

MISSISSIPPI POST-SECONDARY EDUCATION FINANCIAL ASSISTANCE BOARD



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

April 11, 2023, at 2:30 p.m.

Teleconference: 1-888-822-7517, Access code: 2791682#
Zoom: <https://itsmsgov.zoom.us/j/88523370473>

Agenda

CALL TO ORDER

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AGENDA

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ADJOURNMENT

MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a regular meeting on Tuesday, January 17, 2023 at 1:00 p.m. 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 remotely:

- Ben Burnett, MAICU appointee
- Barney Daly, Lt. Governor's appointee
- Isabelle Higbee, MAICU appointee
- Tyrone Jackson, MCCB institutional appointee
- Sharon Ross, Governor's appointee
- Jim Turcotte, Governor's appointee and Chairman
- Dianne Watson, MCCB appointee

The following member(s) did not participate:

- Steven Cunningham, IHL Board appointee
- Mark Keenum, IHL institutional appointee

Also in attendance either in person or remotely were:

- Jennifer Rogers, Director of Student Financial Aid and Postsecondary Board Director
- Meg Harris, Assistant Director of Operations, Student Financial Aid
- Apryll Washington, Assistant Director of Policy and Planning, Student Financial Aid
- Molly Minta, Reporter, *Mississippi Today*
- Melissa Temple, Director of Nursing, IHL

The meeting was called to order at 1:04 p.m. by Chairman Turcotte.

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On motion by Barney Daly and seconded by Dr. Tyrone Jackson, all Board Members legally present and participating voted unanimously to approve the minutes of the board meeting held on September 21, 2022, as originally drafted.

ITEMS FOR CONSIDERATION

Item 1: Dr. Jennifer Rogers presented the 2022 Annual Report of the State-Supported Student Financial Aid Programs for review and approval to submit to the Mississippi Legislature. On motion by Mr. Daly, seconded by Dr. Ben Burnett, all Board Members legally present and participating voted unanimously to approve the 2022 Annual Report of the State-Supported Student Financial Aid Programs for submission to the Legislature.

1. **Review and Approve the 2022 Annual Report of the State-Supported Student Financial Aid Programs for Submission to the Mississippi Legislature**

The 2022 Annual Report was submitted under separate cover as Exhibit 1.

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Some highlights of the report include the following:

Awards (p. 7):

- 25,015 state-supported awards (down 207 or 0.8%), totaling \$46.1 million (up about \$860K or 1.9%)
- 24,598 individual recipients (down 199 students or 0.8%)
- \$1,842 average award amount (up \$49 or 2.7%)

Recipients (pp. 8-9):

- 24,598 individual recipients
- Every county represented
- 89% Dependent; 11% Independent
- 40% Male; 60% Female
- 97% aged 12-24
- 20% self-identify as African American; 70% as Caucasian
- Income breakdown for dependent students:
 - 22% below \$40K; 25% below \$80K; 53% over \$80K (32% between \$100-\$250K)
- Income breakdown for independent students:
 - 57% earn below \$10K; 11% below \$20K; 32% over \$20K

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

- \$47.11 million appropriated in General Funds (up \$5.02 million or 11.93% over the original FY21 appropriation, but up only \$1.4 million or 3.1% over the final FY21 general fund appropriation)
- \$3.36 million appropriated in Special Source Support (up \$2 million in EEF funds for WRTR)
- \$50.44 million original appropriation and operating budget
- \$3.5 million deficit appropriation of spending authority for the Governor's Emergency Education Relief Fund grant (federal funds)
- \$53.94 million final appropriation (revenues)
- \$50.61 million total expended (expenses)
 - \$46.42 million from general funds on awards
 - \$1.12 million from general funds on administration (2.2% of budget)
 - \$709K salaries/benefits
 - \$435K contractual services (\$235K to IHL, remaining \$200K to application, website, cybersecurity, ECSI, etc.)
- \$3.34 million balance
 - \$0 General Fund balance
 - \$1.6 million Investment/EEF balance (may lapse if not reappropriated)
 - \$1.22 million unspent from *current year* collections; available for carryover
- Funding disparity of \$1.8 million from unfunded loans and loan repayment

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

- 4-Year Publics: 58% of awards, 76% of funds
- 2-Year Publics: 33% of awards, 14% of funds
- Privates: 8% of awards, 8% of funds
- Grants: 99.3% of awards; 97.7% of funds
- Undergraduate: 99.3% of awards; 97.7% of funds

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

Loan Repayment (pp. 18-24)

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- 2,032 accounts under management (4% accounts in school/grace/deferment; 3% current service; 5% current money; 8% delinquent; 72% default; 8% closed current year)
- \$1.4 million collected
- \$130K cost to service loans
- Overall default rate steady at 6%

Detailed program pages:

- Undergraduate grant programs
- Loan repayment program
- Forgivable loan programs
 - Undergraduate
 - Graduate
 - Discontinued but tracked
 - Inactive (not tracked)

Summary: The Office requests approval to submit the 2022 Annual Report of State-Supported Student Financial Aid Programs to the Legislature.

Item 2: Dr. Rogers provided updates on the 2023 Legislative Session related to state aid redesign and to nursing loans. No action was required of the Board.

- 1) The Woodward-Hines Education Foundation convened a state aid redesign task force that met during the latter half of 2022. The task force included Dr. Rogers, Dr. Turcotte, Dr. Jackson and others who serve on or work closely with the Postsecondary Board. The task force also included representatives from the business community and the former director of Get2College as the representative of students and families. After many meetings, the task force agreed upon a proposal to redesign state aid. That proposal was discussed with other constituency groups and ultimately with legislators. Sen. Parks and Rep. Scoggin have both committed to introduce legislation to enact the proposal. The joint House and Senate Universities and Colleges Committee has scheduled a hearing to discuss the proposal on Tuesday, January 24, at 9:00 a.m. Dr. Rogers will present the proposal on behalf of the task force. Dr. Rogers will share bill numbers and updates with the Board as they become available.
- 2) Legislation has been introduced by Sen. Parks to create a loan repayment program for hospital nurses and another loan repayment program for nurse educators. The hospital nurses bill currently contains a provision to repeal the existing nursing forgivable loans. Dr. Rogers will update the Board on the progress of these bills.

2. Update on 2023 Legislative Session

Current areas of interest:

- State aid redesign
- Nursing legislation

Item 3: Dr. Rogers reminded the Board of the general meeting dates for 2023. As has been done in the past, Dr. Rogers will circulate a Doodle Poll to Board members in advance of each meeting to determine the best date. No action was required of the Board.

3. 2023 Meeting Schedule

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The Board will need to meet according to the following schedule in 2023:

- January 17 – approve Annual Report
- April – approve FY 2024 budgets
- June – approve FY 2025 budget request
- September – approve 2024 legislative requests
- December – subject to call

ADDITIONAL AGENDA ITEMS IF NECESSARY

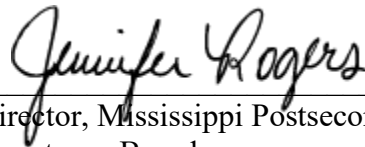
The Board did not consider any additional agenda items.

EXECUTIVE SESSION IF DETERMINED NECESSARY

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

ADJOURNMENT

There being no further business to come before the Board, on motion by Mr. Daly and seconded by Sharon Ross, the meeting adjourned.



Director, Mississippi Postsecondary Education Financial
Assistance Board

REGULAR AGENDA

1. 2023 Legislative Session Update

Summary:

State Aid Redesign – [HB 771, HELP Grant and MTAG Programs; revise level of funding provided to eligible students](#)

- Sen. Rita Parks sponsored SB 2580, and Rep. Donnie Scoggin sponsored HB 771. The bills were identical companion bills that would have implemented all changes proposed by the 2022 State Aid Redesign Task Force that was convened during the summer of 2022 by the Woodward Hines Education Foundation.
- In the Senate, the bill passed Universities and Colleges and Appropriations but then died on the Senate calendar without being considered by the full chamber. The Senate expressed their intent to take up the House version.
- In the House, the bill passed Universities and Colleges and Appropriations. It was then amended on the House floor to restore the four-year HELP grant only to students at the 5 smaller IHL institutions.
- The House version was transmitted to the Senate. The Senate Universities and Colleges committee amended it again to restore the full four years of HELP at all institutions and to add some definitions and guardrails to the “High-Value Pathway” provision. However, the Senate appropriations committee amended it again to strip all the MTAG changes from the bill and to reduce the HELP award for students at four-year institutions to equal the tuition and fees required by the lowest priced IHL (currently MVSU). The Senate appropriations version was cleared again by Senate Universities and Colleges.
- HB 771 went to conference. Rep. Scoggin organized a stakeholder meeting prior to conference week to go through the bill and discuss all concerns. All stakeholders agreed to compromise provisions and expressed their support.
- Despite agreement, some stakeholders still were not comfortable and lobbied against the bill. Opposition was raised on the House floor when the conference report was presented. The bill was recommitted for further conference. Neither the House nor the Senate chose to pursue additional conference or action.
- HB 771 died in conference.

Nursing Loan Repayment – [SB 2373, Skilled Nursing Home and Hospital Nurses Retention Loan Repayment Program; establish](#)

- SB 2373 creates a loan repayment program that provides \$6,000/year in loan repayment for up to 3 years for recent LPN and RN graduates who have gained employment for the first time as full-time nurse in a general acute care hospital or skilled nursing facility.
- The program is funded with \$6 million in ARPA funds, which must be spent by 2026.
- The program replaces the Nurse and Respiratory Therapy Incentive Forgivable Loan Program created last year that we were unable to administer.
- The legislation repealed the existing Nursing Education Forgivable Loan Programs and the Nursing Teacher Stipend Forgivable Loan Program, which have been funded only one year since 2016.

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- SB 2373 was signed into law by the Governor.

Winter-Reed Updates – [SB 2585, William F. Winter and Jack Reed, Sr., Teacher Loan Repayment Program; revise provisions of](#)

- SB 2585 proposed changes to the Winter-Reed Teacher Loan Repayment program to expand eligibility to alternate route teachers and non-first-year teachers.
- The bill passed seamlessly through the regular legislative process.
- The House added language to the Winter-Reed legislation to create a totally separate dual credit scholarship program for students to attend community colleges, a change that sent the bill to conference.
- A conference report codifying only changes to the Winter-Reed program was agreed upon but was not filed by the conference report deadline.
- SB 2585 died in conference.

Dual Credit Scholarship Program – [SB 2487, Mississippi Dual Enrollment/Dual Credit Scholarship Program; establish](#)

- SB 2487 creates a scholarship program for high school students to pay for dual credit/dual enrollment courses.
- The program provides students a lifetime scholarship to purchase 6 credit hours (less than the proposed 15 hours) of dual credit/dual enrollment courses.
- Students will apply for the funds through SFA and SFA will award and disburse funds to the institutions.
- SB 2487 was passed and awaits the Governor's signature.
- The program was funded by SB 2961 in the amount of \$9,823,000.

Recommendation:

No action is required.

2. Update on FY 2023 Awards and Budget

Summary:

As expected, the FY 2023 appropriation was adequate to fully fund the undergraduate grant programs as well as the state forgivable loan programs. For the second consecutive year, the Mississippi Office of Student Financial Aid did not request additional funds mid-year through a deficit appropriation to award state-supported grants.

Recommendation:

No action is required.

3. Presentation of FY 2024 Appropriation and Approval of Appropriation Allocation

The Mississippi Office of Student Financial Aid presents the Fiscal Year 2024 Appropriation, and requests approval of the appropriation allocation for Aid Year 2024.

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Because SFA staff are employees of IHL, decisions about annual cost of living increases are made by IHL leadership. Salary increases and other minor adjustments could impact the administrative line items and cause the need for other adjustments. Therefore, the Board will be asked to approve the final FY24 operating budget during the June meeting when the Board also considers the FY25 budget request.

Summary:

Each year in June, the Board approves the Office's annual budget request, or MBR, for the subsequent fiscal year. Because of the nature of financial aid, the actual fiscal needs of the Office may vary substantially between the time the budget is requested in June and the following spring when legislators are setting budgets and making appropriations for the subsequent fiscal year beginning July 1. For this reason, the Office often submits an informal revised request to the Legislature near the end of the session.

Chart 1 on page 10 includes details of the FY 2023 appropriation, the original FY 2024 MBR, the revised FY 2024 request, and the FY 2024 appropriation.

FY 24 MBR - In the official budget request submitted June 2022, the office requested \$51,971,237 in General Funds, \$2,790,000 in Special Funds, and \$3,200,000 in Re-appropriated Funds.

Revised FY 24 Request - In March 2023, the Office submitted additional information to the appropriations chairs and the Legislative Budget Office to revise the request to \$50,631,667 in General Funds, \$3,950,000 in Special Funds, and \$2,050,000 in Re-appropriated Funds based on actual AY 2023 awards and AY 2024 applications.

FY 24 Appropriation - The 2023 Mississippi Legislature passed *SB 3007, Appropriation; IHL – Student Financial Aid*. SFA will receive \$50,649,256 in General Funds, which is \$17,589 more than was received last year; \$4,740,000 in Special Funds, which is about half of the FY 23 appropriation due to the closeout of the GEER program; and \$2,100,000 in Re-appropriated Funds, which are new funds in the SFA budget. The Legislature made additional funds available to SFA through SB 2961 and SB 2373. In SB 2961, the Legislature provided \$9,823,000 to fund the new dual credit/dual enrollment scholarship program. In SB 2373, the Legislature re-directed federal ARPA funds to SFA for the new nursing loan repayment program.

(+/-) FY23 and (+/-) Revised Request - The total SFA budget is \$73,312,256, which is about \$13.2 million *more* than the FY23 budget and about \$10.7 million more than the revised request. Most of the additional funds are due to the creation and funding of the new dual credit/dual enrollment scholarship program.

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Chart 1:

FY 2024 Appropriation						
Funding Sources	FY 23 Appropriation	FY24 MBR	Revised FY24 Request	FY24 Appropriation	(+/-) FY23	(+/-) Revised Request
General Funds - Sect. 1	\$ 50,631,667	\$ 51,971,237	\$ 50,631,667	\$ 50,649,256	\$ 17,589	\$ 17,589
Total General Funds-Sect. 1	\$ 50,631,667	\$ 51,971,237	\$ 50,631,667	\$ 50,649,256	\$ 17,589	\$ 17,589
Special Funds - Sect. 2						
EEF Funds						
FAITH Funds (new approp)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ -	\$ -
W-R Funds (new approp)	\$ 2,000,000	\$ 50,000	\$ 1,200,000	\$ 2,000,000	\$ -	\$ 800,000
<i>Total EEF Funds</i>	<i>\$ 3,000,000</i>	<i>\$ 1,050,000</i>	<i>\$ 2,200,000</i>	<i>\$ 3,000,000</i>	<i>\$ -</i>	<i>\$ 800,000</i>
Other Funds						
Investments - NISS	\$ 10,000	\$ 20,000	\$ 10,000	\$ -	\$ (10,000)	\$ (10,000)
Collections	\$ 2,990,000	\$ 1,700,000	\$ 1,710,000	\$ 1,730,000	\$ (1,260,000)	\$ 20,000
LAW funds	\$ -	\$ 20,000	\$ 20,000	\$ 10,000	\$ 10,000	\$ (10,000)
GEER funds (Governor)	\$ 3,500,000	\$ -	\$ -	\$ -	\$ (3,500,000)	\$ -
<i>Total Other Funds</i>	<i>\$ 6,500,000</i>	<i>\$ 1,740,000</i>	<i>\$ 1,740,000</i>	<i>\$ 1,740,000</i>	<i>\$ (4,760,000)</i>	<i>\$ -</i>
Total Special Funds-Sect. 2	\$ 9,500,000	\$ 2,790,000	\$ 3,940,000	\$ 4,740,000	\$ (4,760,000)	\$ 800,000
Reappropriated Funds						
FAITH Funds (re-appropriated)	\$ -	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ -
W-R Funds (re-appropriated)	\$ -	\$ 2,200,000	\$ 1,050,000	\$ 1,100,000	\$ 1,100,000	\$ 50,000
Total Reappropriated Funds	\$ -	\$ 3,200,000	\$ 2,050,000	\$ 2,100,000	\$ 2,100,000	\$ 50,000
TOTAL SB 3007	\$ 60,131,667	\$ 57,961,237	\$ 56,621,667	\$ 57,489,256	\$ (2,642,411)	\$ 867,589
Other State Funds (SB 2961)						
DC/DE Funds	\$ -	\$ -	\$ -	\$ 9,823,000	\$ 9,823,000	\$ 9,823,000
Total Other State Funds	\$ -	\$ -	\$ -	\$ 9,823,000	\$ 9,823,000	\$ 9,823,000
Federal Funds						
NEW Nurs Ln Repay Funds	\$ -	\$ 2,000,000	\$ 6,000,000	\$ 6,000,000	\$ 6,000,000	\$ -
Total Federal Funds	\$ -	\$ 2,000,000	\$ 6,000,000	\$ 6,000,000	\$ 6,000,000	\$ -
TOTAL SFA BUDGET	\$ 60,131,667	\$ 59,961,237	\$ 62,621,667	\$ 73,312,256	\$ 13,180,589	\$ 10,690,589

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 adequate to award all grants projected at this time as well as new and renewal loans in authorized programs. The appropriation bill provides specific appropriation for certain programs as follows:

- 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

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and the number of returning optometry students who received funding under the program during the preceding school year.

- **Law Enforcement Officers and Firefighters Scholarship (LAW):**
Section 5. It is the intention of the Legislature that priority shall be given and funds shall be first allocated to all students eligible for financial aid under the provisions of Section 37-106-39, Mississippi Code of 1972.

- **Speech-Language Pathologist Forgivable Loan (SLPL):**
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....

- **Winter-Reed Teacher Loan Repayment Program (WRTR):**
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 established in HB 1179, 2021 Regular Session.

- **Fostering Access and Inspiring True Hope (FAITH) Scholarship:**
Section 13. Of the funds appropriated in Section 2 of this act, One Million Dollars (\$1,000,000.00) 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 Fostering Access and Inspiring True Hope (FAITH) Scholarship Program Act established in HB 1313, 2022 Regular Session.

- **(NEW)Re-appropriations:**
Section 16. The following sum, or so much thereof as may be necessary, is reappropriated out of any money in the Education Enhancement Fund not otherwise appropriated, to the Mississippi Office of Student Financial Aid for the purpose of reauthorizing the expenditure of Education Enhancement Funds to defray the expenses of the Mississippi Office of Student Financial Aid, as authorized in Senate Bill 3009, 2022 Regular Session, for the fiscal year beginning July 1, 2023, and ending June 30, 2024..... \$ 2,100,000.00.

This appropriation is made for the purpose of reauthorizing the expenditure of funds for the following:

- (a) William F. Winter and Jack Reed, Sr., Teacher Loan Repayment Program
..... \$ 1,100,000.00*
- (b) Fostering Access and Inspiring True Hope (FAITH) Scholarship Program
Act \$ 1,000,000.00*

Notwithstanding the amount reappropriated under this section, the amount that may be expended under the authority of this section shall not exceed the

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unexpended balance of the funds remaining as of June 30, 2023, from the amount authorized for the previous fiscal year. In addition, this reappropriation shall not change the purpose for which the funds were originally authorized.

Chart 2 on page 13 shows the FY 2024 Proposed Allocation. The FY 2023 Actual Awards and Expenditures represent the actual amounts expended or anticipated for expenditure for the current year. The FY 2024 Projected Awards and Amounts represent the proposed allocation of awards and costs. The FY 2024 Appropriated Amounts represent the actual appropriations. The final column represents the unneeded or unavailable amount of the appropriation (the difference between the previous two columns).

The proposed allocations are as follows:

- Fund administrative budget with a personnel increase for a new position and cost of living raises.
- Fully fund grant budgets (MTAG, MESH, and HELP).
- Award 9 new contract seats and all renewals for SREB, as required in Section 4.
- Award the maximum \$70,000 in funding for SLPL, as allowed in Section 10.
- Award new and renewal applicants on the remaining authorized forgivable loan program, CNDT. All nursing loans were discontinued by SB 2373.
- Award all eligible LAW applicants, as required in Section 5.
- Award up to \$2 million to as many eligible FAITH Scholarship applicants as possible.
- Award 150 new and all eligible renewal teachers through WRTR, as required in Section 12. Although funded at \$3.1 million, expenditures will not exceed \$2,250,000 due to the statutory cap of 150 new awards each year. The likely maximum is even lower because some teachers will not renew. This gives the Board at least an additional \$850,000 in spending authority to spend additional funds from collections if needed.
- If possible, award about 25,000 high school students through the new dual credit/dual enrollment program (SFA may not be able to get the necessary application and programming changes made in time for the 2023-24 year).

In addition to General Funds, the proposed allocation utilizes about \$2.6 million from collections. The collections balance currently exceeds \$4 million. Therefore, if actual awards exceed projections, the Office will have the ability to cover all awards. The Office may need to request additional Spending Authority but will not need to request additional state funds.

Recommendation:

Board staff recommends approval of this item.

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Chart 2:

FY 2024 Allocation						
Program	FY23 Actual Awards	FY23 Actual Expenditures	FY24 Allocated Awards	FY24 Allocated Amounts	FY24 Appropriated Amounts	Difference
Salaries, Wages and Fringes		\$ 791,606		\$ 821,443	\$ 821,443	\$ -
Travel		\$ 8,000		\$ 8,000	\$ 8,000	\$ -
Contractual Service		\$ 536,040		\$ 620,000	\$ 620,000	\$ -
Commodities		\$ 10,000		\$ 10,000	\$ 10,000	\$ -
Equipment		\$ 10,000		\$ 10,000	\$ 10,000	\$ -
Total Administration		\$ 1,355,646		\$ 1,469,443	\$ 1,469,443	\$ -
MTAG	17,753	\$ 9,921,151	18,060	\$ 10,462,888	\$ 10,288,092	\$ (174,796)
MESG	3,505	\$ 7,921,120	3,564	\$ 8,133,481	\$ 7,997,600	\$ (135,880)
HELP	4,528	\$ 30,373,123	4,647	\$ 32,282,645	\$ 31,743,321	\$ (539,324)
Total MTAG/MESG and HELP	25,786	\$ 48,215,394	26,271	\$ 50,879,013	\$ 50,029,013	\$ (850,000)
Teacher Programs:						
CNDT (Graduate)	0	\$ -	5	\$ 40,000	\$ 40,000	\$ -
Nursing Programs:						
NELB	186	\$ 636,365	-	-	-	-
NELM (Graduate)	14	\$ 42,500	-	-	-	-
NELP (Graduate)	9	\$ 31,878	-	-	-	-
NELR	12	\$ 28,834	-	-	-	-
NERM (Graduate)	4	\$ 13,500	-	-	-	-
NTSP (Graduate)	1	\$ 10,000	-	-	-	-
Health-Related Programs:						
SLPL (Graduate)	5	\$ 59,061	5	\$ 70,000	\$ 70,000	\$ -
SREB (Graduate)	31	\$ 595,200	33	\$ 663,300	\$ 663,300	\$ -
Total Forgivable Loan Programs	262	\$ 1,417,338	43	\$ 773,300	\$ 773,300	\$ -
GEER Summer Grant	3897	\$ 2,985,950	-	-	-	-
NEW DC/DE	-	-	24,560	\$ 9,823,000	\$ 9,823,000	\$ -
NEW Nursing Loan Repay	-	-	300	\$ 6,000,000	\$ 6,000,000	\$ -
NEW FAITH Scholarship	0	\$ -	200	\$ 2,000,000	\$ 2,000,000	\$ -
LAW	7	\$ 75,348	10	\$ 117,500	\$ 117,500	\$ -
Nissan	1	\$ 4,949	0	\$ -	\$ -	\$ -
Winter-Reed Loan Repayment	236	\$ 813,500	450	\$ 2,250,000	\$ 3,100,000	\$ 850,000
Total Other	4141	\$ 3,879,747	25,520	\$ 20,190,500	\$ 21,040,500	\$ 850,000
Total Loans, Schols & Grants	30,189	\$ 53,512,479	51,834	\$ 71,842,813	\$ 71,842,813	\$ -
TOTAL SFA ALLOCATION	30,189	\$ 54,868,125	51,834	\$ 73,312,256	\$ 73,312,256	\$ -
Total General Funds - Sect. 1		\$ 50,631,667		\$ 50,649,256	\$ 50,649,256	\$ -
<i>Total EEF Funds</i>		\$ 3,000,000		\$ 2,150,000	\$ 3,000,000	\$ 850,000
<i>Total Other Funds</i>		\$ 6,500,000		\$ 2,590,000	\$ 1,740,000	\$ (850,000)
Total Special Funds - Sect. 2		\$ 9,500,000		\$ 4,740,000	\$ 4,740,000	\$ -
Total Reappropriated Funds		\$ -		\$ 2,100,000	\$ 2,100,000	\$ -
Total Other State Funds		\$ -		\$ 9,823,000	\$ 9,823,000	\$ -
Total Federal Funds		\$ -		\$ 6,000,000	\$ 6,000,000	\$ -
TOTAL SFA BUDGET		\$ 60,131,667		\$ 73,312,256	\$ 73,312,256	\$ -

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4. Update the Name of the LAW Program in APA Part 617

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 617 to change the name of the Mississippi Law Enforcement Officers and Firemen Scholarship to the Mississippi Law Enforcement Officers and Firefighters Scholarship.

Summary

The change is requested to align the program name in the Rules and Regulations with the program name as it appears in code and to utilize the gender-neutral term for a person who fights fires. Office staff is uncertain why the correct program name was not used when rules were first drafted.

APA Part 617

Title 10: Education Institutions and Agencies

Part 617: Mississippi Law Enforcement Officers and ~~Firemen~~Firefighters Scholarship (LAW) Rules and Regulations

Part 617 Chapter 1: Mississippi Law Enforcement Officers and ~~Firemen~~Firefighters Scholarship (LAW) Rules and Regulations

Rule 1.1 Mississippi Law Enforcement Officers and ~~Firemen~~Firefighters Scholarship (LAW) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board). The Mississippi Law Enforcement Officers and ~~Firemen~~Firefighters Scholarship Program offers financial assistance to dependent children and spouses of any Mississippi law enforcement officer, full-time firefighter or volunteer firefighter who has suffered fatal injuries or wounds or become permanently and totally disabled as a result of injuries or wounds which occurred in the performance of the official and appointed duties of his or her office.

Recommendation

Board staff recommends approval, pending completion of the APA Process.

5. Update Program Names in APA Part 601 Chapter 3

Request

The Mississippi Office of Student Financial aid requests approval to change the list of programs authorized in APA Part 601: Authority and Responsibilities Chapter 3.

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Summary

The change is requested to align the programs listed as authorized with the programs actually authorized by law. Some of the changes were enacted during the 2023 regular session of the Mississippi Legislature.

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 Firefighters Scholarship Program (LAW)	<i>Miss. Code Ann. § 37-106-39</i>
Southwest Asia Prisoner of War/Missing in Action Scholarship Program (POW) – <i>Inactive/Unfunded</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>Unfunded</i>	<i>Miss. Code Ann. § 37-106-43</i>
Undergraduate Forgivable Loan Programs (Parts 630-649)	
Undergraduate and Graduate Forgivable Loan Programs (Parts 650-659)	
Health Care Professions Forgivable Loan (HCP) – <i>Unfunded</i>	<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>
Nursing and Respiratory Therapy Education Incentive Forgivable Loan Program (NERT)	<i>Miss. Code Ann. § 37-106-60</i>
Family Protection Specialist Social Worker Forgivable Loan (SWOR) – <i>Unfunded</i>	<i>Miss. Code Ann. § 37-106-69</i>

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Graduate Forgivable Loan Programs (Parts 660-679)	
Counselor and School Administrator Forgivable Loan (CSA) – <i>Inactive</i>	<i>Miss. Code Ann. § 37-106-47</i>
Graduate Teacher Forgivable Loan (GTS) – <i>Inactive</i>	<i>Miss. Code Ann. § 37-106-47</i>
Southern Region Education Board Doctoral Scholars Forgivable Loan (SDSP) – <i>Inactive</i>	<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>Unfunded</i>	<i>Miss. Code Ann. § 37-106-63</i>
State Medical Education Forgivable Loan (MED) – <i>Unfunded</i>	<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>Unfunded</i>	<i>Miss. Code Ann. § 37-106-65</i>
Veterinary Medicine Minority Forgivable Loan (VMMP) – <i>Inactive</i>	<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)	
Winter-Reed Teacher Loan Repayment Program (WRTR)	<i>Miss. Code Ann. § 37-106-36</i>
Skilled Nursing Home and Hospital Nurses Retention Loan Repayment Program (NULR)	<i>Regular Session 2023, SB 2373</i>

Source: *Miss. Code Ann. § 37-106-11; Miss. Code Ann. § 37-106-29; Miss. Code Ann. § 37-106-31; Miss. Code Ann. § 37-106-36; 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. § 37-106-59; Miss. Code Ann. § 37-106-60; 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.*

Recommendation

Board staff recommends approval, pending completion of the APA Process.

6. **Update the name of Blue Mountain College in APA Part 605**

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 605 to change the name of Blue Mountain College to Blue Mountain Christian University.

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Summary

Blue Mountain College recently changed its name to Blue Mountain Christian University. The institution is listed as an eligible institution in Section II. D. 10. of the General Administration Rules and Regulations.

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.

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 are not in Mississippi.

a) Eligible In-State Institutions:

Alcorn State University

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Delta State University
Jackson State University
Mississippi State University
Mississippi University for Women
Mississippi Valley State University
University of Mississippi
University of Mississippi Medical Center
University of Southern Mississippi
Coahoma Community College
Copiah-Lincoln Community College
East Central Community College
East Mississippi Community College
Hinds Community College
Holmes Community College
Itawamba Community College
Jones County Junior College
Meridian Community College
Mississippi Delta Community College
Mississippi Gulf Coast Community College
Northeast Mississippi Community College
Northwest Mississippi Community College
Pearl River Community College
Southwest Mississippi Community College
Belhaven University
Blue Mountain College <u>Christian University</u>
Millsaps College
Mississippi College
Rust College
Tougaloo College
William Carey University

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

Southern College of Optometry (TN)
University of Alabama Birmingham (AL)

Recommendation

Board staff recommends approval, pending completion of the APA Process.

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7. **Make Various Updates to APA Part 615 HELP Grant Rules and Regulations**

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 615 Higher Education Legislative Plan Grant Rules and Regulations to update the web address, to update the required curriculum requirements, and to establish a deadline for students to submit additional documents requested for resolving conflicting information.

Summary

The HELP Rules have not been wholistically updated in several years. The web address needs to be updated throughout, and the HELP Core Curriculum needs to be updated to align with the curriculum authorized in statute. Currently, there is no deadline date for students to submit documents needed to resolve conflicting information submitted on the FAFSA and the HELP worksheet. The Office proposes a deadline date of October 15, which is the same deadline for documents to be submitted for the MTAG and MESG grant programs and an additional six (6) months after the regular April 30 document deadline for the HELP Grant.

Title 10: Education Institutions and Agencies

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

Part 615 Chapter 1: Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations

Rule 1.1 Higher Education Legislative Plan for Needy Students Grant (HELP) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board. All eligible students shall receive a Higher Education Legislative Plan for Needy Students (HELP) award; however, the amount of each award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

- A. The applicant must be a United States citizen or eligible non-citizen and registered with the Selective Service, if required.
- B. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving HELP under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.
- C. The applicant must have no criminal record, except for misdemeanor traffic violations.

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- D. The applicant must be enrolled or accepted for enrollment as a full-time undergraduate student at an eligible Mississippi postsecondary institution, pursuing a first associate or baccalaureate degree.
- E. The applicant must complete an online application on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and submit all required supporting documents by April 30 of the same year.
- F. The applicant must meet the following academic requirements:
1. The applicant must have graduated from high school within the two (2) years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 calculated on a 4.0 scale, as certified by the high school counselor or other school official.
 2. The applicant must have successfully completed ~~a seventeen and one-half (17 ½) units of~~ high school ~~coursework curriculum~~ that ~~includes is~~ the College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state university, ~~plus one (1) unit of art (may include one (1) unit or two (2) on-half (1/2) units) from the approved Mississippi Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.~~
 3. The applicant must have a composite score on the American College Test (ACT) of at least twenty (20) from a national test or tests. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.
- G. The applicant must demonstrate financial need. For the purposes of this program, the term “family” for a dependent applicant includes the applicant’s parents and other children under age twenty-one (21) of the applicant’s parents. The term “family” for an independent applicant includes the applicant, the applicant’s spouse, and any children under age twenty-one (21) of the applicant and spouse.
1. To demonstrate financial need for the 2015-16 aid year, the applicant’s family must have an annual adjusted gross income of Thirty-nine Thousand Five Hundred Dollars (\$39,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Thirty-nine

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Thousand Five Hundred Dollars (\$39,500.00) or less plus Five Thousand Dollars (\$5,000.00) for each additional dependent child under the age of twenty-one (21). Unless specified otherwise by the Mississippi Legislature, to demonstrate financial need for the 2016-17 and subsequent aid years, the applicant's family must have an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars (\$42,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars (\$42,500.00) or less plus Five Thousand Dollars (\$5,000.00) for each additional dependent child under the age of twenty-one (21).

2. The applicant must file the Free Application for Federal Student Aid (FAFSA) and be found to be Pell-eligible.
- H. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.
- I. The applicant must meet any other general requirements for admission and student financial aid at the student's eligible institution of choice.
- J. The applicant must be in compliance with the terms of federal and other state aid programs.

II. APPLICATION REQUIREMENTS

- A. First-time applicants must:
 1. Complete an initial application online at www.mississippi.edu/financialaid www.msfinancialaid.org on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and within two (2) years of the student's high school graduation.
 2. Submit by the document deadline of April 30:
 - a) Two forms of documentation of current legal Mississippi residency. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid www.msfinancialaid.org.
 - b) Proof of graduation from high school within the two years preceding the application, as verified by the institution before disbursement of awards, with a minimum

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cumulative grade point average (GPA) of 2.5 on a 4.0 scale based on the high school's grading system and certified by the high school counselor or other authorized school official.

- c) Proof of completion of the American College Test (ACT). The applicant must earn a composite score of at least twenty (20) on the ACT from a national test or tests taken prior to being enrolled as a first-time college student. In lieu of ACT scores, students may submit equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question.
 - d) Proof of completion of the ~~following~~ HELP Core Curriculum ~~which is the : Seventeen and one-half (17-1/2) units of high school coursework that includes the~~ College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state university, ~~plus one (1) unit of art (may include one (1) unit or two (2) on-half (1/2) units) from the approved Mississippi Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.~~
 - e) If the applicant has earned at least twelve (12) hours of college credit and is considered to be a currently enrolled student, proof of a cumulative grade point average (GPA) of at least 2.5 calculated on a 4.0 scale on earned credit hours as certified by the attending institution.
3. ~~File~~Fully complete 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~~Submit any additional documents requested for the purpose of resolving conflicting information by October 15.
 5. Be enrolled or accepted for enrollment as a full-time (minimum 15 semester hours or 9 trimester hours) undergraduate student at one (1) eligible Mississippi postsecondary institution. Evidence of enrollment will be automatically provided to the Board by the attending institution.
- B. Renewal Applicants Must:

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1. Complete a renewal application online at www.mississippi.edu/financialaid www.msfinancialaid.org on or before March 31 during the spring prior to the aid year for which the student is seeking assistance.
2. ~~File~~ **Fully complete** 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~~ **Submit any additional documents requested for the purpose of resolving conflicting information by October 15.**
4. Make satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution's calculation, at the end of each semester, trimester, or term of the regular academic year.
5. Maintain continuous enrollment as a full-time undergraduate student (excluding summer sessions) for not less than two (2) semesters or three (3) trimesters in each successive academic year at one (1) eligible postsecondary institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Board by the attending institution.

III. LENGTH AND AMOUNT OF AWARD

- A. The annual award amount for the HELP Scholarship varies, since it is the actual tuition charged by individual Mississippi public institutions. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public four-year institution shall not exceed the average charges and fees required by all of the four-year public institutions of higher education. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public two-year institution of higher education shall not exceed the average charges and fees required by all of the two-year public institutions of higher education.
- B. A maximum cumulative award amount is not established; however, a recipient may only receive this scholarship for 8 semesters or 12 trimesters.
- C. The HELP Scholarship is not available for summer school.
- D. When the HELP Scholarship is added to a student's award package, the total award package will not exceed the institution's cost of attendance or some other limitation established by the institution which may be less than

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the cost of attendance. If an overaward occurs, the HELP Scholarship will be reduced.

- E. The applicant must not be receiving a tuition and required fees waiver or tuition and required fees award from another state financial aid source including, but not limited to, the Teacher Education Scholars Forgivable Loan.
- F. All awards are dependent upon the availability of funds. All eligible students shall receive a Higher Education Legislative Plan for Needy Students (HELP) award; however, the amount of each award depends upon the availability of funds as authorized by the State Legislature. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.
- G. Payment of HELP awards shall be disbursed directly to the educational institutions and applied first to tuition and required fees.
- H. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the Scholarship and is otherwise eligible.

IV. LOSS OF ELIGIBILITY

- A. Failure to maintain academic eligibility will result in cancellation of the recipient's eligibility for the HELP Scholarship, until academic eligibility can be reestablished. Exception for cause will not be considered.
- B. Failure to maintain continuous full-time enrollment will result in cancellation of the recipient's eligibility for the HELP Scholarship; however, the student may file an appeal for reconsideration with the Office of State Student Financial Aid and may be granted an exception for cause.
- C. A HELP Scholarship recipient, who was denied continuation because of failure to show financial need during one academic year, may be reinstated in a subsequent academic year, upon written request to the Office of State Student Financial Aid, if he or she is once again able to demonstrate financial need and has maintained all other eligibility requirements.

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

Recommendation

Board staff recommends approval, pending completion of the APA Process.

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8. Approve APA Part 687 to Create NULR Rules and Regulations

Request

The Mississippi Office of Student Financial aid requests approval of APA Part 687 Nurse Retention Loan Repayment (NULR) Rules and Regulations.

Summary

The 2023 Mississippi Legislature passed SB 2373, which creates a loan repayment program that provides \$6,000 per year in loan repayment for up to three (3) years for recent LPN and RN graduates who have gained employment for the first time as full-time nurse in a general acute care hospital or skilled nursing facility. The program is funded with \$6 million in ARPA funds, which must be spent by 2026. The program replaces the Nurse and Respiratory Therapy Incentive Forgivable Loan Program created last year that the Office was unable to administer.

Title 10: Education Institutions and Agencies

Part 687: Nurse Retention Loan Repayment Program (NULR) Rules and Regulations

Part 687 Chapter 1: Nurse Retention Loan Repayment Program (NULR) Rules and Regulations

Rule 1.1 Nurse Retention Loan Repayment Program (NULR) Rules and Regulations. The Skilled Nursing Home and Hospital Nurses Retention Loan Repayment Program was established by the 2023 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 and current legal resident of Mississippi. Resident status for purposes of receiving NULR under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must have obtained a current relevant Mississippi professional license.
- C. First-time applicants must have gained employment within the preceding year for the first time as a full-time licensed practical nurse or licensed registered nurse at a skilled nursing home in the State of Mississippi or a general acute care hospital in the State of Mississippi that is licensed by the Mississippi State Department of Health.

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- D. Renewal applicants must be employed as a full-time licensed practical nurse or licensed registered nurse at a skilled nursing home in the State of Mississippi or a general acute care hospital in the State of Mississippi that is licensed by the Mississippi State Department of Health.
- E. The applicant must work full-time as a licensed practical nurse or licensed registered nurse at a single qualified skilled nursing home or general acute care hospital in the State of Mississippi for a period of not less than one (1) calendar year.
- F. The applicant must have outstanding qualifying educational loans. Qualifying educational loans 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 postsecondary educational expenses. *Perkins loans do not qualify for repayment under NULR.*
- G. The applicant must not have received funds from the Nursing Education Forgivable Loan Program – BSN (NELB), Nursing Education Forgivable Loan Program – RN to BSN (NELR), Nursing Education Forgivable Loan Program – MSN (NELM), Nursing Education Forgivable Loan Program – RN to MSN (NERM), Nursing Education Forgivable Loan Program – PHD/DNP (NELP), Nursing Teacher Stipend Forgivable Loan Program (NTSP) or any other state forgivable loan.
- H. 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 June 30 of the nurse's first year of nursing. The deadline for applications submitted the inaugural year will be extended to September 15, 2023.
 - 2. Submit the following documents to the Board by July 31. The deadline for the following documents to be submitted for the inaugural year will be extended to October 15, 2023.
 - a) Proof of the applicant's current practical nursing license or registered nursing license.

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- b) A complete, executed employment verification form documenting dates of full-time employment in a qualified skilled nursing home or general acute care hospital in the State of Mississippi.
- c) A completed Loan Data Verification form. (This form is completed as part of the online application process.)
- 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. (Additional documentation will be collected only for private loans for which information is unavailable on the National Student Loan Data System, NSLDS.)

B. Renewal applicants must:

- 1. Complete the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of June 30.
- 2. Submit the following documents to the Board by July 31.
 - a) A complete and properly executed employment verification form documenting dates of full-time employment in a qualified skilled nursing home or general acute care hospital in the State of Mississippi.
 - b) A completed Loan Data Verification form. (This form is completed as part of the online application process.)
 - 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. (Additional documentation will be collected only for private loans for which information is unavailable on the National Student Loan Data System, NSLDS.)

III. AWARD RECIPIENTS

- A. Awards will be made to applicants with outstanding postsecondary educational loans. Qualifying educational loans 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 postsecondary educational expenses. *Perkins loans do not qualify for repayment under NULR.*

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- B. Recipients shall be selected on a first-come, first-served basis of all eligible applicants and shall be limited by available funding.
- C. 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 shall be up to six thousand dollars (\$6,000) per year for a maximum of three (3) years.
- B. The annual award amount shall never exceed the outstanding balance of the qualifying educational loan.
- C. Awards shall be granted annually, and recipients shall have no obligation to seek a future award.
- D. Awards shall be paid annually to the recipient's lender/loan servicer and applied to the outstanding balance. Monies paid on the recipient's behalf toward qualifying educational loans prior to receiving a NULR award will not be eligible for repayment through the NULR program.
- E. Funds are provided for the repayment of postsecondary education loans only. Funds are not provided for the repayment of personal loans, even if the personal loan was used to pay for postsecondary education.

V. RECIPIENT RESPONSIBILITIES

- A. The recipient must maintain a current relevant Mississippi professional license while participating in the program.
- B. The recipient must be employed full-time as a licensed practical nurse or licensed registered nurse at a skilled nursing home in the State of Mississippi or a general acute care hospital in the State of Mississippi that is licensed by the Mississippi State Department of Health.
- C. By July 31 at the conclusion of the recipient's employment year, the recipient must submit to the Board an annual Employment Verification Form. The form must be received for the Board to disburse the offered award amount to the loan servicer.
- D. While receiving funds, the NULR 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 NULR recipient's MAAPP account online.

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

9. Updates and Announcements

Staff Changes

Board Member Appointments