



# LOSFA LOOP

November 2008 Edition

Volume I-7

## From the Desk of the Executive Director

It was a pleasure to see and interact with all our fine financial aid professionals from throughout the state at the Annual Fall LASFAA Conference in Baton Rouge. It was also a pleasure to open the general session with LOSFA's Update on State Initiatives. I was very impressed with the questions that were posed to me because it was just a further indication of everyone's dedication to the students of Louisiana.

The conference theme "Dazzling Into a new Era of Accountability, Celebrating 40 Years of Service" permeated the atmosphere at the conference. I want to thank everyone for their support of the state financial assistance initiatives.

Upon returning from the conference those sentiments have been shared with my staff and believe me, we do not take your support lightly. We want to continue to work together, support one another, collaborate and when necessary, offer wise counsel to one another because we all have the same goal: making education possible and affordable for Louisiana college students.

For many of you, this will be your very first time receiving the LOSFA LOOP because you just provided us with your information at the conference. We hope you find this publication informative as well as enjoyable. Also, don't hesitate to send us your submissions, opinions and comments. We're always striving to improve the LOSFA LOOP because it's another component in realizing our

vision: To be Louisiana's First Choice for College Access.



*LOSFA Executive Director Melanie Amhrein speaks at the general session of the Annual Fall LASFAA Conference in Baton Rouge.*

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## LOSFA Outreach

LOSFA representatives Kate Herke and Jessica Warner attended the National Association of College Advisors (NACAC) college fair at the Rivercenter in downtown Baton Rouge in October. They gave five presentations on TOPS to an audience of 270 parents and students.

Each presentation lasted approximately 45 minutes, with an additional 15 minutes allotted for questions. The response was so overwhelming at one session, Herke said, that they ran out of time and could not answer every question that was asked.



## Professional School Counselor Workshops a Success

Once again, LOSFA representatives gathered high school counselors and other personnel from across the state at the annual Professional School Counselor Workshops.

The nine workshops, at locations across the state, drew 778 high school counselors, representing 395 high schools. In addition, 140 middle school counselors attended the debut sessions of the Middle School Counselors Workshop.

They heard presentations on TOPS, FAFSA, the Early Start program and general financial aid.

Also on hand were representatives from the state Department of Education to explain Core 4 and how it will relate to the TOPS CORE curriculum.



*LOSFA representatives Jessica Warner and Jerri Mack help a guidance counselor check in at one of the nine Professional School Counselor Workshops held across the state in September and October. For additional photos, see pages 8 - 10.*

## LOSFA Celebrates with LASFAA (Louisiana Association of Financial Aid Administrators)

LOSFA helped LASFAA to celebrate its 40th birthday at LASFAA's Annual Fall Conference held in Baton Rouge from October 8th to October 10th.

The theme of the conference was "Dazzling Into a New Era of Accountability, Celebrating 40 Years of Service".

The first general session began with LOSFA's Update on State Initiatives conducted by LOSFA's Executive Director, Melanie Amrhein. No 40th birthday would be complete without birthday cake. Fortunately, LOSFA's School and Lender Services Division was on hand to provide the cake as well as to exhibit. Staff members from LOSFA's Information Technology, Audit, Loan Administration and Scholarship and Grant Divisions were also in attendance.

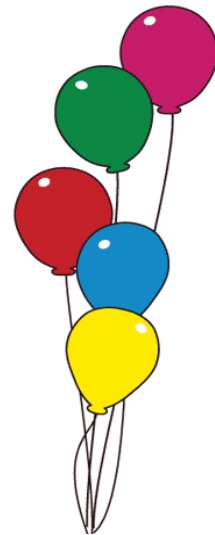






*Happy Birthday  
LASFAA!*





## **LASFAA: 40 Years of Helping Louisiana Students Go to College**





**New Location:  
Louisiana Technical  
College -- Ruston**

# 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.**

### **Ruston**

Louisiana Tech University

### **Baton Rouge**

Baton Rouge Community College

Southern University

### **New Orleans**

Dillard University

Southern University

### **Hammond**

Southeastern Louisiana University

### **Lake Charles**

SOWELA Community and Technical College

### **Natchitoches**

Northwestern State University

### **Reserve**

East St. John High School

### **Houma**

L.E. Fletcher Technical Community College

### **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.



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

## Claims Division

When a student defaults on a loan that LOSFA has guaranteed, the lender calls on the agency to execute the guarantee. Those requests are handled by the Claims Division.

"I have a staff with 80 years of combined experience in the student loan business," Claims Administrator Gwen Johnson said. "We ensure lenders adhere to federal regulations as relates to collection of FFELP loans."

Last year, the Claims Division handled over 13,000 claims and paid out over \$69 million. That's double the amount of years past, a number Johnson attributes to the continuing influence of Hurricanes Katrina and Rita, as well as a faltering economy. Next year, the division is projecting paying \$70 million in claims.

The most common claim is made for default -- simple non-repayment of the loan. The department also handles claims due to the death of the borrower, the borrower's permanent disability, bankruptcy, borrowers who are found ineligible, schools that close before the borrower can complete their program, identity theft or schools that falsely certify loans for the borrower.

When a claim comes in, it isn't simply paid. There are a number of steps to be taken before a claim is certified valid.

First, Johnson and her staff verify that LOSFA is indeed the loan guarantor. Then, they verify the disbursement amounts, how much has been repaid and the students out-of-school dates. If there are discrepancies, they check various national databases to determine the correct information.

Once the initial information has been verified, the department then checks the collection efforts that the lender has undertaken, to ensure they comply with federal regulations. They also determine if the lender is, in fact, the actual holder of the loan.

If all the information is correct and the lender has adhered to federal guidelines for collection attempts, the loan is approved and LOSFA executes the guarantee. Depending on the disbursement dates, the lender receives between 100 - 97 percent of the outstanding



### Claims

***Paula Smith, Dorothy Dogan, Lenora Young,  
Tisha Mitchell, Gwen Johnson***

amount.

Claim payments are made each week, Johnson said.

Once the claim is paid, it is referred to Default Recoveries and at the end of each month the division files for reimbursement from the U.S. Department of Education. Currently, LOSFA is reimbursed at 95 percent of what it pays the lender.

While the process itself remains stable, everyone in the Claims Division has to stay on top of ongoing changes to the system.

"When changes are made, they are not made across the board," Johnson said. "They are made only to loans made at specific periods of time." So a loan made in 1990 may not be subject to the same terms and conditions as one made in 2000, or even one made in 1991.

*Continued on Page 12*

## Professional School Counselor Workshops 2008

*Photographs and comments from attendees*

*"Jerri is Wonderful!"*



*"Great idea to include middle school counselors! We have parents that want to know this info early."*





## Professional School Counselor Workshops 2008

*Photographs and comments from attendees*

*"TOPS & TOPS TECH and financial aid people did an excellent job."*



*"Continue the good work!"*



*"Good job!!"*



## Professional School Counselor Workshops 2008



## *Employee Spotlight*

### **A Familiar Face in a New Location: Devlin Clark Settles Into Her New Job**

There's a new face on the sixth floor.

It's been a month since Devlin Clark was promoted to Executive Staff Officer and she is settling in nicely.

"It was a wonderful opportunity for me to grow with the agency," she said.

A LOSFA employee for just under three years, Devlin had a brief stint in purchasing before moving to Chicago for awhile. On her return to Baton Rouge, she rejoined LOSFA in the Cash Receipts Division before moving onto START.

While she could have worked anywhere, she chose to return to LOSFA because she likes the agency. "I like what it stands for and I like the people," she said.

The Executive Staff Officer position is similar to jobs she's previously held, Devlin said. So far, there have been no unexpected speed bumps, although she was a little cautious about her first Louisiana Student Financial Assistance Commission (LASFAC) meeting.

Part of her job is handling LASFAC and Louisiana Tuition Trust Authority (LATA) business. She attends each meeting and takes minutes, as well as prepares the packets each board member needs. She also arranges for the meeting rooms, coordinates schedules and meeting dates and compiles the meeting agendas.

Devlin is also responsible for scheduling executive staff meetings, as well as assisting Executive Director Melanie Amrhein with her daily activities.

"I love it," she said. "I'm very happy. The greatest thing about this is the support that I've gotten throughout this agency. It has been overwhelming, actually."

She is so pleased with her job, that she doesn't



expect to leave.

"I see this as my last job, actually," she said.

For people just starting out in the agency, she had this advice:

"Stick in there. It's well worth it. This is a great agency that cares about its employees."



*Continued from Page 7*

There has been very little turnover in the department over the years, Johnson said, which is an important factor in the department's success.



For more information, contact the  
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By E-mail: [custserv@osfa.la.gov](mailto:custserv@osfa.la.gov)

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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).