

MISSISSIPPI POST-SECONDARY EDUCATION FINANCIAL ASSISTANCE BOARD



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

May 8, 2024, at 2:30 p.m.

Teleconference: 1-888-822-7517, Access code: 2791682#
Zoom: <https://itsmsgov.zoom.us/j/84457663930>

Agenda

CALL TO ORDER

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ADJOURNMENT

MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a regular meeting on Tuesday, January 23, 2024 at 9:00 a.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 institutional appointee
- Barney Daly, Lt. Governor's appointee
- Jason Dean, MAICU association appointee
- Mark Keenum, IHL institutional appointee
- Jim Turcotte, Governor's appointee and Chairman
- Dianne Watson, MCCB Board appointee

The following member(s) did not participate:

- Steven Cunningham, IHL Board appointee
- Tyrone Jackson, MCCB institutional appointee

The following Advisory Board member participated remotely:

- Senator Nicole Boyd, Universities and Colleges Committee Chair

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
- Adele Russell, Student Service Representative, Student Financial Aid
- Frances West, Program Administrator, Student Financial Aid
- Melissa Temple, Director of Nursing, IHL
- Terry Bland, Postsecondary Board Advisory Committee, Itawamba Community College
- Laura Diven-Brown, Postsecondary Board Advisory Committee, University of MS
- Nicole Patrick, Postsecondary Board Advisory Committee, MS University for Women
- David Williamson, Postsecondary Board Advisory Committee, University of Southern MS
- Heather Dearman, President of MASFAA, MS Gulf Coast Community College
- Toren Ballard, Director of K-12 Policy, Mississippi First
- Molly Minta, *Mississippi Today*

The meeting was called to order at 9:00 a.m. by Chairman Turcotte.

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On motion by Barney Daly and seconded by Ben Burnett, all Board Members legally present and participating voted unanimously to approve the minutes of the board meeting held on September 18, 2023, as originally drafted.

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ITEMS FOR CONSIDERATION

Item 1: Jennifer Rogers presented a request to approve the 2023 Annual Report of the State-Supported Student Financial Aid Programs for submission to the Mississippi Legislature as required by law. Rogers presented a summary of highlights from the report. On motion by Mark Keenum, seconded by Barney Daly, all Board Members legally present and participating voted unanimously to approve the request.

1. Review and Approve the 2023 Annual Report of the State-Supported Student Financial Aid Programs for Submission to the Mississippi Legislature

Summary:

The 2023 Annual Report is submitted under separate cover as Exhibit 1. A Summary of highlights will be distributed with the report as Exhibit 2.

Request:

The Office requests approval to submit the 2023 Annual Report of State-Supported Student Financial Aid Programs to the Legislature.

Item 2: Jennifer Rogers presented a request to extend the deadline for submission of the 24-25 FAFSA for HELP applicants. On motion by Ben Burnett, seconded by Barney Daly, all Board Members legally present and participating voted unanimously to approve the request.

2. Request to Extend the Deadline for Submission of the 24-25 FAFSA

Summary:

The Free Application for Federal Student Aid (FAFSA) typically opens on October 1 each year, which is the same date that Mississippi opens the Mississippi Aid Application (MAAPP). Due to extensive changes to the online form, the system that supports the form, the Pell-eligibility formulas, etc. the 24-25 FAFSA was delayed in opening. Technically, it opened by December 31, 2023, as promised, but the form was not open for long hours in the early days. While the form is mostly open now, students are still experiencing an array of completion issues. The FAFSA form is required as a supporting document for the HELP Grant. In a typical year, the form must be submitted by April 30, following the MAAPP deadline of March 31.

Request:

SFA requests approval of a temporary rule to extend the deadline for submission of the 24-25 FAFSA form from April 30 to June 30 due to the late release of the FAFSA.

Title 10: Education Institutions and Agencies

Part 615: 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.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

3. Fully complete the Free Application for Federal Student Aid (FAFSA) by the document deadline of April 30. The FAFSA completion and submission deadline is temporarily extended through June 30, 2024, for the 24-25 FAFSA only.

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B. Renewal Applicants Must:

2. Fully complete the Free Application for Federal Student Aid (FAFSA) annually by the document deadline of April 30. The FAFSA completion and submission deadline is temporarily extended through June 30, 2024, for the 24-25 FAFSA only.

Recommendation:

Board staff recommends approval of this item, contingent upon completion of the Administrative Procedures Act process.

Item 3: Jennifer Rogers presented a request for the Board to approve a Flexwork policy for Mississippi Office of Student Financial Aid. On motion by Barney Daly, seconded by Mark Keenum, all Board Members legally present and participating voted unanimously to approve the request.

3. Consideration of Flexwork Policy

Summary:

At the onset of the Pandemic, the Mississippi Office of Student Financial Aid transitioned from working full-time in the Office to working full-time from home over the course of two weeks. Except for checking the physical mail, SFA can accomplish 100% of its work remotely. Each staff member has a laptop computer with Avaya software that allows call center calls to be routed through the computers. Calls are not forwarded from desktop phones. Each staff member logs into the VPN and then passes through another firewall to access their remote desktop. Productivity and employee morale were high during the 15 months of remote work during the Pandemic.

Request:

SFA requests approval of the following Flexwork policy to allow the Office to create flexible work arrangements that ensure the Office is adequately open and staffed during all normal operating hours but also provide employees flexibility.

Part 601: Authority and Responsibilities

Chapter 4: Office of Student Financial Aid

Rule 4.5 Flexwork Policy for the Office of Student Financial Aid. The Mississippi Office of Student Financial Aid supports flexible work arrangements that achieve a reliable and productive work environment for the employee, the Office, and its constituency. The Office will alternate employees working on-site and remotely to ensure that the needs of constituents can be always met appropriately. The availability of flexible work options may change as work processes evolve.

- I. Overview: The purpose of this policy is to define the different types of flexwork arrangements and provide considerations for employees considering Flexwork.
- II. Definitions:
 - A. Flexwork: Any working arrangement that varies from the standard work schedule (8:00 a.m. – 5:00 p.m.) of the employee or the standard worksite (3825 Ridgewood Road, Jackson, MS, 39211) of the employee.

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- B. Flextime: An alternate work schedule in which the start time and end time of an employee's workday are varied or the days of the week an employee works are varied. Flexible work schedules may be adopted for short or long periods of time by the department and employee to accommodate needs. No additional approval is required for flextime arrangements.
 - C. Flexible Work Location: Any alternative work location, which may be the employee's home, or any other approved location.
 - D. Telework: A work arrangement in which an employee works part of the standard workweek at a Flexible Work Location and part of the workweek onsite.
- III. Employee Eligibility: Flexwork arrangements may be appropriate for some employees but may not be applied universally to any given job title or position. Flexwork arrangements may vary in times of day and/or location. Outside standard flexwork arrangements, occasional, ad-hoc Telework may be approved in response to unexpected and/or infrequent employee situations.
- IV. Equipment and Supplies: The following guidelines will cover all employees with flexwork arrangements:
- A. The department will provide the necessary computer hardware equipment and software that is needed for the employee to perform their job duties at the Flexible Work Location. This may include computers, monitors, and other necessary IT equipment.
 - B. The employee must provide Internet service and telephone service (if necessary) to allow the employee to adequately work from a Flexible Work Location.
- V. Employee Responsibilities:
- A. An employee with a flexwork arrangement must be available by phone, email, and other means of communication as required by the supervisor.
 - B. The employee's duties, responsibilities, and conditions of employment remain the same as if the employee were working at the primary workplace. The employee will continue to comply with all state laws, policies, and regulations while working at the Flexible Work Location.
 - C. Flexwork arrangements are not a substitute for employee leave. Employees must continue to use medical leave and personal leave according to policy.
 - D. Flexwork arrangements are not intended as a substitute for childcare, elder care, etc. Employees must be able to fully concentrate on their work assignments during work hours.
- VI. Director Responsibility: The Director must ensure that the Office is adequately staffed and physically open during normal operating hours.

Recommendation:

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Board staff recommends approval of this item. While numbered for inclusion in the Mississippi Office of Student Financial Aid *Policies and Procedures Manual*, the office policy does not require approval through the Administrative Procedures Act process.

Item 4: Jennifer Rogers presented an update on the 2024 Legislative Session. The Board did not take any action related to support of legislation. Rogers will keep the Board updated on continuing conversations.

4. Update on 2024 Legislative Session

ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

EXECUTIVE SESSION IF DETERMINED NECESSARY

The Board closed the meeting to consider the need to enter Executive Session.

On motion by Barney Daly, seconded by Jason Dean, all Board Members legally present and participating voted unanimously to enter Executive Session to discuss a personnel matter related to the Mississippi Office of Student Financial Aid.

The Board discussed a personnel matter related to the Mississippi Office of Student Financial Aid.

On motion by Barney Daly, seconded by Dianne Watson, all Board Members legally present and participating voted unanimously to combine two positions in the Mississippi Office of Student Financial Aid, give an existing staff member a raise for assuming additional duties as a result of the combined positions, and adjust the operating budget accordingly.

On motion by Jason Dean, seconded by Mark Keenum, all Board Members legally present and participating voted unanimously to close the Executive Session and return to the Open Meeting.

ADJOURNMENT

There being no further business to come before the Board, on motion by Mark Keenum, seconded by Dianne Watson, all Board Members legally present and participating voted unanimously to adjourn the meeting.



Director, Mississippi Postsecondary Education Financial
Assistance Board

REGULAR AGENDA

1. 2024 Legislative Session Update

Summary:

State Aid Redesign:

- Changes were proposed by the State Aid Redesign Task Force to expand MTAG by removing the Pell exclusion, allowing part-time enrollment, removing initial academic eligibility requirements, and increasing award amounts.
- [HB 997: MTAG Program; revise eligibility requirements and award amounts](#) - The MTAG expansion bill proposed by the Task Force passed the House Universities and Colleges Committee unanimously, but the bill was double referred to House Appropriations and was not taken up.
- [SB 2724: Mississippi Resident Tuition Assistance and Promise Grant Program; create to provide financial assistance to students](#) - The Senate Universities and Colleges Committee passed a different version of the redesign proposal, which included the Task Force proposal plus a community college last dollar tuition guarantee program called Mississippi Promise.
- The Senate Appropriations Committee also passed the bill after adding a reverse repealer. The revised bill was adopted by the full Senate and transmitted to the House.
- In an attempt to reduce the cost of the legislation, the House Universities and Colleges Committee passed yet another committee substitute that removed all changes to expand MTAG and restricted the community college last dollar tuition guarantee program to certain CTE majors. The legislation once again was not taken up by House Appropriations.
- In a final attempt to keep the effort alive, the MTAG code section was brought forward in a Senate amendment to [HB 765: MS Critical Teacher Shortage Act; extend repealer on](#), a bill which was headed to conference. No changes to MTAG were ultimately included in the Conference Report for HB 765.

Winter-Reed Teacher Loan Repayment Program:

- Changes to the William F. Winter and Jack Reed, Sr. Teacher Loan Repayment Program were requested to extend the program beyond the repeal date of June 30, 2024, remove the arbitrary annual cap on new awards, and expand initial eligibility beyond first-year and traditional route teachers.
- SB 2146 (Blount), SB 2673 (Boyd), and HB 1672 (McCarty) were all sponsored to pass the changes as requested. Despite efforts to communicate the changes would not cost additional money, all three bills were double-referred to Appropriations in their respective chambers. All bills died at the first committee deadline.
- After communicating the importance of the changes with Senate and House leadership, the changes were incorporated into [SB 2682: MS Critical Teacher Shortage Act of 1998; extend repealer on](#) and [HB 765: MS Critical Teacher Shortage Act; extend repealer on](#). Both bills went to conference.
- All requested changes were ultimately adopted in HB 765, and the legislation is currently awaiting the Governor's signature.

Nurse Retention Loan Repayment Program:

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- Changes to the Nurse Retention Loan Repayment Program, which is wholly funded with ARPA funds, were requested to expand eligibility to beyond first-year nurses and nurses in their first year of employment at a qualified facility.
- The changes were included in [SB 2848: ARPA programs; revise and bring forward related provisions and provide for determination of unobligated funds by Nov. 1](#) (Section 2).
- The conference report was adopted and is awaiting the Governor's signature.

Annual Appropriation:

- [SB 3013: Appropriation; IHL – Student Financial Aid](#) was passed and awaits the Governor's signature.

Recommendation:

No action is required.

2. Update on FY 2024 Awards and Budget

Summary:

As expected, the FY 2024 appropriation was adequate to fully fund the undergraduate grant programs as well as the state forgivable loan programs. For the third consecutive year, the Mississippi Office of Student Financial Aid did not request additional funds mid-year through a deficit appropriation.

Recommendation:

No action is required.

3. Presentation of FY 2025 Appropriation and Allocation for the Annual Operating Budget

The Mississippi Office of Student Financial Aid presents the FY 2025 Appropriation, and requests approval of the appropriation allocation for the FY 2025 Annual Operating Budget.

Summary:

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

Chart 1 on page 11 includes details of the FY 2024 Appropriation, the original FY 2025 MBR, the Revised FY 2025 request, and the FY 2025 appropriation.

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- FY 25 MBR - In the official budget request submitted June 2023, the office requested \$51,811,202 in General Fund support for the existing programs, \$15,000,000 in General Fund support for the Dual Enrollment/Dual Credit Scholarship, \$4,400,000 in EEF Funds, \$850,000 in Re-appropriated EEF Funds, and additional spending authority of \$2,780,000 from collections and interest income. The total SFA request was \$74,841,202. We also requested \$6,000,000 in Re-appropriated ARPA funds, for a total FY25 MBR of \$80,841,202.
- Revised FY 25 Request - In March and April of 2024, the Office submitted additional information to the appropriations chairs and the Legislative Budget Office to revise the request to \$51,951,416 in General Fund support for existing programs, \$9,823,000 in General Fund support for DE/DC, \$3,350,000 in EEF Funds, \$2,000,000 in Re-appropriated EEF Funds, and additional spending authority of \$2,350,000 for a total SFA appropriation of \$69,474,416. The request for Re-appropriated ARPA Funds was reduced to \$5,670,327 due to current year awards. The total revised request was \$75,144,743.
- FY 25 Appropriation - The 2024 Mississippi Legislature passed *SB 3013, Appropriation; IHL – Student Financial Aid*. SFA will receive \$51,952,895 in General Funds; \$3,000,000 in EEF Funds; \$2,000,000 in Re-Appropriated EEF Funds; and an additional \$2,350,000 in spending authority from collections and other sources. No money was provided for the continuation of the Dual Enrollment/Dual Credit Scholarship. The total SFA appropriation is \$59,302,895. The ARPA funds for the Nurse Retention Loan Repayment Program were re-appropriated in the requested amount of \$5,670,327. The total of all appropriations for FY25 is \$64,973,222.
- (+/-) FY24 and (+/-) Revised Request - The total SFA Appropriation is \$59,302,895, which is about \$8 million *less* than the FY24 budget and about \$10.2 million *less* than the revised request. Most of the difference can be explained by the withdrawal of funding for the Dual Enrollment/Dual Credit Scholarship.

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Chart 1:

FY 2025 Appropriation						
COMBINED BUDGETS FY 2025 Funding Sources	FY24 Appropriation	FY25 MBR	Revised FY25 Request	FY25 Appropriation	(+/-) FY24	(+/-) Revised Request
SFA APPROPRIATION						
GOV. APPROPRIATIONS						
General Support (SB3013-Sect. 1)	\$ 50,649,256	\$ 51,811,202	\$ 51,951,416	\$ 51,952,895	\$ 1,303,639	\$ 1,479
Other General Support - DE/DC	\$ 9,823,000	\$ 15,000,000	\$ 9,823,000	\$ -	\$ (9,823,000)	\$ (9,823,000)
EEF-New (SB3013-Sect. 2/12)						
FAITH (New)	\$ 1,000,000	\$ 3,000,000	\$ 3,000,000	\$ 3,000,000	\$ 2,000,000	\$ -
Winter-Reed (New)	\$ 2,000,000	\$ 1,400,000	\$ 350,000	\$ -	\$ (2,000,000)	\$ (350,000)
EEF-Reapprop. (SB3013-Sect. 15)						
FAITH (Reappropriated)	\$ 1,000,000	\$ -	\$ 100,000	\$ 100,000	\$ (900,000)	\$ -
Winter-Reed (Reappropriated)	\$ 1,100,000	\$ 850,000	\$ 1,900,000	\$ 1,900,000	\$ 800,000	\$ -
Total Gov. Appropriations	\$65,572,256	\$72,061,202	\$67,124,416	\$56,952,895	\$ (8,619,361)	\$ (10,171,521)
GRANTS AND CONTRACTS						
Federal	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
State	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Grants and Contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
INTEREST INCOME						
Nissan	\$ -	\$ 10,000	\$ -	\$ -	\$ -	\$ -
Total Interest Income	\$ -	\$ 10,000	\$ -	\$ -	\$ -	\$ -
OTHER SOURCES						
Law Fund	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ -	\$ -
Total Other Sources	\$ 20,000	\$ 20,000	\$ 20,000	\$ 20,000	\$ -	\$ -
CASH ON HAND						
Estimated Collections	\$ 1,720,000	\$ 2,750,000	\$ 2,330,000	\$ 2,330,000	\$ 610,000	\$ -
Total Cash on Hand	\$ 1,720,000	\$ 2,750,000	\$ 2,330,000	\$ 2,330,000	\$ 610,000	\$ -
	\$67,312,256	\$74,841,202	\$69,474,416	\$59,302,895	\$ (8,009,361)	\$ (10,171,521)
OTHER APPROPRIATION						
STATE SPECIAL FUNDS-ARPA						
NULR/Reappropriation	\$ 6,000,000	\$ 6,000,000	\$ 5,670,327	\$ 5,670,327	\$ (329,673)	\$ -
TOTAL APPROPRIATIONS	\$73,312,256	\$80,841,202	\$75,144,743	\$64,973,222	\$ (8,339,034)	\$ (10,171,521)

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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):**
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) and Fostering Access and Inspiring True Hope (FAITH) Scholarship:**
Section 12. Of the funds appropriated in Section 2 of this act, Three Million Dollars (\$3,000,000.00) 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 by Section 37-106-81, Mississippi Code of 1972, and the William F. Winter and Jack Reed, Sr., Teacher Loan Repayment Program established by Section 37-106-36, Mississippi Code of 1972.

- **Re-appropriations:**
Section 15. 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 3007, 2023 Regular Session, for the fiscal year beginning July 1, 2024, and ending June 30, 2025..... \$ 2,000,000.00.

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

REGULAR AGENDA

(a) *William F. Winter and Jack Reed, Sr., Teacher Loan Repayment Program*
..... \$ 1,900,000.00

(b) *Fostering Access and Inspiring True Hope (FAITH) Scholarship Program Act*
..... \$ 100,000.00

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, 2024, 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 14 shows the FY 2025 Proposed Annual Operating Budget. The FY 2024 AOB Awards and Amounts represent the amounts allocated for expenditure for the current year. The FY 2025 MBR Awards and Amounts represent the proposed allocation of awards and costs at the time of submitting the MBR in June 2023, and the FY 25 Adjusted Request represents the adjusted amounts requested near the end of the 2024 Legislative Session. The FY 2025 AOB Awards and Amounts represents the allocation of the Annual Operating Budget as appropriated. The final columns show the difference between the FY25 and the FY24 budgets.

The proposed allocations for the FY25 Annual Operating Budget are as follows:

- Fund administrative budget with 3% cost of living raises.
- Fully fund undergraduate 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 eligible applicants on the remaining authorized forgivable loan program, CNDT.
- Award all eligible LAW applicants, as required in Section 5.
- Award new and eligible renewal teachers through WRTR, until \$1.9 million in re-appropriated funds are exhausted, as allowed in Section 15.
- Award up to \$3.1 million to as many eligible FAITH Scholarship applicants as possible, until new and re-appropriated EEF funds are exhausted, as allowed in Sections 12 and 15.

In addition to General Funds, the proposed allocation utilizes about \$2.33 million from collections.

REGULAR AGENDA

Chart 2:

SFA Annual Operating Budget - FY 2025									
Expenditures by Program	FY24 AOB Awards	FY24 AOB Amounts	FY25 MBR Awards	FY25 MBR Amounts	FY25 Adjusted Request	FY25 AOB Awards	FY25 AOB Amounts	(+/-) FY24 AOB Awards	(+/-) FY24 AOB Amounts
1- Administration									
Salaries, Wages and Fringes		\$ 842,081		\$ 944,883	\$ 823,264		\$ 817,166		\$ (24,915)
Travel		\$ 8,000		\$ 8,000	\$ 8,000		\$ 8,000		\$ -
Contractual Service		\$ 620,000		\$ 620,000	\$ 620,000		\$ 620,000		\$ -
Commodities		\$ 10,000		\$ 10,000	\$ 10,000		\$ 10,000		\$ -
Equipment		\$ 10,000		\$ 10,000	\$ 10,000		\$ 10,000		\$ -
Total Administration		\$ 1,490,081		\$ 1,592,883	\$ 1,471,264		\$ 1,465,166		\$ (24,915)
2- MTAG/MESG and HELP									
MTAG	18,060	\$ 10,298,249	18,060	\$ 10,473,044	\$ 10,473,044	18,060	\$ 10,473,044	0	\$ 174,795
MESG	3,564	\$ 8,005,496	3,600	\$ 8,222,790	\$ 8,222,790	3,600	\$ 8,222,790	36	\$ 217,294
HELP	4,647	\$ 31,755,322	4,693	\$ 33,616,235	\$ 33,616,235	4,693	\$ 33,132,730	46	\$ 1,377,408
Total MTAG/MESG/HELP	26,271	\$50,059,067	26,353	\$52,312,069	\$52,312,069	26,353	\$51,828,564	82	\$ 1,769,497
3 - Forgivable Loan Programs									
Teacher Programs:									
CNDT (Graduate)	0	\$ -	0	\$ -	\$ -	5	\$ 50,000	5	\$ 50,000
Health/Science Programs:									
SLPL (Graduate)	5	\$ 70,000	0	\$ -	\$ -	6	\$ 70,000	1	\$ -
SREB (Graduate)	33	\$ 652,608	25	\$ 500,000	\$ 707,000	35	\$ 712,915	2	\$ 60,307
Total Forgivable Loan Programs	38	\$ 722,608	25	\$ 500,000	\$ 707,000	46	\$ 832,915	8	\$ 110,307
4 - Other									
LAW	10	\$ 117,500	15	\$ 176,250	\$ 176,250	15	\$ 176,250	5	\$ 58,750
Nissan	0	\$ -	1	\$ 10,000	\$ -	0	\$ -	0	\$ -
Winter-Reed Loan Repay	450	\$ 3,100,000	450	\$ 2,250,000	\$ 2,250,000	400	\$ 1,900,000	-50	\$ (1,200,000)
FAITH Scholarship	200	\$ 2,000,000	300	\$ 3,000,000	\$ 3,000,000	300	\$ 3,100,000	100	\$ 1,100,000
Total Other	660	\$ 5,217,500	766	\$ 5,436,250	\$ 5,426,250	715	\$ 5,176,250	55	\$ (41,250)
5- Dual Enroll/Dual Credit Schol Prg									
DEDC	24,560	\$ 9,823,000	25,000	\$ 15,000,000	\$ 9,823,000	0	\$ -	-24,560	\$ (9,823,000)
Total DEDC	24,560	\$ 9,823,000	25,000	\$15,000,000	\$ 9,823,000	0	\$ -	-24,560	\$ (9,823,000)
TOTAL Loans, Schols, Grants	51,529	\$65,822,175	52,144	\$73,248,319	\$68,268,319	27,114	\$57,837,729	-24,415	\$ (7,984,446)
TOTAL SFA BUDGET	51,529	\$67,312,256	52,144	\$74,841,202	\$69,739,583	27,114	\$59,302,895	(24,415)	\$ (8,009,361)
NULR Annual Operating Budget - FY 2025									
1 - NULR	300	\$6,000,000.00	333	\$ 6,000,000	\$ -	333	\$ 5,670,327	33	\$ (329,673)
TOTAL NULR BUDGET	300	\$ 6,000,000	333	\$ 6,000,000	\$ -	333	\$ 5,670,327	33	\$ (329,673)
COMBINED Annual Operating Budget - FY 2025									
SFA	51,529	\$ 67,312,256	52,144	\$ 74,841,202	\$ 69,739,583	27,114	\$ 59,302,895	(24,415)	\$ (8,009,361)
NULR	300	\$6,000,000.00	333	\$ 6,000,000	\$ -	333	\$ 5,670,327	33	\$ (329,673)
TOTAL COMBINED BUDGETS	51,829	\$73,312,256	52,477	\$80,841,202	\$69,739,583	27,447	\$64,973,222	(24,382)	\$ (8,339,034)

Recommendation:

Board staff recommends approval of this item.

REGULAR AGENDA

4. **Update APA Part 611 MTAG Rules and Regulations**

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 611 to add a documentation process for certificate seeking students to complete the application for the Mississippi Resident Tuition Assistance Grant (MTAG) and to change references to the Expected Family Contribution (EFC) to the Student Aid Index (SAI)

Summary

Currently, the authorizing statute, Miss. Code Ann. § 37-106-29(4)(d), requires “a minimum score of fifteen (15) on the ACT test except that any student entering a vocational or technical program of study, or who has satisfactorily completed the High School Equivalency Diploma Test and attends a community or junior college will not be required to have a test score under the ACT unless a student enrolls in courses of academic study.”

The current Rules and Regulations include reference to this exception in Section I.D. but lack a process for students who meet the exception to apply. SFA recommends adding language in Section II.3. to allow such students to submit a letter or other proof of program participation from the college to document that they meet this exception.

The current Rules and Regulations include references to a full Federal Pell Grant and the EFC. The federal language has changed to reference the maximum Federal Pell Grant and the SAI. SFA recommends aligning the language in the Rules and Regulations.

The recommended changes are as follows:

Title 10: Education Institutions and Agencies

Part 611: Mississippi Resident Tuition Assistance Grant (MTAG)

Part 611 Chapter 1: Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations

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

I. GENERAL ELIGIBILITY

...

C. The applicant must meet one of the following sets of academic criteria:

1. Graduated from high school, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average

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(GPA) of 2.5 on a 4.0 scale, as certified by the high school counselor or other authorized school official and scored an ACT composite score of 15 or higher 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; or

2. Attended a home education program during grade levels 9 through 12 and scored an ACT composite score of 15 or higher 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; or
3. Successfully completed the International Baccalaureate Program, with a minimum cumulative GPA of 2.5 on a 4.0 scale, based on that school's grading system, and scored an ACT composite score of 15 or higher 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; or
4. Satisfactorily completed a high school equivalency diploma and scored an ACT composite score of 15 or higher 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; or
5. Completed at least twelve (12) college hours and earned a cumulative GPA of at least 2.5 on a 4.0 scale on all college work.

D. Exception: Any student, including the entrant with a high school equivalency diploma, pursuing a ~~non-academic program of study~~ vocational or technical program of study at a community or junior college leading to a certificate or an associate of applied science degree is not required to take the ACT, unless required by the school.

...

F. The applicant must not be financially eligible for the full-maximum Federal Pell Grant as evidenced either by an ~~Expected Family Contribution (EFC)~~ Student Aid Index (SAI) greater than zero (0) on the Free Application for Federal Student Aid (FAFSA) or by completion of a Financial Certification Statement certifying that the family income will preclude the applicant's eligibility for the Federal Pell Grant or other need-based Title IV funds.

...

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

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...

3. If the applicant is considered to be a first-time college student (completed fewer than twelve (12) credit hours), submit by the document deadline of October 15:
 - a) Proof of graduation from high school with a minimum cumulative GPA of 2.5 on a 4.0 scale certified by the high school counselor or other authorized school official and proof of an ACT composite score of 15 or higher 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. If the student is enrolling in a vocational or technical program of study at a community or junior college, the student may submit a letter or other proof of program enrollment from the college in lieu of the required standardized test scores; or
 - b) Proof of attendance at a home education program during grade levels 9 through 12 and proof of an ACT composite score of 15 or higher 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. If the student is enrolling in a vocational or technical program of study at a community or junior college, the student may submit a letter or other proof of program enrollment from the college in lieu of the required standardized test scores; or
 - c) Proof of successful completion of the International Baccalaureate Program, with a minimum cumulative GPA of 2.5 on a 4.0 scale, based on that school's grading system and proof of an ACT composite score of 15 or higher 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. If the student is enrolling in a vocational or technical program of study at a community or junior college, the student may submit a letter or other proof of program enrollment from the college in lieu of the required standardized test scores; or
 - d) Proof of satisfactory completion of a high school equivalency diploma and proof of an ACT composite score of 15 or higher 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

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equivalent SAT scores according to the official ACT/SAT concordance tables in publication at the time of the test in question. If the student is enrolling in a vocational or technical program of study at a community or junior college, the student may submit a letter or other proof of program enrollment from the college in lieu of the required standardized test scores.

...

5. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the ~~full~~ maximum Federal Pell Grant because the applicant has an ~~EFC-SAI~~ greater than zero (0), or a Financial Certification Statement certifying that the family income will preclude the applicant's eligibility for the Federal Pell Grant or other need-based Title IV funds.

...

B. Renewal applicants must:

...

3. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the ~~full~~ maximum Federal Pell Grant because the applicant has an ~~EFC-SAI~~ greater than zero (0), or a Financial Certification Statement certifying that the family income will preclude the applicant's eligibility for the Federal Pell Grant or other need-based Title IV funds.

...

III. LENGTH AND AMOUNT OF AWARD

...

- D. Those students eligible for less than the maximum Federal Pell Grant award shall receive an MTAG award in an amount equal to the difference between the ~~full~~ maximum Federal Pell Grant award amount and the award amount of the Federal Pell Grant for which the student is eligible based upon the student's ~~EFC-SAI~~ as determined by the FAFSA. In no situation may the MTAG award amount exceed the maximum MTAG amount allowable for students of the same classification.

...

Source: *Miss. Code Ann.* § 37-106-29.

Recommendation

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

REGULAR AGENDA

5. **Update APA Part 615 HELP Grant Rules and Regulations**

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 615 to update references to Pell eligibility and eliminate outdated language.

Summary

To qualify for the HELP Grant, a student must have a qualifying Adjusted Gross Income (AGI) and be eligible for a Federal Pell Grant. With the 2024-25 FAFSA, the process for determining eligibility for a Federal Pell Grant has changed to include a Maximum Pell indicator, a Minimum Pell indicator, and a calculated Pell based on the SAI. Nevertheless, all applicants are assigned an SAI. The updated language requested here clarifies that SFA will look only at the SAI, rather than the Maximum or Minimum Pell indicators to determine if the applicant meets this requirement.

In addition, the current HELP rules reference the Teacher Education Scholars Forgivable Loan program, which has been repealed. SFA requests the Board remove the reference.

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

...

- 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.

...

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2. The applicant must ~~file~~ complete the Free Application for Federal Student Aid (FAFSA) and have a Student Aid Index (SAI) equal to or below the level needed to qualify for a minimum Federal Pell Grant.

...

...

III. LENGTH AND AMOUNT OF AWARD

...

- 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.~~

...

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

Recommendation

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

6. Update APA Part 623 FAITH Scholarship Rules and Regulations

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 623 to clarify that FAITH applicants must complete the FAFSA and any required verification before receiving a FAITH award.

Summary

The current rules for the Fostering Access and Inspiring True Hope (FAITH) Scholarship require applicants to simply file the FAFSA. The rules do not specify that the applicant must complete the FAFSA and any verification required by Federal Student Aid or the institution before a FAITH award is disbursed. All FAITH applicants should be eligible for a Federal Pell Grant, but the student will not receive that federal support if the student does not complete the FAFSA and verification. If a student does not receive federal grant aid, their FAITH award will be much larger to meet the student's Cost of Attendance. Larger awards could strain the budget and result in the State denying FAITH awards to other students who should be eligible. The proposed change will require all FAITH applicants to complete the FAFSA and any required verification to ensure all FAITH applicants are maximizing the federal grand funding available to them.

Title 10: Education Institutions and Agencies

Part 623: State Representative Bill Kinkade Fostering Access and Inspiring True Hope (FAITH) Scholarship Rules and Regulations

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Part 623 Chapter 1: State Representative Bill Kinkade Fostering Access and Inspiring True Hope (FAITH) Scholarship Rules and Regulations

Rule 1.1 State Representative Bill Kinkade Fostering Access and Inspiring True Hope (FAITH) Scholarship Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board.

...

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

...

2. ~~File-Complete~~ the Free Application for Federal Student Aid (FAFSA), including the verification process if the student is selected for verification, and accept all available federal grant aid. The state of residency indicated on the FAFSA will be used to verify the applicant's residency status.

...

B. Renewal Applicants Must:

...

2. ~~File-Complete~~ the Free Application for Federal Student Aid (FAFSA) annually, including the verification process if the student is selected for verification, and continue to accept all available federal grant aid.

...

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

Recommendation

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

7. Update APA Part 685 WRTR Rules and Regulations

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 685 Winter-Reed Teacher Loan Repayment Rules and Regulations to incorporate the changes made by the passage of HB 765.

Summary

HB 765, Section 9 changed the William F. Winter and Jack Reed, Sr. Teacher Loan Repayment Program to remove the arbitrary annual cap on new awards and expand initial eligibility beyond first-year and traditional route teachers. The legislative updates also allow the loan repayment to apply to graduate loans as well as undergraduate loans. The updates proposed below incorporate the Legislative changes.

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Title 10: Education Institutions and Agencies

Part 681: Winter-Reed Teacher Loan Repayment Program (WRTR) Rules and Regulations

Part 681 Chapter 1: Winter-Reed Teacher Loan Repayment Program (WRTR) Rules and Regulations

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

I. GENERAL ELIGIBILITY

...

- C.** The applicant must have obtained a standard five-year educator's license or a nontraditional five-year alternate route license from the State Board of Education. Persons with provisional emergency licenses shall not be eligible.
- ~~**D.** First-time applicants must be first-year teachers, and renewal applicants must be second- or third-year teachers.~~
- D.** The applicant must teach full-time, as defined by the State Board of Education. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.
- E.** The applicant must teach full-time for a period of not less than one (1) academic year in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school.
- F.** The applicant must have outstanding qualifying educational loans, received while pursuing an undergraduate or graduate degree. Qualifying educational loans ~~obtained while in undergraduate school~~ include the principal, interest, and related expenses such as the required interest premium on the unpaid balances of government (federal, state or local) and commercial loans obtained by the recipient for undergraduate or graduate educational expenses. *Perkins loans and loans attained for receiving a master's degree do not qualify for repayment under WRTR.*
- G.** The applicant must not have received funds from the William Winter Teacher Forgivable Loan Program (WWTS), William Winter Alternate Route Forgivable Loan Program (WWAR), Critical Needs Teacher Forgivable Loan Program

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(CNTF), Critical Needs Alternate Route Teacher Forgivable Loan Program (CNAR), or Teacher Education Scholars Forgivable Loan Program (TES) as an undergraduate student.

- H. The applicant must not presently be in default or delinquent on any federal, state, local or commercial qualifying educational loan.

II. APPLICATION REQUIREMENTS FOR LOAN REPAYMENT APPLICANT

A. First time applicants must:

1. Complete the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of September 15 of the ~~teacher's first year of teaching academic year for which the teacher is seeking loan repayment. The deadline for applications submitted the inaugural 2021-2022 academic year will be extended to December 15, 2021.~~
2. Submit the following documents to the Board by October 15 of the same academic year. The deadline for the following documents to be submitted for the inaugural 2021-2022 academic year will be extended to January 15, 2022.
 - a) Proof of the applicant's current, ~~standard,~~ five-year Mississippi educator's license.

...

B. Renewal applicants must:

1. Complete the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of September 15 of the ~~teacher's second or third year of teaching academic year for which the teacher is seeking loan repayment.~~
2. Submit the following documents to the Board by October 15 of the ~~teacher's second or third year of teaching same academic year.~~

...

III. AWARD RECIPIENTS

- A. Awards will be made to applicants with outstanding qualifying educational loans obtained while in undergraduate or graduate school. Qualifying educational loans ~~obtained while in undergraduate school~~ include the principal, interest, and related expenses such as the required interest premium on the unpaid balances of government (federal, state or local) and commercial loans obtained by the

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recipient for undergraduate or graduate educational expenses. *Perkins loans ~~and loans attained for receiving a master's degree~~ do not qualify for repayment under WRTR.*

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

IV. AMOUNT AND LENGTH OF LOAN REPAYMENT

- A. Awards for recipients who have signed a contract to teach in a public school district that is not designated as a geographical critical teacher shortage area by the State Board of Education shall be as follows:
 - 1. One thousand five hundred dollars (\$1,500) for the first year of teaching an award or the balance of the loan, whichever is less;
 - 2. Two thousand five hundred dollars (\$2,500) for the second year of teaching an award or the balance of the loan, whichever is less;
 - 3. Three thousand five hundred dollars (\$3,500) for the third year of teaching an award or the balance of the loan, whichever is less.
- B. Awards for recipients who have signed a contract to teach in a public school district that is designated as a geographical critical teacher shortage area by the State Board of Education shall be as follows (NOTE: Designation as a Title I school does not necessarily mean that the school qualifies as a geographical critical teacher shortage area):
 - 1. Four thousand dollars (\$4,000) for the first year of teaching an award or the balance of the loan, whichever is less;
 - 2. Five thousand dollars (\$5,000) for the second year of teaching an award or the balance of the loan, whichever is less, provided the recipient continues to teach in the same public school district or another public school district designated a geographical shortage area by the State Board of Education;

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3. Six thousand dollars (\$6,000) for the third year of ~~teaching an award~~ or the balance of the loan, whichever is less, provided the recipient continues to teach in the same public school district or another public school district designated a geographical shortage area by the State Board of Education;

...

- D. The annual award amount shall never exceed the outstanding balance of the qualifying ~~undergraduate~~ educational loan.

...

~~G. Funds are provided for the repayment of undergraduate loans only.~~

V. RECIPIENT RESPONSIBILITIES

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

...

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

Recommendation

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

8. Update APA Part 687 NULR Rules and Regulations

Request

The Mississippi Office of Student Financial aid requests approval to update APA Part 687 Nurse Retention Loan Repayment Rules and Regulations to incorporate the changes made by the passage of SB 2848.

Summary

SB 2848, Section 2 changed the Skilled Nursing Home and Hospital Nurses Retention Loan Repayment Program to expand eligibility beyond first-year nurses and nurses in their first year of employment at a qualified facility. The updates proposed below incorporate the Legislative changes.

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

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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

...

- 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.

...

II. APPLICATION REQUIREMENTS FOR LOAN REPAYMENT APPLICANT

- A. First time applicants must:

1. Complete the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of September 15 of the ~~nurse's first~~ year of nursing for which the nurse is seeking loan repayment.
2. Submit the following documents to the Board by October 15 of the ~~nurse's first year of nursing same year.~~

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Source: *SB 2373, 2023 Legislative Session*

Recommendation

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

9. Updates and Announcements

Board Member Appointments

June Meeting