



# LOSFA LOOP

December 2008 Edition

Volume I-8

## From the Desk of the Executive Director

During the LASFAA Conference in October, right here in Baton Rouge, we announced to our professional colleagues that we were in the process of redesigning our website and that it would be launched shortly. I am now proud to announce that our new website was launched on November 19th. In addition to having a new contemporary look, we also believe that all of our constituents including students, parents, schools and lenders will find the site much more user-friendly and information much easier to find. I am especially excited about the fact that we have short videos on the site to answer frequently asked questions. The site also has the new RSS Feed capability providing you with the option of having the most current information sent directly to you. I want to thank every division at LOSFA for their input and work on this project as it was a complete team effort!

February 15, 2009 is right around the corner and will be here before you know it. If that date doesn't resonate with you then let me remind you that it's the date of our College Goal Sunday Event. If you are a financial aid professional and have yet to do so, please volunteer at one of the 16 sites throughout the state. We can never have too much financial aid expertise at these locations to help our Louisiana residents with the financial aid application process. In order to volunteer online please go to <http://www.osfa.la.gov/CollegeGoalSunday.shtml> or <http://www.lasfaa.org>.



[lasfaa.org](http://www.lasfaa.org). If you are a high school senior or the parent of a high school senior go to <http://www.osfa.la.gov/CollegeGoalSunday.shtml> to register to attend the event.

Since this is the last LOSFA LOOP of 2008, I need to take this opportunity to wish the entire state of Louisiana a happy holiday season. Some of you may have been adversely effected by these very challenging economic times. Un-

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## LOSFA Outreach

### 2008 Fall Loan Workshop

LOSFA held the 2008 Fall Loan Workshop on Wednesday, November 5, at the University of Louisiana – Lafayette. Sallie Mae Regional Training Executive Lissa Powell presented a federal update of Title IV programs, information and instruction on the proposed 2009-2010 Free Application for Federal Student Aid and return of Title IV funds.

LOSFA hosted about 25 school representatives at the workshop and ended the day with an agency update including the guaranteed student loan program, the Rockefeller State Wildlife Scholarship, the Go Grant and other issues.

The next loan workshop is scheduled for the spring 2009.



*Lissa Powell, a trainer with Sallie Mae, speaks at the 2008 Fall Loan Workshop, hosted by LOSFA at the University of Louisiana in Lafayette.*

### ON THE ROAD . . .

► Not even state holidays stop the LOSFA staff! On Veteran's Day, LOSFA representative Kate Herke conducted two presentations. She spoke to 350 students and parents at Crowley High School about general financial aid and TOPS, then headed over to the Church Point High School Career Fair where she spoke to an additional 100 students and family members.

► LOSFA representative Jerri Mack was at Captain Shreve High School last month, to take part in the school's Career Fair. She told 100 juniors and their families about general financial aid and TOPS.

### START ACCOUNT OWNERS . . .

As a service to START account owners, LOSFA will be accepting end of the year deposits in person at our office from 8 am -4 pm, December 29th -31st. Deposits may be made in the form of cash, personal check or money order.

Interested in having LOSFA representatives come to your event?

That's easy to arrange! For information about programs that LOSFA sponsors -- or to find out how to contact LOSFA's on-the-road Public Information team -- go to the agency's newly redesigned Web site <http://www.osfa.la.gov> and click LOSFA Outreach.

Our new site makes it easy for you to find the information you need quickly. In fact, if you sign up for our new RSS feed, you'll have the most current LOSFA information delivered directly to you -- no fuss, no waiting!

For more information, go to our Web site or call 1-800-259-LOAN (5626), extension 1012.



# College Goal Sunday

# MMM... A Money Sundae?

Louisiana College Goal Sunday<sup>SM</sup> is an event that will help you melt away the tedious process of filling out the FAFSA (Free Application for Federal Student Aid) in order to obtain financial aid. Free on-site assistance from area college financial aid professionals will be provided.

For more information, including what you need to bring, visit us at our website.

[www.osfa.la.gov](http://www.osfa.la.gov) and click on **College Goal Sunday**

## Louisiana College Goal Sunday<sup>SM</sup> Locations 2009 February 15th, 2009 2 - 4 P.M.

### Lake Charles

SOWELA Community and Technical College

### Natchitoches

Northwestern State University

### Reserve

East St. John High School

### Houma

L.E. Fletcher Technical Community College

### Hammond

Southeastern Louisiana University

### Ruston

Louisiana Tech University

Louisiana Technical College

### Baton Rouge

Baton Rouge Community College

Southern University

### New Orleans

Dillard University

Southern University

### Bossier City

Bossier Parish Community College

### Lafayette

University of Louisiana at Lafayette

### Alexandria

Louisiana State University - Alexandria

### Monroe

Louisiana Delta Community College

### Grambling

Grambling State University

**Check our website for additional site locations and specific room locations at each site.**

The College Goal Sunday program was created by the Indiana Student Financial Aid Association with funding from Lilly Endowment Inc, and with supplemental support from Lumina Foundation for Education.

Louisiana College Goal Sunday<sup>SM</sup> is sponsored by the Louisiana Association of Student Financial Aid Administrators (LASFAA) and the Louisiana Office of Student Financial Assistance (LOSFA) with funding from a Lumina Foundation for Education grant.

## LOSFA Advisory Committee updated on key initiatives

The success of the GO Grant, the Early Start Program and College Goal Sunday topped the list of issues before LOSFA's Advisory Committee meeting on Nov. 13, 2008 at the LOSFA building in Baton Rouge. The attendees included Chair person Emily London-Jones, Director of Student Financial Aid for the University of New Orleans, Melanie Amrhein, Executive Director of LOSFA, Calaundra Brown, Financial Aid Director for Baton Rouge Community College, Shannon Guillory, LASFAA Representative from McNeese State University, John Sarpy of Ayers Community College, Roger Vick, Financial Aid Director for Louisiana Tech University, Lynette Viskozki, Assistant Director of Financial Aid at Centenary College and Kathy Woods, Director of Financial Aid for Southern University – New Orleans. The Advisory Committee was also joined by several LOSFA employees who were in attendance to provide updates on key LOSFA initiatives.

The phenomenal success of the GO Grant program, which has experienced a substantial increase in participants since last year, makes it "critical that people bill on time," LOSFA Deputy Executive Director Dr. Sujuan Boutte said. "Unlike TOPS, when we're out of money, they don't have to give us more." Schools that bill the agency after the deadline cannot be guaranteed payment.

That trend also holds true for the Early Start Program. The number of students taking advantage of the opportunity "already well exceeds last year's total," Boutte said, "and we've just finished the fall." While the Board of Regents is attempting to get additional funding for the program, that money is not assured. Schools must bill by the deadline or payment cannot be guaranteed.

Still, Boutte said, "it's a good problem to have." The increased number of program participants "means we got the word out."

The committee also heard about the upcoming Col-



*John Sarpy of Ayers Community College and Roger Vick, Financial Aid Director for Louisiana Tech University, discuss issues facing their schools at the November meeting of the LOSFA Advisory Committee.*

lege Goal Sunday from LOSFA Assistant Executive Director of Marketing and Outreach, David Roberts.

Four new sites have signed on to host an event -- Southern University in New Orleans and Baton Rouge, Grambling University and Louisiana Technical College in Ruston -- bringing the total number of event sites to 16. Those 16 sites have been given more autonomy in their local advertising this year, Roberts said. While LOSFA will handle the state-wide promotion, each site will receive \$500 for local advertising.

What College Goal Sunday really needs, Roberts said, are more volunteers from the financial aid community. Volunteers would attend the event to assist students and their families with the financial aid process.

"We need more professionals to help with the actual financial aid application," Roberts said.

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## ***Employee Spotlight***

### **NEW FACES IN FAMILIAR PLACES: LOSFA's Newest Employees**

*LOSFA staff may have noticed some unfamiliar faces roaming the halls recently. That's because the agency has hired nine new people in the last 3 months! Some of those people have things to say about their experiences, so here's a new Who's Who to help keep all the new names and faces straight.*



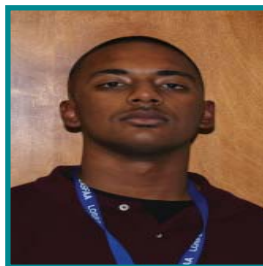
**Jonathan Ramezan**  
**Student Financial Aid Specialist**  
**Loan Administration**

"The thing that made me want to work for LOSFA is that when I was a student here I loved it and anytime I saw a job come available here I went for it. Everyone here is so nice and fun to work with. It's just a big happy family, which makes it easy and fun to work here.

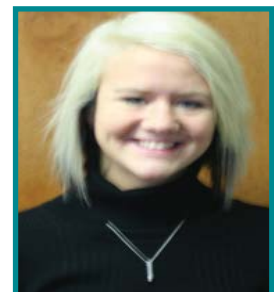
Things are going great so far, everyone is really helpful and fun to work with. I love my job"



**Jessica Walker**  
**Student Worker**  
**Scholarships and Grants**



**Shafaaz Mohamed**  
**Student Worker**  
**Administrative Services/  
 Mailroom**



**Monique Verkaik**  
**Student Worker**  
**Fiscal**

**Heather Kimball**  
**Student Financial Aid Specialist**  
**Default Recoveries**

"I heard from friends and family that state agencies offered many opportunities. I saw that there was a vacancy at LOSFA so I applied, and it has been great. I'm learning a lot and the people are wonderful!"



**Nicole Southern**  
**Public Information Officer**  
**Public Informations and Communications**

“I wanted to work at LOSFA because I want to help students across Louisiana have a better education. I also immediately noticed the pleasant atmosphere at LOSFA. I am very happy to be a part of such a nice group of people working to help improve Louisiana’s education.”



**Erica Hughes**  
**Student Financial Aid Specialist**  
**START**



**Kimberly Beebe**  
**Student Financial Aid Specialist**  
**Default Recoveries**



**Kendra Woods**  
**Public Information Officer**  
**Public Information and Communications**

“I chose to work for LOSFA because the job dealt with administering information about financial aid to students. Since I was familiar with financial aid I felt like this could be a good job opportunity for me. I also love to talk and the job dealt with presenting. Since my first day on Nov 17th I have had no regrets about being employed here. Everyone has been extremely nice and helpful. This allows me to feel comfortable and happy in my new position at LOSFA.”

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

## Legal Divison

A cross between a safety net and glue -- that's how LOSFA General Counsel describes his division.

"We see ourselves as the people that fill in the gaps," he said. "We don't do the nitty-gritty work the program people do. We work with them so that they have something to work with," he said.

Legal has fingers in lots of pies around LOSFA. Not only do they help out with state programs, they also spend a fair amount of time working with the federal loan programs.

### FEDERAL PROGRAMS

The majority of the division's time -- around 60 percent -- is spent working on federal programs. Until the layoffs a few years ago, that number was closer to 75 percent, Eldredge said.

While the federal loan program dates back to 1965, LOSFA was making loans before then, he said. The public doesn't know much about the Federal Family Education Loan Program (FFELP).

In order to properly advise the agency's many divisions, LOSFA's legal team participates in numerous federal loan organizations. For example, Robyn Lively works on the NCHelp Program Regulations Committee and Brock Avery works on the NCHelp Legal Affairs Committee, the CSPN Disclosure Governing Board and the CSPN Lawyers Committee.

"You can only give legal advice if you know what you're talking about and to know what you're talking about, you have to participate at the national level," Eldredge said.

Lively and Avery are also part of LOSFA's Administrative Wage Garnishment proceedings. When



George Eldredge  
LOSFA General Counsel

a borrower defaults on a loan, but is employed, a notice is sent notifying the borrower that his or her wages will be garnished. The borrower can ask for a hearing, in which case legal has to prepare for a mini-trial. The cases are heard by administrative law judges and the division handles between 100 and 200 a year. In 2006/2007, legal handled 217 AWG hearings. This year, the division is on track to hear 174, the second-highest in the agency's history.

The division also steps in when borrowers declare bankruptcy. Lorrie Powers handles those cases, Eldredge said. She works with LOSFA's loan division, the borrowers and the bankruptcy court to insure repayment.

In addition, the legal division is also responsible for drafting participation agreements for lenders and schools. It also handles the contracts for software to manage the programs and the contracts with outside collection companies to assist in collections.

### STATE PROGRAMS

State programs are much easier to handle than federal programs, Eldredge said, because the agency has some input into the program and into the changes that occur.

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The division is “heavily involved in the legislative and regulatory side” of state programs. Generally, Eldredge said, any information that leaves LOSFA and goes to the public has to pass through Legal.

The division is involved in the drafting, reviewing and often re-writing of public information. It also works with the legislature on legislation that impacts the agency, making certain that the agency’s voice and experience are heard.

Legal is involved in the START Saving program by way of the negotiation of contracts with software providers and with Vanguard, the company which manages the investments for the program. It also provides legal advice and responds to inquiries when necessary.

Members of the legal division also play an active

role in the TOPS Exception Committee. Every year, LOSFA receives about 1,500 requests for exception. Most of those exceptions can be decided based upon objective reasons -- they clearly meet or do not meet the criteria set forth in legislation. The remainder of the cases -- several hundred a year -- must be decided based upon subjective criteria. Kyra Fontenot and Amber Bourke process the requests from receipt to conclusion, often procuring additional information from students and working with schools to insure correct, current information.

“We have to work for and with all of the programs,” Eldredge said. “We have to do our part to support the programs.”

**LOSFA’s Legal Division:** Kyra Fontenot, Amber Bourke, Brock Avery, Lorrie Powers and Student Worker: Nicole Manno. Not pictured: Robyn Lively

## Saying Thank You...

*LOSFA Executive Director Melanie Amrhein (far right) reads a resolution recognizing the Louisiana Public Facilities Authority for their contributions to the state’s student loan borrowers at the November meeting of LASFAC and LATA. The executive staff of LPFA present were (left to right) Tricia DuBroc, Vice President of Student Loans, Brinda White, Assistant Vice President of Student Loans, and James Parks, President and CEO.*





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Other issues before the committee included a proposal to survey schools to determine how they communicate with students – text messages, e-mail, social network sites – and compile a Best Practices plan, a statement of the need to begin determining how to get grades reported and program information for proprietary schools which will begin to accept the TOPS Tech Award next year, an update on the redesign of certain LOSFA databases, a discussion on how to grow LOSFA’s loan volume and an offer from the agency to maintain a lender list for schools to refer borrowers.



*LOSFA Assistant Director of Marketing and Outreach, David Roberts, updates the LOSFA Advisory Committee on the status of the upcoming College Goal Sunday event at the November committee meeting.*



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fortunately, the holiday season, which is supposed to be a happy time, can actually exacerbate financial challenges as we desire to purchase gifts for children, relatives and friends. I urge you to not to allow any financial burdens to steal your joy during the holiday season because the real joy of the season is the opportunity to celebrate and rejoice with family and friends. Those precious moments are always to be savored and best of all, they are absolutely free.



--Melanie



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).