completion of their study programs. For those loan guarantors working for the Government, the Scholarship Office, through the Ministry of Finance, Banking and Postal Services, will begin collecting one (1) year after the withdrawal, termination or failure to return. For other loan guarantors, the Scholarship Office will seek other measures, including legal suits. In both cases, the Scholarship Office will work with the loan guarantors on a payment schedule.
Section F. Application Deadlines:

The MISGLB accepts applications four times a year before the established deadlines below:

1. **June 30th** for all applications for study for the next academic year at institutions in the USA Mainland, Hawaii, Guam, Marshall Islands, and elsewhere in Northern Micronesia.

2. **April 1st** for all applications for study for the summer semester at institutions in the USA Mainland, Hawaii, Guam, the Marshall Islands, and elsewhere in the Northern Micronesia or second semester for the South Pacific schools.

3. **November 1st** for all applications for study for the spring semester/term at institutions in the USA Mainland, Hawaii, Guam, Marshall Islands, and elsewhere in the Northern Micronesia.

4. **December 15th** for all applications for study for the academic year at the University of South Pacific and other recognized and accredited institutions elsewhere in the non-US jurisdictions and non-FAS entities, including Australia and New Zealand.

Section G. 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:

<table>
<thead>
<tr>
<th>Annual Family Income</th>
<th>Family Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>$50,000 and over</td>
<td>$5,000</td>
</tr>
<tr>
<td>$45,000 and over</td>
<td>$3,000</td>
</tr>
<tr>
<td>$35,000 and over</td>
<td>$2,500</td>
</tr>
<tr>
<td>$30,000 and over</td>
<td>$2,000</td>
</tr>
<tr>
<td>$20,000 and over</td>
<td>$1,000</td>
</tr>
<tr>
<td>$10,000 and over</td>
<td>$500</td>
</tr>
<tr>
<td>Below $10,000</td>
<td>$100</td>
</tr>
<tr>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>
Note: The family contribution will be reduced if the family has other dependents currently in college. This family contribution also covers the applicant’s own salary and that of his/her spouse if employed.

Section H. Award Ceiling:

Funds available for financial assistance are limited. Consequently, the MISGLB has established the following ceilings to indicate the maximum allowable payment to recipients.

<table>
<thead>
<tr>
<th>Need Areas</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books and Supplies</td>
<td>$1,000 or local equivalent</td>
</tr>
<tr>
<td>Personal Expenses</td>
<td>$1,500 or local equivalent</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>100% of cost of college basic Health Plan, payable directly to the college. Receipt required.</td>
</tr>
<tr>
<td>Transportation</td>
<td>$500</td>
</tr>
<tr>
<td>Meal and Housing</td>
<td>$1050 monthly or local equivalent utilities included</td>
</tr>
</tbody>
</table>

The MISGLB-approved ceiling for undergraduate students is $18,000 per academic year; $5,000 for summer school sessions. Any additional expenses are the responsibility of the recipient and his/her family.

The MISGLB-approved ceiling for graduate students is $25,000.00 per academic year; $6,000.00 for summer school sessions. Any additional expenses are the responsibility of the recipient and his/her family.

Section I. Monitoring and Assessment:

For purposes of monitoring, the Director of the Scholarship Office will provide quarterly updates on students’ progress to the MISGLB through a 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.
Section J. School Completion and Job Placement:

The financial assistance recipient is required to submit a copy of his/her diploma or certificate to the MISGLB upon completion of the program of study. The Scholarship Office will subsequently submit the diploma or certificate to the Public Service Commission or Public-School System for the purpose of job placement although graduates may seek employment in the private sector. MISGLB will coordinate with the Public Service Commission, Public School System and/or relevant officials for the placement of graduates. Graduates are required to return to work in the Republic at the expense of the MISGLB Program. He/she must request an airline ticket and return to the Republic within three (3) months of completing the program of study.

Section K. Airplane Tickets:

The MISGLB provides airplane tickets for the most direct and economical route for recipients only when they:

- Leave for their respective schools for the first time;
- Complete their program of study (must provide proof of completion) and return to the Marshall Islands to work;
- 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 and he/she cannot re-apply for further assistance;
- Drop out of their academic program, terminated by the MISGLB and return home for health reasons; and
- Death.

Note: The recipients enrolled at any South Pacific schools are eligible for a return ticket home during the summer months if 1) recipient is not enrolled in summer classes and 2) cost of living for the summer months (December to January) is more than the cost of a return airline ticket. Upon their return, they must do internship with appropriate offices related to their field of study.
Section L. Collection on Awards:

Under the Act, the MISGLB “shall assure timely repayment of the scholarship assistance loans”. Students who are offered financial assistance from the MISGLB are required to sign a “Student Loan Agreement” in which they agree to comply with the terms and conditions therein. This Agreement includes the requirement that “repayment of the loan will commence within months (3) months after completion or cessation of his/her studies” and not to exceed ten (10) years. The MISGLB has the right to pursue legal action if the recipient fails to comply with terms of his/her student loan; any legal fees incurred will be added to the recipient’s total scholarship loan. Students who fail to complete their course of studies must re-pay their loan in full or must serve within RMI.
Appendix

Appendix 1

WICHE SCHOOLS

Alaska

- University of Alaska, Anchorage
- University of Alaska, Fairbanks
- University of Alaska, Southeast

Arizona

- Arizona Western College
- Arizona State University, Downtown Campus
- Arizona State University, Polytechnic Campus
- Arizona State University, West Campus
- Central Arizona College
- Chandler-Gilbert Community College
- Cochise College
- Coconino Community College
- Eastern Arizona College
- Estrella Mountain Community College
- Gateway Community College
- Glendale Community College
- Mesa Community College
- Mohave Community College
- Northern Arizona University
- Northern Arizona University, Yuma
- Northland Pioneer College
- Paradise Valley Community College
- Phoenix College
- Pima Community College Rio
• Salado College
• Scottsdale Community College
• South Mountain Community College
• University of Arizona
• University of Arizona, Sierra Vista
• Yavapai College

California

• Bakersfield California State University, Channel Islands
• California State Polytechnic University, Pomona
• California State University
• California State University, Chico
• California State University, Dominguez Hills
• California State University, East Bay
• California State University, Maritime Academy
• California State University, Northridge
• California State University, Sacramento
• California State University, San Bernardino
• California State University, San Marcos
• California State University, Stanislaus
• Humboldt State University
• Sonoma State University
• University of California, Merced

Colorado

• Adams State University
• Aims Community College
• Arapahoe Community College
• Colorado Mountain College
• Colorado Mesa University
• Colorado Northwestern Community College
• Colorado State University
• Colorado State University, Pueblo Fort Lewis College
• Community College of Aurora
• Community College of Denver Front Range
• Community College Lamar
• Community College Morgan
• Community College Northeastern
• Junior College Otero Junior College
• Pikes Peak Community College
• Pueblo Community College
• Red Rocks Community College
• Trinidad State Junior College
• Metropolitan State University of Denver
• University of Colorado, Colorado Springs
• University of Colorado, Denver
• University of Northern Colorado
• Western Colorado University

Commonwealth of the Northern Marianas

• Northern Marianas College

Guam

• University of Guam

Hawaii

• Hawaii Maui Community College
• University of Hawaii, Hilo
• University of Hawaii, Manoa
• University of Hawaii, West Oahu

Idaho
- Boise State University
- College of Southern Idaho
- Idaho State University
- Lewis-Clark State College
- North Idaho College
- University of Idaho

Montana
- Dawson Community College
- Flathead Valley Community College
- Great Falls College Montana State University
- Helena College University of Montana
- Highlands College of Montana Tech
- Miles Community College
- Montana State University, Billings
- Montana State University, Bozeman
- Montana State University, Northern
- Montana Tech
- The University of Montana
- The University of Montana - Western

Nevada
- College of Southern Nevada
- Great Basin College
- Nevada State College
- Truckee Meadows Community College
- University of Nevada, Las Vegas
- University of Nevada, Reno
- Western Nevada College
New Mexico

- Eastern New Mexico University, Portales
- Eastern New Mexico University, Roswell
- New Mexico Highlands University
- New Mexico Institute of Mining and Technology
- New Mexico Junior College
- New Mexico Military Institute
- New Mexico State University
- New Mexico State University, Alamogordo
- Northern New Mexico College
- Santa Fe Community College
- The University of New Mexico
- Western New Mexico University

North Dakota

- Bismarck State College
- Dakota College at Bottineau
- Dickinson State University
- Lake Region State College
- Mayville State University
- North Dakota State College of Science
- North Dakota State University
- University of North Dakota
- Valley City State University
- Williston State College

Oregon

- Eastern Oregon University
- Klamath Community College
- Oregon Institute of Technology
• Portland State University
• Southern Oregon University
• Western Oregon University

South Dakota
• Black Hills State University
• Dakota State University
• Northern State University
• South Dakota School of Mines and Technology
• South Dakota State University
• University of South Dakota

Utah
• Billings Montana State University
• Bozeman Montana State University
• Dixie State University
• Montana State University, Northern
• Montana Tech
• Salt Lake Community College
• Snow College
• Southern Utah University
• University of Montana
• University of Montana, Western
• University of Utah
• Utah State University Eastern
• Utah Valley University
• Weber State University

Washington
• Central Washington University
• Eastern Washington University
• Evergreen State College
• Spokane Community College
• Spokane Falls Community College
• Washington State University, Everett
• Washington State University, Pullman
• Washington State University, Tri-Cities
• Washington State University, Vancouver
• Western Washington University

Wyoming

• Casper College
• Central Wyoming College
• Eastern Wyoming College
• Gillette College
• Laramie County Community College
• Northwest College
• Sheridan College
• Western Wyoming Community College
• University of Wyoming