

MISSISSIPPI POST-SECONDARY EDUCATION FINANCIAL ASSISTANCE BOARD



IHL Executive Offices, Room 432
3825 Ridgewood Road, Jackson, MS 39211

September 19, 2016 at 10:00 a.m.

Agenda

CALL TO ORDER

MINUTES

July 18, 2016 Board Meeting Minutes 2

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EXECUTIVE SESSION IF DETERMINED NECESSARY

ADJOURNMENT

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BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held a teleconference meeting on Monday, July 18, 2016 at 10:00 a.m. Members of the media and public were invited to attend the meeting in Room 432 of the Education and Research Center, 3825 Ridgewood Road, Jackson, Mississippi, 39211.

The following members participated via teleconference:

- Ben Burnett, MAICU appointee
- Jim Gibson, MCCB Institutional appointee
- Cynthia Melvin, MAICU appointee
- Sharon Ross, Governor's appointee
- C.D. Smith, IHL Board appointee
- Jim Turcotte, Governor's appointee

The following members were unable to participate:

- Lee Bush, MCCB appointee
- Mack Grubbs, Lt. Governor's appointee
- Al Rankins, IHL Institutional appointee

Also in attendance were:

- Meg Harris, Assistant Director of Student Financial Aid
- Corey Hicks, Loan Repayment Specialist
- Jennifer Rogers, Director of Student Financial Aid and Postsecondary Director

The meeting was called to order at 10:03 a.m. by Mr. C.D. Smith, Chairman.

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On motion by Ms. Ross, seconded by Mr. Gibson, all Board Members legally present and participating voted unanimously to approve the Minutes of the meeting held on June 20, 2016.

INTRODUCTIONS

No guests were introduced.

REGULAR AGENDA ITEMS

On motion by Mr. Turcotte, seconded by Mr. Gibson, all Board Members legally present and participating voted unanimously to approve Regular Agenda Item #1: Approval of Updates to All Undergraduate Program Rules and Regulations with References to Full-Time Enrollment.

1. Approval of Updates to All Undergraduate Program Rules and Regulations with References to Full-Time Enrollment

On June 1, 2016 the Board voted to change the definition of full-time enrollment for undergraduate students from 9 credit hours per term to 10 credit hours per term for schools on the quarter system pending completion of the Administrative Procedures Act Process. During the APA Process, the Office learned the new definition will cause undue hardship on institutions that operate on the quarter system. The only such

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institution in the state, William Carey University, will need to create 1-hour courses for undergraduate students to be able to comply and maintain eligibility for aid. Therefore, the Office requests that the Board resume use of the original definition of full-time enrollment as 9 credit hours per trimester for state aid eligibility for students attending institutions operating on the quarter system.

The requested change would apply to the following program Rules and Regulations in the following exhibits:

Exhibit 1 – Page 6: APA Part 605 – General Administration Rules and Regulations

Exhibit 2 – Page 29: APA Part 611 – Mississippi Resident Tuition Assistance Grant (MTAG) Rules and Regulations

Exhibit 3 – Page 34: APA Part 613 – Mississippi Eminent Scholars Grant (MESG) Rules and Regulations

Exhibit 4 – Page 39: APA Part 615 – Higher Education Legislative Plan for Needy Students (HELP) Rules and Regulations

Exhibit 5 – Page 44: APA Part 617 – Mississippi Law Enforcement Officers and Firemen (LAW) Rules and Regulations

Exhibit 6 – Page 49: APA Part 635 – Teacher Education Scholars Forgivable Loan (TES) Rules and Regulations

Exhibit 7 – Page 59: APA Part 637 – William Winter Alternate Route Teacher Forgivable Loan (WWAR) Rules and Regulations

Exhibit 8 – Page 69: APA Part 639 – William Winter Teacher Forgivable Loan (WWTS) Rules and Regulations

Exhibit 9 – Page 79: APA Part 651 – Health Care Professions Forgivable Loan (HCP) Rules and Regulations

Recommendation:

The recommended changes have been reviewed by the Office of the Attorney General. Board approval is recommended, contingent upon completion of the Administrative Procedures Act process.

INFORMATION AGENDA ITEMS

The Board did not consider any information agenda items.

ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

OTHER BUSINESS/ANNOUNCEMENTS

The Board did not consider any other business.

EXECUTIVE SESSION IF DETERMINED NECESSARY

The Board did not determine a need to enter into Executive Session.

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There being no further business to come before the Board, Ben Burnett motioned for the meeting to be adjourned and Sharon Ross seconded the motion. Mr. Smith declared the meeting adjourned.



Director, Mississippi Postsecondary Education Financial
Assistance Board

REGULAR AGENDA

1. Approve Administrative Updates to Rules and Regulations

The Mississippi Office of Student Financial Aid requests approval of updates to various Rules and Regulations. The updates requested herein are administrative in nature and are requested to provide clarification, consistency, or alignment of rule with practice. State law requires the Board to file its administrative policies, procedures, and rules with the Secretary of State's Office for inclusion in the Administrative Code.

- a. Update SAT score references to add the "New SAT" concordance scores. The "New SAT" was first offered by the College Board in early 2016. Scores for the "New SAT" are substantially different, so the College Board provided a concordance table for all scores. According to the concordance table, "New SAT" scores are equivalent to the following ACT scores:

New SAT Minimum Score	ACT Composite
1350	29
1310	28
1060	21
1020	20
810	15

- i. Exhibit 3: APA Part 611 – Mississippi Resident Tuition Assistance Grant (MTAG), Sections I.C.1-4. and II.A.3.a)-d).
- ii. Exhibit 4: APA Part 613 – Mississippi Eminent Scholars Grant (MESG), Sections I.C.1-2. and II.A.3.a),b),d).
- iii. Exhibit 5: APA Part 615 – Higher Education Legislative Plan for Needy Students Scholarship (HELP), Sections I.F.3. and II.A.2.c).
- iv. Exhibit 6: APA Part 635 – Teacher Education Scholars Forgivable Loan (TES), Sections I.D. and II.A.2.
- v. Exhibit 7: APA Part 639 – William Winter Teacher Forgivable Loan (WWTS), Sections I.D. and II.A.3.
- b. Replace "loan/scholarship" references with "forgivable loan" references. The Board approved the replacement of all "loan/scholarship" references with "forgivable loan" references in March 2015. The following replacements were not previously made.
- i. Exhibit 1: APA Part 601 – Authority and Responsibilities, Rule 4.3
- ii. Exhibit 2: APA Part 605 – General Administration Rules and Regulations, Section III.B.
- iii. Exhibit 5: APA Part 615 – Higher Education Legislative Plan for Needy Students Scholarship (HELP) Rules and Regulations, Section III.E.
- iv. Exhibit 6: APA Part 635 – Teacher Education Scholars Forgivable Loan (TES) Rules and Regulations, Section VI.D.2.

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- c. Update references to Cost of Attendance. In June 2016, the Board clarified that state aid cannot be awarded in excess of Cost of Attendance per *Miss. Code Ann.* § 37-106-14(2). The following clarifications were not previously made.
 - i. Exhibit 1: APA Part 601 – Authority and Responsibilities, Rule 8.3
 - ii. Exhibit 2: APA Part 605 – General Administration Rules and Regulations, Section III.F.
- d. Add references to “electronic grade verification” when referencing “transcripts”. Institutions may now complete an online form to verify the cumulative GPA for students attending their institution. “Electronic Grade Verification” will be accepted in lieu of a transcript.
 - i. Exhibit 8: APA Part 651 – Health Care Professions Forgivable Loan (HCP) Rules and Regulations, Section II.A.3.
 - ii. Exhibit 10: APA Part 671 – State Dental Education Forgivable Loan (DENT) Rules and Regulations, Section II.A.3.
 - iii. Exhibit 11: APA Part 673 – State Medical Education Forgivable Loan (MED) Rules and Regulations, Section II.A.3.
 - iv. Exhibit 13: APA Part 675 – Graduate and Professional Degree Forgivable Loan (STSC) Rules and Regulations, Section II.A.3.
 - v. Exhibit 14: APA Part 677 – Veterinary Medicine for Minorities Forgivable Loan (VMMP) Rules and Regulations, Section II.A.3.

Recommendation:

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

2. Approve Updates to APA Part 605 – General Administration Rules and Regulations

The complete Rules and Regulations with revisions are included as Exhibit 2. The specific requested updates are as follows:

- a. Change application begin date to October 1 in Section I.B.1. The Free Application for Federal Student Aid (FAFSA) will open for the first time on October 1, rather than January 1. The State Aid Application has been updated to open on October 1 as well.
- b. Clarify that the National ACT reference includes state-wide administration in Section II.D.7. The National ACT is now administered to all high school juniors across the state on scheduled week-days.
- c. Add “Electronic Grade Verification” to “Merit Documentation” in Sections I.C.3. and II.E.2. Institutions may now complete an online form to verify the cumulative GPA for students attending their institution. “Electronic Grade Verification” should be added to the list of acceptable documents.

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- d. Update the Appeal Process in Section II.E.3. The Appeal Process has been updated in response to the number of appeals received following the full-time enrollment definition change.

Recommendation:

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

3. Approve Updates to APA Part 615 – Higher Education Legislative Plan for Needy Students (HELP) Rules and Regulations

The complete Rules and Regulations with revisions are included as Exhibit 5. The specific requested updates are as follows:

- a. Add Teacher Education Scholars Forgivable Loan (TES) to the list of teacher education programs in Section III.E. Students cannot receive any combination of aid programs that includes two or more aid programs that both provide full tuition benefits.
- b. Add the definition of “family” in Section I.G. The definition of family appeared in the statute, but was not previously included in the rules.
- c. Clarify language regarding loss of award in Section IV.C. The previous wording was often misunderstood by families. The rule has not changed, but the wording has been updated to offer clarification.

Recommendation:

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

4. Approve Update to APA Part 667 – Critical Needs Dyslexia Therapy Forgivable Loan (CNDT) Rules and Regulations

The complete Rules and Regulations with revisions are included as Exhibit 9.

Applicants for the Critical Needs Dyslexia Therapy Forgivable Loan (CNDT) graduate program are expected to have completed the service or repayment obligation for any undergraduate state forgivable loan program prior to receiving CNDT. The Teacher Education Scholars Forgivable Loan (TES) was not previously included in the list of undergraduate teacher education forgivable loan programs in Section III.E.

Recommendation:

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

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5. Approve APA Part 674 - SREB Regional Contract Forgivable Loan (SREB) Rules and Regulations

The complete Rules and Regulations with revisions are included as Exhibit 12.

The Mississippi Office of Student Financial Aid requests approval of APA Part 674 – Southern Regional Education Board Regional Contract Forgivable Loan (SREB) Rules and Regulations. The Board of Trustees of State Institutions of Higher Learning (IHL) previously held authority for the program. Authority was moved from the IHL Board to the Postsecondary Board during the 2016 Legislative Session. State law now requires the Postsecondary Board to promulgate the Rules and Regulations.

The SREB Regional Contract Forgivable Loan program (SREB) makes awards available to students seeking an Optometry degree at an approved out-of-state school in exchange for employment in Optometry in the State of Mississippi. The program, originally created in 1942, is administered by the Office in partnership with the Southern Regional Education Board or SREB to include multiple disciplines. As degree programs have been created in the state, the program has been limited and now offers contract seats for optometry only, because Mississippi does not offer a Doctor of Optometry program in the state. SREB contracts with other states to reserve “seats” for Mississippi residents. The state pays a contracted price to SREB for each seat. The contract price (\$17,800/seat) also covers some portion of the tuition. However, depending upon the school, the student may still be required to pay additional tuition and/or fees. SREB is a loan. The loan will be forgiven for recipients who serve as licensed doctors of optometry in Mississippi for one year for each year of funding received. Loan recipients who choose not to fulfill the service obligation will be required to repay the loan in full with a penalty of 5% and interest.

Recommendation:

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

6. Approve General Legislation Requests for 2017 Legislative Session

The Mississippi Office of Student Financial Aid seeks approval to submit two requests for General Legislation for sponsorship and consideration during the 2017 Legislative Session.

The Strategic Planning Committee of the Board generally supports the request outlined in Agenda Item 6.a. However, the list of programs to include in the request is presented here for further discussion by the full Board.

a. Reference Title: Postsecondary Education Financial Assistance; repeal certain programs

Purpose:

To repeal small, ineffective, outdated, or misplaced state-supported Student Financial Aid programs.

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Reason for Request:

The State of Mississippi authorizes 37 different student financial aid programs, but only 3 programs account for 76% of the funds awarded to students each year. The following programs are small, ineffective, or should be administered by a different agency. Repealing the following programs would decrease the number of programs offered, thereby simplifying administration of all programs. Repealing the programs would potentially reduce the SFA budget by about \$1.7 million and would also save in administrative costs and human resources.

Program Name	Code Section	Year Created	5-Year Average Annual Program Cost	5-Year Average Number of Awards	2015-16 Program Cost	2015-16 Number of Awards
Southeast Asia POW/MIA Grant	§ 37-106-41	1972	Last Awarded 1996			
Public Management Graduate Intern Grant (PMGT)	§ 37-106-43	1982	\$ 13,600	5	\$ -	0
Assistant Teacher Forgivable Loan	§ 37-106-35	1996	Never Awarded			
State Medical Education Forgivable Loan (MED)	§ 37-106-61	1991	\$ 406,072	18	\$ 611,058	25
State Dental Education Forgivable Loan (DENT)	§ 37-106-63	1991	\$ 440,492	19	\$ 815,384	32
Health Care Professions Forgivable Loan (HCP – UG/G)	§ 37-106-67	2001	\$ 14,900	7	\$ 30,000	11
Family Protection Specialist Social Worker Forgivable Loan (SWOR)	§ 37-106-69	2007	\$ 4,762	1	\$ -	0
Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)	§ 37-106-71	2012	\$ 132,821	30	\$ 141,827	35
Speech-Language Pathologist Forgivable Loan (SLPL)	§ 37-106-73	2013	\$ 66,701	8	\$ 70,000	8
Graduate and Professional Degree Forgivable Loan (STSC)	§ 37-106-65	1942	\$ 60,962	6	\$ 102,440	7
			\$ 1,140,309	93	\$ 1,770,709	118

The **Southeast Asia POW/MIA Grant** was created in 1972 to assist the children of POW/MIA servicemen of the Vietnam War. No awards have been made since 1996.

The **Public Management Graduate Intern Grant (PMGT)** was created in 1982. According to the statute, all agencies that utilize interns are to pay the intern grants from their own agency budgets. Over time, internships have been paid out of the SFA budget. Due to funding shortfalls, no internships have been awarded in the past two years.

The **Assistant Teacher Forgivable Loan** was created in 1996. The program has never been funded and no awards have ever been made.

The **State Medical Education Forgivable Loan (MED)** was created in 1991 to create an incentive for students to become primary care physicians and practice in rural areas of the state. The program remained in existence following the creation of the Rural Physicians Scholarship program, although the programs serve nearly the same purpose and the same students. The program only makes awards to students at the University of Mississippi Medical Center. After discussion with the Financial Aid Office at the University of Mississippi Medical Center, the Office and UMMC believe the university is better positioned to administer such a program, because the university knows its medical students, their financial needs, and the gaps in their aid packages. The following chart shows the award and repayment history of the

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program since 1999. After a student completes the service obligation, the Office does not have the resources needed to track the student's movement throughout their career. The university could track recipients.

Awarded Since 1999	86	
Repaid with Service	24	27.9%
Repaid with Money	11	12.8%
Repaid with Service/Money	1	1.2%
In School, Grace, Deferment	42	48.8%
In Service Repayment	3	3.5%
In Monetary Repayment	2	2.3%
Delinquent or In Default	3	3.5%
		100.0%
Pre-1999 Recipients Under Management	16	

The **State Dental Education Forgivable Loan (DENT)** was also created in 1991 to create an incentive for students to become general dentists and practice in rural areas of the state. The program only makes awards to students at the University of Mississippi Medical Center. As with MED, the Office and UMMC believe the university is better positioned to administer such a program, because the university knows its dental students, their financial needs, and the gaps in their aid packages. The following chart shows the award and repayment history of the program since 1999. After a student completes the service obligation, the Office does not have the resources needed to track the student's movement throughout their career. The university could track recipients.

Awarded Since 1999	81	
Repaid with Service	35	43.2%
Repaid with Money	7	8.6%
Repaid with Service/Money	3	3.7%
In School, Grace, Deferment	31	38.3%
In Service Repayment	3	3.7%
In Monetary Repayment	1	1.2%
Delinquent or In Default	1	1.2%
		100.0%
Pre-1999 Recipients Under Management	2	

The **Graduate and Professional Degree Forgivable Loan (STSC)** was created in 1942. The program was created to provide financial assistance for Mississippi students to pursue graduate degrees at out-of-state schools, when the degree is not offered in Mississippi. The eligible programs include chiropractic medicine, prosthetics, orthotics, and podiatric medicine. The program carries one of the highest default rates of all state forgivable loan programs as well as one of the highest rates of students who repay the loan with money rather than service. The following chart shows the award and repayment history of the program since 1999.

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Awarded Since 1999	78	
Repaid with Service	31	39.7%
Repaid with Money	11	14.1%
Repaid with Service/Money	7	9.0%
In School, Grace, Deferment	9	11.5%
In Service Repayment	2	2.6%
In Monetary Repayment	3	3.8%
Delinquent or In Default	15	19.2%
		100.0%
Pre-1999 Recipients Under Management	15	

The **Health Care Professions Forgivable Loan (HCP)** was created in 2001 to create an incentive for students to choose employment in a state hospital. Undergraduate students majoring in speech pathology and psychology can receive \$1,500/year, and graduate students majoring in Occupational Therapy and Physical Therapy can receive \$3,000/year. In exchange, the student agrees to work in a state hospital for one year for each year of loan received. The program carries one of the highest default rates of all state forgivable loan programs as well as one of the highest rates of students who repay the loan with money rather than service. The following chart shows the award and repayment history of the program since 1999.

Recipients Awarded Since 1999	97	
Repaid with Service	12	12.4%
Repaid with Money	49	50.5%
Repaid with Service/Money	9	9.3%
In School, Grace, Deferment	14	14.4%
In Service Repayment	1	1.0%
In Monetary Repayment	1	1.0%
Delinquent or In Default	11	11.3%
		100.0%
Pre-1999 Recipients Under Management	0	

The **Family Protection Specialist Social Worker Forgivable Loan (SWOR)** was created in 2007, but was first funded in 2013. The program has awarded only one student since its inception. The program is extremely limited in scope, requiring an applicant to be currently employed by the Department of Human Services to establish eligibility. The Department of Human Services is better positioned to administer such a program, because the agency knows its employees and their educational needs. The following chart shows the award and repayment history of the program since 1999.

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Awarded Since 1999	1	
Repaid with Service	0	0.0%
Repaid with Money	0	0.0%
Repaid with Service/Money	0	0.0%
In School, Grace, Deferment	1	100.0%
In Service Repayment	0	0.0%
In Monetary Repayment	0	0.0%
Delinquent or In Default	0	0.0%
		100.0%
Pre-1999 Recipients Under Management	0	

The **Critical Needs Dyslexia Therapy Forgivable Loan (CNDT)** was created in 2012. While the Office supports the intent of the program, the Office is concerned that the program cannot fulfill its intended purpose and is unintentionally positioning recipients for costly loan repayment. Loan and scholarship programs are typically created as an incentive to encourage students to enter a certain major or career path that is otherwise less attractive or costlier than an alternative. Dyslexia therapy has become an extremely popular graduate field. Dyslexia Therapy education programs in the state are experiencing wait lists and are expanding to admit more students. Students do not need encouragement to enter the field. Students are also eager to find employment in schools. Unfortunately, schools and districts do not have the funding needed to employ the therapists as full-time therapists. Therefore, students who receive CNDT are struggling to find appropriate employment that meets the repayment criteria. Students who receive CNDT money but do not find full-time employment in a Mississippi public school or district will be required to repay the loan in full, plus a 5% penalty, and interest on the combined principal and penalty. State funding would perhaps be better purposed as a set-aside for schools and districts to hire dyslexia therapists. The following chart shows the award and repayment history of the program since 1999.

Awarded Since 1999	41	
Repaid with Service	3	7.3%
Repaid with Money	0	0.0%
Repaid with Service/Money	0	0.0%
In School, Grace, Deferment	35	85.4%
In Service Repayment	1	2.4%
In Monetary Repayment	2	4.9%
Delinquent or In Default	0	0.0%
		100.0%
Pre-1999 Recipients Under Management	0	

The **Speech-Language Pathologist Forgivable Loan (SLPL)** was created in 2013. As with CNDT, the program was created to encourage speech-language pathologists to pursue employment in Mississippi public schools. Unfortunately, a similar problem exists with SLPL that exists with CNDT. The full-time positions are not

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widely available in the schools once students graduate. Students who receive SLPL money but do not find full-time employment in a Mississippi public school or district will be required to repay the loan in full, plus a 5% penalty, and interest on the combined penalty and interest.

Awarded Since 1999	9	
Repaid with Service	0	0.0%
Repaid with Money	0	0.0%
Repaid with Service/Money	0	0.0%
In School, Grace, Deferment	9	100.0%
In Service Repayment	0	0.0%
In Monetary Repayment	0	0.0%
Delinquent or In Default	0	0.0%
		100.0%
Pre-1999 Recipients Under Management	0	

Suggested Legislation:

§ 37-106-41. Scholarships for children of prisoners of war or missing in action in Southeast Asia

...

This section shall stand repealed effective July 1, 2017.

§ 37-106-43. Mississippi Public Management Graduate Intern Program

...

This section shall stand repealed effective July 1, 2017.

§ 37-106-35. Assistant teacher forgivable loan program

...

This section shall stand repealed effective July 1, 2017.

§ 37-106-61. State medical forgivable loan program

...

(2) The board shall establish, by rule and regulation, the maximum annual award which may be made under this program at an amount not to exceed the cost of tuition and other expenses, and shall establish the maximum number of awards which may be made not to exceed the length of time required to complete the degree requirements and internship or residency. Individuals shall not be eligible to receive awards for the first time in this program after the 2016-17 academic year.

...

This section shall stand repealed effective July 1, 2020.

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§ 37-106-63. State dental forgivable loan program

...

(2) The board shall establish, by rule and regulation, the maximum annual award which may be made under this program at an amount not to exceed the cost of tuition and other expenses, and shall establish the maximum number of awards, which may be made not to exceed the length of time required to complete the degree requirements. Individuals shall not be eligible to receive awards for the first time in this program after the 2016-17 academic year.

...

This section shall stand repealed effective July 1, 2020.

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

The board, under such rules and regulations as it shall determine may provide forgivable loans for instruction in graduate and professional schools for qualified students, who are residents of Mississippi, in institutions outside the state boundaries, when such instruction is not available for them in the regularly supported Mississippi institutions of higher learning. The board shall, by its rules and regulations, determine the qualifications of such students as may be aided by this section, and the decision by the board as to the qualifications of such students shall be final. Subject to the availability of funding, the board shall provide forgivable loans for such graduate and professional instruction at a cost to students, not exceeding the cost, as estimated by the board, of such instruction, if it were available at a state supported institution of higher learning in the State of Mississippi. Individuals shall not be eligible to receive awards for the first time in this program after the 2016-17 academic year. Repayment and conversion terms shall be the same as those outlined in Section 37-106-53.

This section shall stand repealed effective July 1, 2020.

§ 37-106-67. Health care professionals forgivable loan program

(1) There is established a health care professions' forgivable loan program. It is the intent of the Legislature that persons declaring an intention to work at certain state health institutions as nurses, nurse practitioners, speech pathologists, psychologists, occupational therapists and physical therapists shall be eligible for a loan for the purpose of acquiring an education in such professions. Individuals shall not be eligible to receive awards for the first time in this program after the 2016-17 academic year. The board shall enter into contracts with applicants, providing that such loans may be discharged by working as a health care professional in a state health institution, as defined in this section. Repayment and conversion terms shall be the same as those outlined in Section 37-106-53.

...

This section shall stand repealed effective July 1, 2020.

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

(1) There is established a forgivable loan program to encourage family protection workers employed by the Department of Human Services to obtain the college education necessary to become licensed as a social worker, master social worker or certified social worker and become a family protection specialist for the department.

This section shall stand repealed effective July 1, 2017.

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

...

(2) The receipt of a forgivable loan under the program shall be solely limited to those students who are enrolled in or who have been accepted for enrollment into a master's degree program of study for dyslexia therapy at any public or private institution of higher learning within the State of Mississippi at the time an application for a forgivable loan is filed with the board. Individuals shall not be eligible to receive awards for the first time in this program after the 2016-17 academic year.

...

This section shall stand repealed effective July 1, 2020.

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

(1) There is established a Speech-Language Pathologists Forgivable Loan Program. It is the intent of the Legislature that persons declaring an intention to work in an accredited public school (K-12), including a charter school, located in the State of Mississippi as a speech-language pathologist shall be eligible for a loan for the purpose of acquiring a master's level education in such profession. The board shall enter into contracts with applicants, providing that such loans may be discharged by working as a master's level speech-language pathologist in an accredited public school (K-12), including a charter school, located in the State of Mississippi. Individuals shall not be eligible to receive awards for the first time in this program after the 2016-17 academic year.

This section shall stand repealed effective July 1, 2020.

Fiscal Note:

The changes would not carry any additional cost. The changes would decrease the current administrative burden of administering so many small forgivable loan programs and would potentially save \$1.7 million.

Legislator Involvement/Interest:

Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee

Chairman Josh Harkins, Senate Universities and Colleges Committee

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Subject Matter Experts:

State Director of Student Financial Aid; Postsecondary Board members; financial aid administrators

- b. **Reference Title:** Postsecondary education financial assistance board; report on the effectiveness and efficiency of state-supported Student Financial Aid programs

Purpose:

To commission the Postsecondary Board to review the full portfolio of state-supported student financial aid programs every five years, beginning in 2017, to ensure that each program is effective in helping students access and succeed in college and that the programs collectively help the state reach its goal of a more educated citizenry.

Reason for Request:

The demand for state-supported Student Financial Aid has increased in recent years due primarily to the increased demand for the HELP Scholarship and in part to the creation of new programs without additional funds. Despite changes to HELP, the other two primary grant programs, MTAG and MESG, have remained virtually unchanged for 20 years. The state also administers more than 20 forgivable loan programs, many of which have a very narrow focus and limited impact. Low-income students are more likely to take out loans to finance their higher education. The HELP Scholarship is one way that Mississippi is providing grant aid to low-income students, but the HELP Scholarship is not available to all traditional students or to the state's many current and potential nontraditional students. Unfortunately, the current investment in HELP and the overall portfolio of Mississippi Student Financial Aid is not sufficient in a state with such widespread poverty. Mississippi can build on the success of the HELP Scholarship by identifying more ways to help students from low-income families complete a college credential or degree and enter the workforce with important skills. In many states, state student financial aid is being leveraged as an important tool in the college completion toolbox, but the ultimate goal of student financial aid in Mississippi is unclear. Therefore, it is recommended that the State review the full cadre of state-supported Student Financial Aid programs to ensure that each program is effective in helping students access and succeed in college and that the programs collectively help the state reach its goal of a more educated citizenry.

Suggested Legislation:

§ 37-106-11. Post-secondary education financial assistance board; compensation; powers; annual report

...

(5) Beginning in 2017 and every five years thereafter, the Board shall conduct a comprehensive review of all state-supported Student Financial Aid programs to determine the effectiveness of each program individually and the effectiveness of all programs collectively in helping Mississippi students access an affordable

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postsecondary education and complete a postsecondary credential. The Board shall report its findings with recommendations to the Legislature by December 31 of the review year.

Fiscal Note:

The changes would not carry any additional cost.

Legislator Involvement/Interest:

Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee

Chairman Josh Harkins, Senate Universities and Colleges Committee

Subject Matter Experts:

State Director of Student Financial Aid; Postsecondary Board members; financial aid administrators

c. Reference Title: Nissan Scholarship (NISS); authorize Postsecondary Board to promulgate Rules and Regulations

Purpose:

To authorize the Board to promulgate rules for the Nissan Scholarship.

Reason for Request:

In 2014, the Legislature consolidated code sections dealing with state-based student financial aid into Section 37-106 of the Miss. Code of 1972. By doing so, the Legislature placed all programs under the authority of the Mississippi Postsecondary Education Financial Assistance Board. The Nissan Scholarship Program (NISS) was not included in the consolidation. To complete the consolidation of legislation and ensure all state-based student financial aid programs are authorized by the same oversight body, the Postsecondary Board should be granted authority to promulgate Rules and Regulations for the Nissan Scholarship program.

Suggested Legislation:

§ 37-106-3. Declaration of purpose

(1) The Legislature hereby finds and declares that:

...

(e) When appropriate, the Board shall administer grant and scholarship programs funded through alternate or private sources, such as the Nissan Scholarship program.

Fiscal Note:

The changes would not carry any additional cost.

REGULAR AGENDA

Legislator Involvement/Interest:

Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee

Chairman Josh Harkins, Senate Universities and Colleges Committee

Subject Matter Experts:

State Director of Student Financial Aid; Postsecondary Board members; financial aid administrators

INFORMATION AGENDA

7. Update on Old Business

- a. Approval of Rules Updates:** Updates approved by the Board during the June and July 2016 meeting were filed with the Secretary of State's Office according to the APA process. The Office received no comments during the public comment period. The final rules were adopted 30 days following the initial filing.

- b. Take 15**

8. Upcoming Meeting Dates

December 5, 2016

March 20, 2017

June 19, 2017

Title 10: Education Institutions and Agencies

Part 601: Authority and Responsibilities

Part 601 Chapter 1: Authority of the Board of Trustees of State Institutions of Higher Learning

Rule 1.1 Authority of the Board of Trustees of State Institutions of Higher Learning. The Board of Trustees of State Institutions of Higher Learning, hereafter referred to as the Agency, is granted authority by the State of Mississippi for oversight of the Mississippi Office of Student Financial Aid and for administration of various state-supported student financial assistance programs. Authority is granted by the legal statutes authorizing such programs, as follows:

Program Name	Authorizing Code Section
Undergraduate Grant and Scholarship Programs	
GEAR UP Mississippi Scholarship – Cohort 1 (GUMS)	Federal Matching Grant
GEAR UP Mississippi Scholarship – Cohort 2 (GUMS)	Federal Matching Grant
Summer Development Program Grant (SUMD)	<i>Miss. Code Ann. § 27-103-203</i>
Nissan Scholarship	<i>Miss. Code Ann. § 57-74-3 and § 57-75-11</i>
Graduate Forgivable Loan Program	
Southern Regional Education Board Regional Contract Program (SREB)	<i>Miss. Code Ann. § 37-135-1</i>

Source: *Miss. Code Ann. § 37-106-9; Miss. Code Ann. § 27-103-203; Miss. Code Ann. § 37-135-1; Miss. Code Ann. § 57-74-3; Miss. Code Ann. § 57-75-11.*

Part 601 Chapter 2: Mississippi Postsecondary Education Financial Assistance Board

Rule 2.1 Statutory Creation, Composition, and Powers of the Mississippi Postsecondary Education Financial Assistance Board. The Postsecondary Education Financial Assistance Board, hereafter referred to as the Board or the Postsecondary Board, was first created in 1975 to administer the state's guaranteed student loan program. The Board was later given authority for the state's primary grant programs. In 2014, all state student grant and forgivable loan programs were consolidated under the authority of the Board.

- I. The Board will consist of the following nine (9) voting members:
 - A. Two (2) people to be appointed by the Board of Trustees of State Institutions of Higher Learning, one (1) from its membership and one (1) institutional representative;
 - B. Two (2) people to be appointed by the Mississippi Community College Board, one (1) from its membership and one (1) institutional representative;
 - C. Two (2) people to be appointed by the Governor;

Exhibit 1

- D. Two (2) people to be appointed by the Executive Director of the Mississippi Association of Independent Colleges and Universities, one (1) association representative and one (1) institutional representative;
- E. One (1) person to be appointed by the Lieutenant Governor.
- II. The following elected officials will serve as non-voting advisory members to the Board:
 - A. The Chairman of the House Universities and Colleges Committee and
 - B. The Chairman of the Senate Universities and Colleges Committee.
- III. The board shall elect from its membership a chairman.
- IV. The members of the board shall serve without pay.
- V. The board is vested with full and complete authority and power to sue in its own name any person for any balance, including principal, interest and reasonable collection costs or attorney's fees, due and owing the state on any uncompleted contract.
- VI. The board shall promulgate rules and regulations to govern the state grant and forgivable loan programs authorized in this chapter.

Source: *Miss. Code Ann.* § 37-106-9 and § 37-106-11.

Rule 2.2 Purpose of the Mississippi Postsecondary Education Financial Assistance Board. The Purpose of the Mississippi Postsecondary Education Financial Assistance Board is as follows:

- I. To make manifest the belief that the continued growth and development of Mississippi requires that all Mississippi youth be assured ample opportunity for the fullest development of their abilities and to recognize that this opportunity will not fully materialize unless the State of Mississippi moves to encourage and financially assist our young people in their efforts.
- II. To operate the programs created by legislative enactment, wherein Mississippi residents are granted forgivable loans in certain professional fields in return for their contractual obligation to perform services in such professions under a variety of requirements of location, duration, manner and mode of service, and institution in which performed.
- III. To fashion new and innovative systems for the financing of forgivable loan programs by combining the use of private sector loans for education and guaranteed student loans with loan repayment programs promulgated by the board.
- IV. To promote, strengthen, encourage and enhance high standards of performance in administration and operation of state scholarship, grant, and loan programs to the end that

Exhibit 1

the benefits of these programs shall be available to students throughout the state for the purpose of expanding and furthering postsecondary educational opportunities.

- V. To provide a forum for the development and exchange of information, ideas, policy positions, procedures and needs for student financial assistance for the benefit of universities, colleges, the legislature, and other agencies and organizations.
- VI. To facilitate the development and exchange of information about state financial aid programs.
- VII. To establish and act as a collective voice of reasoned opinion before the state legislature with respect to student financial aid programs whose objective is the furtherance of postsecondary education in Mississippi and to consider, debate, decide positions, make recommendations and otherwise act as an advising body on such matters as shall serve the objectives set forth herein this article.
- VIII. To collaborate with institutions of higher learning and other state agencies in the interest of effective implementation of various federal, state and institutional student financial assistance programs.
- IX. To work with other agencies to design, implement and operate simplified student application procedures for student financial assistance and design a uniform method of determining the financial need of an eligible student while attending an approved institution which cannot reasonably be met by said student, or by the parents.
- X. To conduct research, publish reports, hold conferences and otherwise engage in activities which: (1) help existing programs to become more responsive to federal, regional and state public policy goals and objectives; (2) encourage the development of new programs as the need arises; (3) work toward the prevention and elimination of fraud and abuse in student financial aid programs; and (4) enable the Postsecondary Board to accomplish the objectives set forth herein.

Source: *Miss. Code Ann.* § 37-106-3.

Rule 2.3 Terms of Service of Mississippi Postsecondary Education Financial Assistance Board Members.

- I. Two (2) people will be appointed by the Board of Trustees of State Institutions of Higher Learning, one (1) from its membership to serve for an initial period of four (4) years and one (1) institutional representative to serve for an initial period of three (3) years.
- II. Two (2) people will be appointed by the Mississippi Community College Board, one (1) from its membership to serve for an initial period of three (3) years and one (1) institutional representative to serve for an initial period of two (2) years.

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- III. Two (2) people will be appointed by the Governor, one (1) to serve for an initial period of two (2) years and one (1) to serve for an initial period of one (1) year.
- IV. Two (2) people will be appointed by the Executive Director of the Mississippi Association of Independent Colleges and Universities, one (1) association representative to serve for an initial period of two (2) years and one (1) institutional representative to serve for an initial period of one (1) year.
- V. One (1) person will be appointed by the Lieutenant Governor for an initial period of (4) years.
- VI. All subsequent appointments shall be for a period of four (4) years.
- VII. Vacancies shall be filled for the length of the unexpired term only.

Source: *Miss. Code Ann.* § 37-106-9.

Rule 2.4 Meetings of the Mississippi Postsecondary Education Financial Assistance Board.

- I. The Postsecondary Board will establish a meeting schedule and publish the schedule on the Mississippi Office of Student Financial Aid website.
- II. Typically, the Board will meet on a quarterly basis with meetings scheduled on the third Monday of June, September, December and March at a time and place to be agreed upon by the Board.
- III. Notice of Board meetings will be provided at least five (5) days prior to the scheduled Board meeting in accordance with the Open Meetings Act.
- IV. Special meetings of the Board may be called upon the occurrence of events which warrant the consideration and attention of the Board.

Source: *Miss. Code Ann.* § 37-106-9 and § 25-41-1 through § 25-41-17.

Part 601 Chapter 3: Authority of the Mississippi Postsecondary Education Financial Assistance Board

Rule 3.1 Authority of the Mississippi Postsecondary Education Financial Assistance Board. The Postsecondary Education Financial Assistance Board is granted authority by the State of Mississippi for administration of various state student financial assistance programs. Authority is granted by the legal statutes authorizing such programs as follows:

Program Name	Authorizing Code Section
Undergraduate Grant and Scholarship Programs (Parts 610-619)	
Mississippi Resident Tuition Assistance Grant (MTAG)	<i>Miss. Code Ann.</i> § 37-106-29
Mississippi Eminent Scholars Grant (MESG)	<i>Miss. Code Ann.</i> § 37-106-31

Higher Education Legislative Plan for Needy Students (HELP)	<i>Miss. Code Ann. § 37-106-75</i>
Law Enforcement Officers and Firemen Scholarship Program (LAW)	<i>Miss. Code Ann. § 37-106-39</i>
Southwest Asia Prisoner of War/Missing in Action Scholarship Program (POW) – <i>Inactive</i>	<i>Miss. Code Ann. § 37-106-41</i>
Graduate Grant and Scholarship Programs (Parts 620-629)	
Mississippi Public Management Graduate Intern Program (PMGT)	<i>Miss. Code Ann. § 37-106-43</i>
Undergraduate Forgivable Loan Programs (Parts 630-649)	
Critical Needs Alternate Route Teacher Forgivable Loan (CNAR)	<i>Miss. Code Ann. § 37-106-55</i>
Critical Needs Teacher Forgivable Loan (CNTF)	<i>Miss. Code Ann. § 37-106-55</i>
Teacher Education Scholars Forgivable Loan (TES)	<i>Miss. Code Ann. § 37-106-37</i>
William Winter Alternate Route Teacher Forgivable Loan (WWAR)	<i>Miss. Code Ann. § 37-106-57</i>
William Winter Teacher Forgivable Loan (WWTS)	<i>Miss. Code Ann. § 37-106-57</i>
Mississippi Teaching Fellows Forgivable Loan	<i>Miss. Code Ann. § 37-106-77</i>
Undergraduate and Graduate Forgivable Loan Programs (Parts 650-659)	
Health Care Professions Forgivable Loan (HCP)	<i>Miss. Code Ann. § 37-106-67</i>
Nursing Education Forgivable Loan, BSN (NELB); RN to BSN (NELR); MSN (NELM); RN to MSN (NERM); and Ph.D./DNP (NELP)	<i>Miss. Code Ann. § 37-106-59</i>
Family Protection Specialist Social Worker Forgivable Loan (SWOR)	<i>Miss. Code Ann. § 37-106-69</i>
Graduate Forgivable Loan Programs (Parts 660-679)	
Counselor and School Administrator Forgivable Loan (CSA)	<i>Miss. Code Ann. § 37-106-47</i>
Graduate Teacher Forgivable Loan (GTS)	<i>Miss. Code Ann. § 37-106-47</i>
Southern Region Education Board Doctoral Scholars Forgivable Loan (SDSP)	<i>Miss. Code Ann. § 37-106-47</i>
Critical Needs Dyslexia Therapy Teacher Forgivable Loan (CNDT)	<i>Miss. Code Ann. § 37-106-71</i>
Nursing Teacher Stipend (NTSP)	<i>Miss. Code Ann. § 37-106-59</i>
State Dental Education Forgivable Loan (DENT)	<i>Miss. Code Ann. § 37-106-63</i>
State Medical Education Forgivable Loan (MED)	<i>Miss. Code Ann. § 37-106-61</i>
Graduate and Professional Degree Forgivable Loan (STSC)	<i>Miss. Code Ann. § 37-106-65</i>
Veterinary Medicine Minority Forgivable Loan (VMMP)	<i>Miss. Code Ann. § 37-106-47</i>
Speech-Language Pathologists Forgivable Loan (SLPL)	<i>Miss. Code Ann. § 37-106-73</i>
Loan Repayment and Other Programs (Parts 680-689)	
Mississippi Teacher Loan Repayment Program (MTLR)	<i>Miss. Code Ann. § 37-106-55</i>
Teacher Education Alternate Route Certification Scholars Forgivable Loan (TESA)	<i>Miss. Code Ann. § 37-106-79</i>

Source: *Miss. Code Ann. § 37-106-29; Miss. Code Ann. § 37-106-31; Miss. Code Ann. § 37-106-35; Miss. Code Ann. § 37-106-37; Miss. Code Ann. § 37-106-39; Miss. Code Ann. § 37-106-41;*

Miss. Code Ann. § 37-106-43; Miss. Code Ann. § 37-106-47; Miss. Code Ann. § 37-106-55; Miss. Code Ann. § 37-106-57; Miss. Code Ann. § 37-106-59; Miss. Code Ann. § 37-106-61; Miss. Code Ann. § 37-106-63; Miss. Code Ann. § 37-106-65; Miss. Code Ann. § 37-106-67; Miss. Code Ann. § 37-106-69; Miss. Code Ann. § 37-106-71; Miss. Code Ann. § 37-106-73; Miss. Code Ann. § 37-106-75; Miss. Code Ann. § 37-106-77; and Miss. Code Ann. § 37-106-79.

Part 601 Chapter 4: Office of Student Financial Aid

Rule 4.1 Statutory Creation of the Office of Student Financial Aid. The Board of Trustees of State Institutions of Higher Learning shall designate one (1) member of its staff to serve as Director of the Postsecondary Board, to administer the provisions of the financial assistance programs established in accordance with the Postsecondary Education Financial Assistance Law of 1975. The Director shall be assigned by the Agency sufficient staff, professional and clerical, funds and quarters to administer this program. The staff and Director shall be organized under the Mississippi Office of Student Financial Aid, hereafter referred to as the Office.

Source: *Miss. Code Ann. § 37-106-9.*

Rule 4.2 Director of Student Financial Aid.

- I. The Director of Student Financial Aid directs the activities of the Mississippi Office of Student Financial Aid. The Director is designated by the Agency as the Director of the Postsecondary Board. In accordance with the Postsecondary Education Financial Assistance Law of 1975, the Director, subject to the review of the Postsecondary Board, shall have the power of final approval of any application submitted. Subject to the approval of the Postsecondary Board, the Director has authority to promulgate the necessary rules and regulations for effective administration of the programs authorized by the Postsecondary Board.
- II. The Director of Student Financial Aid is empowered to carry out the functions of the Board relating to the administration of the state financial aid programs. As such, the Director may approve and disapprove various items on behalf of the Board, including, but not limited to: requests for deferment, requests for cancellation, and requests for total and permanent disability. Subject to the approval of the Postsecondary Board, the Director has authority to promulgate the necessary rules and regulations for the programs administered by the Office.

Source: *Miss. Code Ann. § 37-106-9 and Miss. Code Ann. § 37-106-17.*

Rule 4.3 General Purpose of the Office of Student Financial Aid. The Mississippi Office of Student Financial Aid is responsible for administering all aspects of the state-supported student financial aid programs. The Office also administers or coordinates some federal and private grants and scholarships. For state ~~loan/scholarship~~forgivable loan programs, the Office monitors student service obligations and collects funds paid in repayment of loans. The Office maintains records, documents activities, and reports on its activities in accordance with state and federal laws. The Office seeks to build awareness and understanding of financial aid opportunities. The

Exhibit 1

Office interfaces with external constituency groups, such as the Mississippi Legislature, state and national financial aid organizations, non-profit college access organizations, and others.

Source: *Miss. Code Ann.* § 37-106-9.

Rule 4.4 Mission of the Office of Student Financial Aid. The Mississippi Office of Student Financial Aid seeks to provide financial assistance to students in pursuit of educational and professional goals and to help the state achieve the goal of a more educated citizenry while alleviating critical workforce needs in specific service areas.

Source: *Miss. Code Ann.* § 37-106-3 and 37-106-9.

Part 601 Chapter 5: Creation and Modification of Student Financial Assistance Programs

Rule 5.1 Creation of Student Financial Assistance Programs. State-supported student financial assistance programs may be created by the Mississippi Legislature through the established legislative process. The Legislature will name the administering agency in the authorizing legislation. If the Agency or the Postsecondary Board is named as the administering agency, the Mississippi Office of Student Financial Aid will complete the following process:

- I. Draft Rules and Regulations and Contracts (when appropriate) to govern the program;
- II. Submit the Rules and Regulations and Contracts to the Office of the Attorney General for review;
- III. Present the Rules and Regulations and Contracts to the Postsecondary Board for approval, pending completion of the Administrative Procedures Act Process;
- IV. After Board approval is obtained, complete the Administrative Procedures Act Process as required by the Secretary of State;
- V. Publish the Rules and Regulations and other public information about the program;
- VI. Make the program available for application through the state online application portal.

Source: *Miss. Code Ann.* § 37-106-3.

Rule 5.2 Modification of Student Financial Assistance Programs.

- I. The Office of Student Financial Aid will continuously monitor the state-supported student financial aid programs for accessibility, necessity, affordability, and efficiency and will consider potential program modifications as needed.
- II. The Office will consider potential program modifications that are expressed in writing from Legislators, higher education institutions, workforce or industry representatives, and

other government agencies.

- III. If there is identified a need to modify a program, the Office will follow the following process:
- A. The Office documents the need for the change by collecting data related to the number of students that will be affected by the change, the projected cost of the change, and the rationale for the change;
 - B. Once the need for modification of a program is documented, the Office drafts proposed changes to the program Rules and Regulations and Contract (when appropriate);
 - C. The modified Rules and Regulations and Contract (when appropriate) are submitted to the Office of the Attorney General for review and approval;
 - D. The modified Rules and Regulations and Contract (when appropriate) are then submitted to the appropriate Board(s) for consideration;
 - E. Once Board approval is obtained, the Office publishes the Rules and Regulations and other public information about the program and makes the program available for application through the state online application portal.

Source: *Miss. Code Ann. § 37-106-3*; *Miss. Code Ann. § 37-106-9*; *Miss. Code Ann. § 37-106-17*; and *Miss. Code Ann. § 37-106-19*.

Part 601 Chapter 6: Reporting

Rule 6.1 Reporting.

- I. The Mississippi Office of Student Financial Aid will report on the activities of the Office annually as required by state and/or federal law.
- II. All funds administered by the Board shall be accounted for in an annual report that shall be submitted to the Legislature within ten (10) days after the convening of each new legislative session. The report should detail for each grant, scholarship, or forgivable loan program the number of recipients, the total amount of awards made, and the average award amount. The report shall include the number of students at each institution receiving financial assistance and the amount of such assistance. For forgivable loan programs, the report shall also include a summary of the repayment status and method of repayment for student cohorts as well as an accounting of the receipt of funds in repayment. Furthermore, all funds received and expended shall be reported and otherwise accounted for in accordance with the provisions of Section 37-106-11, Mississippi Code of 1972, except where individual identifying information must be withheld pursuant to the Family Educational Rights and Privacy Act (FERPA), 20 U.S.C. § 1232g; 34 CFR

Part 99.

- III. The Mississippi Office of Student Financial Aid will post the Annual Report to the Mississippi Legislature on its website and will furnish copies to the Agency and the Postsecondary Board.

Source: *Miss. Code Ann.* § 37-106-11 and 20 U.S.C. § 1232g; 34 CFR Part 99.

Part 601 Chapter 7: Compliance with State and Federal Regulations

Rule 7.1 Compliance with State and Federal Regulations. The Mississippi Office of Student Financial Aid will comply with state and federal laws and regulations. All Office employees are expected to consistently follow and enforce the rules laid out herein and all state and federal laws and regulations.

Source: *Miss. Code Ann.* § 37-106-9.

Rule 7.2 Compliance with the Federal Education Rights and Privacy Act of 1974 (FERPA).

- I. The Family Educational Rights and Privacy Act of 1974 (FERPA), is a federal law that grants important privacy rights to students regarding their educational records. More specifically, unless required by federal law, the information contained in educational records may not be disclosed to third parties, including parents, without the written consent of a student who is 18 or over. In addition to granting privacy rights, FERPA gives students the right to review their educational records and the right to request an amendment of those records should they feel the records contain inaccurate information.
- II. The term, “educational records,” as used in the FERPA statute, includes more than academic records in its meaning. Educational records may also be financial aid records, transcripts, letters of recommendation, disciplinary files, grades, test scores, admissions applications and course enrollments. In essence, any records maintained by an institution and which contain information directly related to a student are educational records. Additionally, FERPA designates certain types of student information which may be published or released without the consent of the student. This information is referred to as “directory information”. Although such information is contained within an educational record, it is not generally considered harmful or an invasion of privacy if disclosed. Directory information can include a student’s name, address, telephone listing, email address, photograph, birth date, place of birth, area of study, grade level, dates of attendance, and recognition for activities, honors and awards.
- III. Applicants for state student financial assistance complete an educational records release form at the point of application and may update the educational records release permissions at any time by accessing the student account online. To provide permission for the Office to release a student’s non-directory information, the student must provide the name of the person to whom information can be released, the relationship of that person to the student, the person’s date of birth, and the last four digits of the person’s

Social Security Number. Non-directory information will be released only to persons with an active records release form on file with the Office.

- IV. The Office seeks to ensure the security of non-directory information, also referred to as Highly Confidential Information. Therefore, the Office will abide by the following policies when transmitting and storing such information:
- A. The preferred method of transmitting Highly Confidential Information is via the Office's Secure Document Share Portal, which is protected via SSL technology. Some Highly Confidential Information may also be shared via the Office's Secure Counselor Web Application.
 - B. If it is necessary to mail physical copies of Highly Confidential Information, the Highly Confidential Information will be mailed in a tamper-proof, labeled container, with a tracking number and a delivery confirmation receipt.
 - C. When it is necessary to mail Highly Confidential Information on electronic media, such as CDs, DVDs, electronic tape, etc., the Highly Confidential Information will be encrypted. The Highly Confidential Information shall only be mailed in accordance with the provisions of IV.B. above.
 - D. If it is necessary to transmit Highly Confidential Information electronically via any method not listed in IV.A. above (such as email), the Highly Confidential Information will be encrypted.
 - E. Passwords or other information sufficient to allow decryption of Highly Confidential Information will not be emailed along with the Encrypted Highly Confidential Information.
 - F. Physical copies (paper or other physical representations) of Highly Confidential Information will be kept under lock and key when not in immediate use. Highly Confidential Information will not be left unsecured and unattended at any time.
 - G. Highly Confidential Information stored on electronic media, such as CDs, DVDs, tape, flash drives, etc. will be Encrypted. Further, such electronic media shall be kept locked, or otherwise have sufficient physical access control measures to prevent unauthorized access. Highly Confidential Information in any electronic format, including computer databases, will not be left unsecured, meaning accessible without a password, and unattended at any time.
 - H. Any laptop or computer that contains Confidential Information or Highly Confidential Information will be password protected. Additionally, any laptop or computer that contains Highly Confidential Information shall have its full hard drive encrypted. No laptop or computer will be left unattended without enabling a screen-lock or otherwise blocking access to the laptop or computer. No password or other information sufficient to access a laptop or computer containing Highly

Exhibit 1

Confidential Information will be attached to or located near the laptop or computer at any time.

- I. Access to Highly Confidential Information through modems, networks, and the Internet will be carefully monitored and limited to authorized users.
- J. Only authorized users who have signed a Certification Statement shall have access to Highly Confidential Information.

Source: 20 U.S.C. § 1232g; 34 CFR Part 99.

Rule 7.3 Compliance by Institutions. The Postsecondary Board may conduct its own annual compliance audits of any institution participating in the Mississippi Resident Tuition Assistance Grant or the Mississippi Eminent Scholars Grant. The Postsecondary Board may suspend or revoke an institution's eligibility to receive future monies under the program if it finds that the institution has not complied with the provisions of all applicable laws and the program Rules and Regulations.

Source: *Miss. Code Ann.* § 37-106-29(9)(d) and 37-106-31(5).

Part 601 Chapter 8: Rights and Responsibilities

Rule 8.1 Student Rights. As an applicant of state student financial aid, a student has the right to:

- I. Be informed of the correct procedures for applying for aid, the amount and types of aid available, initial and continuing eligibility criteria, deadline dates and the consequences of failure to meet the deadlines, and how academic progress is determined;
- II. Be informed of the status of one's application for state financial aid;
- III. Be informed of the type and amount of state aid awarded, and how and when aid will be paid;
- IV. Appeal to the state financial aid office decisions about an application or eligibility, if such decisions are eligible for appeal;
- V. Access the Rules and Regulations for any state student financial aid program; and
- VI. Decline state student financial aid.

Source: *Miss. Code Ann.* § 37-106-9.

Rule 8.2 Student Responsibilities. As an applicant of state student financial aid, a student is responsible for:

- I. Making application by the established deadline date on an annual basis.

Exhibit 1

- II. Submitting all additional documentation, corrections, and/or new information requested by the Office by the established deadline date.
- III. Any student who willfully presents false evidence as to his residence status shall be deemed guilty of a misdemeanor, and upon conviction thereof may be fined not to exceed one hundred dollars, per Miss. Code of 1972, § 37-103-27.
- IV. Reading and understanding all materials sent to the student from the Office.
- V. Documenting all interaction with the Office.
- VI. Being aware of and complying with the rules governing state student financial aid programs.
- VII. Complying with the provisions of any contract and rules & regulations, signed by the student.
- VIII. Registering for the number of hours required.
- IX. Notifying the Office of changes of address, phone number, email address, institution, etc.
- X. Maintaining satisfactory academic progress.
- XI. Using aid only for expenses related to attending college/university.
- XII. Checking regularly the student account for updates.

Source: *Miss. Code Ann. § 37-103-27; Miss. Code Ann. § 37-106-5; Miss. Code Ann. § 37-106-17; and Miss. Code Ann. § 37-106-19.*

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

- I. Submit grade files by the deadline each term.
- II. Submit enrollment files by the deadline each term.
- III. Review award, disbursement, and balance reports published by the Office each term.
- IV. Notify the Office of any discrepancies related to residency, citizenship, or financial need.
- V. Ensure that no state financial aid recipient receives an aid package that exceeds cost of attendance, ~~except in cases where the student receives the Mississippi Eminent Scholars Grant. In no case may the Mississippi Resident Tuition Assistance Grant be awarded with the Mississippi Eminent Scholars Grant if the financial aid package exceeds the student's cost of attendance.~~

Exhibit 1

- VI. For all returning students, a complete and accurate report of the student's cumulative grade point average on all college course work attempted as of the end of the previous semester or trimester should be submitted to the Board within five (5) days of beginning of any given semester or trimester.
- VII. For all students, a complete and accurate roster of the eligibility status of each recipient shall be submitted to the Board by the final add/drop date of each semester or trimester of the academic year the student receives a grant.
- VIII. A balancing statement and certification statement, verifying monies disbursed to all students, must be submitted before the end of the semester or trimester to the Board.

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

Part 601 Chapter 9: Program Funding

Rule 9.1 Funding.

- I. The Agency receives an annual appropriation for Student Financial Aid, which consists of the following:
 - A. General Funds from the State Treasury
 - B. Spending Authority from special sources, such as:
 - 1. Collections from repayment accounts
 - 2. Carryover funds
 - 3. Private foundations
 - 4. Interest accounts
 - 5. Federal funds
 - 6. Grants
 - 7. Donations
 - 8. Fees
- II. Unless otherwise noted in the annual appropriation, unexpended funds appropriated for Student Financial Aid will not lapse into the General Fund but will carryover for use in subsequent fiscal years.

Exhibit 1

- III. Typically, the annual appropriation does not specify funding levels for specific programs. In some cases, the appropriation may set a maximum funding level for a program and/or delineate funding for a specific program.
- IV. Annually, the Board will review the annual legislative budget request for the Mississippi Office of Student Financial Aid and make a budget recommendation to the Agency.

Source: *Miss. Code Ann.* § 37-106-14.

Rule 9.2 Program Funding.

- I. When determining how funds will be distributed by program, the Office will first take into consideration the level of funding available from all possible sources, including General Funds and Special Funds such as repayment accounts, private foundations, interest accounts, and the federal government;
- II. The Office will seek to determine whether funding is sufficient to award all eligible applicants for all programs.
- III. If funding is sufficient, all eligible applicants will receive an award offer.
- IV. If funding is not sufficient to award all eligible applicants, funds will be disbursed, according to the following priorities set forth by the Mississippi Legislature.
 - A. It is the intent of the Legislature to first fund grant awards to eligible students.
 - B. If funds are insufficient to fully fund grant awards to eligible students, grant awards shall be prorated among all eligible students.
 - C. After grant awards are made, it is the intent of the Legislature to fund forgivable loan awards to eligible renewal students.
 - D. Lastly, forgivable loans will be awarded to eligible new students on a first-come, first-served basis.

Source: *Miss. Code Ann.* § 37-106-14.

Title 10: Education Institutions and Agencies

Part 605: General Administration Rules and Regulations

Part 605 Chapter 1: General Administration Rules and Regulations

Rule 1.1 General Administration Rules and Regulations. These Rules and Regulations apply to the general administration of all student financial assistance programs administered by the Board of Trustees of State Institutions of Higher Learning (hereafter referred to as the “Agency”) or the Mississippi Postsecondary Education Financial Assistance Board (hereafter referred to as the “Board” or “Postsecondary Board”) and are subject to change by the Board. These Rules and Regulations are meant to provide additional guidance for, not supplant the approved Rules and Regulations for each student financial assistance program. The Mississippi Office of Student Financial Aid (hereinafter referred to as the “Office”) will act on behalf of the Board and/or Agency to administer the student financial assistance programs.

I. APPLICATION PROCESS

- A. All students must complete the online application for state student financial aid. Paper applications are not accepted. The Office will consider only applications made by the published deadlines, unless an exception is granted for all applicants.
- B. A student should complete the following steps to apply for state student financial aid:
 - 1. Complete the online portion of the application, available at www.mississippi.edu/financialaid by the published application deadline for the appropriate program(s). The application is available beginning ~~January~~ October 1 each year. Students should complete an application EVERY year for which they wish to receive financial aid.
 - 2. Print the confirmation page at the end of the online portion of the application and keep the confirmation page for record-keeping purposes.
 - 3. Print and keep the confirmation email (if the student requests email correspondence), which verifies successful completion of the online portion of the application.
 - 4. Wait approximately 48-72 hours to receive notification from the Office with the information needed to access a student’s secure online account. Notification will be sent via email if the student requests email correspondence or by mail if the student requests paper correspondence.
 - 5. Submit all supporting documents requested via the student account. Supporting documents are essential to the application and must be

received by the Office (not postmarked) by the published deadline for the appropriate program(s).

6. Check the student account often for updates and/or requests for documentation. NOTE: In certain situations, the Office may become aware of student circumstances that require the Office to collect other or additional supporting documents from the student.
- 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.
1. Residency Documentation - The Office will collect two documents to determine whether or not a student is a Mississippi resident. Any combination of two of the following documents will be accepted.
 - a) Mississippi Driver's License Number - A student should submit the Mississippi Driver's License Number while completing the online application or make a color photocopy and send to the Office. Please do not fax a copy of the driver's license. Dependent students must submit a parent's Mississippi Driver's License Number. Independent students must submit his/her own Mississippi Driver's License Number.
 - b) Mississippi Tax Return (Current Year) - A student should submit the first two pages of the state tax return for the current tax year. The tax return must be signed, unless prepared by a tax preparation professional. Dependent students must submit a parent's tax return. Independent students must submit his/her own tax return.
 - c) Free Application for Federal Student Aid (FAFSA) - The FAFSA is the application for federal student aid. It is available online at www.fafsa.gov. The student must complete the FAFSA by the document deadline specified by the program. The Office will automatically receive the applicant's FAFSA results if the applicant's official state of residency is Mississippi.
 - d) Motor Vehicle Registration in Mississippi - Registration of vehicle must have been completed at least 12 months prior to the start of the term for which the student is seeking financial aid.
 - e) Proof of Homestead Exemption - Homestead Exemption must have been filed at least 12 months prior to the start of the term for which the student is seeking financial aid.

- f) Proof of Voter Registration in Mississippi - Voter registration must have been completed at least 12 months prior to the start of the term for which the student is seeking financial aid.
 - g) Other Documents for Students with Special Circumstances – Some students with special circumstances may be required to submit documents in addition to two from the preceding list.
 - (1) Military Personnel - Other residency documents may be required for students who are serving or have parents who are serving in the military.
 - (2) Part-Year Tax Filers – A residential lease agreement may be requested and accepted as residency documentation in combination with a part-year Mississippi tax return.
2. Dependency Documentation – Students with certain family circumstances may be considered “independent” for purposes of receiving financial aid. The student may be asked to verify such circumstances by providing documentation.
- a) Legal Guardianship – The student must provide court documents proving legal guardianship of student by someone other than the student’s parents.
 - b) Death Certificate – The student must provide a certificate of death for both parents.
 - c) Proof of Homelessness – A high school counselor, high school homeless liaison, or director of a youth center/transitional living program must provide certification that the student is homeless or self-supporting and at risk of being homeless.
 - d) Ward of the Court/Foster Care – The student must provide legal documentation proving that the student is under foster care or a ward of the court.
3. Merit Documentation - The Office will collect documents to determine a student’s academic or merit eligibility for state student financial aid.
- a) High School GPA - The high school grade point average (GPA) should be submitted either electronically by the high school through the approved grade file format or through the secure website. In limited cases, the Office will accept an official transcript. The GPA should be calculated on a 4.0 scale.

- b) Official High School Transcript - The official high school transcript should include all courses attempted, completed or in progress; the GPA on a 4.0 scale; and the ACT/SAT score if available.
 - c) Official College Transcript(s) or Electronic Grade Verification - The official college transcript should include all courses attempted, completed and in progress, and the overall cumulative GPA on a 4.0 scale.
 - d) Certification of HELP Core Curriculum by Counselor - Students applying for the Higher Education Legislative Plan for Needy Students (HELP) Scholarship may request that their counselor certify the HELP Core Curriculum on the High School Grade File, online through the Counselor Web Application, or via file upload to the Secure Document Share Portal. The counselor certification will serve as documentation that a student has completed or will complete all courses required to be eligible for the HELP Scholarship.
 - e) Certification of GEAR UP Core Curriculum by Counselor - Students applying for the GEAR UP Mississippi Scholarship may request that their counselor certify the GEAR UP Core Curriculum on the High School Grade File, online through the Counselor Web Application, or via file upload to the Secure Document Share Portal. The counselor certification will serve as documentation that a student has completed or will complete all courses required to be eligible for the GEAR UP Mississippi Scholarship.
 - f) Official ACT/SAT Score Report on National Test - Students may submit a copy of the official ACT/SAT Score Report. Scores from residual tests will NOT be accepted.
 - g) Passing Praxis Score Report - Students may submit a copy of the official Praxis Score Report.
 - h) Essay - Students should follow directions carefully for writing and submitting essays required for specific programs.
 - i) Resume - Students should follow directions carefully for drafting and submitting resumes required for specific programs.
4. Documentation of Financial Need - For some programs, the Office will collect documents to determine a student's financial need.

Exhibit 2

- a) Free Application for Federal Student Aid (FAFSA) - The FAFSA is the application for federal student aid. It is available online at www.fafsa.gov. The student must complete the FAFSA by the document deadline specified by the program. The Office will automatically receive the applicant's FAFSA results.
 - b) Household Verification Worksheet (HELP Worksheet) - The household verification worksheet is used to determine the number of dependents who live in the home with the applicant.
 - 5. Licensing Documentation - For some graduate programs, the Office will collect documents to determine a student's licensure status.
 - a) Current Teacher's License - The student may submit a copy of a valid teacher's license.
 - b) Current Nursing License - The student should go online and print a copy of the online nursing license verification available from the Mississippi Board of Nursing.
 - c) Documentation of Student Preparation for Program - For some programs, the Office will collect documents to determine a student's level of preparation for receiving state student financial aid.
 - 6. Entrance Counseling - Entrance counseling will be provided as part of the contract for forgivable loans. As with the Master Contract and Note, the Entrance Counseling document is first presented electronically for electronic signature. However, Entrance Counseling documents can be provided in paper format upon request. The entrance counseling document should be signed and returned by the deadline.
 - 7. Letter of Acceptance - Letters of acceptance should be submitted as soon as they are received. Letters of acceptance should be submitted by the published deadline.
 - 8. Letter of Recommendation - Letters of recommendation should be submitted by the document deadline.
- D. A valid social security number shall be required from all students applying for state aid in order to create a permanent and lasting record and to facilitate student data sharing between the student's institution, the federal government, ACT, the Department of Revenue, the Department of Motor Vehicles, and the Office. An alternative number will be assigned and used for all purposes which do not require the social security number. The Office is dedicated to insuring the privacy and proper handling of confidential information pertaining to students.

- E. Whoever, with intent to defraud the state or any department, agency, Board, Office, commission, county, municipality or other subdivision of state or local government, knowingly and willfully falsified, conceals or covers up by trick, scheme or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writings or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall upon conviction, be punished by a fine of not more than Ten Thousand Dollars (\$10,000) or by imprisonment for not more than five (5) years, or by both such fine and imprisonment.

II. DETERMINING ELIGIBILITY

A. General Requirements for Determining Initial Eligibility

In general, to be eligible for state student financial aid, a student must:

1. Be a Mississippi resident per Mississippi Statute unless the applicant is applying for a program which does not require Mississippi residency;
2. Be a citizen of the United States or eligible non-citizen. Generally, an eligible non-citizen is one of the following:
 - a) U.S. permanent resident, with a Permanent Resident Card (formerly known as an Alien Registration Receipt Card or "Green Card");
 - b) Conditional permanent resident (I-551C);
 - c) Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Indefinite Parole," "Humanitarian Parole," or "Cuban-Haitian Entrant"; or
 - d) A citizen of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM).
3. Have a high school diploma or its recognized equivalent. Recognized equivalents include the General Education Diploma (GED). This requirement is applicable to students who have earned less than 12 college credits;
4. Not be in default on any federal or state education loan or owe a repayment on a federal or state grant;

5. Be registered with Selective Service (if required);
6. Complete the online application by the published deadline.
7. Provide all supporting documentation by the published deadline;
8. Enroll for the minimum number of hours required by the appropriate program;
9. Enroll in an approved postsecondary institution for the appropriate program;
10. For some programs, provide proof of acceptance into the appropriate educational program at an approved location;
11. Meet any other program-specific eligibility requirements for the appropriate program.

B. Process for Determining Initial Eligibility

To determine a student's eligibility for state student financial aid, the Office may consider a student's residency status, academic standing, enrollment status, licensure status, financial need, and preparation for the program. Below is the process the Office will follow:

1. The Office will receive a student's online application.
2. The Office will notify the student of documents needed for determining initial eligibility.
3. The Office will collect the documents requested.
4. A Program Administrator will evaluate documents as they are submitted and update the student's account with the date the document was received and with a code as to whether the document satisfies the request.
5. After the deadline for the submission of documents, all student accounts will be reviewed electronically.
6. Students, whose accounts show missing or outstanding documents, will be considered ineligible.
7. Students, whose accounts show no missing or outstanding documents, will advance for further evaluation.

Exhibit 2

8. For advancing students, documents will be evaluated on the basis of academic standing, merit, financial need, etc. to determine if the student meets the eligibility requirements of the appropriate program.
9. Students who meet all eligibility requirements will be awarded aid, as long as money is available for making awards.
10. Students who do not meet all eligibility requirements will receive notice regarding which eligibility requirement has not been made.

C. Process for Determining Continuing Eligibility

To determine a student's continuing eligibility for state student financial aid, the Office may consider a student's residency status, academic standing, enrollment status, licensure status, financial need, and preparation for the program. Below is the process the Office will follow:

1. The Office will receive a student's online application.
2. The Office will notify the student of documents needed for determining continuing eligibility.
3. The Office will collect the documents requested.
4. A Program Administrator will evaluate documents as they are submitted and update the student's account with the date the document was received and with a code as to whether the document satisfies the request.
5. After the deadline for the submission of documents, all student accounts will be reviewed electronically.
6. Students, whose accounts show missing or outstanding documents, will be considered ineligible.
7. Students, whose accounts show no missing or outstanding documents, will advance for further evaluation.
8. For advancing students, documents will be evaluated on the basis of academic standing, merit, financial need, etc. to determine if the student meets the eligibility requirements of the appropriate program.
9. Students who meet all eligibility requirements will be awarded aid, as long as money is available for making awards.
10. Students who do not meet all eligibility requirements will receive notice regarding which eligibility requirement has not been made.

D. Special Issues Related to Determining Eligibility

1. Residency

- a) For most state-supported financial aid programs legal Mississippi residency is a requirement for eligibility. Residency status for the purpose of administering state financial aid shall be determined in the same manner as residency status for tuition purposes as set forth in Sections § 37-103-1 through § 37-103-29, with the exception of § 37-103-17. For the purpose of administering state financial aid, the term “dependent” will be used in place of the term “minor” in the applicable code sections. Eligible nonprofit institutions must comply with the same statutes set forth in these sections. The Office will use the following process to make the initial determination of residency:
 - (1) The Office will look at the student’s responses to certain questions on the state financial aid application and/or on the Free Application for Federal Student Aid (FAFSA), whichever application is completed and processed first.
 - (2) The Office will review supporting documents submitted by the student. A dependent student is considered a non-resident if the parent's permanent (legal) address is an out-of-state address, as reported on the supporting documents. An independent student is considered a non-resident if the student’s permanent (legal) address is an out-of-state address, as reported on supporting documents. Both dependent and independent students are considered non-residents if the permanent or legal state of residence is left blank on the FAFSA or is reported as a state other than Mississippi.
 - (3) The school should identify students where the school's residency status differs from the status reported by the Office.
 - (4) When a student with a differing residency status has been identified, the school should contact the Office and provide the appropriate documentation to show that the student should/should not be considered a Mississippi resident.
- b) Legal Residence of an Independent Student (§ 37-103-13) - The residence of an independent student is that place where he/she is domiciled, that is, the place where he/she actually physically

resides with the intention of remaining there indefinitely or of returning there permanently when temporarily absent.

- c) **Legal Residence of a Dependent Student (§37-103-7) - The residence of a dependent student is that of the father, the mother, or a general guardian duly appointed by a proper court in Mississippi. If a court has granted custody of the dependent to one (1) parent, the residence of the dependent is that of the parent who was granted custody by the court. If both parents are dead, the residence of the dependent student is that of the last surviving parent at the time of that parent's death unless the dependent lives with a legal guardian duly appointed by a proper court of Mississippi, in which case his/her residence becomes that of the guardian.**
- d) **If a dependent student resides in Mississippi , graduates from a Mississippi high school, and completes the final four years of high school in Mississippi as demonstrated by the transcript, the student shall not be required to pay out-of-state tuition. However, the dependent student's residency status continues to be that of his/her parent for financial aid purposes.**
- e) **Legal Residence of Person Entering State for Purpose of Attendance at Educational Institution (§ 37-103-5) - A person who enters the state of Mississippi from another state and enters a postsecondary educational institution is considered a non-resident. Even though he/she may have been legally adopted by a resident of Mississippi or may have been a qualified voter, or a landowner, or may otherwise have sought to establish legal residence, such a person will still be considered as being a non-resident of Mississippi if he/she has entered the state for the purpose of enrolling in a postsecondary educational institution.**
- f) **Legal Residence of Children of Parents Who Are Employed by Institutions of Higher Learning (§ 37-103-9) - Children of parents who are members of the faculty or staff of any institution under the jurisdiction of the Board of Trustees ("Agency") may be classified as residents for the purpose of attendance at the institution where their parents are faculty or staff members.**
- g) **Effect of Removal of Parents from Mississippi (§ 37-103-11) - If the parents of a dependent who is enrolled as a student in an institution of higher learning move their legal residence from the State of Mississippi, the dependent is immediately classified as a non-resident student.**

- h) **Legal Residency Status of a Married Student (§ 37-103-13)** - A married person may claim the residency status of his or her spouse, or he/she may claim residency status as any other independent student. A student who marries a Mississippi resident is considered a resident the day he/she marries.
- i) **Legal Residence of Active Duty Military Personnel Stationed in Mississippi (§ 37-103-17)** - The residency requirements for members of the armed forces (and their spouses and dependents) stationed on full-time active duty in Mississippi are waived for tuition purposes only, not for student financial aid. Non-resident military personnel (or their spouses or dependents) stationed in Mississippi are not eligible for state financial aid. The financial aid applicant will be required to document legal residence by providing the military Leave and Earnings Statement listing Mississippi as the Home of Record. In cases where an active duty military applicant is determined to be a non-resident according to military documentation, the Board may request additional documentation to determine if the applicant has resident status under a different residency code section.
- j) **Children of Military Personnel (§ 37-103-19)** - The dependent children of legal Mississippi residents who are members of the armed forces on extended active duty away from Mississippi shall be eligible for state financial aid, even when those dependents live out-of-state and receive their high school diplomas from non-Mississippi schools. The student will be required to document that legal residence has been maintained by providing the military Leave and Earnings Statement listing Mississippi as the Home of Record. Other documents may be requested.
- k) **Military Personnel** - If the student was a legal resident of Mississippi when he/she entered into the service and has maintained that legal residence while in the service, the student is presumed to meet the residency requirement. The student will be required to document that legal residence has been maintained by providing the military Leave and Earnings Statement listing Mississippi as the Home of Record. Other documents may be requested.
- l) **Residency Status of Aliens (§ 37-103-19)** - Aliens are considered non-residents by the Mississippi Code of 1972. However, all state financial aid programs require the student to meet certain requirements relating to U.S. citizenship. Students will be considered to have fulfilled the citizenship requirement for state aid if they meet this requirement for federal programs. If the

institution has any information that would cast doubt on an award recipient's ability to meet the citizenship requirement, the institution should notify the Office.

- m) **Duration of Residency** - For grant and forgivable loan programs requiring award recipients to be Mississippi residents, the student must be a legal resident of Mississippi for at least 12 months before the term for which assistance is sought. Students who resided in Mississippi before meeting citizenship requirements are considered to meet Mississippi residency requirements for any term of study beginning after they have met citizenship requirements if they have resided in the state for at least 12 months.
- n) **Responsibility for Registration Under Proper Residence Status Is Placed Upon the Student (§ 37-103-27)** - Any student who willfully presents false evidence as to his residency status shall be deemed guilty of a misdemeanor, and upon conviction thereof may be fined not to exceed one hundred dollars.

2. **Dependency Status**

- a) For the purpose of awarding state financial aid, the Office will follow the federal guidelines for classifying a student as “dependent” or “independent.”
- b) To be “independent”, a student must:
 - (1) Be at least 24 years old;
 - (2) Be married;
 - (3) Be pursuing a graduate degree;
 - (4) Be serving on active duty in the U.S. Armed Forces for purposes other than training;
 - (5) Be a veteran of the U.S. Armed Forces;
 - (6) Have a child or children for which the student provides more than half of the support;
 - (7) Have other dependents who live with the student for which the student provides more than half of the support;

- (8) At any time since the age of 13, both parents of the student have been deceased, the student has been in foster care, or the student has been a dependent ward of the court;
- (9) Be in a legal guardianship as determined by a court in Mississippi; or
- (10) Be an unaccompanied youth who is homeless or self-supporting and at risk of being homeless as determined by the high school or school district homeless liaison, by the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or by the director of a runaway or homeless youth basic center or transitional living program.

3. Continuous Full-Time Enrollment

- a) Full-time Enrollment - For some state aid programs, a student must enroll full-time and maintain continuous full-time enrollment as a requirement for eligibility.
 - (1) Full time enrollment for undergraduate students is defined as follows, unless exceptions are made for all students in a specific program at a specific institution:
 - (a) Fifteen (15) semester hours each academic term (excluding summer) or nine (9) trimester hours per academic term or twenty-four (24) clock hours per week for a program using clock hours.
 - (b) Hours must be reported by a single institution.
 - (c) Hours may be undergraduate or graduate course hours as long as the student is pursuing an undergraduate degree.
 - (2) Full-time enrollment for graduate students will be determined by the attending institution.
- b) Grade of "F" and Full-time Enrollment - A course with a grade of "F" will be counted towards full-time enrollment only if the calculated grade point average (GPA) for that period of enrollment includes the failed course.
- c) Grade of "Incomplete" and Full-time Enrollment - If a student benefits from state aid during any term and the student receives

one or more grades of “incomplete”, and the “incomplete” causes the number of hours reported by the institution to be less than full-time, the Office will not disburse funds scheduled for the next period of enrollment until the “incomplete” is successfully removed and the student is otherwise eligible.

- d) **Intersession or Minisession and Full-time Enrollment** - The Office will follow the federal guidelines for considering enrollment in intersessions or minisessions. A short nonstandard term may be treated as part of one of the standard terms, and the combined terms may be considered to be a single standard term as long as the combined term is the same for all students at the institution. Hours taken in the intersession must count towards a student’s enrollment status for the combined term and costs for the intersession must be appropriately included in the cost of attendance.
- e) **Continuous Full-time Enrollment** - Continuous full-time enrollment is defined as full-time enrollment for two consecutive semesters, three consecutive trimesters, or the equivalent in each successive academic year. The summer term will not qualify as a period of full-time enrollment since funds for most programs are not available for summer terms. The following examples demonstrate how this policy will be administered:
 - (1) **Example 1:** A student fails to enroll for fall or is enrolled less than full-time, but subsequently enrolls full-time for spring. The student is not eligible to receive the funds for fall or spring as the student does not meet the continuous enrollment requirement.
 - (2) **Example 2:** A student is enrolled full-time for spring, but withdraws (without cause) or drops below full-time status after receiving state financial aid funds for spring. The student is not eligible to receive funds for the following fall term.
- f) **Cooperative Education Programs and Continuous Full-time Enrollment** - A student who participates in an approved Cooperative Education Program and therefore attends school on alternate semesters is considered to have maintained continuous enrollment for state aid purposes. The eligible institution where the student is enrolled will report the student as being enrolled in an approved Cooperative Education Program on the Enrollment Verification Report. The student will not need to provide any special documentation to the Office.

- g) Remedial Courses and Full-time Enrollment - Remedial or developmental courses should be graded as PASS or FAIL. Grades earned in developmental courses should not be calculated into the cumulative grade point average; however, hours enrolled in developmental courses may be counted to determine enrollment status.
- 4. Contractual Agreements and Study Abroad - For the purposes of state financial aid, a contractual agreement is a written agreement between an eligible Mississippi school and an ineligible school. Study abroad programs will be treated as contractual agreements. A student, who is participating in a contractual agreement, including a study abroad program, may be eligible for state financial aid if the student meets all applicable requirements of continuous full-time enrollment at an eligible Mississippi institution. The eligible institution's registrar must consider the student to be a student at that school, and the student must be billed through the Business or Bursar's Office as a registered student.
- 5. Consortium Agreements - For the purposes of state financial aid, a consortium agreement is a written agreement between two eligible Mississippi schools. The home school is the school where the student is enrolled in a degree or certificate program. The host school is the school where the student is taking part of his or her program requirements. A student who is participating in a consortium agreement may be eligible for state financial aid if the student meets all applicable requirements of continuous full-time enrollment. The home institution's registrar must consider the student to be a student at that school, and the student must be billed through the Business or Bursar's Office as a registered student.
- 6. Grade Point Average - To be eligible and maintain eligibility for state financial aid, recipients must have a minimum Grade Point Average (GPA).
 - a) For first-time college students, the Office accepts the seven-semester high school GPA, as certified by the high school counselor or other school administrator. Most Mississippi high schools submit a high school Grade File directly to the Office, which includes the seven-semester high school GPA and ACT/SAT scores for all graduating seniors. However, the Office may request this information from a student if the high school does not submit a Grade File. The Office will not calculate GPAs. After a student's initial year in college, the Office will not accept high school GPAs that have been recalculated for reasons such as a change in the high school grading scale or high school grading policy.

- b) For continuing college students, the Office accepts the overall cumulative college GPA, as calculated and certified by the registrar at the end of each term or year. The college GPA is reported directly to the Office at the end of each term by the college in a Grade Report. A student should not submit a transcript at the end of each term unless requested by the Office. The Office will not calculate GPAs, but will accept the GPA calculated by the college.
- 7. ACT/SAT Scores - To be eligible for some state financial aid, recipients must document a certain minimum score on the ACT or SAT, as determined by the program for which the applicant is applying. Only scores on the national ACT (includes state-wide weekday testing) or national SAT will be accepted. Scores on residual tests will not be accepted.
- 8. Satisfactory Academic Progress (SAP) - All students must make Satisfactory Academic Progress (SAP) toward a certificate or degree to maintain eligibility for state financial aid. To make SAP, a student must have attempted fewer than 96 credit hours at the two-year college level and fewer than 192 credit hours at the four-year college level to maintain eligibility. Each term, the Office will review the total number of hours attempted by each student to determine continued eligibility for state financial aid. However, a student may appeal SAP rulings by following the approved Appeal Process and may be granted an exception for cause. In addition, if a student has appealed a SAP ruling by the school and been granted eligibility for federal student aid, the Office will defer to the ruling made by the attending institution.
- 9. Eligible Institutions - All state financial aid programs require recipients to attend an eligible institution. Some state financial aid programs are not available to students at all "eligible" institutions. An eligible institution for state aid purposes is an institution of higher learning, public or private, located in Mississippi, which is accredited by the Southern Association of Colleges and Secondary Schools, or its equivalent, or a business, vocational, technical or other specialized school recognized and approved by the Board. In keeping with the Legislative intent established in Miss. Code Ann. § 37-101-241, the Board hereby approves any community, junior, or senior college or university with the main campus in Mississippi that was chartered, authorized, or approved by the Mississippi Commission on College Accreditation prior to July 1, 1988. Eligible institutions for the SREB Regional Contract Program and the Graduate and Professional Degree Program are not in Mississippi.
 - a) Eligible In-State Institutions:

Exhibit 2

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

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

Alabama State University (AL)
Barry University (FL)
CA School of Podiatric Med. – Samuel Merritt Univ. (CA)
Cleveland Chiropractic College (MO)
Des Moines University – College of Podiatric Medicine (IA)
Kent State University – College of Podiatric Medicine (OH)
Life University (GA)
Logan Chiropractic College – Logan University (MO)
Los Angeles College of Chiropractic Medicine (CA)
New York College of Podiatric Medicine (NY)

Northwestern Health Science Univ. – Chiropractic Coll. (MN)
Northwestern University – Prosthetics-Orthotics Center (IL)
Palmer College of Chiropractic (IA)
Parker University – Chiropractic College (TX)
Sherman College of Chiropractic Medicine (SC)
Southern College of Optometry (TN)
Temple University – School of Podiatric Medicine (PA)
Texas Chiropractic College (TX)
University of Alabama Birmingham (AL)
UT Southwestern Medical Center – Prosthetics-Orthotics (TX)

10. Default on Student Loan or Refund - A student is not eligible for state student financial assistance if he or she is in default on a federal or state loan or owes a refund on a federal or state award. If the student has defaulted but repaid the loan in full or has refunded the award in full, the student is eligible for state funds. To demonstrate that the student meets this eligibility requirement, the student must either complete the FAFSA or the Certification Statement on the state financial aid application.

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 Office will not hear appeals related to 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 ~~transcript~~ directly to the Office.
3. The appeal process is as follows:
 - a) Student submits a written appeal which addresses the following:
 reason why the student was deemed ineligible and the reason why the Office should consider making an exception to the eligibility requirement. Acceptable reasons for appeal include:
 (1) Student undergoes a significant personal event, such as
~~vary, but typically include:~~ serious illness, personal injury, divorce, ~~of a parent~~ or death of an immediate family member. An immediate family member is defined as a parent, spouse, sibling, or child.

- a)(2) Student is nearing degree completion and does not have enough hours remaining to warrant full-time enrollment. For the 2016-17 academic year, students with 6 to 17 credit hours remaining in the course of study may appeal for an exception for a single term. Students with 18-29 credit hours remaining in the course of study may appeal for an exception for two terms, BUT one semester must carry at least 12 hours and the other semester must carry at least six 6 hours. No appeal will be accepted and no aid will be disbursed for any semester carrying less than 6 hours. Beginning with the 2017-18 academic year, only students with 6-14 credit hours remaining may appeal for an exception for a single term.
- b) The personal event appeal should be accompanied by appropriate supporting documentation. The nearing degree appeal should be accompanied by a letter on institutional letterhead from the appropriate dean, director, or academic advisor. The letter from the faculty/administrator should indicate 1) the expected graduation date, 2) the total number of hours the student needs to complete his/her degree, and 3) the number of hours the student intends to take each term.
- b)c) The written appeal ~~should be accompanied by appropriate~~and supporting documentation and should be mailed to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson, MS 39211. The appeal and documentation may also be faxed to 601-432-6527 or emailed to sfa@mississippi.edu.
- e)d) The written appeal along with supporting documentation is reviewed by ~~the Director~~a Program Administrator to ensure that the issue may be considered for appeal.
- d)e) The ~~Director~~Program Administrator presents the written appeal, supporting documentation, and any other necessary documentation/data related to the student's file to the Appeals Committee.
- e)f) The Appeals Committee reviews information. The Committee may request additional information from the student and/or other parties.
- f)g) The Appeals Committee issues a decision. The Committee's decision is final.

h) The decision is delivered in writing to the student and a copy is kept for the student's file.

g)i) There is no deadline for appeals. Appeals are received and considered year-round.

F. Application Status

A student may check the status of an application online at www.mississippi.edu/financialaid at any time after the application has been processed. To check the status of an application, a student must log in, using his/her social security number, date of birth, and state assigned Personal Identification Number (PIN). Below is a processing schedule for applications:

Day/Time Application Submitted	Day/Time Application Processed
Sunday after 7:00 p.m. through Monday before 7:00 p.m.	Tuesday before noon
Monday after 7:00 p.m. through Tuesday before 7:00 p.m.	Wednesday before noon
Tuesday after 7:00 p.m. through Wednesday before 7:00 p.m.	Thursday before noon
Wednesday after 7:00 p.m. through Thursday before 7:00 p.m.	Friday before noon
Thursday after 7:00 p.m. through Sunday before 7:00 p.m.	Monday before noon

G. Updating an Application

A student should update the online application if any of the following information changes after an application has been completed online during a given aid year:

1. School attending
2. Enrollment status
3. Terms of enrollment
4. Contact information

III. AWARD OFFER AND ACCEPTANCE PROCESS

A. Award Offer and Acceptance Process for Grant and Scholarship Programs

1. The Office will notify students of award offers through email or mail, depending on the type of communication requested by the student at the point of application.
2. Award notices are typically made beginning in July, but will be made only after an application is considered complete and eligible.
3. Students who wish to accept a grant or scholarship award offer do not need to take any action.
4. Students who wish to decline a grant or scholarship award should notify the Office in writing of that decision.

B. Award Offer and Acceptance Process for Loan/Scholarship Forgivable Loan Programs

1. The Office will notify students of award offers through email or mail, depending on the type of communication requested by the student at the point of application.
2. Award notices are typically made beginning in July, but will be made only after an application is considered complete and eligible.
3. First-time loan/scholarship forgivable loan applicants who wish to accept a loan/scholarship forgivable loan award offer must complete, sign, and submit the following documents:
 - a) Entrance Counseling
 - b) Master Contract and Note incorporating the program Rules and Regulations
 - c) Self-Certification Form
4. Renewing loan/scholarship forgivable loan applicants who wish to accept a loan/scholarship forgivable loan award offer must complete, sign, and submit the Self-Certification Form each year.
5. Some documents may be available for signature electronically, but the student may request a paper document for signature.
6. Students who wish to decline a loan/scholarship forgivable loan award offer should notify the Office in writing of that decision.

C. Award Offer Process for Gear Up Mississippi Scholarships

Exhibit 2

1. When the Office determines a GEAR UP Mississippi application to be complete and eligible, the Office will send a file to the institution where the applicant is attending. The file will include the applicant's name and identifying information.
2. The institution must complete the file by confirming full-time enrollment and by documenting the other sources of financial aid awarded to the applicant and the amount of financial assistance the applicant is eligible to receive through the GEAR UP Mississippi Scholarship program.
3. Once the Office receives the completed file back from the institution, the Office will make the applicant an award offer and will notify the applicant of the award offer through email or mail, depending on the type of communication requested by the applicant at the point of application.
4. Students who wish to accept the GEAR UP Mississippi award offer do not need to take any action.
5. Students who wish to decline the GEAR UP Mississippi award should notify the Office in writing of that decision.

D. Award Offer Process for Summer Developmental Program Grants

1. Each of the eight public universities will submit a Summer Developmental Program enrollment file to the Office.
2. The Office will compare the enrollment files with active applications for state financial aid.
3. If a student has made application for state financial aid AND is enrolled in the Summer Developmental Program, the Office will send a file back to the institution where the student is attending. The file will include the applicant's name and identifying information.
4. The institution must complete the file by confirming full-time enrollment in the Summer Developmental Program and by documenting the other sources of financial aid awarded to the applicant and the amount of financial assistance the applicant is eligible to receive through the Summer Developmental Program Grant.
5. Once the Office receives the completed file back from the institution, the Office will make the applicant an award offer and will notify the applicant of the award offer through email or mail, depending on the type of communication requested by the applicant at the point of application.

6. Students who wish to accept the Summer Developmental Program Grant award offer do not need to take any action.
 7. Students who wish to decline the Summer Developmental Program Grant award should notify the Office in writing of that decision.
- E. The Office will create and distribute Award Reports to notify each approved institution of the students at the institution who have received an award offer. New Award Reports are posted regularly (typically once a week), and may include changes to an award amount, reasons for cancellation of an award, and other information.
- F. Some state financial aid awards may be used only for tuition, but other awards may be used for other costs of attendance. Consult the Rules and Regulations of a particular program to determine what may/may not be covered by an award. In no case shall any student receive any combination of financial aid that would be more than the cost of attendance, ~~except in cases where the student receives the Mississippi Eminent Scholars Grant. In no case may the Mississippi Resident Tuition Assistance Grant be awarded with the Mississippi Eminent Scholars Grant if the financial aid package exceeds the student's cost of attendance.~~ The Office encourages the institutions to reduce other aid (excluding Pell Grant) which it controls prior to returning state funds.

IV. DISBURSEMENT PROCESS

State financial aid funds will be disbursed directly to the approved institution on behalf of the eligible student. Money will never be disbursed directly to the student.

- A. Enrollment Verification - No state financial aid funds will be disbursed until the Office receives verification of enrollment. Each approved institution will submit an Enrollment Verification Report after the final add/drop date at the beginning of each term. The Office will process the Enrollment Verification Reports in the order in which they are received.
- B. Requesting Funds - After the Office has processed the Enrollment Verification Report, the Office requests that funds be disbursed to the institution for eligible students with confirmed enrollment.
- C. Transferring Funds to the Institution - State financial aid funds will be transferred to the institution by check or electronic funds transfer. After funds are requested, the transfer of funds may take as long as 14-21 days. Once the funds have been transferred to the institution, the institution will be responsible for crediting each student's account with the correct award amount.
- D. Disbursing Funds to the Student - Funds are considered to be disbursed to the student at the point at which the institution makes the funds unconditionally

available to the student for use in payment of tuition, fees, or other eligible costs of attendance. Funds are considered to be disbursed to the student if the institution uses its own funds to advance payment of the funds and later requests the Board for reimbursement. Funds are not considered to be disbursed if the institution merely waives payment of costs pending receipt of payment from the Office.

- E. **Returning Funds to the State** - If a student, who is required to maintain continuous full-time enrollment for continued eligibility, withdraws or drops to below full-time status before state financial aid funds are disbursed to the student, the institution should return the funds to the state. The student will not be eligible for state financial aid for the subsequent term, since he/she did not maintain continuous full-time enrollment. If a student, who is required to maintain continuous full-time enrollment for continued eligibility, withdraws or drops to below full-time status after state financial aid funds are disbursed to the student, the student may keep the funds. However, the student will not be eligible for state financial aid for the subsequent term, since he/she did not maintain continuous full-time enrollment.

Source: *Miss. Code Ann.* § 37-106-1 through § 37-106-79; *Miss. Code Ann.* § 37-103-1 through § 37-103-29.

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

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MTAG under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be continuously enrolled (not less than two semesters or three trimesters in each successive academic year) full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi.
- 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 (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. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT; 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. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT; 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. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT; or

4. Satisfactorily completed a high school equivalency diploma and scored an ACT composite score of 15 or higher from a national test. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on the New SAT will be accepted in lieu of the ACT; 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 leading to a certificate or an associate of applied science degree is not required to take the ACT, unless required by the school.
- E. The number of prior full-time semesters or trimesters that a student has attended college will not be a factor in determining a recipient's initial eligibility if he/she is otherwise eligible.
- F. The applicant must not be financially eligible for the full Federal Pell Grant as evidenced either by an Expected Family Contribution (EFC) 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.
- G. The applicant must complete an application for state financial aid on or before September 15 during the fall of the aid year for which the student is seeking assistance.
- H. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.
- I. The applicant must meet any other general requirements for admission and student financial aid at the student's eligible institution of choice.

II. APPLICATION REQUIREMENTS

- A. First-time applicants must:

Exhibit 3

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15 during the fall of the aid year for which the student is seeking assistance.
2. Submit two forms of documentation of current legal residency by the document deadline of October 15. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
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. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on ~~or~~ the New SAT will be accepted in lieu of the ACT; 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. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on ~~or~~ the New SAT will be accepted in lieu of the ACT; 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. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on ~~or~~ the New SAT will be accepted in lieu of the ACT; 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. A combined score of 720 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1060 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 810 on ~~or~~ the New SAT will be accepted in lieu of the ACT.

4. If the applicant is considered to be a continuing college student (completed more than twelve (12) credit hours), submit by the document deadline of October 15, proof of a cumulative college GPA of at least 2.5 on a 4.0 scale.
5. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the full Federal Pell Grant because the applicant has an EFC 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.
6. Be enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15.
2. Maintain current, legal residency status in the State of Mississippi.
3. Complete by the document deadline of October 15 either the FAFSA to demonstrate that the applicant is not financially eligible for the full Federal Pell Grant because the applicant has an EFC 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.
4. Maintain continuous, full-time enrollment at one (1) eligible institution in the State of Mississippi for not less than two semesters or three trimesters in each successive academic year, unless granted an exception for cause.
 - a) Full-time enrollment consists of a minimum 15 semester hours or 9 trimester hours at the undergraduate level. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution, unless requested from the applicant.
 - b) If a student drops below full-time status during a semester or trimester of the academic year and is not granted an exception for cause by the administering agency, no refund will be required for that term; however, that student is ineligible to receive funds

during the following semester or trimester of full-time enrollment of the regular academic year.

5. Maintain satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution's calculation, at the end of each semester, trimester, or term of the regular academic year. In the case of students pursuing a certificate, the student must meet that institution's satisfactory academic progress standards of his/her program of study.

III. LENGTH AND AMOUNT OF AWARD

- A. No student may receive MTAG for longer than the equivalent semesters or trimesters required to complete one (1) certificate, and/or one (1) associate, and/or (1) bachelor degree per institution, not to exceed eight (8) semesters or twelve (12) trimesters.
- B. For freshman and sophomore students, the award shall not exceed Five Hundred Dollars (\$500.00) per academic year (to be divided equally between each semester/trimester). Classification will be determined by the attending institution.
- C. For junior and senior students, the award shall not exceed One Thousand Dollars (1,000.00) per academic year (to be divided equally between each semester/trimester). Classification will be determined by the attending institution.
- D. Those students eligible for less than the full Federal Pell Grant award shall receive an MTAG award in an amount equal to the difference between the 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 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.
- E. All awards are dependent on the availability of funds and are subject to proration.
- F. No student shall receive a combination of student financial aid and MTAG that exceeds the cost of attendance as defined by the institution's Federal Pell Grant Budget.
- G. A student may receive MTAG in addition to the Mississippi Eminent Scholars Grant (MESG), unless the institution determines that receipt of both awards will cause the student's financial aid package to exceed the institution's established Cost of Attendance for the student. In such cases, the institution should reduce the MTAG award by an amount equal to the overage or cancel the MTAG award if the overage exceeds the amount of the MTAG award.

Exhibit 3

- H. Payment of MTAG awards shall be disbursed directly to the educational institutions and applied first to tuition.
- I. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the grant and is otherwise eligible.

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

Title 10: Education Institutions and Agencies

Part 613: Mississippi Eminent Scholars Grant (MESG)

Part 613 Chapter 1: Mississippi Eminent Scholars Grant (MESG) Rules and Regulations

Rule 1.1 Mississippi Eminent Scholars Grant (MESG) 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 Eminent Scholars Grant (MESG) award; however the amount of each MESG award depends upon the availability of funds as authorized by the State Legislature.

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MESG under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be continuously enrolled (not less than two semesters or three trimesters in each successive academic year) full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi.
- C. The applicant must meet one of the following sets of academic criteria:
 - 1. Graduated from high school or earned the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school's grading system and certified by the high school counselor or other authorized school official, and scored an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT; or
 - 2. Attended a home education program during grade levels 9 through 12 and scored an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT; or
 - 3. Graduated from high school or earned the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the

institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school's grading system and certified by the high school counselor or other authorized school official, and was recognized as a semifinalist or finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program.

- D. The applicant must enroll as a first-time college student in Mississippi.
 - 1. A "first-time in college" student is any student who has earned fewer than 12 hours of postsecondary academic credit.
 - a) Postsecondary academic credit earned prior to or during the summer immediately subsequent to receiving a high school diploma, or earned while dually enrolled in secondary and postsecondary educational institutions, or while enrolled in the early admission program of a postsecondary institution shall not be considered when determining if a student is a "first-time in college" student.
 - b) Postsecondary academic credit granted by an institution for Advanced Placement (AP) or International Baccalaureate (IB) courses completed in high school shall not be considered when determining if a student is a "first-time in college" student.
 - 2. A student may enroll as a first-time college student *in Mississippi* as long as the student has earned no more than 36 hours of postsecondary academic credit out of state before enrolling in a Mississippi institution. The eligibility of such applicants will be determined in the same manner as "first-time in college" applicants, except that these students shall be required to have maintained the equivalent of a 3.5 cumulative grade point average on a 4.0 scale for all college work attempted, as certified by the attending institution.
- E. The applicant must complete an initial application for state financial aid before the expiration of the third school year succeeding the year of his or her high school graduation and must complete an application on or before September 15 during the fall of the aid year for which the student is seeking assistance.
- F. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.
- G. The applicant must meet any other general requirements for admission and student financial aid at the student's eligible institution of choice.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

1. Complete an initial application online at www.mississippi.edu/financialaid before the expiration of the third school year succeeding the year of his or her high school graduation and on or before September 15 during the fall of the aid year for which the student is seeking assistance.
2. Submit two forms of documentation of current legal residency by the document deadline of October 15. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Submit by the document deadline of October 15:
 - a) Proof of graduation from high school or proof of earning the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school's grading system and certified by the high school counselor or other authorized school official, and proof of an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT; or
 - b) Proof of attendance at a home education program during grade levels 9 through 12 and proof of an ACT composite score of 29 or higher from a national test. A combined score of 1290 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1350 on the New SAT will be accepted in lieu of the ACT; or
 - c) Proof of graduation from high school or proof of earning the equivalent in high school subjects acceptable for credit toward a diploma, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale based on the high school's grading system and certified by the high school counselor or other authorized school official, and proof of recognition as a semifinalist or finalist by the

National Merit Scholarship Corporation or the National Achievement Scholarship Program.

- d) Proof of a minimum cumulative grade point average (GPA) of 3.5 on a 4.0 scale on at least 12, but no more than 36, hours of postsecondary education credit, as certified by the attending institution and proof of an ACT composite score of 29 or higher from a national test taken before the student became a first-time college student. A combined score of 1290 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1940 on the Old SAT Critical Reading and Math plus Writing sections, a score of 1350 or on the New SAT, or proof of recognition as a semifinalist or finalist by the National Merit Scholarship Corporation or the National Achievement Scholarship Program will be accepted in lieu of the ACT.
4. Be enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) eligible institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution.

B. Renewal applicants must:

- 1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of September 15 during the fall of the aid year for which the student is seeking assistance.
- 2. Maintain current legal residency status in the State of Mississippi.
- 3. Maintain continuous, full-time enrollment at one (1) eligible institution in the State of Mississippi for not less than two semesters or three trimesters in each successive academic year, unless granted an exception for cause.
 - a) Full-time enrollment consists of a minimum 15 semester hours or 9 trimester hours at the undergraduate level. Evidence of enrollment will be automatically provided to the Postsecondary Board by the attending institution, unless requested from the applicant.
 - b) If a student drops below full-time status during a semester or trimester of the academic year and is not granted an exception for cause by the administering agency, no refund will be required for that term; however, that student is ineligible to receive funds during the following semester or trimester of full-time enrollment of the regular academic year.

4. Maintain satisfactory academic progress toward a degree with a minimum cumulative GPA of 3.5 on a 4.0 scale, as certified by the registrar, based on that institution's calculation, at the end of each academic year.

III. LENGTH AND AMOUNT OF AWARD

- A. No student may receive MESG for longer than the equivalent semesters or trimesters required to complete one (1) certificate, and/or one (1) associate, and/or (1) bachelor degree per institution, not to exceed eight (8) semesters or twelve (12) trimesters.
- B. For all eligible students, the MESG award amount is the amount of tuition and mandatory fees at the institution of attendance, not to exceed Twenty-five Hundred Dollars (\$2,500.00) per academic year (to be divided equally between each semester/trimester).
- C. All awards are dependent on the availability of funds and are subject to proration.
- D. A student may receive MESG in addition to the Mississippi Resident Tuition Assistance Grant (MTAG), unless receipt of both awards will cause the student's financial aid package to exceed the institution's established Cost of Attendance for the student. In such cases, the institution should reduce or cancel either or both awards to ensure the student receives the maximum award without exceeding the Cost of Attendance.
- E. Payment of MESG awards shall be disbursed directly to the postsecondary institution and applied first to tuition.
- F. If a recipient transfers from one eligible Mississippi institution to another, the award will be transferable, provided the student applies for the grant and is otherwise eligible.

Source: *Miss. Code Ann.* § 37-106-31.

Title 10: Education Institutions and Agencies

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

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

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

I. GENERAL ELIGIBILITY

- A. The applicant must be a United States citizen or eligible non-citizen and registered with the Selective Service, if required.
- B. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving HELP under this act shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, of Ms. Code Ann., with the exception of Section 37-103-17.
- C. The applicant must have no criminal record, except for misdemeanor traffic violations.
- D. The applicant must be enrolled or accepted for enrollment as a full-time undergraduate student at an eligible Mississippi postsecondary institution, pursuing a first associate or baccalaureate degree.
- E. The applicant must complete an online application on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and submit all required supporting documents by April 30 of the same year.
- F. The applicant must meet the following academic requirements:
 - 1. The applicant must have graduated from high school within the two (2) years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 calculated on a 4.0 scale, as certified by the high school counselor or other school official.
 - 2. The applicant must have successfully completed seventeen and one-half (17 ½) units of high school coursework that includes the College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state

university, plus one (1) unit of art (may include one (1) unit or two (2) one-half (1/2) units) from the approved Mississippi Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.

3. The applicant must have a composite score on the American College Test (ACT) of at least twenty (20) from a national test. A combined score of 950 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1410 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1020 on the New SAT will be accepted in lieu of the ACT.

- G. The applicant must demonstrate financial need. For the purposes of this program, the term "family" for a dependent applicant includes the applicant's parents and other children under age twenty-one (21) of the applicant's parents. The term "family" for an independent applicant includes the applicant, the applicant's spouse, and any children under age twenty-one (21) of the applicant and spouse.

1. To demonstrate financial need for the 2015-16 aid year, the applicant's family must have an annual adjusted gross income of Thirty-nine Thousand Five Hundred Dollars (\$39,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Thirty-nine Thousand Five Hundred Dollars (\$39,500.00) or less plus Five Thousand Dollars (\$5,000.00) for each additional dependent child under the age of twenty-one (21). Unless specified otherwise by the Mississippi Legislature, to demonstrate financial need for the 2016-17 and subsequent aid years, the applicant's family must have an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars (\$42,500.00) or less for a family with only one dependent child under the age of twenty-one (21) or an annual adjusted gross income of Forty-two Thousand Five Hundred Dollars (\$42,500.00) or less plus Five Thousand Dollars (\$5,000.00) for each additional dependent child under the age of twenty-one (21).

2. The applicant must file the Free Application for Federal Student Aid (FAFSA) and be found to be Pell-eligible.

- H. The applicant must not currently be in default on a Federal or State educational loan or owe a repayment on a Federal or State grant.

- I. The applicant must meet any other general requirements for admission and student financial aid at the student's eligible institution of choice.

- J. The applicant must be in compliance with the terms of federal and other state aid programs.

II. APPLICATION REQUIREMENTS

A. First-time applicants must:

1. Complete an initial application online at www.mississippi.edu/financialaid on or before March 31 during the spring prior to the aid year for which the student is seeking assistance and within two (2) years of the student's high school graduation.
2. Submit by the document deadline of April 30:
 - a) Two forms of documentation of current legal Mississippi residency. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
 - b) Proof of graduation from high school within the two years preceding the application, as verified by the institution before disbursement of awards, with a minimum cumulative grade point average (GPA) of 2.5 on a 4.0 scale based on the high school's grading system and certified by the high school counselor or other authorized school official.
 - c) Proof of a composite score on the American college Test (ACT) of at least twenty (20) from a national test. A combined score of 950 on the Old SAT Critical Reading and Math sections, ~~or~~ a combined score of 1410 on the Old SAT Critical Reading and Math plus Writing sections, or a score of 1020 on the New SAT will be accepted in lieu of the ACT.
 - d) Proof of completion of the following HELP Core Curriculum: Seventeen and one-half (17-1/2) units of high school coursework that includes the College Preparatory Curriculum approved by the Board of Trustees of State Institutions of Higher Learning and required for admission into a state university, plus one (1) unit of art (may include one (1) unit or two (2) one-half (1/2) units) from the approved Mississippi Department of Education Arts Visual and Performing series, and one (1) additional advanced elective unit, which may include Foreign Language II.
 - e) If the applicant has earned at least twelve (12) hours of college credit and is considered to be a currently enrolled student, proof of a cumulative grade point average (GPA) of at least 2.5 calculated on a 4.0 scale on earned credit hours as certified by the attending institution.

3. File the Free Application for Federal Student Aid (FAFSA) by the document deadline of April 30.
4. Submit the Household Verification Worksheet by the document deadline of April 30.
5. Be enrolled or accepted for enrollment as a full-time (minimum 15 semester hours or 9 trimester hours) undergraduate student at one (1) eligible Mississippi postsecondary institution. Evidence of enrollment will be automatically provided to the Board by the attending institution.

B. Renewal Applicants Must:

1. Complete a renewal application online at www.mississippi.edu/financialaid on or before March 31 during the spring prior to the aid year for which the student is seeking assistance.
2. File the Free Application for Federal Student Aid (FAFSA) annually by the document deadline of April 30.
3. Submit the Household Verification Worksheet by the document deadline of April 30.
4. Make satisfactory academic progress toward a degree with a minimum cumulative GPA of 2.5 on a 4.0 scale, as certified by the registrar, based on that institution's calculation, at the end of each academic year.
5. Maintain continuous enrollment as a full-time undergraduate student (excluding summer sessions) for not less than two (2) semesters or three (3) trimesters in each successive academic year at one (1) eligible postsecondary institution in the State of Mississippi. Evidence of enrollment will be automatically provided to the Board by the attending institution.

III. LENGTH AND AMOUNT OF AWARD

- A. The annual award amount for the HELP Scholarship varies, since it is the actual tuition charged by individual Mississippi public institutions. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public four-year institution shall not exceed the average charges and fees required by all of the four-year public institutions of higher education. The annual award amount for the HELP Scholarship for attendance at a Mississippi non-public two-year institution of higher education shall not exceed the average charges and fees required by all of the two-year public institutions of higher education.

Exhibit 5

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

IV. LOSS OF ELIGIBILITY

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

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

Title 10: Education Institutions and Agencies

Part 635: Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations

Part 635 Chapter 1: Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations

Rule 1.1 Teacher Education Scholars Forgivable Loan Program (TES) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Teacher Education Scholars Forgivable Loan Program (TES).

I. GENERAL ELIGIBILITY

- A. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level at one (1) Board-approved accredited four year institution of higher learning in the State of Mississippi.
- B. The applicant must be pursuing or plan to pursue a first bachelor's degree in a program of study leading to a Class "A" standard teacher educator license.
- C. The first-time-in-college applicant must have a 3.5 high school grade point average (GPA) on a 4.0 scale to establish eligibility and earn a 3.0 GPA each academic year for continued eligibility. The continuing college applicant must have a 3.5 college grade point average (GPA) on a 4.0 scale to establish eligibility and earn a 3.0 GPA each academic year for continued eligibility. All award recipients must maintain continuous full-time enrollment and make satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- D. The applicant must have earned an ACT composite score of 28 or higher from a national test taken prior to enrollment into the education program. A combined score of 1260 or higher on the Critical Reading and Math sections of the Old SAT or a score of 1310 on the New SAT from a national test taken prior to enrollment into the education program will be accepted in lieu of the ACT.
- E. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a K-12 public school district or public charter school, and must diligently pursue the course of study and requirements for the teaching license.

- F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31. The deadline date will be suspended for applications for awards during the program's inaugural year, the 2013-2014 academic year.
2. Supply proof of an ACT composite score of 28 or higher from a national test. A combined score of 1260 or higher on the Critical Reading and Math sections of the Old SAT or a score of 1310 on the New SAT will be accepted in lieu of the ACT. ACT or SAT scores must come from a test taken prior to enrollment into the education program. ACT or SAT scores must be received by the document deadline of April 30. The document deadline date will be suspended for applications for awards during the program's inaugural year, the 2013-2014 academic year.
3. Signify understanding of the TES Rules and Regulations; enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws; and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*
4. The first-time-in-college applicant must have a 3.5 high school grade point average (GPA) on a 4.0 scale. Evidence of academic eligibility will be automatically provided to the Board by the high school counselor, unless specifically requested from the applicant. The continuing college applicant must have a 3.5 college grade point average (GPA) on a 4.0 scale. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.
5. All applicants must be enrolled full-time in a program of study leading to a Class "A" standard teacher educator license and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of enrollment will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain a 3.0 college GPA on a 4.0 scale each academic year, maintain continuous full-time enrollment status for each period of enrollment, and remain in a program of study leading to a Class "A" standard teacher educator license, making satisfactory academic progress in accordance with the attending institution's policy. Evidence of continuing academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.
3. Complete, sign and return the Self Certification of a Private Loan form each year for which funds are requested.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual award amount shall be \$15,000, but no award shall exceed the student's total cost of attendance.
- B. Students who first receive awards as entering freshmen may receive a lifetime maximum of four (4) annual awards, eight (8) semesters, or twelve (12) trimesters; students who first receive awards as sophomores may receive a lifetime maximum of three (3) annual awards, six (6) semesters, or nine (9) trimesters; students who first receive awards as juniors may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters; and students who first receive awards as seniors may receive a lifetime maximum of one (1) annual award, two (2) semesters, or three (3) trimesters. Classification will be determined by the attending institution.
- C. Awards shall be disbursed directly to the school of attendance.
- D. Awards are not provided for summer school.
- E. Once a student has received TES funds, he/she may not receive funds from the other undergraduate teacher programs, Critical Needs Teacher Forgivable Loan (CNTF), Critical Needs Alternative Route Teacher Forgivable Loan (CNAR), William Winter Teacher Forgivable Loan (WWTS), William Winter Alternate Route Teacher Forgivable Loan (WWAR), and Mississippi Teacher Loan Repayment (MTLR) programs.
- F. Recipients of CNAR, CNTF, WWTS, or WWAR, who have not exhausted eligibility in the other state education forgivable loan program in which they previously participated and who meet all TES eligibility requirements, may switch their participation to TES. Such recipients will be required to repay both forgivable loans according to the terms of their contracts, but may fulfill the service requirement for both programs concurrently.

- G. A TES recipient is not eligible to receive funds through other state financial aid programs.

IV. RECIPIENT RESPONSIBILITIES

- A. A TES recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A TES recipient must maintain a 3.0 GPA on a 4.0 scale each academic year, maintain continuous full-time enrollment and make satisfactory academic progress in accordance with the attending institution's policy. A TES recipient who fails to maintain continuous full-time enrollment or make satisfactory academic progress will be suspended from participation in the program for the following period of enrollment. An official transcript, grade, and/or enrollment verification sent directly to the Board by the attending institution evidencing a 3.0 GPA on a 4.0 scale, full-time enrollment, and maintenance of Satisfactory Academic Progress will entitle a TES recipient for renewal priority.
- C. A TES recipient must remain in school full-time, complete an approved program of study and obtain the appropriate educator's license. A TES recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate educator's license, shall immediately become liable to the Board for the sum of all outstanding TES awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the TES recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the TES recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the TES recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.
- E. A TES recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. A TES forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through teaching service or by loan repayment.
- B. Cancellation through Teaching Service

1. A TES forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching service:
 - a) Obtain the appropriate educator's license, as determined by the State Board of Education.
 - b) 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.
 - c) Teach in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc.*
2. A TES forgivable loan debt shall be cancelled in full on the basis of five consecutive years' teaching service. For all TES recipients, such service shall never be less than five (5) consecutive years regardless of the length of study provided under this forgivable loan.
3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the TES forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
4. The TES forgivable loan recipient must request in writing a service deferment each year for five consecutive years and the request must be approved. At the end of the five-year service deferment period, the TES forgivable loan recipient must request in writing a cancellation of the entire amount loaned under the forgivable loan.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a TES forgivable loan recipient shall become liable to the Board for the sum of all TES forgivable loan awards made to that person, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following

events:

- a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate educator's license; or
 - d) The recipient fails to complete the teaching service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all TES forgivable loan awards made to the recipient.
 3. The rate of interest charged a TES forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
 4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
 5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.
- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.

- E. Special circumstances regarding a recipient's failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the TES forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator's license and secure appropriate teaching employment as defined in Section V.B.1.
2. A TES forgivable loan recipient who terminates full-time enrollment in the approved program of study without completing the program will be granted a 12-month grace period and will enter repayment immediately upon termination of the grace period. Such a recipient may also be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. A TES forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.
2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
3. The in-school deferment will not be granted for enrollment in a graduate program.
4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. A TES forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.

2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Teacher Education Scholars Forgivable Loan program.
 - b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
2. A TES ~~forgivable loans/scholarship~~ recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the TES award, then that person shall be declared

ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.
2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.

3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

TES forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the TES forgivable loan by each recipient shall serve to appoint the Secretary of State of the State of Mississippi as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the TES forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the TES forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-77.

Title 10: Education Institutions and Agencies

Part 639: William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations

Part 639 Chapter 1: William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations

Rule 1.1 William Winter Teacher Forgivable Loan Program (WWTS) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the William Winter Teacher Forgivable Loan program (WWTS).

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving WWTS shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 9 trimester hours) at the undergraduate level as a Junior or Senior seeking a bachelor's degree in a program of study leading to a Class "A" standard teacher educator license at one (1) Board-approved accredited four year institution of higher learning in the State of Mississippi. Classification will be determined by the attending institution.
- C. The recipient must have a cumulative 3.0 college grade point average (GPA) on a 4.0 scale to establish eligibility, earn a 3.0 GPA each period of enrollment (i.e. semester or trimester) for continued eligibility, and maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- D. The applicant must have earned passing scores on all three of the Praxis I® Pre-Professional Skills Tests (PPST) (reading, writing, and mathematics) or all three Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics), or must supply proof of exemption for Praxis testing by providing an ACT composite score of 21 or higher from a national test with sub-scores of 18 or higher from that same test. A combined score of 990 on the Critical Reading and Math sections of the Old SAT or a score of 1060 on the New SAT will be accepted in lieu of the ACT. ACT or SAT scores must come from a test taken prior to enrollment into higher education.

- E. The applicant must have expressed in writing a present intention to teach in the State of Mississippi in a K-12 public school district or public charter school, and must diligently pursue the course of study and requirements for the teaching license.
- F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Earn passing scores on all three of the Praxis I® Pre-Professional Skills Tests (PPST) (reading, writing, and mathematics) or all three Praxis Core Academic Skills for Educators (Core) Tests (reading, writing, and mathematics) and submit all three test scores to the Board as soon as possible. Scores must be received by June 30. Passing scores are indicated on the score report provided to the student by the testing service. Passing scores are also published online at www.mississippi.edu/financialaid. Applicants may supply proof of exemption for Praxis testing by providing an ACT composite score of 21 or higher from a national test with sub-scores of 18 or higher from that same test. A combined score of 990 on the Critical Reading and Math sections of the Old SAT or a score of 1060 on the New SAT will be accepted in lieu of the ACT. ACT or SAT scores must come from a test taken prior to enrollment into higher education. If submitted in lieu of Praxis I scores, ACT or SAT scores must be received by the document deadline of April 30.
4. Signify understanding of the WWTS Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*

5. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in a program of study leading to a Class "A" standard teacher educator license, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain a 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester), maintain full-time enrollment status for each period of enrollment, and remain in a program of study leading to a Class "A" standard teacher educator license, making satisfactory academic progress in accordance with the attending institution's policy. Evidence of continuing academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.
3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual award amount shall be \$4,000.
- B. Students may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for summer school.
- E. Once a student has received WWTS funds, he/she may not receive funds from the other undergraduate teacher programs, Critical Needs Teacher Forgivable Loan (CNTF), Critical Needs Alternative Route Teacher Forgivable Loan (CNAR), and Mississippi Teacher Loan Repayment (MTLR). A recipient of WWTS, who has not exhausted his/her eligibility in the program and who meets all eligibility requirements for the Teacher Education Scholars Forgivable Loan (TES) program, may switch participation to TES. Such recipients will be required to repay both forgivable loans according to the terms of both contracts, but may fulfill the service requirement for both programs concurrently.

IV. RECIPIENT RESPONSIBILITIES

- A. A WWTS recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A WWTS recipient must maintain a 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A WWTS recipient who fails to maintain the minimum GPA will be suspended from participation in the program for the following period of enrollment. An official transcript or grade verification sent directly to the Board by the attending institution evidencing a 3.0 GPA on a 4.0 scale for the non-eligible period of enrollment will entitle a WWTS recipient for renewal priority.
- C. A WWTS recipient must remain in school full-time, complete an approved program of study and obtain the appropriate educator's license. A WWTS recipient who withdraws from school, fails to complete an approved program of study, or fails to obtain an appropriate educator's license, shall immediately become liable to the Board for the sum of all outstanding WWTS awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the WWTS recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the WWTS recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the WWTS recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.
- E. A WWTS recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. A WWTS forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through teaching service or by loan repayment.
- B. Cancellation through Teaching Service
 - 1. A WWTS forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through teaching service:

- a) Obtain the appropriate educator's license, as determined by the State Board of Education.
 - b) 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.
 - c) Teach in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc.*
2. A WWTS forgivable loan debt shall be cancelled on the basis of one year's teaching service for one year of forgivable loan received. For all WWTS recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.
 3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the WWTS forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
 4. At the end of each service deferment period, the WWTS forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
 5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a WWTS forgivable loan recipient shall become liable to the Board for the sum of all WWTS forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through teaching service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:

- a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate educator's license; or
 - d) The recipient fails to complete the teaching service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all WWTS forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a WWTS forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 36 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.
- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
- E. Special circumstances regarding a recipient's failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the WWTS forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator's license and secure appropriate teaching employment as defined in Section V.B.1.
2. A WWTS forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. A WWTS forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.
2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
3. The in-school deferment will not be granted for enrollment in a graduate program.
4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. A WWTS forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.

2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the William Winter Teacher Forgivable Loan program.
 - b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
2. A WWTS forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the WWTS award, then that person shall be

declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.
2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.

3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

WWTS forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the WWTS forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the WWTS Forgivable Loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the WWTS forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-57.

Title 10: Education Institutions and Agencies

Part 651: Health Care Professions Forgivable Loan Program (HCP) Rules and Regulations

Part 651 Chapter 1: Health Care Professions Forgivable Loan Program (HCP) Rules and Regulations

Rule 1.1 Health Care Professions Forgivable Loan Program (HCP) Rules and Regulations.

These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Health Care Professions Forgivable Loan program (HCP).

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving HCP shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be fully admitted as a regular student and enrolled full-time (minimum 15 semester hours or 9 trimester hours) as a junior or senior in an accredited program of study in speech pathology and psychology in an approved institution in Mississippi, or must be enrolled full-time, as determined by the attending institution, as a graduate student in physical therapy or occupational therapy at the University of Mississippi Medical Center.
- C. The undergraduate recipient must have and maintain a cumulative 2.5 college grade point average (GPA) on a 4.0 scale each period of enrollment (i.e. semester or trimester) and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy. The graduate recipient must have and maintain a cumulative 3.0 college grade point average (GPA) on a 4.0 scale each period of enrollment (i.e. semester or trimester) and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- D. The applicant must have expressed in writing a present intention to serve in the appropriate health care profession in a state health institution within the state of Mississippi. The applicant must also diligently pursue the course of study and requirements to serve in the appropriate health care profession in Mississippi.
- E. The recipient must remain in good standing with the attending institution and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.

- F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended. ~~If the transcript does not report grades from all postsecondary institutions attended, then individual transcripts must be submitted.~~
4. Submit to the Board an official letter of acceptance from institution of intended enrollment, showing date admitted and entering classification or enrollment verification from the attending institution, showing major and classification by June 30.
5. Signify understanding of the HCP Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*
6. Maintain good standing in the attending institution at all times, be enrolled full-time in the appropriate program of study, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain good standing in the attending institution at all times, be enrolled full-time in the appropriate program of study, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.
3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual award amount for undergraduate students shall be \$1,500 and for graduate students shall be \$3,000.
- B. All undergraduate students and graduate students in physical therapy programs may receive a lifetime maximum of two (2) annual awards, four (4) semesters, or six (6) trimesters. Graduate students in occupational therapy programs may receive a lifetime maximum of one (1) annual award, two (2) semesters, or three (3) trimesters.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for summer school.

IV. RECIPIENT RESPONSIBILITIES

- A. An HCP recipient must maintain good standing at the attending institution at all times.
- B. An HCP recipient who fails, temporarily withdraws, or is required to repeat any year, will be suspended from participation in the program and his/her awards will be stopped until such time as the proper official at the attending institution informs the Board that he/she is ready to advance.
- C. An HCP recipient must remain in school full-time and complete the approved program of study. An HCP recipient who withdraws from school or fails to complete the approved program of study shall immediately become liable to the Board for the sum of all outstanding HCP awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the HCP recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information.

This information may be updated via the HCP recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the HCP recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.

- E. An HCP recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. An HCP forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.
- B. Cancellation through Service
 - 1. An HCP forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
 - a) Serve in the appropriate health care profession full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
 - b) Serve in the appropriate health care profession in a state health institution within the state of Mississippi. "State health institution" shall mean any of the following: Mississippi State Hospital, Ellisville State School, East Mississippi State Hospital, Mississippi Children's Rehabilitation Center, North Mississippi Retardation Center, Hudspeth Retardation Center, South Mississippi Retardation Center, University of Mississippi Hospital, the Boswell Retardation Center, the State Board of Health, and health care facilities under the Department of Corrections. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure appropriate employment. The Board assumes no obligation to perform that function.*
 - 2. An HCP forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all HCP recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.
 - 3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the HCP forgivable loan recipient must request in writing a deferment of the accrual of interest and

repayment of principal and penalty for purposes of completing the service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.

4. At the end of each service deferment period, the HCP forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, an HCP forgivable loan recipient shall become liable to the Board for the sum of all HCP forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:
 - a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study; or
 - c) The recipient fails to complete the service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all HCP forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged an HCP forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in thirty-six (36) or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty,

and interest thereon) in thirty-six (36) or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
- E. Special circumstances regarding a recipient's failure to complete the service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

- 1. Upon completion of the approved program of study, the HCP forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and/or secure appropriate employment as defined in Section V.B.1.
- 2. An HCP forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

- 1. An undergraduate HCP forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a baccalaureate degree program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school. A graduate HCP forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a master's degree program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
3. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. An HCP forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Health Care Professions Forgivable Loan program.
 - b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. An HCP forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the HCP award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of

a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

HCP forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the HCP forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the HCP forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if

served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the HCP forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-67.

Title 10: Education Institutions and Agencies

Part 667: Critical Needs Dyslexia Therapy Teacher Forgivable Loan Program (CNDT) Rules and Regulations

Part 667 Chapter 1: Critical Needs Dyslexia Therapy Teacher Forgivable Loan Program (CNDT) Rules and Regulations

Rule 1.1 Critical Needs Dyslexia Therapy Teacher Forgivable Loan Program (CNDT) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). New awards will be made each award year subject to the availability of funds, and selection shall be based on a first-come, first-served basis of all eligible applicants; priority consideration shall be given to persons previously receiving awards under the Critical Needs Dyslexia Therapy Teacher Forgivable Loan program (CNDT).

I. GENERAL ELIGIBILITY

- A. The applicant must be fully admitted as a regular student and enrolled full-time as determined by the attending institution at the graduate level seeking a first master's degree, which must be in a program of study leading to a Class "AA" Mississippi Educator License with a 203 endorsement for Dyslexia Therapy at one (1) accredited four year institution of higher learning in the State of Mississippi approved by the State Board of Education. Classification will be determined by the attending institution.
- B. The recipient must have and maintain a cumulative 3.0 college grade point average (GPA) on a 4.0 scale each period of enrollment (i.e. semester or trimester) and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- C. The applicant must possess a current, valid Class "A" Mississippi Educator License.
- D. The applicant must have expressed in writing a present intention to serve as a Dyslexia Therapist in the State of Mississippi in a public school/district or public charter school, and must diligently pursue the course of study and requirements for the appropriate teaching license and endorsement.
- E. The applicant must not presently or previously have defaulted on an educational loan.
- F. CNDT recipients are not eligible for any other state aid but may apply for federal and institutional aid.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Submit a copy of the applicant's letter of acceptance into the graduate program of study. The letter of acceptance should indicate that the applicant has been fully admitted or admitted as a regular student. Provisional or conditional admission is not accepted. The letter of acceptance should be submitted as soon as possible, but must be received by June 30.
3. Possess a valid Class "A" Mississippi Educator License and submit verification of such to the Board by the document deadline date of April 30.
4. Have a cumulative college GPA of 3.0 on a 4.0 scale, be enrolled full-time in a master's level program of study leading to a Class "AA" Mississippi Educator License with a 203 endorsement for Dyslexia Therapy, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.
5. Participate in Entrance Counseling, signify understanding of the CNDT Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain a cumulative 3.0 college GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester) and remain in a master's level program of study leading to a Class "AA" Mississippi Educator License with a 203 endorsement for Dyslexia Therapy, making satisfactory academic progress in accordance with the attending institution's policy. Evidence of continuing academic eligibility will be automatically provided

to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The amount of the annual award for full-time students shall equal the total cost for tuition, materials and fees at the college or university in which the student is enrolled.
- B. Students may receive a lifetime maximum of two (2) annual awards.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for out-of-state tuition costs.
- E. In order to receive CNDT funds, a student who previously received funds under the other state-supported undergraduate teacher programs, William Winter Teacher Forgivable Loan (WWTS), William Winter Alternate Route Teacher Forgivable Loan (WWAR), Critical Needs Teacher Forgivable Loan (CNTP), Critical Needs Alternate Route Teacher Forgivable Loan (CNAR), Teacher Education Scholars Forgivable Loan (TES) or Mississippi Teacher Loan Repayment (MTLR), must have discharged his/her previous loan through service or payment in full.
- F. CNDT recipients are not eligible for any other state aid but may apply for federal and institutional aid.

IV. RECIPIENT RESPONSIBILITIES

- A. A CNDT recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. A CNDT recipient must maintain a cumulative 3.0 minimum GPA on a 4.0 scale per period of enrollment (i.e. semester or trimester). A CNDT recipient who fails to maintain the minimum GPA will be suspended from participation in the program for the following period of enrollment. An official transcript or grade verification sent directly to the Board by the attending institution evidencing a cumulative 3.0 GPA on a 4.0 scale for the non-eligible period of enrollment will entitle a CNDT recipient for renewal priority.
- C. A CNDT recipient must remain in school, complete an approved program of study and obtain the appropriate educator's license. A CNDT recipient who withdraws from school, fails to complete an approved program of study, or fails

to obtain an appropriate educator's license, shall immediately become liable to the Board for the sum of all outstanding CNDT awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.

- D. While receiving funds, the CNDT recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the CNDT recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the CNDT recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.
- E. A CNDT recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. A CNDT forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.
- B. Cancellation through Service
 - 1. A CNDT forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
 - a) Obtain a "AA" Mississippi Educator License with a 203 Dyslexia Therapy designation.
 - b) Serve full-time, as defined by the State Board of Education, as a Dyslexia Therapist. Invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.
 - c) Provide dyslexia therapy for students in grades kindergarten through twelve (K-12) in a Mississippi public school/district or public charter school. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure employment as a Dyslexia Therapist in an appropriate school/district. Neither the Board nor the State Board of Education assumes the obligation to perform that function. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc.*

2. A CNDT forgivable loan debt shall be cancelled on the basis of one year's service for one annual forgivable loan award received. For all CNDT recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.
3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the CNDT forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the teaching service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
4. At the end of each service deferment period, the CNDT forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a CNDT forgivable loan recipient shall become liable to the Board for the sum of all CNDT forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through teaching service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:
 - a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate educator's license; or
 - d) The recipient fails to complete the teaching service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.

3. The rate of interest charged a CNDT forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
 4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
 5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 120 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.
- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
- E. Special circumstances regarding a recipient's failure to complete the teaching service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

- A. Grace Period
1. Upon completion of the approved program of study, the CNDT forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate educator's license and secure appropriate teaching employment as defined in Section V.B.1.
 2. A CNDT forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient *may* be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. A CNDT forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a first master's program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.
2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
3. The in-school deferment will not be granted for enrollment in a second master's, specialist or doctorate program.
4. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Temporary Disability Deferment

1. A CNDT forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

D. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) **REQUIRED** military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a

grant, stipend or scholarship granted the individual prior to, during, or after the award under the CNDT program.

- b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
- 2. A CNDT forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
 - 3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
 - 4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
 - 5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
 - 6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the CNDT award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

- 1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
- 2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.
2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

CNDT forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the CNDT forgivable loan by each recipient shall serve to appoint the Secretary of State of the State of Mississippi as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the CNDT forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the CNDT forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-71.

Title 10: Education Institutions and Agencies

Part 671: State Dental Education Forgivable Loan Program (DENT) Rules and Regulations

Part 671 Chapter 1: State Dental Education Forgivable Loan Program (DENT) Rules and Regulations

Rule 1.1 State Dental Education Forgivable Loan Program (DENT) Rules and Regulations.

These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the State Dental Education Forgivable Loan program (DENT).

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving DENT shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be fully admitted as a regular student and enrolled full-time, as determined by the attending institution, as a doctoral candidate in the School of Dentistry at the University of Mississippi Medical Center.
- C. The applicant must have expressed in writing a present intention to practice dentistry in the State of Mississippi in a geographical area of the State where there exists a critical shortage of dentists or in an approved community health clinic, as designated by the Board and defined in section V.B.1. The applicant must also diligently pursue the course of study and requirements for the required license to practice dentistry in Mississippi.
- D. The recipient must remain in good standing with the University of Mississippi Medical Center School of Dentistry and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- E. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

- A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended. ~~If the transcript does not report grades from all postsecondary institutions attended, then individual transcripts must be submitted.~~
4. Submit to the Board an official letter of acceptance from the University of Mississippi Medical Center School of Dentistry, showing date admitted and entering classification or a letter of good standing from the University of Mississippi Medical Center Office of the Registrar by June 30.
5. Signify understanding of the DENT Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*
6. Maintain good standing in the University of Mississippi Medical Center School of Dentistry at all times, be enrolled full-time in the doctoral program in dentistry, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain good standing in the University of Mississippi Medical Center School of Dentistry at all times, be enrolled full-time in the doctoral program in dentistry, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic

eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual award amount shall be made in any amount not to exceed an annual amount equal to the cost for tuition.
- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for summer school.

IV. RECIPIENT RESPONSIBILITIES

- A. A DENT recipient must maintain good standing at the University of Mississippi Medical Center at all times.
- B. A DENT recipient who fails, temporarily withdraws, or is required to repeat any year, will be suspended from participation in the program and his/her awards will be stopped until such time as the proper official at the University of Mississippi Medical Center informs the Board that he/she is ready to advance.
- C. A DENT recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. A DENT recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding DENT awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the DENT recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the DENT recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the DENT recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.
- E. A DENT recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. A DENT forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.
- B. Cancellation through Service
 - 1. A DENT forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
 - a) Obtain the appropriate license to practice dentistry in Mississippi.
 - b) Practice dentistry full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
 - c) Practice dentistry in the State of Mississippi at a state health institution, at a community health center that is a grantee under Section 330 of the United States Public Health Service Act, OR in an area outside of a metropolitan statistical area, as defined and established by the United States Census Bureau, and within a region ranking between 1 and 54, inclusively, on the Relative Needs Index of Four Factors for Dentists, as annually determined by the State Board of Health. "State health institution" shall mean any of the following: Mississippi State Hospital, Ellisville State School, East Mississippi State Hospital, Mississippi Children's Rehabilitation Center, North Mississippi Retardation Center, Hudspeth Retardation Center, South Mississippi Retardation Center, University of Mississippi Hospital, the Boswell Retardation Center, the State Board of Health, and health care facilities under the Department of Corrections. Section 330 (c)(1) The Secretary may make grants to public and nonprofit private entities for projects to plan and develop community health centers which will serve medically underserved populations. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure appropriate employment. The Board assumes no obligation to perform that function.*
 - 2. A DENT forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all DENT recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the DENT forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
4. At the end of each service deferment period, the DENT forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a DENT forgivable loan recipient shall become liable to the Board for the sum of all DENT forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:
 - a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate license; or
 - d) The recipient fails to complete the service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a DENT forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other

deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.
- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
- E. Special circumstances regarding a recipient's failure to complete the service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the DENT forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and secure appropriate employment as defined in Section V.B.1.
2. A DENT forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. A DENT forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
3. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Post-Graduate Training/Residency Deferment

1. A DENT forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in family medicine dentistry for a period not to exceed one (1) year.
2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of the one-year post-graduate training or residency.

D. Temporary Disability Deferment

1. A DENT forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

E. Military Service Deferment

1. In terms of military service the following definitions shall apply:

- a) **REQUIRED** military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the State Dental Education Forgivable Loan program.
 - b) **OBLIGATED** or **VOLUNTARY** military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is **VOLUNTARY** if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
2. A DENT forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the **REQUIRED** time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to **VOLUNTARY** military service prior to, during, or after the DENT award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate

or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.
2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

DENT forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the DENT forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the DENT forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the DENT forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-63.

Title 10: Education Institutions and Agencies

Part 673: State Medical Education Forgivable Loan Program (MED) Rules and Regulations

Part 673 Chapter 1: State Medical Education Forgivable Loan Program (MED) Rules and Regulations

Rule 1.1 State Medical Education Forgivable Loan Program (MED) Rules and Regulations.

These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the State Medical Education Forgivable Loan program (MED).

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving MED shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be fully admitted as a regular student and enrolled full-time, as determined by the attending institution, as a doctoral candidate in the School of Medicine at the University of Mississippi Medical Center.
- C. The applicant must have expressed in writing a present intention to practice family medicine, internal medicine, pediatrics, obstetrics/gynecology, or primary care medicine in the State of Mississippi in a geographical area of the State where there exists a critical shortage of physicians or in an approved community health clinic, as designated by the Board and defined in section V.B.1. The applicant must also diligently pursue the course of study and requirements for the required license to practice medicine in Mississippi.
- D. The recipient must remain in good standing with the University of Mississippi Medical Center School of Medicine and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- E. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

- A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended. ~~If the transcript does not report grades from all postsecondary institutions attended, then individual transcripts must be submitted.~~
4. Submit to the Board an official letter of acceptance from the University of Mississippi Medical Center School of Medicine, showing date admitted and entering classification or a letter of good standing from the University of Mississippi Medical Center Office of the Registrar by June 30.
5. Signify understanding of the MED Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*
6. Maintain good standing in the University of Mississippi Medical Center School of Medicine at all times, be enrolled full-time in the doctoral program in medicine, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain good standing in the University of Mississippi Medical Center School of Medicine at all times, be enrolled full-time in the doctoral program in medicine, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic

eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual award amount shall be made in any amount not to exceed an annual amount equal to the cost for tuition.
- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for summer school.

IV. RECIPIENT RESPONSIBILITIES

- A. An MED recipient must maintain good standing at the University of Mississippi Medical Center at all times.
- B. An MED recipient who fails, temporarily withdraws, or is required to repeat any year, will be suspended from participation in the program and his/her awards will be stopped until such time as the proper official at the University of Mississippi Medical Center informs the Board that he/she is ready to advance.
- C. An MED recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. An MED recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding MED awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the MED recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the MED recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the MED recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.
- E. An MED recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. An MED forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.
- B. Cancellation through Service
 - 1. An MED forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
 - a) Obtain the appropriate license to practice medicine in Mississippi.
 - b) Practice medicine full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
 - c) Practice family medicine, internal medicine, pediatrics, obstetrics/gynecology, or another primary care specialty in the State of Mississippi at a state health institution, at a community health center that is a grantee under Section 330 of the United States Public Health Service Act, OR in an area outside of a metropolitan statistical area, as defined and established by the United States Census Bureau, and within a region ranking between 1 and 54, inclusively, on the Relative Needs Index of Five Factors for Primary Care Physicians, as annually determined by the State Board of Health. "State health institution" shall mean any of the following: Mississippi State Hospital, Ellisville State School, East Mississippi State Hospital, Mississippi Children's Rehabilitation Center, North Mississippi Retardation Center, Hudspeth Retardation Center, South Mississippi Retardation Center, University of Mississippi Hospital, the Boswell Retardation Center, the State Board of Health, and health care facilities under the Department of Corrections. Section 330 (c)(1) The Secretary may make grants to public and nonprofit private entities for projects to plan and develop community health centers which will serve medically underserved populations. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure appropriate employment. The Board assumes no obligation to perform that function.*
 - 2. An MED forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all MED recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.

3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the MED forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
4. At the end of each service deferment period, the MED forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, an MED forgivable loan recipient shall become liable to the Board for the sum of all MED forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:
 - a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate license; or
 - d) The recipient fails to complete the service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged an MED forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other

deferment, and repayment commences one (1) month after the occurrence of the event.

5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
- E. Special circumstances regarding a recipient's failure to complete the service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the MED forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and/or secure appropriate employment as defined in Section V.B.1.
2. An MED forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. An MED forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.

2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
3. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Post-Graduate Training/Residency Deferment

1. An MED forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in family medicine, internal medicine, or pediatrics for a period not to exceed three (3) years, in obstetrics/gynecology for a period not to exceed four (4) years, or in any primary care specialty for a period not to exceed four (4) years.
2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

D. Temporary Disability Deferment

1. An MED forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

E. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) **REQUIRED** military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the State Medical Education Forgivable Loan program.
 - b) **OBLIGATED** or **VOLUNTARY** military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is **VOLUNTARY** if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
2. An MED forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the **REQUIRED** time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to **VOLUNTARY** military service prior to, during, or after the MED award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.
2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date

the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

MED forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the MED forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the MED forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the MED forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-61.

Title 10: Education Institutions and Agencies

Part 674: SREB Regional Contract Forgivable Loan Program (SREB) Rules and Regulations

Part 674 Chapter 1: SREB Regional Contract Forgivable Loan Program (SREB) Rules and Regulations

Rule 1.1 SREB Regional Contract Forgivable Loan Program (SREB) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Southern Regional Education Board Regional Contract Forgivable Loan program (SREB).

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving SREB shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be fully admitted and enrolled full-time at an accredited School of Optometry approved by the Board.
- C. The applicant must have expressed in writing a present intention to practice Optometry in the State of Mississippi. The applicant must also diligently pursue the course of study and requirements for the required license to practice in Mississippi.
- D. The recipient must remain in good standing with the attending institution and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- E. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

- A. First time applicants must:
 - 1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.

Exhibit 12

2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended.
4. Submit to the Board an official letter of acceptance from the accredited school of optometry, showing date admitted and entering classification by June 30.
5. Signify understanding of the SREB Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*
6. Maintain good standing in the attending institution at all times, be enrolled full-time in the approved program, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain good standing in the attending institution at all times, be enrolled full-time in the approved program, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.
3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual award amount shall be made in an amount to be agreed upon by the Southern Regional Education Board, the attending institution, and the State of Mississippi.
- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- C. Awards shall be disbursed directly to the Southern Regional Education Board.
- D. Awards are not provided for summer school.

IV. RECIPIENT RESPONSIBILITIES

- A. An SREB recipient must maintain good standing at the attending institution at all times.
- B. An SREB recipient who fails, temporarily withdraws, or is required to repeat any year, will be suspended from participation in the program and his/her awards will be stopped until such time as the proper official at the attending institution informs the Board that he/she is ready to advance.
- C. An SREB recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. An SREB recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding SREB awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the SREB recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the SREB recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the SREB recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.
- E. An SREB recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. An SREB forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to

complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.

B. Cancellation through Service

1. An SREB forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
 - a) Obtain the appropriate license to practice optometry in Mississippi.
 - b) Practice optometry full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
 - c) Practice optometry in the State of Mississippi. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure appropriate employment. The Board assumes no obligation to perform that function.*
2. An SREB forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all SREB recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.
3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the SREB forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
4. At the end of each service deferment period, the SREB forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, an SREB forgivable loan recipient shall become liable to the Board for the sum of all SREB forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following

events:

- a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate license; or
 - d) The recipient fails to complete the service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all SREB forgivable loan awards made to the recipient less any amount previously cancelled through service.
 3. The rate of interest charged an SREB forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Direct Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
 4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
 5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.
- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.

- E. Special circumstances regarding a recipient's failure to complete the service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

1. Upon completion of the approved program of study, the SREB forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and/or secure appropriate employment as defined in Section V.B.1.
2. An SREB forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

1. An SREB forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.
2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
3. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Post-Graduate Training/Residency Deferment

1. An SREB forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in optometry for a period not to exceed one (1) year.
2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.

3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

D. Temporary Disability Deferment

1. An SREB forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

E. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Southern Regional Education Board Regional Contract Forgivable loan program.
 - b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.
2. An SREB forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.

3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the SREB award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

SREB forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the SREB forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the SREB forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the SREB forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Title 10: Education Institutions and Agencies

Part 675: Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations

Part 675 Chapter 1: Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations

Rule 1.1 Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Graduate and Professional Degree Forgivable Loan program (STSC).

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving STSC shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be fully admitted and enrolled full-time in a professional or graduate degree program in a health-related profession of study which is not available in a regularly supported institution of higher learning in Mississippi. The approved professions include Chiropractic Medicine, Orthotics/Prosthetics, and Podiatric Medicine. The institution which the applicant desires to attend must be accredited by the regional accrediting agency of the region in which it is located, and it must grant an accredited degree in the field of study the applicant desires to pursue if such accreditation is available. Professional programs must be accredited by the recognized professional accrediting organization.
- C. The applicant must have expressed in writing a present intention to practice in the approved field in the State of Mississippi. The applicant must also diligently pursue the course of study and requirements for the required license to practice in the approved field in Mississippi.
- D. The recipient must remain in good standing with the attending institution and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- E. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Submit an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended. ~~If the transcript does not report grades from all postsecondary institutions attended, then individual transcripts must be submitted.~~
4. Submit to the Board an official letter of acceptance from the institution of intended enrollment, showing date admitted and entering classification by June 30.
5. Signify understanding of the STSC Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*
6. Maintain good standing in the attending institution at all times, be enrolled full-time in the approved program, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain good standing in the attending institution at all times, be enrolled full-time in the approved program, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of

academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual amount of the loan will be determined by the Board, but cannot exceed the amount of graduate or professional school tuition at a public institution in Mississippi.
- B. Students may receive a lifetime maximum award based upon the normal time required to complete the degree curriculum designated by the institution the recipient is attending.
- C. Awards shall be disbursed directly to the attending institution.
- D. Awards are not provided for summer school.

IV. RECIPIENT RESPONSIBILITIES

- A. An STSC recipient must maintain good standing at the attending institution at all times.
- B. An STSC recipient who fails, temporarily withdraws, or is required to repeat any year, will be suspended from participation in the program and his/her awards will be stopped until such time as the proper official at the attending institution informs the Board that he/she is ready to advance.
- C. An STSC recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. An STSC recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding STSC awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the STSC recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the STSC recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the STSC recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.

- E. An STSC recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. An STSC forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.

- B. Cancellation through Service

- 1. An STSC forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
 - a) Obtain the appropriate license to practice in the approved field in Mississippi.
 - b) Practice in the approved field full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
 - c) Practice in the approved field in the State of Mississippi. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure appropriate employment. The Board assumes no obligation to perform that function.*
- 2. An STSC forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. The period of service to be performed shall never be less than twelve (12) consecutive months, regardless of the length of study provided under the forgivable loan.
- 3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the STSC forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
- 4. At the end of each service deferment period, the STSC forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
- 5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, an STSC forgivable loan recipient shall become liable to the Board for the sum of all STSC forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:
 - a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate license; or
 - d) The recipient fails to complete the service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged an STSC forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a

percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
- E. Special circumstances regarding a recipient's failure to complete the service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

- 1. Upon completion of the approved program of study, the STSC forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and/or secure appropriate employment as defined in Section V.B.1.
- 2. An STSC forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

- 1. An STSC forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a degree program of the same level (i.e. master's degree or doctoral degree) may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.
- 2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
- 3. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Post-Graduate Training/Residency Deferment

- 1. An STSC forgivable loan recipient who is expected to complete a residency may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited hospital in chiropractic

medicine for a period not to exceed one (1) year or in podiatric medicine for a period not to exceed three (3) years.

2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

D. Temporary Disability Deferment

1. An STSC forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

E. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) **REQUIRED** military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Graduate and Professional Degree Forgivable Loan program.
 - b) **OBLIGATED** or **VOLUNTARY** military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is

VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. An STSC forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the STSC award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.
2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

STSC forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the STSC forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the

STSC forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the STSC forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-65.

Title 10: Education Institutions and Agencies

Part 677: Veterinary Medicine for Minorities Forgivable Loan Program (VMMP)

Part 677 Chapter 1: Veterinary Medicine for Minorities Forgivable Loan Program (VMMP) Rules and Regulations

Rule 1.1 Veterinary Medicine for Minorities Forgivable Loan Program (VMMP) Rules and Regulations. These Rules and Regulations are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Veterinary Medicine for Minorities Forgivable Loan program (VMMP).

I. GENERAL ELIGIBILITY

- A. The applicant must be a current legal resident of Mississippi. Resident status for purposes of receiving VMMP shall be determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29 of Ms. Code Ann., with the exception of Section 37-103-17.
- B. The applicant must be fully admitted as a regular student and enrolled full-time, as determined by the attending institution, as a doctoral candidate in the College of Veterinary Medicine at Mississippi State University.
- C. The applicant must be classified as a minority student by the Registrar's Office at Mississippi State University.
- D. The applicant must have expressed in writing a present intention to practice veterinary medicine in the State of Mississippi. The applicant must also diligently pursue the course of study and requirements for the required license to practice veterinary medicine in Mississippi.
- E. The recipient must remain in good standing with Mississippi State University College of Veterinary Medicine and must maintain satisfactory academic progress in the approved program of study in accordance with the attending institution's policy.
- F. The applicant must not presently or previously have defaulted on an educational loan.

II. APPLICATION REQUIREMENTS FOR FORGIVABLE LOAN APPLICANT

- A. First time applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. If residency has not been established, submit two forms of documentation of current legal residency by the document deadline of April 30. Acceptable forms of residency documentation are listed in the General Administration Rules and Regulations and published online at www.mississippi.edu/financialaid.
3. Submit to the Board an official academic transcript or electronic grade verification from the school/college/university last attended by the document deadline of April 30. The transcript or grade verification must report grades from all postsecondary institutions attended. ~~If the transcript does not report grades from all postsecondary institutions attended, then individual transcripts must be submitted.~~
4. Submit to the Board a statement from the Mississippi State University Registrar's Office classifying the applicant as a minority student by the document deadline of April 30.
5. Submit to the Board an official letter of acceptance from Mississippi State University College of Veterinary Medicine, showing date admitted and entering classification by June 30.
6. Signify understanding of the VMMP Rules and Regulations, enter into a Contract and Note with the Board pursuant to the applicable Rules and Regulations and all applicable State laws, and complete, sign and return the Self Certification of a Private Loan form prior to the disbursement of funds. *Note: The Contract and Note will be issued once the applicant has been awarded. Funds will not be disbursed until the Contract and Note has been signed.*
7. Maintain good standing in Mississippi State University College of Veterinary Medicine at all times, be enrolled full-time in the doctoral program in medicine, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

B. Renewal applicants must:

1. Complete an application online at www.mississippi.edu/financialaid by the deadline date of March 31.
2. Maintain good standing in Mississippi State University College of Veterinary Medicine at all times, be enrolled full-time in the doctoral

program in medicine, and be making satisfactory academic progress in accordance with the attending institution's policy. Evidence of academic eligibility will be automatically provided to the Board by the attending institution, unless specifically requested from the applicant.

3. Complete, sign and return the Self Certification of a Private Loan form.

III. AMOUNT AND LENGTH OF FORGIVABLE LOAN

- A. The maximum annual award amount shall be made in any amount not to exceed an annual amount equal to the cost for tuition.
- B. Students may receive a lifetime maximum of four (4) annual awards or eight (8) semesters.
- C. Awards shall be disbursed directly to the school of attendance, to be applied first toward tuition.
- D. Awards are not provided for summer school.

IV. RECIPIENT RESPONSIBILITIES

- A. A VMMP recipient must maintain good standing at Mississippi State University at all times.
- B. A VMMP recipient who fails, temporarily withdraws, or is required to repeat any year, will be suspended from participation in the program and his/her awards will be stopped until such time as the proper official at Mississippi State University informs the Board that he/she is ready to advance.
- C. A VMMP recipient must remain in school full-time, complete the approved program of study, and obtain the appropriate license. A VMMP recipient who withdraws from school, fails to complete the approved program of study, or fails to obtain the appropriate license, shall immediately become liable to the Board for the sum of all outstanding VMMP awards, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty.
- D. While receiving funds, the VMMP recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the VMMP recipient's student account online at www.mississippi.edu/financialaid. Once in repayment, the VMMP recipient must at all times keep the Board or its loan servicer informed of the recipient's current, correct, and complete contact information until the debt is completely satisfied.

- E. A VMMP recipient should address in writing to the Board or its loan servicer any special circumstances regarding enrollment status, withdrawal from school, or failure to complete the approved program of study.

V. REPAYMENT

- A. A VMMP forgivable loan recipient enters repayment when the recipient completes the approved program of study, withdraws from school, or fails to complete the approved program of study. The recipient may satisfy his/her forgivable loan debt either by cancellation through service or by loan repayment.
- B. Cancellation through Service
 - 1. A VMMP forgivable loan recipient must meet all of the following criteria to qualify for debt cancellation through service:
 - a) Obtain the appropriate license to practice veterinary medicine in Mississippi.
 - b) Practice veterinary medicine full-time. "Full-time" is understood to mean that the recipient shall maintain the normal full-time work schedule where the recipient is employed.
 - c) Practice veterinary medicine in the State of Mississippi. *NOTE: It is fully understood that it is the responsibility of the forgivable loan recipient to seek and secure appropriate employment. The Board assumes no obligation to perform that function.*
 - 2. A VMMP forgivable loan debt shall be cancelled on the basis of one year's service for one year of forgivable loan received. For all VMMP recipients, such service shall never be less than one (1) year regardless of the length of study provided under this forgivable loan.
 - 3. At the time of separation from the approved program of study, unless granted a grace period or other type of deferment, the VMMP forgivable loan recipient must request in writing a deferment of the accrual of interest and repayment of principal and penalty for purposes of completing the service option. The service deferment request must be accompanied by evidence of appropriate employment as defined in Section V.B.1.
 - 4. At the end of each service deferment period, the VMMP forgivable loan recipient must request in writing a cancellation of the equivalent of one annual award.
 - 5. The service deferment and cancellation must be requested in writing and approved each year until the debt is fully satisfied.

C. Loan Repayment

1. Unless granted a grace period or other deferment, a VMMP forgivable loan recipient shall become liable to the Board for the sum of all VMMP forgivable loan awards made to that person less the corresponding amount of debt previously cancelled through service, plus a penalty of 5% of the outstanding principal, and interest on the combined outstanding principal and penalty, immediately at the time of occurrence of one of the following events:
 - a) The recipient withdraws from school;
 - b) The recipient fails to complete the approved program of study;
 - c) The recipient fails to obtain the appropriate license; or
 - d) The recipient fails to complete the service option defined in Section V.B.
2. At the time of the occurrence of one of the events outlined in Section V.C.I. or upon termination of a grace period or other deferment, a 5% penalty will be applied to the sum of all forgivable loan awards made to the recipient less any amount previously cancelled through service.
3. The rate of interest charged a VMMP forgivable loan recipient on the unsatisfied balance shall be the current unsubsidized Federal Stafford Loan rate at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment.
4. Interest begins accruing at the time of occurrence of one of the events outlined in Section V.C.1. or upon termination of a grace period or other deferment, and repayment commences one (1) month after the occurrence of the event.
5. Forgivable loan recipients must repay the loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments. If the recipient fails to repay his/her loan (principal, penalty, and interest thereon) in 60 or less equal consecutive monthly installments, all principal, penalty, and interest outstanding, together with costs of collection, shall become immediately due and payable and, demand shall be made by mailing the same to the obligor at the last address furnished by said obligor. Should payment of the sum due not be made in full within thirty (30) days, from the date demand was made, the Contract and Note executed by the obligor shall be placed with a collection agency or an attorney for collection, at which point the obligor shall become liable for reasonable collection or attorneys' fees, which may be based on a

percentage of the amount of the debt, and court costs, in addition to the other sums due and owing.

- D. The obligations made by the recipient of this forgivable loan shall not be voidable by reason of the age of the student at the time of receiving the forgivable loan.
- E. Special circumstances regarding a recipient's failure to complete the service option and/or fulfill the loan obligation should be addressed in writing to the Board or its loan servicer.

VI. GRACE PERIOD AND OTHER DEFERMENTS

A. Grace Period

- 1. Upon completion of the approved program of study, the VMMP forgivable loan recipient will be granted a 12-month grace period, during which the recipient should obtain the appropriate license and/or secure appropriate employment as defined in Section V.B.1.
- 2. A VMMP forgivable loan recipient who does not complete the approved program of study will not be granted a 12-month grace period and will enter repayment immediately upon separation from the approved program of study. Such a recipient may be eligible for an in-school deferment as defined in Section VI.B.

B. In-School Deferment

- 1. A VMMP forgivable loan recipient who does not complete the approved program of study, but remains enrolled at least part-time in a doctoral level program may request deferment of the accrual of interest and the repayment of principal and penalty for purposes of remaining in school.
- 2. The in-school deferment must be requested in writing to the Board or its loan servicer and must be accompanied by verification of at least part-time enrollment from the attending institution.
- 3. The in-school deferment must be requested by the recipient and approved every term (except Summer) throughout the duration of the deferment.

C. Post-Graduate Training/Residency Deferment

- 1. A VMMP forgivable loan recipient may request deferment of the accrual of interest and the repayment of principal and penalty for the purpose of pursuing post-graduate training or residency at an accredited institution for a period not to exceed four (4) years

2. The residency deferment must be requested in writing to the Board or its loan servicer, stating the location and starting and ending dates of the post-graduate training/residency, and must be accompanied by verification from the institution providing the post-graduate training/residency.
3. The residency deferment must be requested by the recipient and approved at the beginning of each year of post-graduate training/residency.

D. Temporary Disability Deferment

1. A VMMP forgivable loan recipient in repayment who is unable to secure or continue employment because of temporary total disability may request deferment of the accrual of interest and the repayment of principal and penalty. To qualify, a recipient must be unable to work and earn money due to the disability for at least sixty (60) days, or be providing continuous care for a dependent or spouse during a period of at least (90) consecutive days.
2. The temporary disability deferment must be requested in writing to the Board or its loan servicer and must be accompanied by certification from a doctor of medicine or osteopathy who is legally authorized to practice medicine.
3. The temporary disability deferment must be requested by the recipient and approved every six (6) months throughout the duration of the deferment and condition for a total period of time not to exceed three (3) years.

E. Military Service Deferment

1. In terms of military service the following definitions shall apply:
 - a) REQUIRED military service is that service which is required of an individual in the service of the Armed Forces of the United States; it does not include a military service obligation incurred to repay a grant, stipend or scholarship granted the individual prior to, during, or after the award under the Veterinary Medicine for Minorities Forgivable Loan program.
 - b) OBLIGATED or VOLUNTARY military service is that service which is performed by the individual in repayment of a debt owed the United States government as a result of military scholarships, ROTC scholarships, etc. received by the individual. Service is VOLUNTARY if the individual is not obligated to incur a period of military service, but chooses to incur the service obligation.

2. A VMMP forgivable loan recipient shall be eligible for deferment of the accrual of interest and the repayment of principal and penalty during the time of required military service.
3. The military deferment must be requested in writing to the Board or its loan servicer, stating beginning and ending dates of such required military service, and must be accompanied by a copy of the military orders.
4. The military deferment must be requested by the recipient and approved on a year-to-year basis (annually).
5. If a recipient continues military service for any reason beyond the REQUIRED time, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.
6. If a recipient obligates himself/herself to VOLUNTARY military service prior to, during, or after the VMMP award, then that person shall be declared ineligible for military deferment and the remaining unsatisfied principal, penalty, and interest shall become due and payable to the Board according to the terms outlined in Section V.C.

VII. CANCELLATION OF DEBT

A. Death

1. If an individual recipient dies, then the recipient's obligation to repay the loan or render service is canceled.
2. The Board shall require a copy of the death certificate or other proof of death that is acceptable under applicable State Law. If a death certificate or other acceptable proof of death is not available, the recipient's obligation for service or repayment on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
3. The Board may not attempt to collect on the loan from the deceased recipient's estate.

B. Total and Permanent Disability

1. If the Board determines that an individual recipient is totally and permanently disabled, the recipient's obligation to make any further payments of principal, penalty, and interest on the loan is canceled. A recipient is not considered totally and permanently disabled on the basis of

a condition that existed before he/she applied for the forgivable loan, unless the recipient's condition has substantially deteriorated since he/she submitted the forgivable loan application, so as to render the recipient totally and permanently disabled.

2. After being notified by the recipient or the recipient's representative that the recipient claims to be totally and permanently disabled, the Board shall promptly request that the recipient or the recipient's representative obtain a certification from a physician, who is a doctor of medicine or osteopathy and legally authorized to practice, on a form provided or approved by the Board and other necessary documents as requested, that the recipient is totally and permanently disabled. The Board shall continue collection until it receives the certification or receives a letter from a physician stating that the certification has been requested and that additional time is needed to determine if the recipient is totally and permanently disabled. After receiving the physician's certification or letter and other necessary documents as requested and the student is found to be totally and permanently disabled, the Board may not attempt to collect from the recipient.
3. If the Board determines that a loan owed by a recipient, who claims to be totally and permanently disabled, is not eligible for cancellation for that reason, or if the Board has not received the physician's certification and other requested documents, as described in Section VII.B.2., within 60 days of the receipt of the documents as described in Section VII.B.2., the Board shall resume collection and shall be deemed to have exercised forbearance of payment of principal, penalty, and interest from the date the Board received the documents described in Section VII.B.2. until such a determination of ineligibility is made by the Board.

C. Bankruptcy

VMMP forgivable loans are nondischargeable in bankruptcy.

VIII. WARRANTY

The acceptance of the VMMP forgivable loan shall serve to appoint the Secretary of State of the State of Mississippi by each recipient as his/her designated agent for service of process, upon whom may be served all lawful processes and summons in any action or proceeding against him/her in the event he/she removes himself/herself from this State and the processes of its courts, growing out of any breach of Contract and Note by the recipient for failure to fulfill his/her Contract and Note with the Board or, to repay the VMMP forgivable loan, including penalty and interest pursuant to the law and Contract and Note, and, said acceptance of the loan rights and privileges shall be a signification of the applicant's agreement that any such process or summons against him/her, which is so served upon the Secretary of State, shall be of the same legal force and validity as if

served on him/her personally. The venue of all causes of action against such nonresidents shall be Hinds County, Mississippi.

IX. AUTHORIZATION

The acceptance of the VMMP forgivable loan shall serve to authorize the Mississippi Office of Student Financial Aid, the Board, and their respective agents and contractors to contact the recipient regarding the recipient's loan request or loan(s), including repayment of loan(s), at the current or any future number the recipient provides for the recipient's cellular phone or other wireless device using automated telephone dialing equipment or artificial or pre-recorded voice or text messages.

Source: *Miss. Code Ann.* § 37-106-47.