

MINUTES

Mississippi Postsecondary Education Financial Assistance Board

3825 Ridgewood Road
Jackson, MS 39211

September 21, 2015
10:00 a.m.

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CALL TO ORDER

BE IT REMEMBERED, that the Mississippi Postsecondary Education Financial Assistance Board held its regular quarterly meeting on Monday, September 21, 2015 at 10:00 a.m. Members of the media and public were invited to attend the meeting in Room 432 of the Education and Research Center, 3825 Ridgewood Road, Jackson, Mississippi, 39211.

The following Board members were in attendance:

- Ben Burnett, MAICU appointee
- Lee Bush, MCCB appointee
- Mack Grubbs, Lt. Governor's appointee
- Cynthia Melvin, MAICU appointee
- Sharon Ross, Governor's appointee
- C.D. Smith, IHL Board appointee
- Jim Turcotte, Governor's appointee

The following members participated via teleconference:

- Al Rankins, IHL Institutional appointee
- Bob Walker, MCCB Institutional appointee

Also in attendance were:

- Stephanie Ganucheau, 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
- Apryll Washington, Program Administrator
- Sarah Allin, Consultant, Fellow, Government Performance Lab, Harvard Kennedy School of Government
- Carrie Cooper, Director of Financial Aid, University of Mississippi Medical Center

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

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On motion by Mr. Smith, seconded by Ms. Grubbs, all Board Members legally present and participating voted unanimously to approve the Minutes of the regular meeting held on June 15, 2015.

INTRODUCTIONS

Sarah Allin and Carrie Cooper were introduced.

REGULAR AGENDA ITEMS

On motion by Mr. Bush, seconded by Mr. Grubbs, all Board Members legally present and participating voted unanimously to approve Regular Agenda Item 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.

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.

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- (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.

On motion by Mr. Bush, seconded by Mr. Smith, all Board Members legally present and participating voted unanimously to accept solution #1 proposed in Regular Agenda Item 2, beginning with submission of the Spring 2016 grades. The Board requested that the Office submit any proposed policy changes for consideration during the next quarterly meeting.

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.

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.

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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.
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.

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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.

On motion by Mr. Smith, seconded by Dr. Burnett, all Board Members legally present and participating voted unanimously to approve Regular Agenda Item 3: Approval of APA Part 675 – Graduate and Professional Degree Forgivable Loan Program (STSC) Rules and Regulations to Add Residency Deferment Language.

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.

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.

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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.

On motion by Mr. Grubbs, seconded by Dr. Burnett, all Board Members legally present and participating voted unanimously to approve Regular Agenda Item 4: Approval of General Legislation Requests.

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:

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.

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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.

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.

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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 spent 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

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

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Subject Matter Experts:

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

Recommendation:

Board approval is recommended.

INFORMATION AGENDA ITEMS

The Board received an update from Jennifer Rogers on Old Business.

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

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- 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 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.

Jennifer Rogers presented information on affordability and role of student financial aid in Mississippi.

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.

Sarah Allin presented findings from her study of Mississippi's three primary grant programs.

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.

Dr. Jim Turcotte discussed the direction of the Board and the need for committees.

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.

Dr. Jim Turcotte indicated that he would provide additional information related to committees via email correspondence prior to the next quarterly meeting.

9. Committee and Committee Chair Assignments

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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

The Board accepted the upcoming meeting dates.

10. Upcoming Meeting Dates

December 7, 2015

March 21, 2016

June 20, 2016

ADDITIONAL AGENDA ITEMS IF NECESSARY

The Board did not consider any additional agenda items.

OTHER BUSINESS/ANNOUNCEMENTS

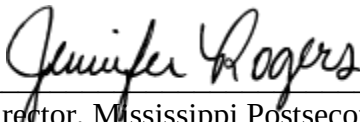
The Board did not consider any other business.

EXECUTIVE SESSION IF DETERMINED NECESSARY

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

ADJOURNMENT

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



Director, Mississippi Postsecondary Education Financial
Assistance Board