



# LOSFA LOOP

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## Bayou State’s New FAFSA Rules Plant Seeds for Student Success

The following is a reprint of a blog recently featured on the National College Access Network (NCAN) website. At the time of publication, Louisiana is ranked number 2 in the nation in FAFSA completion for the 2018-19 Academic Year.

*By Jack Porter, Advocacy Associate*

The amount of financial aid forgone by students entering higher education is well-documented, with billions of dollars in grant aid left on the table each year. That is why Louisiana took unparalleled action to guarantee students in the state apply for aid that can help get them to and through college.

In December 2015, the Louisiana Board of Elementary and Secondary Education (BESE) voted to approve a measure for the Louisiana Handbook for School Administrators to include strict guidelines around completion of financial aid applications for high school seniors. Beginning this academic year, in order to graduate students must either complete a state aid application, complete a FAFSA, or receive a waiver.

These requirements are aimed at improving the college-going culture in Louisiana and, in turn, postsecondary outcomes.

“With this policy, you capture students who are on the fence, haven’t thought about college at all, or maybe

have thought about it but did not feel that it was within reach financially,” said Sujuan Boutte, executive director of the Louisiana Office of Student Financial Assistance (LOSFA). Moreover, she said, this policy is aimed at providing students with a clear understanding of how much aid for which they are qualified.

Prior to this policy taking effect, LOSFA was afforded a unique opportunity to brace for it as a grantee in NCAN’s 2016-17 FAFSA Completion Challenge, sponsored by The Kresge Foundation.

“We were able to work with several other NCAN members as partners in order to come together and develop a set of best practices around FAFSA completion, and were then prepared for this policy to be in place,” said Tireka Cobb, director of field outreach services at LOSFA.

So far, these practices have proven effective: NCAN’s #FormYourFuture FAFSA Tracker shows that Louisiana’s year-over-year FAFSA completion percentage increased by a whopping 37.6 percent as of March 30. As for their impact on postsecondary access and success, research foreshadows positive outcomes on two fronts.

There is a direct correlation between FAFSA completion and certain higher education metrics; high school students who complete a FAFSA are 63 percent more

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likely to enroll in higher education than students who do not complete the form, and FAFSA completers are 72 percent more likely to persist in college than their non-completing peers.

However, what is not fully understood is FAFSA completion's impact on what is arguably the most critical postsecondary outcome: completion. And although remarkably higher FAFSA-filing rates in

Louisiana is a great sign, LOSFA understands the preliminary nature of this success.

"It's just a part of a much larger mission for us," Boutte said.

Holistically, this new and unprecedented policy will provide higher education stakeholders with a better understanding of the implications for virtually universal FAFSA completion.

## Southeast Middle School Students Celebrate GEAR UP Day at the Capitol

Governor John Bel Edwards proclaimed April 26, 2018 as GEAR UP Day in Louisiana to recognize the success of Louisiana GEAR UP, which is administered by the Louisiana Office of Student Financial Assistance (a program of the Board of Regents.) To celebrate GEAR UP Day, 34 students from Southeast Middle School, a Louisiana GEAR UP school, visited the Louisiana State Capitol to participate in GEAR UP Day activities. These activities included networking in the capitol's rotunda, taking a guided tour of the capitol, and attending a legislative session that focused on education. During the session, Louisiana State Representative Patricia Haynes Smith introduced each of the 34 students to the House Education Committee members in

attendance before praising Louisiana GEAR UP for its success throughout the State of Louisiana.

Currently, over 9,700 6th-12th grade students from 50 schools in 16 Louisiana school districts receive intensive college and career readiness services as a part of the Louisiana GEAR UP Program. These services include academic tutoring, comprehensive mentoring, financial literacy initiatives, peer leadership clubs, business and industry field trips, and postsecondary campus field trips. These services are geared toward preparing Louisiana GEAR UP students for successful matriculation into postsecondary institutions.

**Southeast Middle School students visit with State Representative Patricia Haynes Smith during GEAR UP day at the capitol.**





## Southeast Middle School Students Celebrate GEAR UP Day at the Capitol (continued)



**LOSFA staff that attended GEAR UP day at the capitol from left to right: Darius Spurlock, Oscar McClain, Timenee Thomas, Kyleigh Quiroga, Juterh Nmah, Brittani Williams and Khristopher Hobbs.**

**State Representative Patricia Haynes Smith introduced students from Southeast Middle School to state legislators and highlighted the success of LA GEAR UP.**



**LOSFA Staff pose with the Southeast Middle School students before taking an educational tour of the Louisiana State Capitol.**

## Aspire to Inspire Mentees Honored during Luncheon

Aspire to Inspire mentees from Glen Oaks Senior High School were honored and celebrated during LOSFA's 2nd Annual Aspire to Inspire Luncheon. The luncheon focused on celebrating the success and triumphs of the 10 mentees who have attended regular mentoring sessions as a part of the Aspire to Inspire mentoring program. During the sessions, the mentees participate in encouraging conversations, interactive ice-breakers, trust-building exercises, and reflective activities that all center on the program's mission, which is to produce confident, proud, tenacious, and open-minded mentees who discover their own truths, become productive leaders of society, and reach their postsecondary goals.

See how Aspire to Inspire's mission has manifested through the words of some of the mentees:

- "Aspire to Inspire impacted my life in many ways like encouraging me to be a great leader in society."
- "The program motivated me to keep going because there's always more life than what I see."
- "Aspire to Inspire has helped me prioritize and plan better."
- "Aspire to Inspire has given me more confidence."
- "It [Aspire to Inspire] has helped me be more confident in myself. Also, the program has helped me know to never give up."



**Gregory Prioleau (left), a mentee in the Aspire to Inspire Mentoring Program, will be attending Southern University and A&M College to pursue Nursing.**



**Aspire to Inspire mentee Dillon Jefferson (left) will attend Grambling State University to pursue a degree in Criminal Justice.**



## Here's a College Savings Plan with Low-Income Students in Mind

*This article was recently featured in the National College Access Network (NCAN) Blog.*

*By James Carrell, Member Services Associate*

When it comes to college savings, many state 529 programs could be better targeted to help low-income families. The Louisiana START Saving Program is an exception to this trend. For starters, the program is housed at the Louisiana Office of Student Financial Assistance (LOSFA), which makes it uniquely positioned to inform Louisianans across the age spectrum about the many ways to pay for college.

As LOSFA's overarching goal is to promote and provide college access, including outreach through GEAR UP and TRIO programs, the office focuses on providing first-generation students and low-income families with resources to pursue a postsecondary education. The approach with families and students is to show them a collective strategy that includes teaching them how merit-based and need-based aid, as well as the 529 college savings plan, all factor into being able to fund a college education.

"We're constantly in contact with parents, students, counselors, and teachers," LOSFA Executive Director Sujuan Boutte said. "Our job is to provide them with information on how students can maximize their gift aid and minimize their loan debt."

Elizabeth Morgan, NCAN's director of external relations, calls the integration of state financial aid and college savings in one agency "somewhat unusual."

"Often 529 plans are placed under state treasurers, finance, or independent agencies who may not be

familiar with the challenges low-income families face in paying for college," she said. "By integrating 529 plans with need-based aid in particular, states may get more participation from low-income families with young children."

- LOSFA implemented the START Saving Program in 1997, and it has several features that are helpful to low-income families.
- Account owners can save at their own pace with a minimum \$10 deposit, through various methods such as payroll deduction, debit account or direct payment.
- There are no investment management fees charged to account owners; the state bears those costs.
- Like all 529 plans, the START Saving Program is exempt from federal taxes. In addition, Louisiana is one of only 12 states that offer cash incentives to low- or middle-income families who participate. The START Saving Program offers Louisiana residents a savings match of up to 14 percent of deposits each year, depending on family income.
- Up to \$2,400 in deposits per account, per year, can be deducted from taxable income reported to the state. If the account owner files a joint return, up to \$4,800 per account per year can be deducted from taxable income reported to the state.

As states look for ways to increase 529 participation among all residents, these are ideas worth considering.

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For more information, contact the  
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A program under The Board of Regents

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