

NEWSLINE

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LOSFA/DOE implement innovative student transcript system (STS)

In 1999, the Louisiana Legislature passed House Bill (HB) 1725, which required that beginning with the graduating class of 2003, only high school core curriculum courses could be used in calculating grade point averages (GPAs) when determining a student's eligibility for the state's premier scholarship program, the Tuition Opportunity Program for Students (TOPS).

This legislative mandate set in motion a ripple effect from the state Capitol through the Louisiana Office of Student Financial Assistance (LOSFA) to the high schools and throughout the Louisiana Department of Education (DOE). As a result, the DOE recently implemented a revolutionary electronic data system that will capture every high school transcript of every student in the state of Louisiana from grades 9-12, regardless of their educational institution of origin: public, non-public, independent charter, lab or state school.

The system, known as the Student Transcript System (STS), will also calculate the cumulative GPA on the TOPS core curriculum for all high school students, and will provide extract files for LOSFA and the Louisiana Board of Regents.

Each parish and independent school board will transmit batch files of transcript data to STS for each public high school in their district. The batch file entry for STS will contain one header file per transmission, consisting of one Student Record

per student and several Transcript Records per student, one for each class taken.

Non-public high schools may submit transcripts to STS either by batch or online entry (see sidebar on this page).

Each student's full set of high school credits (including failed classes) must be submitted in its entirety each year for all years of high school, superseding the previous year's data. This will ensure that the DOE has a complete and up-to-date set of corrected high school credits for each student every year.

It is important that transcripts of graduating seniors be submitted as soon as final grades are available. Therefore, counselors may submit only graduating seniors in April and May, to avoid any delay while waiting for other students grades. The entire high school population must be submitted before the Transcript Year closes in September of each year.

In addition to facilitating compliance with the legislative mandate for TOPS candidates, eventually the STS is anticipated to virtually eliminate high school paper transcripts.

As an added bonus, Louisiana colleges and universities will be able to access the STS when evaluating admissions applicants. In this way, the newly created system provides the boon of facilitating the Board of Regents Master Plan – to create standardized minimum admissions criteria at

postsecondary institutions of higher learning across the state by 2005.

Therefore, the recent cooperation between LOSFA, the DOE and Regents in implementing the legislation will not only benefit TOPS scholars and high school guidance counselors, but the entire system of higher education in Louisiana as well.

PIC offers STS training

During March, LOSFA staffers from the Public Information and Communications (PIC) Division will offer non-public school personnel the needed training to acquire expertise in electronic transmission to the Student Transcript System (STS) of the Department of Education (DOE).

Eight specially designed four-hour training sessions will be staged across the state, where PIC presenters will provide step-by-step instructions on how to enter the DOE mainframe computer in order to access the STS online data entry system.

For more information on the LOSFA-sponsored non-public STS training, please contact Michelle Darling at (800) 259-5626, Ext. 2027.

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Newsline is a publication offering recent technical, procedural and feature information related to the scholarship/grant programs of the Louisiana Office of Student Financial Assistance. This publication also contains material related to Federal Title IV Student Aid Programs. While LOSFA believes that the information herein is accurate and factual, this publication has not been reviewed nor approved by the U.S. Department of Education.

Additions to the distribution list and articles for publication should be submitted to: *Newsline* Editor, P.O. Box 91202, Baton Rouge, La. 70821-9202.

NEWS AND UPDATES

EAGLE II renewed: LOSFA recently renewed its contract with SallieMae for the continued use of its Efficient Administration of Guaranteed Loans for Education (EAGLE) II loan processing software. The renewed contract affects all aspects of the LOSFA guarantee operation, not just front-end loan originations. The system is used by all sections of LOSFA's Loan Operations Division, including School and Lender Services (SLS), Loan Administration, Default Prevention, Collections and Claims.

LOSFA converted from the previous EAGLE I system to the more streamlined, updated EAGLE II system on Nov. 1, 1999. The new system eliminated most overnight processing by replacing it with online and real-time processing, saving valuable time for schools, lenders and students.

LOSFA hires: Daniel David has joined LOSFA's Collections Section as a Student Loan Collector 1. David obtained a bachelor's in management from Louisiana State University.

Trailblazer nominations due: LOSFA is beginning preparations for its annual summer series of Trailblazer camps. Nominations forms have been forwarded to guidance counselors, and LOSFA encourages the counselors and/or principals to send in those forms as soon as possible. For this 10th anniversary edition, LOSFA will present two camps - July 13-15 at Northwestern State University in Natchitoches and July 27-29 at Southeastern Louisiana University in Hammond. The three-day event provides entering high school seniors with an overview of college financial aid opportunities. Room and board is provided by LOSFA. For more information, contact LOSFA at (800) 259-5626.

SLS organizes financial aid fair: The School and Lender Services (SLS) Division conducted a free financial aid awareness fair in February for the students of Dillard University in New Orleans. Billed as a one-stop shopping opportunity for future financial needs, experts were on hand to provide information in all areas of financial planning.

START partners with BabyMint: The Louisiana Tuition Trust Authority (LATTA) has approved a partnership agreement between the Student Tuition Assistance and Revenue Trust (START) Saving Program, Louisiana's 529 college saving plan, and the BabyMint network—a microinvestment technology firm that automatically deposits cash rebates into 529 plans when participants shop at selected retailers. The partnership will assist START account owners in reaching their college savings goals when they shop at any of the more than 700 merchants and 127,000 grocery stores contained within the BabyMint retail network. For more information, contact START at (800) 259-5626, Ext. 1012.

Customer assistance software upgraded: In July 2003, LOSFA will begin offering a new equity investment option to account owners of the agency's START saving program. To better meet the needs of START investors, LOSFA has purchased a user-friendly operating system from Innovative Software Solutions. The system provides Web access to START accounts and allows the account owner to modify information online, regardless of the investment plan. LOSFA's new system - which is scheduled to be up and running in July prior to the institution of the equity investment option - is patterned on the same system that Innovative created for the state of North Carolina for its highly successful 529 plan.

Library Series presented: In a nod to "February Is Financial Aid Awareness Month," representatives from LOSFA's Public Information and Communications (PIC) Division presented a series of five financial aid sessions at regional branches of the East Baton Rouge Parish Library. Roughly 150 people attended the presentations, which covered topics of interest regarding the funding of higher education; eligibility for the Tuition Opportunity Program for Student (TOPS), availability of federal scholarship and grant programs and completing the Free Application for Federal Student Aid (FAFSA) were all addressed.

Call In Night keeps LOSFA awake after hours

The Louisiana Office of Student Financial Assistance (LOSFA) offered a special Call In Night on Monday, Feb. 17, 2003 from 6-9 p.m. as part of February's Financial Aid

Awareness Month.

As a courtesy to students and parents who find it problematic to contact the agency during normal operating hours, the annual event made it possible for LOSFA's toll-free financial aid hotline to be fully staffed by public information representatives and other financial aid professionals after hours.

The agency's well-versed staff provided information on a wide range of topics including the Tuition Opportunity Program for Students (TOPS) scholar-

ship, other scholarships and grants, student loans and the START Saving Program (Louisiana's 529 program).

This unique event also provided a total of 52 callers with an opportunity to

gain helpful advice on completing the convenient single application for most types of state and federal aid, including TOPS, federal Pell Grants, federal Stafford Loans and federal work-study programs—the Free Application for Federal Student Aid (FAFSA).



Public Information and Communications Representative Annette Chelette fields an incoming call during LOSFA's special after-hours Call In Night.

On hand for the event were members of the agency's Automated Call Distribution (ACD) Unit and staffers from the School and Lenders Services (SLS) Section: Supervisor Sigmund Morel, Jeff Cropco, Kelly Hutson and LOSFA Assistant Executive Director of Operations Melanie Amhrein.

LOSFA's AWG recovery rate is No. 1 in the US

In figures recently released during the National Council of Higher Education Loan Program (NCHELP) Debt Management Conference, the Collections Section of the Louisiana Office of Student Financial Assistance (LOSFA) showed the highest recovery rate for Administrative Wage Garnishment (AWG) out of all the guarantors in the nation during Federal Fiscal Year 2002.

Federal regulations governing the Federal Family Education Loan Program (FFELP) require that a guarantor initiate administrative wage garnish on all eligible borrowers who are not making voluntary payments.

As a consequence of nonpayment, up to 10 percent of a borrower's disposable income may be seized and applied to a defaulted student loan balance through AWG.

The Department of Education tracks recoveries for guarantors in several categories. These categories include Borrower Payments; AWG; Treasury Offset; Rehabilitation and Consolidation.

In order to calculate the recovery rate for each category, the total outstanding inventory balance is divided into the amount recovered.

Using this formula, LOSFA showed the highest recovery rate for AWG recover-

ies when compared to the other 35 guaranty agencies; was rated fourth overall in Treasury Offset recoveries; and ranked third in total cash recoveries (the combined amount of total borrower recoveries, AWG and treasury offset recoveries).

Administrative Wage Garnishment is a penalty of default. The Collection Section stresses to all borrowers the importance of making voluntary payments to liquidate default loan balances. However, as these statistics show, if a borrower is unwilling to make payment voluntarily, garnishment of wages is a real possibility for borrowers with defaulted loans that are held by this office.

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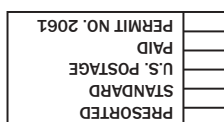


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