

# MISSISSIPPI POST-SECONDARY EDUCATION FINANCIAL ASSISTANCE BOARD



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

Thursday, June 22, 2023, at 10:30 a.m.

Teleconference: 1-888-822-7517, Access code: 2791682#  
Zoom: <https://itsmsgov.zoom.us/j/81901956061>

## Agenda

### CALL TO ORDER

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**AGENDA**

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**EXECUTIVE SESSION IF DETERMINED NECESSARY**

**ADJOURNMENT**

## MINUTES

**BE IT REMEMBERED**, that the Mississippi Postsecondary Education Financial Assistance Board held a regular meeting on Tuesday, April 11, 2023 at 2:30 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
- Mark Keenum, IHL 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

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
- Shirley Mitchell, Program Administrator, Student Financial Aid
- Frances West, Program Administrator, Student Financial Aid
- Melissa Temple, Director of Nursing, IHL
- Kell Smith, Executive Director, Mississippi Community College Board
- Terry Bland, Postsecondary Board Advisory Committee, Itawamba Community College
- Debbie Maddigan, University of Mississippi
- Cindy May, University of Mississippi

The meeting was called to order at 2:31 p.m. by Chairman Turcotte.

## MINUTES

On motion by Dr. Tyrone Jackson and seconded by Barney Daly, all Board Members legally present and participating voted unanimously to approve the minutes of the board meeting held on January 17, 2023, as originally drafted.

## ITEMS FOR CONSIDERATION

**Item 1:** Dr. Jennifer Rogers presented an update of legislation tracked during the 2023 Legislation Session. No action was required of the Board.

1. **2023 Legislative Session Update**

## MINUTES

### 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.
- 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.

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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.

**Item 2:** Dr. Rogers provided updates on the FY 2023 Awards and Budget. No action was required of the Board.

**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.

**Item 3:** Dr. Rogers presented the details about the FY 2024 appropriation and requested approval of how the appropriation should be allocated. On motion by Dr. Keenum, seconded by Mr. Daly, all Board Members legally present and participating voted unanimously to approve the FY 2024 Appropriation Allocation as presented.

**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. 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.

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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.

## MINUTES

Chart 1:

FY 2024 Appropriation						
Funding Sources	FY 23 Appropriation	FY24 MBR	Revised FY24 Request	FY24 Appropriation	(+/-) FY23	(+/-) Revised Request
<b>General Funds - Sect. 1</b>	\$ 50,631,667	\$ 51,971,237	\$ 50,631,667	\$ 50,649,256	\$ 17,589	\$ 17,589
<b>Total General Funds-Sect. 1</b>	<b>\$ 50,631,667</b>	<b>\$ 51,971,237</b>	<b>\$ 50,631,667</b>	<b>\$ 50,649,256</b>	<b>\$ 17,589</b>	<b>\$ 17,589</b>
<b>Special Funds - Sect. 2</b>						
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>
<b>Total Special Funds-Sect. 2</b>	<b>\$ 9,500,000</b>	<b>\$ 2,790,000</b>	<b>\$ 3,940,000</b>	<b>\$ 4,740,000</b>	<b>\$ (4,760,000)</b>	<b>\$ 800,000</b>
<b>Reappropriated Funds</b>						
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
<b>Total Reappropriated Funds</b>	<b>\$ -</b>	<b>\$ 3,200,000</b>	<b>\$ 2,050,000</b>	<b>\$ 2,100,000</b>	<b>\$ 2,100,000</b>	<b>\$ 50,000</b>
<b>TOTAL SB 3007</b>	<b>\$ 60,131,667</b>	<b>\$ 57,961,237</b>	<b>\$ 56,621,667</b>	<b>\$ 57,489,256</b>	<b>\$ (2,642,411)</b>	<b>\$ 867,589</b>
<b>Other State Funds (SB 2961)</b>						
DC/DE Funds	\$ -	\$ -	\$ -	\$ 9,823,000	\$ 9,823,000	\$ 9,823,000
<b>Total Other State Funds</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 9,823,000</b>	<b>\$ 9,823,000</b>	<b>\$ 9,823,000</b>
<b>Federal Funds</b>						
NEW Nurs Ln Repay Funds	\$ -	\$ 2,000,000	\$ 6,000,000	\$ 6,000,000	\$ 6,000,000	\$ -
<b>Total Federal Funds</b>	<b>\$ -</b>	<b>\$ 2,000,000</b>	<b>\$ 6,000,000</b>	<b>\$ 6,000,000</b>	<b>\$ 6,000,000</b>	<b>\$ -</b>
<b>TOTAL SFA BUDGET</b>	<b>\$ 60,131,667</b>	<b>\$ 59,961,237</b>	<b>\$ 62,621,667</b>	<b>\$ 73,312,256</b>	<b>\$ 13,180,589</b>	<b>\$ 10,690,589</b>

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 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):

**MINUTES**

*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 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.



## MINUTES

- 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:

<b>FY 2024 Allocation</b>						
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	\$ -
<b>Total Administration</b>		<b>\$ 1,355,646</b>		<b>\$ 1,469,443</b>	<b>\$ 1,469,443</b>	<b>\$ -</b>
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	<u>4,528</u>	<u>\$ 30,373,123</u>	<u>4,647</u>	<u>\$ 32,282,645</u>	<u>\$ 31,743,321</u>	<u>\$ (539,324)</u>
<b>Total MTAG/MESG and HELP</b>	<b>25,786</b>	<b>\$ 48,215,394</b>	<b>26,271</b>	<b>\$ 50,879,013</b>	<b>\$ 50,029,013</b>	<b>\$ (850,000)</b>
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)	<u>31</u>	<u>\$ 595,200</u>	<u>33</u>	<u>\$ 663,300</u>	<u>\$ 663,300</u>	<u>\$ -</u>
<b>Total Forgivable Loan Programs</b>	<b>262</b>	<b>\$ 1,417,338</b>	<b>43</b>	<b>\$ 773,300</b>	<b>\$ 773,300</b>	<b>\$ -</b>
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	<u>236</u>	<u>\$ 813,500</u>	<u>450</u>	<u>\$ 2,250,000</u>	<u>\$ 3,100,000</u>	<u>\$ 850,000</u>
<b>Total Other</b>	<b>4141</b>	<b>\$ 3,879,747</b>	<b>25,520</b>	<b>\$ 20,190,500</b>	<b>\$ 21,040,500</b>	<b>\$ 850,000</b>
<b>Total Loans, Schols &amp; Grants</b>	<b>30,189</b>	<b>\$ 53,512,479</b>	<b>51,834</b>	<b>\$ 71,842,813</b>	<b>\$ 71,842,813</b>	<b>\$ -</b>
<b>TOTAL SFA ALLOCATION</b>	<b>30,189</b>	<b>\$ 54,868,125</b>	<b>51,834</b>	<b>\$ 73,312,256</b>	<b>\$ 73,312,256</b>	<b>\$ -</b>
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>		<u>\$ 6,500,000</u>		<u>\$ 2,590,000</u>	<u>\$ 1,740,000</u>	<u>\$ (850,000)</u>
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		\$ -		<u>\$ 6,000,000</u>	<u>\$ 6,000,000</u>	<u>\$ -</u>
<b>TOTAL SFA BUDGET</b>		<b>\$ 60,131,667</b>		<b>\$ 73,312,256</b>	<b>\$ 73,312,256</b>	<b>\$ -</b>

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**Item 4:** Dr. Rogers requested 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. On motion by Dr. Jackson, seconded by Mr. Daly, all Board Members legally present and participating voted unanimously to approve the request.

### **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.

**Item 5:** Dr. Rogers requested approval to change the list of programs authorized in APA Part 601: Authority and Responsibilities Chapter 3 to align the programs listed as authorized with the programs actually authorized by law. On motion by Ms. Ross, seconded by Dr. Burnett, all Board Members legally present and participating voted unanimously to approve the request.

### **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.

# MINUTES

## 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:

<b>Program Name</b>	<b>Authorizing Code Section</b>
<b>Undergraduate Grant and Scholarship Programs (Parts 610-619)</b>	
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 <del>Firemen</del> <u>Firefighters</u> 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>
<b>Graduate Grant and Scholarship Programs (Parts 620-629)</b>	
Mississippi Public Management Graduate Intern Program (PMGT) – <i>Unfunded</i>	<i>Miss. Code Ann. § 37-106-43</i>
<b>Undergraduate Forgivable Loan Programs (Parts 630-649)</b>	
<b>Undergraduate and Graduate Forgivable Loan Programs (Parts 650-659)</b>	
Health Care Professions Forgivable Loan (HCP) = <i>Unfunded</i>	<i>Miss. Code Ann. § 37-106-67</i>
<del>Nursing Education Forgivable Loan, BSN (NELB); RN to BSN (NELR); MSN (NELM); RN to MSN (NERM); and Ph.D./DNP (NELP)</del>	<del><i>Miss. Code Ann. § 37-106-59</i></del>
<del>Nursing and Respiratory Therapy Education Incentive Forgivable Loan Program (NERT)</del>	<del><i>Miss. Code Ann. § 37-106-60</i></del>
Family Protection Specialist Social Worker Forgivable Loan (SWOR) – <i>Unfunded</i>	<i>Miss. Code Ann. § 37-106-69</i>
<b>Graduate Forgivable Loan Programs (Parts 660-679)</b>	
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>
<del>Nursing Teacher Stipend (NTSP)</del>	<del><i>Miss. Code Ann. § 37-106-59</i></del>
State Dental Education Forgivable Loan (DENT) = <i>Unfunded</i>	<i>Miss. Code Ann. § 37-106-63</i>

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State Medical Education Forgivable Loan (MED) – <u>Unfunded</u>	<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) – <u>Unfunded</u>	<i>Miss. Code Ann. § 37-106-65</i>
Veterinary Medicine Minority Forgivable Loan (VMMP) – <u>Inactive</u>	<i>Miss. Code Ann. § 37-106-47</i>
Speech-Language Pathologists Forgivable Loan (SLPL)	<i>Miss. Code Ann. § 37-106-73</i>
<b>Loan Repayment and Other Programs (Parts 680-689)</b>	
Winter-Reed Teacher Loan Repayment Program (WRTR)	<i>Miss. Code Ann. § 37-106-36</i>
<u>Skilled Nursing Home and Hospital Nurses Retention Loan Repayment Program (NULR)</u>	<u><i>Regular Session 2023, SB 2373</i></u>

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.

**Item 6:** Dr. Rogers requested approval to update APA Part 605 to change the name of Blue Mountain College to Blue Mountain Christian University. On motion by Mr. Daly, seconded by Dr. Keenum, all Board Members legally present and participating voted unanimously to approve the request.

### **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.

#### 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

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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
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 <del>College</del> <a href="#">Christian University</a>
Millsaps College
Mississippi College
Rust College

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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.

**Item 7:** Dr. Rogers requested approval of various updates to APA Part 615 HELP Grant Rules and Regulations. As part of the discussion, the Board discussed the upcoming changes to the FAFSA form for the 2024-2025 aid year. On motion by Mr. Daly, seconded by Dr. Burnett, all Board Members legally present and participating voted unanimously to approve the requested updates.

**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 MESH 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.

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- B. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving HELP under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.
- C. The applicant must have no criminal record, except for misdemeanor traffic violations.
- D. The applicant must be enrolled or accepted for enrollment as a full-time undergraduate student at an eligible Mississippi postsecondary institution, pursuing a first associate or baccalaureate degree.
- E. The applicant must complete an online application on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and submit all required supporting documents by April 30 of the same year.
- F. The applicant must meet the following academic requirements:
1. The applicant must have graduated from high school within the two (2) years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 calculated on a 4.0 scale, as certified by the high school counselor or other school official.
  2. The applicant must have successfully completed ~~a seventeen and one-half (17½) 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 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



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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](http://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](http://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 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

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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:

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

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all of the four-year public institutions of higher education. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public two-year institution of higher education shall not exceed the average charges and fees required by all of the two-year public institutions of higher education.

- B. A maximum cumulative award amount is not established; however, a recipient may only receive this scholarship for 8 semesters or 12 trimesters.
- C. The HELP Scholarship is not available for summer school.
- D. When the HELP Scholarship is added to a student's award package, the total award package will not exceed the institution's cost of attendance or some other limitation established by the institution which may be less than the cost of attendance. If an overaward occurs, the HELP Scholarship will be reduced.
- E. The applicant must not be receiving a tuition and required fees waiver or tuition and required fees award from another state financial aid source including, but not limited to, the Teacher Education Scholars Forgivable Loan.
- F. All awards are dependent upon the availability of funds. All eligible students shall receive a Higher Education Legislative Plan for Needy Students (HELP) award; however, the amount of each award depends upon the availability of funds as authorized by the State Legislature. Undergraduate grant awards will be offered to individual applicants through the single undergraduate grant program that offers the applicant the largest award.
- G. Payment of HELP awards shall be disbursed directly to the educational institutions and applied first to tuition and required fees.
- H. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the Scholarship and is otherwise eligible.

#### **IV. LOSS OF ELIGIBILITY**

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

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

#### Recommendation

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

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**Item 8:** Dr. Rogers requested approval of APA Part 687 Nurse Retention Loan Repayment (NULR) Rules and Regulations. On motion by Dr. Burnett, seconded by Dr. Jackson, all Board Members legally present and participating voted unanimously to approve the request.

### **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 NURL 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.
- 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.

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- 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](http://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.
    - 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:

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1. Complete the Mississippi Aid Application (MAAPP) online at [www.msfinancialaid.org](http://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.*
- 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.

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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**

- C. The recipient must maintain a current relevant Mississippi professional license while participating in the program.
- D. 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.
- E. 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.
- F. 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.

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

**Item 9.** Dr. Rogers presented updates and announcements. During the December planning retreat, Office staff decided to create a new position for a Student Service Representative to serve as the first point of contact for students and parents with the Office and to help the Office manage phone calls and emails. The Office hopes to make a hiring decision soon. Apryll Washington, who had been with the Office for 13 years left on Friday, April 7 to take a new position with Federal Student Aid. Apryll served as both the Assistant Director of Policy and Planning and as one of three Program Administrators. The Office will not fill the Assistant Director vacancy at this time, but Frances West has been promoted to the position of Program Administrator, leaving another vacancy in the position of Office and Program Assistant. The Office hopes to make a hiring decision soon for this position as well. The Board member terms for the MAICU Institutional Representative, currently held by Isabelle Higbee, and for one of the Governor's appointees, currently held by Sharon Ross, end June 30, 2023. Dr. Rogers will request new appointments for these positions.

#### **9. Updates and Announcements**

Staff Changes

Board Member Appointments

### ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

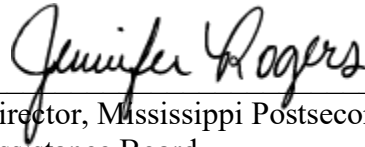
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### EXECUTIVE SESSION IF DETERMINED NECESSARY

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

### ADJOURNMENT

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



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Director, Mississippi Postsecondary Education Financial  
Assistance Board



## REGULAR AGENDA

### **1. Final Approval of the FY 2024 Annual Operating Budget**

#### Request:

The Mississippi Office of Student Financial Aid requests final approval of the Fiscal Year 2024 Annual Operating Budget and Program Allocation.

#### Summary:

A draft budget and the proposed allocation were presented to the Board in April for initial approval. No changes have been made to the budget and only slight changes are recommended to the allocation.

Chart 1 shows the amount available to SFA from all funding sources for FY 2023 and FY 2024. The FY 2024 Appropriated column shows the funds appropriated. The FY 2024 Allocated column shows the funds allocated. For the upcoming fiscal year, the Legislature appropriated more funds for the Winter-Reed Teacher Loan Repayment program than SFA is able to spend due to limitations in the authorizing legislation; therefore, the allocation for the program is less than the appropriation. Similarly, SFA has more cash on hand (from collections) than was appropriated. Therefore, the allocation of cash on hand is more than the appropriation. Nevertheless, the total amounts allocated equal the total amounts appropriated, so SFA will not exceed its total spending authority. SFA will request reappropriation of the excess Winter-Reed funds in FY 2025. The Annual Operating Budget has not changed since April.

Chart 2 shows the allocation of funds by program. The proposed allocations have changed only slightly since April and the presentation of the funds has changed. The new allocation includes no funds for the Critical Needs Dyslexia Therapy Forgivable Loan program due to a lack of applicants and slightly less for the SREB Regional Contract Forgivable Loan program because the final seat cost, announced in May, is slightly less than what was projected. The new Nurse Retention Loan Repayment Program is being tracked by the Department of Finance and Administration and Legislative Budget Office as a separate budget from the regular SFA Budget. That is why the program is presented separately at the bottom of the chart.

The proposed allocations are as follows:

- Fund administrative budget with a Personnel increase for a new position and a Contractual Services increase for anticipated programming and IT support costs.
- Fully fund grant budgets (MTAG, MESG, 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 renewal teachers through WRTR, as required in Section 12.

**REGULAR AGENDA**

- Award about 25,000 high school students through the new dual credit/dual enrollment program.

Recommendation:

Board staff recommends approval of this item.

Chart 1:

<b>FY 2024 Annual Operating Budget</b>				
<b>Funding Source</b>	<b>FY 2023</b>	<b>FY 2024 Allocated</b>	<b>FY 2024 Appropriated</b>	<b>Unallocated / (Overallocated)</b>
<b><i>GOVERNMENTAL APPROPRIATIONS</i></b>				
General Support	\$ 50,631,667	\$ 50,649,256	\$ 50,649,256	\$ -
Other General Support - DE/DC	\$ -	\$ 9,823,000	\$ 9,823,000	\$ -
<b>Education Enhancement Fund - New</b>				
FAITH (New)	\$ 1,000,000	\$ 1,000,000	\$ 1,000,000	\$ -
Winter-Reed (New)	\$ 2,000,000	\$ 1,150,000	\$ 2,000,000	\$ 850,000
<b>Education Enhancement Fund - Reappropriated</b>				
FAITH (Reappropriated)		\$ 1,000,000	\$ 1,000,000	\$ -
Winter-Reed (Reappropriated)		\$ 1,100,000	\$ 1,100,000	\$ -
<b>State Special Funds - ARPA</b>				
Nursing Loan Repayment	\$ -	\$ 6,000,000	\$ 6,000,000	\$ -
<b>Total Governmental Appropriations</b>	<b>\$ 53,631,667</b>	<b>\$ 70,722,256</b>	<b>\$ 71,572,256</b>	<b>\$ 850,000</b>
<b><i>GRANTS AND CONTRACTS</i></b>				
Federal	\$ 3,500,000	\$ -	\$ -	\$ -
State	\$ -	\$ -	\$ -	\$ -
<b>Total Grants and Contracts</b>	<b>\$ 3,500,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b><i>INTEREST INCOME</i></b>				
Nissan	\$ 10,000	\$ -	\$ -	\$ -
<b>Total Interest Income</b>	<b>\$ 10,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b><i>OTHER SOURCES</i></b>				
Law Fund	\$ -	\$ 20,000	\$ 20,000	\$ -
<b>Total Other Sources</b>	<b>\$ -</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>	<b>\$ -</b>
<b><i>CASH ON HAND</i></b>				
Estimated Collections	\$ 2,990,000	\$ 2,570,000	\$ 1,720,000	\$ (850,000)
<b>Total Cash on Hand</b>	<b>\$ 2,990,000</b>	<b>\$ 2,570,000</b>	<b>\$ 1,720,000</b>	<b>\$ (850,000)</b>
<b>TOTAL SOURCES OF FUNDING</b>	<b>\$ 60,131,667</b>	<b>\$ 73,312,256</b>	<b>\$ 73,312,256</b>	<b>\$ -</b>

**REGULAR AGENDA**

Chart 2:

FY 2024 Allocation						
Program	FY23 Actual Awards	FY23 Actual Expenditures	FY24 Allocated Awards	FY24 Allocated Amounts	FY24 Appropriated Amounts	Unallocated / (Overallocated)
<b>SFA BUDGET</b>						
1- Administration						
Salaries, Wages and Fringes		\$ 791,606		\$ 822,745	\$ 822,745	\$ -
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	\$ -
<b>Total Administration</b>		<b>\$ 1,355,646</b>		<b>\$ 1,470,745</b>	<b>\$ 1,470,745</b>	<b>\$ -</b>
2- MTAG/MESG and HELP						
MTAG	17,753	\$ 9,921,151	18,060	\$ 10,473,044	\$ 10,298,248	\$ (174,796)
MESG	3,505	\$ 7,921,120	3,564	\$ 8,141,376	\$ 8,005,496	\$ (135,880)
HELP	4,528	\$ 30,373,123	4,647	\$ 32,313,982	\$ 31,774,658	\$ (539,324)
<b>Total MTAG/MESG and HELP</b>	<b>25,786</b>	<b>\$ 48,215,394</b>	<b>26,271</b>	<b>\$ 50,928,402</b>	<b>\$ 50,078,402</b>	<b>\$ (850,000)</b>
3 - Forgivable Loan Programs						
Teacher Programs:						
CNDT (Graduate)	0	\$ -	0	\$ -	\$ -	\$ -
Nursing Programs:						
NELB	186	\$ 636,365	0	\$ -	\$ -	-
NELM (Graduate)	14	\$ 42,500	0	\$ -	\$ -	-
NELP (Graduate)	9	\$ 31,878	0	\$ -	\$ -	-
NELR	12	\$ 28,834	0	\$ -	\$ -	-
NERM (Graduate)	4	\$ 13,500	0	\$ -	\$ -	-
NTSP (Graduate)	1	\$ 10,000	0	\$ -	\$ -	-
Health-Related Programs:						
SLPL (Graduate)	5	\$ 59,061	5	\$ 70,000	\$ 70,000	\$ -
SREB (Graduate)	31	\$ 595,200	33	\$ 652,608	\$ 652,608	\$ -
<b>Total Forgivable Loan Programs</b>	<b>262</b>	<b>\$ 1,417,338</b>	<b>38</b>	<b>\$ 722,608</b>	<b>\$ 722,608</b>	<b>\$ -</b>
4 - Other						
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	\$ -	\$ -	\$ -
GEER Summer Grant	3,897	\$ 2,985,950	-	-	-	-
Winter-Reed Loan Repayment	236	\$ 813,500	450	\$ 2,250,000	\$ 3,100,000	\$ 850,000
<b>Total Other</b>	<b>4,141</b>	<b>\$ 3,879,747</b>	<b>660</b>	<b>\$ 4,367,500</b>	<b>\$ 5,217,500</b>	<b>\$ 850,000</b>
5 - Dual Enrollment/Dual Credit						
Dual Enrollment/Dual Credit	=	=	24,560	\$ 9,823,000	\$ 9,823,000	\$ -
<b>Total DE/DC</b>	<b>0</b>	<b>\$ -</b>	<b>24,560</b>	<b>\$ 9,823,000</b>	<b>\$ 9,823,000</b>	<b>\$ -</b>
<b>Total Loans, Schols &amp; Grants</b>	<b>30,189</b>	<b>\$ 53,512,479</b>	<b>51,529</b>	<b>\$ 65,841,510</b>	<b>\$ 65,841,510</b>	<b>\$ -</b>
<b>SFA BUDGET</b>	<b>30,189</b>	<b>\$ 54,868,125</b>	<b>51,529</b>	<b>\$ 67,312,256</b>	<b>\$ 67,312,256</b>	<b>\$ -</b>
<b>NULR BUDGET</b>						
1 - Nurse Loan Repayment	0	\$ -	333	\$ 6,000,000	\$ 6,000,000	\$ -
<b>NULR BUDGET</b>	<b>0</b>	<b>\$ -</b>	<b>333</b>	<b>\$ 6,000,000</b>	<b>\$ 6,000,000</b>	<b>\$ -</b>
<b>COMBINED BUDGETS</b>						
<b>Total Administration</b>		<b>\$ 1,355,646</b>		<b>\$ 1,470,745</b>	<b>\$ 1,470,745</b>	<b>\$ -</b>
<b>Total Loans, Schols, and Grants</b>	<b>30,189</b>	<b>\$ 53,512,479</b>	<b>51,862</b>	<b>\$ 71,841,510</b>	<b>\$ 71,841,510</b>	<b>\$ -</b>
<b>COMBINED BUDGETS</b>	<b>30,189</b>	<b>\$ 54,868,125</b>	<b>51,862</b>	<b>\$ 73,312,256</b>	<b>\$ 73,312,256</b>	<b>\$ -</b>

## REGULAR AGENDA

### **2. Approve the FY 2025 Budget Request**

#### Request:

The Mississippi Office of Student Financial Aid requests approval of the Fiscal Year 2025 Budget Request.

#### Summary:

Board policy Part 601, Chapter 9, Rule 9.1 (IV) states, “Annually, the Board will review the annual legislative budget request for the Mississippi Office of Student Financial Aid and make a budget recommendation to the Agency.”

Chart 3 is the FY 2025 Combined Budget Request with Expenditures by Program. The chart includes the FY 2023 actual awards and expenditures, the FY 2024 appropriated awards and expenditures, the FY 2025 projected awards and expenditures, and the change from FY 2024. The primary changes are as follows:

- Administration: Funds are requested to provide cost of living salary increases for all current employees, hire a new employee to assist with newly created legislative programs, and to provide for the increased cost of programming and other IT-related costs.
- MTAG/MESG and HELP: MTAG is unavailable to students who qualify for the maximum federal Pell grant. The formula for determining eligibility for the federal Pell grant is changing for the 24-25 aid year. More Mississippi residents are expected to be eligible for the maximum Pell grant under the new formula. Therefore, fewer students will be eligible for MTAG. Lack of information from the federal government has limited our ability to project program costs for the coming years. A modest growth rate of 1% is anticipated in the number of recipients for MESG and HELP. The HELP Grant program budget also anticipates tuition increases of 3%.
- Forgivable Loan Programs: SFA requests the Legislature transition the remaining forgivable loan programs to loan repayment programs and phase out funding for the SREB Regional Contract Forgivable Loan program.
- Other: SFA anticipates the need to expand the FAITH Scholarship program to award more students after the first year.
- Dual Enrollment/Dual Credit Scholarship Program: The DEDC scholarship will currently cover the tuition for only six credit hours (typically two courses, either academic or CTE) at a participating Mississippi college or university. However, a joint coalition representing K-12, the community colleges, and the universities requested the program cover up to 15 hours per student. The additional request would provide adequate funding to cover up to 9 hours per student. Additional funding would then be requested in FY 2026 and FY 2027 to gradually expand the program to cover up to 15 hours.

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- NULR: In the Nurse Retention Loan Repayment Program, no additional funds will be requested in FY 2025. The \$6,000,000 funding from Coronavirus State and Local Fiscal Recovery Funds will cover awards through FY 2026. Depending on the outcomes of the program, SFA could request funds from a state source beginning in FY 2027 to continue the program.

Chart 4 is the FY 2025 Combined Budget Request with Funding by Source. The chart shows the FY 2023 budgeted amount, the FY 2024 appropriated amount, the FY 2025 requested amount, and the comparison between FY 2024 and FY 2025. This chart includes the funding sources for both the SFA and NULR budgets.

Exhibit 1 is the FY 2025 SFA Budget Narrative, which corresponds to the SFA budget.

Exhibit 2 is the FY 2025 NULR Budget Narrative, which corresponds to the NULR budget.

Recommendation:

Board staff recommends approval of this item.

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Chart 3:

SFA BUDGET - FY 2025									
Expenditures by Program	FY23 Actual Awards	FY23 Actual Expenditures	FY24 Allocated Awards	FY24 AOB / Appropriated Amount	FY25 MBR Awards	FY25 MBR Amounts	FY25 Awards +/- FY24 Allocated	FY25 Amounts +/- FY24 AOB	Change
<b>1- Administration</b>									
Salaries, Wages and Fringes		\$ 791,606		\$ 822,745		\$ 944,883		\$ 122,137	
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		\$ -	
<b>Total Administration</b>		<b>\$ 1,355,646</b>		<b>\$ 1,470,745</b>		<b>\$ 1,592,883</b>		<b>\$ 122,137</b>	<b>8.3%</b>
<b>2- MTAG/MESG and HELP</b>									
MTAG	17,753	\$ 9,921,151	18,060	\$ 10,298,248	18,060	\$ 10,473,044	0	\$ 174,796	
MESG	3,505	\$ 7,921,120	3,564	\$ 8,005,496	3,600	\$ 8,222,790	36	\$ 217,294	
HELP	4,528	\$ 30,373,123	4,647	\$ 31,774,658	4,693	\$ 33,616,235	46	\$ 1,841,577	
<b>Total MTAG/MESG/HELP</b>	<b>25,786</b>	<b>\$ 48,215,394</b>	<b>26,271</b>	<b>\$ 50,078,402</b>	<b>26,353</b>	<b>\$ 52,312,070</b>	<b>82</b>	<b>\$ 2,233,667</b>	<b>4.5%</b>
<b>3 - Forgivable Loan Programs</b>									
Teacher Programs:									
CNDT (Graduate)	0	\$ -	0	\$ -	0	\$ -	0	\$ -	
Nursing Programs:									
NELB	186	\$ 636,365	0	\$ -	0	\$ -	0	\$ -	
NELM (Graduate)	14	\$ 42,500	0	\$ -	0	\$ -	0	\$ -	
NELP (Graduate)	9	\$ 31,878	0	\$ -	0	\$ -	0	\$ -	
NELR	12	\$ 28,834	0	\$ -	0	\$ -	0	\$ -	
NERM (Graduate)	4	\$ 13,500	0	\$ -	0	\$ -	0	\$ -	
NTSP (Graduate)	1	\$ 10,000	0	\$ -	0	\$ -	0	\$ -	
Health/Science Programs:									
SLPL (Graduate)	5	\$ 59,061	5	\$ 70,000	0	\$ -	-5	\$ (70,000)	
SREB (Graduate)	31	\$ 595,200	33	\$ 652,608	25	\$ 500,000	-8	\$ (152,608)	
<b>Total Forgivable Loan Programs</b>	<b>262</b>	<b>\$ 1,417,338</b>	<b>38</b>	<b>\$ 722,608</b>	<b>25</b>	<b>\$ 500,000</b>	<b>-13</b>	<b>\$ (222,608)</b>	<b>-30.8%</b>
<b>4 - Other</b>									
FAITH Scholarship	0	\$ -	200	\$ 2,000,000	300	\$ 3,000,000	100	\$ 1,000,000	
LAW	7	\$ 75,348	10	\$ 117,500	15	\$ 176,250	5	\$ 58,750	
Nissan	1	\$ 4,949	0	\$ -	1	\$ 10,000	1	\$ 10,000	
GEER Summer Grant	3,897	\$ 2,985,950.00	0	\$ -	0	\$ -	0	\$ -	
Winter-Reed Loan Repay	236	\$ 813,500	450	\$ 3,100,000	450	\$ 2,250,000	0	\$ (850,000)	
<b>Total Other</b>	<b>4,141</b>	<b>\$ 3,879,747</b>	<b>660</b>	<b>\$ 5,217,500</b>	<b>766</b>	<b>\$ 5,436,250</b>	<b>106</b>	<b>\$ 218,750</b>	<b>4.2%</b>
<b>5- Dual Enroll/Dual Credit Schol Prg</b>									
DEDC	0	\$ -	24,560	\$ 9,823,000	25,000	\$ 15,000,000	440	\$ 5,177,000	
<b>Total DEDC</b>	<b>0</b>	<b>\$ -</b>	<b>24,560</b>	<b>\$ 9,823,000</b>	<b>25,000</b>	<b>\$ 15,000,000</b>	<b>440</b>	<b>\$ 5,177,000</b>	<b>52.7%</b>
<b>TOTAL Loans, Schols, Grants</b>	<b>30,189</b>	<b>\$ 53,512,479</b>	<b>51,529</b>	<b>\$ 65,841,510</b>	<b>52,144</b>	<b>\$ 73,248,320</b>	<b>615</b>	<b>\$ 7,406,809</b>	<b>11.2%</b>
<b>TOTAL SFA BUDGET</b>	<b>30,189</b>	<b>\$ 54,868,125</b>	<b>51,529</b>	<b>\$ 67,312,256</b>	<b>52,144</b>	<b>\$ 74,841,202</b>	<b>615</b>	<b>\$ 7,528,947</b>	<b>11.2%</b>
<b>NULR BUDGET - FY 2025</b>									
1 - NULR	0	\$ -	333	\$ 6,000,000	0	\$ -	-333	\$ (6,000,000)	-100%
<b>TOTAL NULR BUDGET</b>	<b>0</b>	<b>\$ -</b>	<b>333</b>	<b>\$ 6,000,000</b>	<b>0</b>	<b>\$ -</b>	<b>(333)</b>	<b>\$ (6,000,000)</b>	<b>-100.0%</b>
<b>COMBINED BUDGETS - FY 2025</b>									
SFA	30,189	\$ 54,868,125	51,529	\$ 67,312,256	52,144	\$ 74,841,202	615	\$ 7,528,947	11.2%
NULR	0	\$ -	333	\$ 6,000,000	0	\$ -	-333	\$ (6,000,000)	-100.0%
<b>TOTAL COMBINED BUDGETS</b>	<b>30,189</b>	<b>\$ 54,868,125</b>	<b>51,862</b>	<b>\$ 73,312,256</b>	<b>52,144</b>	<b>\$ 74,841,202</b>	<b>282</b>	<b>\$ 1,528,947</b>	<b>2.1%</b>

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Chart 4:

<b>COMBINED BUDGETS FY 2025 Funding Sources</b>	<b>FY23 Amount</b>	<b>FY24 AOB / Appropriated Amount</b>	<b>FY25 MBR Amount</b>	<b>FY25 MBR Amount +/- FY24 AOB</b>	<b>Change</b>
<b><i>GOV. APPROPRIATIONS</i></b>					
General Support	\$ 50,631,667	\$ 50,649,256	\$ 51,811,202	\$ 1,161,946	2.3%
Other General Support - DE/DC	\$ -	\$ 9,823,000	\$ 15,000,000	\$ 5,177,000	52.7%
<b><i>EEF - New</i></b>					
FAITH (New)	\$ 1,000,000	\$ 1,000,000	\$ 3,000,000	\$ 2,000,000	200.0%
Winter-Reed (New)	\$ 2,000,000	\$ 2,000,000	\$ 1,400,000	\$ (600,000)	-30.0%
<b><i>EEF - Reappropriated</i></b>					
FAITH (Reappropriated)		\$ 1,000,000	\$ -	\$ (1,000,000)	-100.0%
Winter-Reed (Reappropriated)		\$ 1,100,000	\$ 850,000	\$ (250,000)	-22.7%
<b><i>State Special Funds - ARPA</i></b>					
Nursing Loan Repayment	\$ -	\$ 6,000,000	\$ -	\$ (6,000,000)	-100.0%
<b>Total Gov. Appropriations</b>	<b>\$ 53,631,667</b>	<b>\$ 71,572,256</b>	<b>\$ 72,061,202</b>	<b>\$ 488,946</b>	<b>0.7%</b>
<b><i>GRANTS AND CONTRACTS</i></b>					
Federal	\$ 3,500,000	\$ -	\$ -	\$ -	-
State	\$ -	\$ -	\$ -	\$ -	-
<b>Total Grants and Contracts</b>	<b>\$ 3,500,000</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>-</b>
<b><i>INTEREST INCOME</i></b>					
Nissan	\$ 10,000	\$ -	\$ 10,000	\$ 10,000	-
<b>Total Interest Income</b>	<b>\$ 10,000</b>	<b>\$ -</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>	<b>-</b>
<b><i>OTHER SOURCES</i></b>					
Law Fund	\$ -	\$ 20,000	\$ 20,000	\$ -	0.0%
<b>Total Other Sources</b>	<b>\$ -</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>	<b>\$ -</b>	<b>0.0%</b>
<b><i>CASH ON HAND</i></b>					
Estimated Collections	\$ 2,990,000	\$ 1,720,000	\$ 2,750,000	\$ 1,030,000	59.9%
<b>Total Cash on Hand</b>	<b>\$ 2,990,000</b>	<b>\$ 1,720,000</b>	<b>\$ 2,750,000</b>	<b>\$ 1,030,000</b>	<b>59.9%</b>
<b>TOTAL SOURCES OF FUNDING</b>	<b>\$ 60,131,667</b>	<b>\$ 73,312,256</b>	<b>\$ 74,841,202</b>	<b>\$ 1,528,946</b>	<b>2.1%</b>

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### Exhibit 1:

#### NARRATIVE FY 2025 BUDGET REQUEST

### **State Student Financial Aid**

The Mississippi Office of Student Financial Aid (SFA) is the administering agency for all state-funded student financial aid programs. The office is guided by a two-fold public service mission to provide financial assistance to students in pursuit of educational and professional goals and to help the state fulfill workforce needs in specific service areas and achieve the goal of a more educated citizenry. The office seeks to build public awareness of the diverse financial resources available through ongoing communication with individuals, colleges and universities, secondary schools, governing boards, legislators, communities, and other constituency groups.

SFA works independently and in partnership with other college prep and planning organizations to build public awareness of the financial resources offered by the state. The office provides direct information through high school counselors, counselor association meetings, and counselor training events. College access partners in turn provide direct information to students. Due in part to these ongoing efforts, the ever-increasing cost of attendance, and the college readiness efforts at the K-12 level, more students than ever before are expected to pursue state-supported financial assistance.

### **FY 2025 Appropriation Request**

On behalf of the students and the state of Mississippi, SFA requests **\$74,841,202 for FY25**, which represents **an increase of \$7,528,947 or 11.2%** over FY24. The FY25 request includes a request for **\$51,811,202 in General Support Funds**, which represents **an increase of \$1,161,946 or 2.3%** over FY24; a request for **\$15,000,000 in Other General Support Funds for Dual Enrollment/Dual Credit**, which represents **an increase of \$5,177,000 or 52.7%** over FY24; a request for **\$4,400,000 in New Education Enhancement Funds**, which represents **an increase of \$1,400,000 or 46.7%** over FY24; a request for **\$850,000 in Reappropriated Education Enhancement Funds**, which represents **a decrease of \$1,250,000 or 59.5%** from FY24; **and a request for \$5,560,000 in Other Special Funds** (includes Federal and State Grants and Contracts, Interest Income, Cash on Hand and Other Sources), which represents **an increase of \$2,080,000 or 59.8%** over FY24.

#### 1-Administration

- I. Program Description: SFA is responsible for the comprehensive planning, management and evaluation processes required to administer the state's many, diverse financial assistance programs. The office assesses and allocates resources, implements fiscal accountability measures, and annually evaluates all program components for compliance with statutes and legislative intent as well as



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- for effectiveness in recruiting and retaining students in higher education in Mississippi.
- II. Program Objective: SFA seeks to communicate the accomplishments, needs, and value of the state's financial assistance programs to numerous and varied constituency groups; to implement effective management strategies; to be wise stewards of state resources; and to provide prompt, quality service.
  - III. Current program activities as supported by the funding in Columns 5-12 (FY24 Estimated and FY25 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A: (D) Additional Needs – **\$122,137**: Funds are requested to provide cost of living salary increases for all current employees, hire a new employee to assist with newly created legislative programs, and to provide for the increased cost of programming and other IT-related costs.

### 2-MTAG/MESG and HELP

- I. Program Description: SFA is responsible for the comprehensive management, including budgeting, disbursement of funds and evaluation, of three (3) grant programs. In March of 1995, two (2) grant programs, the Mississippi Tuition Assistance Grant (MTAG) and the Mississippi Eminent Scholars Grant (MESG), were created to assist Mississippi students who do not qualify for full Pell grants. In April of 1997, an additional grant program, the Higher Education Legislative Plan for Needy Students (HELP), was created to provide need-based financial assistance, as determined by parental adjusted gross income.
- II. Program Objective: Provide adequate resources to support the delivery of the three (3) grant programs and to ensure compliance with the appropriate state laws in delivering financial aid.
- III. Current program activities as supported by the funding in Columns 5-12 (FY24 Estimated and FY25 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A: (D) Additional Needs – **\$2,233,667**: MTAG is unavailable to students who qualify for the maximum federal Pell grant. The formula for determining eligibility for the federal Pell grant is changing for the 24-25 aid year. More Mississippi residents are expected to be eligible for the maximum Pell grant under the new formula. Therefore, fewer students will be eligible for MTAG. Lack of information from the federal government has limited our ability to project program costs for the coming years. A modest growth rate of 1% is anticipated in the number of recipients for MESG and HELP. The HELP Grant program budget also anticipates tuition increases of 3%. The **MTAG request is \$10,473,044**, which represents an **increase of \$174,796** over FY24. The **MESG request is \$8,222,790**, which represents an **increase of \$217,294** over FY24. The **HELP request is \$33,616,2350**, which represents an **increase of \$1,841,577** over FY24.

### 3-FORGIVABLE LOAN AND REPAYMENT PROGRAMS

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- I. Program Description: For future teachers, SFA operates the legislatively created Critical Needs Dyslexia Therapy Teacher Forgivable Loan Program (CNDT). SFA also continues to administer two health/science related programs: Speech-Language Pathologist Forgivable Loan Program (SLPL) and the Southern Regional Education Board Forgivable Loan Program for optometry (SREB).
  
- II. Program Objective: Student Financial aid programs have been developed:
  - a. To meet demonstrated critical shortages in the fields of medicine, nursing, nursing education, physical and natural sciences, and teacher education;
  - b. To attract, educate, and retain qualified teachers and medical personnel to serve the people of Mississippi;
  - c. To insure that the best interest of Mississippi is served by providing students with financial assistance for programs of study not offered in regularly supported Mississippi institutions; and
  - d. To manifest the belief that the continued growth and development of Mississippi requires improved levels of postsecondary educational attainment; and
  - e. To meet the needs of specific student groups.
  
- III. Current program activities as supported by the funding in Columns 5-12 (FY24 Estimated and FY25 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A: (D) Additional Needs – **(\$222,608)**: A decrease in expenditures for the Forgivable Loan Programs is requested. SFA, under advisement from the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board or Board), requests the Legislature target available funds to ensure full funding of the undergraduate grant programs, and transition the remaining forgivable loan programs to loan repayment programs. *Miss. Code Ann. § 37-106-14 (2)* requires the Board to award grants first and limit loans to renewal applicants only on a first-come, first-served basis with preference for renewals. The Postsecondary Board is also requesting the Legislature phase out funding for the SREB Regional Contract program, because the Board advocates for loan repayment programs instead of forgivable loan programs.

### TEACHER PROGRAM:

The Critical Needs Dyslexia Therapy Teacher Forgivable Loan (CNDT) funds are available to Mississippi teachers who are seeking a Class AA Educator's License with a 203 Endorsement for Dyslexia Therapy. The **CNDT request for FY25 is \$0**, which represents **no change from FY24**.

### NURSING PROGRAMS:

The Nursing Education Forgivable Loan Programs – Bachelor's (NELB); Master's (NELM); Ph.D./DNP (NELP); RN to BSN (NELR); and RN to MSN

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(NERM) were all repealed in SB 2373 by the 2023 Mississippi Legislature. Also repealed was the Nursing Teacher Stipend Forgivable Loan Program (NTSP).

### HEALTH/SCIENCE RELATED PROGRAMS:

The Speech-Language Pathologist Forgivable Loan Program (SLPL) was first created by the 2012 Legislature for students seeking a first master's degree in Speech-Language Pathology, Communicative Disorders, or Communication Sciences and Disorders. The loan will be forgiven for recipients who serve as licensed speech-language pathologists in a Mississippi public or charter school for one year for each year of funding received. **The SLPL request for FY25 is \$0 which represents a decrease of \$70,000 from FY24.**

The Southern Regional Education Board Forgivable Loan Programs (SREB) awards students in out-of-state optometry programs contracted through the SREB Regional Contract Program. Mississippi contracts 9 seats per entering class, for a total of 36 contract seats each year. The cost of each contract seat typically increases annually. Rates are unknown for FY 25. Nevertheless, because no other forgivable loan programs have been funded in recent years, SFA, under direction of the Postsecondary Board, requests the Legislature phase out the SREB program in order to target all available funds for the undergraduate grant programs and loan repayment programs. To phase out the program, SFA would award renewal students only. **The SREB request is \$500,000 for 25 seats, which represents a decrease of \$152,608 from FY24.**

### 4. OTHER

- I. Program Description: SFA operated the GEER Summer Grant during the summer of 2022 and received spending authority in both FY22 and FY23. This program concludes in FY23. SFA will operate the FAITH Scholarship beginning in FY24, which will be funded through EEF funds deposited in the FAITH Scholarship Trust. SFA operates the William F. Winter and Jack Reed, Sr. Teacher Loan Repayment Program (WRTR), which is funded separately through EEF funds deposited in the Winter-Reed Trust. SFA operates the Law Enforcement Officers and Firemen Scholarship Program (LAW), which is funded by the Mississippi Legislature and partially through a special fund, and the Nissan Scholarship, which is funded through the Nissan Trust.
- II. Program Objective: Student Financial aid programs have been developed:
  - a. To manifest the belief that the continued growth and development of Mississippi requires improved levels of postsecondary educational attainment and
  - b. To meet the needs of specific student groups.
- III. Current program activities as supported by the funding in Columns 5-12 (FY24 Estimated and FY25 Increase/Decrease for continuations) of MBR-1-03 and

## REGULAR AGENDA

designated Budget Unit Decisions columns of MBR-1-03-A: (D) Additional Needs – **\$218,750**: An overall increase in expenditures for the Other programs is expected. Increases and decreases are requested as follows for the following programs based on increases and decreases in demand and eligibility.

The Representative Bill Kinkade Fostering Access and Inspiring True Hope (FAITH) Scholarship was created during the 2022 Legislative Session to make full awards to students who have interacted with the state’s foster care system. SFA will begin to make awards in FY24. The **FAITH FY25 request is a total \$3,000,000**, which represents a **\$1,000,000 increase over the FY24 budget**. For the total requested, \$3,000,000 is requested in new EEF funds.

The Law Enforcement Officers and Firemen Scholarship Program (LAW) provides education to the dependent children or spouses of deceased or disabled service men and women. The **FY25 LAW request is \$176,250**, which represents an **increase of \$58,750 over FY24**.

The Nissan Scholarship Program (NISS) provides aid to students at public institutions who major in a field that will advance the automotive industry in Mississippi. The **NISS request is \$10,000**, which represents an **increase of \$10,000 over FY24**.

The William F. Winter – Jack Reed, Sr. Teacher Loan Repayment Program (WRTR) helps new teachers repay their undergraduate student loans. The **FY25 WRTR request is \$2,250,000**, which represents a **decrease of \$850,000 from FY24**. Additional funding was appropriated for WRTR in FY24 than was needed. For the total requested, \$1,400,000 is requested in new EEF funds and \$850,000 is requested for the lapsed EEF funds originally appropriated in FY24 to be re-appropriated.

### 5. DUAL ENROLLMENT/DUAL CREDIT SCHOLARSHIP PROGRAM

- I. Program Description: SFA administers the Dual Enrollment/Dual Credit Scholarship program was created by the 2023 Mississippi Legislature to provide funds for Mississippi students to earn college credit while still in high school.
- II. Program Objective: To offer improved opportunities for qualified high school students to simultaneously enroll in college courses that provide pathways leading to academic or career technical postsecondary credit.
- III. Current program activities as supported by the funding in Columns 5-12 (FY24 Estimated and FY25 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A: (D) Additional Needs – **\$5,177,000**: The scholarship will currently cover the tuition for only six credit hours (typically two courses, either academic or CTE) at a participating Mississippi college or university. However, a joint coalition representing K-12,

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the community colleges, and the universities requested the program cover up to 15 hours per student. The **FY25 DEDC request is \$15,000,000**, which represents an **increase of \$5,177,000 or 52.7% over FY24**. The request would provide adequate funding to cover up to 9 hours per student. Additional funding would be requested in FY 2026 and FY 2027 to gradually expand the program to cover up to 15 hours.

### **Funding Request Explanation:**

SFA requests \$74,841,202 for FY25, which includes \$66,811,202 in General Funds (Section 1) and \$7,180,000 in Special Funds (Section 2). The General Funds includes \$15 million for the Dual Enrollment/Dual Credit Scholarship Program, which was funded separately (SB 2961) in FY24 but will be included in the SFA Appropriation moving forward. The Special Funds includes \$4,400,000 in new EEF Funds (\$3,000,000 for FAITH and \$1,400,000 for WRTR) and \$2,780,000 in spending authority for investments (\$10,000 for NISS and \$20,000 for LAW) and cash on hand from collections (\$2,750,000).

The total budget request also includes \$850,000 in lapsed FY24 WRTR funds to be reappropriated in FY25. According to Mississippi Code Section 37-106-36, "money in the fund at the end of the fiscal year shall not lapse."

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Exhibit 2:

NARRATIVE  
FY 2025 BUDGET REQUEST

### **Nurse Retention Loan Repayment Program**

The Mississippi Office of Student Financial Aid (SFA) is the administering agency for the Nurse Retention Loan Repayment Program, which was created by the 2023 Mississippi Legislature in SB 2373.

#### **FY 2025 Appropriation Request**

SFA requests **\$0 for FY25**, which represents a **decrease of \$6,000,000 or 100.0%** from FY24.

1-NULR

- I. Program Description: SFA is responsible for the comprehensive management of the Nurse Retention Loan Repayment Program.
- II. Program Objective: To minimize the healthcare industry's workforce shortages by creating an incentive and reducing barriers in the form of loan repayment program for RNs and LPNs to enter the nursing profession and become established on a solid career pathway.
- III. Current program activities as supported by the funding in Columns 5-12 (FY24 Estimated and FY25 Increase/Decrease for continuations) of MBR-1-03 and designated Budget Unit Decisions columns of MBR-1-03-A: (D) Additional Needs – **(\$6,000,000)**: No additional funds are requested. The \$6,000,000 funding from Coronavirus State and Local Fiscal Recovery Funds will cover awards through FY 2026. Depending on the outcomes of the program, SFA could request funds from a state source beginning in FY 2027 to continue the program.

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### 3. **Approve the FY 2025-29 Five-Year Strategic Plan**

The Mississippi Office of Student Financial Aid requests approval of the FY 2025-29 Five-Year Strategic Plan. Board policy does not currently require approval of the Five-Year Strategic Plan, but the Plan is required annually by the Legislative Budget Office.

Chart 5 is the FY 2025-29 Five-Year Strategic Plan with Expenditures by Program. The plan includes the SFA budget, the NULR budget, and the Combined budgets. There is no written strategic plan for the NULR budget, because the program is funded with Coronavirus State and Local Fiscal Recovery Funds. Beyond the FY 2025 request noted above, the plan anticipates the following changes:

- Administration: Funds are requested to provide cost of living salary increases for all current employees.
- MTAG/MESG and HELP: Lack of information about the impact of the upcoming Pell formula changes has limited our ability to project program costs for the coming years. A modest growth rate of 1% is anticipated in the number of recipients for MESG and HELP through FY 2027. The HELP Grant program budget also anticipates tuition increases of 3% each year.
- Forgivable Loan Programs: SFA requests the Legislature transition the remaining forgivable loan programs to loan repayment programs and phase out funding for the SREB Regional Contract Forgivable Loan program by FY 2027.
- Other: SFA anticipates the need to expand the FAITH Scholarship program to award more students after the first year.
- Dual Enrollment/Dual Credit Scholarship Program: The DEDC scholarship will currently cover the tuition for only six credit hours (typically two courses, either academic or CTE) at a participating Mississippi college or university. Additional funding would then be requested in FY 2026 and FY 2027 to gradually expand the program to cover up to 15 hours.
- NULR: No additional funds will be requested. Depending on the outcomes of the program, SFA could request funds from a state source beginning in FY 2027 to continue the program.

Chart 6 is the FY 2025-29 Five-Year Strategic Plan with Funding by Source. The plan includes the SFA budget, the NULR budget, and the combined budgets.

Exhibit 3 is the FY 2025-29 SFA Five-Year Strategic Plan Narrative.

#### Recommendation:

Board staff recommends approval of this item.

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Chart 5:

<b>SFA 5-Year Strategic Plan (FY 2025 - FY 2029)</b>					
<b>Expenditures by Program</b>	<b>FY 2025</b>	<b>FY 2026</b>	<b>FY 2027</b>	<b>FY 2028</b>	<b>FY 2029</b>
<b>1- Administration</b>					
Salaries, Wages and Fringes	\$ 944,883	\$ 973,229	\$ 1,002,426	\$ 1,032,499	\$ 1,063,474
Travel	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000	\$ 8,000
Contractual Service	\$ 620,000	\$ 620,000	\$ 620,000	\$ 620,000	\$ 620,000
Commodities	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Equipment	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
<b>Total Administration</b>	<b>\$ 1,592,883</b>	<b>\$ 1,621,229</b>	<b>\$ 1,650,426</b>	<b>\$ 1,680,499</b>	<b>\$ 1,711,474</b>
<b>2- MTAG/MESG and HELP</b>					
MTAG	\$ 10,473,044	\$ 10,473,044	\$ 10,473,044	\$ 10,473,044	\$ 10,473,044
MESG	\$ 8,222,790	\$ 8,305,018	\$ 8,388,068	\$ 8,388,068	\$ 8,388,068
HELP	\$ 33,616,235	\$ 34,970,970	\$ 36,380,300	\$ 37,471,709	\$ 38,595,860
<b>Total MTAG/MESG and HELP</b>	<b>\$52,312,070</b>	<b>\$53,749,032</b>	<b>\$55,241,412</b>	<b>\$56,332,821</b>	<b>\$57,456,972</b>
<b>3 - Forgivable Loan Programs</b>					
Teacher Programs:					
CNDT (Graduate)	\$ -	\$ -	\$ -	\$ -	\$ -
Nursing Programs:					
NELB	\$ -	\$ -	\$ -	\$ -	\$ -
NELM (Graduate)	\$ -	\$ -	\$ -	\$ -	\$ -
NELP (Graduate)	\$ -	\$ -	\$ -	\$ -	\$ -
NELR	\$ -	\$ -	\$ -	\$ -	\$ -
NERM (Graduate)	\$ -	\$ -	\$ -	\$ -	\$ -
NTSP (Graduate)	\$ -	\$ -	\$ -	\$ -	\$ -
Health/Science Related Programs:					
SLPL	\$ -	\$ -	\$ -	\$ -	\$ -
SREB	\$ 500,000	\$ 357,000	\$ 198,000	\$ -	\$ -
<b>Total Forgive Ln/Repay Programs</b>	<b>\$ 500,000</b>	<b>\$ 357,000</b>	<b>\$ 198,000</b>	<b>\$ -</b>	<b>\$ -</b>
<b>4 - Other</b>					
FAITH Scholarship	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
LAW	\$ 176,250	\$ 176,250	\$ 176,250	\$ 176,250	\$ 176,250
Nissan	\$ 10,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
GEER Summer Grant	\$ -	\$ -	\$ -	\$ -	\$ -
Winter-Reed Loan Repay	\$ 2,250,000	\$ 2,250,000	\$ 2,250,000	\$ 2,250,000	\$ 2,250,000
<b>Total Other</b>	<b>\$ 5,436,250</b>	<b>\$ 6,446,250</b>	<b>\$ 7,446,250</b>	<b>\$ 7,446,250</b>	<b>\$ 7,446,250</b>
<b>5- Dual Enroll/Dual Credit Schol Prg</b>					
DEDC	\$ 15,000,000	\$ 20,000,000	\$ 25,000,000	\$ 25,000,000	\$ 25,000,000
<b>Total DEDC</b>	<b>\$15,000,000</b>	<b>\$20,000,000</b>	<b>\$25,000,000</b>	<b>\$25,000,000</b>	<b>\$25,000,000</b>
<b>TOTAL Lns, Schols, Grants</b>	<b>\$73,248,320</b>	<b>\$80,552,282</b>	<b>\$87,885,662</b>	<b>\$88,779,071</b>	<b>\$89,903,222</b>
<b>TOTAL SFA BUDGET</b>	<b>\$74,841,202</b>	<b>\$82,173,511</b>	<b>\$89,536,088</b>	<b>\$90,459,570</b>	<b>\$91,614,696</b>
<b>NULR 5-Year Strategic Plan (FY 2025 - FY 2029)</b>					
<b>1 - NULR</b>	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL NULR BUDGET</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>COMBINED BUDGETS 5-Year Strategic Plan (FY 2025 - FY 2029)</b>					
SFA	\$ 74,841,202	\$ 82,173,511	\$ 89,536,088	\$ 90,459,570	\$ 91,614,696
NULR	\$ -	\$ -	\$ -	\$ -	\$ -
<b>TOTAL COMBINED BUDGETS</b>	<b>\$74,841,202</b>	<b>\$82,173,511</b>	<b>\$89,536,088</b>	<b>\$90,459,570</b>	<b>\$91,614,696</b>



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Chart 6:

<b>SFA 5-Year Strategic Plan (FY 2025 - FY 2029)</b>					
<b>Funding Source</b>	<b>FY 2025</b>	<b>FY 2026</b>	<b>FY 2027</b>	<b>FY 2028</b>	<b>FY 2029</b>
<b>GOV. APPROPRIATIONS</b>					
General Support	\$ 51,811,202	\$ 54,383,511	\$ 56,496,088	\$ 57,669,570	\$ 58,824,696
Other General Support - DE/DC	\$ 15,000,000	\$ 20,000,000	\$ 25,000,000	\$ 25,000,000	\$ 25,000,000
EEF - New					
FAITH (New)	\$ 3,000,000	\$ 4,000,000	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Winter-Reed (New)	\$ 1,400,000	\$ 2,250,000	\$ 2,250,000	\$ 2,250,000	\$ 2,250,000
EEF - Reappropriated					
FAITH (Reappropriated)	\$ -	\$ -	\$ -	\$ -	\$ -
Winter-Reed (Reappropriated)	\$ 850,000	\$ -	\$ -	\$ -	\$ -
State Special Funds - ARPA					
Nursing Loan Repayment	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Gov. Appropriations</b>	<b>\$72,061,202</b>	<b>\$80,633,511</b>	<b>\$88,746,088</b>	<b>\$89,919,570</b>	<b>\$91,074,696</b>
<b>GRANTS AND CONTRACTS</b>					
Federal	\$ -	\$ -	\$ -	\$ -	\$ -
State	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Total Grants and Contracts</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>INTEREST INCOME</b>					
Nissan	\$ 10,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
<b>Total Interest Income</b>	<b>\$ 10,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>
<b>OTHER SOURCES</b>					
Law Fund	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000
<b>Total Other Sources</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>	<b>\$ 20,000</b>
<b>CASH ON HAND</b>					
Estimated Collections	\$ 2,750,000	\$ 1,500,000	\$ 750,000	\$ 500,000	\$ 500,000
<b>Total Cash on Hand</b>	<b>\$ 2,750,000</b>	<b>\$ 1,500,000</b>	<b>\$ 750,000</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
<b>TOTAL SOURCES OF FUNDING</b>	<b>\$74,841,202</b>	<b>\$82,173,511</b>	<b>\$89,536,088</b>	<b>\$90,459,570</b>	<b>\$91,614,696</b>

Exhibit 3:

**The Mississippi Office of Student Financial Aid  
157-00**

**2025-2029 Five-Year Strategic Plan**

**1. Comprehensive Mission Statement**

The two-fold public service mission of the Mississippi Office of Student Financial Aid is to provide financial assistance to students in pursuit of educational and professional goals and to help the state achieve the goal of a more educated citizenry while alleviating critical workforce needs in specific service areas.

**2. Philosophy**

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The Mississippi Office of Student Financial Aid is committed to the advancement of our state through education and workforce development. It is our belief that student financial assistance benefits not only the individual but also the general public. The philosophy of the Office is to alleviate the familial burden of paying for college, while being good stewards of the state's limited resources. The Office strives to operate efficiently by utilizing technology and leveraging partnerships; transparently by reporting on our operations and being accessible to the public; and safely by complying with all state and federal laws enacted for the protection of privacy.

### **3. Relevant Statewide Goals and Benchmarks**

Statewide Goal #1: Economic Development – To develop a robust state economy that provides the opportunity for productive employment for all Mississippians.

Relevant Benchmarks #1:

- Percentage of the civilian non-institutional population 16 years and over employed
- Job vacancy rate, by industry and occupation
- Wage and salary disbursements (total earnings)
- Average annual pay
- Median household income
- Percentage of workers whose family income falls above 150% of the federal poverty guidelines

Statewide Goal #2: Public Schools - To make available a quality K-12 public education for all Mississippians that prepares them, upon high school graduation, to either enter the labor force with an employable skill or to successfully complete a higher education program.

Relevant Benchmarks #2:

- Percentage of public school core academic subject classes staffed with teachers who are highly qualified
- Percentage of public school teachers certified through alternative programs

Statewide Goal #3: Higher Education - To make available an accessible, quality public higher education at an affordable cost that prepares Mississippians to become productive, financially self-sufficient members of society while meeting the human resource needs of Mississippi and its employers, including the creation of new jobs through the commercialization of university-based research.

Relevant Benchmarks #3:

- Percentage of full-time, first-time enrollment cohort who earns half of the total required credit hours for graduation by the end of the first year at a community college or by the end of the second year at a university
- Percentage of full-time, first-time enrollment cohort who graduate with a college credential in the appropriate time-frame
- Percentage of state's population age 25 years and over with a bachelor's degree or higher

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- Number of graduates in high-need disciplines (i.e., science, technology, engineering, math, education, including non-teaching areas and nursing), by discipline
- Number of graduates in teaching from Mississippi public higher educational institutions
- Percentage of teacher candidates from Mississippi public higher educational institutions who become Mississippi public school teachers following graduation
- Percentage of graduates in high-need disciplines practicing in Mississippi, by discipline
- Percentage of Mississippi median family income required to cover tuition and fees at Mississippi community colleges and at Mississippi public four-year higher educational institutions
- Average student debt upon graduation

Statewide Goal #4: Health – To protect Mississippians from risks to public health and to provide them with the health- related information and access to quality healthcare necessary to increase the length and quality of their lives.

Relevant Benchmarks #4:

- Number of health professional shortage areas
- Number of practitioners needed to remove health professional shortage area designations, by type of practitioner.

Statewide Goal # 5: To create an efficient government and an informed and engaged citizenry that helps to address social problems through the payment of taxes, the election of capable leaders at all levels of government, and participation in charitable organizations through contributions and volunteerism.

Relevant Benchmarks #5:

- Administrative efficiency: Expenditures on state government administrative activities as a percentage of total operational expenditures
- Average wait time for state government services
- Number and average cost of regulatory actions taken, by regulatory body and type of action
- State dollars saved by providing government services online (e.g., document retrieval, issuance of new business permits, license renewal)

#### **4. Overview of the Agency 5-Year Strategic Plan:**

The Mississippi Office of Student Financial Aid will continue to administer effectively and efficiently the state's many, diverse financial assistance programs. The Office will budget responsibly and provide meaningful support to the Postsecondary Education Financial Assistance Board. The Office seeks to make college more accessible to and affordable for Mississippi students through the timely, simple disbursement of financial aid.

The Office will continue efforts to improve communication with students, parents, and high

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school counselors about the state-supported financial aid programs available. The Office partners closely with the staff of Get2College, a program of the Woodward Hines Education Foundation (WHEF). Get2College offers free college planning and financial aid help to students statewide. The staff of Get2College is highly knowledgeable of college access and is cross-trained on state financial aid. The Office will continue to utilize social media and conduct workshops for high school counselors, but the Office will rely more heavily on partners like Get2College to represent state aid at college fairs, College Nights/Parent Nights, and other outreach initiatives. The Office will also coordinate its efforts with the Mississippi Association of Student Financial Aid Administrators, the ACT Council and State Organization, College Countdown, Mississippi Counselors Association, and the Magnolia School Counselors Association among others.

The accessibility of all state-funded financial aid programs will be evaluated annually through careful monitoring of program rules and regulations and the application process to determine if any such rules and regulations and/or the application process have consistently limited student access to a program or created an undue hardship to eligible applicants.

The Office will maximize its use of technology to provide efficient delivery of financial resources to students, accurate assessment of program development, and increased personnel productivity.

The Office will implement management strategies that ensure all authorized programs grow and develop in an orderly and rational manner, that the resources entrusted to the office are used effectively and efficiently, and that the programs and services of the system are of the highest quality.

The Office will administer the residency-based Mississippi Resident Tuition Assistance Grant (MTAG) and the merit-based Mississippi Eminent Scholars Grant (MESG) according to law to make college more accessible and affordable for some Mississippi students. MTAG is unavailable to students who qualify for the maximum federal Pell grant. The formula for determining eligibility for the federal Pell grant is changing for the 24-25 aid year. More Mississippi residents are expected to be eligible for the maximum Pell grant under the new formula. Therefore, fewer students will be eligible for MTAG. Lack of information from the federal government has limited our ability to project program costs for the coming years. At this time, no increase in appropriation is requested for MTAG in the upcoming years. A modest growth rate of 1% is anticipated in the number of recipients for MESG through FY 2027.

The Office will continue to advocate for more need-based aid programs to ensure that low- and moderate-income Mississippi students have access to affordable higher education opportunities. Currently, low-income students (full Pell-eligible) cannot by law qualify for MTAG, but can qualify for the Higher Education Legislative Plan for Needy Students (HELP) by also meeting certain academic requirements. The HELP program provides full tuition scholarships to students with demonstrated financial need who are college ready upon graduating from high school. The program grew rapidly in recent years, but the rapid annual growth has stabilized as expected. A modest growth rate of 1% is anticipated in the number

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of recipients for HELP through FY 2027. The HELP Grant program budget also anticipates tuition increases of 3% every year.

The Office will administer the state's forgivable loan programs according to law to help the state achieve the goal of a more educated citizenry while alleviating critical workforce needs in specific service areas. As a part of these efforts, the Office will work with the State Department of Education to monitor the teacher shortage issue to effectively project needed resources and to propose necessary program enhancements which promote teacher education, specifically at the undergraduate level. Data show forgivable loan programs to be ineffective and inefficient. The Office will continue to work with the Postsecondary Board and legislators to make data-driven recommendations for the elimination, consolidation, and/or conversion to loan repayment programs of the state's many forgivable loan programs.

The Office will administer the Dual Enrollment/Dual Credit Scholarship Program according to law to help the state achieve the goal of a more educated citizenry by encouraging more high school students to get a head start on college level coursework. The DEDC Scholarship Program will currently cover the tuition for only six credit hours (typically two courses, either academic or CTE) at a participating Mississippi college or university. However, a joint coalition representing K-12, the community colleges, and the universities requested the program cover up to 15 hours per student. The FY 2025 request will provide adequate funding to cover up to 9 hours per student. Additional funding will then be requested in FY 2026 and FY 2027 to gradually expand the program to cover up to 15 hours.

### **5. Agency's External/Internal Assessment:**

#### **External Assessment:**

- a) Funding - Funding instability is an ongoing threat to the effective and efficient administration of student financial aid. Annually, the Office requests the funds needed to fully award all students who demonstrate eligibility for the programs as established by state law. When the amount appropriated is less than the amount needed, the Office must work with the Postsecondary Board to make difficult decisions regarding who will be awarded and who will not in order to balance the budget as required by law. Mississippi law requires that awards be made first to all undergraduate grant applicants, then to loan applicants on a first-come, first-served basis. If funds are still inadequate, then grant funds must be pro-rated. In recent years, the uncertainty of receiving a deficit appropriation resulted in late awards and student frustration and fear.
- b) Timing – The timing of the budget process coupled with the uncertainty of full funding results in SFA making award offers to students in July before the plan to start college in August. Ideally, a mechanism to “forward fund” financial aid would be created so that the appropriation received in one year would actually fund the awards made in the next aid year. This would require two years worth of funding in the initial year but would allow the Office to make award offers to students as they apply and become eligible rather than waiting until a month before school starts in August to make awards.

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- c) Newly Created Programs - The creation of new state student financial aid programs places an increased administrative burden on the Office. Although funding is often appropriated for the purpose of making awards through newly created programs, additional funding for administration is typically not provided. Adequate time for implementation often is not allowed. The Office cannot implement a grant or loan program in three to five months. A full aid year is needed between the creation of a program and the anticipated implementation.
- d) Need-Based Aid – Despite the growth of the HELP grant, additional need-based aid is needed to improve college access and affordability to help the state meet its education attainment goal, Ascent to 55%.
- e) Program Changes - Legislative changes to existing programs will impact student eligibility rates, award rates, and the amount of money needed to award eligible students.
- f) Student Choice - Student choice and performance continuously impact award rates and award amounts. College of enrollment and major can impact whether or not a student is eligible for some state aid as well as the amount of aid for which the student is eligible. Academic performance, such as hours completed and GPA, can also impact whether or not a student establishes and/or maintains aid eligibility.
- g) Federal Expected Family Contribution (EFC) - Changes to the auto-zero EFC income threshold for federal aid eligibility impacts eligibility for the Mississippi Resident Tuition Assistance Grant. An increase to the threshold will decrease eligibility for MTAG. A decrease to the threshold will increase eligibility for MTAG. The federal EFC is changing to the Student Aid Index (SAI) in 2024-25 and will include negative figures. Projections from national organizations indicate that more students nationally will be eligible for maximum Pell grants. However, lack of information from Federal Student Aid has prevented SFA from modeling this change to determine its impact on projected program costs.
- h) FAFSA Simplification – Congress recently passed legislation to simplify the FAFSA form and to change other rules related to the premier federal aid programs. SFA is working with a task force of other states to create models to understand how the federal aid changes will impact state aid.
- i) Federal Rules - Reauthorization of the Higher Education Act is overdue. It is believed that the reauthorization legislation will likely provide for a new Federal-State Partnership program to provide additional need-based financial aid in the states. In order for the state to participate, such a program would require an increased investment in need-based aid to meet the matching requirements for the state to participate.
- j) Interest Rate - The interest rate charged on state forgivable loans is equal to the unsubsidized federal student loan rate at the time a student enters repayment. As the federal rate increases and decreases, so does the state rate. The federal rate changes annually with the 10-Year Treasury Note. Due to the future variability of federal student loan interest rates, it is difficult to estimate the future revenue stream from interest income collected on the repayment of state forgivable loans.
- k) Collections - As a result of past efforts to improve default prevention practices, more students are completing the service obligation and fewer are defaulting or entering repayment. Also, fewer loans have been issued in recent years due to the budget

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shortfalls. Therefore, the revenue collected on the repayment of loans declined significantly in FY 2023 and is expected to remain depressed in future years as fewer students enter monetary repayment, leaving the Office more dependent upon General Fund appropriations to meet budgetary demands.

- 1) Administrative Burden - Federal regulations can impact the administration of state financial aid, particularly the administration of loans. In recent years, the Office has responded to new regulations requiring multiple disclosures on all non-federal loans (even state loans); intensified identity theft protection rules; changes to allowable collection costs; and restrictions on the use of telephone technology to contact borrowers. The Office incurs costs to comply with new federal and state regulations.

### **Internal Assessment:**

- a) All funds administered by the Board shall be accounted for in an annual report that shall be submitted to the Legislature within ten (10) days after the convening of each new legislative session. The report should detail for each grant, scholarship, or forgivable loan program the number of recipients, the total amount of awards made, and the average award amount. The report shall include the number of students at each institution receiving financial assistance and the amount of such assistance. For forgivable loan programs, the report shall also include a summary of the repayment status and method of repayment for student cohorts as well as an accounting of the receipt of funds in repayment. Furthermore, all funds received and expended shall be reported and otherwise accounted for in accordance with the provisions of Section 37-106-11, Mississippi Code of 1972, except where individual identifying information must be withheld pursuant to the Family Educational Rights and Privacy Act (FERPA), 20 U.S.C. § 1232g; 34 CFR Part 99.
- b) The Office continuously assesses the state's financial aid programs.
  1. The Office worked with the Harvard University Kennedy School of Government on a project using Regression Discontinuity Design Method to evaluate the Mississippi Eminent Scholars Grant (MESG) and the Mississippi Resident Tuition Assistance Grant (MTAG) on their impact on in-state enrollment and degree completion.
  2. The Office applied for and received "Technical Assistance" from the Education Commission of the States as part of its Redesigning State Financial Aid project. ECS reviewed Mississippi's state aid programs through the lens of four principles of redesign. These four principles maintain that 1) aid programs should be student centered; 2) aid programs should be goal driven and data informed; 3) aid programs should be timely and flexible; and 4) aid programs should be broadly inclusive.
  3. Lifetracks has been expanded to include data from Student Financial Aid. NSPARC published a report regarding the effectiveness of state aid programs. The report found:
    - a. First-year retention rates and six-year graduation rates are higher for state aid recipients in every program (MTAG, MESG, and HELP) than for similar (racially, socio-economically, academically, etc.) non-recipients. The study addresses questions of academic success and suggests that each program promotes improved outcomes for enrolled students.

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- b. The study does not address questions related to access for MTAG and HELP. For example, the study cannot tell us whether low-income students are more likely to pursue a college degree because of state grant availability.
- c. The study indicates that MESHG does not increase or impact in-state enrollment rates but does increase enrollment in four-year colleges over two-year colleges.
4. The Office continues to work with the Postsecondary Board to develop recommendations to be presented to the Mississippi Legislature for redesigning the state student financial aid programs to be more effective and efficient.

### **Internal Management System**

The Office operates under the auspices of the Mississippi Institutions of Higher Learning, which oversees the daily administration of state student financial aid. The Office works closely with the Mississippi Postsecondary Education Financial Assistance Board, which bears authority for all aspects of the state financial aid programs and the administrative rules governing those programs. The Postsecondary Board meets about four or five times a year to address program and budget-related issues.

## **6. Agency Goals, Objectives, Strategies and Measures for FY 2025 through FY 2029:**

### **BUDGET PROGRAM 1: Administration**

**GOAL A: Effectively and efficiently administer the state's many, diverse financial assistance programs.**

**OBJECTIVE A.1.:** Assess the availability of resources and budget available resources in a responsible manner.

*Outcome:* Percentage of eligible applicants receiving state financial aid.

**STRATEGY A.1.1.:** Use applicable trend data (related to high school graduation, college-going, out-migration/in-migration, tuition/Cost of Attendance, etc.) to predict future take-up rates for various financial aid programs.

*Output:* Accurate projection model to determine future budget needs as indicated by minimal difference between projected award amounts on the MBR (budget request) and actual expenditures on awards.

*Explanatory:* The accuracy of the projection model is greatly impacted by the factors identified in the external assessment in section 5, particularly the creation of new programs and changes to existing programs.

**STRATEGY A.1.2.:** Allocate appropriated funds in compliance with statute.

*Output:* Total amount of Annual Operating Budget



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*Output:* Number of Financial Aid Programs administered

*Output:* Eligible applicants receiving student financial aid through programs administered by the Office

*Output:* Total amount of aid awarded to students through programs administered by the Office

*Efficiency:* Annual cost to administer the state's financial aid programs.

*Efficiency:* Administrative cost per eligible financial aid recipient.

*Efficiency:* Administrative cost as a percentage of the Annual Operating Budget.

**OBJECTIVE A.2.:** Provide support and guidance to the Postsecondary Education Financial Assistance Board.

*Outcome:* The Postsecondary Board responds in a timely manner to questions related to the administration of state financial aid programs as indicated by the average response time in days.

*Outcome:* Compliance with all statutes, policies, and rules governing the state's student financial aid programs.

*Outcome:* Compliance with the APA guidelines for changing program Rules and Regulations.

*Outcome:* Compliance with all federal laws related to financial aid, privacy, lending, collection of debt, etc.

**STRATEGY A.2.1.:** Annually review the Board-approved Rules and Regulations for each program and the General Administration Rules and Regulations

*Output:* Agenda items to address issues and concerns related to program and administration rules

*Output:* Number of Postsecondary Board meetings

**OBJECTIVE A.3.:** Effectively and efficiently manage the annual State Aid application, award, and disbursement process.

*Outcome:* Provide access to all State Aid related information online.

*Outcome:* Limit the wait time for receipt of government services by communicating electronically, as evidenced by the availability of all communication in electronic format.

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*Outcome:* Minimize the cost of human capital required to process the ever-increasing number of applications by utilizing technology, as evidenced by the number of full-time employees.

*Outcome:* Effective and efficient delivery of student financial aid dollars to the colleges and universities for distribution to students

**STRATEGY A.3.1.:** Annually update the online application for State Aid.

*Output:* Number of applications processed annually.

*Output:* Number of documents processed annually.

**GOAL B: Maximize the role State Aid plays in recruiting and retaining students in higher education.**

**OBJECTIVE B.1.:** Promote awareness of the available state-supported financial aid programs among students, parents, and school counselors.

*Outcome:* Increase the number of state applications completed, as evidenced by the percent increase over the previous year.

*Outcome:* Increase the number of students receiving aid, as evidenced by the percent increase over the previous year.

*Outcome:* Effective and efficient communication with counselors, students, and parents regarding financial aid opportunities

**STRATEGY B.1.1.:** Conduct workshops for high school counselors, attend college fairs, and present at college nights/parent nights.

*Output:* Number of workshops conducted, college fairs attended, and/or presentations at college nights/parents nights

**STRATEGY B.1.2.:** Contribute to student-focused publications.

*Output:* Number of ads and/or articles in publications.

**STRATEGY B.1.3.:** Utilize technology and social media to meet students where they are.

*Output:* Number of unique pageviews for [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) and [www.msfinancialaid.org](http://www.msfinancialaid.org)

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*Output:* Bounce rate for [www.mississippi.edu/financialaid](http://www.mississippi.edu/financialaid) and [www.msfinancialaid.org](http://www.msfinancialaid.org)

*Output:* Number of Facebook followers

*Output:* Number of Twitter followers

**OBJECTIVE B.2.:** Communicate the accomplishments, needs, and value of the state's financial assistance programs to various constituency groups.

*Outcome:* Public high school counselors are knowledgeable of state aid programs and capable of helping students, as evidenced by the rate of participation in the counselor web portal.

*Outcome:* Private high school counselors are knowledgeable of state aid programs and capable of helping students, as evidenced by the rate of participation in the counselor web portal.

*Outcome:* Legislators continue to invest in state aid programs to make college more accessible and affordable for Mississippi students, as evidenced by the percent of need met by appropriations.

**STRATEGY B.2.1.:** Develop an understanding of program rules, general administration policies, and procedures among institutional financial aid administrators, college access organizations, and aid recipients.

*Output:* Updates delivered at MASFAA, Counselor workshops (MCA, MDE Counselor Institute, SACAC Drive-in, ESF New Counselor Workshops, etc.)

*Output:* Emails delivered to State Aid recipients.

*Output:* Letters delivered to State Aid recipients.

**STRATEGY B.2.2.:** Promote program values and needs to policymakers and other change agents.

*Output:* Updates to the Education Achievement Council, education leaders, and State Legislators at JLBC Hearings, etc.

**GOAL C: To reduce the rate of default on the state's forgivable loan programs and increase the percentage of forgivable loan recipients who repay with service rather than money.**

**OBJECTIVE C.1.:** Implement default prevention programs for all forgivable loans.

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*Outcome:* Anticipated overall rate of default on all state forgivable loan programs for all cohorts.

*Outcome:* Anticipated rate of on-time repayment through service on all state forgivable loan programs for all cohorts.

**STRATEGY C.1.1.:** Maintain a Loan Repayment Specialist on staff to address all issues related to loan repayment or forgiveness.

*Output:* Separation, grace-ending, service deferment/cancellation, and past due notices mailed/emailed

*Output:* Funds collected in repayment of forgivable loans

*Output:* Tax offset funds collected

### **BUDGET PROGRAM 2: MTAG/MESG and HELP**

**GOAL A: To increase college access and improve affordability for Mississippi families.**

**OBJECTIVE A.1.:** Make financial aid awards to Mississippi residents who qualify for one or more of the state's primary undergraduate grant programs (MTAG, MESG, and HELP) in compliance with appropriate state laws and rules.

*Outcome:* Mississippi residents receive financial aid to attend college in Mississippi, making college more accessible and affordable.

**STRATEGY A.1.1.:** Administer the primary undergraduate grant programs.

*Output:* Total number of students receiving financial aid through the primary undergraduate grant programs (MTAG, MESG, and HELP)

*Output:* Total amount of funds awarded through the primary undergraduate grant programs (MTAG, MESG, and HELP)

*Output:* Total number of primary undergraduate grant programs

*Efficiency:* Average student award through the primary undergraduate grant programs

**STRATEGY A.1.2.:** Administer the Mississippi Resident Tuition Grant Program (MTAG), created in 1995 to assist with the cost of tuition for Mississippi students with a 15 ACT and/or 2.5 GPA who are not eligible for a full federal Pell grant.

*Output:* Number of MTAG recipients

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*Output:* Amount of MTAG awarded

*Efficiency:* Average student award through the MTAG program

**STRATEGY A.1.3.:** Administer the Mississippi Eminent Scholars Grant Program (MESG), created in 1995 to reward Mississippi students for excellent academic achievement (29 ACT and 3.5 GPA) in high school and to encourage high achieving students to stay in-state for college.

*Output:* Number of MESG recipients

*Output:* Amount of MESG awarded

*Efficiency:* Average student award through the MESG program

**STRATEGY A.1.4.:** Administer the Higher Education Legislative Plan for Needy Students (HELP) scholarship, created in 1997 to provide financial assistance for needy students who demonstrate college readiness with a 20 ACT, 2.5 GPA, and completion of a rigorous high school curriculum.

*Output:* Number of HELP recipients

*Output:* Amount of HELP awarded

*Efficiency:* Average student award through the HELP program

### **BUDGET PROGRAM 3: Forgivable Loan Programs**

**GOAL A: To help the state achieve the goal of a more educated citizenry while alleviating critical workforce needs in specific service areas.**

**OBJECTIVE A.1.:** Make financial aid awards to students who qualify for one of the state's forgivable loan or repayment programs.

*Outcome:* Meet demonstrated critical shortages in the fields of medicine, nursing, nursing education, physical and natural sciences, and teacher education.

*Outcome:* Attract, educate and retain qualified teachers and medical personnel to serve the people of Mississippi.

*Outcome:* Ensure that the best interest of Mississippi is served by providing students with financial assistance for programs of study not offered in regularly supported Mississippi institutions.

*Outcome:* To manifest the belief that the continued growth and development of Mississippi requires improved levels of postsecondary educational attainment.

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**STRATEGY A.1.1.:** Administer the state forgivable loan programs.

*Output:* Total number of students receiving financial aid through the forgivable loan programs

*Output:* Total amount of funds expended on the forgivable loan programs

*Output:* Total number of forgivable loan and repayment programs

*Efficiency:* Average student award through the state forgivable loan and repayment programs

**STRATEGY A.1.2.:** Administer forgivable loan programs for graduate teacher education, including the Critical Needs Dyslexia Therapy Teacher Forgivable Loan (CNDT), which is available to Mississippi teachers who are seeking a Class AA Educator's License with a 203 Endorsement for Dyslexia Therapy.

*Output:* Number of CNDT awards

*Output:* Amount of CNDT awards

*Efficiency:* Average student award through the CNDT program

*Explanatory Note:* Due to budget constraints, full funding wasn't available from FY17 through FY22. Although funding was available, no awards were made in FY23, so no renewal funds were budgeted for FY24 and no funds are requested for FY25. SFA, under advisement from the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board or Board), requests the Legislature target available funds to ensure full funding of the undergraduate grant programs and for loan repayment programs. *Miss. Code Ann.* § 37-106-14 (2) requires the Board to award grants first and limit loans to renewal applicants only on a first-come, first-served basis with preference for renewals. Therefore, funds are not requested for future years.

**STRATEGY A.1.3.:** Administer forgivable loan programs for graduate health-related education, including the Speech-Language Pathologist Forgivable Loan Program (SLPL), which awards master's degree students in Speech-Language Pathology, Communicative Disorders, or Communication Sciences and Disorders who plan to serve as licensed speech-language pathologists in a Mississippi public or charter school.

*Output:* Number of SLPL awards

*Output:* Amount of SLPL awards

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*Efficiency:* Average student award through the SLPL program

*Explanatory Note:* Due to budget constraints, full funding wasn't available from FY17 through FY22. Awards were made in FY23 and funds for renewal awards are budgeted for FY24. SFA, under advisement from the Mississippi Postsecondary Education Financial Assistance Board (Postsecondary Board or Board), requests the Legislature target available funds to ensure full funding of the undergraduate grant programs. *Miss. Code Ann.* § 37-106-14 (2) requires the Board to award grants first and limit loans to renewal applicants only on a first-come, first-served basis with preference for renewals. Therefore, funds are not requested for future years.

**STRATEGY A.1.4.:** Administer forgivable loan programs for graduate health-related education, including the Southern Regional Education Board Forgivable Loan Program (SREB), which awards Mississippi students in out-of-state optometry programs contracted through the SREB Regional Contract Program.

*Output:* Number of SREB awards

*Output:* Amount of SREB awards

*Efficiency:* Average student award through the SREB program

*Explanatory Note:* Mississippi currently contracts 9 seats per entering class, for a total of 36 contract seats each year. The cost of each contract seat increases annually. *Miss. Code Ann.* § 37-106-14 (2) requires the Board to award grants first and limit loans to renewal applicants only on a first-come, first-served basis with preference for renewals. SFA, under direction of the Postsecondary Board, requests the Legislature phase out the SREB program in order to target all available funds for the undergraduate grant programs or loan repayment programs. To phase out the program, SFA would award renewal students only. Therefore, the annual request for funds will decrease each year until funds are no longer requested after FY28.

### **BUDGET PROGRAM 4: Other Programs**

**GOAL A: To improve college access and affordability for students with special circumstances and interests.**

**OBJECTIVE A.1.:** Make financial aid awards to students who qualify for one of the state's other programs.

*Outcome:* To manifest the belief that the continued growth and development of Mississippi requires improved levels of postsecondary educational attainment.

**STRATEGY A.1.1.:** Administer the state's other programs.

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*Output:* Total number of students receiving financial aid through other programs

*Output:* Total amount of funds expended on the other programs

*Output:* Total number of programs

*Efficiency:* Average student award through the other state programs

**STRATEGY A.1.2.:** Administer a loan repayment program for teacher education, called the William F. Winter – Jack Reed, Sr. Teacher Loan Repayment Program (WRTR), which provides funds to repay a portion of the undergraduate loans of eligible Mississippi teachers in exchange for their service or continued teaching service in Mississippi’s public schools. The program was established by the 2021 Legislature; 150 teachers were funded in FY22; 300 teachers were funded in FY23, and 450 teachers were funded in FY24. Funds are requested for FY25 and beyond to maintain 450 teachers in the program at all times.

*Output:* Number of WRTR awards

*Output:* Amount of WRTR awards

*Efficiency:* Average award through the WRTR program

**STRATEGY A.1.3.:** Administer other programs for undergraduate education, including the Law Enforcement Officers and Firemen Scholarship Program (LAW), which provides education to the dependents of deceased or disabled service men and women.

*Output:* Number of LAW awards

*Output:* Amount of LAW awards

*Efficiency:* Average student award through the LAW program

*Explanatory Note:* A slight increase in award cost is anticipated in future years as tuition costs increase.

**STRATEGY A.1.4.:** Administer other programs for undergraduate education, including the Nissan Scholarship Program (NISS), which provides aid to students at public institutions who major in a field that will advance the automotive industry in Mississippi.

*Output:* Number of NISS awards

*Output:* Amount of NISS awards



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*Efficiency:* Average student award through the NISS program

*Explanatory Note:* Awards are made from investment dollars set aside for this purpose. Costs are expected to remain around the same amount each year.

**STRATEGY A.1.5.:** Administer other programs for undergraduate education, including the Rep. Bill Kinkade Fostering Access and Inspiring True Hope (FAITH) Scholarship Program. The FAITH Scholarship was created by the 2022 Legislature to provide up to full cost of attendance awards to students who have interacted with the state's foster care system. The first awards will be made in FY24.

*Output:* Number of FAITH awards

*Output:* Amount of FAITH awards

*Efficiency:* Average student award through the FAITH program

*Explanatory Note:* Awards are made from EEF dollars appropriated for this program. Costs are expected to escalate as the program grows.

### **BUDGET PROGRAM 5: Dual Enrollment/Dual Credit Scholarship Program**

**GOAL A: To improve college access and affordability for high school students.**

**OBJECTIVE A.1.:** Make financial aid awards to dual enrolled or dual credit high school students.

*Outcome:* To manifest the belief that the continued growth and development of Mississippi requires improved levels of postsecondary educational attainment.

**STRATEGY A.1.1.:** Administer the DEDC Scholarship established by the 2023 Legislature to help high school students get an affordable head start on college by taking college-level courses in high school. The scholarship will currently cover the tuition for only six credit hours (typically two courses, either academic or CTE) at a participating Mississippi college or university. However, a joint coalition representing K-12, the community colleges, and the universities requested the program cover up to 15 hours per student. Additional funding will be requested in FY 2026 and FY 2027 to gradually expand the program to cover up to 15 hours.

*Output:* Number of DEDC awards

*Output:* Amount of DEDC awards

*Efficiency:* Average award through the DEDC program

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### 4. **Approve APA Part 691: Dual Enrollment/Dual Credit Rules and Regulations:**

#### Request

The Mississippi Office of Student Financial aid requests approval of APA Part 691 Dual Enrollment/Dual Credit (DEDC) Rules and Regulations.

#### Summary:

The Dual Enrollment/Dual Credit Scholarship program was created by the 2023 Mississippi Legislature to provide funds for Mississippi students to earn college credit while still in high school. The promulgation of Rules and Regulations to guide the administration of the program is required of the Mississippi Postsecondary Education Financial Assistance Board. The proposed rules have been circulated among all stakeholder groups to review and provide feedback.

### **Title 10: Education Institutions and Agencies**

### **Part 691: Dual Enrollment/Dual Credit Scholarship Rules and Regulations**

### **Part 691 Chapter 1: Dual Enrollment/Dual Credit (DEDC) Scholarship Rules and Regulations**

*Rule 1.1 Dual Enrollment/Dual Credit (DEDC) Scholarship Rules and Regulations.* The Dual Enrollment/Dual Credit Scholarship program was created by the 2023 Mississippi Legislature to provide funds for Mississippi students to earn college credit while still in high school. These Rules and Regulations serve to guide the administration of the program and are subject to change by the Mississippi Postsecondary Education Financial Assistance Board.

#### **I. GENERAL STUDENT ELIGIBILITY**

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving DEDC 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., except for Section 37-103-17.
- B. The applicant must be classified as a junior or senior and enrolled in a Mississippi public high school or charter high school.
- C. The applicant must be a dual enrolled student as defined in Section 37-15-38(1)(a) or a dual credit student as defined in Section 37-15-38(1)(b) who is enrolled in an eligible course in an eligible, participating public or not-for-profit postsecondary institution in Mississippi.

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- D. The applicant must meet the criteria outlined in the published *Procedures Manual for the State of Mississippi Dual Enrollment and Accelerated Programs*.
- E. The applicant must not be considered an “early college” student.
- F. The applicant must submit the Dual Enrollment/Dual Credit application online at [www.msfinancialaid.org](http://www.msfinancialaid.org) by the deadline date.

### **II. STUDENT APPLICATION REQUIREMENTS**

- A. Complete the application for the Dual Enrollment/Dual Credit Scholarship program online at [www.msfinancialaid.org](http://www.msfinancialaid.org) on or before March 15 during the spring of the academic year for which the student is seeking assistance. After the inaugural year, the application will open for all terms on April 1 each year.
- B. Be classified as eligible by an authorized official at the high school. To be classified as eligible by the high school, an applicant must:
  - 1. Be a Mississippi resident.
  - 2. Be classified as a junior or senior in a Mississippi public high school or charter high school. Applicants cannot be high school graduates.
  - 3. Meet the criteria outlined in the published *Procedures Manual for the State of Mississippi Dual Enrollment and Accelerated Programs*.
- C. Be verified by an eligible, participating public or not-for-profit profit postsecondary institution in Mississippi as a dual enrolled student as defined in Section 37-15-38(1)(a) or a dual credit student as defined in Section 37-15-38(1)(b) who is enrolled in an eligible course listed in the *Procedures Manual for the State of Mississippi Dual Enrollment and Accelerated Programs*.
- D. Participate in an advising component related to the Mississippi Articulation and Transfer Tool (MATT) to understand how postsecondary course credits transfer.

### **III. LENGTH AND AMOUNT OF AWARD**

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- A. Scholarship recipients may enroll in up to six (6) credit hours in an eligible, participating postsecondary institution at no cost for tuition.
- B. Scholarship recipients may use the award during a single term or spread the award over multiple terms.
- C. Scholarship recipients may use the award at a single institution during any given term.
- D. Eligible participating institutions will be reimbursed at the rate of forty percent (40%) of the average community college credit hour tuition for the current academic year for each DEDC scholarship recipient.
- E. Books, course materials, tools, supplies, lab fees, transportation costs and other applicable course fees are not included in the amount to be reimbursed and are ultimately the responsibility of the student.
- F. All awards are dependent upon the availability of funds. Selection of recipients shall be based on a first-come, first-served basis of all eligible applicants.
- G. Payment of DEDC awards shall be disbursed directly to the educational institutions.

### **IV. INSTITUTIONAL AND HIGH SCHOOL REQUIREMENTS AND RESPONSIBILITIES**

- A. Institutional participation is optional.
- B. Any public state-supported two-year or four-year institution or any eligible not-for-profit private institution in Mississippi may choose to participate in the DEDC program.
- C. Participating institutions may choose to exclude specific centers, branch campuses, collegiate academies, and middle colleges within their governance from participating in the DEDC program.
- D. To participate in the DEDC program, institutions and high schools must adhere to all guidelines prescribed in the *Procedures Manual for the State of Mississippi Dual Enrollment and Accelerated Programs*.

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- E. To participate in the DEDC program, institutions must agree to charge DEDC scholarship recipients a tuition rate equal to forty percent (40%) of the average community college credit hour tuition for the current academic year.
- F. To participate in the DEDC program, institutions must work with high schools to verify that all DEDC scholarship recipients meet the academic or other requirements prescribed in the *Procedures Manual for the State of Mississippi Dual Enrollment and Accelerated Programs* and are enrolled in eligible courses. Institutions will verify student eligibility by including the student on the enrollment verification report that is submitted each term to the Mississippi Office of Student Financial Aid.
- G. The Board may conduct annual audits of any participating high school, student, and/or institution to ensure compliance with these Rules and Regulations and the authorizing statute.

Source: *Miss. Code Ann.* § 37-106-85 through § 37-106-93.

### Recommendation:

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

## **5. Approve Updates to APA Part 687: Nurse Retention Loan Repayment Rules and Regulations**

### Request

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

### Summary

The 2023 Mississippi Legislature created the Nurse Retention Loan Repayment program to provide up to \$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 Board approved the rules in April 2023. The Office requests the Board update the rules to require one proof of Mississippi residency. The requirement was inadvertently omitted from the original rules.

## **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**

## **REGULAR AGENDA**

*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.
- 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.*

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- 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](http://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) One form of proof of Mississippi residency. A valid Mississippi Driver's License or Identification number submitted during the online application process will fulfill this requirement.
    - a)b) Proof of the applicant's current practical nursing license or registered nursing license.
    - b)c) 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.
    - e)d) A completed Loan Data Verification form. (This form is completed as part of the online application process.)
    - d)e) Documentation from the lender or loan servicer for state, local, or commercial loans that shows the

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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](http://www.msfinancialaid.org) by the deadline date of June 30.

2. Submit the following documents to the Board by July 31.

a) One form of proof of continued Mississippi residency. A valid Mississippi Driver's License or Identification number submitted during the online application process will fulfill this requirement.

a)b) 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)c) A completed Loan Data Verification form. (This form is completed as part of the online application process.)

e)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.)

### 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.

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- 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.

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

### Recommendation:

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

## **6. Approve Update to APA Part 601: Authority and Responsibilities Rules and Regulations, Rule 8.3: Institutional Responsibilities**

### Request

The Mississippi Office of Student Financial aid requests approval of updates to APA Part 601: Authority and Responsibilities Rules and Regulations, Rule 8.3: Institutional Responsibilities.

### Summary:

The public and private postsecondary institutions in Mississippi have certain institutional responsibilities as eligible institutions for the use of state-supported student financial aid. The responsibilities include returning funds to the State on behalf of students who are found to be ineligible and balancing with the State to ensure proper accounting. The updates proposed below clarify the institution's responsibilities and create a new process to ensure that refunds are properly credited to the correct student and fund in a timely manner.

The proposed changes accomplish the following:

- Eliminate repetition by combining I with VI and II with VII.
- Reduce confusion by using formal report names and defining the students to be included in each report.
- Facilitate the timely return of funds by requiring the Balancing Certification Statement to be accompanied by any outstanding refunds. Currently, institutions may acknowledge a refund is owed during the balancing process but might wait months to return the funds.
- Eliminate confusion related to refunds by requiring refunds to be accompanied by a Refund Roster. Some institutions already submit a roster with refunds, while others simply return funds with no documentation regarding where the funds should be credited.

## **Title 10: Education Institutions and Agencies**

### **Part 601: Authority and Responsibilities Rules and Regulations**

#### **Chapter 8: Rights and Responsibilities**

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*Rule 8.3 Institutional Responsibilities.* It is the responsibility of each institution eligible for state student financial aid to:

- I. Submit ~~a grade files~~Grade Report by the ~~deadline-fifth (5<sup>th</sup>) working day after the conclusion of each term for which aid is awarded.~~ The Grade Report is a complete and accurate report of each Mississippi resident student's cumulative grade point average on all college course work attempted as of the end of the previous term.
- II. Submit ~~an enrollment files~~Enrollment Verification Report by ~~immediately following the deadline-final add/drop date of each term for which aid is awarded.~~ The Enrollment Verification Report is a complete and accurate roster of the enrollment status of each Mississippi resident student.
- III. Review ~~award~~Award, ~~disbursement~~Disbursement, and ~~balance~~Balance reportsReports published by the Office each term.
- IV. Notify the Office of any discrepancies related to residency, citizenship, or financial need.
- V. Ensure that no state financial aid recipient receives an aid package that exceeds ~~cost~~Cost of ~~attendance~~Attendance.
- ~~VI. For all returning students, a complete and accurate report of the student's cumulative grade point average on all college course work attempted as of the end of the previous semester or trimester should be submitted to the Board within five (5) days of beginning of any given semester or trimester.~~
- ~~VII. For all students, a complete and accurate roster of the eligibility status of each recipient shall be submitted to the Board by the final add/drop date of each semester or trimester of the academic year the student receives a grant.~~
- ~~VIII.~~VI. A ~~balancing~~Balancing statement and certificationCertification statementStatement, verifying monies ~~disbursed due from and owed to the Office on behalf of to~~ all students, must be submitted at the end of ~~the semester or trimester to the Board~~each term for which aid is awarded. Any outstanding refunds owed to the Office must accompany the Balancing Certification Statement. Funds for a given term will not be disbursed until the balancing process for the previous term is complete.
- VII. All refunds due to the Office must be accompanied by a Refund Roster that details the student and program to which the funds should be credited.

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IX.VIII. All rRefunds due to the Board-Office must be received and processed within thirty (30) days of the end of each aid year. Funds for the subsequent aid year will not be disbursed until all refunds have been received and processed for the preceding aid year.

Source: *Miss. Code Ann. § 37-106-21; Miss. Code Ann. § 37-106-29; and Miss. Code Ann. § 37-106-31.*

### Recommendation:

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

## 7. **Approve Updates to APA Part 605: General Administration Rules and Regulations**

### Request

The Mississippi Office of Student Financial Aid requests approval of updates to APA Part 605: General Administration Rules and Regulations, Section I.C.4. to clarify the documents the Office will accept as verification of marital separation.

### Summary:

If the Office receives conflicting information from the FAFSA and the MAAPP, the Office must resolve the conflict. When the conflict involves a marital separation, the Office must document separate residences for the separated couple. The proposed update clarifies the Office will require two forms of documentation, and a cell phone statement will only be accepted as one form if the other form is a mortgage, lease, or rental agreement.

### **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.*

### **I. APPLICATION PROCESS**

- C. The following supporting documents may be requested to complete an application for state student financial aid. The documents are grouped according to the purpose for which they are requested.
  - 4. Documentation of Financial Need - For some programs, the Office will collect documents to determine a student's financial need.

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- a) Free Application for Federal Student Aid (FAFSA)  
- The FAFSA is the application for federal student aid. It is available online at [www.fafsa.gov](http://www.fafsa.gov). The student must complete the FAFSA by the document deadline specified by the program. The Office will automatically receive the applicant's FAFSA results.
  
- 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 two forms of 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 will~~ be requested-accepted for documentation. A cell phone bill will only be accepted as a second form of documentation if the other form is a rental/purchase agreement.

### Recommendation:

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

## 8. Updates and Announcements