

THE MARSHALL ISLANDS SCHOLARSHIP GRANT AND LOAN BOARD (MISGLB)

Regulations



September 2024

The Marshall Islands Scholarship Grant and Loan Board Program

Regulations

Revised September 2024

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

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
- Climate Change Adaptation and Mitigation and Environmental Science
- Information and Communication Technology (ICT),
- Commerce
- Public Administration
- Fisheries, Marine Sciences and Maritime Studies
- Social Sciences
- Justice, Law and Policing
- Science, Engineering, and Technology
- 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. have 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 been 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. plan to reside in the RMI after program completion.
6. plan to reside in Ebeye, Kwajalein, if the student is under ESN funding.
7. graduated from high school or college in the Marshall Islands or have resided for at least two years in the RMI.

Additional Policies

The financial assistance is for the following:

1. students studying towards an academic, technical or vocational educational degree;
2. students residing in the RMI for enrollment in and completion of any online or distance learning programs;
3. students who do not have any full scholarship from any other sources.

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 must complete the application form to be considered for increased funding for subsequent years

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 1030 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. 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. For online or distance learning programs, students are only eligible for one requested roundtrip ticket to their school if they are required to complete a semester in person.
6. A copy of the Letter of Acceptance from the institution the applicant wishes to attend;
7. 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 10;
 - c. Independent applicants must provide proof of their own source of income (if employed) or spouses' check stub and proof of other financial resources. An

independent student is someone who will not receive any financial support for their education from their parents or guardians.

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

Section B. Requirements for Graduate and Postgraduate Recipients:

- a. 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.
- b. Extenuating circumstances may be reviewed by the MISGLB on a case by case basis.
- c. Financial assistance shall be awarded to those pursuing such fields of study which fall within the Republic's priority areas.
- d. 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. For online or distance learning programs, students are only eligible for one requested roundtrip ticket to their school if they are required to complete a semester in person.
- e. Postgraduate recipients may reapply to MISGLB once to complete their last semester.

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, if any, including but not limited to scholarships, grants, and the applicant and the spouse's income for the determination of the amount of assistance that shall be awarded.

Section C. 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 fund
2. 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;
3. A copy of Summer Session registration (if applicable) for that current school year
4. Students may request a return ticket to complete their program through online or distance learning in the RMI, however, will not be eligible to request a ticket for face to face courses

or graduation. Students must provide proof that all remaining courses may be completed online.

Section D. Non-Compliance with Requirements:

Financial assistance recipients will be placed on academic probation if he/she fails to maintain a 2.50CGPA (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 C (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 fails to complete 24 or 36 credit hours related to their field of study in a given school year.
 - a. Undergraduate students are allowed to be on probation **ONCE** during the 4 years that they are on scholarship. Failure to meet requirements for the second time will call for a termination of the award. Notwithstanding the above, senior undergraduate students who have been terminated may reapply subject for the MISGLB's further review and approval on a case by case basis
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 year 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 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 dependent 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 Gross Income/Salary	Family Contribution Per Recipient
\$50,000 and over	10% of income
\$10,000 to \$49,999 and over	5% of income
\$10,000 and less	0

Note: The family contribution will be reduced by \$1,000 for each additional dependent 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 per academic year.

Need Areas	Amount (USD)
Books and Supplies	\$1,500
Personal Expenses	\$3,000
Health Insurance	100% of the cost of college basic Health Plan, payable directly to the college. Receipt required.
Transportation	\$1,000
Meal and Housing	\$1,500 monthly utilities included

The MISGLB-approved ceiling for undergraduate students is \$21,000 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 post-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.

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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.

- Terminated students; students who are terminated and request a return ticket after termination are required to submit proof of termination or a cause of return statement for monitoring and audit purposes.

Section J. 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) as a recipient and return to the Marshall Islands to work;
- Complete their program and want to return home before starting their Master's Program;
- Fail or 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. The ticket must be requested immediately after termination, students who stay on after termination will no longer be eligible once another

semester lapses;

- Drop out of their academic program, terminated by the MISGLB and return home for health reasons; and
- Death of the recipient.

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 an internship with appropriate offices related to their field of study.

Airline tickets must also be requested a minimum of 2 weeks prior to the flight date.

Section 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 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. Graduates may fulfill this requirement outside of the RMI if the graduate is working as a staff of the RMI Government and Government Agencies or on behalf of the RMI based outside of the RMI. Working within the RMI communities outside of the RMI will not fulfill this requirement. The work must be within the RMI or for the RMI Government based outside of the RMI. He/she must request an airline ticket and return to the Republic within three (3) months of completing the program 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 three (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 repay their loan in full or must serve within RMI.

Section M. Establishment of Emergency Assistant Award

In the event of natural disasters or global emergencies or other extenuating circumstances, the board shall review and approve the disbursement of urgent students' needs on a case-by-case basis.