



LOSFA LOOP

December 2011 Edition

Volume 4-12

From the Desk of the Executive Director

This time last year, I wrote about the need for an interactive Web-based portal to provide assistance to Louisiana students with the college application process, preparation for the academic rigors of college as well as career readiness information and guidance. At that time, we were in the process of selecting a vendor to create the portal. Now, a year later, I am proud to announce that the Louisiana Connect Portal has been created and launched (Page 7). I would be remiss if I didn't acknowledge the Louisiana Department of Education, The Louisiana Board of Regents, our secondary and post secondary education professionals and the Louisiana business community who have all been instrumental in developing and launching the portal. Hopefully a year from now I'll be reporting that every Louisiana secondary school student from the 8th grade through the 12th grade has an account on Louisiana Connect and that several Louisiana businesses are using the portal to cultivate and recruit potential employees.

Just like the Louisiana Connect portal could not have been developed without input and assistance from several key partners, the task of providing college access to Louisiana residents also requires a collective effort. This is why The Louisiana Student Financial Assistance Commission Advisory Committee is comprised of eight voting members that represent the five higher education boards, professional schools, proprietary schools, one public high school professional counselor and one professional counselor from the non-public sector. By doing this, each schools' financial aid director or professional counselor has the opportunity to serve based on rotation established in the rules. These terms begin each October. Accordingly, I want to welcome the following individuals who have been asked to serve for the 2012-2014 term: Georgia Whiddon of Tulane University, Patricia Dunn of Louisiana Delta Community College, Betty McCrary of Louisiana State University at Shreveport, Owen Nease of the New Orleans Baptist Theological Seminary, Frank Phinney of Walker Freshman High School, Maria Montet of E.D. White High School, Sarah Schillage of Compass Career College and Katraya Williams of Southern University at Shreveport. These new members represent Graduate and Professional Schools, the Louisiana Community and Technical College System, the Louisiana Association of Independent Colleges and Universities, Public High Schools, Non-Public High Schools, Proprietary and Cosmetology Schools and the Southern University System respectively. I also want to thank the following individuals who will be rotating off of the committee for their distinguished ser-

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LOSFA Outreach

College Access 4 U

Students and teacher Derrick Petit from Park Forest Middle School attended a College Access 4 U session at Southeastern Louisiana University in Hammond last month. The students toured the campus and visited the Admissions Office, the new Recreation Center, the campus Library, Strawberry Stadium and the Student Union. The trip was the culmination of four lessons on College Access and Preparedness.

To schedule a College Access 4 U program at your school, contact LOSFA at (800) 259-5626 or (225) 219-1012.



Baby Grand

Dozens of new and expecting parents learned about the START Saving program at this year's Baby Grand event, hosted by Woman's Hospital.

The event, which brought together parents and numerous organizations from across the state, was attended by Financial Literacy and Development's Sigmund Morel. He was able to spread START's message of saving for college from an early age.



SWASFAA Conference 2011

Financial Literacy and Development's Sigmund Morel attended the Southwest Association of Student Financial Aid Administrators 2011 Conference in Tulsa, Okla. last month. He presented on Financial Literacy at one of the conference's interest sessions. Morel's session addressed the basic principles of credit, banking, money management, credit cards, identity theft, budgeting, debt and student loans.

START deposit deadline approaching

The deadline for receipt of START Saving account deposits to be eligible for exclusion from income reported on 2011 Louisiana state tax return is 3:00 p.m. CST on Thursday, December 29. Deposits must be **received, not simply postmarked**, by the START Saving program by that date. Deposits not received by December 29 may not be deducted until your tax return for 2012 is filed. **You do not have until April 15 to deposit to your account and still deduct it from your 2011 state income taxes.**

Should you wish to open a new account for a new beneficiary and take advantage of the 2011 state tax incentives, new applications with deposits must be submitted prior to 3:00 p.m. on December 29 in order to be processed timely. Deposits should be payable to the START Saving Program and may be delivered one of three ways:

- ▶ Regular mail addressed to START Saving Program, Post Office Box 91271, Baton Rouge, LA 70821-9271. Please allow for mail time since deposits **must be received and not simply postmarked**.
- ▶ Overnight delivery addressed to 602 North Fifth Street, Baton Rouge, LA 70802.
- ▶ In-person START deposits can be made in the Mobile/Manchac Room on the first floor of the Galvez Building (602 North Fifth Street, Baton Rouge, LA 70802) from 8:30 a.m. until 3:00 p.m. Tuesday, December 27 through Thursday, December 29. Parking is available in the Galvez Parking Garage on North Street and parking can be validated by the Galvez Building Security guard on duty.

On or before the third week of January, START account owners will be mailed a notification of total deposits made in 2011 to be used for state income tax return filing purposes.

Should you have any questions or need assistance, please call us at (800)-259-5626 or (225) 219-1012.

START to begin accepting online deposits

Starting this month, LOSFA will begin accepting online payments for START account deposits. Account owners will receive notification when this option is available.

When the option is available, account owners will be able to log into their START account and select the account(s) into which they want to make a deposit. Account owners will be able to select the online deposit option from the menu and indicate the amount they wish to deposit.

One deposit can be distributed among a maximum of five accounts. If an account owner has more than five accounts, he or she will have to log back into his or her START account and select the additional accounts in a second transaction.

When online payment is selected, the account owner will be transferred to a secure Web site operated by First Data Corporation, PayPoint. This organization was contracted by the state to support online payments.

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On the PayPoint site, the account owner will see the LOSFA logo, the START title, a listing of a maximum of 5 accounts with the amount selected for deposit, and two payment options. The account owner can select to pay by electronic check or by credit card. The credit cards accepted include Mastercard, American Express and Discover. Visa will not be accepted at this time due to company restrictions on charging convenience fees that make recoupment of the transaction costs difficult to achieve.

The account owner will enter his or her financial data on the PayPoint secure Web site to complete the deposit transaction. LOSFA will not receive any credit card or checking account financial information from First Data.

A convenience fee will be charged to use the online payment process to cover the transaction costs and thus keep the START Savings Program free of administrative fees. The fee will be in addition to the amount of the deposit(s). The fee will be displayed prior to the account holder's final authorization of the payment.

Be someone's hero this holiday season

Create a START Hero account

Have you ever wanted to help out a child in need of educational funding, but didn't know how? The START Hero Account could be just what you've been looking for.

The HERO account was created to provide access to education beyond high school to students who would otherwise not be able to afford it. You or your organization can assist with college expenses when financial aid may not be sufficient to keep up with escalating higher education costs to allow a promising student to compete in today's global economy.

Any person, legal entity or government entity can open a HERO account. You may choose the beneficiary or the Louisiana Tuition Trust Authority can choose one for you.

Students eligible to be beneficiaries of a HERO account:

- ▶ Have a family Federal Adjusted Gross Income of less than \$30,000 or the beneficiary is eligible for free lunch under the Richard B. Russell National School Act (42 U.S.C. 1751 et seq);
- ▶ Must not be a member of the account owner's family nor a member of the family of any member or employee of LATTA or LOSFA; and
- ▶ Must be a resident of the state of Louisiana.

The HERO account also provides multiple benefits to the account owner. Those benefits include:

- ▶ Tax Savings. Twice your annual contribution up to a maximum of \$4,800 per account per year may be excluded from taxable income reported on your Louisiana tax form.
- ▶ No fees to participate.

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► Earnings are exempt from state and federal taxes when used for Qualified Higher Education Expenses.

► The state of Louisiana will match up to 14% of your annual deposits based on the beneficiary's family income.

Interested? For assistance in opening a HERO account, please call 1-800-259-5626, ext. 1012.

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vice during the 2009-2011 term: Kendra Davis of Remington College, Jerome Harris of the Southern University Law Center, Paul Monteleone of Louisiana State University at Alexandria and Shannon Neal of Dillard University. Please remember to bring any concerns, ideas, or questions you would like addressed by the Commission to the attention of your representative.

Happy Holidays and a Joyous New Year on behalf of LOSFA, Louisiana's First Choice for College Access.

--Melanie



The LOSFA Advisory Committee welcomed five new members at the November LASFA Commission meeting.

Pictured at left are Melanie Amrhein, LOSFA Executive Director, Patricia Dunn with Louisiana Delta Community College, Owen Nease with New Orleans Baptist Theological Seminary, Georgia Whiddon with Tulane University, Maria Montet with E.D White Catholic High School, Sarah Schillage with Compass Career College and Travis Lavigne, Commission Chairman.

Southern Regional Education Board Go Alliance meeting

David Roberts, LOSFA's Assistant Executive Director of Marketing and Outreach, and Heather Poole, College Access Challenge Grant Director, attended the Southern Regional Education Board (SREB) Go Alliance meeting in Georgia last month. The Go Alliance is an interstate cooperative that works to increase college access, awareness, and attendance through the use of applied social marketing techniques.

Representatives from 16 states met to discuss issues such as addressing cultural and practical barriers to communicating with students and their families, promoting rigorous core standards and the critical role of student and family support.

At left, Alice Anne Bailey, Director, Go Alliance Southern Regional Education Board, Heather Poole, David Roberts and Lisa French, Deputy Director, College and Career Readiness Louisiana Department of Education, are pictured.



College Goal Sunday



MMM... A Money Sundae?

Louisiana College Goal SundaySM 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 Web site.
www.osfa.la.gov and click on College Goal Sunday

Louisiana College Goal SundaySM Locations 2012 February 26th, 2012 2 - 4 P.M.

Alexandria
Louisiana State University - Alexandria

Baton Rouge
Baton Rouge Community College
Southern University

Bossier City
Bossier Parish Community College

Hammond
Southeastern Louisiana University

Houma
Fletcher Technical Community College

Lafayette
University of Louisiana at Lafayette

Lake Charles
SOWELA Technical Community College

Lutcher
Lutcher High School

Monroe
Louisiana Delta Community College

New Orleans
Delgado Community College - West Bank Campus
Dillard University
Xavier University

Tallulah
Louisiana Delta Community College

Check our Web site 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 SundaySM 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.

Louisiana Connect Update

The Wait is Almost Over... Students and Parents Will Be Able to Activate Their Accounts Soon!

User Account Activation

► **Guidance Counselors:** A LOSFA-identified lead Guidance Counselor at each high school has been sent an automated email from Louisiana Connect with instructions for “Community Administrator” account activation. “Community Administrator” account-holders are able to create counselor and teacher accounts for members of their staff, manage school-specific web portal settings, and much more. To date, 200+ guidance counselors have activated their accounts.

► **If you are a Guidance Counselor and have received an email from do-not-reply@connectedu.com, and have not completed the account activation process, please do so at your earliest convenience.** Users at your school will not be able to access Louisiana Connect until your account is activated.

► If you are a Guidance Counselor that has **not** received an automated email, but believe you should have, please:

- Check with your school’s IT point of contact to make sure an email from do-not-reply@connectedu.com is not caught in your school’s email filter.

- Confirm with members of your counseling staff that they have not received the automated email.

- Contact Louisiana Connect Customer Support at <https://support.connectedu.net/Louisiana/contact.html>

► **Students & Parents:** Unlike traditional “websites”, Louisiana Connect is a data-driven web portal with an account activation process that is based on actual student data, provided by LDOE. LOSFA and the Louisiana Connect team have worked closely with LDOE over the last several months to ensure that the right data is driven to the right schools and student accounts. **A school-by-school data quality assurance process is underway, and lead Guidance Counselors will be contacted directly when: 1) data is ready for their school, and 2) student/parent account activation is available. Schools are being contacted this week and through the next 3-4 weeks.** LOSFA and the Louisiana Connect team will continue to send updates throughout this process.

Data: An Unprecedented Partnership between LOSFA and LDOE

Louisiana Connect is based on an unprecedented partnership between LOSFA and LDOE to empower students, parents and counselors with data-driven college and career planning resources. This launch represents the culmination of several months of close collaboration between the two organizations.

► LDOE data enables Louisiana Connect to:

- Pre-populate student portfolios and plans with qualified demographic and academic data
- Provide tools that match opportunities to real student attributes and academic achievements
- Provide data-driven counselor reporting and student tracking tools

► Louisiana Connect is tapping into a variety of data sources:

- Student Transcript System (STS): Most comprehensive source for enrollment, demographic and academic performance data
- Student Information System (SIS): Provides current-year enrollment data earlier in the year (end of October), but does not include non-public schools.

Louisiana Connect: It’s a Purpose Network

Louisiana Connect is a Purpose Network that connects students with stakeholders in their success,

orienting all parties to a single, comprehensive resource (Parents, Guidance Counselors, College Access Organizations, Postsecondary Institutions and Employers).

Postsecondary Institutions

- ▶ Postsecondary Institutions can create accounts that allow them to:
 - ▶ Maintain comprehensive institution “profiles” in Louisiana Connect which can be updated in real-time (Admissions Criteria, Application Deadlines, Financial Aid Information, Links and Resources)
 - ▶ Recruit and engage students directly through the web portal (based on qualified student data and web portal communication channels)
 - ▶ The Board of Regents has supported postsecondary institution outreach through the Council of Enrollment Management Officers (CEMO); to date 25 institutions have activated their accounts and received an initial training.
 - ▶ Early discussions with the Louisiana Community and Technical College System (LCTCS) underway to bridge Louisiana Connect experience into postsecondary.

Employers

- ▶ Employers can create accounts that allow them to:
 - ▶ Maintain company profiles and testimonials and post scholarships, internships and work-study opportunities that are searchable by students using Louisiana Connect
 - ▶ Recruit and engage students directly through the web portal (based on qualified student data and web portal communication channels)
- ▶ Outreach & Engagement underway: Bollinger Shipyards, Edison Chouest Offshore, Port Fourchon, Port of New Orleans, Community Coffee of Louisiana, South Louisiana Economic Council

College Access Organizations

- ▶ College Access Organizations like GEAR UP can create accounts for their staff in Louisiana Connect that enable them to:
 - ▶ Track and manage interactions with students
 - ▶ Report on student academic performance, as well as progress against planning activities associated with successful college and career transitions.
- ▶ Outreach & Engagement Underway: Initial 20 organizations identified for account creation.

STS Training scheduled

LOSFA’s annual Student Transcript System (STS) training sessions are being held this month at the Louisiana Technology Park in Baton Rouge. There are still a few seats open in the December 7th session and interested parties may register online at <http://www.osfa.la.gov/stsworkshop>.

Any non-public school counselor who uses STS or who supervises those who use it, is welcome to attend the workshops. Only one workshop should be selected for each attendee - either one beginner’s workshop on one day or one advanced workshop on one day, or one all-day for both.

(In the case of special circumstances, an attendee may be allowed to register for both one beginner’s workshop, on one day, and one advanced workshop on another day.)

Dates and times :

CLOSED Thursday, Dec.1 – all day session: starts with beginners information in the morning and

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goes through advanced in the afternoon. Hours: 8:00-11:30am, 2-hour lunch break, then 1:30 - 4:30pm.

CLOSED Wednesday, Dec. 7 - 8:00-11:40am - intermediate /advanced

OPEN Wednesday, Dec. 7 - 12:50- 4:30pm - intermediate /advanced

CLOSED Fri. Dec. 9-morning – all day session: starts with beginners information in the morning and goes through advanced in the afternoon. Hours: 8:00-11:30am, 2-hour lunch break, then 1:30 - 4:30pm.

The “beginner/ intermediate” sessions will start with the most basic information, suitable for those who are brand new to the system, and go through material appropriate for those who are familiar with the standard situations.

The “intermediate /advanced sessions” will start with material appropriate for those who are familiar with the standard situations and go through more complex and/or unusual situations.

Everyone who attends will need to have been assigned a User ID and security access code for STS prior to arrival, as these are absolutely necessary to be able to view the system's information.

The Louisiana Technology Park is located at 7117 Florida Boulevard, in the Bon Carre Mall, on the west end, near the corner of Florida Blvd. and Lobdell Ave.

START Age-Based Tracks expense ratio reduced

Vanguard has announced good news for START account owners who are or who will be invested in any of START's Age-Based Tracks. The expense ratio for all four of the underlying funds (LifeStrategy) has been reduced effective November 29, 2011. This is the annual management fee charged by Vanguard for investments of these funds. The rates have been reduced as follows:

► **LifeStrategy Growth Fund (VASGX)** from 23 basis points to 17 basis points. (The annual fee on a \$10,000 investment will be \$17.00 instead of the previous fee of \$23.)

► **LifeStrategy Moderate Growth (VSMGX)** from 23 basis points to 16 basis points. (The annual fee on a \$10,000 investment will be \$16.00 instead of the previous fee of \$23.)

► **LifeStrategy Conservative Growth (VSCGX)** from 24 basis points to 15 basis points. (The annual fee on a \$10,000 investment in this fund will be \$15.00 instead of the \$24 fee previously charged.)

► **LifeStrategy Income Fund (VASIX)** from 23 basis points to 13 basis points. (The annual fee on a \$10,000 investment will be \$13.00 instead of the previous fee of \$23.)

Investment choice on existing funds may be changed once each calendar year. Changes made in December 2011 will be eligible for another change beginning January 1, 2012.

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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

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

Web Address: www.osfa.la.gov

For submissions, opinions or comments for LOSFA LOOP, please
contact David Roberts at droberts@osfa.la.gov.