

Mississippi Postsecondary Education Financial Assistance Board

3825 Ridgewood Road
Jackson, MS 39211

September 21, 2015
10:00 a.m.

Agenda

CALL TO ORDER

MINUTES

June 15, 2015 Regular Board Meeting Minutes 3

REGULAR AGENDA ITEMS

1. Approval of Updates to APA Part 605 – General Administration Rules and Regulations
Section I.C.1.g. Regarding Lease Agreements as Residency Supporting Documents 11

Exhibit 1: APA Part 605 – General Administration Rules and Regulations 20

2. Review of APA Part 605 – General Administration Rules and Regulations Sections I.C.2.c.
and II.D.6.b. Regarding GPA Policy and the Submission of Grades and Transcripts 11

Exhibit 1: APA Part 605 – General Administration Rules and Regulations 20

Exhibit 2: Sample Transcripts 43

3. Approval of APA Part 675 – Graduate and Professional Degree Forgivable Loan Program
(STSC) Rules and Regulations to Add Residency Deferment Language 13

Exhibit 3: APA Part 675 – Graduate and Professional Degree Forgivable Loan Program
(STSC) Rules and Regulations 51

4. Approval of General Legislation Requests 14

INFORMATION ITEMS

5. Update on Old Business 18

Exhibit 4: AG Opinion 61

6. Presentation: Financial Aid and College Affordability in Mississippi 19

7. Presentation: Analysis of Mississippi Grant Programs 19

8. Presentation: Strategic Plan and Vision.....	19
9. Committee and Committee Chair Assignments	19
10. Upcoming Meeting Dates.....	19

ADDITIONAL AGENDA ITEMS IF NECESSARY

OTHER BUSINESS/ANNOUNCEMENTS

EXECUTIVE SESSION IF DETERMINED NECESSARY

ADJOURNMENT

MINUTES

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held its regular quarterly meeting on Monday, June 15, 2015 at 10:30 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 Board members were in attendance:

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

The following members participated via teleconference:

- Lee Bush, MCCB appointee

Not in attendance was.

- Mack Grubbs, Lt. Governor's appointee

Also in attendance were:

- Stephanie Ganuchau, Special Assistant Attorney General, Office of the Attorney General Universities and Colleges Division
- Meg Harris, Assistant Director of Student Financial Aid
- Renotta Jones, Administrative Assistant, IHL Office of Student Financial Aid
- Jennifer Rogers, Director of Student Financial Aid and Postsecondary Director

The meeting was called to order by Dr. Jim Turcotte, Chairman.

MINUTES

On motion by Mr. Smith, seconded by Ms. Ross, all Board Members legally present and participating voted unanimously to approve the Minutes of the regular meeting held on March 11, 2015.

INTRODUCTIONS

No guests were introduced.

REGULAR AGENDA ITEMS

Dr. Turcotte, as Chairman of the Postsecondary Board, was invited to present the Regular Agenda items. Agenda Item 5: Selection of Chairperson for 2015-16 was addressed first.

MINUTES

Mr. Smith nominated Dr. Turcotte to continue as chairman. Dr. Rankins seconded the nomination. Dr. Turcotte accepted the nomination, and the Board voted unanimously in favor of electing Dr. Jim Turcotte as chairman.

5. Selection of Chairperson for 2015-16

According to APA Part 601, Chapter 2, Rule 2.1, Section III, the board shall elect from its membership a chairman. Dr. Jim Turcotte was elected as chairman in March 2015 to serve through the remainder of the current fiscal/aid year, which ends June 30, 2015. The Board should elect a new chairperson to serve for fiscal/aid year beginning July 1, 2015 and ending June 30, 2016.

On motion by Dr. Burnett, seconded by Mr. Walker, the Board unanimously approved Regular Agenda Item 1: Approval of Updates to APA Part 101 – Authority and Responsibilities.

1. Approval of Updates to APA Part 601 – Authority and Responsibilities, Chapter 9 – Program Funding to Add a Policy Requiring Board Review and Recommendation of the Annual SFA Budget Request

The Mississippi Office of Student Financial Aid requests approval of updates to APA Part 601 – Authority and Responsibilities, Chapter 9 – Program Funding. 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.

The Board previously approved APA Part 601 in March 2015. The Office is requesting that the Board adopt a policy to review annually the legislative budget request for Student Financial Aid and recommend the budget request to the State Board of Trustees for the Institutions of Higher Learning.

The complete APA Part 601 with revisions is included as Exhibit 1. The specific requested revision is as follows:

APA Part 601 – Authority and Responsibilities
Chapter 9 – Program Funding
Rule 9.1 Funding.

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.

On motion by Mr. Smith, seconded by Dr. Rankins, the Board unanimously approved Regular Agenda Item 2: Approval of Updates to APA Part 605 – General Administration Rules and Regulations.

2. Approval of Updates to APA Part 605 – General Administration Rules and Regulations Section II.D.9 Regarding the Definition of Eligible Institutions

The Mississippi Office of Student Financial Aid requests approval of updates to APA Part 605 – General Administration Rules and Regulations. 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.

The Board previously approved APA Part 605 in March 2015, but tabled discussion of Section II D. 9. The Office is requesting that the Board adopt a policy for defining “approved institutions” for state financial aid purposes, pursuant to Miss. Code Ann. § 37-106-5(b).

MINUTES

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

APA Part 605 – General Administration Rules and Regulations Section II. D. 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.

Recommendation:

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

On motion by Dr. Rankins, seconded by Dr. Burnett, the Board unanimously approved Regular Agenda Item 3: Approval of APA Part 665 – SREB Doctoral Scholars Forgivable Loan Program (SDSP) Rules and Regulations.

3. Approval of APA Part 665 – SREB Doctoral Scholars Forgivable Loan Program (SDSP) Rules and Regulations

The Mississippi Office of Student Financial Aid requests approval of APA Part 665 – SREB Doctoral Scholars Forgivable Loan Program (SDSP) Rules and Regulations. State law requires the Board to promulgate Rules and Regulations for administering the state-supported Student Financial Aid programs.

Previously, the IHL Board promulgated the Rules and Regulations for all Forgivable Loan Programs. The IHL Board last approved changes to the Rules in March 2014. The previously adopted Rules have been renumbered for filing with the Secretary of State’s Office pursuant to the Administrative Procedures Act.

The rules include the following substantive changes:

- a. Gives authority to the Postsecondary Board, pursuant to the changes made to Miss. Code Ann. § 37-106-1 through § 37-106-79 by the 2014 Legislature.
- b. Replace references to “loan/Scholarships” with references to “forgivable loans”, pursuant to the changes made to Miss. Code Ann. § 37-106-1 through § 37-106-79 by the 2014 Legislature.
- c. Adds a 5% penalty for borrowers who elect to repay the loan with money rather than service, pursuant to changes made to Miss. Code Ann. § 37-106-53 by the 2014 Legislature.

The revised Rules and Regulations are included as Exhibit 3.

Recommendation:

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

On motion by Mr. Smith, seconded by Ms. Ross, the Board unanimously approved Regular Agenda Item 4: Approval to Request an Attorney General’s Opinion Regarding the Application of Miss. Code Ann. §37-103-7 Regarding Residency Status for Financial Aid Purposes.

MINUTES

4. Approval to Request an Attorney General's Opinion Regarding the Application of Miss. Code Ann. §37-103-7 Regarding Residency Status for Financial Aid Purposes

The Mississippi Office of Student Financial Aid requests the Board's approval to seek an Attorney General's Opinion regard the application of Miss. Code Ann. § 37-103-7 regarding residency status for financial aid purposes.

Background:

The financial aid code sections (see Miss. Code. Ann. § 37-106-29 as an example) requiring Mississippi residency for eligibility state:

"Resident status for purposes of receiving grants under this section 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, with the exception of 37-103-17."

Miss. Code Ann. § 37-103-7 states:

For purposes of determining whether a person pays out-of-state or in-state tuition for attendance at universities and community and junior colleges, the residence of a person less than twenty-one (21) years of age 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 minor to one (1) parent, the residence of the minor is that of the parent who was granted custody by the court. If both parents are dead, the residence of the minor is that of the last surviving parent at the time of that parent's death, unless the minor lives with a general guardian duly appointed by a proper court of Mississippi, in which case his residence becomes that of the guardian. A student residing within the State of Mississippi who, upon registration at a Mississippi institution of higher learning or community college, presents a transcript demonstrating graduation from a Mississippi secondary school and who has been a secondary school student in Mississippi for not less than the final four (4) years of secondary school attendance shall not be required to pay out-of-state tuition. This section shall not apply to the residence of a person as it relates to residency for voter registration or voting.

Please note that the section does NOT state that a student who graduates from a Mississippi high school will be considered a resident. It states only that the student in such a situation "shall not be required to pay out-of-state tuition."

Miss. Code Ann. § 37-103-11 states:

"If the parents of a minor who is enrolled as a student in a junior college or in an institution of higher learning move their legal residence from the State of Mississippi, the minor shall be immediately classified as a nonresident student."

Question: Due to the contradiction that exists in Miss. Code Ann. § 37-103-7 and Miss. Code Ann. § 37-103-11, which statute should be followed for determining residency status for state aid purposes?

Recommendation:

Board approval is recommended.

INFORMATION ITEMS

The Board received a report from Jennifer Rogers on the 2015 Legislative Session and FY 2016 Appropriation.

6. Report on 2015 Legislative Session and FY 2016 Appropriation

a. General Legislation Approved by the Governor:

MINUTES

HB 488 MS Dyslexia Forgivable Loan Program; revise post education employment requirements for recipients of

- Allows up to five (5) Critical Needs Dyslexia Therapy recipients per cohort to complete the service obligation in select non-public schools approved by MDE
- The Office supported this change

b. Appropriation Approved by the Governor:

SB 2837 Appropriation; additional for various state agencies for fiscal year 2015

- Provided additional \$600,000 in spending authority for FY 2015

SB 2846 Appropriation; IHL – Student Financial Aid

- Total appropriation indicates 14% increase over FY15, but bulk of increase from additional Spending Authority; of \$9.3 million appropriated in Spending Authority, SFA only has access to \$4.4 million.
- 2% increase in real dollars over FY15 due to re-appropriation of \$900,000 FY15 lapsing dollars
- Legislature removed some restrictions added to FY15 bill; more freedom to spend.
- Inflated Spending Authority figure means we can spend all collection dollars or other funds that may become available without the need to request deficit Spending Authority.

FY 2016 SFA Appropriation	
<u>Section 1: General Funds Total</u>	\$ 37,855,077
<u>Section 2: Spending Authority</u>	
SA: Investments - NISS	\$ 14,100
SA: GEAR UP Trust	\$ 750,000
SA: Prior Year Collections	\$ 500,000
SA: Current Year Collections	\$ 1,300,000
SA: Carryover FY14 TES	\$ 1,313,393
SA: Escalation	\$ 500,000
SA: Unavailable Funds	\$ 4,913,515
<u>Section 2: Spending Authority Total</u>	\$ 9,291,008
<u>Section 12: Re-appropriation of Lapsing Funds</u>	\$ 900,000
Total Original Appropriation	\$ 48,046,085
Less Unavailable Funds	\$ (4,913,515)
Total Expendable Appropriation	\$ 43,132,570

2% +

14% +

The Board received a comparison report from Jennifer Rogers on the FY 2015 and FY 2016 Operating Budgets.

7. Operating Budget Comparison – FY2015 to FY2016

Below is a chart, showing the Student Financial Aid Operating Budget detail for FY 2015 compared to FY 2016.

- Budget includes all real dollars and spending authority
- Not enough real dollars to fully fund all eligible award applicants

MINUTES

- The Legislature verbally recognized the shortfall and said they will come back with deficit funds in January.

Budgetary Category	FY2015 Budget	Increase/ (Decrease)	FY2016 Budget	% Increase/ (Decrease)
Salaries & Fringe Benefits				
Salaries	\$ 518,497	\$ 13,097	\$ 531,594	2.53%
Fringe Benefits	\$ 155,549	\$ 6,587	\$ 162,136	4.23%
Sub-Total Salaries & Fringe Benefits	\$ 674,046	\$ 19,684	\$ 693,730	2.92%
Operating Budget				
Travel	\$ 8,000	\$ -	\$ 8,000	0.00%
Contractual Services	\$ 513,000	\$ 7,000	\$ 520,000	1.36%
Commodities	\$ 10,000	\$ -	\$ 10,000	0.00%
Capital Outlay	\$ 4,000	\$ 6,000	\$ 10,000	150.00%
Loans, Scholarships & Grants	\$ 41,651,031	\$ 5,153,324	\$ 46,804,355	12.37%
Sub-Total Operating Budget	\$ 42,186,031	\$ 5,166,324	\$ 47,352,355	12.25%
Sub-Total Administrative Budget	1,209,046	32,684	1,241,730	2.70%
Total Budget	\$ 42,860,077	\$ 5,186,008	\$ 48,046,085	12.10%

Loans, Scholarships, and Grants	Applicants for FY15		Applicants for FY16	
	Budget for FY15		Budget for FY16	
MTAG	24,197	\$ 14,408,101	24,527	\$ 14,500,000
MESG	2,405	\$ 5,789,228	2,513	\$ 5,900,000
HELP	1,823	\$ 10,209,894	2,869	\$ 15,784,588
LAW	21	\$ 176,728	21	\$ 175,000
Subtotal Undergraduate Grant Programs	28,446	\$ 30,583,951	29,930	\$ 36,359,588
Subtotal Graduate Grant Program	0	\$ -	0	\$ -
Subtotal Undergrad Teacher Loan Programs	765	\$ 5,442,955	799	\$ 4,860,000
Subtotal Undergrad Health Care Loan Programs	411	\$ 1,444,825	444	\$ 1,442,472
Subtotal Graduate Teacher Loan Programs	148	\$ 501,123	153	\$ 518,000
Subtotal Graduate Health Care Loan Programs	301	\$ 2,816,239	287	\$ 2,942,195
Subtotal Spending Authority Programs	273	\$ 861,938	226	\$ 682,100
TOTAL LOANS, SCHOLS, AND GRANTS	30,344	\$ 41,651,031	31,839	\$ 46,804,355

The Board received a report from Jennifer Rogers on the FY 2017 Budget Request.

8. Report on FY 2017 Budget Request

Annually the Mississippi Office of Student Financial Aid projects its funding needs for the subsequent fiscal year. The Office recommends its budget to the IHL Board, which approves the budget for submission to the Legislative Budget Office in an annual budget request.

MINUTES

Below is the FY 2017 Budget Request.

	FY15 Awards	FY15 Amount	FY16 Awards	FY16 Amount	FY17 Awards	FY 2017 Amount
Total Administration		\$ 1,209,046		\$ 1,241,730		\$ 1,262,542
Total MTAG, MESG, and HELP	28,425	\$ 30,407,223	29,909	\$ 36,184,588	31,275	\$ 42,361,917
Total Consolidated Loans	1,586	\$ 10,376,227	1,704	\$ 9,937,667	1,744	\$ 9,963,713
Total Other Programs	276	\$ 643,132	226	\$ 682,100	204	\$ 715,000
TOTAL Loans, Scholarships & Grants	30,287	\$ 41,426,582	31,839	\$ 46,804,355	33,223	\$ 53,040,630
TOTAL	30,287	\$ 42,635,628	31,839	\$ 48,046,085	33,223	\$ 54,303,172
Unrestricted General Funds		\$ 36,285,077		\$ 37,855,077		\$ 52,088,172
Restricted General Funds		\$ 1,570,000		\$ -		\$ -
Total General Funds		\$ 37,855,077		\$ 37,855,077		\$ 52,088,172
Special Funds						
SA - Investments		\$ 643,132		\$ 682,100		\$ 715,000
SA - Collections		\$ 3,611,868		\$ 8,608,908		\$ 1,500,000
Total Special Funds		\$ 4,255,000		\$ 9,291,008		\$ 2,215,000
Carryover - Treasury Fund		\$ -		\$ -		\$ -
Re-appropriation		\$ -		\$ 900,000		\$ -
Deficit Appropriation		\$ 600,000		\$ -		\$ -
TOTAL SFA BUDGET		\$ 42,710,077		\$48,046,085		\$54,303,172
Total Sep. Approp. Funds		\$ 750,000		\$ -		\$ -
TOTAL OPERATING		\$ 43,460,077		\$ 48,046,085		\$ 54,303,172

The Board received an update from Jennifer Rogers about expiring one-year appointments to the Postsecondary Board.

9. Expiring One-Year Appointments

Letters were mailed to the Mississippi Association of Independent Colleges and to Governor Bryant on May 14, 2015 requesting appointments for the four-year term beginning July 1, 2015 and ending June 30, 2019. The appointments were requested to fill the positions of Dr. Cynthia Melvin and Ms. Sharon Ross, whose one-year terms expire this month. The Mississippi Association of Independent Colleges and Universities has reappointed Dr. Cynthia Melvin to serve the full four-year term. Governor Bryant has not yet made an appointment.

The Board received an update from Jennifer Rogers about the ECS/USA Funds Redesigning State Financial Aid Project.

10. Update on ECS/USA Funds Redesigning State Financial Aid Project

Education Commission of the States (ECS) and USA Funds held a webcast on April 29, 2015 to announce the launch of their State Aid Redesign Project. The project is focusing on the following four principles:

- *State financial aid programs should be student centered:* Aid programs designed around students and their needs set students up for successful outcomes.

MINUTES

- *Financial aid programs should be goal driven and data informed:* Aid programs should have a clearly defined and easily understood intent aligned with measurable state education and workforce goals.
- *Financial aid programs should be timely and flexible:* Aid programs should provide financial support to students when it can have the greatest impact on enrollment and persistence decisions.
- *Financial aid programs should be broadly inclusive of all students' educational pathways:* Aid programs need to respond to the diverse enrollment options available to students.

ECS and USA Funds will be selecting 5-8 states to receive Technical Assistance in designing more effective state aid programs. Mississippi may wish to respond to the Call for Proposals, which has not yet been issued.

ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

OTHER BUSINESS/ANNOUNCEMENTS

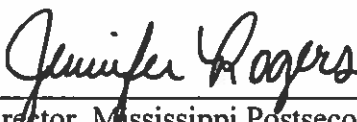
Dr. Turcotte led a discussion regarding the direction of the newly expanded Postsecondary board and its role. Ms. Rogers is an advisor, but the Board must formulate its own opinions and establish its own agenda. Although IHL is the fiduciary agent for student financial aid, the Board should be informed of all budget-related matters.

EXECUTIVE SESSION IF DETERMINED NECESSARY

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

ADJOURNMENT

There being no further business to come before the Board, on motion by Mr. Walker, seconded by Dr. Burnett, all Board Members legally present and participating voted unanimously to adjourn the meeting.



Director, Mississippi Postsecondary Education Financial
Assistance Board

REGULAR AGENDA ITEMS

1. Approval of Updates to APA Part 605 – General Administration Rules and Regulations Section I.C.1.g. Regarding Lease Agreements as Residency Supporting Documents

The Mississippi Office of Student Financial Aid requests approval of updates to APA Part 605 – General Administration Rules and Regulations, Section I.C.1.g. 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.

The Board previously approved updates to APA Part 605 in June 2015. The Office is requesting that the Board add residential lease agreements to the list of supporting documents that will be accepted to document Mississippi residency. Lease agreements cannot be accepted as one of the two primary sources of residency documentation required. In the past, however, lease agreements have been accepted by the Office in combination with part-year tax returns to document residency.

The complete APA Part 605 with revisions is included as Exhibit 1. The specific requested revision is as follows:

APA Part 605 – General Administration Rules and Regulations Section I.C.1.g.

- 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.**

Recommendation:

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

2. Review APA Part 605 – General Administration Rules and Regulations Sections I.C.2.c. and II.D.6.b. Regarding GPA Policy and the Submission of Grades and Transcripts.

The Mississippi Office of Student Financial Aid requests guidance regarding the application of transcript and GPA policies outlined in APA Part 605 – General Administration Rules and Regulations.

REGULAR AGENDA ITEMS

GPA requirements differ by program. Statute for most programs consistently requires a cumulative GPA, but the MESH statute requires a cumulative GPA “on all college work attempted.” In the past, the Office attempted to maintain an overall cumulative GPA for all students by combining grades submitted in the term Grade Report, which is submitted electronically by institutions, with transcripts. Currently, the GPA policies are as follows:

APA Part 605 – General Administration Rules and Regulations Section I.C.2.c. -

Official College Transcript(s) - The official college transcript should include all courses attempted, completed and in progress, and the GPA on a 4.0 scale.

Section II.D.6.b.

For continuing college students, the Office accepts the 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.

The complete APA Part 605 – General Administration Rules and Regulations is included as Exhibit 1. Sample Transcripts are included as Exhibit 2.

The existing policies are problematic for several reasons:

1. College transcripts differ.
 - a. Many official college transcripts do not include all courses attempted, completed, and in progress.
 - b. Many official college transcripts do not include an overall cumulative GPA. Rather, the transcript includes only the institutional cumulative GPA.
2. Grades reported in the Grade Report differ from other schools and from the transcript.
 - a. Some institutions do not calculate or report an overall cumulative GPA, while others do. Some institutions calculate an overall cumulative GPA and report it on the Grade Report, but not on the transcript. Some institutions report the overall cumulative GPA on both the transcript and the Grade Report.
 - b. Grades reported in the Grade Report and on the transcript are not always the same, even though both are GPAs calculated by the college. At some institutions, the registrar will report an overall cumulative GPA in the Grade Report, but only the institutional cumulative GPA appears on the transcript. This creates confusion for the student.

REGULAR AGENDA ITEMS

3. While most institutions use grade forgiveness policies, which allow students to repeat courses, the policies vary. Ex: Robert Monk
 - a. Some institutions include both attempts in the cumulative GPA and some do not.
 - b. Some institutions report the repeated course in the Grade Report, while others do not.
 - c. Some institutions do not include the repeated course in the Grade Report, but do include the course on the transcript. This creates confusion for the student.
4. Transfer coursework is treated differently from one institution to another. Ex: Maurice Thornton, Monique Guice, Blair Ilsley, and Leanna Morrow
 - a. Some institutions accept the hours, but not the grades. Therefore, the cumulative GPA calculated by an institution does not include transfer work. This occurs often when a student takes a summer course at a community college to bring up the cumulative GPA, but the attending institution accepts only the hours and not the grades. Ex: Robert Monk.
 - b. Some institutions include the transfer work in the Grade Report, yet not on actual transcripts. This creates confusion for the student.
5. Pass/Fail coursework (or not-for-GPA coursework) is often difficult to decipher as different from failed coursework. Ex: Robert Monk.

Possible Solutions:

1. Require all institutions to report the overall cumulative GPA in the Grade Report and discontinue the acceptance of transcripts. Accept only what is reported by the attending institution in the Grade Report.
 2. Require all institutions to report only semester grades in the Grade Report, and design a computer program to collect semester grades and compile for a true overall cumulative. This would require a great deal of manual data entry initially.
- 3. Approval of APA Part 675 – Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations to Add Residency Deferment Language**

The Mississippi Office of Student Financial Aid requests approval of updates to APA Part 675 – Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations. State law requires the Board to promulgate Rules and Regulations for administering the state-supported Student Financial Aid programs.

The Board previously approved APA Part 675 in March 2015. The residency deferment language was inadvertently omitted from the rules.

REGULAR AGENDA ITEMS

The complete Rules and Regulations with revisions are included as Exhibit 3. The specific requested revision is as follows:

APA Part 675 – Graduate and Professional Degree Forgivable Loan Program (STSC)
Rules and Regulations
Section VI.C.

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.

Recommendation:

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

4. Approval of General Legislation Requests

The Mississippi Office of Student Financial Aid seeks approval to submit two requests for General Legislation for sponsorship and consideration during the 2016 Legislative Session:

1. Reference Title: Southern Regional Education Board Regional Contract Forgivable Loan Program (SREB); authorize Postsecondary Board to promulgate Rules and Regulations of programs

Purpose:

To authorize the MS Postsecondary Education Financial Assistance Board to promulgate Rules and Regulations of the Southern Regional Education Board Regional Contract Forgivable Loan Program (SREB), pursuant to Section 37-135-1.

Reason for Request:

REGULAR AGENDA ITEMS

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 SREB Regional Contract Forgivable Loan Program (SREB) 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 SREB program.

Suggested Legislation:

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

(1) The board is authorized and empowered to operate the following forgivable loan programs of like character, operation and purpose to the foregoing enumerated programs to encourage the participation of eligible worthy persons in courses of instruction in its institutions: Graduate Teacher Forgivable Loan, Counselor and School Administrator Forgivable Loan, Southern Regional Education Board Doctoral Scholars Forgivable Loan, and Veterinary Medicine Minority Forgivable Loan. Similarly, the board is authorized and empowered to promulgate rules and regulations for the Southern Regional Education Board Regional Contract Forgivable Loan Program, created through the regional education compact set forth in Sections 37-135-1.

...

Fiscal Note:

The changes would not carry any additional cost. The changes would decrease the current administrative burden of administering programs through two different boards.

Legislator Involvement/Interest:

Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee

Chairman John Polk, Senate Universities and Colleges Committee

Subject Matter Experts:

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

2. Reference Title: Higher Education Legislative Plan for needy students; revise eligibility rules related to the application deadline dates

Purpose:

To move application deadlines from March 31 for the online application and April 30 for supporting documents to September 15 for the online application and October 15 for supporting documents.

REGULAR AGENDA ITEMS

Reason for Request:

Currently, applications for the HELP grant must be submitted by March 31 each year while MESG and MTAG grants must be submitted by September 15. The earlier deadline inhibits more low-income students in Mississippi from being able to apply for access to financial aid resources. Mississippi should shift the deadline for the HELP grant to match that of MTAG and MESG.

Suggested Legislation:

§37-157-1. Tuition assistance by state; qualifications for tuition assistance
SECTION 1. (1) The tuition at any state institution of higher learning or community/junior college in the state shall be paid by the state on behalf of any student who enrolls in such a school to pursue an academic undergraduate degree, who applies by the published deadline that shall be the same as the deadline set for participation in programs set forth in Sections 37-106-29 and 37-106-31, for the payment thereof, and who meets all of the following qualifications:

...

Fiscal Note:

As demonstrated in the following chart, the state expects to spend \$15.8 million on HELP in 2015-16. Eligibility and acceptance rates are increasing due to other changes. The state expects to spend \$21.2 million on HELP in 2016-17. Based on future year projections, the Mississippi Office of Student Financial Aid estimates a potential annual cost of \$36 million in 2016-17 to enact the recommended changes to the HELP program, which is \$14.8 million more than the current projected cost. The potential cost is based on the assumption that all eligible students take advantage.

	2016-17			2015-2016		
	Estimated Annual Award	Eligible Students	Potential Cost	Estimated Annual Award	Eligible Students	Potential Cost
High School Seniors	\$5,597.32	3,514	\$ 19,671,197	\$5,497.52	3,427	\$ 18,840,628
Community College Students	\$5,597.32	1,445	\$ 8,090,824	\$5,497.52	1,431	\$ 7,867,886
Four-Year College Students	\$5,597.32	1,471	\$ 8,232,485	\$5,497.52	1,427	\$ 7,846,340
Total		6,431	\$ 35,994,507		6,286	\$ 34,554,855
	Estimated Annual Award	Current Projected Awards	Current Projected Cost	Estimated Annual Award	Current Projected Awards	Current Projected Cost
	\$5,597.32	3,787	\$ 21,197,053	\$5,497.52	2,869	\$ 15,772,386
	Estimated Award Increase	Additional Awards	Additional Cost	Estimated Award Increase	Additional Awards	Additional Cost
	\$ 99.80	2,644	\$ 14,797,454	\$ (103.08)	3,417	\$ 18,782,469

REGULAR AGENDA ITEMS

Legislator Involvement/Interest:

Chairman Herb Frierson, House Appropriations Committee

Chairman Nolan Mettetal, House of Representatives Universities and Colleges Committee

Chairman Eugene Clarke, Senate Appropriations Committee

Chairman John Polk, Senate Universities and Colleges Committee

Subject Matter Experts:

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

Recommendation:

Board approval is recommended.

INFORMATION AGENDA ITEMS

5. Update on Old Business

- a. **Approval of Updates to APA Parts 601, 605, and 665:** Updates approved by the Board during the June 2015 meeting were filed with the Secretary of State's Office on July 9, 2015 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. **Approval to Request an Attorney General's Opinion Regarding the Application of Miss. Code Ann. §37-103-7 Regarding Residency Status for Financial Aid Purposes:** A letter requesting an official opinion from the Attorney General of the State of Mississippi regarding the residency question raised during the June 2015 meeting was sent on August 4, 2015. A response was received in the form of an official Opinion, dated August 21. The Opinion is attached as Exhibit 4.
- c. **Expiring One-Year Appointments:** A letter was mailed to Governor Bryant on May 14, 2015 requesting an appointment for the four-year term beginning July 1, 2015 and ending June 30, 2019. The appointment was requested to fill the position of Ms. Sharon Ross, whose one-year term expired in June. Governor Bryant has reappointed Sharon Ross to serve the full four-year term.
- d. **Update on ECS/USA Funds Redesigning State Financial Aid Project:** Education Commission of the States (ECS) and USA Funds held a webcast on April 29, 2015 to announce the launch of their State Aid Redesign Project. In July, ECS and USA Funds issued an invitation for states to request "technical assistance" in designing more effective state aid programs. Mississippi responded to the invitation and has been selected. The Mississippi team selected to participate in the project consists of the following members:
 - Lead: Ms. Jennifer Rogers, Director of Student Financial Aid and Director of the Postsecondary Board
 - Dr. Jim Borsig, Co-Chairman, Mississippi Education Achievement Council and President, Mississippi University for Women
 - Dr. Glenn Boyce, Commissioner of Higher Education
 - Dr. Deborah Gilbert, Interim Executive Director, Mississippi Community College Board
 - Dr. Jesse Smith, Co-Chairman, Mississippi Education Achievement Council and President, Jones County Junior College
 - Dr. Jim Turcotte, Chairman, Mississippi Postsecondary Education Financial Assistance Board and Vice President, Mississippi College

ECS understands that one of MS's most pressing needs is funding. HELP is an effective grant program for low-income students, but it has grown exponentially in recent years, and funding has not kept pace. The state needs help to make the case for increased state funding for student financial aid overall and particularly

INFORMATION AGENDA ITEMS

for need-based grant aid. ECS believes they can provide relevant technical assistance to help us tell our story and make our case for increased funding.

6. Presentation: Financial Aid and College Affordability in Mississippi

Jennifer Rogers, Director of Student Financial Aid and Director of the Mississippi Postsecondary Education Financial Assistance Board, will discuss Mississippi's existing financial aid programs and the role of state financial aid in making college affordable.

7. Presentation: Analysis of Mississippi Grant Programs

Sarah Allin, former Mississippi resident and Harvard University graduate student, will present her analysis of Mississippi's primary grant programs.

8. Presentation: Strategic Plan and Vision

Dr. Jim Turcotte, 2015-16 Chairman of the Mississippi Postsecondary Education Financial Assistance Board, will introduce the process by which the Board may develop a Strategic Plan for its role in guiding the future of state financial aid.

9. Committee and Committee Chair Assignments

With the expansion of the Postsecondary Board in both membership and responsibility, the Board may wish to consider the creation of committees to handle various items of business. Some suggested committees include:

- Education and Communication Committee
- Legislative Affairs Committee
- Rules and Regulations Committee

10. Upcoming Meeting Dates

December 7, 2015

March 21, 2016

June 20, 2016

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 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.

g)(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. 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) - The official college transcript should include all courses attempted, completed and in progress, and the 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.
3. Documentation of Financial Need - For some programs, the Office will collect documents to determine a student's financial need.
- 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.
4. 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.

5. 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.
 6. 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.
 7. 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.
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 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:
 - (a) Twelve (12) 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 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 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:**

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, the student should have the high school or college submit an official updated 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 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.
 - b) The written appeal should be accompanied by appropriate supporting documentation and should be mailed to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson, MS 39211.
 - c) The written appeal along with supporting documentation is reviewed by the Director to ensure that the issue may be considered for appeal.
 - d) The Director presents the written appeal, supporting documentation, and any other necessary documentation/data related to the student's file to the Appeals Committee.
 - e) The Appeals Committee reviews information. The Committee may request additional information from the student and/or other parties.
 - f) The Appeals Committee issues a decision. The Committee's decision is final.
 - g) The decision is delivered in writing to the student and a copy is kept for the student's file.

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

II. 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 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 applicants who wish to accept a loan/scholarship 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 applicants who wish to accept a loan/scholarship 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 award offer should notify the Office in writing of that decision.

C. Award Offer Process for Gear Up Mississippi Scholarships

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.

III. 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

Exhibit 1

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.

Page 1 of 2

Student ID: 882802
Student Name: [REDACTED]
Student Address: 104 Acquisition Place
Richland, SC 29902-3398
Enrollment Status: [REDACTED]

Enrollment Date: 2013-07-28

Program: [REDACTED]
Academic Program History: [REDACTED]
2013-12-15 : Withdrawal (Incomplete) 25.00%

Registration: Northwest Mississippi
Accepted hours: 64.0 Expected hours: 61.8 CUM: 2.60
Cumulative Transfer Hours: 64.8 Accepted hours: 61.8 CUM: 2.60
Only the transferable accepted hours will be applied to the semester
in which the result was received.

Registration of Undergraduate Award
Period: 2013-2014

Course	Section	Prerequisites	Attempted	Grade	Points
CRJ 100	000	Orientation	1.00	1.00 F	0.00
CRJ 200	000	Introduction to Criminal Justice	3.00	3.00 A	9.00
CRJ 205	000	With Competing	3.00	3.00 A	9.00
CRJ 206	000	Police in America	3.00	3.00 A	9.00
CRJ 210	000	Principles of Law	3.00	3.00 A	9.00
CRJ 211	000	Principles of Law	3.00	3.00 A	9.00
CRJ 212	000	Principles of Law	3.00	3.00 A	9.00
CRJ 213	000	Principles of Law	3.00	3.00 A	9.00
CRJ 214	000	Principles of Law	3.00	3.00 A	9.00
CRJ 215	000	Principles of Law	3.00	3.00 A	9.00
CRJ 216	000	Principles of Law	3.00	3.00 A	9.00
CRJ 217	000	Principles of Law	3.00	3.00 A	9.00
CRJ 218	000	Principles of Law	3.00	3.00 A	9.00
CRJ 219	000	Principles of Law	3.00	3.00 A	9.00
CRJ 220	000	Principles of Law	3.00	3.00 A	9.00
CRJ 221	000	Principles of Law	3.00	3.00 A	9.00
CRJ 222	000	Principles of Law	3.00	3.00 A	9.00
CRJ 223	000	Principles of Law	3.00	3.00 A	9.00
CRJ 224	000	Principles of Law	3.00	3.00 A	9.00
CRJ 225	000	Principles of Law	3.00	3.00 A	9.00
CRJ 226	000	Principles of Law	3.00	3.00 A	9.00
CRJ 227	000	Principles of Law	3.00	3.00 A	9.00
CRJ 228	000	Principles of Law	3.00	3.00 A	9.00
CRJ 229	000	Principles of Law	3.00	3.00 A	9.00
CRJ 230	000	Principles of Law	3.00	3.00 A	9.00
CRJ 231	000	Principles of Law	3.00	3.00 A	9.00
CRJ 232	000	Principles of Law	3.00	3.00 A	9.00
CRJ 233	000	Principles of Law	3.00	3.00 A	9.00
CRJ 234	000	Principles of Law	3.00	3.00 A	9.00
CRJ 235	000	Principles of Law	3.00	3.00 A	9.00
CRJ 236	000	Principles of Law	3.00	3.00 A	9.00
CRJ 237	000	Principles of Law	3.00	3.00 A	9.00
CRJ 238	000	Principles of Law	3.00	3.00 A	9.00
CRJ 239	000	Principles of Law	3.00	3.00 A	9.00
CRJ 240	000	Principles of Law	3.00	3.00 A	9.00
CRJ 241	000	Principles of Law	3.00	3.00 A	9.00
CRJ 242	000	Principles of Law	3.00	3.00 A	9.00
CRJ 243	000	Principles of Law	3.00	3.00 A	9.00
CRJ 244	000	Principles of Law	3.00	3.00 A	9.00
CRJ 245	000	Principles of Law	3.00	3.00 A	9.00
CRJ 246	000	Principles of Law	3.00	3.00 A	9.00
CRJ 247	000	Principles of Law	3.00	3.00 A	9.00
CRJ 248	000	Principles of Law	3.00	3.00 A	9.00
CRJ 249	000	Principles of Law	3.00	3.00 A	9.00
CRJ 250	000	Principles of Law	3.00	3.00 A	9.00
CRJ 251	000	Principles of Law	3.00	3.00 A	9.00
CRJ 252	000	Principles of Law	3.00	3.00 A	9.00
CRJ 253	000	Principles of Law	3.00	3.00 A	9.00
CRJ 254	000	Principles of Law	3.00	3.00 A	9.00
CRJ 255	000	Principles of Law	3.00	3.00 A	9.00
CRJ 256	000	Principles of Law	3.00	3.00 A	9.00
CRJ 257	000	Principles of Law	3.00	3.00 A	9.00
CRJ 258	000	Principles of Law	3.00	3.00 A	9.00
CRJ 259	000	Principles of Law	3.00	3.00 A	9.00
CRJ 260	000	Principles of Law	3.00	3.00 A	9.00
CRJ 261	000	Principles of Law	3.00	3.00 A	9.00
CRJ 262	000	Principles of Law	3.00	3.00 A	9.00
CRJ 263	000	Principles of Law	3.00	3.00 A	9.00
CRJ 264	000	Principles of Law	3.00	3.00 A	9.00
CRJ 265	000	Principles of Law	3.00	3.00 A	9.00
CRJ 266	000	Principles of Law	3.00	3.00 A	9.00
CRJ 267	000	Principles of Law	3.00	3.00 A	9.00
CRJ 268	000	Principles of Law	3.00	3.00 A	9.00
CRJ 269	000	Principles of Law	3.00	3.00 A	9.00
CRJ 270	000	Principles of Law	3.00	3.00 A	9.00
CRJ 271	000	Principles of Law	3.00	3.00 A	9.00
CRJ 272	000	Principles of Law	3.00	3.00 A	9.00
CRJ 273	000	Principles of Law	3.00	3.00 A	9.00
CRJ 274	000	Principles of Law	3.00	3.00 A	9.00
CRJ 275	000	Principles of Law	3.00	3.00 A	9.00
CRJ 276	000	Principles of Law	3.00	3.00 A	9.00
CRJ 277	000	Principles of Law	3.00	3.00 A	9.00
CRJ 278	000	Principles of Law	3.00	3.00 A	9.00
CRJ 279	000	Principles of Law	3.00	3.00 A	9.00
CRJ 280	000	Principles of Law	3.00	3.00 A	9.00
CRJ 281	000	Principles of Law	3.00	3.00 A	9.00
CRJ 282	000	Principles of Law	3.00	3.00 A	9.00
CRJ 283	000	Principles of Law	3.00	3.00 A	9.00
CRJ 284	000	Principles of Law	3.00	3.00 A	9.00
CRJ 285	000	Principles of Law	3.00	3.00 A	9.00
CRJ 286	000	Principles of Law	3.00	3.00 A	9.00
CRJ 287	000	Principles of Law	3.00	3.00 A	9.00
CRJ 288	000	Principles of Law	3.00	3.00 A	9.00
CRJ 289	000	Principles of Law	3.00	3.00 A	9.00
CRJ 290	000	Principles of Law	3.00	3.00 A	9.00
CRJ 291	000	Principles of Law	3.00	3.00 A	9.00
CRJ 292	000	Principles of Law	3.00	3.00 A	9.00
CRJ 293	000	Principles of Law	3.00	3.00 A	9.00
CRJ 294	000	Principles of Law	3.00	3.00 A	9.00
CRJ 295	000	Principles of Law	3.00	3.00 A	9.00
CRJ 296	000	Principles of Law	3.00	3.00 A	9.00
CRJ 297	000	Principles of Law	3.00	3.00 A	9.00
CRJ 298	000	Principles of Law	3.00	3.00 A	9.00
CRJ 299	000	Principles of Law	3.00	3.00 A	9.00
CRJ 300	000	Principles of Law	3.00	3.00 A	9.00

RECEIVED
MISSISSIPPI STATE UNIVERSITY
FINANCIAL AID

WATS?

The information provided is subject to the Family Educational Rights and Privacy Act of 1974, as amended. This record is maintained for official use only and may not be released or be accessed by outside agencies or third parties without the written consent of the institution.

305324

MAIN WINDOW

SFATGPA

Mississippi Student Financial Aid

26-AUG-2015

09:02:11

Id:

Thornton II, Maurice G.

Term Grade Block

Term	Level	Earned	Attempt	Quality	Pass/Fail	Sem/Tot GPA	COOP
201505	UG	16	15	45	1	3	
Total		123	136	372		2.7353	

Inst:

002441

University of Southern Mississippi

Tracking

Rollback

Save

Exit

Official Transcript

306603

Name : **Honaique Gailce**
 Student ID : **052629**
 Address : **151 Grande View Dr Lve Apt 135**
Blount, MS 39331-6750
United States

The educational record is subject to the Family Educational Rights and Privacy Act of 1974, as amended. This record is furnished for official use only and may not be released to or accessed by outside agencies or third parties without the written consent of the student concerned.

Print Date : **2015-08-06**
 Program : **Public Health**
 2015-05-26 : **Public Health (with Pst) MS Major**

----- Transfer Credit -----

Institution : **Jordan Valley College**
 Attempted hours : **63.0** Earned hours : **63.0** GPA : **3.53**
 Institution : **Saddleback College**
 Attempted hours : **3.0** Earned hours : **3.0** GPA : **4.00**
 Institution : **Mississippi Gulf Coast CC-Park**
 Attempted hours : **34.0** Earned hours : **34.0** GPA : **2.41**
 Cumulative Transfer Hours : **120.0** Earned hours : **120.0** GPA : **2.93**

Only the transferable earned hours will be applied to the semester in which the credit was received.

----- Beginning of Undergraduate Record -----
 Spring 2014-2015

Course : **300 Intro To Pst Acc**
 DPH : **321 Community Health**
 DPH : **436 Nutrition Rth Prmo**
 DPH : **203 World Literature**
 CR : **100 Orientation**
 TERM GPA : **3.250** TERM TOTALS : **12.00** 12.00
 CUM GPA : **3.250** CUM TOTALS : **12.00** 120.00

----- Summer 2014-2015 -----

Course : **101 Personal Wellness**
 DPH : **102 Composition Two**
 DPH : **101 College Algebra**
 DPH : **200 Pstn Of Nutrition**
 TERM GPA : **3.250** TERM TOTALS : **12.00** 12.00
 CUM GPA : **3.250** CUM TOTALS : **24.00** 132.00

----- Fall 2015-2016 -----

Course : **306 Intro Public Health**
 DPH : **432 Drugs & Public Pstn**
 TERM GPA : **3.00** TERM TOTALS : **3.00** 3.00
 CUM GPA : **3.00** CUM TOTALS : **27.00** 135.00

DPH : **425 Health Administration**
 DPH : **426 Health Care Org**
 ECO : **201 Pstn Of Nutrition**
 TERM GPA : **0.000** TERM TOTALS : **0.00** 0.00
 CUM GPA : **3.250** CUM TOTALS : **24.00** 131.00

----- Undergraduate Career Transcript Summary -----
 Overall UGR Hours (Forward GPA + Not Forward GPA)

Total UGR Attempted Hours : **24.00**
 Total UGR Earned Hours : **24.00**
 Total UGR Quality Points : **1.00**
 Cumulative UGR GPA : **3.250**

RECEIVED
 AUG 10 2015
 MISSISSIPPI STATE UNIVERSITY
 FINANCIAL AID

Exhibit 2

AN OFFICIAL SIGNATURE IS WHITE ON A GRAY BACKGROUND. REJECT DOCUMENT IF SIGNATURE BELOW IS DISTORTED.

This officially sealed and signed transcript is printed on safety paper with the name of the university printed in white across the face of the document. A raised seal is not required. When photocopied a security statement containing the name of the institution should appear. A BLACK ON WHITE COPY SHOULD NOT BE ACCEPTED.

Gregory W. Pierce, University Registrar



Name : Blake, Ilsey
 Student ID: 797537
 Address : 2252 Beach Drive Villa 1003
 Gulfport, MS 39507-1667
 United States

The educational record is subject to the Family Educational Rights and Privacy Act of 1974, as amended. This record is not to be released to or accessed by outside agencies or third parties without the written consent of the student concerned.

Print Date : 2015-08-04

Program : Undergraduate Program
 2013-01-07 : Non-Degree Undergraduate Major

	Toward GPA	Not Toward GPA	Total
Total USM Attempted Hours:	10.00	0.00	10.00
Total USM Earned Hours:	10.00	0.00	10.00
Total USM Quality Points:			37.000
Cumulative USM GPA:			3.700

Intention: University of Alabama External Year: 2014

Attempted hours: 115.0 Earned hours: 115.0 GPA: 3.51

Cumulative Transfer Hours Attempted hours: 115.0 Earned hours: 115.0 GPA: 3.51

Only the transferable earned hours will be applied to the semester in which the credit was received.

Beginning of Undergraduate Record

Course	Description	Attempted	Earned Grade	Points
PHY 112	General Physics II	3.00	3.00 A	12.000
PHY 112L	Gen Phys II Lab	1.00	1.00 A	4.000
TERM GPA :		4.00	4.00	16.000
CUM GPA :		4.00	4.00	16.000

Summer 2014-2015

Course	Description	Attempted	Earned Grade	Points
BSC 305	Evolution	3.00	3.00 B	9.000
BSC 340	Introductory Ecology	3.00	3.00 A	12.000
TERM GPA :		6.00	6.00	21.000
CUM GPA :		10.00	10.00	37.000

Fall 2015-2016

Course	Description	Attempted	Earned Grade	Points
BSC 250	Human Anatomy I	3.00	3.00 IN PROGRESS	
BSC 250L	Human Anatomy Lab	1.00	1.00 IN PROGRESS	
BSC 360	Cell Biology	3.00	3.00 IN PROGRESS	
TERM GPA :		0.00	0.00	0.000
CUM GPA :		10.00	10.00	37.000

Undergraduate Career Transcript Summary

Overall USM Hours (Toward GPA + Not Toward GPA)

AN OFFICIAL SIGNATURE IS WHITE ON A GRAY BACKGROUND

REJECT DOCUMENT IF SIGNATURE BELOW IS DISTORTED

This officially sealed and signed transcript is printed on safety paper with the name of the university printed in white across the face of the document. A raised seal is not required. When photocopied a security statement containing the name of the institution should appear. A BLACK ON WHITE COPY SHOULD NOT BE ACCEPTED.

GROOVY W. PIERCE, University Registrar



Name : Leana Morrow
Student ID: 905908
SSN : [REDACTED]-0566
Address : 223 Morrow Road
Purvis, MS 39475-5322
United States

The educational record is subject to the Family Educational Rights and Privacy Act of 1974, as amended. This record is furnished for official use only and may not be released to or accessed by outside agencies or third parties without the written consent of the student concerned.

[illegible]

MAIN_WINDOW

SFATGPA Mississippi Student Financial Aid 08-SEP-2015 10:20:09

Id: [REDACTED] Morrow, Leanna J.

Term Grade Block

Term	Level	Earned	Attempt	Quality	Pass/Fail	Sem/Tot GPA	COOP
2015 05	JR	19	12	45	1	3.75	
Total		39	33	113		3.125	

reported to us via grade file

Inst: 002441 University of Southern Mississippi

Tracking Rollback Save Exit

Forms

Don't capture this window. Don't move or occlude window until done.

OK Cancel

Meg Harris

From: SFA
Sent: Tuesday, August 11, 2015 9:24 AM
To: Meg Harris
Subject: FW: Application update for Robert Landon Monk
Attachments: 20150810145435.pdf

From: Dana Monk [<mailto:dana@prvepa.com>]
Sent: Monday, August 10, 2015 3:56 PM
To: SFA
Subject: Application update for Robert Landon Monk

Attached is an official transcript showing where I took 4 classes during the Summer semester of 2015 at Jones County Junior College.

I am requesting that you review my previous application for MTAG to see if I may qualify for this financial aid.

Thank you for your consideration.

Dana Monk
Pearl River Valley EPA
P. O. Box 1217
Columbia, MS 39429
601-731-7702
dmonk@prvepa.com

Page 1 of 2

Name : Robert Munk
 Standard ID : 023807
 SSN : ██████████-1945
 Birthdate : 1995-08-18
 Sex : Male

Exhibi 2-50

File Date : 2015-08-06

2014-05-23 High school in place

Englishing of Academic Integrity

Feb 29

Year	English Competence I	English Competence II
2000	1123	2,160
2001	1,060	2,160
2002	1,060	2,160
2003	1,060	2,160
2004	1,060	2,160
2005	1,060	2,160
2006	1,060	2,160
2007	1,060	2,160
2008	1,060	2,160
2009	1,060	2,160
2010	1,060	2,160
2011	1,060	2,160
2012	1,060	2,160
2013	1,060	2,160
2014	1,060	2,160
2015	1,060	2,160
2016	1,060	2,160
2017	1,060	2,160
2018	1,060	2,160
2019	1,060	2,160
2020	1,060	2,160
2021	1,060	2,160
2022	1,060	2,160
2023	1,060	2,160
2024	1,060	2,160
2025	1,060	2,160
2026	1,060	2,160
2027	1,060	2,160
2028	1,060	2,160
2029	1,060	2,160
2030	1,060	2,160

MIS 1113 Eastern Civilization I 3.00 8.00 F
 1 noc fac CPA

DATE	ITEMS	AMOUNT	BALANCE
12/1	12/1	1.00	0.00
Course Fee (12/1) 1.00			

Internally in Algebra

UNIT	DESCRIPTION	1975	1976
1000	UNIT 1000	1.00	1.00
1001	UNIT 1001	1.00	1.00
1002	UNIT 1002	1.00	1.00
1003	UNIT 1003	1.00	1.00
1004	UNIT 1004	1.00	1.00
1005	UNIT 1005	1.00	1.00
1006	UNIT 1006	1.00	1.00
1007	UNIT 1007	1.00	1.00
1008	UNIT 1008	1.00	1.00
1009	UNIT 1009	1.00	1.00
1010	UNIT 1010	1.00	1.00
1011	UNIT 1011	1.00	1.00
1012	UNIT 1012	1.00	1.00
1013	UNIT 1013	1.00	1.00
1014	UNIT 1014	1.00	1.00
1015	UNIT 1015	1.00	1.00
1016	UNIT 1016	1.00	1.00
1017	UNIT 1017	1.00	1.00
1018	UNIT 1018	1.00	1.00
1019	UNIT 1019	1.00	1.00
1020	UNIT 1020	1.00	1.00
1021	UNIT 1021	1.00	1.00
1022	UNIT 1022	1.00	1.00
1023	UNIT 1023	1.00	1.00
1024	UNIT 1024	1.00	1.00
1025	UNIT 1025	1.00	1.00
1026	UNIT 1026	1.00	1.00
1027	UNIT 1027	1.00	1.00
1028	UNIT 1028	1.00	1.00
1029	UNIT 1029	1.00	1.00
1030	UNIT 1030	1.00	1.00
1031	UNIT 1031	1.00	1.00
1032	UNIT 1032	1.00	1.00
1033	UNIT 1033	1.00	1.00
1034	UNIT 1034	1.00	1.00
1035	UNIT 1035	1.00	1.00
1036	UNIT 1036	1.00	1.00
1037	UNIT 1037	1.00	1.00
1038	UNIT 1038	1.00	1.00
1039	UNIT 1039	1.00	1.00
1040	UNIT 1040	1.00	1.00
1041	UNIT 1041	1.00	1.00
1042	UNIT 1042	1.00	1.00
1043	UNIT 1043	1.00	1.00
1044	UNIT 1044	1.00	1.00
1045	UNIT 1045	1.00	1.00
1046	UNIT 1046	1.00	1.00
1047	UNIT 1047	1.00	1.00
1048	UNIT 1048	1.00	1.00
1049	UNIT 1049	1.00	1.00
1050	UNIT 1050	1.00	1.00
1051	UNIT 1051	1.00	1.00
1052	UNIT 1052	1.00	1.00
1053	UNIT 1053	1.00	1.00
1054	UNIT 1054	1.00	1.00
1055	UNIT 1055	1.00	1.00
1056	UNIT 1056	1.00	1.00
1057	UNIT 1057	1.00	1.00
1058	UNIT 1058	1.00	1.00
1059	UNIT 1059	1.00	1.00
1060	UNIT 1060	1.00	1.00
1061	UNIT 1061	1.00	1.00
1062	UNIT 1062	1.00	1.00
1063	UNIT 1063	1.00	1.00
1064	UNIT 1064	1.00	1.00
1065	UNIT 1065	1.00	1.00
1066	UNIT 1066	1.00	1.00
1067	UNIT 1067	1.00	1.00
1068	UNIT 1068	1.00	1.00
1069	UNIT 1069	1.00	1.00
1070	UNIT 1070	1.00	1.00
1071	UNIT 1071	1.00	1.00
1072	UNIT 1072	1.00	1.00
1073	UNIT 1073	1.00	1.00
1074	UNIT 1074	1.00	1.00
1075	UNIT 1075	1.00	1.00
1076	UNIT 1076	1.00	1.00
1077	UNIT 1077	1.00	1.00
1078	UNIT 1078	1.00	1.00
1079	UNIT 1079	1.00	1.00
1080	UNIT 1080	1.00	1.00
1081	UNIT 1081	1.00	1.00
1082	UNIT 1082	1.00	1.00

Model	Chairs	Price
1212	2,06	2.00 A
1213	2,06	2.00 A
1214	2,06	2.00 A

2012

12

THE UNIVERSITY OF CHICAGO

Department of the Interior
Bureau of Land Management
Washington, D.C. 20246

Doc	1113	English Composition I	3.00	0.00
Required				

Year	Production	Value
1954	1,000	0.00
1955	1,000	0.00
1956	1,000	0.00
1957	1,000	0.00
1958	1,000	0.00
1959	1,000	0.00
1960	1,000	0.00
1961	1,000	0.00
1962	1,000	0.00
1963	1,000	0.00
1964	1,000	0.00
1965	1,000	0.00
1966	1,000	0.00
1967	1,000	0.00
1968	1,000	0.00
1969	1,000	0.00
1970	1,000	0.00
1971	1,000	0.00
1972	1,000	0.00
1973	1,000	0.00
1974	1,000	0.00
1975	1,000	0.00
1976	1,000	0.00
1977	1,000	0.00
1978	1,000	0.00
1979	1,000	0.00
1980	1,000	0.00
1981	1,000	0.00
1982	1,000	0.00
1983	1,000	0.00
1984	1,000	0.00
1985	1,000	0.00
1986	1,000	0.00
1987	1,000	0.00
1988	1,000	0.00
1989	1,000	0.00
1990	1,000	0.00
1991	1,000	0.00
1992	1,000	0.00
1993	1,000	0.00
1994	1,000	0.00
1995	1,000	0.00
1996	1,000	0.00
1997	1,000	0.00
1998	1,000	0.00
1999	1,000	0.00
2000	1,000	0.00
2001	1,000	0.00
2002	1,000	0.00
2003	1,000	0.00
2004	1,000	0.00
2005	1,000	0.00
2006	1,000	0.00
2007	1,000	0.00
2008	1,000	0.00
2009	1,000	0.00
2010	1,000	0.00
2011	1,000	0.00
2012	1,000	0.00
2013	1,000	0.00
2014	1,000	0.00
2015	1,000	0.00
2016	1,000	0.00
2017	1,000	0.00
2018	1,000	0.00
2019	1,000	0.00
2020	1,000	0.00
2021	1,000	0.00
2022	1,000	0.00
2023	1,000	0.00
2024	1,000	0.00
2025	1,000	0.00
2026	1,000	0.00
2027	1,000	0.00
2028	1,000	0.00
2029	1,000	0.00
2030	1,000	0.00
2031	1,000	0.00
2032	1,000	0.00
2033	1,000	0.00
2034	1,000	0.00
2035	1,000	0.00
2036	1,000	0.00
2037	1,000	0.00
2038	1,000	0.00
2039	1,000	0.00
2040	1,000	0.00
2041	1,000	0.00
2042	1,000	0.00
2043	1,000	0.00
2044	1,000	0.00
2045	1,000	0.00
2046	1,000	0.00
2047	1,000	0.00
2048	1,000	0.00
2049	1,000	0.00
2050	1,000	0.00
2051	1,000	0.00
2052	1,000	0.00
2053	1,000	0.00
2054	1,000	0.00
2055	1,000	0.00
2056	1,000	0.00
2057	1,000	0.00
2058	1,000	0.00
2059	1,000	0.00
2060	1,000	0.00

Item	Quantity	Unit Price	Total Price
1.000	1.000	0,000	0,000
2.000	2.000	0,000	0,000
3.000	3.000	0,000	0,000
4.000	4.000	0,000	0,000
5.000	5.000	0,000	0,000
6.000	6.000	0,000	0,000
7.000	7.000	0,000	0,000
8.000	8.000	0,000	0,000
9.000	9.000	0,000	0,000
10.000	10.000	0,000	0,000
11.000	11.000	0,000	0,000
12.000	12.000	0,000	0,000
13.000	13.000	0,000	0,000
14.000	14.000	0,000	0,000
15.000	15.000	0,000	0,000
16.000	16.000	0,000	0,000
17.000	17.000	0,000	0,000
18.000	18.000	0,000	0,000
19.000	19.000	0,000	0,000
20.000	20.000	0,000	0,000
21.000	21.000	0,000	0,000
22.000	22.000	0,000	0,000
23.000	23.000	0,000	0,000
24.000	24.000	0,000	0,000
25.000	25.000	0,000	0,000
26.000	26.000	0,000	0,000
27.000	27.000	0,000	0,000
28.000	28.000	0,000	0,000
29.000	29.000	0,000	0,000
30.000	30.000	0,000	0,000
31.000	31.000	0,000	0,000
32.000	32.000	0,000	0,000
33.000	33.000	0,000	0,000
34.000	34.000	0,000	0,000
35.000	35.000	0,000	0,000
36.000	36.000	0,000	0,000
37.000	37.000	0,000	0,000
38.000	38.000	0,000	0,000
39.000	39.000	0,000	0,000
40.000	40.000	0,000	0,000
41.000	41.000	0,000	0,000
42.000	42.000	0,000	0,000
43.000	43.000	0,000	0,000
44.000	44.000	0,000	0,000
45.000	45.000	0,000	0,000
46.000	46.000	0,000	0,000
47.000	47.000	0,000	0,000
48.000	48.000	0,000	0,000
49.000	49.000	0,000	0,000
50.000	50.000	0,000	0,000
51.000	51.000	0,000	0,000
52.000	52.000	0,000	0,000
53.000	53.000	0,000	0,000
54.000	54.000	0,000	0,000
55.000	55.000	0,000	0,000
56.000	56.000	0,000	0,000
57.000	57.000	0,000	0,000
58.000	58.000	0,000	0,000
59.000	59.000	0,000	0,000
60.000	60.000	0,000	0,000
61.000	61.000	0,000	0,000
62.000	62.000	0,000	0,000
63.000	63.000	0,000	0,000
64.000	64.000	0,000	0,000
65.000	65.000	0,000	0,000
66.000	66.000	0,000	0,000
67.000	67.000	0,000	0,000
68.000	68.000	0,000	0,000
69.000	69.000	0,000	0,000
70.000	70.000	0,000	0,000
71.000	71.000	0,000	0,000
72.000	72.000	0,000	0,000
73.000	73.000	0,000	0,000
74.000	74.000	0,000	0,000
75.000	75.000	0,000	0,000
76.000	76.000	0,000	0,000
77.000	77.000	0,000	0,000

Prepared : Neg for CIA

The effect of summarizing dates and names is not good. When I have found a letter or manuscript containing the names of the individuals involved, I have not been able to find any other references to them. This is a serious problem. I have not been able to find any other references to them. This is a serious problem. I have not been able to find any other references to them. This is a serious problem.

Rock Hammer, Key West



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 from the school/college/university last attended by the document deadline of April 30. The transcript 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.

C.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.

D.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.

STATE OF MISSISSIPPI



JIM HOOD
ATTORNEY GENERAL

OPINIONS
DIVISION

August 21, 2015

Jennifer Rogers
Director of Student Financial Aid
Director, Mississippi Postsecondary Education Financial Assistance Board
3825 Ridgewood Road
Jackson, MS 39211-6453

Re: Request for Official Opinion/Residency Status of Certain Students for State Financial Aid

Dear Ms. Rogers,

Attorney General Jim Hood is in receipt of your opinion request and has assigned it to me for research and response.

Issue Presented

Your letter asks whether a contradiction exists between Miss. Code Ann. Section 37-103-7 (legal residence of minor students for purposes of attendance at universities and community colleges) and Miss. Code Ann. Section 37-103-11 (effect of removal of parents from state) when it comes to determining residency status of certain students for state financial aid purposes. Specifically, you ask whether or not a student maintains resident status and, therefore, continues to be eligible for state financial aid if the minor student attended all four years of high school in Mississippi but the student's parents move out of state either after the student's high school graduation or while the student is in college.

Discussion and Legal Analysis

The Mississippi Postsecondary Education Financial Assistance Board (Board) is charged with implementing the State's financial aid programs found in the Post-Secondary Education Financial Assistance Law, Miss Code Ann. Sections 37-106-1, *et seq.* (Act). The definition section of this Act states:

"Resident," "resident status" or "residency" shall be defined and determined in the same manner as resident status for tuition purposes as set forth in Sections 37-103-1 through 37-103-29, with the exception of Section 37-103-17. Unless

Jennifer Rogers
August 21, 2015
Page 2

excepted by the rules of a given program, an applicant must be a Mississippi resident to qualify for financial assistance under this chapter. Miss. Code Ann. Section 37-106-5(1)(g).

For purposes of determining financial aid eligibility, the Board must refer to the Mississippi Code sections defining residence status for in-state tuition eligibility (Sections 37-103-1 through 37-103-29). Regarding legal residence of minors, Miss. Code Ann. Section 37-103-7 states:

For purposes of determining whether a person pays out-of-state or in-state tuition for attendance at universities and community and junior colleges, the residence of a person less than twenty-one (21) years of age 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 minor to one (1) parent, the residence of the minor is that of the parent who was granted custody by the court. If both parents are dead, the residence of the minor is that of the last surviving parent at the time of that parent's death, unless the minor lives with a general guardian duly appointed by a proper court of Mississippi, in which case his residence becomes that of the guardian. A student residing within the State of Mississippi who, upon registration at a Mississippi institution of higher learning or community college, presents a transcript demonstrating graduation from a Mississippi secondary school and who has been a secondary school student in Mississippi for not less than the final four (4) years of secondary school attendance shall not be required to pay out-of-state tuition. This section shall not apply to the residence of a person as it relates to residency for voter registration or voting. (emphasis added).

Section 37-103-11 of the Mississippi Code states:

If the parents of a minor who is enrolled as a student in a junior college or in an institution of higher learning move their legal residence from the State of Mississippi, the minor shall be immediately classified as a nonresident student.

Of significance is that Section 37-103-7 does not state that a student who graduates after attending a Mississippi high school for four years will be considered a resident. It states only that the student in such a situation "shall not be required to pay out-of-state tuition." Section 37-103-11 clearly states that if the parents of a minor student enrolled in a community college or university move their residence from this State, then the minor must be immediately classified as a nonresident student. When statutes deal with the same subject matter there must be applied the well-established rule that statutes in *pari materia*, although in apparent conflict, should, so far as reasonably possible, be construed in harmony with each other so as to give force and effect to each. *Greaves v. Hinds County*, 166 Miss. 89, 145 So. 900 (1933). See also *Atwood Chevrolet-Olds, Inc. v. Aberdeen Municipal School District*, 431 So. 2d 926 (1983).

Jennifer Rogers
August 21, 2015
Page 3

Conclusion

It is our opinion that a student in the position you describe would be a nonresident pursuant to Section 37-103-11 who would not be required to pay out-of-state tuition pursuant to Section 37-103-7. Unless excepted by the rules of a specific financial aid program, a student must be a Mississippi resident to qualify for financial assistance under the Act (see Miss. Code Ann. Section 37-106-5(1)(g)). Pursuant to Section 37-103-11, the minor student becomes a nonresident when the parents move their legal residence from the State of Mississippi. As a result, such student would not be eligible for State aid, unless the particular program allows nonresidents and residents alike to be eligible for the financial assistance.

Sincerely,

JIM HOOD, ATTORNEY GENERAL

By:



Chuck Rubisoff
Assistant Attorney General

OFFICIAL OPINION