



# LOSFA LOOP

November 2009 Edition

Volume 2-11

## From the Desk of the Executive Director

In the last issue of the LOSFA LOOP I indicated that getting an opportunity to see all of my colleagues at the Fall LASFAA Conference is another reason for me to love the month of October. As is always the case, my experience at the conference surpassed my already lofty expectations. It was also a pleasure to attend the College Goal Sunday Recognition Dinner and see those of you who've made Louisiana's 2009 College Goal Sunday Event a success get recognized. Your dedication and enthusiasm is infectious as I am already looking forward to our 2010 College Goal Sunday event on February 21st.

It was also an honor to conduct the last general session on the agenda and provide you with an update on state programs and federal issues affecting our profession. One aspect of my presentation that I would like to reiterate is the fact that, in an effort to access students through various avenues, we're now on Facebook, Twitter and Youtube. I hope that you will encourage your students to access LOSFA via these sites. They're certainly not intended to replace our traditional modes of communication with students, but we feel it is necessary to be ubiquitous in our student outreach.

Thanks to all of you who visited the LOSFA exhibit table and took the time to complete the LOSFA survey. Your input will help us to accommodate you better and ultimately serve the students of Louisiana better which is everyone's goal.

The LASFAA Conference wasn't the only highlight during the month of October. Our series of Professional School Counselor Workshops for high school

and middle school counselors began on October 26th in Lafayette and will end in Baton Rouge on November 9th on the campus of Southern University. At each workshop, LOSFA representatives and financial aid professionals instruct counselors on the latest changes to both federal and state aid programs, completion of the FAFSA and other LOSFA services.

During the 2008-09 school year LOSFA introduced workshops for middle school counselors. These workshops are designed to provide middle school counselors with some tools and resources to promote early college and career awareness. Some of those very same middle school counselors have been instrumental in providing our FLY (Financial Literacy for You) Team with input for the financial literacy DVDs that we're in the process of producing. Being ubiquitous in our student outreach not only refers to the various avenues to reach out to students such as social sites and traditional modes of communication; it also refers to relying on the expertise, dedication and input of our partners who work with students at the middle school, high school and post secondary levels. Thank you for continuing to help us be Louisiana's First Choice for College Access.

-- Melanie

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## LOSFA Outreach



LOSFA representative Jerri Mack (center) spoke to students and parents at Winnfield High School at an event organized by Trailblazers Nachonna Oldums (left) and Christina Ubaka (right). Oldums attends Atlanta High School and Ubaka attends Winnfield High School. Both girls were on-hand to spread the news about LOSFA's financial aid programs.

### Looking for us?

#### Here's where we'll be this month:

##### November 3

►St. Mary's Academy – New Orleans, 6 p.m. Financial Aid overview presentation.

##### November 4

►Professional School Counselor Workshop: Thibodaux Nicholls State University, 8 a.m.

##### November 5

►Professional School Counselor Workshop: Metairie Celebration Church, 8 a.m.

##### November 6

►Professional School Counselor Workshop: Mandeville Castine Center at Pelican Park, 8 a.m.

##### November 9

►Professional School Counselor Workshop: Baton Rouge Southern University, 8 a.m.

##### November 11

►Concordia Parish Financial Aid Night - Vidalia Riverfront Convention Center, 6 p.m.

##### November 23

►Jones Creek Library, Meeting Room 2, Presentation to Home School group, time TBA.

### Financial Aid Workshop in Alexandria

The Louisiana Office of Student Financial Assistance (LOSFA) will hold the Fall 2009 Financial Aid Workshop from 8 AM to 2 PM on Wednesday, November 4, 2009 at the LSU-Alexandria, Student Center, Live Oaks Room.

The workshop will examine how the financial aid landscape recently has changed, including current and previous legislation, increases in veterans benefits and a federal delivery system update. The workshop will also discuss professional judgement in today's economy and the life cycle of a Stafford loan.

Please contact your SLS representative for more information.

## LOSFA's Robert Pollage: Helping students Jump\$tart their financial future

Since Default Prevention Administrator Robert Pollage's article "What is Financial Literacy", was published in the LOSFA LOOP in September, he has received a flurry of positive responses from schools and lenders.

"I was also asked to speak at the Louisiana Jump\$tart Coalition meeting in September," Pollage said, "to discuss the article and problems that our borrowers are experiencing."

The Louisiana Jump\$tart Coalition is a non-profit organization consisting of individuals and organizations representing business, government and education who have joined together to improve the personal financial literacy of Louisiana's youth. The Louisiana Jump\$tart Coalition is an affiliate of the National Jump\$tart Coalition for Personal Financial Literacy.

"I was very pleased to find out at the meeting all the efforts being directed toward this issue by so many of the schools, lenders and others represented at the meeting," he said. "It is because of organizations such as this one that so many positive advances are being made towards making today's youth more financial savvy."

The current economy is affecting many borrowers. "Expenses are going up, but not salaries," Pollage said. While the number of defaults is not substantially increasing, many borrowers are having trouble making their payments.

"Less than two percent of our borrowers default," Pollage said. But those that are having difficulty making their payments can fall prey to companies promising to help them avoid default.

Those private companies always end up costing the student money, when LOSFA provides the same services for free.

"All you need to do is call us, your lender or your school," he said. "Borrowers should not be intimidated or scared. The agency wants to help borrowers



*LOSFA's Default Prevention Administrator Robert Pollage was invited to speak at the Louisiana Jump\$tart Coalition meeting in September, after publication of his article in September's LOSFA LOOP.*



avoid default and understands the financial difficulties in which they find themselves."

Borrowers can contact LOSFA at 800-259-5626, ext. 1012.

The National Jump\$tart Coalition, based in Washington, D.C., was first convened in 1995 and consists of over 200 organizations committed to improving the financial literacy of America's youth.

Additional information may be found at the organization's Web site <http://www.jumpstartcoalition.org/>.

## LASFAA 2009 Fall Conference – “Pay it Forward, Service to Others”

The 2009 Fall Conference of the Louisiana Association of Student Financial Aid Administrators (LASFAA) took place in New Orleans from October 21st – October 23rd.

The theme of the conference was “Pay it Forward, Service to Others”. Since LOSFA’s mission “to promote and provide college access” is synonymous with service to others, it’s only logical that LOSFA staff members would not only attend the conference, but also play a key role in the conference.

Several LOSFA staff members served on various committees responsible for planning the conference. Bonnie Lavergne from LOSFA’s Scholarship and Grant Division provided training at the LASFAA Boot Camp, a financial aid overview for new LASFAA members. LOSFA’s School and Lender Services (SLS) Section served as exhibitors. SLS’s April Matessino and Jennifer Guhman also conducted a financial literacy presentation. Finally, LOSFA’s Executive Director, Melanie Amrhein, provided an update on state programs and federal issues on the very last day of the conference.

Other LOSFA conference attendees included Dr. Sujuan Boutte, Lynda Whittington, Deborah Paul, Linda Williams and Pam Abbott.

Note: Melanie Amrhein’s Fall 2009 Update is now available:

[http://www.osfa.state.la.us/MainSitePDFs/LASFAA\\_State\\_Update\\_fall\\_2009.ppt](http://www.osfa.state.la.us/MainSitePDFs/LASFAA_State_Update_fall_2009.ppt)

## College Goal Sunday Recognition

Everyone who was instrumental in conducting Louisiana’s 2009 College Goal Sunday Event had the opportunity to be recognized on Wednesday, October 21st.

LOSFA sponsored a special College Goal Sunday Recognition/Debriefing Dinner at the Astor Crowne Plaza Hotel in New Orleans. College Goal Sunday Task Force members, Site Coordinators and volunteers were all recognized for their contributions to College Goal Sunday.

The Louisiana Education Loan Authority and the Louisiana Association of Student Financial Aid Administrators were also recognized for their monetary contributions to the College Goal Sunday Scholarship Fund which made it possible to award a \$300 scholarship to one student at each of the 16 College Goal Sunday Locations. NFL Player Jacoby Jones and Campus Federal Credit Union also made contributions to the scholarship fund, but were unable to attend the recognition dinner.



*From left to right: LOSFA’s Executive Director Melanie Amrhein, Assistant Executive Director of Marketing and Outreach David Roberts, School and Lender Services (SLS) Supervisor Sigmund Morel, Public Information and Communications Director Gus Wales, Scholarship and Grants Director Deborah Paul, and (front row) SLS representatives April Matessino and Jennifer Guhman attended the College Goal Sunday Recognition/Debriefing Dinner.*



College  
Goal  
Sunday

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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 2010**

**February 21st, 2010**

**2 - 4 P.M.**

**Alexandria**  
Louisiana State University - Alexandria

**Baton Rouge**  
Baton Rouge Community College  
Southern University

**Bossier City**  
Bossier Parish Community College

**Grambling**  
Grambling State University

**Hammond**  
Southeastern Louisiana University

**Houma**  
Fletcher Community and Technical College

**Lafayette**  
University of Louisiana at Lafayette

**Lake Charles**  
SOWELA Community and Technical College

**Monroe**  
Louisiana Delta Community College

**Natchitoches**  
Northwestern State University

**New Orleans**  
Delgado Community College - West Bank Campus  
Dillard University  
Southern University - New Orleans

**Ruston**  
Louisiana Tech University

**St. James**  
St. James High School

**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.

## Good News! LOSFA divisions exceeding expectations



► Kendra Woods (left) and the other members of LOSFA's Public Information and Communications (PIC) division recently set an agency record for first quarter call answer rates. This year, PIC's answer rate was 91.5 percent -- an increase of 3 percent over last year's first quarter.

PIC receives far more calls during the first quarter than any other, so the answer rate for the first quarter generally predicts the direction of the yearly answer rate. It is an indicator of the increase or decrease the department will see during the year.

If that holds true this year, PIC's annual answer rate should be very close to its goal of 95 percent.

► School and Lender Services, along with Loan Administration, also made significant increases.

The number of loans LOSFA guarantees increased by 27.3 percent for September/October. The amount of money in those loans increased by 28.8 percent.

► Also, the Property Control Division headed by Linda Roquemore was the subject of a recent audit. The audit found issue with a single item among the thousands of pieces of property LOSFA owns.

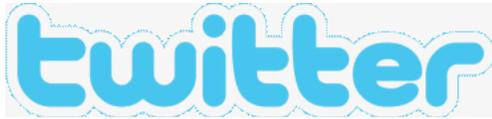
► For the Federal Fiscal Year ending 9/30/09, Default Recoveries reported total recoveries of \$46.3 million. This was up \$9.1 million from the previous year and is the highest total dollar amount recovered in a one year period. Over half of this \$9.1 million increase can be attributed to the increase of dollars recovered through the Federal Rehabilitation Program. Borrowers participating in the Rehabilitation Program and making 9 voluntary payments over a 10 month period can have their loans removed from default, which will restore a good credit rating and eligibility for additional student loans. Other benefits include: avoidance of garnishment, tax refund seizures and denial of professional licenses and transcripts.



*A lunch was held for all LOSFA employees who participated in this year's United Way drive. Right, Capital Area United Way CEO Karen Profita and Christine Dupuy present LOSFA Executive Director Melanie Amrhein with a certificate of appreciation.*

*This year, LOSFA raised \$7,313 for the United Way.*

# Stay Connected with LOSFA!



Follow us on Twitter™ to discover more about LOSFA:<http://twitter.com/LOSFA>



View LOSFA's Channel on YouTube™ user-generated content website:<http://www.youtube.com/user/LOSFA1000>



Find "LOSFA" on Facebook



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).