

THE MARSHALL ISLANDS SCHOLARSHIP GRANT AND LOAN BOARD (MISGLB)

Regulations



January 2018

The Marshall Islands Scholarship Grant and Loan Board Program Regulations

Revised January 2018

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 “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, one (1) member of the *Nitijela*, one (1) representative from the Private Sector, one (1) representative from Kwajalein Community, one (1) representative from the Ministry of Health and Human Services, three (3) members from the public at large 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 is committed to assisting the Marshallese people attend colleges, universities and technical-vocational education and training institutions to advance in tertiary education, strive for academic excellence and return after completion of their scholastic efforts in order to contribute to the development of the Republic.

Mission.

The Act mandates the MISGLB 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 (NSP) 2015-2017*, the *Agenda 2020: A Framework for Development*, and other national related strategic planning documents¹, financial assistance will be granted on the basis of how

¹SDG Goal 4, RMI Gov’t HRDP, Decrement Plan, for example.

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 early childhood, elementary & secondary education, post-secondary counselors, sociology, anthropology & archeology
- Health & allied fields, including optometry, prosthesis, medical technology, x-ray, etc.
- Information & communication technology (ICT), including Information Management
- Management, entrepreneurship, business & administration, economics & accounting
- Fisheries, marine sciences and maritime studies
- Trade & industry (degree level)
- Law and law enforcement
- Science, engineering, and technology
- Environmental science, including climate change and disaster risk reduction
- Agriculture & aquaculture
- Energy

An assessment of the relevancy of these priorities will be conducted every five (5) years by the Scholarship Office in conjunction with the MISGLB.

Award Controlling Factors.

Based on the following controlling factors, financial assistance will be awarded by the MISGLB to those Marshallese students who

1. have financial need and have demonstrated their likelihood to benefit from tertiary education,
2. has the demonstrated inability (including that of his/her parents) to pay for all or part of the costs to be incurred in pursuing and completing the scholastic program which he/she wishes to pursue; and
3. have selected and will pursue educational programs within the priorities approved by the Cabinet.

Additional Award Policies.

Financial assistance will be provided to Marshallese citizens with the following preferences:

1. Indigenous Marshallese;
Indigenous Marshallese shall mean applicant with either a mother or a father of Marshallese decent with customary jowi.
2. Those 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. Those residing in the RMI.

The MISGLB will grant financial assistance to students attending accredited colleges or universities in the United States of America and its territories, the Pacific Region, or at other post-secondary 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. 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.

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 program be 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 years 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:

Students applying for financial assistance must pursue their tertiary education in a college, university, or technical institute designated as acceptable to the MISGLB².

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

Section 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 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 the College of the Marshall Islands (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 enrolls in college credit courses. Students who have completed the RMI-USP Joint Education Foundation program are exempted. Graduates of any post-secondary schools within Micronesia, including CMI graduates, 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 the financial aid 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 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 applicants must provide parents' check stub and proof of sufficient financial resources whereby the MISGLB will utilize its estimated family contribution formula below on page 15;
 - c. Independent applicants must provide proof of their own source of income or spouses' 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. A copy 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.
 9. Copy of the applicant's current and valid RMI Passport,
 10. Copy of the applicant's Rental Agreement when residing off-campus, and
 11. Passport Size photo attached to application,
 12. Proof of Health Insurance coverage.

Section 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 2.50 and successful completion of at least 12 credit hours or fulltime status per term, quarter or semester, including summer sessions. Courses taken must be those listed under MISGLB-approved programs of study. 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 applicant will receive from the Federal Student Aid Programs (Pell Grant) and other scholarship sources.
 - a. Dependent applicant must provide parents' most recent 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 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 (for that current school year) for applicants seeking financial assistance to attend Summer Sessions.
5. A copy of the applicant'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 applicant's Rental Agreement when residing off-campus.

Section C. Application Requirements for Graduate and other post-graduate training programs Applicants (Masters Degree and Doctoral studies):

Graduate applicants must be able to complete the program of study in not more than 2 years for a Masters degree and not more than 5 years for Doctoral study unless there is a valid reason and permission is provided from the MISGLB. Applicants must apply for financial assistance on a yearly basis with a separate application for summer sessions. 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 distant learning programs may be granted Marshallese residing in the RMI in any accredited institutes accepted by the 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 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 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 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. They cannot reapply for scholarship assistance.

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. 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.

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.

Note: Late applications will not be considered.

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:

Annual Family Income	Family Contribution
\$50,000 and over	\$ 5,000
\$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. 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.

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
Transportation	\$500
Meal and Housing	\$1050 monthly or local equivalent utilities included

The MISGLB may consider additional payment for a meal program in the amount of \$17.00 per day if the applicant requests more than \$1,050.00 per month for room and board and if the applicant submits evidence of a rental agreement or other lodging contract. All recipients, however, are required to live in the institutional dormitories if space is available. Any additional expenses are the responsibility of the recipient and his/her family.

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 six (6) months of completion of the program of study. After the six (6) months have passed, the graduate is responsible for arranging and purchasing his/her own airline ticket back to the RMI.

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 six (6) 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. Recipients who have withdrawn from school but fail to return to RMI and whose student loan is in default cannot re-apply for further financial assistance. Students who fail to complete their course of studies must re-pay their loan in full or must serve within RMI.

Contact Information:

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