

LOSFA LOOP

March 2011 Edition Volume 4-3

From the Desk of the Executive Director

"March comes in like a lion and goes out like a lamb". This phrase was coined to describe the fact that the weather is traditionally wild at the beginning of March and mild by the end of it. The former portion of this phrase is very accurate for LOSFA because March did come in like the proverbial "lion", but not due to the weather. It's because February was Financial Aid Awareness Month, which we recognized with a cornucopia of events and activities such as our Annual Callin Night, America Saves Week and the ultimate exercise in collaboration, College Goal Sunday.

The latter portion of the phrase "...goes out like a lamb" doesn't apply at all because March is going to be just as active as February. The Louisiana Jump\$tart Poster Contest, in which the prizes include START accounts, is ongoing (Page 6). The LASFAA Spring Conference takes place this month in Monroe and, as always, I look forward to seeing my financial aid colleagues. What I am most excited about is closing out this month with the FLY (Financial Literacy for You) Tour which will include a command performance at the NCAN Regional Conference in New Orleans on March 25th followed by nine performances at eight different high schools statewide from March 28th to March 31st (Page 10). I'm anxious to see how presenting the important topic of financial literacy within a theatrical format will resonate with high school students. Hopefully this will become another successful annual program.

Speaking of financial literacy, due to the current economic climate I have to constantly examine

our outreach efforts in order to address budgetary issues and decide how we can be more cost effective. The change to our policy (Page 2) ensures that absolutely no parent, student or school is going to be neglected, but we can no longer justify the travel and expense associated with invitations that only result in a few participants. If we're going to encourage students to save during America Saves Week and the FLY Tour then we have to set the proper example by being fiscally responsible as well. Evidence that service to all LOSFA customers will not be compromised due to these cost-saving measures is the fact that we're currently working to accept online loan and START payments (Page 3). This initiative is based on feedback that we've received from our account holders. Paying attention to the needs of the community and making sincere efforts to respond accordingly is one of the many characteristics of LOSFA that make us Louisiana's First Choice for College Access.

--Melanie

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LOSFA Outreach

Budget cuts require a change in Outreach Policy for historically low attendance areas

LOSFA has adopted a new policy regarding outreach events in areas with historically low attendance, some where as few as one or two people attended.

The agency will be reducing the number of events in those areas. The affected areas will be determined solely by historical attendance data. Instead of a series of small events, LOSFA plans to schedule two large events per year in each area.

"Due to budget reductions and the costs associated with overtime and travel, we found it necessary to re-evaluate all of our outreach commitments based on historical attendance data," Public Information and Communications Director Gus Wales said. "We are honoring all outreach commitments made prior to January 1, 2011. We will, however, make sure that we schedule at least one appearance in the fall and one appearance in the spring in every parish."

Information about LOSFA programs is always available on our Web site, www.osfa.la.gov, or by calling (800) 259-5626 ext. 1012 or (225) 210-1012.

Call-in Night success



Families from across the state took advantage of LOSFA's ninth annual "Financial Aid Call-In Night" on Tuesday, February 1, 2011, utilizing special nighttime hours to get answers to their higher education financial aid questions.

Additionally, LOSFA took questions online for the first time, allowing students and parents to submit questions and get answers via Facebook.

LOSFA staffers, including Sarah Reed pictured at left, stayed late, answering 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 savings plan.

They also provided 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.

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", from 6 p.m. until 9 p.m., 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.

LOSFA working to accept online loan, START payments

START account owners and borrowers with defaulted student loans guaranteed by LOSFA will soon be able to make online deposits and payments, respectively. LOSFA is working with First Data, a payment processing company, to provide that option to its customers.



Once the system is in place, START account owners will be able to make deposits to their accounts using credit or debit cards and e-checks. Loan payments will be accepted via debit card or e-check only. The system will also accommodate recurring payments -- allowing for loan or START payments to be withdrawn from the account owner's bank automatically at intervals and amounts determined by the account owner.

LOSFA will continue to accept in-person and mail-in payments.

"Based on feedback and requests made by our account holders, we decided to look more aggressively at offering these options," LOSFA Executive Director Melanie Amrhein said. "There are a lot of steps involved, but by moving in this direction, we will be offering a modern, safe and efficient way for people to conduct their business with LOSFA."

First Data's programs allow the use of Visa, MasterCard, American Express and Discover cards, as well as debit cards via the STAR or Pulse networks. Additionally, First Data provides fraud and identity verification services to ensure that LOSFA's client information is secure.

Additional information will be provided as it becomes available. Check future LOSFA LOOPs and our Web site for updates.

LOSFA Participates in America Saves Week February 20 – 27, 2011

The Louisiana Office of Student Financial Assistance (LOSFA) participated in America Saves Week. During this nationwide campaign, individuals were encouraged to assess their savings progress and assisted in taking action to advance this progress. This encouragement and assistance was provided by organizations and professionals with an interest in improving the financial security of individuals and families.

LOSFA focused its efforts on potential college students, specifically middle school and high school students. LOSFA's goal was to show them how small changes in behavior can lead to significant savings and how these savings can be used for college expenses.

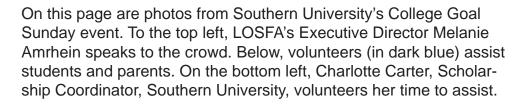
"Participation in America Saves Week is another example of LOSFA's commitment to introduce meaningful financial literacy information and money management skills to Louisiana students at a young age, said LOSFA Executive Director Melanie Amrhein. "It is our hope that these lessons will lead to a lifetime of financial responsibility," she added.



College Goal Sunday 2011



LOSFA and the Louisiana Association of Student Financial Aid Administrators (LASFAA) hosted another successful College Goal Sunday statewide event on February 20, 2011. Parents and eager students across the state were able to get up-to-the-minute information and assistance completing and filing the Free Application for Federal Student Aid (FAFSA). Final attendance numbers from the fourteen participating sites around the state are still being calculated.



Additional photos may be found at LOSFA's flickr page www.flickr.com/LOSFA and in a future special edition of the LOSFA LOOP.







College Access 4 U helps Children's Charter Middle Schoolers expand their horizons

Mary Nunnery-Williams is a fan of LOSFA's College Access 4 U program.

"I was telling other people about the program," the Children's Charter Middle School teacher said. "It's an awesome resource for our students."

Her students have been taking advantage of the program as part of Nunnery-Williams' Career Development Program, Life Lab.

Life Lab is designed to broaden students' experience, to expose them to possibilities they were unaware of, she said. Each year, she surveys the class to determine where their interests lie. Then, she arranges for field trips to local technical schools,



community colleges and universities to give her students a taste of what their future could be like.

The three week College Access 4 U program fits nicely into the class, she said. The focus on options, the variety of higher education possibilities and the requirements to be accepted and to do well are all important for her students to understand.

She reinforces those lessons in her classroom and on the field trips. This year, her students are taking a trip to Millsaps College in Mississippi and to the University of Memphis. In the past, they have visited Virginia College, Southern University, Baton Rouge Community College, LSU and Dillard University.

The lessons they learn in their College Access 4 U sessions are invaluable, she said. It gives them a new language. Generally, her students don't know what an overall GPA is or what academic probation means. They don't know about pre-requisites or how to fill out a college application. Many of them don't realize it is possible for them to go to college or technical school after they graduate.

But the program allows them to really think about their future, about what they'd like to be when they finish high school. Nunnery-Williams has seen student attitudes transformed. By the end of the year, her students are "college-driven. They have some kind of idea where they want to go. There's not a student who says 'I can't go to college'."

That change in attitude is a direct result of information. "The more knowledge they have, the better the student will be once they get there [college]."

When they enter her classroom, "the majority of our students think the way to get into college is sports and the military. Now they know what a grant is. They know that GPA and ACT scores make a difference. They know there's a lot of scholarships out there."

For additional information on Children's Charter Middle School, go to its Web site located at: http://www.brchildrenscharter.com/welcome.cfm. For information on College Access 4 U, contact LOSFA at (800) 259-5626 ext. 1012 or (225) 219-1012.



Louisiana Jump\$tart 2011 Young Money \$uper \$tars POSTER CONTEST

Since 2008, the Louisiana Jump\$tart Coalition, in an effort to inspire Louisiana youth to become more financially savvy, has sponsored a Financial Literacy Poster Contest. This poster contest is a great way to get students thinking about how to effectively manage money. The contest offers them a creative outlet to demonstrate their knowledge, it gives students the opportunity for local and state recognition of their artwork and it rewards winners with a START Saving Account and other prizes.

Contest Rules and Guidelines:

Theme: Benefits of Saving Money

Eligibility:

Elementary: 3rd through 5th Grades

• Middle: 6th through 8th Grades

• High: 9th through 12th Grades

Specifications:

Posters may be between 8 ½" by 14" or 11" by 17" in size. All posters must be submitted on white poster board. Original and computer-generated artwork is accepted.

Poster Content:

Poster content should encourage other children in their eligibility bracket to start saving money. Have the students consider their poster a bill board advertisement that they would put on the highway; this bill board would convince their peers to save money.

The benefits of saving money can include, but are not limited to:

- earning interest or dividends,
- the power of compounding interest/dividends,
- how easy it is to save money, and
- how saving a little bit on a regular basis adds up to a large sum quickly.

Free financial lesson plans with activities for each eligibility bracket can be found at:

<u>www.NFIKidsCount.org</u> Grades 3-5 <u>www.PracticalMoneySkills.com</u> Grades 6-8 <u>www.MoneySkill.org</u> or http://hsfpp.nefe.org
High School

Poster Labeling:

All posters must be labeled with the following information (see attached entry form below):

Student's Name Parent's Name
Student's Grade and Parish Home Address
Student's School Name and Address Home Email

Sponsoring Teacher's Name and Phone (if applicable)

Student T-shirt Size (Youth or Class or Club

Adult)

Method of Entry:

Teachers can submit posters on behalf of their class(es) or individual students can submit an entry. Send posters to:

Louisiana Jump\$tart Coalition 5261 Highland Road PMB #191 Baton Rouge, LA 70808

Submission Deadlines:

Posters must be received by Louisiana Jump\$tart no later than March 14, 2011.

Judging Criteria:

Posters will be judged on creativity, accuracy of information, reflection of theme, quality of content and overall execution. The name of the contest "Young Money \$uper \$tars" along with the 2011 theme "Benefits of Saving Money" must be included on poster entries.

One poster will be chosen as the winner for each of the three Grade Categories.

Note: All posters submitted will become property of Louisiana Jump\$tart Coalition which reserves the right to reproduce.

Winner Prizes:

Grade Category Winners (Elementary, Middle and High School) receive:

- \$100.00 deposited into a START Saving Account
- Finalist T-Shirt
- An Award Plaque

Overall Louisiana State Winner receives:

- \$500.00 deposited into a START Saving Account
- Finalist T-Shirt
- An Award Plaque

Winning posters will be displayed on our website at www.louisianajumpstart.org.

To learn more about a START Saving Account, go to: http://www.startsaving.la.gov

Questions? Email Debbie Lapeyrouse at: louisianajumpstart@gmail.com

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LOUISIANA JUMP\$TART **2011 POSTER CONTEST Official Entry Form**

Please attach this completed form to the back of your poster entry. Print clearly or type the information. Good Luck!

Louisiana Jump\$tart 2011 Young Money \$uper \$tars Poster Contest **Theme: Benefits of Saving Money**

Student's Name:
Grade:Parish:
School Name:
School Address:
Class or Club:
Sponsoring Teacher's Name:
Teacher's Phone:
Parent's Name:
Home Address:
Home Email:
Student t-shirt size: (state Youth or Adult)
I give Louisiana Jump\$tart permission to reproduce through printed, visual, audio or electronic means, activitie in which I have participated in. My authorization will enable Louisiana Jump\$tart to use my name, statements and/or picture to promote the organization through the use of mass media, websites, newspapers, etc. I

understand I will receive no compensation for the use of such material.

Poster submissions should be sent on or before March 14, 2011 to:

Louisiana Jump\$tart Coalition 5261 Highland Road PMB #191 Baton Rouge, LA 70808

E-mail: louisianajumpstart@gmail.com

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To assist these students, LOSFA developed a 'Savings Knowledge' tool that consists of 3 easy questions designed to show them how they can save and how to maximize the use of those savings. The tool is located at the following link: http://losfa.clickherepublishing.com/save.asp and will remain posted beyond America Saves week.

For more information, visit www.osfa.la.gov or contact the Louisiana Office of Student Financial Assistance at (225) 219-1012 or (800) 259-5626, Ext. 1012 or by e-mail at custserv@osfa.state.la.us.



LOSFA's Social Media



http://www.facebook.com/LOSFA



http://www.twitter.com/LOSFA



http://www.youtube.com/LOSFA1000

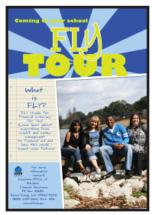


www.Flickr.com/LOSFA



http://www.louisianatopsprogram.com/

FLY Statewide High School Spring 2011 Tour



Rehearsals are underway for LOSFA's upcoming high school tour. Later this month, schools around the state will experience college access and financial literacy in an entirely new way.

LOSFA's FLY (Financial Literacy for You) Team has partnered with Big Buddy of Baton Rouge's Wordplay Teen Writing Project to produce the FLY Statewide High School Spring 2011 Tour. The Wordplay Teen Writing project builds literary culture and community among diverse teens through poetry workshops, spoken word events, publications and educator resources. WordPlay teaches the craft of poetry and self-expression to teens and creates spaces where artistic and civic voices can be amplified.

The FLY Statewide High School Spring 2011 Tour will be a dynamic theatrical presentation that will use poetry, music and drama to communicate the importance of being financially literate and fiscally responsible.

WHERE TO FIND THE FUN...

...FLY TOUR SCHEDULE

Friday, March 25

12:00 PM – National College Access Network (NCAN) Regional Conference, Delgado Community College, New Orleans. To register for this conference go to http://www.collegeaccess.org/2011regional.aspx

Monday, March 28

9am - Lafayette High School (Lafayette) auditorium 1pm - Alexandria Senior High School (Alexandria) auditorium

Tuesday, March 29

8:30 & 9:30am – Ponchatoula High School (Ponchatoula) auditorium

1pm – Fontainebleau High School (Mandeville) auditorium

Wednesday, March 30

9am - John Ehret High School (Marrero) gym 1pm - George W Carver High School (New Orleans) cafeteria

Thursday, March 31

9:10 a.m. - McKinley High School (Baton Rouge) auditorium 1pm - Central High School (Baton Rouge) gym

Tuesday, April 5

4 p.m. -- Baton Rouge Little Theater

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.

