

AGENDA

**MISSISSIPPI POST-SECONDARY EDUCATION
FINANCIAL ASSISTANCE BOARD**



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

April 21, 2021 at 9:00 a.m.

Teleconference: 1-888-822-7517, Access code: 2791682#
Zoom: <https://itsmsgov.zoom.us/j/83580478752>
Password: 318470

Agenda

CALL TO ORDER

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ADJOURNMENT

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BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a regular meeting on Wednesday, January 13, 2021 at 9:00 a.m. Due to recommendations from the Mississippi State Department of Health for social distancing due to the coronavirus, members of the Board participated in the meeting remotely via Zoom or teleconference. 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 member(s) participated via Zoom or teleconference:

- Debbi Braswell, MAICU appointee
- Ben Burnett, MAICU appointee
- Barney Daly, Lt. Governor's appointee
- Tyrone Jackson, MCCB institutional appointee
- Mark Keenum, IHL institutional appointee
- Ann Lamar, IHL Board appointee
- Dolly Marascalco, MCCB appointee
- Sharon Ross, Governor's appointee
- Jim Turcotte, Governor's appointee and Chairman

Also in attendance remotely were:

- Meg Harris, Assistant Director of Operations, Student Financial Aid
- Jennifer Rogers, Director of Student Financial Aid and Postsecondary Board Director
- Kell Smith, Director of Communications and Legislative Services, Mississippi Community College Board
- Jay Woods, Special Assistant Attorney General, Universities Division
- Apryll Washington, Assistant Director of Policy and Planning, Student Financial Aid

The meeting was called to order by Chairman Turcotte.

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On motion by Ms. Marascalco and seconded by Mr. Daly, all Board Members legally present and participating voted unanimously to approve the minutes of the board meeting held on September 24, 2020 as originally drafted.

ITEMS FOR CONSIDERATION

Item 1: Ms. Rogers presented an overview of the 2020 Annual Report. On motion by Ms. Lamar, seconded by Dr. Burnett, all Board members legally present and participating voted unanimously to approve the 2020 Annual Report of the State-Supported Student Financial Aid Programs for submission to the Mississippi Legislature.

1. **Review and Approve the 2020 Annual Report of the State-Supported Student Financial Aid Programs for Submission to the Mississippi Legislature**

The 2020 Annual Report was submitted under separate cover as Exhibit 1.

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Some highlights of the report include the following:

Awards (p. 5-7):

- 26,831 state-supported awards (up 3.4%), totaling \$45.5 million (up 7.9%) (p. 7)
- Average award amount \$1,696, up \$70 from prior year due to tuition increases, since HELP awards are tied to tuition
- 26,322 individual recipients (up 855 students or 3.4%)

Recipients (p. 8-9):

- Every county represented
- 90.5% Dependent; 9.5% Independent
- 41% Male; 59% Female
- 98% aged 16-24
- 20% self-identify as African American; 71% as Caucasian
- 34% earn below \$48K; 50% earn below \$75K; 50% earn over \$75K

Appropriation/Budget/Expenses/Funding Disparity (pp. 10-11):

- \$41.72 million appropriated in General Funds (up \$2.1 million or 5.2%)
- \$1.34 million appropriated in Spending Authority (down \$1.3 million or 49%)
- \$43.06 million original appropriation and operating budget
- \$2.5 million deficit appropriation of general funds and \$1.5 million spending authority
- \$47.06 million final appropriation and operating budget
- \$45.51 million expended on awards
- \$1.14 million expended on administration (2.4% of budget); breakdown: \$700K salaries/benefits, \$200K IHL; \$225K application, cybersecurity, ECSI, etc.
- \$47.01 million total expended
- \$48K unspent from *current year* collections; available for carryover
- Funding disparity of \$4 million

Breakdown of Awards by Institution and Type (pp. 12-13):

- 57% of awards, 73% of funds to 4-yr publics; 35% of awards, 16% of funds to 2-yr publics; 8% of awards, 10% of funds to privates
- 99% Grants; 1% Loans
- 97% Undergraduate; 3% Graduate

Charts of Awards and Amounts by Program Over Time (pp. 14-17)

Loan Repayment (pp. 18-24)

- 2,586 accounts under management (3% accounts in school/grace/deferment; 6% service; 7% money; 8% money, but delinquent; 62% default; 14% closed)
- \$1.26 million collected
- Overall default rate is 10% (same as last year)

Summary: The Office requests approval to submit the 2020 Annual Report of State-Supported Student Financial Aid Programs to the Legislature.

Item 2: Ms. Rogers presented a copy of the proposed updated deficit request letter, noting some changes would be made to the list of recipients of the carbon copies due to changes to the makeup of the Senate Appropriations Subcommittees. On motion by Dr. Keenum, seconded by Mr. Daly, all Board members legally present and participating voted unanimously to approve the letter with changes to the recipient list.

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2. Discuss and Approve Updated Deficit Request

According to the Legislative Budget Office (LBO), the Legislature is drafting a bill to provide additional appropriations for agencies early in the session. If an additional appropriation for SFA is to be included, LBO needs an updated letter of request that outlines all factors affecting the request. The updated letter is included as Exhibit 2.

Summary: The Office requests approval to submit the revised letter requesting additional appropriations.

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Exhibit 2

3825 Ridgewood Rd.
Jackson, MS 39211
P 601.432.6997
F 601.432.6527
www.msfinancialaid.org



April 15, 2021

The Honorable Briggs Hopson, Chairman
Senate Appropriations Committee
400 High Street
Jackson, MS 39201

The Honorable John Read, Chairman
House of Representatives Appropriations Committee
400 High Street
Jackson, MS 39201

Dear Chairman Hopson and Chairman Read:

I am writing to request your assistance in obtaining \$6.1 million in deficit funding for Student Financial Aid (SFA) for FY 2021. The funding request includes \$5.6 million in general funds and \$0.5 million in spending authority. A previous letter of request was submitted on September 3, 2020, in which SFA requested \$6.11 million, including \$5.61 million in general funds and \$0.5 million in spending authority. SFA expected the request to decrease before the 2021 Legislative Session, as is the case most years. Unfortunately, the anticipated need has not decreased substantially at this time.

The original FY 2021 appropriation for Student Financial Aid 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). Upon receiving the original appropriation, SFA knew the funds were insufficient to fully fund the three undergraduate grant programs and prepared to prorate all awards as prescribed by statute. Legislators verbally directed SFA to make full award offers to all eligible students and to request additional funds mid-year. For that reason, SFA did not prorate and now requests additional funds.

An explanation is needed to understand why the request has not decreased substantially since the request was made in early September as would normally be expected. In most years, SFA awards about 55-60% of aid during the fall term and 40-45% of aid during the spring term. This is because some students lose eligibility from one semester to the next based on failure to maintain the required GPA or failure to complete the required 15 credit hours. SFA will not have accurate award figures for the spring term until mid-February after all schools submit their enrollment files. However, SFA does not anticipate the decrease in aid eligibility expected during a typical spring

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term. Because of the pandemic, some schools have implemented temporary pass/fail grading policies that are more lenient than regular grading policies. Therefore, fewer students are expected to lose state aid eligibility due to grades. Also, because of the pandemic, SFA has received and processed 50% more appeals related to the full-time enrollment requirement than in previous years.

SFA respectfully requests that additional funds be provided as early in the Legislative Session as possible to allow SFA to disburse the funds early in the term. Doing so will ensure that all students are able to pay their tuition, purchase their books, and cover other college-related expenses in a timely manner. Without this deficit appropriation, the Office of Student Financial Aid will prorate all undergraduate grant awards by 13% in accordance with *Mississippi Code of 1972, Annotated* § 37-106-14. Because the entire proration will be applied to spring awards rather than fall and spring, the result will be a reduction of about 26% to each spring award. Approximately 26,000 students, representing 82 counties and attending 30 public and private colleges and universities, will be impacted.

Thank you for your assistance with this request. I look forward to working with you to provide full awards to all eligible students this year. Please let me know if I may provide additional information about this request.

Sincerely,



Jennifer Rogers
Director of Student Financial Aid
Director, Postsecondary Education Financial Assistance
Board

cc: Lt. Governor Delbert Hosemann
Speaker Philip Gunn
Chairman Jim Beckett
Chairman Jenifer Branning
Howard Brown, Legislative Budget Office
Porscha Miner, Legislative Budget Office
Lee Anne Robinson, Legislative Budget Office
Corbin Stanford, Legislative Budget Office

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Item 3: The Board discussed the 2021 meeting schedule. Ms. Rogers will confer with Dr. Turcotte and send out Doodle Polls to determine the best dates for the April, June, September, and December meetings. The Board would like to hold additional meetings to continue its strategic planning discussions. The Board wishes to hold its next strategic planning meeting in mid-February, and the meeting should include an advisory committee of financial aid professionals, who will be named by Chairman Turcotte in consultation with the Board. During the February meeting, the Board will consider the “one-grant” proposal developed by the Financial Aid Directors in 2018.

3. Discuss 2021 Meeting Schedule

The Board will need to meet according to the following schedule in 2021:

January 13 – approve Annual Report
April – approve FY 2022 budgets
June – approve FY 2023 budget request
September – approve legislative requests
December – subject to call

The Board may choose to continue its strategic planning discussions during the regular meetings or meet separately for that purpose.

ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

EXECUTIVE SESSION IF DETERMINED NECESSARY

The Board did not consider the need to enter Executive Session.

STRATEGIC PLANNING DISCUSSION

The Board held a strategic planning discussion, the minutes for which were recorded separately and are maintained with the materials for the December 17, 2020 Strategic Planning Meeting.

ADJOURNMENT

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



Director, Mississippi Postsecondary Education Financial
Assistance Board

REGULAR AGENDA

1. Presentation of Update to the FY 2021 Appropriation and Allocation

Summary:

The Mississippi Office of Student Financial Aid presents an updated appropriation and appropriation allocation for Fiscal Year 2021 due to receipt of deficit appropriations during the 2021 Legislative Session. The 2021 Mississippi Legislature passed *SB 2879, Appropriation; additional appropriations for Institutions of Higher Learning*. The original FY 2021 appropriation, shown below, was \$43,421,128. The deficit appropriation provides an additional \$3,600,000 in real dollars from the Capital Expense Fund and \$500,000 in Spending Authority for Student Financial Aid for a total final appropriation of \$47,521,128. The funds were allocated to support the undergraduate grants.

Chart 1

FY 2021 Appropriation			
Source	Original Appropriation	Deficit SB2879	Final Appropriation
General Funds	\$42,085,128		\$42,085,128
Capital Expense Funds		\$3,600,000	\$3,600,000
Spending Authority	\$1,336,000	\$500,000	\$1,836,000
TOTAL AVAILABLE	\$43,421,128	\$4,100,000	\$47,521,128

Recommendation:

No action is required.

2. Presentation of FY 2022 Appropriation and Approval of Appropriation Allocation

Summary:

The Mississippi Office of Student Financial Aid presents the Fiscal Year 2022 Appropriation and requests approval of the appropriation allocation for the 2021-22 aid year. The 2021 Mississippi Legislature passed *SB 2911, Appropriation; IHL – Student Financial Aid*. As shown in Chart 2 on page 10, SFA will receive \$47,107,957 in General Funds and \$3,336,000 million in Special Funds, but \$2 million of the special funds are earmarked for a new loan repayment program.

The General Fund appropriation is about \$1.2 million less than we requested in our reduced budget request, but the total appropriation is about \$100,000 more than our reduced budget request, \$7 million more than the original FY 2021 appropriation (\$5 million more in general funds alone) and about \$2.9 million more than the final FY 2021 appropriation.

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Chart 2:

FY 2022 Appropriation					
	FY 21	Revised	FY22 Appropriation		
	Actuals	FY22	FY22 Appropriation	(+/-) FY21	(+/-) Request
	Amount	Request	Amount		
Total General Funds	\$ 42,085,128	\$ 48,341,177	\$ 47,107,957	\$ 5,022,829	(\$ 1,233,220)
Total Special Funds	\$ 1,336,000	\$ 2,000,000	\$ 3,336,000	\$ 2,000,000	\$ 1,336,000
Original Appropriation	\$ 43,421,128	\$ 50,341,177	\$ 50,443,957	\$ 7,022,829	\$ 102,780
Deficit General Funds	\$ 3,600,000	\$ -	\$ -	(\$ 3,600,000)	\$ -
Def. Special Funds	\$ 500,000	\$ -	\$ -	(\$ 500,000)	\$ -
Deficit Appropriation	\$ 4,100,000	\$ -	\$ -	(\$ 4,100,000)	\$ -
FINAL APPROPRIATION	\$ 47,521,128	\$ 50,341,177	\$ 50,443,957	\$ 2,922,829	\$ 102,780

Allocation:

Miss. Code Ann. § 37-106-14 (2) requires the Board to award grants first and limit loans on a first-come, first-served basis with preference for renewals only if funding is sufficient. The appropriation is nearly adequate to award all grants projected at this time. However, funding is not adequate to award loans, except those that receive specific appropriation through the appropriation bill. In some specific appropriation cases, the appropriation bill *requires* funding, and in other cases, the appropriation bill *allows* funding. The appropriation bill provides specific appropriation for certain programs as follows:

- Required funding - SREB Regional Contract Program (SREB):
Section 4. It is the intention of the Legislature that...the Board...shall expend...an amount not exceeding the funding necessary, contingent upon the availability of qualified applicants, for nine (9) new entering optometry students and the number of returning optometry students who received funding under the program during the preceding school year.
- Required funding – NEW Winter-Reed Teacher Loan Repayment Program (WRLR): *Section 12. Of the funds appropriated in Section 2, Two Million Dollars (\$2,000,000.00) shall be derived from funds in the Education Enhancement Fund deposited pursuant to Sections 27-65-75 and 27-67-31 Mississippi Code of 1972. This amount shall be used for the William F. Winter and Jack Reed, Sr. Teacher Loan Repayment Program, HB 1179 Regular Session.*
- Allowed funding - Speech-Language Pathologist Forgivable Loan (SLPL):

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Section 10. Of the funds appropriated in Section 1, an amount not to exceed Seventy Thousand Dollars (\$70,000.00) is provided for the Speech-Language Pathologists Loan Forgiveness Program....

Chart 3 on page 12 shows the FY 2022 Proposed Allocation. The MBR Awards and Amounts are the original budget created for the MBR in July 2020. The Projected Awards and Amounts are the reduced budget projections revised during the 2021 Legislative session to better reflect the projected need. The AOB Amount is the proposed allocation based on the appropriation, and the final column represents the deficit appropriation needed that could be needed. The proposed allocations are as follows:

- Fund administrative budget objects as projected.
- Prorate grant budgets (MTAG, MESHG, and HELP) by 4.28%, but make full award offers. The Board can choose to request deficit funds if needed or prorate in the spring 2022 term.
- Award no forgivable loans, new or renewal, except SREB.
- Award 9 new contract seats under the SREB Regional Contract Program, as required in Section 4.
- Award the Law Enforcement Officers and Nissan Scholarship Programs, which are funded separately.
- Award the new Winter-Reed Teacher Repayment Program, as required in Section 12.

Recommendation:

Board staff recommends approval of this item.

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Chart 3						
FY22 Allocation						
Program	Original FY22 Request (MBR)		Revised FY22 Request (Projections)		FY22 Appropriation (AOB)	Potential Deficit
	Awards	Amount	Awards	Amount	Amount	Amount
Salaries, Wages and Fringes		\$ 718,917		\$ 718,917	\$ 718,917	\$ -
Travel		\$ 8,000		\$ 8,000	\$ 8,000	\$ -
Contractual Service		\$ 550,000		\$ 550,000	\$ 550,000	\$ -
Commodities		\$ 10,000		\$ 10,000	\$ 10,000	\$ -
Equipment		\$ 10,000		\$ 10,000	\$ 10,000	\$ -
Total Administration		\$ 1,296,917		\$ 1,296,917	\$ 1,296,917	\$ -
MTAG	19,331	\$ 11,211,919	17,860	\$ 10,144,594	\$ 9,710,362	\$ 434,231
MESG	3,814	\$ 9,152,582	3,814	\$ 8,734,060	\$ 8,360,206	\$ 373,854
HELP	5,295	\$ 34,901,611	4,607	\$ 29,481,560	\$ 28,219,626	\$ 1,261,934
Total MTAG/MESG/HELP	28,440	\$55,266,112	26,281	\$ 48,360,214	\$ 46,290,194	\$ 2,070,020
Teacher Programs:						
GTS (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
CSA (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
CNDT (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
Nursing Programs:						
NELB	0	\$ -	0	\$ -	\$ -	\$ -
NELM (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
NELP (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
NELR	0	\$ -	0	\$ -	\$ -	\$ -
NERM (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
NTSP (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
Health/Science Programs:						
SLPL	0	\$ -	0	\$ -	\$ -	\$ -
SREB	26	\$ 499,200	26	\$ 499,200	\$ 672,000	\$ -
Total Forgivable Loans	26	\$ 499,200	26	\$ 499,200	\$ 672,000	\$ -
LAW	16	\$ 184,000	13	\$ 144,846	\$ 144,846	\$ -
Nissan	4	\$ 40,000	4	\$ 40,000	\$ 40,000	\$ -
NEW Winter-Reed	0	\$ -	0	\$ -	\$ 2,000,000	\$ -
Total Other	20	\$ 224,000	17	\$ 184,846	\$ 2,184,846	\$ -
Total Programs	28,486	\$55,989,312	26,324	\$ 49,044,260	\$ 49,147,040	\$ 2,070,020
TOTAL SFA ALLOCATION	28,486	\$57,286,229	26,324	\$ 50,341,177	\$ 50,443,957	\$ 2,070,020
Total General Funds		\$56,026,229		\$ 48,341,177	\$ 47,107,957	\$ 1,406,020
Special Funds/Spend Auth						
SA - Investments		\$ 40,000		\$ 40,000	\$ 40,000	\$ -
SA - Collections		\$ 1,200,000		\$ 1,940,000	\$ 1,276,000	\$ 664,000
SA - LAW		\$ 20,000		\$ 20,000	\$ 20,000	\$ -
SA - Other/Winter-Reed		\$ -		\$ -	\$ 2,000,000	\$ -
Total Special Funds		\$ 1,260,000		\$ 2,000,000	\$ 3,336,000	\$ 664,000
TOTAL SFA APPROPRIATION		\$57,286,229		\$ 50,341,177	\$ 50,443,957	\$ 2,070,020

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3. Approve Winter-Reed Teacher Loan Repayment Program Rules and Regulations

Summary:

The 2021 Legislature passed H.B. 1179, which establishes the William F. Winter and Jack Reed, Sr., Teacher Loan Repayment Program to provide financial support in the form of undergraduate student loan repayment for Mississippi teachers during their first three years of teaching service. The program will directly pay off a portion of a new teacher's student loans each year for up to three years if the new teacher is fully licensed and teaches full-time in a Mississippi public school. The payoff amount increases in each of the teacher's first three years to provide additional incentive to keep teachers in their positions. The payoff amount is also higher for new teachers in Critical Shortage areas. The Winter-Reed Teacher Loan Repayment Program also replaces various forgivable loan programs that have been unfunded for many years. The legislation gives the Postsecondary Board the authority to promulgate rules for the program.

The Office requests Board approval of the Winter-Reed Teacher Loan Repayment Program Rules and Regulations to be effective July 1, 2021.

See Exhibit 1 on page 15.

Recommendation:

Board approval is recommended, contingent upon completion of the Administrative Procedures Act process.

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Exhibit 1

Title 10: Education Institutions and Agencies

Part 685: Winter-Reed Teacher Loan Repayment Program (WRTR) Rules and Regulations

Part 685 Chapter 1: Winter-Reed Teacher Loan Repayment Program (WRTR) Rules and Regulations

Rule 1.1 Winter-Reed Teacher Loan Repayment Program (WRTR) Rules and Regulations. The William F. Winter and Jack Reed, Sr. Teacher Loan Repayment Program was established by the 2021 Legislature. These Rules and Regulations are promulgated to govern the program and are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board").

I. GENERAL ELIGIBILITY

- A. The applicant must be a U.S. citizen.
- B. The applicant must have graduated with a bachelor's degree from an institution of higher learning that is regionally accredited by the Southern Association of Colleges and Schools (SACS) or a comparable accreditation body.
- C. The applicant must have obtained a standard five-year educator's license from the State Board of Education.
- D. First-time applicants must be first-year teachers, and renewal applicants must be second- or third-year teachers.
- E. 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.
- F. 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.
- G. 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 educational expenses. *Perkins loans and loans attained for receiving a master's degree do not qualify for repayment under WRTR.*

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- H. 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.
- 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 the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of September 15 of the teacher's first year of teaching. The deadline for applications submitted the inaugural 2021-2022 academic year will be extended to December 15, 2021.
 - 2. Submit the following documents to the Board by October 15. The deadline for the following documents to be submitted for the inaugural 2021-2022 academic year will be extended to January 15, 2022.
 - a) Proof of the applicant's current, standard, five-year Mississippi educator's license.
 - b) 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.
 - c) A completed Loan Data Verification form.
 - d) Documentation from the lender or loan servicer for state, local, or commercial loans that shows the loan's current balance, status (deferred, repayment, etc.), type, and date of disbursement.
- B. Renewal applicants must:
 - 1. Complete the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of September 15 of the teacher's second or third year of teaching.
 - 2. Submit the following documents to the Board by October 15 of the teacher's second or third year of teaching.

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- a) 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.
- b) A completed Loan Data Verification form.
- c) Documentation from the lender or loan servicer for state, local, or commercial loans that shows the loan's current balance, status (deferred, repayment, etc.), type, and date of disbursement.

III. AWARD RECIPIENTS

- 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 WRTR.*
- B. Recipients shall be selected on a first-come, first-served basis of all eligible applicants and shall be limited to one hundred fifty (150) first-time, first-year recipients each year. After three years, the program will never award more than 450 recipients each year.
- C. Among first-time, first-year teacher recipients, priority consideration shall be given to persons who are teaching in a public school district designated as a geographical critical teacher shortage area by the State Board of Education.
- D. In the second and subsequent years of the program, priority consideration shall first be given to renewal applicants.

IV. AMOUNT AND LENGTH OF LOAN REPAYMENT

- A. Awards for recipients who have signed a contract to teach in a public school district that is not designated as a geographical critical teacher shortage area by the State Board of Education shall be as follows:
 1. One thousand five hundred dollars (\$1,500) for the first year of teaching or the balance of the loan, whichever is less;
 2. Two thousand five hundred dollars (\$2,500) for the second year of teaching or the balance of the loan, whichever is less;

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3. Three thousand five hundred dollars (\$3,500) for the third year of teaching or the balance of the loan, whichever is less.
- B. Awards for recipients who have signed a contract to teach in a public school district that is designated as a geographical critical teacher shortage area by the State Board of Education shall be as follows (NOTE: Designation as a Title I school does not necessarily mean that the school qualifies as a geographical critical teacher shortage area):
1. Four thousand dollars (\$4,000) for the first year of teaching or the balance of the loan, whichever is less;
 2. Five thousand dollars (\$5,000) for the second year of teaching or the balance of the loan, whichever is less, provided the recipient continues to teach in the same public school district or another public school district designated a geographical shortage area by the State Board of Education;
 3. Six thousand dollars (\$6,000) for the third year of teaching or the balance of the loan, whichever is less, provided the recipient continues to teach in the same public school district or another public school district designated a geographical shortage area by the State Board of Education;
- C. Renewal applicants who move to another public school district shall be eligible to receive a renewal award based on the amount allowed under the program in the new district where the teacher is employed.
- D. The annual award amount shall never exceed the outstanding balance of the qualifying undergraduate educational loan.
- E. Awards shall be granted annually, and recipients shall have no obligation to seek a future award.
- F. 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 receiving a WRTR award will not be eligible for repayment through the WRTR program.
- G. Funds are provided for the repayment of undergraduate loans only.

V. RECIPIENT RESPONSIBILITIES

- A. The recipient must maintain a standard five-year Mississippi educator's license while participating in the program.

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- B. The recipient must teach full-time for the full year in grades kindergarten through twelve (K-12) in the State of Mississippi in the public school district or public charter school where the applicant was initially awarded.
- C. By May 31 at the conclusion of the recipient's contract year, the recipient must submit to the Board an annual Contract Completion Form. The form must be received for the Board to disburse the offered award amount to the loan servicer.
- D. While receiving funds, the WRTR 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 WRTR recipient's student MAAPP account online.

Source: *Miss. Code Ann.* § 37-106-36.

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4. Approve Updates to APA Part 601 Authority and Responsibilities, Chapter 3, Rule 3.1 to Change the Authority of the Postsecondary Board Over Programs

Summary:

The 2021 Leg passed H.B. 1179, which establishes the William F. Winter and Jack Reed, Sr., Teacher Loan Repayment Program and repeals the following teacher forgivable loan programs as of July 1, 2021: Section 37-106-35, Assistant Teacher Forgivable Loan Program; Section 37-106-37, Teacher Education Scholars Forgivable Loan; Section 37-106-57, William F. Winter Teacher Forgivable Loan; Section 37-106-77, Mississippi Teaching Fellows Forgivable Loan; and Section 37-106-79, Teacher Education Alternate Route Certification Scholars Program. Section 37-106-55 was previously set to repeal the Critical Needs Teacher Forgivable Loan Program and Critical Needs Alternate Route Teacher Forgivable Loan Program on July 1, 2021.

The Office requests Board approval to update the list of programs over which the Postsecondary Board maintains authority, effective July 1, 2021.

See Exhibit 2 on page 20.

Recommendation:

Board approval is recommended, contingent upon completion of the Administrative Procedures Act process.

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Exhibit 2

Title 10: Education Institutions and Agencies

Part 601: Authority and Responsibilities

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:

Program Name	Authorizing Code Section
Undergraduate Grant and Scholarship Programs (Parts 610-619)	
Mississippi Resident Tuition Assistance Grant (MTAG)	<i>Miss. Code Ann. § 37-106-29</i>
Mississippi Eminent Scholars Grant (MESG)	<i>Miss. Code Ann. § 37-106-31</i>
Higher Education Legislative Plan for Needy Students (HELP)	<i>Miss. Code Ann. § 37-106-75</i>
Law Enforcement Officers and Firemen Scholarship Program (LAW)	<i>Miss. Code Ann. § 37-106-39</i>
Southwest Asia Prisoner of War/Missing in Action Scholarship Program (POW) – <i>Inactive</i>	<i>Miss. Code Ann. § 37-106-41</i>
Nissan Scholarship (NISS)	<i>Miss. Code Ann. § 37-106-11</i>
Graduate Grant and Scholarship Programs (Parts 620-629)	
Mississippi Public Management Graduate Intern Program (PMGT)	<i>Miss. Code Ann. § 37-106-43</i>
Undergraduate Forgivable Loan Programs (Parts 630-649)	
Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)	<i>Miss. Code Ann. § 37-106-55</i>
Critical Needs Teacher Forgivable Loan (CNTF)	<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>
Undergraduate and Graduate Forgivable Loan Programs (Parts 650-659)	
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>
Graduate Forgivable Loan Programs (Parts 660-679)	
Counselor and School Administrator Forgivable Loan (CSA)	<i>Miss. Code Ann. § 37-106-47</i>

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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>
Loan Repayment and Other Programs (Parts 680-689)	
Mississippi Teacher Loan Repayment Program (MTLR)	<i>Miss. Code Ann. § 37-106-57</i>
Teacher Education Alternate Route Certification Scholars Forgivable Loan (TESA)	<i>Miss. Code Ann. § 37-106-79</i>
Winter-Reed Teacher Loan Repayment Program (WRLC)	<i>Miss. Code Ann. § 37-106-36</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. § 37-106-36; 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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5. **Approve Updates to APA Part 605: General Administration Rules and Regulations to Implement Process for Verifying Parent Marital Status, Section I.C.4.b).**

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). Therefore, the Office needs a way to verify and resolve conflicting information.

This same request was submitted to the Board in September 2019. The Board asked the Office to pursue other avenues for receiving the needed information. The Office has since met with financial aid directors at the institutions and has looked into alternatives to verification, but few alternatives exist, and the problem persists.

The Office requests approval of the following updates to the General Administration Rules and Regulations to codify the process for verifying parent marital status for student's applying for need-based aid.

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

- 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.

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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:

Board approval is recommended, contingent upon completion of the Administrative Procedures Act process.

6. Updates and Announcements