

DELTA STATE UNIVERSITY

Delta State University is a public institution providing a comprehensive undergraduate and graduate curriculum to over 4,000 students representing all of the states and more than 20 countries. Dozens of degree programs on the undergraduate level provide educational opportunities in the Colleges of Arts and Sciences, Business, and Education and in the Robert E. Smith School of Nursing. Graduate programs on the master's, educational specialist, and doctoral levels provide advanced training in a broad range of disciplines.

Acknowledging its beginnings as a teacher's college, the University sustains excellence in teacher education while continuing to expand offerings in traditional as well as unique programs of study. From the core disciplines such as arts, humanities, and sciences, to unique programs such as Commercial Aviation, the Delta Music Institute, and the nationally-recognized Geospatial Information Technology program, the University is committed to meeting the evolving needs of the students it serves.

COLLEGE OF BUSINESS

There are several degree programs offered in the College of Business.

The Departments in the College of Business are listed below:

- Department of Accountancy, Computer Information Systems, and Finance
- Department of Management, Marketing, and Business Administration
- Department of Commercial Aviation

Additionally, there are several graduate programs in the College of Business.

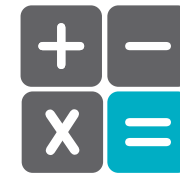
The Graduate Degrees offered are listed below:

- Master of Business Administration
- Integrated Master of Business Administration
- Master of Professional Accountancy
- Master of Commercial Aviation



This project is funded in part through a cooperative agreement with the United States Department of Agriculture (USDA) and Small Business Administration (SBA). The DEBTS Program is funded primarily by the USDA Rural Business Enterprise Grant and secondarily by SBA Prime Grant. This is the first year for the \$250,000 USDA Grant and the third year of the \$36,000 SBA Prime Grant.

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DEBTS

Debt Education for Business Transformation & Sustainability Program

Business Thinking

DEBTS PROGRAM at Delta State University's College of Business

The Debt Education for Business Transformation and Sustainability (DEBTS) Program initiative at Delta State University is an intensive program that will use a combination of technology (iPads and webinars) and face to face visits to provide credit and debt management training and repair services to current and potential micro-entrepreneurs. The program will focus on entrepreneurs located in Bolivar, Washington, Sunflower, and Coahoma counties. The DEBTS program is a three year program where 12 micro-entrepreneurs will be recruited each year to the program with participants from each county. Each participant will attend eight training workshops and have a minimum of two consultations per month.

The methods for this project will include the collection of primary and secondary data, evaluation of the collected data, development of a "best practices" program based on the conclusions drawn from the evaluation, promotion of the program to micro-entrepreneurs, and implementation of the program to assist in the education of and technical assistance to disadvantaged micro-entrepreneurs.

MISSION

To provide credit and debt management training and repair services to current and potential micro-entrepreneurs located in Bolivar, Washington, Sunflower, and Coahoma counties.

DEBTS Program anticipates saving 120 to 180 jobs as well as creating 40 to 60 jobs as a result of the program.

VISION

To help business owners to help themselves... "Ultimately aiding the Mississippi Delta in becoming more economically viable."

Entrepreneurs will gain valuable training and technical assistance that will aid in increasing their profit margins and, in many cases, remaining as sustainable business entities.

- inventory management
- accounts receivable management
- cash flow analysis
- understanding credit and debt management
- accounts payable management

PROGRAM COORDINATORS

ABE HUDSON

Program Director, DEBTS Program

During the 2011–2012 school year at Delta State, Abe was a Visiting Professor in the College of Business. Before that, he owned several businesses and provided consultative services for projects in the areas of management, finance, and social media. Abe has both an MBA and a Master's in Finance from Mississippi State University.

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KESHA NORMAN

Executive Assistant, DEBTS Program

Kesha has operated a tax service and bookkeeping business for the last few years. Her accounting degree from Mississippi State University and MBA from Strayer University give her the skills and knowledge to advise DEBTS clients on better managing their personal and business finances.

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