"There are things known and there are things unknown, and in between are the doors of perception." - Aldous Huxley

Perception affects our thoughts and often shapes our reality. What is the first thing that comes to mind when you hear about TOPS a.k.a. The Taylor Opportunity Program for Students? It all depends upon the information that shaped your perception. If your perception is shaped by headlines, the main thoughts might be growth in dollars spent, characteristics of students who do and do not receive the award and number of students who lose the award in their first year of school.

As we prepare for the sprint towards college access that is the last half of the school year, we asked ourselves: Is that all there is to know? The answer we came up with is the Top Misperceptions about TOPS and the realities that make up what those of you old enough to remember Paul Harvey’s commentary know as “…the rest of the story.”

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 from 41% in the 2004-2005 academic year to 8% in the 2014-2015 academic year.

continued on page 2
From the Desk of the Executive Director (continued)

Perception: TOPS awards do not benefit minorities.
Truth: The number of minorities receiving TOPS has significantly increased over time.

![Graph showing growth from 2002-03 to 2013-14](image)

Perception: TOPS covers all costs of attending college.
Truth: TOPS only pays tuition at public schools (or a portion of tuition at certain private schools). Students still have to pay all other costs of attendance (COA).

Perception: TOPS consumes a large percentage of the state budget.
Truth: For FY2015-2016 TOPS is equal to 1.08% of the total state budget.

![Pie chart showing percentages](image)

Perception: TOPS expenditures are growing at an astronomical rate.
Truth: The projected increase in TOPS from 2016 to 2017 is $8,587,273 or 3%. Although the amount requested for TOPS for FY 17 is $28,323,262, or 10.7% more than the amount appropriated for FY 16, that amount includes a budget shortfall from the prior year.

*continued on page 3*
Perception: TOPS awards are disproportionately awarded to wealthy students.
Truth: Overall from 2002-03 through 2013-14, 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.

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.

Perception: TOPS students are just mediocre/average students.
Truth: In 2014-15, TOPS OPH recipients had an average ACT of 24 (Statewide average =19.2) and an average HS GPA of 3.37( Statewide average = 2.19) 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 Fine Arts. TOPS encourages students to pursue AP, IB, and Dual Enrollment courses by grading these courses using a 5 point scale.

Perception: Needy students don’t get TOPS
Truth: Of the 23,696 TOPS eligible students from HS Grad Year 2013-14, 10,956 or 46.2% were Pell eligible. Of the 23,946 GO Grant recipients for Academic Year 2014-15, 7,333 or 30.06% were also TOPS recipients.

Best,
S.
Two members from LOSFA Field Outreach Services along with six other individuals involved with education in Louisiana collaborated and exchanged ideas with representatives from across the nation at the third White House Convening on Strengthening School Counseling and College Advising.

The convening provided state teams with the opportunity to network, review best practice models and obtain technical assistance to advance REACH HIGHER goals. The Convening and LOSFA share common goals in that their aim is to work with states, college access partners, and educational institutions to identify and remove historical and pervasive barriers that underserved student populations face in seeking and obtaining quality educational opportunities.

Attendees ranged from school counselors to college access professionals throughout the country. Activities focused on developing school counselor practice, standards, pre-service and in-service training, policy, and research.

Moving forward, the Louisiana team would like to implement initiatives gained from the convening such as providing professional development opportunities to school counselors, administrators and superintendents statewide, hosting summer programs for Pre-K through 12th grade students, and increasing the number of students attending and completing post-secondary institutions.

<table>
<thead>
<tr>
<th>Name</th>
<th>Title and Organization</th>
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<tbody>
<tr>
<td>Tireka Cobb, Ph.D.</td>
<td>Director, Field Outreach Services</td>
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<td>Louisiana Office of Student Financial Assistance</td>
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<td>Juterh Nmah</td>
<td>Program Coordinator</td>
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<td>Louisiana Office of Student Financial Assistance</td>
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<td>Jennifer Curry, Ph.D.</td>
<td>Associate Dean for Program and Services</td>
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<td>College of Human Sciences and Education</td>
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<td>Louisiana State University</td>
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<td>Loretta Jaggers, Ed.D.</td>
<td>Professor of Education</td>
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<td></td>
<td>College of Educational, Professional and Graduate Studies</td>
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<td></td>
<td>Grambling State University</td>
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<tr>
<td>Sundy Barjon, Ph.D.</td>
<td>Professional School Counselor</td>
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<td>InspireNOLA Schools</td>
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<td>Stacey H. Dupre</td>
<td>Executive Director for School Leadership</td>
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<td>East Baton Rouge Parish School System</td>
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<td>Martha Sealy</td>
<td>Jump Start Supervisor</td>
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<td>East Baton Rouge Parish School System</td>
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<tr>
<td>Mary Cobb-Marshall</td>
<td>School Counselor</td>
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Members from the 2015 Louisiana White House Convening Team recently attended an event at The University of North Florida. Pictured L-R: Stacey Dupre, Dr. Loretta Jaggers, Mary Cobb-Marshall, Juterh Nmah, Martha Sealy, Dr. Sundy Barjon

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White House Convening on Strengthening School Counseling and College Advising (continued)

Members from the 2015 Louisiana White House Convening Team at a recent program. Pictured L-R: Juterh Nmah, Mary Cobb-Marshall, Stacey Dupre, Martha Sealy, Sundy Barjon, Tireka Cobb, Loretta Jaggers.

5,526 High School Seniors Participate in Louisiana College Application Month

During the months of October and early November, 5,526 seniors at 86 high schools completed 9,676 college applications as part of Louisiana College Application Month (LCAM).

When compared to 2014 LCAM participation data, the 2015 figures above represent a:
- 149% increase in the number of participating high schools
- 159% increase in the number of participating students
- 236% increase in the number of applications completed and submitted

During Louisiana College Application Month, students at participating high schools were assisted and/or supported as they completed college applications during the school day with the goal of each participating student submitting at least one college application. During Louisiana College Application Month, students had the opportunity to apply to any of Louisiana’s 10 community and technical colleges, 10 independent colleges, and 18 public universities.

As part of the American College Application Campaign (ACAC) initiative, Louisiana College Application Month aims to increase the number of students who are applying to college early in their senior year with a focus on first-generation and low-income students as well as students who may not otherwise apply to college.

LOSFA Executive Director, Dr. Sujuan Boutté, said, “Applying early also increases your chances of being accepted to your first choice school; increases your likelihood of being able to apply and be accepted to
Don’t leave money on the table. The Free Application for Federal Student Aid (FAFSA) is the required application for most federal, state and institutional student financial aid. Filling out this single application gets you considered for the TOPS scholarship, the Louisiana Go Grant, the federal Pell Grant, federal work study programs, low interest federal student loans and many campus-based scholarship and grant programs.

Louisiana College Goal Sunday will provide free FAFSA completion assistance from financial aid professionals on the following dates and at the following locations:

**Sunday, February 28**

Baton Rouge Community College
Louisiana Board Room, Room 108
Baton Rouge

Bossier Parish Community College
Building D, Room 215
Bossier City

Delgado Community College West Bank
Student Life Center, Westbank Campus
Algiers

Dillard University
DUICEF Hall, Room 106
New Orleans

Fletcher Technical Community College
Schriever Campus
Main Building, Rooms 213 and 217
Schriever

Louisiana Delta Community College
Monroe Campus – 7500 Millhaven Road
Louisiana Purchase Building, Third Floor, Room 310
Monroe

Louisiana State University – Alexandria
Brumfield Caffey Ballroom
First Floor, Student Center
Alexandria

Southeastern Louisiana University
Fayard Hall, Main Lobby
Hammond

College is defined as any education beyond high school. “Thus,” Dr. Boutté added, “there are many college paths ranging from certificates and credentials to four-year degrees; all of which can be paid for with various LOSFA awards. Whether you start with TOPS Tech Early Start in high school and earn up to 24 hours of college credit in a top-demand occupation; TOPS Tech to earn a two-year degree; or TOPS to enroll in and complete a four-year degree: It’s your choice, it’s your future, and you can count on LOSFA to help.”

**Louisiana College Goal Sunday 2016**

According to the United States Department of Education, young adults with a postsecondary credential or degree earn significantly more than those with just a high school diploma or its equivalent. Summer bridge programs that allow you to get a head start at the institution; and increases your ability to plan in advance for any fees associated with enrollment which occur before scholarships, grants and loans are disbursed.”

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Louisiana College Goal Sunday 2016 (continued)

SOWELA Technical Community College
Arts and Humanities Building, First Floor Multi-Purpose Room
Lake Charles

Xavier University
University Center Ballroom, Room 308
New Orleans

Sunday, March 6
Central Louisiana Technical Community College
Student Services, Building A, 4311 South MacArthur Drive
Alexandria

Louisiana State University – Shreveport
University Center Ballroom (Second Floor)
Shreveport

Louisiana Tech University
Davison Hall Auditorium, Room 113
Ruston

River Parishes Community College
Main Campus
925 W. Edenborne Parkway, Room 120
Gonzales

South Central Louisiana Technical College
900 Youngs Road
Young Memorial Main Building
Morgan City

Southern University – Baton Rouge
Multipurpose room - T.H. Harris Annex Building, Room 118
Baton Rouge

Southern University – New Orleans
College of Business and Public Administration Building
Room 101
New Orleans

Southern University – Shreveport
Jesse Stone Lecture Hall
Shreveport

University of Louisiana at Lafayette
Moody Hall, Room 103
Lafayette


Important End-of-Year Deposit Deadline Reminders for START Account Owners

With the busy Holiday Season upon us we want to remind you of some important tips.

If you wish to open a new account for a new beneficiary and take advantage of the 2015 state tax incentives, new applications with deposits must be submitted prior to 3:00 p.m. on December 30th in order to be processed timely. The deadline for receipt of START Saving Account deposits to be eligible for exclusion from income reported on your 2015 Louisiana state tax return is also 3:00 p.m. CST on Wednesday, December 30th. Deposits must be received, not simply postmarked, by the Louisiana Office of Student Financial Assistance or the START Saving Program by that date. Deposits not received by December 30th may not be deducted until your tax return for 2016 is filed. You do not have until April 15 to deposit to your account and still deduct it from your 2015 state income taxes.

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Important End-of-Year Deposit Deadline Reminders for START Account Owners (continued)

Deposits should be payable to the START Saving Program and may be delivered one of the following ways:

Regular mail addressed to START Saving Program, Post Office Box 91271, Baton Rouge, LA 70821-9271. Please allow mail time since deposits must be received and not simply postmarked.

Overnight delivery addressed to 602 North Fifth Street, Baton Rouge, LA 70802.

In-person START deposits can be made in the Mobile/Manchac Room on the first floor of the Galvez Building (602 North Fifth Street, Baton Rouge, LA 70802) from 8:30 a.m. until 3:00 p.m. **Monday, December 28th** through **Wednesday, December 30th**. Parking is available in the Galvez Parking Garage on North Street and parking can be validated by the START representative assisting with your deposit.

When online payment is selected, the account owner will be transferred to a secure Web site operated by First Data Corporation, PayPoint. This organization was contracted by the state to support online payments. On the PayPoint site, the account owner will see the LOSFA logo, the START title, a listing of a maximum of 5 accounts with the amount selected for deposit, and two payment options. The account owner can select to pay by electronic check or by credit card. The credit cards accepted are Mastercard and Discover.

The account owner will enter his or her financial data on the PayPoint secure Web site to complete the deposit transaction. LOSFA will not receive any credit card or checking account financial information from First Data. A convenience fee will be charged to use the online payment process to cover the transaction costs and thus keep the START Savings Program free of administrative fees. The fee will be in addition to the amount of the deposit(s). The fee will be displayed prior to the account holder’s final authorization of the payment.

**NOTE:** If credit card payment is selected, the account owner will be charged 1.583% of the total amount deposited, while E-check (electronic check) account debits are charged only .23 cents per transaction. To pay by E-check, log on to your account at [www.startsaving.la.gov](http://www.startsaving.la.gov), go to “Forms”, and use the Electronic Online Deposit link and enter your bank account number and routing number.

On or before the third week of January, START account owners will be mailed a notification of total deposits made in 2015 to be used for state income tax return filing purposes.

Should you have any questions or need assistance, please call us (800-259-5626). As always, we do appreciate your continued support of the START Saving Program.
Give the Gift of Higher Education

Are you looking for the perfect gift for a loved one this holiday season? Consider giving the gift of higher education through a START Saving account!

With the rising cost of education, students find themselves with more expenses than scholarships and grants can cover. This is why it is so important to start saving for a child’s college education early.

You can contribute to your loved one’s future education this holiday season by opening a START Saving account in their name or donating to their existing account. To open an account, simply complete the application online at www.startsaving.la.gov or download, print, and complete the paper application and submit it to: START Saving Program, P.O. Box 91271, Baton Rouge, LA 70821-9271.

Printable gift certificates are available at http://www.startsaving.la.gov/savings/forms.jsp. Show a special child in your life how invested in their future you are today by giving them the gift of higher education!
LOSFA’s Social Media Sites

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.