

CRITICAL NEEDS ALTERNATIVE ROUTE TEACHER LOAN/SCHOLARSHIP PROGRAM ELIGIBILITY REQUIREMENTS

These Rules and Regulations are subject to change by the Board of Trustees of State Institutions of Higher Learning (hereinafter referred to as the "Board") and the State Board of Education. The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-serve basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the Critical Needs Alternative Route Teacher Loan/Scholarship program (CNAR).

I. ELIGIBILITY

- A. The applicant must be fully admitted as a regular student and enrolled as a Junior or Senior full-time (minimum 12 semester hours or 9 trimester hours) or part-time (minimum of 6 semester/trimester hours) at a four year institution of higher learning in the State of Mississippi approved by the State Board of Education and have expressed in writing a present intention to teach in the State of Mississippi in a public school district in a geographical area of the State or subject area of the public school curriculum in which there exists a critical shortage of teachers, as designated by the State Board of Education.
- B. The applicant must be enrolled as a student at the undergraduate level seeking a first bachelors degree in a program of study leading to an Alternative Route License at one (1) accredited institution of higher learning in Mississippi approved by the Board and must diligently pursue the course of study and requirements for the teaching license.
- C. The applicant must provide passing scores on the Praxis I Basic Skills Test (reading, writing, and math) to the office that administers the loan/scholarship, the Mississippi Office of Student Financial Aid. The Mississippi Department of Education automatically receives Praxis I scores, not the Mississippi Office of Student Financial Aid.
- D. The recipient must maintain a cumulative 2.5 college grade point average each period of enrollment (i.e. semester or trimester) and must maintain satisfactory academic progress in a program of study leading to an Alternative Route License in accordance with the attending institution's policy in order to continue to receive funds under the renewal process.
- E. The applicant must not presently or previously have defaulted on an educational loan.
- F. CNAR recipients are not eligible for any other state aid but may apply for federal and institutional aid.

II. REQUIREMENTS FOR LOAN/SCHOLARSHIP APPLICANT

To qualify, first time applicants must:

- A. Complete an application on-line at www.mississippi.edu by the deadline date of March 31st.
- B. Pass the reading, writing and math parts of Praxis I and submit all three test scores to the Mississippi Office of Student Financial Aid.
- C. Participate in Entrance Counseling.
- D. Mail in a signed and initialed copy of the CNAR Rules and Regulations to the Mississippi Office of Student Financial Aid.
- E. Have a cumulative college GPA of 2.5.
- F. Mail to the Mississippi Office of Student Financial Aid a completed, signed and notarized CNAR Contract and Note. The recipient must enter into a Contract and Note with the Board of Trustees of State Institutions of Higher Learning pursuant to these Rules and Regulations and all applicable State Laws. *Please note: the contract will be mailed once the applicant has been awarded. Failure to return a completed, signed and notarized CNAR Contract and Note nullifies the award.*

To receive a second year, renewal applicants must:

1. Complete an application on-line at www.mississippi.edu by the deadline date of March 31st.
2. Participate in Entrance Counseling.
3. Maintain a cumulative 2.5 college GPA per period of enrollment (i.e. semester or trimester), maintain the enrollment status as awarded (full-time or part-time) for each period of enrollment, and remain in a program of study leading to an Alternative Route license, making satisfactory academic progress in accordance with the attending institution's policy.
4. Mail in a signed and initialed copy of the CNAR Rules and Regulations to the Mississippi Office of Student Financial Aid.

III. AMOUNT AND LENGTH OF LOAN/SCHOLARSHIP

- A. The annual amount of the award for full-time students at a public college or university shall equal the total cost for tuition, room and meals, books, materials and fees at the college or university in which the student is enrolled, not to exceed an amount equal to the highest total cost of tuition, room and meals, books, materials and fees assessed by a State Institution of Higher Learning during that school year or the pro-rated amount for part-time students. The annual amount of the award for students at a private college or university shall equal the award of the nearest comparable public college or university, as determined by the Board.
- B. Students enrolling on a full-time basis may receive a maximum of two (2) annual awards/four (4) semesters. Students enrolling on a part-time basis may receive a maximum award equaling the maximum award of a full-time student of two (2) annual awards/four (4) semesters.
- C. Funds are provided for undergraduate course work for a first bachelor's degree only, not for course work required after degree completion.
- D. Checks shall be mailed directly to the school as indicated on the on-line application, to be applied first toward tuition.
- E. Awards are not provided for out-of-state tuition costs or for summer school.
- F. Once a student has received funds from the Critical Needs Alternative Route Teacher Loan/Scholarship program, he/she may not receive funds from the other undergraduate teacher programs, William Winter Teacher Scholar Loan (WWTS) and William Winter Alternative Route Teacher Scholar Loan (WWAR). CNAR recipients are not eligible to receive other state funds.
- G. The amount of the loan/scholarship remains the same regardless if the recipient lives and/or moves on or off campus.

IV. RECIPIENTS IN SCHOOL

- A. The recipient must maintain good standing at the educational institution in which he/she is enrolled at all times.
- B. Should a recipient fail to maintain a 2.5 minimum grade point average (GPA) per period of enrollment (i.e. semester or trimester), he/she is suspended from participation in the program for the following period of enrollment. An official transcript sent directly by the educational institution evidencing a 2.5 GPA for the non-eligible period of enrollment will entitle such a recipient for renewal priority.
- C. Persons who withdraw from school or fail to complete an appropriate program of study shall immediately become liable to the Board for the sum of all outstanding CNAR awards.
- D. The recipient must at all times keep the Mississippi Office of Student Financial Aid informed of any change of address and phone number. The recipient will furnish a correct, complete home address and telephone number, and will immediately inform the Mississippi Office of Student Financial Aid of any change of address and phone number, which the recipient enters via the State Financial Aid's web site at www.mississippi.edu.

- E. Special circumstances regarding enrollment status, withdrawal, or failure to complete the appropriate program of study should be addressed in writing to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson, MS 39211-6453.

V. SERVICE OBLIGATION

- A. It is the responsibility of the awards recipient to secure employment as a full-time classroom teacher (K-12) in a critical geographical teacher shortage area or critical subject shortage area in the state of Mississippi as designated by the State Board of Education. The recipient will furnish to the Board evidence of employment in a designated shortage area, at the time of graduation, unless granted a deferment. Recipients receive forgiveness if they teach in a geographical shortage area or if they teach a critical subject 100% of the work day in a Mississippi public school approved by the State Board of Education. Designation as a Title I school does not necessarily mean that the school qualifies for teaching forgiveness. It is fully understood that it is the responsibility of the loan/scholarship recipient to seek and secure employment in an area designated as having critical teacher shortage. Neither the Board nor the State Board of Education assumes the obligation to perform that function. Prospective teachers may contact the Mississippi Teacher Center for placement assistance at www.mde.k12.ms.us/mtc. Qualifying positions include teacher and school librarian; invalid positions include, but are not limited to, the following: assistant teacher, full-time substitute, high school counselor, curriculum specialist or administrator.
- B. Loans/Scholarships recipients may either have their loan/scholarship discharged by forgiveness through teaching service or by repayment:
 - 1. The CNAR loan/scholarship recipient who renders service as a licensed full-time classroom teacher in a Mississippi public school district in a geographical area or subject area of the state where there exists a critical shortage of teachers, as approved by the State Department of Education, shall have their CNAR loan converted to an interest-free scholarship. The loan to service obligation shall be discharged on the basis of one year's teaching service for one year of CNAR loan/scholarship received. Any person who received two (2) annual awards or fewer than two (2) annual awards or the equivalent of two (2) annual awards shall render one (1) year's teaching service for each year the full-time loan/scholarship was received. For part-time students, the amount of teaching service shall equal the amount equivalent to a full-time award as determined by the Board. For all recipients such service shall never be less than one (1) year regardless of the length of study provided under this loan/scholarship.
 - 2. Any recipient failing to complete his/her required teaching obligation or educational requirement defined in Sections IV. C and VI. A, shall immediately become liable to the Board for the sum of all loan/scholarship awards made to that person less the corresponding amount of any awards for which service has been rendered, plus interest accruing at the current Federal Stafford Loan rate at the time the person discontinues his/her contractual obligation, except in the case of a deferral debt for cause when there is no employment position immediately available upon a teacher's completion of licensure requirements or in the case of required military service. After the period of such deferral such person shall begin or resume required teaching duties or shall become liable to the Board. If a claim for payment under this subsection is placed in the hands of an attorney for collection, the obligator shall be liable for an additional amount equal to a reasonable attorney's fee.
- C. The obligations made by the recipient of this loan/scholarship shall not be voidable by reason of the age of the student at the time of receiving the loan/scholarship.
- D. Special circumstances regarding a recipient's failure to acquire and/or complete the required teaching obligation should be addressed in writing to the Mississippi Office of Student Financial Aid, 3825 Ridgewood Road, Jackson, MS 39211-6453.

VI. LOAN OBLIGATION

- A. Recipient must repay his/her loan (principal and interest thereon) in 120 or less equal consecutive monthly installments should he/she withdraw from school, fail to complete an appropriate program of study or fail to render service as a licensed full-time teacher in a Mississippi public school district in a geographical or subject area of the state where there is a critical shortage of teachers as designated by the State Board of Education.

- B. The rate of interest charged a loan recipient shall be at the current Federal Stafford Loan rate at the time of the occurrence of the event on the unpaid balance. Repayment commences one (1) month after the occurrence of one of the events outlined in the preceding paragraph (VI. A).
- C. If the recipient fails to repay his/her loan (principal and interest thereon) in 120 or less equal consecutive monthly installments, all principal 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 Contracts and Notes executed by the obligor shall be placed with an attorney for collection, at which point the obligor shall become liable for reasonable attorneys' fees and court costs, in addition to the other sums due and owing.
- D. The obligations made by the recipient of the loan/scholarship shall not be voidable by reason of the age of the student at the time of receiving the loan/scholarship.
- E. Special circumstances regarding a recipient's failure to meet the loan obligation requirements should be addressed in writing to the Mississippi Office of Compliance and Collections.

VII. MILITARY SERVICE

In terms of military service the following definitions shall apply:

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 Critical Needs Alternative Route Teacher Loan/Scholarship program.

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.

- A. Loans/Scholarships shall be eligible for deferment of the accrual of interest and the repayment of principal during the time of required military service:
 - 1. The recipient must apply in writing to the Board for a leave of absence, stating beginning and ending dates of such required military service.
 - 2. The recipient must supply the Board with a copy of military orders.
 - 3. Deferment of the obligation to repay due to military service must be requested by the recipient and approved by the Board on a year-to-year basis (annually).
 - 4. Immediately upon completion of **REQUIRED** military service, the recipient must elect among the options for repayment or teaching service defined in Section V, and notify the Board of such election.
 - 5. If a recipient continues military service for any reason beyond the **REQUIRED** time, then that person shall be declared ineligible for deferment and the remaining unpaid principal and interest shall become due and payable on demand to the Board in equal consecutive monthly installments as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of such event.
- B. If a recipient obligates himself/herself to **VOLUNTARY** military service prior to, during, or after the award under the Critical Needs Alternative Route Teacher Loan/Scholarship program, then that person shall be declared ineligible for deferment and the remaining unpaid principal and interest shall become due and payable on demand to the Board in equal consecutive monthly installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of such event.

VIII. DEATH/TOTAL AND PERMANENT DISABILITY/BANKRUPTCY

- A. Death

1. If an individual recipient dies and, that recipient had elected to repay by teaching service as specified in Section V. or, by loan as specified in Section VI then the recipient's obligation 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 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 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 loan/scholarship, unless the recipient's condition has substantially deteriorated since he/she submitted the loan/scholarship 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 paragraph [B](2) of this section, within 60 days of the receipt of the documents as described in paragraph [B](2) of this section, the Board shall resume collection and shall be deemed to have exercised forbearance of payment of both principal and interest from the date the Board received the documents described in paragraph [B](2) of this section until such a determination of ineligibility is made by the Board.

C. Bankruptcy

Loans made pursuant to the Critical Needs Alternative Route Teacher Loan/Scholarship program are nondischargeable in bankruptcy.

IX. WARRANTY

The acceptance of the CNAR loan/scholarship under the Critical Needs Teacher Loan/Scholarship program shall be deemed equivalent to an appointment of the Secretary of State of the State of Mississippi by each recipient to be 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 Critical Needs Alternative Route Teacher Loan/Scholarship program, including 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.