MISSISSIPPI POST-SECONDARY EDUCATION
FINANCIAL ASSISTANCE BOARD

3825 Ridgewood Road
Jackson, MS 39211

July 18, 2016
10:00 a.m.

Agenda

CALL TO ORDER

MINUTES

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OTHER BUSINESS/ANNOUNCEMENTS

EXECUTIVE SESSION IF DETERMINED NECESSARY

ADJOURNMENT
MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a teleconference meeting on Monday, June 20, 2016 at 3:00 p.m. Members of the media and public were invited to attend the meeting in Room 432 of the Education and Research Center, 3825 Ridgewood Road, Jackson, Mississippi, 39211.

The following members participated via teleconference:
- Ben Burnett, MAICU appointee
- Lee Bush, MCCB appointee
- Al Rankins, IHL Institutional appointee
- Sharon Ross, Governor’s appointee
- C.D. Smith, IHL Board appointee
- Jim Turcotte, Governor’s appointee
- Bob Walker, MCCB Institutional appointee

The following members were unable to participate:
- Mack Grubbs, Lt. Governor’s appointee
- Cynthia Melvin, MAICU appointee

Also in attendance were:
- Caron Blanton, Director of Communications, IHL
- Bracey Harris, Reporter, Clarion-Ledger
- Meg Harris, Assistant Director of Student Financial Aid
- Jennifer Rogers, Director of Student Financial Aid and Postsecondary Director

The meeting was called to order by Dr. Jim Turcotte, Chairman.

MINUTES

On motion by Mr. Smith, seconded by Ms. Ross, all Board Members legally present and participating voted unanimously to approve the Minutes of the meeting held on June 1, 2016.

INTRODUCTIONS

No guests were introduced.

REGULAR AGENDA ITEMS

On motion by Mr. Bush, seconded by Mr. Smith, all Board Members legally present and participating voted unanimously to approve Regular Agenda Item #1: Approval of the FY 2018 Budget Request.

1. Approval of the FY 2018 Budget Request

The Mississippi Office of Student Financial Aid requests approval of the FY 2018 Budget Request. Board policy Part 601, Chapter 9, Rule 9.1 (IV) states, “Annually, the Board will review the annual legislative budget request for the Mississippi Office of Student Financial Aid and make a budget recommendation to the Agency.”
INFORMATION AGENDA ITEMS

The Board did not consider any information agenda items.

ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

OTHER BUSINESS/ANNOUNCEMENTS

The Board did not consider any other business.

EXECUTIVE SESSION IF DETERMINED NECESSARY

The Board did not determine a need to enter into Executive Session.

ADJOURNMENT

There being no further business to come before the Board, Dr. Turcotte declared the meeting adjourned.

Jennifer Rogers
Director, Mississippi Postsecondary Education Financial Assistance Board
REGULAR AGENDA ITEMS

1. Approval of Updates to All Undergraduate Program Rules and Regulations with References to Full-Time Enrollment

On June 1, 2016 the Board voted to change the definition of full-time enrollment for undergraduate students from 9 credit hours per term to 10 credit hours per term for schools on the quarter system pending completion of the Administrative Procedures Act Process. During the APA Process, the Office learned the new definition will cause undue hardship on institutions that operate on the quarter system. The only such institution in the state, William Carey University, will need to create 1-hour courses for undergraduate students to be able to comply and maintain eligibility for aid. Therefore the Office requests that the Board resume use of the original definition of full-time enrollment as 9 credit hours per trimester for state aid eligibility for students attending institutions operating on the quarter system.

The requested change would apply to the following program Rules and Regulations in the following exhibits:

Exhibit 1 – Page 6: APA Part 605 – General Administration Rules and Regulations

Exhibit 2 – Page 29: APA Part 611 – Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations

Exhibit 3 – Page 34: APA Part 613 – Mississippi Eminent Scholars Grant (MESG) Rules and Regulations


Exhibit 5 – Page 44: APA Part 617 – Mississippi Law Enforcement Officers and Firemen (LAW) Rules and Regulations

Exhibit 6 – Page 49: APA Part 635 – Teacher Education Scholars Forgivable Loan (TES) Rules and Regulations

Exhibit 7 – Page 59: APA Part 637 – William Winter Alternate Route Teacher Forgivable Loan (WWAR) Rules and Regulations


Exhibit 9 – Page 79: APA Part 651 – Health Care Professions Forgivable Loan (HCP) Rules and Regulations

Recommendation:
The recommended changes have been reviewed by the Office of the Attorney General. Board approval is recommended, contingent upon completion of the Administrative Procedures Act process.
Title 10: Education Institutions and Agencies

Part 605: General Administration Rules and Regulations

Part 605 Chapter 1: General Administration Rules and Regulations

Rule 1.1 General Administration Rules and Regulations. These Rules and Regulations apply to the general administration of all student financial assistance programs administered by the Board of Trustees of State Institutions of Higher Learning (hereafter referred to as the “Agency”) or the Mississippi Postsecondary Education Financial Assistance Board (hereafter referred to as the “Board” or “Postsecondary Board”) and are subject to change by the Board. These Rules and Regulations are meant to provide additional guidance for, not supplant the approved Rules and Regulations for each student financial assistance program. The Mississippi Office of Student Financial Aid (hereinafter referred to as the “Office”) will act on behalf of the Board and/or Agency to administer the student financial assistance programs.

APPLICATION PROCESS

A. All students must complete the online application for state student financial aid. Paper applications are not accepted. The Office will consider only applications made by the published deadlines, unless an exception is granted for all applicants.

B. A student should complete the following steps to apply for state student financial aid:

1. Complete the online portion of the application, available at www.mississippi.edu/financialaid by the published application deadline for the appropriate program(s). The application is available beginning January 1 each year. Students should complete an application EVERY year for which they wish to receive financial aid.

2. Print the confirmation page at the end of the online portion of the application and keep the confirmation page for record-keeping purposes.

3. Print and keep the confirmation email (if the student requests email correspondence), which verifies successful completion of the online portion of the application.

4. Wait approximately 48-72 hours to receive notification from the Office with the information needed to access a student’s secure online account. Notification will be sent via email if the student requests email correspondence or by mail if the student requests paper correspondence.

5. Submit all supporting documents requested via the student account. Supporting documents are essential to the application and must be
received by the Office (not postmarked) by the published deadline for the appropriate program(s).

6. Check the student account often for updates and/or requests for documentation. NOTE: In certain situations, the Office may become aware of student circumstances that require the Office to collect other or additional supporting documents from the student.

C. The following supporting documents may be requested to complete an application for state student financial aid. The documents are grouped according to the purpose for which they are requested.

1. Residency Documentation - The Office will collect two documents to determine whether or not a student is a Mississippi resident. Any combination of two of the following documents will be accepted.

   a) Mississippi Driver’s License Number - A student should submit the Mississippi Driver’s License Number while completing the online application or make a color photocopy and send to the Office. Please do not fax a copy of the driver’s license. Dependent students must submit a parent’s Mississippi Driver’s License Number. Independent students must submit his/her own Mississippi Driver’s License Number.

   b) Mississippi Tax Return (Current Year) - A student should submit the first two pages of the state tax return for the current tax year. The tax return must be signed, unless prepared by a tax preparation professional. Dependent students must submit a parent’s tax return. Independent students must submit his/her own tax return.

   c) Free Application for Federal Student Aid (FAFSA) - The FAFSA is the application for federal student aid. It is available online at www.fafsa.gov. The student must complete the FAFSA by the document deadline specified by the program. The Office will automatically receive the applicant’s FAFSA results if the applicant’s official state of residency is Mississippi.

   d) Motor Vehicle Registration in Mississippi - Registration of vehicle must have been completed at least 12 months prior to the start of the term for which the student is seeking financial aid.

   e) Proof of Homestead Exemption - Homestead Exemption must have been filed at least 12 months prior to the start of the term for which the student is seeking financial aid.
f) Proof of Voter Registration in Mississippi - Voter registration must have been completed at least 12 months prior to the start of the term for which the student is seeking financial aid.

g) Other Documents for Students with Special Circumstances – Some students with special circumstances may be required to submit documents in addition to two from the preceding list.

   (1) Military Personnel - Other residency documents may be required for students who are serving or have parents who are serving in the military.

   (2) Part-Year Tax Filers – A residential lease agreement may be requested and accepted as residency documentation in combination with a part-year Mississippi tax return.

2. Dependency Documentation – Students with certain family circumstances may be considered “independent” for purposes of receiving financial aid. The student may be asked to verify such circumstances by providing documentation.

   a) Legal Guardianship – The student must provide court documents proving legal guardianship of student by someone other than the student’s parents.

   b) Death Certificate – The student must provide a certificate of death for both parents.

   c) Proof of Homelessness – A high school counselor, high school homeless liaison, or director of a youth center/transitional living program must provide certification that the student is homeless or self-supporting and at risk of being homeless.

   d) Ward of the Court/Foster Care – The student must provide legal documentation proving that the student is under foster care or a ward of the court.

3. Merit Documentation - The Office will collect documents to determine a student’s academic or merit eligibility for state student financial aid.

   a) High School GPA - The high school grade point average (GPA) should be submitted either electronically by the high school through the approved grade file format or through the secure website. In limited cases, the Office will accept an official transcript. The GPA should be calculated on a 4.0 scale.
b) Official High School Transcript - The official high school transcript should include all courses attempted, completed or in progress; the GPA on a 4.0 scale; and the ACT/SAT score if available.

c) Official College Transcript(s) - The official college transcript should include all courses attempted, completed and in progress, and the overall cumulative GPA on a 4.0 scale.

d) Certification of HELP Core Curriculum by Counselor - Students applying for the Higher Education Legislative Plan for Needy Students (HELP) Scholarship may request that their counselor certify the HELP Core Curriculum on the High School Grade File, online through the Counselor Web Application, or via file upload to the Secure Document Share Portal. The counselor certification will serve as documentation that a student has completed or will complete all courses required to be eligible for the HELP Scholarship.

e) Certification of GEAR UP Core Curriculum by Counselor - Students applying for the GEAR UP Mississippi Scholarship may request that their counselor certify the GEAR UP Core Curriculum on the High School Grade File, online through the Counselor Web Application, or via file upload to the Secure Document Share Portal. The counselor certification will serve as documentation that a student has completed or will complete all courses required to be eligible for the GEAR UP Mississippi Scholarship.

f) Official ACT/SAT Score Report on National Test - Students may submit a copy of the official ACT/SAT Score Report. Scores from residual tests will NOT be accepted.

g) Passing Praxis Score Report - Students may submit a copy of the official Praxis Score Report.

h) Essay - Students should follow directions carefully for writing and submitting essays required for specific programs.

i) Resume - Students should follow directions carefully for drafting and submitting resumes required for specific programs.

4. Documentation of Financial Need - For some programs, the Office will collect documents to determine a student’s financial need.

a) Free Application for Federal Student Aid (FAFSA) - The FAFSA is the application for federal student aid. It is available online at
www.fafsa.gov. The student must complete the FAFSA by the
document deadline specified by the program. The Office will
automatically receive the applicant’s FAFSA results.

b) Household Verification Worksheet (HELP Worksheet) - The
household verification worksheet is used to determine the number
of dependents who live in the home with the applicant.

5. Licensing Documentation - For some graduate programs, the Office will
collect documents to determine a student’s licensure status.

a) Current Teacher’s License - The student may submit a copy of a
valid teacher’s license.

b) Current Nursing License - The student should go online and print a
copy of the online nursing license verification available from the
Mississippi Board of Nursing.

c) Documentation of Student Preparation for Program - For some
programs, the Office will collect documents to determine a
student’s level of preparation for receiving state student financial
aid.

6. Entrance Counseling - Entrance counseling will be provided as part of the
contract for forgivable loans. As with the Master Contract and Note, the
Entrance Counseling document is first presented electronically for
electronic signature. However, Entrance Counseling documents can be
provided in paper format upon request. The entrance counseling
document should be signed and returned by the deadline.

7. Letter of Acceptance - Letters of acceptance should be submitted as soon
as they are received. Letters of acceptance should be submitted by the
published deadline.

8. Letter of Recommendation - Letters of recommendation should be
submitted by the document deadline.

D. A valid social security number shall be required from all students applying for
state aid in order to create a permanent and lasting record and to facilitate student
data sharing between the student’s institution, the federal government, ACT, the
Department of Revenue, the Department of Motor Vehicles, and the Office. An
alternative number will be assigned and used for all purposes which do not
require the social security number. The Office is dedicated to insuring the privacy
and proper handling of confidential information pertaining to students.
E. Whoever, with intent to defraud the state or any department, agency, Board, Office, commission, county, municipality or other subdivision of state or local government, knowingly and willfully falsified, conceals or covers up by trick, scheme or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writings or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall upon conviction, be punished by a fine of not more than Ten Thousand Dollars ($10,000) or by imprisonment for not more than five (5) years, or by both such fine and imprisonment.

I. DETERMINING ELIGIBILITY

A. General Requirements for Determining Initial Eligibility

In general, to be eligible for state student financial aid, a student must:

1. Be a Mississippi resident per Mississippi Statute unless the applicant is applying for a program which does not require Mississippi residency;

2. Be a citizen of the United States or eligible non-citizen. Generally, an eligible non-citizen is one of the following:

   a) U.S. permanent resident, with a Permanent Resident Card (formerly known as an Alien Registration Receipt Card or "Green Card");

   b) Conditional permanent resident (I-551C);

   c) Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: “Refugee,” “Asylum Granted,” “Indefinite Parole,” “Humanitarian Parole,” or “Cuban-Haitian Entrant”; or

   d) A citizen of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM).

3. Have a high school diploma or its recognized equivalent. Recognized equivalents include the General Education Diploma (GED). This requirement is applicable to students who have earned less than 12 college credits;

4. Not be in default on any federal or state education loan or owe a repayment on a federal or state grant;
5. Be registered with Selective Service (if required);

6. Complete the online application by the published deadline.

7. Provide all supporting documentation by the published deadline;

8. Enroll for the minimum number of hours required by the appropriate program;

9. Enroll in an approved postsecondary institution for the appropriate program;

10. For some programs, provide proof of acceptance into the appropriate educational program at an approved location;

11. Meet any other program-specific eligibility requirements for the appropriate program.

B. Process for Determining Initial Eligibility

To determine a student’s eligibility for state student financial aid, the Office may consider a student’s residency status, academic standing, enrollment status, licensure status, financial need, and preparation for the program. Below is the process the Office will follow:

1. The Office will receive a student’s online application.

2. The Office will notify the student of documents needed for determining initial eligibility.

3. The Office will collect the documents requested.

4. A Program Administrator will evaluate documents as they are submitted and update the student’s account with the date the document was received and with a code as to whether the document satisfies the request.

5. After the deadline for the submission of documents, all student accounts will be reviewed electronically.

6. Students, whose accounts show missing or outstanding documents, will be considered ineligible.

7. Students, whose accounts show no missing or outstanding documents, will advance for further evaluation.
For advancing students, documents will be evaluated on the basis of academic standing, merit, financial need, etc. to determine if the student meets the eligibility requirements of the appropriate program.

Students who meet all eligibility requirements will be awarded aid, as long as money is available for making awards.

Students who do not meet all eligibility requirements will receive notice regarding which eligibility requirement has not been made.

C. Process for Determining Continuing Eligibility

To determine a student’s continuing eligibility for state student financial aid, the Office may consider a student’s residency status, academic standing, enrollment status, licensure status, financial need, and preparation for the program. Below is the process the Office will follow:

1. The Office will receive a student’s online application.

2. The Office will notify the student of documents needed for determining continuing eligibility.

3. The Office will collect the documents requested.

4. A Program Administrator will evaluate documents as they are submitted and update the student’s account with the date the document was received and with a code as to whether the document satisfies the request.

5. After the deadline for the submission of documents, all student accounts will be reviewed electronically.

6. Students, whose accounts show missing or outstanding documents, will be considered ineligible.

7. Students, whose accounts show no missing or outstanding documents, will advance for further evaluation.

For advancing students, documents will be evaluated on the basis of academic standing, merit, financial need, etc. to determine if the student meets the eligibility requirements of the appropriate program.

Students who meet all eligibility requirements will be awarded aid, as long as money is available for making awards.

Students who do not meet all eligibility requirements will receive notice regarding which eligibility requirement has not been made.
D. Special Issues Related to Determining Eligibility

1. Residency

   a) For most state-supported financial aid programs legal Mississippi residency is a requirement for eligibility. Residency status for the purpose of administering state financial aid shall be determined in the same manner as residency status for tuition purposes as set forth in Sections § 37-103-1 through § 37-103-29, with the exception of § 37-103-17. For the purpose of administering state financial aid, the term “dependent” will be used in place of the term “minor” in the applicable code sections. Eligible nonprofit institutions must comply with the same statutes set forth in these sections. The Office will use the following process to make the initial determination of residency:

      (1) The Office will look at the student’s responses to certain questions on the state financial aid application and/or on the Free Application for Federal Student Aid (FAFSA), whichever application is completed and processed first.

      (2) The Office will review supporting documents submitted by the student. A dependent student is considered a non-resident if the parent’s permanent (legal) address is an out-of-state address, as reported on the supporting documents. An independent student is considered a non-resident if the student’s permanent (legal) address is an out-of-state address, as reported on supporting documents. Both dependent and independent students are considered non-residents if the permanent or legal state of residence is left blank on the FAFSA or is reported as a state other than Mississippi.

      (3) The school should identify students where the school’s residency status differs from the status reported by the Office.

      (4) When a student with a differing residency status has been identified, the school should contact the Office and provide the appropriate documentation to show that the student should/should not be considered a Mississippi resident.

   b) Legal Residence of an Independent Student (§ 37-103-13) - The residence of an independent student is that place where he/she is domiciled, that is, the place where he/she actually physically
resides with the intention of remaining there indefinitely or of returning there permanently when temporarily absent.

c) Legal Residence of a Dependent Student (§37-103-7) - The residence of a dependent student is that of the father, the mother, or a general guardian duly appointed by a proper court in Mississippi. If a court has granted custody of the dependent to one (1) parent, the residence of the dependent is that of the parent who was granted custody by the court. If both parents are dead, the residence of the dependent student is that of the last surviving parent at the time of that parent’s death unless the dependent lives with a legal guardian duly appointed by a proper court of Mississippi, in which case his/her residence becomes that of the guardian.

d) If a dependent student resides in Mississippi, graduates from a Mississippi high school, and completes the final four years of high school in Mississippi as demonstrated by the transcript, the student shall not be required to pay out-of-state tuition. However, the dependent student’s residency status continues to be that of his/her parent for financial aid purposes.

e) Legal Residence of Person Entering State for Purpose of Attendance at Educational Institution (§ 37-103-5) - A person who enters the state of Mississippi from another state and enters a postsecondary educational institution is considered a non-resident. Even though he/she may have been legally adopted by a resident of Mississippi or may have been a qualified voter, or a landowner, or may otherwise have sought to establish legal residence, such a person will still be considered as being a non-resident of Mississippi if he/she has entered the state for the purpose of enrolling in a postsecondary educational institution.

f) Legal Residence of Children of Parents Who Are Employed by Institutions of Higher Learning (§ 37-103-9) - Children of parents who are members of the faculty or staff of any institution under the jurisdiction of the Board of Trustees (“Agency”) may be classified as residents for the purpose of attendance at the institution where their parents are faculty or staff members.

g) Effect of Removal of Parents from Mississippi (§ 37-103-11) - If the parents of a dependent who is enrolled as a student in an institution of higher learning move their legal residence from the State of Mississippi, the dependent is immediately classified as a non-resident student.
h) Legal Residency Status of a Married Student (§ 37-103-13) - A married person may claim the residency status of his or her spouse, or he/she may claim residency status as any other independent student. A student who marries a Mississippi resident is considered a resident the day he/she marries.

i) Legal Residence of Active Duty Military Personnel Stationed in Mississippi (§ 37-103-17) - The residency requirements for members of the armed forces (and their spouses and dependents) stationed on full-time active duty in Mississippi are waived for tuition purposes only, not for student financial aid. Non-resident military personnel (or their spouses or dependents) stationed in Mississippi are not eligible for state financial aid. The financial aid applicant will be required to document legal residence by providing the military Leave and Earnings Statement listing Mississippi as the Home of Record. In cases where an active duty military applicant is determined to be a non-resident according to military documentation, the Board may request additional documentation to determine if the applicant has resident status under a different residency code section.

j) Children of Military Personnel (§ 37-103-19) - The dependent children of legal Mississippi residents who are members of the armed forces on extended active duty away from Mississippi shall be eligible for state financial aid, even when those dependents live out-of-state and receive their high school diplomas from non-Mississippi schools. The student will be required to document that legal residence has been maintained by providing the military Leave and Earnings Statement listing Mississippi as the Home of Record. Other documents may be requested.

k) Military Personnel - If the student was a legal resident of Mississippi when he/she entered into the service and has maintained that legal residence while in the service, the student is presumed to meet the residency requirement. The student will be required to document that legal residence has been maintained by providing the military Leave and Earnings Statement listing Mississippi as the Home of Record. Other documents may be requested.

l) Residency Status of Aliens (§ 37-103-19) - Aliens are considered non-residents by the Mississippi Code of 1972. However, all state financial aid programs require the student to meet certain requirements relating to U.S. citizenship. Students will be considered to have fulfilled the citizenship requirement for state aid if they meet this requirement for federal programs. If the
institution has any information that would cast doubt on an award recipient's ability to meet the citizenship requirement, the institution should notify the Office.

m) Duration of Residency - For grant and forgivable loan programs requiring award recipients to be Mississippi residents, the student must be a legal resident of Mississippi for at least 12 months before the term for which assistance is sought. Students who resided in Mississippi before meeting citizenship requirements are considered to meet Mississippi residency requirements for any term of study beginning after they have met citizenship requirements if they have resided in the state for at least 12 months.

n) Responsibility for Registration Under Proper Residence Status Is Placed Upon the Student (§ 37-103-27) - Any student who willfully presents false evidence as to his residency status shall be deemed guilty of a misdemeanor, and upon conviction thereof may be fined not to exceed one hundred dollars.

2. Dependency Status

a) For the purpose of awarding state financial aid, the Office will follow the federal guidelines for classifying a student as “dependent” or “independent.”

b) To be “independent”, a student must:

(1) Be at least 24 years old;

(2) Be married;

(3) Be pursuing a graduate degree;

(4) Be serving on active duty in the U.S. Armed Forces for purposes other than training;

(5) Be a veteran of the U.S. Armed Forces;

(6) Have a child or children for which the student provides more than half of the support;

(7) Have other dependents who live with the student for which the student provides more than half of the support;
(8) At any time since the age of 13, both parents of the student have been deceased, the student has been in foster care, or the student has been a dependent ward of the court;

(9) Be in a legal guardianship as determined by a court in Mississippi; or

(10) Be an unaccompanied youth who is homeless or self-supporting and at risk of being homeless as determined by the high school or school district homeless liaison, by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or by the director of a runaway or homeless youth basic center or transitional living program.

3. Continuous Full-Time Enrollment

a) Full-time Enrollment - For some state aid programs, a student must enroll full-time and maintain continuous full-time enrollment as a requirement for eligibility.

(1) Full time enrollment for undergraduate students is defined as follows, unless exceptions are made for all students in a specific program at a specific institution:

   (a) Fifteen (15) semester hours each academic term (excluding summer) or ten-nine (109) trimester hours per academic term or twenty-four (24) clock hours per week for a program using clock hours.

   (b) Hours must be reported by a single institution.

   (c) Hours may be undergraduate or graduate course hours as long as the student is pursuing an undergraduate degree.

(2) Full-time enrollment for graduate students will be determined by the attending institution.

b) Grade of “F” and Full-time Enrollment - A course with a grade of “F” will be counted towards full-time enrollment only if the calculated grade point average (GPA) for that period of enrollment includes the failed course.

c) Grade of “Incomplete” and Full-time Enrollment - If a student benefits from state aid during any term and the student receives
one or more grades of “incomplete”, and the “incomplete” causes the number of hours reported by the institution to be less than full-time, the Office will not disburse funds scheduled for the next period of enrollment until the “incomplete” is successfully removed and the student is otherwise eligible.

d) Intersession or Minisession and Full-time Enrollment - The Office will follow the federal guidelines for considering enrollment in intersessions or minisessions. A short nonstandard term may be treated as part of one of the standard terms, and the combined terms may be considered to be a single standard term as long as the combined term is the same for all students at the institution. Hours taken in the intersession must count towards a student’s enrollment status for the combined term and costs for the intersession must be appropriately included in the cost of attendance.

e) Continuous Full-time Enrollment - Continuous full-time enrollment is defined as full-time enrollment for two consecutive semesters, three consecutive trimesters, or the equivalent in each successive academic year. The summer term will not qualify as a period of full-time enrollment since funds for most programs are not available for summer terms. The following examples demonstrate how this policy will be administered:

(1) Example 1: A student fails to enroll for fall or is enrolled less than full-time, but subsequently enrolls full-time for spring. The student is not eligible to receive the funds for fall or spring as the student does not meet the continuous enrollment requirement.

(2) Example 2: A student is enrolled full-time for spring, but withdraws (without cause) or drops below full-time status after receiving state financial aid funds for spring. The student is not eligible to receive funds for the following fall term.

f) Cooperative Education Programs and Continuous Full-time Enrollment - A student who participates in an approved Cooperative Education Program and therefore attends school on alternate semesters is considered to have maintained continuous enrollment for state aid purposes. The eligible institution where the student is enrolled will report the student as being enrolled in an approved Cooperative Education Program on the Enrollment Verification Report. The student will not need to provide any special documentation to the Office.
g) Remedial Courses and Full-time Enrollment - Remedial or developmental courses should be graded as PASS or FAIL. Grades earned in developmental courses should not be calculated into the cumulative grade point average; however, hours enrolled in developmental courses may be counted to determine enrollment status.

4. Contractual Agreements and Study Abroad - For the purposes of state financial aid, a contractual agreement is a written agreement between an eligible Mississippi school and an ineligible school. Study abroad programs will be treated as contractual agreements. A student, who is participating in a contractual agreement, including a study abroad program, may be eligible for state financial aid if the student meets all applicable requirements of continuous full-time enrollment at an eligible Mississippi institution. The eligible institution's registrar must consider the student to be a student at that school, and the student must be billed through the Business or Bursar's Office as a registered student.

5. Consortium Agreements - For the purposes of state financial aid, a consortium agreement is a written agreement between two eligible Mississippi schools. The home school is the school where the student is enrolled in a degree or certificate program. The host school is the school where the student is taking part of his or her program requirements. A student who is participating in a consortium agreement may be eligible for state financial aid if the student meets all applicable requirements of continuous full-time enrollment. The home institution's registrar must consider the student to be a student at that school, and the student must be billed through the Business or Bursar's Office as a registered student.

6. Grade Point Average - To be eligible and maintain eligibility for state financial aid, recipients must have a minimum Grade Point Average (GPA).

a) For first-time college students, the Office accepts the seven-semester high school GPA, as certified by the high school counselor or other school administrator. Most Mississippi high schools submit a high school Grade File directly to the Office, which includes the seven-semester high school GPA and ACT/SAT scores for all graduating seniors. However, the Office may request this information from a student if the high school does not submit a Grade File. The Office will not calculate GPAs. After a student’s initial year in college, the Office will not accept high school GPAs that have been recalculated for reasons such as a change in the high school grading scale or high school grading policy.
b) For continuing college students, the Office accepts the overall cumulative college GPA, as calculated and certified by the registrar at the end of each term or year. The college GPA is reported directly to the Office at the end of each term by the college in a Grade Report. A student should not submit a transcript at the end of each term unless requested by the Office. The Office will not calculate GPAs, but will accept the GPA calculated by the college.

7. ACT/SAT Scores - To be eligible for some state financial aid, recipients must document a certain minimum score on the ACT or SAT, as determined by the program for which the applicant is applying. Only scores on the national ACT or national SAT will be accepted. Scores on residual tests will not be accepted.

8. Satisfactory Academic Progress (SAP) - All students must make Satisfactory Academic Progress (SAP) toward a certificate or degree to maintain eligibility for state financial aid. To make SAP, a student must have attempted fewer than 96 credit hours at the two-year college level and fewer than 192 credit hours at the four-year college level to maintain eligibility. Each term, the Office will review the total number of hours attempted by each student to determine continued eligibility for state financial aid. However, a student may appeal SAP rulings by following the approved Appeal Process and may be granted an exception for cause. In addition, if a student has appealed a SAP ruling by the school and been granted eligibility for federal student aid, the Office will defer to the ruling made by the attending institution.

9. Eligible Institutions - All state financial aid programs require recipients to attend an eligible institution. Some state financial aid programs are not available to students at all “eligible” institutions. An eligible institution for state aid purposes is an institution of higher learning, public or private, located in Mississippi, which is accredited by the Southern Association of Colleges and Secondary Schools, or its equivalent, or a business, vocational, technical or other specialized school recognized and approved by the Board. In keeping with the Legislative intent established in Miss. Code Ann. § 37-101-241, the Board hereby approves any community, junior, or senior college or university with the main campus in Mississippi that was chartered, authorized, or approved by the Mississippi Commission on College Accreditation prior to July 1, 1988. Eligible institutions for the SREB Regional Contract Program and the Graduate and Professional Degree Program are not in Mississippi.

a) Eligible In-State Institutions:

- Alcorn State University
<table>
<thead>
<tr>
<th>Delta State University</th>
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<tbody>
<tr>
<td>Jackson State University</td>
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<tr>
<td>Mississippi State University</td>
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<tr>
<td>Mississippi University for Women</td>
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<tr>
<td>Mississippi Valley State University</td>
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<tr>
<td>University of Mississippi</td>
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<tr>
<td>University of Mississippi Medical Center</td>
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<tr>
<td>University of Southern Mississippi</td>
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<tr>
<td>Coahoma Community College</td>
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<tr>
<td>Copiah-Lincoln Community College</td>
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<tr>
<td>East Central Community College</td>
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<tr>
<td>East Mississippi Community College</td>
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<tr>
<td>Hinds Community College</td>
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<tr>
<td>Holmes Community College</td>
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<tr>
<td>Itawamba Community College</td>
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<tr>
<td>Jones County Junior College</td>
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<tr>
<td>Meridian Community College</td>
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<tr>
<td>Mississippi Delta Community College</td>
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<tr>
<td>Mississippi Gulf Coast Community College</td>
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<td>Northeast Mississippi Community College</td>
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<td>Northwest Mississippi Community College</td>
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<tr>
<td>Pearl River Community College</td>
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<td>Southwest Mississippi Community College</td>
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<td>Belhaven University</td>
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<td>Blue Mountain College</td>
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<td>Millsaps College</td>
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<td>Mississippi College</td>
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<tr>
<td>Rust College</td>
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<tr>
<td>Tougaloo College</td>
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<tr>
<td>Wesley College</td>
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<tr>
<td>William Carey University</td>
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</tbody>
</table>

b) Eligible Out-of-State Institutions (for certain programs)

<table>
<thead>
<tr>
<th>Alabama State University (AL)</th>
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<tbody>
<tr>
<td>Barry University (FL)</td>
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<tr>
<td>CA School of Podiatric Med. – Samuel Merritt Univ. (CA)</td>
</tr>
<tr>
<td>Cleveland Chiropractic College (MO)</td>
</tr>
<tr>
<td>Des Moines University – College of Podiatric Medicine (IA)</td>
</tr>
<tr>
<td>Kent State University – College of Podiatric Medicine (OH)</td>
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<tr>
<td>Life University (GA)</td>
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<tr>
<td>Logan Chiropractic College – Logan University (MO)</td>
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<tr>
<td>Los Angeles College of Chiropractic Medicine (CA)</td>
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<tr>
<td>New York College of Podiatric Medicine (NY)</td>
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<tr>
<td>Northwestern Health Science Univ. – Chiropractic Coll. (MN)</td>
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<tr>
<td>Northwestern University – Prosthetics-Orthotics Center (IL)</td>
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<tr>
<td>Palmer College of Chiropractic (IA)</td>
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<tr>
<td>Parker University – Chiropractic College (TX)</td>
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<tr>
<td>Sherman College of Chiropractic Medicine (SC)</td>
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<tr>
<td>Southern College of Optometry (TN)</td>
</tr>
<tr>
<td>Temple University – School of Podiatric Medicine (PA)</td>
</tr>
<tr>
<td>Texas Chiropractic College (TX)</td>
</tr>
<tr>
<td>University of Alabama Birmingham (AL)</td>
</tr>
<tr>
<td>UT Southwestern Medical Center – Prosthetics-Orthotics (TX)</td>
</tr>
</tbody>
</table>

10. Default on Student Loan or Refund - A student is not eligible for state student financial assistance if he or she is in default on a federal or state loan or owes a refund on a federal or state award. If the student has defaulted but repaid the loan in full or has refunded the award in full, the student is eligible for state funds. To demonstrate that the student meets this eligibility requirement, the student must either complete the FAFSA or the Certification Statement on the state financial aid application.

E. Appealing Determinations of Ineligibility

1. A student who applies for state financial aid and is determined to be ineligible due to 1) full-time enrollment status, 2) continuous full-time enrollment status, or 3) satisfactory academic progress may appeal to the Office in writing.

2. The Office will not hear appeals related to residency, grade point average (either high school or college), and ACT/SAT scores. If the Office has made a determination of eligibility based on an incomplete/incorrect transcript, the student should have the high school or college submit an official updated transcript directly to the Office.

3. The appeal process is as follows:

   a) Student submits a written appeal which addresses the following: reason why the student was deemed ineligible and the reason why the Office should consider making an exception to the eligibility requirement. Acceptable reasons vary, but typically include: serious illness, personal injury, divorce of a parent or death of an immediate family member. An immediate family member is defined as a parent, spouse, sibling, or child.

   b) The written appeal should be accompanied by appropriate supporting documentation and should be mailed to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson, MS 39211.
c) The written appeal along with supporting documentation is reviewed by the Director to ensure that the issue may be considered for appeal.

d) The Director presents the written appeal, supporting documentation, and any other necessary documentation/data related to the student’s file to the Appeals Committee.

e) The Appeals Committee reviews information. The Committee may request additional information from the student and/or other parties.

f) The Appeals Committee issues a decision. The Committee’s decision is final.

g) The decision is delivered in writing to the student and a copy is kept for the student’s file.

F. Application Status

A student may check the status of an application online at www.mississippi.edu/financialaid at any time after the application has been processed. To check the status of an application, a student must log in, using his/her social security number, date of birth, and state assigned Personal Identification Number (PIN). Below is a processing schedule for applications:

<table>
<thead>
<tr>
<th>Day/Time Application Submitted</th>
<th>Day/Time Application Processed</th>
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</thead>
<tbody>
<tr>
<td>Sunday after 7:00 p.m. through Monday before 7:00 p.m.</td>
<td>Tuesday before noon</td>
</tr>
<tr>
<td>Monday after 7:00 p.m. through Tuesday before 7:00 p.m.</td>
<td>Wednesday before noon</td>
</tr>
<tr>
<td>Tuesday after 7:00 p.m. through Wednesday before 7:00 p.m.</td>
<td>Thursday before noon</td>
</tr>
<tr>
<td>Wednesday after 7:00 p.m. through Thursday before 7:00 p.m.</td>
<td>Friday before noon</td>
</tr>
<tr>
<td>Thursday after 7:00 p.m. through Sunday before 7:00 p.m.</td>
<td>Monday before noon</td>
</tr>
</tbody>
</table>

G. Updating an Application

A student should update the online application if any of the following information changes after an application has been completed online during a given aid year:

1. School attending
2. Enrollment status
3. Terms of enrollment

4. Contact information

II. AWARD OFFER AND ACCEPTANCE PROCESS

A. Award Offer and Acceptance Process for Grant and Scholarship Programs

1. The Office will notify students of award offers through email or mail, depending on the type of communication requested by the student at the point of application.

2. Award notices are typically made beginning in July, but will be made only after an application is considered complete and eligible.

3. Students who wish to accept a grant or scholarship award offer do not need to take any action.

4. Students who wish to decline a grant or scholarship award should notify the Office in writing of that decision.

B. Award Offer and Acceptance Process for Loan/Scholarship Programs

1. The Office will notify students of award offers through email or mail, depending on the type of communication requested by the student at the point of application.

2. Award notices are typically made beginning in July, but will be made only after an application is considered complete and eligible.

3. First-time loan/scholarship applicants who wish to accept a loan/scholarship award offer must complete, sign, and submit the following documents:
   a) Entrance Counseling
   b) Master Contract and Note incorporating the program Rules and Regulations
   c) Self-Certification Form

4. Renewing loan/scholarship applicants who wish to accept a loan/scholarship award offer must complete, sign, and submit the Self-Certification Form each year.
5. Some documents may be available for signature electronically, but the student may request a paper document for signature.

6. Students who wish to decline a loan/scholarship award offer should notify the Office in writing of that decision.

C. Award Offer Process for Gear Up Mississippi Scholarships

1. When the Office determines a GEAR UP Mississippi application to be complete and eligible, the Office will send a file to the institution where the applicant is attending. The file will include the applicant’s name and identifying information.

2. The institution must complete the file by confirming full-time enrollment and by documenting the other sources of financial aid awarded to the applicant and the amount of financial assistance the applicant is eligible to receive through the GEAR UP Mississippi Scholarship program.

3. Once the Office receives the completed file back from the institution, the Office will make the applicant an award offer and will notify the applicant of the award offer through email or mail, depending on the type of communication requested by the applicant at the point of application.

4. Students who wish to accept the GEAR UP Mississippi award offer do not need to take any action.

5. Students who wish to decline the GEAR UP Mississippi award should notify the Office in writing of that decision.

D. Award Offer Process for Summer Developmental Program Grants

1. Each of the eight public universities will submit a Summer Developmental Program enrollment file to the Office.

2. The Office will compare the enrollment files with active applications for state financial aid.

3. If a student has made application for state financial aid AND is enrolled in the Summer Developmental Program, the Office will send a file back to the institution where the student is attending. The file will include the applicant’s name and identifying information.

4. The institution must complete the file by confirming full-time enrollment in the Summer Developmental Program and by documenting
Exhibit 1

the other sources of financial aid awarded to the applicant and the amount of financial assistance the applicant is eligible to receive through the Summer Developmental Program Grant.

5. Once the Office receives the completed file back from the institution, the Office will make the applicant an award offer and will notify the applicant of the award offer through email or mail, depending on the type of communication requested by the applicant at the point of application.

6. Students who wish to accept the Summer Developmental Program Grant award offer do not need to take any action.

7. Students who wish to decline the Summer Developmental Program Grant award should notify the Office in writing of that decision.

E. The Office will create and distribute Award Reports to notify each approved institution of the students at the institution who have received an award offer. New Award Reports are posted regularly (typically once a week), and may include changes to an award amount, reasons for cancellation of an award, and other information.

F. Some state financial aid awards may be used only for tuition, but other awards may be used for other costs of attendance. Consult the Rules and Regulations of a particular program to determine what may/may not be covered by an award. In no case shall any student receive any combination of financial aid that would be more than the cost of attendance, except in cases where the student receives the Mississippi Eminent Scholars Grant. In no case may the Mississippi Resident Tuition Assistance Grant be awarded with the Mississippi Eminent Scholars Grant if the financial aid package exceeds the student’s cost of attendance. The Office encourages the institutions to reduce other aid (excluding Pell Grant) which it controls prior to returning state funds.

III. DISBURSEMENT PROCESS

State financial aid funds will be disbursed directly to the approved institution on behalf of the eligible student. Money will never be disbursed directly to the student.

A. Enrollment Verification - No state financial aid funds will be disbursed until the Office receives verification of enrollment. Each approved institution will submit an Enrollment Verification Report after the final add/drop date at the beginning of each term. The Office will process the Enrollment Verification Reports in the order in which they are received.
B. Requesting Funds - After the Office has processed the Enrollment Verification Report, the Office requests that funds be disbursed to the institution for eligible students with confirmed enrollment.

C. Transferring Funds to the Institution - State financial aid funds will be transferred to the institution by check or electronic funds transfer. After funds are requested, the transfer of funds may take as long as 14-21 days. Once the funds have been transferred to the institution, the institution will be responsible for crediting each student’s account with the correct award amount.

D. Disbursing Funds to the Student - Funds are considered to be disbursed to the student at the point at which the institution makes the funds unconditionally available to the student for use in payment of tuition, fees, or other eligible costs of attendance. Funds are considered to be disbursed to the student if the institution uses its own funds to advance payment of the funds and later requests the Board for reimbursement. Funds are not considered to be disbursed if the institution merely waives payment of costs pending receipt of payment from the Office.

E. Returning Funds to the State - If a student, who is required to maintain continuous full-time enrollment for continued eligibility, withdraws or drops to below full-time status before state financial aid funds are disbursed to the student, the institution should return the funds to the state. The student will not be eligible for state financial aid for the subsequent term, since he/she did not maintain continuous full-time enrollment. If a student, who is required to maintain continuous full-time enrollment for continued eligibility, withdraws or drops to below full-time status after state financial aid funds are disbursed to the student, the student may keep the funds. However, the student will not be eligible for state financial aid for the subsequent term, since he/she did not maintain continuous full-time enrollment.

Title 10: Education Institutions and Agencies

Part 611: Mississippi Resident Tuition Assistance Grant (MTAG)

Part 611 Chapter 1: Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations

Rule 1.1 Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board). All eligible students shall receive a Mississippi Resident Tuition Assistance Grant (MTAG) award; however the amount of each MTAG award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MTAG under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.

B. The applicant must be continuously enrolled (not less than two semesters or three trimesters in each successive academic year) full-time (minimum 15 semester hours or 10.9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi.

C. The applicant must meet one of the following sets of academic criteria:

1. Graduated from high school, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 on a 4.0 scale, as certified by the high school counselor or other authorized school official, and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the SAT Critical Reading and Math sections or a combined score of 1060 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or

2. Attended a home education program during grade levels 9 through 12 and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the SAT Critical Reading and Math sections or a combined score of 1060 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or

3. Successfully completed the International Baccalaureate Program, with a minimum cumulative GPA of 2.5 on a 4.0 scale, based on that school’s grading system, and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the SAT Critical Reading and
Math sections or a combined score of 1060 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or

4. Satisfactorily completed a high school equivalency diploma and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the SAT Critical Reading and Math sections or a combined score of 1060 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or

5. Completed at least twelve (12) college hours and earned a cumulative GPA of at least 2.5 on a 4.0 scale on all college work.

D. Exception: Any student, including the entrant with a high school equivalency diploma, pursuing a non-academic program of study leading to a certificate or an associate of applied science degree is not required to take the ACT, unless required by the school.

E. The number of prior full-time semesters or trimesters that a student has attended college will not be a factor in determining a recipient’s initial eligibility if he/she is otherwise eligible.

F. The applicant must not be financially eligible for the full Federal Pell Grant as evidenced either by an Expected Family Contribution (EFC) greater than zero (0) on the Free Application for Federal Student Aid (FAFSA) or by completion of a Financial Certification Statement certifying that the family income will preclude the applicant’s eligibility for the Federal Pell Grant or other need-based Title IV funds.

G. The applicant must complete an application for state financial aid on or before September 15 during the fall of the aid year for which the student is seeking assistance.

H. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.

I. The applicant must meet any other general requirements for admission and student financial aid at the student’s eligible institution of choice.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15 during the fall of the aid year for which the student is seeking assistance.
2. Submit two forms of documentation of current legal residency by the document deadline of October 15. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.

3. If the applicant is considered to be a first-time college student (completed fewer than twelve (12) credit hours), submit by the document deadline of October 15:
   a) Proof of graduation from high school with a minimum cumulative GPA of 2.5 on a 4.0 scale certified by the high school counselor or other authorized school official and proof of an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Critical Reading and Math sections or a combined score of 1060 on the Critical Reading and Math plus Writing sections of the SAT will be accepted in lieu of the ACT; or
   b) Proof of attendance at a home education program during grade levels 9 through 12 and proof of an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Critical Reading and Math sections or a combined score of 1060 on the Critical Reading and Math plus Writing sections of the SAT will be accepted in lieu of the ACT; or
   c) Proof of successful completion of the International Baccalaureate Program, with a minimum cumulative GPA of 2.5 on a 4.0 scale, based on that school’s grading system and proof of an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Critical Reading and Math sections or a combined score of 1060 on the Critical Reading and Math plus Writing sections of the SAT will be accepted in lieu of the ACT; or
   d) Proof of satisfactory completion of a high school equivalency diploma and proof of an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Critical Reading and Math sections or a combined score of 1060 on the Critical Reading and Math plus Writing sections of the SAT will be accepted in lieu of the ACT.

4. If the applicant is considered to be a continuing college student (completed more than twelve (12) credit hours), submit by the document deadline of October 15, proof of a cumulative college GPA of at least 2.5 on a 4.0 scale.

5. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the full
Federal Pell Grant because the applicant has an EFC greater than zero (0), or a Financial Certification Statement certifying that the family income will preclude the applicant’s eligibility for the Federal Pell Grant or other need-based Title IV funds.

6. Be enrolled full-time (minimum 15 semester hours or 10 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15.


3. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the full Federal Pell Grant because the applicant has an EFC greater than zero (0), or a Financial Certification Statement certifying that the family income will preclude the applicant’s eligibility for the Federal Pell Grant or other need-based Title IV funds.

4. Maintain continuous, full-time enrollment at one (1) eligible institution in the State of Mississippi for not less than two semesters or three trimesters in each successive academic year, unless granted an exception for cause.

a) Full-time enrollment consists of a minimum 15 semester hours or 10 trimester hours at the undergraduate level. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution, unless requested from the applicant.

b) If a student drops below full-time status during a semester or trimester of the academic year and is not granted an exception for cause by the administering agency, no refund will be required for that term; however, that student is ineligible to receive funds during the following semester or trimester of full-time enrollment of the regular academic year.

5. Maintain satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution’s calculation, at the end of each semester, trimester, or term of the regular academic year. In the case of students pursuing a
certificate, the student must meet that institution’s satisfactory academic progress standards of his/her program of study.

III. LENGTH AND AMOUNT OF AWARD

A. No student may receive MTAG for longer than the equivalent semesters or trimesters required to complete one (1) certificate, and/or one (1) associate, and/or (1) bachelor degree per institution, not to exceed eight (8) semesters or twelve (12) trimesters.

B. For freshman and sophomore students, the award shall not exceed Five Hundred Dollars ($500.00) per academic year (to be divided equally between each semester/trimester). Classification will be determined by the attending institution.

C. For junior and senior students, the award shall not exceed One Thousand Dollars (1,000.00) per academic year (to be divided equally between each semester/trimester). Classification will be determined by the attending institution.

D. Those students eligible for less than the full Federal Pell Grant award shall receive an MTAG award in an amount equal to the difference between the maximum Federal Pell Grant award amount and the award amount of the Federal Pell Grant for which the student is eligible based upon the student’s EFC as determined by the FAFSA. In no situation may the MTAG award amount exceed the maximum MTAG amount allowable for students of the same classification.

E. All awards are dependent on the availability of funds and are subject to proration.

F. No student shall receive a combination of student financial aid and MTAG that exceeds the cost of attendance as defined by the institution’s Federal Pell Grant Budget.

G. A student may receive MTAG in addition to the Mississippi Eminent Scholars Grant (MESG), unless the institution determines that receipt of both awards will cause the student’s financial aid package to exceed the institution’s established Cost of Attendance for the student. In such cases, the institution should reduce the MTAG award by an amount equal to the overage or cancel the MTAG award if the overage exceeds the amount of the MTAG award.

H. Payment of MTAG awards shall be disbursed directly to the educational institutions and applied first to tuition.

I. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the grant and is otherwise eligible.

Title 10: Education Institutions and Agencies

Part 613: Mississippi Eminent Scholars Grant (MESG)

Part 613 Chapter 1: Mississippi Eminent Scholars Grant (MESG) Rules and Regulations

Rule 1.1 Mississippi Eminent Scholars Grant (MESG) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board). All eligible students shall receive a Mississippi Eminent Scholars Grant (MESG) award; however the amount of each MESG award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MESG under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.

B. The applicant must be continuously enrolled (not less than two semesters or three trimesters in each successive academic year) full-time (minimum 15 semester hours or 40 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi.

C. The applicant must meet one of the following sets of academic criteria:

1. Graduated from high school or earned the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and scored an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the SAT Critical Reading and Math sections or a combined score of 1940 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or

2. Attended a home education program during grade levels 9 through 12 and scored an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the SAT Critical Reading and Math sections or a combined score of 1940 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or

3. Graduated from high school or earned the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and scored an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the SAT Critical Reading and Math sections or a combined score of 1940 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or
grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and was recognized as a semifinalist or finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program.

D. The applicant must enroll as a first-time college student in Mississippi.

1. A “first-time in college” student is any student who has earned fewer than 12 hours of postsecondary academic credit.

   a) Postsecondary academic credit earned prior to or during the summer immediately subsequent to receiving a high school diploma, or earned while dually enrolled in secondary and postsecondary educational institutions, or while enrolled in the early admission program of a postsecondary institution shall not be considered when determining if a student is a “first-time in college” student.

   b) Postsecondary academic credit granted by an institution for Advanced Placement (AP) or International Baccalaureate (IB) courses completed in high school shall not be considered when determining if a student is a “first-time in college” student.

2. A student may enroll as a first-time college student in Mississippi as long as the student has earned no more than 36 hours of postsecondary academic credit out of state before enrolling in a Mississippi institution. The eligibility of such applicants will be determined in the same manner as “first-time in college” applicants, except that these students shall be required to have maintained the equivalent of a 3.5 cumulative grade point average on a 4.0 scale for all college work attempted, as certified by the attending institution.

E. The applicant must complete an initial application for state financial aid before the expiration of the third school year succeeding the year of his or her high school graduation and must complete an application on or before September 15 during the fall of the aid year for which the student is seeking assistance.

F. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.

G. The applicant must meet any other general requirements for admission and student financial aid at the student’s eligible institution of choice.
II. APPLICATION REQUIREMENTS

A. First-time applicants must:

1. Complete an initial application online at www.mississippi.edu/financialaid before the expiration of the third school year succeeding the year of his or her high school graduation and on or before September 15 during the fall of the aid year for which the student is seeking assistance.

2. Submit two forms of documentation of current legal residency by the document deadline of October 15. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.

3. Submit by the document deadline of October 15:

   a) Proof of graduation from high school or proof of earning the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and proof of an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the SAT Critical Reading and Math sections or a combined score of 1940 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT; or

   b) Proof of attendance at a home education program during grade levels 9 through 12 and proof of an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the Critical Reading and Math sections or a combined score of 1940 on the Critical Reading and Math plus Writing sections of the SAT will be accepted in lieu of the ACT; or

   c) Proof of graduation from high school or proof of earning the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official, and proof of recognition as a semifinalist or finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program.
d) Proof of a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale on at least 12, but no more than 36, hours of postsecondary education credit, as certified by the attending institution and proof of an ACT composite score of 29 or higher from a national test taken before the student became a first-time college student. A combined score of 1290 on the Critical Reading and Math sections or a combined score of 1940 on the Critical Reading and Math plus Writing sections of the SAT, or proof of recognition as a semifinalist or finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program will be accepted in lieu of the ACT.

4. Be enrolled full-time (minimum 15 semester hours or 10-9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15 during the fall of the aid year for which the student is seeking assistance.


3. Maintain continuous, full-time enrollment at one (1) eligible institution in the State of Mississippi for not less than two semesters or three trimesters in each successive academic year, unless granted an exception for cause.

   a) Full-time enrollment consists of a minimum 15 semester hours or 10-9 trimester hours at the undergraduate level. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution, unless requested from the applicant.

   b) If a student drops below full-time status during a semester or trimester of the academic year and is not granted an exception for cause by the administering agency, no refund will be required for that term; however, that student is ineligible to receive funds during the following semester or trimester of full-time enrollment of the regular academic year.

4. Maintain satisfactory academic progress toward a degree with a minimum cumulative GPA of 3.5 on a 4.0 scale, as certified by the registrar, based on that institution’s calculation, at the end of each academic year.
III. LENGTH AND AMOUNT OF AWARD

A. No student may receive MESG for longer than the equivalent semesters or trimesters required to complete one (1) certificate, and/or one (1) associate, and/or (1) bachelor degree per institution, not to exceed eight (8) semesters or twelve (12) trimesters.

B. For all eligible students, the MESG award amount is the amount of tuition and mandatory fees at the institution of attendance, not to exceed Twenty-five Hundred Dollars ($2,500.00) per academic year (to be divided equally between each semester/trimester).

C. All awards are dependent on the availability of funds and are subject to proration.

D. A student may receive MESG in addition to the Mississippi Resident Tuition Assistance Grant (MTAG), unless receipt of both awards will cause the student’s financial aid package to exceed the institution’s established Cost of Attendance for the student. In such cases, the institution should reduce or cancel either or both awards to ensure the student receives the maximum award without exceeding the Cost of Attendance.

E. Payment of MESG awards shall be disbursed directly to the postsecondary institution and applied first to tuition.

F. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the grant and is otherwise eligible.

Title 10: Education Institutions and Agencies

Part 615: Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations

Part 615 Chapter 1: Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations

Rule 1.1 Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board. All eligible students shall receive a Higher Education Legislative Plan for Needy Students (HELP) award; however the amount of each award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

A. The applicant must be a United States citizen or eligible non-citizen and registered with the Selective Service, if required.

B. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving HELP under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.

C. The applicant must have no criminal record, except for misdemeanor traffic violations.

D. The applicant must be enrolled or accepted for enrollment as a full-time undergraduate student at an eligible Mississippi postsecondary institution, pursuing a first associate or baccalaureate degree.

E. The applicant must complete an online application on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and submit all required supporting documents by April 30 of the same year.

F. The applicant must meet the following academic requirements:

1. The applicant must have graduated from high school within the two (2) years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 calculated on a 4.0 scale, as certified by the high school counselor or other school official.

2. The applicant must have successfully completed seventeen and one-half (17 ½) units of high school coursework that includes the College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state
Exhibit 4

university, plus one (1) unit of art (may include one (1) unit or two (2) one-half (1/2) units) from the approved Mississippi Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.

3. The applicant must have a composite score on the American College Test (ACT) of at least twenty (20) from a national test. A combined score of 950 on the SAT Critical Reading and Math sections or a combined score of 1410 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT.

G. The applicant must demonstrate financial need.

1. To demonstrate financial need for the 2015-16 aid year, the applicant’s family must have an annual adjusted gross income of Thirty-nine Thousand Five Hundred Dollars ($39,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Thirty-nine Thousand Five Hundred Dollars ($39,500.00) or less plus Five Thousand Dollars ($5,000.00) for each additional dependent child under the age of twenty-one (21). Unless specified otherwise by the Mississippi Legislature, to demonstrate financial need for the 2016-17 and subsequent aid years, the applicant’s family must have an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars ($42,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars ($42,500.00) or less plus Five Thousand Dollars ($5,000.00) for each additional dependent child under the age of twenty-one (21).

2. The applicant must file the Free Application for Federal Student Aid (FAFSA) and be found to be Pell-eligible.

H. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.

I. The applicant must meet any other general requirements for admission and student financial aid at the student’s eligible institution of choice.

J. The applicant must be in compliance with the terms of federal and other state aid programs.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

1. Complete an initial application online at www.mississippi.edu/financialaid on or before March 31 during the spring prior to the aid year for which the
student is seeking assistance and within two (2) years of the student’s high school graduation.

2. Submit by the document deadline of April 30:
   a) Two forms of documentation of current legal Mississippi residency. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
   b) Proof of graduation from high school within the two years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 on a 4.0 scale based on the high school’s grading system and certified by the high school counselor or other authorized school official.
   c) Proof of a composite score on the American college Test (ACT) of at least twenty (20) from a national test. A combined score of 950 on the SAT Critical Reading and Math sections or a combined score of 1410 on the SAT Critical Reading and Math plus Writing sections will be accepted in lieu of the ACT.
   d) Proof of completion of the following HELP Core Curriculum: Seventeen and one-half (17-1/2) units of high school coursework that includes the College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state university, plus one (1) unit of art (may include one (1) unit or two (2) one-half (1/2) units) from the approved Mississippi Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.
   e) If the applicant has earned at least twelve (12) hours of college credit and is considered to be a currently enrolled student, proof of a cumulative grade point average (GPA) of at least 2.5 calculated on a 4.0 scale on earned credit hours as certified by the attending institution.

3. File the Free Application for Federal Student Aid (FAFSA) by the document deadline of April 30.

4. Submit the Household Verification Worksheet by the document deadline of April 30.
5. Be enrolled or accepted for enrollment as a full-time (minimum 15 semester hours or 10 trimester hours) undergraduate student at one (1) eligible Mississippi postsecondary institution. Evidence of enrollment will be automatically provided to the Board by the attending institution.

B. Renewal Applicants Must:

1. Complete a renewal application online at www.mississippi.edu/financialaid on or before March 31 during the spring prior to the aid year for which the student is seeking assistance.

2. File the Free Application for Federal Student Aid (FAFSA) annually by the document deadline of April 30.

3. Submit the Household Verification Worksheet by the document deadline of April 30.

4. Make satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution’s calculation, at the end of each academic year.

5. Maintain continuous enrollment as a full-time undergraduate student (excluding summer sessions) for not less than two (2) semesters or three (3) trimesters in each successive academic year at one (1) eligible postsecondary institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Board by the attending institution.

III. LENGTH AND AMOUNT OF AWARD

A. The annual award amount for the HELP Scholarship varies, since it is the actual tuition charged by individual Mississippi public institutions. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public four-year institution shall not exceed the average charges and fees required by all of the four-year public institutions of higher education. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public two-year institution of higher education shall not exceed the average charges and fees required by all of the two-year public institutions of higher education.

B. A maximum cumulative award amount is not established; however, a recipient may only receive this scholarship for 8 semesters or 12 trimesters.

C. The HELP Scholarship is not available for summer school.

D. When the HELP Scholarship is added to a student’s award package, the total award package will not exceed the institution’s cost of attendance or some other
limitation established by the institution which may be less than the cost of attendance. If an overaward occurs, the HELP Scholarship will be reduced.

E. The applicant must not be receiving a tuition and required fees waiver or tuition and required fees award from another state financial aid source including, but not limited to, the Mississippi Eminent Scholars Grant, the Mississippi Law Enforcement Officers and Firemen Scholarship Program, or the Southeast Asia POW/MIA Scholarship Program or the Critical Needs Teacher Loan/Scholarship.

F. All awards are dependent upon the availability of funds. All eligible students shall receive a Higher Education Legislative Plan for Needy Students (HELP) award; however the amount of each award depends upon the availability of funds as authorized by the State Legislature.

G. Payment of HELP awards shall be disbursed directly to the educational institutions and applied first to tuition and required fees.

H. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the Scholarship and is otherwise eligible.

IV. LOSS OF ELIGIBILITY

A. Failure to maintain academic eligibility will result in cancellation of the recipient's eligibility for the HELP Scholarship, until academic eligibility can be reestablished. Exception for cause will not be considered.

B. Failure to maintain continuous full-time enrollment will result in cancellation of the recipient's eligibility for the HELP Scholarship; however, the student may file an appeal for reconsideration with the Office of State Student Financial Aid and may be granted an exception for cause.

C. A HELP Scholarship recipient, who was denied continuation because of failure to show financial need, may be reinstated, upon written request to the Office of State Student Financial Aid, if he or she has maintained all other eligibility requirements.

Title 10: Education Institutions and Agencies

Part 617: Mississippi Law Enforcement Officers and Firemen Scholarship (LAW) Rules and Regulations

Part 617 Chapter 1: Mississippi Law Enforcement Officers and Firemen Scholarship (LAW) Rules and Regulations

Rule 1.1 Mississippi Law Enforcement Officers and Firemen Scholarship (LAW) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board). The Mississippi Law Enforcement Officers and Fireman Scholarship Program offers financial assistance to dependent children and spouses of any Mississippi law enforcement officer, full-time firefighter or volunteer fire fighter who has suffered fatal injuries or wounds or become permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office.

I. GENERAL ELIGIBILITY:

A. The applicant must enroll full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) state-supported college or university within the state of Mississippi.

B. The applicant must be certified as a dependent child or spouse of any Mississippi law enforcement officer, full-time firefighter or volunteer fire fighter who suffered fatal injuries or wounds which occurred in the performance of the official and appointed duties of his or her office or who became permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office.

   a) For proof of dependency, additional documentation may be required for adopted or stepchildren.
   b) A child must not have reached the age of twenty-three (23) years on the first day of the first term for which the LAW scholarship is awarded.

2. A “spouse” as it applies to this scholarship is a person who was legally married to a Mississippi law enforcement officer, full-time firefighter or volunteer fire fighter at the time of the death, or, in the case of the law enforcement officer or firefighter who was permanently and totally disabled, has not remarried.
3. “Mississippi law enforcement officer” is defined as follows:

a) “State highway patrolmen” including all law enforcement officers, regardless of department or bureau, of the Mississippi Highway Safety patrol.

b) “Municipal police officers” including all law enforcement officers of any municipality who are regular duty personnel on full-time status, but not including auxiliary officers or those serving on a temporary or part-time status.

c) “Sheriffs” and “deputy sheriffs” including all law enforcement officers of full-time duty status on a regular basis serving the sheriff’s department of any county at the time of death or injury, but not including deputy sheriffs who are engaged in administrative or civil duty, or deputy sheriffs serving in a temporary capacity or part-time basis.

d) “Constables” including all duly elected constables of any beat of any county within the state who were permanently or fatally injured while actually engaged in the performance of their duties concerning the criminal laws of the county and state.

e) “Conservation officers” including all duly appointed game wardens employed by the State of Mississippi on a full-time status who were permanently or fatally injured while actually engaged in the performance of their duties concerning the game laws of the state.

f) “Alcoholic Beverage Control Division agents and inspectors” including all duly appointed agents and investigators of the Alcoholic Beverage Control Division of the Mississippi State Tax Commission on a full-time duty status who were permanently or fatally injured while actually engaged in the performance of their duties concerning the alcoholic beverage control laws of the state.

g) Members of the National Guard serving as peace officers when ordered to state emergency duty under authority vested in the Governor by the Constitution and laws of the state and who during that service were fatally or permanently injured.

h) “Tax commission scales enforcement officers” including all duly appointed scales enforcement officers of the Mississippi State Tax Commission on a full-time duty status who were permanently or fatally injured while actually engaged in the performance of their duties.
i) Duly appointed agents of the Mississippi Bureau of Narcotics.

j) Correctional, Probation and Parole officers employed by the Mississippi Department of Corrections.

4. Full-time firefighter is defined as any firefighter employed by any subdivision of the State of Mississippi on full-time duty status that was permanently and totally disabled or fatally injured while actually engaged in the performance of their duties.

5. Volunteer firefighter is defined as any volunteer firefighter registered with the State of Mississippi or a political subdivision thereof on a volunteer firefighting status that was permanently and totally disabled or fatally injured while actually engaged in the performance of firefighting duties.

II. APPLICATION REQUIREMENTS:

A. First-time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid.

2. To demonstrate eligibility as a child, submit a certificate of live birth.

3. To demonstrate eligibility as a spouse, submit a copy of the marriage license.

4. To demonstrate that the applicant is the child or spouse of an eligible law-enforcement officer or firefighter who was permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office, submit the following four documents:

   a) A letter from the officer's or firefighter's former supervisor or employer stating whether the officer or firefighter is disabled as a result of injuries or wounds that occurred in the performance of the official duties of his office;

   b) A statement from the officer's or firefighter's physician stating whether the officer or firefighter is disabled and the reason for that disability;

   c) Verification from the Public Employees' Retirement System; and

   d) Verification from the Social Security Administration.
5. To demonstrate that the applicant is the child or spouse of an eligible law-enforcement officer or firefighter who suffered fatal injuries or wounds in the performance of the official and appointed duties of his or her office, submit the following two documents:

a) A letter from the officer's or firefighter's former supervisor or employer stating whether he suffered fatal injuries in the performance of the official duties of his office; and

b) A death certificate.

6. Enroll full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible state-supported institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid.

2. Maintain satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution’s calculation, at the end of each academic year.

3. Maintain full-time enrollment (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible state-supported institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

III. LENGTH AND AMOUNT OF AWARD:

A. The award shall cover the cost of tuition, including required fees, and the average cost of standard, double-occupancy campus housing for eight (8) semesters at any state-supported college or university within the state of Mississippi.

B. A “required fee” is any fee charged to every full-time, undergraduate student, regardless of classification or major.

C. The award for students not living on campus should include an amount equal to the average cost of standard campus housing for double-occupancy rooms.

D. The average cost of campus housing for students at the University of Mississippi Medical Center, which does not provide campus housing, should equal the housing allowance used in the calculation of the institution’s Cost of Attendance for full-time, undergraduate, dependent students.
E. This scholarship does not include funds for books, food, school supplies, materials, dues or fees for extracurricular activities.

I. GENERAL ELIGIBILITY

A. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 40.9 trimester hours) at the undergraduate level at one (1) Board-approved accredited four year institution of higher learning in the State of Mississippi.

B. The applicant must be pursuing or plan to pursue a first bachelor’s degree in a program of study leading to a Class “A” standard teacher educator license.

C. The first-time-in-college applicant must have a 3.5 high school grade point average (GPA) on a 4.0 scale to establish eligibility and earn a 3.0 GPA each academic year for continued eligibility. The continuing college applicant must have a 3.5 college grade point average (GPA) on a 4.0 scale to establish eligibility and earn a 3.0 GPA each academic year for continued eligibility. All award recipients must maintain continuous full-time enrollment and make satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy.

D. The applicant must have earned an ACT composite score of 28 or higher from a national test taken prior to enrollment into the education program. A combined score of 1260 or higher on the Critical Reading and Math sections of the SAT from a national test taken prior to enrollment into the education program will be accepted in lieu of the ACT.

E. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a K-12 public school district or public charter school, and must diligently pursue the course of study and requirements for the teaching license.
F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31. The deadline date will be suspended for applications for awards during the program’s inaugural year, the 2013-2014 academic year.

2. Supply proof of an ACT composite score of 28 or higher from a national test. A combined score of 1260 or higher on the Critical Reading and Math sections of the SAT will be accepted in lieu of the ACT. ACT or SAT scores must come from a test taken prior to enrollment into the education program. ACT or SAT scores must be received by the document deadline of April 30. The document deadline date will be suspended for applications for awards during the program’s inaugural year, the 2013-2014 academic year.

3. Signify understanding of the TES Rules and Regulations; enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws; and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.

4. The first-time-in-college applicant must have a 3.5 high school grade point average (GPA) on a 4.0 scale. Evidence of academic eligibility will be automatically provided to the Board by the high school counselor, unless specifically requested from the applicant. The continuing college applicant must have a 3.5 college grade point average (GPA) on a 4.0 scale. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

5. All applicants must be enrolled full-time in a program of study leading to a Class “A” standard teacher educator license and be making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of enrollment will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:
1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

2. Maintain a 3.0 college GPA on a 4.0 scale each academic year, maintain continuous full-time enrollment status for each period of enrollment, and remain in a program of study leading to a Class “A” standard teacher educator license, making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of continuing academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form each year for which funds are requested.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

A. The maximum annual award amount shall be $15,000, but no award shall exceed the student’s total cost of attendance.

B. Students who first receive awards as entering freshmen may receive a lifetime maximum of four (4) annual awards, eight (8) semesters, or twelve (12) trimesters; students who first receive awards as sophomores may receive a lifetime maximum of three (3) annual awards, six (6) semesters, or nine (9) trimesters; students who first receive awards as juniors may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters; and students who first receive awards as seniors may receive a lifetime maximum of one (1) annual award, two (2) semesters, or three (3) trimesters. Classification will be determined by the attending institution.

C. Awards shall be disbursed directly to the school of attendance.

D. Awards are not provided for summer school.

E. Once a student has received TES funds, he/she may not receive funds from the other undergraduate teacher programs, Critical Needs Teacher Forgivable Loan (CNTP), Critical Needs Alternative Route Teacher Forgivable Loan (CNAR), William Winter Teacher Forgivable Loan (WWTS), William Winter Alternate Route Teacher Forgivable Loan (WWAR), and Mississippi Teacher Loan Repayment (MTLR) programs.

F. Recipients of CNAR, CNTP, WWTS, or WWAR, who have not exhausted eligibility in the other state education forgivable loan program in which they previously participated and who meet all TES eligibility requirements, may switch their participation to TES. Such recipients will be required to repay both forgivable loans according to the terms of their contracts, but may fulfill the service requirement for both programs concurrently.
G. A TES recipient is not eligible to receive funds through other state financial aid programs.

IV. RECIPIENT RESPONSIBILITIES

A. A TES recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.

B. A TES recipient must maintain a 3.0 GPA on a 4.0 scale each academic year, maintain continuous full-time enrollment and make satisfactory academic progress in accordance with the attending institution’s policy. A TES recipient who fails to maintain continuous full-time enrollment or make satisfactory academic progress will be suspended from participation in the program for the following period of enrollment. An official transcript, grade, and/or enrollment verification sent directly to the Board by the attending institution evidencing a 3.0 GPA on a 4.0 scale, full-time enrollment, and maintenance of Satisfactory Academic Progress will entitle a TES recipient for renewal priority.

C. A TES recipient must remain in school full-time, complete an approved program of study and obtain the appropriate educator’s license. A TES recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate educator’s license, shall immediately become liable to the Board for the sum of all outstanding TES awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

D. While receiving funds, the TES recipient must at all times keep the Board informed of the recipient’s current, correct, and complete contact information. This information may be updated via the TES recipient’s student account online at www.mississippi.edu/financialaid. Once in repayment, the TES recipient must at all times keep the Board or its loan servicer informed of the recipient’s current, correct, and complete contact information until the debt is completely satisfied.

E. A TES recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

A. A TES forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through teaching service or by loan repayment.

B. Cancellation through Teaching Service
1. A TES forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching service:

a) Obtain the appropriate educator’s license, as determined by the State Board of Education.

b) Teach full-time, as defined by the State Board of Education. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.

c) Teach in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc.*

2. A TES forgivable loan debt shall be cancelled in full on the basis of five consecutive years’ teaching service. For all TES recipients, such service shall never be less than five (5) consecutive years regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the TES forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

4. The TES forgivable loan recipient must request in writing a service deferment each year for five consecutive years and the request must be approved. At the end of the five-year service deferment period, the TES forgivable loan recipient must request in writing a cancellation of the entire amount loaned under the forgivable loan.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a TES forgivable loan recipient shall become liable to the Board for the sum of all TES forgivable loan awards made to that person, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following
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events:

a) The recipient withdraws from school;

b) The recipient fails to complete the approved program of study;

c) The recipient fails to obtain the appropriate educator’s license; or

d) The recipient fails to complete the teaching service option defined in Section V.B.

2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all TES forgivable loan awards made to the recipient.

3. The rate of interest charged a TES forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment.

4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys’ fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
E. Special circumstances regarding a recipient’s failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the TES forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator’s license and secure appropriate teaching employment as defined in Section V.B.1.

2. A TES forgivable loan recipient who terminates full-time enrollment in the approved program of study without completing the program will be granted a 12-month grace period and will enter repayment immediately upon termination of the grace period. Such a recipient may also be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. A TES forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.

3. The in-school deferment will not be granted for enrollment in a graduate program.

4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. A TES forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.

3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:

   a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Teacher Education Scholars Forgivable Loan program.

   b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. A TES loans/scholarship recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.

3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.

4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).

5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the TES award, then that person shall be declared
ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.

2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

TES forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the TES forgivable loan by each recipient shall serve to appoint the Secretary of State of the State of Mississippi as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the TES forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the TES forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient’s loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient’s cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Title 10: Education Institutions and Agencies

Part 637: William Winter Alternate Route Teacher Forgivable Loan Program (WWAR) Rules and Regulations

Part 637 Chapter 1: William Winter Alternate Route Teacher Forgivable Loan Program (WWAR) Rules and Regulations

Rule 1.1 William Winter Alternate Route Teacher Forgivable Loan Program (WWAR) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the William Winter Alternate Route Teacher Forgivable Loan program (WWAR).

I. GENERAL ELIGIBILITY

A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving WWAR shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.

B. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 10 trimester hours) at the undergraduate level as a Junior or Senior seeking a first bachelor’s degree in a program of study leading to an Alternate Route teacher educator license at one (1) Board-approved accredited four year institution of higher learning in the State of Mississippi. Classification will be determined by the attending institution.

C. The recipient must have a cumulative 3.0 college grade point average (GPA) on a 4.0 scale to establish eligibility, earn a 3.0 GPA each period of enrollment (i.e. semester or trimester) for continued eligibility, and maintain satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy.

D. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a K-12 public school district or public charter school, and must diligently pursue the course of study and requirements for the teaching license.

E. The applicant must have earned passing scores on all three of the Praxis I® Pre-Professional Skills Tests (PPST) (reading, writing, and mathematics) or all three Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics).
F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.

3. Earn passing scores on all three of the Praxis I® Pre-Professional Skills Tests (PPST) (reading, writing, and mathematics) or all three Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics) and submit all three test scores to the Board as soon as possible. Scores must be received by June 30. Passing scores are indicated on the score report provided to the student by the testing service. Passing scores are also published online at www.mississippi.edu/financialaid.

4. Signify understanding of the WWAR Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.

5. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in a program of study leading to an Alternate Route teacher educator license, and be making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

2. Maintain a 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester), maintain full-time enrollment status for each period
of enrollment, and remain in a program of study leading to an Alternate Route teacher educator license, making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of continuing academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

A. The maximum annual award amount shall be $4,000.

B. Students may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters.

C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.

D. Awards are not provided for summer school.

E. Once a student has received WWAR funds, he/she may not receive funds from the other undergraduate teacher programs, Critical Needs Teacher Forgivable Loan (CNTP), Critical Needs Alternate Route Teacher Forgivable Loan (CNAR), or Mississippi Teacher Loan Repayment (MTLR). A recipient of WWAR, who has not exhausted his/her eligibility in the program and who meets all eligibility requirements for the Teacher Education Scholars Forgivable Loan (TES) program, may switch participation to TES. Such recipients will be required to repay both forgivable loans according to the terms of both contracts, but may fulfill the service requirement for both programs concurrently.

IV. RECIPIENT RESPONSIBILITIES

A. A WWAR recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.

B. A WWAR recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A WWAR recipient who fails to maintain the minimum GPA will be suspended from participation in the program for the following period of enrollment. An official transcript or grade verification sent directly to the Board by the attending institution evidencing a 3.0 GPA on a 4.0 scale for the non-eligible period of enrollment will entitle a WWAR recipient for renewal priority.

C. A WWAR recipient must remain in school full-time, complete an approved program of study and obtain the appropriate educator’s license. A WWAR recipient who withdraws from school, fails to complete an approved program of
study, or fails to obtain an appropriate educator’s license, shall immediately become liable to the Board for the sum of all outstanding WWAR awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

D. While receiving funds, the WWAR recipient must at all times keep the Board informed of the recipient’s current, correct, and complete contact information. This information may be updated via the WWAR recipient’s student account online at www.mississippi.edu/financialaid. Once in repayment, the WWAR recipient must at all times keep the Board or its loan servicer informed of the recipient’s current, correct, and complete contact information until the debt is completely satisfied.

E. A WWAR recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

A. A WWAR forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through teaching service or by loan repayment.

B. Cancellation through Teaching Service

1. A WWAR forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching service:

   a) Obtain the appropriate educator’s license, as determined by the State Board of Education.

   b) Teach full-time, as defined by the State Board of Education. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.

   c) Teach in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc.*
2. A WWAR forgivable loan debt shall be cancelled on the basis of one year’s teaching service for one year of forgivable loan received. For all WWAR recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the WWAR forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

4. At the end of each service deferment period, the WWAR forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.

5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a WWAR forgivable loan recipient shall become liable to the Board for the sum of all WWAR forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through teaching service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:

   a) The recipient withdraws from school;

   b) The recipient fails to complete the approved program of study;

   c) The recipient fails to obtain the appropriate educator’s license; or

   d) The recipient fails to complete the teaching service option defined in Section V.B.

2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all WWAR forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a WWAR forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.

4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.

E. Special circumstances regarding a recipient’s failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the WWAR forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator’s license and secure appropriate teaching employment as defined in Section V.B.1.

2. A WWAR forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.
B. In-School Deferment

1. A WWAR forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.

3. The in-school deferment will not be granted for enrollment in a graduate program.

4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. A WWAR forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.

2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.

3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:

   a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the William Winter Alternate Route Forgivable Loan program.
b) **OBLIGATED** or **VOLUNTARY** military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is **VOLUNTARY** if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. A WWAR forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.

3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.

4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).

5. If a recipient continues military service for any reason beyond the **REQUIRED** time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

6. If a recipient obligates himself/herself to **VOLUNTARY** military service prior to, during, or after the WWAR award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

**VII. CANCELLATION OF DEBT**

A. **Death**

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.

2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.
B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient’s obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.

3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

WWAR forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the WWAR forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or
Exhibit 7

proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the WWAR forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the WWAR forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient’s loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient’s cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Title 10: Education Institutions and Agencies

Part 639: William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations

Part 639 Chapter 1: William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations

Rule 1.1 William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the William Winter Teacher Forgivable Loan program (WWTS).

I. GENERAL ELIGIBILITY

A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving WWTS shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.

B. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 10 trimester hours) at the undergraduate level as a Junior or Senior seeking a bachelor’s degree in a program of study leading to a Class “A” standard teacher educator license at one (1) Board-approved accredited four year institution of higher learning in the State of Mississippi. Classification will be determined by the attending institution.

C. The recipient must have a cumulative 3.0 college grade point average (GPA) on a 4.0 scale to establish eligibility, earn a 3.0 GPA each period of enrollment (i.e. semester or trimester) for continued eligibility, and maintain satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy.

D. The applicant must have earned passing scores on all three of the Praxis I® Pre-Professional Skills Tests (PPST) (reading, writing, and mathematics) or all three Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics), or must supply proof of exemption for Praxis testing by providing an ACT composite score of 21 or higher from a national test with sub-scores of 18 or higher from that same test. A combined score of 990 on the Critical Reading and Math sections of the SAT will be accepted in lieu of the ACT. ACT or SAT scores must come from a test taken prior to enrollment into higher education.

E. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a K-12 public school district or public charter school, and
must diligently pursue the course of study and requirements for the teaching license.

F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.

3. Earn passing scores on all three of the Praxis I® Pre-Professional Skills Tests (PPST) (reading, writing, and mathematics) or all three Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics) and submit all three test scores to the Board as soon as possible. Scores must be received by June 30. Passing scores are indicated on the score report provided to the student by the testing service. Passing scores are also published online at www.mississippi.edu/financialaid. Applicants may supply proof of exemption for Praxis testing by providing an ACT composite score of 21 or higher from a national test with sub-scores of 18 or higher from that same test. A combined score of 990 on the Critical Reading and Math sections of the SAT will be accepted in lieu of the ACT. ACT or SAT scores must come from a test taken prior to enrollment into higher education. If submitted in lieu of Praxis I scores, ACT or SAT scores must be received by the document deadline of April 30.

4. Signify understanding of the WWTS Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.

5. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in a program of study leading to a Class “A” standard teacher educator license, and be making satisfactory academic progress in accordance with
the attending institution’s policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

2. Maintain a 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester), maintain full-time enrollment status for each period of enrollment, and remain in a program of study leading to a Class “A” standard teacher educator license, making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of continuing academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

A. The maximum annual award amount shall be $4,000.

B. Students may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters.

C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.

D. Awards are not provided for summer school.

E. Once a student has received WWTS funds, he/she may not receive funds from the other undergraduate teacher programs, Critical Needs Teacher Forgivable Loan (CNTP), Critical Needs Alternative Route Teacher Forgivable Loan (CNAR), and Mississippi Teacher Loan Repayment (MTLR). A recipient of WWTS, who has not exhausted his/her eligibility in the program and who meets all eligibility requirements for the Teacher Education Scholars Forgivable Loan (TES) program, may switch participation to TES. Such recipients will be required to repay both forgivable loans according to the terms of both contracts, but may fulfill the service requirement for both programs concurrently.

IV. RECIPIENT RESPONSIBILITIES

A. A WWTS recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
B. A WWTS recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A WWTS recipient who fails to maintain the minimum GPA will be suspended from participation in the program for the following period of enrollment. An official transcript or grade verification sent directly to the Board by the attending institution evidencing a 3.0 GPA on a 4.0 scale for the non-eligible period of enrollment will entitle a WWTS recipient for renewal priority.

C. A WWTS recipient must remain in school full-time, complete an approved program of study and obtain the appropriate educator’s license. A WWTS recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate educator’s license, shall immediately become liable to the Board for the sum of all outstanding WWTS awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

D. While receiving funds, the WWTS recipient must at all times keep the Board informed of the recipient’s current, correct, and complete contact information. This information may be updated via the WWTS recipient’s student account online at www.mississippi.edu/financialaid. Once in repayment, the WWTS recipient must at all times keep the Board or its loan servicer informed of the recipient’s current, correct, and complete contact information until the debt is completely satisfied.

E. A WWTS recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

A. A WWTS forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through teaching service or by loan repayment.

B. Cancellation through Teaching Service

1. A WWTS forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching service:

   a) Obtain the appropriate educator’s license, as determined by the State Board of Education.
b) Teach full-time, as defined by the State Board of Education. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.

c) Teach in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school. NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc.

2. A WWTS forgivable loan debt shall be cancelled on the basis of one year’s teaching service for one year of forgivable loan received. For all WWTS recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the WWTS forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

4. At the end of each service deferment period, the WWTS forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.

5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a WWTS forgivable loan recipient shall become liable to the Board for the sum of all WWTS forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through teaching service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:

   a) The recipient withdraws from school;

   b) The recipient fails to complete the approved program of study;
c) The recipient fails to obtain the appropriate educator’s license; or

d) The recipient fails to complete the teaching service option defined in Section V.B.

2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all WWTS forgivable loan awards made to the recipient less any amount previously cancelled through service.

3. The rate of interest charged a WWTS forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.

4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys’ fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.

E. Special circumstances regarding a recipient’s failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.
VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the WWTS forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator’s license and secure appropriate teaching employment as defined in Section V.B.1.

2. A WWTS forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. A WWTS forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.

3. The in-school deferment will not be granted for enrollment in a graduate program.

4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. A WWTS forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.

2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:

   a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the William Winter Teacher Forgivable Loan program.

   b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. A WWTS forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.

3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.

4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).

5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the WWTS award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.

2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.

3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that
reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

WWTS forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the WWTS forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the WWTS Forgivable Loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the WWTS forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient’s loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient’s cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Title 10: Education Institutions and Agencies

Part 651: Health Care Professions Forgivable Loan Program (HCP) Rules and Regulations

Part 651 Chapter 1: Health Care Professions Forgivable Loan Program (HCP) Rules and Regulations

Rule 1.1 Health Care Professions Forgivable Loan Program (HCP) Rules and Regulations.
These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Health Care Professions Forgivable Loan program (HCP).

I. GENERAL ELIGIBILITY

A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving HCP shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.

B. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or \( \frac{3}{2} \) trimester hours) as a junior or senior in an accredited program of study in speech pathology and psychology in an approved institution in Mississippi, or must be enrolled full-time, as determined by the attending institution, as a graduate student in physical therapy or occupational therapy at the University of Mississippi Medical Center.

C. The undergraduate recipient must have and maintain a cumulative 2.5 college grade point average (GPA) on a 4.0 scale each period of enrollment (i.e. semester or trimester) and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy. The graduate recipient must have and maintain a cumulative 3.0 college grade point average (GPA) on a 4.0 scale each period of enrollment (i.e. semester or trimester) and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy.

D. The applicant must have expressed in writing a present intention to serve in the appropriate health care profession in a state health institution within the state of Mississippi. The applicant must also diligently pursue the course of study and requirements to serve in the appropriate health care profession in Mississippi.

E. The recipient must remain in good standing with the attending institution and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution’s policy.
F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.

3. Submit an official academic transcript from the school/college/university last attended by the document deadline of April 30. The transcript must report grades from all postsecondary institutions attended. If the transcript does not report grades from all postsecondary institutions attended, then individual transcripts must be submitted.

4. Submit to the Board an official letter of acceptance from institution of intended enrollment, showing date admitted and entering classification or enrollment verification from the attending institution, showing major and classification by June 30.

5. Signify understanding of the HCP Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.

6. Maintain good standing in the attending institution at all times, be enrolled full-time in the appropriate program of study, and be making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain good standing in the attending institution at all times, be enrolled full-time in the appropriate program of study, and be making satisfactory academic progress in accordance with the attending institution’s policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

A. The maximum annual award amount for undergraduate students shall be $1,500 and for graduate students shall be $3,000.

B. All undergraduate students and graduate students in physical therapy programs may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters. Graduate students in occupational therapy programs may receive a lifetime maximum of one (1) annual award, two (2) semesters, or three (3) trimesters.

C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.

D. Awards are not provided for summer school.

IV. RECIPIENT RESPONSIBILITIES

A. An HCP recipient must maintain good standing at the attending institution at all times.

B. An HCP recipient who fails, temporarily withdraws, or is required to repeat any year, will be suspended from participation in the program and his/her awards will be stopped until such time as the proper official at the attending institution informs the Board that he/she is ready to advance.

C. An HCP recipient must remain in school full-time and complete the approved program of study. An HCP recipient who withdraws from school or fails to complete the approved program of study shall immediately become liable to the Board for the sum of all outstanding HCP awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

D. While receiving funds, the HCP recipient must at all times keep the Board informed of the recipient’s current, correct, and complete contact information. This information may be updated via the HCP recipient’s student account online at www.mississippi.edu/financialaid. Once in repayment, the HCP recipient must
at all times keep the Board or its loan servicer informed of the recipient’s current, correct, and complete contact information until the debt is completely satisfied.

E. An HCP recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

A. An HCP forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.

B. Cancellation through Service

1. An HCP forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:

   a) Serve in the appropriate health care profession full-time. “Full-time” is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.

   b) Serve in the appropriate health care profession in a state health institution within the state of Mississippi. "State health institution" shall mean any of the following: Mississippi State Hospital, Ellisville State School, East Mississippi State Hospital, Mississippi Children's Rehabilitation Center, North Mississippi Retardation Center, Hudspeth Retardation Center, South Mississippi Retardation Center, University of Mississippi Hospital, the Boswell Retardation Center, the State Board of Health, and health care facilities under the Department of Corrections. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure appropriate employment. The Board assumes no obligation to perform that function.*

2. An HCP forgivable loan debt shall be cancelled on the basis of one year’s service for one year of forgivable loan received. For all HCP recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the HCP forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the service
option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

4. At the end of each service deferment period, the HCP forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.

5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, an HCP forgivable loan recipient shall become liable to the Board for the sum of all HCP forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:
   a) The recipient withdraws from school;
   b) The recipient fails to complete the approved program of study; or
   c) The recipient fails to complete the service option defined in Section V.B.

2. At the time of the occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all HCP forgivable loan awards made to the recipient less any amount previously cancelled through service.

3. The rate of interest charged an HCP forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.

4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in thirty-six (36) or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in thirty-six (36) or less equal consecutive monthly
installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.

E. Special circumstances regarding a recipient’s failure to complete the service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the HCP forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and/or secure appropriate employment as defined in Section V.B.1.

2. An HCP forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. An undergraduate HCP forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate degree program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school. A graduate HCP forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a master’s degree program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.
2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.

3. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. An HCP forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.

2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.

3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:

   a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Health Care Professions Forgivable Loan program.

   b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
2. An HCP forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.

3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.

4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).

5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the HCP award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.

2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of
a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.

3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

HCP forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the HCP forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the HCP forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if
served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the HCP forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient’s loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient’s cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.