



# LOSFA LOOP

January 2009 Edition

Volume 2-1

## From the Desk of the Executive Director

It's hard to believe that 2009 is already here. The new year has always been a time for looking back to the past, and more importantly, forward to the coming year. It's time to reflect on the changes we want or need to make and resolve to follow through on those changes. Believe it or not, the most popular new year's resolution is not to join a gym or quit smoking and it has nothing to do with money. According to a 2008 poll by About.com, the most popular new year's resolution is to spend more time with family and friends. That statistic makes me feel that despite these challenging economic times we haven't lost sight of what's really important. If this most popular resolution is also your personal resolution I hope that you make a special concerted effort to keep it. The importance of this resolution brings to mind a quote by Dr. Martin Luther King Jr., whose birthday we celebrate this month when he said "All men are caught in an inescapable network of mutuality."

2008 was a fascinating year for Louisiana residents as well as the entire nation. We finally saw the passage of a long overdue HEOA (Higher Education Opportunity Act), as well as the history-making ECASLA (Ensuring Continued Access to Student Loans Act) that will continue to ensure

student loan liquidity. In February, we conducted our very first College Goal Sunday Event. We also weathered some storms, literally and figuratively: the former in the form of Hurricane Gustav and the latter in the form of erratic gas prices and an economic crisis that caused many lending institutions to exit the student loan business altogether. Despite the economic storm that we are still weathering I am optimistic and filled with hope that we can continue our mission to promote and provide college access to Louisiana students as we embark into 2009. I look forward to our new president and his administration and wonder what I will be writing this time next year.

--Melanie

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## LOSFA Outreach



Earl E. Start, LOSFA spokes-pig, made an appearance at the Iberia Middle School Student/Parent Breakfast. Earl, as well as LOSFA representatives Kate Herke and Kendra Woods, informed 260 8th graders and their parents about the benefits of saving for college with the START Saving Plan, as well as the requirements of TOPS.

Public Information Supervisor Michelle Darling led five groups of LOSFA employees and high school personnel in in-depth training on the Student Transcript System (STS). The training was designed to assist counselors and teachers in understanding the uses and benefits of STS.



### LOSFA ANNUAL CALL-IN NIGHT SCHEDULED FOR FEBRUARY 9, 2009

LOSFA will conduct its seventh annual “Financial Aid Call-In Night” on Monday, February 9, 2009 from 6-9 p.m.

During these special nighttime hours, callers may contact LOSFA with questions about all forms of state and federal student financial assistance, including the Taylor Opportunity Program for Students (TOPS), need based grants, student loans, and the Student Tuition Assistance and Revenue Trust (START) program – Louisiana’s 529 college saving plan.

LOSFA’s public information representatives will also provide on-the-spot advice and assistance for completing the Free Application for Federal Student Aid – also known as the FAFSA – which is the convenient single application for most state

and federal student aid programs.

Callers from outside the Baton Rouge area may use LOSFA’s toll-free number, 1-800-259-5626, Ext. 1012. Callers within the Baton Rouge area may use the local number, (225) 922-1012.

LOSFA’s normal call-in hours for student financial assistance information are 8 a.m. until 4:30 p.m., Monday through Friday. The annual “Financial Aid Call-In Night” is designed to assist callers who are unable to call during regular business hours. The event is always held during the month of February, as part of National Financial Aid Awareness Month.



# College Goal Sunday

# MMM... A Money Sundae?

Louisiana College Goal Sunday<sup>SM</sup> is an event that will help you melt away the tedious process of filling out the FAFSA (Free Application for Federal Student Aid) in order to obtain financial aid. Free on-site assistance from area college financial aid professionals will be provided.

For more information, including what you need to bring, visit us at our website.

[www.osfa.la.gov](http://www.osfa.la.gov) and click on **College Goal Sunday**

## Louisiana College Goal Sunday<sup>SM</sup> Locations 2009 February 15th, 2009 2 - 4 P.M.

### Lake Charles

SOWELA Community and Technical College

### Natchitoches

Northwestern State University

### Reserve

East St. John High School

### Houma

L.E. Fletcher Technical Community College

### Hammond

Southeastern Louisiana University

### Ruston

Louisiana Tech University

Louisiana Technical College

### Baton Rouge

Baton Rouge Community College

Southern University

### New Orleans

Dillard University

Southern University

### Bossier City

Bossier Parish Community College

### Lafayette

University of Louisiana at Lafayette

### Alexandria

Louisiana State University - Alexandria

### Monroe

Louisiana Delta Community College

### Grambling

Grambling State University

**Check our website for additional site locations and specific room locations at each site.**

The College Goal Sunday program was created by the Indiana Student Financial Aid Association with funding from Lilly Endowment Inc, and with supplemental support from Lumina Foundation for Education.

Louisiana College Goal Sunday<sup>SM</sup> is sponsored by the Louisiana Association of Student Financial Aid Administrators (LASFAA) and the Louisiana Office of Student Financial Assistance (LOSFA) with funding from a Lumina Foundation for Education grant.

## LOSFA participates in Homeless Conference in New Orleans

The College Goal Sunday Task Force has been meeting for several months in preparation for Louisiana's upcoming 2nd annual College Goal Sunday event on Sunday, February 15, 2009. Recently Ms. Laverne Dunn, Louisiana's State-wide Homeless Coordinator, joined the task force. During the task force meeting in November she educated everyone on the McKinney-Vento Act.

This act was reauthorized by President Bush on January 8, 2002. The portion of the McKinney-Vento Act related to the education of homeless children and youth, Subtitle VII-B, requires that local educational agencies carry out policies to ensure that homeless children and youth have access to free, appropriate public education, on the same basis as children and youth with established residences. Laws, regulations, practices or policies should not act as barriers to the enrollment, attendance or school success of homeless students.

Issues that hamper school enrollment of homeless students, such as residency requirements, immunization records, transfer/school records, birth certificates, free/reduced lunch, school fees and guardianship are addressed under Louisiana Law and RS: 17:238, Board of Elementary and Secondary Policies.



*This home, one of countless others damaged by Hurricane Katrina, remains in ruins three years after the storm.*



*This was home for many homeless after Hurricane Katrina.*

After receiving our thorough education, Ms. Dunn invited LOSFA staff to attend an upcoming Homeless Conference in New Orleans on December 2nd and 3rd. This was the 15th Annual Homeless Conference to take place on behalf of UNITY of Greater New Orleans and 60 partner agencies throughout the state.

The theme of this year's conference was "Ending Homelessness through Recovery, Rebuilding and Rehousing." LOSFA staff was able to participate in a workshop entitled Effective Strategies for Homeless Youth. The extent of LOSFA's participation was to inform the attendees about the upcoming College Goal Sunday event as well as the new HERO account brochure, a brochure that promotes the START Saving Program's category VI account, a college savings account that anyone can open for a non-related student in need.

The last day of the conference was a very eye-opening and educational experience due to the fact that LOSFA staff was given the opportunity to take a two hour "Homeless Tour" of New Orleans. The tour consisted of several stops throughout the area in which many homeless people gathered after hurricane Katrina, rebuilding efforts and, unfortunately, several areas that are still severely damaged.

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## Employee Spotlight

### Freelance photographer scores with snap of rival fans

#### Troy State's misplaced hope lands on Sports Illustrated site

It was only the second football game that he'd shot, but Matt Lange captured an image that was seen by sports fans across the country.

"It was really surprising," he said, about hearing his photograph was on the Sports Illustrated Web site. Lange, the son of LOSFA's Mary Jane Lange, shoots freelance photos for SouthCreek Sports Media, a wire service that provides pictures to the national media.

It was early in the LSU v. Troy game, when it looked like the Tigers were going to lose, that he snapped a picture of Troy fans celebrating. It was the last picture he took that day. He didn't realize it at the time, but LSU was about to turn the game around in a big way -- making his photograph more poignant. He filed the photo as normal and thought no more of it.

Then he got an email from another photographer who had been at the game -- letting him know his work had been picked up. He immediately called his boss at SouthCreek to let him know and "kind of had a little meltdown," he said. "Everybody was really excited."

While his day job is working as a graphic designer/video editor for Maxon Media, his freelance career started almost accidentally. He bought a Web site (mattlange.com) to post pictures he'd taken as a hobby. "And then people started wanting to give me money" to take photographs for them, he said. With

the blessings of his Maxon boss, he started working freelance. The side business has grown via word-of-mouth alone -- he does no actual advertising. He was recruited by SouthCreek after a photograph he took for one of Maxon's clients caught their eye.

The work he does for SouthCreek is "strictly spec work," he said. He could take 100 photographs, but that doesn't mean anyone is going to publish them. "That's the bittersweet side of it," he said. So, to have a photo picked up so quickly is remarkable.

Lange has no plans to leave his day job. "I really like where I work now. For now, I'm content



*Matt Lange, son of Fiscal Director Mary Jane Lange (below), is a local graphic designer and freelance photographer. He shoots local sports and one of his photographs recently appeared on the Sports Illustrated Web site.*



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*This photograph of Troy State fans celebrating their team's lead over LSU, is the first of Matt Lange's photos to land on the Sports Illustrated Web site. He continues to shoot LSU sports and hopes this is but the first of many.*

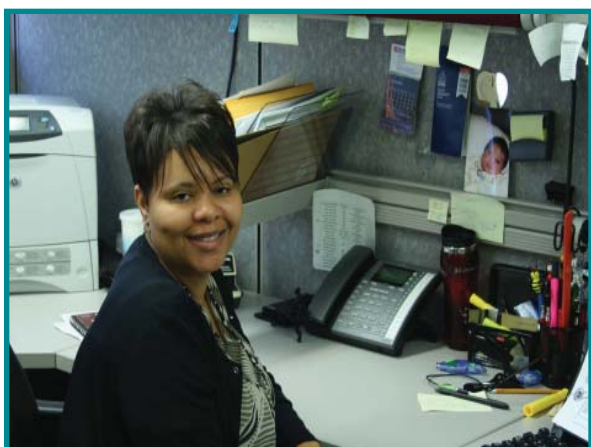


## NOTEWORTHY EVENTS

After 12 years at LOSFA, Juanita Rougeau is retiring. "My plans are to wake up in the morning and do whatever moves me at the moment," she said. As Scholarship/Grant Division Director, she's used to having a lot on her plate so she doesn't expect her down time to last long. She plans to pursue developing a private line of crafts called Altered States. "I take things out of their norm of usual function and give them new function. For example, I make water fountains out of bowling balls."



*LOSFA staff members say goodbye to Juanita Rougeau at her retirement party. Left to right: Sujuan Boutte, Deputy Executive Director, Juanita Rougeau, Alice Thibodeaux, IT Director, and David Roberts, Assistant Executive Director of Marketing and Outreach.*



Congratulations to Linda Roquemore! LOSFA's purchasing admin and property manager recently earned her Master's degree from Southern University.

Her degree is in Administration and Supervision of Education. She pursued the degree, she said, so "I could make a difference and contribute to education for the children."

LOSFA representatives Rhonda Bridevaux and Kendra Woods assist a START account owner in making deposits during the last week of December. LOSFA's Public Information representatives accepted last minute deposits until Dec. 31, allowing START owners to make deposits in person in order to meet the calendar year deadline.





*In every issue of LOSFA LOOP, we will highlight a specific division within the agency. This issue we highlight:*

## Default Recoveries

Sometimes, despite the best efforts, borrowers fail to repay their loans and fall into default. When that happens, it falls to Default Recoveries to attempt to recover as much money as possible.

Byron Henderson, Default Recoveries Administrator, heads a staff of 30 employees. When a borrower has “failed to take responsibility for their loan,” they step in and impose “all the penalties they were warned about.”

Those penalties include being reported to the credit bureau, the addition of collection costs to the amount owed, an inability to take out additional student loans or to receive Pell Grants or other Title IV funding, denied access to college transcripts, the denial of professional license renewals and denial of forbearance or deferments.

Henderson said the department uses a “carrots and big stick” approach to getting defaulted borrowers to repay their loans. If a borrower agrees to make voluntary payments, they can work their way out of default via the Rehabilitation Program -- that’s the carrot. If they won’t voluntarily repay, their wages are garnished and any state or federal payment can be taken -- including Social Security benefits, travel payments and tax refunds. That’s the big stick.

Henderson prefers to get people into the Rehabil-

itation Program. That program allows borrowers to climb out of default, begin to repair their credit and establish a history of on-time payments. It also allows borrowers to reestablish eligibility for Title IV funding.

“We’re very blessed that we have a lender that will purchase the Rehabilitation loans (LELA). With the economy, many lenders have pulled out,” he said. There is a fairly low redefault rate in the Rehabilitation Program, around 4 percent, he said. That’s good for the borrowers, lenders and LOSFA.

LOSFA’s Rehabilitation Program has been so successful that Henderson anticipates the program’s first \$1 million sale in January. Each month, LELA buys the eligible loans from LOSFA. The larger the monthly portfolio, the more borrowers in the program. The more borrowers in the program, the better for all involved.

In addition to the Rehabilitation Program and involuntary garnishments, Default Recoveries also helps defaulted borrowers consolidate their defaulted debt. That cures the initial problem -- the default -- but it does not help establish a pattern of repayment and credit repair that the Rehabilitation Program does.

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Default Recoveries

First Row: Linda Brittingham, Angela Campbell, William Collins, Janet Whitehead, Sarah Duet, Ebony Holmes, Michael Carrone, Neda Parandian. Second Row: Bill Nugent, Student Worker: Shanae Chapman, James Lawson, Janice Watson, Stacy Touro, Linda Martinez, Karl Gleichman, Byron Henderson, Jessica Chatman, David Mitchell, Amy Manabat, Charles Hatcher, Morgan Kelly, Michael Smith, Cindy Forbes, Ron Vincent, Suzanne Erwin, and Barbara Carter. Not Pictured: Lenora Shelton and Joyce Scallan.

After the tour LOSFA staff was given the invaluable opportunity to address all of the conference attendees about College Goal Sunday and the HERO brochure as well.

After addressing the entire conference population we were advised that there is a Homeless Liaison Contact person for homeless students in every parish. In order to locate and/or contact them simply go to [www.louisianaschools.net/ldc/uploads/11009.doc](http://www.louisianaschools.net/ldc/uploads/11009.doc).



*This wrecked home remains standing in New Orleans, three years after Hurricane Katrina.*



*This home was constructed by a project sponsored by actor Brad Pitt.*

## Final College Goal Sunday Task Force Meeting

On Tuesday, December 16, 2008, the College Goal Sunday Task Force held its final meeting at a YMCA located in Baton Rouge, LA. Attendees included Nancy Beben, LA Dept. of Education, Laverne Dunn, LA Statewide Homeless Coordinator, Paula Collins and Leo Turner, LA Workforce Development, Dianna Frank, LA GEAR UP, Alvina Thomas, LASFAA and LOSFA staff: Gus Wales, Sigmund Morel and David Roberts. Shannon Neal, Site Coordinator for the Dillard University location also attended the meeting.

During the meeting the task force discussed the College Goal Sunday materials that have been produced and distributed to promote the event, the solicitation for the scholarship drawing as well as volunteers that have registered at each site. The meeting was followed up the next day with a conference call with the site coordinators coordinated by Alvina Thomas.

Louisiana's College Goal Sunday event is Sunday, February 15, 2009. There is still time to register to attend at <http://www.osfa.la.gov/CollegeGoalSunday.shtml>.





## LOSFA attends SWASFAA Conference

LOSFA Staff missed the rare snow fall in Baton Rouge due to being in attendance at the SWASFAA (Southwest Association of Student Financial Aid Administrators) Conference in Little Rock, AR on December 10th through December 12th.

Key issues discussed were ethics, customer service and communicating with students. One of the highlights of the conference was a workshop that included an overview of the 2009-10 Free Application for Federal Student Aid due to the fact that there have been several changes made. A reception was hosted for the conference attendees at the President Clinton Library. Next year's SWASFAA Conference will take place in Albuquerque, New Mexico.

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"The whole goal of collections is to liquidate the debt," Henderson said. "Not every shoe fits every person."

For the 2007- 2008 State Fiscal Year, 874 took part in the Rehabilitation Program. Those numbers are up from 2006-2007 when 635 chose Rehabilitation.

Henderson said he would not be surprised if the final tally of Rehabilitation borrowers reached 1,000 by the fiscal year's end on June 30, 2009. Those numbers are what the department is striving for, focusing on getting as many people into the program as possible.

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with just some side play."

That side play is going to keep him pretty busy in the upcoming months -- he'll be covering all LSU baseball games, all men's basketball games, the New Orleans Bowl, the Independence Bowl and select Hornet's games.



For more information, contact the  
Louisiana Office of Student Financial Assistance:

By Phone: 800-259-5626, Ext. 1012

By E-mail: [custserv@osfa.la.gov](mailto:custserv@osfa.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 LOSFA Loop, please contact  
David Roberts at [droberts@osfa.la.gov](mailto:droberts@osfa.la.gov).