

MISSISSIPPI TEACHER LOAN REPAYMENT PROGRAM (MTLR) ELIGIBILITY REQUIREMENTS

These Rules and Regulations are subject to change without notice by the Board of Trustees of State Institutions of Higher Learning (hereinafter referred to as the "Board"). The Mississippi Office of Student Financial Aid is the agency under the Board that administers MTLR. The recipient will be bound by any such changes made by the Board. 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 who apply by the deadline. Priority consideration shall be given to renewal applicants.

I. INITIAL ELIGIBILITY

- A. Must be a United States citizen.
- B. Must not have received funds from the William Winter Teacher Scholar Loan program (WWTS), William Winter Alternative Route Scholar Loan (WWAR), Critical Needs Teacher Loan/Scholarship Program (CNTP), or Critical Needs Alternative Route Teacher Loan/Scholarship (CNAR) as an undergraduate student.
- C. Loan repayment recipients must be a nontraditionally licensed full-time teacher who teaches in a Mississippi public school specified by the Mississippi Department of Education as having a critical geographical shortage of teachers or a critical subject area shortage.
- D. Must not have previously incurred an obligation for teaching service to the Federal, State, or local government, or other entity unless the obligation is completely satisfied prior to the beginning of service under this contract (i.e. Graduate Teacher Loan/Scholarship [GTS]).
- E. Must not be in breach of a teaching service contract to the Federal Government, State or local government or other entity.
- F. Must not presently or previously be in default or delinquent on any Federal, State, local or commercial qualifying educational loan.
- G. Must agree to teach for a period of not less than one (1) academic year in a critical geographical shortage area or critical subject area as specified by the Mississippi Department of Education and may receive forgiveness for up to a maximum of four (4) academic years on qualifying undergraduate loans.
- H. Selection shall be based on a first-come, first-serve basis of all eligible applicants who apply by the deadline.
- I. Must enter into a Contract and Note with the Board pursuant to these Rules and Regulations and all applicable Federal and State Laws.
- J. May be required to attend an entrance interview.

II. DOCUMENTATION

To support the initial eligibility requirements stated in Section 1 above, the following documents must be submitted:

- A. Completed Applicant Information.
- B. Documentation of employment and documentation of teacher licensure in the state of Mississippi.
- C. Completed Loan Data Verification form(s).
- D. Initialed and signed Rules and Regulations.

- E. Completed, signed and notarized Contract and Note for the MTLR program agreeing to the terms and conditions upon which the loan repayment will be granted.

III. AMOUNT AND LENGTH OF LOAN REPAYMENT

- A. The program shall be funded from monies appropriated under the Mississippi Critical Teacher Shortage Act established under section 37-159-1 of the Mississippi Code of 1972 and from any other funds appropriated to or otherwise made available to the Board for that purpose.
- B. The annual award amount of the Loan Repayment shall not exceed three thousand dollars (\$3,000) and the aggregate amount shall not exceed twelve thousand dollars (\$12,000) or four (4) years. Moreover, the annual award amount shall not exceed the outstanding balance of the qualifying undergraduate educational loan. *Perkins loans and loans attained for receiving a Master's degree do not qualify under MTLR.*
- C. The payment shall be paid annually to recipient's lender and applied to the outstanding balance. Monies paid on the recipient's behalf toward qualifying undergraduate educational loans prior to entering into the Contract and Note will not be eligible for payments through the MTLR program. Notification shall be mailed to the recipient at the time of payment.

IV. CONTINUING ELIGIBILITY

- A. Recipient must at all times, keep the Mississippi Office of Student Financial Aid informed of any change of name, address, and/or telephone number.
- B. Recipient must complete the Loan Repayment Program Applicant Information, annually, for qualifying educational loan repayment.
- C. Recipient must complete the Loan Data Verification form, annually, for qualifying educational loan repayment.
- D. Verification of teaching service must be received on an annual basis in accordance with the terms and conditions of the signed Contract and Note.

V. ENTRANCE INFORMATION

- A. Must provide documentation to verify licensure as a nontraditional teacher in a Mississippi school located in a critical geographical shortage area or critical subject area of the state of Mississippi as determined by the Mississippi Department of Education.
- B. Entrance Interview

The recipient must provide the Mississippi Office of Student Financial Aid with the following information:

1. District and name of school;
2. School address and telephone number;
3. The name of an official authorized to verify that the recipient is continuing his or her teaching service on an annual basis.

Recipient must inform the Mississippi Office of Student Financial Aid of any changes in his/her address and/or telephone number while completing service.

VI. CONTRACTUAL SERVICE OBLIGATION

- A. Recipient shall receive loan repayments for teaching in a critical geographical area or critical subject area as prescribed by the Mississippi Department of Education for a period of not less than one (1) and no more than four (4) years.
- B. It is fully understood that it is the responsibility of the recipient to seek and secure an approved location for his/her teaching. The recipient may contact the Mississippi Teacher Center for employment assistance.
- C. Recipient must provide full-time teaching service for an academic year (August 1- June 30) in a critical geographical shortage area or critical subject area of the state, both determined by the Mississippi Department of Education.

VII. LIABILITY

- A. Should a recipient leave his/her school before completing the required service obligation in a critical needs area, the amount that the recipient received under the MTLR program shall be due and payable within ninety (90) days, together with interest.
- B. The rate of interest charged a loan recipient on the balance shall be equal to the current federal Stafford loan rate for each year from the time the recipient received Loan Repayment money paid to the lender on his/her behalf in accordance with the Mississippi Critical Teacher Shortage Act established under section 37-159-1 of the Mississippi Code of 1972.
- C. If the recipient fails to repay his/her loan (principal and interest thereon) within ninety (90) days, the Board may bring suit against any recipient to recover the amount due to the state under this section for failure to comply with the conditions upon which the MTLR program was granted, as provided in this section and in the contract between the recipient and the Board.

VIII. 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 Mississippi Teacher Loan Repayment program.

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 military service obligation.

- A. In the event of *required* military service, the recipient must inform in writing beginning and ending dates of required military service to the Mississippi Office of Student Financial Aid.
- B. Recipient must supply the Mississippi Office of Student Financial Aid with a copy of military orders.
- C. Deferment of the teaching service obligation due to *required* military service must be requested and approved by the Mississippi Office of Student Financial Aid.
- D. Immediately upon completion of *required* military service, recipient must begin fulfillment of teaching service obligation.
- E. If a recipient continues military service for any reason beyond the required time, then the full amount that the recipient received under the MTLR program shall be due and payable within ninety (90) days, together with interest.

- F. If a recipient obligates himself/herself to *voluntary* military service during or after the receipt of MTLR, then the full amount that the recipient received under the MTLR program shall be due and payable within ninety (90) days, together with interest.

IX. DEATH/DISABILITY/BANKRUPTCY

A. **Death**

1. If an individual recipient dies while fulfilling service obligation, then the recipient's obligation as specified in Section 7 shall be cancelled.
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 program is cancelled only upon a determination by the Board on the basis of other evidence that the Board finds conclusive.

B. **Disability**

1. If the Board determines that an individual recipient is totally and permanently disabled while fulfilling his/her teaching obligation, then the recipient's obligation as specified in Section 7 shall be cancelled. A recipient is not considered totally and permanently disabled on the basis of a condition that existed before he/she applied for MTLR unless the recipient's condition has substantially deteriorated since he/she submitted forms for MTLR, so as to render the recipient totally and permanently disabled.
2. The Board is authorized to postpone or forgive the repayment of the amount that a recipient received under the MTLR program and the interest that would otherwise be due if the recipient's failure to comply with the conditions upon which the MTLR Contract was granted was due to circumstances beyond the recipient's control that caused the recipient to be physically unable to comply with those conditions, such as suffering a severe illness, injury or other disabling condition.
3. If the Board determines that a recipient who claims to be totally and permanently disabled is not eligible for cancellation for that reason, then the recipient's obligation immediately resumes.

C. **Bankruptcy**

Loans repaid pursuant to MTLR program are nondischargeable in bankruptcy.