



# COLLEGE ACCESS IN LOUISIANA

This document supplements the "Opportunities 2009-2010 Preparing for Higher Education Guide and Workbook."

As the U.S. Department of Education's designated guarantor of student loans that originate in Louisiana under the Federal Family Education Loan Program (FFELP) and administrator of the state's primary scholarship, grant and college saving programs, the Louisiana Office of Student Financial Assistance (LOSFA) readily assumes the responsibility of being the primary provider of postsecondary education access information to Louisiana's citizenry.

LOSFA's philosophy is that education is the door to a productive and satisfying life for the citizens of Louisiana and is an essential ingredient for a healthy economy and a capable and motivated workforce. Financial assistance opens that door. Our vision is to be Louisiana's first choice for college access.

This document is intended to provide a comprehensive summary of the financial resources available to achieve those ends.

## LOSFA ADMINISTERED STATE PROGRAMS



### Taylor Opportunity Program for Students (TOPS)

TOPS is Louisiana's premier merit based scholarship that rewards students, regardless of family income, for their academic achievements in high school. The TOPS program rewards high school graduates who complete a designated college preparatory core curriculum with at least a 2.50 grade point average (on a 4.00 scale) and earn at least at the prior year's state average score on the ACT test with an amount equal to tuition at an in-state public postsecondary institution. Qualifying students attending an in-state private postsecondary institution that is a member of the Louisiana Association of Independent Colleges and Universities (LAICU) will receive a portion of their tuition from TOPS. Students with higher high school core GPAs and ACT scores earn additional funding in the way of annual stipends.

For more information on the TOPS program, go to [www.osfa.la.gov](http://www.osfa.la.gov) or call 800.259.5626, Ext. 1012.

### TOPS TECH

The TOPS TECH award was created to promote a skilled workforce in Louisiana by providing a merit-based tuition award for students seeking vocational or occupational certification in a non-academic postsecondary program. Requirements are similar to the TOPS program, but based on a less stringent core curriculum.

For more information on the TOPS TECH award, go to [www.osfa.la.gov](http://www.osfa.la.gov) or call 800.259.5626, Ext. 1012.

### Early Start

The Early Start Program was created to provide an incentive for qualified Louisiana high school students to earn college credit while attending high school.

For more information and an application for the Early Start Program, go to [www.osfa.la.gov](http://www.osfa.la.gov) or call 800.259.5626, Ext. 1012.

### TOPS Tech Early Start

The TOPS Tech Early Start award provides up to \$600 per academic year for any eligible 11th or 12th grade student attending a Louisiana public high school who wishes to concurrently enroll for up to six credit hours per semester at a public college in a vocational course of study leading to an industry-based certification in a Top Demand Occupation.

For more information and an application for TOPS Tech Early Start, go to [www.osfa.la.gov](http://www.osfa.la.gov) or call 800.259.5626, Ext. 1012.

### Louisiana Go Grant Program

The purpose of this program is to provide a need-based component to the state's financial aid plan to support nontraditional and low- to moderate-income students who need additional aid to afford the cost of attending college. The award amount ranges from \$200 to \$2,000 annually.

### Health Care Educator Loan Forgiveness Program

The Health Care Educator Loan Forgiveness Program (the "Program") provides funding to individuals to pursue a master's or doctoral degree in Nursing or Allied Health. The Program will provide forgivable loans of up to \$20,000 per academic year to individuals selected to participate in the Program by the Board of Regents, up to a maximum of \$40,000 for master's degree students or \$60,000 for doctoral degree students. To accept funding, a student must agree that he will teach in the field of Registered Nursing or in a top demand Allied Health education program as defined by the Board of Regents at a participating postsecondary institution for a period of one year for each \$10,000 received. This agreement must be fulfilled in order for the loan to be forgiven. If not, the award recipient is responsible for repaying the loan. The loan is made by the Louisiana Office of Student Financial Assistance (LOSFA) in accordance with rules promulgated

by the Louisiana Student Financial Assistance Commission (LASFAC). To be eligible, you must be nominated by a Louisiana Institution of higher education. Contact your institution if interested.

### Rockefeller State Wildlife Scholarship

This scholarship is open to students majoring in Forestry, Wildlife or Marine Science. It is awarded competitively. Recipients are awarded \$1,000 annually, with a maximum award amount of \$7,000 for five years of undergraduate and two years of graduate study. If a degree is obtained in one of the eligible fields of study, the award does not have to be repaid.

For more information on the Rockefeller State Wildlife Scholarship, go to [www.osfa.la.gov](http://www.osfa.la.gov) or call, 800.259.5626, Ext. 1012.



### Student Tuition Assistance and Revenue Trust (START) Louisiana's 529 College Saving Plan

For Louisiana residents, there is no better way to save for future college expenses than with a START saving account. Benefits include:

- State of Louisiana will match up to 14% of your annual savings, depending on the category of your account and your federal adjusted gross income
- Up to \$2,400 in annual deposits (up to \$4,800 for married couples filing joint federal tax returns) can be deducted from income reported on your Louisiana Income Tax forms
- Withdrawals are exempt from state and federal taxes when used for qualified higher education expenses
- Choose from several investment savings options from conservative to aggressive

For more information on the START saving program, go to [www.startsaving.la.gov](http://www.startsaving.la.gov) or call 800.259.5626, Ext. 1012.

## LOSFA ADMINISTERED FEDERAL PROGRAMS

### Leveraging Educational Assistance Partnership (LEAP)

- LEAP uses federal and state funds to provide need-based grants to academically qualified students
- Grants range from \$200 to \$2,000
- Recipients are determined by the attended institution's financial aid office

For more information on the LEAP program, go to [www.osfa.la.gov](http://www.osfa.la.gov) or call 800.259.2626, Ext. 1012.



### Louisiana-Guaranteed Federal Family Education Loan Program

The Louisiana Office of Student Financial Assistance (LOSFA) is the state agency designated by the U.S. Department of Education to be the guarantor of loans that originate in Louisiana under the Federal Family Education Loan Program (FFELP). This includes Stafford Loans (subsidized and unsubsidized), PLUS and Grad PLUS loans, and Consolidation Loans. The guarantee is a service offered by the state that allows lenders to make loans to students at favorable interest rates without a credit check. In other words, the guarantee serves as a form of collateral.

A provision in the recently enacted federal Higher Education Reconciliation Act (HERA) of 2005, which became effective July 1, 2006, requires all guarantors of federal student loans to collect a 1% federal default fee from the borrower's disbursement, unless the fee is paid using non-federal funds from some other source.

The Louisiana Legislature has appropriated general funds for payment of the mandatory one percent (1%) federal default/guarantee fee, beginning July 1, 2006, for all borrowers of Federal Stafford, PLUS and Grad PLUS whose loans are guaranteed by LOSFA, when those fees are not paid by the lender. By appropriating these funds, the State of Louisiana acted to reduce students' cost of borrowing, to strengthen Louisiana's guaranty agency by making its guarantee price competitive and to promote the agency's long-term growth and contributions to state student assistance programs.

Revenues generated by LOSFA from guaranteeing student loans are used to supplement state appropriations for the administration of the TOPS and START programs and other state student financial aid programs and outreach/college access activities like Guidance Counselor Workshops and Trailblazer Camps. Revenues in excess of these costs are used to fund student aid initiatives and to create new programs to assist students.

Revenues from the administration of loans made to Louisiana students stay in Louisiana and are reinvested to benefit Louisiana educators, parents and students. Revenues from loans guaranteed by out-of-state guarantors leave the state forever. Our local service representatives are familiar with the special needs of Louisiana students and schools. Last year, LOSFA representatives made personal contact with more than 50,000 Louisiana citizens across the state by participating in high school, college and parish-wide educational outreach events.

LOSFA offers free comprehensive default prevention assistance to students with Louisiana guaranteed loans. You can call our toll-free helpline, 800.256.3137, to receive individual assistance with arranging a deferment or forbearance, or help in contacting your lender for a debt management consultation or loan consolidation.

For more information about Louisiana guaranteed student loans, go to [www.osfa.la.gov](http://www.osfa.la.gov) or call, 800.259.5626, Ext. 1012.

## FEDERAL PROGRAMS

### Pell Grants

Pell Grants are awarded to undergraduate students based on financial need, the cost of attending school, whether the student is full-time or part-time and whether the student is attending school for a full academic year or less. Award amounts are set annually and range from \$400 to \$4,731. Pell Grant funds are either disbursed directly to the school, paid directly to the student or disbursed by a combination of these methods. The Pell Grant program is administered by the financial aid office at participating schools. Pell Grants do not have to be repaid. The Pell Grant application is the Free Application for Federal Student Aid (FAFSA) which can be obtained from university Financial Aid Offices, high school Guidance Counselors, or from LOSFA.

### Academic Competitiveness and National SMART Grants

On Feb. 8, 2006, President Bush signed into law two new student grant programs – the Academic Competitiveness (AC) Grants and National Science and Mathematics Access to Retain Talent (SMART) Grants, which were created by the Higher Education Reconciliation Act of 2005.

The grants will encourage students to take more challenging courses in high school – making success in college more likely, according to research – and to pursue college majors in high demand in the global economy, such as science, mathematics, technology, engineering and critical foreign languages. In addition to the Pell Grant amount, up to \$750 will be awarded to eligible first-year AC Grant students, and up to \$1,300 to second-year AC Grant students. Up to \$4,000 will be awarded to eligible National SMART Grant students for each year in addition to the Pell Grant funds. Students must be full-time and eligible for a Federal Pell Grant to qualify.

Students and others can go to [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov) to learn more about these new student aid grant programs.

## LOSFA OUTREACH PROGRAMS



### Trailblazer Program

The Trailblazer Program is a unique approach to training high school students about the availability of financial aid as a means of access to postsecondary education. The program includes a comprehensive three-day training workshop, presented on a college campus by LOSFA personnel and other financial aid professionals for the purpose of educating selected high school juniors about the college admissions process and how to obtain financial assistance for college. One student is nominated by each public and non-public high school in the state. Under the direct supervision of the high school guidance counselor, each Trailblazer is expected to use every opportunity to share knowledge of financial aid procedures with peers throughout their senior year of high school. Each Trailblazer is given a manual outlining all aspects of the federal and state financial aid programs available.

For more information about the Trailblazer Program, call 800.259.5626, Ext. 1012 or ask your high school guidance counselor.

### Guidance Counselor Workshops

Each Fall, LOSFA conducts half-day workshops for high school guidance counselors at a minimum of seven locations around the state. These workshops are designed to update counselors about the student financial aid process so they can best assist their students in preparing for their crucial first year of college. 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 guidance counselors. These workshops are designed to provide middle school counselors with some tools and resources to promote early college and career awareness.

### Telephone Assistance

LOSFA employs a staff of public information specialists who are available to assist students and parents via telephone from 8:00 AM until 4:30 PM, Monday through Friday.

To utilize this service, call 800.259.5626, Ext. 1012.

### High School and General Public Presentations and Workshops

LOSFA annually provides presenters for individual high school financial aid workshops for parents and students. In Academic Year 2008-2009, LOSFA conducted financial aid and college access workshops at 182 individual high schools and 26 multi-high school events that were attended by 57,491 students and parents. Financial aid, financial literacy and postsecondary access presentations are also available to churches, civic and community organizations, public libraries and other interested groups.

To schedule a presentation, call 800.259.5626, Ext. 1012.

### College Goal Sunday

College Goal Sunday is a FREE event designed to help Louisiana college bound students and their families with the financial aid application process. Financial Aid professionals will be on hand to help complete the necessary form (Free Application for Federal Student Aid – FAFSA) to get the funding needed to go to college with a particular focus on helping low-income, first-generation college student families.

For more information on Louisiana's College Goal Sunday Event, go to [www.osfa.la.gov](http://www.osfa.la.gov).

### College Knowledge

The Louisiana Board of Regents, Office of Student Financial Assistance (LOSFA) and LA Gear Up are working together to better educate parents and students about the opportunities available and the requirements that must be met for a student to be eligible for college. The three groups together have received a two-year federal College Access Challenge Grant to spearhead communication with potential college students and their families.

The grant allowed LOSFA to develop an interactive Web site, [www.osfa.la.gov/collegeknowledge](http://www.osfa.la.gov/collegeknowledge), and planning tools aimed at providing information to students and parents throughout the state on two-year and four-year college options, benefits of attending college, costs associated with college and how to prepare both academically and financially to make attendance a reality.

Parents interested in getting College Knowledge events scheduled at their school should contact their school principal or counselor. School officials should contact LOSFA at 800.259.5626, Ext. 1012 or [custserv@osfa.la.gov](mailto:custserv@osfa.la.gov).

## OTHER STATE POSTSECONDARY EDUCATION ACCESS RESOURCES

### LA GEAR UP

In 2002, Louisiana was awarded a five-year GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) grant by the U.S. Department of Education. The grant was renewed in 2007 for an additional five years. LA GEAR UP is administered by the Louisiana Systematic Initiatives Program (LaSIP) in partnership with LOSFA, the Louisiana Board of Regents, the Louisiana Department of Education, the Louisiana Community and Technical College System, Louisiana Public Television, the Louisiana SERVE Commission, and WORLDGATE (WISH-TV). Twenty-five schools representing eleven school districts have signed participation agreements with LA GEAR UP. Districts were selected based on four criteria that indicate the need for dramatic intervention. The goal of LA GEAR UP is to increase the academic success of low-income middle school students in their secondary and post-secondary education to a level that parallels the rate of middle-and-high-income students. LA GEAR UP seeks to motivate these students from low-income families to better prepare for, and then pursue, a post-secondary education. LOSFA coordinates three initiatives under the Financial Aid and Scholarships component of the program: Rewards For Success, Financial Aid and College Workshops for Parents and Counselors, and a financial aid/college access summer camp program (modeled on the LOSFA Trailblazer Camps). The Rewards For Success Program (RFS) rewards students who meet certain academic, student and parent participation, and discipline standards. The rewards are in the form of a START (Louisiana's 529 College Saving Plan) account opened by LaSIP on behalf of the recipient. In the initial year, RFS awards were given to 410 students for a total of \$165,000. This amount will increase throughout the life of the grant to a maximum of 2,810 students receiving \$1,065,000 in the fifth year of the grant. Representatives from each of the participating districts and middle schools are invited to participate in LOSFA's annual High School Guidance Counselor Workshops. In April, age appropriate financial aid and college access workshops are conducted by LOSFA representatives for parents and students at each of the participating schools. A one-day camp is offered to all interested incoming 8th and 10th grade students at the participating schools. Six camps are held at the nearest public college or university. Camp session topics include the START Saving Program, preparing for TOPS, career choices, college choices, college access and using the Internet to seek additional financial aid sources.

For more information on the Louisiana Gear Up program, go to [www.lagearup.org](http://www.lagearup.org).

### TRIO Programs

The TRIO programs help low-income Americans enter college, graduate, and move on to participate more fully in America's economic and social life. TRIO programs help students overcome class, social and cultural barriers to higher education.

For more information on the U.S. Department of Education's national TRIO programs, go to [www.ed.gov/programs/trioeoc/awards.html](http://www.ed.gov/programs/trioeoc/awards.html).

## OTHER POSTSECONDARY EDUCATION ACCESS RESOURCES

### I Have A Dream Foundation

The "I Have a Dream"® Program helps children from low-income areas reach their education and career goals by providing a long-term program of mentoring, tutoring, and enrichment with an assured opportunity for higher education.

To view a state map of all the existing programs, go to [www.ihad.org/projects.php#map](http://www.ihad.org/projects.php#map).

### Project Grad

The mission of the program is to ensure a quality public school education for all at risk children in economically disadvantaged communities so that high school graduation rates increase and graduates are prepared to enter and be successful in college. The following States have Grad Sites: Alaska; California; Georgia; New Jersey; New York; Ohio; Tennessee; and Texas. The following States are developing Grad Sites: Louisiana; Mississippi; Pennsylvania; and West Virginia.

For more information, go to [www.projectgrad.org](http://www.projectgrad.org).

### Summer Bridge Programs

Summer Bridge Programs are designed to help students make a smooth transition from high school to college both academically and socially. The type of program and length varies from campus to campus, but they often are geared toward first generation, low-income and minority students.

For more information Google Search: Summer Bridge Program and State.

### Breakthrough Collaborative

The Breakthrough Collaborative has created a "Students Teaching Students" model that partners middle-school students with college and high school students who serve as teachers, role models and mentors, providing real-life examples that it's 'cool to be smart'.

For information on the regional locations, go to [www.breakthroughcollaborative.org/aboutus/locations.html](http://www.breakthroughcollaborative.org/aboutus/locations.html).

## COLLEGE AND CAREER PLANNING

### [www.Going2college.org](http://www.Going2college.org)

The nation's student loan guaranty agencies have worked together to create a new Web site – [Going2college.org](http://Going2college.org) – that includes comprehensive information on career planning, college planning, and paying for college. The site, developed in conjunction with Mapping Your Future, provides a central location for students, families and educators to learn about every stage in the college planning process and includes links to relevant Web sites and a comprehensive listing of postsecondary education opportunities, programs, publications and other services available in their state. The site includes a link to the state listing of all the access programs included in the National Access Program Directory. There is also detailed information about the academic, emotional and financial support available through mentoring and tutoring programs in the state, college access resource centers, college and financial aid awareness events, and state and federal financial

aid. To expand the number of access programs on the site, particularly those geared to low-income and first-generation students, agencies have been reaching out to state partners for information that can be included on the site. The Web site is an ongoing project that will be constantly updated by guaranty agencies.

### [www.mappingyourfuture.org](http://www.mappingyourfuture.org)

Mapping Your Future is a national collaborative, public-service project of the financial aid industry – bringing together the expertise of the industry to provide free college, career, financial aid, and financial literacy services for students, families, and schools.

## U.S. DEPARTMENT OF EDUCATION FINANCIAL AID WEB SITES

US Department of Education  
[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

FAFSA on the Web  
[www.fafsa.ed.gov/](http://www.fafsa.ed.gov/)

Title IV School Codes  
[www.fafsa.ed.gov/FOTWWebApp/FSLookupServlet](http://www.fafsa.ed.gov/FOTWWebApp/FSLookupServlet)

## FREE SCHOLARSHIP SEARCHES

Ex-pan  
[http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)

FastWeb  
[www.fastweb.com](http://www.fastweb.com)

Mach25  
[www.collegenet.com/mach25/app](http://www.collegenet.com/mach25/app)

Scholarship Experts  
[www.scholarshipexperts.com](http://www.scholarshipexperts.com)

## TESTING SERVICES

ACT  
[www.actstudent.org/](http://www.actstudent.org/)

College Board (SAT, PSAT, AP exams)  
[www.collegeboard.com](http://www.collegeboard.com)

GRE  
[www.gre.org/](http://www.gre.org/)

Princeton Review  
[www.princetonreview.com/home.asp](http://www.princetonreview.com/home.asp)

GMAT  
[www.mba.com/mba/taketheGMAT](http://www.mba.com/mba/taketheGMAT)

## LOUISIANA PUBLIC UNIVERSITIES

Grambling State University  
[www.gram.edu/](http://www.gram.edu/)

Louisiana State University – Alexandria  
[www.lsua.edu/](http://www.lsua.edu/)

Louisiana State University – Baton Rouge  
[www.lsu.edu/](http://www.lsu.edu/)

Louisiana State University – Eunice  
[www.lsue.edu/](http://www.lsue.edu/)

Louisiana State University – Health Science Center  
[www.lsuhs.edu](http://www.lsuhs.edu/)

Louisiana State University – Shreveport  
[www.lsus.edu/](http://www.lsus.edu/)

Louisiana Tech University  
[www.latech.edu/](http://www.latech.edu/)

McNeese State University  
[www.mcneese.edu/](http://www.mcneese.edu/)

Nicholls State University  
[www.nicholls.edu](http://www.nicholls.edu)

Northwestern State University  
[www.nsula.edu](http://www.nsula.edu)

Southeastern Louisiana University  
[www.selu.edu](http://www.selu.edu)

Southern University – Baton Rouge  
[www.subr.edu/](http://www.subr.edu/)

Southern University – New Orleans  
[www.suno.edu](http://www.suno.edu)

Southern University – Shreveport  
[www.susla.edu/](http://www.susla.edu/)

University of New Orleans  
[www.uno.edu/](http://www.uno.edu/)

University of Louisiana at Lafayette  
[www.ull.edu/](http://www.ull.edu/)

University of Louisiana at Monroe  
[www.ulm.edu/](http://www.ulm.edu/)

## LOUISIANA ASSOCIATION OF INDEPENDENT COLLEGES AND UNIVERSITIES (LAICU)

Centenary College  
[www.centenary.edu/](http://www.centenary.edu/)

Dillard University  
[www.dillard.edu/](http://www.dillard.edu/)

Louisiana College  
[www.lacollege.edu/](http://www.lacollege.edu/)

Loyola University  
[www.loyno.edu/](http://www.loyno.edu/)



New Orleans Baptist Theological Seminary  
[www.nobts.edu](http://www.nobts.edu)

Our Lady of Holy Cross College  
[www.olhcc.edu](http://www.olhcc.edu)

Our Lady of the Lake College  
[www.ololcollege.edu/](http://www.ololcollege.edu/)

St. Joseph Seminary College  
[www.sjasc.edu](http://www.sjasc.edu)

Tulane University  
<http://tulane.edu>

Xavier  
[www.xula.edu](http://www.xula.edu)

## LOUISIANA COMMUNITY AND TECHNICAL COLLEGE SYSTEM

[www.lctcs.edu](http://www.lctcs.edu)

### COMMUNITY COLLEGES

Baton Rouge Community College  
[www.mybrcc.edu](http://www.mybrcc.edu)

Bossier Parish Community College  
[www.bpcc.edu](http://www.bpcc.edu)

Delgado Community College  
[www.dcc.edu](http://www.dcc.edu)

Louisiana Delta Community College  
[www.ladelta.cc.la.us](http://www.ladelta.cc.la.us)

Nunez Community College  
[www.nunez.edu](http://www.nunez.edu)

River Parishes Community College  
[www.rpcc.edu](http://www.rpcc.edu)

South Louisiana Community College  
[www.slcc.cc.la.us](http://www.slcc.cc.la.us)

### TECHNICAL COMMUNITY COLLEGES

L.E. Fletcher Technical Community College  
[www.ftcc.edu](http://www.ftcc.edu)

Sowela Technical Community College  
[www.sowela.edu](http://www.sowela.edu)

### LOUISIANA TECHNICAL COLLEGES

Acadian Campus - Crowley  
[www.ltc.edu/acadian](http://www.ltc.edu/acadian)

Alexandria Campus  
[www.region6.ltc.edu](http://www.region6.ltc.edu)

Ascension Campus  
[www.ltc.edu/ascensioncampus/](http://www.ltc.edu/ascensioncampus/)

Baton Rouge Campus  
[www.region2.ltc.edu](http://www.region2.ltc.edu)

Charles B. Coreil Campus  
[www.ltc.edu/cbcoreil/default.html](http://www.ltc.edu/cbcoreil/default.html)

Gulf Area Campus  
[www.ltc.edu/gulfarea/default.html](http://www.ltc.edu/gulfarea/default.html)

Lafayette Campus  
[www.theltc.net/lafayette](http://www.theltc.net/lafayette)

Mansfield Campus  
[www.theltc.net/mansfield/](http://www.theltc.net/mansfield/)

Sullivan Campus - Bogalusa  
[www.region9.ltc.edu](http://www.region9.ltc.edu)

Teche Area Campus  
[www.ltc.edu/techearea/default.html](http://www.ltc.edu/techearea/default.html)

West Jefferson Campus  
[www.dcc.edu/campus/ltc](http://www.dcc.edu/campus/ltc)

### LOAN SERVICERS

ACS  
[www.acs-education.com](http://www.acs-education.com)

Citibank  
[www.citigroup.com](http://www.citigroup.com)

Edfinancial  
[www.edfinancial.com](http://www.edfinancial.com)

Nelnet  
[www.nelnet.net](http://www.nelnet.net)

Sallie Mae  
[www.salliemae.com](http://www.salliemae.com)

### OTHER USEFUL INTERNET LINKS

FinAid  
[www.finaid.com/](http://www.finaid.com/)

Peterson's  
[www.petersons.com](http://www.petersons.com)

National Student Loan Clearinghouse  
[www.nslc.org](http://www.nslc.org)

Louisiana Department of Labor  
[www.laworks.net](http://www.laworks.net)

All Web sites are current as of publication date.

To request copies of this publication, e-mail [custserv@osfa.la.gov](mailto:custserv@osfa.la.gov) or call 800.259.5626, Ext. 1012. Include the quantity, your complete mailing address, and contact phone number. Both English and Spanish versions are available for download at [www.osfa.la.gov](http://www.osfa.la.gov).

This insert was printed by Educational Credit Management Corporation (ECMC) for the Louisiana Office of Student Financial Assistance.