

THE MARSHALL ISLANDS SCHOLARSHIP, GRANT AND LOAN BOARD (MISGLB)

Policies and Procedures



January 2015

The Marshall Islands Scholarship, Grant, and Loan Board Program Policies and Procedures

Revised January 2015

Introduction. These policies and procedures are hereby established in pursuant to the Marshall Islands Administrative Procedures Act 1979 [P.L. 1979-23, § 1.] to guide the administration of financial assistance to students who are citizens of the Republic of the Marshall Islands. Financial assistance will be considered “student loan” until the MISGLB transforms it to a “grant.” The Scholarship Assistance Act 1979 (Act) [14 MIRC Chapter 1] established the Marshall Islands Scholarship, Grant and Loan Board (MISGLB), which implements the Act, and in accordance with the following policies and procedures, revised as of January 2015. Membership consists of the Secretary of Education, the President of the College of the Marshall Islands, member of the Nitijela (1), a representative of the Chamber of Commerce (1), members of the Community-at-large (5), and the non-voting Secretary of the Board.

Vision To be a modern and prosperous nation in control of its own place in the world, the Republic of the Marshall Islands has to have in place well educated, able and determined citizens. The Government of the Republic of the Marshall Islands is committed to help its people to attend colleges, universities and technical-vocational education and training institutions to advance them in education, to strive for academic excellence and return to the Republic after completion of their scholastic efforts.

Mission. The Act (P.L. 1979-19, §102) mandates the Board to develop and administer a financial assistance program for qualified applicants.

Areas of Emphasis. In accordance with the Government’s development plans, as stipulated in the National Strategic Plan (NSB) and the Vision 2018, and other national related strategic planning documents¹, financial assistance will be granted on the basis of how such assistance would - 1) help to fulfill the stated needs of the Republic, 2) strengthen the declared national policies, and 3) promote national developmental and affirmative initiatives. Particular areas of emphasis include:

- Education, including sociology, anthropology & archeology
- Health & allied fields, including optometry, prosthesis, medical technology, x-ray, etc.
- Information & communication technology (ICT)
- Management, entrepreneurship, business & administration, economics & accounting
- Fisheries, marine sciences and maritime studies
- Trade & industry (degree level)
- (area of study will be offered at USP – Marshall Islands Campus) Law and law enforcement
- Science, engineering, and technology
- Environmental science
- Agriculture & aquaculture
- Energy

¹ NTC Labor Market & Training Surveys, for example.

An assessment of the relevancy of these priorities will be conducted every five years by the Administrative Office in conjunction with the MISGLB.

Award Controlling Criteria. Based on the following controlling factors, financial assistance will be awarded to those RMI students who - 1) have financial need and have demonstrated their likelihood to benefit from higher education , 2) have the demonstrated inability (including that of his parents) to pay for all or part of the costs to be incurred by the student in pursuing and completing the scholastic program which the applicant and the Board agree that the applicant shall pursue; and 3) have selected and will pursue educational programs within the priorities approved by the Cabinet.

Additional Criteria. Financial assistance will be granted to RMI legal citizen with the following preferences:

1. RMI citizen with land rights/indigenous Marshallese;
2. RMI citizens who are able to complete his/her program of study by the age of 45 or on a case by case basis if over 45;
3. RMI citizens with commitment to return to RMI after completion of studies; and
4. RMI citizens residing in the RMI

The MISGLB will grant financial assistance to students attending accredited colleges or universities in the United States, the Pacific region, or at other postsecondary learning institutions and programs approved by the MISGLB. The financial assistances are normally for study towards an academic, technical or vocational educational degree, unless approval is given for study leading to a professional certificate or license. MISGLB may offer financial assistance to RMI residents enrolled in any online or distance learning programs. Such program shall be considered on a case-by-case basis.

Students who are accepted into the Program are allowed to change majors once during the first year of their financial assistance, 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 MISGLB one semester in advance. Upper classmen are not allowed to change major during the last two years of their financial assistance award. Furthermore, no transfer to another college shall be allowed within a school semester. Student can only transfer to a different college during the first year of his/her award with the approval of MISGLB.

Application Policies and Procedures:

Students applying for financial assistance must first obtain admission to a college, university, or technical institute designated as acceptable to the MISGLB². Except for those specific technical programs that have been designated as acceptable by the Board, applicants entering an accredited or certified postsecondary program for the first time and seeking financial assistance are encouraged to enroll at the College of the Marshall Islands or the University of the South Pacific Majuro Campus.

² In addition to school counselors, MISGLB provides guidelines to help students make appropriate choices.

A. Application 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 postsecondary 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 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 excluded.
4. Certified results of the **Test of English as a Foreign Language (TOEFL)** taken within the past 2 years, including applicants transferring from any post-secondary schools within Micronesia. The minimum score required by the MISGLB is 550. The ACT test score of 20, SAT test score of 1500. Applicants enrolled at CMI are exempted, provided that applicant passed the English and Mathematics components of the CMI entrance test, and enrolls in college credit courses;
5. A copy of the **Letter of Acceptance** from the institution the applicant wishes to attend;
6. Proof that the applicant has the financial resources necessary to cover academic and living costs. Depending on the context, the applicant must submit one or more of the following:
 - a. Copies of the **Student Aid Report (SAR)** and the **Financial Aid Award Letter (FAAL)** 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.
 - b. Dependent applicant must provide parents' check stub and proof of sufficient financial resources; (estimated family contribution formula)
 - c. Independent applicant must provide proof of his/her own source of income or spouse's check stub and proof of other financial resources.
7. An applicant residing in the Republic of the Marshall Islands must obtain a **health clearance** from the Ministry of Health to verify the applicant's good physical, mental, and emotional health;
8. An **Associate Degree** or equivalent is required for those pursuing pilot training/aviation.
9. A copy of **diploma or certificate** evidencing that the applicant has completed any preparatory courses is required for those pursuing technical or vocational education degree or certification at any vocational or technical schools.
10. Copy of the applicant's current and valid RMI Passport, and
11. Copy of the applicant's Rental Agreement when residing off-campus.
12. Passport Size photo attached to application

B. Application Requirements for Ongoing Recipients: Financial aid recipients must apply for financial assistance renewal on a yearly basis, and a separate application for summer sessions. The following must be submitted along with a completed application. Incomplete applications will not be considered.

1. **Updated Official and Certified Transcripts** of the coursework already completed, evidencing a GPA and CGPA of at least 2.5 and successful completion of at least 12 credit hours or fulltime status per term (exclusive of any repeated and remedial courses), quarter or semester, including summer sessions. Courses taken must be courses listed under Board-approved programs of study. Seniors will be given the first priority to enroll in summer session; other classmen can also apply and must take at least 12 hours, 6 at each session, depending on the availability of fund.
2. Evidence of the student's financial resources, such as **copies of the Student Aid Report and the Financial Aid Award Letter** indicating the amount of aid the applicant will receive from the Federal Student Aid Programs (Pell Grant) and other scholarship sources.
 - a. Dependent applicant must provide parents' check stub and other proof of sufficient financial resources.
 - b. Independent applicant must provide proof of his/her own source of income or spouse's 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** (for that current school year) for applicants seeking financial assistance to attend Summer Sessions.
5. A copy of the applicant's program of study. Indication of continuation in the same field of study or a Board-approved change in the field of study.
6. Copy of applicant's Rental Agreement when residing off-campus.

C. Application Requirements for Graduate and other post graduate training programs Applicants (Masters Degree and Doctoral – Doctor of Philosophy (Ph.D.)):

Graduate applicants must be able to complete the program of study in not more than 2 years or unless there is a valid reason and permission for extension from the MISGLB. Applicants must also apply for financial assistance on a yearly basis, separate application form for summer sessions.

Financial assistance may be awarded to those pursuing such programs as long as the applicant's proposed field of study falls within the Republic's priority areas of need. Financial assistance for online studies may be granted to RMI residents enrolled in any accredited institutes accepted by MISGLB. 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;
2. A copy of **bachelor's degree** from a regionally accredited U.S. college or university, or an equivalent degree from a recognized non-U.S. institution of higher education for those pursuing Masters Program. A copy of both bachelor's degree and master's degree is required for those pursuing Ph.D. Programs.
3. A copy of **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 are provided (exceptions are made for applicant enrolled in the Pacific schools);
5. **An essay** to explain how the applicant's training will, in the long run, serve the interests of the Republic.

6. **2 letters of reference,**
7. A copy of approved leave of absence or a copy of termination letter is required if employed with RMI Government;
8. Proof of other financial resources, scholarships, grants, or financial assistance that the applicant may have.

E. **Non Compliance with Requirements:** Financial assistance recipient will be placed on academic probation if he/she fails to maintain a 2.50 GPA 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 or retake courses are the recipients own expense and should not be considered toward the 12 hours requirements.

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.
2. Recipients will be terminated if on probation TWICE.
 - a. Students are allowed to be on probation once. Failure to meet requirements for the second time will call for a termination of award.
3. The recipient transfers from one college to another without prior approval from the MISGLB.
4. The recipient changes his/her field of study without prior approval from the MISGLB.
5. The recipient continues to take repeated courses.
6. The recipient fails to sign the Student Loan Agreement or other documents required by the MISGLB.

A student who has dropped out of the RMI financial assistance program must re-enroll in studies at his/her own expense or return to the Republic of Marshall Islands in accordance with the Student Loan Agreement. For financial assistance reinstatement (allowed only ONCE), the student must re-apply as a new applicant and follow the application requirements as outlined, including a GPA of at least 2.50 in the preceding academic year and a CGPA of 2.50. Student must submit an official transcript indicate that he/she has taken additional college work subsequent to the work he/she did as RMI financial assistance recipient, and has maintained fulltime status (no repeated course) toward his/her major and had made satisfactory progress in that work. The Board retains the right to make a decision on a case-by-case basis.

F. **Commitment to Pay Back.** A financial assistance recipient for undergraduate degree program must sign an agreement with the Board to indicate that he/she will complete the course of study within 4 consecutive years which may include summer unless there is a valid reason and permission for extension from the Board. The recipient also needs to agree to return and serve the people in the Republic for not less than 1 year for every 2 years financial assistance is received. Recipients must return and serve within the RMI public sector in accordance with their specialized area of study. Financial assistance recipients are required to have someone residing in the RMI guarantees his/her student loan. Both the financial assistance recipient and the loan

guarantor will be responsible for loan repayment if the financial assistance recipient withdraws from school or fails to return to RMI after completion of his/her study program.

G. 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 U.S.A., Hawaii, Guam, the Marshall Islands, and elsewhere in the Micronesia.
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 Federated States of Micronesia, Palau, and CNMI.
4. **December 15th** for all applications for study for the academic year at the University of South Pacific and other recognized institutions elsewhere in the non-US jurisdictions and non-FAS entities, including Australia and New Zealand.

Note: Late applications will not be considered.

H. 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 and over	\$500
Below \$10,000	\$100

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

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

Need Areas	Amount
Books and Supplies	\$1,000 or local equivalent
Personal Expenses	\$1,500 or local equivalent
Health Insurance	100% of cost of college basic Health Plan, payable directly to the college.

	Receipt required
Local Transportation	\$500 or local equivalent
Meal and Housing	\$950 monthly or local equivalent utilities included

The MISGLB will consider additional payment for a meal program in the amount of \$15.00 per day if the applicant requests more than \$950.00 per month for room and board and if the applicant submits evidence of a rental agreement or other lodging contract. All financial assistance recipients, however, are required to live in the institutional dormitories if space is available. Any additional payments will be considered on a case by case basis.

The MISGLB-approved ceiling for undergraduate students is \$17,000 per academic year; \$5,000 for summer school sessions. The Board will consider a higher award on a case-by-case basis. Any additional expenses are the responsibility of the applicant 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. The Board will consider a higher award on a case-by-case basis. Any additional expenses are the responsibility of the applicant and his/her family.

J. Monitoring and Assessment. For purposes of monitoring, the Director 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.

K. 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 MISGLB will subsequently submit the diploma or certificate to the Public Service Commission for the purpose of job placement. Graduates are required to return to work in the Republic at the expense of the MISGLB Program, as so noted in the Student Loan Agreement. MISGLB will coordinate with the Public Service Commission and/or relevant officials for the placement of graduates. The Graduate must request an airline ticket and return to the Republic within six (6) months of completion of the program of study.

L. Airplane Tickets. 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 (ticket reimbursements will not be made if the airline ticket is purchased before approval of the award);
- 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 cannot reapply for further assistance;
- Drop out of their academic program and return home for health reasons;
- Death – only for current recipients

Note: MISGLB 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 relates to their area of concentration.

M. Collection on Awards. Under the term of the 1979 law [Title 14, MIRC, Chapter I “Scholarships Assistance Act”] establishing the Marshall Islands Scholarship, Grant and Loan Board, the Nitijela of the Republic of the Marshall Islands requires that postsecondary student financial assistance be provided in the form of a loan. The law requires that 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 of the Board. These terms include the agreement that “repayment of the loan will commence within six (6) months after completion or cessation of his/her studies” and not to exceed ten (10) years. MISGLB has the right to pursue legal action if recipient fails to comply with terms of his/her student loan; any legal fees incurred will be added to the recipient’s total student loans. Long term recipients who had withdrawn from school but failed to return to RMI and whose student loan is defaulted cannot reapply for further financial assistance. Students who fail to complete their course of studies to the satisfaction of the MISGLB must repay their loan in full or must serve the RMI. MISGLB determines exact amount to be paid back.

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