

Mississippi State Aid Cheat Sheet (2026–27 and 2027–28)

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, MESSG, FAITH and UPSKILL, 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, **August 2026**.

The Six 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 not 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. Funding warning: FAITH needs its own appropriation each year and fell short in 2026. In late July, about 170 new applicants were told their awards would not be funded; a private donation from the Woodward Hines Education Foundation restored them in August. New awards went first-come, first-served. Apply the day MAAPP opens and keep a backup plan.
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. Highly competitive — only a small number of awards are made each year.
UPSKILL (adults 24+)	New for 2026. \$500 toward a community college program tied to a high-demand job — 28 approved programs including plumbing, construction engineering and EMT. For independent students age 24 or older with a diploma or GED, enrolled at least half-time, who have lived in Mississippi 2+ years. Not a program for graduating seniors — but the right answer for the parent or returning adult who asks what is available to them.

Also on the MAAPP: **LAW**, for the children and spouses of Mississippi law enforcement officers and firefighters killed or disabled in the line of duty.

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
UPSKILL	September 15	September 15
FAITH	None — MAAPP open Oct 1–Sep 15 but apply early; awards ran out in 2026	—

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
4	\$62,500
Each additional child	+ \$5,000

The Legislature has changed HELP eligibility recently. Confirm the current-year table at msfinancialaid.org/programs/help-higher-ed-legislative-plan/ 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 is one of the state's preferred residency documents. Save the MAAPP login somewhere findable. Foster and formerly-fostered students: file today, not in the spring.
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 and UPSKILL applications, 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.”** MESG has no income cap at all, and MTAG has no income limit as such — only maximum-Pell students are excluded, and they are routed to HELP instead. One application covers every program, 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: the state reports a \$7.3 million funding shortfall; HELP, MTAG, and MESG awards for nearly 27,000 students could be reduced for spring 2027 unless the Legislature closes the gap in the session beginning January 2027. Separately, the Winter-Reed Teacher Loan Repayment Program is unfunded for 2026–27 for the first time since 2021. 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 maintained by Leo Di Milo, a parent in Southaven, Mississippi. Not a lender, a school, or a state agency. 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. No permission needed, no attribution required. Questions or corrections: leo@collegereadyparent.org · 901-355-1187

Amounts, cutoffs, and deadlines change. Verified August 2026 — always confirm current details at msfinancialaid.org before applying.