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 a high school curriculum 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.
3. The applicant must have a composite score on the American College Test (ACT) of at least twenty (20) from a national test or tests. 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.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:
1. Complete an initial application online at [www.msfinancialaid.org](http://www.msfinancialaid.org) 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.msfinancialaid.org](http://www.msfinancialaid.org).
   
   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 or tests 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 HELP Core Curriculum which 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.
   
   e) If the applicant has earned at least twelve (12) hours of college credit and is considered to be a currently enrolled student, proof of a cumulative grade point average (GPA) of at least 2.5 calculated on a 4.0 scale on earned credit hours as certified by the attending institution.

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

4. Submit any additional documents requested for the purpose of resolving conflicting information by October 15.

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.msfinancialaid.org on or before March 31 during the spring prior to the aid year for which the student is seeking assistance.

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

3. Submit any additional documents requested for the purpose of resolving conflicting information by October 15.

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.

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.