



# LOSFA LOOP

April 2009 Edition

Volume 2-4

## From the Desk of the Executive Director

It was a pleasure to address my colleagues in the financial aid community recently at the LASFAA Spring Conference. I wish all of the news that I provided during the LOSFA update could have been more uplifting, but whenever we are met with a challenge, it is simply an opportunity to unite, overcome the challenge and grow as a result of being able to do so. That is the attitude I have adopted and the way I am approaching the recent turbulence in the economy, shortfalls in funding and the uncertainty about the future of the Federal Family Education Loan Program.

Despite these challenges I was encouraged during the guarantor panel discussion to know that so many of you are supportive of our agency and the services that we provide within the state such as high school presentations and workshops, telephone and e-mail assistance to the general public, guidance counselor workshops, coordinating College Goal Sunday and our new middle school initiatives. You can rest assured that for LOSFA it is business as usual and we will continue to provide the services for which we have come to be known.

April is Financial Literacy Month in the United States and it is only appropriate that we are beginning our new pilot program, College Access 4U!, this month. We are working in conjunction with several community partners to spearhead a partnership between Louisiana State University and Capitol Middle School in Baton Rouge. This three week program will involve introducing a select group of 7th grade students to the concept of financial literacy and the program will culminate in a bus trip

to the LSU campus. Our goal is to eventually duplicate this College-Middle School partnership program throughout the state. By the time these current 7th grade students matriculate into high school, I am confident that they will still be able to take advantage of the Early START Program or TOPS Tech Early Start. We will still be here to provide them with financial aid presentations in their high schools and educate them on the TOPS Core curriculum. They will also be able to participate in the Trailblazers program. Their parents will still be able to call or e-mail us with any questions or concerns they may have.

By the time these current 7th grade students matriculate into post secondary education I am confident that they will still be able to benefit from the TOPS scholarship to finance their education. In addition to TOPS; LEAP, the GO Grant, the Rockefeller State Wildlife Scholarship and a Louisiana Guaranteed Student Loan will still be available to them. Education is and will still be the door to a productive and satisfying life. The aforementioned financial resources are and will continue to be the key to open that door. LOSFA is and will continue to be Louisiana's First Choice for College Access.

-- Melanie

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## LASFAA Spring Conference



On Thursday, March 19, 2009 the Louisiana Association of Student Financial Aid Administrators (LASFAA) held its Spring 2009 Conference at the Paragon Casino Resort in Marksville. Several staff members from LOSFA were in attendance. Jennifer Guhman, April Matessino and Sigmund Morel from LOSFA's School and Lender Services Division exhibited at the conference.

In an effort to decrease the number of TOPS recipients who have their awards suspended or canceled, LOSFA created a TOPS Advisor sheet. (See next page.) This sheet is designed to be a quick reference guide for college academic advisors when working with TOPS recipients. The School and Lender Services staff provided members of Louisiana's financial aid community with the initial glimpse of this sheet and solicited feedback. The feedback was overwhelmingly positive and the only "criticism" was to make this helpful tool available on the LOSFA website as soon as possible. LOSFA is responsive to the voice of the people, so the TOPS Advisor sheet is currently available on the LOSFA Web site, [www.osfa.la.gov](http://www.osfa.la.gov).



LOSFA Executive Director, Melanie Amrhein was joined by Dr. Karen K. Denby, Senior Policy Analyst of the Louisiana Board of Regents to provide the conference attendees with the Board of Regents/LOSFA Update. Topics included TOPS, Early START and the Go Grant. LOSFA also participated in the Guarantor Panel Discussion designed to address the school concerns regarding changes in the Federal Family Education Loan Program (FFELP). LOSFA's Deputy Executive Director, Dr. Sujuan Boutte and Director of Scholarship and Grants Division, Deborah Paul also represented LOSFA at the conference.



## Advisors should ask every student: **Are you receiving TOPS?**



### **TOPS Continuation Requirements**

#### **1. FULL-TIME ENROLLMENT**

- Students receiving TOPS must be enrolled **full-time** (as defined by your institution) through the 14<sup>th</sup> class day at semester schools or the 9<sup>th</sup> class day at quarter schools every semester or quarter they enroll (excluding summers). Once past the specified "census" date, the student may drop courses to below full-time status according to your institutional policies, but must still meet the academic year earned hours requirement (see # 3)

#### **2. CONTINUOUS ENROLLMENT**

- Students who resign from all classes will have their award canceled. (Students resigning for exceptional/extenuating circumstances should contact LOSFA)
- Students may not "stop out" or take a leave of absence without approval from LOSFA (see #5)

#### **3. HOURS EARNED**

- TOPS recipients must **EARN 24 credit hours per Academic Year (fall and spring semester or fall, winter and spring quarter)**

##### **For TOPS Purposes, Earned Hours INCLUDE**

- Credit hours earned during an intersessions that is held **within** the Academic Year
- Credit hours in required remedial/developmental courses that are completed successfully (grades of NC or F will not be included)
- Credit hours successfully completed with a grade of "D" or better
- Credit hours earned in Correspondence Studies if final grade is recorded on the official transcript as completed within the Academic Year

##### **For TOPS Purposes, Earned Hours DO NOT INCLUDE**

- Earned credit hours in summer terms
- Earned credit hours in Intersessions that are not within the Academic Year
- Earned credit hours by exam (CLEP), advanced placement, or standardized test scores
- Courses scheduled and completed, but no credit earned due to failing or incomplete grade

**A student who does not enroll full-time, remain continuously enrolled, or does not earn 24 credit hours per academic year will have his or her TOPS award permanently CANCELED. TOPS Students enrolling for the first time as a full time student in a winter or spring term/semester will not be checked for the 24 hour requirement.**

#### **4. TOPS GRADE POINT AVERAGE (GPA)**

Cumulative TOPS GPA is determined by the Office of Student Financial Assistance and is based on all coursework attempted by the student at all institutions attended. The TOPS Academic Year ends with the Spring Term/Semester.

- Students must meet **Steady Academic Progress** (Minimum **2.0 cumulative GPA**) at the end of every semester or quarter (including summer and intersessions)
- Students receiving the **TOPS Opportunity Award** must earn a minimum **2.3 cumulative GPA** at the end of the first academic year and a minimum **2.5 cumulative GPA** at the end of each subsequent academic year
- Students receiving the **TOPS Performance and Honors Award** must earn a minimum **3.0 cumulative GPA** at the end of each academic year to retain the stipend that accompanies that award type
  - Students not earning the required **TOPS Performance or Honors GPA** will drop down to the **TOPS Opportunity Award** if they earn the required GPA for that award. These students can **never** regain the TOPS Performance or Honors Award stipends
  - TOPS Performance or Honors Award** recipients who do not earn the required **TOPS Opportunity Award GPA** will have their TOPS Award **suspended**
  - A student who began on the **TOPS Performance or Honors Award** may regain the **TOPS Opportunity Award**, after being suspended, by raising their GPA to the level required for the **TOPS Opportunity Award**
  - Once a student has had their TOPS Award **suspended** due to not meeting Steady Academic Progress or the required TOPS Cumulative GPA, they have **2 years** to regain the required **TOPS Opportunity Award GPA**

**Students who fail to regain the required TOPS GPA within 24 months of suspension will have their Award canceled. During periods of suspension, all continuation requirements must be met to qualify for reinstatement of the award.**

#### **5. EXCEPTIONAL/EXTENUATING CIRCUMSTANCES**

- Student may apply to have his or her circumstances considered for failure to achieve the required hours earned or to maintain full-time continuous enrollment. Contact LOSFA (800-259-5626, ext. 1012 or [custserv@osfa.la.gov](mailto:custserv@osfa.la.gov)) for details
- There is no appeal for suspensions or subsequent cancellations due to not meeting the TOPS Cumulative GPA requirement

*In every issue of LOSFA LOOP, we will highlight a specific division within the agency. This issue we highlight:*

## Audit Division

It is the mission of the Audit Division to provide direction and administrative support services for the agency and all student financial aid program participants. The mission of the Division is accomplished through the performance of compliance reviews, internal audits, and individual reviews.

Every program administered by LOSFA must adhere to state and/or federal statutory requirements as well as the program's rules. Through compliance reviews, the Division determines if participants are following program guidelines. In FY 2008/09, the Division is scheduled to perform 85 reviews which include high schools, colleges, lenders, and collection contractors.

Another major area of responsibility of the Division is to perform internal audits of LOSFA on behalf of the Audit Committees of the Commission and the Authority. The Division performs an average of four internal audits a year according to an annual audit plan approved by the Audit Committees. The audit plan submitted to the Audit Committees is developed using risk assessment techniques. The purpose of the internal audits is to determine whether the agency's risk management, internal control, governance processes, and implementation of best practices, as designed and represented by management, is adequate and functioning in a manner to ensure effectiveness and efficiency of operations, reliability of reporting, and compliance with policies, procedures, laws and regulations.

Individual reviews are another major function of the Audit Division. These reviews are performed at the request of a student and/or borrower to determine eligibility for receipt of program funds or loan discharge. Approximately 250 of these reviews are performed annually for teacher loan forgiveness, false certification, treasury offset, closed school loan discharge, and TOPS.

Other duties performed by the Division include examination of cohort default rate appeals by colleges, review of ineligible loans/borrowers, verification of college eligibility, and research into borrower complaints. The Audit Division continues to strive to improve the efficiency and effectiveness of its audit process to provide pertinent information to those they audit.



**Audit Division:** Lynette Pierre, Kelvin Deloch, Audit Manager, Don Wiley, Jerry Oubre and Andrea Early.



## Longtime McNeese financial aid administrator dies



**G. Desmond "Des"  
Jones**  
*March 4, 1929 - March  
9, 2009*

Gerald Desmond "Des" Jones, 80, longtime coach and administrator at McNeese State University, died Monday, March 9, 2009, at his residence, surrounded by his loving family.

He was born in Moran, Texas, to Woffard Woodard and Virgie Irene Reid Jones. In 1949 Desmond

transferred to McNeese to play football, where he was named most valuable player in 1951. Always noted for his great hands, he and Lester Landry combined for a 99-yard touchdown pass reception in the 1951 season, setting a school record which still stands today.

After graduation from McNeese, he enlisted in the U.S. Army Infantry, serving as a first lieutenant during the Korean War. After his discharge from the service, Coach Jones began a coaching career that would lead him to Landry Memorial High School, Bolton High School in Alexandria and LaGrange Senior High School. In 1965 Coach Jones became an assistant football coach at McNeese, in the same year receiving his master's of administration and supervision degree. Over the next 38 years, Coach Jones would be assistant football coach, head baseball coach, instructor in the department of health and physical education, director of housing, and finally director of financial aid. The McNeese State University Athlete of the Year Award, presented since 1985, bears his name. He was named to the McNeese Hall of Fame in 1997.

Always active in the community, Desmond was elected to the Calcasieu Parish School Board, where he served for 12 years. He served as president of the School Board from 1992-1993. He was also a member and past president of the Louisiana Financial Aid Association. He was a member of Our Lady of Good Counsel Catholic Church. He was an avid golfer and deer hunter.

Desmond is survived by his loving wife of 55 years, Mae Bouquet Jones; one son, Lee Matthew Jones and wife Becky of Beaumont; one daughter, Donna Fontenot and husband Jimmy of Lake Charles; and four grandchildren, Lindsay Michelle Jones, Baylor University, Waco, Texas; Lori Elizabeth Jones, Texas State University, San Marcos, Texas; Katy Lee Fontenot, graduate of McNeese State University, Lake Charles; and Kelly Ann Fontenot, Louisiana State University in Baton Rouge.

He was preceded in death by his parents and one brother, Max E. Jones.

Memorial donations in Des's memory may be made to the MSU Athletic Department, P.O. Box 92735, Lake Charles, LA 70609.

The family wishes to express their sincere appreciation to Dr. Peter Karam, Dr. Richard Gilmore, Lake Charles Dialysis Center, and nurses and caregivers, Fred Boerman, Cheryle "C.J." Onxley, Nicole Antoine and Juliette Webb for the dedicated and compassionate care given their beloved Desmond. The family extends their very special love and appreciation to Des's niece, Kathy Stemmann, for her gentle devotion and care for her uncle.



## Changes to TOPS full-time status

The Louisiana Student Financial Assistance Commission (LASFAC) approved an Emergency Rule and authorized publication of a Notice of Intent to make the rules permanent at its meeting on March 4, 2009 that refines the definition of “full-time” for students who are enrolled in less than twelve hours a semester or eight hours a term by adding definitions for “Course of Study” and “Clinical Programs.” These revisions are being implemented to assist postsecondary schools in classifying students as “program full time” to meet the renewal criteria for TOPS. This action does not change the requirements, but clarifies the rules to highlight a procedure that is already in effect.

The TOPS statute requires students to enroll as a full time student each semester or term during the academic year. The Scholarship and Grant Program Rules provide that a student must be enrolled in twelve hours per semester through the 14th class day or in eight hours per term through the 9th class day to be considered “full time.” However, LASFAC recognized that under certain circumstances students should be considered full time even though the student enrolls in fewer than twelve or eight hours. LASFAC provided three such circumstances that will be treated as program full time:

- The student requires less than full-time enrollment to complete the undergraduate degree; or
- The student is enrolled in a degree program that defines full-time as less than 12 hours per semester or eight hours per quarter; or
- The student requires less than full-time enrollment to complete requirements for a specified course of study or clinical program.

There has been some confusion on when to use the 3rd circumstance to classify a student as full-time for TOPS purposes. For this circumstance, the primary instances of completing courses for a “specified course of study” arise when a student is pursuing an associate’s degree or when a student must complete specified course work before they can apply for or enter a school of study or degree program at a post-secondary institution. Examples for the latter case include programs in areas such as: business, archi-

tecture, mass communications, art and design, nursing, and other medical programs. “Clinical Programs” are generally student teaching, practicum courses, or clinic based experiences required to earn a baccalaureate degree.

For additional information, please contact our Customer Service Department at 1-800-259-5626, Ext. 1012 or send an e-mail to [custserv@osfa.la.gov](mailto:custserv@osfa.la.gov).



# COLLEGE KNOWLEDGE NIGHT

While LOSFA's programs focus primarily on high school and college students, the recently inaugurated College Knowledge Nights focus on providing middle school students and their parents with information and resources aimed at helping them plan early for admission to and financing of postsecondary education.

The College Knowledge initiative was well received by students, parents, counselors and teachers. The success of the initial events prompted requests for additional presentations, leading to the addition of multiple schools to the College Knowledge schedule.

"We couldn't be more excited about the College Knowledge initiative," Sujuan Boutte, LOSFA Deputy Executive Director, said. "Providing outreach at the middle school level has long been a part of LOSFA's strategic goals. The national College Access Challenge Grant funding received from the federal government through the Board of Regents provided the resources our agency needed to make this goal a reality."

Money from the grant was used to develop the College Knowledge Web site ([www.osfa.la.gov/collegeknowledge](http://www.osfa.la.gov/collegeknowledge)) which offers tools aimed at informing students and parents about higher education options, college costs, how to prepare both academically and financially, as well as the benefits of a college education.

"Planning for the College Knowledge events also provided us the opportunity to forge new partnerships and strengthen existing ones. We appreciate

## Upcoming College Knowledge Presentations

Wednesday, April 8  
Southeast Middle School, Baton Rouge  
7 p.m.

Tuesday, April 21  
Broadmoor Middle School, Baton Rouge  
6 p.m.

Wednesday, May 6  
Southeast Middle School, Baton Rouge  
8-9 a.m.

the assistance given to us by middle school counselors and principals, LA Gear Up, The Council of Student Body Presidents, LA ePortal and Board of Regents staff. This project is a great example of how entities can come together to promote a common cause: motivating Louisiana youth to start planning early for college attendance. The response has been tremendous. We completed our kick-off week around the state the first week in March. Since that time we are still responding to scheduling requests for additional sessions and sites!"

Parents attending the event were also told about financial resources available for Louisiana students and how to access them.

Any school or organization interested in hosting a College Knowledge session should contact LOSFA at 1-800-259-5626, ext. 1012 or 225-992-1012.



*Jason Orgeron shows a crowd of middle school students and their parents how to access the new College Knowledge Web site at a College Knowledge Night last month.*





## ON THE RUN

Not many people would pay for the privilege of running 13 miles through New Orleans, but April Matessino did.

In February, she took part in the New Orleans Mardi Gras Half Marathon. Matessino, who works in School and Lender Services and has been a runner for two years, had a goal: "just to finish," she said.

She met that goal, finishing in three hours. She wasn't first, but she wasn't last either.

She admits she's never been particularly athletic, but decided to take up running after she and her husband decided they needed to improve their health.

"Running is really mental," she said. In order to succeed, you need to develop a lot of positive self-talk. For Matessino, the key to success was taking things slowly. She began by jogging with her iPod. She'd run for one song, then walk for a song. "I just built my confidence one song at a time," she said. Eventually, she stopped walking and kept running.

Before long, she and her husband were entering local 5K races and running around the LSU lakes. "It's four



*April Matessino poses with friends who came to support her as she ran the New Orleans Mardi Gras Half-Marathon in February.*

miles once you start a lap," she said. "And you have to finish if you want to get back to your car."

Eventually, she "fell in love" with running. It gives her increased health, plus a sense of accomplishment.

Her husband was initially supposed to do the half-marathon with her, but he had to withdraw at the last minute. So, with only a month of serious marathon training, she decided to run with a friend instead.

"I hit a wall at around mile 10," she said. She didn't think she would be able to finish, but her friend caught up with her and they decided to keep going.

"The best moment was when we came down Poydras. We could see the Superdome. I broke down and got teary-eyed because the end was in sight. It was such a great accomplishment."

She enjoyed it so much, she plans to do it again next year - but next time she plans to do more training beforehand.

"I want to do a two hour half-marathon," she said. "I think I can do it if I train properly. That's my next time goal for sure."



*April Matessino took part in the New Orleans Mardi Gras Half-Marathon in February. She finished the 13.1 mile race in three hours and plans to attempt to finish in two hours next year.*



## LOSFA ADVISORY COMMITTEE

The LOSFA Advisory Committee met on March 5, 2009 at the LOSFA office. On the committee's agenda: updates on College Knowledge Night, a College Goal Sunday review, updates on the College Access Center and the Middle School Financial Literacy Initiative with LSU. The committee also discussed the Federal Default Fee for future FFELP borrowers, the funding for Go Grant and Early Start for 2009-10 and the changes in the stimulus bill that allows computer purchases as a qualified higher education expense for 2009 and 2010.



*Emily London-Jones, chair of LOSFA's Advisory Committee, listens to program updates along with LOSFA Deputy Executive Director Sujuan Boutte and SG Director Deborah Paul at March's LOSFA Advisory Committee meeting.*

## BATON ROUGE COMMUNITY COLLEGE TRAINING DAY

Members of Baton Rouge Community College met with LOSFA staff last month to discuss TOPS billing and Special Program issues.



"The information was very beneficial," BRCC Director of Financial Aid Calaundra Brown said. The information she received will help "reduce billing errors."

Andrea Johnson, a BRCC financial aid counselor, said she will be able to "award students correctly and more efficiently," after her training. She appreciated the information about billing codes. "Now I have insight into what the codes actually mean."



For more information, contact the  
Louisiana Office of Student Financial Assistance:

By Phone: 800-259-5626, Ext. 1012

By E-mail: [custserv@osfa.la.gov](mailto:custserv@osfa.la.gov)

By Mail: P.O. Box 91202, Baton Rouge, LA 70821-9202

Web Address: [www.osfa.la.gov](http://www.osfa.la.gov)

For submissions, opinions or comments for LOSFA Loop, please contact  
David Roberts at [droberts@osfa.la.gov](mailto:droberts@osfa.la.gov).