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2019 COMPREHENSIVE REPORT



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INTRODUCTION

In accordance with West Virginia Code §18C-1-1e, this report represents the eleventh annual Financial Aid Comprehensive Report. It contains (a) descriptions of and changes to West Virginia aid programs, (b) policy recommendations for West Virginia aid programs, and (c) longitudinal data about recipients of state financial aid and outcomes of these recipients. The Financial Aid Comprehensive Report along with its supplement on federal aid and student loans, together provide a comprehensive view of the principal sources of financial aid at West Virginia colleges and universities. It should be noted that the data presented are for the 2018-2019 academic year.

CHANGES IN WEST VIRGINIA

The Higher Education Student Financial Aid Advisory Board met three times in 2018-2019 and made recommendations to the West Virginia Higher Education Policy Commission regarding the academic criteria necessary to receive the Providing Real Opportunities to Maximize In-State Student Excellence (PROMISE) Scholarship, the PROMISE award amount, and the Higher Education Grant Program (HEGP) award structure.



A new ACT/SAT concordance was released in June 2018 because of changes to the SAT test. The new concordance required changes to the SAT subscores needed to qualify for the PROMISE Scholarship. The minimum SAT scores needed to qualify for PROMISE for Fall 2019 was a 530 in the Evidenced-Based Reading and Writing section, a 520 in the Math section, and an 1100 composite SAT score. There was no change in the ACT scores needed to qualify for PROMISE.

The HEGP has been able to increase the maximum award over the last six years from \$2,100 in 2011-12 to \$2,800 in 2019-20. While this is still below the maximum award amount of \$3,300 in 2009-10, the HEGP has been able to serve almost twice as many students each year since the award amount was decreased. For 2019-20, the HEGP was able to serve students with an Expected Family Contribution (EFC) of up to 11,000. There was

also a 5 percent allocation for non-traditional first-time HEGP recipients, namely adults 25 years and older who filed their FAFSA by July 1, with a secondary deadline of July 31. The 5 percent allocation was able to serve all of the non-traditional students who met the criteria and filed by July 31, 2019. The HEGP has been able to maintain the award amount because the Legislature has maintained funding through 2019-20. State financial aid programs have been held harmless amid several years of state budget cuts.

The West Virginia Invests Grant was created by the legislature during the 2019 legislative session. The West Virginia Invests Grant became available for 2019-20. During the 2019 special session, the Underwood-Smith Teaching Scholars program and Teacher Loan Assistance program were changed to focus on areas of critical need. These changes are to go into effect July 1, 2020. An online application was developed for the Underwood-Smith Teacher Loan Assistance program for 2018-19 to allow current teachers to apply online for loan assistance and allow principals to certify employment electronically. It was recommended that the maximum award for 2019-20 be increased to \$2,800 for students with an Expected Family Contribution (EFC) of under 11,000.

POLICY REFLECTIONS AND RECOMMENDATIONS

PROMISE Scholarship Program

In June 2018, ACT and SAT released a joint concordance as a result of SAT changing their test in March 2016. There was enough data for ACT and SAT to compare the new SAT test with the ACT test. Based upon the new concordance, it was necessary to adjust the SAT score to qualify for PROMISE to be equal with the ACT score. For the Class of 2019, a student must achieve a minimum 1100 composite on the SAT with a minimum 530 on the evidenced based reading and writing and a minimum 520 on the math section. In the 2018 legislative session, SB 319 removed the GED/TASC requirement for homeschooled students. Effective with the Class of 2019, homeschooled students will be able to qualify for PROMISE by meeting the same requirements as students who attend public and private high school, which includes providing a transcript and grade report form to verify that a homeschooled student met the 3.0 core and overall grade point average requirement and took the required core coursework required for graduation.

At this time, it is recommended that no other changes to the academic criteria to earn the award or the award amount be changed based upon current appropriations and lottery funding. If the current funding for PROMISE were to change, then the Higher Education Student Financial Aid Advisory Board and the Commission would need to consider changes to the PROMISE Scholarship Program.

Higher Education Grant Program

The Higher Education Student Financial Aid Advisory Board recommended that the maximum award for 2019-20 be increased to \$2,800 for students with an Expected Family Contribution (EFC) of under 11,000.



West Virginia Invests Grant Program

In the 2019 legislative session, SB 1 created the last dollar grant program to cover tuition and mandatory fees at participating institutions for certain certificate and associate degree programs that lead to high demand fields as identified by the West Virginia Department of Commerce. Applicants must pass a drug screen prior to each term, complete two hours of community service each term, and live in West Virginia for two years once the recipient is no longer enrolled.

Underwood-Smith Teaching Scholars Program

In the 2019 special legislative session, HB206 updated the Underwood-Smith Teaching Scholars program to increase the number of teachers in critical need fields. The Underwood-Smith Teaching Scholars program will cover \$10,000 a year for up to four years. Recipients will be assigned a teacher who will mentor them during the four years they are receiving the scholarship. Recipients will have to teach in a critical need field for five years in a public West Virginia school.

Teacher Loan Assistance Program

In the 2019 special legislative session, HB 206 also updated the Teacher Loan Assistance program to include school counselors and provide the flexibility to award beyond the \$3,000 annual award and the \$15,000 aggregate limit to help teachers and school counselors in critical need areas.

PROMISE SCHOLARSHIP PROGRAM



The PROMISE Scholarship is a merit-based financial aid program designed to: 1) improve high school and postsecondary academic achievement through scholarship incentives; 2) promote access to higher education by reducing costs to students; 3) retain the “best and brightest” students in West Virginia colleges and universities; and 4) create a more educated workforce, which, in turn, will lead to greater economic development. Students who began receiving the award after January 1, 2010 receive annual awards up to \$4,750 to cover the cost of tuition and mandatory fees at public or non-profit, independent institutions in West Virginia. Awards may be used in conjunction with other forms of state, federal, and institutional financial aid.

The scholarship is automatically renewed for up to four semesters for an associate degree or eight continuous semesters or until a bachelor's degree is earned for students in a bachelor's degree program. To be considered for scholarship renewal, a student must have a minimum overall GPA of 2.75 at the end of the first award year on completed college coursework and a 3.0 GPA thereafter as well as earn 30 credit hours for a 2 semester award or earn 15 credit hours for a 1 semester award within an award year. Recipients are also encouraged to engage in community service activities while in college.

To qualify for a PROMISE Scholarship, a student must:

- ▶ complete high school graduation requirements at a West Virginia high school with at least half of the credits required for graduation obtained at a public high school, private high school, or homeschool in the state (unless the student is a West Virginia resident commuting daily to an out-of-state high school or meets the military dependent exemption);
- ▶ complete the PROMISE core high school curriculum;
- ▶ apply for the scholarship within two years of graduation from high school by submitting both the Free Application for Federal Student Aid (FAFSA) and the PROMISE application form;
- ▶ have attained a cumulative core and overall high school GPA of 3.0 on a 4.0 scale according to local standardized grading in coursework required for graduation by the West Virginia Board of Education;
- ▶ have attained a composite ACT score of 22 (or the comparable SAT score) with a minimum score of 20 on all four subject tests;
- ▶ Beginning with the 2019-20 award year, home-schooled applicants need to obtain a cumulative core and overall high school GPA of 3.0 on a 4.0 scale instead of achieving an eligible score on the GED/TASC and meet all other criteria to be PROMISE eligible;
- ▶ have attained a 550-minimum score on the Test Assessing Secondary Completion (TASC) exam if the student attended an alternative education program;
- ▶ have resided in West Virginia continuously for 12 months immediately preceding application for the PROMISE (unless meeting the military dependent exemption); and
- ▶ be a United States citizen or an eligible non-citizen who meets the residency requirements for Federal Student Aid.

Highlights:

- ▶ The number of PROMISE recipients increased from 10,091 in 2014-15 to 10,398 in 2018-19. The total cost of the scholarship increased by from \$45,678,021 in 2014-15 to \$47,463,511 in 2018-19.
- ▶ Approximately 89.7 percent of PROMISE recipients in 2018-19 attended a four-year public institution an increase of 1.2 percentage points. Of these, most attended either West Virginia University (49.2%) or Marshall University (18.9%).
- ▶ Public community and technical colleges accounted for 2.9 percent of PROMISE scholars in 2018-19. In 2018-19, 7.4 percent of PROMISE scholars attended independent, non-profit institutions in West Virginia. Of these most attended West Virginia Wesleyan College (3.3%).

Total PROMISE Recipients, Awards, and Average Award, 2014-15 to 2018-19

	2014-15	2015-16	2016-17	2017-18	2018-19
Recipients	10,091	10,274	10,403	10,450	10,398
Awards	\$45,678,021	\$46,519,357	\$47,280,645	\$47,396,369	\$47,463,511
Average Award	\$4,527	\$4,528	\$4,545	\$4,536	\$4,565

PROMISE Scholarship: Total Recipients and Awards by Institution, 2018-19

	Recipients	% of Total Recipients	Awards
Four-Year Public Institutions	9,323	89.7%	\$42,776,443
Bluefield State College	98	0.9%	\$452,651
Concord University	318	3.1%	\$1,436,675
Fairmont State University	701	6.7%	\$3,195,937
Glenville State College	125	1.2%	\$564,702
Marshall University	1,970	18.9%	\$9,086,687
Shepherd University	465	4.5%	\$2,093,829
West Liberty University	354	3.4%	\$1,647,257
West Virginia University*	5,116	49.2%	\$23,530,880
WV State University	176	1.7%	\$767,825
Two-Year Public Institutions	304	2.9%	\$1,135,958
Blue Ridge Community and Technical College	28	0.3%	\$105,987
BridgeValley Community and Technical College	35	0.3%	\$136,487
Eastern WV Community and Technical College	3	0%	\$6,864
Mountwest Community and Technical College	10	0.1%	\$36,126
New River Community and Technical College	10	0.1%	\$38,574
Pierpont Community and Technical College	51	0.5%	\$228,000
Southern WV Community and Technical College	40	0.4%	\$128,520
WV Northern Community College	15	0.1%	\$48,724
WVU At Parkersburg	112	1.1%	\$406,676
Four-Year Private, Non-Profit Institutions	771	7.4%	\$3,551,110
Alderson Broaddus University	50	0.5%	\$229,591
Appalachian Bible College	9	0.1%	\$42,750
Bethany College	28	0.3%	\$133,000
Davis & Elkins College	61	0.6%	\$276,032
Ohio Valley University	26	0.3%	\$118,385
University of Charleston	179	1.7%	\$820,840
West Virginia Wesleyan College	344	3.3%	\$1,593,262
Wheeling Jesuit University	74	0.7%	\$337,250
Total	10,398	100%	\$47,463,511

* Includes Potomac State College of WVU and WVU Institute of Technology.

HIGHER EDUCATION GRANT PROGRAM



The West Virginia Higher Education Grant Program (HEGP) is a need-based financial aid program designed to ensure that West Virginia students with financial need are given an opportunity to pursue postsecondary education. The grant may be renewed until the student's course of study is completed but may not exceed an additional three academic years beyond the initial award. Students must file a FAFSA each year to be eligible for renewal. Awards are based on demonstrated financial need and generally may be used in conjunction with other forms of state, federal, and institutional financial aid.

The West Virginia Higher Education Grant may be used at approved public and independent postsecondary institutions in West Virginia or Pennsylvania. The grant may be transferred from one eligible institution to another. Renewal is not automatic; students must reapply each year.

The West Virginia Higher Education Grant is available to degree-seeking residents of West Virginia. In order to be eligible for an HEGP award, a potential recipient must:

- ▶ be a citizen of the United States;
- ▶ have maintained West Virginia residency for at least 12 months prior to the date of application;
- ▶ be a high school graduate or the equivalent thereof;
- ▶ demonstrate an established level of financial need through submission of the FAFSA;
- ▶ demonstrate academic promise defined as a 2.0 cumulative high school GPA or a score of 2250 on the GED or a 500 on the TASC (this requirement does not apply to those more than five years out of high school) and meet institutional admission requirements;
- ▶ enroll at a participating institution in West Virginia or Pennsylvania as a full-time undergraduate student; and
- ▶ have not previously earned a bachelor's degree.

Highlights:

- ▶ The number of HEGP recipients decreased during the five-year period, from 18,305 in 2014-15 to 16,487 in 2018-19. The total amount awarded decreased by 6.8 percent or from \$40.4 million in 2014-15 to \$37.7 million in 2018-19.
- ▶ In 2018-19, 69.7 percent of HEGP recipients attended public four-year institutions. Of these, most students attended either West Virginia University (26.4%) or Marshall University (15.7%).
- ▶ Public community and technical colleges accounted for 18.7% of HEGP awardees in 2018-19. Four-year independent, nonprofit institutions accounted for 7.3 percent in 2018-19.
- ▶ In 2018-19, 3.6 percent of HEGP recipients attended a West Virginia for-profit institution in 2018-19, a slight decrease from 3.9 percent in 2017-18.

Total HEGP Recipients, Awards, and Average Award, 2018-2019

	2014-15	2015-16	2016-17	2017-18	2018-19
Recipients	18,305	17,612	17,612	17,072	16,487
Awards	\$40,410,289	\$37,991,125	\$40,219,387	\$38,969,119	\$37,656,198
Average Award	2,208	2,202	2,284	2,283	2,284

HEGP: Total Recipients and Awards by Institution, 2018-19

	Recipients	% of Total Recipients	Awards
Four-Year Public Institutions	11,494	69.7%	\$27,092,801
Bluefield State College	419	2.5%	\$995,251
Concord University	639	3.9%	\$1,497,579
Fairmont State University	1,258	7.6%	\$2,916,452
Glenville State College	396	2.4%	\$912,979
Marshall University	2,591	15.7%	\$6,198,589
Shepherd University	716	4.3%	\$1,618,913
West Liberty University	524	3.2%	\$1,236,458
West Virginia University*	4,356	26.4%	\$10,334,548
WV State University	595	3.6%	\$1,382,032
Two-Year Public Institutions	3,077	18.7%	\$6,497,321
Blue Ridge Community and Technical College	350	2.1%	\$704,254
BridgeValley Community and Technical College	457	2.8%	\$943,896
Eastern WV Community and Technical College	76	0.5%	\$157,302
Mountwest Community and Technical College	257	1.6%	\$573,585
New River Community and Technical College	292	1.8%	\$597,214
Pierpont Community and Technical College	370	2.2%	\$798,566
Southern WV Community and Technical College	483	2.9%	\$1,089,323
WV Northern Community College	233	1.4%	\$467,431
WVU At Parkersburg	559	3.4%	\$1,165,750
Four-Year Private, Non-Profit Institutions	1,200	7.3%	\$2,871,271
Alderson Broaddus University	31	0.2%	\$287,910
Appalachian Bible College	33	0.2%	\$77,450
Bethany College	230	1.4%	\$85,100
Davis & Elkins College	49	0.3%	\$544,517
Ohio Valley University	320	1.9%	\$113,450
University of Charleston	324	2%	\$734,931
West Virginia Wesleyan College	94	0.6%	\$809,529
WV For-Profit Institutions	586	3.6%	\$1,123,405
Huntington Junior College	97	0.6%	\$189,160
Mountain State College	11	0.1%	\$15,300
Salem University	43	0.3%	\$100,000
Valley College of Technology - Multiple Campuses	81	0.5%	\$135,446
WV Junior College - Multiple Campuses	354	2.2%	\$683,499
Pennsylvania Institutions	130	0.8%	\$71,400
Total	16,487	100%	\$37,656,198

* Includes Potomac State College of WVU and WVU Institute of Technology.

HIGHER EDUCATION ADULT PART-TIME STUDENT (HEAPS) GRANT PROGRAM



The goal of the HEAPS Part-Time Component is to encourage and enable West Virginia students who demonstrate financial need to continue their education on a part-time basis at the postsecondary level. For students enrolled at a public college or university, the maximum grant is based on the actual per credit hour tuition and required fees charged. For students enrolled at other eligible institutions, the award is based upon the average per credit hour tuition and required fees charged by public undergraduate institutions of higher education. Total aid, including a HEAPS award, may not exceed the recipient's demonstrated financial need. Aid may be used at a community college, a state college or university, an independent college or university in West Virginia, or a career and technical school. Recipients are selected each year by institutions based on the student's eligibility and the availability of funds.

Students eligible for a HEAPS award must:

- ▶ maintain West Virginia residency for at least 12 months prior to date of application;
- ▶ be a citizen or a permanent resident of the United States;
- ▶ submit the FAFSA;
- ▶ demonstrate financial need;
- ▶ not be in default on a higher education loan;
- ▶ not be incarcerated in a correctional facility; and
- ▶ comply with the Military Selective Service Act.

HEAPS grants can be renewed until the program of study is completed but cannot exceed an additional nine years beyond the first year of the award. Renewal consideration will be based on meeting satisfactory academic progress, filing the FAFSA, demonstrating financial need, and following the institution's awarding procedures.

Highlights:

- ▶ The number of students awarded HEAPS Part-Time Component decreased from 3,057 in 2014-15 to 2,809 in 2018-19, while the actual dollars awarded declined from \$3.1 million to \$2.96 million.
- ▶ The average award increased from \$1,019 in 2014-15 to \$1,054 in 2018-19.
- ▶ About 44.3 percent of HEAPS Part-time Component recipients were enrolled at public four-year institutions in 2018-19. Public two-year institutions accounted for 50.5 percent of recipients while 1.6 percent attended an independent non-profit institution in 2018-19.

Total HEAPS Recipients, Awards, and Average Award, 2018-2019

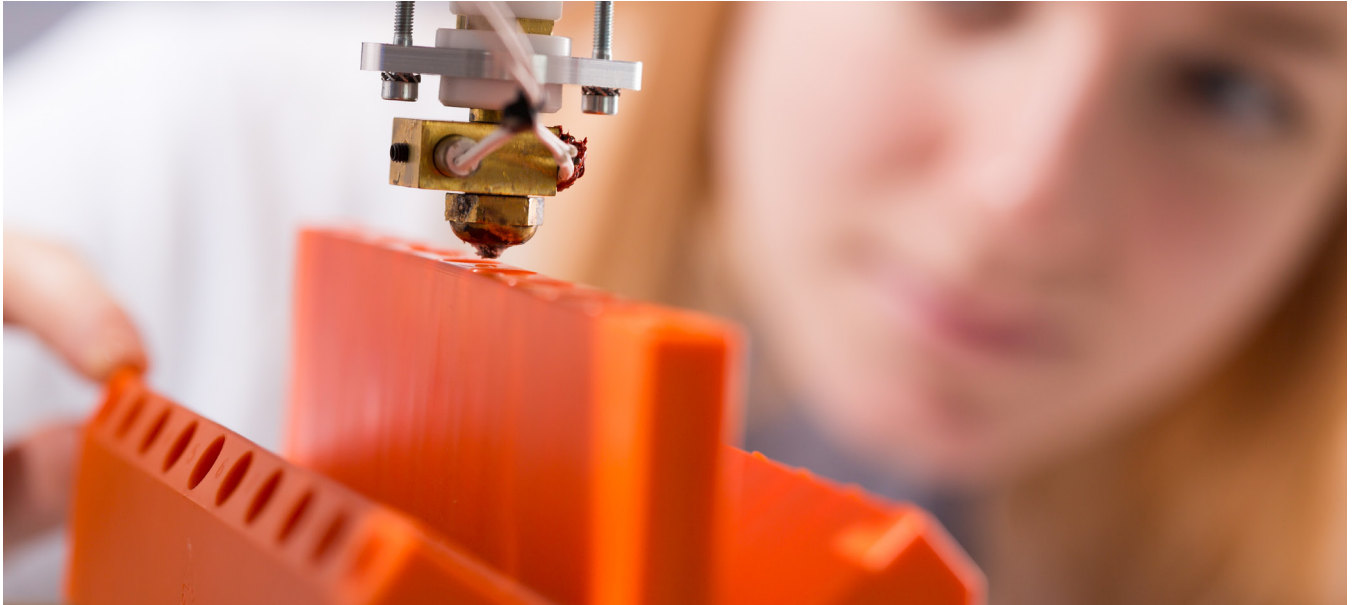
	2014-15	2015-16	2016-17	2017-18	2018-19
Recipients	3,057	3,081	3,071	2,784	2,809
Awards	\$3,115,077	\$3,060,843	\$3,002,973	\$2,984,110	\$2,961,220
Average Award	\$1,019	\$993	\$978	\$1,072	\$1,054

HEAPS: Total Recipients and Awards by Institution, 2018-19

	Recipients	% of Total Recipients	Awards
Four-Year Public Institutions	1,245	44.3%	\$1,291,818
Bluefield State College	45	1.6%	\$70,475
Concord University	16	0.6%	\$38,898
Fairmont State University	297	10.6%	\$188,807
Glenville State College	76	2.7%	\$89,846
Marshall University	378	13.5%	\$271,160
Shepherd University	136	4.8%	\$112,919
West Liberty University	22	0.8%	\$39,977
West Virginia University*	230	1.6%	\$369,722
WV State University	45	8.2%	\$110,014
Two-Year Public Institutions	1,418	50.5%	\$1,493,479
Blue Ridge Community and Technical College	471	16.8%	\$344,891
BridgeValley Community and Technical College	170	6.1%	\$220,805
Eastern WV Community and Technical College	76	2.7%	\$62,559
Mountwest Community and Technical College	155	5.5%	\$123,475
New River Community and Technical College	62	2.2%	\$95,203
Pierpont Community and Technical College	111	4.0%	\$92,337
Southern WV Community and Technical College	115	4.1%	\$141,356
WV Northern Community College	127	4.5%	\$160,626
WVU At Parkersburg	131	4.7%	\$252,227
Four-Year Private, Non-Profit Institutions	45	1.6%	\$82,091
Alderson Broaddus University	10	0.4%	\$4,121
Appalachian Bible College	2	0.1%	\$1,236
Davis & Elkins College	1	0.0%	\$1,236
University of Charleston	19	0.7%	\$66,584
West Virginia Wesleyan College	12	0.4%	\$6,594
Wheeling Jesuit University	1	0.0%	\$2,320
Public Vocational/Technical Colleges	101	3.6%	\$93,832
Academy of Careers and Technology	15	0.5%	\$20,591
Fred. W. Eberle Technical Center	1	0.0%	\$634
Garnet Career Center	16	0.6%	\$15,428
James Rumsey Technical Institute	9	0.3%	\$13,538
Mercer County Technical Education Center	45	1.6%	\$28,100
Monongalia County School MTEC	2	0.1%	\$1,400
United Technical Center	13	0.5%	\$14,141
Total	2,809	100%	\$2,961,220

* Includes Potomac State College of WVU and WVU Institute of Technology.

HEAPS WORKFORCE DEVELOPMENT COMPONENT



The HEAPS Workforce Development Component is awarded to students who demonstrate financial need and enroll in a postsecondary certificate, industry-recognized credential, or other skill development program in a high-demand occupation in West Virginia. Students demonstrating financial need who are enrolled in an approved program may receive the cost of the program up to \$2,000. Students enrolled in multiple approved programs for a single academic year can receive a cumulative maximum of \$2,000 for all programs. Eligible programs for funding reimbursement are non-credit skill upgrade programs that complement West Virginia Development Office initiatives for targeted industries or employers, promote job creation or retention, or assist in developing skills for new economy jobs or high-performance workplaces. The West Virginia Council for Community and Technical College Education, with input from the West Virginia Development Office, annually sets programmatic funding priorities.

Students eligible for a HEAPS Workforce award must:

- ▶ maintain West Virginia residency for at least 12 months prior to date of application;
- ▶ be a citizen or a permanent resident of the United States;
- ▶ submit the HEAPS Workforce Development application;
- ▶ have earned a high school diploma or high school equivalent, or be pursuing the TASC;
- ▶ not be in default on a federal student loan;
- ▶ not be incarcerated in a correctional facility;
- ▶ be enrolled or accepted for enrollment in postsecondary certificate, industry-recognized credential, or other skill development programs of study; and
- ▶ demonstrate financial need.

Highlights:

- ▶ The number of students awarded HEAPS Workforce Development Component decreased from 1,185 in 2014-15 to 728 in 2018-19, while the actual dollars awarded declined from \$1.3 million to \$1.15 million.
- ▶ The average award increased from \$1,132 in 2014-15 to \$1,584 in 2018-19.
- ▶ About 54.0 percent of HEAPS Workforce recipients were enrolled at public two-year institutions in 2018-19. Public vocational/technical centers accounted for 21.4 percent of recipients while 24.6 percent attended an independent for-profit institution in 2018-19.

Total HEAPS Workforce Recipients, Awards, and Average Award, 2018-2019

	2014-15	2015-16	2016-17	2017-18	2018-19
Recipients	1,185	732	720	668	728
Awards	\$1,341,664	\$1,228,746	\$1,128,138	\$1,114,439	\$1,153,114
Average Award	\$1,132	\$1,169	\$1,567	\$1,668	\$1,584

HEAPS Workforce: Total Recipients and Awards by Institution, 2018-19

	Recipients	% of Total Recipients	Awards
Two-Year Public Institutions	393	54.0%	\$561,816
Blue Ridge Community and Technical College	116	15.9%	\$122,023
BridgeValley Community and Technical College	77	10.6%	\$124,750
Eastern WV Community and Technical College	91	12.5%	\$171,435
Mountwest Community and Technical College	2	0.3%	\$1,500
Pierpont Community and Technical College	13	1.8%	\$21,875
Southern WV Community and Technical College	33	4.5%	\$8,165
WV Northern Community College	1	0.1%	\$1,595
WVU At Parkersburg	60	8.2%	\$110,473
Public Vocational/Technical Colleges	156	21.4%	\$241,806
Academy of Careers	42	5.8%	\$59,486
Benjamin Franklin Career	7	1.0%	\$9,451
Cabell Career	16	2.2%	\$27,988
Carver Career	29	4.0%	\$44,877
Fred Eberle Technical	4	0.5%	\$8,000
Garnet Career	26	3.6%	\$41,671
John D. Rockefeller Career	1	0.1%	\$2,000
Mercer Co. Technical	11	1.5%	\$19,333
Putnam Career	12	1.6%	\$16,434
Roane-Jackson Technical	3	0.4%	\$6,000
United Technical Center	1	0.1%	\$1,107
Wood Co.-Nursing	4	0.5%	\$5,459
WV For-Profit Institutions	179	24.6%	\$349,492
Valley College of Technology - Multiple Campuses	179	24.6%	\$349,492
Total	728	100%	\$1,153,114

UNDERWOOD-SMITH TEACHER SCHOLARSHIP PROGRAM



The Underwood-Smith Teacher Scholarship Program is a student financial aid program designed to enable and encourage West Virginians to pursue teaching careers at the pre-school, elementary, middle, or secondary school level. Undergraduate and graduate scholarships, not to exceed \$5,000 per academic year, are awarded on the basis of academic qualifications and interest in teaching.

Recipients of the Underwood-Smith Teacher Scholarship must agree to teach at the pre-school, elementary, middle, or secondary school level in West Virginia for two years for each year of scholarship assistance. However, if a scholar enters a teacher shortage area, an exceptional children's program, a school having less than average academic results, or a school in an economically disadvantaged area as designated by the West Virginia Board of Education, then the scholar can teach one year for each year the scholarship was received.

Eligibility for an Underwood-Smith Teacher Scholarship is limited to West Virginia residents who:

- ▶ have a cumulative GPA of at least 3.25 on a scale of 4.0 after successfully completing two years of course work at an approved institution of higher education; and
- ▶ are graduate students who graduated or will graduate from an undergraduate institution with a cumulative GPA of at least 3.5 on a 4.0 scale.

Scholarship renewal is not automatic. The scholarship may be renewed as long as the recipient is enrolled as a full-time student in an accredited institution of higher education in West Virginia; is pursuing a course of study leading to teacher certification at the pre-school, elementary, middle, or secondary school level; maintains satisfactory progress according to that institution; and submits an application by the deadline.

There are also limited provisions for meeting the teaching requirement through alternative service. Students who fail to meet the teaching or alternative service requirements are required to repay the scholarship received plus interest and any required collection fees.

Highlights:

- ▶ The number of Underwood-Smith Teacher Scholarship recipients has declined from 32 in 2016-17 to 29 in 2018-19. The total amount of awards has slightly decreased from \$155,577 in 2016-17 to \$125,000 in 2018-19.
- ▶ The average award in 2018-19 was \$4,310, a decrease from the 2016-17 average of \$4,862.
- ▶ Most of the scholars, 93.1 percent, attended a public four-year institution. West Virginia University enrolled 27.6 percent of recipients, the most of any institution in-state.

Total Underwood-Smith Teacher Scholarship Recipients, Awards, and Average Award, 2018-2019

	2014-15	2015-16	2016-17	2017-18	2018-19
Recipients	27	23	32	32	29
Awards	\$117,500	\$96,150	\$155,577	\$146,321	\$125,000
Average Award	\$4,352	\$4,180	\$4,862	\$4,573	\$4,310

Underwood-Smith Teacher Scholarship: Total Recipients and Awards by Institution, 2018-19

	Recipients	% of Total Recipients	Awards
Four-Year Public Institutions	27	93.1%	\$115,000
Concord University	2	6.9%	\$7,500
Fairmont State University	2	6.9%	\$7,500
Glenville State College	3	10.3%	\$10,000
Marshall University	5	17.2%	\$22,500
Shepherd University	1	3.4%	\$2,500
West Liberty University	4	13.8%	\$20,000
WV State University	2	6.9%	\$7,500
West Virginia University	8	27.6%	\$37,500
Two-Year Public Institutions	1	3.4%	\$5,000
WVU At Parkersburg	1	3.4%	\$5,000
Four-Year Private, Non-Profit Institutions	1	3.4%	\$5,000
Davis & Elkins College	1	3.4%	\$5,000
Total	29	100%	\$5,000



ENGINEERING, SCIENCE AND TECHNOLOGY SCHOLARSHIP (ESTS) PROGRAM



The West Virginia Engineering, Science and Technology Scholarship Program is a student financial aid program designed to enable and encourage academically talented individuals to pursue careers in the fields of engineering, science, and technology. Scholarships are awarded to degree- or certificate-seeking students on the basis of academic qualifications and are not to exceed \$3,000 per academic year. Recipients of the ESTS agree to work full-time in an engineering, science, or technology field in West Virginia for one year for each year the scholarship was received or begin an approved program of community service related to engineering, science, or technology. Students who do not meet the employment or community service requirement must repay the scholarship received plus interest and any required collection fees.

To qualify for the ESTS, a student must:

- ▶ be a United States citizen or resident alien who is an eligible non-citizen;
- ▶ have a cumulative GPA of 3.0 on a 4.0 scale upon graduation from high school or have a cumulative GPA of at least 3.0 on a 4.0 scale after completing two semesters of coursework at an eligible institution of higher education; and
- ▶ be enrolled or accepted for enrollment in an engineering, science, or technology program leading to a certificate, associate, or bachelor's degree at an eligible institution of higher education.

Scholarship renewal is not automatic. The scholarship may be renewed as long as the recipient is enrolled as a full-time student in an eligible institution of higher education; is pursuing a certificate, associate, or bachelor's degree in engineering, science, or technology; maintains satisfactory progress according to that institution; and submits an application by the deadline.

Highlights:

- ▶ The number of Engineering, Science, and Technology Scholarship recipients has increased from 190 every year since 2014-15 except for a decrease between 2017-18 when the number of recipients decreased from 232 to 190 in 2018-19. The total amount of awards has increased from \$538,644 in 2014-15 to \$561,7000 in 2018-19.
- ▶ The average award has gradually increased from \$2,835 in 2014-15 to \$2,956 in 2018-19.
- ▶ Most of the scholars, 89.5 percent, attended a public four-year institution. Of those, West Virginia University enrolled 57.4 percent of those recipients, the most of any institution in-state, followed by Marshall University at 19.5 percent.

Total Engineering, Science and Technology Scholarship Recipients, Awards, and Average Award, 2018-2019

	2014-15	2015-16	2016-17	2017-18	2018-19
Recipients	190	218	221	232	190
Awards	\$538,644	\$624,974	\$641,504	\$677,023	\$561,700
Average Award	\$2835	\$2,867	\$2,903	\$2,918	\$2,956

Engineering, Science and Technology Scholarship: Total Recipients and Awards by Institution, 2018-19

	Recipients	% of Total Recipients	Awards
Four-Year Public Institutions	170	89.5%	\$503,200
Bluefield State College	2	1.1%	\$6,000
Concord University	1	0.5%	\$3,000
Fairmont State University	18	9.5%	\$54,000
Glenville State College	1	0.5%	\$3,000
Marshall University	37	19.5%	\$108,000
Shepherd University	2	1.1%	\$6,000
West Virginia University	109	57.4%	\$323,200
Two-Year Public Institutions	6	3.2%	\$16,500
Pierpont Community and Technical College	1	0.5%	\$3,000
BridgeValley Community and Technical College	4	2.1%	\$10,500
Mountwest Community and Technical College	1	0.5%	\$3,000
Four-Year Private, Non-Profit Institutions	14	7.4%	\$42,000
University of Charleston	5	2.6%	\$15,000
West Virginia Wesleyan College	7	3.7%	\$21,000
Wheeling University	2	1.1%	\$6,000
Total	190	100%	\$561,700



MEDICAL STUDENT LOAN PROGRAM



The purpose of this program is to enable needy medical students to obtain loan funds to pursue a degree at Marshall University School of Medicine, West Virginia School of Osteopathic Medicine, or West Virginia University School of Medicine.

To be eligible for loan consideration, an applicant must:

- ▶ be a United States citizen or legal immigrant pursuing United States citizenship;
- ▶ be accepted for enrollment or be enrolled full-time at an approved West Virginia medical school with priority consideration given to residents of the state;
- ▶ meet designated academic standards;
- ▶ demonstrate financial need as determined by each medical school; and
- ▶ not be in default on any previous student loan(s).

The program is funded by fees paid by medical students. The financial aid office at the medical school determines eligibility and makes the awards. The maximum annual loan amount cannot exceed \$10,000. Funding availability at each medical school may limit the number of awards or the value of individual awards. Students may apply for loan assistance for each year of medical school.

The first payment will be due one year following the date that the borrower ceases to be a full-time medical student at a West Virginia medical school. The borrower has a maximum of 10 years to repay the loan (principal and interest). Borrowers will not be required to make payments during periods of authorized deferments, including approved medical residencies and fellowships (not to exceed five years).

Instead of repaying the loan, the borrower may elect to have the loan forgiven at a rate of up to \$10,000 for each period of 12 consecutive calendar months of full-time practice in West Virginia in a qualifying medically-underserved area or in a qualified medical specialty in which there is a shortage of physicians. The medical specialties that qualify for loan forgiveness are family medicine/family practice; general surgery; internal medicine; obstetrics/gynecology; pediatrics; and psychiatry.

Highlights:

- ▶ The number of recipients from 2014-15 to 2018-19 has gradually decreased since 2014-15 from 256 to 246 in 2018-19; however, there was a slight increase from the 2017-18 to 2018-19 academic years.
- ▶ Loan deferment, or the number of borrowers who started practicing medicine in West Virginia, peaked in 2017-18 at 35 borrowers.
- ▶ The default on previous awards increased from 2.5 percent in 2014-15 to 7.17 percent in 2018-19.

Medical Student Loan Program: Awards, Total Funds Disbursed, Cancellation and Default Rate, 2018-2019

	2014-15	2015-16	2016-17	2017-18	2018-19
Recipients	256	247	247	240	246
Funds Disbursed	\$ 1,462,142	\$ 1,404,300	\$1,424,846	\$1,830,125	\$1,732,612
Loan Deferment*	24	23	12	35	16
Loan Forgiveness**	42	49	33	255	300
Default Rate on Previous Awards	2.5%	2.5%	2.5%	7.2%	7.2%



NURSING SCHOLARSHIP PROGRAM

In partnership with the West Virginia Higher Education Policy Commission, the West Virginia Center for Nursing offers a loan forgiveness program to assist current and future West Virginia nursing professionals with their education. Nurses benefit from financial assistance, and in return agree to work or teach in West Virginia to fulfill the service obligation specific to their degree.

Students must be enrolled in an accredited West Virginia nursing program at least half-time. Students may be awarded fall, spring, and/or summer. Recipients must begin employment at an eligible work site in West Virginia within six months of graduation to avoid repayment. A recipient who fails to provide verification that he or she is meeting the service obligation is required to repay the principal and any interest that accrues on the award amount. Repayment of the award must begin within six months of graduation and be completed within 10 years.

The following awards are offered through the Nursing Scholarship Program:

- ▶ Licensed Practical Nurse (LPN): An award of up to \$3,000 per year is available for a student in an LPN education program who has completed at least one-half of the program. A recipient is required to practice nursing as an LPN in West Virginia for one year for each year in which the recipient received an award.
- ▶ Registered Nurse (RN): An award of up to \$7,500 per year is available for a student who has completed at least one-half of a RN education program. A recipient is required to teach in an accredited West Virginia nursing program or practice nursing as an RN in West Virginia for two years for each year in which the recipient received an award.
- ▶ Nursing Master's Degree or Doctoral Nursing or Education Program: An award of up to \$15,000 per year is available to a student in a nursing master's degree program or a doctoral nursing or education program. A recipient is required to teach in an accredited West Virginia nursing program for two years for each year in which the recipient received an award.
- ▶ Licensed Practical Nurse Teaching Certificate: An award of up to \$1,000 per year is available for a student obtaining a licensed practical nurse teaching certificate. A recipient is required to teach in a West Virginia LPN program for one year for each year in which the recipient received an award.

Highlights:

- ▶ The Nursing Scholarship Program awarded a total of 149 scholarships to nursing students at all levels during the 2018-19 academic year totaling \$274,450 in scholarship aid.
- ▶ The number of Nursing Scholarship Program recipients has fluctuated from 123 in 2015-16 to 149 in 2018-19.
- ▶ The total awarded amount has increased from \$180,579 in 2015-16 to \$274,450 in 2018-19 with a slight dip between the 2017-18 and 2018-19 years.

Nursing Scholarship Program: Awards and Total Funds Disbursed, 2018-2019

	2015-16	2016-17	2017-18	2018-19
Recipients	123	208	130	149
Funds Disbursed	\$180,579	\$199,500	317,000	\$274,450

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