

WILLIAM WINTER TEACHER SCHOLAR LOAN 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 William Winter Teacher Scholar/Loan Program, and to all eligible juniors and seniors who have passed Praxis I.

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 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 (minimum 12 semester hours or 9 trimester hours) in any baccalaureate degree-granting institution of higher learning in the State of Mississippi accredited by the Southern Association of Colleges and Schools and approved by the Mississippi Commission on College Accreditation or any accredited nonprofit community or junior college and have expressed in writing a present intention to teach in the State of Mississippi.
- C. The applicant who is pursuing an undergraduate education program of study shall qualify to apply for the loan/scholarship program. The applicant seeking teacher certification who has already obtained a baccalaureate degree is eligible to compete for the loan/scholarship provided the applicant is returning to school at the undergraduate level.
- D. Must be enrolled in a program of study leading to a Class "A" standard teacher educator license at one educational institution located in the State of Mississippi.
- E. If an applicant who will be an entering freshman applies, the applicant must submit an official high school transcript reporting grades through December of the senior year OR a designated high school official may transmit the grade point average and ACT score electronically for the applicant. The applicant must have a cumulative high school grade point average of 3.0 or higher on a 4.0 scale and an ACT composite score of 21 or higher from a national test with sub-scores of 18 or higher from that same test taken prior to enrollment in higher education. These two (2) requirements apply only to entering freshmen.
- F. If an applicant who has completed prior college course work applies, the applicant must have a cumulative college grade point average of 2.50 or higher on a 4.0 scale. The grade point average may be reported electronically from all Mississippi colleges/universities; however, applicant may still be required to provide a paper transcript.
- G. Sophomore, juniors, seniors and applicants seeking a second baccalaureate degree in education and/or a Class "A" standard teacher educator license must have a cumulative college grade point average of 2.50 on a 4.0 scale.
- H. Each recipient must provide passing scores on the Praxis I Basic Skills Test or supply proof of exemption for Praxis I by providing an ACT composite score of 21 or higher from a national test with sub-scores of 18 or higher from that same test taken prior to enrollment in higher education.
- I. Each recipient must maintain a 2.5 college grade point average each semester in order to continue to receive funds under the renewal process. The recipient must enroll and complete full time enrollment each semester at one Mississippi institution, and must maintain satisfactory academic progress toward completion of the teacher education program of study within the semesters allowed for the scholarship.

- J. 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 and to Juniors and Seniors who have passed Praxis I.
- K. Must not presently or previously have defaulted on an educational loan.
- L. Must enter into a Contract and Note with the Board pursuant to these Rules and Regulations and all applicable State Laws.

II. REQUIREMENTS FOR LOAN/SCHOLARSHIP APPLICANT

Along with the completion of the on-line application (www.mississippi.edu), the following documents must be submitted:

- A. Only entering freshmen must provide an official high school transcript mailed directly from the high school reporting grades 9-12. The transcript must report your cumulative high school grade point average **and** your ACT score(s) OR a designated high school official may transmit the grade point average and ACT score electronically for the applicant.
- B. For all other applicants, the grade point average may be transmitted electronically from the Mississippi school/college/university last attended, and should include grades from all institutions. If the electronic grade file **does not** report grades from **all** schools/colleges/universities attended, then individual transcripts **must** be submitted.
- C. **Proof of current Mississippi residency.** Proof may be any **two** (2) of the following documents: Photo copies of current valid Mississippi driver's license, pages one (1) and two (2) of the current state of Mississippi tax return or the results from filing the Free Application for Federal Student Aid.
- D. Official Praxis I test score or official national test scores for ACT (See I.H.)
- E. **One** executed and notarized copy of the Rules and Regulations.
- F. **One** executed and dated copy of the Contract.

III. AMOUNT AND LENGTH OF LOAN/SCHOLARSHIP

- A. The loan/scholarship may be made in any amount not to exceed \$1000 annually for recipients who have completed less than 60 hours of study or while enrolled at a community or junior college. Recipients who have completed 60 or more hours of study will be awarded an amount not to exceed \$3,000 annually. No more than 4 annual awards or \$8,000 may be made per recipient.
- B. First time applicants who have completed 60 or more hours of study at a four year Mississippi college/university may receive no more than 2 annual awards or 4 semesters not to exceed \$8,000.00.
- C. The maximum annual loan/scholarship shall be set by the Board at an amount not to exceed the cost of attendance at the educational institution attended.
- D. Checks shall be made payable to the school and mailed directly to the school, to be applied first toward tuition.

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 semester or drop below full-time status, he/she is suspended from participation in the program and his/her awards are stopped until such time he/she submits an official transcript sent directly by the educational institution evidencing a 2.5 GPA per semester and/or the completion of full-time enrollment. In lieu of an official transcript the college/university may report the grade point average along with the enrollment status via an electronic grade file.
- C. Persons failing to complete an appropriate program of study shall immediately become liable to the Board for the sum of all outstanding loans, except in the case of a deferral of debt for cause by the Board, after which period of deferral, study may be resumed.

- D. Recipient must at all times keep the Mississippi Office of Student Financial Aid informed of any change of address and phone number. Recipient will furnish a correct, complete home address and telephone number, and will immediately inform this office of any change of address and phone number.

V. 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 William Winter Teacher Scholar Loan 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. 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. 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 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 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 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 the event.
- B. If a recipient obligates himself/herself to **VOLUNTARY** military service prior to, during, or after the award of the William Winter Teacher Scholar Loan Program, 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 consecutive monthly installments, as determined by the Board, with interest calculated at the current Federal Stafford Loan rate at the time the occurrence of the event.

VI. SERVICE OPTION

- A. If a recipient is unable to successfully take and pass the Praxis II within one (1) calendar year, from the date of graduation, the 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 the event.
- B. The recipient will furnish to the Board the proposed site of employment within the State of Mississippi within three months (3) of graduation unless granted an exception for cause. It is fully understood that it is the responsibility of the loan/scholarship recipient to seek and secure employment. The Board assumes no obligation to perform that function.
- C. If the approved employment proves to be unsatisfactory, the recipient may request change of employment approval from the Board. **NO CHANGE IS TO BE MADE PRIOR TO BOARD APPROVAL.** The new employment must likewise be within the State of Mississippi.
- D. The service obligation will not be deferred for the recipient who has completed all requirements for an undergraduate degree in education but wishes to pursue additional undergraduate study or first master's degree.

- E. Loans/Scholarships 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/scholarship recipient who actually renders teaching service as a full-time certified teacher in any school or school district that is accredited or approved by a governing board or association for a major portion of the school day for at least seventy-eight (78) school days during each of eight (8) school semesters of the ten (10) immediately after obtaining a baccalaureate degree and a Class "A" standard teacher educator license, shall be converted to interest-free scholarships. Conversion shall be based on two (2) semesters of teaching service for each year a loan/scholarship was received. HOWEVER, that such service shall never be less than one (1) year, regardless of the length of study provided under this scholarship/loan.
 2. Persons failing to meet teaching requirements in any required semester shall immediately become liable to the Board for the amount of the corresponding loan/scholarship received, with interest calculated at the current Federal Stafford Loan rate at the time of the occurrence of the event, except in the case of a deferral of debt for cause by the Board, after which period of deferral, teaching duties required hereunder will be resumed. If the claim for payment of such loan is placed in the hands of an attorney for collection after default, then the obligor shall be liable for an additional amount equal to a reasonable attorneys' fee.
 3. In the alternative, in the event of abandonment or abrogation of the options for repayment as provided for in VI. E. 1 and lump sum payment in VI. E. 2, the remaining balance of unpaid or undischarged principal and interest shall become due and payable over the remaining period of time made in thirty-six (36) or less equal consecutive monthly installments, as determined by the Board, commencing one (1) month after graduation or termination of attendance as a full-time student or termination of full-time employment or termination of other deferment.

VII. LOAN OPTION

- A. In the alternative, recipient may repay his/her loan (principal and interest thereon) in thirty-six (36) or less equal consecutive monthly installments, commencing one (1) month after graduation and/or termination of attendance as a full-time student or termination of full-time employment or termination of other deferment.
- 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, commencing one (1) month after graduation and/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 thirty-six (36) or less equal consecutive monthly installments, commencing one (1) month after graduation and/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 which point the obligor shall become liable for reasonable attorneys' fees and court costs in addition to the other sums due and owing.
- D. Failure to repay any loan and interest that becomes due shall be cause for the revocation of a person's standard teacher educator license by the Mississippi State Department of Education.

VIII. DEATH/TOTAL AND PERMANENT DISABILITY/BANKRUPTCY

A. Death

1. If an individual recipient dies and that recipient has elected to repay by service as specified in Section VI. E. 1 and 2, then the recipient's obligation to make any further payments of principal and interest on 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/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, 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 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 William Winter Teacher Scholar Loan Program are nondischargeable in bankruptcy.

IX. WARRANTY

The acceptance of a William Winter Teacher Scholar Loan shall be deemed equivalent to an appointment by each recipient of the Secretary of State of the State of Mississippi to be his/her true and lawful attorney, 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, and 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 William Winter Teacher Scholar Loan 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.