MISSISSIPPI POST-SECONDARY EDUCATION
FINANCIAL ASSISTANCE BOARD

IHL Executive Offices, Room 218
3825 Ridgewood Road, Jackson, MS 39211

January 16, 2020 at 2:00 p.m.

Agenda

CALL TO ORDER

MINUTES

September 17, 2019 Regular Board Meeting Minutes.................................................................2

ITEMS FOR CONSIDERATION

1. Review and Approve the 2019 Annual Report of the State-Supported Student Financial
   Aid Programs for Submission to the Mississippi Legislature..................................................13

2. Discuss the Use of ACT Superscores .................................................................................14

3. Discuss Schedule for Strategic Plan Meetings.................................................................14

ADDITIONAL AGENDA ITEMS IF NECESSARY

EXECUTIVE SESSION

ADJOURNMENT
MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a regular meeting on Tuesday, September 17, 2019 at 10:00 a.m. Members of the media and public were invited to attend the meeting in Room 218 of the Education and Research Center, 3825 Ridgewood Road, Jackson, Mississippi, 39211.

The following members participated in person:
- Debbi Braswell, MAICU appointee
- Lee Bush, MCCB appointee
- Mack Grubbs, Lt. Governor’s appointee
- Mark Keenum, IHL Institutional appointee
- Louanne Langston, MCCB Institutional appointee
- Jim Turcotte, Governor’s appointee and Chairman

The following member participated via teleconference:
- Ben Burnett, MAICU appointee
- Ann Lamar, IHL Board appointee

The following member did not participate:
- Sharon Ross, Governor’s appointee

Also in attendance were:
- Kim Gallaspy, IHL Director of Legislative Services
- Stephanie Ganucheau, Special Assistant Attorney General, Universities Division (teleconference)
- Meg Harris, Assistant Director of Operations, Student Financial Aid
- Audra Kimble, Mississippi Community College Board
- Jennifer Rogers, Director of Student Financial Aid and Postsecondary Director
- Apryll Washington, Assistant Director Policy and Planning, Student Financial Aid

The meeting was called to order by Chairman Turcotte.

MINUTES

On motion by Dr. Keenum and seconded by Mr. Grubbs, all Board Members legally present and participating voted unanimously to approve the minutes of the board meeting held on June 26, 2019 as originally drafted.

REGULAR AGENDA ITEMS

1. Approve Legislative Requests for 2020 Legislative Session

On motion by Mr. Bush, seconded by Ms. Langston, all Board Members legally present and participating voted unanimously to support request 1.A. for the 2020 Legislative Session.

Summary: The Office requests approval to make two legislative requests during the 2020 Legislative Session.

A. Request FY 2020 Deficit Appropriation for Student Financial Aid
Purpose:
To request a deficit appropriation of $5.0 million for FY 2020, including $3.7 million in general funds and $1.3 million in spending authority.

Reason for Request:
The FY 2020 appropriation for Student Financial Aid (SFA) was below the anticipated need to fully fund the Mississippi Resident Tuition Assistance Grant (MTAG), the Mississippi Eminent Scholars Grant (MESG), and the Higher Education Legislative Plan Grant (HELP). SFA needs $5.0 million in deficit funding, including $3.7 million in general funds and $1.3 million in spending authority. The spending authority would cover funds collected during FY 2020. Without a deficit appropriation, SFA will prorate all undergraduate grant awards by 11%. Approximately 26,400 students, representing 82 counties and attending 30 public and private colleges and universities in the state, will be impacted. The figures here represent current projections of anticipated need. Final numbers will be available mid-February 2020, after fall grade files and spring enrollment files are received from all institutions. Nevertheless, awards must be offered early during the spring term, so legislative commitment is needed as early as possible.

Appendix 1 – Letter Requesting Deficit Appropriation – Page 23

On motion by Dr. Keenum, seconded by Dr. Burnett, all Board Members legally present and participating voted unanimously to support request 1.B. for the 2020 Legislative Session.

B. Request to Align HELP Core Curriculum with IHL CPC

Purpose:
To align the HELP Core Curriculum with the required IHL College Preparatory Curriculum, beginning with the 2021-2022 academic year.

Reason for Request:
In 2013, the Legislature simplified the HELP Core Curriculum by partially aligning the curriculum with the required IHL College Preparatory Curriculum (CPC). The updated HELP Core Curriculum included the required IHL CPC at the time plus two additional credits, a unit of art and an additional advanced elective, for a total of 17-1/2 credits. The IHL Board updated the current required CPC in 2015 and has recently approved additional changes to better align the CPC with the new public education graduation requirements. The updated IHL CPC going into effect for the 2021-2022 academic year will require 18-1/2 credits, which is two more than the current 16-1/2 credits required for the IHL CPC and one more than the current 17-1/2 credits required for the HELP Core. Aligning the HELP Core Curriculum with the required IHL CPC will simplify requirements for students while maintaining the rigor of the curriculum to ensure HELP-eligible students are college-ready.

Suggested Legislation:
§ 37-106-75. Higher Education Legislative Plan Grant Program

[From and after July 1, 2016, this section shall read as follows:]

…
(3) Subject to the availability of funds, the state may pay the tuition of students who enroll at any state institution of higher education to pursue an academic undergraduate degree who apply for the assistance under the program and who meet all of the following qualifications:

…
(c) Successfully complete, as certified by the high school counselor or other school official, seventeen and one-half (17-1/2) units of high school course work which includes the College Preparatory Curriculum (CPC) 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 which 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
Fiscal Note:
The changes would not carry any additional cost.

Legislator Involvement/Interest:
Chairman, House of Representatives Universities and Colleges Committee
Chairman, Senate Universities and Colleges Committee
Chairman, House of Representatives Education Committee
Chairman, Senate Education Committee

Subject Matter Experts:
State Director of Student Financial Aid; high school counselors; K-12 teachers and administrators; college and university admissions counselors

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

2. Approve Updates to APA Part 605 General Administration Rules and Regulations:

The Board previously approved updates to APA Part 605 in April 2018.

Appendix 2 - APA Part 605 General Administration Rules and Regulations – Page 24

The Board discussed other possible solutions, including moving the HELP document deadline. After discussion, Mr. Grubbs, seconded by Dr. Keenum, all Board Members legally present and participating voted unanimously to support request 2.A. with changes. Section I.C.3.b) will be changed as follows:

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. Only one final transcript will be accepted and evaluated by the Office.


Summary:
Applicants for the HELP Grant are required to take a specific high school curriculum. For most students, the high school counselor certifies completion of the curriculum. Some students, including homeschool students, do not have counselors who are authorized to certify the curriculum. These students must submit a high school transcript, which the Office will evaluate for eligibility. Recently, we have experienced a surge of homeschool students who submit altered transcripts after their initial transcript has been evaluated and their HELP application has been denied. The altered transcripts reveal additional courses or courses with different names that allow the student to qualify for the HELP Grant. The Office requests approval to update the General Administration Rules and Regulations as follows:

I. APPLICATION PROCESS

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.

3. Merit Documentation - The Office will collect documents to determine a student’s academic or merit eligibility for state student financial aid.
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. Only one final homeschool transcript will be accepted by the Office.

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


After discussion, the Board tabled request 2.B. to allow the Office to further research the possibility of using codes from the Institutional Student Information Record to reconcile marital status conflicts.

Summary:
Applicants for the HELP grant are required to meet certain income restrictions. Students must complete a FAFSA and qualify for a federal Pell grant (full or partial). Family income reported on the FAFSA must also be less than $39,500 per year (or more for families with additional dependents under 21). To calculate family income, the FAFSA considers the income of the parent(s) with whom the student lives. Sometimes students will report that their parents are separated so they only have to report the income of one parent. Problems occur when students report their parents’ marital situation one way on the FAFSA and another way on the MS Aid Application (MAAPP). The Office requests approval to update the General Administration Rules and Regulations to codify the process for verifying parent marital status for student’s applying for need-based aid.

I. APPLICATION PROCESS

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.

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

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.

(1) HELP Worksheet/FAFSA Conflict- Additional information will be required if conflicting information is reported from the applicant’s FAFSA and household verification worksheet. The student is required to contact the Office to receive instructions to resolve the conflicting information.

(2) Marital Separation- The student must provide proof of separate addresses of each parent if a parent’s residency was incorrectly reported on the household verification worksheet. Current year state tax returns, current rental/purchase agreements, or utility bills may be requested for documentation.

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

C. Restrict Stacking and the Receipt of Undergraduate Grant Aid to Eight Semesters or Twelve Trimesters, Sections II.B.11-12. and II.C.11-12.
On motion by Dr. Burnett, seconded by Mr. Bush, all Board Members legally present and participating voted unanimously to support request 2.C.

Summary:
In the annual SFA appropriation bill, the legislature has stipulated that no student should receive undergraduate grant aid through more than one state-supported undergraduate grant program in the same term of enrollment. If a student is eligible for aid through multiple grant programs, the student shall be awarded from the program that awards the larger sum. State code also restricts the number of terms for which students may receive undergraduate grants to eight semesters or twelve trimesters. Some students have requested to receive one grant program after receiving the maximum number of terms for another grant program. The Office requests approval to update the General Administration Rules and Regulations to clarify the regulations related to stacking and the maximum terms of undergraduate grant aid a student may receive.

II. Determining Eligibility

B. Process for Determining Initial Eligibility

11. No student should receive undergraduate grant aid through more than one state-supported undergraduate grant program in the same term of enrollment. If a student is eligible for aid through multiple grant programs, the student shall be awarded from the program that awards the larger sum.

12. No student shall receive undergraduate grant aid from any program or any combination of programs for more than eight semesters or twelve trimesters.

...
I. APPLICATION PROCESS

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 www.msfinancialaid.org 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.

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 email 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.

II. DETERMINING ELIGIBILITY

F. Application Status

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

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

V. LOAN REPAYMENT AND SERVICING PROCESS

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 www.msfinancialaid.org. 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.

I. Cancellation through Death or Disability

4. Forgivable loan cancellation forms can be found at the following link: [http://www.mississippi.edu/repayment](http://www.mississippi.edu/repayment) [www.msfinancialaid.org/repayment].

**Recommendation:**
The recommended changes have been reviewed by the Office of the Attorney General. Board approval is recommended, contingent upon completion of the Administrative Procedures Act process.

E. Update and Remove Outdated Information, Sections II.D.10. and III.C-D.

**Summary:**
The Office requests approval of additional changes to the General Administration Rules and Regulations to update and remove outdated information. The Office no longer makes awards to some institutions, and the Office no longer makes awards through certain programs.

II. DETERMINING ELIGIBILITY

D. Special Issues Related to Determining Eligibility

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:

<table>
<thead>
<tr>
<th>Institution Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcorn State University</td>
</tr>
<tr>
<td>Delta State University</td>
</tr>
<tr>
<td>Jackson State University</td>
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<tr>
<td>Mississippi State University</td>
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<tr>
<td>Mississippi University for Women</td>
</tr>
<tr>
<td>Mississippi Valley State University</td>
</tr>
<tr>
<td>University of Mississippi</td>
</tr>
<tr>
<td>University of Mississippi Medical Center</td>
</tr>
<tr>
<td>University of Southern Mississippi</td>
</tr>
<tr>
<td>Coahoma Community College</td>
</tr>
<tr>
<td>Copiah-Lincoln Community College</td>
</tr>
<tr>
<td>East Central Community College</td>
</tr>
<tr>
<td>East Mississippi Community College</td>
</tr>
<tr>
<td>Hinds Community College</td>
</tr>
<tr>
<td>Holmes Community College</td>
</tr>
<tr>
<td>Itawamba Community College</td>
</tr>
</tbody>
</table>
### III. AWARD OFFER AND ACCEPTANCE PROCESS

#### 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 aid.
assistance the applicant is eligible to receive through the GEAR UP Mississippi Scholarship program.

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

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

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

D. Award Offer Process for Summer Developmental Program Grants

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

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

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

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

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

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

3. Selection of Chairperson for 2019-20

On nomination by Dr. Keenum, seconded by Mr. Grubbs, all Board Members legally present and participating voted unanimously to re-elect Dr. Jim Turcotte as chairman for 2019-2020.

Summary:
According to APA Part 601, Chapter 2, Rule 2.1, Section III, the board shall elect from its membership a chairman. Dr. Jim Turcotte was elected as chairman in September 2018. The Board should elect a new chairperson to serve for fiscal/aid year that began July 1, 2019 and ends June 30, 2020.

4. Old Business – Full-Pell HELP Recipients

During the June 26 meeting, the Board asked about the percentage of HELP recipients who also received full Pell grants. Rogers provided the following chart with data from the last five years.

<table>
<thead>
<tr>
<th>Aid Year</th>
<th>Full-Pell</th>
<th>Total</th>
<th>% Full-Pell</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-19</td>
<td>2,466</td>
<td>3,913</td>
<td>63%</td>
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<tr>
<td>2017-18</td>
<td>2,066</td>
<td>3,322</td>
<td>62%</td>
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<tr>
<td>2016-17</td>
<td>1,663</td>
<td>2,877</td>
<td>58%</td>
</tr>
<tr>
<td>2015-16</td>
<td>1,519</td>
<td>2,634</td>
<td>58%</td>
</tr>
<tr>
<td>2014-15</td>
<td>1,054</td>
<td>1,818</td>
<td>58%</td>
</tr>
</tbody>
</table>

5. MAAPP Launches

Rogers shared a PowerPoint presentation to present the new Mississippi Aid Application, which goes live Wednesday, September 18, 2019. The presentation slides are included as Exhibit 1.

6. Affordability Model and SFA Redesign

Rogers shared a PowerPoint presentation to present information about the Affordability Model the Office is working to develop alongside Dr. Jim Fridley at the University of Washington. To complete the model, the Office will collect additional student financial aid information from the institutions. The model will be used internally by the Board to better understand student aid packages, gaps in affordability, and the role need-based aid plays in minimizing affordability gaps. The presentation slides are included as Exhibit 2.

7. Proposed Dates for Upcoming Meetings

Rogers does not anticipate the need for a December meeting unless an issue arises that requires Board consideration. Instead, the Board will meet in early January to approve the Annual Report, in early May (due to the four-month legislative session) to approve the operating budget and award allocation, in early July to approve the FY 2021 budget request, and in September to consider 2021 legislative requests.

The Board wishes to initiate a series of strategic planning meetings during the fall as a committee of the whole.

ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.
EXECUTIVE SESSION IF DETERMINED NECESSARY

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

ADJOURNMENT

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

[Signature]
Jennifer Rogers
Director, Mississippi Postsecondary Education Financial Assistance Board
1. **Review and Approve the 2019 Annual Report of the State-Supported Student Financial Aid Programs for Submission to the Mississippi Legislature**

Report Highlights:

**Appropriation/Budget/Expenses/Funding Disparity (pp. 10-11):**
- $39.66 million appropriated in General Funds (up $2.0 million or 5.31%)
- $2.61 million appropriated in Spending Authority
- $42.27 million original appropriation and operating budget
- $1.5 million deficit appropriation of spending authority
- $43.77 million final appropriation and operating budget
- $42.19 million expended on awards
- $1.25 million expended on administration (2.9% of budget); breakdown: $700K salaries/benefits, $200K IHL; $300K application build, cybersecurity, ECSI, etc.
- $43.6 million total expended
- $173K unspent from current year collections; available for carryover
- Funding disparity of $5.1 million

**Awards (p. 5-7):**
- 25,952 state-supported awards (up 5.09%), totaling $42.2 million (up 11.21%) (p. 7)
- Average award amount $1,626, up $89 from prior year due to growth of HELP

**Recipients (p. 8-9):**
- 25,467 individual recipients (up 1,280 students or 5.29%)
- Every county represented
- 91% Dependent; 9% Independent
- 41% Male; 59% Female
- 96% aged 16-24
- 20% self-identify as African American; 72% as Caucasian
- 33% earn below $48K; 50% earn below $75K; 50% earn over $75K

**Breakdown of Awards by Institution and Type (Exec. Summary; pp. 6-7; and pp. 12-13):**
- 58% of awards, 74% of funds to 4-yr publics; 33% of awards, 15% of funds to 2-yr publics; 9% of awards, 9% of funds to privates
- 98% Grants; 2% Loans
- 98% Undergraduate; 2% Graduate

**Loan Repayment (pp. 18-24)**
- 3,017 accounts under management (7% accounts in school/grace; 7% service; 14% money; 58% default; 14% closed)
- $1.46 million collected
- Overall default rate is 10% (same as last year)

**Summary:** The Office requests approval to submit the 2019 Annual Report of State-Supported Student Financial Aid Programs to the Legislature.
2. **Discuss the Use of ACT Superscores**

In September 2020 ACT will begin reporting Superscores for test takers who have taken more than one administration of the ACT or have retaken subject sections of the ACT. IHL is considering changing the IHL Admission Policy from using ACT Composite scores to ACT Superscores. Using 2017 data, ACT said the overall national average increased by 0.5 from 20.8 to 21.3 when using superscores. Using 2017 Mississippi data, the increase was greater (see below). Additional analysis is being conducted using scores from the last eight years. The Board will need to consider whether to change program rules to accept ACT Superscores in lieu of ACT Composite scores from a single test date.

**ACT Superscoring**
- Superscoring allows students to send colleges a super composite score which utilizes highest individual section scores across multiple test attempts.
- Benefits: best test results when applying for admissions and scholarships and highest composite report included

<table>
<thead>
<tr>
<th>TEST DATE</th>
<th>ENGLISH SCORE</th>
<th>MATH SCORE</th>
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<th>SCIENCE SCORE</th>
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<td><strong>22</strong></td>
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<th>TEST DATE</th>
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<th>BEST READING</th>
<th>BEST SCIENCE</th>
<th>SUPERSCORE</th>
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<td>20</td>
<td>20</td>
<td>22</td>
<td><strong>21</strong></td>
</tr>
</tbody>
</table>

**Expanding ACT Access in Mississippi**
- In 2017, about 12,000 MS students took the ACT only once
- Students taking ACT 2+ times had first-to-final score increases of +0.8
- Superscoring score gain potential could expand eligible MS student population (admissions and scholarships)
  - Twice tested: +0.9
  - Three times tested: +1.4
- Total fee waivers will be four (currently two)
- One waiver used per test event (either a full ACT battery test or test event with as many as three section retests per waiver)

3. **Discuss Schedule for Strategic Planning Meetings**