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LOSFA LOOP

June 2008 Edition

Volume 1-2

Notes from the Desk of the Executive Director

Dear Colleagues in
College Access,

You are all in my thoughts as I know you are getting in high gear for the upcoming award year. Your hands are full with new programs and changes to existing ones. At this moment it is still up in the air whether Reauthorization will occur this summer, but there is still some hope. In case you haven't been counting, the current act has been extended 14 times!!!! Some in Washington say it will happen, but others are saying the presidential election and a new administration make that reality even more remote. The latest legislation "Ensuring Continued Access to Student

Loans Act of 2008" was signed into law on May 7, 2008 and, in addition to providing liquidity and access to FFELP loans for all students, expanded the eligibility requirements for ACG and SMART. For LOSFA, as the state's designated guarantor, this legislation provides that we will ensure that all students have access for FFELP loans through the "Lender of Last Resort" provisions. Please contact your LOSFA School/Lender Services Specialist if any student encounters difficulty in securing a lender under FFELP. A Loan Program Memorandum will be forthcoming with the specifics of our plan.

On the state front, there are several TOPS bills



winding their way through the legislative process, but it's still too soon to say what the final outcome will be. The TOPS portal for 2008-09 processing opened in May and in the first two weeks, over 6,000 new students were awarded! Don't forget to remind students of the July 1

FAFSA filing deadline for new awards to be paid for 2008-09.

Be on the lookout for a new webpage redesign for LOSFA! It will be unveiled soon and we are very excited. We will be retiring the former logo

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Delgado Day at LOSFA

When two different organizations or even two different divisions within the same organization have to work together in order to provide services, it helps when each entity has a full understanding of the day-to-day operations of the other. This was the philosophy behind Delgado Day at LOSFA, engineered by LOSFA's Scholarship and Grants Division, in which staff members from the financial aid office of Delgado Community College in New Orleans spent the entire day at LOSFA learning about LOSFA's operations as well as sharing ideas so that everyone can better serve the students of Louisiana.

On May 8, 2008 the Financial Aid Director of Delgado Community College in New Orleans, Germaine Edwards, traveled to the Louisiana Office of Student Financial Assistance in Baton Rouge accompanied by her staff members: Floyd M. Staub, Celeste Mille, Rosa McGowan and Tara Johnson.

The day began with an informal coffee and conversation session that lead

into an overview of the LOSFA portal, followed up later in the day by an overview of LOSFA portal enhancements. The staff members of Delgado also received detailed information about the TOPS scholarship, Special Programs as well as a presentation by LOSFA's School and Lender Services Division. "It was an extraordinary day with a lot of information about the various programs" remarked Germaine Edwards.

LOSFA instituted this "externship opportunity" recently and Delgado Community College was the first to take advantage of it. LOSFA looks forward to many more of our partners in the education of our Louisiana residents taking advantage of this program as well as inviting us to their facilities to learn about their day-to-day operations. Any other institutions that would be interested in this opportunity can contact LOSFA's Scholarship and Grant Division Director, Juanita Rougeau: (225)922-2580, JRougeau@osfa.la.gov.



Delgado representatives (left to right) Rosa McGowan, Celeste Mille, Floyd "Marty" Straub, Germaine Edwards and Tara Johnson take part in Delgado Day.



LOSFA staff members and representatives from Delgado Community College took part in Delgado Day.

Remaining Out-of-State Hurricane Evacuee Students Sought by Louisiana

The Louisiana Office of Student Financial Assistance (LOSFA) is seeking current contact information for all students who were enrolled in grades 9-11 in an eligible Louisiana high school on August 29, 2005, who evacuated to another state following Hurricanes Katrina and Rita and subsequently graduated from an out-of-state high school in 2007, or will graduate from an out of state high school in 2008 or 2009.

A bill that would potentially make it possible for these students to return to Louisiana for postsecondary education and allow them to receive the state's Tuition Opportunity Program for Students (TOPS) merit-based scholarship is currently going through the State Legislature.

As the bill is currently written, students who were enrolled in the 9th, 10th or 11th grade in an eligible Louisiana school at the time of Hurricane Katrina or Hurricane Rita and are considered displaced due to the storms may qualify for a TOPS award based on the alternate residency and academic require-

ments that were made available to displaced students who graduated from high school in 2006. For more information on who is considered a displaced student and the alternate eligibility requirements, go to the LOSFA website at www.osfa.la.gov/comehome.htm.

Students who meet this description are asked to complete the information form located on the website. Students who are unable to access the Internet should call 1-800-259-5626, ext. 1012 for further instructions.

In addition to completing the information form on the LOSFA website, potentially affected students who graduated from an out-of-state high school in 2007 or will graduate from an out-of-state high school in 2008 are urged to file the Free Application for Federal Student

Aid (FAFSA) by July 1, 2008. The FAFSA is used by Louisiana as an application for the TOPS scholarship. July 1, 2008, is the Louisiana FAFSA completion deadline for students seeking funding from TOPS for the 2008-2009 academic year. The FAFSA can be completed online at www.fafsa.ed.gov.

"While final approval of this bill (Louisiana HB 1075) may not come until late June or early July, we want to begin making contact with these students now so that we can

quickly determine their eligibility should the bill receive the necessary legislative and executive approval," said LOSFA Executive Director Melanie Amrhein.

Students and their families should be aware that this bill has not yet been approved by the Louisiana Legislature, nor signed by the Governor and there is no guarantee that either will happen.



TOPS Application deadline for the 2008-09 Academic Year is quickly approaching.

All applications have to be received by July 1st!

Employee Spotlight

Steve LeBlanc's Hobby is for the Birds

What began as an attempt to make some extra money has turned into a true passion for Steve LeBlanc.

LeBlanc, who has worked for LOSFA for the last five years, says he had just been laid off from his job at Jacob's Engineering when he began building birdhouses. He'd worked there for 27 years and was a mere three years away from retirement. He needed a way to make ends meet. One day, while he was in his garage, he saw a pile of scrap wood. What could he do with that? Maybe, he thought, he could make a birdhouse.

The rest, as they say, is history.

Over the last seven years, LeBlanc has sold his birdhouses to every state in the union, as well as Canada and England. Last year, he sold 1,100 of them; so far this year he's received orders for over 400. With the money he made last year, he installed new central air and heat in his home.

"I sell them as fast as I can make them," he said. The birdhouses, constructed from cypress, cedar or American pine, are priced according to size. A small birdhouse sells for \$20 to \$30, a larger one for \$40 to \$100.

The details are what set LeBlanc's houses apart from others. "Mine has the



details of an actual house," he said. "They have windows, window frames, doors." Each birdhouse is hand-painted and each design is original. He doesn't use patterns, he says. The designs are drawn from a lifetime of memories. If someone wants a church, LeBlanc bases his design on churches he's seen. He does custom orders and he also sells pre-made birdhouses on Ebay and etsy.com. His vendor name on both sites is ACountryWay. He has also been invited to join pfattmar-

ketplace.com – an exclusive folk art site, featuring artists from across the country. Many of the artists on the site have had their work featured in national magazines.

If you order a birdhouse from LeBlanc, you won't have to wait long. He believes in a quick turn around. Usually, he ships orders within two days. "It can get overwhelming sometimes," he admits. "But I don't think you should have to wait."



When he started building birdhouses, he had no reason to think he'd be any good at it, LeBlanc said. After all, he'd never done it before. And he really didn't think he had any hidden talent. Now, he thinks differently.

"If you ever think you want to do a hobby, find your passion. Once you find it, it's such a joy. It consumes you in a good way. It's out there, you just have to find it." Everyone, he now believes, has some hidden talent. Discovering it can enrich your life, if not your pocketbook.

"You need to have something in your life that brings you joy," he said.



LOSFA Loan Workshops

With the recent turmoil in the student lending industry many college financial aid offices were looking forward to the loan workshop series conducted by LOSFA's School and Lender Services Division. The workshops took place on May 13th and 14th at Northwestern State University and the University of Louisiana at Lafayette respectively. The main presenter at both workshops was Lissa Powell of Sallie Mae who provided the attendees with an update on federal programs, veteran's educational benefits as well as an overview of common audit findings. Her presentation was followed with

a brief overview of state programs.

The locations of the two workshops are chosen to be as convenient as possible to the colleges throughout the state. The workshop at Northwestern State University was attended by staff members from Northwestern, Ayers Institute, Centenary, Blue Cliff College, and Louisiana Technical and Community College in Natchitoches and Shreveport. The second workshop at the University of Louisiana at Lafayette was attended by staff members of SOWELA Community College, Our Lady of the

Lake College, Blue Cliff College-Lafayette and Louisiana Technical College in Baton Rouge. Gwen Nixon, Director of Student Financial Assistance for Louisiana Technical and Community College in Baton Rouge commented, "It was very informative for me, being new to the financial aid arena. Even though we don't do some of the federal programs, it was still helpful. Everything about it was good".

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

Default Prevention

There are some uninformed members of the public who believe that agencies such as LOSFA look to profit by getting everyone to borrow money and have no concern about the borrower's debt or even if they get into trouble with that debt. That is absolutely not true! No one wins when a student borrower has trouble repaying their student loan. Think about this: LOSFA's student loan marketing division is made up of only 3 people while LOSFA's Default Prevention Division consists of fourteen people dedi-

cated to assisting schools, lenders and borrowers with keeping loans from going into default.

Once a loan account reaches 60 days past due Default Prevention leaps into action by trying to contact the borrower via telephone calls and letters. Contact will continue to be attempted up until the account becomes 360 days late and then the account is officially in default. In fact, during the 2007 calendar year: Default Prevention assisted 47,752 student loan borrowers in resolving delinquencies

on their accounts, prevented an astounding \$519,613,444 in student loans from defaulting, placed over 129,000 calls to delinquent borrowers to educate them on repayment options and responded to over 17,000 borrower inquiries.

The main goal of Default Prevention is to actually speak to the borrower to offer solutions such as reduced payments, deferments, and forbearances etc. Default Prevention can also provide forms and numbers to contact lenders. The biggest challenge

facing Default Prevention is to actually get a borrower to speak to them because often borrowers are under the incorrect assumption that payment is all that Default Prevention desires when in actuality they are looking to help the borrower. Tiffany Enos of Default Prevention remarked and her colleague Joanna Brumfeld agreed, "We need people to know there are options other than payment".



Default Prevention

Wayne Vidrine, Robert Pollage, Sheila Cador, Maria Calhoun, Jodie Goodwin, Joanna Brumfield, Lynda Robinson, Linda Magee, Gerald Hughes, Tiffany Enos, EJ Bruce, Lisa Baumer, Charles Ellis, and Kimberly Smith.

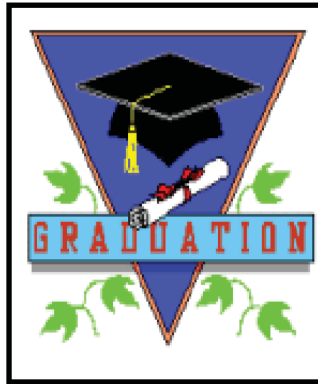
LOSFA Student Workers

Class of 2008

Graduating to a bright future

LOSFA would like to congratulate our student workers who graduated from high school this year.

Each worker has been an asset to their department and we wish them well in their college careers!



Tyler Branch -- attending LSU in the fall



Claiborne Crockett -- attending LSU in the fall



Sarah Brian -- attending Southeastern in the fall



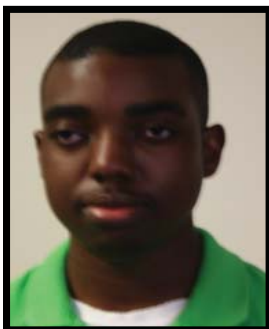
Raveen Williams -- attending Delgado in the fall



Keaira Harton -- attending McNeese in the fall



Nicole Manno -- attending Southeastern in the fall



Patrick Steward -- attending LSU in the fall

The Louisiana Office of Student Financial Assistance is looking for a few good student workers. Do you know anyone up to the job?

Successful applicants will be full-time students, either in high school or college.

To apply, download the application at:

<http://www.civilservice.la.gov/Forms/studentapplication.doc>.

Have the application certified by your school and mail it to: Human Resources, 1885 Wooddale Blvd., Baton Rouge, La. 70821-9020.

START Spokesman, Earl E. START Joins LOSFA at Kids Healthy Fun Fest!

On Saturday, May 17, 2008 Our Lady of the Lake Children's Hospital sponsored the Kids Healthy Fun Fest which was held at the Mall of Louisiana in Baton Rouge in the center court. Experts from Our Lady of the Lake Children's Hospital were on hand with important tips to stay safe this summer. Their Child Assessment Center offered free strength and balancing screening. Other participating organizations included: the Safety

Council demonstrated proper car seat installation and provided tips on water and home safety, the Clerk of Court's Office provided free Kid's ID cards, the City Constable's Office provided information on the DARE Program and the Baton Rouge Police Department had the 911 simulator for children to practice making emergency calls. In addition to these activities, the center stage had fun and exciting entertainment throughout the day.

No activity dedicated to



Earl E. Start dances with happy children at the Kids Healthy Fun Fest.



the benefit of children in the state of Louisiana would be complete without the presence of the Louisiana Office of Student Financial Assistance. LOSFA was on hand to provide information about the START Saving Program, Louisiana's 529 college savings plan and the premier 529 plan in the entire country. To make the information more palatable to the children, LOSFA staff members, Michelle Darling and Kate Herke were joined by a special celebrity guest and

the START Saving Program's spokesman and #1 ambassador, Earl E. START. Mr. START's presence created quite a buzz among the children as he was besieged by children who wanted to meet him, get an autograph and take pictures with him. Fortunately, Mr. START's celebrity status didn't seem to go to his head as he was very down-to-earth, affable and accommodating to the children. When asked if he felt overwhelmed by all of the attention Mr. START remarked,

“Sometimes it can be overwhelming, but I’m accustomed to being pursued by the paparazzi anyway. So anytime I can make a public appearance to tout the benefits of the START Saving Program, the #1 529 plan in the entire country, I’ll be there!”

Earl E. Start greets his adoring public -- and helps them save money for college!



Kate Herke, LOSFA Public Information Representative, provides people information about the START program.



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and introducing a new contemporary one that hopefully reflects the positive steps that LOSFA has taken to move forward.

We will be hosting a big shout out and thank you to all the College Goal Sunday volunteers and site coordinators at University of Louisiana at Lafayette on Thursday, June 26, 2008 in the Student Union. We will discuss the successes and shortcomings from our first event that will help us to make the 2009 event even better. Lunch will be provided so please make

plans to attend if you can.

Thanks for taking the time to read our newsletter and your comments are very valuable to us. Let us know how we are doing!!!

-- Melanie



Everybody loves a spokes-pig! Earl E. Start poses with fans at the Kids Healthy Fun Fest.



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

By Mail: P.O. Box 91202, Baton Rouge, LA 70821-9202

Web Address: www.osfa.la.gov

For submissions, opinions or comments for LOSFA Loop, please contact David Roberts at droberts@osfa.la.gov.