



LOSFA LOOP

September 2009 Edition

Volume 2-9

From the Desk of the Executive Director

Louisiana recently joined 39 other states and the College Savings Plan Network to proclaim the month of September as College Savings Month. This is done every year to encourage families to prepare ahead of time for the rising costs of sending children to college. I applaud our state on this important annual endeavor because, here at LOSFA, we encourage families to save for college every day by administering the state's 529 Plan, the START Saving Program.

So much attention is paid to the fact that Louisiana consistently ranks low in many national categories such as health, education and poverty statistics, that not enough of our citizens realize that we have one of the best college savings plans in the entire country. I may be somewhat biased, but you don't have to rely on my opinion alone. The START Saving Program has been endorsed by Money Magazine and consistently receives one of the highest possible rankings from www.savingforcollege.com, a website that ranks college savings plans.

LOSFA encourages saving for college by doing outreach to promote START along with financial literacy (Page 2). Although College Savings Month focuses on actual college savings plans such as START, another way for families to offset the rising cost of college is by making use of the Early START Program. We realize this program's importance and that is why, despite a shortfall in funding, a plan has been developed which will continue to make the Early Start Program an excellent savings as well as academic enrichment tool available to Louisiana high

school students (Page 3).

We have worked extensively with the Board of Regents in addressing the funding shortfall as it relates to the GO Grant (Page 7). As with the Early Start Program, we are confident that the adjustments we have been forced to make due to recent budgetary restrictions will continue to allow the GO Grant to fulfill the purpose of providing a need-based component to the state's financial aid plan to support nontraditional and low to moderate-income students.

Actually, the adjustments to the Early Start Program and GO Grant are easy when juxtaposed with the adjustment that our entire agency was recently forced to make. We lost a member of the LOSFA family on August 7th when David Mitchell, a supervisor in our Default Recoveries Section, died unexpectedly at the relatively young age of 59. He was a lifelong resident of the state of Louisiana who served his state as a part of our family for twelve years. He will definitely be missed.

--Melanie

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LOSFA Outreach



A training session for representatives from Proprietary and Cosmetology schools was held at the LOSFA office in August, to help them as they begin to receive TOPS eligible students at their schools. Recent changes have made it possible for TOPS students to use their awards at qualified proprietary or cosmetology schools, so LOSFA provided training on TOPS billing and processing to make the process easier for those schools. Only the TOPS Tech award may be used at qualified proprietary and cosmetology schools.



LOSFA representatives Scott Burke and Justin Marshall attended the Youth Challenge Program Career Day at Carville on August 14th. They were able to share information about federal student aid programs, as well as LOSFA's own programs, with 250 cadets.

Kendra Woods and Justin Marshall represented LOSFA at the Back to School Community Awareness Fair held at the New Creation Christian Center in Baton Rouge. They provided attendees with information about TOPS and the START Saving program.



Revisions to the Early Start Program

The Board of Regents has developed and approved a plan for addressing a shortfall in appropriations for the Early Start Program for the 2009-2010 academic year.

Those changes are:

- ▶ Student participants will be limited to three hours per semester or term, funded by Early Start. Any additional hours will be the responsibility of the student. The high school that certifies the student's eligibility to participate will be responsible for limiting the number of hours the student enrolls using Early Start funding.
- ▶ Students must have successfully completed the course by earning an A, B, C or P to enroll in the subsequent semester or term. Students earning a D, F, W, I or other nonpassing grade may not enroll with Early Start funding until at least one semester/term (Fall, Spring, Winter) has passed. LOSFA will provide a report identifying students who are ineligible for Early Start based upon prior billings and grade reports. The college or university may approve immediate continuation after a Withdrawal (W) on a limited basis, with documentation of the appeal and decision on file, keeping in mind that the rationale behind this limitation on Ws is twofold: to encourage students to focus on their course commitments, as they will be expected to do in college; and to avoid investing limited state resources on withdrawals.
- ▶ Students must have a PLAN or ACT score of at least 18 to take a college-level degree credit course. They must have a PLAN or ACT math sub-score of at least 19 to take a college-level math course, in accordance with Board of Regents Academic Affairs policy 2.18. Post-secondary institutions may impose higher or additional standards.
- ▶ Students must be 12th grade/seniors to take a developmental/enrichment course with Early Start funding.

The 2009-2010 billing deadlines are:

Fall 2009 (semester and term schools) - Tuesday, October 13, 2009

Winter 2009 (term school) - Tuesday, December 29, 2009

Spring 2010 (semester and term schools) – Tuesday, April 6, 2010

Cautions on billing and applications

In cases where the Early Start framework guidelines and accompanying application are used for courses not funded by Early Start, there must be a clear designation of **Not Funded by Early Start** added to the application and documentation maintained by the high school and received by the postsecondary institution.

Errors involving multiple billings totaling more than 3 college credits for the same student in the same semester/term will be rejected according to the following procedure:

- ▶ All multiple billings for the same student received during the same billing cycle will be rejected pending resolution by the high school and the postsecondary institutions as to which billing(s) should be paid with Early Start funding.
- ▶ In cases where LOSFA has already processed payment for 3 credit hours for a student, all subsequent billings received for that same student in the same semester/term will be rejected.

Changes to note

START Saving Program

START Saving account owners no longer have to wait a full year after their first deposit to request a disbursement.

That requirement was eliminated during the August joint meeting of the Louisiana Student Financial Assistance Commission and the Louisiana Tuition Trust Authority executive committees. Owners may now request disbursements at any time after opening their accounts, provided the money pays for qualified higher education expenses.

Returning Out-of-State Students

Effective July 1, 2009, TOPS awards will be rein-

stated for students who first enroll as a full-time student in Louisiana, then enroll at an out-of-state institution, and then return to a Louisiana institution, provided the student met the continuation requirements while out-of-state. As with the TOPS student who initiates their college career out of state, the student's TOPS award will be reduced by one semester for each semester the student was enrolled out-of-state.

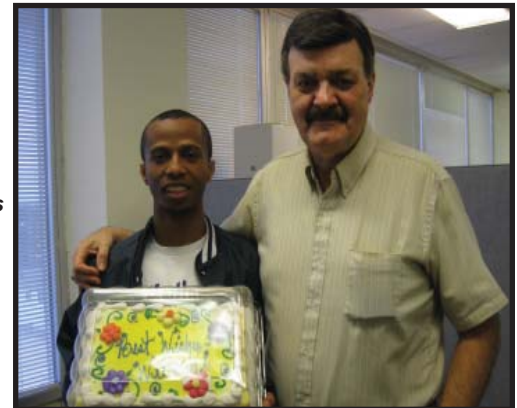
To have his award reinstated, a returning student must complete and return the Application to Return from an Out-of-State College to LOSFA no later than the July 1 following the academic year he or she returns to a Louisiana institution. A student who applies late (up to 60 days) will have his/her award reduced by one semester. A student who applies from 61 to 120 days late will have his/her award reduced by two semesters.

LOSFA mourns the loss of David Mitchell

David Mitchell, a LOSFA employee since 1997 and a supervisor in Default Recoveries, passed away unexpectedly on Friday, August 7, 2009.

"When you met David, 3 things stood out about him," Byron Henderson, Mitchell's supervisor, said. "First, he was a tall man, which made him look bigger than he really was. Second, he had a very deep voice. His size and his voice gave a first impression that David was a big, imposing and a somewhat intimidating person. However, the third thing about David was that he was a kind and gentle man, as well as very empathetic. His ability to put himself "in someone else's shoes", greatly increased his compassion for those he came in contact with. He was easy to work with and was always willing to help someone in trouble. David will be missed both as a worker here at LOSFA and as a human being."

Co-worker Suzanne Erwin remembered Mitchell for his "dedication and love he had for his mother. He rarely missed work and when he did it was to care for her. " Erwin worked with Mitchell for 12 years. "I can't remember David even taking a day off for himself during that time. David could routinely



David Mitchell (right) stands with Will Collins on Will's last day with LOSFA in April 2009.

be found at his desk working his rehabilitation report along with all his other duties. He squeezed every dollar that he could to ensure we exceeded our rehabilitation goals, which we always did. I am shocked and saddened by our sudden loss, David will be missed."

Survivors include a great-aunt, Margie L. Hitchcock; an uncle, Eugene E. Mitchell and wife Patricia; cousins, William Carpenter and Cindy Drew; and numerous other family members. He was preceded in death by his parents, Lester and Mary Evelyn Mitchell.

What Is Financial Literacy?

And why is it so important?

By Robert Pollage, Default Prevention Administrator

In these challenging economic times, with growing unemployment, it is more important than ever that students understand what financial literacy is and how planning now can assure their financial security in the future. In research conducted by the US Department of Education, financial reasons were the primary catalysts reported by students that left school before completion.

Financial literacy is the student's ability to make appropriate decisions in managing their personal finances. This is important as money is a huge part of life, and can determine what the student can do and where they can go. Learning now how to manage your money the right way is an important step in taking control of your life.

LOSFA is focused on educating students about their financial literacy and the options available to them through presentations and web-based tools. Our financial literacy team is available to present directly to student groups, and will also work with school staff to train on how to engage students face to face on becoming more financially literate. Topics covered include: Creating a Budget and Sticking to It; Credit Card Debt; Understanding Your Credit Report and Credit Score; Managing Debt; Identity Theft; and many others. Financial literacy information sheets are also available on our website, www.osfa.la.gov.

Understanding student loans, what they are, how to determine how much to borrow, and repayment options, are also part of a student's financial literacy. At LOSFA we are dedicated to assuring that a potential borrower understands that a student loan is a debt that must be repaid and all other options for financing their education should be exhausted before applying.

Financial calculators are an excellent tool for students and borrowers. Multiple calculators are available on our partner site, www.MappingYourFuture.org. The calculators available include: Budget – Helps to develop a saving and spending plan; Checkbook Balancing – Reconcile checking account records with bank records; Income-Based Repayment – Estimates monthly payment amount under the income-based repayment plan; Student Loan Debt – Useful tool to determine how much to borrow; Repayment – Esti-

mates student loan payment amount; and Loan Consolidation – Estimates consolidation loan interest rate and payment amount.

Making sure the student borrower understands what a grace period is and at what point repayment begins is also an important part of financial literacy. With six different repayment options to choose from, LOSFA can assist the borrowers with understanding the differences and help determine which is better suited for their situation.

LOSFA's Default Prevention Department is available to student borrowers for assistance in determining options available once a loan enters a repayment status and the financial consequences of not making the necessary arrangements and having the loan purchased in default. We can be reached via telephone at 1-(800)-256-3137 or via e-mail at accountspecialist@osfa.la.gov.

If the borrower finds it financially difficult or impossible to repay their student loan, Default Prevention will work with them to determine the best option for their situation. If the borrower qualifies for a deferment, forms are available on LOSFA's web site, www.osfa.la.gov, or can be mailed or e-mailed directly to the borrower. Default Prevention can also assist borrowers with completing deferment applications and submitting to their lender for timely processing. Forbearance may also be an option to borrowers that don't qualify for a deferment.

Numerous private companies are offering programs that make promises to borrowers of options to keep their loans out of default while saving them money. Many of these options will ultimately wind up costing borrowers additional unnecessary expenses such as handling fees or per loan charges. Understanding what their options are will assist borrowers in making financially sound decisions.

The financial consequences of defaulting on a student loan are severe which is why as financial aid professionals we must work together to keep our students and borrowers informed and financially literate.

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

Executive Division

All policies and procedures adopted by LOSFA have to be approved by the Executive Director, Melanie Amrhein. But she does not work alone; she is supported by the executive staff.

Executive Director

Melanie Amrhein has been with LOSFA for 10 years and has served as the agency's Executive Director since June 18, 2007.

In her position as LOSFA's Executive Director, she has final say on which policies and procedures the agency adopts, in conjunction with the Louisiana Student Financial Assistance Commission.

She also works closely with the Board of Regents, to develop ways to meet the financial assistance needs of Louisiana students.

Amrhein wants her legacy to be that "this agency served students well, providing as much information and access as possible, in as non-bureaucratic a manner as possible."

She endeavors to make certain all rules and regulations are "fair and consistent" and the way to do that is to "surround yourself with good people."

Amrhein gives her staff -- "from the mail room to the executive staff" -- credit for keeping the agency on track. "I want to keep everyone involved and informed," she said.

Deputy Executive Director

Feedback from other departments is crucial to LOSFA's success, Deputy Executive Director Sujuan Boutte said.

"I communicate daily with program directors to make sure everyone understands the vision of the Executive Director and the Commission and that we're translating that vision in our day-to-day functions."

Her mantra? Be who you say you are. LOSFA says it is Louisiana's first choice for college access and our procedures and policies all must be oriented toward



Executive Staff Officer Devlin Clark, left, provides administrative support for Executive Director Melanie Amrhein.

supporting that goal.

Although she ultimately decides which policies and procedures to bring to the Executive Director, Boutte relies on input from division directors, who rely on input from their staffs, to insure that the programs LOSFA offers are the best possible.

Executive Staff Officers

Amrhein and Boutte are supported by Executive Staff Officers Devlin Clark and Staci Morel.

Clark also functions as the LASFAC secretary, safety officer and agency yoga coordinator. "I try to support the well-being of the entire agency," she said.

"I like the fact that doing my job makes other people's



Deputy Executive Director Sujuan Boutte relies on feedback from division heads to help keep LOSFA on the right track.

GO Grant funding allocations

Students and schools need to be aware of changes to GO Grant funding for the 2009-2010 academic year.

Due to budget reductions, each school will receive a set allocation of funds. That amount is based upon the amount of GO Grant funds the school received the previous academic year. Schools may not request more money than they are allocated and have the responsibility of deciding how to award Go Grant funds to their students.

A review of GO Grant funds will be conducted on March 24, 2010. At that point, any money not yet awarded will be redistributed according to the Leveraging Educational Assistance Program (LEAP) guidelines.

Below is a chart outlining the allocation for each eligible institution. Please contact Bonnie Lavergne at 225-922-0412 if you have any questions.

2009-2010 Prorata Go Grant Share by School and System
Based on On-Time Billings submitted as of 4/30/2009

School	On Time Billings 2008-09		Original 2009-10 Allocation	Additional 2009-10 Allocation	Total 2009-10 Allocation
	\$	%			
LSU-BR	\$ 2,203,434	8.48%	\$ 2,054,543	\$ 847,817	\$ 2,902,365
LSU-A	\$ 565,832	2.18%	\$ 527,634	\$ 218,493	\$ 746,127
UNO	\$ 1,204,000	4.63%	\$ 1,122,621	\$ 462,042	\$ 1,584,663
LSUMC-NO	\$ 12,500	0.05%	\$ 11,655	\$ 5,458	\$ 17,113
LSUMC-S	\$ -	0.00%	\$ -	\$ -	\$ -
LSU-E	\$ 505,160	2.29%	\$ 554,933	\$ 228,842	\$ 783,775
LSU-S	\$ 548,029	2.11%	\$ 510,987	\$ 211,182	\$ 722,169
LSU SYSTEM SUB-TOTAL	\$ 5,129,055	19.74%	\$ 4,782,373	\$ 1,973,834	\$ 6,756,212
Southern-BR	\$ 1,365,429	5.37%	\$ 1,301,111	\$ 536,825	\$ 1,837,936
Southern-NO	\$ 660,830	2.54%	\$ 616,164	\$ 253,178	\$ 869,342
Southern-S	\$ 183,000	0.63%	\$ 151,983	\$ 83,641	\$ 235,624
SU SYSTEM SUB-TOTAL	\$ 2,219,259	8.54%	\$ 2,069,258	\$ 853,642	\$ 2,922,900
Nichols	\$ 1,280,978	4.93%	\$ 1,194,396	\$ 462,646	\$ 1,657,042
Grambling	\$ 1,435,725	5.53%	\$ 1,336,683	\$ 554,015	\$ 1,890,698
La Tech	\$ 1,122,551	4.32%	\$ 1,046,677	\$ 431,886	\$ 1,478,563
McNeese	\$ 1,353,936	5.21%	\$ 1,262,469	\$ 520,706	\$ 1,783,175
ULM	\$ 1,815,187	6.99%	\$ 1,692,497	\$ 699,900	\$ 2,392,397
NW	\$ 1,491,777	5.61%	\$ 1,335,002	\$ 550,851	\$ 1,885,853
SE	\$ 2,731,510	10.51%	\$ 2,546,885	\$ 1,050,268	\$ 3,597,153
ULL	\$ 2,250,659	8.66%	\$ 2,098,535	\$ 865,437	\$ 2,963,972
UL SYSTEM SUB-TOTAL	\$ 13,422,373	51.66%	\$ 12,515,144	\$ 5,166,009	\$ 17,681,153
LCTC SYSTEM SUB-TOTAL	\$ 2,853,139	10.98%	\$ 2,660,339	\$ 1,097,676	\$ 3,758,015
Centenary	\$ 118,000	0.45%	\$ 110,024	\$ 43,992	\$ 154,016
Dillard	\$ 271,500	1.05%	\$ 253,149	\$ 100,224	\$ 353,373
Le College	\$ 223,000	0.86%	\$ 207,927	\$ 86,417	\$ 294,344
Loyola	\$ 348,000	1.33%	\$ 322,614	\$ 132,582	\$ 455,208
NO Bapt. Seminary	\$ -	0.00%	\$ -	\$ -	\$ -
Our Lady Holy Cross	\$ 118,500	0.46%	\$ 110,490	\$ 46,950	\$ 157,440
Our Lady Of Lake	\$ 208,000	0.80%	\$ 193,941	\$ 79,887	\$ 273,828
St. Joseph Seminary	\$ -	0.00%	\$ -	\$ -	\$ -
Tulane	\$ 218,850	0.84%	\$ 204,058	\$ 83,440	\$ 287,498
Xavier	\$ 854,432	3.29%	\$ 796,680	\$ 329,355	\$ 1,126,035
INDEPENDENTS' SUB-TOTAL	\$ 2,358,242	9.08%	\$ 2,198,881	\$ 908,837	\$ 3,107,720
Total	\$ 25,982,158	100.00%	\$ 24,226,000	\$ 10,000,000	\$ 34,226,000

7/22/2009

Original Allocation \$ 24,226,000.00
 Additional Funding \$ 10,000,000.00
 Total 2009-2010 Appropriation \$ 34,226,000.00

The numbers have been adjusted to account for rounding errors.

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**2009-2010 Prorata Go Grant Share for the LCTCS Schools
Based on On-Time Billings submitted as of 4/30/2009**

School	On Time Billings 2008-09		Original 2009-10 Allocation	Additional 2009-10 Allocation	Total 2009-10 Allocation
	\$	%			
BR Community C.	\$ 475,000	1.8282%	\$ 442,864	\$ 182,762	\$ 625,656
Delgado	\$ 1,210,405	4.6586%	\$ 1,128,593	\$ 465,696	\$ 1,594,289
Nunez CC	\$ 42,250	0.1626%	\$ 39,394	\$ 16,252	\$ 55,646
Bossier Parish CC	\$ 274,006	1.0546%	\$ 255,488	\$ 105,422	\$ 360,910
South La. C C	\$ 88,000	0.3387%	\$ 82,052	\$ 33,860	\$ 115,912
River Parishes CC	\$ 42,750	0.1645%	\$ 39,860	\$ 16,438	\$ 56,296
Delta CC	\$ 89,000	0.3425%	\$ 82,964	\$ 34,228	\$ 117,212
Sowella Tech CC	\$ 143,595	0.5527%	\$ 133,889	\$ 55,259	\$ 189,148
L E Fletcher CC	\$ 69,931	0.3461%	\$ 63,852	\$ 34,592	\$ 118,444
LTC-Acadian Campus	\$ 8,000	0.0308%	\$ 7,459	\$ 3,082	\$ 10,541
LTC-Alexandria	\$ 12,000	0.0462%	\$ 11,189	\$ 4,622	\$ 15,811
LTC-Ascension	\$ 8,000	0.0308%	\$ 7,459	\$ 3,082	\$ 10,541
LTC-Avoynes	\$ 6,500	0.0250%	\$ 6,061	\$ 2,495	\$ 8,556
LTC-Bastrop	\$ 2,000	0.0077%	\$ 1,865	\$ 770	\$ 2,635
LTC-Baton Rouge	\$ 39,000	0.1501%	\$ 36,364	\$ 5,118	\$ 41,482
LTC-Charles B. Coreil	\$ 6,500	0.0250%	\$ 6,061	\$ 2,495	\$ 8,556
LTC-Delta Ouachita	\$ 24,000	0.0924%	\$ 22,378	\$ 9,244	\$ 31,622
LTC-Evangeline	\$ -	0.0000%	\$ -	\$ -	\$ -
LTC-Florida Parishes	\$ 3,500	0.0135%	\$ 3,263	\$ 1,357	\$ 4,620
LTC-Folkes	\$ 1,000	0.0038%	\$ 932	\$ 368	\$ 1,300
LTC-Gulf Area	\$ 19,000	0.0731%	\$ 17,716	\$ 7,301	\$ 25,017
LTC-Hammond	\$ 2,000	0.0077%	\$ 1,865	\$ 770	\$ 2,635
LTC-Huey P Long	\$ 9,000	0.0346%	\$ 8,392	\$ 3,449	\$ 11,841
LTC-Jefferson Campus	\$ 1,000	0.0038%	\$ 932	\$ 368	\$ 1,300
LTC-Jumonville	\$ 1,000	0.0038%	\$ 932	\$ 368	\$ 1,300
LTC-Lafayette	\$ 29,000	0.1116%	\$ 27,040	\$ 11,152	\$ 38,192
LTC-Lafourche	\$ 11,000	0.0423%	\$ 10,256	\$ 4,220	\$ 14,476
LTC-Lamar Salter	\$ 16,500	0.0635%	\$ 15,365	\$ 6,348	\$ 21,731
LTC-Mansfield	\$ 14,000	0.0539%	\$ 13,054	\$ 5,392	\$ 18,446
LTC-Morgan Smith	\$ 3,000	0.0115%	\$ 2,797	\$ 1,139	\$ 3,936
LTC-Natchitoches	\$ 7,250	0.0279%	\$ 6,760	\$ 2,768	\$ 9,548
LTC-North Central	\$ 9,000	0.0346%	\$ 8,392	\$ 3,449	\$ 11,841
LTC-Northeast	\$ 8,250	0.0318%	\$ 7,692	\$ 3,191	\$ 10,883
LTC-Northwest	\$ 19,500	0.0751%	\$ 18,182	\$ 7,519	\$ 25,701
LTC-Oakdale	\$ 4,000	0.0154%	\$ 3,730	\$ 1,540	\$ 5,270
LTC-River Parishes	\$ 11,500	0.0443%	\$ 10,723	\$ 4,438	\$ 15,161
LTC-Ruston	\$ 5,000	0.0192%	\$ 4,662	\$ 1,909	\$ 6,571
LTC-Sabine Valley	\$ 4,000	0.0154%	\$ 3,730	\$ 1,540	\$ 5,270
LTC-Shelby Jackson	\$ 11,000	0.0423%	\$ 10,256	\$ 4,220	\$ 14,476
LTC-Shreveport-Bossier	\$ 27,250	0.1049%	\$ 25,408	\$ 10,491	\$ 35,899
LTC-Sidney Collier	\$ -	0.0000%	\$ -	\$ -	\$ -
LTC-Slidell	\$ -	0.0000%	\$ -	\$ -	\$ -
LTC-Sullivan	\$ 27,500	0.1058%	\$ 25,641	\$ 10,566	\$ 36,207
LTC-T H Harris	\$ 17,500	0.0674%	\$ 16,317	\$ 6,749	\$ 23,066
LTC-Talulah	\$ 6,250	0.0241%	\$ 5,828	\$ 2,420	\$ 8,248
LTC-Teche	\$ 14,000	0.0539%	\$ 13,054	\$ 5,392	\$ 18,446
LTC-West Jefferson	\$ 1,000	0.0038%	\$ 932	\$ 368	\$ 1,300
LTC-West Side	\$ -	0.0000%	\$ -	\$ 9,894	\$ 9,894
LTC-Young Memorial	\$ 9,250	0.0356%	\$ 8,625	\$ 3,558	\$ 12,183
LCTC SYSTEM SUB-TOTAL	\$ 2,653,189	10.9813%	\$ 2,660,336	\$ 1,097,677	\$ 3,758,015

The allocations have been adjusted to account for rounding errors.
 LTC Baton Rouge and LTC Westside allocations have been adjusted for a billing error that was corrected.
 LTC Evangeline will receive an allocation of \$6,201 for 2009-2010

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jobs easier. I try to support all the agency directors and do it with a smile on my face.”

Morel provides administrative support to Boutte and additional secretarial support to Amrhein and Clark.

“I enjoy working in a professional setting that offers assistance to students and their parents at all levels of education” she said. “As a parent, I know the value of having someone there to assist our children in reaching their educational and career goals.”



Staci Morel provides support for Deputy Executive Director Sujuan Boutte.



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
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