

Title 10: Education Institutions and Agencies

Part 685: Winter-Reed Teacher Loan Repayment Program (WRTR) Rules and Regulations

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Rule 1.1 Winter-Reed Teacher Loan Repayment Program (WRTR) Rules and Regulations. The William F. Winter and Jack Reed, Sr. Teacher Loan Repayment Program was established by the 2021 Legislature. These Rules and Regulations are promulgated to govern the program and are subject to change by the Mississippi Postsecondary Education Financial Assistance Board (hereinafter referred to as the "Board").

I. GENERAL ELIGIBILITY

- A. The applicant must be a U.S. citizen.
- B. The applicant must have graduated with a bachelor's degree from an institution of higher learning that is regionally accredited by the Southern Association of Colleges and Schools (SACS) or a comparable accreditation body.
- C. The applicant must have obtained a standard five-year educator's license or a nontraditional five-year alternate route license from the State Board of Education. Persons with provisional emergency licenses shall not be eligible.
- D. The applicant must teach full-time, as defined by the State Board of Education. 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.
- E. The applicant must teach full-time for a period of not less than one (1) academic year in grades kindergarten through twelve (K-12) in a Mississippi public school or public charter school.
- F. The applicant must have outstanding qualifying educational loans, received while pursuing an undergraduate or graduate degree. Qualifying educational loans include the principal, interest, and related expenses such as the required interest premium on the unpaid balances of government (federal, state, or local) and commercial loans obtained by the recipient for undergraduate or graduate educational expenses. *Perkins loans do not qualify for repayment under WRTR.*
- G. The applicant must not have received funds from the William Winter Teacher Forgivable Loan Program (WWTS), William Winter Alternate Route Forgivable Loan Program (WWAR), Critical Needs Teacher Forgivable Loan Program (CNTF), Critical Needs Alternate Route Teacher Forgivable Loan Program

(CNAR), Teacher Education Scholars Forgivable Loan Program (TES), Graduate Teacher Forgivable Loan Program (GTS), Counselor and School Administrator Forgivable Loan Program (CSA), Critical Needs Dyslexia Therapy Forgivable Loan Program (CNDT), Mississippi Teacher Loan Repayment Program (MTLR), or any other state forgivable loan program.

- H. The applicant must not presently be in default or delinquent on any federal, state, local or commercial qualifying educational loan.

II. APPLICATION REQUIREMENTS FOR LOAN REPAYMENT APPLICANT

- A. First time applicants must:

1. Complete the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of September 15 of the academic year for which the teacher is seeking loan repayment.
2. Submit the following documents to the Board by October 15 of the same academic year.
 - a) Proof of the applicant's current five-year Mississippi educator's license.
 - b) A copy of the applicant's current employment contract with a Mississippi K-12 public school or public charter school to serve as documentation of employment.
 - c) A completed Loan Data Verification form.
 - d) Documentation from the lender or loan servicer for state, local, or commercial loans that shows the loan's current balance, status (deferred, repayment, etc.), type, and date of disbursement.

- B. Renewal applicants must:

1. Complete the Mississippi Aid Application (MAAPP) online at www.msfinancialaid.org by the deadline date of September 15 of the academic year for which the teacher is seeking loan repayment.
2. Submit the following documents to the Board by October 15 of the same academic year.
 - a) A copy of the applicant's current employment contract with a Mississippi K-12 public school or public charter school to serve as documentation of employment.

- b) A completed Loan Data Verification form.
- c) Documentation from the lender or loan servicer for state, local, or commercial loans that shows the loan's current balance, status (deferred, repayment, etc.), type, and date of disbursement.

III. AWARD RECIPIENTS

- A. Awards will be made to applicants with outstanding qualifying educational loans obtained while in undergraduate or graduate school. Qualifying educational loans include the principal, interest, and related expenses such as the required interest premium on the unpaid balances of government (federal, state, or local) and commercial loans obtained by the recipient for undergraduate or graduate educational expenses. *Perkins loans do not qualify for repayment under WRTR.*
- B. Recipients shall be selected on a first-come, first-served basis of all eligible applicants and shall be limited by the annual funding appropriated for the program by the Mississippi Legislature.
- C. Among first-time applicants, priority consideration shall be given to persons who are teaching in a public school district designated as a geographical critical teacher shortage area by the State Board of Education.
- D. In the second and subsequent years of the program, priority consideration shall first be given to renewal applicants.

IV. AMOUNT AND LENGTH OF LOAN REPAYMENT

- A. Awards for recipients who have signed a contract to teach in a public school district that is not designated as a geographical critical teacher shortage area by the State Board of Education shall be as follows:
 - 1. One thousand five hundred dollars (\$1,500) for the first year of an award or the balance of the loan, whichever is less;
 - 2. Two thousand five hundred dollars (\$2,500) for the second year of an award or the balance of the loan, whichever is less;
 - 3. Three thousand five hundred dollars (\$3,500) for the third year of an award or the balance of the loan, whichever is less.
- B. Awards for recipients who have signed a contract to teach in a public school district that is designated as a geographical critical teacher shortage area by the State Board of Education shall be as follows (NOTE: Designation as a Title I school does not necessarily mean that the school qualifies as a geographical critical teacher shortage area):

1. Four thousand dollars (\$4,000) for the first year of an award or the balance of the loan, whichever is less;
 2. Five thousand dollars (\$5,000) for the second year of an award or the balance of the loan, whichever is less, provided the recipient continues to teach in the same public school district or another public school district designated a geographical shortage area by the State Board of Education;
 3. Six thousand dollars (\$6,000) for the third year of an award or the balance of the loan, whichever is less, provided the recipient continues to teach in the same public school district or another public school district designated a geographical shortage area by the State Board of Education;
- C. Renewal applicants who move to another public school district shall be eligible to receive a renewal award based on the amount allowed under the program in the new district where the teacher is employed.
- D. The annual award amount shall never exceed the outstanding balance of the qualifying educational loan.
- E. Awards shall be granted annually, and recipients shall have no obligation to seek a future award.
- F. Awards shall be paid annually to the recipient's lender/loan servicer and applied to the outstanding balance. Monies paid on the recipient's behalf toward qualifying undergraduate educational loans prior to receiving a WRTR award will not be eligible for repayment through the WRTR program.

V. RECIPIENT RESPONSIBILITIES

- A. The recipient must maintain a current five-year Mississippi educator's license while participating in the program.
- B. The recipient must teach full-time for the full year in grades kindergarten through twelve (K-12) in the State of Mississippi in the public school district or public charter school where the applicant was initially awarded.
- C. By June 30 at the conclusion of the recipient's contract year, the recipient must submit to the Board an annual Contract Completion Form. The form must be received for the Board to disburse the offered award amount to the loan servicer.
- D. While receiving funds, the WRTR recipient must at all times keep the Board informed of the recipient's current, correct, and complete contact information. This information may be updated via the WRTR recipient's student MAAPP account online.

Source: *Miss. Code Ann.* § 37-106-36.