

Critical Needs Alternate Route Teacher Loan/Scholarship Program (CNAR)

Entrance Counseling

The Mississippi Office of Student Financial Aid is pleased to know of your interest in teaching Mississippians in a critical shortage or subject area. Participation in CNAR Entrance Counseling is one of the requirements to receive CNAR. Fulfillment of CNAR Entrance Counseling does not guarantee that you will receive CNAR. It is the responsibility of the CNAR recipient to know and understand their responsibilities and obligations. If questions, comments, or suggestions exist pertaining to CNAR, please email them to sfa@mississippi.edu.

To fulfill CNAR Entrance Counseling:

- Read through the following six pages of information on the Critical Needs Alternate Route Teacher Loan/Scholarship Program Entrance Counseling Topics.
- Print and retain the information for future reference.
- Print and send in the last page titled “CNAR Entrance Counseling Participation Sheet.” Initial, sign, and return to the address found on the form.

Critical Needs Alternate Route Teacher Loan/Scholarship Program Entrance Counseling Topics

Program Overview

Mississippi funds are available for those interested in teaching as a career. Now you can attend a Mississippi College or University to prepare for a teaching career and have your tuition, room, and board paid.

Important Dates

Application dates: January 1st - March 31st

Document deadline: July 31st

The dates are important as the number of awards and recipients are dependent upon available funds.

The office that administers CNAR (processes applications, sends awards to the schools, etc.) is:

Mississippi Office of Student Financial Aid
3825 Ridgewood Road
Jackson, MS 39211-6453
www.mississippi.edu/financialaid
1.800.327.2980 or 601.432.6997

To first receive CNAR, a student must:

- Be a Junior or Senior at a four year Mississippi college or university
- Agree to employment immediately upon degree completion as a full-time classroom teacher (K-12) in a Mississippi public school located in a critical teacher shortage or in a subject shortage area
- Have a cumulative 2.5 college GPA
- Be enrolled in a program of study leading to a Class 'A' teacher educator license
- Pass Praxis I: Pre-Professional Skills Test. *Please note: Praxis I scores are automatically sent to the Mississippi Department of Education not the Mississippi Office of Student Financial Aid. CNAR applicants will need to send a copy of their passing Praxis I scores to the agency that administers CNAR, the Mississippi Office of Student Financial Aid.*
- Complete the on-line web application by March 31st
- Participate in Entrance Counseling

For students to receive CNAR, a second year, a recipient must:

- Maintain a cumulative college GPA of 2.5
- Maintain the enrollment status as awarded (full-time or part-time) for each period of eligible enrollment
- Remain in a program of study for a first Bachelor's degree and plan to enroll in a program of study leading to an alternative route teacher license immediately after completing bachelor's degree
- Apply on-line by March 31st
- Participate in Entrance Counseling

Other important information:

- CNAR recipients are not eligible to receive any other state grant funds, but may apply for federal and institutional aid.
- Students who are in default on a federal student loan are not eligible to receive CNAR funds.
- Funds are mailed directly to the school indicated on the on-line application.
- CNAR loan/scholarships are not provided for out-of-state tuition costs or for summer school.
- CNTS refers to the CNAR loan/scholarship (different acronym, same loan/scholarship program).

- Ineligible programs of study include, but are not limited to: (1) Speech and language pathology; (2) Psychological and counseling services; (3) Recreational therapy
- Students enrolled full-time or part-time (minimum of 6 hours) can receive CNAR.
- CNAR does not pay back Federal Stafford loans.
- Participants are required to keep the Mississippi Office of Student Financial Aid informed of any change of address and phone number.
- Failure to maintain a 2.5 GPA will result in the loss of CNAR the following semester.
- Special circumstances regarding enrollment status, withdrawal, etc. should be addressed in writing to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson MS 39211-6453.
- If a student wishes to decline CNAR, written notification must be mailed to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson MS 39211-6453.

Award Amount

The amount of the CNAR loan/scholarship remains the same regardless if the recipient lives on or off campus.

The annual (yearly) amount for CNAR recipients at a public institution equals→

- the amount of tuition and required fees
- the average cost of room and board
- an allowance for books

The annual (yearly) amount for CNAR recipients at a private institution equals→

- the amount equal to the award of the nearest comparable public institution

Award Length

Maximum CNAR participation is two (2) years or four (4) semesters for full-time students.

Service Obligation

It is the responsibility of the **student** to secure employment in a critical shortage or critical subject area.

The loan to service obligation is discharged on the basis of one year’s teaching service for one year of loan/scholarship received. If a student receives CNAR for one (1) semester, the student must teach for one (1) year.

To have CNAR forgiven, recipients must be employed as a full-time classroom teacher (K-12) in a Mississippi public school located in a critical shortage or critical subject area or recipients must be employed in a full-time educational services position that directly relates to classroom teaching such as a school librarian.

Qualifying Positions are:

- Teacher
- School Librarian

Invalid Positions include:

- Assistant Teacher
- Assistant Reading Instructor
- Full-time Substitute
- High school counselor, supervisor, curriculum specialist or administrator

CNAR recipients may serve in either a critical shortage or critical subject area designated by the Mississippi Department of Education to have their CNAR loan/scholarship forgiven by service.

Mississippi Teacher Critical Shortage Areas for CNAR

County	School District	County	School District
Bolivar	Benoit	Madison	Canton
	Cleveland	Marshall	Holly Springs
	Mound Bayou		Marshall County
	North Bolivar	Montgomery	Montgomery County
	Shaw	Noxubee	Noxubee County
	West Bolivar	Panola	North Panola Consolidated
Carroll	Carroll County	Pike	South Pike
Claiborne	Claiborne County	Quitman	Quitman County
Coahoma	Clarksdale Separate	Sharkey	South Delta
	Coahoma Agricultural HS	Sunflower	Drew Separate
	Coahoma County		Indianola Separate
Copiah	Copiah County		Sunflower County
	Hazlehurst City	Tallahatchie	East Tallahatchie
Greene	Greene County		West Tallahatchie Consolidated
Hinds	Hinds AHS	Tate	Tate County
Holmes	Durant Separate	Tunica	Tunica County
	Holmes County	Washington	Greenville Public
Humphreys	Humphreys County		Hollandale
Jasper	East Jasper		Leland Consolidated
	West Jasper		Western Line Consolidated
Jefferson	Jefferson County	Wilkinson	Wilkinson County
Kemper	Kemper County	Yazoo	Yazoo City
Leflore	Greenwood Public		Yazoo County
	Leflore County		

Critical Subject Areas

- Math
- Science (biology, chemistry or physics)
- Special Education
- Foreign Language (French, German or Spanish)

Critical Shortage and Subject Areas

- Determined by the Mississippi Department of Education.
- Designation as a Title I school does not necessarily mean that the school qualifies for CNAR forgiveness.
- To receive service forgiveness by teaching a critical subject, the CNAR recipient must teach one or a combination of one of the four critical subject areas for 100% of the day (i.e. teaching math for two periods will not qualify for service).
- Remember, it is the responsibility of the CNAR participant to secure employment upon graduation in a critical shortage or critical subject area.

Securing a Job

- The Mississippi Teacher Center (601) 359-3631 will assist those who have received CNAR by arranging placement interviews with Mississippi Public school districts in critical shortage areas; however, the public school districts are responsible for hiring and are not obligated to hire CNAR participants.
- CNAR recipients who fail to find a job in either a critical shortage or subject area become liable immediately to the Board of Trustees Mississippi Institutions of Higher Learning for the sum of all awards made, plus interest accruing at the current Federal Stafford Loan rate.

ACS Campus Products, Inc.

- The Mississippi Office of Student Financial Aid (MOSFA) has contracted with ACS Campus Products in Utica, NY, to service our loan/scholarship accounts by ensuring compliance with service or repayment terms. We ask that all recipients respond promptly to any and all correspondence you receive from ACS regarding your account. You may still contact MOSFA should you have questions or need assistance.
- While we are excited about our partnership with ACS, they approach the loan/scholarship programs differently. As the loan recipient, it is your responsibility to communicate with ACS your teaching plans for each year of required service. If ACS does not hear from you, your account will be placed in repayment and you will be mailed a coupon book and/or a monthly statement will be mailed to you.
- An ACS instructional link may be found at the Mississippi Office of Financial Aid website.
- Failure to complete required forms in a timely manner may result in your account being referred to a collection agency for default of payment. If ACS determines an account to be 120 days delinquent, the account will be placed with a collection agency. Once an account is turned over to a collection agency, the loan recipient is required to work with that agency to resolve the account.

Military Required Service

To receive a military service deferment, the CNAR participant must:

- Request and have approved annually by the Mississippi Office of Student Financial Aid
- Apply in writing for a leave of absence, providing beginning and ending dates of required military service
- Supply a copy of military orders

Immediately upon completion of required military service, the recipient must either choose to repay or teach in a critical shortage or subject area.

If a CNAR recipient continues military service beyond the **required** time, the recipient is no longer eligible for a deferment and will immediately go into a repayment status.

Military Voluntary Service

Voluntary military service does not qualify for a military service deferment. Thus, the CNAR participant will immediately go into a repayment status.

Total and Permanent Disability

To receive a deferment due to total and permanent disability, the CNAR participant must provide documentation of disability from a physician plus other forms as requested by the Mississippi Office of Student Financial Aid. A CNAR recipient is not considered totally and permanently disabled if the condition existed before receiving CNAR, unless the condition substantially deteriorates to render the recipient totally and permanently disabled.

Bankruptcy

Loans made pursuant to the Critical Needs Alternate Route Teacher Loan/Scholarship Program are non-dischargeable in bankruptcy.

Repayment (Scholarship will turn into a loan if the agreed-upon service is not rendered)

- The CNAR recipient must repay the loan, including interest, up to 120 or less equal consecutive monthly installments should one of the following occur: (1) withdrawal from school; (2) failure to complete an appropriate program of study; (3) failure to serve full-time in a critical shortage or subject area.
- All repayment obligations must be completed up to ten (10) years or 120 months of degree completion.
- The rate of interest charged a loan recipient accrues at the current Federal Stafford Loan rate at the time the student enters into repayment.
- The CNAR recipient promises and agrees to pay the loan funds, with interest, in accordance with the provisions set out in the CNAR Contract and Note.
- If the recipient fails to repay their loan (principal and interest) in 120 or less equal consecutive monthly installments, all principal and interest owed, together with the costs of collection, shall become immediately due and payable.
- The recipient agrees to pay any reasonable attorney's fees, costs of collection, suit costs, and cost of court incurred in the collection of sums due and owing.
- CNAR monthly payments are in addition to any Federal Stafford loans received.

If you have questions, comments or suggestions pertaining to CNAR, please email them to sfa@mississippi.edu.

Important Contact Information:

Mississippi Teacher Center

The Mississippi Teacher Center was established by the Mississippi Legislature in 1994 to attract and retain quality teachers. The Center focuses on teacher recruitment, enhanced training, and instructional support. The Mississippi Department of Education's Teacher Center contact information is:

Mississippi Teacher Center
P.O. Box 771
Jackson, MS 39205-0771
Phone (601) 359-3631

The teaching center maintains a statewide registry of teaching vacancies.

Mississippi Office of License

The mission of the Office of Educator Licensure is to assist all prospective educators to obtain and maintain standard certification and licensure. Their contact information is:

Mississippi Office of License
P.O. Box 771
Jackson, MS 39205-0771
Phone (601) 359-3483

Please contact the Office of Licensure to request a Mississippi teacher licensure application packet.

If you do not have any questions concerning your responsibilities and obligations associated with CNAR, print and complete the following sheet and send it to the address on the form.

CNAR ENTRANCE COUNSELING PARTICIPATION SHEET

2010-2011

Name: _____

SSN: _____

By my initials and signature, I certify I have read and understand the information found in CNAR Entrance Counseling. I realize that it is my responsibility to keep up with changes that may occur and to print the CNAR Entrance Counseling information for my records. Furthermore, I understand that my fulfillment of Entrance Counseling does not guarantee that I will receive CNAR.

I have read and understand the services that the Mississippi Teacher Center offers.

Initials: _____

I have read and understand the following information for CNAR: initial and renewal eligibility; the document requirements; other important information; and the award amount and length.

Initials: _____

I have read and understand the information regarding my teaching service obligation (geographical critical areas, critical subject areas, securing a job, deferment).

Initials: _____

I have read and understand the information concerning military service, disability, bankruptcy, and repayment. Valuable telephone numbers were also given to me.

Initials: _____

Signature of Applicant

Date

Return to:
Mississippi Office of Student Financial Aid
3825 Ridgewood Road
Jackson, MS 39211-6453

Email the Mississippi Office of Student Financial Aid at sfa@mississippi.edu with your comments, suggestions or questions or call 1.800.327.2980 or 601.432.6997 concerning CNAR.