

## **STATE DENTAL EDUCATION 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"). The number of awards and recipients are dependent upon availability of funds and selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the State Dental Education Loan/Scholarship Program. Completed applications and all required documents received on or before March 31 each year, will be given first consideration in the award process.

### **I. ELIGIBILITY**

- A. Must be a current legal resident of Mississippi. Applicants over twenty-one years of age who are actually domiciled out of the State of Mississippi may not claim the residency of their in-state parent or parents unless they have been living out of the State of Mississippi for the previous twelve months to attend school or fulfill military obligations. Questions of residency will be decided by the Board.
- B. Must be accepted for enrollment full time in the University of Mississippi School of Dentistry.
- C. Dependent on availability of funds, selection shall be based on a first-come, first-served basis of all eligible applicants; however, priority consideration shall be given to persons previously receiving awards under the State Dental Education Loan/Scholarship Program.
- D. Must enter into a Contract and Note with the Board pursuant to these Rules and Regulations and all applicable State Laws.
- E. Must not presently or previously have defaulted on an educational loan.

### **II. REQUIREMENTS FOR LOAN/SCHOLARSHIP APPLICANT**

Along with the application, the following documents must be submitted:

- A. If requested, official academic transcript from the school/college/university last attended. The transcript must report grades from **all** schools/colleges/universities attended. If the transcript **does not** report grades from **all** schools/colleges/universities attended, then individual transcripts **must** be submitted.
- B. Proof of current Mississippi residency. Proof may be any **two** of the following: a copy of applicant's current Mississippi driver's license, a copy of pages one (1) and two (2) of the State of Mississippi Tax Return for the current tax filing year, or the electronic results from filing the Free Application for Federal Student Aid.
- C. An official letter of acceptance from the University of Mississippi School of Dentistry, showing date admitted and entering classification or a Letter of Good Standing from the University of Mississippi Medical Center Office of the Registrar.
- D. **One** executed and **notarized** Contract and Note.

### **III. AMOUNT AND LENGTH OF LOAN/SCHOLARSHIP**

- A. The Loan/Scholarship may be made in any amount not to exceed an annual amount equal to the cost for tuition to any one recipient, not to exceed four years.
- B. The Loan/Scholarship is paid in installments not to exceed an amount equal to the cost for tuition per annum to any one recipient.
- C. Checks shall be made either co-payable to the recipient and the school or to the school and mailed directly to the school, to be applied first toward tuition.

#### **IV. RECIPIENTS IN SCHOOL**

- A. Recipient must maintain good standing in the University of Mississippi School of Dentistry at all times.
- B. Should a recipient fail, withdraw, or have to repeat any year, he/she is suspended from participation in the Program and his/her awards are stopped until such time as the proper official at his/her institution informs the Board that he/she is ready to advance.
- C. Recipient must at all times keep the Office of State Student Financial Aid informed of any change of address and telephone number. Recipient will furnish a correct, complete home address and telephone number, and will immediately inform this office of any change of address or telephone number.

#### **V. POST-GRADUATE TRAINING**

Loans/Scholarships shall be eligible for deferment of the accrual of interest and the repayment of principal during post-graduate training in conformity with the following requirements:

- A. Post-graduate training must be taken at an accredited hospital in family medicine dentistry and shall not exceed one (1) year.
- B. Prior to graduation, each recipient must request and receive Board approval for location of post-graduate training. The recipient must address a letter to the Board providing the following information:
  - 1. Location of post-graduate training (hospital, address and telephone number);
  - 2. Period of post-graduate training (1 year maximum);
  - 3. Date training begins.
- C. Any change in status, address and telephone number **must be** reported to the Board.
- D. If a recipient chooses an ineligible field for post-graduate training, then that person shall be declared ineligible for deferment and the unpaid principal and interest shall become due and payable on demand to the Board in equal monthly consecutive installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of the event.

#### **VI. 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 of the State Dental Education Loan/Scholarship.

**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. In the event of **REQUIRED** military service, the recipient must apply in writing to the Board for a leave of absence, stating beginning and ending dates.

2. 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 and approved by the Board on a year-to-year basis (annually).
  4. Immediately upon completion of **REQUIRED** military service, recipient must elect among the options for repayment or service repayment and notify the Board of such election.
  5. If a recipient continues **REQUIRED** 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 due and payable shall become due and payable on demand to the Board in equal monthly consecutive installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of the event.
- B. If a recipient obligates himself/herself to **VOLUNTARY** military service prior to, during, or after the award of the State Dental Education Loan/Scholarship, then that person shall be declared ineligible for deferment and the remaining unpaid principal and interest due and payable shall become due and payable on demand to the Board in equal monthly consecutive installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of the event.

## **VII. SERVICE OPTION**

- A. When education and approved training are completed, a recipient **MAY NOT** work or practice out of the State of Mississippi until contractual obligations have been totally fulfilled, except in the instance of Board approved **REQUIRED** military service.
- B. If a recipient is unable to successfully take and pass the examination administered by the State Board of Dental Examiners within one (1) calendar year, the unpaid principal and interest shall become due and payable on demand **to** the Board in equal monthly consecutive installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of the event.
- C. Within sixty (60) days prior to completion of dental training, the recipient will furnish to the Board the proposed site of dental practice within a critical shortage area of the State of Mississippi and the expected date to begin practice. It is fully understood that it is the responsibility of the loan recipient to seek and secure an approved location for his/her proposed practice. The Board assumes no obligation to perform that function.
- D. If the approved location proves to be unsatisfactory, the recipient may request change of location approval from the Board. **NO CHANGE IS TO BE MADE PRIOR TO BOARD APPROVAL.** The new location must likewise be within the State of Mississippi.
- E. Loans made to recipients shall be made and based upon the following options for repayment or conversion to interest-free scholarships (**REQUIRED** military service excepted):
  1. In lieu of payment in full of both principal and interest, a loan recipient may elect to repay by entry into full-time<sup>1</sup> public health work in the State of Mississippi immediately upon completion of education and/or approved training at a state health institution<sup>2</sup> or community health center that is a grantee under

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<sup>1</sup>Full time as used in VII. E. 1 is understood by the parties to mean that the dentist shall maintain the normal full-time work schedule where the dentist is employed.

<sup>2</sup> "State health institution" shall mean any of the following: Mississippi State Hospital, Ellisville State School, East Mississippi State Hospital, Mississippi Children's Rehabilitation Center, North Mississippi Retardation Center, Hudspeth Retardation Center, South Mississippi Retardation Center, University of Mississippi Hospital, the Boswell Retardation Center, the State Board of Health, and health care facilities under the Department of

Section 330 of the United States Public Health Service Act.<sup>3</sup> Repayment under this option shall convert loan to scholarship, and discharge the same, on the basis of one (1) year's service for one (1) year's loan amount, or the appropriate proportion of the total outstanding balance of principal and interest, all as shall be established by Rules and Regulations of the Board. If at any time prior to the repayment in full of the total obligation the recipient abandons or abrogates repayment by this option, the provisions of VII E. 3 shall apply;

2. In lieu of payment in full of both principal and interest, a loan recipient may elect to repay by entry into the full-time practice of dentistry<sup>4</sup> in an area outside of a metropolitan statistical area, as defined and established by the United States Census Bureau, and within a region ranking between 1 and 54, inclusively, on the Relative Needs Index of Four Factors for Dentists, as annually determined by the State Board of Health, for a period up to four (4) consecutive years. Repayment under this option shall convert loan to scholarship and discharge the same on the basis of one (1) year's service for one (1) year's loan amount, or the appropriate proportion of the total outstanding balance of principal and interest, all as shall be established by Rules and Regulations of the Board. If at any time prior to the repayment in full of the total obligation the loan recipient abandons or abrogates repayment by this option, the provisions of VII. E. 3 shall apply;
3. In the alternative, in the event of abandonment or abrogation of the options for repayment as provided for in VII. E. 1 and 2, the remaining balance of unpaid or undischarged principal and interest shall become due and payable over the remaining period of time made in sixty (60) or less equal monthly consecutive installments, as determined by the Board, commencing one (1) month after graduation and/or approved training or termination of attendance as a full-time student or termination of full-time employment or termination of other deferment.

F. Loans shall either be converted to whole or partial scholarships in accordance with this subsection, or repaid in accordance with this subsection, or repaid in accordance with this subsection and the provisions of Section VIII.

G. If a recipient chooses an ineligible location in which to practice dentistry, then that person shall immediately become liable to the Board for the amount remaining of unpaid principal and interest due and payable and shall become due and payable on demand to the Board in equal monthly consecutive installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of the event.

H. If a recipient chooses an ineligible field in which to practice dentistry, then that person shall immediately become liable to the Board for the amount remaining of unpaid principal and interest due and payable shall become due and payable on demand to the Board in equal monthly consecutive installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of the event.

## **VIII. LOAN OPTION**

- A. Recipient is allowed to repay his/her loan (principal and interest thereon) in sixty (60) or less equal monthly consecutive installments, commencing one (1) month after graduation and/or approved training or termination of attendance as a full-time student or termination of full-time employment or termination of other deferment.

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Corrections.

<sup>3</sup>Section 330 (c)(1) The Secretary may make grants to public and nonprofit private entities for projects to plan and develop community health centers which will serve medically underserved populations.

<sup>4</sup>Full time as used in VII. E. 2 is understood by the parties to mean that the dentist shall maintain regular office hours during the work week and shall be available to patients at night and on the weekends in accordance with the customary practice of other dentists in the county.

- B. The rate of interest charged a loan recipient on the unpaid balance shall be at the current Federal Stafford Loan rate at the time of the occurrence of the event, commencing one (1) month after graduation and/or dental training or termination of attendance as a full-time student or termination of full-time employment or termination of other deferment.
- C. If the recipient fails to repay his/her loan (principal and interest thereon) in sixty (60) or less equal monthly consecutive installments, commencing one (1) month after graduation and internship or residency or termination of attendance as a full-time student or termination of full-time employment or termination of other deferment, 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, on the 30th day following the date demand was made, the Contracts and Notes executed by the obligor shall be placed with an attorney for collection. At this point the obligor shall become liable for reasonable attorneys' fees and court costs in addition to the other sums due and owing.

**IX. DEATH/TOTAL AND PERMANENT DISABILITY/BANKRUPTCY**

**A. Death**

- 1. If an individual recipient dies and that recipient has elected to repay by service as in VII. E. 1 and 2, then the recipient's estate is not obligated to continue further payments of principal and interest, and the loan is canceled.
- 2. The Board may determine that such a recipient has died on the basis of a 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 on the loan is canceled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.
- 3. Once the Board has determined that such a recipient has died, the Board may not attempt to collect on the loan from the 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, unless the recipient's condition has substantially deteriorated since he/she submitted the 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, 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, 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, described in paragraph [B](2) of this section, within sixty (60) days of the receipt of the physician's letter 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 physician's letter described in paragraph [B](2) of this section.

C. **Bankruptcy**

Loans made pursuant to the State Dental Education Loan/Scholarship Program are nondischargeable in bankruptcy.