#### LOUISIANA STUDENT FINANCIAL ASSISTANCE COMMISSION



# NEWSLINE



A publication of the Louisiana Office of Student Financial Assistance

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# Louisiana 2003 legislative session modifies TOPS scholarship program



overnor Foster has signed into law the following bills related to financial assistance for higher education recently passed by the 2003 regular session of the Louisiana Legislature.

Act 63 (Senate Bill 46) allows students who met the academic requirements for a Tuition Opportunity Program for Students (TOPS) award, but enrolled in college for the first time at an out-of-state college or university, to apply for TOPS and use any remaining portion of their award at eligible Louisiana institutions.

Students must have met TOPS academic, residency and citizenship requirements, must have graduated from high school during the 2001-2002 school year or thereafter, and the out-of state institution must have been accredited by a regional accrediting organization recognized by the U.S. Department of Education (ED). Students who initially enroll

#### **INTHISISSUE**

News and Updates......2
TOPS and loan program
Legislative changes.....3-4
Mapping-Your-Future.....4
GEAR UP wrap-up......5
Delinquent Borrower Report..5

in an international institution may return if the international institution is accredited by a regional accrediting agency recognized and approved by the ED.

While attending the out-of-state institution, the student must have met all TOPS continuation requirements, including continuous full-time enrollment, steady academic progress, successful completion of 24 hours per academic year, grade point average (GPA) requirements based on award level, etc. If an Honors or Performance award is lost due to GPA while out-of-state, stipends will not be paid upon enrollment in a state institution.

A student may not enroll as a first-time, full-time freshman in Louisiana and then transfer to an out-of-state institution and subsequently return to utilize their TOPS Award at an in-state institution.

Students must submit a completed "Application For A TOPS Award For Use By Students Returning From Out-Of-State Institutions" form, along with an official transcript from the out-of-state institution attended, no later than May 1 of the academic year in which they return. The form may be downloaded from LOSFA's Web site at www.osfa.state.la.us or requested by calling (800) 259-5626, Ext. 1012.

The award will be reduced by the number of semesters the student was enrolled in the out-of-state institution.

Act 81 (House Bill 98) extends the length of time allowed for military personnel to declare Louisiana as their official state of legal residence in order for a dependent child to be eligible for a TOPS award, from 60 days to 180 days after reporting for duty.

Act 214 (Senate Bill 364) allows Louisiana students who attended an eligible high school for all of the last two academic years prior to graduation in the 2002-2003 school year and thereafter, to meet the TOPS residency requirement.

The student must have attended an approved Louisiana public or non-public high school for all of their junior and senior years and graduated from an eligible high school.

The last two full years of high school will be determined by the absence of any out-of-state transfer credits on the student's official high school transcript during the student's junior and senior years, with the exception of credits on the high school transcript resulting from correspondence or early admissions credits from an approved in-state college or university. It will be the responsibility of the high school to clearly indicate transfer credits. Transfers from one approved Louisiana high school to another are allowed.

continued on page 3

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Newsline is a publication offering recent technical, procedural and feature information related to the scholarship/grant programs of the Louisiana Office of Student Financial Assistance. This publication also contains material related to Federal Title IV Student Aid Programs. While LOSFA believes that the information herein is accurate and factual, this publication has not been reviewed nor approved by the U.S. Department of Education.

Additions to the distribution list and articles for publication should be submitted to: *Newsline* Editor, P.O. Box 91202, Baton Rouge, La. 70821-9202.

#### **NEWS AND UPDATES**

**LOSFA hires:** The Collections Section of the Loan Division has three new faces. **Lauren Bunch, Nakeitria Joseph** and **Steven Goff** have all accepted positions as Student Loan Collectors.

Bunch attained a degree in elementary education with minors in English and history from Louisiana State University (LSU). For the two years prior to her work at LOSFA, Bunch taught second and fifth grade magnet classes at Nicholson Elementary Technology and Communications Magnet School in Baton Rouge.

Also an LSU graduate, Goff obtained a bachelor's degree in construction management. Previously he worked as both an estimator and an assistant project manager.

**Sarah Couvillion** has joined the Default Prevention Section within the Loan Division as a Student Loan Collector 1. Couvillion is a graduate of Louisiana State University (LSU) with a degree in English. Prior to her post with LOSFA, Couvillion was a public school teacher.

**Roshonda Hanible** has filled a post with the Public Information and Communications (PIC) Division. Hanible is a graduate of Northwestern State University in Natchitoches with a bachelor's in business administration. A native of New Orleans, Hanible will serve as a Public Information Officer with the PIC Division.

**Steven LeBlanc** has joined the Information Technology Division as an Equipment Operator III. He was employed with Jacobs Engineering Group for 24 years before joining the LOSFA staff.

Chat events: Mapping Your Future (www.mapping-your-future.org), a public service Web site providing college, career and financial aid information and services, has a number of online chat events slated for the next few months. All online activities will be held in the evening and are set to begin at 6 p.m. Central Standard Time. Upcoming chats include: Oct. 7 - chat for middle and high school students, finding the school of your dreams and gaining admission; Nov. 4 - chat for student loan borrowers regarding loan consolidation; and Dec. 9 - student loan forgiveness, cancellation and discharge.

Financial aid and career experts from all over the country will be on hand to answer questions. Anyone with Internet access is able to join in the chat events by visiting mapping-your-future.org on the World Wide Web and selecting the chat session option. Simple instructions will guide users through the steps necessary to join the chat.

**Default Prevention:** Representatives from the School and Lender Services (SLS) Section will be distributing a series of student loan posters over the next few months during their regular school visits. The set includes four posters focused on default prevention efforts.

For more information on in-school visits, contact the SLS representative for your area. Jeff Cropco represents all schools beginning at Alexandria and extending into North Louisiana. Kelly Hutson represents all schools in New Orleans and surrounding areas (including the North shore of Lake Ponchartrain). Sigmund Morel is the representative for all schools west of Hammond (including Hammond) and South of Alexandria (excluding Alexandria).

**Moving on:** Former PIC Supervisor **Tamara Holmes** has taken a post with Bank One as market manager. Holmes will cover territory in North Louisiana and Arkansas, and will be based in New Orleans.

#### **LEGISLATURE**

## TOPS program changes from legislative session 2003

#### continued from page 1

Any student who is the dependent child of a member of the U.S. Armed Forces, living in this state under permanent change of station orders and does not claim Louisiana as his or her official state of legal residence, who graduates from a public or approved non-public high school in Louisiana in the 2000-2001 school year or thereafter, will meet the TOPS residency requirements if the student actually lives in Louisiana for the period of the student's last two full years of high school, culminating in graduation from an eligible high school.

This act also revises citizenship requirements for students who graduate from high school during the 2002-2003 school year so that students who are not U.S. citizens, but who are classified as "permanent residents" by the U.S. Bureau of Citizenship and Immigration Services, may qualify for TOPS.

A TOPS award will be reinstated for any student who was determined eligible prior to the 2002-2003 school year, if such award was subsequently cancelled due solely to the student's failure to become a U.S. citizen within one year after the date of application, provided the student is a permanent resident, as defined by the U.S. Immigration and Naturalization Service or is now a U.S. citizen. To be reinstated, students must have maintained continuous full-time enrollment and met all other TOPS renewal and continuation requirements.

Act 220 (Senate Bill 459) allows a dependent child of a military member ordered to permanent duty in Louisiana to become eligible for TOPS, even if the military member does not become a Louisiana resident, provided the dependent student meets the TOPS residency requirement. The act uses the same residency test as provided in Act 214 (see above.)

Act 393 (House Bill 259) repeals student financial assistance programs that are no longer funded.

This act repeals the Tuition Assistance Program (TAP) and the Louisiana Honors (LA Honors) Scholarship and grandfathers TAP recipients into the TOPS Opportunity Award and LA Honors recipients into the TOPS Performance Award.

Also repealed are the following scholarship and grant programs: Accelerated Payment Program for Veterans, Acceleration for Excellence Scholarship, Top 2 Percent Scholarship, High School Literary Rally Scholarship, T.H. Harris Scholarship, Guarantee of Medical and Dental School Loans for Rural Practitioners, Governor's Scholars Program and Tuition Assistance Grants.

Act 401 (House Bill 347) permits certain students, under specified circumstances, to use TOPS Opportunity, Performance and Honors award benefits for postgraduate study.

Any student receiving an Opportunity, Performance or Honors award who successfully completes an academic undergraduate degree using less than the eight semesters (or 12 quarters) of award benefits may be eligible to use those remaining semesters or quarters to pursue a postgraduate academic degree at an eligible institution. The student must have met the undergraduate continuation requirements for their award in order to use the remainder.

The amount of the award will be the tuition charged for the postgraduate course of study or the undergraduate full-time tuition charged by the highest cost public university in the state (Louisiana State University – Baton Rouge), whichever is less. The stipends for Performance or Honors award recipients will be paid as well. This act is retroactive.

Act 1121 (House Bill 1657) increases the high school core curriculum requirements for Opportunity, Performance and Honors awards to 17½ units beginning with the high school graduating class of 2008.

The new TOPS core curriculum will require 1½ units of Computer Science, Computer Literacy or Business Computer Applications (or substitute at least 1½ units of computer-related elective courses approved by the Board of Elementary and Secondary Education - BESE).

This statute eliminates the currently allowable substitution of an additional core unit from any other category, again beginning with the high school graduating class of 2008.

Act 1235 (HB 439) permits high school students who complete at least 10 honors, gifted and/or advanced placement courses in the core curriculum that are graded on a 4.00 or higher scale, to qualify for the TOPS Performance Award, if they have at least a 24 on the ACT and a minimum cumulative GPA of 3.00 calculated on a 4.00 scale.

Act 1237 (HB 549) provides that the ACT composite score needed to be eligible for a TOPS Opportunity Award shall never be less than 20. The act also provides for clarification regarding residency, citizenship and other initial and continuing eligibility requirements. Additionally, it makes graduates of out-of-state high schools eligible for TOPS if at least one parent is a resident of Louisiana, the school is accredited by a regional accrediting organization approved by the U.S. Department of Education and the student achieves a minimum score of 23 of the ACT.

This act changes all statutory references from "legal guardian" to "court-ordered custodian."

continued on page 4

#### **LEGISLATURE**

### TOPS program changes from legislative session 2003

#### continued from page 3

The act provides additional time for TOPS recipients to achieve the required GPA if they are ordered to active duty while their TOPS awards are suspended due to grades.

The two-year window of opportunity for reinstatement of the required cumulative GPA (and the one-year period allowed for Tech Award recipients) will be extended for a length of time equal to the student's active duty service, not to exceed four years.

This act also allows an applicant to qualify for TOPS with an ACT score achieved after the April national test date of the year in which the student graduates from high school, but prior to July 1 of the year of the student's graduation; however, the student will be penalized one semester of eligibility.

In addition to these TOPS program modifications, the 2003 Legislature has added three new financial aid programs to be administered by the commission. The legislative acts embodying these new financial aid program will be addressed in the next issue of Newsline.

For more information on these acts and other TOPS and loan-related matters, please contact a LOSFA public information representative toll-free at (800) 259-5626, Ext. 1012 or visit the LOSFA Web site, which is located at www.osfa.state.la.us.

## Mapping-Your-Future expands online counseling

As a result of the partnership between LOSFA and the Mapping Your Future Web site, a new version of the Online Student Loan Counseling program is now available at www.mapping-your-future.org.

Offering students a new test format and providing schools with an updated FAO Access Area, the new version also delivers several additional features and changes, including the following:

Counseling Session - The appearance and format of the counseling session has changed. Students now read a portion of the content and answer related questions before proceeding to the next page. This presents students with shorter portions of text before asking associated questions, which may be less overwhelming than facing all questions and text at once.

During the counseling session, students can see exactly how far they have proceeded in the process. The test provides information to students on how many topics are to be covered and where those topics are located in the test. Students

also have the option to review a previous page of the test.

Some of the counseling session graphics have been eliminated to give the test a streamlined appearance and to speed electronic loading. As before, a budget calculator is included in the counseling session, but now students can print the budget at the conclusion of the test.

The student form includes enhanced security features and gives students the ability to review their information before submitting it.

**FAO Access -** Financial aid professionals are now offered an updated FAO Access page with an enhanced menu at the top. All FAO Access Area services and features are accessible from this menu.

Because the new version involves an enhanced database, any counseling data collected on or before July 15, 2003 must be retrieved by using the Export area of FAO Access. Any data collected on July 16, 2003 or later can be retrieved from the confirmations box or from the Export area.

Schools now have the option to have one FAO Access Area for both Stafford and Perkins entrance and exit counseling records. To set

up this option, a financial aid professional should contact Mapping Your Future professional staff for assistance.

Financial Aid professionals should also note that data entered in the system on or before July 15, 2003 is not searchable by the school, however that option may be available in the future. LOSFA and the other Mapping Your Future team members are continuing to work on future enhancements, including the following:

- Increased customizing options available to schools in areas such as question selection, graphic design, and student form requirements;
- Enhanced account management allowing for multiple users and servicers and streamlining record retrieval;
- New data export, complying with emerging industry standards.

These changes may be viewed on a link located at **www.osfa.la.gov**, or at **www.mapping-your-future.org.** 

## GEAR UP seminars spark enthusiasm

From mid-April through mid-May, public information representatives from the Louisiana Office of Student Financial Assistance (LOSFA) traveled extensively throughout the state, bringing information about the Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) program to elementary and high school students targeted as being at risk.

More than 425 participants representing 18 schools attended the GEAR UP seminars, which were held at 14 regional locations ranging from Livonia to Marksville and Franklinton to Many.

LOSFA representatives presented a financial aid awareness program that included information on the Tuition Opportunity Program for Students (TOPS), a basic overview of other types of financial aid for higher education and a detailed explanation of the Student Tuition Assistance and Revenue Trust (START) Saving Program. Many of the attendees were parents of at-risk students.

"Parental involvement is a crucial factor in a student's educational success," Ricky Boyett, LOSFA representative and seminar presenter, said. "Hoping to build upon this idea, GEAR UP provides wonderful incentives for parents



to become early participants in helping their children prepare for postsecondary education."

The LOSFA seminars were combined with presentations made by representatives from the Rewards for Success portion of the GEAR UP grant, which is administered though the Louisiana Systemic Initiative Program (LaSip). The Rewards for Success component offers GEAR UP participants the opportunity to compete for cash scholarships based on academic and behavioral achievements to be awarded to outstanding students during each year of the program.

Glenda Bocking, LOSFA representative and seminar presenter, noted, "The seminar participants were very excited about the Rewards for Success aspect for their students. They were enthusiastic that the state is offering scholarships for students as young as seventh graders."

GEAR UP, the newest boon in college financial aid, is a multi-million dollar federal grant program targeting lowincome, low-achieving students for future success in higher education.

The five-year, \$12.5 million grant was awarded to Louisiana by the U.S. Department of Education to accelerate the academic achievement of Louisiana students who are identified as being at risk for failure in postsecondary education. The one-time-only grant money will be directed at improving the quality of mathematics, science, English, language arts and technology instruction and learning for at-risk students in grades seven through 11.

For more information on LOSFA and GearUp, please contact LOSFA Public Information and Communications Manager Michelle Darling toll-free at (800) 259-5626, Ext. 2027.

## New version of delinquent borrower report available

The Louisiana Office of Student Financial Assistance (LOSFA) now offers a delimited text version of the Delinquent Borrower By School report. Previously, the monthly report was only available in a printed format that was mailed directly to schools or retrieved through Document Direct.

In conjunction with software provider SLMA, the Loan Division of LOSFA has created the new file

format to allow schools to download report information into programs such as Microsoft Excel and/or Access where they can then manipulate the data. Once downloaded, the data may be used to generate letters, run customized reports and print mailing labels.

The new report, AVPBRS8A, is delimited by commas and contains all the core fields from the previous AVPBRS08 paper report. Although the old paper version will still be mailed

directly to schools each month, the new electronic report will also be available through Document Direct via a NetWizard connection.

Schools interested in receiving the new report, but lacking Document Direct access, should contact Robert Pollage, Default Prevention Administrator toll-free at (800) 256-3137 for assistance. The LOSFA staff will help schools obtain set up with a User ID and password.

Please ro	ute to:		



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