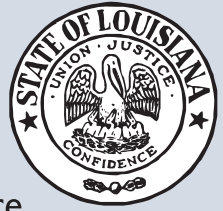




NEWSLINE

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Fall 2007

LOSFA building executive staff after retirement of long-time executive director



Amrhein



Boutte



Hart

Following the retirement in April of long-time LOSFA executive director Jack Guinn, several executive positions have been filled at the Louisiana Department of Student Financial Assistance.

The agency has added a new executive director, a new executive assistant director of finance and administrative affairs and a new executive assistant director of programs and chief operations officer.

These new hirers will help ensure that the agency continues to serve the students of Louisiana to the fullest capacity.

Amrhein named LOSFA Executive Director

Melanie Amrhein was named Executive Director of the Louisiana Office of Student Financial Assistance (LOSFA), effective June 18, 2007.

In announcing Amrhein's appointment, LASFAC Chairman F. Travis Lavigne, Jr., said, "Ms. Amrhein enjoys the unanimous support of not only the personnel committee but the support and respect of the entire membership of the Student Financial Assistance Commission. This level of support is indicative of the type of leadership and commitment to the programs of the

Commission that she has exhibited over the last eight years."

Amrhein has been employed with LOSFA since 1999, first as Assistant Executive Director for Operations (Aid Programs) and then as Assistant Executive Director and Chief Operating Officer and, most recently, as interim Executive Director.

"I am proud of the work that LOSFA does on behalf of the Commission and look forward to working closely with all our partners to increase access to postsecondary education to the students of Louisiana," Amrhein said. "The financial aid industry is faced with many challenges, so our focus must be on turning the challenges into opportunities," she added.

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Legislature makes changes to TOPS program

The state legislature made several changes to the TOPS program during its 2007 session. These changes affect home study and displaced out-of-state students specifically, as well as other students via core class and grade point average changes.

GPA Changes

Beginning with 2008 graduates, the initial eligibility core curriculum grade point average requirement for the TOPS Performance and Honors awards will be changed from 3.50 to 3.00.

Displaced Students

The exceptions for hurricane displaced out-of-state graduates, who earned a Louisiana Distance Diploma, were extended to include 2007 graduates.

To earn a TOPS award, those students must have had:

- ▶ an ACT score equal to that required for students graduating from a Louisiana high school
- ▶ a cumulative GPA of 2.50 on all courses attempted for the Opportunity award
- ▶ a cumulative GPA of 3.50 for the Performance and Honors awards

Core curriculum requirements were waived and residency was based on the student having lived in Louisiana and attended a state high school all of the 10th grade year or having a parent/court-ordered custodian actually living in one of the designated

parishes for at least a full year prior to the storms.

Home Study Students

Beginning with 2008 graduates, ACT requirements for students participating in BESE approved home study programs will be:

- ▶ TOPS Tech award: 19
- ▶ Opportunity award: 22
- ▶ Performance award: 24
- ▶ Honors award: 28

Home study students continue to be exempt from GPA and core curriculum requirements.

Go Grant available this fall

Students across the state with demonstrable financial need have another source of aid this fall with the Louisiana Go Grant program beginning operation.

The Go Grant, a need-based college aid program, is designed to bridge the gap between the amount of financial aid a student is awarded through the federal Pell Grant program and the actual cost of attending a Louisiana college or university.

The grant is available to Louisiana residents who are first-time freshmen or who are over age 25 and are returning to school after sitting out for at least one academic year.

The determination of financial need is based on the information reported on the Free Application for

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Louisiana student loan cohort default rate at all-time low

The cohort default rate on student loans guaranteed by the Louisiana Student Financial Assistance Commission (LASFAC) dropped to an all-time low of 1.6% in Federal Fiscal Year (FFY) 2005, a sharp decrease from FFY 2004's rate of 6%, according to figures recently released by the United States Department of Education (USDE).

The Cohort Default Rate is defined by federal regulations as the percentage of borrowers who enter repayment in a certain year and default before the end of the following year. The recently released data represents the cohort of borrowers who entered into repayment during the period from October 1, 2004 through September 30, 2005, and who defaulted before September 30, 2006.

During the same period, the National Cohort Default rate dropped from 5.1% to 4.6%.

USDE Secretary Margaret Spellings tempered the announcement of the National Cohort Default rate in acknowledging that, "Another factor contributing to the lower default rate is loan relief and other assistance the Department was able to offer to college students and families impacted by hurricanes Katrina and Rita in the fall of 2005." Specifically, USDE offered six to nine months of student loan payment forbearance to federal student loan borrowers who were directly affected by the disaster.

"The aftermath of the hurricanes had an even greater impact on Louisiana's Cohort Default Rate," said Melanie Amrhein, executive director of the Louisiana Office of Student Financial Assistance (LOSFA). "While we are extremely proud of LOSFA's ongoing default prevention efforts and this historic low Cohort Default Rate," Amrhein continued, "We acknowledge the large number of hurricane forbearances granted during the period covered. We will continue to work with borrowers and provide expanded default prevention services in an effort to keep the default rate from rebounding in coming years."

LOSFA administers the loan guarantee function of LASFAC for the Federal Family Education Loan (FFEL) program.

A student loan made under the FFEL is considered to be in default when no payments are received for 270 days. When this occurs, the lender files a claim for payment from the guarantor of the loan. LASFAC is USDE's designated guarantor for the state of Louisiana.

Following the hurricanes in 2005, USDE granted all FFEL program borrowers from affected parishes extended payment deferments of from six to nine months. Thus, the "270-day repayment clock" did not begin until up to nine months after the hurricanes (May 2006) and borrowers who failed to resume payments after that time did not reach default status until up to 18 months after the hurricanes (February 2007).

As a result of the number of borrowers affected by the hurricanes, LOSFA experienced a 166% increase in the number of claims and a 156% increase in the dollar amount of claims from October 1, 2006, to March 31, 2007, as compared to the same period during the previous year. This "bubble" of defaults will be reflected in the 2006 Cohort Default Rate that will be calculated and released by USDE in the fall of 2008.

"It is LOSFA's goal," Amrhein added, "to continue our focus on educating borrowers and preventing defaults thereby resulting in a low Cohort Default Rate as our state continues to recover from the 2005 disasters."

LOSFA 2007 Loan Default Resolutions

- ⌘ **Total accounts resolved: 50,152**
- ⌘ **Average accounts worked monthly: 18,000**
- ⌘ **Amount saved government: \$588 million**
- ⌘ **Number of collectors: 7**

Prior to joining LOSFA, Amrhein spent ten years in the Office of Student Aid and Scholarships at Louisiana State University as an Assistant Director and later as Associate Director. She served as President of the Louisiana Association of Student Financial Aid Administrators (LASFAA) during 1998-99.

Boutté named Assistant Executive Director for Programs and Chief Operations Officer

The Louisiana Student Financial Assistance Commission (LASFAC) has named Dr. Sujuan Boutté as Assistant Executive Director for Programs and Chief Operations Officer of the Louisiana Office of Student Financial Assistance (LOSFA).

Boutté returns to LOSFA after a two-year stint at the Louisiana Department of Environmental Quality where she served as a Workforce Planning Executive Consultant.

Prior to that, Boutté was LOSFA's Chief Research and Planning Officer. During her tenure, she was instrumental in conforming the agency's strategic plan to statutory and regulatory standards. Subsequently she established procedures to ensure that the agency's strategic plan, operating plan and performance standards remain consistent and that the agency's performance indicators are properly and timely reported.

"We are very fortunate to have Dr. Boutté back at LOSFA," said Executive Director Melanie Amrhein. "She has the energy, vision and experience that is critical to the mission of our agency and I am looking forward to the direction she will provide to her divisions." As Assistant Executive Director for Programs and Chief Operations Officer, Boutté will oversee the agency's Scholarship and Grants, START, Information Technology, and Loan Operations divisions. She assumed her new duties on July 30, 2007.

A former educator with a bachelor's, master's specialist's and doctorate degree in education from Northwestern State University (NSU), Boutté has 27 years experience in education and high level management

positions. She served with the Louisiana Department of Labor (LDOL) for more than seven years, where she provided oversight of the federal job-training program, in addition to managing the Employment Services Program, the Community Service Block Grant Program and the Incumbent Worker Training Program.

Prior to her LDOL work, Boutté served for more than two years as Director of Public Service for NSU and for one year as coordinator of IBM's Teacher Training in Technology Program – where she forged partnerships with cable, phone and emerging technology companies to aid in teacher training.

Jack Hart named Assistant Executive Director of Fiscal and Administrative Affairs

The Louisiana Office of Student Financial Assistance (LOSFA) has named Jack W. Hart as its Assistant Executive Director for Fiscal and Administrative Affairs. Hart began work November 5, 2007.

Hart's duties at LOSFA will include overseeing the agency's annual budget, financial statements, audits and ensuring that the agency budget adheres to LOSFA's strategic plan.

He comes to LOSFA with 35 years of finance experience. After graduating LSU, Hart worked for seventeen years at Provost, Salter, Harper and Alford, LLC (formerly H.J. Lowe & Co., CPAs), where he was a partner. He left the firm to become the controller for Anco Insulations, Inc. Consolidated Group. In April 2002, Hart became the Chief Financial Officer and Vice President of Basic Industries, Inc, a large industrial specialty contractor.

Among his accomplishments, Hart counts being one of the youngest people ever named to the Society of Louisiana CPA's Governmental Practice Review Committee. While serving on that committee, Hart was charged with reviewing audited financial statements from governmental entities across the state.

Hart said he plans to bring a "fresh perspective" to his

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Dual Enrollment Program available for high school juniors, seniors

High school students wanting an early start on college have more options this fall with the establishment of the Dual Enrollment Program.

Designed to allow high school juniors and seniors to attend college and earn credit while simultaneously completing their high school diploma, the Dual Enrollment Program costs students nothing. It is not a need-based program, but a collaboration between high schools and postsecondary institutions to promote successful college completion.

Students may take classes in three areas: college degree classes, enrichment/development classes and work skills classes.

General criteria for the participation in the program include:

- ▶ being a junior or senior at a public Louisiana high school
- ▶ being on track for completing the Regents/TOPS high school core curriculum
- ▶ having taken the PLAN or ACT assessment
- ▶ having permission from the high school
- ▶ taking a course which generates both high school and college credit

Continued enrollment depends upon successful completion of classes. If a student elects to withdraw from a class, permission is required from both the high school and the college to take subsequent classes.

To take college degree courses, students must also have a PLAN or ACT score of at least 17. To take an entry level English class, students must have an English sub-score of at least 18; for an entry level Math class, students must have a Math sub-score of at least 18.

To take enrichment/developmental classes, students

must have a PLAN or ACT score of at least 12.

Enrollment in an enrichment English class requires an English sub-score of at least 12; enrollment in an enrichment Math class requires a Math sub-score of at least 12.

Work skills classes require students to have a PLAN or ACT score of at least 12.

Dual enrollment courses may be taught on a college or high school campus. They may also be taught by college faculty or by specially-certified high school faculty with college-level instructional credentials.

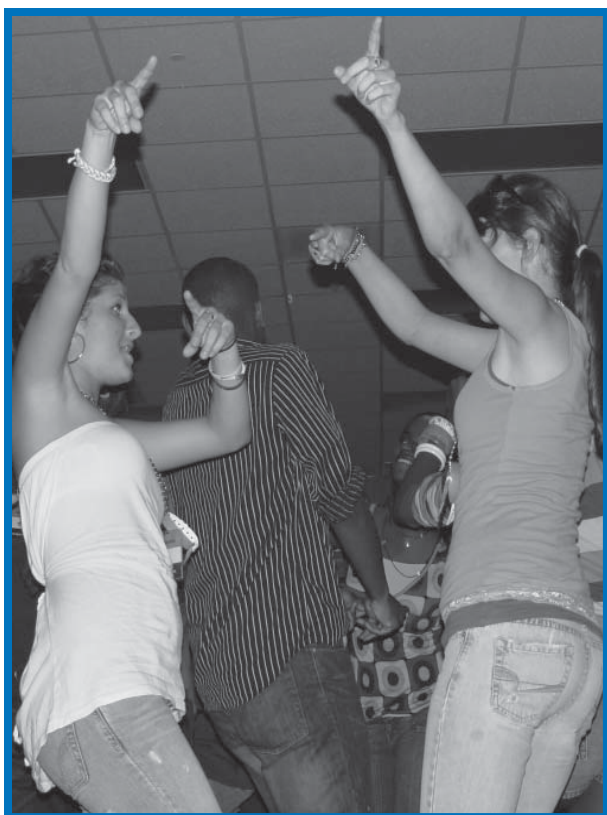
Colleges and universities are paid \$100 per credit hour up to a maximum of \$300 per course. Colleges should contact LOSFA for more information.

Staff, continued from Page 4

department.

Melanie Amrhein, LOSFA Executive Director, said, "I believe that Jack will be a perfect fit for our agency. His corporate background will greatly benefit us as we look ahead at our state and federal funding resources and I will look to his expertise and advice in how to best maximize our revenues to benefit the students and institutions that we serve."

A native of New Orleans, Hart has been a Baton Rouge resident since high school. He graduated from Robert E. Lee High and attended college at Louisiana State University, where he earned a B.A. in Business Administration with a major in Accounting.



After spending the day learning about financing their college education, students have a little fun at the Natchitoches Trailblazer Camp.

Trailblazers Camp Round-up

Students from high schools around the state gathered at Northwestern State University in Natchitoches and Nicholls State University in Thibodaux this summer to take part in two Trailblazer Camps.

Attendance was up this year, with 191 students taking advantage of the free opportunity to learn about college financing.

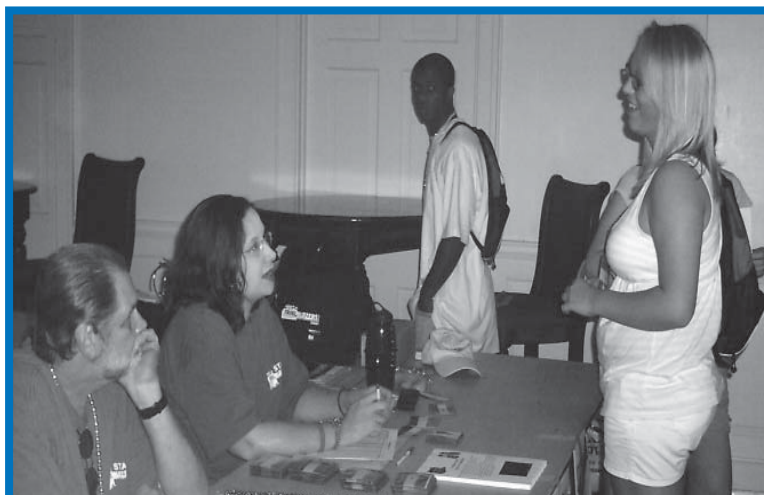
Additionally, 156 students who attended this year's camps agreed to serve as College Goal Sunday volunteers.

College Goal Sunday is a national event designed to assist high school students and their families in applying for college financial aid. It will be held on Feb. 10, 2008 at locations across the state.

This was the first year that Nicholls State University had hosted the camp.

The three day event featured talks from LOSFA representatives, college officials and other financial aid professionals. It also included games, a dance and cook-outs.

LOSFA representatives Gus Wales and Jerri Mack greet students as they check-in at the Trailblazer Camp held at Northwestern State University in Natchitoches. A second Trailblazer Camp was held at Nicholls State University.



LOSFA Outreach Update

After a year in which outreach numbers dropped significantly due to the aftermath of hurricanes Katrina and Rita, the LOSFA Public Information and Communications (PIC) division's outreach efforts are returning to pre-2005-2006 levels.

During state fiscal year 2006-2007, LOSFA made 288 Financial Aid/College Access presentations around the state. Included were presentations at 201 high schools, and an additional 60 general public presentations at public libraries, community organizations, faith-based groups and post secondary institutions. More than 45,000 Louisiana students and parents attended these events.

Go Grant, continued from Page 2

Federal Student Aid (FAFSA). Students must be awarded the federal Pell grant to qualify. The student must have unmet need beyond the level of the Pell grant award.

Unmet need is calculated by adding the tuition and mandatory fees at the student's university plus \$2,000 for textbooks, supplies, materials and other related education expenses, then subtracting the amount of the full-time Pell grant award. If the Pell grant is not sufficient to cover this cost, the student is eligible for the Go Grant.

Award amounts for the Go Grant are set. Fulltime students may receive up to \$2,000 annually, part time students may receive up to \$1,000 annually and students attending less than half-time may receive up to \$500 annually.

The award is renewable annually, provided the student continues to have unmet need and meets satisfactory academic progress as defined by his or her school.

For additional information about the Go Grant, students should contact their school's financial aid office.

In addition, PIC has responded to more than 47,000 telephone and over 2,900 e-mail inquiries. In October and November, LOSFA conducted Guidance Counselor Workshops at eight locations around the state, attended by 670 professional school counselors.

In November and December, LOSA also conducted seven Student Transcript System (STS) Training Workshops attended by 211 professional school counselors.

In February, LOSFA conducted its annual Financial Aid Call In Night and assisted 80 parents who were otherwise unable to contact LOSFA during normal business hours. Callers taking advantage of the extended hours received guidance from LOSFA PIC representatives regarding the Free Application for Federal Student Aid (FAFSA), the Tuition Opportunity Program for Students (TOPS) and other scholarship and grant programs, as well as the Student Tuition Assistance and Revenue Trust (START) Saving Program.

In July of this year, 191 rising high school seniors attended two Trailblazer camps at Northwestern State University and Nicholls State University.

LOSFA is now scheduling outreach programs for the 2007-2008 academic year. If you are interested in attending a LOSFA financial aid presentation, a weekly updated LOSFA On The Road Calendar can be found on the Bulletin Board section of the LOSFA website home page (www.osfa.la.gov). If you would like to schedule a LOSFA financial aid presentation, call 1-800-259-5626, extension 1012 or Email www.custserv@osfa.la.gov.

NEWSLINE

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