

NEWSLINE

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Louisiana Office of Student Financial Assistance



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LOSFA and LaSIP GEAR UP for success

Multi-million dollar federal grant program targets low-income, low-achieving students for future success in higher education

The Louisiana Office of Student Financial Assistance (LOSFA) recently conducted a series of public information workshops at select schools across the state in conjunction with the Louisiana GEAR UP program, a multi-year, multi-million dollar federal grant program aimed at increasing the number of low-income graduates from Louisiana's high schools and colleges.

The five-year, \$12.5 million Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) grant was awarded to the state of Louisiana by the U.S. Department of Education. This one-time-only grant seeks to accelerate the academic achievement of at-risk students by working to improve the quality of mathematics, science, English, language arts and technology instruction and learning.

In its first year, the program will focus on approximately 2,500 seventh-grade, low-

income, low-achieving students in 25 middle schools located in 11 school districts across the state. Students at the selected schools were found to be above average in need as indicated by demographics that compared economics, test results and college entry statistics. Each successive year of the grant, another group of seventh graders will be added to the program.

"La. GEAR UP will make college success an expected and logical result of high school success by offering comprehensive student and parent support projects designed to enhance classroom instruction through the use of counseling, tutoring and mentoring," Diane Pedigo, communications and public relations coordinator for the Louisiana Systemic Initiative Program (LaSIP), said.

Pedigo said the cooperative, multi-agency program is administered by LaSIP under the leadership of Kerry Davidson and co-directed by Superintendent of Education Cecil J. Picard and Commissioner of Higher Education E. Joseph Savoie.

LOSFA's part in administering the grant consists of raising public consciousness, developing community support and connecting information networks by elevating the awareness of parents of at-risk students regarding various financial aid opportunities.

Each year, LOSFA's Public Information and Communications (PIC) representatives will conduct workshops emphasizing the Loui-

siana College Payment Plan through a series of PowerPoint presentations to parents of La. GEAR UP-seventh graders. The Louisiana College Payment Plan consists of the Student Tuition Assistance and Revenue Trust (START) Saving Program,



the Tuition Opportunity Program for Students (TOPS) and the Louisiana Guaranteed Student Loan Program.

Also slated for LOSFA's drawing board are an eighth-grade storybook explaining financial aid fundamentals and a Louisiana College Payment Plan brochure detailing various components of the state-supported financial aid programs.

An extraordinary aspect of La. GEAR UP is the Rewards for Success portion of the grant, which allows the state of Louisiana to validate academic and behavioral achievements by offering cash scholarships of \$250,

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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

TOPS BULLETIN UPDATES: A number of bulletins reflecting changes in the TOPS program were issued to colleges, universities and high schools in recent months (a complete listing can be found at www.osfa.state.la.us). Below is a listing of the most recent bulletins and a brief synopsis of each item:

T2003-6 (Dated: 05/07/03): New TOPS status codes.

T2003-5 (Dated: 05/07/03): Reminder and helpful tips for submission of academic information records for 2003.

T2003-4 (Dated: 05/06/03): Tops revisions for students ordered to active duty and additions to course equivalents.

T2003-3 (Dated: 04/03/2003): Initial and continuous enrollment extensions for the military.

T2003-2A (Dated: 02/12/2003): Revisions to the responsibilities of high schools regarding certification of student achievement and the notification given by high schools to students who may be eligible for a TOPS Award.

T2003-2B (Dated: 02/12/2003): Scholarship and grant program revisions to accommodate the technical college's transition from term enrollment periods to semesters and clarify the payment of stipend amounts to students attending LTC with TOPS Performance and Honors awards for qualified summer term enrollment

T2003-1 (Dated: 01/24/2003): Determination of high school grade point average on TOPS core curriculum.

LOSFA hires: Staci McLaurin has joined LOSFA's executive staff as executive secretary. She fills the post left vacant by Mary Winters, who recently moved to the agency's START division. McLaurin has been in state service for the past 17 years, most recently with the LSU Health Sciences Center.

The Collections section of the Student Loan division has four new collectors. **William Inman, Gary Meekins, Christopher Norton** and **Tuyet Phan**. A graduate of the University of Arkansas with a degree in English and journalism, **Inman** previously served as a staff writer and section editor for a Little Rock newspaper. **Meekins** is a native of New Jersey and recently moved to Louisiana from Texas where he served in the United States Air Force. **Norton** is a graduate of Louisiana State University (LSU) and was previously employed in a management capacity with Albertson's Corp. **Phan** is a graduate from LSU. She worked with MCI Worldcom before taking her post with LOSFA.

SLS at SLU: LOSFA's School and Lender Services (SLS) Section presented a series of eight classes on April 28, 29 and 30 at Southeastern Louisiana University (SLU) as part of a Freshman Seminar course. The course, which is made available to incoming freshman and transfer students, offers three units of college credit and serves as an orientation to campus life and college responsibilities. The SLS segment provided general information about financial aid, basic budgeting skills, credit-card debt awareness and student-loan debt awareness.



SLS Supervisor Sigmund Morel discusses financial realities and responsibilities with students at SLU's Freshman Seminar.

LA GEAR UP

continued from page 1

\$500 and \$1,000 to outstanding GEAR UP students each year.

The award-winning students will be selected by a committee to be composed of the executive director of LOSFA and the GEAR UP project directors at Southeastern Louisiana University and Louisiana State University.

The committee will evaluate applicants on various criteria including grades, test scores, citizenship, school attendance, parental interest and support, participation in school activities and income. Each winning schol-

arship will be invested in a START account with the student named as beneficiary.

During the first year of the project, the scholarships will be given to seventh graders only: 260 awards of \$250, 100 awards of \$500 and 50 awards of \$1,000 for a total of \$165,000.

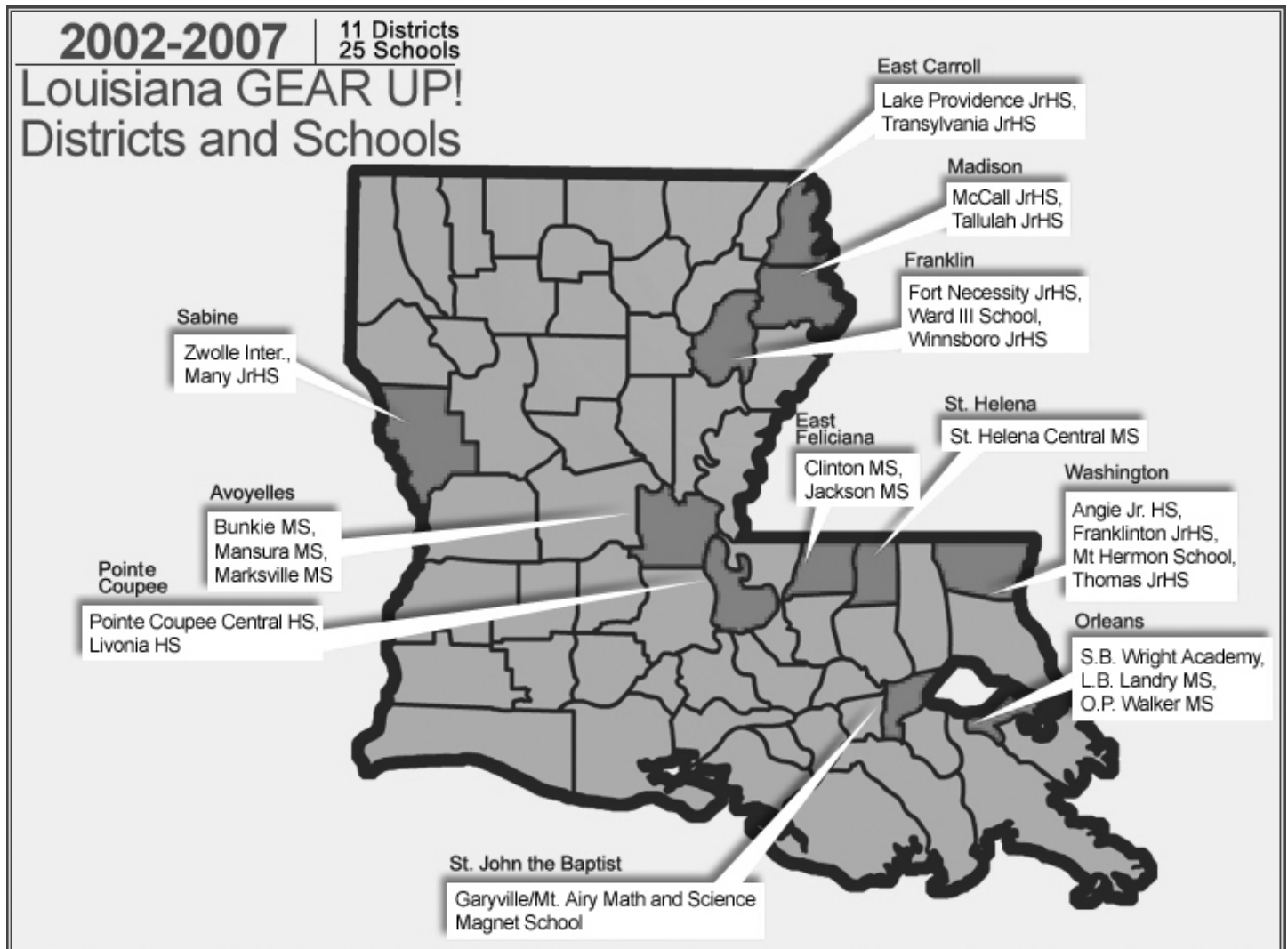
The second year, the Rewards for Success scholarships will include seventh and eighth graders: 628 awards of \$250, 230 awards of \$500 and 118 awards of \$1,000 for a total of \$390,000.

During the third year of Louisiana GEAR UP, the scholarships will include seventh, eighth and ninth graders: 1,036 awards of \$250, 360 awards of \$500 and 176 awards of \$1,000 for a total of \$615,000.

The fourth year the scholarships will be awarded to seventh, eighth, ninth and tenth graders: 1,496 awards of \$250, 460 awards of \$500 and 236 awards of \$1,000 for a total of \$840,000.

During the fifth year the Rewards for Success scholarships will be distributed among seventh, eighth, ninth, tenth and eleventh graders: 1,960 awards of \$250, 550 awards of \$500 and 300 awards of \$1,000 for a total of \$1,065,000.

For more information on the workshop schedule, please contact Michelle Darling, LOSFA public information and communications manager, at (800) 259-5626, Ext. 2027. For more information on Louisiana GEAR UP, contact Diane Pedigo at (225) 219-0690.



LA GEAR UP: 11 districts, 25 schools

Trailblazer camps slated for summer 2003

The Louisiana Office of Student Financial Assistance (LOSFA) will present its tenth annual Trailblazer program of fun-filled, educational summer camps for incoming high school seniors at Northwestern State University in Natchitoches, July 13-15 and Southeastern Louisiana University in Hammond, July 27-29.

The Trailblazer Camps are an innovative approach in training high school students about a variety of postsecondary financial aid opportunities. Each camp is led by a team of energetic and experienced professionals from the Public Information and Communications Division of LOSFA.

The camps provide Trailblazers with extensive training in the following topics: state scholarship programs (including the Tuition Opportunity Program for Students); college admissions procedures; financial aid application and awards; career choices; surfing the Internet for postsecondary education funding sources; and federal student aid programs.

The unique camp experience is staged entirely on a college campus, with food and overnight accommodations provided by LOSFA at the school. During their three-day and two-night adventure, Trailblazers will participate in several group training sessions. Between sessions, campers will have



Trailblazers gather for a moment of rest and relaxation



vision. Camp games will include Jeopardy (a parody of Jeopardy), Who Wants To Go To College (a parody of Who Wants To Be A Millionaire) as well as an egg relay, food challenge, jumble, word search, dance contest and karaoke.

When they return to their respective high schools in the fall, the Trailblazers are expected to share their newfound information and expertise with fellow students in cooperation with and under the supervision of their school guidance counselors.

In order to nominate a student for the Trailblazer Camp experience, counselors and/or principals should select one qualified junior and one alternate (both must be seniors in 2003-04). The nominees should be enthusiastic about becoming Trailblazers and must be college-bound, academically outstanding and effective public speakers among their peers.

Transportation to and from the campsite is the student's responsibility. Specific details will be mailed to counselors prior to camp registration. For more information, please contact a LOSFA representative toll-free at (800) 259-5626, Ext. 1012.

Fun and games are part of camp



the opportunity to get better acquainted with their peers from across the state and also learn more about campus life. Evenings are devoted to fun activities and entertainment.

The theme for the camps will be *Trailblazers 2003: A Reality Check*, based on the current popularity of reality shows on tele-

Military deployment impacts student aid

As a growing number of U.S. troops are deployed worldwide, postsecondary financial aid – from student loans to the Tuition Opportunity Program for Students (TOPS) – is emerging as a key concern for Louisiana students and their parents.

The Louisiana Office of Student Financial Assistance (LOSFA) in conjunction with the Mapping Your Future Web site (located at www.mapping-your-future.org), offers the following financial aid tips for troops in an effort to remove the guesswork during this already trying time.

TOPS

Changes in military station by both parents and students may affect the outcome of a student's TOPS award. There are several factors to consider for those involved in the Armed Forces.

A member of the Armed Forces who is transferred to Louisiana under permanent change of station orders will be considered a resident for purposes of TOPS if they meet three criteria. First, they must change their military personnel records to establish Louisiana as the member's state of legal residence within 60 days of reporting to a Louisiana duty station. A bill currently awaiting the Governor's signature will extend the period for changing the servicemember's legal residency to 180 days. They must also comply with Louisiana income tax laws thereafter and submit an Affidavit of Residency and DD Form 2058.

If a student joins the Armed Forces on active duty within one year of high school graduation, they must enter an eligible institution by the first semester (excluding summer sessions) immediately following the fifth anniversary of high school graduation. The student must have received an honorable discharge or a general discharge under honorable conditions to be considered for TOPS.

Despite this five-year window granted to active members of the Armed Forces, LOSFA encourages all students to complete the Free Application for Federal Student Aid (FAFSA) prior to graduation to determine TOPS eligibility.

Recipients of the TOPS scholarship who are full-time students and members of the Armed Forces Reserves may be granted an exception to the continuous enrollment rule for periods of active duty. Request for Exception forms are available on the LOSFA Web site at www.osfa.state.la.us, or by calling (800) 529-5626, Ext. 1012.

Students that are members in the Louisiana National Guard will receive the National Guard tuition exemption equal to the TOPS award amount. If any TOPS stipend is applicable, the student will also be awarded those funds in addition to \$300 annually for the cost of books and other instructional materials.

LOANS

Troops being called to active duty, deployed or reassigned need to be certain they avoid becoming delinquent on any student loans.

First and foremost, review your records, contact your school(s) and locate all of your student loans.

Your deployment, activation or reassignment may create a situation that calls for you to delay repayment of your student loan. In such cases, consider a deferment or forbearance – which will allow you to adjust or postpone your payments.

If you must continue making payments, consider electronic payment options such as online payments or electronic debit. Some loan holders even offer interest rate discounts for borrowers that utilize the electronic debit option.

During your absence, provide your loan holder with authorization to correspond with your family or a representative. Written authorization is usually required in such matters.

Before you leave, determine how your absence will impact your family budget. Mapping Your Future, a public service Web site providing college, career and financial aid information, is offering an online calculator to help troops determine money management needs. It is available at <http://mapping-your-future.org/features/budgetcalc.htm>.

The U.S. Department of Education provides loan relief guidance for student loan borrowers who are either members of the National Guard or Ready Reserves and are called to active duty for more than 30 days or are active members of the Armed Forces and are reassigned to other duty stations for more than 30 days.

Borrowers who meet either criteria and have loans in an in-school, grace period or in-school deferment status may have that loan status extended for up to three years during active-duty service.

If a borrower has defaulted on their student loans, they may not be required to make payments during active-duty service. If their loans are in repayment status, they may be granted a deferment for up to one year during active-duty service.

Borrowers will continue to be responsible for interest that accrues on their student loans while on active duty (though they can choose to have the interest added to the loans to be paid later), for the following:

- Subsidized Federal Stafford Loans in a repayment, forbearance or default status.
- Unsubsidized Federal Stafford Loans in an in-school, grace, deferment, forbearance, repayment or default status.
- Federal Parent Loans for Undergraduate Students (PLUS) in repayment, deferment, forbearance or defaulted status.

For more information, borrowers may contact LOSFA or their loan holder. The military unit may also have a person designated to assist with student loan questions.

Legislature reviews agency impact and performance

During a recent presentation to members of the House and Senate Education Committees, the Louisiana Office of Student Financial Assistance (LOSFA) provided a detailed account of agency projects from the onset of state fiscal year 1999 to the present (February 2003).

Key performance factors were addressed during the LOSFA report that included details on outreach activities, total aid provided and advances and enhancements for a number of the agency's programs.

Recent technological advancements have enabled LOSFA to convert its Tuition Opportunity Program for Students (TOPS) database and restructure the file content and procedure by which schools report student data for purposes of TOPS. Colleges now report using a new file format, enabling the agency to compute cumulative grade point averages, even for students who attend multiple colleges, in full compliance with statute.

High schools began transmitting transcripts of 2003 graduates to the Louisiana Depart-

ment of Education's (LDOE) centralized student database this May. That project is still evolving, and the agency is currently involved in training for the new system.

These changes will relieve the schools of the burden of computing students' grade point averages and minimize school reporting errors identified in the Legislative Auditor's TOPS Performance Report; provide a more accurate student academic record, which the agency will make accessible to students via the Internet; and enable LDOE to report student transcript data in a timely manner.

An upgrade and conversion for the Student Tuition Assistance and Revenue Trust (START) Saving Program is also currently underway.

Outreach activities for LOSFA, primarily conducted by the agency's Public Information and Communications (PIC) Division, included a number of statewide tours to promote TOPS, general financial aid, loans and the START Saving Program, among others.

From the beginning of state fiscal year 1999 through February 2003, the agency has conducted 52 Guidance Counselor Workshops with a total of 4,730 high school counselors

in attendance; hosted 735 entering high school seniors during the summer Trailblazer Camp training series; visited nearly 392 high schools to conduct on-site presentations for an audience of students and parents totaling 99,849; made an additional 147 presentations to the general public (includes public library visits, civic organizations, etc.) with a total attendance of 27,557; and assisted 270,667 constituents by phone and 9,720 by e-mail.

In addition to TOPS, START and student loans, LOSFA manages a wide range of programs that provide necessary assistance to students. From the Rockefeller State Wildlife scholarship to the Leveraging Educational Assistance Partnership (LEAP) program and many others, LOSFA maintains a total of 283,710 active accounts (as of January 2003).

Just over 40,000 students were assisted through TOPS awards in 2001-2002, with more than \$103 million in aid provided. Another 46,802 students were provided loan dollars in that same time period with funds totaling more than \$307 million.

For more information on LOSFA's programs, contact an agency representative from the PIC Division at (800) 259-5626, Ext. 1012 or e-mail custserv@osfa.state.la.us.

Marchand retires from LOSFA

The Louisiana Office of Student Financial Assistance recently bid farewell to 15-year agency veteran and executive secretary Christy Marchand, who retired in April.

Marchand has served the agency since September 1988, when she took the executive office position under then Executive Director Sunny Terrell. Current Executive Director Jack Guinn was appointed to the top spot the following year.

Marchand joined the agency with more than 10 years of state experience. She started as a student worker with the Secretary of State's office, followed by employment at the Department of Education and the Division of Administration.

"I've worked for several state offices during the past 25 years and no place has been a home like LOSFA," Marchand said. "The best people work here for the best purpose. Coworkers have become friends for life, and I feel very lucky and proud to have been part of it all."

Marchand and husband Sidney are now living in Houston, where she is employed as office manager for RSR Associates Inc. Though opportunities in Houston were too enticing to pass, Marchand admits that the choice was a bittersweet one. Having spent much of her life in South Louisiana, there were many ties to both the agency and the city that made the decision all the more difficult.



From left: LOSFA Executive Director Jack Guinn, Christy Marchand and LASFAC Chairman Travis Lavigne.

"We have long encouraged our two children to be unafraid to step out into the big wide world," Marchand noted, "and now that they have flown the nest with such flair and optimism, we have decided to take our own advice."

Restructuring of Common Manual nears completion

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estructuring of the Common Manual – the definitive guide to the Federal Family Education Loan Program (FFELP) – is nearing completion following recent revisions to

four core chapters by the manual's restructuring subcommittee.

Members of the Common Manual policy committee and other interested members of the FFELP community have reviewed work on current chapters 5, 6 and 7. Each of these chapters has been split into two shorter, more concise chapters.

The subcommittee has also completed its work on merging and restructuring Chapters 8, "Delinquency, Default and Claims." Out of these merged chapters come three smaller chapters that focus on specific phases of due diligence and claim processing ("Due Diligence in Collecting Loans"; "Claim Filing, Discharge and Forgiveness";

and "Violations, Penalties, and Cures"). The public review period for these three new chapters ended in late March.

Users of the Common Manual will see results of the subcommittee's work when the next version of the manual is released in July 2003. Existing text will remain substantively unchanged,

but the new structure will make the manual easier to use in both electronic and paper environments. The subcommittee has also prepared a matrix showing the "old" and "new" locations of restructured sections.

Additionally, the subcommittee has completed revisions to the manual's highly regarded appendix H, which details the history of the FFELP and its predecessor programs. The project to make appendix H more accessible and efficient involved adding topical head-

ings to entries, organizing entries in alphabetical order and consolidating multiple related issues.

This "new" appendix H is now available in the March 2003 Integrated Common Manual, which

Users of the Common Manual will see results of the subcommittee's work when the next version of the manual is released in July 2003.

is available in the e-Library on the NCHELP Web site as well as the Louisiana Office of Student Financial Assistance (LOSFA) Web site, at www.osfa.state.la.us, on the "Information Center" portal.

The Common Manual – a cooperative effort of the 36 guarantors that participate in the FFELP – provides a single, standardized set of current student loan rules and FFELP policy guidance for schools and lenders. The book was first published in December 1995.

LASFAC supports LTC shift to semester system

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t its February 2003 meeting, the Louisiana Student Financial Assistance Commission (LASFAC) approved amendments to its rules governing the state's scholarship and grant program in sup-

port of the Louisiana Technical College's (LTC) change from term enrollment periods to semester enrollment periods, retroactive beginning with fall 2002.

Historically, skill and vocational training has been conducted on a term basis at the various campuses of the LTC. The technical college school year was divided into four terms, with each training program designed to cover its subject matter during a set number of sequential terms, including summer terms. All programs could be completed in two years or less.

When legislation established the Tuition Opportunity Program for Students (TOPS) Tech Award, it was mandated that a TOPS Tech recipient may receive up to two years of tuition for skill and vocational training, provided the student maintained continuous full-time enrollment.

In recognition that non-academic skill and vocational training was offered in sequential terms, LASFAC previously defined the non-academic program year to include all four terms: fall, winter, spring and summer. To maintain continuous full-time enrollment, a TOPS Tech recipient was required to enroll in each succeeding term of the school year, including summer terms, until eligibility was exhausted.

Recently, the LTC revamped its programs by converting to a semester system that is

essentially the same as academic semester systems. Now, students are allowed to enroll in the summer session, but are not required to do so in order to continue their programs in good standing.

As a result, LASFAC has approved changes to its rules governing the TOPS Tech Award, such that recipients must maintain continuous full-time enrollment during the fall and spring semesters, with summer sessions being optional.

Therefore, if a TOPS Tech recipient elects to enroll in the summer session, TOPS will pay the tuition and a stipend, if applicable, and the session will count against the student's term count. However, if the student elects to skip the summer session, there will not be a TOPS consequence.

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