MISSISSIPPI POST-SECONDARY EDUCATION
FINANCIAL ASSISTANCE BOARD

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

May 21, 2020 at 2:00 p.m.

Teleconference: 1-888-822-7517, Access code: 2791682#
Zoom: https://itsmsgov.zoom.us/j/3943806463

Agenda

CALL TO ORDER

MINUTES

January 16, 2020 Regular Meeting Minutes .................................................................2
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March 27, 2020 Special Called Meeting Minutes .......................................................9

ITEMS FOR CONSIDERATION

1. Presentation of FY 2021 Budget Scenarios and Expectations.........................20
2. Discuss the Adoption of ACT Superscores for State Aid Eligibility...............20
3. Discuss the FY 2022 Budget Request.................................................................21

ADDITIONAL AGENDA ITEMS IF NECESSARY

EXECUTIVE SESSION

ADJOURNMENT
BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a regular meeting on Thursday, January 16, 2020 at 2:00 p.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
- Ann Lamar, IHL Board appointee
- Sharon Ross, Governor’s appointee
- Jim Turcotte, Governor’s appointee and Chairman

The following member participated via teleconference:
- Ben Burnett, MAICU appointee
- Mark Keenum, IHL Institutional appointee
- Louanne Langston, MCCB Institutional appointee

The following members did not participate:
- Lee Bush, MCCB appointee
- Mack Grubbs, Lt. Governor’s appointee

Also in attendance were:
- 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. Burnett and seconded by Ms. Lamar, all Board Members legally present and participating voted unanimously to approve the minutes of the board meeting held on September 17, 2019 as originally drafted.

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

Ms. Rogers presented an overview of the 2019 Annual Report. A calculation error was discovered on pages 18 and 19 of the draft report. On motion by Ms. Lamar, seconded by Ms. Ross, all Board members legally present and participating voted unanimously to approve the 2019 Annual Report of the State-Supported Student Financial Aid Programs for submission to the Mississippi Legislature after corrections were made to pages 18 and 19.

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

Ms. Rogers provided an update to the Board regarding recent changes announced by ACT, including the upcoming use of “Superscores”. The Board discussed the matter but took no action. As soon as it is available, Ms. Rogers will share additional data with the Board regarding the cost of changing grant rules to accept ACT Superscores in lieu of ACT Composite scores from a single test.

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.

<table>
<thead>
<tr>
<th>TEST DATE</th>
<th>ENGLISH SCORE</th>
<th>MATH SCORE</th>
<th>READING SCORE</th>
<th>SCIENCE SCORE</th>
<th>COMPOSITE SCORE</th>
</tr>
</thead>
<tbody>
<tr>
<td>April</td>
<td>17</td>
<td>18</td>
<td>19</td>
<td>21</td>
<td>19</td>
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<tr>
<td>June</td>
<td>19</td>
<td>19</td>
<td>20</td>
<td>22</td>
<td>20</td>
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<tr>
<td>September Section Retests</td>
<td>21</td>
<td>20</td>
<td></td>
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</tr>
</tbody>
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**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

**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

Ms. Rogers reminded the Board about recent discussions regarding the need to conduct strategic planning meetings. Ms. Rogers will work with Chairman Turcotte to identify dates in February, March, and April for a series of three meetings. In the first meeting, the Board will discuss the background of state financial aid, the general programs, and the budget. In the second meeting, the Board will discuss the state loan programs. In the final meeting the Board will discuss the state grant programs and develop recommendations for the full Board. All Board members are welcome and encouraged to participate in the strategic planning meetings.

**ADDITIONAL AGENDA ITEMS IF NECESSARY**

The Board did not consider any additional agenda items.

**EXECUTIVE SESSION IF DETERMINED NECESSARY**

On motion by Dr. Turcotte, seconded by Ms. Lamar, all Board members legally present and participating voted unanimously to close the meeting to determine whether or not it should declare an Executive Session.
On motion by Ms. Lamar, seconded by Ms. Ross, all Board members legally present and participating voted unanimously to go into Executive Session for the reasons reported to the public and state in these minutes, as follows:

Discussion of the personnel matter of Jennifer Rogers’ annual performance evaluation.

During Executive Session, the following matters were discussed and/or voted upon:

Prior to the January meeting, Dr. Al Rankins, Commissioner of Higher Education, asked Chairman Turcotte to assist with the annual performance evaluation of the director of student financial aid due to the close working relationship between the director and the Board. The Board discussed the Commissioner’s request. On motion by Ann Lamar, seconded by Sharon Ross, all Board members legally present and participating voted unanimously to adopt Chairman Turcotte’s plan to select two Board members to serve with him to conduct the evaluation using the forms and general process utilized by IHL.

On motion by Ann Lamar, seconded by Ben Burnett, all Board members legally present and participating voted unanimously to return to Open Session.

**ADJOURNMENT**

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

_Signature_

Director, Mississippi Postsecondary Education Financial Assistance Board
The Mississippi Postsecondary Education Financial Assistance Board held a strategic planning meeting on Wednesday, February 12, 2020 at 2:00 p.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
- Louanne Langston, MCCB Institutional appointee
- Sharon Ross, Governor’s appointee
- Jim Turcotte, Governor’s appointee and Chairman

The following members participated via teleconference:
- Ben Burnett, MAICU appointee
- Mark Keenum, IHL Institutional appointee

The following members did not participate:
- Mack Grubbs, Lt. Governor’s appointee
- Ann Lamar, IHL Board appointee

Also in attendance were:
- Beverly Jackson, Database Administrator/Senior Analyst
- 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.

The Board discussed the deficit budget situation for FY 2020. The Board took no formal action but asked Student Financial Aid (SFA) to withhold spring disbursements until the Legislature confirms a deficit appropriation will be made. After confirmation is received, the Office will revisit the discussion with the Board to determine how best to disburse funds.

Opening Remarks

Chairman Turcotte provided opening remarks to explain why the Board has scheduled a series of strategic planning meetings.

Discussion of Strategic Planning Process and Objectives

Chairman Turcotte asked the Board about their concerns and areas of interest. The following list of topics for further discussion and consideration emerged:

1. *One grant program to simplify our programs.* The current program offerings are confusing. There are certain programs that parents and schools believe are funded, but they are not funded. The idea of one grant with graduated awards has previously been discussed by the financial aid directors, and a one-grant model was recommended by the financial aid directors to legislators during the 2018-2019 state aid task force meetings. Under a one-grant model, the level of award can be determined by classification, GPA, ACT score, enrollment intensity, etc. There are many options.
2. **Forward funding and transparent funding.** Because of the state aid application and budget cycles, funding is uncertain at the time when families need a financial guarantee in order to make college-going decisions. Forward funding financial aid would require two years of appropriations in the first year of implementation but would tremendously increase transparency and reliability. If forward funding is not an option, the Board should consider not requesting deficit funds, and pro-rate from the beginning of the year to avoid the confusion and stress of spring pro-ration.

3. **Shift aid to cover true costs to reduce refunds.** The value of aid varies by sector, because the sector costs vary. Perhaps award amounts should be adjusted to better account for the direct cost variations by sector. For example, HELP awards full tuition. When stacked with Pell at a two-year college, this may result in a sizable refund for the student to cover indirect costs, whereas when stacked with Pell at a four-year college, the student may still lack the means to cover the full direct cost.

4. **Review other states programs.** There is a desire to ensure aid programs are available to help keep resident students in state, especially the best and brightest students for whom there is the most competition. Additional research should be completed to review merit programs like MESG in neighboring states.

5. **Smooth out the aid cliff.** When you look at an image of who receives aid and who does not, the general picture shows a cliff for students from lower middle and middle-income families who do not qualify for need-based aid and for students with ACT scores of 24-28 who may not qualify for merit-based aid. A graduated award scale would be much better compared to the current “cliff.”

6. **Define aid packaging data for the Legislature.** The issue of aid packages arose during the 2018-2019 State Aid Task Force meetings. The legislators who participated in the meetings asked SFA to tell them where the gaps are. While SFA can speak in generalities, currently SFA has no way of knowing how much aid (grants/loans/work study, etc.) each student receives (institutional, federal, and private). Therefore, it is hard to really determine where the gaps are and if the gaps vary by sector and by institution. The legislators asked SFA to collect this information. A collection effort was made in spring 2019, but not all schools participated. The Board discussed other ways of solving this problem. There is a large amount of data currently available to assist the Board to determine where there are gaps. Board can use current cost of attendance, institutional scholarship amounts, and FAFSA information to help determine the gaps. If a data collection process is created to formally collect this information, Mr. Ive Burnett with the MS Community College Board has created a similar file for reporting student level data for athletes. The Board could potentially build off this reporting tool to determine aid for all students.

7. **Determine the purpose of state aid.** The Board should consider what it believes to be the purpose of state aid. The Board should then explore this with legislators. Additionally, the Board should gauge the Legislature’s appetite for changing state aid.
Next Steps

Rogers will email about a second meeting in March.

The following items will be included in the agenda for the March planning meeting:

- Minutes from Strategic Planning Meeting 1
- Rogers will present a brief history of Student Financial Aid to inform and frame the current discussion. The presentation will include information about grants and loans.
- Rogers will provide the Board with information from the previous director’s meetings and State Aid Task Force meetings.
- Identify additional areas of focus for the board.
MARCH 27, 2020 SPECIAL CALLED MEETING MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a teleconference meeting on Friday, March 27, 2020 at 9:00 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 via teleconference:

- Debbi Braswell, MAICU appointee
- Ben Burnett, MAICU appointee
- Lee Bush, MCCB appointee
- Mark Keenum, IHL Institutional appointee
- Ann Lamar, IHL Board appointee
- Louanne Langston, MCCB Institutional appointee
- Sharon Ross, Governor’s appointee
- Jim Turcotte, Governor’s appointee and Chairman

The following member did not participate:

- Mack Grubbs, Lt. Governor’s appointee

Also participating via teleconference were:

- Stephanie Ganucheau, Special Assistant Attorney General Universities Division
- Kim Gallaspy, IHL Director of Legislative Services
- 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.

ITEMS FOR CONSIDERATION

1. **Discuss the impact of COVID-19 on the 2020-2021 application cycle for the Higher Education Legislative Plan for Needy Students Grant (HELP).**

The Board discussed the impact of COVID-19 on the 2020 application cycle for the Higher Education Legislative Plan for Needy Students Grant (HELP) but took no action.

The application for all state aid programs, including the Higher Education Legislative Plan for Needy Students (HELP) Grant, opened on October 1, 2019. The application has been accessible and running with no interruption since opening. For HELP Grant eligibility, the online application is due March 31, and supporting documents, including the FAFSA, are due one month later on April 30. The online application can be completed on a computer or mobile device (tablet, phone, etc.).

Below is an excerpt from the HELP Rules and Regulations:

Title 10: Education Institutions and Agencies

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

... 

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.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

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

2. Submit by the document deadline of April 30:

... 

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.

B. Renewal Applicants Must:

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

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

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


2. Discuss the impact of COVID-19 on students’ ability to meet the grade and full-time continuous enrollment requirements for maintaining state aid eligibility.

The Board discussed the impact of COVID-19 on students’ ability to meet the grade and full-time continuous enrollment requirements for maintaining state aid eligibility but took no action.
The Board advised the Office of Student Financial Aid to encourage students to maintain full-time enrollment and take advantage of the resources available to them through the colleges. The Board recognized that some students may need to submit an appeal, but such appeals should be considered on a case-by-case basis.

The COVID-19 pandemic has disrupted every aspect of American life, including higher education. Because of the pandemic, thousands of students across the state were asked to leave campus, even though campus is where many students have housing and food security as well as computer access and dependable internet. Students have also been asked to adapt to an online delivery format for all courses, including science labs. These changes will inevitably impact performance for some students for the Spring 2020 term. Some students will withdraw completely, some students will withdraw from certain classes, and some students will remain enrolled but will not perform well in the new online environment.

The following state aid programs require students to maintain a specific GPA each term and to maintain continuous, full-time enrollment for continuing eligibility:

- Mississippi Resident Tuition Assistance Grant (MTAG)
- Mississippi Eminent Scholars Grant (MESG)
- Higher Education Legislative Plan for Needy Students Grant (HELP)
- Law Enforcement Officers and Firemen Scholarship (LAW)
- Nissan Scholarship (NISS)

Institutions are already taking steps to address course performance/grade issues. SFA can continue to accept grades as reported by the institution per the grade policy. SFA is seeking guidance from the Board concerning the full-time continuous enrollment policy.

The current grade policy is as follows:

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.

II. DETERMINING ELIGIBILITY
D. Special Issues Related to Determining Eligibility

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.

The current full-time, continuous enrollment policy is as follows:

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.

II. DETERMINING ELIGIBILITY

4. Continuous Full-Time Enrollment

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

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

(a) Fifteen (15) 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 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.

The process for appealing determinations of ineligibility is as follows:

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.

II. DETERMINING ELIGIBILITY

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.
      (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.

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.

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.
1) There is no deadline for appeals. Appeals are received and considered year-round.

3. Discuss temporary debt relief for state forgivable loan borrowers.

On motion by Dr. Keenum, seconded by Dr. Burnett, all Board Members legally present and participating voted unanimously to adopt an emergency rule to allow student loan borrowers to request a hardship deferment as a result of the COVID-19 pandemic.

The rules and regulations of state forgivable loans outline provisions for an initial grace period and the following types of deferment: service, residency, in-school, temporary disability, and military. No provision is made for a hardship deferment. In anticipation of the economic downturn expected as a result of the COVID-19 pandemic, the Board may consider temporarily authorizing provisions for a hardship deferment of no more than six months to be granted upon written request from borrowers in the following programs:

- Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)
- Critical Needs Teacher Forgivable Loan (CNTP)
- Teacher Education Scholars Forgivable Loan (TES)
- William Winter Alternate Route Teacher Forgivable Loan (WWAR)
- William Winter Teacher Forgivable Loan (WWTS)
- Health Care Professions Forgivable Loan (HCP)
- Nursing Education Forgivable Loan, BSN (NELB); RN to BSN (NELR); MSN (NELM); RN to MSN (NERM); and Ph.D./DNP (NELP)
- Family Protection Specialist Social Worker Forgivable Loan (SWOR)
- Counselor and School Administrator Forgivable Loan (CSA)
- Graduate Teacher Forgivable Loan (GTS)
- Southern Region Education Board Doctoral Scholars Forgivable Loan (SDSP)
- Critical Needs Dyslexia Therapy Teacher Forgivable Loan (CNDT)
- Nursing Teacher Stipend (NTSP)
- State Dental Education Forgivable Loan (DENT)
- State Medical Education Forgivable Loan (MED)
- Southern Regional Education Board Regional Contract Forgivable Loan (SREB)
- Graduate and Professional Degree Forgivable Loan (STSC)
- Veterinary Medicine Minority Forgivable Loan (VMMP)
- Speech-Language Pathologists Forgivable Loan (SLPL)

Below is an excerpt from the General Administration Rules and Regulations with suggested language to authorize provision of a hardship deferment.

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.

V. Loan Repayment and Servicing Process

E. 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
   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 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.

6. Hardship Deferment

a) A loan recipient who is unable to make payments because of financial hardship as a result of COVID-19 may request deferment.

b) The hardship deferment must be requested in writing to the loan servicer along with an explanation for the request.
c) The hardship deferment may be approved for a total period of time not to exceed six (6) months.

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.

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Jennifer Rogers
Director, Mississippi Postsecondary Education Financial Assistance Board
ITEMS FOR CONSIDERATION

1. Presentation of FY 2021 Budget Scenarios and Expectations

A Powerpoint presentation will be shown to explain the current budget situation and to provide a framework for discussing items 2 and 3.

2. Discuss the Adoption of ACT Superscores for State Aid Eligibility

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. The IHL Office of Strategic Research conducted an analysis of ACT score data from more than 150,000 students attending a Mississippi public or private high school who took the ACT between February 2012 and November 2019. Based on this information, the IHL Board changed the IHL Admission Policy from using ACT Composite scores to ACT Superscores. Other institutions are expected to follow suit. The Postsecondary 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.

What is ACT Superscoring?

ACT Superscoring takes the highest ACT subject test score (English, reading, math, and science) across all administrations, and recalculates a composite score based on the highest subtest scores:

<table>
<thead>
<tr>
<th>Test Date</th>
<th>English</th>
<th>Math</th>
<th>Reading</th>
<th>Science</th>
<th>Composite</th>
</tr>
</thead>
<tbody>
<tr>
<td>February</td>
<td>17</td>
<td>18</td>
<td>19</td>
<td>21</td>
<td>19</td>
</tr>
<tr>
<td>April</td>
<td>19</td>
<td>19</td>
<td>20</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>June</td>
<td>19</td>
<td>18</td>
<td>22</td>
<td>22</td>
<td>20</td>
</tr>
<tr>
<td>Superscore</td>
<td>19</td>
<td>19</td>
<td>22</td>
<td>22</td>
<td>21</td>
</tr>
</tbody>
</table>

Who benefits from ACT Superscoring?

- Data shows that students who have the opportunity to take the ACT multiple times benefit the most from ACT superscoring.
- Students who take the ACT twice generally experience a half-point (+0.45) increase in their superscored composite score.
- Students who take the ACT five times generally experience a one point (+0.97) increased in their superscored composite score.
- Of the students who take the ACT five times, White (62.9%) outnumber African-American (27.9%) students by a 2:1 ratio.

How will ACT Superscoring impact state aid?

SFA conducted additional analysis on the data analyzed by the Office of Strategic Research to determine how many of the students who met the ACT requirement using Superscoring also met the other eligibility requirements for MESG or HELP. To qualify for MESG, SFA looked for students with an ACT Superscore of 29, a high school GPA
of 3.5, and enrollment in a Mississippi institution. To qualify for HELP, SFA looked for students with an ACT Superscore of 20, a 2.5 high school GPA, a Pell-eligible EFC, and enrollment in a Mississippi institution.

ACT Superscoring will result in about 350 additional high school graduates establishing eligibility for MESG each year. The average annual cost increase will be about $770,000. ACT Superscoring will result in about 550 additional high school graduates establishing eligibility for HELP each year. The average annual cost increase will be $3.4 million. On average, an additional 900 students will qualify for state aid each year, and the average annual cost to award these students will be an additional $4.1 million.

<table>
<thead>
<tr>
<th>Graduation Year</th>
<th>MESG-Eligible 29 ACT Superscore</th>
<th>HELP-Eligible 20 ACT Superscore</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>291</td>
<td>524</td>
</tr>
<tr>
<td>2018</td>
<td>372</td>
<td>556</td>
</tr>
<tr>
<td>2019</td>
<td>374</td>
<td>566</td>
</tr>
<tr>
<td>Average</td>
<td>346</td>
<td>549</td>
</tr>
<tr>
<td></td>
<td>$ 647,766</td>
<td>$ 3,213,168</td>
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<tr>
<td></td>
<td>$ 828,072</td>
<td>$ 3,409,392</td>
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<tr>
<td></td>
<td>$ 832,524</td>
<td>$ 3,470,712</td>
</tr>
<tr>
<td></td>
<td>$ 769,454</td>
<td>$ 3,364,424</td>
</tr>
</tbody>
</table>

3. **Discuss the FY2022 Budget Request**

The annual budget request and corresponding five-year strategic plan are due to the Legislative Budget Office in July. SFA will draft the budget request and strategic plan to present to the Board in the July 1, 2020 meeting. SFA requests direction from the Board regarding the formulation of the request.