

**Mississippi  
Office of Student Financial Aid**

**Policies and Procedures  
Manual**

(Last Updated: January 2019 with changes approved in September 2018)

Mississippi Postsecondary Education Financial Assistance Board  
and  
Board of Trustees of State Institutions of Higher Learning

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**Title 10: Education Institutions and Agencies**

**Part 601: Authority and Responsibilities**

**Part 601 Chapter 1: Authority of the Board of Trustees of State Institutions of Higher Learning**

*Rule 1.1 Authority of the Board of Trustees of State Institutions of Higher Learning.* The Board of Trustees of State Institutions of Higher Learning, hereafter referred to as the Agency, is granted authority by the State of Mississippi for oversight of the Mississippi Office of Student Financial Aid and for administration of various state-supported student financial assistance programs. Authority is granted by the legal statutes authorizing such programs, as follows:

<b>Program Name</b>	<b>Authorizing Code Section</b>
<b>Undergraduate Grant and Scholarship Programs</b>	
GEAR UP Mississippi Scholarship – Cohort 1 (GUMS)	Federal Matching Grant
GEAR UP Mississippi Scholarship – Cohort 2 (GUMS)	Federal Matching Grant
Summer Development Program Grant (SUMD)	<i>Miss. Code Ann. § 27-103-203</i>

Source: *Miss. Code Ann. § 37-106-9* and *Miss. Code Ann. § 27-103-203*

**Part 601 Chapter 2: Mississippi Postsecondary Education Financial Assistance Board**

*Rule 2.1 Statutory Creation, Composition, and Powers of the Mississippi Postsecondary Education Financial Assistance Board.* The Postsecondary Education Financial Assistance Board, hereafter referred to as the Board or the Postsecondary Board, was first created in 1975 to administer the state’s guaranteed student loan program. The Board was later given authority for the state’s primary grant programs. In 2014, all state student grant and forgivable loan programs were consolidated under the authority of the Board.

- I. The Board will consist of the following nine (9) voting members:
  - A. Two (2) people to be appointed by the Board of Trustees of State Institutions of Higher Learning, one (1) from its membership and one (1) institutional representative;
  - B. Two (2) people to be appointed by the Mississippi Community College Board, one (1) from its membership and one (1) institutional representative;
  - C. Two (2) people to be appointed by the Governor;
  - D. Two (2) people to be appointed by the Executive Director of the Mississippi Association of Independent Colleges and Universities, one (1) association representative and one (1) institutional representative;
  - E. One (1) person to be appointed by the Lieutenant Governor.

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- II. The following elected officials will serve as non-voting advisory members to the Board:
  - A. The Chairman of the House Universities and Colleges Committee and
  - B. The Chairman of the Senate Universities and Colleges Committee.
- III. The board shall elect from its membership a chairman.
- IV. The members of the board shall serve without pay.
- V. The board is vested with full and complete authority and power to sue in its own name any person for any balance, including principal, interest and reasonable collection costs or attorney's fees, due and owing the state on any uncompleted contract.
- VI. The board shall promulgate rules and regulations to govern the state grant and forgivable loan programs authorized in this chapter.

Source: *Miss. Code Ann.* § 37-106-9 and § 37-106-11.

*Rule 2.2 Purpose of the Mississippi Postsecondary Education Financial Assistance Board.* The Purpose of the Mississippi Postsecondary Education Financial Assistance Board is as follows:

- I. To make manifest the belief that the continued growth and development of Mississippi requires that all Mississippi youth be assured ample opportunity for the fullest development of their abilities and to recognize that this opportunity will not fully materialize unless the State of Mississippi moves to encourage and financially assist our young people in their efforts.
- II. To operate the programs created by legislative enactment, wherein Mississippi residents are granted forgivable loans in certain professional fields in return for their contractual obligation to perform services in such professions under a variety of requirements of location, duration, manner and mode of service, and institution in which performed.
- III. To fashion new and innovative systems for the financing of forgivable loan programs by combining the use of private sector loans for education and guaranteed student loans with loan repayment programs promulgated by the board.
- IV. To promote, strengthen, encourage and enhance high standards of performance in administration and operation of state scholarship, grant, and loan programs to the end that the benefits of these programs shall be available to students throughout the state for the purpose of expanding and furthering postsecondary educational opportunities.
- V. To provide a forum for the development and exchange of information, ideas, policy positions, procedures and needs for student financial assistance for the benefit of universities, colleges, the legislature, and other agencies and organizations.



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- VI. To facilitate the development and exchange of information about state financial aid programs.
- VII. To establish and act as a collective voice of reasoned opinion before the state legislature with respect to student financial aid programs whose objective is the furtherance of postsecondary education in Mississippi and to consider, debate, decide positions, make recommendations and otherwise act as an advising body on such matters as shall serve the objectives set forth herein this article.
- VIII. To collaborate with institutions of higher learning and other state agencies in the interest of effective implementation of various federal, state and institutional student financial assistance programs.
- IX. To work with other agencies to design, implement and operate simplified student application procedures for student financial assistance and design a uniform method of determining the financial need of an eligible student while attending an approved institution which cannot reasonably be met by said student, or by the parents.
- X. To conduct research, publish reports, hold conferences and otherwise engage in activities which: (1) help existing programs to become more responsive to federal, regional and state public policy goals and objectives; (2) encourage the development of new programs as the need arises; (3) work toward the prevention and elimination of fraud and abuse in student financial aid programs; and (4) enable the Postsecondary Board to accomplish the objectives set forth herein.

Source: *Miss. Code Ann.* § 37-106-3.

*Rule 2.3 Terms of Service of Mississippi Postsecondary Education Financial Assistance Board Members.*

- I. Two (2) people will be appointed by the Board of Trustees of State Institutions of Higher Learning, one (1) from its membership to serve for an initial period of four (4) years and one (1) institutional representative to serve for an initial period of three (3) years.
- II. Two (2) people will be appointed by the Mississippi Community College Board, one (1) from its membership to serve for an initial period of three (3) years and one (1) institutional representative to serve for an initial period of two (2) years.
- III. Two (2) people will be appointed by the Governor, one (1) to serve for an initial period of two (2) years and one (1) to serve for an initial period of one (1) year.
- IV. Two (2) people will be appointed by the Executive Director of the Mississippi Association of Independent Colleges and Universities, one (1) association representative to serve for an initial period of two (2) years and one (1) institutional representative to serve for an initial period of one (1) year.

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- V. One (1) person will be appointed by the Lieutenant Governor for an initial period of (4) years.
- VI. All subsequent appointments shall be for a period of four (4) years.
- VII. Vacancies shall be filled for the length of the unexpired term only.

Source: *Miss. Code Ann.* § 37-106-9.

*Rule 2.4 Meetings of the Mississippi Postsecondary Education Financial Assistance Board.*

- I. The Postsecondary Board will establish a meeting schedule and publish the schedule on the Mississippi Office of Student Financial Aid website.
- II. Notice of Board meetings will be provided at least five (5) days prior to the scheduled Board meeting in accordance with the Open Meetings Act.
- III. Special meetings of the Board may be called upon the occurrence of events which warrant the consideration and attention of the Board.

Source: *Miss. Code Ann.* § 37-106-9 and § 25-41-1 through § 25-41-17.

**Part 601 Chapter 3: Authority of the Mississippi Postsecondary Education Financial Assistance Board**

*Rule 3.1 Authority of the Mississippi Postsecondary Education Financial Assistance Board.* The Postsecondary Education Financial Assistance Board is granted authority by the State of Mississippi for administration of various state student financial assistance programs. Authority is granted by the legal statutes authorizing such programs as follows:

<b>Program Name</b>	<b>Authorizing Code Section</b>
<b>Undergraduate Grant and Scholarship Programs (Parts 610-619)</b>	
Mississippi Resident Tuition Assistance Grant (MTAG)	<i>Miss. Code Ann.</i> § 37-106-29
Mississippi Eminent Scholars Grant (MESG)	<i>Miss. Code Ann.</i> § 37-106-31
Higher Education Legislative Plan for Needy Students (HELP)	<i>Miss. Code Ann.</i> § 37-106-75
Law Enforcement Officers and Firemen Scholarship Program (LAW)	<i>Miss. Code Ann.</i> § 37-106-39
Southwest Asia Prisoner of War/Missing in Action Scholarship Program (POW) – <i>Inactive</i>	<i>Miss. Code Ann.</i> § 37-106-41
Nissan Scholarship (NISS)	<i>Miss. Code Ann.</i> § 37-106-11
<b>Graduate Grant and Scholarship Programs (Parts 620-629)</b>	
Mississippi Public Management Graduate Intern Program (PMGT)	<i>Miss. Code Ann.</i> § 37-106-43

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<b>Undergraduate Forgivable Loan Programs (Parts 630-649)</b>	
Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)	<i>Miss. Code Ann. § 37-106-55</i>
Critical Needs Teacher Forgivable Loan (CNTP)	<i>Miss. Code Ann. § 37-106-55</i>
Teacher Education Scholars Forgivable Loan (TES)	<i>Miss. Code Ann. § 37-106-37</i>
William Winter Alternate Route Teacher Forgivable Loan (WWAR)	<i>Miss. Code Ann. § 37-106-57</i>
William Winter Teacher Forgivable Loan (WWTS)	<i>Miss. Code Ann. § 37-106-57</i>
Mississippi Teaching Fellows Forgivable Loan	<i>Miss. Code Ann. § 37-106-77</i>
<b>Undergraduate and Graduate Forgivable Loan Programs (Parts 650-659)</b>	
Health Care Professions Forgivable Loan (HCP)	<i>Miss. Code Ann. § 37-106-67</i>
Nursing Education Forgivable Loan, BSN (NELB); RN to BSN (NELR); MSN (NELM); RN to MSN (NERM); and Ph.D./DNP (NELP)	<i>Miss. Code Ann. § 37-106-59</i>
Family Protection Specialist Social Worker Forgivable Loan (SWOR)	<i>Miss. Code Ann. § 37-106-69</i>
<b>Graduate Forgivable Loan Programs (Parts 660-679)</b>	
Counselor and School Administrator Forgivable Loan (CSA)	<i>Miss. Code Ann. § 37-106-47</i>
Graduate Teacher Forgivable Loan (GTS)	<i>Miss. Code Ann. § 37-106-47</i>
Southern Region Education Board Doctoral Scholars Forgivable Loan (SDSP)	<i>Miss. Code Ann. § 37-106-47</i>
Critical Needs Dyslexia Therapy Teacher Forgivable Loan (CNDT)	<i>Miss. Code Ann. § 37-106-71</i>
Nursing Teacher Stipend (NTSP)	<i>Miss. Code Ann. § 37-106-59</i>
State Dental Education Forgivable Loan (DENT)	<i>Miss. Code Ann. § 37-106-63</i>
State Medical Education Forgivable Loan (MED)	<i>Miss. Code Ann. § 37-106-61</i>
Southern Regional Education Board Regional Contract Forgivable Loan (SREB)	<i>Miss. Code Ann. § 37-106-47</i>
Graduate and Professional Degree Forgivable Loan (STSC)	<i>Miss. Code Ann. § 37-106-65</i>
Veterinary Medicine Minority Forgivable Loan (VMMP)	<i>Miss. Code Ann. § 37-106-47</i>
Speech-Language Pathologists Forgivable Loan (SLPL)	<i>Miss. Code Ann. § 37-106-73</i>
<b>Loan Repayment and Other Programs (Parts 680-689)</b>	
Mississippi Teacher Loan Repayment Program (MTLR)	<i>Miss. Code Ann. § 37-106-55</i>
Teacher Education Alternate Route Certification Scholars Forgivable Loan (TESA)	<i>Miss. Code Ann. § 37-106-79</i>

Source: *Miss. Code Ann. § 37-106-11; Miss. Code Ann. § 37-106-29; Miss. Code Ann. § 37-106-31; Miss. Code Ann. § 37-106-35; Miss. Code Ann. § 37-106-37; Miss. Code Ann. § 37-106-39; Miss. Code Ann. § 37-106-41; Miss. Code Ann. § 37-106-43; Miss. Code Ann. § 37-106-47; Miss. Code Ann. § 37-106-55; Miss. Code Ann. § 37-106-57; Miss. Code Ann. § 37-106-59; Miss. Code Ann. § 37-106-61; Miss. Code Ann. § 37-106-63; Miss. Code Ann. § 37-106-65; Miss. Code Ann. § 37-106-67; Miss. Code Ann. § 37-106-69; Miss. Code Ann. § 37-106-71; Miss. Code Ann. § 37-106-73; Miss. Code Ann. § 37-106-75; Miss. Code Ann. § 37-106-77; and Miss. Code Ann. § 37-106-79.*

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**Part 601 Chapter 4: Office of Student Financial Aid**

*Rule 4.1 Statutory Creation of the Office of Student Financial Aid.* The Board of Trustees of State Institutions of Higher Learning shall designate one (1) member of its staff to serve as Director of the Postsecondary Board, to administer the provisions of the financial assistance programs established in accordance with the Postsecondary Education Financial Assistance Law of 1975. The Director shall be assigned by the Agency sufficient staff, professional and clerical, funds and quarters to administer this program. The staff and Director shall be organized under the Mississippi Office of Student Financial Aid, hereafter referred to as the Office.

Source: *Miss. Code Ann.* § 37-106-9.

*Rule 4.2 Director of Student Financial Aid.*

- I. The Director of Student Financial Aid directs the activities of the Mississippi Office of Student Financial Aid. The Director is designated by the Agency as the Director of the Postsecondary Board. In accordance with the Postsecondary Education Financial Assistance Law of 1975, the Director, subject to the review of the Postsecondary Board, shall have the power of final approval of any application submitted. Subject to the approval of the Postsecondary Board, the Director has authority to promulgate the necessary rules and regulations for effective administration of the programs authorized by the Postsecondary Board.
- II. The Director of Student Financial Aid is empowered to carry out the functions of the Board relating to the administration of the state financial aid programs. As such, the Director may approve and disapprove various items on behalf of the Board, including, but not limited to: requests for deferment, requests for cancellation, and requests for total and permanent disability. Subject to the approval of the Postsecondary Board, the Director has authority to promulgate the necessary rules and regulations for the programs administered by the Office.

Source: *Miss. Code Ann.* § 37-106-9 and *Miss. Code Ann.* § 37-106-17.

*Rule 4.3 General Purpose of the Office of Student Financial Aid.* The Mississippi Office of Student Financial Aid is responsible for administering all aspects of the state-supported student financial aid programs. The Office also administers or coordinates some federal and private grants and scholarships. For state forgivable loan programs, the Office monitors student service obligations and collects funds paid in repayment of loans. The Office maintains records, documents activities, and reports on its activities in accordance with state and federal laws. The Office seeks to build awareness and understanding of financial aid opportunities. The Office interfaces with external constituency groups, such as the Mississippi Legislature, state and national financial aid organizations, non-profit college access organizations, and others.

Source: *Miss. Code Ann.* § 37-106-9.

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*Rule 4.4 Mission of the Office of Student Financial Aid.* The Mississippi Office of Student Financial Aid seeks to provide financial assistance to students in pursuit of educational and professional goals and to help the state achieve the goal of a more educated citizenry while alleviating critical workforce needs in specific service areas.

Source: *Miss. Code Ann.* § 37-106-3 and 37-106-9.

**Part 601 Chapter 5: Creation and Modification of Student Financial Assistance Programs**

*Rule 5.1 Creation of Student Financial Assistance Programs.* State-supported student financial assistance programs may be created by the Mississippi Legislature through the established legislative process. The Legislature will name the administering agency in the authorizing legislation. If the Agency or the Postsecondary Board is named as the administering agency, the Mississippi Office of Student Financial Aid will complete the following process:

- I. Draft Rules and Regulations and Contracts (when appropriate) to govern the program;
- II. Submit the Rules and Regulations and Contracts to the Office of the Attorney General for review;
- III. Present the Rules and Regulations and Contracts to the Postsecondary Board for approval, pending completion of the Administrative Procedures Act Process;
- IV. After Board approval is obtained, complete the Administrative Procedures Act Process as required by the Secretary of State;
- V. Publish the Rules and Regulations and other public information about the program;
- VI. Make the program available for application through the state online application portal.

Source: *Miss. Code Ann.* § 37-106-3.

*Rule 5.2 Modification of Student Financial Assistance Programs.*

- I. The Office of Student Financial Aid will continuously monitor the state-supported student financial aid programs for accessibility, necessity, affordability, and efficiency and will consider potential program modifications as needed.
- II. The Office will consider potential program modifications that are expressed in writing from Legislators, higher education institutions, workforce or industry representatives, and other government agencies.
- III. If there is identified a need to modify a program, the Office will follow the following process:

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- A. The Office documents the need for the change by collecting data related to the number of students that will be affected by the change, the projected cost of the change, and the rationale for the change;
- B. Once the need for modification of a program is documented, the Office drafts proposed changes to the program Rules and Regulations and Contract (when appropriate);
- C. The modified Rules and Regulations and Contract (when appropriate) are submitted to the Office of the Attorney General for review and approval;
- D. The modified Rules and Regulations and Contract (when appropriate) are then submitted to the appropriate Board(s) for consideration;
- E. Once Board approval is obtained, the Office publishes the Rules and Regulations and other public information about the program and makes the program available for application through the state online application portal.

Source: *Miss. Code Ann.* § 37-106-3; *Miss. Code Ann.* § 37-106-9; *Miss. Code Ann.* § 37-106-17; and *Miss. Code Ann.* § 37-106-19.

**Part 601 Chapter 6: Reporting**

*Rule 6.1 Reporting.*

- I. The Mississippi Office of Student Financial Aid will report on the activities of the Office annually as required by state and/or federal law.
- II. All funds administered by the Board shall be accounted for in an annual report that shall be submitted to the Legislature within ten (10) days after the convening of each new legislative session. The report should detail for each grant, scholarship, or forgivable loan program the number of recipients, the total amount of awards made, and the average award amount. The report shall include the number of students at each institution receiving financial assistance and the amount of such assistance. For forgivable loan programs, the report shall also include a summary of the repayment status and method of repayment for student cohorts as well as an accounting of the receipt of funds in repayment. Furthermore, all funds received and expended shall be reported and otherwise accounted for in accordance with the provisions of Section 37-106-11, Mississippi Code of 1972, except where individual identifying information must be withheld pursuant to the Family Educational Rights and Privacy Act (FERPA), 20 U.S.C. § 1232g; 34 CFR Part 99.
- III. The Mississippi Office of Student Financial Aid will post the Annual Report to the Mississippi Legislature on its website and will furnish copies to the Agency and the Postsecondary Board.

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Source: *Miss. Code Ann.* § 37-106-11 and 20 U.S.C. § 1232g; 34 CFR Part 99.

**Part 601 Chapter 7: Compliance with State and Federal Regulations**

*Rule 7.1 Compliance with State and Federal Regulations.* The Mississippi Office of Student Financial Aid will comply with state and federal laws and regulations. All Office employees are expected to consistently follow and enforce the rules laid out herein and all state and federal laws and regulations.

Source: *Miss. Code Ann.* § 37-106-9.

*Rule 7.2 Compliance with the Federal Education Rights and Privacy Act of 1974 (FERPA).*

- I. The Family Educational Rights and Privacy Act of 1974 (FERPA), is a federal law that grants important privacy rights to students regarding their educational records. More specifically, unless required by federal law, the information contained in educational records may not be disclosed to third parties, including parents, without the written consent of a student who is 18 or over. In addition to granting privacy rights, FERPA gives students the right to review their educational records and the right to request an amendment of those records should they feel the records contain inaccurate information.
- II. The term, “educational records,” as used in the FERPA statute, includes more than academic records in its meaning. Educational records may also be financial aid records, transcripts, letters of recommendation, disciplinary files, grades, test scores, admissions applications and course enrollments. In essence, any records maintained by an institution and which contain information directly related to a student are educational records. Additionally, FERPA designates certain types of student information which may be published or released without the consent of the student. This information is referred to as “directory information”. Although such information is contained within an educational record, it is not generally considered harmful or an invasion of privacy if disclosed. Directory information can include a student’s name, address, telephone listing, email address, photograph, birth date, place of birth, area of study, grade level, dates of attendance, and recognition for activities, honors and awards.
- III. Applicants for state student financial assistance complete an educational records release form at the point of application and may update the educational records release permissions at any time by accessing the student account online. To provide permission for the Office to release a student’s non-directory information, the student must provide the name of the person to whom information can be released, the relationship of that person to the student, the person’s date of birth, and the last four digits of the person’s Social Security Number. Non-directory information will be released only to persons with an active records release form on file with the Office.
- IV. The Office seeks to ensure the security of non-directory information, also referred to as Highly Confidential Information. Therefore, the Office will abide by the following policies when transmitting and storing such information:

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- A. The preferred method of transmitting Highly Confidential Information is via the Office's Secure Document Share Portal, which is protected via SSL technology. Some Highly Confidential Information may also be shared via the Office's Secure Counselor Web Application.
- B. If it is necessary to mail physical copies of Highly Confidential Information, the Highly Confidential Information will be mailed in a tamper-proof, labeled container, with a tracking number and a delivery confirmation receipt.
- C. When it is necessary to mail Highly Confidential Information on electronic media, such as CDs, DVDs, electronic tape, etc., the Highly Confidential Information will be encrypted. The Highly Confidential Information shall only be mailed in accordance with the provisions of IV.B. above.
- D. If it is necessary to transmit Highly Confidential Information electronically via any method not listed in IV.A. above (such as email), the Highly Confidential Information will be encrypted.
- E. Passwords or other information sufficient to allow decryption of Highly Confidential Information will not be emailed along with the Encrypted Highly Confidential Information.
- F. Physical copies (paper or other physical representations) of Highly Confidential Information will be kept under lock and key when not in immediate use. Highly Confidential Information will not be left unsecured and unattended at any time.
- G. Highly Confidential Information stored on electronic media, such as CDs, DVDs, tape, flash drives, etc. will be Encrypted. Further, such electronic media shall be kept locked, or otherwise have sufficient physical access control measures to prevent unauthorized access. Highly Confidential Information in any electronic format, including computer databases, will not be left unsecured, meaning accessible without a password, and unattended at any time.
- H. Any laptop or computer that contains Confidential Information or Highly Confidential Information will be password protected. Additionally, any laptop or computer that contains Highly Confidential Information shall have its full hard drive encrypted. No laptop or computer will be left unattended without enabling a screen-lock or otherwise blocking access to the laptop or computer. No password or other information sufficient to access a laptop or computer containing Highly Confidential Information will be attached to or located near the laptop or computer at any time.
- I. Access to Highly Confidential Information through modems, networks, and the Internet will be carefully monitored and limited to authorized users.



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- J. Only authorized users who have signed a Certification Statement shall have access to Highly Confidential Information.

Source: 20 U.S.C. § 1232g; 34 CFR Part 99.

*Rule 7.3 Compliance by Institutions.* The Postsecondary Board may conduct its own annual compliance audits of any institution participating in the Mississippi Resident Tuition Assistance Grant or the Mississippi Eminent Scholars Grant. The Postsecondary Board may suspend or revoke an institution's eligibility to receive future monies under the program if it finds that the institution has not complied with the provisions of all applicable laws and the program Rules and Regulations.

Source: *Miss. Code Ann.* § 37-106-29(9)(d) and 37-106-31(5).

**Part 601 Chapter 8: Rights and Responsibilities**

*Rule 8.1 Student Rights.* As an applicant of state student financial aid, a student has the right to:

- I. Be informed of the correct procedures for applying for aid, the amount and types of aid available, initial and continuing eligibility criteria, deadline dates and the consequences of failure to meet the deadlines, and how academic progress is determined;
- II. Be informed of the status of one's application for state financial aid;
- III. Be informed of the type and amount of state aid awarded, and how and when aid will be paid;
- IV. Appeal to the state financial aid office decisions about an application or eligibility, if such decisions are eligible for appeal;
- V. Access the Rules and Regulations for any state student financial aid program; and
- VI. Decline state student financial aid.

Source: *Miss. Code Ann.* § 37-106-9.

*Rule 8.2 Student Responsibilities.* As an applicant of state student financial aid, a student is responsible for:

- I. Making application by the established deadline date on an annual basis.
- II. Submitting all additional documentation, corrections, and/or new information requested by the Office by the established deadline date.
- III. Any student who willfully presents false evidence as to his residence status shall be deemed guilty of a misdemeanor, and upon conviction thereof may be fined not to exceed

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one hundred dollars, per Miss. Code of 1972, § 37-103-27.

- IV. Reading and understanding all materials sent to the student from the Office.
- V. Documenting all interaction with the Office.
- VI. Being aware of and complying with the rules governing state student financial aid programs.
- VII. Complying with the provisions of any contract and rules & regulations, signed by the student.
- VIII. Registering for the number of hours required.
- IX. Notifying the Office of changes of address, phone number, email address, institution, etc.
- X. Maintaining satisfactory academic progress.
- XI. Using aid only for expenses related to attending college/university.
- XII. Checking regularly the student account for updates.

Source: *Miss. Code Ann. § 37-103-27; Miss. Code Ann. § 37-106-5; Miss. Code Ann. § 37-106-17; and Miss. Code Ann. § 37-106-19.*

*Rule 8.3 Institutional Responsibilities.* It is the responsibility of each institution eligible for state student financial aid to:

- I. Submit grade files by the deadline each term.
- II. Submit enrollment files by the deadline each term.
- III. Review award, disbursement, and balance reports published by the Office each term.
- IV. Notify the Office of any discrepancies related to residency, citizenship, or financial need.
- V. Ensure that no state financial aid recipient receives an aid package that exceeds cost of attendance.
- VI. For all returning students, a complete and accurate report of the student's cumulative grade point average on all college course work attempted as of the end of the previous semester or trimester should be submitted to the Board within five (5) days of beginning of any given semester or trimester.
- VII. For all students, a complete and accurate roster of the eligibility status of each recipient shall be submitted to the Board by the final add/drop date of each semester or trimester of the academic year the student receives a grant.

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- VIII. A balancing statement and certification statement, verifying monies disbursed to all students, must be submitted at the end of the semester or trimester to the Board. Funds for a given term will not be disbursed until the balancing process for the previous term is complete.
  
- IX. Refunds due to the Board must be received and processed within thirty (30) days of the end of each aid year. Funds for the subsequent aid year will not be disbursed until all refunds have been received and processed for the preceding aid year.

Source: *Miss. Code Ann. § 37-106-21*; *Miss. Code Ann. § 37-106-29*; and *Miss. Code Ann. § 37-106-31*.

**Part 601 Chapter 9: Program Funding**

*Rule 9.1 Funding.*

- I. The Agency receives an annual appropriation for Student Financial Aid, which consists of the following:
  - A. General Funds from the State Treasury
  - B. Spending Authority from special sources, such as:
    - 1. Collections from repayment accounts
    - 2. Carryover funds
    - 3. Private foundations
    - 4. Interest accounts
    - 5. Federal funds
    - 6. Grants
    - 7. Donations
    - 8. Fees
  
- II. Unless otherwise noted in the annual appropriation, unexpended funds appropriated for Student Financial Aid will not lapse into the General Fund but will carryover for use in subsequent fiscal years.

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- III. Typically, the annual appropriation does not specify funding levels for specific programs. In some cases, the appropriation may set a maximum funding level for a program and/or delineate funding for a specific program.
- IV. 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.

Source: *Miss. Code Ann.* § 37-106-14.

*Rule 9.2 Program Funding.*

- I. When determining how funds will be distributed by program, the Office will first take into consideration the level of funding available from all possible sources, including General Funds and Special Funds such as repayment accounts, private foundations, interest accounts, and the federal government;
- II. The Office will seek to determine whether funding is sufficient to award all eligible applicants for all programs.
- III. If funding is sufficient, all eligible applicants will receive an award offer.
- IV. If funding is not sufficient to award all eligible applicants, funds will be disbursed, according to the following priorities set forth by the Mississippi Legislature.
  - A. It is the intent of the Legislature to first fund grant awards to eligible students.
  - B. Grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.
  - C. If funds are insufficient to fully fund grant awards to eligible students, grant awards shall be prorated among all eligible students.
  - D. After grant awards are made, it is the intent of the Legislature to fund forgivable loan awards to eligible renewal students.
  - E. Lastly, forgivable loans will be awarded to eligible new students on a first-come, first-served basis.

Source: *Miss. Code Ann.* § 37-106-14.

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**Part 603: Administrative Policies**

**Part 603 Chapter 1: Availability of Information**

*Rule 1.1 Availability of Information.*

- I. Information concerning the following is available on the Board's website [www.mississippi.edu/postsecondary](http://www.mississippi.edu/postsecondary) under the Policies and Procedures document: Board purpose, composition, terms of office, and meeting information; duties and responsibilities of the Office of Student Financial Aid; establishment of new student financial aid programs; modification of student financial aid programs; reporting; compliance with state and federal regulations; student rights and responsibilities; institutional responsibilities; funding; general administration rules and regulations; and program rules and regulations;
- II. Pursuant to the Mississippi Public Records Acts of 1983 (the "Act"), effective from and after July 1, 1983, the Board hereby adopts the following regulations and procedures with respect to such public records as may be in its possession. Such rules and procedures are applicable to and shall govern the right to inspect, copy, or reproduce or obtain a reproduction of any public records in the possession of the Board.
  - A. Any person wishing to inspect or copy public records must make the request in writing to the Board and must clearly identify the specific information sought. All requests should be dated and include the name of requester, address of the requestor, and current contact information for the requestor. Any response by the Board for a request for access to records will be forwarded to the requesting party within seven (7) working days of the receipt of such request. If the Board is unable to produce the requested record within seven working days after the request is made, the Board shall provide a written explanation to requestor(s) stating that the record will be produced and specifying with particularity why the record(s) cannot be produced within the seven-day period. Absent a mutual agreement between the parties, in no event shall the date for the Board's production of requested records be any later than fourteen (14) working days from receipt by the Board of the original request.
  - B. Denial by the Board of a request for access to or copies of public records shall be in writing and shall contain a statement of the specific exemption relied upon by the Board for the denial. A file of all denials of requests for public records will be maintained by the Board for a period of no less than three (3) years from the date such denials are made.
  - C. Recipient(s) will be assisted by a staff member at a charge not to exceed actual costs. Actual costs for search, review and/or possible redaction of information by a staff member will be based upon the hourly rate of compensation for the lowest paid agency employee qualified to perform the task and multiplied by the actual time utilized to complete the task. Recipient(s) will be charged fifteen cents per

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page for standard black and white photocopies. For all nonstandard photocopies, actual costs of reproduction will be assessed to recipient(s). Records will be available for inspection and copying by appointment during regular working hours, Monday through Friday, holidays excluded.

- D. Recipient(s) will deposit cash, check, or money order in escrow with the staff prior to receiving material. This estimated amount must be sufficient to cover the estimated cost of the staff member's assistance, copying fees, mailing fees, and/or any associated reproduction fees. Recipient(s) desiring information by mail will be charged actual mailing costs in addition to those costs set forth in subsection (c).
- E. Adequate space to inspect requested documents will be provided at no cost, if available. Recipient(s) will be provided requested documents by a staff member but no more than one recipient at a time.
- F. All written requests must be submitted to:

Mississippi Postsecondary Education Financial Assistance Board  
3825 Ridgewood Road  
Jackson, MS 39211

Source: *Miss. Code Ann.*, § 25-61-1 - 17, as amended.

**Part 603 Chapter 2: Oral Proceeding**

*Rule 2.1 Request for Oral Proceeding.* When a political subdivision, an agency, or ten (10) citizens request(s) an oral proceeding in regards to a proposed rule adoption, the requestor must submit a printed, typewritten, or legibly handwritten request. Each request must include the full name, telephone numbers, physical and mailing address(es) of the requestor(s). All requests shall be signed by the person submitting the request, unless represented by an attorney, in which case the attorney may sign the request.

Source: *Miss. Code Ann* § 25-43-105 (Rev. 2006).

*Rule 2.2 Notice of Oral Proceeding.* Notice of the date, time, and place of all oral proceedings shall be filed with the Secretary of State's Office for publication in the Administrative Bulletin. The Board will provide notice of oral proceedings to each requestor. The oral proceedings will be scheduled no earlier than twenty (20) days from the filing of the notice with the Secretary of State. The chair, or his/her designee who is familiar with the substance of the proposed rule, will preside at the oral proceeding on a proposed rule.

Source: *Miss. Code Ann* § 25-43-105 (Rev. 2006).

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*Rule 2.3 Public Participation Guidelines.* Public participation will be permitted at oral proceedings in accordance with the following:

- I. At an oral proceeding on a proposed rule, persons may make statements and present documentary and physical submissions concerning the proposed rule.
- II. Persons wishing to make oral presentations at such a proceeding shall notify the Board at least five business days prior to the proceeding and indicate the general subject of their presentations.
- III. At the proceeding, those who participate shall indicate their names and addresses, identify any persons or organizations they may represent, and provide any other information relating to their participation deemed appropriate by the presiding officer.
- IV. The presiding officer may place time limitations on individual presentations when necessary to assure the orderly and expeditious conduct of the oral proceeding. To encourage joint presentations and to avoid repetition, additional time may be provided for persons whose presentations represent the views of other individuals as well as their own views.
- V. Persons making presentations are encouraged to avoid restating matters that have already been submitted in writing. Written materials may, however, be submitted at the oral proceeding.
- VI. Where time permits and to facilitate the exchange of information, the presiding officer may open the floor to questions or general discussion. The presiding officer may question participants and permit the questioning of participants by other participants about any matter relating to that rule-making proceeding, including any prior written submissions made by those participants in that proceeding. No participant shall be required to answer any question.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006)

*Rule 2.4 Submissions and Records.* Physical and Documentary Submissions presented by participants in an oral proceeding shall be submitted to the presiding officer. Such submissions become the property of the Board, part of the rulemaking record, and are subject to the Board's public records request procedure. The Board may record oral proceedings by stenographic or electronic means.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

**Part 603 Chapter 3: Declaratory Opinions**

*Rule 3.1 Application of Chapter.* This chapter sets forth the Board's rules governing the form, content, and filing of requests for declaratory opinions, the procedural rights of persons in

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relation to the written requests, and the Board's procedures regarding the disposition of requests as required by Mississippi Code § 25-43-2.103.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

*Rule 3.2 Scope of Declaratory Opinions.* The Board will issue declaratory opinions regarding the applicability to specified facts of:

- I. A statute administered or enforceable by the Board,
- II. A rule promulgated by the Board, or an order issued by the Board.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

*Rule 3.3 Scope of Declaratory Opinion Request.* A request must be limited to a single transaction or occurrence.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

*Rule 3.4 How to Submit Requests.* When a person with substantial interest, as required by Section 25-43-2.103 of the Administrative Procedures Act, requests a declaratory opinion, the requestor must submit a printed, typewritten, or legibly handwritten request.

- I. Each request must be submitted on 8-1/2" x 11" white paper.
- II. The request may be in the form of a letter addressed to the Board or in the form of a pleading as if filed with a court.
- III. Each request must include the full name, telephone numbers, and mailing address of the requestor(s).
- IV. All requests shall be signed by the person filing the request, unless represented by an attorney, in which case the attorney may sign the request.
- V. Each request must clearly state that it is a request for a declaratory opinion.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

*Rule 3.5 Signature Attestation.* Any party who signs the request shall attest that the request complies with the requirements set forth in these rules, including but not limited to a full, complete, and accurate statement of relevant facts and that there are no related proceedings pending before any agency, administrative, or judicial tribunal.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).



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*Rule 3.6 Request Content Requirement.* Each request must contain the following:

- I. A clear identification of the statute, rule, or order at issue;
- II. The question for the declaratory opinion;
- III. A clear and concise statement of all facts relevant to the question presented;
- IV. The identity of all other known persons involved in or impacted by the facts giving rise to the request including their relationship to the facts, and their name, mailing address, and telephone number; and
- V. A statement sufficient to show that the requestor has a substantial interest in the subject matter of the request.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

*Rule 3.7 Reasons for Refusal of Declaratory Opinion Request.* The Board may, for good cause, refuse to issue a declaratory opinion. The circumstances in which declaratory opinions will not be issued include, but are not necessarily limited to:

- I. The matter is outside the primary jurisdiction of the Board;
- II. Lack of clarity concerning the question presented;
- III. There is pending or anticipated litigation, administrative action or anticipated administrative action, or other adjudication which may either answer the question presented by the request or otherwise make an answer unnecessary;
- IV. The statute, rule, or order on which a declaratory opinion is sought is clear and not in need of interpretation to answer the question presented by the request;
- V. The facts presented in the request are not sufficient to answer the question presented;
- VI. The request fails to contain information required by these rules or the requestor failed to follow the procedure set forth in these rules;
- VII. The request seeks to resolve issues which have become moot or are abstract or hypothetical such that the requestor is not substantially affected by the rule, statute, or order on which a declaratory opinion is sought;
- VIII. No controversy exists or is certain to arise which raises a question concerning the application of the statute, rule, or order;
- IX. The question presented by the request concerns the legal validity of a statute, rule, or order;

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- X. The request is not based upon facts calculated to aid in the planning of future conduct, but is, instead, based on past conduct in an effort to establish the effect of that conduct;
- XI. No clear answer is determinable;
- XII. The question presented by the request involves the application of a criminal statute or sets forth facts which may constitute a crime;
- XIII. The answer to the question presented would require the disclosure of information which is privileged or otherwise protected by law from disclosure;
- XIV. The question is currently the subject of an Attorney General's opinion request;
- XV. The question has been answered by an Attorney General's opinion;
- XVI. One or more requestors have standing to seek an Attorney General's opinion on the proffered question;
- XVII. A similar request is pending before the Board, or any other agency, or a proceeding is pending on the same subject matter before any agency, administrative or judicial tribunal, or where such an opinion would constitute the unauthorized practice of law; or
- XVIII. The question involves eligibility for a license, permit, certificate or other approval by the Board or some other agency and there is a statutory or regulatory application process by which eligibility for said license, permit, or certificate or other approval may be determined.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

*Rule 3.8 Agency Response.* Within forty-five (45) days after the receipt of a request for a declaratory opinion which complies with the requirements of these rules, the Board will, in writing:

- I. Issue an opinion declaring the applicability of the statute, rule, or order to the specified circumstances;
- II. Agree to issue a declaratory opinion by a specified time but no later than ninety (90) days after receipt of the written request; or
- III. Decline to issue a declaratory opinion, stating the reasons for its action. The forty-five (45) day period shall begin on the first business day after which the request is received by the Board.

Source: *Miss. Code Ann.* § 25-43-2.103 (Rev. 2006).

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*Rule 3.9 Finality of Declaratory Opinions.* A declaratory opinion shall not become final until the expiration of sixty (60) days after the issuance of the opinion. Prior to the expiration of sixty (60) days, the Board may, in its discretion, withdraw or amend the declaratory opinion for any reason which is not arbitrary or capricious. Reasons for withdrawing or amending an opinion include, but are not limited to, a determination that the request failed to meet the requirements of these rules or that the opinion issued contains a legal or factual error.

Source: *Miss. Code Ann.* § 25-43-2.105 (Rev. 2006).

*Rule 3.10 Availability of Declaratory Opinions and Requests for Opinions.* Declaratory opinions and requests for declaratory opinions shall be available for public inspection and copying at the expense of the viewer during normal business hours. All declaratory opinions and requests shall be indexed by name, subject, and date of issue. Declaratory opinions and requests that contain information that is confidential or exempt from disclosure under the Mississippi Public Records Act or other laws shall be exempt from this requirement and shall remain confidential.

Source: *Miss. Code Ann.* § 25-43-2.103 (Rev. 2006).

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**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.

**I. 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](http://www.mississippi.edu/financialaid) by the published application deadline for the appropriate program(s). The application is available beginning October 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

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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](http://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.

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- 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. In some cases, the Office may defer to the institution’s decision concerning the student’s dependency status.
- a) Legal Guardianship or Custody – The student must provide court documents proving legal guardianship or legal custody 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.

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- 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. A homeschool transcript must be signed and notarized.
  - c) Official College Transcript(s) or Electronic Grade Verification - 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.

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- 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](http://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.



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- 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.

**II. 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;

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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.

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8. 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.
9. Students who meet all eligibility requirements will be awarded aid, as long as money is available for making awards.
10. 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.
8. 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.
9. Students who meet all eligibility requirements will be awarded aid, as long as money is available for making awards.
10. Students who do not meet all eligibility requirements will receive notice regarding which eligibility requirement has not been made.

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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

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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. If a student is determined to be a non-resident before state financial aid funds are disbursed to the school, the

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funds will be cancelled. The student will not be eligible for state financial aid since the student is considered a non-resident. If a student is determined to be a non-resident after state financial aid funds are disbursed to the school, the student may keep the funds for that term. However, the student will not be eligible for state financial aid for subsequent terms.

- 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.

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- 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;

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- (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 or legal custodial relationship 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.
- (11) Emancipation solely for purposes of financial aid is not recognized to establish independent student status.

3. First-time College Student

- a) A first-time college student is any student who has fewer than 12 hours of postsecondary academic credit.
  - (1) 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 college student.
  - (2) 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 college student.

4. Continuous Full-Time Enrollment



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- 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) earned semester hours each academic term (excluding summer) or nine (9) earned trimester hours per academic term or twenty-four (24) earned 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 “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 as earned 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.
- c) 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.
- d) 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

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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.
- e) 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.
  - f) Internships and Continuous Full-time Enrollment - A student who experiences a break in continuous full-time enrollment due to the completion of a qualifying internship during the fall, winter, or spring term(s) may submit an appeal to receive aid the following term. To qualify, an internship must either be required by the attending institution or lead to earned credit hours.
  - 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.
5. 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

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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.

6. 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.
7. 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.
8. 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 (includes state-wide weekday testing) or

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national SAT will be accepted. Scores on residual tests will not be accepted.

9. 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.
  
10. 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
Delta State University
Jackson State University
Mississippi State University
Mississippi University for Women
Mississippi Valley State University
University of Mississippi
University of Mississippi Medical Center
University of Southern Mississippi
Coahoma Community College
Copiah-Lincoln Community College
East Central Community College
East Mississippi Community College

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Hinds Community College
Holmes Community College
Itawamba Community College
Jones County Junior College
Meridian Community College
Mississippi Delta Community College
Mississippi Gulf Coast Community College
Northeast Mississippi Community College
Northwest Mississippi Community College
Pearl River Community College
Southwest Mississippi Community College
Belhaven University
Blue Mountain College
Millsaps College
Mississippi College
Rust College
Tougaloo College
Wesley College
William Carey University

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

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

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

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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 deadline dates, 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 or grade verification, the student should have the high school or college submit an official updated grade verification directly to the Office.
  
3.     The appeal process is as follows:
  - a)     Student submits a Mississippi Office of Student Financial Aid Appeal Form which addresses the reason why the student was deemed ineligible and the reason why the Office should consider making an exception to the eligibility requirement. Acceptable reasons for appeal include:
    - (1)     Student or, in some cases, an immediate family member undergoes a significant personal event that prevents the student from maintaining continuous full-time enrollment.
      - (a)     An immediate family member is defined as a parent, spouse, sibling, or child.
      - (b)     A significant personal event includes serious medical problem or illness, accident or injury, divorce, abuse, death of an immediate family member, or military service.
    - (2)     Student is nearing degree completion and does not have enough hours remaining to warrant continuous full-time enrollment. Such students may appeal for an exception for a single term. No appeal will be accepted, and no aid will be disbursed for any semester carrying less than 6 hours.

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- (3) Student experiences a break in continuous full-time enrollment due to the completion of a qualifying internship during the fall, winter, or spring term(s). To qualify, an internship must either be required by the attending institution or lead to earned credit hours.
- b) The personal event appeal should be accompanied by appropriate supporting documentation
- (1) For a medical problem or serious illness (physical or mental), the supporting documentation must include appropriate medical reports that identify the inception and duration of the illness. Supporting document(s) should clearly indicate whether the medical condition is under control, thus allowing the student to meet all eligibility requirements. Supporting documents should include, but are not limited to, medical reports and letters from a doctor or professional counselor.
  - (2) For an accidents or injury, the supporting documentation must identify the date of the accident or injury and describe the resultant medical problems. Supporting documents should include, but are not limited to, police and medical reports.
  - (3) For a family problem such as divorce, abuse, and death or serious illness of an immediate family member, the supporting documentation must identify the student's relationship to the family member(s) involved and the inception and duration of the problem. Clearly state what actions have been taken to manage the problem, thus allowing the student to meet all eligibility requirements. Appropriate supporting documents include, but are not limited to, police and/or medical report(s), death certificate, divorce decree, and letter(s) from a professional counselor.
  - (4) For military service, supporting documentation must identify the dates and status of the student's military tours of duty. Appropriate supporting documents include military orders and discharge papers.
- c) Only one appeal will be considered per personal event. Any additional appeals must demonstrate a new mitigating circumstance beyond the student's control.

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- d) The nearing degree appeal should be accompanied by a letter on institutional letterhead from the appropriate dean, director, or academic advisor. The letter from the faculty/administrator should indicate 1) the expected graduation date, 2) the total number of hours the student needs to complete his/her degree, and 3) the number of hours the student intends to take each term.
- e) The internship appeal should be accompanied by a letter on institutional letterhead from the appropriate dean, director, or academic advisor that states the date of the internship, the number of credits received, and if required by the institution.
- f) The Mississippi Office of Student Financial Aid Appeal Form and supporting documentation should be mailed to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson, MS 39211. The Appeal Form and documentation may also be faxed to 601-432-6527 or emailed to [sfa@mississippi.edu](mailto:sfa@mississippi.edu).
- g) The Mississippi Office of Student Financial Aid Appeal Form along with supporting documentation is reviewed by a Program Administrator to ensure that the issue may be considered for appeal.
- h) The Program Administrator presents the Mississippi Office of Student Financial Aid Appeal Form, supporting documentation, and any other necessary documentation/data related to the student's file to the Appeals Committee.
- i) The Appeals Committee reviews information. The Committee may request additional information from the student and/or other parties.
- j) The Appeals Committee issues a decision. The Committee's decision is final. The Director of Student Financial Aid is not authorized to overturn the decision of the Appeals Committee.
- k) The decision is delivered in writing to the student and a copy is kept for the student's file.
- l) There is no deadline for appeals. Appeals are received and considered year-round.

F. Application Status

A student may check the status of an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) at any time after the application has been



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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:

<b>Day/Time Application Submitted</b>	<b>Day/Time Application Processed</b>
Sunday after 7:00 p.m. through Monday before 7:00 p.m.	Tuesday before noon
Monday after 7:00 p.m. through Tuesday before 7:00 p.m.	Wednesday before noon
Tuesday after 7:00 p.m. through Wednesday before 7:00 p.m.	Thursday before noon
Wednesday after 7:00 p.m. through Thursday before 7:00 p.m.	Friday before noon
Thursday after 7:00 p.m. through Sunday before 7:00 p.m.	Monday before noon

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

**III. 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 Forgivable Loan Programs

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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 forgivable loan applicants who wish to accept a forgivable loan 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 forgivable loan applicants who wish to accept a forgivable loan 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 forgivable loan 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.

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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 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

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more than the cost of attendance. The Office encourages the institutions to reduce other aid (excluding Pell Grant) which it controls prior to returning state funds.

**IV. 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.

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**V. Loan Repayment and Servicing Process**

A. Third-party Servicer

1. A third-party vendor will service all the state's forgivable loan accounts.
2. The vendor will provide an online platform where a student may electronically participate in Entrance Counseling and sign the Master Contract and Note before receiving funds.
3. The vendor will complete all billing and collections functions on behalf of the Office.
4. The vendor will supply online account access for every student borrower, where the borrower may make payments, download and file deferment and cancellation forms, set up automatic payments, etc.
5. The vendor will provide customer service representatives to answer questions related to the deferment, cancellation, and repayment of forgivable loans.

B. Loan Recipient Responsibilities

1. While receiving funds, the loan recipient must at all times keep the Office informed of the recipient's current, correct, and complete contact information. This information may be updated via the student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the recipient must at all times keep the loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.
2. A loan recipient should address in writing to the Office or the loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

C. Repayment

1. A forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, fails to complete the approved program of study, or fails to obtain the necessary license (if required for employment).
2. Repayment with service or money must begin by the month after the applicable event outlined in section V.C.1.a) above, unless the recipient is

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granted a grace period, in which case repayment must begin by the month after the expiration of the grace period.

3. The recipient may repay the loan debt either through service or by making monetary payments.

**D. Grace Period and Other Deferments**

A deferment is a postponement of payment for a defined period of time for a specific purpose. The grace period is a type of deferment.

1. **Grace Period**
  - a) Loan recipients who complete their approved program of study receive a grace period, which is outlined in the Master Contract and Note signed by the student prior to receiving any award from the Office.
  - b) Most forgivable loans carry a 12-month grace period, but some carry only a 1-month grace period. The Master Contract and Note details the duration of the grace period.
  - c) The student borrower may utilize the grace period to seek and secure qualifying employment.
  - d) A loan recipient who does not complete the approved program of study will not be granted a grace period and will enter repayment immediately upon separation from the approved program of study. In some cases, such a recipient may be eligible for an in-school deferment.
2. **Residency Deferment**
  - a) A residency deferment is available to students in specific loan programs. These deferments are outlined in the Master Contract and Note.
  - b) At the beginning of each year of residency, the loan recipient should submit a Residency Deferment Form.
3. **In-School Deferment**

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- a) A loan recipient who does not complete the approved program of study, but remains enrolled at least part-time, may request deferment for the purpose of remaining in school.
- b) The in-school deferment must be requested in writing to the loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
- c) The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

4. Temporary Disability Deferment

- a) A loan recipient who is unable to secure or continue employment because of temporary disability may request deferment.
- b) 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.
- c) The temporary disability deferment must be requested in writing to the loan servicer and must be accompanied by certification from a Doctor of Medicine or Osteopathy who is legally authorized to practice medicine.
- d) 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.

5. Military Service Deferment

- a) In terms of military service, the following definitions shall apply:
  - (1) **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.
  - (2) **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

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is not obligated to incur a period of military service but chooses to incur the service obligation.

- b) A loan recipient may request deferment during the time of required military service.
- c) The military deferment must be requested in writing to the loan servicer, stating the beginning and ending dates of the required military service, and must be accompanied by a copy of the military orders.
- d) The military deferment must be requested and approved on a year-to-year basis (annually).
- e) If a loan recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for additional military deferment.
- f) If a recipient obligates himself/herself to VOLUNTARY military service, then the recipient shall be declared ineligible for military deferment.

E. Repayment through Service

1. Service Deferment

- a) The loan recipient who completes the approved program of study, earns the necessary license (if required), and obtains appropriate employment may request a service deferment.
- b) The loan recipient must submit to the third-party servicer a Service Deferment Form at the beginning of each and every year of employment until the debt is paid in full.
- c) The deferment form must be submitted by the month after the expiration of the grace period.

2. Service Cancellation

A cancellation is a clearing of all or part of the debt.

- a) Loan recipients who render employment according to the terms of their Master Contract and Note may request service cancellation.



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- b) For service cancellation, the loan recipient should submit to the third-party servicer a Service Cancellation Form at the end of each and every year of employment until the debt is paid in full.

F. Monetary Payments

- 1. The loan recipient who does not repay the loan through service must begin making payments by the month after the recipient completes the approved program of study, withdraws from school, fails to complete the approved program of study, fails to obtain the necessary license (if required for employment), or the expiration of the grace period if granted.

- 2. Amount, Frequency, and Duration of Payments

- a) The loan recipient is liable for the sum of all 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.
- b) The rate of interest is the current unsubsidized Federal Direct Loan rate at the time of the occurrence of one of the events outlined in section V.F.2.a). Interest begins accruing at the time of occurrence of one of the events outlined in Section V.F.2.a).
- c) To keep the account current, loan recipients must repay the loan (principal, penalty, and interest) in equal consecutive monthly installments. The number of installments is outlined in the recipient's Master Contract and Note.

- 3. Past Due and Delinquent Accounts

- a) An account becomes past due when the recipient fails to make the minimum monthly payment.
- b) An account becomes delinquent when the account becomes 4 months past due.
- c) A loan recipient with a past due or delinquent account may request to "reschedule" the minimum monthly payments to keep the account from being turned over to a collection recovery agency. "Rescheduled" accounts are still considered to be past due or delinquent until any past due balance is paid in full.
- d) Delinquent accounts are considered to be in default during the 5<sup>th</sup> month past due. At such time, the account is accelerated and

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placed with a collection recovery agency and submitted for tax offset.

- (1) When an account is accelerated, the sum of the outstanding principal, penalty, and interest becomes the new balance due.
- (2) A collection commission is applied to the new balance, and interest accrues on the sum of the new balance and collection commission.

**G. Collection of Defaulted Forgivable Loan Accounts**

**1. Collection Agencies**

- a) The Office partners with third-party collection recovery agencies to collect on defaulted accounts.
- b) Collection efforts by these agencies include, but are not limited to paper correspondence, electronic correspondence, and phone calls.
- c) Collection costs are borrower-paid. When an account is placed with a collection agency, a collection commission is added to the accelerated balance. Interest then accrues on the combined accelerated balance and collection commission.

**2. Tax Offset**

- a) When a borrower's account is placed with a collection agency, the third-party servicer also reports the account to the Mississippi Department of Revenue.
- b) The Department of Revenue may intercept individual and joint State of Mississippi income tax returns in an effort to collect on defaulted forgivable loan balances.
- c) The intercepted tax return is applied first to past due interest, then to current interest, and lastly to the outstanding principle balance.
- d) Refunding of Tax Offset Intercepts
  - (1) If the tax offset payment is intercepted from a joint return, a not-at-fault spouse may be entitled to a portion of the refund. In this case, the borrower may appeal to the Office on behalf of the not-at-fault spouse in order to procure a portion of the refund for said spouse.

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- (2) The Refund Process for State Tax Offset Payments is as follows:
  - (a) The borrower receives the initial notification letter from the Mississippi Department of Revenue confirming their state tax refund has been intercepted by the Mississippi Institutions of Higher Learning to repay a defaulted forgivable loan debt.
  - (b) The borrower may submit a written appeal to the Office for the portion of the refund due to the not-at-fault spouse.
  - (c) The appeal must be received by the Office no later than 30 days after the date of issuance of the letter from the Department of Revenue.
  - (d) The Office will request W-2 employment wage verification forms from each spouse to verify the proportionate amount of tax each spouse contributed within the last calendar year.
  - (e) After reviewing the W-2 documents, the office will make a determination of the percentage of the refund attributed to the not-at-fault spouse.
  - (f) A refund check reflecting the proportionate amount of tax available to return along with a finalization letter will be issued to the not-at-fault spouse.

H. Credit Reporting

1. State Forgivable Loans are reported to the credit bureaus monthly.
2. Credit reporting is completed by the third-party servicer.
3. Accounts are reported using the standard credit reporting codes.

I. Cancellation through Death or Disability

1. Death
  - a) If a loan recipient dies, then the recipient's obligation to repay the loan or render service is canceled.

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- b) 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.
- c) The Board may not attempt to collect on the loan from the deceased recipient's estate.

2. Total and Permanent Disability

- a) If a loan recipient becomes totally and permanently disabled, the recipient may request cancellation of the outstanding balance.
- b) 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.
- c) To demonstrate total and permanent disability, the recipient or the recipient's representative must submit the Disability Cancellation Form. The form must include 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, that the recipient is totally and permanently disabled.
- d) Other documents may be requested.
- e) Collection efforts will continue until the physician certification is received or until notice is received from the physician stating that the certification has been requested and additional time is needed.
- f) The physician certification and all requested documents must be submitted within 60 days of the borrower's request for cancellation.
- g) The borrower's outstanding debt will be cancelled only after the borrower is deemed to be totally and permanently disabled in accordance with the physician certification and supporting documents.

3. State of Mississippi forgivable loans cannot be discharged or cancelled through bankruptcy.

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4. Forgivable loan cancellation forms can be found at the following link:  
<http://www.mississippi.edu/repayment>.

Source: *Miss. Code Ann.* § 37-106-1 through § 37-106-79; *Miss. Code Ann.* § 37-103-1 through § 37-103-29; and *Miss. Code Ann.* § 27-7-701.

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**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 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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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. In lieu of ACT scores, students may submit equivalent

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SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or

4. Satisfactorily completed a high school equivalency diploma and scored an ACT composite score of 15 or higher from a national test. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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](http://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.

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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](http://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 taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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 taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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 taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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 taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.
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.



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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 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](http://www.mississippi.edu/financialaid) by the deadline date of September 15.
  2. Maintain current, legal residency status in the State of Mississippi.
  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 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.
  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

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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. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest 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.

Source: *Miss. Code Ann.* § 37-106-29.

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**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 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 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 taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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 taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; or
  - 3. Graduated from high school or earned the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the

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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 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.

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**II. APPLICATION REQUIREMENTS**

A. First-time applicants must:

1. Complete an initial application online at [www.mississippi.edu/financialaid](http://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](http://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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question; 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.

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- 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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question, 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 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](http://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. Maintain current legal residency status in the State of Mississippi.
  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 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 semester, trimester, or term of the regular academic year.

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**III. LENGTH AND AMOUNT OF AWARD**

- A. No student may receive MESHG 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 MESHG 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 MESHG, unless receipt of the award 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 the award to ensure the student receives the maximum award without exceeding the Cost of Attendance. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.
- E. Payment of MESHG 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.

Source: *Miss. Code Ann.* § 37-106-31.



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**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

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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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.
- G. The applicant must demonstrate financial need. For the purposes of this program, the term “family” for a dependent applicant includes the applicant’s parents and other children under age twenty-one (21) of the applicant’s parents. The term “family” for an independent applicant includes the applicant, the applicant’s spouse, and any children under age twenty-one (21) of the applicant and spouse.
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.

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**II. APPLICATION REQUIREMENTS**

A. First-time applicants must:

1. Complete an initial application online at [www.mississippi.edu/financialaid](http://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](http://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 completion of the American College Test (ACT). The applicant must earn a composite score of at least twenty (20) on the ACT from a national test taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.
  - 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.

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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 9 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](http://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 semester, trimester, or term of the regular 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.

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- 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 Teacher Education Scholars Forgivable Loan.
- 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. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.
- 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 during one academic year, may be reinstated in a subsequent academic year, upon written request to the Office of State Student Financial Aid, if he or she is once again able to demonstrate financial need and has maintained all other eligibility requirements.

Source: *Miss. Code Ann.* § 37-106-75.

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**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 firefighter 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.
  - 1. “Child” or “children” means natural children, adopted children or stepchildren.
    - 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 firefighter 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.

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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.



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- 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](http://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.

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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](http://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 semester, trimester, or term of the regular 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. No student may receive LAW for longer than the equivalent semesters or trimesters required to complete one (1) certificate, and/or one (1) associate, and/or (1) bachelor degree, not to exceed eight (8) semesters or twelve (12) trimesters.
- B. The award shall cover the cost of tuition, including required fees, and the lesser of the actual cost of campus housing 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.
- C. A "required fee" is any fee charged to every full-time, undergraduate student, regardless of classification or major.

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- D. 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. If a student moves out of campus housing mid-year, the housing allowance for the remainder of the academic year will equal the allowance for the term during which the student lived in campus housing.
- E. 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.
- F. This scholarship does not include funds for books, food, school supplies, materials, dues or fees for extracurricular activities.
- G. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.

Source: *Miss. Code Ann.* § 37-106-39.

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**Title 10: Education Institutions and Agencies**

**Part 621: Nissan Scholarship (NISS)**

**Part 621 Chapter 1: Nissan Scholarship (NISS) Rules and Regulations**

*Rule 1.1 Nissan Scholarship (NISS) Rules and Regulations.* These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board).

**I. GENERAL ELIGIBILITY**

Only first-time entering freshmen are eligible for the Nissan scholarship.

**II. INITIAL ELIGIBILITY REQUIREMENTS**

A student is eligible to be selected as a Nissan scholar if he or she:

- A. Is a legal resident of the State of Mississippi;
- B. Will be graduating from a Mississippi high school;
- C. Will be enrolling as a full-time student at a public two-year college or four-year university in Mississippi;
- D. Has a high school grade point average of 2.5 or higher on a 4.0 grading scale and a minimum score of 20 on the national ACT. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question;
- E. Submits an essay which demonstrates a desire to incorporate their career goal to support the automotive industry;
- F. Demonstrates financial need as determined by the Mississippi Office of Student of Financial Aid; and
- G. Demonstrates leadership abilities through extracurricular participation in 3 or more activities during the 9<sup>th</sup> – 12<sup>th</sup> grades as outlined in the student's résumé and transcript.

**III. NUMBER AND AMOUNT OF AWARDS**

- A. The Nissan Scholarship Selection Committee will determine the number of Nissan scholarships to be awarded annually.
- B. Each scholarship will be in an amount that pays full tuition (and required fees) and a book allowance to be determined by the Nissan Scholarship Selection

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Committee, contingent upon the availability of funds.

**IV. DISBURSEMENT OF SCHOLARSHIP**

- A. The college or university shall certify that the student has met the general requirements for initial student eligibility and continuing eligibility.
- B. For each scholar who meets the requirements for initial eligibility under Section 2 and continuing eligibility under Section 10, the Mississippi Office of Student Financial Aid shall disburse one-half of the annual award for each semester (one-fourth for a quarter or one-third for each trimester) to the educational institution with each scholar designated as the recipient of a specified amount.
- C. Funds will be mailed directly to the institution, to be applied first to tuition.

**V. SCHOLARSHIP LENGTH**

- A. The length of the scholarship will vary depending upon the certificate or degree the student pursues.
- B. This scholarship will provide support for up to a maximum of four years of undergraduate work at a public four-year university (up to a maximum of two years of undergraduate work at a public four-year university if the scholar first completes two years of undergraduate work at a public two-year college).
- C. This scholarship will provide support for up to a maximum of two years of undergraduate work at a public two-year college.

**VI. SELECTION PROCESS**

- A. Upon recommendation by the Mississippi Office of Student Financial Aid, the Nissan Scholarship Selection Committee will determine the number of Nissan scholarships to be awarded annually.
- B. There will be a Nissan Scholarship Selection Committee appointed each year. The committee shall consist of the following seven members: one member from Nissan North America, Inc. who will review and approve the list of recipients, two educator representatives appointed by the Mississippi Community College Board from within all community and junior college faculties, two educator representatives appointed by the Board of Trustees of State Institutions of Higher Learning from within the university faculties, one representative from the Office of Academic Affairs of the Board of Trustees of State Institutions of Higher Learning and the Director of Mississippi Student Financial Aid who shall act as coordinator of the selection committee.
- C. Selection of scholarship recipients will be based on the following criteria and

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scoring percentages:

1. Academic achievement (50%)
  2. Extracurricular activities/work/leadership/community involvement (15%)
  3. Quality of applicant's signed maximum 200-word essay described in Section 7 below (15%); and
  4. Demonstrated financial need (20%)
- D. If the selection committee must select recipients from applicants with similarly scored applications, selection preference should go to applicant(s) from the Hinds, Madison, Rankin tri-county area.

**VII. REQUIRED DOCUMENTS**

Submission of the following on or before the deadline will constitute a "COMPLETE" application:

- A. Online application
- B. Resume
- C. Two documents verifying Mississippi residency
- D. Completed needs analysis form (Free Application for Federal Student Aid – FAFSA)
- E. High school transcript showing national ACT score and seven semester grades (through December). The GPA must be calculated on a 4.0 scale. Also, send a college transcript, if taking advanced placement courses.
- F. Signed maximum 200-word essay describing the applicant's plans for the future and reasons for choosing his/her particular field of study as it relates to the automotive industry.

**VIII. APPLICATIONS**

The application will be available October 1 each year on the Mississippi Office of Student Financial Aid's website at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) or you may contact:

Mississippi Office of Student Financial Aid  
3825 Ridgewood Road  
Jackson, MS 39211-6453  
1-800-327-2980 or (601) 432-6997

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**IX. APPLICATION DEADLINE**

Complete applications must be received in the office of Mississippi Student Financial Aid by **March 1** each year.

**X. CONTINUING ELIGIBILITY CRITERIA**

A Nissan scholar is eligible to continue on the program if he or she:

- A. Attains a cumulative grade point average of 2.5 on a 4.0 scale at the end of each semester or quarter or trimester.
  - 1. The award may be renewed upon certification by the eligible institutions that the recipient meets the necessary qualifications.
  - 2. If any recipient transfers from one college or university to another, his or her award will be transferable, provided that he or she is otherwise eligible for the award;
- B. Demonstrates satisfactory academic progress toward the completion of a degree including continuous full-time enrollment; and
- C. Maintains good standing at the college or university.

**XI. CONSEQUENCES OF A SCHOLAR'S FAILURE TO MEET THE CONTINUING ELIGIBILITY CRITERIA**

- A. If a scholar loses eligibility due to having less than the required cumulative grade point average, the scholar shall receive no subsequent awards until the student regains eligibility. The scholar will regain eligibility when the cumulative grade point average is improved to the required minimum for the program.
- B. If a scholar fails to maintain continuous enrollment, he/she may submit a request for "exception for cause" to the Coordinator of the Nissan Scholarship Selection Committee. If the request is denied, the scholar shall receive no subsequent awards.
- C. A scholar, who receives an award for a period for which the Coordinator of the Nissan Scholarship Selection Committee subsequently determines the scholar was ineligible under the requirements in Section 10, shall, at the discretion of the Selection Committee, return all or a portion of the total amount of the scholarship funds received for the period during which he or she was ineligible.

Source: *Miss. Code Ann.* § 37-106-11.

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**Part 625: Public Management Graduate Intern (PMGT) Rules and Regulations (NOT UPDATED)**

**Part 625 Chapter 1: Public Management Graduate Intern (PMGT) Rules and Regulations**

*Rule 1.1 Public Management Graduate Intern (PMGT) Rules and Regulations.* These Rules and Regulations are subject to change by the Board of Trustees of State Institutions of Higher Learning (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.**

**I. ELIGIBILITY**

- A. Must be enrolled as a graduate student in either Public Administration, Public Policy and Administration or Criminal Justice Administration at one of following universities: Jackson State University, Mississippi State University, University of Mississippi, or University of Southern Mississippi.
- B. An official letter of acceptance from the Graduate Intern Program Coordinator. All recipients must maintain a 3.0 or higher grade point average on a 4.0 scale in order to continue to receive funds under the renewal process.
- C. Must have taken at least one Quantitative Research Methods course and received at least a B grade.
- D. Must have expressed an interest in pursuing a career in Mississippi state government.
- E. Must be a permanent U. S. resident or possess a green card.
- F. Must not presently or previously have defaulted on an educational loan.
- G. Must enter into an Intern Agreement with the Board pursuant to these Rules and Regulations and all applicable State Laws.
- H. **Dependent upon the availability of funds, selection shall be based on a first-come, first-served basis of all eligible applicants.**

**II. REQUIREMENTS FOR APPLICANT**

Along with the Intern Agreement form, the following documents must be submitted:

- A. One executed and **notarized** copies of the Rules and Regulations

Student interns must register for their internship course on their respective campuses during the semester in which they intern. The Application form will be supplied to the universities from the IHL Intern Coordinator.

**III. AMOUNT AND LENGTH OF STIPEND**

- A. The Stipend may be made in any amount not to exceed \$1,000 per month plus one percent (1%) fringe benefits to any one recipient, not to exceed eight (8) months.



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- B. The Stipend is paid upon receipt of the educational institution's billing.
- C. Checks shall be paid and mailed directly to the school.

**IV. GRADUATE INTERN RECIPIENT**

- A. Recipient must maintain good standing in his/her status of work on the project at the designated Mississippi state or local agency.
- B. Should unacceptable behavior occur or early termination appear desirable<sup>1</sup>, at least two (2) weeks notice is required and a proportional reduction in stipend will be negotiated depending on the date of the termination and status of work on the project.
- C. Recipient must at all times keep the Intern Program Coordinator informed of any change of address and telephone number. Recipient will furnish a correct, complete home address and telephone number, and will immediately inform Intern Program Coordinator of any change of address or telephone number.
- D. Recipient may receive academic credit for the internship.

**V. WARRANTY**

The acceptance of a Mississippi Public Management Graduate Intern Program shall be deemed equivalent to an appointment by each recipient of the Secretary of State of the State of Mississippi to be his/her true and lawful attorney, 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, and growing out of any breach of contract by the recipient for failure to fulfill his/her contract with the Board or to repay the Mississippi Public Management Graduate Intern Program including interest pursuant to the law and contract, 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.

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<sup>1</sup>Notwithstanding this notice requirement, the Mississippi Public Management Graduate Intern Program reserves the right to terminate the appointment and the stipend payments for violations of the terms of this appointment or for misconduct. Should unacceptable behavior occur, the following procedure shall be followed. The Agency supervisor shall notify in writing the Intern Program Coordinator of the unacceptable behavior. He shall also notify in writing the Intern of his/her misconduct. The Intern, the Intern Program Coordinator, the Agency Supervisor, and the Faculty Advisor shall attempt to resolve the matter. Should the procedure not be successful, the matter will be addressed by the Mississippi Public Management Graduate Education Council, who shall have full and final authority to resolve the matter. The decision of the Council shall be final and binding on all parties concerned. All parties shall be notified in writing of the action of the Council.

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**Part 631: Critical Needs Alternate Route Teacher Forgivable Loan Program (CNAR)  
Rules and Regulations**

**Part 631 Chapter 1: Critical Needs Alternate Route Teacher Forgivable Loan Program  
(CNAR) Rules and Regulations**

*Rule 1.1 Critical Needs Alternate Route Teacher Forgivable Loan Program (CNAR) 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 Critical Needs Alternate Route Teacher Forgivable Loan program (CNAR).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 12 semester hours or 9 trimester hours) or part-time (minimum of 6 semester/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 License at one (1) accredited four year institution of higher learning in the State of Mississippi approved by the State Board of Education. Classification will be determined by the attending institution.
- B. 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.
- C. 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).
- D. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a public school district or public charter school in a geographical area of the State or subject area of the public school curriculum in which there exists a critical shortage of teachers, as designated by the State Board of Education, and must diligently pursue the course of study and requirements for the teaching license.
- E. The applicant must not presently or previously have defaulted on an educational loan.

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- F. CNAR recipients are not eligible for any other state aid but may apply for federal and institutional aid.

**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

A. First time applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. 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. Scores must be received by the document deadline date of 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](http://www.mississippi.edu/financialaid).
3. Participate in Entrance Counseling, signify understanding of the CNAR 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. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled at least part-time in a program of study leading to an Alternate Route 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](http://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 the enrollment status as awarded (full-time or part-time) for each period of enrollment, and remain in a program of study leading to an Alternate Route license, making satisfactory academic progress in accordance with the attending institution's policy. Evidence of continuing academic eligibility will be automatically provided

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to the Board by the attending institution, unless specifically requested from the applicant.

3. Participate in Entrance Counseling and complete, sign and return the Self Certification of a Private Loan form.

**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The amount of the annual award for full-time students at a public college or university shall equal the total cost for tuition, room and meals, books, materials and fees at the college or university in which the student is enrolled, not to exceed an amount equal to the highest total cost of tuition, room and meals, books, materials and fees assessed by a public institution of higher learning during that school year. The amount of the annual award for full-time students at a private college or university shall equal the amount of the annual award of the nearest comparable public institution of higher learning, as determined by the Board. The annual award will be pro-rated for part-time students. *Note: The amount of the forgivable loan remains the same regardless of whether the recipient lives on or off campus.*
- B. Students enrolling on a full-time basis may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters. Students enrolling on a part-time basis may receive pro-rated awards over three (3) academic years, six (6) semesters, or nine (9) trimesters, but in no case may the lifetime maximum award for a part-time student exceed the lifetime maximum award of a full-time student.
- C. Funds are provided for undergraduate course work for a first bachelor's degree only, not for course work required after degree completion.
- D. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- E. Awards are not provided for out-of-state tuition costs or for summer school.
- F. Once a student has received CNAR funds, he/she may not receive funds from the other undergraduate teacher programs, William Winter Teacher Forgivable Loan (WWTS), William Winter Alternate Route Teacher Forgivable Loan (WWAR), and Mississippi Teacher Loan Repayment (MTLR). A recipient of CNAR, 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.

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- G. A CNAR recipient is not eligible to receive other state funds while receiving CNAR.

**IV. RECIPIENT RESPONSIBILITIES**

- A. A CNAR recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A CNAR recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A CNAR 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 CNAR recipient for renewal priority.
- C. A CNAR recipient must remain in school at least part-time, complete an approved program of study and obtain the appropriate educator's license. A CNAR 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 CNAR awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the CNAR 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 CNAR recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the CNAR 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 CNAR 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 CNAR 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

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1. A CNAR 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 located in a geographical shortage area approved by the State Board of Education OR teach in a K-12 public school or public charter school a critical shortage subject approved by the State Board of Education for 75% of the work day. *NOTE: Designation as a Title I school does not necessarily mean that the school qualifies for teaching service cancellation. It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment in an area designated by the State Board of Education as having a critical teacher shortage. Neither the Board nor the State Board of Education assumes the obligation to perform that function. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at [www.mde.k12.ms.us/mtc](http://www.mde.k12.ms.us/mtc). Geographical and subject critical shortage areas are determined by the State Board of Education. A list of critical shortage areas is published online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).*
2. A CNAR forgivable loan debt shall be cancelled on the basis of one year's teaching service for one annual forgivable loan award received. For all CNAR 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 CNAR 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.

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4. At the end of each service deferment period, the CNAR 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 CNAR forgivable loan recipient shall become liable to the Board for the sum of all CNAR 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 CNAR forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a CNAR 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 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

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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 CNAR 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 CNAR 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 CNAR 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.



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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 CNAR 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 Critical Needs Alternate Route 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 CNAR 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.

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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 CNAR 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.

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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

CNAR forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the CNAR forgivable loan 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 CNAR 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.

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**IX. AUTHORIZATION**

The acceptance of the CNAR 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.

Source: *Miss. Code Ann.* § 37-106-55.

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**Part 633: Critical Needs Teacher Forgivable Loan Program (CNTF) Rules and Regulations**

**Part 633 Chapter 1: Critical Needs Teacher Forgivable Loan Program (CNTF) Rules and Regulations**

*Rule 1.1 Critical Needs Teacher Forgivable Loan Program (CNTF) 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 Critical Needs Teacher Forgivable Loan program (CNTF).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 12 semester hours or 9 trimester hours) or part-time (minimum of 6 semester/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) accredited four year institution of higher learning in the State of Mississippi approved by the State Board of Education. Classification will be determined by the attending institution.
- B. 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.
- C. 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.
- D. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a public school district or public charter school in a geographical area of the State or subject area of the public school curriculum in which there exists a critical shortage of teachers, as designated by the State Board of Education, and must diligently pursue the course of study and requirements for the teaching license.
- E. The applicant must not presently or previously have defaulted on an educational loan.

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- F. CNTP recipients are not eligible for any other state aid but may apply for federal and institutional aid.

**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

- A. First time applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. 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. Scores must be received by the document deadline date of 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](http://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.
3. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled at least part-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.
4. Participate in Entrance Counseling, signify understanding of the CNTP 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.*

- B. Renewal applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.

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2. Maintain a 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester), maintain the enrollment status as awarded (full-time or part-time) 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. Participate in Entrance Counseling and complete, sign and return the Self Certification of a Private Loan form.

**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The amount of the annual award for full-time students at a public college or university shall equal the total cost for tuition, room and meals, books, materials and fees at the college or university in which the student is enrolled, not to exceed an amount equal to the highest total cost of tuition, room and meals, books, materials and fees assessed by a public institution of higher learning during that school year. The amount of the annual award for full-time students at a private college or university shall equal the amount of the annual award of the nearest comparable public institution of higher learning, as determined by the Board. The annual award will be pro-rated for part-time students. *Note: The amount of the forgivable loan remains the same regardless of whether the recipient lives on or off campus.*
- B. Students enrolling on a full-time basis may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters. Students enrolling on a part-time basis may receive pro-rated awards over three (3) academic years, six (6) semesters, or nine (9) trimesters, but in no case may the lifetime maximum award for a part-time student exceed the lifetime maximum award of a full-time student.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for out-of-state tuition costs or for summer school.
- E. Once a student has received CNTP funds, he/she may not receive funds from the other undergraduate teacher programs, William Winter Teacher Forgivable Loan (WWTS), William Winter Alternate Route Teacher Forgivable Loan (WWAR), and Mississippi Teacher Loan Repayment (MLTR). A recipient of CNTP, 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

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repay both forgivable loans according to the terms of both contracts, but may fulfill the service requirement for both programs concurrently.

- F. A CNTP recipient is not eligible to receive other state funds while receiving CNTP.

**IV. RECIPIENT RESPONSIBILITIES**

- A. A CNTP recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A CNTP recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A CNTP 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 CNTP recipient for renewal priority.
- C. A CNTP recipient must remain in school at least part-time, complete an approved program of study and obtain the appropriate educator's license. A CNTP 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 CNTP awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the CNTP 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 CNTP recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the CNTP 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 CNTP 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 CNTP 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.



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- B. Cancellation through Teaching Service
1. A CNTP 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 located in a geographical shortage area approved by the State Board of Education OR teach in a K-12 public school or public charter school a critical shortage subject approved by the State Board of Education for 75% of the work day. *NOTE: Designation as a Title I school does not necessarily mean that the school qualifies for teaching service cancellation. It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment in an area designated by the State Board of Education as having a critical teacher shortage. Neither the Board nor the State Board of Education assumes the obligation to perform that function. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at [www.mde.k12.ms.us/mtc](http://www.mde.k12.ms.us/mtc). Geographical and subject critical shortage areas are determined by the State Board of Education. A list of critical shortage areas is published online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).*
  2. A CNTP forgivable loan debt shall be cancelled on the basis of one year’s teaching service for one annual forgivable loan award received. For all CNTP 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 CNTP 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.

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4. At the end of each service deferment period, the CNTP 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 CNTP forgivable loan recipient shall become liable to the Board for the sum of all CNTP 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 CNTP forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a CNTP 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 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

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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 CNTP 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 CNTP 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 CNTP 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.

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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 CNTP 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 Critical Needs 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 CNTP 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.

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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 CNTP 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.

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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

CNTP forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the CNTP 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 CNTP 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.

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**IX. AUTHORIZATION**

The acceptance of the CNTP 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.

Source: *Miss. Code Ann.* § 37-106-55.

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**Title 10: Education Institutions and Agencies**

**Part 635: Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations**

**Part 635 Chapter 1: Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations**

*Rule 1.1 Teacher Education Scholars Forgivable Loan Program (TES) 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 Teacher Education Scholars Forgivable Loan Program (TES).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 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 maintain a cumulative 3.0 GPA each semester, trimester, or term of the regular 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 maintain a cumulative 3.0 GPA each semester, trimester, or term of the regular 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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question from a national test taken prior to enrollment into the education program.
- 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.



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- 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](http://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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question. 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.

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- B. Renewal applicants must:
1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Maintain a 3.0 cumulative GPA on a 4.0 scale each semester, trimester, or term of the regular 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 (CNTF), 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, CNTF, 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

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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](http://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

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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](http://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**

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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 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.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 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.

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- 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

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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 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.

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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



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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.

Source: *Miss. Code Ann.* § 37-106-77.

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**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 9 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, maintain a cumulative 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 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.

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**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

A. First time applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://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](http://www.mississippi.edu/financialaid).
3. Earn passing scores on all three of the 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](http://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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. Maintain a cumulative 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

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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 (CNTF), 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

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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](http://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](http://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

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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

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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

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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.



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- 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.

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**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

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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.

Source: *Miss. Code Ann.* § 37-106-57.

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**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 9 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, maintain a cumulative 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 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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question. 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

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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](http://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](http://www.mississippi.edu/financialaid).
3. Earn passing scores on all three of the 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](http://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. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question. ACT or SAT scores must come from a test taken prior to enrollment into higher education. If submitted in lieu of Praxis 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

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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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Maintain a cumulative 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 (CNTF), 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.

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- 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](http://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

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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](http://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



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- 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

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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.

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**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**

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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

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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.

Source: *Miss. Code Ann.* § 37-106-57.

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**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 9 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.

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- 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](http://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](http://www.mississippi.edu/financialaid).
3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended.
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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.

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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](http://www.mississippi.edu/financialaid). Once in repayment, the HCP recipient must



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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

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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.I. 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

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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.

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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.

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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

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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

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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.

Source: *Miss. Code Ann.* § 37-106-67.

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**Title 10: Education Institutions and Agencies**

**Part 653: Nursing Education Forgivable Loan Program BSN (NELB), RN to BSN (NELR), MSN (NELM), RN to MSN (NERM), Ph.D./DNP (NELP) Rules and Regulations**

**Part 653 Chapter 1: Nursing Education Forgivable Loan Program BSN (NELB), RN to BSN (NELR), MSN (NELM), RN to MSN (NERM), Ph.D./DNP (NELP) Rules and Regulations**

*Rule 1.1 Nursing Education Forgivable Loan Program BSN (NELB), RN to BSN (NELR), MSN (NELM), RN to MSN (NERM), Ph.D./DNP (NELP) 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 Nursing Education Forgivable Loan program - BSN (NELB), RN to BSN (NELR), MSN (NELM), RN to MSN (NERM), and Ph.D./DNP (NELP).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving NELB, NELR, NELM, NERM, and NELP 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 undergraduate applicant must be fully admitted as a regular student and enrolled either part-time or full-time at the undergraduate level as a Junior or Senior seeking a bachelor's degree in an approved nursing program at one (1) accredited four year institution of higher learning in the State of Mississippi. The graduate applicant must be fully admitted as a regular student and enrolled either part-time or full-time at the graduate level in an approved nursing program at one (1) accredited four-year institution of higher learning in the State of Mississippi. Enrollment and classification status will be determined by the attending institution.
- C. The applicant must have expressed in writing a present intention to provide nursing service in the State of Mississippi and must diligently pursue the course of study and requirements for the appropriate nursing license.
- D. The undergraduate recipient must have a cumulative 2.5 college grade point average (GPA) on a 4.0 scale to establish eligibility, maintain a cumulative 2.5 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. The graduate recipient must have a cumulative 3.0 college grade point average (GPA) on a 4.0



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scale to establish eligibility, maintain a cumulative 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.

- E. The applicant must not presently or previously have defaulted on an educational loan.
- F. NELR, NELM, NERM, and NELP applicants must possess a current Mississippi registered nursing license.
- G. The NELM applicant must have earned a BSN degree and the NELP applicant must have earned an MSN degree prior to participation in the program.

**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

- A. First time applicants must:
  - 1. Complete an application online at [www.mississippi.edu/financialaid](http://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](http://www.mississippi.edu/financialaid).
  - 3. Submit a copy of the applicant's letter of acceptance into the undergraduate or graduate program of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student and should include the admittance date and entering classification. Provisional or conditional admission is not accepted. The letter of acceptance should be submitted as soon as possible, but must be received by June 30.
  - 4. NELM, and NELP applicants must submit a copy of their valid Mississippi nursing license by the document deadline of April 30. NELR and NERM applicants must submit a copy of their valid Mississippi nursing license by the document deadline of June 30.
  - 5. Signify understanding of the NELB, NELR, NELM, NERM, or NELP 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*

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*be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*

6. If an undergraduate student, have a cumulative college GPA of 2.5 on a 4.0 scale, be enrolled part-time or full-time in an approved program of study, and be making satisfactory academic progress in accordance with the attending institution's policy; if a graduate student, have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled part-time or full-time in an approved 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. If an undergraduate student, maintain a cumulative GPA of 2.5 on a 4.0 scale each period of enrollment (i.e. semester or trimester), be enrolled part-time or full-time in an approved program of study, and be making satisfactory academic progress in accordance with the attending institution's policy; if a graduate student, maintain a cumulative GPA of 3.0 on a 4.0 scale each period of enrollment (i.e. semester or trimester), be enrolled part-time or full-time in an approved 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 full-time NELB, NELR, NELM, and NERM recipients shall be \$4,000. The maximum annual award amount for full-time NELP recipients shall be \$5,000. The annual award will be pro-rated for part-time students.
- B. NELB, NELR, NELM, and NELP students enrolling on a full-time basis may receive a lifetime maximum of two (2) annual awards, four (4) semesters or six (6) trimesters. NELB, NELR, NELM, and NELP students enrolling on a part-time basis may receive pro-rated awards over three (3) academic years, six (6) semesters, or nine (9) trimesters. NERM students enrolling on a full-time basis may receive a lifetime maximum of three (3) annual awards, six (6) semesters, or nine (9) trimesters. NERM students enrolling on a part-time basis may receive

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pro-rated awards over four (4) academic years, eight (8) semesters, or twelve (12) trimesters. In no case may the lifetime maximum award for a part-time student exceed the lifetime maximum award of a full-time student.

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

**IV. RECIPIENT RESPONSIBILITIES**

- A. An NELB, NELR, NELM, NERM, or NELP recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. An NELB or NELR recipient must maintain a 2.5 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). An NELM, NERM, or NELP recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). Any 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 the required GPA on a 4.0 scale for the non-eligible period of enrollment will entitle an NELB, NELR, NELM, NERM, and NELP recipient for renewal priority.
- C. An NELB, NELR, NELM, NERM, and NELP recipient must remain in school part-time or full-time, complete an approved program of study and obtain the appropriate nursing license. An NELB, NELR, NELM, NERM, or NELP recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate nursing license, shall immediately become liable to the Board for the sum of all outstanding NELB, NELR, NELM, NERM, or NELP awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the NELB, NELR, NELM, NERM, or NELP 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 NELB, NELR, NELM, NERM, or NELP recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the NELB, NELR, NELM, NERM, or NELP 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 NELB, NELR, NELM, NERM, or NELP 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.

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**V. REPAYMENT**

- A. An NELB, NELR, NELM, NERM, and NELP 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 nursing service or by loan repayment.
- B. Cancellation through Nursing Service
1. An NELB, NELR, NELM, NERM, and NELP forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through nursing service:
    - a) Have the appropriate nursing license, as determined by the Mississippi Board of Nursing.
    - b) Work in professional nursing by either teaching nursing full-time at an accredited School of Nursing, or by performing other work in professional nursing in the interest of public health on a full-time or part-time basis. “Full-time” is understood by the parties to mean that the nurse or instructor shall maintain the normal full-time work schedule where the nurse or instructor is employed. “Part-time” is understood by the parties to mean that the nurse shall maintain a work schedule of no fewer than 20 hours per week.
    - c) Work in professional nursing in Mississippi. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. The Board assumes no obligation to perform that function.*
  2. For NELB, NELR, NELM, NERM, and NELP recipients working full-time, the forgivable loan debt shall be cancelled on the basis of one year’s service for one year of forgivable loan received. For NELB, NELR, NELM, NERM, and NELP recipients working part-time, the forgivable loan debt shall be cancelled on the basis of two years’ service for one year of forgivable loan received. For all NELB, NELR, NELM, NERM, and NELP recipients, such service shall never be less than twelve (12) consecutive months for full-time public health work, twenty-four (24) consecutive months for part-time public health work, or one (1) academic year for teaching, 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 NELB, NELR,

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NELM, NERM, and NELP 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 NELB, NELR, NELM, NERM, and NELP 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 NELB, NELR, NELM, NERM, and NELP forgivable loan recipient shall become liable to the Board for the sum of all NELB, NELR, NELM, NERM, and NELP forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through nursing 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 nursing license; or
  - d) The recipient fails to complete the professional nursing 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 forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged an NELB, NELR, NELM, NERM, and NELP 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

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deferment, and repayment commences one (1) month after the occurrence of the event.

5. NELB, NELR, and NELM forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments. NERM and NELP forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in the requisite number of 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 nursing 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 NELB, NELR, NELM, NERM, and NELP forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate nursing license and secure appropriate nursing employment as defined in Section V.B.1.
  2. An NELB, NELR, NELM, NERM, and NELP 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.

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**B. In-School Deferment**

1. An NELB or NELR 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 an advanced program of nursing. However, an NELB, NELR, NELM, or NERM forgivable loan recipient who pursues an advanced degree in nursing may fulfill the service obligation on a part-time basis while enrolled in the advanced degree 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. An NELB, NELR, NELM, NERM, and NELP 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;

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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 NELB, NELR, NELM, NERM, and NELP 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 NELB, NELR, NELM, NERM, and NELP 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 NELB, NELR, NELM, NERM, and NELP 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



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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.

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C. Bankruptcy

NELB, NELR, NELM, NERM, and NELP forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the NELB, NELR, NELM, NERM, and NELP 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 NELB, NELR, NELM, NERM, and NELP 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 NELB, NELR, NELM, NERM, and NELP 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.

Source: *Miss. Code Ann.* § 37-106-59.

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**Part 655: Family Protection Specialist Social Worker Forgivable Loan Program (SWOR)**

**Part 655 Chapter 1: Family Protection Specialist Social Worker Forgivable Loan Program (SWOR) Rules and Regulations**

*Rule 1.1 Family Protection Specialist Social Worker Forgivable Loan Program (SWOR) 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 Family Protection Specialist Social Worker Forgivable Loan program (SWOR).

**I. GENERAL ELIGIBILITY**

- A. Must be currently employed full-time as a family protection worker for the Mississippi Department of Human Services and must remain employed full-time while participating in the forgivable loan program. Employment verification will be required by the Department of Human Services.
- B. Must be fully admitted as a regular student and enrolled at least part-time at a four-year public institution of higher learning in the state of Mississippi in a program of study accredited by the Council on Social Work Education and leading to a bachelor's or master's degree in social work, necessary to become a licensed social worker or licensed master social worker. Undergraduate students must be classified as a junior or senior.
- C. Upon degree completion and the appropriate licensure, recipient must become employed as a Family Protection Specialist or higher for the Mississippi Department of Human Services for a period of no less than three (3) consecutive years.
- D. New applicants must have a 2.0 or higher cumulative college grade point average, measured on a 4.0 scale. Recipients must maintain a 2.0 or higher cumulative college grade point average each semester, measure on a 4.0 scale, to continue to receive funds. The grade point average may be reported electronically from the institution attended; however, the applicant/recipient may still be required to provide paper transcript(s).
- E. Must maintain satisfactory academic progress toward completion of the program of study leading to a degree necessary to become a licensed social worker or licensed master social worker within the period allowed.
- F. Must not presently have defaulted on an educational loan.

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**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

A. First time applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. Submit to the Board by the document deadline of April 30 a document verifying employment as a full-time Family Protection Worker with the Mississippi Department of Human Services.
3. Submit to the Board by the document deadline of April 30 a letter of recommendation from the applicant's supervisor at the Mississippi Department of Human Services.
4. Have a cumulative college GPA of 2.0 on a 4.0 scale 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.
5. Signify understanding of the SWOR 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.*

B. Renewal applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. Submit to the Board by the document deadline of April 30 a document verifying continued full-time employment as a Family Protection Worker with the Mississippi Department of Human Services.
3. Maintain a cumulative college GPA of 2.0 on a 4.0 scale 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.
4. Complete, sign and return the Self Certification of a Private Loan form.

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**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The annual amount of the award for full-time students at a public university shall equal the total cost for tuition and required fees at the university in which the student is enrolled. The annual amount of the award for part-time students shall be pro-rated based upon enrollment status.
- B. Students enrolling on a full-time basis may receive a maximum of two (2) annual awards, or four (4) semesters. Students enrolling on a part-time basis may receive no more than the maximum of two (2) annual awards of a full-time student, but pro-rated over the number of semesters required for degree completion.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.

**IV. RECIPIENT RESPONSIBILITIES**

- A. A SWOR recipient must maintain good standing at the attending institution at all times.
- B. A SWOR recipient must continue to work full-time as a Family Protection Worker with the Mississippi Department of Human Services.
- C. A SWOR 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.
- D. A SWOR recipient must remain in school at least part-time and complete the approved program of study. A SWOR 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 SWOR awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- E. While receiving funds, the SWOR 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 SWOR recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the SWOR 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.
- F. A SWOR 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.

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**V. REPAYMENT**

- A. A SWOR forgivable loan recipient enters repayment when the recipient completes the approved program of study, ceases to work full-time as a Family Protection Worker with the Mississippi Department of Human Services, 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. A SWOR forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
    - a) Work full-time as a Family Protection Worker with the Mississippi Department of Human Services while receiving funds. “Full-time” is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
    - b) Obtain the appropriate license to work as Social Worker or Master Social Worker in Mississippi.
    - c) Work full-time as a Family Protection Specialist or higher with the Mississippi Department of Human Services for a minimum of three (3) consecutive calendar years following degree completion. “Full-time” is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed. *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. The SWOR forgivable loan service obligation shall be discharged on the basis of three (3) consecutive calendar years of employment for the forgivable loan received. Service shall never be less than three (3) years, regardless of the amount received or the length of study provided under this scholarship/loan.
  3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the SWOR 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.

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4. The service deferment must be requested in writing and approved each year for three years until the debt is fully satisfied.
5. At the end of the three-year service deferment period, the SWOR forgivable loan recipient must request in writing a cancellation of the debt.

**C. Loan Repayment**

1. Unless granted a grace period or other deferment, a SWOR forgivable loan recipient shall become liable to the Board for the sum of all SWOR 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 events:
  - a) The recipient ceases to work full-time as a Family Protection Worker with the Mississippi Department of Human Services while receiving funds.
  - b) The recipient withdraws from school;
  - c) The recipient fails to complete the approved program of study;
  - d) The recipient fails to obtain the appropriate license; or
  - e) 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.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a SWOR 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 sixty (60) or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty,

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and interest thereon) in sixty (60) 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 SWOR forgivable loan recipient will be granted a 4-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. A SWOR forgivable loan recipient who does not complete the approved program of study will not be granted a 4-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 SWOR 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 SWOR 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.



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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. A SWOR 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 Family Protection Specialist Social Worker 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.

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2. A SWOR 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 SWOR 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

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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

SWOR forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the SWOR 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 SWOR 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

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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 SWOR 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.

Source: *Miss. Code Ann.* § 37-106-69.

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**Part 661: Counselor and School Administrator Forgivable Loan Program (CSA) Rules and Regulations**

**Part 661 Chapter 1: Counselor and School Administrator Forgivable Loan Program (CSA) Rules and Regulations**

*Rule 1.1 Counselor and School Administrator Forgivable Loan Program (CSA) 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 Counselor and School Administrator Forgivable Loan program (CSA).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving CSA 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 currently under contract as a full-time teacher, as defined by the State Board of Education, in a K-12 Mississippi public school or public charter school for a full academic year. 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. The applicant must hold a valid Class "A" Mississippi educator's license.
- D. The applicant must be fully admitted as a regular student seeking a first master's degree in a program of study leading to a Class "AA" educator license at one (1) accredited Board-approved four year institution of higher learning in the State of Mississippi. Provisional or conditional admission is not accepted.
- E. The recipient 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:

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1. Complete an application online at [www.mississippi.edu/financialaid](http://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 to be received 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](http://www.mississippi.edu/financialaid).
  3. Submit a copy of the applicant's letter of acceptance into the graduate program of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student. Provisional or conditional admission is not accepted. The letter of acceptance should be submitted as soon as possible, but must be received by June 30.
  4. Submit a copy of the applicant's valid Class "A" Mississippi educator's license to be received by the document deadline of April 30.
  5. Submit a copy of the applicant's employment contract for the current year, verifying employment for the full academic year as a full-time teacher in a Mississippi K-12 public school or public charter school to be received by the document deadline of April 30.
  6. Signify understanding of the CSA 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.*
  7. Be enrolled in a first master's degree in a program of study leading to a Class "AA" Mississippi 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Submit a copy of the applicant's employment contract for the current year, verifying continued employment for the full academic year as a full-time

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teacher in a Mississippi K-12 public school or public charter school to be received by the document deadline of April 30.

3. Remain in a program of study leading to a Class “AA” Mississippi 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.
4. Complete, sign and return the Self Certification of a Private Loan form.

**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The forgivable loan program provides reimbursement of earned graduate hours, not to exceed the required hours for the approved program of study. Undergraduate classes taken for graduate credit do not qualify for reimbursement.
- B. The forgivable loan program will provide reimbursement in an amount not less than \$125 per earned graduate credit hour, not to exceed twelve (12) earned, graduate credit hours per period of enrollment (summer, fall, winter, spring) as reported by the institution.
- C. Award disbursements will be made at the end of each period of enrollment after grade and enrollment files are received from the attending institution and processed by the Board.
- D. Awards shall be disbursed directly to the attending institution. The institution, in turn, will reimburse the student. The student is responsible for all financial arrangements with the school until such time as payment is made. Also, the student is responsible for financial arrangements prior to reimbursement which may affect the student’s ability to secure school records.
- E. The student assumes all responsibility for returning any portion of a refund by the school which is later determined to be inconsistent with the number of hours reported by the school. Failure to return funds will result in the suspension of eligibility.

**IV. RECIPIENT RESPONSIBILITIES**

- A. A CSA recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A CSA recipient must continue to work under contract as a full-time teacher in a Mississippi K-12 public school or public charter school while receiving funds.

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- C. A CSA recipient must remain in school, complete an approved program of study, and obtain the appropriate educator’s license. A CSA recipient who ceases to work under contract as a full-time teacher in a Mississippi K-12 public school or public charter school while receiving CSA funds, 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 CSA awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the CSA 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 CSA recipient’s student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the CSA 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 CSA 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 CSA forgivable loan recipient enters repayment when the recipient completes the approved program of study, ceases to work under contract as a full-time teacher in a Mississippi K-12 public school or public charter school while receiving CSA funds, withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate educator’s license. 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 CSA 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, while receiving funds. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to: assistant teacher, full-time substitute, high school counselor, or administrator.
    - c) Serve full-time, as defined by the State Board of Education, after degree completion. Qualifying positions include teacher, school



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librarian, counselor, or administrator; invalid positions include, but are not limited to: assistant teacher or full-time substitute.

- d) Serve in a K-12 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](http://www.mde.k12.ms.us/mtc).*

- 2. A CSA forgivable loan debt shall be cancelled on the basis of continued full-time service while receiving CSA funds and one full year's service following degree completion.
- 3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the CSA 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 the one-year service deferment period, the CSA forgivable loan recipient must request in writing a cancellation of the loan amount.
- 5. The service deferment and cancellation must be requested in writing and approved for the debt to be fully satisfied.

C. Loan Repayment

- 1. Unless granted a grace period or other deferment, a CSA forgivable loan recipient shall become liable to the Board for the sum of all CSA 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 events:
  - a) The recipient ceases to work under contract as a full-time teacher in a Mississippi K-12 public school or public charter school while receiving funds;
  - b) The recipient withdraws from school;
  - c) The recipient fails to complete the approved program of study;
  - d) The recipient fails to obtain the appropriate educator's license; or

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- e) 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 forgivable loan awards made to the recipient less any amount previously cancelled through service.
- 3. The rate of interest charged a CSA 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 full within 30 days. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in full within 30 days, 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 CSA forgivable loan recipient will be granted a 4-month grace period, during which the

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recipient should obtain the appropriate educator's license and secure appropriate teaching employment as defined in Section V.B.1.

2. A CSA forgivable loan recipient who does not complete the approved program of study will not be granted a 4-month grace period and will enter repayment immediately upon separation from the approved program of study.

**B. Temporary Disability Deferment**

1. A CSA 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.

**C. 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 Counselor and School Administrator 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.

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2. A CSA 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 CSA 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

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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

CSA forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the CSA 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 CSA 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

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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 CSA 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.

Source: *Miss. Code Ann.* § 37-106-47.

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**Part 663: Graduate Teacher Forgivable Loan Program (GTS) Rules and Regulations**

**Part 663 Chapter 1: Graduate Teacher Forgivable Loan Program (GTS) Rules and Regulations**

*Rule 1.1 Graduate Teacher Forgivable Loan Program (GTS) 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 Graduate Teacher Forgivable Loan program (GTS).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving GTS 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 currently under contract as a full-time teacher, as defined by the State Board of Education, in a K-12 Mississippi public school or public charter school for a full academic year. 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. The applicant must hold a valid Class "A" Mississippi educator's license.
- D. The applicant must be fully admitted as a regular student seeking a first master's degree in a program of study leading to a Class "AA" educator license at one (1) accredited Board-approved four year institution of higher learning in the State of Mississippi. Provisional or conditional admission is not accepted.
- E. The recipient 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.

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2. If residency has not been established, submit two forms of documentation of current legal residency to be received 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](http://www.mississippi.edu/financialaid).
  3. Submit a copy of the applicant's letter of acceptance into the graduate program of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student. Provisional or conditional admission is not accepted. The letter of acceptance should be submitted as soon as possible, but must be received by June 30.
  4. Submit a copy of the applicant's valid Class "A" Mississippi educator's license to be received by the document deadline of April 30.
  5. Submit a copy of the applicant's employment contract for the current year, verifying employment for the full academic year as a full-time teacher in a Mississippi K-12 public school or public charter school to be received by the document deadline of April 30.
  6. Signify understanding of the GTS 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.*
  7. Be enrolled in a first master's degree in a program of study leading to a Class "AA" Mississippi 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Submit a copy of the applicant's employment contract for the current year, verifying continued employment for the full academic year as a full-time teacher in a Mississippi K-12 public school or public charter school to be received by the document deadline of April 30.



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3. Remain in a program of study leading to a Class “AA” Mississippi 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.
4. Complete, sign and return the Self Certification of a Private Loan form.

**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The forgivable loan program provides reimbursement of earned graduate hours, not to exceed the required hours for the approved program of study. Undergraduate classes taken for graduate credit do not qualify for reimbursement.
- B. The forgivable loan program will provide reimbursement in an amount not less than \$125 per earned graduate credit hour, not to exceed twelve (12) earned, graduate credit hours per period of enrollment (summer, fall, winter, spring) as reported by the institution.
- C. Award disbursements will be made at the end of each period of enrollment after grade and enrollment files are received from the attending institution and processed by the Board.
- D. Awards shall be disbursed directly to the attending institution. The institution, in turn, will reimburse the student. The student is responsible for all financial arrangements with the school until such time as payment is made. Also, the student is responsible for financial arrangements prior to reimbursement which may affect the student’s ability to secure school records.
- E. The student assumes all responsibility for returning any portion of a refund by the school which is later determined to be inconsistent with the number of hours reported by the school. Failure to return funds will result in the suspension of eligibility.

**IV. RECIPIENT RESPONSIBILITIES**

- A. A GTS recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A GTS recipient must continue to work under contract as a full-time teacher in a Mississippi K-12 public school or public charter school while receiving funds.
- C. A GTS recipient must remain in school, complete an approved program of study, and obtain the appropriate educator’s license. A GTS recipient who ceases to work under contract as a full-time teacher in a Mississippi K-12 public school or

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public charter school while receiving GTS funds, 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 GTS awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

- D. While receiving funds, the GTS 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 GTS recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the GTS 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 GTS 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 GTS forgivable loan recipient enters repayment when the recipient completes the approved program of study, ceases to work under contract as a full-time teacher in a Mississippi K-12 public school or public charter school while receiving GTS funds, withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate educator's license. 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 GTS 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, while receiving funds. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to: assistant teacher, full-time substitute, high school counselor, or administrator.
    - c) Serve full-time, as defined by the State Board of Education, after degree completion. Qualifying positions include teacher, school librarian, counselor, or administrator; invalid positions include, but are not limited to: assistant teacher or full-time substitute.

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d) Serve in a K-12 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](http://www.mde.k12.ms.us/mtc).*

2. A GTS forgivable loan debt shall be cancelled on the basis of continued full-time service while receiving GTS funds and one full year's service following degree completion.
3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the GTS 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 the one-year service deferment period, the GTS forgivable loan recipient must request in writing a cancellation of the loan amount.
5. The service deferment and cancellation must be requested in writing and approved for the debt to be fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a GTS forgivable loan recipient shall become liable to the Board for the sum of all GTS 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 events:
  - a) The recipient ceases to work under contract as a full-time teacher in a Mississippi K-12 public school or public charter school while receiving funds;
  - b) The recipient withdraws from school;
  - c) The recipient fails to complete the approved program of study;
  - d) The recipient fails to obtain the appropriate educator's license; or
  - e) The recipient fails to complete the teaching service option defined in Section V.B.

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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 forgivable loan awards made to the recipient less any amount previously cancelled through service.
  3. The rate of interest charged a GTS 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 full within 30 days. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in full within 30 days, 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 GTS forgivable loan recipient will be granted a 4-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.

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2. A GTS forgivable loan recipient who does not complete the approved program of study will not be granted a 4-month grace period and will enter repayment immediately upon separation from the approved program of study.

**B. Temporary Disability Deferment**

1. A GTS 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.

**C. 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 Graduate 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 GTS 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.

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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 GTS 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.

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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

GTS forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the GTS 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 GTS program, 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.

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**IX. AUTHORIZATION**

The acceptance of the GTS 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.

Source: *Miss. Code Ann.* § 37-106-47.



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**Part 665: Southern Regional Education Board Doctoral Scholars Forgivable Loan (SDSP) Rules and Regulations**

**Part 665 Chapter 1: Southern Regional Education Board Doctoral Scholars Forgivable Loan (SDSP) Rules and Regulations**

*Rule 1.1 Southern Regional Education Board Doctoral Scholars Forgivable Loan (SDSP) 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 Southern Regional Education Board Doctoral Scholars Forgivable Loan program (SDSP).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving SDSP 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 selected for participation in the SDSP Program by the attending institution and the Southern Regional Education Board.
- C. The applicant must adhere to all "Scholar Responsibilities", as outlined in the Memorandum of Agreement.
- D. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a postsecondary institution.

**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

- A. First time applicants must:
  - 1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).
  - 2. If residency has not been established, submit two forms of documentation of current legal residency. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).
  - 3. Signify understanding of the SDSP 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*

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*been awarded. Funds will not be disbursed until the Contract and Note has been signed.*

- B. Renewal applicants must:
  - 1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).
  - 2. Complete, sign and return the Self Certification of a Private Loan.

**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The maximum annual award amount shall be jointly agreed upon by the Southern Regional Education Board and the State of Mississippi.
- B. Students may receive a lifetime maximum of three (3) annual awards.
- C. Awards shall be disbursed directly to the Southern Regional Education Board.

**IV. RECIPIENT RESPONSIBILITIES**

- A. An SDSP recipient must adhere to all “Scholar Responsibilities” as outlined in the Memorandum of Agreement.
- B. While receiving funds, the SDSP 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 SDSP recipient’s student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the SDSP 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.
- C. An SDSP 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 SDSP 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. Pursuant to Sub-Section J. of the “Scholar Responsibilities” and pursuant to Subsection E. of the “State Responsibilities” within the Memorandum of Agreement, as a condition of participation in the SDSP program, the SDSP recipient may satisfy his/her forgivable loan debt either by cancellation through teaching/employment service or by loan repayment.

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- B. Cancellation through Teaching/Employment Service
1. An SDSP forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching/employment service:
    - a) Teach/work 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) Teach/work (positions may include post doctoral/research and adjunct faculty positions) at an accredited college, university, or research facility.
    - c) Adhere to the following:
      - (1) Full-time teaching/employment to include post doctoral/research and adjunct faculty positions must be sought first in a public postsecondary institution in Mississippi.
      - (2) If no employment is offered by a public postsecondary institution in Mississippi, the SDSP recipient is requested to seek employment in a private college/university (regionally accredited) in Mississippi.
      - (3) If no employment is offered in Mississippi, employment in postsecondary teaching, including doctoral/research and adjunct faculty positions may be sought in another state.
      - (4) Documentation of both an employment search and any denial of employment must be provided along with verification of employment when it occurs to the Board.
  2. An SDSP forgivable loan debt shall be cancelled on the basis of one year’s teaching/employment service for one year of forgivable loan received. For all SDSP recipients, such service shall never be less than nine (9) consecutive months, 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 SDSP 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/employment service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

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4. At the end of each service deferment period, the SDSP 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 SDSP forgivable loan recipient shall become liable to the Board for the sum of all SDSP 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 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 forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged an SDSP 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 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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

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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 SDSP forgivable loan recipient will be granted a 12-month grace period, during which the recipient should secure appropriate employment as defined in Section V.B.1.
- 2. An SDSP 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 SDSP forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in doctoral 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 must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

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C. Temporary Disability Deferment

1. An SDSP 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 SDSP 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 SDSP 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).

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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 SDSP 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

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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

SDSP forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the SDSP 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 SDSP 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.



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**IX. AUTHORIZATION**

The acceptance of the SDSP 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.

Source: *Miss. Code Ann.* § 37-106-47.

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**Part 667: Critical Needs Dyslexia Therapy Teacher Forgivable Loan Program (CNDT)  
Rules and Regulations**

**Part 667 Chapter 1: Critical Needs Dyslexia Therapy Teacher Forgivable Loan Program  
(CNDT) Rules and Regulations**

*Rule 1.1 Critical Needs Dyslexia Therapy Teacher Forgivable Loan Program (CNDT) 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"). New awards will be made each award year subject to the availability of funds, and selection shall be based on a first-come, first-served basis of all eligible applicants; priority consideration shall be given to persons previously receiving awards under the Critical Needs Dyslexia Therapy Teacher Forgivable Loan program (CNDT).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be fully admitted as a regular student and enrolled full-time as determined by the attending institution at the graduate level seeking a first master's degree, which must be in a program of study leading to a Class "AA" Mississippi Educator License with a 203 endorsement for Dyslexia Therapy at one (1) accredited four-year institution of higher learning in the State of Mississippi approved by the State Board of Education. Classification will be determined by the attending institution.
- B. The 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.
- C. The applicant must possess a current, valid Class "A" Mississippi Educator License.
- D. The applicant must have expressed in writing a present intention to serve as a Dyslexia Therapist in the State of Mississippi in a public school/district or public charter school, and must diligently pursue the course of study and requirements for the appropriate teaching license and endorsement.
- E. The applicant must not presently or previously have defaulted on an educational loan.
- F. CNDT recipients are not eligible for any other state aid but may apply for federal and institutional aid.

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**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

A. First time applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. Submit a copy of the applicant's letter of acceptance into the graduate program of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student. Provisional or conditional admission is not accepted. The letter of acceptance should be submitted as soon as possible, but must be received by June 30.
3. Possess a valid Class "A" Mississippi Educator License and submit verification of such to the Board by the document deadline date of April 30.
4. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in a master's level program of study leading to a Class "AA" Mississippi Educator License with a 203 endorsement for Dyslexia Therapy, 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.
5. Participate in Entrance Counseling, signify understanding of the CNDT 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.*

B. Renewal applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. Maintain a cumulative 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester) and remain in a master's level program of study leading to a Class "AA" Mississippi Educator License with a 203 endorsement for Dyslexia Therapy, making satisfactory academic progress in accordance with the attending institution's policy. Evidence of continuing academic eligibility will be automatically provided

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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 amount of the annual award for full-time students shall equal the total cost for tuition, materials and fees at the college or university in which the student is enrolled.
- B. Students may receive a lifetime maximum of two (2) annual awards.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for out-of-state tuition costs.
- E. In order to receive CNDT funds, a student who previously received funds under the other state-supported undergraduate teacher programs, William Winter Teacher Forgivable Loan (WWTS), William Winter Alternate Route Teacher Forgivable Loan (WWAR), Critical Needs Teacher Forgivable Loan (CNTP), Critical Needs Alternate Route Teacher Forgivable Loan (CNAR), Teacher Education Scholars Forgivable Loan (TES) or Mississippi Teacher Loan Repayment (MTLR), must have discharged his/her previous loan through service or payment in full.
- F. CNDT recipients are not eligible for any other state aid but may apply for federal and institutional aid.

**IV. RECIPIENT RESPONSIBILITIES**

- A. A CNDT recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A CNDT recipient must maintain a cumulative 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A CNDT 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 cumulative 3.0 GPA on a 4.0 scale for the non-eligible period of enrollment will entitle a CNDT recipient for renewal priority.
- C. A CNDT recipient must remain in school, complete an approved program of study and obtain the appropriate educator's license. A CNDT recipient who withdraws from school, fails to complete an approved program of study, or fails

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to obtain an appropriate educator’s license, shall immediately become liable to the Board for the sum of all outstanding CNDT awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

- D. While receiving funds, the CNDT 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 CNDT recipient’s student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the CNDT 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 CNDT 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 CNDT 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. A CNDT forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
    - a) Obtain a “AA” Mississippi Educator License with a 203 Dyslexia Therapy designation.
    - b) Serve full-time, as defined by the State Board of Education, as a Dyslexia Therapist. Invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.
    - c) Provide dyslexia therapy for students in grades kindergarten through twelve (K-12) in a Mississippi public school/district or public charter school. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment as a Dyslexia Therapist in an appropriate school/district. Neither the Board nor the State Board of Education assumes the obligation to perform that function. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at [www.mde.k12.ms.us/mtc](http://www.mde.k12.ms.us/mtc).*

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2. A CNDT forgivable loan debt shall be cancelled on the basis of one year's service for one annual forgivable loan award received. For all CNDT 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 CNDT 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 CNDT 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 CNDT forgivable loan recipient shall become liable to the Board for the sum of all CNDT 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 forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a CNDT forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford

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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 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 CNDT 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 CNDT 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.

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**B. In-School Deferment**

1. A CNDT forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a first master's 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 second master's, specialist or doctorate 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 CNDT 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 CNDT program.



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- 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 CNDT 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 CNDT 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.

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**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**

CNDT forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the CNDT 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

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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 CNDT 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 CNDT 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.

Source: *Miss. Code Ann.* § 37-106-71.

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**Title 10: Education Institutions and Agencies**

**Part 669: Nursing Teacher Stipend Forgivable Loan Program (NTSP) Rules and Regulations**

**Part 669 Chapter 1: Nursing Teacher Stipend Forgivable Loan Program (NTSP) Rules and Regulations**

*Rule 1.1 Nursing Teacher Stipend Forgivable Loan Program (NTSP) 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 Nursing Teacher Stipend Forgivable Loan program (NTSP).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving NTSP 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 at the graduate level seeking a masters or doctoral degree in an accredited nursing program at one (1) Board-approved institution in the State of Mississippi. Enrollment and classification status will be determined by the attending institution.
- C. The applicant must also participate in the Nursing Education Forgivable Loan Program – MSN (NELM), RN to MSN (NERM), or Ph.D./DNP (NELP) administered by the Board. (Priority will be given to nursing faculty who have been accepted for Board-approved forgivable loan money and are teaching in a state-accredited nursing program as an exception to accreditation standards and to nursing faculty who have been accepted for board-approved forgivable loan money and are within 12 months of earning a doctoral degree.)
- D. The applicant must be recommended for participation in the NTSP program by a dean or director of a Mississippi school of nursing. Recommendation should be in the form of a letter of intended employment upon the applicant's completion of the program of study. The letter of intended employment must include the institution of intended employment and the nursing program in which the applicant is intended to teach (practical nursing, associate's degree, bachelor's degree, master's degree, or doctoral degree).

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- E. The applicant must have expressed in writing a present intention to teach at any accredited school of nursing in Mississippi approved by the Board and must diligently pursue the course of study and requirements for the appropriate nursing license.
- F. The applicant must have a cumulative 3.0 college grade point average (GPA) on a 4.0 scale to establish eligibility, maintain a cumulative 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.
- G. The applicant must not presently or previously have defaulted on an educational loan.
- H. Applicants must possess a current Mississippi registered nursing license.
- I. Must not have received or currently be receiving funds from the Rural Health Program.

**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

- A. First time applicants must:
  - 1. Complete an application online at [www.mississippi.edu/financialaid](http://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](http://www.mississippi.edu/financialaid).
  - 3. Submit a copy of the applicant's letter of acceptance into the appropriate program of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student and should include the admittance date and entering classification. Provisional or conditional admission is not accepted. The letter of acceptance should be submitted as soon as possible, but must be received by June 30.
  - 4. Submit a recommendation for participation in the NTSP program by a dean or director of a Mississippi school of nursing by April 30. Recommendation should be in the form of a letter of intended employment upon the applicant's completion of the program of study. The letter of intended employment must include the institution of intended employment and the nursing program in which the applicant is intended to teach (associate degree, bachelor's degree, master's degree, or doctoral degree).

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5. Submit a copy of the applicant's current Mississippi nursing license by April 30.
  6. Signify understanding of the NTSP 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.*
  7. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in an approved 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Maintain a cumulative college GPA of 3.0 on a 4.0 scale each period of enrollment (i.e. semester or trimester), be enrolled full-time in an approved 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 award amount for NTSP recipients shall be \$1,000 per month for each month of full-time enrollment.
- B. Masters degree recipients may receive a lifetime maximum of monthly awards not to exceed one (1) calendar year. Doctoral degree recipients may receive a lifetime maximum of monthly awards not to exceed two (2) calendar years.
- C. Awards shall be disbursed directly to the school of attendance.
- D. A student who receives NTSP while completing a masters degree in nursing may not later receive NTSP to pursue a doctoral degree in nursing.

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**IV. RECIPIENT RESPONSIBILITIES**

- A. An NTSP recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. An NTSP recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). Any 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 the required GPA on a 4.0 scale for the non-eligible period of enrollment will entitle an NTSP recipient for renewal priority.
- C. An NTSP recipient must remain in school full-time, complete an approved program of study, and obtain the appropriate nursing license. An NTSP recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate nursing license, shall immediately become liable to the Board for the sum of all outstanding NTSP awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the NTSP 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 NTSP recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the NTSP 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 NTSP 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 NTSP 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 as a nurse educator or by loan repayment.
- B. Cancellation through Service as a Nurse Educator
  - 1. An NTSP forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through nursing service:

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- a) Have the appropriate nursing license, as determined by the Mississippi Board of Nursing.
  - b) Teach nursing full-time or part-time/adjunct at an accredited School of Nursing in Mississippi. “Full-time” is understood by the parties to mean that the nurse or instructor shall maintain the normal full-time work schedule where the nurse or instructor is employed. “Part-time/adjunct” is understood by the parties to mean that the nurse shall be classified as less than a 1.0 FTE at an individual institution. Less than 1.0 FTEs can be added together if an individual is teaching at more than one accredited Schools of Nursing in Mississippi. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. The Board assumes no obligation to perform that function.*
2. The NTSP forgivable loan debt shall be cancelled on the basis of two (2) year’s of full-time teaching service for one (1) year of forgivable loan received; four (4) year’s of 0.50 FTE (total) part-time/adjunct teaching for one (1) year of forgivable loan received; and eight (8) year’s of 0.25 FTE (total) part-time/adjunct teaching for one (1) year of forgivable loan received. Such service shall never be less than two (2) academic years for teaching, 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 NTSP 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 NTSP 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 NTSP forgivable loan recipient shall become liable to the Board for the sum of all NTSP forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service as a nurse educator, plus a



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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 nursing license; or
  - d) The recipient fails to complete the professional nursing 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 forgivable loan awards made to the recipient less any amount previously cancelled through service.
  3. The rate of interest charged an NTSP 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. NTSP forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in the requisite number of 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.

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- 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 NTSP forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate nursing license and secure appropriate nursing employment as defined in Section V.B.1.
- 2. An NTSP 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 masters degree forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a masters degree program and a doctoral degree forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral 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 will not be granted for masters degree forgivable loan recipients to enroll in a doctoral degree program of nursing. However, the masters degree NTSP recipient who pursues a doctoral degree in nursing may fulfill the service obligation on a part-time/adjunct basis while enrolled in the advanced degree 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. An NTSP forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request

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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 NTSP 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 NTSP 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

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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 NTSP 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

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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

NTSP forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the NTSP 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 NTSP 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 NTSP 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.

Source: *Miss. Code Ann.* § 37-106-59.

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**Part 671: State Dental Education Forgivable Loan Program (DENT) Rules and Regulations**

**Part 671 Chapter 1: State Dental Education Forgivable Loan Program (DENT) Rules and Regulations**

*Rule 1.1 State Dental Education Forgivable Loan Program (DENT) 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 State Dental Education Forgivable Loan program (DENT).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving DENT 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, as determined by the attending institution, as a doctoral candidate in the School of Dentistry at the University of Mississippi Medical Center.
- C. The applicant must have expressed in writing a present intention to practice dentistry in the State of Mississippi in a geographical area of the State where there exists a critical shortage of dentists or in an approved community health clinic, as designated by the Board and defined in section V.B.1. The applicant must also diligently pursue the course of study and requirements for the required license to practice dentistry in Mississippi.
- D. The recipient must remain in good standing with the University of Mississippi Medical Center School of Dentistry and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- E. 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.

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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](http://www.mississippi.edu/financialaid).
  3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended.
  4. Submit to the Board an official letter of acceptance from the University of Mississippi Medical Center School of Dentistry, showing date admitted and entering classification or a letter of good standing from the University of Mississippi Medical Center Office of the Registrar by June 30.
  5. Signify understanding of the DENT 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 University of Mississippi Medical Center School of Dentistry at all times, be enrolled full-time in the doctoral program in dentistry, 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Maintain good standing in the University of Mississippi Medical Center School of Dentistry at all times, be enrolled full-time in the doctoral program in dentistry, 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.

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**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The maximum annual award amount shall be made in any amount not to exceed an annual amount equal to the cost for tuition.
- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- 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. A DENT recipient must maintain good standing at the University of Mississippi Medical Center at all times.
- B. A DENT 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 University of Mississippi Medical Center informs the Board that he/she is ready to advance.
- C. A DENT recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. A DENT recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding DENT awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the DENT 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 DENT recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the DENT 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 DENT 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 DENT forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the



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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. A DENT forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
  - a) Obtain the appropriate license to practice dentistry in Mississippi.
  - b) Practice dentistry full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
  - c) Practice dentistry in the State of Mississippi at a state health institution, at a community health center that is a grantee under Section 330 of the United States Public Health Service Act, OR in an area outside of a metropolitan statistical area, as defined and established by the United States Census Bureau, and within a region ranking between 1 and 54, inclusively, on the Relative Needs Index of Four Factors for Dentists, as annually determined by the State Board of Health. "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. Section 330 (c)(1) The Secretary may make grants to public and nonprofit private entities for projects to plan and develop community health centers which will serve medically underserved populations. *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. A DENT forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all DENT 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 DENT 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

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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 DENT 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 DENT forgivable loan recipient shall become liable to the Board for the sum of all DENT 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;
  - c) The recipient fails to obtain the appropriate license; or
  - d) 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.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a DENT 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 60 or less equal consecutive monthly installments. If

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the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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 DENT forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and secure appropriate employment as defined in Section V.B.1.
- 2. A DENT 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 DENT forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral 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.

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

C. Post-Graduate Training/Residency Deferment

1. A DENT forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in family medicine dentistry for a period not to exceed one (1) year.
2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of the one-year post-graduate training or residency.

D. Temporary Disability Deferment

1. A DENT 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.

E. 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,

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or after the award under the State Dental Education 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 DENT 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 DENT 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.

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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**

DENT forgivable loans are nondischargeable in bankruptcy.

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**VIII. WARRANTY**

The acceptance of the DENT 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 DENT 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 DENT 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.

Source: *Miss. Code Ann.* § 37-106-63.

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**Part 673: State Medical Education Forgivable Loan Program (MED) Rules and Regulations**

**Part 673 Chapter 1: State Medical Education Forgivable Loan Program (MED) Rules and Regulations**

*Rule 1.1 State Medical Education Forgivable Loan Program (MED) 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 State Medical Education Forgivable Loan program (MED).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MED 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, as determined by the attending institution, as a doctoral candidate in the School of Medicine at the University of Mississippi Medical Center.
- C. The applicant must have expressed in writing a present intention to practice family medicine, internal medicine, pediatrics, obstetrics/gynecology, or primary care medicine in the State of Mississippi in a geographical area of the State where there exists a critical shortage of physicians or in an approved community health clinic, as designated by the Board and defined in section V.B.1. The applicant must also diligently pursue the course of study and requirements for the required license to practice medicine in Mississippi.
- D. The recipient must remain in good standing with the University of Mississippi Medical Center School of Medicine and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- E. 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:



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1. Complete an application online at [www.mississippi.edu/financialaid](http://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](http://www.mississippi.edu/financialaid).
  3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended.
  4. Submit to the Board an official letter of acceptance from the University of Mississippi Medical Center School of Medicine, showing date admitted and entering classification or a letter of good standing from the University of Mississippi Medical Center Office of the Registrar by June 30.
  5. Signify understanding of the MED 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 University of Mississippi Medical Center School of Medicine at all times, be enrolled full-time in the doctoral program in medicine, 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Maintain good standing in the University of Mississippi Medical Center School of Medicine at all times, be enrolled full-time in the doctoral program in medicine, 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.

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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 made in any amount not to exceed an annual amount equal to the cost for tuition.
- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- 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 MED recipient must maintain good standing at the University of Mississippi Medical Center at all times.
- B. An MED 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 University of Mississippi Medical Center informs the Board that he/she is ready to advance.
- C. An MED recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. An MED recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding MED awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the MED 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 MED recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the MED 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 MED 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.

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**V. REPAYMENT**

- A. An MED 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 MED forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
    - a) Obtain the appropriate license to practice medicine in Mississippi.
    - b) Practice medicine full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
    - c) Practice family medicine, internal medicine, pediatrics, obstetrics/gynecology, or another primary care specialty in the State of Mississippi at a state health institution, at a community health center that is a grantee under Section 330 of the United States Public Health Service Act, OR in an area outside of a metropolitan statistical area, as defined and established by the United States Census Bureau, and within a region ranking between 1 and 54, inclusively, on the Relative Needs Index of Five Factors for Primary Care Physicians, as annually determined by the State Board of Health. "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. Section 330 (c)(1) The Secretary may make grants to public and nonprofit private entities for projects to plan and develop community health centers which will serve medically underserved populations. *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 MED forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all MED recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.

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3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the MED 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 MED 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 MED forgivable loan recipient shall become liable to the Board for the sum of all MED 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;
  - c) The recipient fails to obtain the appropriate license; or
  - d) 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.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged an MED 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

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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 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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 MED 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 MED 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 MED forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

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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. Post-Graduate Training/Residency Deferment

1. An MED forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in family medicine, internal medicine, or pediatrics for a period not to exceed three (3) years, in obstetrics/gynecology for a period not to exceed four (4) years, or in any primary care specialty for a period not to exceed four (4) years.
2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

D. Temporary Disability Deferment

1. An MED 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.

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E. 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 State Medical Education 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 MED 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 MED 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

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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



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the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

MED forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the MED 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 MED 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 MED 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.

Source: *Miss. Code Ann.* § 37-106-61.

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**Part 674: SREB Regional Contract Forgivable Loan Program (SREB) Rules and Regulations**

**Part 674 Chapter 1: SREB Regional Contract Forgivable Loan Program (SREB) Rules and Regulations**

*Rule 1.1 SREB Regional Contract Forgivable Loan Program (SREB) 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 Southern Regional Education Board Regional Contract Forgivable Loan program (SREB).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving SREB 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 and enrolled full-time at an accredited School of Optometry approved by the Board.
- C. The applicant must have expressed in writing a present intention to practice Optometry in the State of Mississippi. The applicant must also diligently pursue the course of study and requirements for the required license to practice in Mississippi.
- D. 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.
- E. 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](http://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

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Administration Rules and Regulations and published online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).

3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended.
  4. Submit to the Board an official letter of acceptance from the accredited school of optometry, showing date admitted and entering classification by June 30.
  5. Signify understanding of the SREB 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 approved program, 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](http://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 approved program, 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 shall be made in an amount to be agreed upon by the Southern Regional Education Board, the attending institution, and the State of Mississippi.

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- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- C. Awards shall be disbursed directly to the Southern Regional Education Board.
- D. Awards are not provided for summer school.

**IV. RECIPIENT RESPONSIBILITIES**

- A. An SREB recipient must maintain good standing at the attending institution at all times.
- B. An SREB 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 SREB recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. An SREB recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding SREB awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the SREB 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 SREB recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the SREB 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 SREB 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 SREB 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

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1. An SREB forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
  - a) Obtain the appropriate license to practice optometry in Mississippi.
  - b) Practice optometry full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
  - c) Practice optometry in the State of Mississippi. *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 SREB forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all SREB 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 SREB 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 SREB 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 SREB forgivable loan recipient shall become liable to the Board for the sum of all SREB 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;

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- c) The recipient fails to obtain the appropriate license; or
  - d) 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.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all SREB forgivable loan awards made to the recipient less any amount previously cancelled through service.
  - 3. The rate of interest charged an SREB forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Direct 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 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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

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1. Upon completion of the approved program of study, the SREB 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 SREB 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 SREB forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral 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 must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

**C. Post-Graduate Training/Residency Deferment**

1. An SREB forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in optometry for a period not to exceed one (1) year.
2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

**D. Temporary Disability Deferment**

1. An SREB 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

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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.

**E. 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 Southern Regional Education Board Regional Contract 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 SREB 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



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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 SREB 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

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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

SREB forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the SREB 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 SREB 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 SREB 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.

Source: *Miss. Code Ann.* § 37-106-47.

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**Part 675: Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations**

**Part 675 Chapter 1: Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations**

*Rule 1.1 Graduate and Professional Degree Forgivable Loan Program (STSC) 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 Graduate and Professional Degree Forgivable Loan program (STSC).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving STSC 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 and enrolled full-time in a professional or graduate degree program in a health-related profession of study which is not available in a regularly supported institution of higher learning in Mississippi. The approved professions include Chiropractic Medicine, Orthotics/Prosthetics, and Podiatric Medicine. The institution which the applicant desires to attend must be accredited by the regional accrediting agency of the region in which it is located, and it must grant an accredited degree in the field of study the applicant desires to pursue if such accreditation is available. Professional programs must be accredited by the recognized professional accrediting organization.
- C. The applicant must have expressed in writing a present intention to practice in the approved field in the State of Mississippi. The applicant must also diligently pursue the course of study and requirements for the required license to practice in the approved field in Mississippi.
- D. 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.
- E. 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:

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1. Complete an application online at [www.mississippi.edu/financialaid](http://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](http://www.mississippi.edu/financialaid).
  3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended.
  4. Submit to the Board an official letter of acceptance from the institution of intended enrollment, showing date admitted and entering classification by June 30.
  5. Signify understanding of the STSC 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 approved program, 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](http://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 approved program, 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.

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**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The maximum annual amount of the loan will be determined by the Board, but cannot exceed the amount of graduate or professional school tuition at a public institution in Mississippi.
- B. Students may receive a lifetime maximum award based upon the normal time required to complete the degree curriculum designated by the institution the recipient is attending.
- C. Awards shall be disbursed directly to the attending institution.
- D. Awards are not provided for summer school.

**IV. RECIPIENT RESPONSIBILITIES**

- A. An STSC recipient must maintain good standing at the attending institution at all times.
- B. An STSC 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 STSC recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. An STSC recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding STSC awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the STSC 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 STSC recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the STSC 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 STSC 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.

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**V. REPAYMENT**

- A. An STSC 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 STSC forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
    - a) Obtain the appropriate license to practice in the approved field in Mississippi.
    - b) Practice in the approved field full-time. “Full-time” is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
    - c) Practice in the approved field in the State of Mississippi. *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 STSC forgivable loan debt shall be cancelled on the basis of one year’s service for one year of forgivable loan received. The period of service to be performed shall never be less than twelve (12) consecutive months, regardless of the length of study provided under the 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 STSC 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 STSC 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.

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C. Loan Repayment

1. Unless granted a grace period or other deferment, an STSC forgivable loan recipient shall become liable to the Board for the sum of all STSC 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;
  - c) The recipient fails to obtain the appropriate license; or
  - d) 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.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged an STSC 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 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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

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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 STSC 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 STSC 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 STSC forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a degree program of the same level (i.e. master's degree or doctoral degree) 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. Post-Graduate Training/Residency Deferment

- 1. An STSC forgivable loan recipient who is expected to complete a residency may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in chiropractic



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medicine for a period not to exceed one (1) year or in podiatric medicine for a period not to exceed three (3) years.

2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

**D. Temporary Disability Deferment**

1. An STSC 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.

**E. 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 Graduate and Professional Degree 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

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VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. An STSC 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 STSC 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.

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**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**

STSC forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the STSC 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

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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 STSC 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 STSC 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.

Source: *Miss. Code Ann.* § 37-106-65.

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**Part 677: Veterinary Medicine for Minorities Forgivable Loan Program (VMMP)**

**Part 677 Chapter 1: Veterinary Medicine for Minorities Forgivable Loan Program (VMMP) Rules and Regulations**

*Rule 1.1 Veterinary Medicine for Minorities Forgivable Loan Program (VMMP) 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 Veterinary Medicine for Minorities Forgivable Loan program (VMMP).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving VMMP 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, as determined by the attending institution, as a doctoral candidate in the College of Veterinary Medicine at Mississippi State University.
- C. The applicant must be classified as a minority student by the Registrar's Office at Mississippi State University.
- D. The applicant must have expressed in writing a present intention to practice veterinary medicine in the State of Mississippi. The applicant must also diligently pursue the course of study and requirements for the required license to practice veterinary medicine in Mississippi.
- E. The recipient must remain in good standing with Mississippi State University College of Veterinary Medicine 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.

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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](http://www.mississippi.edu/financialaid).
  3. Submit to the Board an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended.
  4. Submit to the Board a statement from the Mississippi State University Registrar's Office classifying the applicant as a minority student by the document deadline of April 30.
  5. Submit to the Board an official letter of acceptance from Mississippi State University College of Veterinary Medicine, showing date admitted and entering classification by June 30.
  6. Signify understanding of the VMMP 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.*
  7. Maintain good standing in Mississippi State University College of Veterinary Medicine at all times, be enrolled full-time in the doctoral program in medicine, 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](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Maintain good standing in Mississippi State University College of Veterinary Medicine at all times, be enrolled full-time in the doctoral program in medicine, 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.

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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 made in any amount not to exceed an annual amount equal to the cost for tuition.
- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- 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. A VMMP recipient must maintain good standing at Mississippi State University at all times.
- B. A VMMP 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 Mississippi State University informs the Board that he/she is ready to advance.
- C. A VMMP recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. A VMMP recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding VMMP awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the VMMP 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 VMMP recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the VMMP 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 VMMP 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.

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**V. REPAYMENT**

- A. A VMMP 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. A VMMP forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
    - a) Obtain the appropriate license to practice veterinary medicine in Mississippi.
    - b) Practice veterinary medicine full-time. “Full-time” is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
    - c) Practice veterinary medicine in the State of Mississippi. *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. A VMMP forgivable loan debt shall be cancelled on the basis of one year’s service for one year of forgivable loan received. For all VMMP 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 VMMP 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 VMMP 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.



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C. Loan Repayment

1. Unless granted a grace period or other deferment, a VMMP forgivable loan recipient shall become liable to the Board for the sum of all VMMP 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;
  - c) The recipient fails to obtain the appropriate license; or
  - d) 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.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a VMMP 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 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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

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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 VMMP 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. A VMMP 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 VMMP forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral 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 must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Post-Graduate Training/Residency Deferment

- 1. A VMMP forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited institution for a period not to exceed four (4) years

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2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

**D. Temporary Disability Deferment**

1. A VMMP 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.

**E. 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 Veterinary Medicine for Minorities 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.

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2. A VMMP 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 VMMP 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

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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

VMMP forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the VMMP 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 VMMP 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

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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 VMMP 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.

Source: *Miss. Code Ann.* § 37-106-47.

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**Part 679: Speech-Language Pathologist Forgivable Loan Program (SLPL)**

**Part 679 Chapter 1: Speech-Language Pathologist Forgivable Loan Program (SLPL) Rules and Regulations**

*Rule 1.1 Speech-Language Pathologist Forgivable Loan Program (SLPL) 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"). New awards will be made each award year subject to the availability of funds, and selection shall be based on a first-come, first-served basis of all eligible applicants. Priority consideration shall be given to persons previously receiving awards under the Speech-Language Pathologist Forgivable Loan program (SLPL).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving SLPL 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 or part-time, as determined by the attending institution, at the graduate level at one (1) accredited four year institution of higher learning in the State of Mississippi. Classification will be determined by the attending institution.
- C. The applicant must be seeking a first master's degree in Speech-Language Pathology, Communicative Disorders, Communication Sciences and Disorders, or similar program of study leading to licensure as a Speech-Language Pathologist.
- D. The applicant 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.
- E. The applicant must have expressed in writing a present intention to serve as a Speech-Language Pathologist in the State of Mississippi in a public school/district or public charter school, and must diligently pursue the course of study and requirements for the appropriate license and employment.
- F. The applicant must not presently or previously have defaulted on an educational loan.
- G. SLPL recipients are not eligible for any other state aid but may apply for federal and institutional aid.

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**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

A. First time applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://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 to be received 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](http://www.mississippi.edu/financialaid).
3. Submit a copy of the applicant's letter of acceptance into the graduate program of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student. Provisional or conditional admission is not accepted. The letter of acceptance should be submitted as soon as possible, but must be received by June 30.
4. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in a master's level program of study leading to licensure and employment as a Speech-Language Pathologist, 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.
5. Participate in Entrance Counseling, signify understanding of the SLPL 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.*

B. Renewal applicants must:

1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
2. Maintain a cumulative 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester) and remain in a master's level program of study leading to licensure and employment as a Speech-Language Pathologist, making satisfactory academic progress in accordance with the attending institution's policy. Evidence of continuing



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academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Participate in Entrance Counseling and complete, sign and return the Self Certification of a Private Loan form.

**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The amount of the annual award for full-time students shall equal the total cost for tuition and fees at the college or university in which the student is enrolled, not to exceed the highest tuition and fees at a state institution of higher learning. The amount of the annual award for part-time students shall be based on the cost of tuition and fees for the hours enrolled at the college or university in which the student is enrolled, not to exceed the highest tuition and fees for the equivalent hours enrolled at a state institution of higher learning.
- B. Full-time students may receive a lifetime maximum of two (2) annual awards and part-time students may receive a lifetime maximum of three (3) annual awards.
- C. Awards shall be made during all terms required for enrollment in the program, including summer where appropriate.
- D. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- E. In order to receive SLPL funds, a student who previously received funds under any other state-supported forgivable loan program must have discharged his/her previous loan through service or payment in full.
- F. SLPL recipients are not eligible for any other state aid but may apply for federal and institutional aid.

**IV. RECIPIENT RESPONSIBILITIES**

- A. An SLPL recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. An SLPL recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). An SLPL 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 an SLPL recipient for renewal priority.

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- C. An SLPL recipient must remain in school, complete an approved program of study and obtain the appropriate license. An SLPL recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate license, shall immediately become liable to the Board for the sum of all outstanding SLPL awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the SLPL 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 SLPL recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the SLPL 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 SLPL 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 SLPL 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 SLPL forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
    - a) Obtain the appropriate license for employment as a Speech-Language Pathologist.
    - b) Serve full-time, as defined by the State Board of Education, as a Speech-Language Pathologist.
    - c) Provide Speech-Language Pathology services for students in grades kindergarten through twelve (K-12) in a Mississippi public school/district or public charter school. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment as a Speech-Language Pathologist in an appropriate school/district. Neither the Board nor the State Board of Education assumes the obligation to perform that function. Prospective Speech-Language Pathologists*

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*may contact the Mississippi Teacher Center for placement assistance at [www.mde.k12.ms.us/mtc](http://www.mde.k12.ms.us/mtc).*

2. An SLPL forgivable loan debt shall be cancelled on the basis of one year's service for one annual forgivable loan award received. For all SLPL 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 SLPL 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 SLPL 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 SLPL forgivable loan recipient shall become liable to the Board for the sum of all SLPL 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;
  - c) The recipient fails to obtain the appropriate license; or
  - d) 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 SLPL forgivable loan awards made to the recipient less any amount previously cancelled through service.

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3. The rate of interest charged an SLPL forgivable loan recipient on the combined outstanding principal and penalty 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 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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 SLPL forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and secure appropriate employment as defined in Section V.B.1.
  2. An SLPL 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

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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 SLPL forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a first master's 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 second master's, specialist or doctorate 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. An SLPL 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

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grant, stipend or scholarship granted the individual prior to, during, or after the award under the SLPL 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 SLPL 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 SLPL 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.

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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**

SLPL forgivable loans are nondischargeable in bankruptcy.

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**VIII. WARRANTY**

The acceptance of the SLPL 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 SLPL 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 SLPL 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.

Source: *Miss. Code Ann.* § 37-106-73.



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**Part 681: Mississippi Teacher Loan Repayment Program (MTLR) Rules and Regulations**

**Part 681 Chapter 1: Mississippi Teacher Loan Repayment Program (MTLR) Rules and Regulations**

*Rule 1.1 Mississippi Teacher Loan Repayment Program (MTLR) 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 Mississippi Teacher Loan Repayment Program (MTLR).

**I. GENERAL ELIGIBILITY**

- A. The applicant must be a U.S. citizen.
- B. The applicant must have the appropriate nontraditional educator's license, as determined by the State Board of Education.
- C. The applicant must 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.
- D. The applicant must teach full-time for a period of not less than one (1) academic year in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school located in a geographical shortage area approved by the State Board of Education OR teach in a K-12 public school or public charter school a critical shortage subject approved by the State Board of Education for 75% of the work day. *NOTE: Designation as a Title I school does not necessarily mean that the school qualifies for teaching service cancellation. It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment in an area designated by the State Board of Education as having a critical teacher shortage. Neither the Board nor the State Board of Education assumes the obligation to perform that function. Geographical and subject critical shortage areas are determined by the State Board of Education. A list of critical shortage areas is published online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid).*
- E. The applicant must have outstanding qualifying educational loans, received while pursuing an undergraduate degree. Qualifying educational loans obtained while in undergraduate school include the principal, interest, and related expenses such as the required interest premium on the unpaid balances of government (federal, state or local) and commercial loans obtained by the recipient for undergraduate

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educational expenses. *Perkins loans and loans attained for receiving a master's degree do not qualify for repayment under MTLR.*

- F. The applicant must not have received funds from the William Winter Teacher Forgivable Loan Program (WWTS), William Winter Alternate Route Forgivable Loan Program (WWAR), Critical Needs Teacher Forgivable Loan Program (CNTP), Critical Needs Alternate Route Teacher Forgivable Loan Program (CNAR), or Teacher Education Scholars Forgivable Loan Program (TES) as an undergraduate student.
- G. The applicant must not have previously incurred an obligation for teaching service to the federal, state, or local government or other entity unless the obligation is completely satisfied prior to the beginning of service under this contract. (i.e. federal TEACH grant, state Graduate Teacher Forgivable Loan Program, or state Counselor and School Administrator Forgivable Loan Program).
- H. The applicant must not be in breach of a teaching service contract to the state under the Graduate Teacher Forgivable Loan Program (GTS) or Counselor and School Administrator Forgivable Loan Program (CSA).
- I. The applicant must not presently be in default or delinquent on any federal, state, local or commercial qualifying educational loan.

**II. APPLICATION REQUIREMENTS FOR LOAN REPAYMENT APPLICANT**

- A. First time applicants must:
  - 1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  - 2. Submit to the Board by April 30 a copy of the applicant's current Mississippi educator's license.
  - 3. Submit to the Board by April 30 a copy of the applicant's current employment contract with a Mississippi K-12 public school or public charter school to serve as documentation of employment.
  - 4. Submit to the Board by April 30 a completed Loan Data Verification form.
  - 5. Submit to the Board by April 30 additional documentation from the lender or loan servicer for state, local, or commercial loans. Documentation must show the loan's current balance, status (deferred, repayment, etc.), type, and date of disbursement.

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6. Signify understanding of the MTLR Rules and Regulations and enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws 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.*
- B. Renewal applicants must:
1. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) by the deadline date of March 31.
  2. Submit to the Board by April 30 a copy of the applicant's current employment contract with a Mississippi K-12 public school or public charter school to serve as documentation of employment.
  3. Submit to the Board by April 30 a completed Loan Data Verification form.
  4. Submit to the Board by April 30 additional documentation from the lender or loan servicer for state, local, or commercial loans. Documentation must show the loan's current balance, status (deferred, repayment, etc.), type, and date of disbursement.

**III. AMOUNT AND LENGTH OF LOAN REPAYMENT**

- A. Awards will be made to applicants with outstanding qualifying educational loans obtained while in undergraduate school. Qualifying educational loans obtained while in undergraduate school include the principal, interest, and related expenses such as the required interest premium on the unpaid balances of government (federal, state or local) and commercial loans obtained by the recipient for undergraduate educational expenses. *Perkins loans and loans attained for receiving a master's degree do not qualify for repayment under MTLR.*
- B. The maximum amount of the annual award shall not exceed \$3,000. The annual award amount shall never exceed the outstanding balance of the qualifying undergraduate educational loan.
- C. Program participants may receive up to four (4) annual awards or a lifetime maximum of \$12,000.
- D. Awards shall be paid annually to the recipient's lender/loan servicer and applied to the outstanding balance. Monies paid on the recipient's behalf toward qualifying undergraduate educational loans prior to entering into the Contract and Note will not be eligible for repayment through the MTLR program. Notification shall be mailed to the recipient at the time of payment.

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- E. Funds are provided for the repayment of undergraduate loans only.

**IV. RECIPIENT RESPONSIBILITIES**

- A. The applicant must maintain a nontraditional Mississippi educator's license while participating in the program.
- B. The applicant must continue to teach full-time in grades kindergarten through twelve (K-12) in the State of Mississippi in a public school or public charter school district in a geographical area of the State or subject area of the public school or public charter school curriculum in which there exists a critical shortage of teachers, as designated by the State Board of Education.
- C. While receiving funds, the MTLR 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 MTLR recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). If an MTLR recipient enters repayment, the MTLR 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.

**V. REPAYMENT**

- A. If the MTLR recipient fails to maintain the appropriate educator's license or fails to teach full-time in a qualifying school or position for a complete academic year, the amount that the recipient received under the MTLR program shall be due and payable within ninety (90) days, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- B. The rate of interest charged an MTLR recipient on the unsatisfied balance shall be the unsubsidized Federal Stafford Loan rate at the time the loan repayment money was paid to the lender on his/her behalf in accordance with the Mississippi Critical Teacher Shortage Act established under section 37-159-1 of the Mississippi Code of 1972.
- C. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.A. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
- D. If the recipient fails to repay the debt (principal, penalty, and interest thereon) within ninety (90) days, 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,

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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.

- E. The obligations made by the recipient of this loan repayment program shall not be voidable by reason of the age of the student at the time of receiving the loan repayment.
- F. Special circumstances regarding a recipient's failure to complete the teaching service and/or repay the debt should be addressed in writing to the Board or its loan servicer.

**VI. DEFERMENTS**

A. Temporary Disability Deferment

- 1. An MTLR loan repayment 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.

B. 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 Mississippi Teacher Loan Repayment program.
  - b) **OBLIGATED** or **VOLUNTARY** military service is that service which is performed by the individual in repayment of a debt owed

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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 MTLR 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.
6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the MTLR 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.

**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.

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**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 loan, unless the recipient's condition has substantially deteriorated since he/she submitted the 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**

MTLR loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the MTLR 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

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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 MTLR 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 MTLR 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.

Source: *Miss. Code Ann.* § 37-106-55.



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**Part 683: Teacher Education Scholars Alternate Route Certification Forgivable Loan (TESA) Rules and Regulations**

**Part 683 Chapter 1: Teacher Education Scholars Alternate Route Certification Forgivable Loan (TESA) Rules and Regulations**

*Rule 1.1 Teacher Education Scholars Alternate Route Certification Forgivable Loan Program (TESA) 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"). New Teacher Education Scholars Alternate Route Certification Forgivable Loan (TESA) awards will be made subject to the availability of funds, and selection shall be based on a first-come, first-served basis of all eligible applicants.

**I. GENERAL ELIGIBILITY**

- A. The applicant must meet all eligibility requirements and be fully admitted as a regular student and enrolled in one of the following alternate route programs approved by the State Board of Education:
  - 1. Mississippi Alternate Path to Quality Teachers (MAPQT)
  - 2. Teach Mississippi Institute (TMI)
  - 3. Masters of Arts in Teaching (MAT)
  - 4. American Board for Certification of Teacher Excellence (ABCTE)
- B. The applicant must hold a bachelor's degree (non-education) from a regionally or nationally accredited postsecondary institution.
- C. The applicant must have earned a minimum 3.0 college grade point average (GPA) on a 4.0 scale on the final sixty (60) credit hours of baccalaureate work, as reported by the graduating institution.
- D. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a public school/district or public charter school, and must diligently pursue the course of study and requirements for the appropriate license and employment.
- E. The applicant must not presently or previously have defaulted on an educational loan.

**II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT**

- A. Complete an application online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Applications will be accepted on a rolling basis. New awards will be made

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subject to the availability of funds, and selection shall be based on a first-come, first-served basis of all eligible applicants.

- B. Submit a copy of the applicant's letter of acceptance or other proof of acceptance into one of the approved alternate route programs of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student. Provisional or conditional admission is not accepted.
- C. Submit proof of a minimum 3.0 college grade point average (GPA) on a 4.0 scale on the final sixty (60) credit hours of baccalaureate work. The required non-cumulative GPA should be calculated by the graduating institution and submitted to the Board. The Board will not calculate the non-cumulative GPA based on submission of a cumulative transcript.
- D. Participate in Entrance Counseling, signify understanding of the TESA 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.*

**III. AMOUNT AND LENGTH OF FORGIVABLE LOAN**

- A. The amount of the annual award shall equal the published cost of the approved alternate route program in which the student is enrolled, not to exceed \$5,000. For students enrolled in MAT programs, the TESA award shall cover only the published cost of the 12 credit hours needed to obtain a renewable five-year Class A Mississippi Educator License.
- B. Students may receive funds to participate in only one of the approved alternate route programs of study and may receive only one award.
- C. Awards shall be disbursed directly to the school of attendance or alternate route education provider, upon receipt of an invoice. It is the responsibility of the award recipient to submit invoice(s) to the Board for payment.
- D. TESA recipients are expected to complete the certification process in a timely manner, regardless of the amount of time allowed for completion of the process by a given program of study. Therefore, if an award recipient is billed in multiple invoices for a single program of study, the award recipient must submit all subsequent invoices to the Board within fifteen (15) calendar months of the date of the original invoice submission.
- E. Recipients of the Critical Needs Teacher Forgivable Loan (CNTF), the William Winter Teacher Forgivable Loan (WWTF), and the Teacher Education Scholars

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Forgivable Loan (TES) are not eligible for TESA funds. Recipients of the Critical Needs Alternative Route Teacher Forgivable Loan (CNAR) or the William Winter Alternate Route Teacher Forgivable Loan (WWAR), who meet all TESA eligibility requirements, may be eligible for TESA funds. Such recipients will be required to repay both loans according to the terms of their contracts, but may not fulfill the service requirement for both programs concurrently.

**IV. RECIPIENT RESPONSIBILITIES**

- A. The TESA award recipient is responsible for submitting invoices to the Board for payment.
- B. A TESA recipient must maintain good standing in the alternate route program of study in which he/she is enrolled at all times.
- C. A TESA recipient must complete an approved alternate route program of study and obtain a renewable five-year Class A Mississippi Educator License. A TESA recipient who fails to complete an approved alternate route program of study or fails to obtain the appropriate license shall immediately become liable to the Board for the sum of all outstanding TESA awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the TESA 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 TESA recipient's student account online at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid). Once in repayment, the TESA 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 TESA recipient should address in writing to the Board or its loan servicer any special circumstances regarding withdrawal from the program of study or failure to complete the approved program of study.

**V. REPAYMENT**

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

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- 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](http://www.mde.k12.ms.us/mtc).*
2. A TESA forgivable loan debt shall be cancelled on the basis of one year's service for one annual forgivable loan award received. For all TESA 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 TESA 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 TESA 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 TESA forgivable loan recipient shall become liable to the Board for the sum of all TESA 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;

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- b) The recipient fails to complete the approved program of study;
  - c) The recipient fails to obtain the appropriate license; or
  - d) 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 TESA forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a TESA forgivable loan recipient on the combined outstanding principal and penalty 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 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 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.

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**VI. GRACE PERIOD AND OTHER DEFERMENTS**

**A. Grace Period**

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

**B. Temporary Disability Deferment**

1. A TESA 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.

**C. 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 TESA 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,

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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 TESA 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 TESA 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.

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**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**

TESA forgivable loans are nondischargeable in bankruptcy.

**VIII. WARRANTY**

The acceptance of the TESA 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



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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 TESA 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 TESA 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.

Source: *Miss. Code Ann.* § 37-106-79.

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**Part 693: GEAR UP Mississippi Cohort 2 (GUMS)**

**Part 693 Chapter 1: GEAR UP Mississippi Cohort 2 (GUMS) Rules and Regulations**

*Rule 1.1 GEAR UP Mississippi Cohort 2 (GUMS) Rules and Regulations.* These Rules and Regulations are subject to change by the Board of Trustees of the Mississippi Institutions of Higher Learning. The number of awards is contingent upon the availability of funds and the number of eligible applicants. Initial awards will be granted on a first-come, first-served basis to applicants who meet all eligibility requirements specified in Section II. Renewal awards will be granted to all returning applicants who meet the eligibility requirements specified in Section III. The annual award amount may vary for the GEAR UP Mississippi Scholarship, because the award amount is based on a student's remaining financial need after all other grant and gift aid has been awarded, including the Federal Pell Grant but prior to the certification of any federal loan application or federal work study; in no case may the annual award amount exceed the attending institution's annual cost of attendance.

**SECTION I. PROGRAM DESCRIPTION, HISTORY AND PURPOSE**

The GEAR UP Mississippi scholarship is sponsored by a U.S. Department of Education initiative entitled Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP), which is a federal grant to the Mississippi Institutions of Higher Learning. The award period for the grant is August 2008 through July 2014. The purpose of the grant is to provide counseling, mentoring, tutoring, and other support services to participating students. The GEAR UP Mississippi Scholarship will first be awarded in the fall semester of 2014.

GEAR UP Mississippi students who meet all criteria outlined in the initial application eligibility requirements (Section II) may be eligible to receive this scholarship to attend college in Mississippi. The GEAR UP Mississippi Scholarship is not available for summer school. There is no requirement for repayment of the GEAR UP Mississippi Scholarship if eligibility is lost.

The Mississippi Office of State Student Financial Aid will assume the responsibilities of monitoring students' eligibility for participation and the disbursement of scholarship awards. Additionally, this office will abide by the determination of the attending institution regarding grade point average, enrollment status, dependency status, need and special circumstances.

**SECTION II. INITIAL APPLICANT ELIGIBILITY REQUIREMENTS**

This section addresses eligibility requirements for first time undergraduate GEAR UP Mississippi applicants. When making initial application for the scholarship, students must meet non-academic and academic requirements as follows:

- A. Non-academic requirements:
  - 1. Be a United States citizen or an eligible non-citizen;

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2. Be registered with the Selective Service if a male student age 18 or older at the time of application;
3. Be less than 22 years old at the time of the first scholarship award;
4. Have participated in GEAR UP Mississippi in grades 9 through 12;
5. Be a Mississippi resident;
6. Have a custodial parent or guardian who is a resident of Mississippi;
7. Have no criminal record, other than a misdemeanor traffic violation;
8. Be admitted and enrolled as a full-time undergraduate student, pursuing a first bachelor's degree at an eligible Mississippi public or non-public four year university or college, or pursuing a first associate's degree at an eligible Mississippi public community college;
9. Complete and file the online application for state student financial aid, available at [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid), by the application deadline of March 31, 2014 and submit all supporting documents by April 30, 2014;
10. Complete and file the Free Application for Federal Student Aid (FAFSA) by April 30, 2014;
11. Demonstrate financial need and be eligible for and receive a Federal Pell Grant;
12. Be in compliance with the terms of federal and other state aid programs;
13. Must not be receiving a tuition and required fees waiver or a tuition and required fees award from another state financial aid source, including but not limited to: the Mississippi Eminent Scholars Grant, the Higher Education Legislative Plan for Needy Students, the Mississippi Law Enforcement Officers and Firemen Scholarship, the Southeast Asia POW/MIA Scholarship or the Critical Needs Teacher Loan/Scholarship.

**B. Academic Requirements:**

1. Received a high school diploma or its recognized equivalent from a participating GEAR UP Mississippi school on or after January 1, 2014 and before September 1, 2014;
2. Have a minimum 3.0 cumulative grade point average on a 4.0 scale for all course work attempted in grades 9 through 12;

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3. Have a composite score on the American College Test (ACT) of at least eighteen (18). Note: Residual test scores are not acceptable. Scores must come from national testing.
4. Successfully completed the following fifteen and one-half (15 ½) units of high school course work (grades 9 through 12) which constitutes the Mississippi College Prep Curriculum (CPC), which is required for full regular admission to a Mississippi public university. The CPC is defined as:
  - a. English: 4 Carnegie Units - All must require substantial communication skills components (i.e., reading, writing, listening, and speaking);
  - b. Mathematics: 3 Carnegie Units - Includes Algebra I, Geometry, and Algebra II. A fourth class in higher-level mathematics is highly recommended;
  - c. Science: 3 Carnegie Units - Biology, Advanced Biology, Chemistry, Advanced Chemistry, Physics, and Advanced Physics or any other science course with comparable rigor and content. One Carnegie unit from a Physical Science course with content at a level that may serve as an introduction to Physics and Chemistry may be used. Two of the courses chosen must be laboratory based;
  - d. Social Studies: 3 Carnegie Units - Courses should include United States History (1 unit), World History (1 unit with substantial geography component), Government (½ unit), and Economics (½ unit) or Geography (½ unit);
  - e. Advanced Electives: 2 Carnegie Units - Requirements may be met by earning 2 Carnegie units from the following areas/courses, one of which must be in Foreign Language or World Geography, and;
    - i. Foreign Language
    - ii. World Geography
    - iii. 4th year lab-based Science
    - iv. 4th year Mathematics
  - f. Computer Applications: ½ Carnegie Unit - The course should include use of application packages such as word processing and spreadsheets. The course should also include basic computer terminology and hardware operation.

Note: Pre-High School Units: Algebra I, first year Foreign Language, Mississippi Studies, or Computer Applications taken

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prior to high school will satisfy the applicable eligibility requirements provided the course content is the same as the high school course.

**SECTION III: RENEWAL APPLICANT ELIGIBILITY REQUIREMENTS**

This section addresses requirements for the continuation of eligibility for the GEAR UP Mississippi Scholarship. When making the renewal application for the scholarship, students must meet ALL non-academic and academic requirements as follows:

- A. Complete and submit a renewal application for the GEAR UP Mississippi Scholarship annually by March 31 and submit all required supporting documents (if any) by April 30;
- B. Make academic progress towards a degree, by maintaining full-time status (12 credit hours each semester or 9 credit hours each trimester) for each semester or trimester requiring such enrollment;
- C. Maintain continuous enrollment (excluding summer sessions) as a full-time undergraduate student at an eligible Mississippi public or non-public four year university or college or at an eligible Mississippi public community college for not less than two (2) semesters or three (3) trimesters in each successive academic year, unless granted an exception for cause by the Mississippi Office of Student Financial Aid;
- D. Have a minimum cumulative grade point average of at least 2.5 calculated on a 4.0 scale at the end of the first academic year and thereafter maintains such a cumulative grade point average as evaluated at the end of each academic year;
- E. Have no criminal record, other than a misdemeanor traffic violation;
- F. Demonstrate continued financial need and continue to be eligible for and receive a Federal Pell Grant;
- G. Complete and file the Free Application for Federal Student Aid (FAFSA) annually by April 30;
- H. Continue to maintain Mississippi residency;
- I. Be in compliance with the terms of federal and other state aid programs; and
- J. Must not exceed the maximum length of eligibility as defined in Section IV of this guidance.

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**SECTION IV: AMOUNT AND LENGTH OF SCHOLARSHIP**

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

The amount of the scholarship will be determined as follows:

- A. The maximum annual award amount for the GEAR UP Mississippi Scholarship will be \$2,500 for freshmen, \$3,000 for sophomores, \$3,500 for juniors, and \$4,000 for seniors. Classification will be determined by the number of hours completed as reported by the attending institution.
- B. In no case shall the combination of the GEAR UP Scholarship Award and other financial aid exceed the attending institution's annual cost of attendance. Therefore, the annual award amount may be reduced based on the student's remaining demonstrated financial need after all other gift aid, including the federal Pell Grant, has been applied and prior to the awarding of a federal loan or work study.

Other factors which may affect the amount of a scholarship are as follows:

- A. The availability of funds during the period of 2014-2020. If funds are not available in a given year to make full awards to all eligible students, awards will be reduced on a pro-rata basis for all eligible students.
- B. The number of eligible applicants; and
- C. Changes in federal or state requirements.

**SECTION V: LOSS OF GEAR UP MISSISSIPPI SCHOLARSHIP ELIGIBILITY**

GEAR UP Mississippi Scholarship recipients will forfeit eligibility, in the event of the following situations;

- A. The student fails to complete and submit the renewal application for the GEAR UP Mississippi Scholarship by March 31 each year and/or fails to submit required supporting documents by April 30 each year.
- B. The student fails to maintain academic eligibility (2.5 GPA) and/or full time continuous enrollment.
- C. The student withdraws from school. Any withdrawal will result in cancellation of the recipient's continued eligibility for the GEAR UP Mississippi Scholarship.

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Note: A GEAR UP Mississippi scholarship recipient who is deemed ineligible due to withdrawal or failure to maintain continuous full-time enrollment may file an appeal for reconsideration with the Mississippi Office of Student Financial Aid and may be granted an exception for cause. In no case may a student receive funds after the 2019-2020 academic year.

**SECTION VI: NOTIFICATION OF STUDENT APPLICANTS**

In the event an applicant successfully meets all of the criteria outlined for initial eligibility and/or renewal of the GEAR UP Mississippi Scholarship, the Mississippi Office of Student Financial Aid will adhere to the following:

- A. If applicant must provide additional information, he/she should respond in writing by the specified deadline.
- B. All applicants will be notified of their application and/or award status by the Mississippi Office of Student Financial Aid. This notification will address whether or not the applicant has been selected to participate in the GEAR UP Mississippi Scholarship program.

**SECTION VII: ADMINISTRATIVE RESPONSIBILITIES**

Universities, colleges and community colleges will report certain data about applicants/recipients including, but not limited to:

- A. Reporting of Enrollment and GPA:
  - 1. Confirmation that the award recipient is enrolled as a full-time student each semester or trimester will be certified by the attending institution on the Enrollment Verification Report (EVR) no later than the established date for the fall, winter and spring periods of enrollment;
  - 2. Confirmation of the continuing eligibility of award recipient at the completion of each academic year (ending after each spring semester or trimester) including the following:
    - a. Total number of hours earned during the specific academic year (excluding summer).
    - b. Cumulative grade point average.
  - 3. Notify the Mississippi Office of State Student Financial Aid if an awarded recipient fails to enroll or subsequently withdraws; and,

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4. Maintain records for the period specified by law to enable program auditors to verify the institution's compliance with the policies of the Mississippi Office of Student Financial Aid.

**B. Cost of Attendance**

1. To prevent the student's total financial assistance award from exceeding the institution's cost of attendance, the institution may reduce the amount to be paid by the scholarship and refund the balance no later than the established date for refunds by the Mississippi Office of Student Financial Aid.
2. Annually, the Mississippi Office of Student Financial Aid will review the annual cost of attendance for all eligible Mississippi public and non-public four year institutions and eligible Mississippi public community college.



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**Part 695: Mississippi Summer Developmental Program Grant (SUMD)**

**Part 695: Chapter 1: Mississippi Summer Developmental Program Grant Rules and Regulations**

*Rule 1.1: Mississippi Summer Developmental Program Grant Rules and Regulations.* These Rules and Regulations are subject to change by the Mississippi Board of Trustees of State Institutions of Higher Learning (hereinafter referred to as the “Board”). The number of awards and the amounts depend upon the availability of funds.

**I. ELIGIBILITY REQUIREMENTS FOR APPLICANTS:**

**GENERAL REQUIREMENTS:**

- A. Must be able to document current legal residency in the State of Mississippi. Resident status for purposes of receiving the Mississippi Summer Developmental Grant 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 Mississippi Code Ann., with the exception of Section §37-103-17;
- B. Must attend (full time) one of the following institutions of higher learning: Alcorn State University, Delta State University, Jackson State University, Mississippi State University, Mississippi University for Women, Mississippi Valley State University, University of Mississippi, University of Southern Mississippi;
- C. Must be a first time attendant in the Summer Developmental Program;
- D. Must complete on-line Mississippi Summer Developmental Grant Application no later than July 21<sup>st</sup>;
- E. Must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant;
- F. Must meet any other general requirements for admission into the Mississippi Summer Developmental Program and student financial aid at the student's eligible institution of choice;

**II. SPECIFIC REQUIREMENTS OF ELIGIBILITY:**

- A. Must be accepted and attend (on a full-time basis) the Mississippi Summer Developmental Program; Full time is defined as no less than twelve (12) hours;
- B. Must complete the Free Application for Federal Student Aid (FAFSA) as required by the attending institution. -The results from the Free Application must be received by July 31<sup>st</sup>;

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- C. Must demonstrate financial need after all other grant/gift aid has been applied, and prior to the certification of any federal loan application.
- D. The students will have until July 31st to provide any outstanding documents necessary to determine initial eligibility. Failure to respond to our request may result in no award for that student.

**III. LENGTH AND AMOUNT:**

- A. Must not have received prior funding from the Summer Developmental Grant;
- B. Amount of Grant will be based upon the applicant's demonstrated financial need, as determined by the Financial Aid Office of the attending institutions and the availability of funds through the MOSFA. The award should be calculated in the following manner: need minus other gift aid equals Summer Developmental Grant amount;
- C. In no case shall any student receive any combination of student financial aid and a Mississippi Summer Developmental Grant that would exceed applicant's demonstrated financial need.

**IV. INSTITUTIONAL REQUIREMENTS:**

The Summer Developmental Grant will be awarded to a student under the assumption that the student will attend the Program (full time) for the entire period for which the grant is awarded.

- A. Institutions shall make available and assist the applicant in the completion of the Mississippi Summer Developmental Grant On-line Application at the time of screening;
- B. The institutions shall notify the Mississippi Office of Student Financial Aid (MOSFA) of the students who are fully admitted into the Summer Development Grant.
- C. The institution shall determine the amount of each eligible applicant's award. A recipient must have demonstrated financial need to receive funds. Financial need is the difference between the student's cost of attendance and the family's ability to cover these costs (EFC). The eligible applicant must demonstrate financial need after the subtraction of the EFC from the student's COA minus other aid.
- D. Institutions shall report to the Mississippi Office of Student Financial Aid all data components used to determine an award amount for eligible students on the Mississippi Summer Developmental Grant prior to any disbursements.
- E. The enrollment status of each applicant shall be reported to the Mississippi Office of Student Financial Aid no later than the close of business on the day following

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the last date to add or drop a course; funds will not be disbursed to the institution prior to this date;

- F. The institution shall request the student's award amount in the same manner that it currently requests LEAP awards to the Mississippi Office of Student Financial Aid. At no time is the school to allow a student's award to exceed the student's need when combined with all other aid.
- G. At the time of disbursement the school must verify the recipient eligibility for the award. Every effort is to be made to prevent an over award. Should this occur, due to a change in the student's aid package, the school should take into account other forms of aid it controls and reduce that aid first. If the aid package includes a Federal Subsidized Student Loan the school may cancel the loan or a subsequent disbursement. If an over award still exists the school may use the SDG disbursement to repay an already disbursed Subsidized Student Loan obtained for use while attending the Summer Development Program on their campus. If an over award still exists the institution must return the excess funds to the Mississippi Office of Student Financial Aid.
- H. The institution will not be expected to return funds from the grant for a student who withdraws from the program after receiving funds;
- I. Schools must make available information (i.e., school catalog, web site, flyers) pertaining to admission opportunities and to the availability of funds through the Mississippi Summer Developmental Grant.

**V. RESPONSIBILITIES OF THE MISSISSIPPI OFFICE OF STUDENT FINANCIAL AID:**

- A. MOSFA will notify the student regarding the on-line application, once notified by the institution of the student's acceptance into the program, and/or missing documents necessary to determine initial eligibility.
- B. Actual award amounts will be based upon the number of eligible applicants, availability of funds and the amount recommended by the institution.
- C. MOSFA will notify eligible students of an award (award amount as reported by institution) and instruct the student to contact the institution's financial aid office for any additional necessary information.