

Mississippi State Aid Cheat Sheet (2026–2027)

A two-page reference for counselors and families. Free to copy, print, and share.

One online application — the **MAAPP** at msfinancialaid.org — covers HELP, MTAG, MESG, and FAITH, and must be resubmitted **every year**. It opens **October 1** each fall, programs close on different dates, and deadlines are set by state law with **no exceptions for any reason**. Verified against the Mississippi Office of Student Financial Aid, July 2026.

The Five Programs at a Glance

HELP Grant (need-based)	Full tuition and required fees at public colleges, up to 8 semesters — the biggest award most families can get. Requires: 2.5 GPA, 20 ACT (superscores accepted), full or partial Pell eligibility via FAFSA, income under the limits on page 2, the 18-unit HELP curriculum, and applying within one year of graduation .
MTAG (merit, with a twist)	Up to \$500/yr (freshmen–sophomores) or \$1,000/yr (juniors–seniors). Requires a 2.5 GPA and 15 ACT. The twist: students eligible for the maximum Pell Grant are <i>not</i> MTAG-eligible — they are routed to HELP instead.
MESG (top scholars)	Up to \$2,500/yr (capped at tuition + fees). Requires both a 3.5 GPA and a 29 ACT (1350 SAT) — or National Merit Finalist/Semi-Finalist — earned in high school . Superscores accepted; college grades cannot qualify a student later.
FAITH (foster youth)	Up to the full cost of attendance , including housing and books, after other grant aid — for students under 25 who were in MS CPS custody, a qualified residential facility, or adopted from either at any time since age 13. Only 6+ credit hours required.
Nissan Scholarship	Full tuition, fees, and books at a Mississippi public college. Separate application (inside the MAAPP portal): 2.5 GPA, 20 ACT, FAFSA, leadership, and a signed 200-word essay. Most years only one or two students win.

Deadlines to Post on Your Wall

Program	Application deadline	Documents due
HELP Grant	March 31	April 30 (incl. counselor-certified curriculum)
Nissan	March 1	March 1
MTAG / MESG	September 15	October 15
FAITH	None — MAAPP open Oct 1–Sep 15	—

Same calendar every year. HELP closes in **spring**; MTAG/MESG stay open into **fall**. Families who assume one deadline miss HELP — the largest award.

The Rules That Trip Families Up

- **One grant per term.** Mississippi never stacks its own grants: a student who qualifies for MTAG and MESG gets only MESG (the larger award), with an 8-semester lifetime cap across all programs.
- **The 12-hour rule.** HELP, MTAG, and MESG require enrolling in *and earning* (passing) 12 hours every fall and spring at one school. Below 12 before aid disburses: canceled for that term *and* the next. After: canceled for the next term. Summer hours can't fill the gap.
- **Reapply every year.** The MAAPP and FAFSA are annual — a senior-year award does not renew itself.
- **Residency is documented, not assumed.** One year of Mississippi residency before applying, proven with two documents. Dependent students use a **parent's** documents (MS driver's license, state tax return); independent students use their own.

HELP Grant: Check These Two Things Early

- **1. Income limits** — based on the parents' **average** Adjusted Gross Income from federal tax returns (an average, not just last year's, and not gross salary):

Dependent children under 21 (besides the student)	Parents' average AGI limit
0 (only the student)	\$42,500
1	\$47,500
2	\$52,500
3	\$57,500
Each additional child	+ \$5,000

Confirm the current-year table at msfinancialaid.org/help before advising a family near the line.

- **2. The HELP curriculum** — 18 units mirroring the required IHL College Preparatory Curriculum, which the **counselor must certify**. It must be finished by the end of the spring senior semester — summer school after graduation does not count. Run the official checklist for every HELP candidate no later than junior-year scheduling.

Counselor Calendar: What to Tell Students When

Junior year	Run the HELP curriculum checklist during scheduling. Students at 27–28 ACT with a 3.5+ GPA should retest — superscores count, and crossing 29 turns a \$500 MTAG into a \$2,500/yr MESG.
October 1	MAAPP and FAFSA open. File both early — the FAFSA doubles as a residency document. Save the MAAPP login somewhere findable.
By winter break	Residency and income documents uploaded; Nissan applicants drafting the 200-word essay.
March 1 / March 31	Nissan application and documents due; HELP application closes — firm, no exceptions.
April 30	HELP documents due, including the certified curriculum — this deadline is on the counselor's desk, not just the family's.
Sept 15 / Oct 15	Last call: MTAG/MESG application, then documents — the final safety net for seniors who missed everything else.

Three Mistakes That Cost Students Money

- **Skipping the MAAPP because “we make too much.”** MTAG and MESG are merit programs with no income cap — one application covers everything, so every college-bound senior should file it.
- **Treating the ACT as finished at 28.** With superscoring, one more sitting before graduation can be worth up to \$10,000 over four years at the MESG line.
- **Overlooking the community college route.** HELP pays full tuition and fees at Mississippi community colleges too — two tuition-free years, then transfer with the remaining eligibility. But a gap semester breaks the continuous full-time enrollment requirement.

Heads up for spring 2027: As of July 2026 the state reports a funding shortfall; HELP, MTAG, and MESG awards could be reduced for spring 2027 unless the Legislature closes the gap. Advise families to budget state aid as a bonus layer, not a guarantee.

Free Resources — No Account, No Cost, No Data Collection

Official program rules + MAAPP	msfinancialaid.org
Free FAFSA / MAAPP help (official state partner)	get2college.org
Statewide course transfer tool	mstransfer.org
Our Mississippi state aid guide	collegereadyparent.org/mississippi
Scholarships at 400+ colleges · all 50 states	collegereadyparent.org/college-scholarships

Produced by CollegeReadyParent.org — an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Sources are cited on every scholarship and state aid page.

Counselors and educators: you may freely copy, print, and distribute this sheet. Questions or corrections: leo@collegereadyparent.org

Amounts, cutoffs, and deadlines change. Verified against msfinancialaid.org in July 2026 — always confirm current details with the Mississippi Office of Student Financial Aid before applying.