



LOSFA LOOP

February 2014 Edition

Volume 7-2

From the Desk of the Executive Director



Dr. Sujuan Boutté

February...many of us think first of Valentine’s Day and showing those we love how much we care. For those of us in the College Access world, it is also: FAFSA Season, College Goal Sunday and Financial Aid Awareness Month...all things we do in the college access community because

we care deeply about the students and families we serve. So what’s to LOVE...

FAFSA season-The thought of filling out the FREE Application for Federal Student Aid (FAFSA) brings a grimace to the face of many a parent and student. However we LOVE this time of year since it provides the opportunity to remind families that NOT filling out the FAFSA could mean leaving federal **and** state money on the table. Policymakers in Louisiana had the foresight to make the FAFSA the application for TOPS and for GO Grant. Students maximize the aid they are considered for by filling out one form. We also LOVE the fact that the USDOE continues to collaborate with agencies like LOSFA, Financial Aid Administrators and College Access professionals around the country to streamline the form and put the information regarding Federal Financial Aid in one place: www.studentaid.gov

College Goal Sunday-Getting the word out about the FAFSA is one thing. Helping students and families complete it is another. We LOVE doing just that. In a time where secondary and post-secondary partnerships are valued but labeled as being underutilized, we can

truly say that we collaborated to bring this inaugural event to the state 7 years ago in an effort to help students and families get the assistance they need from professionals in the field of financial aid. CGS is a collaborative that is co-sponsored by LOSFA and LASFAA, the Louisiana Association of Student Financial Aid Administrators (college access and student financial aid at the postsecondary level) in partnership with the Council of Student Body Presidents (COSBP) (postsecondary student government leaders), the LOSFA Trailblazers and the GEAR UP Statewide Officers (secondary students nearing high school graduation), as well as Professional School Counselors at Louisiana High Schools. Check out our website at www.osfa.la.gov for statewide locations and to learn more about the scholarships LOSFA will be drawing for at EACH CGS event. We’re awarding a total of \$6,000, so don’t miss your chance to win!

Financial Aid Awareness Month- Officially recognized in February but celebrated by LOSFA all year long. Last year our Public Information staff of ten reached over 63,800 students and families with presentations on federal and state financial aid programs, Louisiana Connect, essential middle school college access activities, as well as key concepts in Financial Literacy. We distributed \$218,404,470 in financial aid to 76,906 unique students during the 2012-2013 academic year. While we were at it, we served over 6,000 students in the highest risk postsecondary schools. That’s a lot to LOVE and we wouldn’t have it any other way.

Best,
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February is Financial Aid Awareness Month

While in reality *every month* is Financial Aid Awareness Month at LOSFA, the rest of the nation observes February as such. And LOSFA will be hosting and/or participating in a number of special Financial Aid Awareness Month events.

Call-In Night / Facebook Chat

First up is LOSFA's thirteenth annual Call-In Night and our fourth annual Financial Aid Facebook Chat Night, both from 6:00 until 9:00 p.m. on Monday, February 10.

During these special nighttime hours, callers may contact LOSFA with questions about all forms of state and federal student financial assistance, including the Taylor Opportunity Program for Students (TOPS), need-based grants, student loans, and the Student Tuition Assistance and Revenue Trust (START) program – Louisiana's 529 college saving plan.

LOSFA's public information representatives will also provide on-the-spot advice and assistance for completing the Free Application for Federal Student Aid – also known as the FAFSA – which is the convenient single application for most state and federal student aid programs including TOPS and Pell Grants. The FAFSA for the 2014-2015 academic year is now available at www.fafsa.gov and should be completed as soon as possible to take advantage of all available programs, many of which have limited funding that is distributed on a first-come, first-served basis.

Callers from outside the Baton Rouge area may use LOSFA's toll-free number, 1-800-259-5626. Callers within the Baton Rouge area may use the local number, 219-1012.

LOSFA will also conduct an online Facebook chat during the same hours (6-9 p.m, Monday, February 10). Facebook users may participate by "liking" LOSFA and submitting questions on the LOSFA page. LOSFA staff will be online to answer all Facebook submitted questions as they are posted.

LOSFA's regular call-in hours for student financial assistance information are 8 a.m. until 4:30 p.m., Monday through Friday. The annual "Financial Aid Call-In Night" is designed to assist callers who are unable to call during regular business hours.

College Goal Sunday

Louisiana's seventh annual College Goal Sunday will be held on February 16, 2014, from 2-4 p.m. at twelve locations around the state. The purpose of College Goal Sunday is to provide students and their families with free professional assistance in completing the primary student financial aid form, the Free Application for Federal Student Aid (FAFSA).

Completing the FAFSA is the first step to take in order to receive most forms of federal student aid including Pell Grants, low-interest federal student loans and to participate in the Federal Work Study program. In addition, several state student financial aid programs, including the Taylor Opportunity Program for Students (TOPS) scholarship program and the Louisiana GO Grant need-based aid program, require completion of the FAFSA in order to qualify and access funds. Many campus-based institutional scholarships also require completion of the FAFSA.

College Goal Sunday is a national program designed to help students navigate the paperwork barriers that stand between them and the money they need to attend college. Completing the form correctly with detailed income, tax and other information can be a difficult task. On College Goal Sunday, financial aid professionals from Louisiana colleges and universities will be on hand to provide free line-by-line assistance.

\$6,000.00 in Scholarships Will Be Awarded

As an added bonus for participants, education scholarship funds will be awarded. Louisiana College

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Financial Aid Awareness Month *continued*

Goal Sunday participants can submit their names for a drawing that will award one \$500.00 scholarship at each of our 12 College Goal Sunday locations. Doors will open at 1:30 p.m. and the event will begin promptly at 2:00 p.m. The scholarship drawing will be held during the opening general session from among attendees present at the time.

Anyone, from a soon-to-be high school graduate to a returning adult student, who is planning to attend any postsecondary institution that participates in the Federal Title IV Aid programs during the 2014-2015 academic year can benefit from attendance. This includes public, private, technical, community, proprietary and career colleges.

Pre-registration for the event is encouraged to ensure that each site has the resources needed to assist all participants. To do so, log on to <http://www.osfa.la.gov>. The website will also provide detailed information including specific records and documentation that participants will need to bring to the event.



College Goal Sunday Louisiana is sponsored by the Louisiana Association of Student Financial Aid Administrators (LASFAA) and the Louisiana Office of Student Financial Assistance (LOSFA) with assistance from the Louisiana GEAR UP and TRIO programs, the Council of Student Body Presidents (COSBP), professional school counselors from high schools around the state, and LOSFA

Trailblazers (selected high school seniors). Funding for Louisiana College Goal Sunday is provided by the College Access Challenge Grant and a grant from USA Funds.

The twelve 2014 Louisiana College Goal Sunday site locations in Louisiana are:

Alexandria

Louisiana State University-Alexandria
Brumfield Caffey Ballroom
First Floor Student Center
Alexandria, LA 71302

Baton Rouge

Baton Rouge Community College
Bienvenue Student Center Cafeteria
Baton Rouge, LA 70806

Southern University

P.B.S. Pinchback Engineering Building
High Tech Room #123
Robert E. Smith Drive
Baton Rouge, LA 70813

Bossier City

Bossier Parish Community College
Building D, Room 215
Bossier City, LA 71111

Hammond

Southeastern Louisiana University
Fayard Hall - Main Lobby
Hammond, LA 70402

Houma

Fletcher Technical Community College
Main Campus (1407 Hwy. 311)
Room 104
Houma, LA 70395

Lafayette

University of Louisiana at Lafayette
Moody Hall, Room 103
Lafayette, LA 70504

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Financial Aid Awareness Month *continued*

Lake Charles

SOWELA Technical Community College

Arts and Humanities Bldg.
First Floor Multi-Purpose Room
Lake Charles, LA 70616

Monroe

Louisiana Delta Community College

Monroe Campus - 7500 Millhaven Road
Louisiana Purchase Building, 3rd Floor, Room 310
Monroe, LA 71201

New Orleans

Dillard University

DUICEF HALL, Room 106
New Orleans, LA 70122

Xavier University

University Center's McCaffrey Ballroom on Drexel Dr.
New Orleans, LA 70125

Shreveport

Southern University Shreveport

Jesse Stone Lecture Hall
Shreveport, LA

For more information, visit www.osfa.la.gov or contact the Louisiana Office of Student Financial Assistance at (225) 219-1012 or (800) 259-5626, or by Email at custserv@la.gov.



The Rest of the Year

LOSFA provides financial aid and college access information to students and parents across the state throughout the year. This includes presentations on programs administered by LOSFA including the Taylor Opportunity Program for Students (TOPS), TOPS Tech, TOPS Tech Early Start, the START 529 College Savings Plan, Louisiana GO Grant, Rockefeller State Wildlife Scholarship, Chafee Educational and Training Voucher program and the John R. Justice Student Loan Repayment Program. Other LOSFA presentations include: The Louisiana Connect career planning and college access portal, General Financial Aid, FAFSA Completion, College Knowledge (for Middle School students) and Financial Literacy for You (FLY). During the 2012-2013 State Fiscal Year, LOSFA outreach events were attended by 63,801 Louisiana students and parents.

LOSFA outreach activities also include annual Professional School Counselor Workshops and Student Transcript System (STS) Training for non-public school counselors. Last year LOSFA conducted 21 counselor training events attended by 2,281 Louisiana Professional School Counselors.

In addition, LOSFA annually conducts two 3-day Trailblazer Camps for high school students during the summer prior to their senior year. During the camp, students are trained to report back to their schools and act as financial aid peer counselors during their senior year and to assist their school counselors in disseminating information on LOSFA programs in particular and student financial aid in general.

LOSFA also provides free telephone assistance daily from 8 a.m. until 4:30 p.m. Last year, LOSFA telephone representatives assisted 46,998 callers and responded within 24-hours to 2,824 Email inquiries.

Participants at a College Goal Sunday Event in 2013 begin the process of logging onto the FAFSA Web site to begin the financial aid application process.

The Louisiana Office of Student Financial Assistance (LOSFA) Presents:



A Special Financial Aid Call-In Night

Monday, February 10, 2014
6-9 p.m.

For one night only, we will extend our financial aid hotline hours as a convenience to students and their parents.*

Dial **800-259-5626** (toll free)

or **219-1012** (Baton Rouge local)

or **Chat Live on Facebook** (www.facebook.com/LOSFA)
to obtain the answers to your questions relating to all forms of
financial aid for higher education.

LOSFA staff will be manning the phones and computers to help you with such varied topics as:

Taylor Opportunity Program for Students (TOPS)

Free Application for Federal Student Aid (FAFSA)

GO Grant

START Saving Program

Federal Student Aid



We Hope To Hear From You!

*This service is also available Monday through Friday from 8 a.m. until 4:30 p.m.

FAFSA

Don't let the FAFSA come between you and the money you need for college.

FAFSA. The Free Application for Federal Student Aid. It's hard to spell. It's hard to pronounce. And, for some, it's a hard form to complete. But the fact is, the FAFSA is required for most federal, state and institutional student financial aid. Filling out this single application gets you considered for TOPS, the Louisiana Go Grant, the federal Pell Grant, federal work study programs, low interest federal student loans and most campus-based scholarship and grant programs.

College Goal Sunday provides free FAFSA completion assistance from financial aid professionals at locations throughout the state.

2014 College Goal Sunday Locations

Alexandria

Louisiana State University at Alexandria

Baton Rouge

Baton Rouge Community College
Southern University Baton Rouge

Bossier City

Bossier Parish Community College

Hammond

Southeastern Louisiana University

Houma

Fletcher Technical Community College

Lafayette

University of Louisiana Lafayette

Lake Charles

SOWELA Technical Community College

Monroe

Louisiana Delta Community College

New Orleans

Dillard University
Xavier University

Shreveport

Southern University Shreveport

Register

- Go to www.osfa.la.gov to register and to learn what materials you should bring to the event.
- Doors open at 1:30 p.m.
- Program begins promptly at 2:00 p.m.
- There will be a \$500.00 Scholarship drawing at each site from among those in attendance at 2:15 p.m.
- This is not a "drop in" event. Please make every effort to arrive in a timely manner.



Louisiana College Goal SundaySM
Sunday, February 16, 2014
Doors will open at 1:30 p.m.

Louisiana College Goal SundaySM is sponsored by the Louisiana Association of Financial Aid Administrators (LASFAA) and the Louisiana Office of Student Financial Assistance (LOSFA) with funding from USA Funds and the College Access Challenge Grant.

START Deposits Top \$500 Million Mark

The Student Tuition Assistance and Revenue Trust (START) Saving Program, Louisiana's 529 college savings plan, has surpassed the half billion dollar mark in deposits (assets).

As of December 31, 2013, total deposits in the state's 529 College Saving plan, which is administered by the Louisiana Office of Student Financial Assistance (LOSFA), stood at \$515,096,687, representing 47,825 active accounts.

The \$515,096,687 total assets figure represents a one year increase of 22.12%. Active accounts increased by 5.85%, since the end of 2012. New deposits received during 2013 totaled \$64,197,862, an increase of 2.16% over the previous year.

Finally, 8,089 disbursements of START funds to Louisiana students pursuing postsecondary education in the amount of \$24,456,315 were made during 2013. These figures represent a 15% increase in the number of disbursements and a 25.16% increase in the dollar amount of disbursements.

"Reaching these milestones clearly demonstrates that START's value-added benefits have proven to be a winning combination for Louisiana families who choose to invest in their children's education," said LOSFA Executive Director Dr. Sujuan Boutté. "Our goal is for every Louisiana family with the desire to send their children or grandchildren to college to consider the benefits of START over other savings options," she added. "No fees are charged by the state to participate and the benefits are unmatched by other programs."

"It should also be noted," Boutté concluded, "that all of these milestones were achieved without any increase in staff."

The innovative college savings program created by the Louisiana Legislature in 1995 and first implemented in 1997, meets the requirements under Section 529

of the Internal Revenue Code for a qualified college savings plan for both federal and state tax incentives.

Most accounts are eligible to receive Earnings Enhancements (EE's), a contribution from the state that matches a percentage of annual deposits made by the account owner. The state match ranges from 2 to 14 percent, as determined by the account owner's prior year federal adjusted gross income.

Savings may be used to pay qualified expenses at any accredited college or university, in or out of state, which is eligible to participate in a Title IV program; at all Louisiana Technical and Community College campuses; and at state-approved proprietary schools eligible for federal financial aid programs.

"It should also be noted," Boutté concluded, "that all of these milestones were achieved without any increase in staff."

Designed to help make education affordable for all Louisiana students, START allows account owners to save in a conservative, interest-bearing account managed by the Louisiana Treasurer (the Louisiana Principal Protection Option) or in several equity investment options managed by the Vanguard Group, Inc. Owners

may also choose a combination of both.

START account owners who are Louisiana residents may deduct their annual START deposits from the income reported on their Louisiana income tax forms, up to \$2,400 per account per year, or \$4,800 per beneficiary for married account owners who file jointly.

Gov. Bobby Jindal's financial disclosure reports show the governor is an active participant in the program, routinely contributing money to accounts opened on behalf of his three children.

A recent report from Legislative Auditor Daryl Purpera's Office shows that the LOSFA-administered program is in good financial health.

Consumer Alert: Student Loan Borrower Assistance Programs

Some student debt relief companies advertise that they can save you a large percentage of your monthly student loan payments. These companies generally obtain lower monthly payments not through their own programs, but by assisting borrowers in completing the paperwork required to consolidate their outstanding student loan debt into a single, new loan issued by the U.S. Department of Education and repay that loan under an income-based plan. These companies usually charge hundreds of dollars upfront for their services, when borrowers can access the same debt relief programs that the federal government offers free of charge.

You do NOT need to pay to enroll in the many borrower assistance programs that the federal government provides for free. These programs include loan consolidation, income-based repayment plans, and loan forgiveness. The government even provides options to borrowers who have already defaulted, such as loan rehabilitation.

To learn more about your student loan repayment options, you can contact your federal student loan servicer or visit the U.S. Department of Education (www.studentaid.ed.gov/repay-loans) or the Consumer Financial Protection Bureau's interactive student loan repayment guide (www.consumerfinance.gov).

LELA Awards Scholarship to College Application Week Participant

Louisiana Educational Loan Authority (LELA) awarded a \$1,000 scholarship to Shay'Lan Lewis of Acadiana High School. Shay'Lan participated in College Application Week held this past November through the Lafayette GEAR UP Program.



The "Test Drive" A.K.A. Campus Field Trip

Research provides plenty of suggestions for students who are planning "the campus visit," but most of the research is geared toward family or individual student visits, a phenomenon not closely associated with the GEAR UP first-generation demographic. First generation students need the test drive or campus visit more than their counterparts because they are not only less likely to attend college, but oftentimes do not persist to a degree.

In the research, the common metaphor for the campus field trip is the "test drive," and the general idea is that a campus visit can provide a sense of whether or not a particular college is a good fit. LA GEAR UP embraces the metaphor, and since the start of the 2013-14 school year, has funded 32 test drives for more than 1, 200 students with more to come.

On one such campus field trip, students at Florien High School had the opportunity to test drive the University of New Orleans' cafeteria on Lakeshore Drive, where \$7.00 and some change gets you access to the all you can eat buffet.

It might seem strange to be talking about food, but food is one of many variables students consider when selecting a college. Many students are influenced by "non-school" elements of a campus visit more than by school ranking or other academic program indicators.

Research suggests visiting facilities that are of interest, and that includes eateries, athletic facilities, theaters, and music practice rooms. It's also a good idea to look

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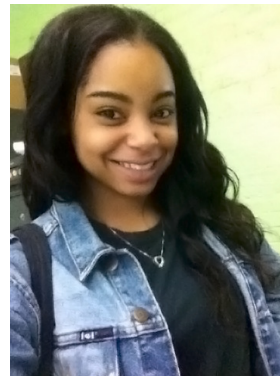
New Orleans' Louisiana GEAR UP School Caters to Nontraditional Students

Six years ago, Louisiana GEAR UP was deep in the process of identifying districts and schools within those districts to participate in the 2008-2014 grant cycle. New Orleans was on top on the list. Hurricane Katrina had struck Louisiana's southeast coast only to be followed three weeks later by Hurricane Rita, which ravaged the other half of Louisiana's coast, displacing over 110,000 students. New Orleans' schools met the federal GEAR UP eligibility criteria along with 54 other school districts:

- 61.2% or more free or reduced lunch eligibility
- 20.1 (or lower) composite ACT score
- 31.2% TOPS eligibility rate

In the end, after direct negotiations with leaders of eligible districts, 12 districts were selected for participation, including several districts most profoundly impacted by the hurricanes. ReNEW Accelerated High School, which relies heavily on alternative strategies, became a GEAR UP school.

ReNEW offers alternative strategies such as dual enrollment and online courses, which provide options for students who might otherwise drop out.



Ariel Merrill

Ariel Merrill is one of those students. She moved to New Orleans from Houston in October 2013 with the clothes on her back after an abusive relationship in which all her belongings were destroyed.

Supported by relatives in New Orleans, Ariel tried to enroll in college but was told she needed more high school coursework. ReNEW, with its self-pacing program, was the answer to Ariel's problem.

Now, at 20, Ariel has almost completed her coursework. She recently explored Bard College as a dual enrollment option but has decided instead to finish her high school coursework and take college classes that will further her dream of working in a hands-on medical field, perhaps nursing.

In the meantime, the cousin Ariel lives with has followed Ariel's example and is also enrolled at ReNEW.

The Test Drive A.K.A. Campus Field Trip *continued*

at the neighborhood around campus. Can you walk quickly and safely to bookstores, restaurants, and movie theaters, for example?

From a programmatic perspective, field trips enhance students' academic preparation, leadership skills, and career and college awareness. In truth, however, we know that oftentimes we simply need to experience things for ourselves before we can decide if they are right for us. And that's why LA GEAR UP promotes and funds "Test Drives". Oops! Campus field trips, that is.



Kayla Gish and Monica Byrd

LOSFA Accepting Applications for John R. Justice Student Loan Repayment Program

The Louisiana Office of Student Financial Assistance is accepting applications for the John R. Justice Student Loan Repayment Program until April 30, 2014, for eligible prosecutors and public defenders across the state.

The John R. Justice Student Loan Repayment Program in Louisiana provides for the repayment of eligible educational loans (both Federal Family Education Loan Program [FFELP] and William D. Ford Federal Direct Loans) for state and federal public defenders and state prosecutors employed in Louisiana who agree to remain employed as public defenders and prosecutors for at least three years.

Under the program, 12 eligible prosecutors will be awarded \$2,450.00 each, and six eligible public defenders will be awarded \$4,900.00 each. Two prosecutors and one public defender will be selected from each of the Louisiana Circuit Courts of Appeal Districts with the exception of the Fourth Circuit where four prosecutors and two public defenders will be selected.

Applicants must meet the following criteria in order to apply:

- Applicants must be U.S. citizens or eligible non-citizens.
- Applicants must have been employed full time (working at least 30 hours per week) as public defenders or assistant district attorneys for at least one year as of December 31, 2013.
- Applicants must not be in default on any federal student loans.
- Applicants must have at least \$20,000 of remaining eligible loan debt.

Eligible applicants who are interested in applying for the award or who would like more information are encouraged to visit the LOSFA website, <http://www.osfa.la.gov>.

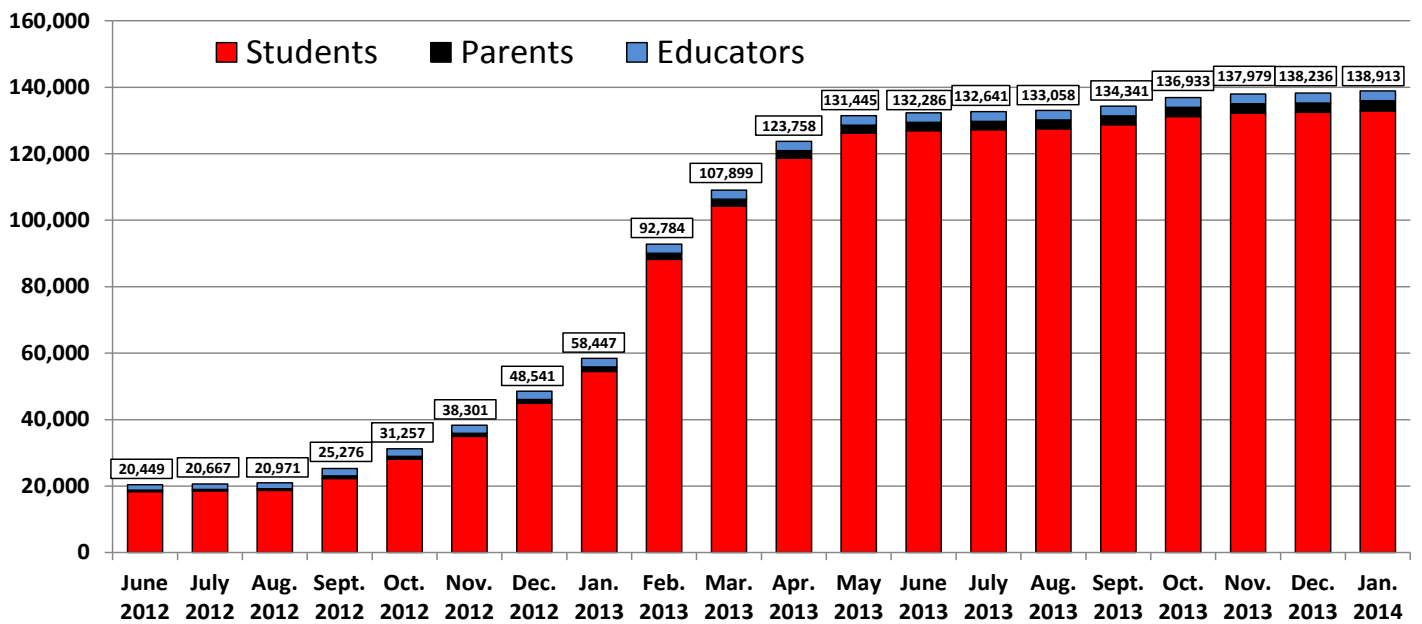
LOSFA highly encourages all interested, eligible applicants to apply.

For more information on LOSFA or any of its programs, please visit <http://www.osfa.la.gov> or call the office at 800-259-5626.





Active Users



The January 2014 data is as of 1/30/2014.

The current total of 138,913 Louisiana Connect users is comprised of 132,904 Students, 3,040 Parents, 1,555 Community Administrators, 528 Professional School Counselors, 878 Teachers, and eight Scholarship Managers.

LOSFA's Social Media Sites



<http://www.facebook.com/LOSFA>



<http://www.twitter.com/LOSFA>



<http://www.youtube.com/LOSFA1000>



www.Flickr.com/LOSFA



LOSFA

Louisiana Office of
Student Financial Assistance

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

By Phone: 800-259-5626

By E-mail: custserv@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 the LOSFA LOOP, please
contact Gus Wales at Gus.Wales@la.gov.