



# LOSFA LOOP

November/December 2017

Volume 10-8

## Guest Columnist: TOPS is a Tool

***The following article originally appeared as a Letter to the Editor in The Advocate Newspaper:***

More than 223,000 Louisiana students have graduated with the help of TOPS, which awards funds based on high school GPA and ACT scores. In addition to providing lower-income students with the opportunity to attend college, TOPS is one of the biggest incentives for keeping Louisiana’s best and brightest students in-state.

My high school was less than 10 minutes away from LSU, and my academic advisers started stressing the importance of TOPS the minute my wide-eyed, nervous freshman class walked in the door. Three years ago, when I began my college search, I wanted to leave Louisiana for college, and I treated the idea of going to an in-state school as a last resort. But TOPS, combined with LSU’s program for my major (political communication), was an offer my family and I couldn’t refuse.

I love my university now and can’t imagine earning my undergraduate degree anywhere else. But if it hadn’t been for TOPS, I might not have even applied to LSU. For me, TOPS was the make-or-break factor in keeping me in Louisiana. However, it’s complicated.

Louisiana has encountered its worst budget shortfalls in recent history. As a result, higher education funding has been cut multiple times since 2008. At the same

time, however, lawmakers still try to fund TOPS year after year. While TOPS usually maintains its funding, fees, which are not covered under the scholarship, keep going up to make up for the cuts. The state’s budget shortfall was so bad in 2016 that for the first time, legislators were forced to cut TOPS funding, which left many families scrambling, until it was reinstated.

Free tuition does not equal free college. Like other scholarships, TOPS only covers tuition; students and their families are still on the hook for fees, room and board, books and other expenses. Even with the highest level of TOPS (tuition and an annual \$800 stipend) and two other scholarships, my fee bill still has leftover expenses every semester that my family must pay.

But, TOPS isn’t just a tuition program. TOPS is a tool for cultivating Louisiana’s best and brightest at its colleges and universities. Keeping Louisiana students in-state for college is in everyone’s best interest. When more students are able to stay here for college, they give back to Louisiana in countless ways. TOPS goes hand-in-hand with college for Louisiana students, and the program is just as dear to me as Saturdays in Death Valley and the campus’s stately oaks and broad magnolias.

**Beth Carter**  
LSU junior  
Baton Rouge

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# TOPS Misperceptions

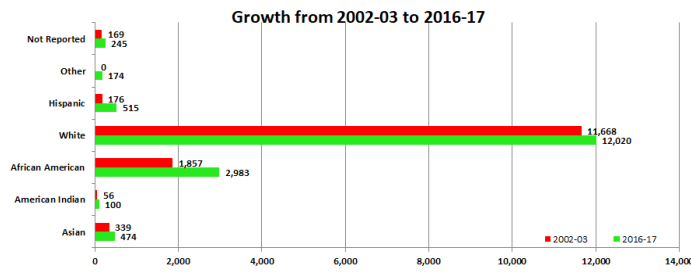
**Perception:** Most TOPS students lose their award during the first year of college.

**Truth:** The number of students losing their TOPS Award during the first year of college has decreased to 16.2% in the 2016-2017 academic year.

TOTAL TOPS RECIPIENTS FIRST PAID IN 2016-17	17,581
FIRST PAID RECIPIENTS THAT WERE CANCELLED	2,841
PERCENTAGE LOSING AWARD IN FIRST YEAR PAID	16.2%

**Perception:** TOPS awards do not benefit minorities.

**Truth:** The number of minorities receiving TOPS has significantly increased over time.



	Asian	American Indian	African American	White	Hispanic	Other	Not Reported
Increase 2002-03 to 2016-17	135	44	1,126	352	339	174	76
% Growth 2002-03 to 2016-17	39.8%	78.6%	60.6%	3.0%	192.6%	-	45.0%

\* Data is for each H.S. Graduating Cohort from 2002-03 thru 2016-17

**Perception:** TOPS covers all costs of attending college.

**Truth:** ACT 18 of the 2016 Louisiana Legislature decoupled TOPS from tuition and set the “fully funded” amount going forward as the amount of tuition charged by the institution for the 2016-17 Academic Year. Students still have to pay all other costs of attendance (COA).

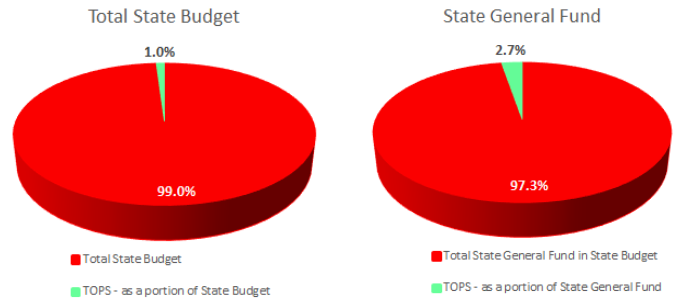
**Perception:** TOPS awards are disproportionately awarded to wealthy students.

**Truth:** Overall from 2002-03 through 2016-17, TOPS OPH recipients were relatively equally spread across income ranges. The recent trend of more higher income students accepting TOPS awards indicates the goal of providing incentives for LA graduates to pursue postsecondary education in this state is working.

Parental Income Range	Did not Report	Less than \$0	Between \$0 & \$49,999K	Between \$50K & \$99,999K	Over \$100K
Total Recipients 2002-03 to 2016-17	14,478	616	75,236	72,564	76,251
Percentage of Total 2002-03 thru 2016-17	6.05%	0.26%	31.46%	30.34%	31.88%

**Perception:** TOPS consumes a large percentage of the State Budget.

**Truth:** For FY 2017-18 TOPS is equal to 1.0% of the total State Budget. For FY2017-18 TOPS is equal to 2.7% of the total State General Fund in the State Budget.

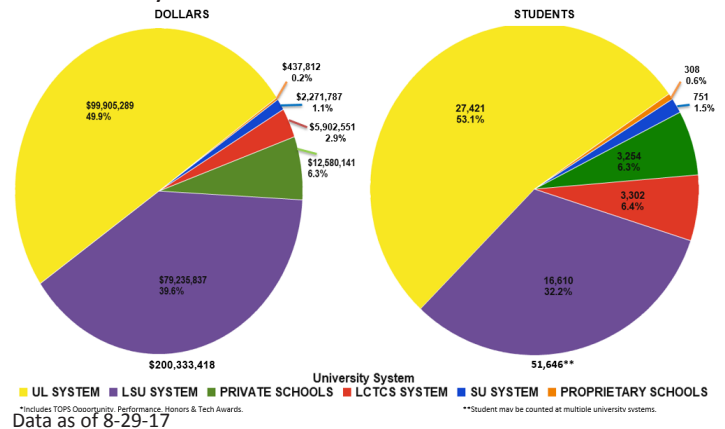


**Perception:** TOPS expenditures are growing at an astronomical rate.

**Truth:** The projected increase in TOPS from 2017-18 to 2018-19 is \$1,544,711 or 0.6%. Minimal growth is projected for TOPS due to increased projection of student count.

**Perception:** Only LSU students benefit from TOPS.

**Truth:** Every public higher education institution in the state has TOPS students, and the University of Louisiana system has the most TOPS students.



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## TOPS Misperceptions

**Perception:** TOPS students are just mediocre/average students.

**Truth:** 2015-16 High School Graduates who became TOPS OPH recipients had an average ACT of 24 (Statewide average =19.5) and an average HS GPA of 3.38 on the TOPS Core Curriculum. The TOPS Core Curriculum is a rigorous set of requirements: 4 units of English, Math, Science, and Social Studies, 2 units of Foreign Language and 1 unit of Art. TOPS encourages

students to pursue AP, IB , Honors and Dual Enrollment courses by grading these courses using a 5 point scale.

**Perception:** Needy students don't get TOPS

**Truth:** Of the 24,537 TOPS eligible students from HS Grad Year 2015-16, 11,455 or 46.7% were Pell eligible. Of the 24,823 GO Grant recipients for Academic Year 2016-17, 3,790 or 15.3% were also TOPS recipients.

## Financial Aid: “the Lifeline for What I’m Doing”

*The Following article recently appeared on the National College Access Network (NCAN) Blog.*

By Kim Szarmach, Communications Intern

For students underrepresented in higher education, every dollar counts when piecing together a financial aid package. And their ability to obtain those dollars and succeed in college depends on policymakers establishing a Streamlined FAFSA and approving increased, sustainable funding for need-based aid like Pell Grants and Supplemental Educational Opportunity Grants, as well as programs like Federal Work-Study, AmeriCorps, and Public Service Loan Forgiveness.

Samps Taylor’s future was unclear until he found the tuba.

“When I was in high school I didn’t really participate in a lot of extracurriculars,” Samps said. “I kind of just came to school, did what I had to do, and then left. In 10th grade I was looking for something to do so I thought, ‘What about band?’”

Playing music became not only a hobby for Samps, but a potential career. After facing lots of discouragement from people who said majoring in performance



arts would never lead to a job, Samps met a coordinator and mentor at the Louisiana Office of Student Financial Assistance (LOSFA), Khristopher Hobbs, who told him otherwise.

“Most of the time people tend not to major in music because they think they can’t make a career out of it,” Samps said. “But really it depends on you and the amount of work you want to put in. That’s why when

I told Khristopher I wanted to major in music, he wasn’t one of the people who told me, ‘That’s probably not a good idea.’ He actually supported me.”

Now Samps is a sophomore studying Instrumental Performance at Alcorn State University. He plays tuba, piano and snare, tutors students in music theory and instrumentation, and arranges his own pieces for band. Samps knew Alcorn State would be the perfect place to

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## Financial Aid: “the Lifeline for What I’m Doing” *(continued)*

study music when he visited to audition in high school, saying the assistant band director was friendly and put him at ease – and complimented his performance.

For Samps, the audition was the easy part of getting into music school. When it came to applying and filling out the Free Application for Federal Student Aid (FAFSA), he needed some help.

Luckily, LOSFA came to his school and provided him and other students with the information they needed to get into college and receive financial aid. Samps, who receives a Federal Pell Grant and a few scholarships from Alcorn State, said he wouldn’t be at college were it not for the aid money.

“It’s like the lifeline for what I’m doing,” he said. “If I didn’t have financial aid it would be almost impossible for me to do anything college-related because the costs are so high.”

Still, Samps struggles with the college costs that aren’t covered by financial aid, especially since his band scholarship was cut by \$600 this year due to university budget cuts, he said.

“When I applied and did my first year, everything was covered, like room and board and tuition,” he said. But Samps is still responsible for buying his own school supplies, books, dorm essentials, and extra food, which can all amount to hundreds of dollars. His sister has been able to help him cover these extra costs, but there are some things they collectively can’t afford. Samps has had to go without some of the books he needs for class.

Samps said he has had some ups and downs, but overall, he loves college. He ended his freshman year with a 4.0 GPA – the highest in the band – and won an award for Best Freshman Tuba Player.

When he graduates, Samps either wants to pursue a master’s degree or join a military band. Either way he wants to keep playing music and improving.

“I want to keep raising the bar on my level of performance,” he said.

## LOSFA and its Partners Assist Louisiana Seniors with Postsecondary Applications during LCAAM

October was Louisiana College Application and Access Month (LCAAM). During LCAAM, LOSFA staff collaborates with key education partners in the state of Louisiana to help students navigate their postsecondary plans and guide them through the application processes at those institutions and organizations. Students are encouraged to submit at least one application, whether it be to an education institution, employer, or military organization.

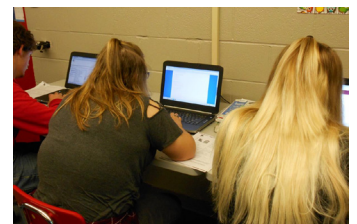
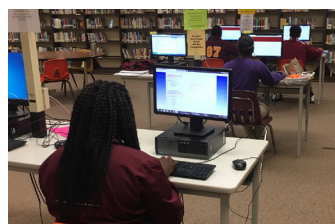
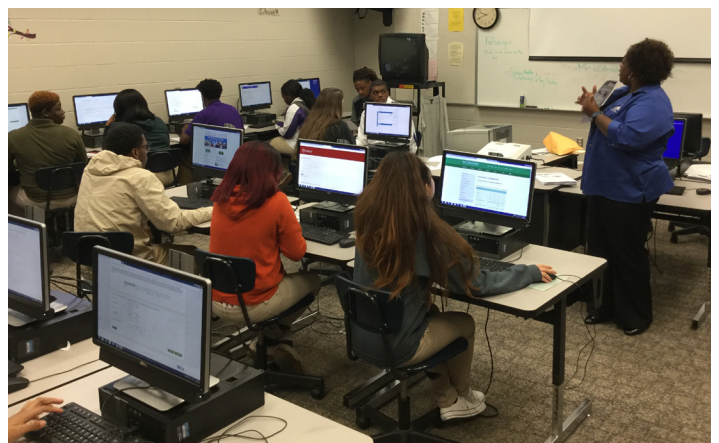
In addition to assisting students with completion of postsecondary applications, many LCAAM events are combined with FAFSA completion events, during which families are encouraged to attend to receive assistance with FSA ID creation and FAFSA completion.

This year, 66 public and private high schools in Louisiana have hosted LCAAM events; some events have even been hosted in November. During LCAAM,

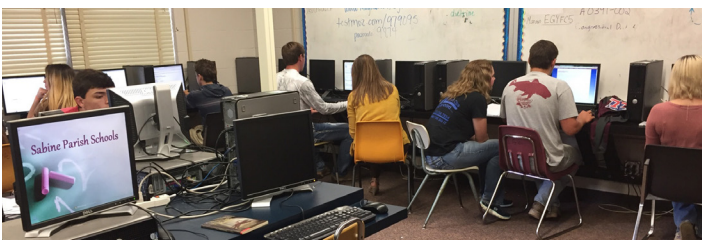
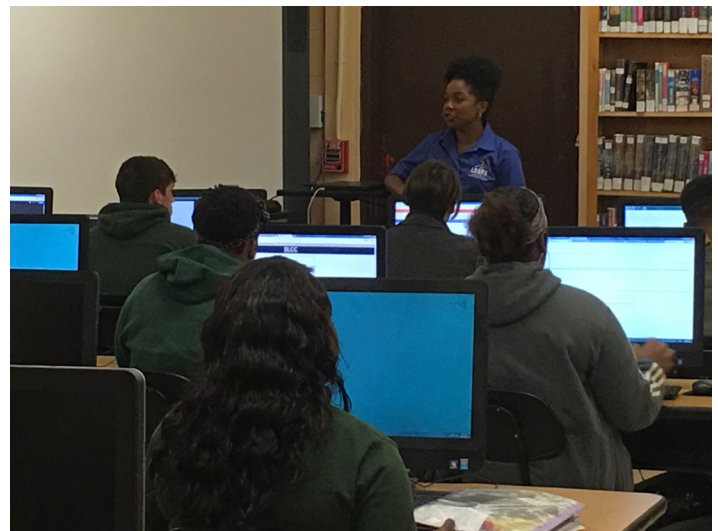
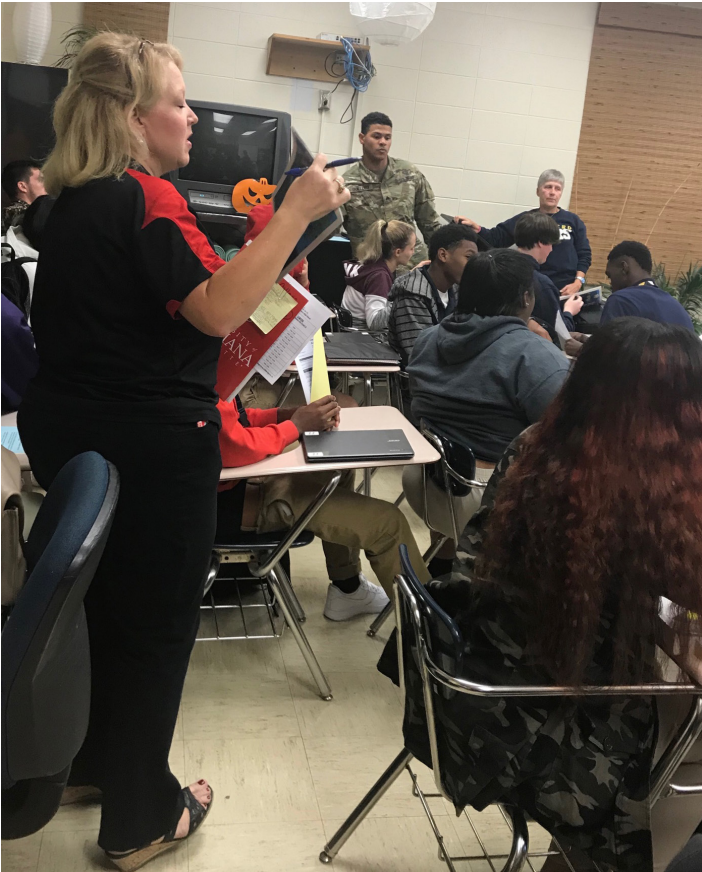
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## LOSFA and its Partners Assist Louisiana Seniors with Postsecondary Applications during LCAAM (continued)

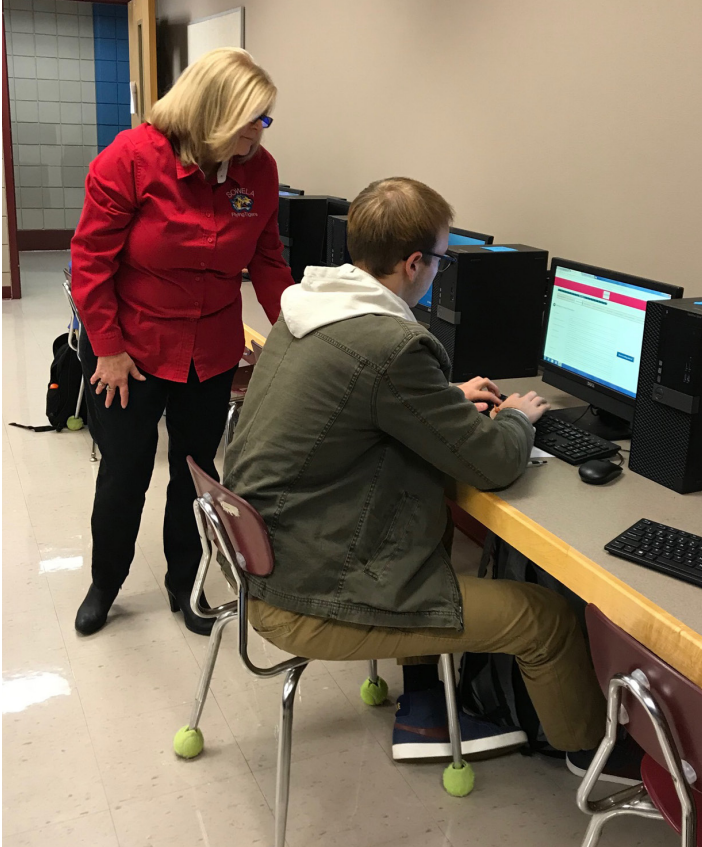
LOSFA staff visited these schools to assist students with their postsecondary applications, and LOSFA staff is excited about all of the acceptance letters that Louisiana students will soon receive.



## LOSFA and its Partners Assist Louisiana Seniors with Postsecondary Applications during LCAAM



## LOSFA and its Partners Assist Louisiana Seniors with Postsecondary Applications during LCAAM



## Louisiana Students Receive FAFSA Completion Assistance on College Goal Sunday

The Louisiana Office of Student Financial Assistance partnered with 14 postsecondary institutions across the state of Louisiana to host College Goal Sunday to assist students and parents with completion of the FAFSA. College Goal Sunday was held on November 5, 2017 at the following postsecondary locations: Baton Rouge Community College, Bossier Parish Community College, Dillard University, Fletcher Technical Community College, Louisiana Delta Community College, Louisiana State University at Alexandria, Louisiana State University at Shreveport, Southeastern Louisiana University, Southern University at Baton Rouge, Southern University at New Orleans, Southern University at Shreveport, SOWELA Technical Community College, University of Louisiana at Lafayette, and Xavier University.

aid overview before assisting students and parents with completion of the FAFSA. In addition to LOSFA staff and financial aid professionals from the host institutions, representatives of the Louisiana Jump\$tart Coalition were in attendance to provide valuable information on financial literacy, school resources, and money management tips to parents and high school seniors.

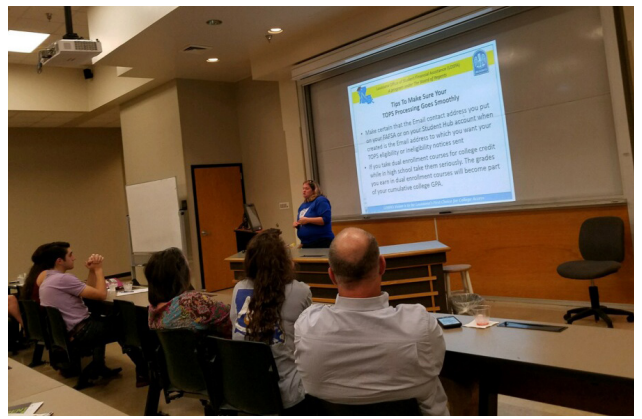
A total of 153 students took advantage of College Goal Sunday. With FAFSA completion now a requirement for the public school Class of 2018, the Louisiana Office of Student Financial Assistance will continue to ensure that all high school students have access to free FAFSA assistance to potentially help them receive free money for college.

During College Goal Sunday, LOSFA representatives and financial aid professionals provided a general financial





# Louisiana College Goal Sunday



# Louisiana College Goal Sunday



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



<http://instagram.com/LOSFA001>



For more information, contact the  
Louisiana Office of Student Financial Assistance  
A program under The Board of Regents

By Phone: 800-259-5626

By E-mail: [custserv@la.gov](mailto:custserv@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 the LOSFA LOOP, please  
contact Gus Wales at [Gus.Wales@la.gov](mailto:Gus.Wales@la.gov).