

MISSISSIPPI POST-SECONDARY EDUCATION FINANCIAL ASSISTANCE BOARD



IHL Executive Offices
3825 Ridgewood Road, Jackson, MS 39211

October 8, 2025, at 1:00 p.m.

Teleconference: 1-888-822-7517, Access code: 2791682#

Zoom:

<https://itsmsgov.zoom.us/j/89443999602?pwd=9eIYqP7KbzNdXVVoS8K2nNzU5O2r5S.1>

MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a regular meeting on Wednesday, October 8, 2025 at 1:00 p.m. Members of the Board participated in the meeting remotely via Zoom or teleconference. Members of the media and public were invited to attend the meeting in Room 218 of the Education and Research Center, 3825 Ridgewood Road, Jackson, Mississippi, 39211.

The following member(s) participated remotely:

- Jason Dean, MAICU association appointee
- Teresa Hubbard, IHL Board appointee
- Mark Keenum, IHL institutional appointee
- Dewayne Middleton, MCCB institutional appointee
- Sue Stedman, Governor's appointee
- Jim Turcotte, Governor's appointee and Chairman
- Dianne Watson, MCCB Board appointee

The following member(s) did not participate remotely:

- Ben Burnett, MAICU institutional appointee
- Barney Daly, Lt. Governor's appointee

The following Advisory Board member(s) did not participate:

- Senator Nicole Boyd, Universities and Colleges Committee Chair
- Representative Donnie Scoggin, Universities and Colleges Committee Chair

Also in attendance either in person or remotely were:

- Meg Harris, Assistant Director of Operations, Student Financial Aid
- Brandon Johnson, Programmer/Analyst, Student Financial Aid (remote)

- Jennifer Rogers, Executive Director, Student Financial Aid and Postsecondary Board
- Adele Russell, Program and Office Administrator, Student Financial Aid
- Apryll Washington, Deputy Director, Student Financial Aid
- Frances West, Program Administrator, Student Financial Aid
- Lori Ball, Mississippi State University (remote)
- Terry Bland, Itawamba Community College (remote)
- Kari Dedwylder, Jones College (remote)
- Rachel Devaughn-Patrick, Mississippi Community College Board (remote)
- Glenn Swartzfager (remote)
- Melissa Temple, Director of Nursing, IHL (remote)
- Candice Wilder, *Mississippi Today*

The meeting was called to order at 1:03 p.m. by Chairman Turcotte.

MINUTES

On motion by Dianne Watson and second by Jason Dean, all Board Members legally present and participating voted unanimously to approve the minutes of the board meeting held on June 16, 2025, as originally drafted.

ITEMS FOR CONSIDERATION

Item 1: Jennifer Rogers presented an update on the 2025-26 awards and the FY 2026 budget. No action was requested of the Board.

1. Update on 2025-26 Awards and the FY 2026 Budget

Summary:

During its May 2025 meeting, the Board approved changes to the definition of full-time for state aid, decreasing the required hours from 15 to 12 hours per term. During the 2025 Legislative Session, the Legislature increased the income threshold for the HELP Grant by \$3,000. As anticipated, these changes increased the number of students eligible for state aid for the 2025-26 award year. However, the number of eligible recipients appears to have increased *more* than anticipated. Every year, the Office initially offers more than it ultimately disburses, so the number and amount of awards will likely decrease. Nevertheless, the Office may still need to request additional spending authority mid-year to cover any deficit with existing funds from collections. The Office will update the Board in January.

2025-2026 Program Allocation						
Expenditures by Program	FY26 AOB Awards	FY26 AOB Amounts	FY26 Awards 9/25/25	FY26 Amounts 9/25/25	(+/-) FY26 AOB Awards	(+/-) FY26 AOB Amounts
1- Administration						
Salaries, Wages and Fringes		\$ 998,740		\$ 998,740		\$ -
Travel		\$ 8,000		\$ 8,000		\$ -
Contractual Service		\$ 550,000		\$ 550,000		\$ -
Commodities		\$ 10,000		\$ 10,000		\$ -
Equipment		\$ 10,000		\$ 10,000		\$ -
Total Administration		\$ 1,576,740		\$ 1,576,740		\$ -
2- MTAG/MESG and HELP						
MTAG	17,017	\$ 9,954,945	16,999	\$ 9,944,415	-18	\$ (10,530)
MESG	3,844	\$ 8,772,008	3,900	\$ 8,903,700	56	\$ 131,692
HELP	4,301	\$ 32,150,860	4,653	\$ 33,776,127	352	\$ 1,625,267
Total MTAG/MESG/HELP	25,162	\$ 50,877,813	25,552	\$ 52,624,242	390	\$ 1,746,429
3 - Forgivable Loan Programs						
Teacher Programs:						
CNDT (Graduate)	1	\$ 10,000	0	\$ -	-1	\$ (10,000)
Winter-Reed Loan Repay	425	\$ 1,500,000	425	\$ 1,500,000	0	\$ -
Health/Science Programs:						
SLPL (Graduate)	6	\$ 70,000	5	\$ 67,784	-1	\$ (2,216)
SREB (Graduate)	35	\$ 741,440	35	\$ 741,440	0	\$ -
Total Forgivable Loan Programs	467	\$ 2,321,440	465	\$ 2,309,224	-2	\$ (12,216)
4 - Other						
LAW	10	\$ 132,000	6	\$ 80,900	-4	\$ (51,100)
Nissan	1	\$ 11,000	1	\$ 11,104	0	\$ 104
FAITH Scholarship	278	\$ 3,570,087	310	\$ 3,865,080	32	\$ 294,993
Total Other	289	\$ 3,713,087	317	\$ 3,957,084	28	\$ 243,997
TOTAL Loans, Schols, Grants	25,918	\$ 56,912,340	26,334	\$ 58,890,550	416	\$ 1,978,210
TOTAL SFA BUDGET	25,918	\$ 58,489,080	26,334	\$ 60,467,290	416	\$ 1,978,210

Request:

This agenda item is for information only. No action is requested by the Board.

Item 2.A.: Jennifer Rogers requested the Board create a board-level appeal process. After discussion, the Board tabled the request to first consider Item 2.B. After considering Item 2.B., the Board asked Rogers to seek a legal opinion from the Attorney General's office regarding the legality of the requested changes and the potential ramifications of making eligibility determinations on a case-by-case basis.

2.A. Appeals to the Board: Create Board-Level Appeal Process

Summary:

The Appeal Process established in APA Part 605 General Administration Rules and Regulations outlines the process for appealing the cancellation of awards due to continuous full-time enrollment and satisfactory academic progress (SAP). The rules also state that appeals related to deadline dates, residency, grades, standardized test scores will not be considered. The Board currently does not have a process for considering issues unrelated to these topics and which may need to come before the Board for consideration.

SFA proposes the following changes to the appeal process:

APA Part 605 Chapter 1: General Administration Rules and Regulations

II. DETERMINING ELIGIBILITY

E. Appealing Determinations of Ineligibility

1. A student who applies for state financial aid and is determined to be ineligible due to 1) full-time enrollment status, 2) continuous full-time enrollment status, or 3) satisfactory academic progress may appeal to the Office in writing.
2. The appeal process is as follows:
...
3. The Office will not hear appeals related to deadline dates, residency, grade point average (either high school or college), and ACT/SAT scores. If the Office has made a determination of eligibility based on an incomplete/incorrect transcript or grade verification, the student should have the high school or college submit an official updated grade verification directly to the Office. For any other matter, determinations of eligibility will be made in accordance with the administrative and program rules promulgated by the Mississippi Postsecondary Education Financial Assistance Board. All determinations of eligibility are considered final.
4. If an applicant wishes to question a rule, the process by which a rule is applied, or any matter not presently covered by a rule, the applicant may address the question in writing to the Board for consideration during a future regularly scheduled meeting of the Board.

Request:

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

Item 2.B.: Jennifer Rogers presented a letter from the parent of a homeschooled student whose application for the HELP Grant was denied based on the student's failure to complete the HELP core curriculum. The required technology credit was not included on the applicant's original signed and notarized transcript. The letter asked the Board to allow the applicant to submit a subsequent transcript. After discussion, the Board entertained a motion from Dianne Watson to maintain the rule regarding the submission of single transcript while granting the applicant's appeal to submit a subsequent transcript due to the applicant's unique situation. After entertaining a second by Mark Keenum, all Board Members legally present and participating voted unanimously to approve the motion.

2.B. Appeals to the Board: Homeschool Transcript Appeal

Summary:

Applicants for the HELP Grant are required to document completion of a specific high school curriculum which is the same as the required IHL College Preparatory Curriculum. Documentation is received directly from the high school for public and private high school

students. Homeschool students must submit a signed and notarized transcript. The current rules govern the submission of homeschool transcripts (underlining added for emphasis):

APA Part 605 Chapter 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.
 - 3. Merit Documentation - The Office will collect documents to determine a student's academic or merit eligibility for state student financial aid.
 - a) Official High School Transcript - The official high school transcript must include all courses attempted, completed, in progress, or to be completed; the GPA on a 4.0 scale; and the ACT/SAT score if available. A homeschool transcript must be signed and notarized. By submitting a signed and notarized transcript, applicants certify the transcript includes a complete and accurate list of the courses attempted, completed, in progress, or to be completed. A subsequent signed and notarized transcript may be submitted to report an improved GPA, but no course-related changes on the subsequent transcript will be considered.

A 2025-26 HELP Grant applicant attempted to submit a subsequent transcript after the applicant was considered ineligible due to failure to document completion of the HELP Core Curriculum because the student's original signed and notarized transcript did not include the required technology credit. After communicating with the student and the student's parent, the parent submitted a letter requesting the Board reconsider the existing rule and accept the subsequent transcript.

Request:

Board staff requests the Board consider the letter and issue a determination to either uphold the determination of ineligibility based on the rule as written or alter the rule to allow the Office to accept the subsequent transcript and make a new determination of eligibility.

[REDACTED]
Southaven, MS 38672

July 11, 2025

Mississippi Post-Secondary Financial Assistance Board
c/o Mississippi Office of Student Financial Aid
3825 Ridgewood Road
Jackson, MS 39211

RECEIVED

JUL 25 2025

MISSISSIPPI STUDENT
FINANCIAL AID

Dear Members of the Mississippi Post-Secondary Financial Assistance Board:

I am writing to you today on behalf of my son, [REDACTED], who has been homeschooled since kindergarten. He has completed a rigorous course of study alongside his peers in a classical homeschool group where they studied mathematics, Latin grammar, English literature and composition, science, fine arts, history, and philosophy. Because his homeschool group used an integrated interdisciplinary approach, so many areas were well-covered that they could have easily qualified for Carnegie units. It seemed impossible to list them all separately, so when I sat down to make his transcript, it was overwhelming. I was so focused on ensuring that all the details were correct for what I considered to be his main classes that I forgot about listing others like physical education, science labs, speech, debate, & technology separately. That was an incredibly costly mistake because a technology credit is one of the requirements for the HELP grant.

As a homeschool mom, I struggled to find a high school technology curriculum that seemed worth the expense, so I researched the objectives for a high school technology class and made sure to cover them through the course of his studies. He learned about online safety, took a typing class, and developed competency in Google Docs in preparation for writing his research papers and essays. He used PowerPoint to make multimedia presentations in history class and Canvas for his dual enrollment courses at Northeast Community College. He is proficient in Windows 10, Microsoft Word, Excel, & Fiserv Banking Software and helps new coworkers learn to use those programs in his work as a bank teller.

[REDACTED] loves the bank so much that he wants to pursue a degree in finance to return to North Mississippi and serve the community as a leader in that locally owned bank. As the eldest of five children, he needs all the financial aid he can get, so I am just devastated that my clerical error will prevent him from receiving this much-needed assistance. I believe that [REDACTED] is exactly the type of student that this Board exists to help, and the opportunity for him to receive a college education will benefit Mississippi, as it is his dream to stay here and make a positive impact in his home state.

In summary, we followed the application process to the best of our knowledge, and my child completed the required curriculum- we just didn't accurately reflect that on his transcript initially. I humbly ask the Board to have mercy on this first-time homeschool mom and make an exception to allow us to resubmit his final, corrected high school transcript for consideration for the HELP Grant. I'm not asking for any rules to be broken, just clarity on whether there is any way to be reconsidered this semester or to set things right for future eligibility. Thank you for your time and consideration.

Sincerely,

[REDACTED]

Item 3.A.: Jennifer Rogers presented a request to seek legislation during the 2026 Legislative Session to amend the HELP Grant code section to: (1) remove the curriculum requirement; (2) utilize the family size derived from the FAFSA; and (3) remove outdated language from the code. On motion by Dianne Watson, seconded by Jason Dean, all Board Members legally present and participating voted unanimously to approve the request.

3.A. 2026 Legislative Requests: Amend Miss. Code Section §37-106-75 HELP Grant to Remove Curriculum Requirement; Utilize the Family Size Derived from the FAFSA; and Remove Outdated Language

Purpose:

SFA seeks approval from the Board to request legislation to amend the HELP code to remove the HELP core curriculum requirement, utilize the family size derived from the FAFSA, and remove outdated language.

Reason for Request:

1. Remove the HELP Core Curriculum requirement that appears in Section 1(3)(c).
 - The HELP Grant requires students to complete a high school curriculum that is equal to the IHL Required College Prep Curriculum. Students must also have a minimum score of 20 on the ACT and a 2.5 or higher high school GPA. The IHL Required CPC is a requirement for graduation at most public and private high schools. It is also required for admission to all IHL institutions. Therefore, the curriculum requirement does not serve as a meaningful indicator of merit to separate students who are “college-ready” and therefore worthy of receiving the HELP Grant from those who are not.
 - Under the current rules, a high school counselor must certify completion of the HELP Core Curriculum for each HELP Grant applicant. The student information systems used by the schools do not have the capacity to evaluate a student’s transcript and determine whether the curriculum meets the requirements or not. Therefore, the high school counselors must complete the transcript review and curriculum certification process for each student individually and manually. This places a heavy administrative burden on counselors, many of whom are already serving far more students than is recommended and have many other responsibilities beyond college advising. For homeschooled students, the SFA staff must manually review each student’s transcript.
 - SFA evaluated three previous aid years to determine the impact this change would have on the total number of recipients. Only 2.5% of otherwise HELP-eligible applicants failed to qualify due to the curriculum requirement. Of those who failed to meet the HELP Core Curriculum requirement, 43% did so because their counselor never reported their certification.

	2021-2022	2022-2023	2023-2024
Recipients	4,249	4,505	4,138
Amount Received	\$27,686,733	\$30,172,816	\$29,190,736
Ineligible due to Core	114 (2.6%)	113 (2.4%)	110 (2.6%)
Amount not Received	\$735,186	\$751,337	\$774,950
Did Not Complete Core	66 (57.9%)	64 (56.6%)	62 (56.4%)
Core Not Reported	48 (42.1%)	49 (43.4%)	48 (43.6%)

2. Change the language in Section 1(7) to utilize the family size derived from the FAFSA.
 - Currently, the HELP law defines financial need as having an adjusted gross income below a given threshold, but the income can be higher if the family has more children. The income is derived from the FAFSA, but the family size is defined by the number of children under 21, which is not the same definition for determining the family size that appears on the FAFSA. Therefore, SFA must ask each applicant to complete a Household Size Verification Worksheet as part of the application, and we must derive the family size from that form and our own calculations. SFA often discovers discrepancies between what is submitted on the FAFSA and what is submitted on the form. When discrepancies occur, the student is required to submit additional documentation to resolve the discrepancy. This causes delays in the awarding process and places an additional application burden on the student. SFA also experiences a heightened administrative burden. SFA proposes to change the language in Section 1(7) of the HELP code to require an income below

\$42,500 for a family size of three as reported on the FAFSA and add \$5,000 for each additional family member.

- SFA evaluated three previous aid years to determine the impact this change would make on the total number of recipients and the cost of the program. Some students would have lost eligibility, but others would have gained eligibility. The net impact would have been as follows:

	2021-2022	2022-2023	2023-2024
Net Applicants Impacted	69	7	81
Budgetary Impact	\$335,319	\$(18,755)	\$504,998

3. Remove outdated language in Section 1(4) and (6)(c).

- The ability to award the grant to an applicant who fails to meet the requirements by an amount of 10% or less has never been utilized and should be removed. There is no need for the language to establish a waiver of the curriculum requirement through the 1996-1997 academic year.

Suggested Legislation:

AN ACT TO AMEND SECTION 37-106-75, MISSISSIPPI CODE OF 1972, TO REVISE THE AWARD CRITERIA OF THE HIGHER EDUCATION LEGISLATIVE PLAN GRANT PROGRAM; AND FOR RELATED PURPOSES.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. Section 37-106-75, Mississippi Code of 1972, is amended as follows:

37-106-75. Higher Education Legislative Plan Grant Program.

(1) The Legislature hereby establishes the Higher Education Legislative Plan Grant Program.

(2) For purposes of this section:

(a) "Institution of higher education" shall mean any state institution of higher learning or public community or junior college, or any regionally accredited, state-approved, nonprofit two-year or four-year college or university located in the State of Mississippi approved by the board.

(b) "Tuition" shall mean the semester or trimester or term charges and all required fees imposed by an institution of higher education as a condition of enrollment by all students. However, for a two-year nonpublic institution of higher education defined in paragraph (a), the tuition payments shall not exceed the average charges and fees required by all of the two-year public institutions of higher education defined in paragraph (a), and for a four-year nonpublic institution of higher education defined in paragraph (a), the tuition payments shall not exceed the average charges and fees required by all of the four-year public institutions of higher education defined in paragraph (a).

(3) Subject to the availability of funds, the state may pay the tuition of students who enroll at any state institution of higher education to pursue an academic undergraduate degree who apply for the assistance under the program and who meet all of the following qualifications:

(a) Resident of the State of Mississippi. Resident status for the purpose of receiving assistance under this chapter shall be determined in the same manner as resident status for tuition purposes in Sections 37-103-1 through 37-103-29, with the exception of Section 37-103-17;

(b) Graduate from high school within the two (2) years preceding the application with a minimum cumulative grade point average of 2.5 calculated on a 4.0 scale;

~~(c) Successfully complete, as certified by the high school counselor or other school official, high school course work which includes the College Preparatory Curriculum (CPC) approved by the~~

~~Board of Trustees of State Institutions of Higher Learning and required for admission into a state university;~~

(d) Have a composite score on the American College Test of at least twenty (20) on the 1989 version or an equivalent concordant value on an enhanced version of such test;

(e) Have no criminal record, except for misdemeanor traffic violations; and

(f) Be in financial need.

(4) ~~Subject to the availability of funds, the state may shall pay the tuition of~~ make awards to students who enroll at any state institution of higher education to pursue an academic undergraduate degree or associate degree who apply for assistance under the program and who meet the qualifications in ~~paragraphs (a), (c) and (f) of subsection (3) but who fail to meet one (1) of the particular requirements established by paragraph (b), (c) or (d) of subsection (3) by an amount of ten percent (10%) or less.~~

(5) To maintain continued state payment of tuition, once enrolled in an institution of higher education, a student shall meet all of the following requirements:

(a) Make steady academic progress toward a degree, earning not less than the minimum number of hours of credit required for full-time standing in each academic period requiring such enrollment;

(b) Maintain continuous enrollment for not less than two (2) semesters or three (3) quarters in each successive academic year, unless granted an exception for cause by the board;

(c) Have a cumulative grade point average of at least 2.5 calculated on a 4.0 scale at the end of the first academic year and thereafter maintain such a cumulative grade point average as evaluated at the end of each academic year;

(d) Have no criminal record, except for misdemeanor traffic violations; and

(e) Be in financial need.

(6) The provisions of this section shall be administered by the board. The board may promulgate rules for all matters necessary for the implementation of this section. By rule, the board shall provide for:

(a) A mechanism for informing all students of the availability of the assistance provided under this section early enough in their schooling that a salutary motivational effect is possible;

(b) Applications, forms, financial audit procedures, eligibility and other program audit procedures and other matters related to efficient operation;

~~(c) A procedure for waiver through the 1996-1997 academic year of the program eligibility requirement for successful completion of a specified core curriculum upon proper documentation by the applicant that failure to comply with the requirement is due solely to the fact that the required course or courses were not available to the applicant at the school attended.~~

(7) An applicant shall be found to be in financial need if:

(a) The family ~~has one (1) child under the age of twenty one (21), and the size is three (3) or less and the~~ annual adjusted gross income of the family is less than or equal to Forty-two Thousand Five Hundred Dollars (\$42,500.00); or

(b) The family has an annual adjusted gross income of less than ~~or equal to~~ Forty-two Thousand Five Hundred Dollars (\$42,500.00) plus Five Thousand Dollars (\$5,000.00) for each additional ~~family member child under the age of twenty one (21)~~. The annual adjusted gross income of the family ~~and the family size/number in family~~ shall be verified by completion of the Free Application for Federal Student Aid (FAFSA) and the completion of the verification process if the applicant is selected for it.

~~As used in this subsection, the term "family" for an unemancipated applicant means the applicant, the applicant's parents and other children under age twenty one (21) of the applicant's parents. The term "family" for an emancipated applicant means the applicant, an applicant's spouse, and any children under age twenty one (21) of the applicant and spouse.~~

(8) No student shall receive a grant under this section in an amount greater than the tuition charged by the school. The student must ~~apply be deemed eligible~~ for a federal Pell grant prior to receiving state funds.

Fiscal Note:

The combination of the proposed changes could result in an increase in the cost of the program of up to 1.4% of the total program cost. However, HELP recipients graduate at higher rates and in less time than similar students who do not receive HELP, so the changes will pay for themselves in increased educational attainment. The proposed changes will also result in a reduction of administrative overhead costs at the high school level and within SFA.

Recommendation:

Board staff recommends approval.

Item 3.B.: Jennifer Rogers presented a request to seek legislation during the 2026 Legislative Session to create the Mississippi Workforce Promise Grant Program. On motion by Dewayne Middleton, seconded by Sue Stedman, all Board Members legally present and participating voted unanimously to approve the request.

3.B. 2026 Legislative Requests: Create Mississippi Workforce Promise Grant Program

Summary:

Over the past three legislative sessions, numerous bills have been introduced to create "free college/Promise" type programs. During the 2025 session, several of these bills created programs available only to adults or to students in certain workforce programs. SFA has been working with legislators and Accelerate MS to propose a program that serves adults in high-demand workforce programs and which can be administered effectively and efficiently. SFA seeks approval from the Board to request legislation to create the Mississippi Workforce Promise Grant Program.

Suggested Legislation:

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

SECTION 1. (1) This act shall be known and cited as the "Mississippi Workforce Promise Grant Program."

SECTION 2. (1) The Legislature finds that establishing attainable workforce goals reflect Mississippi's commitment to creating a pipeline of skilled workers to address workforce shortages and build a sustainable economic future begins with investing in education programs that meet the needs of employers and communities. Mississippi's workforce development goals center around equipping its citizens with the skills necessary to meet the demands of high-growth, high-demand industries. These goals include the following:

- (a) Expanded career and technical education (CTE) opportunities;

(b) Align education and training with emphasis on Mississippi's high value pathways and/or priority occupations, as identified by Accelerate MS, targeting industries with workforce shortages;

(c) Address workforce shortages in rural areas;

(d) Promote lifelong learning and upskilling;

(e) Support economic resilience through public-private partnerships;

(f) Increase access to funding and support services; and

(g) Focus on data-driven workforce solutions.

(2) Therefore, the intent of the Legislature is:

(a) To provide funding to the Mississippi Office of Student Financial Aid to establish a grant program for the purposes outlined herein.

(b) To provide tuition-free access to community colleges for enrollment in programs that are aligned with Mississippi's high value pathways and/or priority occupations, as identified by Accelerate MS, which result in a certificate or degree, ensuring a pipeline of skilled workers to meet the state's economic demands.

(c) To gauge the effectiveness of this program by gathering data related to participation and employment outcomes.

SECTION 3. (1) There is established the Mississippi Workforce Promise Grant Program, which shall be administered by the Mississippi Office of Student Financial Aid, for the purpose of providing grants to eligible recipients to cover the tuition and fees associated with attending a Mississippi public community college for the length of time required to earn a certificate or associate degree in an eligible program. This program shall be subject to the availability of funds appropriated by the Legislature.

(2) As used in this section, the following words and phrases shall have the meanings as defined herein unless the context clearly indicates otherwise:

(a) "Accelerate MS" means the Office of Workforce Development.

(b) "Office" means the Mississippi Office of Student Financial Aid.

(c) "Eligible institution" means any Mississippi public community college.

(d) "Eligible program" means a program of study offered at an eligible institution and approved by the Office of Workforce Development (Accelerate MS), which is aligned with high value pathways and/or priority occupations.

(e) "Eligible recipient" means a person who:

(i) Has been a resident of Mississippi for at least one (1) year prior to application for participation in the Mississippi Workforce Promise Grant Program and continues to physically reside herein;

(ii) Is a United States citizen, lawful permanent resident, or noncitizen eligible under Title IV regulations for student aid eligibility;

- (iii) Has a high school diploma, GED or equivalent;
- (iv) Is enrolled at least half-time in an eligible program at a Mississippi community college;
- (v) Has completed a Free Application for Federal Student Aid (FAFSA) and qualifies as an independent student on the basis of age (at least 24);
- (vi) Has completed the Mississippi Aid Application and submitted all required supporting documents by the deadline established in rules promulgated by the Mississippi Postsecondary Education Financial Assistance Board; and
- (vii) Maintains satisfactory academic progress as defined by the administering institution.

(3) The Mississippi Office of Student Financial Aid shall:

- (a) Serve as the fiscal agent in administering the program;
- (b) With the Mississippi Postsecondary Education Financial Assistance Board, promulgate rules and regulations for administering the program;
- (c) Establish an annual application and application process;
- (d) Receive and review applications;
- (e) Inform each eligible recipient of the amount of his or her award, which shall equal the student's outstanding tuition and fees after other gift aid, plus a book/material stipend of \$500/year;
- (f) Disburse funds to eligible institutions on behalf of eligible recipients upon verification of enrollment in an eligible program; and
- (g) Use no more than five percent (5%) of the funds allocated for this section for the administration of the program.
- (h) Include the program in its annual report to the Legislature. The report shall contain a detailed explanation of how the funds appropriated for the program were awarded, how many students have participated in the program, and their education and employment outcomes where available.

(4) Eligible institutions shall:

- (a) Provide the following support services to grant recipients:
 - (i) Assign an advisor or success coach to contact each grant recipient a minimum of three times per term to assist with enrollment, financial aid, career planning, or other topics as needed to support program continuation and completion;
 - (ii) Enroll each recipient in MS Works;
 - (iii) Provide career integration by creating program maps aligning eligible programs with careers and connect grant recipients to paid practicums or apprenticeships where possible;

(iv) Identify alternative funding sources, such as Workforce Innovation and Opportunity Act (WIOA) or Temporary Assistance for Needy Families (TANF) funds, to provide up to \$250 per term per grant recipient in emergency aid, childcare stipends, or transportation assistance (bus vouchers or gas cards);

(v) When possible, offer flexible program delivery (allow evening, weekend, and online program participation);

(vi) Utilize data and early alert systems to support recipients.

(b) Report to the Office each term:

(i) All elements of the student's Cost of Attendance

(ii) Federal gift aid received

(iii) Institutional gift aid received

(iv) Other gift aid received

(v) Loans received

(vi) Work Study received

(vii) Degree/credential earned

(viii) Program CIP code

(5) Accelerate MS shall annually provide a list of eligible programs based on priority sectors and occupations to the Office, which shall use the list to determine the eligibility of applicants.

SECTION 4. The timeline for program implementation will be as follows:

(1) Year One – Implement limited pilot Spring 2027

(2) Year Two – Administer full pilot AY 2027-2028

(3) Year Three – Scale to full implementation by AY 2028-29

SECTION 5. This act shall take effect and be in force from and after July 1, 2026.

Recommendation:

Board staff recommends approval.

Item 3.C.: Jennifer Rogers presented a request to seek legislation during the 2026 Legislative Session to repeal unfunded and inactive forgivable loan programs. On motion by Sue Stedman, seconded by Mark Keenum, all Board Members legally present and participating voted unanimously to approve the request.

3.C. 2026 Legislative Requests: Repeal Unfunded and Inactive Forgivable Loan Programs

Purpose:

SFA requests approval from the Board to seek legislation to amend the section of code that authorizes the operation of forgivable loans and to repeal the following active forgivable loan programs: State Medical Education Forgivable Loan, State Dental Education Forgivable Loan,

Graduate and Professional Forgivable Loan, Health Care Professions Forgivable Loan, Family Protection Specialist Social Worker Forgivable Loan, Critical Needs Dyslexia Therapy Forgivable Loan, and Speech-Language Pathologist Forgivable Loan,

Reason for Request:

SFA has worked diligently for years to move away from the administration and servicing of loans. Forgivable loans are costly to administer, ineffective in driving students into specific majors or sectors of the workforce and often carry high borrower default rates. Default is costly to both the state and the borrower. Loans with the State of Mississippi cannot be discharged for any reason other than death or permanent and total disability, so forgivable loans dating as far back as the late 1970s remain open and collectible on the books. SFA supports the administration of grants, scholarships, or loan repayment programs instead of loans.

Suggested Legislation:

1. Section § 37-106-47 authorizes the Board to create and operate new forgivable loan programs similar to existing programs. The full section does not need to be repealed, because the section also authorizes the Board to administer existing programs and promulgate rules, which the Board should retain as long as any similar programs exist.

§ 37-106-47. Authorization to operate forgivable loan programs.

~~(1)(a) The board is authorized and empowered to operate the following forgivable loan programs of like character, operation and purpose to the foregoing enumerated programs to encourage the participation of eligible worthy persons in courses of instruction in its institutions: Graduate Teacher Forgivable Loan, Counselor and School Administrator Forgivable Loan, Southern Regional Education Board Doctoral Scholars Forgivable Loan, and Veterinary Medicine Minority Forgivable Loan.~~

~~(b) In addition to the authority granted to the board in paragraph (a) of this subsection, the board is authorized and empowered to promulgate rules and regulations for the Southern Regional Education Board Contract Forgivable Loan Program, created through the regional education compact, as set forth in Section 37-135-1.~~

(2) In furtherance of such power and authority, the board is authorized to adopt and implement rules and regulations declaring and describing the goals and objectives of such forgivable loan programs; to establish the eligibility requirements for entry into such program and required for continuing participation for succeeding years; to determine the maximum amount to be made available to recipients; to delineate the terms and conditions of contracts with recipients and establish the service requirements for such contracts, if any; to enter into contracts pertaining to such programs with recipients; to enter into loan agreements and other contracts with financial institutions or other providers of loan monies for forgivable loan and loan repayment participants; and to allocate and utilize such funds as may be necessary for the operation of such forgivable loan programs from the annual appropriation for student financial aid. ~~In issuing rules and regulations governing the administration of the Graduate Teacher Summer Scholarship (GTSS) program, the board shall provide that certified teachers at the Oakley Youth Development Center under the jurisdiction of the Department of Human Services shall be fully eligible to participate in the program.~~

1. Repeal Section § 37-106-61. State medical forgivable loan program.

The annual SFA appropriation bill already includes language that prohibits the issuance of new loans through this program.

2. Repeal Section § 37-106-63. State dental forgivable loan program.

The annual SFA appropriation bill already includes language that prohibits the issuance of new loans through this program.

3. Repeal Section § 37-106-65. Out-of-state graduate and professional school forgivable loan program.

The annual SFA appropriation bill already includes language that prohibits the issuance of new loans through this program.

4. Repeal Section § 37-106-67. Health care professions' forgivable loan program.

The annual SFA appropriation bill already includes language that prohibits the issuance of new loans through this program.

5. Repeal Section § 37-106-69. Family protection specialist social worker forgivable loan program.

The annual SFA appropriation bill already includes language that prohibits the issuance of new loans through this program.

6. Repeal Section § 37-106-71. Mississippi Dyslexia Education Forgivable Loan Program.

This program was created in 2014, but funding has not been adequate on an annual basis to make awards.

7. Repeal Section § 37-106-73. Speech-Language Pathologists Forgivable Loan Program.

The annual SFA appropriation bill already includes language that caps funding at \$70,000 per year.

Fiscal Note:

The proposed changes would carry no cost but would ultimately result in savings from the administration and servicing of loans.

Recommendation:

Board staff recommends approval.

Item 4: Jennifer Rogers presented updates on the Office's ongoing projects:

- Website Redesign: The current www.msfinancialaid.org website was designed more than eight years ago. Website design standards have changed significantly in the intervening years, and feedback has revealed that users do not have a positive experience when trying to navigate the site. The Office is partnering with GEAR UP to overhaul the site in the last year of the current GEAR UP grant. The Office anticipates the redesigned site will launch around the first of the year.
- SLDS Data Submission and Collection: In 2018, the Office worked with NSPARC to conduct an in-depth, research-based study of the state grant programs. The work has not been updated since. The Office has again requested data on the state grant programs to determine completion and employment outcomes for state grant recipients.
- Partnership to Create HELP Data Dashboard and Improve Outreach: Based on ACT data and income data, approximately 7,000 students should be eligible for HELP each year, but only about 4,000 are awarded. The Office is working with the Woodward Hines Education Foundation to build a data dashboard to show the number of HELP

applications and recipients by high school with comparisons based on their target number of applications and recipients (based on their ACT profile and socioeconomic placement). The Office will use the dashboard to build awareness of HELP among high school counselors and administrators and target outreach to schools that could be sending more prepared students to our colleges with the ability to pay.

4. Update on Ongoing Projects

Summary:

Dr. Rogers will update the Board on the following ongoing projects:

- www.msfinancialaid.org Website Redesign
- SLDS Data Submission and Collection
- Partnership to Create HELP Data Dashboard and Improve Outreach

Request:

This agenda item is for information only. No action is requested by the Board.

Item 5: Jennifer Rogers announced the next meeting of the Board will be in January to approve the 2024-25 Annual Report. Rogers will send an email to determine a date and time for the next meeting. Jason Dean announced the Ascent to 55% Convening to take place at the Jackson Convention Center, October 15-16, and encouraged the Board to attend.

5. Announcements

ADDITIONAL AGENDA ITEMS IF NECESSARY

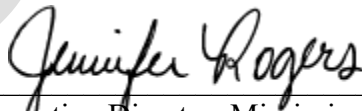
The Board did not consider any additional agenda items.

EXECUTIVE SESSION IF DETERMINED NECESSARY

The Board did not determine the need for an Executive Session.

ADJOURNMENT

There being no further business to come before the Board, Chairman Turcotte entertained a motion by Dewayne Middleton and second by Sue Stedman to adjourn the meeting.



Executive Director, Mississippi Postsecondary Education Financial Assistance Board