



From the Desk of the Executive Director



Dr. Sujuan Boutté

"You can live like a student while you're in college or you can live like a student for the rest of your life."

Brad Yeckley Assistant manager of the Student Financial Education Center at Penn State University

Yeckley's words are great advice regardless of the age of the student.

"Seven in 10 seniors (69%) who graduated from public and nonprofit colleges in 2014 had student loan debt, with an average of \$28,950 per borrower. Over the last decade—from 2004 to 2014—the share of graduates with debt rose modestly (from 65% to 69%) while average debt at graduation rose at more than twice the rate of inflation."

Student Debt and the Class of 2014

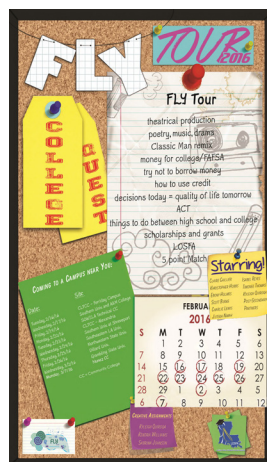
http://ticas.org/sites/default/files/pub_files/classof2014.pdf

Student Debt and the Class of 2014 is a report produced by The Institute for College Access & Success (TICAS). TICAS is an independent, nonprofit, nonpartisan organization working to make higher education more available and affordable for people of all backgrounds. The TICAS Project on Student Debt aims to increase public understanding of rising student debt and the implications for families, economy, and our society.

The report confirms what college access professionals see all too often. Laura Asher's comments reiterate our concerns:

"Borrowers are graduating with a lot more debt than they did 10 years ago, and the Class of 2014's average debt is the highest yet," said TICAS president Lauren Asher. "Student debt has rightly become a major policy issue. Students and families need better information and better policies to make college more affordable and debt less burdensome."

LOSFA could not agree more; the sentiment shared by Asher is what prompted the formation of the FLY TOUR. The need for the information prompted the growth in the event. As I indicated in the February LOOP article, the FLY Tour grew from 6 locations last year to 10 this year. FLY is a lighthearted way to present serious information to students before they ever enroll in postsecondary education and before they ever get the opportunity to accept a student loan.



Sounds like a great concept; looks like fun, but what did the students actually gain from the experience? One thing we've learned for sure is if you want to know what students are thinking about what you've presented...just ask them!

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So we asked, "What was the most important thing that you learned from the performance?"

Here's how they responded:

To keep your head up!

Do not waste your money.

Not borrow more than you need!

Don't take student loans unless you need them.

Courage.

College is not easy.

You always need to pay back your loans.

About how to apply for FAFSA and what's needed.

To come to school.

The most important thing that I learned was not to spend my loans on unimportant things.

The most important thing I learned from the performance was not to spend your money on things you don't need in college (loans).

College is very fun but it's a lot of work.

Don't get loans.

FAFSA- Using financial aid

You should not take out more money than you need.

The responsibility of keeping your budget.

You need to renew FAFSA every year.

Do not spend your federal aid money on expensive stuff.

The most important thing I learned was to not take out a loan at its maximum if you don't need it because we may have an unsubsidized loan and interest as well as the loan itself must be paid back!

Do not get a loan unless you need it.

Not to borrow money you don't need.

Only borrow money that you need.

What I need to have and prior information needed like applying for certain things before deadlines.

That getting free money and TOPS is the best way to go verses loans.

Fill out the FAFSA.

Be careful with how I spend my money.

Budget your money and time.

You have to keep passwords to yourself and not give it to anyone.

*They said it best!
S.*



Students react to a skit during the FLY Tour performance at Southeastern Louisiana University.

FLY TOUR 2016



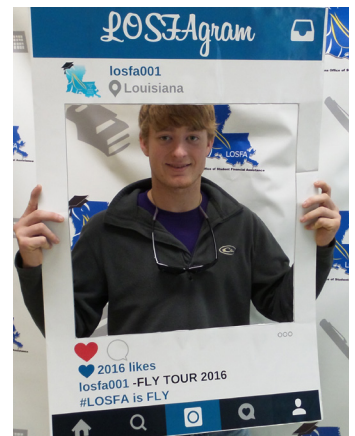
LOSFA staff members who wrote and performed in the 2016 FLY Tour: (Front Row) Juterh Nmah, Isabella Reyes, Charlie Lewis, Ebony Holmes. (Back Row) Khristopher Hobbs, Timenee Thomas, Claire Caillier, Scott Burke.



FLY TOUR 2016



FLY TOUR 2016



Louisiana College Goal Sunday Assists 465 Students with FAFSA Completion

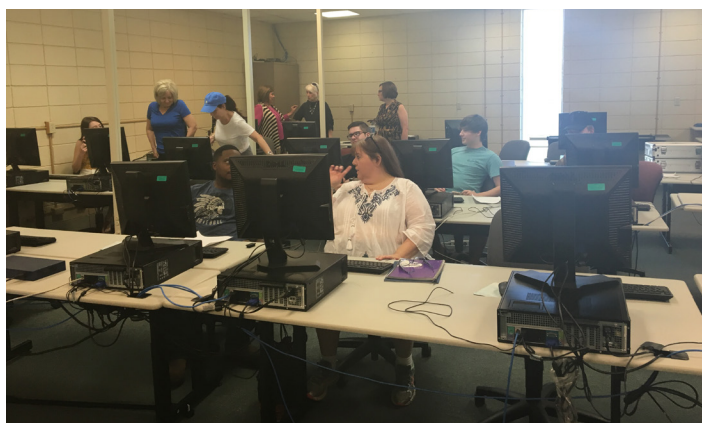
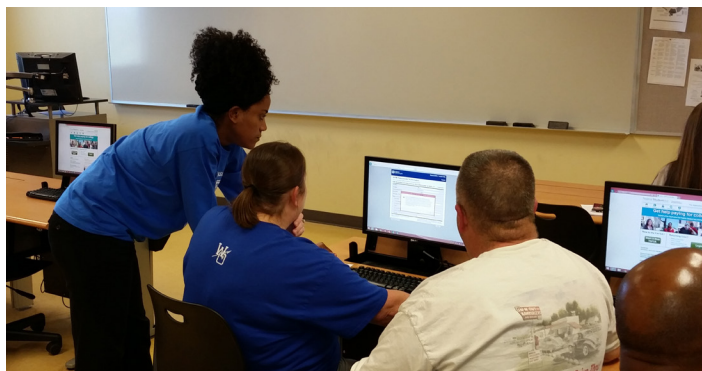
The Louisiana Office of Student Financial Assistance (LOSFA) and the Louisiana Association of Student Financial Aid Administrators (LASFAA) hosted Louisiana's ninth annual College Goal Sunday statewide events on Sunday, February 28 and Sunday March 6, 2016, at nineteen locations around the state. A total of 465 (students) received free assistance from financial aid professionals in completing the primary student financial aid form, the Free Application for Federal Student Aid (FAFSA). Total 2016 College Goal Sunday attendance was 957 (including both students and parents.)

LASFAA representatives provided a general financial aid overview and a preview of the FAFSA content. LOSFA representatives explained the TOPS processing cycle and how to create an account in the Louisiana

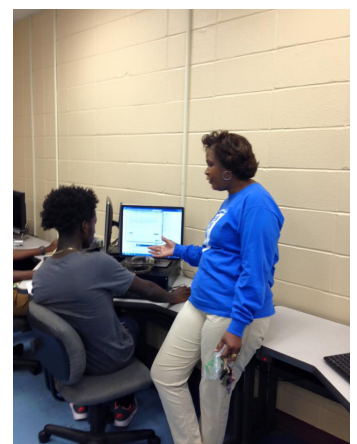
Award System section of the LOSFA website to track both initial and continuing TOPS eligibility.

As a College Goal Sunday value-added benefit representatives of the Louisiana Jump\$tart Coalition were in attendance at five sites and provided valuable information on financial literacy, school resources, and money management tips for parents and soon-to-be first time college students.

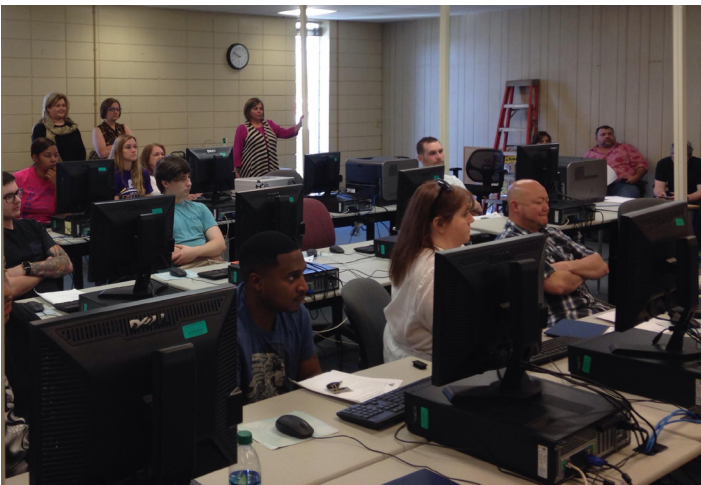
Funding for Louisiana College Goal Sunday was provided by a grant from the National College Access Network (NCAN). Volunteers included financial aid professionals from the host postsecondary institutions, LOSFA representatives, Trailblazers, Professional School Counselors and members of the Council of Student Body Presidents (COSBP).



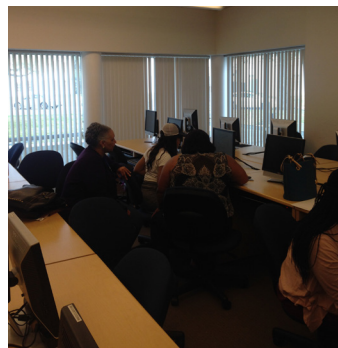
College Goal Sunday



College Goal Sunday



College Goal Sunday



Jones Finds His 5-Point Match at SLU

With so many post-secondary institutions available, it can be a daunting task to decide where to go after high school. LOSFA's five point match system aims to ease the selection process. LOSFA teaches students to consider five factors to find the perfect post-secondary match. The five factors are: aptitude, academics, cost, social/emotional and retention.

Former LOSFA/LA GEARUP student JaCory Jones found his perfect match by identifying his interests and needs which aligned with what Southeastern Louisiana University (SELU) had to offer.

The freshman Lion is double-majoring in education and communications. SELU's education program has a great reputation and it catered to Jones' chosen concentration.

JaCory Jones visits with Khristopher Hobbs during the FLY Tour. Jones is a former LA GEAR UP student who is attending SLU.



"One of the things that Southeastern is known for is its education program," Jones said. "I thought, 'for me to peak, I have to go to Southeastern.'"

Jones received an athletic scholarship to Southeastern for his talents in Track & Field. Being a student athlete in high school and in college has helped him meet many like-minded, goal-driven individuals who he calls friends on campus and beyond.

After the monotony he felt in high school, he wanted to experience something new, which he originally found through LOSFA/LA GEARUP and ultimately discovered at SELU.

"GEARUP taught me how to be around different groups of people who had similar goals and interests," Jones said. "Southeastern offered a different environment and I wanted to be around a diverse group of people."

Distance from family members and a willingness to leave comfort zones are two factors that apply to the social/emotional component of the five-point match. Jones considered these issues in his decision.

"I wanted to leave home, but not go too far," Jones said. "When I'm comfortable with something, I do my best."

Although his first semester started off rocky, he gradually established his place on campus. He took advantage of the many tutoring opportunities available and surrounded himself with positive people.

"Now, I feel like this is the place I imagined my senior year of high school," Jones said. "Every day I feel that I can pull something positive out of this experience."

Jones also received and continues to receive guidance from LOSFA program director and Aspire to Inspire Mentoring Program founder, Khristopher Hobbs.

"He was always there for me every step of the way," Jones said. "He always knew when I needed him."

The two met when Jones first became involved with LOSFA/LA GEARUP, and Hobbs began mentoring him his senior year of high school.

"He makes me want to be better," Jones said. "It's great to have him around. It's something I cherish."

Hobbs sees Jones as an amazing individual with endless possibilities.

"JaCory Charles Jones has been a special part of my life since he was in the 10th grade," Hobbs said. "Through the years, I have seen him grow and mature into a great young man in all facets of his life. I have had the pleasure to meet and teach many young people, but few compare to him. I am honored to be his mentor, and I can't wait to see what his future will bring."

Jones is an inspiration to all he encounters, and he advises high school seniors to be accountable for their actions and to be proactive.

"College makes you realize that success is up to you," Jones said. "It's not up to your professor or your parents. You determine your destination."

LOSFA's Social Media Sites



<http://www.facebook.com/LOSFA>



<http://www.twitter.com/LOSFA>



<http://www.youtube.com/LOSFA1000>



<http://instagram.com/LOSFA001>



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.